

## Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

L'Institut a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /  
Couverture de couleur
- Covers damaged /  
Couverture endommagée
- Covers restored and/or laminated /  
Couverture restaurée et/ou pelliculée
- Cover title missing /  
Le titre de couverture manque
- Coloured maps /  
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /  
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /  
Planches et/ou illustrations en couleur
- Bound with other material /  
Relié avec d'autres documents
- Only edition available /  
Seule édition disponible
- Tight binding may cause shadows or distortion  
along interior margin / La reliure serrée peut  
causer de l'ombre ou de la distorsion le long de la  
marge intérieure.
- Additional comments /  
Commentaires supplémentaires:

Continuous pagination.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /  
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/  
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /  
Qualité inégale de l'impression
- Includes supplementary materials /  
Comprend du matériel supplémentaire
- Blank leaves added during restorations may  
appear within the text. Whenever possible, these  
have been omitted from scanning / Il se peut que  
certaines pages blanches ajoutées lors d'une  
restauration apparaissent dans le texte, mais,  
lorsque cela était possible, ces pages n'ont pas  
été numérisées.

# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 13.

MONTREAL, FRIDAY, NOVEMBER 11, 1881.

No. 13.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

### GAULT BROS. & CO.,

Importers and Manufacturers,

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

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

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

GAULT BROS. & CO.

Montreal, 2nd May, 1881.

### MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

### FELT HATS.

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

FOR THE

### Fall and Winter Trade

We offer a full assortment of

### Ladies' and Men's Furs

of our own manufacture,

Gloves, Mitts, Robes, &c.

### JAMES CORISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL

Leading Wholesale House of Toronto.

### JOHN MACDONALD & CO.

### CARPET DEPARTMENT.

*Brussels & Tapestry Carpets.*

*Brussels and Tapestry*

*Borders & Stairs.*

*Union and Wool Carpets.*

*Felt Crumb Cloths, and 5-4*

*Felts, Mats, Matting and*

*Floor Oil Cloths.*

JOHN MACDONALD & CO.,

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

### M. FISHERSONS & CO.

MONTREAL.

FISHER & Co., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

SCOTCH and other TWEEDS,

WORSTED and FANCY SUITINGS,

TWEED ULSTERINGS,

BEAVER, NAP and

FANCY OVERCOATINGS,

LADIES' CLOAKINGS,

CASHMERE DRESS GOODS

Stock will be large and well assorted throughout the season.

184 MCGILL STREET,

August 10, 1881.

Leading Wholesale Houses of Montreal

### Toys, Fancy Goods, &c.

FOR THE

### HOLIDAY TRADE.

We would respectfully notify the trade generally, that our Fall Stock is now complete in every department and solicit an inspection of the samples.

Dolls, Games, Toys,

Of every description.

Class Vases, China Figures,  
Ornaments, Desks,  
Cabinets, Albums,  
Clocks, &c., &c.

The largest stock ever imported into the Dominion.

### H. A. NELSON & SONS,

59, to 63 ST. PETER ST.,

Montreal.

Toronto House,

56 & 58 FRONT STREET WEST.

### PINKERTON & CO.,

MANUFACTURERS OF

### BOOTS

AND

### SHOES.

38 St. Peter St.

CORNER FOUNDLING STREET

MONTREAL.

## The Chartered Banks.

**BANK OF MONTREAL**

NOTICE IS HEREBY GIVEN that  
a Dividend of

**FOUR PER CENT.**

AND A

**Bonus of One per Cent.**

upon the paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city, and at its branches, on and after

**THURSDAY, the 1st day of  
DECEMBER next.**

The Transfer Books will be closed  
from the

**16th to the 30th November  
next,**

both days inclusive.

By order of the Board,

**W. J. BUCHANAN,**  
General Manager.

Montreal, 21st October, 1881.

**EXCHANGE BANK  
OF CANADA**

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

**HEAD OFFICE, . . . MONTREAL.**

**DIRECTORS.**

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

**A. W. Ogilvie, Thomas Tiffin,  
E. K. Greene,**

**THOMAS CRAIG, . . . . . Cashier.**

**BRANCHES,**

**Hamilton, Ont. . . . . C. M. Counsell, Manager.**  
**Aylmer, Ont. . . . . J. G. Billett, do**  
**Park Hill, Ont. . . . . T. L. Rogers, do**  
**Bedford, P.Q. . . . . E. W. Morgan, do**

**FOREIGN AGENTS,**

**LONDON:—The Alliance Bank (Limited.)**  
**NEW YORK:—The National Bank of Commerce.**  
**BOSTON:—Maverick National Bank.**  
Sterling and American Exchange bought and sold. Interest allowed on Deposits.  
Collections made promptly and remitted for low rates.

## The Chartered Banks.

**THE BANK OF  
BRITISH NORTH AMERICA.**

*Incorporated by Royal Charter.*

**Paid-up Capital, £1,000,000 Sterling.**

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

**COURT OF DIRECTORS.**

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

**HEAD OFFICE IN CANADA.—St. James St., Montreal.  
R. E. GRINDLEY, General Manager.**

**J. S. CAMERON, Inspector.**

**Branches and Agencies in Canada.**

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

**Agents in the United States:**

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

**CHICAGO.—R. Steven, Agent.**

**SAN FRANCISCO.—A. McKinlay, Agent.**

**PORTLAND, Oregon.—J. Goodfellow, Agent.**

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

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

**THE MOLSONS BANK**

**INCORPORATED BY ACT OF PARLIAMENT, 1855.**

**Capital paid-up \$2,000,000. Rest, \$250,000**

**HEAD OFFICE, MONTREAL.**

**Directors.**

**THOMAS WORKMAN, Esq., . . . . . President.**  
**J. H. R. MOLSON, Esq., . . . . . Vice-President.**  
**R. W. SHEPHERD, Esq., . . . . . HON. D. MACPHERSON.**  
**H. A. NELSON, Esq., . . . . . MILLS WILLIAMS, Esq.**  
**S. H. EWING, Esq., . . . . .**  
**F. WOLFERSTAN THOMAS, . . . . . Gen'l Manager.**  
**M. HEATON, . . . . . Inspector.**

**Branches of The Molsons Bank.**

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

**AGENTS IN THE DOMINION.**

**Quebec—Union Bank and Eastern Townships  
Bank.**

**Ontario & Manitoba—Ontario Bank, Dominion  
Bank Federal Bank and their Branches.**

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

**Nova Scotia—Halifax Banking Company and its  
Branches.**

**Prince Edward Island—Union Bank of P. E. I.,  
Charlottetown & Summerside.**

**Newfoundland—Commercial Bank of Newfound-  
land, St. Johns.**

**AGENTS IN UNITED STATES.**

**New York—Mechanics' National Bank, Messrs.  
Morton, Bliss & Co., Messrs. W. Watson and Alex.  
Lang; Boston, Merchants National Bank; Messrs.  
Kluder, Peabody & Co.; Portland, Casco National  
Bank; Chicago, First National Bank; Cleveland,  
Commercial National Bank; Detroit, Mechanics'  
Bank; Buffalo, Farmers and Mechanics' National  
Bank; Milwaukee, Wisconsin Marine and Fire In-  
surance Co. Bank; Toledo Second National Bank;  
Helena, Montana—First National Bank; Fort Ben-  
ton, Montana—First National Bank.**

**AGENTS IN EUROPE.**

**London—Alliance Bank, "limited," Messrs. Glyn,  
"the, Currie & Co. Messrs. Morton, Rose & Co.;  
Liverpool—The National Bank of Liverpool.**

**Antwerp, Belgium—La Banque d'Anvers.**  
Collections made in all parts of the Dominion and  
returns promptly remitted at lowest rates of ex-  
change. Letters of Credit issued, available in all  
parts of the world.

## The Chartered Banks.

**Merchants' Bank  
OF CANADA.**

NOTICE IS HEREBY GIVEN THAT  
A DIVIDEND OF

**Three and One-half per Cent.**

For the Current Half Year, being at  
the rate of

**Seven per cent. per annum,**

Upon the paid-up Capital Stock of this  
Institution has been declared, and that  
the same will be payable at its Bank-  
ing House, in this city, on and after

**Thursday, the 1st December next.**

The Transfer Books will be closed  
from the

**16th to the 30th November next,**

both days inclusive.

BY ORDER OF THE BOARD,

**G. HAGUE,**

GENERAL MANAGER.

**La Banque du Peuple.**

**Capital \$1,600,000.**

**HEAD OFFICE, . . . . . MONTREAL.**

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

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

**A. A. TROTIER, Esq., Cashier.**

**FOREIGN AGENTS.**

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

**The Ontario Bank.**

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

**HEAD OFFICE, . . . . . TORONTO.**

**DIRECTORS:**

**Sir Wm. P. HOWLAND, Lt.-Col. C. S. GZOWSKI,  
President. Vice-President.**

**Hon. John Simpson, Hon. D. A. Macdonald.**

**Donald Mackay, Esq., A. M. Smith, Esq.,  
Robert Nichols, Esq.**

**C. HOLLAND, General Manager.**

**BRANCHES.**

**Alliston, Montreal, Port Hope,  
Brussels, Mount Forest, Port Perry,  
Bowmanville, Oshawa, Fr. Arthur's Land'  
Guelph, Ottawa, Toronto,  
Lindsay, Peterboro, Whitby,  
Winnipeg, Man. Portage la Prairie, Man.**

**AGENTS.**

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

The Chartered Banks.

THE CANADIAN  
**Bank of Commerce.**

Head Office, - - Toronto.

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

**DIRECTORS.**

Hon. WILLIAM McMASTER, *President.*  
WM. ELLIOTT, Esq., *Vice-President.*  
Noah Barnhart, Esq. James Michie, Esq.  
Hon. Adam Hope. T. Sutherland Stayer, Esq.  
George Taylor, Esq. Jno. J. Arnton, Esq.  
A. R. McMaster, Esq.  
W. N. ANDERSON, General Manager.  
J. C. KEMP, Asst Gen'l Manager.  
ROBT. GILL, Inspector.

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

**BRANCHES.**

Barrie,	Guelpb,	St. Catharines
Belleville,	Hamilton,	Sarnia.
Berlin	London,	Seaforth,
Brantford,	Lucan,	Simcoe,
Chatham,	Montreal,	Stratford,
Collingwood,	Norwich,	Strathroy,
Dundas,	Orangeville,	Thord,
Dunnville,	Ottawa,	Toronto,
Galt,	Paris,	Walkerton
Goderich,	Peterboro',	Windsor.
	Port Hope,	Woodstock.

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

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

**BANKERS**

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

**IMPERIAL BANK**  
OF CANADA.

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

**DIRECTORS:**

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

HEAD OFFICE—TORONTO.

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

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

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

**EASTERN TOWNSHIPS BANK.**

AUTHORISED CAPITAL..... \$1,500,000  
CAPITAL PAID IN May 16, 1879..... 1,381,508  
RESERVE FUND..... 220,000

**Board of Directors.**

R. W. HENKER, *President.*  
Hon. T. LEE TERRILL *Vice-President.*  
Hon. M. H. Cochrane, G. N. Galer,  
G. K. Foster, Hon. J. H. Pope.  
A. A. Adams, Hon. G. G. Stevens.  
T. S. Morey.  
WM. FARWELL, *General Manager.*  
Head Office—Sherbrooke, Que.  
Branches.

Waterloo, Richmond,  
Coaticook, Stanstead.  
Cowansville, Granby.  
Agents in Montreal—Bank of Montreal.  
London, England—London & County Banks.  
Boston—National Exchange Bank.  
Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

**BANK OF TORONTO.**

DIVIDEND No. 51.

NOTICE IS HEREBY GIVEN, that a  
Dividend of Three and One-Half  
Per Cent.

for the current half year (being at the rate of Seven per cent. per annum) upon the paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches on and after

Thursday, the First day of December next.

The Transfer Books will be closed from the 10th to the 30th of November, both days inclusive.

By order of the Board.

D. COULSON,

Cashier.

Toronto, 26th October, 1881.

**LA BANQUE NATIONALE.**

HEAD OFFICE, QUEBEC.

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

**DIRECTORS**

HON. ISIDORE THIBAUDEAU, *President.*  
JOSEPH HAMEL, Esq., *Vice-President.*  
Chevalier Ol. Robitaille, M.D. E. Houde, Esq. M.P.P.  
Hy. Atkinson, Esq. J. B. Z. Dubou, Esq.  
H. Tessier, Jr., Esq. FRS VEZINA, Cashier.  
HONORARY DIRECTOR—Hon. J. R. Thibaudau,  
Montreal.

BRANCHES:—Montreal—L. A. Vallée, Manager;  
Sherbrooke—John Campbell, Manager; Ottawa—  
G. U. Carrière, Manager.

AGENTS:—England—National Bank of Scotland,  
London; France—Messrs. Alf. Grunbaum & Co.,  
La Banque de Paris et de Pays Bas; United States—  
National Bank of the Republic, New York; National  
Revere Bank, Boston; Newfoundland—The Com-  
mercial Bank of Newfoundland.

CANADA—Propr. Ontario—The Bank of Toronto;  
Maritime Provinces—Bank of New Brunswick, Mer-  
chants Bank of Halifax, Bank of Montreal; Manitoba  
—The Merchants Bank of Canada.

A general Banking, Exchange and collection busi-  
ness transacted. Particular attention paid to collec-  
tions and returns made with utmost promptness.  
Correspondence respectfully solicited.

**La Banque Jacques Cartier.**

NOTICE IS HEREBY GIVEN that a  
Dividend of Two and One-half per cent  
upon the Paid-up Capital Stock of this Bank  
has been declared for the current half-year, and  
that the same will be payable at the Bank, in  
the City of Montreal, on and after

The First day of December next.

The Transfer Books will be closed from the  
sixteenth to the thirtieth day of November next,  
both days inclusive.

By order of the Board.

(Signed) A. DE MARTIGNY,

Cashier.

Montreal, 26th Oct., 1881.

**THE MARITIME BANK**

—OF THE—

**DOMINION OF CANADA.**

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

**Board of Directors.**

THOS. MACLELLAN, *President.*  
LEB. BOTSFORD, M.D., *Vice-President.*  
ROBT. CRUIKSBANK (of Jardine & Co., Grocers).  
JER. HARRISON (of J. & W. F. Harrison, Flour  
Merchants).  
JOHN H. PARKS (of Wm. Parks & Son, Cotton  
Manufacturers).  
JOHN TAPLEY (of Tapley Bros., Indiantown).  
HOW. D. TROUP (of Troup & Son, Shipowners).

CASHIER, - ALFRED RAY.

THE BANK, under new management and with  
Fresh Capital, is now open and prepared to  
transact a general Banking Business.  
Correspondence solicited. Business transacted for  
Banks and Mercantile Houses in Quebec and Ontario,  
on favorable terms.

Loan Societies.

**CREDIT FONCIER**

FRANCO-CANADIEN.

CAPITAL, . . . \$5,000,000.

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

**President:**

Hon. E. DUCLERC (Senator), Paris.

**Canadian Directors:**

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

**Censor:**

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

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

**MONTREAL DIVISION.**

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

Manager: EDMOND J. BARBEAU.

**Operations of the Company.**

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

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

**THE HAMILTON**

**Provident and Loan Society.**

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

Capital Subscribed, - - - \$1,000,000  
" Paid up - - - 947,247  
Reserve, - - - - - 150,000  
Total Assets, - - - - - \$2,185,000

MONEY advanced on the security of REAL ES-  
TATE at lowest current Rates.  
THE SOCIETY is prepared to issue DEBENTURES  
drawn at 5 years, with INTEREST COUPONS at-  
tached, payable HALF-YEARLY.

H. D. CAMERON,

Treasurer.

Hamilton, Aug. 16th, 1881.

**Private Banks.**

**W. MOWAT & SON,**

**BANKERS,**

STRATFORD, ONT. [Established 1868.]

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

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

Oceanic Steamships.

Allan Line.



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

1881. Summer Arrangements. 1881.

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

Vessels.	Tonnage.	Commanders.
Parisian.....	5,400	Capt. James Wylie.
Sardinian.....	4,650	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Crossian.....	4,600	Lt. W. H. Smith, R.N.R.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	Capt. Richardson.
Hibernian.....	3,432	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. J. G. Stephen.
Prussian.....	3,000	" D. J. James.
Scandinavian.....	2,000	" John Parks.
Buenos Ayrean.....	3,800	" McLean.
Corean.....	4,000	" McDougall.
Grecian.....	3,600	" LeGallais.
Manitoban.....	3,150	" McNicol.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,800	" J. Scott.
Waldensian.....	2,600	" Moore.
Lucerne.....	2,200	" Kerr.
Newfoundland.....	1,600	" Mylins.
Acadian.....	1,350	" F. McGrath.

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

THE STEAMERS OF THE LIVERPOOL MAIL LINE.

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

FROM QUEBEC :

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

Rates of Passage from Quebec.

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

THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN AND QUEBEC EXTRA SERVICE

Are intended to be despatched from Quebec for Liverpool :

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

THE STEAMERS OF THE GLASGOW AND QUEBEC SERVICE

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

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

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

80½ State St., Boston, and Common st., Montreal

THE Superior Savings and Loan SOCIETY.

Offices:—S. E. Cor. Dundas St. & Market Lane, LONDON, - CANADA.

Loans made at low rates and on most favorable terms on real estate security. Mortgages and Debentures purchased. Liberal Interest allowed on deposits.

F. A. FITZGERALD, H. E. NELLES,  
PRESIDENT. MANAGER.

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

Arnprior, Ont.

JAMES BELL, Official Assignee, a Commissioner and General Agent, Arnprior.

Barrie, Ont.

JOSEPH ROGERS, Conveyancer, Insurance and General Agent, Auctioneer, &c. Rents and Chattel Mortgages collected.

Belleville, Ont.

M. B. ROBLIN, Accountant, Insurance Agent, M. Valuator for Trust and Loan Co. &c.,

Berlin, Ont.

J. M. SCULLY, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.

Brantford, Ont.

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

Brampton, Ont.

J. W. MAIN, Official Assignee for the County of Peel, Brampton, Ont.

Lindsay, Ont.

GEO. KEMPT, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.

Montreal.

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

Owen Sound, Ont.

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

Toronto, Ont.

KERR & ANDERSON, Commercial Agents, Public Accountants, Auditors, &c. Estates adjusted and claims proved for settlement. Money lent on Real Estate. OFFICES:—No. 15 Toronto Street.

Uxbridge, Ont.

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

Welland, Ont.

F. SWAYZE, Official Assignee for the County of Welland, Accountant, Conveyancer, &c. Office in the Court House, Welland.

Whitby, Ont.

JOHN RICE, Official Assignee, County Ontario, Accountant, Auditor, &c., Office at the Court House, Whitby, Ont.

Agents' Directory.

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

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

Agents' Directory.

HUNTER & RENNIE,  
CITY AGENTS,

London and Lancashire Life Assurance Co. and The Fire Insurance Association (Limited) Of London, England.

Fire and Life Insurance placed in the best Companies at the Lowest Rates.

Office: 214 ST. JAMES STREET, MONTREAL

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

Legal.

For Accountants, &c., see other page.

Almonte, Ont.

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

Amherst, N. S.

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

Brampton, Ont.

JAMES FLETCHER,  
Barrister, Attorney, Solicitor, Conveyancer, &c.

Carleton Place, Ont.

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

Guelph, Ont.

JOHN SMITH,  
REAL ESTATE AND LOAN AGENT,  
ACCOUNTANTS, &c.,  
22 ST. GEORGE'S SQUARE,  
GUELPH, ONT.  
Assignments taken and Estates managed.

Belleville, Ont.

PETERSON & PETERSON,  
BARRISTERS, &c.,  
Offices: Corner Bridge & Front Sts.

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

Brantford, Ont.

HARDY, WILKES & JONES,  
BARRISTERS & ATTORNEYS-AT-LAW,  
Solicitors in Chancery, Notaries, etc.  
ARTHUR S. HARDY, Q. C. ALFRED J. WILKES, LL.B.  
C. S. JONES.

Brockville, Ont.

J. G. GORDON,  
Barrister, Attorney-at-Law, Solicitor in Chancery, &c. (County Town of Leeds and Grenville.)

Bradford, Ont.

J. W. H. WILSON,  
BARRISTER, ATTORNEY, SOLICITOR, &c.

Charlottetown, P. E. I.

McLEAN & MARTIN,  
Barristers and Attorneys at Law,  
Conveyancers, Notaries Public, &c.

Chatham, N. E.

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

Clifton, Ont.

A. G. HILL,  
Barrister, Attorney, Solicitor in Chancery &c.,  
Police Magistrate Niagara Falls. Clifton, Ont.

**Leading Wholesale Trade of Montreal.**

**DOMINION PAPER CO'Y.**

100 Grey Nun street, Montreal,  
(MILLS AT KINGSEY FALLS, P.Q.)  
MANUFACTURER OF

The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned & White,  
" 3 News and Printing, " "  
White Tea and Bag,  
Bleached Manilla Envelope, Bag and Wrapping.  
White Manilla Tea and Wrapping.  
Unbleached Manilla Bag and Wrapping.

**Blotting Paper.**

First Prize Dominion Exhibition 1880.

**JOHN CRILLY & CO.,**

MANUFACTURERS OF  
Blotting Paper, Flour Sack Paper,  
Music Paper, Fine Manilla Paper,  
Colored and Brown & Grey Wrapping  
White Printing Paper,  
Paper, Roofing Felt and Match  
Flour Sack Paper B<sup>75</sup>, &c., &c. Paper.  
Special Sizes and Weights made to order  
389 ST. PAUL ST., MONTREAL.

Legal.

**Clinton, Ont.**

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

**Cayuga, Ont.**

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

**Digby, N. S.**

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

**Fredericton, N.B.**

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

**Galt, Ont.**

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

**Guelph, Ont.**

D. S. McMILLAN, Attorney, Solicitor in Chen-  
cery and Insolvency, Notary, &c. Masonic  
Hall Block.

**Goderich, Ont.**

GARROW & PROODFOOT,  
BARRISTERS, SOLICITORS, &c.,

**Hamilton, Ont.**

FURLONG & STEELE, Barristers and Attorney at  
Law, Solicitors in Chancery, etc., 10 King St W.  
EDWARD FURLONG, LL.B. D. STEELE, JR.

OSLER, GYWN & TEETZEL,  
BARRISTERS, &c., Hamilton, (nt.  
OSLER & GYWN, Barristers, &c., Dundas, Ont.  
B. H. OSLER, Q. C., (County Attorney.)  
H. C. GYWN, J. V. TEETZEL.

CAMERON & CURELL,  
Barristers, Attorneys-at-Law, Solicitors in Ch n-  
cery and Insolvency, Notaries Public, Conveyancers,  
&c. No. 10 Hughson St., south, Hamilton, Ont.

**Iroquois, Ont.**

P. L. PALMER, B.A.,  
Barrister, Attorney at-law, Notary Public &c.

**Leading Wholesale Trade.**

**LOUIS BREITHAAPT & CO.,**

ESTABLISHED 1858.

Tanners, Importers,  
Leather Merchants,

AND DEALERS IN

SHOE GOODS & TANNERS' SUPPLIES

OFFICE & WAREHOUSE: QUEEN STREET,

BERLIN, Ont.

**J. RATTRAY & CO.,**

Manufacturers, Importers and Wholesale Dealers

IN

TOBACCO, SNUFF, CIGARS,

AND GENERAL

TOBACCONISTS' GOODS:

MANUFACTORY:

No. 80 ST. CHARLES BORROMEE STREET.

WAREHOUSES AND OFFICE:

428 ST. PAUL cor. of St. FRANCOIS XAVIER ST.

MONTREAL.

**E. E. GILBERT & SONS,**

MANUFACTURERS OF

PORTABLE AND STATIONARY

ENGINES,

Steam Pumps, Shafting, Pulleys, &c.

Office:

722 ST JOSEPH STREET,

MONTREAL.

**W. & F. P. CURRIE & CO.**

100 GREY NUN ST., Montreal,

IMPORTERS OF

PIG IRON, BAR IRON,

BOILER PLATES, GALVANIZED IRON,

CANADA PLATES, TIN PLATES,

BOILER TUBES, GAS TUBES,

Ingot Tin,	Rivets,	Veined Marble,
Ingot Copper,	Iron Wire,	Roman Cement,
Sheet Copper,	Steel Wire,	Portland Cement,
Antimony,	Glass,	Canada Cement,
Sheet Zinc,	Paints,	Paving Tiles,
Ingot Zinc,	Fire Clay,	Garden Vases,
Pig Lead,	Fire Covers,	Chimney Tops,
Dry Red Lead,	Fire Bricks,	Fountains,
Dry White Lead,	Patent Encaustic Paving Tiles, &c.	DRAIN PIPES,

MANUFACTURERS OF

SOFA, CHAIR, AND BED SPRINGS.

**Leading Wholesale Trade of Montreal**

**COCHRANE, CASSILS & CO.**

MANUFACTURERS OF

Boots and Shoes, Wholesale

CORNER OF

St. Peter & St. Sacrament Streets,

M. H. Cochrane, } MONTREAL.  
Chas. Cassils, }

**JAMES MCCREADY & CO.**

WHOLESALE

BOOT AND SHOE

MANUFACTURERS,

35 & 37 WILLIAM STREET.

MONTREAL.

**ALEXANDER SEATH,**

IMPORTER OF

British & Foreign

LEATHERS

AND

Shoe Manufacturers' Goods,

16 LEMOINE STREET,

MONTREAL.

**Important Notice to the Trade**

The EASTERN TOWNSHIPS BOOT AND  
SHOE CO., of St. Hyacinthe, has opened a  
Sample Room at No. 93 ST. JOSEPH STREET,  
Montreal.

Retailers will do well to give us a call when  
in town.

**Cassils, Stimson & Co.,**

IMPORTERS OF

FOREIGN LEATHERS

PRUNELLAS & SHOE FINDINGS

AND

Leather Commission Merchants,

13 & 15 ST. HELEN ST., MONTREAL.

**TEAS, SUGARS, COFFEES,**

SPICES, FRUITS

AND A FULL ASSORTMENT OF

GENERAL GROCERIES,

Maintained from best Markets.

J. A. MATHEWSON,

202 McGill Street.

Leading Wholesale Trade.

**D. Morrice & Co.**

Canadian Manufactures,

MONTREAL AND TORONTO,

Hochelaga

Brown Cottons,

Canton Flannels,

Yarns and Bags,

Valleyfield

Bleached Shirtings,

Wigans and Shoe drills.

Stormont

Col'd Cotton Yarns,

Ducks, Tickings, Checks, &amp;c.

Knitted Goods,

Tweeds,

Flannels, &amp;c., &amp;c.

The Wholesale Trade only  
supplied.**NOTICE.**

I have this day admitted Mr. L. S. ODELL a member of my firm, and the business will be hereafter conducted in the Firm name of

**H. J. FISK & CO.**

We respectfully solicit the attention of the Wholesale Trade to our stock of Foreign and Domestic Leathers. Specialties: Sheepskins and Goatskins.

**H. J. FISK & CO.****OSTELL & CO.,**

IMPORTERS OF

**SMALL WARES, FISHING TACKLE**

And all kinds of SPORTING GOODS.

Dominion Exhibition, 1880.

1st Prize—Best assortment of Fishing Spoons.

1st Prize—Best assortment of Salmon, Bass and Trout Flies.

1st Prize—Best assortment of Silk, Cotton, Linen and Hemp Fishing Lines.

Special Diploma for the best assortment of

**FISHING TACKLE.**

Send for Circulars, Price Lists and Samples.

**OSTELL & CO.,**

16 Custom House Square, Montreal, P.Q.

**Carriage Hardware.**

FIFTH WHEELS,

CLIPS,

CLIP-KING BOLTS,

STEPS,

SHAFT COUPLINGS, &amp;c.,

Manufactured by

**GEORGE GILLIES,**

GANANOQUE, Ont.

Leading Wholesale Trade of Montreal.

**CANTLIE, EWAN & CO.,**

MANUFACTURERS' AGENTS.

CANADIAN TWEEDS,

CORNWALL BLANKETS,

and SHERBROOKE FLANNELS,

LYBSTER COTTONS, &amp;c., &amp;c.,

38 St. Joseph Street, Montreal.

13 Wellington Street, East, TORONTO.

Advances made on consignments.

**WM. PARKS & SON,**

NEW BRUNSWICK COTTON MILLS

ST. JOHN, N.B.

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

COTTON YARNS,

CARPET WARPS,

BEAM WARPS,

HOSIERY YARNS,

BALL KNITTING COTTONS,

Which for Quality and Brilliancy of Colour, cannot be excelled

ALEX SPENCE. WM. HEWETT.  
21 Lemoine St. Montreal. 11 Colborne St., Toronto.

ROLL

**MANILLA,**

FOR DRAUGHTSMEN,

PATTERN-MAKERS, &amp;c.

40, 50 and 60 inch.

THICK, MEDIUM and THIN.

Send for Samples and Prices.

**MORTON, PHILLIPS & BULMER,**Stationers, Blank Book Makers, and  
Printers,

375 NOTRE DAME STREET, MONTREAL.

**Hodgson, Sumner & Co.,**

IMPORTERS OF

**DRY GOODS,**

SMALL WARES and FANCY GOODS,

347 &amp; 349 ST. PAUL ST.,

MONTREAL.

**Dominion File Works,**

MONTREAL, P. Q.

**G. OUTRAM & SON, Proprietors:**

Manufacturers of all description of

**FILES AND RASPS.**

Leading Manufacturing Firms.

THE

**Montreal Knitting Co.,**

73 ST. JOSEPH STREET,

OFFER THIS

**Wholesale Trade****Superior Seamless Cotton Hosiery**

FOR SPRING DELIVERY,

In all the fashionable Colors and Styles.

All Goods warranted equal to sample.

HAMILTON

**COTTON COMPANY,**

HAMILTON, Ont.,

MANUFACTURERS OF

**HOSIERY, YARNS**

AND

KNITTING YARNS,

Beaver Warps, &amp;c.,

Of all descriptions.

**DENIMS and TICKINGS.**

1854. BUY 1881.

BUY

E. B. EDDY'S

**MATCHES,**

PAILS, TUBS,

AND

**Washboards**

MANUFACTURED AT

HULL, P. Q., CANADA.

**WATTERS & BUSBY,****COAL**

AND

General Commission Merchants,

72 PRINCE WILLIAM STREET, ST. JOHN, N.B.

Storehouse: Robertson's Wharf.

Lessee's Lloyd's Warehouse and Wharf.

Consignments solicited. Prompt returns made.

F. L. WATTERS.

W. L. BUSBY

**ALFRED A. BOWN,**

Auctioneer and Commission Merchant,

ST. JOHN'S, Newfoundland.

Solicite consignments. Returns promptly made.  
Satisfactory references on application.

Cotton Manufactories, &c.

**DUNDAS COTTON MILLS CO.**  
**DUNDAS, ONT.**

MANUFACTURERS OF

GREY DOMESTICS,  
TICKINGS, DENIMS,  
CHECKED AND STRIPED SHIRTINGS,  
COTTON BAGS,  
WARPS, YARNS, Etc.

The productions of these mills continue to have a deservedly high reputation in the trade. The proprietors are determined to maintain the quality of unsurpassed excellence they have heretofore held.

A full range of Patterns and Stock to be had from our Agents in Montreal,

**F. McELDERRY & CO., Agents,**  
ST. HELEN STREET.  
MONTREAL.

**Craven Cotton Mills,**

BRANTFORD, Ont.,

CLAYTON SLATER, Proprietor,

MANUFACTURE

GREY COTTONS,

BLEACHED COTTONS,

CHEESE COTTONS, &c.

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

1881. FALL. 1881.

**Foster, Baillie & Co.,**

14 ST. HELEN STREET,

MONTREAL.



AGENTS FOR  
ULSTER SPINNING  
CO., Belfast.

D. & R. DUKE,  
Brechin.

McGREGOR & CO.,  
Dundee.

J. T. RAWORTH, Leicester.

AGENTS FOR  
CANADA SILK CO.,  
Montreal.

DON & DUNCAN,  
Dundee.

JAMES HAMILTON,  
Glasgow.

SPECIALTIES:

LINEN GOODS of every description. Sewing Silks and Ribbons (home made).  
BLACK CASHMERE, COBOURGS and ITALIAN'S RAWORTH'S SEWING COTTONS, on account of Manufacturers.

Prices cannot be equalled. Examine values and be convinced.

Leading Wholesale Trade of Montreal.

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

Received  
Gold Medal  
THE  
Grand Prix  
Paris Exhibition,  
1878.



Received  
Gold Medal  
THE  
Grand Prix  
Paris Exhibition,  
1878.

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

**WALTER WILSON & CO.,**  
Sole Agents for the Dominion,  
1 & 3 ST. HELEN STREET, MONTREAL.

**JOHN CLARK, JR. & CO.'S**



**M. E. Q.**



Wholesale Trade supplied by  
**WALTER WILSON & CO.,**  
1 & 3 St. Helen Street,  
MONTREAL.

AGENCY FOR

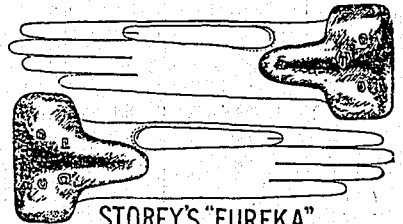


**THE BEST IMPORTED GLOVE**  
in the market. A full assortment always in Stock.

**Walter Wilson & Co.,**  
Sole Agents for the Dominion of Canada,  
1 & 3 ST. HELEN ST., - MONTREAL.

**W. H. Storey & Son, { ACTON, ONTARIO, GLOVE MANUFACTURERS.**

The best descriptions of Gloves and Mitts in every variety of Material and Style are manufactured by us.



**STOREY'S "EUREKA"  
SPRING GLOVE FASTENER, PAT'**

We are also Patentees and Inventors of Storey's "Eureka Spring Glove Fastener," justly acknowledged the most perfect Fastener in use. Patented in Canada, the United States and Great Britain.

Foreign Offices: { Spruce St., New York, U.S.A.  
Lime Grove, Birmingham, Eng

**Dalley's Blue Black Combined**

WRITING and COPYING FLUID.

This Writing Fluid has been pronounced by bankers, accountants and all who have used it, to be superior to the best English or American Fluids. When first written with it is of a greenish Blue Color, which in a short time changes to an intense black, and NEVER FADES.

It is COPYABLE, NON-CORROSIVE and FREE-FLOWING.

**F. F. DALLEY & CO.,**

Sole Proprietors.

HAMILTON, Ont.

**Commercial Summary.**

Mr. G. E. HAGUE, son of the general manager of the Merchants' Bank of Canada, has been appointed manager of the branch of that bank at Kingston.

The book debts of the late firm of John Taylor & Co., Toronto, amounting to \$697.32, were sold by auction on Saturday last for three cents on the dollar.

Mining operations are being carried on extensively in the Ottawa district. About 100 tons phosphates were shipped from Mr. Mill's mine, in Hull Township, last week.

The liabilities of C. D. Holmes, the London (Ont.) solicitor who absconded the other week, are estimated at about \$25,000. Mr. D. Sterling wholesale boot and shoe dealer, Hamilton, is reported to have lost \$5,000, entrusted to Holmes for investment.

The Inland Revenue receipts at Winnipeg for October, \$11,900; corresponding month last year, \$8,119; an increase of over \$3,700.—The Canada Pacific Railway track has been laid for 25 miles west of Brandon, Manitoba.

A. LANTHIER, formerly Bedford, Que., has leased the store of E. D. Lawrence in Waterloo, Que.—latterly occupied by Gleason & St. Pierre, as successors to E. D. Lawrence—and has commenced the business of general merchant under favorable auspices.

ELIJAH P. HARRIS, dry goods dealer, Windsor, N.S., is reported to have left recently for St. Thomas, after the bailiff had sold him out, according to one authority; another report stated that he had assigned to Mr. S. Dimock, a local creditor. Harris' financial circumstances have been doubtful for some years past.



**LEATHER BELTING.****ROBIN & SADLER,***(Successors to Barry, Smith & Co.,)*

MANUFACTURERS OF

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

AND MANUFACTURERS OF

**LEATHER BELTING,  
FIRE ENGINE HOSE, HARNESS, MOCCASINS  
LACE, RUSSET and****OAK SOLE LEATHERS,**

OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

JOHN MCGOURTY, contractor, St. John, N.B., who was reported by press despatches a fortnight or three weeks ago to have left the country, has returned and resumed business, it is said, in that city. It appears from some reason or other that during his absence his property was seized under the "Absconding Debtors' Act." His trouble is attributed to unfortunate contracts.

SUBSCRIBERS to the JOURNAL when changing their address should notify us at this office, to avoid trouble and confusion. Among those who have removed recently is Mr. W. H. Meagher, formerly of Trenton, Ont., but latterly, it is understood, of Napanee. Enquiries as to his whereabouts are being made by some of his creditors, who, it appears, were not notified of his departure.

We regret to notice the death at Yokohama, Japan, of Mr. John Moat, of the firm of R. & J. Moat, stockbrokers, this city. Mr. Moat, who was quite popular in financial circles here, was on a tour partly for his health, when he was seized with the illness which carried him off in the prime of life.

A RESPECTABLE number of well-known worthy Canadian merchants have been removed this year by death. The latest loss that has come under our notice is that of Mr. Thomas Andrews, hardware merchant, Quebec,—an old and much respected citizen, who passed away on Saturday morning last, after a protracted illness.

IN noticing recently the establishment, beginning with the New Year, of another wholesale dry goods firm in this city, we omitted to mention that Mr. Charles Hutchison, for some time and now commercial traveller for Messrs. J. G. Mackenzie & Co., latterly with the Goodyear Rubber Co., and for some years with Messrs. Mackay Bros., has arranged for a partnership in the new firm referred to, Messrs. Morton, Denoon & Co., and will probably represent them through Eastern Ontario with his accustomed ability.

Leading Wholesale Trade of Montreal.

**GREENE & SONS  
COMPANY,**

MONTREAL,

**MANUFACTURERS  
HATS AND FURS.****INTERMEDIATE  
PROFITS SAVED  
BY PURCHASING DIRECT  
FROM THE MANUFACTURERS.**WAREHOUSE, { 517, 519, 521, 523, } MONTREAL.  
ST. PAUL STREET.

Mr. A. H. PATTERSON, formerly a responsible official in the Truro (N.S.) agency of the Halifax Banking Company, whose sudden and somewhat mysterious departure to the United States in May last will be fresh in the memory of our readers, has recently returned to Truro, and it is stated that he has satisfactorily arranged matters with regard to his indebtedness to the Bank.—Another character in the annals of our commercial history, Mr. H. Vineburg, storekeeper at Lancaster, Ont., whose assignment and expedient settlement was detailed in our issue of the 15th July last, and who was understood to have removed to the States, is now reported to have recently resumed business in his old town—Lancaster. Verily the cometary movements of some terrestrial orbits are as varied as those of the planets.

The assets of the defunct Mechanics' Bank, of Newark, N.J., are placed at \$2,035,000, and the liabilities at \$4,446,000. The deficiency will be made up by assessment on the stockholders, and losses by the depositors. The examiner estimates that after making allowances for all probable losses the depositors will receive 50 to 60 per cent., and the stockholders lose an amount equal to their stock additional. It is understood that the directors are willing, if the receiver can settle up everything and determine all obligations within thirty days, to make good all losses, and save the expenses of litigation. It is reported that one or two other clerks in the bank have been guilty of speculation if not wholesale robbery.

THE Municipal Council of St. Andrew's, Manitoba, at their last meeting introduced a \$70,000 bonus by-law for the extension of the Canadian Pacific Railway to Selkirk, and will at the next meeting pass the second reading, when it will afterwards be submitted to the ratepayers, votes.

JOHN MOORE, the Uxbridge dry goods merchant referred to in a recent issue as having declined to make an assignment, or satisfactory settlement with his creditors, was arrested in Rochester on Friday last at the instance of Hughes Bros', Toronto. The charge was that of having obtained goods in February last to the amount of \$2,438.50, on false pretences,—that he was solvent and worth nearly \$5,000. As mentioned previously in these columns, it transpired at the recent meeting of creditors that Moore had paid certain notes which fell due within a fortnight of his failure, and it is believed that on his learning that it was the intention of the above-named firm to have him arrested, he quietly stole away. He now offers to compromise at 25c on the dollar, but it is not probable that this will be accepted, since his former offer of 20c secured and 25c unsecured was unanimously refused. Unless a satisfactory settlement be obtained the Messrs. Hughes will institute proceedings in the United States Supreme Court against Moore.

"THE County of Shefford Printing Company," a joint stock concern, organized, says a Waterloo (Que) correspondent, "by a Montreal dead-beat out of a job, to elevate humanity and reform society by inculcating pure Conservative principles, reducing municipal taxation, and improving the sidewalks," is reported to have collapsed. The "Company" published two papers—the *Review* in English, and *Le Journal* in French, but it would appear that these high-toned journals did not live long enough to accomplish the lofty objects in view, for it is said that the sidewalks have been rendered more dilapidated than ever by the wrathful footsteps of the "Company's" creditors, while there is no perceptible change in the standards of Conservative principles and Municipal taxation. The

Leading Wholesale Trade of Montreal.

# S. H. & J. MOSS,

## 5 & 7 RECOLLET STREET,

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF

### WOOLLENS, ETC.

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

ENGLISH TWEEDS,

SCOTCH TWEEDS,

WORSTED COATINGS

AND FANCY OVERCOATINGS,

TAILORS' TRIMMINGS, ETC.

Leading Wholesale Trade of Montreal

# JOHN McARTHUR & SON,

Importers of and Dealers in

## White Lead & Colors,

DRY AND GROUND IN OIL,

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

English 16, 21 and 26 oz. Sheet.

Rolled, Rough and Polished Plate Glass.

Colored, Plain and stained Enamelled Sheet Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Stores, &amp;c., &amp;c., &amp;c.

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

252, 255 and 257 Commissioners Street

MONTREAL.

ESTABLISHED 1861.

## Ostrich and Vulture PLUMES.

The Stock of OSTRICH AND VULTURE PLUMES for the

Fall Sorting up

is now ready. All orders will receive personal attention and quick shipment.

J. H. LEBLANC,

547 Craig Street, Montreal.

total of liabilities of the "Company" is not yet known, but, considering the amount of capital with which the enterprise was floated and its short existence, these cannot be heavy. The class who should learn a lesson from this venture is that of numerous tyros throughout the country who imagine it no difficult matter to start and "run" a paper.

Mr. WALTER KAVANAGH of this city, agent of the Canada Fire and Marine Insurance Company, has also been appointed to the Montreal city agency of the Fire Insurance Association.

JAMES DILWORTH, for several years employed in the mailing department of the Mail office, Toronto, has been sentenced to five years in the Penitentiary for abstracting money letters from the Toronto Post-office and appropriating their contents. His wife has since paid the authorities \$148, the amount of his known peculations.

A SEIZURE at the instance of a farmer residing on the Upper Lachine Road, who had shipped a carload of potatoes to the firm, was made upon the goods of Joseph De Sola & Co., produce and fruit dealers, McGill st., on Saturday last. The difficulty, it appears, arose out of some misunderstanding as to the price agreed upon; the farmer not receiving the remittance within the eight days limit, as in the past, came to the city to collect, and, having met with abusive language from an employee in charge of the store during Mr. De Sola's absence in Rochester, immediately took out a writ for his claim of \$185, and placed the bailliff in possession. This aroused other creditors, who also proceed-

## DOMINION GLUE DEPOT.

EMIL POLIWKA &amp; CO.,

GLUES, OILS, FLINT PAPER, &amp;c.,

32, 34 &amp; 36 St. Sacramento St.,

MONTREAL.

## Forbes, Roberts & Co.,

WHOLESALE

## GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,

53 Yonge Street, TORONTO.

ed to seize, and gave rise to the reported failure of the firm, who, being accustomed to closing their store on Saturday, were, therefore, caused no little trouble. On Mr. De Sola's return on Monday, however, the different claimants were paid in full, with legal costs, and there the matter ended.

W. R. WATSON, Charlottetown, P.E.I., druggist and licensed vendor under the "Canada Temperance Act," was on the 31st October last fined \$100 for violating the provisions of the said Act.—P. S. Fraser, druggist, was also fined \$50 for the same offence.

Last Friday the large mill property of Mr. W. Mowat, Stratford, Ont., worked by the Stratford Milling Co. (water power), was totally destroyed by fire. The adjoining block, owned by J. J. Odbert, was completely gutted, and much damage was done to the properties of Messrs. J. M. Fraser and John Gibson. There is much expression given to the fact that the water supply system of the town is very inadequate in such cases. Had a high wind prevailed at the time there might have been a much greater destruction of property. The loss is estimated at \$20,000, and is divided as follows: Stratford Flour Milling Company \$16,000, insured in the Western for \$4,100, London Assur-

## JOHN TAYLOR & CO.

Manufacturers and Importers of

HATS, CAPS, FURS,

&amp;c., &amp;c., &amp;c.,

537 ST. PAUL STREET

MONTREAL.

Batty's Orange Marmalade.

## C. H. BINKS & CO.,

MONTREAL.

ance \$3,500, Lancashire \$1,000, Aetna \$1,000, North British and Mercantile \$1,000; J. J. Odbert \$3,000, insured in the Aetna for \$2,000 and in the Hartford for \$1,000; J. M. Fraser \$2,000, damaged stock and rear of the building, fully covered; John Gibson, \$500 damage to stock and building, fully covered; G. G. Ewart, \$200 to building, fully covered by insurance; M. Glass, cigar-maker, \$700; total loss, no insurance. Miss Cashan, who occupied the first flat in Odbert's block, loses considerable by damage to furniture by removal, no insurance.

The Quaco Wood Manufacturing Company has had but a brief career. In the Spring of 1880, Mr. T. P. Davies held a conversation with Mr. G. W. Chipman of Boston, Mass., as to the advisability of establishing a mill at Quaco for the manufacture of Cloth-Board, Broom-Handles, Spool and Bobbin Wood, &c., which resulted in an arrangement between Mr. G. A. Chipman (a son of Mr. G. W. Chipman) and Mr. Davies, in which the son undertook to furnish the capital for the enterprise, Mr. Davies to manage the mill and have half the profits. The mill at Henry's Lake was bought from Mr. H. Maher for \$3,000, alterations were made and new machinery put in. Ere six months had

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

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

## KNITTING SILK

Of very superior quality and variety of Colors, especially adapted for

Hose, Mittens, Wristlets, Purses, &c.

## MASURY'S RAILROAD COLORS.

These "Ready-made Colors" fulfil the conditions of a good paint to a greater degree than any other paints, and in this faith I ask a fair trial, in full confidence that the goods will prove their own best recommendation.

MANUFACTURED IN CANADA BY

**William Johnson,**  
572 William St., Montreal.

ORDERS SOLICITED.

To be had from every Dealer in Canada.

elapsed, G. W. Chipman became aware that his son was not giving the necessary attention to the business, and as he had loaned him a large sum of money, he sent Mr. Henry F. Lane to ascertain the state of affairs. The result was a transfer in October, 1880, of the whole of the property to him (Lane), while a new arrangement was formed by which Messrs. Lane, G. A. Chipman and Davies were to share the profits equally among them. The mortgage of \$2,000 to Maher was reduced to \$1,100, but large expenditures were made on the property till within a few months, Mr. Lane borrowing \$6,000 from a relative of the same name in the States, and giving a mortgage on the mill as security. The area of timberlands purchased was also mortgaged for \$250. The total cost of mill, outfit, property, &c., was not far from \$25,000, besides outlay for lumber. G. W. Chipman loaned his son and Lane \$10,600; the mortgages unpaid are \$7,100, and there is an unsecured indebtedness of over \$15,000. According to reliable authority, matters had begun to work well, some \$20,000 to \$30,000 worth of goods having been delivered and paid for, when Mr. Lane, finding it impossible to obtain further loans, became quite anxious about the ultimate repayment of his indebtedness, his health failed, and he was urged to return to Boston, whither Mr. G. A. Chipman had gone some time before. He went to St. John, and made an assignment of the property to Mr. Chas. A. Everett for the benefit of his creditors, leaving the trust-deed in the hands of his lawyer to hold, until he could see about further assistance in Boston. Failing in this, the deed was transferred to Mr. Everett for completion. As Mr. G. W. Chipman was not excluded from the benefit of the trust, the money having been

lent by him to his son and Mr. Lane, the assignee went to Boston and arranged with him that the deed should be amended so as to give all other creditors the preference. During the assignee's absence proceedings were taken under the "Absconding Debtors' Act," and the property was placed in the hands of the Sheriff. This action was, however, abandoned, and the assignee is now endeavoring to realize for the creditors. Such is the brief history of the Quaco Wood Manufacturing Company, the trouble being largely due to want of adequate capital. Mr. Lane had been a chaplain in the United States army during the rebellion, and contracted some nervous disease that has unfitted him latterly for clerical duties. This is said to have been his first business venture. In it he lost all his own and his wife's means, while a number of Boston relatives are creditors for various amounts.

GUILAUME BOIVIN, boot and shoe manufacturer, this city, owing to the lack of sufficient working capital, has been obliged to effect a compromise with his principal creditors at 75c on the dollar, payable in three, six, nine and twelve months. His liabilities amount to about \$52,000, and a few months ago he showed a nominal surplus of \$16,000, but some \$23,000 are locked up in machinery, patents, fixtures, and real estate, besides shares in one or two Corporations. The smaller creditors are to be paid in full, but the compromise will cover over \$50,000. Boivin has always borne a good reputation for honesty of purpose, and his present embarrassment, which is thought to be only temporary, is attributed to losses by failures in 1878 and 1879, and partially to his having lost a considerable portion of his Fall trade by the delay in negotiations last Spring with the

## CANADA TOBACCO WORKS,

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

To the Trade:

### TOBACCO.

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

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

A. D. PORCHERON, Montreal.

## Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS  
FOR SALE BY THE

## HUDSON'S BAY COMPANY.

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

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

C. J. BRYDGES,

Land Commissioner.

corporation of Longueuil for removing his factory across the river. Some in the trade maintain that no other result could have been expected from the reckless way in which Boivin is said to have cut prices last year, and that he obtained his settlement too easily, in the best interests of trade. It appears that he only acted upon the advice of his principal creditors—leading leather dealers in this city—in effecting a compromise. Some capital also is made out of the admitted statement that Mr. B. is a little fond of personal display, and has been able to support a slightly extravagant style of living and settle with his creditors without ever closing his factory.

At the annual meeting of "the Masonic Temple Company of London, Ontario," held on the 25th ult., the by-laws were altered reducing the number of directors from nine to five, and notice of such motion had been given at the general annual meeting in 1880. The original by-laws provide that notice of any alterations shall be given, etc., but that such alterations shall only be in force when sanctioned by a two-thirds vote of stockholders at a general meeting to be called for the purpose of considering the same. Objection to this alteration of the by-laws was taken by several stockholders, that the meeting should have been specially called to consider the proposed alterations, and that many of the stockholders had no notion or intimation of the reduction of directors, and that the lapse of a year without action upon this notice was of itself a suspicious circumstance; that it was desired to effect the reduction without consulting the then stockholders, who had been induced to subscribe upon the understanding that the board should be large and representative of the various classes. The presiden

Leading Wholesale Trade of Montreal.

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

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

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

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

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

OFFICE AND WAREHOUSE :

Caverhill's Buildings, 91 St. Peter Street.

**Montreal Rolling Mills**  
COMPANY,  
MANUFACTURERS

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

over-ruled the objections, and he and four others the largest stockholders, were elected directors, after the by-law had been altered by their votes. A formal protest was entered upon the minutes, and an appeal to the courts has been spoken of by the dissatisfied ones; but, as the present directors control the majority of the stock, it is not apparent what good would result from such action, except to depreciate the value of the stock, and thus enable the present manipulators of it to acquire more from the small holders at a large discount. The issue of stock was last year discontinued by two or three directors, who were practically under the same control as the present board. When further stock is issued, subscribers will perhaps act with more caution. If the proposed appeal to the courts be taken to set aside the election of the five directors, it should be followed up by the issue of more stock to be taken up by those who desire that the Temple shall be kept as the common property of the Masonic fraternity. It was originally intended that every mason in London should have a small number of shares.

THE DEFALCATION IN THE EXPRESS COMPANY'S OFFICE.—The disappearance from this city last Friday of John D. Carmichael, a young clerk in the freight department of the Canada Express Office, leaving a shortage in his cash,—amount not yet known—gave rise to considerable expression of surprise and regret; it also afforded a good opportunity to the sensational

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue Black  
Writing Fluid

—AND—  
**COPYING INK.**

Are warranted to retain their fluidity, and do not corrode the pen.

Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.

Prepared only by

**LYMAN, SONS & CO.,**  
MONTREAL.

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

Paints, Balled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 28 oz.; Smethwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, 3 and 3, White.

**JOHN S. SHEARER & CO.,**  
533 St. Paul Street,  
MONTREAL.  
CANADIAN AND EUROPEAN  
MANUFACTURES.

THE WHOLESALE TRADE ONLY SUPPLIED.  
*Agents in Canada for*

**Messrs. Wm. Lindsay & Co.,**  
Ship-brokers, Insurance and Forwarding Agts.,  
Liverpool, London and Glasgow.

newspaper correspondents of this city, who are usually too ready to seize upon the slightest rumor of the scandalous or disgraceful type, to wire exaggerated statements, and create false impressions of more than the subjects under discussion, perhaps. Carmichael was reported in Toronto and Boston daily papers to have embezzled from \$2,000 to \$10,000 from his employers and to have absconded with an attractive young woman, who had been seen frequently in the office making enquiries; also, that he had been leading a fast life, but the facts needed to confirm any of these statements cannot be ascertained. Carmichael, about 22 years of age, and of the most respectable parentage residing at Valleyfield, had been in the Company's employ for some two years, and according to Mr. Irish, the agent here, had always proved himself worthy of the utmost confidence, and under his (Mr. Irish's) direction had for a considerable time been depositing his surplus funds in the City Savings' Bank. On Friday last he received a letter of regret from the misguided young man, stating that he had found his cash short, not exceeding \$700 he thought; that he had either over-paid some amounts or it had been stolen from him, as he had never taken any of the Company's money, yet he knew that the Company and Guarantee Company would

Leading Wholesale Trade of Montreal.

**JAMES GUEST,**  
COMMISSION MERCHANT

—AND—

GENERAL AGENT,  
No. 21 ST. JOHN ST., MONTREAL

AGENT FOR

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

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

*Representing in Canada.*

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

treat him as if he had. On the day he left Carmichael handed in to the Agent \$1,409 and over \$700 were found in his cash till, so that it is not yet known as a matter of fact that he has taken any money with him beyond his Savings' Bank deposit. The amount of this is not known. All efforts to trace the absconder have failed, notwithstanding that the assistance of the Pinkerton Detective Agency has been secured. Mr. Irish is of opinion that the deficiency, which from the nature of the express business cannot yet be ascertained, will be amply covered by the guarantee bond of \$1,000; and that, from circumstantial evidence, Carmichael's breach of trust consisted more perhaps in his having deserted his post and absconded than in the embezzlement of money.

**WILLIAM DARLING & CO.,**

IMPORTERS OF

Metals, Hardware, Glass, Mirror Plates,  
Hair Seating, Carriage  
Makers' Trimmings and Curled Hair.  
Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-  
facturers of Window Cornices.  
No. 30 St. Sulpice & No. 379 St. Paul Streets

**MONTREAL,**

**A. & T. J. DARLING & CO.**

**BAR IRON, TIN, &c.,  
AND SHELF HARDWARE.**

**POUTLERY A SPECIALTY.**

FRONT ST., East.] **TORONTO.**

**A. H. B.**

ADJUSTABLE HANDLE

**BROOMS**

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

6 Doz. in Case—Case free.

**WALTER WOODS,**

**HAMILTON, Ont.**

EXPORTERS SHOULD SEE IT.

**J. J. Duffy & Co.**  
CANADA

**COFFEE & SPICE**

STEAM MILLS,

73 ST. JAMES ST., MONTREAL.

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

**Edward Adams & Co.,**

**WHOLESALE GROCERS**

AND IMPORTERS OF

Teas, Sugars,

Tobaccos,

Wines & Spirits,

DUNDAS STREET,

LONDON, Ont.

**Brown, Balfour & Co.,**

IMPORTERS OF

**TEAS**

AND

**WHOLESALE GROCERS,**

HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR

**Tees, Costigan & Wilson,**

(Successors to James Jack & Co.,)

**IMPORTERS OF TEAS**

410 GENERAL GROCERIES

6 ST. PETER STREET, MONTREAL.

**H. R. BEVERIDGE & CO.,**

160 McGill Street, Montreal,

And 6 Golden Square, London, England,

IMPORTERS OF

**WOOLLENS**

AND

**TAILOR'S TRIMMINGS.**

**CANADA TO THE FRONT!**

IMMENSE MAJORITY IN FAVOR OF THE

**Williams' Singer Sewing Machines.**

A Prize at EVERY EXHIBITION held in the Dominion in 1881  
WHEN PRIZES WERE GIVEN.

READ THE RECORD OF SEPTEMBER CAMPAIGN.

At **TORONTO** Permanent Exhibition open to the World, Sept. 14th, 1881, a First-class Medal was awarded. The only Prize Medal given for Family Sewing Machines in Toronto for 10 years.

At **MONTREAL** Permanent Exhibition, open to the World, two First Prizes and a Diploma were awarded to the C. W. WILLIAMS' MANUFACTURING COMPANY. The only First Prizes given.

At **KINGSTON** Agricultural Fair, Sept. 22nd, 1881, a First Prize was awarded to the WILLIAMS' SINGER.

At **HALIFAX** Dominion Exhibition, Sept. 26th, 1881, a Diploma for best Sewing Machines for family use; also a Diploma for best Machines for Manufacturing were awarded. The only prizes given for Family and Manufacturing Sewing Machines.

At **BELLEVILLE** County Fair, Oct. 6th, 1881, the only two First Prizes were awarded the WILLIAMS' SINGER.

The WILLIAMS' SINGER was awarded First Prize at **VIENNA** in 1863; First Prize at the **CENTENNIAL**, at Philadelphia, in 1876; First Prize at **PARIS** in 1878; First Prize at **SYDNEY**, Australia, in 1877; and Prizes at all the **PROVINCIAL EXHIBITIONS** held in Canada when prizes were given.

The above record proves that the WILLIAMS' SINGER is the best Sewing Machine in the world, and the people know it.

These celebrated Machines, bearing the Manufacturers' Trade Mark, and fully warranted, may be purchased all over the world.

DON'T BE DECEIVED BY RIVAL AGENTS, BUT CALL AT

347 Notre Dame St., - - - **MONTREAL,**

And examine the Williams' before you buy.

*The Journal of Commerce*

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 11, 881

**BANK ISSUES.**

We infer from an article in *Blackwood's Magazine* that Mr. Gladstone has given an intimation to the Scotch Banks of Issue that measures will be speedily taken to put an end to the present bank note issues in Scotland, and if such should be the case we have no doubt that there

will be considerable discontent among very influential classes in that country. Mr. Gladstone is a firm believer in the principle on which Sir Robert Peel's Bank Act of 1844 was framed, and which was enunciated by Mr. Lowe a few years ago, on the occasion of the presentation of a memorial from the Glasgow Chamber of Commerce, praying for the repeal of the Scotch Bank Act of 1845, on the ground that it confers a monopoly on certain banks which were in existence at the time of its passage. Sir Robert Peel's policy was to provide what he considered a sound currency for the future, the State

giving its security for all issues and deriving the profits; but he deemed it advisable not to interfere with existing banks of issue further than by restricting them to the amount of their average issues during the preceding three years. No bank to be established in future was to be permitted to issue notes.

The consequence of this restriction has been that the old issuing banks are placed at an advantage over their neighbors, and this led to the memorial to Mr. Lowe, who was at the time Chancellor of the Exchequer. His reply is a clear exposition of the views of those who share the opinions of Sir Robert Peel, Mr. Gladstone and Lord Overstone, once well known as Jones Loyd, and head of the eminent banking house which bears his name. We shall state it in Mr. Lowe's own language: "It is generally recognized that the issue of bank notes is the creation of money, and that the creation of money is the business of the State, not of any trading association; hence it follows that the issue of such notes by private banks is rather an anomaly which we may tolerate than a right which we ought to extend. A mixed currency, composed partly of the precious metals, and partly of paper, cannot be in a sound condition unless it complies with the three following conditions: first, the paper must be convertible into gold on demand; second, sufficient security must be held by the issuers to secure the payment of the notes; third, mixed currency must be at all times exactly of the same amount, and, consequently, of the same value as a purely metallic currency would be." The principle enunciated by Mr. Lowe has been accepted by all English statesmen during a period of nearly forty years, and although there has been no recent discussion on the subject, there is no probability that any attempt will be made to subvert it. There is, however, an extraordinary anomaly in the present system. While the issue of £1 notes is strictly prohibited in England, where the bulk of the circulation consists of Bank of England notes, small note issues are permitted in Scotland and Ireland, where the circulation is confined to the issues of local banks. It is probable that public opinion both in Scotland and Ireland, and possibly in England likewise, is favorable to the issue of small notes, and on this side of the Atlantic, where notes of a much smaller denomination than the lowest proposed in England are current, it seems strange that there should be any hesitation to extend the Scotch and Irish small note circulation to England. It is strange,

that Sir Robert Peel, when endeavoring, in 1844, to settle the very difficult question of the currency, did not make Bank of England notes a legal tender throughout the United Kingdom. Had he done so, he would have accomplished two most important objects: 1st, he would have rendered it unnecessary to hold large reserves of gold in Scotland and Ireland where they are never wanted, and, 2ndly, he would have prepared the way for the adoption of a uniform currency throughout the United Kingdom. It was the obvious intention of Sir Robert Peel to provide for a uniform currency in the future, in the form of Bank of England notes, but, as a measure of expediency, he permitted existing banks to retain their circulation, and he likewise tolerated small notes in Scotland and Ireland. Mr. Gladstone is now anxious to get rid of the anomaly of Scotch and Irish issues, but if the writer in *Blackwood* can be deemed an authority, he will have to encounter a formidable opposition.

#### OUR TIMBER SUPPLY.

Mr. James Little, who is well described by a contemporary, as "that veteran lumberman," has contributed an interesting paper to the Montreal Horticultural Society, which has been included in its annual report, and which is well deserving of consideration. A long period has elapsed since Mr. Little first sounded an alarm on the subject of the stripping of our forests; and, notwithstanding the recent discoveries of extensive tracts, he still holds the opinion that there is serious ground for apprehension. Whether Mr. Little has or has not exaggerated the danger of what he terms "the terrible calamity of a timber famine," there can be no doubt whatever that the suggestion which we submit in his own language merits consideration. He urges "the necessity of adopting all possible measures for the preservation of our forests from waste, destruction by fire, the vandalism of the lumberers, and by withholding from market such portions of our timber territory as remain unsold." He charges on the Governments, both of Ontario and Quebec, that they have been "doing all in their power to hasten the stripping of the country of its invaluable timber resources by throwing them on the market year after year, without any reference whatever to the requirements of the trade, until a clean sweep has been made of every patch of timber held by both Provinces." Mr. Little holds that the policy of the two Govern-

ments, "has been the means of stimulating production to such an extent, by bringing new operators into the field, that the foreign markets have been kept constantly glutted—the manufacturers for several years prior to 1880 not realizing the cost of production."

It is to be inferred that the policy which, in Mr. Little's opinion, the Governments should have adopted, would have been to have secured a monopoly for the holders of limits. We fear very much that Mr. Little is so thoroughly satisfied of the soundness of his own opinions that he fails to subject them to careful examination in connection with facts. We cannot accept his conclusion as correct that the serious depression in the lumber trade, from which the Dominion suffered so severely, was owing to any other cause than the reaction, which followed a period of inflation, during which there was an abnormal demand for commodities of all kinds. During that period there was a considerable foreign demand, and the practical effect of Mr. Little's policy would have been that the holders of limits would have had a monopoly of the trade. It may be interesting to refer to the variations in the export trade during a period of years, and we shall select out of a great variety of products of the forest, those which are of most importance, viz., "white pine," "deals" and "planks and boards." In 1869 the exports of white pine were \$2,651,000, in 1873, \$3,973,000, in 1879 \$1,103,000, and in 1880 \$1,215,000. In 1869 the exports of deals were \$5,293,000, in 1873 \$6,141,000, in 1879 \$5,183,000, and in 1880, \$6,039,000. In 1869 the exports of planks and boards were \$6,690,000, in 1873 \$11,357,000, in 1879 \$4,230,000, and in 1880 \$6,100,000. It will be seen from the above figures that the trade in deals has been comparatively steady, while in white pine and planks and boards there has been a considerable fluctuation.

A very interesting portion of Mr. Little's paper is his account of the steps taken by the Government of the United States to make provision for an anticipated timber famine. That Government has established a department and schools of forestry, and set apart a large portion of the public domain for tree planting. Moreover it has been made a condition of free grants to settlers, that they plant a certain number of acres in trees. Mr. Little states that in the past year alone over 2,000,000 of acres have been taken up for settlement on such terms. In Mr. Little's opinion, it is too late to resort to such measures, as their entire stock, at their own excessive estimate, "will be

swept away before their plantations afford timber for a hoe handle."

Mr. Little has on many previous occasions warned the lumberers against wasting their timber resources, but he has only found, he tells us, "one who is able to take a common-sense view of the question of supply and demand." This is a Mr. Ward of Michigan, who has been "quietly picking up the most valuable lots, and has now secured, in Michigan, Wisconsin and Minnesota, some 2,500,000,000 feet, from which he is sure of realizing, as it stands, in the woods \$25,000,000 in five years, and double that sum within a decade should he keep it so long." It is probable that some of our Canadian lumberers have been quietly following the same policy as Mr. Ward, even since the improvement in the lumber trade has set in.

Mr. Little winds up his article with an alarming forecast of the future, when we shall be obliged to import wood for home consumption, and when our foreign markets will be flooded with wheat and cattle from the North Western Provinces, reducing the price of our farm products to the lowest point. Entertaining the views which he has of late taken more than one occasion to express, we cannot be surprised that Mr. Little should have charged both political parties with saddling the country with a ruinous debt in the interest of the North West, but we doubt much whether he will find many to concur in his opinion, that there is much danger to be apprehended from the flooding of foreign markets with the wheat and cattle of the inhabitants of our new territories. On the whole, Mr. Little is entitled to the credit of having contributed an interesting article on a very important subject.

#### LIFE INSURANCE.

##### No. 1.

Mr. Theodore Wehle has contributed two interesting papers to the *Popular Science Monthly* on the subject of Life Insurance. The custom has become so general of making a provision for families by means of an insurance on the life of the bread-winner, that the principles which govern the Insurance Companies ought to be well understood. Mr. Wehle has noticed the mortality tables compiled by eminent actuaries in Great Britain and in the United States, and has given graphic representations of the English Ungraduated Actuaries Experience table No. 2, and the English life table No. 3. The former comprises the experience of twenty English and Scotch offices, all over twenty years old. The "American Exper-

ience Table," published by Mr. Sheppard Homans, and which has been adopted as the official standard for New York and many other States, is based principally on twenty-six years experience of the Mutual Life Insurance Company of New York.

We are not limited, however, to the mortality tables compiled by Insurance Companies from time to time for their own use. Dr. Farr, the Assistant-Registrar General of England, has constructed a mortality table embracing the whole population of that division of the United Kingdom, based on the census of 1841, and known as English life table No. 1. Another table was published a few years later, and finally in 1864 table No. 3 was compiled by the same actuary. It is deduced from the two censuses of 1841 and 1851, and other records for the seventeen years from 1838 to 1854, embracing some 50,000,000 persons living and 6,470,000 deaths. It is interesting to find that the law of mortality is clearly defined, and is traceable in every table. In the first year of life there is a very high rate of mortality, decreasing until the minimum is reached somewhere near the age of puberty, then rising gradually, until with old age a very rapid increase takes place. The English table gives a separate record of both male and female life. Taking both as a starting point, the mortality of males for the first five years of life is 27.64 per cent, the first 10, 31.02, the first 20, 34.82, the first 44, 50 per cent. At the age of 41 the rate of mortality is the same as that of the first five, viz., 1.36 per cent.; at the age of 70 it is the same as that of 1 to 2 years, or 6.40, and at the age of 82, it is about the same as during the first year, or from 14 to 16 per cent.

The comparison of male and female statistics shows that out of 100,000 births 511,754 are male and 488,255 females. At the age of 53, the sexes are about even in number, but except during the period from 15 to 37, when the female deaths are in excess, the mortality of males is greater than that of females, and after 53 there is gradual increase in the percentage of mortality in the males. It is remarked by Mr. Wehle, that it is not generally known that the age of 13 is the healthiest in life, nor that more boys are born than girls, or that the weaker sex has such decided advantages in life over the stronger.

Mr. Wehle has given statistics of the population of England at different periods as evidence of the great extension that has taken place in the duration of life.

It was estimated in 1651 at	5,450,000
" " " " 1751 "	6,400,000
Census of 1801 "	8,892,536
" " " " 1851 "	17,927,609

This shows an increase of 17½ for the century from 1651 to 1751 of 39 per cent. for the 50 years to 1801, and of 101½ per cent. for 50 years to 1851. It is said that in 1841 out of 1,000 of the population 15.4 were married during the year, and that in 1876 the number had gradually risen to 17 per 1,000. In 1841 the births were 32.2 per 1,000, and in 1876 36.6 per 1,000.

One of the most interesting subjects of Mr. Wehle's paper is a comparison of the English life table with the Actuaries Experience table No. 1 and the American Experience table. As may be expected, the percentage of deaths is greater in the English life tables, but the two experience tables are very similar. At the younger ages, the mortality is rather greater in the United States, but from 30 to 70 it is less than in England. It is also said that female life has proved less favorable than male life to Insurance Companies, while the reverse has been observed in the community at large. Mr. Wehle endeavors to account for the fact that the mortality according to the English life tables is not so much above that of the Insurance tables as might be expected, when it is considered that the Insurance Companies select only healthy individuals by medical examination. There is, he states, a constant effort on the part of the public to foist impaired lives on the insurers, and no care or precaution can detect all misrepresentation, or trace every inducement to fraud and self-destruction. A very interesting statement is given as to the effect of epidemics. The number of deaths in England during 5 years, from 1848 to 1852, is given, 1849 having been a cholera year. It appears that in the year following the cholera year the deaths fell off very considerably from the year preceding it. In 1848 the deaths were 398,385, in 1849, the cholera year, 440,883, in 1850, 368,602 and in 1851, 395,396. This indicates that when an excessive death rate prevails a large proportion of the weak and sickly is carried off, so that the surviving healthier population will show a mortality below the average. It is said, further, that the mortality in periods of epidemic is in the most crowded quarters of cities, among the poor and improvident who do not insure their lives. We may take another opportunity of noticing Mr. Wehle's interesting contributions to the *Popular Science Monthly*.

#### THE WHITE ELEPHANT.

We are sorry to find that the party in the Quebec Legislature which claims to be entitled to the designation of liberal is disposed to place obstacles in the way

of the disposal of the Government Railroad, which we have perhaps irreverently designated as the "White Elephant." It was one of the claims, and not the least important, of the Joly Administration to public confidence, that it desired to get rid of the railway, and, so far as it was in our power to judge, public opinion was favorable to that policy. Mr. Chapleau has announced in the most formal manner that his Government is favorable to the sale of the railway at a price that under all the circumstances seems reasonable. Mr. Chapleau has put the case plausibly, taking the ground that it was always understood that the Province would be willing to grant a handsome bonus for the construction of the railroad. Such a policy could be defended, not only by the precedent established by the old Provincial Government in the case of the Grand Trunk, but by that of the Ontario Government with regard to the numerous railways which it has subsidized. It is, however, quite unnecessary to cite precedents. The Quebec Government has got a "White Elephant" on its hands, and the sooner it gets rid of it the better. The time is, on the whole, favorable for a sale. A few years ago, it would have been impossible to have got any railroad company or syndicate of capitalists to offer even the amount which it is understood the Canada Pacific Company would have been willing to give. The present opportunity, which is a favorable one, should not be lost. The upset price of eight millions, which is a reasonable one, has been fixed, and should be accepted if there is a *bonâ fide* satisfactory offer. If there should be competition, the road should be put up to auction at the upset price of eight millions. It is to be hoped that there will be no attempt to create a scandal out of the transaction. It is clearly the desire of all parties that the Government should be relieved of the management of the road, and, as the price that will be accepted is known, there ought to be no difficulty in bringing the matter to a satisfactory conclusion.

#### THE CANADA PACIFIC COMPANY.

The Dundas *True Banner* seems unable to comprehend what we endeavored to explain in a recent issue, that it is quite possible that some gentlemen of wealth and position may be shareholders in two different railway companies, and yet that those companies may be distinct corporations, and may each have other shareholders with different interests. It is wholly unjustifiable to hold the Canada Pacific Railway Company responsible for the freights charged by the St. Paul

Minneapolis and Manitoba Railway Company. We will go further, and inform our contemporary that if the St. Paul Co. were to be governed with freight charges by the real or supposed interests of the Canada Pacific Company it would commit a fraud on its own shareholders, especially on those who have no interest in the Canada Pacific. We never stated that "the same gentlemen" were owners of both roads, but the very reverse. We admitted that certain gentlemen were shareholders in both roads, and we will now add that their duty is to manage each road to the best advantage, irrespective of their interest in the other.

#### THE QUEBEC ELECTIONS.

The Quebec Legislature has been dissolved since our last issue, and the polling for the new representatives is to take place on the 2nd, up to which period there will be considerable excitement among the active politicians. The Liberals have almost allowed judgment to go against them by default. The leaders have put off until the last moment the announcement of their policy, and have permitted Mr. Joseph X. Perrault, an avowed advocate of revolution, to assume the role of a leader, and Mr. Laurier, a former colleague of the Hon. A. Mackenzie, actually proposed a vote of thanks to this instigator of rebellion after the delivery of one of his lectures. Mr. Perrault is a candidate for the East ward of Montreal on the independence ticket, but expects to get the support of the regular opposition. In the West ward the rival candidates are both Parnellites, that is to say they favor rebellion in Ireland, while one of them is a Conservative in Canada. In the Centre ward, Mr. Davidson, Q.C., and Alderman Geo. W. Stephens are the opposing candidates. The latter professes, as the chief plank in his platform, the general reduction of the expenses of the Province of Quebec. The Centre ward has returned Liberals on former occasions, but the friends of Mr. Davidson appear to be sanguine of his success. Judging from the programme of Candidates, and the general tone of the press, it seems almost certain that Mr. Chapleau's Administration will be sustained by a good working majority, in which case it seems probable that there will be an early Session of the Legislature.

THE SENECA LAURIER TRIAL.—This extraordinary prosecution drags its slow length along, and promises to be a *cause célèbre* for its length even in the Province of Quebec. We are inclined to think that

no facts have been elicited from the long roll of witnesses that were not tolerably well known years ago. We must not be tempted, however, to comment on the proceedings on either side while the trial is going on. Owing to a ruling of the Judge preventing the defence from adducing certain testimony that they desired to produce, the Court have declined calling more witnesses, and the counsel are now addressing the Jury.

#### MANUFACTURING INDUSTRIES.

The work on the foundation of the building and dock of the Toronto Grape Sugar Company, on the Esplanade, is progressing rapidly. Two pile-drivers and a cutting machine are used, and the piles are cut off two feet under water. On these the stone foundation is being laid. It is expected the building will be completed about the 1st April next.

Active preparations are being made for the erection of the cotton factory at Moncton, N.B., where \$50,000 of the necessary \$200,000 is reported to have been raised to carry on the operations.

A Toronto press despatch:—A meeting has been held in Liverpool, at which a chemical company was organized for Canada. Four Englishmen and five Canadians are known to be interested. The works to be erected will be filled with the very latest improvements. The company's operations will be extensive, but what lines they will make is to be kept secret for fear of being forestalled.

At a meeting of shareholders in the new Cotton Co. at St. John, N.B., on Tuesday last, it was resolved that the Company should be called the St. John Cotton Mill Company, limited; the capital stock to be \$200,000, comprising 2,000 shares of \$100 each. Messrs. John H. Parks, Thos. R. Jones, Thos. Furlong, Alex. Shives, V. S. White, J. Dew Shurr, R. P. Starr, Isaac Burpee, T. W. Daniel, O. R. Coker, Robt. Turner and John McGuigan were elected provisional directors, and were authorized to make a call of 10 per cent. on the subscribed stock."

OPERATIONS at the Ottawa glucose factory have been stopped, owing to the supply of sugar cane running out. It is probable the steam crusher will resume work in the course of a few days. Quantities of sugar cane, it is said, are arriving daily.

#### CITY MUTUAL FIRE INS. CO'Y.

The annual general meeting of the City Mutual Fire Insurance Company was held on the 11th ultimo, J. H. Joseph, Esq., presiding. At this meeting the old directors were re-elected for the coming year, and at their first meeting, on the 3rd inst., Mr. R. A. R. Hubert was re-elected President, and Mr. Owen McGarvey, Vice-President.

The Company's business for the three years immediately preceding October 1st is shown in the following table, a perusal of which is sufficiently convincing as to the good administration of the Company as well as the efficacy of our fire department in extinguishing and preventing fires.

The Company obtained a special charter of incorporation at the last session of the Provincial Parliament. This charter is prepared



with the greatest care, in order to give the best guarantees to the shareholders.

The charter, as well as the Company's rules, are printed in pamphlet size for distribution among the insured.

The entry fee on policies has been reduced by one-half for renewed as well as new policies, forming a considerable reduction on the rates of the three last years. We believe that with all these advantages the Company is worthy of a large share of patronage.

Statement of the City of Montreal Mutual Fire Insurance Company for the last three years:

Years.	Amount insured on October 1st.	Amount of deposit notes.	Receipts.	Working expenses.	Number of fires.	Amount of fires.	Calls.	Amount of assessments.	Cash on October 1st.	Capital on October 1st each year.
1879.....	\$4,345,078	\$315,655	\$8,069	\$5,925	32	\$3,609	24 p.c.	\$3,502	\$67,419	\$113,074
1880.....	4,098,733	320,164	7,094	5,880	33	1,620	14 p.c.	5,623	71,835	391,999
1881.....	4,004,965	310,150	6,502	6,695	32	1,171	2 p.c.	6,090	74,300	384,450(*)
Extra expenses .....										2,072
Total calls, 1881.....										\$3,233
										61
										(*) offices included, \$11,500

N.B.—Value of the houses insured October 1st, 1881, \$5,339,000.

The directors elected for 1881-82 are:—R. A. R. Hubert, Esq., President; Owen McGarvey, Esq., Vice-President; Joseph Comte, Esq., F. X. St. Charles, Esq., Charles Garth, Esq., Claude Melancon, Esq., Guillaume Boivin, Esq., L. E. Beauchamp, Esq., Louis Archambault, Esq.

A COMPANY FOR EVERYTHING.

The Ontario Gazette for October 1st contains a notice of application for incorporation into a Joint Stock Company by five gentlemen of Hamilton, which, for multifariousness of objects, eclipses anything of the kind we have yet seen. The notice shows such genuine originality of get up "that we give it at length:

Notice is hereby given that, after the expiration of one month from the first publication of this notice in the Ontario Gazette, application will be made by the persons hereinafter named, to the Lieutenant-Governor of Ontario in Council for Letters Patent, under "The Joint Stock Companies' Letters Patent Act," incorporating a Company to be called "The Niagara Falls Company."

The objects for which such incorporation is sought are:—(1) To acquire and hold by lease, purchase, or other legal title, real estate and personal property; to construct, erect, build and maintain houses or other buildings, tents, towers or observatories, orchards, gardens, parks, pleasure grounds, ponds, fences, fixtures and all such other structures and improvements as the Directors of the said Company may think advisable; and from time to time to repair, alter, enlarge, remove, lease, mortgage, alienate, sell, convey and otherwise dispose of the same or any portion thereof, upon such terms as the Directors of the said Company may see fit. (2) To organize and conduct, for hire, profit and reward, excursions by land and water to the Falls of Niagara and to other places, and to enter into contracts or agreements with individuals or corporations relative thereto. (3) The purchase, sale, collection, breeding and exhibition of all kinds of animals; the cultivation, purchase, exhibition and sale of all kinds of trees, shrubs, plants and vegetables; and generally the establishing, maintaining and conducting of zoological and acclimatization gardens. (4) The equipment, maintenance and management of hotels, houses of entertainment and refreshment, in which non-intoxicating beverages, and such articles of food as are usually furnished in coffee-houses, confectioneries and restaurants, may be manufactured and sold. (5) To cultivate, buy and sell fruits and vegetables; to can, dry, pickle and preserve vegetables, fruits and their juices, in any form and by any process whatsoever, and to sell the same; to manufacture cans, boxes and barrels, and to do all things incidental to the carrying on of the fruit and preserving business generally. (6) To buy, hold and sell mortgages on real estate; Provincial, municipal, school and other debentures; the stocks or shares of any building, loan, or investment society or other company in this Province; to lend money thereon or on personal securities, and to borrow money thereon or upon the promissory notes of the Company or upon its debentures, and also to act as agent for any person, or persons, society, institution, company, or corporation and generally to exercise all the powers which a Company incorporated under the said Act may exercise within the scope thereof, or which may be created by virtue of the by-laws to be passed from time to time by the said Company; and to do all other acts or things which may be incidental or conducive to the attainment of any of the said objects.

The operations of the said Company are to be carried on within the province of Ontario, and the chief place of business shall be at the Town of Niagara Falls.

The amount of the capital stock of the said Company is to be one hundred thousand dollars. The number of shares is to be two thousand, and the amount of each share fifty dollars.

The names of the applicants, and the address and calling of each, are as follows:—Daniel Black Chisholm, of the City of Hamilton, Barrister-at-Law; Charles Matthew Counsell, of the same place, Banker; John Frederick Wood, of the same place, Manager of the Omnium Securities Company; Thomas Chisholm Livingston, of the same place, Dominion Land

Surveyor; David Dexter, of the same place, Manager of the Canada Loan and Banking Company; all of whom are to be the first Directors of the Company.

CHISHOLM & HASLETT,  
Solicitors for Applicants.

Dated at Hamilton,  
this 15th day of September, 1881.

During the month of October the total value of exports from Queen's and King's counties, P. E. I., was \$140,000. The shipments per S.S. St. Lawrence from Summerside for last week of said month amounted to \$10,400.

Messrs. CALHOUN & NEWMAN of Summerside, P. E. I., have sold out their lumber business to Mr. Theo. Clark, who has also purchased from Mr. Calhoun his mills, lumber yard, warehouses, wharf property and machine shops.

Correspondence.

To the Editor of the JOURNAL OF COMMERCE.

Sir,—As one of the contributors to your columns, I hope I may without impropriety beg the insertion in your next issue of two letters, which I have recently felt it my duty to publish, one in refutation of a most unwarrantable personal attack, and the other in answer to a challenge to a public discussion of the propriety of rebelling against the Queen's Government.

F. HINCKS.

INDEPENDENCE OF CANADA.

Sir,—Although most reluctant to obtrude my personal complaints on the attention of the public, I cannot permit false and malignant attacks to be made on me without placing their refutation on record. The kind of warfare which the editor of the Canadian Monthly and National Review permits his contributors to engage in would not be tolerated in any respectable British or United States periodical. As I am anxious to occupy as little of your valuable space as possible, I shall at once state my complaint. The June and August numbers of the Canadian Monthly contained articles contributed by Mr. William Norris, advocating the separation of Canada from Great Britain, in the second of which there was a wholly unprovoked personal attack on me, which led me to defend myself, and at the same time to point out what seemed to me the fallacy of Mr. Norris' views on the subject of British connection. In the November number of the Canadian Monthly, Mr. Norris has again advocated revolution, but, as I have no apprehension that his arguments will be deemed of any weight, I do not propose to continue the controversy. Mr. Norris did not attempt any reply to my refutation of his personal attack in August, but he has been permitted to give currency in the November number of the Canadian Monthly to what I shall proceed to establish are unmitigated falsehoods. The first is in the form of innuendo. It is stated by Mr. Norris that when First Minister in 1851-54 "he had considerable influence in the giving out of the contracts for the construction of the Grand Trunk Railway. Peto, Betts & Co., the great English contractors, obtained large contracts on the Grand Trunk and Francis Hincks became Governor of the Leeward, (Windward?) Islands." The inference is that the wholly unsolicited offer of the Government of the Windward Islands made to me in 1855 was owing to my having, in 1852, three years previously, rendered a service to certain contractors. It is scarcely necessary to inform Canadian readers that the Imperial Government had no connection whatever with the Grand Trunk Railway, or its contractors. As regards myself, when I received a proposition in England in 1852 from English railway contractors of undoubted standing, to construct the railway lines, now

comprehended in the Grand Trunk, provided Canada would make an advance in bonds for half the cost, on first mortgage, I considered it my duty to support that proposition in Parliament, and it was agreed that a fixed mileage advance should be made. I had nothing whatever to do with the important negotiations in London, between the contractors, and the syndicate of capitalists, who subscribed for the stock, and agreed to the price to be paid to the contractors, who, it is notorious, suffered a heavy loss by their contract. I will only add that the inuendo, that the contractors, or any person concerned in the Grand Trunk, exercised any influence whatever over my appointment in 1855 to the Government of the Windward Islands is a gross calumny. The next attack is in more specific terms:—"From this position (Windward Islands) he was promoted to a similar position (from which he was summarily and permanently removed for arbitrary and tyrannical conduct in dismissing the Chief-Justice." A more unmitigated falsehood was never written. Instead of having been removed from the Government of British Guiana, I held the office for more than a year after the expiration of the usual term. I was relieved in 1869, and the difficulty with the Chief Justice occurred about three years previously. I never dismissed that functionary, nor was it in my power to do so. I suspended him in strict accordance with precedent. The Secretary of State would not take the responsibility of dismissal, but he intimated what he thought the proper course of proceeding in such cases, which was for the Legislature of the colony to address the Crown for the removal of a judge, in which case the Crown would be advised to refer the case for the advice of the Judicial Committee of the Privy Council. Soon after the publication of the dispatch, the case was taken up by the Legislature of British Guiana, and an address was voted, with one dissentient voice, for the removal of the Chief Justice. The case was referred to the Privy Council, which after hearing counsel, recommended the removal of the Chief Justice on the very grounds on which I had suspended him. All this took place long prior to the termination of my Government. Mr. Norris has made a further misstatement: "As some compensation for the loss of his Governorship he was awarded a salary of £600 a year and a title, and receiving this pension he became a Minister in Canada, where delicate questions were being settled between the two Governments." The inuendo in the foregoing paragraph is that I was an Imperial hiring bound to side against Canada in "delicate questions" between the two Governments. The answer is simple as regards the pecuniary question. All colonial Governors are entitled by Act of Parliament to pensions, in proportion to their length of service. I had no reason to doubt, when my term of government in British Guiana expired, that I would be re-employed. During my whole public life I have never directly or indirectly solicited employment of any kind. It was obviously my interest to continue in the Imperial service, as, if I had served three years longer, my retiring pension would have been £1,000 instead of two-thirds of that amount. I never contemplated re-entering public life in Canada, but when I was most unexpectedly invited to do so, I did not shrink from what I conceived my duty to my adopted country, though with the full knowledge that half my Canadian salary would be deducted from my pension, in accordance with the rules of the Imperial service. In a pecuniary point of view it was a sacrifice on my part to hold office in Canada. Mr. Norris seems to think that because I was "hounded down as a rebel and revolutionist," by the family compact, it is inconsistent in me to accuse him and others of "attempts at revolution." Mr. Norris makes no secret of his being in favor of revolution. If he means to insinuate that I ever gave just cause for the charges which he says were made against me, I challenge him to prove them. I never wrote or uttered one word, even in the most exciting times, that could justify such an imputation. Of course, there was a time when the advocates of Parliamentary

government were termed "rebels and revolutionists." Able men than Mr. William Norris vainly endeavored, at a time when the Canadian people had substantial grievances to complain of, to incite the people to rebellion, but in February, 1849, the late Mr. Wm. Lyon Mackenzie addressed a letter to Earl Grey, which well deserves the calm consideration of those who in the present day are exposed to the solicitations of Mr. William Norris and others to become rebels to their Sovereign. Mr. Mackenzie stated that the result of eleven years of careful observation had satisfied him that "success would have deeply injured the people of Canada, whom I then believed I was serving at great risk." "There is not a living man on this continent who more sincerely desires that British government in Canada may long continue than myself." I have only to add to my vindication from the personal attacks in the *Canadian Monthly* that I shall feel deeply grateful to such Canadian journalists as shall insert it in their columns.

F. HINCKS.

Sir,—If Mr. J. X. Perrault had been courteous enough to have addressed me privately, instead of challenging me through the press, to discuss with him the question of Independence, he would have learned, what I am inclined to think he was well aware of, when he made his proposal, that I have long since withdrawn from active participation in political controversy. It is, I think, fully ten years since I last attended a political meeting. I shall not, however, shrink from giving Mr. J. X. Perrault the benefit of my opinion, as he seems desirous of obtaining it. I look upon the agitation for "Independence" as a perfect absurdity, unless its advocates really mean to bring about, what they must be aware would be the inevitable result, annexation to the United States. Those who prefer Republican to Monarchical institutions, and the government of an individual, periodically elected, to a Responsible Ministry and Parliamentary Government, ought to realize the folly of imagining that it could be the interest of the people of America to maintain two Republics and two Federal Governments, with their various necessary expenses for defence, diplomacy, and collection of revenues. I look on "Independence" as a delusive cry, raised by men who are afraid to avow their real object, which is annexation. An election is about to take place; Mr. Perrault can appeal to the people of Montreal under the banner either of "Independence" or "Annexation," and if he should succeed my regret will be modified by the knowledge that there will be at least one advocate of revolution in the Legislature who will be enabled to invite his fellow-members to declare whether they concur in his sentiments. It will then be made manifest whether there is any truth in the statement industriously circulated by a portion of the British and United States press, that Canadian loyalty is mere "lip loyalty," and that Canadian statesmen are in secret traitors to their Queen. I have but one further point to urge on Mr. Perrault's consideration, and on that of those who think with him. It has been the constant practice to appeal to the utterances of British statesmen, and to the opinions of the press of the United Kingdom, as evidence that no opposition would be offered to a demand made by Canada for separation from the Empire. Those who adopt this line of argument wholly fail to realize what would happen, if agitators like Mr. Perrault, and his Ontario condjutor, Mr. William Norris, should have even the limited success which was obtained by the agitators of 1837. I cannot forget that a much better man than either of them, poor Samuel Lount, had to expiate his folly on the gallows, while his leader candidly acknowledged, and expressed deep regret for his error. The question is not to be settled between Britain and Canada, but between loyal and rebel Canadians, and, as I have more than once pointed out, there is no instance that can fairly be cited from history of a people changing their allegiance without Civil war. One great

nation may cede a portion of its territory to another, of which Savoy, Nice, Alaska and Cyprus are instances, which were deemed cases in point by Mr. Goldwin Smith, and which would be in point, if Great Britain were to cede the Dominion of Canada to the United States, a contingency that I need not discuss. Believing that Mr. Perrault and his adherents are trying to bring about an agitation that can have no result but rebellion, I shall continue on suitable occasions to express my sentiments on the subject through the press.

F. HINCKS.

Montreal, November 4, 1881.

#### ENGLISH MARKETS.

Beerbolm's, Sept. 10th, 1881.—Floating Cargoes—Wheat steady, Corn quiet. Cargoes on Passage and for shipment: Wheat and Corn slow; English and French Country Wheat markets the turn easier. Liverpool Wheat on spot, steadily firm. Do Corn, firm. On passage for U.K.—Wheat 2,450,000 qrs., Corn 250,000 qrs. Wheat and flour in Paris firm.

#### AMERICAN MARKETS.

(By Telegraph.)

Chicago, 3.00 p.m.—Wheat, Nov., \$1.29½; Dec., \$1.30½; Jan., \$1.30½. Corn, Dec., 59½c; Jan., 60½c. Oats, Nov., 43½c; Dec., 43½c to 44c; Jan., 43½c. Pork, Feb. \$17.45. Lard, Nov., \$11.05; Dec., \$11.27½.  
Milwaukee, 2.15 p.m.—Wheat, Dec., \$1.29½; Jan. \$1.30½.

## Financial and Commercial.

#### MONTREAL WHOLESALE MARKETS.

THURSDAY, 10th November, 1881.

The close of the Fall trade is near at hand, and the merchandise markets are comparatively quiet. Considering the advanced stage of the season, however, the movement of goods in the aggregate has been liberal. There is little, if any, ocean grain tonnage available in this port, and the grain export trade is, therefore, practically over for this season. Travellers returning from their sorting-up trips give favorable accounts of the healthy and prosperous condition of affairs in the country districts, the only serious drawback being the protracted mild weather, which interferes especially with business in dry goods and ready-made clothing. It is worthy of remark that payments in both city and country are unusually prompt this season, and it is difficult to remember when losses by failures were so light. The demand for money rules steady, not active, and rates of interest and discount remain precisely as quoted last week. Sterling Exchange dull, at 108½ for round amounts between banks, and 108½ cash over the counter, demand being quoted at 109½. Drafts on New York, ½ prem. The stock market has been strong this week, with a moderate amount of business doing; values have been generally firmer, with an upward tendency, but the fluctuations for the week are not important. The largest dealings have probably been made in Ontario Bank, which closes at 59½ bid and 59½ asked. For Montreal 201 is bid and 201½ asked at the close; seventy-five shares changed hands this p.m. at 201; Merchants' held at 129½ with buyers at 129, and Commerce quoted at 143½ sellers, 143½ buyers. Sales to-day: Morning Board—20 Montreal

at 200; 3 do at 200; 39 do at 200; 100 do at 201; 80 do ex-div. at 196; 75 Ontario at 59 1/2; 50 do at 59 1/2; 10 People's at 80 1/2; 133 Merchants at 128 1/2; 197 do at 128 1/2; 250 Commerce at 144; 75 do at 143 1/2; 185 Richelieu at 49; 355 do at 49 1/2; 50 do at 49; 75 do at 47 1/2.

**ASHES.**—Receipts have been rather larger than for November last year. The past few days there has been a sharp advance in both Pots and Pearls. First Pots have sold freely at \$5.25 to \$5.30, and a few lots choice tares at \$5.37 1/2 to \$5.40; Seconds \$4.75; Thirds \$4.50. Pearls in demand at higher figures. A lot of 20 brls Firsts, just in, were sold to arrive on private terms. We quote about \$6.25 Receipts since 1st January 8740 brls Pots, 805 brls Pearls. Deliveries, 8454 brls Pots, 698 brls Pearls. Stock in store at 6 o'clock on Wednesday evening, 374 brls Pots, 128 brls Pearls.

**BOOTS AND SHOES.**—It is doubtful if our manufacturers were ever more busy at this period than now; the recent wet weather seems to have stimulated the demand, and orders per travellers, for heavy work especially, are quite numerous. The western jobbers also are commencing to appear in the market, as usual at this time of year, and with the work of making up Spring samples on hand as well, the various houses are as busy as possible, some working at nights. Remittances good and prospects healthy; losses thus far have been lighter than for many years. One dealer reports that he never knew so many customers to be asking discounts for cash as at present. Prices remain steady, with no probable change, although complaints are still heard of their being unremunerative. Stock-taking in this branch of trade will be commenced this month.

**FLOUR AND GRAIN.**—The wheat market, European and American, have continued quiet—inactive all week. To-day the only change advised was in Chicago, which is quoted 1c higher than yesterday for No. 2 Spring. In the local market there has been very little doing all week, and values for grain are chiefly nominal. Business has been almost confined to peas, of which several cargoes have sold at 89 1/2c, 89 1/2c, and to-day at 90c per bushel. In wheat buyers and sellers are too far apart in their views to do business. For 20,000 bushels No. 1 hard Spring Wheat \$1.50 was refused yesterday. Oats quiet at 39c. The Flour market has ruled dull, weak, and prices have further declined 10c to 20c per barrel, as to brand. Some transactions have occurred on Newfoundland account, but sales for the week have been chiefly to the local trade, at declining prices.

**GROCERIES.**—*Sugars.*—A reduction of 1/2c is to be noted in Granulated. Yellow Refined is also rather easier. Raw Sugars are firm and the supply is light. *Teas.*—There is enquiry for good Japans with style in vicinity of 30c to 36c, and the market is firm for such sales to a fair extent. Inferior qualities not much wanted. Choice Black and Green Teas very little changed. *Molasses* is in fair request, and prices about as last reported in ordinary trade. *Syrups.*—Quite active and firm. *Coffees* dull. *Rice* in light request. *Spices.*—There is a little ease in pepper. Pimento is also the turn lower. Nutmegs firm at full figures. Cloves, Ginger, and Cassia quiet. *Fruits.*—The *SS. Astoria* is reported having passed Father Point this morning. Valentines are on spot in small supply and firm. Malaga fruit not active; the highest class is in more demand. Sultanias move slowly; Currants steady; Almonds firm; Figs unchanged.

**DRUGS AND CHEMICALS.**—The past week has been quite lively in this department of trade, the near closing of navigation having stimulated the purchasing of Winter supplies by those depending upon the Steamers for the carriage of their freight. Prices have continued firm but

without any noted change, and we need not now look for much alteration in the prices of heavy staples during the Winter except in the way of enhanced values as freights from England are likely to be high.

**CATTLE, ETC.**—Business at the local markets was again quiet on Monday, although a slight improvement on that of last week was noticeable. The offerings were not large, and shipping cattle were sold at about the same range as previously quoted, from 4 1/2c to 5 1/2c per lb. Live hogs were in good supply, and sold at from \$6.25 to \$6.50 per 100 lbs., as to quality. A lot of light, dressed hogs was disposed of at \$7.25, another lot at \$7.50, and a lot at \$7.62 1/2 per cwt. At Viger market especially, the offerings were light, good butchers' cattle being scarce and higher; for steers 4 1/2c per lb. was paid, but the range of prices was from 4c to 4 1/2c for the best quality, 3c to 3 1/2c for common, and 2 1/2c to 2 3/4c for inferior stock. Sheep were steady and firm, selling at 4 1/2c to 5c per lb.; good lambs were scarce and higher, sellers realizing \$4 to \$5.50 each, the bulk of sales being made at \$4 to \$4.50. Ordinary lambs brought \$3 to \$3.75 each. The British live stock markets have continued quiet, with increase of supplies, and only good quality of stock in demand; a good deal of injury was caused to recent shipments of cattle by tempestuous weather while in transit, and in Liverpool sellers had to submit to a considerable reduction. Prices there on the 24th ult.: best beef, 5d to 7d to 7 1/2d per lb.; best mutton, 7d to 8 1/2d. In London, same date: best beef, 8d to 8 1/2d per lb.; inferior and secondary, 6d to 7 1/2d; best mutton, 9d to 10 1/2d; secondary and inferior, 7d to 9 1/2d. Glasgow, on 27th ult.: best beef, 7 1/2d to 8d per lb.; inferior and secondary, 7 1/2d to 7 3/4d; best mutton, 9d to 9 1/2d; inferior and secondary, 6d to 7 1/2d. Shipments of live stock from this port for the week ending 12th inst., as reported by C. H. Chandler, insurance and shipping agent:—SS. "Brooklyn" for Liverpool, J. McShane, jun., M.P.P., 181 cattle, 600 sheep; A. J. Thompson & Co., 125 cattle, 600 sheep; 306 cattle, 600 sheep. Total previous week, 821 cattle, 615 sheep. Total to date, 41,968 cattle, 60,313 sheep.

**DAIRY PRODUCTS.**—As predicted in these columns a few weeks ago, the Butter market is gradually finding its level; although there has not been much stir in the trade yet, holders are beginning to feel sick, and seem just a little anxious to find buyers either here or in England. But prices, although a shade weaker than last week, are still quoted above a shipping basis, and transactions are few, including small lots of September and October makes of creamery at 23c; 150 pkgs selected Eastern Townships at 20c, and small lots at Morrisburg reported sold at 20c to 21c. A round lot of Eastern Townships, said to have been held for 21c a fortnight ago, is now reported offering at 18c; and unless large losses are to be made further concessions, we fancy, will be seen shortly. The local Cheese market has been showing signs of improvement this week; the Fall make, it appears, is not as large as was supposed, buyers seem somewhat anxious and are enquiring more freely. On Tuesday sales amounting to over 3,000 boxes at 12 1/2c to 12 3/4c for September were effected; a lot of 500 boxes was bought on a cable order at 12 1/2c, and a commission. For the Kelso factories 12 1/2c has been refused, and at Ingersoll on Tuesday the factorymen declined to do business at lower prices than they had previously asked. Some Montreal operators have been trying this week to secure the principal portion of the cheese not contracted for in the French outlying districts, on favorable terms, in view, doubtless, of unloading at a good profit by means of the good consumptive demand now springing up on both sides of the Atlantic. Some large holders here refuse to sell fine September make at under 13c; oil qualities are worth 1 1/2c, and downwards. In Liverpool at the like date last year Cheese was quoted at 67s. per cwt., or 9s. higher than at present. Late Chicago advances state that there

are comparatively light stocks of fine cheese in the West, and that the Eastern markets must not depend upon the usual supplies which have come from that quarter in former years. The Chicago *Inter-Ocean* states that the stock of fine cheese on hand is light, and that holders are not anxious to sell, as they will require what they have of that kind for their home trade.

**DRY GOODS.**—The Fall season may be said to be practically over, consequently business in the various wholesale houses has been rather quiet for the week. There has been only a few merchants from the townships and near-by country towns in the market, purchasing small parcels; but, considering the unseasonably mild weather, a very fair sorting-up trade continues to be done. Flannels and grey cottons continue scarce, and not to be had from manufacturers, while there is a firm demand for these goods. The city and country retail trade has been less active also, owing to the protracted mild weather; a cold "snap" would now be welcomed by this branch. Payments continue first-class—perhaps never better, as an unusually large number are claiming the discounts for cash this season.

**FISH.**—A steady demand for all kinds is reported, without essential change in last week's quotations. Stocks of herrings are lighter than usual at this time of year. There have been no fresh arrivals of Labrador, which are still selling at \$6.25 to \$6.50 per brl., as to quality and size of lot. Nova Scotia *Split Herrings* continue in fair request, at \$5.50 to \$5.75, the latter figure being paid only for choice; inferior brands are sold at as low as \$5.25. Receipts of *Green Cod* moderate; sales reported at \$5 to \$5.25 for No. 1, and at \$4 to \$4.25 for No. 2. *Dry Cod* still meets with a good enquiry at \$4.75 to \$5, at which figures round lots have changed hands; stocks here are in few hands. In *Salmon* there is not much doing in wholesale lots; no fresh arrivals, and prices remain as previously quoted. A Boston despatch says:—The total receipts, showing the number of mackerel caught for the six fishing months up to November 1, at all the New England ports, including Boston, are 321,436 barrels against 240,961 last year.

**FRUITS.**—Trade is almost confined to Apples, for which the market, owing to encouraging English advices, has become strong and active, with a good demand for export, while receipts continue light. Late Cables received from Liverpool report sales of Canadian red stock there at 27s. and of Greenings at 23s., and last week they sold in Liverpool at 25s. In this market \$3.50 is said to be the lowest price for good winter fruit, while sales of good sized lots have been made at \$4 to \$4.50, and some dealers are asking even \$5 for choice selections. Among the transactions this week is noted that of 1,000 brls. mixed fruit, Baldwin and Greenings, at \$3.75; two carloads good mixed winter assortments at \$3.50, a lot of 100 brls at \$3.50, and five car loads Montreal *Kameuse* to a New York firm at \$3.10. Fameuse are quoted here at \$3 to \$3.50. Shipments of apples from this port are quite light, compared with those of a year ago, and holders have every confidence in the future. A few lots of common stock arriving in this market have sold at \$2.90, about 400 barrels being reported at that price. Lemons dull and unchanged, still quoted at \$8 to \$9 per chest, or \$4.50 per box. Grapes scarce at \$6 to \$6.50 per keg for Almerias; demand good. Pears in crates held at \$4. No Cranberries in the market.

**HARDWARE AND IRON.**—A fair sorting-up movement of bar iron, nails, tin, etc., continues, but the market is not quite so active, the falling-off usual at this period being to some extent noticeable. Business, however, is likely to continue fairly good as long as merchants can ship goods by water, but on the other hand there has been no notification yet of any advance on Grand Trunk freight rates. In previous

years our merchants have generally been fighting advanced rates about this date, but on the contrary this season we have heard of freights having been engaged for the 28th inst. at the current rates. The company, we think, are pursuing a wiser policy in the interests of both themselves and the city by not advancing the rates, which invariably cuts off considerable business from all concerned. Values for all kinds of goods are fully maintained at last week's quotations. *Pig Iron* firm and unchanged.

**HIDES AND SKINS.**—The market is evidently weak, at the advance of 1c per lb. for hides, established in the beginning of the week by one or two restless dealers, who are now seeking an outlet at even ½c instead of the usual 1c advance on the higher rates they have paid to butchers. Yesterday *Hides* were offered to tanners at 9½c, and in isolated cases at 9½c for No. 1, while 9c has been paid to butchers since Monday last. For the reasons stated in our last report, tanners are naturally slow to take hold at the advanced figures, and it seems doubtful if present values can be sustained. If, as is claimed, this market was lower than outside markets, and tanners are unable to lay in stocks, owing to the dullness in black leathers and low prices of the same, then dealers have the alternative of shipping their stocks, but the chances are that both classes would make more money at the lower and more equitably adjusted figures, for a time at least. *Sheepskins* steady and unchanged.

**HOPS.**—The local market continues inactive but firm, with holders confident of the future course of values. A Montreal dealer reports the sale of 29 bales at a point East at equal to 2½c here, but round lots have sold recently at considerably under this figure. Some shipments are being made, a lot of 314 bales having been loaded for London this week, at a freight rate of 1c per lb., which is considered exceptionally low. In London the latest price per 100 lbs. is reported to be 170s, which is equivalent to nearly 35c here. There has been a further advance in London equal to 10s in Bavarian hops, and 5s in Belgian. The Americans are said to be very slow in offering any hops in that market.

**LEATHER.**—There has been a fair, average business done in *Sole* leather, prime Spanish and Slaughter continuing in good request, but manufacturers, who will shortly commence stock-taking, are buying only small jobbing lots for immediate use. Occasionally the offer of a good bargain will tempt a buyer to look at a large lot; in this way a lot of six ton *Splits* was disposed of this week at a reduction of 2c per lb. on the current quotation, and to effect large sales such concessions are necessary. *Black* leathers generally are in excessive supply and dull of sale here, hence holders have been shipping *Splits*, *Buff* and *Pebble* to the English market; a lot of ten tons *Splits* was shipped by a local dealer on Tuesday last.

**OILS.**—Although there is no actual change in the value of *Steam Refined Seal*, the two largest holders in the market are very firm in their views, and talk of advancing the price shortly to 50c, we measure, stating that the oil cannot now be brought from outside markets and sold here at the current figure. *Cod Oil* continues quiet, at easier prices, if anything, transactions having been effected at 43½c to 44c, wine measure. There is little doing in *Lined oil* or *Turpentine*, as is usual at this time of year, and quotations remain nominally unchanged. Stocks, though not heavy, are believed to be ample for all requirements.

**POULTRY.**—The weather continues unfavorable for handling dressed poultry, consequently the demand is as yet light, and sales comparatively few, at 8c per lb. for chickens, and 9c do for turkeys. The only kind of game offering is partridge, which is quoted at 55c per brace, for wholesale lots.

**PROVISIONS.**—Manipulations have been going on among speculators in Chicago pork market the past few days, with a view, it is supposed, to forming another clique, and on the strength of rumors to this effect buyers are operating lively. Yesterday pork advanced in Chicago 7½c to 15c per barrel, and lard closed 7½c per 100 lbs higher than on the day previous. The local market has remained quiet all week, with prices weaker, if anything. A couple of carloads old *Mess Pork* were sold towards the close of last week at \$20.50, the range is from \$20.50 to \$21, while new Western *Mess pork* sells in jobbing lots at \$21.50 to \$22. It can be bought to arrive, however, at \$21. *Lard* has ruled quiet at firm prices, 15c for American in twenty pound pails, as to brand and size of lot. Very little *tub* or *terce* lard in the market; *tubs* quoted at 14½c, and *terces*, 14c to 14½c. *Hams*—The season for these is about over, and but little demand for them can be reported; the range of prices is from 13c to 13½c. No bacon in market. *Higgs* quiet and firm, at 24c to 25c per dozen for strictly fresh, in cases, but this kind is difficult to be had. Lined eggs are commencing to come in, and sales have been made at 21c to 21½c. In New York fresh Canadian eggs are held firmly at 25c to 26c, while lined stock is reported weak at 20½c to 21½c. *Dressed Hogs* are commencing to arrive in small lots from the West, and are quoted here at \$7.50 to \$8, as to quality and size of lot.

**WINES AND LIQUORS.**—A steady jobbing business continues to be done, in supplying the demand of country merchants and the retail trade generally, who are laying in their winter stocks. Prices, however, remain unaltered, though firm, and, as imports this Fall are unusually light, present figures are likely to be fully maintained.

**WOOL.**—The market continues firm, with sales of considerable quantities of foreign wools during the week. About 100 bales of *Cape*, in two different lots, changed hands at 19½c; the range of values is from 19½c to 22c, while in New York and Boston it is quoted at 31c to 33c, which, deducting freight and duty, is about equal to the prices current here. *Australian* has also been sold in round lots at 23½c; worth 23c and upwards, as to quality. A London cable received here on the 8th inst says: wool market is very firm, and prices are expected to advance at the opening of the sales on the 22nd inst. A Boston circular, dated 5th Nov. inst., says:—"The demand for all kinds of wool has been fully up to expectation, and we notice a steady and firm market. Fine fleeces have been sought after, and medium fleeces have met with a better demand than for some previous weeks, as quite a number of Philadelphia buyers have purchased to some extent. Nothing has transpired during the week that requires particular comment. The feeling is quite general that prices of all desirable wool are quite low, and that manufacturers are running so largely on fine fleeces that our stocks will not hold out without considerable additions of fine foreign, which at present there is no effort to secure." In Philadelphia the market is strong, with a confident feeling in the future, though any material advance is considered doubtful. Stock show a good assortment for manufacturers to select from.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

Toronto, Nov. 10, 1881.

The wholesale trade for the first week of November has proved very satisfactory to the generality of dealers in merchandize. There has been a good demand for nearly all descriptions, and the tone of the market continues firm:

The small supply of cottons is a drawback to the dry goods trade, and it is likely to be some time before the deliveries are made on orders taken; some lines of flannels are also very scarce and sold ahead. Quite a number of customers are to be seen in warehouses, and prospects are good for a large sorting-up trade this month. The demand from the Northwest appears to be increasing, and the goods sent forward aggregate a larger volume than one would suppose. There is a fair number of travellers on the road, and orders come in freely for seasonable goods. Remittances are in most respects satisfactory, and renewals are the exception. The hardware trade is fairly active and prices firm. The demand is good for bar and pig iron and boiler plate. Groceries are also fairly active and firm, with short stocks of fish and fruits. Syrups are in active demand and firm, and sugars steady. Provisions are very quiet, the demand being restricted to small lots in a jobbing way. Leather is in demand and firm. The breadstuffs markets are decidedly quiet, and, with the exception of flour, prices close firm. The money market has been moderately active and steady: call loans rule at 5 to 5½ per cent., and time loans at 6. Notes are being met promptly, and commercial paper is discounted at 6 to 7 per cent., the former figure for A1. Sterling exchange is firm; 60-day bills are 108½ to 108¾ between banks and 108½ to 108¾ over the counter. Demand bills are 109 to 109½. Gold drafts on New York are 3-16 to ¼ premium. The stock market has been active for banks, and prices in most instances are higher. Sales within the past few days include Montreal at 199¼ and 199½, Toronto at 160, Ontario at 59½, 60 and 59½, Commerce at 141½, 141, 141½, 143, 143½, and 144½, Dominion at 189, 190½, 190½, 193, 193½, 194 and 193½, Federal at 154½, 155, 156, 156½ and 156, Standard at 113, 114, 114½, 113½, and 113, Imperial at 133½ and 134. Loan and miscellaneous shares have been quiet and firm, with sales of Canada Landed Credit Company at 139½, London and Canadian Loan at 142, Building and Loan at 103, Freehold at 165, Imperial Loan at 114, Union at 132 and 132½, Consumers Gas at 144, British America Assurance at 140 and Western Assurance at 206 and 206½. The market closes steady to-day, with sales of 50 shares Ontario Bank at 59½, 50 at 59, 30 Commerce at 143½ and 77 at 144, 100 Standard at 113½, 100 Federal at 156, and 200 Dominion Telegraph at 97.

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

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Nov. 10.	Nov. 3.		Nov. 10.	Nov. 3.
Montreal..	200½	199½	Can. Permanent	205	205
Toronto..	140	140	Freehold..	165	161
Ontario..	53	52½	Western Can..	175	174
Merchants	128	128	Bldg. & Loan..	103½	103
Commerce	143	140	Imp. Savings..	...	...
Dominion	192½	188½	Farmers' Loan..	127	126
Hamilton	123	122	Lond. & Can'dn	143	140
Standard..	113	111½	Huron & Erie..	...	...
Federal..	156	153½	Dom. Savings..	113	...
Imperial..	131	132½	Ontario Loan..	134	134
Molsons..	...	115½	Hamilton Prov..	134½	134

**BOOTS AND SHOS.**—Business is reported good in this line. Although orders are not, as a rule, for large packages, they are numerous and of a sorting-up description. Dealers are preparing Spring samples, which will be out about the first of the month. Rubbers are in fair request and prices are steady.

**COAL AND WOOD.**—There is considerable movement in coal, and prices remain firm. Orders, as a rule, are for small lots. Egg, stove, grate and chestnut sell at \$6.50 a ton delivered, the best soft at \$6.50, and second quality at \$6. Wood is unchanged at \$6 a cord for hard and \$4 for pine.

**COAL OIL.**—The price of refined has been lowered one cent. Small lots of one barrel now sell at 23c per Imperial gallon, and five to ten burn 1 lots at 22½c. Crude is easy in. Petroleum at \$1.65 per barrel.

**COUNTRY PRODUCE.**—*Apples.*—The demand has been moderate and prices steady at \$2.50 to \$2.75 per barrel in car lots for choice winter fruit. Receipts are not large, and shipments are chiefly made to the States. *Beans* are firm, with moderate offerings; they bring \$2 to \$2.25 per bushel in large lots. *Eggs* are in fair demand and steady, dealers paying 20c to 21c per dozen in case lots. *Hogs* are a little firmer at \$8 to \$8.25 on the street; car lots are beginning to offer at \$7.50. *Hops* are quiet, with holders asking about 25c for choice lots; some small sales have been made at 20c to 21c. *Onions* are in small stock, and in good demand; prices are firm at \$2.50 to \$2.75 per barrel. *Potatoes* are moderately active and steady at 80c to 85c per bag in car lots. *Poultry* plentiful and easy on account of warm weather; chickens and fowls sell at 45c to 60c per pair, geese at 5½c to 6c per lb. in boxed lots, and turkeys at 8c to 9c. *Tallow* unchanged, with small sales at 8c; dealers pay 4c for rough and 7½c to 7c for rendered.

**DRUGS AND CHEMICALS.**—There is a good trade being done, and prices remain firm at the quotations of last week. *Opium* is firm at \$4.75 to \$5. *Quinine* unchanged at \$3.05 to \$3.25. *Tartaric Acid* is unchanged at 58c to 60c. *Cremon Tartar* unchanged at 35c. *Turpentine* firm at 92c to 95c. *Linseed Oil* steady at 79c for boiled and 76c for raw. *Glycerine* firm at 45c to 47c. *Potass Iodide*, \$3 to \$3.25 per lb. *Potass Bromide*, 43c to 48c per lb. *Oil Lemon*, \$3.75. *Alcohol* continues firm at \$2.75 per gallon. *Morphine* easier at \$2.60 to \$3 an ounce. *Cubeb berries* have advanced to 95c. *Golden seal root* 40c per lb. There is a fair demand for chemicals at unchanged prices.

**FLOUR AND MEAL.**—The movement in *Flour* has been almost wholly at outside points, and prices show a decline. There has been a moderate demand for shipment at low prices, but holders on spot would not accept. Sales of *Superior Extra* at outside points for shipment to Montreal were made on Saturday at equal to \$5.80 here and on Monday at \$5.70. A lot of 500 barrels delivered here cost the purchaser \$5.70 on Tuesday. Yesterday there were no sales, but the feeling is somewhat firmer, and holders are asking \$5.80 to \$5.85 for *Superior*, with little demand. *Extra* is purely nominal at \$5.65. *Strong Bakers* would bring about \$6, but none in market. The stock of flour in store is 3,060 barrels against 2,311 barrels last week and 1,574 barrels the corresponding week of 1880. *Bran* is easier; there was a sale of five cars on Tuesday, at equal to \$12.75, but holders on spot are generally asking \$13.50. *Outmeal* firm, with sales of car lots the latter part of last week at \$4.75; small lots sell at \$5 to \$5.20. *Corment* quiet, with sales of small lots at about \$4. To-day there was a sale of *Superior Extra* at \$5.75.

**WHEAT.**—There has been but a small business since our last review, and prices show little change from closing sales. There has been a fair demand for No. 2 fall for shipment at \$1.27, and several sales were reported the latter part of last week at that price. No. 1 fall is nominal at \$1.29 to \$1.30. Spring is firm, but sales have been restricted to car lots for

millers' use. On Friday a car of No. 1 Spring sold at \$1.33, on Saturday at \$1.35, and on Monday and Tuesday cars sold at \$1.34 f.o.c. A mixed lot of Nos. 1 and 2 sold on Saturday at \$1.33, and No. 2 straight is held at that price now. The market is quiet to-day, with \$1.28 bid for No. 2 Fall and \$1.31 for No. 2 Spring. The stock in store is 198,757 bushels, against 180,939 bushels last week and 77,722 bushels the corresponding week of 1880.

**COARSE GRAINS.**—*Barley.*—The demand has been inactive this week, and prices throughout have been easy; the closing, however, is rather firmer; sales of No. 1 were made at 92c the latter part of last week and on Monday. On Tuesday that price was freely bid, with 93c asked for car lots. No. 2 choice sold on Monday at 89c. No. 2 ordinary shows firmness, with sales at 87c and 87½c. No. 3 extra sold on Monday at 80c and No. 3 ordinary at 75c f.o.c. and 75c on track. Yesterday No. 2 choice sold at 90c. The market closes firm to-day with sales of No. 1 at 95c, No. 2 Choice at 92c, and No. 2 at 89c. The stock in store is 302,242 bushels, against 283,900 bushels last week and 376,881 bushels the corresponding week of 1880. *Oats* have advanced; they are scarce, and it is difficult to get sufficient supplies for immediate wants; sales were made at 44c on track on Monday and at 47c on Tuesday. Yesterday four cars sold to arrive at 45c. No stocks in store. *Peas* have been in fair request, but few offer, the receipts being next to nothing; prices are nominal at 79c for No. 1 and 76c to 77c for No. 2. The stock in store is 6,754 bushels against 29,312 bushels the corresponding week of 1880. *Rye* quiet and steady, with sales of cars on track the latter part of last week at 94c. Stock in store 8,557 bushels, against 9,442 bushels the corresponding week of 1880. *Corn* dull and nominal at 79c to 80c on track.

**FREIGHTS.**—Rail freights are unchanged from last week. Vessel rates on wheat to Montreal 5c, and barley to Oswego nominal at 2c to 2½c. Lumber to Oswego \$1.75 and timber \$3.50.

**GROCERIES.**—A good trade is being done at present in this department of business. *Sugars* are unchanged from a week ago. *Syrups* and *Molasses* are in good demand and firm. *Fruits* are active and firm at the following quotations for new: *Valencias*, 9½c; *Sultanas*, 14c to 15c; *Currants*, 6½c to 7c; choice *do.* in barrels, 7½c to 7½c; *do.* in half barrels, 7½c to 7½c; *Vostizza* in cases, 9½c. *Malaga fruit* firm; *London Layers*, \$3.50; *loose Muscatels*, \$3.25; *common Layers*, \$3; *black basket*, \$4.50; *finest Dehesa*, \$7.50 to \$7.75; *do.* ¼ boxes, \$2.50. *Figs*, 14c.

**HARDWARE AND IRON.**—The demand for most lines is fairly active, and previous prices are maintained. Boiler plates, bolts, nuts, &c., selling freely, and indications point to a large volume of trade the present month. *Barbed Fencing Wire* quiet and steady, 7½c to 7½c for galvanized, and 6½c for painted. *Canada Plates* active at \$3.25. *Ingot Copper* firm at 18½c to 20c; *pig*, 18c to 19c; *sheet*, 26c to 28c. *Nails* are in moderate demand at \$2.65 to \$2.70 for 10dy to 60dy hot cut, American or Canadian pattern, \$2.90 to \$2.95 for 8dy to 9dy. *Galvanized Iron* active and firm at 6½c to 6½c for No. 28, and half a cent less for No. 26. *Glass* firm; up to 25 inches, \$1.85 to \$1.95; 27 to 40 inches, \$1.95 to \$2.10; 41 to 50 inches, \$2.25 to \$2.30. *Bar Iron* in good demand and firm at \$2 to \$2.10. *Pig Iron* firm; *Summerlee* is quoted at \$26; *Carnbroe* at \$25.50 and *Siemens* at \$26 to \$26.50. *Manilla Rope* is firm at 12½c to 13½c. *Tin Plates* active and firm; *10 Coke*, \$5 to \$5.25; *10 Charcoal*, \$5.75 to \$6; *IX Charcoal*, \$7.75 to \$8; *XX Charcoal*, \$9.75 to \$10. *Boiler Plates* \$3 to \$4.10. *Steel*—cast, 12½c to 13½c; boiler plate, 3c to 4c; sleigh shoe, 2½c to 2½c.

**HIDES AND SKINS.**—Hides continue unchanged, but dealers are thinking of reducing the prices

of green. No. 1 steers bring 9½c and cows 8½c. Sales of car lots of cured were made at 9½c for No. 1 and 8½c for No. 2. *Calfskins* dull and nominal at 14c. *Sheepskins* are in good demand and steady at 75c to \$1.05.

**LEATHER.**—There is a fair movement at firm prices. The city trade is good, and some large sales are reported. Plump sole is very scarce and prices firm at 27c to 29c. Pebbles are in active demand and firm at 14c to 15c. Uppers are dull. The following quotations are to the country trade. We quote: *Spanish Sole* No. 1, all weights, 20c; *Spanish Sole* No. 2, 25c to 27c; *slaughter sole, heavy*, 28c to 29c; *slaughter sole, light*, 27c to 28c; *Buffalo sole*, 23c to 25c. *Harness*, 33c to 35c; *Upper*, No. 1 heavy, 40c; *Upper, light and medium*, 43c to 45c; *Kip Skins, French*, 90c to \$1.10; *Kip Skins, English*, 70c to 85c; *Kip Skins, Domestic*, 60c to 65c; *Kip Skins, Veals*, 70c to 75c; *Hemlock Calf*, 25 lbs to 30 lbs, 60c to 75c; *Hemlock Calf*, 36 lbs to 44 lbs, 80c to 90c; *French Calf*, \$1.20 to \$1.40; *Splits, large*, per lb. 29c to 31c; *Splits, small*, 25c to 27c; *Enamelled Cow*, per ft., 17c to 19c; *Pebble Grain*, 14c to 15½c; *Buff*, 15c to 17c; *Russets, light*, 40c to 45c; *Gambier*, 5c to 5½c; *Sumac*, 4½c to 5c; *Degrass*, 5½c to 6c.

**LIVE STOCK.**—*Cattle.*—The supply has been large since our last report, there being something like fifty car loads received. A great many were lean steers, which were bought for feeding during the winter; the prices of these ranged from 3½c to 3½c per lb, weights being from 1,000 to 1,100 lbs. The demand was good for first-class butchers stock, which are scarce and firm at 4c to 4½c per lb. Second-class is plentiful and prices easy at 3c to 3½c. At present there is no demand for shipping cattle, and about the last car load has gone east to fill space previously contracted for. *Sheep* unchanged at 4c to 4½c per lb.; the supply as well as demand is limited. *Lambs* are in moderate demand and steady at \$3.50 to \$4.25 per head. *Calves* are firm; first-class are worth \$12 to \$15, and second-class \$6 to \$10. *Hogs* are unchanged, with a fair number offering; prices rule at 6c to 6½c per lb. *Hogs*

#### Special Notices.

Try the hardy species of vines, grown and acclimatized at Beaconsfield by Gallagher & Gauthier of Pointe Claire and Montreal. A pamphlet containing full instructions for planting and caring will be mailed on application. For further particulars address Gallagher & Gauthier at Pointe Claire or Montreal, who will gladly answer all inquiries. Messrs. Gallagher & Gauthier are also prepared to furnish Strawberry and all other kind of Small Fruit Vines in any quantity desired.

## WINANS & CO.,

CHURCH STREET, TORONTO.

FOREIGN AND DOMESTIC WOOL.

WOOL for Medium Tweeds.  
WOOL for Coarse Tweeds.  
WOOL for Etoffes.  
WOOL for Medium Flannels.  
WOOL for Union Goods of all kinds.  
WOOL for White Blankets.  
WOOL for Horse and Shanty Blankets.  
WOOL for everything.

All selected personally by our MR. DEN. WILSON, now in Europe for the winter.

The Cheapest Wools in Canada.

Knitting Wools a Specialty.  
Sole Agents Hamilton Cotton Co.'y First Prize Silver Medal. *Cotton Warp*, no other make can compare with them. Every variety at lowest Mill prices. Perfect satisfaction and full length guaranteed. Empty beams returnable at value.

All second-hand Woollen Machinery for sale in Canada, on our books.

Send for printed list, no charge.

# S. CARSLY,

DRY GOODS, WHOLESALE,  
113 St. Peter Street,

MONTREAL,

AND

18 Bartholomew Close,

London.

FALL 1881.

Sorting-up orders filled with the utmost care and despatch.

To the Trade generally, and CASH BUYERS in particular:

Our stock is now well assorted in every department.

FROM THE FACTORY,

Special new lines of

Our Own Felt Skirts.

Full lines of

Our Own Make of Corsets.

Full lines of

Our Own Wool Hosiery.

On the way, another big lot of our famous

Blue Black Cashmeres,

prices as low as before.

Opening up,

New Colored Velveteens,

New Silk Girdles,

New Col'd and Black Satins.

New Estamene Wool Dress

Goods.

New Wool Cashmerines.

Terms, 30 days.

S. CARSLY,

113 ST. PETER STREET, Montreal.

10th November, 1881.

# PATERSON BROS.,

IMPORTERS.

## MILLINERY

AND

## Fancy DRY GOODS,

58 & 60

Wellington Street West,

TORONTO.

22 ST. HELEN ST.,

MONTREAL.

LAMB'S

### PATENT KNITTING MACHINES

Price from \$48 to \$1,000 each:

Excellent for trade Jackets, Mitts, Shirts, Drawers and full fashioned Hosiery, without any seam in them. For Family and Manufacturers use, also the valuable trade knitter, the TUTTLE PATENT RIB-BELT, knits the real hand rib top, or all the leg and top of foot, or all plain hosiery, and gives either the hand or gusset heels, by hand or power.

For particulars address

LAMB KNITTING MACHINE MANUF CO.,

64 King Street East, Toronto.

H. BAILEY, General Agent

## A. W. CRAIG & CO.,

### SHIRT and COLLAR

MANUFACTURERS

AND IMPORTERS OF

### GENTS' FURNISHINGS,

130 ST. JAMES STREET,

OLD POST OFFICE BUILDING,

MONTREAL.

Goods Warranted First-class in all cases.

to-day easier, with street lots selling at \$7.25 and \$7.75.

Provisions.—Butter is offering more freely and prices are easy. Holders are inclined to wait, but present prices in Britain will not admit of over 18c to 19c paid for choice selections. Jobbing lots of choice tub rule at 20c to 21c. Ordinary store-packed is dull with large stocks, and prices easy at 14c to 17c. Bacon quiet, with trade of a retail character at 12c for new long clear and 11c for Cumberland Cut. Hams also quiet, with sales restricted to small lots of canvassed at 14c to 14½c. Lard quiet and steady at 15c to 16c for Canadian and American refined in small lots. Dried Apples in moderate demand and holders firm at 6½c per lb. in lots and 6½c to 7c in small quantities. Cheese unchanged at 13c for the best and 12c to 12½c for ordinary to good.

CLOVER SEED.—A few small lots of new offer, and sales are reported at \$5.50 per bushel. Car lots are nominal at \$5 to \$5.25.

Wool.—Fleece is unchanged at 24c to 25c. Several sales have been made in Philadelphia at 41½c by Toronto dealers. Pulled supers are firm at 27c to 29c. Extra firm with sales at 32c to 34c.

TO CAPITALISTS.

## TENDERS

FOR THE

### Consolidated Debentures of the Town of Windsor

will be received by the undersigned up to the 1st day of December, 1881, to the amount of

\$270,000,

bearing 6 per cent. interest, maturing at periods from one to thirty years.

Full particulars will be found at the Merchants Bank of Canada in Montreal, Toronto and Windsor, or on application to the undersigned.

STEPHEN LUSTED,

Town Clerk,

Windsor, Ont.



TWO FIRST PRIZES

AT THE

Centennial,

The Gold Medal and One in Bronze.



# LANTHIER & CO.

## HATTERS & FURRIERS,

271 Notre Dame Street, MONTREAL.

Russian Furs of the finest quality, personally selected. Marten, Hudson Bay Sables, Ermine, &c., Snow Shoes, Moccasins and Indian Curiosities in great variety. The Fur Department, containing the choicest class of goods is constantly open to the public during the season.

**SURETYSHIP.**

**THE GUARANTEE CO.**

Of North America.

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

Paid up in Cash (no notes), . . . 250,000

Assets, June, over . . . . . 300,000

\* Deposit with Government, . . . 57,000

**THE BONUS SYSTEM**

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

One-half p. Cent per Annum is reached.

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

Over \$140,000 have been paid in Claims to Employers.

President: General Manager:  
SIR A. T. GALT, G.C.M.G. EDWD. RAWLINGS.

Head Office:

260 St. James St., Montreal.

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

**Legal.**

(For Assignees, Accountants, &c., see other page.)

Mount Forest, Ont.

**M. O. MACGREGOR,**

ATTORNEY, SOLICITOR, &c.

London, Ont.

**GIBBONS & McNAB,**

BARRISTERS AND SOLICITORS,

Office Cor. Richmond and Carling Streets.  
Geo. C. Gibbons. Geo. McNab.

**W. H. BARTRAM,**

BARRISTER, ATTORNEY-AT-LAW,

Notary Public, Conveyancer.

Office—No. 61 Dundas St., near the Court House.

**STREET & BECHER,**

Solicitors to the Bank of Montreal,

**MacMAHON, DICKSON & JEFFERY,**

BARRISTERS AND SOLICITORS.

Office over Canadian Bank of Commerce.

Hugh MacMahon, Q.C. A. O. Jeffery.

W. J. T. Dickson.

London, Ont.

**GLASS, GLASS & BARRETT,**

BARRISTERS, ATTORNEYS-AT-LAW,

NOTARIES, &c.

Solicitors for the English Loan Co.,

LONDON, CANADA.

DAVID GLASS, Q.C. (JESTER GLASS.

FREDERIO BARRETT, M.A.

**G. CAMPAIGNE,**

Leamington, Ont.

Attorney-at-Law, Solicitor in Chancery, &c.

Lindsay, Ont.

**W. M. McDONNELL Jr.,**

Barrister, Attorney, Solicitor in Chancery and in ( ), Notary Public, Office: Kent Street.

**STOCKS AND BONDS.**

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices Nov. 10.
British North America . . . . .	£50	\$ 4,868,668	\$4,868,668	\$ 1,215,000	2½	103 103½
Canadian Bank of Commerce . . . . .	50	6,000,000	6,000,000	1,400,000	4	121 144
Dominion Bank . . . . .	50	1,000,000	970,250	451,000	4	117 117½
Du Peuple . . . . .	50	1,800,000	1,600,000	240,000	2	90 92
Eastern Townships . . . . .	50	1,469,600	1,382,705	200,000	8½	118 122
Exchange Bank . . . . .	50	500,000	500,000	210,000	4	140 141
Federal Bank . . . . .	100	1,000,000	1,000,000	350,000	4½	165
Hamilton . . . . .	100	1,000,000	745,201	107,000	4	118
Hochelaga . . . . .	100	300,000	638,732	..	0	86 88
Imperial Bank . . . . .	100	1,000,000	1,000,000	175,000	3½	132 133
Jaques Cartier . . . . .	25	600,000	500,000	..	2½	106 110
Maritime . . . . .	100	800,500	599,483	..	0	..
Merchants' Bank of Canada . . . . .	100	5,798,267	5,614,570	525,000	8	129 129½
Moleons Bank . . . . .	50	2,000,000	2,000,000	140,000	8	116½ 117½
Montreal . . . . .	200	12,000,000	11,999,200	5,000,000	4 2 p.c. B	201 201½
Nationale . . . . .	50	2,000,000	2,000,000	150,000	8½	94
Ontario Bank . . . . .	40	3,000,000	2,996,756	100,000	8	59½ 59½
Quebec Bank . . . . .	100	2,500,000	2,500,000	825,000	8½	110
Standard . . . . .	50	609,750	609,750	7,560	8	112½
Toronto . . . . .	100	2,000,000	2,000,000	807,000	8½	160 161½
Union Bank . . . . .	100	2,000,000	1,992,990	13,000	2	97
Ville Marie . . . . .	100	500,000	..	..	..	95
Building and Loan Association . . . . .	25	750,000	743,255	..	8½	103
Canada Cotton Co. . . . .	100	..	..	..	4	125 140
Canada Landed Credit Co. . . . .	50	1,500,000	663,990	120,000	4½	139 140
Canada Perm. Loan and Savings Co. . . . .	50	2,000,000	2,000,000	960,000	6	205
Dominion Savings & Inv. Co. . . . .	50	800,000	717,250	30,000	4	123
Dominion Telegraph Co. . . . .	50	711,709	1,000,000	..	2½	90½
Dundas Cotton Co. . . . .	..	..	..	..	..	123 126
English Loan Co. . . . .	100	1,819,900	170,476	8,508.	4	98
Farmers' Loan and Savings Co. . . . .	50	1,057,250	611,430	58,900	4	126 180
Freehold Loan & Savings Co. . . . .	100	1,050,400	690,080	234,024	5	164½ 166½
Hamilton Provident & Loan Society . . . . .	100	1,000,000	867,700	125,000	4	136
Hudson Cotton Co. . . . .	..	..	..	..	..	160
Huron & Erie Sav. & Loan Soc. . . . .	50	1,000,000	998,150	245,000	4	156
Imperial Savings and Investment Soc. . . . .	50	600,000	563,950	69,000	4	118
London & Can. Loan & Agency Co. . . . .	50	4,000,000	560,000	143,000	3½	142
London Loan Co. of Canada . . . . .	50	494,700	300,950	17,432	4	110 116
Manitoba Loan . . . . .	100	518,900	..	..	5	117
Montreal Telegraph Co. . . . .	40	2,000,000	2,000,000	..	4	127 127½
Montreal City Gas Co. . . . .	40	2,000,000	1,800,000	..	5	141½ 143½
Montreal City Passenger Ry Co. . . . .	50	600,000	600,000	..	8	124½ 126
Montreal Cotton Co. . . . .	..	..	..	..	..	158
Montreal Investment and Building Co. . . . .	50	500,000	401,022	..	0	89 86
Montreal Loan & Mortgage S'y. . . . .	50	1,000,000	612,532	64,000	8½	108
National Investment Co. . . . .	100	1,460,000	280,000	11,500	3½	112
Ontario Saving and Investment S'oy. . . . .	50	1,000,000	969,900	158,000	4	129
Rochelleu & Ontario Nav. Co. . . . .	100	1,565,000	1,565,000	..	2½	50 50½
Toronto City Gas Co. . . . .	50	800,000	800,000	..	2½	141 142
Union Loan and Savings Co. . . . .	50	500,000	462,762	100,000	5	132 133
Western Canada Loan & Savings Co. . . . .	50	1,000,000	1,000,000	390,000	5	175

**ESTABLISHED 1874.**

**CANNED VEGETABLES,  
CANNED FRUIT,  
CANNED FISH,  
BONELESS CODFISH, HADDIES,  
MACKEREL, HERRINGS,  
CRANBERRIES, LEMONS,  
JELLIES, &c.**

**D. HATTON & CO.,**

IMPORTERS,

18 BONSECOURS STREET, MONTREAL.

**L. A. GORDON & CO.,**

(Successors to J. C. Gordon & Co.)

**General Merchants,**

**FISH, OILS, PRODUCE, &c.**

Consignments receive prompt attention.

31 & 33 ST. NICHOLAS STREET,

**MONTREAL.**

**G. I. RICHARDSON,**

MANUFACTURER OF

**SUPERIOR SAUCES,**

**PICKLES, CATSUPS, &c., &c.**

15 ST. JAMES STREET,

P.O. Box No. 1567. MONTREAL.

N.B.—First-class and Extra Prizes awarded at Dominion Exhibition, 1880.

**TO MANUFACTURERS.**

THE ADVERTISERS DEALING IN

"SPECIALITIES in DRY GOODS,"

Having a large connection with the retail trade throughout Canada, are desirous of obtaining additional lines of Goods.

Correspondence solicited.

P. O. Box 1939, Montreal.

**C. MacDONALD & CO.,**

Manufacturers and Jobbers in

**HATS, CAPS & FURS,**

152 & 154 McGill Street,

(Nearly opposite Albion Hotel),

**MONTREAL.**

COLIN MACDONALD. JOHN FULTON.

**MICHAEL LEAHY & CO.,**

**Flour & Grain Bags,**

(NEW AND SECOND HAND),

249 COMMISSIONERS STREET,

(Opposite Custom House) MONTREAL.

**Legal.**

**Moncton, N.B.**

**HOLSTEAD & DICKSON,**  
BARRISTERS AND ATTORNEYS-AT-LAW,  
Solicitors, Conveyancers, Notaries Public, &c., Real Estate Agents, Main Street, Moncton, N.B. Loans negotiated, Moneys invested.

**Montreal.**

**ABBOTT, TAIT & ABBOTT,**

ADVOCATES.

North British Chambers, 11 Hospital street.

# THE HALL MACHINE WORKS

OSHAWA, ONTARIO,

—MANUFACTURE—

## Portable and Stationary Steam Engines and Boilers,

OF ALL KINDS AND SIZES.

LEFFEL'S DOUBLE TURBINE WATER WHEELS. SAW MILL MACHINERY OF ALL KINDS,  
INCLUDING ENGLISH AND AMERICAN GANGS AND MULAY SAW MILLS,  
HAND-SETTING AND SELF-SETTING CIRCULAR SAW MILLS, SINGLE AND DOUBLE EDGERS.  
FLOUR MILL MACHINERY OF ALL KINDS, WITH ALL LATE IMPROVEMENTS.  
SHINGLE AND HEADING MACHINES AND JOINTERS.

STAVE AND LATH MACHINES.

BARREL MACHINERY.

PAPER MILL MACHINERY.

SUGAR MILL MACHINERY.

WOODWORKING MACHINERY OF ALL KINDS.

MACHINERY OF ALL KINDS FOR TANNERIES.

ENGINE LATHES OF ALL SIZES.

PLANERS. DRILLING MACHINES.

BORING MACHINES. BOLT CUTTERS.

WOOLLEN MACHINERY.

LEATHER SPLITTING MACHINES & KNIFE GRINDERS.

WASHINGTON HAND PRINTING PRESSES.

GORDON'S POWER PRESSES. PAPER CUTTERS.

ENGINE GOVERNORS. SHAFTING. PULLEYS.

SELF-ADJUSTING HANGERS WITH SELF-OILING BOXES.

CASTINGS OF ALL KINDS MADE IN BRASS OR IRON.

NEW MACHINERY OF ANY KIND MADE TO ORDER.

PATTERNS OF EVERY DESCRIPTION MADE WHEN DESIRED.

*All our Machinery warranted to be made of first-class material, and in a  
thoroughly workmanlike manner.*

*Parties desiring further information, address,*

*THE JOSEPH HALL MANUF'G CO.,*

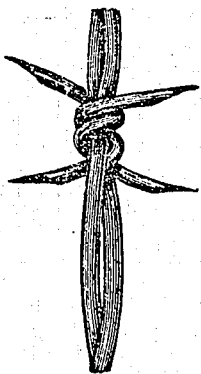
**OSHAWA, ONTARIO**



WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 10, 1881.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes.</b>		<b>Soda Ash</b> .....	1 51 1 70	<b>Japan, fine to choice lb.</b>	0 42 0 58	<b>Spices: Cassia</b> ..... per lb.	0 12 0 22
Men's Thick Boots Wax.	2 25 2 75	Soda Bicarb.....	3 12 3 20	Japan Nagasaki.....	0 23 0 31	Mace..... per lb.	0 90 1 00
Split	1 60 2 25	Sal Soda.....	1 10 1 20	Y. Hyson common to gd	0 26 0 38	Cloves.....	0 86 0 47
Kip Boots.....	2 50 3 00	Tartaric Acid.....	0 57 0 60	Y. Hyson fine to finest, lb	0 40 0 65	Nutmegs.....	0 60 0 90
Calf Boots, pegged.....	3 00 3 75	Bleaching Powder.....	1 35 1 50	Gump, fair to med.	0 33 0 38	Jamaica Ginger, Bl.	0 22 0 28
Kip Brogans.....	1 35 1 40	Citric Acid.....	0 43 0 48	" Good to fine	0 50 0 60	Jamaica " Unbl.	0 18 0 21
Split do	0 80 1 10	Camphor Eng. Ref.	0 38 0 40	Gump, Finest	0 65 0 70	African.....	0 10 0 11
Buff Congress.....	1 50 2 00	Gum Arabic, per lb.	0 20 0 25	Imper, med. to gd	0 32 0 37	Bismuto.....	0 18 0 18
Buff & Puddled Bals.	1 75 2 25	" Traj.	0 45 0 80	" Fine to finest.	0 45 0 65	Pepper.....	0 14 0 18
Split do	1 25 1 60	Copperas per 100 lbs.	0 95 1 00	Twankay, com. to gd.	0 25 0 30	Mustard, 4 lb. Jars.	0 19 0 20
Shoo Packs.....	1 00 1 75	Blue Vitrol.....	0 61 0 7	Oolong.....	0 22 0 53	Mustard, 1 lb.	0 24 0 25
Men's Puddled & Buff Bals	1 00 1 40			Cougou common.	0 23 0 53	Rice: Arracan, & op. 100 lb.	3 65 3 35
Split Bals.....	0 90 1 10			" med. to good.	0 28 0 38	Sago..... per lb	0 05 0 08
Prunella do.....	0 50 1 00	<b>Dry Goods.</b>		" fine to finest.	0 40 0 65	Tapioca, Pearl.	0 04 0 04
Inferior do.....	0 45 0 60	(See Manuf' of Cotton.)		Souchong common.	0 23 0 28	Flake.	0 07 0 08
Cong. do.....	0 50 1 25	<b>Flour.</b>		" med. to good	0 20 0 38		
Buskina, do.....	0 60 0 80	Superior Extra.....	6 00 6 10	Fine to choice	0 40 0 70	<b>Glass.</b>	
Misses' Puddled & Buff Bals	0 90 1 10	Extra Superfine.....	5 90 5 95	Coffees, green Mocha per lb.	0 32 0 35	7 1/2 x 8 1/2, 7 x 9, 8 x 10....	1 80 1 85
Split Bals.....	0 75 0 90	Strong Bakers.....	5 75 7 50	Java.....	0 22 0 29	10 x 12 10 x 14.....	1 90 1 95
Prunella do.....	0 60 1 00	Fancy.....	5 05 6 00	Maracaibo.....	0 19 0 23	12 x 16 14 x 20.....	2 20 2 25
Cong. do.....	0 60 0 70	Spring Extra.....	5 05 6 00	Cape.....	0 18 0 20	18 x 24.....	
Childs' puddled & Buff B'ls	0 60 0 90	Superfine.....	5 70 5 80	Jamaica.....	0 14 0 18		
Split Bals.....	0 50 0 60	Flour.....	5 20 5 30	Rio.....	0 18 0 21	<b>Hardware.</b>	
Prunella do.....	0 50 0 75	Middlings.....	4 25 4 50	Singapore & Ceylon	0 22 0 27	Tin: Block, per lb.....	0 27 0 00
Infants' Coaks. pr. doz.....	3 75 6 00	Pollards.....	4 00 0 00	Chicory.....	0 12 0 12	Grain.....	0 28 0 00
<b>Dairy Produce.</b>		Ont. Bags.....	2 85 3 10	<b>Sugars, (Caks. &amp; Brks.)</b>		Copper: Ingot.....	0 17 0 18
Creamery.....	0 24 0 25	City Bags.....	3 70 0 00	Porto Rico..... per lb	0 07 0 08	Sheet.....	0 25 0 25
Townships, choice select'ns	0 21 0 21	Oatmeal.....	5 20 5 25	Cuba.....	0 07 0 08	Cut Nails: 8 in. to 6 in.	
choice lines dairies	0 18 0 19	Cornmeal.....	3 50 3 65	Barbados..... per lb.	0 07 0 08	Hot Cut Am. or Can. Pat'n	2 45 0 00
Brockville, choice select'ns	0 19 0 20	Bran, per ton.....	15 60 17 00	Yellow Refined.....	0 07 0 08	2 1/2 & 2 3/4 ins.	2 70 0 00
ch'ce lines dairies	0 17 0 18	<b>Grain.</b>		Gubes.....	0 10 0 10	2 & 2 1/2 ins.	2 05 0 00
Morrisburg, ch'ce select'ns	0 18 0 21	Canada White, No. 2.....	1 35 1 37	Granulated.....	0 08 0 10	1 1/2 & 1 3/4 ins. Am.	3 21 0 00
ch'ce lines dairies	0 18 0 20	" Spring No. 2.....	1 38 1 39	Syrups.—Extra. Imp. gal.	0 54 0 58	1 1/2 ins.	3 95 0 00
Western Dairy, ch'ce lines	0 00 0 00	" Red Winter.....	1 58 1 40	Good.....	0 54 0 58	1 1/2 & 1 3/4 Cold Cut, Can.	2 95 0 00
fair to good.....	0 17 0 19	Extra White Michigan.....	0 00 0 00	Fair.....	0 46 0 52	1 1/2 ins.	3 45 0 00
Kamouraska.....	0 15 0 14	White Michigan No. 1.....	0 00 0 00	Molasses (Barbados).....	0 53 0 58	<b>Casting, Box, Shook:</b>	
Cheese, fine Sept. per lb.....	0 12 0 13	Red Winter, No 2 Toledo.....	0 00 0 00	Trinidad.....	0 46 0 49	1 1/2 in. p100 lb. keg.	4 45 0 00
<b>Drugs &amp; Chemicals.</b>		Spring, Chicago No 2.....	0 00 0 00	Loose Muscatel, new	3 20 3 50	1 1/2 in. to 1 3/4 " "	8 70 0 00
Aloes Caps.....	0 13 0 00	Spring, Milwaukee No. 2.....	0 00 0 00	Layers in boxes.....	2 09 3 40	2 in. 1/2 to 2 1/2 " "	3 45 0 00
Alum.....	1 75 1 85	Oats, No. 2.....	0 30 0 40	Sultanas.....	0 12 0 12	2 in. 1/2 to 2 " "	2 90 0 00
Borax.....	0 14 0 18	Barley.....	0 75 0 85	Seedless.....	0 11 0 12	3 in. to 4 1/2 " "	2 95 0 00
Castor Oil.....	0 10 0 10 1/2	Peas..... per 66 lbs.	0 80 0 90	Valentia..... per lb.	0 06 0 10	Cut Spikes, all sizes.....	2 70 0 00
Caustic Soda.....	2 60 2 60	Rye.....	0 92 0 95	Currants.....	0 06 0 08	<b>Finishing Nails:</b>	
Cream Tartar.....	0 31 0 34	Corn in bond.....	0 63 0 70	Prunes.....	0 05 0 00	1 in. to 1 1/2 in. p. 100 lb. kg.	5 10 4 35
Epsom Salts.....	1 25 1 40	Flax Seed, prime.....	1 20 1 30	Figs.....	0 14 0 19	1 1/2 in. to 1 3/4 in. " "	4 10 3 85
Extract Logwood.....	0 00 0 10	<b>Groceries.</b>		H. S. Almonds.....	0 08 0 07	2 in. and up	8 35 0 00
Indigo Madras.....	0 85 1 00	TEA, (Hf-Ch. & Cad.)		S. S. Tarragona.....	0 16 0 19	Nett, 30 days, or 7 p.o. added	
Madder.....	0 12 0 18 1/2	Japan, com. to med. lb.	0 22 0 28	Walnuts.....	8 0 11	<b>Tobacco Box Nails:</b>	
Opium.....	4 75 0 60	" fair to good.....	0 20 0 37	Fiberts.....	3 1/2 0 10 1/2	1 1/2 in. & 1 3/4 in p. 100 lb kg	6 80 5 35
Oxalic Acid.....	0 13 0 16			Brazils, new.....	0 08 0 09	1 1/2 " 2 " "	5 15 4 85
Potass Iodide.....	2 90 0 00			Batty's Nabob Pickles, doz	4 00 0 00	2 " 3 " "	4 70 4 10
Quinno.....	2 75 3 00			" Mixed do	2 90 0 00	3 " 4 " "	
				" Nabob Sauce, pts	3 60 0 00	30 p.c. dis.	

**RICH. H. TAUNTON & HAYWARD,**  
**Star Tube Works,**  
**BIRMINGHAM, - - ENG.**  
 Patent Welded Wrought Iron Gas, Steam,  
 Boiler and Water Tubes and Fittings,  
 and Tubes of every description.  
**W. L. HALDIMAND & SON,**  
 MONTREAL.  
 AGENTS FOR CANADA  
 Importation orders solicited.



**CANADA**  
**Wire Co.**  
 MANUFACTURERS OF  
**BURNELL'S**  
**FOUR POINTED**  
**Barb Steel Wire**  
**FENCING.**  
 The Best and Cheapest  
 Farm and Railway  
 Fence.  
 Send for samples and  
 Circulars.  
**H. R. IVES, Manager,**  
**QUEEN STREET,**  
**MONTREAL.**

**McCRAE & CO.,**  
**YARN SPINNERS, HOSIERS' and**  
**WOOLLEN Manufacturers**  
**KNITTING YARNS,**  
 Of every kind, in Cotton, Union and Woollen.  
**GUELPH, Ont.**  
 Box 200.

**NOTICE.**

Is hereby given that the Dundee Land Investment Company, Limited, will apply at the next session of the Parliament of the Dominion of Canada for an act enabling it to take hold and convey real property within the Dominion of Canada.

**DRUMMOND BROS. & CO.,**

Montreal, 10th September, 1881. Agents.

**NOTICE.**

Is hereby given that the Scottish Canada Company, Limited, will apply at the next session of the Parliament of the Dominion of Canada for an act enabling it to take hold and convey real property within the Dominion of Canada.

**A. T. DRUMMOND,**

Montreal, 10th Sept., 1881. Managing Director.

**THE ST. LAWRENCE**  
**SUGAR REFINING CO.**  
 (LIMITED.)  
**W. R. ELMENHORST,** - - - PRESIDENT.  
**A. BAUMGARTEN,** - - - VICE-PRESIDENT.  
**THEO. LABATT,** - SECRETARY-TREASURER.  
**OFFICE: 38 KING ST.**  
 The wholesale trade only supplied.

**Aniline Dyes.**  
 The most reliable House is  
**EMIL THOURET & CO.,**  
 15 Lemoine St., Montreal.

**Ramsay, Dods & Co.,**  
 MANUFACTURERS OF  
**VARNISHES and JAPANS,**  
 GRINDERS OF  
**WHITE LEAD, COLOURS** } in Oil, Water  
 and Japan, }  
 And Fire Proof Paints ready for use.  
 Importers of all descriptions Ornamental and  
 Window Glass, Paints, Oils, Dry Colours, Brushes,  
 Bronzes, Gold Leaf, Glue, and everything in the  
 the Painters' and Artists' Line.  
**37, 39 & 41 Beccollet St., Montreal.**

**Commission Merchants.**

Butter, Cheese, Eggs, Flour  
and all other kinds of Produce,  
RECEIVED ON CONSIGNMENT.  
Remittances sent forward immediately on sale  
of same.

**GEORGE WAIT**  
9 and 11 William Street, Montreal.

**ALEX. CHISHOLM,**  
Produce Commission

**MERCHANT,**

No. 36 ST. PETER STREET, MONTREAL.  
Solicits consignments of Butter, Cheese, Eggs and  
other Produce.  
Information as to prices, &c., given cheerfully and  
without delay. Returns promptly made.

**REFERENCES:**

Messrs. J. Y. Gilmour & Co., Wholesale Dry Goods  
Merchants, Montreal.  
Adam Darling, Esq., Wholesale Crockery Merchant,  
Montreal.

**G. L. KAVANAGH & CO.**

22 1/2 CHURCH STREET,  
TORONTO, ONT.

**PRODUCE & COMMISSION  
MERCHANTS.**

Dealers in Provisions and all kinds of Country  
Produce. Correspondence and consignments solicited.

Established 1845.

**D Rees & Co.,**  
CURERS of PROVISIONS  
AND

**PACKERS OF BEEF & PORK,**  
46, 48 & 50 GREY NUN STREET,  
MONTREAL.

**PORK, BEEF and LARD**  
Of the finest quality constantly on hand.

*Flour, Grain, Dairy Produce,*  
**APPLES, &c.**

**THOS. SHAW,**  
COMMISSION MERCHANT,  
34 St. Peter St.,  
MONTREAL.  
Correspondence solicited.

**BROCK & CO.,**  
COMMISSION MERCHANTS,  
259 COMMISSIONERS STREET,  
MONTREAL.

Agents in Canada for:

**MESSRS. DIAS & LIMA,**  
Manufacturers of Corks & Corkwood, Oporto.  
A large assortment of their Corks constantly on hand.  
And for  
**Messrs. Fratelli de Pasquale & Co.,**  
Manufacturers and Exporters of ESSENTIAL OILS.  
**MESSINA.**  
Importation orders solicited.

**Wholesale Merchants.**

FRESH  
**APPOLLINARIS**  
**WATER.**

The Subscribers have just landed,

Ex "Statsminster Stang"

FROM ROTTERDAM,

A shipment of above named popular

**NATURAL MINERAL WATER.**

Henry Chapman & Co.,

Sole Agents for the Dominion.

Montreal, June 2nd, 1881.

**JAMES GRANT,**  
ACTUARY, ACCOUNTANT and AUDITOR,  
194 St. James Street, Montreal.

Valuations made in regard to every contingency,  
dependent upon LIVES or PROBABILITIES, or upon  
the operations of INTEREST, SIMPLE or COMPOUND,  
and special attention given to ACCOUNTANTS and  
AUDITORIAL work.

**Legal.**

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

**Simcoe, Ont.**

**KILMASTER & WELLS,** Barristers, &c., Simcoe.  
J. G. Kilmaster. G. W. WELLS.

**St. John, N.B.**

**SEELY & McMILLAN,**  
BARRISTERS AND ATTORNEYS-AT-LAW,  
NOTARIES, &c.  
Office: Sand's Building, 77 Prince William Street,

**SILAS ALWARD,**  
BARRISTER.  
Office: Cor. Prince Wm. and Princess Sts.,

**St. Stephen, N.B.**

**LEWIS A. MILLS,** Attorney & Barrister-at-Law,  
Solicitor, Notary Public, &c.

**Seaforth, Ont.**

**MCCAUGHEY & HOLMSTED,** Barristers, &c.,  
Seaforth, Ontario.

**Sydney, Cape Breton.**

**N. L. MACKAY, Q.C.**  
Barrister at Law, Attorney, Notary, &c.

**Walkerton Ont.**

**D. WILSON ROSS, M.A.,**  
Barrister, Attorney, Solicitor, Conveyancer,  
&c., &c., Whitehead's Block, Durham Street.

**BARRETT & KLEIN,**  
BARRISTERS, ATTORNEYS-AT-LAW,  
Solicitors in Chancery, Conveyancers, etc.

**Commission Merchants.**

"Cook's Own" Baking Powder

Claims to be the most Reliable,

**BECAUSE:**

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

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

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

**MANUFACTURED BY**

**HOSSACK, WOODS & CO.,**  
QUEBEC.

**CANADA**

**Co-Operative Supply Association**  
(LIMITED).

**ALBERT BUILDINGS,**  
VICTORIA SQUARE.

The stores are now open for the sale of  
goods.

Catalogues and other information can be  
obtained on application to the Secretary.

Montreal, 2nd September, 1881.

Evening Classes will be commenced on  
MONDAY, Oct. 3rd, at

*The Montreal Business College*

Corner NOTRE DAME and PLACE d'ARMES.  
(ESTABLISHED 1864).

The course is designed to afford thorough in-  
struction in Book-keeping (by Single and Double  
Entry, Business Writing, neat, plain and rapid.  
Business Correspondence, Forms, &c. Business Ar-  
ithmetic and Mental calculations, French, English  
and Shorthand. Day Classes as usual.

For full information apply at College or address  
**DAVIS & BUIE.**

**Legal.**

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

**St. Catharines, Ont.**

**BROWN & BROWN,**  
Barristers, Attorneys, Solicitors in Chancery,  
Notaries Public, &c.,

**F. W. MACDONALD,**  
BARRISTER, ATTORNEY-AT-LAW,  
Office:—Court House Buildings.

**St. Thomas, Ont.**

**FARLEY, DOHERTY & BAIN,**  
BARRISTERS, ATTORNEYS, SOLICITORS, &c.,  
St. Thomas, Ont. Branch Office: Aylmer; Ont.  
Collections made promptly.

**C. O. ERMATINGER,** Barrister, Attorney, Soli-  
citor Notary, Conveyancer, &c. Solicitor for  
the Imperial Bank of Canada. Collections promptly  
attended to in all portions of Western Ontario.

**Summerside, P. E. I.**

**HENRY E. WRIGHT,**  
BARRISTER & ATTORNEY.

**Waterloo, P. Q.**

**JOHN P. NOYES, Q. C.**  
ADVOCATE, WATERLOO, P. Q.

WHOLESALE PRICES CURRENT, THURSDAY, NOVEMBER 10, 1881.

Main table of wholesale prices for various goods including flour, oil, sugar, and other commodities. Columns include Name of Article, Wholesale Rates, and Name of Article.

Terms for cut, casing, box and hook, and finishing nails, Net cash within 30 days; or 4 months Note, adding interest from the date of delivery at seven per cent. For Clinch and Pressed, barrel, and tobacco box nails, 6 per cent dis. for cash thirty days, or 4 months' note.

Advertisement for Canadian Pacific Railway. Includes the railway logo, 'CANADIAN PACIFIC RAILWAY', 'Emory's Bar to Port Moody', and 'NOTICE TO CONTRACTORS. Tender for Work in British Columbia.' Details tender requirements and contact information for Mr. Marcus Smith.

Advertisement for Princess Baking Powder. Features the 'Princess' logo and text: 'Favorite in Housekeepers leading Cities of the Dominion. BAKING POWDER. ABSOLUTELY PURE.' Includes a testimonial and contact for Wm. Lunan & Son.

Table of securities and stocks. Columns include Railway and other Stocks, Montreal Nov. 10, and prices for various bonds and shares.

**Hotels.**

**ST. LOUIS HOTEL,**  
THE RUSSELL HOTEL CO. PROPRIETORS,



WILLIS RUSSEL, President. . . . . QUEBEC.

The Hotel, which is unrivalled for size, style and locality in Quebec, is open throughout the year for pleasure and business travel.

**RUSSELL HOUSE,**  
OTTAWA.

This Hotel is fitted, furnished and kept as an exceptional, First-class Hotel. It has ample accommodation for five hundred guests, and is delightfully and centrally situated, being in close proximity to the Parliament Buildings, the Post Office, and all the points of interest.

J. A. GOVIN, Proprietor.

**ST. LAWRENCE HALL.**

THIS HOTEL WAS OPENED on the First of May, 1879, by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely re-furnishing the whole House; also adding ALL MODERN IMPROVEMENTS, which will considerably enhance the already enviable popularity of this First-class Hotel.

H. HOGAN, Proprietor.

S. MONTGOMERY, Manager.

**Legal.**

**Kingston, Ont.**

EDWARD H. SMYTHE, Barrister and Attorney,  
192 Ontario Street, Kingston, Ont.  
E. H. SMYTHE, M.A., LL.B.  
Special attention to collections.

**Kincardine, Ont.**

J. A. MACPHERSON,  
Attorney, Solicitor, Notary-Public, &c.

**Liverpool, N.S.**

MOORE & PYKE, ATTORNEYS-AT-LAW,  
Notaries, Conveyancers, &c.  
G. Thomas Moore, Commissioner for Massachusetts and other States of the Union, Master in the Supreme Court, Surrogate of the Vice-Admiralty Court

**Mitchell, Ont.**

DENT & HODGE,  
BARRISTERS, ATTORNEYS, SOLICITORS,  
NOTARIES PUBLIC, &c.

**Morrisbourg, Ont.**

C. A. MYERS,  
Attorney, Solicitor, &c.

**Napanee, Ont.**

W. S. WILLIAMS,  
ATTORNEY AT LAW,  
Solicitor in Chancery,  
Notary Public, Conveyancer, &c.

**Ottawa, Ont.**

COCKBURN & MCINTYRE,  
Barristers, Notaries, Parliamentary Agents, &c.  
Solicitors for the Bank of Montreal, &c.  
Hon. Jas. Cockburn, Q.C. formerly of Cockburn & McCaul.  
A. J. McIntyre, formerly of Walker & McIntyre.

**Legal.**

**Owen Sound, Ont.**

CREASOR & MORRISON,  
BARRISTERS, ATTORNEYS,  
Solicitors in Chancery, &c., Owen Sound, Ont.  
John Creasor. Duncan Morrison.

**Paisley, Ont.**

GEORGE W. MALLOCH,  
ATTORNEY-AT-LAW,  
SOLICITOR IN CHANCERY, NOTARY PUBLIC,  
Commissioner and Conveyancer  
PRIVATE MONEY TO LEND.

**Oshawa, Ont.**

MCGEE & JONES, Barristers, Attorneys and Solicitors, Notaries Public, &c.  
Solicitors for the Dominion Bank.

**Pembroke: COUNTY TOWN OF RENFREW, ONT.**

LOUCKS & BURRITT,  
Barristers, &c. Solicitors for Quebec Bank.  
H. H. LOUCKS, J. H. BURRITT,  
Co. Attorney and Clerk of the Peace.

**Peterborough, Ont.**

E. B. EDWARDS,  
BARRISTER, &c.,  
HATTON, HATTON & BECK,  
SOLICITORS, etc. OFFICE—Simcoe Street.

**Pictou, Ont.**

EDWARDS MERRILL,  
BARRISTER, SOLICITOR, NOTARY PUBLIC,  
&c. Office: Washburn Block, Main St., Pictou.

**Perth, Ont.**

RADENHURST & SHAW,  
Solicitors for the Merchants' Bank of Canada,  
Perth, Barristers, Attorneys, Solicitors in  
Chancery, Notaries Public, Conveyancers, &c.

**Penetanguishene, Ont.**

WALTER J. KEATING,  
SOLICITOR, &c.,

**Port Elgin, Ont.**

F. PROUDFOOT,  
BARRISTER,  
SOLICITOR, CONVEYANCER, NOTARY PUBLIC  
Head office—Port Elgin. Branch office—Southampton. Private Funds to Lend.

**Quebec, P.Q.**

ANDREWS, CARON & ANDREWS,  
ADVOCATES,  
Victoria Chambers, cor of St. Peter and St Pauls,  
Solicitors for the Quebec Bank.  
Frederick Andrews, Q.C., Adolphe P. Caron, B.C.L.  
Q.C., Frederick W. Andrews, Q.C.

**Renfrew, Ont.**

JOHN D. McDONALD, Barrister, Attorney-at-Law, &c., &c., Official Assignee for the County of Renfrew, Office—Raglan Street, opposite Smith & Stewart's Hardware Store.

**Sherbrooke, P.Q.**

DELANGER & BRODERICK, Advocates, Law Offices: Two's Block, Wellington Street. Special attention given to Collections in all the Courts of the district of St. Francis and of this Province, as well as in the various provinces of the Dominion and U. S.

**Toronto.**

BLAKE, KERR, BOYD & CASSELS,  
BARRISTERS, &c.,  
Edward Blake, Q.C. J. K. Kerr, Q.C. J. A. Boyd, Q.C.  
Walter Cassels, W. R. Muloch, C. J. Holman, H. Cassels

THOMAS HODGINS, Q.C.

Barrister, Solicitor, Notary, &c.,  
3 Masonic Hall, Toronto Street

**S. S. MOYER & CO.**

Will furnish Samples and Price List of their manufacture of

**Ivory Buttons**

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

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

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

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

**P. FORREST,**

Commissioner & Consignee,

300 St. Paul St., Montreal,

IMPORTER OF

**BELGIAN, FRENCH & DUTCH**

MANUFACTURED GOODS.

Branch in ANTWERP, 1 RUE BOURLA,

JAN DE MAN, Esq., Correspondent.

**CANADIAN PRODUCTS**

Sold on BELGIAN, FRENCH or DUTCH markets.

Intermediate to buy directly from Producers and at actual Factory prices.

Direct relations with manufacturers.

Correspondence solicited

**J. A. CHIPMAN & CO.,**

HALIFAX, N.S.,

BUY AND SELL ON COMMISSION,  
WHOLESALE,

Flour, Oatmeal,  
Cornmeal, Grain,  
Malt, Butter,  
Pork, Lard, &c.

—ALSO—

**FISH AND FISH OILS.**

**Legal.**

**Toronto:**

JONES BROS. & MACKENZIE,  
BARRISTERS, ATTORNEYS & SOLICITORS  
Solicitors Canada Perm. Loan and Savings Co.  
18 Toronto Street, Toronto.  
CLARKSON JONES. BEVERLEY JONES.  
Geo. A. Mackenzie,  
English Agent,  
JONAS AP JONES, 89 Cannon Street, London.  
\*A Comm'r for N. Y., Illinois and other States.

**Winnipeg, Man.**

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

**Woodstock, N.B.**

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

WHOLESALE PRICES CURRENT.—THURSDAY, NOVEMBER 10, 1881.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 07 00	Tickings—C 30 in	\$ 015 00	Timber, Lumber, &c.	\$ c. s. o.	Stout: Guinness'	2 35 2 45
" A 27 in	0 08 00	D 30 in	0 18 00	Ash, 1 to 4 in., M.	00 18 00	" Domestic	1 50 1 65
" B 27 in	0 08 00	B 33 in	0 18 00	Ash, timber, M.	20 00 25 00	" pts	1 48 1 60
" H33 in	0 07 00	A 33 in	0 20 00	Birch, 1 to 4 in., M.	15 00 18 00	Brandy: Hennessy's	4 50 5 00
" H1136 in	0 08 00	AA 33 in	0 24 00	Basswood, j	10 00 12 00	" case	11 00 15 00
" H1136 full	0 09 00	36 in	0 24 00	Basswood	14 00 16 00	Bisquit, Dubouché & Co.	8 60 8 80
" XXX36 in. full (std'd)	0 10 00	Check, 33 in	0 22 00	Black Walnut, culls	55 00 60 00	" "	8 00 0 00
" M drilling	0 11 00	Denims Blue, or Brown AA	0 21 00	Do do 1st & 2nd.	100 00 110 00	Jules Duret & Co.	8 50 8 75
R.K. Sheeting, 8-4 plain	0 27 00	" B.	0 17 00	Do do 1st quality	110 00 120 00	" case	8 00 8 50
" 8-4 twil'd	0 30 00	" C.	0 14 00	Cedar, round, lineal foot.	00 04 00 07	Pinet, Castillon & Co.	8 50 8 80
Stormont (Brown) A 30 in.	0 07 00	" D.	0 12 00	Cedar, flat, lineal foot.	30 03 00 05	" case	8 00 8 50
" A A33 in.	0 07 00	Shirtings:		Cedar, square, lineal foot.	00 07 00 09	Cheaper shippers.	2 50 2 75
" B B36 in.	0 08 00	Oxford striped BX	0 11 00	Elm, soft, 1st.	14 00 16 00	" case-qts	6 00 6 50
" C C36 in.	0 09 00	" " C X.	0 10 00	Elm, Rock.	25 00 30 00	Irish Whiskey—Roe's case	7 75 8 75
Canada (Grey) A W 30 in.	0 07 00	" check B.	0 18 00	Hemlock, 1 to 3 in., M.	7 00 8 00	Dunville	6 50 7 00
" A D 32 in.	0 07 00	" C.	0 10 00	Hemlock, timber, M.	11 00 13 00	Mitchells.	2 40 2 50
" A H 35 in.	0 08 00	Galatea Stripes.	0 16 00	Maple, hard, M.	15 00 20 00	" cases	6 00 6 50
" A C 35 in.	0 09 00	Regatta, Check A.	0 16 00	Soft, do.	12 00 16 00	Scotch Whiskey. case-qts	5 50 7 50
" A B 35 in.	0 09 00	Check Solids A.	0 15 00	Oak, M.	85 00 40 00	Encore	6 50 6 00
" A E 36 in.	0 10 00	Bags: 8-ply 16 oz. B. per ble	26 50 00	Pine, clear, M.	35 00 40 00	Hay, Fairman & Co.'s case	6 00 0 00
" A 36 in.	0 10 00	Park's Yarn, White.	0 28 00	2nd quality, do.	17 00 22 00	" gal.	2 60 2 75
Yarns:—White per lb.	0 28 00	Colored.	0 38 00	3rd	12 00 15 00	Sheriff's Islay.	2 90 3 00
Tickings:—B2 30 1/2 in.	0 12 00	Warp White.	0 28 00	Lath, M.	1 10 1 25	" cases	0 00 0 00
" BBB 30 in.	0 15 00	Colored.	0 40 00	Spruce, 1 to 2 in., M.	7 00 10 00	Jamaica Rum per imp. gal.	3 00 3 25
" BB 30 in.	0 18 00	Do. Knitting Cotton Balls:—		Tobacco.		General Spirits. imp. gal	2 95 2 75
" AA 32 in.	0 20 00	No. 8 Unbleached.	0 49 00	Tobacco in Bond.—Duty 20c. lb.	0 14 0 17	" Group of 5es	4 15 4 50
Fancy Shirtings.—		Bleached.	0 61 00	Black, Chewing in boxes	0 14 0 18	" Red cases.	7 75 8 10
" Clyde Checks.	0 15 00	Colored.	0 66 0 71	" in caddies	0 14 0 18	Champagne	
" Canada	0 14 00	Paints, &c.		Mahoganies, Smoking bxs.	0 15 0 22	G. H. Munim, Dry Verzeny's	28 50 23 00
Lybster No. 3, 30 in.	0 08 00	White Lead, gen. 100lb kgs	7 00 7 25	" caddies	0 15 0 25	Pommery	28 00 32 00
" No. 2, 32 in.	0 07 00	" No. 1	6 00 6 75	Brights.	0 33 0 50	J. Munim Extra Dry	21 50 23 10
" No. 2, 35 in.	0 08 00	White Lead No. 2.	5 00 5 50	Tobacco Duty paid.		Bollinger	26 25 27 00
Colored Goods:—		in Oil, per 25 lbs.	1 80 2 00	Prince of Wales, brand.	0 36 0 38	Piper Heidsieck	25 00 26 00
Denims, blue & brown.	0 18 00	Do., No. 1.	1 60 1 80	Nelson's Navy 3's 6's & 1's.	0 33 0 40	Port & Sherry, per gall.	1 25 5 00
Checks, blue, brown, foy.	0 15 00	" 2.	1 40 1 50	Black, Twist 12's.	0 39 0 42	Claret, (cases.)	3 50 5 00
Checks, Prince Victor.	0 15 00	" 3.	1 30 0 00	Mahogany Cheving.	0 42 0 50	Tarragona Ports, imp. gal.	1 10 1 30
Ticking, 28in. No. 1X.	0 14 00	White Lead, dry	0 08 0 06 1/2	Solace, Common.	0 37 0 40	Native Wines.	0 80 1 50
" 30in. No. CI.	0 16 00	Red Lead.	0 05 0 06	Solace Fair.	0 42 0 48	Can. Spirits, Imp. gallon.	Duty In
" 30in. No. BI.	0 17 00	Venetian Red, Eng'h.	1 75 2 00	" Good.	0 40 0 55	Paid	
Dundas (Grey) D 30 in.	0 07 00	Yel. Ochre, French.	1 75 2 00	Rough and Ready, in 1/2 bxs.	0 55 0 60	Alcohol—	65 O. P.
" C 38 in.	0 07 00	Whiting.	0 55 0 60	Navy, 6's & 8's & 10's.	0 43 0 60	" Pure Spirits "	2 72 1 05
" B 36 in.	0 09 00	Liverpool Coarse, per bag	0 57 0 62 1/2	Gold Bars, 6 and 12 inch.	0 55 0 65	" 50 "	2 47 0 95
" A 36 in.	0 10 00	Canadian per brl	0 00 0 00	Mahogany Navy, 8s.	0 40 0 50	" 25 U P	1 29 0 63
" AX 36in full.	0 10 00	Factory filled. do	1 00 1 10	Bright Navy, 3s.	0 50 0 62	Whiskeys:—Family Proof.	1 39 0 68
" E. 36 in.	0 08 00	Eureka factory filled, do	2 00 0 00	Wines, Liqueurs etc.		Old Bourbon.	1 39 0 68
Sheetings:—Twil T 8 S38 in	0 13 00			Ale English.	2 40 2 60	Kye, Toddy, Malt.	1 31 0 65
" 72 in No. 1.	0 33 0 00			" Domestic.	1 60 1 65	Rye, 4 years old.	1 61 0 78
" Plain 72 in No. B.	0 24 0 00			" pts	0 80 1 15	" 5 "	1 70 0 88
" Plain 72 in No. 1.	0 27 0 00			" qts	0 60 0 75	" 6 "	1 80 1 94
				" pts	0 60 0 75	" 7 "	1 90 1 68

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

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

**NORTHERN**      **Scottish Imperial**  
**(FIRE) ASSURANCE CO.**      **(FIRE) INSURANCE CO.**  
 OF LONDON.      OF GLASGOW.  
**\$36,000,000**  
**CAPITAL AND INVESTED FUNDS REPRESENTED.**  
 Local Agents having local influence, wanted for above Companies in unrepresented districts.  
**J. C. BRAZIER, Inspector.**      **Wm. JACKSON, Secretary.**  
 All communications to be addressed to  
**TAYLOR BROTHERS,**  
 GENERAL AGENTS, MONTREAL.

**The "Sweetland Lathe Chuck,"**  
 INDEPENDENT, UNIVERSAL AND ECCENTRIC.

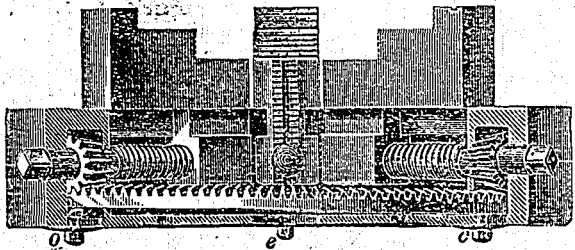


Fig. 1. Common Jaw. 1 & G

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

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

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

THE  
**METROPOLITAN MUTUAL BENEFIT**  
 SOCIETY.  
**Head Office, . . . Montreal, P.Q.**

President: **WM. DONAHUE**, Wholesale Merchant.      Vice-President: **ROBT. EVANS**  
 (of Evans Bros.), General Manager, A. W. BISSON.

Directors: **JOHN WANLESS**, M.D., Univ. Toronto, L.F.P.S. Glasgow, M.C.P.S. Ontario and Quebec.      **ED. HOLTON**, Advocate, M.P. & BOIVIN, Manufacturer and Director of the Mutual Fire Insurance, Montreal.      **C. H. LETOURNEUX**, Director Hochelaga Bank.      **J. L. LEPROHON**, M.D., Vice-Consul of Spain.      **F. VANASSE**, Advocate, M.P.      **Medical Director: DR. JOHN WANLESS.**      **Solicitor: F. VANASSE** M.P.      **Chief Inspector: HENRY HOWISON.**      **Secretary-Treasurer: A. W. BISSON.**

Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal.

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

**CANADA LIFE ASSURANCE COMPANY.**

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

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

Assets 30th April, 1881.....	\$4,560,161
2. Income for the year.....	957,288
3. Income from Interest (included in above).....	234,208
4. Claims by death during the year.....	224,757
5. Do as estimated by the Co.'s tables and provided for.....	326,185
6. Difference in Co.'s favor between actual and estimated death rate.....	101,878
7. Excess of Interest revenue over death claims.....	59,451
8. Number of Policies issued for the year, 2257, for.....	4,157,165
9. Total Policies in force at date, 13,993, upon 11,493 lives, for.....	25,024,270

New Business exceeds a fourth of the returns for 1880 of 23 licensed Companies. Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada.

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

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

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

**The MUTUAL LIFE ASSOCIATION OF CANADA.**

**HEAD OFFICE, HAMILTON, ONT.**  
Government deposit over \$90,000.00.

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

**DIRECTORS:**

JAMES TURNER, Esq., President.	ALEX. HARVEY, Esq., Vice-President.
J. M. WILLIAMS, Esq.	ANTHONY COPP, Esq.
DONALD MCINNIS, Esq.	JOHN HARVEY, Esq.
H. T. RIDLEY, M.D.	G. M. RAE, Esq.
J. M. BUCHAN, Esq.	D. B. CHISHOLM, Esq.
J. J. MASON, Esq.	SAMUEL PETERS, Esq.

DAVID BURKE, Manager. WILLIAM SMITH, Sec'y.

**THE ROYAL CANADIAN**

*Fire and Marine Ins. Co.*

President, . . . ANDREW ROBERTSON, Esq.  
Vice-President, Hon. J. R. THIBAudeau.  
ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.  
HENRY STEWART, Manager Marine Department.

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

**Marine Insurance.**

**BOSTON MARINE INSURANCE CO.**

AND THE

**SHOE AND LEATHER INS. CO.**

OF BOSTON,

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

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

**HERRIMAN & ROSS,**

AGENTS.

17, ST. JOHN STREET, MONTREAL.

Incorporated  
A. D. 1874.

**CANADA**

Charter  
Perpetual.

**FIRE & MARINE INSURANCE COMPANY.**

HEAD

OFFICE,

HAMILTON,

ONTARIO.



Capital, \$1,000,000 fully Subscribed.

Deposited with Dominion Government. \$50,000.

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.  
VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor, City of Hamilton.  
D. THOMPSON, Esq., M. P., Co. of Haldimand.  
MANAGER AND SECRETARY—CHAS. CAMERON.

**BRANCH OFFICES:**

Montreal—No. 117 St. François Xavier Street.—WALTER KAVANAGH, General Agent.  
Quebec—No. 78 St. Peter Street.—T. H. MAHONY, Agent.  
Halifax, N. B.—No. 22 Prince Street.—CAPT. G. J. P. CRARSON, General Agent.  
St. John, N. B.—No. 103 Prince William Street, M. & T. B. ROBINSON, General Agents.  
Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

**THE STANDARD FIRE INSURANCE CO.**

Head Office, . . . HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.  
It confines its business for the present exclusively to the Province of Ontario, and limits its Liability on any First Class Risk to \$3,000.

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

**ALLIANCE FIRE INSURANCE CO.**

Head Office . . . HAMILTON, ONT.

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

PRESIDENT, D. B. CHRISHOLM. MANAGER, H. THEO. CRAWFORD.	VICE-PRESIDENT, J. E. O'REILLY. INSPECTOR, R. H. JARVIS.
--	---

**TORONTO BOARD.**

W. W. COPP, Esq. (Messrs. Copp, Clark & Co.), Chairman.  
JOHN CANAVAN, Esq., Barrister.  
JOHN TURNER, Esq., Merchant.  
J. S. KING, M.D., Surgeon, Mercer Institute.  
ROBERT BARBER, Esq., Manufacturer Streetsville.

**LOCAL DIRECTORS.**

ALEX. TERRICE, Esq., Manufacturer, Dresden.  
HORATIO JELL, Esq., Gentleman, Wardsville.  
J. S. BUCK, Esq., Barrister, Sarnia.  
D. B. McLENNAN, Esq., Barrister, Cornwall.  
C. F. FERGUSON, Esq., M.P., Kemptville.  
ADAM ISHISTER, Esq., Merchant, Petrolia.  
HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

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

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

**DIRECTORS:**

President:—SIR HUGH ALLAN.  
Vice-President.—HENRY LYMAN.  
Andrew Allan. N. B. Corse. Robert Anderson.  
J. B. Rolland. Arthur Prévost.  
ARCH. MCGOUN, Sec.-TREAS.  
GERALD E. HART, GEN'L MAN'R.  
CAPT. JOHN LAWRENCE, Special Agent.

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

**CHIEF OFFICES.**

TORONTO—BOURNEAD & GIBBS, Agents.  
QUEBEC—H. C. BOSSÉ & Co. Agents.  
ST. JOHN, N. B.—H. CHURB & Co. Agents.  
HALIFAX, N. S.—McSWEEZEY & FIELDING, Agts.  
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,  
Agent.  
WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.  
HEAD OFFICE, 179 St. James Street,  
MONTREAL.  
ALFRED PERRY, late General Manager of the  
Royal Canadian Insurance Co.,  
AGENT for the CITY OF MONTREAL.

**W. H. CAMPBELL,**  
INSURANCE AGENT  
and  
ADJUSTER OF LOSSES,  
Office: 1 Court Street, Toronto. P. O. Box 1817.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Nov. 10, 1881.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	140 140½
Canada Life .....	2,500	7½-6mos.	400	50	850
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	6-6 mos.	100	10	220 225
Sun Mutual Life and Accident.....	5,000	4-8 mos.	100	12½	160
Quebec Fire.....	5,000	10	100	65	.....
Queen City Fire .....	2,000	10	50	10	.....
Western Assurance.....	20,000	7½ 6 mos.	40	20	200 207
Royal Canadian Insurance.....	20,000	5	100	15	57½
Accident Insurance Co. of Canada.....	2500	8 per ct.	100	20	.....
Canada Guarantee Co.....	10,000	8 per ct.	50	20	.....
Merchants' Marine Insurance Co.....	5,000	.....	100	23	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 24, 1881.

Briton Life Association .....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	22½ p.c.
Commercial Union Fire Life & Marine..	50,000	80	50	15	25 25½ p.c.
Edinburgh Life.....	5,000	10	100	6	48½ p.c.
Fire Insurance Association .....	100,000	5	£10	£2	4½ 5 p.c.
Guardian Fire and Life.....	20,000	18	100	50	74 76 p.c.
Imperial Fire.....	12,000	£7 p. sh.	100	25	155 160 p.c.
Lancashire Fire and Life.....	100,000	30	20	2	8½ 8½
Life Association of Scotland.....	10,000	15	40	8½	20½
Lion Fire .....	500,000	.....	10	2	30s 40s
Lion Life.....	92,000	.....	10	2	30s 40s
London Assurance Corporation.....	35,852	48	25	12½	65 67 p.c.
London & Lancashire Life.....	10,000	10	10	1	25 1s. 8d.
Liverp'l & London & Globe Fire & Life	£391,752	70	20	1 7-20	21 21½
Northern Fire & Life.....	80,000	70	100	6	68½ 64 p.c.
North British & Mercantile Fire & Life	40,000	50	50	6½	65 65½ p.c.
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	330
Queen Fire & Life.....	200,000	30	10	1	77s
Royal Insurance Fire & Life.....	100,000	60	20	3	27½ 28 p.c.
Scottish Commercial Fire & Life.....	125,000	22½	10	1	.....
Scottish Imperial Fire and Life.....	50,000	6	10	1	81s. 6d.
Scottish Provincial Fire & Life.....	20,000	15	50	8	15 15½
Standard Life.....	10,000	58½	50	12	78 p.c.
Star Life.....	4,000	6	25	1½	15 p.c.

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

**FIRE AND LIFE.**  
LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —  
M. H. GAULT, W. TATLEY.

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

ESTABLISHED 1809.

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

CANADA BOARD:  
MANAGING DIRECTORS.

D. LORN MACDOUGALL, Esq. THOMAS DAVIDSON, Esq.  
DIRECTORS:  
GILBERT SCOTT, Esq., of Messrs. Wm. CHAS. F. SMITHERS, President Bank  
Dow & Co. of Montreal.  
The Hon. THOMAS RYAN, Senator.

FINANCIAL POSITION OF THE COMPANY.

1—Funds as at 31st December, 1880:	2—Revenue for the year 1880.
Paid-up Capital..... £500,000 Stg.	From Fire Department:
Fire Reserve Fund..... 794,577 "	Fire Premiums..... £195,174 Stg.
Premium Reserve..... 317,038 "	From Life Department:
Balance of Profit and Loss Account..... 216,207 "	Life Premiums and Interest..... 450,675 "
Life Accumulation..... £3,085,174 "	Total Revenue..... £1,401,819 "
Annuity Funds..... 371,274 "	or \$7,009,245

WILLIAM EWING, Inspector. GEORGE U. AHERN, Sub-Inspector.  
Head Office for the Dominion of Canada in Montreal. D. LORN MACDOUGALL,  
Sec'y. See Reduced Rates for Canada. THOMAS DAVIDSON, Gen. Agents.

**UNCONDITIONAL, INCONTESTIBLE**  
LIFE POLICIES.

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

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

"SUN" Accident Policies.

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

Assets About \$1,000,000.

PRESIDENT.—THOMAS WORKMAN.  
VICE-PRESIDENT.—M. H. GAULT, M.P.

R. MACAULAY, Sec'y.

Insurance.

**THE ACCIDENT INSURANCE COMPANY OF CANADA.**

*Incorporated by Dominion Parliament, A.D., 1872*

Authorized Capital, . . \$500,000.

**HEAD OFFICE, MONTREAL.**

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

MANAGER.

**EDWARD RAWLINGS.**

**THE ACCIDENT**

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

**RATES REDUCED.**

**THE STANDARD LIFE**

Assurance Co.'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

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

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

W. M. RAMSAY, Manager, Can.

Established 1803.

**IMPERIAL**

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

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street

RINTOUL BROS., Agents.

Subscribed Capital, - \$1,600,000 Stg

Paid-up Capital, - \$700,000 Stg.

ASSETS, . . . . . \$2,222,552 Stg.

Insurance.

**QUEEN INSURANCE CO.**

OF ENGLAND.

**FIRE AND LIFE.**

Capital, . . . . . \$2,000,000 Stg.

INVESTED FUNDS.....£860,818.

**FORBES & MUDGE.**

Montreal,  
Chief Agents in Canada

**SOVEREIGN**

*Fire Insurance Company*

OF CANADA.

CAPITAL, . . . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.  
Vice-President for P.Q.—Hon. J. H. BELLEROSE.  
G. BANKS, Assistant Manager.  
Insurance effected at reasonable rates.

Legal.

Windsor, N.S.

W. H. & A. BLANCHARD,  
Solicitors, Accountants and Notaries Public.  
Wingham, Ont.

J. A. MORTON,  
Barrister, Attorney, Solicitor in Chancery,  
Notary Public, Conveyancer, &c.  
Special attention to mercantile collections.

Woodstock, Ont.

BEARD & NELLIS, Barristers, &c., Offices in the Oxford Permanent Building Society's Building

A. V. MCLENEGHAN,  
BARRISTER & ATTORNEY-AT-LAW.  
Solicitor in Chancery, Conveyancer, Etc., Etc.  
Office:—Immediately West of American Express Office.

Yarmouth, N.S.

THOS. B. FLINT, LL.B.,  
BARRISTER & ATTORNEY-AT-LAW



DEVOTED TO

Commerce, Finance, Insurance, Railways  
Manufacturing, Mining and Joint  
Stock Enterprises.

Issued every Friday Morning.

SUBSCRIPTION

Montreal Subscribers - - - \$3 a year  
Other Canadian Subscribers - - 2 "  
British " - - - 10s. stg  
American " - - - \$3 U.S. cy  
Single copies - - - 10 cents each

Office: Exchange Bank Building,  
102 ST. FRANCOIS XAVIER STREET,  
Corner of Notre Dame St., Montreal.

M. S. FOLEY, Managing Editor and Proprietor.

**Q. M. O. & O. RAILWAY.**

**CHANGE OF TIME.**

COMMENCING ON

Wednesday, Aug. 31st, 1881,

Trains will run as follows:

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

(Local between Hull and Aylmer.)  
Trains leave Mile-End Station Ten Minutes Later.

Magnificent Palace Cars on all Passenger Trains, and Elegant Sleeping Cars on Night Trains.

Trains to and from Ottawa connect with Trains to and from Quebec.

All Trains Run by Montreal Time.

GENERAL OFFICE, 13 Place d'Armes Square.

TICKET OFFICES:  
13 Place d'Armes, MONTREAL.  
202 St. James Street,  
Opposite St. Louis Hotel, QUEBEC.

L. A. SENECAI, Gen'l Supt

Sunday Trains leave Montreal and Quebec at 4.00 P.M.

**Intercolonial Railway.**

Summer Arrangement,

Commencing—6th June, 1881.

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

Leave Point Levi.....	7 30 a.m.
Arrive River du Loup.....	11.55 "
" Trois Pistoles.....	1.10 p.m.
" Rimouski.....	2.49 "
" Campbellton.....	7.20 "
" Dalhousie.....	7.59 "
" Bathurst.....	9.52 "
" Newcastle.....	11.20 "
" Moncton.....	2.05 a.m.
" St. John.....	6.00 "
" Halifax.....	8.00 "

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

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

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

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

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

For full information, TICKETS, rates of freight, &c., apply to

G. W. ROBINSON,  
Eastern Freight and Passenger Agent,  
120 St. Francois Xavier Street,  
(Old Post Office Building),  
Montreal.

D. POTTINGER, Chief Superintendent,  
Moncton, N.B., May 31, 1881



**Insurance.**

THE

**MARINE**  
**INSURANCE**

COMPANY (LIMITED.)  
Old Broad Street, London.  
Established 1836.

Capital (Stg.) . . . £1,000,000—\$4 888,666  
Reserve " . . . . . 370,000—1,798,000  
Additional Surplus . . . 293,000—1,444,000

The undersigned have been appointed Agents for this well-known and old-established Company, and are now prepared to write

**Ocean Marine Risks**  
at CURRENT RATES, and beg leave to solicit a share of the patronage of the shipping public.

**OPEN POLICIES ISSUED.**  
LOSSES PAID PROMPTLY at any of the Company's Agencies in any part of the world.

**Nott & Hanson,**  
AGENTS,  
119 St. Francois Xavier Street,  
MONTREAL.  
Telephone communication.

**Insurance.**

**LIVERPOOL & LONDON & GLOBE**  
**INSURANCE COMPANY.**

LIFE AND FIRE.

Invested Funds . . . . . 30,500,000  
Funds Invested in Canada . . . . . 900,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS :  
HON. HENRY STARNES, Chairman,  
THOMAS CRAMP, Esq., Dep.-Chairman,  
THEODORE HART, Esq., ANGUS C. HOOPER, Esq.,  
EDWARD J. BARBEAU, Esq.

**G. F. C. SMITH, Resident Secretary**  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGER.

Agencies Established Throughout Canada.  
HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

---

**The North American Mutual**  
**LIFE INS. CO.,**  
(Incorporated by Dominion Parliament.)

Guarantee Fund . . . . . \$100,000.  
Deposited with Government . . . \$50,000.  
Head Office—23 Toronto St., Toronto.

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

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

**Industrial Insurance Adapted to all Classes.**  
From the poorest to the richest, from the child to the Man of 60.

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

**Insurance.**

THE

**LION**

Life Insurance Co.'y  
Of London, England.

Subscribed Capital, . . . \$4,600,000  
Paid up " . . . . . 920,000  
British Govern't Deposit, . . 100,000  
Canadian " " . . . . . 50,000

HEAD OFFICE FOR CANADA:  
42 ST JOHN STREET, MONTREAL.

Canadian Directors:  
Hon. JOHN HAMILTON, Pres. Merchants' Bank.  
JOHN HOPE, Esq., of John Hope & Co.  
ROBERT SIMMS, Esq., of R. Simms & Co.  
ALEX. MURRAY, Esq. Director Bank of Montreal.

**COMPETENT MANAGER**  
WANTED FOR THE  
MARITIME PROVINCES.  
One thoroughly posted in obtaining Life Business will find an advantageous appointment.

General Manager, **F. STANCLIFFE**

**WESTERN**  
**ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets . . . . . \$1,680,785 96  
Income for Year ending 31st Dec., 1880 . . . \$1,680,785 96

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Pres. J. J. KENNY, Man'g. Dir.  
JAS. BOOMER, Secretary.  
J. H. ROUTH & CO., Managers, Montreal Branch,  
190 ST. JAMES STREET.

TO INSURANCE AGENTS.

WANTED.—Gentlemen of experience in the business a General, District or Local Agents to represent jointly the undermentioned Companies.

SPECIAL TERMS to good men. Application to be addressed to the Manager.

**FIRE INSURANCE ASSOCIATION.**  
(Limited)  
OF LONDON, ENGLAND.

CAPITAL, - \$5,000,000. RESERVE FUND - \$250,000.  
PAID UP, - \$1,000,000. GOVERNMENT DEPOSIT - \$100,000.  
JAMES BOURNE, Fire Superintendent. WILLIAM ROBERTSON, Manager.

A FAVORABLE CONTRAST.

Attention is directed to the SPECIAL ADVANTAGES afforded by the

**CONFEDERATION LIFE ASSOCIATION**

to persons insuring upon the ten-payment life plan, as compared with the uniform Bonus addition plan of some other Companies.

Example of Profits on Policy No. 7 of "Confederation" for \$5,000 issued 1871:

	CASH.	BONUS.
Actual results for 1880, being tenth year of Policy . . . . .	\$111 45	\$260 00
Results under uniform percentage bonus plan, even at 2 1/2 per cent. (being the highest figure ever attained under that inequitable system) . . . . .	52 05	125 00
Difference in favor of "Confederation" . . . . .	\$59 40	\$135 00

Profits do not cease with the payment of the premiums in the 10th year, but continue during the existence of the policy. Paid-up policies in this class in the case of surrender carry profits.

Policies NON-FORFEITABLE after they have been in force Two Years, and INDISPUTABLE after THREE YEARS.

Manager for the Province of Quebec,  
**H. J. JOHNSTON, Montreal.**  
Manager for New Brunswick,  
**Major J. MACGREGOR GRANT, St. John.**

Managing Director,  
**J. K. MACDONALD,**  
Manager for Nova Scotia,  
**AUGUSTUS ALLISON, Halifax.**

THE

**LONDON & LANCASHIRE**  
Life Assurance Co., of London, England,  
DOES A LIFE INSURANCE BUSINESS ONLY.

ASSETS, \$1,600,000.00.  
FUNDS IN HAND EXCEED \$1,100,000.00.  
FUNDS INVESTED IN CANADA, over \$225,000.00.

Rates lower than the majority of Offices. Reserves deposited annually with the Receiver General and held exclusively for the benefit of Canadian Policy-holders, thus affording absolute security.

CANADA BRANCH:  
Head Office, 217 ST. JAMES ST., MONTREAL

BOARD OF DIRECTORS.  
Hon. D. A. SMITH, M.P., Director Bank of Montreal, Chairman. Edw. MACKAY, Esq., Director Bank of Montreal, Dep'y.-Chairman.  
JOHN O'LEARY, Esq. ROBT. BENNY, Esq. JAS. S. HUNTER, Esq., N.P.

**WILLIAM ROBERTSON,**  
Manager for Canada.