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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE

Vol. 13.

MONTREAL, FRIDAY, OCTOBER 7, 1881.

No. 8.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

CAULT BROS. & CO.,

Importers and Manufacturers,

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

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

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

GAULT BROS. & CO.

Montreal, 2nd May, 1881.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

Ladies' and Men's Furs

of our own manufacture,

Gloves, Mitts, Robes, &c.

JAMES CORISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

Leading Wholesale House of Toronto.

JOHN MACDONALD & CO.

September 27th, 1881.

ARE SHOWING

EXTRA VALUE IN

Presidents,

Beavers

AND

Naps.

JOHN MACDONALD & CO.,

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

WYLD, BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

Mr JAMES MCGILLIVRAY,
210 St. James Street,

Leading Wholesale Houses of Montreal

EXHIBITION.

We would respectfully notify the trade that we are making great efforts to have all our samples of Fall and Holiday goods arranged before Exhibition week, and would request a call from any who may be visiting either Montreal or Toronto.

Fancy Goods,

Vases, Clocks,

Cabinets, Desks,

Stationery, Cutlery,

Smallwares,

Dolls, Toys, &c.

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

H. A. NELSON & SONS,

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

Montreal.

56 & 58 FRONT STREET WEST,

Toronto.

PINKERTON & CO.,

MANUFACTURERS OF

BOOTS

AND

SHOES,

38 St. Peter Street,

CORNER FOUNDLING STREET

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1817
INCORPORATED BY ACT OF PARLIAMENT.

Capital Authorized, \$12,000,000
Capital Paid-up, 11,999,200
Reserve Fund, 5,000,000

Head Office, - Montreal.

Board of Directors.

C. F. SMITHEKS, Esq., President.
G. W. CAMPBELL, Esq., M.D., Vice-President.
P. Rodpath, Esq., Hon. D. A. Smitu.
Edward Mackay, Esq., Gilbert Scott, Esq.,
Alex Murray, Esq., Alfred Brown, Esq.,
A. T. Paterson, Esq.

W. J. Buchanan, *General Manager*
A. Macneider, *Assistant General Manager and Chief Inspector.*

Branches in Canada.

Montreal, E. S. Clouston, *Manager.*

Almonte, Ont.	Hamilton, Ont.	Piton, Ont.
Belle-ville, Ont.	Kingston, "	Port Hope, "
Brantford, "	London, "	Quebec, Que.
Brookville, "	London, N.B.	Sarnia, Ont.
Chatham, N.B.	London, N.B.	Stratford, "
Cornwall, Ont.	Newcastle, "	St. John, N.B.
Goderich, "	Ottawa, Ont.	St. Marys, Ont.
Guelpa, "	Purth, "	Toronto, "
Halifax, N.S.	Peterboro, "	Winnipeg, Man.

Agents in Great Britain.—London, Bank of Montreal, 5 Birch Lane, Lombard Street. C. Ashworth, *Manager.* London Com mittee—E. H. King, Esq., *Chairman.* Robert Gillespie, Esq., *Sir John Rose.* Bart. G. C. M.G.

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

Agent in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street.

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

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

EXCHANGE BANK OF CANADA

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

HEAD OFFICE, . . . MONTREAL.

DIRECTORS.

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

A. W. Ogilvie, Thomas Tiffin,
K. Greens,

THOMAS CRAIG, Cashier.

BRANCHES,

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

FOREIGN AGENTS,

LONDON:—The Alliance Bank (Limited.)
NEW YORK:—The National Bank of Commerce.

BOSTON:—Maverick National Bank.
Selling and American exchange bought and sold. Interest allowed on Deposits.

Collections made promptly and remitted for low rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS

J. H. Brodie,	H. J. B. Kendall,
John James Cater,	J. J. Kingstora,
Henry R. Farrer,	Frederic Lubbo K.
Edward Arthur Hoare,	A. H. Philpotts,
Edward Arthur Hoare,	J. Murray Robertson.

Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, *General Manager.*

J. S. CAMERON, *Inspector.*

Branches and Agencies in Canada.

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

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents.

CHICAGO.—R. Steven, Agent.

SAN FRANCISCO.—A. McMillan, Agent.

PORTLAND, OREGON.—J. Goodfellow, Agent.

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

Foreign Agents.—Liverpool—Bank of Liverpool

Australia—Union Bank of Australia New Zealand

—Union Bank of Australia, Bank of New Zealand.

Colonial Bank of New Zealand, India, China, and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank Limited, West Indies.

Colonial Bank, Paris—Messrs. Marouard, Anré & Co. Lyon—Crédit Lyonnais

THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital, \$2,000,000 Res. \$140,000

HEAD OFFICE, MONTREAL.

Directors.

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

Branches of The Molsons Bank.

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

AGENTS IN THE DOMINION

Quebec—Quebec Bank and Eastern Townships Bank.

Ontario & Manitoba—Ontario Bank, Quebec Bank

Federal Bank and their Branches.

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

Nova Scotia—Halifax Banking Company and its Branches.

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

Charlottetown & Summerside

Newfoundland—Commercial Bank of Newfoundland, St. John's.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs.

Morton, Bliss & Co., Messrs. W. Watson and Alex.

Lang; Boston, Merchants National Bank; Messrs.

Kidder, Peabody & Co.; Portland, Casco National

Bank; Chicago, First National Bank; Cleveland,

Commercial National Bank; Detroit, Mechanics'

Bank; Buffalo, Farmers and Mechanics' National

Bank; Milwaukee, Wisconsin Marine and Fire In-

surance Co. Bank; Toledo, Second National Bank;

Helena, Montana—First National Bank; Fort Ben-

ton, Montana—First National Bank.

AGENTS IN EUROPE,

London—Alliance Bank, "Limited," Messrs. Glyn,

Mill, Harris & Co. Messrs. Marton, Rose & Co.

Antwerp, Belgium—La Banque d'Anvers.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

Capital \$5,600,000.
Reserve Fund, 525,000.

HEAD OFFICE MONTREAL

Board of Directors.

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

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

BRANCHES.

Belleville,	Owen Sound
Berlin,	Perth
Brampton,	Prescott,
Chatham,	Quebec,
Galt,	Renfrew,
Gananoque	Stratford,
Hamilton,	St. Johns, Que.
Ingersoll,	St. Thomas,
Kingcardine,	Toronto
Kingston,	Walkerton,
London,	Waterloo, Ont.
Montreal,	Windsor,
Napanee,	Winnipeg, Manitoba
Ottawa,	Emerson,

Bankers in Great Britain: The Clydesdale Banking Company, 30 Lombard Street, London, Glasgow and elsewhere

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

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

Chicago Branch.—158 Washington street, Arthur Wickson, *Manager.*

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

Drafts issued available at all points in Canada. Standing Exchange and drafts on New York bought and sold.

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

Collections made on favorable terms.

La Banque du Peuple.

Capital \$1 600,000.

HEAD OFFICE, MONTREAL.

C. S. CHERRIER, Esq., *President.*

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

A. A. TROTTLER, Esq., *Cashier.*

FOREIGN AGENTS.

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

The Ontario Bank.

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

HEAD OFFICE, TORONTO.

DIRECTORS:

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

C. HOLLAND, *General Manager.*

BRANCHES.

Alliston,	Montreal,	Port Hope,
Brussels,	Mount Forest,	Port Perry,
Downsville,	Oshawa,	Pr. Arthur's Land'g
Guelpa,	Ottawa,	Toronto,
Lindsay,	Peterboro,	Whitby,
Winnipeg, Man.	Winnipeg, Man.	Portage la Prairie, Man.

AGENTS.

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

The Chartered Banks.

THE CANADIAN

Bank of Commerce.

Head Office, - - Toronto.

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

DIRECTORS.

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

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

BRANCHES.

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

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS

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

IMPERIAL BANK

OF CANADA.

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

DIRECTORS:

H. S. HOWLAND, Esq., President,
T. R. MERRITT, Esq., Vice-President, St. Catharines,
JOHN SMITH, Esq., T. R. WADSWORTH, Esq.
Hon. JAS. R. BENSON, WM. RAMSAY, Esq.,
St. Catharines, JOHN FISKEN, Esq.,
P. HUGERS, Esq.,
D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

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

AGENTS IN LONDON, ENG.—Bosquet Salt Co.
AGENTS IN NEW YORK—Bank of Montreal.

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL, - - - - - \$1,500,000
CAPITAL PAID IN May 15, 1879 - - - - - 1,351,508
RESERVE FUND. - - - - - 227,000

Board of Directors.

R. W. HENCKER, President.
Hon. T. LEE TERRILL Vice-President.
Hon. M. H. Cochrane, G. N. Galer,
G. K. Foster, Hon. J. H. Pope.
A. A. Adams, Hon. G. G. Stevens.
T. S. Morey.

WM. FARWELL, General Manager.

Head Office—Sherbrooke, Que.

Branches.

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

Agents in Montreal—Bank of Montreal.

London, England—London & County Banks.

Boston—National Exchange Bank.

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

The Bank of Toronto,

CANADA.

Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$750,000.

DIRECTORS:

WILLIAM GOODERHAM, President.
JAMES G. WORTS, Vice-President.
WILLIAM CAWTHRA, GEORGE GOODERHAM
ALEX. T. FULTON, HENRY CAWTHRA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

DUNCAN COULSON, Cashier.
HUGH LEACH, Assistant Cashier.
J. T. M. BURNSIDE, Inspector.

BRANCHES

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBOURG, Joseph Henderson, Manager; PORT HOPE, W. E. Widdoworth, Manager; BARRIE, J. A. Strathy, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgkiss, Manager.

BANKERS

LONDON, ENG., The City Bank; NEW YORK, National Bank of Commerce.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL AUTHORIZED - - - - - \$2,000,000
SUBSCRIBED - - - - - 2,000,000
PAID-UP - - - - - 2,000,000

DIRECTORS.

Hon. E. CHINIC, President.
Hon. ISIDORE THIBAudeau, Vice-President.
Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D.
P. Tessier, Jr. Joseph Hamel, Esq.
P. Vallee, Esq. FRK. VEZINA, Cashier.
Montreal Branch—J. B. Sancer, Manager.
Sherbrooke—P. Lefrance, Manager.
Ottawa Branch—Sam Benoit, Manager.
Agents in New York—National Bank of the Republic
England—National Bank of Scotland
Other agencies in all parts of the Dominion.

LA

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

Capital Authorized, - - - - - \$500,000.
Capital Subscribed, - - - - - 500,000.
Capital Paid-up - - - - - 500,000.

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P. President.
WILLIAM VIER, Esq., Vice-President.
L. H. Massue, Esq., M.P. | Ol. Fancher, Esq.
J. L. Cassidy, Esq. | J. B. Bonnard, Esq.
A. L. DEMARTIGNY, Cashier.
Branch at Beauharnois, A. Clement, Agent.
Branch at St. Hyacinthe, S. A. urocher, Agent.
Branch at Valleyfield, C. F. Irish, Agent.
Agents in New York: National Bank of the Republic.
Agents in London, Eng.: Glynn, Mills, Currie & Co.

Loan Societies.

THE HAMILTON

Provident and Loan Society.

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

Capital Subscribed, - - - - - \$1,000,000
Paid up - - - - - 947,247
Reserve, - - - - - 150,000
Total Assets, - - - - - \$2,135,060

MONEY advanced on the security of REAL ESTATE at lowest current rates.

THE SOCIETY is prepared to issue DEBENTURES drawn at 5 years, with INTEREST COUPONS attached, payable HALF-YEARLY.

H. D. CAMERON,

Treasurer.

Hamilton, Aug. 16th, 1881.

Oceanic Steamships.

Allan Line.



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

1881. Summer Arrangements. 1881.

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

Vessels.	Tonnage.	Commanders.
Parisian	5,400	Capt. James Wylie.
Sardinian	4,657	" J. E. Dutton.
Polynesian	4,100	" R. Brown.
Sarmatian	3,600	" John Graham.
Circassian	4,000	Lt. W. H. Smith, R. N. R.
Moravian	3,650	Lieut. F. Archer, R. N. R.
Peruvian	3,400	Capt. Jos. Ritchie.
Nova Scotian	3,370	Capt. Richardson.
Hibernian	3,434	" Hugh Wylie.
Caspian	3,220	Lt. B. Thomson, R. N. R.
Austrian	2,700	Lieut. R. Barrett, R. N. R.
Nestorian	2,700	Capt. J. G. Stephen.
Prussian	3,000	" D. J. James.
Scandinavian	3,000	" John Parks.
Buenos Ayrean	3,300	" McLean.
Corean	4,000	" McDougall.
Grecian	3,600	" LeGallais.
Manitoban	3,150	" McNicol.
Canadian	2,600	" C. J. Menzies.
Phoenician	2,800	" J. Scott.
Waldensian	2,600	" Moore.
Lucerne	2,200	" Kerr.
Newfoundland	1,500	" Mylins.
Acadian	1,350	" F. McGrath.

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

THE STEAMERS OF THE LIVERPOOL MAIL LINE.

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

FROM QUEBEC:

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

Rates of Passage from Quebec.

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

THE STEAMERS OF THE

LIVERPOOL, QUEENSTOWN AND QUEBEC EXTRA SERVICE

Are intended to be despatched from Quebec for Liverpool:

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

THE STEAMERS OF THE

GLASGOW AND QUEBEC SERVICE

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

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

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

Loan Societies.

CREDIT FONCIER

FRANCO-CANADIEN.

CAPITAL, \$5,000,000.

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

President:

Hon. E. DUCLERC (Senator), Paris.

Canadian Directors:

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

Censor:

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

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

MONTREAL DIVISION.

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

Manager: EDMOND J. BARBEAU.

Operations of the Company.

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

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

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, ONT. [Established 1863.]

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

Agents in Canada: The Bank of Montreal. In United States: The Bank of New York, N. B. A.

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

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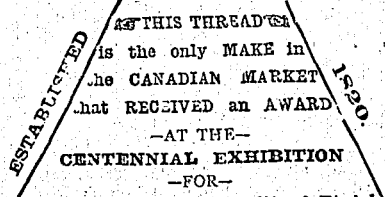
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HAMILTON, Ont.

Commercial Summary.

We shall be pleased if any of our subscribers whose names on the address-label may be spelled incorrectly will notify us at this office. The difficulty in deciphering signatures leads occasionally to strange mistakes on the part of transcribing clerks and compositors.

Mr. C. C. Ginson, carrying on a general dry goods and grocery business in Cayuga, Ont., until burned out last month, has assigned his policy of insurance for \$1,000 to a Hamilton house in trust for his creditors, this constituting his entire assets.

The half-yearly dividend of three per cent. to the shareholders of Molson's Bank, the half-yearly interest on 5 per cent. Dominion stock, and 6 per cent. interest on Graphic bonds were paid on Saturday last.

Owen Sound, Ont., merchants are laying in large stocks in anticipation of a large fall and winter business. Wheat is being marketed freely at fair prices, and the farmers are said to be rejoicing.

Sir Hector Langevin, Minister of Public Works, was shown over the manufacturing industries of Hamilton last week, and expressed himself pleased with the evidences of prosperity in the "Ambitious City."

The people of Prince Edward County, Ont., have recently been favored with some fine rains, after an extremely dry summer; vegetation has been stimulated afresh, and the pastures are said to be looking as green and fresh as in the spring. The grain crops in that county have been good, and prices rule high.

EXHIBITION 1881.

Having been awarded **Eight First Prizes and Diplomas of Honor** at the Dominion Exhibition, Montreal, 1880. for my instruments, which have thus been proclaimed superior to all others, I propose this year remaining *Hors-Concours* and holding an Exhibition of Pianos and Organs at my

PIANO ROOMS

to which the musical public is respectfully invited.

I shall have in stock from **75 to 80** American, Canadian and European Pianos and Organs, selected with great care and at greatly reduced prices for the occasion.

Intending purchasers would do well to profit by this favorable opportunity to secure a *First-class* Piano or Organ at a great reduction. One price only.

L. E. N. Pratte,
280 Notre Dame St.,
MONTREAL.

JOHN FLETT, stationer and fancy goods dealer, etc., Carleton Place, Ont., being unable to meet all his payments, and having been sued, was forced a few days ago to close up and make an assignment in trust. The estate is believed to be in a solvent condition, and Flett, who is represented to be honest and industrious, is endeavoring to arrange matters so as to enable him to continue the business and realize upon his assets.

ROBERT CONNER, Hamilton, Ont., has given up his general grocery and provision business, and will devote himself to his old trade, viz., shoemaking.—One James, who has been conducting a general grocery store on King William street, Hamilton, has been removed and another man put in his place by a wholesale firm in that city.

The vicinity of Owen Sound, Ont., has been noted as a plum-producing locality, but this year the plum crop has been nearly a failure, owing to the heavy June frosts. The display of fruits at the County Horticultural Show was rather poor, while that of vegetables was up to the mark.

At a meeting of the Directors of the Atlantic and North-Western Railway Company, held in this city last Friday, Mr. D. McIntyre was elected President, Mr. A. B. Chaffee Vice-President, and Mr. H. Cutt, Secretary. After the business affecting the immediate construction of the new road had been disposed of, the meeting adjourned until Mr. Peterson has had time to report on the new scheme for bridging the St. Lawrence at this point.

JOHN TAINSH, painter, Brantford, Ont., who recently assigned, with liabilities of \$4,000, and assets \$2,500, has offered 50c. on the dollar, secured, payable quarterly. It is stated that the

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GREENE & SONS COMPANY, MONTREAL,

**MANUFACTURERS
HATS AND FURS.**

INTERMEDIATE
PROFITS SAVED
BY PURCHASING DIRECT
FROM THE MANUFACTURERS.

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

offer has been accepted by all but one creditor. Mr. Tainsh entered into partnership in paints and oils less than a year ago with one Dixon from Toronto, who, it is stated, promised to invest \$3,000 cash in the business but failed to do so, and in the course of six months they got behind fully half that amount, hence the failure.

MESSRS. BRICKENRIDGE & WILSON, Owen Sound, furniture dealers and manufacturers, are building a new warehouse in a more suitable locality, on the bank of the river, with a view to doing an increased business.—George Roberts, who removed from Toronto to Owen Sound about a year and a half ago and opened a furniture store, has sold out, and gone out of business.

MESSRS. Brethour & Howden, of Hamilton, will henceforth devote themselves to the manufacture and sale of ready-made clothing; the firm have sold out their stock of general dry goods to make room for the change.—Messrs. Garret & Co., wholesale boot and shoe dealers, Hamilton, have opened a retail store on King st. west, under the management and control of one of their old employees.—Plate glass fronts are the order of the day in Hamilton, and are now to be seen on every business street; this gives the hitherto somewhat staid old city quite a metropolitan appearance.

ONE of the banks at London, Ont., was recently sued in the Division Court in that city upon a deposit receipt for \$52, which had been handed over without a writing a few days before her death by the depositor, one Jane Auliff, to a Mrs. Walsh, to pay the funeral expenses, and for care and attendance. It was decided that this constituted a *donatio mortis causa*, and thus transferred the money; a verdict was therefore given against the bank, in favor of Mrs. Walsh.

LEATHER BELTING.

ROBIN & SADLER,

(Successors to Barry, Smith & Co.)

MANUFACTURERS OF

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

The impression which has sometimes been expressed, that Kingston is a tame and sluggish city is certainly erroneous, and is not borne out by the facts concerning it in these days, at least. The number of manufactories built and places of business enlarged during the last twelve months shows that the place is springing into greater life than ever. Of the large number of houses which have been built during the last three or four years in that city but few remain empty, besides which there is a great number of new residences being built.

The number of failures in the Dominion during the nine months ending the 30th ult., as reported by DUN, WIMAN & Co., is 479, with liabilities of \$4,690,747, against 779 failures with liabilities of \$6,880,611 for the like period of last year. For the third quarter of this year there were 130 failures, with liabilities of \$787,889, while for the third quarter of 1880 there were 130 failures also, but the liabilities were \$1,219,763. In the United States the failures for the past nine months were 3,890, with liabilities of \$51,059,010, as compared with 3,476 failures and liabilities amounting to \$45,010,185 for the corresponding period of 1880.

Leading Wholesale Trade of Montreal.

S. H. & J. MOSS,

5 & 7 RECOLLET STREET,

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF

WOOLLENS, ETC.

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

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SCOTCH TWEEDS,

WORSTED COATINGS

AND FANCY OVERCOATINGS,

TAILORS' TRIMMINGS, ETC.

Leading Wholesale Trade of Montreal

JOHN McARTHUR & SON,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

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

English 16, 21 and 26 oz. Sheet.

Rolled, Rough and Polished Plate Glass.

Colored, Plain and stained Enamelled Sheet Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street

MONTREAL.

ESTABLISHED 1861.

Ostrich and Vulture PLUMES.

The Stock of OSTRICH AND VULTURE PLUMES for the Spring season will be thoroughly assorted in all its departments, on or about March, 8th. All letter orders, will receive personal attention and quick shipments.

J. H. LEBLANC,

547 Craig Street, Montreal.

The farmers of Perth County, Ont., are converting their Loan Society 8 per cent. mortgages to 6 per cent., with the interest payable yearly.

B. F. YOUNG, of Stratford, Ont., who carries on business as house contractor and planing mill owner, has compromised with his creditors, and is given two years, without interest, to pay in full.

JOSEPH GIBBONS, merchant tailor in a small way at Cayuga, Ont., has absconded, leaving several sorry creditors to regret their trust in him. He is considerably indebted to a Toronto house; his assets are covered by chattel mortgage.

THOMAS MCKINTY, the Hamilton grocer referred to last week, has had to yield up possession to the bailiff. He was in business for about a year on James street, and seemed to be doing a fair trade, having got married in the meantime.

E. HURCHINOS, dealer in groceries and furniture, Carleton Place, Ont., is among the large number of business men in Canada who are anxious to sell out and "go west," or, as in his case, Northwest.

The demand for cars at the Stratford Freight department of the Grand Trunk is unprecedented, and the officers of the company are doing their utmost to meet the wants of the public.

MESSRS. WOOD & FOSTER, who have for the past six years been doing a very successful retail business in dry goods, groceries, &c., at De Cewsville, County Haldimand, have dissolved partnership. David P. Foster continues

DOMINION GLUE DEPOT.

EMIL POLIWKA & CO.,

GLUES, OILS, FLINT PAPER, &c.,

32, 34 & 36 St. Sacramento St.,

MONTREAL.

Forbes, Roberts & Co.,

WHOLESALE

GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,

53 Yonge Street, TORONTO.

the business at De Cewsville, and W. S. Wood is opening a general store at Cayuga.

Now is the time when the remote merchant or manufacturer, who still finds '79 or '80 on the address label of his paper, should remember the printer by paying all arrears and a year in advance, a performance which to most persons so circumstanced should add not a little to their enjoyment of the Thanksgiving turkey.

The deliveries of wheat on the Stratford market is now about 50,000 bushels per week, 30,000 bushels barley, 20,000 bushels peas, and 15,000 bushels oats.—The farmers around Stratford are getting \$1.37 for their wheat, 85 cents for their barley, 75 cents for peas, and 35c for their oats.

RECRUITS are being gradually added to the local wholesale dry goods ranks. Three new firms are about to be organized to begin operations with the opening of the new year. The wholesale clothing trade, in which nearly all the principal firms concerned have been amassing great wealth, is also about to have some competition.

THE "Mutual Benefit Associates" of Rochester, New York, doing business in Canada, have met with another loss in the death of Stephen Davis, hotelkeeper, Coaticook, Que., one of

JOHN TAYLOR & CO.

Manufacturers and Importers of

HATS, CAPS, FURS,

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

537 ST. PAUL STREET

MONTREAL.

Batty's Orange Marmalade.

C. H. BINKS & CO.,

MONTREAL.

their members. The amount of Mr. Davis' insurance is \$2,000. This may probably prove a more desirable advertisement for the "Associates" than the loss in Lacolle; and it is stated that the latter is not payable till the 10th inst. The career of the company is becoming interesting.

Mr. JOHN LOVELL of this city, the well-known printer and publisher, has issued a 75-page octavo pamphlet, dealing in no measured terms with the inwardness of the now celebrated City Printing Contract. The successful tendering printer and several city officials are handled without gloves, Mr. Lovell being apparently anxious that he should have an opportunity before the courts of making further disclosures, interesting, probably, to city taxpayers.

THE Thomson & Williams Manufacturing Co., of Stratford, Ont., have about half a dozen large engines in hand to be got out in two months. Some are over 100 horse power.—The mills of the Stratford Flour Milling Co. are running night and day on the Hungarian process. They just barely miss the Sundays.

Mr. EILBAOH, late manager at Kingston of the Dominion Telegraph Company, has been appointed agent in that city for an American firm, said to be composed of Messrs. Irwin a

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

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

KNITTING SILK

Of very superior quality and variety of Colors, especially adapted for
Hose, Mittens, Wristlets, Purses, &c.

NOTICE.

WE hereby notify having relinquished our business in this city in favour of Mr. W. M. JOHNSON, our late Manager, who has assumed all assets and liabilities pertaining thereto since 30th April last.

LEWIS BERGER & SONS, Limited.

Montreal, 30th June, 1881.

Referring to the above notice, in which you are acquainted that I have taken over the

PAINT AND COLOUR BUSINESS

OF

Messrs. LEWIS BERGER & SONS, Limited,

I would take this opportunity to inform my friends and the paint trade generally that I intend to carry on the business in all its branches, assisted by the entire staff lately employed by the Messrs. Berger, and would respectfully solicit a continuance of the kind patronage so liberally extended to them.

Yours truly,

WILLIAM JOHNSON.

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

To the Trade:

TOBACCO.

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

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

A. D. PORCHERON, Montreal.

THOMAS MAY & CO., VICTORIA SQUARE, MONTREAL,

IMPORTERS OF

MILLINERY

AND

Fancy Dry Goods.

STOCK NOW COMPLETE.

Sloan, of Oswego, who have recently commenced operations on the Canada side as grain buyers. They intend, if necessary, to build a large elevator at Kingston, and, says a correspondent, the farmers hail the announcement with delight, as it will in some degree increase the price of grain and destroy the monopoly which has unfortunately existed for some years.

The "COSTUME CLON" difficulty appears to have been finally and satisfactorily adjusted. The Hon. the Minister of Customs, while recently passing through this city, was met by a number of influential dry goods merchants who placed the matter so clearly before him that since his arrival in Ottawa action has been taken that will lead to the adoption of the 20 per cent. duty, as desired by the trade. It is to be regretted that such misunderstandings should arise in the midst of the Fall business, a time when they must prove most harassing to the importers.

The closing up of the various offices of the Dominion Telegraph Company, and the course pursued by the Great North-Western Company with respect to appointments, has naturally created some dissatisfaction. It is stated that, according to announcement, the best men in the Dominion Company's service were to be retained, but it would appear that this has not been carried out. An Owen Sound correspondent writes: "In this place the Dominion office did the best business in proportion to the number of offices, yet without any enquiry being made the Dominion office is closed. A wish is strongly expressed that it may not be long before the new company is able to reach this section, when a large amount of the Telegraph business will be transferred to the new company."

ALBERT HEROUX, a young man who graduated as a journeyman plasterer only a few years ago, started a general store about eighteen months since at Yamachiche, St. Maurice County, Que., with apparently very limited means. It is stated with probable correctness that he never kept a regular set of books, and on a suit being entered against him recently by a Montreal firm he at once suspended, and wrote to a friend in this city to call upon his (Heroux's) creditors for a statement of his liabilities. On learning the state of affairs the latter immediately sent a man to take an inventory of Heroux's stock and report upon the estate at a meeting to be held shortly. The insolvent appears to have no business ability or training, and undoubtedly should have stuck to his trade.

It is reported that the Union Bank Directors are about to open an agency in Ottawa. This Bank has decided to procure a new building in Montreal for their agency here.

The Ottawa River Navigation Company have declared an interim dividend of 2 per cent.

In THE HASTINGS, Ont., district iron mining is being pushed with vigor, especially in the hematite mines. Large shipments are being made. Some dissatisfaction is felt with the Railway companies, on account of rates being high and fluctuating. Surely everything should be done to encourage capitalists to spend their money with us.

We ARE informed that Holton, Bottoms & Co., of Belleville, are likely to be successful in procuring a composition with their creditors. The Toronto creditors, with one or two exceptions, have signed the deed, and the Montreal creditors are now being solicited. It is quite probable that they will be allowed to continue.

JOSEPH STROVEL, tailor, Meaford, is in difficulty, and is endeavoring to arrange with his creditors. In March last he claimed to have a surplus of about \$7,000, but now appears to be unable to meet his payments, while his store and other real estate, valued altogether at \$3,000, is said to be held in his wife's name. His stock is estimated at over \$2,000; but his brother-in-law holds a chattel mortgage for \$4,000 against his personal effects.

The railway which is being constructed from St. Thérèse to St. Eustache, a distance of six miles, is expected to be in running order by the 15th November. The road to St. Joseph, four miles beyond St. Eustache, will not be completed before next spring.

The following is the value of goods exported from the port of Ottawa to the United States for the quarter ending the 30th September last:—

Sawn lumber.....	\$850,367 27
Eggs.....	4,377 81
Box shooks.....	9,507 66
Railway ties.....	6,124 18
Laths.....	309 00
Phosphate rock.....	4,884 00
Dimension timber.....	1,057 68
Deals.....	2,337 38
Raw hides.....	221 19
Potatoes.....	637 52
Pressed hay.....	372 75
Miscellaneous.....	451 00
Settlers' effects.....	2,422 00

Total..... \$883,029 21

For a similar period the value exported for the Grenville agency was \$111,180.66, of which \$108,236.63 was lumber.

THE Ontario Mutual Life Assurance Co. is opening up business in this Province with Mr. H. Sutherland of Hamilton as resident agent in Montreal.

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 Swades Iron Tacks, Upholsterers' Tacks, R.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Ogar 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, Conch Screws, Hot Pressed and Forged Nuts, Felon Plates, Lining and Saddle Nails, Tufting Buttons, &c.

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

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

Montreal Rolling Mills
COMPANY,
MANUFACTURERS

CUT NAILS,
HORSE NAILS,
WROUGHT IRON PIPE,
WHITE LEAD, LEAD PIPE, SHOT,
PUTTY, Etc., Etc., Etc.

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.

The American Express Company are running on the C. V. R. trains. There are now five regular trains running on this line, the first two and the last two being Express trains. On the 10th inst. the third train will be made an Express also.

Messrs. Watson & Gordon, grocers and liquor dealers, Woodstock, Ont., are in difficulties, and were obliged to suspend last week. A receiver is in charge of the stock, realizing for rent and bank claims. The liabilities are large, and are composed, to a considerable extent, of borrowed money. The firm have been doing a large business.

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue Black
Writing Fluid

COPYING INK.

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

S. H. MAY & CO.,
474 AND 476 ST. PAUL STREET,
Importers and Dealers in

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

WATTERS & BUSBY,
COAL

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

Storehouse: Robertson's Wharf,
Lessees Lloyd's Warehouse and Wharf.
Consignments solicited. Prompt returns made.
F. L. WATTERS. W. L. BUSBY

ALFRED A. BOWN,
Auctioneer and Commission Merchant,

ST. JOHN'S, Newfoundland.
Solicits consignments. Returns promptly made.
Satisfactory references on application.

JOHN S. SHEARER & CO.,
533 St. Paul Street,
CANADIAN AND EUROPEAN
MANUFACTURES.
THE WHOLESALE TRADE ONLY SUPPLIED.

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

The absence from the city since last Saturday of Mr. Charles Bourne, auditor and treasurer of the Montreal Telegraph Company, is exciting considerable comment. Mr. Bourne was in receipt of a salary of \$2,400 a year, and had been some twenty years in the Company's employment, but it was supposed his position under the new order of things was not very tenable, and the recent transfer of the audit and treasurer's office to Toronto gave some color to this suspicion. There are hints on

Leading Wholesale Trade of Montreal.

JAMES GUEST,
COMMISSION MERCHANT

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

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

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

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

some hands of a heavy defalcation, while others fear he has made away with himself. The books of the company are being examined, with little or no reason as yet for any suspicion of defalcation. Mr. Bourne's many friends in Montreal would deeply regret for the sake of himself and family any mishap that may have befallen him.

A St. John, N.B., despatch says:—"Henry F. Lane, owner of the spool factory at Henry, Lake St. Martins, has assigned in trust. His liabilities amount to about \$35,000. The property was attached by Henry Maker before the deed was completed.—Wm. Westlake & Son, dry goods dealers, London, Ont., are reported to have failed; liabilities not yet known.—J. H. Hill, tinsmith, Trenton, Ont., has assigned to a local creditor.

WILLIAM DARLING & CO.,

IMPORTERS OF

Metals, Hardware, Glass, Mirror Plates,
Hair Seating, Carriage
Makers' Trimmings and Curled Hair.
Agents for Messrs. Chas. Ebbingshaus & Sons, Manu-
facturers of Window Cornices
No. 24 St. Sulpice & No. 379 St. Paul Streets

MONTREAL.

A. & T. J. DARLING & CO.

BAR IRON, TIN, &c.,
AND SHELF HARDWARE.
CUTLERY A SPECIALTY

FRONT ST., East.] TORONTO.

D. McCall & Co.

IMPORTERS

MILLINERY,
MANTLES

AND

FANCY DRY GOODS.

D. McCALL & CO.

51 Yonge Street, Toronto.

A. H. B.

ADJUSTABLE HANDLE

BROOMS.

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

6 Doz. in Case—Case free.

WALTER WOODS,

HAMILTON, Ont.

EXPORTERS SHOULD SEE IT.

J. J. Duffy & Co.

CANADA

COFFEE & SPICE

STEAM MILLS,

73 ST. JAMES ST., MONTREAL.

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

H. R. BEVERIDGE & CO.,

160 McGill Street, Montreal,

And 6 Golden Square, London, England,

IMPORTERS OF

WOOLLENS

AND

TAILOR'S TRIMMINGS.

Leading Wholesale Grocery Trade.

Edward Adams & Co.,
WHOLESALE GROCERS

AND IMPORTERS OF

Teas, Sugars,
Tobaccos,
Wines & Spirits,
DUNDAS STREET,
LONDON, Ont.

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

Tees, Costigan & Wilson,

(Successors to James Jack & Co.)

IMPORTERS OF TEAS

AND GENERAL GROCERIES
66 ST. PETER STREET, MONTREAL.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 7, 1881

FAIR TRADE.

The Canadian Protectionists are begin-
ning to discover that, whatever may be
the merits of a protective policy for their
own country, it is not their interest that
it should be adopted by other nations, and
more especially by the one which receives
the great bulk of Canadian exports free of
duty. It seems that our protectionist or-
gans have only encouraged the advocates
of the new movement in England, in the
hope that the Free Trade party in Canada

may be damaged by the acknowledgment
that free trade has been a failure in Eng-
land. They do not anticipate an imme-
diate change of policy in England, and
even if a duty were put on our breadstuffs
we should be no worse off than before.
And then "our tariff is permanent, and
will not be changed. We can take care
of ourselves." This sounds well, but we
must not lose sight of the fact that the
fair trade movement originated with
Canadian delegates from our Dominion
Board of Trade, and that the principal
plank in the platform is "Commercial
Union" between Great Britain and her
colonies, on the basis of each giving to the
other reciprocal advantages. Great Brit-
ain was to admit Canadian meat, bread-
stuffs, &c., duty free, charging duties on
similar products from other countries, and
in return, Canada was to admit British
manufactures free of duty. In the text
of the resolution adopted at the fair
trade convention is the following expres-
sion:—"absolute freedom of trade
throughout the whole empire." We
hold that such words are susceptible of
but one construction, and we have ven-
tured to point out the inconsistency and
folly of the protectionist party in Canada
encouraging the party which professes
such sentiments. On the other hand, the
Canadian Free Traders would obtain a com-
plete triumph by the success of the new
party, as regards trade with Great Britain.
Our own opinion is just as strong against
Commercial Union with Great Britain as
with the United States. Situated as we
are, we cannot afford to give just cause of
offence to our neighbors by refusing to
put them on the footing of "the most
favored nations." The inevitable conse-
quence would be the adoption of a re-
taliatory policy by the United States
towards Canada, and the consequences
would be more serious than the advocates
of the "fair trade" scheme can imagine.

The more the subject is discussed, the more clearly it will appear that the true policy for all nations is for each to fix its own tariff, with reference to its own requirements, and, having done so, to make no distinction whatever, except in the event of any other nation discriminating against it, in which case we think that a special retaliatory duty might fairly be imposed against such nation, and with a certainty that it would produce the desired effect. This policy would render commercial treaties unnecessary. The French system of having two tariffs is manifestly selfish and unjust. If the established free trade policy of England permitted retaliation, she could bring France to terms in twenty-four hours, if that nation refused to admit her exports on the footing of the most favored nations, and even Canada could obtain the same privilege by adopting the same course. France has never given Canada any advantage in her markets and, in view of the fact that she has commercial treaties with the principal commercial nations of the world, she has not the power to do so, and yet she has refused Canada admission to her markets, unless on condition of an alteration of the Canadian tariff for her special benefit. The United States has but one tariff for all nations, but France admits all United States exports under her conventional tariff without requiring as an equivalent a reduction of the duty on French exports, which would not be listened to for a moment, if demanded.

The only conceivable motive for the treatment to which Canada has been subjected is the notion that there is a sentimental feeling among the French Canadians which will cause them to submit to any degradation to which France may subject them. As to the English treaty with France, the latest accounts are more encouraging, and it seems to be the general opinion that if the concessions which are demanded should be made there will be an end of the "fair trade" agitation, which was stimulated by the refusal of France to renew the treaty negotiated by Mr. Cobden. Whatever may be the result, Canada holds winning cards, and, being quite free to adopt a retaliatory policy, has only to decide in favor of the bold, but equitable policy of placing a differential duty on the exports of all countries that refuse admission to her exports on the terms of the most favored nations.

THE MARITIME BANK.

We announced in our last issue that the shareholders of the Maritime Bank had at their late meeting rescinded the

resolutions previously adopted to go into liquidation, and we have since learned that the Bank actually resumed business on the 3rd October, with a New Board of Directors, consisting of Thomas Maclellan (President), Jeremiah Harrison, Robert Cruikshank, John H. Parks, Dr. Le B. Botsford, John Tapley, and Howard D. Troop. The new arrangement, it is gratifying to find, has been made with the entire sanction of the old directors, who resigned one by one, with the exception of the President, Mr. Maclellan, their successors being elected in the same manner. The ninth and tenth calls on the stock have been already made. Dr. Botsford was elected Vice-President, and the Bank is now receiving deposits and doing a general banking business, and there is reasonable ground for anticipating that it will have a fair measure of success and share in the general prosperity of the country.

THE PACIFIC RAILWAY COMPANY'S LAND.

It is very gratifying to find by the reports received, both from visitors to the North West, and from other sources, that the anticipations which were formed as to the management of the lands, under the contract of the Pacific Railway Company, are likely to be realized. No effort is being spared to restrain speculators from preventing the actual settlement of the country, in the manner that was but too prevalent in bygone years in the old provinces. We learn that the Company has established a land agency in the city of Winnipeg, and that Mr. McTavish, chief factor of the Hudson's Bay Company, is to be their Land Commissioner. The assistant Commissioner is Mr. C. T. Kendrid, formerly Chief Clerk of the Northern Pacific Land department in St. Paul. It is reported that over 1,500 applications have been received, the land represented by them amounting to about 750,000 acres, or 500 acres each. The claims of all *bona fide* settlers in railway lands will be recognized, and they will be allowed to purchase on the Company's advertised terms.

The price of the land will be \$2.50 per acre, one-sixth cash, and the balance in five equal annual instalments. There are stringent conditions of actual settlement, which prohibit the cutting of wood except what may be required for fuel, fencing or buildings. For every acre of land brought under cultivation within four years, a rebate of one half the cost will be allowed. There is a condition that the Company shall be allowed two hundred feet for right of way in the event of any branch railroads

passing through the land of any settler, a condition that will be most cheerfully complied with. The arrangements of the C. P. R. Co. for the settlement of their territories in the North West contrast most favorably with those under which Upper Canada was settled. In bygone days the actual settlers were discouraged at being surrounded with vacant lots owned either by non resident speculators or included in the reserves, whether crown or clergy. The land regulations of the Pacific Company will, we have no doubt, lead to the early settlement of the immense territory which under the agreement sanctioned by Parliament has been placed at their disposal.

THE LORETTE PICNIC.

The demonstration on the 29th ulto. at Lorette, which is described by the Government organ, as "The Political Event of the Season," would be deserving of public attention, even although it had not been attended by three ministers of the Crown. The meeting, which was organized in honor of Mr. Caron, the minister of militia, and member for the County of Quebec, seems to have been very numerous attended. The Ministers of Finance and Customs the Quebec Ministers and a number of the members of the House of Commons and of the Quebec Legislature were present, and speeches were made by Mr. Caron, Sir Leonard Tilley, Mr. Chapleau, the Quebec Premier, and Mr. Mackenzie Bowell. The demonstration seems to have been specially French Canadian, as the address to Mr. Caron referred to his acting in concert with "his illustrious colleagues," Sir Hector Langevin and Mr. Mousseau, which, it must be admitted, was rather a slur on the other Quebec Minister, the Hon. John Henry Pope, who is senior to two of the French Canadians. We hope that there is no significance in the omission of the name, and in the absence of the Minister, whose presence might have been expected.

The first speaker was Mr. Caron, and we shall endeavour, as far as our limited space will permit, to notice those parts of his speech in which he referred to general politics. In strict accordance with the uniform tactics of his political allies, Mr. Caron attributed the depression in trade from which Canada in common with the United States, and the world at large, suffered so severely, to the Mackenzie Government, while the revival which has been likewise felt in the United States, without any change of commercial policy, was, in his opinion, entirely due to the new tariff. It is a comforting doctrine, and it

will be fortunate, in case Mr. Caron's anticipation should be realized, and his party be crowned with victory in 1883, if it should escape the period of depression which will most assuredly follow the present prosperity. Mr. Caron made an announcement of considerable public interest, but which certainly was a departure from established usage, in Canada, as well as in Great Britain. This was that the tax on tea and coffee would be taken off next Session. It will doubtless be interesting to the importers of those articles to have such long notice of the intentions of the Government, but we doubt whether the precedent which has been established is a wise one, and whether it may not lead to complaint hereafter, if the Government should omit to disclose to the public six months in advance what changes they contemplate in the import duties. Mr. Caron referred to the prosperous state of the revenue, to the increase in the Savings Banks deposits, to the improvement in the canals, to the prosperity of the shipping trade, which latter, according to the best information we have been able to obtain, was not justified in citing.

Sir Leonard Tilley followed Mr. Caron, and Mr. Goldwin Smith will be surprised to learn, made no concealment of his Protectionist views. He, like Mr. Caron, imputed the "desperate condition" of the country during the period of depression to the Ministers of the Crown, and took all the credit of the revival to himself and his colleagues. He did not deny that good crops may have had some influence, but thought it strange that good crops came when the Conservatives were in office. He gave as an illustration, that there were certain captains of ships, known as "lucky captains," and that shippers liked to entrust their ships to lucky captains. Sir John Macdonald being a lucky captain, the country would do well to keep him. Referring to Mr. Blake's visit to the Maritime Provinces, Sir Leonard thought that the Government owed him a debt of thanks, as he had driven a large number of people into the ranks of the Liberal Conservative party. He said that Mr. Blake was in favor of free interchange with the rest of the world, which was what the Conservative party wanted, and had been trying for years to obtain. Sir Leonard dwelt at some length on the reciprocity treaty and its abrogation; on Canada's patience in waiting for its renewal; and on the retaliatory policy at last adopted. He then discussed the duties on manufactures, and maintained that the effect had not been to raise prices. He illustrated this by referring to woollens,

cottons, and, finally, sugar, all which he maintained were supplied at prices as low as when they were imported.

Mr. Chapleau followed, but said little on Dominion politics, beyond an endorsement of the National policy. He denied that he had endeavored to sell the Q. M. O. & O. Railway in Europe; he extolled Mr. Senécal's management of that road, and said that the receipts last month had been \$90,000, against \$45,000 in the previous year. His own Government was one of "peace and harmony."

Mr. Bowell's speech was chiefly in praise of the North West. He mentioned as a remarkable fact that 19 out of 20 of the settlers there are Conservatives, while those in Dakota are readers of the *Globe*. He mentioned that there had been numerous applications for farms to the C. P. R. last week, from *bonâ fide* settlers. Mr. Coursol and Mr. Vallée likewise addressed the meeting, which seems to have been a great success.

COL. CLARKE.

No. 2.

FREE TRADE.

The opinions of Col. Clarke, as promulgated in the *Chicago Tribune*, were obviously intended to produce an effect, and, in view of the position which he at present occupies, are well deserving of attention. As a prominent adherent of the Reform or Free Trade party we looked with interest for his views on the "National Policy," which it is quite evident his interrogator believes in from his mode of putting his question, "Are your reformers yet satisfied with the national policy? Is it not better to foster your resources and advantages than to throw open your doors to the world, and be smothered by what comes in, while you can get but little out." Mr. Phipps himself could not have framed the question better. Col. Clarke's answer was in substance that for years Canada must impose high customs duties or resort to direct taxation, which latter she will not do. A high tariff is a necessity, and if it can be so arranged as to afford what is known as "incidental protection to manufacturers, it is proper to give it." The first object, however, the Colonel added, is revenue, and as Canada will not repudiate and has assumed a burden far beyond her means, she must tax those goods which are likely to yield the greatest return. The reply evidently was considered unsatisfactory by a narrow protectionist who returned to the charge thus: "I should think no people, especially yours, would want to be simply a nation of clothhoppers and timber hewers, and

"let others do their manufacturing. Young men and women will suit their wants and tastes, and seek diversity of employment in a neighboring country if they cannot have it in their own." In reply the Colonel denied that the Canadians were a nation of clod-hoppers or timber hewers, but already do much of their own manufacturing. "With the exception of printed fabrics, they already manufacture the whole of the cotton goods required by them; with the exception of dress goods nearly the whole of their woollens, and already they make silks suitable for ordinary wear. In hardware they seek for little beyond their borders, while in crockery they are comparatively independent of the old world. * * * The Canadians are not asleep, and have ceased to resort to foreign markets for more than half of what they use in daily life." The Colonel has exaggerated not a little the extent of Canadian manufacturing industries, but he has been on the whole patriotic, and has not said much against the "national policy," whose warmest supporters claim for it that it gives "incidental protection."

AGRICULTURE.

Asked as to the system of agriculture, and the farmer's prospects for the future, the Colonel replied:

"In the well-favored sections of Canada wheat culture is still found to be profitable, but the careless tiller of the soil suffers as much with us as with you. Our intelligent agriculturists follow the British shift system, and pursue a regular rotation of crops, every field receiving its share of manure and proper culture. In the section in which I reside turnips are largely cultivated, with other root crops, and beef is the main product of the farm, stall-feeding being the invariable rule, and the production of manure a certain source of profit. Our farmers never had brighter prospects, and the bulk of the thinkers and workers among them are doing well."

After stating that the present year's crops are above the average and exceptionally good in several localities, Col. Clarke, in reply to a question regarding the Guelph Agricultural College, gave his opinion in the following terms:

"The Agricultural College at Guelph, in Ontario, is a brilliant success in all its branches. Its students are taught to work properly and made to think out the why and wherefore of all they do. They are taught, too, to believe that it will pay them better to return to the farm and work it intelligently, than to leave it. The experimental portion of the work is the most valuable, and the results published by the Ontario Government are eagerly looked for by the farming community. An Agricultural Commission, too, has recently collected much valuable evidence as to the various results of farming operations in Ontario, and the Government has incurred much expense in giving a summary of it to the public. No action of the Government has met with more popularity than this."

PROHIBITORY LIQUOR LAWS.

Col. Clarke pronounced this "a vexed question." "Canada," he said, "suffers as

"much from intemperance as any of the States, and good men are as anxious to find a remedy." He, himself, does not believe in "prohibitory laws," but thinks a stringent licensed law preferable, such as that in Ontario, the result of which is "a material improvement in the social status of our liquor-sellers and less drunkenness than formerly." He thinks that the fact that the license liquor-seller is an interested informer against the illicit trader renders him more likely to give effective aid to the authorities than a total prohibitionist. He thinks that the political influence of the liquor-seller is much less in Canada to-day than it was ten years ago.

POLITICAL AND SOCIAL WANTS.

We must bring our notice of this very lengthy but interesting dialogue to a conclusion with the extract relating to the above topic. It is strange that the Colonel should take such a gloomy view of the debt and of Dominion resources when a surplus of over four millions has been announced, and likewise a substantial reduction of taxation.

"What do you consider necessary now for the happiness and prosperity of the Canadian people as to their social and political wants? Is not the burden of public debt a pressing and threatening one?"

"This is a wide question, and I do not know that I can give a specific answer. Legislative reform comes as quickly as required; our educational interests are well cared for; our manufactures are profitable; our agricultural resources are well developed; our timber-limits are not yet exhausted, and in our mineral resources we have a vast source of wealth. We are growing, and, permit me to say, as rapidly as any State of the Union. We have room enough; our great want is people. A more comprehensive system of immigration is called for, and the statesman who can most successfully grapple with this question will best deserve the gratitude of our people. Our future will largely depend upon its character. If it comes from Great Britain, British connection will continue for many years. If it is largely Irish or German, independence will not be many years distant."

"But what about your public debt? Would it not be as great a blessing to get rid of that as to secure a larger share of immigration?"

"Now you have me. The public debt is becoming very burdensome, and how to meet its demand is the great financial conundrum. It is indeed beyond the strength of our resources. But, remember this is a Dominion debt, Ontario being comparatively free from the exactions of interest. The Dominion, instead of diminishing her debt, as you do, goes deeper into it year by year. The outlook in this respect is somewhat gloomy."

THE BOARD OF TRADE.

The quarterly meeting of the Montreal Board of Trade was held on the 4th inst. when the President, F. W. Henshaw, Esq., read a statement of the work of the council during the past quarter. Referring to the instructions to the council to oppose the telegraph amalgamation, the President pointed out that the question was before the judicial tribunals, but that it

was satisfactory to know that purely Canadian lines were rapidly being constructed. He reported that the Government was taking steps to secure the inspection of the hulls of steamers and to limit the number of passengers to be carried. The Government had been unable to meet the wishes of the merchants regarding the customs oaths as fully as they desired, but considerable modifications in the forms were agreed to. Regarding the Harbor Police it was stated that the order to reduce the force had been countermanded. The strike of the ship laborers was deplorable only to the men themselves, and had led to the breaking up of the Union. The propriety of erecting shears on the wharf to enable vessels to discharge heavy articles of merchandize was referred to, and some discussion ensued as to the expediency of their being made portable, which was advocated by some members of the Board and which seems highly desirable. A resolution of condolence on the occasion of the death of President Garfield was carried. The vacancy in the Council was filled by the election of Mr. George A. Drummond. Mr. B. Coughlin complained of inadequate representation of the hardware trade on the Council. There was a fair attendance of members.

LOAN AND BUILDING SOCIETIES.

The *Official Gazette* contains a statement of the affairs of 86 of the Loan Companies and Building Associations in the Dominion, twelve having failed to furnish their returns. The statement is interesting, and shows how large has been the amount borrowed in Ontario on mortgage and at high interest.

Amount of stock subscribed	\$56,035,164
" paid upon stock.....	23,354,991
" loaned during the year.....	13,961,748
" received from borrowers during year.....	13,543,025
" received from depositors during year.....	14,240,873
" repaid to depositors during year	12,598,927
" borrowed for purposes of investment during year...	30,944,914
Interest paid and credited during year	2,289,717
Value of real estate under mortgage	116,368,289
Amount of mortgages overdue and in default.....	4,130,557
Amount of mortgages payable by instalments	25,610,653
Amount secured by mortgage deeds	48,200,675
Present cash value of investments on mortgage.....	64,795,433
Total loans.....	58,493,037
Total assets.....	69,988,635
Total liabilities, including capital stock, etc.....	68,517,468

EXHIBITION NOTES.

The Sorel, Que., Wadding and Batting Mill, of which John S. Shearer & Co., of this city, are the sole agents for Canada, was awarded a

diploma for the best specimens of the manufactures of this mill, at the Montreal Exhibition.

The Arlington Rubber Works of Boston, for women's gossamer rubber clothing, and the Boston Rubber Co., for men's rubber coats, received first prizes and diplomas.

Alex. Wills & Co., this city, were exhibitors of a new article which is likely to become a household favorite, namely, celery salt. This firm were awarded a prize for their variety of mustard.

The Dominion Exhibition closed at Halifax on the 30th ult., having been a gratifying success, so far as the Maritime Provinces are concerned. The total attendance was estimated at 40,000, and it is believed that the financial result will be quite satisfactory. Among those to whom first prizes were awarded may be mentioned Messrs. Lunan & Sons, of Sorel, Que., for their well-known Princess Baking Powder, and the C. W. Williams Manufacturing Company, for sewing machines.

The Ontario Provincial Exhibition at London, which also closed last Friday, was also a pronounced success, the total receipts amounting to something over \$16,000.

ASSESSMENT INSURANCE.

Among the subjects discussed at the National Insurance Convention held recently in Detroit, Mich., was that of Assessment Insurance. Mr. J. L. Clarke of Massachusetts, the president of the Convention, said that it involves interests of such import and magnitude as to demand some proper and effectual system of accountability to the government under which it exists. He added:

"Its rapid and growing extension, and the great and increasing number of people of all classes and conditions, whose interests are directly and vitally affected by its permanency or failure, render it especially important that a complete history of its plans and results should be collated and continued for the information and protection of the communities in which membership is solicited. This would be substantially in accordance with English practice, under which, as the outcome of a Parliamentary investigation, the friendly societies and similar organizations are held responsible to Government supervision.

It is therefore right and necessary that all organizations providing by assessment for the payment of benefits to their members, or to their dependents, should be required, at least annually, to make correct certified statements of their condition and transactions to the insurance departments. These should then be faithfully and impartially tabulated and recorded. If objection be made, the truthful response may well be that, in the comparative darkness and obscurity which envelope the business transactions of assessment insurance is found certainly one of its greatest dangers. If it can stand light and history it deserves indorsement and success. Meanwhile, the protection of the people against the possibility of imposture during the pendency of its trial becomes the plain and imperative duty of the State.

One of the grave evils complained of in connection with this system of insurance is that in the absence of legal restraint and accountability in most of the States, there are left open to unscrupulous manipulators a multitude of opportunities which tempt resort even to criminal practices in order to swell their fraudulent gains. Among the more recent developments of this character is the levy of assessments on account of the death of persons who never even held a policy or certificate of membership in such association; and, worse yet, assessments on account of the alleged death of persons still

known and recognized as among the living. These and similar revelations are by no means pleasant; but it is a satisfaction to know that they do not attach to any honest organization.

But with the existence of such practices by a few unprincipled managers, it would be a great and manifest injustice to denounce all assessment or co-operative associations as frauds. Many of them are working honestly and legitimately under legislative sanction, and have full right to its protection. Certainly in Massachusetts, not a single organization of this class exists by law or by charter from the State, which is open to any charge of mismanagement, and it may be said of them, and to their credit, that they are heartily in favor of legislation holding them responsible for the integrity of their transactions. It is not true, as sometimes charged, that assessment or co-operative associations generally work upon the ignorance or credulity of the public. Their membership is made up largely from the best and most intelligent classes, and in many States from those prominent in public and business relations.

The current history of the assessment or co-operative plans clearly indicates:

First—The growing demand for and the evident need of insurance of some kind by the masses; and,

Second—A prevailing conviction that this want has not as yet been fully and satisfactorily met by the regular life insurance plans.

But whether the plans adopted by the co-operatives are best calculated to meet such wants, or whether they have in them the elements of success and permanence, it is not now incumbent on us to inquire. Whether such be the case or not, the necessity for supervision over their transactions is fully apparent."

MANUFACTURING INDUSTRIES.

THE Canadian Pacific Syndicate have given a contract for all the locomotives that the Kingston Locomotive Works can build, before the 1st May next. The Syndicate's engineer, after a close inspection, has accepted the standard built by the company.—A new engine for the Credit Valley Railway was to have been forwarded this week. They will complete the contracts for this Railway in November next. The company is crowded with orders, and are employing their full complement of workmen.

Messrs. Menkins & Sons, Hamilton, are building on King st. east a large brick building for the manufacture of brushes, etc., which will accommodate fully 150 workmen.

PERHAPS no better answer, if indeed an answer were required, could be given to Labouchere's abuse of the Canadian north-west in a London weekly than we find in the following extract from the letter of a Winnipeg correspondent:—"Reports from nearly 100 different localities for the years 1877-80 show that the average yield of potatoes has been 394, 393, 392 and 318 bushels per acre respectively; peas, 32, 34, 324 and 387 bushels per acre. But this is accounted for by the fact that the soil is so rich that vines grow too rank. Barley for the same years, 407, 36, 373 and 41 bushels per acre; oats, 574, 593, 58 and 577 bushels per acre. The comparison as to oats between Manitoba and some of the American States is as follows: Manitoba, 57 bushels per acre; Minnesota, 37; Iowa, 28; Ohio, 23. The wheat crops of Manitoba and the boundless empire which stretches far away to the north and west of Winnipeg must be the test which intending emigrants will apply to the country. I have before me reports for four years from nearly 150 localities, and they show the following averages: 1877, 264 bushels; 1878, 293; 1879, 264; 1880, 294. In comparison with the above, the following are the average yields of some of the principal wheat-growing States in the Union: Minnesota, 17 bushels per acre; Wisconsin, 14; Pennsylvania, 15; Massachusetts, 16. The average

wheat yield, then, in this Northwestern Province is 26 bushels per acre; 1,000,000 acres will produce 26,000,000 bushels of wheat. The imagination stands appalled in its endeavor to contemplate the inconceivable possibilities of this country. The ground is barely scratched as yet."

OUR IMPORTS FOR 1880-81.

The following statement shows the imports into Canada by Provinces for the fiscal year, ended 30th June, 1881:—

Provinces into which imported.	DUTIABLE GOODS.		
	Imports.	Entered for consumption.	Duty.
	Value.	Value.	\$
Ontario.....	25,360,859	26,012,643	6,343,576 18
Quebec.....	40,671,221	29,243,494	8,062,131 17
N. Scotia....	6,735,720	5,606,966	1,499,231 02
N. Brunswick	4,626,690	4,698,632	1,256,638 08
Manitoba....	1,814,128	1,814,135	437,578 13
B. Columbia..	2,246,842	2,224,794	566,427 72
P. E. Island..	890,096	907,235	256,513 49
N. W. Ter....	182,236	182,236	3,248 88
	85,616,792	71,620,725	18,492,644 67

Remaining in warehouse, 30th June, 1881, \$6,7006,57; duty payable, \$2,312,024.15.

Provinces into which imported.	FREE GOODS.		
	Imports.	Entered for consumption.	Duty.
Ontario.....	6,236,697	6,224,684	.....
Quebec.....	10,399,791	10,545,002	.....
N. Scotia....	1,432,628	1,446,231	.....
N. Brunswick	1,287,107	1,318,340	.....
Manitoba....	127,338	127,328	.....
B. Columbia..	243,408	242,993	.....
P. E. Island..	85,109	85,768	.....
N. W. Ter....	1,563	1,563	.....
	19,813,932	19,990,279	.....

Provinces into which imported.	TOTAL.		
	Imports.	Entered for consumption.	Duty.
Ontario.....	31,597,556	32,167,327	6,346,878 18
Quebec.....	51,071,013	39,788,496	8,062,131 17
N. Scotia....	8,168,648	7,052,197	1,499,231 02
N. Brunswick	5,913,797	6,016,972	1,256,638 08
Manitoba....	1,941,456	1,941,463	437,578 13
B. Columbia..	2,489,250	2,467,767	566,427 72
P. E. Island..	965,205	992,692	256,513 49
N. W. Ter....	183,799	187,799	3,248 88
	105,480,724	91,611,604	18,492,644 67

Export duty.....\$ 8,140 66
Total duty.....\$18,500,785 33

CONCENTRATION IN BUSINESS.

A writer in the *Economist* warns merchants and others against engaging in business foreign to their legitimate vocation. Successful business men, he claims, are of a conservative nature. Like skillful generals, they mass their forces in solid columns instead of thinning ranks in trying to cover a wide area of ground. Solid battalions resist successfully the fierce onslaughts of the enemy and win the day, while weak columns go down at the first charge of the bayonet. Merchants who concentrate their energies and talents upon their legitimate business and let outside matters alone, keep their affairs well in hand, and are therefore fortified against sudden disaster. When they, however, begin, in addition to selling merchandise, to go into outside speculation they weaken their forces and try to cover too much ground. A merchant cannot run a store and farm safely side by side, either the one or the other will suffer. Dry goods and silver mines do not mix well together when the same hand guides both. A collision detrimental to one or both interests will sooner or later occur. A manufacturer should not attempt to raise sheep because he uses their fleece in his mill. His business is to see that out of every pound he buys he turns out as many yards of as it is possible to do and produce a good fabric. Here is

enough to occupy his time profitably, without buying land and going into sheep husbandry. With many business men the trouble is not so much in making money as to keep it when it is made. They are of a restless temperament, never satisfied, always on the *qui vive* eager for speculation and ready to dabble in outside ventures. They speculate in stocks, take a venture in grain or pork, risk largely in wool or cotton, and always willing to subscribe handsomely for the shares of gold or silver mines. Such men lack the power of concentration. With divided mind, divided energies, and divided capital, they are scattered over too wide a surface, and at the first wave of a panic they go down into insolvency and financial ruin.

Not so the business man who steadily pursues his legitimate occupation. He husband his resources of energy and capital, he gathers renewed strength with the profits of every year, he looks ahead for breakers, and is fortified with a good bank account when disaster threatens the commercial world.

Conservatism in business does not allow of trade far exceeding the bounds of capital employed. Here is also a source of danger. It is never safe to depend upon outside aid to float an extended business. The danger may be delayed when the crops are splendid and the country prosperous, but sudden reactions occur frequently in trade, and money grows tight and capital timid. In such seasons the business man who has attempted to cover too much ground is often forced to the wall. Had he kept his trade under wise control he would have passed safely through the sudden flurry. Credit and character are both important in commercial affairs, and are secured only through well directed conservatism. For a man to succeed he must concentrate his powers and abilities, mark out a safe, straight line and steadily pursue it. He will find that in the long run that one pursuit furnishes ample scope for all his energies, and if wisely followed will bring appropriate reward.—*St. Louis Grocer.*

KEEPING THE BOOKS.

We suppose there is no portion of the country merchant's business to which so little attention is given as to his book-keeping. It is often left to one of the boys or young men, who may be, but who usually is not, a correct arithmetician. The system is usually single entry—a system that should be abolished from every business, because of its utter unreliability. If the book-keeper makes his figures right, it is all right; but if they are wrong you have no means of knowing it. There is no tell-tale in a set of single entry books. You may lose hundreds of dollars by wrong extensions or footings, and never know it. If the books are kept by double-entry, and monthly trial balances made, no mistake goes unnoticed. The trial balance is the tell-tale of error.

We remember being called upon, in a far Western town, before the war, to adjust a set of books for a firm doing a very heavy country business. We found they had no account, or even a memoranda, of the amount of money contributed by each partner. They had a handsome set of books, with everything beautifully written and ruled, but it was all a delusion and a snare—at least one-half of the accounts had errors in them. They had no merchandise account, no expense account, and no cash account. If a man bought fifty dollars' worth they charged it to him, and if he paid twenty dollars, they gave him credit for it, and that was all. They had no means of knowing how much they had bought, without taking their bills and adding them up, as no entry at all was made of cash purchases, and many purchases for cash were paid for out of the drawer, and no entry made either way.

These men were what is called good business men; they always sold at a profit; they had a big trade, and were apparently making money; but they failed, and we believe it was largely due to single-entry bookkeeping, which allowed the errors to pass unnoticed.—*Exchange.*

THE NEW CUSTOMS OATH.

The Deputy Governor has been pleased to order that the first three forms of oaths prescribed by an Order in Council of the 19th day of May last past, be and the same are hereby rescinded, and that the four following forms be and they are hereby substituted therefor, namely:—

Oath or Affirmation of an Owner, Consignee or Importer.

I, [name of the owner, consignee or importer making the entry] do solemnly and truly [swear or affirm as the case may be] that I am [the owner, consignee or importer; or a member of the firm of [giving name] the owners, consignees or importers as the case may be] of the goods mentioned in the invoice now produced by me, and herewith annexed and signed by me, and that the said invoice is the true and only invoice received by or which I expect to receive of all the goods imported as therein stated for account of [name of person or firm being the owner or owners], that the said goods are properly described in the said invoice and in this entry thereof, and that nothing has been on my part, nor to my knowledge on the part of any other person, done, concealed or suppressed, whereby Her Majesty the Queen may be defrauded of any part of the duty lawfully due on the said goods; and I do further solemnly and truly [swear or affirm as the case may be] that the prices of the goods as shown in said invoice and as aggregated in this Bill of Entry now presented by me, exhibit the fair market value of the said goods at the time and place of their exportation to Canada, without any deduction or discount for cash, or because of the exportation thereof, or for any other special consideration whatever, and that to the best of my knowledge and belief the prices so exhibited were the prices of said goods for consumption at such time and place. So help me God.

[Sworn or affirmed] before me this day of 18 Collector.

Declaration of the Owner, Consignee or Importer, required when the entry is made by any person other than such Owner, Consignee or Importer.

I, the undersigned [name of the owner, consignee or importer, as the case may be, or a member of the firm of, giving name] hereby solemnly declare that the within Bill of Entry contains a true account of the goods imported as therein stated, and whereof [name of the person or firm being owner, consignee or importers, is or are] the owner; that the invoice herewith produced is the true and only invoice, which [he or they has or have] received or expect to receive of the said goods, and that the prices of the goods as mentioned in the said invoice, exhibit the fair market value thereof at the time and place of their exportation to Canada, that the said goods are properly described in the said invoice, and that no discounts or deductions for cash, or because of the exportation thereof or for any other special consideration have been made in the said invoice prices, and that to the best of my knowledge and belief the prices so exhibited were the prices of said goods for consumption at such time and place.

Signed at on the day of 88, in the presence of [collector or attorney making the entry, or a justice of the peace or consul.]

Oath or Affirmation of an Agent or Attorney of the Owner, Consignee or Importer.

I, [name of agent] do solemnly and truly [swear or affirm] that I am the duly authorized Agent and Attorney of [name of the owner, consignee or importer] and that I have means of knowing and do know that the invoice now presented by me of the goods mentioned in this Bill of Entry is the true and only invoice received by the said [name of the owner, consignee or importer] of all the goods imported as within stated for [his or their] account; that the said goods are properly described in the said invoice and entry, and that the said invoice and

entry exhibit the fair market value of the said goods at the time and place of their exportation to Canada, without any deduction or discount for cash, or because of the exportation thereof, or for any other cause whatsoever, and that nothing has been on my part, nor to my knowledge on the part of any other person, done, concealed or suppressed whereby Her Majesty the Queen may be defrauded of any part of the duty lawfully due on the said goods; and I do further solemnly and truly [swear or affirm] that to the best of my knowledge and belief the said [name of the owner, consignee or importer] is the [owner, consignee or importer, as the case may be] of the goods mentioned in this Bill of Entry, and that the prices of said goods as shown therein and in the said invoice were the prices thereof for consumption at the time and place of their exportation to Canada. So help me God.

[Sworn or affirmed] before me this day of 18 Collector.

Oath or Affirmation of an Owner or his Agent, required whenever goods are entered at a lower rate of duty for a specific purpose than would otherwise be chargeable thereon.

I, [name of owner or agent] do solemnly and truly [swear or affirm] that any goods included in this Entry as paying a lower rate of duty for a specific purpose than would otherwise be chargeable thereon, are to be, and will be used for such specific purpose only.

[Sworn or affirmed] before me this day of 18 Collector.

9-3

J. O. COTE,
Clerk, Privy Council.

PAY AS YOU GO.—No habit is more pernicious among consumers than that of contracting debt. When once made, the influence of creditors, the obligation will weigh one down as a mill-stone, and it will require the greatest self-denial and perseverance to get rid of the burden. It is not uncommon for our young men to live beyond their means. In the hope of restoring fortune and credit, gambling or theft is resorted to. Such examples are daily chronicled as the cause of many suicides, and are shewn in the numerous inmates of the penitentiary, whose careless habit of contracting debts was the first step to that disgraceful abode. Pay as you go. This is applicable to every station in life; to the rich, the poor, the ignorant, the wise. Bad debts scatter misery and desolation; they transform palaces into hovels, and change rich garments into pitiful rags. The credit system tends to bankruptcy and penury. If you would have a clear field, a peaceful conscience and a happy heart, pay as you go.

FIRE RECORD—INSURANCE.

ONTARIO.

Vankleek Hill, Sept. 30.—Grist and saw mill recently acquired by Jas. Day from estate of insolvent proprietor, machinery, total loss; no insurance. Ingersoll, 28.—Atlantic hotel's stables and outhouses destroyed. Chase, drunken men smoking. Loss \$800. Brooklin, 29.—Barn with contents and valuable horse of Thos. Courties. Total loss about \$900; insured for \$500 in Ontario Mutual of Whitby. Supposed incendiary. Brantford, Oct. 2.—A. Fair's cigar store and unoccupied two-storey building attached, both owned by G. Holmes, near Senforth. Loss on buildings about \$1,000; insured in Imperial for \$500. Mr. Fair lost stock, including 100,000 cigars insured for \$6,000. W. McCallum and J. Hobson, hotel keepers, lost \$100 and \$50 respectively by water and removal of furniture. Hamilton, 2.—Blacksmith shop of Bridge & Tool Works damaged to extent of \$1,000; insured. Sydney, 3.—Armstrong's barn, out-houses and contents; fire caused by children with matches. Bridgen,

3.—Residence of S. Stephens, two miles off, totally destroyed; family barely escaped. Beamsville, 3.—J. B. Osborne's barn and shed with contents, except waggons and sleighs. Loss about \$300. Cause unknown. London, 3.—Stable on Talbot street; loss about \$200; supposed incendiary. Luan, 2.—Shed on T. E. Hall's farm with hay therein; loss about \$160. Port Elgin, 4.—Mineral well bath house; total; loss about \$500; insurance \$200. Cobourg, 4.—Disastrous fire originated in third storey Dumble's block. Approximate losses and insurances: Dumble's block, total loss \$13,500, insurance \$9,000; R. Mulholland, hardware merchant, loss \$16,000, insurance \$8,000; J. Sutherland & Co., grocers, loss \$10,000, insurance \$6,000; W. Burnet, grocer, loss \$6,000, insurance \$3,200; J. Hayden, hardware, loss on building \$2,000, on stock \$7,000, insurance \$7,600; Cole, Saunders & Rose, dry goods, loss about \$1,500, fully insured; Hoocy & Son, grocers, building damaged about \$300 and stock \$500, covered by insurance; Misses Wiseman, milliners, loss \$200, insured; T. Wicks & Son, jewellers; John Fox, boots and shoes; Geo. Curry, stationer, and N. W. Telegraph lost each \$200, fully insured. The following is the estimated losses of the insurance companies:—Royal, \$13,500; Hartford, \$7,000; Imperial, \$6,500; Western, \$5,700; Phoenix of England, \$2,500; Royal Canadian, \$3,000; North British & Mercantile, \$2,000; Ethna, \$1,000; Guardian, \$500; Liverpool & London & Globe, \$200. Two men were injured by explosion in Mulholland's store, one of them severely.

QUEBEC.

Montreal, Oct. 6.—Fire in Ashby's shoe store, 4 storey building occupied also by J. D. Whelan, lithographer. Adjoining shed and stock of boots and shoes destroyed. Fire originated in basement. Ashby insured in Canada Fire and Marine for \$2,000. J. D. Whelan insured in Commercial Union for \$1000 and Citizens for \$3,500, estimated loss \$500. Building belonging to R. B. Angus insured in North British and Mercantile for \$2,500. Ste. Thérèse, October 5.—The large college with nearly all its contents, including personal effects of 27 professors and 280 pupils, library of 10,000 volumes, 3 pianos, a new organ costing \$1,500, etc., destroyed by fire which originated in dormitory during dinner. Loss estimated at \$150,000; insurance about \$41,000, of which \$31,000 is in Royal and \$10,000 in North British and Mercantile. The implements, etc., of the model farm of 450 acres around the college were also destroyed. The college will be rebuilt without delay; the pupils meantime are accommodated in the village, except those who have returned home. The fire was blown for fully a third of a mile around the college, and caused the following damage:—L. Beauchamp, shed, \$100; A. Lamoignon, farm and outhouses, \$300; J. Onimet, do, \$200; Joseph Beauchamp, house, \$500; A. Desjardins, house, \$800; J. Jubinville, stable \$100; Joseph Chartrand, barn workshop, \$100; J. Deslauriers, shed, \$50; W. Adéz, barn, \$100; James Paquet, shed, \$500; Joseph Gravel, stable, \$100. None of these were insured. The loss sustained by the village and district will be greatly felt, for the institution was the only first-class one which they have for the education of their youth. The loss of the model farm will also be felt, as many of the parishioners were supplied with seeds, grain, etc., therefrom. Montreal, 6.—A block of tenement houses owned by Jas Hawley and Mrs. Letourneau, Frontenac street. Total loss about \$10,000; insured for \$2,500 in the British America, and \$2,000 in Northern.

NEW BRUNSWICK.

Burton, Oct. 2.—House and three barns on Jacob Barker estate, occupied by W. Mills, entirely destroyed. Buildings valued at \$1,500; uninsured. Mr. Mill's loss about \$500, including grain and implements. Rothesay Parish, 5.—Barn, quantity of hay, three cows and colt belonging to Manton Harrison; barn insured for \$300 in Agricultural of New York.

NOVA SCOTIA.

Oxford Village, Oct. 5.—Thos. King's house and contents; loss total, about \$500; no insurance.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 6th October, 1881.

The shrinkage of business in some lines, usual at this period, is noticeable, while in others the movement of sorting-up purchases to country merchants is becoming brisk, and still greater activity is looked for as the close of navigation approaches. The "boom" in iron noticed in our last issue continues, with corresponding advances for nearly all manufactured goods, and the market is regarded, especially by sellers, as in a most healthy condition. Sugars have continued in active demand with values very firm, on account of small supply, and prices for fine foreign wools have materially advanced. Altogether a decidedly healthy trade is being done here. There is a fair demand at the Banks for currency to move the crops, and rates are firm at 6 to 7 per cent. discount for Commercial bills, 5 per cent. interest for loans on call, and 6 do for money on time. Sterling Exchange steady at 8½ prem. between banks, and 8½ to 8¾ do over counter. Drafts on New York, 5-16 prem. The Stock market has not developed any special feature of interest for the week; business was rather dull, there being little speculation manifest. Montreal Bank advanced towards the close of last week to 202 but fell off again, and the market closes stronger at 199 bid for Montreal, 7¼ for Ontario, 124¼ for Merchants, 144 for Commerce, and 128 bid for Telegraph.

Sales to-day: Morning Board—125 Montreal at 198½; 100 do at 199; 400 Ontario at 71¾; 225 do at 72; 25 do at 72½; 150 do at 71½; 95 Merchants' at 124; 60 Commerce at 144; 10 do at 144½; 30 do at 144½; 25 Exchange at 140; 175 Telegraph at 128; 25 do at 128½; 69 Richelieu at 52½; 75 do at 52; 300 do at 52½; 25 do as 52½; 50 City Passenger at 132½; 180 do at 133; 155 City Gas at 142½. Afternoon Board—200 Montreal at 72; 95 do at 71¾; 200 do at 71½, seller sixty days; 20 Commerce at 144½; 75 Telegraph at 129½; 150 do at 129; 50 do at 128½; 225 Richelieu at 53; 25 City Passenger at 132½; and 150 City Gas at 142½.

Boots and Shoes.—A fair sorting-up demand has been experienced during the week, and a few buyers are in the market. Stocks are low, and as most manufacturers have not yet completed their orders taken early in the season, they will probably be kept busy throughout this month.

ASHES.—Receipts of Pots light and of Pearls 14 barrels. First Pots have been sold at \$5.05 to \$5.15; Seconds, \$4.70; Thirds, \$4.10. Closing very quiet. Pearls, a sale of 14 barrels First Sort at \$6.02½. Stock small, but absolutely no demand. Receipts since 1st January, 7,971 barrels Pots, 724 barrels Pearls. Deliveries, 7,859 barrels Pots, 666 barrels Pearls. Stock in store at six o'clock on Wednesday evening, 200 barrels Pots and 79 barrels Pearls.

CATTLE, ETC.—Receipts of cattle during the week ending Monday last were light, and there

was more demand this week on export account. Several lots of shipping cattle were sold on Monday at 4½c to 5½c per lb., and a lot of good sheep for export was sold at 4½c per lb. Good butchers stock was scarce, and brought 4½c, and poor to medium quality 2½c to 3½c. Lambs sold at \$2.50 to \$4 each, as to quality, and live hogs at \$7.25 to \$7.50 for good to choice, rough hogs worth \$7 to \$7.12½ per cwt. Cable advices are of a more encouraging character for good American and Canadian cattle. Live cattle are quoted in Glasgow at 7½d per lb. for good Canadian, which is ½d better. Liverpool prices have not improved much, the rate for good Canadian being 7d to 7½d. Sheep are also looking up, quoted firm at 8d per lb. for best kinds. There has been a decided improvement in the English markets for dressed beef, an advance having taken place of ½d to ¾d per lb., to 6d to 6½d. Shipments of live stock from port of Montreal, for week ending October 8, 1881, as reported by C. H. Chandler, insurance and shipping agent. SS. "Eri King," 277 cattle, 166 sheep. "Ocean King," London, 180 cattle, 150 sheep. "Corean," Glasgow, 254 cattle. "Texas," Liverpool, 57 cattle, 260 sheep. "Lake Nipegon," Liverpool, 400 sheep. "Titania," 132 cattle. Total shipments for week, 900 cattle, 976 sheep. Total previous week, 970 cattle, 1,808 sheep. Total to date, 38,512 cattle, 54,308 sheep.

Dry Goods.—All the leading houses report a rather quiet week, but this is expected at this period of the year. There has been a number of buyers in the market, but their purchases were not generally large, chiefly of a sorting-up character. The trade, however, are looking forward to a brisker business in the course of a few days, should the present "spell" of cold weather continue, and, although an unusually large Fall trade has already been done, a first-class sorting-up demand is required to relieve the large warehouses here of comparatively well-assorted stocks that remain, and this will only be brought about by reasonable weather and a consequent good retail sale of heavy woollen goods. The city retail trade appears to have received quite an impetus from the weather of the past couple of days. The travellers are preparing for their regular Fall sorting-up trip: a good many will start out about the middle of this month. Notes falling due on the 3rd and 4th inst. were well met, in the aggregate; remittances are reported good throughout, the only hindrance being caused by the farmers, many of whom are holding back their grain from market, in anticipation of higher prices. Some disappointment is expressed by the trade here at Canadian manufacturers of cloths, shirts and drawers, etc., not having yet nearly completed their orders taken in March and April last. Prices are generally firm, and for some lines indicate an upward tendency. In England, however, cottons are reported easier, the "ring" in Liverpool and New York having been broken up by a strong combination of Lancashire mill-owners, and English advices received this week encourage Canadian importers to base their calculations of Spring cottons at considerably lower rates than those ruling ten days or a fortnight ago. Some of the importers here have already placed quite a number of Spring orders in the European markets. A despatch from the Chamber of Commerce at Yokohama, dated 1st inst., says the silk business of Japan is suspended, owing to the new and oppressive conditions of sale imposed by the Japanese Guild, which the foreign buyers resist.

DAIRY PRODUCTS.—The local Butter market continues stagnant; the majority of our shippers have instructed their agents to stop buying in the country, and business is almost at a standstill, hence values are, for the most part, nominal. Transactions during the week have been confined to small jobbing parcels at prices 1c to 2c above our quotations on another page for shipping lots. It is hoped that the present

cold weather here and in England will have a good effect upon trade. The Cheese market has also ruled dull, with values somewhat uncertain, buyers and sellers remaining apart in their views. Yesterday the situation seemed to favor buyers, as a large lot of August make was reported sold at considerably below 11c. The stock of cheese in Liverpool, as reported per cable, is 140,000 boxes. The public cable quotes the prices in Liverpool to-day at 59s. per cwt. At Ingersoll on Tuesday last twelve factories offered 4,155 boxes cheese, mostly August make; eleven factories were present who did not register. The cable having fallen 2s. since last market day holders were not willing to accept the proportionate decline in price offered, hence no sales. 13½c. for balance of season's make has been offered to some first-class factories. At Little Falls on Monday 5,200 boxes offered; 500 sold at 12c; 3,000 at 12½c to 12¾c, and balance on commission, chiefly home trade, sold up to 25th August.

DRUGS AND CHEMICALS.—Some enquiries are beginning to crop up for goods, and during the next week or two we expect considerable business to be done. Some heavy sales of Soda Bicarb have been made on manufacturers' account, but price has not transpired. It is under £9, however. In other lines we hear of no transactions beyond the usual requirements of the trade, and prices are unchanged.

FURS.—Manufacturers continue very busy, and have orders sufficient to keep them so until the end of the season. Good Persian Lamb skins are very scarce, as the greater portion of the Spring importation has been absorbed. Fresh skins from the Nishni Fair are expected shortly, but the quality will not give satisfaction; this, coupled with the increased price, will cause some little trouble to manufacturers. A large offering of fur seal is expected next month; reports from Europe indicate that the high prices of the past three years will be maintained, still the article has shown a weakness, but the demands of fashion may even strengthen the present unprecedented values. Russian furs used in this market are fully maintained, at last year's prices. Astrachans, of which a large quantity has been sold for Canadian consumption, cost from 7½ to 10 per cent. advance on last year's quotations. Moose and Buffalo moccasins have been in large demand for shanty purposes, on account of the revival of the lumber trade, and also for the Northwest; the supply seems to be inadequate, and many orders must remain unexecuted. The failure to furnish the article is caused by the late arrival of the raw hides and the difficulty of finding suitable leather, and dressing it. Another difficulty is the increased cost of Elk and Moose, which have advanced nearly 200 per cent during the last eighteen months, and has caused a disinclination among manufacturers to fill orders, which in some instances will be done at a loss. Buffalo robes are higher this season than ever owing to the failure of the catch; the animal is being rapidly exterminated, and the probability is, that in a few years the species will be practically extinct. A substitute has been found in the Japanese or Chinese goat, which is being freely purchased. No offerings of Canadian raw furs are expected before the end of this month or beginning of next, and prices are likely to rule about the same as last year.

FLOUR AND GRAIN.—The tone of the British grain markets has continued strong for the week, with further advances in values, especially for wheat off coast and on passage. The imports in the United Kingdom for the week show a decrease of 100,000 qrs. wheat, of 10,000 qrs corn and of 40,000 brls flour, as compared with those for the week previous. The Chicago grain market is in a most unsettled and unsatisfactory condition, caused mainly by the reported failure of several well-known speculative firms in that city within the last few days. Among these are J. B. Lyon, who is understood to be short of several million

bushels corn, Hough & Co., McHenry & Co., J. W. Preston, and Sibley French. Another large speculative firm, known to be in a perfectly solvent condition, is said to have positively declined to either buy or sell corn on a margin, so little confidence have they in the market; accordingly, prices have declined, and close with a lower tendency. This is the damaging result of the mischievous speculation which has been rampant in that centre for several weeks; the effect upon this market is referred to in our paragraph under the heading "freights." A tolerably good business has been done here during the week, but chiefly in coarse grains. Canada White Winter wheat has sold in cargo lots at \$1.47½ to \$1.49, and for Canada Red Winter wheat \$1.48 was bid yesterday, while holders asked \$1.50 to \$1.51. Canada Spring Wheat is quoted at \$1.40½ to \$1.47½. There is no American wheat arriving in this port, consequently values for the different grades remain purely nominal. Heavy cargoes of peas have changed hands at 97½c to 98c; oats quiet and steady, with sales yesterday at 43½c, and car lots barley have been sold at 77c to 78c, to brewers. Rye steady and higher at \$1.03 to \$1.05. Ontario barley is being bought up for shipment to the States, where it is worth more money than in England. The local flour market has been quiet this week, with but little business reported, but Extras and some of the lower grades are quoted 5c to 15c per barrel higher than a week ago.

HIDES AND SKINS.—The demand for native hides continues equal to butchers' offerings, and prices paid show no alteration, although it is still contended that they are too high, in proportion to the price of leather and in comparison with outside markets. In American hides there is but little doing here, and the western markets are reported easy; a few odd lots have been sold during the week at about 10½c, but the demand is rather slow. Receipts of *Lambskins* are large, but there is a demand for all offering at from 90c to 95c each, an advance of 10c on last week's prices. *Calfskins* nominal, at 12c per lb.

ONS.—Owing partially to the advance of 5c to 10c for *turd* oil, a materially improved demand has been experienced for *Steam refined Seal*, and sales of round lots have been heard of—one large quantity for the Western market—at 46½c wine gal. A good round lot of *pule seal* also changed hands this week at 48c Imperial gal. There is a steady demand for *Cod* oil, which is moving off in small lots, 25 to 30 bris each, at 45c wine, or 54c Imperial measure. *Spirits of Turpentine* continue firm but unchanged in value, under a fair demand. For *Unseed* the market rules quiet, at 73c to 75c per Imp. gal. for raw, and 77c to 79c for boiled.

LEATHER.—Market rules quiet and steady, with nothing transpiring to disturb the situation as reported a week ago; for the time of year business is rather inactive to suit dealers. There is a continued active demand for good plump *Sole* which is still scarce, as is also *Slaughter Sole*, which is sold out as rapidly as it is brought into the market, at 28c to 29c. It has been suggested that *Oak Sole* should be used as a substitute for *Slaughter*, but this has not yet become absolutely necessary. *Black* leathers are generally plentiful but quiet; the only sale of consequence this week was that of five tons low *Quebec Splits* by a leading house at a rather low price. Prime heavy *Harness* continues in fair request. Quotations remain unchanged.

FRUITS.—Trade generally is good. *Apples.*—Winter stock not yet to hand, but good Fall stock selling at \$1.75 to \$2 per brl. A Chicago buyer has been in the market this week, and large quantities have been sold here for shipment to that city. The demand for export to England is yet light, as the English markets, owing to the heavy home crop, are dull and

low. An advance expected as soon as the colored fruit commences to move forward. *Pears* are slow of sale; no Bartlett's left, and *Flemish Beauties* held at \$5 to \$8 per brl. No *Peaches*; season over. *Grapes.*—No fresh lots in the market; stale *Concords* selling at 2c to 3c per lb. A fresh lot expected to arrive to-day. *Almeria grapes* arriving fresh, and selling freely at \$5.50 to \$6 per brl. *Quinces* all sold out at \$1 per basket. No *Oranges* in the market, and *Lemons* in fairly good demand at \$9 per chest.

FISH.—The demand is fully as large as usual at this time of year, but supplies are as yet limited, and no large lots are expected to change hands until later in the season. The trade have been expecting shipments of *Labrador Herrings*, but no arrivals yet. With the cooler weather comes also a better enquiry for split *Nova Scotia herrings*, but as yet sales are only in a retail way; the supply of these is somewhat in excess of the demand. Prices range from about \$4.75 to \$5 per brl for No. 1; and \$3.50 to \$3.75 for No. 2, as to lot. *North Shore Salmon* still quoted at \$20, \$19 and \$18, respectively for Nos. 1, 2 and 3, with little in the market. *California Salmon* expected shortly. *Dry Cod* selling at \$3.90 to \$4 per 112 lbs, as to lot, and a small stock of No. 3 *Mackerel* is held at 4.

FREIGHTS.—There are but few ocean vessels in port, and not much tonnage offering. The "corners" in the West have operated unfavorably for Canadian shippers, who are depending just now almost entirely upon Canadian produce. The current rates to the seaboard are in favor of New York by 5c per bushel, consequently there is no American grain coming to this port. The freight market rules quiet, with rates for grain to Liverpool a shade firmer, quoted at 3s; to London and Avenmouth, 4s-6d. and 4s, respectively; to Glasgow, 2s 9d. An engagement at 5s for Cork for orders was reported yesterday, but 5s 3d has since been refused. Engagements for cattle have been made at £2 to Liverpool.

HARDWARE AND IRON.—There is a largely increased demand for all kinds of hardware this Autumn, as compared with last year, and the leading houses are kept filling orders procured by travellers from the country trade. The changes in quotations this week are rather numerous: *Bar Iron*, owing to the continued upward movement in England for all kinds of iron, and the impossibility of placing orders for prompt delivery, has been advanced in this market 10c per 100 lbs., being held now at \$2 for small lots, while between the trade, or for orders from large country dealers, \$1.90 is accepted. The freight rate on bars from Liverpool is now 10s. 6d., and the rate via Portland to Montreal will be 22s. 6d., plus 10 per cent. primage. The following extract from a private Liverpool circular will serve to show the condition of that market: "Iron market has been very strong during the week, owing to the advance in Pig Iron, and prices generally are 2s. 6d. per ton higher. This, added to the agitation on the part of workmen for higher wages, has induced a further rush of buying, and there is no difficulty in disposing of the make of Finished Iron up to the end of the year, were sellers so disposed. Anything like prompt delivery is almost an impossibility, as regards Bars, Sheets, and Hoops, there being a perfect block of the two former." Since the receipt of above a cablegram advises a further advance of 5s., and when Winter freights are enforced a still further rise is expected. *Cut Nails.*—In consequence of the above-mentioned changes, together with largely increased orders, the combination of nail manufacturers met again last Saturday, and resolved to advance the price list 10c all round, placing the figures at about the old quotations, there being some advantage gained by the discount on the different prices, which vary according to size of the nails. The *Pig Iron* markets, here and abroad, continue decidedly strong, with values steadily advanced,

while it appears that a large number of consumers have yet to stock up. Numerous enquiries continue to be received by holders here, but they have but little iron to sell,—it being estimated that not a thousand tons could be got together in the market—and under the present circumstances they are commencing to refuse orders, preferring to await further developments abroad. The only brands held here are *Caldor*, *Carabroc*, *Summerlee* and *Edginton*, and while no large sales have occurred, values have advanced \$1 to \$2 per ton within the week. A small lot of *Summerlee* was sold yesterday at \$22 62½, and to-day, under the influence of a further advance of 3s in Glasgow, \$23.50 is firmly asked, and dealers talk of asking \$24 to-morrow. Sixteen furnaces in Glasgow have been blown out this week, leaving 105 in blast. *Freights from Glasgow for Pig Iron* as per latest cable are quoted at 16s., and, with little grain or other freight offering here, it is probable that any further shipments to this market this season will have to be made via Halifax or Portland, at an additional freight of 5s. Should the "boom" in iron continue, an advance may be expected shortly for *Tin Plates*, which have been changing hands pretty freely this week; lots of from 300 boxes up to 1800 boxes each have been sold at \$5 to \$5.25 for *Charcoals*, and \$4.50 for *Cokes*. For small parcels an advance of 25c on these prices is asked. *Tin* is scarce and firm, and *Copper* has advanced in England £2 for B. S., which is now held at £70; no corresponding advance here yet, but holders are firmer. An advance of 25c per 100 lbs. for *Sleigh*, *Spring*, and all kinds of *Bessemer steel* is also reported.

LUMBER.—Business is almost at a stand-still; owing to the lowness of water logs cannot be got to the mills, sawers cannot operate and the boats cannot carry over half loads, so that there is almost a cessation of business in the manufacturing and forwarding lines. *Freights* are quoted at \$1.25 to \$1.50 from Ottawa, and difficult to obtain. Prices are fluctuating, and are very high. The returns for the *Chaudiere slides* for the current year are as follows:

	Cribs.	Pieces.
Square timber.....	6,213	162,843
Round piles.....	254	5,213
Flatted timber.....	82	2,356
Dimension timber.....	31	.....
Spars.....	4	80
Total.....	6,585	170,492
Last year.....	3,441	82,814

To this year's figures may be added the eight rafts of square timber stuck on the Upper Ottawa, say 500 cribs and 10,500 pieces by rail (equal to 500 cribs), as indicative of the total quantity of timber taken out last winter. This would give a grand total of 7,685 cribs, considerably more than double that of last year.

MILLINERY.—During the recent fine weather trade has been rather quiet, but within the last few days travellers are finding *Beaver* and *Plush* goods in general demand. It was feared early in the season that the various fancy trimmed goods would interfere with the regular business, but this fear has been removed, as milliners everywhere are fully engaged making up *Plush*, *Chenille*, and brocaded velvet effects. In colors there is just a slight indication that *Navy* will be most called for; of this, however, there is no certainty as yet, for it was generally believed by the trade a few weeks ago that the present would be what is termed "a bronze season."

WINDOW GLASS.—As foreshadowed in our last report, there has been an advance in this market of 20c per half box. Some heavy transactions have taken place here within the week, and the market is reported quite bare of stocks, hence holders are meanwhile masters of the situation, and remain very firm in their views. The supply, it appears, is altogether insufficient to meet the demand.

PETROLEUM.—The demand for Refined Petroleum has slightly abated since our last report, but the prices remain firm, notwithstanding, and will likely continue so as long as Crude maintains its present high value.

PROVISIONS.—In Chicago, yesterday, pork declined 20c per brl, and lard fell 7½c per 100 lbs., for November and December delivery. Business here has continued quiet all week, under a light demand for *Mess Pork*, and no demand whatever, dealers state, for *Lard*. Prices have been firmly maintained at last week's figures, but sales of pork have been confined to the wants of the jobbers and the country retail trade, while lard is unsaleable, owing to the extreme high prices. There is but little in the market, and that little—Canadian brands in pulls—is quoted at 15½c to 16c. *Hams*—There is a slight demand at 13c to 13½c for uncanvassed; no canvassed hams in the market. *Eggs*, owing to a short supply, have further advanced in value, strictly fresh in cases having been sold at 20c; quoted at 19c to 20c.

WINES AND LIQUORS.—The market rules decidedly firm, with a brisk business doing, chiefly of a jobbing character. Import orders were rather light, and the jobbing demand has been greater than usual this season, hence stocks of some descriptions are light, and holders very firm. There is no Hennessey brandy in cases in the market. There has been a considerable advance in Europe recently for high wines, and, owing to the advancing corn market in the West, considerable speculative buying has been done. Canadian *spirits* are held firmly at the recent 20c advance, the market values for small lots now being \$2.47 and \$1.31, for rye. Remittances generally good.

WOOL.—Manufacturers are beginning to realize that the foreign and local markets are steadily advancing for all fine wools, with the outlook still in favor of holders, and are accordingly more anxious to lay in stocks. Since the date of our last report there have been severable quotable transactions here, including a lot of 340 bales Adelaide, sold on p.t., and another of 14,000 lbs. Canada pulled at from 31c to 34c; smaller lots of Canada pulled have been sold at 33c for A Super, and 32c for B do. Adelaide is quoted at 22c to 24c, and Australian at 24c to 30c as to quality. The English market continues very firm, with a strong upward tendency. Since writing the above we learn that values for fine foreign wools have further advanced here, in sympathy with the rapid upward movement in foreign markets. Australians have appreciated fully 2c per lb., large lines of Adelaide having changed hands at 22c, whereas 19c could not be obtained for the same lot three weeks ago. It is reported that a lot of exceptionally fine Australian sold at as high as 33c, and there seems to be every probability of a further advance. Of Cape wool there is scarcely any in the market, and the latest quotations range from 20c to 23c as to quality; the average price is 22c.

AMERICAN MARKETS.

(By Telegraph.)

Boston, Oct. 6.—Dairy products unchanged. *Butter* is firm; no prospect of immediate decline. Fine fresh Western and Northern creameries brought 32c to 35c per lb. Summer creameries sold at 25c to 28c. Best fresh made dairy lots from Vermont sell at 29c to 30c, poorer grades bring from 22c to 28c. The dispatch from St. Albans yesterday to the Produce Exchange reads as follows:—"Butter market firm. General price 25c to 28c; selections 30c to 34c; fair to good 15c to 18c per lb. Shipments to-day about 1,300 tubs." Stock of cheese small, and with prevailing high rates holders fear no decline. Choice lots of factory have been selling at 12½c to 13c, with 13½c for fancy grades. In Utica, N.Y., on Monday, sales

of 2,700 boxes at 12½c to 13½c are reported. These figures show that there is very little chance of prices being any lower this season. *Beans* continue unsettled; prices difficult to quote. Choice pea beans sold yesterday at \$3.60 to \$3.70 a bu-hel. Choice mediums bring \$3.50 a bushel. Yellow are quoted at \$2.75 to \$3 a bushel. *Apples* very plentiful yesterday at \$2 a barrel, with \$2.50 for the very best. It is understood that the apple crop is much larger than was thought at first. *Potatoes* coming in freely at from 75c to 80c a bushel. *Hay* is firm at \$20 to \$21 a ton. *Eggs* selling well at 22c to 23c. *Cranberries* sell slowly at \$5 to \$8 a barrel. The *Hop* market has gained some strength at 20c a pound. There is a firm feeling for *Flour*, and sales are at full prices. No. 2 and high mixed corn range from 83c to 84c per bushel. *Oats* are firm, and No. 2 whites are quiet at 56c a bushel. The arrival yesterday of 37,000 boxes of Malaga raisins has given the market an abundant stock, and a large business in raisins is looked for before the end of the week.

Chicago, Sept. 6, 1.03 p.m.—Wheat \$1.45½ Nov.; \$1.47 Dec. Corn, 74½c May; 70½c Nov. Pork, \$19.12½ Nov. Lard, \$12.22½, \$12.25 Nov. Milwaukee, Sept. 6, 1.03 p.m.—Wheat \$1.45½ Nov.; \$1.46½ Dec.

TORONTO WHOLESALE MARKETS.

(By Telegraph from our Special Correspondent.)

TORONTO, Oct. 6, 1881.

Trade in general merchandize this week has been fairly active notwithstanding the unusually warm weather. The difficulty appears to be not so much in selling goods as to filling orders when received, stocks in many lines being small and hard to furnish. The feeling is one of confidence, and the outlook cheering. The dry goods trade continues fairly active, and prices throughout are firm. The demand partakes of a sorting-up description and parcels are not large. Orders are pretty well scattered, and are larger than usual from the Northwest. Cottons are in limited supply, there not being a sufficiency for immediate wants. Shirts, drawers, blankets, &c., are also in small stock, while tweeds are plentiful. In fancy goods the demand is good both from city and country. Remittances have come forward very satisfactorily. Hardware is in good demand, and the market firmer than a week ago. The greatest advances are in bar and pig iron. Nails are firm as well as glass. Stocks in some cases are small and hard to replace. Groceries appear to be in improved demand at firm prices. Fish and fruit are scarce, with new arrivals of each. Provisions quiet and firm; butter and eggs slightly higher. Bacon is firm, and the stock of Canadian lard exhausted. Grain moves freely and prices are fairly sustained, although somewhat easier at the close. The money market shows increased activity. The demand for call loans is good at 5 to 5½ per cent., and time loans at 5½ to 6. Money is abundant, and choice commercial paper is discounted at 6 per cent. Sterling exchange is steady; 60-day bills are quoted at 108½ to 109½ between banks and 108½ to 109 over the counter. The stock market has increased in activity, and shares are higher for Dominion, Standard, Federal, Toronto and Imperial. Other banks have been unsettled. The following sales were made the past few days: Montreal at 201, 200½, 199 and 199½; Ontario at 72½, 72½, 72½, 72 and 72½; Commerce at 145½, 145, and 144½; Dominion at 185, 187, 188½, 190½, 191½, 193, 195 and 195½; Standard at 111, 112, 112½, 112½ and 113; Federal at 149, 150, 151 and 152; Imperial at 132½, 132½, 131½,

132 and 132½; Loan and Miscellaneous shares were quiet and as a rule firmer, with the following sales:—Canada Permanent at 205, Union at 132, Huron and Erie at 156½, Building and Loan at 102, Western Canada at 172, Montreal Telegraph at 129½ ex dividend and Western Assurance at 204. The stock market closed active and higher, with sales of Toronto at 165, Ontario at 72 and 71½, Commerce at 144½, Dominion at 185½, 190, 196½, 196½, Standard at 113, 114, 114½, 115 and 116, Federal at 152½, 153, 154 and 154½, and Imperial at 124 and 135. Consumers Gas at 141, Union Loan at 133 and Farmers Loan at 130½.

Following are the closing bids to-day as compared with those of last Thursday:

Banks.	Bid Sept. 29.	Bid Oct. 6.	Loan Cos.	Bid Sept. 21.	Bid Oct. 6.
Montreal..	200½	198½	Cau. Permanent	201	204
Toronto..	155	165	Freehold..	164½	164½
Ontario..	73	71½	Western Can..	171	171
Merchants	124½	124½	Wdg. & Loan..	100½	101½
Commerce	144½	144½	Imp. Savings..	..	..
Dominion	182	186½	Farmers' Loan	..	..
Hamilton	121	122	London & Can'dn	..	..
Standard.	109	112	Huron & Erie..	155½	156
Federal.	147½	154	Dom. Savings..	..	..
Imperial	131	135	Ontario Loan..	131	131
Molson's.	111½	111	Hamilton Prov..	184½	135

BOOTS AND SHOES.—Trade is not quite as active, as deliveries of Fall goods have to a great extent been made. The demand is chiefly for sorting-up, but more activity is expected shortly. Payments are being promptly met and prospects bright.

COAL AND WOOD.—There is a good trade reported in coal, orders generally being ahead of this time last year. Prices are firm at \$6.50 for all kinds of hard and the best quality of soft; second quality sells at \$6. Wood is fairly active and firm at \$5.50 to \$6 per cord for hard and \$4 for pine.

COAL OIL.—The demand continues good for refined oil and prices are unchanged. Small quantities sell at 24c per Imperial gallon, and five to ten barrel lots at 23½c. American is unchanged at 27c for prime white and 30c for water white. In Petrolia crude oil is still quoted at \$1.97 per barrel.

COUNTRY PRODUCE.—*Apples.*—The demand for shipping lots of winter is good, with purchases of barreled lots at \$2. Receipts are confined to Fall apples, and good to choice lots bring \$1.50 to \$1.75 a barrel. *Beans* are quiet and firm; new are selling at \$1.50 to \$1.75 per bushel, but there is a likelihood of an advance. *Eggs* are in good demand and higher at 18c to 19c in case lots. *Hogs* are somewhat firmer at \$7.50 to \$8.50. *Hops* are quiet and the feeling firmer; sales have been made at 17c to 18c; old rule at 7c to 8c. *Onions* unchanged at \$2 to \$2.50. *Potatoes* are dull, there being little or no demand, and prices are lower; dealers yesterday refused to pay 65c per bag in car lots as against 80c a week ago. *Poultry* fairly active and steady; chickens and fowls rule at 45c to 60c per pair, geese 74c to 8½c per lb., and turkeys 10½c to 11c. *Tallow* is scarce and higher; dealers pay 3½c for rough and 7c for rendered, and sales have been made as high as 7½c.

DRUGS AND CHEMICALS.—The trade in drugs is fairly active, and prices as a rule are firm. *Opium* is steady, with sales at \$4.75 to \$5. *Quinine* firm at \$3.15 to \$3.50. *Tartaric Acid* is unchanged at 58c to 60c. *Cream of Tartar* unchanged at 35c. *Turpentine* steady at 90c to 95c. *Linseed Oil* steady at 79c for boiled and 76c for raw. *Glycerine* firm at 42c to 45c. *Potass Iodide*, \$3 to \$3.25 per lb. *Potass Bromide*, 43c to 48c per lb. *Oil Lemon*, \$3.60. *Alcohol* has advanced, and is now scarce at \$2.75 per gallon. *Morphia* firmer at \$2.70 to \$3 an ounce. Cube berries are selling at 60c per lb. In chemicals business shows a slight improvement.

FLOUR AND MEAL.—Flour has been in good demand, but sales are limited on account of little stock offering. Prices are somewhat firmer. The latter part of last week a few sales were made on p.t., and on Monday Superior Extra changed hands at \$6.35 and \$6.40. On Tuesday prices were sustained, with sales of cars Superior Extra at \$6.40, and choice brands at \$6.45. Extra continued in good demand but none offered; it would have brought \$6.25 to \$6.30 yesterday. Spring extra is nominally the same as extra. The stock in store is 1,058 barrels against 960 barrels last week, and 250 barrels at the corresponding period of 1880. Flour closes quiet and firm to-day at \$6.40 bid for Superior Extra, and \$6.30 for Extra. **Oatmeal** is quiet and firm, with a sale of a car at \$1.45 on track; small lots sell at \$4.60 to \$4.85. **Cornmeal** is quiet, with trade restricted to small lots at \$3.75 to \$4. Bran is firm, and the movement small; cars sold at \$15 on Monday; holders still ask their price, with \$14 bid.

WHEAT.—A fair business has been done during the week, and prices throughout have been well sustained. The feeling at present is easier than at the end of last week, and offerings are more free. During the latter part of last week there were sales of No. 2 Fall at \$1.40 and \$1.41, No. 3 Fall at \$1.38, No. 1 Spring at \$1.37 and \$1.38 on track, and No. 2 Spring at \$1.38 f.o.c. On Monday a cargo of No. 2 Fall sold at \$1.41, on Tuesday cars sold at \$1.40, and yesterday at the same price. The stock in store is 265,901 bushels against 117,156 bushels last week and 22,215 bushels the corresponding week of 1880. The Wheat market to-day closes steady, with sales of No. 2 Spring at \$1.38, and No. 2 Fall at \$1.40.

COARSE GRAINS.—**Barley.**—The receipts continue about the same as last week, and shippers experience difficulty in getting cars. There has been a fair number of sales, but the feeling has ruled easy on account of warm weather, which continued the greater part of the week. On Friday and Saturday cars of No. 1 sold at 96c, No. 2 Choice at 93c, and No. 2 at 88c. On Monday sales were made at the same figures. On Tuesday the market was easier with sales of No. 1 at 95c, No. 2 Choice at 92c, and No. 2 at 88c. Eight cars sold yesterday at 96c for No. 1, 91c for No. 2 Choice, and 82c for No. 3 extra. The stock in store is 263,781 bushels against 172,384 bushels last week and 220,605 bushels the corresponding week of 1880. **Oats** have ruled quiet, and are slightly easier at the close; sales were made on Saturday at 42c, and daily since then at 41c on track. There is no stock in store. **Peas** quiet, with no car lots offering; street prices rule at 78c to 82c. The stock is 2,617 bushels against 2,381 bushels last week and 6,565 bushels the corresponding week of last year. **Rye** quiet and firm; a car sold on Saturday at 96c, and that price would be paid to-day. The stock in store is 3,057 bushels against 1,976 bushels a week ago. **Corn** quiet and nominal, at 82c to 84c on track. The Barley market feeling easier to-day at 80c, close with sales of No. 1 at 94c, and No. 3 Extra at 82c.

FREIGHTS.—Flour to Montreal by rail is unchanged at 25c per barrel, but to the lower Provinces there is an advance of 5c; to St. John, the rate is 60c and to Halifax, Truro and Pictou, 65c. Vessel rates on grain to Montreal are 5½c to 6c, and Lake rates on lumber are firm at \$1.37½.

GROCERIES.—Business is fairly active, and the feeling generally good. There is a firmness in prices throughout, and stocks are small in fruit and fish. Valencias are selling at 9c, and new currants at 7½c; no Sultanas in the market. Fish firm at last week's quotations. A good trade is reported in liquors, and prices are from

5c to 10c per gallon higher. Sugars are firm at 9½c for granulated.

HARDWARE AND IRON.—There has been a good trade the past week, and stocks have been broken considerably. British orders are coming forward slowly, and consequently our dealers are behind in supplying country orders. Prices are higher for nearly all descriptions of iron; bars are selling at \$1.95 to \$2, refined horse shoe bars at \$2.40, and black sheets at \$2.75. No. 6 iron wire brings \$1.90 to \$2, No. 9 \$2.25. Pig iron is up \$1.50 to \$2; Cambroë is quoted at \$24.50, Summerlee \$25, and Siemens \$25.50. Nails are also firmer, with the majority of dealers asking \$2.65 for sales in the regular way. Payments are generally satisfactory.

HIDES AND SKINS.—Hides are quiet, and the feeling somewhat easier. The demand for cured is moderate, but 9½c appears to be the top. Dealers are paying butchers 9c for cows and 9½c for steers. **Calfskins** are purely nominal, with none offering. **Sheepskins** are in good demand with fair offerings; prices have again been advanced, and rule at 95c to \$1, the latter for the best.

LEATHER.—Country trade is particularly good, with a large number of orders which, however, call for small parcels. City dealers are not buying freely and, as a rule, are well supplied. Prices continue firm.

LIVE STOCK.—**Cattle.**—The demand was better this week, and prices ruled firm. Good butchers' stock was in the best demand, with sales at 3½c to 4c per lb. Among sales were one car load at \$56 a head, another at \$36.50, another at \$33, and another at \$40 a head. The demand for shipping stock is small, and prices steady at 4½c to 5c. **Sheep** are dull, with few offerings, and the demand only moderate; prices are easy at 4c to 4½c per lb. **Lambs** are easier on more liberal offerings, with sales at \$3.25 to \$3.65 each. **Calves** unchanged at \$7 to \$10 per head for choice and \$4 to \$6 for ordinary. **Hogs** are in moderate demand with fair offerings, and sales at 6½c per lb.

PROVISIONS.—**Butter.**—The demand for choice lots is good and equal to the supply; the price has continued firm at 23c. Ordinary qualities sell at 20c to 22. Buyers for export are paying 19c to 20c in the country. **Bacon** continues scarce and firm, with sales of long clear at 12½c, and no Cumberland Cut in stock. **Ham** is in

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COTTON WARPS of all kinds at Mill Prices.

fair demand and firm at 14½c to 15c for canvassed in job lots. **Mess Pork** unchanged; car lots are held at \$23, but little changing hands. **Lard** is firm, with no Canadian in market; American refined sells at 15½c to 16c. **Cheese** is steady at 13c to 13½c for best makes; and 12c to 12½c for good. **Dried Apples** are dull, but held firmly at 5½c to 6c per lb.

SEEDS.—**Clover** is dull, there being no transactions; prices are nominal at \$5.50 to \$6 per bushel for choice export seed. **Timothy** is unchanged at \$3.30 to \$3.40 per bushel, with the demand less active.

Wool.—Street lots of fleece have sold at 2½c per lb., and dealers are asking 25c. Pulled Supers are fairly active and firm at 27c to 28c. Extra is unchanged at 32c to 35c, according to quality.

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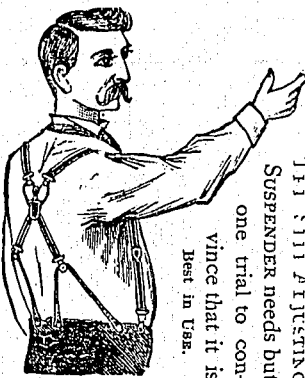
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NOTICE.
 Is hereby given that the Dundee Land In-
 vestment Company, Limited, will apply at the
 next session of the Parliament of the Dominion
 of Canada for an act enabling it to take hold
 and convey real property within the Dominion
 of Canada.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

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



Notice to Contractors.
 SEALED Tenders, addressed to the undersigned,
 and endorsed "Tender for Piers, St. Maurice
 Works," will be received until **THURSDAY,** the
 20th day of **OCTOBER** next, inclusively, for the con-
 struction of Two Piers at the mouth of the River St.
 Maurice, Quebec, according to a plan and specifica-
 tion to be seen on application at the office of the
 Superintendent, St. Maurice Works, Three Rivers,
 where printed forms of tender can be obtained.
 Persons tendering are notified that tenders will not
 be considered unless made on the printed forms sup-
 plied, the blanks properly filled in, and signed with
 their actual signatures.
 Each tender must be accompanied by an *accepted*
 bank cheque, made payable to the order of the
 Honorable the Minister of Public Works, *equal to*
five per cent. of the amount of the tender, which will
 be forfeited if the party declines to enter into a con-
 tract when called upon to do so, or if he fail to com-
 plete the work contracted for. If the tender is not
 accepted the cheque will be returned.
 The Department will not be bound to accept the
 lowest or any tender.
 By order,
F. H. ENNIS,
Secretary.
 Department of Public Works,
 Ottawa, 23rd September, 1881.

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DRY GOODS, WHOLESALE,
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FALL 1881.

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 serving a portion of their orders
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STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Price, Oct. 6.
British North America	500	\$ 4,868,668	\$4,868,668	\$ 1,215,000	2 1/2	108 108 1/2
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	144 144 1/2
Dominion Bank	50	1,000,000	970,250	451,000	4	17 1/2
Du Peuple	50	1,600,000	1,600,000	240,000	2	90 92
Eastern Townships	50	1,469,600	1,382,705	270,000	3 1/2	11 1/2
Exchange Bank	50	500,000	570,000	270,000	4	140 141
Federal Bank	100	1,000,000	1,000,000	370,000	3 1/2	15 1/2
Hamilton	100	1,000,000	745,200	10,000	4	11 1/2
Hochelaga	100	800,000	688,732		0	85 88
Imperial Bank	100	1,000,000	1,700,000	175,000	3 1/2	18 1/2 132
Jacques Cartier	25	500,000	500,000		2 1/2	106 110
Maritime	100	800,000	599,493		0	
Merchants' Bank of Canada	100	5,798,267	5,614,570	625,000	3	124 124 1/2
Molson Bank	50	2,000,000	2,000,000	142,000	3	114 116
National	200	12,000,000	11,999,200	5,000,000	4 2 p. c. B	139 109 1/2
Ontario Bank	50	2,000,000	2,000,000	150,000	3 1/2	94
Quebec Bank	100	2,000,000	2,996,766	100,000	3	71 71 1/2
Standard	50	509,750	2,500,000	325,000	2 1/2	110
Toronto	100	2,000,000	509,750	7,553	3	11 1/2 112
Union Bank	100	2,000,000	2,000,000	80,000	3	160
Ville Marie	100	500,000	1,992,980	13,000	2 1/2	9 1/2
Building and Loan Association	25	750,000	743,255		3 1/2	10 1/2 104
Canada Cotton Co.	100					135
Canada Landed Credit Co.	50	1,500,000	663,990	120,000	4 1/2	13 1/2
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	965,000	6	20 1/2
Dominion Savings & Inv. Co.	50	800,000	717,250	80,000	4	123 1/2 123 1/2
Dominion Telegraph Co.	50	711,709	1,000,000		2 1/2	98 99
Dundas Cotton Co.						124
English Loan Co.	100	1,819,900	170,476	8,508.	4	
Farmers' Loan and Savings Co.	50	1,057,250	611,430	58,000	4	189 1/2
Freehold Loan & Savings Co.	100	1,050,400	690,080	284,024	5	164 1/2
Hamilton Provident & Loan Society	100	1,000,000	807,700	125,000	4	185 186
Hudson Cotton Co.						160
Huron & Erie Sav. & Loan Soc.	50	1,000,000	993,163	245,000	4	156 168
Imperial Savings and Investment Soc.	50	600,000	503,950	60,000	4	118
London & Can. Loan & Agency Co.	50	4,000,000	560,000	143,000	3 1/2	147 1/2
London Loan Co. of Canada	50	484,700	370,950	1,432	4	116 1/2
Manitoba Loan	100	518,900			5	118 119
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	128 12 1/2
Montreal City Gas Co.	40	2,000,000	1,800,000		5	142 1/2 148
Montreal City Passenger Ry Co.	50	600,000	600,000		3	183 184
Montreal Cotton Co.						160 168
Montreal Investment and Building Co.	50	500,000	401,027		0	69 66
Montreal Loan & Mortgage S'y.	50	1,000,000	612,532	64,000	3 1/2	109 100
National Investment Co.	100	1,460,000	280,000	11,500	3 1/2	111
Ontario Saving and Investment S'oy.	50	1,000,000	869,000	158,000	4	120
Richelieu & Ontario Nav. Co.	100	1,565,000	1,565,000		2 1/2	52 1/2 53
Toronto City Gas Co.	50	800,000	824,000		2 1/2	41 142
Union Loan and Savings Co.	50	500,000	482,762	100,000	0	132 133
Western Canada Loan & Savings Co.	50	1,000,000	1,000,000	380,000	6	17 1/2

HODGSON & CO.

SUCCESSORS TO

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 765 and 767 Craig St., Montreal.

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 Office over Canadian Bank of Commerce.

Hugh MacMahon, G.C. A. O. Jeffery,
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G. GLASS, GLASS & BARRETT,

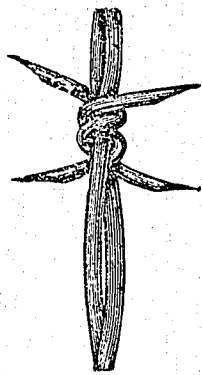
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 FREDERIC BARRETT, M.A.

Montreal.

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

WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 6, 1881.

Name of Article:		Wholesale Rates:		Name of Article.		Wholesale Rates:		Name of Article.		Wholesale Rates:		
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.	
Boots and Shoes.			Soda Ash.....			Japan, fine to choice lb.			Spices: Cassia..... per lb.			
Men's Thick Boots Wax.....	2 25	2 75	1 50	1 70	0 42	0 58	Mace..... per lb.			0 12	0 22	
" Split.....	1 60	2 25	3 10	3 20	0 23	0 31	Cloves..... "			0 36	0 47	
" Kip Boots.....	2 50	3 00	1 00	1 10	0 26	0 38	Nutmegs..... "			0 60	0 80	
" Calf Boots, pegged.....	3 00	3 75	0 57 1/2	0 60	0 40	0 65	Jamaica Ginger, [Bl.]			0 22	0 28	
" Kip Brogans.....	1 35	1 40	0 35	0 50	0 33	0 33	Jamaica " Unbl. "			0 18	0 21	
" Split do.....	0 90	1 10	0 46	0 48	0 65	0 60	African..... "			0 10	0 11	
" Buff Congress.....	1 50	2 00	0 38	0 40	0 32	0 37	Pimento..... "			0 14 1/2	0 16 1/2	
" Buff & Pebbled Bals.	1 75	2 25	0 20	0 25	0 45	0 65	Peppar..... "			0 13	0 20	
" Split do.....	1 25	1 50	0 45	0 90	0 25	0 30	Mustard, 4 lb. Jars. "			0 19	0 20	
Shoe Packs.....	1 00	1 75	0 85	1 00	0 32	0 33	" 1 lb. " "			0 24	0 25	
Women's Pebbled & Buff Bals	1 00	1 46	0 95	1 00	0 28	0 38	Rice: Arracan, & p. 100 lb.			3 70	3 95	
" Split Bals.....	0 90	1 10	0 50	1 50	0 28	0 38	Sago..... per lb.			0 05 1/2	0 06 1/2	
" Prunella do.....	0 45	0 50	0 45	0 50	0 40	0 65	Tapioca, Pearl. "			0 04	0 09 1/2	
" Inferior do.....	0 45	0 50	0 50	1 25	0 23	0 28	Flake. "			0 07	0 06 1/2	
" Cong. do.....	0 60	0 80	Dry Goods.			0 40	0 70	Glass.				
" Muskings. do.....	0 50	1 25	(See Manuscript of Cotton.)			0 30	0 35	7 1/2 x 8 1/2, 7 x 9, 8 x 10..... }			1 80	2 00
Misses' Pebbled & Buff Bals	0 90	1 10	Flour.			0 22	0 29	10 x 12 10 x 14..... }			1 90	2 10
" Split Bals.....	0 75	0 90	Superior Extra.....	6 80	6 85	0 19	0 23	12 x 16 14 x 20..... }			1 90	2 10
" Prunella do.....	0 60	0 70	Extra Superfine.....	6 70	6 75	0 18	0 20	18 x 24..... }			2 20	2 40
" Cong. do.....	0 60	0 70	Strong Bakers.....	6 00	6 25	0 14	0 18	Hardware.				
Children's pebbled & Buff B's	0 60	0 90	Fancy.....	6 00	6 25	0 18	0 21	Tin: Block, per lb.....			0 26	0 00
" Split Bals.....	0 50	0 60	Spring Extra.....	6 20	6 65	0 07	0 08 1/2	Grain.....			0 27	0 00
" Prunella do.....	0 50	0 75	Superfine.....	5 45	5 75	0 07	0 08	Copper: Ingot.....			0 17	0 17 1/2
Infants' Cacks, pr. doz.....	3 75	6 00	Fine.....	4 75	5 00	0 23	0 28	Sheet.....			0 23	0 25
Dairy Produce.			Pollards.....	4 40	4 45	Cut Nails: 3 in. to 6 in.						
Granary.....	0 24	0 25	Ont. Bags.....	3 20	3 80	Hot Cut Am. or Can. Cut Am			2 45	0 00		
Townships, choice select.....	0 21	0 22	City Bags.....	3 70	3 80	2 1/2 & 2 3/4 ins. "			2 70	0 00		
" choice lines dairies.....	0 20	0 21	Oatmeal.....	4 90	5 00	2 & 2 1/2 ins. "			2 05	0 00		
Brockville, choice select.....	0 19	0 19 1/2	Cornmeal.....	3 40	3 50	1 1/2 & 1 3/4 ins. Am. "			3 20	0 00		
" choice lines dairies.....	0 17	0 18 1/2	Bran, per ton.....	12 00	13 00	1 1/2 ins. "			3 65	0 00		
Morrisburg, choice select.....	0 20	0 21	Grain.			1 1/2 & 1 3/4 Cold Cut, Can. "			2 95	0 00		
" choice lines dairies.....	0 18	0 20	Canada White, No. 2.....	1 46	1 48	1 1/2 ins. "			3 45	0 00		
Western Dairy, choice lines.....	0 18	0 19 1/2	" Spring No. 2.....	1 45 1/2	1 47 1/2	Casing, Box, Shook:						
" fair to good.....	0 00	0 00	" Red Winter.....	1 48	1 51	1 1/2 in. p100 lb. keg.			4 45	0 00		
Kamouraska.....	0 09	0 00	Extra White Michigan.....	0 00	0 00	1 1/2 in. to 1 3/4 "			3 70	0 00		
Cheese, fine Sept. per lb.....	0 13	0 00	White Michigan, No. 1.....	1 44	0 00	2 in. to 2 1/2 "			3 45	0 00		
Drugs & Chemicals.			Red Winter, No. 2.....	1 37 1/2	1 40	2 1/2 in. to 2 3/4 "			3 20	0 00		
Alnes Caps.....	0 18	0 00	Spring, Chicago No. 2.....	1 40	0 00	2 1/2 in. to 2 3/4 "			2 95	0 00		
Ahum.....	1 75	1 85	Spring, Milwaukee No. 2.....	1 89	1 40	3 in. to 4 1/2 "			2 70	0 00		
Rorax.....	0 17	0 18	Oats, No. 2.....	0 42	0 43 1/2	Cut Spikes, all sizes.....						
Castor Oil.....	0 10	0 10 1/2	Barley.....	0 75	0 85	Finishing Nails:						
Caustic Soda.....	2 50	2 60	Peas..... per 66 lbs.	0 97 1/2	0 95	1 in. to 1 1/2 in. p. 100 lb. kg			5 10	4 35		
Crown Tartar.....	0 31	0 34	Rye.....	1 03	1 06	1 1/2 in. to 1 3/4 in. "			4 10	3 55		
Epsom Salts.....	1 25	1 40	Corn in bond.....	0 75	0 78	2 in. and up " "			3 35	0 00		
Extract Logwood.....	0 09	0 10	Flax Seed, prime.....	1 20	0 00	Nett, 80 days, or 7 p.o. added						
Indigo Madras.....	0 85	1 00	Groceries.			Tobacco Box Nails:						
Madder.....	0 12 1/2	0 13 1/2	TEA, (Hk-Ch. & Cad.)			1 1/2 in. & 1 1/2 in. p. 100 lb kg			6 80	5 35		
Opium.....	4 75	6 00	Japan, com. to med. lb.	0 22	0 28	2 1/2 in. " " "			5 15	4 85		
Oxalic Acid.....	0 13	0 15	" fair to good.....	0 23	0 37	3 in. " " "			4 70	4 10		
Potass Iodide.....	2 90	0 00				30 p.c. dis.						
Quinine.....	3 80	3 10										



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MANUFACTURERS OF
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The Best and Cheapest
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Russian Iron, Stove Pipe Dampers,
Sheet Zinc, Stove Pipe Wire,
Sheet Copper, Stove Pipe Varnish,
Planished Copper, Stove Boards,
Copper Pitts—Pressed. Stove Polish, &c., &c.
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Solicits consignments of Butter, Cheese, Eggs and other Produce. Information as to prices, &c., given cheerfully and without delay. Returns promptly made.

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Correspondence solicited.

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NATURAL MINERAL WATER.

Henry Chapman & Co.,

Sole Agents for the Dominion.

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

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"Cook's Own" Baking Powder

Claims to be the most Reliable,

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

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

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

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WHOLESALE PRICES CURRENT, THURSDAY, OCTOBER 6, 1881.

Table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes items like Clinch and heavy Clinch, Horse Shoes, Pig Iron, Bar Iron, Steel, Wool, Hides and Skins, Oils, and various other commodities.

Discounting Nail-apply only for immediate delivery, and for quantities named of each kind separately. Terms for cut, fine, box and hook, and finishing nails, 2 1/2% cash within 30 days; or 4 month-Note, adding interest from the date of delivery at seven per cent. For Clinch and Pressed, barrel, and tobacco box nails, 5 per cent dis. for each thirty days, or 4 month-note.

Advertisement for Lyman Four-Barb Steel Wire Fencing. Includes an illustration of the wire and text: 'FIRST PRIZE AWARDED THE "/>

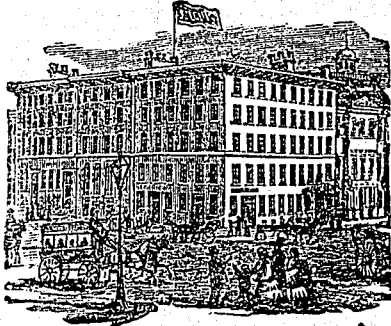
Advertisement for J. & R. McLEA. Text: 'Offer for sale Brls. Canada Mess and Prime Mess Pork, (Choice brand), Hhds. Porto Rico Sugar, Puns. Choice Barbados Molasses, Brls. Pure West India Lime Juice, Brls. Pure Newfoundland A Cod Oil, Boxes Boneless Codfish, To Arrive, Brls. Steam Refined Pale Seal Oil, Cargoes Caledonia Mine Coal, 8 Common Street, Montreal.'

Advertisement for Princess Baking Powder. Features a central illustration of a Princess Baking Powder tin. Text: 'Favorite in HOUSEKEEPERS leading Cities of the Dominion. ABSOLUTELY PURE. No other preparation makes such light, flaky lo breads, or luxurious pastry. Can be eaten by dyspeptics without fear of the ill's resulting from heavy indigestible food. Commended for purity and wholesomeness by the eminent Analytical Chemists: Prof. Croft, Toronto University, Toronto, G. P. Girdwood, M.D., Prof. of Chemistry, McGill College, Montreal, Wm. F. Best, Government Analyst, St. John, N.B. Patronized by H.R.H. Princess Louise and H.E. the Earl of Dufferin, Gov. Gen'l. of Canada, (See letters in the "Princess" Baker). Send for sample, Chemist reports "Princess" Baker, &c., &c. WM. LUNAN & SON, Sole Proprietors, SOREL, Que., Canada.'

Table titled 'SECURITIES' and 'Railway and other Stocks'. Lists various financial instruments and their prices, including Dominion Government Debentures, Montreal Harbor Bonds, Toronto City Debentures, and various railway stocks like Atlantic & St. Lawrence, Canadian Pacific, and others.

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*A Comm'r for N. Y., Illinois and other States.

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

Woodstock, N.B.

APPLEBY & COURSER, Barristers and Attorneys at Law, Notaries, &c. Woodstock, N.B.
Special attention given to collections.

The North American Mutual Life Ins. Co.

(Incorporated by Dominion Parliament,)

Guarantee Fund \$100,000.
Deposited with Government . . . \$50,000.

Head Office—23 Toronto St., Toronto.

Hon. ALEX. MACKENZIE, M.P., President.
Hon. ALEX. MORRIS, M.P.P., Vice-President.
WM. McCABE, F.I.A., Managing Director.

In Mutual Branch all Profits Accrue to the Assured, to whom they Legitimately belong, being the only plan which gives insurance at net cost.

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to the Man of 60.

M. BROWN, Quebec, City Agent.
F. C. IRELAND, Manager Prov. Que.,
353 Notre Dame St., Montreal.

R. J. MOFFATT,

GENERAL AGENT & AUCTIONEER.

Agent for British America. Waterloo Mutual, Scottish Imperial, Mercantile and Union Fire Insurance Companies, Standard of Scotland Life Ins. Co. Accident of Canada. Money to loan on Real Estate and Collaterals. Collections solicited and prompt returns. Mitchell, Ont.

14 LOCOMOTIVES

For SALE CHEAP—COAL BURNERS.

In good order, ready for work.

Prices from \$2,650 to \$4,000.

HART BROTHERS & CO.,
MONTREAL.

S. S. MOYER & CO.

Will furnish Samples and Price List of their manufacture of

Ivory Buttons

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

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

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

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

P. FORREST,

Commissioner & Consignee,

300 St. Paul St., Montreal,

IMPORTER OF

BELGIAN, FRENCH & DUTCH

MANUFACTURED GOODS.

Branch in ANTWERP, 1 RUE BOURLA,

JAN DE MAN, Esq., Correspondent.

CANADIAN PRODUCTS

Sold on BELGIAN, FRENCH or DUTCH markets. Intermediate to buy directly from Producers and at actual Factory prices.

Direct relations with manufactories.

Correspondence solicited.

WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 6, 1881.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 07 00	Tickings.—C 30 in	\$ 01 00	Timber, Lumber, &c.		Stout: Guinness'	2 85 2 45
" A 27 in	0 06 00	D 30 in	0 13 00	Ash, 1 to 4 in, M	00 18 00	" Domestic	1 50 1 55
" B 27 in	0 06 00	B 30 in	0 13 00	Ash, timber, M	20 00 25 00	" pts	1 48 1 50
" H33 in	0 07 00	A 33 in	0 20 00	Birch, 1 to 4 in, M	15 00 18 00	" pts	0 70 0 00
" H1136 in	0 08 00	AA 33 in	0 23 00	Basswood, 1/2	10 00 12 00	Brandy: Hennessy's, gal	4 60 5 00
" H11136 in	0 09 00	30 in	0 24 00	Basswood	14 00 16 00	" case	11 00 15 50
" XX36 full	0 10 00	Check, 33 in	0 22 00	Black Walnut, culls	55 00 60 00	Bisquit, Dubouché & Co., gal	3 50 3 00
" XXX36 in. full (std'd)	0 10 00	Denims Blue, or Brown A.A	0 21 00	Do do 1st & 2nd	100 00 110 00	" case	8 00 0 00
" M drilling	0 11 00	" A	0 19 00	Do do 1st quality	100 00 120 00	Jules Duret & Co., gal	3 50 3 75
R R Sheeting, S-4 plain	0 27 00	" B	0 17 00	Cedar, round, lineal foot	00 04 00 07	" case	8 00 8 50
" 8-4 tw'd	0 30 00	" C	0 14 00	Cedar, flat, lineal foot	30 03 00 05	Pinet, Castillon & Co., gal	3 50 3 00
X	0 07 00	" D	0 12 00	Cedar, square, lineal foot	00 07 00 09	" case	5 00 5 50
Stromont (Brown) A 30 in	0 07 00	Shirtings:		Elm, soft, 1st	14 00 16 00	Cheaper shippers	2 50 2 75
" A 33 in	0 07 00	Oxford striped BX	0 11 00	Elm, Rock	25 00 00 00	" case-gal	3 00 3 50
" B 33 in	0 07 00	" C X	0 10 00	Hemlock, 1 to 3 in, M	7 00 8 00	Irish Whiskey—Roe's case	7 75 9 75
" G 33 in	0 09 00	" check H	0 13 00	Hemlock, timber, M	11 00 13 00	Dunville	6 50 7 00
Canada (Grey) A W 30 in	0 07 00	" C	0 10 00	Maple, hard, M	18 00 20 00	Mitchells	2 40 2 50
" A H 32 in	0 08 00	Galatan Stripes	0 16 00	Soft, do	12 00 16 00	" cases	6 00 9 50
" A C 35 in	0 09 00	Regattas, Check A	0 16 00	Oak, M	25 00 40 00	Scotch Wrekey	5 50 7 50
" A B 35 in	0 09 00	Check Solids A	0 15 00	Pine, clear, M	35 00 40 00	Encora	5 50 6 00
" A E 36 in	0 10 00	Bags: 3-ply 16 oz. B. per ble	25 50 0 00	2nd quality, do	17 00 22 00	Llay, Fairman & Co.'s case	6 00 0 00
" A A 36 in	0 10 00	Park's Yarn, White	0 26 00	3rd	12 00 15 00	" gal	2 00 2 75
Yarns:—White per lb	0 28 00	" Colored	0 38 00	Lath, M	1 10 1 25	Sheriff's Islay	2 90 3 00
Tickings:—B2 30 1/2 in	0 12 00	Warp White	0 28 00	Spruce, 1 to 2 in, M	7 00 10 00	" cases	0 00 0 00
" BBB 30 in	0 15 00	" Colored	0 40 00	Do, 1 to 2 in, M		Jamaica Rum per imp gal	3 00 3 25
" BB 30 in	0 18 00	Do. Knitting Cotton Balls:				Geneva Spirits... imp gal	2 05 2 15
" AA 32 in	0 20 00	No. 8 Unbleached	0 49 0 00			" Green cases	4 15 4 50
Fancy Shirtings:—		" Bleached	0 51 0 00			" Red cases	7 75 8 10
" Clyde Checks	0 15 0 00	" Colored	0 56 0 71			Champagne	
" Canada	0 14 0 00	Paints, &c.				G. H. Munan, Dry Verzen'y	28 50 25 00
Lybster No. 3, 30 in	0 06 1/2 00	White Lead, gen, 100 lb kgs	7 00 7 25			Pommery	28 00 32 00
" No. 2, 35 in	0 07 1/2 00	" No. 1	6 00 6 75			J. Munan Extra Dry	21 50 23 00
" No. 2, 35 in	0 05 1/2 00	White Lead No. 2	5 00 5 50			Bollinger	26 25 27 50
Colored Goods:—		in Oil, per 25 lbs	1 90 2 00			Piper Heidsieck	25 00 26 00
Denims, blue & brown	0 13 0 00	Do., No. 1	1 60 1 80			Port & Sherry, per gal	1 25 5 00
Checks, blue, brown, fcy	0 15 1/2 00	" 2	1 40 1 50			Claret, (cases)	3 50 5 00
Checks, Prince Victor	0 15 0 00	" 3	1 30 0 00			Tarragona Ports, imp gal	1 10 1 30
Tickings, 28 in, No. 1X	0 14 0 00	White Lead, dry	0 05 0 06 1/2			Native Wines	0 50 1 50
" 30 in, No. 01	0 16 0 00	Red Lead	0 05 0 06			Can. Spirits, Imp. gallon	Duty In Bond
" 30 in, No. 01	0 17 0 00	Venetian Red, Eng'h	1 75 2 00			Alcohol— 65 O. P.	2 52 0 87
Dundas (Grey) D 30 in	0 07 0 00	Yel. Ochre, French	1 75 2 00			" Pure Spirits	2 54 0 83
" C 33 in	0 07 0 00	Whiting	0 55 0 60			" 50 "	2 47 0 95
" B 36 in	0 09 0 00	Salt				" 25 U. P	1 31 0 55
" A 36 in	0 10 0 00	Liverpool Coarse, per bag	0 57 1/2 0 60			Old Bourbon	1 31 0 50
" AX 36 in full	0 10 1/2 00	Canadian per bbl do	0 00 0 00			Rye, Toddy, Malt	1 23 0 47
" E, 36 in	0 08 1/2 00	Factory filled do	1 00 1 1 1/2			Rye, 4 years old	1 65 0 82
Sheetings:—Twill T8 S38 in	0 13 1/2 00	Kureka factory filled do	2 00 0 00			" 5 "	1 85 0 00
" 72 in No. 1	0 33 1/2 00					" 8 "	1 95 1 15
" Plain 72 in No. B	0 24 1/2 00					" 7 "	2 05 2 15
" Plain 72 in No. 1	0 27 0 00						

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

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

Manitoba and the North West Territory
 FARMING AND STOCK-RAISING LANDS
 FOR SALE BY THE
HUDSON'S BAY COMPANY.

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

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

C. J. BRYDGES,
 Land Commissioner.

THE
METROPOLITAN MUTUAL BENEFIT SOCIETY.

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

President: WM. DONAHUE, Wholesale Merchant. Vice-President: RONT. EVANS (of Evans Bros.), General Manager, A. W. BISSON.
 Directors: JOHN WANLESS, M.D., Univ. Toronto, L.F.F.S. Glasgow, M.O.P.S. Ontario and Quebec. ED. HOLTON, Advocate, M.P. G. BOIVIN, Manufacturer and Director of the Mutual Fire Insurance, Montreal. C. H. LETOURNEUX, Director Hochelaga Bank. J. L. LAVACHON, M.D., Vice-Consul of Spain. F. VANASSE, Advocate, M.P. Medical Director: DR. JOHN WANLESS. Solicitor: F. VANASSE, M.P. Chief Inspector: HENRY HOWISON. Secretary-Treasurer: A. W. BISSON.
 Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal.
 Agents wanted in Every City, Town, Village, and County in the Dominion.

The "Sweetland Lathe Chuck,"

INDEPENDENT, UNIVERSAL AND ECCENTRIC.

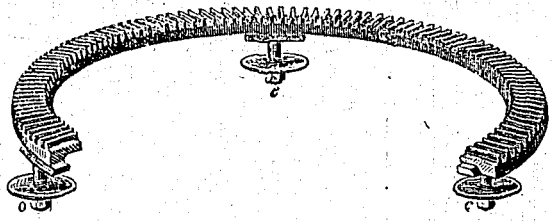


Fig. 2. Circular Chuck.

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

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

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

CANADA LIFE ASSURANCE COMPANY.

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

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

1. Assets 30th April, 1881.....	\$4,560,161
2. Income for the year.....	957,288
3. Income from Interest (included in above).....	284,208
4. Claims by death during the year.....	224,757
5. Do as estimated by the Co.'s tables and provided for.....	326,135
6. Difference in Co.'s favor between actual and estimated death rate.....	101,378
7. Excess of Interest revenue over death claims.....	59,451
8. Number of Policies issued for the year, 2257, for.....	4,157,165
9. Total Policies in force at date, 13,998, upon 11,493 lives, for.....	25,024,270

New Business exceeds a fourth of the returns for 1870 of 23 licensed Companies. Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada.

Bonus Additions to Life Policies for past fifteen years have added \$375 to each \$1,000 of original Assurance.

Cash Profits for same period have been 35 to 39 per cent. of all premiums paid according to age at entry.

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

The MUTUAL LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, HAMILTON, ONT.

Government deposit over \$90,000.00.

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

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DONALD McINNES, Esq. JOHN HARVEY, Esq.
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DAVID BURKE, Manager. WILLIAM SMITH, Sec'y.

THE ROYAL CANADIAN

Fire and Marine Ins. Co.

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Vice-President, Hon. J. R. THIBAudeau.

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HEAD OFFICE:—160 ST. JAMES Street, MONTREAL.

Marine Insurance.

BOSTON MARINE INSURANCE CO.

AND THE

SHOE AND LEATHER INS. CO.

OF BOSTON,

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

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

HERRIMAN & ROSS,

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AGENTS.

Incorporated
A. D. 1874.

CANADA

Charter
Perpetual.

FIRE & MARINE
INSURANCE COMPANY.

HEAD

OFFICE,

HAMILTON.



ONTARIO.

Capital, \$1,000,000 fully Subscribed

Deposited with Dominion Government, \$50,000.

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Halifax, N. S.—No. 22 Prince Street.—CAPT. C. J. P. CRARKSON, General Agent.
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Manitoba Agency—Winnipeg —ROBT. STRANG, Agent.

THE STANDARD
FIRE INSURANCE CO.

Head Office, . . . HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

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

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

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

SECRETARY-TREASURER—H. THEO. CRAWFORD.

ALLIANCE FIRE INSURANCE CO.

Head Office . . . HAMILTON, ONT.

AUTHORIZED CAPITAL . . . \$500,000.
GOVERNMENT DEPOSIT, MADE.

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

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HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

**CITIZENS
INSURANCE COMPANY,
OF CANADA.
CAPITAL, . \$1,188,000.**

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

DIRECTORS:

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

GERALD E. HART, GEN'L MAN'R.

CAPT. JOHN LAWRENCE, Special Agent.

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

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ST. JOHN—H. CHURCH & Co. Agents.
HALIFAX, N. S.—MCSWENEY & FIELDING, Agts.
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Agent.
WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.
**HEAD OFFICE, 179 St. James Street,
MONTREAL.**
ALFRED PERRY, late General Manager of the
Royal Canadian Insurance Co.,
AGENT for the CITY OF MONTREAL.

WM. CAMPBELL,

INSURANCE AGENT

and

ADJUSTER OF LOSSES,

Office: 1 Court Street, Toronto.

P. O. Box 1817.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Oct. 6, 1881.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	146
Canada Life	2,500	7½-8mos.	400	50	350
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	106
Confederation Life.....	5,000	5-6 mos.	100	10	217½
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	106
Quebec Fire.....	5,000	10	100	65	.....
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	7½ 6mos.	40	20	207
Royal Canadian Insurance.....	20,000	5	100	15	57½
Accident Insurance Co. of Canada.....	2500	8 per ct.	100	20	.....
Canada Guarantee Co.....	10,000	8 per ct.	50	20	.....
Merchants' Marine Insurance Co.....	5,000	.....	100	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market. Sept. 19, 1881.

Briton Life Association	50,000	10	1	1	
British & Foreign Marine.....	50,000	50	20	4	22 22½ p c
Commercial Union Fire Life & Marine..	50,000	30	50	5	25½ p c
Edinburgh Life.....	5,000	10	100	15	43½ p c
Fire Insurance Association	100,000	5	£10	£2	97s 6d
Guardian Fire and Life.....	20,000	18	100	50	78 78 p c
Imperial Fire.....	12,000	£7 p. sh.	100	25	167 162
Lancashire Fire and Life.....	100,000	30	20	2	8½ 8½
Life Association of Scotland	10,000	15	40	8½	29½
Lion Fire	500,000	..	10	2	40s 50s
Lion Life.....	92,000	..	10	2	35s 45s
London Assurance Corporation	35,302	45	25	12½	66 65
London & Lancashire Life.....	10,000	10	10	1 7-20	£6 1s 3d
Liverpool & London & Globe Fire & Life	£391,752	70	20	2	£22 1s 6d
Northern Fire & Life	30,000	70	100	5	54½ 55½
North British & Mercantile Fire & Life	40,000	56	50	6½	67½ 67½
Phoenix Fire.....	6,722	£21 p. s.	..	..	350
Queen Fire & Life.....	200,000	30	10	1	80s
Royal Insurance Fire & Life.....	100,000	60	20	3	30½ 3
Scottish Commercial Fire & Life.....	125,000	22½	10	1	32s 6d 35s
Scottish Imperial Fire and Life.....	50,000	6	10	1	15 16
Scottish Provincial Fire & Life.....	20,000	15	50	3	73 p c
Standard Life.....	10,000	53½	50	12	1.
Star Life.....	4,000	5	25	1½	

**ROYAL INSURANCE CO'Y.
OF LIVERPOOL AND LONDON.**

FIRE AND LIFE.
LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT.

W. TATLEY.

**NORTH BRITISH AND MERCANTILE
FIRE AND LIFE INSURANCE CO.**

ESTABLISHED 1809.

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

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MANAGING DIRECTORS.

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DIRECTORS:
GILBERT SCOTT, Esq., of Messrs. Wm. GILAS. F. SMITHERS, President Bank
Dow & Co. of Montreal.
The Hon. THOMAS RYAN, Senator.

FINANCIAL POSITION OF THE COMPANY.

1—Funds as at 31st December, 1880:		2—Revenue for the year 1880.	
Paid-up Capital.....	£500,000 Stg.	From Fire Department:	
Fire Reserve Fund.....	254,577 "	Fire Premiums.....	£391,174 Stg.
Premium Reserve.....	317,058 "	From Life Department:	
Balance of Profit and Loss Account..	216,267 "	Life Premiums and Interest.....	450,175 "
Life Accumulation.....	£3,062,174 "	Total Revenue	£1,401,840 "
Annuity Funds.....	371,274 "		or \$7,000,245

WILLIAM EWING, Inspector.

GEORGE U. AHERN, Sub-Inspector.

Head Office for the Dominion of Canada in Montreal.
See Reduced Rates for Canada.
D. LORN MACDUGALL,
THOMAS DAVIDSON, Gen. Agents

**UNCONDITIONAL, INCONTESTIBLE
LIFE POLICIES.**

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

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

"SUN" Accident Policies.

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

Assets About \$1,000,000.

PRESIDENT.—THOMAS WORKMAN.

VICE-PRESIDENT.—M. H. GAULT, M.P.

R. MACAULAY, Sec'y.

Insurance

THE ACCIDENT INSURANCE COMPANY

OF CANADA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, . . \$500,000.

HEAD OFFICE, MONTREAL.

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

MANAGER.

EDWARD RAWLINGS.

THE ACCIDENT

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

RATES REDUCED.

THE STANDARD LIFE

Assurance Co.'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

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

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

W. M. RAMSAY, Manager, Can.

Established 1803.

IMPERIAL

Fire Insurance Comp'y OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street

RINTOUL BROS., Agents

Subscribed Capital, - £1,600,000 Stg

Paid-up Capital, - £700,000 Stg.

ASSETS, £2,222,552 Stg.

Insurance.

QUEEN

INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, £2,000,000 Stg.

INVESTED FUNDS £660,818.

FORBES & MUDGE.

Montreal.

Chief Agents in Canada

SOVEREIGN

Fire Insurance Company

OF CANADA.

CAPITAL, \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

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

G. BANKS, Assistant Manager.

Insurance effected at reasonable rates.

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COMMENCING ON

Wednesday, Aug. 31st, 1881,

Trains will run as follows:

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

(Local between Hill and Aylmer.)
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run DAILY (Sunday excepted) as follows:

Leave Point Levi	7 30 a.m.
Arrive Rivier du Loup	11 55 "
" Trois Pistoles	1 10 p.m.
" Rimouski	2 49 "
" Campbellton	7 20 "
" Dalhousie	7 59 "
" Bathurst	9 52 "
" Newcastle	11 20 "
" Moncton	2 05 a.m.
" St. John	6 00 "
" Halifax	7 00 "

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

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

The name of St. Octave Station is changed to Little Metis, and that of Metis Flag Station to St. Octave.

SUMMER EXCURSION TICKETS are now issued via RAIL and STEAMER to the unrivalled sea-bathing, bathing and fishing resorts on the Lower St. Lawrence. Metepedia Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all points in the Maritime Provinces.

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