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THE MONETARY TIMES

— TRADE REVIEW —

AND INSURANCE CHRONICLE.

VOL. XVI—NO. 14

TORONTO, ONT., FRIDAY, OCTOBER 6, 1882.

{SUBSCRIPTION
\$2 a Year.}

Leading Wholesale Trade of Toronto.

STUFF ROOM.

Winceys,

Black Cashmeres,

Dress Goods,

BY

CASE OR PIECE.

John Macdonald & Co.

21 & 23 Wellington St. East, } TORONTO.
30 & 32 Front St. East,

30 Faulkner St., Manchester, England

Toronto, Oct. 6, 1882.

Rice Lewis & Son

Hardware & Iron Merchants,

TORONTO.

—FULL STOCK—

BAR, SHEET, HOOP, BAND IRON.

SLEIGH SHOE STEEL.

SPRING STEEL.

CUT NAILS.

WINDOW GLASS.

PRICES ON APPLICATION.

RICE LEWIS & SON.

ARTHUR B. LEWIS.

JOHN LEWIS

Leading Wholesale Trade of Toronto.

A. R. McMASTER
& BROTHER,
DRY GOODS
IMPORTERS.

No. 12 Front Street West,

TORONTO.

Office—34 Clement's Lane, Lombard St., London, E.C.

Toronto 1882

W. INCE.

J. W. YOUNG.

PERKINS, INCE & CO.

IMPORTERS OF

TEAS, SUGARS and
GENERAL GROCERIES,
WINES, LIQUORS, &c.

IN STORE:

Turkish Prunes,

NEW VALENCIAS

No. 41 Front Street East,
TORONTO.

IN STORE!

Fresh arrivals of

New Season Congons,
" Japans uncoloured,
" " coloured,
" " Basket Fired,
" " Dust coloured,
" " uncoloured,
" Young Hysons,
" Oologs,
" Gunpowders,
" Assams,
" S. O. Pekoes,
" Valencia Raisins,

And a large general stock of
groceries.

Smith and Keighley

9 FRONT ST. EAST, TORONTO.

Leading Wholesale Trade of Toronto.

Gordon, Mackay & Co.

AUTUMN 1882.

Have now their stock of

GENERAL

DRY GOODS,

Of this season's importation Completely Assorted
and they will be pleased to have the inspection
of buyers visiting Toronto.

AGENCY OF

THE LYBSTER COTTON MANUF. CO.

Sheetings, Shirtings, Tickings, &c.

Up to the Standard.

48 FRONT ST. WEST,

TORONTO.

Sept., 1882

OUR STOCK

IS COMPLETE IN

EVERY DEPARTMENT.

We will be glad to have a visit
from our friends.

Samson, Kennedy & Gemmel,

44 Scott and 19 Colborne Streets.

TORONTO

Toronto, Aug 28 1882

The Chartered Banks.

BANK OF MONTREAL.

ESTABLISHED IN 1818. CAPITAL AUTHORIZED, \$12,000,000. CAPITAL PAID-UP, 11,998,900. RESERVE FUND, 5,500,000.

Head Office, Montreal.

BOARD OF DIRECTORS.

C. F. SMITHERS, Esq., President. Hon. D. A. SMITH, Esq., Vice-President. Edward Mackay, Esq., Gilbert Scott, Esq., Alexander Murray, Esq., Alfred Brown, Esq., A. T. Paterson, Esq., G. A. Drummond, Esq., Hugh McLennan, Esq.

W. J. BUCHANAN, General Manager.

A. MACNIDER, Ass't Gen. Man. & Chief Inspector.

A. B. BUCHANAN, Secretary.

Branches and Agencies in Canada.

Montreal—E. S. CLOUSTON, Manager. Almonte, Ont., Hamilton, Picton, Belleville, Kingston, Port Hope, Brantford, Lindsay, Quebec, Brockville, London, Sarnia, Chatham, N.B., Moncton, N.B., Stratford, Cornwall, Newcastle, N.B., St. John, N.B., Goderich, Ottawa, St. Marys, Guelph, Perth, Toronto, Halifax, N.S., Peterboro, Winnipeg.

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

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

Agents in the United States.—New York—Walter Watson and Alex. Lang, 59 Wall St. Chicago—Bank of Montreal, 154 Madison St. W. Munro, Manager.

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

Colonial and Foreign Correspondents.—St. John's, Nfld.—The Union Bank of Newfoundland. British Columbia—The Bank of British Columbia. New Zealand—The Bank of New Zealand. India, China, Japan and Australia—Oriental Bank Corporation. (Issue Circular Notes and Letters of Credit for Travellers, available in all parts of the world.)

THE CANADIAN

BANK OF COMMERCE

Head Office, Toronto.

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

DIRECTORS:

HON. WILLIAM McMASTER, President.

WM. ELLIOT, Esq., Vice-President.

Noah Barnhart, Esq., James Michie, Esq., George Taylor, Esq., T. Sutherland Stayner, Esq., Jno. J. Arnton, Esq., John Walde, Esq.

W. N. ANDERSON, General Manager.

J. C. KEMP, Ass't Gen'l Manager.

ROBT. GILL, Inspector.

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

BRANCHES.

Ayr, Guelph, St. Catharines, Barrie, Hamilton, Sarnia, Belleville, London, Seaforth, Berlin, Lucan, Simcoe, Brantford, Montreal, Stratford, Chatham, Norwich, Strathroy, Collingwood, Orangeville, Thorold, Dundas, Ottawa, Toronto, Dunnville, Paris, Walkerton, Durham, Peterboro, Windsor, Galt, Port Hope, Woodstock, Goderich.

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

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

BANKERS.

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

THE DOMINION BANK

Notice is hereby given that a Dividend of Four Per Cent. and a

Bonus of One Per Cent.

upon the capital stock of this Institution has been this day declared for the current half-year, and that the same will be payable at the Banking House in this city on and after

Wednesday, the first day of November next.

The transfer books will be closed from the 16th to the 31st October next, both days inclusive.

By order of the Board.

R. H. BETHUNE, Cashier.

Toronto, Sept. 27th, 1882.

The Chartered Banks.

The Bank of British North America.

Incorporated by Royal Charter.

PAID-UP CAPITAL, £1,000,000 STG.

London Office—3 Clements Lane, Lombard St., E.O.

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall, John James Cater, J. J. Kingsford, Henry R. Farrer, Frederic Lubbock, Richard H. Glyn, A. H. Philipotts, E. A. Hoare, J. Murray Robertson.

Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States.

NEW YORK—D. A. McTavish & Wm. Lawson, Agts.

CHICAGO—E. Steven, Agent.

SAN FRANCISCO—A. McKinlay, Agent.

PORTLAND, OREGON—J. Goodfellow, Agent.

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

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

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

CAPITAL \$3,000,000.

Head Office, Quebec.

BOARD OF DIRECTORS.

JAS. G. ROSS, Esq., President. WILLIAM WITHALL, Esq., Vice-President. Sir N. F. Belleau, Kt. Jno. R. Young, Esq., R. H. Smith, Esq., William White, Esq., Geo. H. Renfrew, Esq.

JAMES STEVENSON, Esq., Cashier.

Branches and Agencies in Canada. Ottawa, Ont. Toronto, Ont. Pembroke, Ont. Montreal, Que. Thorold, Ont. Three Rivers.

J. L. SCARTE, Inspector.

Agents in New York—Messrs. Maitland, Phelps & Co.

Agents in London—The Union Bank of London.

THE ONTARIO BANK.

CAPITAL, Paid-up, \$1,500,000.

HEAD OFFICE, TORONTO.

DIRECTORS.

SIR WM. P. HOWLAND, President. Lt.-Col. C. S. GZOWSKI, Vice-President.

Hon. C. F. Fraser, G. M. Rose, Esq., Donald Mackay, Esq., A. M. Smith, Esq., C. A. Massey, Esq.

C. HOLLAND, General Manager.

BRANCHES.

AHiston, Montreal, Port Perry, Bowmanville, Mount Forest, Pr. Arthur's Land'g, Guelph, Oshawa, Whitby, Lindsay, Ottawa, Portage la Prairie, Peterboro, Man. Winnipeg, Man.

AGENTS.

London, Eng.—Alliance Bank, Bank of Montreal. New York.—Messrs. Walter Watson and Alex. Lang. Boston.—Tremont National Bank.

IMPERIAL BANK OF CANADA.

Capital Paid-up \$1,800,000. Reserve Fund 460,000.

DIRECTORS:

H. S. HOWLAND, Esq., President. T. B. MERRITT, Esq., Vice-President, St. Catharines. Hon. Jas. B. Benson, T. R. Wadsworth, Esq., St. Catharines. Wm. Ramsay, Esq., P. Hughes, Esq., John Fiske, Esq.

D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

BRANCHES.

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

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

CAPITAL paid-up \$5,700,000. RESERVE FUND, 750,000.

Head Office, Montreal.

BOARD OF DIRECTORS:

SIR HUGH ALLAN, President. ROBERT ANDERSON, Vice-President.

Andrew Allan, Esq., Hector Mackenzie, Esq., Wm. Darling, Esq., Jonathan Hodgson, Esq., Adolphe Masson, Esq., John Cassils, Esq., GEORGE HAGUE, General Manager.

J. H. PLUMMER, Superintendent of Branches.

BRANCHES IN ONTARIO AND QUEBEC.

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

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon.

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

Agency in New York, 48 Exchange Place, Messrs. Henry Hague and John B. Harris, Jr., Agents.

Bankers in New York.—The Bank of New York, N.B.A.

Chicago Branch—158 Washington Street. J. S. Meredith, Manager.

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

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

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

THE

BANK OF TORONTO, CANADA.

Incorporated 1855.

Paid up Capital \$2,000,000. Reserve Fund 1,000,000.

DIRECTORS.

GEO. GOODERHAM, Esq., Toronto, President. WM. HENRY BEATTY, Esq., Toronto, Vice-P.

A. T. FULTON, Esq., Toronto.

W. G. GOODERHAM, Esq., Toronto.

HENRY CAWTHRA, Esq., Toronto.

HENRY COVERT Esq., Port Hope.

W. R. WADSWORTH Esq.

HEAD OFFICE, TORONTO.

DUNCAN COULSON, Cashier. HUGH LEACH, Asst. Cashier. J. T. M. BURNSIDE, Inspector.

BRANCHES.

MONTREAL.....J. MURRAY SMITH, MANAGER. PETERBORO.....J. H. ROPER, " COBOURG.....JOS. HENDERSON, " PORT HOPE.....W. B. WADSWORTH, " BARRIE.....J. A. STRATHY, " ST. CATHARINES.....E. D. BOSWELL, COLLINGWOOD.....G. W. HODGETTS,

BANKERS.

LONDON, ENGLAND.....THE CITY BANK (Limited) NEW YORK.....NATIONAL BANK OF COMMERCE.

STANDARD BANK OF CANADA.

CAPITAL AUTHORIZED, \$1,000,000. CAPITAL PAID-UP, 752,510. REST, 60,000.

HEAD OFFICE, TORONTO.

DIRECTORS

HON. T. N. GIBBS, President. W. F. COWAN, Vice-President. A. T. TODD, W. F. ALLAN, DE. MORTON, JNO. BURNS.

R. C. JAMIESON, J. L. BRODIE, Cashier.

AGENCIES.

Bradford, Harriston, Newcastle, Cannington, Markham, Colborne, Picton, Campbellford, Ont.

Montreal—Bank of Montreal. New York—Messrs. Watson & Lang. London, Eng.—The Royal Bank of Scotland.

The Chartered Banks.

The Molsons Bank.

The Shareholders of the Molsons Bank

Are hereby notified that a Dividend of

Three and One-half per cent.

upon the Capital Stock has been declared for the

CURRENT HALF-YEAR,

and that the same will be payable at the office of the Bank, in Montreal, on and after

Monday, the 2nd day of October next.

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

The Annual General Meeting

of the Shareholders of the Bank will be held at its Banking House, in this city, on

Monday, 9th of October next,

at Three o'clock in the afternoon.

By order of the Board,

F. WOLFERSTAN THOMAS,
General Manager.

Montreal, Aug. 24, 1882.

EXCHANGE BANK OF CANADA,

HEAD OFFICE, MONTREAL.

THOMAS CRAIG, Cashier

CAPITAL.....\$500,000
SURPLUS.....260,000

BRANCHES:

HAMILTON, Ontario, C. M. Counsell, Manager.
AYLMER, " J. G. Billett, "
PARKHILL, " T. L. Rogers, Jr., "
BEDFORD, P.Q., E. W. Morgan, "

Transacts a general BANKING BUSINESS.
Collections receive Special and Careful attention,
and remittances made on day of payment.
Sterling Bills of Exchange bought and sold, also
Drafts on New York and Boston.

UNION BANK OF LOWER CANADA

CAPITAL PAID-UP, - - - \$2,000,000

Head Office, - - - - - Quebec

DIRECTORS.

ANDREW THOMPSON, Esq., President.
HON. G. IRVINE, Vice-President.
W. Sharples, Esq. Hon. Thos. McGreevy
D. C. Thomson, Esq. E. Giroux, Esq.
Jas. Gibb, Esq.

Cashier - P. MAC EWEEN. Inspector - G. H. BALFOUR
BRANCHES - Savings Bank (Upper Town) Montreal.
Ottawa, Three Rivers, Winnipeg.

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

THE PICTOU BANK.

Incorporated by Act of Parliament, 1873.

SUBSCRIBED CAPITAL, \$500,000.

HON. R. P. GRANT - - - - - PRESIDENT.
J. R. NOONAN, Esq. - - - - - VICE-PRESIDENT.
ISAAC A. GRANT, Esq. DONALD FRASER, Esq.
JAS. KITCHEN, Esq. JAMES McLEAN, Esq.
JAMES D. MCGREGOR, Esq.
THOMAS WATSON, MANAGER.

New Glasgow - - - - - { D. M. Fraser, Agent.
Stellarton - - - - - " " " " "
Antigonish - - - - - " " " " "
BANKERS - Bank of Montreal and Branches;
Union Bank of Halifax; Imperial Bank, Limited,
London.

BANK OF YARMOUTH,

YARMOUTH, N.S.

L. E. BAKER - - - - - PRESIDENT.

Directors:

O. E. BROWN, Vice-President.
John Lovitt. Hugh Cann. J. W. Moody.
T. W. JOHNS - - - - - CASHIER.

Correspondents at

Halifax.....The Merchants Bank of Halifax.
St. John.....The Bank of Montreal.
do.....The Bank of British North America.
Montreal.....The Bank of Montreal.
New York.....The National Citizens Bank.
Boston.....The Eliot National Bank.
London, G.B.....The Union Bank of London.
Gold and Currency Drafts and Sterling Bills of
Exchange bought and sold.
Deposits received and interest allowed.
Prompt attention given to collections.

The Chartered Banks.

THE FEDERAL BANK

Capital Paid-up, - - - \$1,488,780.

Rest, - - - - - 525,000.

HEAD OFFICE, - - - - - TORONTO.

BOARD OF DIRECTORS.

S. NORDHEIMER, Esq., President.
J. S. PLAYFAIR, Esq., Vice-President.
Edward Gurney, Jun., Esq. Benjamin Cronyn, Esq.
William Galbraith, Esq. Geo. W. Torrance, Esq.
John Kerr, Esq.

H. S. STRATHY, Cashier.
Branches - Aurora, Chatham, Guelph, Hamilton,
Kingston, London, Newmarket, Petrolia, Simcoe,
St. Marys, Strathroy, Tilsonburg and Yorkville.
Agents - London, Eng - The National Bank of Scotland.

New York - American Exchange National Bank.
Canada - Merchants' Bank and its Branches.
Collections made in all parts of Canada and the U.S.
Drafts on New York bought and sold.
Interest allowed on Deposits according to agree-
ment.

BANK OF OTTAWA.

OTTAWA.

AUTHORIZED CAPITAL, - - - - - \$1,000,000
SUBSCRIBED CAPITAL, - - - - - 746,000
PAID-UP CAPITAL, - - - - - 614,600

JAMES MACLAREN, Esq., - - - - - President.
CHARLES MAGEE, Esq., - - - - - Vice-President.

Directors - C. T. Bate, Esq., R. Blackburn, Esq.,
Hon. Geo. Bryson, Hon. L. R. Church, Alexander
Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.
GEORGE BURN, Esq., - - - - - Cashier.

BRANCHES - Arnprior, Pembroke, Winnipeg, Man
Agents in Canada, Canadian Bank of Commerce
" New York Messrs A. H. Goadby and B. E
Walker. Agts in London, Eng. Alliance Bank.

MERCHANTS' BANK OF HALIFAX.

CAPITAL PAID UP, - - - - - \$900,000
RESERVE, - - - - - 180,000

HEAD OFFICE - HALIFAX, N.S.

THOMAS E. KENNY, Esq., President.
MICHAEL DWYER, Esq., Vice-President.
Hon. James Butler, M.L.C. Thos. A. Ritchie, Esq.
Allison Smith, Esq., J. Norman Ritchie, Esq.

GEO. MACLEAN, Cashier.
D. H. DUNCAN, Assistant Cashier.

BRANCHES - Antigonish, Bathurst, N.B., Bridge-
water, Charlottetown, P. E. I., Dorchester, N. B.,
Hamilton, Bermuda, Kingston, Kent, N.B., London-
derry, Lunenburg, Maitland, Hants Co., Pictou, Port
Hawkesbury, Richibucto, N.B., Sackville, N.B., Sum-
merside, P. E. I., Souris, P. E. I., Sydney, Truro,
Weymouth.

HALIFAX BANKING COMPANY.

INCORPORATED 1872.

CAPITAL PAID UP - - - - - \$500,000
RESERVE FUND - - - - - 80,000

HEAD OFFICE - - - - - Halifax, N.S.

W. L. FITZPATRICK, Cashier.

Robie Uniacke, Pres't. L. J. Morton, Vice-Pres.
Thomas Bayne, F. D. Corbett, Jas. Thomson.

AGENCIES - NOVA SCOTIA: Acadia Iron Mines, Lon-
donderry, Barrington, Lockeport, Lunenburg, Ox-
ford, Parrsboro, Shelburne, Truro, Windsor.
New Brunswick: Hillsboro, Petitcodiac, Sack-
ville, St. John.

CORRESPONDENTS: Ontario and Quebec: Molsons
Bank and Branches, Merchants Bank of Canada and
Branches. New York: Bank of New York, National
Banking Association. Boston - Suffolk National
Bank. London, Eng., Union Bank of London.

PEOPLES BANK OF HALIFAX

Capital authorized - - - - - \$800,000
Capital Paid-up - - - - - 606,000

Directors:

GEORGE H. STARR, Esq., President.
R. W. FRASER, Vice-President.

THOMAS A. BROWN, Esq. PATRICK POWER, Esq.
W. J. COLEMAN, Esq. AUGUSTUS W. WEST Esq.

PETER JACK, Esq., - - - - - Cashier.

Branches: Lockeport and Wolfville, N.S.
Agents in London.....The Union Bank of London
" New York.....The Bank of New York.
" Boston.....Williams & Hall.
" Ont & Que.....The Ontario Bank.

THE PEOPLE'S BANK OF NEW BRUNSWICK.

FREDERICTON, N. B.

Incorporated by Act of Parliament 1864.

A. F. RANDOLPH, President.

J. W. SPURDEN, Cashier.

FOREIGN AGENTS.

London - Union Bank of London.
New York - Fourth National Bank.
Boston - Elliot National Bank.
Montreal - Union Bank of Lower Canada.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL SUBSCRIBED, - - - \$1,000,000

Head Office, - - - - - Hamilton.

Directors.

JOHN STUART, Esq., President.
JAMES TURNER, Esq., Vice-President.
Hon. D. McInnes. Dennis Moore, Esq.
Edward Gurney, Esq. John Proctor, Esq.
George Rosch, Esq.

E. A. COLQUHOUN, Cashier.
H. S. STEVEN, Assistant-Cashier.

Agencies.

Beeton - W. P. Roberts, Agent.
Georgetown - H. M. Watson, Agent.
Listowel - H. H. O'Reilly, Agent.
Milton - J. Butterfield, Agent.
Port Elgin - W. Corbould, Agent.
Wingham - B. Willson, Agent.

Agents in New York - Messrs. John J. Cisco & Son.
Agents in London, Eng. - The National Bank of
Scotland.

Eastern Townships Bank

AUTHORIZED CAPITAL - - - - - \$1,500,000
CAPITAL PAID IN 15th MAY, 1880, 1,382,087
RESERVE FUND - - - - - 900,000

BOARD OF DIRECTORS.

B. W. HENEKER, A. A. ADAMS,
President. Vice-President.
Hon. M. H. Cochrane. Jno. Thornton. Hon. J. H. Pope
G. K. Foster. G. N. Galer. G. G. Stevens.
T. S. Morey.

Head Office - Sherbrooke, Que
WM. FARWELL, - - - - - General Manager

BRANCHES.

Waterloo. Stanstead.
Cowansville. Richmond. Granby.
Coaticook.

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

BANK OF NOVA SCOTIA

Incorporated 1832.

Capital paid up \$1,000,000. Reserve Fund \$325,000

PRESIDENT - JOHN S. MACLEAN.

CASHIER - THOS. FYBEE.

John Doull. Samuel A. White.
James J. Bremner. Daniel Cronan.

Head Office, - - - - - Halifax, N.S.

Branches:

Amherst. Digby. North Sydney. Annapolis.
Kentville. Pictou. Liverpool, N.B. Bridgetown.
New Glasgow. Moncton, N.B. St. John, N.B.
Yarmouth. Newcastle, N.B. Woodstock.
St. Stephen, N.B. Charlottetown, P.E.I.
Winnipeg, Manitoba.

UNION BANK

OF PRINCE EDWARD ISLAND.

Incorporated by Act of Parliament, 1863.

CHARLES PALMER, Esq., President.

GEORGE MACLEOD, Cashier.

HEAD OFFICE.....CHARLOTTETOWN.

BRANCHES.....SUMMERSIDE AND MONTAGUE

AGENTS IN

Montreal.....Bank of Montreal.
New York.....National Park Bank.
Boston.....Merchants' National Bank.
London, England.....Union Bank of London.

LA BANQUE DU PEUPLE.

Established in 1866.

CAPITAL \$2,000,000

Head Office, - - - - - Montreal.

C. S. CHEERIE, President.

A. A. TROTIER, Cashier.

Foreign Agents.

London - Glyn, Mills, Currie & Co.
New York - National Bank of the Republic.
Quebec Agency - La Banque Nationale.

THE MARITIME BANK

OF THE DOMINION OF CANADA.

Head Office, - - - - - St. John, N.B.

Paid up Capital, \$697,800.

THOS. MACLELLAN, ALFRED RAY,
President. Cashier.

BOARD OF DIRECTORS - LeB. Botsford, M.D., Vice-
President; Robt. Cruikshank, (of Jardine & Co.,
Grocers), Jer. Harrison (of J. & W. F. Harrison, Flour
Merchants), Thos. Maclellan, (of Maclellan & Co.,
Bankers), John H. Parks (of Wm. Parks & Son, Cot-
ton Manufacturers), John Tapley (of Tapley Bros.,
Indiantown), How. D. Troop, (of Troop & Son,) Ship-
owners.
Agency - Fredericton - A. S. Murray, Agent.
" Woodstock - G. W. Vanwart, Agent.

The Chartered Banks.

LA BANQUE NATIONALE
 CAPITAL PAID UP, \$2,000,000
 HEAD OFFICE, QUEBEC.
 HON. ISIDORE THIBAudeau, President.
 JOS. HAMEL, Esq., Vice-President.
 P. LAFRANCE, Esq., Cashier.
DIRECTORS:
 Chevalier O. Robitaille, M.D., U. Tessier, jr., Esq.
 Theophile LeDroit, Esq., E. Beaudet, Esq., M.P.P.
 J. B. Z. Dubeau, Esq.
 Hon. Dir., Hon. J. R. Thibaudeau, Montreal.
BRANCHES—Montreal—C.A. Vallee, Manager; Ottawa—O. H. Carriere, do.; Sherbrooke—John Campbell, do.
AGENTS—England—The National Bank of Scotland, London; France—Messrs. Alf. Grunbaum & Co. and La Banque de Paris et des Pays-Bas, Paris; United States—The National Bank of the Republic, New York; The National Revere Bank, Boston; Newfoundland—The Commercial Bank of Newfoundland; Ontario—The Bank of Toronto; Maritime Provinces—The Bank of New Brunswick, The Merchants Bank of Halifax, Bank of Montreal; Manitoba—The Merchants Bank of Canada.

ST. STEPHENS BANK.
 Incorporated 1836.
ST. STEPHEN'S, N. B.
CAPITAL, \$200,000.
 F. H. TODD, President.
 J. F. GRANT, Cashier.

AGENTS—London—Messrs. Glyn, Mills, Currie & Co.; New York—Bank of New York, N.B.A.; Boston—Globe National Bank; St. John—Bank of New Brunswick.

THE WESTERN BANK OF CANADA.
 HEAD OFFICE, OSHAWA, ONT.
CAPITAL AUTHORIZED \$1,000,000
CAPITAL SUBSCRIBED 500,000
CAPITAL PAID-UP 150,000
BOARD OF DIRECTORS.
 JOHN COWAN, Esq., President.
 REUBEN S. HAMLIN, Esq., Vice-President.
 W. F. Cowan, Esq., W. F. Allen, Esq.
 Robert McIntosh, M.D., J. A. Gibson, Esq.
 Thomas Paterson, Esq.
 T. H. McMILLAN, Cashier.
 Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.

The Loan Companies.

THE ONTARIO LOAN AND DEBENTURE CO.
 OF LONDON, CANADA.
Capital Subscribed, \$1,000,000
PAID-UP CAPITAL, 1,000,000
Reserve Fund, 205,000
Total Assets, 2,886,000
Total Liabilities, 1,655,000
 Money loaned on Real Estate Securities only. Municipal and School Section Debentures purchased.
WILLIAM F. BULLEN
 Manager.
 London Ontario, 1880.

AGRICULTURAL SAVINGS & LOAN COMPANY,
 LONDON, ONTARIO.
 Office: Corner Dundas and Talbot Streets.
SUBSCRIBED CAPITAL \$600,000
PAID UP CAPITAL 569,485
DEPOSITS & DEBENTURES 723,330
DIRECTORS—William Glass, (Sheriff Co's Middlesex.) President; Adam Murray, (Treas. Co's Middlesex.) Vice-President; Lieut.-Col. Moffat, D. Regan, John Stewart, Thos. McCormick and John W. Little.
 Deposits received at current rates of Interest. Money loaned on Mortgage of Real Estate.
JOHN A. ROE, Manager.

The Canada Landed Credit Co'y.
 IS PREPARED TO MAKE **STRAIGHT LOANS** —and to— **PURCHASE MORTGAGES**
 On the Security of Improved Farm or Substantial City Property,
ON THE MOST FAVOURABLE TERMS
 Forms of Application and full particulars may be had on application
D. McGEE, Secretary,
 25 Toronto St., Toronto.

The Loan Companies.

Canada Permanent LOAN & SAVINGS COMPANY.
 Incorporated A.D. 1855.
PAID-UP CAPITAL, \$2,000,000
RESERVE FUND, 1,000,000
TOTAL ASSETS, 6,850,000
THE COMPANY
 Receives money on Deposit at current rates of interest, payable half-yearly, the principal being repayable on demand or on short notice.
ALSO
 Receives money for more permanent investment for which Debentures are issued with interest coupons attached.
TO EXECUTORS AND TRUSTEES.
 The laws of Ontario authorize the Investment of Trust Funds in the Debentures of this Company.
 For further information apply to
J. HERBERT MASON, Manager.
 Office—Company's Buildings, Toronto.

THE FREEHOLD LOAN AND SAVINGS COMPANY,
 TORONTO.
 ESTABLISHED IN 1859.
SUBSCRIBED CAPITAL \$1,050,400
CAPITAL PAID UP 690,080
RESERVE FUND 261,500
CONTINGENT FUND 6,872
President, HON. WM. McMASTER
Secretary-Treas., CHARLES ROBERTSON
Inspector, ROBERT ARMSTRONG
 Money advanced on easy terms for long periods repayable at borrower's option.
 Deposits received on Interest.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.
PRESIDENT:
 VICE-PRESIDENT: W. E. SANFORD, Esq.
Capital Subscribed, \$1,500,000
PAID-UP 1,100,000
Reserve and Surplus Profits 74,000
Total Assets, 2,500,000
MONEY ADVANCED on Real Estate on favorable terms of Repayments.
 The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached payable half yearly.
 Office: Corner King & Hughson St., Hamilton.
 Sept., 1882. **H. D. CAMERON, Treasurer.**

UNION LOAN & SAVINGS COMPANY.
Offices: COMPANY'S BUILDINGS,
 Nos. 28 & 30 Toronto St.
CAPITAL, \$1,000,000
PAID-UP, 500,000
DEPOSITS & DEBENTURES, 458,000
RESERVE FUND, 110,000
TOTAL ASSETS, 1,072,763
President, FRANCIS RICHARDSON, Esq.
Manager, W. MACLEAN.
 Interest allowed on Deposits at highest current rates. Money advanced on security of Real Estate. Mortgages bought. No Commissions.

Dominion Savings & Investment Soc,
 LONDON, ONT.
 INCORPORATED, 1872.
Capital, \$1,000,000.00
Subscribed, 1,000,000.00
PAID-UP, 883,121.09
Reserve and Contingent, 135,539.16
Savings Bank Deposits and Debentures, 768,995.75
 Loans made on farm and city property, on the most favorable terms.
 Municipal and School Section Debentures purchased.
 Money received on deposit and interest allowed thereon.
F. B. LEYS, Manager.

THE LONDON & ONTARIO Investment Co., Limited.
 OF TORONTO, ONTARIO.
President—HON. FRANK SMITH.
Vice-President—WILLIAM H. BEATTY, Esq.
Directors—Messrs. William Ramsay, Arthur B. Lee, W. B. Hamilton, J. G. Worts, Jr., Alexander Nairn, George Taylor, Henry Gooderham, Frederick Wyld and Henry W. Darling.
 Money advanced at lowest current rates and on most favorable terms, on the security of productive farm, city and town property.
 Mortgages and Municipal Debentures purchased.
I. A. M. COBBY, Manager.
 84 King St. East, Toronto.

The Loan Companies.

WESTERN CANADA LOAN & SAVINGS CO.
CAPITAL, \$1,000,000
RESERVE, 450,000
Offices: No. 70 Church St. Toronto.
 The Company receives Money on Deposit. Interest allowed thereon, compounded half-yearly.
Debentures issued in Currency or Sterling.
Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company. For further particulars apply to
WALTER S. LEE, Manager.

HURON AND ERIE LOAN & SAVINGS COM'Y
 LONDON, ONT.
CAPITAL STOCK PAID UP \$984,150
RESERVE FUND 300,000
 Money advanced on the security of Real Estate on favorable terms.
Debentures issued in Currency or Sterling.
Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company.
 Interest allowed on Deposits.
WM. SAUNDERS, President.
R. W. SMYLLIE, Manager.

THE HOME
Office: No. 72 Church St., Toronto
AUTHORIZED CAPITAL, \$2,000,000.
SUBSCRIBED CAPITAL, \$1,000,000.
 Deposits received, and interest, at current rates allowed thereon.
 Money loaned on Mortgage on Real Estate, on reasonable and convenient terms.
 Advances on collateral security of Debentures, and Bank and other Stocks.
Hon. FRANK SMITH, President.
JAMES MASON, Manager.

BUILDING & LOAN ASSOCIATION
PAID-UP CAPITAL, \$731,683
TOTAL ASSETS, 1,320,465
DIRECTORS.
 Larratt W. Smith, D.C.L., Pres. John Kerr, Vice-Pres.
 Hon. Alex. Mackenzie, M.P. G.R.R. Cockburn, M.A.
 James Fleming. Joseph Jackes.
W. Mortimer Clark,
 Walter Gillespie, Manager.
Offices—Cor. Toronto and Court Streets.
 Money advanced on the security of City and Farm Property.
 Mortgages and Debentures purchased.
 Interest allowed on deposits.
 Registered debentures of the Association obtained on application.

The Ontario Loan & Savings Co.
 OSHAWA, ONTARIO.
CAPITAL SUBSCRIBED \$300,000
CAPITAL PAID UP 295,000
RESERVE FUND 45,000
DEPOSITS & Can. Debentures.. 550,000
 Money loaned at low rates of Interest on the Security of Real Estate and Municipal Debenture Deposits received and Interest allowed.
HON. T. N. GIBBS, Pres.
W. F. COWAN Esq., Vice-Prest.
T. H. McMILLAN, Secy-Treas.

THE English Loan Comp'y LIMITED.
HEAD OFFICE, LONDON, CANADA
Subscribed Capital, \$2,044,100.
 Money lent on the security of Real Estate at lowest rates of interest. Mortgages, Municipal and School Debentures purchased on liberal terms.
 Parties having mortgages on their farms will find it to their advantage to apply at the Head Office of this Company.
HON. ALEX. VIDAL, DUGALD J. CAMPBELL
 President. Manager.

The Loan Companies.

Ontario Investment Association,
OF LONDON, ONTARIO.

Capital Subscribed - \$2,650,000
Reserve Fund - 500,000
Invested - 1,500,000

— DIRECTORS:—

CHAS. MURRAY, Manager Federal Bank, President.
SAMUEL CRAWFORD, Esq., Vice President.
BRN. CRONYN, Barrister. W. B. MEREDITH, Q. C.
DANIEL MACPHE, Esq. C. F. GOODHUE, Barrister.
JOHN LABATT, Brewer. J. B. STRATHY, Esq.
JAS. A. MARON, Banker. THOS. BEATTIE, Merchant
ISAAK DANES, Secretary F. A. FITZGERALD, President
Water Commissioners. Imperial Oil Co.

This Association is authorized by Act of Parliament to Loan Money on Real Estate, Building & Loan Companies' Stocks, and has the largest Reserve Fund of any Company in Western Ontario.

HENRY TAYLOR,
Manager.

OFFICE—Richmond Street, London, Ont.

The London & Canadian Loan and Agency Co. (Limited.)

DIVIDEND NO. 18.

Notice is hereby given that a dividend at the rate of Ten per cent. per annum on the paid up Capital Stock of this Company for the half year ending 31st August, 1882, has this day been declared, and that the same will be paid on the 15th September, 1882. The Transfer Books will be closed from 1st September to 11th October, both days inclusive. The Annual General Meeting of the Shareholders will be held at the Company's Offices, 44 King Street west, Toronto, on Wednesday, 11th Oct. The chair to be taken at noon. By order of the board,
J. G. MACDONALD, Manager.
Toronto, August 24th, 1882.

The National Investment Co'y
OF CANADA. (Limited.)

HEAD OFFICE, - - TORONTO.

Subscribed Capital, - \$1,460,000
BOARD OF DIRECTORS.—William Alexander (of Alexander & Stark), President; Hon. J. C. Aikins, Vice-President; J. G. Cooper, A. V. DeLaport, William Galbraith, Edward Gurney, Jr., John Jacques, Newman Silverthorne, Prof. Young, of University College, Toronto.
Money lent at lowest rates of interest. Mortgages purchased.

AND. RUTHERFORD, Manager.

Farmers' Loan & Savings Company,

OFFICE: No. 7, Toronto Street, Toronto.

Capital - \$1,067,350
Paid-up - 611,430
Assets - 1,125,000

MONEY advanced on improved Real Estate at lowest current rates.
STERLING and CURRENCY DEBENTURES issued.

MONEY received on Deposit, and interest allowed payable half-yearly. By Vic. 42, Cap 21, Statutes of Ontario, Executors and Administrators are authorized to invest trust funds in Debentures of this Company.

WM. MULOCK, M. P., President. GEO. S. C. BETHUNE, Secretary-Treas.

Financial.

GZOWSKI & BUCHAN
50 King Street East, Toronto,
BANKERS & STOCK BROKERS.

American and Sterling Exchange. American Currency, &c., bought and sold. Stocks, Bonds, and Debentures bought and sold on Commission.

C. S. GZOWSKI, JR. EWING BUCHAN

AROH. CAMPBELL,
STOCK & SHARE BROKER,

(Member of the Stock Exchange)

MERCHANTS BUILDINGS,

Hospital and St. Sacrament Sts.,
MONTREAL.

Financial.

John Stark. Geo. T. Alexander. Fred. J. Stark.

John Stark & Co.

(FORMERLY ALEXANDER & STARK.)

Members of Toronto Stock Exchange,

Buy and Sell Stocks, Debentures, &c., for cash or on margin.

Orders promptly attended to.

20 ADELAIDE ST. EAST, TORONTO.

JAS. S. MACDONALD & CO.,
BANKERS AND BROKERS,
MEMBERS OF THE STOCK EXCHANGE,
HALIFAX, N.S.,

Transact a General Banking Business. Exchange purchased.

Drafts on London, New York, Boston and Montreal at lowest rates.

Stocks, Shares, Bonds, Debentures, and all negotiable securities bought and sold.
Collections made on all accessible points.

J. A. MACKELLAR & Co.,
STOCK BROKERS,

(Members of the Toronto Exchange).

Buy and sell Stocks for Cash or on Margin. Orders promptly attended to. Correspondence solicited.

32 KING STREET EAST.

THE TORONTO

General Trusts Co.

27 & 29 Wellington St. East.

This Company is chartered to act as TRUSTEE, EXECUTOR, ADMINISTRATOR, GUARDIAN, ASSIGNEE, RECEIVER, COMMITTEE, &c., &c., under appointment of Courts, Corporations or private individuals, and will also act as AGENT for persons who have undertaken to execute all such duties.

The Company will also INVEST MONEY, COLLECT interest and income of every description, and act as agent for the management or winding up of estates, and will generally transact all such financial business as it is authorized to do by its Charter. Safes to rent in the Company's fire and burglar-proof vaults. Wills, deeds, bonds, gold and silver plate, &c., received for safe keeping or special guarantee.

Hon. EDWARD BLAKE, Q.C., M.P., President.
E. A. MEREDITH, Esq., LL.D., Vice-President.

DIRECTORS.

Hon. Wm. McMaster, Senator.
Hon. Alex. Morris, M.P.P.
B. Homer Dixon, Esq. William Elliot, Esq.
James Maclellan, Esq., Q.C.
James Michie, Esq. J. K. Kerr, Esq., Q.C.
Geo. A. Cox, Esq. J. Sutherland Stayner, Esq.
Wm. Gooderham, Esq. W. B. Scarth, Esq.
J. G. Scott, Esq., Q.C. Robert Jaffray, Esq.
James J. Foy, Esq. A. B. Lee, Esq.

J. D. EDGAR, Solicitor.
Bankers—Canadian Bank of Commerce.
J. W. LANGMUIR, Manager.

THE BELL TELEPHONE CO.
OF CANADA.

ANDW. ROBERTSON, Pres. C. F. SIEB, Vice-Pres.
C. F. SOLATER, Secretary-Treasurer.

This Company, which owns the original Telephone Patents in Canada of Bell, Blake, Edison, Phelps, Gray and others, is now prepared to furnish, either directly or through its Agents, Telephones of different styles, and applicable to a variety of uses. Also to arrange for Telephone lines between Cities and Towns where exchange systems already exist, in order to afford facilities for personal communication between subscribers or customers of such systems. It will arrange to connect places not having telegraphic facilities with the nearest telegraph office, or it will build private lines for individuals or firms, connecting their different places of business or residence.

This Company is also prepared to manufacture telegraph and electrical instruments, electro-medical apparatus, fire alarm apparatus, magnets for mills, electrical gas-lighting apparatus, burglar alarms hotel and house annunciators, electric call-bells, &c. Any further information relating hereto can be obtained from the Company.

No. 12 Hospital St., Montreal.

N.B.—All persons using Telephones not licensed by this Company are hereby respectfully notified that they are liable to prosecution, and for damages for infringement, and will be prosecuted to the full extent of the law.

Financial.

R. H. TEMPLE & CO.,
STOCK BROKERS,

Members of Stock Exchange,

Canadian and American Stocks, Hudson Bay Co.'s Shares, &c., bought and sold for Cash or on Margin.

52 ADELAIDE STREET EAST,
TORONTO.

JACKSON RAE,
General Financial, Investment and
Commission Agent.

Municipal or other Bonds and Stocks bought and sold. Loans on Mortgages or other Securities effected.
Advances on Stocks, Merchandise or Commercial paper negotiated.

Royal Insurance Chambers, Montreal.

MOFFAT & CALDWELL,

444 Main St., Winnipeg, Man.,

Bankers, Stock & Real Estate Brokers,

Transact a General Banking Business. Municipal Debentures bought and sold. Collections promptly attended to. Real Estate bought and sold. Correspondence invited.

MANNING & CO.,

BANKERS,

WINNIPEG & BRANDON.

Transact a General Banking business. Drafts issued available at all points in Canada. Collections made on all accessible points with despatch.

ALLOWAY & CHAMPION,
BANKERS

WINNIPEG & PORTAGE LA PRAIRIE.

Oldest established Bankers in the North-West. Agents for sale of Canadian Pacific Railway Bonds. Special and prompt attention given to collections.

H. T. CHAMPION.

W. F. ALLOWAY.

GORDON, ADAMSON & CO.
BANKERS,

WINNIPEG & PORTAGE LA PRAIRIE,
Manitoba.

Collections made on all points in the Province and proceeds remitted promptly by draft.

J. F. RUTTAN & CO.,
Real Estate Agents,
393 Main St., Winnipeg.

MORTGAGE INVESTMENTS.—We are paying special attention to the investment of private funds in the security of first mortgages on real estate, and are prepared to obtain for our clients the highest prevailing rates of interest.

Lands bought and sold on commission.
Enquiries solicited.

WALKER, STUART & CO.,

WINNIPEG, MAN.

Real Estate Agents

AND

STOCK BROKERS.

Properties in Winnipeg and North West Territories bought and sold.

A. W. ROSS,
LAND BROKER.

Dundee Block, Main St. Winnipeg.

SIXTY THOUSAND ACRES of selected farming lands in the most fertile districts of Manitoba, and a large number of building lots in the most saleable parts of Winnipeg.

Lands sold on commission.

Leading Wholesale Trade of Montreal.

Moss & Rushton

MANUFACTURERS' AGENTS,
138 MCGILL STREET, MONTREAL,

SOLE AGENTS FOR

CLARK & COMPY
Anchor Spool Cottons,
PAISLEY.

FINLAYSON, BOUSFIELD & CO.,
Linen Thread Manufacturers,
JOHNSTONE.

C. A. RICKARDS,
Sewing and Knitting Silk Manufacturer,
BELL BUSK.

H. MILWARD & SONS,
Needle and Fish-hook Makers,
REDDITCH.

E. BLANK,
Worsted and Cotton Braids,
LONDON.

Also on hand, assortment of Shirt
Pearls on Duplex Cards.

CANTLIE. EWAN & CO

General Agents and Manufacturers' Agents,
MONTREAL AND TORONTO.

Merchants Manufacturing Co., Bleached Shirtings.
Cornwall Manufacturing Co., White and Colored
Blankets. A. Lomas & Son, Sherbrooke, Plain and
Fancy Flannel. Almonte Knitting Co., Shirts and
Drawers. Thorold Knitting Co., Shirts and Draw-
ers. Canadian Tweeds and Etoiles, Cotton and
Wool Hosiery, &c., &c.

{ 88 St. Joseph Street, Montreal.
{ 18 Wellington St. E., Toronto.

The Boiler Inspection & Insurance COMPANY OF CANADA,

ALSO CONSULTING ENGINEERS,

Late The Canadian Steam Users Insurance Assoc'n.
Head Office—Mechanics Institute, Toronto.

SIR ALEX. CAMPBELL, - - - President.
HON. JNO. McMURRICH, - - - Vice-President.
GEO. C. ROBB, - - - Chief Engineer. A. F. JONES, Sec'y-Treas.
JOHN GALT, C.E. & M.E. - - - Gen'l. Manager.

THIBAudeau, FRERES & CIE,
Importers and Wholesale Jobbers in
**BRITISH, FOREIGN & DOMESTIC
DRY GOODS,**
41 & 43 Dalhousie Street,
QUEBEC, P. Q.

Branche—Thibaudeau, Brothers & Co., Montreal,
Thibaudeau, Brothers & Co., Winnipeg, Manitoba.
Thibaudeau, Brothers & Co., London, E. C., England

THE CANADIAN RUBBER CO. OF MONTREAL.

Manufacturers of Rubber Shoes, Felt Boots, Belt-
ing, Steam-Packing, Hose, &c.,

Office & Warerooms, 335 St. Paul St.,
MONTREAL.

Branch House, 45 Yonge St., TORONTO

Leading Wholesale Trade of Montreal.

RAMSAY'S N. P. WHITE

Has much greater covering power than Lead, and is
suitable for all work, either inside or out. It is the
best and most brilliant WHITE PAINT
made. It is prepared from stone, and is as dur-
able. For sale by dealers, or

A. RAMSAY & SON, Montreal.

J. S. MAYO,
9 COMMON ST., MONTREAL,
Importer and Manufacturer of
LUBRICATING OILS
OF EVERY DESCRIPTION.

SPECIALTIES:

**Cylinder Oil,
Sewing Machine Oil,
Lard Oil,**

Bottom prices and liberal terms.

JOHN TAYLOR & CO.,

Manufacturers & Importers of

Hats, Caps, Furs, &c.,

537 St. Paul St., Montreal.

KINLOCH, LINDSAY & CO.,

LATE

KINGAN & KINLOCH,

Direct Importers of

TEAS, ETC.

82 St. Peter St., Montreal.

CANADA LEAD & SAW WORKS,

**JAMES ROBERTSON,
METAL MERCHANT & MANUFACTURER,**

Office: 20 Wellington St } MONTREAL { P.O. Box 1500.

BRANCHES:

Toronto, Ont. | St. John, N. B. | Baltimore, U.S.
J. Robertson & Co. | Jas. Robertson | J. Robertson & Co

TEES, COSTIGAN & WILSON,

(Successors to James Jack & Co.)

IMPORTERS OF TEAS

AND GENERAL GROCERIES.

66 ST. PETER STREET, - - - MONTREAL

HODGSON, SUMNER & CO'Y

IMPORTERS OF

**DRY GOODS, SMALLWARES,
AND FANCY-GOODS.**

347 & 349 St. Paul Street, MONTREAL.

**CASSILS, STIMSON & CO.,
LEATHER MERCHANTS,**

Importers of Calfskins, Kipskins, Fancy Kid &
2 Sheepskins, English Oak Sole.

Agents for Canadian and American Leather Board &
Leather Board Counters.

COMMISSION Dealers in Domestic LEATHER.

18 ST. HELEN ST., MONTREAL.

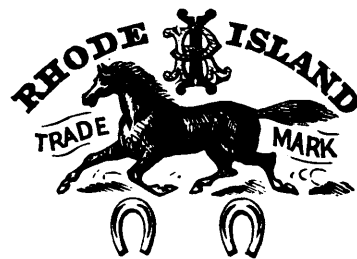
JOHN LOW,

(Member of the Stock Exchange.)

STOCK & SHARE BROKER,

58 St. Francois Xavier Street,
MONTREAL.

Leading Wholesale Trade of Montreal.



We are manufacturing above celebrated make

HORSE SHOES,

made from selected Wrought Scrap Iron, which
for general excellence, both as regards quality and
uniformity, are unsurpassed.

The Rhode Island Horse Shoes are preferred
over all others. They are used entirely by the prin-
cipal Farriers and Horse Railway Companies
throughout the United States.

Orders solicited, which will be promptly executed.
We also manufacture every description of Nails
Tacks, Brads, &c. Railway and Pressed Spikes.

PILLOW, HERSEY & CO., Montreal.

Cochrane, Cassils & Co.,

(Successors to Smith, Cochrane & Co.)

**BOOTS AND SHOES
WHOLESALE,**

Cor. Craig & St. Francois Xavier Streets,

M. H. Cochrane, Charles Cassils, } MONTREAL, Q.

McARTHUR, CORNELLE & CO.

OIL, LEAD, PAINT,

Color and Varnish Merchants,

Importers of

ENGLISH AND BELGIAN WINDOW GLASS

Plain and Ornamental Sheet, Polished, Rolled
and Rough Plate, &c.

PAINTERS' & ARTISTS' MATERIALS, BRUSHES, &C

317 314, 316 St. Paul St., & 253, 255, 257 Com-
missioners St.,

MONTREAL.

W. & F. P. CURRIE & CO.,

100 Grey Nun Street, Montreal,

MANUFACTURERS OF

SOFA, CHAIR & BED SPRINGS.

A large Stock always on hand.

IMPORTERS OF

Drain Pipes, Vent Linings, Flue Covers,
Fire Bricks, Fire Clay, Roman Cement,
Portland Cement, Water Lime, Whiting,
Plaster of Paris, Borax, China Clay.

W. & J. KNOX,



FLAX SPINNERS

And Linen Thread Manufacturers,
KILBIRNIE Scotland.

SOLE AGENTS FOR CANADA:

WILLIAM NEW & CO.,
648 Craig Street, Montreal.

Leading Wholesale Trade of Montreal.

JOHN CLARK, JR. & Co's,
M. E. Q.
SPOOL COTTON.

This Thread is the only make in the CANADIAN MARKET that received an Award at the CENTENNIAL EXHIBITION for

Excellence in Color, Quality & Finish.



Recommended by the principal Sewing Machine Companies as the best for Hand and Machine

Sewing.

WALTER WILSON & CO.,
Sole Agents for the Dominion,
ST. HELEN ST., MONTREAL.

WM. BARBOUR & SONS,
IRISH FLAX THREAD
LISBURN.

Received
Gold Medal
THE
Grand Prix
Paris Exhibition.
1878.



Received
Gold Medal
THE
Grand Prix
Paris Exhibition.
1878.

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

WALTER WILSON & COMPY,
Sole Agents for the Dominion,
1 & 3 ST. HELEN STREET,
MONTREAL.

AGENCY FOR

"Gosler"



BEST IMPORTED GLOVE
IN THE MARKET.

A full Assortment always in Stock.

WALTER WILSON & CO.,
Sole Agents for the Dominion of Canada,
1 & 3 St. Helen Street, Montreal.

BOILER PLATE.
BOILER TUBES.
SHEET IRON.
Also Canada and Tin Plate.

FOR SALE BY

COPLAND & McLAREN,
Wellington Chambers, GLASGOW. | Wellington Mills, MONTREAL.

Leading Wholesale Trade of Montreal.

CRATHERN & CAVERHILL,
IMPORTERS OF

Hardware, Iron, Steel, Tin, Canada Plates, Window Glass, Paints & Oils. Manufacturers of Cut Nails, Clinch & Pressed Nails, and the celebrated "CC" Horse Nails.

AGENTS VIELLE MONTAGNE ZINC CO.

89 St. Peter Street, Stores: 12, 14, 16, 18 Colborne St.
Union Nail Works St. Gabriel Locks,
MONTREAL.

BELDING PAUL & CO
MONTREAL,

MANUFACTURERS OF

SILK THREADS, RIBBONS, &c

OFFICES.

New York, Philadelphia, Cincinnati, Boston, St. Louis, Chicago, San Francisco, Montreal.

MILLS.

Rockville, Conn. Northampton, Mass. Montreal, Que.



Now in Store—New Season's Japans,
Ex Coptic, Belgic and Glenavon.
Expected Daily—New Season's Congous,
Ex Strathleven and Bengloe.

TURNER, ROSE & CO.,
Cor. St. John & Hospital Streets,
MONTREAL.

THE COOK'S FRIEND

Baking Powder is a staple article with every store-keeper and Grocer in the Dominion.

The many attempts to take advantage of the high and well earned reputation of the COOK'S FRIEND, by imitating its name and style, are the strongest evidence of its popularity.

Manufactured and for sale to the Trade only by

W. D. McLAREN,
55 & 57 College St., Montreal.

John Moir & Son, Limited.

FACTORIES:—For Jams, Fruits, Pickles, Sauces, &c., LONDON. For Soups, Meats, Scotch Salmon, Herrings, Game, &c., ABERDEEN, Scotland. For The Seville Orange Marmalade, Quince Marmalade, Olives, &c., SEVILLE, Spain.

WM. DARLEY BENTLEY,
Sole Agent for Canada,
No. 317 St. Paul Street, MONTREAL.

ROSS, HASKELL & CAMPBELL,
Buttons, Laces, Frillings, &c.
No. 43 RECOLLET STREET,
MONTREAL.

WM. JOHNSON,
MANUFACTURER OF
WHITE LEAD,
COLORED PAINTS,
& DRY COLORS.

Specialties:

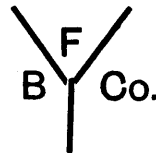
MASURY'S JAPAN COLORS.
" OIL " "
" RAILROAD " "
" LIQUID " "

Henry Woods, Son & Co's, Boston, Massachusetts,
MARSEILLES GREEN.

Orders Solicited from dealers in Paints & Oils.
FACTORY: 573 William St., Montreal.
P.O. Box 926.

Leading Wholesale Trade of Montreal.

FOSTER, BAILLIE & Co
MONTREAL.



Manufacturer's Agents
AND IMPORTERS.

LINEN GOODS of every kind. BLACK GOODS, CRAPES, &c., RAMWORTH'S SEWING COTTONS.

Mercantile Summary.

VALUE of exports at Kingston during September was \$97,544 and of imports \$131,611.

AMERICAN barbed wire fencing has invaded Germany, and is advertised as being kept for sale at 25 different places in that country.

WM POWELL, who has been in business as a grocer in Cornwall only about eighteen months, is reported in difficulties, and seeking a compromise.

TWENTY years ago it required five tons of coal to make a ton of iron rails. Now a ton of steel rails may be produced from the ore with half that quantity of coal.

SPAIN produces more lead than any other nation: 120,000 tons last year; the United States comes second, with 110,000 tons; Germany next, with 60,000, and England follows with 7,000 tons.

M. B. and A. HARRISON, general dealers of Maccan, N S., write to their creditors that they are about making an assignment, and say their estate is worth about twenty cents on the dollar of liabilities.

THERE were twenty-one steamships in Montreal harbor on Friday of last week, with a combined tonnage of 22,754 tons. This is the largest number in port on any one day since September, 1880.

W. LAWSON of Winnipeg has put up at Stinking River, the polite name of which is Riviere Satre, 1,800 tons of hay. This, and much more, will be shipped from Starbuck station, on the Manitoba Southwestern.

MESSES TREGENT Bros, general storekeepers, at Turtle Mountain, Manitoba, have for some time been slow in their payments, and the latest about them is that they have assigned. They claim a surplus.

A DRUGGIST of Montague Bridge, P. E. I., Mr. J. A McCallum, who was supposed to be doing fairly, has absconded, leaving his affairs in bad shape. As usual in such cases, the landlord and one or two secured creditors grasp everything there is left.

TRACTION engines have made but little headway in America as yet, while in England they are more generally in use. Some idea of the extent to which they are used in England may be gained by noting that the amount invested in them exceeds \$10,000,000.

A PARTIAL substitute for lumber is being dug out of a quarry above Stevens Point, Wis., if reports be true. The stone is of a slate color, but after being exposed to the air hardens and assumes a beautiful mahogany color. It is thus rendered very desirable for table tops, &c., and can be readily sawn into the right shape.

THE largest match factory in the United States is located at Akron, Ohio, it produces 2,575,000 matches per day, or about 7,000,000,000 a year consuming 70 tons of brimstone, 10,400 pounds of chlorate of potash, 30,000 pounds of glue, 50,000 pounds of paraffine wax, 150 tons of paper.

SHIPMENTS of coal from Picton, N.S., for the last week of September were 5,306 tons. The total for the season was 121,506 tons, distributed among the companies as under: Halifax Co., 36,318; Intercolonial Co., 43,178; Acadia Co., 15,821; Vale Co., 26,189.

The Boston firm, Messrs. Jordan Marsh & Co. who spent \$7,500 in sending thirty clerks on a three months' trip to Europe describe it as the most profitable investment ever made, the services of each clerk being worth many hundred dollars more per year in consequence.

E. A. LESPERANCE, a Montreal jeweller, of recent establishment, has assigned in trust to his father; this step being precipitated by a seizure before judgment on the part of a creditor. Liabilities are stated at \$2,800, with assets of about \$1,600. The business will likely be wound up.

W. H. SMITH left Creemore, Ont., about a year ago and went to Winnipeg. After being in the clothing business there with one Shaw for nine months, the firm was dissolved. Mr. Smith began alone in July but, as formerly, did not attend closely to his affairs. Now his store is closed and the stock will be sold by auction.

The lobster packing business seems one attended by more than ordinary risk and misfortune to judge by the number of recent failures in this line. The latest is that of D. E. Kennedy of Georgetown, P. E. I., who being unable to meet his engagements has left for parts unknown. His assets have been taken possession of by secured creditors, and general creditors get nothing.

The business of Messrs. Hossack Woods & Co., wholesale grocers and confectioners of Quebec, is to be wound up. Mr. Hossack intends we believe to retire from active business, and Mr. Woods is removing to Winnipeg to engage in a similar business.—A. F. Banfield, a dry goods merchant of long standing in Quebec, is also about removing to Manitoba.

The saw mill at Keewatin will cut by the end of the season, 10,000,000 feet of lumber, being nearly double that of last year, and all of it the best of pine. A planing mill was started about the first of July, and some 3,000,000 feet was prepared for market. One firm purchased the entire out of the season, except what filled an order for the C. P. R.

The "threshold of Canada" as the Island of Anticosti has been called has, after long litigation among the parties holding shares in the island, been ordered by Judge Routhier, at Murray Bay, to be sold at auction. The proceeds are to be paid into court, and will then be divided among the proprietors in proportion to their shares, this being the only way to arrive at a just division of the property. The island is estimated to contain 2,460,000 acres.

W. L. HEUREUX, in business at St. Genevieve de Batiscan, Que., as a storekeeper some three or four years, has assigned in trust to two Montreal creditors. He claimed a surplus last spring of some \$2,000, and cannot now satisfactorily account for its disappearance nor for the deficiency now shown. He owes \$4,407 whilst his assets appear to be only \$2,825. It is not likely that he will be granted a settlement, as the feeling amongst creditors is not favorable to him.

The proprietors of two millinery shops in St. Thomas are in difficulty. Miss Mary McNeil, who began about five years ago, apparently did a nice little business. A year ago she got too much credit, however, and this with bad debts appears to have been the cause of her difficulties. Miss Vick, the other one, has been in business a little over a year and is now reported to have left the country. Her stock of goods amounts

to \$1,700 so that creditors will get something on account of their claims.

The first annual meeting of the Star Loan Company was held in St. Thomas last week. The report submitted covered about eleven months of actual business in loaning, and less than ten months' business of the Savings' Bank. The receipts for the year were \$252,166.01 from all sources. The gross profits were \$5,754.62, out of which the Directors have been enabled to declare a first dividend at the rate of 6 per cent. per annum. The value of mortgages held by the Company is \$136,879.82.

LANDRY GIROUARD & Co, of Moncton, N. B., engaged in the grocery business, a line of trade much cut up there, are seeking a composition at the rate of forty cents on the dollar, in 3 and 4 months. The firm has only been in existence one year, and it was understood to be doing too much of a credit business with a doubtful class. They owe about \$4,000, and show assets to a nominally greater figure, but largely made up of doubtful accounts. If this offer be not accepted they will probably assign, as some creditors are suing.

A JOINT-stock company has been organized in London for the purpose of carrying on the extensive brewing and malting business of Messrs. Carling & Co. The capital of the Company has been fixed at \$200,000 in 2,000 shares of \$100 each. The provisional Directors are the Hon. John Carling, and Messrs. John R. Minihinnick, John Beattie, Robert Fox, T. H. Carling and W. P. R. Street. The death of Mr. J. D. Dalton and the Hon. J. Carlings assuming the General Postmastership render this step necessary.

MR. HENRY HORSELY, a manufacturer of spring mattress in quite a large way who has been a long time in business in this city, took his creditors by surprise when he asked them a few days ago to meet and consider his embarrassed condition. His statement shows liabilities of \$8,000. The stock amounts to \$3,000 and book debts, principally bad, to \$3,000 more. It appears that the place in which he carried on business belonged to his son, and he says that as he had not paid the son any rent for years, it was but fair to convey his real estate to him.

We observe the arrival per steamer *Parisian*, from Liverpool last week, of Mr. E. H. King, formerly of the Bank of Montreal. On the same ship came Sir Charles Tupper, Hon. P. Garneau, of Garneau and frere, Quebec; Mr. R. Edminson of Toronto and Mr. Simeon Jones of St. John. Quite a number of Toronto merchants or buyers are outward bound next week, among them are Mr. McCall of D. McCall & Co., by the Cunard steamer; Mr. Robert Carrie; Mr. Andrew Crawford. Mr. B. B. Hughes and family are announced as passengers from New York on the 4th instant, per *Servia*, to spend the winter in Europe.

Those interested in the law respecting trade marks will remember the suit of Messrs. Northrup & Lyman against one Briggs for making an imitation of their Electric Oil and printed label "Electric" instead of "Eolectric." On this ground they instituted an action and obtained an injunction against Briggs for using their labels. Briggs then altered the device of the label but not the wording, and obtained a trade-mark of his own. The plaintiff in the present case contends that the patent for this trade-mark was given by the Department under false impressions, that it is an infringement of their rights, and asks to have it rescinded.

In March last, Messrs. McEneaney & Curran, grocers in Winnipeg, were burnt out with only \$2,000 insurance. After the fire the landlord declined to rebuild for them, and they have since been doing business in a tent. For want

of proper accommodation they claim to have lost about \$15,000. Having now closed and taken stock their statements show assets \$8,000 and liabilities of \$8,800. Creditors have met and agreed that one half the liabilities shall be discharged on condition that Curran gives his homestead as security for the amount of the compromise agreed upon.

Among all the residents of Brantford, probably none is better known to the business community of Canada than Mr. Ignatius Cockshutt, who has been a merchant for fifty years in that place and has seen it grow, and helped its growth, from a village into a prosperous town and a busy city. That now venerable gentleman has retired from active business, and his retirement was made the occasion of the presentation to him last week of an address and a silver casket by his fellow-citizens. There are many outside of Brantford who will join us in adding our congratulations upon his long and prosperous business career, and our hopes that he may long enjoy his well-earned leisure.

A PORK case of some interest was tried at the assizes here a few days ago. It appears that Mr. Thompson, pork dealer in this city, entered into a contract with Messrs. Madden & Walker, of Kincardine, to be supplied by them with 2,700 sides of pork. The 2,700 sides of pork were supplied and paid for, but it was afterwards discovered that in what is technically called the "pocket" of each side, two or three pounds of salt were hidden. Plaintiff claims that about 4,000 lbs. of salt, worth about half a cent a pound, and worth nothing to him, was sold to him at the rate of ten cents a pound. He sought therefore to recover \$400, out of which he considered he had been swindled. He was awarded something like \$240.

UPON the occasion of Mr. R. Millichamp's leaving the employ of Messrs. John Macdonald & Co. in this city, for whom he had been for eleven years buyer, the principal of that well known house paid him the compliment of a most appreciative letter, with which was enclosed a cheque for a nice little sum. The employees of the house presented him with a handsome silver-plated tea set; and some personal friends improved the opportunity by adding a fine gold watch chain. Mr. Millichamp, we are pleased to learn, joins Mr. Jas. Lockhart, of this city, forming the firm of Jas. Lockhart & Co., whose business will be dry-goods commission.

A LARGE number of the prominent business men of Montreal took part, on Wednesday last, in a trip from that city to Quebec in the steamship *Peruvian* of the Allan Line, laden to a depth of 25 feet nearly, for the purpose of testing the channel of the St. Lawrence and Lake St. Peter. Sir Hector Langevin and Hon. Mr. McLelan, of the Dominion Cabinet, and Sir Hugh Allan were of the party, which was joined part way, by Messrs. Dobell and Sharples of the Quebec Harbor Commission. There were also present trade representatives from other cities. At a *dejeuner* given on board, Mr. Andrew Robertson, chairman of the Montreal Board of Harbor Commissioners, presided, and gave an interesting *resume* of the work of deepening the channel since 1850, which received its greatest impulse from the labors of the late Hon. John Young.

THE following are among the business changes in Manitoba. At Brandon Messrs. Fisher & Co., flour mills have dissolved partnership. The business is continued by Alexander Kelly and G. Sutherland. Baker & Harris, forwarders, Emerson, dissolved partnership, Baker & Champion continue. At Nelson, Adamson & McKay, land and com'n, dissolved partnership. Portage la Prairie, J. B. Pewtress & Co, groceries, and

crookery, admitted A. C. Vaughan into partnership; style unchanged. Brown Oldfield & Co., Winnipeg, seeds &c., dissolved partnership, W. H. Brown continues. Fenton & Scott gro., offer business for sale. R. W. Francis & Co. com'n and warehousemen, have sold their warehouse business. G. E. Fulthorp, grocer, admitted Andrew Grant into partnership; style now Fulthorp & Grant. Merritt & McGregor grocer, have dissolved; style now Merritt & Munro.

SEVERAL devices for lessening the labour of correspondence or of copying, have come prominently into use of late. The extension of trade and the increase of epistolary communication have made short-hand amanuenses more than ever needful. With the aid of these it was found that a busy man could get through thrice the amount of business that he could do unaided by such means. But the drudgery was not destroyed, after all, it was merely transferred to the shoulders—or rather to the eyes and fingers—of the short-hand man, who had laboriously to copy all that his chief indited. Relief is found, however, in these labor-saving days, through the marvellous little machine known as the type-writer; which was taken by a group of enquiring husbandmen at the Western Fair the other day for "a new sort of knitting-machine." The agricultural delegates were puzzled, and small wonder, on being told that it wove sentences and paragraphs, instead of stockings. It has been fairly said that the Type-Writer is to the pen what the sewing-machine is to the needle; and any busy man who has mastered its use will agree with the enthusiastic bank-cashier in the West, who writes to the Remingtons, the makers: "I would not go back to the old pen-and-ink drudgery of five years ago, under any circumstances which I could control." It is possible, besides, to make, by means of carbon paper, several copies of the one letter or document by the same manipulation which produces the original. This is the case with the perfected Type-Writer, at least, and it is a feature valuable to the professional man. It was much to be able to say of stenography that by its aid one's hand could keep pace with one's thoughts. But that implied the aid of a transcriber to make the short-hand intelligible; while with the aid of the Type-writer an author may so indite his rapid thought that "he who runs may read."



Chamby Flannels

WARRANTED ALL WOOL.

None Genuine unless Stamped with the above Trade Mark.

Buyers will please note this before purchasing.

WHAT SHE THINKS OF THE DRUMMERS.

First in the crowded car is he to offer—
This travelling man, unhonored and unsung—
The seat he paid for, to some woman young,
Or old and wrinkled. He is first to proffer
Something, a trifle from his samples, maybe,
To please the fancy of the crying baby.

He lifts the window and he drops the curtain
For unaccustomed hands. He lends his case
To make a bolster for a child, not certain
But its mamma will frown him in the face;
So anxiously some women seek for danger
In every courteous act of every stranger.

Well versed is he in all those ways conducive
To comfort where least comfort can be found.
His little deeds of thoughtfulness abound;
He turns the seat unasked, yet unobtrusive;
Is glad to please you, or have you please him,
Yet takes it very calmly if you freeze him.

He smooths the Jove-like frown of the official
By paying the fare of one who cannot pay,
True modesty he knows from artificial;
Will flirt, of course, if you're inclined that way;
And, if you are, be sure that he detects you;
And if you're not, be sure that he respects you.

The sorrows of the moving world distress him;
He never fails to lend what aid he can. [him,
A thousand hearts to-day have cause to bless
This much abused, misused commercial man.
I do not strive to cast a halo round him,
But speak of him precisely as I've found him.
—Philadelphia Record. ELLA WHEELER.

Leading Wholesale Trade of Toronto.

**WHOLESALE MILLINERY
AND
FANCY DRY GOODS
Jas. Brayley and Co.**

Have one of the **BEST BOUGHT STOCKS** in the Trade.
Large close buyers will find our prices right, and the Assortment in every Department exceptionally fine.
CALL AND SEE OUR STOCK.
9 & 11, Wellington St. East, TORONTO.

WM. B. HAMILTON,
Manufacturer and Wholesale Dealer in
BOOTS & SHOES
15 & 17 Front Street East,
TORONTO.

BRUSHES



WOODENWARE

Leading Wholesale Trade of Toronto

BRYCE, McMURRICH & CO.

Fall Stock Now Complete,
VALUE UNSURPASSED.

LIBERAL CASH DISCOUNT

Don't buy Goods still you require them

BRYCE, McMURRICH & CO.
34 YONGE STREET
TORONTO.

J. F. EBY.

H. BLAIN.

EBY, BLAIN & CO.

New Valencia Raisins,
New Season Japans,
New Season Congous
New Season Monings,
New Season Kaisows,
New Ping Suey Young Hysons,
**ALL DIRECT FROM
PLACES OF GROWTH.**

Lowest Current Prices.

EBY, BLAIN & CO.,
Wholesale Grocers,
Cor. FRONT AND SCOTT Sts., TORONTO.

FOR WOOL

WINANS & CO'Y
13 CHURCH STREET,
TORONTO.

Cotton Warps.

**G. B. SMITH
& PARTNERS**

(lately called G. B. Smith & Henderson.)

BY THE IMMENSE INCREASE OF THEIR BUSINESS during the month just past have proved once more for themselves, and also to the vast number of merchants who visited their Warehouse in September, that their system of cutting under current prices and saving the loss by refusing to sell doubtful customers, is not only the best for all prudent sellers, but ALSO THE BEST FOR ALL HONEST BUYERS.

N.B.—G. B. S. & P. have prepared by repeat orders for a BIG OCTOBER TRADE.

G. B. Smith & Partners,
WHOLESALE DRY GOODS,
39 Front St West.

Leading Wholesale Trade of Toronto.

Wyld, Brock AND Darling,

IMPORTERS OF

BRITISH & FOREIGN

WOOLLENS

AND GENERAL

DRY GOODS.

DEALERS IN DOMESTIC,
WOOLLEN AND OTHER
MANUFACTURES.Warehouse—Cor. of Bay and Wellington
Streets,

TORONTO.

Represented in Montreal by Mr. JAMES McGILL-
LIVRAY, 210 St. James Street.**Quetton St. George & Co**

TORONTO, ONT.,

IMPORTERS OF

Wines, Brandies & Liqueurs,

FROM THE

VINEYARDS OF FRANCE, SPAIN,
GERMANY, &c.VAULTS—12, 14 and 16 KING STREET
WEST.**J.D. KING & CO**

(Successors to King & Brown).

NO. 27 FRONT ST. E., TORONTO,

Manufacturers of Fine Boots and Shoes,

Comprising all classes of Peg Work, McKay Sewed
Work), Cable Screw-Wire (which is the best wearing
work made). We also make specialty of Men's and
Boy's Hand-sewed Welt Boots, English and Ameri-
can styles. SHELL CORDWAIN VAMPS which
are very stylish, and for durability, ease and com-
fort cannot be surpassed. Our goods are made in
sizes and half sizes from two to eight different
widths, warranted to fit the largest number of feet
comfortably. No veneered soles; No shoddy stiffen-
ers; No pancake nor shoddy insoles, but made of
the Best Solid Leather. Terms liberal NO TWO
PRICES.

FISH. FISH. FISH.

Bbls. Large Split Herrings, do. Labra-
dor Herrings do. Round Herrings, do.
Bonne Bay Herrings, do. Anticosti Her-
rings, do. Gibbed Herrings, Qtls. Codfish,
Boneless Fish, Bloaters, Extra Scaled
Herrings.JAMES BURNS,
81 FRONT ST. EAST.**Prang's Christmas Cards.**

ALSO

A new line of

CHRISTMAS & NEW YEAR'S CARDS

Handled exclusively by the

TORONTO NEWS CO'Y.

49 Yonge Street, Toronto.

Leading Wholesale Trade of Toronto.

NEW FALL GOODS!

CONSTANTLY ARRIVING.

Next week we will open out a full assortment in
the following lines:

Winceys,

Canada Tweeds,

Wool Shirts,

Wool Drawers,

Wool Hosiery,

White Blankets,

Grey Blankets,

Chambly Flannels,

Etc., Etc.

TERMS LIBERAL TO CASH BUYERS.

Hughes Bros.69 Yonge, Melinda & Jordan Streets,
TORONTO.**COPP, CLARK & CO.,**
67 & 69 Colborne St., Toronto.LITHOGRAPHERS—Maps, Checks, Drafts,
and all Commercial and Fancy Work at lowest
rates.PRINTERS—Book and Job Printing in all their
branches.BOOKBINDERS—Blank Books for Banks, In-
surance and Loan Companies, Public and Private
Mercantile Work, &c., manufactured of the best
materials and in the strongest manner.

Estimates given on application.

(Established 1859.)

WILLIAM GALBRAITH,

Commission Merchant,

FLOUR & PRODUCE DEALER,

No. 80 Front Street,

TORONTO.

Advances made on Consignments of Flour, Grain,
Oatmeal, &c.**COOPER & SMITH,**Manufacturers, Importers & Wholesale Deal-
ers in

BOOTS & SHOES,

36, 38 & 40 Front Street West,

JAMES COOPER.
JOHN C. SMITH. TORONTO.**BROWN BROS.**

PREMIUM

ACCOUNT BOOK

MANUFACTURERS.

A large stock on hand or manufacture to any pat-
tern. Unsurpassed for Quality, Durability and
Cheapness. Established 25 years.**COBBAN MANUFACTURING CO.,**

MANUFACTURERS OF

Mouldings, Picture Frames,

Looking Glasses, Mirror Plates.

IMPORTERS OF

Picture Dealers' Supplies

& Cabinet Makers' Sundries.

GLASS SILVERING A SPECIALTY.

Cor. Hayter & Terauley St., TORONTO.

Leading Wholesale Trade of Toronto.

Ogilvy & Co.

Offer special value in

WHITE

and COLOURED

BLANKETS,

Various sizes and weights.

OGILVY & CO.,

43 FRONT STREET WEST.

Toronto, Sept 15, 1882.

D. McCALL & CO.

Wholesale Millinery

FANCY DRY GOODS.

Stock for Fall Complete.

OPENING DAYS: 29th, 30th and
31st August, and following days.

Inspection Invited.

D. McCALL & Co.

51 & 55 YONGE ST., | 8 PRINCESS ST.
TORONTO. | WINNIPEG.

THE LACE WAREHOUSE

IS SHOWING

EMBROIDERIES,

LACE CURTAINS,

LAMBREQUINS,

LACE GOODS,

REAL LACES.

WHITE & COMPANY,

18 and 20 Colborne St.,

TORONTO.

WHOLESALE MILLINERY.

NOVELTIES

ARE

DAILY ARRIVING.

McCLUNG, BRIGGS & FERGUSON

31 Front Street West,

TORONTO.

FIRST PRIZE and SILVER MEDAL.

CROWN FLINT PAPER

Peter R. Lamb & Company,

TORONTO.

The Monetary Times

AND TRADE REVIEW,

With which has been incorporated the "International Journal of Commerce" of Montreal, the "Trade Review" of the same city (in 1870), and "The Toronto Journal of Commerce."

ISSUED EVERY FRIDAY MORNING.
SUBSCRIPTION—POSTAGE PREPAID.

Canadian Subscribers.....\$5 a year.
British ".....10s. sterling a year.
American ".....\$2.50 U.S. Currency

BOOK AND JOB PRINTING A SPECIALITY

Office—Nos. 64 & 66 Church St., Toronto, Ont.
EDWD. TROUT, MANAGER.

TORONTO, CAN. FRIDAY, OCT. 6, 1882

THE HARVEST OF 1882.

The general character of the harvest can be ascertained by observation and enquiry; but the attempt to draw results as to the total yield of the different kinds of grain is almost sure to end in failure. The Grand Trunk Railway Company has had some experience in collecting information about the crops; and when all the reports are systematized, a general conclusion may with some safety be drawn from them. The results of the company's enquiries for three years are tabulated as follows:

CROP REPORTS, 1882.

	Average.	Below Average.	Above Average.	Total.
Fall wheat	42	9	59	110
Spring wheat	55	15	35	105
Oats	70	15	57	142
Peas	50	30	27	107
Barley	67	13	52	132
Hay	55	7	65	127

CROP REPORTS, 1881.

	Average.	Below Average.	Above Average.	Total.
Fall wheat	36	11	39	86
Spring wheat	51	9	39	99
Oats	69	4	54	127
Peas	39	19	22	80
Barley	56	5	46	107
Hay	59	51	17	127

CROP REPORTS, 1880.

	Average.	Below Average.	Above Average.	Total.
Fall wheat	55	20	11	86
Spring wheat	24	92	5	121
Oats	77	12	40	129
Peas	52	10	19	81
Barley	77	12	22	111
Hay	65	10	51	126

CROP REPORTS, 1879.

	Average.	Below Average.	Above Average.	Total.
Fall wheat	40	2	53	95
Spring wheat	57	66	19	142
Oats	68	5	76	149
Peas	53	21	25	99
Barley	61	6	57	114
Hay	45	11	99	155

Here, we are shown the number of reports which put the crops at an average, as well as the number that put them above and below an average respectively. But unless each person giving his views about an average crop, has the same standard in his mind, a different thing may be intended to be conveyed by the same word. When American statisticians speak about an average crop, they mean so many bushels to the acre; but it is very unlikely that the same thing is meant here. In fact, we can scarcely be said to have such a standard to appeal to. The average crop varies in different parts of the country, but this can scarcely make any

difficulty, since each reporter has some particular locality in view.

If we may trust these figures, and they may be accepted as indicating general results, the harvest of 1882 is, on the whole, good. The Ontario Bureau of Industries draws conclusions as to the total produce of the different crops. Here are the figures:

	Bushels.
Winter wheat	32,352,403
Spring wheat	9,295,793
Barley	23,545,059
Oats	52,997,169
Peas	11,428,479
Total Grain	129,618,903

These figures cannot pretend to anything like strict accuracy. The acreage under crop cannot have been ascertained with any approach to certainty, and the yield per acre was estimated by a too limited number of actual threshings. Some general results may be arrived at with a fair approach to certainty; but the sums total must be classed as conjectural. The census has not yet given in a statement of the crop of 1881; and even that statement, when it comes, cannot be taken as strictly accurate. Farmers who do not keep accounts cannot always be sure of the exact extent of their several grain crops when the census taker goes round. But this enumeration is the most reliable thing we have. It would be a great advantage if we were able to check it by a series of Provincial enumerations. When we look at the census figures for 1871, we find it in marked contrast with the high estimate of the Ontario Bureau of Industries for 1882. The crop of 1871 is thus given:

	Bushels.
Winter Wheat	6,341,400
Spring Wheat	7,891,989
Barley	9,461,233
Oats	22,138,958
Peas	7,653,545
Total Grain	53,487,125

The crop of 1871 may have been a bad crop; and if so, a good crop this year would show very different figures. The increase of population in the eleven years does not justify us in concluding that there has been such an enormous increase in the area under cultivation, in Ontario, as the difference in these two sets of figures would imply. We think the conclusion may fairly be drawn from these figures that agriculture, in Ontario, is not in a state of serious decline. Within a few years, large additional sums of borrowed capital have been applied to the development of agriculture, and we believe these figures may be held to imply that it has brought a large additional increase of produce. We do not, in saying so, intend to assume the correctness of the figures, but only that they point to general results.

A good crop is something on which it would not be possible to err in congratulating the country. The produce of labor is the real wealth of the country; the money used to convey it is the errand boy, a very necessary boy though he be, that carries the message. What the producers save, being the difference between the cost of production and consumption is so much new capital. The annual addition to capital made in this way in Canada, must be large. Some of this additional capital can be fixed without injury or disturbance of the normal

condition of things. Difficulty comes when a much larger amount of capital is fixed in railways, buildings, factories, machinery and other things, than is made. Capital is made otherwise than through the farm. The forest, the sea, manufactures, all add their quota. It would be difficult to say what is the amount of new capital made, in Canada, in an average year—it is probably not less than fifty millions of dollars—but the amount is every year becoming greater and greater. The country is getting more and more into debt, it is true, but it is better able to bear the larger debt of to-day, which takes so many forms, than it was the smaller debt of twenty or thirty years ago.

THE AMERICAN DUTY ON CANADIAN LUMBER.

A remarkable paper was read, at a recent meeting of the Chicago Lumber Dealers' Exchange, on the subject of American duty on Canadian lumber. Mr. Thad. Dean read an elaborate paper in favor of abolishing this duty. His general argument was that American lumbermen have nothing to fear from the open competition of Canadian lumbermen, and that the American supply of pine timber being only equal to eight years' consumption, it is a matter of prudence to seek to augment the home supply by importation. His figures and reasoning, which were not seriously impeached, present a great difficulty to those who may be disposed to take the other side.

The statement that the remaining timber supply, in the three principal pine producing States, is only equal to eight years' consumption, is made on the authority of the census commissioners. The question is one to which almost an exact estimate can be applied. Given the extent of the pine-producing area and the average production per acre, and the question is reduced to the simplest form. We do not see, therefore, why the census commissioners should be very wide of the mark. So far as the lands are unsurveyed, there is of course room for great inaccuracies, in the estimate. Even if the timber supply were fifty per cent. greater than this estimate makes it, the case would be bad enough. For then it would seem to be the simplest dictate of prudence to attempt to supplement the home supply. England went into a panic, a few years ago, over the bare statement that her coal supply would be exhausted, in a couple of hundred years, while the Americans as a nation stand absolutely unmoved at the prospect of their pine timber supply being so early exhausted. The lumberer replies, as usual, that it is wisdom on his part to cut down the forests to save them from fire. For this danger Mr. Dean denies that the farmer is mainly responsible. He insinuates that the farmer avoids the pine belt. But here he is a little inconsistent since in another place he speaks of the pine lands, denuded of their timber, being among the best for farm purposes. He states, from his own knowledge, and there are people in this country who agree with him, "That the forest fires are in the main brought about in consequence of the accumulation of the limbs, bark and chips that become dry and easily ignited, shortly after escaping from

the lumberman's axe." The suggestions that fires cannot be prevented so long as the forests remain filled with these combustible materials, contain a truth from which both countries, if wise, might profit.

The great point which Mr. Dean makes is, that the conditions under which lumbering is carried on, in the two countries, are at least as favorable to the American as to the Canadian lumberman, and that the latter would have no ground to complain of free competition. It is scarcely possible to rise from the perusal of this paper without the conviction that the American lumberman is a highly favored mortal. The American Government sells the lands in fee simple at from \$1.25 to \$2.50 an acre. They yield from five to fifteen thousand feet per acre; so that the Government does not on the average receive more than twenty-five cents an acre. The land, which by this method of computation costs nothing, sells readily, when denuded of the timber, at from five to ten dollars an acre. In an address by the Saginaw lumberers, recently presented to the Tariff Commission, it is admitted that, in every square mile conceded by the Government, the lumberer gets \$14,000 worth of timber. It should not be forgotten, however, that the present lumbermen are sometimes obliged to buy at second hand and at high prices; the profit being made by the original purchaser of the land. "This," says Mr. Dean, referring to the easy terms on which the Government sells timber lands, "we esteem to be fully all the protection to which the manufacturer of the United States is entitled at the hands of the Government."

Examining the conditions under which the Canadian lumberer works, Mr. Dean concludes that his American rival pays altogether, in timber licenses, stumpage and local taxes, about one dollar per thousand feet, while the American lumberer pays \$1600 for a given quantity (3,200,000 feet) and gets the land for nothing, his Canadian competitor pays the Government for the same quantity not less than \$3,200. He denies that there is or can be, while the labourer has such facilities as now exist to travel from one place to another, any great differences paid to shanty men, on the two sides of the line. For his supplies the Canadian lumberer pays little, if any, less than the American. The distance which the Canadian has to bring his timber from the place where it is cut, is generally greater and the facilities of transport less.

Mr. Dean, there can be no question, has made out a strong case. But is the American duty on Canadian timber likely to fall before the force of demonstration, however complete it may be? This is what we very much doubt. But there is this comfort: for every 1,000 feet of lumber which the Americans now bar out of their market by tariff restriction, they will have to pay double when their timber supply is exhausted and they will not be able to help themselves.

—A Syracuse telegram states that the salt production of the Onondaga district in New York State for the year ended 30th. ult. at eight million three hundred and sixty-six thousand bushels, being the largest production of any year since 1871, and an increase over last year of 732,000 bushels. The receipts for duties from the year 1818 to 1882, inclusive, have been \$4,295,478.

BUILDING OPERATIONS IN WINNIPEG.

The Winnipeg *Sun* which promises to be at least as full of life and light as the other dailies of that city with respect to local matters, has been giving, for a number of days past, an account, in detail, of the "building boom" in Winnipeg. On the 25th ult. the aggregate value of new buildings erected this year, had reached, it seems, \$4,300,000. One man, Mr. Gerrie, has let contracts this year to the extent of \$93,000 already, and the list is being added to, in the columns of the *Sun*, at the rate of from 30 to 50 buildings per day. These vary in size and cost from the cottage, 12x24 feet, at \$500, to the "double-boarded and back plastered double tenement house," 26x40 feet, costing with kitchen additions, \$4500, or the handsome brick-veneered private residence, 30x62 feet, two stories," to cost, with stable, \$4,500. A description of some of the houses may be appended, as for instance. "Two dwellings of seven rooms each on Charlotte St., put up in good style, cost \$3200 and are already rented for \$40 per month." A portable house, put up on Juno Street, is "a comfortable one-story building, and cost about \$800." On Dagmar street is a double house with a large verandah, concerning which it is added, "both these houses are rented at \$40 per month and they have cost \$4000." This means, if we understand it rightly, a return of twenty-four per cent. per annum on the investment. No wonder there is a "building boom" in Winnipeg. But will these high rents be always maintained? We now come to the Central School, a building, 58x83 ft., mansard roof, and a tower, 60 feet in height; it cost \$15,000, and the style of its construction is frame, brick-veneered. The Douglas House hotel, 82x75 feet, and containing 65 rooms, is also brick-veneered. Out of fifty houses, whose descriptions we have perused, only one is mentioned as being really built of brick; "brick-veneer" is the mode, evidently.

In the bustle and rush to get buildings put up, the people of Winnipeg are apt to forget the risk they run in this "brick-nobbing" business. Montreal and many other places could tell them of its disadvantages and dangers. It is bad enough, viewed in the light of fire risk, when the outward shell of brick, four inches thick, is laid upon stone foundations. But in the brick-veneering done in Winnipeg, the sills of the houses usually rest on wooden posts, and in the event of fire, when the sills or posts or both give way, the whole structure will come down, possibly upon the heads of firemen or others, whose aim is to save property.

The fire limit by-law, restricting the putting up of wooden buildings has unfortunately been rescinded, and all sorts of structures are now sanctioned, in the very heart of that city. This being the case, insurance companies endeavor to protect themselves from the risk of heavy loss through a possible conflagration, by exacting rates which the Winnipeg people deem too high. And so much faith have the good people of that city in the present efficiency of the fire brigade, that they propose the formation of local insurance companies to

"insure at low rates." The alarming experience which Winnipeg has already had of the havoc made by a fire ought to have convinced its citizens that there are some circumstances in which even a fire brigade may be helpless. Prudent underwriters have regard not less to the nature of the buildings and the character of the streets and lanes in a town, than to the organization of its fire brigade, and even its water supply, copious as it may be deemed. And the high rates charged in Winnipeg are doubtless based upon the risks involved. If a town or city permits, as Winnipeg has permitted, the relaxation of sensible and needful fire laws it cannot atone for that neglect by efforts to provide engines and water. As well might a fruit-grower take down his high brick wall and strive to protect his acres of vines by placing man traps at the corners of the lot. Our good friends the Manitobans may try the experiment, if they like, of forming local companies to take the risk of loss at low rates. But they will some day be sick of their bargain, for the laws of average will prove too strong for them, and the fire losses will come.

THE NORTH-WEST.

The letter of Mr. James Turner, from Edmonton, which we print in part, elsewhere, speaks in glowing terms of the barley, peas, and hay of the prairies; of the possibilities for wheat when the right kind of seed is obtained, and of the admirable root crops grown in that distant corner between the Beaver, the Bear and the Pigeon Hills. There has been no frost this season, and the crops have turned out well. Mr. Turner saw Norway spruce trees two feet in diameter in plenty on the Beaver Hills. Coal, he says, crops out everywhere, there is good water in abundance; and he speaks of a vein of iron, of two feet thickness, close to coal. In Sandford Fleming's report of 1877, we may remark, it is shown that while the country south of the Saskatchewan was previously believed to be almost treeless prairie, yet the engineering parties reported that "fully one-half of the line surveyed from Livingstone to Edmonton passed through woodland." Poplar is the chief, almost the only wood found on that route; it is close-grained, and resembles soft maple. But west of Edmonton to the mountains, continues the report, some groves of very fine spruce are found, and there is some scrub or pitch pine. Mr. Fleming says, with respect to coal in that region, that "beds of coal crop out where the railway line crosses some of the rivers, noticeably the North Saskatchewan and the Pembina; the bed at the Pembina crossing is twenty feet thick." At a meeting of the Historical and Scientific Society of Winnipeg, held last week, it was stated that there are six mines of coal which have been worked within a couple of miles above and below Edmonton, and coal sells at \$3 and \$4 per ton. A considerable quantity was exported to Battleford this year by flat-boat. The Rev. Mr. Baird, of Edmonton, further states that in his neighborhood he has seen a bank eighty feet high, with four coal seams of varying thickness in it. In quality it corresponds closely to the lignite found on the Souris, which we have described.

Without relying upon the reports of a coal field extending "from near the International boundary to the Lizard River, 900 miles," or upon the rumored discovery of coal in the Kootenay Valley, west of the Rocky Mountains, it is well to be assured, as we are by Mr. Baird, that it certainly exists from the mountains eastward, a distance of 170 or 200 miles.

THE MONEY MARKET.

There has been great perturbation on the New York stock exchange, during the week. The rates on call loans have varied from seven to fifteen per cent., with correspondingly heavy discount rates. In Philadelphia, rates for commercial paper have been higher than at any time since 1873; but there is nothing very alarming in the following table of rates given by the *Record*:

	First.	Second.	Third.	Fourth.
1869.....	6 @ 6½	6 @ 6½	6 @ 7	7 @ 9
1881.....	5 " 6	5 " 6	5½ " 6	5½ " 6
1880.....	5 " 5½	5 " 5½	5 " 5½	5½ " 6
1879.....	5½ " 6	5 " 6½	5 " 6½	5 " 6½
1878.....	4 " 5	4 " 5	4 " 5	5 " 6
1877.....	5½ " 7	6 " 7	5½ " 7	4 " 5
1876.....	4 " 5	4 " 5	4 " 5	6 " 7
1875.....	5 " 6	5½ " 6	5½ " 7	5½ " 7
1874.....	6½ " 7½	6½ " 7½	5½ " 6½	5½ " 7

Eight per cent. is the highest rate that has been paid in Philadelphia. This contrasts strongly with the state of things in New York, and would seem to show that the difficulty in the latter city is local. There has been an immense conversion of capital from the floating to the fixed form; the Government locks up in the treasury \$246,836,004. The demand for credit to carry on commercial transactions is reported to be exceedingly large. Exports are low. The reserves in the banks have fallen below the legal requirement, but not as much as a year ago. Some of the high rates are said to have been due to manipulation. While the rate of interest was bid up to fifty one per cent. on the Stock Exchange, one day the week before, ordinary lenders were charging from seven to nine per cent. But persons connected with stock operations may have been in greater distress than those who were not. Not a great deal can be learned as to the future from the various financial authorities. The *Public* does not venture an opinion on the question whether capital available for use in trade and commerce has been unduly curtailed. The *Shipping List* thinks there are indications "that the money market will work into an easier condition from natural causes;" the principal of which is the expected return of currency from the West. There must be something radically wrong in the currency, if the currency could cause all the difficulty. The United States currency is doubtless too inelastic, but the cause of the trouble lies deeper. It is difficult to see how the return of currency for redemption to New York—for that would be its chief end—would help the banks to extend credits; for what is deficient is not currency so much as credit, and currency could not be deficient at all, if it possessed an elasticity which would enable it to meet the demands of business. But it is not business which creates the chief demand for credit, but speculation in stocks and commodities, operations which are purely artificial and are not confined within any natural limits.

LUMBER INSPECTION.

The prospect for a large lumber trade between Canada and the New England States, during the coming winter and spring, is very encouraging. In the east, general business is active, and with flattering prospects for the future; money is plentiful and builders are getting safe orders. For the past quarter of a century the building interests have not probably been in safer hands. To-day the master mechanic is generally the contractor, and as a consequence better work and material are given. Profits are not large, by reason of the great number of competitors, and the extensive use of labour saving machinery; but, owing to the large demand, fair profits may be made by all. During the dull times eastern dealers took advantage of the manufacturers and "forced," the qualities so that a No. 1 liner would be taken only as a common No. 2, and they continue these qualities to the present, to the disadvantage of the manufacturers. If the consumer ultimately gets the benefit, then it neutralizes and no harm is done to the trade.

Some western manufacturers resort to small business in filling orders from petty commission dealers in the east for lots of 10,000 feet, divided in many cases into five separate sales. This, of course, is not just to dealers, who are under expenses for skilled labour and wharf rent in the large cities, as it leaves them only odd jobbing orders. Were it possible one would like to see the sales regulated in the interests of legitimate trade—for these mushroom commission peddlers can hardly be considered in the business—and also as near as possible a fixed standard for qualities in the interests of manufacturers and consumers. In some places in the east, the quality and quantity of each invoice of lumber are supposed to be legally specified, in the interests of the manufacturers and consumers. But this salutary law is now kept more in the breach than in the observance. In an important lumber centre like Boston, with a large staff of deputy surveyors, and a well paid surveyor-general, all held under bonds to the State, for the faithful performance of their work according to law, it is safe to say that not more than three-fourths of the lumber which enters the port is submitted to legal inspection. We have no inspectors in Canada, as there are in Wisconsin, Michigan and Chicago, where the buyer and seller agree upon a man who shall inspect large purchasers in the interest of both parties to the transaction. Without any desire to find fault, we refer to these facts in the hope that all interested may be benefited.

INCREASE OF TORONTO.

The assessors' census of the population of Toronto shows an increase of 5,213 within the year. Though the increase has been steady and large during the last decade, it was never so great as at present. One of the main reasons of this increase is the tendency of manufactories to the large centres, where superior facilities for shipment exist. Though there are several small towns in the United States, almost exclusively occupied by manufactories, the ten-

dency is for manufactories to seek the superior facilities offered by large cities. Toronto has also begun to exercise some attraction as a social centre. People of means who have no particular vocation, from all parts of the country gravitate towards Toronto, where they finally settle down.

The increase of population manifests itself in nothing more strikingly than in the building up, all at once, of whole streets of new houses. The house room grows somewhat faster than the population; but if building were to cease for only a few weeks or months, the pressure of population on house room would begin to be felt.

There is a large and increasing demand for small houses, in central situations, which it is impossible to supply, and which, owing to the increasing dearness of building land, it never will be possible to supply.

Of the 5,213 increase during the year, more than half of it, 2606, is in two wards, St. Lawrence and St. Stephen's. One of these wards, St. Lawrence, is in the east, the other, St. Stephen's, in the west. The former ward, except that portion of it which lies east of the Don, is getting pretty well filled up. It is different in St. Stephen's ward, where there is room to accommodate the large population which is now going, and will in the future go, westward. It is possible too, that there may in future be a considerable flow of population to the east of the Don; but the western tendency of population, which is almost universal on this continent, is likely to be strongest. An annexation of northern territory would probably be followed by a like result.

The suburbs of the city, where people reside who do business in the city and who are Torontonians in all but in name, are extending as rapidly as the city itself. The growth of Parkdale, the western suburb, has been the most rapid, as might have been expected, in accordance with the natural tendency of things.

It is now almost certain that the annexation of some of the adjoining village and town municipalities will soon take place. Yorkville has voted for annexation by a very large majority, and Brockton is understood to be ready to come in. Parkdale will probably retain its separate existence for some time; but its absorption is sure to come in the end. An impetus will be given to the growth of the city northward by new railways, one of which is now under construction, all the railways having hitherto centred their business in the south. There is great danger of the Esplanade becoming encumbered in future, so as seriously to impede business in connection with the railways, unless some means of relieving the pressure be found. The heavy through freight could all be made to pass north of the city; though the chief passenger stations must, of course, remain down town. In Philadelphia, the railway centre has been changed, and a partial change must before long be made here.

The additions to the population of Toronto are for the most part wealth-producing, the others being persons of means, whose expenditures swell the trade of the city. Both classes have their uses; but the wealth-producers are economically more important than those who live on previously created wealth. Toronto is likely to become a large city which will be a great commercial, monetary and manufacturing

—The insurance companies have scored a preliminary victory against the Quebec Government. Proceeding by a "Bill of Peace," they asked for an injunction restraining the Government from carrying on suits against each agency to recover the tax of which the companies question the constitutionality. Judge Jetté granted the injunction, at the same time requiring the companies to deposit the amount of the tax demanded, in the Bank of Montreal, to await the final decision in the test case which the Government will now have to proceed with.

BANK ITEMS.

The Merchants Bank of Halifax offers a reward of fifty dollars for the capture of Thos. L. Smith, charged with attempting to rob the agency of the bank at Maitland, and who escaped from a constable while being conveyed to jail.—The Dominion Bank, whose stock is at 210, pays a dividend of four per cent., and a bonus of one per cent., for the current half year.—An instalment of fifteen per cent. was paid to the creditors of the Bank of Prince Edward Island on the 22nd ult., and the *New Era* says it is supposed that the assets of the bank will realize about forty per cent.—Mr. W. W. Robertson, Q.C., of Montreal, has been appointed to the important position of Solicitor to the Bank of Montreal, made vacant by the decease of the late T. W. Ritchie.—La Banque Jacques Cartier will, we understand, shortly open a branch at St. Johns, P.Q. Though there are already two banks doing business there—the Merchants' and La Banque de St. Jean—it is contended that a third can secure a fair share of custom, as there is a very large grain business done in the section.—The Bank of Montreal opens an agency this week at Portage La Prairie, Manitoba, under the charge of Mr. Thomas Plummer, late accountant in the same bank at Belleville.—It has been decided, we understand, to close the agency of the Merchants Bank in Chicago at an early day.—The Bank of Nova Scotia has called a meeting of the shareholders for 20th November, to consider a proposition to amalgamate with the Union Bank of P. E. I.

INFRINGEMENT OF COPYRIGHT.

The suit of Messrs. W. J. Gage & Co. against the Canada Publishing Co. and S. G. Beatty, has been engaging the attention of Mr. Justice Ferguson, of the Chancery Division of the Ontario High Court of Justice for about a week past. The pertinacity with which the points in issue are being fought out and the amount of time and money being spent in the litigation are evidence of the very great value that may exist in a right apparently simple in its nature.

To understand the position of the parties with reference to this litigation it is necessary to refer a little to the past history of the actors in the present scene.

Mr. Gage, the plaintiff, was some years ago a partner in the firm of Adam Miller & Co., and after Mr. Miller's death continued the business with his widow under the same firm name. The publication of school books and supplies has apparently always been a leading feature with the house. In 1877, while the business was still being carried on under the name of Adam Miller & Co., negotiations took place between Mr. Gage and Mr. Beatty, who was then engaged in teaching in Belleville, which resulted in an agreement that Mr. Beatty should prepare a systematic set of head-line copy books for school use, for which he was to be paid the sum of \$200. During the preparation of this work it appears to have occurred to the parties that it might be to their mutual advantage to enter into partnership in the business, and

accordingly the partnership arrangement was consummated before the end of that year.

After the making of the partnership arrangement, Mr. Beatty completed the work which he had before begun for the firm. This work consisted of merely the systematic arranging of a series of progressive copy books for school use. They, however, when completed presented a system embodying the improvement known up to that time for the guidance of scholars in learning penmanship. They, were, when complete, a progressive series, which were numerically numbered and known as "Beatty's No. 1, No. 2," etc. The firm spent a considerable amount of money in advertising this work and securing its introduction into public and other schools. Mr. Beatty's own time appears for some time after the formation of the partnership to have been mainly occupied in securing the general introduction and use of these copy books.

The scheme, or invention, or whatever else it may be called, was copyrighted under the name of "Beatty's Head-line Copy books." The books, when issued, were on the outside marked "Beatty's Practical System of Penmanship." The value of the copy books and the enterprise of the firm together appear to have made the venture a most lucrative one; and if one may judge from the result, these copy books constituted one of the most valuable publications of the house.

In 1879 a dissolution took place, Mr. Beatty retiring from the firm, and being paid \$20,000 as his share of the business. According to Mr. Gage's evidence, the partnership accounts when taken showed an amount of only about \$15,000 to Mr. Beatty's credit, and Mr. Gage's contention is that at the time of the dissolution the additional \$5,000 was agreed to mainly on account of the assumed value to the firm of the work that had been so copyrighted. Mr. Beatty, it is said, urged at the time that he was entitled to receive more than the amount then standing to his credit, because the time and money spent upon introducing this work had established a valuable good will in it which would be lucrative to the continuing partner. But in the agreement of dissolution, no express mention is made of this copyright, nor of the good-will of the business. In that dissolution Mr. Beatty releases all his claims to the property, stock, credits and business of the firm. Just how far the property, credits and business of the firm may be held to include a good will or the right to use a copyright or trade mark is now the subject for the adjudication of the court.

Mr. Beatty, after having retired from the firm went into the drug business; but some time subsequently an arrangement was made between himself and the Canada Publishing Co., whereby he undertook for that company a work very similar to that which he had formerly undertaken to perform for Mr. Gage. A new set of similar progressive head-lines was then prepared and published by the Canada Publishing Co., and called "Beatty's New and Improved Head Line Copy Book," which on the cover is represented as the work of "S. G. Beatty, the Author of Beatty's Practical System of Penmanship." These copy books bear a considerable similarity to the ones formerly, and still published by W. J. Gage & Co., and are prepared upon the same system and graded in practically the same way. It does not appear to be contended that the public, in going to a book-store and asking for Beatty's No. 1 or No. 2 copy book, are likely to understand that they are getting a different article from that which they have been accustomed to buy, when they are supplied with "Beatty's New and Improved Head-Line Copy Book."

The action is brought in the Chancery Division to restrain the further publication of this latter work and to compel the Publishing Company to account to the plaintiff for the profits which they have made in the venture. The points relied upon by the defence appear to be: In the first place that the work in question is not susceptible of being made the subject of trade mark or copyright; in the second place, that there can be no such right in the use of a man's name by a firm with which he is not connected; and, thirdly, that the agreement of dissolution does not preclude Mr. Beatty from publishing either his former work or any similar one.

As the decision of the court has not been rendered, it would be out of place to comment at any length upon the supposed rights of the

parties. But we may even at this stage venture the suggestion that whatever the legal rights of the parties may be, the course pursued by the defendants is scarcely fair—from a business point of view—to Mr. Gage, who has expended so much time and money in making the idea a success, and who, if his own statement is true, has paid his former partner handsomely for any rights which he might have had in connection with that scheme which appears so simple but which is nevertheless evidently so valuable.

STOREKEEPERS AND THE GRANGE.

We have not said anything for some time about the Grange System—that system which proposes to make the farmer a grocer, an apothecary, a stationer and a commission merchant if not a shipper and common carrier. The Grange idea spread rapidly, appealing as it did to the well-understood disposition of the average agriculturist to get as many cents worth as he can out of a dime. And the farmers, wives and daughters, being appointed "Pomonas" and "Floras" and "Ceres-es" in the Mytho-or otherwise-logically-attractive order of the cornucopia or sheaf, encouraged John Ploughman in the grand co-operative machine with feminine attachments. But some of our husbandmen are growing tired of the play-thing. As one of them phrased it the other day; "What do I want with a lot o' tom-fool nonsense about meetins an' by laws for to save a cent on a pound o' soda or a penny on a broom." And another has made the discovery that he can buy goods as cheap outside the Grange as in it, if he applies the same principle, *the ready cash*.

This brings us to notice a feature in which the rush of the farmers into buying from Grange stores has been of positive benefit to many a country shop-keeper. It has stirred him up to do what he should have done long before: *i. e.* collect his accounts, and if it has opened his eyes to the possibility of doing a cash trade, "Confound these men," some country dealers have been driven into saying, "they go to the Grange and pay cash for their stuff, passing by my door where they have owed a bill for twelve months. I'll sue every man Jack of them, and catch me giving them credit again. They shall pay me cash too."

—A decided increase is shown in the Clearing House exchanges at New York, Philadelphia, Chicago, Cincinnati and other leading American cities for the second and third weeks of September. Seventeen out of the twenty-six reporting cities show increases; the total clearings for the week ended with the 23rd were \$1,238,991,000 as against \$1,051,534,000 same week of 1881 equal to 17.8 per cent. increase. Outside of New York, whose exchanges constitute over three-fourths of the whole, the increase is equal to 3.6 per cent. of the whole. The principal cities reporting decreased exchanges are Boston, St. Louis and San Francisco, over three per cent. each. Pittsburg's increase is 43 per cent., the iron strike having ended. The *Public*, from which we obtain the figures, remarks with respect to Chicago and Milwaukee, that the indisposition of farmers to send forward grain has checked dealings. "It is the common observation of bankers," continues that journal, "that more money is now demanded, in almost every branch of trade, than at any previous time for years." The *New York Tribune* of 3rd inst. has the following remarks upon Commercial affairs in the United States: "The past week has been one of general liquidation, of unusual stringency in the money-market, a sharp decline in cotton and a severe fall in many active stocks. It is noticed, also, that failures of some conse-

quence have become unpleasantly frequent in different parts of the country, and that some manufacturing establishments have been obliged to stop work . . . Though business is generally active in tone it is not quite as good as it was a short time ago, and dealings have been affected in dry goods and some other departments by tight money, and in grain, provisions and petroleum by speculation; rates for commercial paper have been higher during the past week than at any other time since 1873."

—A number of the wholesale dry-goods merchants and other gentlemen connected with the trade of this city, united to present a testimonial to the worthy secretary of the Toronto Board of Trade to express "their appreciation of Mr. Rollo's services during the late Trade Sales." It was merited, we have no doubt, for Mr. Rollo was assiduous in his endeavors to secure for this market arrangements not less favorable than those afforded other cities by the various railway lines. Mr. Rollo's reply to the presentation is as follows:

"Gentlemen,—I desire to express my grateful thanks for your generous and well-timed contribution presented to me by Messrs. McKinnon & Caldecott, acting on your behalf. In accepting this token of your appreciation of my services permit me to say that it will stimulate and encourage me to still greater efforts in the discharge of all the duties devolving upon me as Secretary of the Board of Trade, and especially to the promoters of any and all arrangements which may lead to advance the interests of the wholesale trade of Toronto.

I am, gentlemen,

Ever gratefully yours,

Toronto, Oct. 4, 1882.

JAS. ROLLO, Sec'y.

—Spruce deals are in active demand in Quebec, according to advices of Monday which state that 300,000 Quebec Standard was sold in three days of last week. These were bought by R. R. Dobell & Co. and were the manufacture of Ross Ritchie's, Roche's, Atkinson's and Breakey's mills, the prices were: 38 to \$40 for first quality 27 to \$29 for second quality, and \$24 for third quality, with 30 per cent. oddments and 70 per cent. regulars. Other houses are expected to follow suit. Manufacturers are, however, adds the despatch, at an advance on foregoing quotations.

—The Western fair at London, notwithstanding the titles of "Mastodon" and "Mammoth" by which the newspapers of that city characterized it, causing many to think that the fair needed "puffing," afforded really an excellent display. The entries compared well with former years. There was an increase in the number of animals; the departments showing fewer entries being as at others of the great fairs, those of manufactured goods mostly. The date was more suitable for the farmers, who were able to be present in large numbers, and to furnish the quota of agricultural exhibits.

—Hamilton has exported to the United States during the month of September last, goods to the value of \$70,515. The following are the leading items of the list:—

Animals	Value	\$26,433
Wool	"	20,883
Household Goods ..	"	6,076
Eggs	"	7,506
Lumber	"	2,998
Skins	"	1,808
Sewing Machines ..	"	1,288

Barley, which was an item in the list for September 1881, does not appear above at all, nor does malt. The total for the previous September was \$71,422.

—Guelph's exports over the border during the month just past were valued at \$75,359, against a total value of \$105,929 in the previous September. But barley was made up \$42,497 of the exports of Sept. '81, while this year there is but 300 or 400 bushels sent. We note the principal articles:—

Eggs	Value	\$54,306
Animals	"	12,638
Sewing Machines ..	"	3,792
Lumber	"	1,210

—The choice of a successor to the Hon. Adam Hope on the directorate of the Canadian Bank of Commerce was made last week in the person of Mr. John Waldie of Burlington, near Hamilton. The choice is a good one, for Mr. Waldie is a man of excellent character, possessing a knowledge of the country in addition to experience in business. He was already a director in the Life Association of Canada as well as in the Landed Banking & Loan Co.

EDMONTON AND THEREABOUT.

WHAT AN ONTARIO MERCHANT THINKS OF IT.

A prominent wholesale merchant, Mr. James Turner, of Hamilton, sends to the *Momtreal Gazette* a description of the country and the climate at and around Edmonton, in the North-West Territory. The impressions of an intelligent and observant business man upon the resources and prospects of so important a district as the North Saskatchewan, are deserving of attention, and we reproduce the most of Mr. Turner's letter, which was written at the end of August. A second letter is dated Prince Albert, Sept, 4th.

"Edmonton is situated at the head of the navigable waters and on the west side of the river Saskatchewan, and from the river looks exceedingly picturesque. The Hudson Bay Co.'s fort is immediately above the steamboat landing, on an abrupt ridge of 150 feet elevation, and behind is the chief factor's house. Continuing along the ridge northward there are but few houses either on the ridge or on the slope to the river until the Methodist Mission on the ridge is reached, where the houses become more numerous. In fact, from there northward lies the present town of Edmonton, the declivity to the river being unsuitable for building purposes.

Besides the R. C. Mission saw and grist mill on Sturgeon river, there are in Edmonton two steam saw, planing and grist mills, a blacksmith, a baker, a steam furniture factory, a newspaper office, two doctors, two lawyers, three hotels, six stores, an Episcopal, a Presbyterian and a Methodist church.

"I spent night and day for a week in visiting farms and driving over the prairies; and, taking into consideration the quality of the seed, the want of labor and of labor-saving machines, many of the farms were far from discreditable, seeing that regular farm service is wholly unknown here; that it is impossible to hire labor at any price during either seed-time or harvest; and that agricultural implements are not only scarce but primitive, the freight for such articles costing a small fortune. Is it wonderful, therefore, that wheat planted, as is often the case from bad farming or necessity during the second week of June, should be smothered with weeds or caught by an early frost? Barley is a never-failing crop, and oats usually turn out well. Still there is room for improvement as regards seed oats; but as for wheat the seed is deplorably bad. Now, however, Fyfe seed wheat is gradually finding its way to this far-off settlement, and a small trial lot of winter wheat sown early in September last year, after remaining in the ground through the winter, germinated this spring, appearing above ground early in May, and became ripe for the sickle on the 15th Aug., showing a remarkably satisfactory result as to yield and quality.

"The early frost difficulty here can, I think, be obviated by autumn ploughing, and sowing early in spring the earliest description of seed. It would be well, however, fairly to test fall sowing of both spring and winter wheat. The root crops are second to none, and as for the natural crop I never saw better, the horses being often

almost lost to view in the hay, peas, vetches and flowers of the prairie.

The Government surveyor of the river lots has also in charge the survey of disputed claims with a view to settlement, which, with judicious management on his part and the co-operation of the parties interested, I am pleased to say, are being speedily disposed of to the satisfaction of all concerned.

"The lands of the Big Lake and the Sturgeon districts on the west, and Clover Bar on the east of the river are particularly fine, the latter, however, has a sprinkling of willow brush, which costs money to remove, but the land is splendid and naturally well drained.

"There is no pine, but the Norway spruce grows to a large size and makes good lumber. I saw sticks two feet in diameter, and any quantity can be had from the Beaver Hills for building purposes of from one to two feet in thickness.

"Coal crops out everywhere and is in use by the blacksmith and for household; what is at present available for such purpose was mined two years ago in the most primitive manner; properly developed and mined, however, no doubt a better article will be obtained; seams have already been discovered fifteen feet thick.

"Iron boulders are very numerous and this is the only shape I have seen iron taken out of the ground. I am credibly informed, however, of at least one seam having been discovered measuring two feet in thickness in a wavy layer above coal; but as no use can be made of it at present, but little has been done to develop this interest. Gold is found, but I question if in paying quantities, although I saw some grains washed out of the river sand.

"With magnificent soil, wood, coal, iron and good water in abundance, the head waters of the Saskatchewan must have a great future, otherwise the settlers will prove to be unworthy of such a heritage.

"With the exception of the Battle River the upper portion of the Saskatchewan has but few trifling tributaries, so the summer and local rains do not affect the water which is wholly dependent upon the melting snows at the river's sources in the Rocky Mountains, consequently the anticipated volume of water is to a great extent indicated by the comparative temperature of the season."

From Prince Albert, N. W. T., Mr. Turner writes that although double the usual quantity of freight has already been delivered at its destination, an enormous quantity of the Hudson Bay Co.'s storekeepers' and settlers' freight is now *in transitu*, and must, owing to low water in the river, remain undelivered till next spring, thus causing serious loss and inconvenience if nothing worse. The vessels plying or intending to ply on the Saskatchewan are stern-wheelers, owned by the Winnipeg and Western Transportation Co., as follows:—

	Length, feet.	Beam, feet.	Draught, inches.
Nor' West	200	35	18
Northcote	154	28	30
Manitoba	160	30	20
Lilley	100	24	15
Marquess	200	34	25

The latter boat building at Grand Rapids and almost completed. Each 100 tons of cargo increasing above draught by about ten inches.

Its splendid geographical position seems to me to justify the confident predictions of its citizens that Prince Albert ere long will become a very important city, and distributing commercial centre; meantime, it is certainly the most populous and prosperous town in the Saskatchewan valley. Besides a modernized Hudson's Bay Company's post, it has numerous stores, two steam saw and two grist mills, and is the largest emporium of every description of merchandise and manufactures in the district.

FIRE RECORD.

ONTARIO:—Martintown, Oct. 1st.—Alex. Kinlock's barns and outbuildings burned, light insurance—St. Catharines, 2nd.—Sword & Adams' wood yard damaged to extent of \$100. Belleville, 4th.—The elevator of Downey & Preston, with 6000 bush. grain, destroyed by fire; loss about \$15,000, insured for \$3,000.—Belleville, 3rd.—Owen's pump factory destroyed, insurance on factory \$1,500, on machinery and stock, \$:00 in Royal, two brick houses also damaged to extent of \$200.—Bervie, 3rd.—Wm. Atkinson's barns and outhouses, with contents destroyed; no insurance.—Unionville, 3rd.—Braithwaite's farm house completely

destroyed, insured for \$350.—Cannington, 3rd—P. Sprout's stables and barns burned, loss about \$3000, insured in London Mut. Ina. Co. for \$1600.—Stouffville 23rd Sep.—Mr. Gilroy's foundry and dwelling destroyed, loss about \$5000, insured for \$2800.—Watford, Sep. 29th—A. W. Rowland's dry goods store, Moore & Tibbit's, fancy goods, J. D. Reid, tailor, Boles drug store, R. Cook, tinsmith shop, A. Brown, dry goods, burned, Rowland's loss \$3000, insured \$2000; Moore & Gibbs' loss \$1200, insured \$400; J. D. Reid insured \$200; Bole's loss \$1330, insured \$300 in North British; Cook insured in Citizens \$600 and Phoenix \$660; Brown insured North British \$2,600, Citizens \$1,990, Norwich Union \$2000.—Kingston, Sep. 29.—Fire did damage to amount of \$500 in Hosiery Mills; loss fully covered.—Dundas, Sep. 30.—Bowman & Casey's planing mill burned, loss \$12,000; insured in Western \$1000, Quebec \$1000. Mercantile \$2000.—Parkhill, Oct. 1st.—Herald building burned, loss partly covered by insurance; supposed incendiarism.—Kingston, Sep. 27.—Richardson's grain warehouse with contents burned, insurance \$12,000.

OTHER PROVINCES.—Quebec, Sep. 30.—Mr. Rousseau's residence burned, two children lost their lives in the fire, there was no insurance.—Montreal Sep. 27.—The damage to S. H. & A. S. Ewing's spice mill by fire, will amount to \$4000, insured in Citizens' Phoenix, British America, and Royal. Montreal—Mrs. Leclair's grocery store and Mr. Bouchet's residence, destroyed, loss \$7000, partly insured.—Halifax, N. S., Sep. 29.—A pleasure resort on McNab's island destroyed, insured in Imperial \$2150.—Harvey, N. S., Sep. 30.—Post office, telegraph office destroyed; insured \$2000 in Western, and \$2000 in Canada Fire and Marine.

CUSTOMS AND EXCISE RETURNS.

	Sept. '82	Sept. '81	Inc. or Dec.
Montreal customs....	\$780,970	\$694,913	86,057 I
" excise.....	149,223	130,966	18,257 I
Toronto customs....	332,708	376,493	43,785 D
" excise.....	61,148	57,194	3,954 I
Hamilton customs....	.....	.....	.....
" excise.....	28,970	36,836	7,866 D
Halifax customs....	164,398	209,431	45,033 D
" excise.....	17,721	18,452	731 D
St. John customs....	119,109	124,705	5,596 D
" excise.....	24,987	30,798	5,811 D
London customs....	63,287	60,312	2,975 I
" excise.....	31,986	28,733	3,253 I
Kingston customs....	16,650	.....	.....
" excise.....	15,958	.....	.....
Belleville customs....	12,653	11,931	722 I
" excise.....	7,888	8,817	930 D
Guelph customs....	11,528	9,894	1,634 I
" excise.....	9,484	9,062	422 I
Brantford customs....	.....	17,623	.....
" excise.....	.....	.....	.....
Ottawa customs....	.....	26,444	.....
" excise.....	.....	13,748	.....
St. Catharines cust'ns	.....	.....	.....
" excise.....	3,058	3,490	432 De
Winnipeg customs....	.....	70,858	.....
" excise.....	.....	9,580	.....
Victoria customs....	.....	69,200	.....

THE CENTRAL FAIR.

The Central Fair at Hamilton, which virtually opened on the 27th ult., was favored by fine weather, and a very creditable exhibition was made. The total receipts reached \$4,907 which compares well with last year, whose total receipts were \$3,562. The show of horses was good, likewise that of poultry, but that of roots and plants meagre. An Australian exhibit consisting of ostriches and a variety of furs was a feature.

The Meriden Britannia Co., supplied, as on other occasions and at other places, one of the most attractive displays of silver-ware, their own production. The Stone Manufacturing Co. had an extensive assortment of japanned ware, bird cages, lanterns and lamps. B. Greening & Co. was forward, as usual, with their wire webbing, wire baskets, wire rope, perforated zinc, and the like. The Hamilton Cotton Co. exhibited an assortment of denims, cottonades, hosiery, yarns balled knitting yarn, carpet warp and banding yarn. The Ontario Cotton Co. a variety of check shirting, white duck, grey sheeting and grey cottons. The Dundas Cotton company had on view their awning cloth, ticking, cottonades,

brown denims, etc. Canned tomatoes, corn-peas, beans, &c. were displayed by the Ontario Canning Co., which puts up these vegetables. Forty-two different styles of clocks formed the exhibit of the Canada Clock Co.

Among the sewing machines on exhibition were the Wanzer, the Singer, the Wheeler & Wilson, the Domestic, the Gardener, and the Wilson. The Wheeler & Wilson Company had on view a gas engine for driving a sewing machine, and R. M. Wanzer & Co., in addition to their other productions, have a sewing machine which sews backwards and forwards. Stoves, pianos, furniture, organs, bicycles, sportsman's goods, foot wear, and other manufactures of leather, were all represented, some of them very fully and well.

The Art Gallery, situated in one of the wings of the Exhibition Building, is much improved in appearance by the removal of the former tables, and the tinting of the walls a deep maroon. The pictures shown, and the decorated ware, largely the work of the ladies of Hamilton, are creditable; illustrating, as we have before had occasion to notice, the taste and skill in art matters which characterize that city.

THE PROVINCIAL EXHIBITION.

Among the features of this show held this year at Kingston was the Manitoba exhibit, a collection of agricultural products &c. from that rich province. The specimens had been collected from within a district of two hundred and fifty by one hundred and fifty miles, the sections represented being about the following places: Portage La Prairie, Gladstone, Rapid City, Tobacco Creek, Rock Lake, Boyne Settlement, St. Andrew's, St. Peter's, Stonewall, Winnipeg, etc. In addition to the products of the prairie soil, the soil itself was shown not in glass tubes as on previous occasions, but in sods, timothy hay from the Boyne; cabbages weighing forty pounds, red and alsike clover from Selkirk, three feet in height; "New Zealand oats, five feet and a half high form part of the display. Then a variety of wheats and the flours made from them were shown; among them being what is termed converted Scotch wheat, cultivated from a spring to a fall wheat by continuous sowing. There is also a white Russian wheat, 5½ feet high, of a plump and firm berry and hardy straw. Deputy Minister Burrows had the articles carefully packed and forwarded, half to London Eng., for display in the offices of the Canadian Pacific Railway Company, and the other half to the Department of Agriculture at Ottawa, for distribution to its agents in Europe.

An exhibit from Nova Scotia was another feature of interest, and designed to show the great mineral resources of that maritime province. One specimen of coal, taken from the Acadia mine, weighed 2,200 lbs, and was taken from a seam 20 feet thick. Two smaller blocks from the Albion mines represent a seam 33 feet thick, smaller blocks having been sent by the Vale colliery and also, we believe, by the Intercolonial Coal Co. A good variety of iron specimens appears; brown hematite, from Londonderry, red and specular hematite, ankerite, magnetite and bog ore are all on view. Manganese is prominent in the collection, which included copper, silver and lead ores. The gold bearing quartzes and the case of "minerals associated with gold" form an interesting exhibit and the sandstones, lime and building stones deserve notice. Lastly there is a collection of metalliferous sands from Cape Breton, Sable Island, Cheboguepoint, Yarmouth, in comparison with those from Cap Rosier and Morsic on the North shore of the St. Lawrence.

The list of prize-winners includes Mr. George Whitfield, of Rougemont in the province of Quebec, whose public spirit in making so good a display, and in presenting a Highland bull to the Experimental Farm entitle him to especial thanks. He received the gold medal.

Silver medals were taken by Wm. Parks & Son, of St. John, N. B., for yarns and cottons; by Moorhouse, Dodds & Co., of Glentay, for tweeds and woollens; the Aylmer Canning Co. of Aylmer for canned goods, and others. Bronze medals fell to John Watson's Manufacturing works at Ayr, Christie Brown & Co., Toronto, J. Mann & Co., Brookville.

The Starr Manufacturing Company's patent skates were exhibited. Their world wide popularity and demand in England, Europe, Canada and the United States, prove their utility and popularity. The Nova Scotia Forge Co., of New Glasgow, showed the frame of a locomotive and

driving axle. If the time had been prolonged other manufactures would have been exhibited.

ADVERTISING.

Advertisements of a good fresh nature are not the least valuable and interesting portion of a newspaper, and if artistically displayed by a skilful compositor, become a feature of a newspaper. They are news of the greatest importance to many readers who gain through them a knowledge of where special goods can be obtained, who makes or keeps them, and other valuable information. The proportion of "catch trade," if it could be arrived at would not amount to ten per cent of most firms' transactions. A prominent manufacturer and dealer told us recently "that he attributed his success to a liberal amount of advertising." The statement could be made by thousands in the country as their experience, Skilful judicious placing of business cards in a medium that reaches the class of people desired for a business connection is "bread cast upon the waters" that must return with profit. Sagacious buyers have come to look upon firms who patronize the press freely as being men of enlarged ideas with a capacity for manipulating a large and growing business, who have something for sale and desire to have it known. They have very curiously found out that men who bore with an auger instead of a gimlet generally have the bargains. They believe a man who is too poor to make his business known is too impoverished to do business.

STOCKS IN MONTREAL.

MONTREAL, Oct. 4th, 1882.

STOCKS.	Lowest Point in Week.	Highest Point in Week.	Total Transac'n in Week.	Buyers.	Sellers.	Average Price, like Date 1881.
Montreal.....	210½	211½	708	210½	210½	200
" x.d.....	.....	.....	.....	.....	.....	.....
Ontario.....	129	129½	228	128	129½	72½
People's.....	.....	.....	.....	87	89	.....
Molson's x.d.....	190½	191	490	190½	191	115
Toronto.....	187½	191	1065	187½	189½	162½
Jac. Cartier.....	.....	.....	.....	115	118	.....
Merchants.....	129½	132	864	131½	131½	124½
Commerce.....	142½	143½	1060	143	143½	145
Eastern Tps.....	.....	.....	.....	.....	.....	.....
Union.....	94½	.....	16	.....	.....	.....
Hamilton.....	.....	.....	.....	.....	.....	.....
Exchange.....	.....	.....	.....	178	.....	.....
Mon. Tel.....	129	180½	1160	129	129½	129½
Dom. Tel.....	.....	.....	.....	76	76½	99
Rich. & O. x.d.....	74½	78	4766	76	76½	53
City Pass.....	150	155½	.....	151	151½	.....
Gas.....	192½	193½	600	.....	.....	143
R. C. Ins. Co.....	.....	.....	.....	50	55	.....
Gas x.d.....	186½	189½	5190	186½	187	.....
Rich. & Ont. x.d.....	72	73½	670	.....	.....	.....

Commercial.

MONTREAL MARKETS.

MONTREAL, 4th Oct., 1882.

Hardware has been quite active and an improved business has been done in heavy chemicals. Dry goods continue fairly active for the season. Breadstuffs are dull and lower, and we are told that a large quantity of wheat in the canal cannot find buyers. Provisions are dull. Butter is held back by the farmers for higher prices, which are not likely to be granted.

Ashes—Pots—Prices are again advancing, the arrivals have been very meagre, so that scarcity has forced up prices and the market has been strong at \$5.90 to \$6.00, closing firm at \$6.00. Pearls—nothing doing in this kind and price is nominal. The last reported sale was at \$8.00. Receipts during the week were 148 brls. Pots and 5 brls. Pearls; deliveries for the same time 387 brls Pots and 10 brls. Pearls. The stocks at present in store are Pots 171 brls. - Pearls 15 brls.

BOOTS AND SHOES.—No change of any kind to report this week. Manufacturers are still busy on fall orders. Prices are very firm but unchanged. We continue to quote: Men's Thick Boots wax \$2.50 to \$3.50; do split do \$2.00 to \$2.25; do Kip Boots \$2.50 to \$3.25; do Galf Boots, pegged, \$3.75; do Kip Brogans \$1.35 to \$1.40; do split do \$1.00 to 1.10; do Buff Congress \$2.10 to \$2.25; do Buff and Pebbled Bals. \$2.00 to \$2.40; do split do \$1.50 to \$1.75; Shoe Packs \$1.10 to \$2.10; Women's Peb. and Buff Bals. \$1.15 to \$1.50; do split Bals. 85c to \$1.10; do Prunella Bals. 55c to \$1.60; do Congress 55c to \$1.60; do

Buskins, do fine 80c; *Misses' Peb. and Buff Bals.* \$1.00 to 1.15; *do split Bals.* 85c. to \$1.00; *do Prunella Bals.* 60c to \$1.00; *do Congress do* 60 to 70c; *Childrens' Peb. and Buff Bals.* 60c to \$1.00; *do split Bals.* 57½c; *do Prunella Bals.* 75c.

CATTLE.—Yesterday the stock offering was much beyond the present demand, which has been well supplied by the large number of cattle lately presented, consequently the market has been dull and prices favoring buyers. For choice butchers' cattle 4½c. per lb. was the outside price realized. The chief range for this description of stock was 4 to 4½c.; common stock ranging from 2½ to 3½c.; *Sheep* brought from \$5 to \$8 each, and *Lambs* of good quality \$4 each. *Hogs*, there were no sales reported yesterday prices are said to be easier a fair quotation here would be 7 to 7½c. per lb. live weight.

DRUGS AND CHEMICALS.—A fair business is reported both in heavy chemicals and in drugs. The English markets for the former are firmer, and as there is an advance in freights, our local market, in sympathy, is rather stiffer. We quote as under *Bi Carb. Soda*, \$2.90 to \$3.00; *Soda Ash*, \$1.75 to 2.00 for high test. *Bi-Chromate of Potash*, per 100 lbs., \$12.50 to \$13.00; *Borax*, refined, 13 to 14c; *Green Tartar Crystals*, 29 to 30c; *do.*, ground, 31½ to 33c; *Caustic Soda*, white, \$2.35 to \$2.50; *Sugar of Lead*, 12½ to 13c; *Bleaching Powder*, \$1.50 to 1.60; *Alum*, \$1.85 to \$2.00; *Copperas*, per 100 lbs., \$1.00 to 1.25; *Flowers Sulphur*, \$2.90 to \$3.10; *Roll Sulphur*, \$2.12½ to \$2.25; *Epsom Salts*, \$1.35 to \$1.50; *Sal Soda*, \$1.10 to \$1.20; *Saltpetre*, \$10 to \$11; *Sulphate of Copper*, \$5.00 to \$5.25; *Quinine*, \$2.75 to \$3.00; *Opium*, \$5.75 to \$6.00; *Morphine*, 2.75 to \$3.00; *Shellac*, 32 to 35c; *Castor Oil*, 10½ to 11c.

DRY GOODS.—There has been no very marked change in the tone of the market the past week; prices are almost uniformly steady. Business continues good and quite up to the mark for the season, and things are likely to remain active till the close of navigation. Woollen goods are in active demand, and everything points to a large trade being done by retailers, as crops are large and have been secured in good condition. The demand for clothing is well maintained. It is but rarely that remittances are the subject of complaint.

FISH—are now in rather better supply; later advices confirm the reported short catch of *Labrador Herrings*, which we now quote at \$6.50, No. 1 Cape Breton herrings, \$5.75; ditto No. 2, \$4.50. *Dry Cod*, \$6.00 to 6.25; *North Shore Salmon*, \$21. 20 and 19 for Nos. 1, 2 and 3 respectively; *Green Cod*, No. 1, \$6, ditto No. 2, \$5.

FLOUR.—The stock in store, and in the hands of millers on the 1st inst. was 37,705 barrels, against 38,389 bbls. on the 23rd ult., and 34,498 bbls. on the 1st September 1881. Receipts during the past week 22,967 bbls.; total receipts from 1st January 669,744 bbls., a decrease of 22,471 bbls. on the receipts for the same period of 1881. Shipments during the week 22,074 bbls.; total shipments from 1st January to date 508,498 bbls., an increase of 40,246 bbls. on the shipments for the same period of last year. Business has not been very active, the market however has been considerably weaker, and prices still tend downward, so much so that our bakers have made a reduction of 2 cents on the price of the loaf, beginning yesterday. This looks as if low prices were expected to rule for some time to come. The new flour, which is coming in, is well spoken of. To-day there was a little more doing at the following quotations:—*Superior Extra*, \$5.40 to \$5.50; *Extra Superfine*, \$5.20 to \$5.00; *Fancy*, 5.60 \$5.65 nominal; *Spring Extra*, \$5.25 to 5.35; *Strong Bakers' Flour*, *American*, \$7.00 to 7.50; *do Canadian*, \$6.00 to 6.50; *Superfine*, \$4.70 to 4.80; *Fine*, \$3.80 to 4.00 *Middlings*, \$3.60 to 3.90; *Pollards*, \$3.40 to 3.60; *Ontario Bags*, medium, \$2.75 to 2.80; *do. do.*, Spring extra, \$2.70 to 2.75; *do. do.* Superfine, \$2.40 to \$2.50; *City Bags*, delivered, \$3.45 to 3.50; *Oatmeal*, \$5.65 to 5.75 for Ontario; *Cornmeal*, \$4.25.

GRAIN.—*Wheat.*—The stock in store and in the hands of millers on the 1st inst. was 73,900 bush. against 62,008 bush. on the 23rd ult. and 215,826 bush. on the 1st Sept. 1881. Receipts for the past week 467,289 bush.; total receipts from 1st January 5,991,109 bush., an increase of 537,438 bush. on those for the same period of 1881. Shipped during the week, 299,809 bush., an increase of 51,193 bush., on the shipments for the same period of 1881. A fairly active market has existed this week, but chiefly for car lots on the track which have changed hands at our quotations. Canada White Winter \$1.07;

Canada Red Winter, \$1.10, and Canada Spring to a small amount is offered on the track at \$1.10; there has been some movement in *Peas* at 93 to 95c.; *Oats* are readily purchased at 37½c; *Barley and Rye* are nominal.

GROCERIES.—*Teas.*—There is a moderate demand for teas, but transactions are hard to put through, buyers and sellers being apart in their views. Prices in the meantime are unchanged, but buyers' views are from 5 to 10c. under those of sellers. *Coffee* market is steady, with only a moderate amount of business doing within the following range of quotations: *Mocha* scarce, 29 to 31c.; *Old Government Java*, 22 to 28; *Rio and Jamaica*, 10 to 15; *Maracaibo* 11 to 15. *Sugar* is in large demand and the article is sold up pretty close. *Granulated* is very firm at 9½ to 9¾c.; *Yellows* are steady at 7½ to 8¾c. The market for *Raw Sugar* has been dull, *Porto Rico* of very fine quality is offered at 7½c. *Syrups* are scarce and advancing, cannot now be bought under 58½c. and upward according to quality. *Molasses.*—Market is strong and there have been some large transactions in Barbadoes at prices which have not been allowed to transpire, nothing now can be had under 54c. and Trinidad 46 to 49c. *Rice.*—Market firm with a fair consumptive demand, holders expect still higher prices. *Spices.*—*Cassia* quoted 11½ to 13c; *Cloves* 27 to 33c.; *Nutmegs* 63 to 90c; *Jamaica Ginger* 18 to 22c.; *Pimento* 11 to 12c.; *Black Pepper* 27 to 29c.; *Mace* 60 to 85c. *Fruit.*—The first direct vessel with fruit was reported from Gibraltar on the 26th ult., and in the meantime any small lots that have come to hand have been sold out. *Valencia* raisins which are on the spot are held for 8½ to 10c; and for those to arrive 8½ to 8¾c. is asked. *Currants* are held for 6 to 6½c. Nothing doing in other fruits, prices of which are nominal.

HIDES.—The demand for green butchers' hides is fully equal to the supply and prices are steady at \$10, \$9, and \$8.00 for No. 1, 2, and 3 respectively. *Lambskins.*—It is usual for an advance in these skins to take place at the beginning of the month, but owing to the very low price of wool, dealers have determined to make no change for this month, and we still quote them 80 to 85c.

HARDWARE.—During the past week business has been active and generally satisfactory. *Pig Iron* has considerably advanced in Glasgow and coupled with high rates of freight, any holders of stocks here are asking decidedly higher prices. *Bar Iron, hoops, bands, sheets, and plates* are all decidedly firmer owing to advices received from England confirming a much stiffer feeling there, due chiefly to amount of orders received, which have almost presented some makers from quoting, being filled ahead until nearly the end of the year. *Tin plates* are firm but are still being sold in this market at less than cost of importation. *Canada Plates* are in good demand and no overstock. *Ingot Tin* is still advancing. Other lines remain unchanged. *Pig Iron*, per ton, Coltness, \$24.00 to 24.50; *Siemens*, \$23.00 to 24.00; *Gartsherrie*, \$24.00 to \$24.25; *Summerlee*, \$24.00 to \$24.50; *Langloan*, \$24.25 to \$24.75; *Eglinton*, \$21.50 to \$22.00; *Carnbroe*, \$22.00 to 22.25; *Hematite*, \$26.00 to 27.00. *Bars*, per 100 lbs, *Scotch and Staffordshire*, \$2.00 to 2.10; *Swedes*, \$4.25 to 4.50; *Norway*, \$5.00 to \$5.25; *Lowmoor and Bowling* \$6.25 to 6.50. *Canada Plates* per box, *Glamorgan and Budd*, \$3.10 to 3.15; *Penn*, \$3.20 to 3.25; *Hatton*, \$3.00 to 3.10; *Thistle and Clifton*, \$3.25 to 3.30; *Tin Plates*, per box, *Charcoal IC*, \$5.25 to 5.35; *Charcoal IX*, \$7.25 to \$7.35; ditto, *DC*, \$4.50 to 4.75; ditto, *DX*, \$6.50; to 6.75; *Coke IC*, \$4.35 to 4.50; *Galvanized Sheets*, 7½ to 7¾c.; *Tinned Sheets* No 26, *Charcoal*, 9 to 10c; ditto *Coke* No. 24, 8½ to 9; *Hoops and Bands*, per 100 bs. \$2.40 to \$2.50; sheets best brands \$2.60 to \$2.75; *Boiler Plate* per 100 lbs. *Staffordshire* \$2.50 to 2.75; *Russian Sheet Iron* 18 to 14c. *Lead* per 100 lbs: *Pig* \$4.25 to \$4.50; *Sheet*, \$4.75, to 5.00; *Bar* \$4.50 to 5.00; *Shot* do \$6.50 to \$7. *Steel*, cast 11½ to 12c; *Spring* \$3.75 to \$4.50; *Tire*, \$3.50 to \$3.75; *Sleigh Shoes*, \$3.00 to \$3.25. *Ingot Tin* 00 to 20½c.; *Bar Tin* 26 to 27c.; *Ingot Copper* 20 to 20½c.; *Sheet Zinc* \$5.00 to \$5.25; *Spelter* \$4.75 to \$5. *Horse Shoes*, \$4.25 to \$4.50.

LEATHER.—The market continues quiet, the wholesale shoe trade being fairly well supplied with the bulk of the staples required for their fall orders. Receipts have fallen off, and as shipments to England in some lines have been very large for some weeks past, stocks are considerably reduced. The supply of best B. A. Sole is still barely sufficient for the wants of the trade, and prices are consequently firm. Light

Leading Wholesale Trade of Hamilton.

Teas, Sugars, Coffees, Syrups.

ONE THOUSAND HALF CHESTS
 Choicest Japan and Moyune, Young Hyson Teas ex-steamships "Devonshire" and "Harter," and via Pacific Mail and San Francisco.

A full assortment of Pure Scotch and Canadian
REFINED SUGARS.
 Rio, Jamaica, and Java Coffees direct from countries of growth.

A large stock of Syrups—Sugar goods—excellent values,
 ALL OFFERED AT CLOSE PRICES.

BROWN, BALFOUR & CO.,
HAMILTON.

WINES,

WINES,

BRANDIES,

BRANDIES,

&c.

&c.

The subscribers have now in Store a choice selection of direct importations from the best Vineyards of France, Spain, &c., in Hhds., Qr. Cases, & Octaves.

BRANDY, PORT, SHERRY.

And in Cases

BRANDY,

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CLARET.

Also direct from DISTILLERY the finest brands of
HOLLAND GIN,
IRISH WHISKEY,
SCOTCH WHISKEY.

In Hhds., Octaves and Cases which they offer the trade in Bond or Duty paid.

JAMES TURNER & CO.,

HAMILTON, Ont.

W. G. REID.

W. GOERING.

Hamilton Cigar Co

Hamilton, Ont.

SIMPSON, STUART & CO.,

IMPORTERS & WHOLESALE GROCERS,
 HAMILTON, ONT.

HAVE BEEN APPOINTED

"SOLE AGENTS"

FOR THE

Famous Finnan Haddles in 1 lb. Tins

"THISTLE BRAND."

New Season's packing now on hand ready for prompt shipment.

E. & C. GURNEY & CO.,

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MANUFACTURERS OF

STOVES, HOLLOW WARE, &c.

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336 ST. PAUL ST.,

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Jobbers of Stoves & Hollow Ware.

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JOBBER OF STOVES & HOLLOW WARE

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Platform and Counter Scales of every description.

HAMILTON, ONT.

and ordinary Spanish and Slaughter sole are in full supply and favor buyers. Upper and Splits sell slowly, the trade being supplied for the moment; but holders are not disposed to offer concessions as the English market is active and the prices obtained are quite as favorable as those ruling here. Buff and pebble of best makes are firm, and sell at rates. We quote *Hemlock Spanish Sole* B. A., 26 to 28c; ditto, No. 2 BA, 24 to 25c.; No. 1 *Ordinary Spanish*, 25 to 26c.; No. 2 ditto 23 to 24c.; *Buffalo Sole*, No. 1 21 to 23c.; ditto, No. 2, 19 to 21c.; *Hemlock Slaughter*, No. 1, 28 to 28c.; *Waxed Upper*, light and medium, 33 to 38c.; ditto ditto, heavy, 32 to 35c. *Grained*, 33 to 37c. *Splits*, large 22 to 28c.; ditto, small, 17 to 22c. *Calfskins* (35 to 40 lbs) 65 to 75c.; ditto (25 to 34 lbs) 60 to 70c.; *Sheepskin Linings*, 25 to 50c.; *Harness*, 26 to 34c. *Buffed Cow*, 15 to 16c. *Enamelled Cow*, 15 to 16c. *Patent Cow*, 15 to 16c. *Pebble Cow*, 12 to 15c.; *Rough*, 22 to 27c.

OILS—Petroleum.—The feeling is decidedly firmer and holders are stiff in their demands. A pretty active trade is being done at our quotations. Car lots 19c.; Broken lots 19½ to 20c. and single brls. 21c. For fish oils the market is firm and steady but business has been rather slack. *Cod oil* firm at 63½ to 65c.; *Seal* pale 67½c. ditto straw 65c. ditto steam refined 73 to 75c.

PROVISIONS.—Butter.—Receipts for the past week 4,205 kegs. Shipments, 4,499 kegs. Farmers are apparently holding back their butter in hopes of higher prices; but the likelihood is, that very soon they will see the futility of holding on, and the market will be glutted, so that a sharp decline is not improbable. In the meantime the market is lifeless. We quote *Creamery*, 20½ to 28c. for good, to choice extra; *Eastern Townships*, 18 to 20½c.; *Morrisburg and Brockville*, 18 to 20c.; *Western*, 15 to 16c. **Cheese.**—Receipts for the past week, 17,450 boxes; shipments, 20,207 boxes. The depressed and uncertain state of the English market makes things very dull here, and our market is almost without animation. We quote 10c. to 11c., nominal. **Pork.**—Market dull, and only job lots moving at quotations. *Western pork*, \$24.25, to \$24.75; *Inspected Canada mess*, \$25, to \$25.50; *Thin mess*, \$22.50 to \$23. **Hams**, city cured, 15 to 15½c.; city canvassed, 15½ to 16c. **Bacon**, 14 to 14½c.; **Lard** in pails, 15 to 15½c.; **Eggs** are scarce, and are readily bought up at 22½c.

SALT.—Stocks of *Coarse* are moderate, and are moving fairly well at 62½ to 67½; *Factory* *fl'd* is unchanged.

WOOL.—Latest advices from England report that market firmer, and in sympathy with it our local market is firmer, but not quotably higher. Cape still sells at 17½ to 19c.; and Australian, 23 to 30c. Some unassorted Lambs changed hands this week on private terms. Prices are still nominal.

BRITISH MARKETS.

The grain market report of Messrs. Gillespie & Co., of Liverpool, dated 21st ult., states that imports of wheat and flour have been heavy and those of Indian corn fair, adding: "There is a moderate business passing in wheat, at fairly steady prices. Flour unchanged; Corn quiet. We quote as follows: *Wheat*—American white and mixed per 100 lbs., 9/8 to 9/8; red winter, per 100 lbs. 8/6 to 9/; No. 2 spring 9/5 to 9/7; *Flour*—Extra State and Western, 12/6 to 13/; Canadian super 12/6 to 13/; Canadian extra 13/6 to 14/; *Indian Corn*—Mixed old and new 7/ to 7/1; *Oats*, 6/10 to 7/; *Peas*, 7/6 to 7/7.

Beebhorn's report, dated London 4th, states wheat is firm; fair average red Winter 41/ prompt shipment; maize steady, French quiet. Liverpool 4th, Spot wheat, better disposition to buy; average California 1d. cheaper, Maize firmer.

TORONTO MARKETS.

Toronto, October 5th, 1882.

The certainty of a good crop, and the satisfactory prospect which that brings to business men, are clouded somewhat by indications that farmers will not bring forward their grain, preferring, as is their wont, to hold on for better prices. The same policy of holding back is being pursued largely by farmers in the Western States. It might be well if our farmers were warned that prices, instead of going up, stand a stronger chance of going down from the pre-

sent point, since the harvest is almost everywhere a good one.

A good Fall trade has been done at this point. The recent volume has been unusually large for dry goods and hardware; while groceries have gone out steadily. Provisions have sold with a rush, of late, for Manitoba and the lumber camps, and the city stocks of cured meats are pretty well cleared out. Breadstuffs are unsettled, as yet, but the downward tendency continues. Spring wheat has reached \$1, and Fall has fallen below it. The stock market is quiet: sales of Loan Companies, and miscellaneous shares have been few; latest sales of bank shares are, Commerce, at 143½; Merchants, at 131½; Toronto, at 190; Dominion, at 210½; Federal, at 156½; Standard, at 115½.

DRY GOODS.—The movement of goods is reported by our merchants as moderate, in some lines, indeed, it is brisk. While the bulk of Canadian tweeds, blankets, and heavy woollens are bought and shipped; there are still lines which a cool night or a white frost, are needed to "start." Among these are such things as fine wool hosiery, which is in demand this week, as well as nubias, wraps, jackets and cloaks, all ladies' wear. The men are beginning to look for Fall underwear and socks, however, as well as for gloves and various other wraps, so that imported cloths and coatings are in request. Tailors in the country are generally busy, we are told; and their testimony agrees with that of their brethren in the cities that a better quality of clothes is selling this season than last, people feel more able to afford a broad-cloth coat or a fine tweed suit. In the small-ware department many of our importers are busy; trimmings are essential, buttons are *de rigueur*, mantle ornaments are next to necessities of life. So there is a stir in the upper floors of warehouses. Knitted woollens are asked for, too, babies must have hoods and booties, and the children jackets and comforters, for which, if Mr. Vennor is right, they will soon have occasion.

FRUIT.—It would seem that all Mediterranean fruit has suffered more or less from the unfavorable weather this season. Advices from Denia of 6th to 15th ult. refer to a violent storm of wind and rain, during which the shipping had to leave the little port and put to sea; all lading being suspended for at least 24 hours. So heavy were the rains, that much of the out-lying crop was immersed for hours. The effect of this upon the market is likely to be to make sound fruit scarce and high, although it is quite true that the crop is large. The Malaga district has suffered as well from wet weather, and it is probable that while job lots of damaged fruit may be plentiful and the price for inferiors may be reduced, the supply of regular brands will be restricted. It is satisfactory to understand, as we do, that the Malaga fruit under direct order for Canada is, for the most part, of prime quality. The crop of currants, already reported short, is now announced likely to be 20 per cent. under an average. Vostizza and the Gulf districts have suffered from rain, with the result that the price has advanced 2s. within the past ten days. Here, again, the effect of the rain damage will be to increase the supply of inferior fruit and to place a premium upon that which is perfect. Country store-keepers may as well understand that, while they may be able to obtain their currants and their Valencia or other raisins in job lots at shaded figures yet there will probably be, next spring no glut of good goods, and to obtain first-class goods, whose appearance and quality will "keep," they are likely to be compelled to pay firm prices.

FLOUR AND MEAL.—*Flour*—There are 1,497 bbls. in store, being 500 more than last week, and all in the Northern elevator. Superior Extra is about the only brand in market; 500 bbls changed hands on Tuesday at \$4.75 and this is the quotation to-day. Strong bakers' is in demand, strong spring wheat is relatively high in consequence; but both are scarce. The market for flour is still weak. *Oatmeal*—Continues scarce and good value at 5.80 to \$6.00. *Bran*—was in active request last week at \$12.50 but owing to enlarged supply the price is now down to \$12.00 per ton.

GRAIN.—The market for all grain is tending lower, as the threshing returns come in and the large crop every where becomes more certain. *Wheat* is dull, with a decline in price of from 2 to 6 cents as compared with a week ago. Fall we quote 98c; as representing holders' views,

but the best offer obtainable on 'Change on the 3rd was 97c. for No. 1; while \$1.00 was top price offered for No. 1 spring, at the same time and place. *Barley* remains quiet, meantime, at about our quotations which are somewhat above those of last week, the stock is accumulating at this point. *Peas* are considerably lower, we quote 75c. for No. 1 and 73c. for No. 2. There is a fair demand for *Oats* which however are declining. *Rye* maintains its price but *Corn* is lower.

GRAIN STOCKS IN STORE:—

	Oct. 2, 1882.	Sept. 25, 1882.	Oct. 3, 1881.
Fall Wheat, bush	20,922	12,609	176,143
Spring do. "	2,700	8,534	29,758
Barley "	46,887	21,062	263,791
Peas "	4,028	4,523	2,647
Rye "	5,284	5,535	3,057
Oats "	300	300	nil.

Total bushels..... 80,121 47,463 475,396

The stocks are beginning to raise from the low point (37,611 bushels) at which they stood on the 18th. ult. but their disparity with last year's is very evident, especially in barley and fall wheat. But the supply of barley in this week low at all points receipts being at American lake ports up to 23rd. ult. 705,107 bushels as compared with 1,215,272 bushels last year up to same date. True the harvest may be latter, but it is also true that farmers in the States as well as here being in easy circumstances from several years of good crops, are holding on to their grain, and "taking the chances" of those higher prices which so often elude them and which this year are pretty certain not to come.

GROCERIES.—Business continues steady, and prices are as a rule firm. We make the following changes: Dry cod are now held at \$7 per 112 lbs. Layer raisins, old, can now be had as low as \$2.50, and London layers for \$3.00. Selected Valentias are worth 11½; old currants have sold at 5½c., but choice new fruit, whether raisins or currants, is held at full prices for reasons stated elsewhere. Prunes we quote from 7½c.; ground ginger 20 to 30c. In teas we quote common gunpowder 20 to 35c., and Congou or Souchong 20 to 65c. In tobaccos, such brights as Myrtle Navy and British Consul bring 60c. and Prince of Wales black from 37½ to 40c.

HIDES AND SKINS.—We have no change to note in the price of hides; green are bought at 8½ cows to 9½ for steers. Cured and inspected steers are by no means plentiful and bring 10c. the parcels being small, by reason of scarcity; cows can be had at 9½ to 9¾. While there is no keenness shown by tanners to buy there is still no accumulation. *Sheepskins* are up to \$1.00 each, and a fair quantity offer,

PROVISIONS.—The market is in a quiet condition, owing largely to the bareness of stocks. *Butter*, when of choice quality is in good demand from the city trade, no export enquiry is heard. *Cheese*, the quotation in Liverpool is advanced to 56/. Factories offer August make, of which they have a good deal, at 11c., and September at 12c. Shippers still decline to operate at those figures. Some sales were made last week in the Ingersoll district at 10½c., but on that market on the 3rd, some 11,000 boxes were offered with no sales. *Hog products*—Stocks here are reduced to a minimum, an active demand from Winnipeg having taken all the surplus. The usual jobbing trade is still supplied at unchanged prices, excepting *mess pork* which is now held at \$26.00. *Mess beef* scarce at \$15 to \$15.50 per bbl. *Eggs* are higher, we now quote 19 to 20c., as to quality, 21c. would even be paid for choice. *Hops* continue firm.

SALT.—Canadian is steady at quotations, Liverpool is in limited supply but there is plenty on the way, we do not alter prices. Stoved; the market is well supplied; Higgin's Eureka; we quote 63c. per bag of 56 lbs. Stubb's Washington brand 52c. per do. Rice's pure dairy 50c. The last named is highly spoken of for creamery and dairy purposes; it is a Canadian article made by the North American Chemical Co.

WOOL.—The market is without any notable change since our last report. In fleece and pulled combing there is no life at all—no sales—no enquiry from any one at any price. In supers and extra, and similar grades of imported there is an active business being done, and prices are strong with a feeling towards higher figures, but as yet there is no advance to be noted. A consignment of some 50,000lbs. of Sandwich Islands wool to one of our Toronto dealers is reported—a rather unusual circumstance. Prices are as under:—Southdown English domestic super, and lambs 28 to 38c., according to quality. Cape

wools 18 to 20c. Australian and New Zealand, both greasy, 21 to 24c. Persian, 22 to 23c.; Spanish greasy, 15 to 18c.; East Indian, 17 to 22c. Scotch cheviot, 28 to 30c. Canadian pulled lamb and super 27 to 29; pulled extra, 33 to 35c.; fleece clothing fine downs or cross breeds, 32 to 38c.; pulled combings, 20 to 21c.; fleece combing 18 to 22c.

NEW BRUNSWICK COTTON MILLS,
ST. JOHN, N.B.

WM. PARKS & SON,
Cotton Spinners, Bleachers and Dyers,
Have been awarded Prize Medals for
— 1882 —

At the Toronto Industrial Exhibition,
Four Silver Medals and Three Bronze.
At the Montreal Exhibition,
Silver Medal for "Best Exhibit."
At the Kingston Provincial Exhibition,
Silver Medal for "Best Exhibit."
And First Prize for their celebrated

BEAM WARPS,
COTTON YARNS,
CARPET WARPS,
BALL KNITTING COTTONS,
Manufacturers' Knitting Cottons and Apron Checks.
The smoothness and even finish of the Goods.
Brilliance of Colour, resulting from the use of the
"Saint John Waters" cannot be excelled.

AGENTS:
ALEX. SPENCE, WM. HEWETT,
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COUNTER CHECK BOOKS
PRICE LIST REDUCED.

GORDON & MACKAY,
STRATFORD, ONT.,
Exclusive Counter Check Book Manufacturers and
sole Patentees on this Continent for the same, will
submit on application an extra close price list for
their celebrated Check Books, made in 10 different
styles and sizes, either oblong or square, fly leaf or
book form. All orders will have prompt despatch.
GORDON & MACKAY.
Stratford, Ont.

FIFTH EDITION—JUST OUT.
"The Canadian Accountant,"
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ONTARIO BUSINESS COLLEGE
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This is the fifth Counting House edition of the
most comprehensive and practical, and most easily
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merchant.
306 pages, octavo, Price, post paid, \$2.00.
Descriptive circular containing index, &c. free
Address, ROBINSON & JOHNSON,
Ontario Business College, Belleville.

TENDERS FOR DEBENTURES.
Tenders wanted for the purchase of debentures of
the town of Portage la Prairie to the amount of fifty
thousand dollars (\$50,000) bearing interest at the
rate of six per cent. per annum, and maturing on the
FIRST DAY OF NOVEMBER, A.D., 1902, being
payable at any place in the Dominion of Canada.
Interest payable half yearly on the first days
of May and November in each year. Proceeds of
debentures to be applied in the construction of
water tanks for fire purposes, for the laying of
sidewalks and crossings, for the grading and
levelling of streets, and for the general improve-
ment of the said town of Portage la Prairie. The
assessment of Portage la Prairie for 1881 was
\$648,000, and the total indebtedness, including this
issue, is \$190,000. The town of Portage la Prairie is
rapidly rising in commercial importance, and is
destined to be a manufacturing centre, having
already several large manufactories established
there. The present population is about 4,000, and
the revised assessment for this year is \$7,400,000.
Tenders will be received up to 12 o'clock noon of
the 18th DAY OF OCTOBER NEXT, addressed to
be undersigned and marked "Tenders for Deben-
tures." Any further information can be obtained
from the undersigned.
W. A. PREST, Secy.-Treas.

GRIFFIN & DOUGLAS,
COMMISSION MERCHANTS

And Wholesale Dealers in
PRODUCE AND PROVISIONS.
Gerrie's New Block, Princess St.,
Winnipeg, Man.

CONSUMERS' GAS CO.

The Annual General Meeting
of the Stockholders of the Consumers' Gas Company
of Toronto, to receive the report of the Directors,
and for the election of Directors for the ensuing
year, will be held at the Company's offices, No. 19
Toronto-street, on

Monday, the 30th Oct.,
next, at 12 o'clock noon.
W. H. PEARSON, Secretary.

Established 1845.
L. COFFEE & CO.,
PRODUCE COMMISSION MERCHANTS,
No. 30 Church St., Toronto, Ont.

LAWRENCE COFFEE. THOMAS FLYNN.

Cheese & Butter Exhibition.
OPEN TO ALL THE WORLD.

The annual Cheese and Butter Exhibition of the
Western Dairymen's Association of Ontario will be
held at the town of Woodstock, county of Oxford, on
**Wednesday and Thursday, the 11th and
12th of October next,**
when prizes to the extent of \$1,000 will be awarded.
Forms of entry and conditions under which cheese
is to be shown will be furnished on application to
the Secretary at Ingersoll. Entries to be mad
before the 9th of October. By order,
C. E. CHADWICK, Secretary.
Ingersoll, Sept. 15th, 1882.

Notice to Creditors
Of ROBERT BALFOUR, of Brooklyn and
Port Colborne, General Store-keeper.

Notice is hereby given that the said ROBERT
BALFOUR has made an assignment of his estate
and effects to Edward R. C. Clarkson, of the city of
Toronto, accountant, in trust, for the benefit of all
his creditors, and that persons having claims against
him are requested to send in their names, residen-
ces, and particulars of their claims, and the nature
of the security (if any) held by them, by letter pre-
paid, addressed to the undersigned, on or before the
twenty-third day of October, A.D. 1882. And notice
is hereby given that after that date the said trustee
will proceed to distribute the assets of the said
ROBERT BALFOUR among the parties entitled
thereto, having regard only to the claims of which
notice shall have been given, and that he will not
be liable for the assets, or any part thereof, so dis-
tributed to any person or persons of whose debt or
claim he shall not then have had notice.
E. R. C. CLARKSON, Trustee.
Toronto, September 8th, 1882.

IF YOU WANT
Really The Best
Steel Pens
FOR
Expert Writers,
Commercial
and Bank
Use,
ask for
The
SPENCERIAN
For sale by
all Stationers in
Canada and
United States.
Special Numbers
1, 2, 3, 5, 16, 20.
These Pens are made
in England, of the Best
Steel, by the Best Workmen
Canada Agents:
Alex. Buntin & Co., Montreal.
Buntin Bro. & Co., Toronto.

COBOURG CAR WORKS.

ALL KINDS OF
RAILWAY CARS
Manufactured
At the
SHORTEST NOTICE.

Warranted to give satisfaction. Applications re-
garding terms may be sent to
JAMES CROSSEN,
Cobourg, Ont.

TENDERS FOR DEBENTURES

Tenders will be received by the undersigned up
to noon on Monday, 16th Oct., for the purchase of
Debentures issued by the Municipality of the Town
of Paris, to raise \$30,000 for the construction of water-
works. Copies of by-law may be had on application.
Tender not necessarily accepted.
S. DADSON,
Town Clerk.
Paris, Sept. 28, 1882.

MAITLAND & RIXON,
Forwarders & Commission Merchants,
OWEN SOUND,

DEALERS IN
PRESSED HAY, GRAIN AND SUPPLIES.
Lumbermen and Contractors Supplies a
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REFERENCES BY PERMISSION:
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The British-Canadian Lumber and Timber Co.,
Toronto.
Hugh Ryan, Esq., Contractor, Perth.
P. Larkin, Esq., Contractor, St. Catharines.

Notice to Creditors
In Estate of SAMUEL CORRIGAN, of York-
ville and Toronto.

The Creditors of Samuel Corrigan, of Toronto and
Yorkville are hereby notified that the said Samuel
Corrigan has executed an assignment of his stock
and other assets to me, Paul Campbell, of the city
of Toronto, as Trustee for the Creditors of the said
Samuel Corrigan, and are further notified to send
their claims to me on or before the 1st November
next, accompanied by the vouchers upon which
said claims are based, as I will, after the said date,
forthwith proceed to distribute the assets of the
estate among the parties entitled thereto, and will
not be liable for the same to any person of whose
claim I shall not then have had notice.
PAUL CAMPBELL,
Trustee.
Toronto, Sept. 5th, 1882.

The British American Business College,

112 and 114 King St. West, Toronto,
RE-OPENED on MONDAY, Sept. 4.
"This Institution is the oldest of its kind in the
Dominion, and has always enjoyed the reputa-
tion of imparting a thorough and sound business train-
ing."—Globe, 2nd Sept., 1882.
Students may enter at any time.
For terms, &c., address
THE SECRETARY.

Notice to Creditors
In Estate of JOHN GUEST, of Toronto.

The Creditors of John Guest, of Toronto are
hereby notified that the said John Guest has
executed an assignment of his stock and other
assets to me, Paul Campbell, of the city of
Toronto, as Trustee for the Creditors of the said
John Guest, and are further notified to send
their claims to me on or before the 1st November
next, accompanied by the vouchers upon which
said claims are based, as I will, after the said
date, forthwith proceed to distribute the assets
of the estate among the parties entitled thereto,
and will not be liable for the same to any per-
son of whose claim I shall not then have had
notice.
PAUL CAMPBELL,
Trustee.
Toronto, Sept. 5th, 1882.

Intercolonial Railway. Dominion Securities.

**THE ONLY CANADIAN
ALL RAIL ROUTE**

Between Eastern and Western Canada.

By this route frequent change of cars and all vexatious Customs regulations are avoided. Pullman Cars run through between Montreal, Halifax and St. John.

The Intercolonial is yearly becoming a Popular and Favourite Route for Tourist and Pleasure Travel. Sea Bathing and Tourist tickets are now being issued at very low rates. The finest Salmon and Trout fishing in America is to be found in Rivers and Lakes along this railway. There is also excellent sea and surf bathing.

Close connections are made weekly at Rimouski with the Allan Royal Mail Line to and from Liverpool, making the shortest ocean passage between Europe and America. Passengers for Europe leaving Montreal by the Mail Special on Saturday morning will join the Mail Steamer at Rimouski the same evening.

IMPORTERS and EXPORTERS will find it advantageous to use this route, as it is the quickest in point of time and the rates are as low as by any other. Through freight is forwarded by fast special trains.

Through express trains run as follows:—

GOING EAST.	GOING WEST.
Leave Toronto 7.15 a.m.	Leave Halifax 6.15 p.m.
" Montreal 10.00 p.m.	" St. John, N.B., 10.30 p.m.
" Quebec 7.30 a.m. next day.	Arrive Quebec 8.50 p.m. next day.
Arrive St. John, N.B., 6.00 a.m., day after.	" Montreal 6.30 a.m. day after.
" Halifax 10.00 p.m., do.	" Toronto 11.15 p.m. do.

The Pullman cars which leave Montreal on Monday, Wednesday, and Friday run through to Halifax without change, and those which leave Montreal on Tuesday, Thursday, and Saturday, run through to St. John, N.B., without change.

All information about the route, and also about freight and passenger rates, will be given on application to

R. ARNOLD, Ticket Agent,
Cor. King & Yonge Streets, and 20 York St., Toronto.

R. B. MOODIE,
Western Freight and Passenger Agent,
72 Yonge Street, Toronto.

GEORGE TAYLOR,
General Freight Agent, Moncton, N.B.

A. BUSBY,
General Passenger & Ticket Agent, Moncton, N.B.
D. POTTINGER,
Chief Superintendent, Moncton, N.B.
Railway Office, Moncton, N.B., 5th July, 1882.

The attention of holders of Dominion Securities to be redeemed 30th inst. is invited to the

CURRENCY DEBENTURES

ISSUED BY

The British Canadian

LOAN & INVESTMENT CO. Limited,

FURNISHING AN

Immediate Investment, a Fair Rate of Interest,

and

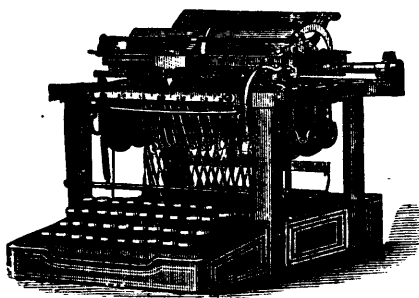
UNDOUBTED SECURITY.

For particulars apply to

R. H. TOMLINSON

Manager.

30 Adelaide St. East, Toronto,
Sept. 27th, 1882.



Remington's Perfected Type-writer,

one of the greatest labor-saving inventions of the age. Saves time, clerk hire and stationery, makes from 1 to 20 copies at one impression, and can easily be worked three times as fast as ordinary hand-writing.

Anyone can learn it,

and no counting-house is complete without it.

Different Styles can be Seen

working by applying to THOS. HOUSTON,

Gen'l Agent for Ontario

15 Wellington St. East, Toronto.

RAILWAY NOTES.

The new time table of the Grand Trunk railway will be issued next week.

The Canadian Pacific Railway paid at Emerson for duty on coal between July 24th and August 1st, \$5,701.

Three hundred and twenty-six cars of freight arrived at the Halifax station of the Intercolonial railway last week, and one hundred and sixty-nine were forwarded.

Hon. J. Ferrier, Canadian director; W. J. Spicer, superintendent, and R. Wright, treasurer, of the Grand Trunk railway, passed from Detroit to Montreal a few days ago.

The Grand Trunk engineers commenced surveying for the connection between Sarnia and Point Edward, along the river front.

The dummy, engine "International Bridge," fell into the Niagara river Friday last when the drawbridge was open, and a number of passengers were drowned. The engine was fished out Saturday by means of a river tug, a scow, and tackle, and landed on the Canadian side. It was practically a total wreck.

Railway and business circles in London are exercised over the rumor that the Grand Trunk authorities intend at no distant day to remove the present passenger station there to their property between Wellington and Waterloo streets.

Three warehouses at Prince Arthurs Landing contain about 1,000 tons of freight for Winnipeg and other points West. Two hundred and fifty tons of steel rails have also arrived there by the steamer Sovereign for the Canadian Pacific railway.

The Canadian Pacific main line is constructed a distance of 440 miles west of Winnipeg, of which about three hundred miles have been built since May by Langdon, Shepard & Co., the whole distance being built within 15 months.

The contractors on the Selkirk and Winnipeg railway are pushing the work forward with very commendable speed, and there seems no doubt but that the grading will be completed in good time this fall. The work of clearing has been completed, and five powerful graders are at work at various points between Selkirk and Winnipeg.

Morris, Manitoba, was in a state of excitement over the advent of the iron horse into that town. The bridge across the Morris river having been completed, and the iron laid, the construction train reached Morris last Friday amid general rejoicing. It is proposed to further celebrate the event by a grand demonstration on Oct. 13, the last day of the county exhibition.

The Canadian Pacific railway directors are taking the precaution of strengthening all the iron bridges on the line between Montreal and Ottawa. The structure across the Masconche on the St. Lin branch has been found very defective and repairs have been commenced under the direction of Mr. W. B. Smellie, consulting engineer of the road.

The Portage, Westbourne & Southwestern Railway has been completed to Gladstone, and it is expected that regular trains will be running by the 1st of October. The contractors are raising the road bed between Modonald and Westbourne, and when finished will put the whole line in good condition for general traffic.

The Southern branch of the Canadian Pacific railway, in Manitoba, will be connected with the American system about 15 miles west of the "four corners" which are near West Lynne. The work will be completed in time to move the heavy wheat crop which is now being harvested. The formal meeting of the Canada Atlantic railway took place on Saturday last. An excursion party of about two hundred persons left for Coteau in the morning at the invitation of the company. Now the Ottawa city council refuses to pay its promised bonus of \$100,000 owing to some alleged irregularities in the by-law.

Mr. Wm. Edgar, for a long time the general passenger agent of the Great Western railway, has accepted the position of assistant general passenger agent of the amalgamated Grand Trunk and Great Western railways, with headquarters at Toronto.

The Irishman who desired to send a letter by telegraph, has been outdone by a young man, the son of a Baronet, who called the other day at a telegraph office in London, and asked that he might see the original of a telegram which had arrived from Egypt, in order that he might satisfy himself as to whether it had been despatched by his father. The young man is in the service of the Foreign Office.

CANADIAN PACIFIC RAILWAY COMPANY

The CANADIAN PACIFIC RAILWAY COMPANY offer lands in the FERTILE BELT of Manitoba and the Northwest Territory for sale on certain condition as to cultivation, at

\$250 PER ACRE.

Payment to be made one-sixth at time of purchase, and the balance in five annual instalments, with interest at Six per cent.

A REBATE OF \$1.25 PER ACRE

allowed for cultivation, as described in the Company's Land Regulations.

THE LAND GRANT BONDS

of the Company, which can be procured at all the Agencies of the Bank of Montreal, and other Banking institutions throughout the country, will be

RECEIVED AT TEN PER CENT PREMIUM

on their par value, with interest accrued, on account of and in payment of the purchase money thus further reducing the price of the land to the purchaser.

Special arrangements made with Emigration and Land Companies.

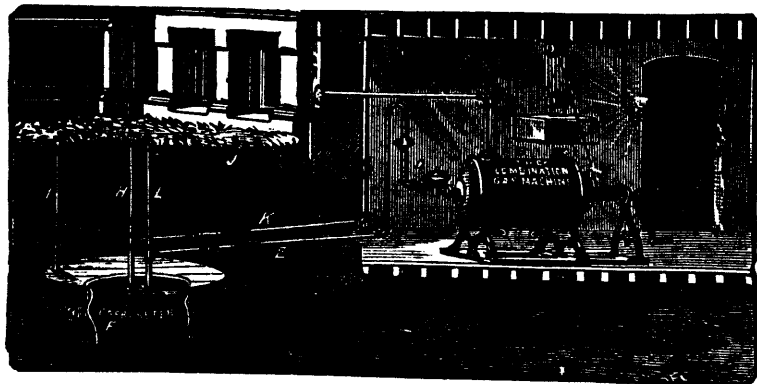
For copies of the Land Regulations and other particulars apply to the Company's Land Commissioner, JOHN McTAVISH, Winnipeg; or to the undersigned

By order of the Board,

CHARLES BINKWATER, Secretary.

MONTREAL December 1st 1881.

THE COMBINATION GAS MACHINE.



WINDSOR and DETROIT.

Address—J. H. MASON, Manager.

For Lighting Mills and Factories, Country and Suburban Residences, Churches, Hotels, or Opera Houses. Nearly 4,000 in successful operation. Rates of insurance LOWERED by the use of this Machine, and the cost of illumination less by one-half than the ordinary price of coal gas.

Insurance.

NORTH BRITISH AND MERCANTILE FIRE & LIFE INSURANCE CO'Y,

ESTABLISHED 1809.

Subscribed Capital \$2,000,000 Stg
 Subscribed Capital Paid-up 500,000 "
 Subscribed but Uncalled Capital..... 1,500,000 "

ESTABLISHMENT IN CANADA.

MANAGING DIRECTORS.

D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

DIRECTORS.

Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.
 Charles F. Smithers, Esq., General Manager Bank of Montreal.
 The Hon. Thomas Ryan, Senator.

WILLIAM EWING, Inspector.
 GEORGE N. AHERN, Sub-Inspector.

R. N. GOOCH, Agent,
 25 Wellington St. E., TORONTO

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Montreal.**

D. LORN MACDOUGALL,
 THOMAS DAVIDSON,
 General Agents.

WANTED

An active

DISTRICT AGENT

FOR TORONTO & NEIGHBORHOOD

for the

Briton Life Association, (Limited.)

Apply to

JAS. B. M. CHIPMAN
 Manager for Canada,
 Montreal.

SURETYSHIP.

THE GUARANTEE CO.

Of North America.

CAPITAL, fully subscribed, \$666,000
 PAID UP IN CASH, (no notes) 290,000
 ASSETS, over 350,000
 DEPOSIT WITH GOV'T 57,000

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

Over \$150,000 has been paid in Claims to Employers.

HEAD OFFICE,—260 ST. JAMES ST., MONTREAL.

President: SIR A. T. GALT, G.O.M.G. Vice-President: JOHN RANKIN.
 Managing Director: EDWARD RAWLINGS. Secretary: JAMES GRANT.

Directors in Toronto:
 John L. Blaikie, Chairman, President Canada Landed Credit Co.
 The Hon. J. C. Aikins, Minister of Inland Revenue.
 C. S. Gzowski, Vice-President Ontario Bank.
 Hon. D. L. Macpherson, President of the Senate.
 T. Sutherland Stayner.
 Jas. Michie, Director Canadian B'k Commerce.
 Sir W. P. Howland, C.B., President Ontario Bank.

Agents in Toronto.
JOHN STARK & CO.,
 Equity Chambers, Corner Adelaide & Victoria Sts.
EDWARD RAWLINGS,
 Managing Director.
 Montreal, April, 1882.

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

Insurance.

RATES REDUCED. THE STANDARD Life Assurance Co.

ESTABLISHED 1825.

HEAD OFFICES:
 Edinburgh, - - - Scotland.
 Montreal, - - - - Canada.

Total Risks \$95,000,000
 Accumulated Funds 27,500,000
 Annual Income.....about 4,000,000
 or over \$10,000 a day.

Claims paid in Canada.....over 1,200,000
 Investments in Canada " 1,000,000
 Total amount paid in Claims during the last 8 years, over Fifteen Millions of Dollars, or about \$5,000 a day.

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

FIXED SURRENDER VALUES.—See report submitted to Annual General Meeting of the Company, held 26th of April, 1870.

LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

MORTON & WRIGHT, W. M. RAMSAY,
 Gen. Agts. Manager for Canada.
 Office—38 Toronto Street, Toronto.

LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Invested Funds, - - - \$39,000,000
 Investments in Canada, 900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.
 Hon. H. Starnes, Chairman; T. Cramp, Esq., Dep. Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.; Edward J. Barleau, Esq.

Mercantile Risks accepted at Lowest Current Rates
 Dwelling Houses and Farm Property Insured on Special Terms.

JOS. B. REED, G. F. C. SMITH,
 Toronto Agent, Chief Agent for the
 20 Wellington St. E. Dominion, Montreal

GUARDIAN

Fire and Life Assurance Company,
OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - - £2,000,000 sterling
 Invested Funds £2,981,000 sterling
 Dominion Deposit - \$100,343

Gen. Agents for Canada. { ROBT. SIMMS & CO. } Montreal
 { GEO. DENHOLM. }

Toronto—HENRY D. P. ARMSTRONG, 58 King St. East.
 Kingston—R. W. VANDEWATER, Ontario Street.
 Hamilton—GILLESPIE & POWIS, 20 James St. S.

The LION Life

Insurance Company of London, Eng.

Subscribed Capital \$4,600,000
 Paid-up 920,000
 British Government Deposit..... 100,000
 Canadian " 50,000

HEAD OFFICE FOR CANADA:
 42 ST JOHN STREET, MONTREAL.

**General Agents and active local
Agents Wanted in unoccupied Dis-
tricts upon liberal terms.**

Apply to **F. STANCLIFFE,**
 General Manager.

Insurance.

THE NORTH AMERICAN Life Assurance Co.

Guarantee Fund, - - \$100,000
 Deposited with Dom. Gov. 50,000

Hon. ALEX. MACKENZIE, M.P., President.
 Hon. ALEX. MORRIS, M.P., } Vice-Presidents.
 JOHN L. BLAIKIE, Esq., }

The Tontine Investment Policy of The North American Life Assurance Company combines in one form the greatest number of advantages attainable in a Life Insurance Policy. It appeals at once to the intelligence of all who understand the principles and practice of Life Insurance.

All Policies whether on Life or Endowment Rates are subject to no higher charge in Premium Rates, in taking the "Tontine Investment" form. The extra benefits of this class are conditioned only upon continuance of the Policy for a certain specified term or Tontine period of ten, fifteen or twenty years, selected by the insured himself.

Two things most desired in Life Insurance are the certainty of protection in early death and profit in long life. These are combined in the "Tontine Investment Policy" of the North American Life Assurance Comp'y, which also issues Annuities and all the ordinary approved forms of Life Policies.

Agents wanted. Apply to
WM. McCABE, Managing Director.

SUN

Life Assurance Coy. of Canada.

MONTREAL.

CAPITAL, - - - \$500,000.

T. WORKMAN, Esq., M. H. GAULT, Esq., M.P.,
 President. Vice-President

Unconditional Policies.

No other company in Canada issues Unconditional Policies. They are entirely free from all vexatious restrictions regarding travel, occupation, habits, suicide, etc., and are absolutely indisputable when two years in force. They are thus the best commercial securities of their kind, as they cannot be forfeited by the acts of the assured.

R. MACAULAY,
 Manager.

THE LONDON

Life Insurance Company OF LONDON, ONT.

Licensed by the Ontario Legislature, deposits with the Government \$75,000.

Issues Life endowment and Accident Policies, all the most desirable forms.

Joseph Jeffery, Esq., President.
WM. MARDON,
 Manager & Secretary

SCOTT & WALMSLEY,

Fire & Marine Underwriters.

Queen City Fire, Anchor Ins. Co.,
 Canada Fire and Marine.

LONDON ASSURANCE CORPORATION,
 HAND IN HAND FIRE,
 CANADIAN LLOYDS,
 ORIENT MUTUAL,
 N. Y. OCEAN MARINE,

Capital Presented, - - \$19,000,000.

Rates fixed with regard to the Laws of Average and fair compensation for the hazard assumed.

Losses equitably adjusted and promptly paid.

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 Queen City Fire Ins. Co's. Building,
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 Church Streets, Toronto.

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 D. B. THOMSON. T. G. BLACKSTOCK.

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 BARRISTERS, Etc.,
 Opposite the Court House,
 WINNIPEG, MANITOBA.
 HON. S. C. BIGGS. E. M. WOOD.

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 Commissioner of the Supreme and County Courts
 for Nova Scotia.

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 used in Quebec.

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 SOLICITORS-IN-CHANCERY, &c.,
WALKER & HOWARD,
 BARRISTERS & ATTORNEYS-AT-LAW,
 No. 358 Main Street, Winnipeg, Man.
 WALKER. G. B. HOWARD. G. A. F. ANDREWS.

STOCK AND BOND REPORT.

BANKS.	Shares	Capital S'bscr'b'd	Capital paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES.	
						Toronto, Oct. 4.	Cash value per share.
British North America.....	£50	\$4,866,666	\$4,866,666	832,400	3 p.c.		
Canadian Bank of Commerce.....	\$50	6,000,000	6,000,000	1,650,000	4	143 143	71.50
Commercial Bank, Windsor, N. S.....	50	500,000	260,000		4		
Dominion Bank.....	50	1,000,000	1,000,000	500,000	4	210 210	105.00
Eastern Townships Bank.....	50	1,500,000	1,387,859	270,000	4	120	60.00
Exchange Bank.....	100	500,000	500,000	250,000	4	178 182	178.00
Federal Bank.....	100	1,500,000	1,497,740	600,000	4	156 156	156.50
Halifax Banking Co.....	100	500,000	30,000		2		
Hamilton Bank.....	100	1,000,000	852,530	135,000	3	117 119	117.00
Imperial Bank.....	100	2,000,000	1,000,000	400,000	3	144 144	144.25
La Banque Du Peuple.....	50	2,000,000	1,000,000	240,000	2	87 88	43.50
La Banque Jacques Cartier.....	25	500,000	500,000	125,000	3	115 120	28.75
La Banque Nationale.....	100	2,000,000	2,000,000	150,000	2	67	67.50
Maritime Bank.....	100	697,800	697,800				
Merchants' Bank of Canada.....	100	5,798,267	5,698,696	750,000	3	131 131	131.25
Merchants Bank, Halifax.....	50	1,000,000	900,000		3		
Molson Bank.....	50	2,000,000	2,000,000	250,000	3	130 131	65.37
Montreal.....	200	12,000,000	11,999,900	5,500,000	5	210 211	420.00
New Brunswick.....	100	1,000,000	1,000,000	400,000	4		
Nova Scotia.....	100	1,500,000	1,000,000	325,000	4		
Ontario Bank.....	100	1,500,000	1,500,000	225,000	3	128 128	128.00
Ottawa.....	100	500,000	600,000	16,000	3	111 112	
People's of Halifax.....	100	800,000	600,000	50,000	3		
People's Bank of N. B.....							
Pictou Bank.....		500,000	200,000	32,000	3		
Quebec Bank.....	100	2,500,000	2,500,000	325,000	3		
Standard Bank.....	50	764,600	762,510	80,000	3	115 115	57.75
Toronto.....	100	2,000,000	2,000,000	1,000,000	3	187 189	187.50
Union Bank, Halifax.....	100	500,000	500,000		3		
Union Bank, Lower Canada.....	100	2,000,000	2,000,000	500,000	3	95	95.00
Union Bank P.E.I.....			500,000				
Yarmouth.....					4		
LOAN COMPANIES.							
Agricultural Savings & Loan Co.....	50	600,000	569,485	56,000	4		
Brant Loan & Savings Co.....	50	180,000	121,000	6,000	3	110	55.00
British Can. Loan & Invest. Co.....	100	1,300,000	287,066	15,000	3	110	110.00
British Mortgage Loan Co.....		450,000	156,693	21,000	4		
Building & Loan Association.....		750,000	745,098	39,308	3	104 106	26.12
Canada Landed Credit Company.....	25	1,500,000	683,990	125,000	4	124 125	62.25
Canada Perm. Loan & Savings Co.....	50	2,000,000	2,000,000	1,000,000	6	230	115.00
Canadian Savings & Loan Co.....	50	700,000	608,903	87,504	4		
Dominion Sav. & Inv. Society.....	50	1,000,000	838,121	135,639	4		
English Loan Co.....	100	2,044,100	285,847	8,500	4		
Farmers Loan & Savings Company.....	50	1,087,250	611,480	75,867	4	130	65.25
Freehold Loan & Savings Company.....	100	1,050,400	690,080	261,500	5	176	176.00
Hamilton Provident & Loan Soc.....	100	1,000,000	1,000,000	74,000	4	125	125.00
Home Savings and Loan Co.....	100	1,000,000	100,000	15,000	3		
Huron & Erie Loan & Savings Co.....	50	1,000,000	986,700	80,000	5	160	80.00
Huron & Lambton Loan & Savs. Co.....	50	850,000	350,000	32,000	4		
Imperial Loan and Investment Co.....	100	629,850	601,307	75,000	3		
Landed Banking and Loan Co.....		4,000,000	310,977	10,000	3		
London & Can. Loan & Agency Co.....	50	500,000	500,000	185,000	5	136 137	68.37
London Loan Co.....	50	659,700	415,800	43,547	4		
London & Ont. Inv. Co.....	100	1,149,500	229,900	30,000	3	117	117.00
Manitoba Investment Assoc.....	100	400,000	100,000	3,000	4		
Manitoba Loan Company.....							
Montreal Building Association.....	50	1,000,000	471,718	45,000			
Montreal Loan & Mortgage Co.....	100	1,000,000	550,000	64,000	3	106 106	105.50
National Investment Co.....	100	1,400,000	292,009	14,000	3	108 108	106.50
Ontario Industrial Loan & Inv. Co.....		306,900	84,735	10,000	3		
Ontario Investment Association.....	50	2,650,000	500,000	500,000	4	136 140	68.00
Ontario Loan & Debenture Co.....	50	1,000,000	1,000,000	205,000	4	123	64.00
Ontario Loan and Savings Co.....			285,694	41,500	4		
People's Loan & Deposit Co.....	50	800,000	480,310	32,000	3	110	55.00
Real Estate Loan and Debenture Co.....	50	500,000	346,213		3	99 100	49.60
Royal Loan and Savings Co.....	50	400,000	288,193	20,000	4		
Union Loan & Savings Co.....	50	1,000,000	528,204	150,000	4	131 135	65.50
Western Canada Loan & Savings Co.....	50	1,000,000	1,000,000	454,909	5	200	100.00
MISCELLANEOUS.							
Canada Cotton Company.....	100					135 140	135.00
Montreal Telegraph Co.....	40	2,000,000	2,000,000		4	129	51.80
New City Gas Co., Montreal.....	40					187 188	75.00
N. S. Sugar Refinery.....							
R. & O. Navigation.....	100					77 77	77.00
Starr Mfg. Co., Halifax.....					5	150	75.00
Toronto Consumers' Gas Co. (old).....	50	800,000	800,000				

SECURITIES.	London, Oct. 3.
Canadian Govt. Deb. 6 1/2 ct. stg 1892-4.....	102 1/2
Do. do. 6 1/2 ct. Ins'd Sbk.....	103
Do. do. 6 1/2 ct. stg. 1885.....	103
Dominion 5 1/2 ct. stock 1908 of I. R. R. loan.....	102 1/2
Do. 7 do. do.....	
Dominion Bonds, 4 p.c. 1904 Ins. Stock.....	106
Montreal Harbour bonds 6 p.c.....	
Do. Corporation 5 1/2 ct.....	106
Do. 5 1/2 ct. 1874.....	106
St. John City Bonds.....	
Toronto Corporation 6 1/2 ct.....	115 1/2
Toronto Cor. 1/2 ct. 1904 Water Wks. Deb.....	115
Township Debentures 6 1/2 ct.....	

RAILWAYS.	Parlv Shares	London Oct. 3.
Atlantic and St. Lawrence.....	£100	132
Canada Southern 5 p.c. 1st Mortgage.....		97
Grand Trunk ordinary stock.....	100	25
5 p.c. perpetual debenture stock.....		115 1/2
Do. Eq. F. M. Bds. 1 ch. 6 1/2 p.c.....	100	
Do. Eq. Bonds, 2nd charge.....		124
Do. First Preference.....	100	118
Do. Second Pref. Stock.....	100	97 1/2
Do. Third Pref. Stock.....	100	57 1/2
Great Western ordinary stock.....	£20 10	15 1/2
Do. 5 1/2 p.c. Preference.....		111
Do. 6 1/2 p.c. Bonds, 1890.....		112
International Bridge 6 p.c. Mort. Bds.....		
Do. 6 p.c. Mort. Bds. 2nd series.....		
Midland Stg. 1st Mtg. Bonds 1908.....	100	97
Northern of Can. 5 1/2 p.c. First Pref Bds.....	100	105
Do. do. 6 1/2 p.c. Second do.....	100	102
Toronto, Grey & Bruce 6 1/2 p.c. Bonds.....	100	68 1/2
Wellington, Grey & Bruce 7 1/2 p.c. 1st M.....		91

DISCOUNT RATES.	London, Sep. 15.
Bank Bills, 3 months.....	4 1/2 p.c.
" " 6 ".....	4 1/2 "
Trade Bills, 3 ".....	4 1/2 "
" " 6 ".....	4 1/2 "

INSURANCE COMPANIES.							
ENGLISH—(Quotations on London Market, Sep. 16).							
No. Shares.	Last Dividend.	NAME OF COMPANY	Share par val.	Amount Paid.	Last Sale.	Sep. 19	
20,000	5	Briton M. & G. Life	£10	£1			
50,000	£1	C. Union F. L. & M	50	5	22 1/2	23 1/2	
5,000	10s	Edinburgh Life	100	15			
50,000		Fire Ins Assn	10	2	3	3 1/2	
20,000	£3-10	Guardian	100	60	66	68	
12,000	£7-10	Imperial Fire	100	25	140	145	
100,000	8s	Lancashire F. & L	20	9	7 1/2	7 3/4	
35,882	8s	London Ass. Corp.	25	12 1/2	60	62	
10,000	18s	Lon. & Lancash. L	10	27	1 1/2	1 1/2	
40,000	0-5-0	Lon. & Lancash. F.	25	24	4 1/2	4 1/2	
87,504	18s	Liv. Lon. & G.F. & L	20	9	20 1/2	20 1/2	
30,000	£2-10	Northern F. & L	100	5	49	50	
40,000	£1	North Brit. & Mer.	50	8 1/2	30	30 1/2	
6,722	3s	Phoenix			298	298	
200,000	3s	Queen Fire & Life	10	1	8	8 1/2	
100,000	£1-5	Royal Insurance	90	3	29 1/2	30	
50,000	7s	Scottish Imp. F. & L	10	1			
20,000	10	Scot. Prov. F. & L	50	3			
10,000	£2-10	Standard Life	50	12	62	64	
CANADIAN.							
Oct. 4							
10,000	5-6 mo.	Brit. Amer. F. & M.	£50	£50			£129
2,500	7 1/2	Canada Life	400	50			
5,000	5	Confederation Life	100	10			
5,000	10-12 mo	Sur Life Ass. Co.	100	12 1/2			23
4,000	12	Montreal Assurance	£50	£5			
5,000	10	Royal Canadian	100	15			50
1,085</							

Leading Manufacturers.



Our Circular Saws

MANUFACTURED BY THE

SIMONDS PATENTED PROCESS,

Having given such general satisfaction, owing to their uniformity of temper, we have at a great expense applied the principle to the tempering of Cross-cut Saws, having frequently been asked to do so; and hereafter our Cross-cut Saws will be Etched and known as such. Those who like a nicely tempered Saw will do well to give them a trial.

Ask your Hardware Merchant for the SIMONDS SAW, and see that it is etched as such.

R. H. SMITH & CO.,
ST. CATHARINES, Ont.

SOLE MANUFACTURERS for the Dominion of Canada.

1828. Established 1828.

J. HARRIS & CO.

(Formerly Harris & Allan.)

ST. JOHN, N. B.,

New Brunswick Foundry,
Railway Car Works,
Rolling Mill.

Manufacturers of Railway Cars of every description, Chilled Car Wheels, Hammered Car Axles, Railway Fish-Plates, Hammered Shafting and Shapes, Ship's Iron Knees and Nail Plates.

Paris Manufacturing Co. Limited.

MANUFACTURERS OF

SHIRTS, DRAWERS,
HOSIERY, YARNS,
CLOUDS, & C., & C.

WORKS AT PARIS, ONT.

R. J. WYLIE, Agent,
TORONTO.

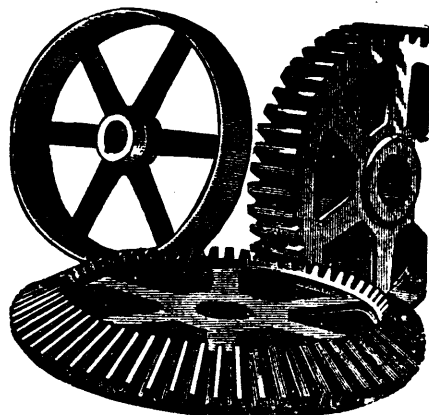
The Wholesale Trade only supplied.

WM. KENNEDY & SONS,

OWEN SOUND,

MANUFACTURERS OF

Steam Engines,
Wood Work Machinery, & C.



Propeller Wheels, all sizes. Lefel Water Wheels and MILL Machinery a speciality.

Leading Manufacturers

THE OSHAWA MALLEABLE IRON CO

Manufacturers of

MALLEABLE IRON

For all kinds of

AGRICULTURAL IMPLEMENTS,

ALSO

PATENT SCREW WRENCHES,
OSHAWA, ONT.

R. GARDNER & SON,
NOVELTY WORKS,
MONTREAL,

Are prepared to contract for Shafting, Hangers and Pulleys of the latest and most approved American styles. We have recently added to our plant new patterns, besides special tools and machinery, and will make a speciality of Shafting, Hangers and Pulleys.

R. GARDNER & SON.

BLIGH & CO.,

ST. CATHARINES, Ont.,

PAINT & COLOR MANUFACTURERS.

SPECIALTIES

Coach Painters' Colors,
Cottage Colors, (Ready Mixed)
Reds for Agricultural Implements.

WM. BARBER & BROS.
PAPERMAKERS,

GEORGETOWN, - - - ONT.

—News, Book and Fine Papers.—

JOHN R. BARBER.

BARBER & CO.

MANUFACTURERS' AGENTS CANADIAN WOOLLENS,
7 JORDAN STREET, TORONTO.

ROBT. BARBER, JR.

BARBER & ELLIS,

Manufacturing Stationers—Ontario Envelope Factory,

15 JORDAN STREET, TORONTO.

BLANK BOOKS, ENVELOPES & GENERAL STATIONERY
JAMES BARBER, JR.—JOHN F. ELLIS.

ESTABLISHED 1856.

Telephone Communications between all Offices

P. BURNS,

Wholesale and Retail Dealer
IN

COAL & WOOD.

Orders left at offices, cor. FRONT & BATHURST STS., YONGE ST. WHARF, & 81 KING ST. EAST, TORONTO will receive prompt attention.

Leading Manufacturers.

Moncton Sugar Refining Company,
MONCTON N.B., CANADA.

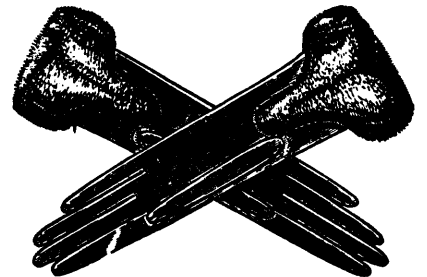
JOHN L. HARRIS, - - - President.
JOHN MCKENZIE, - - - Secretary.
C. P. HARRIS, - - - Treasurer.
Orders from the wholesale trade only solicited.

S. LENNARD & SONS,
MANUFACTURERS OF

PLAIN & FANCY HOSIERY.

To the Wholesale Trade Only.

DUNDAS, Ont.



JAMES HALL & CO.,
BROCKVILLE, Ont.,

Manufacturers of Gloves and Mitts,

And Dealers in Indian Moccasins.

N.B.—FINE CALF and BUCK GOODS a Specialty.

SALT! SALT! SALT!

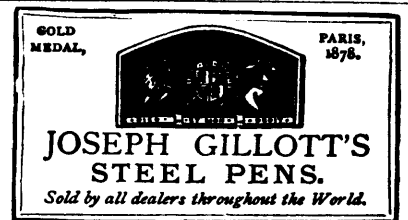
The Salt Manufacturers of Ontario having formed an Association and established a Central Office from which all sales will be made, except Table and Dairy Salt sold by Proprietors, beg respectfully to announce to the trade that all enquiries as to prices and orders addressed to the Secretary will receive prompt attention.

T. T. COLEMAN, Esq., President, Seaforth.
JOSEPH KIDD, Esq., Vice-President, Dublin.

JOHN RANSFORD, Secretary.

Address,

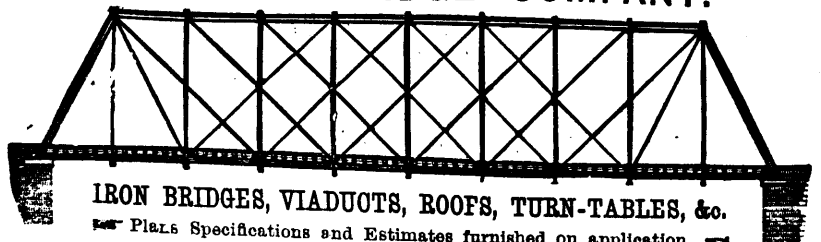
CLINTON, ONT.



McKECHNIE & BERTRAM,
Canada Tool Works,
DUNDAS, ONTARIO.

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

TORONTO BRIDGE COMPANY.



IRON BRIDGES, VIADUCTS, ROOFS, TURN-TABLES, & C.

Plans Specifications and Estimates furnished on application

Can refer to the following Railways:—Windsor & Annapolis, Q. M. O. & O., South Eastern, Credit Valley, Welland, Toronto, Grey & Bruce, Stratford & Huron, Canada Atlantic, Canadian Pacific, and to the Municipalities of London, Mitchell Haysville, Sherbrooke, Bobasagoon, Downs, St. Hyacinthe, St. Cesaire Phillipsburg, & C., & C.
OFFICE & WORKS, KING ST. WEST, TORONTO.

S. HARTLEY WATSON & CO.

FRUIT & PRODUCE MERCHANTS,

9 & 11 Temple Court, Liverpool, Eng.,

Supply English and Foreign Goods, and Receive Consignments of Fruit, Provisions, Salmon, Lobsters, and General American and Canadian Produce. Advances on Consignments by arrangement.

Leading Brewers.

ASK YOUR GROCER FOR COSGRAVE'S EXTRA STOUT.

Equal to the best imported, at less than half the cost.

Recommended by the Medical Faculty as being perfectly Pure, Wholesome, and strengthening. A fair trial of it is all we ask to convince. Put up in quart and pint bottles.

THE TORONTO Brewing and Malting Company,

Are now supplying the Trade and Families with their Superior ALE and STOUT, brewed from the finest malt and hops.

Special attention is invited to the Company's large stock of INDIA PALE ALE and XXX STOUT, brewed expressly for Bottling and bottled solely by the Company.

J. N. BLAKE, Prest.

Simcoe St., Toronto, April 12, 1881.

GEORGE SEVERN,

BREWER OF

ALE AND PORTER, Yorkville Brewery,

ADJOINING TORONTO.

Globe Tobacco COMPANY,

Detroit, Mich., and Windsor, Ont.

The Largest Exclusively Cut Tobacco Concern in the World.

SPECIALITIES:

GLOBE FINE-CUT CHEWING. A sweet strong lasting chew. Acknowledged the Best in the World.

VICTORIA FINE-CUT CHEWING. A mild and pleasant chew. For twenty-nine years the Standard of Canada.

GOLD-FLAKE CUT PLUG SMOKING.

The best pipe smoking Tobacco ever made in any country.

WINDSOR SMOKING MIXTURE. A good smoke for little money.

WIG-WAG SMOKING.

A Standard Brand in Canada.

GOLD-FLAKE CIGARETTES.

With or without our Patent Amber Tips, the Purest, Finest, Sweetest, and Best ever made.

All our goods are neatly and securely packed and fully guaranteed.

Quotations sent to responsible Wholesale Houses on application.

TORONTO PRICES CURRENT. - October 5, 1882.

Table with 4 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Categories include Breadcrumbs, Groceries, Hardware, and various commodities like flour, sugar, and oil.

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

CAPITAL and FUNDS nearly **\$6,000,000.**
ANNUAL INCOME over **\$1,000,000.**

DEATH CLAIMS.

This Company will in future dispense with the usual three months required to elapse before the payment of claims, and upon the completion of the usual proofs and a valid receipt by the parties competent to discharge the policy, make immediate payment.

MINIMUM POLICIES becoming claims before 30th April, 1885, are by the allowance of the prospective bonus of 1½ Per Cent. Per Annum, made free from the possibility of any reduction.

A. G. RAMSAY, Pres't.

R. HILLS, Secy.

J. D. HENDERSON, Agent. Office—46 King St., west, Toronto

CONFEDERATION LIFE ASSOCIATION

Incorporated by Special Act of the Dominion Parliament.

Guarantee Capital, \$1,000,000. Government Deposit, \$86,300
 Capital and Assets, 31st Dec., 1881, \$1,797,459

HEAD OFFICE, TORONTO, ONT.

President: Sir W. P. HOWLAND, C.B., K.C.M.G.

Vice-Presidents: Hon. WM. McMASTER. WM. ELLIOT, Esq.

Directors:

Hon. JAS. MACDONALD, M.P.,
 Halifax.
 Hon. T. N. GIBBS.
 Hon. ISAAC BURPÉE, M.P.
 W. H. BEATTY, Esq.
 EDWARD HOOPER, Esq.

J. HERBERT MASON, Esq.
 JAMES YOUNG, Esq., M.P.P.
 F. A. BALL, Esq.
 M. P. RYAN, Esq., M.P.
 S. NORDHEIMER, Esq.
 W. H. GIBBS, Esq.
 A. McLEAN HOWARD, Esq.

Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. John's College Cambridge.

Managing Director: J. K. MACDONALD.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, HAMILTON, ONT.

GUARANTEE CAPITAL..... \$200,000
 RESERVE FUND 141,000
 GOVERNMENT DEPOSIT 101,000

Life Insurance Agents who can do \$100,000 of new business in a year are invited to communicate with DAVID BURKE, Manager, Hamilton, with a view to an engagement.

BRITISH AMERICA

ASSURANCE COMPANY.

FIRE AND MARINE.

Cash Capital & Assets, \$1,329,731.79.

Incorporated 1833.

Head Office, Toronto, Ont.

BOARD OF DIRECTORS.

GOVERNOR, JOHN MORISON, Esq.
 DEPUTY-GOVERNOR, H. R. FORBES, Esq.
 PETER PATERSON, Esq. JOHN McLENNAN, Esq.
 H. S. NORTROP, Esq. HON. WM. CAYLEY.
 GEORGE BOYD, Esq. JOHN Y. REID, Esq.
 JOHN LEYS, Esq.

Inspector, ROBERT McLEAN.

SILAS P. WOOD, Secretary.

Standard Fire Ins. Co.

HEAD OFFICE: HAMILTON, ONT.

CAPITAL, \$3,000,000.00.

RECORD.

	INCOME.	ASSETS.	SURPLUS.
1877	\$20,987.69	\$152,464.96	\$138,282.42
1880	82,108.96	238,277.67	197,937.36

The LARGEST gain of Business of any Ontario Company.

D. B. CHISHOLM, Esq., President.

H. THEO. CRAWFORD, Sec.

Prompt and Liberal Settlements are characteristic of this Company, and rates to insurers.

JAS. B. BOUSTEAD & MALCOLM GIBBS,

Secretaries and Managers, Toronto and Co. of York.

Office, No. 14 Adelaide Street East.

Issuers of Marriage Licenses.

WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,637,553 10

Income for Year ending 31st Dec., 1879 1,001,052 20

HEAD OFFICE, TORONTO, ONT.

Hon. J. McMURRIOH, Presid't.

J. J. KENNY, Man'g. Director.

JAS. BOOMER, Secretary.

RELIABLE AND ACTIVE AGENTS WANTED

CITY OF LONDON

QUEBEC BRANCH. Head Office, Montreal. W. P. OSWALD, General Agent. *Nov 80/11 Branch.*

ONTARIO BRANCH. Head Office, Toronto. S. F. MAGURN, General Agent. *New Brunswick Branch.*

ALL-SHORT, H. CHIBB & CO. Head Office, Halifax. *General Agent.*

RESERVE FUND, \$2,000,000 sterling.

\$100,000 Deposited with the Government at Ottawa.

All Losses Adjusted and Paid in the various districts as below without reference to England.

Fire Insurance Company of London, England.

Head Office, Montreal.

Head Office, Toronto.

Head Office, Halifax.

Head Office, St. John's.

Head Office, London, England.

Head Office, Montreal.

Head Office, Toronto.

Head Office, Halifax.

Head Office, St. John's.

	<p>Successful life insurance agents who have pushed their business under great disadvantages, which they feel may cripple them in their future efforts, would do well to connect themselves with a LIVE company which fosters its agents.</p>
	<p>Others who have been desirous of taking a high rank in the business, but have found themselves surpassed by competitors, should determine whether this may not be due to the tools they have had to work with rather than to any lack of ability or energy on their part.</p>
	<p>The man who has the greatest facilities in business, other things being equal, will surpass all competitors.</p>
	<p>The Equitable Life Assurance Society, 120 Broadway, New York, has unoccupied territory at a number of points throughout Canada, and agents are invited to communicate with E. W. GALE, Montreal, General Agent of the Society for Canada. All communications of this character will be treated with consideration by the officers of the Society.</p>

ROYAL INSURANCE COMPY OF ENGLAND

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL, \$10 000,000
 FUNDS INVESTED, 24 000,000
 ANNUAL INCOME, upwards of 5,000,000

Investments in Canada for protection of Canadian Policyholders (chiefly with Government), exceed \$600,000.
 Every description of property insured at moderate rates of premium.
 Life Assurances granted in all the most approved forms.

Head Office for Canada—Royal Insurance Buildings
 Montreal.

JOHN MAUGHAN, Agents for Toronto and County of York. **M. H. GAULT,** Chief Agents
JOHN KAY, **W. TATLEY,**
ARTHUR F. BANKS,

LONDON & LANCASHIRE FIRE

INSURANCE COMPANY.

MANAGER—CHAS. G. FOTHERGILL.
 SUB-MANAGER—J. B. MOFFATT.

Capital Fully Subscribed..... \$9,260 000
 Assets, Cash, and Invested Funds 2,805,925
 Deposited with Government of Canada, for the Protection of Policy-holders in Canada 100,000

ALL LOSSES PAID AT HEAD OFFICE IN TORONTO, WITHOUT REFERENCE TO ENGLAND.

Office—Mail Buildings, Toronto.
 F. A. BALL, Chief Agt. for Canada.
 Agent for Toronto:—T. M. PRINGLE.

THE ROYAL CANADIAN Fire & Marine Insurance Co'y.

160 ST. JAMES ST., MONTREAL.

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

Capital and Assets, Jan., 1st, 1882, \$1,257,168 30
 Income during year ending 31st Dec., '81 394,438 37

ANDREW ROBERTSON, Esq., Pres. JAMES DAVIDSON, Manager Fire Dept.
 G. H. MOHENRY, Inspector Fire Dept. HENRY STEWART Mgr. Marine Dept.

Before Insuring Your Life Examine the Very Attractive and Advantageous Plan of

THE UNION MUTUAL

LIFE INSURANCE COMPANY OF PORTLAND, MAINE.
 INCORPORATED IN 1848.

JOHN E. DEWITT, President. DANL. SHARP, Vice-President.
 HENRY D. SMITH, Secretary. NICHOLAS DEGROOT, Asst. Secretary.

Government Deposit at Ottawa, \$115,000 00
 Assets, about \$7,000,000
 Surplus over all Liabilities, \$650,000 00
 Dividends to Policy-holders, to 31st Dec., 1880, \$3,936,118 04
 Total Payments to Policy-holders, \$17,491,926 25

This is the only Company that issues Policies giving the benefits of the Maine non-forfeiture law, and specifying in definite terms by its Policy Contract, that there can be no forfeiture of the insurance by non-payment of premium after three annual premiums have been paid, until the value provided for is exhausted in extended insurance, and every policy issued, states in plain figures, the extended insurance and cash value as the case may be (after the third year), according to the number of full annual premiums paid. NOT MERELY ESTIMATES BUT ACTUALLY GUARANTEED and after being in force THREE FULL YEARS the policy BECOMES INCONTESTABLE. Matured policies are payable at once without rebate of interest on receipt of satisfactory proofs of death, together with a valid discharge from proper parties in interest, the Company waving the usual delay of ninety days required by most Companies.

The guaranteed extensions and cash values do not include the Dividends which will accrue to the Policy.

Agents wanted in unrepresented districts.
 For further particulars apply to

G B HOLLAND, Manager for Prov. of Ontario, 17 Toronto St., Toronto.
 C. L. BOSSE, " " Que., 117 St. Fra. Xavier St., Montreal.
 F. B. K. MARTER, " " N.S., Queen's Ina. Bldg, Halifax.

SWORN STATEMENTS

Made to the Canadian Government Respecting Life Insurance, in 1881.

NAMES.	NEW POLICIES OF 1881.	TOTAL IN-SURANCE IN FORCE.	PREM' M REC'PTS IN 1881.	Policies become Claims.	DEPOSIT AT OTTAWA.
CANADIAN.					
Canada, Hamilton,	\$ 3,914,780	\$ 24,904,171	\$ 668,111	\$ 239,102	\$ 54,000
Confederation, Toronto,	1,917,214	8,003,279	214,738	40,547	75,333
Sun, Montreal,	1,871,768	4,990,157	148,564	58,304	50,400
Ontario Mutual,	1,593,833	4,192,011	160,523	22,000	50,586
Life Association, Hamilton	420,000	1,571,598	37,907	11,423	90,815
North American,	1,410,384	1,127,212	34,853	2,437	50,000
Citizens, Montreal,	153,700	1,032,254	21,168	14,801	50,256
Toronto Life,	76,800	220,909	6,262	200	32,915
BRITISH.					
Standard, Edinburgh,	1,072,600	6,870,014	194,724	69,134	153,900
London & Lancashire	732,700	2,655,904	78,700	19,249	109,866
Royal, of Liverpool,	18,327	969,524	27,479	5,568	Fire & Life
North British & Mercantile	27,100	957,029	25,560	26,095	" "
Star, of London,	130,913	805,334	21,379	487	100,343
Commercial Union,	26,807	687,455	20,775	6,065	Fire & Life
Lion, of London,	481,000	448,500	14,148	none	48,867
Queen, Liverpool,	24,500	408,189	9,881	1,000	Fire & Life
AMERICAN.					
ÆTNA LIFE, Hartford,	1,821,362	11,370,008	408,597	102,775	\$25,000
Equitable, of N. Y.,	1,079,000	6,449,617	220,363	60,085	105,000
Travelers, Hartford,	519,000	3,230,619	94,905	29,251	125,000
Union Mutual, Portland, ...	472,050	2,888,028	94,804	66,611	130,000

THIS TABLE relates only to business done in Canada by the British and American Companies, but embraces the entire business of Canadian Companies. The ÆTNA LIFE's income in Canada is larger than that of any Company except the Canada Life. Its total income, however, is not merely \$403,597, but was \$3,351,315 in 1881, and its insurance in force, \$79,722,425.

THE HANDSOME SUM OF \$100,000 has recently been added to the Ætina's deposit with the Canadian Government for the security of policyholders, bringing its total deposit up to \$325,000.

The very excellent standing of the ÆTNA LIFE INSURANCE COMPANY is shown by the fact that it is one of the leading Companies of the continent; and that its Canadian agency has an income nearly as large as those of all the other active American Companies in Canada combined, and larger than those of all the British Companies combined, or than the entire incomes of all the Canadian Companies except two.

Head Office for Canada, 10 1/2 Adelaide-st. East, Toronto.

WILLIAM H. ORR, Manager.

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.

Capital Subscribed, \$700,000
 Deposited with Dominion Government, 51,100

President: D. B. CHISHOLM, Esq., Hamilton.
 Vice-Presidents: JAS. H. BEATTY, Esq.; ROBERT BARBER, Esq.
 SHEPPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms, and issues **NON-FORFEITABLE POLICIES**, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

S. G. CHAMBERLAIN, Superintendent of Agencies. DAVID DEXTER, Managing Director.

Insurance.

QUEEN
INSURANCE CO. OF ENGLAND

FORBES & MUDGE, Montreal,
Chief Agents for Canada.

GEO. GRAHAM, Agent, Toronto, 6 Wellington street East.

HURON & MIDDLESEX
Mutual Fire Insurance Company
HEAD OFFICE: 98 DUNDAS ST.,
LONDON, ONT.

Business done exclusively on the Premium Note system, giving perfect security with insurance at cost.
A. B. POWELL, President. **H. E. SHARPE, Manager**

QUEBEC
FIRE ASSURANCE COMPANY.
Established 1818.

CASH & INVESTED FUNDS, \$486,094
GOVERNMENT DEPOSIT, 100,000
AGENTS.

St. John, N.B.—**THOS. A. TEMPLE.**
Halifax, N.S.—**F. D. CORBETT & Co.**
Montreal—**THOS. SIMPSON.**
Toronto—**GEO. J. FYKE, General Agent for Ontario.**

MUTUAL
FIRE INSURANCE COMPANY.
Of the County of Wellington.

Business done exclusively on the Premium Note system
F. W. STONE, President. **CHAS. DAVIDSON, Secretary.**
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Head Office for Canada, 6 Hospital St., Montreal
RINTOUL BROS., Agents.
Subscribed Capital, £1,800,000 Stg.
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Insures only Residences and Farm Property, and has never yet lost over \$5,000 by any one fire.
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