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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE

Vol. 13.

MONTREAL, FRIDAY, NOVEMBER 18, 1881.

No. 1814.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers,

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

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

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

GAULT BROS. & CO.

Montreal, 2nd May, 1881.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

Ladies' and Men's Furs

of our own manufacture,

Gloves, Mitts, Robes, &c.

JAMES CORISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL

Leading Wholesale House of Toronto.

JOHN MACDONALD & CO.

STAPLE DEPARTMENT.

Blue Grey Blankets,

Brown Grey Blankets.

Fancy Stripe Blankets.

Union Fancy Flannels.

All Wool Fancy Flannels.

FULL LINES IN

White, Scarlet and Navy Blue Flannels.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington st. east, } TORONTO,
30, 32 and 34 Front street, east, }

WYLD, BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

Warehouse, —Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

Mr. JAMES MCGILLIVRAY,
210 St. James Street.

Leading Wholesale Houses of Montreal

Toys, Fancy Goods, &c.

FOR THE

HOLIDAY TRADE.

We would respectfully notify the trade generally, that our Fall Stock is now complete in every department and solicit an inspection of the samples.

Dolls, Games, Toys,

Of every description.

Class Vases, China Figures, Ornaments, Desks, Cabinets, Albums, Clocks, &c., &c.

The largest stock ever imported into the Dominion.

H. A. NELSON & SONS,

59, to 63 ST. PETER ST.,

Montreal.

Toronto House,

56 & 58 FRONT STREET WEST.

PINKERTON & CO.,

MANUFACTURERS OF

BOOTS

AND

SHOES.

38 St. Peter St.

CORNER FOUNDLING STREET

MONTREAL.

The Chartered Banks.

BANK OF MONTREAL

NOTICE IS HEREBY GIVEN that a Dividend of

FOUR PER CENT.

AND A

Bonus of One per Cent.

upon the paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city, and at its branches, on and after

THURSDAY, the 1st day of DECEMBER next.

The Transfer Books will be closed from the

16th to the 30th November next,

both days inclusive.

By order of the Board,

W. J. BUCHANAN,
General Manager.

Montreal, 21st October, 1881.

EXCHANGE BANK OF CANADA

CAPITAL PAID UP . \$500,000
REST, 200,000

HEAD OFFICE, . . . MONTREAL.

DIRECTORS.

M. H. GAULT, M.P., President
T. CAVERHILL, Vice-President

A. W. Ogilvie, Thomas Tiffin,
E. K. Greene,

THOMAS CRAIG, . . . Cashier.

BRANCHES,

Hamilton, Ont. . . . **O. M. Counsell, Manager.**
Aylmer, Ont. . . . **J. G. Billett, do**
Park Hill, Ont. . . . **T. L. Rogers, do**
Bedford, P.Q. . . . **E. W. Morgan, do**

FOREIGN AGENTS,

LONDON:—The Alliance Bank (Limited.)
NEW YORK:—The National Bank of Commerce.
BOSTON:—Maverick National Bank.
Sterling and American Exchange bought and gold. Interest allowed on Deposits.
Collections made promptly and remitted for low rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall,
John James Cater, J. J. Kingsford,
Henry R. Farrer, Frederic Lubbock,
Richard H. Glyn, A. H. Philpotts,
Edward Arthur Hoare, J. Murray Robertson.
Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.

J. S. CAMERON, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents.
CHICAGO.—R. Steven, Agent.
SAN FRANCISCO.—A. McKinlay, Agent.
PORTLAND, Oregon.—J. Goodfellow, Agent.
LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.
Foreign Agents.—Liverpool—Bank of Liverpool.
Australia—Union Bank of Australia.
New Zealand—Union Bank of Australia, Bank of New Zealand.
Colonial Bank of New Zealand.
India, China, and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited.
West Indies, Colonial Bank.
Paris—Messrs. Marcouaru, Andre & Co.
Lyons—Credit Lyonnais.

THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up \$2,000,000. Rest, \$250,000

HEAD OFFICE, MONTREAL.

Directors.

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

Branches of The Molsons Bank.

Brockville, Meaford, Toronto,
Clinton, Morrisburg, St. Thomas.
Exeter, Owen Sound, Sorel, P. Q.
Ingersoll, Ridgetown, Trenton.
London, Smith's Falls, Waterloo, Ont.

AGENTS IN THE DOMINION.

Quebec—Union Bank and Eastern Townships Bank.
Ontario & Manitoba—Ontario Bank, Dominion Bank Federal Bank and their Branches.
New Brunswick—Bank of N Brunswick, St. John.
Nova Scotia—Halifax Banking Company and its Branches.
Prince Edward Island—Union Bank of P. E. I., Charlottetown & Summerside.
Newfoundland—Commercial Bank of Newfoundland, St. Johns.

AGENTS IN UNITED STATES.

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

AGENTS IN EUROPE.

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

The Chartered Banks.

Merchants' Bank OF CANADA.

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF

Three and One-half per Cent.

For the Current Half Year, being at the rate of

Seven per cent. per annum,

Upon the paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

Thursday, the 1st December next.

The Transfer Books will be closed from the

16th to the 30th November next,
both days inclusive.

BY ORDER OF THE BOARD,

G. HAGUE,
GENERAL MANAGER.

La Banque du Peuple.

Capital \$1 600,000.

HEAD OFFICE, . . . MONTREAL.

C. S. CHERRIER, Esq., President.
GEO. S. BRUSH, Esq., Vice-President.
A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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

The Ontario Bank.

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

HEAD OFFICE, . . . TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, Lt.-Col. C. S. GZOWSKI,
President, Vice-President.
Hon. John Simpson, Hon. D. A. Macdonald,
Donald Mackay, Esq., A. M. Smith, Esq.
Robert Nichols, Esq.
C. HOLLAND, General Manager.

BRANCHES.

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

AGENTS.

London, Eng.—Alliance Bank
New York.—Messrs. Walter Watson & Co.
Boston.—Tremont National B.

The Chartered Banks.

THE CANADIAN

Bank of Commerce.

Head Office, - - Toronto.

Paid-up Capital - - - \$6,000,000
Rest - - - - - 1,400,000

DIRECTORS.

Hon. WILLIAM McMASTER, *President.*
WM. ELLIOTT, Esq., *Vice-President.*
Noah Barnhart, Esq. James Michie, Esq.
Hon. Adam Hope. T. Sutherland Stayner, Esq.
George Taylor, Esq. Jno. J. Arnton, Esq.
A. R. McMaster, Esq.
W. N. ANDERSON, General Manager.
J. C. KEMP, Ass't Gen'l Manager.
ROBT. GILL, Inspector.

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

BRANCHES.

Barrle, Guelph, St. Catharines
Belleville, Hamilton, Sarnia,
Berlin, London, Seaforth,
Brantford, Lunan, Simcoe,
Chatham, Montreal, Stratford,
Collingwood, Norwich, Strathroy,
Dundas, Orangeville, Thorold,
Dunville, Ottawa, Toronto,
Galt, Paris, Walkerton,
Goderich, Peterboro', Windsor,
Port Hope, Woodstock.

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.

IMPERIAL BANK OF CANADA.

Capital Authorized - - - - - \$1,000,000
Capital Paid up - - - - - 996,000

DIRECTORS:

H. S. HOWLAND, Esq., *President,*
T. R. MERRITT, Esq., *Vice-President,* St. Catharines,
JOHN SMITH, Esq., T. R. WADSWORTH, Esq.
Hon. Jas. R. BENSON, Wm. RAMSAY, Esq.,
St. Catharines, JOHN FISKEN, Esq.,
P. HUGHES, Esq.,
D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

BRANCHES—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas, Fergus, Woodstock, Winnipeg.
AGENTS IN LONDON, ENG.—Bosanquet Salt Co.
AGENTS IN NEW YORK—Bank of Montreal.
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,500,000
CAPITAL PAID in May 15, 1879..... 1,381,568
RESERVE FUND..... 220,000

Board of Directors.

R. W. HENKLER, *President.*
Hon. T. LEE TERRILL *Vice-President.*
Hon. M. H. Cochrane, G. N. Galer,
G. K. Foster, Hon. J. H. Pope,
A. A. Adams, Hon. G. G. Stevens.
T. S. Morey.
WM. FARWELL, *General Manager.*
Head Office—Sherbrooke, Que.
Branches.

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

The Chartered Banks.

BANK OF TORONTO.

DIVIDEND No. 51.

NOTICE IS HEREBY GIVEN, that a

Dividend of Three and One-Half Per Cent.

for the current half year (being at the rate of Seven per cent. per annum) upon the paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches on and after

Thursday, the First day of December next.

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

D. COULSON,

Cashier.

Toronto, 26th October, 1881.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP 2,000,000

DIRECTORS:

HON. ISIDORE THIBAudeau, *President.*
JOSEPH HAMEL, Esq., *Vice-President.*
Chevallier Ol. Robitaille, M.D. E. Baudet, Esq. M.P.P.
Hy. Atkinson, Esq. J. B. Z. Dubeau, Esq.
U. Tessier, Jr., Esq. FRS VEZINA, Cashier.
P. LAFRANCE, Ass't-Cashier.

HONORARY DIRECTOR:—Hon. J. R. Thibaudeau, Montreal.

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

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

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

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

La Banque Jacques Cartier.

NOTICE IS HEREBY GIVEN that a

Dividend of Two and One-half per cent upon the Paid-up Capital Stock of this Bank has been declared for the current half-year, and that the same will be payable at the Bank, in the City of Montreal, on and after

The First day of December next.

The Transfer Books will be closed from the sixteenth to the thirtieth day of November next, both days inclusive.

By order of the Board.

(Signed) A. DE MARTIGNY,

Cashier.

Montreal, 26th Oct., 1881.

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

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

CASHIER, - - - ALFRED RAY.

THE BANK, under new management and with Fresh Capital, is now open and prepared to transact a general Banking Business.
Correspondence solicited. Business transacted for Banks and Mercantile Houses in Quebec and Ontario, on favorable terms.

Loan Societies.

CREDIT FONCIER

FRANCO-CANADIEN.

CAPITAL, - - - - - \$5,000,000.

PARIS OFFICE, . . . 3 RUE D'ANTIN.
QUEBEC OFFICE, . . 56 ST. PETER ST.
MONTREAL OFFICE, 114 ST. JAMES ST.

President:

Hon. E. DUCLERC (Senator), Paris.

Canadian Directors:

The Hon. J. A. CHAPLEAU, Q.C., *Vice-President,* Montreal.
J. S. C. WURTELE, Q.C., M.P.P., *Managing Director* for Canada, Montreal.
ELISEE BEAUDET, M.P.P., Quebec.
The Hon. E. T. PAQUET, M.P.P., Quebec.
The Hon. ISIDORE THIBAudeau, *President* of the Banque Nationale, Quebec.
THOS. WORKMAN, *President* of Molson's Bank, Montreal.

Censor:

GUSTAVE A. DROLET, Chevallier de la Legion d'Honneur, Montreal.

For the management of business the Province of Quebec is divided into two divisions: the Quebec Division, comprising the territory east of the Rivers St. Maurice and Nicolet; and the Montreal Division, the territory west of those Rivers.

MONTREAL DIVISION.

Office open to the Public from 10 A.M. to 3 P.M.

Manager: EDMOND J. BARBEAU.

Operations of the Company.

The objects of the CREDIT FONCIER FRANCO-CANADIEN are the following:—

- I. Hypothecary loans, either for a long term with payment by annuities, or for a short term without amortization.
- II. Loans on security of hypothecary or privileged claims, either for a long term with payment by annuities, or for a short term without amortization.
- III. Loans, for long or short term, to municipal or school corporations, or to fabricques.
- IV. The acquisition, by way of transfer or subrogation, of hypothecary or privileged claims on real estate.
- V. The acquisition of bonds and debentures issued by municipal or school corporations, and by incorporated companies doing business in the Dominion.
- VI. The acquisition of public funds.

THE HAMILTON

Provident and Loan Society.

PRESIDENT, - - - Hon. ADAM HOPE.
VICE-PRESIDENT, - - - W. E. SANFORD, Esq.

Capital Subscribed, - - - \$1,000,000
Paid up - - - 947,247
Reserve, - - - 150,000
Total Assets, - - - \$2,185,060

MONEY advanced on the security of REAL ESTATE at lowest current Rates.
THE SOCIETY is prepared to issue DEBENTURES drawn at 5 years, with INTEREST COUPONS attached, payable HALF-YEARLY.

H. D. CAMERON,

Treasurer.

Hamilton, Aug. 16th, 1881.

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, ONT. [Established 1863.]

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

Agents in Canada: The Bank of Montreal, The United States. The Bank of New York, N.Y.

Oceanic Steamships.

Allan Line.



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

1881. Summer Arrangements. 1881.

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

Vessels.	Tonnage.	Commanders.
Parisian.....	5,400	Capt. James Wylie.
Sardinian.....	4,650	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarmanian.....	3,600	" John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R. N. R.
Moravian.....	3,650	Lieut. P. Archer, R. N. R.
Peruvian.....	3,400	Capt. Jos. Richie.
Nova Scotian.....	3,500	Capt. Richardson.
Ulsterian.....	3,434	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R. N. R.
Austrian.....	2,700	Lieut. R. Barrett, R. N. R.
Nestorian.....	2,700	Capt. J. G. Stephen.
Prussian.....	3,000	" D. J. James.
Scandinavian.....	3,000	" John Parks.
Buenos Ayrean.....	3,300	" McLean.
Corean.....	4,000	" McDougall.
Grecian.....	3,600	" LeCallais.
Manitoban.....	3,150	" McNeol.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,800	" J. Scott.
Waldensian.....	2,600	" Moore.
Lucerne.....	2,200	" Kerr.
Newfoundland.....	1,500	" Mylins.
Acadian.....	1,350	" F. McGrath.

The shortest sea route between America and Europe being only five days between land and land.

THE STEAMERS OF THE LIVERPOOL MAIL LINE.

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

FROM QUEBEC:

Moravian.....	Saturday, Oct. 8
Peruvian.....	Oct. 15
Circassian.....	Oct. 22
Polynesian.....	Oct. 29
Sardinian.....	Nov. 5
Parisian.....	Nov. 12

Rates of Passage from Quebec.

Cabin.....	\$70 and \$80
(According to accommodation.)	
Intermediate.....	\$40
Steerage.....	\$25

THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN AND QUEBEC EXTRA SERVICE

Are intended to be despatched from Quebec for Liverpool:

Scandinavian.....	Oct. 10
Nestorian.....	" 24

THE STEAMERS OF THE

GLASGOW AND QUEBEC SERVICE

Are intended to sail from Quebec for Glasgow as follows:—

Corean.....	About Oct. 5
Manitoban.....	" 10
Buenos Ayrean.....	" 17

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 7 Rue Seribe, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; G. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Bremen; Charley & Malcolm, Belfast; Montgomerie & Workman, 17 Grace-church st., London; James & Alex. Allan, 70 Great Clyde-st., Glasgow; Allan Bros. & Co., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York, and 5 State street, Boston. Or to **H. & A. ALLAN,** 80 State St., Boston, and Common st., Montreal

THE

Superior Savings and Loan SOCIETY.

Offices:—S. E. Cor. Dundas St. & Market Lane, LONDON, - CANADA.

Loans made at low rates and on most favorable terms on real estate security. Mortgages and Debentures purchased. Liberal interest allowed on deposits.

F. A. FITZGERALD, H. E. NELLES,
PRESIDENT. MANAGER.

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

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

Barrie, Ont.
JOSEPH ROGERS, Conveyancer, Insurance and General Agent, Auctioneer, &c. Rents and Chatel Mortgages collected.

Belleville, Ont.
M. B. ROBLIN, Accountant, Insurance Agent, Valuator for Trust and Loan Co. &c.

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

Brantford, Ont.
THOS. BOTHAM, Banker and Broker, Brantford, Ontario, Justice of the Peace, County of Brant. Issuer of Marriage Licenses. Post Office and Bill Stamp Distributor. Agent for Steamship, Insurance and Loan Companies.

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

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

Montreal.
JOHN FAIR,
ACCOUNTANT, COMMISSIONER,
For taking affidavits to be used in the Province of Ontario,
15 St. Francois Xavier Street, Montreal

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

Toronto, Ont.
KERR & ANDERSON, Commercial Agents, Public Accountants, Auditors, &c. Estates adjusted and claims proved for settlement. Money lent on Real Estate. OFFICES—No. 15 Toronto Street.

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

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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.

Agents' Directory.

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

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

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London and Lancashire Life Assurance Co.
Fire and Life Insurance placed in the best Companies at the Lowest Rates.
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THOMAS HIAM,
INSURANCE BROKER,
With the Imperial Insurance Co.,
6 Hospital Street, Montreal.

Legal.

For Accountants, &c., see other page.

Almonte, Ont.

MACDONELL & DOWDALL,
BARRISTERS, ATTORNEYS, SOLICITORS
IN CHANCERY, &c. Solicitors Bank of Montreal,
D. G. MacDonell, M. P. James Dowdall.

Amherst, N. S.

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

Brampton, Ont.

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

Carleton Place, Ont.

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

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REAL ESTATE AND LOAN AGENT,
ACCOUNTANTS, &c.,
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GUELPH, ONT.
Assignments taken and Estates managed.

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BARRISTERS, &c.,
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BARRISTERS & ATTORNEYS-AT-LAW,
Solicitors in Chancery, Notaries, etc.
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C. S. JONES.

Brockville, Ont.

J. G. GORDON,
Barrister, Attorney-at-Law, Solicitor in Chancery, &c. (County Town of Leeds and Grenville.)

Brantford, Ont.

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

Charlottetown, P. E. I.

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

Chatham, N. B.

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

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

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(HILLS AT KINGSEY FALLS, P.Q.)

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The following grades of high class papers:—

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

White Tea and Bag,
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Blotting Paper.

First Prize Dominion Exhibition 1880.

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Blotting Paper, Flour Sack Paper,
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Colored and Brown & Grey Wrapping
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Paper, Roofing Felt and Match
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Special Sizes and Weights made to order

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Insurance Agent. Money to lend and Invested

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neys-at-Law, Solicitors in Chancery, Notaries,
Public Conveyancers, &c., Cayuga, Ont.

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T. C. SHREVE, Q. C., (Late Savary & Shreve),
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Office, Queen Street, Fredericton, N.B.

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BARRISTERS AND ATTORNEYS-AT-LAW;
Solicitors for Canadian Bank of Commerce.

Guelph, Ont.

D. S. McMILLAN, Attorney, Solicitor in Chen-
cery and Insolvency, Notary, &c. Masceno
Hall Block.

Goderich, Ont.

G. CARROW & PROUDFOOT,
BARRISTERS, SOLICITORS, &c.,

Hamilton, Ont.

FURLONG & STEELE, Barristers and Attorney at
Law, Solicitors in Chancery, etc., 10 King St W.
EDWARD FURLONG, LL.B. D. STEELE, JR.

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

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Barristers, Attorneys-at-Law, Solicitors in Ch-
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MANUFACTORY:

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MANUFACTURERS OF

PORTABLE AND STATIONARY

ENGINES,

Steam Pumps, Shafting, Pulleys, &c.

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Ingot Tin,	Rivets,	Veined Marble,
Ingot Copper,	Iron Wire,	Roman Cement,
Sheet Copper,	Lead Wire,	Portland Cement,
Antimony,	Cast Iron,	Canada Cement,
Sheet Zinc,	Paints,	Paving Tiles,
Ingot Zinc,	Fire Clay,	Garden Vases,
Pig Lead,	Flue Covers,	Chimney Tops,
Dry Red Lead,	Fire Bricks,	Fountains,
Dry White Lead,	Patent Encaustic Paving Tiles, &c.	DRAIN PIPES,

MANUFACTURERS OF

SOFA, CHAIR, AND BED SPRINGS.

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.

MANUFACTURERS OF

Boots and Shoes, Wholesale

CORNER OF

St. Peter & St. Sacrament Streets,
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Chas. Cassils, }

JAMES MCCREADY & CO.

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BOOT AND SHOE

MANUFACTURERS,

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IMPORTER OF

British & Foreign

LEATHERS

AND

Shoe Manufacturers' Goods,

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Cassils, Stimson & Co.,

IMPORTERS OF

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PRUNELLAS & SHOE FINDINGS

AND

Leather Commission Merchants,

13 & 15 ST. HELEN ST., MONTREAL

TEAS, SUGARS, COFFEES,

SPICES, FRUITS

AND A FULL ASSORTMENT OF

GENERAL GROCERIES,

Maintained from best Markets.

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202 McGill Street.

Legal.

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EDWARD H. SMYTHE, Barrister and Attorney,
192 Ontario Street, Kingston, Ont.
E. H. SMYTHE, M.A., LL.B.
Special attention to collections.

Kincardine, Ont.

J. A. MACPHERSON,
Attorney, Solicitor, Notary-Public, &c.

Leading Wholesale Trade.

D. Morrice & Co.

Canadian Manufactures,
MONTREAL AND TORONTO,
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Brown Cottons,
Canton Flannels,
Yarns and Bags,

Valleyfield

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Storment

Col'd Cotton Yarns,
Ducks, Tickings, Checks, &c.
Knitted Goods,

Tweeds,
Flannels, &c., &c.

The Wholesale Trade only
supplied.

NOTICE.

I have this day admitted Mr. L. S. ODELL a
member of my firm, and the business will be
hereafter conducted in the Firm name of

H. J. FISK & CO.

We respectfully solicit the attention of the
Wholesale Trade to our stock of Foreign and
Domestic Leathers. Specialities: Sheepskins
and Goatskins.

H. J. FISK & CO.**OSTELL & CO.,**

IMPORTERS OF

SMALL WARES, FISHING TACKLE

And all kinds of SPORTING GOODS.

Dominion Exhibition, 1880.

1st Prize—Best assortment of Fishing Spoons.
1st Prize—Best assortment of Salmon, Bass and Trout
Files.
1st Prize—Best assortment of Silk, Cotton, Linen and
Hemp Fishing Lines.
Special Diploma for the best assortment of

FISHING TACKLE.

Send for Circulars, Price Lists and Samples.

OSTELL & CO.,

16 Custom House Square, Montreal, P.Q.

Carriage Hardware.

FIFTH WHEELS,
CLIPS,
CLIP-KING BOLTS,
STEPS,
SHAFT COUPLINGS, &c.,

Manufactured by

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MANUFACTURERS' AGENTS.

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LYBSTER COTTONS, &c., &c.,

38 St. Joseph Street, Montreal.

13 Wellington Street, East, TORONTO.

WM. PARKS & SON,

NEW BRUNSWICK COTTON MILLS

ST. JOHN, N.B.

Awarded the only Medal given at the CENTEN-
NIAL EXHIBITION of Cotton Yarns of Canadian
Manufacture. Gold Medal at Montreal Exhibition.
Two Silver and Two Bronze Medals at Toronto In-
dustrial Exhibition. Diploma and Seven First-Class
Prizes at Hamilton, London, and St. John's Exhibi-
tions for their

COTTON YARNS,
CARPET WARPS,
BEAM WARPS,
HOSIERY YARNS,
BALL KNITTING COTTONS,
Which for Quality and Brilliancy of Colour, cannot
be excelled.

ALEX SPENCE. WM. HEWETT.
21 Lemoine St. Montreal. 11 Colborne St., Toronto.

THE ANCHOR PEN

IS THE BEST.

It will write easier, last longer, and hold more
ink than any other pen yet produced.

FOUR DIFFERENT POINTS.

No. 1 Fine, No. 2 Medium,
No. 3 Broad, No. 4 Extra Broad.
Non-Corrosive. Well Made. Each Pen Selected.

Send for Samples and a History of the Pen.

PRICE 30 CENTS PER BOX OF THREE DOZEN.

A Liberal Discount to the Trade.

MORTON, PHILLIPS & BULMER,
Stationers, Blank Book Makers, and
Printers,
375 NOTRE DAME STREET, MONTREAL.

Hodgson, Sumner & Co.,

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.,

MONTREAL.

Dominion File Works,

MONTREAL, P. Q.

G. OUTRAM & SON, Proprietors:

Manufacturers of all description of

FILES AND RASPS.

Leading Manufacturing Firms.

**THE
Montreal Knitting Co.,**73 ST. JOSEPH STREET,
OFFER THE**Wholesale Trade
Superior Seamless Cotton Hosiery**

FOR SPRING DELIVERY,
In all the fashionable Colors and Styles.
All Goods warranted equal to sample.

HAMILTON

COTTON COMPANY,

HAMILTON, Ont.,

MANUFACTURERS OF

HOSIERY, YARNS

AND

KNITTING YARNS,

Beaver Warps, &c.,

Of all descriptions.

DENIMS and TICKINGS.

1854.

BUY

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**E B. EDDY'S
MATCHES,
PAILS, TUBS,**

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Washboards

MANUFACTURED AT

HULL, P. Q., CANADA.

**WATTERS & BUSBY,
COAL**

AND

General Commission Merchants,
72 PRINCE WILLIAM STREET, ST. JOHN, N.B.

Storehouse: Robertson's Wharf,
Lessees Lloyd's Warehouse and Wharf.

Consignments solicited. Prompt returns made.
F. L. WATTERS. W. L. BUSBY

ALFRED A. BOWN,

Auctioneer and Commission Merchant,

ST. JOHN'S, Newfoundland.

Solicits consignments. Returns promptly made.
Satisfactory references on application.

Cotton Manufacturers, &c.

DUNDAS COTTON MILLS CO.

DUNDAS, ONT.

MANUFACTURERS OF

GREY DOMESTICS,
TICKINGS, DENIMS,
CHECKED AND STRIPED SHIRTINGS,
COTTON BAGS,
WARPS, YARNS, Etc.

The productions of these mills continue to have a deservedly high reputation in the trade. The proprietors are determined to maintain the quality of unsurpassed excellence they have heretofore held.

A full range of Patterns and Stock to be had from our Agents in Montreal,

F. McELDERRY & CO., Agents,
ST. HELEN STREET.
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Craven Cotton Mills,

BRANTFORD, Ont.,

CLAYTON SLATER, Proprietor,

MANUFACTURE

GREY COTTONS,

BLEACHED COTTONS,

CHEESE COTTONS, &c.

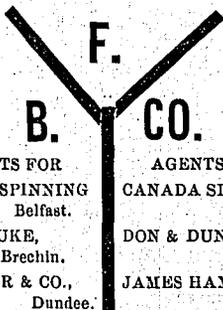
The goods manufactured by the Craven Mills will always vie in quality and finish with the best. The manufacture of the light fabrics used in wrapping Cheeses, hitherto imported by cheese makers, will receive special attention.

1881. FALL. 1881.

Foster, Baillie & Co.,

14 ST. HELEN STREET,

MONTREAL.



AGENTS FOR
ULSTER SPINNING
CO., Belfast.

D. & R. DUKE,
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AGENTS FOR
CANADA SILK CO.,
Montreal.

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JAMES HAMILTON,
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J. T. RAWORTH, Leicester.

SPECIALTIES:

LINEN GOODS of every description. Sewing Silks and Ribbons (home made).
BLACK CASHMERE, COBBOURGS and ITALIANS. RAWORTH'S SEWING COTTONS, on account of Manufacturers.

Prices cannot be equalled. Examine values and be convinced.

Leading Wholesale Trade of Montreal.

WM. BARBOUR & SONS, IRISH FLAX THREAD LISBURN.

Received
Gold Medal

THE
Grand Prix

Paris Exhibition,
1878.



Received
Gold Medal

THE
Grand Prix

Paris Exhibition,
1878.

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

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

JOHN CLARK, JR. & CO.'S

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

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

ESTABLISHED 1850. ESTABLISHED 1850.

M. E. Q.

ESTABLISHED 1850. ESTABLISHED 1850.

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

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

AGENCY FOR

"Foster"



THE

BEST IMPORTED GLOVE

in the market. A full assortment always in Stock.

Walter Wilson & Co.,

Sole Agents for the Dominion of Canada,
1 & 3 ST. HELEN ST., - MONTREAL.

W. H. Storey & Son, { ACTON, ONTARIO. GLOVE MANUFACTURERS.

The best descriptions of Gloves and Mitts in every variety of Material and Style are manufactured by us.



STOREY'S "EUREKA" SPRING GLOVE FASTENER, PAT.

We are also Patentees and Inventors of Storey's "Eureka Spring Glove Fastener," justly acknowledged the most perfect Fastener in use. Patented in Canada, the United States and Great Britain.

Foreign Offices: { Spruce St., New York, U.S.A.
Lime Grove, Birmingham, Eng

Dalley's Blue Black Combined

WRITING and COPYING FLUID.

This Writing Fluid has been pronounced by bankers, accountants and all who have used it, to be superior to the best English or American Fluids. When first written with it is of a greenish Blue Color, which in a short time changes to an intense black, and NEVER FADES. It is COPYABLE, NON-CORROSIVE and FREE-FLOWING.

F. F. DALLEY & CO.,

Sole Proprietors.

HAMILTON, Ont.

Commercial Summary.

THE Dominion Parliament has been further prorogued to Dec. 27th.

THE PEOPLE of Listowell are petitioning the Government for the establishment of a daily mail to that place by the Grand Trunk Railway. It is stated that the Corporation of Galt, Ont., have spent \$170,000 in building operations this year.

A Toronto despatch says the U. E. Club in that city is in a weak condition, and unless the party come to the rescue at the approaching convention the creditors will likely sell it out.

The people of Paris, Ont., are agitating for a system of water-supply. The insurance men of the town offer a reduction of 20 per cent. in case an efficient system is secured.

The Point Farm property, near Goderich, was sold a few days ago for \$11,000.—The change of gauge on the Nipissing Railway is proceeding steadily.

APPLICATION will be made at the next session of Parliament for letters patent of incorporation for the Penman Manufacturing Co., for the purpose of manufacturing and the sale of all kinds of woollen goods, with headquarters at Paris, Ont.

THE MERCHANTS of Acton, Ont., have agreed upon an early closing movement.—The manufacture of sorghum syrup is carried on quite extensively in Embro, Ont.—Seaforth, Ont., now boasts of a good waterworks system and an efficient fire brigade.

The debt of Windsor, Ont., is \$275,000, and the citizens are beginning to ask whether it is best to take on another \$25,000 and make good streets with the money or continue as they are going.

LEATHER BELTING.**ROBIN & SADLER,***(Successors to Barry, Smith & Co.)*

MANUFACTURERS OF

**FIRE ENGINE HOSE,
LACE LEATHER, ROLLED SKIRT-
ING and DRESSED SHOULDERS,
594, 596 and 598 ST. JOSEPH STREET,
Montreal.**

Porter & Savage**TANNERS,**

AND MANUFACTURERS OF

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

A COMPANY, of which Capt. Murphy is said to be President, has recently been organized in this city for running boats next season on the Upper Ottawa. It is reported that six new bouts have been ordered.

MEN, teams and lumbering supplies are marching forest-ward. Some firms are already at work. It is expected this winter will eclipse all former lumbering records.

The Anchor Line managers are reported to be turning their attention to St. John, and making enquiries with regard to the freight business of the port with Europe.

A LARGE quantity of lumber at Fredericton, N.B., awaits shipment, and it is feared that much of it will have to be kept over until next season.

The brigantine "W. C. Warner," 144 tons, was launched at Plympton, Digby, a few days since. She is owned by W. C. Warner & Sons, and intended for the West India trade.

THE TRADE between the Upper and Lower Provinces has been largely increased this year. Last week a St. John firm shipped four cars of various articles by the St. John and Maine and Intercolonial Railway, and as many carloads during the week previous.

It was a Cincinnati prophet (?) this time who vainly predicted the end of the world and the termination of all things on Saturday last. A Hamilton contemporary suggests that he ought to go into the weather business. *Whether* this remark has any application to Prof. Vennor or not we cannot say.

EIGHTEEN thousand bushels of potatoes have been shipped from Londonderry this season.—A new six-storey building is being erected for the Atlantic Sugar Refinery, at the North-West Arm, N.S., owned by Hon. G. Jones and J. H. Hicks.

MR. W. WHITE, lately in the employ of the Company at London, has been promoted to the position of Assistant Superintendent of the District of the G. T. R. between Stratford and Kingston, with head-quarters at Toronto. The

Leading Wholesale Trade of Montreal.

**GREENE & SONS
COMPANY,**

MONTREAL,

**MANUFACTURERS
HATS AND FURS.**

**INTERMEDIATE
PROFITS SAVED
BY PURCHASING DIRECT
FROM THE MANUFACTURERS.**

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

appointment appears to give much satisfaction in Western Canada.

CAPITALISTS are talking of establishing a pulp mill at Bridgewater, N.S.—It is stated that operations are about to be renewed at Bridgewater for producing the extract of hemlock for tanning purposes.

It is understood that the General Mining Association are about opening a new colliery in the vicinity of the Victoria Mines, North Sydney, C. B. The Pictou collieries have advanced the price of their coals to \$2.20 per ton of 2240 lbs; and have orders from the Upper Provinces far beyond their ability to fill, chiefly for the want of Intercolonial coal cars. The Grand Trunk Co. want 10,000 tons, and are sending down cars for it.

At the recent meeting of the Erie and Huron Railway promoters a Representative Committee was appointed to ascertain the amounts to be asked from the several municipalities along the proposed line to make up the required aggregate subsidy and report at the earliest possible date.

TRULY these are the dark days of defalcations. A young clerk or bookkeeper named Daniel Dunn, who had been nine months in the employ of Bessey Bros., produce dealers, this city, took advantage of his employer's absence in the West last week to sacrifice without authority a couple of carloads of apples, and pocketing the proceeds with the contents of the safe and till he absconded. On investigation it has been discovered, it is stated, that he took over \$1,000 of the firm's money with him. A detective was employed, and Dunn was traced as far as Boston, but little hope seems to be entertained of his capture and punishment.

THE Commission appointed by the Ontario Government to take evidence in the charges

preferred by the County Council of Bruce against the Registrar began their investigations last week. After a large number of witnesses had been examined on behalf of the prosecution, the commissioner, Mr. A. E. Irving, Q.C., Hamilton, intimated that the complaint about overcharges did not appear to be sustained by the evidence adduced, but he would adjourn in order that further evidence might be procured. The defence made no objection to this proposal, and the time for resumption was fixed for the 30th inst.

At the semi-monthly session of the Chicago Board of Marine underwriters, commenced last Friday, most of the old rates were advanced 20 per cent, which will be the last rise this season. The following rates came into effect at 6 p. m. last Monday, 14th inst., and continue until the close of navigation:

	A Vessels. Net.
From Chicago.....	\$1.25
To ports on Lake Michigan.....	2.75
To ports on Lake Superior.....	2.75
To ports on Lake Huron, Sarnia, and Detroit River.....	1.65
To Collingwood.....	2.25
To ports on Lake Erie.....	2 per cent
To ports on Lake Ontario.....	\$2.50
To Ogdensburg.....	2.75
To Montreal.....	3.00

For B 1 vessels add 20 per cent.

THIS question is being asked all over the country, judging from our exchanges, do bakers ever read market reports, or if so how is it that, while there has been a very considerable decrease in the price of wheat and flour during the past few weeks, there has been no corresponding reduction made by the bakers in the price of bread? Which of our city bakers is going to ingratiate himself with the masses by taking the lead in reducing the price of the staple?

Leading Wholesale Trade of Montreal.

S. H. & J. MOSS,
5 & 7 RECOLLET STREET,
 MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF

WOOLLENS, ETC.

Our assortment in Montreal for the coming season will be found the largest and most complete we have ever shown, especially in

- ENGLISH TWEEDS,**
SCOTCH TWEEDS,
WORSTED COATINGS
AND FANCY OVERCOATINGS,
TAILORS' TRIMMINGS, ETC.

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.

ESTABLISHED 1861.

Ostrich and Vulture
PLUMES.

The Stock of OSTRICH AND VULTURE PLUMES for the
Fall Sorting up
 is now ready. All orders will receive personal attention and quick shipment.

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

It is said that a large quantity of white pine shipped to Quebec over the Q. M. O. & O. Railway has changed hands at about 31 cents.

M. LEROU, President of the Credit Mobilier, the head office of which is to be in this city, with branches throughout the Dominion, arrived here from Paris on Saturday last. In an interview he stated that there is already a capital of 60 millions of francs subscribed in France for investment in all kinds of public and private enterprises in Canada.

According to private cable advices received last week, the American, Canadian, European & Asiatic Cable Co., which was chartered last session, has completed its organization. The Board of Directors is one of the strongest in capital and influence ever formed. The capital has been all subscribed, and operations, it is said, will be commenced at once. The company intends laying two cables next year, and will during the coming winter, make arrangements for the construction of land lines from Halifax to Victoria, connecting with all the principal cities of the Dominion.

A MEETING of Montreal shareholders of the Ontario Bank was held in the St. Lawrence Hall last Tuesday when, after considerable discussion founded on too meagre data, Messrs. W. O'Brien and W. Cowie were appointed to represent the said shareholders at the meeting called for Wednesday, the 30th inst., in Toronto. The expenses of the trip to be borne *pro-rata* by those represented. The sense of the meeting appeared to be rather in favor of a reduction of the amount proposed to be wiped out. It must

DOMINION GLUE DEPOT.

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GLUES, OILS, FLINT PAPER, &c.,
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MONTREAL.

Forbes, Roberts & Co.,
 WHOLESALE

GENTS' FURNISHINGS
 AND
TAILORS' TRIMMINGS,
53 Yonge Street, TORONTO.

be supposed that Mr. Holland, the new general manager, has made a thorough and careful diagnosis of the case, and that he is consequently the best judge of the proportion to be lopped off. The Halifax shareholders have also met and decided upon a line of action similar to that adopted here.

THE STATEMENT of the result of the business of the Bank of Montreal for the half year ended October 31st, 1881, shows—

Balance of Profit and Loss Account, 30th April, 1881,.....	\$274,067 17
Profits for the half year ended 31st October, 1881, after deducting charges of management, and making full provision for all bad and doubtful debts,.....	661,897 95
	\$935,965 12

Dividend 4 per cent, payable December, 1881,.....	\$479,968 00
Bonus 1 per cent, payable December, 1881,.....	119,992 00
	599,960 00

Balance of Profit and Loss carried forward,.....\$336,005 12
 There has been a reduction of \$57,282 in the item of "notes overdue, not specially secured," since the April statement.

JOHN TAYLOR & CO.

Manufacturers and Importers of

HATS, CAPS, FURS,
 &c., &c., &c.,

537 ST. PAUL STREET
MONTREAL.

Batty's Orange Marmalade.

C. H. BINKS & CO.,
MONTREAL.

During Sept. last the total value of goods entered for consumption in Canada, exclusive of British Columbia, was \$9,065,118, and the duty collected was \$2,055,851.22. The total value of dutiable goods was \$7,876,138 of coin and bullion, except U. S. silver coin, \$6,444, and of free goods, \$1,782,536. The total value of goods exported from the Dominion during the month of September was \$11,775,123. Of this \$9,808,992 was the production of Canada, and \$1,795,123 foreign produce. The values of the various description of goods exported were as follows:—

Produce of the mines.....	\$ 202,689
Produce of the fisheries.....	745,997
Produce of the forest.....	3,312,267
Animals and their products.....	3,016,320
Agricultural products.....	4,062,625
Manufactures.....	402,134
Miscellaneous articles.....	53,091

Civic annexation is just now occupying a good deal of attention in various parts of the country. Steps are about being taken in this city to annex Hochelaga, our Eastern suburban village; a conference is going on between representatives of Toronto and Yorkville upon terms of annexation, although a despatch yesterday announces that Yorkville officials are working in opposition to it; New York and Bos

BELDING, PAUL & CO., SILK MANUFACTURERS, MONTREAL.

Beg to notify the trade they are preparing, and will have ready February 1, 1881, a full stock of

KNITTING SILK

Of very superior quality and variety of Colors, especially adapted for

Hose, Mittens, Wristlets, Purses, &c.

MASURY'S RAILROAD COLORS.

These "Ready-made Colors" fulfill the conditions of a good paint to a greater degree than any other paints, and in this faith I ask a fair trial, in full confidence that the goods will prove their own best recommendation.

MANUFACTURED IN CANADA BY

William Johnson,
572 William St., Montreal.

ORDERS SOLICITED.

To be had from every Dealer in Canada.

ton are looking to large increases of territory and last but not least, the agitation for the amalgamation of Halifax and Dartmouth as one city has been revived. A Halifax contemporary says: "The idea of maintaining two distinct municipalities on the one harbor—shortly we trust, to be bridged over—is, in our opinion, absurd. We believe a union would be of mutual advantage in a commercial point of view, while considerable civic expense could be saved."

The imports of free and dutiable goods entered for consumption at this port for October show a considerable expansion in the foreign trade of Montreal as compared with the corresponding month last year. The imports of dutiable goods were valued at \$2,328,124, against \$2,050,220 last year, and those of free goods were valued at \$943,245, against \$576,175 for October, 1880. The total imports including coin and bullion were \$3,272,984, as compared with \$2,687,488 for October, 1880, which exhibit the large increase of \$585,396.

The carriage of mails, passengers and freights from Great Britain by way of Halifax and the International Railway to Montreal, has begun auspiciously the present season. The mails, &c., by the S.S. *Sarmatian* which arrived at Halifax on Saturday midnight, were despatched two hours later and reached Montreal Monday morning, having made the run of 850 miles in about 25 hours. The cargo arrived on Wednesday. Every week throughout the winter season the steamships of the Allan Line, sailing direct from Liverpool to Halifax, will land H. M. mails, passengers and freight for all parts of the Dominion and Western States, at the new deep water terminus of the Intercolonial Railway, where the latest and most im-

proved facilities have been provided for the rapid transshipment and despatch of every description of freight.

MONEY is circulating abundantly in Manitoba and the North-West if we may judge by the promptitude with which our numerous readers there remit the amount of their subscriptions.

A NEW railway project is now before the people of Woodstock, Ont., and the country to the North. Goderich is said to be anxious for connection with the Credit Valley Railway and it is proposed to run a line thence to Woods stock passing through St. Mary's, Exeter, and a rich country. Public opinion is being formed on the subject, and it is likely some active steps will soon be taken. The amount spent on building operations in Woodstock this year is \$150,000; for next year the prospects are no less.

A. T. CONSTANTINE, dealer in haberdashery and fancy goods, Ottawa, has made an assignment to a firm in this city. Constantine was formerly in business on St. Catherine St. this city, but failed some five years ago, and removed to Ottawa, where he was employed as clerk for some time; he started again for himself over three years ago, and is said to have succeeded for a time, but his old enemy, irregular habits, seems to have got the mastery over him, and neglect of business followed, with the result above-named. His liabilities are not large, and will not exceed 2,500, with asset nominally the same. A meeting of creditors is called for to-day.

PART of the cargo of the S.S. *Avlona* was sherry wine, loaded on deck, valued at about \$2,000. During her almost hopeless struggle in the Gulf, this was jettisoned, and the shippers have now seized the vessel in port for non-

CANADA TOBACCO WORKS,

A. D. PORCHERON, Proprietor,
22 & 24 ST. GEORGE ST., MONTREAL.

To the Trade:

TOBACCO.

The PACIFIC TWIST is the most reliable Chewing Tobacco made in the Dominion. No scraps or sweepings can be used in this tobacco on account of its shape, and none but first-class leaf is used. This Tobacco is retailed by the foot.

If you want to serve your own interest buy Porcheron's ROUGH AND READY 13s; its novelty and quality are both a guarantee to the buyer that he may turn out some profit and please his customers.

A. D. PORCHERON, Montreal.

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS

FOR SALE BY THE

HUDSON'S BAY COMPANY.

Under agreement with the Crown, the Hudson's Bay Company are entitled to one-twentieth of the Lands in the fertile belt, estimated at about seven millions of acres, and they are prepared to offer for sale land in the Townships already surveyed by the Government of Canada.

Pamphlets and full information in regard to these Lands will be given by the undersigned at the offices of the Company in Montreal and Winnipeg.

C. J. BRYDGES,

Land Commissioner.

delivery of the goods. In case of deck-loading it seems that the owners and not the insurance companies are liable, especially when contravening the bill of lading.

THE stock of J. M. Scribner, general storekeeper, Campbellford, Ont., is advertised for sale by sheriff; Henry Burgess, grocer, Brantford, Ont., has left the place; D. C. Hopkins, harness, Peterboro, Ont., has been sold out by his landlord.

THAT large proportion of the population of Montreal who do not find their highest amusement in a Negro-minstrel show or a circus were accorded a rare treat last Monday evening in the Queen's Hall, this city in listening to that Queen of Song, Madame Gerster, who with a good pianist, and a very fair tenor with some other artists of tolerable abilities, gave her first concert in Canada. The audience, a very large one, testified their appreciation in a manner seldom witnessed among our undemonstrative people. The excellent Weber Piano used on the occasion contributed largely to the success of the concert, both in the hands of the brilliant soloist as well as in the accompaniments, in some of which its singing qualities were remarkable.

CHARLES A. MARCHAND, general storekeeper, St. Agathe de Monts, Que., formerly employed as a clerk in St. Johns, commenced business about two years ago with a very small capital, said to have been about \$200. Accordingly he has done but a small business, having quite a limited credit; apparently discouraged, he came to the city last week and informed his creditors that he wanted to sell out to a customer already obtained at 100c on the dollar for his stock, with a view to removing to Manitoba. He also proposed to collect the book-debts, amounting to \$534, himself, and when the creditors had been satisfied, to take his departure for the Prairie Province. His

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
 MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,
 AND EVERY DESCRIPTION OF
CUT NAILS.

Railway and Ship Spikes,
Iron, Steel, Zinc & Copper Shoe Nails.
And SHOE TACKS,

Extra Swedes Iron Tacks, Upholsterers' Tacks, B. B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Laces, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hub and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.

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

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

PETER REDPATH, President.
 CHARLES S. WATSON, Vice-Pres. & Man. Dir.
 WM. McMASTER, Jun., Sec.-Treas.

Montreal Rolling Mills
 COMPANY,
 MANUFACTURERS

CUT NAILS,
HORSE NAILS,
WROUGHT IRON PIPE,

WHITE LEAD, LEAD PIPE, SHOT,
PUTTY, Etc., Etc., Etc.

liabilities footed up to \$2,467 in small amounts, the largest being \$700, and his stock, including horses and carriage, etc., was valued at \$1,803; from this amount must be deducted \$180, a prior claim held by his father, a farmer, who, however, was willing to waive it on condition that the other creditors accepted the proposition. At a meeting of the creditors held on Friday last, it was agreed that the stock should be transferred to Mr. Marchand's customer for \$1,543, \$500 cash down, and \$100 per month until fully paid; and that the other terms be also accepted, but before the agreement could be carried out, Marchand was *captured* for about \$200 by Mr. O. C. Snowdon, this city, who charged him with being about to leave the country to defraud his creditors. Security was given for Marchand, who has obtained legal advice, and it is said will not only have the *captias* set aside, but will enter an action for damages against Mr. Snowdon.

A MODEL MUTUAL.

Pressure on our columns last week precluded any reference to the really excellent exhibit comprised in the report of the City Mutual Fire Insurance of Montreal, then published. The people of this Province have had from time to time rather saddening experience of the workings of the mutual system. We need only mention the two last local companies, the Laval, Jacques-Cartier and Chambly, and the Joliette Mutual, as their career is but too fresh in the minds of the people. In Ontario every county and, in some sections, every

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue

Black

Writing

Fluid

COPYING INK.

Are warranted to retain their fluidity, and do not corrode the pen.

Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.

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LYMAN, SONS & CO.,
 MONTREAL.

S. H. MAY & CO.,

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

Paints, Boiled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 28 oz.; Smethwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish; Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, 1 and 2, White.

JOHN S. SHEARER & CO.,

533 St. Paul Street,

MONTREAL.

CANADIAN AND EUROPEAN

MANUFACTURES.

THE WHOLESALE TRADE ONLY SUPPLIED.

Agents in Canada for

Messrs. Wm. Lindsay & Co.,

Ship-brokers, Insurance and Forwarding Agts.,

Liverpool, London and Glasgow.

township has its mutual, the total number being over sixty; some of those whose race is run, such as the Niagara District, the Clinton and the Beaver, recall unpleasant associations to many persons in this as well as in the sister Province where they were organized. These companies thought they could never cover sufficient ground, and they spread like a plague, especially over the country districts, selling policies, and in some cases making assessments not only for the total amount of the premium notes but for a considerable percentage besides, as allowed by the laws of the Province to local Mutuals.

That the system itself was not wholly to blame is evident by the record of the City Mutual, in which good management, aided by efficient co-operation on the part of the directors and the members, has enabled it for a number of years to set a worthy example before the entire community. The rates of assessment attest the carefulness with which risks are scrutinized, the total for the last five years being only 11½ per cent., or 2½ per cent. per annum, while the calls for the last 3 years average only 2 per cent. The other figures in the statement speak for themselves. The Company always modestly ascribe their immunity from heavy losses in a great measure to our efficient fire brigade.

The directorate is composed of citizens who have distinguished themselves in their respective callings, and whose counsels have tended not a little towards the high degree of success to which the management of Mr. Alfred Dumouchel, the Secretary-treasurer, has brought the Company. Mr. R. A. K. Hubert, the President, is our worthy Prothonotary; Mr. Owen

Leading Wholesale Trade of Montreal.

JAMES GUEST,
 COMMISSION MERCHANT

—AND—

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

AGENT FOR

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- Jules Bellorin. [Cognac.]
- W. & J. Graham & Co., Oporto Ports.
- R. C. Ivison, Jerez de la Frontera Sherries.
- Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.
- Jules Regnier, Dijon, Burgundies and Chablis.
- L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.
- Renaudin, Bollinger & Co., Ay, Champagnes.
- Seigert & Sons, Trinidad, Genuine Angostura Bitters
- Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
- Guinness' Stout, Bass' and Allsopp's Ale, &c.
- Roig Ponsset & Co., Barcelona and Tarragona Spanish Ports.
- J. H. Henkes DelftsHAVEN, Holland, Superior Geneva
- George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
- Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.
- C. & D. Gray's Far-famed Looch Katrina. Scotch Whiskies.

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Representing in Canada.

- J. & J. COLMAN, London, England.
 - H. J. ROWNTREE & CO., York and London England.
 - JAS. KELLER & SON, Dundee & London, Eng.
 - HILL, EVANS & CO., Worcester England.
 - GEORGE WHYBROW, London, Eng.
 - CARTER, HALES & CO., Liverpool, Eng.
 - ANTONINNI & CO., Leghorn, Italy
 - THE SWISS MILK & FOOD CO., Lausanne & Avenches, Switzerland.
 - SMITH & VANDERBECK, New York.
 - THE BOSTON BEEF PACKING CO., Boston.
 - NEW YORK DESSICATING CO., New York.
 - RICHARDSON & ROBBINS, Dover, Del.
 - MORRILL & SOULE, Syracuse, N.Y.
- Orders from the Wholesale trade solicited.

McGarvey, the Vice-president, is the proprietor of one of the most successful furniture establishments in Canada; Mr. Joseph Comte is a retired gentleman of large means, the worthy heir of the late Mr. Benjamin Comte, the founder, and for many years, President of the Company; Mr. F. X. St. Charles is head of the successful flour and provision firm that bears his name, and is also President of the Hochelaga Bank of this city; Mr. Claude Melançon is a prominent wholesale grocer and Vice-president of the same Bank; Mr. Charles Garth is a retired manufacturer, and was the head of the prosperous firm that still bears his name; Mr. Guillaume Boivin is an enterprising wholesale boot and shoe manufacturer; Mr. L. E. Beauchamp is a prominent retail merchant; and Mr. Louis Archambault, a well-known contractor, concludes the list. The Mutual Fire Insurance Companies of the two Provinces would do well to inquire into the secret of the success which characterizes that of the City of Montreal, which we have justly, we think, denominated "a Model Mutual."

WILLIAM DARLING & CO.,

IMPORTERS OF

Metals, Hardware, Glass, Mirror Plates,
Hair Seating, Carriage

Makers' Trimmings and Curled Hair.

Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-
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No. 30 St. Sulpice & No. 370 St. Paul Streets

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A. & T. J. DARLING & CO.

BAR IRON, TIN, &c.,

AND SHELF HARDWARE.

CUTLERY A SPECIALTY.

FRONT ST., East.]

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ADJUSTABLE HANDLE

BROOMS

Are giving general satisfaction.

Merchants who wish to give their customers some-
thing new should try a case.

6 Doz. in Case—Case free.

WALTER WOODS,

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EXPORTERS SHOULD SEE IT.

J. J. Duffy & Co.

CANADA

COFFEE & SPICE

STEAM MILLS,

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Diploma awarded for Duffy's Mustard
at Exhibition, 1881.**Edward Adams & Co.,****WHOLESALE GROCERS**

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Teas, Sugars,

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Brown, Balfour & Co.,

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6 ST. PETER STREET, MONTREAL.

H. R. BEVERIDGE & CO.,

160 McGill Street, Montreal,

And 6 Golden Square, London, England,

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TAILOR'S TRIMMINGS.**CANADA TO THE FRONT!**

IMMENSE MAJORITY IN FAVOR OF THE

Williams' Singer Sewing Machines.A Prize at EVERY EXHIBITION held in the Dominion in 1881
WHEN PRIZES WERE GIVEN.

READ THE RECORD OF SEPTEMBER CAMPAIGN.

At TORONTO Permanent Exhibition open to the World, Sept. 14th, 1881, a First-class Medal was awarded. The only Prize Medal given for Family Sewing Machines in Toronto for 10 years.

At MONTREAL Permanent Exhibition, open to the World, two First Prizes and a Diploma were awarded to the C. W. WILLIAMS' MANUFACTURING COMPANY. The only First Prizes given.

At KINGSTON Agricultural Fair, Sept. 22nd, 1881, a First Prize was awarded to the WILLIAMS' SINGER.

At HALIFAX Dominion Exhibition, Sept. 26th, 1881, a Diploma for best Sewing Machines for family use; also a Diploma for best Machines for Manufacturing were awarded. The only prizes given for Family and Manufacturing Sewing Machines.

At BELLEVILLE County Fair, Oct. 6th, 1881, the only two First Prizes were awarded the WILLIAMS' SINGER.

The WILLIAMS' SINGER was awarded First Prize at VIENNA in 1863; First Prize at the CENTENNIAL, at Philadelphia, in 1876; First Prize at PARIS in 1878; First Prize at SYDNEY, Australia, in 1877; and Prizes at all the PROVINCIAL EXHIBITIONS held in Canada when prizes were given.

The above record proves that the WILLIAMS' SINGER is the best Sewing Machine in the world, and the people know it.

These celebrated Machines, bearing the Manufacturers' Trade Mark, and fully warranted, may be purchased all over the world.

DON'T BE DECEIVED BY RIVAL AGENTS, BUT CALL AT

347 Notre Dame St., - - - MONTREAL,

And examine the Williams' before you buy.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 18, 1881

THE NEWARK BANK DEFALCATION.

We have hitherto abstained from noticing the very extraordinary defalcation which has occurred in the Newark Bank, chiefly because the reports have been so vague, that we have been unable to form a conclusion as to the responsibilities of the parties. We infer that the

chief executive officer was the cashier, Mr. Baldwin, and we believe that we are correct in supposing that while in the principal cities of the United States the custom is to entrust the executive functions to the president, the cashier is the executive officer in many of the country banks. There must be in banks, as in all institutions of an analogous character, a chief executive officer who exercises a controlling influence in the management. It is most important that it should be clearly understood that the chief executive officer ought to be subjected to checks entirely outside of those of the

directors of the bank. We have read quite a number of notices of the Newark Bank defalcation, all of which express the strongest censure of the directors and of the Government examiner, but we have not observed a single comment on the conduct of the subordinate officers of the Bank. It is inconceivable that the Bank accountant could have been unaware of the irregularities which were committed with regard to the account of Nugent & Co., which seems to have been the one which has involved the Bank in its present difficulty. We are indeed told that Nugent & Co. deny that they ever received the advances which the cashier alleges were made to them, and it seems hardly credible that a leather merchant in an unimportant town could have received in a comparatively short space of time such an enormous amount of money. It is to be hoped that the transactions of the Newark Bank will be thoroughly sifted, as it is hardly possible that any cashier or executive officer, by whatever name he may be styled, could commit irregularities, such as seem to have taken place in the Newark Bank, without the connivance, or rather the assistance, of one or more of the employes of the Bank. One point is worthy of notice, viz., the inutility of the examination by Government officials, which has been assumed to be a most formidable check on mismanagement. The more the subject is considered the more clearly it will appear that the most reliable checks that can be devised on the executive of a bank will be found in the integrity and watchfulness of the subordinate officers of the institution.

In the Newark case the presumption is that Baldwin, the cashier, and Nugent were speculating on joint account on the stock exchange.

CONTESTED LIFE CLAIMS.

It has been the boast of some companies that they have never contested a claim. So far so good, provided no case of fraud has ever been attempted against them. But it is mere pusillanimity to shirk a contest when a clear case of imposition arises, for fear of incurring the disfavor of a careless public who sometimes jump to erroneous conclusions without taking the trouble of enquiring into the merits of the case. Nay more, it is a flagrant dereliction of duty to pay claims under such circumstances, for such a course not only tends to foster crime of the so-called "Graveyard Insurance" order, but may also impair the security (to say nothing of the profits) of the honest policy-holders. There is likewise a tendency upon the

part of some journalists, who so far neglect their duty as conservators of the general welfare, as, for the sake of pandering to morbid public opinion, to condemn all companies who appear before the Law Courts, however good their cause, and, arguing from false premises, attempt to throw discredit upon all Life Insurance Companies.

While it has ever been our aim to expose shams, frauds and humbugs of any kind, it has been equally our aim to afford support to individuals or corporations who with a "*mens conscia recti*" seek to vindicate their rights before a legal tribunal rather than submit to fraud and imposition. It is one thing, however, to be conscious of right and quite another thing to be able to prove it, especially in cases where fraud is attempted and the opposing witnesses are not over scrupulous. In fact, when persons go to court with ever so good a cause they are always sure to find "Mr. Law" at home but not so often "Mr. Justice."

We are led to make those remarks by the perusal of the reports in the public press of a case which, from the meagre information given, is very apt to create an erroneous impression, and as we should be sorry to have any injury done to one of our most successful and honorably managed home institutions, we deem it our duty to give a correct synopsis of the case from information received from authentic sources. Moreover, unlike those journalists who play the part of "croaker," we feel constrained rather to endeavor to reassure those who are capable of appreciating the inestimable benefits of Life insurance, but might be caused, by such ill-judged strictures, to waver in their allegiance to the good cause by repeating what we have said on former occasions, viz., that even in the United States, where companies are perhaps more addicted than anywhere else to standing upon their strict legal rights, about one billion two hundred and fifty million dollars have been entrusted to the management of Life Insurance Companies, and of that sum considerably less than one per cent. has been lost to policy holders by all causes—frauds, failures, and every other source of loss combined. No other business of like magnitude and long standing can show such a record.

The case we have in view is that of O'Donnell vs. The Confederation Life Association, and the particulars are as follows:

An application was made in the Autumn of 1872 by the said O'Donnell for an insurance upon the life of his son. The policy was issued in October of same year, and sent forward to Mr. Fred. Allison, the

Provincial Manager at Halifax, N.S., for collection of the premium and completion of the contract. The policy was duly presented to the father for payment of the premium, but before payment it was left at his request in order that he might examine its conditions to see that there was nothing objectionable. As the payment, was not forthcoming in due course, he was repeatedly called upon for payment, or to return the policy for cancellation, but without effect. The last time he was so called upon was some time about the beginning of July, 1873, when he said he could not find the policy but would return it as soon as he did find it, or would settle about the premium at once with the said Provincial Manager. A few days after this the son (upon whose life the policy was issued) was seized with spinal meningitis, and died after a few days illness. Whereupon the said O'Donnell went to the said Provincial Manager, informed him his son was dead, and asked him to get the insurance money and deduct the amount of the premium from the proceeds of the policy!! The said manager, of course, repudiated any liability on the grounds that no premium or any sum whatever on account thereof had been paid, and that consequently the policy had never taken effect, it being expressly stated thereon, "This policy is not valid unless countersigned by—agent at ———— Countersigned this—day of ———— Agent." And in consequence of the premium not having been paid his signature had not been appended, therefore the document was incomplete and of no effect whatever. These facts were communicated to headquarters, and the Association sustained the Provincial Manager in his repudiation of any liability. After the demands of said O'Donnell for payment had been steadfastly refused an action was raised, and when the case came up in court the said O'Donnell swore that he had paid the premium. In refutation of this, the Counsel for the Association called upon the said Provincial Manager to give his evidence and produce his books in support thereof, but the Judge upon the bench ruled that, he being agent for the Company, his evidence could not be received, in spite of the arguments advanced by counsel that it was contrary to the statute in that behalf to refuse it. The whole case hinged upon this point, and thus judgment was obtained by O'Donnell, the person chiefly interested, upon his own evidence, not withstanding the fact that the policy was incomplete as aforesaid. The said point was appealed to the full Court and sustained. If this decision had

been final it can scarcely be imagined how far-reaching it would have been in its results, or the amount of injury and injustice it might have occasioned to all classes of corporations. The case could not of course be allowed to remain in this position, so long as any higher authority was available. It was accordingly appealed to the Supreme Court, when the ruling of the Courts below was reversed.

After this decision of the Supreme Court, the case was allowed to rest entirely until last year, 1880, when the case was again entered for trial. In the meantime the said Provincial Manager Mr. Fred. Allison, on whose evidence, it will be apparent, the case in a great measure depended, had died, consequently, the Association was placed at a serious disadvantage. In addition to this, Mr. H. Colford, the confidential clerk of the said Provincial Manager, who was thoroughly conversant with the whole transaction, had left the country, and his whereabouts could not be discovered till some time in June of the current year. The trial on this occasion appears to have been hurried through in some unaccountable manner, and judgment was obtained in favor of the plaintiff, before the Association had been made aware at headquarters that the case had again come up in Court, and before they had an opportunity of introducing any fresh evidence. An affidavit has since been received from said confidential clerk setting forth in a most emphatic manner that no payment whatever had been made on the policy, that after numerous demands had been made by him for payment, he called on the said plaintiff some time about the beginning of July, 1873, and not over ten days before the death of the insured, when he again demanded payment or the return of the policy, and that at that time the plaintiff admitted the non-payment of the premium and promised to return the policy or settle at once. Application has been made for a new trial, with a view to getting this evidence introduced, but, owing to some alleged irregularity of procedure, it has not been granted. At the present moment the case is *en deliberé* before the Supreme Court on its merits as it came up from the Courts below.

It has hitherto been our impression that it was a fundamental principle in law that a written contract (or partly printed, like a life policy) could not be upset in the interests of one party by mere verbal testimony, unless by something tantamount to an admission of waiver on the other side, or supported by other incontrovertible proof. If, however, the law as it at present stands admits of the

essential condition of invalidity for non-payment of premium, of such a document as the life policy in question, being so easily set aside, the sooner an amendment can be obtained the better will it be in the interests of justice.

CORNERS.

We learn from the New York *Banker's Magazine*, that the ill effects of some recent speculative movements have led to an effort being made among some influential merchants in New York, engaged in the shipping and other regular trades, to obtain an expression of commercial public sentiment against the cornering of food products, and the consequent stoppage of foreign exports. A similar movement was made without result in Chicago, and it is said that that in New York has as little prospect of success. The majority of the wealthier members of the Produce Exchange in Chicago are said to be identified with the very practice which it is proposed to condemn. The New York Chamber of Commerce has been unsuccessfully appealed to. They say they might as well try to stop stock gambling in Wall street by a series of resolutions, as to stop gambling in wheat, or corn, or pork, by indignation meetings. The English press, which has been greatly exercised over the late cotton corner in Liverpool by Mr. Morris Granger, is making urgent appeals to the Government to adopt some measure to suppress such practices. It seems at least doubtful whether it is possible to legislate so as to suppress these practices completely, indeed it seems to be the opinion of the writer in the *Banker's Magazine* that a far greater power than is possessed by legislatures for preventing corners may be exercised by the banks. They are said to be, in Chicago especially, the life blood of speculation, and it is suggested that if the banks would withhold their funds from those who want them for mere speculative purposes, and loan them to others engaged in legitimate business, speculation would receive a severer check than can be administered by any other power. The banks, it may be presumed, know their own business, and it is probable that the class of loans to which the writer refers are made with money that could not be employed in extending discounts to regular customers. The loans specially referred to, are generally made on call, and sufficient security taken to avoid risk. Our chief object in noticing the subject at present has been to direct attention to a recent charge of Judge Jameson of

Chicago to the Grand Jury, which the *Banker's Magazine* pronounces a very interesting and weighty utterance of the law and the duties of the state respecting its enforcement. The following is the text of that portion of the Judge's charge which refers to cornering:—

The offense of cornering the market is not, so far as I am aware, mentioned in the books, but it is one of the numerous family of frauds of which the various members in their fight with society assume an infinitude of shapes and colors. To detect and punish these, notwithstanding the novelty and apparent innocence of their disguises, is the first business of the courts and justices. The thing which we know as a "corner" in the market might be briefly described as a process for driving unsuspecting dealers in grains, stock, and the like, into a "corral" and relieving them of their purses. The essence of the offense consists in the party securing a contract for the future delivery of some commodity at his option, and then, by engrossing the stock of such commodity in the market, making it impossible for the other party to complete his contract, but by purchasing of his adversary at his own price, or paying in cash the difference fixed by such adversary. As was said of another great wrong, if this is not wrong then nothing is wrong. Public rumor on the street and in the press justifies me in saying that these offenses are rife amongst us, and in asking you, if evidence to that effect should reach you, to make them the subject of enquiry. Your duty and mine is plain. However powerful the combination to defy the laws, and however difficult to detect and punish the crime, we rank ourselves with the criminal if we fail to bring the terrors of the law to bear upon him. For one, I refuse not to hear what fills the ears of all to the discredit of the business men and methods of this city. If the crimes indicated are being committed, it imports much that the validity of our statute and its sufficiency to reach the guilty parties should be early tested. If the spread of gambling has infected our business men, the consequences cannot but be disastrous; the course of business, instead of proceeding quietly and healthily, will become broken by fits of fever and panic; unlawful gains will be preferred to the slow profits of legitimate trade; our farmers, partaking of the prevalent spirit, will hold back their crops in expectation of corner prices, borrowing money upon mortgage to carry on their operations, instead of realizing by the sales of farm products. It is said that these phenomena are already apparent, and they are charged to be the effects of violations of the law. I will only add that it is not your duty to seek inquisitorially for evidence that crimes have been committed. Should evidence come to you through the regular channels, your duty will be to consider it, and act fearlessly and promptly to vindicate the laws. I think I may promise on the part of the judiciary of the country that if you present men for crime, it will not go unpunished, so far as the enforcement of the laws depends upon them.

IRON MANUFACTURE. (3)

As these articles are intended equally for the general reader as for those to whom they may be "twice-told tales," we need not make any apology for continuing our brief retrospect of the various improvements made from time to time in this most important of all manufactures, or for diverging occasionally into what our more experienced friends may deem unnecessary details.

Most readers have observed the flaming towers which give such an unearthly effect at night to the neighborhood where smelting operations are carried on. The projecting circular galleries which surround the tops of these towers or furnaces are contrived for the purpose of pouring down their capacious throats an equable and regular supply of materials. Besides the ore and the fuel there is needed a third substance called a "flux," because it forms a fusible compound with the earthy matter of the mineral. Many substances are fusible in conjunction at a temperature which either could resist separately,—and we know that there are human fluxes as well as mineral ones. Argillaceous or clayey ores require a lime flux; but if the earthy matter of the ore is lime it requires a clay flux. In either case the foreign matter and the flux are fused into one substance, the liberated iron sinks downward, and, having itself become fusible by the combination of carbon with which it has been impregnated by the fuel, it melts as it sinks to the point of fusion and settles down into the lowest part of the furnace called the "hearth." It is followed by the slag or cinder, composed of the flux, the foreign matter of the ores, and the ashes of the fuel, which are now in a vitrified state, and this artificial lava, being of much less specific gravity, rests upon the surface of the iron and protects it from the action of the blast. The furnace is continued "in blast," and must be fed constantly and equably day and night till the manufacturer thinks fit to "blow it out," either for the purpose of repairing it or reducing his make of iron. At certain intervals, perhaps twice in twenty-four hours, the furnace is tapped, that is to say, the stoppage of sand which closes an orifice at the bottom is knocked away, the liquified metal rushes out and is guided successively into moulds of sand in the form of thick short bars, which by a rude metaphor, as old as the invention of casting, are called "pigs," while the main channel down which the red-hot torrent flows is called the "sow." When castings are required it is removed in ladles and poured into suitable moulds. The practised eye as it scans the cinder

and the phenomena presented by the molten tide as it flows can foretell at once what the quality of the product will be.

An authority gives the following indications: If the color of the slag (cinder) be pale yellow, the sign is favorable; green indicates oxide of iron and a deficiency of lime; streaks of blue indicate protoxide of iron, and shows either a deficiency of fuel or an excess of blast. Dark-colored, heavy slag shows that iron is going to waste and suggests that the product will be deficient in carbon. This indicates a deficiency of fuel or a too rapid working of the furnace, so that the iron was imperfectly carbonized on arriving within the action of the blast.

The smelting furnace for iron is about 50 to 55 feet high, but is often built much higher. The outer part is of brick or squared stone, with contrivances to obviate the danger of its cracking by the expansion that takes place when it is heated, and it is lined with two courses of fire brick, having a layer of pounded coke or charcoal between them to prevent the escape of the heat. The interior cavity may be divided into the following parts from below upward. First, the hearth, about two feet high, upon which is erected the crucible, a four-sided chamber, between 6 and 7 feet high and slightly enlarging upwards, so as to be at top about 2½ feet wide. The part next above the crucible, called the "boshes," is in the shape of a funnel or inverted cone, and is about 8 feet high and 12 feet wide at top; next above is the great cavity of the furnace, of an irregular conical form, about 30 feet high, and gradually narrowing so as to be only about 3 feet in diameter at the top. From this it enlarges into a funnel-shaped chimney about 8 feet high, in which is cut a large square opening, through which the charge is thrown from time to time. About two feet above the hearth are apertures through which the blast pipes or "tuyeres" are introduced. In a furnace working under high pressure, and delivering 6292 cubic feet per minute, the weight of the air thrown in is estimated at nearly 350 tons, while the charge of coke, ore and limestone in the same time amounts to only about 40 tons. The charge in some furnaces is four or five times this amount.

We shall here simply refer to the invention of Henry Cort for reducing "pig" to malleable iron by stirring the melted pig on the bed of a reverberatory furnace, so as to bring each part of the mass successively to the surface, and allow the oxygen of the air to seize upon and combine with the carbon and silicon,

which become separated from the iron in the form of cinder, leaving as the product malleable or wrought iron. This process is called "puddling." Cort was also the originator of the method for producing bar iron by means of grooved rolls, instead of by the old process of beating it out by forge hammers. Owing to the employment by Cort's partner of certain public funds to assist in promoting the business, the patents were seized by the Crown, and the inventions soon became public property; the government never claimed any royalty for their use, and Cort died in poverty, his history furnishing one of the saddest in the annals of invention. This brings us down to the discovery of the Black band iron stone in Scotland, and the invention of the Hot-blast, with which we shall begin our next article.

DRONES.

No saying is more true than that, "One half the world knows not how the other half lives," but, as applied to the business community, it needs much qualification. There are few business men, especially retailers and those who deal directly with the consumers, who have not been victimized scores of times by persons whom, upon a tolerably slight inquiry, they would have refused to trust. Every man in trade, every grocer, shoemaker, tailor, haberdasher, newspaper publisher, &c., has had his purse and his temper tried in this way; the drone or "dead-beat," succeeds in opening an account, and in a multitude of customers he is probably forgotten till a bill has been run up which at first sight astonishes the creditor. If he be of the pugnacious kind he resorts to the law, and obtains judgment to find that there are scores of prior claims upon the party. After a few years in business the retailer can give a very fair explanation of "how the other half lives;" if he be a patient man he comforts himself with the reflection that the "other half" has the worst of it after all; while, if he be of a religious frame of mind, he recites the second petition in the Lord's Prayer with a clearer appreciation of its comprehensiveness, and in the press of respectable customers often forgets as well as forgives.

The "hard times" are relatively harder upon the drone than upon the industrious. When trade is flourishing, business men have less time to discriminate, less time to dun, and the shiftless creature flourishes in a way. He may have some appointment under Government; he may be "a prince or a judge over us"—he may be an analyst,—and strange 'tis that men

who will not pay their debts receive such appointments—but the being's nature was formed long ago,—if the Darwinian theory of development be correct, he must have descended from a sponge—he was always in debt, even at school, and will be as long as he lives, to feed upon the labor of the industrious. He is the pest of trade; ask any business man what percentage of bad debts he makes in the course of a year, and he must admit that three-fourths of them represent the extent to which he has been wheedled by the class known in the vernacular as "dead-beats."

It has been suggested that in the event of a new Insolvent Act being framed its provisions should be made to extend beyond the trading classes. One of the sections of the late Act would in such a case operate to the advantage of the retailer, who would by its means be enabled to punish him who obtained goods under false pretenses, or when he knew he was not in a position to pay for them when due. In this category we do not for a moment think of including that honorable but unfortunate class who may have become the victims of unforeseen circumstances, and who do pay when they can. It is scarcely fair that the insolvent retailer should be made to suffer as a debtor, and have no such recourse against those who bear a like relation to him.

There are books published for the detection of society and business drones; in the new edition about to be issued in Montreal for the guidance of the retail classes, those in bad or doubtful credit are marked with one or more stars, one star indicating bad pay, two stars worse pay, and three stars worst of all. If this somewhat novel work be carefully compiled and free from the influences of personal hostility or disappointment, there is no reason why it should not serve a useful purpose, as tending to free trade from the evil operations of a class who cannot be treated as are their namesakes in the hive.

BANK STATEMENTS.

The detailed bank statements for the month of October, to be found elsewhere, afford still better evidence than its predecessors of great improvement in the business of the country. The circulation, notwithstanding the falling off in that of the Ontario Bank, has increased over 3 millions within the month, over 7½ millions within the sixty days ended October 31st, and about 6¾ millions as compared with October, 1880. As much of this has been required to move the crops, it will be interesting to note what

proportion of it will be absorbed during the early winter by the reduction of indebtedness. The increase in "other deposits payable on demand" affords the best evidence of improvement, as indicating that the earnings of the people are accumulating beyond the requirements of interest-paying investments. These show an increase of nearly half a million during October and 2½ millions for September and October, while the advance as compared with October, 1880, is a million and a quarter. "Deposits payable after notice" show an almost equally satisfactory increase, being at the rate of about a million per month since August, while compared with the return for October, 1880, there is an increase of 7 millions. There is a gradual lessening in the amounts due from foreign agencies, caused probably by the growing requirements during the year of business at home. The reduction in this item is over 5 millions during the last six months, and nearly 8 millions within the year. Public Discounts show an increase of over 2½ millions as compared with September, over 7½ millions as compared with the August statement, and an increase of nearly 19 millions as compared with the corresponding period of 1880. There is a reduction in the Dominion large note circulation of over \$600,000, but an increase of fractionals and ones and twos of about \$380,000.

	Sept., 1881.	Oct., 1881.
Capital authorized...	\$55,466,666	\$55,466,666
Capital subscribed...	52,554,174	52,833,934
Capital paid up.....	52,868,703	53,151,320

LIABILITIES.

Circulation.....	\$28,675,553	\$31,817,194
D. Gov. dep. on demand.....	4,985,578	4,766,381
D. Gov. dep. after notice.....	2,515,000	2,815,000
Deposits Security for Gov't Contracts and Insurance.....	346,971	796,722
Prov. Govt. on demand.....	689,888	715,732
Prov. Govt. aft'r notice.	577,906	477,942
Other deposits on demand.....	42,296,106	42,723,916
Other dep. aft'r notice.	36,336,777	37,321,434
Loans or depts. by other Can. Banks, unsecured.....	1,821,180	1,915,131
Due Bks. in Canada...	1,084,139	1,094,601
Do. in foreign countries.....	26,662	134,917
do. in the U. K.....	1,513,005	704,038
Other liabilities.....	199,680	166,264
Total liabilities...	\$121,618,150	\$125,449,272

ASSETS.

Specie.....	\$5,196,269	\$5,474,968
Dom. notes.....	9,597,539	8,934,932
Notes and cheques on other Banks.....	5,837,638	5,932,185
Due from Banks in Canada.....	2,880,852	2,825,073
Due from Agc's or B'ks in for'n. countries...	18,390,164	18,142,671
Ditto. in U. K.....	4,258,718	5,003,031
Available Assets...	\$46,161,180	\$46,382,860

Gov. deb. or St'k.....	\$1,014,402	\$1,014,402
Loans to Dom. Govt...	798,951	750,823
do. Prov. Govt...	356,597	554,953
Securities other than Canadian.....	1,447,855	1,427,241
Loans secured by other than Canadian Securities.....	10,298,441	11,649,242
Loans to Municipal Corporations.....	994,121	1,063,142
Loans to other Corporations.....	6,804,751	6,833,395
Loans to or Depts. in other Banks, unsecured.....	591,386	880,082
Discounts.....	108,064,744	110,693,989
Notes overdue not specially secured...	1,346,746	1,269,569
Overdue notes, sec'd.	2,120,864	2,107,852
Real Estate.....	1,821,674	1,810,611
Mortgages on R. E. sold by Banks....	505,234	514,052
Bank Premises.....	2,730,943	2,736,517
Other Assets.....	1,988,917	2,102,797
Total Assets.....	\$187,046,806	\$191,821,527
Directors' Liabilities..	6,195,904	6,084,677
Avg'e Amt. Specie during month.....	5,078,244	5,237,958
Do. Dom. Notes.....	9,723,001	9,080,366

The new worsted mill at Quebec is rapidly approaching completion, the exterior of the building being finished. It has been found necessary to provide accommodation for extra machinery for making cotton warp, which is extensively used in the textures to be manufactured, and on which there is a very high duty. The building is pronounced a most imposing structure.

HEMLOCK BARK.—Has been sold recently in this market at \$7 to \$7.50 per cord, by the car load. Canadian-Bark has advanced \$1.00 per cord in the Boston market to \$12.50. Freights have also been advanced \$9.00 per car from bark districts to Salem, Mass., being quoted at \$52.00 to \$53.00 per car. The farmers in Salem it is said, are expressing their dissatisfaction over the advance.

FIRE RECORD—INSURANCE.

ONTARIO.

Hamilton, October 26.—In Walker's soap factory, causing damage to extent of \$400; insured in the Victoria Mutual. **Kingston, 25.**—House of Mr. Oliver, manager of Street Railway Co., considerably damaged before flames were subdued. **Tiverton, 25.**—Archibald McLaren's barn and contents, including all his farm implements, on 5th Con. Bruce, destroyed. Loss about \$2,500; insured in the Grange for \$1,300; supposed incendiarism. **Lindsay, 24.**—Fire in a frame dwelling occupied by Mr. Wolhouse and owned by R. Smith, Fenelon Falls; cause supposed to be a defective chimney. Loss on the building, which was insured for \$600 in Western, about \$300; damage to furniture uninsured estimated at \$400. **London, 20.**—Stables of the City Hotel, with large stock of hay, straw and grain totally destroyed; cause unknown. **Chatham, Nov. 16.**—Bright's Block totally destroyed. Four persons injured. The building was occupied by Mr. Bright, druggist, and A. Mellish, furniture. Mellish estimates his loss, at \$12,000, insured for \$5,200 in the following Companies:—Union Fire Co., \$1,000; Royal, \$500; Citizens, \$900; Sovereign, \$300; Gore District, \$800; Fire Insurance Association, \$500; Mercantile, \$1,200. Mr. Poile, adjoining, has insurance on building and harness stock of \$2,000; no insurance on furniture. **Cheesley, 14.**—Ruhl Bros.' woolen mills and felt boot factory, with contents totally destroyed. Loss about \$10,000;

insured for about \$4,000. Cause, leaving an oil can on office stove after kindling fire. About 60 hands are thrown out of employment. *Merriton, 14.*—Fire discovered in picking room of the Merriton cotton mills, owned by King & Dolan; flames soon spread through the entire building. The operatives escaped unhurt. A strong wind was blowing, main building being of wood was in short time consumed. As there were no appliances with which to fight the flames in the village, telegrams were sent to Thorold and St. Catharines for assistance, but they arrived too late. The storehouse containing manufactured stock, being separated from the main building, was saved. The fire is supposed to have been caused by the machinery over-heating. The fire throws out of employment about ninety hands. The following are the insurances: Western, \$7,000, re-insured in the Phoenix for \$3,000; British, \$5,000; Canada Fire and Marine, \$3,000; Queen, \$2,000; Hartford, \$4,000; Northern, \$3,000; total, \$26,000. The loss is estimated at about \$50,000. *Kingston, 9.*—Haas Vinegar Works much damaged. Insurance of \$5,000 carried. *Toronto, 13.*—Booth's cooper shop and Smith's Printers' Ink factory, on the Don, destroyed by fire. Booth's loss estimated at \$16,000, partly insured in the Queen's, Hand-in-Hand and British. Smith's loss is placed at \$4,500; insured for \$2,700 in the Queen City and Hand-in-Hand. *Orono, 3.*—Furniture factory, machinery, quantity of furniture and J. S. Borland's residence; factory and contents partly insured. *London, 9.*—Wilson & Laurason's Oil Refinery damaged to extent of \$6,000.

QUEBEC.

Montreal, Oct. 24.—A fire in cellar of Hudson Cotton mills, Hochelaga, was extinguished before much damage had resulted. *Quebec, 23.*—House of Louise Lambert, of St. Nicholas, destroyed. Loss, \$1,500; insured for \$1,000.

NOVA SCOTIA.

Halifax, Oct. 20.—A fire reported to have occurred at Lorway Colliery, Sydney, C.B., destroying four buildings; loss estimated at \$1,000. Supposed incendiarism. *Woodstock, N. S., Nov. 11.*—Disastrous fire in residence portion of town destroyed about 70 houses, several churches, etc. Loss about \$100,000; insurance about \$26,000.

MARITIME MARKETS.

HALIFAX, N.S., Nov. 17, 1881.

Weather mild, business fairly active. Fish firm. Breadstuffs steady at the decline, excepting Oatmeal and Cornmeal, which are firm and in demand.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 17th November, 1881.

This is a period of the year when wholesale business is expected to contract, and, while there is no exception to the rule this year, the movement, on the whole, is fully up to the average for November. The distribution in some branches, especially dry goods, shows a marked falling off, while in others it continues fairly large. The bad country roads, created by the wet weather during the week, has tended to retard the retail trade in both city and country. About two inches of snow fell here on Saturday last, which is about the only taste of winter we have had yet. There are only about three steamships in port; the harbor is expected to be cleared within the next two or three days, as the unpleasant remembrance of the disaster in the river last year causes shippers and vessel-owners to make

baste cautiously. Our imports of free and dutiable goods for last month show a considerable increase over those for October, 1880; the figures are given elsewhere in this issue. The local money market remains quiet and easy, with rates of interest and discount unchanged. Sterling Exchange dull to-day at about 108; for round amounts between banks, and 108½ cash over the counter. Drafts on New York ¼ to 3-16 prem. Business on the local stock market seemed to receive an impetus this week from the favorable character of the bank statements for October, but, judging from the records of transfers, it has been almost entirely a brokers' market for the week. There appears, however, to be a growing confidence in the market, and values have been considerably stronger, and for all leading securities tending upward. To-day the market was fairly active, and closes strong, with 20½ bid for Montreal 128½ bid for Merchants', 146½ for Commerce and 129½ bid for Montreal Telegraph.

Sales to-day: Morning Board—200 Montreal at 199½; 100 do at 199; 325 do at 200; 200 do at 200½; 35 do at 200; 75 do at 200½; 65 do at 201; 150 do at 201½; 100 do at 201½; 48 Merchants' at 128; 200 do at 128½; 300 Commerce at 146½; 200 do at 146½; 8 do at 147; 265 Montreal Telegraph at 129½; 100 do at 129½; 325 do at 129½; 200 Richelieu at 53½; 20 Canada Cotton at 141; 25 do at 141½; 8 do at 142; 25 Dundas Cotton at 128.

CATTLE, ETC.—Under lighter receipts and a good demand, the Western city cattle market was firmer this week, and prices advanced, good to choice stock being worth 4½c to 5½c per lb. live weight. Business on export account, however, was curtailed by light offerings, only a few transactions having occurred at within the above range. At Viger market on Monday the offerings comprised only about 400 head cattle, and choice butchers' heaves were scarce, a few sales of this class were made at 4½c to 4¾c per lb., live weight. A few lots of fair stock were sold at 4c per lb., but the major portion of the offerings consisted of inferior to medium grades from the surrounding country districts, and were quoted at from 2½c to 3¾c, very few Western cattle being on the market. Sheep and lambs in good supply the best lots being in fair demand at 4½c to 5c per lb. for sheep, and \$3.50 to \$4.00 each for lambs. Common lots were sold at 4c per lb for sheep, and \$2.75 to \$3.00 each for lambs. Shipments of live stock from this port during the present week were as follows: SS. "Lake Nipigon," Liverpool, 140 cattle, 431 sheep. "Texas," Liverpool, 180 cattle. "Scandinavian," Liverpool, 190 cattle. "Waldensian," Glasgow, 95 cattle. "Erl King," London, 140 sheep. Total for the week 605 cattle, 571 sheep.

DAIRY PRODUCE.—The *Butter* markets, both foreign and local, are about as dull as possible; a Liverpool cable received here yesterday reports that market "sick," with a decline of 8s. per cwt. This is certainly discouraging information to Montreal shippers, who have been long looking for an improvement abroad to afford an outlet for the heavy stocks, especially of medium quality, held here. Business in this market has been of a minimum all week, and prices, though nominally unchanged, indicate a downward tendency. A lot of creamery in store was sold here yesterday at 22½c, and small lots of Kamouraska have sold during the week at 12c. In order to effect sales of Townships in large lots, considerable concessions on our outside quotations would have to be accepted. The New York market has shown an improved tone for the better grades of both creamery and dairy at slightly improved values. Private advices from New York yesterday report

a healthier outlook for fine, as well as for fancy grades, of creamery and dairy. In view of the demoralized condition of the English markets, a New York dealer suggested in a letter to a shipper in this city, to forward what butter he has in England to New York, but it seems the idea was not entertained by the party here. Account sales of a lot of June creamery, shipped some time ago from this city, have just been received from New York at from 27c to 30c. Advices from the same city are also to hand, reporting the sale of a sample lot of creamery, not fresh made, at 31c. These prices would net about 21c to 25c here. In *Cheese* there is little that is new to report; buyers and sellers in this market remain apart, and, beyond the sale of a couple lots of medium quality at 11c to 11½c, no business has been done for the week. Buyers are ready to take hold of fine Fall stock at 11½c, while holders maintain that choice September make is worth 12½c, and say that most of this kind is held off the market; factory men continue firm. The Liverpool public cable is quoted here at 58s. At Ingersoll, on Tuesday, 22 factories registered 16,140 boxes. Several factories offered to sell their August make at 11c, and balance of season at 12c, but on account of the continued depression in foreign markets, and the decline in prices at Utica and Little Falls on Monday, there was no anxiety shown on the part of buyers to transact any business at the above figures, consequently no sales were reported. At Little Falls the market on Monday was dull, 1,000 boxes sold at 11½c; 1,000 boxes were consigned. At Utica, on Monday also 2,500 boxes sold at 10½c to 12c, the leading price being 11c; 1,000 boxes consigned.

DRY GOODS.—November is usually a dull month but some in the wholesale trade here report business considerably less active than at the like period last year; all agree that the volume of business for this season has been considerably larger than for last autumn, but the chances are that, owing to keener competition and a larger sale of Canadian goods, the profits realized will be found to have been smaller than for last year. Payments continue good, nothing like the same number of renewals as in former years; in fact these seem now to be the exceptions. Dealers will commence stock-taking towards the close of this month. The Hudson Cotton Mill at Hochelaga have advanced their price-list for grey cottons about 5 per cent. all round, or ½c per yard for the two lowest numbers, ¾c per yard for the next highest, ¾c per yard for the middle numbers, and ¾c per yard for the two highest numbers. It is also stated that the Dundas Cotton Mill will shortly advance the price-list. Some of the merchants seem quite indignant over the non-fulfilment of orders by the mills within the time agreed upon, and state that, notwithstanding the inconvenience of delay, they have to supply the goods to customers at old prices. Latest English advices report an advance in Manchester of 1s 6d per piece (of say 50 yards) for prints; this will cause an advance in this market for Spring prints of fully ½c per yard.

DRUGS AND CHEMICALS.—Without any particular change in values to note we have to report a fairly active demand for goods mostly for the country trade, and many large transactions transpiring. In England prices remain without alteration except as any urgent orders are received which stiffens the market a little, but generally speaking orders are not heavy but prices are firm.

FLOUR AND GRAIN.—The British wheat markets have been developing strength since our last reference, but cable advices to-day report Liverpool market dull at unchanged quotations; Chicago was easier, No. 2 Spring wheat being quoted 1½c lower than yesterday, and about 5c lower than a week ago. New York was weaker, though not quotably changed. Business in this market has been very limited, and values partake of a nominal character, as the season for export is over. There have been sales of Canada White Wheat at \$1.35 to \$1.36

for cargoes, and of Red Winter Wheat at \$1.40. Car lots of Oats have changed hands at 39c to 40c, and Peas have been in tolerably good demand at 89c. Rye and Barley purely nominal at last week's quotations. Flour—Stocks decreasing, and holders not disposed to take lower prices, consequently not much business doing. There is still one or two steamers in port to be loaded with flour for Newfoundland and lower ports but the few transactions reported have been almost confined to supplying the immediate wants of the Quebec and local trade. Values since last Thursday have undergone but little alteration; the tendency, however, is downward.

FRUITS.—Business, as usual at this period, is all but entirely confined to Apples, which continue firm and in good demand; good winter stock quoted at \$3.50 to \$4, while really choice varieties are held for more money. Sales for the week include 1,000 brls mixed winter assortments at \$3 to \$3.25; 300 brls at \$3.50; and 150 brls at \$3.75. Receipts fair, and shipments this week will be considerably heavier than for last week, as the last steamers are expected to leave in a day or two. Dealers are commencing to store their limited stocks in cellars, and have an anxious look about them, from the lively remembrance of the large quantities of fruit caught by the frost last year while in transit to this city. The apple crop in both the United States and Canada, Eastern and Western, this year is a short one, while in Europe it is fair, much larger than last year. In Nova Scotia this year there will be 90,000 brls of apples less than last season, when the crop amounted to 200,000 barrels. The price this year will average \$1 better per barrel than last, when \$1.50 was the highest figure in Nova Scotia. The exports so far have amounted to 15,000 barrels, and it is estimated that Nova Scotia will only forward about 45,000 brls, against 100,000 brls for last season. Sales have been made in Liverpool of Canadian colored stock at 23s to 26s. The first shipment of Valencia Oranges has arrived, and under a good demand sold at \$8 to \$9 per case. Lemons continue dull at \$4 to \$4.50 per box. Almeria Grapes slow of sale, quoted at \$6 per keg.

FURS.—Owing to the continued mild weather the raw furs coming to this market are of inferior quality, and but few prime skins have come to hand. Skunks find a ready sale, at 90c for best black. Muskrats, Fall, would bring about 10c; Kits, 3c. Mink, \$1.25 to \$1.50 for dark Eastern and Northern. Western skins worth 75c to \$1. Martins, red, quoted at \$1; Lynx, \$2; red fox, \$1.75; Otter, dark, \$10; Fisher, dark, \$7; do, pale, \$5; Bearskins, from \$5 to \$12, as to quality; raccoons, 75c; Beaver, dark \$3. Manufacturers state that they have more orders than they can execute.

GROCERIES.—Teas.—There is a more active demand to be reported, especially for desirable Japans. Sales to fair extent of these have taken place at full previous figures. Inferior Teas are still much neglected. Young Hysons are rather more asked for. Black Teas quiet. Sugars.—An advance of 1/4 has taken place in Yellow Refined. Refined White cannot be noted as changed in price, although a firmer feeling prevails. Raw Sugars steady. Molasses.—Barbados of good quality are fairly steady. Reported sale of a cargo for this market on private terms. Syrups are active and firm. Rice dull. Coffees.—Market is a trifle firmer for Maracibo; Jamaica dull. Spices.—There is little to notice beyond a feeling towards some reduction in pepper. Other spices for the week are but little altered. A moderate trade doing. Fruit.—The safe arrival of the S.S. *Alona* is happily to be recorded. Her cargo turns out in very good condition, and altogether beyond expectation. The pluck of the Captain deserves at least honorable mention. Valencia rather lower; say 8 1/2c for some grades, and quite heavy lots at 9c to 9 1/2c. Malaga Raisins about 1/4 lower all round. Seedless are not plentiful; Sultanas dull at

11 1/2c to 13 1/2c; Almonds firm; Currants are a trifle lower.

HIDES AND SKINS.—The market continues quiet, at the prices quoted last week, viz., \$8, \$7 and \$6 respectively paid to butchers, but dealers experience some difficulty in obtaining from tanners more than 50c per 100 lbs. advance on these quotations. Sheepskins, \$1 to \$1.05 each.

HARDWARE AND IRON.—Bar Iron continues firm, at 2c per lb. Tin Plates are not moving off quite so freely as they were a short time ago, but our quotations are generally well maintained; a round lot of charcoals, however, changed hands between wholesale merchants here yesterday at a price understood to be slightly under \$5.75, which was claimed last week to be the lowest figure acceptable. Notwithstanding the statement that the production in England is still in excess of the consumption, a cablegram from Liverpool dated yesterday was shown us stating that market to be "firm with an upward tendency." Ingot Copper continues strong at 17c to 18c in this market, as to the quantity, etc., while there has been a recent advance in Liverpool of 20s sterling, £70 10s. being now the lowest price there. Freight from Liverpool to New York have advanced to 15s, owing to the pressure of outward shipments and the comparative absence of homeward cargo. Sheet Zinc is worth 5 1/2c per lb., but there is not much doing in this market. Stocks of Russia Sheet Iron are very limited, the imports this year having been light; it is quoted at 10 1/2c to 11c per lb.

LEATHER.—With some houses business for the week has been fair, but on the whole the market has continued quiet. Although manufacturers are commencing to take stock and prepare for the Spring work, and therefore not buying except when special inducements are offered, holders of the best Sole leather report a continued good demand for it. There is also a fair enquiry for Harness leather and Calfskins, the retail dealers having apparently been busier this week, but black leathers, especially Upper and Splits, of which the supply is still excessive, remain dull, with prices by no means firm.

LUMBER.—The saw mills that have logs to cut are running day and night in order to fill contracts and get a little stock ahead; manufacturers' yards are nearly empty, and anything remaining is almost all in second hands. Pine lumber for next Spring's use is likely to be scarce. Furniture manufacturers have now to turn their attention to some other wood than walnut, which has become so expensive as to prevent its general use. In the United States mahogany takes the lead; oak, maple and birch are coming into general use. Our forests contain almost unlimited quantities of ash, birch and maple, which are very handsome in appearance, are more durable than walnut, and cost at least one-eighth the price. Birch and maple are fast replacing cherry for ebonizing; several passenger cars recently turned out of the Grand Trunk workshops with figured birch panelling rival the finest satin wood or mahogany for beauty and finish. Prices of all kinds of lumber are firm.

PETROLEUM.—Crude at Petrolia is quoted at \$1.75 per bbl, f.o.b., and deliveries during the past few weeks have been heavy. Refined, f.o.b. at London, 19c; car lots in store here, 22 1/2c; smaller lots, 1c to 3c higher according to quantity.

PROVISIONS.—Hogs are dull in Chicago, and under heavier receipts prices fell 10c per 100 lbs yesterday, quoted at \$5.90 to \$6.20 for light grades, \$5.90 to \$6.30 for mixed packers and \$6.65 to 6.70 for heavy shipping lots. Pork closed in Chicago yesterday 12 1/2c to 15c per brl. higher, and lard also advanced 2 1/2c per 100 lbs. The local market continues firm, under a fair jobbing demand, but no large transactions have been reported within the week. Old

Mess Pork moves off at \$20.25 to \$20.75, and new do at \$21 to \$21.50; occasionally an advance of 25c on our outside price is asked for a small lot. Lard is in fair supply and the demand continues good; there have been sales of a few carloads, in lots, at 15c in pails for Fairbanks, and other American brands. City-rendered lard is worth 14 1/2c to 15c, in pails. Hams nominally worth 13c to 13 1/2c, but season about over. The Egg market continues steady, at 24c to 25c for really fresh, which are scarce, in cases, and 20c to 22c, for packed. A small lot of Dressed Hogs was sold yesterday at \$7.50, quoted at \$7.50 to \$8; but few arrivals as yet, no carloads offering. The trade expect that receipts this season will be light owing to the unusually large number of hogs bought up and cut up by packers all over the country during the past summer. Tallow is scarce and higher, a large lot of rendered having been reported sold at 7 1/2c, and rough is quoted now at 5c.

POULTRY.—Offerings in this market continue limited, owing doubtless to the continued mild weather, which is unfavorable to shipments, and consequently prices remain rather easy, at about last week's quotations: turkeys, 8c to 9c, although a case was sold yesterday at 7 1/2c; ducks, 7c to 9c; chickens, 7c to 8c; and geese 6c to 7c per lb. Partridges command 50c to 55c per brace, and venison saddles, of which there is little in the market, are quoted at 7c to 9c, as to condition. Losses are made every year by shippers, simply because they do not observe the instructions of the trade here, which are as follows: "Do not feed for twenty-four hours before killing, pluck clean, leaving on the head and the wings and tail feathers. Entrails not drawn. Pack nicely in cases averaging from 150 to 200 lbs in weight, and mark each case with number and kinds of birds contained, gross weight and tare of case. Discount scalded poultry as it usually sells at one to two cents per lb. less than dry plucked stock."

WOOL.—The market continues firm, with a steady business doing for the time of year in small lots at unchanged quotations for all kinds. No sales of round lots of either foreign or domestic descriptions can be reported. Stocks of foreign wool rather light, and in few hands.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Nov. 17, 1881.

There has been a fair movement in general merchandise the past week, and indications point to an active winter trade. Cottons are difficult to get, and stocks of both white and grey were never as low in the history of the trade. Millinery is quiet, but furs are in rather better demand. Remittances are being met with considerable promptness, and dealers have no cause for complaint. The hardware trade is fairly active, and orders for all reasonable goods are coming in well. Prices are very firm, and British advices report advances in ingot tin and iron pipe. Groceries are in moderate request, and the demand for fish and fruit is especially active. The former are very scarce, and evince much firmness in prices. The stock market has been active and strong, with the greatest advances in Dominion, Toronto, Commerce and Imperial. The market to-day closed strong, with sales of Montreal at 200 1/2; Ontario at 61 1/2 and 61 3/4; Commerce at 146 1/2 and 146 3/4; Dominion at 193 1/2; Federal at 159 1/2 and 159 3/4; Imperial at 136 1/2; Canada Perm. at 207; and Huron and Erie at 155 1/2.

Following are the closing bids to-day as compared with those of last Thursday: Bids for Montreal, Toronto, Merchants, Federal and Hamilton are ex-dividend.

Statement of Banks acting under Charter, for the month ending 31st Oct., 1881, according to the Returns furnished by them to the Department of Finance.

CAPITAL.

LIABILITIES.

BANKS.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dominion Govt. Deposits payable on Demand.	Dom. Govt. Deps. payable after notice, or on a fixed day.	Dep. held as Security for execution of D. Govt. contracts & for Ins. Cos.	Provincial Gov. deposits payable on Demand.	Provincial Gov. Deposits payable after notice, or on a fixed day.
ONTARIO.									
1 Bank of Toronto.....	\$ 2,000,000	2,000,000	2,000,000	1,523,490	69,562		\$ 6,293		
2 Bank of Hamilton.....	1,000,000	1,000,000	761,550	856,926	23,325		42,000		
3 Canadian Bk of Com.	6,000,000	6,000,000	6,000,000	3,998,344	100,334		2,995	210,548	200,000
4 Dominion.....	1,000,000	1,000,000	1,000,000	1,143,963	8,069				
5 Ontario.....	1,500,000	1,500,000	2,098,280	1,143,494	88,487	300,000	1,950	129,696	166,784
6 Standard B. of Can..	1,000,000	764,600	784,355	708,667	78,071				
7 Federal.....	1,500,000	1,500,000	1,481,140	1,455,351	41,891		55,500	1,774	
8 Bank of Ottawa.....	1,000,000	800,000	600,000	465,319	40,429		5,480		
9 Imperial Bk of Can..	1,000,000	1,000,000	1,000,000	1,207,394	63,496	50,000	34,600	41,805	100,000
Total, Ontario....	16,000,000	15,384,600	16,565,325	12,472,948	538,618	850,000	148,118	383,824	466,784
QUEBEC.									
10 Montreal.....	12,000,000	12,000,000	11,999,200	5,453,015	3,520,888	2,100,000	491,885	171,914	
11 Brit. North America.	4,866,666	4,866,666	4,866,666	1,137,060	15,942		25,583		
12 People's.....	1,600,000	1,600,000	1,600,000	223,440	4,186				
13 Nationale.....	2,000,000	2,000,000	2,000,000	975,546	4,566	25,000	770		11,157
14 Jacques Cartier.....	500,000	500,000	500,000	470,793	27,541				
15 Ville Marie.....	500,000	500,000	481,998	890,298	9,098				
16 St. Jean.....	1,000,000	540,000	224,820	176,262	24,771	15,000	75		
17 Banque de St. Hyac.	1,000,000	504,600	214,790	242,511	1,037			5,142	
18 La Bk d' Hochelaga..	1,000,000	630,200	680,060	242,511	27,289				
19 Eastern Townships..	1,500,000	1,479,600	1,392,787	570,847	67,311			25,628	
20 Exchange Bk. of Can.	500,000	500,000	500,000	611,327	19,037		88,000		
21 Melsons.....	2,000,000	2,000,000	2,000,000	2,200,000	77,772			2,346	
22 Merchants'.....	6,000,000	5,798,267	5,615,673	4,905,018	388,115	200,000	36,635	9,168	
23 Quebec.....	3,000,000	2,500,000	2,500,000	989,873	89,751		62,761		
24 Union.....	2,000,000	2,000,000	2,000,000	866,593	772	100,000	3,393	117,706	
Total, Quebec....	39,466,666	37,469,333	36,585,905	19,344,246	4,227,762	2,465,000	648,603	331,907	11,157
NOVA SCOTIA.									
25 Bank of Yarmouth....	400,000	400,000.00	383,010.00	90,823.67	75,368				
26 Bank of Nova Scotia.	1,000,000	1,000,000.00	1,000,000.00	922,148.01	290,324			8,221	
27 Exchange.....	400,000	400,000.00	350,000.00	36,614.05					
28 Merch'ts Bk of Halifax	1,000,000	1,000,000.00	900,000.00	592,922.61	195,397		190		10,000
29 People's Bank.....	800,000	600,000.00	600,000.00	188,307.79	20,348			15,038	
30 Union Bank.....	1,000,000	1,000,000.00	500,000.00	141,259.34	36,755				
31 Pictou Bank.....	500,000	500,000.00	200,000.00	145,748.00					
32 Halifax Banking Co..	500,000	500,000.00	500,000.00	21,025.74				127,175	168,867
33 Com. Bk of Windsor.	500,000	500,000.00	260,000.00	82,643.25	30,552				
Total, Nova Scotia..	6,100,000	5,900,000.00	4,698,040.00	2,414,492.46	648,747		190	150,430	178,667
NEW BRUNSWICK.									
34 Bk of New Brunswick	1,000,000	1,000,000.00	1,000,000.00	563,971.50	234,679		3,088		
35 Maritime Bank.....	2,000,000	738,000	603,370.00	5,610.00	44,600				
36 St. Stephen's Bank..	200,000	200,000.00	200,000.00	293,011.00	44,265				
Total, New Brunswick	3,200,000	1,938,000.00	1,803,370.00	852,622.50	323,544		3,988		
Grand Total.....	64,766,666	60,671,933.67	59,647,780.43	35,034,308.96	5,733,672	2,815,000	800,899	896,162	656,609.97

BANKS.	Other Deposits Payable on Demand.	Other Deposits payable after notice, or on a fixed day.	Loans from or Deposits made by Banks in Can. sec'd.	Loans from or Deposits made by Banks in Canada unsecured.	Due to other Bks in Canada.	Due to other Banks or Agts. not in Canada.	Due to other Banks or Agents in United Kingdom.	Liabilities not included under foregoing Heads.	Total Liabilities.
ONTARIO.									
1 Bank of Toronto.....	\$ 2,324,556	\$ 1,243,583		12,362	80,782		48,718	6,259	5,270,517
2 Bank of Hamilton.....	772,270	341,865			19,514				2,062,900
3 Canadian Bk of Com.	6,270,576	6,191,688		224,960	28,888				17,198,326
4 Dominion.....	1,969,650	2,084,664			82,904		83,980		5,383,161
5 Ontario.....	2,307,883	1,183,009			165,666		131,647		5,537,968
6 Standard B. of Can..	1,046,669	404,202			59				2,237,668
7 Federal.....	2,196,655	2,911,116		50,000	82,419		145,820		6,910,528
8 Bank of Ottawa.....	398,357	412,561			4,237				1,326,685
9 Imperial Bk of Can..	1,753,113	1,435,692		95,000	15,188	21,689	44,358		4,867,338
Total, Ontario....	19,039,663	16,163,683		382,322	396,661	21,689	454,524	6,259	50,825,036
QUEBEC.									
10 Montreal.....	8,318,216	5,976,022		806,231	183,751	26,908		47,968	27,101,206
11 Brit. North America.	1,076,867	3,911,866			52,018	29,179			6,248,515
12 People's.....	926,688	560,005			2,971			5,682	1,722,955
13 Nationale.....	1,188,401	70,316			8,186	21	1,431	7,021	2,592,492
14 Jacques Cartier.....	1,036,241	241,716			30,000			2,461	1,808,748
15 Ville Marie.....	62,069	169,311						11,146	667,464
16 St. Jean.....	29,015	197,046							442,151
17 Banque de St. Hyac.	20,166	487,604							756,602
18 La Bk d' Hochelaga..	230,803	148,461			886		6,650		1,129,509
19 Eastern Townships..	429,225	1,286,998			6,355	4,004		2,873	2,693,233
20 Exchange Bk of Can.	742,047	548,017		200,000	34,764		64,908	60,000	2,367,800
21 Melsons.....	2,453,906	1,715,429		80,000	261,817	53,214	155,257	19,330	6,981,608
22 Merchants'.....	3,549,905	3,073,141		482,573	49,700			6,839	12,707,145
23 Quebec.....	2,668,105	800,530			55,692				4,016,724
24 Union.....	968,135	756,741		14,000	11,866		24,853		2,700,663
Total, Quebec....	23,684,252	21,157,760		1,532,803	697,949	113,227	249,613	160,004	74,624,184
NOVA SCOTIA.									
25 Bank of Yarmouth....	60,723.12	123,473.94			1,072.57				351,461
26 Bank of Nova Scotia.	542,142.35	1,311,443.41		20,000	31,392.13	37,225	18,749.92		3,211,632
27 Exchange.....	24,958.42	41,925.00							103,527
28 Merch'ts Bk of Halifax	227,445.53	971,903.14		30,000	25,683.95		12,368.78		2,065,911
29 People's Bank.....	180,835.67	258,374.87			11,096.69			110.95	704,103
30 Union Bank.....	35,723.52	451,189.06			4,619.95	1,608		817.05	671,988
31 Pictou Bank.....	104,554.15	344,644.17			51,778.10			267.79	646,892
32 Halifax Banking Co..					1,589.37			1,421.50	512,880
33 Com. Bk of Windsor.	61,364.92	93,464.32							284,025
Total, Nova Scotia..	1,237,777.68	3,056,322.91		50,000	127,232.76	38,828	31,118.70	2,617.39	8,586,426
NEW BRUNSWICK.									
34 Bk of New Brunswick	659,499.45	1,036,698.49			188,175.04		907.76		2,687,919
35 Maritime Bank.....	39,661.02	38,946.00			146.93				125,983
36 St. Stephen's Bank..	114,335.46					4,350		837.00	396,799
Total, New Brunswick	813,495.93	1,075,644.49			188,321.97	4,850	907.76	837.00	3,218,702
Grand Total.....	44,776,179.59	42,063,401.20		1,965,181	1,410,155.20	178,096	730,064.53	169,718.48	137,199,400

ASSETS.

BANKS.	Specie.	Dominion Notes.	Notes and Cheques on other Banks.	Balances due from other Banks in Canada.	Bal. due from other Banks or Agents in Not in Canada.	Bal. due from other Banks or Agents in United Kingdom.	Dom. Gov. Debentures or Stock.	Prov't, Brit Forgn. or Col. Public Sec's. other than Canadian.	Loans to Dominion Government.	Loans to Provincial Government.	Loans, Discont. advances for which Crp's. or Dis. of Crp's. or Canadian, Brit. or For. Secs. are held as collateral.	Loans, &c. to Municipal Corporations.	Loans, &c. to other Corporations.	Loans to or dep'ts. made in other Banks secured.
ONTARIO.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Toronto.....	217,494	265,983	203,634	61,440	45,970	183,529	4,500	474,529	2,700	1,152,141	110,000	195,254	35,020	77,955
Hamilton.....	81,198	68,974	81,385	35,476	25,038	18,436	97,833	634,731	283,353	283,353	283,353	195,254	35,020	77,955
Commerce.....	777,057	1,262,763	764,849	434,800	3,469,718	133,471	162,000	670,213	37,400	37,400	37,400	283,353	195,254	35,020
Dominion.....	105,683	265,350	293,624	130,162	506,448	608,448	511,982	843,396				83,600	77,955	
Ontario.....	149,820	726,386	804,422	73,255	81,350	1,442	2,000	276,390	3,004	3,004	3,004	83,600	77,955	
Standard.....	66,320	135,553	166,636	274,779	41,284	40,463	24,833							
Federal.....	217,502	385,482	388,035	231,195	42,083			1,592,607				59,801	680,760	
Ottawa.....	23,801	38,361	44,241	97,363	94,769		1,138,994					4,223	1,918	
Imperial.....	217,692	207,425	203,566	329,911	64,177		194,666	150,000				67,998	271,993	
Total.....	1,858,826	3,606,228	2,629,796	1,693,421	4,800,960	341,798	603,862	1,932,196	7,604	37,406	8,971,759	601,668	2,484,077	
QUEBEC.														
Montreal.....	2,072,564	2,296,696	1,149,321	161,323	3,100,413	3,547,325		730,957	617,161		3,758,512	206,150	3,155,725	
N. B. N. A.....	440,961	751,672	213,136	62,209	3,145,565			95,045			389,945			
Du Peuple.....	22,802	101,028	95,347	14,478	7,987	47,843					55,211			
Nationale.....	65,809	231,528	118,412	22,766	36,949	41,682					55,622			
Jacq. Cartier.....	14,072	47,594	66,667	119,589	22,843	15,601								
B. V. Marie.....	2,897	30,820	29,163	13,955	7,060						74,400		5,258	
St. Jean.....	5,099	9,596	9,337	27,613	17,458							2,800	500	
St. Hyacinthe.....	6,527	9,119	4,254	41,424	24,587									
D' Hochelaga.....	31,768	42,868	53,169	37,091	16,557	61,208					140,950			
E. T. Wapships.....	90,990	78,772	16,880	240,653	140,737	39,736					337,315	32,050	380,858	
Ex. B. of Can.....	35,705	20,622	83,300	61,819	10,700						221,641	7,178	89,030	
Molson's.....	284,394	733,211	319,012	65,292	25,699	5,459		6,387			219,891	33,660		
Merchants.....	391,502	705,795	772,542	92,648	2,002,255	729,417		4,173	885		522,083	193,637	655,899	
Quebec.....	117,320	231,291	237,700	48,370	178,000	148,433		1,799			1,277,347	83,090	101,998	
Union.....	30,876	147,206	289,841	64,912	22,147		202,106				106,469			
Total.....	3,616,142	6,449,703	3,452,388	1,226,648	13,781,804	4,661,232	410,539	95,045	748,317	617,647	7,677,483	561,673	4,399,317	
NOVA SCOTIA.														
Yarmouth.....	36,988.90	17,937.00	17,981.95	28,650.82	39,081.36	39,727.49	18,213	238,602.76			99,747	51,140	15,530	
Nova Scotia.....	99,423.31	117,313.00	122,336.71	161,418.97	47,433.76						75,794			
Exchange.....	13,806.07	11,410.00	5,336.00	21,248.42	18,774.05									
Merchants.....	109,981.88	181,135.00	81,213.14	74,692.76	76,433.43	32,099.63							381,455	
People's Bank.....	66,196.07	78,905.00	17,417.47	34,741.73	33,074.11	94,924.99								
Union.....	44,370.59	74,500.00	37,232.59	22,552.60	25,608.45	176,094.63	67,206		3,583		9,550			
Pictou Bank.....	40,956.38	2,715.00	24,831.75	6,847.58	4,993.71	12,507.28					34,002	6,000		
Hullifax B. Co.....	35,616.78	49,620.75	23,776.55	21,893.23	43,495.39	22,204.55					2,000	60,691		
C. B. Windsor.....	14,480.00	12,170.76	3,684.32	28,700.66	19,925.29	23,750.89						389		
Total.....	464,129.54	563,771.51	339,842.72	402,432.88	293,873.56	401,339.34	85,420	238,602.76	3,583	75,794	146,299	118,283	349,995	
N. BRUNSWICK.														
N. Brunswick.....	179,996.00	193,675.00	102,041.00	133,300.52	50,098.41	211,552.32		43,140.00	41,233	92,280	123,007	8,670	39,656	
Maritime.....	18.51	15,958.00	6,370.69	309.52	414.74	235.17		6,200.00			291,318	29,900		
St. Stephen's.....	37,810.00		45,212.48	24,577.41	79,469.48	24,937.79								
Total.....	217,844.57	209,633.00	158,624.17	163,187.45	135,952.61	239,835.28		49,340.00	41,233	92,280	414,325	38,570	39,656	
Gr. Total.....	6,156,922	9,728,036	6,472,651	3,385,693	12,572,497	5,644,175	1,090,822	1,715,184.67	705,849	733,023	12,209,857	1,216,974	7,223,640	

BANKS.	Loans to or dep'ts. made in other Banks unsecured.	Other cur. loans, dis. and adv's. to the public.	Notes &c. overdue and not specially secured.	Other Overdue debts not sp'ly secured.	Notes, etc. overdue and other overdrafts secured on real estate, by deposit of or lien on Stk. &c.	Real Estate (other than the Bk Premises)	Mortgages on real estate sold by the Bank.	Bank Premises.	Oth'r Assets not included above.	Total Assets.	Liabilities of Directors and firms in which they have any interest.	Average amount of specie held during the month.	Average amount of Dominion Notes held during the month.
ONTARIO.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Toronto.....	5,547,610	5,529	3,290	17,101	16,895	17,101	16,510	50,000	16,495	8,837,859	38,000	216,102	279,849
Hamilton.....	50,010	1,712,601	11,288	208,117	208,117	68,036	61,538	14,000	10,693	2,913,575	228,266	60,695	67,606
Commerce.....	115,667	16,562,290	246,217	57,277	208,117	68,036	61,538	232,355	2,022,224	25,352,056	516,343	641,538	1,157,384
Dominion.....	4,616,471	21,638	50,072	12,647	50,072	12,647	85,812	5,410	6,921,550	485,621	101,280	242,328	4
Ontario.....	5,609,682	17,255	227,626	91,697	227,626	91,697	12,600	145,206	7,606,194	132,000	150,000	540,000	5
Standard.....	2,016,666	9,123	8,600	9,032	8,600	9,032		24,065	3,029,135	60,172	63,424	140,237	6
Federal.....	5,345,382	54,565	12,550	7,750	12,550	7,750		127,658	9,951,887	92,357	216,922	419,101	7
Ottawa.....	143,000	1,364,804	21,390	12,101	12,101	13,001	600	5,050	1,991,088	116,202	24,717	36,263	8
Imperial.....	3,812,462	7,515	11,124	39,848	11,124	39,848	16,421	103,635	6,120,836	129,448	216,365	263,220	9
Total.....	306,667	46,467,991	393,510	57,277	614,085	259,013	107,765	818,719	276,447	71,983,711	1,738,350	1,707,984	3,266,049
QUEBEC.													
Montreal.....	190,600	17,274,990	102,916		166,691	51,321	62,907	435,520	1,017,761	46,085,371	875,375	2,026,781	3,048,560
N. B. N. A.....	5,493,072	8,304	84,614		84,614	10,251		200,000	11,285,744	423,702	759,110	93,110	12
Du Peuple.....	2,760,877	65,677	34,160		151,840	49,608	848	35,000	44,645	3,480,057	65,686	20,690	10,170
Nationale.....	3,207,417	86,502	40,210		246,891	246,910	2,000	66,870	4,759,817	688,685	60,000	190,000	13
Jacq. Cartier.....	1,320,243	7,453	237,330		318,561	318,561	24,650	30,000	184,478	2,428,136	33,774	13,722	33,888
B. V. Marie.....	50,000	619,934	36,030		17,730	90,250	7,800	36,000	230,893	1,153,055	69,352	3,873	10,910
St. Jean.....	40,000	597,555	16,847		19,627	600		18,853	627	680,701	41,401	5,958	3,029
St. Hyacinthe.....	139,015	716,975	29,487	1,535	48,250	4,795	11,105	10,929	1,048,009	55,838	10,548	30,891	17
D' Hochelaga.....	1,272,315	5,907	9,723		78,114	44,782		44,251	1,337,741	121,995	30,372	42,355	18
E. T. Wapships.....	2,609,551	31,757	7,014		69,657	47,179	5,002	100,040	58,875	3,472,738	390,797	84,442	1,532
Ex. B. of Can.....	2,439,937	3,228	18,679		18,679	25,850	1,000	100,000	24,763	3,147,558	90,754	61,962	1,532
Molson's.....	5,000	7,130,620	24,971		70,730	186,981	22,624	184,000	7,211	9,923,531	116,979	274,648	65,000
Merchants.....	160,000	11,633,639	191,439	57,716	139,121	414,733	165,450	470,442	97,242	19,397,132	736,323	385,000	634,000
Quebec.....	160,000	4,608,393	53,733	1,870	184,416	42,444	5,133	67,450	16,202	7,561,547	689,649	112,955	249,305
Union.....	3,606,412	41,751	41,645		41,645	33,633	42,000	112,900	81,602	4,880,516	602,217	88,757	88,920
Total.....	574,515	65,225,997	704,964	143,808	1,493,757	1,551,596	406,287	1,917,767	1,827,849	120,437,817	4,346,925	3,529,97	

Banks.	Bid Nov. 10.	Bid Nov. 17.	Loan Cos.	Bid Nov. 10.	Bid Nov. 17.
Montreal.	2004	2004	Can. Permanent	206	207
Toronto	160	160	Freehold	165	166
Ontario	582	614	Western Can.	176	176
Merchants	128	127	Midg. & Loan.	103	102
Commerce	148	146	Imp. Savings	113	114
Dominion	192	192	Farmers' Loan	127	127
Hamilton	128	129	Land. & Can. In	148	148
Standard.	118	112	Huron & Erie	118	122
Federal	156	150	Dom. Savings	184	184
Imperial	134	137	Ontario Loan		
Molson			Hamilton Prov.		

BOOTS AND SHOES.—Trade in this line is very gratifying to dealers. The sorting-up trade is good, and prices continue firm. Prospects are generally favorable, and but few bad debts have been contracted. Manufacturers are busy on Spring samples.

COAL AND WOOD.—Coal is in fair demand and firm at our previous quotations. All kinds of hard and the best soft sell at \$6.50 a ton delivered, and second quality of soft at \$6. Wood continues fairly active and unchanged at \$6 per cord for hard and \$4 for pine.

COAL OIL.—Notwithstanding the active demand for refined oils, the prices are again easier. The sale of American increases, and until that market advances it is thought Canadian oils will continue low. Barrel lvs sell at 22½c per Imperial gallon, and five to ten barrel lots at 22c. Prime white American sells at 26c to 27c. In Petrolia Crude is easy at \$1.65 per barrel.

COUNTRY PRODUCE.—Apples.—There is an active demand, and dealers show a disposition to store in anticipation of higher prices. Car lots of choice fruit are worth \$2.50 to \$3 a barrel, and some holders refuse \$3.10 for Greenings and Baldwins. Shipments to Great Britain have commenced. Beans are in good demand and higher, with sales of 50 to 100 bushel lots at \$2.25 to \$2.35; jobbing lots are firm at \$2.50 to \$2.60. Eggs are unchanged from last week and the supply insufficient; case lots bring 20c to 21c per dozen. Hogs are firm at \$7.75 to \$8 on the street and \$7.50 in car lots. Hops are higher, with sales of choice lots at 21c to 22c; yearlings are firm at 12c to 15c. Onions are scarce and firm, barrel lots being worth \$2.50 to \$2.75. Potatoes continue in good demand and firm, with sales at 85c per bag; some holders ask 90c by the car lot. Poultry offers freely and continues easy; chickens and geese sell at 5c to 6c per lb., and ducks and turkeys at 8c to 9c. Tallow unchanged, with sales of small lots of rendered at 8c; dealers pay 4c for rough and 7½c to 7¾c for rendered.

DRUGS AND CHEMICALS.—There is a fair business reported in drugs, and prices show few changes from last week. Opium is firm at \$4.75 to \$5. Quinine unchanged at \$3.05 to \$3.25. Tartaric Acid is unchanged at 58c to 60c. Cream of Tartar unchanged at 35c. Turpentine firm at 95c to 98c. Linseed Oil steady at 79c for boiled and 76c for raw. Glycerine firm at 45c to 47c. Potass Iodide, \$3 to \$3.25 per lb. Potass Bromide, 43c to 48c per lb. Oil Lemon, \$3.75. Alcohol continues firm at \$2.75 per gallon. Morphia easier at \$2.60 to \$3 an ounce. Cube berries have advanced to \$1. Golden seal root 40c per lb. There is a fair demand for chemicals and prices are easier.

FLOUR AND MEAL.—Flour has been quiet all week, with apparently little demand. Holders are firm, and the tone of the market is firmer at the close than at the opening of the week. The latter part of last week Superior Extra offered freely and sold to a small extent at \$5.75. On Monday and Tuesday there were buyers at that price, but holders advanced their prices at \$5.82½ to \$5.85. Yesterday Superior Extra offered at \$5.80, without bids. Spring Extra is purely nominal at \$5.65 to \$5.70, and strong bakers at \$6.25 to \$6.30. The stock in store is 2,450 barrels, against 3,060 barrels last week and 2,000 lbs. the corresponding week of 1880. Bran is in fair demand at \$13, but holders ask \$14, and no sales reported. Cornmeal is quiet, with busi-

ness confined to small lots at \$3.75 and \$4. Oatmeal is scarce and higher at \$4.90 to \$5.00 by the car lot; small lots sell at \$5.25.

WHEAT.—The market has been firm on a small business. Offerings are small, holders being impressed with the idea that prices will advance. Spring has been selling in car lots to millers at \$1.35 for No. 1 and at \$1.33 for No. 2, but these prices were refused on Tuesday. No. 2 Fall sold in car and round lots on Saturday at \$1.30, and on Monday four cars brought \$1.31. An uninspected lot of Spring sold on Monday at \$1.35. Tuesday the market was slightly easier, and yesterday No. 1 Spring sold at \$1.35, and No. 2 at \$1.33. No. 2 Fall offered at \$1.30, with \$1.28 bid. The market today closed steady; No. 1 Spring sold at \$1.36; No. 2 offered at \$1.34. The stock in store is 190,456 bushels, against 198,757 bushels last week and 78,271 bushels the corresponding week of 1880.

COARSE GRAINS.—Barley.—There has been a moderate amount of business since our last, but the demand is chiefly confined to No. 2, which is relatively the strongest grade in price. Holders are firm, and offer one to five car lots only at a time. On Friday and Saturday sales of No. 1 were made in car lots at 92c, and No. 2 at 84c and 90c. On Monday the market was somewhat firmer, and a round lot of No. 1 sold at 94c. The demand was active on Tuesday for No. 2, and all car lots offering at 90c were taken at that price. Yesterday there was little business done; No. 2 offered at 90c, No. 3 Extra at 84c and No. 3 at 80c without bids. The market closed easier, with sales of car lots of No. 1 at 92c; No. 2 choice at 89c; and No. 2 at 87c. The stock in store is 314,163 bushels, against 302,242 bushels last week and 313,241 bushels the corresponding week of 1880. Oats have offered more freely this week, but the demand continuing good prices show no decline; sales were reported every day of car lots at 45c on track; a car of Eastern sold yesterday at 43c. No stock in store. Peas are dull, with none offering; the demand is fair and prices nominally firm at 80c for No. 1 and 78c for No. 2. Stock in store 7,321 bushels, against 6,774 bushels last week, and 44,982 bushels the corresponding week of 1880. Rye is easy, the demand having subsided; the last sale was reported on Saturday at 90c on track. Stock in store 9,917 bushels. Corn quiet, with only a moderate demand, and prices nominal at 78c to 80c.

FREIGHTS.—A few changes have been made this week. Flour by rail to Montreal, in car loads, at 30c per barrel. Flour and oatmeal in sacks, to Liverpool, 29½c per cental; butter 51c; apples, in lots of 130 barrels and over are easier at 93c.

GROCERIES.—Trade has been moderately active the past week, and values are firm all round. The active demand for fish has cleaned out stocks pretty well, and trout and white fish are now nominal at \$4.25 to \$4.75 respectively. Halifax shore fish are selling at \$6.25 to \$6.50. No. 1 Labrador herrings are firm at 27c. Sardines, 11c for ½s and 22c for ¼s. Canned lobster sells at \$1.35 to \$1.70. Salmon sells at \$2.10. Quintal cod is quoted at 5½c; boneless, in 40 lb. boxes, 4½c; do in 5 lb. boxes 4½c. Fruit are in good demand and firm: Valencias, 9½c; Sultanas, 14c to 15c; Currants, 6½c to 7c; choice do, in barrels, 7½c to 7¾c; do in half barrels, 7½c to 7¾c; Vostizza in cases, 9½c. Malaga fruit firm; London Layers, \$3.50; loose Muscatels, \$3.25; common Layers, \$3; Black Basket, \$4.50; finest Dehesa, \$7.50 to \$7.75; do ¼ boxes, \$2.50. Figs, 14c. Almonds, 18½c to 20c; Brazil nuts, 9½c; Walnuts, 10c; Filberts, 10c; Lemon peel 20c; Orange peel, 20c. Citron, 30c. Sugars are quiet: Round lots of Granulated are selling at 9½c, and smaller quantities at 9¼c. Low Yellows are quoted at 8c to 8½c, and Bright 8½c to 9c. Porto Rico sold at 8c, and Barbadoes at 7½c. Syrups firm; Common, 50c to 60c per imperial gallon; Amber, 65c to 68c; molasses, 39c to 40c. Tea

steady. The chief demand is for Young Hyson at 37½c, and second Japans at about the same figure. Young Hyson—common, 30c to 38c; good to medium, 40c to 45c; finer sorts, 50c to 60c; extra firsts, 75c. Congou, Teas—common 30c to 40c, good, 40c; fine, 60c to 70c. Peppers unchanged, at 23c for white, and 16c for black in lots. Rice firm at \$4.12½ to \$4.25. Tobaccos unchanged: Manufactured 10s 39c to 41c; do ½s, 6s and 8s, 42½c to 55c; Navy, 3s, bright, 48c to 60c; Navy black, 42c to 45c; Solaces, 41c to 50; Extra bright, none; Virginia, 85c to 95. Liquors are in good demand and very firm: Pure Jamaica Rum, 16 o p., \$2.75 to \$3; Demerara, \$2.45 to \$2.75. Gin—green cases, \$4.25 to \$4.50; red, \$8.00 to \$8.60; Wines—Port, \$1.50; fine, \$2.40 to \$5. Sherry \$1.50; fine, \$3.60 to \$5.40; Champagne, per case, \$14.00 to \$26.50. Brandy, in wood, Hennessy's, Otard's and Martell's, \$4.50 to \$5.10; second-class brands \$3.60 to \$4.20; inferior brands, \$2.40 to \$3.50; in case, Sazerac, \$8.50 to \$9.00; do Otard's, \$8.50 to \$9.00; Central Society, \$8.00 to \$9.00; do, Hennessy's, \$11.50 to \$12.50; do, Martell's, \$10.75 to \$11.25; do, Jules Robins', \$8.75 to \$9.25; do, Vine-Growers Co., \$9.00 to \$9.50; do, Jules Bellerie, \$7.50 to \$8.00. Whiskey.—The following are Messrs. Gooderham and Worts' prices, on which merchants charge 5 per cent.—Alcohol, per imp. gal., \$2.75; pure spirits, 65 o p., \$2.75; do, 50 o p., \$2.50; do, 25 u p., \$1.29; family proof whiskey, \$1.38; old Bourbon, \$1.38; old rye, toddy, or malt, \$1.30; domestic whiskey, 32 u p., \$1.18; rye whiskey, 4 years old, \$1.60; do, 5 years old, \$1.70; do, 6 years old, \$1.80; do, 7 years old, \$1.90.

HARDWARE AND IRON.—The demand has been good, and prices remarkably firm. Reports from Britain state that the market there is active and higher for tin plates, ingot copper and tin and pig lead. Iron pipe here is very firm. Galvanized iron is higher, at 6½c to 7½c, and the lowest price of class is now \$1.90. Ingot tin is now quoted at 28c to 29c. Nails are quiet and steady at \$2.65. Remittances good.

HIDES AND SKINS.—The receipts of hides are moderate and prices steady. Dealers continue to pay butchers 9½c for No. 1 steers and 8½c for cows. Sales of car lots of cured, average weights, are reported at 9½c. Calfskins are dull and nominal at 14c. Sheepskins are offering freely, and prices are firm at 75s to \$1.05.

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AND

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On the way, another big lot of our
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**New Colored Velveteens,
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10th November, 1881.

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cases.

LEATHER.—The demand during the week has
been less active, and orders are, as a rule, for
small parcels. Prices continue firm, and pay-
ments are reported as satisfactory.

LIVE STOCK.—Cattle.—The demand has been
good for first-class butchers' cattle, but the sup-
ply of these has been small. Receipts for the
week were about thirty car loads, which con-
sisted principally of second-class butchers, cat-
tle and "stockers." The latter averaged in
weight, from 1,050 lbs to 1,150 lbs, and sold for
feeding purposes at 3½c to 3¾c per lb. A few
picked lots of fair butchers stock sold at 4c to
4½c, and second class brought from \$30 to \$45
a head, or from 3c to 3½c per lb. No shipping
cattle offered, but a few cars were sent to Mont-
real during the week to fill space contracted for.
Sheep are only in moderate demand, and offer-
ings not large; prices are steady at 4c to 4½c
per lb. Lambs are in better demand, and offer-
ings, which are moderate, sell readily at \$4 to
\$4.75 a piece. Calves are unchanged, with few
offerings; prices are \$12 to \$15 for first-class,
and \$6 to \$10 for second class. Hogs are easier
and the supply fair; sales have been made at
5½c to 6c per lb.

PROVISIONS.—The receipts of Butter continue
large, with the greater part of it of ordinary
quality. The market is glutted with this kind
of stuff, and dealers would sell at almost any
price. Really fine qualities are in fair request
and firm at 20c to 21c in a jobbing way. Ordina-
ry tub sell at 15c to 18c, and pound rolls at
23c to 26c on the street market. Bacon is
easier and the demand is less active; there is a
small jobbing trade at 11½c to 12½c for long
clear and at 10c to 11c for Cumberland Cut.
Hams in small demand and easier at 13½c to
14c. Lard is in moderate demand but lower;
stocks are increasing, and prices rule at 14½c to
15c for Canadian and at 15½c for American re-
fined. Pork quiet and easy at \$20.50 in a
jobbing way. Dried Apples are in moderate
demand and steady, with sales of old lots at 6½c
to 6c, new lots are offering and held higher
at 7c to 7½c. Cheese is in less demand, and
buyers and sellers are apart; prices may be
quoted easier at 12½c to 13c for the best makes.

CLOVER SEED.—A few small lots of new
offered on the street this week and sold at \$5 to
\$5.25 per bushel. There is no demand for ex-
port as yet, and prices are nominal at \$5.10 to
\$5.25.

WOOL.—There is little fleece offering, and we
hear that there are few round lots to come
forward. These are held at 26c to 27c, and a
few street lots sold at 24c. Super's are easier
at 26c to 28c. Extra is unchanged at 32c to
35c, according to quality.



TWO FIRST PRIZES

AT THE

Centennial,

The Gold Medal and One in Bronze.



LANTHIER & CO. HATTERS & FURRIERS,

271 Notre Dame Street, MONTREAL.

Russian Furs of the finest quality, personally selected. Marten, Hudson
Bay Sables, Ermine, &c., Snow Shoes, Moccasins and Indian Curiosities in
great variety. The Fur Department, containing the choicest class of goods
is constantly open to the public during the season.

SURETYSHIP.

THE GUARANTEE CO.

Of North America.

Capital Subscribed, . . . \$1,000,000
 Paid up in Cash (no notes), . . 250,000
 Assets, June, over 300,000
 * Deposit with Government, . . 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-half p. Cent per Annum is reached.

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

Over \$140,000 have been paid in Claims to Employers.

President: General Manager:
 SIR A. T. GALT, G.C.M.G. EDWD. RAWLINGS.

Head Office:
 260 St. James St., Montreal.

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

Legal.

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

London, Ont.
GIBBONS & McNAB,
 BARRISTERS AND SOLICITORS,
 Office Cor. Richmond and Carling Streets
 Geo. C. Gibbons. Geo. McNab.

W. H. BARTRAM,
 BARRISTER, ATTORNEY-AT-LAW,
 Notary Public, Conveyancer.
 Office—No. 61 Dundas St., near the Court House.

STREET & BECHER,
 Solicitors to the Bank of Montreal,

MacMAHON, DICKSON & JEFFERY,
 BARRISTERS AND SOLICITORS.
 Office over Canadian Bank of Commerce.
 Hugh MacMahon, Q.C. A. O. Jeffery.
 W. J. T. Dickson.

London, Ont.
GLASS, GLASS & BARRETT,
 BARRISTERS, ATTORNEYS-AT-LAW,
 NOTARIES, &c.,
 Solicitors for the English Loan Co.,
 LONDON, CANADA.
 DAVID GLASS, Q.C. CHESTER GLASS.
 FREDERIC BARRETT, M.A.

Leamington, Ont.
G. CAMPAIGNE,
 Attorney-at-Law, Solicitor in Chancery, &c.
 Lindsay, Ont.

W.M. McDONNELL Jr.,
 Barrister, Attorney, Solicitor in Chancery and
 ex. cv. Notary Public. Office - Kent Street.
 Liverpool, N.S.

MOORE & PYKE, ATTORNEYS-AT-LAW,
 Notaries, Conveyancers, &c.
 G. Thomas Moore, Commissioner for Massachusetts
 and other States of the Union, Master in the Sup.
 rme Court, Surrogate of the Vice-Admiralty Court

STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices. Nov. 17.
British North America	\$50	\$ 4,866,666	\$ 4,866,666	\$ 1,215,000	2 1/2	108 108 1/2
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	146 146 1/2
Dominion Bank	50	1,000,000	970,250	451,000	4	17 1/2
Du People	50	1,600,000	1,600,000	240,000	2	92 95
Eastern Townships	50	1,468,600	1,382,705	200,000	3 1/2	118 122
Exchange Bank	50	500,000	500,000	210,000	4	145
Federal Bank	100	1,000,000	1,000,000	800,000	4 1/2	155
Hamilton	100	1,000,000	748,200	100,000	4	118
Hochelaga	100	800,000	688,732	0	0	85 88
Imperial Bank	100	1,000,000	1,000,000	175,000	3 1/2	132 133
Merchants' Bank of Canada	25	500,000	500,000	0	2 1/2	105 110
Maritime	100	800,500	599,493	0	0	
Mercants' Bank of Canada	100	5,788,287	5,614,570	625,000	8	128 128 1/2
Molson Bank	50	2,000,000	2,000,000	140,000	3	118 122
Montreal	200	12,000,000	11,989,200	5,000,000	4 2 p. c. B	201 202
Nationale	50	2,000,000	2,000,000	150,000	3 1/2	94
Ontario Bank	40	3,000,000	2,996,766	100,000	3	60 61
Quebec Bank	100	2,500,000	2,500,000	825,000	3 1/2	110
Standard	50	509,750	509,750	7,550	3	112 112 1/2
Toronto	100	2,000,000	2,000,000	867,000	3 1/2	160 163 1/2
Union Bank	100	2,000,000	1,992,990	13,000	2	94 97
Ville Marie	100	500,000	0	0	0	95
Building and Loan Association	25	750,000	743,255	0	3 1/2	103 104
Canada Cotton Co.	100	0	0	0	0	135 140
Canada Landed Credit Co.	50	1,500,000	683,990	120,000	4 1/2	139 140
Canada Farm. Loan and Savings Co.	50	2,000,000	2,000,000	960,000	6	205 207
Dominion Savings & Inv. Co.	50	800,000	717,250	80,000	4	133
Dominion Telegraph Co.	50	711,709	1,000,000	0	2 1/2	98
Dundas Cotton Co.	0	0	0	0	0	138 130
English Loan Co.	100	1,839,000	170,476	8,503	4	98
Farmers' Loan and Savings Co.	100	1,657,250	617,430	53,000	4	128 129 1/2
Freehold Loan & Savings Co.	100	1,050,400	690,080	234,024	4	166
Hamilton Provident & Loan Society	100	1,000,000	867,700	125,000	4	136
Hudson Cotton Co.	0	0	0	0	0	160
Huron & Erie Sav. & Loan Soc.	50	1,000,000	993,150	245,000	4	156
Imperial Savings and Investment Soc.	50	600,000	563,950	89,000	4	115
London & Can. Loan & Agency Co.	50	4,000,000	560,000	143,000	3 1/2	143 144
London Loan Co. of Canada	50	484,700	390,950	17,432	4	116
Manitoba Loan	100	618,900	0	0	5	117
Montreal Telegraph Co.	40	2,000,000	2,000,000	0	4	129 129 1/2
Montreal City Gas Co.	40	2,000,000	1,800,000	0	5	143 146
Montreal City Passenger Ry Co.	50	600,000	600,000	0	8	126 127 1/2
Montreal Cotton Co.	0	0	0	0	0	168
Montreal Investment and Building Co.	50	500,000	401,027	0	0	89 86
Montreal Loan & Mortgage S'y.	50	1,000,000	612,582	64,000	3 1/2	108
National Investment Co.	100	1,460,000	280,000	11,600	3 1/2	112 1/2
Ontario Saving and Investment S'oy.	50	1,000,000	969,000	158,000	4	135
Rochelle & Ontario Nav. Co.	100	1,565,000	1,565,000	0	2 1/2	54 55
Toronto City Gas Co.	50	800,000	800,000	0	2 1/2	141 142
Union Loan and Savings Co.	50	500,000	462,762	100,000	2 1/2	136
Western Canada Loan & Savings Co.	50	1,000,000	1,000,000	390,000	5	174 177

ESTABLISHED 1874.
**CANNED VEGETABLES,
 CANNED FRUIT,
 CANNED FISH,
 BONELESS CODFISH, HADDIES,
 MACKEREL, HERRINGS,
 CRANBERRIES, LEMONS,
 JELLIES, &c.**
D. HATTON & CO.,
 IMPORTERS,
 18 BONSECOURS STREET, MONTREAL.

L. A. GORDON & CO.,
 (Successors to J. C. GORDON & Co.)
**General Merchants,
 FISH, OILS, PRODUCE, &c.**
 Consignments receive prompt attention.
 31 & 33 ST. NICHOLAS STREET,
MONTREAL.

G. I. RICHARDSON,
 MANUFACTURER OF
**SUPERIOR SAUCES,
 PICKLES, CATSUPS, &c., &c.**
 15 ST. JAMES STREET,
P.O. Box No. 1567. MONTREAL.
 N.B.—First-class and Extra Prizes awarded at
 Dominion Exhibition, 1883.

TO CAPITALISTS.
TENDERS
 FOR THE
**Consolidated Debentures of the
 Town of Windsor**

will be received by the undersigned up to the 1st day
 of December, 1881, to the amount of
\$270,000,
 bearing 6 per cent. interest, maturing at periods from
 one to thirty years.
 Full particulars will be found at the Merchants
 Bank of Canada in Montreal, Toronto and Windsor,
 or on application to the undersigned.
STEPHEN LUSTED,
 Town Clerk,
 Windsor, Ont.

MICHAEL LEAHY & CO.,
Flour & Grain Bags,
 (NEW AND SECOND HAND),
 249 COMMISSIONERS STREET,
 (Opposite Custom House) MONTREAL.

Legal.
Moncton, N.B.
HOLSTEAD & DICKSON,
 BARRISTERS and ATTORNEYS-AT-LAW,
 Solicitors, Conveyancers, Notaries Public, &c., Real
 Estate Agents, Main Street, Moncton, N.B. Loans
 negotiated, Moneys invested.

WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 17, 1881.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.		Soda Ash.....	1 51 1 70	Japan, fine to choice lb.	0 42 0 58	Spices: Cassia..... per lb.	0 12 0 22
Men's Thick Boots Wax.....	2 25 2 75	Soda Bicarb.....	3 12 3 20	Japan Nagasaki.....	0 23 0 31	Mace..... per lb.	0 90 1 00
" Split ".....	1 60 2 25	Sal Soda.....	1 10 1 20	Y. Hyson common to gd	0 26 0 38	Cloves..... "	0 86 0 47
" Kip Boots.....	2 50 3 00	Tartaric Acid.....	0 57 0 60	Y. Hyson fine to finest, lb	0 40 0 55	Nutmegs..... "	0 60 0 90
" Calf Boots, pegged.....	3 00 3 75	Bleaching Powder.....	1 85 1 60	Gumpd., fair to med.....	0 38 0 38	Jamaica Ginger (Bl.)	0 22 0 28
" Kip Brogans.....	1 85 1 40	Citric Acid.....	0 75 0 80	" Good to fine.....	0 50 0 60	Jamaica " Unbl.....	0 18 0 21
" Split do.....	0 90 1 10	Camphor Eng. Ref.....	0 46 0 48	Gumpd. Finest.....	0 65 0 70	African..... "	0 10 0 11
" Buff Congress.....	1 50 2 00	" Am. Ref.....	0 30 0 40	Imper., med. to gd.....	0 32 0 37	Pimento..... "	0 18 0 16
" Buff & Pebbled Bals.....	1 75 2 25	Gum Arabic, per lb.....	0 45 0 90	" Fine to finest.....	0 45 0 65	Pepper..... "	0 14 0 16
" Split do.....	1 25 1 50	Coppers per 100 lbs.....	0 85 1 00	Twanky, com. to gd.....	0 25 0 30	Mustard, 4 lb. Jars.....	0 19 0 20
Shoe Packs.....	1 00 1 75	Blue Vitrol.....	0 5 0 7	Oolong.....	0 28 0 33	" 1 lb.....	0 24 0 25
Wom's Pebbled & Buff Bals	1 00 1 40			Congou common.....	0 22 0 23	Rice: Arracan, & c p. 100 lb.	3 65 3 85
" Split Bals.....	0 90 1 10			" med. to good.....	0 23 0 23	Sago..... per lb	0 05 0 08
" Prunella do.....	0 50 1 50			" fine to finest.....	0 28 0 28	Taplocn, Pearl.....	0 07 0 08
" Inferior do.....	0 45 0 50			" med. to good.....	0 28 0 28	Flake..... "	
" Cong. do.....	0 50 1 25			Fine to choice.....	0 40 0 70		
" Buskina do.....	0 60 0 50			Coffees, green Mocha per lb.	0 82 0 95		
Messes' Pebbled & Buff Bals	0 75 0 90			Java.....	0 22 0 29	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	1 80 1 85
" Split Bals.....	0 60 1 00			Maracabo.....	0 19 0 23	10 x 12 10 x 14.....	1 00 1 95
" Prunella do.....	0 80 0 70			Cape.....	0 18 0 20	12 x 16 14 x 20.....	2 20 2 25
" Cong. do.....	0 60 0 90			Jamaica.....	0 14 0 18		
Childs' pebbled & Buff B'ls	0 50 0 60			Rio.....	0 18 0 21		
" Split Bals.....	0 50 0 60			Singapore & Ceylon.....	0 22 0 27		
" Prunella do.....	0 50 0 75			Chicory.....	0 12 0 12 1/2		
Infants' Cacks, pr. doz.....	8 75 6 00						
				Sugars, (Caks. & Bris.)			
Dairy Produce.				Porto Rico..... per lb	0 07 0 08 1/2		
Creamery.....	0 24 0 00			Cuba.....	0 07 1/2 0 08 1/2		
Townships, choice select'ns	0 21 0 21			Barbadoes..... per lb.	0 07 1/2 0 08		
" choice lines dairies	0 18 0 19			Yellow Refined.....	0 07 1/2 0 08 1/2		
Brackville, choice select'ns	0 19 0 20			Cubes.....	0 10 1/2 0 10 1/2		
" ch'ce lines dairies	0 17 0 18			Granulated.....	0 08 1/2 0 09 1/2		
Moerisburg, ch'ce select'ns	0 18 0 21			Syrups.—Extra imp. gal.	0 63 0 70		
" ch'ce lines dairies	0 17 0 20			Good.....	0 54 0 58		
Western Dairy, ch'ce lines	0 09 0 00			Gair.....	0 40 0 62		
" fair to good.....	0 16 0 18			Molasses (Barbados).....	0 53 0 58		
Ramourska.....	0 12 0 14			Trinidad.....	0 40 0 49		
Cheese, fine Sept. per lb.....	0 11 1/2 0 12			Fruit: Looso Muscatel, new	2 30 2 30		
				Layers in boxes.....	0 11 1/2 0 13 1/2		
Drugs & Chemicals.				Sultanas.....	0 06 0 08		
Aloes Cape.....	0 18 0 00			Sedless.....	0 11 1/2 0 12 1/2		
Alum.....	1 75 1 85			Valentia..... per lb.	0 04 0 05 1/2		
Borax.....	0 18 0 18			Currauts.....	0 06 0 08		
Castor Oil.....	0 10 0 10 1/2			Prunes.....	0 08 0 09		
Castro Soda.....	2 50 2 60			Figs.....	0 18 0 19		
Cream Tartar.....	0 31 0 34			H. S. Almonds.....	0 06 0 07		
Epsom Salts.....	1 25 1 40			S. S. Tarragona.....	0 16 0 19		
Extract Logwood.....	0 09 0 10			Walnuts.....	8 1/2 0 11		
Indigo Madras.....	0 85 1 00			Filberts.....	9 1/2 0 10 1/2		
Madder.....	0 12 1/2 0 13 1/2			Brazils, new.....	0 08 0 09		
Opium.....	4 75 6 00			Baty's Nabob Pickles, doz	4 00 0 00		
Oxalic Acid.....	0 18 0 16			" Mixed do.....	2 30 0 00		
Potash Iodide.....	2 90 0 00			" Nabob Sauce, pta	3 60 0 00		
Quinine.....	2 75 3 00						

HILL BROTHERS & CO.
WALSALL, - - ENG.
HARDWARE, SADDLERY
AND
General Merchants.
W. L. HALDIMAND & SON,
26 St. Sulpice Street, MONTREAL.
AGENTS FOR THE DOMINION OF CANADA.

MCCRAE & CO.,
YARN SPINNERS, HOSIERS' and
WOOLLEN Manufacturers
KNITTING YARNS,
Of every kind, in Cotton, Union and Woollen.
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THE ST. LAWRENCE
SUGAR REFINING CO.
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OFFICE: 88 KING ST.
The wholesale trade only supplied.

CANADA
Wire Co.
MANUFACTURERS OF
BURNELL'S
FOUR POINTED
Barb Steel Wire
FENCING.
The Best and Cheapest
Farm and Railway
Fence.
Send for samples and
Circulars.
H. R. IVES, Manager,
QUEEN STREET,
MONTREAL.

NOTICE.
Is hereby given that the Dundee Land Investment Company, Limited, will apply at the next session of the Parliament of the Dominion of Canada for an act enabling it to take hold and convey real property within the Dominion of Canada.
DRUMMOND BROS. & CO.,
Montreal, 10th September, 1881. Agents.

Aniline Dyes.
The most reliable House is
EMIL THOURET & CO.,
15 Lemotne St., Montreal

NOTICE.
Is hereby given that the Scottish Canada Company, Limited, will apply at the next session of the Parliament of the Dominion of Canada for an act enabling it to take hold and convey real property within the Dominion of Canada.
A. T. DRUMMOND,
Montreal, 10th Sept, 1881, *Managing Director.*

Ramsay, Dods & Co.,
MANUFACTURERS OF
VARNISHES and JAPANS,
GRINDERS OF
WHITE LEAD, COLOURS } in Oil, Water
and Fire Proof Paints ready for use. } and Japan.
Importers of all descriptions Ornamental and Window Glass, Paints, Oils, Dry Colours, Brushes, Bronzes, Gold Leaf, Glue, and everything in the Painters' and Artists' Line.
37, 39 & 41 Beccollet St., Montreal.

Commission Merchants.

Butter, Cheese, Eggs, Flour
and all other kinds of Produce,

RECEIVED ON CONSIGNMENT.

Remittances sent forward immediately on sale of same.

GEORGE WATT
9 and 11 William Street, Montreal.

ALEX. CHISHOLM,
Produce Commission

MERCHANT,

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Solecits consignments of Butter, Cheese, Eggs and other Produce.

Information as to prices, &c., given cheerfully and without delay. Returns promptly made.

REFERENCES:

Messrs. J. Y. Gilmour & Co., Wholesale Dry Goods Merchants, Montreal.

Adam Darling, Esq., Wholesale Crockery Merchant, Montreal.

G. L. KAVANAGH & CO.

22 1/2 CHURCH STREET,

TORONTO, ONT.

PRODUCE & COMMISSION

MERCHANTS,

Dealers in Provisions and all kinds of Country Produce. Correspondence and consignments solicited.

Established 1845.

D Rees & Co.,
CURERS of PROVISIONS

AND

PACKERS OF BEEF & PORK,

46, 48 & 50 GREY NUN STREET,

MONTREAL.

PORK, BEEF and LARD

Of the finest quality constantly on hand.

Flour, Grain, Dairy Produce,

APPLES, &c.

THOS. SHAW,

COMMISSION MERCHANT,

34 St. Peter St.,

MONTREAL.

Correspondence solicited.

BROCK & CO.,
COMMISSION MERCHANTS,

259 COMMISSIONERS STREET,

MONTREAL.

Agents in Canada for:

MESSRS. DIAS & LIMA,

Manufacturers of Corks & Corkwood, Oporto.

And for

Messrs. Fratelli de Pasquale & Co.,

Manufacturers and Exporters of ESSENTIAL OILS.

MESSINA.

Importation orders solicited.

Wholesale Merchants.

FRESH

APPOLLINARIS

WATER.

The Subscribers have just landed,

Ex "Statsminster Stang"

FROM ROTTERDAM,

A shipment of above named popular

NATURAL MINERAL WATER.

Henry Chapman & Co.,

Sole Agents for the Dominion.

Montreal, June 2nd, 1881.

Legal.

(See Accountants, &c., on other page.)

Montreal.

ABBOTT, TAIT & ABBOTT,

ADVOCATES.

North British Chambers, 11 Hospital street.

Mount Forest, Ont.

M. O. MACGREGOR,

ATTORNEY, SOLICITOR, &c.

Mitchell, Ont.

DENT & HODGE,

BARRISTERS, ATTORNEYS, SOLICITORS,
NOTARIES-PUBLIC, &c.

Morrisbourg, Ont.

C. A. MYERS,

Attorney, Solicitor, &c.

Napanee, Ont.

W. S. WILLIAMS,

ATTORNEY AT LAW,
Solicitor in Chancery,

Notary Public, Conveyancer, &c.

Ottawa, Ont.

COCKBURN & McINTYRE,
Barristers, Notaries, Parliamentary Agents, &c.
Solicitors for the Bank of Montreal, &c.
Hon. JAS. COCKBURN, Q.C. formerly of Cockburn & McCaul.
A. J. McINTYRE, formerly of Walker & McIntyre.

Owen Sound, Ont.

CREASOR & MORRISON,

BARRISTERS, ATTORNEYS,
Solicitors in Chancery, &c., Owen Sound, Ont.
John Creasor. Duncan Morrison.

Commission Merchants.

"Cook's Own" Baking Powder

Claims to be the most Reliable,

BECAUSE

Its healthy nutritive character is vouched for, not by interested makers, but by such eminent experts as Prof. J. Baker Edwards, Gov't Analyst, Montreal; Prof. F. A. H. Larue, Gov't Analyst, Quebec; H. H. Croft, Prof. of Chemistry, Toronto; Prof. Doremus, New York; Prof. B. Sillmans, Yale College; Profs. Altemus and Wilson, Baltimore, and others equally distinguished.

It gives better value for the money than any other. It is reliable, and never tries the temper of the cook.

Ask for "Cook's Own" which is registered by the undersigned as part of their Trade Mark.

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HOSSACK, WOODS & CO.,

QUEBEC.

Evening Classes will be commenced on

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Corner NOTRE DAME and PLACE d'ARMES.

(ESTABLISHED 1864).

The course is designed to afford thorough instruction in Book-keeping by Single and Double Entry, Business Writing, neat, plain and rapid. Business Correspondence, Forms, &c. Business Arithmetic and Mental calculations. French, English and Shorthand. Day Classes as usual.

For full information apply at College or address

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MUTUAL BENEFIT ASSOCIATES,
HOME OFFICES: 53 and 55, Power's Block, ROCHESTER, N.Y.
MONTREAL OFFICE: 245 ST. JAMES ST.
OFFICERS:—Hon. C. R. Parsons, President; Thos. H. Lyons, Vice-President; Chas. H. Webb, Sec.-Treasurer; Wm. H. Striker, General Agent.
Incorporated April 24th, 1877, in accordance with the provisions of an Act of the Legislature of the State of New York, filed and approved by the Secretary of State April 20th, 1877, and subject to the recent enactment of the Legislature of the State of New York, and supervised by the Life Insurance Department, is purely mutual, incorporated for the benefit and protection of its members, and assesses so that each pays pro rata according to age as well as membership, thus affording what no other similar institution does, namely, justice and equity to all. Strict medical examination. REFERENCED:—First City National Bank, Rochester, N. Y.; Albany City National Bank, Albany, N. Y.; Hon. J. O. Smith, Consul-General, U.S., Montreal; Albert D. Nelson, Bank of Montreal; A. Nelson & Sons, do; Messrs. Cooper, Karam & Co., Bankers, do; Fred. N. Rowland, Oppen and Pine St. Co., Bankers, do; Messrs. Sharpes Bros., 108 St. James St., Montreal; P. O. Messrs. Locke & Mitchell, Hardware Merchants, Court of Charles St., Montreal; For information, etc., etc., apply to
JOHN HOFFER, Special Agent and Manager,
245 St. James Street, Montreal.
J. J. Guerin, M.D., Medical Examiner, 22 Beaver Hall Terrace.

Legal.

(See Accountants, &c., on other page.)

Paisley, Ont.

GEORGE W. MALLOCH,
ATTORNEY-AT-LAW,
SOLICITOR IN CHANCERY, NOTARY PUBLIC,
Commissioner and Conveyancer,
PRIVATE MONEY TO LEND.

WHOLESALE PRICES CURRENT, THURSDAY, NOVEMBER 17, 1881.

Table with 6 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes various commodities like flour, oil, and iron.

Terms for cart, casing, box and hook, and finishing nails, Net cash within 60 days; or 4 months Note, adding interest from the date of delivery at seven per cent. For Clinch and Pressed, barrel, and tobacco box nails, 6 per cent dis. for cash thirty days, or 4 months' note.

Advertisement for Canadian Pacific Railway, Emory's Bar to Port Moody, and Tender for Work in British Columbia.

SEALED TENDERS will be received by the undersigned up to NOON on WEDNESDAY, the 1st day of FEBRUARY next, in a lump sum, for the construction of that portion of the road between Port Moody and the West-end of Contract 60, near Emory's Bar, a distance of about 85 miles.

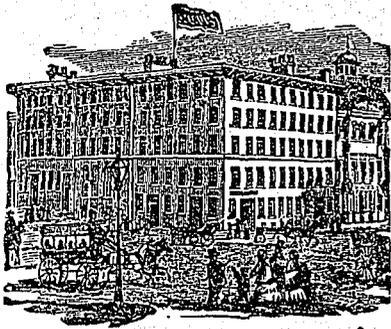
Advertisement for Princess Baking Powder, featuring an image of the product and text: 'Housekeepers Favorite in PRINCESS BAKING POWDER ABSOLUTELY PURE.'

Table titled 'SECURITIES' listing various government and municipal bonds and stocks with their respective values.

Table titled 'Railway and other Stocks' listing various railway and stock prices.

Hotels.

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



WILLIS RUSSEL, 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. GOVIN, Proprietor.

ST. LAWRENCE HALL.

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

H. HOGAN, Proprietor.

S. MONTGOMERY, Manager.

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Pembroke: COUNTY TOWN OF RENFREW, ONT.

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Barristers, &c. Solicitors for Quebec Bank.
H. H. LOUCKS, J. H. BURRITT,
Co. Attorney and Clerk of the Peace.

Peterborough, Ont.

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BARRISTER, &c.,

HATTON, HATTON & BECK,

SOLICITORS, etc. OFFICE—Simcoe Street.

Pictou, Ont.

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BARRISTER, SOLICITOR, NOTARY PUBLIC,
&c. Office: Washburn Block, Main St., Pictou.

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Solicitors for the Merchants' Bank of Canada,
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BARRISTER,
SOLICITOR, CONVEYANCER, NOTARY PUBLIC
Head office—Port Elgin. Branch office—Southampton. Private Funds to Lend.

Legal.

Penetanguishene, Ont.

WALTER J. KEATING,
SOLICITOR, &c.,

Quebec, P.Q.

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ADVOCATES,
Victoria Chambers, cor of St. Peter and St. Paul sts,
Solicitors for the Quebec Bank.
Frederick Andrews, Q.C., Adolphe P. Caron, B.C.L. Q.C., Frederick W. Andrews, Q.C.

Renfrew, Ont.

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

Seaford, Ont.

MCCAUGHEY & HOLMSTED, Barristers, &c.,
Seaford, Ontario.

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BELANGER & BRODERICK, Advocates, Law Offices: Two's Block, Wellington Street, Special attention given to Collections in all the Courts of the district of St. Francis and of this Province, as well as in the various provinces of the Dominion and U. S.

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Sydney, Cape Breton.

N. L. MACKAY, Q.C.
Barrister at Law, Attorney, Notary, &c

St. Catharines, Ont.

BROWN & BROWN,
Barristers, Attorneys, Solicitors in Chancery, Notaries Public, &c.,

F. W. MACDONALD,
BARRISTER, ATTORNEY-AT-LAW,
Office—Court House Buildings.

St. John, N.B.

SEELY & McMILLAN,
BARRISTERS AND ATTORNEYS-AT-LAW,
NOTARIES, &c.
Office: Sand's Building, 77 Prince William Street,

SILAS ALWARD,
BARRISTER.
Office. Cor. Prince Wm. and Princess Sts.,

St. Stephen, N.B.

LEWIS A. MILLS, Attorney & Barrister-at-Law,
Solicitor, Notary Public, &c.

St. Thomas, Ont.

PARLEY, DOHERTY & BAIN,
BARRISTERS, ATTORNEYS, SOLICITORS, &c.,
St. Thomas, Ont. Branch Office: Aylmer, Ont.
Collections made promptly.

C. O. ERMATINGER, Barrister, Attorney, Solicitor Notary, Conveyancer, &c. Solicitor for the Imperial Bank of Canada. Collections promptly attended to in all portions of Western Ontario.

Summerside, P. E. I.

HENRY E. WRIGHT,
BARRISTER & ATTORNEY.

Toronto.

BLAKE, KERR, BOYD & CASSELS,
BARRISTERS, &c.,
Edward Blake, Q.C. J.K. Kerr, Q.C. J. A. Boyd, Q.C. Walter Cassels, W. R. Muloch, C. J. Holman, H. Cassels

THOMAS HODGINS, Q.C.
Barrister, Solicitor, Notary, &c.,
3 Masonic Hall, Toronto Street

Toronto.

JONES BROS. & MACKENZIE,
BARRISTERS, ATTORNEYS & SOLICITORS
Solicitors Canada Perm. Loan and Savings Co.
18 Toronto Street, Toronto.

CLARKSON JONES, BEVERLEY JONES,
GEO. A. MACKENZIE,
English Agent,
JONAS AT-JONES, 99 Cannon Street, London.
*A Comm'r for N. Y., Illinois and other States.

S. S. MOYER & CO.

Will furnish Samples and Price List of their manufacture of

Ivory Buttons

to Retail Merchants throughout Ontario; Apply for samples, and get your Buttons direct from the Factory, per express, pre-paid, and at factory prices.

Manufactures of Underclothing are especially requested to send for samples of our Shirt Buttons, which are now so rapidly taking the place of Pearl, and at only about one-third the price.

We have also to offer a box called "Curiosity Box" containing specimens of the Ivory Nut, and the buttons in the different stages of manufacture, with a lengthy circular describing the various details, which will afford great satisfaction to all who will receive it. This Box will be mailed prepaid on receipt of 50 cents.

S. S. MOYER & CO., Berlin, Ont.

P. FORREST,

Commissioner & Consignee,

300 St. Paul St., Montreal,

IMPORTER OF

BELGIAN, FRENCH & DUTCH

MANUFACTURED GOODS.

Branch in ANTWERP, 1 RUE BOURLA,

JAN DE MAN, Esq., Correspondent.

CANADIAN PRODUCTS

Sold on BELGIAN, FRENCH or DUTCH markets.

Intermediate to buy directly from Producers and at actual Factory prices.

Direct relations with manufactories.

Correspondence solicited.

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HALIFAX, N.S.,

BUY AND SELL ON COMMISSION,
WHOLESALE,

**Flour, Oatmeal,
Cornmeal, Grain,
Malt, Butter,
Pork, Lard, &c.**

—ALSO—

FISH AND FISH OILS.

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Waterloo, P.Q.

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ROSS, KILLAM & HAGGART,
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REAL ESTATE BOUGHT AND SOLD.

Woodstock, N.E.

A. PLEEBY & COURSER, Barristers and Attorneys at Law, Notaries, &c., Woodstock, N.E.
Special attention given to collections.

WHOLESALE PRICES CURRENT.—THURSDAY, NOVEMBER 17, 1881.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 0 7 1/2 0 00	Tickings:—C 30 in	\$ 0 15 1/2 0 00	Timber, Lumber, &c.		Stout: Guinness'	2 35 1/2 45
" A 27 in	0 06 1/2 0 00	D 30 in	0 12 1/2 0 00	Ash, 1 to 4 in, M	00 18 0 00	" "	1 50 1 65
" B 27 in	0 06 3/4 0 07	B 33 in	0 18 0 00	Birch, 1 to 4 in, M	16 00 18 00	Domestic	1 48 1 60
" H33 in	0 07 1/2 0 00	A 33 in	0 20 0 00	Basswood, f	10 00 12 00	" "	0 70 0 00
" H1136 in	0 08 1/2 0 08	AA 33 in	0 23 1/2 0 00	Basswood, s	14 00 16 00	Brandy: Hennessy's	4 50 5 00
" H1136 in	0 09 1/2 0 09	36 in	0 24 0 00	Black Walnut, culls	00 00 05 00	" case	11 00 15 00
" XX36 full	0 10 0 00	Check, 33 in	0 22 0 00	Do do	100 00 110 00	Bisquit, Dubouché & Co	3 50 3 60
" XX36 in. full (std'd)	0 10 1/2 0 11	Denims Blue or Brown AA	0 21 0 00	Do do 1st & 2nd	110 00 120 00	" "	8 00 0 00
" M drilling	0 11 1/2 0 11	" A	0 19 0 00	Do do 1st quality	110 00 120 00	Jules Duret & Co	3 50 3 75
R. L. Sheeting, 8-4 plain	0 27 0 09	" B	0 17 0 00	Cedar, round, lineal foot	00 04 00 07	" }	8 00 8 50
" 8-4 twill	0 30 0 32	" C	0 14 1/2 0 00	Cedar, flat, lineal foot	30 03 00 05	Pinet, Castillon & Co	3 50 3 60
" A 33 in	0 07 1/2 0 07	" D	0 12 1/2 0 00	Cedar, square, lineal foot	00 07 00 09	" case	8 00 8 50
" B 33 in	0 08 1/2 0 08	Shirtings:		Elm, soft, 1st	15 00 17 00	Cheaper shippers	2 50 2 75
" C 33 in	0 09 1/2 0 09	Oxford striped BX	0 11 1/2 0 00	Elm, Rock	25 00 30 00	" "	8 00 8 50
" C 36 in	0 09 1/2 0 09	" C X	0 10 1/2 0 00	Hemlock, 1 to 3 in, M	7 00 8 00	Irish Whiskey—Roe's	6 00 6 75
Canada [Grey] A W 30 in	0 07 0 00	" check B	0 10 1/2 0 00	Hemlock, timber, M	11 00 13 00	Dunville	6 50 7 00
" A D 32 in	0 07 1/2 0 00	Galatas Stripes	0 16 0 00	Maple, hard, M	18 00 20 00	Mitchells	2 40 2 50
" A H 35 in	0 09 0 00	Regattas, Check A	0 16 0 00	Soft, do	14 00 16 00	" cases	6 00 6 50
" A C 35 in	0 09 0 00	Check Solids A	0 15 1/2 0 00	Oak, M	35 00 40 00	Scotch Whiskey	5 00 7 50
" A B 35 in	0 09 1/2 0 00	Bags: 8-ply 16 oz. B, per ble	25 00 0 00	Pine, clear, M	35 00 40 00	Encore	5 50 6 00
" A E 36 in	0 10 0 00	Park's Yarn, White	0 26 0 00	2nd quality, do	17 00 22 00	Hay, Fairman & Co's	6 00 0 00
" A A 36 in	0 10 1/2 0 00	" Colored	0 38 0 00	3rd	12 00 15 00	" "	2 60 2 75
Yarns:—White per lb	0 26 0 00	Warp White	0 28 0 00	Lath, M	1 25 1 35	Sheriff's Islay	2 90 3 00
Tickings:—B2 30 1/2 in	0 12 1/2 0 00	" Colored	0 40 0 00	Spruce, 1 to 2 in, M	8 00 10 00	" cases	0 00 0 00
" BB 30 in	0 15 1/2 0 00	Do. Knitting Cotton Balls:		Tobacco		Jamaica Rum per imp. gal	3 00 8 25
" BB 30 in	0 18 0 00	No. 8 Unbleached	0 49 0 00	Tobacco in Bond—Duty 50c p. lb.		Geneva Spirits	2 05 2 15
" AA 32 in	0 20 0 00	" Bleached	0 51 0 00	Black, Chewing in boxes	0 14 0 17	" Green c'ses	4 15 4 60
Fancy Shirtings:—		" Colored	0 56 0 71	" " in caddies	0 14 0 18	Red cases	7 75 8 10
" Clyde Checks	0 15 0 00	Paints, &c.		Mahoganies, Smoking bxs.	0 15 0 22	Champagne	
" Canada	0 14 0 00	White Lead, gen, 100 lb kgs	7 00 0 00	" " caddies	0 15 0 25	G. H. Mumm, Dry Verzen'y	26 50 28 00
Lybster No. 2, 30 in	0 06 1/2 0 00	" No. 1	6 00 6 50	Brights	0 33 0 50	Pommery	28 00 32 00
" No. 2, 32 in	0 07 1/2 0 00	White Lead No. 2	5 00 5 50	" "		J. Mumm Extra Dry	21 50 23 00
" No. 2, 35 in	0 08 1/2 0 00	in Oil, per 25 lbs.	1 90 2 00	Tobacco Duty paid.		Bollinger	26 25 27 50
Colored Goods:—		Do., No. 1	1 60 1 80	Prince of Wales, brand.	0 36 0 38	Piper Heidsieck	25 00 28 00
Denims, blue & brown	0 18 0 00	" 2	1 40 1 60	Nelson's Navy 3's 6's & 1's	0 33 0 40	Port & Sherry, per gall.	1 25 5 00
Checks, blue, brown, foy	0 15 1/2 0 00	" 3	1 30 0 00	Black, Twist 12's	0 39 0 42	Claret, (cases)	3 50 & up
Checks, Prince Victor	0 16 1/2 0 00	White Lead, dry	0 05 0 06 1/2	Mahogany Chewing	0 42 0 50	Tarragona Ports, imp. gal.	1 10 1 30
Ticking, 29 in. No. IX	0 14 0 00	Red Lead	0 05 0 06	Solace, Common	0 37 0 40	Native Wines	0 80 1 50
" 30 in. No. XI	0 15 0 00	Venetian Red, Eng'h	1 75 2 00	Solace Fair	0 42 0 48	Can. Spirits, Imp. gallon.	Duty In Paid Bond
" 30 in. No. XI	0 15 0 00	Yel. Ochre, French	1 75 2 00	" Good	0 50 0 55	Alcohol—	65 O. P.
Dundas (Grey) D 30 in	0 07 0 00	Whiting	0 55 0 60	Rough and Ready, in 1/2 bxs.	0 55 0 60	" Pure Spirits	2 72 1 05
" C 33 in	0 07 1/2 0 00	Salt.		Navy, 6's & 8's & 10's	0 43 0 50	" 50 "	2 45 0 95
" B 36 in	0 09 0 00	Liverpool Coarse, per bag	0 57 1/2 0 62 1/2	Gold Bars, 6 and 12 inch.	0 55 0 65	" 25 U. P.	1 20 0 63
" A 36 in	0 10 0 00	Canadian per brl do	0 00 0 00	Mahogany Navy, 3s.	0 40 0 50	Whiskeys:—Family Proof.	1 30 0 68
" AX 36 in full	0 10 1/2 0 00	Factory filled do	1 00 1 13	Bright Navy, 3s.	0 50 0 62	Old Bourbon	1 29 0 68
" E 36 in	0 08 1/2 0 00	Eureka factory filled do	2 00 0 00	Wines, Liquors etc.		Rye, Toddy, Malt	1 31 0 55
Sheetings:—Twill T8 S38 in	0 19 1/2 0 00			Ale English	2 40 2 60	Rye, 4 years old	1 60 0 78
" 72 in No. 1	0 23 1/2 0 00			" Domestic	1 60 1 65	" "	1 70 0 88
" Plain 72 in No. B	0 24 1/2 0 00			" "	0 80 1 15	" "	1 80 1 93
" Plain 72 in No. 1	0 27 0 00			" "	0 60 0 75	" "	1 90 1 68

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

COMMERCIAL UNION ASSURANCE CO.
 OF LONDON, ENGLAND.
 CAPITAL, . . . £2,500,000 Sterling.
 MONTREAL, 64 ST. FRANCOIS XAVIER ST.
 FRED. COLE, General Agent

NORTHERN Scottish Imperial
 (FIRE) ASSURANCE CO. (FIRE) INSURANCE CO.
 OF LONDON. OF GL: SGOW.
\$36,000,000
 CAPITAL AND INVESTED FUNDS REPRESENTED.

The "Sweetland Lathe Chuck,"
 INDEPENDENT, UNIVERSAL AND ECCENTRIC.

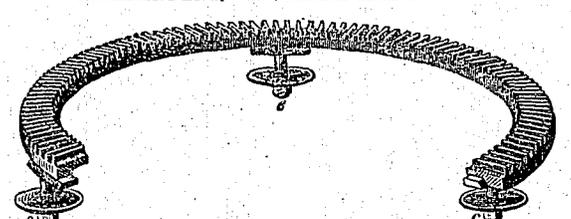


Fig. 2. Circular Rack.

Three Chucks in one, at price of an ordinary Chuck. Guaranteed unequalled as to Utility, Simplicity, Strength and Durability. No Machine Shop is complete without one.

These Chucks will be sent to any responsible Machine Shop on 30 days trial, and if not entirely satisfactory in every respect, can be returned. Send for Circulars and Prices, or order Chuck on trial.

Local Agents having local influence, wanted for above Companies in unrepresented districts.

J. C. BRAZIER, Inspector. Wm. JACKSON, Secretary.

All communications to be addressed to
TAYLOR BROTHERS,
 GENERAL AGENTS, MONTREAL.

Lucius C. Benton,
 Metal Merchant,
 ST. THOMAS, ONT.

THE
METROPOLITAN MUTUAL BENEFIT SOCIETY.

Head Office, . . . Montreal, P.Q.

President: WM. DONAHUE, Wholesale Merchant. Vice-President: ROBT. EVANS (of Evans Bros.), General Manager, A. W. BISSON.

Directors: JOHN WANLESS, M.D., Univ. Toronto, L.F.P.S. Glasgow, M.C.P.S. Ontario and Quebec. ED. HOLTON, Advocate, M.P. G. BOIVIN, Manufacturer and Director of the Mutual Fire Insurance, Montreal. C. H. LETOURNEUX, Direc for Hochelaga Bank. J. L. LEPROHON, M.D., Vice-Consul of Spain. F. VANASSE, Advocate, M.P. Medical Director: DR. JOHN WANLESS. Solicitor: F. VANASSE M.P. Chief Inspector: HENRY HOWISON. Secretary-Treasurer: A. W. BISSON.

Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal.

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

CANADA LIFE ASSURANCE COMPANY.

HEAD OFFICE, . . . HAMILTON, Ont.
A. G. RAMSAY, Managing Director.

ABSTRACT OF 34th ANNUAL REPORT TO 30th APRIL, 1881.

Assets 30th April, 1881.....	\$4,560,161
Income for the year.....	957,238
Income from Interest (Included in above).....	284,208
Claims by death during the year.....	224,767
Do as estimated by the Co.'s tables and provided for.....	326,135
Difference in Co.'s favor between actual and estimated death rate.....	101,378
Excess of Interest revenue over death claims.....	59,451
Number of Policies issued for the year, 2257, for.....	4,157,165
Total Policies in force at date, 13,998, upon 11,498 lives, for.....	25,024,270

New Business exceeds a fourth of the returns for 1880 of 23 licensed Companies. Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada. Bonus Additions to Life Policies for past fifteen years have added \$375 to each \$1,000 of original Assurance. Cash Profits for same period have been 35 to 39 per cent. of all premiums paid according to age at entry.

MONTREAL BRANCH, . . . 180 ST. JAMES STREET.
R. POWNALL, Secretary for Pro. of Que. P. LAFERRIERE, Inspector of Agencies.
JAMES AKIN, Special City Agent.

The MUTUAL LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, HAMILTON, ONT.

Government deposit over \$90,000.00.

Policies on the "RESERVE FUND PLAN" issued by this Company only (and copyright'd) contain a Plain Statement of the amount of cash value or paid-up insurance the Policy-holder will be entitled to receive, if discontinuing the payment of premiums after 5, 10, 15, 20, 25, 30, 35 payments, &c.

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HENRY STEWART, Manager Marine Department.

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BOSTON MARINE INSURANCE CO.

AND THE

SHOE AND LEATHER INS. CO.

OF BOSTON,

Will continue to cover OCEAN MARINE Risks on Cargoes and Freights, at Current Rates.

Losses paid in Montreal, Boston, New York, or London, Eng.

HERRIMAN & ROSS,

17, ST. JOHN STREET, MONTREAL.

AGENTS.

Incorporated
A. D. 1874.

CANADA

Charter
Perpetual.

FIRE & MARINE INSURANCE COMPANY.

HEAD



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HAMILTON,

ONTARIO.

Capital, \$1,000,000 fully Subscribed

Deposited with Dominion Government \$50,000.

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D. THOMPSON, Esq., M. P., Co. of Haldimand.
MANAGER AND SECRETARY—CHAS. CAMERON.

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Quebec—No. 78 St. Peter Street.—T. H. MAHONY, Agent.
Halifax, N. S.—No. 22 Prince Street.—CAPT. O. J. P. CLARKSON, General Agent.
St. John, N. B.—No. 103 Prince William Street, M. & T. B. ROBINSON, General Agents.
Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

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FIRE INSURANCE CO.

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.

ALLIANCE FIRE INSURANCE CO.

Head Office . . . HAMILTON, ONT.

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

GOVERNMENT DEPOSIT, MADE.

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MANAGER, H. THEO. CRAWFORD.	INSPECTOR, R. H. JARVIS.

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JOHN TURNER, Esq., Merchant.
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ROBERT BARBER, Esq., Manufacturer Streetsville.

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D. B. McLENNAN, Esq., Barrister, Cornwall.
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ADAM ISBISTER, Esq., Merchant, Petrolia.
HUGE BLAIR, Esq., Barrister, Belleville.

Insurance.

CITIZENS INSURANCE COMPANY, OF CANADA.

CAPITAL, \$1,188,000.
 CASH/ASSETS, 1st January, 1881,
 per Government Blue-Book 352,101.20
 Deposit with Dominion Govt. - 142,000
 Losses Paid to 1st Jan, 1880. 1,648,176

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 CHARLOTTETOWN, P. E. I.—M. A. CAMERON,
 Agent.
 WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.
HEAD OFFICE, 179 St. James Street,
 MONTREAL.
 ALFRED PERRY, late General Manager of the
 Royal Canadian Insurance Co.,
 AGENT for the CITY of MONTREAL.

WM. CAMPBELL,

INSURANCE AGENT
 and
 ADJUSTER OF LOSSES,
 Office: 1 Court Street, Toronto. P. O. Box 1817.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Nov. 17, 1881.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	140 140½
Canada Life	2,500	7½-6mos.	400	50	350
Citizens, Fire, Life, Guarantee & Acct	1,500	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	220 225
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	166
Quebec Fire.....	5,000	10	100	65	.....
Queen City Fire	2,000	10	50	10	.....
Western Assurance.....	20,000	7½ 6 mos.	40	20	206½ 206½
Royal Canadian Insurance.....	20,000	5	100	15	57½
Accident Insurance Co. of Canada.....	2,500	8 per ct.	100	20	.....
Canada Guarantee Co.....	10,000	8 per ct.	50	20	.....
Merchants' Marine Insurance Co.....	5,000	.....	100	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 31, 1881.)

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p'd up share
Briton Life Association.....	50,000	10	1	1	£22½ 22½
British & Foreign Marine.....	50,000	50	20	4	£25
Commercial Union Fire Life & Marine..	50,000	30	50	5	£43½
Edinburgh Life.....	5,000	10	100	15	£41 5
Fire Insurance Association	100,000	5	£10	£2	£74 76
Guardian Fire and Life.....	20,000	18	100	50	£155 160
Imperial Fire.....	12,000	£7 p. sh.	100	25	£8½ 8½
Lancashire Fire and Life.....	100,000	30	20	2	£28½
Life Association of Scotland.....	10,000	15	40	8½	30s 40s
Lion Fire	500,000	..	10	2	30s 40s
Lion Life.....	92,000	..	10	2	£65 67
London Assurance Corporation.....	35,802	48	25	12½	£6 1s. 8d.
London & Lancashire Life.....	10,000	10	10	1 7-20	£20½
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£53 53½
Northern Fire & Life	30,000	70	100	5	£64
North British & Mercantile Fire & Life	40,000	55	50	6½	.....
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	330
Queen Fire & Life.....	200,000	30	10	1	75s
Royal Insurance Fire & Life	100,000	60	20	3	£23½
Scottish Commercial Fire & Life.....	125,000	22½	10	1	.....
Scottish Imperial Fire and Life	50,000	5	10	1	31s. 6d.
Scottish Provincial Fire & Life	20,000	15	50	3	£15 16
Standard Life.....	10,000	55½	50	13	£70 78
Star Life.....	4,000	5	25	1½	15 p. c.

ROYAL INSURANCE CO'Y.
 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.

— CHIEF AGENTS: —

M. H. GAULT, W. TATLEY.

NORTH BRITISH AND MERCANTILE
 FIRE AND LIFE INSURANCE CO.

ESTABLISHED 1809.

SUBSCRIBED CAPITAL, \$10,000,000
 Whereof Paid-up \$2,500,000.

CANADA BOARD:

MANAGING DIRECTORS.

D. LORN MACDOUGALL, Esq. THOMAS DAVIDSON, Esq.
 DIRECTORS:
 GILBERT SCOTT, Esq., of Messrs. Wm. CHAS. F. SMITHERS, President Bank
 Dow & Co. of Montreal.
 The Hon. THOMAS RYAN, Senator.

FINANCIAL POSITION OF THE COMPANY.

1—Funds as at 31st December, 1880:		2—Revenue for the year 1880.	
Paid-up Capital.....	£900,000	From Fire Department:	
Fire Reserve Fund.....	294,577	Fire Premiums.....	£952,174
Premium Reserve.....	317,055	From Life Department:	
Balance of Profit and Loss Account.....	216,207	Life Premiums and Interest.....	450,675
Life Accumulation.....	£3,058,174		
Annuity Funds.....	371,274	Total Revenue.....	£1,401,849

WILLIAM EWING, Inspector. GEORGE U. AHERN, Sub-Inspector.
 Head Office for the Dominion of Canada in Montreal. D. LORN MACDOUGALL,
 THOMAS DAVIDSON, Gen. Agents.

UNCONDITIONAL, INCONTESTIBLE
LIFE POLICIES.

The objection is very often made to Life Assurance that the Companies may take advantage of some of the numerous and complicated conditions on their policies, and thus either avoid entirely the payment of claims, or compromise with the widow for a small sum. There is considerable force in this argument, but it cannot be urged indiscriminately against all Companies. The **SUN LIFE ASSURANCE COMPANY**, of Montreal, issues absolutely unconditional policies. There is not one restriction of any kind on them. The assured may reside in any part of the world without extra premium, for instance, when once he has obtained the policy, he may go to the North Pole or to Central Africa, without giving notice, or paying one cent additional of premium. He may change his occupation to the most hazardous imaginable; he may travel, hunt, enter the army, canoe around the world, or do anything else he chooses to without any extra of any kind. The contrast is remarkable with other policies. Ask an agent to show you one; it speaks for itself.

Remember **THE SUN** is the only Company in America which issues an unconditional policy.

"SUN" Accident Policies.

They are the most Liberal in existence, having days of grace and other privileges which are given by no other Company.

Assets About \$1,000,000.

PRESIDENT.—THOMAS WORKMAN.

VICE-PRESIDENT.—M. H. GAULT, M.P.

R. MACAULAY, Sec'y.

Insurance.

THE ACCIDENT INSURANCE COMPANY

OF CANADA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, . . \$500,000.

HEAD OFFICE, MONTREAL.

President, Vice-President,
Sir A. T. GALT. JOHN RANKIN, Esq.,

MANAGER.

EDWARD RAWLINGS.

THE ACCIDENT

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

RATES REDUCED.

THE STANDARD LIFE

Assurance Co.'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks.....over \$90,000,000
Invested Funds....." 26,000,000
Annual Income.....about 4,000,000
or over \$10,000 a day.
Claims paid in Canada.....over \$1,200,000
Investments in Canada.....over 1,000,000

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

W. M. RAMSAY, Manager, Can.

Established 1803.

IMPERIAL

Fire Insurance Comp'y
OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street

RINTOUL BROS., Agents.

Subscribed Capital, - £1,600,000 Stg

Paid-up Capital, - £700,000 Stg.

ASSETS, £2,222,552 Stg.

Insurance.

QUEEN

INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE.

Montreal,

Chief Agents in Canada

SOVEREIGN

Fire Insurance Company

OF CANADA.

CAPITAL, \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

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

G. BANKS, Assistant Manager.

Insurance effected at reasonable rates.

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W. H. & A. BLANCHARD,
Solicitors, Accountants and Notaries Public.

Wingham, Ont.

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Barrister, Attorney, Solicitor in Chancery,
Notary Public, Conveyancer, &c.
Special attention to mercantile collections.

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BARRISTER & ATTORNEY-AT-LAW.
Solicitor in Chancery, Conveyancer, Etc., Etc.
OFFICE:—Immediately West of American Express
Office.

Yarmouth, N.S.

THOS. B. FLINT, LL.B.,
BARRISTER and ATTORNEY-AT-LAW



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102 ST. FRANCOIS XAVIER STREET,
Corner of Notre Dame St., Montreal.

M. S. FOLEY, Managing Editor and Proprietor.

Q. M. O. & O. RAILWAY.

CHANGE OF TIME.

COMMENCING ON

Wednesday, Aug. 31st, 1881,

Trains will run as follows:

	Lighting Express.	MIXED.	MAIL.	EXPRESS
Leave Hochelaga for Ottawa.....			A.M. 8 30	P.M. 5 15
Arrive at Ottawa.....			P.M. 1 00	9 45
Leave Ottawa for Hochelaga.....			A.M. 1 10	4 55
Arrive at Hochelaga.....			P.M. 12 40	9 25
Leave Hochelaga for Quebec.....	A.M. 9 15		3 00	10 00
Arrive at Quebec.....	P.M. 2 35		9 25	6 30
Leave Quebec for Hochelaga.....			A.M. 10 10	10 00
Arrive at Hochelaga.....			P.M. 4 40	A.M. 6 30
Leave Hochelaga for St Jerome.....			P.M. 5 30	
Arrive at St. Jerome.....			7 15	
Leave St. Jerome for Hochelaga.....			A.M. 6 45	
Arrive at Hochelaga.....			9 00	
Leave Hochelaga for Joliette.....			P.M. 5 00	
Arrive at Joliette.....			7 25	
Leave Joliette for Hochelaga.....			A.M. 6 20	
Arrive at Hochelaga.....			8 50	

(Local between Hull and Aylmer.)
Trains leave Mile-End Station *Ten Minutes Later.*

Magnificent Palace Cars on all Passenger Trains, and Elegant Sleeping Cars on Night Trains.

Trains to and from Ottawa connect with Trains to and from Quebec.

All Trains Run by Montreal Time.
GENERAL OFFICE, 13 Place d'Armes Square.

TICKET OFFICES:

13 Place d'Armes, } MONTREAL.
202 St. James Street, }
Opposite St. Louis Hotel, QUEBEC.

L. A. SENEÇAL, Gen'l Supt

Sunday Trains leave Montreal and Quebec at 4.00 P.M.

Intercolonial Railway.

1881. Winter Arrangements. 1882.

Commencing—21st Nov., 1881.

THROUGH EXPRESS PASSENGER TRAINS

run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.10 a.m.
Arrive Rivière du Loup.....	12.55 p.m.
" Trois Pistoles.....	2.05 "
" Rimouski.....	3.49 "
" Campbellton.....	8.35 "
" Dalhousie.....	9.15 "
" Bathurst.....	11.17 "
" Newcastle.....	12.52 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.00 p.m.

This Train connects at Chaudière Curve with the Grand Trunk Train, leaving Montreal at 10.00 p.m.

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

The trains leaving Halifax at 2.45 p.m. and St. John at 7.35 p.m., and which reach Montreal at 6.00 a.m. by connecting at Chaudière Curve with the Grand Trunk train at 8.10 p.m., remain at Campbellton over Sunday.

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

G. W. ROBINSON,
Eastern Freight and Passenger Agent,
120 St. François Xavier Street,
(Old Post Office Building),
Montreal,

D. POTTINGER, Chief Superintendent.

Moncton, N.B., 15th November, 1881,

Insurance.

THE
**MARINE
INSURANCE**

COMPANY (LIMITED.)
Old Broad Street, London.
Established 1836.
Capital (Stg.) . . . £1,000,000—\$4 888,666
Reserve " 370,000— 1,798,000
Additional Surplus . . . 255,000— 1,444,000

The undersigned have been appointed Agents for this well-known and old-established Company, and are now prepared to write

Ocean Marine Risks
at CURRENT RATES, and beg leave to solicit a share of the patronage of the shipping public.

OPEN POLICIES ISSUED.

LOSSES PAID PROMPTLY at any of the Company's Agencies in any part of the world.

Nott & Hanson,

AGENTS,
119 St. Francois Xavier Street,
MONTREAL.
Telephone communication.

Insurance.

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

LIFE AND FIRE.
Invested Funds 30,500,000
Funds Invested in Canada 900,000
Security, Prompt Payment and Liberty in the adjustment of Losses are the prominent Features of this Company.

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Standing Counsel—THE HON. WM. BADGLEY.
Agencies Established Throughout Canada.
HEAD OFFICE, CANADA BRANCH,
MONTREAL.

**The North American Mutual
LIFE INS. CO.,**

(Incorporated by Dominion Parliament.)
Guarantee Fund \$100,000.
Deposited with Government . . . \$50,000.
Head Office—23 Toronto St., Toronto.

Hon. ALEX. MACKENZIE, M.P., President.
Hon. ALEX. MORRIS, M.P., Vice-President.
WM. McCABE, F.I.A., Managing Director.
In Mutual Branch all Profits Accrue to the Assured, to whom they Legitimately belong, being the only plan which gives insurance at net cost.
Industrial Insurance Adapted to all Classes.
From the poorest to the richest, from the child to the Man of 60.
M. BROWN, Quebec, City Agent.
F. C. IRELAND, Manager Prov. Que.,
358 Notre Dame St., Montreal.

Insurance.

THE
LION
Life Insurance Co.'y
Of London, England.

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

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

Canadian Directors:
HON. JOHN HAMILTON, Pres. Merchants' Bank.
JOHN HOPE, Esq., of John Hope & Co.
ROBERT SIMMS, Esq., of R. Simms & Co.
ALEX. MURRAY, Esq. Director Bank of Montreal.

COMPETENT MANAGER

WANTED FOR THE
MARITIME PROVINCES.
One thoroughly posted in obtaining Life Business will find an advantageous appointment.
General Manager, F. STANCLIFFE

**WESTERN
ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

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

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Pres. J. J. KENNY, Man'g. Dir.
JAS. BOOMER, Secretary.
J. H. ROUTH & CO., Managers, Montreal Branch,
190 ST. JAMES STREET.

A FAVORABLE CONTRAST.

Attention is directed to the SPECIAL ADVANTAGES afforded by the
CONFEDERATION LIFE ASSOCIATION

to persons insuring upon the ten-payment life plan, as compared with the uniform Bonus addition plan of some other Companies.

Example of Profits on Policy No. 7 of "Confederation" for \$5,000 issued 1871:

	CASH.	BONUS.
Actual results for 1880, being tenth year of Policy	\$111 45	\$260 00
Results under uniform percentage bonus plan, even at 2 1/2 per cent. (being the highest figure ever attained under that inequitable system)	52 05	125 00

Difference in favor of "Confederation" \$59 40 \$135 00
Profits do not cease with the payment of the premiums in the 10th year, but continue during the existence of the policy. Paid-up policies in this class in the case of surrender carry profits.

Policies NON-FORFEITABLE after they have been in force Two Years, and INDISPUTABLE after THREE YEARS.
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,
AUGUSTUS ALLISON,
Halifax.

TO INSURANCE AGENTS.

WANTED.—Gentlemen of experience in the business a General, District or Local Agents to represent jointly the undermentioned Companies.

SPECIAL TERMS to good men. Application to be addressed to the Manager.

FIRE INSURANCE ASSOCIATION.

(Limited)
OF LONDON, ENGLAND.

CAPITAL, - \$5,000,000. RESERVE FUND - \$250,000.
PAID UP, - \$1,000,000. GOVERNMENT DEPOSIT - \$100,000.
JAMES BOURNE, Fire Superintendent. WILLIAM ROBERTSON, Manager.

THE

LONDON & LANCASHIRE

Life Assurance Co., of London, England,
DOES A LIFE INSURANCE BUSINESS ONLY.

ASSETS, \$1,600,000.00.
FUNDS IN HAND EXCEED \$1,100,000.00.
FUNDS INVESTED IN CANADA, over \$225,000.00.

Rates lower than the majority of Offices. Reserves deposited annually with the Receiver General and held exclusively for the benefit of Canadian Policy-holders, thus affording absolute security.

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Head Office, 217 ST. JAMES ST., MONTREAL

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JOHN OGILVY Esq. ROBT. BENNY, Esq. JAS. S. HUNTER, Eng., N.P.
WILLIAM ROBERTSON,
Manager for Canada.