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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 8.—No. 4.

MONTREAL, FRIDAY, MARCH 14, 1879.

(SUBSCRIPTION  
\$2 per annum.)

Leading Wholesale Houses of Montreal

## GAULT BROS. & CO.

Manufacturers and Importers,

MONTREAL,

Invite attention to their Spring stock of Canadian Woollens and Cottons, and English and Foreign importations, which is now complete, and comprises the most varied and select assortment ever offered by them to the trade.

Orders by letter or through travellers will receive most careful and prompt attention.

GAULT BROS. & CO.

## JAMES CRISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

Importers and Exporters

## OF FURS,

MANUFACTURERS OF

FUR GOODS

And Jobbers in

BUFFALO ROBES,

Moccasins,

MITTS AND GLOVES,

FUR WOOL

STRAW HATS, CAPS, &c.

PROPRIETORS OF THE

Montreal Felt Hat Works.

—:—

Special Inducements offered to the Trade in our manufacture of Fur Goods and Wool Hats.

Leading Wholesale Houses of Toronto.

## JOHN MACDONALD & CO.

OUR SILK DEPARTMENT

Is now complete with all the  
NEWEST SHADES IN

Plain and Fancy Silks.

BLACK GROS GRAINS  
A SPECIALTY.

## JOHN MACDONALD & Co.

21 & 23 Wellington Street,  
TORONTO, ONT.

1879. SPRING. 1879.

## F. & G. CUSHING,

IMPORTERS OF

STAPLE AND FANCY

## DRY GOODS

STOCK COMPLETE

IN EVERY DEPARTMENT.

## F. & G. CUSHING

18 St. Helen Street,  
MONTREAL.

Leading Wholesale Houses of Montreal

## Froth's Gnam & Workman

Importers and Manufacturers,

WHOLESALE DEALERS IN

## IRON, STEEL, TIN

AND

General Hardware,  
MONTREAL.

ESTABLISHED IN 1809.

MANUFACTORIES:

ST. PAUL'S, near MONTREAL.

SPRING TRADE, 1879.

## J. G. MACKENZIE & CO.

Importers and wholesale Dealers in

BRITISH AND FOREIGN

## DRY GOODS.

STOCK COMPLETE.

St. Paul's Buildings, Paternoster Row,  
London, Eng.

AND

381 & 383 St. Paul Street,

Near French Cathedral, MONTREAL.

The Chartered Banks.

**Bank of Montreal.**

ESTABLISHED IN 1818.

Capital Subscribed, . . . . . \$12,000,000  
 Capital Paid-up, . . . . . 11,998,400  
 Reserve Fund, . . . . . 5,500,000

Head Office, - Montreal.

Board of Directors.

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 Brantford, " Kingston, " Fort Hope, " Que.  
 Brockville, " Lin'isay, " Quebec, " Que.  
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 Cobourg, Ont. Moncton, N.B. Stratford, " Ont.  
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 Guelph " Ottawa, " Toronto.  
 Halifax, N.S. Peterboro', " Winnipeg, Man.

A. Macnider, Inspector.

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

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(Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

**EXCHANGE BANK OF CANADA.**

CAPITAL PAID UP . . \$1,000,000

HEAD OFFICE, . . MONTREAL.

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 E. K. Greene, . . . . . James Crathern,  
 Alex. Buntin.

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 GEO. BURN, . . . . . Inspector.

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 Aymer, Ont. . . . . J. G. Billett, do  
 Park Hill, Ont. . . . . T. L. Rogers, do  
 Brussels, Ont. . . . . John Leckie do  
 Exeter, Ont. . . . . W. A. Hastings, do  
 Bedford, P.Q. . . . . R. Terroux, Jr., do

AGENCIES.

Quebec, . . . . . Owen Murphy.

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CHICAGO:—Union National Bank.  
 Sterling and American Exchange bought and sold. Interest allowed on Deposits.

Collections made promptly and remitted for at lowest 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.

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 R. A. B. Dobree, Frederic Lubbock,  
 Henry R. Farrer, A. H. Philpotts,  
 Richard H. Glyn, J. Murray Robertson.  
 H. J. B. Kendall,

Secretary—R. W. BRADFORD.

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R. R. GRINDLEY, General Manager.  
 J. S. CANBRO, Inspector.

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

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 SAN FRANCISCO.—A. McKinlay, Agent.  
 PORTLAND, Oregon.—J. Goodfellow, Agent.  
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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. Marcouard, Andre & Co. Lyons—Credit Lyonnais.

The Chartered Banks.

**MERCHANTS' BANK OF CANADA.**

Capital - - - \$5,500,000.  
 Reserve Fund, - 475,000.

HEAD OFFICE - - MONTREAL.

Board of Directors.

HON. JOHN HAMILTON, . . . . . President  
 JOHN McLENNAN, Esq., M.P., . . . . . Vice-President  
 Sir Hugh Allan, . . . . . Andrew Allan, Esq.  
 Hector Mackenzie, Esq., . . . . . Robt. Anderson, Esq.  
 Wm. Darling, Esq., . . . . . Jonathan Hodgson, Esq.  
 Adolphe Masson, Esq.

GEORGE HAGUE, . . . . . General Manager  
 WM. J. INGRAM, . . . . . Assistant General Manager

BRANCHES AND AGENCIES.

Almonte, Ottawa.  
 Belleville, Owen Sound.  
 Berlin, Pembroke.  
 Brampton, Perth.  
 Chatham, Prescott.  
 Clora, Quebec.  
 Galt, Kennew.  
 Gananoque, Sorel.  
 Hamilton, Stratford.  
 Ingersoll, St. Johns, Que.  
 Kincairdine, St. Thomas.  
 Kingston, Toronto.  
 London, Walkerton.  
 Mitchell, Waterloo, Ont.  
 Montreal, Windsor.  
 Napanea, Winnipeg, Manitoba.

Bankers in Great Britain.—The Clydesdale Banking Company, 32 Lombard Street, London, Glasgow and elsewhere.

Agency in New York, 52 William St., with Messrs. Jesup, Faton & Co.

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

**LA BANQUE DU PEUPLE.**

Capital \$2,000,000.

HEAD OFFICE, . . MONTREAL

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 C. J. COURSOI, Esq., Vice-President.  
 A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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

**LA BANQUE NATIONALE.**

HEAD OFFICE, QUEBEC.

CAPITAL AUTHORISED . . . . . \$2,000,000  
 SUBSCRIBED . . . . . 2,000,000  
 PAID-UP . . . . . 2,000,000

DIRECTORS.

HON. F. CHINIC, President.  
 HON. ISIDORE THIBAudeau, Vice-President.  
 H. Atkinson, Esq., Ol. Robitaille, Esq., M.D.  
 U. Tessier, Jr., Joseph Hamel, Esq.  
 P. Vallee, Esq.

Montreal Branch—J. B. Sancer, Manager.  
 Sherbrooke—P. LeFevre, Manager.  
 Ottawa Branch—Sam. Benoit, Manager.  
 Agents in New York—National Bank of the Republic  
 England—National Bank of Scotland.  
 Other agencies in all parts of the Dominion.

THE

**MOLSON'S BANK.**

THE SHAREHOLDERS OF THE MOLSON'S BANK are hereby notified that a Dividend of

**THREE PER CENT.**

upon the Capital Stock was this day declared for the current half year, and that the same will be payable at the Office of the Bank, in this city, and at its branches, on and after the

**1st Day of April next.**

The Transfer Books will be closed from the 17th to 31st March, both days inclusive.

F. WOLFFRSTAN THOMAS,

Cashier.

Montreal, 27th Feb., 1879.

The Chartered Banks.

**THE CONSOLIDATED BANK OF CANADA.**

Capital, - \$4,000,000

**DIRECTORS:**

President: SIR FRANCIS HINCKS, K.C.M.G. Montreal.  
 Vice-President: R. J. REEKIE, Esq., Montreal.  
 HON. ALEX. CAMPBELL, Senator.....Toronto  
 JOHN GRANT, Esq.,.....Montreal  
 HUGH MOLENNAN, Esq.,.....Montreal  
 HUGH MACKAY, Esq.,.....Montreal  
 W. W. OGLIVIE, Esq.,.....Montreal  
 JOHN BANKIE, Esq.,.....Montreal  
 DAVID GALBRAITH, Esq.,.....Toronto  
 WILLIAM THOMSON, Esq.,.....Toronto

J. B. BENNY, - - - - - General Manager.  
 THOS. McCRAKEN, - - - - - Asst. Gen. Manager.  
 Arch. Campbell, - - - - - Inspector

**BRANCHES.**

**MONTREAL.**

Do, Chabollez Square.  
 Do, Newmarket.  
 Do, New Hamburg.  
 Do, Senfort.  
 Do, St. Catharines.  
 Do, St. Hyacinthe.  
 Do, Sherbrooke.  
 Do, Wingham.  
 Do, Woodstock.

**TORONTO.**

Do, Yonge street.

**FOREIGN CORRESPONDENTS.**

Alliance Bank, (Limited) London.  
 National Bank of Scotland and Branches.  
 National Bank (Ireland) and branches.  
 Ulster Banking Company, Belfast.  
 Smithers & Watson, New York.  
 National Park Bank, New York.  
 Bank of the Republic, New York.  
 Kidder, Peabody & Co., Boston.  
 Farmers' and Mechanics' Bank, Buffalo.  
 First National Bank, Oswego.  
 Interested allowed on Deposits, according to arrangement.  
 Letters of Credit granted on England, Ireland and Scotland and on China, Japan and West Indies.

**THE CANADIAN**

**Bank of Commerce.**

Head Office, - - - Toronto.

Paid-up Capital - - - \$6,000,000  
 Rest - - - - - 1,900,000

**DIRECTORS.**

HON. WILLIAM McMASTER, President.  
 HON. ADAM HOPE, Vice-President.  
 Noah Barnhart, Esq. James Michle, Esq.  
 William Elliot, Esq. T. Sutherland Stayner, Esq.  
 George Taylor, Esq. Jno. J. Arntson, Esq.  
 A. R. McMaster, Esq.  
 W. N. ANDERSON, General Manager.  
 J. H. PLUMMER, Inspector.

New York—J. G. Harper and J. H. Goadby, Agents.  
 Chicago—J. G. Orchard, Agent.

**BRANCHES.**

Barric,	Guelph,	Simcoe,
Brantford,	Hamilton,	Stratford,
Cayuga,	London,	Strathroy,
Chatham,	Lucan,	Thorold,
Collingwood,	Montreal,	Toronto,
Dundas,	Orangeville,	Trenton,
Dunville,	Ottawa,	Walkertown,
Galt,	Peterboro',	Windsor,
Goderich,	St. Catharines	Woodstock.
	Sarnia,	

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.  
 Sterling and American Exchange bought and sold.  
 Collections made on the most favorable terms.  
 Interest allowed on deposits.

**BANKERS.**

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

The Chartered Banks.

**EASTERN TOWNSHIPS BANK.**

AUTHORISED CAPITAL..... \$1,500,000  
 CAPITAL PAID in March 31, 1877..... 1,228,684  
 RESERVE FUND..... 300,000

Board of Directors.  
 R. W. HENEKER, President.  
 O. BROOKS, Vice-President.

B. Pomroy, E. O. Brigham,  
 G. K. Foster, Hon. J. H. Pope.  
 A. A. Adams, G. G. Stevens.  
 Hon. T. Lee Terrill.

Head Office—Sherbrooke, Que,  
 WM. FARWELL, Cashier.

**Branches.**

Waterloo, Richmond,  
 Coaticook, Stanstead.  
 Cowansville  
 Agents in Montreal—Bank of Montreal.  
 London, England—London & County Banks.  
 Boston—National Exchange Bank.  
 Collections made at all accessible points and promptly remitted for.

**ONTARIO BANK.**

Capital Subscribed, \$3,000,000; Paid-up, \$2,950,272; 7/8 Reserve Fund, \$525,000.

Head Office, - - - Toronto, Ont.

**DIRECTORS:**

HON. W. P. HOWLAND, PRESIDENT.  
 HON. D. A. MACDONALD.  
 C. S. GZOWSKI, Esq.  
 D. MACKAY, Esq.  
 WM. MCGILL, Esq., M.D.  
 A. M. SMITH, Esq.

D. FISHER, General Manager.

Agent for the Government of Ontario.  
 Branches—Guelph, Lindsay, Montreal, Oshawa, Peterboro' Ottawa, Port Perry, Port Hope, Bowmanville, Whitby, Mount Forest, Toronto, Prince Arthur's Landing, Winnipeg.  
 Foreign Agent.—London, Eng.—Bank of Montreal. New York—R. Bell and C. F. Smithers. Boston—Tremont National Bank.

**IMPERIAL BANK**

OF CANADA.

Capital Authorized - - - - - \$1,000,000  
 Capital Paid up - - - - - 884,045

**DIRECTORS:**

H. S. HOWLAND, Esq., President,  
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 HON. JAS. R. BENSON, WM. RAMSAY, Esq.,  
 St. Catharines, R. CARRIE, Esq.,  
 P. HUGHES, Esq., JOHN FISKEN, Esq.,  
 D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

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 AGENTS IN LONDON, ENG.—Bosanquet Salt Co.  
 AGENTS IN NEW YORK—Bank of Montreal.  
 Gold and Currency Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

**PORTEOUS BANK,**

Paisley, Ont.

ESTABLISHED 1877.

Transacts General BANKING BUSINESS, issues Drafts and MAKES COLLECTIONS at Lowest rates. Reference, The Merchants' Bank of Canada.

E. SAUNDERS,  
 Manager.

The Chartered Banks.

**The Bank of Toronto—CANADA.**

Incorporated 1855.

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

**DIRECTORS:**

WILLIAM GOODERHAM, President.  
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**HEAD OFFICE, TORONTO**

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 HUGH LEACH, ASSISTANT CASHIER.  
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**STADACONA BANK. QUEBEC.**

Capital subscribed. . . . \$1,000,000  
 do paid up 1st Aug. 1878. 990,890

**DIRECTORS.**

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 Hon. P. GARNEAU, M. P. F., Vice-Pres.  
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WM. R. DEAN, Cashier.

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 " Chicago—  
 " New York—C. F. Smithers and W. Watson.  
 " London, England, National Bank of Scotland

**Bank of Ottawa OTTAWA.**

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 CHARLES MAGEE, Esq., Vice-President.  
 C. T. Bate, Esq. Alexander Fraser, Esq.  
 Robt. Blackburn, Esq., M.P. Allan Gilmour, Esq.  
 Hon. George Bryson, George Hay, Esq.  
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 PATRICK ROBERTSON, Cashier.

Agency—Arnprior. Agents in Canada—Canadian Bank of Commerce. New York—J. G. Harper & J. H. Goadby. London, Eng.—Alliance Bank. [Limited.]

**Financial.**

**THE ONTARIO SAVINGS & INVESTMENT SOCIETY OF LONDON, CANADA.**

Paid-up Capital, . . . \$950,000  
 Reserve Fund, . . . 144,000  
 Total Assets, . . . 2,200,000

Money loaned on Real Estate securities only. Municipal and School section Debentures purchased.

**SAVINGS BANK BRANCH.**

Interest allowed on deposits at the rate of 5 or 6 per cent. per annum.

WILLIAM F. BULLEN,  
 Manager.

## Financial.

## THE HAMILTON Provident and Loan Society.

Hon. ADAM HOPE, Senator—President.  
W. E. SANDFORD—Vice-President.  
Capital (authorized to date)..... \$1,000,000.00  
Subscribed Capital..... 950,000.00  
Paid-up Capital..... \$814,000  
Reserve and Contingent Fund.. 107,500 921,500.00

Total Assets..... 1,593,750.00  
MONEY ADVANCED on Real Estate on favorable terms of Repayments.  
MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at 5 and 6 per cent. per annum.

OFFICE,  
KING STREET EAST, HAMILTON.

H. D. CAMERON,  
Treasurer.

### Leading Stock Brokers of Montreal.

#### J. D. CRAWFORD & CO.,

Of the Montreal Stock Exchange,

### Stock & Share Brokers,

CORNER HOSPITAL ST. AND EXCHANGE COURT,

#### MONTREAL.

J. D. Crawford. Geo. W. Hamilton,

### FENWICK & BOND, STOCK BROKERS

(MONTREAL STOCK EXCHANGE.)

#### OFFICE:

No. 4 MERCHANTS EXCHANGE, 11 ST. SACRAMENT ST.

### Assignees, Accountants, &c.

(For Legal Cards see other page.)

#### Antigonish, N.S.

ARCHD A. MacGILLIVRAY, J.P., County Treasurer, and Official Assignee. Collecting of debts attended to promptly.

#### Arlchat, Cape Breton.

JOHN H. RINDRESS, Official Assignee, Notary Public, Commission Merchant, &c., Arlchat, Cape Breton.

#### Arnprior, Ont.

JAMES BELL, Official Assignee, a Commissioner and General Agent, Arnprior, Renfrew County, Ont.

#### Bafro, Ont.

JOSEPH ROGERS, Official Assignee for the County of Simcoe and Muskoka District, Public Accountant, Insurance and General Agent, Barrie, Ontario. References kindly permitted.—Barrie: His Honor Judge Gowan, T. D. McConkey, Esq., Sheriff, Samuel Lount, Esq., Registrar, Messrs. Lount & Lount, Barristers.

#### Belleville, Ont.

M. B. ROBLIN, Official Assignee, Valuator for Trust and Loan Company of Canada, Insurance Agent and Accountant, Belleville, Ont.

#### Berlin, Ont.

J. M. SCULLY, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.

#### Bradford, Ont.

SAMUEL DRIFFIELD, Bradford, County of Simcoe, Official Assignee, Accountant and Conveyancer, Auditor for the Freshford Loan and Saving Society, agent for the leading British and Canadian Insurance Companies, Notes and Accounts collected. Charges moderate.

#### Brampton, Ont.

J. W. MAIN, Official Assignee for the County of Peel, Brampton, Ont.

#### Brantford, Ont.

THOS. BOTHAM, Banker and Broker, Brantford, Ontario, Official Assignee County of Brant, Agent for Canada and other lines from New York and Philadelphia. Agent for Canada F. & M. Insurance Co., London and Ontario Inv. Co., Accident and Guarantee Ins. Cos., Huron and Erie Loan Co.

### Assignees, Accountants, &c.

(For Legal Cards see other page.)

#### Brockville, Ont.

JOHN N. ABBOTT, Brockville, Ont., Official Assignee for the County of Leeds, &c.

#### Carleton Place, Ont.

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

#### Colborne, Ont.

A. VARS, Insurance, Fire, Life, Marine. Money to loan. Colborne, Ont.

#### Galt, Ont.

ALEX MACGREGOR, Official Assignee, County of Waterloo, Galt, Ont.

#### Guelph, Ont.

JOHN SMITH, Official Assignee, Accountant and General Agent, Guelph, Ont. References are kindly permitted to J. B. Irving, Esq., M.P., and Adam Brown, Esq., Hamilton; Nicol Kingsmill, Esq., and Messrs. Lyman Bros., Toronto; F. Keller, Esq., Advocate, Montreal, &c., &c.

#### Kingston.

W. F. RUDSTON, Accountant, General Agent, etc., Kingston.

#### L'Avenir, P.Q.

S. FRASER, Notary, Official Assignee for the District of Arthabaska, Insurance Agent. Collections promptly attended to. L'Avenir, P. Q.

#### Lindsay, Ont.

GEO. KEMPT, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.

#### London, Ont.

H. E. NELLES, Official Assignee for London and Middlesex, 98 Dundas Street, London, Ont.

#### Merrickville, Ont.

E. H. WHITMARSH, Official Assignee for County of Grenville, Merrickville, Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.

#### Milton, Ont.

D. W. CAMPBELL, Official Assignee for the County of Halton, Milton, Ont.

#### Montreal.

### FAIR, WALKER & FAIR,

ACCOUNTANTS.

115 St. Francois Xavier Street, Montreal.

JOHN FAIR, Official Assignee.

JOHN WALKER.

JOHN FAIR, Jr.

### PERKINS & PERKINS,

ASSIGNEES & ACCOUNTANTS,

60 St. James Street, Montreal.

A. M. PERKINS, Com. and Official Assignee.  
ALEX. M. PERKINS, Commissioner.

### TAYLOR & SIMPSON,

Official Assignees, Accountants, Auditors, Commissioners for taking affidavits for Quebec and Ontario.

353 NOTRE DAME STREET, Montreal.  
P. O. Box 1724.

JOHN TAYLOR, Official Assignee for the city of Montreal. ANDREW J. SIMPSON, Official Assignee for the District of Montreal.

### BEAUSOLEIL & KENT,

ASSIGNEES, ACCOUNTANTS & AUDITORS,

No. 55 St. James Street, Montreal.

C. BEAUSOLEIL, Official Assignee.

A. L. KENT, Accountant and Commissioner.

### Assignees, Accountants, &c.

(For Legal Cards see other page.)

### JOHN M. M. DUFF,

Assignee, Accountant, and Auditor, Commissioner for taking affidavits for Quebec and Ontario.

ISSUER OF MARRIAGE LICENSES.

217 ST. JAMES STREET, MONTREAL.

P. O. Box 527.

### EVANS & RIDDELL,

PUBLIC ACCOUNTANTS, AUDITORS,

&c.

EDWARDS EVANS,

Official Assignee,

22 St. John Street, Montreal.

### L. DUPUY,

OFFICIAL ASSIGNEE and ACCOUNTANT,

No. 15 Place d'Armes IIII, Montreal.

### L. LAJOIE, PERRAULT & SEATH,

Assignees & Accountants,

Nos. 61, 66 & 68 St. James Street, Montreal.

L. JOS. LAJOIE,  
Official Assignee, City of Montreal.

G. O. PERRAULT,  
Official Assignee, District of Montreal.

DAVID SEATH,  
Accountant and Commissioner.

Montreal, July 2nd, 1877.

#### Newmarket, Ont.

SMITH & BADENACH, Assignees, Accountants and Estate Agents. Robert Hall Smith, Official Assignee and Commissioner in B. R. Offices—No. 16 Wellington Street East, Toronto, and Main Street, Newmarket, Ont.

#### New Westminster, B.C.

JAMES MORRISON, Land and General Agent, Official Assignee. New Westminster, British Columbia.

#### Orangeville, Ont.

JOS. W. SHAW, Official Assignee for the County of Wellington, Orangeville, Ont.

#### Ottawa, Ont.

### W. M. PINNOCK,

OFFICIAL ASSIGNEE,

For the county of Carleton, including the city of Ottawa.

#### Owen Sound, Ont.

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

#### Penobscquis, N.B.

J. E. B. MCCREADY, Official Assignee for King's County, Corouer, &c., Penobscquis, N.B.

#### Peterborough, Ont.

JAS. A. HALL, Sheriff and Official Assignee—Peterborough, Ont.

#### Plantagenet, Ont.

JAS. VAN BRIDGER, Official Assignee for Prescott County, Plantagenet, Ont.

#### Prescott, Ont.

JOHN EASTON, Official Assignee, Accountant, &c. Prescott, Ont. N.B.—Estates wound up with economy and despatch.

#### Renfrew, Ont.

GEORGE PEARSON, Official Assignee County of Renfrew, Conveyancer, Commissioner in B. R. Agent for the Building and Loan Association and the North British Canadian Investment Companies of Toronto, also Agent for the Union, Standard, and Royal Mutual Fire Insurance Companies. Office, Main Street, Renfrew, opposite Merchant's Bank.

**Assignees and Accountants.**  
(For Legal Cards see other page.)

**A. W. MURDOCH,**  
**OFFICIAL ASSIGNEE,**  
**ACCOUNTANT, AUDITOR,**  
**TORONTO.**  
**GENERAL AGENT.**  
Collections promptly attended to. Correspondence solicited.

**Riversdale, Ont.**  
JOHN MILLAR, Official Assignee for the County of Bruce, Accountant, &c., Riversdale, Ont.

**Sarnia, Ont.**  
J. FLINTOFF, Official Assignee for the County of Lambton, Sarnia, Ont.

**WM. J. KEAYS,** Official Assignee for the County of Lambton, Sarnia, Ont.

**Sherbrooke, P. Q.**  
BROOKS & WIGGETT, Joint Official Assignees, Accountants, Real Estate Agents, Fire and Life Insurance J. W. Wiggert, Official Assignee, Geo. Brooks, Official Assignee, Sherbrooke, P. Q. Office in Brooks' block.

**Stratford, Ont.**  
THOMAS MILLETT, Official Assignee for the County of Perth, Stratford, Ont. Accountant Insurance and General Agent. Collections solicited

**St. Catharines, Ont.**  
MILLER & CLENCH, St. Catharines, Ont., Official Assignees, Accountants, &c. Collections a specialty. References if required.

**Stanford, P. Q.**  
L. LAVERGNE,  
Agent for Loan of Monies, for Real Estate and Insurances,  
NOTARY PUBLIC AND OFFICIAL ASSIGNEE,  
for the District of  
ARTHABASKA, PRINCEVILLE,  
STANFORD, P. Q.

**Strathroy, Ont.**  
H. NICHOLSON, Accountant, Official Assignee, Real Estate Agent, Agent for National, Canard, and Anchor Lines of Ocean Steamers. Money to Loan at 8 per cent. per annum. Office: Front St., Strathroy, Middlesex County, Ont.

**Sydney, N. S.**  
CHARLES W. HILL, Auctioneer and General Agent, Official Assignee, Surveyor of Shipping, Sydney, Cape Breton, N. S.

**Toronto, Ont.**  
TURNER, CLARKSON & CO., (see adv. on other page.)

**Uxbridge, Ont.**  
WM. SMITH, Official Assignee for the County of Ontario, Agent for the Phoenix Fire Insurance Company of London, England, and the Imperial Loan and Investment Co., Toronto. References:—G. Wheeler, Esq., M.P.; H. Panton, Esq., M.P.P.; A. T. Buttar, Esq., late Official Assignee. Uxbridge, Ont.

**Walkerton, Ont.**  
GEO. GOULD, Official Assignee, &c., Walkerton, Ont.

**WM. M. SMITH,** Official Assignee for the County of Bruce, Walkerton, Ont. Agent for "Allan," "Anchor," and "Dominion" Royal Mail Steamers, Canada Permanent Loan and Savings Co., Accountant, Conveyancer, &c., Commissioner in Queen's Bench. Money to Loan. Prompt attention given to Collections, and to all information required from him.

**Waterloo, P. Q.**  
THOS. BRASSARD, Official Assignee for the County of Shefford, Waterloo, Que.

**Welland, Ont.**  
F. SWAYZE, Official Assignee for the County of Welland, Accountant, Conveyancer, &c. Office in the Court House, Welland.

**Whitby, Ont.**  
JOHN RICE, Official Assignee, County Ontario, Accountant, Auditor, &c., Office at the Court House, Whitby, Ont.

**Williamstown, Ont.**  
D. McLELLAN, Official Assignee for the County of Stormont, Dundas and Glengarry, Williamstown, Ont.

**Windsor, Ont.**  
J. McCRAE, Official Assignee for Essex County, Windsor, Ont.

**Leading Wholesale Trade of Montreal.**

**JODOIN & CO.**  
MANUFACTURERS OF  
**STOVES & HOLLOW WARES,**  
309 ST. PAUL STREET,  
MONTREAL.

**JOHN L. CASSIDY & CO.,**  
IMPORTERS OF  
China, Glass, and Earthenware,  
EBOSENE FIGURES, PLATED WARE, &c.,  
NUN'S BUILDING, 339 and 341 ST. PAUL STREET  
MONTREAL.

**E. E. GILBERT & SONS,**  
MANUFACTURERS OF  
PORTABLE AND STATIONARY  
**ENGINES,**  
Steam Pumps, Shafting, Pulleys, &c.  
Office:  
722 ST. JOSEPH STREET,  
MONTREAL.

**PROWSE BROTHERS,**  
IMPORTERS AND MANUFACTURERS OF  
Wrought Iron HOTEL RANGES,  
HOUSE FURNISHING HARDWARE,  
**STOVES,**  
TIN, GALVANIZED IRON  
and COPPER WARE,  
224 ST. JAMES STREET,  
MONTREAL.  
G. R. PROWSE. H. L. PROWSE.

**Leading Wholesale Trade of Montreal.**

**W. & F. P. CURRIE & CO.**  
100 GREY NUN ST., Montreal,  
Importers of Pig Iron, Bar Iron, Boiler Plates,  
Galvanized Iron, Canada Plates, Tin Plates,  
**Boiler Tubes, Gas Tubes,**  
Ingot Tin, Rivets, Veined Marble,  
Ingot Copper, Iron Wire, Roman Cement,  
Sheet Copper, Steel Wire, Portland Cement,  
Antimony, Glass, Canada Cement,  
Sheet Zinc, Paints, Paving Tiles,  
Ingot Zinc, Fire Clay, Garden Vases,  
Pig Lead, Flue Covers, Chimney Tops,  
Dry Red Lead, Fire Bricks, Mountains,  
Dry White Lead, Patent Encaustic Paving Tiles, &c.

**MANUFACTURERS OF  
SOFA, CHAIR, AND BED SPRINGS.**  
A large stock always on hand.

**SHAW BROS. & CASSILS**  
**TANNERS**  
AND DEALERS IN  
**HIDES & LEATHER,**  
13 Recollet Street, Montreal.

**CASSILS, STIMSON & CO.**  
IMPORTERS OF  
*Foreign Leathers, Prunellas and  
Shoe Findings,*  
**LEATHER COMMISSION MERCHANTS,**  
13 & 14 ST. HELEN STREET,  
MONTREAL.  
ARCHD. M. CASSILS. OHAS. STIMSON

**AMES, HOLDEN & CO.**  
Manufacturers of, and Wholesale Dealers in  
**Boots and Shoes,**  
596, 598, 600, 602 & 604 Craig St., Montreal.

A large and well assorted stock constantly on hand, specially adapted to the wants of the country trade.

**JAMES MCCREADY & CO.,**  
WHOLESALE  
**BOOT AND SHOE**  
MANUFACTURERS,  
35 & 37 WILLIAM STREET,  
MONTREAL.

Leading Wholesale Trade of Montreal.

**HENRY BEATTIE & CO.**

Importers of

**TEAS,**  
GENERAL GROCERIES,  
WINES and SPIRITS,  
152 MCGILL STREET,  
MONTREAL.

**TEAS, SUGARS, COFFEES,**

SPICES, FRUITS,

AND A FULL ASSORTMENT OF

**GENERAL GROCERIES,**

Maintained from best Markets.

**J. A. MATHEWSON,**

202 McGill Street.

**OWEN MCGARVEY & SON,**  
WHOLESALE & RETAIL**FURNITURE,**7, 9 and 11 St. Joseph Street,  
MONTREAL.

THEIR business is the oldest in the city, having been established over 30 years ago by the senior member of the firm. Since the opening of the new warehouse their stock is acknowledged by all who have seen it to be the largest, best assorted and decidedly the richest ever on view in the Dominion.

The Wholesale Store contains a very large assortment of plain Furniture, also at retail rates, which have been reduced 20 per cent. below former prices. All goods warranted to be as represented; if not, can be returned and money refunded. A call of inspection is requested at

**OWEN MCGARVEY & SON'S,**  
7, 9 and 11 St. Joseph Street,  
The Oldest Furniture Store in the City.

× ×

**ASBESTOS,**

Indestructible by Fire or Acids,

Asbestos Steam Pipe Packing,  
Asbestos Steam Joint Packing,  
Asbestos Pipe and Boiler Covering,

**FENWICK & SCLATER,**32, St. Francois Xavier St.,  
MONTREAL.

× ×

Brewers and Maltsters.

**CARLING'S AMBER ALE,****CARLING & CO.**

*Brewers & Maltsters,*  
LONDON, CANADA.

A Stock of their celebrated Amber Ale and Porter always on hand—in cask and in bottle. Orders from the Trade respectfully solicited.

**TURNER, CLARKSON & CO.,**

OFFICIAL ASSIGNEES

ACCOUNTANTS

**TORONTO.**

and GENERAL ATTORNEYS,

Leading Wholesale Trade of Montreal.

**CANADA PAPER CO.**

(LIMITED),

Late ANGUS, LOGAN &amp; CO,

Manufacturers of News, Book and Coloured Printing Papers,

ENVELOPE PAPERS AND ENVELOPES,  
Manilla, Brown, Grey and Straw Wrapping Papers,  
Roofing Felt and Match Paper, Strawboard and Paper Bags, Cards and Card Board.

Blank Books.

Importers of every description of fine  
WRITING AND JOBBING PAPERS, ENAMEL-  
LED PAPERS, ENVELOPES.

Mills at Windsor, Sherbrooke and Portneuf.  
374, 376, 378 ST. Paul Street, Montreal.

**DOMINION PAPER CO'Y.**

127 St. Peter street, Montreal,

(MILLS AT KINGSEY FALLS, P.Q.)

MANUFACTURERS OF

The following grades of high class papers:—

Nos. 1 & 2 Book and Printing, (Toned & White),  
3 News and Printing, “ “

White Tea and Bag,

Bleached Manilla Envelope, Bag and Wrapping.

White Manilla Tea and Wrapping.

Unbleached Manilla Bag and Wrapping.

**JOHN CRILLY & CO.,**

MANUFACTURERS OF

Paper, Envelopes and  
Paper Bags.

389 ST. PAUL STREET,  
MONTREAL.

MILLS AT JOLIETTE, P.Q.

Fine Manilla &amp; Flour Sack Paper a Specialty.

**JOHN FRASER & CO.,**

IMPORTERS OF

**DRY GOODS**

WHOLESALE.

LINEN GOODS A SPECIALTY.

AGENTS FOR

**DUNBAR, McMASTER & CO.**

● LINEN THREAD MANUFACTURERS,  
GILFORD, IRELAND.

Full lines of all their celebrated makes of Thread constantly on hand. Manufacturers and the trade supplied. Orders for direct importation solicited.

53 &amp; 55 ST. SULPICE ST., Montreal.

Leading Wholesale Trade of Montreal

**H. A. NELSON & SONS.**

Manufacturers of, and Wholesale Dealers in

BROOMS, BRUSHES,

**WOOD & WILLOW WARE,**

AND

General Grocers' Sundries.

IMPORTERS OF

CLOCKS, LOOKING-GLASSES &amp; PLATES

Fancy Goods and Toys,

Montreal House, 93 to 97 St. Peter St.  
56 and 58 Front Street West, Toronto.

**WYATT & CO'Y.,**

EXPORTERS OF

SUPERIOR

**PICKLES, SAUCES, JAMS,****POTTED MEATS, &c.**

ABERDEEN WORKS, London, England.

JAMES LOBB, SOLE AGENT,

56 Front Street, East, Toronto.

**DAVIDSON BROS. & CO.,**

IMPORTERS OF

**STAPLE & FANCY DRY GOODS,****SMALL WARES, &c., &c.****18 LEMOINE STREET,**

(Opposite St. Helen Street.)

MONTREAL.

Orders promptly attended to.

J. J. DAVIDSON.

A. M. DAVIDSON

**JAMES ROBERTSON,***General Metal Merchant*

AND MANUFACTURER,

Canada Lead and Saw Works,

WORKS:

Queen, William and Dalhousie Streets.

*Office and Warehouse—20 Wellington Street,*

MONTREAL.

**J. RATTRAY & CO.,**

Manufacturers, Importers and Wholesale Dealers

IN

**TOBACCO, SNUFF, CIGARS,**

AND GENERAL

**TOBACCONISTS' GOODS;**

MANUFACTORY

No. 80 ST. CHARLES BARR. ESTRE-ET.

WAREHOUSES AND OFFICE

428 ST. PAUL cor. of ST. FRANCOIS XAVIER

MONTREAL.

Leading Wholesale Trade of Montreal

**McLACHLAN BROS. & COMPANY,**

480 St. Paul & 401 Commissioners Sts.  
**SPRING STOCK NOW COMPLETE**

Ready for inspection Special Lines (bought below cost,) worthy the attention of close buyers.

Come and inspect them. Your orders will have Prompt Attention.

J. S. McLachlan. Wm. McLachlan.  
Charles Morton.

**CRATHERN & CAVERHILL**

IMPORTERS OF HARDWARE, IRON, STEEL,

Tin, Canada Plates, Window Glass, Paints and Oils,

Caverhill's Buildings, 135 St. Peter

MONTREAL.

AGENTS, VIEILLE MONTAGNE ZINO CO.

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

Received

Gold Medal

THE

Grand Prix

Paris Exhibition, 1878.



Received

Gold Medal

THE

Grand Prix

Paris Exhibition, 1878.

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

**WALTER WILSON & CO.,**

Sole Agents for the Dominion,

1 & 3 ST. HELEN STREET, MONTREAL

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

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

TRADE MARK

**SPOOL COTTON.**

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

**M. E. Q.**

THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD —AT THE— CENTENNIAL EXHIBITION —FOR—

Excellence in Color, Quality & Finish

Trial Orders are solicited. Wholesale Trade supplied only.

WALTER WILSON & CO.,

SOLE AGENTS,

1 & 3 St. Helen St., Montreal.

**C. MACDONALD & CO.,**

MANUFACTURERS AND IMPORTERS OF

**HATS, CAPS, FURS,  
STRAW GOODS,  
&c., &c.**

We purpose selling only to really responsible merchants. As the matter now stands, a substantial tax is levied on responsible people to liquidate debts contracted by irresponsible traders. To obviate this, and effect the foregoing purpose, our prices will be at such rates as will give our customers a substantial advantage. Our Stock is all new, and selected from the leading styles in the English, American and Canadian markets.

**C. MACDONALD & CO.,**

**37 ST. PETER STREET,**

**MONTREAL.**

LATE MACDONALD, MOODIE & CO.

Leading Wholesale Trade of Montreal.

THE

**Paton Manufactur'g Co.**

OF SHERBROOKE, P.Q.

PAID UP CAPITAL, . \$600,000.00.

MANUFACTURERS OF

**HIGH CLASS TWEEDS,**

The most popular Goods in the Trade. For sale at all the LEADING DRY GOODS HOUSES in the Dominion.

Board of Directors.

R. W. HENEKER, Esq., - - - - - President.  
GEORGE STEPHEN, Esq., - - - - - Vice-President.  
A. PATON, Esq., - - - - - Managing Director.  
ALEX. BUNTING, Esq.; - - - - - Sir A. T. GAIT, K.C.M.G.  
Hon. M. H. COBRANE, Senator; S. J. FORTNEY, Esq.  
Hon. J. H. POPE, M.P.; ALEX. MITCHELL, Esq.

**COPLAND & McLAREN,  
Importers and Manufacturers**

CORNER

**WELLINGTON & GREY NUN STS.  
MONTREAL.**

Fig Iron, Galvanized & Black Sheet Iron,

General Supplies for Foundries,

Fire Bricks and Fire Clay,

Drain Pipes and Branches,

Chimney Tops and Linings,

Garden Vases and Edging,

Cement, Portland, Roman and Water-Lime,

Tiles and Flue Covers,

Wheelbarrows for Excavators,

Garden Wheelbarrows,

White Lead, Paints, Oils, Turpentine,

&c! &c.. &c. &c

Bradley Tin Plate and Tinned Sheer

Leading Wholesale Trade of Montreal.

**BELDING, PAUL & CO.**

**SILK MANUFACTURERS,**

**16 BONAVENTURE ST.,**

Beg to announce to the trade that they have taken the commodious premises, 26 and 28 St. George St., which are now being supplied with the best and newest silk machinery, and will be occupied May 1st. With a doubled capacity they respectfully solicit a continuance of the favor so abundantly extended to them in the past.

**Mercantile Summary.**

- Guelph becomes a city on the 23rd prox.
- Kedy & Co., of St. John, N.B., have purchased the bankrupt stock of J. H. Murray & Co., of the same place, for \$3,500.
- Stock has been largely subscribed towards a joint stock cheese factory in North Dumfries, Ontario.
- Messrs. James Robertson & Co., of this city, Canada Saw and Lead Works, are opening a branch in St. John, N.B.
- Donald Smith, general store, Campbellton, N.B., has suspended. Liabilities, \$4,500; assets about \$2,500.
- Wm. R. Baggs, hotelkeeper, Moncton, N.B., is offering his creditors 25 cents in the dollar in 6 and 12 months secured, with interest.
- The creditors of Albert S. Crawford, general storekeeper, St. Mary's Ferry, N.B., have been anxious about his whereabouts of late. He owes them \$8,000.



## Leading Wholesale Trade of Montreal.

## EAGLE FOUNDRY, GEORGE BRUSH,

24 to 34 King and Queen Streets, Montreal,

MAKER OF

Steam Engines, Steam Boilers, Hoisting Engines,  
Steam Pumps, Circular Saw Mills, Bark Mills, Water  
Mills, Mill Gearing, Hangers and Pulleys, Hand and  
Power Hoists for Warehouses, &c., also, sole Manu-  
facturers of

Blake's Patent Stone and Ore Breaker,  
with Patented Improvements.

"ASKWITH'S" Patent Hydraulic Lift.

AND AGENT FOR

WATERS' PERFECT ENGINE GOVERNOR.

And Heald & Sisco's Centrifugal Pumps.

## COTTON, CONNALL & CO.,

3 Merchants' Exchange, Montreal.

## CONNALL, COTTON & CO.,

134 St. Vincent Street, Glasgow.

Agents for CHAS. TENNANT & CO., Glasgow—  
Chemicals. WM. LANG, JR., & CO., Pig Lead, Dry  
Red Lead, Litharge, &c.

Importers of Paper and Soapmakers Chemicals,  
Di-Carbonate of Soda, Sal Soda, Linseed Oil, Dry  
White Lead.

Orders for SCOTCH REFINED SUGARS and  
merchandise executed in the British markets ON  
BEST TERMS.

## Leading Wholesale Trade of Montreal.

# GREENE & SONS CO.,

## MONTREAL.

Wholesale Manufacturers and Importers

## HATS, FURS, STRAW GOODS.

We BUY FOR CASH and sell our goods to the most reliable merchants in the Dominion.  
Our customers receive a direct benefit from our being manufacturers; they buy DIRECT from  
first hands when buying from us.

We employ no other house to sell our Goods.

The advantage of LONG EXPERIENCE and CASH CAPITAL we give to our customers.

*Newest Goods, Best Value,*  
**LIBERAL TERMS.**

FACTORIES, { WOOL HATS, 114 Queen Street.  
FUR GOODS, 525 St. Paul Street.

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

— Whitby, Ontario, has not had a fire within  
the limits of the corporation since October, 1877.

— Mr. F. S. Lansdell, grocer, of Simcoe, Ont.,  
has had his goods seized for rent and his store  
closed up.

— An extensive and rich deposit of silver is  
said to have been discovered near the village of  
Carp, in the vicinity of Ottawa.

— A writ of attachment was issued yesterday  
against Freeman Hoskin, Gardenhill, Ont.,  
wagonmaker.

— Thomas McCrosson of Toronto doing busi-  
ness as McCrosson & Co., hats and furs, shows  
liabilities of \$21,000 of which about \$19,000 are  
direct, and \$8,000 indirect.

— A writ of attachment has issued against  
Thos. A. Cook, match factory, at the Reforma-  
tory Prison, Penetanguishene, Ontario, at the  
instance of Rev. Thos. Brock Fuller.

— The offer of Alanson C. Sheley, of Wind-  
sor, Ont., of fifty cents in the dollar at four  
months from the 15th day of April, 1878, secured  
by notes, has been accepted.

— The affairs of the Atlantic Mutual Life  
Insurance Company it is said are to be wound  
up, and a representative will probably be sent  
to Albany to look after the interest of Cana-  
dian policy-holders.

— We are informed that Thomas McLean of  
Brantford, Ontario, dry goods merchant, has  
obtained a settlement at 60 cents in the dollar  
secured, on liabilities of \$52,437.36.

— Wm. Dickson, of Park Hill, Ont., general  
dealer, has made an assignment. In referring  
to the insolvency of A. J. Webster & Co., of  
London, last week, the amount of stock was  
placed at \$17,000; it should have been \$7,000.

— A meeting of the creditors of G. F. Simon-  
son, St. John, N.B., will be held the 18th inst.  
to take into consideration the offer to purchase  
the estate *en bloc* for \$3,000 in 1, 2 and 3 months,  
secured.

— W. G. Stevenson, of Port Hope, has effected  
a settlement at 50c. on the dollar, and is con-  
tinuing his business as merchant tailor.

— The Reliance Mutual Life Assurance  
Society of London, England, with head quar-  
ters for Canada in this city, was no relation of  
the Reliance Mutual Fire Insurance Company,  
of Toronto, recently deceased.

— The by-law granting a bonus of \$3,300 to  
Gray, Young & Sparling, for establishing salt  
works at Blyth, Ontario, was carried the 7th  
inst. by a majority of sixty-seven. The works  
will be commenced immediately.

— The Halifax Gas Light Company has de-  
clared a half-yearly dividend of five per cent. At  
a recent meeting of the Company it was resolved  
to reduce the price of gas from \$2.80 to \$3.50  
per thousand feet.

— Thomas Bennett, the younger, of Brock-  
ville, Ont., hotel keeper, formerly of the firm  
of Bennett & Potter, grocers, made an assign-  
ment the 27th ult. Meeting of creditors called  
for 17th inst., at 10 o'clock.

— From the number of letters from the Cap-  
ital now-a-days, passing free through the post  
office, one would be led to suppose that some-  
body had been specially appointed to "frank"  
envelopes for the general public at the seat of  
government.

— At a meeting of the creditors of Thomas  
Wilson, of Brampton, Ontario, held the 6th inst.,  
an offer made by the insolvent of 50 cents in  
the dollar, payable in three years unsecured,  
was accepted. His liabilities amounted to  
\$7,000; assets about \$3,000.

— The Works of the Pictou, N.S., Gas Com-  
pany have been sold at public auction by the  
sheriff on account of the foreclosure of a mort-  
gage. They were bought by Mr. David Mc-  
Gulloch for \$3,950. Bids were offered by some  
of the former proprietors individually.

— At a meeting of the creditors of C. A.

Hagerman of Port Hope on Monday last, a pro-  
position made at the previous meeting to com-  
pound at 10 cents, 4 months without interest  
and without security, was confirmed. The cre-  
ditors are principally family and other friends.

— The affairs of D. M. Telford, dry goods  
dealer, Strathroy, Ont., show liabilities of \$4,-  
437, and assets of \$7,400 in stock and book  
debts. He began business about three years  
ago, and although a man of good business abi-  
lity, has been obliged to ask indulgence from  
his creditors.

— A document addressed to the Quebec City  
Gas Company is being extensively signed, in-  
forming the Company that the signatories have  
given up the use of gas, but that they are  
willing to continue its use providing the Com-  
pany will reduce its cost to \$2 per thousand  
feet, with the present discount.

— The Canada Agricultural has begun pay-  
ing dividends again, but not in a way contem-  
plated by its original promoters. The total  
claims filed for fire losses are \$77,085.42, and  
on this a ten per cent. dividend will be paid on  
and after the 24th inst. Of the 237 claims, 12  
are objected to.

— The case of F. A. Clarke, of this city, against  
the Exchange Bank to recover \$510, the amount  
of a cheque which had been accepted and paid  
by the bank, and debited to Clarke's account,  
but which Clarke claimed was a forgery, has  
been decided in favor of the bank, the judge  
holding the cheque genuine.

— An action for \$10,000 has been entored by  
Mr. D. J. Craig, assignee, against Narcisse  
Quintal. The defendant endorsed notes for  
that amount for his brother's firm, Quintal &  
Croteau, and the notes were paid after the in-  
solventy of the latter to the prejudice of their  
creditors.

— Mr. F. X. Lanthier of Thibault, Lanthier  
& Co., furriers, has obtained a settlement at 55

Leading Wholesale Trade of Montreal.

**Zuccato's Papyrograph**BY MEANS OF WHICH  
500 OR MORE PERMANENT FAC-SIMILE  
IMPRESSIONS OF**CIRCULARS, DESIGNS, MUSIC**  
Office Forms, Invitations, &c.May be rapidly and very cheaply printed in an ordi-  
nary COPYING PRESS direct from a WRITER'S  
OWN MANUSCRIPT.

One Inking serves for 500 Impressinns.

Any Office Boy can work it!

Circulars and Samples sent on application.

**MORTON, PHILLIPS & BULMER,**  
MANUFACTURING STATIONERS,  
375 Notre Dame Street, Montreal.**BROWN, TAYLOR & CO.,**IMPORTERS OF  
STAPLE AND FANCY**DRY GOODS**

WHOLESALE.

162 MCGILL ST., MONTREAL,  
SPRING STOCK now Complete.  
AMERICAN GOODS a Speciality.  
ORDERS PROMPTLY EXECUTED.

JOHN STEVENSON BROWN      INNES M. TAYLOR.

cents in the dollar, in 6, 12, 18, 24 and 30 months,  
without interest, \$12,000 of the composition  
being secured by four different persons, but the  
balance of \$8,000 must be paid ere the endor-  
sers can be relieved. There is only one partner  
now in the business.— A prominent retail bankrupt concern,  
doing business in the dry goods line, on St.  
Catherine St., in this city, is advertising that it  
still continues business and will sell cheaper  
than ever. It is to be hoped that the respect-  
able wholesale firms who supply them with new  
goods will consider a little the interests of  
neighboring firms who are trying to pay 20  
shillings in the pound.— Hungerford Bros., grocers, boots and shoes,  
&c., Strathroy, Ont., who failed recently, show  
liabilities of \$6,096, and assets \$8,500 in stock  
and book debts. The firm commenced only  
about a year ago, and have not done as careful  
a business as was necessary for their ultimate  
success. Especially was this seen in the unwise  
cutting of prices, following the example of some  
of their heavier brethren in the boot and shoe  
trade.— A writ of attachment was issued last  
Saturday against the firm of Leggett & John-  
son of this city, wholesale boot and shoe deal-  
ers, at the instance of the Canadian Rubber  
Company. Liabilities about \$120,000, of which  
about \$80,000 are direct. The firm has worked  
and struggled hard, but the general cutting  
down of prices, coupled with the hard times, has  
been too much for them. It is probable that  
some arrangement satisfactory to all parties  
will be devised.— The estate of W. T. Scott, shoe maker,  
Bowmanville, shows liabilities \$3,062.65; assets  
consisting stock \$1,760.30 and debts \$875.35;  
total \$2644.65, leaving a deficiency of \$1,018.00.

Leading Wholesale Trade of Montreal.

**PHENIX**  
**Fire Assurance Co'y.**  
OF LONDON.

ESTABLISHED IN 1782.

CANADA AGENCY  
ESTABLISHED IN 1804.**GILLESPIE, MOFFATT & CO.**  
GENERAL AGENTS

FOR THE

**DOMINION OF CANADA.**

CHIEF OFFICE,

12 ST. SACRAMENT STREET.

**R. W. TYRE,**  
Manager.At the meeting of creditors Wednesday last the  
insolvent offered 30 cents in the dollar, 10 cents  
cash, 10 cts. 4 months and 10 cts. 8 months.  
The proposition has not yet been accepted  
awaiting instruction from a leading Montreal  
house. Scott has been in business twenty-two  
years and is reputed as honest and industrious.— A Special General Meeting of the Members  
of the Montreal Corn Exchange Association  
will be held to-day at 12 o'clock noon, to con-  
sider the present freight rates of the Grand  
Trunk and Intercolonial Railways, with a view  
to agitate for the alteration of the same, as,  
owing to late changes, they discriminate to an  
alarming extent against the trade of this city.— The latest Connecticut dodge for peddlers  
is: The manufacturers make silver-plated table  
knives, stamped "Sheffield," with the royal  
arms vignette, "Cutlers to Her Majesty." The  
price per hundred dozen to the trade is about  
\$2.50 per dozen. The peddlers, who are genuine  
Yankees, are dressed up in the sailor costume,  
having the tar and oakum smell (man-of-war  
regulation), who go back to the homes of the  
honest yeomanry and take a dozen slyly out of  
their bag, intimating that they were smuggled  
and will let them go at \$5 per dozen, although  
"richly worth double that."— Wm. S. Snarr, the defaulting Toronto  
coal dealer, had endorsed his uncle's name to  
\$22,000 worth of paper held by one bank alone,  
and cashed by the defaulter. Mr. Snarr, senr.,  
repudiates the whole transaction, and alleges  
that his name is only attached to \$9,000 worth  
of paper, held by the Bank of Toronto, and on  
which he is secured. Notes amounting to  
between \$8,000 and \$7,000, held by Moser,  
Hoole & Co., of Buffalo, also bear the signature

Leading Wholesale Trade of Quebec

**J. H. BOTTERELL & CO.**  
VALIER STREET, QUEBEC,  
**BOOT AND SHOE**  
MANUFACTURERS,  
(WHOLESALE.)Always on hand a full and complete stock  
at reasonable prices.  
Orders by Mail will be carefully selected  
and promptly shipped.

OFFICE STATIONERY

**BLANK BOOKS,**INTEREST TABLES,  
CUSTOM HOUSE FORMS, &c.,

To be had at

**W. DRYSDALE & CO.,**  
232 St. James Street, MONTREAL.**S. H. MAY & COMPY,**IMPORTERS OF  
PAINTERS SUPPLIES

of every descriptions, including

Leads, Oils, Varnishes, etc., etc.,  
MONTREAL.of the uncle. These notes are also stated by the  
last-named person to be forgeries. A writ of  
attachment has been issued against the estate  
of John Snarr's Sons, the name under which  
the coal firm were doing business.— Mr. Geo. Em. Allen, manager in St. John,  
N. B., of the "Mercantile Agency" of John Mc-  
Killop & Co., having associated with him as  
manager for the Lower Provinces Mr. James  
Jack of Halifax, is in town, interviewing our  
merchants and manufacturers. The Maritime  
reports of McKillop & Co., as well as those of  
the Province of Quebec, have always been com-  
paratively most reliable, and Mr. Allen is likely  
to receive considerable encouragement for his  
special reports and other improvements, which  
he offers, confined, however, exclusively to the  
Maritime Provinces.— W. McLaren & Co., of this city, wholesale  
boot and shoe dealers, whose failure was  
recently noted, have experienced quite a falling  
off in the amount of probable assets during the  
three weeks since their failure. They then  
claimed a surplus of about \$7,000 over liabilities  
of about \$95,000, but the method employed in  
keeping their books is so complicated that  
at the end of three weeks no statement is  
yet ready. Such a complex system of account  
keeping might have done very well in the first  
or second quarter of the century, but in these  
days of keen competition any firm ought to be  
able to ascertain at any time within twenty-  
four hours the position in which they stand.  
They offered 40 cents in the dollar, 35 cents  
secured, which was refused at the meeting yes-  
terday.— The schedule prepared by R. G. W.  
McCuaig, official assignee in the case of  
Garland, Mutchmor & Co., of Ottawa, shows

## Leading Wholesale Trade of Montreal

**MORLAND, WATSON & CO.**

Iron and Hardware Merchants and  
Manufacturers. All descriptions of

**SHELF AND HEAVY HARDWARE.**

MONTREAL SAW WORKS,

MONTREAL AXE WORKS,

385 & 387 ST. PAUL ST., MONTREAL.

**SKATES**

Agents for the sale of Messrs. Barney, & Berry's celebrated Skates. Invite the attention of dealers to their stock and prices for the present season.

Illustrated Catalogues and prices or samples forwarded on application.

**Order early.**

**H. M. HAMILTON & CO.**

(Successors to Hamilton, Lonsbury & Co.)

**MANUFACTURERS' AGENTS,**

*Commission Merchants,*

AND IMPORTERS OF

House-Furnishing Hardware, Heavy Metals, Etc.

43 DOCK STREET,

ST. JOHN, N. H.

P. O. Box 225.

**WAREHOUSING,  
Brockville, O.**

Strict attention given to all business, and instructions regarding consignments carefully attended to.

**ROBERT CRAWFORD.**

REFERENCES PERMITTED TO

Bank of Montreal, Brockville.  
Sir Hugh Allan, Montreal.  
Andrew Allan, Esq., Montreal.  
George Stephen, Esq., Montreal.  
James A. Grahame, Esq., H. B. Co., Montreal.  
Hon. Don. A. Smith, M.P., Montreal.  
W. W. Ogilvie, Esq., Montreal.

total liabilities of \$315,435, of which \$34,558 is due to Canadian creditors; \$88,025 to British creditors; \$181,985 indirect to banks; \$8,213 to endorsers, and \$2,045 preferential claims. The assets are estimated at \$169,641. Of the other failures at the capital contemporaneous with that of Garland, Mutchmor & Co., W. S. Wilson shows liabilities of \$35,738, and assets of \$18,113; McKinnon Bros., liabilities \$68,697, and assets \$66,409; Hugh Stalker, liabilities \$17,944, and assets \$12,382. We regret that the name of R. A. McMorran & Co. should have been published in this connection in a recent issue.

— The auction sale yesterday of the insolvent estate of W. Stafford & Co., wholesale boot and shoe manufacturers of this city, resulted more favorably than the most sanguine creditors were led to expect. The whole estate was purchased by Mr. Struthers, of London, Ontario, formerly with Messrs. John Birrell & Co. of that city, for \$32,500 cash in three days. The stock brought \$18,780, or 73½ cents in the dollar; the book debts \$11,700, or 43½ cents in the dollar, and the machinery \$1950. The whole would be equal to about 35 cents on direct liabilities. It is stated that Mr. Struthers has resold to a couple of gentleman of undoubted business ability, one of whom might have averted some

## Leading Wholesale Trade of Montreal

**JOHN McARTHUR & SON,**

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 Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street

MONTREAL.

**MILLS & HUTCHISON,**

186 McGill street, Montreal.

**SPRING TWEEDS**

ARE

CHOICE AND ATTRACTIVE

AND

EXCEPTIONALLY GOOD VALUE.

Travellers now on the road.

Inspection invited from buyers visiting Montreal.

recent business troubles had his counsels prevailed in time.

—Mr. Richard Smardon of this city wholesale boot and shoe dealer against whom a writ of attachment was issued early in the week attributes his difficulties to the 'over competition which has existed in his line for some time back and the consequent cutting of prices. He did a business of about \$180,000 to \$200,000 a year. His gross profits in 1877 were \$35,000; in 1878, \$36,518. The expense account of running the factory shows in round numbers \$12,000 or about 7½ per cent. including foreman's wages, which if deducted, is not uncommon, would reduce it to about 6 per cent.; the total cost of selling goods of say \$170,000 would be \$10,100; the interest account was about \$10,000 a year. He claims to have lost \$50,000 in bad debts during the past 2½ years. We give these figures in justice to Mr. Smardon, as it has been stated that the expenses of the business were exceedingly large. It is possible, however, that other causes not within his personal control operated against his success. The business was begun five years ago as Smardon & Young, but Mr. Young retired in May, 1877, and is now of the firm of Young & McGavran, in the same line.

—The Reliance Mutual Fire Insurance Company of Toronto, one of the youngest of its class, came to a sensible conclusion at its first annual meeting held recently in that city in deciding to retire from the field. The experience of the company has been anything but satisfactory; the expenses were too great to allow of anything like adequate provision to be made for losses, the agents alone absorbing about 25 per cent. of the cash income of the

## Leading Wholesale Trade of Toronto

ESTABLISHED, A. D. 1840.

**PETER R. LAMB & CO.,**  
MANUFACTURERS,

Toronto, . . . Ontario.

Blacking, Snow Blacking, Leather Preserver, Harness Oil, Neats Foot Oil, Glue, Ivory Black, Animal Charcoal, Superphosphate, Bone Dust.

**E. & C. GURNEY,**

MANUFACTURERS OF

STOVES, RANGES,

HOLLOW WARE,

HOT AIR FURNACES,

HOT AIR REGISTERS,

PARLOR COAL GRATES,

Thimble Skeins, &c., &c.,

HAMILTON AND TORONTO, Ont.

**CHARLES RAYMOND,**

MANUFACTURER OF

Lock-Stitch and Chain-Stitch

**Sewing Machines,**

To work by hand or foot Power

GUELPH, ONTARIO.

Guelph Steam Confectionery.

**MASSIE, WEIR & BRYCE,**

Successors to MASSIE & CAMPBELL,  
Manufacturers and Wholesale Dealers in

**Biscuits, Confectionery  
AND CIGARS.**

FANCY GOODS A SPECIALTY.

ALMA BLOCK,

GUELPH, ONTARIO.

concern. The number of policies in force is nearly 500, covering insurance of about \$300,000, from which \$6,500 was derived from the first premium assessments. During its brief career the Reliance Mutual Fire Insurance Company experienced a variety of management, beginning as an ultra radical and ending as an extreme conservative, and never knew aught of the golden mean. We need scarcely inform our readers that the Reliance Mutual Life Assurance Society of London, England, of which Mr. F. Stanchill is manager in Montreal, has no connection whatever with the defunct Reliance Mutual Fire Insurance Company of Toronto. The former was established in 1840, has \$100,000 deposited with the Government at Ottawa, and is well known for its stability and successful record.

—One of the most interesting auction sales of the period was that of the estate of Mullarky & Co., which took place last Wednesday. There was quite a gathering of the trade, many of them men who could look back to better times, and Mr. Mullarky was deeply sympathized with in his troubles. Each intending bidder before he could make an offer was compelled to hand over

Leading Wholesale Trade of Montreal.

**M. E. DANSEREAU,**

17 St. Lambert Hill,

**MONTREAL,**

Sole Agent in the Dominion for:

Messrs. FAURE FRERES Bordeaux, Proprietors of Grand-Larose, Chateau du Gay, Chateau Laburthe, Bordeaux Wines, Cognacs, Champagnes, Sacramental Wines, etc., etc.

Sole Agent for ANDRE ARGOT, proprietor Nuits (Burgundy) best Wines of Burgundy, Nuits, Chambertin, Beaune, Sillery, Romanée, Clos-Vougeot, etc., etc.

Merchants and individuals, purchasers of French Wines, French Brandy (of France) will find it advantageous to address themselves to Mr. M. E. Dansereau, who also imports French goods of every description direct from France, at the lowest prices, and of the best quality.

**CARVILL, BARR & CO.**

— IMPORTERS OF —

Iron, Tinplates, Galvanized Iron, Canada Plates, Zinc, Ingot Tin and Copper, Pig & Sheet Lead, Window Glass, Dry Red and White Lead, &c.

A FULL STOCK ALWAYS IN STORE.

375 St. Paul Street, Montreal.

NOW READY.

*The Life of Washington Irving,*

being the first volume of this series of Popular Biographies of GREAT AMERICAN AUTHORS, by

Prof. DAVID J. HILL,

of Lewisburg University. With steelplate likenesses of IRVING. Price \$1.00.

JOHN M. O'LOUGHLIN,  
BOOKSELLER & STATIONER,  
243 St. James Street, Montreal.

**Batty's Nabob Pickles.**

(Sole Agents:)

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

a certified cheque for \$1,000. The result of the sale was quite satisfactory to the creditors. The stock, manufactured and unmanufactured, was knocked down to Mr. Gravel, formerly of Slack & Gravel, for \$28,000, or about 78½ cents in the dollar, while the book debts were bought by Messrs. Cochran, Cassils & Co., for \$18,400, or 30½ cents in the dollar, who also purchased the machinery for \$1,600; it cost \$9,000 originally. The whole realized \$48,780, payable in cash, six days, equal to about 20 cents in the dollar, cash. The success which attended the two sales of Wednesday has led the leading leather merchants to refuse any but reasonable offers from other insolvent boot and shoe houses in which they have a controlling voice as creditors. It is intimated that the Mullarky estate is likely to pass into the hands of a hardworking firm, who are at present insolvent, but who have powerful friends to assist them.

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800.

**LYMAN, SONS & CO.**

WHOLESALE DRUGGISTS

AND

**MANUFACTURING CHEMISTS**

MANUFACTURERS OF

Linseed Oil,

White and Colored Paints,

Putty,

Calced Plaster,

Land Plaster.

**DRUG AND SPICE GRINDERS.**

IMPORTERS OF

DYE STUFFS, NAVAL STORES, OILS, &c.

382, 384 and 386 ST. PAUL STREET  
MONTREAL.

SPRING SEASON, 1879.

**Ostrich and Vulture Feathers**

The Stock of Feathers is now complete in every Department.

GRAND OPENING DAY, MARCH 1st.

J. H. LEBLANC,  
547 Craig St., Montreal.

**BOURGEAU, LIFFITON & CO.,**

PROPRIETORS

**COFFEE & SPICE**

STEAM MILLS,

113 COLLEGE Street, cor. ST. HENRY.  
MONTREAL

**S. H. & A. S. EWING**

MONTREAL

**COFFEE & SPICE**

STEAM MILLS,

57 St. James Street.

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 Grower's Co.)

Jules Bellerio, (Cognac.)

J. H. Henkes, Delftshaven, Holland Gin, best Pale

"Prize Medal."

Canada Vine Grower's Association of Ontario,

(Brandy, Wines, &c.)

Wheeler & Co., Belfast, (Ginger Ales, &c.)

E. Johnson & Co., Liverpool, (Export Bottlers,

Guinness' Stout, and Bass' Ales, &c.)

Manuel Cardonosa & Co., (Barcelona and Tarragona

Spanish Ports.)

Roig Ponsell & Co., (Barcelona and Tarragona

Spanish Ports.)

C. Seydl De Wächter, Cotte, (Sherries, &c.)

George Roe & Co., Dublin, (Celebrated Old Irish

Whiskies)

C. & D. Gray's Far-famed Loch Katrine, Scotch

Whiskies.

Bollinger's Champagne. Special Brands of Cham-

pagno and Moselle.

Alphonse Chanut & Co., Chateau Pernaud, Bor-

deaux (Sauternes, &c.)

C. Clarke & Co., Bordeaux, (Clarets, Prunes, &c.)

Jamaica and Demerara Rum.

Geo. Randall & Co., Waterloo, Ontario, Distillers,

(Whiskies, &c.)

Managher Whiskey Distillery, Limite

(Old Irish Whiskies.)

The advertiser has been appointed agent for

celebrated HENKES GIN for Quebec, Ontario

Newfoundland.

**NOTICE.**

Messrs. Dufresne & Mongenais beg to call particular attention to their large and varied stock of French goods, consisting of:

MARMA LADE DEMIRABELLES.

MARMA LADE DE FIAMBOISE.

GENÈRE DE GROSCHALLES, &c., &c.

CASES FRENCH PICKLES.

CASES FRENCH PRUNES.

CASES FRENCH VINEGAR.

CASES FRENCH WINES.

CASES FRENCH LIQUEURS.

Also a very large stock of Havana and Bordeaux

Cigars.

DUFRESNE & MONGENAIS,

ROYAL TEA & COFFEE Warehouse

221 NOTRE DAME ST., MONTREAL.

W. STAFFORD & Co.—The following is a business exhibit of the career of Messrs. W. Stafford & Co., from the time they began business in 1874 till their recent failure. It cannot fail to be interesting at the present history of the boot and shoe trade in this country. Other statements are unavoidably crowded out:—

STATEMENT IN RE W. STAFFORD & CO.

	1874.	1875.	1876.	1877.	1878.	1879.	Total.
	\$	\$	\$	\$	\$	\$	\$
Gross Sales .....	82,898 54	188,663 08	225,857 33	216,004 01	219,400 50	27,713 80	960,239 35
Profits.....	15,880 32	37,890 65	53,215 13	37,274 17	12,727 91	.....	156,988 18
Interest.....	95 47	6,085 10	6,267 08	7,426 60	10,161 56	2,429 74	33,068 55
Expenses.....	3,779 50	6,983 09	6,106 78	5,718 50	9,069 03	2,196 86	33,853 76
Commissions.....	3,741 48	9,643 52	8,881 02	11,106 55	11,636 18	2,350 99	47,112 74
Bad Debts.....	379 71	11,631 60	13,885 86	13,536 90	19,774 83	10,600 53	69,809 48
S. Conlson .....	795 70	1,297 79	.....	.....	.....	.....	2,993 19
W. Stafford .....	2,949 91	2,099 85	4,073 15	5,162 16	6,433 73	1,264 96	23,888 76
	11,741 47	39,340 95	40,121 89	42,950 77	57,128 23	18,843 07	211,026 48

**H. SUGDEN EVANS & CO.**

(Late EVANS, MURPHY & Co.)

**WHOLESALE DRUGGISTS**

MANUFACTURING

**Pharmaceutical Chemists,**

41 to 43 ST. JEAN BAPTISTE ST.,

**MONTREAL.**

EVANS, SONN & Co., EVANS, LESCHER & EVANS,  
Liverpool, Eng. London, Eng.

**WILLIAM DARLING & CO.,**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates*

*Hair Seating, Carriage*

*Makers' Trimmings and Curled Hair.*

Agents for Messrs. Glass, Ebbingshaus & Sons, Manu-  
facturers of Window Curlicues.

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

1879. **READY** 1879.

FOR

**SPRING TRADE.**

OUR STOCK OF DRY GOODS IS NOW

**COMPLETE**

IN EVERY DEPARTMENT.

**T. JAMES CLAXTON & CO.**

No. 39 St. Joseph Street, Montreal.

**The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, MARCH 14, 1879.

**GRAIN TRADE WITH THE UNITED STATES.**

The protest referred to in our last issue of the members of the Corn Exchange against the imposition of a duty on American grain imported into the Dominion, and the petition to the same effect to Parliament, extensively signed here by shippers of grain inland, ocean carriers and dealers, maintaining that, by a protective duty on breadstuffs, the export trade of the city would be seriously interfered with, as well as trade generally, cannot fail to make itself felt in the House, as it may perhaps modify the pre-conceived policy of the executive relating to the duty on breadstuffs.

The agriculturists claim the benefit of heavy duties on foreign produce, and would have the country believe that importation of grain from the United States is detrimental to their interests. If it may be established that the exchange of agricultural produce between the two countries balances itself, that the two

staple articles of the exchange, barley and Indian corn, do not interfere with the market value of Canadian production, much will have been done to dispel this mistaken impression.

Statistics, as understood in other countries, do not exist with us; there are no data to assist in making up an annual statement or even a fair estimate of the yield of the various grain crops. Approximates are always more or less fallacious, too often mere guess work, and the figures placing the average crop of wheat in Canada at 25,000,000 bushels, and the consumption at 23,000,000 bushels, have no other value than the facility they give to balance fancy tables of imports and exports. Quantities remaining in the hands of farmers or required for seed are overlooked. In the absence of authentic statements, the position of Canada as an agricultural country cannot be established, and were an opinion to be based on the various statistics unauthoritatively published, great doubts of her capacity as a regular exporting country might be entertained. If, for instance, the excess of exports of wheat over imports in 1875-6 was 3,629,344 bushels, the excess of imports over exports in 1876-7 amounted to 2,393,076 bushels, with an assumed consumption of 23,500,000 bushels. The average production, according to these figures, is hardly above the regular consumption.

Stating the amount of grain in measure imported into Canada from the United States, deducting from it the amount exported, and comparing the remaining left for Canadian consumption with the exports of Canadian grain produce into the United States, will exhibit at once the position of both countries, and how much Canada has been benefited or injured by the intercourse.

Imports of grain produce from the United States into Canada, 1877-8.

	Bushels.
Barley.....	302,082
Indian corn.....	7,387,477
Oats.....	2,162,216
Peas.....	8,595
Wheat.....	5,635,403
Rye.....	146,823
Other.....	730
Reduced in bushels:	
Wheat flour.....	1,564,320
Oat meal.....	17,694
Indian meal.....	1,361,100
Rye flour.....	11,298
Meal.....	9,690

Bushels..... 18,617,428

Exports from Canada of part of the

imports from United States to foreign countries, 1877-8:

	Bushels.
Barley.....	275,943
Indian corn.....	3,986,945
Oats.....	90,779
Wheat.....	4,115,708
Rye.....	36,595
Other.....	27
Reduced in bushels:	
Wheat flour.....	14,070
Oat meal.....	1,468
Bushels.....	8,521,535

Balance entered into consumption..... 10,095,893

The exports from Canada of Canadian produce into the United States for the year under review amounted as follows:—

	Bushels.
Barley.....	6,498,444
Indian corn.....	473
Beans.....	71,062
Oats.....	19,378
Peas.....	716,255
Wheat.....	991,328
Rye.....	404,207
Other.....	5,912
Flour (in bushels).....	108,935
Oat meal.....	105,234
Indian meal.....	324

Bushels..... 8,921,617

which is to be deducted from the imports from the United States into Canada, entered into consumption and amounting to 10,095,893 bushels, leaving an excess of imports over exports of 1,174,276 bushels, balance of exchange of grain produce between the two countries. Is this paltry difference in favor (this year at least) of the United States to be a serious ground for complaints on the part of the farmers? The exports of Canada last year, of produce of the country, amounted to 10,190,025 bushels, leaving aside the 8,521,535 bushels of foreign produce that passed through her territory to reach a market. Is this a sign of a ruinous foreign competition?

The dependence of both countries on each other in the matter of cereals, is such that any change in their relative position cannot fail to be detrimental to their interests. Each one has its staple article of exchange; against the average of 6,000,000 of bushels of barley yearly exported to the United States, Canada receives the same amount of Indian corn the country cannot advantageously grow. If the Province of Ontario finds it to its interest to purchase in the United States 2,000,000 bushels of oats, and grind it

into oatmeal for export, instead of raising it on a land more remuneratively sown in barley, the provinces of Prince Edward Island and Quebec export 2,340,062 bushels of oats, and the imports into Ontario, far from restraining exports, have added the labor of the milling to the wealth of the country. 312,804 barrels of flour have been imported from the United States mostly in the Lower Provinces; had they come from the wheat-growing districts of the Dominion, they would have stood dearer to the consumer. Coming from the American ports on the Atlantic, they were a link in that series of commercial operations that forms the international exchange between countries, so easily broken by changes in tariff, while the 476,431 barrels of home production, which the foreign produce has partly replaced, have been shipped abroad, earning a profit to the shipper, the ship and the insurer.

The total amount of exports for the year 1877-8 is 28,807,453 bushels; deducting from it the total imports consumed or re-exported, amounting to 18,617,428 bushels, there remains, as already said, an exportation of Canadian produce of 10,190,025 bushels. The imposition of a fiscal duty would not have increased the amount, but would have actually decreased the quantity of American produce in transit through the country, to the loss of the Canadian canals, vessels and ports of export. The customs formalities, the bond to be given for the payment of the duties, the landing certificate from abroad for the cancellation of the bond and the penalties would benefit the American routes to the seaboard to the detriment of Canada.

A still higher motive opposes the placing of a duty on agricultural produce; any increase in the cost of living to the workingman is a lowering of his daily wages, or an increase in the cost to the manufacturer.

#### DAIRYMEN'S CONVENTIONS.

Two conventions of dairymen, both of unusual interest, were held during last month in the United States: "The State of New York Dairymen's Association and Board of Trade" at Utica, on the 7th, and the annual meeting of the North-Western dairymen at Chicago, on the 12th and 13th of February. Not less important have been the conventions held at Ingersoll and Ottawa. The value of these conventions, to adopt the fitting language of Mr. Folsom, President of the New York Association, "cannot be too highly estimated. They are not only a personal but a public benefit. They make known

and familiarize to all the best practices of the best minds, the result of study and investigations, and enable us to produce an article that enters the world's markets with favorable competition." An abstract of the proceedings will be of importance to our readers.

The opening address by the President laid bare the absolute facts of the cheese and butter trade. He said:—"We in New York State cannot boast of any progress; in fact, to some extent we are retrograding. Canada has certainly improved in cheese, and to-day ranks in Europe as producing better keeping quality than we do. The West has excelled to a degree that she demands and commands more money for her creameries than we obtain." A serious defect in the make of cheese last year is a want of solidity. The complaints of porosity, large and numerous holes, big eyes, &c., even in the best dairy, are becoming very serious. This is a fault that a little more care in making will remedy. The dairymen must solve the question as to how a cheese can be made that will ripen quickly, and yet stand a trip across the Atlantic in summer without deteriorating in quality. It is found that the cheeses, when they have reached a point when they can be called fully ripened, commence to degenerate very quickly. This is generally attributed to the quick curing process now adopted, wherein ten days is all the time given to ripening, when in former times thirty days were not considered too long. The storage in the houses has been tried, without satisfactory results, to overcome this tendency.

Another paper on the export trade in cheese excited much attention. The exports, from 838,000 boxes in 1864-5, have increased to 2,133,225 boxes in 1877-8. The proper remedy for increasing the demand for cheese is to improve the quality. Farmers must either make butter or cheese, no skimming; it does not pay to make skim cheese, for every pound of butter the farmer takes from the cheese he loses  $2\frac{1}{2}$  lbs. of the latter, so, it does not generally pay, unless butter is very dear. Another feature of the Utica convention, was a spicy paper on western rivalry. Instead of flattering the dairymen, as is usually done, the paper warns them to be on their guard against their energetic rivals of the West. New York was formerly the home of the best butter, and now, taking the quotation of butter in that city, it showed that western creamery was selling at five cents more per pound than New York State. The paper draws a contrast between the two methods of making and marketing butter,

"The New York dairyman was early taught that the first law of nature demanded that all cows should come in fresh milk early in the spring, and produce a flood of milk when butter is the hardest to make, and selling at the lowest market rates, thus requiring that the butter should be held over, and to accomplish this, he packs it in wooden tubs, and stores it in a damp and funky cellar; when this butter reaches market, it is strong and venerable with age. The young western competitor dictates no terms to his merchant and the consumer, but studies to adopt his wares to their demands. His cows are kept at work the year through. His butter is made from cream that is sweet and pure. It is shipped in refrigerator cars, and reaches the consumer when scarcely three days' old, fresh and rosy as the blushing morn. When the fastidious consumer steps up to a tub of this butter, redolent with the perfume of the clover field; jingling the precious metal in his pocket and wearing a jove-like frown upon his manly brow, the dealer has no qualms of conscience and tremblings of terror in his soul as he opens a western tub, but, self-sustained and calm, he takes an order for a dozen tubs."

The dairy products and their consumptive demand form the subject of another paper. The exports from America last year amounted as follows: American cheese 134,000,000 lbs., and Canadian 60,000,000 lbs., making the total exports during 1878 194,000,000 lbs. The annual consumption of cheese in Great Britain is 504,000,000 lbs., and the production is 312,000,000 lbs., leaving only 192,000,000 to be required from abroad to meet the English demand. According to official statistics, there were imported into Great Britain, in 1877, about 185,000,000 pounds of cheese, and of this about 50,000,000 lbs. came from Holland and other countries of Europe. But as all the cheese exports from the United States do not go to England, the receipts of American cheese in Great Britain during 1877 were at no time above her consumptive demand. As the exportation from America has been largely increased in 1878, it is plainly evident Great Britain had as much as was required, for the cheese sent from America and Holland in 1878 cannot be far from 250,000,000 lbs. The struggle for supremacy between America and English production has commenced, and if America can afford to export cheese low enough, English dairymen must be driven from the field. The home consumption comparatively so small is due to the practice of sending all the best goods abroad and leaving the poor refuse cheese to be eaten

by our own people. The English consumption of cheese is about 16 lbs. per capita; a consumption of like proportion in the United States alone would amount to not far from 750,000,000 lbs., a quantity it would take some years to reach, even with the rapid increase of production of the last ten years. That the relative prices for butter and cheese have been so nearly equal is surprising when it is ascertained that it takes two and one-half times the quantity of milk for a pound of butter than it does for a pound of cheese. Therefore the corresponding price for butter should be two and one-half times that for cheese. Thus, if cheese brings 8c., the corresponding price for butter would be 20c. But at these rates butter making has slightly the advantage, as the skimmed milk and butter milk are of more value than whey.

Great Britain imports annually about the same quantity of butter as of cheese. The official statistics show the importation in 1877 was 183,448,944 lbs., exclusive of that which comes from Ireland. The English butter product, exclusive of the Irish make, amounts annually to only 59,360,000 lbs. The quantity sent from Ireland is not known, but must be large as no cheese is made in Ireland. The total consumptive demand of butter in England is in round numbers 242,000,000 lbs., supplied from France, Holland, Sweden and Denmark, with comparatively small quantities from America. Prices for several years past have been very uniform for best sorts, ranging from 130 shillings to 150 shillings sterling per cwt. If the prices of cheese are compared with these, American cheese (faultless) bringing 52 shillings, and fine 48 shillings, it is found that foreign butter brings a better price, relatively, than best American cheese. American cheese at 52 shillings equals butter at 130 shillings, while Danish butter is quoted 144 shillings per cwt. The lowest priced European butter comes from Jersey, and is quoted 110 shillings; but, on the other hand, the lowest priced American cheese is quoted at only 20 shillings, or 60 shillings below the corresponding rate for Jersey butter.

The evident conclusion is that it will not pay the American or Canadian producer to export butter unless it be of the finest description, and so packed as to arrive in sound condition. The consumption in the United States is about 800,000,000 lbs., or 16 lbs. per head, while it is only 7½ lbs. per head in England. In view of these facts, it is incumbent on the dairymen to stop making skimmed cheese and to improve their methods of dairying. Larger quantities of butter are required to be put

up in prints and small packages and sent fresh from the churn to the table of consumers. The number of recent inventions in butter packages show the increasing demand for nice, sweet, fresh butter in small packages convenient for the table, and in such shape that there will be no loss on account of deterioration from holding. Every hotel and boarding house in cities should be regularly supplied at short intervals with sweet, fresh butter; and when consumers can obtain small packages from week to week, or from day to day, of a nice palatable article, consumption may be increased to an unlimited extent.

Another very interesting question was discussed, namely, the cost of producing cheese in 1878. The Secretary of one of the conventions had sent out some 250 postal cards to farmers with printed questions on them for reply. By this means he got at the yield of the cows, cost of producing milk, amount of milk necessary to make a pound of cheese and many other highly interesting points. From the general results, he makes the average cost per cow \$39.70, while the gross money product of the dairy was \$47.25 per cow—leaving but a small margin for profit when wear and tear is considered; but as this cost was mostly taken from the products of the farm, the showing is not so bad.

Many of the questions so thoroughly elucidated at the conventions have the equal application on both sides of the line. We are glad to observe that the deep-setting system in butter making, which we advocated in a series of articles last spring and summer, is becoming more and more popular every year.

#### OVERTRADING.

It is much to be feared that, in consequence of the anticipated increase in our customs duties, our merchants have been induced to import much more largely than the circumstances of the country warrant. In our last number we gave some statistics showing the large increase in the exports from the United Kingdom to British North America in the month of January of a considerable number of leading articles. It appears that during the month of February there was an immense increase in the customs duties in Canada as compared with the corresponding month in 1878. This is not absolute proof of overtrading, as the goods may have only been taken from the bonded warehouse at an earlier period than they otherwise would have been. There is, however, some reason to fear that the temptation to obtain the benefit of in-

creased prices, owing to higher duties, may have led to much greater importations than the requirements of the country justify. There is likewise reason to fear that exaggerated ideas have prevailed as to the extent of the increase of duties. Before our present issue is in the hands of many of our readers the financial statement will have been made, but we can scarcely doubt that the increases in the tariff will fall very far short of what speculators have calculated on, and we are persuaded that they will not compensate for the loss that will be incurred should the market be overstocked with goods at such a period of depression as that which at present exists. We hope most sincerely that our apprehensions may prove to be groundless, but it has been most unfortunate that so long a time should have elapsed during which people have been encouraged to believe that measures would be adopted to increase the price of all kinds of manufactures. The effect of the recent large importations, moreover, will be calculated to prevent, for a considerable time, our manufacturers securing the monopoly of the home market, for which they have been laboring so earnestly. There is we fear much cause for anxiety under the circumstances to which we have called attention.

#### THE INSOLVENCY LAW.

Next in importance to the fiscal policy of the Government is the measure to be adopted for dealing with insolvent estates. As we anticipated, the members of the Government entertain different opinions on the subject, and have therefore been obliged to treat it as an open question. Under the circumstances the course adopted seems the most likely to secure a measure that will be satisfactory to the country. The Minister of Justice has obtained the concurrence of the House to the appointment of a select committee to consider the subject, and it seems probable that Mr. Colby's bill will be referred to that committee. We have little doubt that the new Bankruptcy Bill, introduced by the Lord Chancellor of England, will receive the consideration of the committee. The objections which have been made to the English law are very similar to those made here, viz., the facilities afforded by the existing law for arrangements between debtors and their creditors, which result more for the benefit of the former than the latter. Experience has proved that there has been an immense increase in the number of liquidations by arrangement and composition, and the most urgent reform advocated in a movement from the principal bankers

and merchants of London is to put a stop to the facilities which private arrangements afford to insolvent persons to escape from the reasonable control and supervision of their creditors. The probability is, that additional strength will be given to the Bankruptcy Court in England, and that much greater judicial supervision over insolvents will be enforced. In Canada the most serious complaints have been the unfair competition to which solvent traders have been subjected, owing to compositions enabling insolvents to obtain their stocks of goods at reduced prices. We have no doubt that the tendency of the forthcoming legislation will be to render compositions and discharges difficult, if not absolutely impossible, while securing a fair division of the estates of insolvents, and preventing as much as possible fraudulent preferences.

#### SUPERANNUATION.

We have observed with regret that the principle of providing for the superannuation of public officers has been recently objected to, both in the House of Commons and in the press. The objection is based on the ground that government employees should provide for their families in the same way as others, and that if they neglect doing so their families must suffer. There might be some force in this argument if the public interest would be benefited by placing government employees on precisely the same footing as persons employed either by corporations or by private individuals. One of the necessary consequences of party government is, that there is a tendency on the part of the leaders of rival parties to substitute their political friends for their opponents, and that unless the civil service is placed on the footing of permanency, it would become wholly demoralized. As it is, although the leaders of both political parties admit the expediency of having a permanent civil service, and the impropriety of molesting officers on account of their political bias, yet it cannot be denied that when changes of Ministry take place, complaints are made of the violation of what is admitted to be the established rule. It is far from our intention to discuss individual cases, which are invariably the subject of controversy, one party contending that there were special reasons for the dismissals or superannuations, and the other party refusing to admit the validity of the grounds stated. It must be admitted on all hands, that the few cases in which dismissals have taken place only prove the general rule, that public officers may rely

with a good deal of confidence on the permanency of their situations.

Our contention is that, on the assumption that a permanent civil service is calculated to promote the public interest, a system of superannuation is a necessary adjunct to that system. Long before the superannuation system was established for the civil service, it had been adopted with almost universal concurrence for the Judges, not, be it observed, to enable those functionaries to provide for their families, but to place them in a position to retire from the bench when either age or ill health might render such a step desirable. Even in the case of judges, complaints have frequently been made in the Mother Country that they remain on the bench long after it has been thought by all but themselves that their retirement would be beneficial to the public. The case of the judges is peculiar, because as it has been deemed expedient to make the completely independent of the Executive Government, it is hardly possible to compel them to resign. In the civil service precisely the same consequences are found to result from the superannuation system. The cases are rare in which any officer applies for superannuation, and it has been found necessary to establish rules to enforce retirement after a certain age has been reached. The argument about providing for their families has no weight. Neither in the case of judges nor of officers of the civil service, are pensions granted either to widows or children. Without superannuation the strong probability is, that old civil servants would continue in office long after the period when, in the interest of the public, their retirement should have been insisted on. If there were no superannuation it would be scarcely possible to compel resignation.

The opponents of superannuation admit that public officers should have the guarantee of permanent employment, and that, if dismissed for the purpose of economy, either a pension or commutation money should be given. But it has even been admitted that, in the case of a person appointed to permanent office, if, by a mistake of the Government, his services were found to be of no value, he should be compensated before being dismissed. The absurdity must be sufficiently obvious of giving to an incompetent man a compensation which is refused to a man whose whole life has been spent in the service. There are at the present time in the public employment of the Dominion three individuals at least whose average length of service would be about 50 years, and who are still performing laborious public

duties. Would it, we would ask those who cavil at superannuation, be consistent with the public interests to allow those gentlemen, in the event of their falling in to bad health, to retire without any kind of compensation? It must not be forgotten that when the superannuation system was established it was intended to be self-supporting, and it is probable that it would have been so in the course of time had not Parliament in its wisdom reduced the percentage of contribution. The superannuation allowances have, of course, been larger in the infancy of the system than they will be when, by the lapse of time, it has come to be in its normal state. The revenue at present is about \$40,000, and the expenditure a little over \$100,000. This was paid to 272 pensioners, 25 of whom died during the fiscal year. Of those, 20 had been in the public service for periods varying from 20 to 40 years, and five for periods from 10 to 20. On the present list 10 have been in the service 40 years and upwards, 61, 30 and under 40 years, and 86, 20, and under 30 years. Only 14 retired with less than 10 years service, and the cause was almost invariably abolition of office. On the whole there can be no doubt that the superannuation system has worked well. It is absolutely necessary that a permanent system should be accompanied with provision for retirement, and although exceptional cases may be cited in which persons capable of performing their duties may have been superannuated, yet for each one of these it is probable that there are four or five in which persons who ought to retire owing to age or infirmity are permitted to remain in office on full salary. It will appear from our pension list that about four-fifths of the recipients are over 60 years of age, while those above 70 and 80 are about one-third of the aggregate number.

Although we believe that the great public convenience of the superannuation system must recommend it to Parliament, and that there is little cause for apprehension that those who object to it will succeed in effecting a change in public opinion, yet when gentlemen of Parliamentary influence attack it, we think that no effort should be spared to defend a measure which is absolutely necessary in order to maintain the efficiency of the public service.

— We are requested to state that the firm of Bossange & Gardiner is composed of Gustave Bossange of Paris, France, and F. Lionel Gardiner, of Montreal. The business here has been solely under the personal management of Mr. Gardiner and no other persons have ever had any direct or indirect interest in the firm.



## MULLARKY &amp; CO.

If ever the commercial history of Canada during the decade of 1870-80 comes to be written, the boot and shoe trade will be sure to command a prominent position, and among the most conspicuous figures must stand out in bold relief the name of the firm, or rather the gentleman, whose ascent and descent are partly illustrated by the table given below. The "Rise and Fall of the Roman Empire" has had its chronicler, the "Rise and Fall of the Moustache" has been illustrated by Burdette of the *Burlington Hawkeye*, while the "Rise and Fall of the Irish Nation" has been graphically portrayed by Sir Jonah Barrington; but what are all these to the hero of Kinkora? He certainly has contributed not a little to the truth of the saying, "There's nothing like leather." A Hindoo prince once remarked to a British officer, he would rather be a tiger for a day than a sheep for a century. Mr. Mullarky, for a tenth of a century at least, has not only been princely in his style of living, but with a princely generosity was always ready to relieve the shoeless at any cost, or at no cost at all.

To show that the shoemaker did not "stick to his last," the following among his numerous outside investments were conned over at the recent meeting of creditors, namely, to wit: The Mitchell Steamship Co.; the Royal Canadian and the Stadacona Fire Insurance Companies, in the former of which he was a prominent director and largely and with lavish effect controlled the New York appointments; Le Crédit Foncier; City Gas Company, the Quebec Rubber Manufacturing Company, and last, though not least, the great St.

Pierre Land Manufacturing Company (now no more), which numbered him among its numerous victims, although it is alleged that the 200 shares (wrongly printed 20 shares last week), acquired through the sale of his furniture last spring, was not the worst of his movements.

Of course it was necessary that such a personage should have his private suburban residence; and among the costliest and most extensive in the city was "Kinkora," named after the palace of the celebrated Irish monarch and hero, Brien Boru, of whom Tom Moore says:

"Remember the glories of Brien the brave,  
Though the days of the hero are o'er;  
Though lost to Mononia \* \* \* \* \*  
He returns to Kinkora no more."

Real estate at the capital as well as elegant vacant lots in this city was a desirable acquisition, and he did not disdain to take a bite even at bush lands at four times their value, since sold for taxes and vanished like the glories of the St. Pierre Land scheme.

The firm very nearly came to a stop in 1874, owing to Mr. Mullarky's anxiety to make a pilgrimage to the Eternal City with those who sailed in the "City of Brussels," whose slow return voyage caused so much anxiety to those whose families were on board, to Mr. Mullarky among others. He could not get away, however. The machinery of his business was so delicate that the least "hitch" would have brought on inevitable "smash;" if any part of the plant got damaged, the time lost in repairing had to be made up by night-work, so close did the requirements of the firm tread upon the output of goods; so close, that instantaneous

drafts were an absolute necessity to ward off immediate difficulty.

Somewhat over a year ago, as stated already, finding his investments increasing in a faster ratio than the income therefrom, and being "badly cramped," he went about among his friends and acquaintances seeking for the wherewithal to carry him along for two years, by which time the income was sure to overtake the outgo, and \$40,000 was all that was needed. Finding no takers he next took his creditors into his councils, and they, always of an easy and generous nature, not wishing to clip his airy flight too abruptly, magnanimously came to the rescue and abated 25 per cent. of all their claims, which was sure, however, to be paid every cent of it if he lived; and if he died, why there were life policies amounting to \$65,000 to fall back upon. This abatement re-established the credit of the firm in a measure, and gave them a surplus capital over indebtedness by their own statement of \$30,000. But where has this all gone?

The history of last year has already been commented upon. The promise to give up "Kinkora" was postponed, and now the unfortunate manufacturer is worse off than when he started a quarter of a century ago with only a capital of \$500. But it is something to point at with perhaps some feeling of pride that during the brief period included in the following table he worked up a business which enabled him personally to draw out the magnificent sum of \$159,956.81, equal to an average of nearly \$20,000 per annum, the present year covering only the months of January and February:

## SALES, PROFITS, EXPENSES, &amp;c., AND PARTNERS' DRAWINGS.

	1871	1872	1873	1874	1875	1876	1877	1878	1879	Total.
Gross Sales.....	\$ 257,769 34	\$ 391,939 82	\$ 354,054 46	\$ 348,107 99	\$ 251,483 42	\$ 295,719 73	\$ 210,816 89	\$ 275,885 50	\$ 52,154 79	\$ 2,407,401 04
Gross Profits.....	69,690 59	60,305 26	76,665 93	76,308 67	51,751 59	74,989 78	59,292 92	87,619 01	.....	506,563 72
Interest Account.....	4,441 63	16,624 12	18,269 89	11,055 58	13,547 53	19,682 62	4,643 05	5,005 43	2,990 08	84,159 83
Expenses Account.....	5,075 61	6,009 83	7,647 37	8,611 39	7,689 48	8,366 26	14,478 03	17,892 40	2,981 61	78,692 58
Commission Account.....	3,025 00	2,222 65	9,353 54	7,566 19	6,435 55	7,649 16	7,818 75	4,603 71	277 45	48,347 30
Bad Debts.....	7,814 06	5,584 23	7,115 98	17,794 42	22,931 34	15,092 55	7,544 60	29,621 71	.....	113,298 89
M. C. Mullarky.....	30,411 98	22,016 78	24,797 47	20,834 00	21,363 34	17,840 85	18,109 80	5,218 16	4,364 33	159,956 81
J. J. O'Brien.....	3,057 55	6,052 58	4,576 06	15,394 23	7,468 90	.....	.....	.....	.....	36,494 32
	53,825 73	57,570 19	66,760 31	81,195 81	79,831 44	62,431 44	.....	.....	.....	.....
				Samuel Coulson.	.....	.....	2,238 79	3,753 68	2,019 43	8,011 90
							49,128 62	66,095 09	13,583 00	528,921 69

— A writ of attachment was issued on Saturday last against the firm of John L. Cassidy & Co., of this city, wholesale crockery merchants. Mr. Cassidy furnishes another example of the evil of outside speculations on the

part of otherwise well-to-do merchants, having sunk upwards of \$175,000 in land speculations within a few years. He has now returned all this property to the original owners, and is offering his creditors 40 cents in the dollar in three years; without interest or security, and

even this will compel him to pay from \$250,000 to \$300,000. Mr. Cassidy had always been a hard working, economical and prosperous man of business, and had he not been led into outside ventures, would have ranked to-day among the wealthiest merchants of Montreal.

## MR. TILLEY'S LOAN.

We should scarcely have deemed it necessary to notice the papers containing the particulars of the negotiation of the loan of £3,000,000 sterling, but for some remarks that we have seen to the effect that the London agents of the Dominion were not entitled to the usual commission under the circumstances. The commission and brokerage charged amount to 1 per cent. on £1,500,000 and  $\frac{1}{2}$  of 1 per cent. on £3,000,000. With the latter charge the agents have no concern whatever, and the commission is precisely what has been invariably charged on previous occasions. If any member either of Parliament or of the Press is under the delusion that a Canadian Minister of Finance can go into the London Money Market and negotiate a loan without assistance, it would be well to afford him an opportunity of trying his hand. The commission of the agents was charged only on the bonds issued on the security of the Dominion, as no risk or trouble of any kind, was involved in the negotiation of the guaranteed bonds, which, if placed separately, would have been negotiated by the Bank of England for a mere brokerage. We confess that we are unable to pronounce any opinion as to the respective merits of the scheme of the rival Ministers, that of Mr. Cartwright who placed the loan at a fixed price, and that of Mr. Tilley, who invited tenders not to be less than a price named. Mr. Tilley succeeded in obtaining about one-twelfth of one per cent. over the fixed price, and on the assumption that £96 10s. would have been the fixed price, there is a profit to that extent, but it is far from improbable that contractors, if secure of the whole loan, would have taken it at a shade higher. The truth is that neither members of Parliament nor the press are capable of forming a correct judgment as to the best mode of placing a Canadian loan in the London market. Agency is absolutely necessary, and Canada has been fortunate enough to have had as its agents houses of the most undoubted character, and the wisest course it can adopt is to keep all questions relating to the floating of loans outside of the arena of party politics, and to rest assured that the Minister of Finance, whoever he may be, will do all in his power to secure the best terms that, under the circumstances, can be obtained.

— The St. Lawrence and Lake Champlain Railway Company intend pushing forward their road as soon as possible, and it is expected that the track will be laid to Bedford by next fall.

## GOVERNMENT LIFE ASSURANCE.

The announcement in the speech from the throne that the Government was about to undertake the business of life assurance took the people of the country everywhere by surprise, and it is most unfortunate that there is a prevailing impression that efforts have been made by individuals to induce the Government to assume the business. Apart altogether from the merits of the scheme, it must be admitted that the time for launching it is most unpropitious. Life assurance is a speculative business of a wholly different character from that of a savings bank, and the Government proposes to enter into competition with established companies, and to carry on a business at the public expense which, to be successful, requires more than ordinary prudence. The existing companies are under supervision, and by the Consolidated Insurance Act of 1877 the Government took from them the deposits which it deemed necessary for the protection of the persons assured. It does not appear that the Government in England has had much success in its competition with the established companies, and it is to be feared that it would be impossible to inspire public confidence in a system which would necessarily be under the control of Government employees. The existing Life Assurance Companies have invested very largely in municipal securities, and by so doing have rendered important benefits to those bodies. As far as mere profit is concerned it is more than doubtful whether the Government would be successful in the speculation, and so long as it can borrow in the London market on favorable terms there is no object in its becoming a borrower at home. It is well known that the Government in England undertook the business chiefly in order to encourage the industrial classes to insure their lives, and the result has been total failure, judging from the amount insured in each year. The careful and prudent selection of lives is likely to be more efficiently exercised by the directors of companies who are responsible and interested in their safety, than it would be by Government officials upon whom no such liability or responsibility would rest. It may be hoped that, if the measure is passed this Session, it will be referred to the Standing Committee on Banking and Commerce, and that evidence will be taken as to its probable effect. Such a course has been frequently taken with bills of a similar character, such as the Government Banking Act.

## BUSINESS CHANGES.

The more important business changes of the past week are as follows:—

Dissolutions:—Kee & Naner, blacksmiths, Toronto; Boyce & Keut, pocket book manufacturers, Toronto; T. B. Barker & Sons, drugs, St. John, N.B.; W. G. Sims & Co., shipbuilders, Yarmouth, N.S.

Compromised:—J. S. Hawkesworth & Sons, Digby, at 50 cents; B. Rigg, groceries, Toronto, at 40 cents.

Offer to compromise:—R. George, plasterer and artificial stone cutter, Toronto; Galbraith, Christie & Co., hats and furs, Toronto, at 15 cents secured; Wm R. Baggs, hotel, Moncton, at 25 cents in 6 and 12 months secured.

Commenced or recently commenced:—James Robertson, of Montreal, Canada Lead and Saw Works, St. John, N.B.; J. B. Hammond, undertaker, Sussex, N.B.; John Batting, tailor, Cannington.

New Co.-partnership:—Harrington & MacKenzie, paper hangings, &c., St. John, N.B.; James Jennings, wholesale dry goods, Toronto, admitted R. C. Hamilton, style Jennings & Hamilton.

G. Graham, stoves and tinware, Stouffville, Ont., and G. A. Bateman & Co., dry goods, Sutton, Ont., are asking for an extension.

Jas. A. Whitman, gents' furnishings, Toronto, have called a meeting of creditors.

— The phosphate operations, already referred to in our last two numbers, which resulted in the arrest and imprisonment of J. L. Paquet, manager of the Banque d'Hochelega in this city, still continue to interest the public. Mr. H. W. Goldring, from whom Paquet, Hubert, and Ouimet purchased or procured the phosphate property, is also in duress, having been arrested on a *capias* last Friday, the bail of \$77,500 not being forthcoming. Mr. Goldring has instituted proceedings against the bank claiming damages of \$100,000 for false arrest. A flaw in the *capias* compelled the bank to abandon the first suit and prepare another *capias*, which was served upon him as he emerged from the jail gate. Mr. Goldring alleges himself to be the dupe of Paquet, and says the latter paid him only some \$28,000 for five-eighths of the property. Mr. Humphrey, Goldring's gentlemanly representative at the mines in Templeton, says it was only \$22,500; and the inference suggested is, that the balance of \$55,000 was to be used as a *working* capital if the bank could be prevailed to take the property off Paquet's hands at the alleged price of purchase. There is likely to be a claim for another \$100,000 on the second *capias*. We are preparing a biographical sketch of the clever operator, whose experience is said to be world-wide, although it may be questioned whether that obtained in Canada will be among the pleasantest of his recollections hereafter, whether he wins or loses. The bank admits a total loss of about \$80,000, although this will be reduced by the Guarantee Policy of Mr. Paquet for \$10,000, and probably somewhat more by the five-eighths of the 1600 acres of phosphate lands, which Mr. Goldring originally purchased from Blackburn & McLaren of Ottawa, some time last summer, for, *it is said*, \$45,000, should

the bank be obliged to retain it. Figures do not always deceive.

—The Government, instead of concerning itself with the Life Insurance business of the country which is already well conducted, should look a little after the Mutual Fire Insurance companies. The Local Government might take the matter up, and compel them to make sworn returns besides making a deposit. The doings of one or two mutuals in this province require some investigation.

—Attorney-General Schoonmaker, of New York, has arranged with the Freeman family to surrender \$85,000 of the stock of the Globe Insurance Company, four-fifths of the whole capital stock, which will be deposited in trust for the Company, and new officers of the Company be immediately chosen.

—The Sherbrooke and Stanstead Mutual Fire Insurance Co. are puzzled over an error as it is called, of \$18,590 in their accounts extending over five years. There are hints of peculiar features in the books of the company, but particulars are postponed pending further inquiries.

—The new gas company at London, Ontario, having, by a resolution of the Council, received permission to lay down their pipes throughout the city, will commence operations immediately. Gas will then be reduced from \$2.50 to \$1.50 per thousand cubic feet.

#### LA BANQUE DU PEUPLE.

The following report of the proceedings of the Annual General Meeting of the Shareholders of La Banque du Peuple, held on Monday, the 3rd inst., was unavoidably crowded out last week:

Pursuant to public notice given for one month in the *Canada Gazette* and in one French and one English newspaper, published in Montreal, in conformity with the XVIII clause of the Act of Incorporation, the General Annual Meeting of the Stockholders of La Banque du Peuple was held this third day of March, 1879, at three o'clock p.m. C. S. Cherrier, Esq., president, in the chair, and A. A. Trottier, Esq., cashier, acting as secretary. The chairman having called the meeting to order, requested the secretary to read the following statement of the affairs of the bank.

<i>Liabilities.</i>	
Stock paid up.....	\$1,600,000 00
Bank Notes in circulation.....	104,201 00
Deposits not bearing interest.....	653,806 97
Deposits bearing interest.....	439,141 48
Unclaimed dividends.....	4,485 62
Net profits on hand this day, all expenses deducted.....	244,976 01
Comprising—	
Profit and Loss.....	\$120,000 00
Contingent.....	92,976 01
Dividend No. 63, payable 3rd March.....	32,000 00
	\$244,976 01
Balance due to other Banks or Bankers..	4,307 89
	\$3,050,918 97
<i>Assets.</i>	
Discounted notes and other debts due to the Bank, the balances due by other Banks excepted.....	\$2,635,080 18
Mortgages, hypothecques and judgments.....	44,231 67
Real Estate.....	58,857 21
Balances due by other Banks or Bankers.....	30,960 85

Specie in Gold and Silver.....	86,535 41
Dominion notes.....	137,384 00
Bank bill and cheques of Chartered Banks in the Dominion.....	57,869 95
	\$3,050,918 97

The Auditors' Report was then read as follows:

#### To the Shareholders of La Banque du Peuple:

GENTLEMEN,—We, the undersigned Auditors, appointed at your last general meeting, have the honor to report that, after a complete and detailed examination of the books, securities, comprising the verification of coin, bullion and legal tenders, in one word, after taking cognizance of the assets and liabilities of the corporation of La Banque du Peuple, we declare having found the whole kept regularly and deserving our approval. The general balance sheet, as submitted to you to-day, contains the necessary details to show the actual state of the affairs of the bank. We beg to state that the bad debts, known to be such, up to the first of February instant, and representing for the bank a total loss of \$82,300, have been wiped out of the books. We approve of the action of the Board of Directors in having paid a dividend of two and a half per cent. in September last, as also the paying of a dividend at the rate of two per cent. for the current half year. The whole respectfully submitted,

JEAN LECLAIRE.  
T. PRÉFONTAINE.  
C. G. HILL.

LA BANQUE DU PEUPLE,  
Montreal, 28th February, 1879.

The following motions were then proposed and unanimously carried: On motion of Moise Branchaud, Esq., seconded by Louis Armstrong, Esq., it is resolved that the annual statement of the bank and the auditors' report just read, be received and adopted. On motion of Samuel Moss, Esq., seconded by E. F. Gilman, Esq., it is resolved that Messrs. C. G. Hill, T. Préfontaine and Jean Leclaire be re-appointed auditors for the current year. On motion of A. M. Delisle, Esq., seconded by David Rae, Esq., it is resolved that the thanks of the stockholders are due and are hereby tendered to the president, directors and cashier for the satisfactory manner in which they have managed the affairs of the bank.

A. A. TROTTIER,  
Secretary.

LA BANQUE DU PEUPLE,  
Montreal, 3rd March, 1879.

A BOY WHO GAVE HIS NOTE.—A lawyer was called on a short time ago by a boy, who inquired if he had any waste paper to sell. The lawyer had a crisp, keen way of asking questions, and is, moreover, a methodical man. So, pulling out a large drawer, he exhibited his stock of waste paper. "Will you give me two shillings for that?" The boy looked at the paper doubtfully a moment and offered fifteen pence. "Done," said the lawyer; and the paper was quickly transferred to the bag of the boy, whose eyes sparkled as he lifted the mighty mass. Not till it was safely stowed away did he announce that he had no money. "No money! How do you expect to buy paper without money?" Not prepared to state exactly his plan of operations, the boy made no reply. "Do you consider your note good?" asked the lawyer. "Yes, sir." "Very well; if you consider your note is good, I'd just as soon have it as the money; but if it isn't good I don't want it." The boy affirmed that he considered it good; whereupon the lawyer wrote a note for fifteen pence, which the boy signed legibly, and, lifting the bag of papers, trudged off. Soon after dinner the little fellow returned, and, producing the money, announced that he had come to pay his note. "Well," said the lawyer, "this is the first time that I ever knew a note to be taken up the day it was given. A boy that will do that is entitled to note and money too"; and, giving him both, sent him on his way with a smiling face and happy heart. The boy's note represented his

honor. A boy who thus keeps his honor bright, however poor he may be in worldly things, is heir to an inheritance which no riches can buy,—the choice promises of God.

MARITIME SHIPPING STATISTICS.—The new vessels registered at Halifax during the past year numbered twenty-four, of which three were barques, one a brigantine, and twenty schooners, making a total tonnage of 3,654. The ships transferred from other ports and those registered to November were twenty-nine in number, of which eight were steamers, chiefly tugs, one a barquentine, four brigantines, and sixteen schooners, making a total of 2,874 tons. Very few vessels built by Halifax enterprise are registered there. They are chiefly registered in the ports where they are built. The number of new vessels added to the shipping registered at St. John, N. B., last year is unusually small, amounting only to 27 vessels of 16,445 tons, against 35 vessels of 23,682 tons in 1877, and 43 vessels of 25,152 tons in 1876. There are 753 vessels of 276,272 tons registered at St. John, 169 vessels of 18,263 tons at Chatham, 180 vessels of 20,273 tons at St. Andrews, 22 vessels of 16,860 tons at Dorchester, 11 vessels of 4,667 tons at Sackville, and one vessel of 313 tons at Moncton. The shipping on the register books at the several ports of register in the Province of New Brunswick amounts to 1,136 vessels of 336,658 tons, a gain of 5 vessels and 7,179 tons over last year. Ship building is stated to be comparatively dull, there being now in course of construction, or being prepared for, only 23 vessels of 20,750 tons, against 37 vessels of 33,000 tons in 1877, and 39 vessels of 34,000 tons in 1876.

#### INSURANCE.—FIRE RECORD.

Montreal, Feb. 23.—The premises of A. O'Donohue, Chabouillet square were damaged to the extent of \$5,000. Insured in the Royal Canadian.

Montreal, Feb. 22.—The house of Thomas Collins, Inspector street, damaged to the extent of \$400. Insured in the Royal Canadian.

Luke Larose, N.S., Feb. 23.—A house belonging to Mr. Comeau destroyed with its contents. No insurance.

Levis, Que. Feb. 23.—A two-story house owned by F. Taschereau with its contents was completely burned. Insured for \$1,700.

New Glasgow, Feb. 17.—D. H. Kirkpatrick's store destroyed, very little stock was saved. Loss about \$3,000, partly insured.

Grimsby, Feb. 22.—Robertson's grist mill totally destroyed. Loss about \$6,000; insured in the Commercial Union for \$1,200, and Phoenix Mutual, of Toronto, for \$1,200.

Orangeville, Feb. 17.—The storehouse of the Toronto, Grey & Bruce Railway destroyed, containing the company's stores, oil, lamps, etc. No insurance.

Seaford, Feb. 18.—A frame store owned and occupied by Mrs. Markey as a grocery and dwelling, and the adjoining frame building, owned and occupied by Mr. John Crawford as a dwelling, and Miss Gamble, dressmaker, completely destroyed. The loss \$1,000 partly insured.

Ottawa February 22.—The hotel of Mr. Chevrier, badly damaged. Loss about \$2,500. Insurance \$1,900.

Winnipeg, Man., February 21.—The dwelling of A. H. Bertrand partially destroyed. Loss, \$500; insured for \$1,700 in the British American.

Halifax, N.S., Feb. 19.—The Coöperage, owned by Mr. Keboe, on Margaret's Bay road, three miles from the city, totally destroyed with contents. Loss heavy; no insurance.

Dumfries, N.B., Feb. 16.—The dwelling of Henry Davidson, destroyed. Insured in the Royal Canadian for \$600.

Port Elgin, Ont., February 20.—The barn and contents, of Archibald McAllister, destroyed. Loss, \$600; insurance \$100.

Grandby, Que. Feb. 21.—The Commercial Hotel, Town Hall, Vittie's post office and a private dwelling all destroyed. Loss about \$15,000. The Town Hall was insured for \$6,000.

Acton, Ont., Feb. 24.—Considerable excitement was caused here about 9 o'clock on Saturday night by the alarm of fire, when it was discovered that Edward Nickling's house was on fire. Before much damage was done, the fire was extinguished. Loss, small.

Wales, Ont., Feb. 23.—Two frame houses owned by Jas. Stuart and Tobias Myers, destroyed. Supposed incendiary.

Kingston, Feb. 16.—The workshop of Geo. Offord & Co., wholesale boot and shoe manufacturers, totally destroyed. The stock and machinery were insured for \$20,000, the building for \$4,500. Mr. Offord was burnt out in the same place about two years ago.

#### ASSIGNMENTS.—ONTARIO.

M. Willing, Forest.  
Thos. Carroll, Toronto.  
Edwin Wilby, Toronto.  
Bowman & Frier, contractors, Stratford.  
W. Hewitt & Co., hardware, Toronto.  
Thos. Bennett, jr., hotel, Brockville.  
Thos. McCrosson, Toronto.  
J. R. Carter, dry goods, Toronto.  
E. Wilby, infants carriages, Toronto.  
J. W. C. Bedson, groceries, Toronto.  
J. Terry & Son, produce, Toronto.  
Peter Crouter, Lindsay.  
Jno. Terry & Son, Toronto.  
Jno. H. Shannon, Owen Sound.  
Chas. Eligh, Kemptville.

#### PROVINCE OF QUEREC.

B. J. Pettener, Montreal.  
Wm. McLaren & Co., boots and shoes, Montreal.  
S. J. Baker & Co., gents' furnishings, Montreal.  
C. Ancil, leather, Levis.  
N. Gariépy, trader, St. Paul's Bay.  
H. Dionne, St. Jean Port Joli.  
A. Arcand, dry goods, Quebec.  
Martin Franey, trader, Montreal.  
E. Ruel, trader, Lauzon.  
F. X. Couillard, notary, Lauzon.

#### PROVINCE OF NOVA SCOTIA.

M. McIlreith, tailor, Halifax.

#### PROVINCE OF NEW BRUNSWICK.

Chas. Lee, St. John.  
J. R. Hamilton, news agent, St. John.

#### WRITS OF ATTACHMENT.—ONTARIO.

Nation & Whitehead, Goderich.  
Charles May, Cayuga.  
T. B. Henderson, Walkerton.  
Louis Lenhard, Walkerton.  
Wm. Lines, Maple Hill.  
Jno. F. Sherwood, Windsor.  
R. May, Cayuga.  
Henry Crossin, hatter, London.  
J. F. Jordan, dry goods, St. Catharines.  
F. J. Drake, lumber, Hastings.  
Jno. Wallace, Lindsay.  
Jas. S. Hammond, Goderich.  
George Klein, dry goods, Stratford.  
R. Spears, Toronto.  
J. W. Fowke, Whitby.  
D. M. Telford, London.  
B. Benard, Barrie.  
A. McGirr, Feversham.  
S. W. Hungerford, Sarnia.  
M. Gilmour, Sarnia.  
Wm. Gordon, Sarnia.  
Mrs. E. Warnock, Goderich.  
Wm. Worden, Goderich.  
M. S. Morrell, Toronto.  
A. O. Brown, Aylmer.  
R. Trimble, Owen Sound.  
Ball & Raworth, Napanee.  
R. Findley, Manotick.  
Thos. Wilson, Brampton.  
J. O. Cooper, stoves, Barrie.  
Luke Doyle, Hamilton.  
Wm. R. Robertson, Goderich.  
A. J. & G. Webster, London.  
Edgar Hurdle, general store, Glencoe.  
Jno. Snarr & Son, coal, Toronto.  
J. F. Sherwood, Leamington.  
Geo. Sherman, Paisley.  
G. Tétreau, Goderich.  
Thos. McLean, Brantford.

Alex. Sutherland, Kingston.  
Jno. Finley, Port Stanley.  
Thos. A. Fuller, Barrie.  
Hurry Allen, Stratford.  
C. Gillies, West Lorne.  
R. Spears, Toronto.

#### PROVINCE OF QUEREC.

La Compagnie Franco Canadienne, Quebec.  
Dominion Loan Mortgage Co., Montreal.  
Ellen McAllen, Montreal.  
W. N. Kinne, hotel, Montreal.  
Forrester & Bourdeau, Laprairie.  
Robert Dunn & Co., Montreal.  
Barbeau & Co., Montreal.  
Wm. J. Haire, Franklin Centre.  
A. Dorais, dry goods, Montreal.  
D. Rochette, tanner, St. Antoine.  
John McCready, Ste. Colombe.  
D. Meureux, trader, Three Rivers.  
Langelier & Foisy, Iberville.  
Joseph O. Sirois, Grand River.  
Philomène Ménard, trader, Montreal.  
Geo. Yon, tinsmith, Montreal.  
John Burns, gas fitter, Montreal.  
R. & J. McLeod, traders, Montreal.  
A. Pilon, trader, Ste. Scholastique.  
R. Poster, trader, Montreal.  
Papineau & Archambault, Montreal.  
Beveridge & Hellwell, Montreal.  
M. Henry, Montreal.  
E. Latarte, trader, St. Paschal.

#### PROVINCE OF NOVA SCOTIA.

David Scott, Halifax.  
Amos Atkinson, Amherst.  
D. McKarher, Pictou.  
James Love & Co., Vale Colliery.  
Jos. Colin, Halifax.  
J. S. Holsted, Halifax.  
D. J. Milncon, Digby.  
D. McKarher & Co., liquors, New Glasgow.  
R. B. McIntosh, wholesale groceries, Halifax.  
Lambert Bros., furniture, Halifax.  
J. E. Richardson, Lockport.  
Wm. M. Clough, general store, Port Hastings.  
Payzant & Bigelow, Spencer's Island.  
J. R. Renwick, Halifax.  
Wm. H. McKenzie, general store, Garden of Eden.  
Wm. A. Vibert, Halifax.  
Francis C. Cook, Guysboro.  
M. Keating, Guysboro.  
Geo. W. Christie, Truro.  
S. C. Hood, jewellery and drugs, Yarmouth.  
J. S. Holsted, Halifax.

#### PROVINCE OF NEW BRUNSWICK.

J. Robertson, Richibucto.  
Jacob Robertson, general store, Weldford.  
E. H. S. Flood, St. John.  
D. Smith, Campbellton.  
E. Shepherd, St. John.

### Commercial.

#### MONTREAL GENERAL MARKETS.

MONTREAL, March 13th, 1879.

The cheap trip advertised to begin last Monday has not brought very many buyers to town, but those that have arrived express themselves satisfied with their visit. It was not to be expected that there would be any great number down the first trip, as travellers were out earlier, and sound retailers have had goods pressed upon their notice for two months past and had every opportunity furnished them for buying. The boot and shoe trade is purifying itself at last and setting a good example to other trades, especially to the dry goods people, who, with a few exceptions, seem yet to think that they must encourage bankrupts to continue in business to the injury of their neighbours and the general demoralization of the trade. The weather has been quite spring-like during

the week, and the country roads have been much improved through the thaw, followed by the frost of last night. The money markets show little change. Stocks are looking upwards.

ASHES.—Receipts of Pots have somewhat fallen off, but the demand being light, price has given way, and \$3.95 has been taken for small brls. of First Pots; it is quite clear we will see very low prices next summer. Seconds, \$3.35. Thirds \$2.75. Pearls.—Are scarce and wanted, but it is impossible to quote. Receipts since 1st January, 1430 brls Pots and 75 brls Pearls. Deliveries, 737 brls Pots and 178 brls Pearls. Stock in store on 12th March at six p.m., 1816 brls Pots and 135 brls Pearls.

BOOTS AND SHOES.—There seems to be more activity in the trade the present week, a few buyers are in town, and a better feeling is manifest as to the future. Prices cannot be said to have advanced, but the feeling among the houses which remain solvent is that better prices will be obtained as the season advances, as stocks of desirable goods are not large.

DRUGS AND CHEMICALS.—A moderate business is doing in a limited way with prices unchanged. In the absence of advices from England we have no report as to the state of the market there.

DRY GOODS.—The business thus far this season compares favorably with that of the corresponding period of last year. There appears to be an over stock of American Cottons in the market, and retailers have also been supplied largely direct from American buyers; whence it should be inferred that this article will not command top prices during the remainder of the season. No change in our quotations.

FLOUR.—There has been only a moderate demand for flour during the week. The market, however, has ruled very firm, and holders are asking advanced prices for forward delivery. Spring Wheat flours are 5c to 10c per barrel on spot sales.

FURS AND SKINS.—There has been an advance on the Hudson Bay sales in some lines and a decline in others at the sale of C. M. Lampson, but the price in this market will not be materially affected by the figures. Russian imported furs will be scarce and consequently higher, if the apprehensions concerning the plague are realized.

GROCERIES.—In the uncertainty about duties, no heavy operations are being made. It is expected to-morrow the subject will be discussed if not finally settled. Sugars.—Market here fairly steady for all kinds. The good qualities of low Yellows are not plenty. Teas, firm for desirable grades with light business actually doing. Molasses and Syrups, unchanged. Rice, rather higher and not plenty, \$4.30 to \$4.50. Chemicals and Spices are unchanged. Fruits, Valencia Rasins, firm, 6c to 6½c; other kinds inactive.

HARDWARE.—Pending the declaration of the tariff changes, wholesale houses are unwilling to take orders at present prices for future delivery, and there is little business doing meantime. Recent advices from England state that makers of Tin Plates are now masters of the situation, and an important change in the scale of prices has been resolved upon by the Tinplate Makers Association to go into effect the 1st inst., although the makers have been acting upon it since the quarterly meeting on the 8th January. Tinplate may now be quoted in the Montreal market at \$5.75. Doubles are only 50 cents per box less than 14x20, thus: DU \$5.25; IO \$5.75; DX \$7.25; IX \$7.75; 12x12 to be 25 cents extra; 10x14, 14x20 and 20x23 (112 sheets) to be double 20x14 with 50 cents added.

**LEATHER.**—There has been a little more doing this week, and the prospects for a fair spring business look brighter. Prices continue to favour buyers. The Hide market is fairly active. Dealers are paying \$6 per 100 for No. 1 inspected Hides.

**LIVE STOCK.**—The arrivals of live stock at Point St. Charles last week were fifteen carloads of cattle and three carloads of cattle. At the St. Gabriel market last Monday, the prices of good cattle were higher than at any period of this season. Eight first-class heifers were sold at nearly \$52 each, or 44c. per lb., four of which were afterwards sold by former purchaser at 43c. per lb.; eighteen cattle at \$60, or from 34c. to 33c. per lb.; fifteen cattle at from \$40 to \$50 each, or about 4c. per lb. At the Viger Market about sixty head of cattle were offered, but, owing to high prices being asked and animals not of good quality, very few were sold. A lot of small cattle was sold at from \$13 to \$25 each.

**OILS.**—There has been some enquiry for Linseed Oil, but sales have been moderate as holders, expecting an advance in the tariff, are not anxious to sell. Prices for small lots remain as before at 59c. for Raw and 63c. for Boiled. Naval Stores are in moderate demand, prices unchanged. Paints, without change.

**Provisions.**—Butter. — Owing to the mild weather during the past week, coupled with increased arrivals, the market has had an easier tone. The city demand has been very light, while there is little or no export demand. Last English advices report market easier for low grades owing to heavy arrivals and milder weather, while choice qualities remain about the same. It is thought that the bulk of the stock in New York will be consigned.

**Cheese.**—Owing to recent heavy shipments the market has been somewhat easier on the other side. The New York market is steady, there being a good export enquiry for all grades but principally for "Fancy White," which is scarce. Market here unchanged. About 12 carloads were shipped from here during the week via Portland for Liverpool.

**SKINS.**—Since our last report the market has been more active, but there has been very little change to note in prices. We quote Red Clover \$6.50 to \$7.00 per 100 lbs. in quantity, and Timothy at \$1.60 to \$1.60 per bushel of 45 lbs.

**TOBACCO.**—The demand for manufactured plug continues good, most sales are delivered in bond. The United States having resolved to reduce in May next their excise duty to 16c per lb., it is not thought now any change will be made here. Quotations remain steady as last quoted and without any prospect of change as leaf continues steady and low in price. **Cigars.**—Importation of Havanas have been considerable, but the most being made from the later crops of tobaccos are not in much demand, even with expected advance in duties. Those from older leaf with good burning qualities command ready sale. Reports from Cuba as to present crop continue very favorable, especially in the Venita Abajo district, and prices, from the accounts of some sales of leaf in the fields, will rule high. Domestic, for medium and low grades, are in good demand, the latter are at present to a considerable extent neglected on account of the low prices of some imported Havanas.

**MARKETS BY TELEGRAPH.**

Toronto, March 13.

Market inactive and unsettled. Flour quiet but steady. A car of Superior Extra sold at equal to \$4.40 to-day, and Extra brought \$4.15 yesterday; Spring Extra wanted at \$3.95 to \$4.00; Oatmeal offered at \$3.75, with \$3.50

bid. Wheat rather demoralized to-day; No. 2 and No. 3 Spring offered at previous prices, but 92c is probably the best price that can be relied on for the former and 87c to 88c for the latter; buyers hold off. Oats firm and wanted; American sold at 35c on track, and 34c bid for Canadian. Barley rather easy; car of two rowed sold by sample at 63c on track. Peas nominally unchanged.

**AMERICAN MARKETS.**

New York, 1.05 p.m.—Wheat dull and lower. Chicago, \$1.07 to \$1.08; Milwaukee, \$1.08; Red Winter, \$1.14. Pork, April, \$10.25. Lard, April, \$6.67.

Chicago, 13th March, 1879, 1.00 p.m.—Wheat, April, 91c. to 91c.; May 95c. Receipts 54,000 bushels; shipments 80,000 bush. Corn, May 36c. to 36c.; June 36c. Receipts 55,000 bushels; Shipments 95,000 bushels. Oats, May 25c. Receipts 62,000 bushels; shipments 52,000 bush. Pork, April \$9.70; May \$9.80 to \$9.82. Lard, April \$6.45; May \$6.52. Live Hogs, receipts, 16,000. Market quiet. Floating cargoes Wheat and Corn quiet. Cargoes on passage, Wheat and corn rather easier. Spring Wheat off coast 42s.6d Corn off Coast 22s. Spring Wheat per shipment 40s.6d. to 41s. Arrivals of Coast Wheat and Corn small. Liverpool Spot Wheat and Corn quiet. Amount of Wheat on passage 1,450,000 quarters. Amount of Corn on passage 510,000 quarters.

**ENGLISH MARKETS.**

Liverpool and London, Beerbohm's Report, March 13th.—Floating Cargoes Wheat at opening quieter. Floating Cargoes Corn rather easier. Cargoes on passage and for shipment, Wheat, rather easier. Cargoes on passage and for Shipment, Corn, quiet. Mark Lane, Wheat, unaltered. Mark Lane, Corn, unaltered. Med. Ch. or Mil. Wheat, 42s. 6d. Mixed American Corn, 23s. 3d. Ch. or Mil. Wheat, per 480 lbs. 46s. 6d. to 41s. No. of cargoes on passage to U. K., Wheat, 1,450,000 qrs. No. of cargoes on passage to U. K., Corn, 510,000 qrs. Liverpool Wheat, spot, at opening, quiet. Liverpool Corn, spot, at opening quiet.

Liverpool Press Report, March 13.—Flour, 8s. 6d. to 10s.; Spring Wheat, 7s. 9d. to 8s. 3d.; Red Winter, 9s. 1d. to 9s. 5d.; White Winter, 8s. 11d. to 9s. 6d.; Club, 9s. 4d. to 9s. 9d. Corn, 4s. 7d. Pork, 49s. Lard, 33s. Cheese 48s.

**IMPORTS.**

Comparative statement of Imports at the Port of Montreal per Grand Trunk Railway from 1st Jan. to 13th March, 1878 and 1879, inclusive:

	1878.	1879.
Ashes.....brls.....	1,272	1,505
Butter.....brls.....	14,867	19,817
Barley.....bush.....	11,719	14,168
Bacon.....boxes.....	37	.....
Corn.....bush.....	4,000	2,061
Cheese.....boxes.....	1,230	57
Flour.....brls.....	91,326	82,985
Lard.....brls.....	5,166	729
Oats.....bush.....	6,300	30,078
Oatmeal.....brls.....	1,372	608
Peas.....bush.....	20,005	2,200
Pork.....brls.....	2,202	819
Wheat.....bush.....	3,954	2,368

**RECEIPTS FOR THE WEEK.**

Ashes.—146 brls. Pot.—brl. Pearl.  
Butter.—568 brls.  
Barley.—968 bush.  
Bacon.— box.  
Corn.— bush.  
Cheese.—51 boxes.  
Flour.—10,575 brls.  
Lard.—233 brls.  
Oats.—4,978 bush.  
Oatmeal.—100 brls.  
Peas.— bush.  
Pork.—brl.  
Wheat.—768 bush.

**EXPORTS.**

Comparative statement of Exports of leading articles at the Port of Montreal, from the 1st Jan. to 13th March, 1878 and 1879, inclusive.

	1878.	1879.
Ashes.....brls.....	392	367
Butter.....brls.....	37,640	52,281
Barley.....bush.....	36,050	.....
Bacon.....boxes.....	3,746	6,754
Corn.....bush.....	.....	.....
Cheese.....boxes.....	8,394	28,568
Cattle.....brls.....	473	1,081
Flour.....brls.....	29,030	22,480
Horses.....brls.....	16	.....
Hogs.....brls.....	570	270
Lard.....brls.....	5,789	3,933
Lumber.....feet.....	.....	.....
Oatmeal.....brls.....	15,374	4,529
Oats.....bush.....	17,441	5,030
Peas.....bush.....	53,102	101,903
Pork.....brls.....	906	66
Sheep.....brls.....	1,161	969
Wheat.....bush.....	503,474	430,915

**EXPORTS FOR THE WEEK.**

Ashes.—21 brls. Pots.—brls. Pearl.  
Butter.—2,195 brls.  
Barley.— bush.  
Bacon.—718 boxes.  
Corn.— bush.  
Cheese.—7,058 boxes.  
Cattle.—  
Flour.—1,771 brls.  
Hogs.—  
Horses.—  
Lard.—brls.  
Lumber.—feet  
Oats.—bush.  
Oatmeal.—80 brls.  
Peas.—6,400 bush.  
Pork.—brls.  
Sheep.—  
Wheat.—34,400 bush.

**RAILWAY RETURNS.**

NORTHERN RAILWAY OF CANADA.—Traffic receipts for period ending 28th February, 1879.—Passengers, \$2,688.48; Freight, \$3,827.47; Mails and Sundries, \$924.12. Total Receipts for current period 1879, \$7,440.07. Corresponding period 1878, \$9,041.18. Decrease, \$1,601.11.

**A T THE RED STORE,**

581 ST. CATHERINE STREET.

Our Great Cheap Sale of Spring Goods will begin on MONDAY, 10th instant, to be continued throughout this month. As the times are hard, and money very scarce, we are determined to sell cheap. Our extensive stock, consisting of the very important lines, and in which the public knows we excel, are

**Tweeds and Dress Goods.**

We have certainly in these two lines the best and most varied choice that can be offered by any house in Montreal, our special attention being exclusively devoted to these branches. We are in a position to defy competition of the best houses in Canada, being directly supplied by manufacturers, and have no hesitation in recommending you to pay us an early visit and examine for yourself what we are doing in Cheap Goods.

**At the Red Store.**

The rich like the poor are sure to find Goods suitable for their purses. Everything will be done to merit the confidence of the public. Do not forget Cheap Sale taking place next week, 10th March.

**AT THE RED STORE,**

581 ST. CATHERINE STREET,

**L. J. PELLERIN, LEFEBVRE & CO.**

N.B.—Use Clapperton's Six Cord and Gince Sewing Cotton for hand and machine.

**KINGSTON**  
Coffee and Steam Spice Mills  
FOR SALE.

The undersigned offers for sale his Stock, Machinery and good-will in the above business, on very easy terms of payment, and will rent the premises, which are well situated and adapted for the business. At a very Moderate Rental and for a long or short terms of years.

All Machinery is in good working order. Satisfactory reasons given for selling.  
P.S.—I will, if necessary, give the purchaser one month of my time free of charge to assist him.  
Apply personally or by letter to  
**J. A. KARCH, Proprietor,**  
Kingston, Ont.

**DEPARTMENT OF CROWN LANDS**  
QUEBEC, 23rd January, 1879.

NOTICE IS HEREBY GIVEN that His Excellency the Lieutenant-Governor has been pleased, by Order-in-Council, dated the 20th January instant, to add the following clause to the Timber Regulations:—

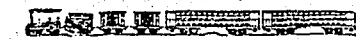
All persons are hereby strictly forbidden, unless they may have previously obtained a special authorization to that effect from the Commissioner of Crown Lands or from his Agents, to settle, squat, clear, or chop on Lots in Unsurveyed Territory, or on Surveyed Lands not yet open for sale, or to cut down any merchantable trees which may be found thereon, comprised within the limits of this Province, and forming portion of the locations granted in virtue of licenses for the cutting of timber thereon; said timber being the exclusive property of the holders of said licenses, who have the exclusive right to enter actions against any person or persons who may be found violating this order

**F. LANGELEIER,**  
Commissioner of C. L.

**G. H. MUMM & CO.'S CHAMPAGNE.**  
IMPORTATION IN 1878  
**35,906 Cases,**



or **16,270** Cases more  
than of any other brand.  
**HENRY CHAPMAN & CO.,** Montreal,  
Sole Agents for Dominion of Canada.



**Quebec Government Railways.**

Chaudiere Bridge and Approaches.

**Tenders Wanted.**

TENDERS, addressed to the Hon. H. G. Joly, Commissioner of Agriculture and Public Works, and endorsed "Tenders for Chaudiere Bridge and Approaches," will be received at 16 ST. JAMES STREET, MONTREAL, up to NOON of MONDAY, 31st MARCH, for the construction of all the MASONRY required in connection with the Bridge across the Ottawa River, which will consist of Eleven Piers and Four Abutments, together with all the Earth and Rock Excavations and Embankment required to make the connection between the Quebec, Montreal, Ottawa and Occidental Railway, in the City of Hull, in the Province of Quebec, and the Canada Central Railway, in the City of Ottawa, in the Province of Ontario.

Contractors will be 'shown' soundings, positions of the Abutments and Piers of the Bridge, and of the line generally, on application at the Government Engineer's Office, 16 St. James street, Montreal, at any time after this date, but detailed plans and specifications can only be seen on and after THURSDAY, the 20th MARCH, at the same place.

No tender will be received unless made upon the printed form attached to the specification, or unless accompanied with a certified cheque for one thousand dollars, which sum shall be forfeited if the party tendering declines entering into contract for the works at the rates and on the terms stated in his tender.

The Government does not bind itself to accept the lowest or any tender.

**P. ALAN PETERSON,**  
Government Engineer.

Montreal, March 8th, 1879.

**C. H. CORDINGLY & CO.**

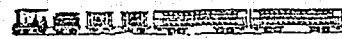
DISTILLERS AND MANUFACTURERS OF  
**CORDIALS, TOM GINS, GINGER WINES,**  
CHOICE FRUIT SYRUPS,  
**BITTERS, BRANDIES, WHISKEYS, & C**

SOLE PROPRIETORS  
OF THE TRADE MARK, AND MANUFACTURER  
OF THE CELEBRATED  
**"JOHN BULL BITTERS."**

Prize Medal and Diploma, Exposition Universella  
à Paris, 1867. Silver Medals, Provincial Exhibitions  
1865, 1870 and 1873.

287 & 289 Commissioners Street.

SPECIALITIES OF  
Extra No. 1 Ginger Wine, Old Tom Gin,  
Irish & Scotch Whiskeys, Fruit Syrups.



**Q. M. O. & O. RAILWAY.**

EASTERN DIVISION.

Commencing MONDAY, Feb. 17, Trains will be run on this Division, as follows:

LEAVE HOCHELAGA.	ARRIVE QUEBEC.
Express.....8.00 p.m.	10.10 p.m.
Mixed.....7.00 a.m.	6.50 p.m.

RETURNING.

LEAVE QUEBEC.	ARRIVE MONTREAL.
Express....12.00 p.m.	7.30 p.m.
Mixed.....6.15 p.m.	10.30 a.m.

Trains leave Mile End 10 minutes later.

Tickets for sale at offices of STARNES, LEVE & ALDEN, 202 St. James street, 158 Notre Dame street, and at Hochelaga and Mile End Stations.

**J. T. PRINCE,** Genl. Pass. Agent.  
February 7, 1879.

**A. GIBERTON & CO.,**

8 DeBroscois Street,  
MONTREAL

**SOLE AGENTS IN CANADA FOR**

- Riviere, Gardrat & Cie., Cognac, Brandies.
  - Wynand, Poekink, Amsterdam, Beste Schiedammer Gin and Cordials.
  - La Grande Chartreuse, Isere, L. Garnier, Chartreuse (genuine).
  - E. Mercier & Co., Epornay, Champagne.
  - La Benedictine, from the Abbey of Pecamp.
  - J. Brisson & Co., Bordeaux, Claret.
  - H. R. H. the Duke d'Anmale, Palermo, Zucco-Madeira.
  - Odrion & Piot, Purveyors to the Court of Russia, Côte d'Or, Burgundy Wines.
  - E. Cusenier & Co., Purveyors to the Court of Italy, Paris, Cordials.
  - Chevalier-Appert, Paris, Conserves Alimentaires.
  - Gaillard & Cavailon, Provence, Oils.
  - Ameux Freres, Nantes, Sardines in Oil.
  - The Gruyere Model Cheese Factory, Gruyere, Switzerland, Cheese.
  - H. Tavernier & Co., Vevey, Switzerland, Cigars and Tobacco.
  - The French and Belgian Plate Glass Companies.
  - Haidin & Cie., Belgium Window Glass.
  - The Crystal Works of Baccarat, Paris.
  - J. Poyat, Limoges, French Porcelains.
  - J. Vicillard & Co., Bordeaux, French Crockery.
  - Dufour & Co., Anchor Brand, Bolting Cloths.
  - E. Choupe, Paris, French Leathers.
  - French Boot Factories, Paris, Ladies', Men's and Children's Boots and Shoes.
  - Cottance La Parfumerie Centrale and St. James, Paris, Perfumeries.
  - C. Debrye, Paris, Brushes and Combs.
  - Laroche, Joubert, Lacroix & Cie., Angouleme, Papers of all kinds.
  - Jules Turquetil & Cie., Paris, Wall Papers.
  - Jeanet David, St. Claude, Jura, Smokers Goods and Toys.
  - E. Lefaucheux, Paris, Fowling-pieces.
  - N. Vivario-Plomdeur, Armourer to the King of the Belgians, Liege, Sporting Arms.
  - Astier-Prodou, Thiers, Puy de Dome, French Cutlery.
  - Blot & Drouard, Paris, French Clocks and Bronzes.
- IN STOCK—FINE GROCERIES AND**  
**ARTICLES DE PARIS.**  
WHOLESALE ONLY.  
**GUSTAVE A. DROLET,** **A. GIBERTON**  
LUCIEN HUOT.

**E. T. CRUMP & CO.,**  
**LEAF TOBACCO BROKERS,**  
 CHESHAM'S WAREHOUSE,  
**RICHMOND, Va., - - - U.S.**

Orders respectfully solicited.

**AGENTS, READ THIS.**

We will pay Agents a Salary of \$100 per month and expenses, or allow a large commission to sell our new and wonderful inventions. We mean what we say. Sample free. Address,

**SHERMAN & CO., Marshall, Mich.**

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(For Assignees, Accountants, &c., see other page.)

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 George Denmark. W. B. Northrup, M.A.

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 &c., Office, Silver Street, Bowmanville.

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 Office, Queen Street, Fredericton, N.B.

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 NOTARIES, &c. LONDON, ONT.  
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Refer to Mackay Bros., Montreal.

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 Collections promptly made in all parts of Canada.  
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**MOUSSEAU, CHAPLEAU & ARCHAMBAULT,**  
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 Special attention to the collection of Outstanding  
 Notes and Accounts. Money to loan at reasonable  
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**F. A. HALL, late HALL & ELLIOTT,**  
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 Office—10 Foster st., East, adjoining Hicks' Hotel,  
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 Messrs. STEVENSON & Co., Montreal.  
 Messrs. A. MEIGHEN & BROTHERS, Perth.

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 J. G. Kilmaster. G. W. Wells.

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 Prompt attention given to collections and to all in-  
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 Special attention given to Collections.

Oceanic Steamships.

**ALLAN LINE,**



UNDER CONTRACT with the Government of Canada for the conveyance of the CANADIAN and UNITED STATES MAILS.

1878-9. Winter Arrangements. 1878-9.

This Company's Lines are composed of the undernoted First-class, Full-powered, Clyde-built, Double-Engine, Iron Steamships:—

Tons.	
Sardinian.....	4100 Capt. J. E. Dutton.
Circassian.....	3400 Capt. J. Wylie
Polynesian.....	4100 Capt. Brown
Sarmatian.....	3600 Capt. A. D. Aird
Hibernian.....	3434 Lt. F. Archer, R.N.R.
Caspian.....	3200 Capt. Trocks
Scandinavian.....	3000 Capt. R. S. Watts
Prussian.....	3000 Capt. J. Ritchie
Austrian.....	2700 Capt. H. Wylie
Nestorian.....	2700 Capt. Barclay
Moravian.....	3600 Capt. Graham
Peruvian.....	3800 Lt. W. H. Smith, R.N.R.
Manitoban.....	3150 Capt. McDougall
Nova Scotian.....	3200 Capt. Richardson
Canadian.....	2600 Capt. McLean
Corinthian.....	2400 Capt. Menzies
Acadian.....	1350 Capt. Cabel
Waldensian.....	2800 Capt. J. G. Stephen
Phonician.....	2800 Capt. Scott
Newfoundland.....	1500 Capt. Mylins

The Steamers of the LIVERPOOL MAIL LINE, sailing from Liverpool every THURSDAY, and from Halifax every SATURDAY (calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland), are intended to be despatched

Sardinian.....	8th March.
Hibernian.....	15th "
Moravian.....	22nd "
Circassian.....	29th "
Sarmatian.....	5th April.
Caspian.....	12th "

Rates of Passage from Halifax:

Cabin, (according to accom.).....	\$55	\$65	& \$75
Intermediate.....	\$40		
Steerage.....	\$25		

An experienced Surgeon carried on each Vessel. Berths not secured until paid for.

Through Bills Lading granted in Liverpool, and at Continental Ports, to all points in Canada, via Halifax and the Intercolonial Railway.

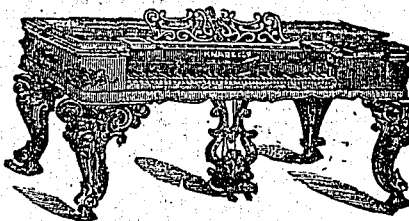
For Freight or other particulars, apply in Portland to J. L. FARMER; in Quebec to ALLAN RAE & Co.; in Havre to JOHN M. CURRIE, 21-Quai d'Orleans; in Paris to GUSTAVE BORSANGE, 16 Rue du Quatre Septembre; in Antwerp to A.G. SCHMITZ & Co.; or RICHARD BENS; in Rotterdam to RUVS & Co.; in Hamburg to C. HUGO; in Bordeaux to JAMES MOSS & Co.; in Bremen to HENRI RUPPEL & SONS; in Belfast to CHARLEY & MALCOLM; in London to MONTGOMERIE & GREENHORNE, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN BROTHERS, James Street; in Chicago to ALLAN & Co., 72 La Salle Street.

H. & A. ALLAN,

Corner of Youville and Common Streets.

ESTABLISHED 1860.

**Laurent, Laforce & Co.**  
225 Notre Dame St., Montreal, Canada,  
SOLE AGENTS FOR THE  
**Wm. Knabe & Co. PIANOFORTES.**

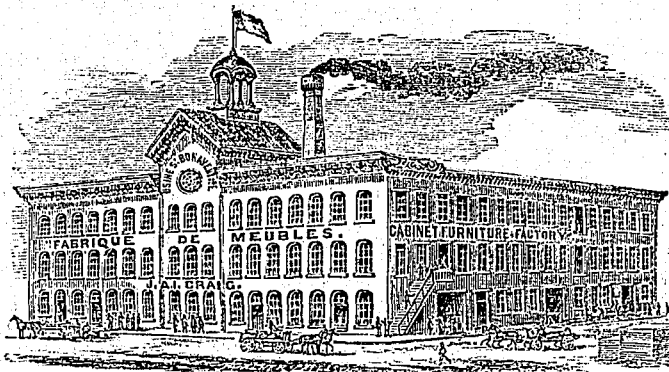


The Judges at the Centennial Exhibition pronounced the KNABE PIANOS to be the best, exponents of the Art of Piano Making, and fully entitled to the leading position, combining all the requisites of a perfect instrument in the highest degree; power, richness and singling quality of tone, ease and elasticity of touch, effectiveness of action, solidity and originality of construction and excellence of workmanship. The Knabe Award is not confined to any single style of instrument, but comprises ALL FOUR STYLES and stands unqualified by phrases indicative of mediocrity. Nor were the Judges content to recognize only a few good qualities, for they especially commend ALL THE ELEMENTS OF MERIT which is possible for the best Pianoforte to possess. Messrs. Laurent, Laforce & Co., have reduced their prices on these excellent instruments to suit the times.

Call and try them and you will buy no other.

**ST. BONAVENTURE MANUFACTORY.**

Furniture Retail at Wholesale Prices.



The proprietors of this establishment have just opened for the benefit of the public, a retail store at No. 483 Notre Dame Street, where purchasers can procure Furniture at Wholesale Prices. Some prices will give an idea—  
Bedroom Furniture, Black Walnut, \$65.  
Bedroom Furniture, Arcolis, \$75.  
Bedroom Furniture, Maple, \$80.  
Bedroom Furniture, Soft-wood, \$18.  
**CRAIG & CO.**

**WILLIAMS SINGER SEWING MACHINE**

18

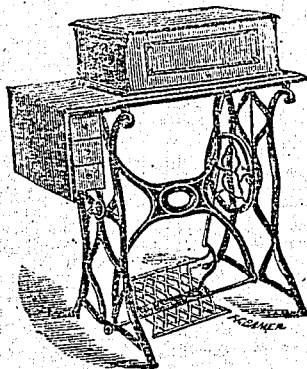
The most popular Machine in the Market; Has a larger sale than any other Canadian Machine, and is universally admired by every lady who has ever had the pleasure of using one.

Don't buy a Machine until you have given it a trial.

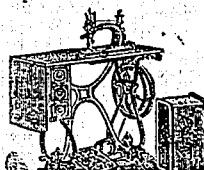
HEAD OFFICE: 347 NOTRE DAME STREET, MONTREAL.

**D. GRAHAM,**

Managing-Director.



**GUELPH SEWING MACHINE CO.**



The OSBORNE SEWING MACHINES having been awarded both Centennials Medals and Medal in the Canadian award at the International Centennial Exhibition, Philadelphia, last year, as well as having been invariably awarded First Prizes wherever exhibited since they were put in the markets, we can with every confidence warrant them as First-Class Machines in every respect.

Inspection and trial asked. Price low. Terms liberal. Satisfaction guaranteed.

**WILKIE & OSBORNE, Manufacturers, GUELPH, ONT., CANADA**



MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, MARCH 13th, 1879

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes:</b>		<b>Dry Goods.</b>		<b>Furs.</b>		<b>COFFEES, green.</b>	
Men's Thick Boots.....	2 00 2 50	<i>Cottons.</i>	\$ c. s. c.	Labrador Herrings, per brl	\$ s. c. s. c.	" Finest.....	\$ c. s. c.
" Split.....	1 65 2 00	Valleyfield (bleached)		Pickled Salmon No. 1.....	15 00 0 00	Imper'l, med. to good.....	0 30 0 40
" Interior.....	1 25 1 50	" No. 10 in.....	0 00 0 06	" Nos. 2 and 3.....	13 00 14 00	" Fine to finest.....	0 45 0 65
" Kip Boots.....	2 50 3 00	" XX33 in.....	0 00 0 07	Maekereel, No. 1.....	8 00 0 00	I'wankay, com. to g.d.....	0 22 0 26
" Cuff Boots, pegged.....	3 25 3 60	" XXX36 in.....	0 00 0 07	" No. 3.....	5 50 7 00	Oolong.....	0 22 0 30
" Kip Brogans.....	1 25 1 35	" O36 full.....	0 00 0 07	" Small fall.....	3 00 5 00	Congou common.....	0 25 0 32
" Split do.....	0 90 1 00	" O36 full.....	0 00 0 08	Smoked Herrings, per box.	0 21 0 23	" med. to good.....	0 32 0 45
" Buff Congress.....	1 30 2 00	" EE36 shrink finish.....	0 00 0 08	Finman Haddies, per lb.....	0 63 0 00	" fine to finest.....	0 47 0 65
Wom'n's Pebbled & Buff Bals	1 00 1 25	" O36 full.....	0 00 0 09	Smoked Salmon, per lb.....	0 12 0 00	Souchong common.....	0 25 0 32
" Split do.....	0 90 1 10	" EE36 Shrink.....	0 00 0 09	Blasters, per box.....	2 00 0 00	" med. to good.....	0 30 0 45
" Prunella do.....	0 50 1 50	" EE36 Shrink.....	0 00 0 09	Frozen Salmon, per lb.....	0 12 0 13	Fine to choice.....	0 53 0 70
" Interior do.....	0 45 0 50	" EE36 full.....	0 00 0 11	Boneless Codfish.....	0 8 0 63		
" Cong. do.....	0 50 1 25	" LL36 in shrink.....	0 00 0 11	" Hako.....	0 31 0 4		
" Buskins do.....	0 60 0 80	Hochelaga (Grey), G30	0 00 0 06			<b>COFFEES, green.</b>	
Miscee' Pebbled & Buff Bals	90 1 15	" in.....	0 00 0 06	Rats, Spring.....	0 13 0 16	Mocha.....per lb.	0 30 0 33
" Split do.....	75 0 100	" H133 in.....	0 00 0 06	" Winter.....	0 13 0 15	Java, old Govt.....	0 27 0 29
" Prunella do.....	65 0 100	" H11136 in.....	0 00 0 07	" Fall.....	0 8 0 11	Marcaibo.....	0 20 0 23
" Cong. do.....	0 55 0 75	" XX36 full.....	0 00 0 08	Red Fox.....	0 25 1 50	Cape.....	0 19 0 21
Children's pebbled & B'H'ls	0 50 1 10	" XXX36 in. full.....	0 00 0 08	Cross.....	2 00 4 00	Jamaica.....	0 21 0 23
" Split do.....	0 50 0 75	Cornwall (Grey), WD32	0 00 0 06	Silver.....	25 00 40 00	Rio.....	0 19 0 23
" Prunella do.....	0 50 0 75	" in.....	0 00 0 06	Lynn.....	1 50 1 75	Singapore & Ceylon.....	0 22 0 26
Infants' Cacks, pr. doz.....	1 00 6 00	" WE35 in.....	0 00 0 07	Martin.....	1 00 1 25	Chicory.....	0 11 0 12
		" WR35 in.....	0 00 0 08	Otter.....	4 00 6 00		
		" WS35 in.....	0 00 0 09	Mink, Dark Primo.....	1 25 1 75	<b>SUGAR, (Ccks. &amp; Brils.)</b>	
		" WA36 in.....	0 00 0 08	" Palo.....	0 25 0 50	Porto Rico.....per lb.	0 07 0 07
<b>Drugs.</b>		" WW35 in.....	0 00 0 11	Beaver, Winter, clean	1 75 2 00	Cuba.....	0 00 0 00
Aloes Cape.....	0 16 0 17	Lybster (Grey), No. 2,	0 00 0 06	" Polt, clean Polt, p.lb.	1 50 1 75	Barbadoes.....	0 06 0 07
Alum.....	1 65 1 90	" No. 2, 35 in.....	0 00 0 07	Bear, large Primo.....	6 00 8 00	Yellow Refined.....	0 06 0 08
Borax.....	0 11 0 12	" No. 1, 35 in.....	0 8 0 00	" small.....	4 00 5 00	Dry Crushed.....	0 12 0 10
Castor Oil.....	4 00 4 25	" XX36 in. full.....	0 9 0 00	" Cub.....	2 00 4 00	Granulated.....	0 08 0 87
Caustic Soda.....	2 50 2 75	" Heavy twilld, 36 in	0 10 0 00	Fisher.....	5 00 7 00		
Chem Turtar.....	0 27 0 30	Dundae (Grey Sheetings),	0 21 0 00	Skunk.....	0 25 0 75	<b>SYRUPS.</b>	
Epsom Salts.....	1 60 1 90	" B, 72 in.....	0 22 0 00			Extra.....per gal.	0 55 0 60
Extract Logwood.....	1 03 0 11	" No. 1, 72 in.....	0 23 0 00	<b>Groceries.</b>		Amber.....	0 45 0 60
Indigo, Madras.....	0 75 1 00	" No. 1, 72 in, twilld.	0 32 0 00	TEA, (B-F-Chests, & Cad.)	0 25 0 30	Silver Drip and Honey.....	0 43 0 48
Madder.....	3 10 0 12	Fish.		Japan, com. to med, per lb	0 25 0 30	Molasses (Barbados).....	0 36 0 40
Opium.....	5 00 5 25	Green Cod, No. 1, 200 lbs..	6 00 7 00	" med. to good.....	0 28 0 36	Trinidad.....	0 39 0 36
Oxalic Acid.....	0 11 0 13	Dry Codfish, American,	4 25 4 50	" med. to good.....	0 28 0 50	Sugar House.....	0 23 0 27
Potass Loude.....	0 00 0 25	100 lbs.....	4 25 4 50	Japan, fine to choise per lb	0 23 0 28	<b>FRUIT.</b>	
Quinine.....	4 00 4 10	Gaspé.....	0 00 0 00	Japan Nagasaki.....	0 23 0 28	Loose Muscatel.....per box.	1 65 1 75
Soda Ash.....	1 75 1 90			Y. Hyson comior to g.d.	0 23 0 40	Layers in boxes.....	1 50 1 65
Soda Bicarb.....	3 10 3 25			Y. Hyson fine to finest, p.lb	0 45 0 45	Sultans.....	0 81 0 94
Salt Soda.....	1 10 1 20			Gumpd, fair to med.....	0 30 0 40	Seedless.....	0 53 0 75
Tartaric Acid.....	0 12 0 15			" Good to fine.....	0 60 0 60	Valentia.....per lb	0 6 0 61
Teaching Powder.....	1 40 1 50					Currants.....	0 4 0 53
						Prunes.....	0 43 0 5
						Figs.....	0 6 0 13

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

G. E. CAMPBELL,

House, Land and Investment Agent.

\$50,000 TO LOAN.

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ON ALL THE STOCK

AT THE

RED STORE,

DURING THE MONTHS OF JANUARY AND FEBRUARY.

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SELECT A GOOD DRESS!

As the winter appears to be hard and severe, we will double our attention to the public, and our prices shall not be beaten.

As the trade of BLANKETS has been exceedingly poor this last fall, we will mark our stock on hand at Half-price in order not to keep them.

Since the Spring, the RED STORE has been the Champion in this end of the city.

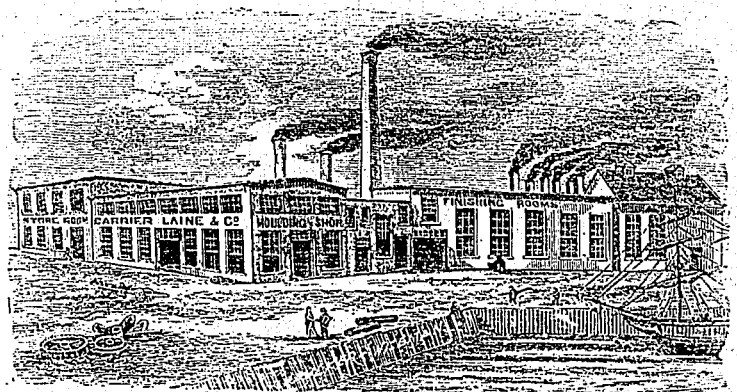
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AUCTIONEER AND COMMISSION MERCHANT.

MONTRÉAL WHOLESALE PRICES CURRENT.—THURSDAY, MARCH 13, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
H. S. Almonds.....	\$ 0 5 0 6	CANNED FRUIT, p. doz.		Tobacco Box Nails:	\$ c. \$ c.	IXX " .....	\$ c. \$ c.
S. S.....	0 15 0 17	Peaches, 2 lb. tins.....	1 00 1 05	1 in. and 1 1/2 in. p. 100 lb kg	7 25 6 25	DC " .....	4 75 5 10
Walnuts.....	0 7 0 9	" 8 lb. tins.....	2 80 2 90	1 1/2 " " " "	6 00 5 50	DX " .....	7 00 7 25
Filberts.....	0 7 0 9	Strawberries, 2 lb. tins.....	1 40 1 50	2 1/2 " 2 1/2 " " "	5 25 5 00	DXX " .....	9 00 9 25
Brazils, new.....	0 7 1/2 0 8	Pine Apples, 2 lb. tins.....	1 80 1 90	Clinch and 1 1/2 Cl. Nails:		Ancho s per lb.....	0 5 0 06
SPICES.				Pears, 2 lb. tins.....	1 60 1 55	1 and 1 1/2 in. per lb.....	0 08 1/2 0 08
Cassia..... per lb.	0 17 0 20	Damsons, 2 lb. tins.....	1 40 1 45	1 1/2 " " " "	0 07 0 07 1/2	Hides, per 100 lbs.	
Mace.....	0 00 1 00	ASSORTED PICKLES.		2 " 2 " " "	0 06 1/2 0 06	Calfskins per lb.....	0 00 0 00
Cloves.....	0 40 0 48	Batty's Mxd Asd, pts., doz	2 90 0 00	2 1/2 " 2 1/2 " " "	0 07 0 06 1/2	Sheepskins each.....	0 90 1 10
Nutmegs.....	0 60 0 90	Nabob.....	4 00 0 00	2 1/2 " 2 1/2 " " "	0 06 1/2 0 06	Green Hide, No. 1.....	7 60 8 00
Jamaica Ginger, Bl.	0 22 0 27	Nabob Nap Sauce.....	2 75 0 00	2 1/2 " 2 1/2 " " "	0 07 0 07 1/2	" " No. 2.....	6 00 7 00
Jamaica Ginger, Unol.	0 19 0 21	Crosse & Blackwell, pts.	2 70 0 00	3 in. and up " "	0 07 0 07	" " No. 3.....	5 00 6 00
African.....	0 10 0 11	Potted Meats, per doz.....	2 70 2 75	*Under 25 bxs 30 p.c. dis.			
Pimento.....	0 15 1/2 0 16	Harvey Sauce, per doz.....	2 80 0 00	*Under 25 bxs 15 p.c.			
Pepper.....	0 9 0 9 1/2	Archevoh " per doz.....	2 80 0 00	Patent Ham'd sizes.....	95 00 40 00	Leather. (at 6 m'ths:)	
Mustard, 4 lb. Jars " "	0 17 1/2 0 18 1/2	Reading " per doz.....	2 80 0 00	Galvanized Iron: No. 24	0 7 0 7 1/2	Span Sole, 1st hvy wts.	0 22 0 23
RICE.				John Bull " per doz.....	0 7 0 7 1/2	Span Sole, 1st mid wts	0 22 0 23
Arroan, &c..... per 100 lb.	4 30 4 50	India Soy " per doz.....	2 60 0 00	" 26.....	0 7 0 7 1/2	Do. No. 2.....	0 20 0 21
Sago..... per lb.	0 54 0 60	Chutney " per doz.....	3 00 3 50	" 28.....	0 7 1/2 0 7 1/2	No. 1 B. A. Sole, mid wts.	0 23 0 24
Tapioca, Pearl..	0 8 1/2 0 10	Worcester, 1/2 pts. per doz..	3 20 9 00	Pig Iron: Siemens No. 1.	19 50 20 00	No. 1 B. A. Sole, over wts.	0 23 0 23
Flake.....	0 8 0 9	Hardware.		Gartshore, No. 1.....	17 50 18 00	No. 2 B. A. Sole.....	0 21 0 23
CANNED GOODS. p. doz				Tin: Block, per lb.....	18 00 16 50	Buffalo Sole No. 1.....	0 20 0 21
Sherbrooke Soups.....		Grain.....	0 16 0 17	Summerles.....	17 60 17 50	Do. do. 2.....	0 18 0 19
Kidneys, 2 lb. tins.....	3 00 0 00	Copper: Ingot.....	0 15 0 18	Bar—ord-brds, pr 100 lbs	1 70 1 80	Slaughter, heavy.....	0 23 0 24
Oxtail, ".....	3 00 0 00	Cut Nails: 12 dy to 7 in.,	0 15 1/2 0 16	Do Best.....	2 45 2 50	Do. light.....	0 23 1/2 0 24
Tomatoes, 3 lb. tins.....	1 30 1 35	per 100 lb keg.....	2 85 0 00	Refined.....	2 45 2 35	Zanzibar No. 1.....	0 21 0 22
" 2 lb. tins.....	1 15 1 25	8 dy to 10 dy p. 100 lb kg.	3 15 0 00	Swedes.....	4 05 4 30	Do. No. 2.....	0 16 0 19
String Beans, 2 lb. tins.	1 20 1 30	5 " to 6 " " "	3 40 0 00	Hoops—Coopers.....	2 20 2 35	Harness, best.....	0 27 0 30
Lima " 2 lb. tins	1 40 1 50	2 1/2 " to 4 " " "	3 50 0 00	Canada Plates: Hatton.	3 25 0 00	No. 2.....	0 23 0 25
Green Peas, 2 lb. tins.....	1 55 2 05	2 " " " " " "	4 25 0 00	Arrow.....	3 49 3 60	Upper heavy.....	0 32 0 33
Baked Beans, 3 lb. tins.	2 50 0 00	100 kg-lots 5 p. c. discount.		Swansea.....	3 15 3 25	" light.....	0 32 0 37
Clam Chowder, 3 lb. tins.	2 40 0 00	American Shingle Nails:		Marshfield.....	3 15 3 25	Grained Upper.....	J 82 0 87
Fish " 3 lb. tins	2 40 0 00	Best 1 lued.....		Fenn.....	3 15 3 25	Red Upper.....	0 84 0 88
Spiced Salmon, 3 lb. tins.	3 50 4 00	2 dy per 100-lb. keg.....	4 75 0 00	Iron Wire:		Kip Skins, French.....	0 75 0 85
Spiced Salmon 4 lb. tins.	6 50 7 00	2 1/2 " to 4 dy " "	3 5 0 00	No. 6, per bundle.....	1 70 1 80	English.....	0 65 0 75
Fresh Salmon, 1 lb. tins.	1 70 0 00	Common Pattern.....	3 65 0 00	" 9, " " " " " "	2 00 0 00	Hemlock Calf.....	0 50 0 65
Canned Salmon.....	2 00 0 00	Finishing Nails:		" 12, " " " " " "	2 30 2 40	Do. light.....	0 45 0 55
Lobsters.....	1 40 0 00	1 in. to 1 1/2 in p. 100 lb kg	7 50 6 50	No 16, per bundle.....	8 00 0 00	French Calf.....	1 10 1 30
Lobsters, 1 lb. tins.....	1 40 1 50	1 1/2 in. to 2 in. " " "	6 00 5 50	Steel, cast, per lb.....	0 12 0 13	Fine Calf Splits.....	0 30 0 35
Hallbut, 1 lb. tins.....	1 50 1 60	2 in. and up " " "	5 00 5 00	" Spring.....	0 3 1/2 0 3 1/2	Stoga Splits.....	0 22 0 25
Haddock, 1 lb. tins.....	1 40 1 50	25 kegs 25 p. c. discount.		" Fire.....	0 3 0 3 1/2	Splits, large, per lb.....	0 23 0 28
Scotch Ling, per lb.....	0 7 1/2 0 00	*Under 25 kegs 10 1/2 p. c. dis.		" Sleigh Shoe, " "	0 2 1/2 0 2 1/2	" small.....	0 17 0 20
Loch Fine Herrings per	1 50 0 00	Flour Barrel Nails:		" Blister.....	0 7 1/2 0 10	Extra fine Shaved Splits.	0 28 0 30
" " " per keg.	2 60 0 00	4 in., 1 in. and 1 1/2 in p. kg.	7 25 6 25	Tin Plate: 1 C Coke	4 75 6 00	Leather Board, Canadian.	0 12 0 14

\* These discounts apply only for immediate delivery, and for quantities named of each kind separately.  
 Terms for all nails 4 months from average date of delivery. Cash discount (within 80 days) on Clinch and Pressed Nails, 5 per cent.; on Cut, Finishing, Flour Barrel and Tobacco Box Nails, 8 per cent.

THE METROPOLITAN MUTUAL BENEFIT SOCIETY.

Head Office, Montreal, P.Q.

JOHN OGILVY, Esq., J. L. LEPROHON, Esq., M.D., Vice-Consul of Spain, PRESIDENT. Vice-PRESIDENT. A. A. DICKSON, SECRETARY.

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ADDRESS

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MONTRÉAL WHOLESALE PRICES CURRENT.—THURSDAY, MARCH 13th, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Ruscetta, light.....	\$ c. \$ c.	" jpts., "	\$ c. \$ c.	Brockville, (iceselect'ns	\$ c. \$ c.	Montreal,.....qts	\$ c. \$ c.
" heavy.....	0 20 0 25	" Lucca, Flasks.....	4 00 4 20	" ch'ce lines dairies	0 18 0 19	".....pts	1 10 0 00
<b>Lumber.</b>		Spirits Turpentine, brls.	5 00	" fair to good.....	0 10 0 17	Brandy: Hennessy's, gal	0 70 0 00
Ash, 1 to 4 in., M.....	16 00 20 00	Whale, refined.....	0 43 0 45	Morrisburg, ch'ce select'ns	0 14 0 15	".....case	2 75 3 00
Ash, timber, M.....	20 00 25 00	<b>Paints, &amp;c.</b>		" ch'ce lines dairies	0 19 0 20	Martell's.....gal	9 75 10 00
Birch, 1 to 4 in., M.....	18 00 22 00	White Lead, gen., 100 lb.	7 50 8 00	" fair to good.....	0 14 0 15	".....gal	2 75 0 00
Basswood, 1 to 2 in., M.....	12 00 15 00	" No. 1 kegs.	6 75 7 20	Western Dairy, ch'ce lines	0 10 0 13	Bisquit, Dubouché & Co. gal	2 25 0 00
Basswood, ex. wide, M.....	16 00 20 00	" 2.....	6 00	" fair to good.....	0 5 0 10	".....case	7 00 0 00
Black Walnut, per M.....	60 0 110 00	White Lead, genuine,....	2 25	Store packed, all sections.	0 8, 0 94	Jules Duret & Co..... gal	2 40 2 50
Cedar, round, lineal foot.	00 01 00 07	in Oil, per 25 lbs.....	1 75 1 90	Cheese, Sept. make.....	0 74 0 81	".....gal	8 00 0 00
Cedar, flat, lineal foot.....	00 03 00 05	Do., No. 1.....	1 60	Oct. make.....	0 6 0 0	J. Robin & Co..... gal	2 35 2 50
Cedar, square, lineal foot.	00 07 00 09	" 3.....	1 40	Aug. make.....	0 5 0 0	".....case	7 00 7 25
Elm, 1 to 4 in., M.....	18 00 25 00	White Lead, dry.....	0 04 0 7	Poor and common grades.....	0 2 0 3	Pinet, Castillon & Co.....gal	2 40 2 50
Elm, timber, M.....	20 00 25 00	Red Lead.....	0 54 0 6	Pork, mess,.....new	13 50 14 00	".....case	8 00 0 00
Elm, Rock, 1 to 4 in., M.....	30 00 40 00	Venetian Red, Eng'h.....	1 75 2 00	Do thin mess.....	12 50 13 00	Otard Dupuy & Co.....gal.	4 40 2 60
Hemlock, 1 to 3 in., M.....	8 00 10 00	Yel. Ochre, French.....	1 75 2 00	Ham, City cured.....	00 04 0 10	Rouyer, Guillot.....gal.	2 40 0 00
Hemlock, timber, M.....	10 00 12 00	Whiting.....	0 60 0 70	Lard.....palls and tubs.	0 31 0 09	Cheaper shippers.....gal	2 15 0 00
Maple, hard, M.....	20 00 30 00	<b>Produce.</b>		Eggs.....fresh	0 20 0 28	".....case-qts	5 00 6 00
Oak, 1 to 4 in., M.....	40 00 60 00	Canada White, (No. 2.)	0 90 0 00	" limcd.....	0 24 0 28	<b>Irish Whiskey—</b>	
Pine, good clear, M.....	25 00 35 00	" Spring (No. 2.)	0 88 0 00	Tallow rendered.....	0 2 0 6	Mitchell's.....case	6 00 6 50
Pine, sound, 1 in., planed.	13 00 15 00	Red Winter.....	0 95 0 00	Beef, mess.....	12 00 0 00	Dunville.....case	6 00 8 50
Pine, sound flooring, plan.	11 00 12 00	Oats.....	0 26 0 27	Prime mess.....	10 00 0 00	Roe's.....case	6 75 7 75
Pine roofing, planed, M.....	10 00 11 00	L. C. Barley, 32 per lbs.	0 30 0 65	Hops.....	0 2 0 6	Scott's Whiskey:.....gal	2 25 2 30
Pine strips, 1 to 2 in., M.....	07 00 10 00	Pens.....per 66 lbs.	0 76 0 78	Apples, American.....	1 75 2 00	Rum: Jamaica.....case-qts	5 00 5 75
Pine strips, planed 1 to 2 in., M.....	09 00 11 00	Corn.....	0 47 0 00	" Canadian.....	2 25 2 50	".....gal	2 20 0 00
Plum, com. culls, M.....	60 00 09 00	<b>FLOUR.</b>		Tobacco.		Geneva Spirits.....gal	1 50 1 75
Plum, com 3 in culls, M.....	05 00 06 00	Superior Extras.....	4 75 0 00	Blacks, boxes in bond.....	0 0 0 14	" Green c'es	3 75 3 90
Plum, com 3 in planed, M.....	07 00 08 00	Extra Superfine.....	4 50 0 00	" caddies ".....	0 12 0 17	" Red cases..	7 25 7 40
Pine, timber, M.....	13 00 14 00	Strong Bakers.....	4 25 4 40	Mahoganies, caddies & bxs	0 13 0 17	<b>Champagne, (cases)</b>	
Pine, shingles, M.....	02 00 03 00	Fancy.....	4 25 4 35	" in bond.....	0 12 0 17	G. H. Mumm, Dry Verzeny.....	20 80 22 00
Pine, 1 1/2 in., M.....	01 00 01 20	Spring Extra.....	4 25 4 30	Brights, ".....	0 20 0 45	" " Extra Dry.....	23 00 25 00
Spruce, 1 to 2 in., M.....	08 00 10 00	Superfine.....	4 00 4 05	Rough and Ready, ".....	0 22 0 30	" " Demarara.....gal	1 85 1 95
Spruce, planed, 1 to 2 in, M	09 00 10 00	Yel. Ochre.....	3 50 3 75	Solace, ".....	0 12 0 25	Louis Roderer.....gal	22 50 24 50
Spruce, 3 in., M.....	06 00 07 00	Middlings.....	8 10 8 25	Prince of Wales ".....	0 12 0 14	T. Roderer Carto Blanche	18 00 00 00
<b>Oils.</b>		Pollards.....	2 50 2 75	Nelson's Navy 1/2 and 6's.	0 12 0 14 1/2	Gladiateur.....	20 00 00 00
Cod Oil, Newfoundland.	0 46 0 50	Ont. Bags.....	2 10 2 20	<b>Wool.</b>		J. Mumm Dry Verzenay.....	17 50 19 00
Straits Oil—American.....	0 40 0 43	City Bags.....	2 25 2 30	Fleece.....	0 23 0 26	" Extra Dry.....	20 00 21 50
Straw Seal.....	0 40 0 42	<b>Provisions.</b>		Pulled Wool, Super.....	0 20 0 25	Bollinger Champagne...qts.	20 00 00 00
S. R. Pale Seal.....	0 46 0 50	Butter		<b>Wines, Liquors etc.</b>		Port & Sherry, per gall.	1 00 4 00
Pale Seal, ordinary.....	0 42 0 45	Creamery.....	0 20 0 22 1/2	Ale English,.....qts	2 40 2 50	<b>Claret, (cases.)</b>	
Lard Oil.....	0 65 0 75	Townships, choice select'ns	0 20 0 21	Montreal.....pts	1 00 1 65	Cruise & flist wired].....	4 50 and up
Limeed raw.....	0 63 0 65	"old ch'ce liuos dairies	0 16 0 18	".....qts	0 85 1 20	Cette Ports.....	0 85 0 90
" boiled.....	0 63 0 65	<b>Butter</b>		".....pts	0 85 1 20	Tarragona.....	0 90 1 60
Olivo machinery.....	1 024 1074	Creamery.....	0 20 0 22 1/2	".....qts	0 60 0 75	Native Wines.....	0 75 1 50
Olivo eating.....	1 75 1 90	Townships, choice select'ns	0 20 0 21	Stout: Guinness'.....qts	2 40 2 60	Canada Rye 25 u. p.....	1 05 0 00
" qt., per case.....	2 60 2 75	"old ch'ce liuos dairies	0 16 0 18	".....pts	1 65 0 00	Canada Spirits 50 o. p.....	2 00 0 00
" pts., ".....	3 25 3 30						

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

Jan. 1st.] FINANCIAL STATEMENT [1879.

OF THE  
**WESTERN ASSURANCE CO.,**  
INCORPORATED 1851.

HEAD OFFICE, - - - TORONTO.

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B. HALDAN, Managing Director. | JAS. BOOMER, Inspector.  
J. PRINGLE, General Agent.

Capital Subscribed, . . . \$800,000 00  
Capital Paid-up, . . . . . 400,000 00

**ASSETS.**

Cash in Bank.....	\$ 92,996 75
Government and Municipal Bonds.....	246,136 10
United States Bonds and Deposits.....	527,015 01
Bank Stocks, reduced value.....	56,484 00
Loan and Investment Co. Stocks and Deposits.....	107,445 50
Mortgages on Real Estate.....	47,411 73
Bills Receivable—(Marine Premiums).....	23,537 65
Interest Unpaid and Accrued.....	10,954 59
Company's Offices.....	45,505 19
Agents' Bal. ces and other Accounts.....	70,870 88
	\$1,270,400 41

**LIABILITIES.**

Losses under Adjustment.....	59,288 89
Dividends Unclaimed.....	\$519 80
Dividend payable Jan'y 7, 1879.....	80,000 00
	30,519 80
	89,808 19

SURPLUS..... \$1,180,595 81  
Capital Subscribed but not called in..... 400,000 00

\$1,580,595 81

Income for Year ending Dec. 31st, 1878, - - \$890,520 53

**FIRE AND MARINE INSURANCE.**  
**ANGUS R. BETHUNE, Agent, Montreal.**

**UNION FIRE**  
*Insurance Co.*

Head Office, 52 ADELAIDE STREET, E. TORONTO.

AUTHORIZED CAPITAL - - \$1,000,000.

**DIRECTORS:**

- President—Hon. J. C. Aikins, Senator, Toronto.  
W. H. Dunspaugh, Esq., Vice-President, People's Loan & Deposit Co., Toronto.  
Benjamin Lyman, Esq., of Lyman Bros. & Co., Toronto.  
James Paterson, Esq., of Thomas May & Co., Toronto.  
A. A. Allan, Esq., of A. A. Allan & Co., Wholesale Furriers, Toronto.  
John Shields, Esq., of James Shields & Co., Wholesale Grocers, Toronto.  
R. Heber Bowes, Esq., of Smith, Wood & Bowes, Barristers, Toronto.  
J. M. Currier, Esq., M.P., Ottawa.  
Byron Williams, Esq., London.

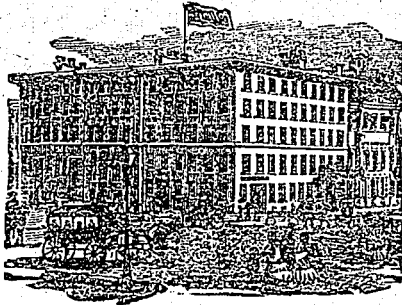
This Company insures Household, Mercantile, and Manufacturing Risks at the lowest current rates against loss or damage by fire or lightning in places where there are efficient means for putting out fires. Applications for Agencies, with satisfactory references, will be entertained.

MESSRS. CASTON & GALT, SOLICITORS.

**A. T. McCORD, JR.,**  
General Manager.

**Hotels.**

**ST. LOUIS HOTEL,**  
THE RUSSELL HOTEL CO. PROPRIETORS,



WILLIS RUSSELL, President, . . . QUEBEC.

This Hotel, which is unrivalled for size, style and locality in Quebec, is open throughout the year for pleasure and business travel.

**RUSSELL HOUSE,**  
OTTAWA.

This Hotel is fitted, furnished and kept as an exceptional, first-class Hotel. It has ample accommodation for five hundred guests, and is delightfully and centrally situated, being in close proximity to the Parliament Buildings, the Post Office, and all the points of interest.

J. A. GOUIN, Proprietor.

**CANADA HOTEL.**

St. Gsbriel street,

MONTREAL, CANADA.

S. BELIVEAU, A. BELIVEAU,  
MANAGER. PROPRIETOR.

Its chambers and menu are not surpassed. Commercial gentlemen and tourists will find it to their advantage to stop here.

Rates reasonable, though first-class in every particular.

**Hotels.**

**HOTEL DUFFERIN,**

CORNER OF  
CHARLOTTE STREET AND KING SQUARE,  
Saint John, New Brunswick.

GEO. W. SWETT—PROPRIETOR.

The above Hotel was opened to the public on the 20th inst., the anniversary of breaking out of the fire, by GEO. W. SWETT, formerly Manager of the "Victoria" Hotel of this city. Within the past few months the Proprietor has entirely refitted and newly-furnished the House. New additions have been built, thereby adding largely to its former capacity. Bath Rooms and other conveniences are on each floor. The location (corner Charlotte street and King Square) is the finest in the city, being within three minutes' walk of all the business centres, and five or six minutes' walk of the Railroad Depôts and Steamboat Landings.

GUELPH, ONT.

**CITY HOTEL,**

Opposite Grand Trunk Passenger Station

JOHN HAUGH,

PROPRIETOR.

Free Omnibus to and from all trains  
for Guests.

Good Stabling and Livery in connection

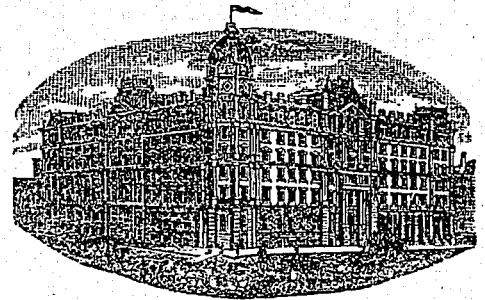
**Mountain Hill House.**

MOUNTAIN HILL, QUEBEC.

This hotel, so well known to the public, has been newly furnished throughout, and offers every comfort to the travelling public. Table superior. Suitable sample rooms for commercial travellers. House located convenient to Railway Depôts and Steamboat Landings. Terms liberal.

E. DION & CO., Proprietors.

**Hotels.**



**WINDSOR HOTEL,**  
MONTREAL.

THE PALACE HOTEL OF THE WORLD.—Has special advantages for the comfort of guests, with spacious PARLOUR and PROMENADES. Its location is high, which insures pure air, with views of the River and Mountain Scenery.

Has a room for commercial men at 117 St. François Xavier Street.

Rates, \$2.50 per day, and upwards.

R. H. SOUTHGATE, Manager

JAS. WORTHINGTON, Proprietor.

**AMERICAN HOTEL.**

TORONTO.

Rates Reduced to Meet the Times.

Seventy-five Rooms at \$2.00, and seventy-five at \$1.50. The most central and convenient Hotel in the city, both for commerce and family travel. Three minutes walk from the Union and Great Western Depôts; and first-class in every respect, except price.

GEORGE BROWN, Proprietor.

**Agricultural Insur. Co.,**

(A STOCK COMPANY,)

OF WATERTOWN, NEW YORK,

CHARTERED IN 1853.

J. A. SHERMAN, Pres. ISAAC MUNSON, Sec'y

DEPOSITED WITH CANADIAN GOVT. . . . \$100,000.

Insures nothing but Farm Property, Churches, Convents, Private Residences and similar risks with contents of same, against Loss or Damage by Lightning as well as Fire.

CASH ASSETS, January 1, 1879.....	\$1,150,063.99
Claims for Losses, Dividends.....	51,440.75
Capital (paid up in cash).....	200,000.00
Unearned Reserve Fund.....	681,977.62
Net Surplus.....	216,645.62

GEO. H. PATTERSON, Montreal, Manager Pro. Quebec.

J. FISHER, Cobourg, Chief Agent, Ontario.

**THE MUTUAL LIFE**

ASSOCIATION OF CANADA.

HOME OFFICE, . . . . HAMILTON.

PRESIDENT—JAS. TURNER. | VICE-PRESIDENT—ALEX. HARVEY.

Deposited with the Dominion Government for the additional protection of Policy-holders, \$50,000.00.

Premiums Absolutely Non-Forfeitable after two Annual Payments, and Profits distributed equitably and entirely among the Policy-holders.

This Company issues Policies upon all approved plans at reasonable rates. A policy-holder insured on the ordinary plans may—after having paid two annual payments—discontinue his Policy and receive his share of the funds in either cash or a paid-up policy. Full particulars will be given on application to the Home Office, or to any of the Agencies throughout the Dominion.

DAVID BURKE, Manager. WM. SMITH, Secretary.

RICHARD BULL, Superintendent of Agencies.

**THE STANDARD**  
Fire Insurance Company.

Head Office, . . Hamilton, Ont.

GOVERNMENT DEPOSIT, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business for the present exclusively to the Province of Ontario, and limits its Liability on any First-Class Risk to \$3,000.

PRESIDENT.

D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex-M.P. for Hamilton.

SECRETARY-TREASURER.

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District.



# CANADA LIFE

ASSURANCE CO.

Established, - - - - 1847.

CAPITAL AND ASSETS OVER \$4,000,000.

N. B.—1.—The Profit Bonuses added to the Life Policies are larger than given by any other Company in Canada. 2.—It has occurred that Profits have not only altogether extinguished all Premium payments, but, in addition, yield the holder an annual surplus.

Upon a calculation of the Company's Reserves upon the Government standard of future interest at the rate of 4 per cent. per annum, the Company had over and above that, and its capital and every liability, in 1877, a profit-surplus of \$99,285; and upon a careful computation as at 30th April, 1878, that profit-surplus has been so greatly increased as to warrant the anticipation that the profits to be divided in 1880 will not fall short of the liberal average rate which the Company has hitherto given to its policy-holders.

Assurers joining the Company before 30th April, 1879, will receive two years profits 1=1880.

HEAD OFFICE, - HAMILTON, Ont.

A. G. RAMSAY, *Managing Director.* R. HILLS, *Secretary.*  
J. W. MARLING, *Superintendent of Agencies.*

### BRANCH OFFICES.

EASTERN ONTARIO:

GEORGE A. COX, General Agent, Peterboro.

MARITIME PROVINCES:

ALEX. RAMSAY, Secretary, 145 Hollis St., Halifax, N.S.  
P. McLAREN, General Agent for Nova Scotia and P. E. Island.  
E. F. DUNN, Agent for St. John and New Brunswick.  
Hon. W. O. WHITEWAY, St. John's, N.F., Agent for Newfoundland.

PROVINCE OF QUEBEC:

R. POWNALL, Secretary, Canada Life Buildings, 182 St. James Street, Montreal.

Special Agent for Montreal—JAMES AKIN.

Inspector of Agencies, P.Q.—P. LAFERRIERE.

Agent in Toronto, J. D. HENDERSON, Canada Life Buildings, 46 King Street West.

Incorporated  
A.D. 1874.

# CANADA

Charter  
Perpetual.

*FIRE & MARINE*

Insurance Company.

HEAD



OFFICE,

HAMILTON,

ONTARIO.

Capital, \$1,000,000 fully Subscribed.

Deposited with Dominion Government, \$50,000.

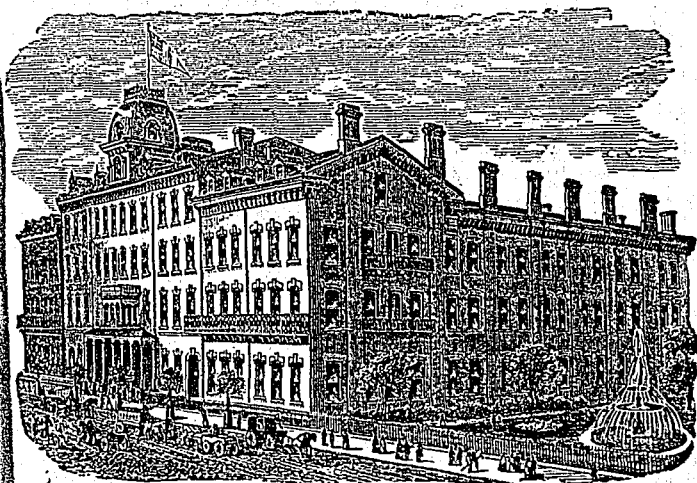
PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.  
VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor City of Hamilton.  
D. THOMPSON, Esq., M. P., Co. of Haldimand.  
MANAGER AND SECRETARY—CHARLES D. CORY.

### BRANCH OFFICES:

Montreal—No. 117 St. François Xavier Street.—WALTER KAVANAGH, General Agent.  
Quebec—No. 99 St. Peter Street.—A. FRASER, Agent.  
Halifax, N. S.—No. 22 Prince Street.—CAPT. C. J. P. CLARKSON, General Agent.  
St. John, N. B.—No. 51 Princess Street.—IRA COBNEWALL, JR., General Agent.  
Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

# THE QUEEN'S HOTEL,

TORONTO.



McGAW & WINNETT, Proprietors.

Patronized by Royalty and the best families. Besides being most elegantly furnished, the Queen's is the only hotel in Canada containing a fire-proof Elevator. Prices, as usual, graduated according to location of rooms.

# *FIRE and MARINE* INSURANCE.

# THE BRITISH AMERICA

Assurance Company.

INCORPORATED 1833.

HEAD OFFICE:

Cor. of Front and Scott Streets, Toronto.

### BOARD OF DIRECTORS:

HON. G. W. ALLAN, M.L.O.	HUGH McLENNAN, Esq.
GEORGE J. BOYD, Esq.	PETER PATERSON, Esq.
HON. W. CAYLEY.	JOS. D. RIDOUT, Esq.
PELEG HOWLAND, Esq.	JNO. GORDON, Esq.
	ED. HOOPER, Esq.

GOVERNOR ... ..	PETER PATERSON, Esq.
DEPUTY GOVERNOR ... ..	HON. WM. CAYLEY.
INSPECTOR ... ..	JOHN F. McQUAIG.
General Agents ... ..	KAY & BANKS.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation. Agencies established in the principal cities, towns, and ports of shipment throughout the Province.

F. A. BALL, Manager.

**Insurance.**

**Royal Insurance Coy.**

OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**

Liability of Shareholders unlimited.

**CAPITAL - - - - - \$10,000,000**  
**FUNDS INVESTED - - 21,000,000**  
**ANNUAL INCOME - - 5,000,000**

**HEAD OFFICE FOR CANADA—MONTREAL.**  
 Every description of property insured at moderate rates of premium.  
 Life Assurances granted in all the most approved forms.

M. H. GAULT,  
 W. TATLEY,  
 Chief Agents.

**CITIZENS' INSURANCE COMPANY, OF CANADA.**  
**CAPITAL, \$2,000,000.**

**DIRECTORS:**

President—SIR HUGH ALLAN.  
 Vice-President.—HENRY LYMAN,  
 N. B. Corse. John L. Cassidy,  
 Andrew Allan. Robert Anderson. J. B. Rolland.  
 ARCH. MCGOUN, SEC. TREAS.  
**GERALD E. HART, GEN'L MAN'R.**

**Fire, Life, Accident, Guarantee.**  
 RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—HIME & LOVELACE, Agents.  
 QUEBEC—OWEN MURPHY, Agent.  
 ST. JOHN, N. B.—IRA COLWELL, jr., Agent.  
**HEAD OFFICE, 179 St. James Street, MONTREAL.**

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, March 13th, 1879.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Last Sale per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	\$56	112
Canada Life.....	2,500	7½-6mos.	400	50	86	193
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	20	.....	.....
Confederation Life.....	5,000	6-6mos.	100	10	26	126½
Sun Mutual Life and Accident.....	5,000	4-6mos.	100	12½	12½	102
Isolated Risk, Fire.....	5,000	.....	100	10	.....	20
Quebec Fire.....	2,500	12½	400	130	120	120½
Queen City Fire.....	2,000	10	60	10	10	100 106
Western Assurance.....	20,000	7½ 6 mos.	40	20	26	153
Royal Canadian Insurance.....	6,667	5	100	60	.....	.....
Accident Insurance Co. of Canada.....	2500	8 per ct.	20	20	20	100
Canada Guarantee Co.....	2335	8 per ct.	50	20	20½	102½
Merchants' Marine Insurance Co.....	5,000	8 per ct.	100	20	.....	.....
National Insurance, Fire.....	20,000	.....	100	30	.....	.....
Stadacona Insurance Co., Fire and Life	50,000	.....	100	20	.....	.....
Ottawa Agricultural.....	10,000	.....	100	20	.....	.....

**BRITISH AND FOREIGN.—(Quotation on the London Market, Feb. 17, 1879.)**

Briton Medical Life.....	20,000	10	£10	2	£1 2½	.....
Briton Life Association.....	50,000	10	1	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	16½ 15½	.....
Commercial Union Fire Life & Marine.....	50,000	30	50	5	17½	.....
Edinburgh Life.....	5,000	10	100	15	38 39½	.....
Guardian Fire and Life.....	20,000	13	100	50	66½	.....
Imperial Fire.....	12,000	sh.	100	25	155½	.....
Lancashire Fire and Life.....	100,000	30	20	2	7½	.....
Life Association of Scotland.....	10,000	30	40	8½	30	.....
London Assurance Corporation.....	25,822	48	25	12½	63 66	.....
London & Lancashire Life.....	10,000	10	10	17-20	1 1½	.....
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	16½	.....
Northern Fire & Life.....	30,000	70	100	5	37½ 37½	.....
North British & Mercantile Fire & Life	40,000	56	6½	6½	40½ 40½	.....
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	300 30½	.....
Queen Fire & Life.....	200,000	30	30	1	3 7	.....
Royal Insurance Fire & Life.....	100,000	60	20	3	20½ 21½	.....
Scottish Commercial Fire & Life.....	125,000	22½	10	1	2 6	.....
Scottish Imperial Fire and Life.....	50,000	5	10	1	1 0½	.....
Scottish Provincial Fire & Life.....	20,000	30	30	3	10½ 10½	.....
Standard Life.....	70,000	58½	50	12	7½	.....

The liability on all Bank Stocks and the Canada Guarantee Co.'y is limited to double the Amount of the Subscribed Capital. On all other stocks the liabilities of the shareholders is strictly limited to the amount of Subscribed Capital.

**Ottawa Agricultural Ins. Co.**

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

**HEAD OFFICE, - - - - - OTTAWA.**

President—The Hon. JAS. SKEAD. Secretary—JAS. BOURNE.

**\$50,000 CASH**

Deposited with Government for protection of Policy-holders.

This Company insures nothing more hazardous than Farm Property and Private Residences.

Insures against loss or damage by Fire and Lightning.

Farm Property, Private Residences, Churches, Convents, and Risks of a similar Class. Also Contents of such Risks. No Insurance effected on Manufacturing or Commercial Risks, thus avoiding losses from sweeping fires, to which many Companies are liable.

Farmers and others owing private Dwelling Houses will find it very much to their advantage to insure with this Company.

As its Rates and the provisions of its Policies are much more liberal than those of Companies doing a general business.

The INSURING PUBLIC will notice that our DEPOSIT is in CASH, and not Debentures or Stock which may be of doubtful value.  
 Rates and all information required given on application to

**FRANCIS HOMAN BERRY,**

General Agent,

97 St. James st. corner Place d'Armes, Montreal.

**SUN MUTUAL**

**LIFE AND ACCIDENT INSURANCE COMPANY.**

**CAPITAL, - - - - - \$500,000**  
**DEPOSITED WITH GOVERNMENT, - - - - - 58,000**

PRESIDENT.—THOMAS WORKMAN, Esq.

MANAGING DIRECTOR.—M. H. GAULT, Esq.

**DIRECTORS:**

T. WORKMAN, Esq.	T. J. CLAXTON, Esq., Vice-Pres.
A. R. GAULT, Esq., M.P.	JAMES HUTTON, Esq.
M. H. GAULT, Esq.	T. M. BRYSON, Esq.
A. W. OGILVIE, Esq.	JOHN McLENNAN, Esq.

**Toronto Board:**

Hon. J. McMURRICH.	JAS. BETHUNE, Esq.,
A. M. SMITH, Esq.	Q.C., M.P.P.
WARREN KENNEDY, Esq.	JOHN FISKEN, Esq.
Hon. S. C. WOOD.	ANGUS MORRISON, Esq.

Policies non-foreitable. Return of Premiums guaranteed. Dividends apportioned equitably. Endowment Assurance thereby rendered profitable.  
 Issues Life and Endowment Policies combined with weekly allowance in case of injury—a deservedly popular form of assurance.

**SURPLUS to Policy-holders, \$106,167 48.**

All Pure Insurance. No Tontine. Periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward  
 This Company issues Life and Accident Policies on all the most approved plans, at the lowest possible rates.

H. O'HARA, Toronto,  
 Branch & Gen. Agt. Nor. West'n Ont.

**R. MACAULAY, Sec'y.**  
 Active Agents wanted.

Insurance.

**LIVERPOOL & LONDON & GLOBE**  
INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds - - - 27,470,000  
Funds Invested in Canada - - - 900,000  
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS :

HON. HENRY STARNES, Chairman,  
THOMAS CRAMP, Esq., Dep.-Chairman,  
SIR ALEXANDER T. GALT, K.C.M.G.,  
THEODORE HART, Esq., GEORGE STEPHENS, Esq.  
G. F. C. SMITH, Resident Secretary  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada  
HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

*Queen Insurance Co.*

OF ENGLAND.

FIRE AND LIFE

Capital, . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE.

Montreal,

Chief Agents in Canada

Agents' Directory.

CHAS. DESJARDINS, General Insurance Agent, and Broker, representing first-class Fire, Life, Accident and Guarantee Insurance Companies. Agent Canadian Steam Users Insurance Association. Anchor Line of Steamers and General Transatlantic Company's Steamers from New York to Havre direct. 40 Elgin Street, Ottawa.

KILEY & LADRIERE, General Insurance Agents and Commission Merchants, 69 St. Peter Street, Quebec.—Quebec Branch Office: Ottawa Agricultural Insurance Co.

T. H. MAHONY, Agent for Connecticut Mutual Life; Canada Accident; Canada Agricultural; NATIONAL Fire—78 Peter Street, Quebec.

P. C. MURPHY, Scottish Commercial Fire Insurance Company; Union Mutual Life Insurance Company; Quebec.

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

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

A. J. FORTIER, Official Assaignee, County of Renfrew, Insurance Agent and Town Clerk. Office—Town Hall, Pembroke.

CHAMBERLAIN & WEDD, Conveyancers, Accountants, Fire, Life, and Accident Insurance Agents, Land Agents, Commissioners in B. R., &c., office opp. Metropolitan Hotel, Pembroke, Ont., William Wedd, Official Assaignee Co. Renfrew,

WM. CAMPBELL,  
INSURANCE AGENT  
and  
ADJUSTER OF LOSSES,  
Office 1 Court Street, Toronto.

P. O. Box 1317.

Insurance.

**VICTORIA MUTUAL**  
*Fire Insurance Co. of Canada.*

Head Office, - Hamilton, Ont.

W. D. BOOKER, Sec'y. | GEO. MILLS, Pres.

Water Works Branch.

Continues to issue Policies—short date or for three years—on property of all kinds within range of the city water system, or in other localities having efficient water works.

General Branch.

On Farms and other non-hazardous property.  
Rates exceptionally low. Prompt settlements.

Montreal Office, 4 HOSPITAL STREET.  
EDWARD T. TAYLOR,  
AGENT.



A. W. OGILVIE, M.P.P., President.  
HENRY LYE, Secretary.  
J. R. HEA & J. T. VINCENT, Inspectors

**THE HOCHELAGA**



Mutual Fire

INSURANCE COMPANY.

Incorporated by Special Act of Parliament, 1876.

HEAD OFFICE:

194 St. James Street, - - Montreal.

Manager & Secretary, JAMES GRANT.

**NOTICE**

The partnership heretofore existing between the undersigned as Tailors, Clothiers and Gentleman's Outfitters, is this day dissolved by mutual consent, Mr. Wilson being alone authorized to collect on behalf of the firm.

(Signed,) WM. HENRY,  
ROBERT C. WILSON.

**CARD.**

Mr. WILSON begs to notify his numerous customers and the public generally, that he will continue the Tailoring portion of the business in the Old Stand, No. 236 St. James Street, where he will keep constantly on hand a full stock of Coatings, Trowserings, &c., &c., and hopes, by careful personal supervision, to merit a share of public patronage. Charges moderate. Inspection invited. September 6rd, 1878.

**PHOSPHATE OF LIME!**

NEWELL'S PATENT UNIVERSAL GRINDER

The public is presented with a new mill which is designated as above. It can be adapted to a greater variety of purposes than any mill heretofore invented. The following are a few results, substantiated by experiments, which illustrate its versatility:

I. Its General Capacity. This Grinder gives perfect satisfaction in the pulverization of Quartz, PHOSPHATES, Zinc, Bone, Brimstone, Chemicals, Oyster-Shell, Horn, South Carolina Clay, Chalk, Cement, Cork, Corn and other Cereals, Coffee, Spices, Loaf Sugar, Mustard and Flax Seed. Also in the Grinding of planing shavings, for packing purpose and horse bedding, the pulverization of Roots, Dry Woods, Tobacco, Rubbers, Rope, Old Cloth, and the reduction of Wood to fibrous material for use in the manufacture of Paper.

II. Its Special Adaptations. For grinding *Flax Seed* it has no rival. A great saving of time and labor is secured by grinding instead of mashing this article. Mustard Seed is also effectively ground to powder.

III. Superior Quality of the Product. The superior quality of the products of this mill is observed in the grinding of Corn and other kinds of Grain. The process does not heat the Flour or Meal, even if grinding at the rate of 200 bushels of Corn per hour. All danger of fermentation is thus avoided. Every kind of grain is perfectly pulverized without taking from the mill any particle of grit.

IV. The Saving of Power and of Time. A great saving of power and of time in the accomplishment of any one of the uses above mentioned are among the points in which the mill must inevitably hold the highest place in the esteem of all who witness its capacity. The following few facts explain what is now said. Quartz is ground to remarkable fineness at the rate of ten tons per day. So also the HARDEST OF THE PHOSPHATES. Corn can be ground for meal, using only one-tenth of the power, as rapidly as by *ten run of stone*; so that the conclusion is clear, that the mill costs less and will do more, than any other mill yet invented.

V. Available Everywhere. Its usefulness to Farmers, and keepers of large stables is a fact noticed. It is so cheap and so easily portable that it can be brought into general use in Villages and on large Farms. It can be run with one-horse power, grinding twenty-five bushels of Corn for Horse-Feed per hour, and with four-horse power it will grind up to 200 bushels per hour. The grinding discs can be easily and cheaply replaced should they become worn. The weight of these machines varies from 200 to 500 pounds. They are very compact, requiring only a space three or four feet square, exclusive of apparatus for bolting. The frames are made either of wood or of iron. The price of these machines ranges from \$300 to \$400, subject to a 25c. to 50c. royalty for the use of them; the tariff whereof being regulated by the specific purpose to which the mills are applied.

A cordial invitation is extended to Phosphate Companies and owners of Phosphate lands, to all Millers, Quartz Crushers, Chemical Manufacturers, Farmers, and others who have any interest in such improvements, to call and see the machine and the samples of the materials ground at W. D. MCLAREN'S, Union Mills, 55 College street, Montreal. Montreal, June, 1878.

JAS. F. BELLEAU,

INSURANCE AND FINANCE,

Union Bank Building,

56 St. Peter Street, Quebec, P. Q.

Represents The Equitable Life Assurance Society of U. S. The Lancashire Insurance Company of Manchester, England. Transacts General Insurance and Financial Business.  
Highest references given when required.

*The Journal of Commerce,*

Finance and Insurance Review.

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Mining and Joint Stock Enterprises.

Issued every Friday Morning.

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American " " " " - - - \$3 U.S. cy  
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OFFICE: Exchange Bank Building,  
102 ST. FRANCOIS XAVIER STREET  
Corner of Notre Dame St., Montreal.

M. S. FOLEY & CO., Publishers & Proprietors.



Insurance.

# RELIANCE

Mutual Life Assurance Society,  
OF LONDON, ENGLAND.

**ESTABLISHED 1840.**

Head Office for Canada, 196 ST. JAMES ST.,  
**MONTREAL.**

The Directors have decided to invest all the earnings of this Branch in first-class Canadian Securities, thus enabling them to offer superior advantages to the Canadian public.

## AGENTS

Who wish to work up a permanent and remunerative business will now find this office a very favorable one to represent, owing to the above important change, and its well known stability and age.

**APPLY FOR UNREPRESENTED DISTRICTS EARLY.**

**A GENERAL AGENT WANTED.**

All policies are issued direct from the Canadian office, and are entirely free from troublesome clauses and conditions.

**FREDERICK STANCLIFFE,**

*Res. Secretary,*

Balance Sheet for 1877 and full particulars on application.

Insurance.

# THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1826.

HEAD OFFICE FOR CANADA, - MONTREAL

This well known Company having reduced their rates for Canada, beg to draw attention to the security offered.

Investments in Canada over \$700,000.

Claims paid in Canada, over \$1,000,000

W. M. RAMSAY,

*Manager, Canada.*

# DOMINION FIRE & MARINE INSURANCE CO.

Head Office—HAMILTON, Can.  
Deposit with Dominion Gov't., \$50,000.

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# BRITON LIFE ASSOCIATION, [LIMITED.]

Chief Offices, 429 Strand, London.

HEAD OFFICE FOR THE DOMINION  
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*Capital, Half-a-Million Sterling.*

£20,000 Stg. deposited with Imperial Government.  
\$50,000 deposited with Dominion Government for exclusive benefit of Canadian Policy-holders.

JAS. B. M. CHIPMAN,  
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Established 1803.

# IMPERIAL Fire Insurance Comp'y OF LONDON.

HEAD OFFICE FOR CANADA:

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**RINTOUL BROS., Agents.**

Subscribed Capital, - £1,600,000 Stg.  
Paid-up Capital, - £700,000 Stg.  
ASSETS, - - - - - £2,222,552 Stg.

# CONFEDERATION LIFE ASSOCIATION.

Head Office : : : TORONTO, ONTARIO.

PRESIDENT,

HON. W. P. HOWLAND, C.B.  
*Late Lieut.-Governor of Ontario.*

VICE-PRESIDENTS,

HON. W. McMASTER,  
W. ELLIOT, Esq.

This Association affords all the Benefits of MUTUALITY, with the Security of a Stock Management.

EXAMPLES OF PROFITS.

No. of Policy.	Kind of Insurance.	Sum Assured.	Annual Premium.	For 1876.		For 1877.	
				Cash.	Bonus.	Cash.	Bonus.
1	Life.	\$10,000	\$238.20	\$ 74.40	\$217.00	\$ 90.60	\$258.00
7	10 Paym't Life.	5,000	269.40	112.10	297.00	130.00	333.00

It will be observed that these results are not only very handsome, but are also equitable. If this Association distributed the Profits on the ordinary PERCENTAGE PLAN, allowing a bonus of 2 1/2 per cent. payable at death, then the Profits would have been as follows:-

Policy No. 1. For 1877. Cash.....\$87.98. Bonus.....\$250.00.  
" " " " 7. " " " " " " " " 48.80 " " " " " " " " 125.00.

It will at once be seen that such a System as this last cannot commend itself to persons who will take time to consider it, as it not only does injustice to persons paying by a limited number of Premiums, but it gives only the same profits after a person has paid a score of Premiums.

The above profit-results, which place the Confederation Life in the van of Life Companies in Canada, are attained by

- Not paying more for business than it is worth.
- Adopting a High Standard of Valuation from the outset.
- Giving 99 per cent. of the profits to Policy-holders.

The exercise of care and economy in all branches of the business. And employing a Mode of Division, just in its results, giving to each in the proportion in which each has contributed to profits.

Manager for the Province of Quebec,  
**H. J. JOHNSTON, Montreal.**  
Manager for New Brunswick,  
**MAJOR J. MACGREGOR GRANT, St. John.**

**J. K. MACDONALD,**  
*Managing Director.*  
Manager for Nova Scotia,  
**R. ALLISON,**  
*Halifax.*

# LONDON AND LANCASHIRE LIFE ASSURANCE CO'Y OF LONDON, ENGLAND.

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CANADIAN BUSINESS, 1877.

NEW ASSURANCES.

**455 Policies for.....\$811,750.00.**

BEING AN

INCREASE OF OVER 100 PER CENT. on the New Business of 1876.

INVESTMENTS,

Increase in Canadian Investments over 25 PER CENT.

INCOME.

Increase in Cash Premium Income over 45 PER CENT.

**WILLIAM ROBERTSON,**

*Manager for Canada.*

42 St. John Street, Montreal.

The LONDON & LANCASHIRE was the first Company to reduce its Rates of Premium for Canada, and to invest in this country the whole of the Earnings of the Branch.