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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, DECEMBER 22, 1882.

No. 19.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

## MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

### FELT HATS.

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

FOR THE

## Fall and Winter Trade

We offer a full assortment of

### FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS,  
GLOVES AND MITTS

Of English and Domestic Manufacture.

MOCCASINS, SNOW SHOES, FANCY  
SLEIGH ROBES, BUFFALO, &c.

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

## JAMES CORISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

## JOHN MACDONALD & CO.

STAPLE DEPARTMENT,  
SPRING AND SUMMER, 1883.

The Trade is specially invited to examine the COMING SEASON'S SAMPLES of Fancy Cottons and Cambrics in the newest and choicest FRENCH AND BRITISH PRINTINGS. The range comprises a variety of beautiful Chintz effects, also many NOVELTIES of exquisite design in Antique and Oriental styles, and being private and personally selected patterns, are secured to our own trade exclusively.

A SPECIALTY,  
BED AND TABLE NAPERY.

Dunfermline Linen Damasks, Table Cloths, Napkins, Towellings, Damask, Huck and Bath Towels, Irish Linen Shirtings and Frontings, also the celebrated

"QUEEN CITY"

Grey Cotton,—unequaled for width, weight and value.

ORDERS SOLICITED. CARE EXERCISED.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington st. east, } TORONTO,  
32, 34 and 36 Frontstreet east,

AND

30 Faulkner St., Manchester England.

## M. FISHERSONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in

Latest Styles and Newest

Colourings.

Ladies' Cashmere Dress Goods.

Black and Coloured.

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

184 MCGILL STREET.

Leading Wholesale Houses of Montreal

## HOLIDAY GOODS.

WHOLESALE

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

Holiday Presents, Toys, &c., in endless variety.

## H. A. NELSON & SONS,

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

Montreal.

56 & 58 FRONT STREET WEST

Toronto.

## SKELTON

BROS.

& CO.,

MANUFACTURERS OF

## SHIRTS & COLLARS

Wholesale Importers

## MEN'S

FURNISHING

GOODS,

52 and 54

ST. HENRY ST.,

MONTREAL.

## The Chartered Banks.

## Bank of Montreal.

ESTABLISHED IN 1818.  
 CAPITAL AUTHORISED, - - - \$12,000,000  
 CAPITAL PAID-UP, - - - 11,999,900  
 RESERVED FUND, - - - 5,500,000

Head Office, - - - Montreal.

## Board of Directors.

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

W. J. Buchanan, General Manager.

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

A. B. Buchanan, Secretary.

## Branches and Agencies in Canada.

Montreal, E. S. Clouston, Manager.  
 Almonte, Ont. Hamilton, Ont. Picton, Ont.  
 Belleville, " Kingston, " Portage, Man.  
 Brantford, " Lindsay, " Port Hope, Ont.  
 Brockville, " London, " Quebec, Que.  
 Chatham, N.B. Moncton, N.B. Sarnia, Ont.  
 Cornwall, Ont. Newcastle, " Stratford " "  
 Goderich, " Ottawa, Ont. St. John, N.B.  
 Guelph, " Perth, " St. Mary's, Ont.  
 Halifax, N.S. Peterborough, Ont. Toronto, " "  
 Winnipeg, Man.

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

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 69 Wall Street. Chicago, Bank of Montreal, 154 Madison Street, W. Munro, Manager; R. Y. Heblum, Asst. Manager.

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

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

## EXCHANGE BANK OF CANADA.

CAPITAL PAID UP - \$500,000  
 REST, - - - - 300,000

HEAD OFFICE, - MONTREAL.

## DIRECTORS.

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

Alex. Buntin. E. K. Greene.

THOMAS CRAIG, - Managing Director.

## BRANCHES.

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

## FOREIGN AGENTS.

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

## The Chartered Banks.

## THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

## COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall,  
 John James Cater, H. J. Kingsford,  
 Henry B. Farner, Frederic Lubbock,  
 Richard H. Glyn, A. H. Philipotts,  
 Edward Arthur Hoare, J. Murray Robertson.

Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.  
 W. H. NOWERS, Inspector.

## Branches and Agencies in Canada.

London, Kingston, St. John, N.B.  
 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. McLaughlin and W. Lawson, Agents.

CHICAGO.—R. Steven, Agent.

SAN FRANCISCO.—A. McKinlay, Agent.

PORTLAND, OREGON.—J. Goodfellow, Agent.

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

Foreign Agents.—Liverpool—Bank of Liverpool.

Australia—Union Bank of Australia. New Zealand

—Union Bank of Australia, Bank of New Zealand.

Colonial Bank of New Zealand. India, China and

Japan—Chartered Mercantile Bank of India, London

and China; Agra Bank, Limited. West Indies,

Colonial Bank. Paris—Messrs. Marecure, Andre &

Co. Lyons—Credit Lyonnais.

## The Molsons Bank.

— INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$425,000.

HEAD OFFICE, MONTREAL.

## Directors.

THOMAS WORKMAN, Esq., - President.  
 J. H. R. MOLSON, Esq., - Vice-President.  
 R. W. SHEPHERD, Esq., HON. D. L. MACPHERSON.  
 H. A. NELSON, Esq., MILNE WILLIAMS, Esq.  
 S. H. DWING, Esq.  
 F. WOLFFERSTAN THOMAS, - Gen'l Manager.  
 M. HEATON, - Inspector.

## Branches of the Molsons Bank.

Brockville, Meaford, Toronto,  
 Clinton, Morrisburg, St. Thomas,  
 Exeter, Queen's Sound, Sorci, P. Q.  
 Ingersoll, Ridgeway, Trenton,  
 London, Smith's Falls, Waterloo, Ont.

## AGENTS IN THE DOMINION.

Quebec—Merchants Bank and Eastern Townships Bank.

Ontario and Manitoba—Dominion Bank and Federal Bank and their Branches.

New Brunswick—Bank of N. Brunswick, St. John.

Nova Scotia—Halifax Banking Company and its Branches.

Prince Edward Island—Union Bank of P. E. I., Charlottetown and Summerside.

Newfoundland—Commercial Bank of Newfoundland and St. Johns.

## AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. W. Watson and Alex. Lang; Boston, Merchants National Bank, Messrs. Kidder, Peabody & Co.; Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Mechanics' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo, Second National Bank; Helena, Montana—First National Bank; Fort Benton, Montana—First National Bank.

## AGENTS IN EUROPE.

London—Alliance Bank, " Limited," Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Liverpool—The National Bank of Liverpool. Antwerp, Belgium—La Banque d'Anvers.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

## The Chartered Banks.

## MERCHANTS BANK OF CANADA.

Capital - - - \$5,700,000.

Reserve Fund, - 750,000.

HEAD OFFICE - - MONTREAL

## BOARD OF DIRECTORS.

SIR HUGH ALLAN, - - - President  
 ROBT. ANDERSON, Esq., - Vice-President  
 Andrew Allan, Esq., Hector Mackenzie, Esq.  
 Wm. Darling, Esq., Jonathan Hodgson, Esq.  
 Adolphe Masson, Esq., John Cassils, Esq.

GEORGE HAGUE, - - - General Manager

J. H. PLUMMER, Assistant General Manager.

## BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kingston, Renfrew,  
 Berlin, London, Stratford.  
 Brantford, Montreal, St. Johns, 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), 80 Lombard Street, London, Glasgow and elsewhere.

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

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

A general banking business transacted.

Money received on deposit, and current rates of interest allowed.

Drafts issued available at all points in Canada.

Sterling Exchange and drafts on New York bought and sold.

Letters of credit issued, available in China, Japan and other foreign countries.

A Collections made on favorable terms.

## La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, - - - MONTREAL.

C. S. CHERIER, Esq., President.

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

A. A. TROTIER, Esq., Cashier.

## FOREIGN AGENTS.

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

## The Ontario Bank.

CAPITAL - \$1,500,000.

HEAD OFFICE, - - - - TORONTO.

## DIRECTORS:

Sir Wm. P. Howland, Lt.-Col. C. S. ZOWAKI,  
 President. Vice-President.

Donald Mackay, Esq., A. M. Smith, Esq.

Geo. M. Rose, Esq., Hon. C. F. Fraser.

C. A. Massey, Esq.

C. HOLLAND, General Manager.

## BRANCHES.

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

## AGENTS:

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

The Chartered Banks.

**THE CANADIAN  
Bank of Commerce.**

**DIVIDEND No. 31.**

NOTICE IS HEREBY GIVEN  
that a DIVIDEND of

**FOUR PER CENT.**

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

**Tuesday, the 2nd day of  
January next.**

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

W. N. ANDERSON,

General Manager.

Toronto, 29th Nov., 1881.

**IMPERIAL BANK  
OF CANADA.**

**DIVIDEND NO. 15.**

NOTICE is hereby given that a dividend at the rate of

**Eight percent. per annum**

upon the capital stock of this institution has been declared for the current half year, and that the same will be payable at the Bank and at the branches on and after

**Tuesday, the 2nd day of January  
next.**

The transfer books will be closed from the 16th to 30th December, both days inclusive.

By order of the Board.

D. R. WILKIE,  
Cashier.

Toronto, 29th November, 1882.

**EASTERN TOWNSHIPS BANK**

**DIVIDEND No. 46.**

Notice is hereby given that a Dividend of

**Three and One Half Per Cent**

upon the paid-up capital stock of this bank has been declared for the current half year, and that the same will be payable at the Head Office and Branches on and after

**Tuesday, Second day of January next.**

The Transfer Books will be closed from the 15th to the 30th Dec., both days inclusive.

By order of the Board,

WM. FARWELL,  
General Manager,

Sherbrooke, 5th Dec., 1882.

The Chartered Banks.

**THE BANK OF TORONTO,  
CANADA.**

Incorporated 1855.

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

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

**HEAD OFFICE, TORONTO.**

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

**BRANCHES.**

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBOURG, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Strath, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgetts, Manager.

**BANKERS.**  
LONDON, ENG., The City Bank · NEW YORK, National Bank of Commerce.

**LA BANQUE NATIONALE.**

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP . . . . . 3,000,000

**DIRECTORS.**  
HON. ISIDORE THIBAUDEAU, President.  
JOSEPH HAMEL, Esq., Vice-President.  
Chevalier Ol. Robitaille, M.D. E. Baudet, Esq. M.P.P.  
T. LeDroit, Esq. J. B. Z. Dubeau, Esq.  
U. Tessier, Jr., Esq. P. LAFRANCE, Cashier.  
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau,  
Montreal.

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

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

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

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

**THE**

**JACQUES CARTIER BANK;**

**NOTICE OF DIVIDEND.**

NOTICE is hereby given that a Dividend of

**THREE and ONE-HALF PER CENT.**

on the paid-up Capital of this Bank has been declared for the current half year, and that the same will be payable at the Bank, in this City, on and after

**The fourth day of DECEMBER next.**

The Transfer Books will be closed from November 17th to 30th, both days inclusive.

By order of the Board;

A. DEMARTIGNY, CASHIER.

Montreal, October 26th, 1882.

**THE MARITIME BANK**

—OF THE—

**DOMINION OF CANADA.**

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

**Board of Directors.**

THOS. MACLELLAN, President.  
LEB. BOTSFOED, M.D., Vice-President.  
ROBT. CRUIKSHANK (of Jardine & Co., Grocers).  
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants).  
JOHN H. PARKS (of Wm. Parks & Son, Cotton Manufacturers).  
JOHN TAPLEY (of Tapley Bros., Indiantown).  
HOW. D. TROOP (of Troop & Son, Shipowners).

**CASHIER, - ALFRED RAY.**

AGENCY—FREDERICTON: A. S. Murray, Agent.

" - - - WOODSTOCK: G. W. Yauwartz, "

The Chartered Banks.

**The Western Bank of Canada.**

HEAD OFFICE, OSHAWA, ONT.

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

**BOARD OF DIRECTORS.**

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

T. H. McMILLAN, Cashier.

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

**Loan Societies.**

**MONTREAL**

**LOAN & MORTGAGE CO.**

AND

**TRUST COMPANY.**

Incorporated 1858.

CAPITAL . . . . . \$1,000,000 00  
TOTAL ASSETS . . . . . \$1,288,143 07

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.

Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

**INTEREST ALLOWED ON DEPOSITS.**

**DEBENTURES.**  
Issue Sterling Debentures payable in London; also Currency Debentures, payable in Canada, bearing five per cent. interest.

**BOARD OF DIRECTORS.**

M. H. GAULT, Esq., M.P., President, President Exchange Bank of Canada.  
Hon. A. W. OGILVIE, Vice-President, Senator.  
G. F. C. SMITH, of the L. L. and Globe Insurance Company.  
JAMES CRAITHERN, of Crathern & Caverhill.  
THEODORE HART, Esq., Director Liverpool & London & Globe Insurance Company.  
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.  
THOMAS CRAIG, Esq., Managing Director Exchange Bank.

**GEORGE W. CRAIG,**

Manager.

OFFICE, 181 ST. JAMES STREET, MONTREAL.  
July 20, 1882.

**THE HAMILTON**

**Provident and Loan Society.**

**DIVIDEND NO. 23.**

NOTICE IS HEREBY GIVEN that a Dividend of  
**FOUR PER CENT.**

upon the paid-up Capital Stock of the Society has been declared for the half year ending Dec. 31st, 1882, and that the same will be payable at the Society's Banking House, Hamilton, Ontario, on and after

**Tuesday, the 2nd day of January,  
1883.**

The Transfer Books will be closed from the 18th to the 31st December, both days inclusive.

H. D. CAMERON,

Hamilton, 11th Dec., 1882. Treasurer.

**ARCH. CAMPBELL,**

**STOCK and SHARE BROKER,**

(Member of the Stock Exchange)

**MERCHANTS EXCHANGE BUILDINGS,  
Hospital and St. Sacrament Streets  
MONTREAL.**

Oceanic Steamships.

Allan Line.



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

1882. Summer Arrangements. 1882.

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

Table with columns: Vessels, Tonnage, Commanders. Lists ships like Numidian, Hanoverian, Parisian, etc., with their respective tonnage and commanders.

LIVERPOOL, LONDONDERRY AND QUEBEC MAIL SERVICE.

Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

Table titled 'FROM QUEBEC:' showing departure dates for various ships like Sarmatian, Polynesian, etc.

THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN, ST. JOHNS, HALIFAX AND BALTIMORE MAIL SERVICE

are intended to be despatched as follows:

Table titled 'FROM HALIFAX:' showing departure dates for Nova Scotian, Hibernian, etc.

Table titled 'Rates of Passage between Halifax and St. John's:' showing Cabin and Steerage rates.

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

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

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

H. & A. ALLAN, State St., Boston, and 26 Common St., Montreal.

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

Table showing routes and tonnage for Dominion Line steamships: Montreal to Toronto, Toronto to Sarnia, Sarnia to Quebec, etc.

DATE OF SAILING.

Steamers will sail as follows: FROM QUEBEC. DOMINION... 16th Dec. BROOKLYN... 13th Jan. \*SARNIA... 30th Dec. DOMINION... 27th Jan.

RATES OF PASSAGE.

CABIN—Portland to Liverpool, \$50 and \$60; Return, \$90 and \$110. Rates per steamer Sarnia Cabin, Portland to Liverpool, \$50 and \$60, return, \$110; Intermediate, \$40; Steerage, \$25. \*Sarnia carries neither cattle or sheep.

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

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

DAVID TORRANCE & CO., Exchange Court, Montreal.

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

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

Brantford, Ont.

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Montreal.

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Montreal.

JOHN FULTON, ACCOUNTANT, 242 St. James Street, Montreal.

Owen Sound, Ont.

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

Windsor, Ont.

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

Agents' Directory.

OWEN MURPHY, Insurance Agent, Office, Assisance and Commission Merchant.—No. 85 St. Peter Street, Quebec.

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

Legal.

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

Almonte, Ont.

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

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

Carleton Place, Ont.

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

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Brantford, Ont.

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

Charlottetown, P.E.I.

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

Chatham, N. B.

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

Clifton, Ont.

A. G. HILL, Barrister, Attorney, Solicitor in Chancery, &c. Police Magistrate Niagara Falls, Clifton, Ont.

Clinton, Ont.

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

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Digby, N. S.

T. C. SHREVE, Q.C., (Late Savary & Shreve), BARRISTER & ATTORNEY-AT-LAW, Notary Public, Conveyancer, etc. Water Street.

Fredericton, N. B.

J. HENRY PHAJR, Barrister and Attorney, Office, Queen Street, Fredericton, N. B.

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BALL & BALL, BARRISTERS AND ATTORNEYS-AT-LAW, Solicitors for Canada Bank of Commerce.

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THE THREE RIVERS PAPER COMPANY,  
Manufacturers of all kinds of  
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The following grades of high class papers:—  
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White Manilla Tea and Wrapping.  
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Blotting Paper, Flour Sack Paper,  
Music Paper, Fine Manilla Paper,  
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Flour Sack Paper Bags, &c., &c. Paper.  
Special Sizes and Weights made to order  
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**VICTORIA SQUARE,**  
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While maintaining a complete stock of staple  
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**TEAS, SUGARS, COFFEES,**

**SPICES, FRUITS**

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BARRISTERS, &c., Hamilton, Ont.  
**OSLER & GWYN,** Barristers, &c., Dundas, Ont.  
B. B. OSLER, Q. C. (County Attorney.)  
H. C. GWYN, J. V. TEEZEL.

**A. D. CAMERON,**  
Barrister, Attorney-at-Law, Solicitor in Clancery  
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their specialties,

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**GOATSKINS.**

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MANUFACTURERS OF

PORTABLE AND STATIONARY

**ENGINES,**

Steam Pumps, Shafting, Pulleys, &c.

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☞ A large Stock always on hand. ☞

Roman Cement, Portland Cement

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Fine made goods, latest styles, equal in finish  
the best American makes, and specially adapted  
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**SHAW BROS. & CASSILS,**  
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**PRUNELLAS & SHOE FINDING**

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Leather Commission Merchants,  
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**HOCHELAGA COTTONS.**

Brown Cottons, & Sheetings, Yarns and Bags.

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Ducks, Tickings, Checks, &c. Colored Cotton  
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Bleached Shirting, Wigans, Silsesia, Shoe  
Drills, Corset Jeans, &c.

**ST. CROIX COTTON MILL.**

Fancy Checks, Gingham, Yarns, Bleached  
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**WINDSOR COTTON MILL.**

Brown Cottons and Yarns.

Tweeds, Etoffes, Knitted Goods,  
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The Wholesale Trade only supplied.

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FIRST PRIZE DOMINION EXHIBITION, 1890.

**CARRIAGE BOLTS:**

"**Best Bolt.**"—Made from square and round  
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"**Best.**"—Made from Best Staffordshire iron, same  
finish as "Best Best," and annealed.

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with black heads, the burr only being edged.

**Railway Track Bolts.**

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Quality not excelled by any, native or foreign.

**Hot Pressed Nuts. Machine Forged  
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and very soon there will be in operation an improved  
machine for.

**Flough Bolts. Boiler Rivets.**  
No better and no greater variety can now be had  
elsewhere of

**Fancy Head Bolts,**

for Carriage Builders and others, which always  
afford satisfaction to buyers.

**Machine Bolts. Coach Screws,  
Bridge Bolts. Tire Bolts and Rivets.**

**Sleigh Shoe Bolts. Elevator Bolts,**  
All of best quality and annealed, not second to any  
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**Stove Bolts. Stove Rods. Rivets.**

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**International Granite Works,**

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Importer of Italian and all Foreign Marbles, and  
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Merchants Manufacturing Co.,  
BLEACHED SHIRTING.

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WHITE & COLORED BLANKETS.

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Almonte Knitting Co.,  
SHIRTS AND DRAWERS.

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

38 St. Joseph Street, Montreal.  
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**WM. PARKS & SON,**

COTTON SPINNERS,  
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COTTON YARNS, White and Colored, Single  
and Double Twist Yarns, Bleached and Colored  
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BEAM WARPS, for Woollen Mills in all the  
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HOSIERY YARNS of every description.  
BALL KNITTING COTTON, superior in  
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FANCY WOVE SHIRTINGS and APRON CHECKS.  
These Goods have been awarded FIRST PRIZES for  
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A GOLD MEDAL

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at Montreal, 1882, for best display of Cotton Goods.

For Sale by the Wholesale and Retail Dry Goods Trade

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AGENTS:—  
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Agents in Canada for

**The CALLI-GRAPHIC PEN,**

No. 0 Stub or Legal Nibs.	No. 1. Coarse pointed Nibs.
No. 2 Medium pointed Nibs.	No. 3 Fine pointed Nibs.

AGENTS IN THE DOMINION FOR

The "Thin Buff" Copying Paper, and  
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In Sheets or Books of all Sizes.

Will Copy any kind of Ink, doing away with the  
Use of Copying Ink.

Price Lists on application.

**Morton, Phillips & Bulmer,**  
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SMALL WARES and FANCY GOODS,

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**Leading Manufacturing Firms.**

**E. B. EDDY'S**

UNMATCHABLE

**MATCHES**

IN BOTH

BRIMSTONE AND PARLORS.

Brimstone Matches put up, viz :

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

Parlor Matches without Sulphur.

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

**SPECIAL LINES.**

FOLLOWING DEPARTMENTS:

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Small Wares and Notions

Dress Goods and Silks,

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NEWFOUNDLAND,

GENERAL

**COMMISSION MERCHANTS.**

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

**Robt. Miller, Son & Co.,**

156 and 158 MCGILL STREET.

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

Papers, Stationery,

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Silk and Cotton Manufactories, &c.

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—MANUFACTURERS OF—

**Silk Threads,  
RIBBONS, &c.**

OFFICES.

New York, Philadelphia, Cincinnati, Boston,  
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Rockville, Conn., Northampton, Mass.,  
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1882. SPRING, 1882.

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AGENTS FOR  
ULSTER SPINNING  
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CANADA SILK CO.,  
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SPECIALTIES:

LINEN GOODS of every description. Sewing Silks  
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BLACK CASHMERE, COLOURS and ITA-  
LIANS. RAWORTH'S SEWING COTTONS, on  
account of Manufacturers.

Prices cannot be equalled. Examine  
values and be convinced.

ESTABLISHED 1843.

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7, 9 and 11 St. Joseph Street, (cor. McGill Street),  
MONTREAL.

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

Parlor Suits, 7 pieces, from - - - - \$ 45 to \$300  
Chamber Sets, from - - - - - 22 to 700  
Full Dining Room Suits, 9 pcs., from 50 to 675  
Library Suits, from - - - - - 100 to 500

All other portions of stock equally varied in prices  
and styles of design of finish. Our recent Exhibits  
were taken from stock.

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

" PRACTICAL SANITARIANS."

**HUGHES & STEPHENSON,**

(LATE E. PATTON.)

ESTABLISHED 1860.

Plumbers, Gas Fitters, Metal Workers,  
HOT WATER & STEAM HEATING.

Drainage and Ventilating a Specialty.

745 CRAIG ST., MONTREAL.

Loading Wholesale Trade of Montreal.

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

Received  
Gold Medal  
THE  
Grand Prix  
Paris Ex-  
hibition,  
1878.



Received  
Gold Medal  
THE  
Grand Prix  
Paris Ex-  
hibition,  
1878.

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

**WALTER WILSON & CO.,**

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

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

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

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

ESTABLISHED 1850.

**M. E. Q.**

ESTABLISHED 1850.

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

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

AGENCY FOR THE



**GLOVES**  
(PATENTED JUNE 19TH, 1876.)  
THE 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 ST., - MONTREAL.

Loading Wholesale Trade of Montreal.



**NEW FRUIT.**

Bales Grenoble Walnuts,  
Bags S. S. Almonds.  
Boxes Black Basket & London Layers,  
Boxes Sultanes,  
Boxes & quarter boxes Finest Dehese  
Layers.  
Quarter Boxes Ex. selected Valencias.

**TURNER, ROSE & CO.**

Importers of Teas, and Wholesale  
Grocers.

Cor. St. John & Hospital Sts.,

MONTREAL.

Commercial Summary.

APPLICATION will be made by "The Montreal  
Loan and Mortgage Company" to the Quebec  
Legislature at its next session, for an Act to  
amend the Act of said Legislature now in force,  
and to grant additional powers to the com-  
pany.

At a recent meeting of the rubber manufac-  
turers in New York it was decided to close all  
boot and shoe factories in the country on the  
23rd December inst. for a week, and afterwards  
reduce the production one-half. It is said that  
this is done to reduce the price of rubber.

The dry goods stock of Mr. A. Ledoux, insol-  
vent, St. Johns, Que., was sold by auction *en  
bloc* on the 12th inst. to a Montreal dealer, at  
61½ cents on the inventory price. The dry  
goods stock of Mr. A. Cartier, Ledoux's branch  
store in the same place, was sold also to Mr.  
Barry, of Iberville, Que., for 67½ cents on the  
dollar.

The creditors of the boot and shoe estate of  
Aird & St. Jean, this city, referred to last week  
will likely realize but a small dividend. It is  
stated that the machinery, fixtures, and rental  
will swallow up the greater portion of the  
assets. The estate is advertised for sale by  
tender.

A KNITTING factory is about to be started at  
Bolton, Que.—Business throughout the Eastern  
Townships is reported brisk.—The proposed  
Edge Tool Company of Bedford, Que., seems  
likely to become an accomplished fact. Of the  
\$100,000 capital required to enable the pro-  
moters to commence operations, \$49,000 has  
already been subscribed.

To those who have responded to our offer to  
pay for a complete set of back numbers of the  
JOURNAL OF COMMERCE, we beg to reply that  
the set must be complete, that is from August  
20th, 1875, to August 20th, 1882. Or we will  
pay from 50 per cent. over subscription rates to  
double the price, according to condition, for  
four or five complete sets from August 20th,  
1875, to February 20th, 1877, and from August  
20th, 1877, to February 20th, 1879.



## WULFF &amp; CO.

32 St. Sulpice Street,  
MONTREAL.

SELL IN CANADA,

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

OR

WM PICKHARDT & KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,  
GERMANY.

BUY

**PRINCESS**

**BAKING POWDER,  
ABSOLUTELY PURE.**

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

MANUFACTURED BY

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

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

Messrs. Moore & Sox, grocers, Clinton, Ont., have assigned in trust, after a brief business career. A few years ago they were tolerably successful farmers, but sold out, and invested their surplus capital of \$2,500 in business, of which they had no knowledge or experience. Now they have the experience without the capital, and, unfortunately, with little assets to pay their liabilities.

The Quebec Fire Insurance Co. is making a call of 5 per cent. on its shareholders. This is not because of any recent heavy losses, but with the object of strengthening the financial position of the prompt and plucky little company. The business in Western Ontario has not been by any means profitable during the year, but the directors do not require to look very far for a future remedy.

Messrs. Shedd, Moore & Co., lobster packers, Pictou, N.S., owe \$15,000, with assets consisting of two factories, stock of tin, etc., amounting to nominally the same; but they are seeking an extension of twelve months to realize upon the assets, and offer their creditors the proceeds in full of all claims. The firm is reported to have been heavily indebted to the P. E. I. bank at the time of its suspension.

There is still a good demand in Quebec for men for the lumbering camps, at high wages. Only fifteen more carloads of Messrs. Grant & Co.'s square timber will be brought down by the North Shore Railway this winter; the balance will remain over until the spring. The

Leading Wholesale Trade of Montreal.

# GREENE & SONS COMPANY

MONTREAL.

WHOLESALE



Largest assortment and greatest variety of **NEWEST STYLES** selected from the markets of London and Paris for Spring of 1882.

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

timber has now to be piled on the wharf, as it cannot be sent by water to the coves, owing to ice on the river.

A. BRIAND, dry goods dealer, Halifax, is seeking an extension of six, twelve and eighteen months from his creditors to pay debts amounting to \$13,946. The creditors have declined unless the last payment be secured, and it is not improbable that an assignment may be made. The assets, in stock, real estate, etc., are placed at \$21,284, subject, it is said, to heavy depreciation.—Geo. Herderson, another Halifax trader, has become involved through accommodation paper, and made a preferential assignment; it is thought that there will be "little" left for general creditors.

The Ancient Capital, Quebec, seems rather prolific of late of small failures among the retail community. Michael Carrol, grocer, has suspended, with liabilities of a little over \$3,000, and assets amounting to about \$1,300.—E. Duval, a Quebec shoe dealer in a small way, has been closed up, his stock being sold by auction.—J. L. Marcoux, retail grocer at Three Rivers, has also failed; his stock realized \$600 at Sheriff's sale, but it is stated that after paying law costs there will be a balance of only \$50 to distribute among the outside creditors.

The Fire Insurance Association has also concluded to withdraw its business from the city of Quebec. It surely is high time that the citizens of the picturesque capital bestir themselves to provide some adequate protection from conflagrations. The money paid for fire losses in Quebec would go a long way toward building a fine city. There are not wanting in Quebec men of standing and worth who are fully alive to the shortcomings of the fire service and other circumstances attendant upon

large fires in the city, but, like our patient taxpayers, their votes are in the minority.

NEIL DARRACH the St. Thomas (Ont.) contractor referred to last week, is endeavoring to compromise at 60c on the dollar,—35c cash, and balance in three and six months. The liabilities are estimated at about \$17,000, of which \$2,600 are secured by mortgages and about \$14,000 are unsecured; while the assets, valued at \$12,000, consist of about \$6,000 cash, due from the Grand Central Hotel Co. of that town, and the balance stock-in-trade and real estate, which latter is heavily encumbered by mortgages, leaving but a small balance. Darrach has been in business several years, and enjoys a good reputation; his trouble would appear to be due to his undertaking too large contracts for the amount of his capital.

The failure of John D. Graves, general storekeeper, at Waterloo, Que., whose stock has been seized for rent, is spoken of by those who know him best as only another repetition of the old story, that of "an inexperienced man going into business without capital." It appears that Graves was formerly a farmer, and after spending three years trying to qualify for the Ministry, commenced business in a small way some two years ago, with the result stated. He kept a small stock and did a small trade, with small margins, and it is generally believed that his living expenses, having a family to support, absorbed the proceeds from the sale of his goods. The liabilities are estimated at about \$2,800, while the assets are said to consist of old goods of a nondescript character valued at about \$400. About a year ago Mr. Graves took stock, and claimed to have a surplus. The creditors have not yet decided upon a settlement; it is probable that the business will be wound up.

Leading Wholesale Trade of Montreal

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

**McARTHUR, CORNEILLE & CO.,**  
Importers of and Dealers in

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

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

T. G. RALSTON, shoe manufacturer, St. John,  
N.B., has assigned; liabilities about \$20,000.

T. H. STONE, general storekeeper, Sweetburg,  
Que., fully referred to last week, has effected  
a compromise with his creditors at 30c on the  
dollar, cash.

MR. ANDREW ALLAN has been appointed Pres-  
ident of the Montreal Telegraph Company, in  
the place of his brother, the late Sir Hugh  
Allan.

A BY-LAW granting a bonus to the Erie &  
Huron Railway was submitted to the rate-  
payers of Dresden, Ont., last Tuesday, and car-  
ried by a sweeping majority.

A REPORT comes from Kingston that the  
Montreal Transportation Company and the St.  
Lawrence and Chicago Forwarding Company  
are about to amalgamate.

WE UNDERSTAND that considerable shipments  
of gold coin have been made from this city to  
New York and Boston, during the past fort-  
night, as a result of the unfavorable condi-  
tion of the exchanges, as high as one per cent.  
prem. having been charged on New York drafts.  
The gold exported consisted of sovereigns and  
eagles, the amount received in New York last  
week from Canada being \$530,000.

Leading Wholesale Trade of Montreal.

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

**The Dominion Tweed & Wool Co.**  
9 and 11 RECOLLET STREET, MONTREAL,  
**MANUFACTURERS' AGENTS.**

*Cash Advances made on Consignments of every description of Canadian  
Woolleens.*

IMPORTERS AND DEALERS IN FOREIGN & DOMESTIC  
**Wools and Wool Extract.**

**DOMINION GLUE DEPOT.**

Established 1872.

**EMIL POLIWKA & CO.,**

Awarded First Prizes at Dominion Exhibitions, Ot-  
tawa, 1879; Montreal, 1880. Diploma Provincial  
Exhibition, Montreal, 1881.  
Largest Stock and best assortment of GLUES in  
the Dominion.

32, 34 & 36 St. Sacrament St.,  
MONTREAL.

Correspondence solicited.

**S. H. MAY & CO.,**

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

Paints, Boiled and Raw Linseed Oil, Pale Seal and  
Refined and Cod Oil, Rangoon Oil, the very best Oil in  
the market for Machinery, with a full supply of Car-  
riage Paints and Materials. Glass—16oz., 21oz., 28oz.;  
Smethwick, German Star, Diamond Star and Double,  
Enamelled and Colored, Rough, Rolled and Fluted  
Glass, Varnish, Japans, Spirits Turpentine, Shellac  
Varnish, Mirror Glass, and White.

THE wholesale liquor firm, J. M. Longan &  
Co., London, Ont., recently assigned to Mr. A.  
Clegborn. They have been in business some  
five years; the firm disposed of their retail de-  
partment about two years ago, when they  
estimated their capital at \$15,000, but the part-  
ners not agreeing concluded to assign. It is  
expected that they will pay in full. Assets  
estimated at \$20,000, liabilities not yet known.

A DEALER in agricultural implements at  
Guelph, Ont., and W. S. Cowan, builder, of  
the same place, are reported to have been sold  
out by the sheriff.—M. Bousquet, grocer, Iber-  
ville, Que., and Jacob Empey, waggonmaker,  
Trenton, Ont., are among those who have re-  
cently failed.—Miss Charlotte Greenley, mill-  
ner, Stratford, being unable to meet her liabil-  
ities, has been sold out by the sheriff, after  
judgments had been obtained against her for  
about \$3,000.—Jane Pascoe, hotelkeeper, Luck-  
now, has been offering to compromise at 30c on  
the dollar.

MR. FRED. J. WHITE, manager of the "Legal  
and Commercial Exchange," one of the new  
"Agencies" lately referred to, writes to say that  
the Legal and Commercial is not by any means  
a "Mercantile Agency," nor are the proprie-  
tors desirous of claiming it as such. The  
manner of obtaining information, should it be  
required, is confined entirely to members them-

Batty's Nabob Pickles.

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

*Forbes, Roberts & Co.,*

WHOLESALE

**GENTS' FURNISHINGS**

AND

**TAILORS' TRIMMINGS,**

**53 Yonge Street, TORONTO.**

selves, no rating with regard to standing of  
persons in the commercial community being  
attempted; nevertheless, any member, if neces-  
sary, can in the shortest possible time gain  
reliable information to date with regard to the  
parties with whom he is dealing." Mr. White  
says he is not in favor of rating business per-  
sons as in the Mercantile Agency Registers.

WILLIAM J. POPE, lumber dealer and general  
merchant at Charlemagne, Que., whose  
troubles have been fully referred to in previous  
issues, has offered to compromise at 50c on the  
dollar at six months, but it seems doubtful  
that the offer will be accepted. Yet to liqui-  
date the estate would involve a considerable  
amount of litigation, in order to set aside the  
deeds of transfer held by the Exchange Bank  
and Messrs. Brossard, Chaput & Co., of this  
city. Judging from the assignees' statements it  
would appear that since Mr. Pope became  
involved some rather formidable items have  
already been accumulated against the assets  
by fees of one kind or another.

ADVISES from Rochester, N. Y., state that the  
City Bank, rated the third strongest in the city,  
has closed. The cause of suspensio is said to  
be speculation in stocks and oil by President  
Chas. E. Upton. It is said that there will be a  
deficiency of half a million. A second dispatch  
says the City Bank closed on account of Upton

J. W. MACKEDIE & CO.,

WHOLESALE

CLOTHIERS

MONTREAL,

NEW PREMISES, 7 & 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

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



and for FINENESS, BODY & DURABILITY Cannot be surpassed.

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

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

Porcheron's Rough and Ready	13s.
" " " "	7s
Gladstone " " "	5s
Sponge " " "	6s
Royal George " " "	13s

CHEWING

The Pacific Twist	
" Louisa double thick Solace	7s
" Rough & Ready Navy	12s

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

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS

FOR SALE BY THE

HUDSON'S BAY COMPANY.

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

C. J. BRYDGES,

Land Commissioner.

appropriating \$350,000 of its funds to carry on oil speculations. The amount of deposits is estimated at \$500,000; amount of paper held by the Bank \$800,000. Upton was Treasurer of the Western New York Episcopal Diocese, and had its funds in the Bank. The Savings Bank of the city had large sums deposited.

S. C. KENNY, of Kazubazua, Que., carrying on a general store and mill, is offering to compromise at 30c on the dollar, which will likely be accepted. The creditors are principally in Ottawa and this city. Mr. Kenny's statement showed liabilities of some \$15,000, with assets of about \$10,500 in book debts, and about \$500 in balance of moveable effects. In August last he claimed to have moveable goods to the value of about \$6,000, but two or three judgments were obtained against him, and under two executions for a total of about \$600 these goods were sold by auction for just about the amount of the claims referred to. It is stated that the auctioneer's audience consisted of the insolvent and two brothers. Kenny has been in business only about two years, having succeeded his father-in-law; his trouble is attributed to incapacity and too little capital for the amount of business he attempted.

THE TRIAL of the new water works system in Peterboro on the 8th inst. proved most satisfactory to the authorities, the contractors and the manufacturers of the machinery. The by-law of the town required that the water be thrown certain heights at different localities, but the test far exceeded the limit. The water wheels which supply the pumps are from the factory of Messrs. J. C. Wilson & Co., Picton, Ont. All concerned are to be congratulated on the success of the undertaking. Peterboro

HODGSON & CO.,

BOOTS and SHOES, WHOLESALE,

765 & 767 CRAIG ST., MONTREAL.

Spring samples are now ready, and will be found very complete—having made several important changes in lasts and patterns to keep up with the times. One of our travellers will call on you shortly, wait for him, and examine our samples before ordering.

is not likely to be troubled with increase of insurance rates.

A STATEMENT of the affairs of John A. Wilcox, of St. George, Ont., insolvent storekeeper, has been prepared and issued to the creditors. It is as follows :

Receipts.	
Amount realized from stock.....	\$2,502.72
" " " Book Debts....	1,153.25
	<hr/> \$3,655.97
Disbursements.	
J. S. Crawford for Rent.....	\$310.60
Man in charge and stock taking .....	65.50
Insurance, Advertising, Sales' Commission, &c.....	79.87
Trustee's Commission.....	150.00
	<hr/> 606.03
Available for Dividend.....	<hr/> \$3,049.94

Mr. Lewis Balfour, of Hamilton, announces on behalf of the trustee a first and final dividend of 35 cents in the dollar, payable immediately after payment of the second note given for the stock, which matures 18th February next. The adjustment and winding up of the estate has been commendably prompt, and the creditors, nearly 60 in number, should have no cause to complain in this respect.

Security against Errors.

The Rate-Inlaid Interest Tables

AND

Account Averager.

4 to 10 PER CENT.

\$100 to \$10,000.

One DAY to One YEAR.

Free by Mail. \$5 Each.

WILLING & WILLIAMSON,

TORONTO,

AND ALL BOOKSELLERS.

L. J. MCINTYRE, dealer and jobber in pictures, frames, etc., London, Ont., has been missing for the last two weeks from his place of business. His household goods were sold last week under distress for rent, and Mrs. McIntyre left the city shortly afterwards without telling his destination. It is supposed they have gone over the border. Several local creditors for small amounts are anxiously enquiring for him. The landlord has seized for rent of store and premises and tax collector has done the same. McIntyre started business about six months ago, and was then a stranger in the city.

Mr. A. J. BREMNER, a printer in the London Free Press office bought out the small grocery business of Robt. W. Rollston, in the northern part of London, about a year ago. On the 18th inst. he made an assignment for the benefit of his creditors to Wm. Shoebottom. His liabilities do not exceed \$1,400. The business was small and was managed by his wife. Minto Bros., of Toronto, stopped in transitu some \$90 worth of tea which had been

Leading Wholesale Trade of Montreal.

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

MANUFACTURERS OF  
**RHODE ISLAND HORSE SHOES,**  
AND EVERY DESCRIPTION OF

**CUT NAILS,**  
Railway and Ship Spikes,  
Iron, Steel, Zinc & Copper Shoe Nails.

And **SHOE TACKS,**  
Extra Swedes Iron Tacks, Upholsterers' Tacks,  
B.B. Iron Tacks, Large Head and Leathered Car-  
pet Tacks, Gimp, Brush, Lace, Zinc and Copper  
Tacks, Hungarian, Zinc Shank, Hob and Channel  
Nails, Patent and Common Brads, Trunk, Clout,  
Cigar Box, Hame, Chair and Finishing Nails, Press-  
ed and Clinch Nails, Slatting, Common and Best  
Barrel Nails, Copper and Brass Nails, Glaziers'  
Points, Brass Shoe Rivets, Galvanized Nails Also,  
Tinned Nails and Tacks of all kinds.  
Carriage, Fire and other Bolts, Coach Screws, Hot  
Pressed and Forged Nuts, Felloe Plates, Lining and  
Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:  
Caverhill's Buildings, 91 St. Peter Street.

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

AND MANUFACTURERS OF  
**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASINS  
LACE, RUSSET and  
**OAK SOLE LEATHERS,**  
OFFICE AND MANUFACTORY:  
436 VISITATION STREET, MONTREAL.

shipped only a few days before. It is said the  
creditors will receive 100c on the dollar. The  
stock, etc., has been sold for within \$100 of  
the whole indebtedness.

O. N. FRECHETTE, general dealer, Batiscan,  
Que., whose difficulties were referred to in the  
issue of the 1st inst., appears to have afforded  
the most forcible illustration of the need of  
some provision or substitute for an insolvency  
law in this Province that has been given for  
some time. Last week he assigned in trust to  
Mr. S. C. Fatt, this city, the only dissenting  
creditor being Mr. Normand of Three Rivers,  
whose interest in the estate is generally known.  
A city auctioneer was sent down to sell the  
stock, but neither he nor the representatives of  
the assignee were allowed admission to the  
store; it is stated that Frechette refused to give  
up his books, and moreover engaged a number  
of "friends" who, with axes, forks, and other  
implements of war, held the fort against all  
comers. A *capias* having been granted, Fre-  
chette was arrested last Wednesday, charged  
with secreting his goods. The stock was finally  
purchased by one of the creditors at 45c on  
the dollar, but he has not yet been able to  
obtain possession of it. The total of liabilities  
is about \$12,000; the stock was valued at  
about \$5,000, book-debts at \$3,000, and real  
estate at \$5,000, but the latter is said to be  
mortgaged for nearly its full value, and two-  
thirds of the book-debts are considered bad.

Leading Wholesale Trade of Montreal.

Lyman's Standard

Blue Black  
Writing Fluid

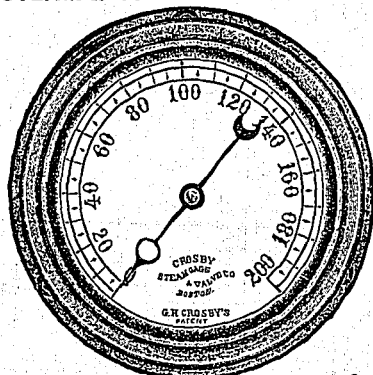


—AND—  
**COPYING INK.**

Are warranted to retain their fluidity, and do not  
corrode the pen.  
Quart, Pint and Half-pint Bottles—IMPERIAL  
MEASURE.  
Prepared only by

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

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



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

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

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

**CANADIAN AND EUROPEAN**  
**MANUFACTURES.**

THE WHOLESALE TRADE ONLY SUPPLIED.

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

Business changes reported during the week:  
Hiram Buck, contractor, S. Fraine, merchant  
tailor, and George F. Nelson, grocer, all of St.  
Thomas, Ont., have assigned in trust; Nelson  
was closed up. Wm. Green, dry goods dealer,  
London, Ont., who compromised liabilities of  
\$24,000 at 50 per cent., in March, 1880, has  
assigned in trust to a Toronto wholesale firm,  
who have supplied him for some time past; A.  
J. Winchell, jeweller, Tilsonburg, Ont., and W.  
J. Hogg & Co., gents' furnishings, Toronto,  
have also assigned in trust. The Toronto Oil  
Co. (not incorporated) is reported to have called  
a meeting of creditors, and B. C. Kennedy,

Leading Wholesale Trade of Montreal

**JAMES GUEST,**  
COMMISSION MERCHANT

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

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

**PICKLES.**

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

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

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

carrying on a planing mill at Winnipeg, is ask-  
ing an extension; T. G. Ralston, boots and shoes  
St. John, N.B., and Louis Fourquin, general  
store, Yamaska, Que., have failed; W. P.  
McDonald, general store, Bridgen, and Cross &  
Terrot, hotelkeepers, Winnipeg, have assigned  
in trust; the estate of H. W. Smith & Co.,  
hotelkeepers, also of Winnipeg, is advertised for  
sale by trustees; Renaix & Son, general  
dealers Weedon, Que., said to be offering to  
compromise; the stock of J. B. Hicks, merchant  
tailor, London, is advertised for sale, by  
trustees; O. Trotter, general store, Garthby,  
Que., is offering to compromise; the effects of  
John May, furniture dealer, Mitchell, Ont., are  
under seizure; the special partner in the Toron-  
to fancy goods firm of Levisan, Hamburger &  
Co., has withdrawn; the dry goods stock of  
Wm. McBean, Ingersoll, is advertised for sale  
by trustee; Henry Lawson, publisher, Char-  
lottetown, P.E.I., has sold out to Hon. David  
Laird, who has vacated the gubernatorial chair  
and resumed his old position in the editorial  
sanctum; Tees & Palmer, wholesale crockery,  
St. Johns, Que., are said to be liquidating.

# H. R. BEVERIDGE & CO.,

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

## WOOLLENS

AND

### FINE TAILORS' TRIMMINGS.

# CANADIAN PACIFIC RAILWAY CO.'Y

## IMPORTANT NOTICE.

Sale of Lands in Southern Manitoba,  
2,500,000 ACRES.

Without Conditions of Settlement or Cultivation.

The Company will offer for sale, commencing 20th November instant, at the office of the Land Department, Winnipeg, all the odd numbered sections owned by the Company in

### SOUTHERN MANITOBA,

west of the Red River, between the 24 mile belt, on the main line, and the International Boundary, as far as Range 13; and, west of Range 13, between the main line belt and the line between the north and south halves of Township four, extending west to the longitude of Moose Jaw, comprising about 2,500,000 acres.

Valuable sections will be offered for sale in the *Hennonite Reserves, Pembina Mountain* and along the *South-Western Branch of the Canadian Pacific Railway*. Also in the well settled and attractive districts of the

**Souris, Pelican & Whitewater Lakes, & the Moose Mountain.**

These lands will be sold at moderate prices, based on the valuations made by the Company's examiners, who are now in the field.

### No Settlement or Cultivation Duties

will be exacted. Terms of payment: *One-Sixth in cash on the execution of the contract; balance payable in five annual instalments with interest at 6 per cent. per annum.* A deed will be granted on payment being made in full. Payments may be made in

## LAND GRANT BONDS

which will be accepted at 10 per cent. premium on their par value, and accrued interest. Bonds can be obtained on application at the Bank of Montreal here, or at any of its Agencies.

For further particulars, apply to JOHN H. McTAVISH, Land Commissioner, Winnipeg.

By order of the Board,

CHARLES DRINKWATER, Secretary.

MONTREAL, November, 1882.

Tees, Costigan & Wilson.

(Successors to James Jack & Co.,)

IMPORTERS of TEAS

AND GENERAL GROCERIES

66 ST. PETER STREET, MONTREAL

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,  
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

# CANADA LIFE ASSURANCE CO.'Y.

Results of Division of Profits since 1865, viz, in 1870, 1875, 1880.

### Cash Profits.

The Profits upon an ordinary Life Policy, age 30 at entry, which were refunded IN CASH.

In 1870 were 30.63 per cent.	} Of all premiums paid since previous division.
In 1875 " 35.00 "	
In 1880 " 42.50 "	

Shewing an INCREASING PROFIT at each division.

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

JAMES AKIN, Montreal District Agent.

P. LAFERRIERE, Inspector.

Office: 180 St. James Street, Montreal.

# WILLIAM DARLING & CO

IMPORTERS OF

Metals, Hardware, Glass, Mirror Plates,

Hair Seating, Carriage

Makers' Trimmings and Curled Hair.

Agents for Messrs. Chas. Ebbinghaus & Sons, Manufacturers of Window Cornices.

No. 30 St. Sulpice & No. 379 St. Paul Streets,

MONTREAL.

A. & T. J. DARLING & CO.

BAR IRON, TIN, &c.,

AND SHELF HARDWARE.

CUTLERY A SPECIALTY.

FRONT St., East.]

TORONTO.

# BRIOLIS

R  
O  
O  
M  
S

FINE GREEN

PARLOR.

Send for Sample Lot.

WALTER WOODS,

HAMILTON, or to

H. W. WADSWORTH,

MONTREAL.

J. J. Duffy & Co.

CANADA

COFFEE & SPICE

STEAM MILLS,

73 ST. JAMES ST., MONTREAL.

Diploma awarded for Duffy's Mustard

at Exhibition, 1881.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, DECEMBER 22, 1882

### RECIPROCITY.

An interesting discussion has taken place in Detroit on the subject of reciprocity with Canada, a resolution in favor of which was proposed at a meeting of the Board of Trade, and after an adjournment for a week, carried by a large majority. The intention is to bring the subject before the National Board of Trade of the United States, which will meet in Washington in the month of January. The resolution is very vague in its terms, merely expressing a desire to secure a treaty "wise, liberal and just, one that shall be promotive of material interests and friendly relations." We have to look to the speeches for and against the resolution for information as to the object sought. The resolution was proposed by Mr. Philo Parsons, but we must confess

that we find it difficult to gather from the published report of his remarks exactly what he desires to accomplish. He spoke of the beneficial results which had followed the adoption of the old treaty of 1854. He stated that during the existence of that treaty Canada had purchased from the States \$346,180,364, while the United States had purchased from Canada \$325,726,520. He then proceeded to remark "what had been in the past could be in the future. Adopt such a treaty, and they would open up a trade with Manitoba, that new and growing province. They needed a market for the growing surplus of their manufactured goods." Now surely it is impossible that Mr. Parsons can be ignorant of the nature of the old reciprocity treaty, which was confined to the natural products of the two countries. By adopting "such a treaty" as that of 1854, there would be no opening whatever for "manufactured goods," and yet the proposer of the resolution has completely failed to grapple with the difficulties with which the question is surrounded. Mr. Parsons advocates relations with Canada "which would make them commercially one people." There is no use in the members of the Detroit Board of Trade evading the discussion of the question on its merits. It is sufficiently obvious that they want a very different treaty from the one which Mr. Parsons frankly admits was mutually beneficial to the two countries, and which Canada has always been willing to renew with or without modification.

When the last negotiations were carried on at Washington by the late Senator Brown, he consented, at the urgent desire of the United States negotiators, to include certain descriptions of manufactures which, as a rule, were not imported from Europe. He did not, however, conceal from the United States negotiators that, if Canada admitted such articles free from the United States, she would do so likewise from Great Britain. As no action whatever was taken by the United States Senate on the subject of the negotiations, the views of its members must be the subject of surmise. It seems highly probable that the cause of the failure was the apprehension that British manufactures of the same class as those embraced in the draft treaty would be introduced into the United States free through Canada. The natural products admitted free under the old treaty were with hardly an exception articles of export from the American continent and not of import, and their price in the home market was regulated by the foreign demand.

If the United States advocates of reci-

procity insist on pressing for its extension so as to embrace manufactured articles, they ought to be prepared to explain how they propose to meet the difficulties which would have to be encountered. If, as Mr. Parsons argues, the people of the United States and Canada are to be "commercially one people," it would follow as a necessary consequence that they must have a common tariff, and some mode of dividing the revenue obtained both from customs and excise. Can any satisfactory mode be devised of establishing such a system? That is of course only one of the difficulties which would have to be surmounted, but it strikes us as extraordinary that Mr. Parsons should have entirely failed to notice such a glaring obstacle in the way of his proposition. Again, he told his audience that "Canada is not a manufacturing country," and that "it depended largely on England and the United States for cotton goods." Now there are certain descriptions of cotton goods, which are still supplied to the United States as well as to Canada by Great Britain, but Mr. Parsons can hardly be unaware of the development of cotton manufactures in Canada, where the same descriptions of goods are produced as in the United States. Mr. Lewis, who took the opposite side of the question, declared that Canadian manufactures had increased a hundred fold, and he was unwilling to give Canada the benefit of the larger market in the United States. The speakers at the Detroit meeting wholly failed to discuss the question on its merits.

The wisest course to adopt would be for the two countries to limit the articles embraced in the old treaty instead of extending them, so as to make a commencement and after a fair trial include new articles. There is no conceivable objection to the free admission of coal into both countries. It is an article of general consumption and it is very important that it should be as cheap as possible. There is abundance of it in both countries, and under complete free-trade the United States would export it much more largely than Canada. The object should be to commence with articles to which no objection could be raised and to extend the list by degrees, but after our last experience it is desirable to avoid the complication of introducing manufactures into a reciprocity treaty.

#### BOARD OF HARBOR COMMISSIONERS.

We were unable to notice in our last issue the meeting of the Board of Harbor Commissioners held on the preceding

day, and which was of unusual interest, as evidenced by the very large attendance of prominent citizens. The chairman, Mr. Andrew Robertson, called attention to the report for November, which shewed an increase of tonnage over the corresponding month of 1881, while for the year there were, in 1882, 648 vessels of 554,646 tons, against 569 vessels in 1881, of 531,929 tons, being an increase of 79 vessels and 22,717 tons, or  $4\frac{1}{2}$  per cent., above last year. The income had increased about \$3,500. Mr. Robertson referred to the memorial sent to the Government as to the assumption of the debt, incurred for the deepening of Lake St. Peter and the River St. Lawrence, and also as to the prosecution of the works based on the report of the engineer, Mr. Kennedy. The estimated cost of the further improvements is \$900,000. Mr. Robertson, after adverting to the comments of the public press on the memorial, undertook to explain it. The total indebtedness for the Harbour of Montreal at the period of confederation was \$1,126,000, and since that time there has been expended over \$1,520,000, or, in all, \$2,646,000. The present indebtedness is \$1,881,000, so that \$765,000 has been paid out of revenue. Mr. Robertson estimated the total cost of the harbor to have been \$3,000,000, to which neither the Federal nor the Local Government has contributed a single cent, and moreover neither is asked to do so. Whether Toronto or Hamilton, the cities which have taken the lead in opposing the memorial, can say as much, is what we venture to doubt. On one pretence or another, chiefly that of being "harbors of refuge," public money has been freely expended on the harbors on the lakes without any complaint, so far as we are aware, on the part of Montreal. The interest on the Montreal harbor debt proper is about \$114,000, and Mr. Robertson stated that during the fifteen years since confederation the ordinary expenses of the harbor, for repairs, interest and charges of management have cost over two millions of dollars, and include about four hundred thousand dollars paid for interest on the amount received from Government for the deepening of the lake and river.

The papers hostile to the claim of Montreal have been most unfair in connecting the distinct questions of the improvement of the Harbor of Montreal and the deepening of the channel of the River St. Lawrence which is, to all intents and purposes, as much a public work as the St. Lawrence and Welland Canals, and much more so than either the Intercolonial Railway or the Trent navigation improve-

ments. Since confederation the expenditure on the river and lake improvements has been, including plant, \$1,780,000, and the estimated cost of completing the work, so as to give 2½ feet more depth, is \$900,000. Mr. Robertson entered into some calculations, the result of which was that at 4 per cent. interest the entire annual charge for obtaining a channel of 27½ feet would be \$100,000. The charge for the Intercolonial at the same rate would be \$180,000. Since confederation \$22,000,000 have been spent on the canals, entailing an annual charge of \$880,000 besides cost of maintenance and working, which the tolls do not cover. Mr. Robertson put the case fairly when he said that the commissioners ask nothing for the harbor, but they feel that the harbor of Montreal should not be burthened with the deepening of the channel, which is for the benefit of the whole country.

Another very just ground of complaint, which we should imagine only required to be stated to ensure its removal, is that the Montreal Harbor Commissioners have had to bear the cost of maintaining the buoys and beacons between Montreal and Quebec. This expenditure was formerly defrayed by the Trinity Board, which was merged in the Board of Harbor Commissioners without any grant for maintenance, although the charge is borne on the public funds in all other places. Mr. Robertson has entitled himself to the gratitude of his fellow-citizens by the clear exposition which he made of the case of Montreal against the Government. The improvement of the St. Lawrence was one of the public works designated in the first Act passed after the Union in 1841, and the Harbor Commissioners have really been acting as Trustees of the Government in regard to that work. It was doubtless intended, as in the case of the Canals and of the Intercolonial Railway, that tolls or dues should be levied, so as to recoup the interest on the expenditure, but the tendency of modern opinion has been to reduce to a minimum all charges on the transport of goods, and we have now to compete with the Erie Canal with all tolls removed.

After the conclusion of Mr. Robertson's remarks Mr. Bateman, a civil engineer employed by those interested in what is generally known as the Shearer scheme of Harbor improvements, entered into an explanation of the new scheme. It is proposed to construct an embankment, starting from a point near the Victoria bridge at the same height as the Grand Trunk railway, and running from thence to St. Helen's Island, and crossing from thence by a bridge to the south shore of

the St. Lawrence. The bridge would be 60 feet above summer water level and would have connection with all railroad lines and highways in its vicinity. The embankment would have a highway and footpath, and a double track of rails. There would be harbor controlling sluices, entirely under the control of the commissioners and milling sluices for manufacturing purposes. On the latter the promoters of the scheme rely for a considerable revenue, as well as on the tolls obtained for the use of their tracks. After the conclusion of Mr. Bateman's speech, in which he entered in great detail into his scheme, some observations were made by gentlemen present, including Mr. Thomas White, M.P., and Mr. Cramp, formerly chairman of the Harbor Board, and thoroughly acquainted with the subject. We infer from the report of the remarks made by both gentlemen that, while the improvement of the harbor is recognized as most desirable, it is thought to be most expedient that the works should be constructed by the harbor Commissioners and not by a private company. Mr. Henshaw, who put a number of questions to Mr. Bateman, stated that he had a scheme of his own which he desired to have subjected to as severe a test as possible. Mr. Robertson stated that the Government were asking the Harbor Commissioners for a report through their engineer. The subject is one of the deepest interest to the commerce of Montreal, and, before the proposition to entrust such a work to a private company is even entertained, there ought to be a certainty that the necessary capital would be forthcoming. We are far from meaning to advocate such a mode of accomplishing the work, but we feel that the information yet before the public as to the practicability of such a mode of proceeding is of the vaguest kind. Mr. Kennedy's report on the Shearer Scheme has been sent to the Board of Trade. It is on the whole discouraging. The Harbour Commissioners could hardly undertake the work, in view of the risks that would have to be run; and on the other hand there are many objections to its being entrusted to a private company.

#### THE BANK STATEMENTS.

The aggregate liabilities and assets of the banks do not exhibit much change. There is a slight falling off in the circulation and a further reduction in the Dominion Government deposits, which in two months have fallen off over five millions. There has been a consequent reduction in the leading items of loans. The available assets show a small increase which

is satisfactory. The issues of Dominion notes have slightly increased, but as they are chiefly held by the banks, the circulation in the hands of the public is still under \$7,000,000. It is a fact worthy of notice that the banks are holding a larger amount of notes under the denomination of \$50. This may be owing to the issue of Government \$4 notes, which will in all probability be held chiefly by the banks:

	Oct., 1882.	Nov., 1882.
Capital authorized...	\$87,146,666	\$88,146,666
Capital subscribed...	63,321,584	63,321,884
Capital paid up.....	60,720,833	60,930,961
<b>LIABILITIES.</b>		
Circulation.....	\$37,940,516	\$37,180,400
D. Gov. dep. on demand.....	3,186,819	3,305,671
D. Gov. dep. after notice.....	7,083,464	5,583,464
Deposits Security for Gov't Contracts and Insurance.....	1,037,414	1,152,791
Prov. Govt. on demand.....	895,652	686,765
Prov. Govt. aft'r notice.	1,523,264	1,473,307
Other deposits on demand.....	47,660,783	48,862,111
Other dep. aft'r notice.	48,962,272	48,190,049
Loans or deposits from other Banks sec'd..	.....	.....
Loans or depts. by other Can. Banks, unsecured.....	1,714,032	1,367,129
Due Bks. in Canada...	1,871,309	1,267,544
Do. in foreign countries.....	120,612	162,405
do. in the U. K. ....	2,054,413	1,992,449
Other liabilities.....	228,984	561,374
<b>Total liabilities....</b>	<b>\$154,281,534</b>	<b>\$151,785,459</b>
<b>ASSETS.</b>		
Specie.....	\$6,708,167	\$6,648,002
Dom. notes.....	10,810,422	11,025,296
Notes and cheques on other Banks.....	7,547,674	6,823,882
Due from Banks in Canada.....	3,404,076	3,480,462
Due from Ag's or B'ks in for'n. countries...	12,319,912	12,009,470
Ditto. in U. K.....	1,804,910	2,884,755
<b>Available Assets...</b>	<b>\$42,595,161</b>	<b>\$42,941,867</b>
Gov. deb. or Stk.....	\$1,006,869	\$1,021,875
Loans to Dom. Govt...	598,601	646,852
do. Prov. Govt..	966,821	989,247
Securities other than Canadian.....	1,486,797	1,479,795
Loans secured by other than Canadian Securities.....	16,459,380	15,834,164
Loans to Municipal Corporations.....	2,105,447	2,154,498
Loans to other Corporations.....	11,765,630	11,162,083
Loans or deposits in other Banks sec'd. ....	.....	.....
Loans to or Deps. in other Banks, unsecured.....	985,363	559,425
Discount.....	146,379,356	145,696,771
Notes overdue not specially secured...	1,561,572	1,488,605
Overdue notes, sec'd..	1,762,643	1,728,945
Real Estate.....	1,460,773	1,393,253
Mortgages on R. E. sold by Banks.....	737,425	746,309
Bank Premises.....	3,062,392	3,102,446
Other Assets.....	2,623,933	2,252,343
<b>Total Assets.....</b>	<b>\$235,563,168</b>	<b>\$233,203,390</b>
Directors' Liabilities.	9,934,258	9,354,505
Avg'e Amt. Specie during month.....	6,759,773	6,400,714
Do. Dom. Notes.....	10,949,039	10,894,065

## THE RECENT QUEBEC FIRES.

The frequently destructive character of fires in the city of Quebec, involving such heavy losses to the citizens as well as to the insurance companies, has become a serious matter to all concerned. It is only a few weeks ago that a considerable advance in rates was signed by the underwriters, but scarcely had the ink dried on the paper ere another heavy fire took place, and this was followed in a few days after by a still greater destruction and loss of property. This determined several companies to withdraw entirely from the city, and the remainder to sign an agreement advancing rates again some 50 per cent, over and above the recent rise.

The difficulty in the way of coping with fires in Quebec and preventing their spreading into a conflagration lies chiefly in the irregularity of the ground. So great is this that the inhabitants of the Upper Town and Lower Town cannot be supplied with water at the same time, it being impossible to force water to the higher level until it is turned off from the lower part of the city, so that for about one-half of every 24 hours the city is at the mercy of any fire that may break forth. Of course the water can be diverted to that part of the town where most required, but, as was shown by a recent case, it sometimes takes fully three-quarters of an hour before the pipes are filled, and a fire may become almost uncontrollable in that space of time, should it not already have devoured all it had to feed upon. Should a fire occur in both parts of the city at the same time, one at least must have headway for all the service that can be had from the fire engines. The rocky nature of the ground above the lower level is another difficulty, and forms a great obstacle in the laying of water mains, making the excavation most difficult and expensive. It is probably owing to this circumstance that the city has not laid special mains to be employed only in case of fire, as was suggested some years ago in this journal, and by the insurance companies.

But those remarks do not apply with much force to the latter of the two recent destructive burnings in Quebec. The factory of Hossack, Woods & Co., in the second storey of which the fire began, was so near to the harbor that there was in the minds of most persons concerned no doubt that in case of need a plentiful supply of water could be had. A former insurance manager in this city, who, if such an office existed, should be made general superintendent of fire brigades, strongly argued in favor of large tanks at intervals in or near the wharves, knowing that if a fire occurred while the tide was

out, there would be some difficulty in getting the requisite supply of water. The spread of the late fire sufficiently proves the wisdom and foresight of Mr. Perry in this respect. At all events, there was little excuse why the fire was not confined to the block in which it originated,—why it should have been allowed to cross a street 42 feet wide, envelop the second block, and threaten the total destruction of the third block also.

But there is still less excuse why the salvage was so small. The greater part of the stock in the Renaud warehouses should have been saved. The remedy for such a state of things is an efficient salvage corps. The additional expense may be pleaded, but the \$50,000 loss on stock in the storehouses would alone support such a corps for some years. Such an adjunct to the preventive force might render considerable service also in protecting moveables from being carried off by some of the mob, which at large sea-ports, and sometimes elsewhere, usually gathers around a fire, and has a tendency to prevent the saving of goods from the flames. There is in some instincts a natural argument in such cases: "We might as well take it as let it burn;" and the insured owner's mind

"Is fickled o'er with the pale cast of thought,  
and his energies

"With this respect their currents turn awry,  
And lose the name of action."

Another incident of the late fire perhaps worth mentioning concerns another wholesale warehouse in which was a considerable quantity of spirits in bond. Three or four barrels had been removed when some one in authority forbade further interference, alleging that if the goods were moved they would be obliged to pay the duty. It is evident that much of the property was well insured, or, as remarked by one who was there, the amount of insurance on some of the property recently destroyed in Quebec was enough to burn down any building.

There appears to be some hitch in the settlement of the loss on the boot and shoe factory destroyed in the former of the recent fires. The building was formerly occupied by the Upper Town Woodley shoe firm. After their collapse the property was sold for about \$12,000 to Fortin, Contant & Co., who held it but a short time, and it was bought in at some \$11,000. The building was of brick, and the four floors were not built into the walls but were supported by posts one over the other. One insurance agent who took a \$3,000 risk on the building gave permission to insure it for \$20,000 additional. The amount of the insurance at the time of the fire was \$17,000.

There were much more to note concerning the recent fires in the ancient capital, but we must forbear. It remains to be seen what effect the recent heavy rise in rates may have in leading the citizens to adopt more effective means for dealing with fires. The salvage corps is an absolute necessity, which we trust that those who have the largest stake in the prosperity of the city will have influence enough to force into an accomplished fact.

## ONTARIO AND QUEBEC.

It is rather unfortunate for those, who evince on all occasions a determination to make Dominion political questions the test, by which support or opposition to the local Governments is to be regulated that the financial condition of Ontario should be so much superior to that of Quebec. We learn from the discussion on the address that during the current year \$500,000 will be added to the Ontario surplus, which will then be about \$5,000,000. Meantime Quebec is not only heavily in debt but literally unable to find ways and means without resorting to a system of taxation which is believed by many to be unconstitutional, and which, if not open to that objection, is indefensible on other grounds. There are some strange anomalies which deserve notice. The Province with a handsome surplus pays to the members of the Legislature a smaller sessional allowance than the one which is overwhelmed with debt. The wealthy Province contrives to perform all its Legislative and Executive functions without the addition of a second Chamber, which adds materially to the public expenditure. The contingent expenses of the head of the Executive Government in the Province with the largest resources are materially less than those in the impoverished Provinces. These are subjects for calm reflection, and have no bearing on what may be termed Conservative or Reform principle. The late speech from the Throne in Ontario contains nothing on which Conservatives and Reformers should differ. The chief party questions are the Boundary Award, the Rivers and Streams Bill, and the Liquor License question. A Protectionist and a Free-trader might take the same view on all or any of these questions; indeed it is far from improbable that some of the supporters of the Ontario Administration may be favorable to the Protectionist policy of the Dominion Government. The National Policy and the Pacific Railway seem to be the principal issues in Dominion politics, and they certainly are entirely out of the domain of local politics. The railroad ques-



tion is the one of absorbing importance in Quebec, and, as far as can be judged from the tone of the press, there are wide differences of opinion regarding it among those who call themselves Conservatives. It is well worthy of consideration how far it is desirable to carry Dominion politics into the local assemblies. The chief merit in a local ministry is the economical administration of the finances, and the failure to place them on a satisfactory footing should be visited with the condemnation of the Legislature. It is clear that the Ontario Administration can stand the test, and we shall soon be in a better position to judge whether there is any hope for amendment on the part of that in Quebec. We have noticed with much satisfaction that the Ontario Administration is about to propose legislation of a general character for public corporations. There is to be a bill for the construction of street railways in cities and towns, another to facilitate the erection of gas works by municipalities, and a third to provide public parks, where desired by the rate-payers and their municipal representatives. These are all progressive measures, which might, with advantage, engage the consideration of the Legislature of Quebec.

THE COMMERCIAL TRAVELLERS' ASSOCIATION.

The eighth annual meeting of the Dominion Commercial Travellers' Association was held in the Mechanics' Hall, this city, the 16th inst., Mr. A. Gowdey, president, in the chair, and Mr. R. O. Simpson as secretary. There was a large attendance of members, among them several of our prominent and rising and embryo merchants, men who had distinguished themselves on the road in former days, or were still doing so.

The minutes of the last annual meeting having been read and submitted the President submitted the following report:

The Directors, in presenting the eighth annual report of the work of the Association, have again to congratulate the members on the success attending it, as the following figures will show:

Membership at close of last year was...	1,133
" is now.....	1,456
Increase.....	323

Balance on hand at beginning of year was.....	\$22,670
The balance to carry forward this year is	29,620

Showing a net profit of..... \$6,950

The number of accidental injuries to members have as usual been promptly compensated by the Accident Insurance Company of North America. During the year the Association has lost three of its members by death—one by accident; the others from natural causes. The heirs of the latter have been paid out of the Association the sums due them under the new benefit scheme, and the former received from Accident Insurance Company the sum of \$1,100. A number of claims for sickness under benefit scheme have been paid, and the benefits from this fund have been of great assistance to the members thus claiming. The Directors have again renewed the arrangements for the insurance of its members against accidents with the

Accident Insurance Company of North America, this company now making the amount in event of death \$1,200 instead of \$1,100, as in the past two years. The Directors are pleased to be able to say that the relations between the Association and the companies granting concessions have throughout the year remained in every way satisfactory. As you are no doubt aware, a meeting of general passenger agents of the railway companies was held in Toronto during last month, to discuss the privilege granted to commercial travellers. This Association was represented at that meeting, as also the other Associations in Canada, and after an interview of considerable length it was decided that the rate for commercial travellers be increased on and after Jan. 1st to 2½c per mile. Some abuse of the lay-over privileges having occurred, the railway companies decided to do away with that ticket and issue only from station to station. As this would affect the baggage rates, a committee of the railway agents was appointed to consider the matter, and prepare a new schedule of rates and report. On their report being received and discussed by the various Boards, a deputation of this Association, accompanied by a deputation from the Toronto Association, waited on the railway authorities and obtained their consent to issue a through excess baggage ticket. The railroad arrangement, for 1883 will therefore be 2½c per mile. Tickets to be issued at all stations, and good only from date of issue and through excess baggage ticket. The question of commercial travellers' licenses has occupied the attention of the Directors during the year, but they regret not being able to report any success. The Quebec case was decided against the Association, and in such a manner as to prevent an appeal to the Supreme Court. The suit against Three Rivers was thrown out by the Supreme Court at Ottawa, they claiming not to have jurisdiction in cases originating in Circuit Court. The latter case was, however, decided without costs against us. It is the intention of the Board to pursue this matter until a final test case is arrived at. A suit against Woodstock, N.B., is now in the Courts, and will be pushed on with the utmost dispatch.

The financial statements, audited by Messrs. Riddell and Stevenson, are now submitted for the inspection of the members. In closing this report the Directors are glad to be able to congratulate the members on the continued prosperity of the Association, and trust that nothing may arise to disturb the present harmonious working of the Association. Their relations with sister Associations have been of the most cordial nature, and the Directors are confident that, with the continued co-operation and good feeling existing amongst the members, the Association will go on from year to year with the most gratifying success. The Directors trust the members will unite in making the annual dinner this year the most successful of any we have yet had. The whole respectfully submitted.

A. GOWDEY, President. R. O. SIMPSON, Secretary.

TREASURER'S STATEMENT FOR YEAR ENDING DECEMBER 13TH, 1882.

1882	RECEIPTS.
Jan. 1.—To balance forward from 1881.	\$22,670 11
Dec. 13.—To cash received for Certificates,	
Ordinary .....	\$14,450 00
Honorary .....	10 00
Life Honorary.....	450 00
Duplicate .....	54 00
	\$14,964 00
Additional Insurance prem.....	322 25
Sale of Desk.....	25 00
Interest on Investment, \$1,182 50	
" Bank Deposit. 215 89	
	1,393 39
1882	\$39,379 75
Dec. 24.—To balance down, consisting of—	
First Mortgage.....	\$21,500 00
Deposit Supreme Court.....	500 00
Cash on hand and in Bank.....	7,620 84
	\$29,620 83

EXPENDITURE.	
1882.	
Dec. 13, by cash paid—	
Insurance of Members.....	\$4,662 12
" additional.....	322 25
	\$ 4,987 37
Printing, Postage and Stationery .....	682 10
Advertising.....	105 10
Mechanics' Institute.....	120 00
Refund on Certificates.....	34 50
Office Expenses, Secretary's Salary, &c.....	1,200 00
Travelling Expenses.....	125 31
Auditor's Fee.....	25 00
Sundry small Accounts.....	149 49
	2,441 50
Law Expenses, re Quebec, Three Rivers and Woodstock.....	535 55
Account Benefit Fund.	
Death Claims.....	800 00
Sick Claims.....	997 50
	1,797 50
Balance forward.....	29,620 83
	\$39,379 75

Geo. SUMNER, Treasurer.  
Audited and found correct,  
RIDDELL & STEVENSON,  
Chartered Accountants.  
Montreal, 15th December, 1882.

Some discussion took place on the annual report, which was presented at the afternoon meeting, several questions being asked and satisfactorily answered. The President gave a detailed explanation of the result of the conference with the General Passenger Agents of the various railway companies, which was held in Toronto last month, to discuss the privileges granted to commercial travellers.

On motion of Mr. Charles Hutchison, seconded by Mr. Wm. Barclay, the report was unanimously adopted.

The scrutineers appointed to supervise the balloting for President and Directors reported the following result:—

President, Mr. George Sumner, of the firm of Hodgson, Sumner & Co., elected by 25 majority. The total vote cast was 871, which is the largest vote by 400 that has ever been given by the Association.

Directors—Messrs. William Barclay, 471 votes; A. Gowdey, 466; Wm. Percival, 380; A. Racine, 309; Thomas Harries, 352.

The following officers were elected by acclamation:—Vice-President—Mr. R. B. Hutchison, of the firm of Mills & Hutchison. Treasurer—Mr. Geo. Boulter, of the firm of Silverman, Boulter & Co. Mr. Gowdey then called upon the newly-elected President to take the chair.

Mr. Sumner, in returning thanks for the honor conferred upon him, said that he had looked upon this matter as being the wish of the Association that he should occupy the position of President, or he should never have consented to stand, and he accepted the position with only one regret, and that was that they would lose Mr. Massey—who had always taken an active interest in the affairs of the Association—from the Board. He would do all in his power to advance the interests of the Association, and when he left office he hoped to leave its affairs in an even more flourishing condition than they were in at present. He bore testimony to the harmony and general good feeling which had prevailed at all times among the members of the Board, and concluded by again thanking them most heartily for the honor they had done him in electing him the President of so important an Association.

The usual complimentary resolutions having been moved and carried, and appropriately responded to by Messrs. Gowdey, Massey, Col. O. P. Paton, Hutchison, Boulter, and others, the meeting adjourned.

The annual dinner will take place on the 28th inst. at the Windsor Hotel, and it is expected that it will be the most successful ever given by the Association.

## Financial and Commercial.

## MONTREAL WHOLESALE MARKETS.

THURSDAY, 21st Dec., 1882.

As is usual towards Christmas Eve, there is an apathetic feeling in wholesale circles this week, and business partakes largely of a holiday character. Stock-taking and balancing still command the chief attention, and comparatively little business will be done in the several departments until after New Year's week. In marked contrast from the like period last year the weather is seasonably cold, with good sleighing in both city and country; as a result retail business is tolerably active, an especially brisk trade being done in Christmas cards and the endless variety of goods suitable for the usual presents made at this festive season. The farmers are availing themselves of the opportunity to market their crop, thus putting more money into circulation and contributing largely to making "A Merry Xmas" for all. No special feature to note in connection with the money market; commercial paper is readily discounted at 7 to 7½ per cent, and loans on stocks made at 6½ to 7, on call. Sterling Exchange quoted at 108½ for sixty days, 108½ cash over the counter, and 109½ for demand bills. Drafts on New York, ½ premium. An apathetic feeling has also pervaded the stock market for the most part. In the early part of the week ¼ per cent was paid for the privilege of "calling" 200 shares Bank of Montreal at 200, this month, but, in the absence of demand the last few days, values are slowly declining; and it seems doubtful that any change in the situation will occur until after the close of the year. Holders experience no difficulty in carrying stock, and yesterday Banks of Montreal, Commerce and Merchants each declined ¼ to ½ per cent; Ontario fell ½, and Molsons dropped 1 per cent, under the influence of certain rumored failures in which that bank was interested. Toronto also declined ½ per cent but closed stronger. The market continued weak to-day, with Federal conspicuously weak, having dropped to 149 bid, 151 asked, a decline of about 4 per cent since Tuesday. Montreal fell to 197 bid, with sales at that and 197½ asked; Merchants dropped ¼ to 119 bid; Commerce steady, with sales at 130, and of Merchants at 118½. Molsons was stronger, selling at 124. Ontario was weaker, offering at 111, with 110 bid. Miscellaneous securities were also weak and declining. See table on another page.

**BOOTS AND SHOES.**—Stock-taking is pretty well over with some of the leading houses, but the books are not yet generally closed for the year. The past season has been a fairly remunerative one, and considering the volume of business done the losses have not been heavy. Business for 1882 has generally shown a considerable increase—of about 10 per cent., perhaps—on that of last year, but profits are reported to have been about the same, very moderate. Payments continue generally satisfactory, and manufacturers have a goodly number of orders in hand for Spring goods but are unable to execute them owing to the factories being closed, pending the settlement of the difficulty with the lasters, which remains *in statu quo*; and at a meeting held Tuesday last they resolved to close down until the 8th January next.

**DAIRY PRODUCE.**—The local market is firmer than last week for all good, useful grades of butter, while fine qualities command top prices. This is due to encouraging English advices, which report a sharp advance of 5s. to 10s. for first, second, and third qualities of butter, which indicates a scarcity of fine goods in

**A SENSATION IN LEATHER.**—The general quiet prevailing in the leather and shoe trade, pending some settlement of the lasters' lockout, has been rudely broken by substantial rumors concerning two wholesale firms in these lines. The nucleus of the trouble lies in the alleged manufacture of a large quantity of accommodation paper, which is said to have been placed on the market wittingly or unwittingly as to its character by the leather house, the makers of the paper being the wholesale shoe firm of Perry & Cassils. Mr. Andrew Cassils of the firm disclaims any previous knowledge of his partner's doings in this respect, and this would seem to be confirmed by the fact of the understanding between the partners that Mr. Perry was never to sign any paper of the firm, his province being to superintend the manufacturing, while Mr. Cassils attended to the office work. But accommodation bills like other evil utterances come home to roost, and as they could not be kept out any longer, the mischief began to leak out recently, until Wednesday at noon when it began to be talked of in the streets. The total amount of paper out has not been ascertained, but it is said to be not less than from \$50,000 to \$60,000. Of this, probably one half is held by two banks in this city, the Union Bank being interested to a considerable extent. Much of the paper is held in New York and Boston, and there are, it is said, some private holders in this city. Perry & Cassils are again taking stock to verify the recent inventory which was taken under the supervision of Mr. Perry. It is extremely probable that Mr. Cassils will not hold himself answerable for the accommodation paper bearing the name of his firm, made and given without his knowledge, and there is little doubt that the firm will suspend. Mr. Seath claims that the transactions in the first place were at Mr. Perry's request, but it would be interesting to know what there is to show for it. It were premature to enter into details. But it is stated that for some time past the leather man has been selling at prices which were a puzzle to the trade, and they now think they understand the reason. The making of the alleged accommodation paper is said to have begun as early as March, 1881, for a small sum, a couple of thousand, at first, but in large blocks afterwards. There's nothing like leather—even for a sensation.

Owing to differences between the London and Paris boards of the Lion Life, the English board threatens to stop taking new business and re-insure in some other company. The French board is charged with great extravagance. The state of affairs disclosed in the company's circular to shareholders is not very encouraging.

The boot and shoe estate of Messrs. Aird & St. Jean, this city, was sold by tender yesterday afternoon to Mr. David K. McLaren, formerly of Wm. McLaren & Co., this city, at 73c on the dollar, of the inventoried assets; he continues the lease.

## FIRE RECORD.

**Belleville, Dec. 18.**—Stable occupied by D. Coyle burnt; also frame building owned by C. F. Smith, and occupied by him as storehouse, destroyed with contents. The stable was owned by Mrs. Whiteford, and valued at \$100, insured for \$50. Smith's loss on his building was \$1,200, and on contents \$6,000; insured for \$400 in the Lancashire on the building, and \$3,000 on stock in the North British and Mercantile. **Pembroke, 20.**—A fire broke out in the Copeland House, before it was got under control a whole block was destroyed. The total loss is estimated at \$100,000, divided among the following: J. Copeland, T. & M. Murray, E. Behan, V. Charron, R. B. Gray, E. Martin & Co., and F. Thompson. The total insurance is \$25,000.

Europe. In Morrisburg, butter is now quoted firm at 21c to 23c. The feeling in Cheese is quite strong, and holders of choice stock now ask 13c. Stocks are being steadily reduced, and are said to be less by fully 50 per cent than at the like date last year. New York market is very firm and higher at 13½c for choice qualities; English advices also firm, and the situation is undoubtedly strong all round.

**HARDWARE AND IRON.**—Dealers have not yet finished stock-taking, and orders are now quite limited, and of a small sorting-up character. The only changes to note in prices are for Copper, Tin, and Lead, which, in sympathy with foreign markets, are dull and lower; and remittances are generally reported fair. Bar Iron rules quiet, with sales of small lots on a nominal basis of \$2.25 for Staffordshire and equal brands. Tin Plates continue dull, at unchanged quotations; owing to Tin Plates being so long produced at under cost, in England some 67 works are said to have suspended within the past fortnight. Ingot Tin, in sympathy with a decline for the week of £2 10s in London; is dull and lower here,—quoted at 23½c, and Copper rules quiet and easy, at 19½c to 20c. Lead is also weak, quoted down to 4c to 4½c, and Spelter at 4½c to 5c. In Pig Iron business has been extremely limited, with no material change in values, Gartsherrie, Summerlee and Calder being held firmly at \$25.50 to \$26 for car lots, while Eglinton is quoted at \$22.50 to \$23. Warrants are steadily advancing, being worth 49s, according to latest cables. The stocks in Connal's yards in Glasgow are decreasing at the rate of 2,000 tons per week, while shipments to foreign ports have increased 25 per cent. upon those of last year. The unremunerative nature of present and late prices in England may be inferred from the fact that none of the joint stock companies paid dividends during the past season.

**FLOUR AND GRAIN.**—Business in breadstuffs in both foreign and local markets this week has been of a holiday character, without any new feature of interest to relieve the general monotony. Liverpool and other British markets are cabled dull but firm; Chicago market closed to-day about the same as yesterday, at an advance of ½c to ¾c for wheat, and New York wheat market was also a fraction stronger, for January, February and March options. In the local grain market the only business doing is in oats, of which car loads have sold on the Province line at 42c per 40 lbs., and it is said 35c per 32 lbs. would be asked here. Other grains dull and nominal. Receipts of Flour continue very light, and in the absence of demand, prices are again easier, leading grades being about 5c lower than at our last reference.

**OILS.**—Little business doing here, but cable advices received yesterday from Liverpool report a considerable improvement, with more business. A lot of 200 bbls. Halifax A Cod oil was sold this week at 64½c. Newfoundland A is quoted steady at 66c to 67½c for round lots. Steam refined seal steady and unchanged. Petroleum is quiet at about former figures.

**POULTRY.**—Receipts have not been equal to expectations, and under a brisk demand, all offering readily commands high figures. Sales aggregating fully 10,000 lbs. were reported yesterday at full prices:—Turkeys, 10c to 11½c; geese, 8c to 10c; ducks, 9c to 11c; chickens, 8c to 10c. For choice fresh-killed turkeys our outside quotations would probably be exceeded, but such stock is very scarce.

**GROCERIES.**—Sugars for the week have been steady for granulated at the advance last noted. There is report of somewhat heavy operations just prior to the advance of ½c. Yellow Refined of high quality as well as West India Grocery Sugars also unchanged. Some of the granulated of Beet Root Refining production has been sold about ½c under the price of the other. Molasses and Syrups not active for all

Statement of Banks acting under Charter, for the month ending 30th Nov., 1882, according to the Returns furnished by them to the Department of Finance

CAPITAL.

LIABILITIES

Table with columns: BANKS, Capital Authorized, Capital Subscribed, Capital Paid up, Notes in Circulation, Dominion Govt. Deposits payable on Demand, Dom. Govt. Deps. payable after notice, Dep. held as Security for execution of D. Gov. contracts, Provincial Gov deposits payable on Demand, Provincial Gov. Deposits payable after notice. Rows include Ontario, Quebec, Nova Scotia, and New Brunswick banks.

Table with columns: BANKS, Other Deposits Payable on Demand, Other Deposits payable after notice, Loans from or Deposits made by Banks in Can. sec'd, Loans from or Deposits made by Banks in Canada unsecured, Due to other Bks in Canada, Due to other Banks or Agts. not in Canada, Due to other Banks or Agents in United Kingdom, Liabilities not included under foregoing Heads, Total Liabilities. Rows include Ontario, Quebec, Nova Scotia, and New Brunswick banks.



sorts. There is demand still for the inferior Sugar House product and Molasses of same class. Pity any trade should want such goods for consumption as food, and it is strange that it is the West that wants it most. *Teas*.—Reports confirmed that really desirable Japans are not in very heavy supply. From Japan is recent intimation that there is not much of right kind coming forward. Very low and inferior Teas dull. China Green and Blacks unchanged in the market, with some enquiry for better class of Young Hysons. *Rice*.—A quiet, steady market. *Coffers*.—Moderate business about basis of values as reported. *Spices*.—Pepper still holds a high position, although with us in better supply and not active. White Pepper also high. Other spices quiet. *Fruits*.—An improvement reported in Valenciens, say to extent of 4c to 4c. Layers asked for and scarce. Loose Muscatels dull. Currants.—Sultans in fair request. Figs quiet. Prunes, owing to high price and scarcity of Dried Apples, have sold pretty freely. Almonds and Filberts as well as Walnuts steady. Brazil Nuts quite scarce and high at 10½c to 12c.

**DRY GOODS.**—Trade has continued dull. A few customers, chiefly in the city, have made light, sorting-up purchases during the week and a few travellers are still trying to place orders for Spring goods, but this is essentially the time of the retailers' harvest, and little new business can be done with them until after the turn of the year. The trade appear generally well satisfied with the year's business, and fancy goods dealers are doing a brisk trade. Since the roads became good the retail merchants throughout the country, as well as in the city, appear to be doing well, and stocks, it is stated, are being steadily reduced. Remittances are fairly good,—especially good with some leading houses during the week, and prospects for the Spring trade appear good also.

**DRUGS AND CHEMICALS.**—In heavy chemicals there is scarcely anything doing, and prices are nominal and unchanged. For finer drugs there is a moderate demand, prices being without material change. Quinine is anything slightly weaker in New York in consequence of recent large arrivals from Germany. Purchasers who bought when the break occurred in November, anticipating an early advance, are now beginning to be anxious to sell. Opium is a little firmer. In England the chemical market, as customary at this season of the year, is without animation, but prices are well maintained. A recent report says: "Forward business is for the present rather neglected, indicating a diversity of opinion between buyers and sellers. Makers remain unwilling to name lower prices for next year's business, the increased cost of fuel and salt furnishing them with a powerful argument for higher prices." Bleaching Powder is firmer, £4 7s 6d having been paid for American shipment over next year, and this remains the current quotation for ordinary brands.

**FRUITS.**—The activity in *Oranges* noted in our last report continues, at firm prices, Valenciens selling at \$5 to \$5.25 per case. *Lemons* quiet, selling slowly at \$9 to \$10 per case for Malaga, and \$7 to \$8 for Messinas and Palermos. Malaga lemons in boxes command \$3 to \$3.50. Almeria *Grapes* selling slowly at \$6.50 to \$8 per keg, and choice Catauba grapes are worth 12½c to 15c per lb. Fresh skin *Dates* steady at 7½c to 8c per lb., and English *Chestnuts*, which are always wanted at this time of year, are selling at 8c to 10c per lb. *Apples*.—Considerable shipments are being made from Boston to the English market on Montreal account. Holders of choice stock are not offering much at present, having confidence in a higher market later, but good to choice winter apples are firm at \$3.50 to \$3.75 per bbl. by the car lot, latest sales being at those figures, but higher prices rule for jobbing lots. Latest reports of account sales from England quote Canadian apples at 23s to 25s. The Boston and New York markets rule very firm.

**FURS.**—In some sections the snow roads have not been thoroughly opened the past week, hence the offerings here of *raw furs* continue light: all are wanted, at previously quoted figures, Mink having been bought at \$1 each, Beaver at \$2.50 per lb., Marten at \$1, and red fox at \$1.20. Other kinds quoted as follows: otter, \$8.00 to \$10.00; beaver, \$2.00 to \$2.50 per lb; bear, \$8.00 to \$10.00 for large and \$4 to \$5 for small; lynx, \$2 to \$2.50.

**LUMBER.**—The year's operations have been very satisfactory to all concerned in the manufacture and sale of lumber. What was thought to be a very poor prospect last Winter has turned out much in excess of anticipations. The fear of scarcity enhanced prices and encouraged parties to contract early; and prices have been well maintained to the end of the season. Logs being plentiful and water high, the production has been unusually large. There has been no accumulation of stock, so that the trade is in a very healthy condition.

**PETROLEUM.**—Demand very light, prices unchanged.

**HIDES AND SKINS.**—Montreal inspected *Hides* nearly always find prompt buyers, but as is usual at this time of year the demand from tanners shows a slight falling off, and the market rules quiet and easy, at last week's prices. Some dealers, however, report that they have paid butchers 8½c for No. 1 hides, which would appear to be 4c above the general market value. A fair demand is reported for Western States *Hides*, of which car lots have been sold this week at 9½c to 10c for No. 1, and 8c to 8½c for No. 2 Buff. *Sheepskins* in tolerably good supply, and prices remain steady and unchanged.

**LEATHER.**—Nothing of importance to note in connection with this branch for the week, beyond the fact that the trade are evidently beginning to feel depressed over the protracted difficulty with the shoe-makers, and rumors are afloat that some one or two of the weaker ones may possibly go to the wall ere many days hence. There is no quotable demand for leather of any kind, and values remain nominally unchanged throughout the list. The shoe factories will remain practically closed until the 8th January next.

**PROVISIONS.**—There was a sharp decline in Liverpool yesterday of 2s 6d to 3s per cwt. for bacon, which is now quoted at 49s to 50s 6d. Pork and tallow unchanged. The Chicago hog market opened 5c per 100 lbs. lower yesterday, with estimated receipts 37,000, against Tuesday's official count of 30,399, and shipments were 2,078 head. Pork closed firm at an advance of 5c per bbl. for January and February delivery, while lard, though firm at the close, showed a decline of 2½c per 100 lbs. for January. The receipts of hogs in Chicago have been falling off since the termination of the railroad war in the West, and the Chicago pork market is now reported firmer, a respectable advance having occurred since the "break" last Saturday. The local market has ruled steady, with rather more business doing; car lots of Western *Mess Pork* have been selling for the use of the lumbermen at \$21.50, while small country orders are filled at \$22. *Lard* moves slowly at 14½c for Fairbanks in small lots, and Canada lard is worth about 14c. Receipts of *Dressed Hogs* have been fair,—not many from Western Canada—and latest sales were made at \$8.50 to \$8.60; quoted at as low as \$8.40, but the prices asked in Western Canada would not warrant buyers in bringing them to this market at present. *Eggs* becoming more plentiful and still quoted high, at from 25c to about 28c, as to freshness, etc.; a decline in prices, however, is expected immediately after the turn of the year.

**WOOL.**—Foreign wools have been in good request, sales of some 60,000 lbs. *Greasy Cape* having been made at 16½c for common, 17c for fair, and 18c for good qualities; also of about 85,000 lbs in the aggregate of *Australian* at 20c

to 22½c for fair clothing grades. Fine *Combining Australian* is also in demand, but none in the market. Canada *Wool* rule quiet, as usual at this period, and prices remain unchanged, A and B Supers being quoted at 30c to 33c.

#### AMERICAN MARKETS.

**Boston, Dec. 21.**—*Flour*, demand limited, prices unchanged. Sales of Superfine at from \$3.25 to \$3.75; Extras, from \$3.75 to \$4.25, including choice Bakers from \$4.75 to \$6. Winter Wheats dull at from \$5 to \$6. Winter patents have been selling at from \$6 to \$6.75; and Spring patents at from \$6.50 to \$7.50. *Cornmeal* in moderate demand at \$3.50. *Oatmeal* selling at from \$5.50 to \$6 for common and from \$6.50 to \$7 for fancy. *Hay*, market quiet, prices unchanged; sales of choice at \$18, and medium at from \$15 to \$17. *Butter*, choice firm, prices well sustained; other kinds in moderate request. Choice selling at from 36c to 40c, and fair to good at from 28c to 35c. *Cheese* firm, and in steady demand at from 12½c to 13½c for choice, and 10c to 12c for fair and good. *Eggs* firm, sales of choice Eastern at from 33c to 34c. *Canada Peas* in moderate demand at from \$1.15 to \$1.20. *Potatoes* higher, sales of choice grades at from 90c to \$1.

**Chicago, 12 p.m.**—Wheat, Dec, 92½c; Jan, 92½c; Feb, 93½c. Corn, year, 53½c; Jan, 53½c; May, 53½c. Oats, 29½c; Jan, 36½c; May, 36½c. Pork, Jan, \$17.22½; Feb, \$17.37½. Lard, Jan, \$10.37½; Feb, \$10.50.

**New York, 2.00 p.m.**—Wheat, Dec, \$1.08½; Jan, \$1.09½; Feb, \$1.11½; March, \$1.13½. May, \$1.14½. Corn, Jan, 66½c; Feb, 64½c; March, 64½c; May, 63c.

**Milwaukee, 2.00 p.m.**—Wheat, Dec, 94c; cash, Jan, 93½c; Feb, 93½c. to 93½c.

#### ENGLISH MARKETS.

**Liverpool, Dec. 21, 1882.**

(Beerbohm's Advice.) *Cargoes off Coast*—wheat, quiet but steady. Corn, nothing offering. *Cargoes on passage*—Wheat, quiet but steady. Corn, ditto. English Country markets quiet; French do unaltered. Quantity Wheat on passage for continent 600,000 qrs.; Maize 50,000 qrs. Quantity Maize on passage for U. K. 170,000 qrs; Wheat 2,375,000 qrs. Liverpool Wheat on spot firm. Corn firm. Liverpool mixed maize 6s 11d, new maize. Canadian Peas 7s 6d.

The Price of the  
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is 10 Cents:  
THE  
**SENECAL**  
10 Cents:  
THE  
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5 Cents.  
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73 & 75 Grey Nun St., } **MONTREAL.**

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Dec. 21, 1882.

Trade is but moderately brisk. The cold steady weather is not conducive to much business in cities. Retail trade is certain to suffer

from the enforced idleness of the laboring people, and the long bills that are run during such a winter are not helpful to storekeepers. The wholesale trade has been quiet, too. The regular dullness has attacked everything but the boot and shoe makers, who are working full time filling orders. In an ordinary winter coming after an ordinary winter the trade would not be caught without moderate stocks of seasonable goods. But this sharp winter coming after a mild winter is filling their books with orders. Money is moderately easy for commercial purposes at 7 per cent. Brokers are charged 1 per cent higher. The following table shows the closing bids on the Stock Exchange compared with last Thursday:—

Banks.	Bid Dec. 21.	Bid Dec. 11.	Loan Cos.	Bid Dec. 21.	Bid Dec. 14.
Montreal	194	198	Can. Permanent	231	237
Toronto	169	170	Freehold	100	103
Ontario	119	111	Western Can.	190	194
Merchants	119	119	Wdg. & Loan	100	103
Commerce	130	131	Imp. Savings	104	104
Dominion	194	194	Parsons' Loan	100	103
Hamilton	111	113	Huron & Can'dn	132	132
Standard	111	116	Huron & Erie	132	132
Federal	149	152	Don. Savings	121	125
Imperial	133	140	Ontario Loan	121	125
Molson	133	140	Hamilton Prov.	121	125

**FREIGHTS.**—Rates from Toronto Liverpool via Grand Trunk to Portland are: flour, barrel, 85c; to Glasgow \$2.13; bags 44c, to Glasgow 52c; oatmeal 44c, to Glasgow 52c; beef and pork, bbls, 50c, to Glasgow 52c; meats 50c, to Glasgow 53c; tallow 68c, to Glasgow 68c; butter and cheese in small lots 85c, to London \$1.13, to Glasgow 85c; poultry \$1.03, to Glasgow \$1.03.

**PETROLEUM.**—The trade is brisk, and prices are not changed. Canadian sells at 21c for single barrels; 20c for five barrel lots and 20c for over that quantity. American sells at 26c for prime and 32c for water white.

**FUEL.**—Coal is abundant, and it is thought there is almost enough now for the winter's consumption. Receipts are arriving daily by railway. There have been 500,000 tons of anthracite mined in excess of that mined last year. It is thought prices will be low. Prices here are \$6.50 for all kinds. Wood is \$6. It is expected that the price of wood will be \$5.50 at the beginning of the year.

**LIVE STOCK TRADE.**—The markets on last Friday and Tuesday were busy. On Friday the Xmas cattle were on the market, and prices were high. Prime beasts sold at 9c and 9½c per lb. live weight; good sold at 6c and 7c, and all other grades were two cents higher than their previous value. On Tuesday there were not so many cattle, and they were all bought. Sheep sold at \$8, \$9 and \$10 a head; and lambs at \$5 and \$5.50. Calves sold at \$8 to \$13. Fat hogs were easier, selling at \$5.75 to \$6.25. The prices of cattle and sheep are not expected to continue after the holidays.

**FURS.**—Prices are not changed, but they are kept so by an improvement in the condition of the furs. The most of the manufacture is well through, and prices are weak. Quotations are: Muskrat, 10c; Mink, fine, dark, \$1; Otter, \$10; Beaver, \$2.25 to \$2.50 per lb; Raccoon, 70c; Fisher, \$1; Fox, red, \$1.40; Fox, silver, \$2.50 to \$50; Bear, \$8 to \$10; Marten, \$1.

**FLOUR AND MEAL.**—Flour has been exceedingly quiet. Sales during the week have been at \$4.30, and \$4.25 for Superior Extra; and yesterday a sale of imported Extra was made at \$1.15. Bags have sold recently at \$2, and \$1.97½. It is not expected that prices will improve at present. There are no stocks here, and the demand is supplied by receipts direct from country millers for the most part. Oatmeal is in quiet demand, and the price is unchanged, at \$1.70 for car lots. Cornmeal is quoted at about \$1 for jobbing lots. Bran is sold at \$12 a ton.

**WHEAT.**—There has been very little movement in wheat. Early sales were at 90c for No. 2 Fall f.o.c.; and this price has been sustained. No. 1 Fall is quoted at 92c f.o.c., and No. 3 sold yesterday and to-day at 88c f.o.c. No. 1 Spring is quoted at 94c; and No. 2 sold at 92c for 10-day and at 91c on the track. No. 3 sold at 90c. Goose wheat sells at 82c. There is very little speculative feeling, and offers and bids are made allowing a pretty wide margin for the future. There would be a risk shipping No. 2 Fall to Britain that cost 90c here. Stocks here are 185,594 bushels against 173,355 at this date last year.

**COARSE GRAINS AND SEEDS.**—Barley is quiet, and low grades have declined. No. 1 is sold at 75c; No. 2 at 68c f.o.c.; Extra No. 3 at 58c f.o.c., and No. 3 at 49c to 50c. There is very little movement. The stock is now 175,163 bushels, against 241,331 at this date last year. Peas are not in demand at 73c for No. 2. Oats, prime western, sold at 39½c, and eastern oats are worth 37c. Rye sells at 60c. But there is nothing doing in car lots. A lot of Canadian corn, new, offered to-day at 60c, to arrive, with no bid. Seeds.—Clover and Timothy are not yet on the market.

**PROVISIONS.**—The market is dull. Prices are not lower generally, but there is no demand. Butter, store packed, 15c to 16c for shipping lots; good dairy 19c; choice, 20c to 21c. Mess Pork, \$20.50 asked for large lots, \$22 for small lots. Bacon, long clear, 11c to 11½c in boxed lots; Cumberland Cut, 10c to 10½c; rolls, 12½c to 13½c; breakfast bacon, 14c to 14½c. Hams, smoked, 13½c to 14c; pickled, 12½c to 13½c. Mess Beef, \$14 for prime; mess, \$15 to \$16; plate \$18. Lard—prime American, 14c; Canadian, 14c for tubs; pails ½c higher to style of package. Cheese, 11c to 11½c for common, 12c to 12½c for fine. Dried Apples, 8½c to 9c.

**OTHER PRODUCE.**—Poultry are again dearer; turkeys, 10c to 11c; ducks, 9c to 10c; geese, 6c to 7½c; fowls, 7c to 8c, per lb. Hogs are firmer, selling at \$7.75 to \$8.12½ for good, well fattened averaging over 200 lbs. Potatoes sell at 70c to 75c per bag, on the street. In car lots they should sell at 65c. Apples are cheaper; good winter sell at \$3.25; good cooking at \$2.50 to \$3. There is a corner in Cranberries and prices are above the market. Onions, \$2.25 a barrel. Pot Barley, \$5 a barrel in lots of 5 barrels. Pressed Hay, \$12.50 to \$13, on the street, \$12 to \$14.50. Straw, \$9 to \$10. Hops are not in demand, and the buyers price is not over \$1. Canadian salt, \$1.35 a barrel. Tallow, 8½c for rendered; 5c for rough.

**LEATHER.**—There is some embarrassment about the market. It is reported that prices will be easier before the spring on present stocks. But the high price of bark, and other expenses of tanning are against much reduction even after counting the decline in hides. For the present quotations are unchanged.

**DRUGS AND CHEMICALS.**—Business is rather dull, and it is not expected to improve immediately.

**GROCERIES.**—Trade is quiet. There is only a light business being done in fruits and Xmas goods. Quotations are: Raisins—Loose Muscates, \$2.65 to \$2.80; Layers, boxes, \$2.90 to \$3; Sultanas, 10c to 11c; Seedless, 11c to 12½c; Valentias, 7½c to 8½c. Currants, 7c to 7½c; Prunes, 7½c to 8c; Almonds, 16c to 18c; Filberts, 9½c to 10c. Sugars are unchanged; Scotch refined, 7½c to 8c; Paris lump, 10½c to 10¾c; standard Granulated, 9½c to 9¾c; Canadian refined, 7½c to 8½c; Porto Ricos, 7½c to 7¾c for dark to fair, and 8c to 8½c for bright to choice. Syrups, common 65c to 68c. Tobaccos, dark, 38c to 40c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 70c to 80c. Dry Cod, \$6.50 to \$7 per 112 lbs.; Herrings, scaled, 32c to 35c; Sardines, 12c to 13c; Trout, \$4.25 to \$4.50; Whitefish, \$5 to \$5.25. Fish are scarce, and are certain to be dearer.

**HARDWARE.**—Trade is good and prices firm. HIDES AND SKINS.—There is a further weakening of prices. The supply is large. Green to butchers sell at 7½c to 8½c; and cured at 8½c for cows to 9½c for steers, respectively. There is reported the sale of a car lot at 8½c; and of another lot of 500 hides at 8½c. Sheepskins sell at \$1.20; lots from the country at 75c to \$1.

**WOOL.**—There is nothing doing in fleece, and the price is purely nominal at 20c. The threatened American tariff will cause a further decline if it is carried out. English clothing wools have been moving to a slight extent, and two sales of 20,000 lbs each, Extras Supers, are reported at 32c.

WOOL	<b>WINANS &amp; CO.</b>	Cotton Warps
WOOL		Cotton Warps
WOOL	<b>WOOLS</b>	Cotton Warps
WOOL		Cotton Warps
WOOL		Cotton Warps
WOOL	of every description, at Bottom Prices, Send for Samples!	Cotton Warps
WOOL	<b>COTTON WARPS,</b>	Cotton Warps
WOOL		Cotton Warps
WOOL	<b>1st PRIZE,</b>	Cotton Warps
WOOL		Cotton Warps
WOOL	Common numbers kept constantly in stock. Orders filled with greatest despatch.	Cotton Warps
WOOL	<b>THE BEST WARPS</b>	Cotton Warps
WOOL		Cotton Warps
WOOL	ever made in the Dominion. Satisfaction Guaranteed!	Cotton Warps
WOOL	All 2nd hand Woollen Machinery in Ontario for sale on our books. Send for List—no charge.	Cotton Warps
WOOL		Cotton Warps
WOOL	<b>13 CHURCH ST.,</b>	Cotton Warps
WOOL		Cotton Warps
WOOL		Cotton Warps
WOOL	<b>TORONTO.</b>	Cotton Warps

**CAPITAL, - - - \$200,000.**  
**BRITISH AMERICAN**  
**BANK NOTE COMPANY,**  
**ENGRAVERS & PRINTERS,**  
 Bank Notes, Bonds, Bills of Exchange, Certificates of Stock, and all kinds of Bank and Commercial Engraving in the best style.  
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**GENERAL ENGRAVERS,**  
Photo Lithographing & Electrotyping,  
5 & 7 BLEURY STREET,  
MONTREAL.

**The Dominion Bolt and Iron Co.**  
OF TORONTO (Limited.)

To be Incorporated under the Joint Stock Companies' Act.

**CAPITAL, - - \$500,000.**

**DIRECTORS.**—Thos. Craig, Esq., Managing Director Exchange Bank of Canada, President; Hon. P. Mitchell, Geo. W. Craig, Esq., Montreal; R. B. Moodie, Esq., Toronto; Geo. C. Gibbons, London; James P. Cox, Esq., Merchant, Montreal; John Livingstone, Esq., Proprietor Dominion Bolt Co., Toronto. \*This gentleman will join the Board as Managing Director after the formation of the Co.

Five per cent on Application on five per cent on Allotment. Balance as required; but calls will not be made at less intervals than one month, or for more than ten per cent. It is not anticipated that it will be necessary to call up more than \$500 per share.

This Company is to be organized for the purpose of acquiring, working, and increasing the business of the Dominion Bolt Company; to establish a Rolling Mill and Furnaces for the manufacture of Iron from scrap and iron ore; to acquire land for such purposes and for the employees of such a business, and to sell to, aid, or guarantee such employees as may acquire and build on the lands of said Company.

Capital \$500,000. In 5,000 shares of \$100 each. Of this amount already nearly 3,000 shares have been applied for.

It is proposed to pay dividends half-yearly, at the rate of 8 per cent per annum—the excess of profits thereafter, to be paid to the Shareholders by way of bonus, or otherwise applied as the Directors may determine.

Prospectuses and forms of application may be had in Toronto, at the office of A. J. Close & Co., the Company's brokers, or at the office of Mr. Geo. W. Craig, 181 St. James Street, Montreal, by whom subscriptions for stock will be received.

**A. J. Close & Co., Brokers, &c.**  
32 King Street East, Toronto.

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**FURS! FURS! FURS!**

**NEW PATTERNS OF DOLMANS** in Brocade Lyons Satin, in Sicilian Corded Silk, lined with Siberian Squirrel, and trimmed with Silver Fox, Unplucked Beaver, Alaska, &c.

**CIRCULARS** in Brocade Satin and Corded Silk, lined with Fur.

**SACQUES and DOLMANS** in South Sea Seal, plain and trimmed.

An elegant selection of **FUR TRIMMINGS.**

A fine assortment of Capes, Caps, Collarettes, Boas, &c., in all kinds of Fur.

**For GENTLEMEN.**

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

Also, a choice selection of **SLEIGH ROBES** in Grey and Black Bear, Musk Ox, &c.

**For CHILDREN.**

**GREY and WHITE LAMB, ERMINE, RABBIT, &c.**

**OLD FURS REPAIRED AT MODERATE PRICES.**

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271 NOTRE DAME STREET, - - MONTREAL.

**Banque D'Hochelaga.**

**DIVIDEND No. 13.**

NOTICE is hereby given that a dividend of three per cent. for the current half-year, being at the rate of six per cent. per annum, upon the paid-up capital of this Bank, has this day been declared, and that the same will be payable at its office in Montreal and at its branches on and after **TUESDAY, the second day of JANUARY** next.

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

The **GENERAL ANNUAL MEETING** of the shareholders of the Bank will be held at its Banking House in Montreal on **Monday, the 15th day of January** next, at three o'clock P. M.

By order of the Board,

J. E. BRAIS,  
Cashier

Montreal, 22nd November, 1882.

1883.

**N. Y. Daily Commercial Bulletin**

IS CONCEDED TO BE

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OF THE

**UNITED STATES.**

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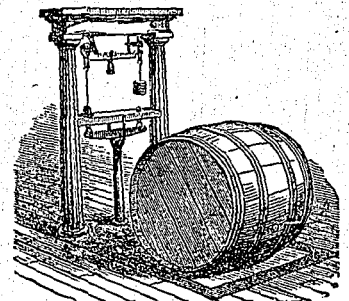
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AND

18 Bartholomew Close,

London.

Montreal, December 15th, 1882.

## CIRCULAR.

GENTLEMEN,

I take this opportunity of thanking you for the orders with which you have favored our Travellers, and the purchases made during the

Three years of our Wholesale Business.

At the same time, I beg to inform you that I have rented the premises lately occupied by MESSRS. THOMAS MAY & Co.,

**NO. 93 ST. PETER ST.,**

for our WHOLESALE BUSINESS, and expect to open some time during the **Month of January, 1883,** with a first-class stock of Fancy and Staple Goods.

Soliciting a continuance of your favors,

I remain,

Yours truly,

S. CARSLY,

113 ST. PETER STREET,

MONTREAL.

Montreal, 15th Dec., 1882.

*Laboratory 38 Bevier Hall, Toronto,  
Montreal*

*Dr. W. F. Lewis & Co  
Montreal*

*August 12, 1878*

*Gentlemen*

*I have carefully examined the sample of your hand made sour mash Whiskey, "Cups 1874" sent me by you; I now report it to be free from fusel oil, and all other, such are no compounds injurious to health; and that it is in every respect a sample of a choice spirit, and of such a nature as I can recommend for use medicinally when an alcoholic stimulant is indicated.*

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

*I am, Gentlemen*

*Yours truly*

*G. S. Goodwood, M.D., M.R.C.S.,  
Prof. of Practical Chemistry in McGill College,  
Montreal*

Just received, an importation of the above Whiskey, "Spring of 1878, and shall be glad to receive orders for it in either Cases or Wood.

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The **ENCORE WHISKY.** *Lancet.*—"Wholesome and pleasant."

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" " LIME JUICE CORDIAL.

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JAMES STEWART'S SCOTCH WHISKY.

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TENNANTS' ALE in Quarts and Pints.

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Capital Subscribed, . . . \$1,000,000
Paid up in Cash (no notes), . . . 300,000
Assets over . . . 375,000
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One-half p. Cent per Annum is reached. This Company is under the same experienced management which introduced the system to this continent seventeen years ago, and has since actively and successfully conducted the business to the satisfaction of its patrons.

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Vice-President..... JOHN RANKIN (Merchant.)
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Secretary—JAMES GRANT.
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Bankers..... THE BANK OF MONTREAL.

HEAD OFFICE:

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

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

Table with columns: NAME, Par Value, Capital subscribed, Capital paid-up, Rest, Dividend last 6 Months, Closing Prices, Dec. 21. Lists various banks and their financial details.

WHOLESALE PRICES CURRENT—THURSDAY DECEMBER 21, 1882

Large table with columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Lists various commodities and their prices.

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AGAINST BREAKAGE,  
AND  
Immediate Replacement  
Furnished when Broken.  
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(For Assignees, Accountants, &c., see other page.)

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that I will send TWO BOTTLES FREE, together with a VALU-  
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Distillers of the genuine EAU DE COLOGNE.  
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**EARS FOR THE MILLION!**  
Foo Choo's Balsam of Shark's Oil  
Positively Restores the Hearing, and is the Only  
Absolute Cure for Deafness Known.  
This Oil is abstracted from peculiar species of small  
White Shark, caught in the Yellow Sea, known as  
CARCHARODON KONDELETTI. Every Chinese fish-  
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officially proclaimed over the entire Empire. Its  
use became so universal that for over 300 years no  
Deafness has existed among the Chinese people. Sent,  
prepaid, to any address at \$1.00 per bottle.

**Hear What the Deaf Say!**  
It has performed a miracle in my case.  
I have no unearthly noises in my head and hear  
much better.  
I have been greatly benefited.  
My deafness helped a great deal—think another  
bottle will cure me.

"Its virtues are UNQUESTIONABLE and its CURA-  
TIVE CHARACTER ABSOLUTE, AS THE WRITER  
CAN PERSONALLY TESTIFY, BOTH FROM EXPERI-  
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When I say cure I do not mean merely to stop them for a  
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I have made the disease of FITS, EPILEPSY or FALLING  
SICKNESS a life-long study. I warrant my remedy to cure  
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Free Bottle of my infallible remedy. Give Express and Post  
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WHOLESALE PRICES CURRENT, THURSDAY, DECEMBER 21, 1882.

Table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes items like Clinch and Heavy Clinch, Tin Plate, IC Coke, No. 1 Ordinary Solo, Antonini's gts., etc.

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

CAUTION Having learned that parties in this city are, by misrepresentation and otherwise, endeavouring to take orders for the Excelsior Combustion Plate, Smoke Preventer and Fuel Economiser, Patented in Canada and United States, 1882, I hereby caution manufacturers and steam users against dealing with any one except myself for this apparatus, and I give notice that any one using or manufacturing same without my order will be prosecuted according to law. W. A. CAMPBELL, PROPRIETOR AND PATENTEE. Montreal, November 28th, 1882.

S. R. PARSONS, FURNITURE ROOMS, 437 & 439 NOTRE DAME ST. The Latest Styles of PARLOR, DINING ROOM and BEDROOM FURNITURE, of best quality. Inspection invited.

Table of SECURITIES. Montreal Dec. 21. Includes Canadian Government Debentures, Dominion 5 per cent Stock, Montreal Harbor Bonds, etc.

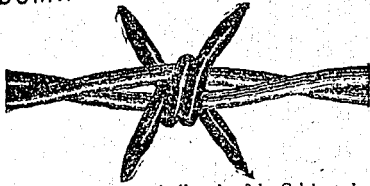
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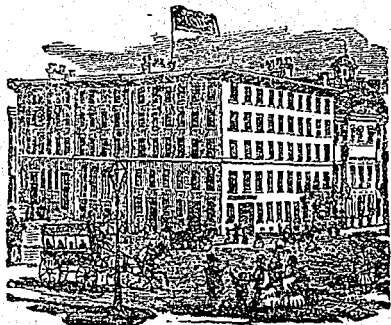
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WHOLESALE PRICES CURRENT.—THURSDAY, DECEMBER 21, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 0.07 0.00	AA 33 in.....	\$ 0.23 0.00	Basswood, f.....	00 00 00 00	Brandy: Hennessy's...gal	4 50 5 00
" A 27 in.....	0.06 0.00	36 in.....	0.24 0.00	Basswood.....	18 00 20 00	" " " " " " " " " "	11 00 15 50
" B 27 in.....	0.06 0.00	Check, 33 in.....	0.22 0.00	Black Walnut, culls.....	00 00 05 00	Bisquit, Dubouché & Co.gal	3 50 3 00
" H33 in.....	0.08 0.00	Denims Blue, or Brown AA	0.21 0.00	Do do 1st & 2nd.....	100 00 110 00	" " " " " " " " " "	8 00 0 00
" H1136 in.....	0.08 0.00	" A.....	0.19 0.00	Do do 1st quality.....	110 00 120 00	Jules Duret & Co..... } gal	4 00 4 50
" DD.....	0.09 0.00	" B.....	0.17 0.00	Cedar, round, lineal foot.....	00 08 00 10	" " " " " " " " " "	9 00 9 50
" H11136 in.....	0.09 0.00	" C.....	0.14 0.00	Cedar, flat, lineal foot.....	00 04 00 05	Pinet, Castillon & Co.....gal	3 50 3 50
" XXX36 in. full(std'd)	0.10 0.00	" D.....	0.12 0.00	Cedar, square, lineal foot.....	00 07 00 08	" " " " " " " " " "	8 00 8 00
" A 33 in.....	0.11 0.00	Shirtings:		Elm, soft, 1st.....	16 00 18 00	Cheaper shippers.....gal	2 50 2 75
" B 33 in.....	0.11 0.00	Oxford striped BX.....	0.11 0.00	Elm, Rock.....	25 00 30 00	" " " " " " " " " "	6 00 6 50
" C 33 in.....	0.11 0.00	" " C X.....	0.10 0.00	Hemlock, 1 to 3 in., M.....	9 00 10 00	Irish Whiskey—Roe's case	7 75 9 75
R.t. Sheeting, 8-4 plain	0.27 0.00	" " check B.....	0.13 0.00	Hemlock, timber, M.....	14 00 15 00	Dunville.....	6 50 7 00
X " 8-4 twill'd	0.30 0.32	" " O.....	0.10 0.00	Maple, hard, M.....	21 00 22 00	Mitchells.....	2 40 2 50
Stormont (Brown) A 30 in.	0.07 0.07	Galatas Stripes.....	0.16 0.00	Soft, do.....	16 00 00 00	Scotch Whiskey...case-qtz	5 00 7 50
" A 33 in.....	0.07 0.00	Rogattas, Check A.....	0.16 0.00	Oak, M.....	40 00 45 00	Encore " " " " " " " "	6 50 6 00
" B 33 in.....	0.08 0.08	Check Solids A.....	0.15 0.00	Pine, clear, M.....	35 05 40 00	Hay, Fairman & Co.'s case	5 00 0 00
" C 33 in.....	0.09 0.09	Bags: 3-ply 16 oz. B. per pie	25 50 0 00	2nd quality, do.....	22 00 25 00	" " " " " " " " " "	6 50 0 00
Canada (Grey) A W 30 in.	0.07 0.00	Park's Yarn, White.....	0.26 0 00	Shipping Culls.....	14 05 15 00	Sheriff's Islay..... imp.gal	2 80 3 75
" A D 32 in.....	0.07 0.00	" Colored.....	0.38 0 00	Mill do.....	7 00 10 00	" " " " " " " " " "	0 00 0 00
" A H 35 in.....	0.08 0 00	Warp White.....	0.28 0 00	Lath, M.....	1 40 0 00	Jamaica Rum per imp.gal	3 20 3 40
" A C 35 in.....	0.09 1.10	" Colored.....	0.40 0 00	Spruce, 1 to 2 in., M.....	11 00 12 00	Geneva Spirits...imp.gal	2 10 2 15
" A B 35 n.....	0.09 0 00	Do. Knitting Cotton Balls:				Green o'ses	4 10 4 45
" A E 36 in.....	0.10 0 00	No 8 Unbleached.....	0.49 0 00			Red cases..	7 75 8 10
" A A 36 in.....	0.10 0 00	" Bleached.....	0.51 0 00				
Yarns:—White per lb.....	0.25 0 00	" Colored.....	0.56 0 71			Champagne	
Tickings:—" B2 30 1/2 in.....	0.12 0 00	Paints, &c.				G. H. Maum, Dry Verzen'y	26 50 28 00
" BB 30 in.....	0.15 0 00	White Lead, gen, 100 lb kgs	7 00 0 00			Pommery.....	28 00 32 00
" BB 30 in.....	0.18 0 00	" No. 1.....	6 00 6 50			J. Mumm Extra Dry.....	21 50 23 00
" AA 32 in.....	0.20 0 00	White Lead No. 2.....	5 00 5 50			Bollinger.....	26 25 27 50
Fancy Shirtings.—		in Oil, per 25 lbs.....	1 90 2 00			Piper Heidsieck.....	25 00 28 00
" Clyde Checks.....	0.15 0 00	Do., No. 1.....	1 60 1 80			Sherries—Pemartin's.....	1 60 5 60
" Canada.....	0.14 0 00	" 2.....	1 40 1 50			Ports—Cookburn, Smithies	
Lybster No. 3, 30 in.....	0.06 0 00	" 3.....	1 30 0 00			& Co.'s.....	1 90 5 00
" No. 2, 32 in.....	0.07 0 00	White Lead, dry.....	0.08 0 05 1/2			G. B. Sandeman, Sons & Co	1 80 5 00
" No. 2, 35 in.....	0.08 0 00	Red Lead.....	0.05 0 06			Graham's.....	2 10 4 80
Colored Goods:—		Venetian Red, Eng'h.....	1 75 2 00			Claret, (cases),.....	3 50 & up
Denims, blue & brown.....	0.18 0 00	Yel. Ochre, French.....	1 75 2 00			Tarragona Ports, imp.gal.	1 10 1 80
Checks, blue, brown, fcy.....	0.15 0 00	Whiting.....	0.55 0 60			Native Wines.....	0 80 1 50
Checks, Prince Victor.....	0.14 0 00	Salt.				Can. Spirits, Imp. gallon.	Duty In Paid Bond
Ticking, 28in.No. 1X.....	0.14 0 00	Liverpool Coarse, per bag	0.65 0 67 1/2			Alcohol— 65 O. P.	2 71 1 04
" 30in. No. 01.....	0.16 0 00	Canadian per brl do	0 00 0 00			" Pure Spirits	2 72 1 05
" 30in. No. B1.....	0.17 0 00	Factory filled, do	1 35 1 50			" 50 "	2 47 0 95
Dundas (Grey) D 30 in.....	0.07 0 00	Eureka factory filled, do	2 40 0 00			" 25 U. P	1 29 0 53
" C 33 in.....	0.07 0 00	Timber, Lumber, &c.				Whiskeys—Family Proof.	1 39 0 58
" B 36 in.....	0.09 0 00	Ash, 1 to 4 in., M.....	18 00 19 00			Old Bourbon.....	1 39 0 58
" A 36 in.....	0.10 0 00	Ash, timber, M.....	25 00 00 00			Rye, Toddy, Malt.....	1 31 0 55
" AX 36 in full.....	0.10 0 00	Birch, 1 to 4 in., M.....	20 00 00 00			Rye, 4 years old.....	1 60 0 78
" E. 30 in.....	0.08 0 00					" 5 " " " " " " "	1 70 0 88
Tickings—C 30 in.....	0.15 0 00					" 6 " " " " " " "	1 80 1 93
D 30 in.....	0.13 0 00					" 7 " " " " " " "	1 90 1 08
B 33 in.....	0.18 0 00						
A 33 in.....	0.20 0 00						

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ADAM ISBISTER, Esq., Merchant, Petrolia.  
HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

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

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

**DIRECTORS:**

President.—SIR HUGH ALLAN.  
Vice-President.—HENRY LYMAN.  
Andrew Allau. N. B. Corse. Robert Anderson.  
J. B. Rolland. Arthur Prévost.  
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ALFRED PERRY, *late General Manager of the*  
*Royal Canadian Insurance Co.,*  
AGENT for the CITY OF MONTREAL.

**STOCKS AND BONDS.**

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, December 21, 1882.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6 mos.	\$50	\$50	130
Canada Life .....	2,500	7½-6 mos.	400	50	409
Citizens, Fire, Life, Guarantee & Acc't	11,850	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	3½
Sun Life and Accident.....	5,000	4-6 mos.	100	12½	200
Queen City Fire .....	2,000	10	50	10	.....
Western Assurance.....	20,000	6-6 mos.	40	20	102½ 165
Royal Canadian Insurance.....	20,000	5	100	15	.....
Accident Ins. Co. of North America...	2500	per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	per ct	50	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Dec. 4, 1882)

					Market value p-p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	£22½ £22½
Commercial Union Fire Life & Marine..	50,000	30	50	5	£20½ £21½
Edinburgh Life.....	5,000	10	100	15	42s
Fire Insurance Association .....	100,000	5	£10	£2	62s 6d
Guardian Fire and Life.....	20,000	13	100	50	£65 £67
Imperial Fire.....	12,000	£7 p. sh.	100	25	£140 £143
Lancashire Fire and Life.....	100,000	30	20	2	£7 4½
Life Association of Scotland.....	10,000	15	40	8½	£35
Lion Fire .....	500,000	..	10	2	13s 9d
Lion Life.....	92,000	..	10	2	10s 20s
London Assurance Corporation.....	35,802	45	25	12½	£58 £60
London & Lancashire Life.....	10,000	10	10	1 7-20	32s 6d 35s
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£20½ £20½
Northern Fire & Life .....	30,000	70	100	5	£50½ £50½
North British & Mercantile Fire & Life	40,000	56	50	6½	£30½ £30½
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	£275 £285
Queen Fire & Life.....	200,000	30	10	1	53s 9d
Royal Insurance Fire & Life .....	100,000	60	20	8	£29½ £29½
Scottish Commercial Fire & Life.....	125,000	22½	10	1	24s 24s 6d
Scottish Imperial Fire and Life.....	50,000	6	10	1	22s 22s 6d
Scottish Provincial Fire & Life .....	20,000	15	50	3	£14
Standard Life.....	10,000	53½	50	12	£83
Star Life.....	4,000	6	25	1½	£16

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HEAD OFFICE:

No. 26 HOSPITAL ST., MONTREAL.

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

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

Apply to HEAD OFFICE, or S. E. GREGORY, Assistant Manager, or Captain JOHN DONNELLY, Wrecking Master, Kingston.

For service on Lower River or Gulf, apply to HEAD OFFICE, 26 Hospital street, Montreal.

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Agents wanted in Every City, Town, Village and County in the Dominion.

The following is an extract from a letter received from His Excellency the Governor General of Canada:

"It is in such Associations as yours are founded those principles of mutual help and support which bind communities together.

"They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare,

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(Signed) LORNE."

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**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

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

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OF CANADA. Incorporated C. S. C., Chap. 71.

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We solicit all persons intending to secure protection on their lives for those dependent on them, or to provide against sickness, infirmities, &c., in old age, either to call and examine the plans of our new classes, or write for our circular. After receiving all necessary information (which we shall always be most happy to give) they will not fail to find them so equitable, safe, cheap, and on such easy terms, as to convince them of being greatly to their advantage to join as members.

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We especially solicit an examination of "Our Provident Class," which provides for old age. This form of protection on the mutual system is new on this continent, and its features are so well adapted to the ideas of the present age that no plan ever proved so popular.

Insurance.

**THE ACCIDENT INSURANCE COMPANY**

OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

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MANAGER.

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**THE ACCIDENT**

Is the only Purely Accident Insurance Company in Canada; its business is more than twice that transacted by all the other Canadian Companies combined; it has never contested a claim at law, and is the only Canadian Company which has made the *Deposit with Government* for the special transaction of Accident Insurance in the Dominion.

**RATES REDUCED.**

**THE STANDARD LIFE**

Assurance Co.'y. Estab. 1825.

HEAD OFFICE;

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Total Risks .....over \$90,000,000  
Invested Funds....." 20,000,000  
Annual Income.....about 4,000,000  
or over \$10,000 a day.  
Claims paid in Canada.....over \$1,200,000  
Investments in Canada.....over 1,000,000

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

W. M. RAMSAY, Manager, Can.

Established 1803.

**IMPERIAL**

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Subscribed Capital, . . . £1,600,000 Stg.

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Insurance.

**QUEEN**

INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

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Chief Agents in Canada.

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OF CANADA.

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Deposit with the Dominion Government, \$100,000

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

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Insurance effected at reasonable rates.

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We do not undertake to return unused manuscripts.



**North Shore Railway.**

COMMENCING ON

Thursday, June, 1st, 1882.

Trains will run as follows:

	MIXED.	MAIL.	EXPRESS	
Leave Hochelaga for Quebec.....	P.M. 6 10	P.M. 3 00	P.M. 10 00	A.M. 9 30
Arrive at Quebec.....	A.M. 8 30	9 30	6 30	P.M. 2 40
Leave Quebec for Hochelaga.....	P.M. 5 30	A.M. 10 10	P.M. 10 00	P.M. 4 00
Arrive at Hochelaga.....	A.M. 8 15	P.M. 4 40	A.M. 6 30	A.M. 9 10
Leave Hochelaga for Joliette.....	P.M. 5 15			
Arrive at Joliette.....	7 40			
Leave Joliette for Hochelaga.....	A.M. 6 00			
Arrive at Hochelaga.....	8 50			

Trains leave Mile-End Station Ten Minutes Later than Hochelaga.

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.

Sunday Trains leave Montreal and Quebec at 4 p.m. All Trains run by Montreal Time.

Sure connections with the Canadian Pacific Railway to and from Ottawa.

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Opposite St. Louis Hotel, QUEBEC.  
Canadian Pacific Railway, OTTAWA.

L. A. SENECAI, Gen'l Sup't.



**Inter-colonial Railway.**

1882. Winter Arrangement. 1882.

Commencing 4th Dec., 1882,

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

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

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

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

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

The Pullman Car leaving Montreal on Monday, Wednesday and Friday runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday to St. John.

For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,

Eastern Freight and Passenger Agent,  
136 St. James Street,

(Opposite St. Lawrence Hall),

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D. POTTINGER, Chief Superintendent,

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



Insurance

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**PRIVILEGES,  
NOT  
CONDITIONS**

*On their Life Policies.*

The unconditional policies of the  
**SUN LIFE ASSURANCE CO., of Montreal,**  
contain *not one condition*, but have the following  
privileges on them:

1. Liberty to travel anywhere without extra.
  2. Liberty to engage in any occupation without extra.
  3. Thirty days of grace for premiums.
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  6. Loans made after two years.
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LIFE AND FIRE. \$30,500,000  
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Deposited with Government...\$50,000.  
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*From the poorest to the richest, from the child to  
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Life Insurance Co.'y  
Of London, England.

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Paid up " . . . . . 920,000

Government Deposits, . . . 150,000

Claims paid immediately on proof of death.  
All earnings of this branch invested in Canada.

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ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

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

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Reserve Fund, \$450,000

Government Deposit, \$100,000

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