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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 23, No. 13.
NEW SERIES.

MONTREAL, FRIDAY, SEPTEMBER 24, 1886.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

Leading Wholesale Houses of Montreal.

GAULT BROS. & CO.,

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CANADIAN MANUFACTURERS,

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Of English and Domestic Manufacture.

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SLEIGH ROBES, BUFFALO, &c.,**

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We beg to notify the trade that our stock is
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Fancy Goods, Albums,
Work Boxes, Desks, Vases,
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Dolls, Toys, Games,
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BANK OF MONTREAL.

ESTABLISHED IN 1818.

Capital All Paid Up, \$12,000,000
Reserve Fund, 6,000,000

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H. V. Meredith, Assistant Inspector.
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Chatham, " London, " Sarnia, Ont.
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Cornwall, Ont. Ottawa, Ont. St. John, N.B.
Goderich, " Perth, " St. Mary's, Ont.
Guelph, " Peterboro', Ont. Toronto, " Winnipeg, Man.

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Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.

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Incorporated 1855.

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Collections made on the best terms.

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Capital Authorized, \$500,000.
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The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.

Paid-Up Capital, £1,000,000 Sterling.

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

THE MOLSONS BANK

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

FOUR PER CENT.

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

First Day of OCTOBER Next

The Transfer Books will be closed from the 16th to 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, 11th October Next

At THREE o'clock in the afternoon.

By order of the Board,

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 30th August, 1886.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Capital, \$5,799,200
Reserve Fund, 1,500,000

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Galt, Napanee, St. Johns, Que.
Gananoque, Ottawa, St. Thomas,
Hagersoll, Owen Sound, Toronto,
Ingersoll, Perth, Walkerton,
Kincardine, Prescott, Windsor.

Branches in Manitoba:

Winnipeg. Brandon.

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

Agency in New York.—61 Wall Street, Messrs. Henry Hague and John B. Harris, Jr., Agents.

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

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.

DIVIDEND No. 100.

The Stockholders of La Banque du Peuple are hereby notified that a semi-annual dividend of THREE (3) per cent. for the last six months has been declared on the Capital Stock, and will be payable at the office of the Bank, on and after MONDAY, the 6th of September next.

The Transfer Books will be closed from the 15th to the 31st August inclusive.

By order of the Board of Directors,
A. A. TROTTER, Cashier.

Montreal, 31st July, 1886.

LA BANQUE NATIONALE

Head Office, Quebec.

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

DIRECTORS.

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JOSEPH HAMEL, Esq., Vice-President.
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CANADA—Prov. Ontario—The Bank of Toronto, Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax; Bank of Montreal; Manitoba—The Union Bank of Lower Canada.

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

Correspondance respectfully solicited.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE, TORONTO.

Paid-Up Capital, \$6,000,000
Reserve Fund, 1,600,000

DIRECTORS.

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Chatham,	Norwich,	Thorold,
Collingwood,	Orangeville,	Toronto,
Dundas,	Ottawa,	Walkerton,
Dunnville,	Paris,	Windsor,
Galt,	Parkhill,	Woodstock.
	Peterborough.	

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.

THE DOMINION BANK.

CAPITAL, \$1,500,000. RESERVE FUND, \$1,020,000.

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E. B. Osler, James Scott.
Wilmot D. Matthews.

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R. R. BETHUNE, Cashier.

Banque Jacques Cartier.

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Capital Subscribed \$500,000

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OF THE

Dominion of Canada.

HEAD OFFICE, - - ST. JOHN, N.B.

Capital Paid-Up, \$321,900
Reserve Fund, 60,000

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JNO. McMILLAN (of J. & A. McMillan, Bookellers).
A. A. STERLING, Frederickton.
Agency—Fredericton. A. S. Murray, Agent.
Agency—Woodstock. G. W. Vanwart, Agent.

The Chartered Banks.

BANK OF HAMILTON.

Capital Subscribed, \$1,000,000
Reserve Fund, 300,000

HEAD OFFICE, HAMILTON.

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George Roach, Esq.

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Capital (all paid up) \$1,000,000
Reserve Fund, 210,000

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Agents in Canada, New York and Chicago, Bank of Montreal. Agents in London, Eng., Alliance Bank.

BANQUE D'HOCHELAGA.

Capital Paid-Up, \$710,100
Reserve Fund, 70,000

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A. D. PARANT, Cashier.

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THE CENTRAL BANK

OF CANADA.

HEAD OFFICE, TORONTO, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-Up, 410,000

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SAM'L TREES, Esq., Vice-President.

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C. Blackett Robinson, D. McDonald.
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A. A. ALLEN, Cashier.

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Agents in New York—Importers' and Traders' National Bank. Agents in London, England, National Bank of Scotland, London.

THE WESTERN BANK

OF CANADA.

HEAD OFFICE, OSHAWA, ONT.

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Capital Subscribed, 500,000
Capital Paid-Up, 250,000

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Thomas Patterson, Esq.

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The Chartered Banks.

THE STANDARD BANK

OF CANADA.

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

HEAD OFFICE, - - - TORONTO.

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JOHN BURNS, Vice-President.
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Bradford,	Cannington,	Markham,
Brighton,	Colborne,	Newcastle
		Pictou.

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New York and Montreal—Bank of Montreal.
London, England—National Bank of Scotland.
All Banking business promptly attended to.
Correspondence solicited. J. L. BRODIE, Cashier.

THE BANK OF LONDON

IN CANADA.

HEAD OFFICE, LONDON, ONT.

CAPITAL SUBSCRIBED, \$1,000,000
CAPITAL PAID-UP, 200,000
RESERVE FUND, 50,000

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OF CANADA.

Capital Paid-Up, \$1,500,000
Reserve Fund, 500,000

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HEAD OFFICE, TORONTO.

Branches—Fergus, Galt, Ingersoll, Port Colborne, Niagara Falls, St. Catharines, St. Thomas, Welland, Woodstock, Essex Centre, Winnipeg, 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, \$1,500,000
Capital Paid-Up, 1,449,488
Reserve Fund, 375,000

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London, England—National Bank of Scotland.
Boston—National Exchange Bank.
New York—National Park Bank.

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D., 1818.

CAPITAL, \$3,000,000.

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BOARD OF DIRECTORS:

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JAMES STEVENSON, Esq., Cashier.
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Montreal, Que. Thurold, Ont. Three Rivers, Q.
Agents in New York—Messrs. Maitland, Phelps &
Co. Agents in London—The Bank of Scotland.

Loan Societies.

THE Ontario Investment Associa'n (LIMITED), OF LONDON, ONTARIO.

Capital Subscribed, - - - \$2,665,000.00
Capital Paid-Up, - - - 700,000.00
Reserve Fund, - - - 600,000.00
Investments, - - - 2,600,000.00

Money to invest on Mortgages on Real Estate, Municipal and School Debentures, and other Public Securities. Agents in Great Britain—Paulin, Sorley and Martin, 26 George St., Edinburgh.
Head Office, London, Ontario.
HENRY TAYLOR, CHARLES MURRAY,
Manager. President.

Dominion Savings & Investment Soc. LONDON, ONTARIO.

Incorporated 1872.

Capital, - - - \$1,000,000.00
Subscribed, - - - 1,000,000.00
Paid-up, - - - 868,840.28
Reserve Fund, - - - 149,000.00
Contingent Fund, - - - 963.12

Loans made on Farm and City Property on the most favorable terms. Municipal and School Section Debentures purchased.
Money received on deposit and interest allowed thereon.
F. B. LEYS, Manager.

The London Loan Co'y of Canada.

Subscribed Capital, \$600,000.00; Reserve and Contingent Fund, \$10,755.51; Assets, \$899,816.30.
Directors—THOMAS KNIR, President; JAS. OWRRY, Vice-President; Thomas McCormick, Geo. D. Sutherland, J. A. Nelles, M.D., W. Puddicombe, Andrew Weldon.
Manager—MALCOLM J. KNIR.
Solicitors—Gibbons, McNab, Mulkena & Faper.
Bankers—Merchants Bank of Canada.
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Sarmatian	3,600	" John Graham.
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Peruvian	3,400	" H. Wylie.
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Nestorian	2,700	" W. Dalziel.
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Scandinavian	3,000	" John Park.
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Toronto	3,284
Ontario	3,176
Sarnia	3,350
Oregon	3,350
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Sailing dates from Quebec.

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*Vancouver	30 h	*Oregon	21st "
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For Toronto—9 a.m., and 12 p.m.
For Quebec—8.05 a.m., *4 p.m. and 10 p.m.

Arrive at Montreal:

From Winnipeg—8.20 p.m., daily, except Sunday.
From Ottawa—12.20 a.m., 12.35 p.m., 8.55 p.m. and 10 p.m.
From Toronto—12.20 a.m. and 10 p.m.
From Quebec—6.30 a.m., 9.10 p.m. and *10.35 p.m.

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†Runs daily, Sundays included, other trains week days only.

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Arrive Riviere du Loup	11.50 "
Trois Pistoles	12.50 P. M.
Rimouski	2.29 "
Little Metis	3.36 "
Campbellton	7.00 "
Dalhousie Junction	7.38 "
Bathurst	9.27 "
Newcastle	10.50 "
Moncton	1.40 A. M.
Saint John	5.30 "
Halifax	9.10 "

The Grand Trunk trains leaving Montreal at 10.25 p.m. connect at Chaudiere Junction with these trains. The trains to Halifax and Saint John run through to their destinations on Sundays.

The sleeping car, leaving Montreal on Monday, Wednesday and Friday, runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday, to Saint John.

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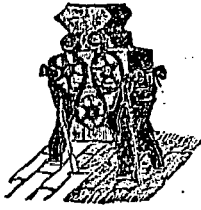
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D. POTTINGER, Chief Superintendent.

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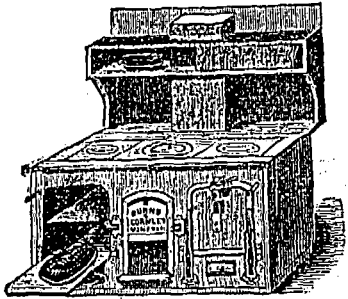


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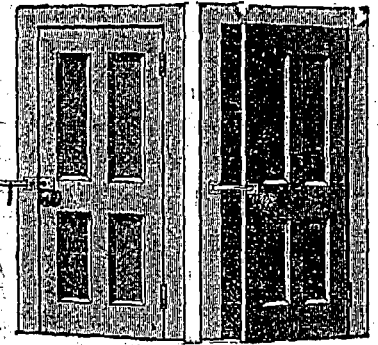
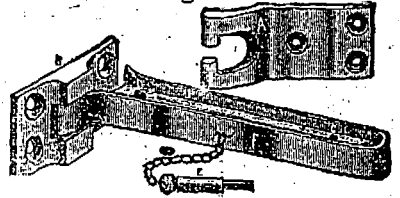


Fig. 3.



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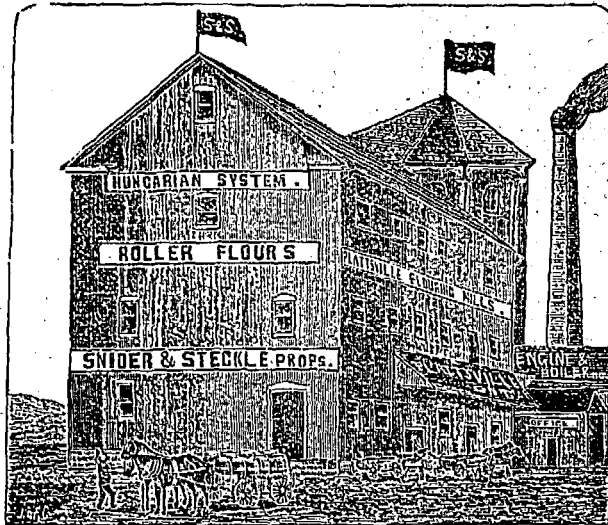
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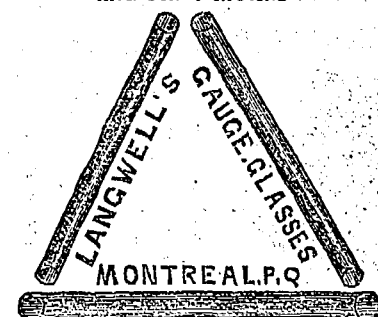


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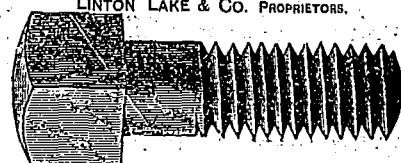
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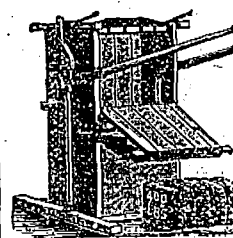
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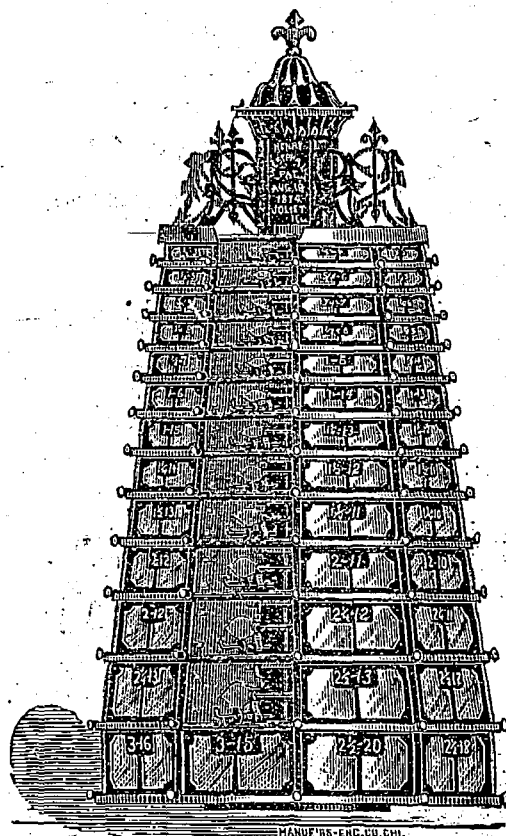


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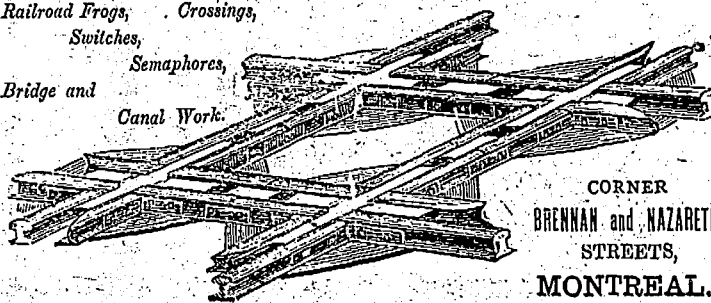
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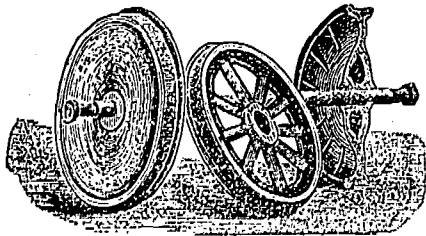
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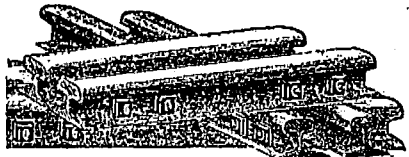
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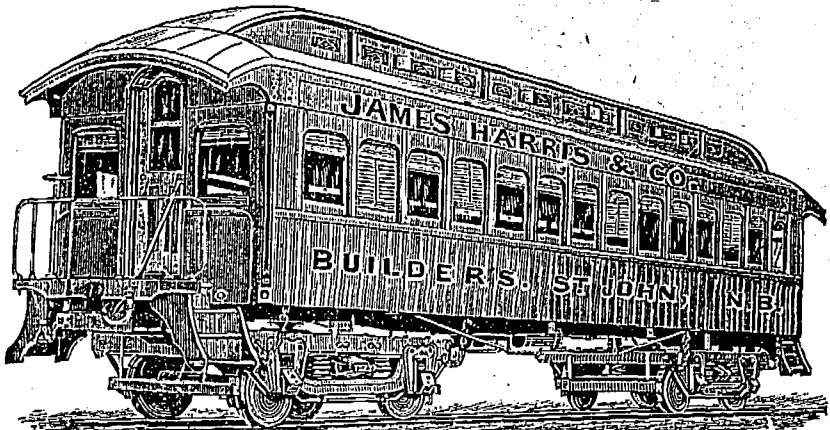
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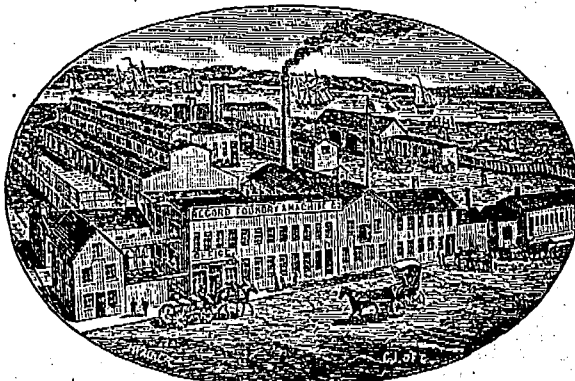
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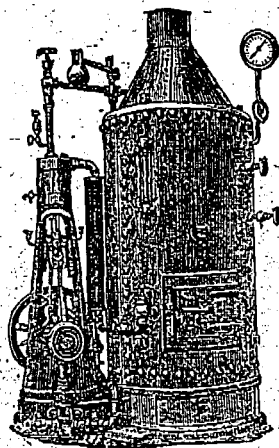


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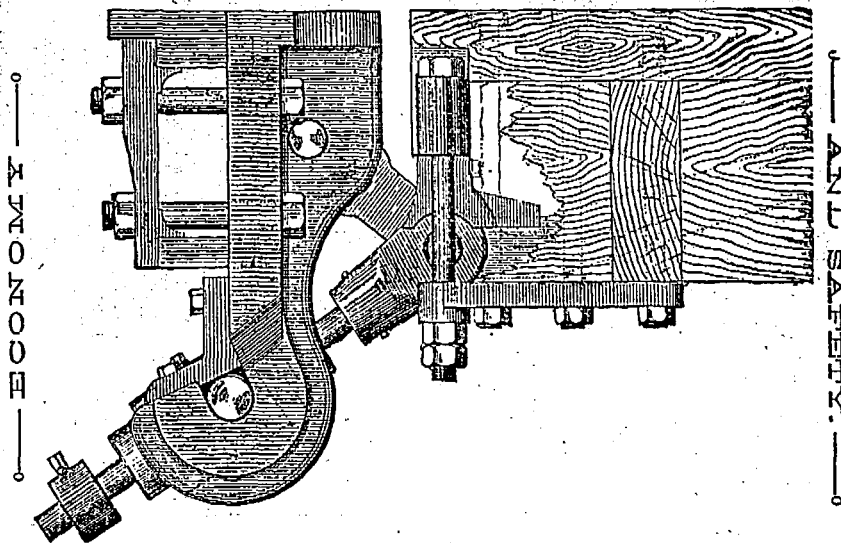


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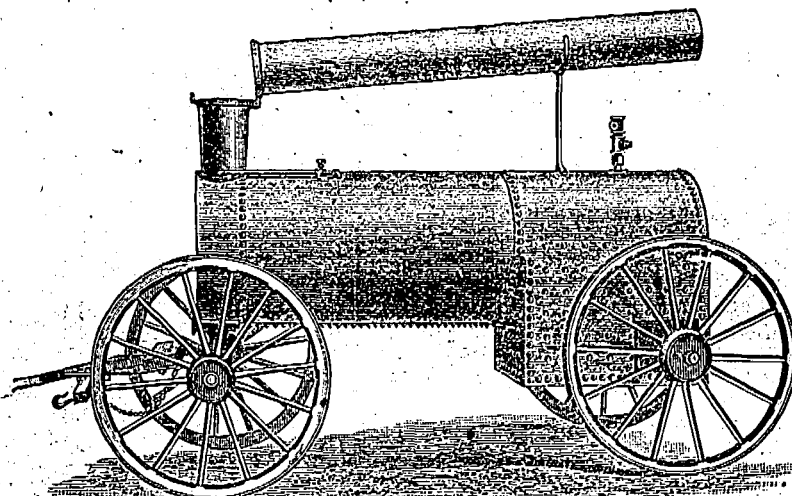
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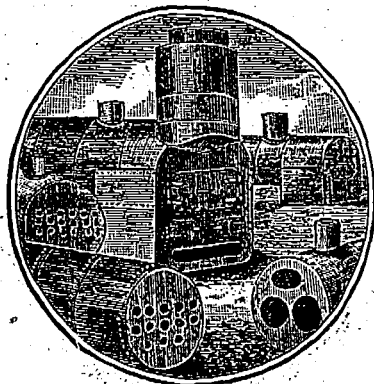
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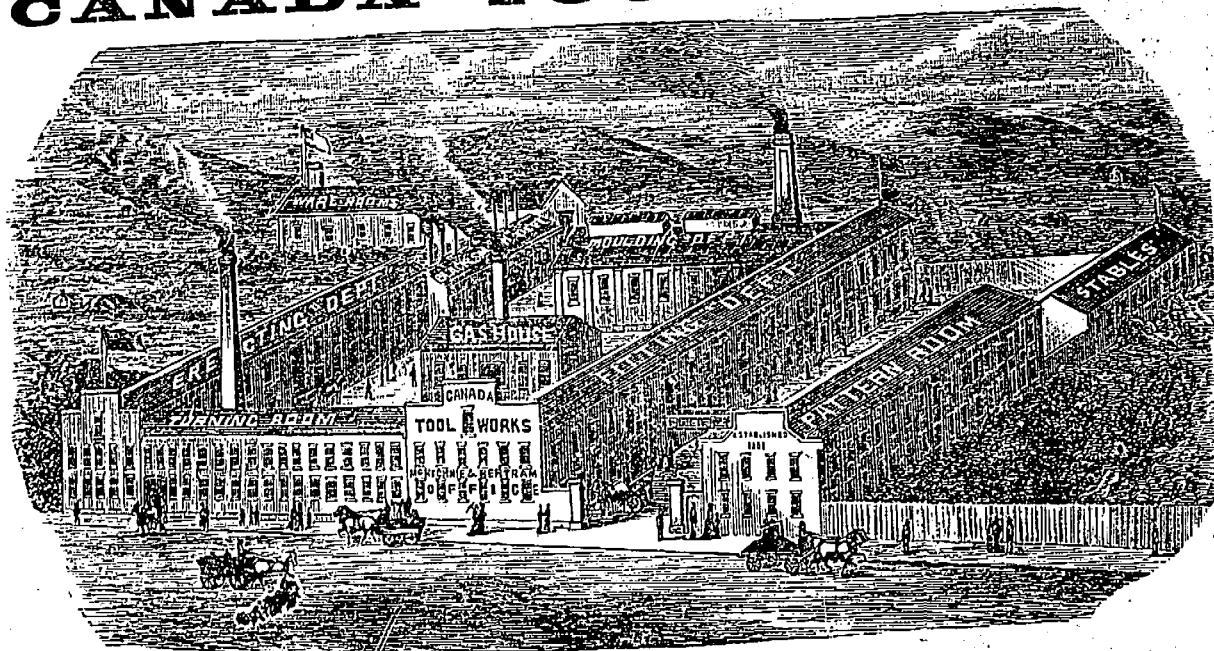
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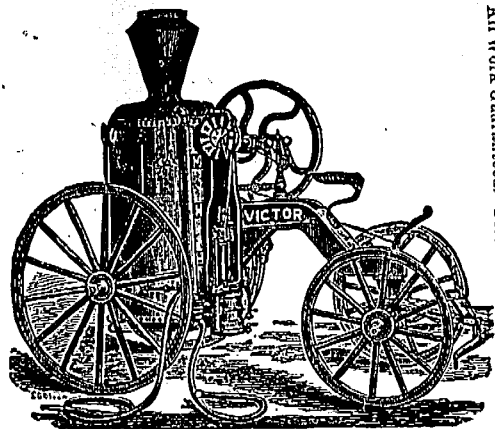
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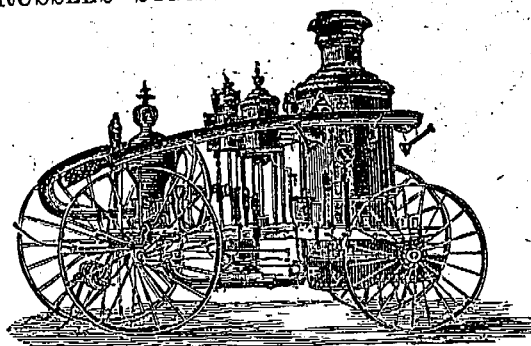
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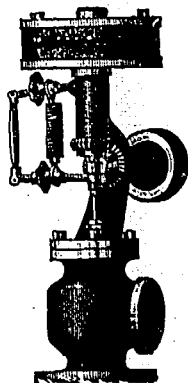
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Persons desirous of tendering are requested to make personal enquiry relative to the work to be done, and to examine the locality themselves, and are notified that tenders will not be considered unless made on the printed forms supplied, the blanks properly filled in, and signed with their actual signatures.

Each tender must be accompanied by an accepted bank cheque made payable to the order of the Honorable the Minister of Public Works, equal to five per cent. of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order, A. GOBEIL,
Department of Public Works, } Secretary.
Ottawa, 11th September, '86. }



NOTICE TO CONTRACTORS.

Sealed tenders addressed to the undersigned, and endorsed "Tender for Breakwater, Port Arthur," will be received until Friday, the 8th day of October next, inclusively, for the construction of a further length of

Breakwater at Port Arthur,
Thunder Bay,

according to a plan and specification to be seen on application to Mr. W. F. Davidson, Harbor Master, Port Arthur, and at the Department of Public Works, Ottawa, where printed forms of tender can be obtained.

Persons desirous of tendering are requested to make personal enquiry relative to the work to be done, and to examine the locality themselves, and are notified that tenders will not be considered unless made on the printed forms supplied, the blanks properly filled in, and signed with their actual signatures.

Each tender must be accompanied by an accepted bank cheque made payable to the order of the Honorable the Minister of Public Works, equal to five per cent. of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

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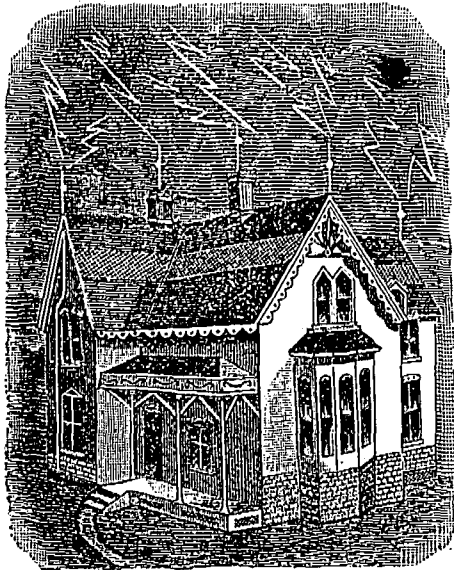
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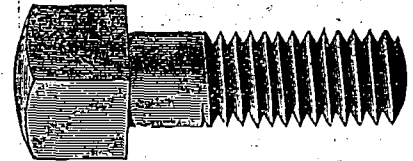
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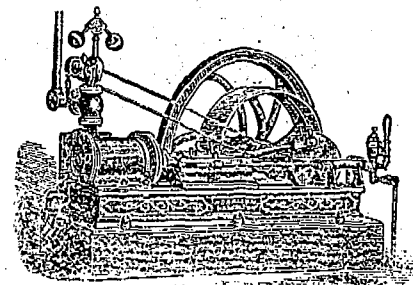
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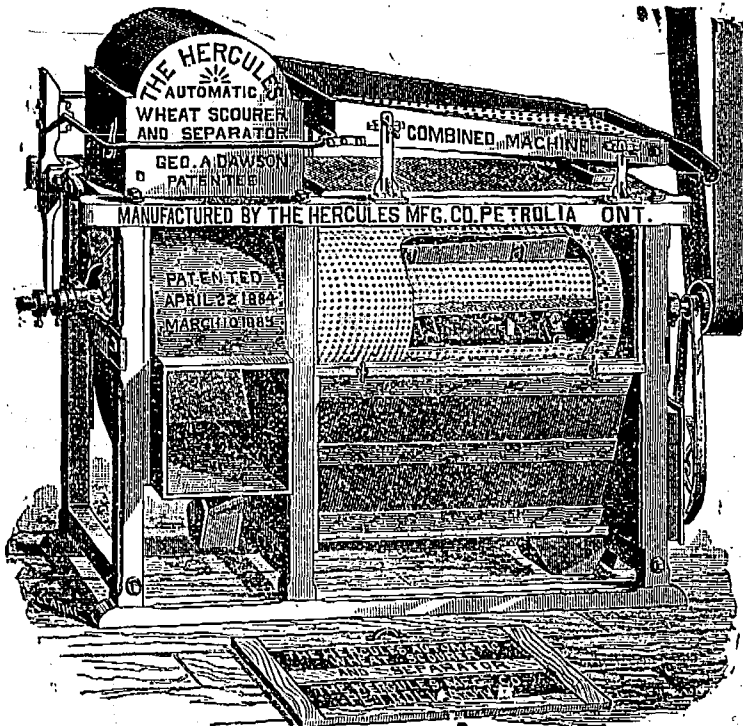
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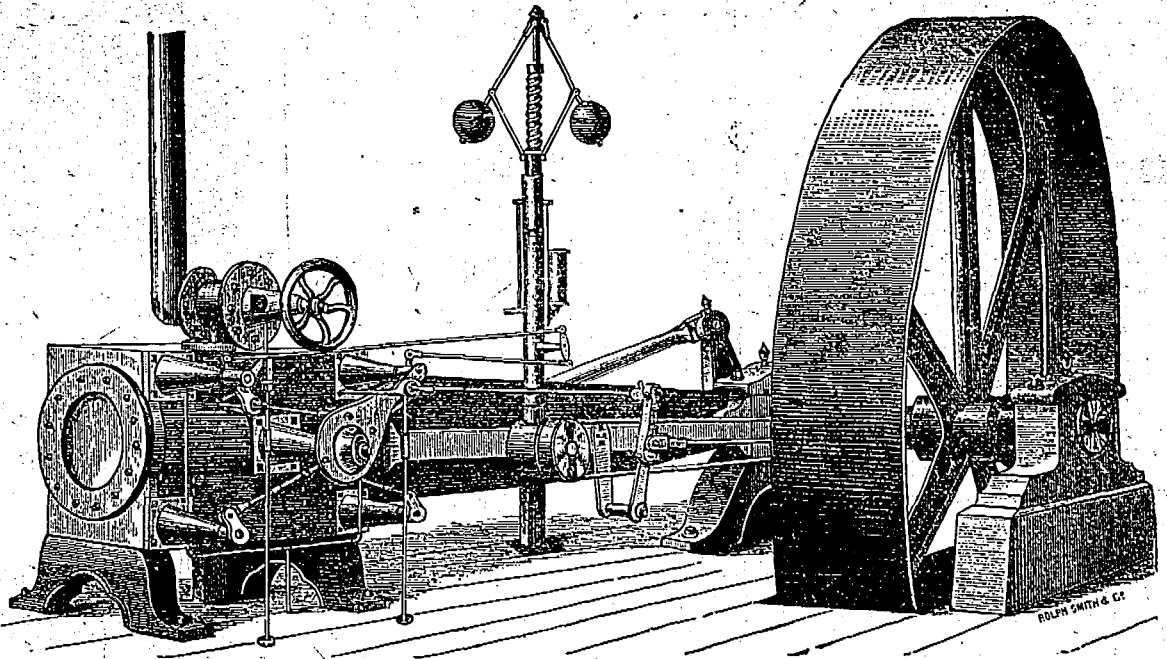


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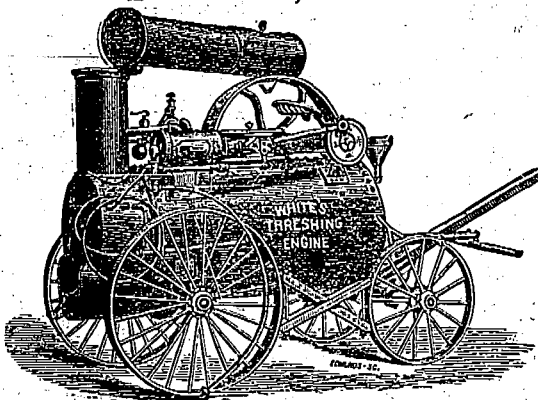
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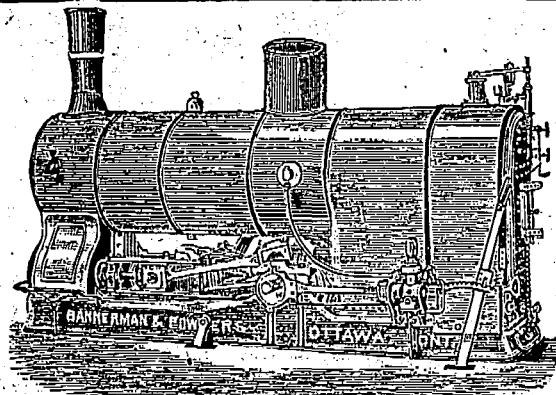
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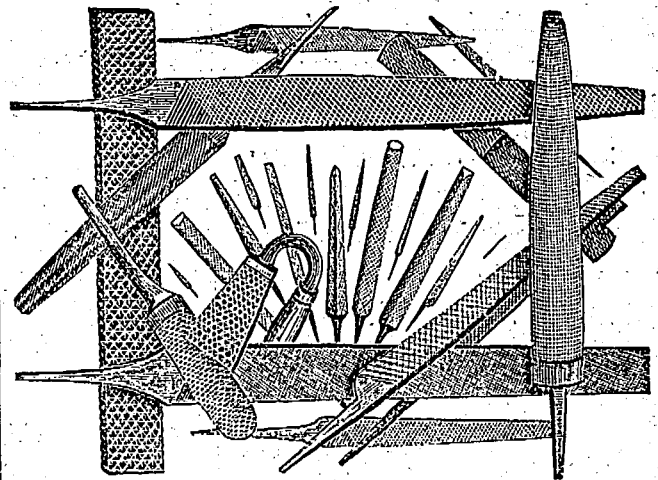
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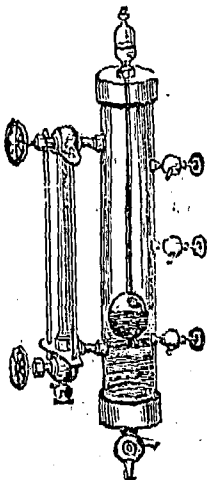
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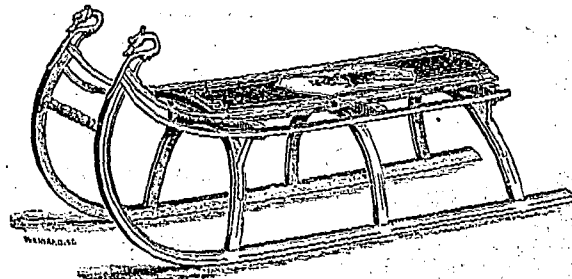
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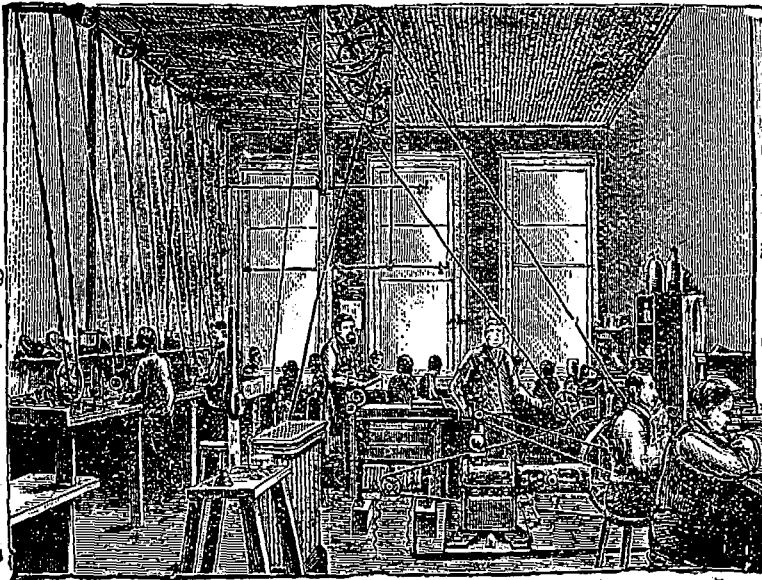
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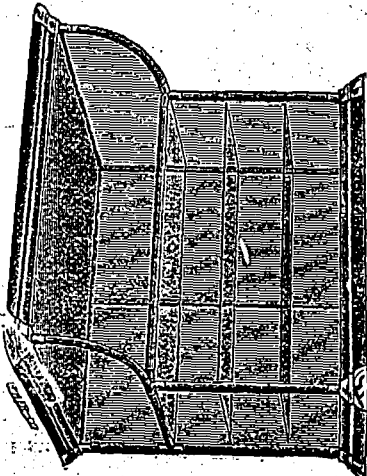
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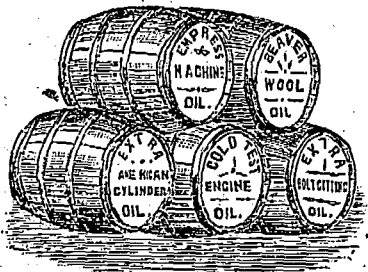
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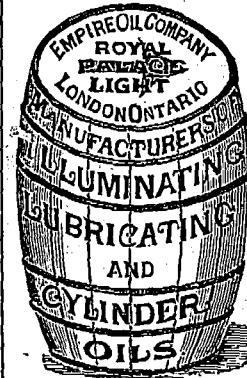
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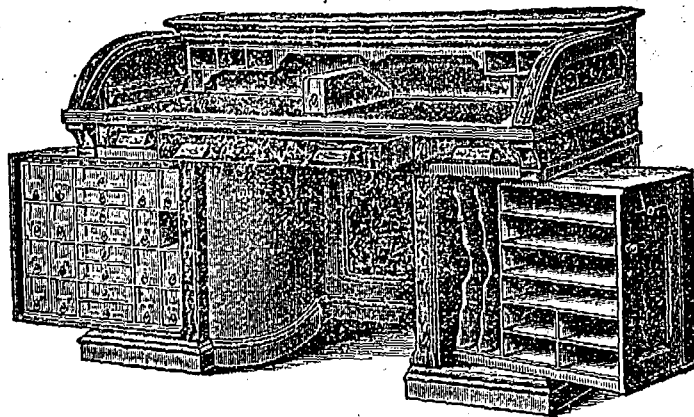
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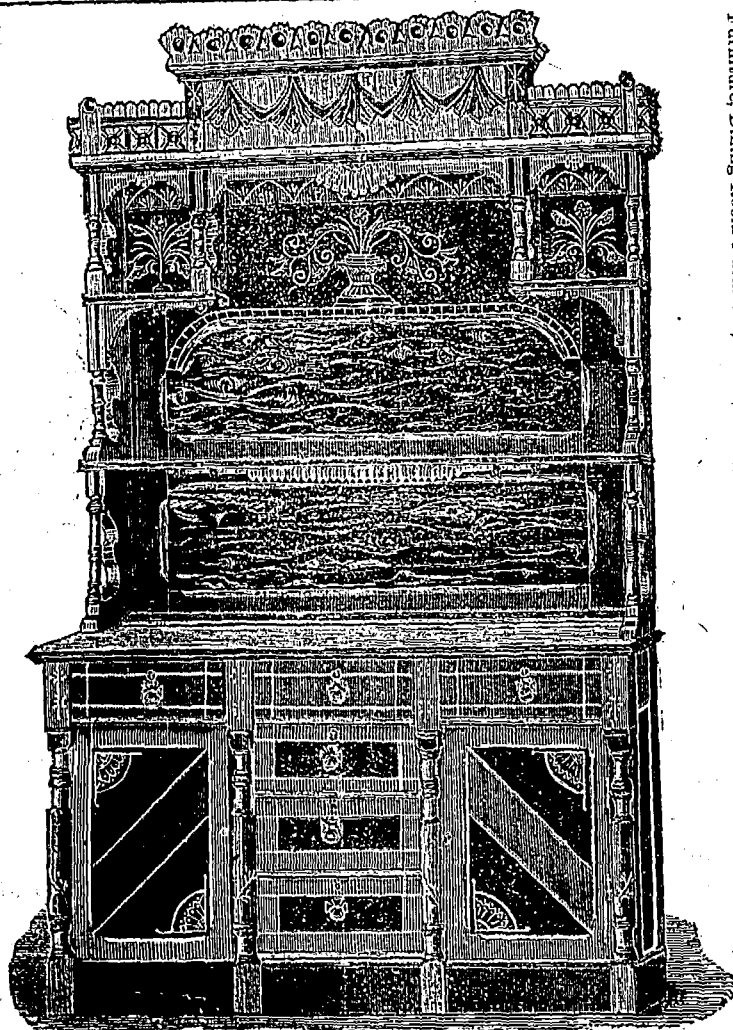
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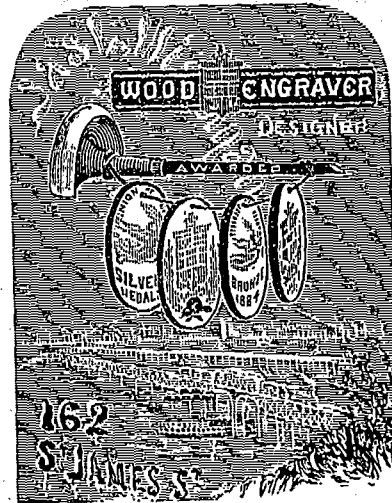
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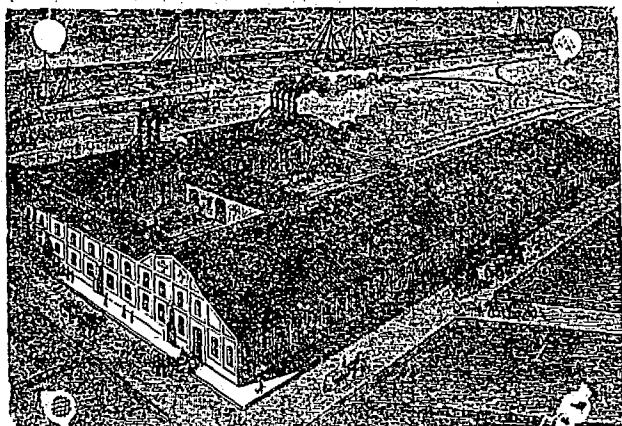
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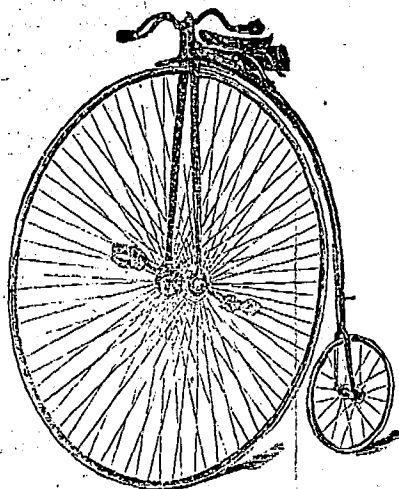


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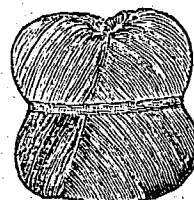
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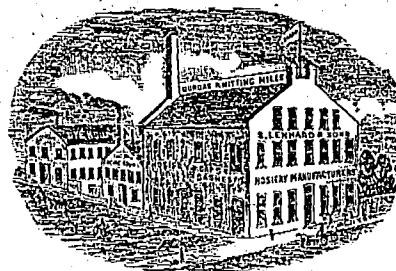
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Plain & Fancy

HOSIERY,

Caps, Ties, Sashes, Mitts,
Etc., Etc.

AGENTS: Peddie & Co.,
Winnipeg, Man. F. W.
Newman & Co., Mon-
treal, Que.

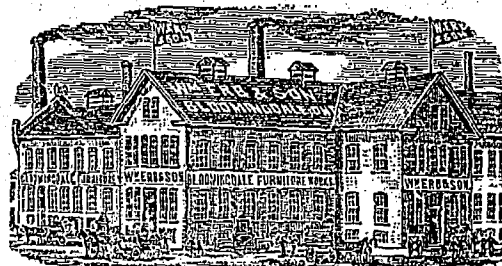
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Bloomingdale Furniture Works.

Wm. ERB & SON, Proprietors,

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Catalogue.

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FURNITURE

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Manufers. of Pleasure, Fishing & Hunting Canoes.

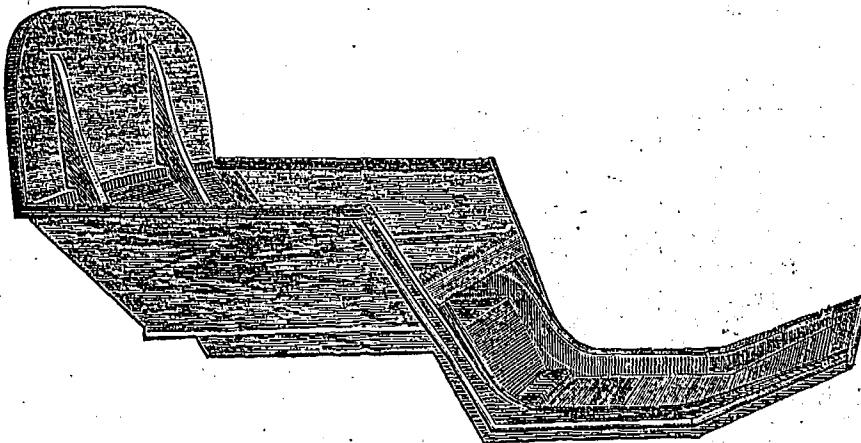
Patent Cedar Rib, Longitudinal Rib, Basswood, Folding, Decked and Sailing Canoes, Paddles, Oars Sails and all Canoe Fittings. Gold Medal, London, England, Fisheries Exhibition, 1883; Silver Medal, Montreal, 1881; Silver Medal, Antwerp 1885; Silver and Bronze Medals, Toronto, 1885.

Agents:—JNO. FORMAN, 467 St. Paul St., Montreal. NATIONAL MANUFACTURING Co., Ottawa.
JNO. CLINDINNING, Toronto. NATIONAL MFG. Co., Toronto. J. C. McCLEAN, Brockville.
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COTTON MANUF'G CO.

MONCTON, N.B.

Manufacturers of
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ALL QUALITIES AND SIZES.
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COTTONADES, WOVEN DUCKS, DYED DUCKS, WHITE DUCKS FOR SAILS IN 7, 7½, 8, 9, 10 AND 12 OZ., CANTON FLANNELS, BLEACHED, UNBLEACHED AND COLORED. GRAIN BAGS, SUGAR BAGS.

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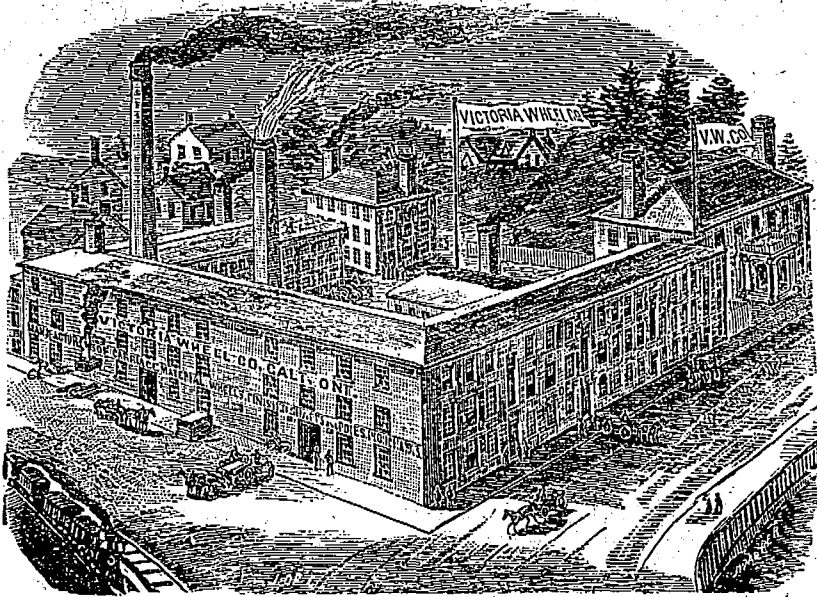
MANUFACTURERS OF

Wool Union and Damask Carpets,

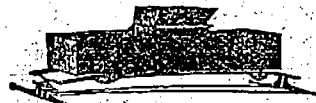
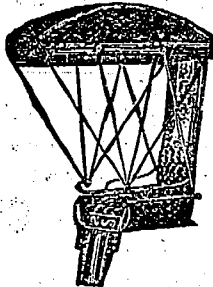
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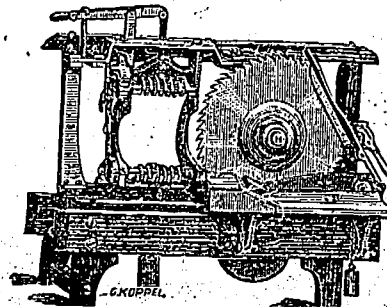
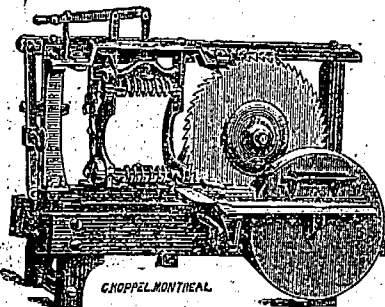


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BRIDGE BUILDERS,

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BRICK AND TILE.

Buggy Tops and Trimmings for the Trade
DOON, ONT.



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Manufacturer of four different kinds of Patented SHINGLE MACHINES, Engines, Water
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Awarded Diploma 1884: Shingle Machine entitled "Frechette's Improved Shingle Machine"
(patented 1873). "Combined and Eureka Shingle Machines," Saw with
Plain Edger, (patented 1882 and 1886).

SEND FOR PRICE LIST AND CATALOGUE.

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Manufacturers of the Celebrated

Anchor
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GUELPH, Ont.

Our Duplex Axles are to be had at all the principal
Hardware Stores in the Dominion.

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"GALT SAFE WORKS,"

Manufacturers of Fire and Burglar Proof
SAFES AND VAULT DOORS.

A awarded Gold Medal for Burglar Proof, Gold
Medal for Fire Proof, and Highest Prizes at
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MONTREAL, 298 St. James St., near Victoria
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Estimates given for all kinds of Burglar Proof Se-
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Importers and Wholesale Dealers in

Watches, Clocks, Jewellery,

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The Delhi Fruit and Vegetable
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PACKERS OF

Fruits, Vegetables, Jams, Jellies, Meats and
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The Wholesale and Jobbing Trade alone Supplied.
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Leading Hotels in Canada.

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THIS HOTEL WAS OPENED on the First of
May, 1879, by the former Proprietor, so long and favor-
ably known throughout Canada, the United States and
British Empire, who has spared no expense in entirely
re-furnishing the whole house; also adding all
modern improvements, which will consider-
ably enhance the already enviable popularity of this
first-class Hotel.

H. HOCAN, Proprietor.
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THE PALACE HOTEL OF CANADA

This magnificent new Hotel, fitted up in the most
modern style, is now Re-opened. The Russell contains
accommodation for over FOUR HUNDRED GUESTS
with passenger and baggage elevators, and commands
a splendid view of the City, Parliamentary grounds,
river and canal. Visitors to the Capital having
business with the Government find it most convenient
to stop at the Russell, where they can always
meet the leading public men. The entire Hotel is
supplied with escapes, and in case of fire there would not
be any confusion or danger. Every attention paid to
Guests.

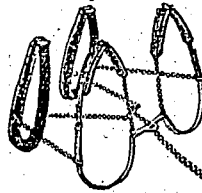
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THE DOMINION HARNESS COMPANY.

L. WALKER, Manager, DELHI, Ont.



The Champion of the Age.
Cheapest in the Market.
Plows close to Stumps, Trees and
Fences.
Cool, Light and Durable.

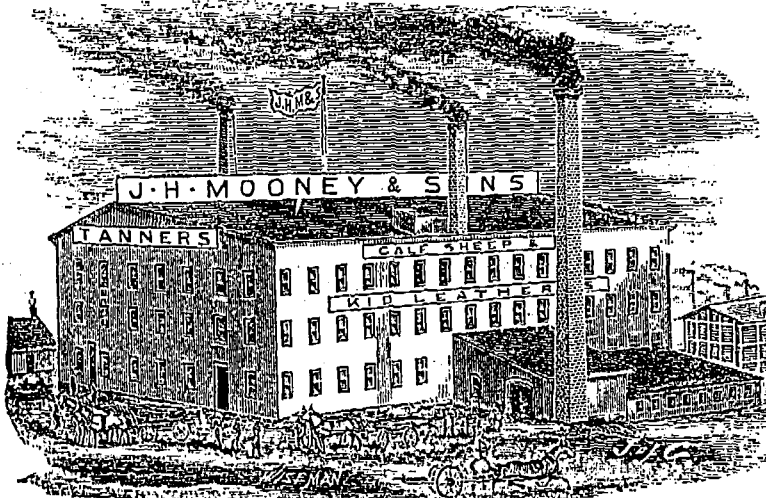


The finest and cheapest Double Harness
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Manufacturers of the Most Improved
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Electric Telephone, Price \$16.

NO RENT. NO REPAIRS.

A first-class working instrument. Does not interfere with any patents valid in Canada. Send for Circular.

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121 Craig Street, corner St. James St., MONTREAL.

For Sale.

Two first-class new Sewing Machines, cheap for cash.

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In connection with the Hunter Patent Paper Cutter and Holder. Merchants can save 40 per cent. of the paper by buying it in rolls. All kinds in stock, at usual terms. Send for circulars, samples and prices.

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COMBS, BRUSHES, MIRRORS,

Collars and Cuffs and Novelties, &c.

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Leading Manufacturers, &c.

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& CO.,
General Merchants, &c.,
MONTREAL and TORONTO.

HOCHELAGA COTTONS.

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

ST. CROIX COTTON MILL.

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

ST. ANNE SPINNING CO. [Hochelaga].
Heavy Brown Cottons and Sheetings.

TWEEDS, KNITTED GOODS, FLANNELS, WOOLLEN YARNS, BLANKETS, &c.

The Wholesale Trade only Supplied.

GEO. H. LABBE & CO.,
Importers and Manufacturers of

Chairs, Rockers, Bedsteads, Bedroom, Parlor and Dining Room Furniture and Bedding.

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Bleached Shirtings,
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Knitted Goods,
Plain and Fancy Flannel,
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BAYLIS MANUFACTURING CO'Y,

MANUFACTURERS OF
VARNISHES, JAPANS,
WHITE LEAD,

COLORED PAINTS,
DRY COLORS, PRINTING INK,
MACHINERY OILS & AXLE GREASE.

AND DEALERS IN
Painters' & Printers' Materials Generally.
16 to 28 NAZARETH STREET,
MONTREAL.

Leading Manufacturers, &c.

We beg to inform the trade that we have now in stock a full line of colors in

Knitting Silk.

In both REELED and SPUN SILKS.
To be had of all Wholesale Houses in Canada.

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THREAD

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J. & P. COATS, PROPRIETORS.

THE largest Thread Works in the World. Employ over 3,000 hands since 1877, and will largely add to the number as soon as the new mill, 392 x 132 feet and 98 feet in height, now in course of erection, is finished.

JUDSON'S

Reservoir Damper.

Specially manufactured for use with Letter Copying Books and Copying Paper. Dispenses with the old Water Well. Holds sufficient Water for a week's supply.

Cheap, Cleanly, Compact.

PRICE, - - 75 CENTS.

Send for descriptive circular.

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Stationers, Blank Book Makers and Printers,
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BRITISH AMERICAN BANK NOTE COMP'Y.

Incorporated 1866. Capital, \$200,000.

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Steel Plate Engraving and Printing, Bank Notes, Bonds, Stock Certificates Exchange, Portraits, Book Plates, &c., &c.

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Manufacturers of Twines, Cordage, Upholstering Stock, &c. FLAX BINDER TWINE a Specialty.

DOON, ONT.

The J. A. CONVERSE

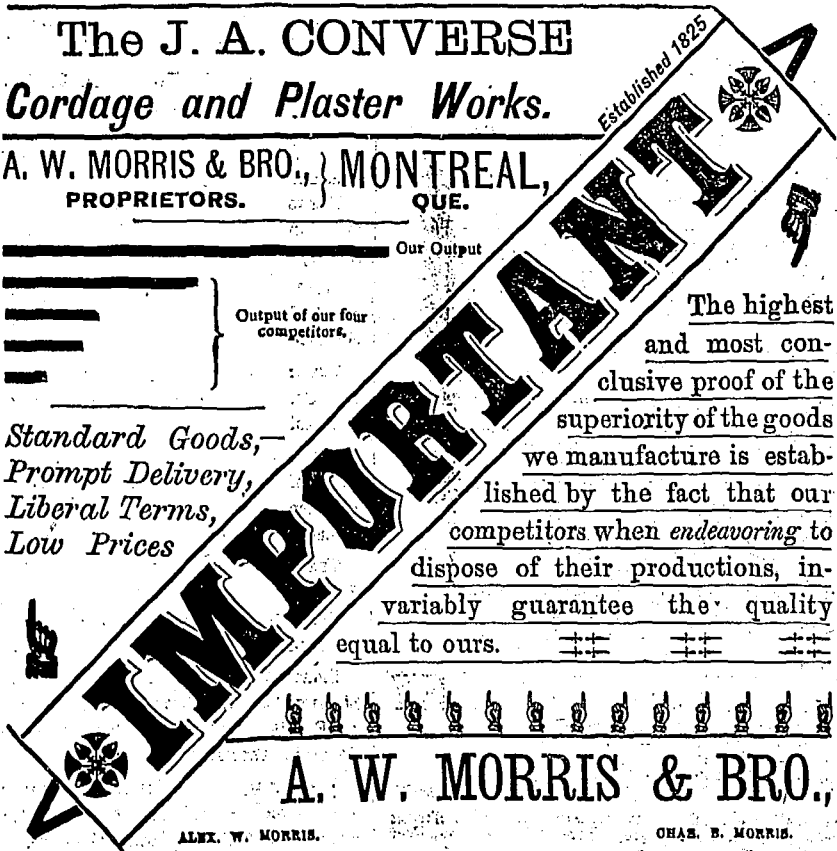
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Our Output

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Standard Goods,
Prompt Delivery,
Liberal Terms,
Low Prices



The highest and most conclusive proof of the

superiority of the goods

we manufacture is established by the fact that our

competitors when endeavoring to

dispose of their productions, invariably guarantee the quality

equal to ours.

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Leading Wholesale Trade of Montreal.

John Clark, Jr., & Co's
M. E. Q.
Spool Cotton.

Recommended by the principal Sewing Machine Companies as the best for hand and machine sewing in the market.

TRADE MARKS.



TRADE MARKS.

For the convenience of our customers in the West we now keep a full line of Black, White, and Colors, at 3 Wellington Street E., Toronto.

Orders will receive prompt attention.

Walter Wilson & Co. Agents for the Dominion.

& 3 St. Helen Street, MONTREAL.
8 WELLINGTON STREET EAST, TORONTO.

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WM. BARBOUR & SONS,
IRISH FLAX THREAD
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Received
Gold Medal

THE
Grand Prix

Paris Exhibition,
1878.



Received
Gold Medal

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

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SOLE AGENTS FOR THE DOMINION,

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TURNER, ROSE & CO.
MONTREAL,



IMPORTERS

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AND

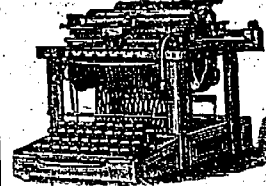
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NEW SEASON'S JAPANS,

(Ex "City of Sidney")

Arriving in a Few Days.

THE STANDARD



TYPE WRITER.

and have now two of these with the late improvements, and consider them really splendid machines. We could not get through our work without them, and they never seem to get out of order.

Yours truly,

LACOSTE, GLOBENSKY, BISSAILLON & BROUSSEAU.

MONTREAL,
27th May, 1885.

To

J. O'FLAHERTY.

We had in our Office a Writing Machine of another make, but could never get satisfactory results. We were induced to try the No. 2 REMINGTON,

THE MUTUAL LIFE

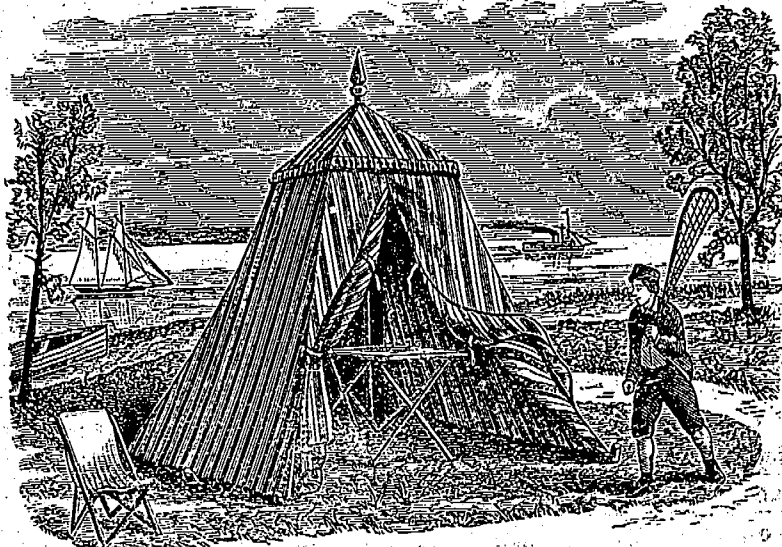
Insurance Co. of New York.

THE LARGEST COMPANY IN THE WORLD.

ASSETS, - - - \$110,000,000

GAULT & BROWN, General Managers, Montreal.

Agents Wanted in Unrepresented Districts.



NATIONAL MANUFACTURING COMPANY

160 Spark St., OTTAWA—70 King St. West, TORONTO.

26 GOLD AND SILVER MEDALS AND 114 FIRST PRIZES FOR 1885.
GRAND GOLD MEDAL AT THE WORLD'S EXPOSITION, ANTWERP, 1885.

Tents, Flags, Awnings, Camp Furniture, Tarpaulins and Oil Clothing, Decorated Window Shades and Cornice Poles. SPORTING GOODS A SPECIAL FEATURE, comprising, Base Ball, Lacrosse, Foot Ball, Cricket, Lawn Tennis, etc.

Send stamp for new illustrated and descriptive catalogue. Extra inducement to large buyers.

Commercial Summary.

The rate of taxation in St. Marys, Ont., is 17 mills on the dollar on an assessment of \$1,142,295.

More than 3,000 car loads of corn have left the Midland elevator at Collingwood, Ont., since the opening of navigation.

The annual report of the Canada Life Assurance Co. and the usual review thereof are unavoidably postponed till next week.

The close season for whitefish and sturgeon in Manitoba and the Northwest Territories has been extended from October 5th to November 10th.

The last rail, required to equip the New Brunswick road with steel rails along its entire length, excepting above Grand Falls, has been laid.

Eighty per cent. of the capital for the new St. Lawrence steambot line will be furnished by English parties and the remainder by Rochester gentlemen.

The coinage of the United States for August was: Gold, \$2,220,000; silver, \$2,776,000; minor, \$4,096,000. Standard silver dollar coinage to date, \$238,623,286.

Leading Wholesale Trade of Montreal.

FISH, OILS, Etc.

Choice Labrador Herrings,
Green Codfish, Large,
and No. 1 STEAM REFINED SEAL OIL.
Newfoundland Cod Oil,
Gaspe and Halifax do.,
Newfoundland Cod Liver Oil.

Stewart Munn & Co.,

No. 22 ST. JOHN STREET,
Telephone 1285. MONTREAL.

EDWARD EVANS,

(Late of Montreal.)

Public Accountant,

OFFICE:

British America Assurance Co.'s Building,
28 SCOTT STREET, TORONTO.

W. & J. WYLIE & Co.,**Scotch Bonnet Manufacturers**

Corsehill Works, STEWARTON.

Sole Agent for Canada, T. RILEY, MONTREAL.
(Wholesale trade only.)

THE Canadian Pacific Railway company has purchased a property on Overdale avenue for the purposes of their proposed new station on Mountain and Dorchester streets.

T. P. BOURGEOIS, general storekeeper, of St. Paul, N.B., has assigned with liabilities of \$3,000. Assets not yet ascertained, but it is believed the estate will pay 50 cents in the dollar.

THE statement of vital statistics showing the death rate for August has been issued by the Health authorities. The total number of deaths was 479, of which 253 were males and 226 females.

ADVICE from Vancouver, B. C., state that the ship Beaconsfield is loading with 1,020,000 feet of lumber, value \$11,800, for Peru, and the barque Nanaimo is taking 45,000 feet to Tientsin, China.

TWO small failures are reported from Ottawa. H. Paquette, a shoe dealer, and Emilien Turcotte, who started about a year ago in a crockery and second-hand furniture store with \$500 capital, have both assigned.

THE telegraph war has been inaugurated in Winnipeg. To meet the C. P. R. cut the Great Northern company has reduced rates to Ontario and Quebec to 75 cents for 10 words, and 5 cents for each additional word.

TURNERFORD Bros., stationers, of Owen Sound, were heavily involved in the failure of J. Campbell & Son, and were compelled to assign two years ago. Since then they have made no headway and now assign again.

FIVE car loads of machinery have arrived at Gibson, N. B., for the Marysville cotton

GREENE & SONS

COMPANY,
MONTREAL.

HATS, CAPS,

—AND—

FURS.

1886.



WELL ASSORTED STOCK IN ALL LINES.

Buffalo

—AND—

Fancy Robes.

GENTS'

FURNISHINGS

Latest Styles Selected for

FALL TRADE.

WAREHOUSE:

517, 519, 521, 523 and 525 St. Paul Street,

MONTREAL.

mill and several more are shortly expected to arrive. The facilities for the manufacture of cotton at this mill will soon be unexcelled.

J. MANSEAU, general storekeeper, of St. Felix de Valois, compromised some years ago. He has now succeeded in effecting a settlement with his creditors at 40 cents in the dollar, and it is understood will give up business.

AFTER writing off \$75,000 for depreciation in plant, etc., the Steel Company of Scotland have been enabled to pay a dividend at the rate of 4 per cent. per annum. The net profit was, roughly speaking, \$78,000 on a capital of \$2,000,000.

THE Industrial Exhibition and fair at St. John, N. B., promises to be a success, two thirds of the space having been already allotted. Considerable interest has been manifested in this Exhibition both in Montreal and in Ontario.

CYRIEN LEMAIRE, general storekeeper, of St. Madeline, Que., is in difficulties. He was formerly at St. Gesaire and opened at his present stand in 1884. It is understood that losses incurred through endorsing for a relation have exhausted his resources.

E. JACOBS & Co., have kept a fancy goods and seven cent store at Smith's Falls, Ont., since 1863. They now assign.—Moses Stern, a small fancy goods dealer in Toronto has assigned with liabilities of \$500. He never made more than a living.

THE American Consul, at Victoria, B. C., in a report to Washington, calls attention to the fact that merchandise in considerable quantities from San Francisco, destined for Chicago

and New York, is being shipped over the Canadian Pacific Railway.

THE shipments of buffalo bones from the Northwest are growing larger. From twenty to twenty-five Canadian Pacific cars loaded with this class of freight arrived at Fort Benton, M. T., every week, consigned to fertilizing works in the east.

IT is found that the deeper the coal pits in the North-west are sunk, the better the quality of coal. The samples now being tested by the Canadian Pacific and Manitoba Northwestern are pronounced to be little inferior to the best American.

WILLIAM WILKINSON, grocer, of Ingersoll, Ont., was evidently not content to let well alone. Recently he moved into more expensive premises, and as his business did not improve in proportion, he now assigns after about four years' experience.

A. W. HETTER, a fancy goods dealer, of Lindsay, Ont., is one of those men who are always supposed to be doing a good and flourishing business and then suddenly assign.—W. H. Macquire, a North Gower tinsmith, has assigned with trifling liabilities.

WM. M. RAMSAY, a trader, of Lower Stewartville, N.S., has assigned.—C. C. Veysey, carriage dealer, of North Sydney, N.S., has assigned with liabilities of \$800. The firm was formerly Veysey & McKinnon, who dissolved in 1885, each continuing alone.

J. C. BLEAKNEY, miller, of Elgin, N.B., has assigned. He has been in business for ten or twelve years, but recently was involved in a lawsuit to resist what he held to be an unjust claim. This and losses in lumber transac-

Leading Wholesale Trade of Montreal.

McArthur, Corneille & Co.

Importers of and Dealers in

WHITE LEAD AND 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—
147, 149 and 151 COMMISSIONERS ST.

MONTREAL.

Leading Wholesale Trade of Montreal.

KENNETH CAMPBELL & CO.

Wholesale

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.
Cod Liver Oil, Norwegian,
Coriander Seeds, Cream of Tartar.

608 CRAIG STREET,

MONTREAL.

Leading Wholesale Trade of Montreal.

Kirk, Lockerby & Co.,

IMPORTERS

—AND—

Wholesale Grocers,

CORNER

ST. PETER & ST. SACRAMENT STS.

MONTREAL.

WULF & CO.,

OFFER TO THE TRADE:

-IDEXTRINE-

IN LOTS TO SUIT.

32 St. Sulpice Street, MONTREAL.

ESTABLISHED 1801.

The Oldest and Most Reliable China House in Canada.

Offices and Sample Rooms:
339 & 341 St. Paul St.

Warehouses:
8 & 10 Le Royer St. 28 & 30 St. Dizier St.

JOHN L. CASSIDY & CO.,

Importers of British, Foreign and American

China, Glass and Earthenware, Electro-Plated Ware,

Lamps, Lanterns and Table Cutlery, Railway & Hotel Supplies.

MONTREAL.

The ONTARIO MUTUAL

LIFE ASSURANCE CO.

Head Office, - - - - - Waterloo, Ont.

Dominion Deposit, - - - - - \$100,000

The Only Purely Mutual Canadian Life Company.

Total number of Policies in force, Dec. 31, 1885, - - - - - 6,381

Covering Assurance to the amount of - - - - - \$8,259,361.81

Net Cash Assets, - - - - - 660,617.05

Net Reserve to Credit of Policy-holders, - - - - - 695,601.36

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$735,661.87.

I. E. BOWMAN,
President.

W. HENDRY,
Manager.

W. H. RIDDELL,
Secretary.

WANTED.

A Live Canvasser for advertisements. Address, or call on, the Editor of the *Canadian Colonist*, 303 St. James Street, Montreal, giving references.

tions injured his credit and caused the assignment.

It is stated that the new crop of cotton is offered on this market, delivered at the mill, as follows: Fair middling, 11c; good, do. 10c; strict do. 9½c; middling, 9 11-16; strict low middling, 9½c. The body and staple of late receipts is better than at the opening of the season.

A. T. CONSTANTIN & Co., dry goods dealers, of Quebec, have assigned. They bought out the stock of A. Roberge about a year ago but have not succeeded in making it profitable.—A. Gelin, a small storekeeper of Yamachiche, Que., has assigned after two years' struggle. He had but little means and only made a bare living.

THOMPSON & Co., gents' furnisiers, of Trenton, Ont., have assigned. J. W. Thompson kept a general store there for nearly twenty years and failed between five and six years ago. About eighteen months ago he started the men's furnishing business in his wife's name, under the above style, and is again unsuccessful.

PROSPER MILOT, general storekeeper, of Yamachiche, Que., has assigned with liabilities of \$3,000 and assets of \$1,700. He commenced in 1882, buying out Albert Heroux for \$800. His liabilities and assets appear to have dwindled lately, as in July he showed liabilities of \$5,144 and assets of \$4,500. It is understood that a nephew holds a general mortgage of \$1,200.

ARTHUR GINGRAS, of Quebec, started as a shirt manufacturer in the beginning of the present year, under the style of A. Gingras & Co. He was formerly a corporation employe and had no experience or knowledge of the business, but employed a gentleman who had formerly been unsuccessful in the same line as manager. He now assigns.

THE Industrial Exhibition of 1886, just finished at Toronto, has been the most successful in point of attendance and exhibits ever held in that city, and this too, in spite of the unfavorable weather conditions. The total gate receipts amounted to \$43,914 as compared with \$34,126 last year, showing an increase of \$9,788 for this year.

A MEETING of the creditors of the Montreal abattoirs was held on the 20th ult., when authorization was given for the sale of the bonds for the best offer, the highest tender at present being thirty cents on the dollar. The probable dividend to the bondholders of the old Montreal Abattoir company will not exceed three or four cents on the dollar.

WANTED.

A First-Class Canvasser for subscriptions. Salary or commission, or partly both. Address, giving references,

M. S. FOLEY,
Editor JOURNAL OF COMMERCE, Montreal.

Mr. F. H. WILLIAMS has disposed of his interest in the Canadian Reporting and Collecting Association to Messrs. T. H. Turton and Wm. M. O'Beirne, who will continue the business on the same basis as heretofore. Mr. Turton is favorably known as the Montreal representative of the *Toronto Globe*, and Mr. O'Beirne as late editor of the *Napanee Express*.

P. A. LABRIE, haberdasher, of this city, has assigned, owing about \$3,000. Assets are nominally equal. Although under his name alone, he had a special partner who put in \$600, which partnership was to exist until November, 1887. He himself put in \$500 when he started last winter, but his stand is an unlucky one and he has failed to make the store pay.

WM. ELLIOTT, general storekeeper, of Wingham, Ont., has assigned with liabilities of \$25,000. Assets are estimated at \$24,000, made up of stock, \$12,000, book debts, \$8,000, and real estate, \$4,000, the latter being mortgaged. It is expected that a compromise will be effected. The firm was formerly Elliott &

FALL SEASON,

WHITE, JOSELIN & CO.

o-1886.-o

Skirts, Knitted, Wool, Felt and Satin.

Gloves, Kid, Dressed and Undressed, Leading Styles.
Cashmere and Ringwood, in Ladies' Misses' & Boys'.

Hosiery, Clearing Lines at Close Prices.

LACES, CURTAINS and NOVELTIES.

7 Wellington St. W., Toronto.

The Canada Tobacco Works

MANUFACTURER OF

FINE CANADIAN TOBACCOS

SMOKING AND CHEWING.

K.L. Rough & Ready, 9s. & 4s. } **SMOKING.**
Royal Double Thick, 6s

"Prince George Navy," 3s., 4s., 6s. and 12s.

Ask any Wholesale Grocers for it. Orders solicited from the trade.

A. D. PORCHERON, Propr.

22 & 24 St. George Street, MONTREAL.

NEW FRUITS!

Choice New Crop Teas, Barbadoes Sugars,
a full stock of Canadian Refined
Sugars and Syrups.

SALT WATER FISH,
White Fish and Trout for sale.

BROWN, BALFOUR & CO.,
Wholesale Grocers,
HAMILTON

Talbot, who dissolved four or five years ago,
Elliott continuing alone.

H. LYNE, general storekeeper, of Clarksburg,
Ont., has been for many years in the hands of
a large Toronto firm, who have always proved
most indulgent creditors. A short time ago a
change took place in the firm in question, and
his account was ordered to be reduced. It
was understood that he had succeeded in re-
ducing his liabilities 50 per cent., but, other
creditors pressing him, he has been compelled
to assign.

The forged Bank of England notes which
have been circulated on the Continent, are
finding their way to London, and are there
marked "forgery" at the bank. They are so
well done, both as to engraving, paper mark
and paper, that it requires an expert to tell
the real from the false. The severe simplicity
of the Bank of England note has not been
altered since its first issue in the seventeenth
century.

Montserrat Lime-Fruit Juice.

THE

—BECAUSE—

It is the ONLY Lime
Fruit Juice produced
uniformly from one
plantation, and from
trees cultivated for the
purpose.

Standard
OF THE
WORLD.

—BECAUSE—

Being from ripe, sound
fruit only, it has all
the delicate AROMA
peculiar to the fruit,
and is richer in citricity
than ANY other.

N.B.—We caution the trade against COPYISTS who assume our
title and style of bottle to put up ordinary Juice, which is carelessly
prepared from uncultured limes and windfalls. The MONTERRAT
is the only genuine Lime-Fruit Juice.

Send for a pamphlet (illustrated from photographs) giving a full descrip-
tion of the Island of Montserrat and the collection of lime fruit juice, mailed
free on application to the sole consignees of the Dominion—

EVANS, SONS & MASON (Limited), MONTREAL.

JOHN HENDERSON & CO.,

Hatters and Furriers,

1677 NOTRE DAME STREET, MONTREAL.

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

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

ALL

Competitors acknowledge the superior value of

"Rising Sun" Ball Blue,
"Syndicate" " "

"Laundress' Friend" Square Blue;

And our FIFTY DIFFERENT GRADES of
Ultramarine in Dust.

BEUTHNER BROS.,

821 Craig Street, - - - Montreal.

Mr. Wm. HUMPHRIES did a good business in
Guelph as a painter, and accumulated some
real estate. Sickness induced him to give up
the business, and he turned his attention to
the tin trade. After a brief experience he
suddenly sold his real estate, shipped his stock
and furniture to Melnot, and thence offered
his creditors 15 cents in the dollar. This has
so far been accepted that last week he re-
appeared in Guelph, but we are informed the
end is not yet.

The promoters of the Winnipeg and Hud-
son Bay railway have, it appears, been suc-
cessful in floating a portion of their bonds in
the English market, and forty miles of road
will soon be placed under contract. The
prospects of this railway are not altogether
contingent on the possibilities of navigating
Hudson's Bay. The line runs through a long
stretch of land, much of which is valuable for
agricultural and mineral resources, and would
find business as a branch to the C. P. R.

TEES, WILSON & CO.,

(Successors to James Jack & Co.)

IMPORTERS OF TEAS

And General Grocers,

66 ST. PETER STREET, Montreal.

The annual meeting of the Moncton Sugar
Refining company was a harmonious one al-
though the report only claimed that the re-
finery had held its own without making any
profit. The only cheering point about the
report was that the prospects for the future
are looked upon as more hopeful. A recom-
mendation was made and approved to sell a
portion of the \$100,000 of authorized prefer-
ential stock with which to provide a larger
working capital. The old board of directors
was re-appointed.

Reduced grain rates have gone into effect
on the Canadian Pacific. The charges on
wheat shipped in bulk to the Fort William
and Port Arthur elevators are down three
cents uniformly along the main line, and
there have also been reductions along the
branches. The rates over the all-rail route
have also dropped. From Brandon to Mon-
treal the charges for wheat are 52 cents, for
oats 44, and for barley 44; from Winnipeg
wheat 50, oats 42, barley 42. These are con-
siderable reductions from last year's charges.

The visit to Woodstock, Ont., of Colonels
Ravenhill and Phillips, the purchasers of

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 and Copper Shoe
 Nails, and Shoe Tacks.**

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

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

Office and Warehouse:

Oaverhill's Buildings, 91 St. Peter St.

H. VINEBERG,
WHOLESALE CLOTHIER,
 752 Craig St., Montreal.

Samples now on the road. Close buyers will do well to see them before placing their orders.

horses for the English army, resulted in the buying of two horses. In response to the advertisements no less than 270 horses were brought into town. About 100 of these were not examined at all. 170 passed the officers for inspection; of these about 25 were set aside for examination and all but two were rejected as unsound. These were bought at \$175 each. The rules for purchase are very rigid, both as to height, weight and soundness.

Mr. ORRIS HENRY, brought up to farming in the County of Waterloo, has had a varied experience during the past decade. Having sold his farm he joined a party in the general store business in Guelph, and after a brief run the firm assigned, the other partner bought the stock on a composition and left Mr. Henry out in the cold. After a few years of indefinite practice he bought out the stock in the branch store where he was employed, but having given invoice price for the goods and paid for them mostly by chattel mortgage, the result was inevitable. His wife is now understood to be the occupant of the store and owner of the stock there, having bought it from the assignee.

CHAS. H. CORDINGLEY, the proprietor of the "bucket" shop where the now celebrated Chicago Stock Indicator or "Clock" formed one of the principal features, has been convicted of keeping a common gambling house, and sentenced to a fine of \$200 and to find bail in \$1,000 to keep the peace for one year.

Leading Wholesale Trade of Montreal.

DOMINICA LIME FRUIT JUICE.



PURE
 UNDILUTED
 WHOLESOME
 REFRESHING
 COOLING

Absolutely free from Alcohol.

Refined expressly for

LYMAN, SONS & Co
 Montreal.

A liberal discount to the trade

HENRY PORTER,

Successor to PORTER & SAVAGE,
 Tanner & Manufacturer of

Leather Belting

FIRE ENGINE HOSE, HARNESS,
 MOCCASIN, LACE, RUSSET, AND
 OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation St., MONTREAL.

It is stated that the "Clock" has been returned to the United States; whence it came. The credit of first drawing attention to this gambling instrument has been wrongfully attributed to an evening contemporary. Readers of the JOURNAL will remember that it was fully described in our issue of the 9th July more than a month before it was noticed by the paper in question.

The Grand Trunk railway has at length decided to proceed with the erection of a suitable depot on Bonaventure street, in this city, and a gang of men is already at work laying temporary platforms, taking up portions of side tracks, etc. The present station yard is to be increased by the addition of some of the property adjoining, and the tenants of the houses at present occupying the land have received notice to leave at once. As soon as temporary accomodation has been provided, the work of demolishing the old station will be begun, and the officials of the company say that the new depot will be well under way by the first of January next, the date upon which the agreement between the city and company provides the work must be begun. The new station will be built on the plans decided upon years ago, and will cost about half a million dollars.

Leading Wholesale Trade of Montreal.

JAMES GUEST,
Commission Merchant

—AND—
General Agent,
No. 21 ST. JOHN STREET, MONTREAL.

AGENT FOR

- Jules Duret & Co., Cognac. (Vias Growers Co.)
- Jules Bellerie. (Cognac.)
- W. & J. Graham & Co., Oporto Ports.
- R. C. Ivison, Jerez de la Frontera Sherries,
- Jules Reguler, Dijon, Burgundies and Chablis.
- L. M. Canneaux et Fils, Château de Disy, près Epinay, Champagnes.
- Renaudin Bollinger & Co., Ay, Champagnes.
- Seigert & Sons, Trinidad, Genuine Angostura Bitters.
- Wheeler & Co., Belfast Ginger Ales, etc. (Export Bottlers.)
- Guinness' Stout, Bass' and Allsopp's Ale, etc.
- Roig, Ponselt & Co., Barcelona and Tarragona Spanish Ports.
- Eschensauer & Co., Bordeaux, Claret and Sauternes.
- H. Sichel & Sons, Mayence Rhine Wines.
- George Roe & Co., Dublin, celebrated and Irish Whiskies.
- James Watson & Co., Dundee, Fine and Scotch Whiskies.
- E. J. F. Brands, Schiedam Glns.

SPONGES.

A LARGE STOCK AND GOOD ASSORTMENT
 ON HAND NOW.

Correspondence Solicited.

Emil Poliwka & Co.,
 394, 396, 398 & 400 St. Paul St.,
 and 11 Custom House Square.

HODGSON, SUMNER & CO.,

IMPORTERS OF

**DRY GOODS, SMALLWARES
 AND FANCY GOODS,**
 347 & 349 St. Paul St., MONTREAL.
 And Winnipeg.

The recent deal in connection with the insolvent retail dry goods concern, known as the Grand Syndicate, by which a composition of 60 cents in the dollar, payable in 3, 6, 9, 12 and 15 months, was to be assumed by Mr. Coutlee, is not likely to be successful, although it is said creditors to the extent of \$83,000 have already signed the composition sheet. Owing to the impression that it was intended to use the store as a slaughter market for the convenience of certain large wholesale firms interested as creditors in the concern, so much pressure has been put on by other retail houses, that it is now confidently predicted that the scheme will be abandoned and the stock sold. It is also said that a misunderstanding as to the basis of the settlement arose between Mr. Coutlee and the creditors. Mr. Coutlee believing that he was only purchasing the stock at 60 cents in the dollar and not assuming the responsibility of a composition on the liabilities of the defunct concern.

CANADA LIFE ASSURANCE CO.

The Directors beg to announce that the new Assurances accepted for the year to 30th April last, amounted to

\$5,445,956.

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

A. G. RAMSAY, Managing Director.

THE STANDARD LIFE ASSURANCE CO.

OF EDINBURGH, SCOTLAND.

ESTABLISHED 1825.

Head Office in Canada, MONTREAL.

Subsisting Assurances	\$100,000,000
Invested Funds	31,500,000
Annual Revenue	4,300,000
Claims Paid during last Eight Years	15,000,000
Investments in Canada, over	2,500,000
Bonuses Distributed	17,000,000

Agents in all principal towns throughout the Dominion.

W. M. RAMSAY, Manager.

McDOUGALL, LOGIE & Co.
MANUFACTURERS OF
WHITE LEAD, PAINTS, COLORS,
OILS, VARNISHES, &c.
Offices, 260 St. James St. Works, Mill St., Lachine Canal.
MONTREAL.

DARLING'S STEEL NAILS

Speak for themselves.

Manufacturers:

WM. DARLING & CO., 30 St. Sulpice St., MONTREAL.

FISH, HYMAN & CO.,

Importers of and exclusive Dealers in

Fine Havana Cigars.

Sole Proprietors of the Celebrated Havana Brands:
La Rosa de F. H. y Ca., Hugenotte de F. H. y Ca.,
Tacon de F. H. y Ca., La Rosa Antillana, Flor de
Domingo Garcia, Maradona de A. P. y Ca., La
Minatura, Flor de Belgravia, La Gratitude, and numer-
ous other well-known brands.

463 & 465 St. Paul St. MONTREAL. P.O. Box 686

ROBERT TAYLOR,

Boot and Shoe Manufacturer,

WHOLESALE,

HALIFAX - Nova Scotia.

PHOENIX

FIRE ASSURANCE CO.

LONDON.

Established in 1782. Canadian Branch

Established in 1801.

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

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

No. 12 St. Sacramento Street,
(Next to Montreal Telegraph Building.)

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

ROBERT W. TYRE, Manager,

GUARDIAN

Fire and Life Assurance Co. of England
ESTABLISHED 1821.

Paid-up Capital, One Million Pounds Stg.

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

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

EMPIRE BUTTON WORKS,

MANUFACTURERS OF

Vegetable Ivory Buttons,

Gazette Building,

MONTREAL.

Wholesale Trade Only.

LONSDALE, REID & CO.,

—IMPORTERS OF—

Fancy and Staple Dry Goods,

SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

JOHN FISHER & CO.

WOOLLEN

Manufacturers & Importers,

BALMORAL BUILDINGS,

MONTREAL,

—AND—

WOOD STREET,

Huddersfield, - Eng.

THE CANADIAN

Journal of Commerce.

MONTREAL, SEPTEMBER 24, 1886.

AT HOME AND ABROAD.

The most noticeable feature in the position here is the strong market for stocks that has been maintained, notwithstanding the threatened tightening in money, which, if it does come must inevitably bring-about a reaction. For the moment

however, the 'Room' is buying everything that comes, trusting to get out on the morrow with a profit, and meantime sending stocks up to a point where it will no longer be profitable to hold them, or at any rate as profitable as other investments. So far as all this is the result of speculation, the mercantile community may fold its hands, and wait philosophically for whatever fate may overtake those in the swim. That the belated stragglers will have a hard rap seems to us inevitable; but we shall be glad to find ourselves mistaken.

The hope for a better fate rests largely on the strong position of business matters generally. There is undoubtedly a more buoyant and hopeful feeling, except in lumbering circles, and the volume of business steadily increases. As we said last week of the United States, the mere filling up to the usual level of the depleted stocks of goods in retailers hands, which will follow revived trade, will of itself give a great impulse to business, and all such impulses tend to propagate themselves in widening circles, as the wavelets made by a stone dropped into a quiet pond.

There is no special news from the United States. The surplus reserves of the associated banks are rather stronger, but rates have not changed materially since last week. The *Evening Post* in commenting on the returns in a paragraph which has been reproduced in some of our local contemporaries, falls into a blunder which shows how easily good authorities may slip. They say, "One of the pressing necessities of trade in the interior at present is for small notes, and it is claimed that as soon as the silver certificates are issued they will at once be largely substituted in general circulation for the legal tenders, which are of denominations too large for convenience, and that this will result in a movement of the legal tenders back to the banks, thus increasing their reserves and putting them in a condition to largely increase their loans, if they can find employment for the money." The fallacy of course lies in supposing that the new silver certificates can be obtained from the Treasury without paying in other money for them. Either the money in the banks or in the hands of the people must be used for this purpose, and in either case it is merely a facility for making change that is acquired, not any additional money.

The market in New York for stock has been a rising one for some time past, but of late it has manifested a still more satisfactory kind of strength in the wide list of securities that have been affected by it. The usual line of advance is in a few choice stocks and railroad bonds, but now the influence is felt all along the line of the ordinary securities, a movement which

indicates more general prosperity amongst railroad enterprises, and that is in itself an index of better trade and fuller confidence in the position.

London advices report consols strong at 100½ for money and 100 15-16 for account. On the other hand United States bonds were weak in tone and ½ lower for 4 per cents. Silver has been dull at 43 13-16d per ounce and its friends have evidently been unable to maintain the recent advance in spite of the heavy allotments of telegraphic transfers by the India Council and the speculative demand engendered by the appointment of the Silver Commission. It was hoped that the new rupee loan as well as the marked improvement in some branches of trade, such as wool, would have had the effect of at all events keeping the price at its present figure but it is evident that it is once more slipping back to the old basis. American securities in London have developed increasing strength and have advanced from ½ to ¾. Canada Pacific is also cabled as advancing and the market had a firm steady tone.

THE CENTRAL BOARD OF HEALTH.

The large number of deaths which take place annually in this province from what may be termed preventable diseases has long been the subject of comment with those who take an interest in vital statistics. This condition of affairs, owing to the miserable experience of last year, with its inevitable concomitants of stagnation in trade and consequent paralysis of commercial industries, has thoroughly roused the mercantile element to the necessity of such legislation as may effectually prevent the possibility of the recurrence of the dark days of 1885. Under this stimulus the Provincial Legislature have passed a measure, probably the best that could be got considering the existing state of public feeling among the great bulk of the population of the province, and have provided for the establishment of a central board of health, whose duties will be largely of an advisory nature. The new board will make a special study of the vital statistics of the province and will apply the data thus accumulated to the practical alleviation of disease; it will make thorough investigation into the causes of preventable diseases, directing its attention of course principally to those which are epidemic in their character, and, what is probably more important than all, it will endeavor to ascertain what effect the employment and surrounding conditions of our working population have upon the public health with a view to removing unsanitary conditions so far as is compatible with the nature of the employment, and finally it will study and decide upon the means necessary for the prevention and avoidance of contagious diseases besides acting as an

advisory board to the government officials and the local boards of health on all matters relating to the public health, such as drainage, water supply, disposal of offensive matter and the sanitary condition of schools and public buildings.

Should such a grave emergency as another epidemic arise, the act provides also for the creation of local boards of health, who will be invested with the widest powers, but, under ordinary circumstances, these are intended to remain in abeyance, and the regular duty of attending to all matters pertaining to the public health will be performed by the central board alone. It is to be hoped that this body will at once be permanently organized as the board lately constituted under the act 38 Victoria has just expired, after fully meeting the expectations formed regarding it, and in consequence it is desirable that the new board should take up the thread of affairs where their predecessors laid it down, and thus continue the careful supervision over the public health which has been in force for the past twelve months without the intervention of a space of time which might involve the necessity of reorganizing the present means of obtaining reliable information on this important point.

If the newly provided board carry out to their full extent the duties laid down for their performance in the act, there can be no doubt that their services will be invaluable to the public at large. Although we are by no means behind, so far as sanitary appliances are concerned, other communities on this continent, it is felt that many of the ordinary diseases now prevalent, are largely preventable. Scientific knowledge of the causes of disease is advancing day by day and it only remains for an authoritative body, like the one in question, to put their precepts into practice, for the death rate from preventable disease to suffer a marked diminution. It now remains for the government to see that the new board be constituted of the best men obtainable, regardless of their political or sectarian beliefs, and to provide against its becoming a mere haven of refuge for political friends and adherents, to the exclusion of men calculated to make it a benefit to the country instead of only an extra burden on the already overloaded taxpayer. There is no reason whatever why the extra mortality of the province should not be reduced and if the right men are appointed, a diminution in the death rate, commensurate with our natural advantages, will undoubtedly result.

THE BANK STATEMENTS.

We present our readers this week with our usual table showing the bank returns for August, together with the usual com-

parative statements for the previous month, the previous year, and ten years ago.

The available resources of the banks increased during the month to some extent. Circulation is \$630,000 more, and the general line of deposits slightly larger. In the latter an important change took place, not shown in the general figures, namely, an increase of over a million dollars in deposits by the public, offset by a decrease in those of the Dominion Government. These changes are in the usual line at this season of the year. The first impulse to the fall increase in circulation comes in August, from a marketing of a certain portion of the crops, and the returns from lumber and other products exported swell the supplies to the banks, in whose figures they show as increased deposits or decreased loans.

Of the assets, the net foreign balances show the very substantial increase of \$1,147,000. Loans of all kinds, except those on stocks, have increased; the exception indicates that banks have found more profitable employment for their money than lending it at call on the street. A change such as this would be adverse to the present prevailing interest in stocks, were it not that private lenders step in when rates increase and supply funds to replace those withdrawn by the banks.

The increase in loans of a commercial character, as well as the other changes for the month, all confirm the general impression that has prevailed as to the improvement in business, and are all such as would result from a more active turnover. The increase in balances held abroad is a direct result of the influences we mentioned some weeks ago when discussing the movement of money to New York. No specie was exported to take advantage of the higher rates there, because of the loss to be faced in converting sovereigns, but the proceeds of our produce sent abroad have, as far as possible, been accumulated there to reap the benefits of the higher rates of interest. This is a process which will, no doubt, be found to have gone on during the present month also, although the lower rates in New York and better rates at home have diminished the tendency in that direction.

The present time is marked by high prices (excessively high some people think) for all bank stocks. The monthly returns do not afford much information on which to base any estimate as to their earnings, except in so far as these can be judged from the improvement in the volume of business done, and the stronger tone of the market as to rates. We learn from enquiry amongst bankers that in general profits are just holding up to the level of last year, in some cases a little higher, in others a little below. Trade is, however,

generally in a sounder shape than last year, and there is every reason to look for few failures, so that the net results at the close of the banking year are likely to be on the whole better than before. There is nothing in the position, after making all allowance for this, to justify any higher prices for stocks. There are only two causes which raise or should raise their prices: either that profits are large and larger dividends to be looked for, or that money is plentiful and good investments

becoming more difficult to obtain. As to the first, we repeat what we have said above; as to the second, there is every indication that excessive supplies of money are already a thing of the past, and that although we have reached a financial position which will not permit of high rates of discount unless some serious destruction of capital should occur, the demands for money are increasing, and we are likely to see rates more firmly held for some time to come:

	July, 1886.	Aug., 1886.	Aug., 1885.	Aug., 1876.
Capital authorized.....	\$79,679,666	\$79,679,666	\$74,179,999	\$75,366,666
Capital subscribed.....	64,399,799	64,399,799	65,720,300	
Capital paid up.....	61,067,763	61,150,792	61,587,256	66,495,438
Reserve fund (Rest).....	17,690,141	17,690,141	17,709,433	

LIABILITIES.

Circulation.....	\$28,882,843	\$29,515,389	\$30,108,359	\$19,146,787
Dom. Govt. deposits on demand.....	7,475,748	6,641,575	5,827,476	
Dom. Govt. deposits after notice.....	100,000	100,000	100,000	
Deposits securing Govt. contracts and insurance.....	775,043	803,545	677,115	8,848,920
Prov. Govt. deposits on demand.....	1,378,192	1,321,794	808,582	
Prov. Govt. deposits after notice.....	1,963,398	1,763,398	2,065,483	
Other deposits on demand.....	49,691,287	50,577,788	46,533,408	158,358,045
Other deposits payable after notice.....	50,958,274	51,163,830	51,960,658	
Loans or deposits from other Banks secured.....	50,000		12,000	
Do. by other Canadian Banks unsecured.....	1,535,776	1,967,360	1,244,492	
Due Banks in Canada.....	1,209,758	936,421	1,456,699	1,983,805
Do. Foreign Countries.....	79,637	153,329	131,147	3,384,260
Do. the United Kingdom.....	1,792,132	1,177,670	595,458	
Other liabilities.....	265,453	218,617	150,442	333,992
Total liabilities.....	\$146,154,546	\$146,340,722	\$141,671,319	\$99,755,051

ASSETS.

Specie.....	\$6,692,596	\$6,285,603	\$6,823,126	\$6,715,000
Dominion notes.....	11,111,320	10,804,545	12,421,270	8,891,755
Notes and cheques on other Banks.....	5,054,740	5,693,054	5,620,345	4,377,022
Due from Banks in Canada.....	3,222,658	3,324,486	3,094,156	3,410,967
Due from Foreign Agencies or Banks..	15,698,689	15,319,212	13,634,306	8,618,819
Do. in the United Kingdom.....	1,630,021	2,624,835	5,064,924	
Available Assets.....	\$43,419,024	\$44,051,735	\$46,658,127	\$32,013,563

Govt. Debentures or Stock.....	\$5,064,625	\$5,117,337	\$969,782	\$1,250,432
Loans to Dominion Govt.....	1,921,032	1,381,464	2,719,052	248,820
Do. to Provincial Govt.....	1,201,119	1,307,450	708,855	
Securities other than Canadian.....	2,998,600	2,961,285	2,700,518	
Loans on stocks, bonds, deb. Can. or Foreign.....	12,680,568	11,984,076	11,409,960	11,337,932
Loans to Municipal Corporations.....	3,100,537	3,174,899	2,058,776	3,940,248
Loans to other Corporations.....	13,288,309	13,875,384	19,519,523	
Loans or deposits in other Banks secured.....	256,502	171,502	84,318	
Loans on deposits in other Banks unsecured.....	544,537	570,047	443,027	
Discounts.....	129,876,308	130,270,007	122,320,833	120,008,405
Notes overdue not specially secured..	1,169,845	1,150,214	1,732,003	6,361,299
Overdue notes, secured.....	1,594,581	1,590,010	2,392,069	
Real Estate.....	1,320,355	1,322,669	1,434,670	945,777
Mortgages on Real Estate sold by Banks.	846,057	820,476	861,425	
Bank Premises.....	3,511,066	3,512,536	3,242,298	3,201,622
Other Assets.....	3,443,795	3,625,115	2,883,476	2,160,482
Total Assets.....	\$226,236,871	\$226,886,205	\$222,228,712	\$181,436,521
Director's Liabilities.....	7,827,573	8,300,392	7,730,800	
Average Amount Specie during month..	6,793,344	6,536,157	6,927,928	
Average Dominion Notes during month..	11,093,967	10,801,878	12,074,822	

FIRE INSURANCE DONE IN CANADA IN 1885.

	Net Cash received for Premiums.	Re-insurance Return Premiums, &c.	Gross Cash received for Premiums.	Gross Amount of Policies New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Paid for Losses.	Unsettled Claims.	
								Not Resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
CANADIAN COMPANIES.									
British America.....	197,317	66,583	263,900	19,413,331	18,910,655	120,993	105,210	24,230	None.
Citizens'.....	195,181	34,530	229,711	18,471,884	18,548,364	120,386	120,488	14,849	1,500
London Mutual Fire.....	124,324	1,693	126,017	16,488,032	43,004,988	71,287	78,556	3,843	4,303
Quebec.....	77,029	5,616	82,645	6,169,770	7,751,430	35,726	39,360	3,266	None.
Royal Canadian.....	183,124	43,690	226,814	18,596,519	16,315,559	116,981	114,684	9,802	None.
Western.....	330,904	80,847	411,751	32,023,378	30,228,394	147,111	138,891	28,929	2,800
Total for 1885.....	1,107,879	232,959	1,340,838	111,162,914	143,759,390	621,484	597,189	84,919	8,603
Total for 1884.....	1,140,428			118,747,547	147,968,945	744,711	762,737	77,065	6,303
BRITISH COMPANIES.									
Caledonian.....	88,281	10,151	98,432	7,980,371	9,249,259	47,777	48,046	3,683	2,323
City of London.....	170,338	27,686	178,024	13,562,146	16,812,081	80,427	86,007	2,101	2,800
Commercial Union.....	302,935	44,820	347,755	25,276,758	27,878,153	195,654	186,827	18,366	6,547
Fire Insurance Association.....	126,497	25,955	152,452	12,467,651	12,011,084	88,217	88,437	10,213	1,624
Glasgow and London.....	161,630	44,385	206,015	15,600,268	14,901,320	101,682	104,043	2,371	None.
Guardian.....	150,313	16,424	166,737	13,791,565	12,694,380	81,369	79,163	3,000	3,321
Imperial.....	185,778	15,757	201,535	17,473,895	19,123,050	91,933	80,292	2,571	13,346
Lancashire.....	208,454	35,503	243,957	19,694,092	22,573,110	123,009	116,642	21,941	5,000
Liverpool and London and Globe.	207,436	11,707	219,143	23,095,956	32,094,197	110,921	110,677	1,636	1,190
London and Lancashire.....	89,974	17,139	107,113	9,726,741	10,593,812	60,683	64,993	201	1,000
London Assurance.....	60,932	9,865	70,797	8,415,264	7,980,032	48,924	46,119	None.	2,805
National of Ireland.....	54,082	14,299	68,381	6,771,556	5,374,606	37,718	38,094	3,715	2,285
North British.....	308,392	84,869	393,261	36,843,755	41,178,675	147,632	155,895	7,237	8,184
Northern.....	181,260	11,022	192,282	15,624,008	17,996,138	100,516	105,279	3,691	1,923
Norwich Union.....	90,185	15,211	105,396	8,572,014	9,143,660	51,102	48,695	4,300	2,500
Phoenix of London.....	208,022	30,617	238,639	20,424,018	24,715,136	99,192	91,904	11,064	7,000
Queen.....	222,647	21,375	244,022	20,701,146	22,227,312	123,346	129,232	2,227	3,000
Royal.....	498,738	37,017	535,755	52,193,924	106,598,684	300,055	295,008	19,380	7,067
Scottish Union and National.....	60,507	9,957	70,464	7,941,852	7,160,325	21,549	20,222	3,439	None.
Total for 1885.....	3,376,401	483,759	3,860,160	337,216,878	421,205,014	1,911,706	1,895,175	121,126	71,915
Total for 1884.....	3,472,119			354,458,616	413,441,198	2,232,145	2,290,588	135,246	51,153
AMERICAN COMPANIES.									
Ætna Fire.....	107,688	13,281	120,959	10,762,522	6,975,275	64,862	54,276	11,709	None.
Agricultural of Watertown.....	70,393	3,283	73,676	7,555,495	22,557,538	42,883	39,663	4,493	1,850
Hartford.....	131,177	15,106	146,283	11,356,831	11,910,922	75,570	68,868	11,420	None.
Phenix of Brooklyn.....	58,922	13,939	72,861	7,948,168	5,386,340	28,218	25,116	4,467	None.
Total for 1885.....	308,180	45,599	413,779	37,623,116	46,830,075	211,533	186,923	32,089	1,850
Total for 1884.....	307,581			40,777,215	44,097,646	184,400	191,998	13,920	None.

THE FIRE INSURANCE REPORT.

The annual report of the Superintendent of Insurance for the past year discloses a fairly prosperous condition of business in insurance circles. It is true the cash receipts for premiums amount to only \$4,852,460, or \$127,668 less than in 1885, but on the other hand, the total losses during the year are \$566,000 less than in the previous year, so that the ratio of losses to premiums is only 55.22 per cent. as against 65.17 per cent. in 1884. In the period of seventeen years from 1869 the aggregate of premiums paid for fire insurance reaches \$58,799,884, while the total of losses paid is no less than \$43,955,917, or, roughly speaking, 75 per

cent. of the receipts. This is not very encouraging, when the amount of expenses unavoidably attached to the transaction of insurance business is taken into consideration, but it must be remembered that this period contains one very exceptional year, 1877, the year of the disastrous conflagration in St. John, when the losses were 2½ times as large as the total receipts of premiums. Were this year excluded the average percentage would be 64.44 per cent., still a very high figure, and one it is to be hoped will be gradually reduced by increased efficiency in the extinction of fires, and a more rigorous supervision of the erection of new buildings. The total net amount covered by insur-

ance at the close of the year reached the very satisfactory figure of \$611,794,479, or an increase of \$14,341,766 over the previous year. As in previous years the lion's share of the business is controlled by the British companies, who are credited with \$7,763,816, or more than 50 per cent. of the increase, Canadian companies securing \$3,841,521, and the Americans \$2,732,429. In the case of premium receipts this is even more striking, as, out of a total of premiums paid amounting to \$4,852,460, no less than \$3,376,401 is credited to English companies, the Canadian offices receiving \$1,107,879, while the Americans only secured \$368,180. It must be remembered, however, that the foreign business of the Citi-

zens and Royal Canadian Insurance companies is not included in these figures, as was the case last year, and consequently these companies show an apparent decrease in business on paper, which does not exist in fact. The average rate of premium per \$1,000, taking the whole amount of risks accepted, including short term risks and re-insurances, is slightly higher than in 1884, the figures being \$11.70 against \$11.55, and the rate is the highest for the past ten years, while the average ratio of losses incurred compared with the amount of risk current (calculated by taking the mean of the amounts in force at the beginning and end of the year) has been at the rate of \$4.54 per \$1,000 of current risks. These figures show a very gratifying reduction in the losses by fire as the figures for the past four years are as follows:—

	1881.	1882.	1883.	1884.
Rate per \$1,000..	7.35	5.68	5.56	5.37

The steady decrease in losses shown by this table is one of the most encouraging features of the report. Contrasting the total receipts of the companies with the payments in order to obtain an approximation of the amount of profit accruing, we find that the balances of 1885 exceed in every case those of 1884. In the case of the British companies the increase in profit amounts to \$231,065, showing that though these companies did a smaller business, and in some cases at a lower rate of premium, the much decreased loss by fire has had the effect of increasing the proportion of balance remaining to the companies by more than 50 per cent. The following table shows the total income, less payment of claims, general expenses, dividends, etc.:—

	British.	Canadian.	American.
Total receipts.	\$3,407,453	\$3,212,577	\$396,683
Total payments	2,732,469	3,003,032	295,899

Balance .. \$674,984 \$209,545 \$100,784

Thus, so far as the Canadian companies are concerned, for every \$100 of income \$61.80 has been paid for losses, \$23.57 in expenses, \$3.11 in dividends, leaving \$6.52 for the Company. For every \$100 in premiums, \$64.26 has been paid for losses, \$29.71 for expenses, and \$3.23 for dividends to shareholders.

In marine insurance the ocean business shows an increase of the proportion of losses incurred to premiums received, the figures for 1885 being 68.87 per cent. against 64.44 in the previous year. On the other hand the inland marine business has been far more prosperous, the ratio of losses being only 50.90 per cent. of the premiums received, a decrease of 7.45 per cent. The amount of premiums received by companies engaged in ocean marine insurance was \$345,197, and the losses incurred amounted to \$237,750, of which \$231,164 was paid.

The report refers at length to the affairs of the Briton Medical and General Life Association, but contains no information beyond what has been already put before our readers in these columns. A significant paragraph at the end states, however, that "in view of all the facts and circumstances connected with the matter there seems little room for doubt that the final result will be the division of the Canadian deposit (or the balance thereof after payment of costs) among the Canadian policy-holders." Whether this statement is correct or not, remains to be seen. The death rate among insured lives, as gathered from the companies returns, is far above the average, being 9.581 per thousand against 8.119 in 1884, and an average of 8.639 for the past six years, while the total termination of policies, naturally and by surrender or lapse, amounts to about 44.50 per cent of the amount of new policies.

Last year we drew attention to the late period at which these returns appeared, and it was hoped that under a new superintendent matters would be amended, so far as promptitude in issuing the report was concerned. It seems curious that a government report on the insurance business done up to the 31st December, 1885, should not be in the hands of the public before September, 1886, and although the business community fully appreciate the labor and experience necessary for presenting such a mass of information in a concise and tabulated form, it is felt that with the assistance of an ample and experienced clerical staff, such as the superintendent no doubt has at his command, it should not take eight calendar months to compile a pamphlet of seventy-five pages.

CATTLE RISKS.

In all branches of marine insurance rates of premium continue low, owing to the keen competition which still exists, notwithstanding the disasters of former years. The exceptional losses resulting to the companies from the live stock business, due to the sharp rivalry which reduced premiums below a profit has, however, led to a change in this department, the companies interested forming a pool, the management of which issues a schedule of rates and provides for a better system of inspection. Formerly, not only were rates continually being cut, but in the rush for business and commissions the inspection was most faulty and deceptive. Under the new system the losses are divided between the companies in relative proportion, and the reduction in expenses of management, improved inspection, etc., has permitted premiums to be written lower than they have ever been in the history of the trade.

The companies forming the cattle pool are the Western Assurance of Toronto, the Royal Canadian of Montreal, the British and Foreign of Liverpool, the Cattle Lloyds of Boston, the British America of Toronto, the Union Marine of Liverpool, the Montreal Lloyds, the International Marine of Liverpool, and the Cattle Export Lloyds of Canada. The rates during the summer months on the all risk plan, including mortality and jettison, were 1½ @ 1½ per cent. on cattle and 3 @ 4 per cent. on sheep. This being the equinoxial month rates have recently been advanced to 2 @ 3 per cent. on cattle and 5 @ 5½ per cent. on sheep. Two of the above named companies only retain the mortality risk and re-insure total loss and general average, while some shippers, in view of the small mortality on our well equipped cattle ships, take their own risk as to mortality, and only insure against total loss and general average.

The mortality both among cattle and sheep has been less than last year, and no total loss of a cattle steamer has so far been reported. There is, however, some apprehension felt, as a recent private telegram to local underwriters from St. John's, Nfld., states that wreckage has been found in the Straits of Belle Isle, supposed to be from a cattle ship, several dead animals having been washed ashore. The quality of the stock shipped has only averaged fair, but an improvement is hoped for in this respect. The grass has shown signs of failing earlier than last year, owing to drought in the West, and cattle have had to come away from the pastures in consequence sooner than otherwise would have been the case. The exports of cattle to date have reached 47,400 head, against 48,476 last year, while no less than 51,311 sheep were forwarded as compared with 33,343 in 1885.

FALL STYLES.

There seems to be a singular want of unanimity among the trade as to what lines will be most in request during the coming fall. By one party we are assured that the reaction from the rough surfaces and showy contrasts of the summer goods has already set in and that dark, plain, solid-color goods of fine material and soft finish will be the coming style, while others insist, at all events so far as tailor made gown are concerned, that checks, bars, plaids and stripes will take the place of the plain serges and cloths. The new English cloths have certainly a shaggy, rough though soft surface and show more striking colors than before, blocks of red, blue and brown combining in the same pattern; but on the other hand black goods are much called for and it is probable that in most cases quiet lines showing two shades of a single color will sell far better

than the more showy patterns. The broad diagonals introduced last season are still selling well and basket woven squares in old-fashioned tints are seen on most counters.

Plush still remains at the front, not only in solid colors for trimming purposes but also in woven stripes alternating with a contrasting frise or moss stripe. In fact bordered goods are still the most fashionable and the number of beautiful borders and trimmings shown among new fabrics, many of them elaborately beaded and braided while others are checkered in in bright contrasting colors, proves that this style of goods fully retains its hold on the popular favor.

Alpaca, is another of the old-favorites revived for fashionable wear but in far superior form to that ordinarily known by the name. The new alpaca is made of the very finest mohair and neither fades nor spots, while it effectually repels the dust. It comes in all the leading shades as well as black and is intended to be made up in combination with surah. A sample costume of an alpaca having a tiny raised cord in periwinkle blue was made up with checked surah. The skirt was of the check, made plain and full, the alpaca drapery in lavense style, with broad bands of the surah turned over on each side of the front. The bodice had a rounded peak, the front opened for a plastron, the back showing a broad deep V of check, forming part of the shoulder seam, with loops of ribbon on the shoulders.

A beautiful novelty in rich black dress goods is offered in the new black silk-warp camel's-hair stuff. It is the legitimate outcome of the silk-warp cashmeres and nun's veilings offered this season and will take the highest place among the new silk and wool combinations of Priestley. It appears in four styles in diagonals, plain rib, wide, double and fancy rib, and is forty-five inches wide, but its price is as yet too high for it to become popular wear.

Not a few of the new fall costumes intended for house wear are made to be worn with a removable hood when used as a walking costume. This entirely alters the character of the dress and is particularly appropriate when worn with tailor made gowns of cheviot, tweed, camel's hair and other goods. The tailor made gown decidedly holds its own even if it does not become more popular day by day. Now that the charge of its masculine appearance is abrogated by the employment of braided patterns, and the increasing chilliness of the weather renders its weight and warmth an advantage rather than a defect, it is safe to predict that it will continue to be the favorite costume until the return of warm weather compels it to give way to the dainty fabrics of

summer. As to the jersey, it has now passed beyond the realms of fashion and become an absolute necessity, so much so that it is wonderful how we got along before these useful dressy garments were first offered to the public. They are now offered in every variety of style and colour and the demand for the ordinary braided jersey remains as constant and certain as when it was first introduced into the market as a candidate for popular favor, and this too in the face of the most vigorous opposition from the dressmaking interests

THE ABSCONDER ISAACS.

In our issue of the 27th ult. appeared a brief sketch of the now notorious absconder, Leopold Isaacs; but as every week fresh victims of this unscrupulous adventurer come to light, and as Isaacs is now said to be in Philadelphia, it may be well to put our readers in the city of brotherly love on their guard against his wiles. As a securer and manipulator of accommodation paper he is probably unrivalled; aided by a rather impressive appearance, suave manner and clever plausible tongue, he victimized in this city not only the acute bank manager but even his very relatives, fully alive as they were to his former career and characteristics, and aware of the fact that every one with whom he had ever come in contact had suffered more or less in pocket.

Isaacs is a human bird of prey, a man of whom his acquaintances say that "he never earned an honest penny in his life," but always lived, and in good style too, at the expense of his too credulous dupes. Unlike other swindlers he defrauded those of his own people with as little scruple as he "spoiled the Egyptians," and used his position as secretary of a religious organization among them (for this description of man usually pays that homage to virtue which hypocrisy is defined to be) for the purpose of increasing the number of his victims. His business transactions have brought ruin to hundreds of people in this city and in the west, as besides his dupes among the mercantile community, many of whom have been plunged into insolvency through their entanglements with his firm, many private friends, acquaintances and correspondents were induced by his silvery tongue to put their names to documents which will sweep away the savings of years. Those creditors who are nominally secured by warehouse receipts of tobacco, are no better off than those who merely trusted to his plausible assurances, as the tobacco, although purporting to be of good quality and invoiced at high prices, is stated by experts to be in reality rubbish and unsaleable except at an enormous sacrifice. Not only he but his family were extravagant in their habits, and spent their easily obtained money in a right royal manner. One of his young sons is said to have spent as high as \$1,000 in a single night, while his own personal habits were of

the most expensive character, and would rather have suited a millionaire. In his short career in this city he has passed like the "comet of a season," leaving ruin behind him. Not only insolvency but disgrace has been the portion of many of his dupes, while he himself escapes, apparently scot free, to seek new victims in fresh fields and pastures new.

One of Isaacs' first acts in the drama he enacted in Montreal was to send a "lawyer's letter" to the JOURNAL OF COMMERCE, in the spring of 1883, threatening an action for libel because of the strictures upon his former escapade when a member of the then suspended firm of Goldstein, Isaacs & Co., which his purchases in New York had badly crippled.

The mails confirm previous telegraphic reports respecting the gain in price at the London wool sales. The arrivals in time comprised 325,000 bales (231,000 bales Australian and 94,000 bales Cape.) Adding to this 5,000 bales Australian held over from July, but deducting 45,000 bales (5,000 bales Australian and 40,000 bales Cape) forwarded direct and 20,000 bales (6,000 bales Australian and 14,000 bales Cape) sold by private contract, the net total available for these sales amounts to 265,000 bales. The three days following the opening sitting have not only seen the original advance maintained, but have in the case of Australian wool, witnessed a fresh rise of $\frac{1}{2}$ d for grease, and of 1d for scoured descriptions. The latter are now on the average fully 3d dearer than last sales. Faulty lots possessing body show the advance strongest and sell generally 4d higher, and a similar advance is often reached for the best combing lots. On short pelt wools, on the other hand, the rise is much less pronounced. Greasy wools rule $\frac{1}{2}$ d to 2d above the July level. The bulk of supplies is formed of New Zealand, which show this advance in its strongest form. Fine Port Phillip and Sydney greasy are also in brisk request, and though already dear, last sales again participate in the improvement to a full extent. Crossbreds have also risen since the opening, and may for the lower greasy sorts be quoted 1d @ $\frac{1}{2}$ d, for the finer classes $\frac{1}{2}$ @ 2d higher than in July. Fine scoured crossbreds are $\frac{1}{2}$ d @ 3d dearer. As regards Cape wools, the large advance of the first day has in the case of snow whites been increased by a further $\frac{1}{2}$ d and this class is now $\frac{3}{4}$ d dearer than at the close of last sales. On fleeces the rise is 2d, and on grease $\frac{1}{2}$ d, and in the case of good long Natal lots, which are in demand for France, often 2d. Taking the market as a whole, the advance upon the July level amounts to about 20 per cent. all round. Wool is now roughly speaking, about 60 per cent. dearer than at the cheapest point in April, barely five months ago: but so low had the article fallen at that time that even after this unprecedentedly rapid and large rise, prices can still be called moderate. The sale room is very largely attended, and both home and foreign buyers take their full share in the competition.

According to all indications the United States tobacco crop now about harvested will be more remunerative the country over than for a number of past seasons. The weather has been singularly favorable, rain and hail only doing damage in some small sections. The acreage is smaller by at least 15 per cent, but as more care and attention has been given to the ground that has been planted, more leaf of an extra quality has been produced per acre, thus raising the size of the crop to last year's. Probably more tobacco has been raised per acre, in the Connecticut and Housatonic valleys than in any other tobacco district in the country. The yield of these sections has been from 1,500 to 2,000 pounds per acre of Havana seed-leaf. As the crop has been singularly free from insects and mottled plants have been few, the quality of the crop is much finer. Consequently higher prices are the rule. Returns from Wisconsin and Northern Illinois are the most unfavorable. A much smaller acreage has been planted and much of that has been damaged to a considerable extent. Reliable estimates put the crop at 26,000 cases against 80,000 cases last year, and 54,000 the year previous. The prices for domestic tobacco have advanced. From 10 to 20 cents is now refused where last year 7 to 15 cents was gladly taken. The foreign tobacco market is also in fair condition. Sumatra tobacco, however, has much deteriorated in a year and now is rather poor. A large portion of this tobacco is "wooden" in appearance, without life or gloss and thick and boney. A white film is spreading on the leaves, and this is not a very good recommendation as to its soundness. Leaf of this character comprises about three-fourths of the whole crop while the remaining quarter is fine tobacco.

A considerable quantity of lumber is being held at Miramichi ports for higher prices, according to a correspondent at Newcastle, N. B. It is believed that the amount shipped to Europe this season will not exceed seventy million feet, as compared with 117, 149, 108 and 87 millions in 1882, 3, 4 and 5 respectively. Following are the quantities rafted at the South West boom in these years:—'82, 77,740, 241 ft.; '83, 71,194,651 ft.; '84, 37,049,643 ft.; '85, 37,282,325 ft.; '86, 30,806,383 ft. Charters have ranged from 40 to 45 shillings per standard this year. Snowball's deals have been shipped up to date in 34 sailing vessels. No steamers have been employed this season. Most of the deals forwarded have been to ports in France and on the Mediterranean. Nearly all the deals cut by Richards & Hickson at Newcastle are piled up on their wharf, and Burchill, of Nelson, has only shipped two cargoes this summer. Scarcely any move has been made by operators as to next winter's work, and those spoken to seemed to be greatly discouraged over the continued depression in the European markets and the prospect of no decrease in the government stumpage tax.

A few cargoes of laths have been shipped to New England this season.

In the copper mines recently discovered at Sudbury the Canadian Pacific railway bid fair to reap a bonanza in mineral freight traffic that was never dreamed of. The copper ridge which is situated a few miles from Sudbury depot, is four miles in length, 1,500 feet wide and 200 feet deep. The percentage of pure copper is very large, and no richer ore has yet been discovered. Already operations have been commenced at the mine on a somewhat limited scale, but measures are about being taken to develop it to its fullest capacity. The ore is sent to New York, the copper being smelted there, but soon a crushing mill will be erected at Sudbury and the work performed in Canada. Mr. Mackay, the California millionaire, saw the specimens of copper ore in the Canadian Pacific offices, and stated that it was the finest ore he had ever seen. He expressed his surprise at the extent of the copper seam, and stated that the largest mine he had ever seen or heard of previously was at Butte, Montana, which had only an opening of 250 feet. He considered that there was a source of great wealth in the Sudbury mine, promising as it did the advantages of easy railroad communication and profuse supplies of water and fuel.

The C. P. R., which at present reaches Chicago over the Michigan Central, is reported to be making arrangements for an independent line into that city. The proposed new line is to be built from Grosse Isle, crossing Michigan to Jackson, and thence to Chicago, which would give the Canadian company a through line from Montreal, by way of Toronto, London and Amherstburg, to Chicago. It is known that the Canadian Pacific has secured a controlling interest in the Minneapolis and Manitoba road, and further important developments are looked for regarding its proposed route from St. Paul, so as to carry out its scheme for a through line from Montreal to the Pacific coast by way of Chicago.

WINNIPEG Sun:—The first shipment of Montana cattle for this season has arrived. It consisted of twenty carloads belonging to Lopley and Kingsbury, of Fort Benton. They were shipped from Maple Creek, being driven there across the prairies from Montana. A second train belonging to the same gentlemen has left Maple Creek and they will follow. In a few days the stockyards will be used to their utmost capacity. Last year 10,000 head of American cattle were handled by the Canadian Pacific and the number is expected to be much larger this year. These cattle are all American ones shipped through in bond; as yet the Canadian ranches have not begun shipping east.

Under the Oleomargarine Bill, on and after 1st October, American manufacturers of that article are to give bonds for \$5,000, and by

the 1st November are required to have their products put up in wooden packages, containing not less than ten pounds each, and stamped or branded with the word "oleomargarine" in letters not less than one quarter of an inch square. They are further required to keep books open to the inspection of revenue officers, showing the nature and quantity of the materials used and the quantity of the product. Wholesale dealers are also required to keep books showing the oleomargarine received by them, from whom received and to whom sold.

Recent and said to be reliable reports from Newfoundland are to the effect that there are no fish north of St. John's worth speaking of, and that fishing generally in the northern districts of the island is next to a total failure. The people are constantly in a state of destitution unheard of before at this early season of the year, large numbers of them having abandoned the fishing as a hopeless failure. In White Bay, especially, and in certain parts of Green Bay, the fishing population are already seeking relief. The situation is an exceedingly gloomy one. Fishing on the French shore from Griquet is pretty good, but poor along the east coast, averaging from ten to fifteen quintals per man for hook and line and twenty for trap. Much destitution exists on the French shore.

The Canadian Pacific authorities have already obtained a good name for their enterprise and evident anxiety to minister to the comfort of their passengers at the lowest possible rates. Their latest step is to reduce the price of meals on the dining cars by selling coupon tickets at the rate of about 60 cents per meal. Seventy-five cents is at present the dining car charge on all Western roads, and the traveller who does not admit that he gets the worth of his money at that rate must be hard to please. On the Pennsylvania and New York Central cars the rate is \$1 and yet most of the roads lose money on their dining cars. The idea is a good one and will probably induce many to take their meals in the dining car who have hitherto carried their provisions with them.

The Japanese government has issued a proclamation to raise funds for naval purposes by floating another international loan of 17,000,000 yen, equal, roughly speaking, to \$16,850,000. The principal features are that the whole amount is to be raised in successive instalments extending over a period of three years; that the interest on the bonds shall be 5 per cent per annum; that the principal shall be completely redeemed by drawings in thirty years, beginning with the sixth year after the issue of the bonds; no drawings shall take place during the first five years; that the bonds are to be put upon the market at their face value; the interest shall be paid in May and November each year and that the bonds are purchasable by foreigners.

A NEW electrical fire extinguisher is now in the market. It is composed of a double-brass cylinder, sixteen inches high and four in diameter, which weighs nine pounds. The chemicals are kept dry inside and are not mixed till occasion demands, when the turning of a valve handle crushes a bottle inside, and the mingling of the chemicals, it is claimed, generates an electric current with a pressure of 210 pounds to the inch. This passes through another chemical, forming nitrogen, which is forced out of a tube that can be directed in any quarter.

GUELPH general trade is looking up after a dull summer. This week the Provincial Show is being held there, things are lively the attendance being large. The vacant stores are also now all occupied, the crops are good and most of them well got in. The dry goods business is being run, and the public are largely benefitting thereby. Messrs. Ball & Gordon, two young men who learned their trade in the city, are about to open a hardware store on Windham street, being the fourth establishment in that line in the place.

MANUFACTURERS purchasing new belts are recommended to try the following method for testing the efficiency of belts: A small strip is cut off and placed in a jar filled with common vinegar. If the belt was well tanned and good quality, it may remain in the vinegar many months without being injuriously affected, it growing only a little darker in color. If, on the contrary, the belt was of an inferior make, its fibres begin soon to swell, and after a short time are transformed into a gelatinous mass.

A MIXTURE of zinc white with zinc chloride is found to furnish a paint of great value, both for wood and metals, as it becomes very hard, and can be washed and brushed without injury, which qualities are, of course, of prime importance. An essential precaution, however, to be observed in regard to this paint is not to apply in rainy or frosty weather, as it then becomes mealy and scales off.

A BRITISH COLUMBIA paper says: "Some fine sticks were cut yesterday at the Hastings mill, Vancouver, one of them measuring 100x24 feet square, containing 4,800 feet square, and weighing nine tons. The logs are free of all knots and imperfection, no better ones having ever been turned out at any mill on this coast.

A LINE of British steamships under American auspices has just been formed to trade between New York and China. The Parthia, formerly of the Cunard line, is the pioneer, and has already sailed with a full cargo and several passengers via the Suez canal. She is supplied with new engines, reducing coal consumption 20 per cent.

The Canadian Pacific Railway Company is arranging to run a branch from their main

line into Guelph, providing there be a sufficient bonus. Trial lines are now being run and estimates are in progress as to the cost. The Provincial Show there this week causes quite a stir and business seems lively.

A LOCAL dealer in grindstones says there is an increasing demand for these important adjuncts of tool works. The greatest increase comes from the makers of such tools as picks, mattocks, &c. The latter fact is traceable largely at least, to increased railroad building and gas-pipe laying.

The stagnation in the Welsh coal trade is evidenced by the fact that four collieries have for some time been standing in the Rhondda Valley, and this week another has been added to this list, throwing between 700 and 800 additional men out of employment.

ABOUT MONEY.

The talented author of "John Halifax" has contributed an article under the above caption to the *Contemporary* for September, which may prove interesting, as having been written by a clever woman for the benefit of her sex. We make copious extracts:—

I know that I shall excite the wrath or contempt of the advocates of the higher education of women, when I say that it is not necessary for every woman to be an accomplished musician, an art-student, a thoroughly educated Girton girl; but it is necessary that she should be a woman of business. From the day when her baby fingers begin to handle pence and shillings, and her infant mind is roused to laudable ambition by the possession of the enormous income of threepence a week, she ought to be taught the true value and wise expenditure of money; to keep accounts and balance them; to repay the minutest debt, or, still better, to avoid incurring it; to observe the just proportions of having and spending, and, above all, the golden rule for every one of us, whether our income be sixpence a week or twenty thousand a year—*waste nothing*.

May not the growing disinclination of our young men to marriage arise partly from their dread, nay, conviction—alas, too true!—that so few of our young women have been thus educated, and that so far from being a helpmeet, to the man they marry, they are an expense, a hindrance, and a continual burthen? Without wishing to defend the selfish young bachelor who waits till he is "in a position to marry," which means that he has had enough of the pleasures of freedom and finds them begin to pall, I have often seen with pity a young fellow who has never had occasion to think of anybody but himself—and never has done it—learning by hard experience the endless self-sacrifices demanded of a paterfamilias; good for him no doubt, but none the less painful. Often when going out of town about 9 a.m., and meeting whole trainfuls—is there such a word?—of busy, anxious-looking men hurrying into the city, I have said to myself, "I wonder how many of these poor hard-worked fellows have wives or sisters or daughters who really help them, take the weight of life a little off their shoulders, expend their substance wisely, keep from them domestic worries, and, above all, who take care of the money." "But for my wife I should have been in the workhouse," is the secret consciousness of many a man; and it is a curious fact that while many a woman makes the best of a not too estimable husband, no power on

earth can save a man who has got an unworthy or even a foolish wife. He cannot raise her, and he himself will gradually

"Lower to her level day by day.
What is fine within him growing coarse, to sympathise with clay."

Or even if she means well, but is by nature or education what I may term an "incapable" woman, he finds himself saddled with not only his own share of the life-burthen, but hers. The more generous and tender-hearted he is, the more he is made a victim, both to her and his children, till he sinks into the mere bread-winner of the family; who has his work to do, and does it, through pride, or duty, or love, or a combination of all three, usually without a word of complaint; does it till he drops. Men have a great deal of error to answer for, but the silent endurance of many middle-aged "family men," to whom—often, alas! through the wife's fault—domestic life has been made a burthen rather than a blessing, ought to be chronicled by the Recording Angel with a tear—not of compassion, but admiration—enough to blot out many a youthful sin.

It is to prevent this—to try to make of our girls the sort of wives that are likened unto Lemuel's mother: "The heart of her husband doth safely trust in her; she will do him good, and not evil, all the days of her life"—that I would urge their being given, from earliest childhood, some knowledge of business, especially about money. Ten years old is not too soon to begin this, or to entrust them with the responsibility of an income, however small, which will prepare them for larger responsibilities in time to come.

Every woman who has any money at all, either earned or inherited, ought to keep it in her own hands, and learn to manage it herself, exactly as a man does. There is no earthly reason why she should not. A girl can learn arithmetic just as well as a boy. Ordinary business knowledge and business habits are just as attainable by her as by him. To be able to keep accounts, to write a brief, intelligent "business letter," and to accustom herself to exactitude and punctuality, is as easy and as valuable to a girl in her teens as to a youth in an office or a young man at college. Only, everybody expects it of him—nobody of her; and nobody attempts to teach her how to do it.

What is the result? She enters life as an "unprotected female," neither forewarned nor forearmed. While single and young, even if deprived of father, uncle or brother, she rarely lacks some kindly male adviser, to whom she gives no end of trouble, hanging helpless on his hands, and constantly asking him to do for her what she ought to have learnt to do for herself. A position, interesting of course, but a trifle humiliating, as well as unwise. For, with the best intentions, a man gets tired of being perpetually "bothered" by an ignorant and feeble woman; like the unjust judge, he will do anything to get rid of her and her "much speaking." He gives hasty or rash advice; she follows, or half follows it, and sometimes lives bitterly to regret that she did so. Or, else, trying to think and act for herself, and having neither knowledge nor capacity to do so, she falls into irretrievable muddle, if not absolute ruin.

What pitiful stories do we hear of single women, young or old, who have lost their all "through too much faith in men"—some relative or friend, perhaps a knave, or more commonly only a fool, to whom they have lent money; or some trustee from whom they have innocently received a yearly income, never making the slightest inquiry as to where it came from, or whether the investments were safe, until some sudden collapse

shows it to have vanished entirely. Such cases are as endless as the misery they cause. Yet hearing of them, one almost ceases to pity the victims, in condemning their egregious folly.

Every girl who is not entirely dependent on her male relations—a position which, considering all the ups and downs of life, the sooner she gets out of the better—ought by the time she is old enough to possess any money, to know exactly how much she has, where it is invested, and what it ought yearly to bring in. By this time also she should have acquired some knowledge of business; bank business, referring to cheques, dividends, and so on, and as much of ordinary business as she can. To her, information of a practical kind never comes amiss, especially the three golden rules, which have very rare exceptions—No investment of over five per cent. is really safe; Trust no one with your money without security, which ought to be as strict between the nearest and dearest friends as between strangers; and lastly, keep all your affairs from day to day in as accurate order as if you had to die to-morrow. The mention of dying suggests another necessity—as soon as you are twenty-one years of age, make your will. You will not die a day the sooner; you can alter it whenever you like; while the ease of mind it will be to you, and the trouble it may save to those that come after you, are beyond telling.

It cannot be too strongly impressed upon every girl who has or expects that not undesirable thing, "a little income of her own," what a fortunate responsibility this is, and how useful she may make it to others. Happier than the lot of many married women is that of the "unappropriated blessing," as I have heard an old maid called, who has her money, less or more, in her own hands, and can use it as she chooses, generously as wisely, without asking anybody's leave, and being accountable for it to no one. But then she must have learnt from her youth upwards how to use it, she must not spare any amount of trouble in the using of it, and she must console herself for many a lonely regret—we are but human, all of us!—with the thought that she is the trusted steward of the Great Master. Such an old maid often does as much good in her generation as twenty married women.

And if she does marry—what then? The old notion was that man being the superior, when a woman married she became absorbed in her husband, and everything she possessed was his, unless guarded from him by a cumbersome machinery of settlements, which presupposing him to be a bad man, were rather irksome if he happened to be a good one. Gradually society discovered that men and women, though different, are equal, and that therefore it was desirable to recognize their separate identity, and to make marriage, financially, a partnership with limited liability. By recent laws a married woman is, as regards her property and a good many of her rights, just as free as if she were single. And no honest, honorable man no wise and tender husband, would wish it otherwise. It makes no difference at all to those who really love and trust each other, while to those do not it is a certain protection on both sides. No real union can be affected by it; while in those marriages where the sentimental notion of "one flesh" is a mere sham, to keep up the pretence of union is worse than folly. When the ship is going down we trouble ourselves little enough about the style of the cabin furniture.

Therefore, nowadays, when a man marries a woman with money—and why should he not since love is more precious than gold?—he has only to leave it, as the law leaves it,

entirely in her own hands, thereby saving his pride, and removing all questions as to his motive in choosing her. That saddest lot of a woman of property to be sought by fortune-hunters, while honest, proud men stand aloof, is thus safely avoided.

But a step below heiresses are many women who either have or earn a moderate income, which is an exceeding help to their husbands, if the wives are left free to manage and expend it, and really know how to do so. That they seldom do know is the great curse of social life. A single woman, however incapable, careless, extravagant, can only harm herself; a married woman can be the ruin of a whole family. Far more so even than a man, against whom a sensible woman can sometimes stand as a barricade, counteracting his folly—nay, often his errors. But a man has no barricade against his wife.

I can imagine nothing more pitiable than the waking up of an honest, true-hearted young fellow, who finds his angel a commonplace, silly, helpless woman, whom he can neither trust nor control, yet is obliged to make the nominal mistress of his household, secretly taking all its burthens on himself in addition to his own. Not that she is a bad woman at all, simply an ignorant and thoughtless one, of the tribe of "careless virgins," who as wives, are the ruin of men. And one of the worst of women, not actually criminal, is she who has no sense of the value and use of money, which when she gets it "burns a hole in her pocket;" who never keeps account, "having no head for figures," or finding it "too much trouble." Consequently even with the best intentions, she wastes as much as she spends, but consoles herself on the easy principle that "it doesn't matter; Mr. So-and-So pays for everything." As he does, God help him! and chiefly for that one false step that made him tie himself for life to a charming, agreeable, perhaps even lovable fool!

But if she is not a fool, and he can really trust her, he had better do it, not only with her own money, but his. I do not mean that he should become the proverbially good husband, whose wife every Monday morning puts a sovereign in his pocket, "with strict injunctions never to change it;" but that he should trust her with his affairs, and above all tell her exactly what income he has, and how he thinks it should be spent. If she is a sensible woman, the chances are she will spend it far more wisely and economically than he will. Very few men have the time or patience to make a shilling go as far as it can; women have. Especially a woman whose one thought is to save her husband from having burthens greater than he can bear; to help him by that quiet carefulness in money matters which alone gives an easy mind and a real enjoyment of life; to take care of the pennies, in short, that he may have the pounds free for his lawful needs, and lawful pleasures too.

Surely there can be no sharper pang to a loving wife than to see her husband staggering under the weight of family life; worked almost to death in order to dodge "the wolf at the door;" joyless in the present, terrified at the future; and yet all this might have been averted if the wife had only known the value and use of money, and been able to keep what her husband earned; to "cut her coat according to her cloth," for any income is "limited" unless you can teach yourself to live within it; to "waste not," and therefore to "want not."

But this is not always the woman's fault. Many men insist blindly on a style of living which their means will not allow; and many a wife has been cruelly blamed for living at a rate of expenditure unwarranted by her husband's means, and which his pecuniary con-

dition made absolutely dishonest, had she known it. But she did not know it; he being too careless or too cowardly to tell her, and she had not the sense to inquire or to find out. Every mistress of a household—especially every mother—ought to find out what the family income is, and where it come from, and thereby prevent all needless extravagance. Half the miserable or disgraceful bankruptcies that happen never would happen if the wives had the sense and courage to stand firm, and insist on knowing enough about the family income to spend it proportionately; to restrain, as every wife should, a too-lavish husband; or, failing that, to stop herself out of all luxuries which she cannot righteously afford. Above all to bring up her children in a tender carefulness, that refuses to mulct "the governor" out of one unnecessary halfpenny, or to waste the money he works so hard for in their own thoughtless amusements.

If the past generation was too severe upon its offspring, and often killed off the weakest of them by a mistaken system of "hardening," the present one errs in an opposite direction. Paterfamilias, whose father put him in an office at sixteen, and kept him there with only a fortnight's holiday per annum, now sends his boys to school till seventeen, and then to college; gives them yachting, cricketing, walking tours and Continental travels; denies nothing to either them or their sisters; but works for them till he drops; and then—where are they?

It is to prevent this—to counteract the creed of subservience and blind obedience, to make the woman man's help and not his hindrance—that I would have our girls taught to claim their real "rights" and exercise their best "female franchise"—freedom to stand on their own feet, and, be they single or married, to take their affairs into their own hands, especially their financial affairs. A person who is careless about money is careless about everything, and untrustworthy in everything. It is your despised prudent folk to whom the rashly generous, indifferent, and thoughtless come in the end for all that makes life worth having: "Give us of your oil, for our lamps are gone out." But why were they allowed to go out? Yet there is such a thing as ignoble economy, as well as noble extravagance. She who stints her servants in wages and food; who goes shabbily clad when her station and her means require her to please the world and her family by being dressed at all points like a lady; who worries herself and her friends by trying always to save when she can well afford to spend, is deserving of the severest blame. Money is meant not for hoarding, but using; the aim of life should be to use it in the right way—to spend as much as we can lawfully spend, both upon ourselves and others. And sometimes it is better to do this in our lifetime, when we can see that it is well spent, than to leave it to the chance spending of those that come after us. Above all, let us guard against the two crying errors of the female nature—a prudence which degenerates into mere "worrying," and an economy which becomes culpable narrowness.

To teach the girls of the generation—alas! the grown women are beyond teaching!—I have written these pages, trying to put the question of money in its true light; that it is not the root of all evil (unless planted by evil hands), but, wisely dealt with, the source of all good—at least, the helper in all good; bringing, when rightly used, an easy mind, a quiet conscience, the power of benefiting others, and, at any rate, of saving one's self from being a burden to others.

To be able to earn money, or, failing that, to know how to keep it, and to use it wisely

and well, is one of the greatest blessings that can happen to any woman, as well as to the man, be he father, brother or husband, with whom her lot may be cast. Single or married she will always have the power in her hands—that divinest power a woman can possess—to make those about her happy. Her husband, if she has one, will be “praised in the gates,” for he is saved half the troubles and humiliations of other men. He never wants money, or has to work himself to death to earn it, for whatever he earns she keeps and makes the best of. Be their income large or small, she has the strength and the self-denial to limit their expenses accordingly. She has the courage to say to every member of the family—husband included if he needs this warning, and to the world outside as well—“We cannot afford it.” Therefore that horrible incubus of “keeping up appearances” is forever removed both from her and from him. The ideal household is that which is exactly what it seems.

THE BELL Telephone Company have recently completed a number of important lines in Ontario in which hard drawn copper wire is used exclusively, the company having pronounced in favor of this wire in the case of all lines to be built in the future. A line now runs from Walkerton through Mildmay, Clifford, Harriston, Mount Forest, Arthur, Fergus and Elora, connecting with the rest of the system at Guelph. This will be also connected with London, direct via Palmerston and Listowel, and extended to Brussels and Wingham. Another runs from Toronto to Barrie, and this will shortly be completed to Collingwood, via Stayner, and another new line is now working from Collingwood to Owen Sound, via Clarksburg, Thornburg and Meaford. A new exchange has also been opened at Alvinston, and a trunk line connection made via Watford; also at Aylmer with a line to St. Thomas, and at Plattsville with a wire to New Hamburg. A line is now being built from Hamilton to Brantford by an entirely new route to relieve the pressure of business on existing lines, and this will be immediately extended to Waterford and Simcoe. A copper wire already extends from Toronto to Buffalo, N. Y., and officials state that they could guarantee a conversation from Buffalo to Owen Sound—about 290 miles. Another new line has also been strung from Wallaceburg to Sarnia. From Montreal lines extend as far west as Port Hope, Ont., and as far south as Plattsburg, N. Y. The Bell Telephone Company's system, including thousands of miles in Ontario and Quebec, charge at a uniform rate for five minute conversations, according to distance; and for dictated messages, when the sender has not time or does not care to speak direct to his correspondent, at a rate of 25 cents for a twenty-word message to any subscriber within 150 miles of the sender, with an extra 12½ cents for each additional twenty words.

WE CONTINUE the references to the exhibits of our patrons at the Colonial and Indian Exhibition. The first exhibits commencing at the eastern transept, are the organs of Messrs. W. Bell & Co., of Guelph, Ont., housed in a handsome stand. As many as sixteen instruments are shown. Four of these are double manual organs, and two of them have pedals, while the golden pipe-tops give them a highly finished appearance. Several of the organs have received high praise from London musical critics. The enterprise of Messrs.

Bell has already made their productions known in Great Britain and Europe. The woods of the organs are Canadian and in many instances of a choice character. Another important collection of organs is shown by Messrs. W. Doherty & Co., of Clinton, Ont. The exhibit comprises eight cabinet organs, including the “cathedral,” “chapel,” and “boudoir” organ, each of good design and having fourteen stops. Cheaper styles of organs are also shown, including a student's pedal organ upon which considerable praise has been bestowed by competent critics. The Dominion Organ and Piano Company, of Bowmanville, Ont., make an interesting exhibit of seven instruments. At the Philadelphia Exhibition the jury declared the instruments shown by this company to possess “a pure and satisfactory tone, simple and efficient stop-action, an elastic touch and good general workmanship.” There can be little question that a like good opinion would result from a similar official inspection of the present display.

ENTERPRISE.—We learn that Mr. W. S. Thomson, 1811 Notre Dame street, importer of fine laces, trimmings, etc., is about to extend his already important business by the addition of millinery and fancy dry goods. This change will take place on January 1st, 1887, when the firm will be W. S. Thomson & Co. The business will be carried on in the present premises until a more commodious warehouse can be secured. Mr. Thomson has associated with himself as buyer and manager, Mr. Geo. Morris, who was for many years in a similar position with the great house of Thomas May & Co., and whose knowledge of the markets of Europe is unsurpassed. Mr. Thomson received his commercial training in the well-known house of Capestake & Co., of London and Paris, and has earned distinction for his taste and judgment in the selection of laces, embroideries, and lace curtains. Mr. Morris is leaving at once for Europe to make purchases for the spring trade, and will remain in Paris until January, so as to secure the latest novelties.

MR. THOS. C. CRAVEN, of Albany, patentee and proprietor of Craven's Traction Increasers, for preventing the slipping of Locomotive driving wheels and increasing their hauling power, informs us that he has arranged with the Grand Trunk Railway Co., for the use of his Traction Bars on the basis of a royalty of \$100, the company making the attachments from plans furnished by Mr. Craven, who has been in Montreal for some weeks in the interests of his patent. The establishment of a joint stock company to manufacture these Bars in Montreal has been mentioned. The addition to the hauling power of the engine recently tested on the Canadian Pacific is claimed by Mr. Craven to be not less than forty per cent. See the illustration on another page.

MR. JOHN FISHER, of the house bearing his name, whose announcement appears elsewhere, is well known to the woollen trade on both sides of the Atlantic, having been brought up to the business in Huddersfield, England, till he was 30 years of age, and has for many years past been the senior and sole residing partner in Montreal of the firm of M. Fisher, Sons & Co., whose name has become as a household word throughout the Dominion through their persistent advertising in these

columns. Both the firms in Montreal bear the most friendly relations towards each other. Mr. John Fisher is also president of the Montreal Woollen Mill Co., which he organized and of which he was manager for several years.

MR. C. F. BUNBURY, for the last twelve months connected with the Citizens Ins. Co., of Montreal, holds the following testimonial:—“Montreal, 22nd Sept., 1886.—C. F. Bunbury, Esq.,—Dear Sir, I have much pleasure in certifying that upon resignation of your Accident General Agency with this Company, you have fulfilled the terms of your contract with us to our entire satisfaction. I am, yours truly, Gerald E. Hart, General Manager.”

MESSRS. E. & C. GURNEY & Co., Hamilton, Toronto, Montreal, &c., have for some time past been pressed to the utmost capacity of their large factories and can scarcely keep pace with the numerous orders pouring in upon them. The business in Montreal is in pleasing contrast to the condition of things during the first year or two when they opened in St. James street, before Mr. Massey made his engagement with this prosperous firm.

WITH commendable enterprise the *Star* issued on Thursday, the 16th inst., a special number containing a variety of interesting statistics, with notices of many of the wholesale and retail houses of the city, manufacturers and others. It reached us too late for notice in last week's JOURNAL OF COMMERCE.

THE Charter Oak Life Insurance Co., of Hartford, Conn., is in the hands of a receiver. Pres. G. M. Bartholomew is said to be in this city.

THE Grand Trunk railway traffic returns for the week ending September 18th, show an increase of \$45,476 over corresponding period of 1885.

Financial.

THURSDAY Ev'g, Sept. 23, 1886.

The street rate for money in London was cabled 2½ per cent. Consuls were 100 15-16 money, 101 1-16 account. Local money rates 4@4½ on call. Sterling, 60 days sight, closed at 8½@8¾, counter rate, 8¾@9; demand 9¼@9½ and 9½; cables, 9¾; New York funds, ¾@¾ and ½. Posted in New York, 4.82½ and 4.85½; actual, 4.81½@4¾ and 4.84½@4¾; cables, 4.85. One of those sudden booms which occasionally sweep over the local stock-market surprising even professional brokers has just subsided, leaving wreck and disaster in its train. Fanned no doubt by glowing reports of the country's prosperity circulated by the bulls, the public rallied, in old time numbers, to brokers' offices and the floor of the Exchange, and a perfect craze for the purchase of stocks was developed. What are known as the fancies, have made an advance of 10 to 30 per cent within the last few weeks, culminating in a sudden break to-day which may rightly be called a Black Thursday for many speculators of limited means. Passenger

made the most extraordinary advance, selling from 188 on the 3rd inst., up to 218, a rise of 30 per cent. Bank of Montreal appreciated 12 per cent and Gas 10 per cent and so with other stocks. The Gas company has declared a half-yearly dividend of 8 per cent, payable on the 15th prox. Following were the sales and highest and lowest prices of stocks for the week:—

Banks.	No. Shares.	Highest price.	Lowest price.	Average same week 1886.
Commerce	7623	134	130	127
Hochelaga.....	103	101	100	75
Merchants.....	490	132	130½	115½
Montreal.....	1195	229½	225½	200½
Ontario.....	255	122½	122	107½
Peoples.....	110	99	98	76½
Quebec.....	5	110	110	98½
Toronto.....	522	212	203	186½
<i>Miscellaneous.</i>				
Bell Telephone	33	115	115	.....
Can. Pacific ...	3975	68½	67½	46½
Can. Paper Co.	20	140	140	.....
City Passenger Corporation 4s.	4060	218	203	114½
Dom. Cattle Co.	50,000	102	102	.....
Gas	75	70	70	.....
Hoch. & Ort. Co.	8659	224	217½	190
Loan & Mort'ge	29	127	126	85
M'rch'ts Man. Co	20	112	112	77½
N. W. Lands ...	40	75	75	.....
Richelieu & Ont	\$500	107	107	.....
Telegraph	825	74	73	41
Western Union	7968	86½	78½	58½
	2256	127	125	126½
	225	72	71½	.....

MONTREAL WHOLESALE MARKETS.

THURSDAY EVE., Sept. 23, 1886.

A fair amount of business is being done in all the leading branches of trade, and there is a firm undertone to prices. The exceptions are lumber and leather, but it might be mentioned that so far as pine deals and battens are concerned, the English market is firm, and as the fall fleet from the St. Lawrence is likely to be smaller than usual, the value of these goods is expected to be enhanced as the season draws to a close. The shipping trade is dull and rates of freight outwards are low, partly in sympathy with the New York market. The distribution of imported goods is steadily on the increase, and from now to the close of navigation no abatement of demand seems likely.

ASHES.—Receipts continue extremely light. There have been sales of First Pots @ \$4.00. Seconds \$3.50. There is more enquiry, and those in second hand are firmly held. Pearls would bring \$5.50 for First Sort. Receipts since 1st January, 2,703 bbls. Pots, 228 bbls. Pearls. Deliveries, 3,353 bbls. Pots, 337 bbls. Pearls. Stock in store 22nd Sept, 6 p.m., 702 bbls. Pots, 32 bbls. Pearls.

COAL AND WOOD.—The market for anthracite has kept firm at the recent advance, and another rise of 25c per ton is anticipated about the first of the month. The bulk of the supply continues to come from the West in large sized barges, as it can be carried cheaper than

in the small boats which navigate the Chamblé canal and Lake Champlain route. Only about one hundred of these small boats have reached here with coal this season. Stove is selling at \$6.25, chestnut at \$6, egg at \$5.85 and grate at \$5.50. Scotch steam, ex-vessel, \$4.25, Cape Breton, \$3 @ \$3.10 and Nova Scotia, \$3.50. Cordwood unchanged.

DAIRY, PRODUCE AND PROVISIONS.—There has been a somewhat better enquiry for butter, exporters having picked up several fairly good lots. A few more orders are coming to hand, but it is scarcely thought that there will be anything like a lasting export movement. For best creamery 20c @ 20½c was paid, and Townships was bought at 16½c, and Western at 13½c. The local consumptive demand has been fair, but there is no great selection of choice, so buyers claim. A fair business has been done in cheese, and the tone has been strong. Prices have been advanced in Liverpool to 48s, and some holders here are asking 11c. It is said that 10½c has been refused in one instance for a good line of stock. Some dealers express apprehension, and think present prices cannot be maintained, but the bull manipulators have so far been successful, and have taken good advantage of natural causes, which have been in their favor, so that a sudden break of any moment seems scarcely likely to occur. The Utica and Little Falls markets were active and strong, prices going up ½ @ ¾c. Many factories sold all their August cheese, and some of them several days of September. The N. Y. Bulletin says: "According to public accounts and private information, so far as revealed, there is nothing in the situation abroad showing any positive change for the better, but some of the best shippers are using their triers and taking goods, with receivers evidently looking for a margin on the increased cost of cheese in the country, and the close sale of the product making it almost certain that some September date will be available next week. The cool weather and evidences of an expanding home outlet help matters materially." A Utica despatch of the 20th says: "There was no question about higher prices to-day; 10½c was put on the fancies from the first, then 10½c, and finally 10½c for a few of the best. There was very little fencing, offers being made outright, and then raised by those who wanted the stock. The sales were large and include not only all the held-back stock but a goodly share of the make down to Sept. 1. Out of 44 factorymen interviewed, 17 were selling all their Augusts, and 3 sold a day or two in that month. The rest are back only 3 or 4 days in August on an average, so that the sales next week will contain a fair proportion of Septembers. But factorymen are now in a position to hold, and will not sell next week unless they can get as good or better prices than to-day's. Twelve hundred bxs. Sept. and Oct. cheese were contracted in Lewis County this week at 11c. In local provisions business has been light at quotations. Eggs strong at 14½c @ 15c. Canadian in New York, 18½c. There was a severe break in Chicago pork, but it afterwards rallied.

DRUGS AND CHEMICALS.—The market has not materially changed since last writing. Orders are plentiful and payments fair. The advance in refined glycerine is maintained in consequence of the high price of the raw material. Quinine is reported firm on spot and opium is also firm but the attempt to bull the latter has not been successful hitherto as consumers seem to be pretty well stocked. The demand for castor oil is only moderate and there is no change in price. This article is firmly held in

Liverpool and few sales have been made, buyers showing indifference. Heavy chemicals are firm with an upward tendency. Fall freights to the St. Lawrence have not yet been enforced at Liverpool by the steamship combination. Bleaching powder has further advanced. Quicksilver is higher. Mexican saffron is firmer. Caraway seed is lower. Acetate lime has improved. Cubeb berries are firmer. Cutch is a fraction dearer. There has been quite a movement in quinine at New York, sales having been made of two lots German in large bulk from second hands, aggregating 31,000 ounces, at 47c. The taking of these parcels from the market has served to strengthen the tone of the situation, and 48c was the best price that buyers could obtain in answer to their inquiries. The jobbing trade continues fair, with sales of German at 48@55c, as to brand and quantity. American is without special change.

DRY GOODS.—The market is steady and strong with prices in all lines well maintained. The sudden cold weather has had a stimulating effect on the city and suburban retail trade, and a very satisfactory volume of sales is reported. Wholesalers are busy getting out their travellers on the sorting up trip, some being already on the road, and the number of letter orders and repeats received shows that stocks through the country are well in hand. Remittances as usual at this season of the year are far from satisfactory, the next 4th is always a heavy one, and country merchants are husbanding their resources to meet the obligations then falling due. Stocks in wholesale hands are well assorted, but owing to the unprecedented rise in woollen dress goods abroad, there is some complaint of shortage in these fabrics. In the States the market is steady, active and strong. There is a good movement in progress from first hands for the season for most varieties of goods, and the strength of raw materials and foreign markets have improved the prospect amazingly. August showed so marked an advance over last year that it was expected that September would bring a diminished inquiry, especially as September last year witnessed so large a movement in dry goods. Contrary to expectations, business since the first of September shows an advance over last year's.

FISH AND OILS.—The market is being pretty well cleared of old Labrador herring which were quoted to-day at \$3.50 for fine quality. Cape Breton are nominal at \$6. The new catch is poor and supplies will be scarce. Dry cod is not plentiful and transactions are reported within the range of \$3@3.50 as to quantity and quality. Salmon has sold at \$15 @ \$16 in bbls. and at \$21.50 in tierces. Canned mackerel have been firm at \$3.65@3.70. In canned salmon we hear of sales aggregating five carloads. Sales occurred by the car load at about \$1.40 and we quote \$1.40@1.50 as to quantity. Fish oils have been quiet and easy and with the exception of cod liver oil, the position of which has been already stated, better terms could probably be made.

FLOUR AND GRAIN.—Some of the best grades of flour are in light supply, and sellers are firm. Extra has sold at \$4, and superior at \$4.10. American strong flour has shown a declining tendency of late. The low grades are practically unsaleable and have no settled value. Fine has been offered down to \$2.25. Sales reported recently were 2,000 sacks for export on p. t., 200 bbls extra at \$4, five cars medium strong at \$4.20, two cars Manitoba strong at \$4.50 and two cars bran at \$3. Wheat is weaker, but little has been done.

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Our Stock is now complete in every department, of which the following are a few, viz:—

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Coarse grains are about steady. The American markets are irregular but generally lower. The total quantity of wheat in sight on this continent and afloat to Europe, calculating according to the Chicago visible supply, is 69,180,000 bushels, an increase of 1,470,000 bushels compared with a week ago, an increase of 6,095,000 with two weeks ago, an increase of 6,683,000 with three weeks ago, an increase of 7,959,000 with four weeks ago, and an increase of 13,310,000 with a year ago. The brilliant weather of the past week has been of immense service to the English late crops. Trade is without feature. The small deliveries have kept prices unaltered. The sales of English wheat during the past week were 42,620 quarters at 31s 3d, against 70,441 quarters at 30s 10d during the corresponding week last year. Flour is dull and prices favored buyers; the market was depressed by large arrivals of low priced foreign stuff. Barley is arriving slowly; sellers are asking an advance of 5s per quarter. Foreign wheats are depressed. The shipments of wheat from Calcutta, Bombay and Kurrachee for the week were 47,500 quarters to the United Kingdom and 55,000 quarters to the continent. The amount of wheat and flour reduced to wheat afloat to Europe shows a decrease of 150,000 quarters, or 1,200,000 bushels, compared with a week ago and an increase of 1,200,000 quarters, or 9,600,000 bushels, compared with a year ago. Corn shows an increase of 65,000 quarters compared with a week ago, and an increase of 160,000 quarters with a year ago.

FREIGHTS.—The market for ocean freights is dull the European demand for Canadian produce being far from brisk. Grain to direct ports, 2s@3s 6d. Cattle, 40s@50s. Deals, 45s@47s 6d. Lumber to South America, \$11.50@12. Phosphates, 7s 6d@6s 3d to Liverpool and London. Flour in sacks to Liverpool, 15s per ton; cheese, 25s, and butter 30s per ton.

HAY, STRAW AND FEED.—The demand for hay was quiet and prices steady, choice timothy selling at \$11.50, and in some cases \$12 is paid, with inferior at \$9 per hundred bundles. The demand for pressed hay has been fair at unchanged prices. We quote No. 1 at \$12, No. 2 at \$11 and No. 3 at \$10 per ton in large quantities. Straw was quiet and little enquired for, the offerings being light at \$4@56 per hundred bundles, as to quality. Pressed straw has been moving slow at \$7 per ton. There has been little doing in moullie at \$22 @ \$23 per ton. Bran has been well enquired for and lower at \$13 per ton. Shorts are more plentiful but steady at \$15 per ton.

GROCERIES.—A very fair business has again to be recorded and indications point to greater activity later in the fall. There is an unmistakable improvement in tone, prices of leading staples being firmly maintained and the tendency upwards. Teas are about \$2 per picul higher and on some qualities holders ask an advance of 2½c per lb. The actual prices in Japan, though cabled higher, have not risen to such an extent but exchange has advanced 2d to 3s 3d, and the cost of laying the article down here has thereby been enhanced. In New York a substantial gain has been made and prices there are now relatively higher than in Montreal. A good many teas are selling, in fact business has been quite brisk. Buyers find it impossible to obtain concessions and have entered the market in increasing numbers. The third tea ship has arrived at the Pacific terminus but a large proportion of the cargo is intended for United States markets. The situation here is un-

doubtedly a sound one and there is no surplus of teas. If buyers at one time thought otherwise they have evidently been undeceived judging from their present course. Large importers state that the available supply is less than at this time last year. Among sales reported are two lots of 800 and 500 half chests. Coffee is much stronger and the advance of the past ten days has been equal to 25c per lb. on all grades and 2½c on Rio which has benefited most. Rio which would have been sold quite recently at 8½c@9c, is now fully worth 10½c. The supply of coffee is believed to be concentrated in one hand here. 100 bags of Rio which came on a recent vessel was re-shipped to England on cable order. The sugar market is improving. For medium and bright there is a very active demand and the supply is said to be quite inadequate. Lower grades are not so active but have met with a fair call. Prices are unchanged but strong all round. The first steamer direct from the Mediterranean with dried fruit and liquors is not expected before the 15th or 20th of the ensuing month, but some splendid lots of new Valencia raisins have reached this market by Liverpool steamer and best quality sold this week at 9c@9½c, though we believe as high as 10c has been asked for small parcels. Sales have been made of next week's delivery at 8½c. Sultanias, prunes, currants, etc., may be expected before very long. Molasses firm; 31c was refused for a cargo arriving. It is said the principal importer will advance prices for Barbadoes from 32c@33c to the trade. The advance in rice reported some time ago has been well maintained, in fact the local mill has sold all its stock and will commence on oatmeal the first of the month. Samples new California "Valencia" raisins have been received at New York. This is the first time that this class of fruit has been offered on the market and the quality is pronounced by competent authorities to be strictly first-class, some going so far as to say they are fully equal to the best Spanish. For October shipment, the price asked is 7½c f. o. b., which is about equal to 7½c in New York. Samples of new California Sultana are also on that market and held at 8c f. o. b., October shipment. The new California "Malagas" are quoted October shipment, \$1.70 for two-crown loose f. o. b., \$1.80 for three-crown and \$2 for London layer three-crown.

HIDES AND TALLOW.—Western hides are becoming a little more plentiful, but the tone of the market at the moment is steady. It is thought that next month prices will ease off a little as receipts get fuller. Chicago calf skins are down to 12½c@13½c on this market, but reports from Chicago state that the hide market there continues quite firm with no immediate prospect of change. There is a fair business in local hides, and if the accumulation becomes larger, dealers will think of putting prices down to 8c. A recent attempt on the part of tanners to enforce that quotation for No. 1 was unsuccessful. Tallow is slow of sale and unchanged.

HOPS.—Sales continue to be made within the range of 20c@30c, as to quality. In the New York market, English are going in moderate lots at 28c@30c for Kents and 24s@26s for Sussex, as to quality; good Germans move at 36c@38c for Bavarians and poor at 23c@25c for Altmarks. Cable advices again reported an upward tendency of prices abroad for choice goods and a weakish market for common and low grades, with no improvement in the crop prospects. On Pacific about 30c@35c appears to be a very fair valuation. There was a bid of 25c for choice 1885

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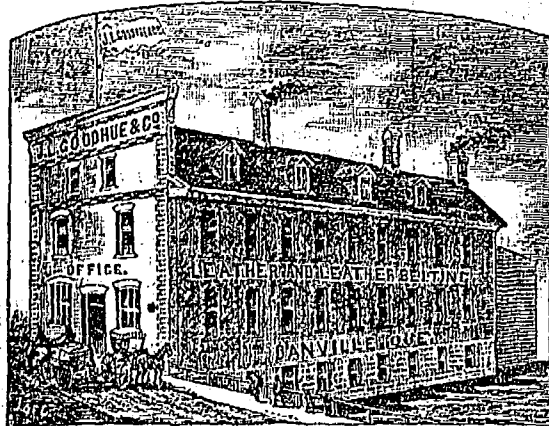
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Chloride of Sodium.....	677.4872 gr.
" " Potassium.....	13.6170 "
" " Lithium.....	1.6147 "
" " Barium.....	.6099 "
" " Strontium.....	.5070 "
" " Calcium.....	3.3338 "
" " Magnesia.....	59.0039 "
Iodide of Sodium.....	.2479 "
Bromide of Sodium.....	.8108 "
Sulphate of Lime.....	.0694 "
Phosphate of Soda.....	.1690 "
Bi-Carbonate of Lime.....	29.4405 "
" of Magnesia.....	82.1280 "
" of Iron.....	.6866 "
Alumina.....	.5380 "
Silica.....	1.3894 "
Density.....	1.018

Amongst the many complaints it has been found a certain and lasting cure for, we would mention Cholera, Dyspepsia, Heart-Burn, Constipation, Liver Complaint, Scarlet Fever, Mumps, Bronchitis, Measles, Gravel, Smallpox and Gout. In cases of Rheumatism it is invaluable, many cases of such having yielded to ST. LEON WATER.

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PLYMOUTH GIN AND SODA WATER, PLYMOUTH GIN "JOHN COLLINS," PLYMOUTH GIN COCKTAILS,
OR AS "UN PETIT VERRE APRES DINER" IS UNSURPASSED.

To be had of ALL GROCERS.

States, and a sale of 41 bales at 18c, which is remarkably low if the lot is equal to the sample. A 16-bale lot recently sold at 17c on a choice sample was rejected, as inspection showed 16 bales of 1884s and one bale of 1885s.

IRON AND HARDWARE.—The English iron market has been somewhat firmer since our last report and warrants have advanced. Maker's brands, however, are unchanged though somewhat stiffer on account of the position of the warrant market. Some heavy shipments have arrived here within the past few days, principally, it is supposed, for winter stock. We have also heard of some round lots being placed for Western account at fairly low prices, one firm reporting their week's sales at 400 tons. Local prices con-

tinue much about the same but in some cases Summerlee and Gartsherric have been quoted at a slight reduction on our quotations for lots lying on the wharf. Now that the Toronto exhibition is over we may expect a fair amount of business to be done although the local and country fairs will somewhat distract the attention of manufacturers. Bar iron continued unchanged at our quotations and a good business is being done. Tin and Canada plates and other heavy metals are also unchanged and we have not heard of any heavy lots changing hands. In hardware and small wares a good steady trade is reported and an improvement is expected next month. The London market for pig tin has jumped to £101 17s 6d for spot and £102 12s 6d for futures making about £1 2s 6d@£1 5s advance since Friday last. The statistical posi-

tion remains strong and imparts stability to the advance. There is no change in the condition of the market for tin plate. Business is conducted in a cautious manner, and prices are still quite unsettled, with future deliveries at a good discount from spot rates. The British Board of Trade returns afford the following comparison of exports to the United States:

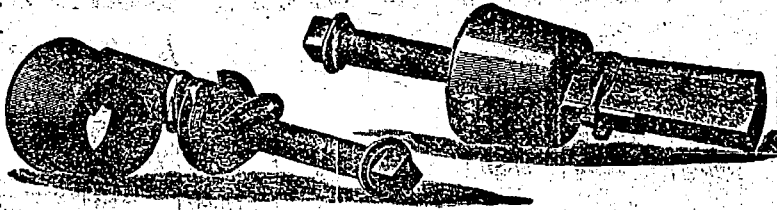
	1886.	1885.
August.....	Tons. 19,157	17,678
January 1 to August 31 "	186,460	165,155

The total to all countries during the eight months was 232,738 tons, against 205,769 last year. Warrants are cable 39s 10d.

LEATHER AND BOOTS AND SHOES.—A fair trade has been done in leather at prices varying but little from those ruling last week. Buyers are only taking sufficient for immediate requirements, and no large lots have changed hands. In upper leather choice light has moved at 37/238 cents, and has been in fair call. Heavy pebble is asked for, and as tanners do not care about making it, is always in short supply. Sole is quiet with a hand to mouth business doing. No. 1 B. A. best weights has sold at 25@26 cents, ordinary manufacturers' leather, 22@23 cents. No. 2 sole is selling at 20@22 cents, some lots of doubtful quality having sold below 20 cents. The boot and shoe men are busy and are preparing for the sorting up trip, which is expected to be good, but remittances are not altogether satisfactory. In the American leather market there is to be noted a better inquiry and an increasing firmness in prices. A good deal of upper leather has been sold this week. Manufacturers are

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SAND-BOX.

Can be applied to any vehicle in 20 minutes time by an ordinary mechanic. They are ornamental as well as useful, and no carriage is complete without the PATENT ADJUSTABLE SAND-BOX. It is economy for every one to have them applied to their carriages, for the following reasons:

- 1st. You save the wear of your axles 50 per cent; they are practical, and are fast coming into general use.
 - 2nd. You can run your carriage 200 miles with one oiling.
 - 3rd. Water, sand, mud and dirt cannot get in upon the bearing of the axle, hence the necessity of frequent oiling, and the continual wearing is avoided.
 - 4th. Grease and dirt are not continually oozing from the axle bearing.
 - 5th. They are cheap and durable. One set will last a life-time; but if necessary can be easily replaced with little expense.
 - 6th. The first and only Sand-box ever invented to go on over a solid collar.
- Livery-stable keepers generally are adopting the Adjustable Sand-Box as a matter of economy.

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buying largely because of the threatened trouble in production, whereas on an even market they would buy a roll at a time. Wax and kip and splits are selling freely. There has been a slightly better inquiry for hemlock and crop sole.

LIVE STOCK.—There has been more enquiry for export cattle. Prices were weaker, but a good business was done at 3 3/4 @ 4 1/4 c per lb. live weight. There was a good demand for butchers' cattle, and prices were steady at 2 1/2 @ 3 1/2 c per lb. live weight. In sheep a fair business was done, but the demand has not been so active as last week, and prices have ruled steady at 3 1/4 @ 4 c per lb. live weight. Hogs were active, there being a good supply offered; for which there was a brisk demand at 4 1/2 @ 5 1/4 c per lb. Calves sold at from \$2 @ \$8 each, as to quality.

POTATOES.—So far receipts have been small and farmers report that not only is the rot doing damage but the crop is an unusually light one. Some of them expect to see potatoes at \$1 a bag and are inclined to store the crop. Sales have taken place at 60c @ 75c per bag during the week.

WOOL.—The market may be said to be entirely bare of fine foreign wools, and orders have been refused on account of the impossibility of filling them. There is only one small lot of Australian offering, and that is held for over 20 cents, while Cape is conspicuous by its absence. One leading importer cabled to London for wools, but was unable to procure any at remunerative figures. The market here is, of course, very strong, the steady increase of prices in London and the feverish spirited state of the market there has filled holders with confidence, especially as no direct cargo is expected for a month to come. Domestic share in the general firm tone and go off readily at existing quotations.

TORONTO WHOLESALE MARKETS.
(Revised by Telegraph.)

Toronto, Sept. 23, 1886.

General wholesale trade in this city is fairly active, and prospects continue good. There is a steady demand for the leading staples and prices are firm. In wool it is expected that the values will enhance, owing to the increased prices of foreign and domestic wools.

Cottons are also firm. Reports of payments are fairly satisfactory; and they will improve with a freer movement in grain. The money market is quiet and firm. The demand for call loans is fair, with rates at 5 @ 5 1/2 per cent. on bank shares and 4 1/2 @ 5 on debentures, etc. Time loans 5 1/2 @ 6 per cent. Prime commercial paper is discounted at 6 @ 6 1/2, and the general run at 7 per cent. Sterling exchange firm; sixty-day bills are quoted at 108 3/4 @ 108 1/2 between banks, and demand bills at 109 1/2 @ 109 3/4. The stock market has been moderately active and irregular this week. Commerce was the most active, selling up several points to 134, but closing at a reaction. Dominion and Standard very strong. Following are the closing bids as compared with last Thursday:

Banks.	Bid Sept. 16.	Bid Sept. 23.	Loan Cos.	Bid Sept. 16.	Bid Sept. 23.
Montreal...	227 1/2	227 3/4	Can Per.....	207	207
Toronto...	205 1/2	211	Freshold.....	168 1/2	168 3/4
Ontario...	121 1/2	121 3/4	Western Can...	188	188
MERCHANTS	130 1/2	131	Bldg. & Loan...	111 1/2	112
Commerce	130 1/2	131 1/2	Farmers Loan...	119 1/2	120
Dominion.	219	218 1/2	Land'n & Can'd	158 1/2	158 3/4
Hamilton.	136 1/2	136 1/2	Landed Credit...	128	128
Standard.	126 1/2	127	National Invt...	106	107
Federal...	114 1/2	113 3/4	Ontario Loan...	118	118
Imperial...	139	138 1/2	Hamilton Prov.	120	120
Molson's...	139	140	Imperial Sav...	116	116

BUTTER, &c.—The market for butter has ruled very firm the past week, in consequence of light receipts. Choice table qualities scarce and firm; tub lots sold at 16c; medium steady at 11c @ 13c, and first-class large rolls sold at 14c. Cheese is firmer owing to the advance in outside markets; the best now jobs at 10 1/2 c @ 10 3/4 c; skims 8 1/2 c @ 9c. Eggs scarce and firm, dealers paying 13 1/2 c per dozen and selling at 15c.

DRUGS.—Business is moderately active and prices steady and unchanged.

FLOUR AND GRAIN.—There has been a very good demand for flour during the week, but transactions are few. Some grades are scarce. Superior extras sold at \$3.65, and this would be paid for more. Extras changed hands at \$3.55, and spring extras are nominal at \$3.30. Patents are quoted at \$3.90 @ \$4.50, according to quality. Wheat remains very quiet; prices

are so low that holders are not anxious to sell. There have been sales of a few car lots to millers at 77c for No. 2 fall, and 78c @ 79c for No. 2 spring. No. 3 spring is quoted at 73c. No. 2 new fall is held at 78c, with buyers at about 76c. Barley quiet; has not begun to move in car lots yet, and the feeling is irregular; on the street it sells at 50c @ 62c. Oats are dull and easier, with sales of new mixed on Tuesday and Wednesday at 32c @ 32 1/2 c on track; heavy are quoted at 33c. Peas are dull and easier, sales being reported outside at equal to 56c here for No. 2. Rye is nominal, there being no sales reported. Oatmeal is dull and nominal at \$3.80 for car lots; small lots sell at \$4. Bran is reported as having sold at \$1.25 on track, but for shipment it is quoted at equal to \$1.00 here.

GRASSES.—There is a slight increase in the number of orders, and prices generally rule steady. Teas and coffees are firm. New fruits are about arriving, with sales of Valencias to arrive at 9 1/2 c. Sugars are steady, Canadian at 5c @ 5 1/2 c, and granulated at 6 1/2 c. Payments are fair.

HOPS.—No new hops have been received on this market yet, but they are held 10c higher than the old. The latter have sold in small lots at 25c @ 27c.

HIDES AND SKINS.—The hide market is quiet and prices steady. Dealers pay 8 1/2 c for green, No. 1 cows and steers. Car lots of cured steers sell at 9 1/2 c. Calfskins unchanged. Sheepskins are firm, the best bringing 65c. Tallow dull at 4 1/2 c for rendered and 2c for rough.

LEATHER.—A fair business is reported doing this week. There is no particular run on any one kind and prices rule steady.

LIVE STOCK.—The receipts of cattle have been large during the week and prices steady. Exporters in moderate demand, with a few sales on Tuesday at 4c @ 4 1/2 c per lb. Stockers bring 2 1/2 c @ 2 3/4 c. Butcher's cattle steady.

PROVISIONS.—Business has been rather quiet this week, and prices steady. Bacon in moderate demand; long clear was sold at 8 1/2 c @ 9c, and C. C. at 8 1/2 c @ 8 3/4 c. Hams continue scarce and prices firm at 14 1/2 c @ 15c. Lard, 50 and 100 of 20 lb pails sell at 10c. Mess Pork sells at \$13 for car lots and \$13.50 @ \$14 for small lots. Hogs bring \$6.25 @ \$6.75 on the street.

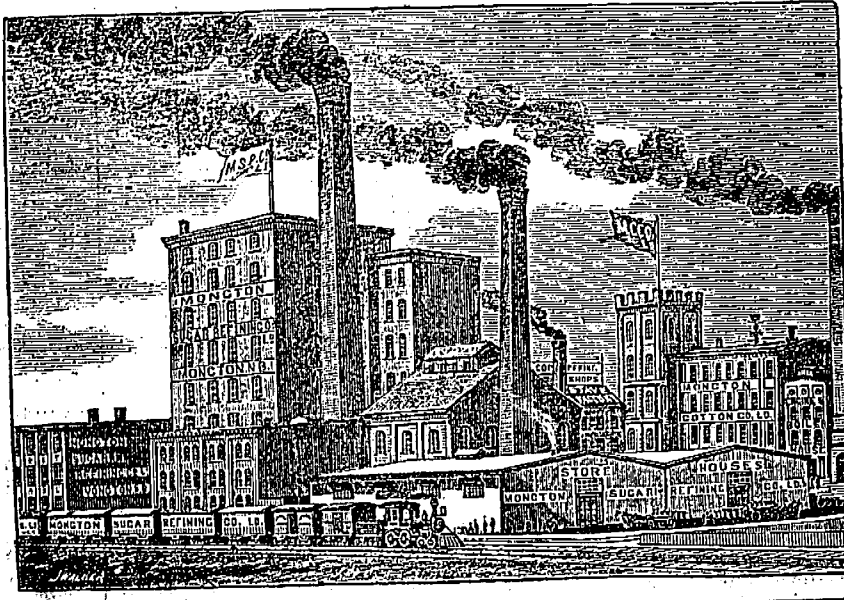
Chartered Banks, Statement to Govt. North ending Aug. 31, 1880.	Capital Authorized.	Capital Subscribed	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation	Dom. Govt. Deposits on Demand.	Dom. Govt. Deposits after notice.	Depos. securing Certs & Ins.	Prov. Govt. deposits on Demand.
1 Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,200,000	8	\$864,588	42,157		\$32,200	
2 Commerce	6,000,000	6,000,000	6,000,000	1,600,000	8	2,411,456	56,270		96,075	\$ 6,634
3 Dominion	1,500,000	1,500,000	1,500,000	1,020,000	10	936,312	37,792		79,998	448
4 Ontario	1,500,000	1,500,000	1,500,000	500,000	10	968,644	42,300			54,122
5 Standard	2,000,000	1,000,000	1,000,000	300,000	7	424,402	33,503			2,654
6 Federal	1,250,000	1,250,000	1,250,000	125,000	6	648,611	23,747		6,440	2,253
7 Imperial	1,500,000	1,500,000	1,500,000	500,000	8	914,188	85,130		119,770	991
8 Central	1,500,000	500,000	409,130	25,000	6	288,720				
9 Traders	1,000,000	500,000	385,874	Nil.	6	285,160			1,000	
10 Hamilton	1,000,000	1,000,000	999,500	300,000	8	775,120	21,092		6,780	
11 Ottawa	1,000,000	1,000,000	1,000,000	210,000	7	571,652	22,353		37,701	
12 Western	1,000,000	500,000	311,489	25,000	7	222,290				
13 London, Can.	1,000,000	1,000,000	201,721	50,000	7	195,735	19,921		4,000	
Total, Ontario	21,750,000	19,250,000	18,062,343	5,855,000		6,506,968	384,271		384,019	67,106
14 Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	5,221,553	4,307,666		24,403	604,571
15 British North America	4,866,666	4,866,666	4,866,666	1,079,475	6	927,945	9,026		1,200	
16 People's	1,200,000	1,200,000	1,200,000	200,000	6	846,274	4,186			
17 Jacques-Cartier	500,000	500,000	500,000	140,000	6	281,929	33,240			
18 Ville-Marie	500,000	500,000	477,530	20,000	7	418,825	46,276		3,019	
19 Hochelaga	1,000,000	710,100	710,100	70,000	6	535,490	36,070		225	7,393
20 Molson's	2,000,000	2,000,000	2,000,000	675,000	8	1,709,097	55,355		27,100	1,661
21 Merchants'	6,000,000	5,799,200	5,799,200	1,500,000	7	2,813,298	313,818		10,887	37,824
22 National	2,000,000	2,000,000	2,000,000	Nil.	4	552,553	1,082		15,352	
23 Quebec	3,000,000	2,500,000	2,500,000	325,000	6	665,802	14,891		21,951	4,711
24 Union	1,200,000	1,200,000	1,200,000	Nil.	Nil.	577,381	24,510	100,000	21,952	109,689
25 St. Jean	1,000,000	540,000	237,685	10,000	Nil.	38,878				
26 St. Hyacinthe	1,000,000	504,000	263,630	Nil.	Nil.	121,834		967		
27 Eastern Townships	1,500,000	1,479,500	1,458,230	375,000	Nil.	657,255		54,406		26,693
Total, Quebec	37,766,666	35,800,166	35,205,931	10,394,475		16,429,073	4,903,058	100,000	116,091	882,546
28 Nova Scotia	1,250,000	1,114,300	1,114,300	340,000	7	981,780	261,140		939	843
29 Merchants of Halifax	1,500,000	1,000,000	1,000,000	120,000	6	802,874	252,232		3,231	10,262
30 People's	800,000	600,000	600,000	25,000	5	123,074	14,889			14,474
31 Union	500,000	500,000	500,000	40,000	5	115,224	15,537			
32 Halifax	1,000,000	500,000	500,000	55,000	6	391,119	43,055			
33 Yarmouth	400,000	400,000	390,870	30,000	6	81,503	77,361			
34 Exchange	280,000	280,000	245,910	30,000	6	33,053				
35 Pictou	500,000	500,000	200,000	Nil.	Nil.	147,704			1,269	
36 Commercial of Windsor	500,000	500,000	200,000	65,000	7	62,710		38,616		
Total, Nova Scotia	6,730,000	5,391,300	4,811,030	715,000		2,740,004	702,833		5,736	25,580
37 New Brunswick	500,000	500,000	500,000	300,000	8	427,896	55,629		501	
38 Maritime	2,000,000	321,000	321,000	60,000	6	300,091	15,107		5,538	320,161
39 St. Stephen's	200,000	200,000	200,000	25,000	5	270,821	50,066			
Total, New Brunswick	2,700,000	1,021,300	1,021,000	385,000		998,308	130,923		46,120	320,161
40 Commercial, Manitoba	1,000,000	500,100	225,500	Nil.	Nil.	194,947				24,180
41 British Columbia	9,733,000	2,433,333	1,824,937	340,666	6	645,649	530,489		251,570	2,210
Grand Total	79,679,666	64,399,799	61,150,792	17,690,141		29,515,389	6,641,575	100,000	803,645	1,321,794

BANKS.	Dep. Govt. Dep payable after notice	Other Deposits on Demand.	Other Deps n'y bl' n't'r notice.	Loans from Banks in Can. second.	Loans by Banks in Can. unsec.	Duo other Banks in Canada.	Duo Bks or Agts not in Canada.	Duo Bks or Agts in U. K.	Other Liab'ties.	Total Liabilities.
1 Toronto		\$3,163,492	\$1,741,048		\$192,639	\$6,182		\$63,012	\$1,072	\$6,108,392
2 Commerce	50,000	4,036,481	6,379,359		22,200	22,200			13,058,577	
3 Dominion	150,000	2,275,755	3,440,610		5,107	5,107			6,928,020	
4 Ontario	167,685	2,471,974	1,699,153		80,448	80,448			5,484,328	
5 Standard	171,579	1,207,146	1,223,986		4,280	4,280		72,815	3,146,809	
6 Federal	150,000	1,341,674	1,357,707		53,223	53,223		124,220	4,907,618	
7 Imperial	100,000	2,567,691	1,651,630		5,219	5,219		60,406	5,505,518	
8 Central		631,530	938,450		6,671	6,671	3,914		1,869,292	
9 Traders		206,065	405,351		10,881	10,881		49,604	957,622	
10 Hamilton		1,287,860	580,975		17,554	17,554		115,718	2,805,110	
11 Ottawa		684,774	1,247,179		1,247	1,247		137,394	2,702,426	
12 Western		107,421	401,317		1,565	1,565			739,814	
13 London, Can.		238,045	611,561		354	354			1,069,620	
Total, Ontario	789,264	20,219,886	22,284,539		192,639	216,660	3,914	623,182	54,680,684	
14 Montreal	600,000	10,076,330	5,497,583		866,675	125,000	17,540		27,431,324	
15 British North America		1,559,693	3,915,186		37,679	37,679	40,349		6,488,378	
16 People's	180,000	918,195	923,016		32,011	32,011	50,083	4,903	2,914,676	
17 Jacques-Cartier	150,000	519,974	368,591		115	115	3,417	1,690	1,352,959	
18 Ville-Marie		116,355	467,875					2,848	1,055,260	
19 Hochelaga	20,000	428,046	381,002					7,384	1,367,421	
20 Molson's		3,148,490	2,380,216		73,394	73,394	61,443		7,517,848	
21 Merchants'		4,081,610	4,856,264		333,145	34,543		211,404	13,159,703	
22 National		10,635	579,985			18,594		878	2,815,158	
23 Quebec		3,160,712	795,557		96,078	96,078			4,760,604	
24 Union	33,500	636,859	860,676		75,000	4,059		5,482	2,449,110	
25 St. Jean		2,192	26,462						67,533	
26 St. Hyacinthe		21,008	366,059						509,450	
27 Eastern Townships		344,788	1,543,354						2,640,008	
Total, Quebec	914,135	26,146,515	22,908,022		1,774,721	431,438	123,637	261,488	74,059,379	
28 Nova Scotia		851,361	2,010,946			17,316	16,987	187,908	18,007	4,347,230
29 Merchants of Halifax		500,773	940,274			67,675		12,796	2,569,977	
30 People's		132,443	277,919			1,201			577,428	
31 Union		148,927	308,402			8,716	2,208	1,819	664,177	
32 Halifax		284,070	947,220			7,516		81,314	1,770,499	
33 Yarmouth		77,742	201,357			2,018			442,933	
34 Exchange		28,355	32,322					1,899	65,630	
35 Pictou		10,197	97,923			74,893		174	338,517	
36 Commercial, Windsor		32,074	173,341			31,350		6,314	343,908	
Total, Nova Scotia		2,070,361	4,999,269			210,584	19,196	283,833	119,428	11,177,322
37 New Brunswick		554,063	456,988			73,011		9,165	1,577,316	
38 Maritime		193,538	353,560						1,272,237	
39 St. Stephen's		77,405	43,259					3,270	444,853	
Total, New Brunswick		825,006	853,778			73,011	3,270	9,165	3,294,455	
40 Commercial, Manitoba		410,112	48,380			3,158	385		681,171	
41 British Columbia	20,907	905,222	69,334			1,566	2,925	8,074	2,447,700	
Grand Total	1,763,398	60,577,788	61,163,830		1,907,360	936,421	153,329	1,177,670	218,617	146,340,722

Bank of Toronto, bonus of 2 per cent. equal in all to a dividend of 10 per cent. per annum.
do. Montreal do. 1 do. do. 8 do. do. 11 do. do.
do. Brit. Columbia do. do. do. do. do. do.
do. New Brunswick paid its last dividend at the rate of 8 per cent. on old capital, viz.: \$1,000,000.

BANKS.	Specie.	Domini'n Notes.	Notes Choq. on other bks.	Bal. due from bks. in Can.	Bal. due from bks. not in Can.	Due from Bks or Ag in U.K.	Dom. Gr. Deb. or Stock.	Prov'l. or Pub. Sec's not Can.	Loans to Govt.	Lns. to Prov. Govts.	Loans on Sec. of Crp'ns Dbs. or other Coll.	Loans to Municipalities.	Loans to other Corp.	Loans to othr. bks. secured.
1 Toronto	\$ 181,727	\$ 513,784	\$ 252,401	\$ 50,941	\$ 71,019	1,552,369	185,023	152,000	551,574	1,400	\$ 693,443	\$ 613,487	\$ 376,431	90,000
2 Commerce	616,378	888,306	443,380	129,258	1,552,369	185,023	152,000	551,574	1,400	712,853	128,296	894,887	90,000	90,000
3 Dominion	131,255	585,107	209,974	239,102	467,397	220,174	205,245	586,302		1,450,400	72,551	81,058	110,000	110,000
4 Ontario	221,237	263,023	177,954	71,576	54,365	1,303		239,397		61,429	67,100	213,781	110,000	110,000
5 Standard	110,380	159,614	81,889	31,951	33,341		123,666	207,209		43,970	193,544	82,536	110,000	110,000
6 Federal	85,353	257,556	233,403	45,107	24,784			216,315			172,315	651,447	338,223	338,223
7 Imperial	231,734	305,569	126,309	99,564	146,154		356,458	137,492			463,494	62,140	1,715	1,715
8 Central	51,193	153,780	127,575	22,201	8,100	38,023		2,800			62,140			
9 Traders	24,424	69,092	61,753	23,181	6,155			103,630				1,715		
10 Hamilton	106,409	137,690	69,785	90,948	86,765			186,880			200,729		842,032	842,032
11 Ottawa	106,642	69,152	52,827	405,995	122,690		122,972		134				4,800	336,089
12 Western	15,423	22,183	18,670	130,160	10,774			19,510					13,430	13,430
13 London	37,634	34,969	73,023	6,231	9,780			15,507			82,120		19,154	19,604
Total, Ont.	1,969,799	3,464,818	1,924,021	1,946,171	2,553,093	473,015	1,353,658	1,771,976	134	45,370	4,157,470	1,654,568	2,711,607	90,000
14 Montreal	1,870,753	2,882,591	1,071,945	111,180	9,316,034	1,146,913	1,926,805		104,815	657,726	2,366,276	316,010	5,440,057	5,440,057
15 B. N. A.	344,854	786,794	240,046	16,427	680,821			16,000			1,912,937	494,687	613,121	613,121
16 Du Peuple	33,146	105,093	384,883	109,730	5,507						187,967			
17 Jacq. Cartier	18,160	38,992	65,235	119,646	14,691	20,665					200,000			
18 Ville Marie	18,992	25,747	27,081	36,682	3,226						4,312	1,400	2,500	2,500
19 D'Hoehelaga	47,093	41,283	50,391	83,356	24,721	53,536					202,700			
20 Molsons	404,689	637,024	282,669	55,252	55,710	14,903		100,000	2,158		128,748	91,864	1,040,939	1,040,939
21 Merchants	323,342	669,617	625,643	66,323	939,944		1,524,766		24,597		1,958,168	334,126	1,743,995	13,072
22 Nationale	81,862	245,025	94,189	226,359	45,147	92,867					52,467			
23 Quebec	68,871	115,334	141,894	99,475	99,475	222,846	148,433	90,762	2,630		453,063	184,880	535,473	40,000
24 Union	63,020	268,891	122,177	10,191	54,486	120,000					15,913			
25 St. Jean	1,946	2,520	2,700	13,811	2,618									
26 St. Hyacinthe	11,700	24,813	6,671	33,804	19,453									
27 E. Townships	109,626	93,088	37,571	229,676	127,987	9,743	13,000				33,913	14,683	379,256	28,427
Total, Que.	3,411,462	5,933,812	3,153,051	1,102,856	11,345,311	1,615,645	3,783,005	206,762	107,545	704,781	7,516,497	1,487,658	9,755,342	81,000
28 Nova Scotia	261,187	273,927	217,119	295,664	948,792			596,875		37,768	51,577		579,241	579,241
29 Merchants	115,350	268,695	65,651	103,355	60,774	61,882		116,670	47,451	37,270		3,936	124,846	124,846
30 People's Bk.	34,929	105,817	13,245	34,415	29,936	3,573								
31 Union	26,747	48,848	24,338	29,986	18,181		1,000	220,500	630	141,639	8,247			
32 Halifax B. Co.	27,405	66,232	67,015	14,001	29,332	141,189			1,187	5,706		15,667	81,197	81,197
33 Yarmouth	26,211	22,540	11,605	102,101	31,002	3,996	18,213				4,892		40,640	40,640
34 Exchange	9,733	6,833	1,871	16,841	27,473			5,000					42,424	42,424
35 Pictou Bank	3,312	5,317	4,828	9,206	1,540	14,472							8,764	8,764
36 Com'l W'dsor	10,188	10,633	9,090	23,927	13,850	3,247			994				121,132	121,132
Total, N.S.	614,067	808,193	414,666	689,000	1,161,386	228,362	19,213	939,046	50,263	222,234	64,717	22,391	798,246	798,246
37 N. Brunswick	120,923	193,836	33,880	54,797	30,777		11,460	43,500	15,043		62,426		60,158	60,158
38 Maritime	21,623	94,296	50,499	23,704	39,712	20,365				222,973	89,615	8,516	153,800	153,800
39 St. Stephen's	30,491		36,756	35,947	37,624	620								
Total, N.B.	178,047	288,132	120,392	114,449	108,123	20,885		43,500	15,043	222,973	152,042	8,516	213,958	213,958
40 Com. B. Man.	207,393	43,937	78,931	25,383	26,176	2,887					55,550	1,704	83,603	83,603
41 Bank B. C.	207,393	265,652	1,991	46,624	125,121	283,438			243,468	112,040	37,500		312,624	312,624
Gr. Total.	6,285,663	10,804,548	5,693,051	3,324,486	15,319,212	2,624,835	5,117,337	2,961,285	1,381,454	1,807,450	11,934,070	3,174,899	13,876,384	171,502

BANKS.	Loans to other bks. unsecured.	Public Discounts.	Notes overdue not sec.	Other debts unsecured.	Notes, etc. ov'd & sec'd by R. E. or Stk., &c.	R. E. b-sides Bk. P'remises.	M'tges on R. E. sold by Bank.	Bank P'remises.	Other Assets.	Total Assets.	Liab'ts of Directors & their firms.	Average of specie form'th.	Average of Dom. Notes month.
1 Toronto	\$ 6,070,130	\$ 3,406	\$ 88,054		\$ 5,629	\$ 9,556	\$ 10,749	\$ 50,000	\$ 5,000	\$ 9,512,707	\$ 79,724	\$ 196,563	\$ 613,664
2 Commerce	48,666	14,130,218	88,054		124,631	24,663	101,722	291,213		21,154,393	592,151	620,000	765,000
3 Dominion	1,120,667	5,120,667	21,420		28,928	4,387		136,692	3,047	9,562,120	391,000	140,000	495,000
4 Ontario	5,804,744	21,535			23,199	101,821	527	169,085	2,540	7,650,238	110,200	220,700	323,100
5 Standard	60,000	3,116,165	9,939		20,000	20,000	500	90,000	21,624	4,496,414	71,921	110,571	151,430
6 Federal	4,583,990	82,386	25,245		39,551	72,012	11,880	123,022	106,683	5,837,209	161,449	84,135	220,400
7 Imperial	4,477,875	25,245			53,670	68,635	39,147	136,297	12,949	7,719,609	185,458	278,965	290,823
8 Central	10,852	1,830,143	6,288		2,128			13,823	13,823	2,320,057	64,319	49,522	105,916
9 Traders		1,043,219	4,104					4,805	11,800	1,353,892	34,330	24,879	68,286
10 Hamilton	172,506	2,667,634	17,501		29,594			39,796	23,548	4,181,721	175,431	105,560	132,490
11 Ottawa		2,746,437	5,054		25,199	5,234	3,794	45,674		4,054,072	467,905	106,666	73,022
12 Western		862,441		8,952	1,050				3,384	1,098,532	34,589	14,796	25,012
13 London	159,625	854,411	5,008		2,277				6,532	1,329,916	192,177	36,109	85,073
Total, Ont.	442,651	53,909,670	290,021	8,952	331,966	306,311	168,322	1,085,988	216,813	80,276,905	2,401,156	1,988,333	3,806,155
14 Montreal	15,274,860	177,196	124,049		38,668	107,038	600,000	1,899,298	46,370,584	641,031	2,159,871	3,347,124	730,098
15 B. N. A.	6,173,289	14,095	27,906		1,190		200,000		11,678,352	12,285	340,050	495,000	495,000
16 Du Peuple	3,376,037	47,194	42,544		137,894	8,786	53,181	7,133	4,499,101	273,045	22,737	62,203	62,203
17 Jacq. Cartier	957,081	10,103	163,380		52,618	44,026	81,400	216,254	2,002,256	97,308	17,995	27,387	27,387
18 Ville Marie	909,702	35,881	16,685	42,615	93,596	14,566	13,817	322,976	1,664,784	95,919	14,762	16,874	16,874
19 D'Hoehelaga	1,514,732	2,849	81,115		40,364	36,390		12,930	2,191,905	107,628	40,366	40,687	40,687
20 Molsons	7,290,963	27,791	99,003		51,013	9,299	190,000	12,656	10,499,745	163,927	401,728	601,632	601,632
21 Merchants	11,565,378	112,764	106,243	12,081	137,072	55,214	430,000	90,948	20,785,913	1,749,080	330,250	625,500	625,500
22 Nationale	3,106,558	39,272	101,863		165,332	25,145	97,666	40,780	4,414,489	204,000	95,000	250,000	250,000
23 Quebec	4,325,912	42,105	182,356		49,101	37,228	136,527	301,401	7,778,198	855,316	72,473	181,020	181,020
24 Union	2,746,654	43,998	23,854		75,780		100,000	95,411	3,740,379	205,333	60,625	150,742	150,742
25 St. Jean	248,374	20,063	30,243		550		1,800						



**THE MONCTON
Sugar Refining**

COMPANY

(Limited.)

CHRISTOPHER P. HARRIS,

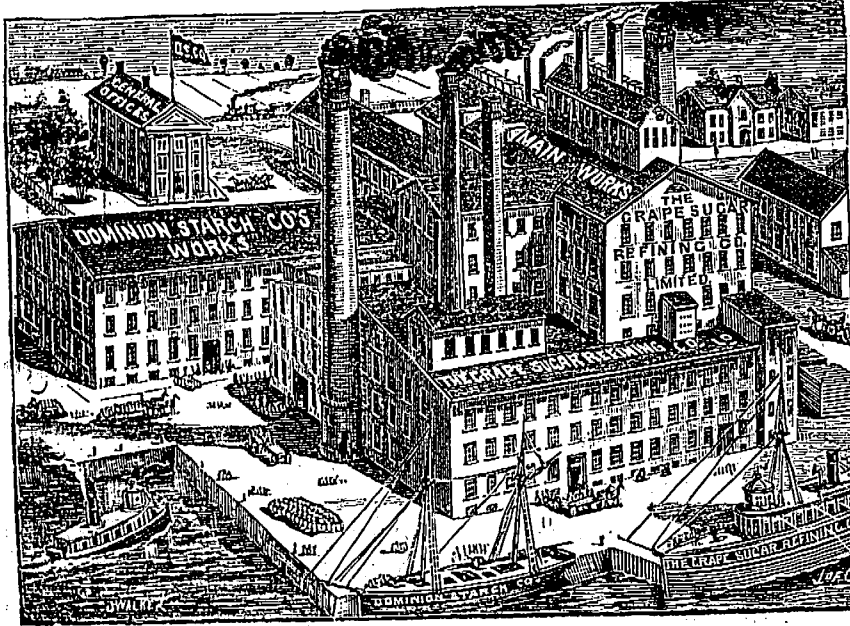
Treasurer.

JOHN L. HARRIS,

President.

MONCTON, N.B.

THE GRAPE SUGAR REFINING CO. OF CANADA [LIMITED.]



Authorized under Letters Patent.

CAPITAL, - - \$200,000.

C. M. STORK,

Treasurer.

M. H. MILLER,

Manager.

—] MANUFACTURERS OF [—O

GRAPE SUGAR,

GLUCOSE,

and Steam Refined Syrups.

Confectioners' Glucose, &c.

WALKERVILLE,

Ontario.

Wool.—Trade is fair, and prices firm. Choice fleeces at 21c@22c and Southdown at 24c@25c. Pulled wools in fair demand; supers are quoted at 22c and extra at 26c@27c.

SPECIAL NOTICES.

Mr. John D. Ronald, of Brussels, Ont., the well-known manufacturer of steam fire engines recently received the following letter from the *Fireman's Herald*, of New York:—"We send you by this mail, copy of the *Fireman's Herald*. We have heard a great deal about your steam fire engines and would be much pleased to receive circulars, etc., from which we will give you a notice free." Mr. Ronald at once mailed the circulars with full particulars. The letter is significant from such a

source and shows that if some citizens of the Dominion are unwilling to recognize Canadian fire steamers there are those in the States, well able to judge, who know how to appreciate them.

The firm of Coates & Co., manufacturers of the celebrated Plymouth gin, was established in 1791. Their goods have only been on the Canadian market for the past few years, but they have been well received and are now said to be in the hands of the entire trade. The success met with must be gratifying to the enterprising managers of the business in this country.

STANDARD COFFEES.—It may be well to direct the attention of the Grocery Trade to fact that Chase & Sanborn are the sole proprietors and distributors of the "Standard Java" in Canada, and claim to be in a position to

have this fact thoroughly tested and understood. Care should be taken not to be misled by price lists, labels, and packages offered in almost identically the same style as Chase & Sanborn's, without being an exact imitation of their well-known brands. Imitation is very sincere flattery, but poor argument. This firm have built up a large coffee trade in Canada, and certain well-known brands are identified with their name. Goods offered by other houses under these names, cannot be expected to give equal satisfaction. The business of Chase & Sanborn (ably managed in Canada by Mr. H. C. Todd) is constantly on the increase, and they are having cordial support from the entire grocery trade of the country in their laudable endeavors to introduce and popularize the exclusive consumption of pure coffees, while it is a rare thing to have even a single complaint from consumers.

Insurance.
NEW YORK LIFE
INSURANCE CO'Y.

Established 1843.

Year Ending Dec. 31st, 1885.

Cash Assets.....\$ 68,364,321
Cash Income..... 16,121,172
New Policies Issued.....68,521,452
Total Policies in force...259,674,509
Cash Surplus over all
Liabilities (according to
standards of New York and
Canada 4% per cent. basis.....)3,225,053

DAVID BURKE,

GENERAL MANAGER FOR CANADA.

OFFICES:

Union Bank Building, Montreal,
Mall Building, Toronto.

Insurance.
Employers' Liability
ASSURANCE CORPORATION
[LIMITED],
OF LONDON, ENGLAND.

Capital.....\$5,000,000
Fully Subscribed..... 2,500,000
Paid-Up 500,000
Canadian Gov't Deposit.. 50,000

HEAD OFFICE FOR CANADA:

British Empire Building, Montreal.
F. STANCLIFFE, Manager.

TRANSACTS.

Fidelity Guarantees,
Accidents of all kinds,
Joint Assurances,
Employers' Liability.

Policies are issued in this Department to cover all Employers' risks under the Employers' Liability Act — which came in force throughout Ontario July 1st, 1886—at a premium of so much per cent. on the wages paid per annum.

Rates on application to Head Office.

Active Agents desirous of representing this Company, either in cities or towns, or in districts that may be arranged, can apply at once to the Manager.

F. STANCLIFFE,
British Empire Building, Montreal.

Insurance.
GLASGOW & LONDON
Insurance Company.

NORTH-AMERICAN BRANCH,
HEAD OFFICE:
CORNER NOTRE-DAME AND ST. HENRI STREETS,
MONTREAL.

DIRECTORS:

W. H. HUTTON, Esq., (James Hutton & Co., Montreal), Chairman

D. GIBOUARD, M.P., Q.C., Montreal.

LARRY W. SMITH, D.O.L., President Building and Loan Association, Toronto.

ROBT. C. JAMINSON, Esq., Montreal.

S. NORDENBERG, Esq., President Federal Bank, Toronto.

MANAGER:

STEWART BROWN,

CHIEF-INSPECTOR:

J. T. VINCENT.

INSPECTORS:

A. D. C. VAN WART.

MONTREAL AGENTS:

G. DAVELUY, **ADOL. ROBILLARD,**
O. LECOURE.

Every description of Fire Insurances effected at lowest rates.

WESTERN
ASSURANCE COMPANY.

FIRE and MARINE. Incorporated 1851.

Capital and Assets \$1,748,640 32
Income for Year ending 31st Dec., 1882, . 1,802,422 45

HEAD OFFICE, TORONTO, ONT.

A. M. SMITH, President. **J. J. KENNY, Managing Dir.**
JAS. BOOMER, Secretary.

J. H. ROUTH & CO., Managers, Montreal Branch.
190 ST. JAMES STREET.

Confederation Life Association.

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

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

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

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

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

Manager for the Province of Quebec,
H. J. JOHNSTON, Montreal.

J. K. MACDONALD,
Managing Director.

Manager for New Brunswick,
Major J. MACGREGOR GRANT, St. John.

Manager for Nova Scotia,
AUGUSTUS ALLISON, Halifax.

LONDON AND LANCASHIRE

Life Assurance Co., of London, England.

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300,000
AND INCREASING YEARLY.

LOW RATES OF PREMIUM.

HEAD OFFICE FOR CANADA,
157—ST. JAMES STREET—157
MONTREAL.

WILLIAM ROBERTSON, General Manager.

FIRE INSURANCE ASSOCIATION,
(LIMITED)
OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

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

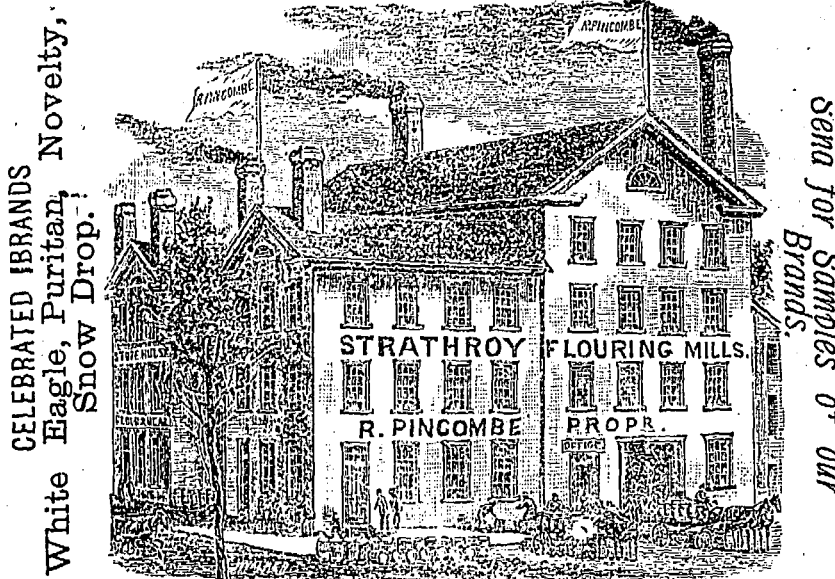
HEAD OFFICE FOR CANADA,
157 ST. JAMES ST.,
MONTREAL.

WILLIAM ROBERTSON, General Manager.

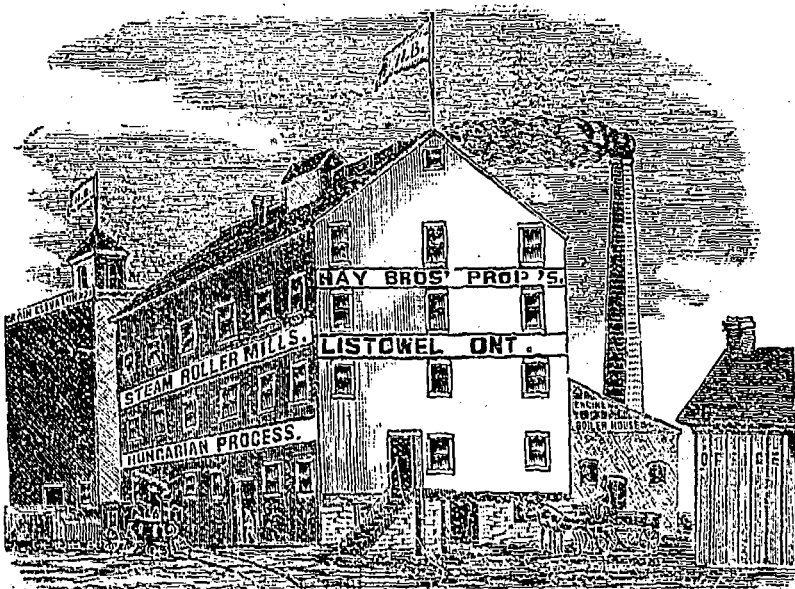
MACFARLANE & PATTERSON,
Suspenders Manufacturers, Etc.

WHOLESALE DEALERS IN
MEN'S FURNISHINGS.
MANUFACTURERS OF THE CELEBRATED HEART BRACE.
427 St. James Street, - - - MONTREAL.

STRATHROY ROLLER FLOURING MILLS,
Front Street, Strathroy, Ont R. PINCOMBE, Prop.

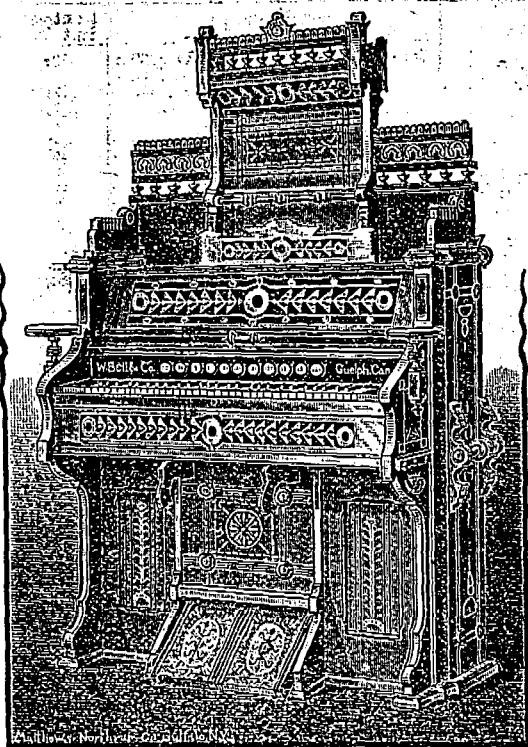


Listowel Steam Roller Mills,
HAY BROS., PROPRIETORS,
LISTOWEL, - - - ONT.



Choice Winter and Red Wheat Flours.
CAPACITY, 250 BARRELS PER DAY.
Send for samples and prices.

SECURITIES.		Montreal Sept. 17.
Canada Gov. 4 p. c. Intercol. Ry., 1903-8.	Gua. Rupert's Land Loan 4 p. c. bds. 1904.	112 1/2
	Gua. 4 p. c., 1910.	112 1/2
	1913.	112
British Columbia, 1894, 6 p. c.	July, 1907, 6 p. c.	113 1/2
Canada, 4 p. c. loan, 1910-35.	3 1/2 p. c. loan, 1909-34.	105
	Debs. 1909-34.	98
Dom. Ry. Loan 1908, 5 p. c.	1904-5-6-8, 4 p. c.	116
	1904-5-6-8. Insc. stk. 4 p. c.	106
		106
Shs	Railway & other Stocks.	Sept. 17.
	New Brunswick 6 p. c. 1898-91.	106
	Nova Scotia 6 p. c. 1886.	110
	Quebec Province, 1904 5 p. c.	110
	Do do 1906 5 p. c.	105
	(iss Paris,) 1919.	113
	ster. bds. so. all pd. 1912.	138
100	Atlantic & St. Lawrence Shs 6 p. c.	all
10	Buffalo and Lake Huron.	125
100	Do 5 1/2 p. c. 1st Mort.	100
100	Do 2nd. Mort.	123
300	Can. Central 5 p. c. 1st Mort. Bds Int. guar. By Gov.	108
100	Canadian Southern 1st Mort 3 p. c.	all
	Canadian Pacific \$100.	108
	Chl. & G. T. R. 6 p. c. 1st M. Coup.	109
	190.	
100	Grand Trunk Junc. Ry. 5 p. c.	101
100	bonds.	100
100	Grand Trunk of Canada ord stock.	124
100	2nd. equin. mtg. bds. all.	73
100	1st. prof. stock.	all
100	2nd. prof. stock.	all
100	3rd. prof. stock.	all
100	5 p. c. perp. deb. stock.	110
100	4 p. c. perp. deb. stock.	90
100	Great Western shares.	all
100	5 p. c. pref.	113
100	5 p. c. deb. stock.	101
100	6 p. c. bds., 1890.	107
100	Hamilton and N. W.	108
100	M. of Canada Sig. 1st Mort 5 p. c.	98
100	con. mtg. so.	all
100	Montreal and Champlain 5 p. c.	96
100	1st mtg. bds.	
	Montreal & Sorel, 6 p. c. 1st mtg. at 197 ser.	15 1/2
	N. of Canada 5 p. c. 1st Prof Bonds	105
00	Do 6 p. c. 2nd. do	62 1/2
	3rd prof. bonds A.	87
	3rd prof. bonds B.	87 1/2
	Northern Extension, 6 p. c. guar.	100 1/2
00	do 6 p. c. Imp.	105
00	Quebec Contral 5 p. c. 1st mtg. bds.	29
	P. G. & B. 6 p. c. bonds 1st Mort.	83
100	Well, Gray & Bruce, 7 p. c. Bds.	
	1st Mort.	93
00	St. Law. and Ott. 6 p. c. Bds.	83
	Telegraphs.	
00	Anglo-American stock.	33
	preferred.	54
	deferred.	11
70	Direct U. S. Cable Co. shares.	94
	Banks.	
100	Bank of British Columbia.	29
	now issue at 2 prim.	14 1/2
100	Bank of British North America.	63
	Municipal Loans.	
100	City of London (Ont) 1st prof. 5 p. c.	104
	6 p. c. Water-Works, 1893.	114
100	City of Montreal, 5 p. c. stg.	107
	1904.	107
	5 p. c. stg., 1909.	108
100	City of Ottawa, 5 p. c. stg.	111
	redcom 1893.	112
	1904.	116
	1895.	113
100	City of Quebec, 6 p. c. con.	108
	6 p. c. redcom 1893.	111
	6 p. c. redcom 1905.	138 1/2
	1878, redcom 1908.	118 1/2
100	City of Toronto, 6 p. c. stg.	111 1/2
	Water-Works deb., 1904.	116
	6 p. c. stg. con. deb., 1896-7.	112
	5 p. c. gen. con. deb., 1919.	112
	4 p. c. stg. bonds.	100
100	City of Winnipeg, 6 p. c.	111
	deb. scrip. 1907.	117
	5 p. c. deb. scrip., 1914.	111
	Miscellaneous Companies.	
100	Canada Company.	87
100	Canada North-West land Co.	3 1/2
100	Trust & Loan Co. of Canada.	4 1/2
	do do new issue.	2 1/2
100	Hudson Bay.	23
100	Land Corporation of Canada.	1 1/2



BELL

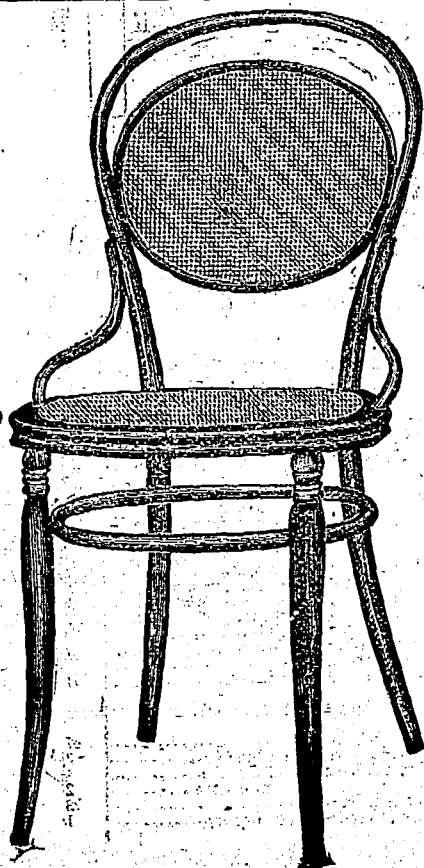
ORGANS

Have reached a
Standard of excel-
lence unequalled
by any other manu-
facturer.

Catalogues sent free on
application.

W. BELL & CO., Guelph, Ont.

HAMILTON, ONT., ST. THOMAS, ONT., AND LONDON, ENG.



HESS BROS.,

Listowel, Ont.,

MANUFACTURERS OF

FURNITURE

Bent Wood Chairs

A SPECIALTY.



Mail Service between Canada
and the United Kingdom.

Sealed Tenders, addressed to the Postmaster-General of Canada, Ottawa, will be received by him at his office in Ottawa, until noon on WEDNESDAY, THE 6TH OCTOBER NEXT, for the Transport of Mails, weekly, by first-class Steamers between Canada and the United Kingdom, upon a contract of Five Years from the 1st April, 1887.

The conditions of Contract may be obtained on application to the office of the High Commissioner for Canada, Victoria Chambers, London, S.W., or to the Post Office Department, Ottawa, Canada.

WILLIAM WHITE,
Secretary.

Post Office Department, Canada,
Ottawa, 20th July, 1886.

FOR SALE.

MOLASSES AND SUGAR

To arrive this month ex Barque "Bel-trees" from Barbadoes, purest.

BARBADOES MOLASSES,
also 100 hds. prime

GROCERY SUGAR.

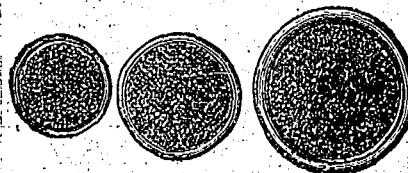
In store and to arrive, FISH OILS of various kinds, viz.:—Steam Refined, Ordinary Pale and Brown Seal; Newfoundland, Gaspé, and other kinds of Cod Oil, this season's yield. A few casks

Newfoundland Cod Liver Oil.

Prime Codfish in 1 cwt. bundles. Malcolm's favorite Crown Brand Loch Eynol Herring in kegs and firkins imported this fall.

JOHN BAIRD & CO.

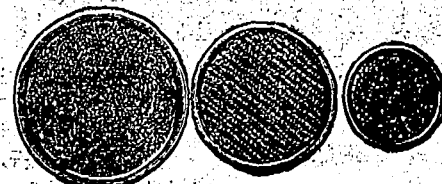
191 Commissioners Street, Montreal.
TELEPHONE, No. 292.

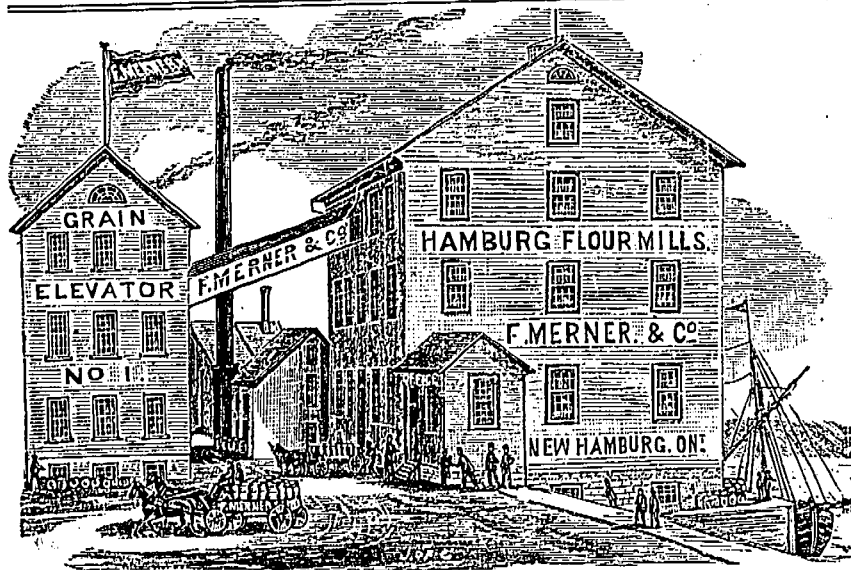


RICHARD ROSCHMAN,

Patentee and Sole Manufacturer of Ivory Buttons inlaid with Velvet, Silk, Worsted and Tweed.
Canadian Patent, Nov., 1883. United States Patent July, 1884.

WATERLOO, - - ONT.





NEW HAMBURG ROLLER MILLS,

NEW HAMBURG, ONT.

F. MERNER & CO., Propr's.

—MANUFACTURERS OF—

PATENT and FAMILY FLOUR

CRACKED WHEAT,

GRAHAM FLOUR, &c.

SPECIAL BRANDS:

PRIZE PATENT and OUR PET.

Highest Price paid for Good Wheat.

Seaforth Roller Mills,

SEAFORTH, ONT.

SMITH & McBRIDE, Proprietors,

MANUFACTURERS OF

THE CELEBRATED BRAND OF PRIZE PATENT, AND MONARCH OF STRONG BAKERS.

Send for samples.

Mount Forest Steam Roller Mills.

W. H. HENDERSON, Propr.,

Mount Forest, - Ont.,

Manufacturer of High Grade Standard Roller Flour and Oatmeal. Solicits a trial. Send for samples and prices.

ST. MARY'S OATMEAL MILLS.

—O—

JAMES D. MOORE, Grain and Produce Merchant, MANUFACTURER AND DEALER IN

OATMEAL,

Wholesale only,

ST. MARY'S, Ont.

MITCHELL & SEAFORTH ROLLER MILLS.

WALTER THOMPSON,

GENERAL GRAIN DEALER,

Manufacturer of and Dealer in

FLOUR, OATMEAL, CORNMEAL,

SPLIT PEAS AND POT BARLEY.

Mills:—Mitchell and Seaforth.

All communications addressed to Mitchell.

MITCHELL, Ont.

Plewes' Roller Mills.

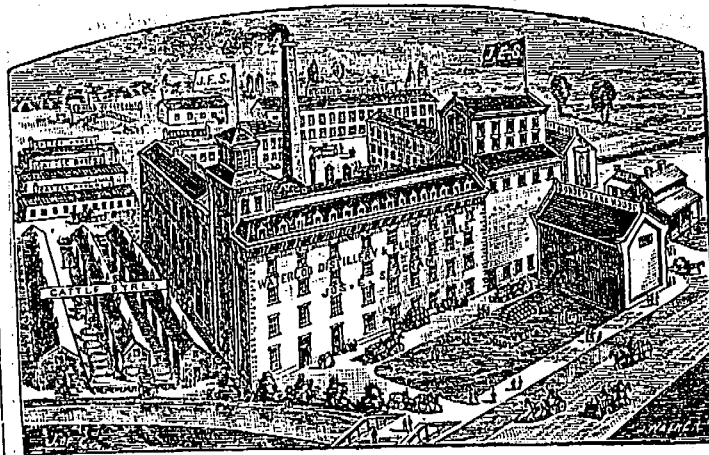
W. PLEWES, Propr., LONDON, Ont.

Capacity, 125 Barrels per Day.

FOUR GRADES. SEND FOR SAMPLES.

Waterloo Distillery & Flouring Mills. Jos. E. Seagram,

Waterloo, Ont.



Alcohol, 65 O.P. Pure Spirits, O.P. Pure Spirits, 50 O.P. Pure Spirits, 25.

Old Rye, Malt and Family Proof Whiskies.

Sole Manufacturer of the Celebrated

WHITE WHEAT & "OLD TIMES."

WHISKEY.

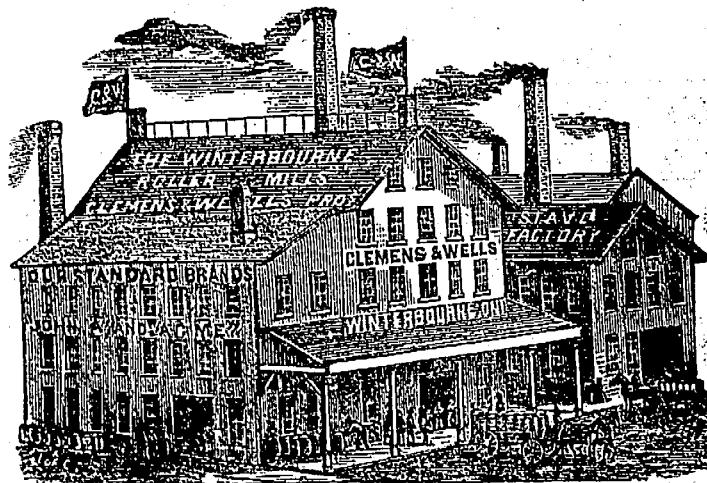
Bottled in bond under Inland Revenue Supervision

WINTERBOURNE ROLLER MILLS,

CLEMENS & WELLS, Props.

WINTERBOURNE, Ont.

CAPACITY — 125 BBLs. PER DAY.



OUR BRANDS: "JOHN A" AND ACME.

SEND FOR PRICES AND SAMPLES.

SURETYSHIP.

The only Co'y in Canada confining Itself to this Business.

The Guarantee Co. Of North America.

Capital Authorized, - \$1,000,000
Paid up in Cash (no notes), 300,000
Resources over - 800,000
*Deposit with Dominion Gov't, 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of

One-half p.c. per Annum is reached.

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

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

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

HEAD OFFICE:

157 St. James St., MONTREAL.

EDWARD RAWLINGS,

Managing Director.

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

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.,

MANUFACTURERS OF

BOOTS and SHOES

WHOLESALE,

CORNER OF

Craig & St. Francois Xavier Sts.,

MONTREAL.

JAMES McCREADY & CO.,

— WHOLESALE —

BOOT AND SHOE

MANUFACTURERS,

St. Peter and Youville Sts.,

MONTREAL.

SHAW BROS. & CASSILS,

TANNERS

AND DEALERS IN

HIDES AND LEATHER,

426 and 428 Notre Dame Street,
MONTREAL.

Robt. McCready & Co.

— WHOLESALE —

Boot and Shoe

MANUFACTURERS,

Office and Warehouse,

41 and 23 ST. PETER STREET,
Montreal.

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Prices Sept. 23	Cash value per Sh
Brit. North America...	\$ 243 1/2	\$4,866,666	\$4,866,666	1,079,475	3-	4 Jan 4 July	125xd	304 3/4
Can. Bank Commerce...	100	6,000,000	6,000,000	1,600,000	3 1/2	2 Jan 2 July	131	65 50
Central.....	50	500,000	410,000	10,000	3	24 Aug 1 Mar	.....	.....
Commercial, Manitoba	.....	1,000,000	.....	.....	.....	.....	.....	.....
Commercial, Nfld.	.....	306,000	.....	80,000	.....	.....	.....	50 20
Commercial, Windsor	40	500,000	260,000	78,000	4	.....	125 1/2	108 75
Dominion.....	50	1,500,000	1,500,000	1,020,000	5	1 May 1 Nov	217 1/2	99
Du Peuple.....	50	1,200,000	1,200,000	200,000	3	3 May 3 Sept	118	49 50
Eastern Townships....	50	1,479,600	1,449,488	375,000	3 1/2	2 Jan 2 July	82 1/2	57 75
Exchange, Yarmouth...	70	280,000	245,910	30,000	3	1 Feb 1 Aug	112	112 00
Federal.....	100	1,250,000	1,250,000	125,000	3	1 Feb 1 May	102 1/2	20 45
Halifax.....	20	500,000	500,000	50,000	3	.....	137	137 00
Hamilton.....	100	1,000,000	995,500	300,000	4	2 June 1 Dec	100	100 00
Hochelaga.....	100	710,100	710,100	70,000	3	2 Jan 2 July	189	189 00
Imperial.....	100	1,500,000	1,500,000	500,000	4	2 Jan 2 July	70	17 50
Imperial.....	25	500,000	500,000	140,000	3	2 Jan 2 Dec	.....	.....
Jacques Cartier.....	100	1,000,000	200,045	50,000	3 1/2	2 Jan 2 July	110 1/2	110 00
London.....	100	311,900	321,600	60,000	3	2 Jan 2 Jan	110 1/2	110 00
Maritime.....	100	5,798,467	5,799,200	1,500,000	3 1/2	2 June 1 Dec	132 1/2	132 25
Marchants' Can.....	100	2,000,000	1,000,000	200,000	3	1 Aug 1 Feb	102	102 00
Marchants, Halifax...	50	1,000,000	2,000,000	675,000	4	1 April 1 Oct	141	70 50
Moisons.....	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	22 1/2	456 50
Montreal.....	50	2,000,000	2,000,000	.....	.....	1 May (Nil) Nov	63 1/2	81 75
Nationale.....	100	500,000	500,000	300,000	4	10 April 10 Oct	206	206 00
New Brunswick.....	100	1,114,300	1,114,300	340,000	3 1/2	.....	132 1/2	132 50
Nova Scotia.....	100	1,500,000	1,500,000	500,000	3 1/2	2 June 1 Dec	121	121 50
Ontario.....	100	1,000,000	1,000,000	210,000	3 1/2	1 June 1 Dec	120	120 00
Ottawa.....	20	600,000	600,000	35,000	2 1/2	Feb Aug	95 1/2	19 10
People's of Halifax...	50	150,000	.....	.....	.....	.....	100	50 00
People's of N. B.....	100	2,500,000	2,500,000	325,000	3	1 April 1 Oct	120	102 00
Quebec.....	100	200,000	200,000	25,000	4	.....	.....	.....
St. Stephen's.....	50	1,000,000	1,000,000	300,000	3 1/2	2 Jan 2 July	126 1/2	63 3/4
Standard.....	100	2,000,000	2,000,000	1,150,000	4	2 June 1 Dec	210	210 00
Toronto.....	100	500,000	500,000	187,420	.....	.....	100	50 00
Traders.....	50	1,000,000	1,000,000	40,000	3	.....	90	90 00
Union, (Halifax)....	100	2,000,000	1,200,000	.....	.....	2 Jan 2 July	82	82 00
Union of L. C.....	100	500,000	464,300	20,000	3 1/2	2 June 1 Dec	.....	.....
Ville Marie.....	100	500,000	258,969	15,000	.....	.....	104	104 00
Western.....	100	400,000	390,870	30,000	3	.....	118 1/2	59 25
Yarmouth.....	50	600,000	678,813	67,000	4	.....	114 1/2	104 50
Agri. Sav. and Loan Co...	50	130,000	121,000	6,000	3 1/2	1 Jan 1 July	106	106 00
Brant. Loan and Sav. Co.	100	1,950,000	223,771	27,000	3	.....	111	27 75
Brit. Can. Loan & Inv. Co.	100	450,000	750,000	90,000	3 1/2	.....	90	90 00
Brit. Mortg. Loan Co...	25	750,000	697,900	.....	.....	.....	128	64 00
Building and Loan Assoc	100	750,000	663,990	125,000	4	2 Jan 2 July	207	103 50
Canada Cotton Co.....	50	1,000,000	2,200,000	1,100,000	3 1/2	1 Jan 1 July	118	59 00
Canada Landed Credit Co	50	3,000,000	650,410	150,000	4	30 July 31 Dec	118	59 00
Can. Perm. Loan and Sav.	50	700,000	873,205	157,000	4	15 Jan and Qly	94	47 25
Can. Sav. and Loan Co...	50	1,000,000	1,000,000	.....	.....	.....	75	75 00
Dominion Sav. and Inv. Co.	100	500,000	500,000	.....	.....	.....	119	59 50
Dominion Telegraph Co.	50	1,057,250	611,430	75,857	4	.....	168 1/2	168 50
Dundas Cotton Co.....	100	1,876,000	1,000,000	450,000	5	1 June 1 Dec	120	120 00
Farmer's Loan and Sav. Co.	100	1,500,000	1,100,000	135,000	4	2 Jan 2 July	.....	.....
Freehold Loan and Sav. Co.	100	1,000,000	1,000,000	40,000	3 1/2	.....	127 1/2	127 50
Hamilton Prov. and Loan	100	1,000,000	1,100,150	391,000	5	1 Jan 1 July	156	78 00
Home Sav. and Loan Co...	100	2,000,000	230,900	32,000	3 1/2	.....	116 1/2	116 75
Hudson Cotton Co.....	50	350,000	641,704	85,000	4	8 Jan 8 July	158 1/2	79 25
Huron & Erie Loan Soc...	100	629,850	424,604	40,000	3	2 Jan 2 July	158 1/2	79 25
Huron & Lambton Loan Co.	100	700,000	560,000	280,000	5	15 Mch 15 Sept	116 1/2	58 00
Imperial Loan and Inv. Co.	50	400,000	420,000	50,000	4	31 Dec 30 June	116 1/2	115 50
Landed Banking and Loan	50	665,000	460,000	80,000	3 1/2	2 Jan 2 July	.....	.....
Land. & Can. Loan and Ag.	100	2,250,000	100,000	3,000	4	.....	95	95 00
London Loan Co.....	100	1,000,000	1,000,000	.....	.....	.....	127 1/2	51 00
London and Ont. Inv. Co...	100	518,900	.....	.....	.....	.....	210	87 50
Manitoba Inv. Assoc.....	100	7,000,000	2,000,000	.....	.....	2 Jan and Qly	209	104 50
Manitoba Loan.....	40	2,000,000	1,876,752	.....	.....	15 April 15 Oct	117	117 00
Montreal Telegraph Co...	50	600,000	00,004	.....	.....	6 May 6 Nov	27	13 50
Montreal City Gas Co...	100	794,000	94,000	.....	.....	.....	110	55 00
Montreal City Pass. Rf. Co.	50	300,000	00,000	.....	.....	.....	106 1/2	106 50
Montreal Cotton Co.....	50	1,000,000	32,812	106,000	3	15 Mch 15 Sept	106 1/2	106 50
Montreal Building Assoc.	100	1,700,000	418,000	22,500	3 1/2	31 Dec 30 June	100	500 00
Montreal Loan and Mortg.	500	950,000	50,000	.....	.....	2 Jan 2 July	.....	.....
National Investment Co...	50	479,800	235,135	27,000	3	30 June 31 Dec	118	59 00
N. S. Sugar Refinery.....	50	2,685,600	700,000	500,000	4	1 Jan 1 July	118	59 00
Ont. Indus. Loan and Inv.	50	2,000,000	1,200,000	285,000	4	1 Jan 1 July	115	57 50
Ont. Investment Assoc...	50	500,000	487,048	42,000	3 1/2	1 Jan 1 July	48	24 00
Ont. Loan and Deb. Co...	50	500,000	345,213	.....	.....	.....	81	81 00
People's Loan and Deb. Co.	100	1,619,000	1,619,000	24,000	4	9 Feb 15 Sept	131	65 00
Real Est. Loan and Deb. Co.	50	500,000	200,000	.....	.....	.....	90 1/2	90 50
Rehelieu and Ont. Nav. Co.	100	200,000	200,000	.....	.....	.....	115	115 00
Royal Loan and Sav. Co...	100	800,000	800,000	.....	.....	1 Feb and Qly	134	64 75
St. Paul, M. & M. Ry.....	50	600,000	580,350	280,000	2 1/2	1 Jan 1 July	182	66 00
Starr Mfg Co., Halifax...	50	2,000,000	1,200,000	.....	.....	8 Jan 8 July	188	94 00
Toronto City Gas Co.....	50	.....	.....	.....	.....	.....	.....	.....
Union Loan and Sav. Co...	50
Western Can. Loan & Sav.	50

AMES, HOLDEN & CO.,

MANUFACTURERS OF

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Boot and Shoe Manufacturers,

PRESTON, ONT.

A. RAMSAY.

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A. RAMSAY & SON,

— IMPORTERS OF —

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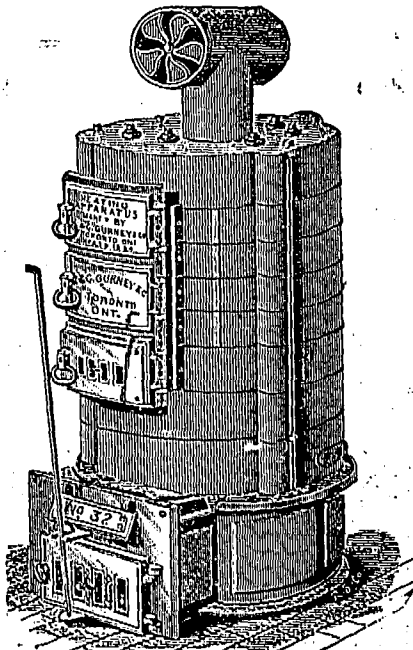
Factory, INSPECTOR STREET,

Montreal.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, SEPTEMBER 23, 1886,

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Dairy Produce.		Fish.		Groceries.		Name of Article.	
Creamery.....	0 18 0 20	Labrador Herrings, No. 1.....	3 25 3 50	Barley.....	0 55 0 60	Figs, C. Mats.....	0 05 0 06
Townships.....	0 13 0 16	No. 2.....	0 00 0 00	Pens, per 66 lbs.....	0 70 0 00	Sh. Almonds, bxs.....	0 22 0 00
Brookville.....	0 13 0 15	Halves.....	0 00 0 00	Rye.....	0 59 0 60	S. S. Tarragona.....	0 14 0 15
Morrisburg.....	0 13 0 15	Cape Breton Herrings.....	5 50 6 00	Corn, in bond.....	0 00 0 51	Walnuts.....	0 07 0 09
Western Dairy.....	0 12 0 14	Mackerel, No. 1.....	0 00 0 00			Grenoble.....	0 12 0 14
Cheese, med. to finest.....	0 09 0 10	" 2.....	3 50 4 00			".....	0 07 0 09
Drugs & Chemicals		Green Cod, Large.....	0 00 0 00	Tea (Hf.-Chest & Cad.).....		Filberts.....	0 00 0 00
Acid Carbolio Cryst Medi	0 55 0 60	Dry " No. 1.....	3 50 4 00	Japan, com. to med. lb.....	0 18 0 22	Brazils, new.....	0 00 0 00
No. 3.....	0 40 0 45	Salmon No. 1 bris.....	14 00 16 00	" good med. to fine.....	0 28 0 34	Spices: Cassia..... chests	0 09 0 11
Aloes, Capo.....	0 13 0 15	" 2.....	00 00 00 00	" finest to choicest.....	0 37 0 48	".....	0 70 0 80
Alum.....	1 75 1 90	" 3.....	0 00 00 00	" Nagasaki.....	0 19 0 25	".....	0 22 0 25
Borax, xtls.....	0 09 0 11	Salmon, No. 1 (tierces).....	21 50 22 00	Y. Hlyson, com. to gd.....	0 16 0 20	".....	0 40 0 80
Bleaching Powder.....	2 00 2 25	" 2.....	00 00 00 00	" fine to finest, lb.....	0 36 0 65	Jamaica Ginger, Bl.....	0 20 0 24
Blue Vitriol.....	0 04 0 07	" 3.....	00 00 00 00	Gunpd. fair to med.....	0 28 0 34	Umbl.....	0 13 0 15
Brimstone.....	2 25 2 50	" Brit. Col bris.....	00 00 00 00	" good to fine.....	0 40 0 50	African.....	0 11 0 13
Brom. Potass.....	0 50 0 55	Boneless Cod.....	0 04 0 05	" finest.....	0 57 0 65	Pimento.....	0 07 0 08
Camphor, Eng. Ref.....	0 33 0 35			Imperial med. to gd.....	0 25 0 33	Pepper, Black.....	0 18 0 20
Am. Ref.....	0 08 0 10			" fine to finest.....	0 37 0 58	White.....	0 30 0 33
Castor Oil.....	0 08 0 10			" fine to finest.....	0 12 0 18	Mustard, 4 lb. per jar.....	0 68 0 75
Caustic Soda.....	2 12 2 25			Twankay, com. to gd.....	0 37 0 58	1 lb.....	0 23 0 25
Citric Acid.....	0 85 0 90			Oolong.....	0 45 0 65	Rice..... p. 100 lb.	3 25 3 30
Coppras, per 100 lbs.....	0 90 1 10			Congou, common.....	0 16 0 20	Patna glace.....	5 50 6 50
Cream Tartar.....	0 33 0 35			" med. to good.....	0 23 0 30	Sago..... p. lb.	0 00 0 00
Epsom Salts.....	1 25 1 50			" fine to finest.....	0 36 0 65	Tapioca, Penri.....	0 05 0 05
Glycerine.....	0 16 0 18	Flour.		Souhcong, common.....	0 16 0 20	Flako.....	0 05 0 06
Gum Arabic per lb.....	0 50 1 00	Patent.....	4 25 4 65	" med. to good.....	0 25 0 30	Gelatine, Favorite.....	1 00 0 00
" Trag.....	0 55 1 00	Choice Superior Extra.....	0 00 4 15	" fine to choico.....	0 36 0 66	(Poliwhp's) 1 lb. can.....	1 00 0 00
Morphia.....	1 40 1 55	Superior Extra.....	4 05 4 10	Coffees, Mocha.....	0 22 0 25	" 1 qt. pk.....	1 80 0 00
Opium.....	3 10 3 25	Extra Superfine.....	0 00 3 95	Java.....	0 17 0 22	" 2 qt. gs.....	1 05 1 10
Oxalic Acid.....	0 11 0 13	Canada Strong Bakers.....	4 05 4 25	Murambaio.....	0 00 0 00	".....	0 52 0 70
Phosphorus.....	0 65 0 90	American.....	4 50 4 70	Capo.....	0 00 0 00	Vermicelli.....	0 07 0 08
Potash Bichromate.....	0 08 0 09	Manitoba.....	0 09 4 50	Jamaica.....	0 00 0 12	Micaroni.....	0 07 0 09
Potash Iodide.....	3 50 3 75	Finco.....	3 70 3 75	Rio.....	0 00 0 11	Italian.....	0 00 0 13
Quinine.....	0 65 0 80	Spring Extra.....	3 55 3 65	Plantation Ceylon.....	0 16 0 19	Starch: Boxes, 23 to 42 lbs:	
Soda Ash.....	1 50 1 75	Superfino.....	3 15 3 20	No. 1 White.....	0 08 0 07	No. 1 Blue.....	0 05 0 00
Soda Bicarb.....	2 35 2 50	Fine.....	2 85 3 00	No. 1 Blue.....	0 06 0 00	Canada Laundry.....	0 06 0 00
Sul Soda.....	90 1 10	Middlings.....	2 50 2 60	".....	0 00 0 00	No. 1 Blue.....	0 06 0 00
Strychnine.....	1 00 1 20	Pollards.....	2 25 2 35	".....	0 00 0 00	Silver Gloss.....	0 08 0 00
Tartaric Acid.....	0 57 0 60	Ontario Bags.....	1 20 1 30	".....	0 00 0 00	Satin.....	0 08 0 08
		City Bags, delivered.....	2 25 2 30	".....	0 05 0 05	Canada Com.....	0 07 0 00
		Ontment bris.....	4 10 4 25	".....	0 07 0 00	Benson's Prepared.....	0 08 0 00
		Ontment, granulated.....	4 30 4 50	".....	0 06 0 06	Vinegar: Imp. Triplo.....	0 41 0 00
				".....	0 25 0 50	Cote D'or.....	0 35 0 00
				".....	0 32 0 33	Crystal Pickling.....	0 28 0 00
				".....	0 26 0 28	W. W. XXX.....	0 30 0 00
				".....	0 00 0 00	W. W. XX.....	0 25 0 00
				".....	0 00 0 00	W. W. X.....	0 20 0 00
				".....	2 80 3 00	Pure Malt.....	0 45 0 00
				".....	0 00 0 00	Cider XXX.....	0 20 0 00
				".....	0 00 0 00	".....	0 20 0 00
				".....	0 08 0 00	".....	0 25 2 40
				".....	0 00 0 00	".....	1 75 1 90
				".....	0 00 0 00	".....	2 65 2 85
				".....	0 04 0 04	".....	2 18 2 30

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



BOILER.

GURNEY'S HOT WATER HEATERS

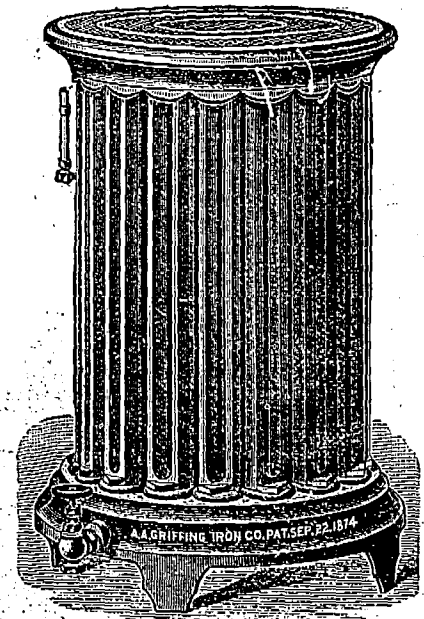
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STEAM.

H. & O. GURNEY & CO.,

385 and 387 ST. PAUL STREET,

MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, SEPTEMBER 23, 1886.

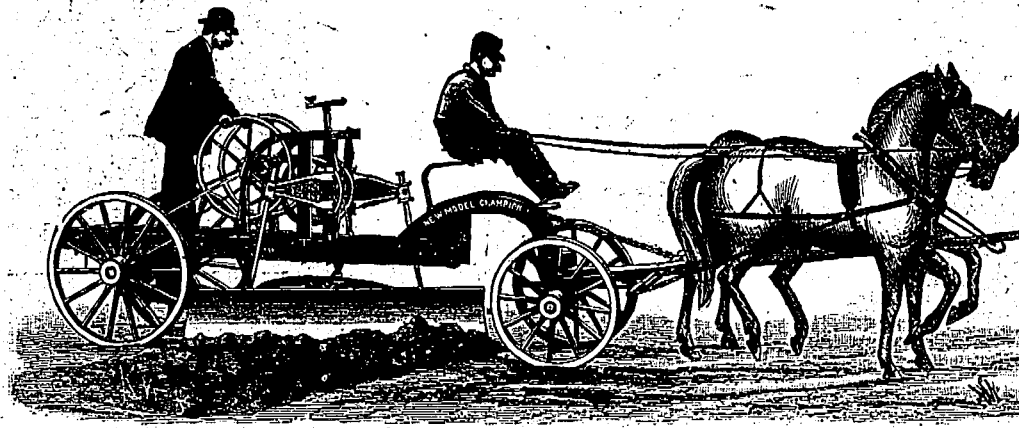
Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware.		Horse Shoes		Fencingwire, No. 12 Eng.		B. Calf	
Antimony.....	0 10 0 11	Terms, 4 months, or 5 pc	3 25 3 35	" No. 13	0 00 3 65	Brush (Cow) Kid.....	0 124 0 154
Tin : Block, L & F per lb...	0 00 0 24	or 30 days.....	0 00 0 00	" No. 12 Ger.	0 00 3 50	Butt.....	0 18 0 17
Straits.....	0 234 0 24	Aves ss, & ds.—25 to 30 dis.	11 00 13 00	" No. 13	0 00 3 75	Russets, Light.....	0 85 0 40
Strip.....	0 00 0 25	Galvanized Iron:		Hides and Skins.		" Heavy.....	0 80 0 85
Copper : Ingot.....	0 124 0 13	Morewoods Lion, No. 23.....	0 063 0 07	Montreal Green Hides		" Saddlers.....	0 20 0 25
Sheet.....	0 16 0 22	Pig Iron : Siemen No. 1....	17 00 17 50	" No. 1 per 100 lbs	8 50 0 00	No. 2.....	7 50 0 00
Cut Nails, Nei Cash:		Coltness.....	17 00 17 25	" No. 3.....	6 50 0 00	No. 3.....	6 50 0 00
Hot Cut Am. or Can. Pat'n		Calder.....	17 00 17 25	Tanners pay \$1 more for		Meats, Eggs, &c.	
3 in and above.....	2 40 0 00	Lansloan.....	16 50 16 75	sorted, cured and inspected		Canada Pork, short cut....	14 75 15 00
2 1/2 ins.....	2 65 0 00	Summaries.....	16 75 17 00	Hamilton, No. 1 insp.....		Western.....	13 75 14 00
2 ins.....	2 90 0 00	Garfisherie.....	16 00 16 50	No. 2.....		short cut.....	14 50 15 00
2 1/2 ins. Am.....	3 15 0 00	Carbros.....	16 00 16 25	No. 3.....		Hams, City Cured.....	0 114 0 12
1 1/2 ins.....	3 90 0 00	Clyde.....	15 75 16 00	Toronto No. 1.....		Lard, in pails.....	0 09 0 10
1 1/4 Cold Cut, Canl.....	2 90 0 00	Govan.....	15 50 15 75	No. 2.....		Bacon, per lb.....	0 10 0 11
1 1/2 ins.....	3 40 0 00	Eglinton.....	15 50 15 75	Chicago Buff.....		Eggs.....	0 124 0 14
Casing Box, Shook:		Hematite.....	0 00 19 00	Stoers.....		Tallow, Rendered.....	0 04 0 05
1 1/2 in..... per 100 lb. keg	4 40 0 00	Bar Iron, per 100 lbs	1 60 1 65	Calfskins.....		Rough.....	0 074 0 02
1 1/4 in. to 1 1/2.....	3 65 0 00	Ord. Crown.....	1 85 1 95	Bulls.....		Potatoes, per bag.....	0 00 0 60
2 in. to 2 1/2.....	3 40 0 00	Best Refined.....	2 10 2 15	Dry No'r West.....		Oils.	
2 1/2 in. to 3.....	3 15 0 00	Siemens.....	4 00 4 25	City Lambskins.....		Cod Oil, Newfoundland.....	0 45 0 474
3 in. to 4.....	2 90 0 00	Swedes.....	2 15 2 40	City Calfskins, Insp. No. 1		Halifax.....	0 40 0 424
Cut Spikes : all sizes.....	2 65 0 00	Sheet Iron to No. 20.....	2 50 2 75	No. 2.....		Gaspe.....	0 43 0 45
Finishing Nails:		Boiler Plates.....	2 00 0 064	Do uninspected.....		S. R. Pale Seal.....	0 43 0 45
1 in. to 1 1/2 per 100 lb. keg.....	5 05 4 30	Boiler..... Lowmoor.....	2 50 2 75	Horse Hides..... each		Cod Liver Oil.....	0 70 0 75
1 1/2 in. to 1 3/4.....	4 05 3 80	Hoops and Bands.....	1 85 1 95	Leather (at 6 months)		[Distributing Prices]	
2 in. and up.....	3 30 0 00	Canada Plates:		No. 1 B. A. Solo.....		Cod Oil, Newfoundland.....	0 52 0 60
Tobacco Box Nails:		Good Brands.....	2 40 2 50	No. 2 B. A. Solo.....		Do Halifax.....	0 55 0 55
1 1/2 in. & 1 3/4 per 100 lb. keg.....	4 45 3 50	Iron Wire : 0 to 8 p 100 lbs	2 25 0 00	No. 1, ordinary Solo.....		Do Gaspe.....	0 55 0 58
1 1/4 in. to 2.....	3 35 3 15	Wro't Iron pipe, 1/2 to 2 in.	0 06 0 41	No. 2.....		S. R. Pale Seal.....	0 50 0 55
2 1/2 in. to 3.....	3 05 2 95	70 to 70 & 5 p e dis.....	0 11 0 12	Buffalo Solo, No. 1.....		Cod Liver Oil.....	0 65 0 80
Clinch and Heavy Clinch:		Steel, cast per lb.....	3 00 3 25	No. 2.....		Lard Oil, Extra.....	0 60 0 70
3 ins. and up.....	4 20 0 00	Spring, 100 lb.....	2 50 3 00	China " No. 1.....		No. 1.....	0 55 0 60
Flat and Sharp Pres'd Nails		Tire lb.....	3 00 3 00	No. 2.....		Linsced Raw.....	0 00 0 60
1 and 1 1/2 in. per 100 lbs	0 00 0 00	Sleigh Shoe. lb.....	3 00 3 00	Zanzibar, No. 1.....		Boiled.....	0 00 0 63
1 1/2 " " " " " "	5 85 0 00	Tin Plate:		No. 2.....		Olive, Pure.....	1 10 1 20
2 " " " " " "	0 00 0 50	IC Coke.....	3 70 3 80	Slaughter, No. 1.....		Machinery.....	1 00 1 10
2 1/2 " " " " " "	5 20 0 00	IX.....	4 25 4 50	Harness.....		Extra, qt., p case	3 00 3 25
3 in. and up.....	4 85 0 00	LXX.....	Usual	Upper Heavy.....		pts do.....	2 40 2 60
25 per cent discount	4 15 0 00	DC.....	Trade	Light.....		pts, do.....	2 70 3 00
Net 30 days, or 4 mos. note	3 90 0 00	DX.....	Extras.	Grained Upper.....		Luca, Flasks.....	6 50 0 00
with int: These terms apply	3 65 0 00	DXX.....		Scotch Grain.....		Plagniol.....	3 75 4 00
to the above nails.....	0 00 0 00	Russ. Sheet Iron.....	0 104 0 11	Kip Skins, French.....		pts., 4 doz.....	4 20 4 50
Horse Nails: P & F Bright		Anchors, per lb.....	4 75 5 50	English.....		Barretti, 1/2 pts., 2 doz.....	1 70 2 00
No. 7.....	0 24 0 00	Lion & Crown, Tin'd Sht's	0 064 0 07	Canada Kip.....		2 1/2 doz.....	2 50 3 00
No. 8.....	0 23 0 00	24 gauge.....	0 064 0 07	Hemlock Calf.....		Spirits Turpentine, brls	0 00 0 55
No. 9.....	0 22 0 00	Lead : Pig, per 100 lbs.....	3 75 4 00	Light.....		Coal Oil:	
" MC Brand 40 & 5 pc dis.		Sheet.....	4 25 4 50	French Calf.....		Car Lots in Store.....	0 174 0 00
" " " " " " " "		Shot per 100 lbs.....	5 25 5 75	Splits, Light & Medium.....		Broken lots.....	0 184 0 004
" " " " " " " "		Lead Pipe.....	4 90 5 25	Splits, Heavy.....		Am. in car lots.....	0 00 0 23
Wrought or Slip Spikes:		Zinc Sheet.....	4 25 4 50	Small.....		5 to 10 bbls.....	0 00 0 24
7-16 and 1/2 in.....	3 90 0 00	Powder : Canada Blasting	3 00 3 50	Leather Board, Canada.....		single bbls.....	0 00 0 25
3-8 in.....	4 25 0 00	F F to F F F.....	4 75 5 00	Enamelled Cow, per ft.....			
5-1-16 in.....	4 50 0 00	Barbed wire, per lb " Gal	0 06 0 064	Pebble Grain.....			
1 in.....	4 75 0 00	Paint " " " " " "	0 05 0 054				

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

*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.
 Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, net cash within 30 days; or four months Note adding interest from the date of delivery at seven per cent. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days.

AMERICAN ROAD MACHINE COMPY,

Manufacturers of



IMPROVED MACHINERY

For building and repairing dirt and gravel roads, streets and highways. All machines are guaranteed to be well built, of good material, and to work on any road or street in any material where a plow could be advantageously used, and to perform such work for less than one-half the expense of doing the same with plow and ball-scraper. Our "VICTOR," and "NEW-MODEL CHAMPION," Reversible Machines, are unequalled for Township and City work, while for light work we have THE BEST in the market. For illustrated catalogue and colored cuts, address:

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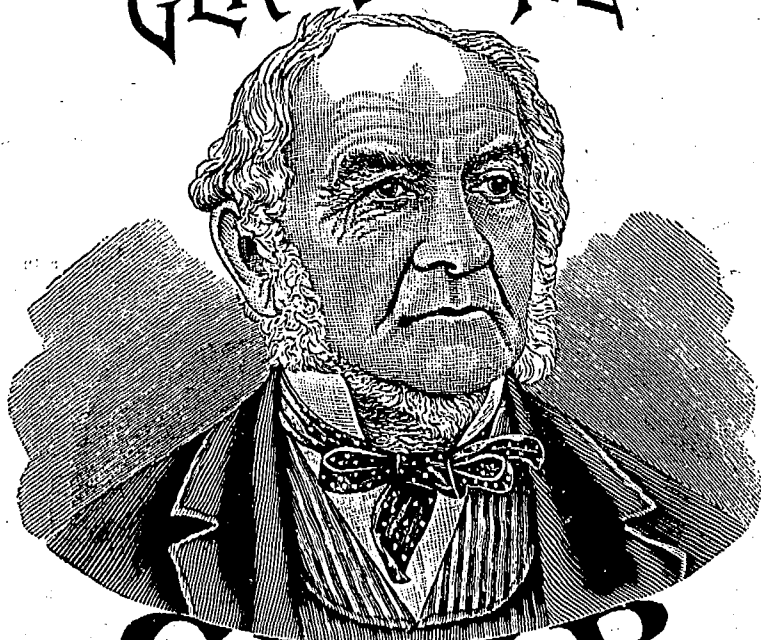
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, SEPTEMBER 23, 1886.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Class.	\$ c. \$ c.	Timber, Lumber &c	\$ c. \$ c.	Bright Smoking, 3's & 8's	\$ c. \$ c.	Sherries, Pemartin.....	\$ c. \$ c.
United inches 14 to 25.....	1 60 0 00	Ash, 1 to 4 in., M.....	20 00 25 00	Do Fancy.....	0 51 0 55	Domocoq.....	1 90 7 00
United inches 26 " 40.....	1 70 0 00	Birch, 1 to 4 in., M.....	27 00 25 00	American Fancy, ch & sm	0 58 0 63	Ports, T. G. Sandeman.....	2 25 7 00
" 41 " 50.....	2 05 3 80	Baswood.....	18 00 20 00	Wines, Liquors, etc.		Graham's ditto.....	2 30 6 50
" 51 " 60.....	0 00 4 20	Walnut, per M.....	50 00 100 00	Alc English.....	2 40 2 45	Claret cases.....	3 00 & up
" 51 " 70.....	0 00 4 60	Batternut, per M.....	35 00 40 00	Domestic.....	1 60 1 65	Class Claret of gd. brands	7 50 18 00
" 51 " 80.....	0 00 5 00	Cedar, round, lineal foot.....	00 00 00 10	Stout : Guinness.....	2 40 2 45	Tarragona Ports, imp ga	1 15 1 20
" 51 " 85.....	0 00 5 75	Cedar, flat, lineal foot.....	00 04 00 00	Domestic.....	0 85 1 25	Burgundy	
" 51 " 90.....	0 00 6 00	Cherry, per M.....	80 00 100 00	Guinness.....	0 60 0 75	Still, Case.....	10 00 23 00
" 51 " 95.....	0 00 6 75	Elm, soft 1st.....	15 00 17 00	Domestic.....	2 40 2 45	" Sparkling.....	16 00 17 50
" 51 " 100.....	0 00 8 25	Elm, Rock.....	25 00 30 00	Guinness.....	1 60 1 65	Can. Spirits, imp. gallon.	<i>Paid Bond.</i>
" 51 " 100.....	0 00 10 76	Hemlock, M.....	25 00 10 00	Domestic.....	0 00 1 15	Alcohol.....	65 O. P.
Paints, &c.		Maple, hard, M.....	25 00 35 00	Domestic.....	0 70 0 00	Pure Spirits.....	65 " 3 16 1 00
White Lead, pure, 25 to 100	5 75 6 50	Soft, do.....	18 00 25 00	Brandy : Hennessy's.....	6 00 6 25	" " 25 U. P.	1 49 0 50
" No. 1.....	5 00 5 50	Onk, M.....	40 00 50 00	Martel.....	0 00 12 00	Family Proof Whiskey.....	1 60 0 55
" No. 2.....	4 50 4 75	Pino, clear, M.....	35 00 40 00	Jules Durot & Co.....	4 60 5 25	Old Bourbon.....	1 60 0 55
" No. 3.....	4 00 4 25	2nd. quality, do.....	25 00 30 00	Jules Durot & Co.....	10 00 16 00	" Rye.....	1 51 0 62
White Lead, dry.....	4 75 5 50	Shipping Gulls.....	14 00 16 00	Pinet, Castillon & Co.....	4 00 4 25	" " " " " "	1 51 0 62
Red Lead.....	4 00 4 50	Mill do.....	8 00 10 00	Jules Bellorie & Co.....	8 50 9 00	" Malt.....	1 51 0 52
Venetian Red, Eng'h.....	1 50 1 75	Lath, M.....	1 50 0 00	Pinet, Castillon & Co.....	9 25 16 00	Old Rye.....	4 years old 1 81 0 75
Yel. Ochre, French.....	1 50 2 50	Spruce, 1 to 2 in., M.....	10 00 13 00	Cheaper shippers.....	3 00 3 25	" " " " " "	5 " 1 91 0 85
Whiting, London, Washed	0 65 0 65	Shingles, 1st qual.....	2 50 3 00	Irish Whiskey : Ruc's cs.	7 00 7 50	" " " " " "	6 " 2 01 0 95
Paris.....	1 15 1 25	2nd ".....	2 50 0 00	Dunville.....	8 50 9 50	20 to 200 cases, net cash	
Portland Cement, brl.....	2 75 3 00	Tobacco (In Bond.)		Stewart's Scotch Wh'y.....	7 25 7 75	100 to 200 " 2 1/2 p c off.	
Roman brl.....	2 50 2 70	Black, Chewing, in boxes	0 16 0 19	Bennet's Irish Whiskey.....	8 75 9 25	200 cases and over 5 p c off	
Fire Bricks, per M.....	23 00 26 00	Soft, in caddies	0 19 0 21	Scotch Hay Fairman & Co	8 75 9 25	Wool.	
Glue:		Mahoganies, Smoking.....	0 21 0 23	Lochaber Scotch.....	7 50 8 00	Floce.....	0 19 0 22
Domestic Broken Sheet.....	0 12 0 14	Do Chewing.....	0 23 0 24	Jamaica Rum per imp gal	3 00 3 50	Pulled, unassorted.....	0 22 0 23
French, T.F. Casks.....	0 11 0 12	Bright Smoking.....	0 22 0 28	Holland Gin.....	2 50 2 60	" Extra Super.....	0 22 0 23
" Bris.....	0 12 0 13	Fancy Bright Smoking.....	0 30 0 35	" Green cases	0 00 4 75	" B Super.....	0 22 0 23
American White, Bris.....	0 20 0 22	Solace, Common.....	0 16 0 22	" Red cases	0 00 9 00	" C.....	0 00 0 00
Salt.		Solace Fair.....	0 25 0 30	E. F. J. Brand's	2 50 2 60	Black.....	0 21 0 00
Liverpool per bag Elov'n's	0 42 0 43	<i>[Duty Paid.]</i>		Shiedam Gin.....	4 40 8 75	Natal.....	0 14 0 17
" Twelves.....	0 40 0 41	Black, Chewing, boxes 10's	0 36 0 39	Champagne.....	26 00 28 00	Cape.....	0 15 0 16
Canadian, in small bags.....	2 25 3 50	Do Navy, Cads, 3's & 6's	0 40 0 41	G. H. Mum. Dry Ver'n'y	29 00 31 00	Australian.....	0 16 0 19
" Half bags.....	0 62 0 65	& 10's.....	0 40 0 41	Do Extra Dry.....	29 00 31 00		
" Quarters.....	0 35 0 37	Mahogany, Chew'g 6's & 8's	0 44 0 48	Pommery.....	29 00 31 00		
Factory-filled per bag.....	1 10 1 15			Bollinger.....	26 00 27 00		
Euroca factory-filled do.....	2 40 0 00						
Rice's pure dairy, per bag	0 00 2 00						
quartars.....	0 00 0 50						

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

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GLADSTONE



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SMITH, FISCHER & CO., MONTREAL.

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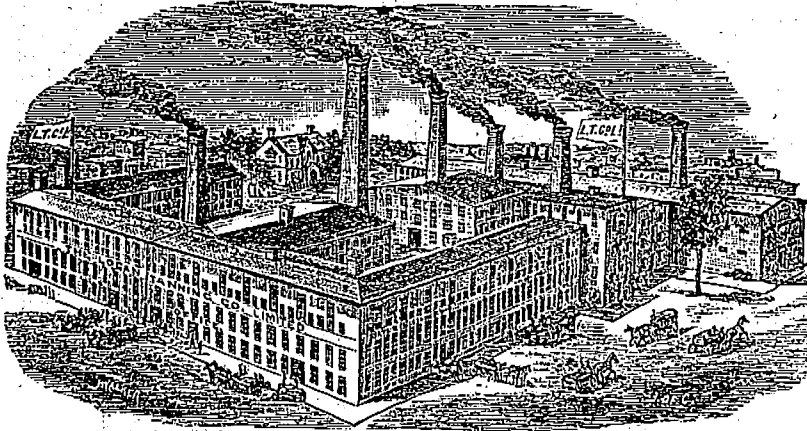
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A. C. MACDONALD, Managing Director.

JOHN LOGAN, Superintendent.

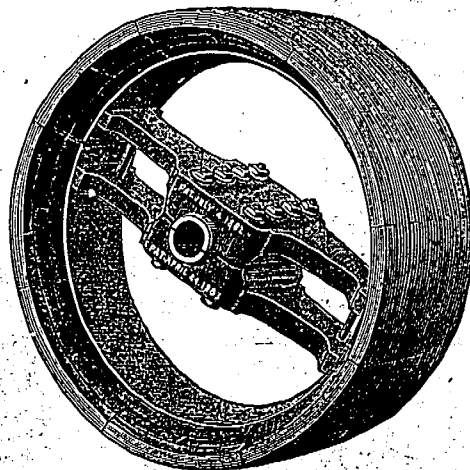
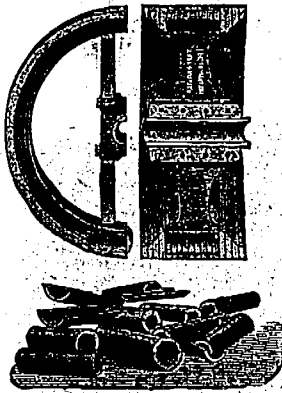
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We will furnish a Pulley for any service for 30 days free of charge, if it does not meet the warranty. Prices as low as any other good pulley.

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Every Pulley is a Split-Pulley.

Every Pulley is guaranteed to transmit from 25 to 60 per cent. more power than Iron with same tension of belt.

They are 70 per cent. lighter than Iron Pulleys.

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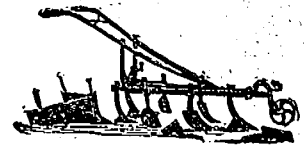
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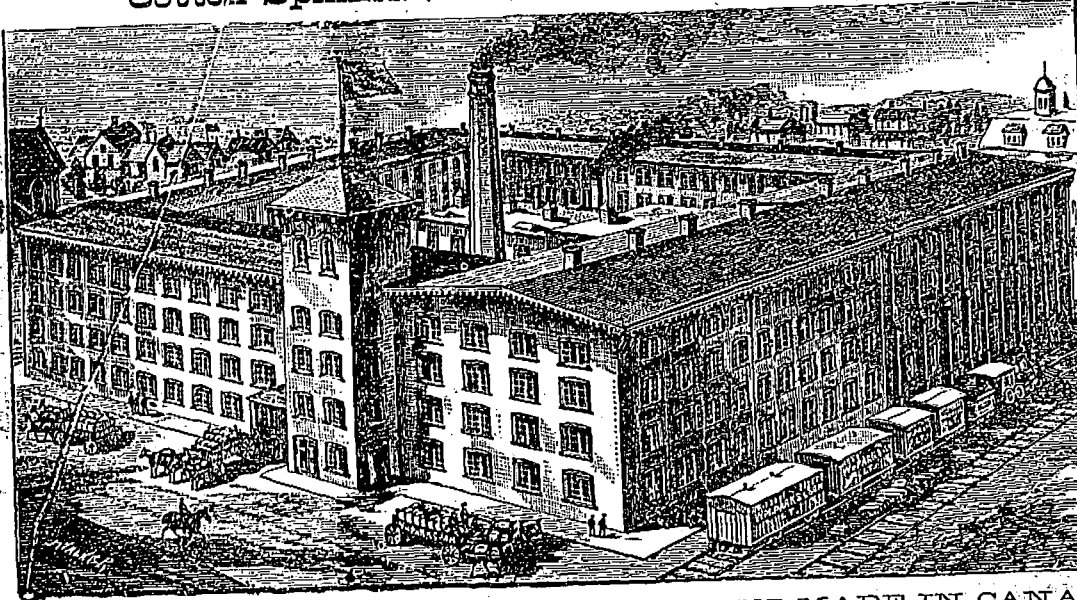
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Mills:

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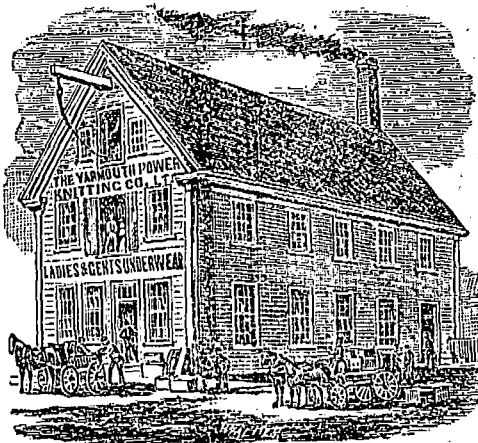
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PROPRIETOR.

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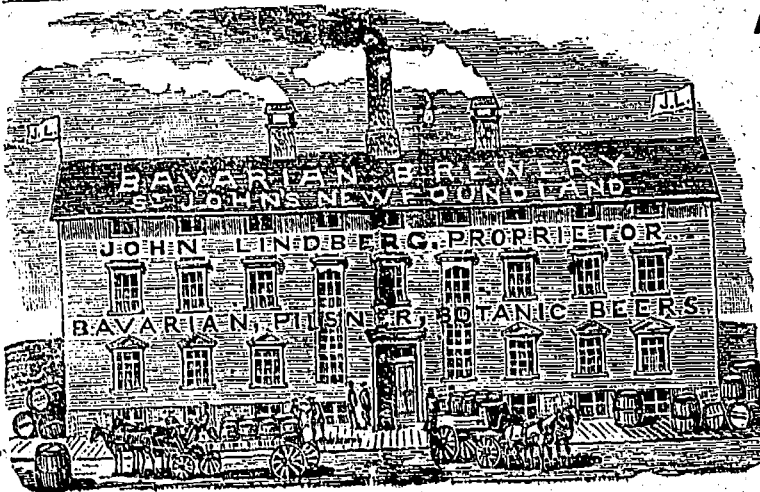
MANUFACTURERS OF THE

CELEBRATED BAVARIAN PILSNER

AND

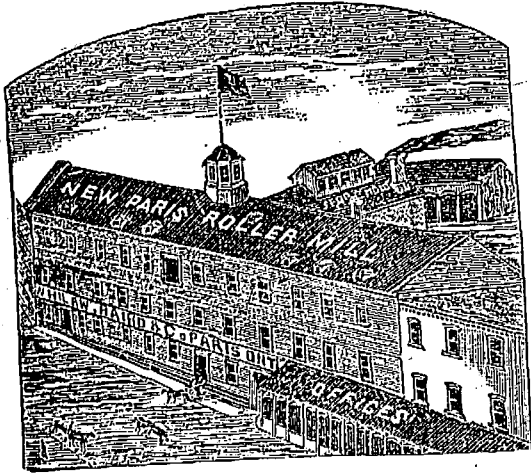
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Canadian Orders Solicited.



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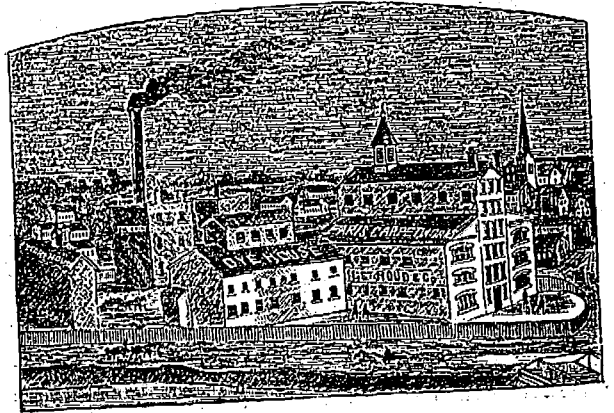
CAPACITY, 250 Bbls. PER DAY



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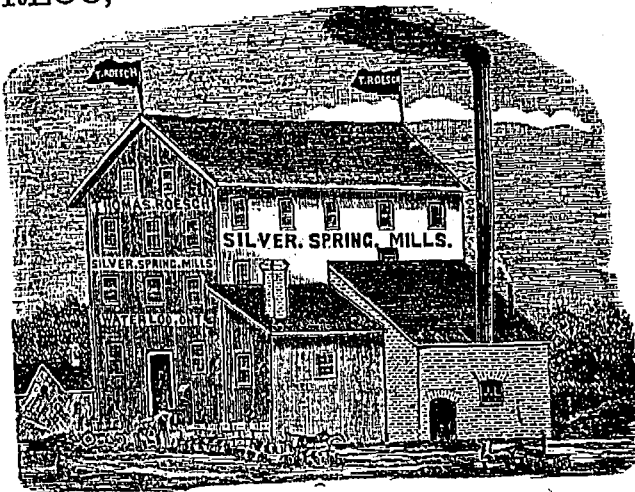
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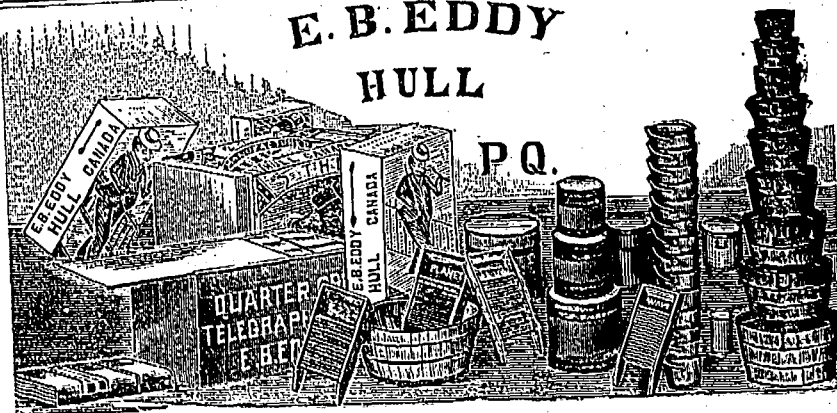
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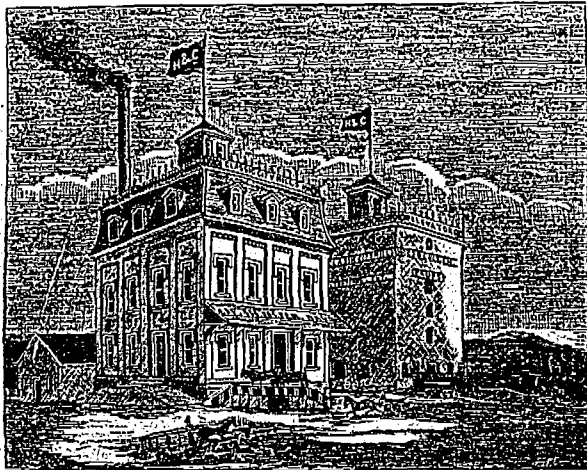
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Flour manufactured on the celebrated Hungarian System.

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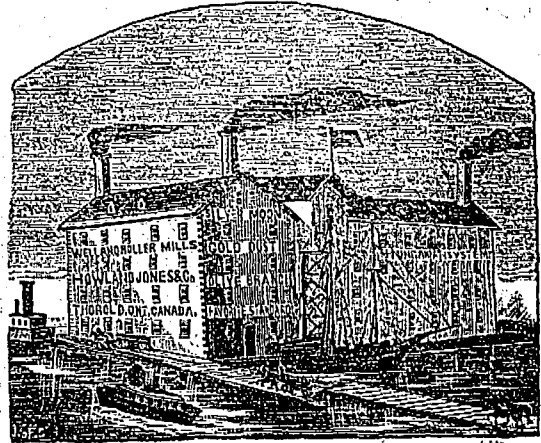
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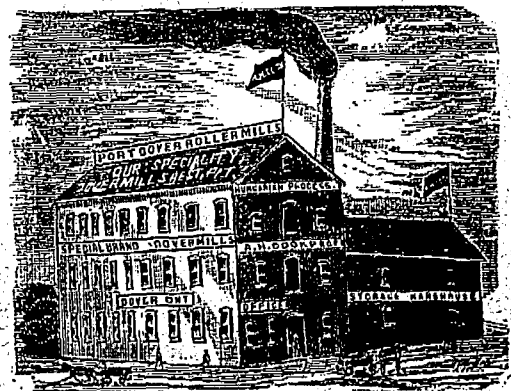
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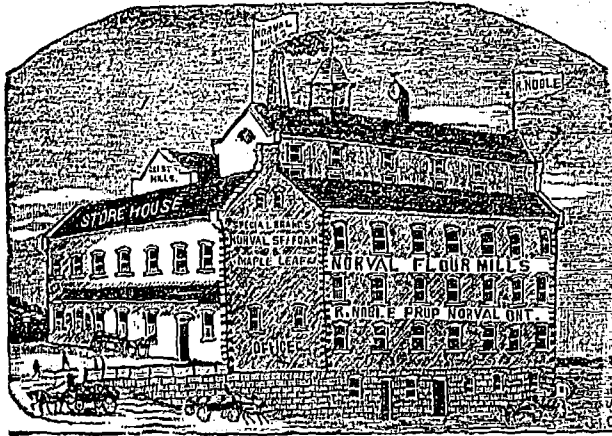
Capacity, 80 BARRELS PER DAY.

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Merchant Miller. —o— Superior Flour.



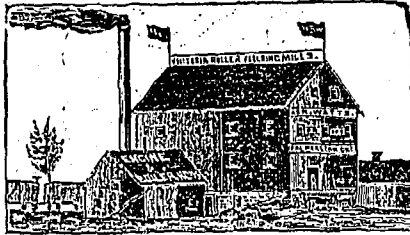
Send for Samples.

Victoria Roller Flouring Mills

A. & R. WATT, Prop'rs,

PALMERSTON, - - - Ont.

Capacity:
80 BARRELS PER DAY.

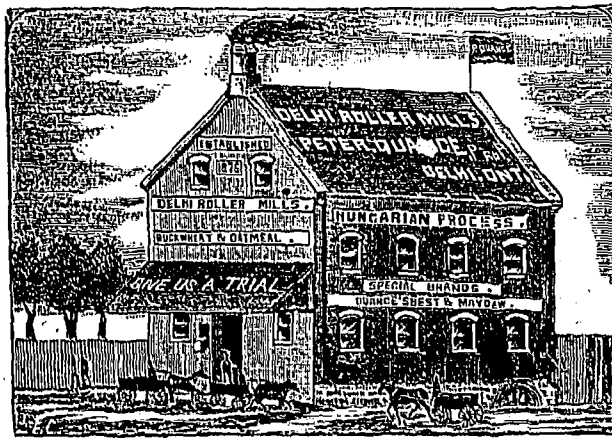


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Manufacturer of Patent Process Flour, Cornmeal,
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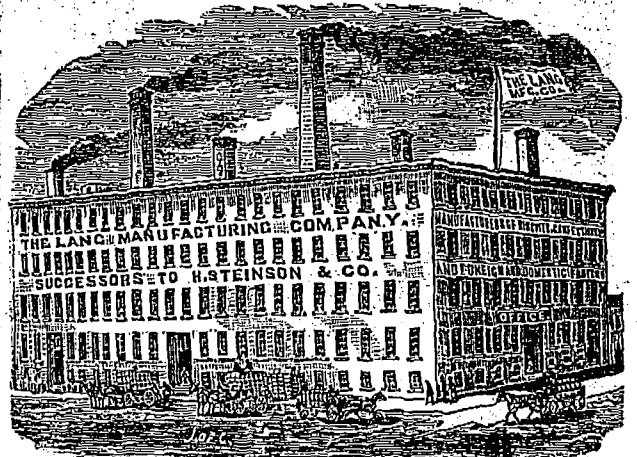
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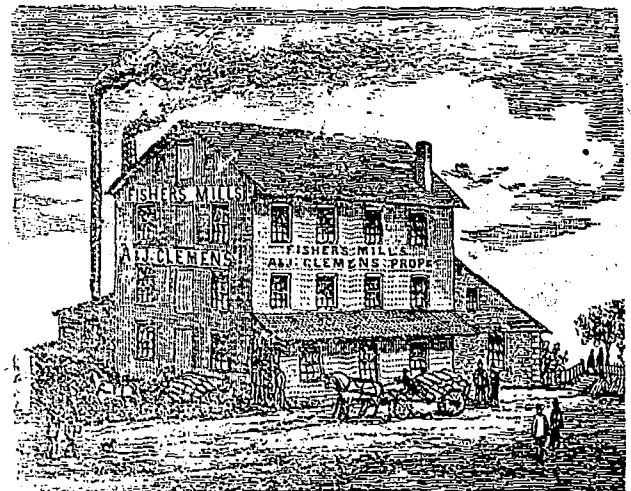
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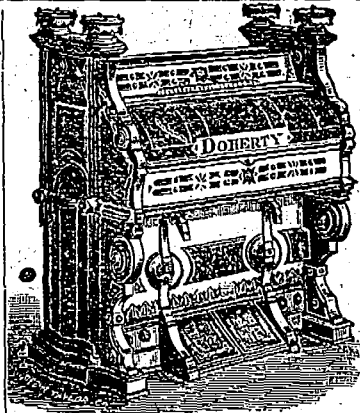
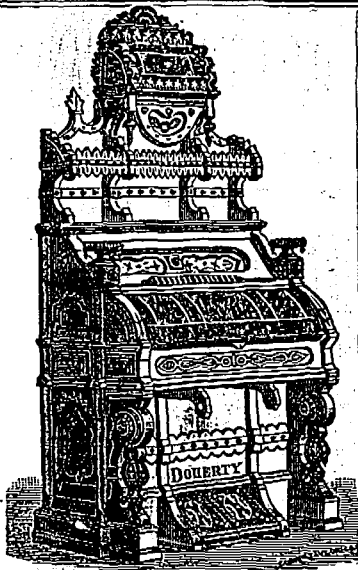
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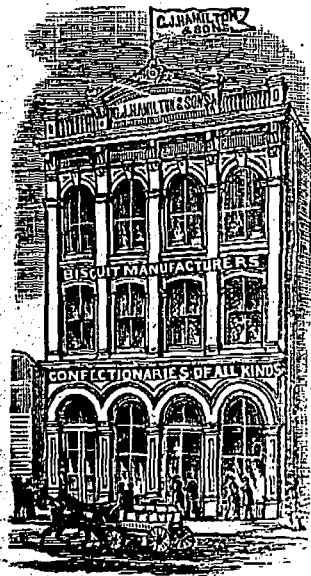
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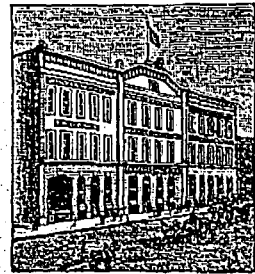


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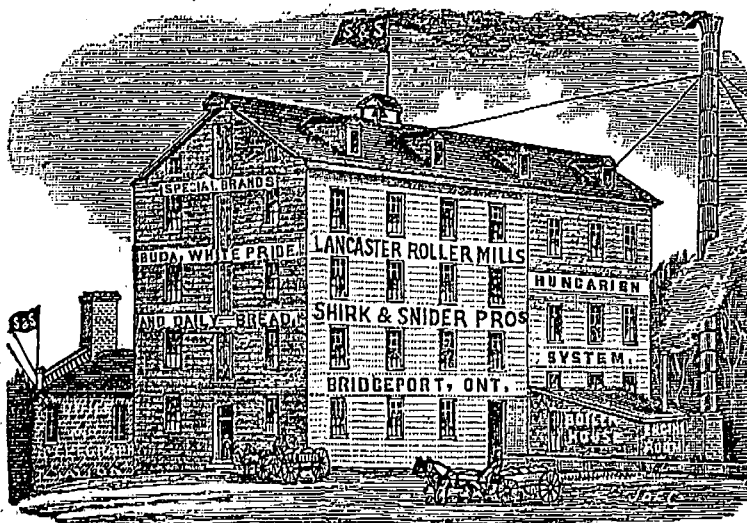
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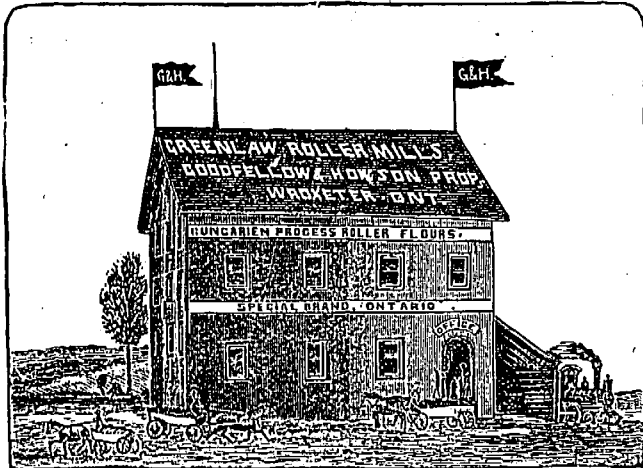
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 SHIRK & SNIDER, Prop's,
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CAPACITY 200 BBLs. PER DAY.

QUALITIES GUARANTEED.
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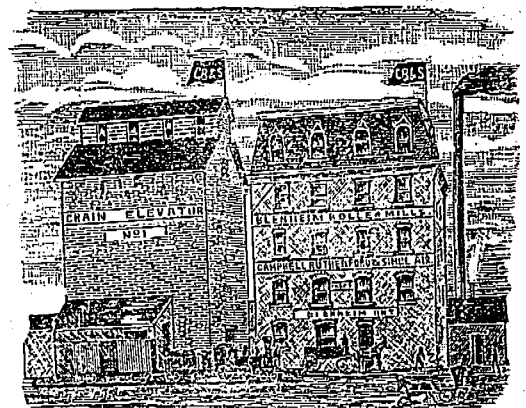


Standard Brands, "ONTARIO." Capacity, 75 Barrels per day.
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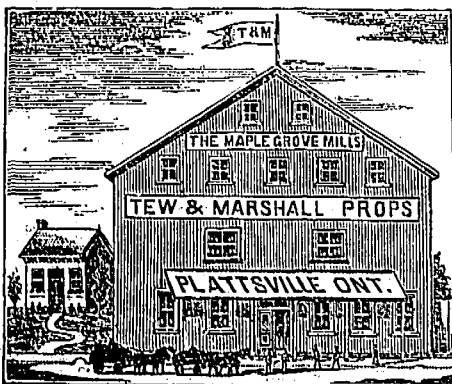
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Send for Samples and Prices.

The Maple Grove Mills.

TEW & MARSHALL, Proprietors.

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Capacity, 100 Barrels per Day.
 Brands, Prago and Good Hope.
 Send for Samples.

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Special Brands:—CHOICE PATENT ROLLER, "SAUGEEN FOAM," "SILVER KING." Capacity:—100 BLS. PER DAY.

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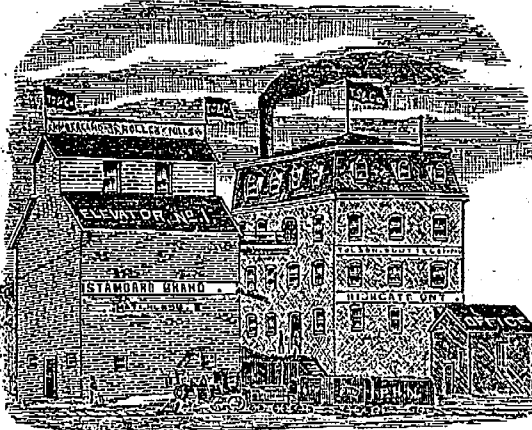
TOLSON, SCOTT & CO., Proprs.,

W. TOLSON.

R. G. SCOTT.

HIGHGATE, - - - - ONTARIO.

Capacity, 200 Bbls. per Day.

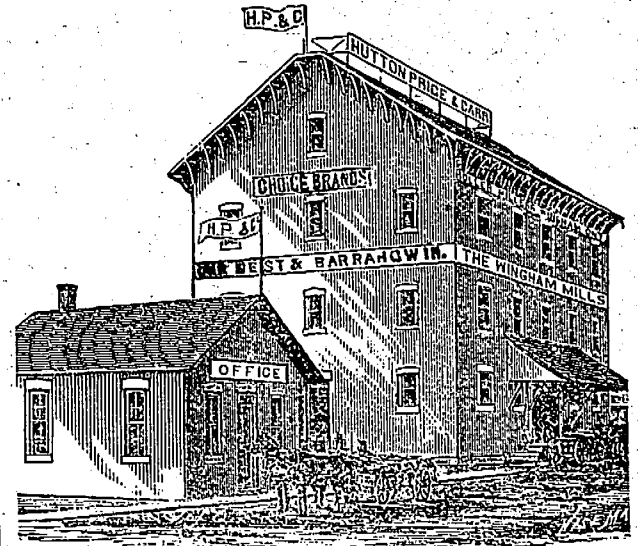


Standard Brand, "Matchless."

GUNNINGHAM & CURREN, Agents, - - - - HALIFAX, N.S.
FENTON T. NEWBERRY, Agent, CHARLOTTETOWN, P.E.I.

THE WINGHAM MILLS.

HUTTON, PRICE & CARR, Proprietors, - - - - WINGHAM, ONT



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Roller Flour, Cracked Wheat and Split Peas.

CAPACITY, 125 BBLs. PER DAY.

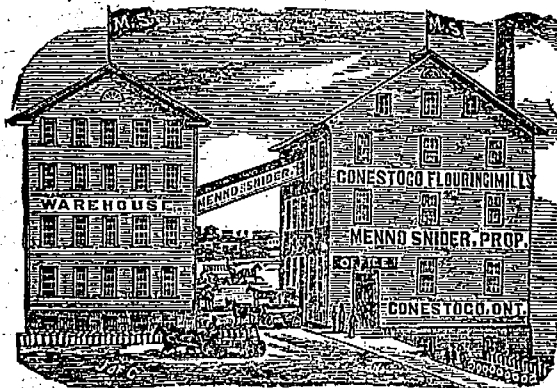
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CONESTOGO FLOURING MILLS,

MENNO SNIDER, Proprietor,

CONESTOGO, Ont.

Capacity, 100 Barrels per Day.



ROLLER FLOUR.

SPECIAL BRANDS, "SIMON PURE."

Send for Samples and Prices.

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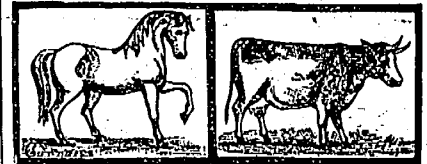
FLOUR COMMISSION MERCHANTS,

MONTREAL.

Thorley's Food For Cattle,

MANUFACTURED BY

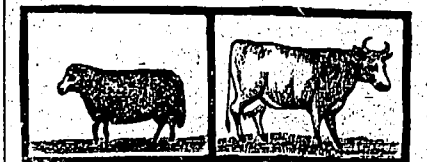
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MITCHELL, ONT.



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LONDON, Ont.



Manufacturers of the "HERBY CLIMAX," King of Foods.

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HOT AIR FURNACES,

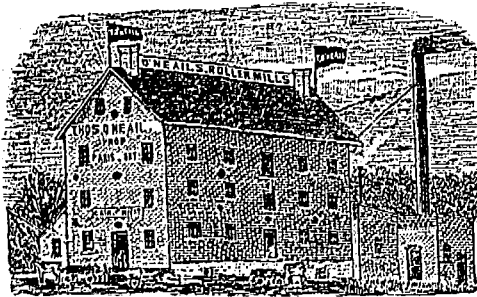
CRESTING VASES, Etc.,

Cor. York & Queen Sts., HAMILTON, Ont.

THE BOYNTON IMPROVED HOT AIR FURNACE,

DOMINION STANDARD SCALES.

O'NEAIL'S ROLLER MILLS.



THOMAS O'NEAIL, Prop'r, MERCHANT MILLER.

Capacity, 100 Barrels per day, Dealer In Seeds and Agricultural Implements.

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Otterville Woollen and Batting Mills.



McNELLY & McILWAIN,
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Manufacturers of

WOOLLENS

AND

COTTON BATTEN,

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Custom Carding and Spinning
a Specialty.

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ROBERT THOMPSON, Proprietor.



CAPACITY, 50 BLS. PER DAY.

Choice Brands: **ARTOIS.**

Choice Brands: **EARLY RISER.**

SEND FOR SAMPLES.

MANUFACTURER AND DEALER IN

Fine Roller Flour,

FEED OF ALL KINDS.

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Glenelg Roller Mills.

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CAPACITY.
100 BARRELS PER DAY.

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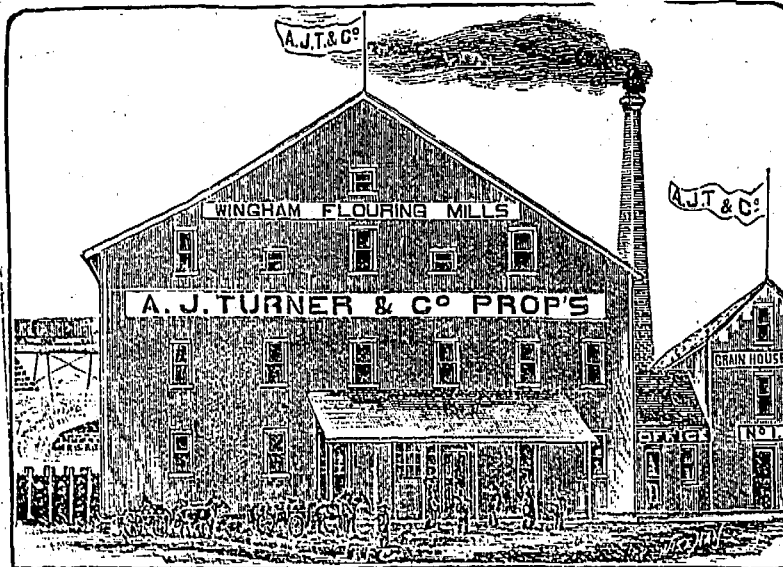
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SEND FOR SAMPLES OF THIS BRAND.

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Capacity 150 bbls. per day.

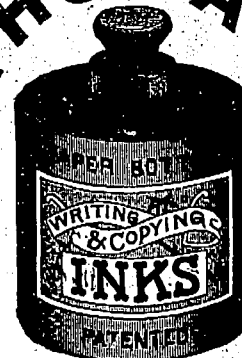


BRANDS OF FLOUR.—Superior Extra; Major Choice; Royal do; Tudor do; Ex: Ladies' Favorite Choice; Mill'd River Mills; Strong Bakers Wingham Mills Choice; Superior No. 1; Prime White Choice; No. 2; No. 3.

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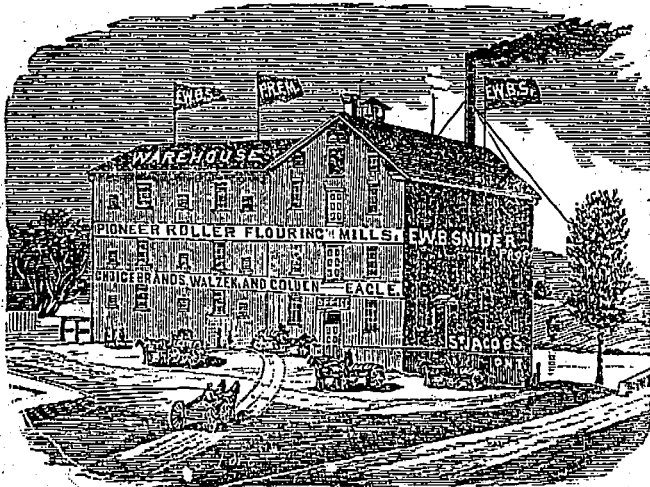
In Sprinkling Top PAPER BOTTLES. Always ready for immediate use. No breakage, no loss, quality absolutely pure; contains no acid or other ingredient to injure the clothes. Best in the world.

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Special Brands:
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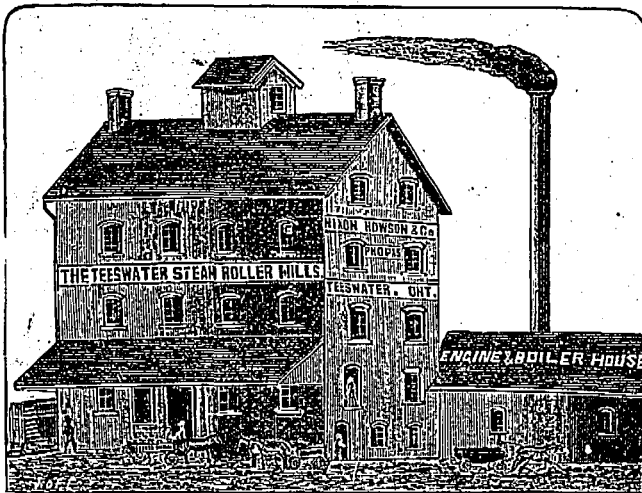
CAPACITY:
250 Barrels per Day.

Agents:—Harding & Hathway, St. John, N. B. Lawson, Harrington & Co., Halifax, N.S.

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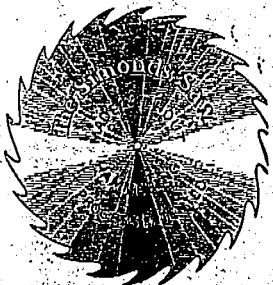
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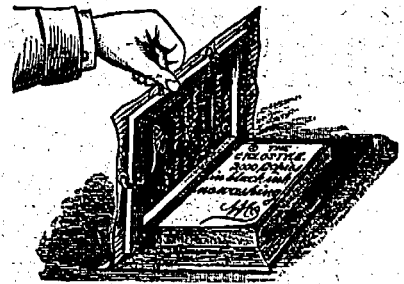
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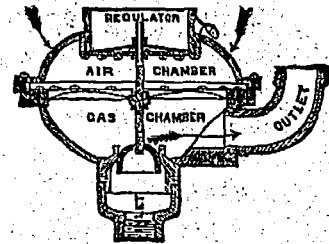
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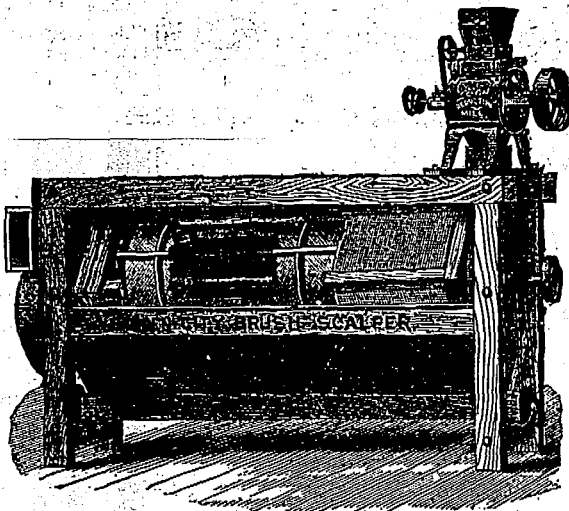
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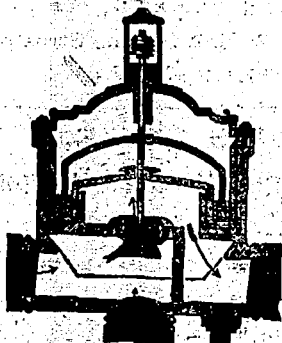
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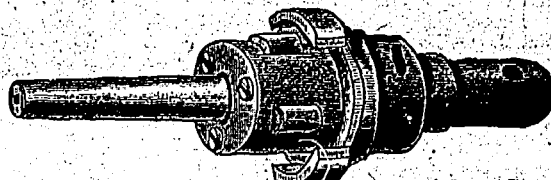
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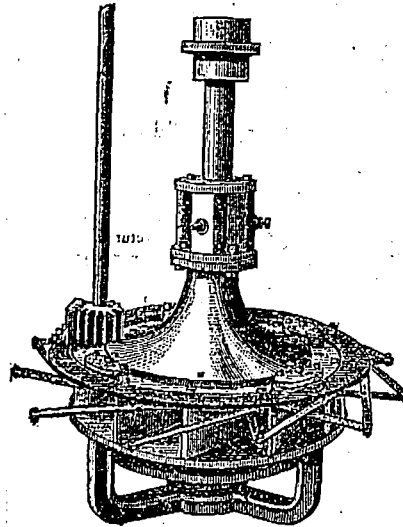
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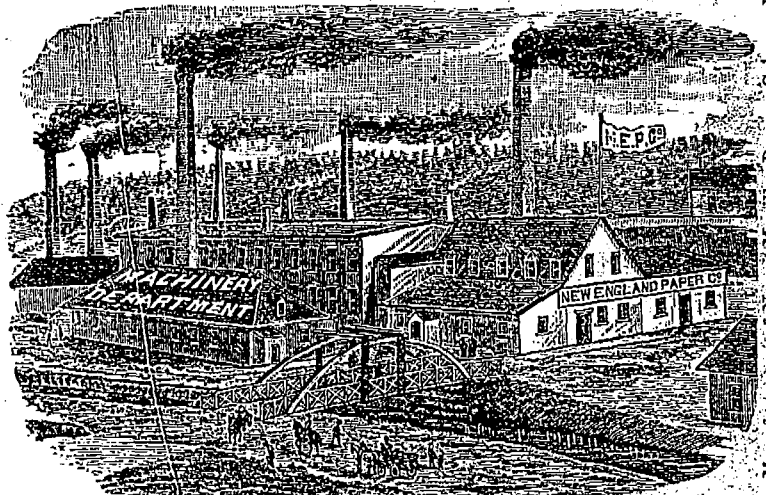
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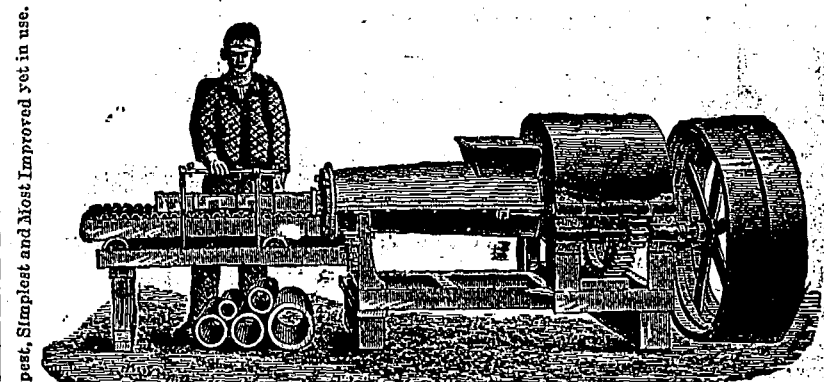
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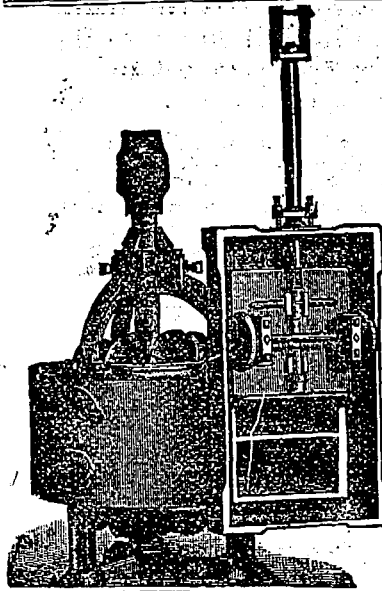
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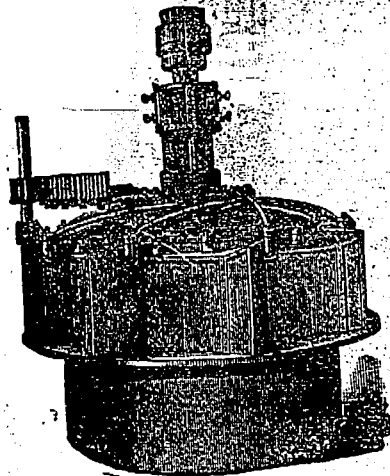
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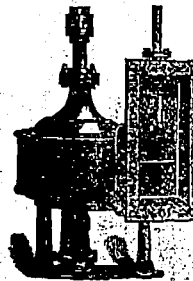
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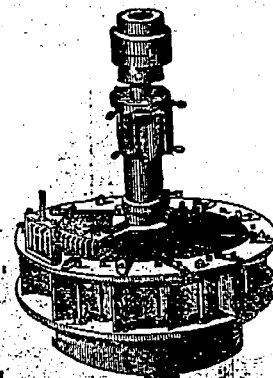
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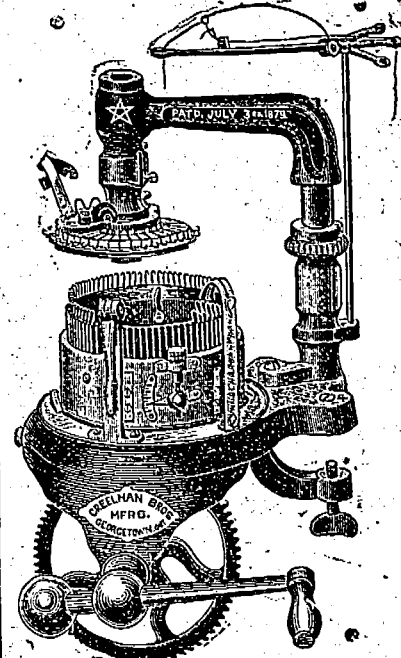


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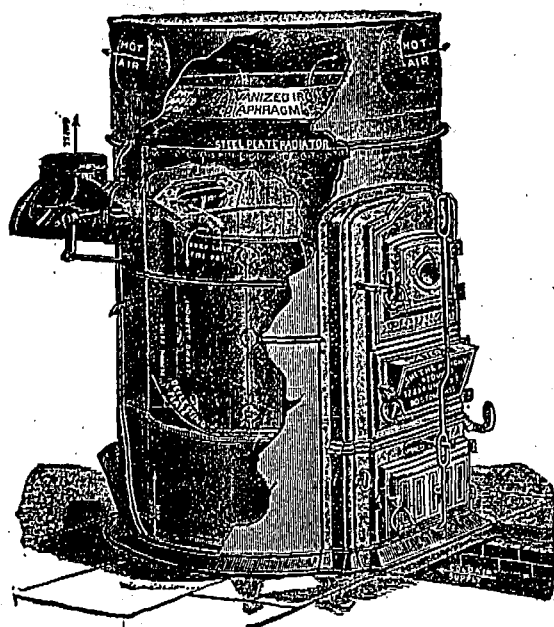
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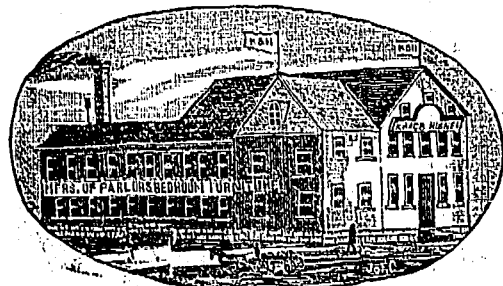
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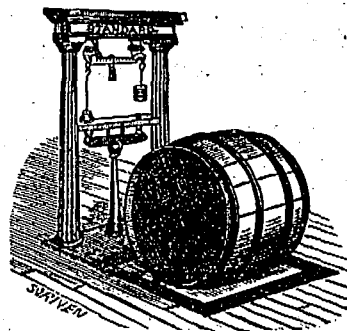
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LEADS ALL OTHER COMPANIES.

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Federal	2,309,500
Equitable	2,092,784
New York	2,081,085
Ætna	2,056,764
Confederation	1,970,335
North American	1,937,500
Sun	1,706,910
Ontario Mutual	1,673,950
British Empire	1,563,550
Standard	1,181,880
Union Mutual	734,650
Travellers'	571,750
Mutual Life of New York	552,390
Citizens'	541,850
The total amt. of Mutual Reserve's new business for 1885 was	51,000,000
The total amount of business in force December, 1885...	123,000,000
The membership number is over	50,000
The Reserve Fund amounts to	750,000
The total amount of death losses paid during 1886 was..	838,675
The average amount of daily new business is	250,000
The amount of Government deposits, Ottawa and Albany	250,000

Write for circulars giving information as to the cost and plans of the Mutual Reserve Fund Life Association.

Life insurance on the natural premium plan is afforded at less than HALF THE COST of level premium or high rate companies.

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GOVERNMENT DEPOSIT, 51,000

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Capital, \$80,000,000
Total Assets, 34,472,705
Invested Funds, 13,500,000
Deposit with Dominion Govt., market value, 125,000

WALTER KAVANAGH, Resident Agent.

117 St. Francois Xavier Street, MONTREAL.

The ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

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

HEAD OFFICE: 157 St. James St., MONTREAL

Capital, \$500,000.
Assets, 708,328.
Income, 1885, 517,378.

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CITIZENS
INSURANCE CO.
OF CANADA.

CAPITAL, - - - \$1,009,800.
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Per Govt. Blue-Book - 482,312.44
Deposit with Dominion Govt. 122,000
Losses, Paid to 1st Jan., 1886, 2,503,227.14
Income 1886 - - - 426,481.24

DIRECTORS:
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Vice-President:—ANDREW ALLAN,
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Arthur Provost, H. Montagu Allan,
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RISKS TAKEN AT MODERATE RATES.

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Special Plans alone issued by this Company 1—
COUPON ENDOWMENT BOND—payable in 15,
20, 25 or 30 years, yielding the assured from 100
to 350 per cent tonnage profit.

READY MONEY ALWAYS OBTAINABLE.
No Conditions:—NEGOTIABLE ANYWHERE,
LIFE, ENDOWMENT AND ANNUITY FUND, pay-
able at ages, 55, 60 or 65, yielding the assured from
95 to 500 per cent tonnage profits. Also issued with-
out tonnage features if desired.

THE TERM TONNAGE POLICY.—15 to 30 years
by which the insured may obtain as cheap an in-
surance as that offered by Co-operative or Friendly
Societies. Tonnage results to assured in cash from 219
to 243 per cent.

COMBINED ACCIDENT & LIFE POLICY.
COMBINED ACCIDENT & ENDOWMENT
POLICY.
DOUBLE sum in event of death from Accident.
Weekly Indemnity. Reduced rates.

STOCKS AND BONDS.

INSURANCE COMPANIES.—CANADIAN.—Montreal Quotations, Sept. 21, 1886.

NAME OF COMPANY.	No. Shares	Last dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	.....	\$50	\$50	118
Canada Life	2,500	7-6mos.	1st & Sep.	400	50	420
Citizens, Fire, Life, & Accident	11,880	6-12mos	10 Sept 1 yr	85	7 1/2	100
Confederation Life	5,000	5-6mos.	.....	100	10 1/2	232
Queen City Fire	2,000	.....	.....	50	10	.....
Western Assurance	20,000	4-6mos.	30 J'n 30 S'p	40	20	150 1/2
Royal Canadian Insurance	20,000	5-12mos.	Dec 84 y'ly	25	20	95
Accident Ins. Co. of North America	2,010	6	15 J' 15 Jan	100	20 100	90
Guarantee Co. of North America	18,372	6	15 J' 15 Jan	50	10 50	97 100

BRITISH AND FOREIGN.—(Quotations on the London Market, Sept. 6, 1886.

					Market value p. d' up share.
British and Foreign Marine	50,000	50	20	4	£22
Caledonian	.....	.....	.....	.....	£23 1/2
Commercial U. Fire, Life & Marine	50,000	30	50	5	£20 1/2
Balmuir Life	5,000	10	100	12	£41
Fire Insurance Association	100,000	5	.....	.....	13s 9d 16s 3d
Glasgow & London	.....	.....	.....	.....	20s
Guardian Fire and Life	20,000	15	100	50	£65
Imperial	12,000	27 p. sh.	100	25	£158
Lancashire Fire	100,000	30	20	3	£6 2s 6d
Life Association of Scotland	10,000	40	.....	.....	£6 3s 9d
London Assurance Corporation	35,852	48	25	12 1/2	£21
London & Lancashire Life	10,000	10	10	1 7-20	75s
Liverpool & Lond. & Globe Fire & L.	£301,75	70	20	2 1/2	£30 1/2
Northern Fire & Life	30,000	70	100	5	£225
North Brit. & Merc. Fire & Life	40,000	55	50	6 1/2	£33 1/2
Phoenix Fire	6,722	£21 p. s.	.....	.....	£22 1/2
Queen Fire & Life	200,000	30	10	1	62 6d 61s
Royal Insurance Fire & Life	100,000	60	20	3	£35 1/2
Scottish Imperial Fire & Life	50,000	6	10	1	32s
Scottish Provincial Fire & Life	20,000	15	50	3	£15
Standard Life	10,000	58 1/2	50	12	£50
Star Life	4,000	5	25	1 1/2	19s 6d

North British and Mercantile
FIRE AND LIFE
INSURANCE CO.

Established 1809.

Resources of the Company.

Authorized Capital	£3,000,000 S'g.
Subscribed	2,500,000 "
Paid Up	625,000 "
Fire Fund and Reserves as at 31st December, 1883	1,592,235 "
Life and Annuity Funds	3,841,194 "
Revenue—Fire Branch	1,189,865 "
do. Life and Annuity Branches	651,307 "

Agents in all principal Towns of the Dominion.
Head Office for the Dominion, 78 St. Francois Xavier Street,
MONTREAL.
D. LORN MACDOUGALL, } Gen. Agents. { WM. EWING, Inspector.
THOMAS DAVIDSON, } G. M. AHERN, Sub. Inspector.

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Chairs & Rattan Goods.

WOODSTOCK, ONT.

ROYAL INSURANCE CO'Y
OF LIVERPOOL AND LONDON.

FIRE AND LIFE
Liability of Shareholders Unlimited.

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

Head Office for Canada: **MONTREAL.**
Every description of property insured at moderate rates of premium.
Life Assurances granted in all the most approved forms.
CHIEF AGENTS:
M. H. GAULT. | W. TATLEY.

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OF LONDON, ENGLAND.

Capital, - - - - - **£2,500,000 Sterling.**

MONTREAL, 64 St. Francois Xavier Street
FRED. COLE, General Agent.

THE CITY OF LONDON
FIRE INSURANCE COMPANY,
OF LONDON, ENGLAND.

CAPITAL, - - - - - **\$10,000,000.**

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Safe and Reliable Agents wanted in unrepresented districts.

Insurance.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.

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

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EDWARD J. BARBEAU, Esq.
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G. F. C. SMITH, Resident Secretary.
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Standing Counsel—The Hon. Wm. Badgley.
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THE
Accident Insurance Co.
OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872.
Authorized Capital, \$500,000.
HEAD OFFICE:
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British and Foreign Marine
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OF LIVERPOOL.

Covers all classes of Marine Risks, including CATTLE, against all hazards.
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QUINN & WEIR,
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Insurance.

ESTABLISHED 1863.

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OF LONDON.

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Subscribed Capital, £1,800,000 Stg.
Paid-up Capital, £700,000 Stg.
ASSETS, £2,322,552 Stg.

QUEEN INSURANCE COMPANY
OF ENGLAND.
FIRE AND LIFE.

Capital, £2,000,000 Stg.
INVESTED FUNDS, £860,818.

H. J. MUDGE,
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Fire Insurance Company.

ESTABLISHED IN 1863.
HEAD OFFICE, - WATERLOO, Ont.
This Company has been over-eighteen years in successful Operation in Western Ontario.
During the past TEN YEARS this Company has issued 57,096 Policies, covering property to the amount of \$40,872,028.00; and paid in losses alone \$708,752.00.
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HEAD OFFICE, GALT, ONT.

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

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FIRE INSURANCE COMPANY.
WATERLOO, ONT.

Subscribed Capital, \$200,000.00
Government Deposit, 20,100.00
Losses Promptly Adjusted and Paid.
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Head Office, - - - - - TORONTO.

Guarantee Fund, - - - - \$300,000
Deposit with Government, 50,000

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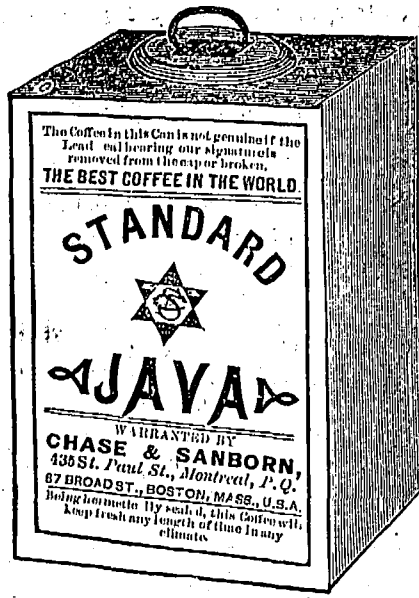
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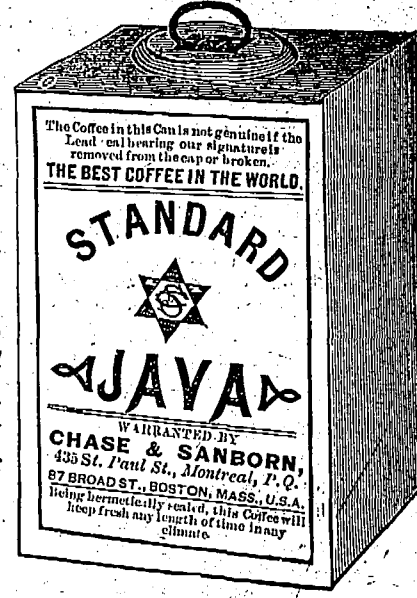
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Acknowledged by all connoisseurs to be without doubt the finest drinking coffee ever introduced into Canada. The very fact that ninety per cent. of our competitors are forcing sales of coffee said to be equal to our "Standard Java," is very positive evidence that this grade is recognized as a *standard of excellence*, and dealers should govern themselves accordingly by keeping this brand in stock for their best trade.



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Grades and sells at three cents per pound less than the "STANDARD JAVA." A perfect blend of one-third Arabian Mocha and two-thirds Old Government Java. Outside of the "STANDARD JAVA" there is no coffee on our list that gives such general satisfaction as this grade, combining as it does excellent flavor and full body. If you have never tried it, do so now and convince yourself that our decided statements are genuine.

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Although this brand grades and sells at four cents per pound less than the "STANDARD JAVA," its excellent drinking qualities have been discovered and appreciated by a large number of grocers throughout the country, who have kept it continually in stock for the past two years. If your trade demands a fine drinking medium priced Java, you may be sure that our "OLD GOVERNMENT JAVA" will give entire satisfaction every time.

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