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THE **JOURNAL** OF **COMMERCE**
FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, SEPTEMBER 15, 1882.

No. 5

DE ZOUCHE & CO.,

233 ST. JAMES STREET, - MONTREAL,

Sole Agents for the famous

DECKER **PIANOS**
BROTHERS

THE BEST NOW MADE.

—ALSO—

THE SPLENDID INSTRUMENTS OF

**Emerson, Boston, and
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—AND THE—

WORLD RENOWNED CABINET ORGANS OF

MASON & HAMLIN.

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233 St. James Street, - - - Montreal.

Oceanic Steamships.

Allan Line.



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

1882. Summer Arrangements. 1882.

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

Table with columns: Vessels, Tonnage, Commanders. Lists ships like Numidian, Hanoverian, Parisian, etc., with their respective tonnage and commanders.

The Steamers of the LONDON, LONDON, LONDON AND QUEBEC MAIL SERVICE. Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

Table with columns: FROM QUEBEC, Vessels, Tonnage, Commanders. Lists ships like Sarmatian, Polynesian, Sardinian, etc., with their respective tonnage and commanders.

THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN, ST. JOHNS, HALIFAX AND BALTIMORE MAIL SERVICE are intended to be despatched as follows:

Table with columns: FROM HALIFAX, Vessels, Tonnage, Commanders. Lists ships like Nova Scotian, Hibernian, Austrian, etc., with their respective tonnage and commanders.

Rates of Passage between Halifax and St. John's: Cabin \$20.00, Intermediate \$15.00, Steerage \$6.00.

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

An experienced surgeon employed on each vessel. Berths not secured until paid for.

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 3, Bremen; Charley & Malcolm, Belmont; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allan, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourliar, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

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

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

Table with columns: Tons, Montreal, Toronto, Ontario, Sarnia, Quebec, Oregon, Missis-sipi, Vauconver, Brooklyn. Lists shipping routes and tonnage.

DATE OF SAILING.

Steamers will sail as follows: From QUEBEC. BROOKLYN, 2nd Sept. MISSISSIPPI, 23rd Sept. TORONTO, 9th Sept. SARINIA, 30th Sept. DOMINION, 16th Sept. ONTARIO, 7th Oct.

RATES OF PASSAGE.

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

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

For Freight or Passage apply in London to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Ffluh, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, at all Grand Trunk Railway Offices or to

DAVID TORRANCE & CO.,

Exchange Court, Montreal.

Accountants, agents, &c. (for Legal Cards see other page.)

BRANTFORD, ONT.

JOSEPH ROGERS, Conveyancer, Insurance and General Agent, Auctioneer, &c. Rents and Chattel Mortgages collect-d.

BRANTFORD, ONT.

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

MONTRÉAL.

JOHN FAIR.

ACCOUNTANT, COMMISSIONER,

For taking affidavits to be used in the Province of Ontario, 115 St. Francois Xavier Street, Montreal.

OWEN SOUND, ONT.

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

UXBRIDGE, ONT.

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

AGENTS' DIRECTORY.

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

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

THOMAS HIAM, INSURANCE BROKER, With the Imperial Insurance Co., 6 Hospital Street, Montreal.

Legal.

Amherst, N. S. TOWNSHEND & DICKEY,

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

Legal.

For Accountants, &c., see other page.

Almonte, Ont.

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

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JAMES FLETCHER, Barrister, Attorney, Solicitor, Conveyancer, &c. Carleton Place, Ont.

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

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JOHN SMITH, REAL ESTATE AND LOAN AGENT, ACCOUNTANT, &c., 32 St. George's Square, GUELPH, Ont. Assignments taken and Estates managed.

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DENMARK & NORTHROP, Barristers, &c., Belleville, Ont.

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

Clifton, Ont.

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Clinton, Ont.

W. W. FARRAR, Division Court Clerk and Conveyancer Insurance Agent. Money to lend and Invested

Cayuga, Ont.

HENDERSON & SNIDER, Barristers and Attorneys-at-Law, Solicitors in Chancery, Notaries, Public Conveyancers, &c., Cayuga, Ont.

Digby, N. S.

T. C. SHREVE, Q. C., (Late Savary & Shreve), BARRISTER & ATTORNEY-AT-LAW Notary Public, Conveyancer, etc. Water Street.

Fredericton, N.B.

J. HENRY PHAIR, Barrister and Attorney, Office, Queen Street, Fredericton, N.B.

Galt, Ont.

BALL & BALL, BARRISTERS AND ATTORNEYS-AT-LAW, Solicitors for Canadian Bank of Commerce.

Goderich, Ont.

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J. G. OURELL, ATTORNEY, Solicitor, Conveyancer, &c., 34 St. James St., N.

THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, SEPTEMBER 15, 1882.

No. 5.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

JAMES CRISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

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JOHN MACDONALD & CO.

Carpet Department.

STAIR OIL CLOTHS,

FLOOR OIL CLOTH,

Linoleums,

OIL CLOTH MATS,

COCOA MATS,

ALL SIZES.

Cocoa Matting.

ALL WIDTHS.

JOHN MACDONALD & CO.,

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

AND

30 Faulkner St., Manchester, England.

M. FISHER SONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in

Latest Styles and Newest

Colourings.

Ladies' Cashmere Dress Goods.

Black and Coloured.

Stock will be large and well assorted throughout the season

184 MCGILL 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.

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Toronto.

(SEE BACK PAGE.)

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BROS.

& CO.,

MANUFACTURERS OF

SHIRTS & COLLARS

Wholesale Importers of

MEN'S

FURNISHING

GOODS,

52 and 54

ST. HENRY ST.,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.
 INCORPORATED BY ACT OF PARLIAMENT.
 Capital Authorized, - - - - \$12,000,000
 Capital Paid-up, - - - - 11,999,900
 Reserved Fund, - - - - 5,500,000

Head Office, - - - - Montreal.

Board of Directors.

C. F. SMITHERS, Esq., - - - - President
 Hon. D. A. SMITH, - - - - Vice-President
 Edward Mackay, Esq., - - - - Alfred Brown, Esq.
 Gilbert Scott, Esq., - - - - A. T. Paterson, Esq.
 Alex. Murray, Esq., - - - - Geo. A. Drummond.
 Hugh McLennan.
 W. J. Buchanan, General Manager.

A. MAGNIBER, Asst. Gen. Attorney and Inspector.
 H. V. Meredith, Assistant Inspector.
 A. B. Buchanan, Secretary.

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Almonte, Ont.	Hamilton, Ont.	Pictou, Ont.
Belleville, "	Kingston, "	Port Hope, "
Brimford, "	Lindsay, "	Quebec, Que.
Brookville, "	London, "	Sarnia, Ont.
Chatham, N.B.	Moncton, N.B.	Stratford, Ont.
Cornwall, Ont.	Newcastle, "	St. John, N.B.
Goderich, "	Ottawa, Ont.	St. Mary's, Ont.
Guolph, Ont.	Perth, Ont.	Toronto, "
Halifax, N.S.	Peterborough, Ont.	Winnipeg, Man.

Agents in Great Britain.—London, Bank of Montreal, 9 Birch Lane, Lombard Street, C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., G.C.M.G.

Bankers 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.

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street, W. Munro, Manager; R. Y. Hobden, Asst. Manager.

Bankers in the 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.

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M. H. GAULT, M.P., - - - - President
 Hon. A. W. OGILVIE, SENATOR, - - - - Vice-President
 Alex. Buntin, - - - - E. K. Greeno.
 THOMAS CRAIG, - - - - Cashier.

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Hamilton, Ont.	- -	C. M. Connell, Manager.
Aylmer, "	- -	J. G. Billet, do
Park Hill, "	- -	T. L. Rogers, do
Bedford, P.Q.	- -	E. W. Morgan, do

FOREIGN AGENTS.

LONDON:—The Alliance Bank (Limited).
 NEW YORK:—The National Bank of Commerce.
 BOSTON:—Maverick National Bank.
 Sterling and American Exchange bought and 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.

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

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

R. R. GRINDLEY, General Manager.
 W. H. NOWELLS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

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

CHICAGO.—R. Steven, Agent.
 SAN FRANCISCO.—A. McKinlay, Agent.
 PORTLAND, OREGON.—J. Goodiellow, Agent.

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

Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand. Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited; West Indies, Colonial Bank. Paris—Messrs. Marcuard, Andre & Co. Lyons—Credit Lyonnais.

THE SHAREHOLDERS OF THE MOLSONS BANK

are hereby notified that a Dividend of

Three and one-half per cent.

upon the Capital Stock has been declared for the current half-year, and that the same will be payable at the office of the Bank, in Montreal, on and after

MONDAY, the 2nd day of October next.

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

The Annual General Meeting

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

MONDAY, 9th of October next,

at Three o'clock in the afternoon.

By order of the Board.

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 24th August, 1882.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - - \$5,700,000.
 Reserve Fund, - - - - 750,000.

HEAD OFFICE - - MONTREAL

BOARD OF DIRECTORS.

SIR HUGH ALLAN, - - - - President
 ROBT. ANDERSON, Esq., - - - - Vice-President
 Andrew Allan, Esq., Hector Mackenzie, Esq.
 Wm. Darling, Esq., Jonathan Hodgson, Esq.
 Adolphe Masson, Esq., John Cassils, Esq.

GEORGE HAGUE, - - - - General Manager

J. H. PLUMMER, Superintendent of Branches,

BRANCHES IN ONTARIO AND QUEBEC.

Belleville.	Kingston.	Renfrew.
Berlin.	London.	Stratford.
Brampton.	Montreal.	St. Johns, Que.
Chatham.	Napanee.	St. Thomas.
Galt.	Ottawa.	Toronto.
Gananoque.	Owen Sound.	Walkerton.
Hamilton.	Perth.	Windsor.
Ingersoll.	Trescott.	
Kincardine.	Quebec.	

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon,
 Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.

Agency in New York.—35 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, J. S. Meredith, Manager.

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

Drafts issued available at all points in Canada. Sterling 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. TROTIER, 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 \$1,500,000.

HEAD OFFICE, - - - - TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, Lt.-Col. C. S. GZOWSKI, President, Vice-President.
 Donald Mackay, Esq., A. M. Smith, Esq.
 Geo. M. Rose, Esq., Hon. C. F. Fraser.
 C. A. Massey, Esq.

C. HOLLAND, General Manager.

BRANCHES.

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

AGENTS.

London, Eng.—Alliance Bank (Limited).
 New York.—Messrs. Walter Watson and A. Lang
 Boston.—Tremont National Bank.

The Chartered Bank.

THE CANADIAN
Bank of Commerce.

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

DIRECTORS.

Hon. WILLIAM McMASTER, President.
WM. ELLIOT, Esq., Vice-President.
Noah Barnhart, Esq. James Michle, Esq.
George Taylor, Esq. T. Sutherland Stayner, Esq.
Jno. J. Arnton, Esq.
W. N. ANDERSON, General Manager.
J. C. KEMP, Ass't Gen'l Manager.
ROBT. GILL, Inspector.

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

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Ayr	Guelph	St. Catharines
Barrle	Hamilton	Sarnia
Belleville	London	Seaford
Berlin	Lucon	Sizcoo
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunnville	Paris	Walkerton
Durham	Peterboro'	Windsor
Galt	Port Hope	Woodstock.

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

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

BANKERS.

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

IMPERIAL BANK
OF CANADA.

Capital Paid up - - - - - \$1,300,000
Reserve Fund - - - - - 460,000

DIRECTORS:

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

HEAD OFFICE—TORONTO.

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

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

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL,..... \$1,600,000
CAPITAL PAID IN May 16, 1890..... 1,897,659
RESERVE FUND..... 270,000

Board of Directors.

R. W. HENNEKER, President.
A. A. ADAMS, Vice-President.
Hon. M. H. Cochrane, G. N. Galer,
G. K. Foster, Hon. J. H. Pope.
T. S. Morey, Hon. G. G. Stevens.

WM. FARWELL, General Manager.

Head Office—Sherbrooke, Que.
Branches.

Waterloo, Richmond,
Oatcook, Stanstead,
Cowansville Granby.

Farnham.

Agents in Montreal—Bank of Montreal.
London, England—London & County Banks.
Boston—National Exchange Bank.

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

THE BANK OF TORONTO,
CANADA.

Incorporated 1855.

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

DIRECTORS:
GEORGE GOODERHAM, President.
WM. H. BEATTY, Vice-President.
W. R. WADSWORTH, WM. GEO. 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; COBURG, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Stradly, 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 PAID-UP - - - - - 2,000,000

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

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

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

Correspondence respectfully solicited.

LA

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

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Branch at Beauharnois, A. Clement, Manager.
Branch at St. Hyacinthe, S. A. Durocher, Manager.
Branch at St. Kent, P. O. C. Bedard, Agent.
Branch at Valleyfield, G. F. Irish, Agent.
Agents in New York: National Bank of the Republic.
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

THOS. MACLELLAN, President.
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JOHN H. PARKS (of Wm. Parks & Son, Cotton Manufacturers).
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CASHIER, - ALFRED RAY.

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

—WOODSTOCK: G.W. Yanwart, "

Loan Societies.

MONTREAL
LOAN & MORTGAGE CO.

AND
TRUST COMPANY.

Incorporated 1858.

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

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

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

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

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.

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

BOARD OF DIRECTORS.

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THOMAS CRAIG, Esq., Managing Director Exchange Bank.

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Manager.

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

THE HAMILTON
Provident and Loan Society.

Hon. ADAM HOPE, Senator—President.
W. E. SANFORD, Esq.—Vice-President.
Subscribed Capital..... \$1,000,000.00
Paid-up Capital..... 960,000.00
Reserve and Surplus Profits..... 174,000.00
Total Assets..... 2,426,000.00

MONEY ADVANCED ON Real Estate on favorable terms of Repayments.

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

OFFICE,

Corner of King and Hughson Streets,
HAMILTON, CANADA.

H. D. CAMERON,

March, 1882. Treasurer.

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, ONT. [Established 1868.]

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 Canadian Bank of Commerce. In United States: The First National Bank, New York.

ARCH. CAMPBELL,
STOCK and SHARE BROKER,

(Member of the Stock Exchange)

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

Leading Wholesale Trade.

D. Morrice & Co

Canadian Manufactures,

MONTREAL AND TORONTO,

Hochelaga

Brown Cottons,

Canton Flannels,
Yarns and Bags.

Valleyfield

Bleached Shirtings,

Wigans and Shoe drills.

Stormont

Col'd Cotton Yarns,

Ducks, Tickings, Checks, &c.

Knitted Goods,

Tweeds,

Flannels, &c., &c.

**The Wholesale Trade only
supplied.****DOMINION BOLT CO.,**

Front and Sherbourne Sts., Toronto.

FIRST PRIZE DOMINION EXHIBITION, 1880.

CARRIAGE BOLTS:**"Best Best."**—Made from square and round Borway iron, the latter by patented machinery ensuring a like full square to that made from square iron.**"Best."**—Made from Best Staffordshire iron, same finish as "Best Best," and annealed.**"Common."**—Made from Best Staffordshire iron, with black heads, the burr only being edged.**Railway Track Bolts.****Railway Track Spikes.**

Quality not excelled by any, native or foreign.

Hot Pressed Nuts. Machine Forged Nuts.—None better. In a few weeks there will be another machine in operation for small sizes of**Cold Pressed Nuts. Rivetting Burrs.** and very soon there will be in operation an improved machine for**Plough Bolts. Boiler Rivets.**

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

Fancy Head Bolts,

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

Machine Bolts. Coach Screws.**Bridge Bolts. Tire Bolts and Rivets.****Sleigh Shoe Bolts. Elevator Bolts,**

All of best quality and annealed, not second to any imported.

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

AND

International Granite Works,

R. FORSYTH, Proprietor,

Manufacturer of

MARBLE & POLISHED GRANITE WORK.

Mill, St. Gabriel Locks, 522 William St.

Office, 139 Bleury St., - MONTREAL.

QUARRIES,

NEAR GANANOQUE, ONT. AND CLAYTON, N.Y.

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

Leading Wholesale Trade of Montreal.

CANTLIE, EWAN & CO.,

GENERAL MERCHANTS

AND MANUFACTURERS' AGENTS,
MONTREAL AND TORONTO.

Merchants Manufacturing Co.,

BLEACHED SHIRTING.

Cornwall Manufacturing Co.,

WHITE & COLORED BLANKETS.

A. Lomas & Son (-herbrooke),

PLAIN AND FANCY FLANNEL.

Almonte Knitting Co.,

SHIRTS AND DRAWERS.

Thorold Knitting Co.,

SHIRTS AND DRAWERS.

Canadian Tweed & Stoffes,

Cotton and Wool Hosiery, &c., &c.

38 St. Joseph Street, Montreal

13 Wellington Street, East, TORONTO.

WM. PARKS & SON,

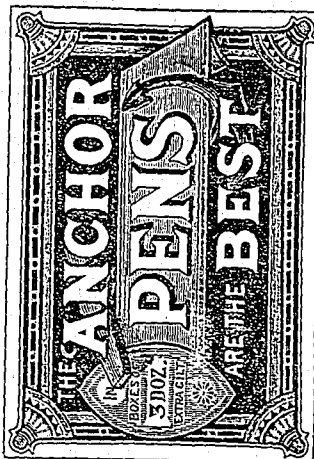
NEW BRUNSWICK COTTON MILLS

ST. JOHN, N.B.

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

**COTTON YARNS,
CARPET WARPS,
BEAM WARPS,
HOSIERY YARNS,
BALL KNITTING COTTONS,**

Which, for Quality and Brilliancy of Color, cannot be excelled

ALEX. SPENCE, WM. HEWETT,
21 Lemoine St., Montreal. 11 Colborne St., Toronto.**MORTON, PHILLIPS & BULMER,**
Stationers, Blank Book Makers and Printers,
375 NOTRE DAME ST., MONTREAL.**Hodgson, Sumner & Co.,**

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

Leading Manufacturing Firms.

E. B. EDDY'S

UNMATCHABLE

MATCHES

IN BOTH

BRIMSTONE AND PARLORS.

Brimstone Matches put up, viz :

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

Parlor Matches without Sulphur.

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

SPECIAL LINES.

FOLLOWING DEPARTMENTS:

*MILLINERY and MANTLES,**HOSIERY AND LACES,**Small Wares and Notions**Dress Goods and Silks,**Merchant Tailors' Goods,***CARPETS AND****HOUSEFURNISHING,****STAPLES.****HUCHES BROTHERS,**

WAREHOUSE:

Yonge, Melinda, Jordan Sts., Toronto.

OFFICE:

112 St. Peter Street, Montreal,

Mr. E. O'BRIEN, Representative

BOWN & WOODS,

ST. JOHN'S,

NEWFOUNDLAND,

GENERAL

COMMISSION MERCHANTS,

Respectfully solicit consignments. Returns promptly made.

Good references on application.

Robt. Miller, Son & Co.,

156 and 158 MCGILL STREET.

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

Papers, Stationery,**Blank Books,****Miscellaneous Books,****Paper Hangings****and Window Shades.**

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SOLE IN CANADA.

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

OF

WM PICKHARDT & KUTTROFF,

98 Liberty St., New York.

SOLE AGENTS OF

**Badische Anilin and Soda Fabrik,
GERMANY.**

At the Gloucester County Court held at Bathurst, N.S., the 5th inst, the fishery case of Spurr vs. Venning was disposed of. This case arose out of an assault by the defendant on the plaintiff last year and the seizure of his rod and tackle. The damages were laid at five thousand dollars, the jury brought in a verdict for twelve hundred and twenty dollars.

Work has begun on the Selkirk branch of the Canadian Pacific Railway.—The gross earnings of the St. Paul and Manitoba railway during the last year are reported to be \$1,587,180, an increase over the previous year of \$767,250.—Five miles of the Essex Centre end of the cut-off is graded and ready for the ties. About 100 men are now at work on the Windsor (Ont.) terminus.

Mr. M. A. HAMILTON, of this city, dry goods dealer, has assigned in trust, and stock is being taken in order to place his statement before a meeting of the creditors. The total liabilities will probably reach \$10,000. Mr. Hamilton has been a not unfrequent applicant for indulgence at the hands of his creditors, but when he succeeded the last time in getting stocked up, it was supposed that the advent of good times would bring him also a modicum of success.

GOVERNOR MORISON, of the British America Fire and Marine Assurance Co., was in the city last week, making arrangements for the appointment of a new representative in this Province in the place of Messrs. Gault and Talley, joint agents of the Royal of England and of the British America for several years. The lucky candidate is Mr. H. A. Holden, who has been an officer with the late agents, and is a gentleman sufficiently well informed in underwriting to make him a valuable acquisition to the British America.

La Patrie: "M. Ballantine, a Canadian, having remarked that the cheese made towards the end of autumn does not ripen as well as that made in summer or spring, or when it does

Leading Wholesale Trade of Montreal.

GREENE & SONS COMPANY

MONTREAL,

WHOLESALE



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

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

ripen, the flavor is inferior to that of cheese made in warmer weather, has been studying the causes thereof with the view of a remedy. He has discovered that in the fall the nights are too cool for the manufacture of cheese; he consequently maintains the milk at a constant temperature of 80° Fahr., the result being that the cheese has all the qualities of that made in spring or summer."

A FEW days before the recent annual meeting of the Canada Paper Co, of this city, a gentleman connected therewith, anxious to serve a friend, advised him, as the report would be unusually favorable, to purchase a considerable quantity of the stock held by a former officer of the company. A bargain was struck at between 110 and 115, but after the meeting the seller, fancying himself ill-treated in the matter, threatened to raise such a dust that the buyer gave back the stock, when it was immediately re-sold to a leading fancy and dry goods merchant at 120. "All's well that ends well."

THE people of Emerson, Manitoba, have been considerably exercised over some arrests recently made in that town in connection with the robbery of \$10,000 from the Merchants' Bank. On examination all turned out to be respectable people. John Knox is registrar of Crystal City, and once conducted Great Western emigrant parties to Manitoba. J. W. Greenway is a son of Mr. Thomas Greenway, M.P., leader of the opposition in the local Legislature. The two others, F.S. and Thompson Rollins, are also residents of the southern part of the province. Mr. Black, of the Custom house, identified Knox and Greenway as the parties who committed the robbery on the bank, but had evidently mistaken the men.

AMERICANS are reported as buying freely of property in Winnipeg, notwithstanding those

letters in the *Chicago Tribune* from its Northern Pacific Railway correspondent. A real estate agent is reported by the *Sun* as saying: "If the cessation of gambling, the buying of properties worth \$15,000 or \$20,000 on a margin of \$500 or \$1,000, be considered as the bursting of the boom, then it is burst in earnest, for I can assure you that that time is past. If, on the other hand, the making of legitimate sales at prices in advance of the figures of a month or two ago be considered evidence of confidence in the future of this city and Province, then I can tell you that owners of property have no reason to fear."

Mr. WM. F. FRWIS, of Woodstock, Ont., writes us as follows:—Having noticed an article in your issue of the 1st inst., I beg to make some explanation as regards my position in the late affairs of our firm. Mr. Hall, the senior partner, had full charge of the bookkeeping and finances of our firm in an office up town separate from the mill, and his duties were simply to attend to that part, while I had the whole of the manufacturing to look after, which was enough for one man. This season oats rose very high in the American markets, and I went on the road and bought largely and sold at a good margin, and it was while I was away on this business that Hall committed the crime which has unnecessarily placed our firm in insolvency. I was not aware of anything wrong until after two of the drafts were settled for; it was when the third one was being covered that I became aware of the transaction, so your remarks implicating me are entirely out of place, as rather than be a party to such a crime I would cut off the hand that would attempt it with my knowledge. Please insert above in your valuable journal and do justice to the innocent.

Leading Wholesale Trade of Montreal

JOHN TAYLOR & CO.
WHOLESALE
HAT AND FUR HOUSE,
PULLOVER & SILK HAT
MANUFACTURERS,
537 ST. PAUL STREET,
MONTREAL.

McARTHUR, CORNELLIE & CO.,
Importers of and Dealers in
White Lead & Colors,
DRY AND GROUND IN OIL,
Varnishes, Oils, Window Glass, Star,
Diamond Star, and Double Diamond Star
Brands,
English 16, 21 and 26 oz. Sheet.
Rolled, Rough and Polished Plate Glass.
Colored, Plain and stained Enamelled Sheet
Glass.
Painters and Artists Materials.
Chemicals, Dye Stuffs.
Naval Stores, &c., &c., &c.,
OFFICES AND WAREHOUSES:
310, 312, 314 and 316 St. Paul Street
AND
253, 255 and 257 Commissioners Street
MONTREAL.

The annual meeting of the Bank of British Columbia was held on Tuesday last, when the report was adopted and a dividend declared at the rate of 6 per cent. per annum.

It is reported that several insurance companies have issued instructions to their agents to take no new risks in St. Roch's, Que.—Mr. Chas. H. Wade, formerly of Montreal, has been appointed the Toronto agent of the Scottish Union and National Fire Insurance Company.

The round of amusements on the programme, and the variety of industrial products from far and near, bid fair to make the present exhibition in this city quite equal if not superior to those of former years, and people are flocking from all quarters of the Dominion to be amused and to profit by the display of exhibits.

A CALL of 10 per cent. has been made on the capital stock of the Bank of Hamilton, payable on the 15th October.—The *Canada Gazette* reports the revenue returns to 31st August \$3,455,021.78; revenue to 31st July, 1882, \$2,537,082.88; total \$5,992,104.66. Expenditure, \$1,514,750.71; expenditure 31st July, 1882, \$2,637,993.23; total \$3,152,743.94.

Messrs. LOUIS BRETHAULT Bros. & Co., of Berlin, Ont., have just raised the first of the large buildings connected with the extensive tannery that they are building in Penetanguishene. The seven acres purchased by them on the water front are now almost covered with building material. The firm expect to have the tannery completed in time for next year's operations.

BUSINESS CHANGES.—J. S. Coatsworth & Bro., builders, Toronto and Parkdale; E. A. Tapley,

Leading Wholesale Trade of Montreal.

S. H. & J. MOSS,
5 & 7 RECOLLET STREET
MONTREAL, and LONDON, ENGLAND,
IMPORTERS OF EVERY DESCRIPTION OF
WOOLLENS, ETC.

The Dominion Tweed & Wool Co.,
9 and 11 RECOLLET STREET, MONTREAL,
MANUFACTURERS' AGENTS.

Cash Advances made on Consignments of every description of Canadian Woollens.

IMPORTERS AND DEALERS IN **FOREIGN & DOMESTIC**
Wools and Wool Extract

DOMINION GLUE DEPOT.

Established 1872.

EMIL POLIWKA & CO.,

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

Largest Stock and best assortment of GLUES in the Dominion.

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

Correspondence solicited.

S. H. MAY & CO.,

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

Paints, Balled 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.; Smolwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, $\frac{1}{2}$ and $\frac{3}{4}$, White.

grocer, Indiantown, N.B.; Geo. Todd, watchmaker, Newcastle, N.B.; W. H. Rowlow, general dealer, Liscomb, N.S.; L. Tougas, general dealer, St. Isidore, Que., have assigned. The estate of J. S. O'Brien, dry goods, &c., Wallaceburg, Ontario, offers to compromise at 85c in the dollar; Mrs. A. B. Pepin, general storekeeper, Gentilly, Que., has compromised at 30c in the dollar.

Among the successful exhibitors of former seasons, who do not intend to compete on the grounds the present year, are Messrs. DeZouché & Co., agents of the celebrated Decker Brothers' pianofortes. Visitors and many intending purchasers who were disappointed last year in not getting waited upon because of the divided attention of the firm between the city warehouses and the exhibition buildings, will have an opportunity the present season of having their wants promptly attended to at the address of the firm St. James street. Purity and volume of tone with excellent wearing qualities are the characteristics of these pianofortes.

A cargo of steel rails arrived last week for the Lake St. John railway, and another is expected to arrive in a few days, by a steamship now on the way from Cardiff. These rails are intended for a new section beyond St. Raymond,

Batty's Nabob Pickles.

C. H. BINKS & CO.,
MONTREAL.

Forbes, Roberts & Co.,

WHOLESALE

GENTS' FURNISHINGS

AND

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

which is being rapidly pushed on, and will be laid as soon as they arrive. The company have contracted with a Philadelphia firm for a magnificent iron bridge for the River St. Anne, beyond St. Raymond. This bridge will be in one single through span of 239 feet resting on solid granite abutments, and will be one of the finest structures of its kind in the Province.

J. T. WADE, of Walkerton, Ontario, general storekeeper, whose assignment was recently noted, is endeavoring to effect a compromise with his creditors, and is at present looking around for the necessary security or a loan in cash. The liabilities are estimated at \$1,500; the assets nominally as much, consisting of stock and some property in the township of Elizabethtown. There is an execution in the sheriff's hands, the goods were seized immediately after the assignment, but an attempt will be made to set the assignment aside. Mr. Wade's troubles are attributed to endorsing and to want of close attention to business.

NOTWITHSTANDING the abundant harvest yield, there has been considerable tumbling among jobbers in sewing machines in Cincinnati and Chicago during the last few weeks. Among them the firm of Tryber & Sweetland, manufacturers of the "Chicago Singer," shows liabilities of \$56,000, but there are preferred claims of \$31,000,—more than the whole busi-

J. W. MACKEDIE & CO.,

WHOLESALE

CLOTHIERS

MONTREAL,

NEW PREMISES, 7 & 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

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



and for
FINENESS,
BODY &
DURABILITY
Cannot be sur-
passed.

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

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

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

CHEWING

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

A. D. PORCHERON, Proprietor,
MONTREAL.

WHAT THE PUBLIC WANT.
PRIVILEGES, NOT CONDITIONS

ON THEIR LIFE POLICIES.

The unconditional policies of the Sun Life Assurance Company of Montreal contain *not one condition*, but have the following *privileges* on them:

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

Compare this with ordinary policies. The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada offers. It is universally admitted to be by far the simplest and most straightforward policy in use in this country.

R. MACAULAY, Manager.

ness is worth. In their fall they brought down Kingsbury & Co. of Cincinnati, with whom they had been swapping accommodation paper for some time. The liabilities of the latter concern are \$43,000, but the Exchange National Bank is preferred to the extent of about \$21,000, which is more than the value of the whole stock in trade. The only firm now remaining in the business at Cincinnati is that of Foley & Williams, who, to employ the latest Americanism, appear to be "pretty well keeled."

PIANOFORTE agents are not generally guilty of hiding their light under a bushel. With many of them there is an almost painful predominance of the *forte* to the neglect of the *piano*. The Knabe pianofortes, notwithstanding the acknowledged superiority of these instruments and the long-established agency here, are consequently not known as widely in Canada as some of those of the cheaper class, except among connoisseurs. But the agents in this city, Messrs. Laurent, Laforce & Co., in which our popular ex-mayor Rivard is a partner, are now making renewed efforts to bring the qualities of these instruments more fully before the public.

APPLE SUPPLY.—Now is the time when fruit shippers will think of applying the costly experience of former years. It is well known that thousands of barrels of good apples shipped last year to England did not even pay the freight charges, owing to the damaged condition in which they arrived. Apples should be packed as carefully as eggs, and kept in a cool dry atmosphere. The company recently formed in this city for shipping apples in cases where each apple has a "nest all to itself," was organized by a shrewd merchant formerly in the but-

ter and cheese business here, who as the result of an experiment obtained 56s. per case of about half a barrel, when whole barrels were selling at 12s in Liverpool and London.

THE regular operations on the Corn Exchange, this city, have for some time past been subject to unseemly interruptions from a few members who, probably to keep their spirits up, thought fit to employ themselves in such amusements as throwing lumps of dough or flour balls, enclosing wafers of dough in telegraph envelopes addressed to fellow members, during the busiest part of the day, etc. Seeing but little probability that these untimely jokes would come to an end of themselves, a petition was prepared the present week and addressed to the Secretary, pointing out the inconsistency of such doings, and requesting him to take the proper measures for stamping them out. This petition was signed by over forty members; and the consequence is that a notice has been posted in the Corn Exchange Room, requesting all members to abstain in future from partaking in such interruptions on pain of having stringent measures taken to expel them from the Association. People will "joke on 'Change" now and again, but jokes of a practical kind are not desirable at any time, especially in the midst of the heavy transactions going on daily in the Corn Exchange.

ON Monday, the 4th inst., the receiver of the Globe Mutual Life Insurance Company began paying the second dividend to general policyholders, amounting to 10 per cent. of the net value of their policies. The sum presently available for distribution is \$300,000, which will go to representatives of some 7,000 policyholders. A further dividend of about 5 per

cent., making in all 45 per cent., will be paid to registered policyholders by the State Superintendent from the deposit with the Insurance Department. The *Spectator* says: Any further distribution of money by the receiver will depend on the result of pending litigation, and it is safe to say that policyholders will get little, if anything, from this source. The winding up of the Globe Mutual Life has been impatiently awaited by policyholders and other creditors. It is not much credit to the receiver to say that, as compared with the closing up of many other life companies, the Globe Mutual has had a not unfavorable receivership career. After the receiver had taken possession of the company, in June, 1879, Actuary Phillips went at once to work to prepare a valuation of liabilities and assets. His report was finished and submitted to the Supreme Court on March 4, 1880. It showed the company's aggregate liabilities to be \$3,210,174, as against resources of \$2,650,903. Before the report had received the approval of the court, a combination of the old board of directors and stockholders began suit against the receivership and the regularity of the proceedings in general. This suit was abandoned early in February, 1881, and the actuary's report was confirmed by the court.

THE second Mutual Building Society of Ottawa are, we understand, investigating their affairs from their commencement nine years ago under the auspices of an expert from Montreal, Mr. P. S. Ross. Various disagreeable rumors are afloat in Ottawa in regard to the manner in which the late Secretary, Col. Egleson, discharged his duties. It would be premature to say much in regard to it at present as we are not in a position to state whether the expert

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,**

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has reported as to his examination of the books and accounts of the Society, but we wait the report with some interest, considering the position the late Secretary held in the community. The friends of the deceased have stated we believe that he died worth \$100,000, and those who have been conversant with his affairs are at a loss to account for the manner in which such a fortune could have accumulated. The probability is that his friends in making such a statement, which may have little or no foundation, have brought trouble on themselves and odium on the memory of the deceased from inadvertence and a little vainglory. We await the report of Mr. Koss before making further remarks, feeling assured that that report will be an impartial one, and will either dispel or formulate the present rumors.

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Jules Regnier, Dijon, Burgundies and Chablis.
L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.
Renaudin, Bollinger & Co., Ay, Champagnes.
Seiger & Sons, Trinidad, Genuine Angostura Bitters
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
Gutanes' Stout, Bass' and Allsopp's Ales, &c.
Roig Ponsset & Co., Barcelona and Tarragona Spanish Ports.
J. H. Henkes Delfsthaven, 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 Kastrine, Scotch Whiskies.
James Watson & Co., Dundee, Fine Old Scotch Whiskies.

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capital, which might have accomplished all the purposes of their business, the dividend would probably have been doubled. A great deal of the success is, no doubt, owing to the untiring energy of the president, to his method of conducting the business of the company, and to the ability of the subordinates that he has gathered around him. And a good deal is also attributed to the National Policy. The works are pleasantly and picturesquely situated, and are surrounded by grounds beautifully and artistically laid out in such a manner that many an English nobleman would consider them an ornament to his patrimonial estate, and throughout the whole country side they are noted as one of the objects worth the notice of sight-seers. In fact the company are overwhelmed with the requests of visitors to be allowed to inspect the works and grounds.

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- 6th. Our new patent Anti-friction Stand lessens the noise and makes the machine run light and easy.
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- 9th. The self-threading arrangement does away with more than half the work of threading machines.
- 10th. They never get out of order if well oiled and properly used.
- 11th. With proper and intelligent care, a genuine Williams Singer will last an ordinary lifetime.
- 12th. They are built by a Canadian company, and the money paid for them circulates in Canada, and adds to the prosperity of the country.
- 13th. They are the most popular sewing machines in the market.
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- 15th. They give better satisfaction than any other make.

HEAD OFFICE:**347 NOTRE-DAME STREET, MONTREAL.****The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, SEPTEMBER 15, 1882.

CANADIAN FEDERATION.

The Hon. Mr. Huntington has addressed to the *London Times* a very temperate defence of the address of the Canadian Parliament in favor of Home Rule in Ireland, resting his case altogether on

the success of the Federal system in Canada, and completely ignoring the presumption that either of the two political parties were influenced by a desire to secure the Irish vote at the then approaching general election. The Rev. Dr. Haughton, a fellow of Trinity College, Dublin, has been interviewed on the occasion of his recent visit to Montreal to attend the American Science Association, and has, in answer to an inquiry as to the nature and extent of the "home rule," of which he avowed himself an advocate, given it as his opinion that "the Canadian provincial constitution

would meet the wants and necessities of Ireland." "Premising that in our humble judgment it is highly inexpedient for Canadians to undertake to make recommendations to the Imperial Government or Parliament on the subject of constitutional changes in the United Kingdom, there can be no impropriety in offering a few suggestions to those who hold up the Canadian Federal system as a model for adoption elsewhere.

The first question which naturally arises is:—Are the subsisting relations between the Dominion and Provincial authorities entirely satisfactory? It is notorious that the Government and Legislature of Ontario is highly dissatisfied at the interference of the Dominion Government by the exercise of a veto, with an Act of the Legislature of that Province, which, whether wise or the reverse, was clearly within the class of subjects entrusted to the Provincial Legislatures. The Dominion Government and its supporters maintain that it is expedient to disallow Provincial Acts when contrary to public policy. Waiving at present all discussion as to the merits of the question at issue, we desire to apply the Dominion view to Ireland, and we would observe that the Hon. gentleman (Mr. Costigan) who represents Irish Home Rule in the Cabinet is committed to that view. We will assume that Home Rule has been granted to Ireland with the same power of disallowance which exists in Canada, and without which it is highly improbable that it would be conceded. We will further assume, and we scarcely think that any one acquainted with the state of public opinion in Ireland will contend that we are assuming an improbable case, that an Act should be passed by the Irish Parliament which in the opinion of the Imperial Government interfered with private rights, and that such Act should be disallowed. We know as a matter of fact that Parliament has quite recently, and not without reluctance, interfered with the private rights of landed proprietors, which were acquired at a comparatively recent period under the authority of an Act of Parliament providing for the sale of incumbered estates. The question is, how would such interference be accepted in Ireland? The Irish home rulers in Canada, at least a considerable number of them, approve of the principle of interference, and a principal issue at the approaching Ontario general election will be the propriety of the Dominion Government exercising such a discretionary power. We shall not venture to make even a surmise as to the state of public opinion in Ontario on this question,

but we have not the faintest shadow of a doubt as to what it would be in Ireland. There is little probability, for some generations at least, of much harmony of opinion between an Irish local Parliament and a Government responsible to the Parliament of the United Kingdom. There have been opinions expressed by many besides Dr. Haughton, who, it may be remarked, stated the impossibility of his laying down any scheme of Home Rule in an interview with the reporter of a newspaper.

In the June number of the *Nineteenth Century* there are two papers on "Home Rule," one contributed by the Marquis of Blandford, the other by Mr. Justin McCarthy, M. P., who had before he wrote seen the article of the Marquis of Blandford. Both papers were, it may be presumed, prepared in consequence of Mr. Gladstone's complaint that no scheme had been suggested by the Home rulers defining the class of matters "to be dealt with by a purely Irish authority," and he added that "until they lay before the House a plan in which they go to the very bottom of the question," "he did not know how any effective judgment upon it can be pronounced." Mr. McCarthy characterized Lord Blandford's article as "timely and bold, having sense and spirit in it." Without entering at greater length into the paper of the Marquis of Blandford we will cite a passage which is sufficiently explanatory: "We might expect to see local self-government take the form of independent State Legislatures, one such institution for each of the four provinces of Ireland. These State Legislatures might be empowered to deal in an extended way with all local and domestic questions affecting Ireland as to local taxation, commerce, police, etc." Mr. Justin McCarthy, it is to be inferred from his paper, does not approve of the division of Ireland into four provinces, as suggested by the Marquis of Blandford. A quotation or two will explain his views: "I would leave to Ireland the making of her domestic laws, exactly as an American or Canadian local Legislature has that power now." Mr. McCarthy must surely be aware that the powers of a State Legislature and of a Canadian Provincial Legislature are not the same. Let us by way of illustration point out how different would have been the fate of the Ontario Rivers and Streams Act if passed by the Legislature of the State of Michigan. Assuming that it was within the constitutional power of the Legislature to enact it, which might be tested by an appeal to the Supreme Court, it would become law

even though the President and Senate deemed it contrary to public policy. Mr. Justin McCarthy, therefore, was mistaken in his assumption that American and Canadian local Legislatures are possessed of equal powers. In truth he has failed to grasp the most important branch of the Home Rule question. He quoted some passages from Mr. Edward Blake's speech in favor of the Home Rule address, which were calculated to convey the impression that our system is perfect. We can only make room for a brief extract: "We know that there is nothing that we would sacrifice more to retain than our portion of home rule, whether you revert to that portion which the Dominion has in relation to the Empire, or that portion which the Provinces had in relation to the Dominion." While noticing Mr. McCarthy's paper we may quote his opinion as to the second chamber, which he assumes would be maintained: "I do not suppose that a life Senate of Crown nominees like that of Canada would be thought of or tolerated in Ireland." His model is the United States Senate, but he seems not to appreciate the difficulty under a Parliamentary form of Government of adopting a system in which there is no ministry, and where the three branches are practically checks on each other. We must not, however, wander from our subject. Mr. McCarthy, we feel assured, when he advocated a system for Ireland "exactly like the Canadian system," failed to realize the possibility of the Federal Government nullifying by the exercise of its veto the acts of the local Legislature, whether owing to political dislike, as has been freely said in the Ontario case, or from conscientious objections. We are dealing with the question of right. What Mr. McCarthy really claims may be inferred from the following passage: "I should say then that over all purely Irish affairs, affairs not in common between England and Ireland but proper to Ireland only, the authority of the Irish domestic Parliament should be final." That certainly is not the case with the Canadian local Legislatures. We have already remarked that we cannot pretend to judge whether the people of Ontario will support their Government in protesting against Dominion interference with their local affairs, but we have no doubt whatever that such interference would not be tolerated by an Irish Parliament, and yet we doubt the probability of the concession of Home Rule to a greater extent than is provided by the British American Act, which Mr. McCarthy declares would be entirely satisfactory to the Irish Home Rulers.

THE BANKERS' CONVENTION.

It cannot be affirmed that the late meeting of bankers at Saratoga was as successful as some of those in former years. The President, Mr. Coe of the American Exchange Bank of New York, delivered an address, the chief object of which was to explain "what a bank does for a country," Or, as he elsewhere puts the question, "What important function do we as bankers perform?" Mr. Coe holds that "a correct reply to this simple question will clear away much of the mist that surrounds the subject of paper currency." Mr. Coe is evidently one of that class of bankers which is very powerful on this continent, which cannot separate banking, in the legitimate meaning of that term, from the issue of paper money. Banking as carried on in Great Britain means simply that certain individuals or joint stock companies undertake to be the custodians of the money deposited with them by their customers, which they loan again at a very slight profit on marketable securities. With regard to what is known as paper currency, it is now nearly 40 years since the Imperial Parliament declared by the celebrated Act of 1844 the principles on which future issues of bank notes should be made. It was acknowledged at the time by the author of that Act, Sir Robert Peel, that it was in many respects a measure of compromise. It was a fatal mistake to continue to employ the agency of the Bank of England as the issuer of the Government paper money. Incredible as it may seem, there are numbers even in England, including business men of experience and standing, who cannot divest themselves of the idea that the Bank of England has a pecuniary interest in the paper issue, and that the monopoly ought to be taken away. In the United States, and even in Canada, similar misconceptions prevail even more extensively.

Another compromise was the permission given to the existing Banks of Issue in the United Kingdom to continue their issues on the basis of their average circulation of the three preceding years, all issues beyond such average to be on the basis of legal tenders. The practical effect of that provision has been that considerable issues have been made in Scotland and Ireland on the basis of gold, the effect being, as was pointed out by the London *Economist*, "to take gold from the Bank of England where it is wanted, and to send it to the Scotch (and Irish, Ed.) banks where it is not wanted." The same journal pointed out: "The compulsory reserve of the Scotch and Irish

banks is, nationally speaking, a reserve at an *unexposed* point. It places gold where no one can think of seeking or asking for it." There is a simple remedy for the compromise with the Scotch and Irish banks, which is to make Bank of England notes a legal tender in Scotland and Ireland, as they are in England. This would have the effect of keeping the aggregate gold reserve, which would be precisely the same, in the vaults of the Bank of England instead of being scattered in a number of banks in Scotland and Ireland. One effect of the compromise was to excite the jealousy of the Scotch banks, which were prohibited from issuing paper money by the Act of 1845, and about ten years ago the Glasgow Chamber of Commerce addressed a memorial to the Chancellor of Exchequer, praying for the repeal of the Act, which conferred a monopoly on certain banks which were in existence at the period of its enactment. At that time the present Lord Sherbrooke, better known as the Right Honorable Robert Lowe, was Chancellor of the Exchequer, and in his reply he enunciated in the clearest language what is the acknowledged view of the paper issue question which is taken by English statesmen, and it is worthy of notice that there has been no subsequent attempt to alter the national policy. Mr. Lowe took the opportunity to declare his adherence to the principle of the Bank Act of 1844, and moreover to affirm that it is generally recognized. He wrote:—

"It is generally recognized that the issue of bank notes is the creation of money, and that the creation of money is the business of the state, not of any trading association, hence it follows that the issue of such notes by private banks is rather an anomaly which we may tolerate than a right which we ought to extend. A mixed currency, composed partly of the precious metals and partly of paper, cannot be in a sound condition unless it complies with the three following conditions: first, the paper must be convertible into gold on demand; second, sufficient security must be held by the issuers to secure the payment of the notes; third, mixed currency must be at all times exactly of the same amount, and consequently of the same value, as a purely metallic currency would be."

Such were the objects sought by Sir Robert Peel in 1844, and which are still held to be necessary by British statesmen. The permission given to existing banks to continue to issue notes on the basis of their average circulation of three years before 1845 is of no practical importance in the present day. The aggregate circulation of such banks is small in comparison with that of the Bank of England, and would be much less if the Bank of England notes were made legal tender throughout the United Kingdom, and if the issue of £1 notes were permitted. The Scotch and Irish private banks are per-

mitted to issue small notes, while the bank which is practically the national one is restricted to £5 notes.

At the Bankers' Convention, Professor Atwater read a paper entitled *Currency of the Future*, in which he started with the proposition that no money ought to be tolerated which is not coined by the national authority from the precious metals, or paper notes issued by the same authority, after which he proceeded to discuss the question, how shall the requisite elasticity be given to the currency without hazarding its soundness and convertibility? Bankers generally are strong advocates for securing what is termed "elasticity" in the currency, and this is not surprising, when it is borne in mind that the periodical expansion of the currency at certain periods of the year is a source of large profit to those who supply it. In July, 1881, the circulation of banks in Ontario and Quebec was \$23,026,354, and in October it was \$31,817,194, an increase of nearly nine millions. The discounts in the same period increased from \$100,627,199 to \$110,693,989, an increase of over ten millions. It is not surprising that bankers should be strongly in favor of a system which permits such expansion, and this is said to be necessary in order to procure the movement of the crops, and is designated the "elasticity" of the currency. Now let us inquire how the crops are moved in other countries. In England it will be recollected that one of the conditions laid down by Mr. Lowe was that the mixed currency "must be at all times exactly of the same amount as a purely metallic currency would be." The Canadian periodical expansion is in direct violation of this rule. In the United States no such expansion can take place, as the notes issued by the banks are fixed in amount, and secured by the deposit of Government securities. Surely what is not found necessary in the United States cannot be necessary in Canada. The Imperial Act is based on the principle that the tendency of expansion of the currency is to disturb prices and create fictitious values. The market value of every commodity depends on the supply and demand. A scarcity of tea or sugar, or any other commodity, leads to a rise in the price, and the rule holds equally good in respect to money, which is the measure of value of all other commodities. If money is made abnormally plentiful, the effect must be to raise prices, and it is wholly impossible that such an expansion, as we have called attention to, as having taken place in 1881, during a period of three months, could have failed to affect the market. The truth is that, with regard

to the supply of a paper currency, the interests of the banks and those of the public at large are at direct variance. The banks profit largely by inflation, while the public suffer by it. It is strange that Professor Atwater, holding the view that he professes to do, that the paper currency should be issued by the nation, should have endeavored to find a mode of securing what he terms the "requisite elasticity." There are fewer practical difficulties in the way of adopting a Government currency in the United States than there were in England in 1844. The National Banks cannot derive any very important advantage from a circulation which is secured by the deposit of Government debentures bearing 4 per cent. interest with a tendency to a still lower rate. The banks are heavily taxed, and are naturally making great efforts at every Session of Congress to be relieved of these taxes. It would be a fair compromise, and one by which the majority of the banks would benefit, for the Government to assume the redemption of all the national bank notes outstanding, taking over the bonds which they hold as security, and which might be held, as is done in England, as specific security for the issues. A safe maximum amount to be issued on securities could then be fixed, and all in excess held in bullion or coin. Of course, United States would be gradually substituted for the national notes.

A scheme such as that above described could be carried out in the United States without any disturbance of existing transactions, and with very great advantage to the community at large. In Canada the same difficulties which existed in 1841, when Lord Sydenham attempted to carry his Bank of Issue Bill, would be found at the present day. The banks if deprived of their right of issue would be compelled to contract their discounts to the great inconvenience of the public. It was this difficulty which induced Sir Robert Peel in 1844 to prohibit all future issues by new banks, and to limit those in existence to a fixed amount, based on the average of three previous years. By this means all inconvenience to the public was avoided, and the banks have never, so far as we are aware, made any complaint.

Among the papers read at the Convention was one by Mr. Charles Harrison of Pittsburgh, who advocated the use of bullion instead of coin as a legal tender, and another by Mr. William Brown, who is described as hailing from Montreal, advocating "an American Bimetallic Union." It is rather singular that any one having a proper conception of the

true interests of Canada should suggest the idea of involving us in the existing complications in the United States, which have been caused by the demonetization of silver in Europe. It would be very desirable that the United States should succeed in its efforts to secure a bimetallic standard in the principal nations of the world, but at present the prospect is anything but favorable. Great Britain, admitting that the general demonetization of silver would be highly injurious, has up to this time refused to entertain any proposition for considering a scheme for establishing a bimetallic standard. Canada suffers no inconvenience whatever from its present gold standard, and if any successful scheme could be agreed on with the United States, the result most assuredly would be that in practice we should have a silver standard.

SPECULATING CLERKS.

One of the principal causes of latter-day defalcations is petty gambling, or, as it is more generally called, limited speculation. There is so much competition among young men for the few positions of respectability and trust which offer in this country, that salaries, save in few cases, are kept at too low a rate to enable the employes to live as most of them desire and as many of them actually do. The number of those who are willing "to labor and to wait" is probably in the majority, but with a considerable number, present enjoyment is too frequently preferred to future advancement and gain. The favorite means resorted to of eking out light salaries now-a-days is speculation in the grain market, which is usually done through a chum or acquaintance living where he is supposed to have an opportunity of judging how to invest. Tens of thousands of bushels of wheat are bought and sold for years without a suspicion of any danger. Even when discovered, the employer too frequently dismisses the matter with the exaction of a promise that the practice must cease, for the young man is in all probability the near relative of some large and wealthy shareholder, whom it is not advisable to grieve or trouble. There are to-day too many Canadian young men thus engaged in speculation in the markets of New York, Chicago and elsewhere, who in a weak moment would be sorely tempted to borrow further means of prosecuting some operation to a supposed successful issue. As long as a young man employs only his own means, there can be nothing dishonest in these practices beyond the deceiving of his employers and the guarantee company,

but deception having begun, the whiteness of the soul is lost, and the next step is rendered easier. Many of our banking institutions offer great prizes in the way of preferment to worthy employes, and in these days, when steadiness of pursuit and consequent skill are the exception, there is sufficient motive apart from mere honesty to gratify the most ambitious employe. Some of those filling high positions in some of our banks have been advanced in a comparatively few years, but not any faster than they deserved. The number of those to whom speculation has brought wealth is very few, and the number of those who know when to stop is still less. The following remarks of a prominent American Senator lately, on the evils of the present railroad system in that country, will apply to other mediums of speculation than railways: "Having no fixed understanding, these railroad wars break out and feed the fires of Wall street. Thousands of young men through the country are being brought up systematic stock speculators, leaving their normal pursuits two or three times a day to consult the ticker and see how stocks stand. Under the domination of Wall street the same thing which happened to California six years ago is liable to happen to the whole country—a complete collapse and fading out through the final success of the big promoters in cleaning the people out of all their money. California was picked as dry as a bone, and rushed to the alternative of passing a constitution which was called agrarian. Wall street governs the country through the complete independence of the railroads of any Government control. They are a law unto themselves, and hence their fluctuations, furnish gambling material for the whole nation. It is a question whether the old generation is now strong enough to correct any more evils, the later generation being of a different pattern."

BUILDING SOCIETIES.

A most valuable work has been recently published by Mr. A. S. Woodburn of Ottawa, being a compilation of the numerous Acts relating to Building Societies, Loan Companies, and other Acts pertaining to Monetary Institutions passed by the Dominion Parliament and by the various local legislatures, which have been compiled by Mr. W. Surrey Garland, Clerk of Statistics in the Finance Department. The laws relating to banks and banking have been compiled by Mr. William Wilson, Assistant Law Clerk to the House of Commons. We learn from the preface that the earliest legislation in re-

gard to building societies was passed in 1846, but it was only in 1865 that an Act was passed requiring returns to be made by those societies. The first returns were from eleven societies, whose aggregate capital was \$1,208,072. In 1873, at which time permission to issue debentures had not been granted, the aggregate liabilities were in round figures, capital a little over six millions, and deposits nearly three millions. In 1874 power was given to issue debentures. The latest returns give the aggregate liabilities as over \$68,000,000, of which nearly \$32,000,000 are to shareholders, nearly \$23,000,000 to bondholders, and nearly \$12,000,000 to depositors. The great bulk of the property mortgaged to these societies is in Ontario. The real estate in Ontario under assessment to 58 companies is valued at \$112,612,157. What has been stated is sufficient to prove how great must be the interest attaching to these societies, and how valuable must be the compilation, which places before the public in a convenient form all the laws governing them. The Pacific Railway Act and the Acts relating to Banks and Insolvent Companies, Promissory Notes, and Bills of Exchange are all additional subjects of public interest. The work has over 400 pages, and will be found valuable for reference.

SHORTAGE.

There are certain articles of trade which it is difficult to adulterate without immediate injury to the manufacturer. In former years spools of thread labelled "100 yds." or even "300 yds." were occasionally found to contain merely one or two coverings of the spool. The idea may have originated with some retailer turned manufacturer who, remembering the methods imposed upon the country dealer, was seized with the notion of making an article so nearly all wood that it could be "thrown in" with the stuff for a cotton dress worth perhaps \$1.50, together with the buttons or hooks-and-eyes for the same, a practice which in connection with agricultural credits usually resulted in a few years in leaving the buyer the master or mistress of the situation. The deception was not of long duration, but it was productive of "woes unnumbered" upon the head of the retailer while it lasted. But our present concern is not with spools but rather with the article of white lead or zinc paints. Complaints have been rife for some time past as to shortage in the weight of packages. A keg which is supposed to contain one hundred pounds of lead is found on examination to contain only some 96 lbs., and 25 lb. packages

only 24 lbs., and so on. Thus a loss of four per cent. is imposed on the consumer, who can hardly content himself with possession of the keg, or the metal vessel in which it has been put up. The only method of dealing with such cases of shortage is to pay only for the quantity supplied, whatever be the brand on the packages. Twine dealers have long maintained a pleasant fiction by which a pound weight of the article contains only fourteen ounces, their "golden mean" probably between troy and avoirdupois weight. Our system of weights and measures is very imperfect and complex. A step in the right direction was the former adoption of the decimal currency in Canada, and the French metric system would be no less simple and easy in its application to all kinds of measurements in business.

THE UNITED STATES MERCHANTS' MARINE.

Mr. David A. Welles, the distinguished political economist, has recently published a volume of 200 pages, in which he deals with the Merchant Marine question of the United States, showing how it rose, increased, became great, declined and decayed, with an inquiry into the conditions essential to its resuscitation and future prosperity. The statistics from 1855 to 1882 shew that the percentage of exports and imports carried in vessels of the United States have decreased gradually during the period above referred to from 75.2 per cent. in 1856 to 16.2 in 1881. The chief cause of the decay has been the substitution of iron in place of wood as a material for ship construction, and the same cause has led to the decay of shipbuilding in Quebec. It is by no means probable that any other nation will be able to compete with Great Britain in the building of iron ships, but most assuredly it will be vain even to make the attempt, so long as the British shipbuilders enjoy the advantages which they do at present. Mr. Welles declares that for "nations or individuals to have attempted to permanently counteract the influence of their substitutions by legislation or by any specific commercial policy, was as useless, as our own experience proves, as to seek to arrest the stars in their courses." What Mr. Welles holds to be the only feasible plan of restoring the American shipping trade is "the repeal of the navigation laws, at least to the extent of permitting our navigators and merchants to supply themselves with ships on conditions as favorable as are enjoyed by their competitors, who are the merchants and sailors of all other

"maritime nations; such modifications of the tariff as will enable us to build ships as cheaply as other nations; abrogation of local taxes on maritime property; abrogation of compulsory pilotage; repeal of the tonnage tax; the reduction of all expenses connected with the hiring or discharge of seamen, consular charges and the like, to the level or below those imposed by other nations and others." The subject well deserves attention, but some of the reforms suggested, such as the abrogation of compulsory pilotage, would not affect the main question at issue. We doubt much whether it is possible by any reforms such as those indicated, to enable shipbuilders in America to compete with those in Great Britain in the building of iron ships.

THE HAMILTON SPECTATOR AND THE BOUNDARY QUESTION.

Before replying to the article in the *Spectator* in reply to the criticism which we ventured to make on a former article of his on the boundary question, we must acknowledge that he has treated the subject with more fairness than is usual with the supporters of the Dominion policy. The history of the boundary dispute which has now been going on for upwards of ten years ought to be borne in mind. During a number of years a controversy had been carried on by the Government of Canada and the Hudson's Bay Company as to the true boundaries of the territories of the latter. We are not aware to what extent Sir John Macdonald was personally mixed up in these controversies, but most assuredly Sir George Cartier and the Hon. Messrs. McDougall and Cauchon were committed to the most extreme pretensions ever made on behalf of Ontario. After Confederation the Dominion acquired all the rights of the Hudson's Bay Company, and Ontario had a legal claim to whatever old Canada possessed prior to Confederation. It became necessary to determine the boundaries. The first step was the appointment of commissioners, and Mr. McDougall was selected by Ontario, but instead of endeavoring to determine the boundary, Col. Dennis was instructed to report to Sir John Macdonald what the true boundaries were. This he did at the latter end of 1871, and his report, which was only published in 1880, was communicated to the select committee of the committee presided over by Mr. S. J. Dawson. It contains a fabricated extract from the charter of the Hudson's Bay Company on which the claim to the height of land boundary was supported. This was the first claim made on the part of the Dominion, and it

was founded on a fabricated extract not contained in the charter from which it professed to be a quotation. On this report the Dominion Government proposed to Ontario to instruct the commissioners to establish the boundaries in strict accordance with Col. Dennis' report. Of course the Ontario Government objected, and the Dominion appointed Judge Ramsay to inquire. Judge Ramsay simply got up a case, as Judge Armour did afterwards, pleading as plausibly as possible for the boundaries claimed by the Dominion, and which it still contends for, although the *Mail* spares no effort to persuade its readers that there is a hope of Ontario getting more territory from a judicial tribunal.

The *Spectator* asserts that the arbitrators "were appointed to find a legal boundary, and they did not do so, but found a convenient or natural boundary." Now this is incorrect. The arbitrators were appointed to determine the boundaries, and we affirm that it was quite unnecessary to pass an Act before hand pledging the Dominion Parliament to accept the award. There are abundance of precedents, and the pretension that the arbitrators should have been all lawyers is wholly unsupported by precedent. We should be glad to have an instance given of one Government repudiating the action of another in a case of the kind. That cited by the *Spectator* is not in point. In the British Columbia case there was an award, and the Mackenzie Government endeavored to give effect to it, but the Senate rejected the Bill. The *Spectator* holds that the arbitrators were bound, having found what they unanimously believed to be true boundaries on the north-east and south-west, to have connected them by a line drawn due west from the north east until it intersected a line drawn due north. Now, after all, that is a mere matter of opinion. There are no data whatever for determining the mode of connecting those points, and the arbitrators having to determine the boundaries deemed a natural boundary preferable. The *Spectator* must be aware that the matter is of no real importance.

With regard to what the *Spectator* remarks about Mr. Mousseau's claim to an extension of the territory of the Province of Quebec, and his request for our opinion as to whether the Western boundary of that Province extends to James' Bay, we have no hesitation in giving that opinion. The Northern boundary of Quebec, as of Ontario, is the same, that is the point on James' Bay, due north of the head of Lake Temiscamingue. It is rather amusing to find that the opponents of the award

have no difficulty in interpreting Acts of Parliament when it suits them according to what they think must have been the meaning. They are ready to believe that the "boundary of Hudson's Bay" in a legal document must mean "the boundary of the territories belonging to the merchants' adventurers trading to Hudson's Bay," the latter being the description invariably used when the territories were meant. On the other hand they are ready to believe that by using the term "Northward" the Imperial Parliament meant to nullify the very object of the Quebec Act of 1774, and to leave without any government the principal settlements on the Mississippi river. The *Spectator* believes "the contention of Ontario to the Western boundary claimed by her to be so strong that not the slightest fear need be entertained of the result of an appeal to any court whatever." This is just what we think, but we further think that the true way of settling the matter would be by an appeal from the award, which if both parties agreed, could easily be brought about. Otherwise the delay would be interminable, and would necessitate some provisional arrangements for the government of the territory, which, so far as we can judge, the Ontario Government holds to be indispensable, if any further delay is to be incurred.

UNITED STATES FOREIGN COMMERCE.

The returns of the imports and exports of the United States for the fiscal year ending 30th June, 1882, show an excess of exports to the extent of \$25,727,856, against an excess in 1881 of \$259,712,718. There was a considerable decrease in the domestic exports, which were rather over \$150,000,000 less than in 1881. Nearly \$50,000,000 of this was in cotton wool, over \$75,000,000 in breadstuffs and the remainder in provisions. The only commodity in which there was any considerable increase in the exports was petroleum, which was about \$12,000,000 in excess of 1881. The imports of merchandize were greater in 1881-2 than during any previous year in the history of the country. There are about 20 leading articles, the increase in which over 1881 varies from one to eight millions of dollars. The chief articles in which there was a falling off were tea and coffee. The exports of gold and silver coin and bullion were \$30,000,000 in excess of those of 1881, and the imports less by over \$68,000,000, and whereas there was in 1881 an excess of imports of over \$91,000,000, there was in 1882 an excess of exports of nearly seven millions.

THE LUMBERMEN had a hearing before the Tariff Commission in Chicago last Saturday. The Saginaw men and others had urged a duty of two dollars a thousand feet on lumber. Mr. Dean, of Chicago, a wholesale and retail dealer, took an opposite view. He could see no reason why a duty of two dollars a thousand feet should be paid on lumber from the neighboring Dominion; but he could see many reasons why there should be no such duty. The Saginaw men the other day had estimated their supply of lumber at only enough for ten years. If that were so, it was the part of prudence to draw from other sources. He himself was not in full sympathy with the idea that there was but ten years' supply of lumber on hand in Michigan, but still the supply was growing rapidly less. The "stumpage" men had formed combinations, and the effect was to "bull" the price of lumber, which had been advancing for the last two or three years out of proportion to former years. He had been in the business many years, and up to the time of the fire lumber had cost him an average of \$14.46 per thousand. The year after the fire the rebate which was allowed on iron, glass, etc., not having extended to lumber, it cost him \$16.80 per thousand, so that the lumbermen made a profit of over two dollars per thousand by the great fire. In 1873 it fell to \$12.72, in 1875 to \$11.78, and in 1876 to \$9. It remained at about the same figure from 1877 to 1879, but in 1880 a little "boom" started, the stumpage being confined to a small number of owners, and the average cost of the lumber in that year was \$11.62; in 1881, \$13.92, and in 1882, so far, between \$14 and \$15. That was the direction which things had been taking in consequence of the manipulation of stumpage. He could see no earthly reason why the American lumber interest should have any protection. Corn, pork, and beans were what entered into the lumber business; Illinois produced them. As to the difference in the cost of labor he had no faith in it. He did not see why a fool across the imaginary line would work for \$15 a month when he could cross that line and get \$20 a month. He believed that the labor in Canada was as well paid as in the United States. Besides, the Canadians had to pay at least \$1 more a thousand for freight on lumber than the Michigan lumbermen. Another advantage which the Michigan men had, was that they could utilize their slabs and sawdust. With these advantages on the side of the American lumbermen he could not see why they should be further protected by a duty of \$2 a thousand.

FIRE RECORD—INSURANCE.

ONTARIO.

Iroquois, Sept. 8.—The flouring mills and woolen factory, owned by Bailey & Mills, burnt. Loss \$13,000; insured for \$10,000. *Cornwall*, 9.—C. Larose's slaughter house with contents, totally destroyed. Insured in the Royal. *Peterboro*, 9.—A large fire occurred here to-day, destroying a lot of property. Total loss \$23,000; fully insured. *St. Catharines*, 11.—A barn in the rear of Lindsay's boot and shoe store burnt with contents. Loss \$2,000; insured. *Woodstock*, 11.—Mrs. Gibson's house and Jacob Vanworth's furniture factory both totally destroyed, also an adjoining house owned by J. Garraty. Garraty's is insured for \$500.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 14th Sept., 1882.

The fine weather of the early half of the week has been favorable to late crops and the preparation of the early crops for market. There is naturally much disappointment among the farming class over the low price of wheat, and

there is consequently a probability that much of it will be held back in anticipation of higher prices. But the excellent yield reported in nearly all parts of the world, which is the cause of the decline, should tend rather the other way. Great numbers are visiting the Exposition, which was favorably opened yesterday. The several departments of trade will be found noted under their respective heads. The money market presents no new features. The demand for loans continues active, the best securities with very ample margins can still be carried at 6 per cent. as a minimum, but holders of inferior securities have cheerfully paid considerably higher rates. In most stocks there is more pressure to sell than to buy, and as a consequence the prices of the first half of the week, which showed an advance, have not been fully maintained. The Bank of England rate rose yesterday to 5. The rate of sterling exchange to-day between banks is 108½ and over the counter 109.

Sales to-day: Morning Board—25 Montreal at 210½; 125 do at 210½; 25 do at 210½; 50 Peoples at 88; 50 Toronto at 190½; 10 Merchants at 133; 75 Montreal Telegraph at 132; 400 do at 131½; 125 Richelieu at 73; 115 City Passenger at 159; 10 do at 159½; 100 do at 160; 25 City Gas at 194; 600 do at 193; 125 do at 193½; 658 do at 193½; 300 do at 194½; 120 do at 194½; 25 do at 195; 125 do at 195½; 25 do at 195½; 100 do at 195½; 25 St. Paul at 163½; 75 do at 163; 25 do at 162½; 50 do at 163½. Afternoon Board—5 Montreal at 210½; 255 do at 210½; 140 do at 210; 10 Hochelaga at 96; 125 City Passenger at 159; 1,000 City Gas at 196½; 100 do at 196; 250 St. Paul at 163½.

ASIERS.—Receipts of Pots continue light, and of Pearls almost nil. Prices of First Pots rapidly advanced to \$5.90 to \$5.95, at which several sales have been made. Inferiors are very scarce, we quote Seconds about \$5.25, and Thirds \$5.00. Pots have advanced to 30 per cent per 112 lbs in Liverpool. Pearls.—A sale of 4 barrels First sort at \$7.75; the small lot in store consists to some extent of Seconds and Thirds. Receipts since 1st January, 5,665 barrels Pots, 389 barrels Pearls. Deliveries, 6,020 barrels Pots, 672 barrels Pearls. Stock in store at six o'clock Wednesday evening, 354 barrels Pots, 24 barrels Pearls.

BOOTS AND SHOES.—The trade is very busy, and still behind in filling orders already taken: prices are firm on an advance in stocks, and should there be a further advance prices will be put up.

CATTLE, ETC.—The offerings of shipping cattle at the local markets last Monday were large, but the quality was only fair, and prices ranged from 6½c to 5½c per lb. live weight, a few choice steers bringing 6c. Sheep were quoted at from 5½c to 5½c per lb. live weight; and Hogs at from \$7.50 to \$7.75 per 100 lbs. The supply of butchers' cattle was fair, and with a good demand choice lots sold at high prices. Choice steers sold at from 5½c to 5½c, fair to good at from 4½c to 5c and medium grades from 3½c to 4c per lb.; live weight. About 700 sheep and lambs were offered, the demand for the latter being quite brisk; sales were at from \$3.50 to \$4.50 each, one lot selling at \$5.00. Sheep sold at from \$5.00 to \$8.50 each as to size. Calves changed hands at from \$3.50 up to \$10.00 each, an extra fine one bringing \$27.00. Shipments of live stock from Canada to Great Britain for week ending September 18th, 1882, as reported by U. H. Chand-

ler, insurance and shipping agent, are as follows:—SS. "Dominion" to Liverpool, 280 cattle, 550 sheep; SS. "Cornwall" to Bristol, 550 cattle; SS. "Buenos Ayren" to Bristol, 550 cattle; SS. "Ocean King" to London, 373 cattle, 220 sheep; SS. "Colina" to Glasgow, 318 cattle. From Boston. SS. "Iowa" to Liverpool, 58 cattle; SS. "Milamed" to London, 70 cattle, 479 sheep. Total this week, 1,775 cattle, 1,249 sheep. Total last week, 1,732 cattle, 1,431 sheep. Total to date, 33,603 cattle, 62,675 sheep. Total to date last year, 34,883 cattle, 47,856 sheep.

DRUGS AND CHEMICALS.—During the week our market has maintained a steady position with a fair demand all round for all ordinary lines of goods. Bleaching Powder is scarce, and if anything higher from first hands. In other lines the market is, generally speaking, well supplied. Quinine fluctuates up and down in New York a few cents almost daily, but here there is no change. Opium continues firm. The English Chemical market by last reports was dull, but no change of moment had occurred in prices. Caustic was expected to be lower. Soda crystals were a shade easier.

DRY GOODS.—Early in the week business was slack, but yesterday and to-day a fair number of buyers were to be met with, and the different warehouses were busy at work. The general tone of the trade strikes us as being of a cheerful character. Remittances, while not fully up to expectations, are on the whole fairly satisfactory. The city retail trade, now that the people who spend their summer away have returned, are busy, and the prospect of a healthy fall trade seems to be beyond a doubt.

DAIRY PRODUCE.—The market for both creamery and dairy butter has continued to rule quiet. Choice creamery has sold at 22½c, and some holders are asking higher figures for fancy fresh makes. Eastern Townships butter has changed hands at 21½c and 21½c, and there has been rather more inquiry for best grades of butter, generally, for export to Europe. It is believed by some in the trade who have had travellers out, that the production of butter is really below that of last year, except at one or two points, and that the make of cheese has been greater. A few lots of Western butter have been taken this week for the Quebec and Lower Ports traders. Secondary qualities of butter continue to suffer neglect, but holders of either choice or secondary stuff are not pressing sales. The shipments of butter to Great Britain from Montreal since May 1st, the commencement of the season, aggregate 17,205 pkgs., against 59,645 pkgs. for the corresponding period last year, showing the decrease of 42,440 pkgs. Cheese has not sold to any extent on this market during the week. One fancy lot of white brought 11½c, but that was the only sale reported over 11½c. July makes are worth 10c to 10½c as to quality, and August 11c to 11½c. At Ogdensburg 600 boxes were sold to a Montrealer at 11½c to 11 5-16c, the balance of the offerings going at 11½c. Advices from London, Ont., state that at the cheese market held there on the 9th 24 factories offered their cheese, 8,390 boxes. Sales were reported of 1,850 boxes at 11c and 300 boxes on private terms. The New York market is strong and 4c higher, at 11½c. The exports of cheese at this port from May 1st, the commencement of the season, amount to 436,910 boxes, against 371,395 boxes during the corresponding period in 1881, which show an increase of 65,515 boxes. Advices from Liverpool quote cheese at 5½s 6d to 57s.

FISH.—There is very little Fish on the market, none coming in of any account, and consequently business is light. Dry Cod is very scarce, and demand is checked by high prices, selling at \$5.80 to \$6.00. Cape Breton Herrings are unchanged at \$5.60 to \$5.75 for No. 1. North Shore Salmon is easier at \$18.00 to \$21.00.

Malpeque Oysters are arriving, and selling freely at \$2.00 to \$3.00 per barrel.

FRUITS.—Receipts of all kinds scarce, demand good, chiefly for peaches, and as arrivals are light prices are firmer. Baskets at \$2.50 to \$2.75, and crates \$3 to \$4. Apples—Market much better than last week owing to most of poor stock having been worked off and the supply being small. Sweets selling at \$2.25, Sour \$2.50 to \$3.50 according to kinds. Shipments to Liverpool this week cover about 400 brls. Bartlett pears in good demand at \$9 to \$11 per brl., and Flemish Beauties \$5.00 to \$6.00 per brl. American pears in 4 brls sold from \$5.00 to \$7.00. Plums are \$1.25 per basket. Candie grapes 9c to 10c per lb., Concord at the same figures. The first consignment of Malaga grapes expected to arrive early next week. Red Bananas range from \$2.50 to \$4.00 per bunch. Aspinwalls from \$5.00 to \$7.00. Lemons are scarce at \$4.50 to \$5.00 per box. No Oranges in the market. Valencias, considerable move owing to report of damage to crop by rain. Sales of about 6,000 half-boxes to arrive by first steamer made at 8½c to 9c.

FLOUR AND GRAIN.—The English breadstuffs markets were dull and again weaker this week. Imports into Great Britain the past week were 420 to 425,000 qrs. of wheat, 75 to 80,000 of corn, and 125 to 130,000 brls. of flour, a decrease compared with previous week's imports of 75,000 qrs. wheat, 225,000 qrs. corn, and 20,000 brls. of flour. The London Times summarizing the result of the season's harvest says:—"We usually had to report a deficiency either in Europe or America. This year there is absolutely none. The world has over an average harvest, and with such a harvest the year is likely to be one of cheap abundance." In Chicago to-day, wheat and corn closed one cent lower than yesterday. The local market for flour has been very dull and weak, and quotations are considerably reduced. Grain has been dull also, and quotations are more or less nominal pending freer arrivals of the new crop. Our quotations are for old wheats; new is about 5c lower all round.

FURS.—Business brisk, houses very busy getting up orders.

GROCERIES.—Teas are in moderate request for desirable qualities of Japans. Prices are without special change. China Green and Black Teas remain quiet. Sugars.—Quotations just about as last reported for Granulated and most kinds of Yellows. West India Grocery grades dull. Molasses.—Barbadoes maintains its value; Antigua and Trinidad dull; Syrups of good quality scarce and in demand. Coffees.—Show no change; light business. Rice steady. Spices. Pepper firm at 15½c to 16½c; Pimento rather higher. Nutmegs firm. Fruits.—Reports of damage to crop in Malaga by rains has made raisins firmer; also at Demia there is an advance in quotations. From Greece currants are reported about 3s. sterling higher than at the opening. Sultanas and figs (Glenic) in diminished supply and firm. Grenoble Walnuts held prospectively at extreme prices.

HARDWARE AND IRON.—Buyers of hardware have been less numerous this week, and one reason is that Western men have been delaying their visits until after their local Exhibitions are over. Prices of both shelf goods and heavy hardware are steady. The advance in manufacturers' prices of cut nails previously noted has been followed by a greater advance to consumers purchasing on time, who are charged 15c above our quotations, which latter represent manufacturers' prices to cash customers. Pig-iron has sold in small quantities at full prices, the demand being chiefly from the West. The Scotch market is very firm, and the prospects of lower prices this fall appear slight, as we know of several good city orders being re-

fused by makers both for present and future delivery. The stock of pig-iron here is not large, and it is in fewer hands than last year. Several vessels arrived this week with iron, but the cargoes were mostly sold to arrive; one steamship, the *Concordia*, brought 2,000 tons. Warrants are quoted by cable at 69s 11d. For manufactured iron there is a fair demand here at firm prices. Late English advices quote Crown bars higher at £6.10 to £6.15. Hoops and sheets on the English market are very scarce, and it is reported that it will be difficult to fill Canadian orders for shipment this fall. Makers of bars are well employed, and prices are fully maintained. The market for tin plates is about steady. On the other side good cokes are worth 16s 6d and charcoals 15s. Ingot copper had advanced £2 to £3 within the week. Here Canadian iron is now quoted at 19½c to 20c, and B. S. English at 19c. Ingot tin is firmer in both London and New York, and stocks in the latter city are unusually light. Former prices are quoted here.

HIDES AND SKINS.—Hides are very stiff and supply scarce. Prices have advanced ½c per lb., now quoted at 10c, 9c and 8c respectively for Nos. 1, 2 and 3, figures to tanners 1c per lb. more. Western *Hides* sold at 10½c to 10½c. *Sheepskins* 80c. *Lambskins* 90c.

LUMBER.—Nothing new to report in Lumber. There is a moderate demand with firm prices;—profits are light as the competition in selling is very great; there being many more in the business than can find profitable employment. Some have evidently profited by the steady rise of lumber during the past three or four years, but should a depression come their occupation would be gone. Three-fourths of the business is done on the arrival of cargoes, at an advance of 2½c to \$1 per M on mill prices, adding freight. Of course lumber that has to be stored, sorted and seasoned commands better prices, but the trade is much hurt by *Scalpers*, who peddle out cargoes on dock without the expense of yarding or storage.

LEATHERS.—Business generally quiet, no large transactions occurring. Market is firmer, prices of many sorts advanced, which has been expected for some time, owing to rise in price of hides and small receipts and light stocks. Light, heavy and grained uppers are in better demand, stocks light, prices firmer. No. 1 sole and Canada calf are very scarce; measured leathers are tending upwards. *Splits* selling at 29c to 30c. Colored leathers move rather slowly at former prices.

PETROLEUM.—The demand is lighter than usual at this season, and prices are unchanged both for crude and refined; the former may be quoted at \$1.40 per bbl. f.o.b. *Petrolia* in bulk; the latter 15½c London or 12½c Montreal for car lots. Smaller quantities proportionately higher.

OILS.—*Cod* is in good enquiry but scarce and higher. One round lot sold at 63c, but questionable if purchase could be repeated, now quoted at 63c to 65c. Good *Straw Seal* held at 67½c, some dark might be obtained at 65c, ordinary *Pale* 70c. *Steam Refined* sold at 72½c, new lots now arriving held at 75c. *Cod Liver* is very scarce on the spot, and most of that to arrive has been placed. Sales were at \$1.72½, held for \$1.75.

PROVISIONS.—Business in *Hog* products quiet owing to break in Chicago; sales confined to filling small jobbing country orders. *Western Mess Pork* at \$24 to \$24.50, *Canada Short Cut* scarce at \$25 to \$25.50. *Lard* in hails going at 14½c to 15½c for Canada and American. *Hams* and *Bacon*—Little or nothing doing. *Eggs*—Business flat, quotations lower, at 19c to 21c according to freshness.

SALT.—In moderate demand at former figures. **Wool.**—Decidedly stronger, advance in high class kinds of 2c per lb, fine Australian being

worth 20c to 31c; in the lower grades an advance of 1c has to be noted. *Capes* are stronger, nothing good to be had under 18c.

AMERICAN MARKETS.

Boston, Sept. 14.—*Flour*, in good demand, Spring Wheat Patents scarce, leading brands meet with ready sale at full prices. Superfine selling at from \$3.75 to \$4; Extras \$4.50 to \$6, including choice *Bakers* \$5 to \$7. Winter Wheats selling at from \$5.50 to \$6.50; Spring Wheat Patent from \$7.25 to \$8.75; and Winter patents from \$6.25 to \$7.25. *Cornmeal* in fair demand at from \$3.70 to \$3.75. *Oatmeal* sells at \$7 and \$8 for common and fancy. *Hay*, choice old hay firmer. Considerable new received, and sales at from \$17 to \$19. Choice old hay sells at from \$20 to \$21 per ton, medium from \$15 to \$19. *Butter*, choice is firm, prices well sustained. Sales of choice at from 30c to 31c, and fair to good at from 25c to 29c. *Cheese* firm, at from 11½c to 12c for choice, 10c to 11c fair to good. *Eggs* selling at from 23c to 24c for Canada and Eastern. *Canada Pans* in good demand at from \$1.25 to \$1.30. *Potatoes* arriving freely, sales at from \$2.75 to \$3 per bbl.

Chicago, 2.00 p.m.—Wheat, Oct., 94c; Nov., 93½c. Corn, Oct., 60½c; Nov., 57½c. Oats, Oct., 30½c; Nov., 56½c. Pork, Oct., \$19.70; Nov., \$19.10. Lard, Oct., \$11.30; Nov., \$11.27½.

New York, 2.00 p.m.—Wheat, Sept., \$1.08½; cash \$1.08½; Oct., \$1.08½; Nov., \$1.10½; Dec., \$1.11½. Corn, Sept., 77c; cash, 76c; Oct., 73½c; Nov., 69½c; Dec., 65½c.

Milwaukee, 1.00 p.m.—Wheat, Sept., \$1.98½; Oct., \$1.95½c; Nov., \$1.93½c.

ENGLISH MARKETS.

London, Sept. 14, 1882.

(Beerholm's Advices.)—Floating Cargoes—Wheat better tone; Corn nothing offering. Cargoes on passage—Wheat higher price asked but no advance established. Cargoes on passage quiet; London mixed American corn 31s. November and December sold 23s 6d. Fair average No. 2 Chicago Spring 39s to 39s 6d. Weather in England cooler and fine. Continent fine. Liverpool Wheat on spot firmer; Corn quiet but steady. No. 2 Red Wheat 42s.; prompt, 42s. Amount of Wheat flour on passage for U. K. 2,200,000 qrs. Corn 140,000 qrs. Paris, Wheat and flour firmer.

TORONTO WHOLESALE MARKETS.

Toronto, Sept. 14, 1882.

There is mental reservation in the statement that the business of this Fall, in all manufactured goods and articles of commerce, will be very large. And the aggregate profits will be as entirely satisfactory. But this favorable condition has rebates. The profits of the current season are not going to be net, or coming on well-balanced books, in every case. The summer season just passed has been fairly profitable. But it comes just after two consecutive seasons of admitted shortness in trade. The winter of 1881-82 was a failure as far as heavy seasonable goods were concerned, owing to the mild weather. And the Spring of 1882 was also exceptional for cold inhospitable weather till the Spring was lost. There are thus two recent seasons whose deficits will have to be brought up by the increase of trade expected now. This increase, as I remarked, is pretty well assured. For it is not alone the merchants who appreciate the drawback caused by light sales last winter, but the customers who are just so much more worn bare of winter goods, which must be furnished this winter. And the observation is perfectly accurate, now that tweeds, woollens, and grey

cottons are all safe and good stock. Our granaries are still full, and wheat and barley not yet on the market to any extent. Millers are losing control of the wheat market, which is gratifying to export prices. The financial situation is easy. Money is plenty, and the banks will not ask increased rates of interest on loans. It is expected that the advances to move the crop will be large, but liberality will prevail. Discounts are 6½ and 7 per cent. Commercial exchange is made at 8½ per cent. Payments on account of business are said to be very fair, and are expected to continue so for some time, at least. But it has not passed unnoticed that a certain class of defaulters has sprung into action who will embarrass trade. Those are men who have obtained credits without giving anything like a fair promise of paying for what they got, and it is a fact that during August a comparatively large number of troublesome cases have occurred.

FUEL.—The coal dealers have given way to some extent in their competition. Anthracite is now quoted at \$5.75 to \$6. The quantity of coal received by water this season is 15 per cent. less than it was for the same period last year.

COAL OIL.—There is no change in oil; American is still quoted at 23c for prime, and 25c for Water White. At *Petrolia*, Crude is \$1.35 and \$1.40 per gallon. Canadian refined is sold at 18c per Imperial gallon here, and 15c at *Petrolia*.

FREIGHTS.—There is no change since last week; and not much remark made. There has been very little requirement for railway accommodation so far this fall, and the increased rates are not felt yet.

FLOUR AND MEAL.—There has been very little doing in flour transactions yet. But the market has been changed. It is reported that new wheat flour has been sold as low as equal to \$5.05 in Toronto. Other sales reported, however, were at \$5.25. There is no new standard Superior Extra recognized here yet. Flour is in light supply. *Oatmeal* continues dear, at \$6.25 a barrel; and *Cornmeal* in light supply at \$4.25. *Bran* has been bought, by the car, at equal to \$14 here.

WHEAT.—There is no new wheat coming in yet by car lots, and prices are irregular and weak. The latest reported sales of new wheat here was at \$1.04. But it has been selling at 90c and 95c on the street. It was thought two weeks ago that No. 2 Fall Wheat would probably be worth \$1, but the Liverpool markets are dragging everything down. The stock of old wheat here is probably not over 20,000 bushels at the present time. Spring Wheat is still taking the lead in price. There is no new Spring Wheat offering, but old No. 2 is worth \$1.19; old No. 2 fall is worth \$1.14.

COARSE GRAINS.—It is impossible to give any idea of what *Barley* will be in price, as buying has not commenced, beyond a few loads on the street. The classification will not be difficult, as there is a great deal of the grain discolored, and some of it sprouted. The money to be realized from *Barley* will be far short of what it was last year. *Oats* came in pretty freely till the price went down to 40c and 44c. The supply has fallen off and the price has advanced to 47c. *Oats* are nominally 75c to 80c. *Rye* is nominally worth 65c.

LIVE STOCK TRADE.—There has been very little change in values of cattle and lamb since last reporting. The receipts of cattle for local consumption have been large this week, and all were not sold. This has weakened prices, and sellers have to make concessions. Good butchers' cattle are bought at 4c to 4½c; second class 3½c to 4c. Cattle for export are still

bought at 5½c to 6c. The condition of the cattle is improving. Sheep are not offering largely yet, at prices from 4½c to 5c. Lambs are bringing higher prices; best \$4.27 to \$4.50; second \$3.50 to \$4.00. Hogs are weak at 7c live weight.

GROCERIES.—There is a very good business being done now, and the trade is profitable. There is no change in quotations. Fruit is still good stock. New Valentias are quoted worth 10½c to 10¼c. There is no extra movement in sugars, and prices are unchanged; Scotch refined, 7½c to 8c; Paris lump, 10½c to 10¼c; standard granulated, 9½c to 9¼c; Canadian refined, 7½c to 8½c; Porto Rico, 7½c to 7¼c for dark to fair, and 8c to 8½c for bright to choice. *Tobaccos*, dark, 38c to 40c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 70c to 80c. *Fish* is scarce and not in demand; dry cod \$6 to \$6.50. There is no trout nor sardines in the market.

DRUGS AND CHEMICALS.—The drug business is grown more active in common with other branches of trade. Dye Stuffs are active, with all sorts of heavier goods. Cattle fish bone, 55c per lb; Balsam, 48c per lb; Camphor, 37c; Cubeb Berries, 63c; Gum Arabic dearer, 20c to 37c. Aloes, Cape firm, 20c and 25c; Borax, 20c; *Opium*, scarce and is advancing in value, \$5.10 to \$5.25; Castor Oil, 10½c to 11c; Sweet Almonds, 60c per lb; Juniper Berries, 65c per oz. Oil Lemon, \$3.75 to \$4 per lb; Peppermint, \$3.75 to \$4.50; Quinine, another advance is expected to present prices, Howard's, \$2.65; German, \$2.40; Alcohol, \$2.95 cash; Morphine, \$3 to \$3.10 per oz.; Cream of Tartar, 30c; Turpentine, 80c to 85c; Linseed Oil, 72c for raw, 76c for boiled; dye stuffs are quiet; Nfld. Cod Liver Oil, \$1.75 per gal; Norwegian lower at \$3.50. Santonine \$6 per lb. Heavy chemicals are more active and a good business is promising.

PROVISIONS.—Business is good. But already the trade is seeing that there will be a change in meats. The change in pork is giving way, and the prospects for cheap corn will be also for cheap pork. Butter is still high; lb rolls 22c to 24c; farmers dairy 18c to 19c; and inferior 13c to 15c. Eggs in case 17c. Bacon is scarce and still dear; long clear 13½c to 14c; Cumberland cut 12½c to 13c; rolls 16c; canvassed shoulders 13½c; canvassed racks and bellies 15c. Cheese is easier at 11c to 11½c. Pork in small supply at \$25 and \$25.50 for small lots. Hams are in moderate demand and dear, smoked 15½c to 16c; pickled 13½c to 14c. Lard scarce at 15½c for Canadian, 16c for American.

OTHER PRODUCE.—Potatoes have continued about the same during the week, selling at 75c to 85c a bag. Apples are plentiful and still command fair prices; good cooking apples selling at \$1.75 to \$2 a barrel. Fine American apples are \$2.50. Poultry is in limited supply; chickens are worth 60c a pair; fowls 70c per pair; ducks 80c per pair; and turkeys \$1.25 to \$1.50. Hogs are still scarce and bring \$9.50 to \$10. Butchers meat is still high, any ordinary cuts being 12½c to 16c. Garden produce is in fair supply and cheap; cabbages 25c to 50c a dozen; tomatoes 50c to 60c a bushel. Hops are reported in some small lots and selling at 35c to 40c.

HARDWARE.—The trade keeps strong and prosperous. Prices have been maintained now for some months at high figures, compared with seasons past, and profits have been liberal. All manufactured metals are in demand. The price of nails is kept at the old figures, although dealers say the market would warrant another 10c per keg. The prices now, per keg of 100 lbs, 10d to 60d \$2.95 to \$3.10; 8d to 9d \$3.10 to \$3.20; 6d to 7d \$3.20 to \$3.30; 4d and 5d \$3.30 to \$3.40; 3d \$3.50.

HIDES AND SKINS.—There is a good demand for Hides; green cows are 8½c, steers 9½c; cured cows 9c, steers 10c. Lambs and Pelts have

advanced another 5c, and are now worth 85c to 90c. *Calfskins* nominal at 13c to 15c for cured. Tallow keeps scarce and dear at 9c to 9½c. Wool is unchanged at 20c for fleece; 27c for Supers; 29c to 32c for Extra; 32c to 34c for fine Canadian wools.

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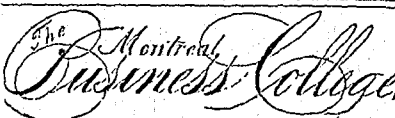
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SINGLE FARE
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The tickets will be good on regular passenger trains and passenger cars attached to train leaving Brockville at 7.15 a.m., arriving at Kingston, 10.45 a.m., returning from Kingston at 6.00 p.m., arriving at Brockville at 9.30 p.m.
Also, Trains leaving Belleville 8.00 a.m., arriving at Kingston 11.20 a.m., returning from Kingston 6.55 p.m., arriving at Belleville 9.15 p.m.
Judges and Exhibitors can obtain return tickets to Kingston at single fare from the 14th to the 23rd September, good to return to September 26th.
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 —o—
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 —o—

SEALED TENDERS, addressed to the under-
 signed and endorsed "Tender for work at Ste.
 Anne," will be received at this office until the
 arrival of the Eastern and Western mails, on TUES-
 DAY, the 19th day of SEPTEMBER, instant,
 for the excavation of a channel—principally through
 rock—in the bed of the river on the up-stream side of
 the new canal works at Ste. Anne.

A plan, showing the position and section of the
 proposed channel and specifications of the work to
 be done, can be seen at this office, and at the office
 of the resident Engineer, at Ste. Anne, on and
 after FRIDAY, the 8th instant, where printed forms
 of tender can be obtained.

Contractors are requested to bear in mind that
 tenders will not be considered unless made strictly
 in accordance with the printed forms and—in the
 case of firms—except there are attached the actual
 signatures, the nature of the occupation and resi-
 dence of each member of the same; and, further,
 an accepted bank cheque for the sum of \$1 000 must
 accompany the tender, which shall be forfeited if
 the party tendering declines to enter into contract
 at the rates stated in the offer submitted.

The cheque or money thus sent in will be returned
 to the respective persons whose tenders are not
 accepted.

This Department does not, however, bind itself to
 accept the lowest or any tender.

By order,
 A. P. BRADLEY,
 Secretary.

Dept. of Railways & Canals,
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*To Messrs W. Lewis & Co
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August 12 1878

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 I now report it to be free from fusel oil, and all other, such as
 compounds injurious to health, and that it is in every respect
 a sample of a choice spirit, and of such a nature as I can
 recommend for use medicinally when an alcoholic stimulant
 is indicated.*

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

Yours truly

G. P. Woodward M.D. M.R.C.S.

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British North America	£50	\$ 4,866,666	\$4,866,666	\$ 1,215,000	3	103 103 1/2
Canadian Bank of Commerce	\$ 50	6,000,000	6,000,000	1,400,000	4	143 144 1/2
Dominion Bank	50	1,000,000	1,000,000	461,000	4	214 215 1/2
Du Peuple	50	1,600,000	1,600,000	240,000	2 1/2	87 88 1/2
Eastern Townships	50	1,500,000	1,381,568	220,000	3 1/2	119 1/2
Exchange Bank	50	500,000	500,000	200,000	4	180
Federal Bank	100	1,500,000	1,500,000	300,000	3 1/2	153 156
Hamilton	100	1,000,000	751,551	100,000	4	120 124
Hochelaga	100	680,200	680,000	20,000	2 1/2	95 96
Imperial Bank	100	1,000,000	996,000	175,000	3 1/2	145 146
Jacques Cartier	25	500,000	500,000	0	3	120
Maritime	100	693,000	697,803	0	0	50 50
Merchants' Bank of Canada	100	5,798,267	5,615,673	750,000	3 1/2	129 131
Maisons Bank	50	2,000,000	2,000,000	250,000	3	130 132
Montreal	200	12,000,000	11,899,200	6,500,000	3 1/2	210 210 1/2
Nationale	50	2,000,000	2,000,000	150,000	3 1/2	70 70 1/2
Ontario Bank	100	1,500,000	1,500,000	325,000	3 1/2	123 128
Quebec Bank	100	2,500,000	2,300,000	85,000	3 1/2	117
Standard	50	734,400	734,355	25,000	3 1/2	116 115 1/2
Toronto	100	2,000,000	2,000,000	1,000,000	8	194 191
Union Bank	100	2,000,000	2,000,000	15,000	2	95
Ville Marie	100	500,000	461,988	0	2 1/2	100 105
Building and Loan Association	25	750,000	748,255	0	3 1/2	163 140 1/2
Canada Cotton Co.	100	0	0	0	5	125 141
Canada Landed Credit Co.	50	1,500,000	663,990	120,000	4 1/2	122 123 1/2
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	900,000	6	230
Dominion Savings & Inv. Co.	50	800,000	717,250	80,000	4	120
Dominion Telegraph Co.	50	711,709	1,000,000	0	2 1/2	96
Dundas Cotton Co.	100	0	0	0	6	118 125
English Loan Co.	100	2,014,100	295,847	3,505	4	127 128
Farmers' Loan and Savings Co.	50	1,067,250	611,430	63,000	4	130
Freehold Loan & Savings Co.	100	1,060,400	890,080	234,024	5	177
Hamilton Provident & Loan Society	100	1,000,000	367,700	170,000	4	125
Hudson Cotton Co.	100	0	0	0	0	161 1/2
Huron & Erie Sav. & Loan Soc.	50	1,000,000	998,150	245,000	4	161 1/2
Imperial Savings and Investment Soc.	50	600,000	563,950	60,000	4	110 1/2
London & Can. Loan & Agency Co.	50	4,000,000	560,000	143,000	3 1/2	137
London Loan Co. of Canada	50	434,700	300,950	17,432	4	116
Manitoba Loan	100	518,900	0	0	6	120 1/2
Montreal Telegraph Co.	40	2,000,000	2,000,000	0	4	131 132
Montreal City Gas Co.	40	2,000,000	1,800,000	0	5	135 135 1/2
Montreal City Passenger Ry Co.	50	600,000	600,000	0	3	158 159 1/2
Montreal Cotton Co.	100	0	0	0	10	150 155 1/2
Montreal Investment and Building Co.	50	0	403,027	0	0	67 67 1/2
Montreal Loan & Mortgage S'y.	50	1,000,000	612,532	54,000	0 3/4	105
National Investment Co.	100	1,480,000	230,000	11,500	3 1/2	10
Ontario Saving and Investment S'y.	50	1,000,000	969,000	0	4	130
Richelieu & Ontario Nav. Co.	100	1,565,000	1,565,000	163,000	2 1/2	71 72 x d
Toronto City Gas Co.	50	800,000	800,000	0	4	132 134 1/2
Union Loan and Savings Co.	50	600,000	575,000	150,000	4	134
Western Canada Loan & Savings Co.	50	1,000,000	1,000,000	390,000	5	205

WHOLESALE PRICES CURRENT—THURSDAY, SEPTEMBER 14, 1894.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.	\$ o. o.	Soda Ash.	\$ o. o.	Japan, fine to choice lb.	\$ o. o.	Spices: Cassia..... per lb.	\$ o. o.
Men's Thick Boots Wax.	2 25 3 25	Soda Bi Carb.	1 65 1 75	Japan Nagasaki.....	0 20 0 25	Mace..... per lb.	0 12 0 20
" Split	1 00 2 25	Salt Soda	1 10 1 20	Y. Hyson common to gd	0 20 0 35	Cloves..... "	0 30 0 45
" Kid Boots	2 50 3 25	Tartaric Acid	0 7 1/2 0 60	Y. Hyson fine to finest lb	0 35 0 60	Nutmegs..... "	0 60 0 90
" Buff Boots, pegged	3 00 3 75	Bleaching Powder	1 10 1 60	Gump, fair to med.	0 30 0 35	Jamaica Ginger Bl.	0 22 0 25
" Kid Brogans	1 35 1 40	Citric Acid	0 75 0 80	Gump, good to fine	0 45 0 57	Jamaica Unbl.	0 17 0 20
" Split do	0 90 1 10	Camphor Eng. Mol.	0 45 0 48	Gump, Finest	0 60 0 65	African..... "	0 10 0 12
" Buff Congress	1 50 2 25	" Am. Ref.	0 35 0 40	Gupe, med. to gd	0 27 0 35	Pimento..... "	0 10 0 12
" Buff & Pebbled Bals.	1 75 2 25	Gum Arabic, per lb.	0 20 0 25	" Fine to finest	0 40 0 60	Pepper..... "	0 15 0 15 1/2
" Split do	1 35 1 75	" Traj.	0 45 0 80	Twankay com. to gud.	0 15 0 20	Mustard, lb. Jars.	0 18 0 20
Shoe Packs	1 10 2 10	Coppers per 100 lbs.	0 95 1 00	Oolong..... "	0 30 0 55	" 1 lb.	0 24 0 25
" Split Bals.	0 90 1 10	Blue Vitrol.	0 5 1/2 0 7	Cougot common	0 30 0 55	Rice: Arracan, & p. 100 lb.	0 30 0 30
" Prunella do	0 50 1 50	Dry Goods.		" med. to good.	0 25 0 34	Sago..... per lb.	0 05 0 05 1/2
" Inferior do	0 45 0 50	Flour.		" fine to finest.	0 33 0 62	Tapioca, Pearl.	0 5 1/2 0 6
" Cong. do	0 50 1 25	Superior Extra	5 50 5 60	Souchong common	0 20 0 27	Flake.	0 05 1/2 0 07 1/2
" Buskins. do	0 90 0 75	Extra Superfine	5 40 5 45	" med. to good	0 27 0 36	Glass.	
Misses' Pebbled & Buff Bals	0 90 1 15	Strong Bakers	6 00 6 50	Fine to choice	0 35 0 68	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	1 90 2 00
" Split Bals.	0 75 1 00	Do American	7 25 7 75	Coffees, green Mocha per lb.	0 29 0 34	10 x 12 1/2 x 14.....	0 20 0 20
" Prunella do	0 60 1 00	Fancy	0 00 0 00	Java.....	4 18 0 25	12 x 16 1/4 x 20.....	2 00 2 10
" Cong. do	0 60 0 70	Spring Extra	5 40 0 00	Capa.....	0 12 0 14	18 x 24.....	2 30 2 40
Childs' pebbled Buff B's	0 60 0 90	Spring Fine	4 70 4 55	Jamaica.....	0 12 0 16	Hardware.	
" Split Bals.	0 50 0 60	Fine	3 55 3 70	Rio.....	0 10 0 14	Ztn: Block, per lb.	0 20 1/2 0 27
" Prunella do	0 50 0 75	Middling	3 15 4 00	Singapore & Ceylon	0 20 0 25	Grain.....	0 20 1/2 0 27
Infants' Cocks, or doz.	3 75 6 50	Pollards	3 20 4 00	Chicory	0 12 0 12 1/2	Copper: Ingot.....	0 15 1/2 0 20
Dairy Produce.		Ont. Bags.	2 50 2 85	Sugars, (Cks. & Brs.)		Sheet..... per lb.	0 25 0 24
Creamery, choice select'ns.	0 22 0 22 1/2	City Bags.	3 40 3 50	Porto Rico..... per lb.	0 7 1/2 0 8 1/2	Cut Nails: 3 in. to 6 in.	
Townships, new	0 22 0 21	Oatmeal.	5 75 6 00	Cuba.....	0 7 1/2 0 7 1/2	Nett, 30 days, or 7 p.c. added	
" choice line dairies	0 60 0 00	Comm'n.	4 25 4 30	Barbadoes..... per lb.	0 7 1/2 0 08	Hot Cut 2 1/2 in. or Can. Pat'n	
Brockville, new	0 13 0 20	Bran, per ton.	16 00 15 00	Yellow Refined.....	0 7 1/2 0 8 1/2	2 1/2 & 2 3/4 ins. "	2 30 0 00
" choice line dairies	0 00 0 00	Grain.		Cubes.....	0 10 0 10 1/2	2 & 2 1/2 ins. "	3 05 0 00
Morrisburg, new	0 19 0 20	Canada White, No. 2.	1 16 1 19	Granulated	0 09 1/2 0 09	1 1/2 & 1 3/4 ins. Am.	5 55 0 00
" choice line dairies	0 00 0 00	" Spring No. 2.	1 20 1 25	Syrups—Extra. imp. gal.	0 55 0 70	1 1/2 ins.	3 20 0 00
Western Dairy new	0 17 0 18	" Red Winter	1 10 1 35	Cooc.	0 06 0 06	1 1/2 & 1 3/4 Cold Cut, Can.	3 30 0 00
" old butter, per lb	0 00 0 00	Extra White Michigan	0 00 0 00	Fair.	0 07 0 08	1 1/2 ins.	3 50 0 00
Kamouraska	0 00 0 00	White Michigan, No. 1.	0 00 0 00	Molasses (Barbadoes).	0 57 0 60	2 1/2 ins.	3 20 0 00
Cheese, fair to choice	0 10 1/2 0 11 1/2	Red Winter, No 2 Toledo	1 08 1 10	Trinidad.	0 45 0 55	2 1/2 & 2 3/4 ins. "	3 50 0 00
Drugs & Chemicals.		Spring, Chicago No. 2.	1 08 1 09	Fruit: Loose Muscatel, new	2 45 3 50	2 1/2 & 2 3/4 ins. "	3 50 0 00
Aloes Caps.	0 20 0 00	Spring, Milwaukee No. 2.	1 14 0 00	Layers in boxes.	2 60 2 90	3 in. to 4 1/2 "	3 20 0 00
Alum.....	1 85 1 90	Oats, New	0 37 0 40	Sultana.....	0 10 0 12	Cut Spikes, all sizes.....	3 05 0 00
Borax.....	0 15 0 17	Barley	0 00 0 00	Seedless.....	0 09 1/2 0 11 1/2	Finishing Nails:	
Castor Oil.....	0 10 0 10 1/2	Peas..... per 60 lbs.	0 98 0 95	Valentia..... per lb.	0 00 1/2 0 01	1 in. to 1 1/2 in. p. 100 lb. kg	5 45 0 00
Caustic Soda.....	2 20 2 50	Kye.....	0 72 1/2 0 75	Currants.....	0 06 0 7	1 1/2 in. to 2 1/2 in. "	4 45 0 00
Cream Tartar.....	0 31 0 34	Corn in bond.....	0 55 0 87	Prunes.....	0 06 0 12	2 in. and up "	8 70 0 00
Epsom Salts.....	1 25 1 40	Flax Seed, prime.	1 20 1 30	Figs.....	0 07 1/2 0 08 1/2	Tobacco Box Nails:	
Extract Logwood.....	0 09 0 10	Groceries.		Il. S. Almonds.....	0 06 0 00	1 1/2 in. to 2 1/2 in. p. 100 lb kg	3 90 0 00
Indigo Madras.....	0 85 1 00	TFA, (H.C.H. & Cad.)		S. S. Tarragona.....	0 15 0 17	2 1/2 " 2 " "	8 55 0 00
Madder.....	0 12 1/2 0 13 1/2	Japan, com. to med. lb.	0 17 0 24	Walnuts.....	0 09 0 11	2 1/2 " 2 " "	8 70 0 00
Opium.....	0 00 5 00	" fair to good.	0 25 0 35	Filberts.....	0 09 0 10 1/2	Nett 80 days or 7 p.c. mos.	3 90 0 00
Oxalic Acid.....	0 15 0 17			Brazils, new	0 07 1/2 0 08 1/2		8 55 0 00
Potass Iodide.....	2 25 2 30			Batty's Nabob Pickles, doz	4 00 0 09		3 05 0 00
Quinine.....	2 70 0 60			" Mixed do	2 90 0 00		
				" Nabob Sauce, pts.	3 80		

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Table with 6 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes items like Tin Plate, Iron, Zinc, and various oils.

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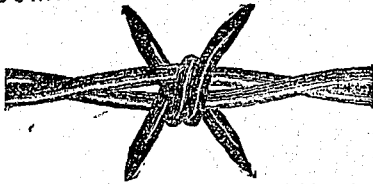
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Table with columns: Shares, Railway and other Stocks, Pd., Sept. 14. Lists various railway and stock prices.

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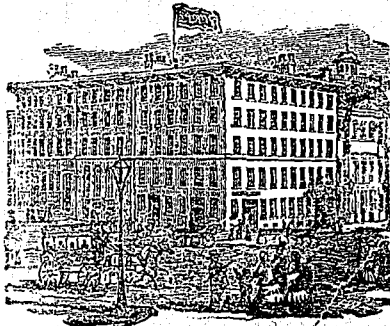
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Toronto.

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18 Toronto Street, Toronto.

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

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Solicitors in Chancery, Conveyancers, etc.

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JOHN P. NOYES, Q. C.
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Winnipeg, Man.

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

WHOLESALE PRICES CURRENT. -THURSDAY, SEPTEMBER 14, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 0 07 00	AA 33 in	\$ 0 23 00	Basswood, 1	\$ 00 00 00	Brandy: Hennessy's..gal	4 50 5 00
" A 27 in	0 06 00	36 in	0 24 00	Basswood, 2	15 00 20 00	" case	11 00 15 00
" B 27 in	0 06 00	Check, 33 in	0 22 00	Black Walnut, culls	60 00 65 00	Bisquit, Dubouché & Co.gal	3 50 3 00
" H33 in	0 08 00	Denims Blue/Grey Brown AA	0 21 00	Do do 1st & 2nd	100 90 110 00	" case	8 00 0 00
" H1136 in	0 08 00	" A	0 19 00	Do do 1st quality	110 00 120 00	Jules Duret & Co....gal	4 00 4 50
" DD	0 09 00	" B	0 17 00	Cedar, round, lineal foot	00 06 00 10	" case	9 00 9 50
" H11136 in	0 09 00	" C	0 14 00	Cedar, flat, lineal foot	00 04 00 06	Pinet, Castillon & Co.gal	2 50 3 00
" XX36 full	0 10 00	" D	0 12 00	Cedar, square, lineal foot	00 07 00 09	" case	8 00 8 50
" XX36 in, full (std'd)	0 11 00	Shirtings:		Elm, soft, 1st	16 00 18 00	Cheaper shippers....gal	2 50 2 75
" R. K. Sheeting, 8-4 plain	0 07 00	Oxford striped BX	0 11 00	Elm, Rock	25 00 30 00	" case-qts	6 00 6 50
" X	0 30 00	" C X	0 10 00	Hemlock, 1 to 3 in, M	9 00 10 00	Irish Whiskey—Roe's case	7 75 7 75
Stormont (Brown) A 30 in	0 07 00	" check B	0 13 00	Hemlock, timber, M	14 00 15 00	Dunville " case	6 50 7 00
" A A33 in	0 07 00	" C	0 10 00	Maple, hard, M	20 00 22 00	Mitchells....imp gal	2 40 2 50
" B B36 in	0 08 00	Galena Stripes	0 10 00	Soft, do	10 00 00 00	" cases	0 00 0 50
" C C38 in	0 09 00	Rogalins, Check A	0 18 00	Oak, M	60 00 65 00	Scotch Whiskey....case-qts	5 50 7 50
Canada (Grey) A 30 in	0 07 00	Check Solids A	0 15 00	Pine, clear, M	35 00 40 00	" case	5 50 6 00
" A D 22 in	0 07 00	Bags: 5-ly 16 oz. B, per bic	25 50 00	2nd quality, do	22 00 25 00	Hay, Fairman & Co.'s case	6 00 0 00
" A H 35 in	0 08 00	Park's Yarn, White	0 26 00	Shipping Culls	14 00 15 00	" case	2 20 2 75
" A C 35 in	0 09 00	" Colored	0 38 00	Mill do	7 00 10 00	Sheriff's Islay....imp gal	2 90 3 00
" A B 35 in	0 09 00	Warp White	0 28 00	Lath, M	1 40 0 00	" case	0 00 0 00
" A E 36 in	0 10 00	" Colored	0 40 00	Spruce, 1 to 2 in, M	11 00 12 00	Jamaica Rum per imp gal	3 20 3 40
Yarns:—White per lb	0 26 00	Do. Knitting Cotton Balls:		Tobacco		Geneva Spirits....imp gal	2 10 2 15
Tickets:—12 304 in	0 12 00	No. 8 Unbleached	0 49 00	Tobacco in Bond—Duty 20c p. lb	0 14 0 17	" Green cases	4 15 4 50
" BB 30 in	0 15 00	" Bleached	0 51 00	Black, Chewing in boxes	0 14 0 19	" Red cases..	8 00 8 10
" BB 30 in	0 18 00	" Colored	0 56 00	" in caddies	0 19 0 25	Champagne	
" AA 32 in	0 20 00	Paints, &c.		Mahoganies, Smoking bxs	0 21 0 27	G. H. Mumm, Dry Verzen's	26 50 32 00
Fancy Shirtings:—		White Lead, gen, 100lb br	7 00 0 00	Brights	0 35 0 45	Pommery	28 00 28 00
" Clyde Checks	0 16 00	No. 1	1 00 0 50	" caddies	0 35 0 45	J. Mumm Extra Dry	21 50 23 00
" Canada	0 14 00	White Lead No. 2	5 00 0 50	Tobacco Duty paid		Bollinger	25 25 27 00
Lybster No. 3, 30 in	0 06 00	In Oil, per 22 lbs.	1 90 2 00	Prince of Wales, brand	0 36 0 38	Piper Heidsieck	25 00 26 00
" No. 2, 32 in	0 07 00	Do., No. 1	1 60 1 80	Nelson's Navy 3's 6's & 1's	0 38 0 40	Sherries—Pomartin's	1 60 5 00
" No. 2, 35 in	0 08 00	No. 2	1 40 1 50	Black; Twist 12's	0 39 0 42	Ports—Cookburn, Smithes	
Colored Goods:—		" 3	1 20 0 00	Mahogany Chewing	0 43 0 50	& Co.'s	1 90 5 00
Denims, blue & brown	0 18 00	White Lead, dry	0 30 0 06	Solace, Common	0 40 0 44	G. R. Sandeman, Sons & Co	1 80 5 00
Checks, blue, brown, fcy	0 15 00	Red Lead	0 05 0 06	Solace Fair	0 45 0 47	Grainin's	2 10 4 00
Checks, Prince Victor	0 15 00	Venetian Red, Eng' b	1 75 2 00	" Good	0 50 0 55	Claret, (cases.)	8 50 & up
Ticking, 25in, No. 1X	0 14 00	Yel. Ochre, French	1 75 2 00	Rough and Ready, in 4 bxs	0 55 0 60	Tarragona Ports, imp gal	1 10 1 30
" 30in, No. C1	0 16 00	Whiting	0 55 0 60	Navy, 8's & 3's & 10's	0 47 0 55	Rutvie Wines...	0 80 1 50
" 30in, No. B1	0 17 00	Salt		Gold Bars, 6 and 12 inch	0 55 0 65	Can. Spirits, imp. gallon	Duty in Bond
Dundas (Grey) D 30 in	0 07 00	Liverpool Coarse, per bag	0 62 0 67	Mahogany Navy, 3s	0 45 0 50	Alcohol—	85 O. P.
" C 33in	0 07 00	Canadian per brl do	0 00 0 00	Bright Navy, 3s	0 55 0 62	" Pure Spirits "	2 72 1 05
" B 30in	0 09 00	Factory filled, do	1 25 1 45	Wines, Liquors etc.		" 50 "	2 47 0 85
" A 30in	0 10 00	Eureka factory filled, do	2 40 0 00	Ale English	2 40 2 60	" 25 U. P	1 25 0 53
" AX 36in full	0 10 00	Timber, Lumber, &c.		Domestic	0 80 1 15	Whiskeys—Family Proof	1 30 0 53
" E 30 in	0 08 00	Ash, 1 to 4 in, M	15 00 19 00	Stout: Gutunese	0 80 0 75	Old Bourbon	1 30 0 53
Tickets:—C 30 in	0 15 00	Birch, 1 to 4 in, M	25 00 00 00	" Domestic	2 35 2 45	Rye, Toddy, Malt	1 31 0 53
D 30 in	0 18 00		20 00 00 00	" 5 years old	1 50 1 55	" 6 "	1 60 0 75
B 30 in	0 20 00			" 7 "	1 45 1 50	" 7 "	1 70 0 83
A 30 in	0 20 00				0 70 0 00		1 80 1 93

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

S. R. PARSONS,
FURNITURE ROOMS,
 437 & 439 NOTRE DAME ST.
 The Latest Styles of PARLOR, DINING ROOM and BEDROOM FURNITURE, of best quality.
 Inspection invited.

PROVINCIAL EXHIBITION
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 SEPTEMBER 14th to 23rd.
 AGRICULTURAL and INDUSTRIAL

\$25,000 in PREMIUMS.

Ample grounds and magnificent buildings for the display of Live Stock, Manufactured Articles, Agricultural Implements and Machinery in motion.
 The Exhibition will be open on the 14th September; Cattle and Live Stock will come in on the 18th, on and after which date the Exhibition will be complete in every detail.
 Reduced rates are offered by all the principal Railway and Steamboat Companies.
 Exhibitors will please make Entries as early as possible.
 For Prize Lists, Blank Forms of Entry and all information, apply to the undersigned.
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OILS
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BULK & SHELL OYSTERS,
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FINNAN HADDIES,
 ALL KINDS OF
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 CANNED GOODS,
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FRESH EXTRA SCALED SALMON. HERRING
 (Mediums).
 Consignments now Arriving
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USE
Strachan's Gilt Edge Soap.



EACH BAR WEIGHS 1 LB.

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. \$4,660,161
 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. 59,351
 8. Number of Policies issued for the year, 2257, for 4,157,165
 9. Total Policies in force at date, 13,995, upon 11,498 lives, for 25,024,270
 New Business exceeds a fourth of the returns for 1880 of 23 licensed Companies.
 Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada.
Bonus Additions to Life Policies for past fifteen years have added \$875 to each \$1,000 of original Assurance. **Cash Profits** for same period have been 35 to 39 per cent. of all premiums paid according to age at entry.

MONTREAL BRANCH, . . . 180 ST. JAMES STREET.
 J. W. MARLING, P. LAFERRIERE,
 Manager for Pro. of Que. Inspector of Agencies.
 JAMES AKIN, Special City Agent.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

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

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

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

\$36,000,000

CAPITAL AND INVESTED FUNDS REPRESENTED.

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

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

All communications to be addressed to

TAYLOR BROTHERS,
GENERAL AGENTS, MONTREAL.

THE FEDERAL

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

President: D. B. CHISHOLM, Esq., Hamilton.
 Vice-Presidents: JAS. H. BEATTY, Esq.; ROBERT BARBER, Esq.
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This Company offers equitable plans of Life Insurance on favorable terms, and issues **NON-FORFEITABLE POLICIES**, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

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ASSURANCE CO.,
FIRE AND MARINE.
 INCORPORATED 1833.

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ASSURANCE CO.
 OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

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FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

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

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Office, 6 St. John Street, Corn Exchange Building.

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Head Office - - - HAMILTON, ONT.

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

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H. THEO. CRAWFORD.	R. H. JARVIS.

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Insurance.

CITIZENS
INSURANCE COMPANY,
OF CANADA.

CAPITAL, . \$1,188,000.

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

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President.—SIR HUGH ALLAN.
Vice-President.—HENRY LYMAN.
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MONTREAL.
ALFRED PERRY, late General Manager of the
Royal Canadian Insurance Co.,
AGENT for the CITY OF MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES, - CANADIAN.—Montreal Quotations, September 14, 1882.

NAME OF COMPANY	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotation per ct.
British America Fire & Marine..	10,000	5-8 mos.	\$50	\$50	126 130
Canada Life	2,500	7½-8 mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	23½	22½
Confederation Life.....	5,000	5-6 mos.	100	10	290
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	176
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	171 171½
Royal Canadian Insurance.....	20,000	5	100	25	.....
Accident Ins. Co. of North America...	2,500	6 per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	6 per ct	50	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Aug. 28, 1882.)

				Market value p. p'd up share
Briton Life Association.....	50,000	10	1	.....
British & Foreign Marine.....	50,000	50	20	£22½ £22½
Commercial Union Fire Life & Marine..	50,000	20	50	£22½ £23½
Edinburgh Life.....	5,000	10	100	.....
Fire Insurance Association.....	100,000	5	£10	60s 65s
Guardian Fire and Life.....	20,000	13	100	£67 £69
Imperial Fire.....	12,000	£7 p. sh.	100	£140 £145
Lancashire Fire and Life.....	100,000	30	20	£7 £7½
Life Association of Scotland.....	10,000	15	40	12s 6d
Lion Fire.....	500,000	..	10	13s 9d
Lion Life.....	92,000	..	10	2
London Assurance Corporation.....	85,802	48	25	12½ £60 £62
London & Lancashire Life.....	10,000	10	10	17-20 32s 6d
Liver'p'l & London & Globe Fire & Life	£391,752	70	20	£20 13s 9d
Northern Fire & Life.....	30,000	70	100	£49½ £49½
North British & Mercantile Fire & Life	40,000	56	50	£29½ £30
Phoenix Fire.....	6,722	£21 p. s.	.....	£290 £300
Queen Fire & Life.....	200,000	30	10	1 60s 61s
Royal Insurance Fire & Life.....	100,000	60	20	£2
Scottish Commercial Fire & Life.....	125,000	22½	10	1 24s 24s 6d
Scottish Imperial Fire and Life.....	50,000	6	10	1 £22 £23
Scottish Provincial Fire & Life.....	20,000	15	50	3 £14
Standard Life.....	10,000	52½	50	12 £53
Star Life.....	4,000	5	25	1½ £15

DOMINION
SALVAGE AND WRECKING CO.'Y,

HEAD OFFICE:

No. 26 HOSPITAL ST., MONTREAL.

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

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

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

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

H. HERRIMAN, JAS. G. ROSS, F. W. HENSHAW,
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METROPOLITAN MUTUAL BENEFIT
SOCIETY.

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

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Correct and full information will be cheerfully furnished on application to the General Manager, at 216 St. James Street, Montreal.

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

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

ROYAL INSURANCE CO'Y.
OF LIVERPOOL AND LONDON.

FIRE AND LIFE.
LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

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PROVIDENT MUTUAL ASSOCIATION
OF CANADA, Incorporated C. S. C., Chap. 71.

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

HIRAM J. DUCLOS, Secretary and Treasurer. JOHN HOPPER, Gen. Agent.

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

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

We especially solicit an examination of "Our Provident Class," which provides for old age. This form of protection on the mutual system is new on this continent, and its features are so well adapted to the ideas of the present age that our plan ever proved so popular.

Insurance.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE, MONTREAL.

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

MANAGER.

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

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

W. M. RAMSAY, Manager, Can.

Established 1803.

IMPERIAL

Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA;

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

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

Insurance.

QUEEN INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, £2,000,000 Stg.

INVESTED FUNDS..... £660,818.

FORBES & MUDGE,

Montreal.

Chief Agents in Canada.

SOVEREIGN

Fire Insurance Company

OF CANADA.

CAPITAL, \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

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Insurance effected at reasonable rates.

TIME-TRIED AND FIRE-TESTED.

QUEBEC

FIRE ASSURANCE CO.'Y,

ESTABLISHED 1818.

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Montreal Subscribers - - - \$3 a year
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British " - - - 10s. stg
American " - - - \$3 U.S. cy
Single copies - - - 10 cents each

Office: Exchange Bank Building,

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M. S. FOLEY, Managing Editor and Proprietor.

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North Shore Railway.

COMMENCING ON

Thursday, June, 1st, 1882.

Trains will run as follows:

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

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

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

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

All Trains run by Montreal Time.

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

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Opposite St. Louis Hotel, QUEBEC.
Canadian Pacific Railway, OTTAWA.

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

Intercolonial Railway.

Summer Arrangement.

Commencing 7th July, 1882.

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

Leave Point Levi.....	7.30 a.m.
Arrive Riviere du Loup.....	11.55 a.m.
" Cacouna.....	12.22 p.m.
" Trois Pistoles.....	1.10 "
" Rimouski.....	2.49 "
" Little Metis.....	3.58 "
" Metepedia.....	6.55 "
" Campbellton.....	7.23 "
" Dalhousie.....	8.10 "
" Bathurst.....	9.50 "
" Newcastle.....	11.22 "
" Moncton.....	2.05 a.m.
" St. John.....	6.00 "
" Halifax.....	10.00 "

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

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

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

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

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

G. W. ROBINSON,
Eastern Freight and Passenger Agent,
136 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

D. POTTINGER, Chief Superintendent.

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

GRAND PROVINCIAL EXHIBITION.

We would respectfully notify the trade generally, that it is our intention to have all our samples of Fall and Holiday Goods arranged in good season so that any one visiting Montreal during the Exhibition can select their goods at the same time. Never before have we had so large an assortment of goods, and we trust the Merchants will accept this invitation and call and examine the samples.

DEPARTMENTS.

CORN BROOMS

AND WHISKS.

Although materials of all kinds have advanced from 25 per cent to 60 per cent, we have not, *as yet*, changed our prices of *Brooms* and *Whisks* since October last, but are giving our customers the benefit of large stocks laid in previous to the more recent advances.

WOODEN WARE

AND MATCHES.

As we are the largest dealers in this line in the Dominion, merchants cannot make a mistake in entrusting their orders for anything they may want in Pails, Tubs, Washboards, Matches or small Wooden-ware in our hands. Our assortment is large, and we guarantee our prices.

BRUSHES.

Our stock is always large in this department, and we are prepared to offer great inducements to buyers.

TRAVELLING BAGS

AND TRUNKS.

We carry a very large stock in this line, and Dealers can rely on obtaining the *best styles* in the Market at *low prices*.

SMALL WARES.

Pins, Needles, Thimbles, Crotchet Needles, Knitting Pins, Hair Oil, &c., &c. Our Stock is very complete in this department.

FANCY GOODS.

Our lines in this department are so numerous that it would be impossible to give any list, but we can assure the trade that they will find the largest assortment that can be found in any one house in the Dominion.

TOYS AND GAMES.

Never before have we had this department in such good shape. We have everything to please children in Games, Books, Tin Toys, Dolls, &c., &c.

SPECIALTIES.

Clocks, Vases, Ornaments, Smokers' Goods, Desks, Cabinets, Dressing Cases, Hand Mirrors, Albums, Autograph Books, Scrap Books. Children's Sleighs, Christmas Cards, Scrap Pictures.

DRUGGISTS' SUNDRIES.

We are sole agents in Canada for Herman Tappan's Perfume. Soaps, Hair Oil, Tooth Brushes, Combs, Hair Brushes, Razor Straps, &c., &c.

To those who will not be able to visit either Montreal or Toronto, we would say that our travellers are now on the road, and we would feel obliged if dealers would kindly inspect their samples when waited upon. We shall strive to execute all orders promptly and correctly.

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