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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 24, No. 5.
NEW SERIES.

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Capital Paid-Up,	700,000.00
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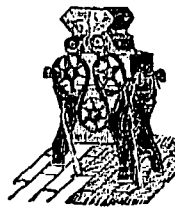
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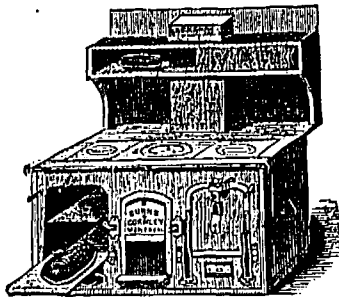


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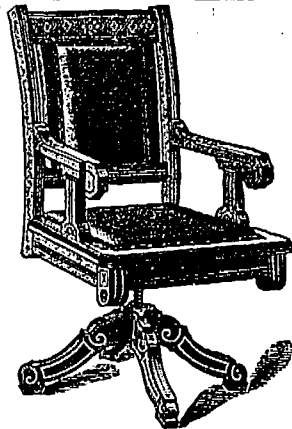
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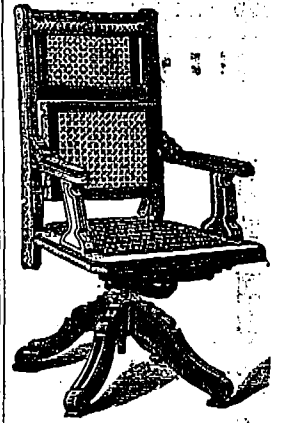
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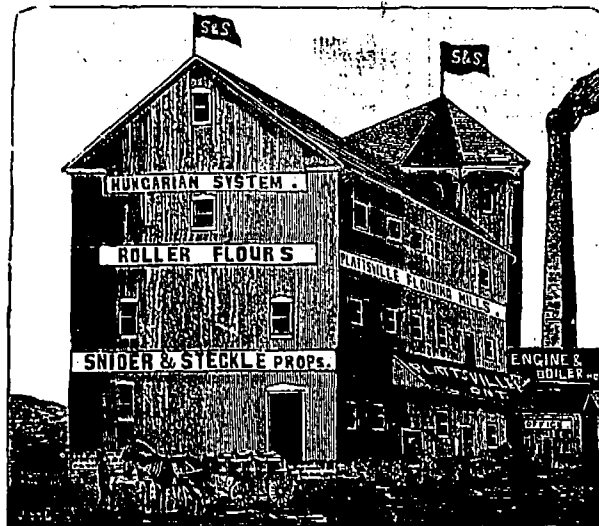
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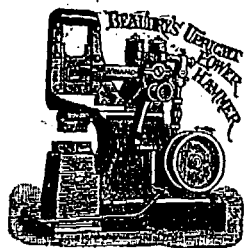


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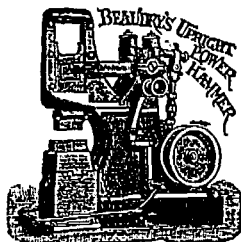
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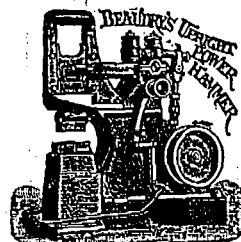
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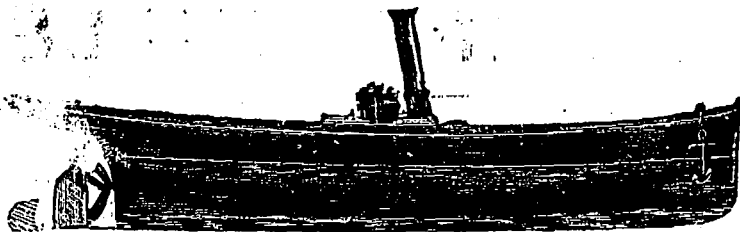
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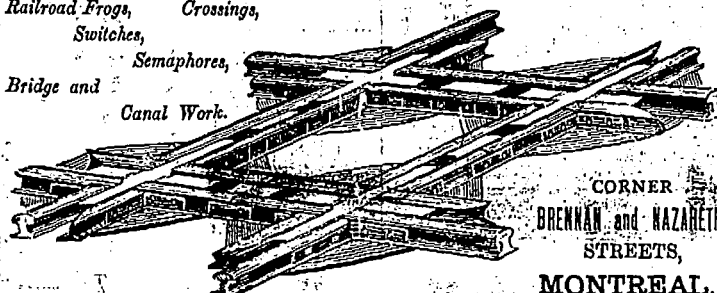


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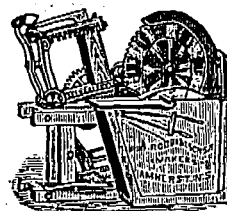


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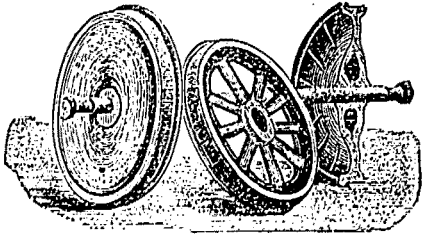


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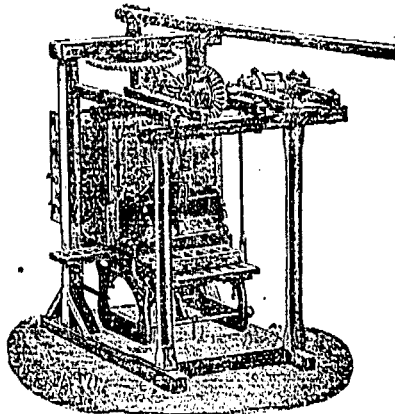
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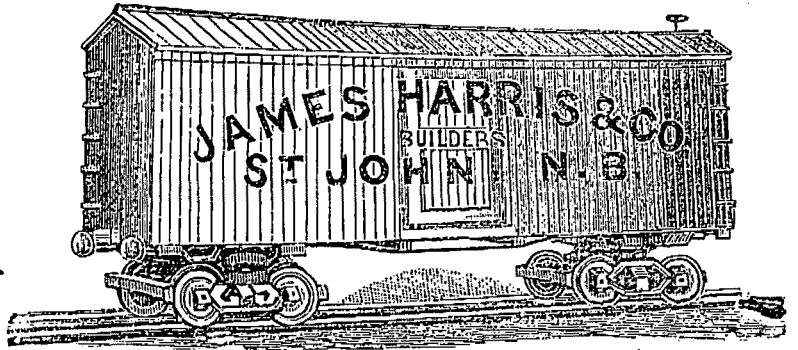
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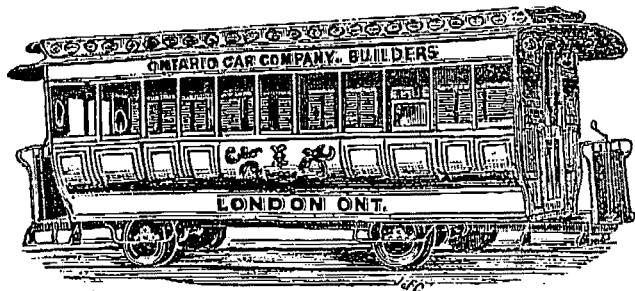
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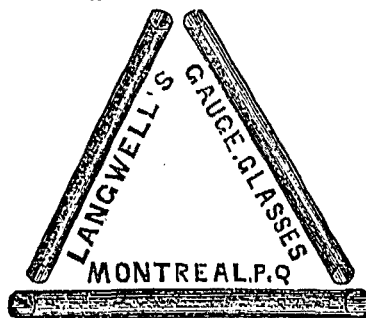
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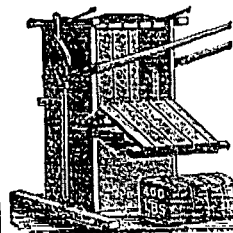
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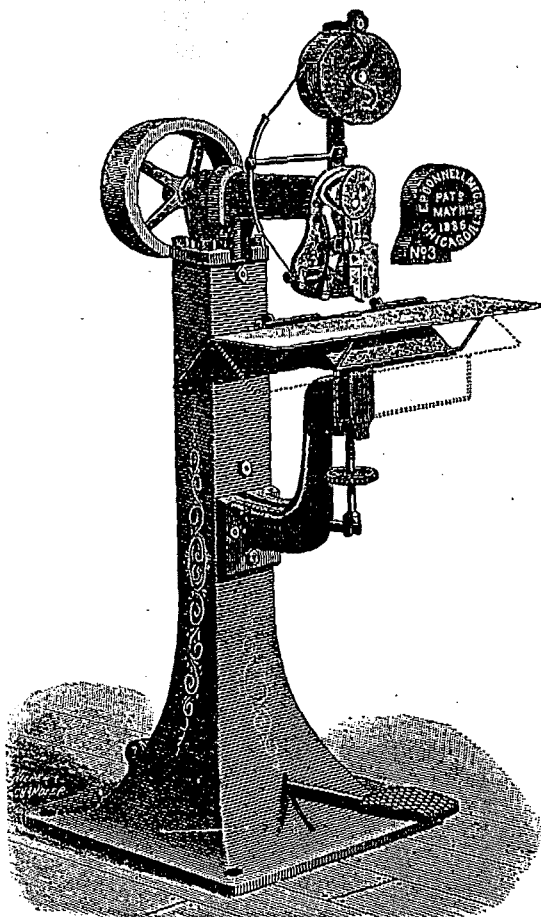
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the Bank of Montreal, 59 Wall Street, New York, will
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Co., 63 William Street, New York, to Stockholders who
are registered on the Montreal or New York Register.

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By order of the Board,

CHARLES DRINKWATER,

Secretary.

Office of the Secretary,
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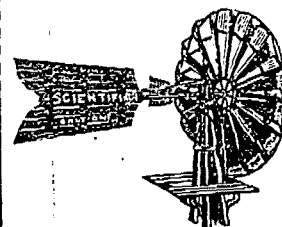
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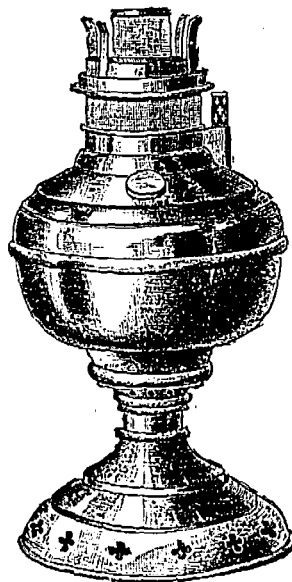
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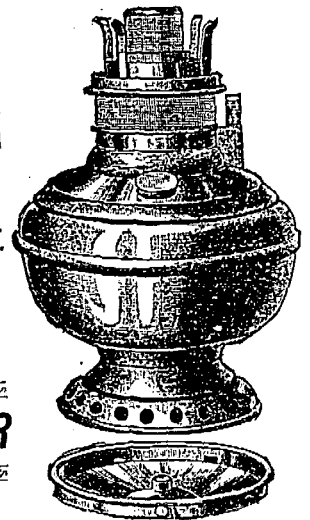
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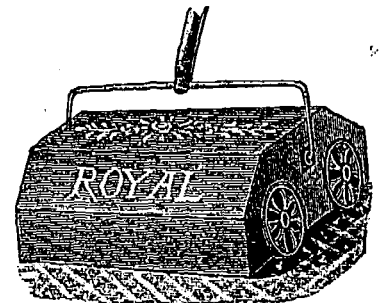
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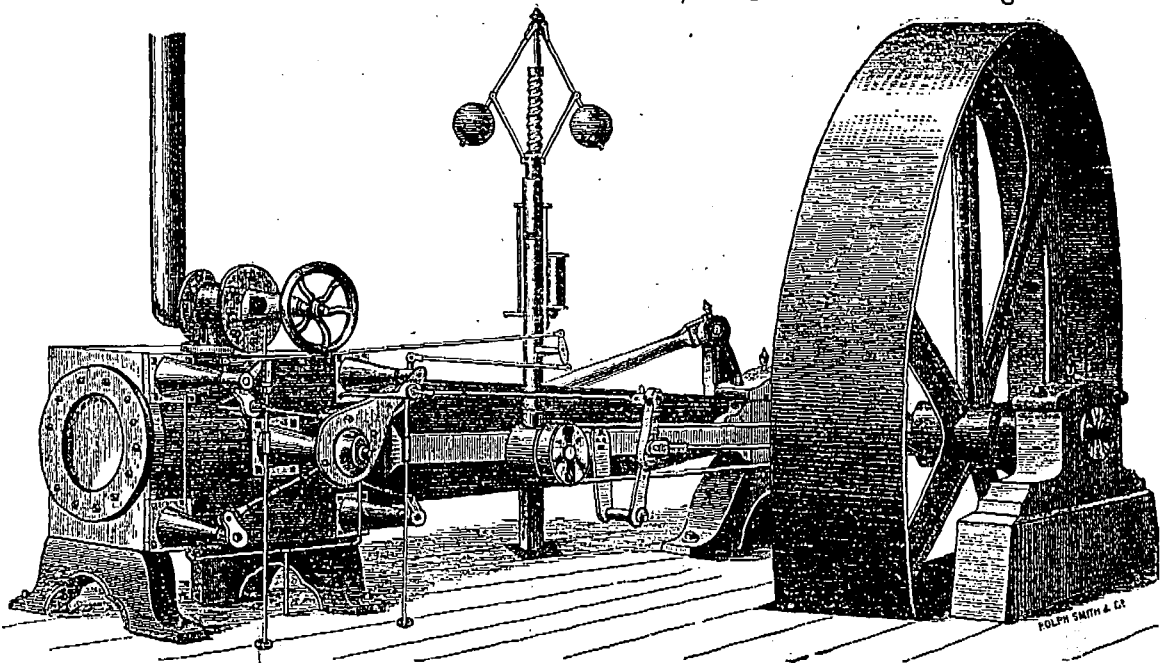
Otterville Manufacturing Company

OTTERVILLE, Ont.

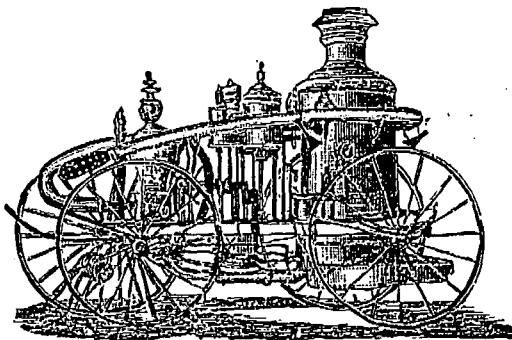
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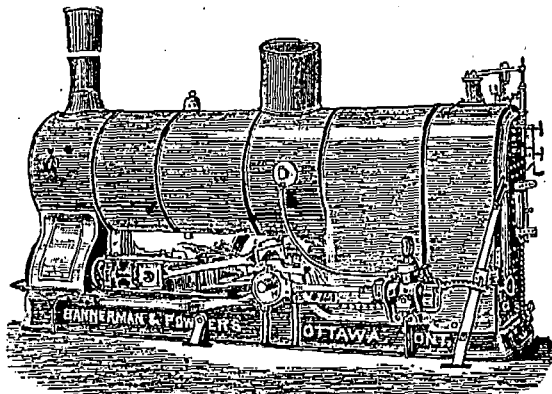
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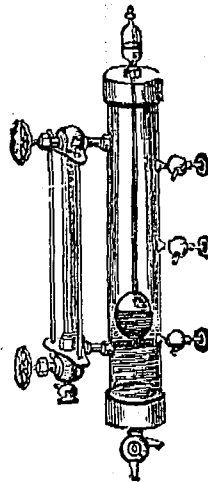
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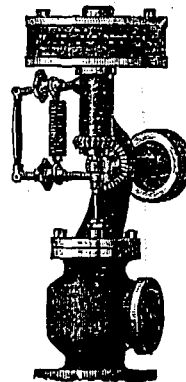
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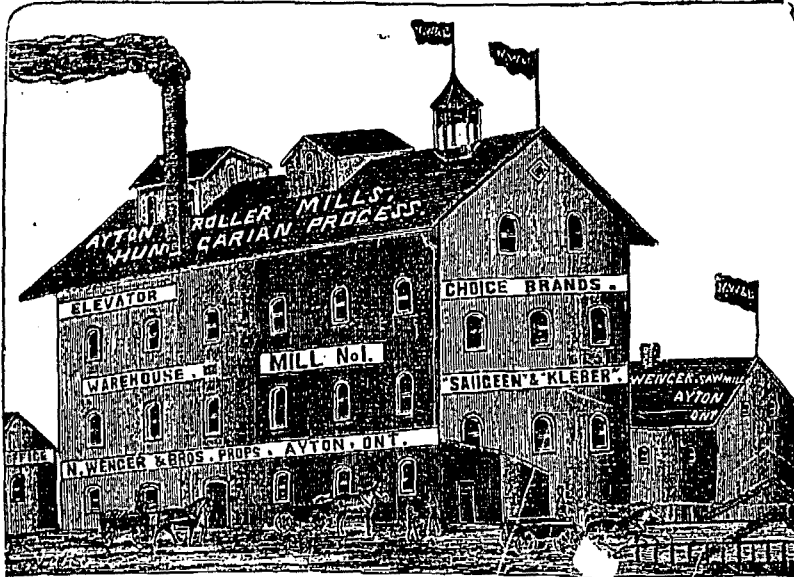


Tabor Governor.

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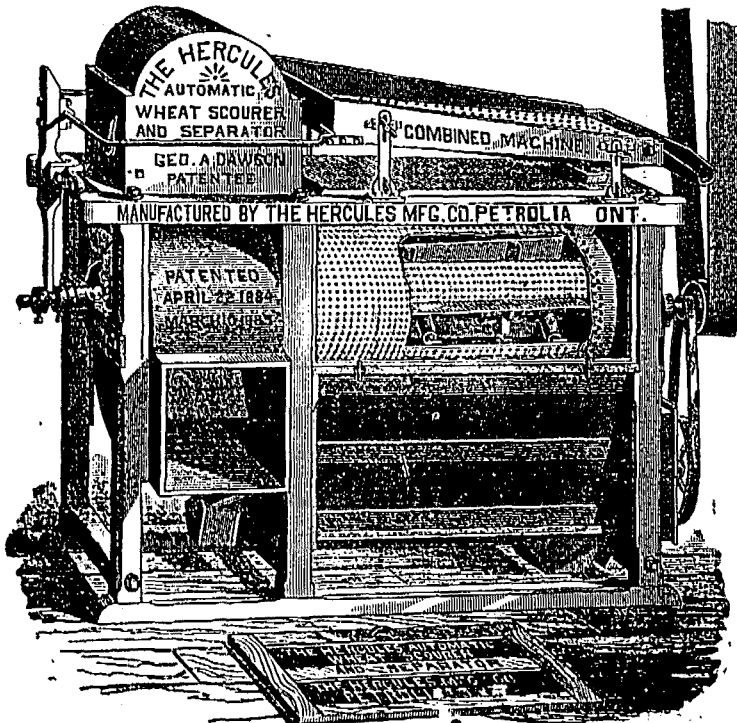
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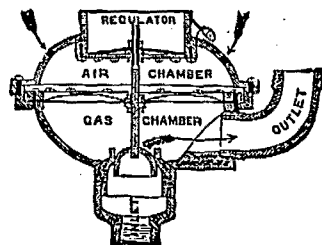
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Guarantee a saving of from 20 to 35 per cent.
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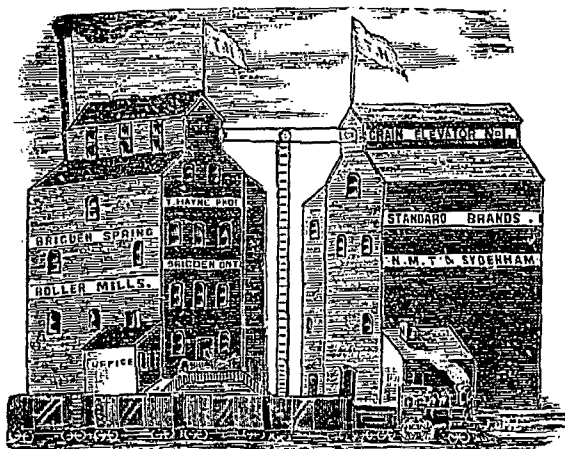
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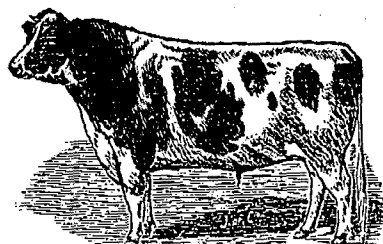
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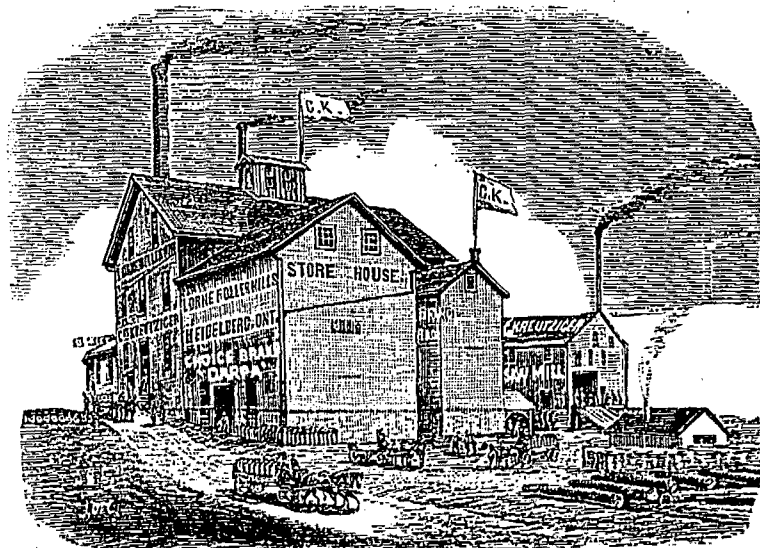
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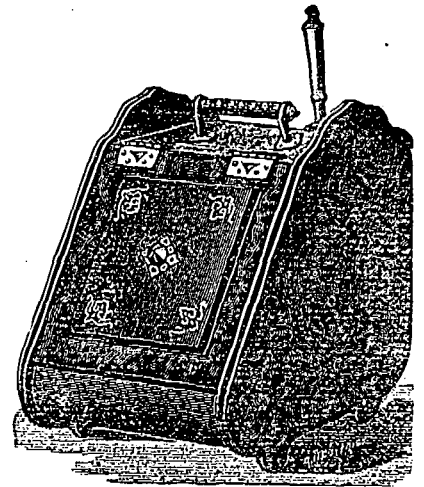
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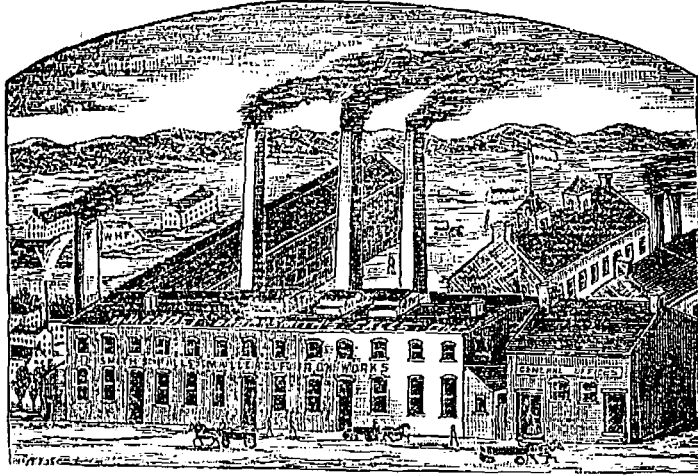


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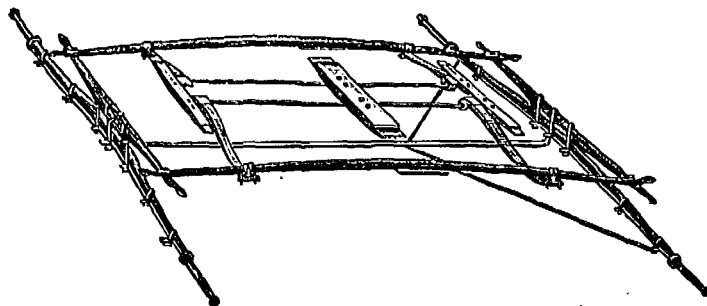
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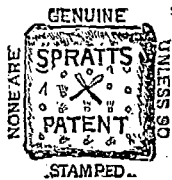
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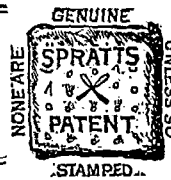
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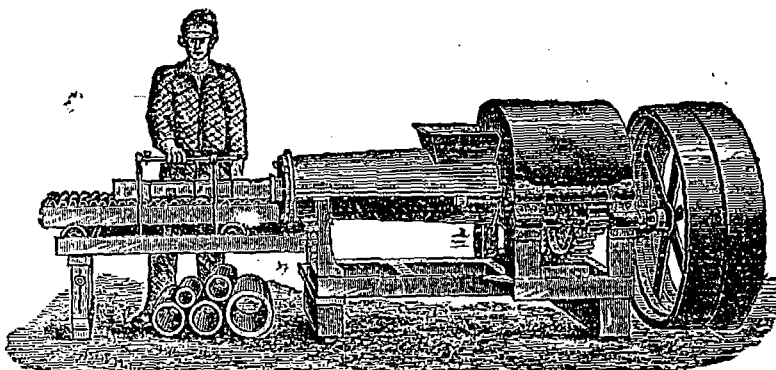
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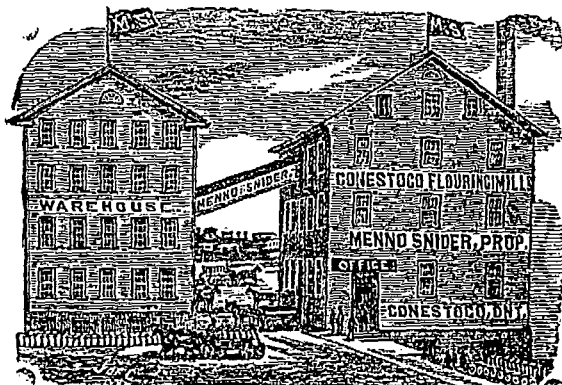
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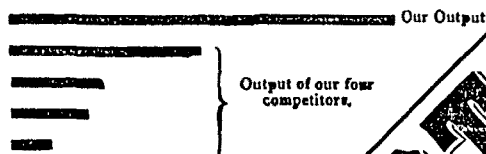
Paisley, Scotland.

J. & P. COATS, PROPRIETORS

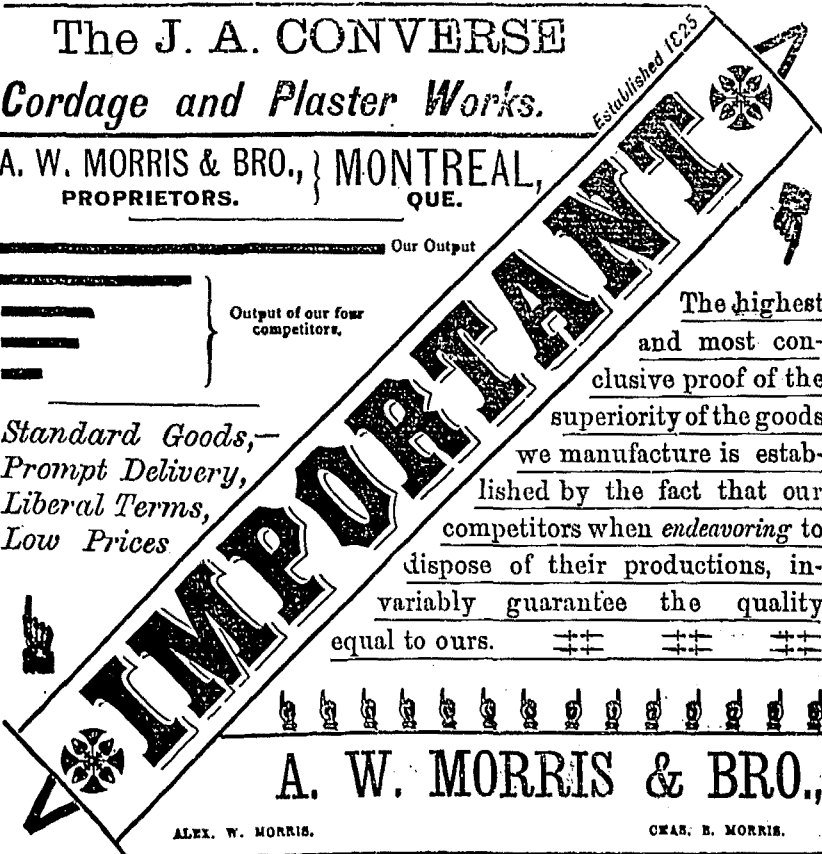
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FLAX BINDER TWINE
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Spool Cotton.

Recommended by the principal Sewing Machine Companies as the best for hand and machine sewing in the market.



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Orders will receive prompt attention.

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—AND—
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Arriving in a Few Days.

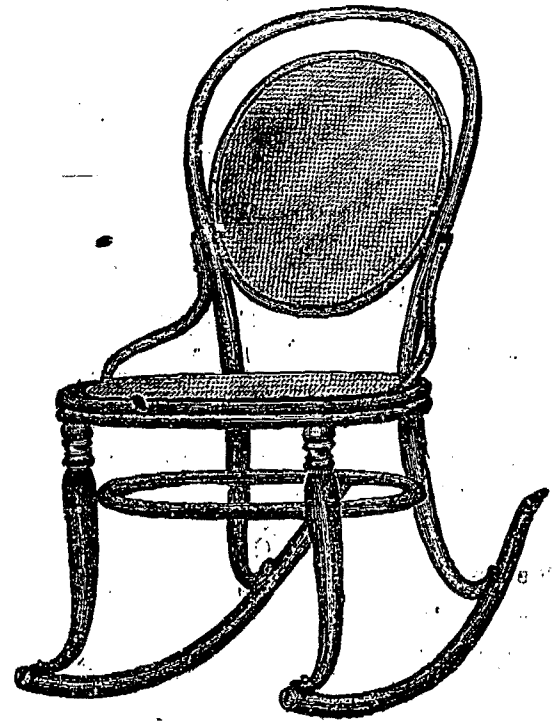
THE STANDARD



MONTREAL, 27th May, 1885.
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SPECIAL TO THE BOOT & SHOE TRADE

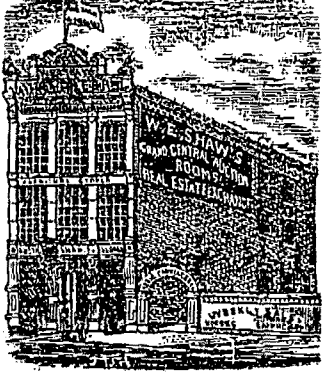
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FINE WORK

Close Buyers and Visitors
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J. D. THURSTON,
SAMPLE ROOMS:
743 Craig Street - MONTREAL.

W. E. SHAW, Proprietor SHAW'S GREAT AUCTION SALES ROOM,



Real Estate Exchange and Horse & Carriage Auction Room, 323 St. James St., Montreal. Regular auction sales every week. Consignments solicited.

INFORMATION REQUIRED.—Will Mr. Garvin, of Toronto, formerly with the Canada Life, the Etna, &c., kindly send his full name and address to the editor?

MADAME ATHALIE PLEAU, dry goods dealer, of this city, whose husband died some time since, has called a meeting of her creditors. Liabilities will reach \$3,100.

The stock and book debts of the insolvent estate of G. A. Lamontagne have been sold out by Kent & Turcotte, the former realizing 65½ cents in the dollar and the latter 5½.

SOME 70,000 pairs of skates have been made by the Star Company of Halifax and Dartmouth during the past year. Most of those have been sold to the upper provinces.

Leading Wholesale Trade of Montreal.

FISH, OILS, ETC.

Choice Labrador Herrings,
Green Codfish, Large and No. 1,
Steam Refined Seal Oil,
Newfoundland Cod Oil,
Gaspé and Halifax do.,
Newfoundland Cod Liver Oil.

Stewart Munn & Co.

No. 22 ST. JOHN STREET,
Telephone 1235. MONTREAL.

G. H. PATTERSON, FINANCIAL AGENT.

Fire & Life Insurance placed. Bonds and Debentures bought and sold. Loans negotiated and Investments made. General Agent of the LONDON (Eng.) GUARANTEE CO., and resident Representative of the FIRE INSURANCE EXCHANGE, which has \$200,000 guarantee capital deposited with Gov't, offering lowest rates with absolute security. Address G. H. PATTERSON, 242 St. James St., Montreal.

This Grand Trunk freight house on River street, Buffalo, with all its contents, together with a number of freight cars, and the office with the books and documents, were destroyed by fire last week.

T. L. MURPHY, trader of South Farmington, N. S., has assigned. He was formerly a life insurance canvasser, and was only a trader in the sense that he was ready to take up anything that came along.

The stock of dry goods belonging to the bankrupt estate of R. G. Brown was sold at auction by Benning & Barsalou. The stock and fixtures amounted to \$6,987, and sold at 53 cents in the dollar.

COAL to the extent of 256,000 tons has been shipped from the port of Sydney, C. B., and 122,000 tons from North Sydney, making the shipments from Sydney Harbor a grand total of 378,000 tons during the year.

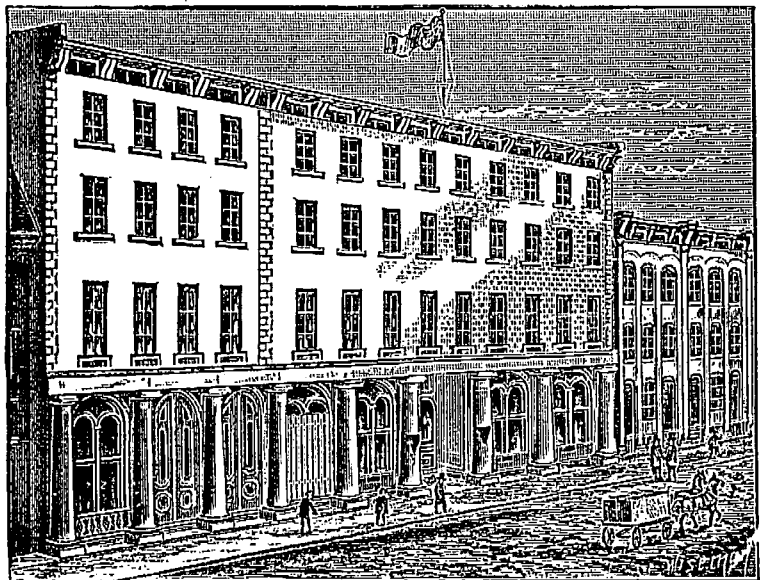
The annual meeting of the shareholders of the Canadian Rubber company was held at their offices last week. Satisfactory reports were presented, and the election of directors resulted in return of the old board.

Two new townships, comprising some of the richest agricultural lands in the Province of Quebec, have been added to the surveyed portion of Ottawa County, by the recently completed survey of the Lievre district.

A COMPANY has been formed in Montreal by John H. Harding, of St. John, for the purpose of working a mine of manganese situated in Maitland, N. S., on the Shubenacadie river. The capital of the company is \$100,000.

E. V. GODFREY, a retired storekeeper and ship owner of Dorchester, N. B., has assigned

GREENE & SONS COMPANY, Warehouse, 523 St. Paul Street, MONTREAL.



Hats, Caps, and Straws, GENTLEMEN'S FURNISHINGS.

with liabilities of about \$10,000. He owned interests in ten or twelve vessels and was understood to be in comfortable circumstances.

MR. A. F. GROSSET, late foreman at the Kingsey mills, has purchased the paper mills at Chambly from Mr. J. E. Molleur, president of the Banque St. Jean. With the co-operation of his sons he will commence manufacturing at once.

A COMPANY has been formed in Montreal to work a manganese mine near Tenecape, N. S. These mines have been worked in an half-hearted kind of way for some years, but the new company, with a capital of \$100,000, will start it up with vigor.

AT the adjourned annual meeting of the Lucan Agricultural Society, the auditors' report showing the total receipts to be \$451.42, and a total expenditure of \$405.07, leaving a balance of \$46.35 to the credit of the society, was received by the members.

DESPITE the lateness of the season, the ferry service between Prince Edward Island and the mainland is being well maintained. The Neptune and Northern Light are making trips each way daily, and from the commanders' reports are encountering considerable ice.

HOWARD DELL, who ran a handle factory and coal business at Ridgetown, Ont., has assigned. He claims to have lost several thousand dollars by depreciation of stock in his handle factory, but appears to have failed through having too many irons in the fire.

JUSTE BOUCHER, of Drummondville, Que., abandoned his trade as a carpenter and bought out the general store of Dubuc & Co. in September, 1886. As might have been expected he has not made a success of his new venture, and consequently he assigns with liabilities of \$2,500.

The stock of the bankrupt estate of J. D. Westgate, of Lachine, which amounted to \$9,800, has been sold in small lots, and realized 61½ cents in the dollar net. This is considered by the inspectors very satisfactory, and a strong plea for selling bankrupt stocks in that way instead of *en bloc*.

JOS. LAMARCHE, a small butter and produce dealer at Bonsecours market, has assigned, with liabilities of \$4,700. He started two years ago as Cousineau & Lamarche, who dissolved a year later. Since then he has continued alone, doing a small business and making a bare living.

W. G. HARRISON, who kept a kind of second hand grocery store in Portland, N. B., is endeavoring to secure a settlement on the basis of 25 cents in the dollar. He bought up old grocery stocks and peddled them round and, as he owes very little, his offer will in all probability be accepted.

The contract for the construction of the Cape Breton railway has been awarded to Messrs. Sims and Slater, who will at once make active preparations for an early commencement of the work. No change has been

Leading Wholesale Trade of Montreal.

McArthur, Corneille & Co.

Importers of and Dealers in

**WHITE LEAD AND COLORS,
DRY AND GROUND IN OIL,**

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 ST. PAUL STREET,

—AND—

147, 149 and 151 COMMISSIONERS ST.
Montreal.

Leading Wholesale Trade of Montreal.

KENNETH CAMPBELL & CO.

Wholesale

DRUGGISTS,

OFFER FOR SALE

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

608 CRAIG STREET,
MONTREAL.

Leading Wholesale Trade of Montreal.

Notice of Dissolution.

THE co-partnership heretofore existing between the undersigned under the firm name of KIRK, LOCKERBY & CO., has this day been dissolved by limitation, Mr. Kirk retiring.

Dec. 31st, 1886.

JOHN M. KIRK.
W. W. LOCKERBY.
A. L. LOCKERBY.

DEFERRING to the above, a new co-partnership has been formed by the undersigned, who will continue the above business in all its departments, under the firm name of LOCKERBY BROS.

WM. W. LOCKERBY.
D. L. LOCKERBY.
A. L. LOCKERBY.

ROBERTSON, LINTON & CO

CORNER OF

ST. HELEN & LEMOINE STS., MONTREAL.

British and Foreign Dry Goods,

CANADIAN TWEEDS,

COTTONS, ETC

**The ONTARIO MUTUAL
LIFE ASSURANCE CO.**

Head Office, - - - Waterloo, Ont.

Dominion Deposit, - - - - - \$100,000

The Only Purely Mutual Canadian Life Company.

Total number of Policies in force, Dec. 31, 1885,	- - - - -	6,381
Covering Assurance to the amount of	- - - - -	\$8,259,361.81
Net Cash Assets,	- - - - -	660,617.06
Net Reserve to Credit of Policy-holders,	- - - - -	695,601.38

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$735,661.87.

I. E. BOWMAN, President. W. HENDRY, Manager. W. H. RIDDELL, Secretary.

made in the final location, the central route having been adhered to.

WM. JAMES, a Brampton farmer, is the principal partner in the organ building firm of T. James & Co., of Guelph, which he bought out, at 25 cents in the dollar, after their failure in September, 1884. He has since carried on the business under the old style, and with the same result, an assignment.

A. E. SINCLAIR, brewer, of Sarnia, Ont., had never very bright chances of success. His class of customers was a poor one, and consequently he lost considerably by bad debts. The Scott Act was in his case the last straw that broke the camel's back, and he has now given up the struggle and assigned.

A DEPUTATION from the Canadian Press Association waited upon the Attorney-General and presented a memorial praying for certain modifications in the law respecting libel. They asked that plaintiffs in libel suits should be compelled to deposit a sum towards costs before action could be proceeded with.

OCTAVE CHANDONNET, of St. Pierre les Bequets; Sophie Richard, of Ottawa; and Jos. McDonald, of Gabarus, N. S., are all small traders who have been compelled to make assignments.—Mrs. Leo, a Lindsay, Ont., milliner, is in trouble after two years trial of the business. Liabilities will reach \$800.

M. & F. ATWATER, general storekeepers, of Boylston, N. S., are offering a compromise of

50 cents in the dollar, payable half in nine and the balance in twelve months. Liabilities are \$2,670 and assets nominally worth \$2,000. Their capital was too small, and they were somewhat too generous in giving credit.

THE Pinsonneault property on Place d'Armes has been purchased by the New York Life Insurance company for \$85,000. This is the most important transaction of the kind which has been recorded for some time past, as the property, from its exceptionally advantageous site, has been sought after by a number of capitalists.

FREDERICK UTTECH, cigar dealer and manufacturer, of Preston, Ont., has assigned. He has neglected his business, partly through sickness, leaving it in charge of a relation, with the usual result. At one time he had a very fair business, but neglect has caused it to pass into the hands of more careful and enterprising men.

THOMAS McWILLIAMS, shoe dealer, Ottawa, formerly kept a hotel in Portage du Fort. He bought out the branch store of W. E. Brown, at Ottawa, paying therefore \$2,000 in cash, said to be all his own money. He is now endeavoring to effect a compromise at 70 cents in the dollar, secured, spread over twelve months.

GEORGE JAMES, dry goods merchant of Hamilton, Ont., who has just assigned, came origin-

ally from England where he was in the commission business. Locally he has been prompt pay, and moved his store into larger premises last May. Probably the increased expenses have eaten up his profits and thus brought about his failure.

VAUGHAN BROS., iron, etc., of St. John, N.B., succeeded the firm of J. L. Dunn & Co., in which one of the Vaughans was a partner, in the spring of 1878. Trade in their line has been quiet for some time past, and, as neither of them were very pushing business men, they do not seem to have secured sufficient to save them from an assignment.

THE first number of the *Canadian Workman*, weekly established in this city in the interest of the labor movement, appeared last Saturday. The editor and proprietor is Mr. M. Charles Foley, late of the *Palladium of Labor* in Hamilton. The newspaper presents a creditable appearance compared with organs of a similar mission published in Canada.

J. B. WEDDLETON, general storekeeper, of Clarke's Harbor, N.S., came originally from Yarmouth, where he was a sailmaker. His business there was unsuccessful, and was wound up by his largest creditor, showing a final loss of \$1,000. Since then he has been in poor circumstances, and his assignment is looked upon as a matter of course.

JOHN RUBINS, tailor, of St. John, N.B., who has just assigned, is an example of a failure

FALL SEASON,

WHITE, JOSELIN & CO.

o-1886.-o

Skirts, Knitted, Wool, Felt and Satin.

Gloves, Kid, Dressed and Undressed, Leading Styles.

" Cashmere and Kingwood, in Ladies' Misses' & Boys'.

Hosiery, Clearing Lines at Close Prices.

LACES, CURTAINS and NOVELTIES.

7 Wellington St. W., Toronto.**The Canada Tobacco Works**

MANUFACTURER OF

FINE CANADIAN TOBACCOS

SMOKING AND CHEWING.

K.L. Rough & Ready, 9s. & 4s. } **SMOKING.**
Royal Double Thick, 6s

" Prince George Navy," 3s., 4s., 6s. and 12s.

Ask any Wholesale Grocers for it. Orders solicited from the trade.

A. D. PORCHERON, Propr.**22 & 24 St. George Street, MONTREAL.****NEW FRUITS!**Choice New Crop Teas, Barbadoes Sugars,
a full stock of Canadian Refined
Sugars and Syrups.**SALT WATER FISH,**
White Fish and Trout for sale.**BROWN, BALFOUR & CO.,**
Wholesale Grocers,
HAMILTON

from over-laying. His liabilities amount to \$8000 while the assets will not more than pay the privileged claims. Local merchants say his business never warranted the purchase of such large bills as he bought, and that those who sold him have only themselves to blame.

Stahlschmidt & Co., the well known manufacturers of office furniture, of Preston, Ont., feel justly proud over the fact that Her Majesty the Queen has recently ordered one of their splendid "office king" desks. This tribute to the excellence of Canadian manufacture is most convincing, and proves conclusively the interest taken in Colonial enterprise by the English authorities.

The Hercules M'fg Co. of Petrolia, Ont., manufacturers of the Automatic Wheat Scourer and Separator, want to acquire the services of a capable man to represent their goods in the Maritime Provinces. The business of the com-

Beuthner Brothers,MANUFACTURERS' AGENTS & LEADING
IMPORTERS IN THE DOMINION OF**EMBROIDERIES & HOSIERY,**

821 Craig Street, MONTREAL.

pany is constantly increasing, and the machines are becoming more and more popular with the milling fraternity. They are preparing to enlarge their facilities in the spring.

The failure of Friendly & Co., of Toronto, whose affairs have already been the subject of comment in these columns, is one of the worst that has ever occurred in that city. The statement, submitted to the creditors show that the liabilities direct and indirect amount to \$150,000, and realizable assets to only \$16,600. The firm have been allowed till February 8 to consider what offer to make.

W. COYNE & SON have been well known for many years in the dry goods trade at St. Thomas, Ont. Of late they have been largely in the hands of one large London house to whom they owed upwards of \$6000. They show liabilities of \$24,000 and assets consisting of stock, etc., \$13,000, and real estate \$9000, subject however to mortgages. An offer of 55 cents in the dollar has been made and refused.

JAMES W. KEUON, the defaulting cashier of

EVANS, SONS AND MASON (LTD.)**WHOLESALE DRUGGISTS****MANUFACTURING PHARMACEUTICAL CHEMISTS****MONTREAL.**

Western Depot: 23 Front St. W., TORONTO.

DRUGGISTS' SUNDRIES, PERFUMERY, PAT. MEDICINES.

Complete price list of Drugs, Chemicals, &c., supplied [to druggists only] on receipt of business card.

THE MUTUAL LIFE

Insurance Co. of New York.

THE LARGEST COMPANY IN THE WORLD.

ASSETS, - \$110,000,000**GAULT & BROWN, Genl. Managers, Montreal.**

Agents wanted in unrepresented districts.

TEES, WILSON & CO.,

(Successors to James Jack & Co.)

IMPORTERS OF TEAS

And General Grocers,

66 ST. PETER STREET, Montreal.

the National Shoe and Leather bank, Newark, N.J., has been arrested in Winnipeg. Some months ago Kehoe skipped from Newark with \$55,000 of the bank's money. He has consented to go back and stand his trial, and one of Pinkerton's men is now on the way here to take him in charge. He had only spent \$5000 of the money. The \$50,000 has been recovered.

BUSH & READ, boot and shoe dealers, of this city, have assigned in trust. The firm consisted of J. Bush and his sister-in-law, a sick nurse who took no active part in the business. They started in 1884 with \$700 capital, and recently opened a branch store on the Main street, which was considered a bad move by the trade. They have always been very slow in their payments, and were not recommended for credit.

JOHN O'NEIL, who opened a fashionable Gentlemen's outfitting establishment in the Balmoral block on Notre Dame street last summer, is stated to have left the city, leaving

Leading Wholesale Trade of Montreal.

WULFF & CO.

OFFER TO THE TRADE:

DEXTRINE

IN LOTS TO SUIT.

**32 ST. SULPICE ST.,
MONTREAL.**

ESTABLISHED 1801.

The Oldest and Most Reliable China House in Canada.

Office & Sample Rooms: 339 & 341 St. Paul Street. Warehouses: 2 & 10 LeRoy Street, 28 & 30 St. Dizier St.

JOHN L. CASSIDY & CO.

Importers of

BRITISH, FOREIGN AND AMERICAN

China, Glass and Eathenware,

Electro-Plated Ware, Lamps, Lanterns and Table Cutlery, Railway & Hotel Supplies.

MONTREAL.

H. VINEBERG,

WHOLESALE CLOTHIER,

752 Craig St., Montreal.

Samples now on the road. Close buyers will do well to see them before placing their orders.

considerable liabilities behind him. A petition to appoint an interim curator was granted, and a meeting of creditors called for the 9th instant. Mr. O'Neil has since telegraphed from Chicago, where he now is, that he will return at once.

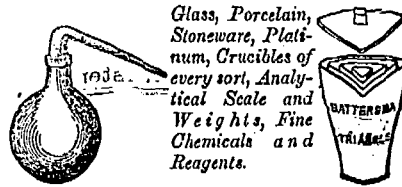
The annual fur sales by the Hudson's Bay company were opened on the 26th. There was a full attendance, and the prices for good beavers showed an increase of 25 per cent over last year. There was a large demand for poorer samples, and sales were speedily effected. There was a full supply of muskrats, beaver and rabbit skins.

The friends of Mr. A. Pilon, formerly a well known dry goods merchant on St. Catherine street, will regret to learn that he has been sent to Longue Pointe Asylum as hopelessly insane. Once prosperous, he gradually saw his business reduced and lost courage. Since then he has often spoken of committing suicide, until it was found necessary to keep a continued surveillance over him, and it was finally thought best, on advice of physicians, to cause his confinement in an insane asylum.

Last year was not only a bad one for the New England cod and mackerel fishermen; the whale fisheries were also unprofitable.

Leading Wholesale Trade of Montreal.

**CHEMICAL APPARATUS
OF EVERY DESCRIPTION.**



Glass, Porcelain, Stoneware, Platinum, Crucibles of every sort, Analytical Scale and Weights, Fine Chemicals and Reagents.

—INCLUDING—

VOLUMETRIC SOLUTIONS.

Every requisite for Analysis or Experiment.

—FOR SALE BY—

LYMAN, SONS & CO.

384 St. Paul St., Montreal.

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

HENRY PORTER,

Successor to PORTER & SAVAGE,

Tanner & Manufacturer of

Leather Belting

FIRE ENGINE HOSE, HARNESS, MOCCASIN, LACE, RUSSET, AND OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation St., MONTREAL.

The present tonnage of the entire whale-fishing fleet of the United States is 28,291, of which 6,500 are now in Eastern ports, and over one-third of this tonnage is offered for sale. The Arctic fleet took only 153 whales as against 222 in 1885.

The absconder, Tobias Epstein, who failed in the gent's furnishing business at Toronto last summer, and who, after defrauding his creditors, fled to the States, has sent an offer of 10 cents on the dollar to his creditors through the assignee of the estate. He also offers 25 cents on the dollar in settlement of the claims of the Montreal firm, who tracked him to Steubenville, Ohio, where he had started business. It is not likely that the creditors will accept his offer, as they are in hopes of forcing a higher figure from him.

The cash offer of 40 cents in the dollar, made by Pinkerton & Co. for their estate, having been refused by three of the principal creditors the estate will now be sold, and the firm given an opportunity of buying it in at probably much lower cost. Mr. Pinkerton is too active a man of business to remain content with an ample income secured through family connections, and will most likely endeavour to resume at an early day. Although somewhat wanting in due economy of personal expendi-

Leading Wholesale Trade of Montreal.

**JAMES GUEST,
Commission Merchant**

—AND—

General Agent,

No. 21 ST. JOHN STREET, MONTREAL.

AGENT FOR

Jules Duret & Co., Cognac. (Vine Growers Co.)
Jules Bellerie, Cognac.
W. & J. Graham & Co., Opporto Ports.
R. C. Ivison, Jeres de la Frontera Sherries.
Jules Regnier, Dijon, Burgundies and Chablis.
L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.
Renaudin, Bollinger & Co., Ay, Champagnes.
Siegert & Sons, Trinidad, Genuine Augustura Bitters.
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers).
Guinness' Stout, Bass' and Allsopp's Ale, &c.
Raig, Ponseti & Co., Barcelona and Terragona Spanish Ports.
Eschenauer & Co., Bordeaux, Clarets and Sauternes.
H. Sichel & Sons, Mayence Rhine Wines.
George Roe & Co., Dublin, celebrated and Irish Whiskies.
James Watson & Co., Dundee, fine and Scotch Whiskies.
E. J. F. Brands, Schiedam Gins.

HODGSON, SUMNER & CO.,

IMPORTERS OF

**DRY GOODS, SMALLWARES
AND FANCY GOODS,**

347 & 349 St. Paul St., MONTREAL.
And Winnipeg.

WANTED.—A man of good education and address.

M. S. FOLEY,
JOURNAL OF COMMERCE,
303 & 305 St. James Street, Montreal.

ture, his failure is in commendable contrast to some of those in the same line of recent date, and there are few business men capable of feeling such a position more keenly than Robert Pinkerton. The failure had been discounted by the trade for some time, but some of the creditors apparently believed that assistance would be forthcoming if required.

ARCHIBALD M. ALLAN, who assigned a few days ago with liabilities of \$6,700, has been unsuccessful several times before. He commenced business about fourteen years ago and for a few years did fairly well, but was induced to venture into land speculations, the consequence being that he failed in 1875 with liabilities of \$18,000, but effected a compromise with his creditors at 65 cents in the dollar, payable in three, six, nine and twelve months. After that, renewals became the order of the day, and in January 1883, he once more compromised, this time at 70 cents in the dollar, spread over the same period. In 1885 he claimed a surplus of \$6,500, but this soon melted away, for in February, 1886, he again failed with liabilities of \$9,000, and obtained a settlement at 40 cents in the dollar, payable within twelve months. Whether he will again succeed in compromising appears to be doubtful.

TABLE showing the business and position of the
CANADA LIFE ASSURANCE CO.

at the dates given.
 A. G. RAMSAY, Presdt. R. HILLS, Secty. ALEX. RAMSAY, Supt.

PERIOD	Assurances in force.	Annual Revenue.	Total Claims Paid.	Total Funds
	\$	\$	\$	\$
1850	814,902	27,838	1,200	41,873
1860	3,365,407	134,446	226,773	664,929
1870	6,404,137	273,728	680,154	1,000,098
1880	21,547,347	835,356	1,845,862	4,297,852
1886	39,511,759	1,493,105	3,410,475	7,396,777

J. W. MARLING, - - - - Manager Prov. of Quebec.

THE STANDARD LIFE ASSURANCE CO.
 OF EDINBURGH, SCOTLAND.

ESTABLISHED 1825.
 Head Office in Canada, - - - - MONTREAL.
 Subsisting Assurances - - - \$100,000,000
 Invested Funds, - - - - 31,500,000
 Annual Revenue, - - - - 4,300,000
 Claims Paid during last Eight Years, 15,000,000
 Investments in Canada, over - - 2,500,000
 Bonuses Distributed, - - - 17,000,000
 Agents in all principal towns throughout the Dominion.
 W. M. RAMSAY, Manager.

NORTHERN ASSURANCE COMPANY.

INCOME AND FUNDS (1885)
 Subscribed Capital, \$15,000,000, of which paid up.....\$ 1,500,000
 Accumulated Funds..... 15,871,500
 Annual Revenue from Fire Premiums..... 2,886,500
 Annual Revenue from Life Premiums..... 957,500
 Annual Revenue from Interest upon Invested Funds..... 660,000
Head Offices—London, 1 Moorgate St.; Aberdeen, 1 Union Terrace.
BRANCHES—Birmingham—42 Temple Street. Bristol—The Exchange. Dublin—40 Westmoreland Street. Dundee—110 Commercial Street. Edinb 1828—20 St. Andrew Square. Glasgow—24 George Square. Liverpool—5 Tithebarn Street. Manchester—52 Spring Gardens. Newcastle—2 Collingwood Street. Boston, U.S.—17 Congress Street. Chicago—201 La Salle Street. New York—25 Pine Street. San Francisco—California Street. Montreal—1724 Notre Dame Street. Melbourne—105 Collins Street West.
Branch Office for Canada: Montreal—1724 Notre Dame Street.
Bankers—BANK OF MONTREAL.
 JAMES LOURIE, Inspector, **Manager for Canada, - ROBERT W. TYRE.**

LONSDALE, REID & CO.,
 —IMPORTERS OF—
Fancy and Staple Dry Goods,
 SMALL WARES, &c.,
18 ST. HELEN STREET, MONTREAL.

MEAGHER BROS. & Co.
 AGENTS IN CANADA FOR
 Bernard & Co., Leith, Tom Gin, &c.; Butler, Nephew & Co., Opot's, Ports; Morgan Bros., Port St. Marys, Spain, Sherries; C. L. Jebens, Sherries; Andrew A. Watt & Co., Londonderry, Irish Whisky; Bontillier, G. Briand & Co., Cognac, Cognac; Jas. Stewart & Co., Paisley, Scotch Whisky; The Greenock Distillery Co., Greenock, Scotch Whisky; Mackie & Co., Glasgow, Scotch Whisky; The Trading Co., of England, Ltd., London, Sauce; Armbricht, Nelson & Co., London, Coca Wine.
17, 19 & 21 St. Nicholas St., Montreal.
 SOLE PROPRIETORS OF THE
World Renowned JOHN BULL Aromatic Bitters.

PHOENIX 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 \$140,000
No. 12 St. Sacramento Street,
 (Next to Montreal Telegraph Building.)
GILLESPIE, MOFFATT & CO.,
 Agents for the Dominion.
R. McD. PATERSON, Manager.

GUARDIAN
 Fire and Life Assurance Co. of England
 ESTABLISHED 1821.
 Paid-up Capital, One Million Pounds Stg.
 Total Funds - - - - \$19,000,000
 Annual Income, 3,500,000
 Invested in Canada for Sole Protection of Canadian Fire Policy-holders - 100,000
ROBERT SIMMS & CO., AND GEORGE DENHOLM,
 General Agents, Montreal.

EMPIRE BUTTON WORKS,
 MANUFACTURERS OF
 Vegetable Ivory Buttons,
 Gazette Building,
MONTREAL.
 Wholesale Trade Only.

MACFARLANE & PATTERSON,
 Selling Agents for Canada.

THE CANADIAN
Journal of Commerce.

MONTREAL, FEBRUARY 4, 1887.

THE LUMBER TRADE.
 The past season forms, let us hope, the culminating point in the series of bad years which the Quebec lumber trade has lately experienced. The full supplies got out both in the Ottawa region and in the spruce districts of the St. Lawrence and Saguenay, when added to the existing stocks, fairly glutted the market, and consequently, although the strained relations between Great Britain and Russia over the Afghan boundary question gave a temporary spurt to the demand for Canadian lumber, through the fear that the Baltic supplies might be cut off by a war between the two countries, it was soon evident that sales would only be effected with great difficulty, and at prices cut down to the barest margin of profit. In fact so sluggish was the demand that even the knowledge that the drives in the spruce districts were a comparative failure, did not favorably affect prices or stimulate the enquiry for spruce deals. Fortunately stocks are principally held by strong houses, who can afford to carry them without being compelled to force sales and thus demoralize the market, but still the diminution of consumption by the United Kingdom and the large supplies coming forward to her ports from competing points in the north of Europe have had the inevitable effect of depressing prices here, and large lines of Michigan firsts pine deals purchased by

Canadian houses during last summer at high prices could not be moved except at severe loss, and must therefore be held until the English market is ready to absorb them. This however cannot be very far distant, as the supply of first quality pine deals is now well known to be decreasing steadily year by year.

The statistics of clearances from the port of Quebec continue to show a steady falling off in the exports of wood goods from that historic seaport. This is due partly to the steady rise of Montreal in popularity as a lumber shipping port, especially for that coming from the Ottawa district, and also partly to the fact that many mills, which formerly sent their deals to Quebec to be shipped, now deliver them direct to the ships and steamers. The figures for the past ten years are as follows:—

	Vessels.	Tons.
1877.....	796	670,627
1878.....	476	399,833
1879.....	433	364,628
1880.....	634	555,451
1881.....	459	380,186
1882.....	426	359,925
1883.....	487	416,169
1884.....	366	291,398
1885.....	369	294,789
1886.....	325	250,635

On the other hand to show the remarkable increase of Montreal lumber shipments during the past decade and the swiftness with which she is absorbing a large portion of this important branch of export, it is only necessary to remember that in 1877 her lumber shipments were only 3,400,000 feet deals to the United Kingdom and 8,800,000 feet to South America, while in 1886 they reached 98,000,000 feet to Great Britain and 21,500,000 to South America. The shipments from Montreal to Great Britain for the past ten years are as follows:—

	Vessels.	Feet.
1877.....	10	3,400,000
1878.....	20	8,680,000
1879.....	20	8,663,500
1881.....	27	12,830,000
1882.....	..	66,602,000
1883.....	131	50,514,000
1884.....	148	76,874,000
1885.....	..	84,282,000
1886.....	..	98,277,000

These figures need no comment. They prove the steady advance of Montreal better than columns of argument, and testify to her gradual absorption of the sea-going trade of the Dominion.

Although the general consensus of opinion appears to bear out the statement that, so far at all events as the exporting houses are concerned, the past season has been on the whole an unprofitable one, it has been far otherwise with deal manufacturers, who are held to have had one of the most profitable years in the history of the trade. The large demand from the United States, and the favorable state of the market there, rendered the mill-men abso-

lutely independent of the deal buyers, and consequently the exporting houses were compelled to purchase at their prices to fill up their stocks. The mill-men were thus masters of the situation, and must consequently have reaped a handsome profit on the year's work. As mill-owners look forward to a still more prosperous business with our neighbors during the present year (retaliatory measures notwithstanding), it is probable that the cut of logs in the Ottawa district will be still more extensive this year than in 1886. Each year the volume of the demand from the United States has steadily increased in spite of the growing production of her own manufacturers, and it is evident the end is not yet. In spite of labor troubles, railroad strikes and other drawbacks, reports from the United States at the close of the season show moderate stocks, good prices and a hopeful outlook. In view of the regrettable decline of our lumber trade with Great Britain, the steady growth of this new demand must be a subject of congratulation, and it is to be hoped no act of hare-brained legislation may tend to sever the pleasant and profitable relations now existing between the two countries.

In spruce deals the outlook is by no means so promising. The large supplies of north of Europe white wood offering at low prices has reduced the rates obtainable for spruce deals to too low a margin to be profitable. As the new cut will probably equal that of the past year no improvement in prices can be hoped for, and it is probable that eventually Canadian spruce manufacturers must give up the hopeless task of competing with the Baltic for the British trade, and turn their attention to the search for other markets for the disposal of their deals. The reduced demand and lessened consumption of Canadian lumber in Britain seem to point out to our exporting houses the necessity of curtailing their exports to British ports unless they wish to run prices down below a living margin. The attempt to force upon that market the same quantity of deals that was readily absorbed in the halcyon days of the past, is a violation of the law of supply and demand which cannot fail to react disastrously on the trade. The consumption of Canadian deals in the United Kingdom appears to have materially lessened, and if prices are to maintain their equilibrium, future shipments must be reduced in proportionate ratio.

THE TORONTO BOARD OF TRADE.

The proceedings at the annual meeting of the Board of trade of the City of Toronto, referred to last week, appear to have been more than usually interesting. The excitement during the week between the nomination and the balloting almost rivalled that of a parliamentary election, testifying

in a striking way to the keen interest taken in the affairs of the Board by the members, and in marked contrast to the indifference which prevails elsewhere.

In his valedictory address, Mr. Darling reviewed in an able manner the trade and commerce of the city and province for the past year, touching, besides, on points of general interest and importance, chief amongst which may be noted the question of municipal taxation, the working of the Government savings-banks, and the necessity for a Cabinet Minister at Ottawa, charged with the care of matters appertaining to trade and commerce. The British Board of Trade, the president of which is a member of the Cabinet and which affords opportunities for securing the services of such men as Mr. Gillen for the public good, is no doubt the model on which Mr. Darling would erect this new department. We regard the suggestion as a most valuable one. Such a department could do excellent work on the lines followed by the English Board, not the least useful, from our point of view, being the collecting of statistics as to the trade and commerce of the country, its economic wealth and resources, etc.

Mr. Darling's ideas as to Government savings banks are entirely in accord with those of this journal. He says:

"The Government is still indifferent to the representations made to it by many competent to express an independent judgment upon the subject, as to the effect of their policy in attracting the savings of the people by paying a high rate of interest upon the deposits in their Postoffice and Savings banks, and denying to the commerce of the country the use of this money by locking it up, in a fixed unproductive form, in public works. When our merchants and manufacturers realize that this means a higher rate of interest upon all the money they borrow from banks, and that incidentally it stands in the way of a lower rate of interest to every borrower of money in Canada, stronger and more frequent solicitations will be made to the Government to review their policy in this matter."

It is to be feared that all such governments as exist in Canada feel more acutely the possible effect of their policy on the main body of their supporters, than the representations of any set of men of independent judgment, who are sure to form but a small portion of the community, and possess a correspondingly small number of votes; nevertheless we hope some day to see the Dominion Parliament take this matter in hand, and deal with it from the point of view which Mr. Darling justly attributes to competent men of independent judgment. He himself has put the case in a nutshell, but we may add for the consideration of the manufacturers and merchants, who are the chief customers of the banks, these three points: (1) that bank rates for discounts and deposits will only go down together; (2) that with the

Government competing for deposits at a fixed arbitrary rate, having no relation to the present value of deposit money, the banks cannot reduce beyond a certain point without losing their deposits to the Government; and (3) that this arbitrary rate paid by the Government therefore fixes the minimum rate of discount.

Mr. Darling has also taken up from the commercial point of view a grievance recently touched on in these columns:

"The rate of New York and sterling exchange are artificially enhanced at the moment to all purchasers thereof in Canada by the policy of the Government, in keeping its reserves, not in American gold, which is current at par all over this continent, but in English sovereigns, which can only be marketed in New York at a loss. That this is effective in preventing a drain of gold from Canada occasionally, as the current of exchange requires, is true; but it is a heavy penalty merchants have to pay for such an artificial obstruction, imposed to suit the exigencies of a false system."

It is not clear whether he regards the prevention of an outflow of gold as a desirable thing or not, but we doubt if he would give in his adherence to the exploded Mercantile Theory. If the natural flow of gold is outwards we can only stop it by some substitute which costs the country a great deal more. Our debts abroad must be paid or we must get time for them, and pay like other belated debtors, interest and charges for the accommodation. If we do not send gold or goods our banks and merchants must utilize their credit abroad, and pay for it; and when exchange on New York is at a high premium it is almost entirely because we are sending neither goods nor gold.

If a solvent merchant with a large balance at his banker's, were to leave it idle there year after year, and at the same time borrow to meet his payments, through fear that he might one day need his balance, he would probably be considered a little touched, but that is precisely the theory which has led to the Government's reserve in British gold, and which is really its only defence. The idea that by preventing the export of gold the Government will be saved expense in keeping up its reserve, is so narrow and illiberal that we cannot credit our rulers with holding or acting on it. Were the government reserves kept in American gold, it would flow in and out as the exigencies of the country's exchanges might require. If the flow out is greater than that inwards it may be taken as a clean indication that the Government has borrowed too much from the floating capital at home (by means of its legal tender notes) and that it should take up somewhere a permanent loan to replace this. We may remind our readers that this is no mere theoretical view of what may happen, but it is pre-

cisely what did happen when the legal tender act was not in force to the extent it now is, and when banks held gold for their reserves instead of legal tender notes. In those days a premium on New York funds was almost unknown, and no difficulty was ever experienced in working the exchanges of the country; indeed they worked themselves.

In regard to municipal taxation, Mr. Darling recommends a system much the same as in vogue here; a poll tax to cover what all enjoy in common, a business tax based on rental, and a moderate tax on real estate; dropping the taxes on income, and on personal property entirely. His views on this important subject were endorsed at the meeting by Professor Goldwin Smith, a publicist of great experience, and a close student of economic and social problems.

The remainder of Mr. Darling's address was occupied in discussing the condition of the various industries and branches of commerce, all of which is well worth reading. He touches with natural pride on the growth of the Board, mainly due to himself, though he does not claim it, and congratulates the members on the acquisition of a site on which is to be erected an exchange worthy of so prosperous an association as the Toronto Board of Trade.

MR. BLAKE IN MONTREAL.

In his recent speech at the Queen's Hall in this city Mr. Blake ventured at last upon some disclosure of the policy of the Opposition. The assurance that little or no change would be made in the tariff, was received with cheers. Whatever feeling may animate the minds of the adherents of the respective parties in Canada, there can be no two opinions as to the impossibility among us of anything approaching Free Trade as it is understood in England. We must raise a revenue of 30 to 40 millions a year, and as direct taxation is out of the question the only means left us are the customs and excise. The tariff has doubtless some faults of construction as well as of administration, but these are minor differences and may be adjusted by one government as well as another.

The promises of economical reform made by Mr. Blake, commend themselves to the people at large irrespective of political differences. There is much room for improvement wherever we turn our eyes. We have been too lavish with our money—the money of the tax-payers—the consumers;—we have too many barnacles fastened to the ship. It is the common belief that the work now performed by the large army of civil servants in the employ of the government, could be accomplished by one-half the number; and this is the case not only in Ottawa, but in the local legislatures. What do we want with two houses to leg-

islate for each Province? Ontario manages with one; let others follow her example;—let our people demand of the party in power central as well as provincial, that they spend less money in supporting drones all over the country and there will be less need of any change of government, with possible tinkering of tariffs and provision for a new set of followers—who must in their turn learn the whole business over again,—and the country will continue on the road of prosperity to which all signs point for our commercial and manufacturing interests and consequently for the masses of the people.

Both sides are confident of success. It will certainly not be very encouraging for those who contemplate universal suffrage if the great numbers recently enfranchised by the present government should now assist in driving them out of power; but they also may find that "gratitude is a lively sense of favors to come" rather than of favors that are past.

The Manufacturers' Association, at their meeting in Toronto this week, characterized Mr. Blake's utterances as involved, uncertain and indefinite, and adopted the following resolution:—"That this meeting of manufacturers and millers, representing almost every branch of industry and every section of the province of Ontario, hereby place on record their unanimous opinion that on the maintenance of the National Policy depends the continued prosperity of Canada; and that its maintenance can only be assured by a return of the Liberal-Conservative party to power on the 22nd instant, the tariff policy of the Reform party being involved, uncertain and indefinite."

THE QUEBEC CABINET.

The new cabinet formed by Mr. Mercier appears to be a fairly representative one, and if the statement that the house from which it is selected is one of the ablest parliamentary bodies in this Dominion, be correct, it should be a thoroughly efficient and skilful one. The new legislature certainly contains a number of clever men, and so far as oratorical talent is concerned compares well with any previous legislative body; what their administrative capabilities are, remains yet to be seen, but a man who excels in one branch of government is equally likely to be successful in another, and consequently we may reasonably expect that a government collected from such a body will be somewhat above the average.

Out of the eight members of the government, the English speaking portion of our population is represented by three—The Hon. Messrs. Shehyn, Ross and McShane. Mr. Ross, who was formerly Attorney-General in the Joly government, may be considered as the representative of the

English Protestants, while Mr. McShane will be very acceptable as the standard bearer of the Irish Catholics. Mr. Shelyn has both English and French blood in his veins, and will be equally a representative of both nationalities. Two portfolios and a seat without office have been conceded to the Nationalist wing, so that the pure French Liberals consist of the Hon. Mr. Honore Mercier, the premier, and the Hon. Mr. Charles Gagnon, the provincial secretary.

As regards ability the cabinet is decidedly strong. The Hon. Mr. Mercier is conceded even by his opponents to be one of the most powerful debaters of the day. He is an indefatigable worker, and possesses the full courage of his convictions as well as the painstaking energy necessary to form an efficient premier. Mr. McShane is one of the most popular of parliamentary men, the result probably of his native warm and hearty good nature. Mr. Shelyn has always shown a thorough knowledge of figures and finance. His experience as a successful merchant, of which there few in our legislative bodies, should make him a most valuable acquisition to the cabinet. The other members are far above the average in ability, and altogether the government is a strong one and likely to give a good account of itself and deserve the approbation of its constituents.

As the commercial element is well represented on the new ministry, we may assume that mercantile questions will receive that consideration which their importance warrants. A government composed entirely of professional men is apt to ignore business questions, but with the mercantile interests so well represented it is safe to say that commercial questions will not be neglected, and that the business interests of the Province will receive that skillful protection and encouragement which only those who have received a practical training in commerce can intelligently bestow. The interests of Montreal are in the hands of its representatives, and it is safe to say that, no matter what may be the difference in their politics, their united energies will all be bent upon the fostering of its industries and the promotion of its material interests as the commercial metropolis of Canada.

AT HOME AND ABROAD.

The statements of the official press that the calling out of the German reserves does not imply any increase of the existing tension in Europe, has failed to reassure the general public, and on Tuesday last the panic existing on the Berlin Bourse spread to England and resulted in a general collapse in prices on the Stock Exchange which was still further aggravated by the intense excitement ruling in Paris. The

news now coming forward is not reassuring but the fact that the Bank of England rate has been reduced to 4 per cent is a sufficient guarantee that no immediate breach of the peace is to be anticipated. The martial contagion appears to have spread even to our ordinarily pacific American cousins and the U. S. Senate is spending its time in spreadeagle denunciations of Canada and in calling the attention of the Government to the practically defenceless condition of their own ports in case they should desire to attack their inoffensive Canadian neighbors. Still signs are not wanting that all this wordy raging only covers the most pacific of intentions and that the mercantile interests of the two countries are too closely interwoven to admit of any serious rupture. The protests of Chicago and Portland will secure the elimination of the clause forbidding the transit of Canadian railway cars which would seriously injure the interests of those cities and the bill will consequently be narrowed down to the simple coercion of Canadian fishermen when they are able to catch them napping.

The money market here has been absolutely unchanged and featureless, and in both London and New York the street rate is lower at 3 per cent. Still of late there has been a distinct improvement in English trade and the banks are now finding a good field for the employment of their funds. This improvement must tend to accentuate the tendency to higher rates which will result from the reduction of the market supply of money. In New York all signs point towards the increased cheapness of money. Every influence at the moment tends towards the accumulation of funds; the Inter-state Commerce and Retaliatory bills have imparted such a degree of uncertainty to the future of every industry that timidity and caution rule the day, and consequently an easier money market may be confidently predicated.

Trade circles also show a tendency towards increased quietness for the time being. Confidence in the coming season is everywhere strong but a more cautious and conservative feeling is manifested. It is, of course, not difficult to account for this temporary hesitancy. The change of government in Quebec has caused a feeling of uncertainty as to the result of the coming Dominion Elections, and the vagueness of the Liberal leader's enunciations on the tariff question have naturally a disturbing influence on trade, as should the existing Government go out of power, the discordant views of the component parts of the present opposition on this subject might result in some modifications in the tariff that might affect commercial interests unfavorably. Fortunately the period of suspense will soon be over, but until then we cannot look for much improvement in business.

GREAT CRY AND LITTLE WOOL.

The regrettable incident at the Hudon Cotton Mills, which resulted in the fine of an overseer for administering some slightly corporal punishment to a female operative seems to have attracted more attention from the daily press than its importance warrants. Considerable capital is made out of the fact that the girl was expected to be at work for eleven hours a day, and these hours, at first, do seem excessive, but it must be remembered that the work is of a very light description, and that the taking of the position was entirely voluntary on the part of the employee. Any resort to physical violence on the part of superiors should be most rigorously punished, but it is easy to understand circumstances under which a hasty or passionate man might be tempted to commit acts that cooler reflection might cause him to regret. A well known printer in this city, who is known otherwise as a man of generous and warm heart, has occasionally been wont to express his disapprobation of the conduct of his male employees by simply kicking them out doors—or as they term it, "firing them out." The manager of the Hudon mills has always endeavored to make the task of the small army of some two thousand operatives as pleasant as is compatible with the successful carrying on of their business, and consequently the magnifying of a contemptible squabble between an impudent work-girl and her immediate superior into a labor grievance is as ridiculous as it is exaggerated; but in these days of political canvassing some allowance must be made all round. There is little to apprehend in our days on the part of his modern majesty, King Demos, that his sacred person will be subject to ill-treatment. He is fully alive to the value of that time-honored privilege, "The Divine Right of Kings," and is not disposed to let his subjects slumber in fancied security for a period not long enough to give it the semblance of a dead-letter enactment.

BOOTS AND SHOES.

There is a glimmering of hope—a dim and distant ray—in the mind's eye of a shoe manufacturer here and there that some such combination as that just concluded by the trunk manufacturers may eventually be possible among the shoe trade also. The low prices at which goods are sold, and which in some cases would barely pay for the raw materials, cannot fail to bring about some reform sooner or later; meantime the average profit of about eight per cent leaves but little to pay for ordinary modes of life, not to mention high priced horses and other luxuries. There is really no need for selling so closely—it benefits nobody, and only tends to lower the quality of the goods. There is a general belief among the trade that the fall of one house, recently noted, was due to the manufacture of a class of shoes too good for competition. Be this as it may,

the ready-cash advantages of leading houses are too powerful for those who must pay interest, and have no countervailing privileges at their disposal. The principal recourse is to economy of manufacture, which can only be accomplished by the use of cheaper materials. This, however, does not avail much; the actual difference between the materials in a first class shoe and one of the cheapest grade, is but a few cents; on the other hand, the cost of living in a large mansion, with all its accessories, and a house renting for from \$300 to \$400, may amount to \$5000 a year. If more of us were to observe the economies of early years, be content with "Shanks' mare," and dwell over our banks or stores, as was the custom of some of the older families among us not many years ago, until such time as we had acquired the means for something better, there would be fewer failures in business, and the names in future bank-share lists would be as significant of uninterrupted prosperity in former years as are those we now find in these highly interesting pamphlets.

THE LONDON AND LANCASHIRE FIRE.—The announcement in these columns early in December that Mr. H. J. Johnston, of the Confederation Life, had resigned the local agency of the London & Lancashire Fire Insurance Co., was shortly followed by applications from many candidates east and west. An ex-railway man called immediately on an ex-life man with the paper in his hand and asked if he knew anything of the matter. "Excuse me for a moment," replied the ex-life man, and he forthwith dashed at the door, rushed across the street and made application for the post. Among the Montreal applicants in the field are Messrs. P. W. Evans, of the Aetna and Hartford Fire Insurance Companies, Thomas Hiam, J. W. Molson, Geo. W. Patterson and several others. Mr. Johnston found the business so very small and his time more profitable with his other business, that he concluded to throw up the L. & L. An evidence of the small amount of business done is shown by the fact that although "plans" were bought and other preparations made for opening in St. John's, a few miles distant, a year had elapsed and yet not a single policy was written. It is high time that the public began to be aware that there is such an institution doing business in Canada, and we give the company the benefit of this notice. The life company of the same name is well known in Canada, because its manager has sufficient appreciation of modern business methods to keep the name of his company before the public—the insurance public—the people who buy insurance as well as those who sell it. It is to be hoped, for the sake of the company, that Mr. Bevan, who is now in this city, will put the right man in the right place at last, and bring about a turn in the backward tide of the company's business in Canada. Since writing the above we learn that Mr. Evans has been appointed to the vacant managership.

THE NORTH AMERICAN LIFE.—The annual report of the North American Life Assurance Co., to be found in full elsewhere, is no less than its predecessors a gratifying exhibit of progressive prosperity. We need only point to the advance again made in premium income, assets and surplus, and to the increase (nearly \$600,000) in the volume of new business as compared with 1885. The figures in the report speak for themselves, and call for no repetition here. The conservative management of the company is exemplified by the large proportion of the assets invested in first mortgages. The character of the business done during the year has proved highly satisfactory, and in this respect we speak with personal knowledge of that proportion of it transacted by Dr. Charles Ault, general agent for the Province of Quebec. A distinguishing feature of the Company is its promptitude in making the annual returns to the Government, which is done at the beginning of the year, the books being closed on the 31st December. This, it is claimed, ensures accuracy of statement, inasmuch as it excludes all business beyond that properly belonging to the year covered by the report; it is also an indication of system and readiness in the keeping of its accounts. The remarks made by the gentlemen composing the board will be read with usual interest, and there is no man in Canada so influenced by partyism who will not rejoice to see the name of Hon. Alex. Mackenzie still to the fore among the phalanx of public men who assisted Mr. McCabo in bringing the North American to its position among Canadian life insurance companies.

THE QUEBEC TREASURY.—The new Ministry found the provincial public chest in rather a worse condition than Ali Baba's butter-tub. A clean sweep appears to have been made; not a copper was left, although as late as the second of last month the Quebec Government drew upon the Dominion Treasury for the comfortable sum of \$525,000 on account of the Provincial subsidy. Not only that, but much of the expensive furniture, glass and silverware belonging to the Speaker's Chambers had disappeared! Let us see;—who was the last Speaker, anyway?—Now that we recollect, we can confidently assure the new Speaker that every spoon and butter-dish will be returned as soon as called for. If they were not packed by some servants in a mistake, or seized or removed by some greater mistake, they must have been simply borrowed for use at some elegant entertainment, and are there for as safe as if they were in Quebec. Since writing the above, we learn that the sum mentioned was expended in paying off certain debts, and that the late Speaker, now Judge Wurtel, has returned the furniture, silverware &c., removed under a mistaken idea that it belonged by right to the retiring Speaker.

THE COMING CARNIVAL.—The preparations for the winter carnival are now rapidly ap-

proaching completion, and all indications warrant the assertion that it will be the most successful one ever witnessed in this city. Aided by the experience of former years, the defects hitherto apparent will be carefully guarded against, and no effort will be spared to render the entertainments of our many visitors a thorough success. The enormous toboggan slide on Jacques Cartier Square, the ice palace and the maze, will all attract the attention of strangers while the courtesy of the private toboggan clubs in placing their slides absolutely at the disposal of visitors forms a species of 'retaliatory measure' that will be thoroughly appreciated. The co-operation of all classes of citizens has been spontaneous and hearty, and unless present indications undergo some radical change the attendance from other cities, to witness and take part in our winter sports will be far larger than in any previous carnival year.

THE WATERLOO MUTUAL.—The annual statement of the Waterloo Mutual Fire Ins. Co. shows a still further advance in business as compared with 1885. The number of policies issued during the year covered by the report was 5,311 against 4,856 in the previous twelve-month; the total number of policies in force has increased from 11,399 to 11,997; the total income from \$93,335 to \$102,474, and the total assets from \$228,650.35 to \$246,448.26. The losses have been much heavier, being \$64,789 against \$37,524, but 1885 was an exceptional year in this respect. The other items of expenditure are commendably low as usual with this well managed company. Among the assets the item of "agents' balances" is no less assuring of business kept well in hand. The four causes cited by the president as accounting for the position of the company are conclusive, and a guarantee that the future efforts of the management and directorate can scarcely fail to be as productive of equally satisfactory results. The previous directors were all re-elected, with Messrs. Charles Hendry and George Randall as president and vice-president respectively.

TRUNKS AND BELLOWS.—The trunk manufacturers from far and near met in the St. Lawrence Hall here last Friday and Saturday, and after due discussion of the situation agreed to advance the price of trunks fifteen per cent. This was rendered necessary they aver by the increase in the price of raw materials. The bellows manufacturers have also agreed to a similar advance, but of these there are only two or three in the country, and the business is chiefly in the hands of one large house. A competing firm burnt their fingers in an attempt not long since to enter into competition, and dropped it after the loss of preparations, time and money. The trunk men have evidently taken a lesson from the cotton manufacturers.

Mr. D. GRAHAM, for many years manager of the Williams Sewing Machine Co., Montreal

and Plattsburg, has resigned, owing to some personal differences of opinion between himself and the directors Mr. Graham personifies in a remarkable degree the able development of which the modern sewing-machine man is capable when grafted upon native business tact and a keen appreciation of surroundings. The late manager, although still a young man, has deservedly acquired a goodly share of worldly wealth which he humanly enjoys in his elegant west-end mansion.

The returns of the provincial immigration officer for the five agencies throughout the province of Ontario show total arrivals of immigrants during last year to be 69,539. Of these 49,685 went to the United States, six to Quebec province, 4,560 to Manitoba and 15,288 remained in Ontario. The total arrivals during 1885 were 41,853, of whom 25,139 went to the United States, 34 to Quebec, 2,707 to Manitoba, and 13,973 remained in Ontario.

Mr. J. S. MEREDITH, manager of the Hamilton branch of the Merchants Bank has been chosen to fill the approaching vacancy in the local manager's department in Montreal, in the place of Mr. A. M. Crombie. Mr. Meredith will enter on his present duties after considerable experience in the larger operations of banking, not the least important portion of which was acquired during his management of the Chicago agency of the bank some years ago.

Mr. J. D. WELLS, general agent for Canada, passed through Montreal this week on his return from the annual meeting of the Mutual Reserve Fund Life Association at New York. Mr. Wells was accompanied to New York by Messrs. Warring Kennedy, dry goods merchant, and William Wilson, manufacturer, of Toronto, both of whom were appointed on the directorate of the association. Mr. Wells received the prize annually awarded to the general agent returning the largest amount of business for the year.

The traffic receipts of the Grand Trunk railway company for the week ending 29th January, show an increase of \$32,238 over the corresponding week last year.

The close of the city census shows the population of Montreal to be 185,544.

Meetings, &c.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

The annual meeting of the North American Life Assurance Company was held in the company's offices on Tuesday the 25th ulto, the president, Hon. Alex. Mackenzie, in the chair. The following is the annual

REPORT.

The directors, in submitting their annual report have to express their entire satisfaction with the amount and character of the business done.

During the year 1,355 applications for \$2,722,450 were received, upon which were issued 1,259 policies for \$2,520,950, the rest being unacceptable, and 7 policies for \$16,350.00, which had lapsed for non-payment of premium, were revived. This is a volume of new business amounting to nearly \$600,000 over that of any former year, and sixty per cent in excess of that done by any Canadian company in the same period in its history. The accompanying revenue account and balance sheet show that the assets have been increased nearly 25 per cent, and the investments in first mortgage securities have been more than doubled. The same thorough audit of the company's affairs, established by the directors from the commencement of business, has been continued and made quarterly by gentlemen of large experience, appointed as auditors by the annual meeting, and in addition, the standing committee of the board has also verified in like manner the accounts and securities of the company. The reports accompany the balance sheet.

Mr Standen, in his official report to the directors as Consulting Actuary, made the following statement, last year, viz: "I find that in volume of new insurance, amount at risk, premium, income and reserve held for the security of policyholders, your company is largely in excess of any of the other Canadian companies during the same period in its history." This applies with increased force to this year's business. The progressive prosperity of the company will be best seen by comparison with the largest Canadian companies. For example the cash premium receipts for its 6th year exceed those of the Confederation, at the end of its 8th year; of the Sun at the end of its 10th year; of the Ontario at the end of its 13th year; and of the Canada Life, at the end of its 22nd year, as shown by the published official reports. The company's records are kept in such a complete and systematic manner that its balance sheet was finished a few hours after the close of business on the last day of the year, and a full report of the business of the year ended on that day, was mailed to the Government on New Year's day.

The last official report of the Superintendent of Insurance shows that this was the only life company whose report was received by the Department in January; that those of 10 companies were not received until February; of 22, not until March; and of 7, not until April, thereby preventing the issue of the Superintendent's report until long after the prorogation of Parliament. For several years the full report of this company has been received by the Department in the first week in January.

The Insurance Act, as amended last session, calls for a preliminary report, showing the main features of the year's business, to be sent to the Government not later than January 15th. Should all the companies comply with this reasonable requirement, it would enable the Superintendent to publish his report months in advance of its present publication, and thereby greatly enhance its value and accuracy.

The Superintendent of Insurance points out in his last report that the amount of business effected by our home companies in 1885, as compared with that done in 1875 had risen from \$5,077,601 to \$14,881,695, and the business in force had increased in the Canadian companies during that period from \$21,957,296, to \$74,591,139, while the corresponding increase in American companies had been less than six millions, making a difference in favor of our home companies of nearly forty seven millions. This very gratifying fact is

evidence of the rapid national development of the Dominion, showing that we are strong enough to support great commercial enterprises, and that our home companies are more than holding their own against their foreign competitors.

The same report of the Superintendent shows that the foreign Life companies alone received in premiums from Canadian policyholders during the same period of eleven years, nearly thirty-two millions of dollars, a great part of which was, therefore, withdrawn from the available capital of the country, and went abroad, thereby helping the advancement of commercial competitors. By dealing with our home companies such money would have been utilized in building up and extending Canadian interests. The report also shows that the United States companies have only deposited with the Government a small portion of the reserve on their policies in force here, while the securities deposited are almost wholly foreign stocks.

The entire reserves and resources of Canadian Life companies are invested in Canada. The advantage and convenience to policyholders are largely in favor of doing business with well managed home companies.

The directors have declared a dividend at the rate of 8 per cent per annum to June 30th, next, payable on July 2nd, to the Guarantors, as interest on the paid up portion of the Guarantee Fund.

The services of the company's staff of officers, inspectors and agents again deserve special commendation.

The directors all retire, but are eligible for re-election.

ALEXANDER MACKENZIE,
President.

January 25th, 1887.

FIRST SCHEDULE—REVENUE ACCOUNT OF THE NORTH AMERICAN LIFE ASSURANCE CO., FOR THE YEAR ENDING DECEMBER 31, 1886.

1885.	Dec. 31. To Net Ledger Assets...	\$289,056 88
1886.	Dec. 31. " Cash for Premiums..	175,454 04
	" " Cash for Interest....	18,795 35
		\$483,306 27
1886	Dec. 31. By Expenses	\$ 32,503 13
	" " Commissions and salaries to Agents...	23,646 18
	" " Re-insurances	9,292 75
	" " Claims paid under Policies	26,487 15
	" " Profits to policyholders	6,543 00
	" " Surrendered policies.	4,037 51
	" " Annuities	439 22
	" " Interest on Guarantee Fund	4,800 00
		\$107,748 94
	" Bal. net ledger assets..	375,557 33.
		\$483,306 27

SECOND SCHEDULE—BALANCE SHEET.

Liabilities.

1886, Dec. 31.	To Guarantee Fund	\$60,000 00
	Assurance and Annuity Funds	\$326,701 00
	Less for re-insurances	15,016 00
		311,685 00
	Contingent Fund to provide for the collection of outstanding and deferred premiums and other charges accruing on year's business	6,575 00
	Death loss awaiting proofs.....	2,000 00
	Surplus	46,891 98

Note.—

For security of policy-holders the company holds
 Assets (as per balance sheet).....=\$427,151 98
 And in addition—
 Uncalled Guarantee Fund.....= 240,000 00
 \$667,151 98
 From which deduct—
 Reserve (\$311,685, and death loss, \$2,000 at Dec. 31, as above)=\$313,685 00
 Surplus on policyholders account.....=\$353,466 98

Assets.

1886, Dec. 31.
 Dom. Gov't deposit—Debentures \$48,400; Cash \$6,440 54,840 00
 First mortgages on real estate... 245,711 75
 Debentures..... 10,000 00
 Loans on Stocks, nearly all on call 18,250 00
 Reversions..... 12,024 43
 Bills receivable..... 602 70
 Furniture..... 2,690 31
 Loans on policies..... 735 40
 Special deposit..... 875 00
 Commuted commissions..... 5,000 00
 Agents' balances..... 3,163 83
 Cash in branch and head offices... 1,252 89
 Cash in banks..... 20,411 02

Balance Net Ledger Assets.....\$375,557 33
 Add
 Short date notes for premiums... 21,822 88
 Premiums on existing policies in agents' hands and in due course of transmission..... 11,309 91
 Premiums on existing policies due subsequent to Dec. 31st, 1886.. 14,366 35
 (Reserve on this and preceding items, included in Liabilities).
 Interest due, \$190.73, and accrued, \$3,904.78 4,095 51
 \$427,151 98

WILLIAM McCABE,
 Managing Director and Actuary.

We have examined the books, documents and vouchers, representing the foregoing revenue account, and also of each of the securities for the property in the above Balance Sheet, and certify to their correctness.

JAMES CARLYLE, M. D., } Auditors.
 W. G. CASSELS, }

Toronto, January 3rd, 1886.

We concur in the foregoing certificate and have personally made an independent examination of said books quarterly, and also of each of the securities representing said property.

E. A. MERRITH, L.L.D.,
 Wm. Gordon,
 Auditing Committee of the Board.

The president then said, in moving the adoption of the report:

I rise to make the formal motion usually made by the president to adopt the report which reveals the work of the year and the standing of the company. I make the motion with all the gratification of previous annual meetings, inasmuch as our former rate of progress has been greatly accelerated, not only as regards the amount of new business, but in the addition to the surplus and in the amount of the investments. The new business amounted to over two and a half millions. The surplus amounts to \$46,891.98 after payment of all charges. The mortgage investments have been more than doubled.

Competition in the business of life insurance was never keener than it has been during the last year, largely in consequence of this competition, the aggregate of business will be found to be greater than formerly, though shared in by more companies. The British and United States companies have made vigorous efforts to obtain a firm foothold in Canada, and some of them in pushing their business paid commissions far above that paid by Canadian companies and in excess of what we think it safe to pay.

It naturally occurs to our policyholders and guarantors to ask: "How has the 'North American' prospered during such a year?" The figures I have already given convey a fair idea of the result in a general way. The report shows that the business put on our books during the year was about \$600,000 in excess of the business in 1885. This success shows that the various plans of the company are suited to, and appreciated by all classes of the community desiring insurance.

In former years I compared the position of this company with that of the principal Home Companies during the same period in their history. By this means a more definite idea can be formed of the great progress made by this company. I propose to-day to amplify such comparisons as applicable to the past year, but not in any hostile spirit to competitors.

The figures are in every case taken from official statements. The position of these companies at the end of their sixth year was as follows:—

COMPANIES' FIGURES, END OF SIXTH YEAR.

	Total Amt.	New Business.	Assets.	Income.
Canada Life.....	\$1,609,400	\$ 414,070	\$140,523 00	\$ 56,960 00
Confederation.....	4,888,755	1,616,558	369,856 94	152,837 15
Sun Life.....	2,995,058	1,267,342	300,297 31	105,318 38
Ont. Mut., 10th year.....	2,165,412	534,000	179,505 51	75,426 82
North American.....	6,075,804	2,540,784	427,151 98	104,249 39

You will observe that in the amount of our income, accumulated funds, new business and insurance in force we are very considerably ahead of the companies named, at a similar period in their history, and in another important aspect, that of the cost of the business and its stability, I find we also compare very favorably with our home competitors.

Hon. Alexander Morris, vice-president, in seconding the adoption of the report, said:— "The position of this company is one in which a number of us have taken the deepest interest since its organization, and we must be all gratified at its rapid development, at the strength it has attained, and the support that has been given to it by the Canadian com-

munity from British Columbia to Prince Edward Island, thereby proving that the people of Canada are becoming alive to the duty that lies upon them to support home institutions and thus contribute to the prosperity of our rapidly growing Dominion.

I would desire to call attention just now to a few facts contained in the report. It would appear that during the period of 11 years nearly thirty-two million dollars have been paid for premiums to foreign life companies by Canadian insurers. The gain that would have resulted by the retention of that large amount of money in our own Dominion and its application in the way of assisting the various industries throughout the country is at once apparent. These figures are very suggestive and I think ought to impress themselves upon the thought of those contemplating life insurance. The comparative longevity of lives in Canada, as compared with other countries, is one that has attracted my attention. I was for ten years consulting director of one of the largest British companies doing extensive business in the Dominion and I was impressed with the fact that according to the Carlisle Life Table used by that company the mortality experienced in Canada was always very much less than provided for by that table. We have much reason to be gratified with the large amount of new business done by this company during the past year and also with the retention and stability of its old business.

It is a mistake for Canadians to suppose that it is profitable for them to insure in foreign companies on the grounds of their larger assets without considering the relation of these assets to their liabilities, for large as the assets of some of them appear they are almost wholly *debts* due their policyholders, and by no means constitute an extra element of strength. The business of many of these companies is also diffused throughout nearly all countries and climates and subject thereby to increased loss from war and climatic causes and insurers in Canada are thus made to bear the extra cost of insurance arising from a largely increased death rate necessarily incident to the business of such companies when compared with that in this favored land of ours. Canadians are thus better off when their insurance is effected in our own companies, while a comparison of the figures given in the last report of the Insurance Superintendent proves that the assets of Canadian companies are sufficiently ample for the absolute security of their policyholders and that in the ratio of their assets to their liabilities they rank amongst the strongest.

I feel that the company is under obligation for the valuable services rendered by our Medical Director, Dr. Thorburn. He is exceedingly careful in the selection of our risks and I believe if he errs at all it is on the side of safety. The company is to be congratulated on having such an excellent staff of agents. The work done by them during the past year is the best testimony to their perseverance, intelligence and energy. It is my very pleasant duty to refer to the Managing Director. We all know that he has devoted himself energetically and with great ability to build up this institution, in fact it seems to me that his heart seems bound up in the success of this company. The services of the secretary, Mr. Goldman, to the company have won the heartiest approval of the board. In addition to these gentlemen we have also an excellent staff of officers whose connection with the company has always been marked by their undivided attention to its business.

Our worthy president is without doubt a tower of strength to this company, and I can only express the hope in which I am sure you

all will heartily join, that he may soon regain a vigorous state of health and be long spared to give the benefit of his valuable advice, assistance and experience.

Dr. Thorburn, medical director, presented his report. On motion of Mr. J. L. Blaikie, seconded by Mr. D. McOrne, it was adopted.

On motion of J. K. Kerr, Esq., Q. C., seconded by B. B. Hughes, Esq., it was unanimously resolved, that as a recognition of the valuable services of the president, vice-presidents, and chairmen of the finance and executive committees, a sum of money be placed to their credit.

On motion of the Rev. Dr. Nelles, principal of Victoria College, Cobourg, seconded by Mr. J. R. Miller, barrister, of Toronto, the thanks of the policyholders and guarantors were tendered to the president, vice-presidents, directors and members of the provincial and local boards of directors for their attention to the interests of the company during the past year.

The Rev. Dr. Nelles, of Cobourg, said he felt great pleasure in being at this gathering and also at seeing his old friend, the Hon. A. Mackenzie, occupying the chair. He said he was not a financier and consequently in matters pertaining to a life insurance company he largely depended upon the position and ability of the gentlemen composing its management; when he saw such men as the Hon. A. Mackenzie, Hon. A. Morris, Senator G. W. Allan, and other leading gentlemen gathered here to-day, connected with this company, he felt that as a policyholder his interests were perfectly safe.

Mr. J. R. Miller, barrister, in seconding the motion said, that as a policyholder he, like the Rev. Dr. Nelles had every confidence in the president, vice-presidents and directors of the company, and he felt confident that the splendid position it had already attained was only a commencement of a very brilliant and useful future to the people of this Dominion.

On motion of Hon. O. Mowat, seconded by Capt. Larkin, thanks were tendered the medical director, managing director, secretary, inspectors and agents of the company for the satisfactory discharge of their respective duties.

Hon. Oliver Mowat, Premier of Ontario, said, it gives me great joy to be here with you to-day, and to see my old friend Mr. Mackenzie still holding the office of president of this company, a position he has ably occupied for many years, devoting his mental vigor and ability to this institution. It is gratifying to know that the other officers of this company are also gentlemen of great ability. It is essential for the success of an institution such as this that they should be so, and as one of the oldest stock-holders in this company I certainly think that the company is to be congratulated on having as managing director a gentleman like Mr. McCabe, of known ability and standing in the insurance profession.

Captain Larkin, of St. Catharines, said, as a policyholder he was delighted with the success of the company, and heartily endorsed all that had been said about the support of home companies. He had been in favor of life insurance since he had been old enough to know anything about it, and had always advocated supporting Canadian companies.

Mr. Meredith, L. L. D., and Mr. Lake were appointed scrutineers, when the poll was opened.

The scrutineers reported the old board re-elected.

The meeting then adjourned, whereupon the new board met and re-elected the officers of last year.

WATERLOO MUTUAL FIRE IN. CO.

The twenty-fourth annual meeting of the members of the Waterloo Mutual Fire Insurance Company was held at noon on Thursday, the twentieth day of January, 1887, at the Company's office, town of Waterloo. The president, Charles Hendry, Esq., took the chair, and read the Directors' report, the Secretary's financial statements and the Auditors' report.

DIRECTORS' REPORT.

To the Members of the Waterloo Mutual Fire Insurance Company:—

GENTLEMEN,—Your directors beg to lay before you their report for the year ending 31st December, 1886, being their twenty-fourth annual report. From the several detailed statements about to be submitted to you, we have prepared the following synopsis:—

We have during the past year issued 5,311 policies. The total number of policies in force is 11,997. The aggregate amount of insurance under these policies is \$10,844,661. The total earnings of the Company during the past year were \$102,474.03. The assets of the Company above all liabilities are \$189,593.26. Comparing the above with our statement of the previous year, it will be seen that there has been an increase in each of the above items—of policies issued, 455; in the total number of policies in force, 598; in the total amount of insurance, \$134,558; in the earnings of the Company, \$9,139.16; in assets above all liabilities, \$11,564.91. Referring again to the statements before you, your directors cannot conclude their report without congratulating the members on the strong financial position of the Company, and without briefly referring to the causes which have placed the Waterloo Mutual in the enviable position which it now occupies, and which have been the means of securing a large share of patronage from the leading manufacturers and business men of Western Ontario. These causes are:—

1st. The reputation of the Company for prompt and honorable settlements of all honest losses. 2nd. The fact that no claim has ever been resisted except upon the grounds of fraud and arson. 3rd. Not more than two assessments have ever been made during the term of any policy. 4th. The fact that the cost of insurance on the Mutual System has never exceeded 80 per cent. of the annual rates of stock companies. Such being briefly the past history and present standing of the Company, your Board expect from the insuring public a continuance of the liberal patronage extended to it during the past twenty-four years. In conclusion, your attention is called to the two main objects of the meeting—disposing of the statements about to be read to you and the election of five directors. The retiring directors are:—Messrs. Geo. Randall, John Shuh, J. D. Bowman, H. D. Tye and Wm. Snider, all of whom are eligible for re-election. On behalf of the Board.

CHARLES HENDRY, President.

FINANCIAL STATEMENT.

Balance on hand 31st Dec., 1885..	\$82,722 94
<i>Receipts.</i>	
Premiums and assessments	\$98,691 05
Interest, rent, etc.....	3,782 98
	102,474 03
	\$185,196 97
<i>Expenditures.</i>	
Losses	\$64,789 50
Salaries and directors' fees	7,122 42
Rebates, cancellation, commissions	19,387 89

Reinsurance and agents' bonuses.	5,243 12
Travelling expenses, postages, books, stationery, advertising and printing	3,770 94
Law costs, exchange, auditing and miscellaneous expenses	1,722 35
Balance	83,160 75
	\$185,196 97

Assets.

Office and office furniture	\$6,564 84
Debentures	12,775 00
Mortgages	39,600 00
Deposit receipts Molsons Bank.....	7,810 00
Bills receivable.....	3,847 14
Agents' balances	1,842 15
Assessments in course of collection.....	2,044 14
Molsons Bank current account	8,401 49
Cash on hand.....	275 99
	83,160 75
Accrued interest.....	1,655 05
Premium notes (less premiums and assessments paid thereon).	161,632 46
	\$246,448 26

Liabilities.

Unadjusted losses (computed at)	\$3,405 00
Amount required to reinsure all outside risks.....	53,450 00
Balance of available assets.....	189,593 26
	\$246,448 26

C. M. TAYLOR, Secretary.

AUDITORS' REPORT.

To the President, Directors and Members of the Waterloo Mutual Fire Insurance Company:—

GENTLEMEN,—Your auditors beg to report that we have examined the books and accounts of your Company for the year ending the 31st December, 1886, and that we have found them strictly correct. The securities for the investments held by your Company have also been examined, and we find them correspond with the financial statement herewith submitted. We wish in conclusion to bear testimony to the kindness and courtesy of the officers of your Company, and to their business ability and efficiency. All of which is respectfully submitted.

J. M. SCULLY,
D. L. BOWMAN,

Waterloo, Jan. 14, 1887. Auditors.

The reports were adopted on motion of the President, seconded by Mr. Weidman.

Messrs. Munn and Weidman were then appointed scrutineers for the reception of the ballots for the election of directors.

The ballot resulted in the re-election of Geo. Randall, Esq., John Shuh, Esq., J. D. Bowman, Esq., A. D. Tye, Esq., and Wm. Snider, Esq.

Moved by W. H. Bowlby, Esq., LL.B., seconded by J. Kalbfleisch, that Messrs. D. L. Bowman and J. M. Scully be re-appointed auditors for the ensuing year. Carried.

On motion of Geo. Randall, Esq., seconded by Wm. Snider, Esq., the remuneration of the President and Directors as heretofore paid be adopted for the ensuing year.

Votes of thanks were then passed to the President, directors, officers and agents of the Company.

The Board of Directors met immediately afterwards and re-elected Charles Hendry, Esq., President, and Geo. Randall, Esq., Vice-President, for the ensuing year.

Financial.

THURSDAY EVE., Feb. 3, 1887.

The financial event of the week has been the reduction of the Bank of England rate to four per cent, a measure which has had a re-assuring effect on the market, even when the decline in consols and French rentes is taken into consideration. The street rate remains unchanged at 3 per cent, with easier tendencies. Sterling exchange is higher, 60-days' sight closed at 9 @ 3-16 between banks, and 9 1/2 @ counter; demand, 9 1/2 @ 10, and 10 1/2 @ 1/2. Posted in New York 4.85 1/2 and 4.89; actual 4.85 @ 1/2 and 4.88 @ 1/2; cables 4.88 1/2. New York funds are now at par @ 1/2 between banks and 1/2 @ 3/4 counter. The local stock market has been dull, and the tendency downward. All leading stocks close slightly cheaper, the principal losers being Can. Pacific, Richelieu and Telegraph, which have depreciated from three to five points since last writing. The approaching carnival and the elections both tend to demoralize business, and the week generally has been devoid of interest. The following are the highest and lowest prices of the week compared with the same period of 1886:—

Banks.	No. Shares.	Highest price.	Lowest price.	Average same week 1886.
Commerce	935	124 1/2	123	121 1/2
Jacques Cartier...	1	74	74	....
Merchants	436	130 1/2	130	118
Montreal	313	241 1/2	240 1/2	206 1/2
Ontario	10	115 1/2	115 1/2	109
Peoples	184	102 1/2	101 1/2	79
<i>Miscellaneous.</i>				
Can. Cotton Co ..	28	85	80	77 1/2
Can. Pacific	1900	64 1/2	61 1/2	65
Gas	415	223 1/2	220	193
Laud Grant Bonds.	\$1000	105 1/2	105 1/2	....
Merchts. Mfg. Co..	40	90	85	65
Montreal Cot. Co..	30	123	121 1/2	99 1/2
Richelieu	2125	70	63 1/2	58 1/2
Telegraph	1844	98 1/2	92	114 1/2

MONTREAL WHOLESALE MARKETS.

THURSDAY EVE., Feb. 3, 1887.

Business has shown increased volume since the roads have been opened up, and travellers generally report a healthy condition of affairs. At the moment the approaching elections and the Montreal and Hamilton carnivals cause an unsettled feeling, but after these disturbing events are over business will run more smoothly. It is too early to anticipate how February payments will be met. On all hands a good winter's trade is anticipated, and preparations for the carnival have caused a stir in many directions.

ASRES.—Receipts have been rather larger than to the same date last year—and though the stock is much smaller—prices have de-

clined to \$4 for first pots and \$3.35 for seconds, at which recent arrivals have found buyers. Pearls are scarce, and worth \$8 for first sort. Receipts since 1st January, 246 brls. pots, 29 brls. pearls; deliveries, 409 brls. pots, 59 brls. pearls. Stock in store 2nd Feb., at 6 p. m., 473 brls. pots, 24 brls. pearls.

COAL AND WOOD.—Demand for coal fair, as some householders are running out of supplies. Coke is in good consumptive demand. Wood quiet. Stove, \$6.50; chestnut, \$6.25; egg, \$6; house grate, \$6; smiths, \$6; Scotch steam, \$5.50. Cordwood steady. Maple, long cord, delivered \$6.50; birch, \$6; beech, \$5.50; tamarac, scarce and held at about \$5.50. Coke \$2.50 chaldron.

FLOUR AND GRAIN.—Grain dull so far as spot business is concerned, which makes it difficult to quote prices, and quotations must be considered as more or less nominal. Transactions in red winter wheat have been made at 79c@80c along the line, with white winter and spring quoted at 79c@80c, according to which values should be about 90c. Peas have sold at 51c@52c along the line. We advance prices of wheat accordingly. There was no alteration in the condition of the flour market, which continued quiet and steady, with values unchanged. It is understood that buyers would pay about present prices for May delivery, but sellers refuse positively to accede to such terms. In the west wheat and corn close strong and higher. An English cable says: The deliveries of English wheat continue to be in bad condition, making values generally lower. Sound wheat, however, maintains rates. Country flour is cheaper, owing to the excessive supply of foreign brands. Final cash quotations in Chicago were:—Wheat 77 1/2c, corn 35 1/2c, oats 25 1/2c, pork \$12.95, lard \$6.52 1/2, and ribs \$6.55.

FISH AND OILS.—The market for fish has been firm, and for oils dull. Green cod has again been excited and higher. A car lot was sold at \$4.62 1/2 for large in drums, and \$5 is now being asked. The Halifax market is said to be cleared of green cod. For Labrador herring there has not been much demand lately, but stocks are light and holders are firm. The stock of pickled, salted and canned fish is considerably lighter than for some years past. Fresh frozen fish has been unusually high so far this season. A Halifax letter says that no fresh herrings are on the market as yet. There has practically been no catch so far this year, and this makes a scarcity in all sorts of frozen fish, notably haddock and cod. Our regular quotations will be found as amended elsewhere, but we quote fresh fish as follows:—Cod, 3c; haddock, 3 1/2c@4 1/2c; St. John, N. B., herring, \$1@ \$1.10 per 100. Tommy cods—Prices have advanced, and shippers in New Brunswick will not accept less than \$1 per barrel in car lots, delivered in Montreal, formerly 80c was the price. Spot prices, about \$1.10 per brl. Smelts, never a very popular fish here, are being pushed and are commencing "to take." They are selling at 3c@26c per lb. as to quality and size of box. Fish oils are quiet but about steady. Canned mackerel scarce, and firm at \$4.30@4.40. Salmon scarce at \$6.20@6.30 per case. Lobsters quiet at \$5@5.30.

DRY GOODS.—Our city retail people report a good week's trade and great expectations appear to be uppermost in the minds of most of them for the week to come—Carnival week. Travellers who are still out on the regular spring trip, are sending in satisfactory orders,

so far as we are able to make out, and we have hunted diligently for information. It is established, without doubt, that the volume of business so far done has been quite satisfactory. Remittances are still a subject of complaint. Stocks of imported goods continue to come to hand and on the whole are fairly assorted considering the early season of the year.

DAIRY PRODUCE AND PROVISIONS.—Butter quiet but firm on light stocks, and although demand is light, values are well held. Cheap goods are scarce. In New York Elgin creamery is at 29c@30c, and good to choice creamery at 24c@28c. The market for cheese was quiet but very firm. According to all accounts business is virtually over for the season so far as export buying is concerned, as the quantity available for sale has been worked down to a fine point. The cable remained at 64s. Provisions.—The hog market was quiet with little business doing. We quote nominally car lots \$6@6.10 per 100 pounds. The demand for eggs was slow and prices steady at yesterday's decline. Lined sold at 21c@22c, and new laid at 25c@27c per dozen. Poultry was steady, the offerings being light. We quote turkeys 9c@10c, chickens 5c@7c, ducks 8c@9c, and geese 5c@7c per lb. Partridges met with a good demand at 45c per brace. The supply of venison is large, for which there is little enquiry at 3c@4c for carcasses, and 6c@7c for saddles per lb. Pork and meats, steady. In the West, there was decided strength in pork, which rose 47 1/2c@55c and closed with only a trifling reaction from the highest at \$12.95 February, \$13.00 March, \$13.15 May. Lard also was strong and advanced 10c@12 1/2c, closing at \$6.55 February, \$6.62 1/2 March, \$6.72 1/2 May. Meats were strong and 20c higher. The stock of mess pork in Chicago shows an increase of 24,965 barrels compared with last month, a decrease of 98,874 with 1886, a decrease of 64,210 with 1885, a decrease of 48,447 with 1884.

GREEN FRUITS, ETC.—Market fairly active and steady to firm. We quote apples ex-store, \$3@3.50. Oranges, Jaffas from Palestine, \$4 @ \$4.25; half boxes, \$2 50; Valencias, \$4 50 @ \$4.75; Florida, \$4.50@5 box. Lemons, \$3 @ \$4.50 box; Malagas, and Palermos, \$6 case; Naples, \$9@10 case. Messinas, \$1.75@2.25. Cranberries, fair to good, \$7@9; fancy, \$10@ \$11. Sweet potatoes, \$5@5.50 brl. Almeria grapes, \$4.50 keg. Coconuts, \$6 per 100. Onions, native, \$3@3.50 brl. Figs in boxes, 10 1/2c @ 12 1/2c; Turkish figs, 6c per lb in bags. The English market for apples is steady. Cable 15s@15s 3d. A recent letter said; Market for good fruit steady but poor wasty stock is a glut at weakening prices. The inferior quality of many apples is damaging prices generally, and dealers are afraid to touch them. Baldwins, 14s@16s; greenings, 15s@17s; golden russets, 16s@18s, R. russets 14s@16.

GROCERIES.—Despite temporary drawbacks arising from the heavy roads, election excitement, etc., the sum of the winter's trade is expected to be satisfactory. As an instance of interruption to business, it may be stated that one traveller was recently snowed up for five days in the Eastern Townships, local railway lines and country roads alike being blocked. Fair transactions are reported in teas in a jobbing way, but there is no particular rush. Prices here are lower than in American markets, but we have heard of no further shipments. Sugars quiet with fair jobbing demand. Syrups are now held for 33c. Barbadoes molasses 37c @ 37 1/2c. Fruits

CARSLEY CO.

WHOLESALE

DRY GOODS,

MONTREAL.

SPECIAL VALUE

We are now showing very Special Value in

**BLACK -
- CASHMERE -
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*for immediate delivery.
Send for Samples and
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CARSLEY & CO.,

93 St. Peter Street,

MONTREAL,

AND

18 Bartholomew Close,

LONDON, ENGLAND.

spices, nuts, etc., quiet and unchanged. There have been moderate shipments of rice to western points. A report of the New York market says:—The past week would no doubt have yielded better results had it not been for labor troubles, as the first three weeks of January were showing a volume of business far in excess of corresponding period last year, and our large dealers are of the belief that, had not the present troubles arisen, trade would have continued to make satisfactory progress, and that a good jobbing business would have been done up to the opening of the spring demand. The strife, however, is believed to have reached its height, and by the close of the week it will probably have passed from the scene as a disturbing element, and given place to a more settled condition of affairs. The spring trade is expected to show itself by the middle of the present month. Southern buyers are looked for about that time, many having signified their intention of being present within the next two or three weeks. The trade prospects are certainly flattering for the coming season, and excellent results are counted upon.

HIDES AND TALLOW.—Only a moderate demand is reported for hides. Quebec tanners have attempted to force a reduction in the price, and suggested the advisability of dealers paying lower prices to butchers, but owing to opposition of dealers amongst themselves this has been impossible. The situation has also been complicated by two more buyers entering the market. Tallow has been slow of sale but since our last a lot of 1,000 lbs. was placed at 4½c.

IRON AND HARDWARE.—The easier aspect of the British iron warrant market has not affected makers prices at all and figures for the leading brands continue unchanged. Several enquiries have been made for fair sized lots, but we have not heard of any sales of consequence during the week. Car load lots have been moving out at about our quotations. Bar iron remains firm at \$1.65@1.70 here, and the English market continues strong. There is no change to mention in our metals. Warrants in Glasgow are cabled 1d dearer at 45s; No. 3 foundry in Middlesborough is at 36s 6d. Hematite in Workington has declined to 50s. London, January 29.—Tin, spot, £101 10s; three months' futures, £102 12s 6d. Market quiet. G. O. B. Chill bars, £38 12s 6d; soft Spanish lead, £12 15s; best selected copper, £43 10s; soft English lead, £13; Silesian spelter, £14 10s; Hallett's antimony, £30; tinplates, 13s 6d. Philadelphia, January 28.—Pig iron—The market is very firm, and it is difficult to pick up anything but small lots; orders are numerous, but the scarcity makes them hard to place. Manufactured iron—A strong market is reported, with plenty of business; prices are firm with an upward tendency. A later cable says: Warrants in Glasgow weak and 4d lower at 44s 8d; No. 3 foundry in Middlesborough has advanced to 37s 6d.

LEATHER AND SHOES.—There has been a decided improvement this week in the leather business, and the future seems to offer a brighter aspect. After the 4th inst., a great deal of paper will have matured and the shoemen will then be able to judge of the standing of their accounts and be in a better position to make shipments. Orders are coming in fairly well at the factories, but a large proportion seem to be for small lots. The later trade is in consequence expected to show good volume and some think that the sorting trade will be little short of the regular trade. Payments recently have been fair.

RAW FURS.—At the London auction sales since our last, beaver for Hudson Bay, account sold at 30 p.c. advance and muskrat 10 p.c. At Lampsons racoon sold at 15 p.c. advance, mink and muskrat same as last year and skunk 20 p.c. lower. Little or nothing doing in local market. The small receipts are picked up at ruling prices as quoted:—Following are quotations for prime skins; beaver, per lb. \$4@4.50; bear, per skin, \$8@12; bear cub, \$3@5; fisher, \$3@5; fox red, \$1@1.25; fox, cross, \$2@3; lynx, \$2.50@3.25; marten, \$1@1.25; mink, 75c@1.25; otter, 8c@10c; racoon, 25c, 50c and 75c, skunk, 25c@50c and 75c per skin; muskrat, winter, 13c; kits, 3c.

Wool.—The offerings at the London sales have not been large and have not included the best lines. The advance to date has not been greater than noted last week, viz., about ten per cent on the lower grades. So soon as the choicer parcels come to the hammer another gain of ten to fifteen per cent is expected. In the local market, prices are unchanged but there is a good demand, supplies being bought up as soon as offered.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, Feb. 3, 1887.

The wholesale markets as a rule are without feature. In most branches there is a quiet sorting-up business, with not much prospect of activity until after the elections. The weather is also unfavorable for travellers and the movement of goods. Generally speaking prices are steady, with some firmness in metals. The money market is quiet and rates unchanged. Prime commercial paper is discounted at 6@6½ per cent and the general run at 7 per cent. On stocks, call loans are quoted at 5@5½, and on bonds at 4½@5 per cent. Sterling exchange is quiet and strong, 60-day bills between banks at 109½ and demand at 110. The stock market has ruled quiet, with a downward tendency in bank shares, and closing 1@2 per cent lower for local stocks. Loan company shares in moderate demand for investment. Following are the closing bids as compared with a week ago:—

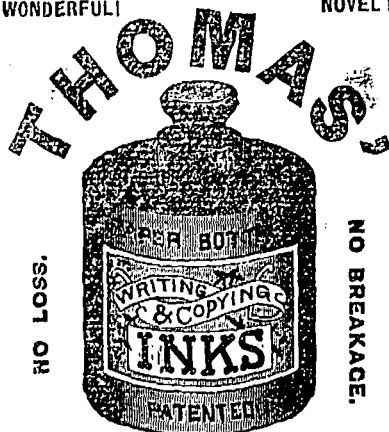
Banks.	Bid Feb. 3.	Bid Jan. 27.	Loan Cos.	Bid Feb. 3.	Bid Jan. 27.
Montreal.	241	240	Can Per.	206	206
Toronto...	212	212	Freehold	168	168
Ontario...	147	145	Western Can...	189	189
Merchants	123	123	Bldg. & Loan...	112	112
Commerce	204	203	Farmers Loan...	122	122
Dominion	204	222	Land'n & Conv'd	140	131
Hamilton.	136	136	Traded Credit...	129	129
Hamilton.	125	125	National Inv't...	105	105
Federal...	106	107	Ontario Loan...	120	120
Imperial...	135	136	Hamilton Prov.	121	122
Molsons...	135	133	Imperial Sav'...	117	118

BUTTER.—The market continues very firm on limited stocks. There is a fair demand for export and the outlook is promising. Small lots of choice tub sell at 19c@20c, and medium at 16c@17c. The best large rolls job at 17c@18c, and inferior to good at 10c@14c. Eggs firm, with fair demand, and sales of pickled at 17c, and fresh at 20c in case lots. Cheese is firmer, with sales of jobbing lots of full make at 13c@13½c.

HOGS.—The offerings continue moderate and prices unchanged. Sales of car lots have

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PAPER BOTTLES.

The Standard Inks of America. HIGHEST AWARDS received at World's Exposition, 1886.

THOMAS' LIQUID BLUING

In Sprinkling Top PAPER BOTTLES. Always ready for immediate use. No breakage, no loss, quality absolutely pure; contains no acid or other ingredient to injure the clothes. Best in the world.

L. H. THOMAS CO., CHICAGO, NEW YORK and WINDSOR, ONT.

been reported the past few days at \$5.80 @ \$5.85. Small lots of choice quality for butcher's use sell at \$6.25 @ \$6.35.

Duces.—A fair trade is reported for the past week, and prices firmer in some instances. Opium is quoted at \$3.25 @ \$3.50. Insect powder, 60c @ 65c. Iodine, ord., higher at \$5, and re-sublimated at \$5.50, Iodoform, higher at \$7.50. Quinine unchanged. Turpentine 62c @ 67c.

Flour and Grain.—Trade continues quiet, with little or no change in the price of flour, Superior extra sold a few days ago at \$3.60, and roller process at \$3.90. Extras are nominal at \$3.45 to \$3.50, and patents at \$3.85 to \$4.25, according to quality. Wheat remains quiet and prices firm, there being but limited offerings. No. 2 spring as well as No. 2 red winter sold at 84c, and No. 2 fall at 82c. No. 2 spring, May delivery, offers at 87½c, with 85½c bid. No. 2 choice spring is quoted at 85c, and No. 1 spring at 86c. The stock in store is 162,699 bushels, a slight increase for the week. A year ago the stock was 347,470 bushels, and two years ago 259,956 bushels. Barley is dull and lower in price. No. 1 sold at 58c on Tuesday, No. 2 at 53c, and No. 3 at 42c. These are also the closing quotations. Oats firm with offerings limited; ear lots of good mixed sell at 32c on track, and white are quoted at 33c. Peas are easier, with a moderate trade; No. 2 sold outside at equal to 52½c and 52c here. Rye is purely nominal in price. Oatmeal is quoted at \$3.70 to \$3.75 for ear lots of ordinary brands, and \$4 @ 4.25 for small lots. Bran continues scarce and prices firm at \$13 on track.

Groceries.—Business is quiet and prices generally unchanged. Teas sell fairly well, and small lots of Rio coffee sell at 15½c to 16c. Fruits steady; London layers, \$2.65 to \$2.75; black basket, \$3.75 to \$4; Valencia, 6 to 7½c; prunes scarce, and held at 5½c to 6c. Sugars firm, with trade quiet. Payments fairly satisfactory.

Hardware.—A moderate sorting-up trade. Prices are rather firmer in some

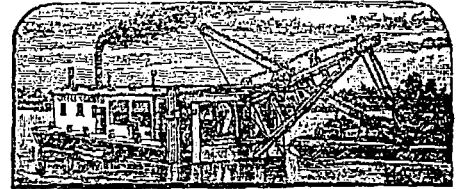
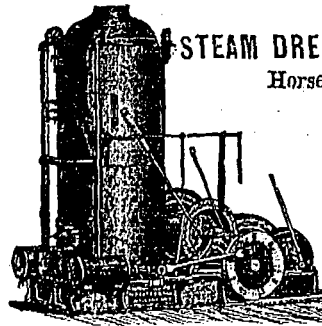
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WELLAND, ONTARIO.

STEAM DREDGES AND DERRICKS, HOISTING ENGINES,

Horse Power Hoisters and Stone Derrick Irons,

Centrifugal Pumps and other plant for contractors' use.

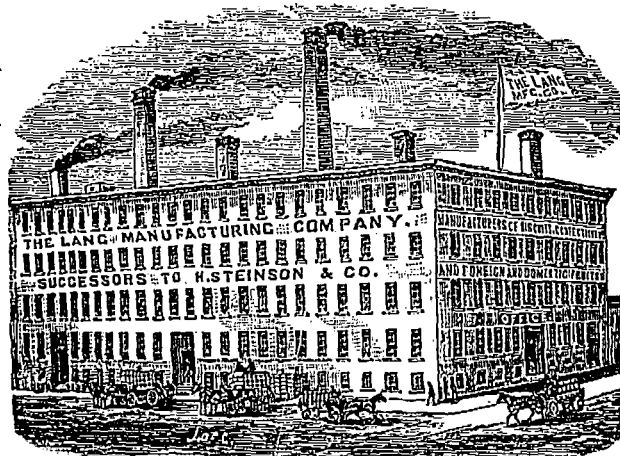


THE LANG MANUFACTURING COMPANY,

SUCCESSORS TO

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MANUFACTURERS OF
BISCUITS AND CONFECTIONERIES,
Importers and General Dealers in
Foreign & Domestic Fruits, &c., &c.



16, 18 & 20 St. Monique Street,
MONTREAL.

cases. Steel plate and boiler tubes firm, with an advance anticipated. Nails are selling at \$2.70, and ordinary bar iron at \$1.70. Nova Scotia and Summerlee pig iron are quoted at \$20.50 to \$21.

HIDES AND SKINS.—The offerings of hides are abundant and prices steady at the decline of last week. Green are quoted at 7½c for No. 1, 6½c for No. 2, and 5½c for No. 3. Cured sell at 8c to 8½c. Sheepskins in good demand and prices firm, the best bringing \$1.20 to \$1.25. Ordinary country lots are quoted at \$1.00. Catskins dull and nominal. Tallow unchanged at 4½c to 4¾c for rendered, and 2c for rough.

LIVE STOCK.—The local cattle market is moderately active without change in prices. Advices from Britain are unfavorable. Car lots of medium to good cattle sell at 3c @ 3½c per lb; picked lots of choice would bring 3½c @ 3¾c, and heavy export steers, 4c @ 4¼c. Sheep are steady, with sales at \$6 a head for averages of 150 lbs. Lambs rule at \$4 @ \$5.50 a head, according to quality. Hogs firm; choice light bring 4½c @ 4¾c per lb, and heavy 4c @ 4¼c.

PROVISIONS.—Trade is a little more active and prices firm. Long clear bacon sells at 8c to 8½c in case lots, and ear lots are quoted at 7½c to 7¾c. Cumberland cut at 7½c to 7¾c. Mess Pork sold in small lots at \$15.00. Lard

sold at 9½c to 9¾c, and hams at 11c for small lots of smoked, and 10c for a round lot of green. Potatoes in fair demand and firm, with sales of ear lots at 75c to 80c a bag. Dried Apples in fair offer with sales at 4c @ 4½c, and evaporated at 10c to 10½c.

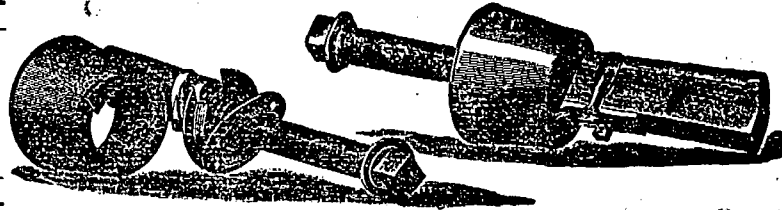
Wool.—Very little coming forward, and prices firm. Fleece is quoted at 21c to 24c, without offerings. Pulled sell at 25c to 25½c for supers and at 30c for extras.

SPECIAL NOTICE.

Messrs. E. & C. Gurney & Co., have published the following simple directions for running their celebrated heaters. The whole apparatus is so simple that only neglect or mismanagement can interfere with its efficiency. The directions read as follows:—See that chimney, smoke pipes, etc., are thoroughly cleaned and in good order. Before lighting fire see that boiler and radiators or coils are full of water. This is easily done by allowing water to run until expansion tank is two-thirds full. Any water subsequently boiled out, should be immediately replaced. Care should also be taken, especially in mild weather, to check draft sufficiently to prevent boiling or overheating. Commence with a light fire, and build up gradually, care being taken that dampers are so opened as to give sufficient draft. Circulation begins in our boilers almost immediately after fire is made.

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THE
Patent Adjustable



SAND-BOX.

Can be applied to any vehicle in 20 minutes time by an ordinary mechanic. They are ornamental as well as useful, and no carriage is complete without the PATENT ADJUSTABLE SAND-BOX. It is economy for every one to have them applied to their carriages, for the following reasons:

- 1st. You save the wear of your axles 50 per cent.; they are practical, and are fast coming into general use.
 - 2nd. You can run your carriage 200 miles with one oiling.
 - 3rd. Water, sand, mud and dirt cannot get in upon the bearing of the axle, hence the necessity of frequent oiling, and the continual wearing is avoided.
 - 4th. Grease and dirt are not continually oozing from the axle bearing.
 - 5th. They are cheap and durable. One set will last a life-time; but if necessary can be easily replaced with little expense.
 - 6th. The first and only Sand-box ever invented to go on over a solid collar.
- Livery-stable keepers generally are adopting the Adjustable Sand-Box as a matter of economy.

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Manufacturers of the Celebrated HEART BRACE

427 ST. JAMES ST., MONTREAL.

FOR SALE.

MOLASSES AND SUGAR

To arrive this month ex Barque "Bel-trees" from Barbadoes, puncheons

BARBADOES MOLASSES,

also 100 hlds. primo

GROCERY SUGAR.

In store and to arrive, FISH OILS of various kinds, viz.:—Steam Refined, Ordinary Pale and Brown Seal; Newfoundland, Gaspe, and other kinds of Cod Oil, this season's yield. A few casks

Newfoundland Cod Liver Oil.

Primo Codfish in 1 cwt. bundles. Malcolm's Favorite Crown Brand Loch Fyne Herrings in kegs and firkins imported this fall.

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STOCK NOW COMPLETE.

Our Reed Bodies are the BEST made in the Dominion.
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PARLOR FRAMES. We have a splendid lot of Parlor Frames in the white, made of BLACK WALNUT, at very low prices. Should our travellers not reach you, send for cuts and prices before ordering elsewhere.

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If any radiators or coils are sluggish, and do not appear to heat well, water should be withdrawn from the particular coil affected through the air cock until heating is started properly again, care being taken to replace water withdrawn until the expansion tank is two-thirds full. In making up fire for the night fill up fire pot, close feed door and open up all dampers until gas ignites or blue flame is seen, when all dampers should be at once closed, except small slide damper in feed door. In most cases above will apply satisfactorily, but it is obviously impossible to lay down any strict rule, as no two chimneys draw exactly alike; the apparatus must, therefore, be regulated, and fire retained, as experience teaches. Furnace must be kept clean between sections. This can easily be done by opening "Cleaning" doors, commencing at top, and raking between sections until lowest section is reached. On no account whatever must ashes be allowed to remain in ash pot under grate.

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—MANUFACTURERS OF—

SOFA, CHAIR & BED SPRINGS.

A large Stock always on hand.

**Roman Cement, Portland Cement
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Drain Pipes, Vent Linings,

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CENTENNIAL FIRST PRIZES

GOLD AND BRONZE MEDALS.

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On hand: Russian Furs of the finest quality, personally selected; Royal Russian Sables, Ermine, &c., and Hudson Bay Furs, Snow Shoes, Moccasins, in great variety.

Brilliantly Lighted Fur Show Rooms always open.

Loading Hotels in Canada.

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

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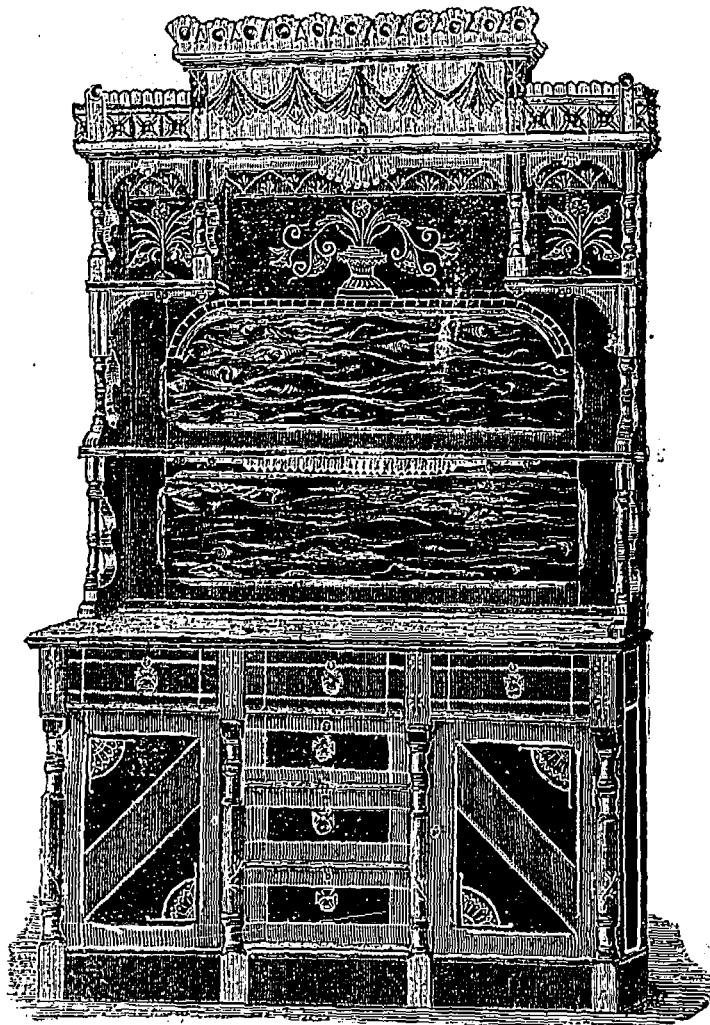
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**THE RUSSELL,
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THE PALACE HOTEL OF CANADA

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

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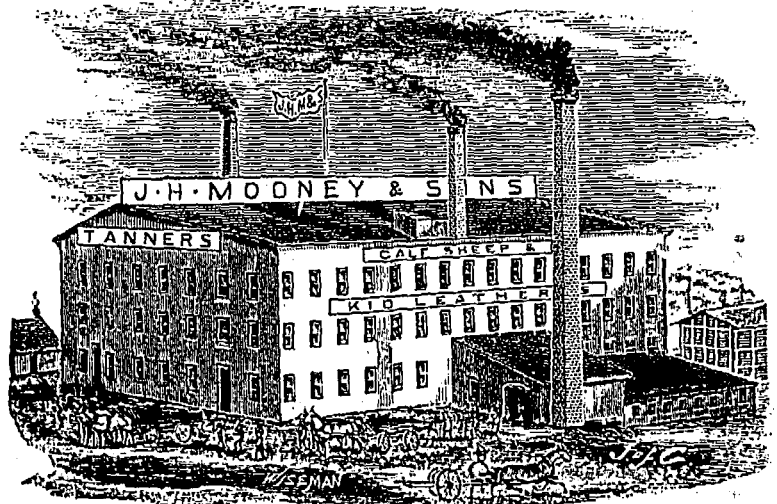
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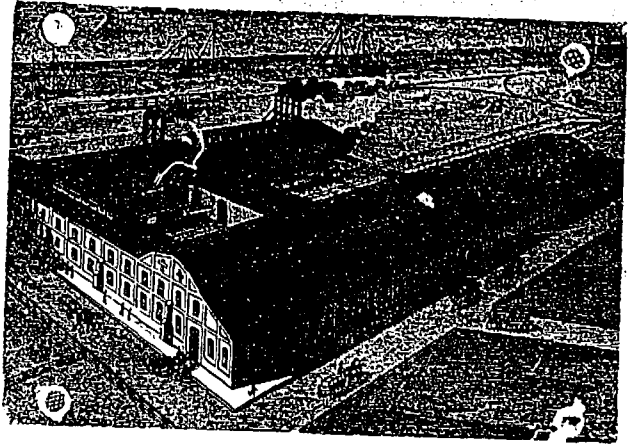
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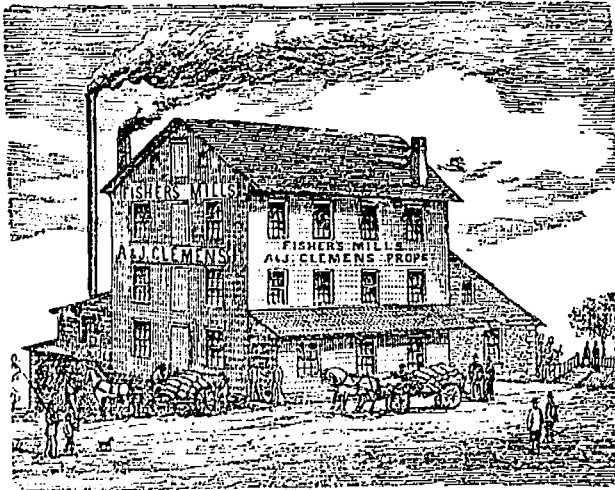
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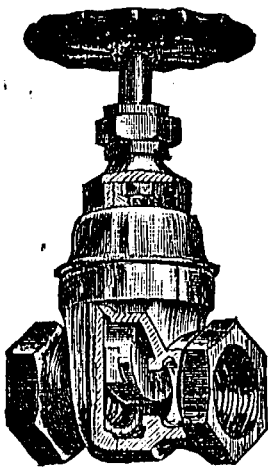


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STRAIGHTWAY VALVES

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BEST VALVE IN THE MARKET.

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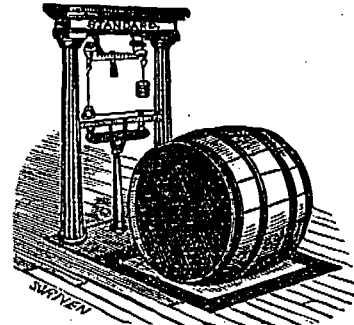
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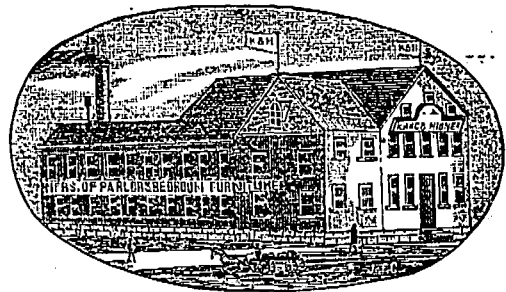
Are well known throughout the Dominion for their beautiful finish, accuracy of adjustment and general superiority.

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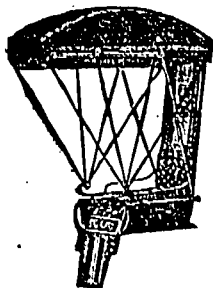
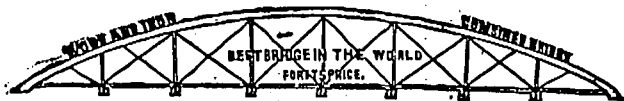
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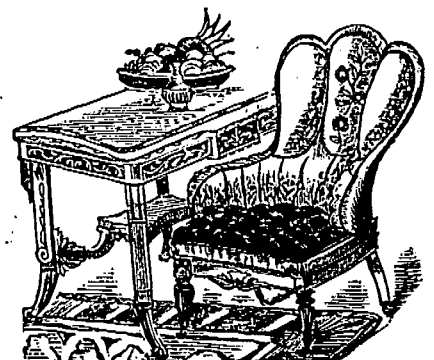
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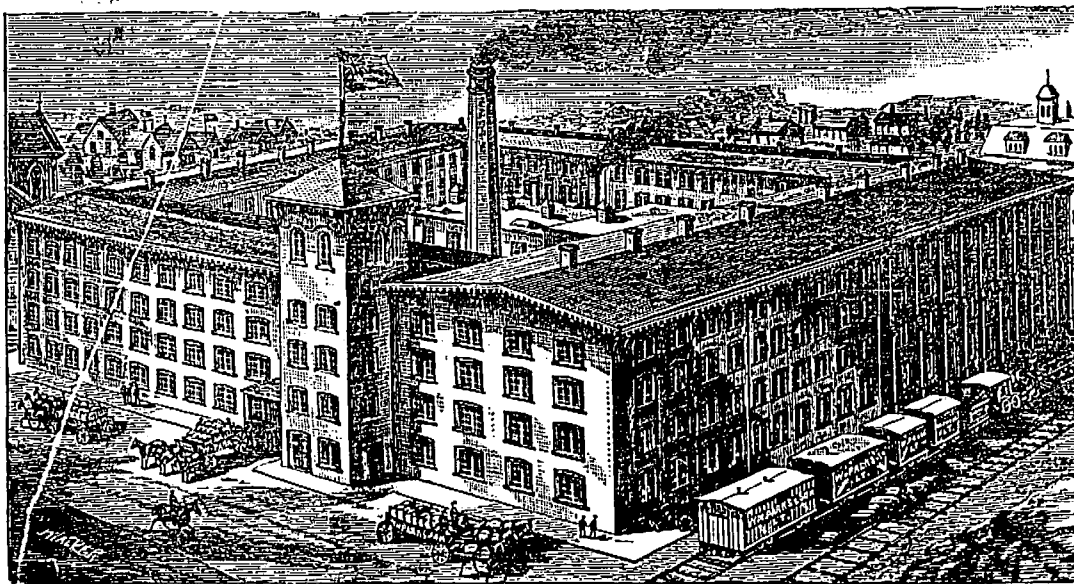
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Montreal.**

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Prices Feb. 3.	Cash value per Sh
Brit. North America...	\$ 2431	\$4,866,666	\$4,866,666	1,079,475	3	4 Jan 4 July	138	350 63
Can. Bank Commerce...	50	6,000,000	6,000,000	1,600,000	3 1/2	2 Jan 2 July	123 1/2	61 8 1/2
Central...	100	500,000	410,000	10,000	3	24 Aug 1 Mar		
Commercial, Manitoba		1,000,000						
Commercial, Nfld.		306,000		80,000				
Commercial, Windsor...	40	500,000	280,000	78,000	4			50 80
Dominion...	50	1,500,000	1,500,000	1,020,000	5	1 May 1 Nov	222	111 00
Du Peuple...	50	1,200,000	1,200,000	200,000	3	3 May 3 Sept	142	51 00
Eastern Townships...	50	1,479,600	1,449,488	375,000	3 1/2	2 Jan 2 July	118	59 00
Exchange, Yarmouth...	70	280,000	245,610	80,000	3	1 Feb 1 Aug	83	58 16
Federal...	100	1,250,000	1,250,000	125,000	3	1 Feb 1 May	106	106 00
Halifax...	20	500,000	500,000	50,000	4		106 1/2	21 30
Hamilton...	100	1,000,000	925,500	300,000	4	2 June 1 Dec	135	135 00
Hochelaga...	100	710,100	710,100	70,000	3	2 Jan 2 July	102	102 00
Imperial...	100	1,500,000	1,500,000	500,000	4	2 Jan 1 July	135 1/2	135 50
Juques Cartier...	25	500,000	500,000	140,000	3	2 June 2 Dec	74	18 50
London...	100	1,000,000	200,049	50,000	3 1/2	2 Jan 2 July		
Maritime...	100	311,900	321,900	60,000	3	1 June 1 Dec	100	100 00
Merchants' Can...	100	5,738,467	5,739,200	1,509,000	3 1/2	2 June 1 Dec	130 1/2	130 50
Merchants, Halifax...	100	2,000,000	1,000,000	200,000	3 1/2	1 Aug 1 Feb	104	104 00
Molson's...	50	1,000,000	2,000,000	675,000	4	1 April 1 Oct	142	71 00
Montreal...	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	230 1/2	480 50
Nationale...	50	2,000,000	2,000,000		2	1 May Nov	64	32 00
New Brunswick...	100	500,000	500,000	350,000	6	1 Jan 1 July	216	216 00
Nova Scotia...	100	1,114,300	1,114,300	340,000	3 1/2	1 Feb...	155	155 00
Ontario...	100	1,500,000	1,500,000	500,000	3 1/2	2 June 1 Dec	115 1/2	115 50
Ottawa...	100	1,000,000	1,000,000	260,000	3 1/2	1 June 1 Dec	126	126 00
People's of Halifax...	20	600,000	600,000	85,000	2 1/2	Feb Aug	98	19 00
People's of N. B.	50		150,000				100	50 00
Quebec...	100	2,500,000	2,500,000	325,000	4	1 April 1 Oct	104	104 00
St. Stephen's...	100	200,000	200,000	25,000	4			
Standard...	50	1000,000	1,000,000	300,000	3 1/2	2 Jan 2 July	125	62 50
Toronto...	100	2,000,000	2,000,000	1,150,000	4	2 June 1 Dec	216	216 00
Traders...		500,000	187,420					
Union, (Halifax)...	50	1,000,000	500,000	40,000	3		100	50 00
Union of L. C.	100	1,200,000	1,200,000			2 Jan 2 July	89	89 00
Ville Marie...	100	500,000	464,300	20,000	3 1/2	2 June 1 Dec	85	85 00
Western...		500,000	258,969	15,000				
Yarmouth...	100	400,000	390,870	30,000	3		105 1/2	105 50
Agri. Sav. and Loan Co.	50	600,000	578,318	67,000	4		118 1/2	59 25
Brant. Loan and Sav. Co.	50	130,000	121,000	6,000	3 1/2		110	55 00
Brit. Can. Loan & Inv. Co.	100	1,350,000	267,066	27,000	3	1 Jan 1 July	104 1/2	101 50
Brit. Mortg. Loan Co.	100	450,000	223,771	30,000	3 1/2		106	106 00
Building and Loan Assoc	25	750,000	750,000	90,000	3		112	28 00
Canada Cotton Co.	100	750,000	697,900		0		80	80 00
Canada Landed Credit Co.	50	1,000,000	663,990	125,000	4	2 Jan 2 July	129	64 50
Can. Perm. Loan and Sav.	50	3,000,000	2,200,000	1,100,000	6 1/2	1 Jan 1 July	208	103 00
Can. Sav. and Loan Co.	50	700,000	673,205	120,000	4		120	63 00
Dominion Sav. and Inv. Co.	50	1,000,000	1,000,000	157,000	4	30 July 31 Dec	110	55 00
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	15 Jan and Qly	94 1/2	47 25
Dundas Cotton Co.	100	500,000	500,000				71	71 00
Farmer's Loan and Sav. Co.	50	1,037,250	611,430	75,857	4		122	61 00
Freshford Loan and Sav. Co.	100	1,875,000	1,000,000	450,000	5	1 June 1 Dec	110	170 00
Hamilton Prov. and Loan	100	1,500,000	650,410	135,000	4	2 Jan 2 July	120	120 00
Home Sav. and Loan Co.	100	1,000,000	700,000	40,000	3 1/2			
Hudson Cotton Co.	100	2,000,000	850,000				142 1/2	78 00
Huron & Erie Loan Soc.	50	1,500,000	1,100,150	391,000	5	1 Jan 1 July	156	
Huron & Lambton Loan Co.	50	350,000	239,050	32,000	4			
Imperial Loan and Inv. Co.	100	528,850	641,704	85,000	3 1/2	8 Jan 8 July	118 1/2	118 25
Landed Banking and Loan	50	700,000	424,604	40,000	3	2 Jan 2 July		
Lond. & Can. Loan and Ag.	50	400,000	560,000	250,000	5	15 Feb 15 Sept	160 1/2	80 25
London Loan Co.	50	665,000	550,000	50,000	4	31 Dec 30 June	109	54 50
Lond. and Ont. Inv. Co.	100	2,250,000	480,000	80,000	3 1/2	2 Jan 2 July	115 1/2	115 50
Manitoba Inv. Assoc.	100	100,000	100,000	3,000	4			
Manitoba Loan...	100	518,900			5		90	90 00
Montreal Telegraph Co.	40	7,000,000	2,000,000		4	2 Jan and Qly	93 1/2	37 30
Montreal City Gas Co.	40	2,000,000	1,876,752		6	15 April 15 Oct	222 1/2	88 10
Montreal City Pass. Ry. Co.	50	600,000	90,004		4	6 May 6 Nov	24 1/2	122 50
Montreal Cotton Co.	100	794,000	94,000		0		123	123 00
Montreal Building Assoc.	50	300,000	90,000		0		27	13 50
Montreal Loan and Mortg.	50	1,000,000	32,812	106,000	3 1/2	15 Feb 15 Sept	112	56 00
National Investment Co.	100	1,700,000	418,000	22,500	3 1/2	31 Dec 30 June	165 1/2	165 50
N. S. Sugar Refinery...	500	350,000	50,000		2 1/2	2 Jan 2 July	115	525 00
Ont. Indus. Loan and Inv.	50	479,800	235,135	27,000	3	30 June 31 Dec		
Ont. Investment Assoc.	50	2,665,600	700,000	500,000	4	1 Jan 1 July	115 1/2	57 75
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	285,000	4	1 Jan 1 July	120	60 00
People's Loan and Deb. Co.	50	500,000	487,048	42,000	3 1/2	1 Jan 1 July	113	56 50
Real Est. Loan and Deb. Co.	50	500,000	346,213		3		50	25 00
Richelieu and Ont. Nav. Co.	100	1,619,000	1,619,000		3	9 Feb 15 Sept	64	64 00
Royal Loan and Sav. Co.	50	500,000	410,515	24,000	4	Jan July	130	65 00
Starr Mfg Co., Halifax...	100	200,000	200,000		4	March	93 1/2	93 50
St. Paul, M. & M. Ry.	100				3 1/2	1 Feb and Qly	119	134 00
Toronto City Gas Co.	50	800,000	800,000		2 1/2	1 Feb and Qly	134	64 75
Union Loan and Sav. Co.	50	600,000	580,360	280,000	4	1 Jan 1 July	121	65 50
Western Can. Loan & Sav.	50	2,000,000	1,200,000		4	8 Jan 8 July	189	94 50

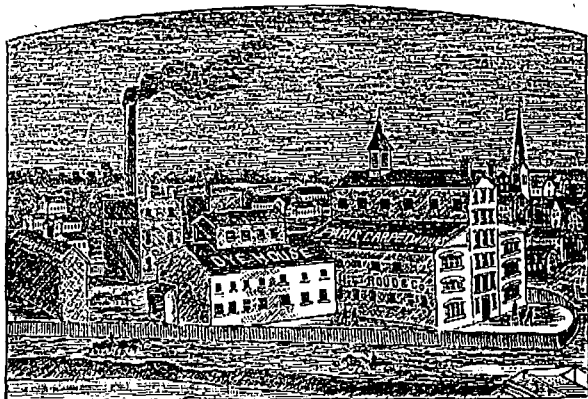
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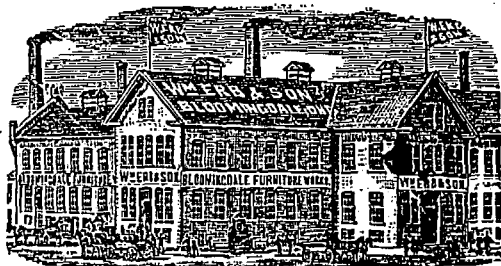
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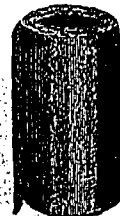
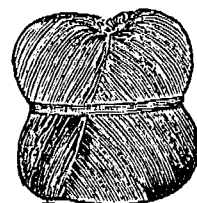
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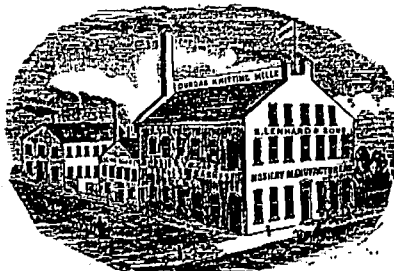
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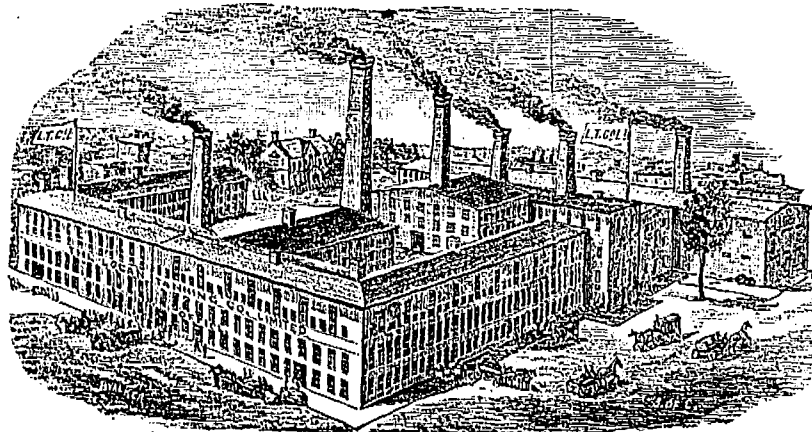
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SECURITIES.

	Montreal Jan. 8
Canada Gov. 4 p. c. Intercol. Ry., 1903-8 Gua. Rupert's Land Loan 4 p. c. bds. 1904.....	114 112 1/2 112
Gua. 4 p. c., 1910.....	112 1/2
1913.....	112
British Columbia, 1894, 6 p. c.....	112
July, 1907, 6 p. c.....	127
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3 1/2 p. c. loan, 1909-34.....	98
Dobs. 1909-34.....	98
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1904-5-6-8. Insc. stk. 4 p. c.....	106

Shs	Railway & other Stocks.	Jan. 8.
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	Nova Scotia 6 p. c. 1886.....	102
	Quebec Province, 1904 5 p. c.....	110
	Do do 1906 5 p. c.....	110
	(iss Paris), 1919.....	105
	ster. bds. sc. all pd. 1912	118
	Atlantic & St. Lawrence Shs 6 p. c. all	138
100	Buffalo and Lake Huron.....	12
10	Do 5 1/2 p. c. 1st Mort.....	126
100	Do 2nd. Mort.....	126
300	Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.....	110
	Canadian Southern 1st Mort 3 p. c. all	94 1/2
100	Canadian Pacific \$100.....	69
	Chi. & G. T. R. 6 p. c. 1st M. Coup 190.....	109
	Grand Trunk Junc. Ry. 5 p. c. bonds.....	100
100	Grand Trunk of Canada ord stock.....	14
100	2nd. equin. mtg. bds.....	127
100	1st. pref. stock.....	79
100	2nd. pref. stock.....	62
100	3rd. pref. stock.....	33 1/2
100	5 p. c. perp. deb. stock.....	111
100	4 p. c. perp. deb. stock.....	88
100	Great Western shares.....	106
100	5 p. c. prof.....	111
100	5 p. c. deb. stock.....	111
100	6 p. c. bds., 1890.....	106
100	Hamilton and N. W.....	110
100	M. of Canada Stg. 1st Mort 5 p. c. con. mtg. so.....	103
100	Montreal and Champlain 5 p. c 1st mtg. bds.....	103
100	Montreal & Sorel, 6 p. c. 1st mtg. at 297 sor.....	99
	N. of Canada 5 p. c. 1st Prof Bonds	107
00	Do 6 p. c. 2nd. do.....	60
	3rd. pref. bonds A.....	96
	3rd. pref. bonds B.....	96
00	Northern Extension, 6 p. c. guar.....	105
00	Do 6 p. c. Imp.....	105
00	Quebec Central 5 p. c. 1st mtg. bds.....	29
	T. G. & B. 6 p. c. bonds 1st Mort	87
100	Well, Grey & Bruce, 7 p. c. Bds 1st Mort.....	98
00	St. Law. and Ott. 6 p. c. Bds.....	86

Telegraphs.

00	Anglo-American stock.....	36
	preferred.....	59
	deferred.....	13 1/2
30	Direct U. S. Cable Co. shares.....	9

Banks.

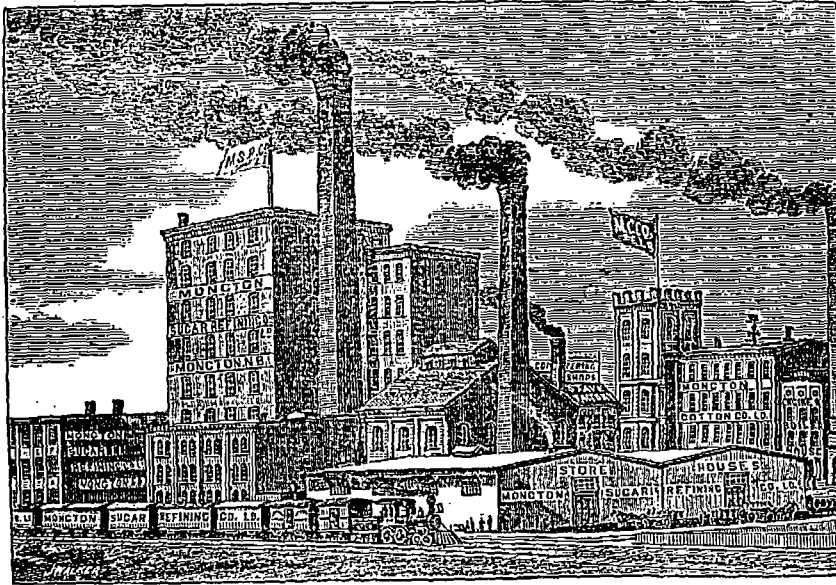
100	Bank of British Columbia.....	28 1/2
	new issue at 2 prim.....	14 1/2
100	Bank of British North America.....	69

Municipal Loans.

100	City of London (Ont) 1st pref. 5 p. c.....	105
	6 p. c. Water-Works, 1893.....	113
100	City of Montreal, 5 p. c. stg.....	107
	1904.....	107
	5 p. c. stg., 1909.....	107
100	City of Ottawa, 6 p. c. stg.....	114
	redeem 1893.....	112
	1904.....	121
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100	City of Quebec, 6 p. c. con.....	108
	6 p. c. redeem 1893.....	108
	6 p. c. redeem 1905.....	116
	1873, redeem 1908.....	116
100	City of Toronto, 6 p. c. stg.....	113
	Water-Works deb., 1904.....	119
	6 p. c. stg. con. deb., 1896-7.....	114
	5 p. c. gen. con. deb., 1919.....	113
	4 p. c. stg. bonds.....	101
100	City of Winnipeg, 6 p. c.....	119
	deb. scrip. 1907.....	119
	5 p. c. deb. scrip., 1914.....	111

Miscellaneous Companies.

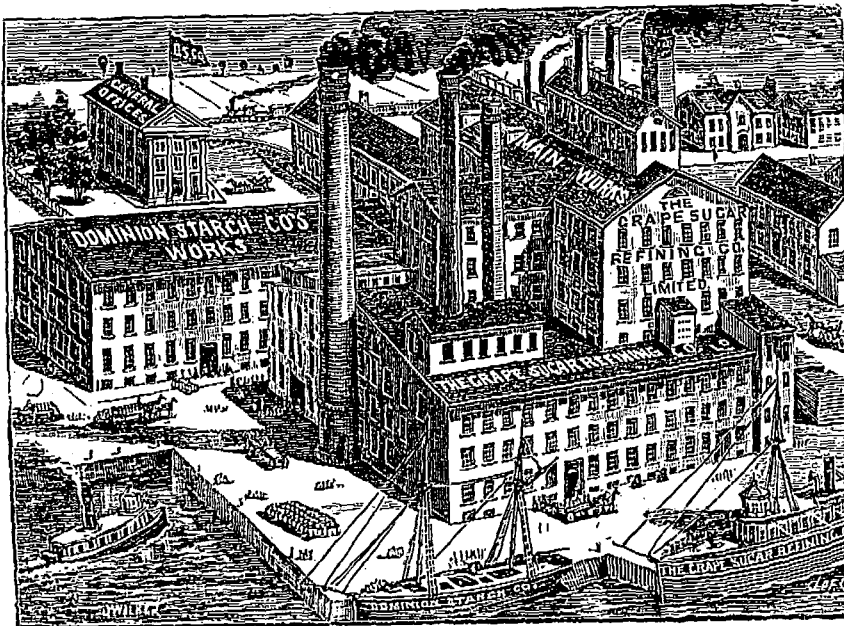
100	Canada Company.....	88
100	Canada North-West Ind and Co.....	3 1/2
100	Trust & Loan Co., of Canada.....	5
	do do new issue.....	2 1/2
100	Hudson Bay.....	23
100	Land Corporation of Canada.....	14



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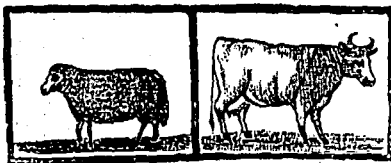
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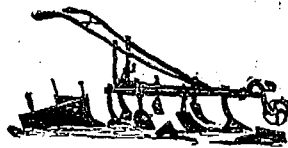
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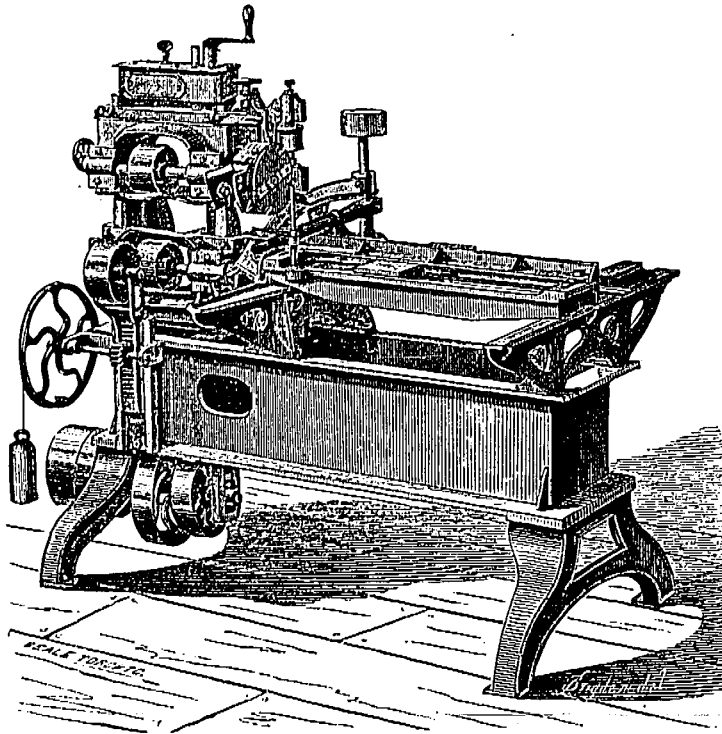
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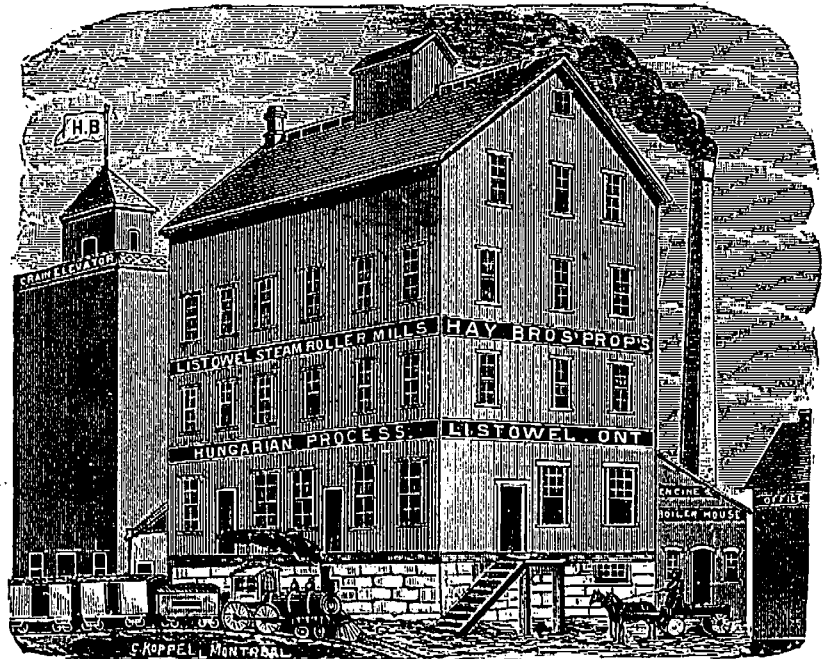
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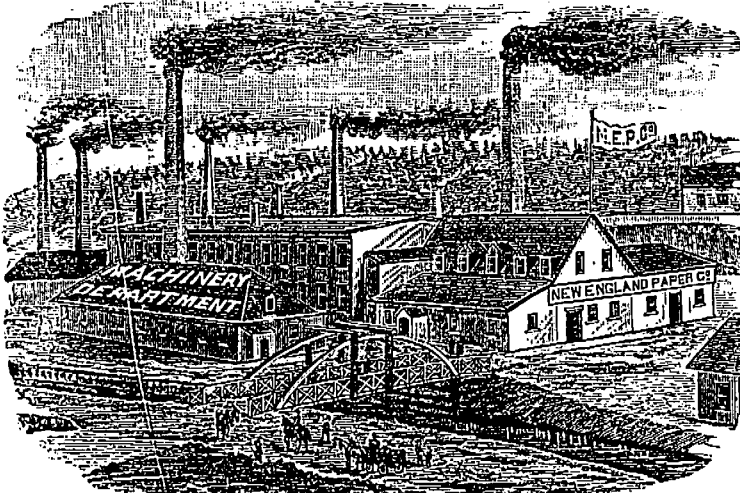


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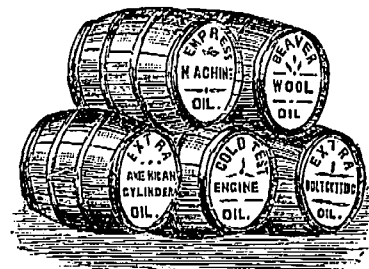
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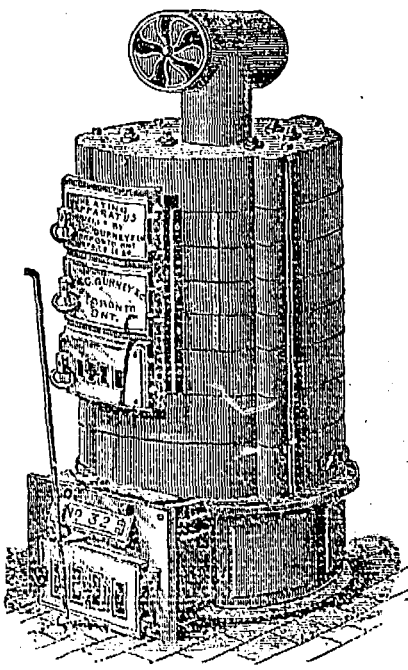
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MONTREAL WHOLESALE PRICES CURRENT.--THURSDAY, FEBRUARY 3, 1887.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Dairy Produce.							
Creamery.....	0 22 0 25	Indigo (Bengal).....	1 50 1 75	Oats.....	0 27 0 28	Figs, C. Mats.....	0 05 0 06
Townships.....	0 17 0 22	Madras.....	0 70 1 00	Barley.....	0 55 0 60	Sh. Almonds, bxs.....	0 22 0 35
Brookville.....	0 16 0 19	Gambier.....	0 06 0 07	Pean, per 66 lbs.....	0 58 0 00	S. S. Tarragona.....	0 15 0 16
Morrisburg.....	0 16 0 20	Madder.....	0 12 0 13	Rye.....	0 45 0 46	Walnuts.....	0 07 0 09
Western Dairy.....	0 15 0 18	Sumao.....	85 00 95 00	Corn, in bond.....	0 48 0 00	Grenoble.....	0 12 0 16
Cheese, mod. to finest.....	0 11 0 12	Fish.		Groceries.		Filberts.....	0 07 0 09
Drugs & Chemicals							
Acid Carbolic Cryst Medl	0 55 0 60	Labrador Herrings, No 1.....	5 00 5 50	Tea (Hf.-Chest & Cad.).....	0 14 0 22	Brazils, new.....	0 09 0 00
Alon, Cape.....	0 13 0 15	French Shoro, No. 2.....	4 50 5 00	Japan, com. to med. lb.....	0 38 0 34	Spices: Cassia..... chests	0 07 0 09
Alum.....	1 75 1 90	Halves.....	3 00 3 25	" good med. to fine	0 35 0 42	Mace.....	0 23 0 25
Borax, xtd.....	0 09 0 11	Cape Breton Herrings.....	5 50 5 60	" finest to choicest.	0 35 0 18	Gloves.....	0 40 0 50
Bleaching Powder.....	2 10 2 35	Mackerel, No 1.....	0 09 0 00	" Nigasaki.....	0 16 0 25	Nutmegs.....	0 18 0 20
Blue Vitriol.....	0 04 0 07	" 2.....	0 09 0 00	Yallyson, com. to gd.....	0 40 0 62	Jamaica Ginger, Bl.....	0 13 0 14
Brimstone.....	2 25 2 50	" 3.....	0 09 0 00	Gunpd. com to med.....	0 15 0 34	Umbl.....	0 11 0 13
Brom. Potass.....	0 50 0 55	Green Cod, Large.....	1 75 5 00	" good to fine.....	0 21 0 50	African.....	0 00 0 18
Camphor, Eng. Ref.....	0 40 0 45	" No. 1.....	3 75 3 85	" finest.....	0 57 0 65	Pimento.....	0 06 0 07
Castor Oil.....	0 08 0 10	Dry.....	2 75 3 00	Imperial med. to gd.....	0 25 0 33	Pepper, Black.....	0 00 0 18
Caustic Soda.....	2 12 2 25	Salmon No. 1 brls.....	16 00 17 00	" fine to finest.....	0 37 0 58	White.....	0 30 0 33
Citric Acid.....	0 85 0 90	" 2.....	15 00 00 00	Trantany, com. to gd.....	0 12 0 18	Mustard, 4 lb. per jar.....	0 68 0 75
Copponas, per 100 lbs.....	0 90 1 10	" 3.....	14 00 00 00	Oolong.....	0 45 0 65	1 lb.....	0 06 0 25
Crown Turbar.....	0 34 0 36	Salmon, No. 1 (tierces).....	21 00 21 50	Congou, common.....	0 35 0 16	Rice..... p. 100 lb.	3 25 3 30
Epsom Salts.....	1 25 1 50	" 2.....	20 50 21 00	" med. to good.....	0 18 0 20	Patna glaco.....	5 50 6 50
Glycerin.....	0 25 0 30	" Brit. Col brls.....	60 00 13 50	" fine to finest.....	0 35 0 50	Sago..... p. lb.	0 00 0 00
Gum Arabic per lb.....	0 60 1 00	Boneless Cod.....	0 04 0 05	Souhcong, common.....	0 00 0 00	Tapioca, Pearl.....	0 05 0 06
Morphia.....	1 40 1 55	Flour.		" med. to good.....	0 25 0 30	Flake.....	0 05 0 06
Opium.....	3 40 4 00	Patent.....	4 15 4 65	" fine to choice.....	0 25 0 66	Gelatine, Favorite.....	1 00 0 00
Oxalic Acid.....	0 11 0 13	Choice Superior Extra.....	4 00 4 10	Coffees, Mocha.....	0 22 0 25	(Poliwka's) 1 lb. can.....	1 00 0 00
Phosphorus.....	0 90 1 00	Superior Extra.....	3 90 3 95	Java.....	0 17 0 22	" 1 qt. pk.....	1 00 0 00
Potash Bichromate.....	0 08 0 09	Extra Superfine.....	3 70 3 75	Maraeabo.....	0 13 0 14	" 2 qt. gs.....	1 00 0 00
Potash Sulphate.....	0 25 0 30	Canada Strong Bakers.....	4 00 4 05	Cape.....	0 00 0 00	(Cox's) 4's.....	1 05 1 10
Quinine.....	0 80 1 00	American.....	4 40 4 55	Jamaica.....	0 12 0 13	6's.....	1 62 1 70
Soda Ash.....	1 50 1 75	Manitoba.....	4 40 4 55	Rio.....	0 00 0 00	Vermicelli.....	0 07 0 08
Soda Bicarb.....	2 35 2 50	Manitoba.....	3 55 3 60	Plantation Ceylon.....	0 16 0 19	Macaroni.....	0 07 0 09
Sul Soda.....	1 40 1 10	Spring Extra.....	3 45 3 50	Chicoory..... lb	0 13 0 15	Italian.....	0 00 0 13
Strychnine.....	1 20 1 30	Superfine.....	3 10 3 20	Sigars, (casks & brls).....	0 00 0 00	Stitch: Boxes, 28 to 42 lbs.....	0 06 0 07
Tartaric Acid.....	0 57 0 60	Fine.....	2 75 2 85	Porto Rico..... per lb	0 00 0 00	No. 1 White.....	0 05 0 00
Tons' Extracts:							
Triple Extracts, sq. bot.,	21 00 0 00	Middlings.....	2 15 2 20	Barbadoes.....	0 00 0 00	Canada Laundry.....	0 06 0 00
per gross.....		Pollards.....	1 00 2 00	Yellow Refined.....	0 04 0 05	No. 1 Blue.....	0 08 0 00
Triple Extracts, flat bot.,	18 00 0 00	Ontario Bags.....	1 00 1 85	Paris Lump.....	0 07 0 00	Silver Gloss.....	0 08 0 00
per gross.....		City Strong B. [196] lbs.....	4 40 4 50	Granulated.....	0 06 0 06	Satin.....	0 08 0 08
Anchor Brand, per gross.....	12 00 0 00	Outmeal brls.....	4 00 4 25	Syrup.....	0 31 0 35	Canada Com.....	0 07 0 00
Insect Powder per lb.....	0 50 0 55	Outmeal, granulated.....	4 25 4 50	Molasses, (Barbados) imp'g	0 37 0 00	Dom. White Laundry.....	0 06 0 00
Dyestuffs.							
Arohil, com.....	0 27 0 30	Grain.		Trinidad.....	0 29 0 27	Vinegar: Imp. Triple.....	0 41 0 00
Cutch.....	0 08 0 08	Canada Red Winter Wheat.....	0 88 0 90	Empress Drus.....	0 55 0 00	Cote D'or.....	0 35 0 00
Rx. Logwood.....	0 07 0 08	" White Winter.....	0 88 0 90	Pratt; Loose Muscatel.....	2 15 0 00	Crystal Pickling.....	0 28 0 00
Chips.....	0 01 0 03	" Spring No. 2.....	0 88 0 90	Lavers, Malaga.....	2 10 2 25	W. W. XXX.....	0 30 0 00
<i>Retailers will please bear in mind that above quotations apply only to large lots.</i>							



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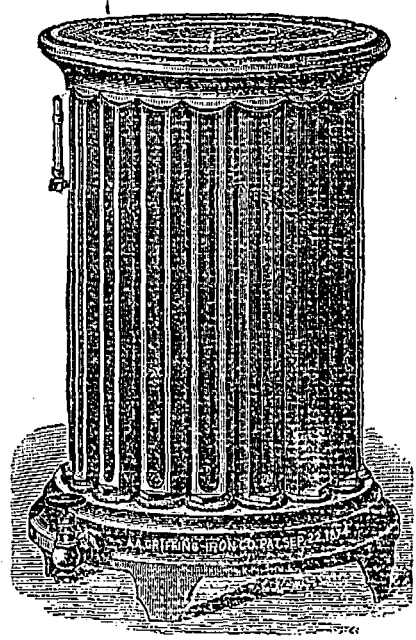
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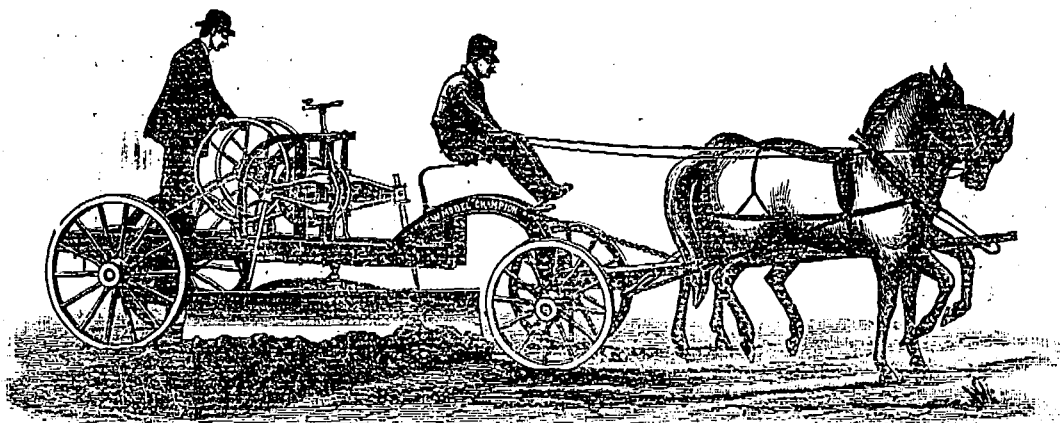
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, FEBRUARY 3, 1887.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware.		Horse Shoes		Fencingwire, No. 12 Eng.		B. Calf	
Antimony.....	0 10 0 11	Terms, 4 months or 5 p	\$ 25 3 35	" No. 13	0 00 3 65	Brush (Cow) Kid	\$ 0 11 0 15
Tin: Block, L & F per lb.	0 24 0 25	or 30 days.....	0 00 0 00	" No. 12 Ger.	0 00 3 90	Buff	0 13 0 17
Straits	0 24 0 24 1/2	Axes ss. & ds.—25 to 30 dis.	11 00 13 00	" No. 13	0 00 3 50	Russotts, Light	0 35 0 40
Strip.....	0 00 0 25 1/2	Galvanized Iron:			0 00 3 75	" Heavy	0 30 0 35
Copper: Ingot.....	0 124 0 13	Morowoods Lion, No. 28	0 06 1 0 07	Hides and Skins.		" No. 2.....	0 20 0 25
Sheet.....	0 16 0 22	Pig Iron: Siemen No. 1.....	17 50 18 00	Montreal Green Hides		" Saddlers'	7 50 9 00
Cut Nails, Net Cash:		Coltless.....	17 50 18 00	" No. 1 per 100 lbs	8 00 0 00	Int. Fr. Calif	0 75 0 85
Hot Cut Am. or Can. Pat'n		Calder.....	17 50 18 00	" No. 2.....	7 00 0 00	Meats, Eggs, &c.	
3 in and above	2 60 0 00	Lanoloan.....	17 50 18 00	" No. 3.....	6 00 0 00	Canada Pork, short out.	15 00 00 00
2 1/2 ins.	2 85 0 00	Summerlee.....	17 50 18 00	Tanners pay \$1 more for sorted, cured and inspected		Western	14 00 00 00
2 ins.	3 10 0 00	Gartshorrie.....	17 25 17 75	Hamilton, No. 1 insp	9 00 9 25	short out.	0 114 0 12
1 1/2 ins. Am.	3 35 0 00	Carbros.....	17 00 17 50	" No. 2.....	8 00 8 25	Hams, City Cured	0 09 0 09 1/2
1 1/4 ins.	4 10 0 00	Clayo.....	16 50 17 00	Toronto	8 50 8 75	Lard, in pails	0 104 0 11
1 1/2 Cold Cut, Can.	3 10 0 00	Govan.....	16 50 17 00	" 2.....	9 00 9 50	Bacon, per lb	0 21 0 27
1 1/4 ins.	3 40 0 00	Eglinton.....	20 00 20 50	Chicago Buff	9 50 10 50	Eggs	0 04 0 04 1/2
Casing Box, Shook:		Hemmito.....		" Steers	9 50 10 50	Tallow, Rendered	0 014 0 02
1 1/2 in..... per 100 lb. keg	4 60 0 00	Bar Iron, —per 100 lbs	1 65 1 70	" Calfskins	0 114 0 124	" Rough	0 09 0 09 1/2
1 1/4 in. to 1 1/2	3 85 0 00	Ord. Crown.....	1 90 2 00	" Bulls.....	7 50 7 75	Potatoes, per bag	0 90 1 00
1 1/2 in. to 2	3 60 0 00	Best Refined.....	2 10 2 15	Dry No'r West	0 144 0 15	Oils.	
2 in. to 3	3 35 0 00	Siemens.....	4 00 4 25	City Lumbskins.	0 85 1 00	Cod Oil, Newfoundland.	0 41 0 42
2 1/2 in. to 3 1/2	3 10 0 00	Svedes.....	2 15 2 40	City Calfskins, Insp. No. 1	0 13 0 00	" Halifax	0 334 0 35
3 in. to 4 1/2	2 85 0 00	Sheet Iron to No. 20	2 50 2 75	" No. 2	0 11 0 00	" Gaspe	0 37 0 38
Finishing Nails:		Boiler.....	0 00 0 06 1/2	Do uninspected	0 10 0 00	S. R. Palo Seal	0 50 0 52 1/2
1 in. to 1 1/4 per 100 lb. keg	5 25 4 50	Boiler Plintes.....	2 50 2 75	" No. 3	0 09 0 00	Cod Liver Oil	0 65 0 70
1 1/4 in. to 1 1/2	4 25 4 00	Boiler.....	0 00 0 06 1/2	Do	0 10 0 00	[Distributing Prices]	
2 in. and up	3 50 0 00	Hoops and Bands.....	1 85 1 95	Horse Hides..... each	2 00 3 00	Cod Oil, Newfoundland.	0 47 0 00
Tobacco Box Nails:		Canada Plates:		Leather (at 6 months)		Do Halifax	0 00 0 00
1 1/2 in. & 1 1/4 per 100 lb. keg	4 65 3 70	Good Brands:	2 30 2 40	No. 1 B. A. Sole.....	0 24 0 26	Do Gaspe	0 45 0 00
1 1/4 in. to 2	3 55 3 35	Iron Wire: 0 to 8 p 100 lbs	2 25 0 00	No. 2 B. A. Sole.....	0 21 0 23	S. R. Palo Seal	0 574 0 00
2 in. to 3	3 25 3 15	Wro't Iron pipe, 1 to 2 in.	0 06 0 41	No. 1, ordinary Sole.....	0 22 0 24	Cod Liver Oil	0 70 0 80
Clinch and Heavy Clinch:		7/8 & 5 to 7/8 & 10 p dis	0 11 0 12	Buffalo Sole, No. 1	0 20 0 22	Lard Oil, Extra	0 60 0 70
3 ins. and up.....	4 20 0 00	Steel, cast per lb.....	3 00 3 25	" No. 2	0 20 0 21	Linseed Raw	0 55 0 60
Flat and Sharp Pres'd Nails		" Spring, 100 lb.....	3 00 3 25	China " No. 1	0 20 0 21	Boiled.....	1 10 1 20
1 and 1 1/2 in. per 100 lbs	0 00 0 00	" Tire " lb.....	2 50 3 00	" No. 2	0 22 0 24	" Machinery	1 00 1 10
1 1/4 " 1 1/2	8 85 6 85	" Sleigh Shoe lb.....	3 00	Zanzibar, No. 1.....	0 19 0 21	" Extra, qt., p case	3 40 3 25
1 1/2 " 2	0 00 0 50	Thin Plate:		" No. 2	0 19 0 21	" pts. do.....	2 40 2 60
2 " 2 1/2	0 00 0 50	IC Coke.....	3 70 3 80	Slaughter, No. 1.....	0 25 0 27	" 1/2 pts., do.....	2 70 3 00
2 1/2 " 3	5 20 0 00	IC Charcoal.....	4 25 4 50	Harness.....	0 25 0 33	" Lucca, Flasks.....	6 50 0 00
3 in. and up	4 85 0 00	IX.....		Upper Heavy.....	0 34 0 36	Plagniol	3 75 4 00
25 per cent discount	4 15 0 00	DC.....	Usual	Light.....	0 35 0 39	1/2 pts., 4 doz	4 20 4 50
Net 30 days, or 4 mos. note	3 90 0 00	DX.....	Trade	Grained Upper.....	0 34 0 37	Barretti, 1/2 pts., 2 doz	1 70 2 00
with int. These terms apply to the above nails.....	3 65 0 00	DXX.....	Extras.	Scotch Grain.....	0 36 0 42 1/2	Spirits Turpentine, brls	0 56 0 00
Horse Nails: P & F Bright		Russ. Sheet Iron.....	0 104 0 11	Kip Skins, French.....	0 75 0 95	Coal Oil:	
" " No. 7.....	0 24 0 00	Anchor, per lb.....	4 75 5 50	English.....	0 65 0 75	Car Lots in Store.....	0 174 0 00
" " No. 8.....	0 23 0 00	Lion & Crown, Tin'd Sht's	0 06 1 0 07	Canada Kip.....	0 40 0 70	Broken lots.....	0 18 0 00 1/2
" " No. 9.....	0 22 0 00	24 gage.....	0 06 1 0 07	Hemlock Calf.....	0 70 0 80	Am. in car lots.....	0 00 0 23
" " M" Brand 40 per ct. dis.		Lead: Pig, per 100 lbs.....	3 75 4 00	" Light.....	0 55 0 65	" 5 to 10 bbis.....	0 00 0 24 1/2
Wrought or Ship Spikes:		Sheet.....	4 25 4 50	French Calf.....	1 05 1 40	" single bbis.....	0 00 0 25
7-16 and 1/2 in.....	3 90 0 00	Shot per 100 lbs.....	5 00 5 50	Splitts, Light & Medium.....	0 21 0 29		
3-8 in.....	4 25 0 00	Lead Pipe.....	4 90 5 25	Splitts, Heavy.....	0 21 0 27		
2-1/2 in.....	4 50 0 00	Zinc: Sheet.....	4 25 4 50	" Small.....	0 18 0 21		
1 in.....	4 75 0 00	Powder: Canada Blasting	3 00 3 50	Leather Board, Canada.....	0 08 0 12		
(Dis. 20 to 25 per cent.)		F F F.....	4 75 5 00	Enamelled Cow, per ft.....	0 15 0 16 1/2		
		Barbed wire, per lb "Gal"	0 06 0 06 1/2	Pebble Grain.....	0 11 1 0 15 1/2		
		" Paint"	0 05 0 05 1/2				

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

*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.
 Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, net cash within 30 days; or four months Note adding interest from the date of delivery at seven per cent. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days.

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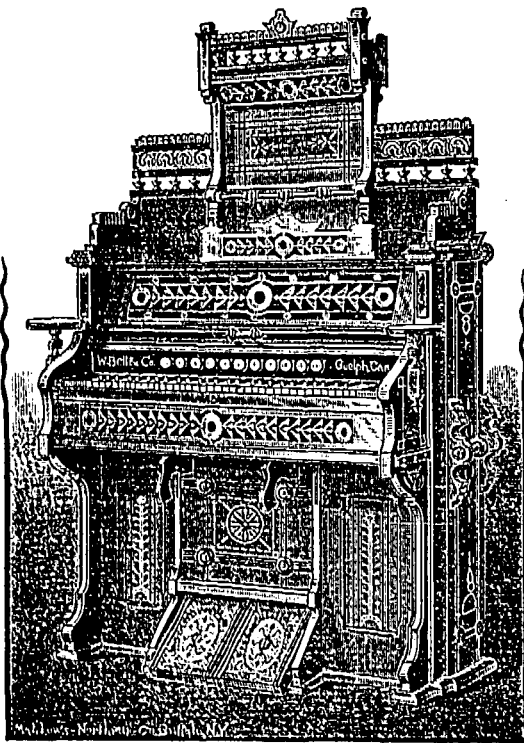
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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, FEBRUARY 3, 1887.

Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.		
		\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.		
Class.		50R. 100R.	Rice's pure dairy, per bag		0 00 2 00	Bright Smoking, 3's & 8's		0 51 0 55		
United inches, 14 to 25	1 60 0 00		quarters		0 00 0 50	Do Fancy		0 58 0 63		
United inches 25 " 40	1 70 0 00	Timber, Lumber &c				American Fancy, ch & sim		0 80 0 90		
" 41 " 50	2 05 3 80	Ash, 1 to 4 in., M.		20 00 25 00	Wines, Liquors, etc.					
" 51 " 60	0 00 4 20	Birch, 1 to 4 in., M.		20 00 25 00	<i>Alc</i> English		2 40 2 45	Do Extra Dry...pts & qts	\$ c. \$ c.	
" 61 " 70	0 00 4 60	Baswood		18 00 20 00	Domestic		1 60 1 65	Pommery	29 00 31 00	
" 71 " 80	0 00 5 00	Walnut, per M.		60 00 100 00	Guinness		0 85 1 25	Bollinger	26 00 27 00	
" 81 " 85	0 00 5 75	Butternut, per M.		35 00 40 00	Domestic		0 60 0 75	Sherries, Pemartin	1 95 6 00	
" 86 " 90	0 00 6 75	Cedar, round, lineal foot		00 00 00 10	Stout		2 40 2 45	Domoco	1 90 7 00	
" 91 " 95	0 00 8 25	Cedar, flat, lineal foot		00 04 00 06	Domestic		1 60 1 65	Ports, T. G. Sandeman	2 25 7 00	
" 96 " 100	0 00 10 75	Cherry, per M.		80 00 100 00	Brandy: Hennessy's		0 00 1 15	Graham's ditto	2 30 6 50	
Paints, &c.			Elin, soft, lat		15 00 17 00	Martel		4 60 5 25	Claret cases	3 00 & up
W Lead pure, 52 to 100 lb kgs	5 75 6 50	Elin, lock		25 00 30 00	Jules Duret & Co		10 00 16 00	Garragosa Ports, imp ga	1 15 1 30	
" No. 1	6 00 6 50	Hemlock, M.		9 00 10 00	Pinet, Castillon & Co gal.		4 00 4 25	Still, Case	10 00 23 00	
" No. 2	4 50 4 75	Maple, hard, M.		25 00 35 00	Jules Bellerie & Co		8 50 9 00	" Sparkling	16 00 17 50	
" No. 3	4 00 4 25	Oak, do		16 00 25 00	Pinet, Castillon & Co case		9 25 16 00	Can. Spirits, Imp. gallon.	<i>Paid Done</i>	
White Lead, dry	4 75 5 50	Sof, M		40 00 50 00	Chenop shippers		3 00 3 25	Alcohol	3 15 0 30	
Red Lead	4 00 4 50	Lath, M.		1 50 0 00	Irish Whiskey		8 50 9 50	Pure Spirits	2 67 1 00	
Venetian Red, Eng'h.	1 50 1 75	Spruce, 1 to 2 in., M.		10 00 13 00	Stewart's Scotch Wh'y		5 25 6 25	" 50 "	2 49 0 90	
Yel. Ochre, French	1 50 2 50	Shingles, 1st qual.		2 00 3 00	Bonad's Irish Whiskey		7 00 7 50	" 25 U.P.	1 87 1 00	
Johnson's Decorators	5 50 6 00	2nd "		2 50 0 00	Stowart's Scotch Wh'y		5 25 6 25	Family Proof Whiskey	1 60 0 55	
" Genuine	5 25 5 75	Tobacco (In Bond.)			Lochaber Scotch		7 50 8 00	Old Bourbon	1 60 0 55	
" Lig. Cois. Im. gal	1 20 0 00	Black, Chewing, in boxes		0 16 0 19	Scotch, Glenbrue Whiskey		5 25 6 25	" Rye	1 51 0 52	
" Evergreen 4th	0 18 0 00	" in caddies		0 19 0 21	Encore		6 25 7 25	" Taddy	1 51 0 52	
Whiting, London, Washed	0 50 0 60	Mahoganies, Smoking		0 21 0 23	Bernard's Irish		5 25 6 25	" Malt	1 51 0 52	
" Paris	1 15 1 25	Do Chewing		0 23 0 24	Jamaica Rum per imp gal		3 00 3 50	Old Rye, 4 years old	1 81 0 75	
Portland Cement, brl.	2 75 3 00	Bright Smoking		0 22 0 28	Holland Gin		2 50 2 60	" 5 "	1 91 0 85	
Roman "	2 50 2 70	Fancy Bright Smoking		0 30 0 35	Green cases		0 00 4 75	" 6 "	2 01 0 95	
Glue,		Solaco, Common		0 16 0 22	Red cases		0 00 9 00	" 7 "	2 09 1 05	
Domestic Broken Sheet	0 12 0 14	Solaco Air.		0 25 0 30	E. F. J. Brand's		2 50 2 60	20 to 100 cases, net cask		
French, T.F. Casks	0 11 0 12	[Duty Paid.]			Shiedam Gin.		4 40 8 75	100 to 200 " 2 1/2 pc off		
" Brls	0 12 0 13	Black, Chewing, boxes 10's		0 36 0 39	Champagne.			200 cases and over 5 pc off		
American White, Brls.	0 20 0 22	Do Navy, Cnds, 3's 6's & 10's		0 40 0 41	G. H. Mumm. Dry Ver'n'y		26 00 28 00			
Salt.			Mahogany, Chew'g 6's & 8's		0 44 0 48					
Liverpool per bag Elov'ns	0 51 0 00									
" Twelves	0 52 0 00									
Canadian, in small bags	2 25 3 50									
" Half bags	0 62 0 65									
" Quarters	0 35 0 37 1/2									
Factory-filled per bag	1 20 1 25									
Eureka factory-filled do.	2 40 0 00									

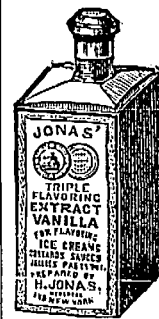
Retailers will please bear in mind that the above quotations apply only to large lots.



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Jonas' Triple Concentrated Flavoring Extracts.
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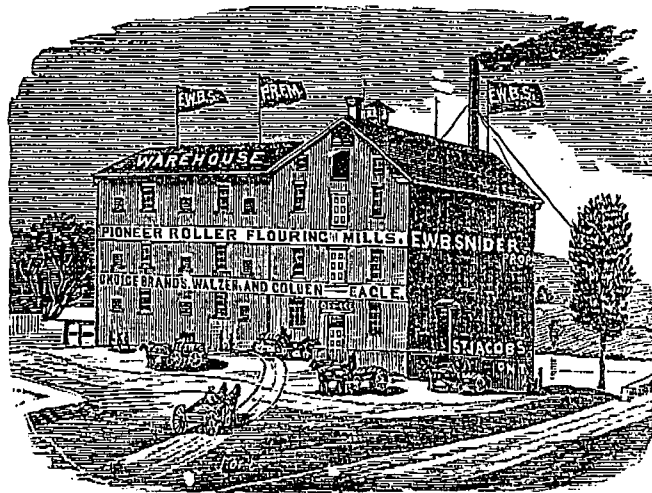
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 The Oldest and most reliable Scale
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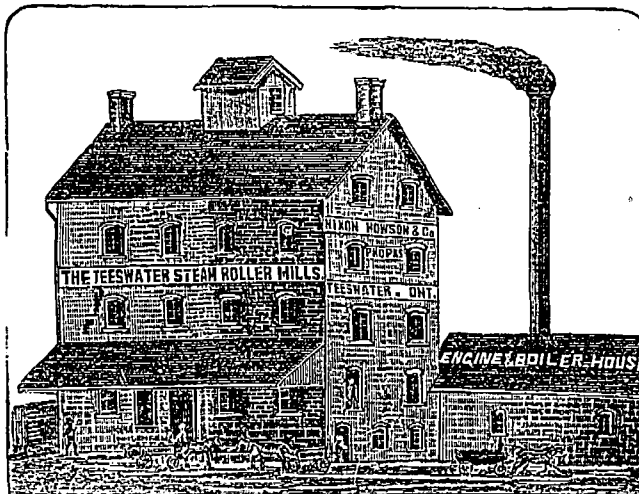
CAPACITY:
 250 Barrels per Day.

Agents:—Harding & Hathway, St. John, N. B. Lawson, Harrington & Co., Halifax, N.S.

THE TEESWATER STEAM ROLLER MILLS.

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CAPACITY:
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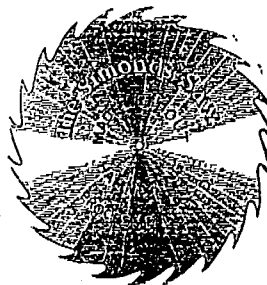
R. H. SMITH & CO.,
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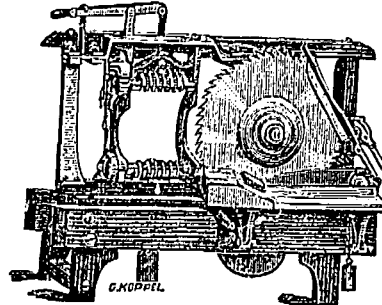
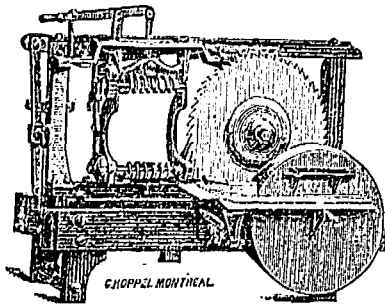
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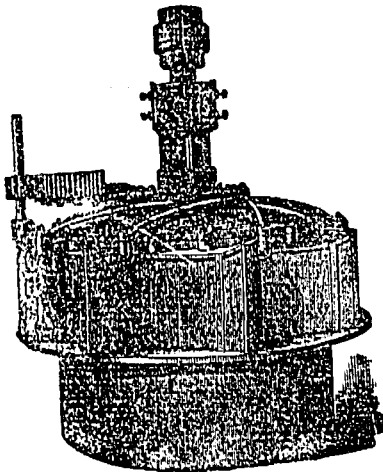
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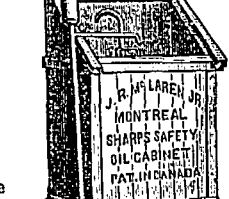
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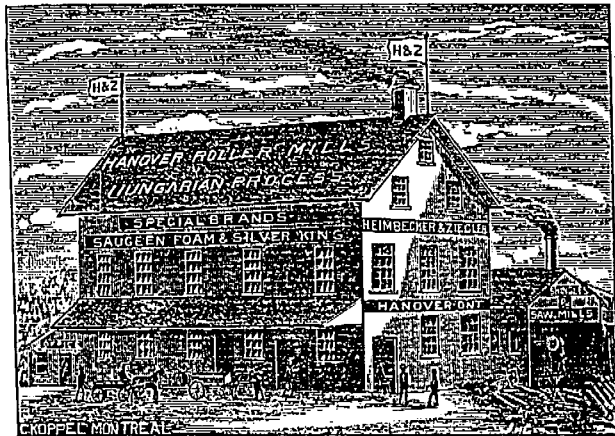
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Special Brands:—CHOICE PATENT ROLLER, "SAUGEEN FOAM," "SILVER KING." Capacity:—100 Bbls. PER DAY.
Send for Samples and Prices.

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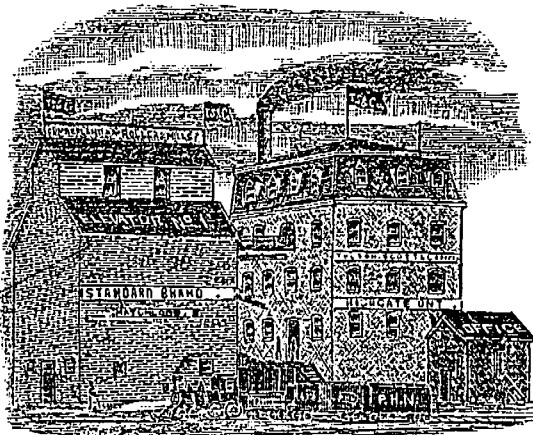
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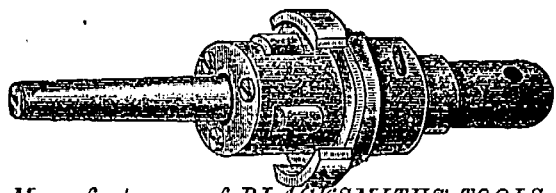
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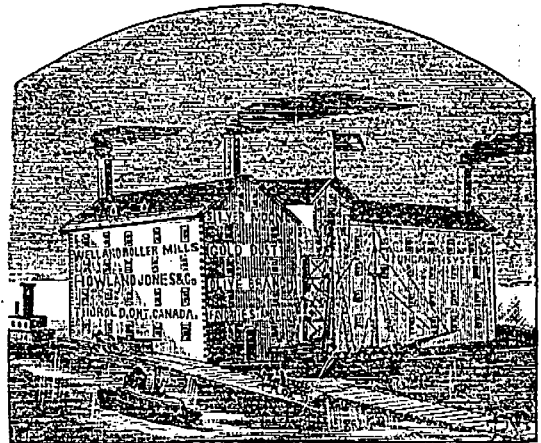


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Our Brands:—Silver Moon, Gold Dust, Olive Branch,
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CAPACITY 500 Bbls. PER DAY.

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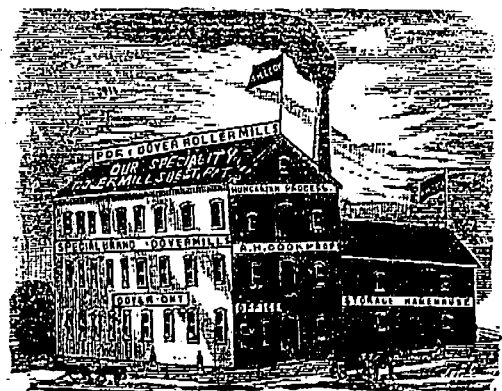
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Special Brand, "DOVER MILLS."



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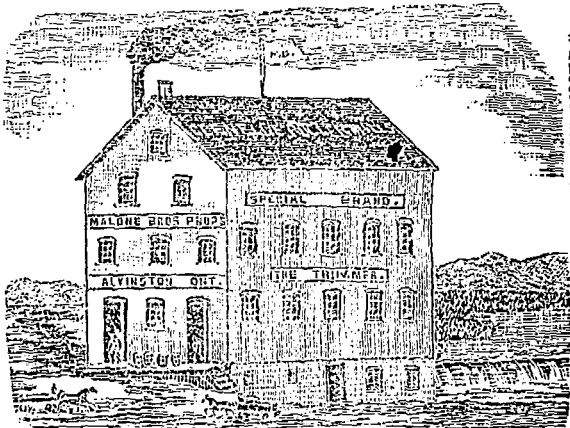
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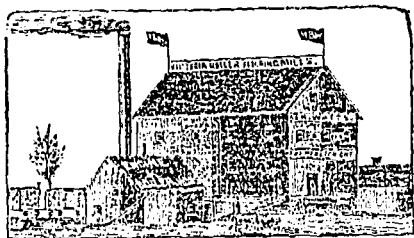
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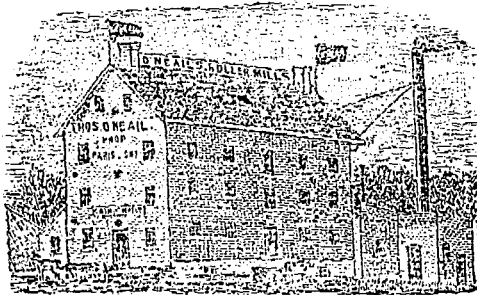
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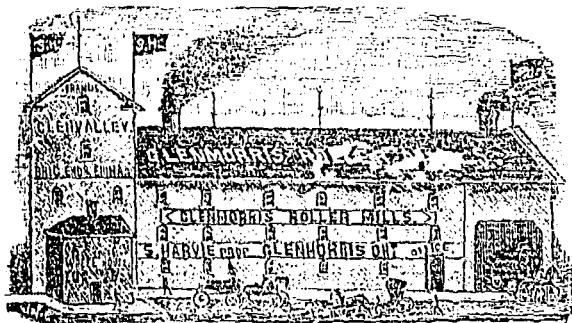
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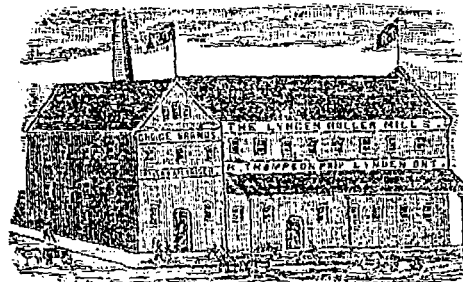
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CAPACITY, 60 BLS. PER DAY.

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Choice Brand: EARLY RISER.

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Fine Roller Flour, FEED OF ALL KINDS.

LYNDEN. ONT.

Champion Roller Mills.

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Capacity, 275 bbls. per day.

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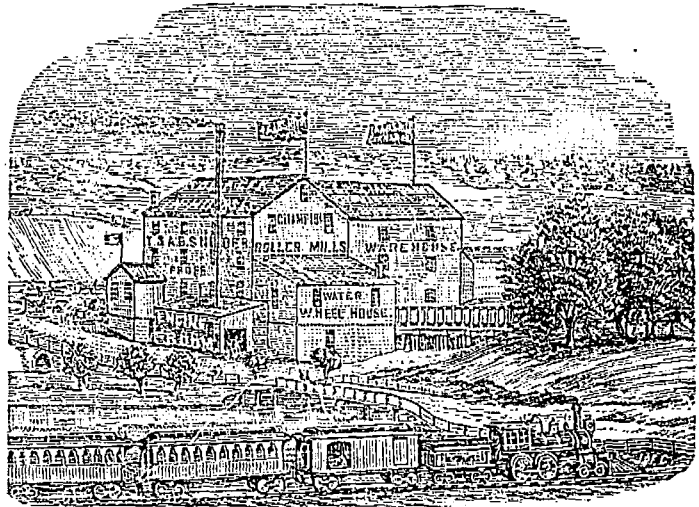
HIGH GRADE GERMAN HEXEL

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Granulated Patent Flour.

Send for samples of our choice brands.

Dealers in the Finest Breeds of Canadian Horses.



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Plewes' Roller Mills.

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Capacity, 125 Barrels per Day.

FOUR GRADES. SEND FOR SAMPLES

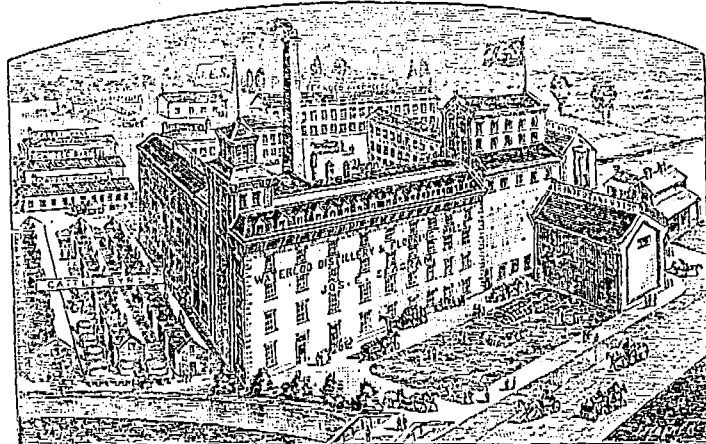
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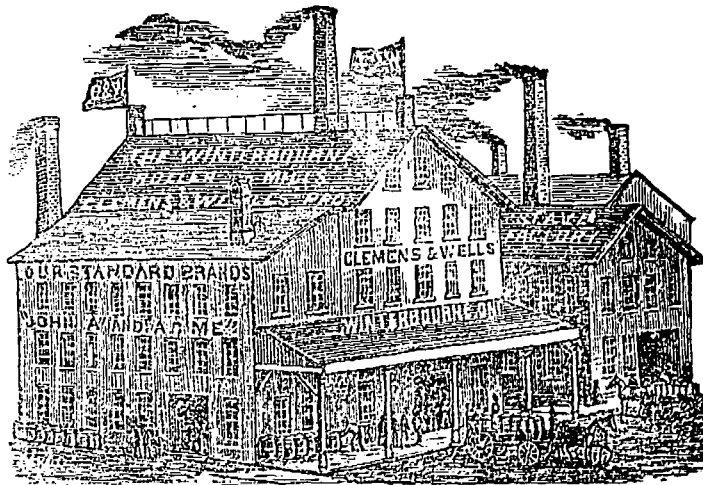


Alcohol, 65 O.P. Pure Spirits, O.P. Pure Spirits 50 O.P. Pure Spirits, 25.

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WHISKEY.
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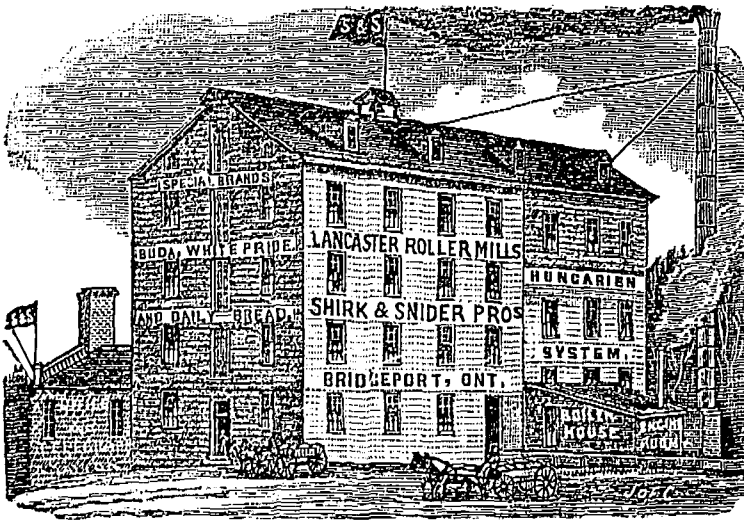
WINTERBOURNE ROLLER MILLS,
CLEMENS & WELLS, Props. - - - WINTERBOURNE, Ont.

CAPACITY -
125 BBLs. PER DAY.



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LANCASTER ROLLER MILLS

SHIRK & SNIDER, Prop's,

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CAPACITY 200 BBLs. PER DAY.

QUALITIES GUARANTEED.

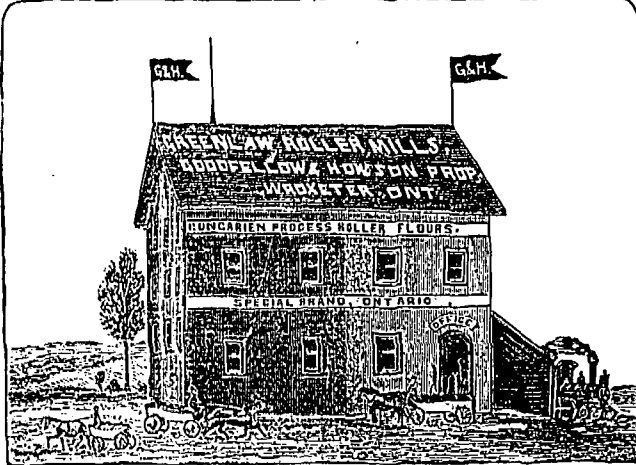
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GIVE US A TRIAL.

SPECIAL BRANDS:



Greenlaw Roller Mills.
GOODFELLOW & HOWSON, Prop's, WROXETER, Ont.



Standard Brands, "ONTARIO." Capacity, 75 Barrels per day.
Send for samples and prices.

The Maple Grove Mills.

TEW & MARSHALL, Proprietors.

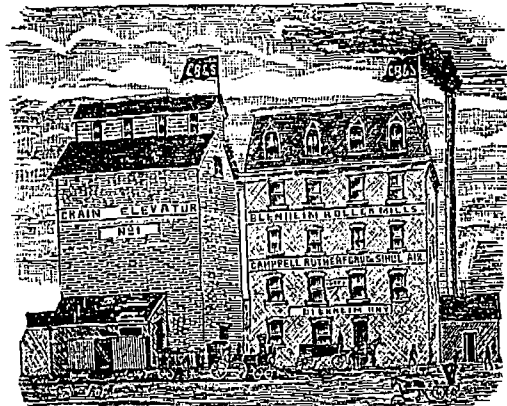
PLATTSVILLE, ONT.



Capacity, 100 Barrels per Day.
Brands, Phago and Good Hope.
Send for Samples.

BLENHEIM ROLLER MILLS.

Campbell, Rutherford & Sinclair, Proprs.,
BLENHEIM, - - - - ONTARIO.



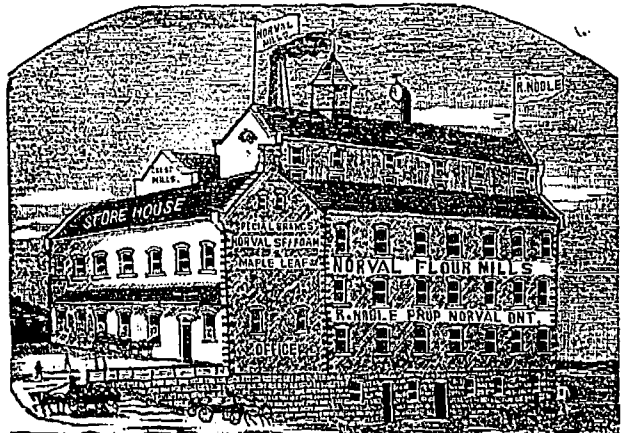
Capacity, 250 BARRELS PER DAY.

Send for Samples and Prices.

NORVAL FLOURING MILLS.

ROBT. NOBLE, Propr., NORVAL, Ont.

Merchant Miller. — Superior Flours.



Send for Samples.

CARD.

The Fire Insurance Business

heretofore carried on by the undersigned as Commission Agents, at their old Offices, 45 St. Francois Xavier Street, for the Northern and Caledonian Insurance Companies, will continue in favor of the

CALEDONIAN INSURANCE CO.
OF EDINBURGH.

the oldest Scotch Office, founded 1805, and one of the strongest Companies represented in Canada, and our other Insurance connections as **BROKERS AND AGENTS.**

Continuance of all business connections is solicited, and the undersigned beg to acknowledge the support given to them in this department of business during the last twenty-five years.

TAYLOR BROS.,

45 ST. FRANCOIS XAVIER ST., MONTREAL.

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

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

Writes Liberal Policies without Burdensome Conditions.

NON-FORFEITABLE POLICIES.

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

DAVID DEXTER,
Managing Director.

ASSESSMENT SYSTEM.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR 1885.

THE

MUTUAL RESERVE FUND

Life Association

LEADS ALL OTHER COMPANIES.

Mutual Reserve Fund Life Association, Canada Business, \$6,028,500

Canada Life.....	"	"	3,953,950
Canadian Mutual Aid.....	"	"	2,336,375
Federal.....	"	"	2,309,500
Equitable.....	"	"	2,092,784
New York.....	"	"	2,081,085
Etna.....	"	"	2,056,764
Confederation.....	"	"	1,970,335
North American.....	"	"	1,937,500
Sun.....	"	"	1,706,910
Ontario Mutual.....	"	"	1,673,950
British Empire.....	"	"	1,593,550
Standard.....	"	"	1,181,880
Union Mutual.....	"	"	734,650
Travellers'.....	"	"	571,750
Mutual Life of New York.....	"	"	552,390
Citizens'.....	"	"	541,850
The total amount of Mutual Reserve's new business for 1885 was.....	51,000,000		
The total amount of business in force December, 1885.....	123,000,000		
The total membership number is over.....	50,000		
The Reserve Fund amounts to.....	750,000		
The total amount of death losses paid during 1886 was.....	838,675		
The average amount of daily new business is.....	250,000		
The amount of Government deposits, Ottawa and Albany.....	250,000		

Write for circulars giving information as to the cost and plans of the Mutual Reserve Fund Life Association.

Life insurance on the natural premium plan is afforded at less than HALF THE COST of level premium or high rate companies.

Certificates incontestable—Assessments limited in amount—Increased cost of insurance provided for by the Reserve Fund.

Reliable Agents wanted for Toronto and in all sections of Canada not represented. Address **J. D. WELLS, General Manager,**

ARTHUR M. PERKINS,
Barron's Block, 162 St. James St., Montreal, Gen. Agt. for Prov. of Quebec.

BRITISH AMERICA

ASSURANCE CO.,

FIRE AND MARINE

INCORPORATED 1833.

HEAD OFFICE, - TORONTO.

Cash Capital and Assets, - - - - - \$1,133,666.52

BOARD OF DIRECTORS:

JOHN MORRISON, Governor.
JOHN LEYS, Deputy Governor.
Henry Taylor, G. M. Kinghorn, (Montreal.)
Hon. Wm. Cayley, John V. Reid,
George Boyd, George E. Smith,
C. D. Warren,
GEORGE E. ROBINS, Assistant Secretary.
H. A. HOLDEN, Resident Agent, Montreal.

The ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, Esq.**

Vice-President, - **Hon. J. R. THIBAudeau.**

HEAD OFFICE: 157 St. James St., MONTREAL

Capital, - - - \$500,000.

Assets, - - - 708,328.

Income, 1885, - 517,378.

HARRY CUTT, Secretary. **ARCH. NICOLL, Marine Underwriter.**

G. H. McHENRY, Manager.

L. J. E. DROLLET, Agent for City and District of Montreal.

NATIONAL ASSURANCE CO.

OF IRELAND.

FIRE INSURANCE.

INCORPORATED BY ROYAL CHARTER 1822.

CAPITAL, - - £1,000,000 STG.

79 St. Francois Xavier Street, Montreal.

L. H. BOULT,

Chief Agent for Dominion.

The London Mutual FIRE INSURANCE COY OF CANADA.

The Successful Pioneer of Cheap FARM AND RESIDENCE Insurances.

Financial Statement 31st December, 1884, shows Assets, \$365,541.32.

Over 41,000 Members. Nearly 15,000 Policies issued in 1884.

The only "Fire Mutual" licensed by the Dominion Government. Takes risks on Farm Property, and on Private Dwellings in City, Town or Village, on more favorable terms than any other Company.

Head Offices: 438 Richmond St., London, Ont.

JAMES ARMSTRONG, M.P., President. - **JAMES GRANT, Vice-President.**
W. R. Vining, Treasurer. - **C. G. Coby, Fire Inspector.**

D. C. MACDONALD, MANAGER.

The "London Mutual" does a larger business in the Insurance of Farm Property and Private Residences than any other Company in the Dominion, AND HAS DONE THE SAME FOR NOW OVER A QUARTER OF A CENTURY. Parties intending to insure should give this "old and tried" Company the preference, for, until it was established, the stock companies, having all their own way, charged the owners of farm property and private residences high rates to make up or their losses on more dangerous classes of property; this is changed now, through the efforts and working of the successful "London Mutual." For reports of Insurance apply to any of the Agents, or address the Head Office.

HENRY LYMAN, (Lyman Sons & Co., Montreal & Toronto), President.
 ANDREW ALLAN, (Allan Line R. M., Steamships), Vice-President.
 GERALD E. HART, Genl. Manager.

Citizens Insurance Co.
 OF CANADA.

Established 1864. Capital, \$1,000,800.

Head Office, 179 St. James St., Montreal.

FIRE, LIFE, ACCIDENT
 Business Transacted.

Only Company issuing negotiable

ENDOWMENT COUPON BONDS
 without conditions, offering facilities for obtaining money at any moment.

A RELIABLE CANADIAN COMPANY.
 AMPLE SECURITY. PROMPT PAYMENTS.

S. COLLINS' SON & CO.

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PRINTING INKS,

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Our Cut Inks are used on the MAGAZINE and WEEKLY by Harper & Brothers.

P. D. DODS & CO.

Just Received Ex KEHRWEIDER:

3,000 Boxes Glass,
 4 Cases Artists' Materials.

STOCKS AND BONDS.

INSURANCE COMPANIES.—CANADIAN.—Montreal Quotations, Feb. 1, 1887.

NAME OF COMPANY.	No. Shares	Last dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	.....	\$50	\$50	124
Canada Life	2,500	7-6mos.	.....	400	50	420
Citizens Fire, Life, & Accident	11,880	6-12mos	10 Sept 4 yr	85	74	100
Confederation Life	5,000	5-6mos.	.....	100 70	100 70	232
Queen City Fire	2,000	.....	.....	50	10	.....
Western Assurance	20,000	4-6mos.	30 J'n'80 S'p	40	20	161
Royal Canadian Insurance	20,000	5-12mos.	Dec 84 y'ly	25	20	95
Accident Ins. Co. of North America	2,610	6	15 J'15 Jan	100	20 100	90
Guarantee Co. of North America	13,372	6	15 J'15 Jan	50	10 50	90 100

BRITISH AND FOREIGN.—(Quotations on the London Market Jan. 10, 1887.

					Market value —pr'd up share.
British and Foreign Marine	50,000	50	20	4	£22 18s 9d £23 1s 3d
Caledonian	.....	.....	.....	.....	£24 1/2
Commercial U. Fire, Life & Marine	50,000	30	50	5	£17 1/2
Edinburgh Life	5,000	10	100	15	£45
Fire Insurance Association	100,000	5	£10	£2	7s 6d 12s 6d
Glasgow & London	.....	.....	.....	.....	29s 30s
Guardian Fire and Life	20,000	13	100	50	£68 £70
Imperial Fire	12,000	£7 p. sh.	100	25	£169 £164
Lancashire Fire	100,000	30	20	2	£6 1/2 £6 1/2
Life Association of Scotland	10,000	15	40	8 1/2	£32 1/2
London Assurance Corporation	35,862	48	25	12 1/2	£50 £52
London & Lancashire Life	10,000	10	20	1 7-20	.....
Liverpool & Lond. & Globe Fire & L.	£391 75	70	20	2	£32 £32 1/2
Northern Fire & Life	30,000	70	100	5	£225 £230
North Brit. & Merc. Fire & Life	40,000	50	50	6 1/2	£37 11s 3d £37 12s 6d
Phoenix Fire	6,722	£21 p. s.	.....	.....	£233 £238
Queen Fire & Life	200,000	30	10	1	7s 6d 7s 9d
Royal Insurance Fire & Life	100,000	60	20	3	£37 7s 6d £37 8s 9d
Scottish Imperial Fire & Life	50,000	6	10	1	£16 30s 6d
Scottish Provincial Fire & Life	20,000	15	50	3	.....
Standard Life	10,000	5 1/2	50	12	£49 1/2
Star Life	4,000	5	25	1 1/2	.....

North British and Mercantile
 FIRE AND LIFE
INSURANCE CO.

Established 1809.

Resources of the Company.

Authorized Capital	£3,000,000 Stg.
Subscribed	2,500,000 "
Paid Up	625,000 "
Fire Fund and Reserves as at 31st December, 1883	1,592,235 "
Life and Annuity Funds	3,841,194 "
Revenue—Fire Branch	1,189,865 "
do. Life and Annuity Branches	551,307 "

Agents in all principal Towns of the Dominion.

Head Office for the Dominion, 78 St. Francois Xavier Street,
 MONTREAL.

P. LORN MACDOUGALL, } Gen. Agents. { WM. EWING, Inspector.
 THOMAS DAVIDSON, } { G. M. AHERN, Sub. Inspector.

Scottish Union and National
 INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.

Capital	\$30,000,000	Invested Funds	\$13,500,000
Total Assets	34,472,705	Deposit with Dom. Govt.	125,000

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

COLONIAL EXHIBITION.

South Kensington, London, November 10th, 1886.

Messrs. D. A. McCASKILL & CO., MONTREAL.
 Dear Sirs,—I am happy to inform you that your varnishes have been tested by several Birmingham manufacturers and carriage makers with satisfactory results, and I have this day left an order for the whole exhibit to be forwarded by rail to Birmingham to be distributed to the purchasers.
 Yours faithfully, (Signed) J. E. PRATT.

N.B.—The Exhibit consisted of 423 gallons of fine Carriage Varnishes. A grand finale.

ROYAL INSURANCE CO'Y
 OF LIVERPOOL AND LONDON.

FIRE AND LIFE
 Liability of Shareholders Unlimited.

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

Head Office for Canada: MONTREAL.

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

CHIEF AGENTS:

M. H. GAULT. | W. TATLEY.

COMMERCIAL UNION

ASSURANCE CO.—Limited.
 OF LONDON, ENGLAND.

Capital, £2,500,000 Sterling.

MONTREAL, 64 St. Francois Xavier Street
 FRED. COLE, General Agent.

THE CITY OF LONDON
FIRE INSURANCE COMPANY,
 OF LONDON, ENGLAND.

CAPITAL, \$10,000,000

Insurances effected at Lowest Current Rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

53 & 55 St. Francois Xavier Street, - MONTREAL,
 W. R. OSWALD, General Agent.

Safe and Reliable Agents wanted in unrepresented districts.

Insurance.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.

LIFE and FIRE.

Invested Funds, - - - \$30,500,000
Funds invested in Canada, - - - 900,000

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARKES, Chairman.
THEODORE HART, Esq.
EDWARD J. BARRABU, Esq.
WENTWORTH J. BUCHANAN, Esq.

G. F. O. SMITH, Resident Secretary.

Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—The Hon. Wm. BAGGLEY.

HEAD OFFICE, CANADA BRANCH:
MONTREAL.

THE

Accident Insurance Co.
OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST.,
MONTREAL.

President: SIR A. T. GALT. Vice-President: HON. JAMES FERRIER.

MANAGING DIRECTOR:

EDWARD RAWLINGS.

The Accident Insurance Company of North America possesses a record for both reliability and liberality, one proof of which is that it has paid over two thousand losses and has NEVER contested a claim of \$100. It has ample financial resources, and has made the Special Deposit with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are solely applicable to Accident Insurance.

QUÉBEC

Fire Assurance Company.

ESTABLISHED 1818.

Government Deposit, \$75,200.00

Directors—J. Groves Clapham, President; Edwin Jones, Vice-President; W. R. Doan, Treas.; Senator C. A. P. Pollotier, Geo. R. Ronfrew, A. F. Hunt, Hon. Pierre Garneau. Chs. Langlois, Inspector; W. L. Fisher, Secy.

Agencies—Ontario—Geo. J. Pyke, Toronto. Montreal—J. H. Routh & Co. New Brunswick—Thos. A. Temple, St. John. Manitoba—A. Holloway, Winnipeg.

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Montreal.

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131 St. James Street, Montreal.

QUINN & WEIR,

Advocates, Barristers, &c.

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M. J. F. QUINN.

W. A. WEIR.

ABBOTT, TAIT & ABBOTTS,

ADVOCATES,

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Kingston, Ont.

SMYTHE & SMITH,

BARRISTERS, &c.

M. H. SMYTHE, LL.D., Q.C. O. FRONTENAC SMITH.

Insurance.

ESTABLISHED 1803.

IMPERIAL

FIRE INSURANCE COMPANY,
OF LONDON.

W. H. RINTOUL Resid't Secretary,
Montreal: No. 6 Hospital street.

Subscribed Capital, - - - - £1,200,000 Stg.
Paid-Up Capital, - - - - £300,000 Stg.
Reserve Capital, - - - - £400,000 Stg.
Total Cash Assets, - - - - £1,525,000 Stg.

Queen Insurance Co.

OF ENGLAND.

FIRE AND LIFE

CAPITAL, - - - - £2,000,000 Stg.
INVESTED FUNDS, - - - - 660,818 "

H. J. MUDGE, - MONTREAL,

Chief Agent in Canada.

The Waterloo Mutual

FIRE INSURANCE COMPANY.

ESTABLISHED 1868.

Head Office, . . . Waterloo, Ont.

Assets, Jan. 1st, 1887, - \$246,448.00
No. of Policies in force Jan. 1st, 1887, - - - - 11,997

CHARLES HENDRY, Esq., - - President.
GEORGE RANDALL, Esq., - Vice-President.
C. M. TAYLOR, Esq., J. B. HUGHES, Esq.,
Secretary. Inspector.

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FIRE INSURANCE COMP'Y.

Head Office, Galt, Ont.

Established 1836.

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Vice-President, - - - A. WARNOCK, Esq.
Manager, - - - - R. S. STRONG, Esq.

MERCANTILE

FIRE INSURANCE COMP'Y.
WATERLOO, Ont.

Subscribed Capital, - - - \$200,000.00
Government Deposit, - - - 20,100.00

Losses promptly adjusted and paid.

I. E. BOWMAN, Esq., - - - President.
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NAVIGATION

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Published Monthly, containing the Time-Tables, and Maps of all the Canadian and the principal American Railway and Steam Navigation Lines.

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Price, 20 cents.

Annual Subscription, \$2.00, payable in advance.

C. R. CHISHOLM & CO.,

1799 Notre Dame Street, Montreal,
Publishers and Proprietors.

Insurance.

NORTH AMERICAN LIFE
ASSURANCE COMPANY.

Head Office, - - - - TORONTO.

Guarantee Fund, - - - - \$300,000
Deposit with Government, 50,000

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.P. } Vice-Pres's.
JOHN L. BLAIR, Esq. }
WILLIAM McCABE, F.I.A., Eng.,
Managing Director.

CHARLES AULT, M.D., Manager Prov. Quebec

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Legal.

Cornwall, Ont.

MACDONALD & MACINTOSH,

(Late Mr. H. Sandfield Macdonald),
BARRISTERS.

N.B.—Special facilities for making prompt Collections throughout Ontario and Manitoba.

MAYORALTY, 1887.

To the HON. JOHN J. C. ABBOTT, Q. C.:

We, the undersigned electors of the city of Montreal, desiring that the civic chair should this year be occupied by a representative English speaking Canadian, request that you will accept the nomination, when we shall use our best efforts to secure your election.

M. H. Gault	S. H. Ewing
Wm. Cassils	D. H. Henderson
Walter Paul	J. N. Greenshields
Dugald Graham	C. J. Doherty
James Stewart	M. Hutchinson
John L. Morris	George Bishop
D. R. McCord	James Darling
Edgar Judge	R. Beaufield
Samuel Davis	S. Cross
Wm. Euard	Alex. Gowdey
James Slesson	

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Andrew A. Allan	Alex. Scott
John Barclay	R. Hall
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Samuel Boon	J. Workman
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F. S. MacLennan	E. H. Gough	W. Cook	Frs. H. Trudeau	Thos. D. Bell	Robt. Turnbull
E. W. Terrill	Hugh Butler	L. Lavigne	Th. Major, sr.	Chas. P. Sclater	Richard White
Geo. H. Matthews	John Rankin	W. Major	Joseph Guscan	Thos. Davidson	D. H. Campbell
G. P. Matthews	H. S. Heneker	R. Quimet	C. Vallee	C. Drinkwater	F. Draycott
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 F. A. Mathieu
 J. E. A. Clement
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 Am. Archambault
 Felix Lauzon
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 E. D. Colbret
 P. Didier
 Geo. Glackmeyer
 L. J. Papineau
 Arthur M. Decary
 Euclide Mathieu
 Amd. Hardy
 Michel Lefebvre
 Theodore Lefebvre
 Hmgde. Gendreau
 Theophilus Lefebvre
 J. Z. Resther
 C. N. Contant
 Eus. Senecal
 J. S. Eusebe Senecal
 Louis Henri Senecal
 L. N. Dunmouchel
 F. X. U. DeGuoy
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 John Barcom
 Alex. Belland
 This, Bigias
 Henri Chausseureau
 Pouis Chevalier
 Jos. Chaussee
 J. B. Comptois
 D. Cadiase
 Jos. Deschaux
 R. Faucher
 P. Froidveau
 J. B. Fournier
 Chs. Frechette
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 J. B. Lopointe
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 O. Sagana
 C. Vaillancourt
 L. V. Nahiquette
 J. Turcot
 A. Naza
 A. Cowan
 R. Adams
 Alph. DeBeaumont
 W. E. Cheese
 John Cowan
 J. A. Bravis
 J. Molson
 A. Reinhardt
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 Wm. Smith
 Jos. Walker
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 Alex. Benack
 John Steele
 O. W. Koppel
 Thos. Meadowcroft
 S. C. Kyte

Geo. Stevens
 J. C. Marks
 J. W. Marks
 E. H. Lesage
 A. Lesage
 C. Filiatrault
 E. C. Robinson
 Alex. Auger
 E. Benjamin
 O. Boulard
 M. Barbeau
 Nap. Barbeau
 J. S. Robischaud
 R. G. Brown
 T. Beauchamp
 J. Champagne
 O. Couchon
 G. Deschamps
 F. X. Froidveau
 V. Grenier
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 C. Fiquere
 A. Gaudry
 M. Lajoie
 J. Lacombe
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 Israel Solomon
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 A. Gingras
 Jos. Hebert
 N. Lemieux
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 L. Valiquette
 L. Payette
 L. Racette
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 A. B. Fraser
 P. Coleman
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 Jos. Durand
 A. Racette
 Jos. Lamarche

W. F. McAndrew
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 W. Herron
 Jo. Villeneuve
 P. Mainville, N. P.
 O. Vanier
 A. P. Delvechio, M. D.
 J. A. S. Brunelle, M. D.
 H. Corbeil
 J. McConnell
 W. McConnell
 Wm. Chapman
 S. Watt
 W. Lachance
 R. Rennie
 Jos. Lauzon
 Jos. H. Lauzon
 C. Lauzon
 G. H. Small
 J. A. Lesage
 F. J. Demers, M. D.
 Arch. Watt
 Alex. Bouchard
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 H. Paquette
 Fred. Leroux
 Nap. Houle
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 C. A. St. Jean
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 Robert Trudel
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 Jos. Chartrand
 David Menard
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 E. H. Davis
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 Jos. Seguin
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G. Lavallee
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 George Mercier
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 Frs. Moore
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 John Burns
 F. McMann
 Wilfred Denver
 C. T. Hart
 Geo. W. Morrison
 M. T. Anderson
 J. T. Wilson
 G. Stephenson

MR. ABBOTT'S REPLY.

GENTLEMEN,—I feel much honored by the requisition you hand me, which, on a cursory glance, shows the most distinguished names in Montreal on both sides of politics. I regret the scenes which have attended the discussion of the report of the nomination committee: but I cannot doubt that the signers of the present requisition fairly represent to me the deliberate wish of the solid and thoughtful proportion of the English speaking citizens. It is for that reason only that I have determined to accept the candidature, as I have not sought municipal honors, and only allowed myself to be considered a candidate, because I was assured that my doing so afforded the most favorable chance of having an English speaking mayor, with the generous assistance of our fellow citizens of French Canadian origin. In doing so, I desire simply to say that, if elected, I shall endeavour to do my duty.

The objections to my candidature seem to rest chiefly on suspicions that I may violate my obligations as the municipal head of the city, by undue partiality to the Canadian Pacific Railway Company, either by procuring advantages for it or by aiding to remove its station from the East end. With reference to the former, I know of nothing which the company desires or is likely to desire from the city, but permission to increase its facilities for becoming one of the first cities of the continent, without any assistance from it whatever. And with regard to the latter, I know that the company regards its Eastern terminus as the most advantageous and most profitable that it could possess; that no western station could ever become in any degree a substitute for it, and that the only accommodation which it may require at the West end, would be a passenger station on one of the leased lines for the use of Western residents. And if I may appeal to the past, I think the fact that at the most critical periods of the legislation respecting the Canadian Pacific Railway during the past six years, I never spoke or voted in its favor, may be taken as a reasonable indication of what my action would be if any similar occasion should arise in the council.

As to the imputations, and I may say abuse, that have been lavished upon me, I will only say that I have lived in Montreal for nearly half a century, during which my character and conduct have been before my fellow-citizens. And I desire no other or better defence than the requisition I have received.

Your ob't servant,
 J. J. C. ABBOTT.

Insurance.

NEW YORK LIFE

Insurance Co'y.

ESTABLISHED 1845.

Year Ending Dec. 31st 1885.

Cash Assets	\$ 66,364,321
Cash Income	16,121,172
New Policies Issued.....	68,521,452
Total Policies in force...	259,674,509
Cash Surplus over all Liabilities (according to Standards of New York and Canada, 4 1/2 per cent. basis,....)	13,225,053

DAVID BURKE,
General Manager for Canada.

OFFICES:
Union Bank Building, Montreal.
Mail Building, Toronto.

Insurance.

BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

Accumulated Funds, - \$5,000,000
Annual Income over - - 1,000,000
Canadian Investments, - - 600,000

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Director Bank of Montreal.

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JOHN HOPE, Esq.,
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Insurance.

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INSPECTORS:
W. G. BROWN. O. GELINAS.
A. D. C. VAN WART.

\$1.00 Cash deposited with Canadian Government for every dollar of liability.

WESTERN

ASSURANCE COMPANY.

FIRE and MARINE. Incorporated 1851.

Capital and Assets	\$1,746,640 82
Income for Year ending 31st Dec., 1882,	1,602,422 46

HEAD OFFICE, TORONTO, ONT.

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JAS. BOOMER, Secretary.

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

Confederation Life Association.

The SECURITY offered to Policyholders is UNSURPASSED by any Company doing business in the Dominion.

Its PROGRESS HAS BEEN UNEXAMPLED in the history of Insurance in Canada.

Its policies are INDISPUTABLE after three years and NON-FORFEITABLE after two years.

Its PROFITS ARE DISTRIBUTED upon an equitable basis, resulting in very much larger returns to "Ten Payment Life" and "Endowment" Policyholders than under the Uniform Bonus Plan pursued by some Companies.

Intending insurers will find it for their interest to EXAMINE CAREFULLY its system and terms before insuring elsewhere.

Manager for the Province of Quebec,
H. J. JOHNSTON, Montreal.

J. K. MACDONALD,
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Manager for New Brunswick,
Major J. MACGREGOR GRANT, St. John.

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Life Assurance Co., of London, England.

LIFE INSURANCE EXCLUSIVELY.

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

LOW RATES OF PREMIUM.

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157--ST. JAMES STREET--157
MONTREAL.

WILLIAM ROBERTSON, General Manager.

FIRE INSURANCE ASSOCIATION,

(LIMITED)
OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

Capital, \$5,000,000. Reserve Fund, \$480,000.
Government Deposit, \$100,000.

HEAD OFFICE FOR CANADA,
157 ST. JAMES ST.,
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WILLIAM ROBERTSON, General Manager,