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# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, NOVEMBER 10, 1882.

No. 13.

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,  
Hochelega, Valleyfield and Stormont  
Cottons.

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

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

FUR GOODS

Of our own Manufacture.

PUSH, CLOTH AND SCOTCH CAPS,  
GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

JAMES CORISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

### JOHN MACDONALD & CO.

CARPET DEPARTMENT.

Specialties in all classes of

House Furnishings  
& Upholsterers Goods,  
Mohair Plush,  
Silk Plush,  
Satin Sheetings,  
and Felts.

JOHN MACDONALD & CO.,

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

AND

30 Faulkner St., Manchester, England.

### M. FISHERSONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in  
Latest Styles and Newest  
Colourings.

Ladies' Cashmere Dress Goods.

Black and Coloured.

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

184 MCGILL STREET.

Leading Wholesale Houses of Montreal

### HOLIDAY GOODS.

WHOLESALE

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

The largest and most complete stock ever exhibited  
in the Dominion at

### H. A. NELSON & SONS,

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

Montreal.

56 & 58 FRONT STREET WEST

Toronto.

### SKELTON

BROS.

& CO.,

MANUFACTURERS OF

### SHIRTS & COLLARS

Wholesale Importers

MEN'S

FURNISHING

GOODS,

52 and 54

ST. HENRY ST.,

MONTREAL.

The Chartered Banks.

**BANK OF MONTREAL.**

NOTICE is hereby given that a Dividend of

**FIVE 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 the city, and at its Branches, on and after

Friday, the First day of December next.

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

By order of the Board,

**W. J. BUCHANAN,**  
General Manager.

Montreal, 24th October, 1882.

**EXCHANGE BANK  
OF CANADA.**

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

HEAD OFFICE, - MONTREAL.

**DIRECTORS.**

M. H. GAULT, M.P., - - - - - President  
HON. A. W. OGILVIE, SENATOR, - Vice-President  
Alex. Dunlin. E. K. Greens.  
THOMAS CRAIG, - Managing Director.

**BRANCHES.**

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

**FOREIGN AGENTS.**

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

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. O.

**COURT OF DIRECTORS.**

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

Secretary--A. G. WALLIS.

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

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

*Branches and Agencies in Canada.*

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

*Agents in the United States:*

NEW YORK.--D. A. 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. Marcuard, Andre &  
Co. Lyons--Credit Lyonnais.

**The Molsons Bank.**

INCORPORATED BY ACT OF PARLIAMENT, 1855.

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

HEAD OFFICE, MONTREAL.

**Directors.**

THOMAS WORKMAN, Esq., - President.  
J. H. R. MOLSON, Esq., - Vice-President.  
R. W. SHEPHERD, Esq., HON. D. L. MACPHERSON.  
H. A. NELSON, Esq., MILLS WILLIAMS, Esq.  
S. H. EWING, Esq.  
F. WOLFERSTAN 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--Merchants Bank and Eastern Townships Bank.  
Ontario and Manitoba--Dominion Bank and Federal Bank and their Branches.  
New Brunswick--Bank of N. Brunswick, St. John.  
Nova Scotia--Halifax Banking Company and its Branches.  
Prince Edward Island--Union Bank of P. E. I., Charlottetown and Summerside.  
Newfoundland--Commercial Bank of Newfoundland, and St. Johns.

**AGENTS IN UNITED STATES.**

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

**AGENTS IN EUROPE.**

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

The Chartered Banks.

**MERCHANTS BANK  
OF CANADA.**

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

Friday, the 1st day of December next.

The Transfer Books will be closed from the

17th to the 30th November,

both days inclusive.

BY ORDER OF THE BOARD,

**G. HAGUE,**  
GENERAL MANAGER.

Montreal, Oct., 25th, 1882.

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

**ONTARIO BANK.**

DIVIDEND NO. 50.

NOTICE is hereby given that a Dividend of three per cent. upon the Capital Stock of this institution has been declared for the current half-year, and that the same will be payable at the Bank and its branches on and after

Friday, the first day of December next.

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

By order of the Board,

**C. HOLLAND,**  
General Manager.

Ontario Bank.  
Toronto, 27th October, 1882.

The Chartered Banks.

THE CANADIAN  
**Bank of Commerce.**

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

**DIRECTORS.**

HON. WILLIAM McMASTER, *President.*  
WM. ELLIOT, Esq., *Vice-President.*  
Noah Barnhart, Esq. James Michie, Esq.  
George Taylor, Esq. T. Sutherland Styrmer, Esq.  
Jno. J. Arntson, Esq. John Wadlie, Esq.  
W. N. ANDERSON, General Manager.  
J. C. KEMP, Ass't Gen'l Manager.  
ROBT. GILL, Inspector.

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

BRANCHES.

Ayr	Guelph	St. Catharines
Barrle	Hamilton,	Sarnia,
Belleville,	London,	Seaforth,
Berlin	Lucan,	Simcoe,
Braunford,	Montreal,	Stratford,
Chatham,	Norwich,	Strathroy,
Collingwood,	Ottawa,	Thorold,
Dundas,	Paris,	Walkerton,
Durham	Peterboro',	Windsor,
Galt	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 Paid up - - - - - \$1,310,000  
Reserve Fund - - - - - 460,000

**DIRECTORS:**

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

HEAD OFFICE—TORONTO.

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock, Brandon.

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,..... \$1,600,000  
CAPITAL PAID in May 15, 1880..... 1,297,639  
RESERVE FUND..... 270,000

Board of Directors.

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

Branches.

Waterloo,	Richmond,
Coaticook,	Stanstead.
Cowanville	Granby.

Farnham.  
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.

THE  
**BANK OF TORONTO.**

DIVIDEND NO. 53.

NOTICE is hereby given, that a Dividend of  
**FOUR PER CENT.**

for the current half year, being at the rate of Eight 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

Friday, the First day of December next.

The Transfer Books will be closed from the 16th the 30th day of November, both days inclusive.

By order of the Board,

D. COULSON, Cashier.

Toronto, 25th October, 1882.

**LA BANQUE NATIONALE.**

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP DIRECTORS. . . . . 2,000,000

HON. ISIDORE THIBAudeau, *President.*  
JOSEPH HAMEL, Esq., *Vice-President.*  
Chevalier Ol. Robitaille, M.D. E. Baudet, Esq. M.P.P.  
T. LeDroit, Esq. J. B. Z. Dubeau, Esq.  
D. Tessier Jr., Esq. D. LAFRANCE, 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 Revere 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,**

HEAD OFFICE, - MONTREAL.

Capital Authorized, . . . . . \$500,000.  
Capital Subscribed, . . . . . 500,000.

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., *President.*  
S. St. Onge, Esq., *Vice-President.*  
J. L. Cassidy, Esq. P. S. Hamelin, Esq.  
Ls. S. Monat, Esq. I. O. Gravel, Esq.

Lucien Huot, Esq.

A. L. DEMARTIGNY, Cashier.  
Branch at Beauharnois, A. Clement, Manager.  
Branch at St. Hyacinthe, S. A. Durocher, Manager.  
Branch at St. Remi, P. Q., C. Beaud, Agent.  
Branch at Valleyfield, C. F. Irish, Agent.  
Agents in New York: National Bank of the Republic.  
Agents in London, Eng.: Glynn, Mills, Currie & Co.

**THE MARITIME BANK**

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

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

CASHIER, - ALFRED RAY.

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

" - WOODSTOCK: G. W. Vanuyk, "

The Chartered Banks.

**The Western Bank of Canada.**

HEAD OFFICE, OSHAWA, ONT.  
CAPITAL AUTHORIZED..... \$1,000,000  
CAPITAL SUBSCRIBED..... 500,000  
CAPITAL PAID-UP..... 150,000

BOARD OF DIRECTORS.

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

T. H. McMILLAN, Cashier.

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

Loan Societies.

**MONTREAL**

**LOAN & MORTGAGE CO.**

AND

**TRUST COMPANY.**

Incorporated 1868.

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

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

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

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

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.

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

BOARD OF DIRECTORS.

M. H. GAULT, Esq., M.P., *President, President Exchange Bank of Canada.*  
Hon. A. W. OGILVIE, *Vice-President, Senator.*  
ROBT. ESDAILE, Esq., of Messrs. J. & R. Esdaile.

G. W. CAMPBELL, Esq., M.D., *Vice-President Bank of Montreal.*  
THEODORE HARRI, Esq., *Director Liverpool & London & Globe Insurance Company.*

A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.  
THOMAS CRAIG, Esq., *Managing Director Exchange Bank.*

GEORGE W. CRAIG,

Manager.

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

**THE HAMILTON**

**Provident and Loan Society.**

—President.

W. E. SANFORD, Esq.—*Vice-President*  
Subscribed Capital..... \$1,500,000.00  
Paid-up Capital..... 1,100,000.00  
Reserve and Surplus Profits..... 75,000.00  
Total Assets..... 2,500,000.00

MONEY ADVANCED on Real Estate on favorable terms of Repayment.

The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

OFFICE,

Corner of King and Hughson Streets,  
**HAMILTON, CANADA.**

H. D. CAMERON,

Sept., 1882.

Treasurer

**ARCH. CAMPBELL,**

**STOCK and SHARE BROKER,**

(Member of the Stock Exchange)

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

**Oceanic Steamships.**

**Allan Line.**



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

1882. Summer Arrangements. 1882.

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

Vessels.	Tonnage.	Commanders.
Nunidian	6,100	Building
Hanoverian	4,000	Capt. J. G. Stephen.
Parisian	6,450	" James Wylie.
Sardinian	4,450	" J. E. Duffin.
Polynesian	4,100	" R. Brown.
Sarmitian	3,650	" John Graham.
Circassian	4,000	Lt. W. H. Smith, R.N.R.
Moravian	3,650	Lieut. F. Archer, R.N.R.
Peruvian	3,400	Capt. Jos. Ritchie.
Nova Scotian	3,800	" W. Richardson.
Hibernian	3,434	" Hugh Wylie.
Caspian	3,200	Lt. B. Thomson, R.N.R.
Austrian	2,700	Lieut. R. Barrett, R.N.R.
Nestorian	3,000	Capt. D. J. James.
Prussian	3,000	" Alex McDougall.
Scandinavian	3,000	" John Parks.
Buenos Ayrean	3,800	" Jas. Scott.
Corean	3,000	" Barclay.
Grecian	3,000	" C. E. LeGallats.
Manitoban	3,150	" McNeil.
Canadian	2,600	" C. J. Menzies.
Phoenician	2,850	" J. Brown.
Waldensian	2,400	" R. P. Moors.
Lucerne	2,200	" John Kerr.
Newfoundland	1,500	" Mylins.
Acadian	1,350	" F. McMath.

The shortest Sea Route between America and Europe, being only five days between land to land.

**LIVERPOOL, LONDON DERRY AND QUEBEC MAIL SERVICE.**

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

FROM QUEBEC:

Sarmitian	Saturday, Sept. 9
Polynesian	" " 16
Sardinian	" " 23
Circassian	" " 30
Peruvian	Saturday, Oct. 7
Parisian	" " 14

**LIVERPOOL, QUEENSTOWN, ST. JOHNS, HALIFAX AND BALTIMORE MAIL SERVICE**

are intended to be despatched as follows:

FROM HALIFAX:

Nova Scotian	Monday, Sept. 11
Hibernian	" " 25
Austrian	" " Oct 9
Nova Scotian	" " 23

**Rates of Passage between Halifax and St. John's:**

Cabin	\$20.00	Intermediate	\$15.00
Steerage	\$6.00		

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

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

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; G. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomery & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leva & Alden, 297 Broadway, New York, and 201 Washington street, Boston, or to

**H. & A. ALLAN,**  
80 State St., Boston, and 25 Common St., Montreal.

**Oceanic Steamships.**

**DOMINION LINE OF STEAMSHIPS**



Running in connection with the

**Grand Trunk Railway of Canada**

Tons.	Tons.
Montreal	3,284
Dominion	3,176
Texas	2,700
Quebec	2,700
Mississippi	2,680
Brooklyn	3,000
Toronto	3,284
Ontario	3,176
Sarnia	3,550
Oregon	3,550
Vancouver	5,700

**DATE OF SAILING.**

Steamers will sail as follows: FROM QUEBEC.  
BROOKLYN, 2nd Sept. MISSISSIPPI, 4th Nov.  
TORONTO, 9th Sept. \*SARNIA, 11th Nov.  
DOMINION, 25th Oct. ONTARIO, 18th Nov.

**RATES OF PASSAGE.**

CAN—Quebec to Liverpool, \$50 and \$60; Return, \$90 and \$110.  
Rates per steamer Sarnia to Liverpool, Cabin, \$65 and \$80, return, \$117 and \$144; Intermediate, \$40; Steerage, \$25. \*Sarnia carries neither cattle or sheep.

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

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

Roman Cement, Portland Cement  
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Brown Cottons, & Sheetings, Yarns and Bags.

**STORMONT COTTON CO.**

Ducks, Tickings, Checks, &c. Colored Cotton Yarns.

**VALLEYFIELD COTTONS.**

Bleached Shirting, Wigans, Silecias, Shoe Drills, Corset Jenns, &c.

**ST. CROIX COTTON MILL.**

Fancy Checks, Ginghamms, Yarns, Bleached Shirtings, &c.

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Brown Cottons and Yarns.

Tweeds, Etoffes, Knitted Goods, Flannels, Shawls, Woollen Yarns, Blankets, &c.

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**CARRIAGE BOLTS:**

"**Best Best.**"—Made from square and round Norway iron, the latter by patented machinery ensuring a like full square to that made from square iron.

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**Railway Track Bolts.****Railway Track Spikes.**

Quality not excelled by any, native or foreign.

**Hot Pressed Nuts. Machine Forged Nuts.**—None better. In a few weeks there will be another machine in operation for small sizes of

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No better and no greater variety can now be had elsewhere of

**Fancy Head Bolts,**

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

**Machine Bolts. Coach Screws.**

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

**Stove Bolts. Stove Rods. Rivets.****CANADA MARBLE**

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Importer of Italian and all Foreign Marbles, and dealer in Floor Tiles, &c.

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Awarded the only Medal given at the CENTENAL EXHIBITION of Cotton Yarns of Canadian Manufacture. Gold Medal at Montreal Exhibition. Two Silver and Two Bronze Medals at Toronto Industrial Exhibition. Diploma and Seven First-Prizes at Hamilton, London, and St. John Exhibitions for their

**COTTON YARNS,  
CARPET WARPS,  
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Which, for Quality and Brilliance of Color, cannot be excelled.

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**The CALLI-GRAPHIC PEN,**

No. 0 Stubor Legal Nibs.	No. 1. Coarse pointed Nibs.
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The "Thin Buff" Copying Paper, and  
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In Sheets or Books of all Sizes.

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

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SMALL WARES and FANCY GOODS,

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## Leading Manufacturing Firms.

**E. B. EDDY'S**  
UNMATCHABLE  
**MATCHES**

IN BOTH

**BRIMSTONE AND PARLORS.**

Brimstone Matches put up, viz :

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

Parlor Matches without Sulphur.

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

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FOLLOWING DEPARTMENTS:

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**HUGHES BROTHERS,**

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**COMMISSION MERCHANTS.**

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

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

156 and 158 MCGILL STREET.

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

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**SPECIALTIES:**

LINEN GOODS of every description. Sewing Silks  
and Ribbons (home made).  
BLACK CASHMERES, COBOURGS and ITA-  
LIANS. RAWORTH'S SEWING COTTONS, on  
account of Manufacturers.

Prices cannot be equalled. Examine  
values and be convinced.

ESTABLISHED 1843.

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7, 9 and 11 St. Joseph Street, (cor. McGill Street)  
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The oldest FURNITURE HOUSE in the city;  
Wholesale and Retail.

Parlor Suits, 7 pieces; from - - - \$ 45 to \$500  
Chamber Sets, from - - - - - 22 to 750  
Full Dining Room Suits, 9 pcs., from 50 to 675  
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All other portions of stock equally varied in prices  
and styles of design of finish. Our recent Exhibits  
were taken from stock.

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

" PRACTICAL SANITARIANS."

**HUGHES & STEPHENSON,**  
(LATE R. PATON.)

ESTABLISHED 1860.

Plumbers, Gas Fitters, Metal Workers,  
HOT WATER & STEAM HEATING.  
Drainage and Ventilating a Specialty.

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**WM. BARBOUR & SONS,**  
**IRISH FLAX THREAD**  
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Received  
Gold Medal  
THE  
Grand Prix  
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hibition,  
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Received  
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Linen Machine Thread, Wax Machine Thread  
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**WALTER WILSON & CO.,**  
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**SPOOL COTTON.**  
Recommended by the prin-  
cipal SEWING MACHINE  
Co.'s as the BEST for  
Hand and Machine  
Sewing.

**M. E. Q.**

ESTABLISHED 1820. **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,  
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AGENCY FOR THE



**THE BEST IMPORTED GLOVE**  
in the market. A full assortment always in Stock.

**Walter Wilson & Co.,**  
Sole Agents for the Dominion of Canada,  
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**NEW FRUIT.**

C. Morand's Valencias.  
Extra Selected.  
Currants, barrels and half barrels.  
Choice Vostizza Currants in cases.  
Malaga Figs, mats and box  
Fine Eleme Figs, 1, 12 & 20 lb. boxes.  
Boxes London & Black Basket Layers  
Boxes & quarter boxes Finest Dehesa  
Layers.  
Boxes Leghorn Peel, Lemon, Orange  
and Citron.

**TURNER, ROSE & CO.**

Cor. St. John & Hospital Sts.,  
MONTREAL.

**Commercial Summary.**

SOME fifteen new engines have been ordered  
during the week for the Canada Pacific Rail-  
way.

WE will pay ten cents a piece for eight copies  
of the JOURNAL OF COMMERCE of November 3rd  
inst.

THE Pictou Bank has opened a branch in  
Amherst, N.S., under the management of Mr.  
John McKeen.

JOSEPH MCGAW, of Hanover, Ont., a liquor  
dealer, is said to be in difficulties, and has dis-  
posed of his business.

AN Ottawa firm of retail grocers, Messrs.  
Warnock & Clarke, who purchased the branch  
business of Mr. John Hill about a year ago,  
have assigned in trust.

NELSON S. BOWMAN, lately of Hanover, grocer,  
now clerking in Walkerton, Ont., has  
assigned in trust to John Klein of Walkerton  
for the benefit of his creditors. The estate is  
expected to pay about 25c on the dollar.

THE Emerson (Manitoba) Agricultural Works  
Company are making an effort to organize a  
joint stock company, with a capital of \$100,000,  
and to extend their works.

IN consequence of the high price of pork, lum-  
bermen this season are dealing extensively in  
beef. Three hundred head of cattle were ship-  
ped last Monday for the shanties of the British  
Canadian Lumber Co.

A WALKERTON (Ont.) correspondent says:  
Very little wheat or other grain is brought to  
market here owing to low prices. The roads,  
however, are as good now as they were in Sum-  
mer. There has been no rain this Fall, and Fall  
wheat is suffering for the want of it.

PETER J. LESLIE, general dealer at Spry Bay,  
N.S., has assigned in trust. The assets will be  
nearly covered by preferences, but no figures  
can be given, as no statement has been prepar-  
ed. Leslie commenced only about four years  
ago, and might have succeeded had he con-  
fined his operations within the limit of his  
capital, but he commenced several lobster  
packing factories, to which his trouble is main-  
ly attributed.



## WULFF &amp; CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

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

OF

WM PICKHARDT &amp; KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,  
GERMANY.

Messrs. McMurray & Co., a Halifax dry goods firm, have become embarrassed, and are asking an extension of time from their creditors.

Mr. Joux Fulton of this city, having in one short year undergone some sad trials as a wholesale merchant, is now returning to his former occupation as an accountant, a calling for which his recent experience should qualify him more fully than ever.

Messrs. Leighstone and Rutenburg, a young dry goods firm at Cornwall, Ont., have failed, with liabilities estimated at \$1,600. The total assets have not yet been ascertained, but the stock is valued at only \$300. A Montreal firm have made a seizure upon the estate.

An application will be made to the Legislature of Ontario at its next session for an Act to incorporate the Thunder Bay Colonization Railway Company. The road is to run from Prince Arthur's Landing about 45 miles in a south-westerly direction, and opens up a good tract of timber and mineral lands.

Mr. P. Cress, the assignee of the Roos Manufacturing Company, of Walkerton, Ont., has sold the shoe factory and lands to Messrs. Taylor & Son, of Milton, for \$6,500 and the stock on hand for \$3,000. The purchasers have taken possession, and are working the factory to its utmost capacity. The assignee cannot declare a dividend until the 1st January next.

READERS OF THE JOURNAL OF COMMERCE will not be misled by spurious wines, brandies or other spirits if they will take the trouble to see that the label or brand on what they are buying compares exactly with the names given in the advertisements of the Canadian importers and agents.

AS AN EVIDENCE OF IMPROVEMENT in the times, Messrs. Tees & Co., the well-known desk manufacturers in this city, say their business for the current year is nearly double that for 1881

Leading Wholesale Trade of Montreal.

## GREENE &amp; SONS COMPANY

MONTREAL,

WHOLESALE



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

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

much of this being due to sales in Manitoba and the North-West, whence Mr. Wm. Tees has just returned after an extended visit to all the principal points. Mr. Tees speaks in high terms of the fertility of Southern Manitoba, and of the growth of Winnipeg and other places.

A WELL-KNOWN lobster packer at Murray Harbor, P.E.I., Malcolm McFadyen, is in difficulty. He is said to have become embarrassed by the suspension of the Bank of P.E.I., and is understood to have been carrying a heavy stock for sometime past. Parties holding bills of sale have taken possession, and unsecured creditors will not likely get anything. His liabilities are said to be about \$25,000; his nominal assets amount to a larger figure, but are of very uncertain value, at a forced realization.

JOHN MAGUIRE, of Kingston, succeeded to the grocery business of Maguire Bros., of whom he was a member; a few months ago. The firm not having been successful the brother retired in John's favor, but for want of capital and business tact and capacity he has been unable to develop the business to a successful issue. He carried a large stock and has not done a very careful trade; it is alleged that he has been cutting prices, and now he is offering to compromise at 50c on the dollar, with time, secured by his brother,—a bank cashier in Newark, N.J. The liabilities are estimated at \$2,800, with assets nominally the same amount, consisting of stock and book debts.

THE bankrupt estate of Messrs. Bull & Ross, of Thorold and Merriton, Ont., has realized \$13,509 in cash, as follows: stock of Welland store valued at \$17,174 sold at 76c in the dollar: \$13,003, one third cash; stock in Thorold store, \$25,797, at 70c in the dollar: \$18,058, one fourth cash; stock in Merriton sold for cash

at 76½ per cent: \$1,959, proceeds of sale book accounts, and cash \$2,704. The estate will thus realize \$35,635, of which an interim dividend of 20 per cent. has absorbed \$18,859; there is a deposit in court, pending the decision of an action attacking the validity of the deed of assignment, and a balance of \$10,454 remains on hand.

The question of giving bonuses to manufacturers has been agitating the people of St. Thomas for the past few weeks. A new firm—Still, Pollock & Baird—have applied for a bonus of \$10,000 to start a waggon factory, and two old firms—The Cochrane Manufacturing Co. and C. Norsworthy & Co. have applied for \$10,000 each, to enable them to extend their present works and to add new industries. A committee was appointed by the council to formulate a scheme; they recently held a meeting, but did not quite finish their work. The scheme that will probably be adopted, however, will be to submit a by-law to grant to manufacturers \$50,000, to be managed by trustees, who will, on application being made, impose such terms and make such arrangements as will ensure the employment of a certain number of workmen. It would appear at first sight that a scheme by which the bonuses would be granted to companies on condition that the city take stock in the company and thus be afforded an opportunity to realize in the profits; if any were made, would be the most equitable. By the proposed system the money is given away, whereas by the plan suggested the aid of the Legislature would have to be obtained, as the Municipal Act does not give the city powers to make such bargains. The foundations of the new Custom House and Post Office have been laid, which is all the work to be done before next Spring. These buildings are to cost \$40,000.

Leading Wholesale Trade of Montreal

**JOHN TAYLOR & CO.**

WHOLESALE

**HAT AND FUR HOUSE,****PULLOVER & SILK HAT**

MANUFACTURERS,

**537 ST. PAUL STREET,  
MONTREAL.****McARTHUR, CORNEILLE & CO.,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star,  
Diamond Star, and Double Diamond Star  
Brands.

English 16, 21 and 26 oz. Sheet.

Rolled, Rough and Polished Plate Glass.

Colored, Plain and stained Enamelled Sheet  
Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Storos, &amp;c., &amp;c., &amp;c.,

OFFICES AND WAREHOUSES:

**310, 312, 314 and 316 St. Paul Street**

AND

**253, 255 and 257 Commissioners Street****MONTREAL.****KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUCCISTS,****HAVE REMOVED TO THEIR NEW  
AND COMMODIOUS PREMISES,****603 CRAIG STREET.**

Mr. ROBERT CAMPBELL of Pictou, N.S., tanner, formerly Robt. Campbell & Son, and reputed one of the wealthiest business men of the town, is reported as having suspended.

There are now, says an exchange, about 2,400 different diseases, and every year the strain on a single patent medicine becomes harder and harder; yet the medicine stands up manfully, and promises to cure them all.

We have been compelled to postpone until our next issue a reply to the Montreal Gazette's article entitled "The Dominion Note Reserve" which, though written apparently in the interest of the banks, does not, we sincerely hope, express their views.

A NEWLY-PROJECTED "Harvester" joint stock company has obtained quite a degree of adverse advertising during the last few days, because of its alleged use, without authority, of the name of a banking establishment on its prospectus. It is remarked that the title was

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,  
5 & 7 RECOLLET STREET**

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF EVERY DESCRIPTION OF

**WOOLLENS, ETC.****The Dominion Tweed & Wool Co.**

9 and 11 RECOLLET STREET, MONTREAL,

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

IMPORTERS AND DEALERS IN FOREIGN &amp; DOMESTIC

**Wools and Wool Extract.****DOMINION GLUE DEPOT.**

Established 1872.

**EMIL POLIWKA & CO.,**

Awarded First Prizes at Dominion Exhibitions, Ottawa, 1879; Montreal, 1880. Diploma Provincial Exhibition, Montreal, 1881.

Largest Stock and best assortment of GLUES in the Dominion.

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

Correspondence solicited.

**S. H. MAY & CO.,****474 AND 476 ST. PAUL STREET,**

Importers and Dealers in

Paints, Boiled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.; Smothwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass,  $\frac{1}{2}$  and  $\frac{1}{4}$ , White.

ominous of its fate, as *pye*-crusts are made to be broken.

A SMALL wholesale dry goods merchant of long standing in Toronto is reported to be in financial straits, and about to request some indulgence at the hands of his creditors. His indebtedness is chiefly in Great Britain. It is possible that an endeavor will be made to arrange for a continuance of the business, although with the multitude of houses in that line now in Toronto it would appear to be rather problematic as to final results.

Miss B. MURPHY, dealer in dry goods and millinery at Nananee, Ont., whose assignment was noticed in our issue of 27th ult., has been obliged to yield possession to the sheriff who seized under an execution all her stock in trade. Her liabilities have not been ascertained, and the assets, consisting chiefly of old stock of fancy goods, are estimated at \$1,500; amount of book-debts not known. Miss Murphy is said to have been in trouble once before. Her present difficulty is ascribed partly to the business being too small in proportion to the expenses, and partly to the mode of carrying it on. Her sister occupied part of the store, and is understood to have been carrying on business separately in the same line.

**Batty's Nabob Pickles.****C. H. BINKS & CO.,  
MONTREAL.****Forbes, Roberts & Co.,**

WHOLESALE

**GENTS' FURNISHINGS**

AND

**TAILORS' TRIMMINGS,  
53 Yonge Street, TORONTO**

P. E. McKERRAL began business in Chatham, Ont., as a hotel-keeper about ten years ago. Previous to 1872 he had been engaged in the cordwood, steamboat and shipping business and was supposed to be making money, but failed in 1872, the estate paying very little; not getting a discharge he leased a hotel in his wife's name, and was supposed to be doing well when he sold out. About a year ago he leased the present hotel, but does not appear to have made any progress since. He assigned about a fortnight ago, owing about \$12,000, with assets of only about \$3,000 in hotel furniture, and an equity of redemption on some real estate which, though valued at some \$4,000, is said to be mortgaged for about \$3,000. He was supposed to have been doing a good business, and attributes his losses to speculation—in the Chicago wheat market, according to rumor.

Of two painful circumstances that occurred in this city of late, it is a question which is the more grievous. One was the death, remote, unfriended and melancholy, at the General Hospital, of Mr. James Muir, formerly a partner in what were then prominent and flourishing wholesale firms in Hamilton, and said to be the first man who set up his liveried servants establishment in the "Ambitious City." His body narrowly escaped furnishing a lesson in physiology and anatomy in the dissecting-room. It were needless to recount the steps which led to

J. W. MACKEDIE & CO.,

WHOLESALE

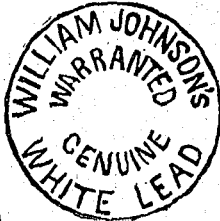
CLOTHIERS

MONTREAL,

NEW PREMISES, 7 & 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

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



and for  
FINENESS,  
BODY &  
DURABILITY

Cannot be sur-  
passed.

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL. P. O. Box 926.  
LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

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

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

CHEWING

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

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

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS  
FOR SALE BY THE

HUDSON'S BAY COMPANY.

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

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

C. J. BRYDGES,  
Land Commissioner.

JOHN FULTON,  
Accountant,  
242 ST. JAMES STREET,  
MONTREAL.

such a close, but they are said to have been occasionally accompanied by the sad effects of that repentance which the man unfortunate in business or domestic relations too often quaffs as a temporary relief from overpowering sorrow. The other case is that of a business man, still in his youth, who, having acquired what he supposes to be a position in society, is exceedingly sensitive as to his humble origin. As there are few of the men occupying leading positions as merchants, etc., in Canada to-day, who were born with a silver spoon in their mouths, or whose early years were spent in "marble halls," but in any case such a feeling only indicates want of sense or the existence of great moral cowardice. The poor honest mother of the man referred to paid him a surprise visit at his place of business not long since, but what was her amazement and grief to find her approaches to embrace her son almost rudely repelled and herself greeted with the remarks: "Go away, woman; I don't know you!" Comment is needless.

M. NEHER, grocer, Montreal; Hugh Moore, hardware dealer, Dundas, Ont.; William Wilkinson, hardware dealer, Brampton, Ont.; F. L. Kilborne, general dealer, Tara, Ont., and S. Adams, grocer, Teeswater, Ont., have all sold out.

HODGSON & CO.,  
Manufacturers of and Dealers in all kinds of  
BOOTS & SHOES,  
765 & 767 CRAIG STREET,  
MONTREAL.

Mr. T. PARON, a retail clothier of many years standing in this city, is again reported in trouble. His store was closed on Tuesday last under an execution obtained by one of the creditors, who it is stated held a sheriff's sale for the amount of his claim. Some of the other creditors have protested against the sale, and pending further proceedings we understand the business is being continued.

The dealings of Mr. Charles B. Mahan with a number of farmers in the Eastern Townships, referred to some months ago, and again last week in these columns, have been of greater extent than was imagined. Whether the absent agricultural implement manufacturer meant to deal honestly with his customers or agents does not appear, but certainly it may be inferred that his plans were laid with a view to an easy retirement from the field. Farmers appointed as agents, who gave their promissory notes, for goods on hand and to be supplied within a year, have learnt a severe lesson. The amounts in some cases are quite a respectable fraction of the total value of the farms. The plan of operations is described as the appointment of farmers in each district as agents for the sale of the implements, for which they were to be

Security against Errors.

The Rate-Inlaid Interest Tables  
AND  
Account Averages.

4 to 10 PER CENT.  
\$100 to \$10,000.  
One DAY to One YEAR.  
Free by Mail. \$5 Each.

WILLING & WILLIAMSON,  
TORONTO,  
AND ALL BOOKSELLERS.

allowed a large percentage of profit. The agents were induced to sign orders for goods; invoices were made out containing wholesale and retail prices, and below the invoices an agreement by which the company was to take back all goods remaining unsold in September—no year mentioned. Besides this a blank promissory note was signed by each agent as a due bill to be held in lieu of the goods to be sent. It is these promissory notes which the creditors (mostly third parties) will now compel the makers to pay. A number of actions have been entered and seizures made; but the estate is not reported to be in a very promising condition. Mahan is still absent from the city.

THE HULL DISASTER.—On the day of our last issue the news was received too late for publication of a most disastrous fire at Hull, by which Mr. Eddy, the well-known manufacturer of woodenware and matches, lost a large proportion of his mills and factories, covering ten

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.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Timed 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.

C. S. WATSON, President. SIR HUGH ALLAN, Vice-President.  
WM. McMASTER, Jun., Secretary.

**Montreal Rolling Mills**  
COMPANY,  
MANUFACTURERS

**CUT NAILS,**  
**HORSE NAILS,**  
**WROUGHT IRON PIPE,**  
**TACKS, BRADS, ETC.**  
**HORSE SHOES, ETC., ETC.**

**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.

acres of ground, throwing upwards of 1,000 hands out of employment. The loss was for several days greatly exaggerated, having been stated at from \$750,000 to \$1,000,000. The more reliable accounts place it at something over \$100,000, or according to some even less. There is a number of policies of insurance which will go a great way towards covering the loss. There were several sensational rumors circulated as to the heavy loss which the Merchants' Bank was likely to sustain, but the most reliable information is that the bank was amply secured on all its advances to the firm. Mr. U. B. Wright, who owned the flour mill adjoining

Leading Wholesale Trade of Montreal.

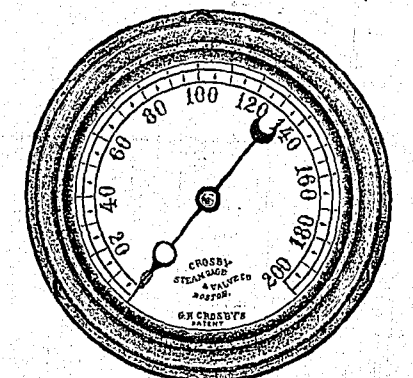
Lyman's Standard



Blue Black  
Writing Fluid  
—AND—  
**COPYING INK.**

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

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



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

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

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

**CANADIAN AND EUROPEAN**  
**MANUFACTURES.**  
THE WHOLESALE TRADE ONLY SUPPLIED.  
Agents in Canada for

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

which was burned, estimates his loss at about \$30,000, and was insured for only \$4,000; the occupants of the mill, Messrs. McCormack & Co., lose about \$7,000, and are insured for \$3,000. Mr. Eddy was insured in the following companies:—Royal, \$33,000; Fire Insurance Association, \$22,000; Aetna, Hartford, British Commercial, Union, Royal Canadian, City of Lon-

Leading Wholesale Trade of Montreal

**JAMES GUEST,**  
COMMISSION MERCHANT

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

AGENT FOR  
Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerie. [Cognac.]  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.  
Jules Regnier, Dijon, Burgundies and Chablis.  
L. M. Canneaux et Fils, Chateau de Dizey, près Epernay, Champagnes.  
Renaudin, Bollinger & Co., Ay, Champagnes.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ale, &c. (Export Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Roig Ponsetti & Co., Barcelona and Tarragona Spanish Ports.  
J. H. Henkes Dolfshaven, 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 Loch Katrine, Scotch Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.

ESTABLISHED OVER A CENTURY.  
**DAY & MARTIN'S**  
**BLACKING.**

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

don, Scottish Union, Queen, \$11,000 each; Niagara & Connecticut, \$5,500 each; total \$154,000. Incendiarism is supposed to have caused the fire. Although unfortunate by fires of late years, the well-known enterprise of Mr. Eddy is sufficient to warrant us writing over the scene of the disaster the word "resurgam," and it is but a question of a short time we apprehend when the whole of the employes will return to work on perhaps the same spot. Mr. Eddy was absent from home when the fire took place. On being telegraphed that a fire had broken out in the premises, and asking what they should do, he in his practical manner wired back,—"Put it out."

**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-  
facturers of Window Cornices  
No. 30 St. Sulpice & No. 379 St. Paul Street,  
**MONTREAL.**

**A. & T. J. DARLING & CO.**  
**BAR IRON, TIN, &c.,**  
**AND SHELF HARDWARE.**  
CUTLERY A SPECIALTY.  
FRONT ST., EAST.] **TORONTO.**

BUY THE

**GLOBE**  
**WASHBOARD**

PATENTED 1876.

Kept by all Wholesale Grocers  
MANUFACTURED BY

**WALTER WOODS,** Hamilton.  
SOLD BY

**H. W. WADSWORTH,**  
56 COLLEGE STREET, MONTREAL.

**J. J. Duffy & Co.**  
CANADA

**COFFEE & SPICE**  
STEAM MILLS,

73 ST. JAMES ST., MONTREAL.

Diploma awarded for Duffy's Mustard  
at Exhibition, 1881.

Leading Wholesale Grocery Trade.

**Edward Adams & Co.,**  
**WHOLESALE GROCERS**  
AND IMPORTERS OF

Teas, Sugars,

Tobaccos,

Wines & Spirits,  
DUNDAS STREET,  
LONDON, Ont.

**Brown, Balfour & Co.,**  
IMPORTERS OF

**TEAS**

AND

**WHOLESALE GROCERS,**  
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

**Tees, Costigan & Wilson,**  
(Successors to James Jack & Co.,)

IMPORTERS OF TEAS

AND GENERAL GROCERIES

ST. PETER STREET, MONTREAL

**H. R. BEVERIDGE & CO.**

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

**WOOLLENS**

AND

**FINE TAILORS' TRIMMINGS.****THE BEST POINTS**

TO LOOK FOR IN A

**SEWING MACHINE.****SIMPLICITY.**

The WILLIAMS SINGER is simplicity simplified.

**EASE OF OPERATION.**

A mere child can operate the WILLIAMS SINGER.

**BEAUTY OF FINISH.**

The WILLIAMS SINGER is the best finished Sewing Machine in the market.

**PERFECTION OF STITCH.**

The Stitch of the WILLIAMS SINGER has gained for it First Prizes at every competition.

**RANGE OF WORK.**

The WILLIAMS SINGER will do any class of work, from the finest Muslin to the heaviest Cloth or Leather.

**DURABILITY.**

The WILLIAMS SINGER will last an ordinary lifetime, if kept clean and properly oiled.

**RELIABILITY.**

The Company's written guarantee is furnished with every Machine.

*These Machines can be had in any part of the civilized world.*Be Cautious and Careful in making a selection, and buy no other Machine  
till you have examined the**WILLIAMS SINGER.****HEAD OFFICE:****347 NOTRE-DAME STREET, MONTREAL.****The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 10, 1882

**STOCK SPECULATION.**

It is certainly by no means surprising that one of the effects of that prosperity which has caused so much elation to those who claim that it is due to their own policy should be an increased tendency to speculation. It is the invariable consequence of such a state of business as that which has existed for some time

back, and we apprehend that it will not be found possible to prevent it. It is doubtless much to be regretted that circumstances should have directed the attention of Canadian speculators chiefly to bank stocks, while in New York and Chicago railroad and telegraph stocks and leading articles of commerce obtain the preference with the same class of operators on the exchange. There is a tendency on the part of the public to visit with censure acts which are the inevitable consequence of the circumstances which exist. We pointed out in our last issue that our leading banks had withdrawn

from the United States a very considerable amount of money which they had formerly kept there, and which has always been treated as an available cash resource. It seems probable that this money was lent chiefly on call, and it is, moreover, well known that it was often lent indirectly to parties in Canada who were operating on the New York market. With such heavy liabilities as the banks have had to assume owing to the increase in deposits and circulation, prudence requires them to keep a considerable amount of their loans in such a shape as to be realizable at short notice. There is a prevalent and it may be admitted a well-founded objection to speculation in bank stocks, but, on the other hand, such are almost the only readily saleable securities in the Canadian market, and so long as they are so, we doubt much the possibility of preventing speculation in them, and as a necessary consequence of withholding from the operators the means of doing so.

The frank disclosure by the manager of the Federal Bank to the reporter of a newspaper has given publicity to one mode of evading the law, while another bank has evidently adopted a different method by which the same object has been accomplished. A very improper paragraph has been inserted in a Toronto journal, imputing blame to the Federal Bank for having called for an additional margin on certain stocks hypothecated by Mr. Walsh, a broker who recently committed suicide. We presume that the demand was made not by the Bank itself but by the Financial company, but it is simply absurd to complain of it. Nothing is better understood by all who obtain loans on the collateral security of stocks than that they are liable to be called on for additional margins under the penalty of having the stocks sold in the event of their non-compliance. This rule applies not to bank stocks specially, but to all other securities. It may be presumed that the Government will be prepared to deal with the question of loans on bank stocks during next Session, and that it will be prepared with some satisfactory measure on the subject, although we hardly see how it will be possible to frame any measure that will have the effect of withdrawing bank stocks from the operation of those who may wish to deal in them. Already a company has been started in Toronto, altogether unconnected with any bank, for the purpose of making loans on the collateral security of stocks, and it must be obvious that if it be true that one or more bank directors have borrowed from their banks on their

personal security for the purpose of making loans on collaterals, there is nothing to prevent a private individual or a company from doing the same thing. So long as it is the interest of the banks to keep a portion of their assets in the form of call loans, so long will there be speculation in all kinds of securities that are marketable, and it so happens that in Canada bank stocks are the securities most easily realized.

#### THE MANITOBA VETO.

The last *Official Gazette* contains the formal disallowance of the Manitoba Acts "to encourage the building of railways in Manitoba," "to incorporate the Emerson and North-Western Railway Co.," and "to incorporate the Manitoba Tramway Co." We have no means of knowing the precise grounds on which these Acts have been disallowed, but we entertain no doubt that they are deemed to be inconsistent with the agreement entered into between the Government and the Canadian Pacific Railway Company, and which was subsequently sanctioned by Parliament. We are well aware that the cry of "monopoly" has been and will be raised against the Canadian Pacific Company, but the real question for consideration is the bargain made with the Government, on the strength of which the company has undertaken to construct the road. We have more than once pointed out that it is most unfair to connect the Canadian Pacific Railway Company with the United States Railroad Company known as the St. Paul, Minneapolis and Manitoba Co. It is, of course, well known that certain capitalists who have an interest in the American Company are prominent members of the Canadian Company, a circumstance of ordinary occurrence. It is tolerably well known that certain Canadian capitalists had the good fortune, just at what may be termed "the turn of the tide" from severe depression to inflation, to purchase the St. Paul railroad on most favorable terms, and it is understood that they have made a good deal of money by the operation. This may and probably did induce them to embark in the Canadian Pacific Company on conditions which, whether advantageous to them or not, were first approved by the Government and subsequently sanctioned by Parliament. Those conditions we have always maintained should be carried out in good faith, and we know enough of English principle to feel certain that a political party in the Mother Country would maintain public faith, even though it had opposed the measure when undergoing the consideration of Parliament.

It ought, however, to be borne in mind that there is no certainty whatever that the shareholders in the Canadian Pacific Company are going to realize the enormous profits which their assailants choose to assume that they will obtain. They have undertaken a gigantic work which will not be completed for several years, and the success of which it will take many more years to determine. It is perhaps natural enough that the people of Manitoba should be anxious to enjoy the benefit of cutting rates between two great companies, while the earnings of the road might be insufficient to pay running expenses. The Pacific road, it is hardly necessary to observe, would never have been commenced on such an understanding. The gentlemen who entered into negotiations with the Government were men of business, and they took care to make such stipulations as would prevent their being exposed to ruinous competition, while they were ready to submit to the introduction of provisions which would restrain them from making exorbitant profits. For our own part, hoping most sincerely that the great Canadian road may be as profitable as the most sanguine have ventured to predict, we must own that we think that it is quite premature to assume that it will yield what may be considered a reasonable return for the capital invested and for the risk run by the shareholders. The portion of the road which is likely to be the most profitable is that which has been already completed. The sections on the north of Lake Superior and in British Columbia will be very expensive in their construction, and will cost a great deal to work. It is wholly impossible even for the directors of the company themselves to form any adequate conception of the results of the enterprise, and yet they are designated by a large number of individuals more or less interested as monopolists, who are ruining the settlers in the North-West by their exorbitant charges. Do these complainants ever reflect on what their condition would be if there was no railway, and if they were left to the means of transportation which formerly existed? Our belief is that the Government is actuated solely by a desire to maintain faith with a company which has undertaken a gigantic and hazardous work in reliance on the honor of the Canadian Parliament and Government.

#### THE FINANCIAL SITUATION.

We have not failed to give our best consideration to the criticism in the *Montreal Gazette* on our recent article on the "Position of Canadian Banks," but we

confess that we are unable to grasp its precise meaning. We had no occasion to discuss the mode by which the leading banks effected the withdrawal of several millions of dollars which had been employed in New York, and there is no dispute as to the fact. The *Gazette* takes exception to our remark that "call loans in Montreal or Toronto are just as available as those in New York," on the ground that "call loans in New York are made in gold, call loans in Montreal and Toronto are made in credit." This certainly is a most extraordinary remark, and necessitates the enquiry, "Has there been a suspension of specie payments in Canada?" Every loan paid to a Canadian bank is in cheques or notes payable in gold, or legal tenders convertible into gold on demand. It is true that there is a factor of some importance to be noticed, which is that the gold which would be tendered in Canada would probably be sovereigns and not half-eagles, and that their conversion into New York funds would involve a loss. This, however, would merely affect the rate of exchange. The *Gazette* again is mistaken in assuming that the twelve millions withdrawn from New York will be found under the head of "discounts," for it is notorious that there has been a large increase in the loans for which collateral security is held, an increase about equal to the amount withdrawn from the United States. With their large liabilities the banks cannot avoid holding a large amount of securities more readily convertible than their ordinary discounts. We, of course, are well aware that the discounts and other assets have likewise largely increased, such being the necessary result of the great expansion of circulation and increase of deposits. The *Gazette* seems to doubt the ability of the Canadian borrowers to meet their engagements, a question into which we did not enter, and which we should have imagined would not have been raised by one who has such an implicit faith in Canadian prosperity. We, however, emphatically protest against the statement that the loans in New York can be treated as gold, and those in Canada as mere "promises to pay." Both are precisely on the same footing, and if not then the inevitable consequence is that Canadian bankruptcy is impending, which we sincerely hope is not probable.

#### THE QUEBEC BOUNDARY.

The recent utterances of the Quebec Premier, Mr. Mousseau, are calculated to give prominence to the question of the disputed Quebec boundary, and more

especially as the individual who from his position is most bound to advocate the rights of the Province, of which he is first Minister, has made admissions which, although inconsistent with other statements from the same mouth, are nevertheless calculated to damage the Quebec claim. Hitherto the Ontario boundary claim has chiefly occupied public attention, owing to the fact that in that Province there is a disputed boundary on the West as well as on the North, and that circumstances rendered it important that the Western boundary should be speedily settled. The determination of the Western boundary of Ontario is simple comparatively to that of the Northern boundary, but the dispute as to the Northern is common to Quebec and to Ontario. A brief explanation will, we are inclined to think, satisfy all impartial enquirers on this head.

The definition of the boundaries of the old Province of Quebec, which was subsequently divided into the Provinces of Upper and Lower Canada, was made in the Imperial Statute passed in 1774. It is a matter of notoriety that when that Act was passed, the Province of Quebec embraced a large territory which was surrendered to the United States by subsequent treaties. It is admitted by the contending parties that the true and legal boundary was that defined by the Statute referred to, and that the difference between them is as to the construction of that part of the Act which establishes the Western boundary—one party claiming that the River Mississippi was the boundary from its source, the other that a line drawn due North from the confluence of the rivers Ohio and Mississippi was what was intended. Now the point at issue is simply as to the true construction to be placed on a Statute which, owing to well-known circumstances, was very loosely drawn. There are plenty of instances familiar to Canadian statesmen of similar confusion arising from precisely the same cause. A measure is prepared carefully by a Government, and submitted for the adoption of Parliament. During the discussion in Committee of the whole House an amendment is suggested which is deemed unobjectionable, and a clause is introduced to give it effect. This clause is perhaps hastily drawn, and is found to conflict with other clauses of the bill, and to give rise to doubt as to the intention of the Legislature. A case in point may be cited. In the Banking Act the loaning powers of banks were defined in the original bill in general terms, but such as were amply sufficient. While the bill was in Committee a member was anxious to

make sure that certain powers were conferred as to making loans, and although they were fully covered by the original clause, he succeeded in procuring the insertion of the special powers which he wished to have conferred. The consequence was that it was afterwards held by the Courts that the banks were limited to the special powers indicated in the amendment.

The Quebec Act of 1774 as introduced by the Government was not open to the least doubt, and was amply sufficient for the object which Parliament had in view. Mr. Burke was apprehensive that it might possibly enable the Government, in which he had no confidence, to transfer to Canada some territory of the State of New York for which he was the paid agent, and he pressed for a more specially defined boundary, to which the minister had no objection, but a hastily drawn description made while the committee was sitting, and in the course of a few minutes, has led to a serious controversy on a point which was never in dispute at the time.

The real boundary difficulty is the question of the extent of territory which belonged to the Hudson's Bay Company at the time of the conquest of Canada by Great Britain. The Province of Quebec has precisely the same boundary as Ontario, although hitherto the controversy has been carried on as if Ontario alone was affected. The Quebec Premier has at a recent interview stated to a reporter of the *Toronto Globe* his views on the subject, and it would require the aid of a Philadelphia lawyer to find out precisely what his opinion really is. He states: 1st. "The Northern boundary has never been defined." Now the Imperial Statute of 1774 declares that the Northern boundary of Quebec, which then embraced the present Provinces of Ontario and Quebec, should be the southern boundary of the Hudson's Bay territory. Mr. Mousseau proceeds to state secondly: "There is no territory northward of Quebec of any value that we do not already possess," which is followed up by a third statement that: "if the case of the Dominion had been properly managed," no territory north of the height of land would have been awarded to Ontario. These certainly are very remarkable statements for a French Canadian to make. Mr. Mousseau may have some private information as to the territory north of the height of land eastward and westward of the boundary line, and may possibly have been assured that all of it in Ontario is good timber land and all in Quebec utterly valueless. On this point we do not profess to have any information; but what we do know is

that, judging from the maps, there is at least as much territory north of the height of land in Quebec as in Ontario. If the territory is so valueless as Mr. Mousseau has pronounced it to be, it is rather singular that nearly two centuries ago, when it must have been worth much less, the King of France should have been so reluctant to part with it, and that Great Britain should have been so anxious to obtain it.

It is not pretended, so far as we can gather from the arguments of the supporters of the Hudson's Bay Company's claim, that at the time of the Treaty of Ryswick, in 1697, that company pretended to set up a claim to the territory bounded on the south by the height of land. There had been constant disputes between the two Governments as to priority of discovery and occupation, and rights founded thereon. Some controversialists still argue the point as to which had the best claim on that ground, but we apprehend that the text of the treaties must be the guide to determine the respective national rights. It is sufficiently established that with reference to the territory east of the boundary line, and still undefined as between the Dominion, representing the Hudson's Bay Company, and the Province of Quebec, there was a warm controversy in 1700 and 1701 as to what limits the company would consent to. The most southern of these was Rupert's River, flowing from Lake Nemiscou to Hudson's Bay. In 1701 the Company consented to the more northern boundary of East Main or Hudson's river, while the Lords of the Treasury suggested one still further north. War, however, broke out again, and when the Treaty of Utrecht was negotiated in 1713 France had been materially weakened by the victories of the Duke of Marlborough. By that treaty France agreed "to restore" to Great Britain the Bay and Straits of Hudson, and it was further agreed that commissaries should be appointed "to determine within a year" the limits between the Bay of Hudson and the places appertaining to the French. It is well known that there was a bitter controversy as to whether the word "cession" or "restitution" should be used, the French preferring the former, the British the latter. Lord Bolingbroke, the Secretary of State, in reply to an angry dispatch from the Marquis de Torcy observed: "There are certain things which derive their consequence purely from being disputed," adding that, though the difference of term was not very essential, "it required some trouble to convince certain people that the matter was not worthy of attention."

Mr. Prior, then Minister to France, was much of Lord Bolingbroke's opinion, and thought the dispute of little importance.

Mr. Justice Armour more than 150 years later attaches the greatest importance to the term "restore," which he holds with Mr. Mousseau means "the whole watershed of the waters running into Hudson's Bay." This doubtless was the opinion of the Hudson Bay Co., but the pretension was fatal to the settlement of the question. We confess that we think that the term "cede" would have been more beneficial than "restore" to Great Britain, and this will be manifest from a consideration of the view taken by M. D'Auteuil, then Procureur Général of Canada, who was recommended to the French Commissaries "as a competent authority on and thoroughly master of the question of the boundaries." It is unnecessary to quote at any length what is said by this eminent jurist in support of the French claim, but on the effect of the word "restitution" we shall give his words: "The Treaty of Utrecht speaks 'only of restitution, let the English show 'that which the French have taken from 'them and they will restore it to them; 'but all they demand beyond this they 'demand without any appearance of 'right.' Again, 'One cannot see upon 'what ground these gentlemen can 'authorize this pretension, and demand 'that France lose all the territory which 'is to be found between the 60th degree, 'which belongs to it by the treaty of 'Breda, to the 49th degree in every 'longitude discovered and to be discovered; this pretension also is a 'novelty of which no mention is made in 'the articles of the treaty of peace of 'Utrecht.' Another high authority, M. de la Galissoniere, remarks in a memoir on the French Colonies in 1750: "The 'term restitution, which has been used 'in the treaty, conveys the idea clearly 'that the English can claim only what 'they have possessed, and as they never 'had but a few establishments on the 'sea coast, it is evident that the interior 'of the country is considered as belonging to France." Such were the views of the late Sir George Cartier, who, in conformity with them, would now claim for Quebec, had he been spared to do so, the territory to the north of the height of land, which formerly belonged to France.

Before closing these remarks we may observe that in the statements which have been made by Ontario papers, amongst others the *Globe*, Quebec has been estimated to contain 210,000 square miles, or 134,400,000 acres. We are not

aware how this estimate has been made. The boundaries of Quebec to the north are just as uncertain as those of Ontario. Both depend on the definition of the term "Southern boundary of the Hudson's Bay territory." If Mr. Mousseau can be relied on as an exponent of the opinions of his countrymen, they are ready to surrender voluntarily what their ancestors were willing to fight for. Be this as it may, it is well to bear in mind that there is a Quebec as well as an Ontario boundary question.

#### THE QUEBEC LOAN.

In our notice on the 25th August of the reticence observed by the Quebec Government on the subject of the subscription for the advertised loan of \$1,500,000, the whole amount of which was said to have been taken in Canada, and to the excuse given by the Treasurer that he "did not like satisfying the curiosity of certain papers in Montreal," we remarked that we had more apprehension than we had had before that "there is a broker in the case." We stated further that one cause of the "curiosity" on the subject was a "rumor" that a large amount had been subscribed for by a "broker" under circumstances that led to a doubt "of the transaction being *bonâ fide*." The cat is at last out of the bag. At one of those interviews, which Quebec Ministers avail themselves of when they wish to make disclosures to the public, the Treasurer has given the particulars of his bargain with the brokers, in order apparently to set at rest certain rumors with which Mr. Senécal's name has been mixed up, and which have been extensively circulated by the Canadian press. The transaction as stated by Mr. Wurtele is that he made a conditional sale to Messrs. Forget & Co., stock brokers, of \$1,500,000 of 5 per cent. bonds at par, payable six months after a demand shall have been made, the penalty in case of default being the forfeiture of 2 per cent. or \$30,000, which is the margin exacted on the speculation.

We have no means of judging whether the principal of Messrs. Forget & Co. is Mr. Senécal, but it seems far from improbable. Assuming that he is, it must be obvious that it is in the power of the Government to confer a great benefit on him. Already several months have elapsed since the bargain was effected, and we presume that if any call had been made the fact would not have been concealed by Mr. Wurtele. It is most assuredly a novel mode for a Government to adopt to effect a loan. It is in the power of the



Government, if it chooses to befriend the contractor, to wait his own time, and to enable him to try his chances in the various European money markets. The worst that can happen to him is to forfeit his 2 per cent., which is certainly not a large margin to risk on such a transaction. If he succeed in placing the loan at par he will come out without loss. It has been stated that Mr. Senécal has already obtained the money at 3 per cent. in Paris, but this is altogether unlikely. The bonds are to bear 5 per cent., and it is not improbable that they may have been placed at 3 premium, which would give a profit of \$45,000. The press which supports the Quebec Government is quite satisfied with the transaction, and thinks it a highly proper arrangement. It is not long since a Finance Minister was visited with severe censure because after placing a large loan with contractors of high standing on favorable terms, transactions at higher rates were made shortly after. For our own part we think that the sale of the 5 per cent. bonds at par was a desirable operation for the Quebec Government, and if Mr. Senécal or any other individual had made a *bonâ fide* purchase, paying for them either in full or to such an amount as to make the transaction certain, we should not have offered an objection to the sale. What must strike everyone is that the pretended sale is a mere speculation, in which the purchaser chooses to risk the forfeiture of a deposit of \$30,000 for his chance of making a handsome profit on \$1,500,000. We should like very much to be informed of any precedent for such a sale, either in the numerous loans effected by Governments on this continent or in Europe. We feel assured that none can be cited, and we fear very much that the one which has been established will, if approved by our Legislature, lead to still more objectionable bargains. The mystery observed with regard to the greater portion of the bonds offered for sale in Canada is still maintained. A Quebec Savings Bank took \$300,000, and the names of individuals were given who took \$200,000 more, but beyond this all is mystery. It was imagined that the other million had been taken by Messrs. Forget, but it now appears that his bargain was for the other \$1,500,000. It seems probable that there were two sales to Messrs. Forget, the first for about \$700,000.

We find in the Toronto *Mails* Montreal report that although the sale to Messrs. Forget was *nominaly* at par, there was to be a discount. This we are not inclined to believe. The Montreal *Gazette* in quoting the Quebec *Morning Chronicle's* report

of the transaction has changed the term "brokers" into "bankers," an error which outside of Montreal might have some significance, being calculated to convey the impression that the firm in question was in a position to subscribe for a large loan. The general impression is that Messrs. Forget & Co. are the brokers for Mr. Senécal and the other members of his Syndicate.

#### SPURIOUS BRANDY.

The manufacture of spurious wines and liquors has attained considerable magnitude in Canada during the last few years. The covetousness of the retailer, with few exceptions, knows no limit, and expediency alone guides him in his devices for profit. The demand for a cheap article of fair outward appearance has consequently become so great that it is a rare matter to find a genuine sample of brandy in small or remote villages and country taverns or hotels. What is sold under the guise of brandy is a villainous stuff composed of alcohol and some essential oils with a little sugar and some coloring matter. This very system of spurious manufacture is doing more to lessen the consumption of spirits in the country than all the temperance reforms hitherto set in motion. The brewers, on the other hand, are bestirring themselves to provide a better quality of cheap beer, and the tendency, as in England and Germany, towards beer and ale as the national stimulating drinks is becoming more manifest every year. Still there is a large number who seem to think that wine or spirits occasionally are necessary to their comfort, and as long as this is the case there should be some protection accorded to the public, as well for the general health as for public morals. To this end there should be some means enacted for regulating the manufacture of counterfeit spirits. These are now made in this city with the most unblushing openness and sold as "Cognac Brandy," the label being elegantly printed, the cork stamped, and the straw envelope on the case made exactly after the manner of the genuine articles. All the surroundings, even to the case or box, are excellent of their kind, but the article so carefully guarded within is of the vilest, and enough to demoralize the most robust constitution. Adulteration is not punishable by law when the compound is not labelled as, or sold for, the pure article; but such counterfeiting as we have referred to has not even that degree of honesty. They do these things better in England, where the manufacture of imitation foreign liquors is also carried on; but there is no counterfeiting

practised; the article is labelled "British Brandy," and he who does not wish to pay the price of the genuine article is not misled by the cheapness of the substitute. A similar state of things should prevail in Canada; imitation brandies should be labelled with the name of the compounder, or as "Canadian" or "Domestic Brandy." But to label such goods with the name of some supposed French firm for which one might look in vain in any directory of Cognac, Charente or Bordeaux, and selling it as "Cognac Brandy," is simply fraud, obtaining money under false pretences, and should be provided for accordingly, as similar doings are in other departments of trade and manufacture. The correspondence on another page is a sample of what we occasionally receive on this subject.

#### CITY ASSESSMENTS.

We had occasion, when noticing a recent defalcation on the part of an officer of the City Corporation, to point out the very serious difficulties with which the Treasurer's department has to contend owing to the imperfect information obtainable by the assessors. The remedy which has been pointed out by the departmental officers on more than one occasion is a registration of all the property in the city, and it is believed that the general plan of the city which has been carefully prepared would serve as a basis for a scheme of registration. There is already in possession of the City accurate information as to the areas included within street boundaries, but it is further necessary that the dimensions of the various properties embraced within such areas should be known. Under the present system the assessors labor under great difficulty from there being frequently no marked enclosures or fences to separate properties, but the chief difficulty is felt from the assessment of properties in the names of parties who have long previously disposed of them, while the names of the present owners cannot be ascertained without a vast amount of labor which is often unavailing. The remedy which has been proposed by the Corporation officers is the establishment of an office under municipal control where all proprietors should be obliged to record the dimensions and location of each property with the names of the owners.

It would follow that sellers and purchasers of real estate should be bound under a penalty to record all transfers in the registry office. The most important change, however, would be to authorize the Corporation to proceed against the property, and to levy on it instead of

bringing suits against the various proprietors. We have before us the writ and declaration in an action of the City of Montreal against the Heirs Scott, which is a curious illustration of the difficulties with which the Corporation has to contend. The declaration occupies many pages, and the defendants may be counted by the dozen. The taxes claimed are for periods spread over ten years and carrying interest. The long notices which have to be published in French and English papers for several weeks are very costly and involve much delay. The costs in a suit for \$72 of taxes in the Superior Court were \$94.05. The officers of the Corporation have been for years urging the necessity of improving the law so as to facilitate the collection of taxes, but so far without success. It is to be hoped that it is not one of those cases in which those who profit by a dilatory and expensive system employ their influence to obstruct a reform that would be most advantageous to the general public.

#### THE INSURANCE TIMES OF NEW YORK AND CANADIAN LIFE INSURANCE COMPANIES.

The October number of the *Insurance Times* contains an article with respect to two of our Canadian Life Companies, namely, the Ontario Mutual and the Confederation Life Association, which calls for special mention from us as a financial and insurance journal, guarding alike the interests of the policyholders and the honor and standing of our home companies. Concerning the reference, in the *Times*' article, to the "Lien Policies" of the Ontario Mutual, we have nothing to say here, as the writer merely quotes from a letter which appeared in these columns, and so far agrees with the statements of our correspondent, but the attack upon the Confederation Life Association and its management demands some notice.

The *Insurance Times* can know but little of the Confederation Life when it speaks of it as it does, and if the editor knows so little of the company as the article would indicate, he should for the credit of his journal be more careful, and save himself from imposition. The success of the company has been remarkable, and that success is largely due to the careful and conservative views of the board of management. As to the attack upon its profits, which are considered too high—a fault not often complained of—the system is quite conservative, and certainly not inferior to the "percentage bonus plan" and the "contribution plan" as applied by most of the American companies.

We do not think, however, that either the company or its manager, Mr. Macdonald, is likely to suffer from an article in a paper that could be imposed upon to an extent indicated by the following, which is the concluding paragraph of a special reference to the North American Mutual Life Insurance Company in the *Insurance Times* for September, 1879:

"It is probable that the Confederation Life Insurance Company of Toronto will reinsure its risks with the new corporation. It would be the wisest course to pursue."

The new corporation, with which the *Times* said the Confederation Life was about to reinsure its risks was not organized until January, 1881. Evidently our usually correct New York contemporary is not a safe guide to follow in respect to a Canadian life company of which it has published such ridiculous statements. If the redoubtable editor will but take the trouble to look into the matter for himself we shall probably find in a future issue another proof that he is ready to make amends where injustice has been done.

#### THE INSURANCE AGENT.

No man is fit to be an Insurance Agent.—1st. Whose word is not as good as his bond. 2d. Who goes on sprees or drinks to any degree of excess. 3d. Who uses the company's money for his own needs, knowing himself unable or unlikely to be able to replace it by next remittance day. 4th. Who is continually striving to obtain pay or commissions in excess of what he knows his employer is able to afford. 5th. Who transacts his business in a careless and slovenly manner. 6th. Who keeps copies of his expirations, so as to be always prepared to sell out his employer to some other company. 7th. Who refuses or neglects to obey orders, and instead thereof throws up the agency, and leaves the company to make its collections the best way it can. 8th. Whose only arguments to get business are cheapness, rate cutting, rebates, long credits, dividing commissions with the insured, and slanders of other respectable companies or agents. 9th. Who cannot say no, when asked to violate the principles of good underwriting, or of honesty and fair dealing. 10th. Who requires to be dunned at all, to say nothing of the persistent dunning visits of specials, etc., sometimes necessary to get out of his hands the trust money which should flow through him to his employer as freely and quickly as water through a pipe on a down grade. 11th. Who hinders adjusters and appraisers in their efforts to procure an honest adjustment of a loss, for fear that the popularity of his agency will be impaired by anything short of a complete "give away" of all the company's rights.

Show me an active and successful agent who has none of these common failings, and I will show you a man of integrity, honor and conscience, a man who can be safely trusted as executor of your will, guardian of your children, trustee of a charity, and with his friend's wife. An honest man!—the noblest work of God. Oh fidelity!—what crimes are committed in thy name! When Gabriel summons all who are strictly faithful to trusts for his body guard, will there be enough of us to say "We?"—*C. T. Hopkins in Ins. Monitor.*

THE CREDIT SYSTEM.—That a man's worst enemy may be the man who is readiest to grant him favors sounds paradoxical, but nevertheless it is often true. Of its truth no better example need be looked for than in the case of individuals or firms who allow themselves to beajoled into accepting more credit, in the way of purchases, than is good for them. Nor need anything in this view militate against the wisdom or expediency of using a moderate credit in a moderate way; but the difficulty is, mere character is often given too much weight in establishing credit. That a man, whose character for uprightness indicates him as a man who can be trusted in a monetary way, is a better or safer debtor than one of a different class, no one will dispute. But uprightness of character alone will not make two dollars of assets pay three dollars of debts. And the man or firm who leaves the uncertainties of life and the fallibilities of judgment out of the account in making debts, too often comes to a realizing sense of the impossibility of just that thing. In the old days, before railroads were introduced, before the telegraph or telephone was thought of, when daily papers were few or feeble, and when the machinery of exchange, as well as the machinery of thought, existed in an embryo condition or not at all, credit within certain limits was in great measure a necessity. Many a man of good character, good ability and sound judgment was in those days, by the wise use of credit, enabled to establish business, which would have been impossible upon his own unaided means, and many are still doing it. But the changed conditions under which we live too often render such aid more grateful to the imagination than healthy for the purse.—*American Machinist.*

AT THE annual meeting of the Maritime Commercial Travellers' Association at Quebec last Tuesday evening Mr. A. M. Mackinlay was elected President for the ensuing year. The membership of the Association now numbers 105.

## Correspondence.

### BOGUS BRANDIES.

To the Editor.

Sir,—I have had my attention drawn on more than one occasion to the names branded on cases of so-called foreign liquors shipped from Montreal to this vicinity, and being somewhat acquainted with French exporters, have wondered where such names originated. I should like to be informed of the locality and place of business of "Jules Dufour & Co.," "Eugene Drost & Co.," "Charles Roult & Co.," "Finet, Pils & Cie.," "Renault Freres," "Otard Freres," "Gagnon Freres," &c., &c. We know that there are shippers of whose names some of the above are clumsy imitations, but there are, I believe, no firms in the business who spell their names in such manner. The names, like the stuff itself, are probably of Montreal manufacture. I have heard of a disputed account which was amicably settled some time since by one of these manufacturers of French names and noxious Canadian compounds, on the saloon-keeper's threatening to take legal action against the claimant for obtaining money for a former lot of these counterfeit goods. "Gagnon Freres," I believe, is the name of an "agency" in your city which furnished the "report" which led to the sale of a lot of so-called "5 year-old rye" to a man in Aytou, Ont., whose existence was at least as doubtful as that of the firms branded on the imitation foreign brandies referred to.

Yours truly,

OBSERVATEUR.

Hamilton, Nov. 8th, 1882.

Mrs. E. GALE, milliner, London, Ont., has fled, and the stock has been seized by the landlord.—W. C. Ross & Co., jewellers, Halifax, have caught the North-West fever, and are about closing up their business in that city.—Ashdown & Co., grocers, Emerson, Man., have sold out to J. Robinson & Co.—Mr. J. Gillespie, the senior partner, has withdrawn from the wholesale hat house of Gillespie, Mead & Co., Toronto.

Among the principal business changes since our last issue are the following: L. C. Marcour, grocer, Three Rivers, Que.; J. C. Poulin, grocer, and Mrs. E. Harpe, dry goods, Quebec, have failed.—O. N. Frechette, general store, Batiscan, Que., is asking an extension;—James Orr, boots and shoes, Trenton; R. Michelhauser, general store, Mildmay; N. S., Bourman, grocer, Hanover; G. W. Hawkins, boots and shoes, Colborne; D. H. Raymond, jeweller, Hanover, and Warnock & Clark, grocers, Ottawa, have all assigned in trust. W. Corbin, Chester, N.S., and S. R. Thorpe of Kentville, N.S., both general dealers, have also assigned.

ESTIMATES have been made in England as to the relative cost of keeping coin and paper in circulation. To coin 1,000,000 sovereigns costs about \$10,000, or a cent apiece. In fifteen years they lose one-half of one per cent., or about \$25,000, and become too light for further use as money. The total expense on a million of sovereigns would be \$35,000 for fifteen years. The paper to print 1,000,000 one pound notes would cost one cent apiece, or \$40,000 at the outside. During fifteen years they would have to be re-furnished at least three times, or if in active use, six times, thus requiring an outlay of \$160,000, and perhaps \$280,000 for the same period that a million of sovereigns, would remain in circulation.

WHEN gold is shipped from the United States to England it is usually put in strong canvas bags. Each bag contains \$5,000. Ten of these bags are packed in a strong iron keg. Thus each keg contains \$50,000. The average rate of insurance is about \$1,700 on each million dollars. During the last twenty years every keg of gold that has been shipped has been taken out of Wall street to the vessel by one man, old John Barclay, who is said to have grown rich in the business. He gets \$1 for every keg taken on his truck and he often takes forty of them at a load. The loss by abrasion from the shipment of gold to England is about \$250 on a million. The United States Government is now putting its gold into bars for shipment instead of shipping the coin. Each bar or brick is valued at \$4,500. The bars are packed in kegs of sawdust to prevent abrasion.

## FIRE RECORD.

### ONTARIO.

Woodstock, Oct. 30.—Messrs. Hay & Co.'s varnish shop partially destroyed. Loss \$8,000; insured for \$4,000. Kingston, Nov. 2.—Tin-smith shop of Messrs. McKelvey & Birch burnt. Building insured for \$13,200 in following companies:—London and Lancashire \$2,000, City of London \$2,000. On stock, Royal Canadian \$6,000, Royal \$3,000. Niagara, 4.—Lake View house, occupied by Mrs. Long, burnt. Loss \$2,000. Warton, 5.—Steamer

Josephine Kidd burnt. Loss not known. Hespeler, 5.—J. Phin's large barn with entire contents burnt. Loss \$7,500; insurance \$3,800 in the Gore District and North Dumfries Cos. Collingwood, 4.—Messrs. C. Stephen's & Co.'s large elevator with contents totally destroyed. Loss \$10,000. Port Dalhousie, 7.—A large fire occurred here which destroyed a considerable number of houses. Total loss \$10,000; partly insured.

### QUEBEC.

Mile End, Nov. 4.—The White house, occupied by R. Wiseman, totally destroyed. Loss \$10,000; insured for \$700. Hull, 3.—Loss by burning of Mr. Eddy's mills is over \$400,000; insured in following Cos.:—Royal, \$32,000; Fire Insurance Association, \$22,000; North British, \$11,000; Queen, \$11,000; Aetna, \$11,000; Hartford, \$11,000; Scottish Union, \$11,000; Royal Canadian, \$11,000; British American, \$11,000; City of London, \$11,000; Commercial Union, \$11,000; Niagara, \$5,500; Connecticut, \$5,500; total, \$165,000. Mr. C. B. Wright owned the carding mill, flour mill and several small buildings adjoining, valued at \$30,000; insured for \$4,000. McCormack & Co., millers, lose \$7,000; insurance \$3,000. Laprairie, 6.—A large fire occurred here which destroyed about twelve houses. Loss \$40,000; partly insured. Quebec, 7.—Two buildings owned by Jas. Labonté burnt. Loss \$7,000; insurance \$5,200.

### NOVA SCOTIA.

Halifax, Nov. 6.—A fire occurred here which completely destroyed the Poor Asylum. The building cost \$83,000; insured for \$15,000 in the following:—Halifax, Phoenix, Acadia, Lancashire and Queen's, making a total of \$50,000. Montague Gold Mines, 7.—The crushing mill of the Nova Scotia Concentrating and Reduction Co. completely destroyed. Building and machinery worth \$15,000; insured for \$5,000 in Commercial Union.

### NEW BRUNSWICK.

St. John, Nov. 7.—A fire occurred in a three-story building occupied by F. Beverly, R. J. Patterson and W. Beck. Building insured for \$8,000 in Royal. Mr. Patterson, \$3,000 in Liverpool, London & Globe. Mr. Beverly, \$3,000 in Commercial Union. 8.—W. Kane's house on Brussels street burnt; insured for \$900 in North British and Mercantile. A. Myless' and W. Murray's houses slightly damaged.

## Financial and Commercial

### MONTREAL WHOLESALE MARKETS.

THURSDAY, 9th Nov., 1882.

The volume of business done for the week has been scarcely as large as usual so near the close of navigation, the continued extraordinarily mild weather preventing much movement of winter goods in the country. The ocean tonnage available in this port is now quite limited, and the grain export trade is practically over for the season. The fluctuations in values, which since our last issue have been few, will be found noted under the respective headings below. This being Thanksgiving Day, the Banks, Stock and Corn Exchanges and nearly all the business houses of the city are closed, it being observed as a public holiday. No changes in the money market; commercial bills are negotiated at 7 to 7½ per cent. as to name and date, and for renewals 8 is charged. Call loans on stocks are made at 7 to 7½ per cent, and Sterling Exchange rules quiet and steady at 108½ to 108½ for banker's sixty-day bills, 109½ to 109½ for demand, and 109½ over the

counter. The stock market has not furnished any new topic of interest, and business since Saturday has ruled inactive. The uncertainty as to the future course of the money market checks speculation, and changes in quotations for the week have been few and unimportant. Ontario Bank declined 1 per cent. yesterday to 126 asked, 124 bid; values for other stocks remained about steady. The table of quotations may be seen on another page.

ASHES.—Receipts have been light, sales at \$5.40 to \$5.50 generally, but a few lots went as low as \$5.30. Seconds \$4.90 to \$5; there are no Thirds offering. Pearls—5 brls First sort received this week sold at \$8.50. Receipts since 1st January, 6859 brls Pots, 489 brls Pearls. Deliveries: 7389 brls Pots, 585 brls Pearls. Stock in store at six o'clock on Wednesday evening, 209 brls Pots, 15 brls Pearls.

BOOTS AND SHOES.—The leading manufacturing houses continue busy, but sorting-up orders now coming forward are reported lighter than at any time during the season, owing, undoubtedly, to the continued dry and pleasant weather, which retards sales in the country districts. Many of the manufacturers commence stock taking about the end of this month. Although Spring samples are being made, it is too early yet to fix prices, which for Fall goods remain unchanged. Payments generally reported good. Western jobbers are expected in the market shortly.

CATTLE, ETC.—Cable advices from Glasgow report an improved demand for good to choice Canadian cattle, which are now quoted at from 8d to 8½d per lb. live weight. The market for Sheep was also firm at a slight advance in prices. At the local markets last Monday, the offerings of shipping cattle were light, and prices ruled steady at from 5c to 5½c per lb. live weight for good to choice steers, extra choice being quoted at 5½c. Hogs sold at from \$6.40 to \$6.50, car lots at from \$6.25 to \$6.75 as to quality. The offerings of butchers' cattle comprised some 550 head, and sales were made at from 4c to 5c for fair to good, and coarser grades at from 3c to 3½c. Lambs sold at from \$2.50 to \$3 for small, and from \$3.50 to \$4.50 for the better qualities.

DAIRY PRODUCE.—The American demand for choice grades of butter having pretty much absorbed the available stocks of this class, the next best qualities are now being enquired for. The poorer class of goods has also received some attention the past week. Shipments to the States continue, about 500 pkgs, chiefly creamery, having been sent from this city during the week. The market cannot be called active, however; recently reported transactions include a lot of Eastern Townships at 22c; 100 pkgs. creamery at 26c to 27c, and 50 pkgs. do September make at 25c; a lot of fair Townships at 20c; 500 pkgs. of Kamouraska in Quebec at 17½c, and 500 do. Brockville Fall make at 17½c delivered here. Sales of car lots of fine to choice Western have been made West of Toronto at 17c to 19c. The local cheese market continues quiet and firm, without much movement or change in quotations. The bulk of stocks consists of late makes, which are considered good property at present rates; the advance in Liverpool Tuesday of 6d per cwt, to 59s 6d, has given rise to a more hopeful feeling here. New York advices report that market weak and a fraction lower. At Ingersoll prices range at from 11½c to 12c, the former appearing to be the ruling figure. At Woodstock, Ont., on Wednesday ten factories registered 3,915 boxes of cheese, September and October make. Factory men held firmly at 12c, but no sales were reported.

**DRY GOODS.**—Business has not shown much improvement during the week. Few out-of-town buyers have been in the market, and stocks in the country have not been much broken as yet. The extraordinary fine weather has had a marked effect upon the movement in all the heavier lines of woollens, and in addition to this many country merchants are carrying very respectable stocks of woollens, held over from last winter; so that travellers have generally found it difficult to place orders for quantities, and many are returning home from their first trip. Some who went out late, however, are reported to be doing fairly well. The farmers are generally engaged at Fall ploughing, etc., and have not yet found time for shopping. There is a strong feeling of confidence, however, that the slightest change in the direction of colder weather will impart new life to the trade in winter goods; up till the 1st January there is always a possibility of moving stocks, but seldom or never after that date. The aggregate of sales by most houses during the Fall months show a steady increase, and remittances are generally reported fairly good. True, there is quite a number of retailers asking for renewals, and in view of all the circumstances caution will doubtless be the watchword with all prudent merchants, whether buyers or sellers.

**FLOUR AND GRAIN.**—English breadstuffs markets this week have generally ruled quiet and steady. Imports in the United Kingdom for the week show a decrease of 115,000 qrs wheat, 255,000 qrs corn, and a decrease of 65,000 brls flour as compared with previous week. The American wheat markets have been rendered irregular and unsettled by the excitement over the elections. Chicago quotations show a steady decline, compared with a week ago. In the local market there has been little doing in grain; Canada Red Winter is offered at \$1.02 to \$1.04, without demand, while Canada White is worth \$1 to \$1.02, with sales on track at \$1. Peas are easier at 90c to 90½c, owing to the absence of ocean freights, but prices keep firm in Liverpool, with an advance on Tuesday of 2d per cental. Oats quiet at 35c to 36c, and rye quoted at 65c to 67½c. The continued demand for Flour from Quebec and Lower Ports buyers has slightly enhanced values, as the coarser grades are scarce in this market for the moment. Last week's quotations, however, rule about steady.

**FRUITS.**—Receipts of Apples for the week have been quite large, while the export demand continues good. The range of prices quoted for winter fruit is from \$3.50 to \$4.50, and good to choice stock readily commands \$4 to \$4.50, the latter figure being for Russets. Common and poorly packed apples are dull at \$3 to \$3.50. Sales during the week include 200 barrels Russets at \$4.50; one car load colored fruit at \$3.75; two lots of 300 barrels each of Spies at \$4, and several mixed lots of badly-packed fruit at from \$3 to \$3.40. The total of shipments from this port for last week was 6,822 barrels, and for the season thus far, 35,717 barrels. The grand total for the week from Montreal, Halifax, Boston and New York was 31,100 barrels, and for the season, 171,554 barrels. Latest cable advices report Liverpool market steady, with clearances easy and prices well maintained, averaging 19s at last sales. Quinces continue very slow of sale, at \$6 per barrel. Almeria Grapes in good request, at \$4.75 to \$5.50 per barrel; Lemons in fair demand at \$2.50 to \$3.50 per box, and Southern Oranges held at \$9 to \$10 per barrel for the few lots that have arrived. A small shipment of Valencia Oranges arrived yesterday per the Str. *Lavrisian*, they are offering at \$8 per case, but rather slow of sale.

**FISH.**—Trade has been more active, and is now reported rather brisk. Stocks of Labrador herrings are pretty much in the hands of one or two firms, who ask \$6.50 for barrels and \$3.50 for half-barrels; the tendency in values is

upward. Cape Breton herrings are out of the market, and other grades of Split herrings are held at \$4.50 to \$5.50. Green Cod fish still firm at \$6 to \$6.25, round lots having changed hands at these figures; stocks are light, and the demand is good. Dry Cod is held at \$5.75 to \$6.50, as to quality. Salmon steady and unchanged, and Lake Trout held at \$5.25 per half-barrel, but supply of both is limited.

**GROCERIES.**—Teas of fine quality hold their value in Japan at late dates. With us also for such there is steadiness. Ordinary and inferior Japans are dull. In choice Young Hysons there is firmness, as well as in really fine Black Teas. Sugars.—Granulated ½th lower. Yellows are slightly easier also. In West India Grocery grades there is little to report. Stocks pretty well reduced. Molasses nominally unchanged for Barbadoes, other kinds dull. Syrups about ¼c lower. Rice keeps its price for some time current. Coffee dull. Spices.—Without quotable alteration for Pepper and most Spices. Cassia is quite firm. Fruits.—Some Valentias do not show good keeping possibilities, and such are dull and rather neglected. Choice sound fruit holds about the position of last week. Malaga Raisins dull and rather easier. Layers and loose Muscatels \$2.20 to \$2.60; London \$2.75 to \$2.95; Black Basket \$2.65 to \$2.90; Blue Basket \$4 to \$4.40. Sultanas steady, Seedless quiet. Currants 6½c to 7½c. Figs, choice keep up, 15c to 17c, Mats Malaga 4½c to 6c. Nuts and Almonds steady.

**HARDWARE AND IRON.**—Business in all kinds of goods continues steady at firm prices, the advances in quotations reported last week being firmly maintained. There is no change to note in the Iron market, which rules firm, with an upward tendency, and no stocks of pig iron from which to fill orders.

**HOPS.**—As predicted in our last report, the price of Canadian hops in this market has advanced to \$1 per lb., eighteen bales having been sold to a city brewer at that figure yesterday. The same price is said to have been paid this week at Stratford, Ont. The New York Bulletin says:—"In the drug trade, it is reported that an active demand prevails for chamomile flowers, Colombo root and other similar articles for use as a partial substitute for hops. In consequence of this demand, prices for the articles mentioned have been run up 8c to 12c per lb.

**HIDES AND SKINS.**—This is the time of year when business in this branch is usually flat, as stocks of Hides nearly always accumulate in the Fall, and prices accordingly decline, but last week's quotations remain unchanged, and the market rules rather quiet. Receipts are reported rather large, while the demand is only moderate. Sheepskins rather plentiful, but demand is not active; prices have slightly advanced for this month, as the skins containing more wool are of better value, and are now quoted at 90c to \$1 each, as to size and quality. Cable reports from South America state that Rio Grande hides are scarce, and have advanced, and are quoted beyond the importing point.

**LEATHER.**—Another quiet week has passed; Travellers with sorting up samples of shoes are not taking so many orders as usual during this fine weather, as stocks in the country are not much reduced yet, and again many manufacturers are preparing to take stock about the 1st of December, and are anxious to keep stocks as low as possible, consequently their purchases are light. A fair volume of business in Sole leather, however, is reported,—the best selected lots being sold to jobbers at 27c, ordinary No. 1 B. A. at 26c, and No. 2 do, at 24c; purchases of 2,000 sides of the latter at quotations, and another lot of 1,100 sides Spanish Sole of a peculiar tannage at about

23c, are reported to have been made, in anticipation of a rise in values. The only apparent foundation for a possible advance is the fact that nearly all the Dry Hides in New York and Boston markets on spot and to arrive up to 1st January have been sold. This market is still well supplied with nearly all kinds of leather, and sales are only of small lots and comparatively few. Prices are called firm, without change to note.

**OILS, ETC.**—A fair business continues to be done in Spirits of Turpentine at very firm prices, quoted at 90c per Imperial gallon. Linseed reported quiet and unchanged, with no movement in large lots. Cod oil rules steady under a fair demand; a lot of 150 barrels Gaspe A changed hands on Tuesday at 65c per Imperial gallon.

**PROVISIONS.**—Liverpool market rules steady, while the Chicago hog market is rather irregular, prices declining 10c to 15c per 100 lbs yesterday, when the estimated receipts were 37,000 head. Pork continued weak, and was 25c to 27½c per brl lower, while lard declined 7½c per 100 lbs. In this market there have been sales of round lots of Western Mess Pork to arrive at \$25, and it is now held at \$25 to \$25.50; a shipment is expected from the West this week. Lard, which is in fair demand, is also quoted lower, American at 15½c, and Canadian at 15c; about 900 pails Fairbanks' lard have changed hands this week at 15½c to 15¾c. The decline in prices for pork and lard is of course owing to the freer arrivals and in sympathy with the Western markets, which have been very weak and irregular since our last reference. Receipts of Eggs have been light, and under a good local demand prices rule firm at an advance of 1c to 2c since last week; good fresh stock is scarce and commands 24c to 25c per doz. The packing season has commenced; and the first arrivals of Dressed Hogs were reported sold at \$8.50 yesterday.

**WOOL.**—In domestic descriptions business is confined to supplying the ordinary wants of manufacturers at this season, and no transactions in round lots can be reported. Stocks are said to be accumulating but are not large. Quotations unchanged.

#### AMERICAN MARKETS.

Chicago, 1.00 p.m.—Wheat, Nov., 92c; Dec., 93½c; Jan., 93½c. Corn, Nov., 66½c; year, 60½c; Jan., 53½c. Oats, Nov., 34½c; year, 33c. Pork, Nov., \$18.57½; Jan., \$18.05; Feb., \$18.12½. Lard, Nov., \$11.47½; Jan., \$10.95; Feb., \$11.00.

New York, 2.00 p.m.—Wheat, Nov., \$1.07; Dec., \$1.09; year, \$1.07; Jan., \$1.11½; Feb., \$1.12½. Corn, Nov., 91½c; 92c cash, and 2½c; Dec., 75½c; year, 75½c; Jan., 64½c; Feb., 63½c; May, 63½c.

Milwaukee, 1.04 p.m.—Wheat, Nov., 93½c; cash, Dec., 93½c; Jan., 94c.

#### ENGLISH MARKETS.

London, Nov. 9th, 1882.

(Beerbohm's Advices.)—Cargoes off Coast—Wheat firm. Corn—nothing offering. Cargoes on passage—Wheat firm. Corn quieter. Quantity Maize on passage for United Kingdom 40,000 qrs.; Wheat 1,950,000 qrs. Liverpool Wheat on spot firm. Corn strong. Liverpool fair average Red Winter Wheat 8s 9d. Do. White Michigan Wheat 8s 9d. Do. mixed Maize 7s 10½d. Canadian peas 7s 8d.

#### TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, NOV. 9, 1882.

Trade is dull. The consumption of winter goods is being deferred by the purchasing public

till traders are beginning to be apprehensive of another "mild winter," and payments from the country are not nearly what they were hoped or expected to be. The greatest trouble is feared from the disposition of the farmers to hold back their produce. If the wholesale trade have to carry their accounts over to wait on the retail dealers' customers it will be a bad season. So far money has been plenty, enough for all commercial purposes. Bank stocks have been undergoing some severe experience. Brokers are generally unable to help their clients owing to the higher rates they have to pay for accommodation. Ordinary rates of discount are 6 to 7 per cent. Brokers have to one to one and a-half higher.

The following table shows the closing bids to-day compared with last Thursday's:—

Banks.	Bid Nov. 2.	Bid Nov. 9.	Loan Coa.	Bid Oct. 2.	Bid Nov. 9.
Montreal.	203½	201	Can. Permanent	226	228
Toronto.	180	177	Freehold.	290	293
Ontario.	129½	122	Western Can.	103	104½
Merchants.	127½	127½	Bldg. & Loan.	109	109½
Commerce.	137½	137½	Imp. Savings.	120½	120½
Dominion.	202½	198	Farmers' Loan.	134	134½
Hamilton.	116½	116½	Lond. & Can'dn	110	110
Standard.	112½	110	Huron & Erie.	157	152½
Federal.	157½	152½	Dom. Savings.	142	142
Imperial.	142	142	Ontario Loan.		
Molson's.			Hamilton Prov.		

**PEROLEUM.**—The market is steady. Prices are maintained at rates previously quoted: American prime 26c; water white 30c; Canadian refined 20½c for 5 or 10 barrel lots, and 21c for single barrels. Crude oil at Petrolia is slow of sale at \$1.45 a barrel; refined sells at 16c to 17c a gallon.

**FUEL.**—Business has been brisk, and a disposition is shown by some of the dealers to advance prices. Coal is not expected to be much dearer during the year than it is at present. Some of the merchants will bring in their stock as it is wanted by rail, so that the stock in the yards at present is not so large as it was a year ago. Prices are \$6 to \$6.25 a ton for all kinds of coal. Wood is cheap; best birch and maple \$5, and second \$4 a cord.

**FREIGHTS.**—There is no change in rates by rail or water. It is thought that vessel rates will advance as the dangers of sailing increase. Prices of produce are certain to decline according as rates of carrying go up. On grain from here to Montreal by propeller 5c; to Ogdensburg 3c; to Oswego 2½c; to Buffalo 3c; to other Lake Erie ports 3½c; to Chicago 6c.

**STORAGE.**—Wharfingers are generally complaining of their business. There has been a small business done this fall compared with recent past years. The quantity of grain entered and discharged at the warehouses is not more than half what it was last year.

**FLOUR AND MEAL.**—The market for flour has become almost beyond quoting. The old trouble of our superior extra not being up to requirements makes it a trouble to shippers, and the quantity of flour going East has been small. The sales have been of unsuspected superior extra, and the most recent were at \$4.60. Extra is said to be had at \$4.55; and bags have sold at \$2.15 and \$2.12½. But prices are entirely nominal. The stock reported here on Monday was 1216 barrels, against 1200 the week previous. Bran is quoted at \$11, with small enquiry. Oatmeal is not much asked for, and offered at \$5 to \$5.05 in car lots. Cornmeal is quoted at \$4.

**WHEAT.**—There is no improvement expected in the prices of wheat this Winter, and there has been an actual decline since our last report.

Spring Wheat is not asked for except by the millers, and then only a car load occasionally. Quotations are for No. 1 Spring, \$1; for No. 2, 97c; for No. 3, 92c. Fall Wheat is dull also; with small demand, and prices are declining. The latest sales have been 93c for No. 2, and 90c for No. 3. It is figured that no higher prices can be paid for export cargoes. Wild Goose is bought on the street at 78c to 81c, and with no favour from buyers. There were in store on Monday last 122,481 bushels, against 93,516 bushels the week previous; and against 198,757 bushels at this date last year.

**COARSE GRAINS AND SEEDS.**—Barley has been steady, and the prices are not much different from those of last week. There is admittedly a slight decline, but the market is not inanimate. Prices to-day are for No. 1, 77c; for No. 2, 73c; for No. 3, 56c; and for 3 Extra, 64c. The stock on Monday was 225,000 bushels, against 188,584 on the Monday previous, and 302,402 bushels at this date last year. Oats are easier, quoted at 39c to 40c on the track for Western. Peas, 72c to 75c. Rye is lower, quoted at 60c. White Beans, \$1.50 to \$1.75 a bushel. Clover Seed nominal, \$4.50 to \$5; Timothy Seed, \$2.25 to \$2.50.

**WOOL.**—There is no change in prices. Canadian fleece is dull at 20c; imported wools have been in good demand at the factories, supers selling at 27c to 28c, extra supers at 32c to 34c, fine Southdown fleece at 33c to 35c.

**HIDES AND SKINS.**—There is not a very active demand, but prices are not changed; green hides: cows 8½c, steers 9½c; cured cows 9½c, steers 10½c. Sheepskins are now quoted at \$1.10.

**PROVISIONS.**—Trade is said to be improving. Prices of meat are easier, in sympathy with Chicago market where the decline in hog products has been pronounced. Mess Pork is now reported to be sold here at \$23.50 to \$24, in car lots. Meats are also easier. Long clear 14c; U. O. 12½c to 13c; rolls 14½c; smoked shoulders 13c; racks and bellies 14½c. Lard, Canadian, 15½c, American 16c. Ham, smoked 15c to 15½c; pickled 13½c to 14c. Butter is accumulating in common grades. Good to choice 19c to 21c, medium 15c to 18c. Eggs are scarce at 22c for packed. Cheese unchanged at 9c to 9½c for skimmed; and 12½c for best. Dried apples are slow of sale, quoted at 8c to 8½c.

**OTHER PRODUCE.**—Potatoes are moving in ample quantity at 55c to 60c a bag, in car lots; and 75c to 80c by the single bag. Apples: ordinary cooking \$2 to \$2.25; good \$2 to \$2.25; export, choice \$3. Poultry in fair demand, fowls 45c a pair; ducks 55c a brace; geese 6c to 7½c per lb; turkeys 9c to 10½c per lb. Hogs \$7.50 for light weights; \$8.25 to \$8.75 for good heavy hogs. Hay \$11 to \$16; and pressed hay at \$12.50 on the track, car lots. Onions \$1.00 a bag. Mangolds \$7.50 a ton.

**LEATHER.**—There is not a very pressing demand at present. Manufacturers are not crowding work. Shoemakers are waiting to see what the winter weather will be. Tanners are purchasing hides at moderate rates. We quote:—Spanish Sole, all weights, 26c to 27c; No. 2, 26c to 27c; Slaughter Sole, heavy, 28c to 30c; light, 27c to 29c; No. 1 Spanish, middle weights, 28c to 30c; Buffalo Sole, 21c to 23c; Hemlock Harness, 28c to 33c; Oak harness, 45c to 50c; hemlock felling, 32c to 34c; upper, heavy, 32c to 36c; upper, light, 34c to 40c, according to quality; French kips, 75c to 95c; English, 70c to 75c; Chicago, 65c to 75c; native kips, 50c to 65c; buff, 16c to 18c; pebble, 14c to 18c; hem-

lock calf, 35 lb to 40 lb, per doz. 75c to 90c; light, 60c to 70c. French calf, \$1.10 to \$1.40. Cod Oil, 65c to 70c; Straits Oil, 55c to 60c.

**DRUGS AND CHEMICALS.**—Trade is said to be very fair for the season. Payments are reported in moderate amounts. Prices, Balsam, 48c per lb; Camphor, 35c to 38c; Cube Berries, \$1.20; Gum Arabic, 18c to 35c; Aloes, Cape, 20c and 25c; Borax, 20c; Fresh Ergot 55c to 60; Opium, firm, \$5 to \$5.10; Castor Oil, 10½c to 11c; Sweet Almonds, 60c per lb; Juniper Berries, 65c per oz. Oil Lemon, \$3.75 to \$4 per lb; Peppermint, \$3.75 to \$4.50; Quinine, no advance is expected to present prices; Howard's, \$3.60; German, \$2.40; Alcohol, \$2.95 cash; Morphine, \$3 to \$3.20 per oz; Cream of Tartar, 36c; Turpentine, higher, 90c; Linseed Oil, 71c for raw, 74c for boiled; dye stuffs are quiet; Nfld. Cod Liver Oil, \$1.75 per gal; Norwegian higher at \$4.00; Santonine, \$6 per lb. Turpentine, 77c to 80c; Hemp Seed, 6½c to 7c per lb. Glycerine, 35c to 40c. Madder, best Dutch, 13c to 14c; second quality, 11c to 12c. Cochineal 60c per lb. Hops, 75c to 80c; ash bark, prickly, powder, 90c per lb.

**GROCERIES.**—The volume of trade is good, but dealers are growing discontented at the smallness of payments coming in. The common list of stock is in good demand; fish will certainly be high-priced this season; teas are easy; coffees are in only moderate request. Following are quotations: Raisins—Loose Misceltes, \$2.65 to \$2.80; Layers, boxes, \$2.90 to \$3; Sultanas, 10½c to 11c; Seedless, 11c to 12½c; Valentins, 9½c to 10c. Sugars are unchanged; Scotch refined, 7½c to 8c; Paris lump, 10½c to 10½c; standard Granulated, 9½c to 9½c; Canadian refined, 7½c to 8½c; Porto Rico, 7½c to 7½c for dark to fair, and 8c to 8½c for bright to choice. Tobaccos, dark, 38c to 44c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 70c to 80c. Dry Cod, \$6.50 to \$7 per 112 lbs.; Herrings, sealed, 28c to 32c; Sardines, 12c to 13c; Trout, \$4.25 to \$4.50; Whitefish, \$5 to \$5.25.

**HARDWARE.**—The trade is reported as very satisfactory. Prices of all finished iron work are firm, and customers are assured of a continuance of quotations at advanced rates. There has been an actual advance, since our last report, of 10 cents per keg on cut nails. We quote: Pigs, Summerlee \$25.50 to \$26; Carnbroe, \$24 to \$24.50. Rabbit Metal, 7½c, 12c, 16c, and 20c. Steel, cast, 12½c to 13½c; boiler plate, 3½c to 4c; sleigh shoe, 2½c per lb. Iron boiler plate, P. G., 2½c to 3c; best, 3½c to 4c; Bradley, 4½c to 5c. Cut nails per keg of 100 lbs, 10d to 60d, \$3.05 to \$3.20; 8d and 9d, \$3.30 to \$3.40; 6d and 7d, \$3.55 to \$3.65; 4d and 5d, \$3.75 to \$3.85; 3d, \$4.10 to \$4.20. Canada Plates—Hutton, \$3.10 to \$3.15; Boar's Head, \$3.35; Pontypool, \$3.35; "W. F. G.", \$3.15 to \$3.25; Sayreay, \$3.35. Tin Plates are in good demand and prices firm. Barbed Fencing Wire, galvanized, 8½c to 9c; pointed, 7c to 7½c.

**LIVE STOCK TRADE.**—The market here has undergone a change. It occurred that when the feeding stables were filled there was no market for lean or feeding cattle, and the drovers have gone elsewhere. The market here on Tuesday was poorly attended. Altogether there were not over 201 head of cattle. There were no cattle for shipping. Best butchers' cattle sold at 4½ cents; good 3½c, and inferior 3 cents per lb. live weight. Lambs were in fair supply at \$3.75 to \$4.25 a head. There were still not many sheep, and those fit for export were taken at 5c. Good sheep bring 4½c per lb. live weight. Hogs are declining in value. Fat hogs are sold at \$6.25 per 100 lbs. live weight. Thin feeding hogs bring \$5 per 100 lb. live weight. There is a general depression of stock, and prices are weak.

**WINANS & CO.**  
**WOOLS**  
 of every description,  
 at Bottom Prices,  
 Send for Samples!

**COTTON WARPS,**  
**1st PRIZE,**  
 Common numbers kept constantly in stock. Orders filled with greatest despatch.

**THE BEST WARPS**  
 ever made  
 in the Dominion.  
 Satisfaction Guaranteed!

All 2nd hand Woolen Machinery in Ontario for sale on our books. Send for List—no charge.

**13 CHURCH ST.,**  
**TORONTO.**

**WANTED,**  
 A live man to represent a first-class journal in city and country, travelling occasionally. Salary, \$1,000 to \$2,000 a year, according to ability, to be determined after one month's trial. Guarantee bonds required. Address, giving particulars,  
**Manager,**  
 P. O. Box 52, MONTREAL.

**KNABE**  
 Grand, Square and Upright  
**PIANOFORTES.**  
 These Instruments have been before the public for nearly fifty years, and upon their excellence alone have attained  
**AN UNPURCHASED PRE-EMINENCE**  
 which establishes them as UNEQUALLED in  
 Tone, Touch, Workmanship & Durability  
*Every Piano fully Warranted for Five Years.*  
 Agents in Montreal:  
**LAURENT, LAFORCE & CO.,**  
 237 Notre Dame Street.

**BUY**  
**PRINCESS**  
**BAKING POWDER,**  
**ABSOLUTELY PURE.**

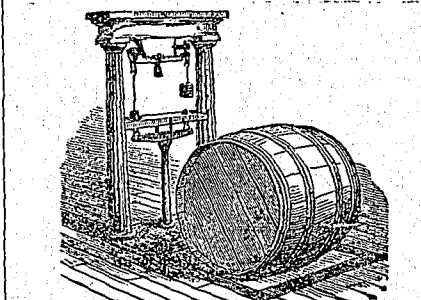
*The most perfect BAKING POWDER of the age. Warranted vastly superior to any Canadian Powder, is unrivalled by best brands of American, and costs 30 per cent. less.*  
 MANUFACTURED BY  
**WM. LUNAN & SON,**  
 SOREL, QUE.  
 Sold by leading Grocers in Canada, Newfoundland, the West Indies, Bermuda and South America.

**CAPITAL, - - - \$200,000.**  
**BRITISH AMERICAN**  
**BANK NOTE COMPANY,**  
**ENGRAVERS & PRINTERS,**  
 Bank Notes, Bonds, Bills of Exchange, Certificates of Stock, and all kinds of Bank and Commercial Engraving in the best style.  
**MONTREAL.**  
**G. B. BURLAND. - PRESIDENT.**

**PAINTING.**  
**HOUSE, SIGN & FRESCO WORK**  
 Done in best taste and modern style, at as low rates as are consistent with first-class workmanship. Steady, respectable and trustworthy men employed.  
**FIRST PRIZES AND DIPLOMAS**  
 Received at late Exhibitions for excellence of work. During the past 20 years many of the most elegant mansions in Montreal have been decorated by  
**JOHN MURPHY,**  
 15 BLEURY STREET, MONTREAL.

**CIRICE TETU & CO.**  
 26 Lemoine St., Montreal,  
 Manufacturers' Agents and Commission Merchants,  
 SOLE AGENTS FOR THE DOMINION FOR  
 Messrs. PERRIN FRERES, Grenoble, France,  
 Manufacturers of KID GLOVES,  
 Always on hand a considerable stock; also, orders taken for direct importation.

**The Evening Classes**  
 AT  
*The Montreal Business College.*



**Will Commence MONDAY, OCTOBER 2nd.**  
 The Evening Classes are designed particularly for those who cannot attend during the day on account of employment.  
 The course of study is thorough and practical, and designed to impart a sound Business Education. It combines theory and practice, and includes Book-keeping in all its forms, Business Customs, Commercial and Mental Arithmetic, Penmanship and Business Correspondence, Commercial Law and Business Forms, English, French and Shorthand. The full Business College Course may be taken or the student may enter for the pursuit of a single study. Day Classes as usual.  
 For particulars apply at the College, corner of Notre Dame and Place d'Armes, or send for circular containing full description of the course, terms, etc.  
 Address DAVIS & BUIE.

**Grand Trunk Railway.**  
**OLD MATERIAL FOR SALE.**

Tenders are invited for the following old material, which can be seen on application to the General Storekeeper of the Company at Point St. Charles.

ESTIMATED QUANTITY.	
Wrought Iron.....	150 Tons
Thin Sheet Iron.....	3 "
Barrel Hoops.....	1 "
Wrought Iron Turnings.....	1 "
" " and Borings (mixed)	1 "
Steel Fish Plate, &c.....	2 "
" Coil Spring.....	3 "
" Boiler Plate Cuttings & Punchings	6 "
" Leaf Spring.....	10 "
" " Clippings.....	2 "
" Tools.....	1 "
" Files.....	14 "
" Turnings and Borings.....	5 "
Cast Iron fittings.....	4 "
Brass Tubes.....	2 1/2 "
Rabbit Metal with Brass Backs.....	1500 "
Locomotive Fire Boilers.....	1 Ton
" Boiler Barrel.....	One
Wrought Iron Driving Wheels.....	2 tons

**Gurney & Ware's**  
**STANDARD SCALES**  
 For Railroads, Rolling Mills,  
 Grist Mills, and Elevators.  
 Scales for everything—Hay, Coal and Stock.  
 All sizes of Warehouse Scales' Counter  
 Scales of all kinds.

**DAIRY & FARMERS' SCALES.**  
 Fish, Pork and Wool Scales, Butchers' Scales,  
 Scales and Bains for P. clars' Wagons.  
 All sizes of Railroad and Warehouse Trucks.  
 Alarm Money Drawers.  
**Every Scale warranted. All makes promptly repaired.**  
 Send for illustrated catalogue to  
**Gurney & Ware,**  
**HAMILTON.**

**THE**  
**BURLAND LITHOGRAPHIC CO.,**  
 Printers, Publishers  
 AND  
**GENERAL ENGRAVERS,**  
 Photo Lithographing & Electrotyping,  
 5 & 7 BLEURY STREET,  
**MONTREAL.**

Parties tendering to give price per ton of 2240 lbs.  
 The purchaser to pay for the full gross weight, and to accept the Company's weights.  
 Tenders endorsed "Tender for Scrap" and addressed to the undersigned will be received on or before  
**TUESDAY, OCTOBER 31st.**  
**JOSEPH HICKSON,**  
 General Manager.

**E. & C. Gurney & Co.,**  
 336 St. Paul Street, MONTREAL  
**E. & C. Gurney & Co.,**  
 Rupert Street, WINNIPEG, Manitoba.

**CONSUMPTION.**  
 I have a positive remedy for the above disease, by its use thousands of cases of the worst kind and of long standing have been cured. Indeed, so strong is my faith in its efficacy, that I will send TWO BOTTLES FREE, together with a VALUABLE TREATISE on this disease, to any sufferer. Give Express & P. O. address. Dr. T. A. SHERMAN, 184 Penn St., N. Y.

Insurance.

WHAT THE PUBLIC WANT.

**PRIVILEGES,  
NOT  
CONDITIONS**

*On their Life Policies.*

The unconditional policies of the

**SUN LIFE ASSURANCE CO., of Montreal,**

contain not one condition, but have the following privileges on them:

1. Liberty to travel anywhere without extra.
  2. Liberty to engage in any occupation without extra.
  3. Thirty days of grace for premiums.
  4. Policy may be revived within a year after lapse.
  5. Paid up policies given for definite amounts after three years.
  6. Loans made after two years.
  7. Policy indisputable after two years.
  8. Any difference to be referred to arbitration.
- Compare this with ordinary policies.

The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

It is universally admitted to be by far the simplest and most straight-forward policy in use in this country.

**R. MACAULAY, Manager.**

Insurance.

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

LIFE AND FIRE. \$30,500,000  
Invested Funds . . . . . \$300,000  
Funds Invested in Canada . . . . .  
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS:  
HON. HENRY STARNES, Chairman,  
THOMAS CRAMP, Esq., Dep.-Chairman.  
THEODORE HART, Esq., ANGELO C. HOOPER, Esq.,  
EDWARD J. BARBEAU, Esq.  
**G. F. C. SMITH, Resident Secretary**  
Medical Referee—D. C. MACGILLUM, Esq., M.D.  
Standing Counsel—THE HON. W. M. BADGLEY.  
Agencies Established Throughout Canada.  
HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

**THE NORTH AMERICAN  
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.P., Vice-President.  
W. M. 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.  
DAVID SMITH, Box 575, Residence, 76 Joachim Street, Agent, Quebec.  
THOMAS SIMPSON, Manager Prov. Que., Montreal Office, 185 St. James St.,  
[Next door to St. James Street Methodist Church]

Insurance.

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

Subscribed Capital, . . . \$4,600,000  
Paid up " . . . . . 920,000  
Government Deposits, . . . 150,000

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

**FREE POLICIES,  
FAIR RATES,  
LIBERAL CONDITIONS.**

Intending assurers are requested to examine the favorable terms offered by this Company, and to note the absolute security offered to its Policy Holders.

General Agents and Agents wanted in unoccupied districts.

HEAD OFFICE,  
MONTREAL,  
**F. STANCLIFFE, General Manager.**

**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.

Extract from Government Superintendent's Report for year ending 31st December, 1881.  
Canadian Life Companies—Assets and Liabilities.

COMPANY.	Assets.	Liabilities including Reserve but not Capital Stock.	Surplus of Assets over Liabilities and Capital Stock.	Percentage of Surplus of Assets over Liabilities and Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	
Canada Life . . . . .	4,588,055 05	4,137,203 56	326,732 09	8
Citizens (Life Depd) . . . . .	156,531 03	136,070 60	*	
<b>Confederation . . . . .</b>	<b>879,054 47</b>	<b>613,138 81</b>	<b>185,915 66</b>	<b>28½</b>
Mutual Life . . . . .	184,334 17	142,227 60		
North American . . . . .	88,763 47	28,932 83	2,430 64	8½
Ontario Mutual . . . . .	337,101 65	309,606 50	27,495 15	9
Sun . . . . .	735,523 75	1411,199 68	64,824 07	15½
Toronto . . . . .	67,431 60	29,921 79	7,047 36	25½

\* The capital in this company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.  
† Including liability, Accident Department, \$3,387.35.

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.**

THE FIRE  
Insurance Association

(LIMITED)

OF LONDON, ENGLAND.

Capital - - - \$5,000,000.  
Reserve Fund, \$450,000  
Government Deposit, \$100,000

Every Description of Property Insured  
at Lowest Rates.

Canada Branch, Head Office:

**No. 217 St. James Street,  
MONTREAL.**

**WILLIAM ROBERTSON, General Manager.**  
Active and Reliable Agents wanted throughout the Dominion.

# CANADIAN PACIFIC RAILWAY CO.'Y

## IMPORTANT NOTICE.

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

**Without Conditions of Settlement or Cultivation.**

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

### SOUTHERN MANITOBA,

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

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

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

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

### No Settlement or Cultivation Duties

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

Payments may be made in

## LAND GRANT BONDS

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

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

By order of the Board,

**CHARLES DRINKWATER, Secretary.**

MONTREAL, November, 1882.

*Laboratory 38 Beaver Hall Terrace,  
Montreal*

*To Messrs W. F. Lewis & Co  
Montreal*

*August 12 1878*

*Gentlemen*

*I have carefully examined the sample of your hand made sour mash "Whiskey" Crop 1874 sent me by you; I now report it to be free from fusel oil, and all other schavann compounds injurious to health; and that it is in every respect a sample of a choice spirit, and of such a nature as I can recommend for use medicinally when a valcholic stimulant is indicated.*

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

*I am, Gentlemen*

*Yours truly*

*G. P. Woodward M.D. M.R.C.E.P.  
Prof. of Practical Chemistry McGill Univ.  
Montreal*

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

**W. F. LEWIS & CO.**  
27 St. Sacrament Street, Montreal.

# S. CARSLY,

**DRY GOODS WAREHOUSE,  
113 St. Peter Street,**

**MONTREAL,**

AND

**18 Bartholomew Close,**

**London.**

## STOCKS NOW COMPLETE

Very large range of

### NEW DRESS STUFFS.

ESTAMENES, CASHMERES,

FRENCH TWILLS,

CAMELS' HAIRS,

NUNS' CLOTHS,

TWEEDS, &C., &C.

BLACK SILKS,

COLOURED SILKS.

All Colours of

SATINS, Plain and Brocaded.

All Colours of

SILK VELVETS, Plain and

Embossed.

All Colours of

VELVETEENS, Plain and Embossed.

Beaver Ulsterings,

Melton Ulsterings,

Tweed Ulsterings,

Black Beaver Cloths,

Black Presidents,

Black Diagonals,

Black Worsted, &c., &c.

### THE LATEST NOVELTIES

In Fancy Dry Goods,

Plush Cascades, Plush Clouds,

Plush Scarfs, Plush Fichus,

Plush Pelerines, etc., etc.

Fancy Wool Dresses.

Wool Muffs, Wool Hats, etc.

**KID GLOVES A SPECIALTY.**

**S. CARSLY,**

**113 ST. PETER STREET,**

**MONTREAL.**

Montreal, 16th Sept. 1882.



# SURETYSHIP.

## THE GUARANTEE CO.

Of North America.

Capital Subscribed, . . . \$1,000,000  
 Paid up in Cash (no notes), . . . 300,000  
 Assets over . . . 375,000  
 \* Deposit with Dominion Govt. 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 \$160,000 have been paid in Claims to Employers.

President—SIR ALEXANDER T. GALT, G.C.M.G. (Formerly Finance Minister of Canada.)

Vice-President—J. H. RANKIN (Merchant.)

Managing Director—EDWARD RAWLINGS.

Secretary—JAMES GRANT.

Legal Adviser—J. C. HATTON, Q. C.

Bankers—THE BANK OF MONTREAL.

### HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.

**EDWARD RAWLINGS,**

Managing Director.

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

### STOCKS AND BONDS.

NAME.	Par Value	Capita. subscribed	Capita. paid-up	Res.	Dividend last 6 Months	Closing Prices, Nov. 9.
British North America	£50	\$ 4,866,666	\$1,866,668	\$1,215,000	8	103 103 1/2
Canadian Bank of Commerce	50	5,000,000	4,000,000	1,400,000	4	136 137 1/2
Dominion Bank	50	1,000,000	1,000,000	451,000	4	194 194 1/2
Du Peuple	50	1,600,000	1,300,000	240,000	1/2	85 87
Eastern Townships	50	1,500,000	1,381,665	292,000	5	120 1/2
Exchange Bank	50	500,000	510,000	210,000	4	17 1/2
Federal Bank	100	1,500,000	1,600,000	300,000	3 1/2	156 160
Hamilton	100	1,000,000	71,55	10,000	1	116 1/2
Hochelega	100	680,230	681,060	...	2 1/2	95 96
Imperial Bank	100	1,000,000	896,000	175,000	3 1/2	140
Jacques Cartier	25	500,000	500,000	...	3	110 123
Maritime	100	693,000	697,807	...	...	111
Merchants' Bank of Canada	100	5,798,267	5,615,673	70,000	3 1/2	127 128
Molsons Bank	50	2,000,000	2,000,000	251,000	3	127 130
Montreal	200	12,000,000	11,999,200	6,650,000	5	207 208 1/2
Nationale	50	3,000,000	2,000,000	150,000	3 1/2	70 1/2
Ontario Bank	100	1,500,000	...	...	3 1/2	124 125 1/2
Quebec Bank	100	4,500,000	2,500,000	325,000	3 1/2	117
Standard	50	764,637	781,335	50,000	2 1/2	110 111 1/2
Toronto	100	2,000,000	2,000,000	1,000,000	3 1/2	177 179
Union Bank	100	2,000,000	2,000,000	1,500,000	2	94 1/2
Ville Marie	100	570,000	461,993	...	2 1/2	102 110
Building and Loan Association	25	700,000	743,255	...	3 1/2	10 1/2
Canada Cotton Co.	100	...	...	...	3 1/2	140
Canada Landed Credit Co.	50	1,500,000	663,990	120,000	4 1/2	123 124
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	980,000	6	22 1/2
Dominion Savings & Inv. Co.	50	800,000	717,250	80,000	4	122
Dominion Telegraph Co.	50	711,709	1,000,000	...	2 1/2	94 95 1/2
Dundas Cotton Co.	100	...	...	...	5	117 118
English Loan Co.	100	2,041,100	295,847	8,503.	4	127 128
Farmers' Loan and Savings Co.	50	1,057,250	611,430	53,300	4	128
Freehold Loan & Savings Co.	100	1,050,400	980,000	234,024	6	176
Hamilton Provident & Loan Society	100	1,500,000	1,100,000	74,000	4	127 1/2
Hudson Cotton Co.	100	518,900	...	...	...	16 1/2
Huron & Erie Sav. & Loan Soc.	50	1,000,000	693,150	245,000	4	161
Imperial Savings and Investment Soc	50	600,000	563,950	60,000	4	110
London & Can. Loan & Agency Co.	50	4,000,000	500,000	145,000	3 1/2	131 131 1/2
London Loan Co. of Canada	50	434,700	330,950	17,432	1	114
Mantoba Loan	100	618,900	...	...	5	120
Montreal Telegraph Co.	40	2,000,000	2,000,000	...	4	125 127 1/2
Montreal City Gas Co.	40	2,000,000	1,900,000	...	5	184 185 1/2
Montreal City Passenger Ry Co.	50	600,000	600,000	...	3	125 127
Montreal Cotton Co.	100	...	...	...	10	160
Montreal Investment and Building Co.	50	500,000	491,027	...	0	0
Montreal Loan & Mortgage S'y.	50	1,000,000	612,632	64,000	3 1/2	107
National Investment Co.	100	1,460,000	281,000	11,500	3 1/2	108
Ontario Saving and Investment S'oy	50	1,000,000	989,000	158,000	4	130
Richelieu & Ontario Nav. Co.	100	1,561,000	1,165,000	...	2	74 1/2
Toronto City Gas Co.	50	800,000	800,000	...	2 1/2	182 184 1/2
Union Loan and Savings Co.	50	610,000	575,000	150,000	4	131
Western Canada Loan & Savings Co.	50	1,000,000	1,000,000	390,000	6	195

### WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 10 1882

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes.</b>	\$ c. \$ c.	Soda Ash	1 65 1 75	Japan, fine to choice lb.	0 38 0 55	Spices: Cassia	0 12 0 20
Men's Thick Boots Wax	2 25 3 25	Soda BiCarb	2 90 3 05	Japan Nagasaki	0 19 0 28	Mace	0 30 0 55
" Split	1 50 2 25	Sai Soda	1 10 1 20	Y. llyson common to pd	0 20 0 35	Cloves	0 27 0 40
" Kip Boots	2 50 3 25	Tartaric Acid	0 65 0 80	Y. llyson fine to finest lb	0 38 0 60	Nutmegs	0 60 0 90
" Calf Boots, pegged	3 00 3 75	Bleaching Powder	1 10 1 30	" good to fine	0 30 0 56	Jamaica Ginger, Bl.	0 22 0 28
" Kip Broguans	1 35 1 40	Citric Acid	0 75 0 80	Gunpd. Finest	0 45 0 57	Jamaica " Unbl.	0 17 0 20
" Split do	0 90 1 10	Camphor Eng. Ref.	0 48 0 48	Imper'l. med. to gd	0 60 0 85	" "	0 10 0 12
" Bull Congress	1 50 2 00	" Am. Ref.	0 38 0 40	" fine to finest	0 67 0 35	Pimento	0 12 0 14
" Buff & Padded Bals.	1 75 2 00	Gum Arabic, per lb.	0 20 0 35	Twankay, com. to gd.	0 40 0 60	Pepper	0 15 0 17
" Split do	1 35 1 75	" Traj.	0 45 0 60	Oolong	0 30 0 55	Mustard, 4 lb. Jars.	0 19 0 20
Stooe Packs	1 00 2 00	Copperas per 100 lbs.	0 95 1 00	Congou common	0 18 0 24	" 1 lb. "	0 24 0 25
Women's Pebbled & Buff Bals	1 00 1 50	Blue Vitrol.	0 50 0 7	" med. to good.	0 20 0 36	Rice: Arracan, &c p. 100 lb.	3 40 3 90
" Split Bals.	0 90 1 00	<b>Dry Goods.</b>		" fine to finest.	0 35 0 62	Sago	0 05 0 08
" Prunella do	0 50 1 00	(See <i>Manuf's of Cotton.</i> )		" good to fine.	0 18 0 25	Tapioca, Pearl.	0 50 0 18
" Inferior do	0 45 0 50	<b>Flour.</b>		" med. to good	0 27 0 35	Flake.	0 05 0 07 1/2
" Cong. do	0 50 1 25	Superior Extra	5 00 5 05	Coffee, green Mocha per lb.	0 29 0 34	<b>Glass.</b>	
" Baskine. do	0 10 0 75	Extra Superfine	4 20 4 35	Java,	0 18 0 25	7 1/2 x 5 1/2, 7 x 9, 8 x 10...	1 90 2 00
Misses' Pebbled & Buff Bals	0 55 1 15	Strong Bakers	5 25 5 25	Maracibo.	0 13 0 16	10 x 12 10, 14 x 10...	2 00 2 10
" Split Bals.	0 75 0 90	Do American	6 25 6 25	Cape.	0 12 0 14	12 x 16 14 x 20...	2 30 2 40
" Prunell do	0 60 0 70	Fancy	0 00 0 00	Jamaica	0 12 0 15	18 x 24	2 30 2 10
" Cong. do	0 60 0 70	Spring Extra	4 80 4 85	Rio.	0 10 0 14	<b>Hardware.</b>	
Children's pebbled Buff B's	0 60 0 60	Superfine	4 50 4 50	Singapore & Ceylon	0 23 0 25	Tin: Block, per lb.	9 20 0 27
" Split Bals.	0 60 0 75	Fine	4 00 4 05	Chicory	0 12 0 12 1/2	Grain.	5 20 0 27
" Prunella do	0 60 0 75	Middlings	3 60 3 75	Sugars, (Casks & Brls.)		Copper: Ingot.	20 00 20 1/2
Infants' Cacks, or doz.	3 75 8 50	Pollards	3 25 3 50	Cuba	0 71 0 84	Sheet.	0 23 0 24
<b>Dairy Produce</b>		Ont. Bags	2 15 2 25	Porto Rico	0 71 0 78	Cut Nails: 3 in. to 6 in.	2 90 0 00
Creamery, choice select'ns.	0 26 0 28	City Bags	3 30 3 35	Cuba	0 71 0 78	Nett, 30 days, or 7 p.c. added	2 90 0 00
Townships, new select'ns.	0 23 0 24	Oatmeal	5 25 5 50	Yellow Refined	0 78 0 83	Hot Cut Am. or Can. Pat'n	3 15 0 00
" choice B's dairies	0 22 0 00	Commeal	3 75 4 00	Gubcs	0 10 0 10 1/2	2 1/2 x 2 1/2 ins.	3 40 0 00
Brockville, new	0 19 0 21	Bran, per ton.	14 00 15 00	Granulated	0 09 0 10	2 & 2 1/2 ins.	3 05 0 00
" choice B's dairies	0 21 0 23	<b>Grain.</b>		Syrups—Extra, imp. gal.	0 60 0 62	1 1/2 & 1 1/2 ins. Am.	3 05 0 00
Morrisburg, new	0 20 0 22	Canada White, No. 2...	1 00 1 02	Good.	0 60 0 62	1 1/2 ins.	4 40 0 00
" choice B's dairies	0 20 0 22	" Spring No. 2...	1 04 1 05	Fair	0 56 0 60	1 1/2 & 1 1/2 Cold Cut, Can.	3 40 0 00
Western Dairy new	0 17 0 19	" Red Winter "	1 02 1 04	Molasses (Barbados).	0 54 0 57	1 1/2 ins.	3 90 0 00
" choice B's dairies	0 17 0 19	Extra White Michigan...	0 00 0 00	Trinidad.	0 48 0 50	<b>Casting, Box, Shook:</b>	
Kamouraska	0 10 0 18	White Michigan No. 1.	1 15 0 00	Porto Rico	0 71 0 84	1 1/2 in. per 100 lb. keg.	4 90 0 00
Cheese, fair to choice	0 10 0 12	Red Winter, No 2 Toledo.	1 05 1 00	Cuba	0 71 0 78	1 1/2 in. to 1 1/2 "	4 15 0 00
<b>Drugs &amp; Chemicals</b>		Spring, Chicago No. 2.	0 00 0 00	Yellow Refined	0 78 0 83	2 in. 1/2 to 2 "	3 50 0 00
Aloes Claps.	0 17 0 19	Spring, Milwaukee No. 2.	0 00 0 00	Gubcs	0 10 0 10 1/2	2 1/2 in. to 2 1/2 "	3 05 0 00
Alum.	1 85 1 90	Oats, New	0 35 0 36	Granulated	0 09 0 10	3 in. to 4 1/2 "	3 40 0 00
Borax xtls	0 15 0 17	Barley	0 65 0 70	Syrups—Extra, imp. gal.	0 60 0 62	Cut Spikes, all sizes.	3 15 0 00
Castor oil	0 10 0 10 1/2	Peas, per 60 lbs.	0 90 0 90 1/2	Good.	0 60 0 62	<b>Finishing Nails:</b>	
Caustic Soda.	2 80 2 80	Rye.	0 65 0 60	Fair	0 56 0 60	1 in. to 1 1/2 in. p. 100 lb. kg	5 55 4 90
Cream Tartar.	0 34 0 36	Corn.	0 80 0 85	Molasses (Barbados).	0 54 0 57	1 1/2 in. to 1 1/2 in. "	4 80 4 90
Crystall Salts.	1 25 1 40	Flax Seed, prime.	1 20 1 30	Trinidad.	0 48 0 50	2 in. and up "	3 50 0 00
Extract Logwood	0 09 0 10	<b>Groceries.</b>		Porto Rico	0 71 0 84	<b>Tobacco Box Nails:</b>	
Indigo Aludras.	0 85 1 00	T.F.A. (H.C.H. & Cnd.)		Cuba	0 71 0 78	1 1/2 in. & 1 1/2 in. p. 100 lb kg	4 91 4 00
Madder.	0 12 0 13 1/2	Japan, com. to med. lb.	0 17 0 24	Yellow Refined	0 78 0 83	" " " "	3 85 3 65
Opium.	0 00 0 00	to good.	0 25 0 35	Gubcs	0 10 0 10 1/2	" " " "	3 5 3 15
Oxalic Acid.	0 15 0 17			Granulated	0 09 0 10	Nett 30 days or 7 p. of mos.	
Potass Iodide.	2 25 2 30			Syrups—Extra, imp. gal.	0 60 0 62		
Quinine.	2 50 2 60			Good.	0 60 0 62		

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Table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes items like Tin Plate, Pig Iron, Sheet Iron, and various oils.

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

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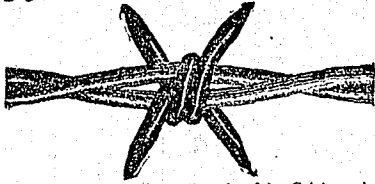
SEALED TENDERS, endorsed "Tender for Firewood," will be received at the Warden's Office until noon, MONDAY, the 20th day of NOVEMBER instant, for the quantities of Firewood required for the years 1883-84, viz, four hundred and fifty (450) cords of hard wood, one-half maple and one-half black birch (merisier rouge) piled on delivery separately; three hundred (300) cords of tamarac (épinette rouge). The wood, hard and tamarac, to be of the best description, straight, without knots, sound and split and free from limbs, measuring three feet (French measure) from point to scarp; to be cut during the coming winter 1882-83, and to be delivered on or before the first day of July next (1883), and to be culled and corded separately to the entire satisfaction of the Warden. Raft wood will not be allowed to form any part of the above quantities. Blank forms of tender and of conditions will be supplied on application to the undersigned. GODF. LAVIOLETTE, Warden. 2nd November, 1882.

Table of Securities: Can. Government Debentures, 5 p. ct., 1882-84, 1024; Do. do. 1885 on of Gov., 104; Do. do. inscribed stock, 104; Dominion 5 per ct. Stock, 111; Montreal 5 per cent Stock, 165; Montreal Harbor Bonds 6 p. c., 105; Do. Corporation 6 per ct. Bonds, 115; Toronto City 6 per ct., 1904, 115; Co. Debentures, (Ont.) 20 years 6 per ct., 110; Township Debentures, (Ont.) 6 per ct., 108.

Table of Railway and other Stocks: Shrs., Railway and other Stocks, Pd., Nov. 9. Includes Atlantic & St. Lawrence, Do. 6 p. c. St. M. Bonds, Buffalo and Lake Huron, Do. do. 5 p. c. 1st Mort., Do. do. 2nd Mort., Do. do. 3rd Mort., Do. do. 4th Mort., Do. do. 5th Mort., Do. do. 6th Mort., Do. do. 7th Mort., Do. do. 8th Mort., Do. do. 9th Mort., Do. do. 10th Mort., Do. do. 11th Mort., Do. do. 12th Mort., Do. do. 13th Mort., Do. do. 14th Mort., Do. do. 15th Mort., Do. do. 16th Mort., Do. do. 17th Mort., Do. do. 18th Mort., Do. do. 19th Mort., Do. do. 20th Mort., Do. do. 21st Mort., Do. do. 22nd Mort., Do. do. 23rd Mort., Do. do. 24th Mort., Do. do. 25th Mort., Do. do. 26th Mort., Do. do. 27th Mort., Do. do. 28th Mort., Do. do. 29th Mort., Do. do. 30th Mort., Do. do. 31st Mort., Do. do. 32nd Mort., Do. do. 33rd Mort., Do. do. 34th Mort., Do. do. 35th Mort., Do. do. 36th Mort., Do. do. 37th Mort., Do. do. 38th Mort., Do. do. 39th Mort., Do. do. 40th Mort., Do. do. 41st Mort., Do. do. 42nd Mort., Do. do. 43rd Mort., Do. do. 44th Mort., Do. do. 45th Mort., Do. do. 46th Mort., Do. do. 47th Mort., Do. do. 48th Mort., Do. do. 49th Mort., Do. do. 50th Mort., Do. do. 51st Mort., Do. do. 52nd Mort., Do. do. 53rd Mort., Do. do. 54th Mort., Do. do. 55th Mort., Do. do. 56th Mort., Do. do. 57th Mort., Do. do. 58th Mort., Do. do. 59th Mort., Do. do. 60th Mort., Do. do. 61st Mort., Do. do. 62nd Mort., Do. do. 63rd Mort., Do. do. 64th Mort., Do. do. 65th Mort., Do. do. 66th Mort., Do. do. 67th Mort., Do. do. 68th Mort., Do. do. 69th Mort., Do. do. 70th Mort., Do. do. 71st Mort., Do. do. 72nd Mort., Do. do. 73rd Mort., Do. do. 74th Mort., Do. do. 75th Mort., Do. do. 76th Mort., Do. do. 77th Mort., Do. do. 78th Mort., Do. do. 79th Mort., Do. do. 80th Mort., Do. do. 81st Mort., Do. do. 82nd Mort., Do. do. 83rd Mort., Do. do. 84th Mort., Do. do. 85th Mort., Do. do. 86th Mort., Do. do. 87th Mort., Do. do. 88th Mort., Do. do. 89th Mort., Do. do. 90th Mort., Do. do. 91st Mort., Do. do. 92nd Mort., Do. do. 93rd Mort., Do. do. 94th Mort., Do. do. 95th Mort., Do. do. 96th Mort., Do. do. 97th Mort., Do. do. 98th Mort., Do. do. 99th Mort., Do. do. 100th Mort.

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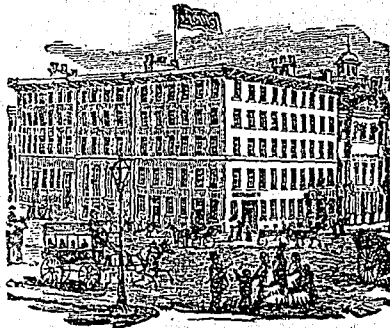
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**MCCAUGHEY & HOLMESTED, Barristers, &c.,  
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**BELANGER & BRODERICK, Advocates, Law  
Offices: Twose's Block, Wellington Street. Special  
attention given to Collections in all the Courts of the  
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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**KILMASTER & WELLS, Barristers, &c., Simcoe.  
J. G. Kilmaster. G. W. WELLS.**

**Sydney, Cape Breton.**

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

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**BROWN & BROWN,  
Barristers, Attorneys, Solicitors in Chancery,  
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**F. W. MACDONALD,  
BARRISTER, ATTORNEY-AT-LAW,  
Office:—Court House Buildings,**

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

**SILAS ALWARD,  
BARRISTER.  
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**FERMATINGER & ROBINSON, Barristers, &c.,  
Solicitors for Imperial Bank and South-West-  
ern Loan Society. Collections promptly attended  
to in all portions of Western Ontario.**

ESTABLISHED IN 1861.

**J. H. LEBLANC,**

WHOLESALE DEALER IN

**OSTRICH  
AND  
VULTURE FEATHERS**

OFFICE AND FACTORY:

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P.S.—The Trade is respectfully requested to remem-  
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According to a new process which I  
possess, I can dye Plumess and Feathers  
to any color whatever, and this, in  
less than ten minutes.

**ROBT. MITCHELL & CO.,**

Manufacturers of and Dealers in

**BRASS WORK,**

Copper, Iron and Earthenware,

Materials and Supplies for

Plumbers, Gas and Steam Fitters.

Warehouse, Nos. 140 & 142 St. Peter St.  
Office, 672 Craig Street.

WORKS: [Nos. 674, 676, 678, 680 & 682 CRAIG STREET,  
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**MONTREAL.**

**THE**

**BELL TELEPHONE CO.**

**OF CANADA**

Incorporated by Act of Parliament, 1880.

President: - - - ANDREW ROBERTSON.  
Vice-President and Managing Director: C. F. STR.  
Secretary-Treasurer: - - - C. P. SCLATER.

This Company is now prepared to furnish Tele-  
phone Exchange facilities to Cities and Towns at  
reasonable rates, and to connect Cities or Towns  
with each other for Telephonic communication; also  
to build Private Lines connecting Mills, Offices,  
Dwellings or other points which parties may desire  
to connect by Telephone.—For particulars address,

**THE BELL TELEPHONE COMPANY  
OF CANADA.—MONTREAL.**

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**L. LEWIS A. MILLS, Attorney & Barrister-at-Law,  
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**HENRY E. WRIGHT,  
BARRISTER & ATTORNEY.**

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BARRISTERS, &c.,  
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BARRISTERS, ATTORNEYS & SOLICITORS  
Solicitors Canada Perm. Loan and Savings Co.  
18 Toronto Street, Toronto.**

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GEO. A. MACKENZIE,  
English Agent,  
JONAS AP JONES, 99 Cannon Street, London.  
\*A Com'r for N. Y., Illinois and other States.**

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**JOHN P. NOYES, Q. C.  
ADVOCATE, WATERLOO, P. Q.**

**Winnipeg, Man.**

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



# CANADA LIFE ASSURANCE COMPANY.

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

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

1. Assets 30th April, 1881.	\$4,560,161
2. Income for the year.	957,258
3. Income from Interest (included in above)	234,208
4. Claims by death during the year.	224,767
5. Do as estimated by the Co's tables and provided for.	326,135
6. Difference in Co's favor between actual and estimated death rate.	101,878
7. Excess of Interest revenue over death claims.	59,451
8. Number of policies issued for the year, 2257, for	4,157,165
9. 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.  
J. W. MARLING, Manager for Pro. of Que. P. LAFERRIERE, Inspector of Agencies.  
JAMES AKIN, Special City Agent.

# LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

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

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

**NORTHERN** (FIRE) ASSURANCE CO. OF LONDON.  
**Scottish Imperial** (FIRE) INSURANCE CO. OF GLASGOW.

**\$36,000,000**  
CAPITAL AND INVESTED FUNDS REPRESENTED.

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.

# THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

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

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

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

# BRITISH AMERICA ASSURANCE CO., FIRE AND MARINE.

INCORPORATED 1833.  
HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:  
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H. R. FORBES, Deputy Governor.  
Peter Paterson, John McLennan.  
Hon. W. Cayley, H. S. Northrop,  
George Boyd, John Y. Reid,  
John Leys.  
SILAS P. WOOD, Secretary.

# COMMERCIAL UNION ASSURANCE CO.

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

# THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO.

President, . . . ANDREW ROBERTSON, Esq.  
Vice-President, Hon. J. R. THIBAudeau.  
ARTHUR GAGNON, Secretary-Treas.  
JAMES DAVISON, Manager Canada Fire Department.  
HENRY STEWART, Manager Marine Department.  
HEAD OFFICE:—160 ST. JAMES Street, MONTREAL.

# THE STANDARD FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.  
GOVERNMENT DEPOSIT, \$25,000.

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

PRESIDENT:— D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex-M.P. for Hamilton.  
SECRETARY-TREASURER—H. THEO. CRAWFORD.  
C. H. CHANDLER, Manager Montreal Branch, Office, 6 St. John Street, Corn Exchange Building.

# ALLIANCE FIRE INSURANCE CO.

Head Office - - - HAMILTON, ONT.  
AUTHORIZED CAPITAL - - - \$500,000.  
GOVERNMENT DEPOSIT, MADE.

PRESIDENT, D. B. CHRISHOLM.  
MANAGER, H. THEO. CRAWFORD.  
VICE-PRESIDENT, J. E. O'REILLY.  
INSPECTOR, R. H. JARVIS.

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JOHN TURNER, Esq., Merchant.  
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ADAM ISBISTER, Esq., Merchant, Petrolia.  
HUGH BLAIR, Esq., Barrister, Beleville.

Insurance.

**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

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

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

**DIRECTORS:**

President.—SIR HUGH ALLAN.  
Vice-President.—HENRY LYMAN.  
Andrew Allan, N. B. Corse, Robert Anderson,  
J. B. Rolland, Arthur Prévost.  
ARCH. MCGOUN, SEC. TREAS.

**GERALD E. HART, GEN'L MAN'R.**  
CAPT. JOHN LAWRENCE, Special Agent.

*Fire, Life, Accident, Guarantee.*

RISKS TAKEN AT MODERATE RATES.

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ST. JOHN, N. B.—H. CHURCH & Co., Agents.  
HALIFAX, N. S.—MCSWENEY & FIELDING, Agts.  
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.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES, — CANADIAN.—Montreal Quotations, November 3, 1882.**

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	129
Canada Life .....	2,500	7 1/2-8mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22 1/2	.....
Confederation Life .....	5,000	5-6 mos.	100	10	3 1/2
Sun Life and Accident .....	5,000	4-6 mos.	100	12 1/2	200
Queen City Fire .....	2,000	10	50	10	.....
Western Assurance .....	20,000	6 6 mos.	40	20	104 1/2
Royal Canadian Insurance .....	20,000	5	100	15	.....
Accident Ins. Co. of North America...	2500	per ct	100	20	.....
Canada Guarantee Co. of North America	10,000	per ct	20	20	.....

**BRITISH AND FOREIGN.—Quotation on the London Market, Oct. 23, 1882**

	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	.....
British & Foreign Marine .....	50,000	50	20	4	£21 1/2
Commercial Union Fire Life & Marine..	50,000	30	50	5	£2 1/2
Edinburgh Life .....	5,000	10	100	15	42s
Fire Insurance Association .....	100,000	5	£10	£2	55s 6 1/2
Guardian Fire and Life .....	20,000	13	100	50	£55 £67
Imperial Fire .....	12,000	£7 p. sh.	100	25	£140 £148
Lancashire Fire and Life .....	100,000	30	20	2	£73 £7 1/2
Life Association of Scotland .....	10,000	15	40	8 1/2	12s 6d
Lion Fire .....	50,000	.....	10	2	13s 9d
Lion Life .....	50,000	.....	10	2	18s 20s
London Assurance Corporation .....	25,000	45	25	12 1/2	£55 £60
London & Lancashire Life .....	10,000	10	10	2	£20 18s 9d
Liverpool & London & Globe Fire & Life	£201,752	70	20	2	£40 1/2 £50
Northern Fire & Life .....	30,000	70	100	5	£3 1/2
North British & Mercantile Fire & Life	40,000	55	50	0 1/2	£230
Phoenix Fire .....	6,722	£21 p. s.	.....	.....	81s 1/2
Queen Fire & Life .....	200,000	30	10	1	£201 £29 1/2
Royal Insurance Fire & Life .....	100,000	60	20	3	24s 2 1/2 1/2
Scottish Commercial Fire & Life .....	125,000	22 1/2	10	1	£22 6d
Scottish Imperial Fire and Life .....	50,000	8	10	1	£14 £15
Scottish Provincial Fire & Life .....	20,000	15	50	8	£38
Standard Life .....	10,000	55 1/2	50	12	£15
Star Life .....	4,000	5	25	1 1/2	.....

**DOMINION**  
**SALVAGE AND WRECKING CO.'Y,**

HEAD OFFICE:

**No. 26 HOSPITAL ST., MONTREAL.**

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

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

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

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

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President. Vice-Pres., Quebec. Sec.-Treasurer.

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.

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

"It is in such Associations as yours are founded those principles of mutual help and support which bind communities together.  
"They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion."  
(Signed) LORNE.

**ROYAL INSURANCE CO'Y.**

OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

**M. H. GAULT, W. FATLEY.**

**PROVIDENT MUTUAL ASSOCIATION**

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

HEAD OFFICE, - - - - MONTREAL, P.Q.

**DIRECTORS:**

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Vice-President: C. C. SNOWDON, Esq., Wholesale Hardware Merchant.  
B. A. T. DeMontigny, Esq., Recorder of Montreal; B. Globensky, Esq., Advocate  
J. McIntyre, Esq., Merchant; J. Thomson, Esq., Merchant; J. A. I. Craig, Esq., Manufacturer.

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

The best possible proofs of the popularity of the features of our new classes are, first, the number of members increased at such a rate that within a few months more we shall be the largest Mutual Association in Canada; secondly, the large majority of our members are composed of the leading and most intelligent class of citizens in the Cities and Towns of Quebec and Ontario.

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

Insurance.

**THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.**

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

Authorized Capital, - - \$500,000.

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....." 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 :

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RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,800,000 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.

F. A. BALL, Manager.

Insurance effected at reasonable rates.

TIME-TRIED AND FIRE-TESTED.

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FIRE ASSURANCE CO.'Y,

ESTABLISHED 1818.

Deposit with Dominion

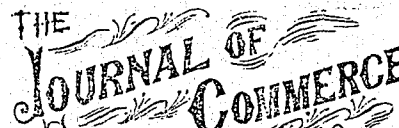
Government, - - - \$100,000

Fire Insurances accepted on the most favorable terms.

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M. S. FOLEY, Managing Editor and Proprietor.

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COMMENCING ON

Thursday, June, 1st, 1882.

Trains will run as follows :

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

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

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

Sunday Trains leave Montreal and Quebec at 4 p.m.

All Trains run by Montreal Time.

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

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202 St. James Street, }  
Opposite St. Louis Hotel, QUEBEC.  
Canadian Pacific Railway, OTTAWA.

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

**Intercolonial Railway.**

Summer Arrangement.

Commencing 7th July, 1882.

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

Leave Point Levi.....	7.30 a.m.
Arrive Riviere du Loup.....	11.55 a.m.
" Cacouna.....	12.22 p.m.
" Trois Pistoles.....	1.10 "
" Rimouski.....	2.39 "
" Little Metis.....	3.58 "
" Metapedia.....	6.55 "
" Campbellton.....	7.23 "
" Dalhousie.....	8.10 "
" Bathurst.....	9.50 "
" Newcastle.....	11.22 "
" Moncton.....	2.05 a.m.
" St. John.....	6.00 "
" Halifax.....	10.00 "

These Trains connect at Chaudiere Curve with the Grand Trunk Trains leaving Montreal at 10 o'clock p.m., and at Campbellton with the Steamer St. Lawrence, sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &c., &c.

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

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

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all places in the Maritime Provinces.

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

G. W. ROBINSON,

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

(Opposite St. Lawrence Hall),

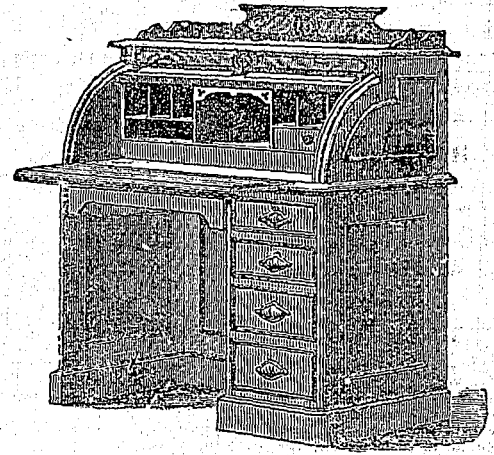
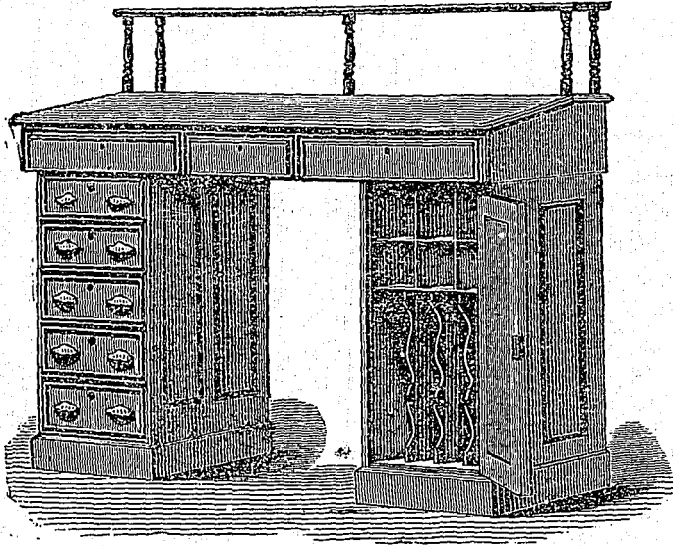
Montreal.

D. POTTINGER, Chief Superintendent,

Moncton, N.B., 7th July, 1882.



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