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# THE <sup>CANADIAN</sup> JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 21, No. 13. }  
New Series.

MONTREAL, FRIDAY, SEPTEMBER 25, 1885.

{ M. S. FOLEY,  
Editor and Proprietor.

Leading Wholesale Houses of Montreal

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Issue Circular Notes for Travellers, available in all parts of the world.

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The Shareholders of this Bank are hereby notified that a dividend of

FOUR PER CENT.

upon the capital stock has been declared for the CURRENT HALF YEAR, and that the same will be payable at the office of the Bank, in Montreal, and its Branches, on and after the

First day of OCTOBER next.

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

The Annual General Meeting

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

MONDAY, THE 12th OF OCTOBER NEXT,

AT THREE o'clock in the afternoon.

By order of the Board,

F. WOLFFERSTAN THOMAS,  
General Manager,

Montreal, 27th August, 1885.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - \$5,700,000.  
Reserve Fund, - 1,325,000.

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

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

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ESTABLISHED IN 1885.

Capital Paid-up, - - - \$1,200,000.  
Reserve, - - - - 200,000.

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HEAD OFFICE, QUEBEC.

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The Chartered Banks.

**THE CANADIAN BANK OF COMMERCE**

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Paid-up Capital - - - \$6,000,000  
Rest - - - - - 2,100,000

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Commercial credits issued for use in Europe, the East and West Indies, China, Japan and South America  
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Capital Subscribed, \$500,000.

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-OF THE- DOMINION OF CANADA.

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CAPITAL PAID UP - - - \$32,900  
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The Chartered Banks.

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CAPITAL SUBSCRIBED, - - - 500,000  
CAPITAL PAID-UP, - - - 325,000

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**The Western Bank of Canada.**

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CAPITAL SUBSCRIBED..... 500,000  
CAPITAL PAID-UP..... 250,000

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The Chartered Banks.

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CAPITAL PAID-UP..... 803,000  
RESERVE FUND..... 185,000  
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Bowmanville. Campbellford. Harriston.  
Bradford. Cannington. Markham.  
Brighton. Colborne. Newcastle.  
Pictou.  
Montreal—Bank of Montreal.  
New York—Bank of Montreal.  
London, Eng.—The Royal Bank of Scotland.

**THE BANK OF LONDON**

IN CANADA.

HEAD OFFICE, LONDON, ONT.

Capital Subscribed..... \$1,000,000  
Capital Paid-up..... 200,000  
Reserve Fund..... 50,000

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RESERVE FUND . . . 480,000.

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D. R. WILKIE, *Cashier.*  
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Head Office--Toronto.

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Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

**EASTERN TOWNSHIPS BANK.**

AUTHORIZED CAPITAL..... \$1,500,000  
CAPITAL PAID UP..... 1,449,488  
RESERVE FUND..... 375,000

**Board of Directors:**

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T. S. Morey.

HEAD OFFICE—SHERBROOKE, QUE.

WM. FARWELL, General Manager.

BRANCHES:—Waterloo, Richmond, Contercook Stanstead, Cowansville, Granby, Bedford, Farnham

Agents in Montreal—Bank of Montreal.  
London, England—Natl. Bank of Scotland.  
Boston—National Exchange Bank.  
New York—National Park Bank.

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

# THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

CAPITAL, \$3,000,000.

Head Office, - - - - - Quebec.

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 Agents in London—The Bank of Scotland.

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## THE ONTARIO Investment Association

(Limited.)

OF LONDON, ONTARIO.

CAPITAL Subscribed, - \$2,650,000.00  
 CAPITAL PAID UP, - - \$347,157.71  
 RESERVE FUND, - - - 500,000.00  
 INVESTMENTS, - - - 1,998,621.06

Parties wanting money on Real Estate Mortgages, Apply to HENRY TAYLOR, Manager.

## Dominion Savings & Investment Soc.

LONDON, ONT.,

INCORPORATED, - 1872.

Capital, - - - - - \$1,000,000.00  
 Subscribed, - - - - - 1,000,000.00  
 Paid-up, - - - - - 868,310.28  
 Reserve Fund, - - - - - 149,000.00  
 Contingent Fund, - - - - - 963.12

Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased.  
 Money received on deposit and interest allowed thereon.

F. B. LEYS, Manager.

## THE PETERBOROUGH Real Estate Investment Co.

[LIMITED.]

Incorporated 1878 by Letters Patent under Great Seal of Canada.

Authorized Capital, - - - - - \$2,000,000  
 Subscribed Capital, - - - - - 1,493,600  
 Paid-up Capital, - - - - - 373,400  
 Assets 31st January, 1885, - - - - - 1,150,000  
 Paid-up Capital held in Great Britain, - - - - - 117,400  
 Debentures issued in Great Britain, - - - - - 672,758.40

Directors in Canada.

MAJOR-GEN. HAULTAIN, Ints of Her Majesty's East Indian Forces, President. JOHN WALTON, Esq., J. P., Vice-President.

GEORGE A. COX, Esq., Mayor of Peterborough.  
 RICHARD HALL, Esq., of Messrs. Hall, Innes & Co.  
 H. J. LEFEVRE, Esq., A. C. DUNLOP, Esq.,  
 A. P. POUSSETTE, Esq., T. G. HAZLITT, Esq.,  
 Barrister.

Bankers in Canada—The Ontario Bank.  
 Bankers in Great Britain—The British Loan Company Bank.

Chief Agents in Great Britain—Finlayson & Auld, Writers, 150 and 151 West George Street, Glasgow.  
 Agents in Edinburgh—Ronald & Ritchie, S.S.C., 20 Hill Street.  
 Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle Street.

POUSSETTE & ROGER, Managers, Peterborough, Ont.

## THE LONDON LOAN CO. OF CANADA.

Subscribed Capital, \$660,700.00; Reserve and Contingent Fund, \$49,755.64; Assets, \$899,310.30.

Directors—THOMAS KENT, President; JAMES OWNEY, Vice-President; THOMAS MCCORMICK, GEO. D. SUTHERLAND, J. A. NELLIS, M.D., R. W. PUNDCOMB, ANDREW WELDON.  
 Manager—MALCOLM J. KENT.  
 Solicitors—Gibbons, McNab, Mulhern & Harper.  
 Bankers—Mortchants' Bank of Canada.  
 Applications are invited for an investment of \$100,000 Debentures at 5 p.c., interest payable half-yearly.

OFFICE—Albion Block, No. 433 Richmond St., London, Ont.

The Chartered Banks.

# THE FEDERAL BANK OF CANADA.

Head Office, - Toronto, Ont.

Capital, - - - - - \$1,250,000  
 Rest, - - - - - 100,000

## DIRECTORS:

S. NORDHEIMER, Esq., - - - - - PRESIDENT.  
 J. S. PLAYFAIR, Esq., - - - - - VICE-PRESIDENT.  
 WM. GALBRAITH, Esq., EDWARD GURNEY, Esq.,  
 B. CRONYN, Esq., H. E. CLARKE, Esq., M.P.P.,  
 J. W. LANGMUIR, Esq.,  
 G. W. YARKER, GENERAL MANAGER.

## BRANCHES:

Aurora, Chatham, Guelph, Kingston, London, Newmarket, Simcoe, St. Mary's, Strathroy, Tilsonburg, Toronto, Winnipeg, and Yorkville.

## BANKERS:

New York, - American Exchange National Bank.  
 Boston, - The Myerick National Bank.  
 Great Britain, - The National Bank of Scotland.

## ST. STEPHEN'S BANK.

INCORPORATED 1836.

ST. STEPHEN'S, N. B.

Capital - - - - - \$200,000

F. H. TODD, - - - - - President.  
 J. F. GRANT, - - - - - Cashier.

## AGENTS.

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

Loan Societies.

## THE FREEHOLD Loan and Savings Company,

Cor. Church & Court Sts., Toronto.

ESTABLISHED IN 1859.

Subscribed Capital, - - - \$1,876,000  
 Capital Paid Up, - - - 1,000,000  
 Reserve Fund, - - - - - 445,000

PRESIDENT.....HON. WM. McMASTER,  
 MANAGER.....HON. S. C. WOOD,  
 INSPECTOR.....ROBERT ARMSTRONG.

Money loaned on Real Estate security.  
 Deposits received and Debentures issued at current rates of interest.

## BEAVER LINE.



## The Canada Shipping Co.'s LINE OF STEAMERS BETWEEN MONTREAL AND LIVERPOOL,

Comprising the following first-class, Clyde-built, full-powered Iron Steamships:

LAKE SUPERIOR ..... 5,200 Tons.  
 LAKE HURON ..... 4,100 "  
 LAKE WINNIPEG ..... 3,800 "  
 LAKE NEPIGON ..... 2,300 "  
 LAKE CHAMPLAIN ..... 2,300 "

Calling at Queenstown on the outward voyage to embark passengers for Quebec and Montreal, connecting at the latter port by direct rail for all points in Canada and the United States, and to which Through Tickets are issued.

These steamers are fitted in water-tight compartments, and of special strength for the North Atlantic trade. In the passenger departments the most perfect provision has been made to ensure the comfort and convenience of all. In the cabin the staterooms are large and airy. The steerage is fitted with the most approved patent canvas berths, and is perfectly ventilated and heated by steam. An experienced surgeon is carried on each steamer, also stewardesses to attend to the wants of females and children.

Rates of Passage.—CANN—Montreal to Liverpool, \$50; return, \$90. Steerage at lowest rates. For freight or other particulars apply in Belfast to A. A. Watt, 3 Custom House Square; in Queenstown to N. G. Seymour & Co., in Liverpool to R. W. Roberts, 21 Water Street; in Quebec to H. H. Sewell, 125 Peter Street. Or to H. E. MURRAY, General Manager, 1 Custom House Square, Montreal. J. G. SHEPHERD & CO., 83 Piccadilly, Manchester, England, Agents for "BEAVER LINE" Steamships, (Canada Shipping Co.)

The Chartered Banks.

# THE ONTARIO BANK.

CAPITAL, Paid-up - - \$1,500,000.  
 RESERVE FUND, - - - 485,000.

HEAD OFFICE, - - - - - TORONTO

## DIRECTORS.

SIR WM. P. HOWLAND, President; DONALD MACRAE, Esq., Vice-President; Hon. C. F. Fraser, G. M. Rose, Esq., R. K. Burgess, Esq., A. M. Smith, Esq., G. R. H. Cockburn, Esq.

C. HOLLAND, General Manager.  
 BRANCHES:—Bowmanville, Guelph, Lindsay, Cornwall, Montreal, Mount Forest, Newmarket, Ottawa, Peterboro', Port Perry, Port Arthur, Whitby, Winnipeg, Man., and 476 Queen Street west, Toronto.

AGENTS:—London, Eng.—Alliance Bank, Bank of Montreal; New York—The Bank of the State of New York; Messrs. Waller Watson and Alex. Lang; Boston—Fremont National Bank.

## St. Johns Bank.

L. MOLLEUR, President, St. Johns. ISAAC COOTE, Seigneurial Agent, St. Johns, Vice-President. W. BRUSSEAU, Merchant, Town Councillor, St. Johns. PHS. GOSSELIN, Merchant, St. Alexandre. A. A. L. BRIEN, Notary, St. Alexandre.

PH. BAUDOIN, Manager.

Head Office, St. Johns.

Branch—Napierville, J. Molleur, Agent.  
 Capital Subscribed.....\$ 540,000  
 Authorized.....1,000,000  
 Capital Paid in.....226,420  
 Agents—Montreal, Bank of Montreal; New York, Bank of Montreal; Boston, Myerick Nat. Bank.

Loan Societies.

THE HAMILTON

## PROVIDENT AND LOAN SOCIETY.

President, GEORGE H. GILLESPIE,  
 Vice-President, JOHN HARVEY,

Capital Subscribed - \$1,500,000.00  
 paid-up . . . . . 1,100,000.00

Reserve and Surplus 133,028.21  
 Profits . . . . . 2,997,129.64

MONEY ADVANCED on Real Estate on favorable terms of repayments. The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

Banking House: Cor. of King and Hughson Sts., HAMILTON, ONT.  
 H. D. CAMERON, Treasurer.

## RICHELIEU & ONTARIO Navigation Co.

SPRING ARRANGEMENT, 1885.



The Steamers of this Company between MONTREAL AND QUEBEC, will commence running regularly on 6th May, as under:—

The Steamer QUEBEC, Capt. R. NELSON, on Mondays, Wednesdays and Fridays, and The Steamer MONTREAL, Capt. L. H. ROY, on Tuesdays, Thursdays and Saturdays, at 7 o'clock, p.m., from Montreal.

## STEAMERS BETWEEN

## MONTREAL AND TORONTO,

will commence running daily on 1st June. Steamer BOHEMIAN, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 6th May.

Steamer THREE RIVERS, Capt. COLLETTE, leaves for Three Rivers every Tuesday and Friday at 1 p.m.

Steamer O'AMBLEY, Capt. GEO. NELSON, leaves for Chambly every Tuesday and Friday at 1 p.m.

Steamer TERREBONNE, Capt. LAFONCE, leaves daily (Sundays excepted) at 3.30 p.m., Saturdays at 2.30 p.m., for Vercheres, calling at Boucherville, Verennes and Bout de l'Isle. For L'Assomption and St. Paul l'Ermite, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Contrecoeur on Mondays, Wednesdays, Thursdays and Saturdays.

COMPANY'S TICKET OFFICES:—R. A. Dickson, 1363 St. James St., opposite St. Lawrence Hall; J. J. McCondit, Windsor Hotel, Robt. McEwan, Canal Basin, and at the Company's Ticket Office, Richelieu Pier, foot of Jacques Cartier Square.

ALEX. MILLOY, J. B. LABELLE, Traffic Manager, General Manager, General Offices, 228 St. Paul St., Montreal, May 6th, 1885.

Oceanic Steamships.

Allan Line.



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

1885. Summer Arrangements. 1885. 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.
Nimidian	6,100	Bulldog.
Siberian	4,600	Capt. A. Macnicol.
Carthaginian	4,800	" R. P. Moore.
Hanoverian	4,000	Capt. J. G. Stephen.
Parisian	5,400	" James Wylie.
Sardinian	4,650	Lt. W. H. Smith, R.N.R.
Polynesian	4,100	" R. Brown.
Sarmatian	3,600	" John Graham.
Circassian	4,000	" W. Richardson.
Moravian	3,650	Lieut. F. Archer, R.N.R.
Peruvian	3,400	Capt. Jos. Ritchie.
Nova Scotian	3,300	Mr. Dalziel.
Hibernian	3,434	" Hugh Wylie.
Caspian	3,200	Lt. B. Thomson, R.N.R.
Austrian	2,700	Lieut. B. Barrett, R.N.R.
Nestorian	2,700	Capt. D. J. James.
Prussian	3,000	" Alex. McDougall.
Scandinavian	3,000	" John Parks.
Siberian	4,600	Bulldog.
Buenos Ayrean	3,800	Capt. R. P. Moore.
Corean	4,000	" Barclay.
Grecian	3,600	" C. E. LeGallais.
Manitoban	3,150	" McNICOL.
Canadian	2,600	" C. J. Menzies.
Phoenician	2,500	" J. Brown.
Waldensian	2,600	" R. H. Hughes.
Lucerne	2,200	" John Kerr.
Newfoundland	1,500	" Mylins.
Aoadian	1,350	" F. McGrath.

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

The Steamers of the Liverpool, Londonderry and Montreal Mail Service,

Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive on board Land Mail and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM QUEBEC:

Hanoverian	Saturday, June 6
Sardinian	Saturday, June 13
Sarmatian	Saturday, June 20
Parisian	Saturday, June 27
Polynesian	Saturday, July 4
Sardinian	Saturday, July 11
Sarmatian	Saturday, July 18
Parisian	Saturday, July 25

Rates of Passage from Quebec.

Cabin	\$80.65, \$70.00 and \$50.00
Intermediate	..... \$30.00
Steerage	..... At lowest rates.

The Steamers of the Liverpool, Queenstown, St. John's, Halifax and Baltimore Mail Service are intended to be despatched as follows:—

FROM HALIFAX:

Buenos Ayrean	Monday, June 8
Nova Scotian	Monday, June 22
Caspian	Monday, July 6
Hanoverian	Monday, July 20

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHN'S:	
Cabin	\$20.00   Intermediate..... \$15.00
Steerage	..... \$8.00.

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.

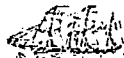
Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec 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, Schusselker, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 73 La Salle Street, Chicago; H. Bourlier, Toronto; Long & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

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

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

Tons.	Tons.
Montreal.....3,284	Toronto.....3,284
Dominion.....3,175	Ontario.....3,175
Texas.....2,700	Sarnia.....3,850
Quebec.....2,700	Oregon.....3,850
Mississippi.....2,680	Vancouver.....5,700
Brooklyn.....3,600	

Great Reduction in Rates.

DATES OF SAILING FROM QUEBEC FOR LIVERPOOL.

*Oregon	8th August
*Sarnia	15th August
Toronto	22nd August

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60; return, \$90, \$100, \$108, and \$120, according to steamer and berth. Intermediate and Steerage at low rates.

Proprietary steerage tickets issued at the lowest rates. \*Saloons, Staterooms, Music Room and Bath Rooms in this steamer are amidships, where but little motion is felt, and carries neither cattle nor sheep.

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

For Freight or Passage apply in London to Gracie, Hunter & Co., 11 Lendenhall Street; in Liverpool, to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO., Exchange Court, Montreal.



Canadian Pacific Railway.

Montreal, Ottawa, Kingston, Toronto, AND THE WEST.

CHANGE OF TIME.

Commencing MONDAY, July 27, 1885, Trains will run as follows:—

TIME TABLE.	Local Express	Thro' Express	*Coal Express	Thro' Express
Leave Montreal	A.M. 7.15	A.M. 9.00	P.M. 6.00	P.M. 8.00
Arrive Ottawa	11.25	12.23	10.15	11.30
" Toronto		9.45		8.30
Leave Toronto		A.M. 8.25		P.M. 8.00
" Ottawa		A.M. 8.20	P.M. 5.32	A.M. 4.48
Arrive Montreal		P.M. 12.35	9.00	8.30

The only Line to all points in Upper Ottawa Valley, And the most direct route to

Winnipeg, Manitoba, and North-West,

VIA OWEN SOUND & FORT ARTHUR.

Connections at TORONTO for all points West, South and North-West.

Magnificent Parlor and Sleeping Cars on Through and Local Express Trains.

For full information regarding Tickets, etc., apply at the following ticket offices:—

266 St. James St. (corner McGill Street) Windsor Hotel Ticket Office, and at

Quebec Gate Station, Montreal.

W. C. VAN HORNE, Vice-President. W. WHYTE, Gen. Supt.

July 23 D. McNICHOLL, General Passenger Agent.

Railways.

EXPERIENCED TRAVELLERS

—) ALWAYS TAKE THE (—

GRAND TRUNK RAILWAY

THE FAVORITE RAIL ROUTE TO

MONTREAL, DETROIT, CHICAGO, Boston, New York, Buffalo, Niagara Falls, Peterboro, Quebec, Portland, Halifax, Winnipeg, Kansas City, Omaha, St. Paul, St. Louis, Ft. Huron, London, Hamilton, and all Principal Points in

CANADA AND THE UNITED STATES.

It is Positively the ONLY LINE in Canada running THE CELEBRATED PULLMAN PALACE SLEEPING AND PARLOR CARS,

And, in connection with the

CHICAGO AND GRAND TRUNK RAILWAY, forms the

Shortest, Quickest, and Most Reliable Highway to

Manitoba, British Columbia and the Pacific Coast.

FOR FARES, Time Tables, Tickets, and the Company's Ticket Offices.

WM. EDGAR, JOSEPH HICKSON, Gen. Pass. Agent. Gen. Manager.



Intercolonial Railway.

SUMMER ARRANGEMENT.

Commencing 1st June, 1885,

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

Leave Point Levis	8.00 A.M.
" Levis	8.15 "
Arrive Riviere du Loup	11.50 "
Trois Pistoles	12.55 P.M.
Rimouski	2.30 "
Little Metis	3.28 "
Campbellton	7.00 "
Bathurst	7.40 "
Newcastle	9.28 "
Moncton	10.57 "
St. John	1.40 A.M.
Halifax	6.30 "
Halifax	9.15 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Pointe Levis with these trains. 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.

All trains run by Eastern Standard Time. THROUGH TICKETS may be obtained via rail and steamer to all points on the Lower St. Lawrence and 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, 186 1/2 St. James Street, (Opposite St. Lawrence Hall), Montreal.

D. POTTINGER, Chief Superintendent at Railway Office, Moncton, N.B., May 26th, 1885.

Stock Brokers, &c.

STRATHY BROS.,

STOCK BROKERS,

Exchange Building, MONTREAL.

J. ALEX. L. STRATHY, EDWARD W. STRATHY, Member Montreal Stock Exchange

Canadian and American Stocks, Bonds, Grain, &c. Bought or Sold for Cash or on Margin.

BUSINESS STRICTLY CONFINED TO COMMISSION. Agents: Donald, Gordon & Co., New York; Alex. Geddes & Co., Chicago; Lee, Higginson & Co., Boston

PRICES RECEIVED BY TELEGRAPH EVERY FIVE MINUTES OVER "TICKER" IN OFFICE.

**Montreal Advertisements.**

**INDIA RUBBER CLOTHING CO.,**  
O. L. HIGGINS, - - - - - MANAGER.  
Manufacturers of Gossamer Circulars, Newports, Sleeve Circulars, Aprons, Sponge Bags, Bed Cloches, Hat Covers, Sleeves. Also, a full line of Men's and Youths' Coats. Only the Trade supplied. 742 Craig Street, MONTREAL.

**A. HULEK,** Manufacturer for the Wholesale Dry Goods Trade of Silk and Cloth Cloaks, Dolmans, etc., Braided and Plain Jerseys, Jersey Fancy Caps, Children's Frocks, Snow-shoe Suits of every Style. Also:—Wholesale Manufacturer of Furs; Fur Coats and Cloaks a Specialty. Paris, London and New York experience.  
This firm is ready to make up Cloaks, &c., similar to imported samples, if necessary. Also to work up any goods which Wholesale Dry Goods Houses may wish to turn into manufactured articles. Address A. HULEK, 196 McGill Street, Montreal.

**THE BELL TELEPHONE CO. OF CANADA**  
*Incorporated by Act of Parliament, 1880.*  
President: - - - - - ANDREW ROBERTSON.  
Vice-President and Managing Director: C. F. SISE.  
Secretary-Treasurer: - - - - - C. P. SOLATEN.  
This Company is now prepared to furnish Telephone 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.**

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

**JAMES C. MACKINTOSH,**  
BANKER AND BROKER,  
HALIFAX, N. S.  
Special attention given to Investments in sound dividend-paying STOCKS and BONDS.  
Collections made in all parts of the Maritime Provinces.  
Business information afforded to customers,  
166 HOLLIS STREET.

Guelph, Ont.  
**JOHN SMITH,**  
REAL ESTATE AND LOAN AGENT,  
ACCOUNTANT, &c.,  
82 St. George's Square,  
GUELPH, ONT.  
Assignments taken and Estates managed.

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

**JOHN M. M. DUFF,**  
ACCOUNTANT & INSURANCE ADJUSTER,  
Commissioner for Canada and  
New York, Pennsylvania, Massachusetts, Maine,  
Vermont and Illinois,  
ISSUER OF MARRIAGE LICENSES,  
118 ST. JAMES STREET,  
Opposite Post Office.

**KENT & TURCOTTE,**  
Public Accountants & Auditors,  
7 PLACE D'ARMES SQ.  
Jacques-Cartier Bank Building, Montreal.  
A. L. KENT. ALPHONSE TURCOT.

**Montreal Advertisements.**

**ALEX. McARTHUR & CO.,**  
MANUFACTURERS  
TARRED AND ROOFING FELT,  
Building Paper, Coal Tar, Pitch,  
Paper Bags, Wrapping Paper,  
Twine, &c., &c.,  
393 ST. PAUL ST., MONTREAL.

**H. J. BEEMER,**  
Contractor for Building Railways,  
Canals, Bridges, Buildings, etc., also  
Steam Dredging and Sub-Marine  
Works. Office for the Montreal Extension of the Canadian Pacific Railway, Cor. Barclay and Water Streets. Office at Windsor Hotel, Montreal.

**Wm. Clendinneng & Son,**  
Iron Founders and Manufacturers of  
STOVES, FURNACES, RANGES,  
Iron Bedsteads, Cemetery and Roof Railings,  
Sinks, Hollow Ware, Tea Kettles, &c.,  
Railroad, Ornamental and Builders' Castings,  
WHOLESALE AND RETAIL.  
SAMPLE AND SALE ROOMS:  
Cor. of Craig & St. Peter St., and 524 Craig St.  
FOUNDRY AND STOVE WORKS:  
Cor. William and Inspector Sts.  
MONTREAL, P. Q.

**W. S. THOMSON,**  
IMPORTER OF  
Laces, Buttons, Trimmings,  
AND GENERAL FANCY GOODS,  
1811 Notre Dame St., Montreal.

**DOMINION**  
Fur Dressing & Dye Works,  
A. HELLMANN,  
201 CRAIG ST., MONTREAL.

**ENVELOPES**  
Stamped in RELIEF COLORS,  
NO CHARGE FOR DIES.  
**GEORGE BISHOP & CO.,**  
69 ST. JAMES ST., MONTREAL.

**LA BANQUE DU PEUPLE.**  
NOTICE is hereby given that COME N SERAPHIN CHERRIER, in his lifetime of the City of Montreal, Esquire, Advocate, having departed this life on the 10th day of April inst., has ceased to be a member or principal partner of the Corporation of La Banque du Peuple.  
GEO. S. BRUSH,  
Vice-President.  
A. A. TROTTER,  
Cashier.  
Montreal, 14th April, 1885.

**Brockville, Ont., Advertisements.**

**J. A. HIBBARD,**  
Manufacturer of fine  
CARRIAGES AND SLEIGHS  
FACTORY JOHN STREET,  
BROCKVILLE, ONT.  
N.B.—Repairing promptly attended to. All work warranted. Orders by mail promptly attended to.

**CANADA DYE WOOD MILLS.**  
BUSH & McCORMACK,  
Importers and Manufacturers of  
ALL KINDS OF DYE WOODS,  
BROCKVILLE, ONT.

**BUY THE ELECTRIC LAMP** GIVES A LIGHT equal to eight ordinary lamps for our gas jets. Nine times cheaper than gas, with a light four times more brilliant. Twenty-five p.c. cheaper in price than the "Sun," "Wonder," or Lightning Lamps. Can be fitted to any gas fixture. Encourage Home Manufacture. The only lamps of the kind manufactured in Canada. No smoky or broken chimneys. Positively non-explosive. Costs only half a cent per hour for oil. Stand Lamps handsomely finished in Gold or Silver for the study or parlor. Brass and Nickel Founts made so as to fit every description of gas or lamp fixtures. Agents Wanted for every town in the Dominion. Sole Manufacturers and Owners of the Thayer Electric Lamp Patent, **FRANK WHITE & CO.,** P. O. Box 1578. Office and Factory, 48 to 50 Nazareth St.; Foundry, 84 to 90 Wellington St., and 68 Prince St., Montreal.

**THE STEEL CO'Y OF CANADA**  
Manufacture  
PIG AND BAR IRON CAR WHEELS,  
CAR AND LOCOMOTIVE AXLES,  
NAIL PLATE, &c.  
All Orders for the Company's products executed DIRECT from the WORKS, LONDONDERRY, N.S.  
OFFICE IN MONTREAL,  
No. 17 St. John Street.

**GANANOQUE JUNCTION CHEESE & BOX FACTORY,**  
WM. CHAPMAN, Proprietor,  
MANUFACTURER OF  
CHEESE AND CHEESE BOXES.  
DEALER IN  
Annatto, Rennets, Bandago, Salt,  
Scale Board, &c.  
GANANOQUE JUNCTION, ONT.

**Packing Box Manufactory.**  
**JOHN WOOD & SONS.**  
Cor. Front and Erin Streets,  
TORONTO.  
BOX and PACKING CASE MANUFACTURERS.  
Planing, Sawing, Re-Sawing, Band Sawing, Shaping, &c  
ALL ORDERS PROMPTLY ATTENDED TO.

Legal.  
Pictou, Ont.  
**EDWARDS MERRILL,**  
BARRISTER, SOLICITOR, NOTARY PUBLIC,  
&c. Office: Washburn Block, Main St., Pictou.  
Toronto.  
**JONES, MACKENZIE & LEONARD,**  
BARRISTERS & SOLICITORS,  
Canada Permanent Chambers, Toronto.  
CLARKSON JONES. BEVERLY JONES.  
GEO. A. MACKENZIE. C. J. LEONARD.  
English Agent,  
JONAS AP JONES, 99 Cannon St., London.  
\*A Commr. for N.Y., Illinois and other States.



**Peterborough Ont., Advertisements.**

**PETERBOROUGH WOOLLEN MILL.**  
A. W. BRODIE,  
WOOLLEN MANUFACTURER,  
PETERBOROUGH, ONT.

**Peterborough Biscuit Works,**  
G. W. HALL, Proprietor.  
Soda Biscuits for Family use a Specialty.  
Office, Works and Sample Room, Simcoe Street,  
PETERBOROUGH.

**THE AUBURN WOOLLEN COMPANY,**  
(Limited.)  
Manufacturers of Tweeds.  
PETERBOROUGH, ONT.

**The Wm. Hamilton Manfg. Co.**  
Manufacturers of the most improved Saw Mill Engines and Boilers, Heavy Circular and Iron Gang Mills; Patent Twin Circular; Steam Feeds with Patent Valves; Covel's Patent Saw Sharpener; Perkins' Patent Shingle Mill and Shingle Machinery; Improved Lumbermen's Capstans; Laffelle Turbine Water Wheel; Band Saw Mills; Twin Enging Feed for long Carriages. Peterborough, Ont.

**R. MOWRY,**  
Peterboro, Ont.,  
Manufacturer of  
**THRASHING MACHINES, HORSE POWERS,**  
and **Sawing Machines.**  
All work warranted. Repairing of all kinds promptly attended to at moderate rates.

**JOHN. T. CRAIG,**  
Carriage and Sleigh Maker, Horse Shoeing, &c.  
ALL WORK GUARANTEED.  
**ELIZABETH ST., ASHURNHAM,**  
OPPOSITE PETERBOROUGH, ONT.

**McANDREW & NOBLE,**  
Opp. Hall, Innes & Co., and next door to the Fire Engine Station,  
**Simcoe Street, Peterborough, Ont.**  
Steam and Hot Water Heating in the most improved and economical plans. Sanitary Plumbing a Specialty. Gas Fitting Practically done.

**ALEXANDER GIBSON,**  
IMPROVED STYLES OF HORSE-SHOEING.  
Spring Steel Shoes & Steel Collars, Horse Manufacture.  
Lame and Interfering Horses a Specialty.  
Mill Picks Sharpened.  
Near Peter Hamilton's Foundry,  
George Street, Peterborough, Ont.

**FOR LIVERY RIG, TRY**  
**CONNORS BROS.,**  
TIP-TOP LIVERY,  
George Street, South of the Market Square,  
PETERBOROUGH, Ont.



**J. H. WALKER,**  
DESIGNER AND  
ENGRAVER ON WOOD  
REMOVED TO  
FORESTRY CHAMBERS,  
Old Post Office Building  
Enter by 133 St. James St.  
or by 110 St. Francois  
Xavier Street, Montreal.  
Fine Art Engraving,  
Portraits, &c.

ESTABLISHED 1850.

**CANADA LEAD & SAW WORKS**

**JAMES ROBERTSON,** General Metal Merchant and Manufacturer,  
Office 20 Wellington St., Montreal, P.O. Box 1500.  
Lead Pipes, Shot, Putty, White Lead, also Gang, Circular and Cross Cut Saws of all kinds. (Prices furnished on application.) Branches: Toronto, James Robertson & Co.; St. John, N.B., James Robertson.

**Montreal Advertisements.**

**Blotting Paper.**  
First Prize Dominion Exhibition 1880.  
**JOHN CRILLY & CO.,**  
MANUFACTURERS OF  
Blotting Paper, Flour Sack Paper,  
Music Paper, Fine Manilla Paper,  
Colored and Brown & Grey Wrapping Paper,  
White Printing Paper, Roofing Felt and Match Paper,  
Flour Sack Paper Bags, &c., &c.  
Special Sizes and Weights made to order  
389 ST. PAUL ST., MONTREAL.

**DOMINION PAPER CO.**  
100 Grey Nun street, Montreal.  
(Mills at Kingsey Falls, P.Q.)  
MANUFACTURERS OF  
The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned & White)  
No. 3 News and Printing, " "  
White Tea and Bag,  
Bleached Manilla Envelope, Bag and Wrapping,  
White Manilla Tea and Wrapping,  
Unbleached Manilla Bag and Wrapping.

**DOMINION EXHIBITION, 1884.**  
FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL  
Awarded to the

**ROLLAND PAPER CO.,**  
MILLS AT ST. JEROME, P.Q.  
Bronze Medals for Writing, Caps to Posts  
Book and Job, News and Bristol Board.  
Silver Medal for Colored Papers.  
Gold Medal for best collection.  
Special sizes and weights made to order.  
HEAD OFFICE IN MONTREAL.

**J. B. ROLLAND & FILS,**  
Wholesale Paper Warehouse,  
ST. VINCENT STREET, NOS. 6, 8, 10, 12, & 14

**ALFRED J. TURCOT & CO.,**  
366 St. Paul St., Montreal,  
Are receiving weekly the latest styles in  
**MILLINERY & FANCY GOODS,**  
From European and American markets.  
Black Goods a specialty in  
Cashmere, Velvets, Velveteens, Ribbons and Ostrich Feathers a specialty.  
Special discounts to Cash Buyers.

**PARKER'S FOUNDRY.**  
19 to 29 Dalhousie Street,  
MONTREAL.

**CAST-IRON SINKS** MADE FROM THE best American patterns. A large assortment in stock. Prices on application.  
**MOSES PARKER.**

**FENWICK & SCLATER,**  
Asbestos Warehouse, Railway, Steamboat and Engineers' Supplies.

**Phoenix Fire Works—Fire Engine Hose**  
229, 231 and 233 Commissioners Street,  
MONTREAL.

**JOHN FOGG,** 193 KING ST. EAST, TORONTO, ONT.  
Brass Founder. Railway Castings a specialty. Babbitt and Antifriction Metals of all descriptions. Lead and Zinc Castings.

**Ottawa Advertisements.**

**VULCAN BOILER WORKS,**  
McBRIDE & CO., Man'rs. of Iron & Steel  
**BOILERS OF EVERY DESCRIPTION.**  
Tanks, Girders, Iron Roofing  
Bank Vaults, Smoke-Stacks and all kinds of Sheet  
Iron Work. 428 & 430 Wellington St., OTTAWA.  
Repairs promptly executed.

**STEWART & FLECK, JR.,**  
MANUFACTURERS OF EVERY DESCRIPTION OF  
**Mill Machinery,**  
Water Wheels, Steam Engines,  
Boilers.  
VULCAN IRON WORKS, WELLINGTON ST., OTTAWA.  
Repairs Promptly Executed.

**OTTAWA PLATING CO.,**  
106 and 108 Bay Street,  
FINEST GOLD, SILVER AND NIKEL PLATING  
No goods allowed to leave the Works unless  
plated and finished in the best possible manner.  
None but skilled workmen employed.  
OFFICE AND SHOW ROOM, 170 SPARRE STREET.  
**GARROW & MACDONALD.**

**OCCIDENTAL HOUSE,**  
H. BEAUVAIS, Proprietor,  
49 to 53 DUKE STREET, near Railway Station,  
OTTAWA.  
First-class Accommodation for the Travelling Public

**VICTORIA FOUNDRY, OTTAWA.**  
Engine & Mill Machinery of every description  
MANUFACTURED.  
GENERAL REPAIRS DONE.  
M. W. MERRILL, N. S. BLASDELL & CO.

**JOHN BROWN,**  
**SOAP & CANDLE**  
MANUFACTURER,  
YORK STREET, OTTAWA.

**P. BOILEAU,**  
Formerly with Joseph Isabelle, of Hull,  
**CARRIAGE MAKER,**  
No. 28 CLARENCE ST., OTTAWA.  
Vehicles to order and Repairs made on the  
shortest notice. Prices moderate. Your patronage  
is respectfully solicited.

Mount Sherwood Sash and Door Factory,  
**ROBERT THACKRAY,**  
Importer and Manufacturer of  
**FLOORING, MOULDINGS, &c.**  
PLANING AND RE-SAWING DONE TO ORDER.  
MOUNT SHERWOOD, OTTAWA, ONT.

**W. REARDON,**  
MANUFACTURER OF  
BROOMS, SCRUBBING BRUSHES, ETC.,  
The trade supplied. Factory and Office  
138 YORK ST., OTTAWA, ONT.

**L. DUHAMEL,**  
**Carriage Maker,**  
(Established 1845)  
109 Murray Street, Ottawa, Ont.  
Improved Carriages and Buggies, combining  
lightness, strength, elegance and comfort.

**THOS. TODD & SON,**  
**Commission Merchants**  
MILLERS & MALTSTERS,  
GALT, . . . . . ONTARIO.  
**FLOUR A SPECIALTY.**



Leading Manufacturers, &amp;c.

**D. MORRICE, SONS & CO.**General Merchants, &c.,  
MONTREAL and TORONTO.**HOCHELAGA COTTONS.**

Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &amp;c.

**ST. CROIX COTTON MILL.**

Tickings, Denims, Apron Checks, Fine Fancy Checks, Gingham, Wide Sheetings, Fine Brown Cottons, &amp;c.

**ST. ANNE SPINNING CO. (Hochelaga).**

Heavy Brown Cottons and Sheetings.

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

The Wholesale Trade only supplied.

—THE—

**Canada Cotton Manf'g.**

COMPANY,

CORNWALL, - - ONT.

MANUFACTURE

**COTTONADES, WOVEN DUCKS, DYED DUCKS,**  
White Ducks for Sails, Tents, in  
7, 7½, 8, 9, 10 and 12 oz.**CANTON FLANNELS, BLEACHED, UN-**  
**BLEACHED and COLORED.****CRAIN BAGS, SUGAR BAGS.**All orders executed DIRECT from the Mills at  
Cornwall. Accounts opened with the Wholesale  
Houses only.

MONCTON

**COTTON MANUF'G CO.**

MONCTON, N.B.

MANUFACTURERS OF

Brown Cottons and Sheetings,  
Cotton Yarns, &c.**BELANGER'S FOUNDRY,**  
St. Raymond, P.Q.,

Manufacturer of all kinds of

**MILL MACHINERY.**

Castings in Iron and Brass done at low rates.

**GALT FELT COMPANY,**

Manufacturers of FELT GOODS,

GALT, ONT.

D. SPEIRS, Proprietor. ED. ROOS, Manager.

**IMPERIAL COUGH DROPS.**Best in the world for the throat and chest.  
For the voice unequalled.

TICK TRENT.

R. &amp; T. WATSON, MFRS., TORONTO.

Leading Manufacturers, &amp;c.

**CANTLIE, EWAN & CO.,**

GENERAL MERCHANTS

AND

Manufacturers' Agents.

Bleached Shirtings,  
Crey Sheetings, Tickings,  
White, Crey & Colored Blankets,  
Fine and Medium Tweeds,  
Knitted Goods,  
Plain and Fancy Flannel,  
Low Tweeds, Etoffes, &c.,  
WHOLESALE ONLY SUPPLIED.15 Victoria Square, MONTREAL.  
12 Wellington Street E., TORONTO.**MONTREAL COTTON CO.**

Works at Valleyfield.

Percales, Batistes,  
Pocketings, Wigans,  
Window Holland,  
Cheese & Butter Cloths,  
Foulards, Satteens,  
Permanent Linings,  
Beetled Twills.Grand Isle Dyeworks & Bleachery.  
R. R. STEVENSON, Selling Agent,  
10 Lemoine Street, MONTREAL.

—ESTABLISHED IN 1861.—

**J. H. LEBLANC,**

WHOLESALE DEALER IN

**OSTRICH AND VULTURE Feathers.**

OFFICE AND FACTORY:

547 Craig Street, 547.

P.S.—The Trade is respectfully requested to  
remember the following:According to a new process which I possess, I can  
dye Feathers and Feathers to any color whatever, and  
this in less than ten minutes.**S. H. MAY & CO.,**

474 &amp; 476 St. Paul St.,

Importers and Dealers in

Paints, Linseed Oil,

Lubricating Oils, Window  
Glass, Turpentine, Varnish, &c.**P. D. DODS,**

Importer and Manufacturer of

**Paints, Varnishes**

AND ARTISTS' MATERIALS.

**PLATE AND SHEET GLASS.**A Full Stock always on hand of all Painters'  
requirements.

Specialty in Fine Colors, Leads &amp; Varnishes.

23 St. JOHN ST. AND 26 & 30 HOSPITAL ST.,  
MONTREAL.

Leading Manufacturers, &amp;c.

We beg to inform the trade that  
we have now in stock a full  
line of colors in**KNITTING SILK**in both REELED and SPUN SILKS.  
To be had of all wholesale  
houses in Canada.**BELDING PAUL & CO.**

MONTREAL.

**WM. PARKS & SON,**

COTTON SPINNERS,

BLEACHERS AND DYERS,

ST. JOHN, N.B.

COTTON YARNS, White and Colored, Single  
and Double Twist Yarns, Bleached and Colored.

CARPET WARPS, White and Colored.

BEAM WARPS, for Woollen Mills in all the  
varieties required.

HOSIERY YARNS of every description.

BALL KNITTING COTTON, superior in  
quality to that imported.For Sale by the Wholesale and Retail Dry Goods Trade  
THROUGHOUT THE DOMINION.

AGENTS:—

THOS. D. BELL,

WM. HEWETT,

70 St. Peter St., Montreal. 11 Colborne St., Toronto

**Stormont Cotton Co.,**Denims, Tickings, Cottonades, Fan-  
cyl Wove Shirtings & Apron Checks.**Hamilton Cotton Co.,**Ball Knitting Cotton, Hosiery Yarns,  
Cotton Yarns (White and Colored), Twist  
Yarns (Bleached and Colored), Beam Warps  
all kinds, Cottonades and Denims.**Cornwall Cotton Batting Co.,**  
Batts put up in Cases or Bales in  
any weight to suit the trade.**Simcoe Woollen Co.,**  
Crey Blankets, Wheeling and Fin-  
gering Yarns.All communications regarding Terms or Goods  
addressed to our Agents,**F. McELDERRY & CO.,**

13 and 15 St. Helen St., Montreal.

Toronto Office, 35 Scott Street.

**CUSTOMS**

AND

**EXCISE TARIFF**

—) WITH (—

English, French &amp; German

**EXCHANGE TABLES,**

Revised up to August 25th, 1885.


**MORTON, PHILLIPS & BULMER,**

STATIONERS, BLANK BOOK MAKERS AND PRINTERS,

1755 Notre Dame Street, Montreal.

Leading Wholesale Trade of Montreal.

**JOHN CLARK, Jr. & Co.'s**

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

**M. E. Q.**

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, MONTREAL.

Leading Wholesale Trade of Montreal.

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

Received  
Gold Medal  
THE  
Grand Prix  
Paris Exhibition,  
1878.



Received  
Gold Medal  
THE  
Grand Prix  
Paris Exhibition,  
1878.

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

**WALTER WILSON & CO.,**

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

Leading Wholesale Trade of Montreal

**JAMES TURNER & Co.,**



(ESTABLISHED 1848)  
WHOLESALE GROCERS AND  
LIQUOR MERCHANTS  
**Hamilton, Ont.**



**TURNER, ROSE & Co.,**  
Wholesale Grocers and Tea Merchants;  
**Montreal, Que.**

**Turner, Mackeand & Co.,**



WHOLESALE GROCERS'  
**Winnipeg, Man.**

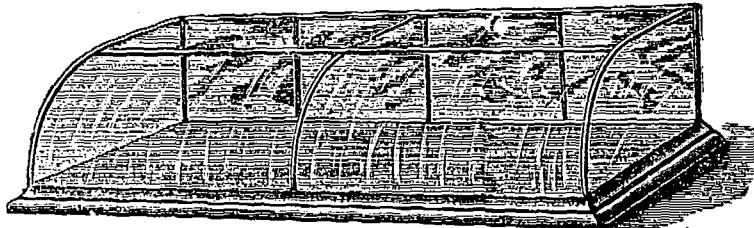
**COUNTRY MERCHANTS,**

Ask Travellers Visiting You for  
Samples of

**CANADIAN PRINTS.**

Several Thousand Patterns to Select  
from.

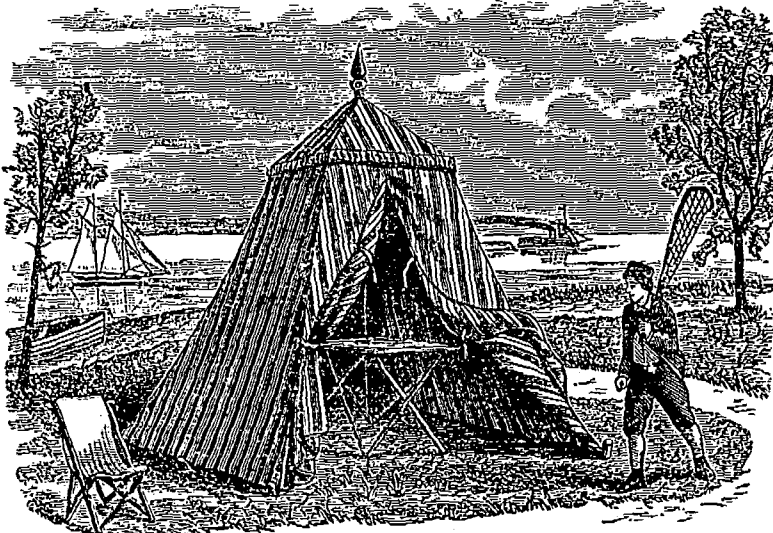
The **MAGOG TEXTILE** and Print Company,  
MONTREAL.



**Dominion Show Case Manuf'g Co.**

J. P. WAGNER. C. SCHAOK. H. G. LAUR'CE. WM. MAHR.

**SILVER MEDAL** Toronto Exhibition, '84. **FIRST PRIZE** Provincial Fair, Ottawa, '84  
Show Cases of every description in Nickel, Silver, Walnut, Ebony, etc.  
Hardwood Store Fittings, Metal Sash Larn, etc. Send for Catalogue and Price List.  
Show Rooms and Factory:—59, 61 & 63 Adelaide St. West, **TORONTO, ONT.**



**NATIONAL MANUFACTURING COMPANY,**

160 Sparks Street, Ottawa, and 70 King Street West, Toronto.

**GOLD and SILVER MEDALS and 101 FIRST PRIZES FOR 1884.**

Tents, Flaps, Awnings, Camp Furniture, Tarpsaulins and Oil-Clothing, Decorated  
Window Shades and Cornice Poles.

Send Stamp for Illustrated and Descriptive Catalogue.

Special Inducements to the Trade, Lumbermen, Contractors and large buyers.

**Commercial Summary.**

REMITTANCES from subscribers who receive their paper by mail are acknowledged by altering the date on the address-label, which always shows the time to which the subscription is paid.

THE glass-works of Messrs. Kerr & Co., Hamilton, are announced to have resumed operations with some 200 employes.

VEVRE F. X. PROULX, general store, Princeville, Que., has compromised her late husband's liabilities at 60 cents in the dollar, with notes payable in 3, 6, 9 and 12 months secured.

MR. BLUMHART, of Blumhart & Riverin grocers, Quebec, who has been in ill-health for some time past, died last week. Mr. Riverin will probably continue the business.

AS AN instance of prompt postal service, letters post-marked Yokohama (Japan), September 1st, were delivered in Montreal early on the morning of the 22d.

THE stations on the line of the New Brunswick railway between McAdam and Fredericton Junction sent 30,000 quarts of blueberries to the United States this season.

THE annual meeting of the Lumber Manufacturers Association of the Northwest was held at Chicago last week. The president's annual address showed a decline in values of 15 per cent from the prices of 1883.

**D. Y. STEWART & CO.**  
OF GLASGOW,  
Manufacturers of  
**CAST IRON P**

FOR GAS AND WATER MAINS.  
Estimates furnished on application to the Agents  
**J. & H. TAYLOR,**  
No. 16 St. John Street, MONTREAL.

**FIRST ARRIVALS:**  
**NEW LABRADOR HERRINGS,**  
MUNN'S BRAND.

Now landing ex. Str. "Vanguard" and ex. Schr  
"Volante."

PRIME QUALITY.

ALSO FOR SALE:

Steam Refined Seal Oil, A. Newfoundland Cod  
Oil, new Cod Liver Oil, Newfoundland dry Cod Fish,  
Newfoundland Salmon in tins and barrels.

**Stewart Munn & Co.,**  
NO. 22, ST. JOHN STREET,  
MONTREAL.

**PRATT'S PATENT GASOLINE,**  
PREPARED  
86°, 880°, and 90° gravity, for Gas Machines.

—ALSO—

**PRATT'S DEODORIZED NAPTHAS**

For Manufacturers, Dyers and Druggist trade.  
Get our quotations.

**C. PEVERLEY,**  
OFFICE: 1782 NOTRE DAME ST., MONTREAL

**EDWARD EVANS,**  
(Late of Montreal.)  
**ACCOUNTANT,**  
74 King Street West,  
TORONTO.

Jas. Robinson, who fled from Canada to Mexico, after committing extensive forgeries, arrived in custody at Rimonski by the last steamer from Liverpool, and has been taken to St. John, N.B., to stand his trial.

A HOTEL-KEEPER at Pointe Claire, who has been somewhat troubled with law suits lately, is now under seizure for an account of \$450, and speaks of making an endeavor to arrive at some settlement with his creditors.

J. L. Hill, keeper of a general store for the last two years at Marbleton, Que., has assigned, showing debts of \$2,000 and assets of nearly \$1,200. A few days ago he offered to settle at 50 per cent, spread over nine months.

The semi-annual meeting of the Canadian Fire Underwriters' Association, called for the 22nd inst., in this city, has been postponed to the 3d November, next, owing doubtless, in a measure, to the exhibition in Toronto.

An English company is negotiating for the construction of a dry dock in Halifax.—The directors of the Buctouche and Moncton Railway Co. have resolved to call for tenders for the construction and furnishing of the road.

Lending Wholesale Trade of Montreal.

**GREENE & SONS**  
**COMPANY,**  
MONTREAL.

WHOLESALE  
FURS,

HATS,  
ROBES,

CLOVES,

MOCCASINS,

&c.

MEN'S

FURNISHINGS.

Well Assorted Stock in  
ALL LINES.

WAREHOUSE:

517, 519, 521, 523 and 525

St. Paul Street, MONTREAL.

In our article "the Silver Question," last week, the circulation of the United States National Bank Notes was mis-stated, owing to a typographical error. It should have read \$316,000,000 instead of \$346,000,000.

A prosperous wholesale manufacturing firm of Collingwood, Ont., in remitting us three years' subscription, one year being in advance, accompany it with the appreciating remark "The JOURNAL OF COMMERCE is a credit to your city."

The Quebec Chronicle congratulates its readers, for about the third time, upon the transfer of the North Shore railway to the Canadian Pacific, which latter is now one concern from the Pacific ocean to the St. Lawrence at Quebec.

The cattle area of the United States, now extensively devoted to grazing, and commonly known as the range and ranch cattle area, embraces about 1,365,000 square miles, and constitutes approximately 44 per cent of the total area of the United States.

NOTWITHSTANDING the increase in the JOURNAL OF COMMERCE to 56 pages the present week, we are compelled to postpone reference at to the exhibits the Toronto fair and other matter, including a number of advertisements, some of them awaiting cuts.

In Toronto, Ellen Arnott, dry goods, has assigned to Mr. Warring-Kennedy; Charles Kimpton, grocer, has also assigned, with liabilities of about a couple of thousand dollars.—M. J. Stacks, provision dealer, assigned on the 17th, and met his creditors on the 22nd.

We learn from Quebec that the fall fleet will probably be light; most of the vessels are com-

ing on chance of cargoes, very few being chartered. Low freights, which would offset the higher insurance, may be obtained, in which case shipments would be heavier than is now looked for.

D. SHANNON, hutter man, referred to last week, has been traced to Chicago, where he is dealing on the local board with one Stewart, formerly of Toronto. Shannon is now said to be in communication with his late friends here and in Toronto, with a view to returning and squaring up.

J. A. WHIGG, clothing, etc., Winnipeg, Man., has assigned. He obtained an extension one or two years ago and closed his branch at Port Arthur. His indebtedness is chiefly to one firm in Montreal—Brown Bros., of Winnipeg, hardware, etc., have sold out to Campbell Bros. at 55 cents in the dollar.

INCORPORATION will be applied for by "The St. Lawrence Steel and Wire Company, Limited," with headquarters at Gananoque, Ont., and capital of \$10,000 in shares of \$25 each. The company intend manufacturing car-set steels, steel shoe shanks, crinoline wire, clock springs, and other specialties.

Boston capitalists have given notice of their intention to form the Westmoreland Mining Company, with a capital of \$500,000, in 100,000 shares of \$5 each. The object of the company is the mining and reducing of copper, gold, silver and other ores and minerals, and the head office will be in Dorchester, N.B.

FIVE factories are engaged in canning oysters, shrimps, etc., on the Gulf coast between New Orleans and Mobile, and it is reported that they were successful from the start. They find

EMBROIDERIES

WHITE,

JOSELIN

& CO.

7 WELLINGTON ST. WEST,  
TORONTO, ONT.

HATTERS & CO.

JOHN HENDERSON & CO.  
Hatters and Furriers,

1677 NOTRE DAME ST., MONTREAL.

We invite attention to our present **FUR STOCK.**  
**Special Quotations made now for South Sea Seal**  
Goods, Musk-Ox Robes, and fine Furs of every description.

Goods sent subject to approval to any part  
of the Dominion.

McARTHUR, CORNELL & CO.,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star,  
Diamond Star, & Double Diamond Star Brands.  
English 16, 21 and 26 oz. Sheet.  
Rolled, Rough and Polished Plate Glass.  
Col'd, Plain & Stained Enamelled Sheet Glass.  
Painters' and Artists' Materials.  
Chemicals, Dye Stuffs.

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street  
and 235, 255 and 257 Commissioners Street,  
MONTREAL.

sale for the ir goods in the Southwestern States  
and it is said that they have driven the Balti-  
more oysters out of that section.

■ A CANADIAN firm is said to have secured a  
contract to cut the timber from 30,000 acres of  
land in the State of Georgia.—The *Hants Jour-  
nal* says: The gold mine here shows a splendid  
result for the month of August, the proceeds  
being nearly \$8,500. It is thought that this  
can be improved upon as facilities for work in  
crease.

D. DUPUIS, carriages, St. Jean Chrysostome,  
Que., already noted, has been in town  
lately, endeavoring to arrange for a com-  
promise at 50 per cent. Liabilities about  
\$5,000; assets nominally \$3,500.—Napoleon  
Mercier, in business in a small way at St. Val-  
erien, Que., assigned on the 9th to the prothon-  
otary of Bedford.

The first coal from the Galt mines over the  
new line between Dunmore Junction and Leth-  
bridge has been received at Winnipeg. The  
output is 150 tons, which will be increased to  
200 tons.—An extensive hatchery for the breed-  
ing of whitefish is to be built at Owen Sound,  
and is expected to be completed in time to be  
stocked this fall.

Mr. R. H. COBB, druggist, Ottawa, had  
scarcely settled down in a business and domes-  
tic way before he found his means becoming  
inadequate. He began in the spring of 1883,  
after an experience of a few years with a promi-  
nent dealer in the city, and was supposed to be  
doing fairly well, being reported at one time  
worth a surplus of \$1,000 over all liabilities.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.,

Cod Liver Oil, Norwegian,

Coriander Seeds, Cream of Tartar,

603 CRAIG STREET,

MONTREAL.

A NEW salt combination has been formed in  
Ontario, comprising the six manufacturers in  
Goderich, the two wells in Kincardine, one well  
at Port Frank, and the Courtwright Salt Co.  
The head office is in Goderich, with C. F. Pash-  
ley, formerly cashier of the old Canada Salt  
Association, as secretary. Mr. Joseph Williams  
is president, and Mr. John Scobie, vice-presi-  
dent.

Mr. A. E. DESSLETTERS, dry goods dealer, Three  
Rivers, Que., has been more or less trading on  
expectations from his father's estate for some  
few years past, but with little success financial-  
ly. He failed about two years ago, and settled  
at 75 cents, endorsed. He is now in trouble  
again, and assigned a few days ago to Mr. H.  
B. Picken. He owes about \$7,000; the assets  
consist of about \$6,000 in stock and \$1,200 in  
book-debts. The paternal estate is not booming  
at present.

A FEW months since we mentioned the as-  
signment and departing for "pastures new"  
of Mr. George Wilkinson of Guelph, who was  
in the grocery and liquor trade there for nearly  
twenty-five years. We now learn that his stock  
was sold at 75 cents, and that the trustee, Mr.  
John Smith, has made a dividend of 22 cents  
in the dollar on the claims filed, the liabilities  
amounting to about \$13,000, divided among  
some eighty claimants. About \$3,000 is for  
borrowed money and accommodation paper,  
Mr. Wilkinson having unlimited confidence

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL.

placed in him by his customers and intimate  
friends, some of whom can ill-afford to sustain  
their losses.

Mr. L. C. BELLSMITH pursued the vocation of  
a school-teacher for some time, but his instinct  
or associations prompted him to aspire to the  
profession of a photographer, and having  
opened a gallery at Guelph he ran a short and  
inglorious career. Some months since he as-  
signed, and has now entered the Salvation  
Army, where we hope he may be both more  
useful and successful.

Mr. DAVID TRIPP's career as a business man  
has been somewhat chequered. Giving up the  
shoe trade at Guelph, with which he was fami-  
liar, some years ago, he tried the bankrupt  
stock and auction business on a small scale,  
with small success; he returned to his first em-  
ployment. So long as he was satisfied to stick  
to the stall, and make sales as customers pre-  
sented themselves, all seemed well; but leaving  
Guelph for Elova, and then for Fergus, he  
seemed to get further out of his depth, and has  
now returned to Guelph for another beginning.  
We are given to understand that his liabilities  
are small, and, possibly, his assets smaller still.  
But he is still young, plucky and industrious,  
and, having the experience of the past, there  
is yet hope for him.

WM. KYLE & Co.—A case of forgery is re-  
ported from Toronto. The firm of Wm. Kyle &  
Co., who were doing a moderate business as  
importers and wholesale dealers in liquors and  
teas, were recently discovered by their bankers  
(the Merchants) to have a large number of

**J. W. MACKEDIE & CO.,**

MANUFACTURERS AND WHOLESALE

**CLOTHIERS.****MONTREAL,****NUMBERS 31 & 33 VICTORIA SQUARE.**

A buyer of taste and experience in the British and the Canadian Woollens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

**THE ADAMS TOBACCO CO.**

Manufacture the finest Chewing and Smoking Plug Tobacco, and Cut Plug. Gold Medal and Diploma awarded them at Dominion Exhibition, 1884. The following are their leading Brands:

<b>Bright Chewing.</b>	<b>Fancy Chewing.</b>
"Gold Coin."	"Spun Roll."
"Little Sargeant."	"Crown Jewel."
"Got It."	<b>Smoking.</b>
<b>Black Chewing.</b>	"Dindew."
Black Bird, 12s. in	Double Thick, 6s.
Caddles and Boxes.	Viola Solace, 12s
"Black Hawk," 3s.	
"Little Giant" P.P. 12s.	All goods warranted.

**NEW SEASONS TEAS,  
CHOICE NEW CROP TEAS.**

Young Hyson,

**JAPAN**  
AND  
**BLACKS.**

A large stock of Canadian Refined SUGARS for Sale.

**BROWN, BALFOUR & CO.,**  
Wholesale Grocers, - HAMILTON.

forged notes amongst the customers' notes lodged as collateral for loans. A reply from a party to whom a notice was sent, that he had had no dealings with the firm, led to a careful examination of the notes on hand, and to a searching enquiry at the office of the firm. In a very few hours the true state of affairs was ascertained, and the bank discovered that for several months a systematic manufacture of "customers' notes" had been carried on. The forgeries were skilfully executed, it is alleged by the bookkeeper, one Colin Munro, and as he used only names which were, or had been, in the firm's books, and limited himself to reasonable amounts, he was able to carry on the deception for some time successfully. Munro left while the examination was in progress, and has not since been found. Kyle, the senior partner, was arrested at the bank's instance on a charge of uttering forged paper. The transactions are said to have been numerous, but the amount at stake is, fortunately, not very heavy. It is understood that some other institutions have been victimized as well. The

**TEES, WILSON & CO.**

(Successors to James Jack &amp; Co.,)

**IMPORTERS of TEAS  
AND GENERAL GROCERIES,  
66 ST. PETER STREET, MONTREAL**
**PORTER & SAVAGE**  
TANNERS and Manufacturers of  
**LEATHER BELTING,**

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

**BEUTHNER BROTHERS,**
**MANUFACTURERS' AGENTS & LEADING  
IMPORTERS IN THE DOMINION OF**
**Embroideries & Hosiery**

750 to 754 Craig St., MONTREAL.

concern is now reported to have made an assignment to Edward Meek on behalf of Osborn & Co., of this city. The foreign liabilities are put at \$10,000.

The largest bar of gold ever seen in Nova Scotia was brought to Halifax from the New Albion mines at Montague. It weighed 1,054½ ounces being the product of fourteen days' crushing in a twelve stamp mill, and is valued at \$20,618.

Edward Duffy, cooper, Halifax, has assigned to B. G. Gray.—The liabilities of Henry Cook provision merchant, Halifax, are between \$8,000 and \$9,000. He is expected to pay in full.

The British colonies include the richest and largest forests in the world, extending over millions of square acres. In India alone about 60,000 square miles are afforested, and the forests of Canada, Australia, New Zealand, and Cape Colony are second to none in size and the variety and value of their productions.

The Canadian Pacific Railway has decided to call for tenders for the construction of the La-

**IMPORTANT**  
Use the only Reliable Disinfectant  
**"MATERS," CARBOLIC ACID!**

The Public Analyst for Montreal Certifies as follows, Sept. 8, 1885:

THIS IS TO CERTIFY that I have analyzed an original bottle of "MATERS" CARBOLIC ACID, and find the same to be a solution of Carbolic Acid, equal to 80 per cent. of Solid Crystal Carbolic Acid, and free from all impurity. It, therefore, ranks equal to any imported Acid No. 5 standard, and is well adapted for disinfectant and antiseptic purposes.

(Signed), J. BAKER EDWARDS, Ph. D.; D.C.L., Public Analyst, Montreal.

Dr. Government, Chairman Medical Board of Health for Ontario, writes:

"You may sell 'MATERS' CARBOLIC ACID as a RELIABLE disinfectant." EVERYONE knows Carbolic Acid is the best disinfectant, therefore, why be led away by articles of unknown composition with fancy names. Ask your Chemist for a 25c or 50c bottle of MATERS' CARBOLIC ACID, it is patronized by the Montreal Board of Health.

Sold by all Druggists, who can easily procure it, if out of stock, from the sole proprietors.

**EVANS, SONS & MASON, Limited,**

Western Branch: Toronto.

Wholesale Druggists, Montreal.

**C. A. LIFFITON,**

Importer and Wholesale dealer in

**COFFEES AND SPICES,**  
Acme Coffee and Spice Steam Mills  
329 ST. JAMES STREET.  
Agent for

**MacURQUHART & CO.'S.**  
LONDON, ENGL.,  
CELEBRATED WORCESTERSHIRE SAUCE.
**EDMUND EAVES,**

IMPORTER OF

**Watches and Jewellery**

WATCH TOOLS and MATERIALS,

**1683 NOTRE DAME STREET,  
MONTREAL.**

chine Bridge. The estimates include the approaches, a draw-bridge over the Lachine Canal, and another over the G.T.R. track. The full length of work to be let, including the bridge itself, is four and a half miles and the estimated cost is \$1,250,000. The length of the bridge will be three thousand feet, supported by eight spans. The bridge is to connect the C.P.R. system north of the river with the American railroads and with the short line to the Atlantic.

An important sale of limits is reported from Ottawa, Messrs. White of Pembroke being the sellers and Sherman, Lord, Herdman & Co., the purchasers. The price is understood to have been in the neighborhood of \$300,000. Timber limits within easy reach are rapidly getting into what may be called "last hands," being eagerly sought after by millmen, who require them for the maintenance of their log supplies.

Louis Pavost, dry goods, St Henri suburbs, is again in trouble and has assigned, showing liabilities of about \$4,500. The assets consist of stock, not mentioned as yet, and book debts; of these \$100 are good and \$300 doubtful or bad. He failed some two years ago, shortly after dissolving partnership with Mr. Parent,

Leading Wholesale Trade of Montreal

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

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

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

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Heads, Trunk, Clout, Oigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.  
Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felco Plates, Lining and Saddle Nails, Tufting Buttons, &c.

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

Be sure to see Them!

WHAT?

**A. S. VAIL & CO.'S**  
**OVERCOATS.**

Also Mens', Boys', and Youths'  
Suits for Fall.

SPLENDID VALUE.  
WELL CUT. WELL MADE.  
A 1 SELLING GARMENTS.

**A. S. VAIL & CO.,**  
WHOLESALE

Manufacturers of Ready Made Clothing,  
16 & 18 James St. North,  
HAMILTON, Ont.

and removing to St Henri, settling at 50 cents in the dollar. His present trouble is chiefly owing to ill-health during the last three months.

**RIGID PRECAUTIONS.**—In the business wards of the city, the West, Centre and East, there have been only six deaths from small-pox from the 1st April to the 5th September, inclusive. The number of deaths under 15 years was 361; over 15 years, 55. The cases are confined almost wholly to French Canadian children of about 5 years of age. This fact, which is certified to by the secretary of the Board of Health, in a circular issued this week, signed by Mayor Beauregard, has already been referred to in our columns. Goods of all kinds shipped from Montreal are now subjected to so perfect a system of fumigation, and the employes of the

Leading Wholesale Trade of Montreal.

**DISINFECTANTS**

**CHLORIDE OF LIME,**  
In Casks, Barrels, Kegs, & 1 lb., ½ lb., ¼ lb. boxes.

**CARBOLIC POWDER,**  
In Bulk and in Tins.

**CARBOLIC ACID,**  
In Bulk and in Bottles.

**SULPHATE OF IRON,**  
Barrels, Kegs, Parcels.

**CAMPHOR.**

In Rings and Blocks, English and American.  
QUOTATIONS FURNISHED ON APPLICATION.

Lyman, Sons & Co., Montreal.

**GLUE,**

Sand-Paper,

Neatsfoot Oil,

BLACKING.

Peter R. Lamb & Co.,

MANUFACTURERS,

TORONTO, - CANADA.

Headquarters for Toilet Soap.

The undersigned have one of the Largest and Best assortments of

**TOILET SOAPS,**

including Carbolic, Carbolic Glycerine, Tar and Sulphur Soaps on hand.

SOLE AGENTS: Enoch Morgan's Sapollo.

**EMIL POLIWK & CO.,**

394, 396, 398 and 400 ST. PAUL ST., MONTREAL.

Correspondence solicited.

various manufacturing establishments, with all the members of their families, so guarded by vaccination and other safeguards that infection is totally impossible. Dr. Covernton, the medical inspector of the Ontario Board of Health, has given certificates to this effect to the different firms, describing the stringent methods adopted. Montreal goods are thus rendered not only free of noxious effect from small-pox, but from diphtheria, scarlatina, &c., were such diseases prevailing. The circular concludes as follows: "The report of Dr.

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.  
E. C. Ivison, Jerez de la Frontera Sherries.  
Jules Regnier, Dijon, Burgundies and Chablis  
L. M. Canneaux et Fils, Chateau de Ditz, près Epernay, Champagnes.

Renaudin Bollinger & Co., Ay, Champagnes.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

Guinness' Stout, Bass' and Alleopp'e Ale, &c.  
Boig, Ponsell & Co., Barcelona and Tarragona Spanish Ports.

Eschenauer & Co., Bordeaux, Clarets and Sauternes  
H. Siebel & Sons, Mayence Rhine Wines.

George Ro & Co., Dublin, Celebrated Old Irish Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.

E. J. F. Brands, Schiedam Gins.

**A. VOGEL & CO.**

Importers & Manufacturers of

**Furs & Skins,**

532 & 534 St. Paul St., near McGill St.,

MONTREAL.

HIGHEST PRICES paid for RAW FURS.

**BATTY'S PICKLES.**

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

**H. VINEBERG,**

Wholesale Clothier,  
752 Craig St., Montreal.

Samples now on the road. Close buyers should not fail seeing them.

**FISH, HYMAN & CO.,**

Importers of, and exclusive dealers in

**FINE HAVANA CIGARS.**

Sole Proprietors of the celebrated Havana Brands :  
La Rosa de F. H. Y Ca., Hugenotto, de F. H. Y Ca.,  
Tacon de F. H. Y Ca., La Rosa Antillana, Flor de  
Domingo Garcia, and numerous other well-known brands.

483 & 465 St. Paul Street, Montreal.

P. O. Box 626.

C. W. Covernton, Chairman of the Provincial Board of Health of Ontario, should convince the public that, as regards goods manufactured in the city, when the precautions used to guard them from infection are properly carried out, the danger from that source is practically nil, while as to goods imported and in warehouse they are as free from infection as they would be in any city of the Dominion.—H. BEAUGRAND, Mayor.

I have read the above circular, and am authorized by the Provincial Board of Ontario to endorse the views contained therein.—Theodore S. Covernton, M.D., Medical Inspector Provincial Board of Health for Ontario.

# CANADA LIFE ASSURANCE CO.

The Directors are now able to announce that the business of the year, ending 30th April last, has exceeded all previous experience.

The New Assurances offered were for \$5,230,997 of which \$372,000 were declined and \$4,858,997 accepted.

New business accepted year ending 30th April.

1885.....	\$4,858,997
1884.....	\$4,408,029
1883.....	\$4,778,734
1882.....	\$4,397,165
1881.....	\$4,410,665
1880.....	\$4,222,833

BEING A YEARLY AVERAGE OF UPWARDS OF 4½ MILLIONS.

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

A. G. RAMSAY, Managing Director.

# THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Holders of Policies in this Company are permitted to do Military Service in the North-West without extra charge.

W. M. RAMSAY, Manager, Canada.

# THE CARPET WAREHOUSE.

ESTABLISHED 1859.

Full lines of all Goods pertaining to the Trade constantly on hand.

While catering principally for a high class retail trade, we are prepared to meet Dealers on the very closest terms, as well as showing one of the finest general assortments in Canada, our knowledge of the wants of the consumer giving us many advantages in our selections. **Carpets of all grades, English Floor Oil Cloths and Linoleums, Lace Curtains, Coverings and Curtain Materials, Cornices, Poles, Stair Rods, Curtain Chains, Sweepers, Shades, Rollers and Pulls, Rugs, Mats and Matting, Hammocks.**

Buyers will oblige by personally inspecting the stock, a number of JOBS in all lines continually offering. MAIL ORDERS specially desired, and samples sent when necessary.

## JAMES BAYLIS & SON,

1833 & 1835 Notre Dame Street, MONTREAL.

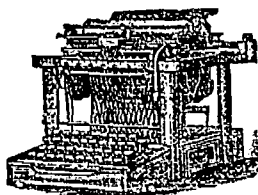
WHOLESALE. - - - - RETAIL.

## A. & T. J. DARLING & CO.

BAR IRON, TIN, &c AND SHELF HARDWARE

CUTLERY A SPECIALTY  
FRONT ST., East. 1 TORONTO.

## REMINGTON TYPE-WRITER.



WYCKOFF,  
SEANS &  
BENEDICT,  
NEW YORK,  
SOLE EXPORTING  
AGENTS.

The only Machine which will successfully supersede Pen Writing. Used by Merchants and Professional men and in Railway, Insurance and other offices, &c. &c. Send for Catalogue and Testimonials. P. O. Box, 1324.

J. O'FLAHERTY,  
AGENT FOR CANADA.  
45 ST. PAUL STREET, MONTREAL.

## PHENIX

Fire Assurance Co., London.

Established in 1782. Canadian Branch Established in 1801.

Losses paid, since the establishment of the Company, have exceeded..... \$70,000,000  
Balance held in hand, for payment of Fire Losses only, exceeds.. 3,000,000  
LIABILITY OF SHAREHOLDERS UNLIMITED.

Deposit with the Hon. Govt., for the security of Policy Holders in Canada, Upwards of..... \$140,000

No. 12 St. Sacramento St., next to Montreal Telegraph Building.

GILLESPIE, MOFFATT & CO.,  
Agents for the Dominion.

ROBERT W. TYRE, - - - - - Manager.

BAILLIE & PERKINS,  
SPECIAL AGENTS  
for the City and District of Montreal.

## GUARDIAN Fire and Life Assurance Co. OF ENGLAND.

ESTABLISHED 1821.

Paid-up Capital, One Million Pounds Stg.

Total Funds - - - - - \$19,000,000  
Annual Income, - - - - - \$3,500,000  
Invested in Canada for Sole Protection of Canadian Fire Policy-holders, - - - \$100,000

ROBERT SIMMS & CO. and GEORGE DENHOLM,  
General Agents, Montreal.

R. C. WILSON,  
Merchant Tailor,

256 St. James Street.  
Fine English Goods.

Fall Importations are now complete.

The Canadian  
Journal of Commerce.

MONTREAL, SEPTEMBER 25, 1885.

THE WARNER COMPROMISE.

Since writing on the Silver Question last week, we learn that the Warner Bill has been worked into a shape that is acceptable to the officials at Washington, as the best compromise that can be looked for at present.

It is understood that the legislation proposed will stop the coinage of the standard silver dollar, and in its place provide that the Government shall receive silver bullion, and issue therefor certificates on the basis of the value of the bullion *in gold*, to be fixed either by the current prices realized in London or New York, or by an average of the sales in the month preceding that in which the deposit is made, as may hereafter be determined.

The certificates are to be payable in bullion at the option of the Government, or in lawful money if the holder so desire, and they are to be a legal tender in all transactions between the Government and the people, excepting the payment of bonds of the United States or interest thereon.

The Bill is also understood to provide for the continuance of the issue of silver certificates for standard dollars as at present, and the extension of the law to provide for the issue of one and two dollar certificates as well.

The strict limitation of the legal tender quality to transactions between the



Government and the people, and the absence of this quality in so far as payments between citizens are concerned will remove a strong objection to, and grave source of danger in the existing coinage arrangements. These bullion certificates, lacking the character of "lawful money," cannot be forced into general circulation and clog the channels of commerce, for the banks will not be bound to accept them in payment of their ordinary commercial loans and discounts, nor will they be able to pay in them their obligations to the public.

The issue of silver certificates in denominations of one and two dollars will lead to the absorption of a large amount of the present stock of standard dollars, for there has been a great dearth of small bills for some time past, which the cumbersome silver dollar, from its weight and inconvenience for carriage could not supply. Such a use as this might employ fifty to a hundred millions. As we stated last week the coins now on hand might be borne with if further coinage were stopped, and the burden would be rendered still lighter if they are utilized as the basis for the certificates of small denominations which it is proposed to issue.

If, therefore, the Warner Bill is carried on the lines we have discussed, namely the cessation of the coinage of standard dollars, and the limitation of the legal tender character of the bullion certificates, the danger of a departure from a gold standard will be very remote.

What the fate of the new certificates may be it is hard to say. As tickets for silver bullion at the market price they would always maintain their value at or near par, subject to such fluctuations as the opposing influences may create: the demand for the certificates for payments to the Government, or for obtaining bullion, the greater or less amount of bullion deposited, etc., etc. It is to be noted that these certificates must, in the first place, be put into circulation by the owners of the bullion, and not, as in the case of the coined silver, by the Government; and that the bullion deposited will always be practically "in the market," and, as part of the supply, help to affect the market price. Coined metal, if the coins are *tokens*, that is, represent more money than the actual value of the metal they contain, is entirely out of the market; so that, whatever support is given to the silver market by the purchases of the American Government at present, will, in the event of the Warner Bill passing, be withdrawn. This is a feature which creates doubt as to the reliance to be placed on

the promised support of the silver men for the Bill in its last proposed form.

#### THE BANK STATEMENT.

The statements of the banks for the 31st August have been issued by the Department at Ottawa.

The most striking change for the month is the decrease in loans and discounts, which have fallen off nearly \$5,000,000. About one-half of the decrease is in loans to the Dominion Government, loans on stocks and bonds, and other miscellaneous advances, of what may be called non-commercial character. But the ordinary loans and discounts have also fallen off nearly two millions and a half, which, after making full allowance for payment of Canadian Pacific paper, indicates that the stagnation of business still continues, and that the longed-for revival had not become apparent before the close of the month.

Nearly the whole of the money which has been repaid from loans has been placed abroad. The net foreign balances on the 31st July were \$13,400,000 at credit; on the 31st August they were \$18,000,000. The banks that have thus accumulated funds abroad are no doubt doing so without present gain, but we presume that the near approach of the date when sterling usually touches the lowest rates for the season will enable them to invest their idle funds at a good profit. We would, however, venture the prophecy that a portion of the large supply of unemployed capital in New York is more than likely again to seek temporary use and profit in buying sterling bills, and that the exchange market will be thus buoyed up above what may be termed a natural level. As the difference between demand and sixty-day bills at present represents an interest rate of  $2\frac{1}{2}$  per cent per annum, the purchase of bills at a point where a profit in the exchange may be looked for as well is a very good investment for funds lying idle, or loaned at 1 per cent.

The circulation of the banks has increased during the month \$500,000, which indicates some activity in the movement of the crops. Deposits remain stationary as a whole, but those of the general public are reduced about \$1,100,000, the decrease being offset by an increase in the balances due the Government by a similar amount.

Taking the return as a whole, any indications of revival in trade, so far as these reflect themselves in the monetary position, are entirely wanting. They do not always show themselves here at once, but the returns are strong corroboration of

the trade reports as to the general dullness. This and the succeeding months no doubt will show the improvement usual at this season of the year; but, as far as the monetary position is concerned, the yield from a fairly abundant harvest, and the avails of the Government and Canadian Pacific loans in England will only bring additional money to coffers already overflowing, which will not be relieved until enterprise and activity again resume their sway.

Still it cannot be gainsaid that it is as wholesome a thing for the people, as a whole, to pay off their debts, as for the individual; and after these days of enforced liquidation we may fairly look for a revival on a sounder basis. The outlook is to us one for dull times rather than bad times, and though some weaker houses may fail and others go out of business, their absence from the ranks will but improve the general tone of the rest.

We subjoin our usual abstract of the statement, and comparisons with previous returns. Perhaps the most striking comparison would be one made with the statements of May last, showing the following changes in a quarter of a year:

Circulation, Increase...	\$984,000
Deposits, Increase...	6,322,000
Loans and discounts, Decrease...	5,246,000
Cash, and net foreign balances	
Increase.....	11,286,000

Such a change in the financial position is, we believe, unprecedented in Canada.

The growth of the country during the decade that has elapsed since August, 1875, may be read in the subjoined figures. The deposits and circulation which in 1875 were.....\$ 94,000,000 in 1885 amount to..... 139,000,000 showing an increase of over 50 per cent.

The "available assets," leaving out of consideration the "balances due to other banks in Canada," which are practically cancelled every day in the clearings, and taking the net foreign balances only, show a marked difference, being now \$43,000,000, as against \$21,000,000, then.

On the other hand, the increase in the investments of the banks, their loans, discounts, etc., show but a very moderate appreciation of their earning power.

In 1875 their assets under this head amounted to..... \$150,000,000 In 1885 they were..... 167,000,000 being an increase of 11.6 per cent for the 10 years in interest-bearing assets, as against the increase of 50 per cent in liabilities.

Making full allowance for the special circumstances which lead to the present ease in money matters, and taking what may be considered as the normal figures

for our liabilities and resources, it is evident that the decade has brought us great increase in material wealth, and that

capital has accumulated faster than the power of the community to absorb and make use of it:

	Aug., 1885.	July, 1885.	Aug., 1884.	Aug., 1876
Capital authorized.....	\$74,170,999	\$74,570,999	\$71,806,666	\$73,866,666
Capital subscribed.....	65,720,300	66,120,300	64,685,934	70,527,746
Capital paid up.....	61,587,256	61,957,668	61,506,455	65,326,691
Reserve fund (Rest).....	17,709,433	17,500,433	18,370,129	.....
<b>LIABILITIES.</b>				
Circulation.....	\$30,108,359	\$29,607,003	\$29,137,301	\$21,416,593
Dom. Gov. deposits on demand.....	5,827,476	4,689,795	3,688,837	3,591,536
Dom. Gov. deposits payable after notice.....	100,000	128,798	155,550	3,390,268
Deposits sec'g Gov. Contracts & Insur.....	677,115	646,470	507,892	.....
Prov. Gov. deposits payable on demand.....	808,582	1,090,580	706,964	1,584,293
Prov. Gov. deposits payable after notice.....	2,065,483	2,370,238	2,312,312	4,222,240
Other deposits on demand.....	46,533,408	47,351,473	41,063,173	30,997,949
Other deposits payable after notice.....	51,960,668	51,710,549	51,442,462	29,055,604
Loans or deposits from other Bks., secured..	12,000	24,600	961,768	.....
Do by other Can. Banks, unsecured.....	1,244,492	1,182,276	1,218,117	.....
Due Banks in Canada.....	1,456,699	1,517,599	1,133,776	2,521,358
Do. in foreign countries.....	131,147	168,368	100,881	697,041
Do. in the United Kingdom.....	595,468	926,055	931,896	2,956,809
Other liabilities.....	150,442	261,200	207,794	398,217
<b>Total liabilities.....</b>	<b>\$141,671,319</b>	<b>\$141,675,304</b>	<b>\$133,568,723</b>	<b>\$100,700,861</b>
<b>ASSETS.</b>				
Specie.....	\$6,823,126	\$6,766,698	\$7,673,109	\$6,422,074
Dominion notes.....	12,421,270	12,272,505	11,016,905	8,221,902
Notes and cheques on other Banks.....	5,620,345	6,425,842	4,296,506	3,995,815
Due from Banks in Canada.....	3,094,156	3,088,174	2,526,743	3,753,799
Due from Age's or B'ks in for'n. countries.....	13,634,306	11,044,535	13,048,750	4,808,942
Ditto in the United Kingdom.....	5,064,924	3,467,491	3,129,824	933,056
<b>Available Assets.....</b>	<b>\$46,658,127</b>	<b>\$43,065,245</b>	<b>\$41,691,837</b>	<b>\$28,135,588</b>
Gov. debentures or Stock.....	\$969,782	\$945,449	\$993,229	\$1,186,595
Loans to Dom. Govt.....	2,719,052	3,580,862	1,605,181	103,272
Do. Prov. Govt.....	708,855	762,940	519,776	663,302
Securities other than Canadian.....	2,790,518	2,738,080	1,513,503	.....
Loans on stocks, bonds, debent's. Can. or for'n	11,409,960	12,205,989	12,104,817	7,193,059
Loans to Municipal Corporations.....	2,058,776	2,560,220	1,556,487	.....
Loans to other Corporations.....	19,519,523	19,502,593	15,801,908	6,191,980
Loans or deposits in other Banks, secured..	84,318	96,318	1,365,545	.....
Loans to or Deps. in other Bks., unsecured..	443,027	732,550	350,896	.....
Discounts.....	122,320,833	124,630,973	126,441,687	127,160,298
Notes overdue not specially secured.....	1,732,003	1,710,229	2,652,745	5,106,918
Overdue notes, secured.....	2,392,069	2,485,229	2,844,517	2,302,328
Real Estate.....	1,434,670	1,303,531	1,172,453	938,992
Mortgages on Real Estate sold by Banks...	861,425	844,078	793,299	.....
Bank Premises.....	3,242,298	3,235,841	3,134,244	2,862,650
Other Assets.....	2,883,476	1,390,096	2,442,195	3,463,502
<b>Total Assets.....</b>	<b>\$222,228,712</b>	<b>\$221,790,223</b>	<b>\$216,984,319</b>	<b>\$185,063,699</b>
Directors' Liabilities.....	7,730,809	7,503,987	7,651,712	8,446,799
Avg'e Amt. Specie during month.....	6,927,928	6,640,218	7,508,169	.....
Avg'e Dom. Notes during month.....	12,074,822	11,979,420	10,794,777	.....

### LEAD PENCILS. (2).

(Concluded.)

The forming-press is composed of a cast-iron well, 8 inches deep and four inches in diameter, inside measure, having a follower or plunger, like an old-fashioned sausage-stuffer. The material is moulded into the shape of the inside of the well, by working it with the hands as the potter works his clay, placed in

the well, and driven snug down with a hammer and wooden plug; the iron follower then comes down slowly, driven by a powerful screw.

In the lower end of the well, which is upright, is an opening of the exact size and shape, square or round, desired for the leads; and as the follower presses upon the material, a thread spins out below and coils itself upon a board placed

underneath to catch it. A sufficient quantity being spun out for convenient handling, the board is removed and another put in its place. From this coil the lead is drawn off and straightened out upon boards of suitable length for three pencils, the back edge of the board having a raised, straight edge against which the first length is placed, the next length laid snug against the first, and so on, till the board is full, when it is placed carefully away for the leads to dry. When dry they are very brittle, and are cut into lengths for pencils, placed upright in crucibles of graphite, made for this use, with straight sides and fitted with covers.

When the crucible is full the leads are covered over with fine graphite to exclude the air, and, as a further precaution, the cover of the crucible is well luted on. The crucibles are then heated to a red heat, taken out of the oven and cooled, and the leads removed ready for use.

The next step is the preparation of the wood. Only a soft, close-grained wood will answer, and the best is the Florida cedar.

The wood is sawn into pieces of the right length for a pencil, of a width suitable for six, and of half the thickness for pencils.

These blocks run through a machine that planes and grooves them, the grooves being the depth of half the size of the leads. The leads are then laid into the grooves of one piece, while the other piece of cedar exactly like it is coated with glue and laid on the first. These double pieces, or blocks, are then placed in a press, many of them together, till dry enough to proceed. Leaving the press they are solid blocks containing six leads equi-distant from each other, ready to be shaped into six pencils, and these blocks go through the first machine, that brings them to size, and then through the next machine, similar to a moulding-cutter, coming out six pencils from each block.

The machine which converts the block into pencils is of a nature of a planing-machine with a series of circular cutters above and below, like the moulding-machines for wood working.

The effect of the upper and lower rows of cutters is, respectively, to cut a series of six beads, the joint effect being to make six cylinders from the block, the parts and positions of the cutters being so accurately gauged as to leave the leads in the exact centre of each cylinder (or hexagon, as the case may be), and leave no mark upon the edges of the pencils where the action of the upper and under series of cutters meets at the middle of each pencil.

The knives in these shaping machines in order to do the work well should revolve at the rate of 4,500 revolutions per minute, and must run absolutely true, as any weakness or tremor will destroy the finish on the surface of the wood, and make it necessary to adopt the old process of sand-papering each pencil, as still practiced by some manufacturers. The finish obtained by the machine is such that sand paper would roughen them. The round and hexagon or other shapes are produced in the same way. The pencils are now ready to receive the color and finish, according to taste, and are then stamped and packed for market. Great care must be taken to have the wood dry, and it is better air-dried than kiln-dried.

The machine for shaping turns out the pencils from the blocks at the rate of 72 per minute, or over 43,000 per day. The varnishing and coloring of the surface is done by a machine at the rate of 120 per minute, or 72,000 per day, and they are polished by a machine at the rate of 106 per minute, or over 63,000 per day. All of these machines are attended by girls of about twelve years of age, one to each, no skilled labor being required.

There are ten distinct grades of hardness in the leads, shown by the grade stamps, as follows: VVS, very, very soft, for the deepest heavy shading. VS, very soft, for very deep shading. S., soft, for rapid shading in sketching, the softest grade for office use. SM, soft medium, for general sketching, the popular grade for office or pocket. MB, medium black, for drawing or general use. M, medium, for office or stenographic, professional or desk use. MH., medium hard, for finer desk use or fine lines in drawing. H, hard, for bank use, or finer lines in drawing. VH, very hard, for architects and engineers, draughtsmen, etc., VVH, very, very hard, for the finest lines.

The S, SM, M, H, and V H are the five regular office grades. The whole ten grades are for artists. The SM and M are only made in the round black pencils with the gold stamp, and in the maroon finish both round and hexagon shapes. But the five regular office grades of leads are all made in round and hexagon shapes in both the cedar finish and the new satin finish, and the whole ten distinct grades of lead are made of the hexagon shape only, both of these styles of finish being for artists and technical uses.

The old method of sawing them out of solid blocks of graphite produced leads of rectangular shape, and they have been continued in that shape to the present day; but the Dixon Company has intro-

duced round leads in round wood-making a decided improvement. The round leads are more easily sharpened, are stronger than the flat shape, and more in harmony with the exterior of the finished pencils.

#### "FRENCH AND ENGLISH."

We do not intend to write an article on the time-honored school boy's game, whose name we borrow for heading; nor, after the manner of modern analysis of ancient fables, to use it for a simile of the diverse ways in which the two nationalities are believed (in some quarters) to be pulling. But we wish to say a word or two in deprecation of a certain tendency, which has of late shown itself on both sides, to say hard things of one another.

That the two races on the whole do not pull well together in this province is a fact we cannot but recognize; and it is one we regard with regret, in its bearing on our material interests, which alone are within the purview of this Journal. The two races are not necessarily antagonistic, as we see from the friendly manner in which they dwell together in other parts of Canada and in the United States, but they do not readily combine. The Frenchman, gay, light-hearted and mercurial on the one hand, industrious, frugal and contented on the other, finds little to sympathize with in the slower Englishman, with his harder qualities and his ambition and enterprise; nevertheless there is no reason why each should not respect the good qualities of each other, and find, if not sympathy and liking, at least kindly toleration.

In our own city, at any rate, harmonious working is desirable and profitable on both sides. Leaving out of consideration the value to the community of the French commercial and manufacturing houses, we have a direct interest in the material well-being of the great laboring class. The existence of a large number of frugal and industrious people within the city, who depend on daily labor for their subsistence, has attracted manufactures, and built up certain industries on a large scale, which, in turn, provide the means of livelihood for numberless families.

The manufacturers could as ill dispense with the cheap labor which makes their existence possible, as the laborers with the employment which provides them and their families with food and shelter and clothing. In our social fabric, therefore, the interests of both nationalities are closely interwoven.

For this reason, and in the interests of the commercial progress of the city, we do counsel moderation on both sides, and

mutual forbearance, and friendly co-operation, especially at the present juncture. We are confronted with an epidemic which injures the fair fame of the city, and the material interests of citizens of every class. The weight and influence of the English-speaking business community should be used to its fullest extent to enforce measures for the public health, and to remove the ill-savor which attaches to the city's good name, but let it be done without irritating and unkind words, which do harm and not good.

People in whom a horror of small-pox is ingrained, and who have grown up to regard vaccination as the ordinary and safest remedy, find it difficult to bear patiently with those whose traditions and customs are exactly contrary. But patience is here the first requisite, for no one will surrender his personal liberty in so personal a matter, against his own convictions, without a struggle, and a struggle to which, from its nature, we must accord some respect. But in saying this it must not be supposed that we are disposed to relax the requirements of the law or of individual employers of labor with respect to vaccination; far from it. We believe that employers in making such demands are taking the very best course to check the spread of the disease.

But we can get on faster by moral suasion than by force. We may force a man to be vaccinated, and so protect him from disease in his own person, but we may fail entirely to secure his willing and intelligent help in preventing the spread of the contagion by himself or others.

The best results can be obtained by the co-operation of the two races, and we hope the only strife between them will be that friendly emulation and struggle for the pre-eminence which marked the two sides in our school-day games of "French and English."

#### AMERICAN NEWS.

The statement of the New York banks for the week ending on Saturday last reflects the improvement in trade, which, however, has not been more than fairly maintained. There has been a continued demand for money from the interior for the movement of crops, and a consequent increase of loans and decrease of legal lenders.

The reserve of the banks is now \$47,000,000 above the legal requirements, being a decrease of \$3,000,000 for the week.

The New York clearing house returns show that the transactions for the week had slightly fallen off, being \$480,000,000, against \$484,000,000 in the previous week.

ASSETS.

BANKS.	Specie.	Dominion Notes.	Notes Cheq. on other Bks.	Bal. due from Bks in Can.	Bal. due from Bks not in Can.	Due from Bks or Ag in U.K.	Dom. Gov. Deb. or Stock.	Prov'l. or Pub. Sec's. not Can.	Loans to Dom. Govt.	Lns to Prov. Govts.	Loans, on Sec. of Crps'n D'b's. or other Coll.	Loans to Municipalities.	Loans to other Corp.	Loans to other BK's secured
1 Toronto	223,175	\$875,720	\$ 156,339	\$ 33,220	\$ 100,905	156,738	165,880	1,331,799	250,000	80,034	4,046,490	934,677	2,063,083	1
2 Commerce	547,332	750,053	531,167	117,778	2,168,419	71,666	152,000	662,000	2,021,108	349,284	6,982,229	985,776	14,526,441	2
3 Dominion	146,694	444,110	291,104	841,569	639,180	165,880	446,708	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	3
4 Ontario	216,668	350,725	256,627	81,428	112,402	268,076	201,569	662,000	150,000	1,378,923	429,868	1,933,726	18,817	4
5 Standard	116,910	136,922	110,727	28,002	11,476	33,939	46,666	17,070	6,930	162,579	1,378,923	429,868	1,933,726	5
6 Federal	97,181	106,365	240,861	89,967	16,951	165,880	165,880	1,184,873	800,000	162,579	9,307,974	12,000	6	
7 Imperial	804,723	327,748	131,145	203,784	155,766	165,880	165,880	1,184,873	800,000	162,579	9,307,974	12,000	7	
8 Hamilton	94,097	117,006	65,651	57,604	46,468	165,880	165,880	1,184,873	800,000	162,579	9,307,974	12,000	8	
9 Ottawa	98,101	67,030	51,228	159,576	379,129	33,939	46,666	1,184,873	800,000	162,579	9,307,974	12,000	9	
10 Western	11,381	26,179	102,867	19,167	27,456	165,880	165,880	1,184,873	800,000	162,579	9,307,974	12,000	10	
11 London	82,663	36,016	66,113	229	21,297	1,047	1,047	1,184,873	800,000	162,579	9,307,974	12,000	11	
12 Central	35,104	77,582	56,199	83,090	1,494	37,102	37,102	1,184,873	800,000	162,579	9,307,974	12,000	12	
13 Tr. Bk of Can	3,146	86,367	20,174	67,931	3,242	1,478	1,478	1,184,873	800,000	162,579	9,307,974	12,000	13	
<b>Total Ont.</b>	<b>1,931,833</b>	<b>3,502,061</b>	<b>1,981,469</b>	<b>1,328,621</b>	<b>3,713,602</b>	<b>621,856</b>	<b>387,546</b>	<b>1,331,799</b>	<b>250,000</b>	<b>80,034</b>	<b>4,046,490</b>	<b>934,677</b>	<b>2,063,083</b>	
14 Montreal	2,283,098	3,674,488	1,080,803	84,785	6,970,089	2,128,105	1,184,873	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	14
15 B. N. A.	412,314	463,616	447,959	21,621	891,746	1,184,873	1,184,873	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	15
16 Du Peuple	27,020	104,363	123,900	117,690	12,691	45,710	45,710	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	16
17 Jacq. Cartier	14,602	84,467	42,135	97,364	36,376	24,167	24,167	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	17
18 Villa Marie	6,906	24,189	44,479	33,171	3,387	3,387	3,387	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	18
19 D'Hochelega	44,358	32,349	63,266	24,291	27,613	60,994	60,994	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	19
20 Molsons	860,335	666,266	237,990	64,060	59,660	100,000	100,000	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	20
21 Merchants	838,728	1,146,238	663,463	43,468	1,030,958	47,322	265,250	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	21
22 Nationale	125,170	265,762	120,142	196,787	79,026	613,360	613,360	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	22
23 Quebec	77,631	416,846	173,345	39,393	232,241	72,913	148,433	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	23
24 Union	84,338	110,748	177,040	6,034	39,205	203,819	203,819	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	24
25 St. Jenn.	2,698	4,838	3,854	14,128	5,522	18,695	18,695	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	25
26 St. Yacinthe	11,472	29,735	8,721	21,958	12,688	12,688	12,688	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	26
27 E. T'wships	109,671	91,948	25,911	265,016	316,040	316,040	316,040	1,184,873	800,000	2,523,888	829,408	9,307,974	12,000	27
<b>Total N.S.</b>	<b>6,623,126</b>	<b>12,421,270</b>	<b>5,620,345</b>	<b>3,094,156</b>	<b>13,634,306</b>	<b>5,064,923</b>	<b>969,782</b>	<b>2,790,517</b>	<b>2,719,052</b>	<b>708,854</b>	<b>11,409,960</b>	<b>2,058,776</b>	<b>19,519,623</b>	<b>84,317</b>

BANKS.	Loans to other Bks unsecured	Public Deposits	Notes overdue not sec.	Other debts unsec.	Notes, etc. overdue sec. by R. E. or Stk., etc.	R. E. be- sides Bk. Premises.	M'tges on R. E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Liabilities of Director and their firms.	Average of spec. D. for month.	Average of Dom. Notes dur. month.
1 Toronto	\$ 1,192,120	\$ 11,277	\$ 7,514	\$ 9,322	\$ 10,553	\$ 50,000	\$ 5,000	\$ 9,058,632	\$ 46,715	\$ 221,686	\$ 67,489	\$ 67,489	
2 Commerce	93,000	13,641,148	95,951	324,737	33,230	62,473	285,868	21,781,245	47,825	751,000	751,000	751,000	
3 Dominion	5,010,005	30,940	30,940	29,188	4,796	130,250	3,243	9,200,043	148,000	410,000	410,000	410,000	
4 Ontario	6,361,266	35,530	23,117	110,123	48,108	108,625	3,732	7,703,974	142,896	212,600	212,600	212,600	
5 Standard	75,000	2,742,001	6,222	1,400	1,000	91,000	17,913	3,669,230	126,294	116,720	116,720	116,720	
6 Federal	3,568,059	123,983	131,446	72,076	122,979	71,590	4,830,434	177,869	96,316	185,600	185,600	185,600	
7 Imperial	2,835,533	69,908	77,465	88,613	89,782	124,335	13,786	6,751,538	217,929	802,633	802,633	802,633	
8 Hamilton	65,943	41,997	41,997	1,997	26,000	19,937	3,938,761	117,742	93,694	116,329	116,329	116,329	
9 Ottawa	2,002,121	6,628	37,843	2,212	2,980	46,541	3,638,347	451,056	97,169	85,333	85,333	85,333	
10 West Bk. of C.	677,838	3,977	3,977	3,977	7,970	901,804	4,869	11,640	22,372	22,372	22,372	22,372	
11 London	51,773	623,065	1,880	3,037	11,541	833,002	67,036	31,610	36,178	36,178	36,178	36,178	
12 Central	11,656	1,293,797	4,372	1,727	14,308	1,616,256	45,888	34,612	45,872	45,872	45,872	45,872	
13 Tr. Bk of Can	216,469	216,469	216,469	216,469	11,698	359,396	1,296	1,805	15,126	15,126	15,126	15,126	
<b>Total Ont.</b>	<b>827,373</b>	<b>48,107,014</b>	<b>898,074</b>	<b>682,853</b>	<b>860,491</b>	<b>160,758</b>	<b>1,050,599</b>	<b>180,687</b>	<b>74,298,556</b>	<b>1,695,405</b>	<b>2,142,985</b>	<b>8,436,025</b>	
14 Montreal	15,504,106	251,308	214,286	38,885	113,594	440,000	1,632,201	47,216,046	617,190	2,253,048	3,042,629	3,042,629	
15 B. N. A.	26,162	447,959	13,056	6,611	113,594	200,000	11,243,634	18,000	518,176	518,176	518,176	518,176	
16 Du Peuple	2,550,331	44,026	42,644	188,994	9,512	36,000	7,138	3,411,495	243,471	25,500	25,500	25,500	
17 Jacq. Cartier	806,885	193,079	193,079	60,874	226,205	80,000	236,041	1,870,190	90,563	13,776	13,776	13,776	
18 Villa Marie	779,197	33,278	13,390	68,496	9,040	47,000	816,541	1,409,770	84,401	7,730	7,730	7,730	
19 D'Hochelega	1,261,050	1,388	118,232	56,700	24,210	122,616	1,756,807	177,869	96,316	185,600	185,600	185,600	
20 Molsons	105,000	6,823,439	101,664	32,806	34,270	190,000	21,006	9,957,622	141,238	367,387	367,387	367,387	
21 Merchants	11,695,782	161,106	80,082	135,398	86,263	480,000	92,928	21,009,756	1,257,056	830,000	830,000	830,000	
22 Nationale	3,171,497	70,392	142,930	215,128	23,054	97,142	27,454	6,442,186	275,000	180,000	180,000	180,000	
23 Quebec	4,888,820	52,724	318,287	93,833	29,988	70,229	21,223	8,634,127	1,477,957	76,057	76,057	76,057	
24 Union	2,597,576	338,222	154,346	17,172	40,000	112,690	175,270	4,607,313	228,820	84,731	84,731	84,731	
25 St. Jenn.	212,796	25,661	61,830	560	18,789	5,209	446,576	14,716	6,790	6,790	6,790	6,790	
26 St. Yacinthe	10,664	647,157	50,139	34,619	23,462	2,014	884,736	53,462	11,175	28,126	28,126	28,126	
27 E. T'wships	2,094,137	58,118	47,725	25,488	76,876	101,700	15,675	4,631,789	199,198	109,740	109,740	109,740	
<b>Total N.S.</b>	<b>115,654</b>	<b>69,701,239</b>	<b>1,121,720</b>	<b>18,792</b>	<b>1,626,469</b>	<b>918,966</b>	<b>674,607</b>	<b>1,833,432</b>	<b>2,684,120</b>	<b>121,692,111</b>	<b>4,662,777</b>	<b>3,786,475</b>	<b>6,956,381</b>
28 Nova Scotia	2,169,203	33,334	64,167	73,274	16,559	90,137	68,128	222,760	222,760	618,222	618,222	618,222	
29 Merchants	2,080,921	5,045	7,704	5,752	6,000	9,475	9,475	279,203	226,210	274,720	274,720	274,720	
30 People's Bank	948,991	27,956	7,669	2,900	2,900	86,000	1,141	1,270,180	26,668	35,988	35,988	35,988	
31 Union	737,461	19,173	17,269	2,900	2,145	48,000	12,000	1,321,919	313,059	15,770	15,770	15,770	
32 Halifax B. Co.	1,712,326	34,669	38,000	2,145	39	2,481,480	39	26,478	26,478	92,901	92,901	92,901	
33 Yarmouth	640,147	12,062	6,680	8,000	4,765	842,008	99,773	22,215	19,070	19,070	19,070	19,070	
34 Exchange	250,512	4,556	6,68										

Statement of Banks acting under Charter, for the month ending 31st August, 1885, according to the Returns furnished by them to the Department of Finance

BANKS.	CAPITAL.					LIABILITIES.				
	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Dom. Govt. Deposits on Demand.	Dom. Govt. Deps. payable after notice.	Deposits securing contracts & Ins.	Provincial Govt. deposits on Demand.
1 Bank of Toronto.....	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 1,150,000	8	\$ 917,985	\$ 15,921		\$ 32,077	
2 Canadian Bk of Com.	6,000,000	6,000,000	6,000,000	2,100,000	8	2,348,818	43,200		2,065	\$50,773
3 Dominion.....	1,500,000	1,500,000	1,500,000	980,000	10	997,102	19,900		99,665	427
4 Ontario.....	1,500,000	1,500,000	1,500,000	485,000	6	1,024,203	36,047			
5 Standard B. of Can...	2,000,000	803,700	803,700	220,000	7	421,497	20,292			17,406
6 Federal.....	1,250,000	1,250,000	1,250,000	100,000	6	608,191	17,582		6,440	1,253
7 Imperial Bk of Can.	1,500,000	1,500,000	1,500,000	480,000	8	800,598	42,461		51,500	
8 Bank of Hamilton...	1,000,000	1,000,000	990,000	270,000	8	791,511	14,086		6,505	
9 Bank of Ottawa.....	1,000,000	1,000,000	1,000,000	160,000	7	543,970	8,419		6,313	41
10 Western Bk. of Can..	1,000,000	600,000	242,719	16,000	7	206,865				
11 Bk. of London, Can..	1,000,000	1,000,000	200,000	50,000	7	198,715				
12 Central Bank of Can..	1,000,000	600,000	324,480	10,000	6	288,800				
13 Traders Bank of Can.	1,000,000	600,000	146,224	Nil	Nil	78,765				
<b>Total, Ontario....</b>	<b>21,750,000</b>	<b>19,053,700</b>	<b>17,466,572</b>	<b>6,020,000</b>		<b>9,194,810</b>	<b>217,971</b>		<b>206,917</b>	<b>60,907</b>
14 Montreal.....	12,000,000	12,000,000	12,000,000	6,000,000	10	6,145,071	3,054,091		29,628	245,729
15 Brit. North America	4,866,666	4,866,666	4,866,666	1,035,100	6	948,359	9,366		2,300	
16 People's.....	1,200,000	1,200,000	1,200,000	200,000	6	336,739	4,166			
17 Jacques Cartier.....	500,000	500,000	500,000	140,000	6	252,708	59,035			
18 Ville Marie.....	500,000	500,000	464,300	20,000	7	385,371	33,848		385	
19 La Bk d' Hochelaga..	1,000,000	710,100	710,100	50,000	6	421,739	43,132		1,490	4,460
20 Molson's.....	2,000,000	2,000,000	2,000,000	600,000	8	1,738,376	29,195		27,100	1,495
21 Merchants'.....	6,000,000	5,795,267	5,723,533	1,375,000	7	2,949,072	1,048,873		25,508	4,230
22 Nationale.....	2,000,000	2,000,000	2,000,000	Nil	Nil	715,937	4,393		14,681	
23 Quebec.....	3,000,000	2,500,000	2,500,000	225,000	6	638,269	38,312		20,900	
24 Union.....	2,000,000	2,000,000	2,000,000	Nil	Nil	694,395	17,492	100,000	38,136	112,276
25 St. Jean.....	1,000,000	640,000	225,420	10,000	6	81,705				
26 St. Hyacinthe.....	1,000,000	604,600	263,310	35,000	6	129,371	131			
27 Eastern Townships..	1,500,000	1,479,600	1,440,488	375,000	7	675,553	42,955			64,284
<b>Total, Quebec....</b>	<b>38,566,666</b>	<b>36,699,283</b>	<b>35,908,818</b>	<b>10,185,100</b>		<b>16,123,795</b>	<b>4,842,014</b>	<b>100,000</b>	<b>163,128</b>	<b>423,446</b>
28 Bank of Nova Scotia.	1,250,000	1,114,300	1,114,300	340,000	7	848,955	234,973		6,182	303
29 Merch's Bk of Halifax	1,500,000	1,000,000	1,000,000	200,000	7	750,006	244,096		3,614	26,517
30 People's Bank.....	800,000	600,000	600,000	35,000	5	149,998	16,099			28,722
31 Union Bank.....	1,000,000	1,000,000	500,000	40,000	5 1/2	124,740	20,817			
32 Halifax Banking Co..	1,000,000	500,000	500,000	50,000	6	427,142	41,631			
33 Bank of Yarmouth...	400,000	400,000	290,870	80,000	6	85,893	39,601			
34 Exchange.....	280,000	280,000	245,310	30,000	6	42,694				
35 Pictou Bank.....	500,000	500,000	250,000	Nil	3	221,141			1,565	
36 Com. Bk of Windsor.	500,000	500,000	200,000	78,000	8	67,332	29,852			
<b>Total, Nova Scotia...</b>	<b>7,230,000</b>	<b>5,894,300</b>	<b>4,861,050</b>	<b>893,000</b>		<b>2,715,784</b>	<b>627,100</b>		<b>11,396</b>	<b>55,548</b>
37 Bk of New Brunswick	1,000,000	1,000,000	1,000,000	300,000	8	450,143	73,978		163	
38 Maritime Bank.....	2,000,000	821,900	821,900	60,000	6	380,360	13,197		46,510	200,519
39 St. Stephen's Bank..	200,000	200,000	200,000	25,000	5	246,862	50,729			
<b>Total, New Brunswick</b>	<b>3,200,000</b>	<b>1,621,900</b>	<b>1,621,900</b>	<b>385,000</b>		<b>1,009,205</b>	<b>137,005</b>		<b>46,673</b>	<b>200,519</b>
40 Com. Bank Manitoba.	1,000,000	600,100	145,920	Nil	Nil	135,140				6,106
41 Bank Brit. Columbia.	2,433,333	2,151,066	1,685,568	316,333	6	922,564	402,451		250,000	53,052
<b>Grand Total..</b>	<b>74,479,999</b>	<b>65,720,299</b>	<b>61,687,256</b>	<b>17,709,433</b>		<b>30,108,359</b>	<b>5,827,475</b>	<b>100,000</b>	<b>677,115</b>	<b>508,681</b>

BANKS.	Prov. Govt. Dep. payable after notice.	Other Deposits on Demand.	Other Deps. payable after notice.	Loans fr. Banks in Can. sec'd.	Loans by Banks in Can. unsec'd.	Due other Banks in Canada.	Due Banks or Agts. not in Canada.	Due other Bks or Agts in U. K.	Other Liabilities.	Total Liabilities.
1 Bank of Toronto.....		\$2,640,039	\$1,931,024		\$101,955	\$49,686			\$ 918	\$5,600,537
2 Canadian Bk of Com.	25,000	3,767,295	6,993,373			13,630				32,174,310
3 Dominion.....	25,000	1,909,730	3,293,540		43,225	1,016		145,633		6,675,642
4 Ontario.....	181,834	2,640,646	1,728,306			68,713				5,579,649
5 Standard B. of Can..	160,579	1,001,467	1,181,341			3,430				2,802,021
6 Federal.....	110,000	1,046,326	1,299,509		75,000	17,523		137,95		3,319,785
7 Imperial Bk of Can..	65,000	2,223,216	1,414,720			1,696	4,605			4,694,458
8 Bank of Hamilton...		1,176,120	574,166			14,496		1,891		2,579,468
9 Bank of Ottawa.....		682,033	1,129,719			7,573				2,208,771
10 Western Bk. of Can.		93,726	326,164			667			5,128	632,551
11 Bk. of London, Can..		185,986	223,071			1,664				580,387
12 Central Bank of Can.		370,299	601,841			1,913				1,261,944
13 Traders Bank of Can.		59,676	73,836			2,382				214,660
<b>Total, Ontario....</b>	<b>563,413</b>	<b>17,587,863</b>	<b>20,742,806</b>		<b>220,181</b>	<b>185,401</b>	<b>4,605</b>	<b>8478</b>	<b>6,076</b>	<b>49,273,934</b>
14 Montreal.....	900,000	9,364,853	7,416,644		974,310	89,119	15,743			23,215,191
15 Brit. North America		1,548,393	4,069,664			9,425	30,505			6,612,242
16 People's.....	100,000	724,954	697,229			793				1,867,678
17 Jacques Cartier.....	180,000	441,896	302,570				3,913			1,212,151
18 Ville Marie.....	34,729	132,365	319,010							913,341
19 La Bk d' Hochelaga..		335,171	177,853			5,113			5,188	994,179
20 Molson's.....		2,782,678	2,226,799			69,633	35,507	169,316		7,000,543
21 Merchants'.....		3,985,660	4,974,308			608,841			9,689	13,586,153
22 Nationale.....	10,635	1,126,823	609,768			68,002		504	2,856	3,644,231
23 Quebec.....		3,643,274	1,104,798			14,941				5,510,494
24 Union.....	137,500	678,486	922,127		50,000	33,511				2,644,005
25 St. Jean.....		26,637	67,470	12,000					169	188,031
26 St. Hyacinthe.....		18,192	403,289			6,105				532,003
27 Eastern Townships..	100,000	324,274	1,556,779			8,165		3,449	1,576	2,767,018
<b>Total, Quebec....</b>	<b>1,423,855</b>	<b>24,918,572</b>	<b>24,842,466</b>	<b>12,000</b>	<b>1,021,310</b>	<b>961,615</b>	<b>85,670</b>	<b>173,570</b>	<b>31,835</b>	<b>74,667,338</b>
28 Bank of Nova Scotia.		866,015	1,829,845			14,955	18,745	15,235		3,828,235
29 Merch's Bk of Halifax		611,111	1,137,364			94,147			630	2,767,680
30 People's Bank.....		143,464	282,006			5,010			11,889	617,749
31 Union Bank.....		167,579	372,415			18,002	5,065		55,033	764,446
32 Halifax Banking Co..		277,389	1,048,202			1,715			18,300	1,930,245
33 Bank of Yarmouth...		76,847	201,719			2,225				406,287
34 Exchange.....		29,679	38,902			550			1,098	112,775
35 Pictou Bank.....		140,954	408,697						205	775,662
36 Com. Bk of Windsor		84,541	163,597			33,450				335,983
<b>Total, Nova Scotia...</b>		<b>2,241,432</b>	<b>5,460,560</b>			<b>176,245</b>	<b>18,831</b>	<b>130,408</b>	<b>95,670</b>	<b>11,633,880</b>
37 Bk of New Brunswick		657,710	605,070			127,827				1,094,894
38 Maritime Bank.....		151,037	282,141			209		288	7,761	1,031,925
39 St. Stephen's Bank..		70,407	60,000					8,825		428,824
<b>Total, New Brunswick</b>		<b>779,155</b>	<b>837,212</b>			<b>128,037</b>	<b>4,114</b>		<b>7,761</b>	<b>3,150,643</b>
40 Com. Bank Manitoba.		268,947	16,721							429,015
41 Bank Brit. Columbia.	89,213	742,936	60,890			2,870	17,926		9,191	2,610,600
<b>Grand Total..</b>		<b>68,234,462</b>	<b>81,960,857</b>	<b>12,000</b>	<b>1,244,492</b>	<b>4,465,628</b>	<b>181,147</b>	<b>595,467</b>	<b>160,441</b>	<b>141,671,813</b>

The increased demand which we have a ready recorded continues in most lines of business. In dry goods a fair amount of activity is reported, with an upward tendency of prices, and a marked absence of speculation, generally speaking. There has been a steady though moderate demand for staple cotton goods. The trade in woolen goods remains unchanged, with prices firmer all along the line, owing to the recent advance in wools and yarns. Foreign goods are also in fair demand.

In breadstuffs prices have been somewhat firmer, but no active export trade can be looked for, while prices are comparatively higher in New York than in Liverpool.

The iron trade has sagged somewhat, and manufacturers speak less encouragingly, but there is still a large business being done, and in some special lines the demand is good; nails, wrought-iron pipe, sheet and plate iron especially.

*Appropos of the Warner Bill, to which we have elsewhere referred, the N. Y. Bulletin pertinently asks, "Can it have occurred to Mr. Warner to ask if the treasury can possibly have any legal warrant for engaging in a business of this character?.....To the Government, silver bullion, except when intended for coinage, can be no more than pig iron or ingot copper.....The service demanded could be looked for as properly by the metal trades, or the grain trade, or the cotton trade, making the Government the buyer and depository of all products which the markets cannot dispose of without a depreciation of their value."*

**PRESCRIPTION OF BANK DEPOSITS.**—A case involving a point of importance to bankers and their clients was recently tried in Minnesota. The defendants were a firm of private bankers, who had accepted a deposit from a customer many years ago. After the lapse of 11 years, the depositor turned up and demanded payment, which was refused, on the ground that the debt was outlawed. The matter ultimately went to the Supreme Court of the State, where it was held that the Statute of Limitations only ran from the date of the demand. In delivering judgment the judge pointed out that the debt of a banker differed entirely from that of an ordinary debtor, inasmuch as it was not his duty, as in ordinary cases, to find his creditor and pay over the money, but, by the custom of bankers, and the implied contract between himself and his customer, he was bound to hold the money and pay it as the customer required. The money was therefore not due until demand was made for it, and the time for outlawry could only be counted from the date of the demand.

The decline in the market price of silver continues, with very serious effect on the finances of India, with which country trade is indeed almost at a stand-still. The disturbance is reflected in all countries using silver as the standard money, notably those in South America and the East. The decline in the last four weeks has been no less than 4 7-8 cents per oz., or about 4½ per cent.

This must be little short of disastrous in many quarters. The effect of the depreciation on the

\$200,000,000 worth of silver which has been bought and coined by the United States, and most of which lies locked up in the treasury vaults, is to reduce its intrinsic value about \$10,000,000, a loss which the people at large have practically to bear, in addition to all the other injuries which the silver coinage has inflicted on the community. In England the cotton trade is seriously affected by the disturbance in the Indian finances, and this, in turn, reacts on the cotton market in the United States, where cotton is now held above Liverpool prices.

The story of an attempted fraud on the Sandy River National Bank of Farmington, Me., is not without its warning for Canadian banks. One Wanzer deposited \$5,000 with a reputable bank in Boston, obtained a deposit receipt therefor, and asked the bank authorities to arrange for its repayment through the bank at Farmington, which they did by letter. Wanzer drew the money at the latter point, casually mentioning that he expected another remittance from the same source. A day or two after a telegram was received by the Farmington Bank purporting to be from that in Boston, asking them to cash Wanzer's cheque for \$5,000.

The cashier, blinded by the previous transaction, honored the instructions, but fortunately gave Wanzer a bank draft for the amount. Immediately afterwards, feeling nervous, he telegraphed to the Boston Bank, and found that they knew nothing of the matter, whereupon he at once stopped payment of the draft.

It was discovered that Wanzer had 'cut in' the telegraph line just outside the town and, by using a pocket relay had sent the telegram himself, in the most expert manner.

#### ENGLISH NEWS.

**THE MONEY MARKET.**—The latest advices by mail indicate that the causes noted a fortnight since have combined to impart a slightly firmer tendency to rates for money. Gold shipments to Egypt have continued, and £500,000 was sent to the Bank of Ireland, because of a malicious run on its branch at Tipperary. The bank reserve stands at £14,000,000; and in view of the usual autumn demand for money, and the position of the American Exchanges, it is felt that the bank must protect itself against further depletion, if necessary, by an increase in the rate, which may not now be far away.

The market rate for the best three-months bills on 10 Sept. was 1½ per cent, as against 2½ to 3 per cent for six-months bills; the inference being that a higher rate by nearly 2 per cent is looked for at the end of the next three months. Last week the rates were 1½ and 2½ respectively.

On 2nd September the English Government accepted bids for treasury bills amounting to £3,171,000. Those at 3 months were issued at a price equal to 1.57 per cent discount, the six-months bills at the equivalent of 2.82 per cent. Inasmuch as the whole amount could have been placed at three months at the rate mentioned, English papers are asking why the Government have voluntarily paid equal to 4

per cent for the use of the money during the last half of the six months.

Since the dates covered by mail, rates have somewhat receded again, although to a limited extent only.

**BANK OF IRELAND.**—In commenting upon the run on the Bank of Ireland, the *Economist* draws attention to the anomalous practice of this institution, which, although occupying a similar position in Ireland, as regards the Government business, as the Bank of England does in England, has never published any statement of its affairs.

The run is alleged to have been started maliciously, in revenge for the course adopted by the bank towards the Munster Bank.

The same journal calls attention to the large amount of bills presented for redemption, and money withdrawn, by the farmers. In the Irish land and landlord troubles the same class represented themselves as poverty-stricken, and it thinks the run "has certainly disclosed a command of money on the part of occupants of small holdings which does not at all accord with, and suggests doubts as to the truth of, previous statements as to their utterly impoverished condition."

**THE SILVER TROUBLE IN ENGLAND.**—In view of what we have elsewhere said as to the effect on trade with India of the fall in silver, it is not surprising that all our exchanges put forward this subject as one of special importance. The *Economist* notes, however, some encouraging features in the future prospects of the market. It is of opinion that, in view of the uncertain action of the United States, the low price of bullion, and the other disturbing influences, the Latin Monetary Union is unlikely to let its convention lapse at present, but that some more or less temporary arrangement may be looked for. The expenditure for new railways in India, and in connection with French operations in Tonquin will absorb more or less silver. There is a prospect of considerable railway construction by the Chinese Government, and that of Japan is discussing the substitution of silver for her depreciated paper currency. From these and other sources new demands for silver may spring up, and it may be found that the East will absorb all that the West may send. That a settlement of the matter one way or other is desirable is very clear. "It is not so much the fall in silver as the fluctuations in its value that have unsettled trade, and what is needed above all things is, that it should be left to find its natural level.... Whether the price of silver rises or falls, the commerce of the world will ultimately benefit."

**THE ROYAL COMMISSION ON TRADE.**—This commission seems to have an extraordinary amount of confidence in the knowledge, industry, and willingness to take-trouble, so to speak, of the local Chambers of Commerce throughout England. It has inaugurated its researches into the condition of trade, and the causes of that condition, by issuing to the Chambers a set of questions calculated to tax the knowledge and powers of a Mulhall or a Giffen.



They cover the course of business for each of the past 20 years, the leading industries in the district, the capital invested in each, the amount of production, rate of wages, profit, relation between capital and labor, and a host of other leading topics. There is no doubt that on many points valuable information will be elicited, and much light thrown on the difficult questions of Free and Fair Trade; but from this distance we should say that the commission has laid out its work on too large a scale to be useful. The work of years would be necessary to completely digest and arrange the mass of information which their enquiries may elicit.

**THE BOARD OF TRADE RETURNS.**—The returns for August, which have just reached us, contain many items of interest. The imports of the United Kingdom for August amounted to £28,956,976, being £653,763 less than for the same period last year. Nearly one-half of the imports are food, and food-products. There was a heavy decrease in two articles of great importance to us, namely, live stock and cheese, but we are glad to note that, while the total imports of cattle have decreased, especially those from the United States, the imports from Canada show an increase of no less than £165,000 for the eight months ending 31st August.

The figures for Canada are as follows :

Jan. to Aug. 1884	... 31,267	value... £668,467	
"	1885	40,156	" ... 833,265

Increase 8,889 animals, value... £164,798

The average prices, as will be seen from the statement, remain nearly the same as last year; there is an average decrease of 13s on each animal.

In sheep the figures for the two years are nearly equal.

We have not received the separate figures for cheese imports, but the totals are as follows :

Jan. to Aug. 1884	.... 1,219,599	value.... £3,170,303	
"	1885	1,158,866	" ..... 2,628,618
		Decrease 60,733,	value.... £541,685

It will thus be seen that the importation has fallen off little in quantity, but that there has been a very great shrinkage in value.

The main loss in the latter respect was of course made in the earlier spring months, although the shipments this summer have commanded a low range of values.

In butter, another of our staples, both imports and prices are on the same level as last year.

A noticeable feature in the returns is the enormous increase in sugar receipts from the United States, from 702,000 cwts. in 1884 to 1,820,000 cwts. in 1885, representing in money an increase of \$5,500,000. The altered policy of the American Government on the question of the sugar bounty has apparently caused a change here, as the August shipments, although considerable, were below the average of the previous months.

The exports for the month amounted to £21,841,620, being a decrease of £2,137,598, as compared with August, 1884, and for the 8 months of £18,180,576, as compared with the same period of last year. 79 per cent of the exports were goods of home production, and 21 per cent re-shipments of merchandise imported.

We cannot do better than call the attention of our readers to a recent English Blue-Book containing the report of the select committee on Forestry. The book published contains the evidence taken before the committee, from which much may be learned. No report on the subject was made, but they recommended that the committee be re-appointed at the next session to digest the evidence, and report fully on the whole subject.

THE GRAND TRUNK RAILWAY has issued the following statement of Revenue and Expenditure for the past half year.

Gross receipts.....	£1,423,800
Working expenses..	1,090,700
Net revenue.....	333,100
Net revenue credits.	24,900
	358,000
Net revenue charges	406,300
Deficiency .....	£48,300

There is, therefore, a deficiency in meeting the interest on the debenture bonds, and neither the "guaranteed" nor "first preference" stocks get any dividend. A year ago the revenue was sufficient to pay both in full.

Upon publication of these figures the two stocks named fell 7 to 8 per cent at one stroke, while the other issues suffered to a correspond ing degree.

Some specimens of black bass from Canadian waters were taken over to England some time since and deposited in the Aquarium at the Invention Exhibition. Their introduction into English waters is deprecated by experts, on account of their voracity, notwithstanding the excellent sport they provide. It is thought that they would be difficult to rear, but those now at the aquarium have become acclimatised in a wonderful manner.

In commenting on the Royal Commission on Trade the *European Mail* of this month says: "We fancy that if the matter were left to the High Commissioner of Canada, to the several Agents General representing our Colonies, and, say, to representative of the shipping, mercantile, and manufacturing interests, with here and there a sprinkling, just to give color, as it were, to the enquiry, of the industrial classes, we should come to learn more of the true causes of the depression with which we are beset than through the good offices of the gigantic commission which Her Majesty in her wisdom has deemed it wise to appoint."

**INSURANCE CLAIMS.**—An interesting case was recently tried in England in which the difference between exaggerated and fraudulent claims on insurance companies for losses by fire was the subject of legal discussion. A claim had been made by the insured for a considerable sum, which the company refused to pay. The insured then reduced the claim, but the company still refused. He then sued the company for his loss, adding a round sum by way of damages for their refusal to pay, and gained a verdict, notwithstanding the company's plea that he was barred by his first claim, which they alleged to

be fraudulent. The court charged the jury that although the first claim, being for more than the value of the goods lost, might be a morally reprehensible act, yet it was not fraudulent, especially as the claim had been subsequently reduced, and the jury found for the insured, with the full damages claimed. On appeal the latter consented to a reduction of the damages, and the court refused to order a new trial.

It is curious to note that the claimant stated in open court that he had made his claim large because he knew the company would not pay in full, and hoped to have to submit only to a reduction which would bring the amount to a fair figure.

CANADIAN NEWS.

**THE FUR TRADE.**—The demand for manufactured furs has been fair, and the leading houses are fully employed. In conversation with the principal of one of the leading fur houses in this city it was learned that although this important branch of our trade seems to have been unjustly signalled out for attack in connection with the unfortunate small-pox outbreak, no losses to speak of had arisen in his experience, only a few trilling orders being rescinded. Mr. Coristine said he was extremely gratified by the confidence reposed in him by his old customers, and as he had taken much trouble and pains and incurred considerable expense, not only in earning, but also in attempting to retain this confidence, he did not anticipate any trouble from cancellations during the remainder of the season. The anxiety felt about goods manufactured in Montreal is not justified by the circumstances of the case as all who are acquainted with the topography of the city must know. The great business warehouses and stores and many of the light industrial establishments are situated in one vast block in the centre of the city to the south, the streets of which are as deserted as a grave-yard during the night, the dwelling house streets where the epidemic has made progress being far away to the north, and miles distant from the railway stations and steamboat landings, so that as the large employers of labor are insisting that not only the irremovable but also the families of such shall be vaccinated, there can really be no danger of infection, and customers visiting the city on business are as safe as ever. Mr. Coristine kindly explained the exceptional precautions adopted by him respecting his factories, and, under the circumstances, the goods manufactured by him must certainly be free from any infection whatever. They do not employ outside labor. The fur factory, which adjoins the warehouse, is a large detached building, spacious and well-ventilated, affording ample room for all the operatives. Steam power is employed to operate the fur sewing and quilting machines, thus enabling the firm to have all its sewing done on the premises. Messrs. Coristine & Co. employ a physician, who makes a strict house-to-house visitation of all the homes of the employes, twice a week. Every operative is furnished with a card by the doctor on his rounds, which must be produced as often as received at head-quarters, or the operative is not allowed to work. Any employe is at once liable to suspension who is found to be living in an infected house or one in which proper sanitary precautions are not employed. If there is danger of infection at all, such may be said to exist where the sewing of linings, etc., is done in the suburbs and adjoining villages, but no labor of the kind is employed by this house. It might also be stated that the factory and the manufactured goods have been thoroughly inspected by Dr. Government of the Ontario Board of Health, and



every shipment is accompanied by a certifi-  
cate from him to the effect that the goods are free  
from infection. The system of precaution  
adopted by us, said Mr. Christine in conclu-  
sion, enables us to protect ourselves and cus-  
tomers against any danger from infection, and  
we feel much gratification in giving this assur-  
ance. Precautions similar to those adopted by  
the above well-known firm have also been taken  
by the other principal houses in the fur trade,  
especially by the leading establishment of  
Greene & Sons Company.

The transfer of the North Shore railway to  
the Canadian Pacific Company was formally  
completed on the 21st inst., on the basis of terms  
arrived at on the previous Saturday, and in ac-  
cordance with the Act of last Session. The  
citizens of Quebec are rejoicing over this ac-  
quisition by the now great inter-oceanic line,  
which makes that city the eastern terminus of  
the system. The charges upon the transferred  
property include the  $3\frac{1}{2}$  millions due the Gov-  
ernment and  $1\frac{1}{2}$  millions in bonds outstanding,  
chiefly held by one person, and some half million  
for investments by the late owners. The fol-  
lowing official notice was duly issued :

CANADIAN PACIFIC RAILWAY COMPANY.

MONTREAL, Sept. 20th, 1885.

The Canadian Pacific Railway Company  
having obtained control and possession of the  
North Shore Railway, that line will hereafter  
be operated as the Quebec division of the Cana-  
dian Pacific Railway. Mr. A. Davis has been  
appointed General Superintendent, and all  
officers and employes in the operating depart-  
ment will report to him and be governed by his  
instructions. All rules and regulations of the  
North Shore Railway Company will continue in  
force until otherwise ordered. All employes in  
the track and train departments, shops and  
station service will be continued in the service  
of this Company, unless otherwise notified. The  
employment of all others will cease from this  
date, unless definitely re-engaged. All freight  
and passenger accounts from, and including  
this date, are to be sent to Mr. I. G. Ogden,  
auditor of the company, at Montreal, and all  
remittances of money are to be made to Mr.  
W. Sutherland Taylor, treasurer of the Com-  
pany, at Montreal.

(Signed,) W. C. VAN HORNE,  
Vice-President.

A great International Cookery and Food Ex-  
hibition will be held in Westminster in Decem-  
ber next. Strong efforts are being made to  
ensure that the exhibit shall be complete and  
thoroughly representative. We hope that some  
of our public-spirited merchants, especially  
those interested in cheese and butter products,  
will see that Canadian manufactures are not  
left out. In the two lines mentioned our ex-  
ports bear a deservedly high character at  
home; and in view of the enormous importance  
to the agricultural community, and, through  
them, to the business men of the country, of  
maintaining our reputation and building up  
wider and better markets for our cattle and our  
dairy products, the opportunity would seem to  
be one not to be lost sight of.

Bread made from Canadian flour, dairy and  
creamery butter, cheese, and joints of good  
Canadian beef and mutton, might be made a  
very practical exhibit at a COOKERY AND FOOD  
SNOW, and set forth in a most practical and  
eloquent way what we can do in the way of  
supplying the hungry at home.

At a meeting of the Blanket Manufacturers'  
Association, recently held in Toronto, each mem-  
ber produced a statement of the number of pairs  
of blankets made by him this year, also the  
number of pairs now on hand. It was dis-  
covered that the total quantity made was not  
equal to more than one-quarter of last year's  
out-put, and was less than half the quantity  
each manufacturer was entitled to make, part of  
the machinery having been run on other lines.  
The stock on hand is considerably less than at  
the end of 1884. In consequence of the scarcity  
and enhanced price of blanket wools, it was  
thought that blankets should be advanced 2½  
cents per lb., but the matter was left over. It  
has been learned that some odd lots of inferior  
goods by small makers have been offered at  
less than 45 cents, but no standard blankets  
will be sold this year under that price by the  
association.

PETROLEUM.—The market has been quiet but  
steady; stocks are light for this season of the  
year. In the West there has been an active  
demand, and a further advance is expected be-  
fore many days. The quality of the Canadian  
oils has been much improved this year. The  
Government inspection to ensure safety was  
formerly the only safeguard to consumers and  
to the trade generally. The trade was not pro-  
tected, because, while some firms turned out a  
good quality of oil, others did not, and the color  
and burning quality of their oil being defective  
an unjust prejudice was created against all  
Canadian petroleum, and consumers were tempted  
to declare that Canadian oil was no good, and  
only the American oil was fit to be burned.  
This led the Canadian refiners this year to take  
an important step. They saw clearly that some-  
thing, in addition to the Government inspection,  
was required and, acting in concert, they have  
named an inspector of their own, whose duty it  
is to see that no oil is marketed unless it reaches  
the standard of color and burning quality  
required by the association, the safety test being  
still in the hands of the government official.  
Gar lots in store are steady on this market at  
16½c and broken lots at 17½c.

The schooner *John R. Noyes*, bound from  
Kingston to Charlotte, N.Y., to load coal,  
broke her tow Wednesday last in Lake Ontario  
and went ashore. The vessel is 344 tons bur-  
den and valued at \$6,000.

The merits of the Mosher attack on the  
Accident Insurance Company of North America  
will receive due attention next week.

LIABILITY OF SURETIES.

A question of great interest to bankers and  
to business men generally was involved in a  
recent English case before the vice chancellor.  
A firm of bankers brought an action against  
two surviving guarantors on a letter of guaran-  
tee given by three, who became liable joint-  
ly, but not severally. The defendants set up  
that the guarantee was cancelled by the death  
of one of the guarantors, that the balance due  
the bank at the time of his death had all been  
paid, and contested their liability for the exist-  
ing indebtedness, on which point Vice-Chan-  
cellor Bacon pronounced against them.

They also alleged that the company for  
which they had become sureties had been dis-  
solved, and the business continued by a new

company bearing a similar name, which they  
established as a fact. But it was proved that  
the only notice the bankers had of such a  
change was given in a printed circular intimat-  
ing that the company's business would hence-  
forth be carried on in the name of the man-  
ufacturing company, the word "manufacturing"  
being the only difference in the title. The  
guarantors (who were the officers of the com-  
pany) continued to carry on the business of  
the new company, using the office and printed  
forms of the old company, without any notice to  
the bank that there was any other account than  
that to which the original guarantee applied.  
In deciding this point in favor of the bank  
the Vice-Chancellor quoted the words of Lord  
DENMAN: "If a man by his words or conduct  
wilfully causes another to believe the exist-  
ence of a certain state of things, and induces  
him to act on that behalf so as to alter his  
own previous position, the former is con-  
cluded from averring against the latter a  
different state of things as existing at the  
same time."

CHILD LIFE IN CITY AND COUNTRY.

At the American Social Science Association  
in Saratoga an interesting paper on the above  
subject was read by Mr. Charles D. Kellogg of  
the Charities Organization. He began with a  
reference to the economic value of a vigorous  
and robust citizen. The average age of the  
European emigrant to the United States is  
twenty years, and his productive value was  
estimated by Prof. Thorold Rogers at \$750.  
Mr. Kellogg described the conditions of child  
life in cities as contrasted with the healthy sur-  
roundings of those in the country; and reason-  
ing from the excessive and abnormal mortality  
rate in cities, and the fact that at least 75 per  
cent of the criminals who fill the prisons and  
add so much to the expenses of municipal and  
general government, are town-bred, he endeav-  
ors to estimate the money value of the loss.

He gave some interesting statistics as to  
mortality, etc. The death-rate of the Peabody  
dwellings in London is only 17.22 per 1000, or  
3.78 below the average for the whole metropo-  
lis. The gain in the case of children transferred  
from the city to the country is enormous; and  
the work of the societies engaged in this and  
kindred charities is highly commended; espe-  
cially that of the Children's Aid Society in New  
York, to whose efforts the striking decrease in  
the number of juvenile offenders in that city is  
attributed. "There is no cheaper, easier, or  
more effective way," Mr. Kellogg concluded,  
"to counteract the deterioration of child life in  
cities, than to transfer it to the green fields of  
the country."

UNREASONABLE COMPETITION.

Our contemporary, the *London Grocer*, in  
speaking of the unreasonable competition  
among grocers, says that no such cutting of  
prices is ever found among butchers or bakers.  
Although they compete with each other for  
trade, their rivalry never extends to such a  
point as to cause selling of goods at unprofit-  
able prices. The same truth holds good in  
this country, and the butcher and baker man-  
age to get good profits in spite of all competi-  
tion.

In support of this fact we would call attention to the comparatively few failures that take place in these lines of trade. As we go over the list of failures each week we can not help but note how few are the failures, and we believe the reason is because goods are sold at a profit. When the price of flour or meat goes up, how quickly the retailer follows suit, but when prices go down he is a very long time in finding out that fact.

Now, how different it is in the grocery trade. Let the price of some article go up, and the retailer, instead of taking advantage of this fact to get a better profit, will continue to sell his stock on hand at the old prices, and perhaps advertise it to get more trade. Of course the time comes when he is forced to put up his prices, but he finds it a hard thing to do in the face of his advertisement. And, on the other hand, when goods go down the retailer marks down with a promptness that is remarkable. Sometimes they anticipate a falling market and mark down before the fall comes.

Now, competition that works such a course of action is not desirable, and the actions are not good business. This cutting of prices is an evil easier to describe than to point out a remedy. If certain goods are sold without profit then it becomes a necessity to the dealer to make a greater profit on other goods. Unless he does this, his business efforts will be but vanity and a striving after wind.—*St. Louis Grocer.*

**GRAIN CROP NOTES.**—The official estimate of the Spring Wheat crop in Ontario has been reduced for the month of September by over five million bushels, or over one-third, equal, without counting the deterioration of the remainder of the crop, to a loss to the country of about five million and a half dollars. The murky, moist weather which prevailed in August induced rust, which destroyed the crop in Western Ontario completely, and though that in Eastern Ontario did not suffer so much, yet it was attacked by mildew and weevil, so that the grain is small in quantity and poor and shrunken as to quality. The fall wheat crop, which is the most important one, has not been injured; on the contrary, it is threshing out better than was generally expected, so that the estimate has been slightly increased. The reports of the harvest in the United Kingdom, given in the newspapers, are, on the whole, favorable. The crops in the south of England have been harvested without rain, and where the season has been rainy, it has been in the northern districts, where the crops are not yet sufficiently matured to harvest. The oats, beans and peas are below the average. Barley is reported an average crop; wheat considerably above the average. The average yield of wheat during the past ten years in Great Britain has been nearly 29 bushels. This year the estimated average is 30 bushels. A successful test of Manitoba hard wheat has been made in England on February 27th, of this year, a sample of No. 1 Hard Red Eye wheat from the Canada Pacific railway in Dunmore experimental farm, in the Canada Northwest, was forwarded by Mr. Alexander Begg, representing the Canadian Pacific railway in Europe, through Mr. Dunham, of the Miller, to a farm near Colchester, Essex, England, and there sown in what was but poor, thin soil. The wheat came up well, and was gathered on August 12th. Threshing showed it to be well developed, very sound, and in every respect an excellent sample. On the London market the quotations for the grain ranged from 34 to 36 shillings per quarter of 480 lbs, while the best red wheat was fetching only 32 to 33 shillings; in other words, the Canadian North-West sample sown on poor English soil obtained "top prices."

**CHINA AND THE IRON TRADE.**—Rumors have again been current lately to the effect that the Chinese Government intend to authorize the

construction of railways within the Celestial Empire, and, in some quarters, the most rosy visions have been indulged in as to the effect of such a step on the iron and steel trades of this country. Undoubtedly, were the building of railways commenced in China, with its immense area and teeming population, it would not be without some effect on our industries but such influence may be readily overrated. We do not at all think that the experience of America would be repeated. The Chinese are of too deliberate a nature to set about anything in the hot-haste fashion of our American cousins; and, moreover, should the construction of railways in China actually become an accomplished fact, it will be through the application of English capital, and that is not likely to be forthcoming in such manner as to foster anything like a "boom." But as the movement, if any, is likely to be of a moderate description only, there is all the more reason that our manufacturers should be prepared for it, so as to obtain the full benefit of any improvement in the demand for railway material. To this end we should like to see some steps taken by the steel-makers towards freeing themselves from the absurd and suicidal engagements which they have contracted with the makers of Germany and Belgium, and which would enable the latter to claim a certain proportion of the orders arising from this application of English capital, no matter whether or not the purchasers preferred having English rails, in much the same manner in which we have seen our colonial railways forced to place their orders on the continent, while English works are running only half-time, if even that.—*London Iron.*

**PUBLIC REVENUE AND EXPENDITURE.**—The revenue of the consolidated fund for August including Customs, Excise, Post office, Public Works, etc., was, \$2,502,876. Compared with August of last year the falling off in revenue is \$534,871, which occurs in the following

items: Customs, \$231,417; excise, \$102,008; post office, \$33,275; public works, including railways, \$29,802; miscellaneous, \$138,367. The expenditure shows an increase of \$1,031,797 over August last year, which is caused by the large payments made in connection with the North-west troubles. The following statement shows the amount of inland revenue accrued during the year ended the 30th June, 1885: spirits, \$4,281,026; malt liquor, \$6,344; malt, \$477,184; tobacco, \$1,270,933; cigars, \$318,357; inspection of petroleum, \$27,521; manufactures in bond, \$44,900; seizures, \$1,256; other receipts, \$11,977. Total excise revenue, \$6,438,688. Canals, \$311,576; slide and booms \$63,996; cutting timber \$28,557; hydraulic and other rents \$29,881; minor public works, \$4,429; inspection of weights and measures, \$31,990; inspection of gas, \$6,290; law stamps, \$2,223. Total inland revenue, \$6,917,635. The following is an unrevised statement of inland revenue accrued during the months of July and August:

	July.	August.
Spirits.....	\$160,213	\$158,860
Malt liquor.....	4,900	400
Malt.....	9,386	10,800
Tobacco.....	67,471	60,235
Cigars.....	47,422	11,184
Other receipts.....	9,977	4,018
Total excise.....	\$299,369	\$256,49

The San Francisco *Journal of Commerce*, in commenting on the incorporation of the American Sugar Refining Company, with a capital of a million dollars, observes: "This establishment goes into the hands of some of our leading wholesale grocers and importing merchants, some of whom have long been closely connected with the Hawaiian Island traffic. The capacity

of the present American Sugar Refinery is to be greatly enlarged, and it will, it is said, be a sharp competitor for the Sandwich Island sugar trade, which for a few years past has been largely under the control of Claus Spreckles & Sons. At present the island carrying trade, both by steam and sail, is largely under the control of the Spreckles faction. Still there is a wide and open field for honest competition. Nor is there any lack of tonnage available for the successful prosecution of the Island trade. The Philippine Islands and other sugar-producing countries are open to all buyers; neither is the Hawaiian sugar to be had under any more favorable terms than others, although it is here admitted free of duty under the Hawaiian Treaty."

**PROHIBITORY LEGISLATION IN GEORGIA.**—The Georgia Local Option Bill has become a law. It provides that upon the application for prohibition signed by one-tenth of the voters in any county, the Ordinary shall hold an election to determine whether or not spirituous liquors shall be sold in that county. If the result of the election should be against the sale, the Ordinary shall give notice once a week for four weeks, and the Act shall take effect as soon as the result is ascertained, except as to the vested rights of persons whose annual license has not expired. If the result of the election should be "for sale," no other election on the question shall be held in that county within less than two years. When any county votes "against the sale" no person shall sell or barter, directly or indirectly, or give away at his place of business, or furnish at any other public place, any alcoholic, spirituous or malt liquors or any other drinks which produce intoxication. Nothing in the Bill is to prevent the manufacture, sale, and use of domestic wines or cider, or the sale of wines for sacramental purposes, provided they are not sold by barrooms at retail. Licensed druggists will not be prevented from furnishing pure alcohol for medicinal or scientific purposes.—*New York Evening Post.*

**STEAM BOILER APPLIANCE.**—A patent has been issued in the United States for a new safety appliance for steam boilers, which absolutely prevents the pressure of the steam from rising above a previously fixed safety limit, and while effecting this desirable end it is so simple and inexpensive that the only wonder is that it was not thought of and used before. Safety valves are now used on all steam boilers for the purpose of allowing the surplus steam to escape when the pressure reaches a certain fixed limit. This surplus is in many cases conducted into the chimney, for convenience in getting rid of it, with the effect of increasing the draft of the fire, and thus helping to keep up the excessive pressure of steam, and to this condition of things we believe may be traced the cause of many boiler explosions. The new device consists in leading the waste steam from the safety valve into the chimney and flue of the boiler but blowing it against or in the reverse direction to which the gases from the fire are traveling, thus checking the draft and filling the furnace with incombustible gases and suspending all combustion of fuel and preventing any increase of steam pressure. This also has the effect of thoroughly cleaning the flues and saving considerable fuel. This device especially commends itself for use on steamboats and locomotives, where the noise of escaping steam from safety valves is objectionable.

**THE STARCH INDUSTRY.**—The Charlottetown, P.E.I., *Patriot* regrets to learn that, owing to the depression in the potato starch business, five out of nine starch factories heretofore doing business on the Island have decided not to operate during the approaching season, and

even those that will work have determined to curtail their business, and only receive potatoes from such farmers as they are obliged to do under their existing contracts. "Considering the certainty that the quantity manufactured will be small, it is probable that after supplying the cotton mills in Canada there will be little or none of that product exported this season to Great Britain."

A young man named Roy Dodson, of St. Louis, has recently invented an improvement on the manner of securing nuts on the side of rails where two bars come together at a joint. The Pennsylvania Railroad is said to have offered him \$30,000 for the patent. A stock company has been organized in Birmingham, Ala., with a capital of \$100,000 for manufacturing the article; the establishment will be large enough to supply the railroads of America.

A new edition of the British Pharmacopœia has just been issued. In its plan of its construction it bears a close resemblance to that which it replaces but a few important changes will be observed. One of these in nomenclature, is that the name of alkaloids will now terminate in *ine*. No change has been made in the weights and measures employed in the processes. Comparatively few of the processes have undergone material change. On the other hand 113 new processes and products have been introduced, and there are only 21 of the old ones omitted.

An American exchange says:—The continued depression of the anthracite coal trade, in the face of the general improvement in business and the growing activity of the iron and steel and textile and other industries, is not remarkable when the increasing use of natural gas fuel by Western manufacturers, and the recent diversion of demand from anthracite to bituminous coals, are taken into consideration.

## Correspondence.

### THE UTOPIA OF FIRE INSURANCE.

To the Editor of the JOURNAL OF COMMERCE.

SIR,—In your issue of 11th September there was published a letter signed "Reform" upon "Fire Insurance Tariff" a portion of which—(that relating to co-insurance)—was dealt with in your article of same date. There is no denying that the advance of rates under the present system has been either merely nominal or no advance at all, not because, as "Reform" remarks, "the honest insurers decrease their insurance" but because those who do not make a game of speculation of insurance pay for those who do; and so long as there is a chance—a very fair chance, too—of a partial insurance covering a greater liability in proportion to the risk run than a total insurance, this game of speculation will go on, with the odds—as you, Mr. Editor, have repeatedly pointed out—in favor of the gambling insurers and against the companies. That the latter cannot or will not see this conclusion is an astonishing mystery, and puts one in mind of a gentleman at a race meeting making bets against a bookmaker who hedges on the total result.

Concerning "Reform" remedies or, as he expresses himself, "avenues of relief" the JOURNAL OF COMMERCE has, if I remember aright, always advocated co-insurance as the keystone of equitable rates for both the public and the companies, and without which the entire archway of fire insurance business is neither sound nor safe. The conclusion of "Reform's" letter fully bears out these views; he is unable to see how the business has been benefited by the tariff when a reported increase of business of \$33,343,748 is only met by an additional premium income of \$403,076.

The other remedy, or "avenue of relief" proposed by "Reform," is that that the Government should enlarge the powers of the Insurance Department to enable it to deal with the public as well as the companies, reasoning that the disgraceful and entirely unnecessary destruction of wealth by fire in Canada should be stopped. Now, while I quite agree with your correspondent in his hypothesis, and that it "should be made possible to convict of arson by circumstantial evidence as it is to convict of murder," I am free to maintain that this is more a question for common law than an Insurance Department to deal with; and as to "Reform's" proposition for proper building laws to be enforced, though no objection can be made to them, I incline to the belief that this should not afflict the insurance companies whose business it is to charge a rate commensurate with the risk; and I think the companies themselves are to a great extent answerable for the dangerous class of buildings annually erected in Canada, inasmuch as by minimum ratings there is not sufficient inducement, so far as insurance is concerned, for property holders to improve the different classes of buildings, since the rate is the same for all buildings according to their construction and occupation, no matter whether that construction be faulty or first-class, or what the height or area of the building may be. A cheap jerry built building of its class is thus insured as cheaply as one of superior construction; and the companies certainly have it in their own hands to rectify this absurdity by a system of schedule rating formulating a first-class standard for every description of hazard and charging for every deficiency beneath it. By such a system the companies would not only be working in their own interests and acting justly towards the respective insurers, but they would confer a benefit upon the public generally by causing a better class of buildings to be erected, and thus lessening the danger of loss by fire and waste by conflagration.

If the Canadian Fire Underwriting Association has backbone enough to introduce the co-insurance clause into Canada, coupled with schedule rating, then may each office who can lay the smallest claim to care in its management exclaim, with our old friend Horace: "*Hic dies mihi festus atrox* "*Ecce mel curas.*"

Then, but not till then, may the "lion lie down with the lamb," and the public and the companies, feeling their interests identical, join hands and swear eternal friendship.

Yours truly

CO-INSURANCE.

MONTREAL, 21st Sept., 1885.

### FIRE RECORD.

ONTARIO, Kingston.—Sept. 1st—Geo. Brown's block, loss \$5,000, partly covered by insurance. Hamilton, 2nd.—B. Warden's house damaged, contents destroyed, loss not stated. Belleville 3.—Latt & Potter's axe factory, loss \$9,000, insured in Northern \$3,000. Parkhill, 3.—Premises of Munro Bros., W. Graham, W. Dickson, and A. Robinson, damaged, loss covered by insurance. Innisfil, 3.—J. H. McConkey's barn, containing 500 bushels grain; no insurance. St. Thomas, 5.—J. G. Strome's blacksmith shop and two frame buildings owned by W. Wallace, partly insured. Brantford, 7.—Twenty-five barrels paraffine oil at Grand Trunk Station, loss not stated. Rocklyn, 7.—S. W. Reynolds's store and Ephrasia Township Hall, loss covered by insurance in Royal, Mercantile, and another company. Toronto, 7.—R. & T. Watson's confectionery factory, damage \$1,000. Hogback, 8.—D. O'Connor's residence, insured in Caledonian, \$3,200. Colborne, 8.—Geo. McDonald's residence, loss \$1,200, insurance \$200. Hamilton, 9.—Col. Mallory's house, loss \$2,000, insured in Abina, \$1,000. Hamilton, 15.—E. Hill's grocery damaged, loss \$200, insured. Toronto, 16.—Wagner & Co's sash and door factory, loss \$3,000. Acon, 16.—Bredmore & Co's tannery

damaged, loss \$3,000. St. Thomas, 17.—J. Carpenter's barns, loss \$1,600, insured for \$800 in Yarmouth Mutual. Guelph, 17.—Outbuildings of American Hotel, loss \$1,500. Insured in Wellington Mutual, Scottish Union, and Scottish Imperial. Florence, 19.—T. Mead's granary, loss \$1,000, insured in London Mutual and Waterloo. T. Little's house damaged, loss \$100, covered by insurance. Strathroy, 19.—P. O. Dwyer's stables, loss \$3,900, insurance \$600 in Mercantile, \$900 in Hartford. J. Murray's dry goods store damaged, loss covered by insurance. J. Ivor & Son's storehouse, insured in Gore District. St. Thomas 21.—D. Campbell's barns, loss \$3,500, insurance \$1,500. Markdale, 19.—Ford & Stinson's saw mill, loss \$5,000, partly insured.

NEW BRUNSWICK—Nelson, Sept. 2.—Building owned by Chas. Seargent, loss \$5,000, uninsured.

NOVA SCOTIA—Halifax, Sept. 5.—J. Kehoe's mill and box factory, loss \$9,000, no insurance. Brnsdale, 19.—Two barns of L. Scott, loss \$4,000, insured in London Mutual.

QUEBEC—Longueuil, Sept. 5.—J. Bressett's barn loss \$1,000, no insurance. Montreal, 7.—Three houses owned by J. Brousseau, occupied by G. Glover, J. Johnson and J. Holland. Loss to building, \$4,000, covered by insurance; Johnson, insured for \$6,000; Holland, \$500, in Commercial Union. Montreal.—W. Wiseman's store house, loss \$400, fully insured.—19th M. Killgallon's bath, loss \$3,500, partly insured. 21.—Stables of W. Clendenning, with two horses and a cow, loss \$2,000, partly insured. 21.—A. Daouan's cigar store, loss \$200. Quebec, 17.—J. Moreau's house, loss \$1,000. St. Henri de Lewis.—J. Lemieux's barn, loss not stated.

## Financial.

The position is unchanged. A good deal of money has already been invested in sterling, but the market for exchange has not yet touched the gold-importing point, and consequently long operations in sterling are as yet unsafe, or rather unprofitable. Another month will put cotton bills on the market to a large extent. There are no special features to note in the course of events locally. The C.P.R. has paid up most, if not all, of its heavy outstanding liabilities, and the courageous few who were buying its acceptances three or four months ago, at a heavy "shave," are now counting their gains in safe water. In New York the Bank Reserves continue to decrease, but they are still heavy enough to keep the market swamped. Call loans are made at 1 per cent and upwards, according to the nature of the security; commercial discounts 3 per cent and upwards. The Bank of England rate is still 2 per cent; street rate 1 5-8 to 1 3/4 per cent, for bankers three months bills. The following are the local quotations:

Call Loans 2 1/2 to 3 per cent, discounting rate 6 to 7 per cent. Sterling Exchange 60-day bills, 8 5-8 to 8 7/8 between banks, 8 3/4 to 8 7/8 over the counter. New York Exchange 1-16 to 1-32 discount. The posted rates in New York are 4.84 1/2 and 4.86 1/2, actual rates, 4.83 1/2 to 3/4 and 4.85 1/2 to 3/4. The local stock market for the week has been weak, the principal decline being in Passenger, which fell from 116 1/2 to 111 1/2 and then recovered to 113. Sales were made at the bottom price. Gas dropped from 190 1/2 to 189, and Commerce went from 126 1/2 to 125 1/2. To-day prices were unsettled and the market was heavy. Gas sold at 189 1/2 to 189, and at 183 1/2 ex-dividend. Richelieu

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### IMPORTERS.

We have purchased a Manufacturer's stock of

### EIDER-DOWN QUILTS,

and shall clear them off at very low figures. All sizes, from crib to full double beds;

ALSO,

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a large variety of patterns and qualities.

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### ENGLISH CRETONNES,

an immense assortment of designs to choose from.

### STRIPED LAWN TENNIS FLANNELS, ingrain colors. New colors in Opera Flannels.

In our Dress Goods department we are showing all the Novelties of the season in

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Ottoman Dress Goods,

Raye Cloth,

Croise Foule,

Ocean Cloth,

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In all the newest shades.

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GENTLEMEN'S WRAPS, a nice lot.

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93 St. Peter Street,

**MONTREAL**

AND

18 Bartholomew Close,  
**LONDON, England.**

bonds, first sale, sold at 105½, and 106 was asked at the close. The stock of the company was neglected at 56 asked, 55 bid. A small block of Federal was placed at 96½. Bank of Montreal sold at 200½, Hochelaga Bank at 79, Ontario bank at 108½ and 108, and Dundas Co. at 45. The following were the total sales and highest and lowest prices of leading stocks for the week:—

Banks.	Shares.	Highest price.	Lowest price.
Commercia.....	150	126	125½
Federal.....	30	96½	96½
Hochelaga.....	110	79	75
Merchants.....	4	114	114
Molsons.....	26	118½	118½
Montreal.....	199	201	200½
Ontario.....	70	108½	108
Peoples.....	2	76½	76½
Toronto.....	76	187	184½
<i>Miscellaneous.</i>			
Can. Cotton Co.....	100	50	50
Can. Guarantee Co	100	90	90
Can. Pac. Ry.....	25	46½	46½
Corp. Fours.....	\$10,000	100	100
Dundas Cotton Co.	25	45	45
Gas.....	1740	190½	189
Gas Ex Div.....	575	185	183½
Harbor Fives.....	\$7,000	105	105
Hochelaga Cotton Co.....	34	85	85
Mon. Tel. Co.....	308	127	126½
N. W. Land.....	50	41	41
Passenger.....	2450	116½	111½
Richelieu Bonds...	\$5,000	105½	105½
R. & O. Nav. Co	200	59	57½
Do Ex. d.	315	54½	54

### MONTREAL WHOLESALE MARKETS.

SEPT. 24, 1885.

Business has improved in some lines and is less active in others, but, on the whole, the general volume is believed to be fully up to the average of recent weeks. The harvest in the West being about over the distribution of dry goods, groceries, metals and boots and shoes may be expected to show a steady increase, though the expansion, it is feared, will be less than in some previous years, owing to causes over which our merchants had no control. Already remittances have given signs of improvement. There has been a brisk movement in wool, and the market for American anthracite coal is more active and higher, the rise being due to an advance of 15 to 20 cents per ton by the Delaware and Hudson Company and enhanced freight rates between ports of lading and this city. The grain markets have been firmer, owing principally to war rumors, a better export demand, and decreased shipments from India and Australia.

**APPLES.**—Business has been quiet, and there are few straight car lots selling. Best quality bring about \$2 per brl. and poorer stuff \$1.50 to \$1.75.

**ASHES.**—Receipts during the past week have been light. Sales of first Pots at \$3.70 to \$3.80, market closing much easier. Seconds \$3.20. Pearls, no sales reported this week, last sale at \$4.85 for Firsts. Receipts since 1st January, 3,902 brls. Pots, 284 brls. Pearls. Deliveries, 4,464 brls. Pots, 360 brls. Pearls. Stock on Wednesday at six p.m. 894 brls. Pots, 131 brls. Pearls.

**BOOTS AND SHOES.**—The factories are working steadily ahead, and have not wanted for orders. The leading firms will not have run through their lists of earlier fall orders taken by travellers and received by letter, before the first week in October. Travellers will start out again about the middle of October on the sorting-trip. The trade has been annoyed with the cancellation of a few orders on frivolous excuses, but, outside of this, there has been nothing to cause

complaint. Remittances have been fair and have visibly improved since the harvest. **Leather.**—Business has been moderate until within the past few days, when it was quite dull, owing to the bad weather.

**COAL AND WOOD.**—American anthracite has advanced 25c per ton, owing to the advance in boat freights, which have gone up from \$1.25 to \$1.60 per ton, while some are, it is said, demanding \$1.75. Another rise of 25c or more may therefore be expected before long. There are few wholesale lots selling, most of the large establishments being already supplied, a good business is, however, being done with householders. Soft coal is steady and unchanged, and there is no change in cordwood. We quote American anthracite in ordinary distributing lots, as follows: stove, \$6; chestnut, \$5.75; egg and furnace, \$5.50. Cape Breton, \$3.10 to \$3.20; Picton, \$3.30 to \$3.50, as to mine; Scotch steam at \$4 to \$4.10; Welsh anthracite, \$4.50. Cordwood—Yard prices per long cord (cartage 50c extra) are as follows:—Maple, \$6; birch, \$5.50; beech, \$5; tamarac, \$4.50; hemlock, \$4. Wharf prices about 50c lower.

**CANNED GOODS.**—British Columbia salmon have been coming in freely, which seems to confirm the reports of a large catch. Lobsters are firm at \$5.80 to \$6 per case; mackerel, good \$3; common, \$2.85; sardines, fine \$10.50 to \$11; common, \$9.50; salmon, per dozen, \$1.25 to \$1.30; finnan haddies \$1.25; tomatoes, old, firm at \$1.20, no new yet; pea peaches, \$1.90; table ditto, slightly higher; corn, \$1.20 to \$1.30, the latter for Portland packing; peas \$1.25. Hoegg roast beef, \$1.95 per 2 lb. tin.

**DRY GOODS.**—As the season advances, remittances show an improvement, and payments due by buyers in Ontario about the 1st prox. are already beginning to be anticipated. Travellers now representing the trade on the road are sending in fair orders, considering the short time some of them have been out, and strong hopes of a healthy sorting-trip are entertained. The retail trade within the city proper is fairly active but some complaint is heard from suburban districts about business being scarcely equal to that of last year. At a meeting of the Blanket Manufacturers' Association, held recently in Toronto, it was found that the total quantity made was not equal to more than one-quarter of last year's output, and less than half the quantity each manufacturer was entitled to make, and the position in fact was discovered to be strong all round. An advance of 2½ cents per lb was proposed.

**DRUGS AND CHEMICAL.**—For the season of the year orders have been coming in fairly well. A large business has been done in disinfectants and vaccine. Castor oil has advanced in consequence of stocks having been reduced to a limit where they can be controlled by makers, and also owing to the cotton mills in Manchester being in operation again. Heavy chemicals continue firm. Caustic soda shows an advance of 2s 6d, with an upward tendency, and soda ash is still, the 10 per cent reduction in the make of last August beginning to tell on the stocks in makers' hands. Dye stuffs.—There is a good demand for Cutch, and Sumac on account of reports of scarcity at places of growth, is firm.—Cutch 7½ to 8c; sumac \$90 to \$100 per ton for prime brands; extract of logwood 7½c; chip logwood 1½ to 2c; archil 27c to 30c per lb. for concentrated.

**DAIRY PRODUCE AND PROVISIONS.**—The butter market has been firm for fine goods. The scarcity of creamery has given rise to the story that 'Townships' dairy has been substituted for it in more than one instance. Exports this week are expected to be larger than usual. Medium and poor goods are difficult to sell. The market

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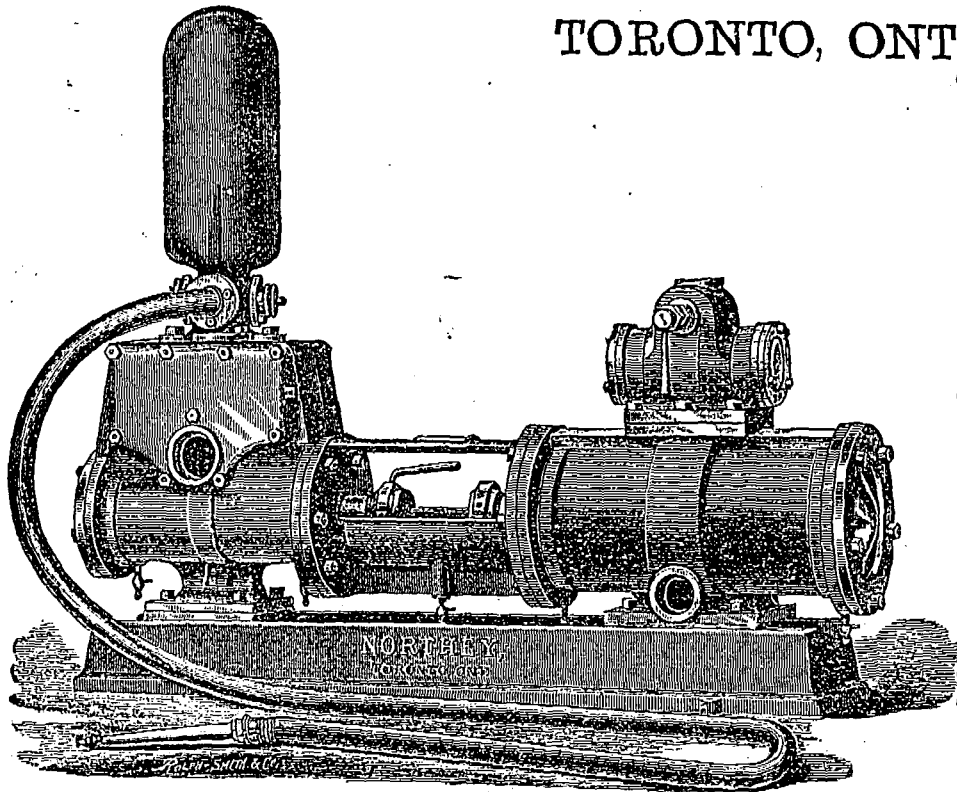
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closes dull with even the local demand slack. Cheese.—There has been a good deal of talk indulged in, but little business. Buyers here are accused of having openly and by means of the press advised factory-men to sell below a certain price, while in secret they are paying prices that must convince producers that there is duplicity somewhere. At Little Falls, N. Y., the sales were 3,000 boxes at 7½c, 2,200 at 7½c, 1,025 at 7½c, 200 at 8c, 150 at private terms, 1,100 on commission; 1450 farm cheese at 7c to 9c. 60 packages butter sold at 1½c to 20c. Cheese sales at Utica, were: 400 boxes at 7c, 600 at 7½c, 4,550 at 7½c, 725 at 7½, 1,350 at 7½c, 2,100 at 7½c, 120 at 7½c, 100 at 3½c, and 1,000 consigned. Market ½c higher than last week, but very quiet: August cheese nearly sold out.

The following is an interesting comparison of the exports of cheese from the leading Canadian and United States ports:

	Montreal. Week ended Sept. 19.	New York. Week ended Sept. 15.
	Lbs.	Lbs.
1885.....	1,981,980	2,191,025
Cor. week 1884.....	2,727,720	2,578,560
Cor. week, 1883.....	2,027,040	2,185,013
Cor. week, 1882.....	1,396,200	1,662,481
	May 10 to Sept. 19	May 1 to Sept. 15.
1885.....	44,273,760	52,577,601
1884.....	46,044,900	62,657,977
1883.....	38,177,680	67,291,478
1882.....	28,043,910	59,468,220
1881.....	24,868,680	77,319,434
1880.....	22,387,560	68,469,939

There is a slightly better demand for provisions at prices quoted elsewhere. Eggs have sold at 14c to 15c as to freshness.

FISH AND OILS.—The SS. Vanguard and the brig Volante have arrived in port with

Labrador herrings, the first consignments of the season. No sales have been reported, but \$4 to \$4.25 is spoken of as a quotation. Cape Breton herrings have declined, and are worth \$3.75 to \$4. Green cod, large, are lower at \$4, and No 1 at \$3.75 to \$4. Dry cod, \$3.40 to \$3.75. Oils.—Newfoundland cod is scarce, but there is little demand for it. We quote 5½c to 55c. Steam refined pale seal is steady at 49c to 50c. Other lines are unchanged.

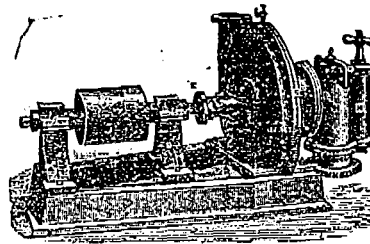
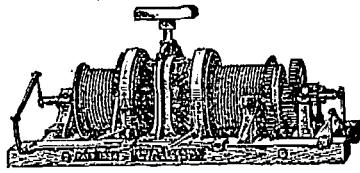
FLOUR AND GRAIN.—During the past few days the market for flour has been developing strength, prices are higher, and considerable business has been done, about 3,000 brls having sold at the advances noted in our prices current. Some Manitoba Strong Bakers has sold as high as \$4.60, but other lots have been reported at \$4.55. There have been enquiries made for 3,000 sacks of Hungarian flour for export. Ordinary superior sold at \$4.25 to \$4.30; two cars of extras at \$4.15; fancy at \$4.05; spring extra at \$4; 125 brls patent superior at \$4.40, and 125 ditto at \$4.45. Grain.—In prices there are no important changes to note. The market is quiet but firm. There is little offering from the West, fall sowing interfering with deliveries. In the speculative grain centres of late there has been no little excitement, the "bulls" taking advantage of the decline in consols and the renewal of political complications in Turkey to work on the apprehensions of the bears. The market was manipulated so as to produce a decided advance in prices without the aid of an export demand. Indeed, says the N. Y. Bulletin, the wholesome feature of an outward movement is wholly lacking. The ability of the bull speculators to maintain or improve upon the present level of values depends wholly upon sensational reports on the one

hand and the length of their purse on the other. The buying overtures of exporters in corn noticed Monday have been entirely absent since. Lake freights continue depressed. Yesterday, 1½c was the best figure that could be got at Chicago for wheat to Buffalo, and 1½c for corn. From Buffalo to New York the former was taken at 3½c and the latter at 3½c. On the lakes there is scarcely any employment in the grain trade for sail vessels, and the owners of some of the propellers even are thinking about retiring them for lack of business, though the close of navigation is still two months off.

FREIGHTS.—Rates have not varied much this week, and have been well maintained. Grain to Liverpool 2s 3d and to Glasgow 2s, with higher rates asked. Cattle per head, 40s to 50s. Lumber to River Plate \$13 per 1000 feet. Phosphates, 6s to 7s 6d as to port. Deals to London 47s 6d, to Liverpool and Glasgow 45s. Butter and cheese to direct ports, 25s per gross ton. Flour in sacks, 11s 6d to 12s 6d per ton, to Liverpool, London and Glasgow.

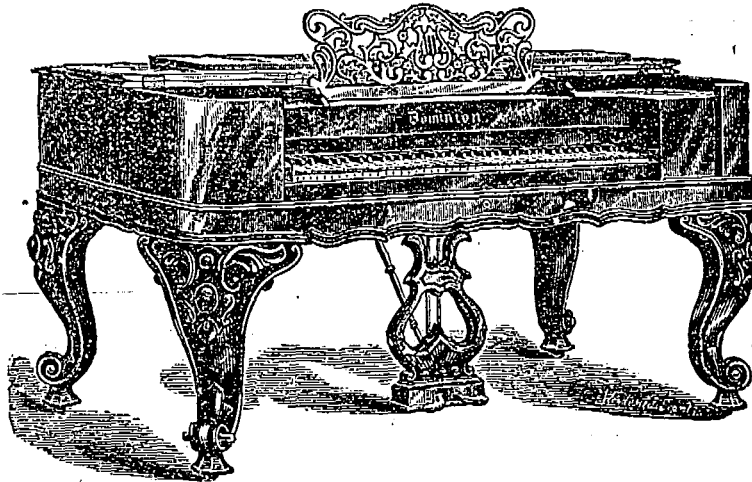
GROCERIES.—The movement continues moderate but equal to expectations. Teas.—Since our last, 1,500 to 2,000 pkgs of low-grade Japans have changed hands at 19c to 22c, and some lots of blacks have been placed at 25c to 35c. A letter from Yokohama states that recent sales consist almost entirely of leaf costing under \$18. Low grades continue in strong demand, but there have been indications in Japan of a decline in rates, although no reduction can be quoted. In higher grades the selection on offer is very poor where light liquor is wanted. A tea report from the same source says:—During the past fortnight a





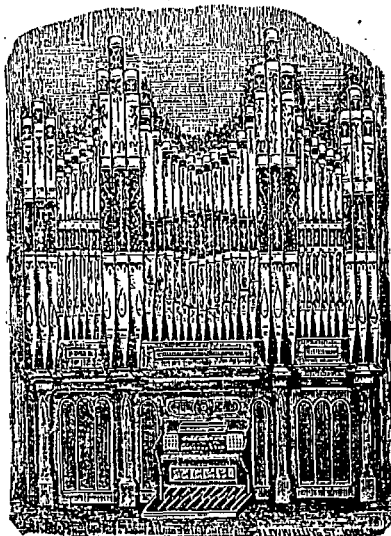
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small daily business has been done, aggregating piculs 6,000, which bring this season's figures up to piculs 137,000 or about piculs 8,000 more than at the same period last season. The demand has been almost entirely for leaf costing under \$18, and these grades show no decline yet. Settlements at Yokohama and Hiogo are, piculs 227,000 against piculs 209,000 at the same date last season. *Sugar*—The market here has ruled steady. Granulated has sold in wholesale lots at 7½c to 7¼c, and yellows at 5½c to 5 7/8c. Jobbing parcels bring slightly higher figures. *Syrup* has been fairly active, some 2,000 bbls having been placed within the past ten days at about 1½c to 1¼c. It is reported that a lot of Barbadoes molasses was sold at 29c. *Fruit*.—Recent advices from places of growth state that prices of dried fruit will be slightly lower than last year, and that the crops have been favorable. A correspondent a Malaga writes by the last mail as follows:—As the present season's fruit shipments will now soon commence, we think it will not be amiss to give you some information both about the crop and the prices at which the raisin market has just opened. The raisin crop is undoubtedly smaller than last year's one, although to what extent cannot as yet be exactly defined, but, on the other hand, thanks to the favorable weather, the fruit is of better quality. Both this crop and that of figs, particularly the latter, are rather backward in ripening. The prices of raisins will probably be kept up, while stocks continue small. Later on a fall may be caused by a fuller market, or by the appearance of cholera in our city. There is good reason for hoping, however, that this dread disease, from which we have escaped up to the present, will not invade Malaga, both on account of the precautions taken against it and the fact that Malaga is supplied with water by pipes communicating with a closed reservoir in the mountains some miles away. We mention this about the water, because the general tendency of medical men is to believe that water is the principal agent in the propagation of the disease, and it has been remarked during the prevalence of the present epidemic in Spain, that the towns which take their water supply from wells or fountains in the vicinity of rivers, are those which have suffered most. It must also be remarked that the disease is at present decreasing in this country, and, we trust, will soon disappear altogether. In other lines of groceries there is no change.

*Hops*.—Growers show more willingness to sell, but buyers will not anticipate requirements believing supplies to come forward to be large. From 5c to 10c is the market price here. The New York market is steady, and new are quoted at 11c to 12c for best.

*HAY, STRAW AND FEED*.—Pressed hay has been purchased for export to the Lower Ports and for cattle steamers at \$14 per ton, but

dealers are asking \$15 for jobbing lots. Straw in bales \$7 per ton. Shorts firm at about \$17 per ton, bran also firm at \$13.50 to \$14. Moulis in small lots, \$24 to \$26, as to quality; buck-wheat, 60c to 65c per bushel.

**IRON AND HARDWARE.**—The demand for pig-iron is still moderate, no sales of round lots being reported. A few transactions of twenty-five to fifty tons are reported on Western account at former prices. Canada plates are a little stiffer, on account of the higher freights. In zinc the advance is adhered to. Lead is easier. A fair quantity of mills has been sold, and shipments are being made to the Lower Provinces principally to Prince Edward Island. Owing to the advance in material prices are well maintained. Steel nails are not so much enquired for, as consumers, probably in view of the excellent quality of iron mills, do not seem prepared to pay the difference in cost. Warrants are cabled at 43s and Middlesborough No. 3 foundry at 32s 9d; ingot tin in London £91; best selected copper £47; Chili bars, £41 10s; soft Spanish lead £11 2s 6d. In New York the demand for American pig-iron has been less active. For steel rails there is a good demand for future deliveries, but Eastern makers refuse to shade \$30, at works, for heavy sections, and buyers therefore hold back. Very few, if any, rails can be secured for delivery the balance of the current year. Sales reported of about 18,000 tons in lots at \$30 at works. **Lead.**—Consumers are taking pig lead in small lots only as stock may be needed for current use. The large holders are still rather indifferent to lower bids, and keep the market firm at 4c for common. **Spelter.**—The demand for common Western is scarcely as good as it was last week. Sufficient stock is taken up to prevent accumulation, however, and prices are held firmly at \$4.40 to \$4.60, as to brand. Sheet zinc very firm, with \$5.45 to \$5.50 now quoted. **Tin.**—London cables came lower, and the local market for pig tin was easier in consequence. Stocks in New York are moderate, however, and spot goods are held relatively higher than futures. Straits, in round lots, was quoted at 20½c to 20 5-8 cash; from store at 20¾c cash, and 20 7-8c 30 days for jobbing parcels. English L & F at 20½c to 20¾c; Banca and Billiton about 20½c on the spot. Tin plate is slow of sale, but held steadily at former prices.

**Live Stock.**—The receipts last week by G.T.R. were:—Cattle, 1,747; sheep, 1,654; calves, 16; hogs, 732. By C.P.R.:—Cattle, 660; sheep, 580; hogs, 134. Total exports of cattle to date 49,970 head and of sheep 33,403. The cables being disappointing the demand for cattle was slow; offerings were ample and quality satisfactory. Sales were reported at 4½c to 5c. Export sheep dull at 3c to 3½c. Butchers' cattle steady and in fair demand at 2½c to 4c. Live hogs in good demand and firm at 5½c to 5¾c. Calves \$4 to \$6 each. Total exports of beef to date 10,592 quarters. British cables quote the market on the other side demoralized under heavy receipts from all sources. Prime Canadian steers were quoted at 12c, against 13c last week and 14c the week previous. Better prices have been made for sheep in Liverpool, although supplies were heavy. Best are worth 13c, against 12c a week ago.

**Wool.**—Considerable lots of fleeces have been sold at current prices during the week. Pulled continues scarce, and Caps is steady. The market throughout preserves a firm tone. A London cablegram dated the 21st inst., says:—At the wool sales to-day 8,000 bales were sold, chiefly Sydney and New Zealand. The market was steady. The sales included 350 bales for America. The transactions of Saturday were at unchanged prices.

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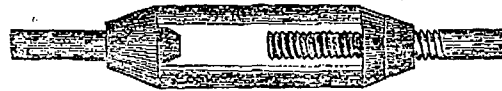
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**FISH!**  
**FISH!**  
**FISH!**

COD, MACKEREL, HERRING,  
 Wholesale only,  
**HATFIELD, KINNEY & CO.,**  
 YARMOUTH, N.S.

**JOSEPH E. SEAGRAM,**  
**DISTILLER,**  
 WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT & "OLD TIMES"  
**WHISKEY.**

**TORONTO WHOLESALE MARKETS.**

(Revised by Telegraph.)

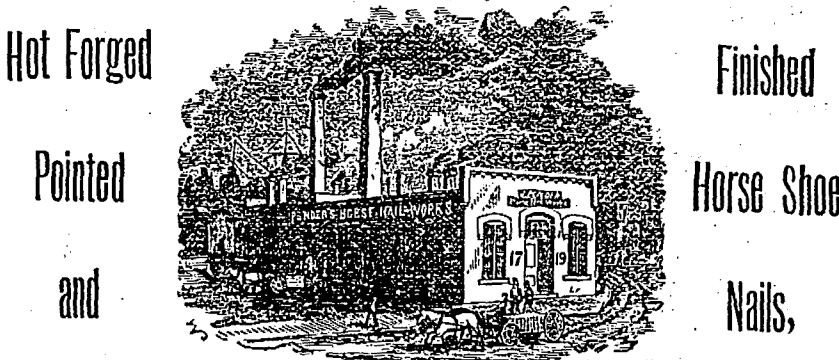
TORONTO, Sept. 24, 1885.

Since our last letter there has been little or no change in the general situation. A fair sorting-up trade is reported, and in some cases a more pronounced movement of staple goods is said to exist. The feeling continues of a hopeful character, but no boom is anticipated this autumn. Dry goods dealers are in good spirits, and report a fair consumptive demand. Prices generally are firm, and stocks are within bounds. The money market remains inactive, and rates unchanged. With an increased movement in grain, circulation will expand. Call loans dull at  $\frac{3}{4}$  to 4 per cent on debentures, and at 5 to 6 per cent on bank shares. Time loans are quoted at 6 per cent. Prime commercial paper is discounted at 6 to  $6\frac{1}{2}$  per cent, and ordinary at 7 to  $7\frac{1}{2}$ . Sterling exchange is firm; 60-day bills are quoted at 108 5-8 to 108 3-4 and demand bills at 108 7-8 to 109 between banks. New York drafts are quoted at 1-16 discount to par between banks. The stock market is dull and irregular, transactions being very small. The sales of the past few days were as follows: Montreal at 200 1/2, Ontario at 108 1/2 and 108 3/4, Merchants at 115 1/2, Commerce at 126 1/2, Federal at 96 1/2, Standard at 116, Canada Per. Loan at 201, London and Canadian at 141 1/2, Imperial Savings at 111 1/2,



**THE NOVA SCOTIA GLASS COMPANY, Limited,**  
 NEW GLASGOW, N.S.  
 ANDREW WALKER, President. A. M. McGRUGOR, Secy.-Treas.  
 Manufacturers of all kinds of Glassware, and Lamp Chimneys a Specialty.

**SAINT JOHN HORSE NAIL WORKS.**  
**JAMES PENDER,**  
 —MANUFACTURER OF—



Hot Forged  
 Pointed  
 and

Finished  
 Horse Shoe  
 Nails,

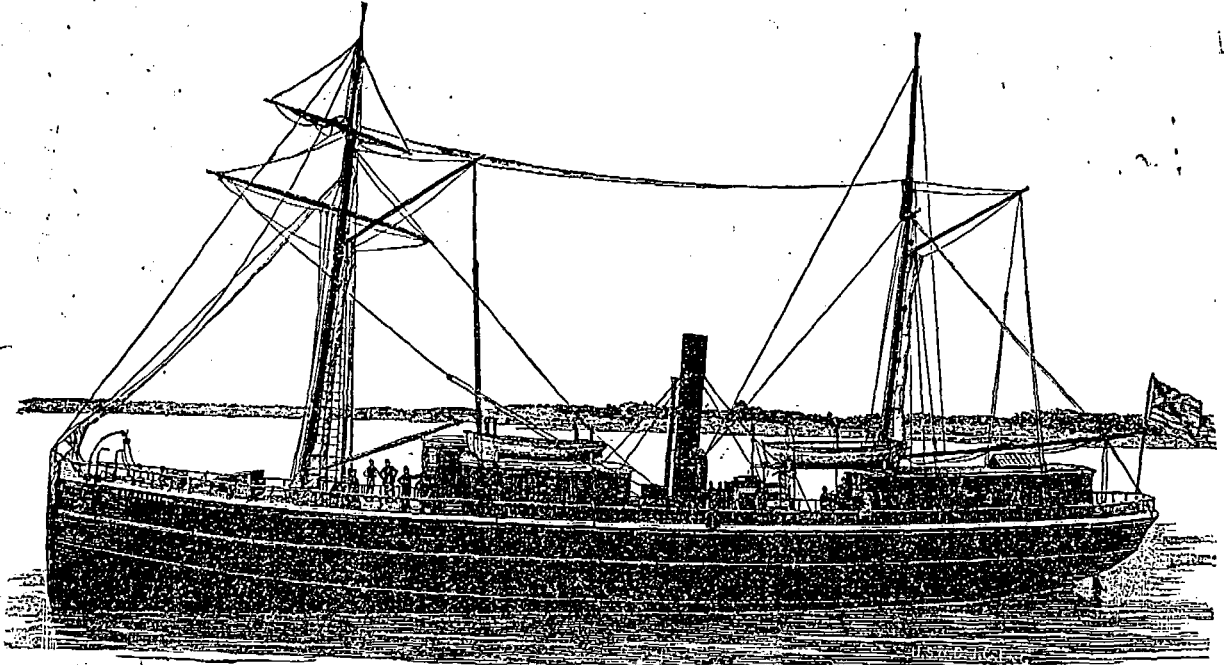
17 & 19 Nelson Street, - - - - ST. JOHN, N.B.  
 SEND FOR PRICE LIST.

and Farmers' Loan at 114 1/2. Following are prices bid to-day as compared with those of last Thursday:

Banks.	Bid Sept. 21	Bid Sept. 17	Loan Cos.	Bid Sept. 21	Bid Sept. 17
Montreal...	200	201	Can. Per.....	201 1/2	200
Toronto...	185 1/2	180 1/2	Freehold.....	166 1/2	166 1/2
Ontario...	107 1/2	107 1/2	Western Can..	190	190
Merchant...	114 1/2	115 1/2	Bldg. & Loan.	105 1/2	105 1/2
Commerce	125 1/2	126 1/2	Farmers' Loan	114	118
Dominion	201 1/2	202 1/2	Land. & Can'dn	140	141 1/2
Hamilton	125 1/2	124 1/2	Landed Credit.	123 1/2	124 1/2
Stand'd...	116 1/2	116 1/2	National Inv't.	...	...
Federal...	96 1/2	96 1/2	Ontario Loan...	124	124
Imper'l...	125 1/2	125 1/2	Hamilton Prov.	127 1/2	126 1/2
Molsons...	...	...	Imperial Sav...	111 1/2	111 1/2

**BUTTER.**—There has been a very fair jobbing trade this week at unchanged prices. The best qualities job at 15c to 16c, and ordinary at 12c to 13c. There is no export demand and nothing doing in large lots. Eggs have advanced 1 1/2c during the week; receipts small, and the demand good; case lots are now quoted at 15c per dozen. Cheese is dull and prices unchanged; sales of small lots are being made at 8c to 8 1/2c for fine and 7c to 7 1/2c for medium.

**COAL AND WOOD.**—Coal is in very fair demand, and prices rule firm. Stove and nut sell at \$5.50 a ton delivered, and grate and egg at \$5.25. Wood is unchanged at \$4.50 a cord for the best hard, at \$3.50 for second quality, and at \$4 for pine.

**BURRELL-JOHNSON IRON CO. (LIMITED,)**

S S. "ST. PIERRE," Built by the Burrell-Johnson Iron Co., Yarmouth, N.S.

Patentees and Sole Manufacturers of the "VICTOR" Soft Coal Cooking Stove.

ALSO, PROPRIETORS OF TRADE MARK AND INDUSTRIAL DESIGN FOR CANADA OF

'GARFIELD' RANGE, 'HAPPY HOME' COOKING STOVE, AND 'NEW SILVER MOON' BASE BURNERS.

MANUFACTURERS OF STOVES OF EVERY DESCRIPTION IN GREAT VARIETY.

Also, Ship Castings, Mill and General Machinery, Steam Pumps, Steam Fire Engines, Tug Boats, Steamers, Gas and Water Works.

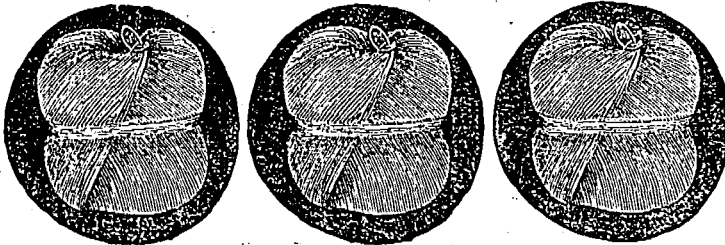
YARMOUTH, N. S.

**NEW BRUNSWICK CORDAGE WORKS,**

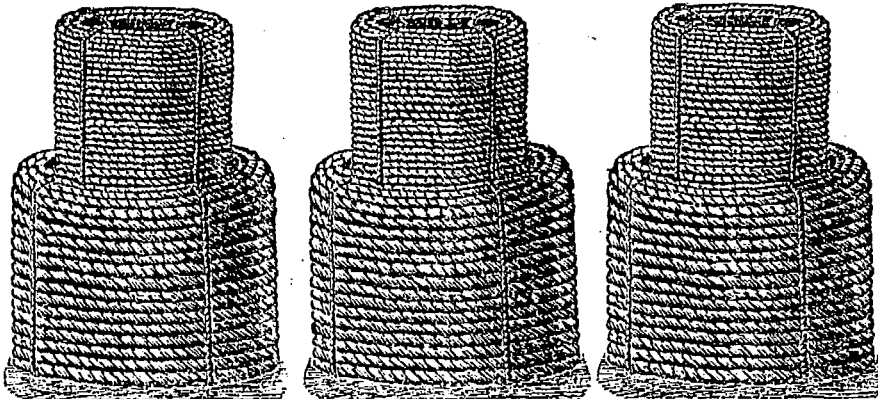
PORTLAND, NEW BRUNSWICK,

THOS. CONNOR & SONS, Proprietors,

Manufacturers of all kinds of Hemp and Manilla Cordage, Binder Twine, etc., etc



SEND FOR PRICE LISTS.



**COAL OIL.**—The market is moderately active and prices steady. Five to ten barrel lots sell at 16½c per gallon, single barrels at 17c, and carbon safety at 19c. American oils unchanged at 23c for prime and at 26c for water white. Crude steady at 88c to 89c per barrel in Petroleum. Refined there is firm at 13½c per gallon for car lots.

**DRUGS.**—Business is reported good, and prices in some cases are slightly easier. Turpentine, 58c to 60c a gallon; alcohol at \$3.27 per gallon; castor oil at 9c to 11c; opium at \$3.75 to \$3.90; glycerine, 17c to 20c; quinine, \$1 to \$1.05; morphia, \$1.90 to \$2.00; bicarbonate of potash, 18c; potass iodide, \$4 per lb; tartaric acid, 55c to 60c; cream of tartar, 33c to 35c; linseed, raw, 66c; do, boiled, 68c; best Dutch madder, 12½c to 14c; cochineal, 40c to 45c; camphor, 32c. Oil of peppermint \$4.75 to \$5.

**FLOUR AND GRAIN.**—There has been a moderate demand for flour during the week, and prices close firmer. Sales of ordinary superior extra were made on Monday and Tuesday at \$3.90, and choice cars sold on Wednesday at \$4. Extras sold at \$3.75 to \$3.80, and closed with buyers at the latter price. Spring extras wanted at \$3.70, and patent nominal at \$4.50 to \$4.75. The stock in store is 470 barrels as compared with 1,250 barrels last week, and 750 barrels at the corresponding period of last year.

**Wheat** has been in good demand this week, but there have been few transactions, owing to limited offerings and the high prices asked. Sales of No. 2 fall have been made at 86c and 87c. No. 1 spring is held at 94c, with buyers at 91c, and No. 2 at 92c with 89c bid. New No. 3 spring sold on Monday at 80c, and New No. 2 fall is

nominal at 82c to 83c. The stock of wheat in store is 90,477 bushels, as compared with 57,884 bush. at the corresponding period of last year and 73,354 bushels in 1883. *Barley* quiet yet, with little offering. No. 1 is quoted at 70c, No. 2 at 65c, and No. 3 extra sold at 60c. The stock in store is 17,874 bush. as compared with 11,364 bushels last week, and 16,301 bushels at the corresponding period of last year. *Oats* have continued quiet and steady in prices; sales of car lots have been made at 33½c to 34c on track. Stock in store 5,800 bush, the same as last week, as compared with 500 bush at the corresponding period of last year. *Peas* are nominal at 60c, no sales having been made, and no stocks. *Rye* is purely nominal. *Oatmeal* dull, and prices weak; car lots are quoted at \$3.75 to \$3.80 and small lots sell at \$4 to \$4.35. *Bran* quiet and prices firm at \$11.25 to \$11.50 on track.

**GROCERIES.**—A fair trade is reported this week, and prices rule steady. There is a moderate movement in teas, with sales chiefly of small lots. *Tobaccos* are very firm, and some kinds scarce. *Sugars* steady at 7c to 7½c for granulated, and at 5½c to 6c for Canadian refined. New fruits are arriving, but prices hardly established yet. *Fish* dull, and prices nominal.

**HIDES AND SKINS.**—There is a fair demand and all offerings are taken at former prices, viz., 8c to 8½c for green. Cured sell at 9c for cows and 9½c for steers. *Sheepskins* in good demand and unchanged in price, the best bringing 60c. *Calfskins* are dull, and prices nominal at 11c to 13c. *Tallow* quiet; rough is quoted at 3c, and rendered at 6c to 6½c.

**LIVE STOCK.**—The market is dull and prices heavy. Offerings continue of very inferior quality, and shippers are not anxious to purchase, owing to the depressed condition of British markets. Sales of export cattle are reported at 4½c to 4¾c but No. 1 would probably bring 5c. *Butchers* dull and easy at 3½c to 4c for the best, and at 3c to 3½c for inferior. *Sheep* are also dull and easier in price the best are quoted at 3c to 3½c per lb, and inferior, 2½c. *Lambs* in good supply and prices steady at \$2.75 to \$3.10 a head. *Calves* dull; the offerings are light, and the demand just fair. *Hogs* do not show much change; heavy fat are dull, but light are wanted at 5c to 5 1-8c per lb.; ordinary lots, 4½c to 4¾c per lb.

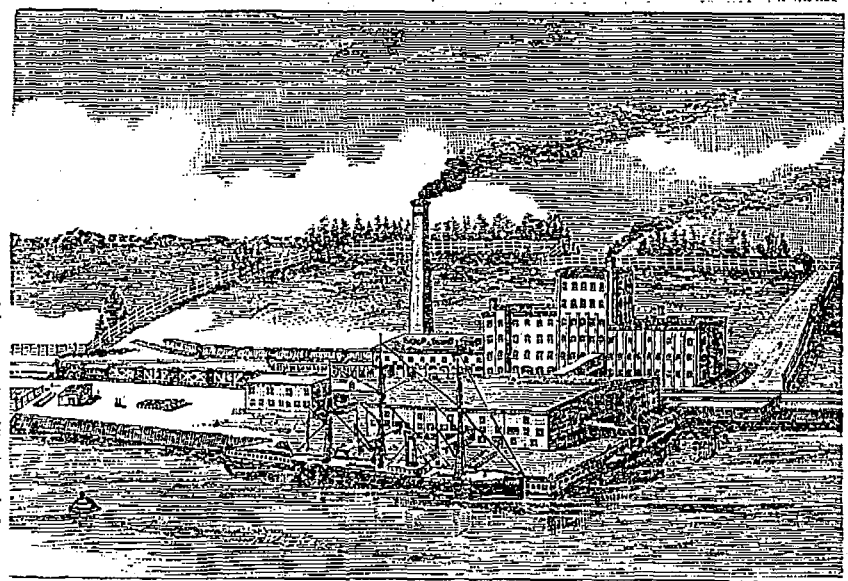
**PROVISIONS.**—There is now very little stock of bacon, and business is restricted. Small lots of long clear sell at 6½c to 7c, and Cumberland Cut at 6½c to 6¾c. *Hams* in light supply and firm, at 11½c to 12c for smoked and 12c to 12½c for canvassed; pickled nominal at 10½c to 10¾c. *Lard*, steady, at 9c to 9½c for tubs and pails. *Pork* unchanged; the only business is in small lots at \$13.50. *Hops*, easier; sales of small lots at 6c to 8c for old, and at 8c to 10c for new. *White Beans* dull and firm at \$1.25 to \$1.30 for very choice. *Potatoes*—Car lots dull, at 40c to 41c per bag; street prices are 50c.

**Wool.**—The demand has slightly improved, and prices rule firm. Fleece is in small receipt, with prices unchanged at 18c for selections and 16c for ordinary. *Supers* firmer, at 22c to 23c; and extras at 26c to 26½c.

#### AMERICAN MARKETS.

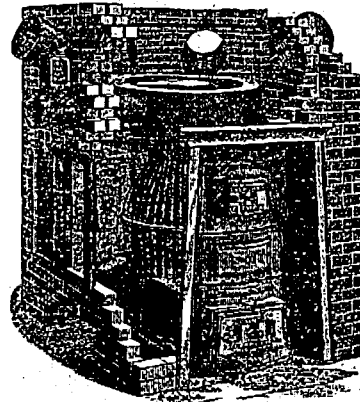
Boston, Sept. 24.—*Flour*, increased sales; prices firmer. Spring patents sold from \$5.25 to \$5.75 as to quality, and winter patents from \$5.25 to \$5.50. Superfine, quoted \$3.25 to

## THE HALIFAX SUGAR REFINING CO., Limited, HALIFAX, N. S.



WE HEREBY INFORM THE PUBLIC THAT OUR  
**REFINED SUGARS**  
Consist Solely of the Product of RAW SUGARS REFINED.  
Neither Glucose, Muriate of Tin, Muriatic Acid, nor any other Foreign, Deleterious  
or Fraudulent Substance whatever is, or ever has been, mixed with them. Our  
**SUGARS AND SYRUPS** are absolutely Unadulterated.

## FIRST PRIZE HOT-AIR FURNACE



— AT THE —

GRAND PROVINCIAL AND DOMINION EXHIBITIONS

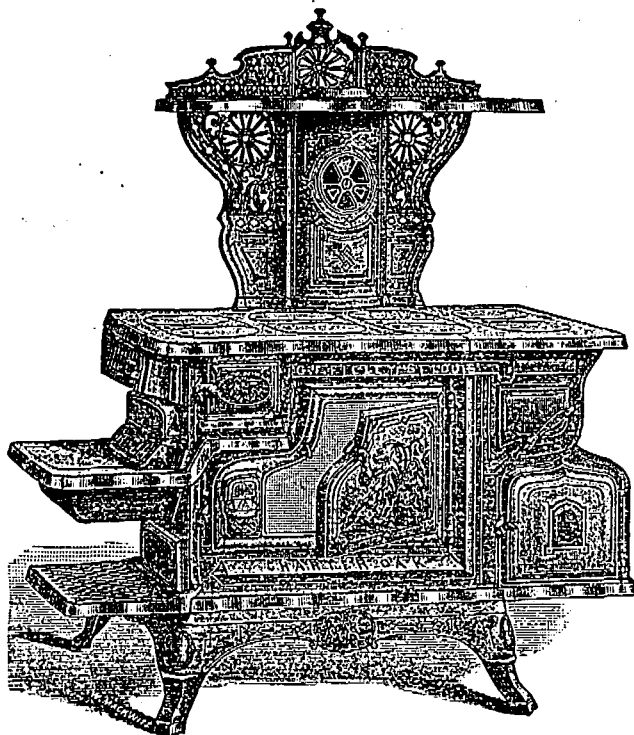
— JUST HELD AT —

LONDON, ONT.

MADE WITH STEEL OR CAST RADIATORS.

**Doherty Manufacturing Co.,**  
SARNIA, ONT.

E. COGSWELL. W. B. DIXON.  
**E. COGSWELL & CO.,**  
 Manufacturers of the Celebrated  
**CHARTER OAK RANGES & STOVES,**



**CHARTER OAK RANGE.**

**SACKVILLE, N.B.**

EACH RANGE HAS THE WONDERFUL  
 PERFORATED TIN OVEN DOOR,  
 DOUBLE REVERSIBLE LONG CENTRE.  
 AUTOMATIC OVEN SHELF AND  
 PORTABLE FRONT SHELF.

ESTABLISHED 1854.

**W. F. & J. W. MYERS,**  
**MACHINISTS,**  
**Saint John, N.B.,**

SOLE PROPRIETORS IN CANADA OF

**RICHARDSON'S CHALLENGE STEERER**  
 AND RUSSELL'S FRICTIONLESS PUMPS.

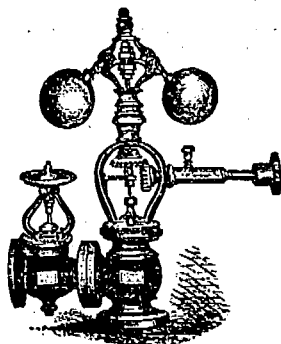
MANUFACTURERS OF

DOUBLE AND SINGLE ACTING

SHIP PUMPS,

HAND AND POWER ELEVATORS,

STEAM ENGINES,



ERS AND PULLEYS.

MACHINERY, SHAFITING, HANG-

ROTARY SAW MILLS, LAUNDRY

STURTEVANT BLOWERS,

JUDSON'S GOVERNORS AND

\$3.50; extras, \$3.75 to \$4, including choice  
 butters, \$4.25 to \$4.50. *Cornmeal* sells at  
 \$2.35 to \$2.50. *Oatmeal* quiet at \$4.25 to \$4.50,  
 fine, and \$4.75 to \$5.25 cut. *Hay*, market quiet,  
 sales at \$19 to \$21, choice and fancy commands  
 \$22 to \$22.50; *Butter*, quiet, prices easy, but  
 without change; sales of extra creamery at 23c  
 to 24c, good to choice 20c to 22c. *Cheese*,  
 strong, sales of extra 8½c, good to choice 7c  
 to 7½c, common to good 4c to 6c. *Eggs* in  
 light supply and firmer, sales of Canadian 19c  
 to 19½c. *Canada Peas* selling in small lots  
 at 90c to \$1.15.

SPECIAL NOTICES.

The business of Wm. Logan, proprietor of  
 the Atlantic Steam Soap Works, St. John, N.B.,  
 was established as long ago as 1848. Mr.  
 Logan manufactures fine laundry, fulling and  
 castle soaps, mould candles, car axle grease,  
 etc., and claims to do about the largest business  
 in his line in the Lower Provinces, running from  
 \$50,000 to \$75,000 per annum. Mr. J. L. Logan  
 is the energetic and popular manager of the  
 firm, his father being too advanced in years to  
 take a very active part in its affairs. They  
 were burnt out some time ago and suffered a  
 considerable loss, but were not long in getting  
 into new premises and becoming as prosperous  
 as ever. Attention is directed to advertisement  
 in another column.

A successful enterprise in St. Stephen, N.B.,  
 is the St. Croix Soap Manufacturing Co. It  
 was organized originally to take over the busi-  
 ness of Messrs. Ganong Bros., which had been  
 running previously for about 4 years. The  
 capital is \$10,000, and the company manufac-  
 tures all kinds of laundry soaps. The works  
 are now in full operation, although their capa-  
 city has been more than doubled in recent years.  
 Upwards of 500 boxes per week can be pro-  
 duced, and the total amount of the year's busi-  
 ness is said to represent a large sum. Mr. J.  
 H. Ganong is president and treasurer of the  
 company and Wm. G. Carson, secretary and  
 manager.

The long-established firm of Hatfield, Kinney  
 & Co., Yarmouth, N.S., is one of the largest  
 engaged in fisheries in the Lower Provinces.  
 During the busy seasons 360 to 370 men and  
 women are employed in fishing, curing and  
 exporting. Their trade is principally with the  
 West Indies and amounts to about \$275,000  
 annually. The firm owns some eighteen  
 schooners, and its capacity for curing is about  
 four million pounds per season of five to six  
 months. It disburses, on an average, \$7,500  
 per month in wages.

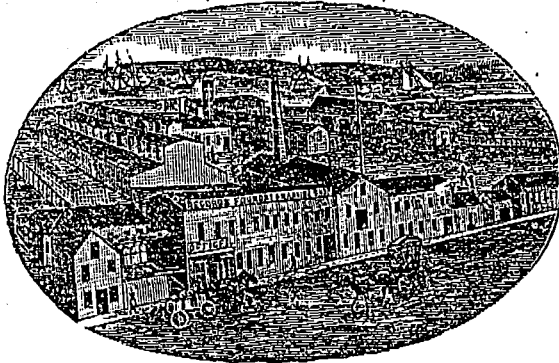
In another column will be found the adver-  
 tisement of J. A. and W. A. Chesley of Port-  
 land and St. John, N.B., proprietors of the  
 Portland forge and ships' iron knee manufac-  
 tory, manufacturers of shunting, ships' iron  
 knees, windlass necks and windlass breaks,  
 locomotive frames, piston, and connecting  
 rods, truck, engine and car axles, Davitt's  
 truss bows, and all kinds of hammered  
 shape. A diploma was awarded the firm at the  
 New Brunswick exhibition of 1880 for assort-  
 ment heavy forgings, consisting of locomotive  
 frames, locomotive engine axles, shafting, ships'  
 iron knees, &c., with special commendation for  
 excellence of workmanship. Also, special  
 diploma for hammered ships' knees. The busi-  
 ness was established in 1862, and employs about  
 40 persons, the annual production being valued  
 at some \$50,000. Mr. W. A. Chesley, the gen-  
 eral manager, is a councillor of Portland City.

The London Loan Co., of Canada, of which  
 Mr. M. J. Kent is manager, is now in its ninth  
 year, and exhibits rapid growth in the face of  
 so many popular monetary institutions of a  
 similar nature. The paid-up capital is over  
 \$550,000, and all their investments are on first-  
 class mortgages, never exceeding two-thirds,  
 and seldom over half, the value of the real es-  
 tate given as security for the loans.

ESTABLISHED, 1855.

**RECORD FOUNDRY & MACHINE CO.**

Manufacturers and Wholesale Dealers in  
**PLOWS, STOVES, MACHINERY,**  
 SINKS, WATER PIPE, COLUMNS,  
 Tin-ware, Hollow-ware, and Castings  
 OF ALL KINDS,  
 IN BRASS AND IRON.



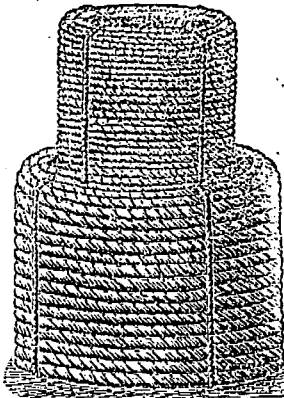
Illustrated Catalogue sent upon application.  
**A. E. PETERS,** President.  
**G. F. ATKINSON,** Secy-Treas.  
**JOSHUA PETERS,** Manager.

**MONCTON N.B.**

Hon. JEAN BLANCHET, M.P.P., Prest. W. V. HUTCHINGS, Vice-Prest. JAMES KING, Sec'y and Treas.

— THE —

**ASBESTOS MINING & MANUFACTURING CO.**  
 OF CANADA. (Limited.)



The most Liberal Discounts given to the Trade. All goods Manufactured by this Company are Warranted of the Best Quality and Pure Asbestos.  
 For prices, samples, and all information regarding Crude Material and Manufactured Goods, address or apply at Company's Office.

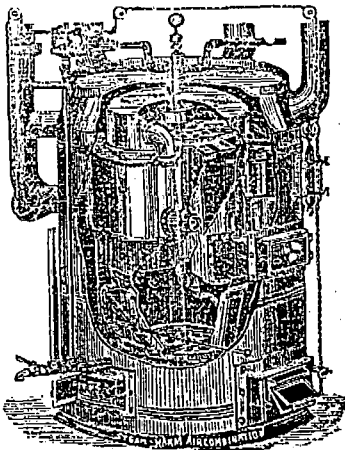
Miners and Manufacturers of

**ASBESTOS GOODS.**

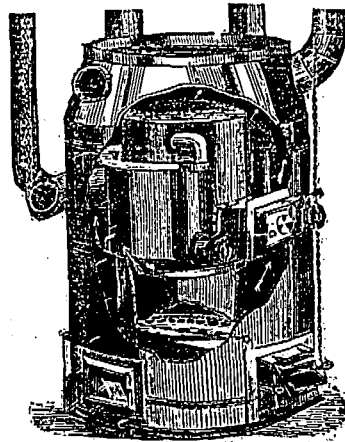
Asbestos Steam Rope Packing, Asbestos Prepared Loose Fibre, Asbestos Wick or Valve Packing, Asbestos Mill Board Packing, Asbestos Journal Packing, Asbestos Crude, Ground and Powdered, Asbestos Flooring Felt, Asbestos Pipe and Boiler Covering, Asbestos Cement Covering, Asbestos Gaskets, Asbestos Retort Cement.

Office, 13 BELL'S LANE, Factory, ST. CHARLES STREET, QUEBEC, P. Q.

Contracts taken to supply Foreign Markets with prepared Loose Asbestos Fibre.



1. WARM AIR AND STEAM COMBINATION.



WARM AIR FURNACE.

FURNACES COMPLETE,  
 PRICES from \$50 to \$1,000.  
 SEND FOR CATALOGUE.

**J. F. PEASE FURNACE COMPANY,**

MANUFACTURERS OF THE

**CELEBRATED ECONOMY FURNACE,**  
 87 Church Street, TORONTO, Ont.

Also: SYRACUSE, N. Y.

ROBT. B. ALLAN. WALTER H. ALLAN.

**UNION FOUNDRY,  
 ALLAN BROTHERS,**

MANUFACTURERS OF

STEAM ENGINES,  
 MILL MACHINERY,  
 and SHIP WORK  
 of all kinds.

CARLETON, ST. JOHN, N.B.  
 St. John Office, 19 Water St.

**WM. CLARK'S**

Canned Meats, Prepared Meats,

**SOUPS, &c.**

The steadily increasing demand which exists for these goods, is the best guarantee of their merit, and fully indorses the public testimonials which have been awarded them at all Canadian Exhibitions.

All mail orders carefully executed, promptly despatched and invoiced at the lowest prices.

**WM. CLARK,**

Canal Bank, - - Montreal.

ELISHA BROAD. T. WINSLOW BROAD. WALLACE BROAD.

**E. BROAD & SONS,**

Manufacturers of

**Axes, Edge Tools,**

**HAMMERS, PICKS, &c., &c.,**

**ST. STEPHEN, N. B.**

**J. R. AYER,**

MANUFACTURER OF

**MOCCASINS, CLARAKINS,**

Oil-Tanned Lace Leathers, &c.,

Send for Price List.

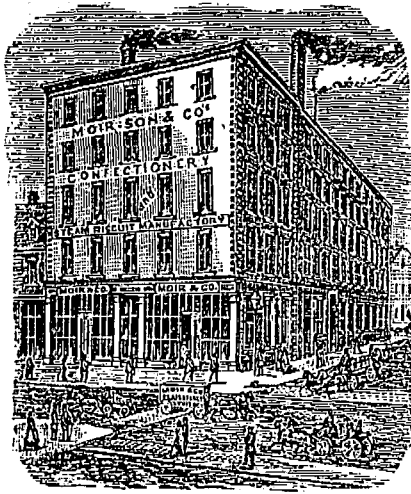
**SACKVILLE, NEW BRUNSWICK.**

**LONSDALE, REID & CO.,**

IMPORTERS OF

**Fancy & Staple Dry Goods,**

**SMALL WARES, &c.,**  
 18 ST. HELEN STREET, MONTREAL.



LARGEST WORKS IN THE DOMINION

# MAMMOTH WORKS.

**MOIR, SON & CO.,**

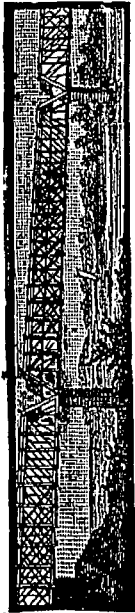
Manufacturers by Steam power of all descriptions of

**BISCUITS, CAKES, CONFECTIONERY,**

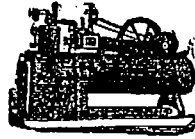
Fruit Syrups, Dessicated Coconut, &c., &c.

SALESROOM, - - - 128, 130, 132 ARGYLE STREET,

**HALIFAX, N.S.**



IRON RAILWAY AND HIGHWAY BRIDGES.



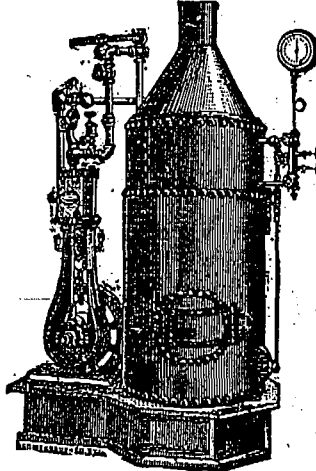
PORTABLE ENGINE.

G. CLISH, Manager

D. McDONALD, Superintendent.

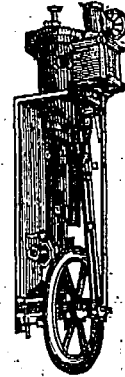
**TRURO FOUNDRY & MACHINE CO.,**  
ENGINEERS,  
BOILERMAKERS AND FOUNDERS,  
MANUFACTURERS OF

Gold Mining Machinery, Stoves, Hollow Ware, Register Grates, Plows, Letter Presses, Iron Bridges, Ship, Mill and General Castings in Iron and Brass. Rotary Saw Mills with latest Improvements.



UPRIGHT ENGINE AND BOILER.

**TRURO,**  
*Nova Scotia.*



**A. LEARMONTH & CO.,**  
ENGINEERS and MILLERS,

St. Paul Street, Quebec, P.Q.

Manufacturers of all kinds of Pumps, Steam Engines, Mill Machinery, Agricultural Implements, &c., &c.

Brass Castings of all kinds made to order.

Correspondence solicited.

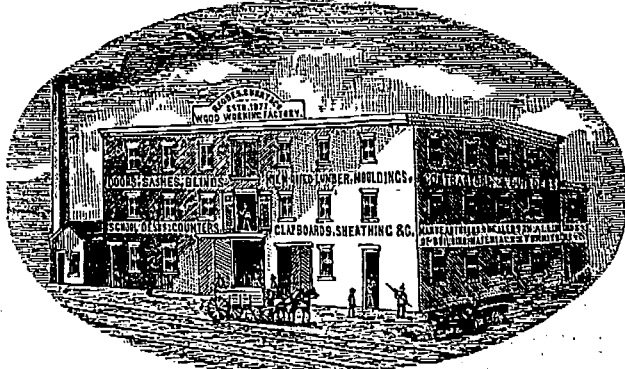
**ASPINALL & ROTHWELL,**  
GALT, - - ONT.,

Manufacturers of and WHOLESALE AND RETAIL DEALERS IN



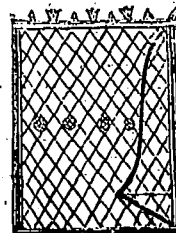
SELF-ADJUSTABLE EASY CHAIRS.  
INVALIDS' CHAIRS A SPECIALTY, Etc.  
Send for Price Lists.

**RHODES, CURRY & CO.,**  
AMHERST, NOVA SCOTIA,  
MANUFACTURERS AND BUILDERS.



SCHOOL, OFFICE, CHURCH AND HOUSE, FURNITURE.  
Manufacturers of Builders' Materials, etc.

Send for Estimates.



**H. T. IDDIOLS,**  
19 Waterloo St., St. John, N.B.

Manufacturer of Safes, Vaults, Iron Doors, etc.

Wire Windows, Ornamental Wire work for Banks & Counters.

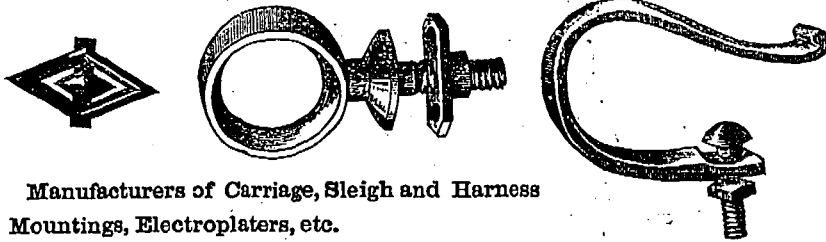
Send for Estimates.



**NEW BRUNSWICK  
NICKEL AND ELECTROPLATING WORKS.**

244 Union Street, ST. JOHN, N.B.,

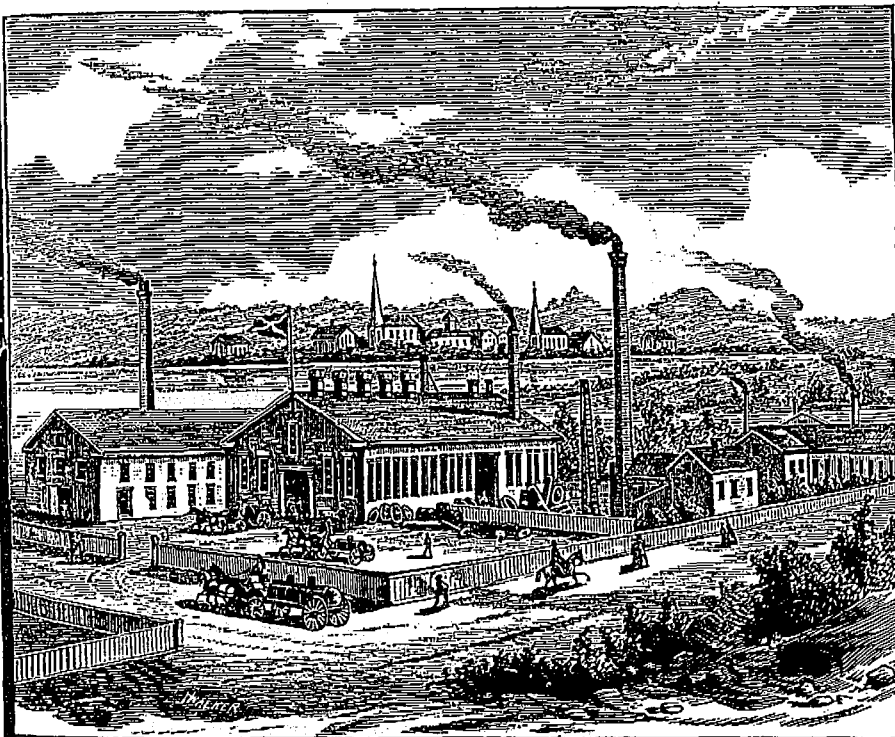
M. E. ACAR & CO., Proprietors.



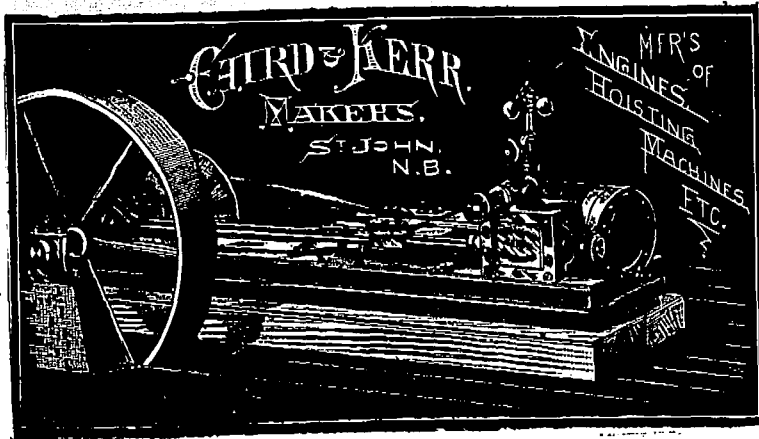
Manufacturers of Carriage, Sleigh and Harness  
Mountings, Electroplaters, etc.

SEND FOR PRICE LISTS.

**THE WINDSOR FOUNDRY COMPANY, — WINDSOR, N. S.**



(WORKS).  
MANUFACTURERS OF STOVES, RANGES, BASE BURNERS, &c.  
SEND FOR ILLUSTRATED CATALOGUE.



GRAND

Colonial Exhibition in London, England, 1886.

FIFTY-FOUR THOUSAND FEET  
RESERVED FOR CANADA.

FIRST ROYAL EXHIBITION COM-  
MISSION SINCE 1862.

THE COLONIAL AND INDIAN EXHIBITION  
to be held in LONDON, England, commencing  
MAY 1st, 1886, is intended to be on a scale of great  
magnitude, having for object to mark an epoch in  
the relations of all the parts of the British Empire  
with each other.

In order to give becoming significance to the  
event, a Royal Commission is issued for the holding  
of this Exhibition, for the first time since 1862; and  
His Royal Highness the Prince of Wales has been  
appointed President by Her Majesty.

The very large space of 54,000 square feet has  
been allotted to the Dominion of Canada by com-  
mand of the President, His Royal Highness.

This Exhibition is to be purely Colonial and  
Indian, and no competition from the United King-  
dom or from foreign nations will be permitted, the  
object being to exhibit to the world at large what  
the Colonies can do.

The grandest opportunity ever offered to Canada  
is thus afforded to show the distinguished place she  
occupies, by the progress she has made in AGRICUL-  
TURE, in HORTICULTURE, in the INDUSTRIAL  
and FINE ARTS, in the MANUFACTURING INDUS-  
TRIES, in the NEWEST IMPROVEMENTS IN MANU-  
FACTURING MACHINERY and IMPLEMENTS, in  
PUBLIC WORKS by MODELS and DESIGNS; also in  
an adequate display of her vast resources in the  
FISHERIES, and in FOREST and MINERAL wealth,  
and also in SHIPPING.

All Canadians of all parties and classes are invited  
to come forward and vie with each other in endeavor-  
ing on this great occasion to put Canada in her  
true place as the premier colony of the British  
Empire, and to establish her proper position before  
the world.

Every farmer, every producer, and every manu-  
facturer, has interest in assisting, it having been  
already demonstrated that extension of trade  
always follows such efforts.

By order,

JOHN LOWE,

Sec. of the Dept. of Agriculture.

Ottawa, 1st Sept., 1885.

**PORTLAND FOUNDRY,  
Main Street, Portland, N.B.,**

**JOSEPH McAFEE, Proprietor.**

MANUFACTURER OF

Ship Castings, Caboose, Capstans, Stoves  
for Ship and House use.

A large assortment of Tinware, embracing  
every article of that material used in the  
Kitchen, Dairy, or on the Farm.

ooking Stoves to burn either Wood or Coal.  
Coal Hods, Shovels, etc.

Special reduction on all Goods now in  
stock.

**S. R. FOSTER & SON,**

Office and Warehouse: George St., ST. JOHN, N. B.

MANUFACTURERS OF

CUT NAILS and CUT SPIKES, SHOE  
NAILS, TACKS, BRADS, FINISH-  
ING NAILS, HUNGARIAN NAILS,  
&c.



# Hot Water Heating Boilers.

**E. & C. GURNEY & CO.,  
MONTREAL.**

These Boilers have now been tested in all kinds of Weather  
and are Guaranteed by us as

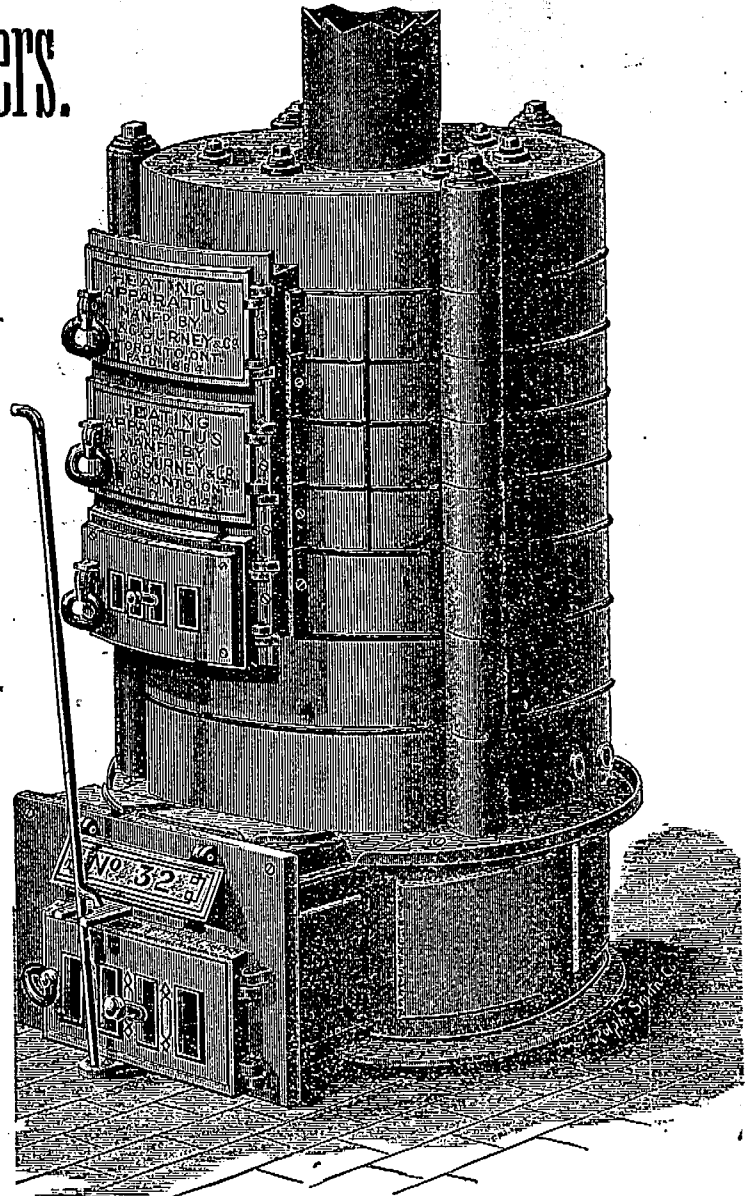
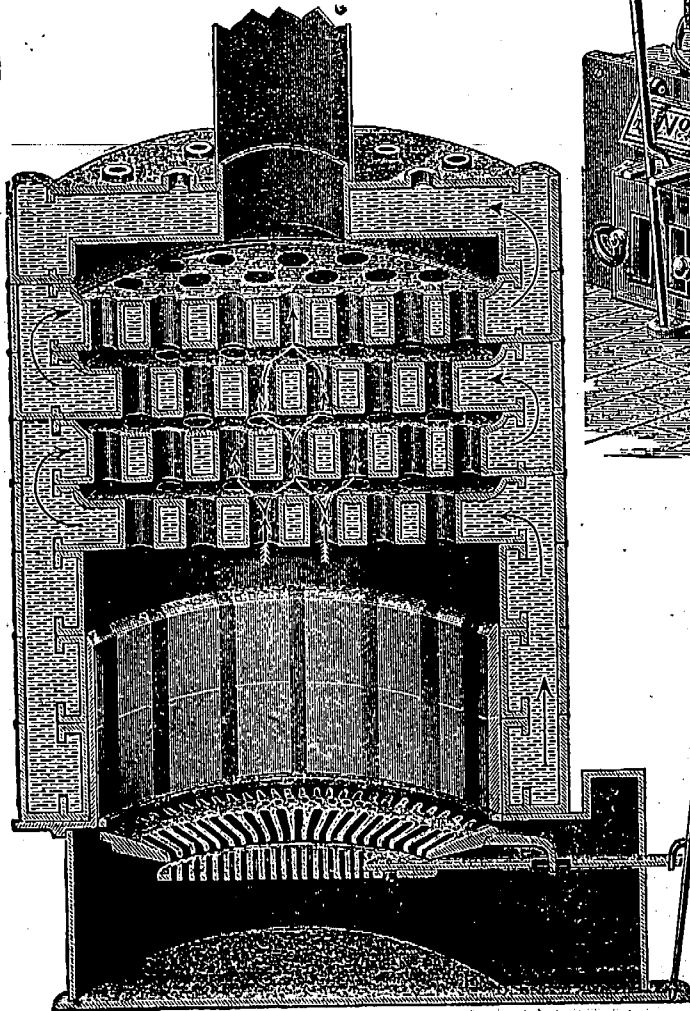
Superior to any other Boiler yet made.

THEY ARE

**DURABLE AND EASILY OPERATED**

by any one capable of managing an ordinary hall stove.

**VERY ECONOMICAL WITH FUEL.**



**ROUND FIRE-PLACE, ENSURING UNIFORM  
FIRE THROUGHOUT.**

**Sizes Suitable to all kinds of Buildings.**

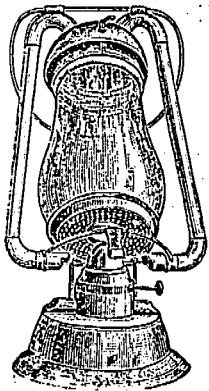
**PRICES CHEAPER  
Than any Boiler Manufactured.**

DESCRIPTIVE CIRCULARS FURNISHED ON APPLICATION.

Boilers can be Seen and Examined at our Stores,

**385 and 387 ST. PAUL STREET.**

**J.M. WILLIAMS & CO.,**  
 HAMILTON, ONT.,  
 SOLE MANUFACTURERS OF  
**THE PATENT HINGE LANTERN**



**THE BEST**  
**Lantern**  
 IN THE  
**MARKET.**

For Sale by the Leading Wholesale Trade.



Fac-simile of our Bottle.

The Inland Revenue Department having recently adopted regulations permitting distillers to bottle "in bond," under the supervision of an officer, the product of their own distilleries, we are now enabled to offer the public our

**FINE OLD WHISKIES**

bottled in accordance with these regulations, and each bottle bearing Excise Officer's certificate as to age of contents. This gives the consumer a perfect and indisputable guarantee as to age, which cannot be obtained in any other way. We are now bottling our celebrated

**CLUB WHISKEY**  
 OF 1879

And our Old Rye Whiskey of 1870, 1880, and 1883, which can be had of all dealers. See that every bottle has our name on capsule and cork, and has Excise Certificate over capsule.

**HIRAM WALKER & SONS**  
 DISTILLERS, WALKERVILLE, ONT.

**MACKINTOSH & CO.,**  
 Commission Merchants in  
**BUTTER, CHEESE, &c.**  
 MACKINTOSH & CO.,  
 Jericho Warehouse, HALIFAX, N.S.  
 Cold Storage for Butter and Cheese.

**A. R. CLARKE & CO.,**  
 Works - 153 to 159 Eastern Avenue.  
 Office - 28 Front Street East, Toronto, Ont.,  
**LEATHER MANUF'RS.**

Glazed, Brush, Satin and Wax Calf; Glazed, Pebble and Dongola Goat, and Brush Kid. All colors in Calf, Goat, Sheep and Skivers, for Shoe Manufacturers, Bookbinders, Trunk, Bag and Pocketbook Manuf'rs, Hatters, Upholsterers, &c. J

**IRON BED**

—AND—



COMBINED.

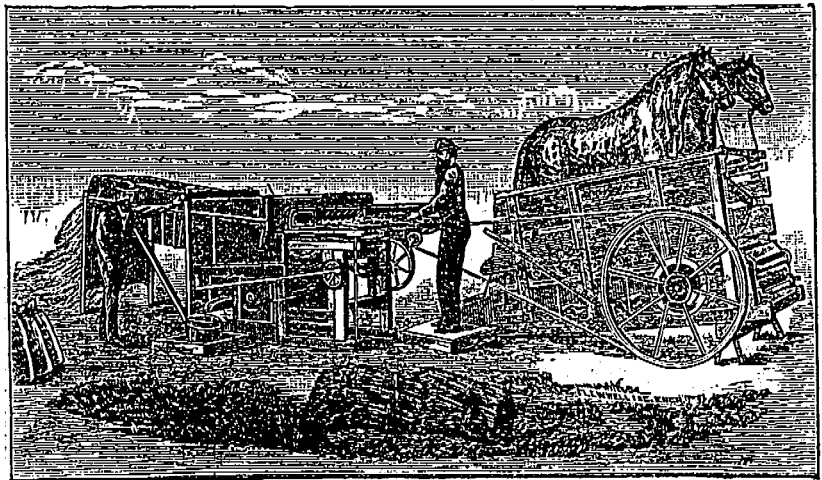
**MATTRESS**

**R. THORNE & CO.,**

Manufacturers of WOVEN WIRE MATTRESSES, SPIRAL SPRING MATTRESSES.

79 Richmond St. West, - - - - - TORONTO.

**CONNELL BROS.,**  
 WOODSTOCK, N.B.

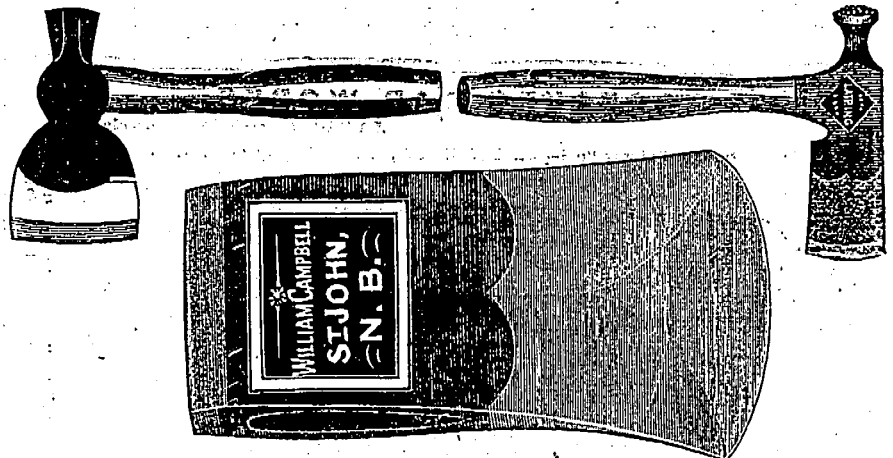


—MANUFACTURERS OF—

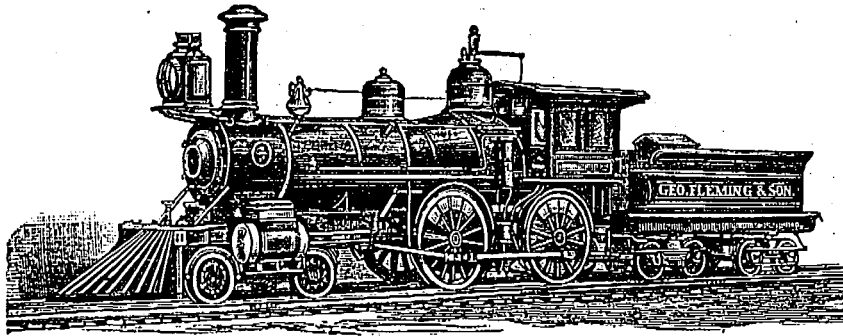
Agricultural Implements and Mill Work, Shingle Machines, Rotary Mills, Horse Rakes, Horse Hoes, Stoves and Plows, Wholesale and Retail. All kinds of Machinery promptly repaired.

**St. John Spring, Axle and Edge Tool Works,**

**WM. CAMPBELL, - Proprietor.**



**PHENIX FOUNDRY,**  
**GEO. FLEMING & SONS, - - Proprietors.**

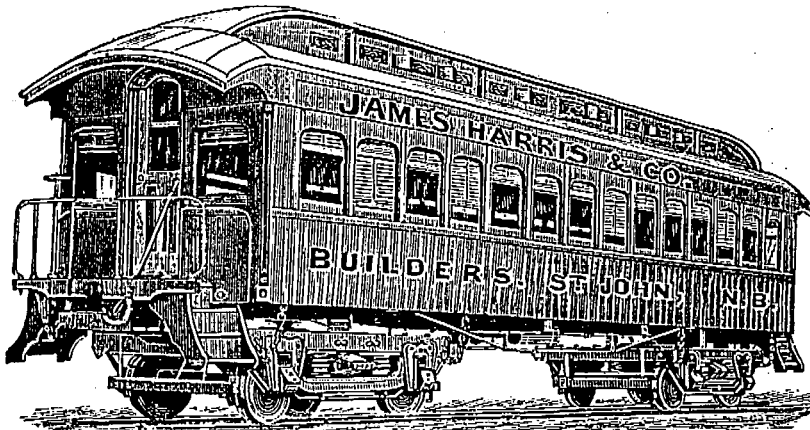


MANUFACTURERS OF

Locomotives, Marine and Stationary Steam Engines,  
 STEAM BOILERS, SHIP TANKS,  
 AND MACHINERY OF EVERY DESCRIPTION.  
 Pond Street, - - ST. JOHN, N.B.

**NEW BRUNSWICK FOUNDRY RAILWAY CAR WORKS.**  
**PORTLAND ROLLING MILL.**

**J. HARRIS & CO.,**  
 ESTABLISHED 1828.

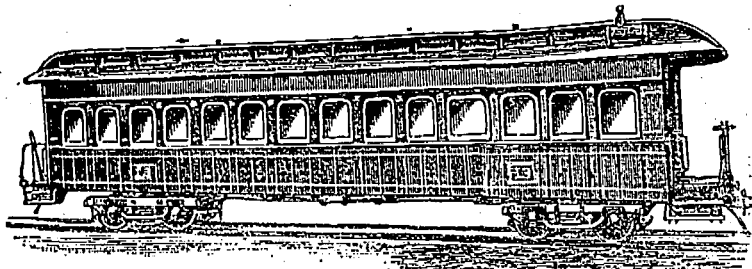


Manufacturers of Railway Cars of every description, Chilled Car Wheels, "Washburn Peerless" Steel Tyred Car Wheels, Car Machinery, and other Castings of all kinds, Hammered Car Axles, Shafting and Shapes, Railway Fish Plates, Nail Plates, Ships' Iron Knees.

**ST JOHN N.B.**

**COBOURG CAR WORKS,**  
**JAMES CROSSEN, Proprietor.**

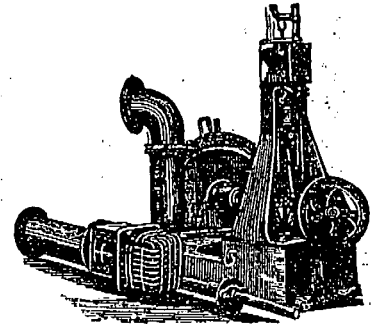
Manufacturer of Railway Rolling Stock of all kinds, Palace Sleeping Coaches, Passenger Coaches



Baggage, Mail and Express Coaches.  
**COBOURG, Ont.**

Box and Flat Cars, Gondola, Coal Cars, Narrow Gauge Rolling Stock.

**W. W. HOWELL & CO.,**  
**MACHINISTS,**

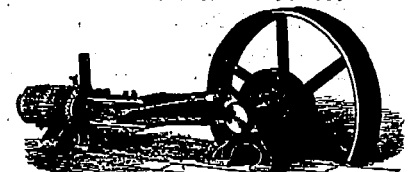


Manufacturers of Steam Engines, Pumps, Mill Machinery, Shafting, Pulleys, etc.,  
 121 to 125 Lower Water Street,  
**HALIFAX, N. S.**

**PORTLAND AND**  
**FORGE AND SHIPS' IRON KNEE**  
**MANUFACTORY,**  
**J. A. & W. A. CHESTLEY,**  
 HARRISON STREET AND STRAIGHT SHORE ROAD,  
**PORTLAND, - - ST. JOHN, N. B.**

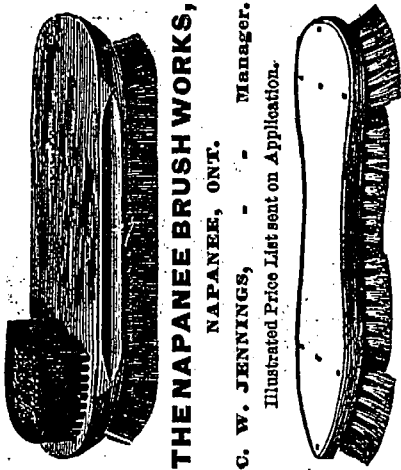
Manufacturers of Spacing, Ship's Iron Knees, Windlass Necks, Windlass Breaks, Locomotive Frames, Piston and Connecting Rods, Ship's Engines, Car Engines, and all kinds of Hammered Shapes. Diploma awarded at New Brunswick Exhibition of 1880 for assortment of HEAVY FORGINGS, consisting of Locomotive Frames, Locomotive Engine Axles, Shafting, Ship's Iron Knees, &c., with Special Commendation for Excellence of Workmanship. Also, Special Diploma for Hammered Ship's Knees.

**OXFORD FOUNDRY**  
**AND ENGINE WORKS.**



**R. WHITELAW, Proprietor.**

Manufacturer of Buckeye Automatic Cutoff, and other Engines. Also, all kinds of Mill and other Machinery. Boilers of all sizes. Iron and Brass urnished by contract, or to order.  
**WOODSTOCK, Ont.**



**THE NAPANEE BRUSH WORKS,**  
 NAPANEE, ONT.  
 C. W. JENNINGS, - - Manager.  
 Illustrated Price List sent on Application.

**WILLIAM V. GORDON,**  
 Family Grocer,  
 1353 ST. CATHERINE STREET,  
 MONTREAL.

DESIRES to thank the many old friends and patrons who have followed him to his new store. Everything of the best and freshest. No old musty stock at reduced prices, but the lowest prices for best groceries. Careful serving and prompt deliveries.

**JAMES PARK & SON,**  
 PORK PACKERS, Toronto.

L. C. BACON, ROLLED SPICED BACON,  
 C. C. BACON, GLASGOW BEEF HAMS,  
 SUGAR CURED HAMS, DRIED BEEF,  
 BREAKFAST BACON, SMOKED TONGUES,  
 MESS PORK, PICKLED TONGUES,  
 FAMILY OF NAVY PORK, LARD IN TUBS AND PAILS.  
 The best brands of English Fine Dairy Salt in stock.

**NEW DOMINION**  
**PAPER BAG COMPANY,**  
 BROWN & LEETCH, PROPRIETORS,  
 Manufacturers of Every Description of Paper Bags & Shipping Tags,  
 Importers and Dealers in  
 WRAPPING PAPERS AND TWINES ALL SIZES AND WEIGHTS.  
 Office & Warerooms: 8 & 10 Waterloo St., St. John, N.B.

**FRANK ROBERTSON & CO.,**  
 10 COLBORNE ST., TORONTO.  
 WHOLESALE IMPORTERS OF  
**BERLIN WOOLS.**  
 Fingering Wools, Fine Yarns, Materials for Art  
 Needle Work, Arrasens, Chenilles, Felts,  
 Canvas, Plushes, Upholstery Fringes,  
 Perforated Parchment Patterns.  
 IN FINE QUALITIES ONLY.

**A. F. ANDREWS,**  
**BRUSH MANUFACTURER,**  
  
 WINSLOW STREET,  
 ARLETON, - - ST. JOHN, N. B.

**NATIONAL OIL WORKS,**

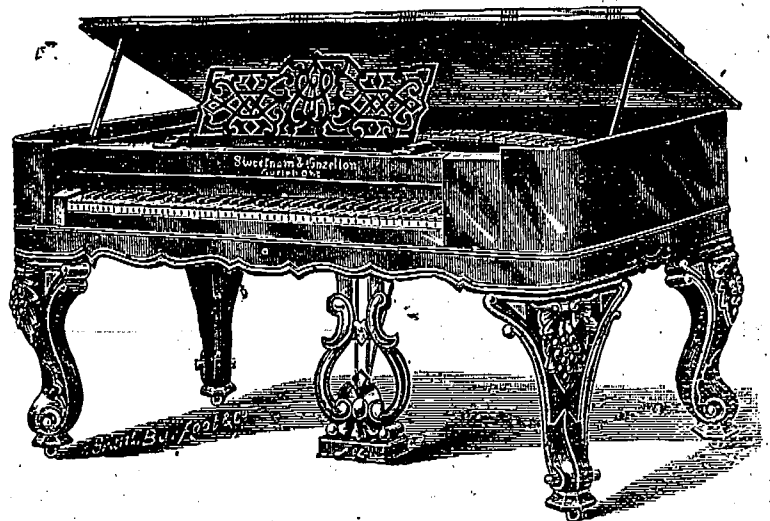
ESTABLISHED 1866.

**JOHN McDONALD, Proprietor,**  
 Producer and Refiner of  
**PETROLEUM OILS,**  
 PETROLIA, Ont.



Water White Oil, 115° Prime White Oil, 250  
 Paraffine Oil, 25 Gravity, 800° Paraffine Oil, 28  
 to 30 Gravity, 260° Mineral Lard Oil, 260°  
 Wood Oil, 250° Gas Oil, Steam Cylinder Oil,  
 300°, Machinery Oil (Black), Pure Crude Oil,  
 Paraffine Wax, Hand Lamp Oil, Neutral Oil,  
 Benzine.

**ALWAYS THE BEST.**



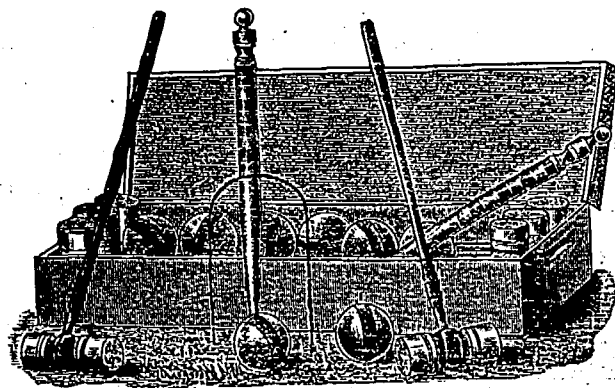
7 1/2 Octave, Square Piano.

**SWEETNAM & HAZELTON, Sole Manufacturers.**

WORKS:—GUELPH, Ont.

WILLIS & CO., Sole Agents, Montreal, Que.

**THE BRANDON MANUFACTURING COMPANY**  
 OF TORONTO, LIMITED.  
**Manufacturers of Wooden Goods.**



(NO. 1 QUALITY, 8 BALL SET.)

THE BRANDON MANUFACTURING COMPANY, TORONTO.

The following are our specialties:

- Croquet, 18 kinds.
- Express Waggon, 11 kinds
- The World Washboard.
- Best in the market, does not tear the clothes, saves time, soap and labor, always sells well.

The Improved **UNION CHURN.**

The best Churn in the world. Seventeen first prizes against all competitors. Send for circulars.  
 Diamond Combination Mop.  
 Finest finished mop in Canada. Step Ladders, Clothes Horses, Broom Handles, Turned Goods, &c., &c. Send for prices

**SURETYSHIP.**

The only Co'y in Canada confining itself to this business.

**THE GUARANTEE CO.**  
Of North America.

Capital Authorized, . . . \$1,000,000  
Paid up in Cash (no notes), . . . 300,000  
Resources over . . . . . 800,000  
• Deposit with Dominion Gov't. 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 over twenty-two years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$350,000 have been paid in Claims to Employers.

President—SIR ALEXANDER T. GALT, G.C.M.G.  
Vice-President . . . THE HON. JAMES FERRIER  
Managing Director . . . EDWARD RAWLINGS.  
Secretary—JAMES GRANT.

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.

Leading Wholesale Trade of Montreal

**COCHRANE, CASSILS & CO.**  
MANUFACTURERS OF

**Boots and Shoes, Wholesale,**

GORNER OF  
Craig and St. Francois Xavier Streets,  
**MONTREAL.**

**JAMES MCCREADY & CO.,**  
WHOLESALE

**BOOT AND SHOE**  
MANUFACTURERS,

ST. PETER & YOVILLE STREETS,  
MONTREAL

**SHAW BROS. & CASSILS,**  
**TANNERS,**

And dealers in

**HIDES AND LEATHER,**  
426 & 428 NOTRE DAME ST.  
MONTREAL.

**ROBT. MCCREADY & CO.**  
WHOLESALE

**BOOT & SHOE**  
MANUFACTURER,  
OFFICE AND WAREHOUSE,  
21 and 23 ST. PETER STREET,  
MONTREAL.

**STOCKS AND BONDS.**

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Price Sept. 24.	Cash Value per Sh.
Brit. North America	\$ 243	\$4,866,666	\$4,866,666	1,057,100	3	4 Jan 4 July	118	267 13 1/2
Can. Bank Commerce	50	6,000,000	6,000,000	2,000,000	4	2 Jan 2 July	125 12 1/2	62 50
Central Bank	100	500,000	325,000	10,000	3	24 Aug 1 Mar	125	60 00
Commercial, Windsor	40	500,000	260,000	78,000	4		125	60 00
Dominion Bank	50	1,500,000	1,500,000	980,000	6	1 May 1 Nov	2 1/2	104 75
Du'Peuple	50	1,600,000	1,600,000		3	3 Mch (N1) Sept	7 1/2	67 00
Eastern Townships	50	1,475,000	1,449,488	375,000	2 1/2	1 Jan 2 July	108	64 00
Exchange, Yarmouth	70	280,000	245,715	80,000	8	11 ch. 1 Aug	80	65 00
Federal Bank	100	1,250,000	1,250,000	100,000	3	1 Feb 1 Mar	102	66 00
Halifax Banking Co.	20	500,000	500,000	50,000	3		96	20 40
Hamilton	100	1,000,000	993,870	270,000	4	2 June 1 Dec	125	125 00
Hochelaga	100	710,100	710,100	60,000	3	2 Jan 2 July	75 80	75 00
Imperial Bank	100	1,500,000	1,500,000	680,000	4	2 Jan 1 July	126 1/2	125 00
Jacques Cartier	25	500,000	500,000	140,000	3	2 June 2 Dec	65 65	35 75
London	100	1,000,000	260,000	50,000	3 1/2			
Maritime	100	321,000	321,000	60,000	3	2 July 2 Jan	110	110 00
Merchants' Bk, Can.	100	5,795,237	5,798,976	1,375,000	3 1/2	2 June 1 Dec	114 114 1/2	114 00
Mercantiles, Halifax	100	1,000,000	1,000,000	200,000	3 1/2	1 Aug. 1 Feby.	100 1/2	100 00
Molson Bank	50	2,000,000	2,000,000	600,000	4	1 April 1 Oct.	20 1/2	121 50
Montreal	200	12,000,000	12,000,000	6,000,000	6	2 June 1 Dec	200 1/2	200 00
Nationale	50	2,000,000	2,000,000		4	1 May (N1) Nov	121 1/2	121 50
New Brunswick	100	1,000,000	1,000,000	300,000	4	10 April 10 Oct.	121 1/2	121 00
New Scotia	100	1,114,300	1,114,300	340,000	3 1/2		168 100	168 00
Ontario Bank	100	1,500,000	1,500,000	465,000	3 1/2	2 June 1 Dec	118	118 00
Ottawa	100	1,000,000	1,000,000	160,000	3 1/2	1 June 1 Dec	96	19 20
People's of Halifax	20	600,000	600,000	35,000	2 1/2	Feby. Aug.	100	50 00
People's Bank, N.B.	50	500,000	500,000		3		92 1/2	46 25
Pictou Bank	50	250,000	250,000		3		100	100 00
Quebec Bank	100	2,500,000	2,500,000	325,000	3	1 April 1 Oct		
St. Stephen's Bank	100	200,000	200,000	50,000	4			
Standard	50	807,700	807,700	185,000	3 1/2	2 Jan 2 July	115 1/2	57 75
Toronto	100	2,000,000	2,000,000	1,350,000	4	2 June 1 Dec	185 187	185 00
Union Bank (Halifax)	50	1,000,000	1,000,000	40,000	3		100	50 00
Union Bank of L. C.	100	2,000,000	2,000,000		3	2 Jan 2 July	50 65	50 00
Ville Marie	100	500,000	464,900	20,000	3 1/2	2 June 1 Dec	81	81 00
Yarmouth	100	400,000	390,870	20,000	3		121	121 00
Agrie. Sav. and Loan Co.	50	600,000	600,000	578,213	3		118 1/2	59 25
Bran t. Loan and Sav. Co.	50	130,000	121,000	67,000	3 1/2		108	54 00
Brit. Can. Loan & Inv. Co.	100	1,350,000	267,065	27,000	3 1/2	1 Jan 1 July	104	104 00
Brit. Mortg. Loan Co.	100	450,000	223,771	30,000	3 1/2		106	106 00
Building and Loan Assoc.	25	750,000	750,000	85,000	3		105 1/2	26 3 1/2
Canada Cotton Co.	100	750,000	697,000		0		49 50	40 00
Canada Landed Credit Co.	50	1,500,000	663,990	125,000	4	2 Jan 2 July	123	61 50
Can. Perm. Loan and Sav.	50	8,000,000	2,200,000	1,100,000	6 1/2	1 Jan 1 July	200 1/2	110 25
Can. Sav. and Loan Co.	50	700,000	650,410	120,000	4		120	60 00
Dominion Sav. and Inv. Co.	50	1,000,000	873,205	157,000	4	30 June 31 Dec	114 1/2	57 25
Dominion Telegraph Co.	50	1,000,000	1,000,000		8	15 Jan and Qly	88	44 00
Dundas Cotton Co.	100	500,000	500,000		4		43 50	43 00
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	125,857	4		114	57 00
Frehold Loan and Sav. Co.	100	1,575,000	1,000,000	445,000	5	1 June 1 Dec	126 1/2	60 75
Hamilton Prov. and Loan	100	1,500,000	1,100,000	125,000	4	2 Jan 2 July	125 1/2	127 00
Home Sav. and Loan Co.	100	1,000,000	100,000	40,000	3 1/2			
Hudson Cotton Co.	100	2,000,000	850,000				75 80	75 00
Huron & Erie Loan Soc.	50	1,500,000	1,100,150	391,000	5	1 Jan 1 July	160	80 00
Huron & Lambton Loan Co.	50	350,000	230,000	32,000	4			
Imperial Loan and Inv. Co.	100	625,850	621,704	85,000	3 1/2	8 Jan 8 July	111	111 00
Landed Banking and Loan	100	700,000	424,604	40,000	3	2 Jan 2 July		
Land. & Can. Loan and Ag.	50	4,000,000	560,000	250,000	4	15 Mch 15 Sept	141 1/2	70 75
London Loan Co.	50	655,000	550,000	50,000	4	31 Dec. 30 June	116 116	58 00
Land. and Ont. Inv. Co.	100	2,250,000	450,000	80,000	3 1/2	2 Jan 2 July	110 1/2	110 00
Manitoba Inv. Assoc.	100	300,000	100,000	3,000	4			
Manitoba Loan	100	518,900			5		110	110 00
Montreal Telegraph Co.	40	4,000,000	2,000,000		4	2 Jan and Qly	128 126 1/2	50 40
Montreal City Gas Co.	40	2,000,000	1,876,782		6	15 April 15 Oct	188 1/2	75 50
Montreal City Pass. Ry. Co.	50	600,000	00,000		4	6 May 6 Nov	112 1/2	56 3 1/2
Montreal Cotton Co.	100	794,000	94,000		0		55 75	55 00
Montreal Building Assoc.	50	300,000	00,000		0		70	37 50
Montreal Loan and Mortg.	50	1,000,000	32,812	106,000	3 1/2	15 Mch 15 Sept	89	44 50
National Investment Co.	100	1,700,000	418,000	22,500	3 1/2	31 Dec 30 June	102	102 00
N. S. Sugar Refinery	100	350,000	50,000		2 1/2	2 Jan 2 July	12 1/2	12 50
Ont. Indus. Loan and Inv.	100	473,800	235,135	27,000	3	30 June 31 Dec		
Ont. Inv. Assoc.	50	6,650,000	680,000	500,000	4		117	58 50
Ont. Loan and Deb. Co.	50	2,700,000	1,200,000	285,000	4	1 Jan 1 July	124	62 00
People's Loan and Deb. Co.	50	500,000	487,048	42,000	3 1/2	1 Jan 1 July	106	53 00
Real Est. Loan and Deb. Co.	50	500,000	346,213		3		75	37 50
Richieu and Ont. Nav. Co.	100	1,619,000	1,619,000		3	9 Feb 15 Sept	54 1/2	54 75
Royal Loan and Sav. Co.	50	500,000	410,715	24,000	4	Jan July	116 1/2	58 1 1/2
Starr Mfg Co., Halifax	100	200,000	200,000		4	March	98	93 00
St Paul, M & M. Ry.	100				3 1/2	1 Feb and Qly	99	99 00
Toronto City Gas Co.	50	800,000	800,000		2 1/2	1 Feb and Qly	134 x.d	67 00
Union Loan and Sav. Co.	50	600,000	580,360	180,000	4	1 Jan 1 July	131	65 00
Western Can. Loan & Sav.	50	2,000,000	1,200,000			8 Jan 8 July	190	95 00

\* On reduced capital.

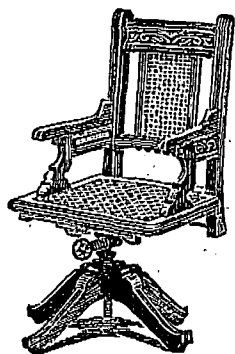
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English and Belgian Sheet and Polished  
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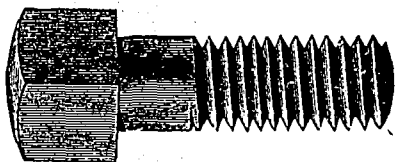
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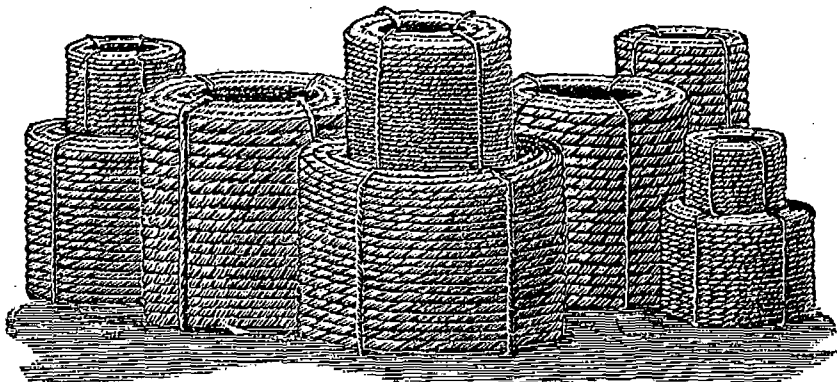
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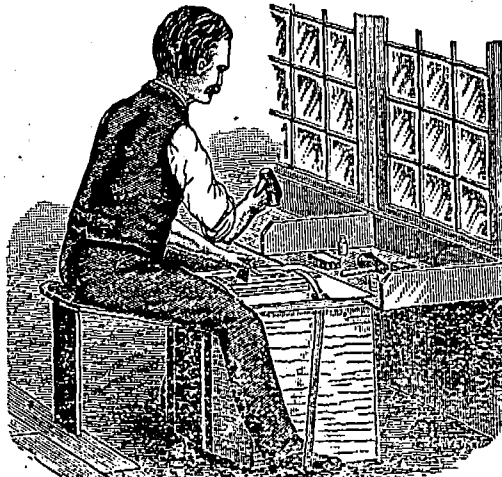
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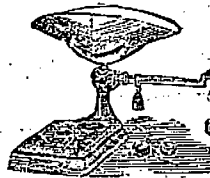
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**Exhaust Steam Injector**  
WORKED BY EXHAUST STEAM  
ONLY.

The most economical boiler feeder in existence, and at same time the simplest and most durable. Supersedes both pumps and feed-water heaters and, by condensing the exhaust steam, removes the back pressure, and, consequently, increases the power of the engine. Utilizes a power heretofore thrown away. Works automatically at a steam pressure of 10 lbs than half a pound. The exhaust steam, in passing through the Injector, heats the feed-water to a temperature of 180 degrees F., thus effecting a saving over any other injector of from 15 to 25 per cent. in fuel.

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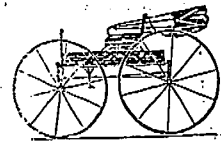
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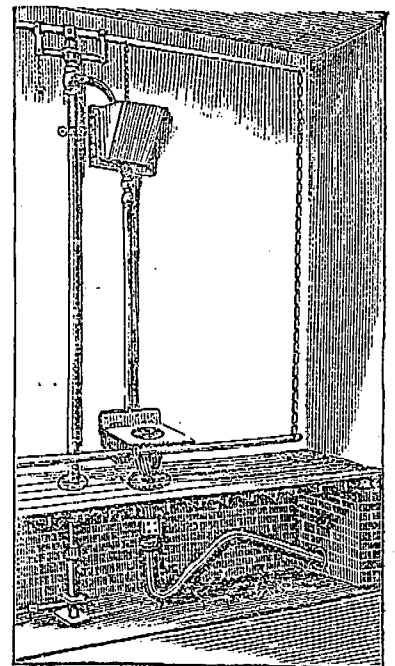
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Carriages shipped to all Parts of the World.  
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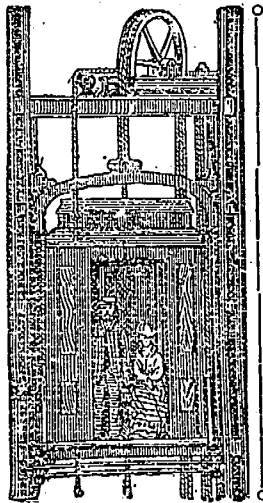
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**Anti-freezing Waterclosets,**

FOR OUT OR INDOOR PURPOSES.  
Immediately after use the pipes and cistern are emptied automatically to below the line of frost.  
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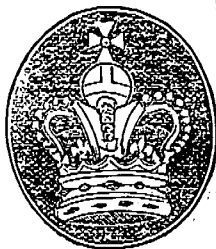
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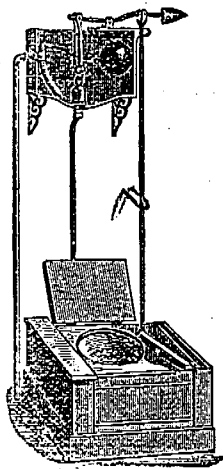
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Bash.

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**OF CANADA.**

Notice is hereby given that a semi-annual dividend  
at the rate of six per cent. per annum has this day  
been declared upon the paid-up capital stock of this  
company for the six months ending 30th June, and  
that the same will be payable at the Company's  
office on and after THURSDAY, the 10th day of  
September next.

By order of the Board,

**ARCH. MCGOUN,**  
Secretary-Treas.

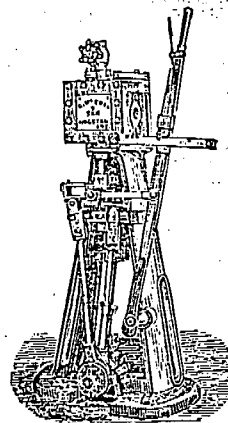
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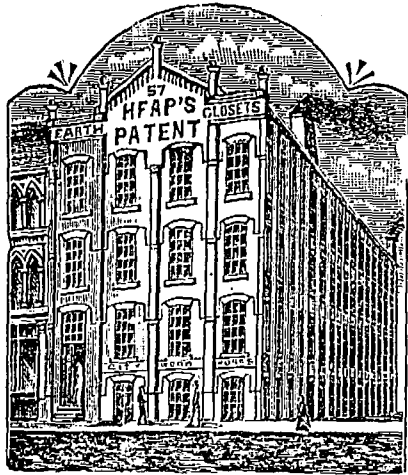
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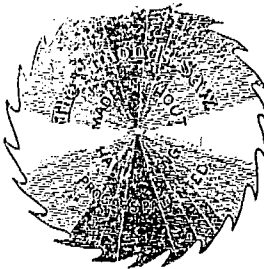
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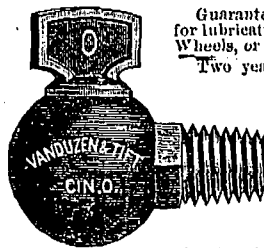
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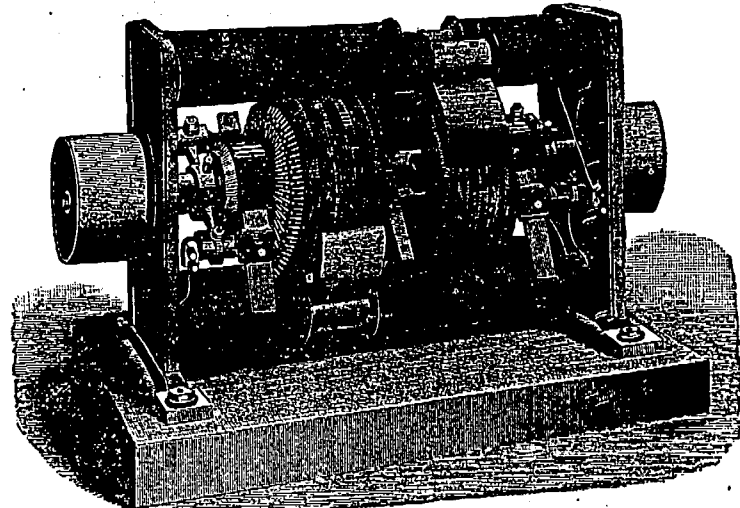
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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Dairy Produce.</b>		<b>Flour.</b>		<b>Barbados.....per lb</b>		<b>Crystal Pickling.....</b>	
Creamery, fine to choice...	0 22 0 23	Patents Choice.....	4 50 4 85	Yellow Refined.....	0 00 0 00	W. W. X X X.....	0 28 0 00
Township, choice.....	0 16 0 18 1/2	superior Extra.....	4 25 4 30	Laris Lumpsum.....	0 00 0 18 1/2	W. W. X X X.....	0 25 0 10
Do fair to good.....	0 14 0 16 1/2	Extra Superfine.....	4 10 4 15	Granulated.....	0 07 1/2 0 07 1/2	" " X.....	0 20 0 00
Brookville, choice.....	0 14 0 17 1/2	Canada strong Baker's	4 15 4 30			Pure Malt.....	0 45 0 00
Morrisburg, choice.....	0 14 0 18	Do American.....	4 60 4 80			Cider X.....	0 20 0 00
Western Dairy.....	0 12 0 15	Do Manitoba.....	0 00 4 55			" " X X X.....	0 80 0 00
" " fair to good	0 10 0 13 1/2	Fancy.....	0 00 4 05	Syrups.—Extra.. per lb.	0 03 1/2 0 04	Matches: Common.....	2 75 0 00
Cheese fine to finest.....	0 07 1/2 0 08 1/2	Spring Extra.....	0 00 4 00	Good.....	0 03 0 03 1/2	" Parlor.....	2 25 0 00
Fair to Good.....	0 06 0 08	Superfine.....	3 70 3 75	Fair.....	0 01 1/2 0 02 1/2	" Eddle No. 1.....	3 75 4 00
<b>Drugs &amp; Chemicals</b>		Fine.....	3 50 3 55	Molasses (Barbados) im. p	0 25 0 27	" Telegraph.....	3 25 3 50
Acid Carbohc Cryst. Medic	0 50 0 60	Middlings.....	3 25 3 35	Trinidad.....	0 22 0 25	<b>Hardware.</b>	
do No. 3.....	0 38 0 42	Pollards.....	3 05 3 10	Antigua.....	0 22 0 25	Tin: Block, L & F per lb.	6 00 0 23
Aloes Cape.....	0 16 0 18	Ont. Bags.....	1 75 2 05	Fruit Loose Muscato.....	2 50 2 90	do Straits.....	0 00 0 25
Alum.....	1 75 1 90	City Bags.....	2 30 2 35	Sultanas.....	0 00 0 00	Strip.....	0 00 0 15
Borax Xtls.....	0 10 0 12	Oatmeal bris.....	4 10 4 25	Seedless.....	0 00 0 00	Copper: Ingot.....	0 13 1/2 0 25
Bleaching Powder.....	2 00 2 25	Cornmeal white.....	0 00 0 00	Valentia, choicest, per lb.	0 00 0 00	Sheet.....	0 19 0 24
Blue Vitriol.....	0 05 0 06	yellow.....	0 00 0 00	" rain damaged.....	0 00 0 00	<b>Cut Nails, Net Cash:</b>	
Brimstone.....	2 50 2 60	<b>Grain.</b>		Currants.....	0 04 1/2 0 05 1/2	Hot Cut Am. or Can. Pat'n	
Brom. Potass.....	0 50 0 55	Canada Res. No 2	0 92 0 93	Prunes.....	0 04 0 04 1/2	3 in. and above.....	2 40 0 00
Cauphor Eng. Ref.....	0 42 0 50	White Winter.....	0 90 0 91	Figs C. Mats.....	0 04 0 04	2 1/2 & 2 1/2 ins.....	2 90 0 00
Am. Ref.....	0 35 0 40	Spring No. 2.....	0 92 0 93	H. S. Almonds bxs.....	0 10 0 00	2 & 2 1/2 ins.....	2 90 0 00
Castor Oil.....	0 09 0 10	White Michigan, No. 1..	0 90 0 90	S. S. Tarragona.....	0 14 0 15	1 1/2 & 1 1/2 ins. Am.....	3 15 0 00
Caustic Soda.....	2 12 2 25	Red Winter, No 2 Toledo.	0 90 0 90	Walnut, English.....	0 06 0 08	1 1/2 ins.....	3 90 0 00
Citric Acid.....	0 60 0 70	Chicago No. 2, in bonds.	0 00 0 00	" Grenoble, new.....	0 12 0 14	1 1/2 ins. Cold Cut, Can.....	2 90 0 00
Copperas per 100 lbs.....	0 95 1 10	Milwaukee No. 2 do	0 00 0 00	Filberts.....	0 08 1/2 0 07 1/2	1 1/2 & 1 1/2 Cold Cut, Can.....	3 40 0 00
Cream Tartar.....	0 25 0 37	Oats.....	0 32 0 33	Brazils, new.....	0 07 1/2 0 08 1/2	<b>Casing, Box, Shook:</b>	
Epsom Salts.....	1 25 1 40	Barley.....	0 50 0 50	Batty's Nabob Pickles, doz	2 70 3 80	1 1/2 in. p. 100 lb. keg.	4 40 0 00
Extract Logwood, best.....	0 07 1/2 0 08 1/2	Peas..... per 50 lbs.	0 77 0 78	" Mixed do	2 90 2 80	1 1/2 in. to 1 3/4.....	3 65 0 00
ordinary.....	0 07 1/2 0 08 1/2	Rye.....	0 65 0 67 1/2	" Nabob Sauce, pts	3 40	2 in. to 2 1/2.....	3 40 0 00
Glycerine.....	0 17 1/2 0 20	Corn in bond.....	0 58 0 60	<b>Spices: Cassia..... per lb</b>		2 in. to 2 1/2.....	3 15 0 00
Gum Arabic, per lb.....	0 35 0 40	<b>Groceries.</b>		Mace..... per lb	0 80 0 85	3 in. to 4 1/2.....	2 90 0 00
" Traj.....	0 35 0 40	PEA, (H.C. & Cgd.),		Cloves.....	0 18 0 22	Cut Spikes, all sizes.....	2 65 0 00
Indigo Madras.....	0 70 1 00	Japan, com. to med. lb. ...	0 18 0 22	Nutmegs.....	0 45 0 70	<b>Finishing Nails:</b>	
Morphia.....	1 75 1 85	good med. to fine.....	0 28 0 34	Jamaica Ginger, Bl.....	0 20 0 25	1 in. to 1 1/2 in. p. 100 lb. kg	5 15 4 20
Madder, best.....	0 08 0 09	Japan Nagasaki.....	0 19 0 25	Jamaica Unbl.....	0 18 0 18	1 1/2 in. to 1 3/4.....	4 15 3 80
ordinary.....	0 08 0 09	Y. Hyson common to gd	0 18 0 25	African.....	0 00 0 08	2 in. and up.....	3 30 0 00
Oplum.....	3 75 4 25	Y. Hyson fine to finest, lb	0 28 0 34	Fimento.....	0 00 0 08	<b>Tobacco Box Nails:</b>	
Oxalic Acid.....	0 11 0 13	Gunpa, fair to med.....	0 28 0 34	Peper, White.....	0 17 1/2 0 18 1/2	1 1/2 in. & 1 1/2 in. p. 100 lb kg	4 45 3 50
Phosphorus.....	0 05 0 09	" Good to fine..... lb	0 40 0 50	Mustard, 4 lb. per Jar.	0 25 0 27 1/2	1 1/2 in. & 1 1/2 in. p. 100 lb kg	3 8 3 15
Potash Bichromate.....	2 25 4 00	Imper'l, med. to gd.....	0 25 0 30	1 lb.....	0 25 0 28	2 1/2 in. " " "	3 05 2 95
Potash Iodide.....	2 25 4 00	" Fine to finest.....	0 25 0 30	Rice:..... p. 100 lb	3 35 3 50	3 in. and up.....	8 20 6 20
Quinine.....	1 50 1 60	Oolong.....	0 45 0 60	" Patua.....	0 00 4 50	<b>Cinch and Heavy Clinch:</b>	
Soda Ash.....	2 35 2 50	Congou common.....	0 16 0 20	Sago..... per lb	0 00 0 04 1/2	3 in. and up.....	4 20 0 00
Soda Bicarb.....	1 00 1 12 1/2	" med. to good.....	0 23 0 28	Tapioca, Pearl.....	0 05 0 06	<b>Flat &amp; Sharp pressed Nails:</b>	
Sal Soda.....	1 20 1 35	" fine to finest.....	0 38 0 60	Flake.....	0 05 0 05 1/2	1 and 1 1/2 in. per 100 lb.....	8 85 6 85
Strychnine.....	0 55 0 60	ouchong common.....	0 16 0 20	Gelatine, Favorite.....	1 00 0 00	1 1/2 " 1 1/2.....	5 85 0 00
Tartaric Acid.....	0 55 0 60	" med. to good.....	0 25 0 30	(Poliwka's) 1 lb can.	1 00 0 00	2 " 2 1/2.....	0 00 0 50
<b>FISH.</b>		" fine to choice.....	0 38 0 60	Do do do 1 qt pk	0 90 0 00	2 1/2 " 2 1/2.....	5 20 0 10
Labrador Herrings, No. 1	4 00 4 25	" med. to good.....	0 25 0 30	Do do 6's.....	1 60 1 12	3 in. and up.....	4 85 0 00
" No. 2	4 00 4 00	offees, green Mocha per lb.	0 25 0 27	Vermicelli.....	0 07 1/2 0 08 1/2	25 per cent. discount.....	4 15 0 00
Cape Breton Herrings.....	3 75 4 00	Java.....	0 18 0 22	Macaroni.....	0 07 1/2 0 08 1/2	Net 30 ds or 4 mos note with	3 90 0 00
Mackerel No. 1.....	4 00 4 00	Maracalbo.....	0 11 0 14	Italian.....	0 00 0 13	int. These terms apply to	3 65 0 00
" 2.....	3 50 4 00	Cape.....	0 12 0 14	Starch: Boxes 28 to 42 lbs..		all the above nails.	0 00 0 00
" 3.....	3 50 4 00	Jamaica.....	0 11 1/2 0 14	No. 1 White.....	0 00 1/2 0 07	<b>Innse Nails: P. &amp; F. Bright.</b>	
Green Cod, Large.....	4 00 4 00	Rio.....	0 11 0 14	Canada Laundry.....	0 05 0 00	" No 7.....	0 24 0 00
" No. 1.....	3 75 4 00	Singapore & Ceylon	0 17 0 24	No. 1 Blue.....	0 00 1/2 0 00	" No. 8.....	0 23 0 00
Dry.....	3 40 3 75	Chieory.....	0 11 1/2 0 14	Silver Gloss.....	0 08 0 00	" No. 9.....	0 22 0 00
Salmon, No. 1.....	10 00 10 50	sugars, (Caks. & Bris.)		Satin.....	0 08 0 08 1/2	" M" Brand 40 to 5 & 5 pedis	
" 2.....	9 00 9 50	Porto Rico..... per lb	0 00 0 60	Canada Com.....	0 07 0 00	" C" Brand 40 to 5 & 2 1/2 pe dis	
Brit. Col.....	9 00 9 50	Jamaica.....	0 00 0 00	Benson's Prepared.....	0 04 0 00	Wrot or Ship Spikes.....	3 90 0 00
N.B.—Country buyers will please remember that inside prices are for round lots only.				Pinegar: Imp Triple.....	0 41 0 00	7 1-16 and 1/2 in.....	4 25 0 00
				Cote D'or.....	0 35 0 00	5 1-16 in.....	4 50 0 00
						1/2 in.....	4 75 0 00
						(Dis. 20 to 25 p c).....	

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.  
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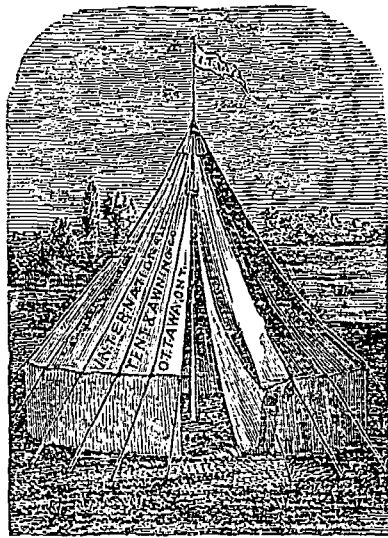


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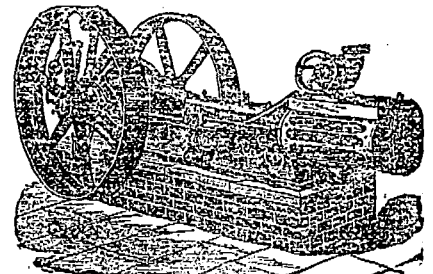
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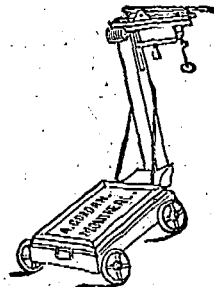
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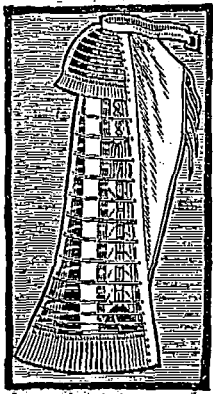


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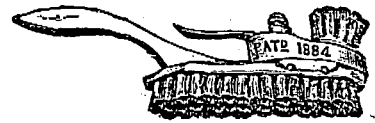
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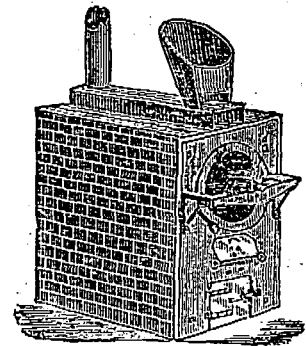
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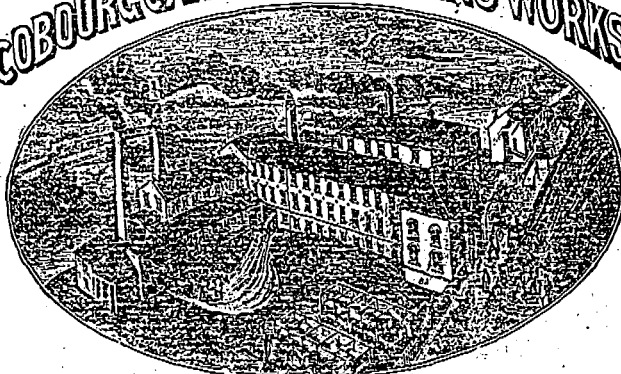
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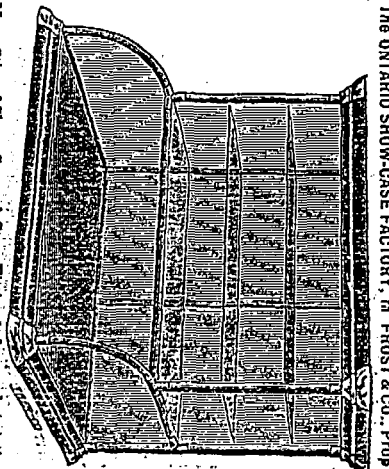
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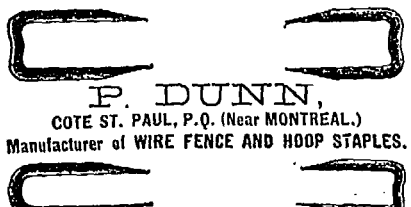
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Horse Shoe.....	\$ c. \$ c.	Powder; Canada Blasting	\$ c. \$ c.	Pebble Grain.....	\$ c. \$ c.	United Inches, 26 to 40....	\$ c. \$ c.
Terms, 4 mos. or 5 p.c. ....	00 0 3 35	F. F. to F. F. F.	3 50 0 00	B. Calf.....	0 11 0 15	" 41 " 50....	1 85 0 00
or 30 days	3 70 0 00	Barbed wire, per lb.....	4 75 5 00	Brush (Cow) Kid.....	0 12 0 15	" 51 " 60....	2 20 4 00
Aces ss. & ds. - 25 to 30 dis.	11 00 13 00		3 00 0 00	Buff.....	0 12 0 15	" 61 " 70....	0 00 4 25
Galvanized Iron: No. 24..	0 05 0 06	<b>Hides and Skins.</b>		Russotts, Light.....	0 35 0 40	" 71 " 80....	0 00 5 00
" " N. 28..	0 06 0 06 1/2	Montreal Green H'ides.		" Heavy.....	0 30 0 35	" 81 " 85....	0 00 6 00
" " No. 28..	0 06 0 07	No. 1, p. 100 lbs.	8 50 0 00	" No. 2.....	0 20 0 25	" 91 " 95....	0 00 7 00
Pig Iron: Slemex No. 1..	18 00 18 50	" No. 3.....	7 50 0 00	Sadlers'.....	7 50 9 00	" 96 " 100....	0 00 8 50
Coltness.....	0 00 0 00	Tanners pay \$1 more for	6 50 0 00	Int. Fr. Calf.....	0 80 0 85		0 00 11 00
Calder.....	18 00 18 50	cured and inspected.				<b>Paints, &amp;c.</b>	
Langlean.....	18 50 19 00	Hamilton, No. 1 insp....	9 25 9 50	<b>Meats, Eggs, &amp;c.</b>		White Lead, pure 25 to 100	
Summerlee.....	18 50 19 00	" " 2.....	8 25 8 50	Mess Pork, short cut....	13 00 13 25	lb kgs.....	5 50 6 50
Guthrie.....	18 00 18 50	Toronto, " 1.....	9 50 9 75	" " Western.....	12 25 00 00	" No. 1.....	5 00 5 50
Carnbroe.....	17 00 18 00	" " 2.....	9 00 9 25	Hams, City Cured.....	0 11 0 12	" No. 2.....	4 50 4 50
Eglington.....	16 00 17 00	Chicago Buff.....	9 50 9 75	Lard, in palls.....	0 84 0 91	" No. 3.....	4 75 4 75
Homalite.....	20 00 22 00	" Steers.....	10 00 11 00	Bacon, per lb.....	0 10 0 11	White Lead, dry.....	4 25 4 75
Bar Iron, - per 100 lbs.....	1 65 1 70	" Calfskins.....	0 13 0 13 1/2	Eggs.....	0 14 0 15	Red Lead.....	4 25 4 75
Best Rolled.....	1 00 1 00	" Bulls.....	7 50 8 00	Pallow, Rendered.....	0 05 0 08	Venetian Red, Eng'h.....	1 50 1 75
Siemens.....	2 11 2 15	Dry No'r West.....	0 15 0 16 1/2	" Rough.....	0 00 0 03	Yel. Ochre, French.....	0 55 0 65
Swedes.....	4 00 4 25	City Lamb-skins.....	0 00 0 45	Potatoes per bag.....	0 40 0 00	Whiting London Washed.	1 10 1 25
Sheet Iron to No. 20.....	2 25 2 50	" Calfskins, per lb.....	0 12 0 00			" Paris.....	2 75 3 25
Boller Plates.....	2 75 3 00	Im. Horse Hides..... each	3 75 4 00	<b>Oils.</b>		Portland Cement, bri.....	2 50 2 75
Boller " Lowmoor.....	0 00 0 06 1/2	<b>Leather (at 6 months.)</b>		Cod Oil, Newfoundland..	0 54 0 55	Roman " bri.....	1 50 2 00
Hoops and Bands.....	2 00 2 10	No. 1, B. A. Sole.....	0 26 0 27	Do Halifax.....	0 47 0 50	Water Lime, bri.....	1 50 2 00
Canada Plates.....	0 00 0 00	No. 2, B. A. Sole.....	0 23 0 24	Straw Seal.....	0 00 0 00	Fire Bricks per M.....	25 50 32 50
Penn. and equal.....	2 65 2 75	No. 1 Ordinary Sole.....	0 24 0 25	S. R. Pale Seal.....	0 40 0 50	Calched Plaster, p. bri..	1 50 1 75
Iron Wire 0 to 8 p. 100 lbs	2 40 0 00	No. 2.....	0 22 0 23	Pale Seal.....	0 00 0 00	Drain Pipes, 4 in. to 12 in.	0 40 1 15
Wro't Iron pipe 70 to 70 &		Buffalo Sole, No. 1.....	0 21 0 22	Cod Liver Oil.....	0 90 1 00	per yard.....	
5 p.c. dis.		" No. 2.....	0 20 0 20 1/2			<b>Salt.</b>	
Steel, cast per lb.....	0 11 0 12	China " No. 1.....	0 22 0 25	The above are Nfld. ag'ts'		Liverpool per bag Elev'n's	0 50 0 52 1/2
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IC Charcoal.....	4 25 4 75	Upper Heavy.....	0 32 0 36	Olive Pure.....	1 10 1 20	Ash, 1 to 4 in., M.....	20 00 25 00
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IXX.....	Usual	Grained Uppr.....	0 34 0 37	" qt., per case.....	2 75 3 00	Basswood.....	13 00 18 00
DC.....	Trate	Scotch Grain.....	0 37 0 42	" pts., ".....	4 00 4 20	Walnut, per M.....	50 00 100 00
DX.....	Extras.	Kip Skins, French.....	0 75 0 95	" Lucca, Flaska.....	6 50 0 00	Butternut, per M.....	25 00 35 00
DXX.....		English.....	0 65 0 75	Antouin's qts., case 1 doz	7 25 0 00	Cedar, round, lineal foot	60 05 90 10
Russ. Sheet Iron.....	0 10 0 11	Canada, Kip.....	0 40 0 50	" pts., " 2 ".....	5 25 0 00	Cedar, flat, lineal foot..	60 04 00 06
Anchor, per lb.....	4 75 5 50	Hemlock Calf.....	0 70 0 80	Spirits Turpentine, bris..	6 52 1 05	Cherry, per M.....	50 00 50 00
Lion & Crown, Tin'd Sheets		" Light.....	0 65 0 65	" Oil.....		Elm, soft, 1st.....	15 00 17 00
2 1/2 guage.....	0 06 0 07	French Calf.....	1 05 1 40	Car Lots in Store.....	0 10 0 00	Elm, Rock.....	25 00 35 00
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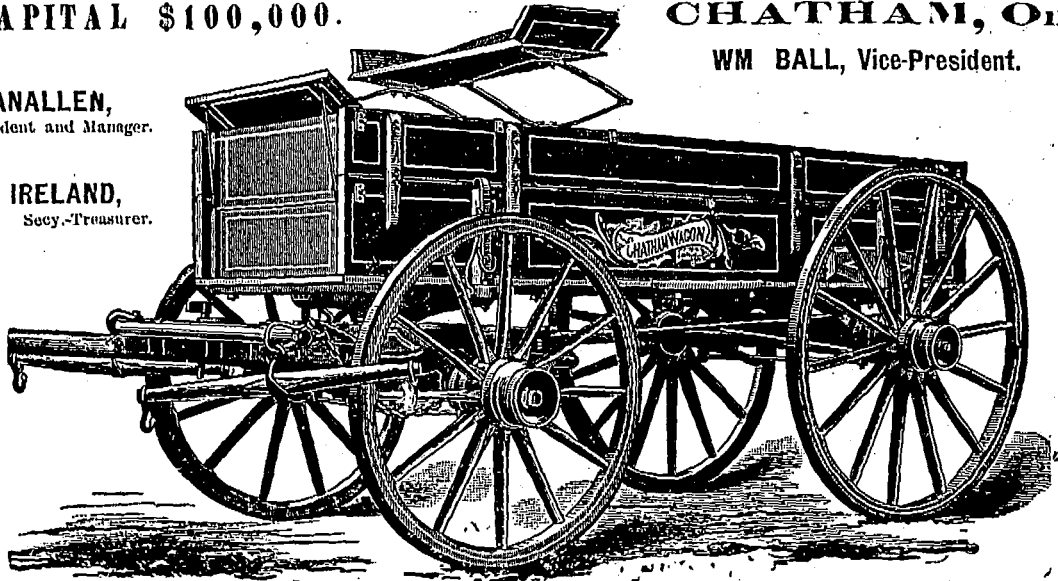
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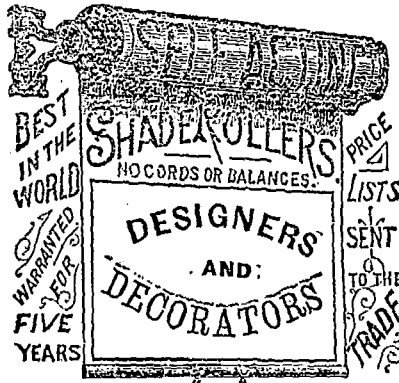
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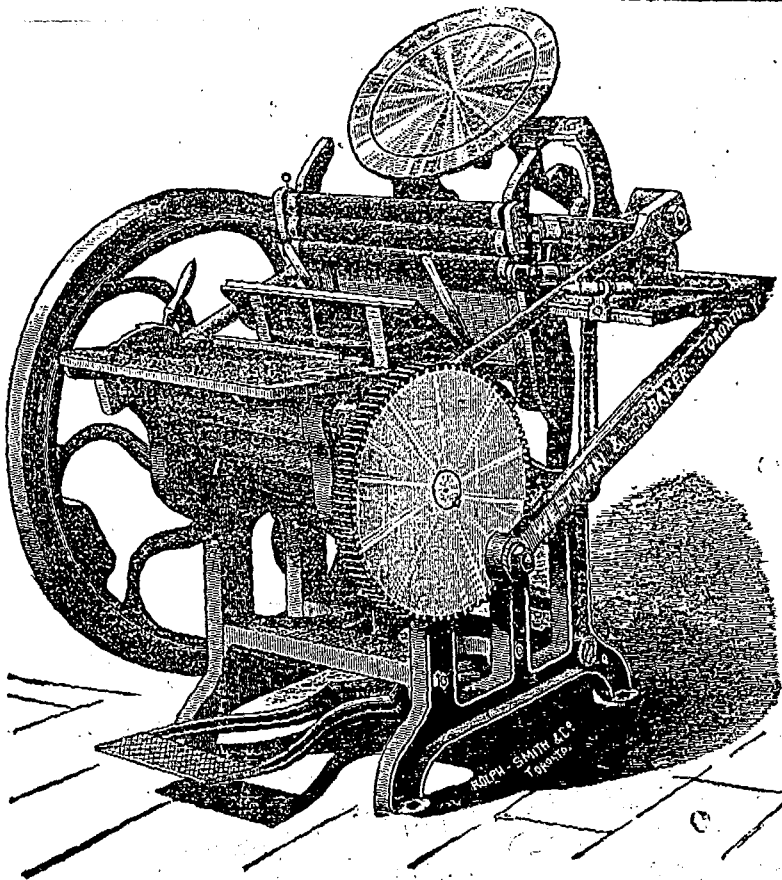
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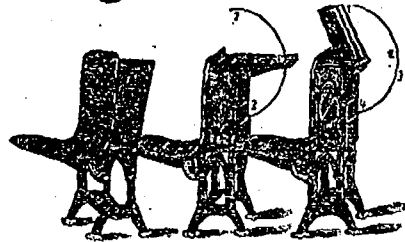
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in Canada. Plans furnished and Estimates given for Steel Dies and Stamped Work.

27, 29 & 31 Adelaide Street East, TORONTO.



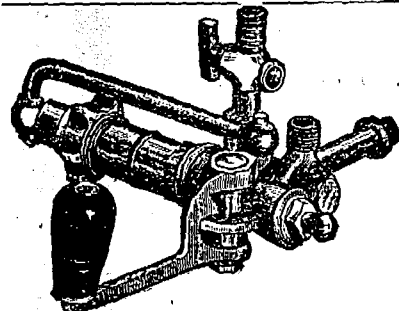
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**W. STAHLSCHMIDT**  
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**SCHOOL, OFFICE,  
CHURCH**  
AND  
**Lodge Furniture.**



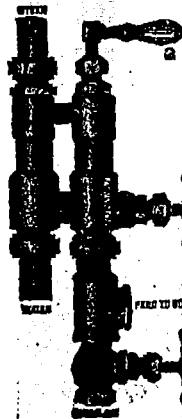
THE MODEL SCHOOL DESK.  
See my Exhibit at Toronto and London Exhibitions.

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**FINE FINISH.**  
PRICE MODERATE. BEST IN THE MARKET.



**WILSON & COUSINS,**  
Manufacturers of  
Soda Water Mach'y & Bottlers' Supplies,  
87 Adelaide St., W. Toronto.  
Orders promptly attended to

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Notice is hereby given that a suit is now pending in the Superior Court, Montreal, against Robt. Mitchell, of Montreal, carrying on business there under the firm name of Robert Mitchell & Co., charging him with infringing certain patents, the property of the Hancock Inspirator Co., of Boston, Mass., and that all persons purchasing, selling or using "Hancock Inspirators," made by the said Robert Mitchell & Co., are hereby notified that they are liable to be sued for so doing. The genuine Hancock Inspirator can be purchased from the undersigned, or from their authorized agents. The Hancock Inspirator Co. 5 Custom House Square, Montreal, and 75 Adelaide St. W., Toronto.

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And all kinds of Fancy Wood-

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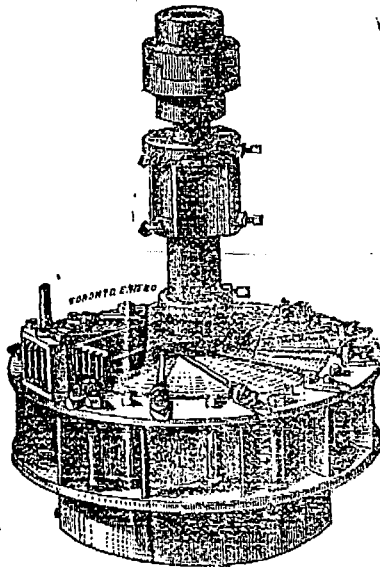
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Manufacture the celebrated James Leffel's Double Turbine Water Wheel, all sizes of Stationary and Portable Engines and Boilers, Shafting, Pulleys, Hangers, Gearing, Latest Improved English and American Gangs. The Stearn's Circular Saw Mills with Fractional Head Blocks and King of Dogs—this Mill is acknowledged in the United States and Canada to be superior to all others—also a very complete Circular Saw Mill with Iron Frame and cheaper Head Blocks for Small Mill. Saw Mill, Flour Mill, Paper Mill and Water Works Machinery a Specialty.

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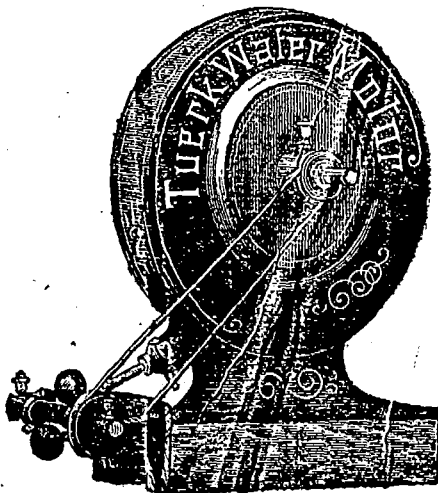
The best in the world and cheapest for running Sewing Machines, Lathes, Pulleys, and all light machinery.

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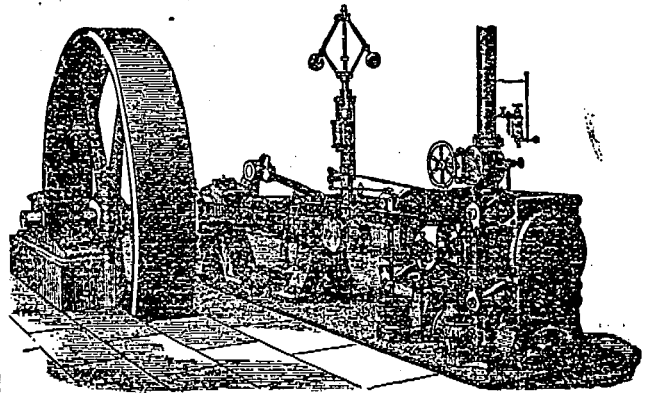
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**TORONTO, ONT.****SEND FOR CIRCULARS.**

MONTREAL WHOLESALE PRICES CURRENT.—SEPT. 17.

Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
2nd quality, 30.....	\$ 22 00 24 00	Lochaber Scotch.....qts	\$ 7 60 8 00
Shipping Culls.....	14 00 16 00	Jamaica Rum per imp. gal.	8 00 8 60
Mill do.....	7 00 9 00	Holland Gin.....imp. gal.	2 60 2 60
Lath, M.....	1 50 0 00	Green c'ees	4 60 4 75
Spruce, 1 to 2 in., M.....	10 00 13 00	Red cases.....	7 60 9 00
Shingles, 1st qual.....	8 00 9 00	E. F. J. Brand's } Hhds.	2 50 2 60
2nd ".....	2 50 0 00	Schiedam Gin, } cases.	4 40 8 75
<b>Tobacco. (In Bond.)</b>		<b>Champagne</b>	
Black, Chewing in boxes ..	0 16 0 19	G. H. Mumm, Dry Versen'y	28 00 8 06
" " " " in caddies	0 19 0 21	Do. Extra Dry...pts. & qts.	29 00 31 00
Mahoganes, Smoking .....	0 21 0 23	Pommery .....	29 00 31 00
Do Chewing .....	0 23 0 24	Bollinger .....	26 00 27 50
Bright, Smoking.....	0 22 0 23	Sherries Pemartin.....	1 95 6 00
Fancy Bright Smoking.....	0 30 0 35	Domecq.....	1 50 7 00
Solace, Common.....	0 16 0 22	Ports T. G. Sandeman.....	2 25 7 60
Solace Fair.....	0 25 0 30	Graham's ditto.....	2 30 6 80
(Duty Paid.)		Claret, (cases.)	8 00 8 ur
Black, chewing boxes 10's	0 36 0 39	Class Clarets of good brands	7 50 13 00
Do Navy, Cads, 3's, 6's, & 10's.....	0 40 0 41	Tarragona Ports, imp. gal.	1 15 1 30
Mahogany Chewing 6's & 8's	0 44 0 48	Burgundy	
Bright, Smoking, 3's & 8's	0 51 0 55	Still, Case.....	10 00 23 00
Do Fancy.....	0 58 0 63	" " Sparkling	16 0 17 50
American Fancy ch and am	0 50 0 50	Can. Spirits, Imp. gallon.	Paid Bond.
<b>Wines, Liquors etc.</b>		Alcohol.....56 U. P.	8 15 0 99
Ale English.....qts	2 40 2 45	Pure Spirits.....65 "	3 16 1 00
" " " " " " " " " " " "	1 60 1 65	" " " " " " " " " " " "	2 87 0 90
Domestic.....qts	0 80 1 25	" " " " " " " " " " " "	1 49 0 60
" " " " " " " " " " " "	0 00 0 75	Family Proof Whiskey.....	1 60 55
Stout: Guinness.....qts	2 40 2 45	Old Bourbon .....	1 60 65
" " " " " " " " " " " "	1 60 1 65	" Rye .....	1 51 0 62
Domestic.....qts	0 00 1 15	" " " " " " " " " " " "	1 51 0 62
" " " " " " " " " " " "	0 70 0 00	" " " " " " " " " " " "	1 31 0 75
Brandy: Hennessy's.....gal	6 00 6 25	Old Rye.....4 Years Old	1 01 0 45
" " " " " " " " " " " "	3 00 12 00	" " " " " " " " " " " "	2 01 0 95
Martel, .....	0 00 12 00	" " " " " " " " " " " "	2 09 1 05
Jules Duret & Co.....gal	4 63 5 25	20 to 100 cases, net cash.	
" " " " " " " " " " " "	10 00 16 10	100 to 200 " 2 1/2 p.c. off.	
Pinet, Castillon & Co.....gal	4 00 4 25	200 cases and over 5 p.c. off	
Jules Bellerio & Co.....qts	8 50 9 00	<b>Wool.</b>	
Pinet, Castillon & Co.....case	9 25 16 10	Fleeces.....	0 19 0 21
Cheaper shippers.....gal	3 00 3 25	Pulled, unassorted.....	0 22 0 23
" " " " " " " " " " " "	7 00 7 50	" " Extra Super.....	0 27 0 28
Irish Whiskey—Koe's case	8 50 9 10	" " B Super.....	0 22 0 23
Dunville.....case	7 25 7 75	" " O.....	0 00 0 20
Stewart Scotch Wh'y.....	5 75 6 60	Black.....	0 21 0 21
Bonds Irish Whiskey.....	8 75 9 25	Natal.....	0 19 0 22
Scotch Hay, Fairman & Co	8 75 9 25	Cape.....	0 16 0 18 1/2
		Australian.....	0 22 0 25

**JOHN DOTY ENGINE COMPANY**  
MANUFACTURERS OF THE  
**IMPROVED CORLISS ENGINES**  
From 30 to 300 Horse Power.

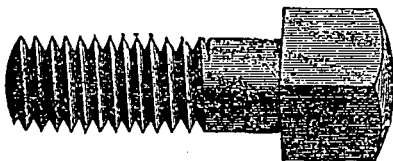


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Plain Slide Valve Engines,  
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Manufacturers of Plain and Fancy  
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Send for Circular Price List. PETER HAY, CAN.

**FOLDING BEDS.** WE WILL GIVE YOU a first-class Folding Bed with Woven Wire Spring included, for \$10.35. These Beds hold all the Bedding. They are made up in the morning the same as ordinary beds and folded, thus being always ready for use. They only take up 13 inches of room. Price, \$11.00, \$11.50, \$12.50, and up to \$75. **W. F. DOHERTY & CO.,** 199 Fortification Lane, Montreal.

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Window Caps, Cornices, Roofing, etc.,  
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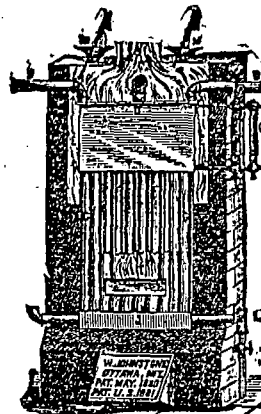
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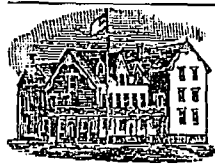
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Peterborough, Ont.

SECURITIES.	Montreal Sept. 24
Canada Gov. 4 p. c. Intercol. Ry., 1903. Gua. Rupert's Land Loan 4 p. c. bds., 1904.....	114
Gua. 4 p. c., 1910.....	114
1913.....	113½
British Columbia, 1894, 6 p. c. July, 1907, 6 p. c.....	113
Canada, 1882-4, 6 p. c. 1885, op. of Gov., 6 p. c. Insc. stock, 6 p. c.....	122½
Dom. Ry Loan, 1903, 5 p. c. 1901-5-6-8, 4 p. c. 1901-5-6-8, Insc. stk. 6 p. c.....	105 105 113 104 101

Shrs.	Railway & other Stocks.	Sept. 24
	New Brunswick 6 p. c. 1886-91.....	102
	Nova Scotia 6 p. c. 1886.....	104
	Quebec Prov. 1901 5 p. c.....	109
	Do do 1905 5 p. c.....	109
	(Incl. Paris), 1919.....	103
	stor. bds. ac. all pd. 1912	108
	Atlantic & St. Lawrence Shs 6 p. c.	128½
100	Buffalo and Lake Huron.....	11
10	Do. 5½ p. c. 1st Mort.....	117
100	Do do 2nd Mort.....	117
300	Can. Central 6 p. c. 1st M. Bds	109
..	Int. guar. By Gov.....	100
100	Canada Southern 1st Mort. 3 p. c.	47
..	Canadian Pacific \$100	100
..	Chic. & G.T.R. 6 p. c. 1st M Coup	100
..	1,900.....	97
100	Grand Trunk June. Ry. 5 p. c. bonds.....	100
100	Grand Trunk of Canada ord. stock.....	84
100	2nd equin. mtg. bds.....	115
100	1st pref. stock.....	40
100	2nd pref. stock.....	35½
100	3rd pref. stock.....	17½
100	6 p. c. perp. deb. stock.....	95
100	4 p. c. perp. deb. stock.....	77
100	Gt. Western shares.....	112
100	5 p. c. pref.....	96
100	5 p. c. deb. stock.....	103
100	6 p. c. bds., 1890.....	105
100	Hamilton and N. W.....	84
100	M. of Canada 5½ p. c. 1st Mort.	88
100	5 p. c. con. mtg. st.....	90
100	Montreal & Champlain 5 p. c. 1st mtg. bds.....	93
100	Mont. & Sorol 6 p. c. 1st mtg. al	103½
100	497 ser.....	103
100	N of Canada 5 p. c. 1st Prof Bonds.	82
100	Do 6 p. c. 2nd dr.....	82
100	3rd pref. bonds A.....	105
100	3rd pref. bonds B.....	105
100	Do do 6 p. c. Inp.....	26
100	Northern Extension, 6 p. c. guar.	72½
100	Do do 6 p. c. Inp.....	86
100	Quebec Central 6 p. c. 1st mtg. bds	67½
100	T. G. & B. 6 p. c. bonds 1st Mort.	
100	Well, Grey & Bruce, 7 p. c. Bds., 1st Mort.....	
100	St. Law & Olt. 6 p. c. Bds.....	




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Indirect steam heating with ventilation a specialty.  
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Manufacturers of  
CARDIGAN JACKETS, SCARFS, HOSIERY,  
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Warren's Patent Platform Scales.  
The oldest and most reliable Scale House in the Dominion,  
For First Class Work,  
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Send for list of Testimonials, &c.

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All kinds of Confectionery supplied, wholesale and retail.  
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**BARAVENA MILK FOOD**  
FOR INFANTS AND YOUNG CHILDREN.  
Is most highly recommended by the medical faculty and all who use it.  
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**LACHUTE HOTEL,**  
First-Class Table and Rooms.  
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Special attention is called to the superior advantage of Hull Cement for its adaptation to all works exposed to the most powerful water influences of basements, floors, tanks, etc.  
LIME SUPPLIED  
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Best sawed pine shingles, XX and XXX, and culls at lowest prices, delivered.  
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**DOMINION DEPOSIT, - - - - \$100,000.00**  
The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1883,	5,241
Covering Assurance to the amount of,	\$6,572,719 71
Net Reserve to Credit of Policyholders,	482,177 47
Net Surplus,	43,761 95

The Company's Reserves are based on the Actuaries' "Table of Mortality," and four per cent. interest—the **HIGHEST** standard adopted by any Life Company in Canada, and one-half per cent. higher than the standard used by the Dominion Insurance Department.

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of **\$533,705.55 !!**

**J. E. BOWMAN,** President. **W. HENDRY,** Manager. **W. H. RIDDELL,** Secretary.  
General Agent for Montreal: **Geo. Forbes.**

**THE FEDERAL LIFE ASSURANCE COMPANY.**

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital	\$700,000
Government Deposit,	51,100

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Without burdensome conditions.

**NON-FORFEITABLE POLICIES.**

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

**DAVID DEXTER,**  
Managing Director.

**Scottish Union and National INSURANCE CO'Y**

OF EDINBURGH, SCOTLAND.

ESTABLISHED 1824.

**M. BENNETT, JR.,**

General Manager, North American Branch, Hartford, Conn.

CAPITAL,	\$30,000,000
TOTAL ASSETS,	34,472,705
INVESTED FUNDS,	13,500,000
Deposit with Dominion Government, market value,	125,000

**WALTER KAVANACH,** Resident-Agent,  
117 St. Francois Xavier Street, **MONTREAL.**

**BRITISH AMERICA**

ASSURANCE CO.,

**FIRE AND MARINE,**

INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

**BOARD OF DIRECTORS:**

JOHN MORISON,	Governor.
H. S. NORTHROP,	Deputy Governor.
Henry Taylor,	G. M. Kinghorn, (Montreal).
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George Boyd,	John Y. Reid,
	John Leys,
SILAS P. WOOD,	Secretary
H. A. HOLDEN,	Resident Agent, Montreal.

**THE ROYAL CANADIAN**

**FIRE AND MARINE INSURANCE CO.**

President, - **ANDREW ROBERTSON, Esq.**

Vice-President, **Hon. J. R. THIBAUDEAU,**

**ARTHUR GAGNON, Secretary-Treas.**

Head Office:—160 St. James Street, Montreal.

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

Capital and assets, Jan. 1, 1884.....	\$1,265,759.94
Income during year ending Dec. 31, 1883.....	385,015.71

**G. H. McHENRY, Manager.**

**NATIONAL ASSURANCE CO.**

OF IRELAND.

**FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

CAPITAL - - - - - £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

**SCOTT & BOULT,**

CHIEF AGENTS FOR DOMINION.

**THE LONDON MUTUAL FIRE INSURANCE CO'Y OF CANADA.**

The Successful Pioneer of Cheap FARM & RESIDENCE Insurances.

Financial Statement 31st December, 1884, shows Assets, \$366,541.32.

Over 41,000 Members. Nearly 15,000 Policies issued in 1884.

The only "Fire Mutual" licensed by the Dominion Government. Takes risks on Farm Property, and on Private Dwellings in City, Town or Village, on more favorable terms than any other Company.

**HEAD OFFICES: 438 RICHMOND ST., LONDON, ONT.**

JAMES ARMSTRONG, M.P., President.	JAMES GRANT, Vice-President.
W. R. VIXING, Treasurer.	G. G. CODY, Fire Inspector.
D. C. MACDONALD, MANAGER.	

The "London Mutual" does a larger business in the Insurance of Farm Property and Private Residences than any other Company in the Dominion, and has done the same for now over a quarter of a century. Parties intending to insure should give this "old and tried" Company the preference, for until it was established the stock companies, having all their own way, charged the owners of farm property and private residences high rates to make up for their losses on more dangerous classes of property: this is changed now, through the efforts and working of the successful "London Mutual." For reports or Insurance apply to any of the Agents, or address the Head Office.





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

**CASH ASSETS, 1st January, 1883,**  
 per Government Blue-Book 407,987.89  
 Deposit with Dominion Govt. 122,000  
 Losses Paid to 1st Jan, 1883. 1,954,181  
 Income 1882. - 343,660

**DIRECTORS:**

President.—HENRY LYMAN.  
 Vice-President.—ANDREW ALLAN.  
 O. A. Proctor, Robert Anderson, J. B. Rolland,  
 Arthur Provost, H. Montagu Allan,  
 ARCH. MCGOUN, SEC.-TREAS.  
**GERALD E. HART, GEN'L MAN'R.**  
 CAPT. JOHN LAWRENCE, Special Agent.

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

**CHIEF OFFICES.**

**TORONTO**—ROBERTSON & GIBBS, Agents.  
**ST. JOHN, N. B.**—OSBORNE BLOIS, and M. & T  
 B. Robinson, Agents.  
**HALIFAX, N. S.**—W. B. McSweeney, Agent.  
**CHARLOTTETOWN, P. E. I.**—A. S. Urquhart,  
 Agent.  
**WINNIPEG, MAN.**—Robert Strang, and Feron,  
 Shaw & Co. Agents.  
**HAMILTON**—James Walker, Agent.  
**LONDON**—David Smith, Agent.  
**HEAD OFFICE, 179 St. James Street,**  
**MONTREAL.**

Every reliance may be placed in the contracts of this company, as the capital is fully subscribed by the wealthiest capitalists of the country, and its past record for prompt and liberal payment of claims is of the best.  
 Agents throughout the Dominion.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations Sept. 24, 1885.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Dates of Dividends.	Share par value	Amount paid per Share.	Canada quotations per cent.
British America Fire & Marine.....	10,000	3-6mos.	.....	\$50	\$50	72
Canada Life .....	3,500	7½-8mos	1st & 3rd Sept	40	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,850	6-12mos.	10 Sept ½ yr	85	7½	....
Confederation Life.....	5,000	5-6mos.	.....	100	10	232
Queen City Fire .....	2,000	.....	.....	50	10	....
Western Assurance.....	20,000	4-6 mos	30 Jun 30 Sep	40	20	07½
Royal Canadian Insurance.....	20,000	5-12 mos.	Dec 84 yearly	25	20	50 52
Accident Ins. Co. of North America....	2610	6	15 Jul 15 Jan	100	10 100	....
Guarantee Co. of North America.....	13,372	6	15 Jul 15 Jan	50	10 50	92½ 100

**BRITISH AND FOREIGN.—(Quotation on the London Market, Sept. 9, 1885.)**

Company Name	No. Shares	Last Dividend	Dates of Dividends	Share par value	Market value p. p. up share
British & Foreign Marine.....	50,000	50	20	£	£22½ £22½
Caledonian .....	..	..	..	..	..
Commercial Union Fire Life & Marine.	50,000	30	50	5	£15 £16
Edinburgh Life.....	5,000	10	100	15	£40½ £41
Fire Insurance Association	100,000	5	£10	£2	20r 25r
Glasgow & London.....	.....	.....	.....	.....	5r
Guardian Fire and Life.....	20,000	18	100	50	58r 60r
Imperial Fire.....	12,000	£7 p. sh.	100	25	£160 £155
Lancashire Fire.....	100,000	30	20	2	9c8d 9r9d
Life Association of Scotland .....	10,000	15	40	3½	£30½
London Assurance Corporation.....	25,802	48	25	12½	£44 £46
London & Lancashire Life.....	10,000	10	10	1 7-20	60r 70r
Liverp'l & London & Globe Fire & Life	£301,752	70	20	2	£26½ £26½
Northern Fire & Life .....	30,000	70	100	5	£43½ £43½
North British & Mercantile Fire & Life	40,000	50	50	6½	£31½
Phoenix Fire.....	6,722	£21 p. n.	.....	.....	£207 £212
Queen Fire & Life.....	200,000	30	10	1	50s 9d
Royal Insurance Fire & Life .....	100,000	60	20	3	£32½ £32½
Scottish Imperial Fire and Life.....	50,000	6	10	1	2r 6d
Scottish Provincial Fire & Life .....	20,000	15	50	3	£14½
Standard Life .....	10,000	58½	50	12	£51
Star Life.....	4,000	5	25	1½	10½s

**North British and Mercantile**  
**FIRE AND LIFE**  
**—INSURANCE CO.—**  
 ESTABLISHED 1809.

**RESOURCES of the COMPANY.**

Authorized Capital.....	£8,000,000	Stg.
Subscribed .....	2,500,000	"
Paid-up .....	625,000	"
Fire Fund and Reserves as at 31st December, 1883.....	1,592,235	"
Life and Annuity Funds.....	3,841,191	"
Revenue—Fire Branch .....	1,186,805	"
do Life and Annuity Branches.....	551,307	"

Agents in all principal Towns of the Dominion.  
 Head Office for the Dominion, 78 St. Francois Xavier St.,  
**MONTREAL.**

D. LORN MAGDOUGALL, } Gen. Agents. { WM. EWING, Inspector.  
 THOMAS DAVIDSON, } G. M. AILERN, Sub. Inspector.

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**SAFETY FUND LIFE ASSOCIATION**  
 Home Office, St. John, N. B.  
**FULL DOMINION GOVERNMENT DEPOSIT.**  
**BELIABLE LIFE INSURANCE AT AVERAGE ANNUAL COST.**  
 The INSURANCE is PURELY MUTUAL, but the ASSURED ASSUME NO LIABILITY whatever, the business is conducted by a  
**RELIABLE STOCK COMPANY**

for a small fixed commission.  
 The system is endorsed by the highest Insurance Authorities on the American Continent as entirely safe and as meeting a pressing want of to-day. "It combines the cheapness of the Co-operative Societies with a Strength, Security and Soundness heretofore unknown in Life Insurance."  
**JAMES De WOLFE SPURR, President.**  
**CHARLES CAMPBELL, Secretary.**  
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 EDMUND H. DUVAL, Quebec. T. M. KING, London. SAML. MCCULLY, Halifax.  
 Locations for Agency may be made to District Agents, or at Home Office to  
**J. H. WRIGHT, Superintendent of Agencies.**

**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. TATLEY.**

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

**THE CITY OF LONDON**  
**FIRE INSURANCE COMPANY,**  
**OF LONDON, ENGLAND.**  
**CAPITAL, - - - \$10,000,000.**  
 Insurances effected at lowest current rates.  
**HEAD OFFICE FOR PROVINCE OF QUEBEC:**  
**53 & 55 St. Francois Xavier St., Montreal.**  
**W. R. OSWALD, General Agent.**  
 Safe and Reliable Agents wanted in unrepresented districts.

**Insurance.**

**Liverpool & London & Globe  
INSURANCE COMPANY.**

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

CANADA BOARD OF DIRECTORS.  
HON HENRY STARNES, Chairman.  
THEODORE HART, Esq  
EDWARD J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.  
G. F. C. SMITH, Resident Secretary.  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGLEY.  
Agencies Established Throughout Canada,  
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MONTREAL.

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

Incorporated by Dominion Parliament, A.D., 1872  
Authorized Capital, - - \$500,000.

**HEAD OFFICE:**  
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MONTREAL.

President, Vice-President  
Sir A. T. GALT. HON. JAMES FERRIER.  
MANAGING DIRECTOR.  
**EDWARD RAWLINGS.**

THE ACCIDENT INSURANCE COMPANY OF NORTH  
AMERICA possesses a record for both reliability  
and liberality, one proof of which is that it has paid  
over two thousand losses and has NEVER contested  
a claim at law. It has ample financial resources,  
and has made the Special Deposit with the Insur-  
ance Department at Ottawa. It is, moreover, the  
only Company whose capital and funds are solely  
applicable to Accident Insurance.

**BRITISH AND FOREIGN  
Marine Insurance Co.  
OF LIVERPOOL,**

Covers all classes of Marine Risks,  
including CATTLE, against all  
hazards.

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**Legal.**

**Montreal.**

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**ABBOTT, TAIT & ABBOTT.**  
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North British Chambers, 11 Hospital street.

**TERRILL & ROSS,** Barristers, Attorneys, &c.,  
Commissioners for New York, Massachusetts,  
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toba. 132 St. James St. (old post office). Telephone  
No. 1,129, Montreal.  
FREDK. W. TERRILL, B.A.  
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**Insurance.**

Established 1808.

**IMPERIAL  
Fire Insurance Comp'y  
OF LONDON.**

**W. H. RINTOUL, Resid't Secy.**  
Montreal. No. 6 HOSPITAL Street.

Subscribed Capital, . . . £1,600,000 St.  
Paid-up Capital, . . . £700,000 Stg.  
ASSETS, . . . . . £2,222,562 St

**QUININ  
INSURANCE CO.  
OF ENGLAND.  
FIRE AND LIFE.**

Capital, . . . . . \$2,000,000 Stg.  
INVESTED FUNDS.....£860,818.  
**FORBES & MUDGE,**  
Montreal,  
Chief Agents in Canada.

**The Waterloo Mutual  
FIRE INSURANCE CO.**

ESTABLISHED IN 1863.

**HEAD OFFICE, - - Waterloo, Ont.**  
This Company has been over eighteen years in  
successful Operation in Western Ontario.  
During the past Ten Years this Company has  
issued 37,096 Policies, covering property  
to the amount of \$40,873,038.00;  
and paid in losses alone \$709,782.00.  
ASSETS, \$170,000.00.

J. H. WALDEN, M.D., President.  
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**CORE DISTRICT  
FIRE INSURANCE COMPANY.**

**HEAD OFFICE GALT, ONT.**  
Established 1836

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Vice-President, - A. WARNOCK, Esq.,  
Manager, - - - - - E. S. STRONG

**MERCANTILE  
FIRE INSURANCE CO.,  
WATERLOO, ONT.**

Subscribed Capital, - \$200,000.00  
Government Deposit, - 20,100.00

Losses promptly adjusted and paid.  
L. E. BOWMAN, Esq., - - - President.  
P. H. SIMS, Esq., - - - Secretary.  
JAMES LOCKIE, Esq., - - - Inspector.

**THE LONDON  
GUARANTEE & ACCIDENT CO.  
(LIMITED)**

OF LONDON,  ENGLAND.

CAPITAL, - - \$1,250,000.  
Dominion Government Deposits, - \$56,745.32

**HEAD OFFICE FOR CANADA,  
72 KING STREET EAST,  
TORONTO.**

Gentlemen of influence wanted in unrepresented  
districts.

**A. T. McCORD,**  
Manager for Canada.  
**GEO. H. PATTERSON,** 264 St. James Street,  
Montreal, General Agent, Province of Quebec.

**Insurance.**

**NORTH AMERICAN  
LIFE INSURANCE CO'Y.,**  
Head Office - - TORONTO.

Guarantee Fund - - \$100,000  
Deposited with Government, 50,00

HON. ALEX. MACKENZIE, M.P., President.  
HON. ALEX. MORRIS, M.P.P., } Vice-Pres'ts  
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MONTREAL OFFICE,  
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**Legal.**

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**H. SANFIELD MACDONALD,**  
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BARRISTER, SOLICITOR, CONVEYANCER,  
NOTARY, &c.  
Solicitor for the Ontario Bank.  
N.B.—Special facilities for making prompt Col-  
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**ERMATINGER & ROBINSON, Barristers, &c.**  
Solicitors for Imperial Bank and South-West-  
ern Loan Society. Collections promptly attended  
to in all portions of Western Ontario.

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**McCAUGHEY & HOLMESTEL,**  
BARRISTERS, &c., Seaforth, Ontario.

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**MACDONALD & MACDONALD,**  
Barristers, &c.  
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**J. G. OURELL,**

ATTORNEY,  
Solicitor, Conveyancer, &c., 34, James St. N.

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**Insurance.**

**NEW YORK LIFE INSURANCE COMPANY.**

(ESTABLISHED 1845.)

I desire to engage the services of **COMPETENT and RELIABLE MEN**, in localities where this Company is not now represented.

The requirements for an Agent to succeed are integrity, enthusiasm, intelligence, perseverance and popularity.

Apply, giving references, to  
**DAVID BURKE, Montreal,**  
General Manager for Canada.

**Insurance.**

**BRITISH EMPIRE  
MUTUAL LIFE  
Assurance Co. of London, Eng.**

**ESTABLISHED 1847.**

CANADIAN  
Head Office, - Montreal.

The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

APPLICATIONS FOR AGENCIES INVITED.

Accumulated Funds, over \$5,000,000  
Annual Income, . . . . . 1,000,000  
Canadian Investments, . . . 800,000  
Claims and Bonuses paid, 10,000,000  
Canadian Deposit, . . . . . 100,000

**F. STANCLIFFE,**  
GENERAL MANAGER.  
CHIEF INSPECTOR,  
**DAVID DOWNS.**  
**J. FRITH JEFFERS,**  
Manager Western Ontario.  
LONDON, ONT.  
**E. HALLAMORE,** Inspector,  
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**Insurance.**

**GLASGOW & LONDON  
Insurance Company.**

NORTH AMERICAN BRANCH,  
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S. NORDHEIMER, Esq., Pres. Federal Bank, Toronto.

MANAGER:  
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CHIEF-INSPECTOR:  
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INSPECTORS:  
**G. GELINAS. A. D. C. VAN WART.**

MONTREAL AGENTS:  
**G. DAVELUY. ADOL. ROBILLARD.  
O. LECOURS.**

Every description of Fire Insurances effected at lowest rates.

**WESTERN  
ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,745,640 32  
Income for Year ending 31st Dec., 1882..... \$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.  
JAS. BOOMER, Secretary.  
J. H. ROUTH & CO., Managers, Montreal Branch,  
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**LONDON & LANCASHIRE**

Life Assurance Co., of London, England,  
**LIFE INSURANCE EXCLUSIVELY.**

CANADIAN INVESTMENTS Exceed \$300,000  
AND INCREASING YEARLY.  
*Low Rates of Premium.*

HEAD OFFICE FOR CANADA,  
**157 ST. JAMES ST.  
MONTREAL.**

WILLIAM ROBERTSON, General Manager.

**Confederation Life Asscn.**

The SECURITY offered to Policyholders is UNSURPASSED by any Company doing business in the Dominion.

Its PROGRESS HAS BEEN UNEXAMPLED in the history of Insurance in Canada.

Its policies are INDISPUTABLE after three years and NON-FORFEITABLE after two years.

Its PROFITS ARE DISTRIBUTED upon an equitable basis, resulting in very much larger returns to "Ten payment life" and "Endowment" Policyholders than under the Uniform Bonus plan pursued by some Companies.

Intending insurers will find it for their interest to EXAMINE CAREFULLY its system and terms before insuring elsewhere.

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.**

**FIRE INSURANCE ASSOCIATION.**

(LIMITED)  
OF LONDON, ENGLAND.

**FIRE INSURANCE EXCLUSIVELY.**

CAPITAL - \$5,000,000. RESERVE FUND - \$450,000.  
GOVERNMENT DEPOSIT, \$100,000.

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

WILLIAM ROBERTSON General Manager.