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The Chartered Banks.

THE MOLSONS BANK.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

HEAD OFFICE, - - MONTREAL.

Paid-up Capital..... \$2,000,000
Reserve Fund ..... 675,000

BOARD OF DIRECTORS.

THOS. WORKMAN, President. J. H. R. MOLSON, Vice-President. Sir D. L. Macpherson, Miles Williams. A. F. Gault. F. WOLFFSTAN THOMAS, General Manager. M. HEATON, Inspector.

BRANCHES.

Aylmer, Ont., Brockville, Clinton, Exeter, Hamilton, London, Meaford, Montreal, Morrisburg, Norwich, Owen Sound, Ridgeway, Smith's Falls, Sorel, St. Thomas, Toronto, Trenton, Waterloo, Ont., Woodstock Agents in Canada.—Quebec—La Banque du Peuple and Eastern Townships Bank. Ontario—Dominion Bank. New Brunswick—Bank of New Brunswick. Nova Scotia—The Halifax Banking Company and Branches. Prince Edward Island—Bank of Nova Scotia, Charlottetown and Summerside. Newfoundland—Commercial Bank of Newfoundland, St. John's. In Europe.—London—Alliance Bank (Limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. Liverpool—The Bank of Liverpool. Antwerp, Belgium—La Banque d'Anvers. In United States.—New York—Mechanics' National Bank; Messrs. W. Watson and Alex. Lang; Messrs. Morton, Bliss & Co. Boston—Merchants' National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—Mechanics' Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin Marine & Fire Ins. Co. Bank. Helena, Montana—First National Bank. Fort Benton, Montana—First National Bank. Toledo—Second National Bank. Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange. Letters of Credit issued available in all parts of the world.

UNION BANK OF CANADA.

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

HEAD OFFICE, - - - QUEBEC.

DIRECTORS.

ANDREW THOMSON, Esq., President. Hon G. IRVINE, Vice-President. Hon. Thos. McGreevy. D. C. Thomson, Esq. E. Giroux, Esq. E. J. Hale, Esq. E. J. Price. E. WEBB, - - - - - Cashier.

BRANCHES.

Savings Bank (Upper Town) Montreal, Ottawa, Winnipeg, Lethbridge, Alberta. Foreign Agents.—London—The London and County Bank. New York—National Park Bank.

BANK OF BRITISH COLUMBIA.

Incorporated by Royal Charter, 1862.

CAPITAL, - - - - - \$2,500,000.

LONDON OFFICE—28 Cornhill, London. Branches at San Francisco, Cal.; Portland, Or.; Victoria, B.C.; New Westminster, B.C.; Vancouver, B.C.

AGENTS AND CORRESPONDENTS.

IN CANADA—Bank of Montreal and Branches, who will undertake remittances, telegraphic or otherwise, and any banking business with British Columbia. IN U. S.—Agents Bank of Montreal, 59 Wall St., New York; Bank of Montreal, Chicago. UNITED KINGDOM—Bank B. C. 28 Cornhill, London! National Prov. Bank of Eng. North and South Wales Bank, British Linen Co.'s Bank, Bank of Ireland. Telegraphic transfers and remittances to and from all points can be made through this bank at current rates. Collections carefully attended to and every description of banking business transacted.

BANK OF YARMOUTH, YARMOUTH, N.S.

DIRECTORS.

T. W. JOHNS, - - - - - Cashier. L. E. BAKER, President. C. E. BROWN, Vice-President John Lovitt, Hugh Cann, J. W. Moody

CORRESPONDENTS AT

Halifax—The Merchants Bank of Halifax. St. John—The Bank of Montreal. do The Bank of British North America. Montreal—The Bank of Montreal. New York—The National Citizens Bank. Boston—The Eliot National Bank. London, G.B.—The Union Bank of London. Gold and Currency Drafts and Sterling Bills of Exchange bought and sold. Deposits received and interest allowed. Prompt attention given to collections.

ST. STEPHEN'S BANK.

INCORPORATED 1836.

ST. STEPHEN'S, N.B. Capital..... \$300,000 Reserve ..... 25,000

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

AGENTS. London—Messrs. Glyn, Mills, Currie & Co. New York—Bank of New York, N.B.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal. Drafts issued on any Branch of the Bank of Montreal.

The Chartered Banks.

THE FEDERAL BANK OF CANADA.

Capital..... \$1,250,000
Reserve..... 125,000

DIRECTORS.

S. NORDHEIMER, Esq., President. J. S. PLAYFAIR, Esq., Vice-President. William Galbraith, Esq. E. Gurney, Esq. Benj. Cronyn, Esq. H. E. Clarke, Esq., M.P.P. J. W. Langmuir, Esq. G. W. YARBEB, - - - General Manager. A. E. PLUMBER, Inspector.

HEAD OFFICE, - - - TORONTO, ONT.

BRANCHES.

Aurora, London, Strathroy. Chatham, Newmarket, Tilsonburg. Guelph, Simcoe, Toronto. Kingston, " Yonge/St. Mary's, Winnipeg. Bankers and Agents—New York—American Exchange National Bank. Boston—The Maverick National Bank. Great Britain—The National Bank of Scotland.

BANK OF OTTAWA, OTTAWA.

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

JAMES MACLAREN, Esq., President. CHARLES MAGES, Esq., Vice-President.

DIRECTORS.

C. T. Bate, Esq., R. Blackburn, Esq., Hon. George Bryson, Hon. L. R. Church, Alexander Fraser, Esq., Geo. Hay, Esq., John Mathar, Esq. GEORGE BURN, - - - - - Cashier.

BRANCHES.

Arnprior, Carleton Place, Pembroke, Winnipeg, Man. Agents in Canada, New York and Chicago—Bank of Montreal. Agents in London, Eng.—Alliance Bank.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-up..... \$1,000,000
Reserve ..... 120,000

HEAD OFFICE, - HALIFAX, N.S.

DIRECTORS.

THOMAS E. KENNY, President. JAMES BUTLER, Vice-President; Thos. A. Ritchie, Allison Smith, E. J. Davys, Thomas Ritchie, D. H. DUNOAN, - - - - - Cashier.

AGENTS.

In Nova Scotia—Antigonish, Baddeck, Bridgewater, Guysborough, Londonderry, Lunenburg, Maitland (Hants Co.), Pictou, Port Hawkesbury, Sydney, Truro, Weymouth, In New Brunswick—Bathurst, Dorchester, Kingston (Kent Co.), Newcastle, Sackville. In Prince Edward Island—Charlottetown, Summerside. In Quebec—Paspébiac. In Bermuda—Hamilton. St. Pierre, Miquelon.

HALIFAX BANKING CO. INCORPORATED 1872.

Authorized Capital..... \$1,000,000
Capital Paid-up..... 500,000
Reserve Fund ..... 55,000

HEAD OFFICE, - HALIFAX, N.S.

W. L. PITCAITHLY, - - - - - Cashier. ROBBIE UNIAOKE, President.

DIRECTORS.

L. J. MORTON, Vice-President. Thomas Bayne, F. D. Corbett, Jas. Thomson. AGENTS—Nova Scotia: Antigonish, Amherst, Barrington, Lockport, Lunenburg, New Glasgow, Parrsboro, Shelburne, Truro, Windsor. New Brunswick: Petitcodiac, Sackville, St. John. CORRESPONDENTS—Ontario and Quebec—Molson's Bank and Branches. New York—Bank of New York, National Banking Association; John Paton & Co. Boston—Suffolk National Bank. London, Eng.—Union Bank of London and Alliance Bank.

THE PEOPLE'S BANK OF NEW BRUNSWICK.

INCORPORATED BY ACT OF PARLIAMENT, 1864.

A. F. RANDOLPH, - - - - - President. J. W. SPURDEN, - - - - - Cashier.

FOREIGN AGENTS.

London—Union Bank of London. New York—Fourth National Bank. Boston—Eliot National Bank. Montreal—National Bank of Lower Canada.

THE NATIONAL BANK OF SCOTLAND LIMITED.

INCORPORATED BY ROYAL CHARTER AND ACT OF PARLIAMENT.

ESTABLISHED 1825

HEAD OFFICE, - - - - - EDINBURGH.

Capital..... \$5,000,000. Paid-up..... \$1,000,000. Reserve Fund..... \$600,000.

LONDON OFFICE—37 NICHOLAS LANE, LOMBARD STREET, E.C.

CURRENT ACCOUNTS are kept agreeably to usual custom. DEPOSITS at interest are received. CIRCULAR NOTES and LETTERS of CREDIT available in all parts of the world are issued free of charge. The Agency of Colonial and Foreign Banks is undertaken and the Acceptances of Customers residing in the Colonies, domiciled in London, retired on leave which will be furnished on application. All other Banking business connected with England and Scotland is also transacted. JAMES ROBERTSON Manager in London.

The Chartered Banks.

BANK OF HAMILTON.

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

HEAD OFFICE, - - HAMILTON.

DIRECTORS.

JOHN STUART, Esq., President. Hon. JAMES TURNER, Vice-President. A. G. Ramsay, Esq. Dennis Moore, Esq. Charles Gurney, Esq. John Proctor, Esq. George Roach, Esq. E. A. COLQUHOUN, - - - - - Cashier. H. S. STEVEN, - - - - - Assistant Cashier.

AGENTS.

Alliston—A. M. Kirkland, Agent. Georgetown—H. M. Watson, Agent. Hagersville—N. M. Livingstone, Agent. Listowel—H. H. O'Reilly, Agent. Milton—J. Butterfield, Agent. Orangeville—R. T. Haun, Agent. Port Elgin—W. Corbould, Agent. Tottenhams—H. C. Aitken, Agent. Wingham—B. Willson, Agent. Agents in New York—Bank of Montreal. Agents in London, Eng.—The National Bank of Scotland.

EASTERN TOWNSHIPS BANK.

Authorized Capital..... \$1,500,000
Capital Paid in ..... 1,449,453
Reserve Fund ..... 375,000

BOARD OF DIRECTORS.

R. W. HENEKER, President. Hon. G. G. STEVENS, Vice-President. Hon. M. H. Cochrane, John Thornton. Hon. J. H. Pope, Thos. Hart. G. N. Galer, D. A. Mansur. T. S. Morey.

HEAD OFFICE, - - SHERBROOKE, QUE. Wm. FARWELL, - - - - - General Manager.

BRANCHES.

Waterloo, Cowansville, Stanstead, Coaticook Richmond, Granby, Farnham, Bedford. Agents in Montreal—Bank of Montreal. London, Eng.—National Bank of Scotland. Boston—National Exchange Bank. New York—National Park Bank. Collections made at all accessible points, and promptly remitted for.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

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

JACQUES GRENIER, - - - - - President. A. A. TROTIER, - - - - - Cashier. Branch—Three Rivers, P.Q.; P. E. Panneton, Man'gr Agency—St. Remis, P.Q.; C. Bedard, Agent.

FOREIGN AGENTS.

London, England—The Alliance Bank, Limited. New York—National Bank of the Republic. Quebec, P.Q.—Bank of Montreal.

BANK OF NOVA SCOTIA INCORPORATED 1832.

Capital Paid-up..... \$1,114,300
Reserve Fund ..... 340,000

DIRECTORS.—John S. Maclean, President; John Doull, Vice-President; Samuel A. White, James Bremner, Daniel Cronan, Adam Burns, Jairus Hart. Cashier—THOS. FYER.

HEAD OFFICE, - - - - - HALIFAX, N.S.

Agencies in Nova Scotia—Amherst, Annapolis, Bridgetown, Canning, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Pictou, Yarmouth, Campbelltown. In New Brunswick—Chatham, Fredericton, Moncton, Newcastle, St. Andrews, St. John, St. Stephen, Sussex, Woodstock. In Manitoba—Winnipeg. In P.E. Island—Charlottetown and Summerside. Collections made on favorable terms and promptly remitted for.

THE MARITIME BANK OF THE DOMINION OF CANADA.

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

Paid-up Capital..... \$351,500
Reserve..... 60,000

THOS. MACLELLAN, - - - - - President. BOARD OF DIRECTORS.

Jer. Harrison, Merchant; Thos. Maclellan (of Maclellan & Co., Bankers); John MacMillan (of J. & A. McMillan, Booksellers); John Tapley (of Tapley Bros., Indianstown); A. A. Sterling, Fredericton. Agency—Fredericton—A. S. Murray, Agent. " Woodstock, N.B.—G. W. Vanwart, Agent.

James Robertson Manager in London.

The Chartered Banks.

**THE WESTERN BANK OF CANADA**

HEAD OFFICE, - OSHAWA, ONT.  
 Capital Authorized ..... \$1,000,000  
 Capital Subscribed ..... 500,000  
 Capital Paid-up ..... 250,000

BOARD OF DIRECTORS.  
 JOHN COWAN, Esq., President.  
 REUBEN S. HAMLIN, Esq., Vice-President.  
 W. F. Cowan, Esq. W. F. Allen, Esq.  
 Robert McIntosh, M. D. J. A. Gibson, Esq.  
 Thomas Paterson, Esq.  
 T. H. McMILLAN, - - - - - Cashier.

BRANCHES.  
 Whitby, Midland, Tilsonburg, New Hamburg, Millbrook, Ont.

Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.  
 Correspondents in London, Eng.—The Royal Bank of Scotland. At New York—The Merchants Bank of Canada.

**PEOPLES BANK OF HALIFAX.**

Capital Authorized ..... \$800,000  
 Capital Paid-up ..... 600,000

DIRECTORS.  
 R. W. FRASER, Pres. W. J. COLEMAN, Vice-Pres.  
 Thomas A. Brown, Esq. George H. Starr, Esq.  
 Augustus W. West, Esq.  
 PETER JACK, - - - - - Cashier.  
 Branches—Lockeport and Wolfville, N.S.  
 Agents in London—The Union Bank of London.  
 " " New York—The Bank of New York.  
 " " Boston—New England National Bank.  
 " " Ontario and Quebec—The Ontario Bank

**LA BANQUE NATIONALE.**

Capital Paid-up ..... \$2,000,000  
 HEAD OFFICE, - - - - - QUEBEC.

Hon. I. THIBAUDEAU, Pres. P. LAFRANCE, Cashier.  
 DIRECTORS.  
 Theophile LeDroit, Esq. U. Tessier, jr., Esq.  
 Hon. P. Garneau. Ant. Painchaud, Esq.  
 M. W. Baby, Esq.  
 Hon. Dir., Hon. J. R. Thibaudau, Montreal.  
 Branches.—Montreal, C. A. Vallee, Manager; Ottawa, H. Carriere, do.; Sherbrooke, John Campbell, do.  
 Agents—The National Bk. of Scotland, Ltd., London; Grunbaum Freres & Co. and La Banque de Paris et des Pays-Bas, Paris; National Bank of the Republic, New York; National Revere Bank, Boston; Commercial Bank of Newfoundland; Bank of Toronto; Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba—Union Bank of Lower Canada

**THE BANK OF LONDON IN CANADA**

HEAD OFFICE, - LONDON, ONT.  
 Capital Subscribed ..... \$1,000,000  
 Capital Paid-up ..... 200,000  
 Reserve Fund ..... 50,000

DIRECTORS.  
 H. TAYLOR, President. JNO. LABATT, Vice-President.  
 W. R. Meredith, W. Duffield, Isiah Danks, F. B. Leys, Thos. Kent, Benj. Cronyn, Thos. Long (Collingwood), Jno. Morison (Toronto), John Leys (Rice, Lewis & Son, Toronto).  
 A. M. SMART, - - - - - Manager.  
 BRANCHES.  
 Ingersoll, Petrolia,  
 Dresden, Watford.  
 Correspondents in Canada—Molson's Bank and Branches. In New York—National Park Bank. In Britain—National Bank of Scotland (Limited).

**THE CENTRAL BANK OF CANADA.**

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

HEAD OFFICE, - - - - - TORONTO.  
 BOARD OF DIRECTORS.  
 DAVID BLAIN, Esq., President.  
 SAM'L. TREES, Esq., Vice-President.  
 H. P. Dwight, Esq. A. McLean Howard, Esq.  
 C. Blackett Robinson. K. Chisholm, Esq., M.F.P.  
 D. Mitchell McDonald, Esq.  
 A. A. ALLEN, - - - - - Cashier.  
 Branches—Brampton, Durham, Guelph, Richmond Hill, and North Toronto.  
 Agents in Canada—Canadian Bank of Commerce. In New York—Importers and Traders Nat. Bank. In London, Eng.—National Bank of Scotland, Limited.

**THE COMMERCIAL BANK OF MANITOBA**

Authorized Capital ..... \$1,000,000

DIRECTORS.  
 DUNCAN MCARTHUR, - - - - - President.  
 Hon. John Sutherland. Alexander Logan.  
 Hon. C. E. Hamilton. W. L. Boyle.

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

The Loan Companies.

**CANADA PERMANENT Loan & Savings Co.**

INCORPORATED 1855.

Subscribed Capital ..... \$3,000,000  
 Paid-up Capital ..... 2,200,000  
 Reserve Fund ..... 1,100,000  
 Total Assets ..... 8,600,000

OFFICE: CO.'S BUILDINGS, TORONTO ST., TORONTO.

DEPOSITS received at current rates of interest, paid or compounded half-yearly.  
 DEBENTURES issued in Currency or Sterling, with interest coupons attached, payable in Canada or in England. Executors and Trustees are authorized by law to invest in the Debentures of this Company.  
 MONEY ADVANCED on Real Estate security at current rates and on favorable conditions as to repayment.  
 Mortgages and Municipal Debentures purchased.  
 J. HERBERT MASON, Managing Director.

**THE FREEHOLD Loan and Savings Company,**

CORNER CHURCH & COURT STREETS, TORONTO.

ESTABLISHED IN 1859.  
 Subscribed Capital ..... \$1,876,000  
 Capital Paid-up ..... 1,000,000  
 Reserve Fund ..... 450,000

President, - - - - - Hon. WM. McMASTER.  
 Manager, - - - - - Hon. S. C. WOOD.  
 Inspector, - - - - - ROBERT ARMSTRONG.  
 Money advanced on easy terms for long periods repayment at borrower's option.  
 Deposits received on interest.

**THE HAMILTON Provident and Loan Society.**

President, - - - - - G. H. GILLESPIE, Esq.  
 Vice-President, - - - - - JOHN HARVEY, Esq.

Capital Subscribed.....\$1,500,000 00  
 Capital Paid-up ..... 1,100,000 00  
 Reserve and Surplus Profits ..... 150,996 60  
 Total Assets..... 3,170,880 41

DEPOSITS received and interest allowed at the highest current rates.  
 DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.  
 Banking House—King Street. Hamilton.  
 H. D. CAMERON, Manager.

**AGRICULTURAL Savings and Loan Company.**

LONDON, ONT.

President, WILLIAM GLASS, Sheriff, Co. Middlesex.  
 Vice-President, ADAM MURRAY, Treas. "

Subscribed Capital.....\$ 630,000  
 Paid-up Capital ..... 614,695  
 Reserve Fund..... 75,000  
 Total Assets..... 1,477,093

The Company issues Debentures for two or more years in sums of \$100 and upwards, bearing interest at highest current rates, payable half-yearly by coupons. Executors and Trustees are authorized by law to invest in Debentures of this company.  
 For information apply to  
 W. A. LIPSEY, Manager.

**Dominion Savings & Investment Society,**

LONDON, ONT.

INCORPORATED 1872.

Capital.....\$1,000,000 00  
 Subscribed..... 1,000,000 00  
 Paid-up ..... 833,121 00  
 Reserve and Contingent..... 135,539 16  
 Savings Bank Deposits and Debentures ..... 768,995 75

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 Farmers' Loan and Savings Company.**

OFFICE, No. 17 TORONTO ST., TORONTO.

Capital.....\$1,057,250  
 Paid-up ..... 611,430  
 Assets ..... 1,385,000

Money advanced on improved Real Estate at lowest current rates.  
 Sterling and Currency Debentures issued.  
 Money received on deposit, and interest allowed payable half-yearly. By Vlc. 43, Chap. 20, Statutes of Ontario, Executors and Administrators are authorized to invest trust funds in Debentures of this Company.  
 WM. MULOCK, M.P., GEO. S. C. BETHUNE,  
 President. Secretary-Treas.

The Loan Companies.

**WESTERN CANADA Loan & Savings Co.**

Fixed and Permanent Capital (Subscribed).....\$2,500,000  
 Paid-up Capital ..... 1,300,000  
 Reserve Fund ..... 650,000  
 Total Assets..... 5,684,000

OFFICES: No. 70 CHURCH ST., TORONTO.

Deposits received, interest paid or compounded half-yearly.  
 Currency and Sterling Debentures issued in amounts to suit investors. Interest coupons payable half-yearly at all principal banking points in Canada and Great Britain.  
 Executors and Trustees are authorized by Act of Parliament to invest in these Debentures.  
 Money to Loan at lowest current rates. Favorable terms for repayment of principal.  
 WALTER S. LEE, Manager.

**HURON AND ERIE Loan and Savings Company,**

LONDON, ONT.

Capital Stock Subscribed.....\$1,500,000  
 Capital Stock Paid-up ..... 1,100,000  
 Reserve Fund ..... 394,000

Money advanced on the security of Real Estate on favorable terms.  
 Debentures issued in Currency or Sterling.  
 Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company.  
 Interest allowed on Deposits.  
 R. W. SMYLLIE, Manager.

**THE HOME Savings and Loan Company.**

(LIMITED).

OFFICE: No. 72 CHURCH ST., TORONTO.

Authorized Capital.....\$2,000,000  
 Subscribed Capital..... 1,000,000

Deposits received, and interest at current rates allowed.  
 Money loaned on Mortgage on Real Estate, on reasonable and convenient terms.  
 Advances on collateral security of Debentures, and Bank and other Stocks.  
 Hon. FRANK SMITH, JAMES MASON,  
 President. Manager.

**BUILDING AND LOAN ASSOCIATION.**

Paid-up Capital.....\$ 750,000  
 Total Assets ..... 1,613,904

DIRECTORS.  
 LARRATT W. SMITH, D.C.L., President.  
 JOHN KERR, Vice-President.  
 Hon. Alex. McKenzie, M.P. G. R. R. Cockburn, M.A.  
 James Fleming. Joseph Jackes.  
 W. Mortimer Clark.  
 WALTER GILLESPIE, - - - - - Manager.

OFFICE: COR. TORONTO AND COURT STS.  
 Money advanced on the security of city and farm property.  
 Mortgages and debentures purchased.  
 Interest allowed on deposits.  
 Registered Debentures of the Association obtained on application.

**The London & Ontario Investment Co.**

(LIMITED), OF TORONTO, ONT.

President, Hon. FRANK SMITH.  
 Vice-President, WILLIAM H. BEATTY, Esq.

DIRECTORS.  
 Messrs. William Ramsay, Arthur B. Lee, W. B. Hamilton, Sen'r., Alexander Nairn, George Taylor, Henry Gooderham, Frederick Wyld, and Henry W. Darling.

Money advanced at lowest current rates and on most favorable terms, on the security of productive farm, city and town property.  
 Mortgages and Municipal Debentures purchased  
 A. M. COSBY, Manager.  
 84 King Street East, Toronto.

**The Ontario Loan & Savings Company,**

OSHAWA, ONT.

Capital Subscribed ..... \$300,000  
 Capital Paid-up ..... 300,000  
 Reserve Fund ..... 65,000  
 Deposits and Can. Debentures ..... 605,000

Money loaned at low rates of interest on the security of Real Estate and Municipal Debentures.  
 Deposits received and interest allowed.  
 W. F. COWAN, President.  
 W. F. ALLEN Vice-President.  
 T. H. McMILLAN, Sec.-Treas.

The Loan Companies.

**THE ONTARIO INVESTMENT ASSOCIATION**

(LIMITED).

LONDON, ONTARIO.

Capital Subscribed .....	\$2,665,600
Capital Paid-up .....	700,000
Reserve Fund .....	500,000
Investments .....	2,500,000

DIRECTORS.

CHAS. MURRAY, President.  
SAMUEL CRAWFORD, Esq., Vice-President.

Benj. Cronyn, Barrister. W. R. Meredith, Q.C.  
Daniel Macfie, Esq. C. F. Goodhue, Barrister.  
John Labatt, Brewer. Hy. Taylor, Esq.  
Jno. Elliott, Manufac'r. Hugh Brodie, Esq.  
Isaiah Danks. F. A. Fitzgerald, President Imperial Oil Co.

This Association is authorized by Act of Parliament to Loan Money on Real Estate secured by Mortgages; buying and advancing money upon School, Municipal, and other Debentures, and Public Securities, and the Debentures of the various Building and Loan Societies, Investment Companies and other Societies and Companies of the Province, and has the largest Reserve Fund of any Company in Western Ontario.

HENRY TAYLOR, Manager.

OFFICE: RICHMOND ST., LONDON, ONT.

**THE ONTARIO Loan & Debenture Company,**  
OF LONDON, CANADA.

Capital Subscribed .....	\$2,000,000
Paid-up Capital .....	1,200,000
Reserve Fund .....	285,000
Total Assets .....	3,041,190
Total Liabilities .....	1,507,573

Money loaned on Real Estate Securities only. Municipal and School Section Debentures purchased.

WILLIAM F. BULLEN, Manager.

London, Ontario, 1885.

**LONDON & CANADIAN Loan & Agency Co.**

(LIMITED).

SIR W. P. HOWLAND, C.B.; K.C.M.G., - PRESIDENT	
Capital Subscribed .....	\$4,000,000
" Paid-up .....	560,000
Reserve .....	280,000

MONEY TO LEND ON IMPROVED REAL ESTATE. MUNICIPAL DEBENTURES PURCHASED.

TO INVESTORS.—Money received on Debentures and Deposit Receipts at current rates. Interest and Principal payable in Britain or Canada without charge.

J. G. MACDONALD, Manager.

Head Office, 44 King Street West, Toronto.

THE

**CANADA LANDED CREDIT COMPANY**

JOHN L. BLAIR, Esq., President.  
THOMAS LAILEY, Esq., Vice-Pres't.

Subscribed Capital .....	\$1,500,000
Paid-up Capital .....	663,990
Reserve Fund .....	140,000

OFFICE, 23 Toronto St., - TORONTO.

Money advanced on the security of city and farm property at lowest rates of interest, and on most favorable terms as to repayment of principal. Mortgages purchased. Sterling and currency debentures issued.

D. MCGEE, Secretary.

**The National Investment Co. of Canada**

(LIMITED).

90 ADELAIDE STREET EAST, TORONTO.

Capital .....	\$2,000,000
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DIRECTORS.

JOHN HOSKIN, Esq., Q.C., President.  
WILLIAM GALBRAITH, Esq., Vice-President  
William Alexander, Esq. John Scott, Esq.  
John Stuart, Esq. N. Silverthorne, Esq.  
A. R. Creelman, Esq. John Stark, Esq.  
Prof. Geo. Paxton Young, LL.D.

Money Lent on Real Estate.  
Money received on DEPOSIT. Debentures issued

ANDREW RUTHERFORD, Manager

Financial.

**The Toronto General Trusts Co.**

27 & 29 WELLINGTON ST. EAST,  
TORONTO.

PRESIDENT, HON. EDWARD BLAKE, Q.C., M.P.  
VICE-PRESIDENT, E. A. MEREDITH, LL.D.

MANAGER, - - - - J. W. LANGMUIR.

This company is authorized under its charter to act as EXECUTOR, ADMINISTRATOR, GUARDIAN, RECEIVER, COMMITTEE, etc., etc., and receives and executes TRUSTS of every description. These various positions and duties are assumed by the company either under DEEDS OF TRUST, marriage or other SETTLEMENTS, executed during the life time of the parties, or under WILLS, or by the APPOINTMENT OF COURTS. Special attention is called to the power of the company to act as ADMINISTRATOR of estates where the next-of-kin are not in a position to find the security required by the Surrogate Courts. This becomes very important since real estate now devolves upon the administrators under Ontario Statute 49 Vic., Cap. 22. The company will also act as AGENT of persons who have assumed the position of executor, administrator, trustee, etc., etc., and will perform all the duties required of them. The INVESTMENT of money in first mortgage on real estate, or other securities, the COLLECTION of interest or income, and the transaction of every kind of financial business, as agent, will be undertaken by the company at the very lowest rates.

For full information apply to the Manager.

ESTABLISHED 1868.

**JOHN STARK & CO.**

(TELEPHONE No. 880),

Stock & Exchange Brokers.

Special attention given to reliable investment stocks and the investment of money on mortgage. RENTS COLLECTED AND ESTATES MANAGED.

28 TORONTO STREET, TORONTO.

ESTABLISHED 1876.

**BANKS BROTHERS,**

(TELEPHONE No. 27),

Insurance & Estate Agents.

RENTS COLLECTED. ESTATES MANAGED. MORTGAGES BOUGHT AND SOLD.

60 CHURCH STREET, TORONTO.

**JOHN PATON & CO.**

52 WILLIAM ST., NEW YORK,

Accounts and Agency of Banks, Corporations, firms and individuals received upon favorable terms. Dividends and interest collected and remitted. Act as agents for corporations in paying coupons and dividends; also as transfer agents. Bonds, Stocks and Securities bought and sold on commission, at the Stock Exchange and elsewhere. Sterling Exchange and Cable Transfers bought and sold.

**THE BELL TELEPHONE CO'Y OF CANADA.**

CAPITAL, - - - \$1,000,000

HEAD OFFICE, - - MONTREAL.

Notice is hereby given that the various telephone instruments not manufactured by this Company which are now being offered for sale or for hire to the public, are believed to be infringements of the patents held by the Bell Telephone Co., of Canada; that suits have been instituted against the companies proposing to deal in these infringing instruments to restrain their manufacture, sale or use, and for damages; and that similar actions will be commenced against

ALL USERS OF SUCH TELEPHONES.

This notice is given for the express purpose of informing the public of the claims made by the Bell Telephone Company, and of warning all persons of the consequences of any infringement of this Company's patents.

C. F. SISE, Vice-Pres't and Man'g Director, Montreal.

HUGH C. BAKER, Manager Ontario Dept. Hamilton.

Financial.

**ROBERT BEATY & CO.**

61 KING ST. EAST,

(Members of Toronto Stock Exchange),

Bankers and Brokers,

Buy and sell Stocks, Bonds, &c., on Commission, for Cash or on Margin. American Currency and Exchange bought and sold.

**GZOWSKI & BUCHAN,**

Stock and Exchange Brokers,

AND GENERAL AGENTS,

24 KING STREET EAST, - - TORONTO

Buy and sell Canadian and American Stocks, Debentures, &c., on commission, and deal in Drafts on New York and London, Greenbacks, and all uncurrent money. Exchange bought and sold for Banks and Financial Corporations.

**STRATHY BROTHERS,**

STOCK BROKERS,

(MEMBERS MONTREAL STOCK EXCHANGE),

11 ST. SACRAMENT STREET, MONTREAL.

Canadian and American Stocks, Bonds, Grain, &c., bought or sold for cash or on margin.

Business strictly confined to commission. Brokerage—One-quarter of one per cent. on par value.

AGENTS: (GOODBODY, GLYN & Dow, New York.  
ALEX. GEDDES & Co., Chicago.  
LEE, HIGGINSON & Co., Boston.

**BRITISH COLUMBIA.**

RAND BROS.,

Real Estate Brokers and Financial Agents

Offices at Victoria, New Westminster and Vancouver (Coal Harbor) B. C.

Property for sale in all parts of the Province. Investments made and estates managed for non-residents. Rents collected. Mortgages bought and sold. Debentures purchased on commission. Correspondence solicited. Special attention given to property at the terminus of the Canadian Pacific Railway.

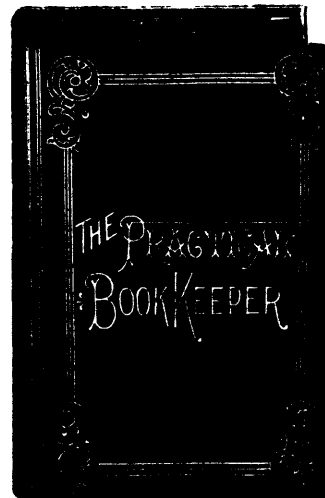
**COX & CO.,**

STOCK BROKERS,

Members Toronto Stock Exchange.

No. 26 TORONTO STREET, TORONTO,

Buy and sell Canadian and American Stocks for Cash or on Margin; also Grain and Provisions on the Chicago Board of Trade.



A NEW SERIES ON THE

**SCIENCE OF ACCOUNTS**

AND

Business Correspondence.

A Book of 252 Pages, replete with Useful and Practical Information.

PRICE, - - - \$1.00.

Address,

CONNOR O'DEA, TORONTO, ONT

Leading Wholesale Trade of Montreal.

**CARSLEY & CO.**

93 St. Peter St. MONTREAL,

WHOLESALE

BRITISH AND FOREIGN

Dry Goods Importers.

RAW SILKS.

RAW SILKS.

RAW SILKS.

RAW SILKS.

We are showing at present an immense selection of

RAW SILKS

FOR

Furniture Coverings, Curtains, &amp;c.

Raw Silk Table Covers.

Just to hand, a large lot of 8-4 RAW SILK TABLE COVERS, which we have cleared on very favourable terms.

COLOURS GOOD.

CRETONNES.

CRETONNES.

CRETONNES.

CRETONNES.

A nice stock of well chosen patterns to purchase from.

A Special Line in Reversible Cretonnes.

**CARSLEY & CO.**

93 St. Peter St., Montreal.

AND

18 Bartholomew Close, London, Eng.

Leading Wholesale Trade of Montreal.

**W. & J. KNOX.**Flax Spinners & Linen Thread M'frs  
KILBIRNIE, SCOTLAND.

Sole Agents for Canada:

GEO. D. ROSS & CO.,  
648 Craig Street, Montreal.

Selling Agents for the West:

E. A. TOSHACK &amp; CO., TORONTO

## Mercantile Summary.

MR. WM. LECH, the well-known furrier of Peterboro, has taken his two sons, K. G. Lech and Wm. Lech, jr., into partnership.

IN New York, 1,000 horse hides and 10,000 sheep skins are now used yearly to cover baseballs. A horse hide covers twelve dozen baseballs and a sheepskin three dozen.

MESSRS. D. S. Keith, G. Keith, A. Keith, W. M. Merritt, Toronto, and I. P. Gray, Chicago, have been granted letters patent incorporating the Toronto and Hamilton Navigation Co., with a capital stock of \$60,000.

THE hardware merchants and druggists of Brampton have champions in the persons of the village boys. They rotten-egged a man the other day for informing on the storekeepers for selling Paris green without marking the package "Poison."

THE Northwestern Coal & Navigation Co., has offered to make a free grant of land and ten thousand feet of lumber for the erection of a hospital in Lethbridge, Man., provided that the residents will furnish the labor and other incidental expenses necessary to its erection.

SO busy giving credit are the grocers and butchers of Denver that they have not the time nor inclination to indulge in such frivolities as pic-nics. The Denver Retail Grocer sarcastically says that "they would much prefer to stay at home and give credit to those who enjoy life, but never pay their bills. They will let their own families suffer for a little fresh air, while those they are hopelessly carrying on their backs are taking in all the gayeties of our most fashionable summer resorts."

CIRCULAR advertising is getting to be a terrible nuisance to many firms. About half of their mail is made up of envelopes containing circulars. The experienced eye can now detect these as soon as seen, and they go into the waste basket unnoticed. Business men now-a-days cannot spare the time to wade through long-winded circulars. If you have anything to sell say so by means of a judiciously worded and attractively displayed advertisement in a live newspaper. It is cheaper and is more likely to command attention than the most elaborate circular.

Leading Wholesale Trade of Montreal.

**Cochrane, Cassils & Co**  
**BOOTS & SHOES**  
WHOLESALE.Cor. Craig & St. Francois Xavier Sts  
MONTREAL, Que**HODGSON, SUMNER & CO**

IMPORTERS OF

DRY GOODS, SMALLWARES  
and FANCY GOODS347 & 349 St. Paul Street, MONTREAL  
and 25 & 27 Princess St., WINNIPEG.**H. A. NELSON & SONS**

DIRECT IMPORTERS OF

Fancy Goods, Dolls, Toys, Christmas Cards  
&c., &c.

MANUFACTURERS OF

Brooms, Brushes, Woodenware, Matches,  
and General Grocers' Sundries.56 & 58 Front St. W.,  
TORONTO.59 to 63 St. Peter St.  
MONTREAL.

## Mercantile Summary.

TO Brooklyn is given the credit of manufacturing nine tenths of all the tobacco clay pipes made in the United States.

MESSRS. James Harris & Co., of St. John, N. B., are building one baggage car and six vans for the New Brunswick Railway and are completing a contract of 100 flat and seventy box cars for the Intercolonial Railway.

FIFTY boxes of specially selected autumn fruits have been sent forward to the Colonial Exhibition. They were grown in the Belleville district and will, it is said, be followed by weekly shipments from different parts of the province until the first of October.

A NEW-YORKER advertised that for \$2 he would advise "How to get to California without a cent for transportation." A Michigan man who disliked paying railway fares and who couldn't get a pass, sent his \$2 and received the following monosyllabic reply: "Walk."

IF it is decided to maintain the Colonial Exhibition permanently in England it is, according to the *Manitoba*, probable that the Manitoba Government will have a space reserved for the products of that province. The land department of the M. & N. W. Railway may also have a permanent space.

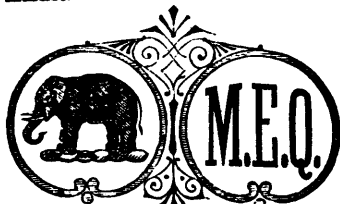
UPON unloading a British steamer, which arrived at Philadelphia recently, it was found that about one half the cargo of 2,200 tons of sugar was a fluid mass of syrup instead of sugar in bags as it had been shipped from India. The sugar had been melted by heat and the syrup was eight feet deep in the hold of the vessel, which had come through the Suez Canal.

IN order to meet the terms of the agreement decided upon at the recent session of the cotton manufacturers, Parks' cotton factory closed down for one week, beginning Saturday last. The convention left it optional with the manufacturers whether they should close down every Saturday for twelve weeks, or shut down for a consecutive period. Mr. Parks has decided to adopt the latter arrangement so says the *St. John Globe*.

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.

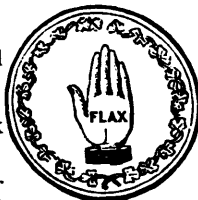
For the convenience of our Customers in the West we now keep a full line of BLACK, WHITE, and COLORS, at 3 Wellington Street E., Toronto.

Orders will receive prompt attention.  
**WALTER WILSON & CO.,**  
Agents for the Dominion.

1 and 3 ST. HELEN STREET, MONTREAL.  
3 WELLINGTON STREET EAST, TORONTO.

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

RECEIVED  
Gold Medal  
THE  
Grand Prix  
Paris Exhibition, 1878.



RECEIVED  
Gold Medal  
THE  
Grand Prix  
Paris Exhibition, 1878.

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

**WALTER WILSON & COMPANY,**  
Sole Agents for the Dominion.

1 and 3 ST. HELEN STREET, MONTREAL.  
3 WELLINGTON STREET EAST, TORONTO.

**McARTHUR, CORNEILLE & CO**  
**OIL, LEAD, PAINT**  
Color & Varnish Merchants  
IMPORTERS OF  
ENGLISH and BELGIAN WINDOW GLASS  
Plain and Ornamental Sheet, Polished, Rolled and Rough Plate, &c.  
*Painters' & Artists' Materials, Brushes, &c*  
312, 314, 316 St. Paul St., & 263, 265, 267 Commissioners St.,  
**MONTREAL.**

**W. & F. P. CURRIE & CO.,**  
100 Grey Nun Street, Montreal.

IMPORTERS OF  
Portland Cement, Canada Cement, Chimney Tops, Roman Cement, Vent Linings, Water Lime, Flue Covers, Whiting, Fire Bricks, Plaster of Paris, Scotch Glazed Drain Pipes, Borax, Fire Clay, China Clay, &c.  
Manufacturers of Bessemer Steel  
**Sofa, Chair and Bed Springs.**  
See a large Stock always on hand

Leading Wholesale Trade of Montreal.

**CANTLIE, EWAN & CO.**  
General Merchants & Manufacturers' Agents.

Bleached Shirtings, Grey Sheetings, Tickings, White, Grey and Colored Blankets, Fine and Medium Tweeds, Knitted Goods, Plain and Fancy Flannels, Low Tweeds, Etoffes, &c., &c.  
Wholesale Trade only supplied.

15 Victoria Square MONTREAL.  
20 Wellington Street West, TORONTO.

WE BEG TO INFORM THE TRADE that we have now in Stock a full line of Colors in **KNITTINGSILK**

In both Reeled & Spun Silks.  
To be had of all wholesale houses in Canada.  
**BELDING, PAUL & CO.,**  
MONTREAL.

**THE CELEBRATED**  
**Cook's Friend Baking Powder**  
IS AS PURE AS THE PUREST,  
AND  
BETTER VALUE THAN THE CHEAPEST

Ask for the Cook's Friend, and take no other. Beware of any offered under slightly different names. All first-class grocers sell it.

Sal Soda in Barrels.  
Bi-carb Soda in Kegs.  
Cream Tartar Crystals.  
Tartaric Acid Crystals.  
For sale by  
**COPLAND & McLAREN,**  
MONTREAL.

**ROSS, HASKELL & CAMPBELL**  
Wholesale Fancy Dry Goods,  
16 ST. HELEN ST., MONTREAL,  
65 & 67 Yonge St., Toronto

**TEES, WILSON & CO.,**  
(Successors to James Jack & Co.)  
**Importers of Teas**  
AND GENERAL GROCERIES.  
66 St. Peter Street, - - MONTREAL

**BALL'S CORSETS,**  
Manufactured by  
**BRUSH & CO.,**  
Cor. Bay & Adelaide Streets,  
TORONTO.

**BUSINESS HAS BEEN QUIET**  
during April and May, money scarce, and prices of Breadstuffs have been gradually declining; superiors \$4.35, and straight grade rollers \$4.50, are outside thirty and sixty day prices. We have cool, dry storage for hundred cars of mill feed, which we offer at \$3 per car for the first month, and \$1.50 per car each succeeding month, and solicit consignments.  
**J. A. CHIPMAN & CO.,**  
Millers' Agts. & Com. Mehts., Halifax

Leading Wholesale Trade of Montreal.

**S. Greenshields, Son & Co.**  
WHOLESALE  
**DRY GOODS**

MERCHANTS,  
17, 19 and 21 Victoria Square  
AND  
730, 732, 734 736 Craig St.,  
**MONTREAL.**

Sample Room No. 40,  
**ROSSIN HOUSE, TORONTO, Ont.**

**SUCKLING, CASSIDY & CO.**  
Trade Auctioneers,  
29 Front Street West, - - TORONTO.

The leading Trade Auction and Commission House of Canada. Hold TRADE SALES of Dry Goods, Clothing, Boots and Shoes, Hats, Caps and Furs. Groceries, etc., EVERY FORTNIGHT.  
Liberal advances made when required. No charge for storage, insurance, etc., on consignments for sale. Quick returns; commissions low.  
**SUCKLING, CASSIDY & CO.**

**Mercantile Summary.**

A MONTREAL firm has been convicted and fined for manufacturing adulterated and un-stamped coffee.

SEIZURES of straw braid from Canada are now, it is said, daily being made by the Detroit customs' authorities.

THE Stonewall, Man., News learns that a shipment of wheat and oats in sheaves, the product of Balmoral district, has been sent to the Colonial Exhibition.

VICTORIA, B. C., imported from the Eastern provinces during the year ending 30th June last, goods to the value of \$968,667. The total imports amounted to \$2,934,130.

It is said that an excellent imitation of a tortoise shell button can be made from boxwood. A New Jersey man is going into the business, the collapse of the roller skating-rink craze having left on his hands a large stock of boxwood.

St. JOHN, N. B., wholesale and retail grocers are endeavoring to form an association similar to that of Hamilton and Toronto. They desire to affiliate with other Canadian and American grocery associations, and will have branches at Halifax, Moncton and Fredericton.

A GLASGOW grain firm has written to a grain dealer in Brandon asking for samples. On receipt it will cable the prices it can pay, delivered in Brandon, or at any station along the C. P. R. The grain is to be No. 1 hard, and to be shipped in sacks furnished by the firm.

VESSEL-OWNERS and captains in the lake cities of the States are eager on the subject of building new boats. According to a critic, "A four-cent rate on grain out of Chicago has turned their heads. They'll go to work now and cover the lakes with new tonnage and knock grain freights down to a cent next season." A prominent ship builder says that he has more proposals for new boats than he knows what to do with.



THREE well dressed strangers were detected passing \$10 bills of the defunct Consolidated Bank of Montreal, at Bakersfield, Cal., on Sunday last.

A BRANCH of the Bank of Montreal is to be established at Vancouver, B.C., and the Bank of British Columbia has added that place to its list of agencies.

THAT ancient adage: a soft answer turneth away wrath, suggests to an ingenious paragonist a modern mate: A short answer turneth away a customer.

WOODSTOCK and East Nissouri have each voted a bonus of \$10,000 to the West Ontario Pacific Railway Company for an extension of its line from Woodstock to London.

FOUR carloads of Manitoba hogs were recently received by Messrs. Thos. Lawry & Son and F. W. Fearman, of Hamilton. Their metamorphosis into the succulent ham is probably only a matter of time.

HITHERTO Owen Sound butter has been bought to be shipped east; but the construction of the C. P. R. opens up another market, and, a few days ago, says the *Times*, a local dealer shipped a car load on the "Athabasca" to go to British Columbia.

A CLOSE-BUYING, close-fisted customer who pays promptly, is recommended by the *St. Louis Grocer* as preferable to the open-handed, liberal patron who delights you with the magnitude of his purchases and distresses you with his delinquency in paying for them.

It is proposed to adopt a national trade mark in France to be used by manufacturers, to certify that the article is French made, and to prevent foreign goods from being sold in France as of French origin. One form proposed is a triangle with the words "article France."

THE announcement that Portage La Prairie dealers are shipping fresh vegetables to British Columbia causes the *Victoria Times* to ask: "What are our mainland farmers doing when they will allow vegetables to be hauled over one thousand miles to drive them out of the market? Screw loose somewhere."

THE United States postal department has, we understand, issued a patent combined letter sheet and stamped envelope of a pattern that can readily be understood and used. It is known as the "Letter sheet Envelope," is of only one denomination—two cents—and sells in single sheets and pads of 25 to 1000 sheets.

At the regular meeting of the Portage la Prairie Board of Trade held a few days since, the following officers were elected:—President, T. A. Newman; Vice-President, T. B. Millar; Secretary, W. A. Prest; Council, J. P. Young, W. Garland, S. R. Marlatt, H. Harley, D. Robinson, C. Graban, B. M. Canniff and W. L. Lyall.

At Cleveland, Ohio, a steel freight steamer 274 feet long and 27 feet beam, 23 feet deep, will be built by the Globe Iron Works Co., this winter. Besides this, Messrs. Quayles Sons have a contract to build an iron freight steamer 255 feet over all, and 40 feet beam. She will have compound engines and steam boilers. From the dimensions of the two, one would think the first mentioned must be intended for a fast passenger boat.

SOME time ago a lottery was projected in Mattoon, Ills., for the benefit of the wives and families of deceased railway men. Tickets were sold extensively, about 200 being disposed of in London. It now appears, says the *Free Press*, that the thing was a fraud. The grand prize was a \$50,000 farm, and it is stated that the

property was mortgaged to the full extent of its value, and the other prizes were similarly depreciated.

THE first shipment of Canadian iron ore this season to Lake Erie ports arrived at Cleveland on the 25th of last month. It consisted of 540 tons.

PART of a shipment of tea consigned to a Victoria wholesale house was transhipped from that place, a few days since, to San Francisco. The *Times* expects such re-shipments will occur frequently in the near future, Victoria being, in its opinion, the great centre to which all shipments from the Orient will gravitate.

A SATISFACTORY condition of affairs was disclosed at the annual meeting of the Manitoba & Northwestern railroad held in Winnipeg on Friday last. The reports showed a large increase in the staple receipts from grain, cattle and passenger traffics, the earnings having doubled. Arrangements are made for the purchase of additional rolling stock. Mr. Andrew Allan was re-elected president and Mr. Duncan MacArthur, vice-president.

FROM July 1, 1885, to the same date in 1886, about 2,000 tons of stock left Elora by the G. T. R. and C. P. R. The stock was nearly all beef, and the greater part of it for export. The number of heads of cattle shipped was 6,792; the G. T. R. handling 6,042, and the C. P. R. 750. Taking a low average price paid for these cattle of 4 cents per pound, the amount of money left in the vicinity of Elora for live beef would be about \$160,000.

WHAT will be the largest schooner in the world's commerce when completed is being constructed at Bath, Me., for the Philadelphia coal trade. She will be a five-masted vessel, and have a carrying capacity of 2,800 tons of coal. Her dimensions, given by the *Record*, will be 260 feet in length over all, 47 feet beam and 22 feet depth of hold. Each of the five masts will be 100 feet above the deck, with sufficient gear to spread 7,500 yards of canvas.

A CALGARY rancher informs the *Manitoba Liberal* that at least thirty thousand head of cattle have gone into the Calgary district during the past summer. There are now, it is said, at least 100,000 head of cattle in that section, distributed among sixty ranches. Up to the present there has always been a sufficient local demand to enable them to dispose of their surplus stock, but by next fall they would have to begin to ship to eastern markets.

IN the opinion of a leading banker of that city, the establishment of a clearing house in Detroit has proved a most valuable institution to the banks. It has been worth thousands of dollars to the city at large, "Because," said the banker, "the daily reports of the clearings in Detroit are published in all large cities, and by these reports business men who desire to invest can get an idea of the city's business standing. I know of several large investments made here which were first prompted by the clearing house reports."

A CUSTOM not unlike the presents-with-tea system in vogue in many Canadian stores is followed by all New Orleans grocers. There are stores in the French quarter where the chief business of the supplemental small boy is the rolling of brown-paper sheets into cornucopias and the filling of these horns of plenty with what is described by the *Chicago Grocer* as lagniappe. It may be sugar, or spice, or candy and if the purchaser demand 2½ cents worth of rice and the same quantity of beans two lagniappes are given. This bonus is rigidly expected and given as if so nominated in the bond.

COUPER, McCARNIE & Co.'s London circular of August 18, says: "There seems to be a much greater demand for the highest quality of Canadian phosphate than in any previous years, and lower grades are comparatively neglected. We learn that 43 per cent. soluble has been obtained from a shipment of first-class rock, clearly proving the excellent results procurable from this phosphate. Owing to the depression of prices, less rock has been mined this year, and very little high quality remains unsold."

COTTON-SEED oil is said to be the strongest competitor that lard, tallow, oleomargarine and other fats and oils have ever met. As an adulterant of lard, it has forced the price down to six and a half cents per pound in Chicago, the lowest price ever known for lard. Soap-makers everywhere use it largely and it is greatly in demand for cooking purposes in the South, and as an adulterant of olive oil in France. Cotton-seed oil, it is thought, is destined to play an important part in the economy of the future, and in fixing a lower range of prices for other fats and oils.

"I ALWAYS carry a good deal of my business in my head, and avoid the use of books as much as possible," said a prominent business man to an acquaintance, in the hearing of the *New England Grocer*. "Then let me tell you it is a bad habit," replied the other. "You had better take warning by the condition of the old gentleman who once had the largest news depot in the city and carried his business in his head, as you say. To-day he is in the insane asylum as the result of too great a strain upon his mental energies. This practice may do while you are young, healthy, and full of intellectual vigor, but nature will demand big interest on the investment when you have advanced in years."

THE difficulties experienced by grocery-men in substituting the cash system for credit are probably not the same in any two towns, but one thing appears certain to the *Chicago Grocer*, there is no town, however situated or ruled by customary habits, but that an intelligent man can turn the drift of the best trade into his own cash store in opposition to the credit stores of his competitors, if he will set his mind upon it. Nobody, contends that journal, will deny that more money could be made by transacting a credit business if customers would only pay their bills, even after a reasonable delay, for it is not in having to wait for your money that your most serious losses are made; it is in never getting in at all.

It is understood that the process of manufacture to be adopted by the Atlantic Pulp and Paper Company, the formation of which was noted in these columns a couple of weeks ago, will be different from any yet introduced in this country, being a combination of English and Austrian patents. It is intended to carry on operations upon a large scale, the requisites being plenty of spruce wood accessible to a railway, and communication with an open harbor the year round. As the projected industry will be on a scale that will employ some hundreds of men, its importance will be apparent. Once a suitable location is secured the work of erecting the necessary buildings will be entered upon. The machinery has been already ordered. Speaking for St. John, N.B., the *Telegraph* says, "Our citizens would gladly welcome such an enterprise in our midst." The *St. Croix Courier* is an advocate for St. Stephens, N.B. It says, "We command an unlimited supply of spruce, our railway facilities are unsurpassed, and the river can be kept open throughout the entire year."

"LAYIN' out another railroad?" "Surveying for one," was the reply. "Goin' threw my barn?" "Don't see how we can avoid it." "Wall, now, mister, I calkerlate I've got somethin' tew say 'bout that. I want you to understand that I got somethin' else tew dew besides running out tew open and shet them doors every time a train wants to go threw."

MESSRS. GAGNON BROS., of Montreal, who formerly conducted a local commercial agency at which they made some money, and who this spring, went into a wholesale leaf tobacco business, have been obliged to assign owing to losses arising out of the failures in this line lately noticed in these columns. Their liabilities, outside of two banks, are not understood to be very large.

FAILURES in the province of Quebec for the week are as follows: A. Labelle, a jobbing confectioner, of Montreal, has failed, and gone away, owing about \$15,000. Losses through accommodation to some of the lately failed cigar houses, are believed to have disheartened him and caused him to leave.—D. E. Morin, general store, Cacouna, has assigned.—Paul Blouin, trader, Gaspé, has been closed up.—B. Beaulieu, of St. Epiphane, has also failed.

T. W. DOUGLAS, a young man in Owen Sound, who has been about three years in the gent's furnishing business, finds himself unable to pay his creditors in full and they have been good enough to write 45 per cent. off their claims and give him a year in which to pay the balance.—Ill health and dull business seem to have been the cause of trouble with John Cook, shoe dealer in Sarnia. After being sued by a London firm he made a voluntary assignment. It is thought that if his bill of costs are not too heavy he may yet pay in full. About two years ago the husband of Mrs. Tripp got into difficulty. Since then she has continued their general store at Sundridge but with not much better success. A few weeks ago the sheriff was in possession of her premises and now she has succeeded in getting a compromise at 60 cents, secured by mortgage.—Walter Coates, who did a grocery and liquor business for about three years at Teeswater, has got into trouble and compromised at 50 per cent. About a year ago he gave up the liquor department and this is the reason assigned for his failure. His compromise is secured by his mother, who is a large creditor.—Mrs. C. A. Tyler, general storekeeper, has not benefited much by the change she made from Hetherton to Arthur a few months ago as she has now assigned.—D. W. Beadle, of the city of St. Catharines, whose name is familiar to many fruit dealers, finds his affairs in bad shape. His real estate is mortgaged for \$20,000, nearly all it is said to be worth. Besides this he has \$15,000 additional liabilities. His nursery stock and other assets are placed at about \$25,000.—Donald Bethune, a general storekeeper at Forest, who has been in business less than two years, is in difficulty and assigned. The stock amounting to \$1,850, will be sold to-day. Possibly the best thing Mr. B. can do will be to resume his old position of railway conductor.—Other assignments are those of J. F. Bayley, general storekeeper, Bothwell, and Samuel Cull, shoe dealer, Leamington. The trustee advertises the stock of the latter for sale.

"Go slow and go easy," was one of President Lincoln's maxims. That it was taught him by his father is hardly probable, for Thomas Lincoln, according to the biographers, was a thriftless "ne'er do weel." He certainly did not "go slow and go easy" in his courting, for when he presented himself before Mrs.

Sally Johnston he briefly pressed his suit saying: "Well, Mrs. Johnston, I have no wife (Mrs. Lincoln had been dead thirteen months) and you have no husband, I came a-purpose to marry you. I knowed you from a gal and you knowed me from a boy. I have no time to lose, and if you are willin', let it be done straight off." "Tommy," said the widow, "I know you well and have no objection to marrying you; but I cannot do it straight off, as I owe some debts that must first be paid." Neither did the widow go slow for they were married next day. But Abe owed to his good step-mother what other heroes have owed to their mothers. It was due doubtless to her sensible christian life that he was enabled to lay down these other precepts. "Do not worry." "Eat three square meals a day." "Say your prayers." "Be courteous to your creditors." "Keep your digestion good." "Steer clear of the biliousness." "Exercise." "May be," said Lincoln in the letter containing these wise words, "there are other things that your especial case requires to make you happy, but, my friend, these, I reckon, will give you a good lift." Although none of these rules brought prosperity to him as a storekeeper, they were, nevertheless, potent maxims in his life as a statesman and could be profitably framed and followed by the storekeepers and others of to-day.

YOUR CASH BOOK.

Are you keeping a cash book? We know that many retail grocers do not, and yet this is one of the most essential books for you to keep. Every cash transaction you make should appear in a cash book, excepting the separate items of petty sales, and the amount of those should go in with the receipts at night as "petty sales." Many dealers enter the total money receipts for the day, whether from accounts or from cash sales, in their cash books as "cash sales" for the day. We do not think this good book-keeping. Cash receipts from accounts on one's ledger are not "cash sales" by any means, but are simply settlements of credit sales, and should be entered in the cash book as money received from the different parties on their accounts, and then you have a record that shows plainly where you got the money which makes up the cash receipts for the day.

Also, every payment you make should go into the books, so that you may know to whom you paid money any certain day and be able to show by your cash book, if a creditor disputes the payment of a bill, that you paid it at such a time. You cannot keep these matters any too carefully. For your petty sales, have a block of paper or a slate handy to the cash drawer, if you don't keep a cashier, and make a minute thereon of the amount taken, as you make the change. It will be natural for you to omit something during the day, as you may be in too great a hurry to think to make the memorandum,

TORONTO SYRUP CO.

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and consequently your cash should, if it varies at all, run over. If it comes out short there is something that needs investigating; and if very much over, and you and the clerks can think of nothing omitted from the petty sales memorandum to account for it, you will know that some one must have paid an account which you have failed to enter.

Balance your cash every day, and then an error of this kind can generally be thought out. Be particular about this cash account, and do not rest satisfied any day till the balance is brought out nearly enough [correct that you are convinced that there is nothing wrong excepting an omission or two of petty sales. Make your entire force of clerks feel the responsibility of the cash account, and by investigating every difference between the amount of cash on hand and what the record says there should be, you will make it more difficult for a speculator, if by any chance you should get one into your employ, to work his little game.—Ex.

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McMURRICH  
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GENERAL DRY GOODS

Daily opening Autumn Shipments. All Goods bought at the lowest points reached in the market.

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 work made.) We also make specialty of Men's and  
 Boys' Hand-sewed Welt Boots, English and American  
 styles. SHELL CORDWAIN VAMPS which are very  
 stylish, and for durability, ease and comfort, cannot  
 be surpassed. Our goods are made in sizes and half  
 sizes from two to eight different widths, warranted  
 to fit the largest number of feet comfortably. No  
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 nor shoddy insoles, but made of the BEST SOLID  
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 Autumn Season, 1886, will be  
**TUESDAY, 31st AUGUST,** and  
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 the wear and tear of your  
 machinery therefrom.

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The justly celebrated heavy bodied  
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 this can now be supplied in triangular bars, which  
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 Merchant Tailors' Fine Woollens' Trimmings,  
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EDWD. TROUT, MANAGER.

TORONTO, CAN., FRIDAY, SEPT. 3, 1886

## THE SITUATION.

A permanent colonial exhibition, in London, is very likely to be the outcome of the colonial exhibition of this year. The visit of Sir Charles Tupper to Canada is said to be connected with this project. A permanent exhibition, under proper management, would be a standing advertisement of colonial products, and be of real value; but the several departments would require to be in charge of persons thoroughly acquainted with the capabilities, productions and wants of the several colonies. Among other things, this would involve the necessity of appointing a Canadian to take charge of the Canadian department. No one unacquainted with Canada could properly do the work, and we apprehend that the idea of making such an appointment would not be entertained.

The Customs' department has issued a circular, pointing to the necessity of enforcing the law which governs the traffic with foreign ports. Goods cannot legally be imported except in a vessel duly registered and having on board a certificate of registration. The department has great reason to believe, from the numerous seizures recently made, that great laxity exists, in this respect, on the part of collectors and other officers, whose duty it is to see the law enforced. It is believed, too, that foreign vessels, without any legal right, sometimes do a coasting trade. Barges from Rochester, Oswego and other ports, touch at Kingston, transfer their cargoes, and do not report till they get to Montreal. This practice will now have to cease, since it opens the door to unlimited smuggling.

The Toronto Court House question is, by a vote of the Executive Committee, to be sent to the rate-payers once more. If the alternative be, as it probably will, an affirmative vote or an addition of some mills to the year's taxes, an affirmative vote there will be. The mayor was right in calling a halt under the circumstances, although, according to Mr. Dalton McCarthy, there was legal authority for going on. Still it is only fair that the citizens should know before-

hand, as nearly as possible, what the whole cost will be. Apart from the question of cost, the court-house committee has done one very curious thing. In order, as was supposed, to bring the building within the estimated cost, it reduced the size of the building by one-third. What if this should be fatal to the whole scheme; if the reduced accommodation should prove insufficient? If this were to happen, the economy resulting from a reduction of space would be put in the wrong place.

The statement of Mr. Armstrong, colonization agent of the C. P. R., is given as voucher for the fact that the immigration of this year exceeds that of any recent year. Immigrants have been scattered all along the line of railway between Mattawa and Port Arthur, a distance of a thousand miles. The Calgary district is a special favorite with the new comers, of whom it has perhaps received a larger proportion than any other section. One firm alone shipped into the new country five thousand head of cattle. A movement westward, of French Canadians, is going on, some from Quebec, others from the United States. In this way the French settlement, of Red River, has been reinforced by considerable numbers. The Rocky Mountain region has its attractions in one form and another. A belt of settlements from ocean to ocean will be made in less time than many are disposed to believe.

Of the cattle recently imported from England and quarantined at Levis, Quebec, two lots, 30 belonging to Mr. Andrew Allan, and 57 to Mr. McCrae, of Guelph, suffering from pleuro-pneumonia, have been cremated. A similar precaution, in another direction, has been found necessary to prevent the spread of hog cholera. An order-in-council has been passed, at Ottawa, subjecting to one day's quarantine all hogs imported at Emerson, from Minnesota and Dakota, and prohibiting their importation at other ports.

The North West Central Railway is all at sea, in the hands of its new manipulators, with Senator Clemow at their head. If it was objectionable for a member of the House of Commons to finance the road, it is equally, if not more so, for a Senator to play the same part. It appears that the new company depends on the floating of bonds: if the bonds go off, it may do something; if not, the season will be lost. How much money does Mr. Clemow put into the concern? or is his object merely to make money by manipulating the capital of others?

An anti-tithe movement has been started in Wales, where only about one-fifth of the people belong to the established church. That the payment of tithes should, under the circumstances, be distasteful to the majority of the people, is natural, and the reduced profits of farming cause precisely the degree of pressure that was necessary to bring the matter to a head. In more than one instance, where payment of tithes has been resisted, recourse was had to the authority of the law to enforce collection.

In one place the farmers have formed themselves into an association and resolved to pay no more tithes. In this they cannot of course succeed; the tenants who have agreed to pay tithes are as much bound by their contract as they are to pay rent, and in most cases tithes will, for a time, be collected by force of law. The agitation will direct public attention to the substantial grievance of the people of Wales being obliged to pay tithes to a church to which the vast majority of them does not belong. This state of things is eminently favorable to disestablishment, which will probably be the end of the present agitation.

Attempts have before now been made to utilize the water power of the falls of Niagara, but for some reason they have not been very successful. The new Manchester, which the imagination of its projector called into being, is far from being the scene of busy industry which he painted it. Now, a company has been formed with a capital of \$3,000,000, for the purpose of making a great hydraulic tunnel, a mile and a half long, on the American side, at a distance of about 400 feet from the river. Enough power will be obtained to set in motion 230 mills of 500 horse-power each. In cheapness, it will be difficult to compete with this power. The company has already secured a fair proportion of the land necessary to carry on its operations. By the proposed utilization of this force, the great altar of nature will be left intact and not be defaced nor deformed.

M. L. O. David pretends that the appeal to Rome, in the matter of the Knights of Labor, has not been in a regular way—*comme il devait être*—and he calls upon the Catholic members of the association to make an appeal at once. "I supposed," says M. David, "that an appeal to Rome, according to the rules of the church, after giving notice to the ecclesiastical authorities of this country, would have resulted in suspending all condemnation." Is M. David, a layman, better authority in this matter than Cardinal Taschereau? *L'Etendard*, which pretends to be more papal than the Pope, pats M. David on the back for writing the letter in which this position is taken. The Knights of Labor organization was condemned at Rome on the merits of its constitution and by-laws, which remain the same. The question is not of suspending the condemnation, but of removing it; suspension would be possible before judgment had been pronounced, but it is possible no longer.

The British House of Commons has rejected, by a large majority, an amendment to the address in answer to the Queen's speech, which sought to pledge the government to stay evictions, in Ireland, while the royal commission is making its enquiries. There are individual cases in which evictions, work, hardship; but if no evictions could take place every tenant, whether able to pay or not, would be licensed to withhold rent. The commission will enquire whether the judicial rents are higher than can be paid. The law is to be left to take its course, with regard to evictions, opposition

to which is sure to take an active and threatening form. If a particular tenant cannot, from any cause peculiar to himself, pay rent that is past due, is that a reason why a landlord should be deprived of the right of renting the land to some one who will pay rent, in future? Mr. Gladstone objects to the State paying the difference between present rents and the reduced rate which the law may fix. The objection is good to the extent that present rents are exorbitant; but if the State takes from the owner of property the right to get what he could realize from it, and compels him to accept less, there is surely a case for compensation.

Is the carriage of sewage by water detrimental to public health? This question was answered in the affirmative by Dr. Tidy at a recent meeting of the London society of chemical industry. He favored the dry-earth closet, but he would find it hard to work in a great city like London. On the whole this is probably the best mode of disposing of sewage; and in all our towns, where sewage cannot be water-carried, it ought to be made compulsory. Perhaps we ought not to stop even here, but extend the system farther.

From New York to Charleston and far inland an earthquake disturbance, almost unprecedented in the extent of country disturbed, took place on Tuesday night. At Charleston, the force of the shock was strongest, causing a loss of twenty lives and destruction of property, estimated at \$5,000,000. No serious damage at other points has been reported.

Prince Alexander, of Bulgaria, is on his way to resume his throne at Sofia, which he will probably reach to-day. The *coup d'etat*, which was intended to get rid of him, is apparently due to a profuse use of Russian gold. And though the purpose of Russia, the control of Bulgaria, has not been realized, it would be unsafe to conclude that it has been abandoned. Should any of Russia's dupes be hanged, as a result of their treason, would Russia go to war to avenge them?

#### THE ISLAND OF ANTICOSTI.

For many years this island, which was granted as a seignory by the crown of France, for services rendered by one of its subjects, has been an object of speculation in more senses than one. In popular estimation, it has been regarded as a place the dangerous shores of which ought to be avoided by all wise mariners; while a forced residence on its coast suggests starvation, as having been the fate of some shipwrecked crews. Attempts to sell the island have been made, at several times, and it has occasionally changed hands in this way. Just now an effort is being made to sell it in England for a round sum, with a view to colonization; an enterprise not without peril, since enough is not known of the resources and capabilities of the island to justify such a venture on a large scale. What the proprietors would be justified in doing would be to give the option of pur-

chase to a company, which should undertake to raise a sufficient sum of money to secure a full exploration of the island as a means of dispelling the doubts which exist about its value for agricultural or mining purposes, or for the timber that it may contain. Any advantages which it may have in connection with the fishery of these regions can be judged of without further information.

The attempt to sell the island, in the absence of the information necessary to form a reliable opinion of its value, has been strongly condemned, in some quarters, and not altogether unjustly, though the mode of denunciation indulged in cannot always be commended. The fact is recalled that, about six years ago, a steamer had to be sent down to bring off the island, their crops having failed, some sixty families who had taken up their abode there. This was an ill omen, but as the catastrophe might be due to exceptional causes, it is not necessarily decisive. While a large quantity of virgin soil of undoubted fertility remains to be taken up, in more advantageous situations, it is not worth while to run the risk of colonizing an island of which so little that is favorable is known. In any case, it would not be wise to take the decisive step of planting a colony of considerable dimensions, before the quality of the soil and the nature of the climate were placed beyond all doubt. The time for colonizing Anticosti Island, if it be capable of being colonized, may come; the mistake is in assuming that it has come already.

The attempts to "boom" the island have probably not been all quite disinterested. The number of wrecks on its coast has been accounted for by the statement that captains who determined to wreck their vessels, sought out this island, where its ill-fame would tend to ward off suspicion, and where the operation could be performed in safety, away from the prying eyes of hostile witnesses. It has also been said that the Manicouagon shoals, Cape Rosier, Cape Chat, and Mantane and Green Islands, and other places on the main shores of the river and Gulf of St. Lawrence, are more dangerous and answerable for more wrecks than Anticosti. However this may be, what lies within the island concerns us, at present, more than the dangers that encompass its coast line. Anticosti is situated between 49° and 50° n. lat. and 61° and 65° west longitude, being more than four hundred miles below Quebec. It comprises nearly two millions of acres, being considerably larger than Prince Edward Island, with which it would not in any other respect bear a comparison. It is about 130 miles long and, at South West Point, where it is broadest, 35 miles wide. It has two tolerably good harbors. The elevation of the surface varies considerably at different points: on the south side, it is from twenty to sixty feet above the beach; at Observation River it is from two to three hundred feet high.

Mr. Alfred Roche, who wrote a paper on the Island more than thirty years ago, seems to have felt a real enthusiasm for his subject. He claims that the Island

contains "very fine natural meadows, producing rich grasses, five and six feet high." and that "in some parts there are alternate ranges of wood and open plain." But is not this length of grass somewhat suspicious? Are natural grasses of that length likely to be "as rich as any on this continent?" It may be that cattle "can be left out to graze there longer than they can be at Quebec," but the unaccountable thing is that all this natural treasure has been allowed to go to waste for three centuries and more. On the south side extensive peat bogs are found; salt ponds exist, which Mr. Roche thought could be turned to account. The fact that the soil rests on a substratum of limestone ought to be in its favor. Captain Bayfield found some of the cliffs composed of sand, clay and limestone; from which fact it has been plausibly argued that the interior cannot be destitute of good soil. But it will not do to rely upon hypothesis, in a case where human life and a large sum of money are asked to be put in the venture; it is this want of certainty that demands a complete exploration of the island, so that people may not be asked to buy "a pig in a poke," and colonists may not venture at unknown cost. It is true that Mr. Corbet, who resided at North Bay for ten years, speaks of the surface generally of "black light soil, clay and sand." But had he the means of speaking of the island generally? A residence at one point would not give him that qualification, and it constituted his whole experience. Mr. Corbet must therefore be understood to speak of the very limited space that came under his own observation. And it ought to be remarked, without however placing too much stress upon the observation, that Lieut. Badgley, R. N., had previously described this very spot as the most barren and uninteresting in the whole island, only a very small part of which he had most certainly seen. It seems probable that parts of the island are capable of growing oats and potatoes, though it is not certain that the oats would always ripen. Mr. Morrison stated, many years ago, that he had successfully grown wheat, barley and oats on the south side of the island; but the fact remains to be satisfactorily accounted for that his experience has so very seldom been repeated. It is claimed that the climate is mild, in winter, compared with that of Quebec; and this could be easily understood from the insular position of Anticosti, in the absence of large bodies of surrounding ice. But how does the ice which comes down Davis Strait affect the summer climate?

A fishery with its head quarters on the island would probably do well; there seems to be no reason why it should not. Large numbers of fishing vessels regularly go there from other places, and a sedentary fishery would have some advantage over these. The mineral resources of the island, whatever they may be, are little known and belong to the category of lotteries, in which all such uncertain things must find a place. Complete exploration of the island, we repeat, is what is wanted, not a rash and premature essay in colonization carried on at great risk of life and money.

### THE MERCHANT-SHIPPIING COMMISSION.

The royal commission on merchant-shipping, appointed by the British Government, has completed the taking of evidence, and may shortly be expected to report. It had primarily to consider the causes of the preventable loss of life, at sea, and this enquiry naturally had many ramifications. Do vessel owners often wreck their ships for the purpose of obtaining an amount of insurance which is beyond the value? On this question there was not much difference of opinion; few if any of the witnesses being of opinion that it was frequently done, while there was substantial agreement that it does occasionally happen. Still divergences of opinion were sharply marked, and the witnesses on the different sides appear as the representatives of opposing interests. The rule under which a vessel owner used to be his own insurer, to a certain limited extent, has been abandoned, and it may happen now that an owner may make a profit out of the loss of his vessel. But the operation is a very difficult one. How is he to effect the destruction of his ship? Is he to intrust the secret of his desire to the master and the crew or some of them? The peril of such an enterprise must prevent its being frequently entered upon.

Constructive total loss, which takes place when the vessel is repaired, and her full value is paid, must sometimes lead to abuses. The true loss is that which has been actually suffered, though it is pretended there would be some difficulty in ascertaining it. There is obviously room for reform here. Mr. Janson's proposal that the first three per cent. of every partial loss should be borne by the owner, met very little favor at the hands of the witnesses, and indeed it is difficult to see its reasonableness. In all cases of trifling damage, if this rule were acted on, the insurance would be of little or no use; its very purpose would be defeated.

The deterioration of the British seaman, as indeed of every mortal thing, is a favorite theme with many. Sir Thomas Brassey's experience, and he is the most competent of judges, is that no deterioration has taken place. We may conclude therefore that the deterioration has not been great, though in the absence of apprenticeship there must have been some. The number of foreign sailors, in the mercantile service of England, was stated by one witness not to exceed ten or twelve per cent. Ship owners or masters prefer foreigners because they can get them at reduced wages, though the reason generally given for their employment is that they are more docile than English sailors; it is generally admitted, however, that they are less courageous when trouble occurs, though they are probably on the whole troublesome. Crimping is still rife; it is generally regarded as a curse, though one witness declared it to be, under the actual circumstances, necessary.

That the adoption of a compulsory load line would conduce to safety of life is not seriously questioned, in any quarter. Mr.

Roche put down the causes of loss at sea, in the following order: negligent navigation; bad and improper stowage; defective construction; overloading; defective or insufficient equipment; fire; explosions; etc. The end may be the enforcement of a compulsory load line. The Board of Trade came in for hard knocks, from all sides; but the notion of having it aided by a council of practical men would prove impracticable. There must be a responsible head of the department, and he could not be checked and hindered by an irresponsible council, without causing great delay and making his position untenable. It is not probable that any considerable alteration in the law will result from the investigation of the commission.

### LONG VACATION.

The judges and legal profession have for the last two months been enjoying what is known as the "long vacation." With the former the holiday has no doubt been genuine, and the more favored practitioners as well have, probably, largely availed themselves of the period of rest. To the casual observer it might seem that these gentlemen were entitled to have such matters arranged to suit their own convenience, and that the public had no voice in the matter. This, however, is a very superficial view of the subject. The public is interested in the administration of justice. If the public existed merely for the sake of judges and lawyers, then it might be reasonable that these privileged persons should arrange such matters to suit their own sweet will. But if, as is supposed to be the case, theoretically at least, both judges and lawyers are public servants, then it becomes quite another matter.

There can be no doubt that all classes are subject at any time to have their interests prejudicially affected by this partial closing of the courts. Upon no other portion of the community, however, does it bear so heavily as upon those engaged in commercial business. There is practically no cessation of trade during the summer months. In many departments there is not even a slack time. There is as much risk of complications and of the need for speedy legal redress during July and August as during any other part of the year. Indeed there have been instances where advantages have plainly been taken, by those desirous of practicing fraud, of the lack of facilities for preventing it during the summer months.

It is high time that the grievances of business men in this respect should be known and understood. There has been a sort of reluctance to find fault, as if the doing so would be an unjustifiable rebellion against the existing order of things. The more the subject is canvassed, the more it will be seen that the public interest is being sacrificed for the benefit of privileged classes. We hear it frequently urged that judges are over-worked. Possibly they are, although the better opinion among those who ought to know, seems to be that they have a much easier time than the practitioner. It is pretty well known that the determining factor, with more than one eminent counsel

on being offered a judgeship, was the comparative relief from arduous toil which the proffered position promised. Not only so, but more than one judge has been candid enough to admit, after considerable experience on the bench, that he has found the very relief after which he sought. But even if it be true that judges are over-worked, and cannot afford to dispense with a holiday, the proper remedy is the appointment of more judges, and not the denial of justice to the public. We can better afford to pay for more judges than we can to have the judicial business of the country neglected during one-sixth of the year. The minor officers of the court have no doubt to be considered. Some of these may perhaps be over-worked. But it is noteworthy that there is no vacancy in any department for which there is not an abundance of applicants; and it is idle to urge that any advantage to them compensates for the injury to commercial and other interests.

And how about the lawyers? Their time is in their own hands. Those who can afford to do so may, if so disposed, take their holidays for one, two or three months. There is still no lack of men ready and willing to do the work. If the leaders of the bar, and solicitors in possession of lucrative practices, can afford to take a long holiday, there is no reason why they should not take it. There are always many junior men who are consigned to a reluctant half-holiday sort of existence for most of the year, who will be very ready to take up the work that may offer during the absence, for relaxation, of their seniors.

It would be a mistake to treat this as a light matter. Constantly during the summer months business men have been put to serious disadvantage through the closing of the courts. If there has been but little complaint it is because vacation has been regarded as a necessary evil. An evil it assuredly is; but that it is at all a necessary one, we entirely deny. We commend this subject to the government of the Province. A large number of the members of that cabinet are, it is true, lawyers themselves, and the premier himself occupied, for a long time, a seat on the bench. Nevertheless, they have not shewn themselves, in the past, to be specially blinded by class interests, and they should be able, in respect of such a matter as this, to rise to a true conception of the public need.

### WHAT IS WORK?

The statement of a few slight circumstances of recent occurrence may serve to illustrate a phase of business life amongst us, and may assist in clearing up some wrong notions about work.

It is not many days since a dapper young man of our acquaintance came in to tell a tale of hardship: he could not get work—he had tried everywhere, *e.g.*, railway offices, the telegraph people, newspaper offices, law chambers, merchants' counting houses. Upon being asked what kind of work he sought, he replied. "Oh, book-keeping; correspondence or copying." And in all these places you visited was there no offer of work of *any kind*? we ventured to ask, and the reply was: "One man very

civily said I might start out to see if I could sell, on commission, some of his little trinkets about the town. I thanked him, but you know, sir, I can't go touting all about the place selling things, it's disgusting."

It hardly needs be said that this was a man just from the Old Country. He had been brought up to run in a groove, and when in that groove, being intelligent, steady and civil, could doubtless run well. But he had not realized that in a new country a man must often turn his hand to many sorts of work if he would get on. And he was unfeignedly surprised to be told that he ought to have accepted the civil man's offer of employment, and tried his hand at touting; partly for the reason that his willingness and adaptability might have induced the man to give him a chance at something else. As to selling things by sample being 'disgusting' that is a matter of taste; but some good and very successful men have done this very thing for years—tho' not loving it—and have made it a "stepping-stone to higher things."

But to the second of our illustrations. A lad of eighteen had the good fortune to obtain, last year, a position in a wholesale house. He was profusely thankful, would work for nothing at first "just to get a foothold," as he said, and was generally in a condition of youthful delight over his new life and his prospects for the future. A change has come over the spirit of his dream, whether from restlessness of youth or the prevailing discontent of the time. He writes: "I don't seem to get on here. They pay us wretchedly. I have been here now six months at the same thing. Don't you think I ought to get a promotion?"

This young man's hours are from nine till five, and out of these he has an hour for dinner. His duties are not exhaustive in any sense. Yet he thinks he is hard-worked, and would be astonished to be told that some of the leading merchants of to-day went through years of apprenticeship with longer hours and harder work than his, for scantier pay. It was the long drilling and discipline of those years which helped to make them the successful business men they are.

"It is not my business to carry goods," said a hand employed in the manufacturing department of a large concern, when the proprietor desired him to carry a parcel, and carry it he would not. "It is not our business to fix stove-pipes," was the response, in our hearing, of a plumber who had been sent for to put hot-water coils into a kitchen stove, and was asked to pull the smoke-pipe two inches out of the chimney and so prevent its smoking. Pull out the pipe he would not, but waited for another man to do so. "It is not my business to work without proper tools," says an engineer in a city office, who was asked to make shift for a day without some peculiar sort of wrench, and to use another tool instead. And he indignantly discharges himself on the spot, and takes the chance of being idle for the winter.

False pride and a mistaken notion of what constitutes one's rights, occasion much misery. An imperfect recognition of the dignity and necessity of work places many

a man, otherwise sensible, in a false and unfortunate condition.

#### COLLECTING ACCOUNTS.

Not the least important department in any business is that pertaining to the rendering and collection of current accounts. But it is one that receives very indifferent attention from many traders. "He was a poor collector," is said of more than one unfortunate bankrupt. By this is meant that he lacked system, or regularity, in rendering bills, and even when rendered they were not sharply looked after. The observant store-keeper will soon discover the most favorable periods at which to render accounts. The nature and locality of his trade must, to a large extent, be his guide. But whether weekly, or monthly, or quarterly, he should maintain regularity. Carelessness in this respect frequently begets carelessness on the part of customers, and sometimes extravagance. That little piece of self-denial that the family might otherwise have practiced, in order to meet the grocery or dry-goods bill, is relaxed because Slow & Co. are seldom known to be prompt with their account, or are easily put off with, "Call to-morrow." Those customers who make a point of asking for and settling their accounts at regular intervals are, unfortunately, comparatively rare, and he is the wise trader who looks with alacrity after the majority that are inclined to lag. There are not a few stores in this city the books of which would disclose a lamentable laxity in this matter. The names of mechanics, clerks and professional men compose the headings of many discouragingly long ledger accounts, which have been permitted to accumulate by just such want of vigilance as we have noted. If credit must be given see that the promises to pay are not forgotten. Keep a diary. Jot down Jones's promise to settle next Saturday night and don't fail to refresh his memory, should it be necessary, when that time comes. If you do not the debtor will, in most cases, flatter himself that you are an easy going individual, and that next Saturday will do as well. No! impress those who buy your goods that this is not your plan of doing business. If you cannot get the full amount promised, ask for half; take a dollar if need be, no matter how small the sum it will be so much to the good. How much better is it to inaugurate a plan of this nature than to let matters go on in an easy, slipshod fashion which, when your three month's note is about due, causes you untold worry and disappointment. Then there is running around, fussing and fuming. Accounts which might have been kept within a safe limit are now large and hard to collect, and you are at your wits' end for the wherewithal to meet your engagements.

To compass the best results from such a policy a certain degree of diplomacy is necessary. You will require to study the various characteristics of your customers. Jones may be a high-strung fellow. Brown somewhat cynical. Smith off-hand and good at making excuses. With all these and many more types of human nature you will come in contact, and thus ingenuity in your persuasive powers requires to be exer-

cised. Be firm when necessary, considerate where deserving and polite and good-tempered under all circumstances. Many a customer has been driven away through an injudicious and hasty word, or ill-mannered address on the part of a collector. There is another matter that will repay attention. Doubtless all storekeepers have on their books a more or less numerous assortment of old and doubtful accounts, relics of days when they were very anxious to make sales and before experience had taught them the importance of systematic collecting. Set the clerk to work to make a list of these. Perhaps you will find that Mr. D., who left town some months ago without settling a small balance, has returned. Mr. C., who never could get work, is now in a good situation. Mrs. Hardup, sold out by the bailiff last summer, seems to be in prosperous circumstances to-day, and many others with different histories. Go methodically about getting these squared up. As an American exchange puts it: Accept a small payment weekly and do not become discouraged if the promises made you are not strictly kept. Remember that these doubtful, long-standing accounts will be just so much clear cash to you and equivalent to selling a great many goods.

#### THE COLONIAL EXHIBITON.

It is increasingly plain that the display made by Canada, at the Colonial Exhibition, of her products and manufactures, has created a strong and lasting impression upon the minds of the average Briton. The idea held by the mass of Englishmen has been that this land was one of ice, snow, fur and timber. Of late years, it is true, they were roused to the fact that we could make cheese fit for them to eat, and still later that we could raise cattle for export. But now they discover that we can actually make farm machines of a character that the British farmer is eager to buy. And, seeing these reapers and mowers in actual motion under his nose, with many other developments, industrial and otherwise, he marvels at this development of genius in "a colony."

Of course there are hundreds, and by this time thousands, of intelligent Englishmen and Scotchmen who have visited the Dominion or informed themselves upon its capacities, and these have an adequate idea of the country. But it remains true that to the millions of the United Kingdom, this Canada is not yet more than a colony, best represented by bears, snowshoes and sawlogs; and that it should show skill comparable to that of the mother country in handicraftmanship puzzles them. "It has greatly surprised the English people," says a contemporary, "to find that such goods as bleached cotton and even sewing silk, were made in Canada." The present is the best opportunity Canada has ever had of instructing the British mind upon her status as a country. She can show, and by this Exhibition—a gigantic object lesson—she does show, that she is no callow and remote and inhospitable clime, but an enlightened, modern country with all the appliances of recent civilization and progress that Eng-

land has, and some, indeed, that she has not.

A result of the exhibition and of the agencies, such as the Manufacturers' Commercial Exchange, which has arisen out of it will certainly be a development of trade. We have seen this already in the case of an organ firm. Sales are being steadily made of stoves, ranges, field implements. And almost every English mail brings news of the opening up of new avenues for trade by some one or other of our exhibitors. A letter came last week from the agent in Austria of Clark's thread, stating that he had been very favorably impressed by the exhibit of knitting cottons made at the exhibition by a St. John maker, and asking quotation for the Austrian market. Strangest of all, the correspondent of the *Montreal Star* writes from the exhibition under date of July 31. that a large order for snowshoes has been sent to a Quebec merchant for shipment to Persia.

#### DRESS GOODS, MANTLES, ETC.

If, as is said by some, the variety in color and texture of textiles do not show much advancement since the last fall opening days, it is none the less needful that the purchaser should display a certain degree of artistic taste and judgment in his selections. This, certainly, is how it strikes one not "to the manner born." Perhaps it was on account of the bewildering assortment to be found on the shelves of wholesale houses last year that the country store-keeper felt timid in venturing into the realm of the aesthetic in dress goods. But salesmen to-day find less difficulty in inducing the trader to purchase fancy lines. Where, formerly, the demand was confined, for the most part, to very plain stuffs, the example of city buyers is being followed in the ordering of the more elaborate, though not less tasteful, varieties.

Some very heavy material will be used this year for dress goods, and the request for light ulsterings for this purpose is not at all infrequent. If the designs in the fashion plates are followed many dresses will be made of combinations of plain and striped cloths and checks and stripes (known as Knickerbocker checks), and, unlike last season, will be used in equal proportions. Knotted goods, too, will be in favor, and many will run largely on greys which are quite new. Another design in costume cloths is the Knoppe tweed for tailor made suits, and what is thought to be more than ordinarily nice is the embroidered panne dress in a variety of shades. *Armures* trimmed with Astrachan to match have also many admirers. Combinations in various bright Roman stripes will be largely in vogue, as also will Scotch plaids with a plainer material. Then there is the usual assortment of color in French *foules* and *boucle* (plain and striped) with tobacco and electric shades leading in *Merveilleux*.

Some houses show specialties in mourning materials, the designs being uniformly neat and in good taste, one in particular is known as *breite*, or camel's hair.

For use in mantle making and pannels of dresses, plush striped goods, with Ottoman ground, must surely take the fancy of the modern *modiste*, who will know to what we refer when *faillie francaise*, *tricotine* and *armure* are mentioned. They are shown in plain and cable-out stripes from 1½ to 3 inches wide.

Very rich looking stuffs, for the same purpose, are the *broches* in Japanese and fruit patterns. The ingenuity of the manufacturer is by no means confined to cloths, for a really capital imitation in plush, of the delicate fur of the South American Chinchilla, has been produced, which, with plush counterfeits of otter and castor will be in the van for mantle and costume ornamentation. The popular taste has not forsaken plain plushes, nor will velvetens, plain and in stripes, lack attention.

A credit to Canadian manufacture are the cozy tobogganing suitings which we saw in our rounds. These are made in many taking combinations of colored stripes: blue and white, black and dark red, pink and white, etc., all forming a pleasant variation to the costumes of entire white which were popular last winter.

Brilliant coloring is displayed in prints. Combination stripes, checks, and small brocade and block patterns will be fashionable. The quieter grey, too, is expected to take well.

So large in size and so pretty are many of the buttons to be used this season, that it is not difficult to see how a visitor in a certain wholesale house mistook them for brooches, and, indeed, very neat brooches they would make. Quite new and novel are those, about the size of a penny, on which are depicted, in raised work, Canadian winter scenes. Then there are the Neptune, the Baloon, and the Mikado, to mention only a few, all of which will put the finishing touch to some handsome garment.

In no department is there more interest taken than in that of mantles, and in hardly any other are style and price more varied. There are mantles for the promenade, and for the opera, mantles for the mechanic's wife and for the town lady. Three distinct types will be worn this season: the short walking coat, the dolmanette and the Newmarket. The choice of material is varied, but probably Knoppe Curls and stripes, Jersey Curls, Pin head, and *Raye* will lead the fashion. Two very handsome specimens were shown us in the warehouse of Messrs. Tait, Burch & Co. The first of these, a dolmanette, was what might be termed a symphony in tobacco-colored plush, richly trimmed, embroidered with *frieze* silk and iridescent beads, and pointed with tails of sable. The second, also a dolmanette, was made of black plush set off with box pleatings, and *revers* front of *faillie francaise*. Dashing hussar ornaments and grape pendants completed the picture. Fur and feather trimmings of good quality will be much used on all high-priced mantles.

The tight-fitting Jersey still retains its popularity. They are found in a variety of colors, but the sombre black will have the preference.

#### MILLINERY.

It was Joseph Jefferson, the actor, who was moved, some years ago, to enter a mild protest against broad-brimmed hats. He imagines himself sitting behind one at a theatre, and boldly says: "A Gainsborough hat may make an effective background for a pretty face, but a very poor fore-ground to a comedy." Not Jefferson's denunciation but fashion's caprice banished the Gainsborough. Nevertheless, looking at the great variety of English styles to be seen at the fall openings in this city we find that crowns are pretty much the same as last season—high and almost conical-shaped—but brims are returning to the Gainsborough form. One of the most jaunty patterns, moderate in price, fresh from a London success, is

the "Mephistopheles," so-called after the hat worn by the fair Terry as *Marguerite* in *Faust*. Surely the gay mercurial nature of the French is seen mirrored in their head-gear. Some of the effects in both hats and bonnets are exceedingly handsome. Two of the latest Parisian hat novelties are a *picot* Jersey, having a *picot* plush brim; the other a delicately moss-embroidered shape on a felt body. These applications are also shown in bonnets every variety of color being used with, perhaps, a leaning to brown, electric and steel grey. A very dainty sample of French handiwork is that of a bonnet made of a No. 3 *picot* edge velvet and satin ribbon embellished with *jet oreilles*, *bouton d'or* and *picot* edge ribbon bows. In other styles the use of ribbons, trimmed high in front, fancy *aigrettes*, beads and Folsom pins is profuse. Then comes the more modest turban, and for the million there are the ordinary plain felts. What an American would call "quite 'cute'" is the Normandy bonnet for children. It is made of white *bossele* plush, *picot* ribbons and *Valenciennes* lace. To meet the popular purse there is a similar design in less expensive material.

Although the flower department presents its usual brilliant mass of color it is somewhat difficult to pick out much that is new in style. Attention might be drawn to the sprigs of osprey, or cashmere *piquet* effects intermingled with each hat or bonnet bouquet.

Ostrich mounts are the correct thing in feathers as also are ostrich tips. Light shades, such as browns and *beige*, seem to predominate; heliotrope will be a favorite, likewise hemoine. Birds and wings of many kinds, together with vari-colored *pom-poms* are the leading fancy descriptions.

Almost everything in ribbons has a *picot* edge, either in double-faced satin, satin and ottoman or *faillie francaise*. In fancy webs the *boucle* pattern has largely been adopted. And in all there is a wealth of tints from which to select. No one, however, can go astray in taking the lighter hues.

Millinery materials, like ribbons, partake of a *boucle* nature. Plush checks, stripes and combinations of beads are cleverly worked in all the new shades. Deftly woven and very striking is a wool *boucle*, better known as the "Arctic."

Such are only a few of the many seductively beautiful things to be seen in the crowded show rooms of houses like S. F. McKinnon & Co. and D. McCall & Co.

#### TIMBER NOTES.

Amongst other things British Columbia is celebrated for its Douglas Pines, many of which are too large to be disposed of by an ordinary saw mill. Recently four logs were sawn near Vancouver. Their dimensions were as follows:—

1 log 62 ft. long, 40 in. diam., cong'tg 5,299 ft.
1 log 53 ft. long, 44 " " " 5,600 ft.
1 log 36 ft. long, 54 " " " 5,625 ft.
1 log 24 ft. long, 56 " " " 4,059 ft.

Says the *Ottawa Citizen* of the 21st: Two fine rafts of square white pine passed down the slides yesterday for Messrs. McLachlan Bros., Petewawa. For Thistle & Carswell and David Moore, some fine timber has also passed down within the last few days. A raft of excellent timber has also passed down to Quebec by rail for McArthur Bros. and Francois & McLeary. Mr. J. R. Booth has laid up three large rafts to winter over at Malloch's boom, Arnprior, having decided not to put them on the Quebec market this year. There is said to be more timber being sent to Quebec this year than there has been for several seasons.



The Quebec *Chronicle* finds the timber market to be even duller than it usually is at this season of the year. One raft of Ottawa timber, about 47 feet average, changed hands at 16 cents. In deals there is little doing, and the sales in the principal markets of Great Britain are being effected at prices entirely too low to pay shippers. Pine are not as much enquired for as they were, and spruce are dull of sale.

The following is a comparative statement of timber, staves, &c., measured and culled to 26th August at Quebec :

	1884.	1885.	1886.
Waney White Pine .....	1,520,580	1,509,972	2,311,112
White Pine..	2,192,314	1,405,293	1,984,503
Red Pine ...	250,079	57,216	203,917
Oak .....	546,792	1,232,155	710,529
Elm .....	687,893	913,277	377,819
Ash .....	375,316	250,338	125,375
Basswood....	4,415	47	218
Butternut....	1,121	3,083	192
Tamarac ....	13,633	2,163	3,459
Birch & Maple	185,156	380,268	160,641
Std. Staves ..	38.1.2.25	45.8.2.10	43.5.2.6
W. I. Staves ..	78.0.0.2	81.8.0.20	67.9.2.6
Brl. Staves ..	0.6.2.13	195.9.3.25	.....

We learn from the St. John *Globe* that the late rise in the St. John has floated into the Fredericton booms about 20,000,000 superficial feet of logs that were scattered along shore from Woodstock to the Fredericton limit. The rise, by an increase in the rapidity of the current, was a great help to the Boom Co. in its operations, so much so that the Douglas boom will finish rafting this week, having rafted at that boom this season in the neighborhood of 12,000 joints. The company will finish rafting at the Glasier and Mitchell booms, two weeks hence. This will close the Boom Co's. operations this season, provided the drives hung up last spring are not brought in by a rise in the water. If they are, there will be 25,000,000 additional, principally from the main, Tobique and Aroostock rivers.

Three million feet of lumber will be required for the new Canadian Pacific elevator at Montreal.

In the Ottawa district large numbers of shanty men are already being engaged to go to the bush to engage in lumber operations for next season.

It is announced that an important sale of timber limits will take place on the 22nd of this month in Ottawa. In view of the present manufacturing craze a large attendance of the "lumber kings" of Canada may be expected on that date. So thinks the *Citizen*.

The largest raft of timber that has been started this season is now on the way to Quebec. It is owned by Messrs. McLachlin Bros., of Annprior, and contains 266 cribs. It is manned by a crew of 115 men.

Following is a comparative statement of the toughness of various woods: Ash, 100; beech, 85; cedar of Lebanon, 84; larch, 83; sycamore, and common walnut, each, 68; Occidental plane, 66; oak, hornbeam and Spanish mahogany, each, 62; teak and acacia, each, 58; elm and young chestnut, 52.

The Rathbun Co., of Deseronto, has closed a contract with the Grand Trunk Railway Co., for 300,000 railway ties to be delivered during the coming fall and winter.

Russel, Sheen & Co., lumber dealers, of Boston, have failed with liabilities estimated at \$400,000.

McLennan's mill at Kilworthy has cut 15,000,000 feet since the season began.

At a meeting of the Northwestern Lumbermen's Association held in St. Paul late last month, it was decided to advance prices \$4

per thousand on all grades of lumber below first fencing. This was done on account of the increased cost in production, due to advance in the price of stumpage, increased taxes, extra expense in handling, owing to the extreme low water, and a shortage of upwards of 1,000,000,000 feet, as against 1885, on the Mississippi and its tributaries.

A recent letter from a correspondent at the Indian and Colonial Exhibition, says that there have been further enquiries for white oak staves, this time from Spain. The last enquiry was followed by a purchase on account of a New Orleans wine cask manufacturer. Mr. H. F. Coombs, of the Canadian section, has offered to supply all needed information on the subject.

Two extensive timber limits were sold by private sale in Ottawa on the 27th. One on the Coulouge of 60,000 acres, and the other on the Temiscamingue of 54,000 acres. The *Citizen* understands that the figures realized were good.

In the London market buyers maintain an attitude of reserve, and express their determination to wait upon events. Great fear seems to be entertained, groundlessly the *Timber Trades Journal* hopes, that the market will later in the season, be swamped with consignment cargoes. It is the opinion of many of the larger English operators that the stocks held at the shipping ports are heavier than usual, and that sellers will sooner or later elect to forward them to the London market rather than hold them over till next year.

At Liverpool prices of nearly every description of wood goods seem to be growing easier every day, and, low as the range of prices is to-day there is perhaps nothing to warrant the assumption that the bottom has yet been touched. No public sales of whitewood are announced up to the time of writing, nor does the *Journal* hear of any being contemplated, which is not to be wondered at seeing the unsatisfactory results of those lately held and the unpromising aspect of the future.

It is not expected that the big raft at Joggins will be ready to launch before the middle of September. The work is progressing slowly.

A giant oak weighing about 55 tons has been recovered from the bed of the Rhine, where it is supposed to have lain at least 3,000 years, and is on exhibition on a kind of Noah's Ark moored off the Cours-la-Rhine, Paris.

#### BOOT AND SHOE NOTES.

It is the belief of the *Shoe and Leather Review* that the wide-awake dealer cannot have too many hints upon show-window display, and advises that the interest of clerks should be enlisted in the work of decoration. It is recognized as difficult for a person to acquire a taste for decoration; one must have a natural bent in the direction. Novelties in this work are what attract people's attention, and the dealer who puts his wits to work will find his attractive window display yielding him a substantial return in a year's time.

Where, in the name of goodness, exclaims the *Scottish Leather Trader*, is all the rubbish coming from that finds its way into the hands of London dealers in boots and shoes of the cheap order? The stuff of which they are made is barely worth picking off a dunghill, and they seem as if they were blown together.

The average lady, says an American exchange, should never wear a low-cut shoe upon the street, as she cannot do it and pre-

sent a neat and trim appearance. There is an air of slackness about them and should never be worn by a lady of taste on the street. They look far more correct in the country when worn as a recreation shoe, but never should they have a place in company at evening time, or be used every day in the city. After all, nothing is so neat and pretty as a high-cut boot.

A year ago the subject of early ordering received much attention from American boot and shoe dealers and we are told by the *Boston Review* that no little profit resulted from a discussion of the matter. Extreme views, says that journal, found expression then, for there were men who talked about two or three weeks being time enough for the manufacturer to get the order ready and deliver the goods. There were others who advocated the other extreme—the six-months-ahead plan. Sensible dealers saw that the proper course lay between these extremes, and that the point in time at which the dealer should order his stock depends largely on his location, the quality of goods he is ordering, and the demands of his trade. It is probable that most dealers learned, from that discussion, supported by their own experience, that it is better to order short of the probable quantity needed, and depend largely on sizing-up orders than to order large stocks early and before the needs of the trade are known.

The *Boot and Shoe Recorder* says: There is a good deal of pressure on the manufacturers for the delivery of goods ordered, and the work is being pushed as rapidly as possible. The advance in leather and also in wages have to be borne by the manufacturers, as they cannot ask an advance on the orders in hand. Much of the work will therefore be turned out without profit, if, indeed, there is not some loss. The prospect that higher prices will rule for the next sale encourages the shrewd buyers to send more duplicates and take the chances of late delivery.

#### INSURANCE NOTES.

Mr. J. T. Vincent has been appointed resident secretary at Toronto, of the Glasgow and London Insurance Co.

A cable despatch announces the death, in London, of J. Moncrief Wilson, general manager of the Queen's Insurance Company of England. Mr. Wilson had occupied this position for upwards of twenty years. He was a member of the Scotch Institute of Actuaries, and at the time of his death was about sixty-eight years of age.

A convention of the Canadian agents of the New York Life Insurance Company was held in Montreal last week under the presidency of Mr. David Burke, the manager for the Dominion. Amongst the visitors were Dr. H. Tuck, the vice-president, Mr. Thornton, assistant superintendent, and Mr. J. W. Guiteau, statistician. These gentlemen, together with the agents and a number of prominent citizens, were entertained at dinner in the Windsor Hotel by Mr. Burke.

The policy-holders of the Briton Medical Life will doubtless be pleased to learn that the company is to be carried on upon the basis of a reduction in the amount of the policies and a continuance of the payment of the present premiums. This course is regarded by the *London Insurance Review* as the best that could have been adopted under the circumstances, for, in its opinion, anything less would have been an unmitigated misfortune, from every point of view. The same journal says that

whatever losses may be sustained by the policy-holders by this plan they are as nothing compared to what would have been lost, had the process of liquidation been decided upon.

—From all that can be learned, after careful enquiry by the *Winnipeg Sun*, wheat is likely to start at a pretty low figure in Manitoba this season. In the past the prevailing prices have been governed by Chicago and Duluth. Quite a large amount of old wheat still remains in the province, which will keep the mills busy, so that manufacturers will likely hold off for some time. The yield of excellent wheat, according to the *Sun*, is quite large, in fact there will be about as much No. 1 hard this fall as there were all kinds last fall. Dealers say that farmers are all satisfied with the quality and look forward to a fair price. It was stated to the reporter that there were fully 50,000 sacks of flour in the province for sale yet. The majority of the flouring mills are still running full time, although Ogilvie's mill is only working two-thirds time at present. Last year farmers held their wheat at high prices, and this, it is said, is the reason that there still remains in the province a considerable quantity of old wheat. If farmers sold early at the market figure it would, in the opinion of the dealers, pay them better than selling later at an advance as the wheat shrinks considerably in weight, within a short time of being threshed. The opening of the market will be watched with interest, as all dealers, and especially manufacturers, are chary about starting the price.

—On the Toronto Stock Exchange, Bank shares remain quiet and inactive, but strong, and nearly all show an improvement for the week. Banks of Montreal, Dominion and Imperial each rising—1%. British America Insurance was quite active at from 114 to 115, closing at 114, and Western rose 1½, to 149½ on light offerings. Dominion Telegraph was better at 92, while Canada North-West Land continues to decline, selling as low as 64/-. Among the Loan Societies the only stock which was dealt in to any extent was London and Canadian which sold at 162½ to 162 cum dividend and 157½ ex dividend of 5%. Money on call is firmer at about 5%.

—The British Canadian Loan and Investment Company is shown by the report for the past year, to have made satisfactory progress. It has, we are pleased to notice, written off the balance of its loan and debenture expenses, added \$5,000 to the reserve fund, and carried forward \$9,716 into next year's account. Prudent management in the affairs of the company is evident; it having succeeded, in the face of a lowering rate of interest, in increasing the percentage of its profits a fraction over that of last year, the rate being 10½ per cent. on the paid up capital.

—Our Montreal letter of September 1st, says: There are signs of an approaching improvement in trade; there is already a more general enquiry in the grocery trade and a freer movement in several other lines. An increase of activity is looked-for speedily, and the outlook is regarded as promising for a satisfactory fall trade. Remittances in some lines are not more than fair, but this is accounted for by the fact that harvesting operations are still in progress. The stock market has ruled very dull and inactive the last few days; transactions have been singularly few, but lately advanced values are fairly maintained considering the dulness.

—The Woodside, N. S., sugar refinery is in financial difficulty. Three years ago the company was established by capital, chiefly English, to the extent of \$650,000, and not long since bonds to the amount of \$20,000 were issued. Whether the difficulties will prove more than temporary, or will lead to liquidation, are points on which, with our present information, it would be unsafe to speak.

—Two by-laws granting respectively \$25,000 and \$40,000 in aid of the West Ontario Pacific Railway, have been voted by the citizens of London, almost unanimously.

—A dividend at the annual rate of ten per cent. has been declared by the London and Canadian Loan and Agency Company.

Meetings.

THE BRITISH CANADIAN LOAN AND INVESTMENT CO. (LIMITED.)

The annual general meeting of the shareholders of this company was held at the company's office, 30 Adelaide st. east, Toronto, on Wednesday, 1st inst., at 12 o'clock, noon, when the following report and financial statement were submitted:

REPORT.

The directors beg to submit the ninth annual report of the affairs of the company.

During the past year the sum of \$147,673.47 has been received in repayment of loans on mortgages, and \$172,406.01 paid out for new investments. The loans on mortgages were, on 30th June last, \$1,340,390.59.

The amount of sterling debentures sold and renewed during the past twelve months was £41,752, being an increase of about £16,400 upon the amount outstanding last year. On currency debentures there have been received \$19,734, and paid \$32,300, showing a decrease of \$12,566. Balance current, \$95,284.

Since last report there have been received applications for loans amounting to \$323,510 on real estate valued at \$752,460; whereof were declined \$145,210 on real estate valued at \$309,680; and accepted \$178,300 on real estate valued at \$442,780.

Notwithstanding the increase shown above, in the company's investments, the directors have still to report the continuance of cheap money, and a great difficulty in obtaining satisfactory securities on which to lend, at rates which will leave a margin of profit. How long this may continue, it is impossible to say; but the directors have done what they could to counteract the consequences, by reducing the rate of interest on debentures.

The increase of £16,400 in the amount of sterling debentures is largely caused by investors in the Canada Mortgage Agency (whose business was assumed by this company, 1st July, 1884), having exchanged their mortgage certificates for debentures, carrying interest coupons, and the directors hope that others of the investors will see the desirability of following the same course. The amount of certificates has been reduced during the year by \$65,100.29.

The outlook in Manitoba is still improving, although the low price of wheat, and the damage to last year's crop by early frost, have prevented such rapid recuperation as was generally looked for. It is yet too early to arrive at conclusions upon the result of the present year's crop; but from all appearances there is good ground for believing that the quality of the wheat will be exceptionally good, and that over a large portion of the province the yield will be quite up to the average.

On the whole the directors believe they may congratulate the shareholders on a year of steady progress in the company's business, the results being as favorable as usual, notwithstanding the drawbacks caused by the low rate of interest and general depression in trade.

The net revenue earned for the year after payment of expenses has been \$27,399 73 (Equal to nearly 10½% on paid up capital.) To which has been added

the balance from last year..... 5,965 21  
And profit realized from sale of certain securities above estimated value in last report..... 1,034 49  
\$34,399 43

Which sum has been disposed of as follows:  
Dividend No. 16, 1st February, 1886..... \$ 8,012 00  
Dividend No. 17, 1st Aug., 1886 ..... 8,012 00  
Balance of loan and debenture expenses, written off..... 3,658 85  
Added to Reserve Fund.. 5,000 00  
\$24,682 85

Leaving a bal. at credit of Profit and Loss of ..... \$ 9,716 58  
The Balance Sheet and Profit and Loss Accounts, duly audited, are herewith submitted.

A. H. CAMPBELL, President.  
Toronto, 10th August, 1886.

BALANCE SHEET.

Liabilities.

Capital Stock, 13,500 shares of \$100 each, \$1,350,000, on 8,000 of which the sum of \$20 each has been paid..... \$ 160,000 00  
And on 5,500 shares the sum of £4 stg. each has been paid 107,066 66  
\$ 267,066 66  
Sterling debentures £195,692 ..... 952,367 66  
Investors mortgage certificates ..... 87,460 73  
Currency debentures 95,284 00  
1,135,112 39  
Provincial Loan and Savings' Company (amt. due by them to their depositors)..... 9,626 54  
Due agents in Britain ..... 877 60  
Interest on debentures, etc., accrued to date ..... 12,390 76  
Dividend No. 17 at 6% per annum, payable 1st August, 1886..... 8,012 00  
Provincial Loan and Savings' Company, Contingent Fund .. 1,230 20  
Sundry creditors (unpaid accounts) 829 91  
Reserve Fund..... 37,000 00  
Balance at credit of Profit and Loss ..... 9,716 58  
\$1,481,862 64

Assets.

Loans on mortgage on real estate... \$1,340,390 59  
Loans on stocks, debentures held, etc. 12,647 15  
Stock in Royal Bank of Scotland (investment on account Reserve Fund) ..... 15,058 98  
\$1,368,096 72  
Cash on hand ..... 562 30  
Cash in banks in Canada, special deposits ..... 40,000 00  
Cash in banks in Canada, current account ..... 13,026 74  
Cash in banks in Britain..... 1,999 98  
55,589 02  
Sundry debtors (disbursements repayable by borrowers, etc.) 998 37  
Interest on loans accrued to date 56,732 75  
Office furniture ..... 445 80  
\$1,481,862 64

PROFIT AND LOSS ACCOUNT.

Dr.

To interest paid and accrued to 30th June, 1886..... \$ 56,588 68  
Expenses of management (salaries, rent and taxes, printing and stationery, inspection charges, etc.) ..... 8,186 55  
Commissions on loans and commissions on and expenses in connection with debentures, etc., this year ..... 3,207 58  
Share of balance of do., previous years ..... 3,658 83  
Dividend No. 16 at 6% per annum paid 1st Feb., 1886 ..... 8,012 00

Dividend No. 17 at 6% per annum payable 1st Aug., 1886.....	8,012 00
Balance of loan and debenture expenses written off.....	3,658 85
Carried to Reserve Fund.....	5,000 00
Balance carried forward.....	9,716 58
	<b>\$106,041 07</b>
Cr.	
By balance from 30th June, 1885.....	\$6,465 21
Less vote of annual meeting.....	500 00
	<b>\$ 5,965 21</b>
Profit realized from sale of certain securities above estimated value in last report.....	1,034 49
Interest received and accrued to 30th June, 1886.....	99,041 37
	<b>\$106,041 07</b>
1886.	
June 30th. Balance to next year..	9,716 58

R. H. TOMLINSON, Manager.

AUDITORS' CERTIFICATE.

We have made a careful audit of the books and accounts of the British Canadian Loan and Investment Company (Limited) for the year ending 30th June, 1886, and have inspected the securities; and we hereby certify that the above Balance Sheet and Profit and Loss Account are correct.

DAVID HIGGINS, } Auditors.  
HENRY WM. EDDIS, }

Toronto, 31st July, 1886.

The usual routine business having been transacted, the following gentlemen were elected directors for the ensuing year:—A. H. Campbell, Major George Greig, Hon. D. A. Macdonald, William Ince, John Burns, Samuel Trees, Jno. L. Brodie, J. K. Kerr and Hy. F. J. Jackson.

At a meeting of the newly elected board held subsequently, A. H. Campbell, Esq., was re-elected President and Major George Greig Vice-President.

BRITISH TEXTILE MARKETS.

**LEEDS.**—Woollens—The attention of merchants was chiefly directed to fashionable materials in overcoatings and ladies' wraps for winter, and to the most stylish of the novelties which are being shown in great profusion for next spring, and in the designing and dyeing of which much enterprise and taste have been displayed. For clothes with wool in them manufacturers have less difficulty in obtaining their quotations than used to be the case; indeed prices for all salable materials are firm. Nearly all the machinery in the district is running full time.

**BRADFORD.**—Woollens—Yarns—Again has there been more disposition on the part of buyers for export account to give orders out at prices a little under sellers' quotations. Spinners, however, are well under contract, and, with the advance in wool, hold out for advanced rates. In single yarns some large orders have been placed both in hank and tube sorts, and sellers are to-day asking an advance. The twofold trade also continues busy, and at last week's rates an increasing business might be done. Low mohairs have been in good request, and quotations have been advanced. The home trade remains good. Pieces—The home trade merchants are operating with more freedom in both plain and fancy goods. The demand for coating cloths for America is yet slow, buyers refusing to pay the advanced rates asked.

**Huddersfield.**—Woollens—The shipping houses are well employed at present, and manufacturers are fairly busy for the next season, small patterns being the principal things ordered.

**DUNDEE.**—Linen—The linen trade is without any particular change, but there is more doing than was the case recently. Jute goods continue firmer, and manufacturers are fairly well employed.

**BELFAST.**—Linen—Some more inquiry afloat for specially good, but in general the demand is quiet, and home buyers have not been tempted to go beyond what they need for present use. Stocks in consumers' hands are exceedingly light, so that any stiffening of prices would lead to considerable business. The general shipping trade is tolerably fair in volume and tends to increase.

**NOTTINGHAM.**—Laces, etc.—The condition of the lace trade is still unsatisfactory, and the demand would have to be very largely increased before it would employ all existing machinery. Bobbin nets are still being sent to the Continent for embroidering, but not in such large quantities as was formerly the case. Orders continue to be received for Brabant, Maltese, torchon, point de Paris, and other cotton laces, but they are generally small. Curtain machinery is not fully employed, and the local trade is unfavorably influenced by the Scotch competition. Plain white cotton hosiery is neglected, but orders are placed steadily for unbleached, black and fancy goods. Cotton shirts and pants are in limited request. Merino goods meet with a better sale.—*Commercial Bulletin.*

—During the six months ending with June last San Francisco sent to Victoria, B. C., upwards of \$500,000 worth of goods. This would represent a trade of \$1,000,000 per annum. The following are some of the larger items which went to make up this half million of exports. Baking powder, \$3,412; Barley, \$4,879; flour, \$9,246; dry goods, \$6,437; fancy goods, \$2,630; drugs, \$8,887; groceries, \$38,435; hardware, \$25,811; hats, \$7,000; leather, \$4,195; wagon material, \$9,229; sewing machines, \$46,469; rubber goods, \$47,881; butter, \$19,309; lard, bacon, beef, cheese, ham, etc., \$15,590; tobacco, \$20,332; metals, \$18,184.

Commercial.

MONTREAL MARKETS.

MONTREAL, September 1st, 1886.

**ASHES.**—Business is of a very light nature, and receipts at the moment are almost nil. The only shipment last week was a lot of 12 bris. to the U. S. The quotation for No. 1 pots is \$3.25 to \$3.30; seconds \$3 to 3.10; pearls nominal \$5.25, with no recent sales to report.

**DRUGS AND CHEMICALS.**—Business which has been ruling quiet of late is beginning to look

**STORAGE,**  
IN BOND OR FREE.

ADVANCES MADE.

**MITCHELL, MILLER & CO.**

Warehousemen,

45 & 91 Front Street East, TORONTO.

THE BEST ROOFING IN THE WORLD.  
WALTERS' PATENT METALLIC SHINGLES.



They lessen your insurance.  
They are attractive in appearance.  
They are one third the weight of wood.  
They are one-ninth the weight of slate.  
They can be put on by ordinary workmen, at one-third the cost of wood or slate for labor and nails.  
They will last a life time.

Send for circulars and references. Sole manufacturers in Canada, McDONALD, KEMP & CO., Toronto.

up, and travellers are beginning to start out on their regular trips. Prices show little change; opium is slightly easier, also sal soda and sulphur.

**DRY GOODS.**—There are some travellers out who are sending in fair orders, and these with the letter orders being received create a fair amount of activity for the season. There have also been some good buyers from the North-West in town who have bought fair parcels. In this latter connection it is hoped that the Canadian Pacific and Grand Trunk Railways will see that it is to their interest to extend special rates to buyers during September, and it is not too early for wholesalers to begin to agitate in this direction. Last year there were no special excursions arranged for, and there is no doubt that a large number of buyers from distant points, would be induced to visit this city this fall provided satisfactory arrangements be made with railways. There is nothing specially new in prices; cottons are steady at last revision of prices, and all advices from Europe continue to emphasize the advance in woollens. As an example of the continue stiffening in this line, we hear of an English agent offering goods one day last week at 5½ pence, which on the strength of a cable were advanced next day to six pence halfpenny. Remittances are only fair.

**FISH.**—The market at the moment is almost bare of Cape Breton herrings, which have been selling at \$5.25 to \$5.50, some new lots are expected shortly. It is yet early for reports of the Labrador catch though from one source we hear that a catch of fine fish has been taken at one point. Dry cod is still \$2.75 to \$3.00; new salmon coming in very slowly, and quoted at \$14 for No. 1; \$13 for No. 2.

**GROCERIES.**—We have to report a firmer market in several staples. Granulated sugars are advanced one eighth, and yellows one quarter cent. Rice has also been put up a quarter cent by mill, making price now \$3.50 to \$3.60. Japan teas are also inclined to stiffen; the market in New York is fully a cent better than

Leading Wholesale Trade of Hamilton.

**New Crop Teas.**

FIRST SHIPMENT

BY

**CANADA PACIFIC R'Y**

**BROWN, BALFOUR & CO.**

HAMILTON.

**REMOVED**

TO OUR NEW WAREHOUSE,

**MAIN STREET WEST,**

(South side), between James & McNab,

Where we will be pleased to receive a call from our friends and customers.

**W. H. GILLARD & CO.**

Wholesale Grocers.

HAMILTON, - - - ONTARIO.

**B. GREENING & CO.,**

Wire Manufacturers and Metal Perforators.

**VICTORIA WIRE MILLS,**

HAMILTON, ONTARIO.

here, and shipments to Canada have been lighter than was calculated. The market in Japan is stronger as will be seen by following comparative table of cable quotations per picul at dates named:

	July 19.	Aug. 22.	Aug 24-
Choice .....	\$20.50	\$22.00	\$23.50
Finest .....	19.00	20.50	22.00
Fine .....	17.50	18.75	20.50
Good Medium ..	16.00	17.00	18.50
Medium .....	15.00	15.50	16.25
Good Common ..	13.50	14.50	15.25
Common .....	12.50	12.50	13.25

And with this it must be remembered that the cup quality of later goods does not compare with that of goods first market. Molasses is steady at 31 to 31½c.; syrups are coming more in demand, but are scarce, very few of lower grades are to be had. Canned salmon is higher again. B. C. packers are now asking \$5 a case, which means \$1.50 a dozen here. Nothing new in other lines.

**LEATHER AND SHOES.**—The leather trade has continued quiet, since last writing, but with the opening of the month dealers look for a freer movement, as manufacturers have good orders in hand and expect a good sorting trip later. Sole leather still rules easy, but upper leathers are steady in price with stocks in healthy shape. Some considerable shipments of medium buff are being made to England this week.

**METALS AND HARDWARE.**—The actual movement in these lines does not show any gain since a week ago, but enquiries are rather more numerous, and freer buying is anticipated in the near future. Scotch warrants are cabled fourpence lower at 39/4d., but on the other hand we hear that cable offers for round lots on Montreal account at fair rates have been declined, which would argue a pretty firm market. There is a reported break in the price of tinplates in New York, and offers by cable would indicate some weakness at home. Canada Plates are somewhat scarce here, but quotations are not altered from the very low figures prevailing for some time past. In other lines there is nothing of special note.

**OILS, PAINTS AND GLASS.**—Liu-seed is firming up at home but local figures are still 60 for raw and 63c. for boiled in small lots; turpentine has advanced to 57½c.; olive oil \$1.00 to \$1.05 for pure; castor 8½c. per lb. Fish oils dull and unchanged. Leads and colors generally are as before quoted:—Leads (chemically pure and first-class brands only) \$6.00; No. 1, \$5.25; No. 2, \$4.50; No. 3 \$4.25. Dry white lead, 5½c.; red do. 4½ to 4¼c. London washed whiting, 50 to 60c.; Paris white, \$1.25; Cookson's Venetian Red, \$1.75; other brands Venetian Red, \$1.50 to \$1.60; Yellow ochre, \$1.50; Spruce ochre, \$2 to \$3. Glass \$1.60 per 50 feet for first break; \$1.70 for second break.

**SALT.**—A large cargo is just to hand consisting of some 13,000 to 14,000 bags; this is said to be the largest cargo ever received here. Prices are steady at 42½ for coarse elevens, and 40 for twelves; factory filled \$1.10 to \$1.15; Eureka and Ashton's \$2.40; Rice's pure dairy \$2.00; rock salt \$10 a ton; Turk's Island 25c. a bushel.

**TORONTO MARKETS.**

TORONTO, September 2nd, 1886.

**DRUGS, PAINTS AND OILS.**—There has been a good business done since our last. Prices of citric acid and gentian root have declined while there have been advances in vanilla beans, manna, coriander seed, quassia chips, D. C. shellac, senna, Jamaica ginger, balsam tolu and oil winter green. There is not much doing in paints and oils; prices are unchanged.

**DRY GOODS.**—Local houses have been quite busy this week, the millinery openings bringing in a good many buyers. Prices are unchanged but are generally stiffening.

**FLOUR AND MEAL.**—There has been a good enquiry heard for flour at rather stronger prices but offerings small and holders firm. Patents have sold at equal to \$3.90; superior extra has brought \$3.70 to \$3.75, the latter for choice and extra sold at equal to \$3.60. At the close holders stood out for these prices but could not find buyers. Bran—firmer; bagged has sold at equal to \$1.30 here. Oatmeal—Nothing doing in car lots, and prices nominal; small lots have sold \$4.00, and for granulated at \$4.25.

**GRAIN.**—There was a demand for wheat maintained in the latter part of last week, when No. 2 fall sold at 80c. f. o. c., and No. 2 spring to arrive at equal to 80c. on track; but after this the demand fell off and values receded, with no movement until the close when red winter sold at equal to 80c. here; and 78c. seemed the best bid for No. 2 fall, with No. 2 spring nominal at 79 to 80c. Oats—unsettled with a wide range, according to quality; cars on track sold last week at 34c. for light and 36c. for choice, and on Tuesday at 34 and 35c., closing unchanged in value but inactive. Barley—the first car of the season sold at the close for 55c.; it is said to have been equal to No. 2, but was not inspected; on street, sales have been made at 54c., to 58c., at 62c. and 66c., but the inside sale was the latest. Peas—nothing doing and prices nominal at 57 to 58c. were any offered.

**GROCERIES.**—A generally healthy tone prevails. Tendency favors firmer prices in many lines. Trade in August was not up to what it was for the corresponding period last year. Payments are improving; outlook is good. Teas are unchanged in the local market, but outside markets are developing strength; Japan is cabled higher at points of growth. Sugars are in improved demand, refiners have advanced prices ½ to ¾c.; the wholesale quotations remain as before, but prices are stiffer. Syrups are being inquired for by the lumbermen. Dried fruits are nominally unchanged, no new fruit has yet arrived. Salmon is firm at \$1.50. All canned goods show considerable strength.

**HIDES AND SKINS.**—Green hides unchanged with a fair supply, and all offered wanted; cured scarce and sold at 9½c. for selected. Calfskins—very few offered and prices unchanged. Sheepskins—prices advanced ten cents, or to 60c. for the best green with offerings very small.

**HARDWARE.**—Business continues satisfactory. There have been no changes of importance in the market since last week. Ingot tin is firm, but strange to say tinplates are again less firm. Canada plates continue easy.

**LEATHER.**—A very fair trade is reported at steady prices. Manufacturers are cutting up a good deal of leather and are buying freely. Good jobbing leather is in active demand, and the stock on hand being light, the market is firm. Sole is also in good request but stocks are light. Heavy harness is rather scarce. The better grades of slaughter are finding a ready sale. Light Upper is selling freely; tendency is stronger in sympathy with the advance in hides.

**LIVE STOCK.**—Good business continues to be transacted. Choice cattle of all kinds are scarce. Export trade is quiet. British markets are dull at last week's prices; here a few sales of loads of medium cattle have been made at 3½ to 4c. per lb., for the best buyers cannot afford to pay more than 4½ to 4¼c. For picked lots of butchers' cattle 3½ to 4c. per lb. is being paid, but the average loads sell at 3½ to 3¼c.; inferior cattle are quoted at 2½ to 3c. Export sheep find a ready sale at 3½ to 3¼c. per lb. for ewes and wethers, and 3c. for rams; supply is not sufficient for the demand. Lambs are steady at \$3.10 to \$3.25 per head for the best, and \$2.75 to \$3.00 for the general run. Calves, dull. Light fat hogs find a ready sale at 5½c. per lb.; stores are in fair demand at 4½ to 4¼c. per lb.; heavy fat are dull at 4½ to 5c.

**PROVISIONS.**—Trade generally steady. Butter of good quality wanted but the best offered has seldom brought over 12 to 14c., though really choice would have gone one to two cents higher. Shipping-lots neither offered nor wanted and the demand from bakers very slack at 9 to 10c. Cheese—Advancing; choice in small lots up to 10c., but skims obtainable at 7½ to 8½c. Eggs—Unsettled, but round lots stood at close about 12½ to 13c. Pork—Small lots have sold slowly at \$13.50 to \$14. Bacon—For a car of long-clear 8½c. was bid and refused; tons and cases have sold usually at 8½c.; no Cumberland seems to be offered; new rolls 10c. and bellies 11c. Hams—Firm and wanted at 14 to 14½c., with stocks of these and of bacon very low. Lard—In good demand; small pails in lots 50 and 100 sold at 9½c., and small lots at 9½ to 9¼c. Hogs—Have been taken at \$7.00 to \$7.50. Salt—Quiet; Liverpool coarse in small lots held at 75c. and fine at \$1.40. Canadian in small lots 75 to 80c., but quiet. Hops—In small supply and in fair demand, at firm prices; small lots of really choice have sold at 25 to 30c., but nothing doing in poor.

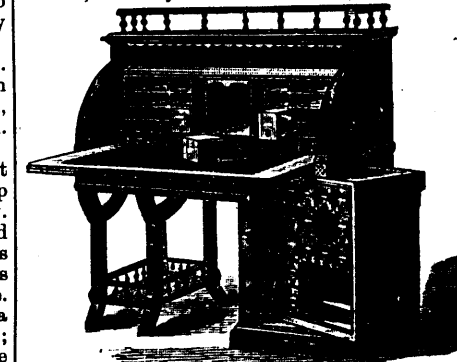
**TALLOW.**—Offered freely but very dull as before at 2c. for rough, and 4½c. for rendered; but a car-lot of the latter changed hands at 4½c.

**WOOL.**—There has been very little of any sort offered and it is generally thought that fleece is exhausted in the country; still a few small lots have been sold at 19 to 20c. for coarse, and 21 to 22c. for good merchantable fleece; super has brought 22c., and extra worth 26 to 27c. were there any offered, which there is not.

**Paul Frind.** Foreign } **WOOL**  
Domestic }  
**Wool Broker,**  
TORONTO, CANADA. ADVANCES  
ON  
CONSIGNMENTS.

**MAITLAND & RIXON,**  
**OWEN SOUND,**  
*Forwarders & Commission Merchants,*  
Dealers in Pressed Hay, Grain and Supplies.  
Lumbermen and Contractors' Supplies a specialty.  
J. W. MAITLAND. H. RIXON.

**W. STAHLSCHMIDT & CO.,**  
PRESTON, - - - ONTARIO,  
MANUFACTURERS OF  
**Office, School, Church & Lodge Furniture**



**OFFICE DESK No. 62.**  
See our exhibit at the Toronto Industrial Exhibition.

**THE LONDON & CANADIAN LOAN & AGENCY CO., (Ltd.)**  
DIVIDEND NO. 26.

Notice is hereby given that a Dividend at the rate of TEN PER CENT. PER ANNUM on the Paid-up Capital Stock of this Company for the half year ending 31st August, 1886, has this day been declared, and that the same will be PAYABLE ON THE 15th SEPTEMBER, 1886.

The Transfer Books will be closed from 1st Sept. to the 13th of October, both days inclusive.

The Annual General Meeting of Shareholders will be held at the Company's office, 44 King St., West, Toronto, on Wednesday, the 13th October. Chair to be taken at noon.

By order of the Directors.  
J. G. MACDONALD,  
Toronto, Aug. 26th, 1886. **Manager.**

**NOTICE to CREDITORS**

In the matter of Robert Thomson Summers, trading at Toronto under the style of Summers & Co.

Notice is hereby given that the said Robert Thomson Summers has made an assignment of his estate and effects to me, in trust, for the benefit of his creditors, under the provisions of 46 Vic., Cap. 22, intitled "An Act respecting Assignments for the Benefit of Creditors."

The creditors are requested to send their claims to me on or before the 28th day of September next, accompanied by the vouchers upon which they are based, as I will after that date proceed to distribute the assets of the estate among the parties entitled thereto, and will not be liable to any person whose claim I shall not then have had notice.

E. R. C. CLARKSON,  
26 Wellington Street East, Toronto,  
Toronto, Aug. 19th, 1886.

# SPOONER'S COPPERINE



**A Non-Fibrous Anti-Friction Box Metal.**  
Handsomely put up for the hardware trade. Sells well. Satisfaction guaranteed. New design, new package, and bright metal. No point wherein it fails in use.

ALONZO W. SPOONER,  
Patentee and Mfr.,  
PORT HOPE, Ont.

ESTABLISHED 1856.

Telephone Communication Between all Offices

## P. BURNS, Wholesale and Retail Dealer in Coal and Wood

Orders left at Offices, cor. FRONT & BATHURST, YONGE STREET WHARF, and 81 KING STREET EAST, TORONTO, will receive prompt attention.

## Dominion Line.

Sarnia.....	3,850 Tons.	Oregon.....	3,850 Tons
Toronto.....	3,300 "	Montreal.....	3,300 "
Dominion...	3,900 "	Ontario.....	3,200 "
Mississippi..	2,600 "	Texas.....	2,710 "
Vancouver..	5,700 "	Quebec.....	2,700 "

### LIVERPOOL SERVICE:

Sailing Dates from QUEBEC:

TORONTO.....	20th Aug.	SARNIA.....	3rd Sept
*VANCOUVER	26th Aug.	MONTREAL...	10th Sept
*OREGON.....	16th Sept.		

### Bristol Service for Avonmouth Dock.

Sailing Dates from MONTREAL:

QUEBEC.....	13th Aug.	DOMINION.....	10th Sept
ONTARIO ...	27th Aug.		

Rates of Passage—From Quebec, cabin, \$50 to \$60, according to steamer and berth. Second cabin, \$30. Steerage at lowest rates.

\*Saloons, state-rooms, music-rooms and bath-rooms in these steamers are amidship, where but little motion is felt; and they carry neither cattle nor sheep.

For further particulars apply to GEO. W. TORRANCE, 18 Front Street East; M. D. MURDOCK & CO., 69 Yonge Street, Toronto.

DAVID TORRANCE & CO., Montreal.

## ALLAN LINE

ROYAL MAIL  
STEAMSHIPS.

1886. Summer Arrangement. 1886

LIVERPOOL, LONDONDERRY, QUEBEC AND MONTREAL MAIL SERVICE.

From Liverpool.	Steamships.	From Quebec.
8 July	*Polynesian	29 July
15 "	*Parisian	5 Aug.
23 "	Peruvian	13 "
29 "	*Sardinian	19 "
6 Aug.	Circassian	27 "
12 "	*Polynesian	2 Sept.
19 "	*Parisian	9 "
27 "	Sarmatian	17 "
2 Sept.	*Sardinian	23 "
10 "	Circassian	1 Oct.
16 "	*Polynesian	7 "
23 "	*Parisian	14 "
1 Oct.	Sarmatian	22 "
7 "	*Sardinian	28 "
15 "	Circassian	5 Nov.
21 "	*Polynesian	11 "
28 "	*Parisian	18 "

The steamships herein mentioned do not carry cattle, pigs or sheep.

The steamers marked \* are mail steamers.

Passengers and their baggage are put on board the ocean steamers—at Quebec—free of all expense. The cabin plans of the Peruvian and Circassian have been altered. The saloon is now amidship, and the cabins are so arranged as to be also in the best position to avoid the motion.

Last train connecting at Quebec with mail steamer will leave Toronto on the Wednesday morning.

For tickets, &c., apply to

H. BOURLIER,  
Corner King and Yonge Streets, Toronto

## NOTICE TO CREDITORS.

In the matter of JOHN McALISTER, trading at the Town of Trenton, under the style of McAlister & Co.

Notice is hereby given that the said John McAlister has made an assignment of his estate and effects to me, in trust, for the Benefit of his creditors, under the provisions of 48 Vic. Cap. 26, intituled "An Act Respecting Assignments for the Benefit of Creditors."

The creditors are requested to send their claims to me on or before the 8th day of October, next, accompanied by the vouchers, upon which they are based. As I will, after that date, proceed to distribute the assets of the estate among the parties entitled thereto, and will not be liable to any person of whose claim I shall not then have had notice.

E. R. C. CLARKSON,  
26 Wellington St. E., Toronto,  
Trustee.

Toronto, August 24th, 1886.

## NOTICE TO CREDITORS.

In the matter of JAMES RAMSEY, trading at Brampton, under the style of Ramsey & Co.

Notice is hereby given that the said James Ramsey has made an assignment of his estate and effects to me, in trust, for the benefit of his creditors, under the provisions of 48 Vic. Cap. 26, Ont., intituled "An Act Respecting Assignments for the Benefit of Creditors."

The creditors are requested to send their claims to me on or before the 8th day of October, accompanied by the vouchers upon which they are based, as I will, after that date, proceed to distribute the assets of the estate among the parties entitled thereto, and will not be liable to any person of whose claim I shall not then have had notice.

E. R. C. CLARKSON,  
26 Wellington St. East, Toronto.

Toronto, August 25th, 1886.

## NOTICE TO CREDITORS.

In the matter of D. O. McQUARRIE, trading at Dundalk, in the County of Grey.

Notice is hereby given that the said D. O. McQuarrie has made an assignment of his estate and effects to me, in trust, for the benefit of his creditors, under the provisions of 48 Vic. Cap. 26, intituled "An Act Respecting Assignments for the Benefit of Creditors."

The creditors are requested to send their claims to me on or before the 1st day of October next, accompanied by the vouchers upon which they are based, as I will, after that date, proceed to distribute the assets of the estate among the parties entitled thereto and will not be liable to any person of whose claim I shall not then have had notice.

E. R. C. CLARKSON,  
26 Wellington St. East, Toronto.

Toronto, August 20th, 1886.

M. P. DE LOUCHE,

## Wire Bed Manufacturer.

Eramosa Bridge - - GUELPH, Ont.

Wholesale and Retail.

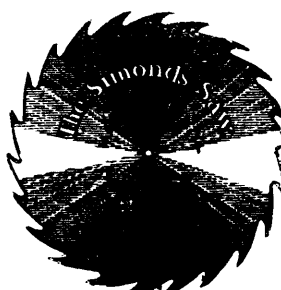
## THE MERCANTILE AGENCY.

The oldest and most trustworthy medium for information as to the history and position of traders in the United States and Canada.

Branch Offices in TORONTO, MONTREAL, HALIFAX, HAMILTON, LONDON, ST. JOHN and WINNIPEG, and in one hundred and three cities of the United States and Europe.

Reference Books issued in January, March, July and September, each year.

## DUN, WIMAN & CO.



## INTENDING BUILDERS

In any part of the world, will find it greatly to their advantage to correspond with the

Co-operative Building Plan Ass'n,  
191 Broadway, NEW YORK.



## Notice to Contractors.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tender for Dredging Belleville Harbor," will be received until FRIDAY, the 10th day of September next, inclusively, for Dredging in the Harbor of Belleville, Ontario.

A specification and tender combined can be obtained at the office of the Harbor Master, Belleville, where a plan can be seen on and after Friday, the 27th, instant.

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, for the sum of One Thousand Dollars, which will be forfeited if the party decline to enter into a contract when called on 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,  
Secretary.

Department of Public Works,  
Ottawa, 21st August, 1886.

## THE EQUITABLE Life Assurance Society,

120 BROADWAY, - - NEW YORK.  
HENRY B. HYDE, President

ASSETS, Jan. 1st, 1886.. \$66,553,387.50

LIABILITIES, 4 per cent.

Valuation ..... 52,691,148.87

SURPLUS, ..... \$13,862,239 18

(Surplus on N. Y. Standard, 4 1/2 per cent. interest, \$17,495,329.40.)

Surplus over Liabilities, on every standard of valuation, larger than that of any other life assurance company.

New Assurance in 1885.. \$ 96,011,378.00

Outstanding Assurance .. 357,338,246.00

Total Paid Policy-Holders in 1885 ..... 7,138,689.05

Paid Policy-Holders since Organization ..... 88,211,175.63

Income ..... 16,590,053.13

Improvement During the Year.

Increase of Premium Income ..... \$1,430,349.00

Increase of Surplus ..... 3,378,622.03

Increase of Assets ..... 8,391,461.96

New Assurance written in 1883, the largest business ever transacted by the Society or by any other company in a single year; the business of 1884 three millions over that of 1883, and that of 1885 eleven millions over that of 1884.

Skilful Life Insurance Agents can do more business for the Equitable than for any other company, and consequently can earn more money for themselves. Interviews and correspondence invited.

## ST. CATHARINES SAW WORKS

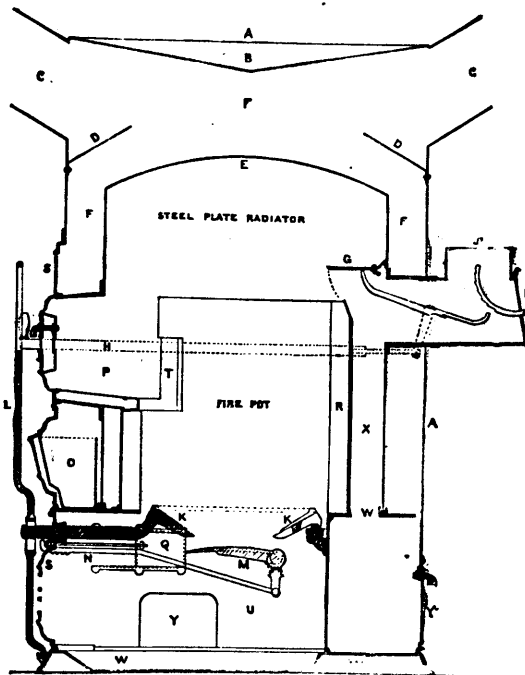
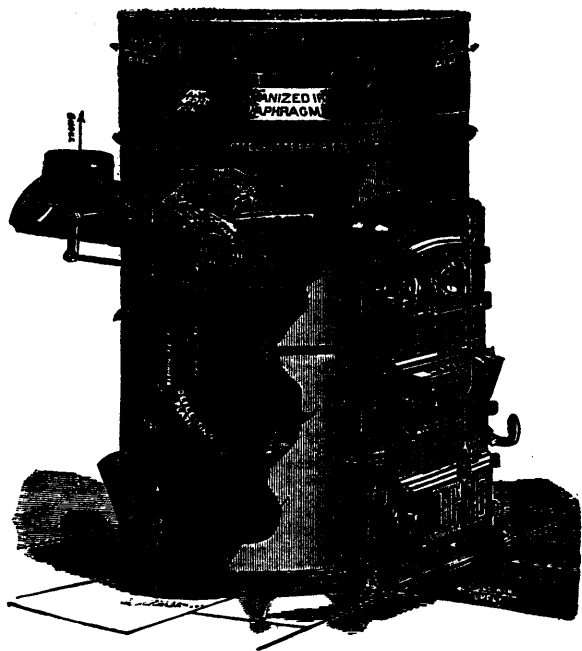
R. H. SMITH & CO.,

ST. CATHARINES, ONTARIO,  
Sole Manufacturers in Canada of

## THE "SIMONDS" SAWS AT GREATLY REDUCED PRICES.

All our Goods are manufactured by the "Simonds" process. Our CIRCULAR SAWS are unequalled. We manufacture the Genuine HANLAN, LANCE TOOTH, DIAMOND, NEW IMPROVED CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand Saws are the best in the market, and as cheap as the cheapest. Ask your Hardware Dealer for the St. Catharines make of Saws.  
The Largest Saw Works in the Dominion.

# THE ANTHONY STEEL PLATE FURNACE



Marks a new era in the sanitary warming of our houses. The objections that have heretofore been urged against hot-air furnaces are entirely overcome in this apparatus. The vital point of superiority consists in covering the entire fire chamber and flues by an impervious drum of heavy steel plate, securely riveted. By this arrangement the escape or leakage of gases is an impossibility, while, by the system of flues used, the maximum quantity of heat is secured.

The construction and sanitary application of this furnace is fully described in our new 52-page book, entitled "OUR HOMES; HOW TO HEAT AND VENTILATE THEM." This book will be mailed free to any one on application.

## THE ANTHONY FURNACE

Is endorsed by the leading architects of Boston and other New England cities as being the highest development of the sanitary idea yet attained in a furnace. Those who value the ultimate health and comfort of their families will be careful that they breathe pure air during the winter months. Our system of heating and ventilation secures air that is absolutely free from gas and at the proper temperature for respiration.

ESTIMATES FURNISHED FOR ANY PART OF THE COUNTRY.

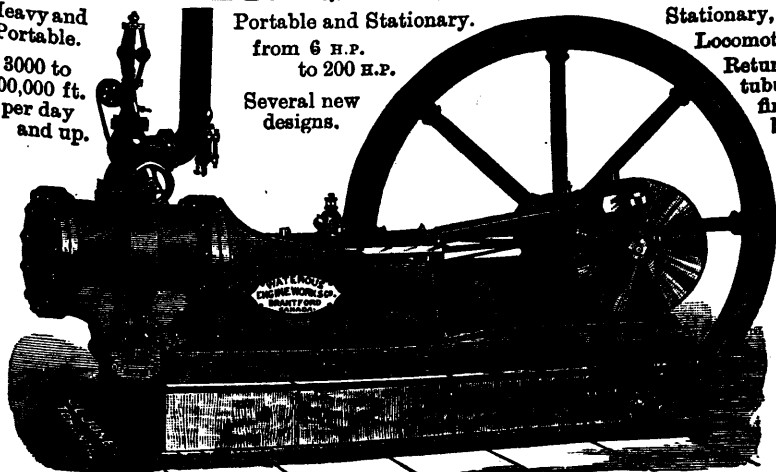
## J. M. WILLIAMS & CO., HAMILTON, ONT.

### SAW MILLS. \* ENGINE BOILERS.

Heavy and Portable.  
3000 to 100,000 ft. per day and up.

Portable and Stationary.  
from 6 H.P. to 200 H.P.  
Several new designs.

Stationary, Locomotive, Return tubular fire box.



Shingle Mills, Lath Mills, Water Wheels, Planers and Matchers, Saws, Saw Tools, Belting, Ewart Chain, Chopping Mills. SEND FOR NEW CIRCULAR.

EASTERN OFFICES—154 St. James St., Montreal; 30 St. Paul St., Quebec.

### WATEROUS ENGINE WORKS CO. Brantford and Winnipeg.

**H. F. COOMBS**  
INVENTORS' AGENT.

Will exhibit samples and models of inventions, Canadian Section Indian and Colonial Exhibition, London, England.

Patent rights for sale in Great Britain and Foreign Countries.

### GORE DISTRICT Fire Insurance Company.

HEAD OFFICE, GALT, ONT.  
Established 1836.  
PRESIDENT, Hon. JAMES YOUNG, M.P.P.  
VICE-PRESIDENT, A. WARNOCK, Esq.  
MANAGER, R. S. STRONG.

### J. H. PARKS & CO.,

Commission Merchants

AND

Manufacturers' Agents.

Special attention given to the sale of: TEXTILE GOODS to the Wholesale. Trade of the Lower Provinces.

Canterbury St. - - ST. JOHN, N.B.

### Waverley Knitting Co. (Limited.)

OFFICE: DUNDAS, Ont. | WORKS: PRESTON, Ont.  
MANUFACTURERS OF Ladies' & Gentlemen's Knit Underclothing and Top Shirts.

### Dominion Card Clothing Works, York Street, DUNDAS.

W. R. GRAY & SONS, - - Proprietors.  
Manufacture every description of

Card Clothing and Woollen Mills Supplies.

**Insurance.**  
**North British and Mercantile**  
**FIRE & LIFE**  
**INSURANCE COMPY,**

ESTABLISHED 1809.

**RESOURCES OF THE COMPANY.**

Authorized Capital .....	\$3,000,000 Stg.
Subscribed .....	2,500,000 "
Paid-up .....	625,000 "
Fire Fund and Reserves at 31st December, 1884.....	\$1,597,295 9 6
Life and Annuity Funds .....	3,994,662 7 3
Revenue, Fire Branch.....	1,201,068 11 11
Life and Annuity Branches...	587,561 8 8

WILLIAM EWING, - - - - - Inspector.  
 GEORGE N. AHERN, - - - - - Sub-Inspector.

**R. N. GOOCH, Agent,**  
 26 Wellington St. E., TORONTO.

Head Office for the Dominion, Montreal.

THOMAS DAVIDSON,  
 General Agent.

**NEW YORK LIFE**  
**Insurance Company**

ESTABLISHED 1845.

Year ending Dec. 31st, 1885 :

Cash Assets, - - - - -	\$66,864,321
Cash Income, - - - - -	16,121,172
New Policies Issued, - - -	63,521,452
Total Policies in Force - -	259,674,509
Cash Surplus over all liabilities (according to Stand rds of New York State and Canada, 4 1/2 per cent. basis), - - - - -	13,225,058

**DAVID BURKE,**  
 General Manager for Canada.

OFFICES : { Union Bank Building, MONTREAL.  
 Mail Building, TORONTO.

**THE**  
**Fire Insurance Association**  
 (LIMITED),  
 OF LONDON, ENG.

Capital .....	\$4,500,000
Reserve Fund .....	850,000
Government Deposit .....	100,000

HEAD OFFICE FOR CANADA.

Standard Bank Buildings, St. James Street  
**MONTREAL.**

**WM. ROBERTSON,**  
 General Manager.

E. P. HEATON, Fire Superintendent.

**THE GLASGOW & LONDON**  
**Insurance Company.**

HEAD OFFICE FOR CANADA

Glasgow and London Buildings, Montreal.  
 MANAGER, - - STEWART BROWNE.

TORONTO BRANCH OFFICE, 34 Toronto St., City.

Resident Secretary—J. T. VINCENT.

City Agents, } W. FAHEY,  
 } W. J. BRYAN,

**Insurance.**  
**THE STANDARD LIFE**  
**Assurance Company,**  
**OF EDINBURGH, SCOTLAND.**  
 ESTABLISHED 1825.

Total Subsisting Assurance, over	\$100,000,000
Invested Funds " "	32,000,000
Amount of Assurances accepted in last five years .....	32,676,000
Bonuses distributed .....	17,000,000
New Proposals accepted last year	7,350,000
Claims paid last year .....	2,650,000
Deposit at Ottawa for Canadian Policy-Holders .....	582,000

Head Office in Canada, - Montreal.

W. M. RAMSAY, Manager,

Toronto Agency, 9 Toronto St., Toronto.

**LIVERPOOL & LONDON & GLOBE**  
**Insurance Company.**

Invested Funds .....	\$24,500,000
Investments in Canada.....	900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; T. Hart, Esq., Edward  
 J. Barbeau, Esq., Wentworth J. Buchanan, Esq.  
 Risks accepted at Lowest Current Rates.  
 Dwelling Houses and Farm Property Insured on  
 Special Terms.

**JOB. B. REED,** Toronto Agent,  
 20 Wellington St. E.

**G. F. C. SMITH,** Chief Agent for the  
 Dominion, Montreal.

**QUEEN**  
**INSURANCE COMPY OF ENGLAND.**

**H. J. MUDGE,** - - - - - MONTREAL,  
 CHIEF AGENT FOR CANADA.

**GEO. GRAHAM,** Agent, Toronto,  
 15 Wellington Street East.

**IMPERIAL FIRE INSURANCE CO.**  
**OF LONDON,**  
 (ESTABLISHED 1803.)

Head Office for Canada, 6 Hospital St., MONTREAL  
 W. H. RINTOUL, Resident Secretary.

Subscribed Capital.....	\$1,600,000 Stg.
Paid-up Capital .....	700,000 "
Cash Assets, 31st Dec., 1879.....	1,596,014 "

Toronto Agency—ALF. W. SMITH.

**CITIZENS'**  
**Insurance Company**  
**OF CANADA.**

**HENRY LYMAN,** PRESIDENT.

**ANDREW ALLAN,** VICE-PRESIDENT.

**GERALD E. HART,** - GENERAL MANAGER.

Capital and Assets, - - - \$1,418,212 07

Losses Paid to 1st Jan.,  
 1885, - - - - - 2,603,227 14

The Stock of this Company is held by many of  
 the wealthiest men in Canada.

LOSSES PROMPTLY & EQUITABLY ADJUSTED

**FIRE. LIFE. ACCIDENT.**

**MALCOLM GIBBS,** Chief Agent.

TORONTO OFFICE, 13 ADELAIDE ST. E.

**Insurance.**  
**NORTH AMERICAN**  
**Life Assurance Co.**

INCORPORATED BY SPECIAL ACT OF THE DOMINION  
 PARLIAMENT.

FULL GOVERNMENT DEPOSIT.

DIRECTORS:

HON. ALEX. MACKENZIE, M.P., ex-Prime Minister  
 of Canada, President.  
 HON. ALEXANDER MORRIS, M.P.P., and JOHN  
 L. BLAIKIE, ESQ., Pres. Can. Landed Credit  
 Co., Vice-Presidents.

Hon. G. W. Allan, Senator.  
 Alphonse Desjardins, Esq., M.P., Montreal.  
 Hon. D. A. Macdonald, ex-Lieutenant-Gov. of Ontario  
 Andrew Robertson, Esq., Pres. Mont'l Harbor Trust  
 L. W. Smith, Esq., D.C.L., Pres. Building & Loan As.  
 W. R. Meredith, Esq., Q.C., M.P.P., London.  
 J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,  
 Davidson & Patterson).

John Morison, Esq., Governor British Am. Fire A. Co.  
 E. A. Meredith, Esq., LL.D., Vice-President Toronto  
 Trusts Corporation.

Wm. Bell, Esq., Manufacturer, Guelph.  
 A. H. Campbell, Esq., Pres. British Can. L. & In. Co.  
 D. Macrae, Esq., Manufacturer, Guelph.  
 E. Gurney, Esq., Director Federal Bank of Canada.  
 H. H. Cook, Esq., M.P., Toronto.

John N. Lake, Esq., Broker and Financial Agent.  
 Edward Galley, Esq., Alderman.  
 B. B. Hughes, Esq. (Messrs. Hughes Bros., Wholesale  
 Merchants).

James Thorburn, Esq., M.D., Medical Director.  
 James Scott, Esq., Merchant, Director Dominion Bk  
 Wm. Gordon Esq., Toronto.  
 Robert Jaffray, Esq., Merchant.

W. McCABE, Esq., LL.B., F.I.A., Managing Director.

**EMPLOYERS' LIABILITY**  
**Assurance Corporation,**  
**OF LONDON, ENG.**

Capital.....	\$5,000,000
Fully Subscribed.....	2,500,000
Paid-up .....	500,000
Canadian Government Deposit .	50,000

HEAD OFFICE FOR CANADA:

British Empire Building, MONTREAL.

**F. STANCLIFFE,** Manager.

TRANSACTS:

FIDELITY GUARANTEES,  
 ACCIDENT INSURANCE OF ALL KINDS,  
 JOINT ASSURANCES,  
 EMPLOYERS' LIABILITY POLICIES.

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 Com-  
 pany, 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.

**J. E. & A. W. SMI · H,** Gen Agents, Toronto.

**GUARDIAN**  
**Fire and Life Assurance Company,**  
**OF LONDON, ENGLAND.**

Paid-up Capital, One Million Poun s Stg.	
Capital Subscribed, .. ..	\$10,000,000
Invested Funds, .. .. .	19,500,000

Gen. Agents for (ROBT. SIMMS & CO. } Montreal.  
 Canada, { GEO. DENHOLM,

Toronto—HENRY D. P. ARMSTRONG, 68 King St  
 East.

Kingston—W. H. Godwin, British Whig Building.  
 Hamilton—GILLESPIE & POWIS, 20 James St.

**PHENIX**  
**FIRE INSURANCE COMPANY OF LONDON.**

ESTABLISHED IN 1782.

Agency established in Canada in 1804. Unlimited  
 liability of all the Stockholders, and large Reserve  
 Funds. Moderate rates of premium.

GILLESPIE, MOFFATT & CO.,  
 General Agents for Canada,  
 12 St. Sacramento St., Montreal.

ROBT. W. TYRE, Manager.

**THE**  
**LONDON & LANCASHIRE**  
**FIRE**  
**INSURANCE COMPANY.**

**W. A. SIMS,** MANAGER. **T. M. PRINGLE,**  
 AGENT, TORONTO

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MONETARY TIMES,  
66 Church Street, Toronto.

## ENGLISH MARKETS.

Beerbohm reports, Sept. 1.—Floating cargoes—Wheat, rather easier; maize, nil. Cargoes on passage—Wheat, rather easier. Mark Lane—Wheat and maize, rather easier. English and French country markets quiet. Liverpool—Spot wheat, inactive; maize, upward tendency; No. 1 California, 6s. 11d.; No. 2 do. 6s. 8d., both halfpenny cheaper; American red winter, 6s. 9½d.; Western mixed, 6s. 9½d., both unchanged; spring, 6s. 10d., halfpenny dearer; maize, 4s. 4½d.; flour, 7s. 7d., both unchanged.

LIVERPOOL, Sept. 1.—Spring wheat, 6s. 9d. to 6s. 11d.; red winter, 6s. to 8d. to 6s. 10d.; No. 1 California, 6s. 11d. to 7s. 1d.; No. 2 California, no stock; corn, 4s. 4½d.; peas, 5s. 5d.; pork, 56s. 6d.; lard, 35s. 3d.; bacon, long clear, 36s.; short clear, 36s.; tallow, 23s. 3d.; cheese, 4s. Wheat—Quiet; poor demand; supply good. Corn—Firm; fair demand.

## TORONTO PRICES CURRENT.

(CONTINUED.)

### Sawn Lumber, Inspected, E. W.

Clear pine, 1½ in. or over, per M	\$36 00	38 00
Pickings, 1½ in. or over	26 00	28 00
Clear & pickings, 1 in	25 00	28 00
Flooring, 1½ & 1 in	15 00	16 00
Dressing	15 00	16 00
Ship, culls stks & sidgs	12 00	13 00
Joists and Scantling	12 00	13 00
Clapboards, dressed	12 50	2 60
Shingles, XXX, 16 in.	1 40	1 60
XX	1 90	2 00
Lath	10 00	13 00
Spruce	10 00	11 00
Hemlock	10 00	11 00
Tamarac	12 00	14 00

### Hard Woods—M. ft. E. W.

Birch, No. 1 and 2	\$17 00	20 00
Maple	16 00	18 00
Cherry	60 00	85 00
Ash, white	24 00	28 00
black	16 00	18 00
Elm, soft	12 00	14 00
rock	18 00	20 00
Oak, white, No. 1 and 2	25 00	30 00
red or grey	18 00	20 00
Balm of Gilead, No. 1 & 2	13 00	15 00
Chestnut	25 00	30 00
Walnut, 1 in. No. 1 & 2	25 00	100 00
Butternut	40 00	50 00
Hickory, No. 1 & 2	28 00	30 00
Basewood	16 00	18 00
Whitewood	35 00	40 00

### Fuel, &c.

Coal, Hard, Egg	\$ 5 75	0 00
Stove	6 00	0 00
Nut	6 00	0 00
Soft Blossburg	5 50	0 00
Briarhill best	6 00	0 00
Wood, Hard, best uncut	0 00	5 50
" 2nd quality, uncut	3 50	4 00
" out and split	5 50	6 00
" Pine, uncut	4 00	0 00
" out and split	5 00	0 00
" slabs	3 00	4 00

### Hay and Straw.

Hay, Loose Old, Timothy	\$11 00	14 00
New do	11 00	14 00
Clover Hay	7 00	9 00
Straw, bundled oat	15 00	18 00
" loose	15 00	0 00
Baled Hay, first-class	15 00	18 00
second-class	8 00	9 00

## LIVERPOOL PRICES.

Sept. 2nd, 1886.

Wheat, Spring	8.	D
Red Winter	6	11
White	7	10
Corn	00	0
Peas	4	5½
Lard	5	5
Pork	35	3
Bacon, long clear	56	6
" short clear	34	0
Tallow	34	0
Cheese	23	3
	44	0

## CHICAGO PRICES.

By Telegraph, Sept. 2nd, 1886.

Wheat, No. 2 Spring, spot	\$ 76½	0 00
Nov.	80½	0 00
Sep.	41½	0 00
Corn	cash	25½
Oats	cash	25½
Barley	cash	0 00

### Hog Products.

Mess Pork	\$10 23½	0 00
Lard, tierces	7 47½	0 00
Short Ribs	6 65	0 00
Hams	0 00	0 00
Bacon, long clear	0 00	0 00
" short clear	9 60	0 00

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STOCK AND BOND REPORT.

BANKS.	Share.	Capital Subscribed.	Capital Paid-up.	Rest.	Dividend last 6 Mo's.	CLOSING PRICES.	
						TORONTO, Sept. 2.	Cash val. per share
British Columbia		\$2,500,000	\$2,500,000	\$ 960,000	3 1/2	127	308.61
British North America	\$243	4,866,666	4,866,666	1,055,400	3	137	61.25
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,600,000	3 1/2	129 1/2	107.00
Central	100	500,000	410,000	25,000	3	126 1/2	110.75
Commercial Bank, Windsor, N.S.	40	500,000	290,000	78,000	3 1/2	110 1/2	30.50
Dominion	50	1,500,000	1,500,000	1,020,000	5	214	135.50
Eastern Townships	50	1,500,000	1,449,087	375,000	3 1/2	110 1/2	136.25
Federal	100	1,250,000	1,250,000	125,000	3	136 1/2	135.50
Halifax Banking Co.	90	500,000	500,000	55,000	3	97	48.50
Hamilton	100	1,000,000	999,500	330,000	4	156 1/2	107.00
Imperial	100	1,500,000	1,500,000	500,000	4	136 1/2	135.50
La Banque Du Peuple	50	1,200,000	1,200,000	900,000	3	97	48.50
La Banque Jacques Cartier	25	500,000	500,000	140,000	3	97	48.50
La Banque Nationale	100	2,000,000	2,000,000	...	...	...	...
London	100	1,000,000	192,794	60,000	...	...	...
Maritime	100	321,900	321,900	60,000	3	...	...
Merchants' Bank of Canada	100	5,799,200	5,799,200	1,500,000	3 1/2	127	127.00
Merchants' Bank of Halifax	100	1,000,000	1,000,000	200,000	3	101	101.00
Molsons	50	2,000,000	2,000,000	675,000	4	133	66.50
Montreal	200	12,000,000	12,000,000	6,000,000	5	216 1/2	427.50
New Brunswick	100	1,000,000	1,000,000	300,000	4	...	...
Nova Scotia	100	1,250,000	1,114,300	340,000	3 1/2	...	...
Ontario	100	1,500,000	1,500,000	500,000	3	119 1/2	133.00
Ottawa	100	1,000,000	1,000,000	210,000	3 1/2	120 1/2	119.50
People's Bank of Halifax	20	800,000	600,000	35,000	2 1/2	...	19.00
People's Bank of N. B.	50	150,000	150,000	...	...	...	...
Pictou	50	250,000	250,000	...	...	...	...
Quebec	100	2,500,000	2,500,000	325,000	3	50	25.00
St. Stephen's	100	200,000	200,000	25,000	4	...	...
Standard	50	1,000,000	1,000,000	300,000	3 1/2	124 1/2	62.25
Toronto	100	2,000,000	2,000,000	1,200,000	4	203 1/2	203.75
Union Bank, Halifax	50	1,000,000	500,000	40,000	2 1/2	99	48.00
Union Bank, Lower Canada	100	2,000,000	2,000,000	...	...	102	102.00
Ville Marie	100	500,000	477,530	20,000	3	...	...
Western	100	500,000	289,184	15,000	...	...	...
Yarmouth	100	400,000	390,870	30,000	3	104	104.00

LOAN COMPANIES.	
Agricultural Savings & Loan Co.	50 600,000 578,313 75,000 4
British Can. Loan & Invest. Co.	100 1,350,000 267,086 32,000 3
British Mortgage Loan Co.	100 450,000 223,770 30,000 3 1/2
Building & Loan Association	25 750,000 750,000 90,000 3
Canada Landed Credit Co.	50 1,500,000 663,990 140,000 4
Canada Perm. Loan & Savings Co.	50 3,000,000 2,200,000 1,100,000 6
Canadian Savings & Loan Co.	50 750,000 650,410 120,000 4
Dominion Sav. & Inv. Society	50 1,000,000 882,400 150,000 3 1/2
Farmers Loan & Savings Company	50 1,027,250 611,430 100,786 3 1/2
Freehold Loan & Savings Company	100 1,876,000 1,000,000 450,000 5
Hamilton Provident & Loan Soc.	100 1,500,000 1,100,000 135,000 3 1/2
Huron & Erie Loan & Savings Co.	50 1,500,000 1,100,000 394,000 3 1/2
Huron & Lambton Loan & Sava. Co.	50 350,000 225,550 42,000 4
Imperial Loan & Investment Co.	100 629,850 625,000 96,400 3 1/2
Landed Banking & Loan Co.	100 700,000 373,070 50,000 3
Land Security Co.	25 498,850 230,060 130,000 5
London & Can. Loan & Agency Co.	50 4,000,000 580,000 260,000 5
London Loan Co.	50 660,700 464,620 49,775 4
London & Ont. Inv. Co.	100 2,250,000 450,000 80,000 3 1/2
Manitoba Investment Assoc.	100 400,000 100,000 3,000 4
Manitoba Loan Company	100 1,250,000 312,081 94,000 4
Montreal Loan & Mortgage Co.	100 500,000 412,433
Manitoba & North-West Loan Co.	100 1,250,000 312,500 100,000 3 1/2
National Investment Co.	100 1,700,000 418,000 25,000 3
Ontario Industrial Loan & Inv. Co.	100 479,800 225,135 28,000 3 1/2
Ontario Investment Association	50 2,650,000 634,715 600,000 4
Ontario Loan & Debenture Co.	50 2,000,000 1,200,000 267,000 4
Ontario Loan & Savings Co., Oshawa.	50 300,000 300,000 65,000 3 1/2
People's Loan & Deposit Co.	50 500,000 490,556 74,000 3 1/2
Real Estate Loan & Debenture Co.	50 800,000 477,209 5,000
Royal Loan & Savings Co.	50 500,000 390,000 53,000
Union Loan & Savings Co.	50 1,000,000 600,000 190,000 4
Western Canada Loan & Savings Co.	50 2,500,000 1,300,000 650,000 5

MISCELLANEOUS.	
Canada North-West Land Co.	£ 5 \$1,500,000 \$1,500,000 \$ 10,408
Canada Cotton Co.	\$100 \$2,000,000 \$2,000,000
Montreal Telegraph Co.	40 2,000,000 2,000,000
New City Gas Co., Montreal	40
N. S. Sugar Refinery	100
Starr M'fg. Co., Halifax	100
Toronto Consumers' Gas Co. (old)	50 1,000,000 1,000,000

INSURANCE COMPANIES.				RAILWAYS.		Par value	London, Aug. 19
ENGLISH—(Quotations on London Market.)						per Sh.	
No. Shares.	Last Dividend.	NAME OF COMPANY.	Share par val.	Amount Paid.	Last Sale.		
20,000	5	Briton M. & G. Life.	£10	£1	20 21		138
50,000	15	C. Union F. L. & M.	50	5	90 21		68 1/2
100,000	.....	Fire Ins. Assoc.	10	2	.....		106
20,000	5	Guardian	100	50	85 67		15 1/2
12,000	22	Imperial Fire	100	25	158 163		110
150,000	10	Lancashire F. & L.	9	52	52 61		125
25,822	20	London Ass. Corp.	25	12 1/2	54 56		100
10,000	10	London & Lan. L.	10	1 1/2	34 42		81 1/2
74,080	8	London & Lan. F.	25	2 1/2	71 72		67 1/2
2,300,000	57 1/2	Liv. Lon. & G. F. & L.	50	29 1/2	30 1/2		37 1/2
30,000	20	Northern F. & L.	100	10	53 55		107
120,000	24	North Brit. & Mer.	25	6 1/2	35 38 1/2		100
6,722	5 1/2	Phoenix	50	27	232		93
200,000	9	Queen Fire & Life	10	1	22 32		104 1/2
100,000	4 1/2	Royal Insurance	30	3	35 36		114
50,000	.....	Scottish Imp. F. & L.	10	1	.....		108 1/2
10,000	.....	Standard Life	50	12	.....		104 1/2
				CANADIAN.		Sept. 2.	
10,000	8	Brit. Amer. F. & M.	\$50	\$50	114 114 1/2		107
2,500	15	Canada Life	400	50	.....		107
5,000	10	Confederation Life	100	10	.....		111
5,000	10	Sun Life Ass. Co.	100	12 1/2	125		115
5,000	5	Royal Canadian	120	15	.....		104 1/2
5,000	5	Quebec Fire	100	25	.....		107
2,000	10	Queen City Fire	50	10	.....		107
0,000	9	Western Assurance	40	20	142 1/2		111

RAILWAYS.		Par value	London, Aug. 19
		per Sh.	
Atlantic and St. Lawrence		£100	138
Canada Pacific		100	68 1/2
Canada Southern 5 % 1st Mortgage		100	106
Grand Trunk ordinary stock		100	15 1/2
5 % perpetual debenture stock		100	110
do. Eq. bonds, 2nd charge		100	125
do. First preference		100	81 1/2
do. Second pref. stock		100	67 1/2
do. Third pref. stock		100	37 1/2
Great Western ordinary stock		30 10/-	16 1/2
do. 6 % pref. stock		.....	.....
do. 6 % bonds, 1890		.....	107
Midland Stg. 1st mtg. bonds, 1906		100	95
Northern of Can. 5 % first mtge		100	105
do. 6 % second mortgage		100	106
Toronto, Grey & Bruce 4 % bonds		100	93
Wellington, Grey & Bruce 7 % 1st m.		.....	93

SECURITIES.		Par value	London, Aug. 19
		per Sh.	
Canadian Govt. deb., 5 % stg.		104 1/2	104 1/2
Dominion 5 % stock, 1903, of Pw. loan		114	108 1/2
do. 4 % do. 1904, 5, 6, 8		104 1/2	104 1/2
do. bonds, 4, 1804, 66 Ins. stock		104 1/2	104 1/2
Montreal Harbour bonds, 5 %		107	107
do. Corporation, 5 %, 1874		107	107
do. do. 5 %, 1909		111	111
Toronto Corporation, 6 %		111	111

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Railway Office, Moncton, N.B., 14th June, 1886.

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## TORONTO PRICES CURRENT.— Sept. 2, 1886.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	
<b>Breadstuffs.</b>			<b>Groceries.—Con.</b>			
Flour: (37 brl.) f.o.c.	\$ c. \$ c.	Almonds, Taragona.	\$ c. \$ c.	IRON WIRE:	\$ c. \$ c.	
Superior Extra.....	3 70 0 00	Filberts, Sicily.....	0 99 0 10	No. 6 3/4 100 lbs.....	2 75 2 85	
Extra.....	3 60 0 00	Walnuts, Bord.....	0 08 0 09	No. 9.....	3 00 3 10	
Strong Bakers.....	0 00 0 00	Granoble.....	0 00 0 00	No. 12.....	3 45 3 55	
Spring Wheat, extra	3 25 3 30	Syrups: Common.....	0 25 0 30	Galv. iron wire No. 6	3 00 0 00	
Superfine.....	0 0 0 00	Amber.....	0 30 0 33	Barbed wire, galv'd.	0 06 0 06	
Oatmeal.....	3 85 4 00	Pale Amber.....	0 45 0 50	" painted	0 05 0 06	
Cornmeal.....	3 00 3 25	MOLASSES:.....	0 27 0 30	Coil chain 3/4 in.....	0 03 0 04	
Bran, 3/4 ton	10 50 11 00	RICE: Arracan.....	0 03 0 03 1/2	Iron pipe.....	0 67 0 70	
<b>GRAIN: f.o.c.</b>			Patna.....	0 04 0 05	" galv. 3/4 in	0 35 0 40
Fall Wheat, No. 1.....	0 00 0 00	Spices: Allspice.....	0 11 0 12	Boiler tubes, 2 in.....	1 08 0 08 1/2	
No. 2.....	0 78 0 79	Cassia, whole 3/4 lb...	0 13 0 15	" 3 in.....	1 11 1 12	
No. 3.....	0 00 0 00	Cloves.....	0 25 0 30	STEEL: Cast.....	0 12 0 13 1/2	
Spring Wheat, No. 1	0 00 0 00	Ginger, ground.....	0 25 0 35	Boiler plate.....	2 50 2 60	
No. 2	0 79 0 00	Jamaica, root	0 23 0 27	Sleigh shoe.....	2 00 2 25	
No. 3	0 00 0 00	Nutmegs.....	0 70 0 90	CUT NAILS:		
Barley, No. 1.....	0 00 0 00	Pepper, black.....	0 18 0 19	10 to 60 dy. p. kg 100 lb	2 55 2 60	
No. 2.....	0 00 0 00	white.....	0 30 0 33	8 dy. and 9 dy.....	2 80 2 85	
No. 3 Extra.	0 00 0 00	<b>SUGARS:</b>			6 dy. and 7 dy.....	3 05 3 10
No. 3.....	0 00 0 00	Porto Rico.....	0 00 0 00	4 dy. and 5 dy.....	3 35 0 00	
Oats.....	0 34 0 36	" Bright to choice	0 05 0 00	3 dy.....	4 10 0 00	
Peas.....	0 57 0 58	Vac. Pan Demerara.	0 07 0 07 1/2	<b>HORSE NAILS:</b>		
Rye.....	0 57 0 58	Jamaica, in hlds.....	0 05 0 05 1/2	Pointed and finished	40 & 2 1/2% dis	
Corn.....	0 00 0 00	Canadian refined.....	0 05 0 06	Ordinary.....	@ 40c. 5%	
Timothy Seed, 100 lbs	5 50 0 00	Extra Granulated...	0 06 1/2 0 06 1/2	HORSE SHOES, 100 lbs.	3 50 3 55	
Clover, Alsike, " "	00 00 00 00	Redpath Paris Lump	0 07 1/2 0 07 1/2	<b>CANADA PLATES:</b>		
Red.....	00 00 00 00	<b>TEAS: Japan.</b>			" Maple Leaf".....	2 60 2 65
Hungarian Grass, " "	0 00 0 00	Yokoha, com. to good	0 18 0 30	Garth.....	2 50 2 60	
Flax, screen'd, 100 lbs	2 65 2 85	" fine to choice	0 35 0 60	Blaina.....	2 50 2 60	
Millet.....	2 25 2 50	Nagasa, com. to good	0 18 0 21	M. L.S. Crown Brand	2 75 2 85	
<b>Provisions.</b>			Congou & Souchong.	0 20 0 65	TIN PLATES: IC Coke.	4 00 4 10
Butter, choice, 3/4 lb.	0 12 1/2 0 14	Oolong, good to fine.	0 30 0 55	IC Charcoal.....	4 40 4 65	
Cheese.....	0 10 0 10	" Formosa.....	0 45 0 65	IX.....	5 65 6 00	
Dried Apples.....	0 03 1/2 0 04	Y. Hyson, com. to g'd	0 15 0 25	IXX.....	7 60 7 80	
Evaporated Apples..	0 07 1/2 0 08	" med. to choice	0 30 0 40	DC.....	3 75 4 10	
Hops.....	0 25 0 30	" extra choice.....	0 50 0 55	IC Bradley Charcoal	6 00 6 25	
Beef, Mess.....	10 50 11 00	Gunpowd. com to med	0 30 0 35	WINDOW GLASS:		
Pork, Mess.....	13 00 14 00	" med to fine.....	0 35 0 40	25 and under.....	1 60 1 65	
Bacon, long clear.....	0 03 0 07	" fine to finest.....	0 50 0 60	26 x 40.....	1 70 1 75	
" Cumb'r'd out	0 00 0 00	Imperial.....	0 36 0 45	41 x 50.....	3 70 3 80	
" B'kfst smok'd	0 10 0 11	<b>TOBACCO, Manufact'r'd</b>			51 x 60.....	4 10 4 20
Hams.....	0 14 0 14 1/2	Dark P. of W.....	0 43 0 42 1/2	GUNPOWDER:		
Lard.....	0 09 1/2 0 10	Bright's r'ts g'd to fine	0 62 0 88	Can blasting per kg.	3 25 3 50	
Eggs, 3/4 doz.....	0 12 1/2 0 13	" choice.....	0 68 0 83	" sporting FF.....	5 00 0 00	
Shoulders.....	0 07 0 08	" Myrtle Navy	0 54 0 00	" FFF.....	5 25 0 00	
Rolls.....	0 10 0 10	Scisce.....	0 43 0 53	ROPE: Manila.....	0 10 1/2 0 13	
Honey, liquid.....	0 09 0 12	Brier.....	0 51 0 00	Sisal.....	0 08 1/2 0 00	
" comb.....	0 16 0 18	<b>Wines, Liquors, &amp;c.</b>			AXES:	
<b>Salt.</b>			ALE: English, pts.....	1 65 1 75	Keen Cutter & Peerless	7 00 7 25
Liv'rpool coarse, 3/4 bg	0 65 0 75	" pts.....	2 55 3 75	Black Prince.....	8 75 8 00	
Canadian, 3/4 brl.....	0 85 0 90	Younger's, pts.....	1 85 1 75	Hushranger.....	7 00 7 25	
" Eureka, 3/4 56 lbs.	0 65 0 67	" pts.....	2 55 2 75	Woodpecker.....	7 00 7 25	
Washington, 50 " "	0 00 0 45	PORTER: Guinness, pts	1 65 1 75	Woodman's Friend...	7 00 7 25	
C. Salt A, 56 lbs dairy	0 45 0 00	" pts.....	2 55 2 65	Gladstone & Pioneer.	11 00 11 25	
Rice's dairy " "	0 45 0 00	<b>BRANDY: Hen's y case</b>			<b>Petroleum.</b>	
<b>Leather.</b>			Martell's.....	12 25 12 50	Imp. gal.	
Spanish Sole, No. 1...	0 26 0 28	Orard Dupuy & Co " "	10 50 11 50	Canadian, 5 to 10 brls	0 16 0 00	
" No. 2.....	0 24 0 26	J. Robin & Co.....	10 10 10 25	" single brls	0 18 0 00	
Slaughter, heavy.....	0 27 0 29	Pinet Castillon & Co	10 10 10 25	Carbon Safety.....	0 20 0 00	
" No. 1 light	0 25 0 28	A. Martignon & Co..	9 50 16 00	Amer'n Prime White	0 24 0 00	
" No. 2.....	0 23 0 26	GIN: De Kuyppers, 3/4 gl.	2 70 2 75	" Water.....	0 27 0 00	
China Sole.....	0 23 0 25	" B. & D.....	2 60 2 6 1/2	Eocene.....	0 30 0 00	
Harness, heavy.....	0 30 0 33	" Green cases	4 75 5 00	<b>Oils.</b>		
" light.....	0 26 0 28	Booth's Old Tom.....	9 00 9 25	Cod Oil, Imp. gal. ...	0 60 0 65	
Upper, No. 1 heavy...	0 35 0 40	ROM: Jamaica, 16 o.p.	7 25 7 50	Straits Oil " ".....	0 50 0 55	
" light & med.	0 40 0 43	Demerara,.....	3 25 3 50	Palm, 3/4 lb.....	0 05 1/2 0 08	
Kip Skins, French.....	0 80 1 00	<b>WINE:</b>			Lard, ext. No. 1 Morse's	0 55 0 00
" English.....	0 70 0 80	Port, common.....	1 25 1 75	Ordinary No. 1.....	0 45 0 50	
" Domestic	0 55 0 60	" fine old.....	2 50 4 00	Linseed, raw.....	0 62 0 65	
" Veals.....	0 65 0 70	Sherry, medium.....	2 25 2 75	Linseed, boiled.....	0 65 0 68	
Hem'lk Calf (25 to 30)	0 60 0 70	" old.....	3 00 4 50	Olive, 3/4 Imp. gal....	0 80 1 10	
36 to 44 lbs.....	0 70 0 80	<b>CHAMPAGNES:</b>			Seal, straw.....	0 00 0 00
French Calf.....	1 10 1 35	B. & E. Petrier—		" pale S.R.....	0 60 0 65	
Splits, large, 3/4 lb...	0 24 0 26	1st quality, qts.....	0 00 22 00	Spirits Turpentine..	0 58 0 60	
" small.....	0 19 0 22	" pts.....	0 00 23 00	Englis 1 Sod.....	0 05 0 06	
Enamelled Cow, 3/4 ft	0 17 0 19	2nd " pts.....	0 00 15 00	<b>Paints, &amp;c.</b>		
Patent.....	0 17 0 20	3rd " pts.....	0 00 16 00	White Lead, genuine		
Pebble Grain.....	0 13 0 15	Whisky: Scotch, qts..	6 00 7 00	in Oil.....	5 50 6 00	
Buff.....	0 13 0 16	Dunville's Irish, do.	7 25 7 50	White Lead, No. 1.....	5 00 5 50	
Russets, light, 3/4 lb.	0 40 0 50	In Duty		" No. 3.....	4 50 5 00	
Gambier.....	0 05 1/2 0 06 1/2	Bond Paid		" dry.....	5 25 5 75	
Sumac.....	0 04 1/2 0 05	Alcohol, 65 o.p. 3/4 I. gl	0 99 3 27	Red Lead.....	4 50 5 00	
Degras.....	0 04 0 05	Pure Spts.....	1 00 3 28	Venetian Red, Eng..	0 02 0 02 1/2	
<b>Hides &amp; Skins.</b>			" 50 ".....	Yellow Ochre, Fr'nch	0 01 1/2 0 02	
Steers, 60 to 90 lbs...	0 08 1/2 0 00	" 25 u.p. ".....	0 48 1 52	Vermillion, Eng.....	0 70 0 80	
Cows, green.....	0 06 1/2 0 00	F'mily Frt Whisky.....	0 53 1 64	Varnish, No. 1 furn..	0 80 1 00	
Cured and Inspected	0 00 0 09 1/2	Old Bourbon.....	0 51 1 64	Bro. Japan.....	0 80 1 00	
Calfskins, green.....	0 11 0 13	" Rye and Malt.....	0 50 1 54	Whiting.....	0 55 0 60	
" cured.....	0 12 0 14	D'm'stic Whisky 25 u.p.	0 45 1 40	Putty, per 100 lbs...	1 90 2 25	
Pelts.....	0 50 0 60	Rye Whisky, 7 yrs old	1 05 2 16	<b>Drugs.</b>		
Lambskins.....	0 50 0 60	<b>Hardware.</b>			Aloes.....	0 20 0 70
Tallow, rough.....	0 02 0 00	TIN: Bars 3/4 lb.....	0 26 0 27	Alum.....	0 02 0 03	
Tallow, rendered.....	0 04 1/2 0 04 1/2	Ingot.....	0 24 0 25	Blue Vitriol.....	0 05 1/2 0 06	
<b>Wool.</b>			COPPER: Ingot.....	0 13 0 14	Brimstone.....	0 02 1/2 0 03
Fleece, comb'g ord...	0 19 0 21	Sheet.....	0 20 0 22	Borax.....	0 11 0 13	
" Southdown.....	0 22 0 23	LEAD: Bar.....	0 04 0 04 1/2	Camphor.....	0 35 0 45	
Pulled combing.....	0 18 0 20	" Pig.....	0 08 1/2 0 04	Castor Oil.....	0 09 1/2 0 11	
" super.....	0 22 0 23	Sheet.....	0 04 0 06 1/2	Caustic Soda.....	0 02 1/2 0 05	
" Extra.....	0 26 0 27	Shot.....	0 06 1/2 0 06 1/2	Cream Tartar.....	0 35 0 37	
<b>Groceries.</b>			ZINC: Sheet.....	0 04 1/2 0 04 1/2	Epsom Salts.....	0 01 1/2 0 02 1/2
COFFEES:	\$ c. \$ c.	Solder, hf. & hf.....	0 18 0 19	Ext'ct Logwood, bulk	0 08 0 09	
Gov. Java 3/4 lb.....	0 22 0 27	BRASS: Sheet.....	0 20 0 22	" boxes	0 14 0 16	
Rio.....	0 06 1/2 0 10	IRON: Pig.....		Gentian.....	0 12 0 18	
Jamaica.....	0 15 0 22 1/2	Summerlee.....	0 00 18 00	Glycerine, per lb....	0 15 0 17	
Mocha.....	0 24 0 26	Carabroo.....	0 00 00 00	Hellebore.....	0 17 0 20	
Ceylon plantation...	0 22 0 27	Nova Scotia No. 1.....	17 00 17 50	Indigo, Madras.....	0 75 0 95	
FISH: Herring, scaled	0 17 0 19	Bar, ordinary.....	1 65 1 70	Morphia Sul.....	1 75 1 90	
Dry Cod, 3/4 112 lb...	4 00 4 25	Swedes, 1 in. or over	0 00 4 00	Opium.....	3 00 3 20	
Sardines, Fr. Qrs.....	0 11 0 12	Hoops, cooper's.....	2 15 2 25	Oil Lemon.....	3 00 3 50	
FRUIT: Raisins, Layr's	2 50 2 75	" Band.....	2 15 2 25	Oxalic Acid.....	0 12 0 14	
Raisins, London, new	3 25 3 50	Tank Plates.....	2 00 2 25	Paris Green.....	0 16 0 18	
" B'k b'krets, new	3 75 4 00	Boiler Rivets, best..	4 00 4 50	Potass Iodide.....	3 60 3 75	
" Valentia, new	0 02 0 09	Russia Sheet, 3/4 lb...	0 10 0 12	Quinine.....	0 70 0 85	
Currants Prov'l new	0 02 0 07	<b>GALVANIZED IRON:</b>			Saltpetre.....	0 09 1/2 0 10
" N'w Patras	0 02 0 03	Best No. 22.....	0 04 1/2 0 05	Sal Rochelle.....	0 96 0 98	
" Vostissa...	0 02 0 10	" 24.....	0 04 1/2 0 05	Shellac.....	0 26 0 30	
Prunes.....	0 00 0 00	" 26.....	0 04 1/2 0 05 1/2	Sulphur Flowers....	0 08 0 00	
		" 28.....	0 05 1/2 0 06			

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