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# INSURANCE REVIEW. 

## VOLUME XI.

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# INDEX TO ELEVENTH VOLUME. 


GENERAL ARTICLES.
enenFiat Money........................................... 115/Ontario Finnnces.Globe Mutual Again701
Glucose ..... 603
Gold lmportation ..... 148
Grand Trunk Railway ..... 15
Graphic Company ..... 181
Halifax Port Question, The. ..... 53.4
Harbor Commissioners ..... 437
Harbor Dues ..... 501Ilarbor Improvements
Insolvents' Discharge and Statutory Limit- ation. 727
Interesting Suit for Defalcation ..... 34.
Japan Tea ..... 21:
Joliette Co. Mutual Ins. Co ..... T
Land Bank Scheme ..... 82, 150
Letellier, Ex-Lieutenan
114
Lumber Trade, The. ..... 309, 599
Maclonald, Sir John A., and the Free
Traders..46
792
Manitoba and North Western Note
Maritime Bank, The ..... 270
Marine, and Iniand Minine Underwritingin 1850757
Molsons Bank, The. ..... 279
Montreal Suburban Fires ..... 470
Montreal, Thade of. ..... 12
Mutual Fiac Insurtuce and Legislation in ..... 661
Nail Trade, The ..... 277
North Western Land Policy ..... 个27
North-west Trade. ..... 247
Adultarnion of Boor 98, 725
Fimancial Association of Ontario.........343, 569 Other Relations with France ..... 246
Financial Position of the Dominion.......... 757 , Our Piscal Policy. .......... ..... 372
Fire Insuratace Association, The............... 535 , Pacific Railway..212, 244, 374, 404, 502, 564, 728
Fire Insurance, Excessive Competition in.. 16 Pay Cash ..... 798
Fortune Bay Dificulty 566 Phosphate of Lime ..... 148
For The Wives 503 Plate Glass Insurance ..... 438
Fratudent Judgments and Sales under the Pork Packing. ..... 469
Common Law ..... 820 ..... 149
French Loan, Value of The........565, 629, 632 President's Mesange, The.
French Prosperity.................................... 759 . Professor Hind's Charges ..... 759
Futare of CunadaGult's, Sir A. T., Lecture........................ 791 Quebec Government, Financial Operations
Eeating By Friction 79.4 Reduction of Sugar Dutiea in Prance ..... 470
44
Hinderance to Better Times 116 Relations with Brazil ..... $53:$
Hochelaga Bank. 729 Revenue Statements ..... 7, 77
Honest Ensolvents. 37. Revenue Tariff ..... 468
Illegal Insurance River Disasters ..... 503
Industrial [nsurance Royal Canadian Ins. Co ..... 823
Inland Revenue Returns Royal Insurance Vo ..... 82
Insolvent Estates Royal Agricultural Commission ..... 180
Insurance Report Silk Mauufacture ..... 793
Insolvency Legislation ..... 471
AGR.
376Rol Reduced Harbor Dues

Stock Markets. ..... 660peculative Investments50
Suitus Staistics ..... 47
Sugar, Prices of ..... 76The Last Tournament568
treal ..... 694Cimber Supply791Trade of Montreal500
ranshipment at Kingston ..... 46Cndervaluation662
That is ton277
Wool, and its Mannfacture ..... 308
World's Commerce, The ..... 4

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## 12

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A FEW sanguine jarties are prospecting for gold in the Gatinean district．

A mack elevator，capable of holding 2，500，－ 000 bushels，is being erected at Brooldyn，N． $\mathrm{K}^{2}$ ．
In Pictou Comity，N．S．，the wheat crop pronises more than an average yield．
The product of salt this year from the wolls in Siginaw Villeg is esimusted at 2500,60 barrels，against $2,063,148$ barels for 1876.
Tusexports from Preseot，Ont，for duly ult， were valued at $\$ 14,060$ ，as compared wilh $\$ 10,503$ for July， $18 \pi \Omega$ ．

The Inalifux and Oape Breton Railway Oo． are hastening the completion of their eastem extetsimn．

Whevil have appeated in the wheat fiede of Culchester，N．S：and are working considerathe damage．

It is proposed at Oshawa to construet a ＂switeh＂connecting the leading factories of that town whin the Grasd Trunk Railway．

Tue exports of conl from Sydney，O．B．， during the year embing 301h June last anomated to 00,770 tons，ralued at $\$ 3,050$ ．

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'Ius cotion crop of America this fall is expected to exceed any previons year's production, and modernte prices are predicted.

Lkgal business is becoming dull in Sherbrooke, Que., district. The repeal of the lasolvent $A c t$ is regarded in that city as quite a boron.

The army worm has appeared in considerable force in the wheat fields of Guysboro', N.S. Potaro bugs are also minoying the fumers of that county.

James Rosa, late of Morland, Watson \& Co., has opened an office at No. 17 St . John street, and will conduct the business of a broker, commission merchant, and manutacturers' agent.

Crop Reports from the Red River Valley are nost encournging; in many instances the yield of spring wheat was 35 to 40 bushels per acre.

Messas. Rowse Bnos. have purchased the stand at Oshaws recently vecupied by Mr. Fowke, and will shortly open a faucy and staple dry goods store.

As abundant harest will have been reaped in the neighborhood of Sherbrooke, Que. The hay crop will exceed the average, and is of the best quality.

The erection of the New Midand Railway elevator at Port Hope, Ont., has been commenced. It is expected that it will be finished in time for the Fall's busiuess.

Tue expours of fish from Newfoundland from January to July 3lst amounted to 349,771 quintals, against 333,109 do. lor the coriesponding period of last year.

Owino to scarcity of supplies, prices for logs and deals at St. Jolnn, N. B:; bave ad vanced considerably. Deals are now quoted at $\$ 11$, and logs at $\$ 10.50$.



Accomma to the Kingston News the delay of unlonding at that port is largely due to Camadian captaius in discharging their crews immediately after finding.

A New lamber barge, 111 feet long, 22 feet beam, and drawing only 10 inches when light, has ireen banched at Ulamat. It will dary 300,000 feet.
The Standamb Bank has opened an agency at Gamplolltord, under the manigement of Mr. F. J. Gusling, a gentluman in every way well qualified for the position.

Mr. Davis, of Wolfe Island, is reported to be contemphating the erection of a matine milway at Belleville nust spring. The cordial as sistance of the Belleville athoribies is guaranteed.

The farmers in the vicinity of Ushawa, Ont, are much gratified over the present bountiful harvest. The crop of hay has been very large, that of barley good, and of fall wheat, oats and pens said to be "very line."
The estate of A.S. Henderson, Port Ilope, Ont., consisting of a stick of groceries, assigned for the bencfit of creditors, was sold lust Suturday to James Hawkins of the same town for Gle in the dollar.

A commespondent at Penetanguistiene, Ont., recommends auy municipality, before entering into negotiations with one Richard Davies, glass manufacturer, late of St. John, N.B., to communicate wilh the municipal authorities at Penetanguiahenc.
Tue returus of gold, as seen at the commissioner's office, Sherbrooke, N.S., for Jute und July, 1880, are :-

| Fons. Gola. Dwt. Gr. Days' |  |  |  |
| :---: | :---: | :---: | :---: |
| 336 | 258 oz. | 18.00 | $\begin{array}{c}\text { labor. } \\ 810\end{array}$ |
| 1000 |  |  |  |

The case of Prevost et nl. ws. Dussault, reported in our Jast issue, has been carried to the Oourt of Appenls, Messrs. O. Millier and 3. Harkness aeting as bondsmen for Mr. Dussantt, condemaed by the Court to six months imprisonment in default of pryment of the phantifls' elaim.

A veny common mistake made by builders and contractors is that of tendering at too low ligures for work. O. ODDonolioe, builder and bicklayer at Mount Forest, Ont, has too often made this mistake, whether from lack of skill or from an eager desire to obtain a monopoly we are umble 10 state, but having collected in adrance for neaty all his unfinished and nonpaying contincts, he "skipped" seross the border a few days ago, and thas relieved limself of all anxiety conceraing a large number of ereditors for various sums of $\$ 200$ each and under.
The Hon. J. S. Pope, it is said, has entered an action Cor Jibel agrinst Aneas Mamaster, muyor of hamplen, who contested the election of the Hon. J. G. Robertson, last autumn. The Dinister of A griculture ciams $\$ 25,000$ for damages to his character by letters published in the Sherbrooke Fxaminer, nlleged to have been written by Mr. MeMaster. A correspondent, speaking of the letters, salys: "if only the tenth, part of what he has been accused of were true, there would sull be guite enough to send him to the gallows of public opinion."

Messis. Dussault it Miditam, traders, Sherbrooke, Que, tendered for the lazt Goverument contract for the supply of an additional number of military coats to the militia department. After making the necessary deposit of a large sum of money, says at currespondent, "and having undersfood that their tender was the lowest of those made by ordinary martials,

## TO THE TPADE OF CANADA

Wo, the undersigned, beg to intimate to the trade of Canada that wo have, in connection with our Montreal House, opened a General Commission Mouse at No. 1 Aldermanbury Avenne, London, E. C., Englamd, and solicit consignments of all linds of Canadian Products, Furs, ete., which will be promptly attended to, and quicle returns guarateed. Wo will make libera! aldances if required, and masy state that we are in a position to purchase goods for this Market at first-chass iorms, and any orders plaed in oar hands shall have our best attention at a very moderate commission.

## S. H. \& J. MOSS,

5 \& 7 RECOLLET STREET,
Dontreal.

## DOMINION GLUE DEPOT.

EMIL POLIWKA \& CO. GLUES, OILS, FLINT PAPER, \&C.,<br>32, 34 \& 36 St. Sacrament St., montreal.

they were informed by an ollicial lether at the last moment that the contract had been given to the convicta nt Kingston, whose tender was much the lowest. A great deal of indiguntion ensued, and secession from the Party is threatened, unless Barrabas is xephaced."
Roalin \& Bayear, dealers in boots and shoes, Belleville, Ont., bave asked for a composition of 50 c . on the dollar.
Wm. Suansas; who has kept a bool and shoe store at Woodstock, Ont., for about five years, has sold out to Alex, Wincluster.
Hanyest work is alnost entirely over in the vicinity of Woodstock, Ont, and the result in some cases is 40 to 45 busbels of wheat per acre.

THe passenger and freight tratlic between Fiumouth, N.s, and Boston this season has been very large, and the S.S. Dominiou is said to be doing a paying business.
The atrention of our readers is called to the advertisement of Messrs. John MeLem \& Uo. on the lust page of this issue.

Tremax chop in Yarmonth County, N. S., has not been harvested in first-class condition owing to unfiworable weather. Other crops in this County are said to be large.
Sin W. P. Howland, O. B., Ex-Governor of Ontario, and president of the Ontario Bank, has joined the Toronto Directorate of the Camada Quarantee Vompany.

Messhs. M. Fisher, Sons \& Co., whose mill was destroyed by tire some time ugo, will resume manufacturing onerations, with improvements, tu-day.

Mr. Campable, formerly a Ohatunm, Ont., grocer, is now in "the land of the free," but outside of Canadian territory, and as a memento to his creditors has forparded an ofer of 25 cents on the dollar.

## TO MHE

DRY GOODS, $A$ ARDWARE,GROCERY, \&C., TPADES.
Use the new Foldinir Box for your Farcels Sanples, \&c., in place of wrappiog paper, twine, \&c. It is neat, secure, and belpe to sell as well as udvertise your goods.

Send for Samples, Prices, \&c., to the
ARTHUR PATENT FOLDING BOX CO.,
29 St. Peter Sthert, Montheal.
Danikl Tait, late retail ghoe dealer on Yonge street, Toronto, was followed to Buflalo, N.Y., by a Londou, Ont., solicitor, who succeeded in lodring the absconder in Butfulo jail, where he now languishes, doubtless repentant.
The drug busness of the late James $H$. Hambly Bellerille, is offered for sale, and the ereditors are requested by the executor to send in their claims on or before the 6 th of September next, after which date the executor will proceed to administer the estate.
The business some time since eatablizhed in Belleville, Ont., bs A.J. Uorkindale, of Picton, and transferred to Lewis S. Black 太 ©o., of this city; by whom it has hately been conducted, has just been closed, the proprictors not finding it profitable.

I'he cheese makens in the district of Belleville, Ont., lave had a most satisfactory seasun's work. The yield of milk has been extraordinary, and the prices of cheese very high. The farmers will realize a very much harger sum than last year.

T'Re banque Receiver, nC Tarmouth, N. S., was lost on Saturday, the ith inst., near Sheet Iharbour, Halifax Countr. The owners, Messrs. T. C. Jones \& Co., of Liverpool, Great Britain, Dr. J. C. Farish, and others of Yarmouth, had an insurance of $\$ 10,000$ in Farmonth offices, besides a balance abroal.

The value of British Exports to America from the 1st Jau. to the 30 th June last was $£ 13,021$,057, againgt $\sum_{5,504,747}$ for the like period of 1879. The value of British exports for $J$ uly, ult., was $£ 20,270,000$ and of imports $\mathcal{£} 33,352,000$, agrinat $£ 16,611,000$ exports and $530,186,000$ imports for July last year.

## JOHN McARTHOR \& SUN, Importers of and Deaters in

## 

DRY AND GROUND IM OIL
Varuishes, Oils, Window Glass, Star,
Diamund Star and Double Diamond Star Brands Englibh 16i, 21 and $260 z$. Sheeh.
Rollet, Rongil and Polished Plate Glazs.
Colorad, Plain and stained Enamelled Shoet Glass.
Painters and Artists Materialb.
Chemicals, Dye Stulte.
Naval Stores, \&c., \&c, \&c.
OFFICES AND WARRHOUSNS:
310, 3 12,314 and 316 St. Paul Street $\triangle N D$
253, 255 and 257 Commissionere Strect MONTTRDAL.

JOHN TAYLOR \& CO.
Mandfacturers and importors of

$$
\begin{aligned}
& \text { Hats, CAPS, FURS, } \\
& \text { sec. } \\
& \text { sec. }
\end{aligned}
$$

527 ST. PAUL STREET, MONTREAL.

The Montheal Harbor Commbsionens have purchased the electriclight, which was on trial here during the past two months, ut the origin nal cost price, which is suid to be thout $\$ 0,000$, including a new engiue, rud additional number of lights. Now that the days are gradually becoming shorter, the advantage of the inproved light will be all the more apprecinted by those engaged in luading and unlonding stemmships.

Complants having reached us that many factory-illed bags of salt weighed much less than the aremge 210 lbs fixed by the Board of Trade as lo bigs to the ton, we would remind bujers that responsible bouses are in the habit of selling and shipping 11 bags to the ton when bags are suall and weight consequently less
J'he Stamper Queen Yictorin was, on the 14th instant, sold by Unpt. If. W. Shepherd to the Victorit Park Co., 'Joronto, for $\$ 14,000$ cash. This tiue boat has been lying ide for the hast two years, ever since the disturbance of the night line between Grenville and Ottawa, and has now been sold for what is coasidered a rery low price.

The shoe yrane lins not proved generally successful at Guelph. There is not now an olit business wan in this line, but it is expected that ere long almost a monopoly will be secured amongst two or three of the more fortunate ones, who are fast nccumulating wealth. Their success is largely owing to their conducting their business on the cash basis, the only true and safe principle.

Accondsis to antrouncement in our last issue, the stock and machinery of A. Narbonne \&Co., shos manufacturers, this city, were offered for sale by auction on Wednesday last, but the best bid was 50c on the dollar, which was below the

# BELDING, PAUL * CO., 

slandfacturers of

## SEWING

\& $c$.
30 ST. GEORGE STREET, MONTREAL,
Call attention to Reduction of Prices for Spring as per Price List issued this day.

OUR NEW BRANDS OF
EXCELSIOR TAILORS' TWIST IN BLACK, TSATLEE " " COLORS,
Are, for perfection of Finish and Roundness of Thread, unequalled by any sold in the Canadian market.
In order to encourage the growing demand tor a better 50 -yard spool than that so popular in Canada of late, we have reduced our Brand of

## EAGLE, 5O-yds (4 lbs strength)

 то40 cts. per doz.,
And confidently recommend it to the Trade as an article that will gire every satisfaction.
Produced in all colors in Letter $A$
Blacks $\quad 4, B, C, D$ and $E . ~$

Montreal, Jan. 23, 1880.

# D. MORRICE \& CO., Canadian Manufactures, 

MONTREAT \& TORONTO.

Hochelaga Grey Cottons, Cotton Yarns, and Bags, Valleyfield Bleached Shirtings, Stormont Col'd Cotton Yarns, Denims, Tickings, Checks, \& $c_{4}$ Knitted Goods, Tweeds, Flannels, \&ce, \&c.

## THE WHOLESALE TRADE ONLY SUPPLIED.

# Wm. MoLAREN \& Co. <br> BOOT AND SHOE 

MANUFACTURERS;
Factory: 90, 92 \& 96 Jurors Street,
Offices and Warehouse: VICTORIA SQUARE,
MONTREAL.
figure reserved by the inspectors, and the sale was postponed to give the insolvents an opportunity of sething at 20 c on the dollar, at 4 months secured. The larger creditors have already accepted the offer.

The City of Gunipe has inrested 8100,000 in waterworks, taking the supply from the River Speed, about a mile from the market place, and a good many of the citizens are having pipes laid into their premises. The railway companies are also about to supply their engines from the same source, and the manngers of the Model Farm, some two miles from the pumping engine, have arranged to have their pipes laid to connect with that place.
H. Bonsequis, a beer bottler in this city, was arrested a few days ago: on the charge of having pasted counterfeit labels of Messrs. Dow \& Co. and Dawes \& Co., leading brewers in this city, on bottles containing inferior beer. It is alleged that the labels were obtained through collusion with in printer, who took the stone home from the office where he was employed and printed the labels on Sumay. It is expected that several othera will also be arrested shortly.

In Guelbu, Ont., business is more lively than usial at this season of the year, and tradesmen are generally hopeful, stitnulated by the good crops that ererywhere abound. The facturies, especially those for turning out agricultural implenents, are all busy; waggons are being manufactured on a large scale for Manitoba, at paying prices : the Guelph Garriage Guods Company are making shipments to Scotland, aud sewing machines are exported weekly.

Farmers about emigrating from the old country never bad more favorable opportunities

# DUNCAN BELL, <br> Commission Merchant AND 

MANURACTUIEEIES' AGEN'T.
Canadian Woollens, Hosiery, Rubber Clothing, Cordage, Twines, Nets, Rubber and Horn Combs, Vegetuble Ivory Buttons, \&c., \&c.

than now for purchasing the cleared farms of those who are moving West of Ontario; and some of independent means can purchase handsome residences at one half to one-thitd of what they cost the owners in many cases, owing to the hard times and depression in business under which the country bas for so long suffered.
Tus Excelsior Glass Company (limited) which began business in this city a little, over a year ago with a capital of about. $\$ 100,000$, under charter, has recently acquired three acres of land on the corner of Parthenais and St. Catherine streets, witbin the castern boundary of the city limits, and commenced the erection of suitable buildings, twelve in all, which are now nearly completed. The finctory proper is 145 feet. long by 63 wide, and is three stories high; in addition there is the machine shop, 40 feet square and two stories high with an undergrond basement, and several other buildiags, to be used far storage. The factory, it is thought, will give employment at the outset to 250 men , and a much larger number will be required after operations bave been finirly commenced.
E. G. Tgomas, of Woodstock, Ont., has been taking advantage of the "hum" brought about

Porter \& Savage,
TANNERS, and manteaoturens of
LEATHELETETENG,

OAK SOEETEATIEEIRS, ofrice a nd abanueactory: 436 VISITATION SI'REET, MONTREAL.
by the National policy in his line of business, and has recently crected a large addition to his organ factory on Dundas street, by which it is said his capacity for building organs will be doubled. It is only three or four years ago since Mr. Thomas commenced organ building in a back room in his own private dwelling, and by enterprise and industry he has become, in this short time, one of the largest and most successful manafacturers in Ontario. It is said that he is now able to turn out ten organs per week, and that his enlarged factory, now measuring $114 \times 34$ feet and three stories high, will be in full operation about a month hence.

The sumping phoperty of the estate of Aaron Goudey, Esq., was sold on Saturday last at the following rates: Ship "John Buayan," 5 years old, copper fastened and coppered, 1193 tons, for $\$ 26,250$; bought by J. W. Moody, Esq. $\frac{1}{2}$ interest in ship " Morning Light," 1310 tons, two years old, coppered, $\$ 19,250$; bought by T . G. Fill \& Co., of Boston, Mass. 60-64 of ship "Annie Gundy," 1135 tons, 7 years old, coppered in 1878, $\$ 18,625$; bought by J. W. Moody. 7-8 barque "A. Goudes" 717 tons, 9 years old, 54,962 ; J. W. Moody the buyer. $\frac{1}{2}$ barque "Northern Chief," 803 tons, 8 years old, $\$ 6,550$; bought by T. Y. Jones \& Co. Barque "Lalia,"

Leading Wholesale Trade of Montreal.

# Steel Co'v of Canada. works LONDONDERRY, NOVA SCOTIA. 

TYHE SUBSORIBERS offer for Sale the PRO COKE PIG IRON, Nos. 1,2 and 3. BAR IRON,
"SIEMENS."
Do Do., "SIEMENS BIST," As soried izes, CUT to Special Lencimis
REQUIRED.
The above lron is of VERY SUPERIOR QUALITY, being entirely mado from Hemaite Ore.

## Gillespie, Moffatt \& Co.,

12 St. Sacrament Street, IIontreal, AGENTS,
Steel Co'y of Canada.
M. Lefebvin \& CO.,
manueacturers of
Pire Vinesares,
MEETHYLATED SPIIEITS,
Impertal Triple Strength,
Cote dor Vinalgrelde Vin, White wine,

Crysinl Plekilng.
$39^{\circ} 41 \& 43$ BONSECOURS STREET, montieal.

Leading Wholomale Trado of montreal. ESTABLISHED 1800.
LYMAN, SONS \& CO.
Wholesale prugaista AND
MANUFACTURING CHEMISTS
MANUFACTURERS OF
Linmeed 0il,
White and Colored Painte, Puty,

Calcined plastor, Land Plaster.
DREU AND SPKCE GRYNDEIRS. yMPORTREB OP
DYE STDFPS, NAVAL STORES, OILS, $\ddagger c$. $f^{\prime}$ 388, 884 and 386 ST. PAUL STEEET, MONTREAL.

Tees, Costigan \& Wilson,
(Stucessors to James Jack 4 Co.,)
IMPORTERS of TEAS
asid General Groceries 60 ST. PETER STREET, MONTREAL.
J. H. LEBLANC, Importerand Manufacturer of OSTRICH and VULTURE
 547 CRAIG STREET, montreat.
Old Feathers dyed to Samples.

## LEWIS BERGER \& SONS, (Limited.)

 Corroders of White, Red and Orange Leads. maNuFactumers ofCOLORS, PAINIS, OILS, VARNISHES, CHEMICALS, \&C., \&C. London and Sheffield, England. Montreal, Canada. sole agents for
J. W. Masury \& Son, New York, and F. Woods, Sons \& Co.. Boston, Mass. CANADIAN WORKS: ST. GABRIEL LOCRS, MONTREAL, QUE.
orivice : 17, 19 and 21 St. NKCHOLAS ST., Montrenl.

## William Johnson, Manager.

391 tons, 13 years old, in good order, 54,000 ; sold to J. M. Davis. $24-64$ Brig "Nellie Crosby," 420 tons, 6 years old, wood sheathed, for $\$ 2,925$. These prices are considered good, and indicate increased confidence in shipping investments. Most of these interests are under charter at fair rates. Slipping property belonging to several other estates is also advertised for sale. The barques "Traveler" and "Fanchon" are at Yarmouih Harbor, for repairs.
A complete index to Vol. 10 of the Journal of Commerce from February 20 th to August 13th, 1880, accompanies this number, for the convenience of subscribers.

We understand nearly all our wholesule druggists have taken spaces on the Exbibition Grounds.

Tue amount of conl imported at Toronto this season, to date, is 45,608 tons, as against 69,262 tons to the corregponding date of last year, being a shortage of 23,654 tons.

Sone 65,000,000 feet of lumber have been sold during the past week by the Chandiere, Ont., mill owners to American dealers; $50,000,000$ feet of it is to be delivered this fall.

The crops through the Townships of Whitby, Pickering, Scarboro' and Darlington are very satisfactory, the grain is very plump and bright, and scarcely any rust is to be seen on the straw. Fall wheat and barley hare been nll harvested, and for the most part thresbed;

Leading Wholemale Trade of grontreal.

## JAMES GUEST,

COMMISSION MERCHANT AND GENERAI AGENT,
NO. 21 ST. TOFIN STF, IUONGELEAK, agent ros
Julea Duret \& Co., Cognac, [Vine Growers Co.]
Jules Belieric, [Cognac.]
Slegert \& Sons, [Gennine Angostura Bitters.]
J. R. Henkes, Detfuhaven, Holland Gin, best Palo "Prize Mredal."
Canada Yine Grower's Asco. of Ont., [Brandics, Wines, \&c.]
Wheeler \& Co.. Belfnst, [Ginger Ale日, \&o.]
Warter \& May, Oporto, lorts.
Mantel Cardenosa \& Co., [Barcelona and Tarragona
Spanish P'orts.]
Roig Ponseti \& Co., [Barcelona and Tarragona Spanish Ports.]
C. Scheydt De Wachter, Cetto, [Sherrles, \& 0 .]

George Roe \&o Co., Dublin, [Colebrated old Irish
C. \& D. Gray
C. \& D. Gray's Far-famed Loch Kairine, Scotoh

Bollinger's Champagne, Speotal Brands or Cham-
pagne and Hoselle.
Alphonse Chaumette \& Co., Chateau Peruaud, Bordeaux [sautornes, \&c.]
C. Clarke \& Co., Bordeanx, [Clarets, Prunes, \&o.]
amata and Demerara Rums.
 eeler \& Co., Beltast, Ginger Ales, eto., Export Bettlers).
Guinness' Stout, Bass \& Allsopp's Ales, oto.
Wisdom \& Werter, Xeres de la Frontera, Sherries, etc.
Eanagher whiskey Distillery, Limated (Old Irish Whinkey.)
The advertiser has boen appointed agent for the celebrated Henises Gin for Quebec, Ontario and Newfoundiand.

## NOW EANDING, "WHHYBROWS"

## PICKLES,

The "LONDON," . - 20 oz.
"EAGLE," . - - 16 oz. The best value and the most
SALEABLE PICKLES in the Market ORDERS FROM THL TRADE SOLICITED.
WM. JOHNSON \& CO., SOLE AGENTS,
MONTREAL.
COLNKAN'S THUS'N aRDS.
Antonini \& Co., OIIVE OIL.
and the harvest will be all gathered in the course of a week or two. Owing doubless to the occasionin showers during the spring the pour land has jielded fully as good a crop is the best of land, and on the whole every kind of grain is far above the average. The only complaints heard are from farmers on very low land, and there is very littlo low land in the Counties of East York, South Untario and West Durham.

Edwaid Fnost, dry goods merchant, Whitby, Ont., at the request of his largest creditors, has closed his store and is now taking stock. His assets amount to about $\$ 8,400$, mud liabilities to about, $\$ 10,000$. He commenced business about five yeurs ago with litile or no erpital, but had a good knowledge of the business, and is said to be a careful, energetic, lard working young man, but buying on credit and carrying too large a stock, the interest on which has appareutly eaten up his protits, has caused his fitilure. He is about to make an offer for a composition.

#  <br> IMPOXTERB OF 

Metals, Hardware, Glass, Mirror Plates,
HEatr Seatinag, Carriage
Makerm 'rimmings and Curted Fiair. Agents for Meessrs. Chas. Ebbinghaus \& Song, Manafacturers of Window Cornices.
Ho, 80 st. Sulpice, \& No. 879 St. Prul Streets MONTREAL.

## A. \& T, J DARLING \& CO. BAR IRON, TIN, \&C., AND SHELF HARDWARE. EWCUTLERY A SPRCIALTY.

 Frost Sx ., Engt.] TORONTO.
##  <br> Finazae amp jmsurance Revieyr.

MONTREAL, AUGUST 20, 1830.
hhe trade of hontreal.
The report of the Earbor Commission. ers, submitted at the August meeting of the Board, affords satislactory evidence that Montreal is holding its ground better than has been genemally supposed. The Harbor Master's statement shows that the tonnage up to the lst August hias been $300,23 \pm$ tons, and for th. same period in 1879, 217,736 tons, an in trease ol 82,408 tons, or about 38 per cent. increase in the present over last year. The revenue for the month of July was $\$ 52,097$ against $\$ 42,539$, an increase of 39,588 , or about $22 \frac{2}{2}$ per cent. The increase has been obtained from the ocean trale, the local trafio showing a decrease. The comparative statement of revenue up to 1st August was as follows :
187. 1850. Ratio. From in ward cargocs....34,500 $\quad 56,700+64 \frac{1}{2}$ p.c. From outwat cargoes..21,y00 $20,500+22 \frac{1}{2} \mathrm{p} . \mathrm{c}^{-}$ From tomage dues......e0,000 25,000 rejez pice From local tralfic...........20,268 17,461-14 $1, \mathrm{c}$.
$\$ 98,768128,931+30$ p.c.
The great inncrease is on the imports, but the net increase on revenue is a most gratifying result. The statements of the number and tonarge of the sea.going vessels give the following results : There were in 1876194 ships with a tonnage of 134,516 , and in 1830324 ships with a tonnage of 300,234 . There were 86 steam. ships in 1877, and 173 in 1850 . The depth of water in the St. Lavrence ship channel was 20.11 in 1877, 21.2 in 1878, 23.6 in 1879 , and 23.4 in 1850. The dredging in the channel is reported to be going on favorably as usual, $230,0.50$ cubic yards having been removed during the cionth, besides 1072 boulders of various sives. A
satisfactory report is given of the electuic light, and after a final trial, when it was found that all that had been promised had been performed, the Commissioners took over the plant from the Brush Company. Arrangements have been made for an increase in the number of lamps, so that when vessels are not loading at night they ean be used elsewhere, allowing a sufiicient light for ordinary purposes. The stevedores and others employed on the whares at might are mueh pleased with the facility alforcled for night work, which will be more prized when the long nights and late fall weather come on. The Commissioners give an interesting account of their visit to Quebec on the occasion of the Irinces:s Louise laying the comer stone of the new pior. They likewise report that a delegation visited the Trent Valley Camal, and have made a report which is published. The lockage from Georgian 13ay to Lake Ontario is 833 foet, requiring 70 locks, while by the Welland Camal there are 27 locks and 330 foet of lockage. As the deputation report there is no doubt that the proposed canal would be of considerable value to the country through which it would pass, and of course every now avemue from the West must be beneticial to Montroal. It seems unlikely, however, that the Dominion, which has expended such an enormous anount of money on the Welland Canal, will com. mence a new work with the view, if possi. ble, of diverting trafle from the Welland. This, we confess, is the interence that we draw from the report, although it is very guardedly worded. We sincerely congratulate the Darbor Commissioners on their being able to submit so satisfactory a report, which we regret our inability to publish at as great length as our daly contemporaries. We have, however, endeavored to give a short summary of its contents.

## ontarlo local msurance.

We have felt great interest in the work commenced by Dr. O'Reilly, the Inspector of Insurance for the Province of Ontario, because of the diverse materials which he has essayed to work into shape; we have just received his report for 1880 of the business of the companies under his inspection to the end of 1879, and have great pleasure in congratulating him on the evidences of progress therein contained, promising future success in the production of order out of chaos. One of our contemporaries looks at everything through a piece of blue glass, and so finds everything, even Dr. O'Reilly's report, to bear testinony in favor of the National Policy, but in the propositions to establish
a bureau of life insurance in comnection with the finance department of the Dominion, we see the legitimate conclusion of all Governmental interferences with the details of private enterprise; and, much ns we commend Dr. O'Reilly for the intel. ligent labor bestowed upon the work of his department, we camnot but remember that much embarmasment has been caused by the States-right-like legislation of Ontario in the matter of insurance, and fear lest the other Provinces of the Dominion should follow suit with similer enact. ments.

Ontario insurance reports now comprise the following:
Joint Stock Life Company................. 1
Joint Stock Fire Companies............... 5
Mixed Mutual and Cash System Com-
panies
9
Purely Mrutual Companies................. 50
Total ...................................... 6:5
The amount at risk held by Ontario fire insurance companies on the 31 st Dec., 1899, was
By 4 Joint Stook Companies... $\$ 12,367,672$
9 Mixed MLutual and Cash
System Companies ...... 48,293,160
50 Purely Mutual Companies $37,955,304$
Total ............................\$98,616,136
The cash paid for tire premiums in 1879 , inclusive of assessments and first payments to Mutual Companies, was

Premiums.
To Joint Stock Companies..... $\$ 116,84716$ Mixed Cash and Matual Companies.

279,61420
Purely Mutual Companies. 130,91312
Total Premiums.
$\$ 527,37448$
Of the above premiums there has been returned to the people in pryment of losses-

Losses paid.
By Joint Stock Companies .... $\$ 64,48884$
Mixed Mutual and Cash System Compranies ...... 174,530 77
Purely Matual Companies. 77,00728
Total
. $\$ 316,12289$
The losses, therefore, paid in the year 1879 amounted to 59.94 per cent., or within a trifle of 60 per cent. of the pre. miums paid.

We are not surprised that the Inspector asks for an oxtension of the provincial inspection in the shape of "auditors," for there are either gross errors in some of these reports, or very peculiar manage. ment on the part of some of these companies; for instance, there are five joint stock fire companies, of which the Alliance merely makes its bow, the Mercantile
reports a dividend of $\$ 1,800$, or ! per cent., with 828,500 of other expenditures and a gross income of only $\$ 26,800$. The Queen City's report is clear, and shews a very successful year; we read that the Mercantile had $\$ 6,621$ of uninvested cash, the Standard $\$ 5,445$, and the Union $\$ 29$,523 (?). The Standard shews assets, $\$ 53,712$, comprising mortgages, $\$ 10,000$; Camada Loan and Banking Co.'s stock, $\$ 15,503$; interest and dividend acerued (mosuly due), 82,037 ; cash, 55,445 ; agents ${ }^{3}$ bulances, $\$ 11,320$; bills receivable, 57,429 ; sundries, 51,567 . If this report is correctly printed the large amount of the agents' balances and bills receivable do not show good management, especially as there only appears $\$ 608$ as dividend received; there is a deduction of $\$ 7,280$ for salvage claims on $\$ 16,370$ of loss elaims, and the commission and brokerage is over 20 yer cont. of the net premiums.
The Union Fire Insurance Company reports deposits with the Union Inan and Savings Company amounting to 821,500 , a special deposit with the Federal Bink of $\$ 4,500$, and cash $\$ 3,223$, its income for interest being $\$ 582$ only, and its acerued interest 8347 ; its agents' balances are 54,363 , out of $a$ total premium income of $\$ 31,56 \mathrm{~S}$, on which the cost for commission or brokerage is $\$ 8,058$, or over 25 per cent., and its postage and express charges, 8765.

> THE INSPEOTOR SAYS,

The act which authorizes the separation of the business of a Mutual Company into branches or departments seems to constitute ereh brancia a separate company. To obtain a proper idea of the true state of these compound companies it would be necessary to apportion the various items of receipts, expenditures, assets and liabilities to their various branches, as it is possible that, whilst the general business of the company may have been good or bad, one or more of the branches may have had the opposite result, so that the policy holder can learn nothing at present as to his particular interest; it would appear also that these premium notes on which assessments were found to be uncollectable should be specified as "unassessed premium note capital," may or may not be valuable as an asset; bes'des, in considering the statements of the mixed Mutual and Cash System Companies, of which there are nine in Ontario, we have to remember that the theory of the cash system is to collect sufficient to provide a reserve fund to meet the contingencies of the future, whilst that of the Mutual System is to collect just sufficient to provide for present necessities only; consequently whilst losses and expenses
amounting to 100 percent. of the premium received under the Mutual System might show good management, the very same ratio might, under the Cash System, show failure, and whilst the premium notes should provide security for the losses of the mutual branches, both branches are interested in seeing that an ample ensh reservo is on band for the security of the cash policies.
The Canada Formers is the first of these mixed companies whose returns as presented are not in proper shape (we are aware of the miscellaneous statements) ; its income from assessments was $\$ 14,810$, from cash policies $\$ 24,07 \mathrm{I}$, and from other sources $\$ 4,169$; it paid for losses $\$ 2.4,4 \% 5$, and carries over a loss liability of $\$ 17,096$, but does not state under which system the losses occurred, consequently it is impossible to tell whicit br:unch is responsible tor the present unsatisfiactory condition of the company which appears evident from the statement, its liabilities of $\$ 53,503$ containing $\$ 12,300$ or borrowed money, and its total assets, including unassessed premium note capital of sist, 408 , only amounting to 5 \$5, 350 ; the reinsur. ance reserve, as stated, may, however, be incorrectly computed, so that the company may renlly be all right.
The Gore District makes a statement more satisfactory in fact but equally objectionable in form.

The Hand in Hand presents a report in the same form but still more satisfuctory in result, it shows the large amount of $\$ 30,990$ uninvested cash. The Ontatio Farmers shows expenditure $\$ 4,524$ with receipts 53,239 . Liabilities 50,212 . 'lotal assets, including unassessed premium notes, $\$ 7,584$. Amongst its liabilities is money borrowed $s 4,310.90$, not a rery encouraging prospect for the members whose notes it halds, or who hold its policies. The Ontario Mrutual shows expenditure $\$ 16,73 \pi$, income $\$ 13,676$, hut its cash assets are $\$ 12,079$, not including its unassessed premium notes, and its liabili: ties are 510,164 .

The County of Perth separates its business into farm branch and town branch, but does not separate the mutual from the cash business, in both branches it shows comfortable surplus of assets over liabilities. The Prince Edward County shows $\$ 11,925$ of borrowed money, the prospect cannot, be very pleasant to the makers of its $\leqslant 21,997$ of unassessed premium notes. The Victoria divides its business into branches, The General, The Waterworks and the Hamilton. The General shows $\$ 15,240$ of barrowed money and $\$ 2,499$ of advance assessments, its total liabilities being $\$ 36,507$, and its total
agsets $\$ 15,258$ outside of $\$ 36,092$ of mm . assessed premium notes. The Waterworks $\$ 15,158$ of money borrowed and $\$ 4,078$ due the other branches; its liabilities are $\$ 24,093$ and its assets 57,303 , beside $\$ 33,139$ of unansessed premium notes. The llamilton, however, shows only $\$ 13 S$ of liabilities with. 86,759 of assets in addi. tion to $\$ 54,372$ of unassessed premium notes. There should be an amalgamation or a dissohation or some sort of a surgical operation, or there will be angry words concerming two of these branches, one of which has the curculio and the other tho diy rot, whilst the Hamilton appears to be in an eminently satisfactory condition.

The Waterlon County has a village and a farm branch, both of which appear to be in satisfactory condition. No cash policies are now writen in tho farm branch, so that in future ye ars it will be possible to tell the ressilis of the management.

There ure tility purely mutual com. panies reported, and more in process of formation ; sowne of them present noteworthy statements: The Blenleim North reports income, none; expenditure, none; so there is no trouble about the auditing of that statement.

The Canadian Millers shows losses none, liabilities none; it has $\$ 87,300$ at risk, unassessed premium notes $\$ 6,395$ to carry $\$ 85,300$ for two more years; it has spent S1,517 in expenses during its first year, and consequently only promises a margin of $\$ 3,36 \mathrm{l}$ as security fo: losses.

The Dominion Grange shows assets 89,436 , liabilities none; its loss ratio appears to be satisfacturily small.

The Economic formerly did cash business combined with mutual but has abancloned it. Its cash policies have run off, and its government deposit has been refunded.

The Grand River of Galt shows assets $\$ 500$; liabilities, 54,817 ; income, $\$ 2,266$; expenditure, $\$ 4,642$; so its unassessed premium notes must be brought into requisition. Its losses were about 76 cents per 5100.
The ITuron and Middlesex pays $\$ 1,883$ as commission to agents, and $\$ 1,274$ as salaries and directors fees, out of a total income of $\$ 6,606$. Its unassessed premium notes are only $\mathrm{s} 7, \mathrm{S03}$, whilst its three years risks amount to 3322,444 , not a very promising look out to its policyholders for their third year insurance.
The Lambton East has amongst its liabilitics, amount of reward for conviction of incendiary, $\$ 200$. A very good feature too often rejected by insurance companies.
One company located at Thamesford
has the name East and West Missouri and West Zorra Mutual Fire Insurance Company, with an unassessed premium note capital of $\$ 14,049$.
The 'loronto Company, with the sign of the big Phenix and the Little Mutual, shows an income of 534,311 , and an expenditure of 599,067 . Its business appears well conducted, so ils sign might now be amended.

The Wellington County reports money borrowed $\$ 12,989$, but as its unassessed premium notes are 8232,507 , and its statement otherwise satisfactory, we suppose this will soon be removed.
The Westminster appears to be providing for contingencies, as it has $: 8,837$ of cash, $\$ 1,079$ of which is from assess. ments of 1879, which do not seem to have been necessitated by losses. The Eastern has not yet been inspected, it reports amount at risk $\$ 23 \mathrm{~S}, \mathrm{7} 64$; assets, $\$ 1,045$; unassessed premiun notes, $\$ 1,266$; liabilities, $\$ 655$; income, $\$ 583.50$; expenditure being all for expenses from October 27 , 1879 , to end of that year $\$ 1,015$ : rather a mixed state of things for a purely mutual affording indemnity at cost price.

The percentage of assets to amount at risk varies a per cent. to 11 per cent., averaging about 3 per cent; there are 12 with over one million dollars at risk, seven others with over $\$ 500,000$, five others with over $\$ 400,000,10$ others with over $\$ 300,000$.

One only, The London life and Accident Company, reports to the Ontario department; neither its finance nor its business appear very good. Its assets, principally local loan society's stocks, are estimated at 875,376 ; its liabilities, including $\$ 22,500$ paid up capital, 577,190 ; its income for $1879,822,551$; expenditure, $\$ 10,987.182$ policles were issued during the year, whilst 240 lapsed and 4 became claims.

THE BANIERS CONVENTION.
The annual meeting of the United States Bankers' Association took place at Saratoga on the 11 th inst., and the follow. ing days. The subject of most interest appeared to be the coinage of silver under the Act of 1878 , which requires that not less than $\$ 2,000,000$, and not more than $\$ 4,000,000$, shall be coined every month. Mr. George S. Coe, of New York, read an excellent paper on the subject, from which we learn that about $\$ 00,000,000$ has been already produced, and that the new coins are already displacing the paper currency precisely as the United States silver replaced bank notes in Canada several years ago. 'The new silver
is only warth about seven-eighths of the collar of the gold standard, and although extraordinary, diligent and expensive efforts have been made by the Treasury to disseminate these coins among the people, they are constantly rejected by every class. It is merely a question of tims, if this coinage is continued, when this depreciated silver currency will become the measure of value for all commodities. This would soon protuce a corresponding change in the price of everything, the workingmen being the last to obtain justice. The principal sufierers will be those who have loaned money on time, either on mortgage or otherwise, and who will be paid in a depreciated currency.

The delegates to the International Monetary Conference which was held in Paris, 1878 , received very little encouragement as to the practicability of inducing other nations to concur in their recom. mendation to adopt a uniform double standard. Great Britain will not entertain the idea of abandoning the single grold standard, Germany is not likely to retrace her steps; Sweden and Norvay have also adopted grold, and Holland declared through her delegate that she cannot take a difierent course from Great Britain and Germany. The States of the Latin Union, France, Switzerland, Belgium, Italy and Greece have decided on suspending the coinage of silver, which practically effects the adoption of a gold standard. Austria and Russia have not abandoned the silver standard, but as specie payments are suspended in those countries they have only an inconvertible note currency, while their silver is added to the demonetized silver of Germany, and is weighing down the market. It was a most extraordinary step for the United States to take at such a time, to restore silver which had been demonethed in 1873 to its legal tender character, and when it had determined on making an effort to persuade other nations to adopt the double standard, to anticipate their action by ordering the coinage of two millions a month.

Mr. Coe's views were endorsed by Mr. Snowden, superintendent of the Mint at Philadelphia, who read a paper in which he strongly advocated the repeal of the coinage clauses of the Act of 1878 . It is evident that this gentleman holds widely different opinions from the delegates to the International Conference, who argued strongly in favor of the practicability of establishing a batio between gold and silver. Mr. Horton, one of those delegates, after citing the dictum "it is impossible "to establish an unalterable ratio be.
"twreen the two metals," gave it as bis opinion that it was "untrue to a very great extent," and Mr. Groesbeck went nearly, if not quite, as far. Mr. Snowdon takes the view generally held in England that "gold and silver at a lixed ratio can"not be maintained in circulation at full "legal tender power for any length of "time when the coinage of both is free," that a double standard really means "an alternative standard." It is of little practical importance under existing circumstances whether Mr. Horton or Mr. Snowden is correct as to the practicability of ostablishing a fixed permanent ratio between gold and silver. The United States have to deal with facts. When the single gold standard was hastily abrogated in 1878, at a time when, owing to the causes already mentioned, silver was depreciated to the extent of at least $12 \frac{1}{2}$ to 15 per cent., it should have been sufficiently obvious that, pending the meeting of the International Conference, the coinage of silver should have been suspended. Mr. Groesbeck, one of the delegates and of course a bi-metallist, stated that "in such " a matter it would be dangerous for one "State to ntet alone, and a certain limit "to coinage was therefore provisionally "established." Mr. Horton went further, and protested against the coinage of silver under the circumstances. The objections to silver coinage are either sound or the reverse, butif sound, as we believe them to be, it is incomprehensible to us how Congress could have been brought to sanction the coinage of a limited amount of what was virtually admitted to be a debased currency. The consequences are described by Mr. Snowden in startling language: "The Act of 1538 , monetizing silver, "should be repealed at once as one of "the wildest folly. Month after month "the Government is investing millions in "silver bullion to be coined at a large "expense, and then buried in old and "newly constructed vaults.
"Danger to us as a people is now near. "When the coinage of silver reaches " $\$ 100,000,000$, we may be converted into "a single silver standard nation. The "Secretary of the Treasury has the power "at any time to bring this about "and drive gold out of circulation, and "place a premium thereon, forcing us to "abandon commercial companionship "with the enlightened and intelligent : nations of the earth and take our place "besiue India, China, and other unciviliz"ed people, and forced with China and "India to 'settle our exchanges upon "bullion as quoted in the London mar. " ket." The description of currency circulating in the United States, a country.
with which we have such extensive commerce, must be a subject of great interest to Canadians, and there is too mucl reason to fear that our neighbors are fast drilting to a single silver standard. It is desirable at all events that those having transactions with the United States should bear this constantly in mind. It is evident from the discussion at the International Conference that this is what the gold mono-metallists would like. It would rolieve Germany of her demonetized silver, and be of great advantage to the states of the Latin Union and to British Inclia.

What the United States might have done wilh adyantage, if determined to restore the double standard, would have been to establish the same ratio between fold and silver as that in the states of the Latin Union, viz., I to $15 \frac{1}{2}$, unless indeed those States could have been induced to adopt the United States ratio of I to 15.98 . It is obvious that they ought to place themselves at once on the same footing as other double standard nations. They ought likewise to adopt the same policy as to the temporary suspension of silver coinage. Whether the energetic remonstrances of an eminent New York banker like Mr. Coe, and of the superintendent of the Mint at Philaclelphia, sustained, as we think they are, by the delegates at the Conference, will secure the repeal of the Act of 1875 , will not be known for many months, and meantime the silver coin is rapidly accumulating.

## THE QUEBEC LOAN.

It is satisfactory to learn that the Paris contractors have been successful in placing the Quebec loan on the market. We shall learn in time the precise terms on which the bargain was made between the Government and the contractors, and whether the latter really paid more than they were bound to do under the agreement which was laid before the Legislature, and which was the basis on which we formedour opinion as to the true percentage of loss on the par value. Apart altogether from the question of the terms on which the loan was negotiated, we think that it is a subject of congratulation that the Province of Quebec has been enabled to float two loans on what may be described as new money marlets for Canada, and in which a few years ago it would have been vain to have made an attempt to obtain money on Provincial securities. We have had, an opportunity of reading a little brochire published in Paris, being a notice of Canada, and especially of the Province
of Quebec, which is intended to bring about an entenic cordialc between France and her old clependency. We are inclined to hope that of late years there has been a much more friendly feeling than formerly between the two great nations from which the Canadian people are sprung, and it is gratifying to find that the citizens of the French Republic are inclined to manifest a friendly feeling towards those of the same race in the Province of Quebec. The writer of the pamphlet before us is evidently not a believer in the truth of the statement expressed by the late Sir George Cartier, that he was "an English'man speaking French." He assures his countrymen that the French Canarlians have remained French in heart, in language and in religion; that they still call France " le vieux pays," the old country; that French Canadians they were, and French Canadians they have remained. It will we have little doubt be gratifying to Mr. Prentice to learn the true cause of Mi. Robertson's preference of the Paris contractors. "Ils ont cede au désir de "retablir entre La Nouvelle France de "Henri 4 me et l'ancienne mère-patrie des "relations qui ont laissé d'imperissables "souvenirs dans la mémoire des Cana"diens." "They have yielded to the "desire to establish between the New "France of Henry the 4th and the old " mother country, relations which have "left imperishable remembrances in the "memory of Canadians." When such was the avowed object of placing the new loan in France, a true patriot like Mr. Prentice mustbe satisfied.

## THE GRAND TRUNK RAILWAY.

We cannot refrain from joining in the general congratulations which have been offered to the Grand 'runk Railway Company in the successful issue of $£ 1,000,000$ sterling of 5 per cent. debenture stock at a premium of 5 per cent. As the amount realized is to be applied chiefly to the redemption of preference securities bearing a higher date of interest, there will be an immediate saving of $£ 14,000$ sterling a year. The operation is a most successful one in every way, and is a satisfac. tory proof of the confidence entertained in England in the present management of the Grand Trunk Company. The success which has attended the establishment of trafic arrangements with Chicngo and; the Great West has doubtless con. tributed very much to the result which we have had the satisfaction of noticing. It must be very gratifying to our much respected fellow citizen, Mr. Iickson, to find how general has been the testi-
mony borne to his merits, and especially to his devotion to the interests of the Company. It is fortunate for Mr. Hickson that he has the support of a most efficient stafy. Mr. Seargeant; the Tratic Manager, Mr. Hannaford, Chief Engineer and Mr . Spicer, Superintendent, are well deserving of at least honorable mention on such an occasion as the present, but in truth the whole staff of the Grand Trumk is deserving of the highost commendation,

## CITY PASSENGER RAILIVAT.

After reconsideration, the committee of the Corporation on the City Passenger Railway and amajority of that body adhere to their opinion that the arrange. ment agreed upon ought to be carried out, notwithstanding the opposition of a number of citi\%ens manifested by petitions, and also the opposition of the City Press: We own that when such influential citizens as the aldermen, who have had the advantage of considering the question with a full knowledge of facts, have ar: rived at the conclusion that the charter should be granted on the terms agreed upon, we think it is to be regretted that so much bitterness of feeling should have been manifested by the press and the public. We think it very undesirable that the Corporation should acquire the property of the City Passenger Company, with the view either of conducting the business itself or of handing it over to private capitalists, who have an interest in wrecking the old company. It canmot be denied that it is absolutely necessary to obtain new capital in order to carry out those improvements that are imperatively demanded by the very par ties who are most opposed to the new charter. How is that capital to bo obtained? It must be obvious that inducements must be olfered to capitalists, or the money will not be supplied. We have reason to believe that the present shareholders have no desire whatever to take. up new stock, but, on the contrary, are most anxious to obtain capital from all who are willing to invest, and that in insisting on what they hold to be fair and yeasonable terms, they have been mainlyinfluenced by a desire to secure the neces. sary capital. Montreal labours, as is well known, under peculiar disadvantages. For five months of the year the track cannot be used, and apart from other disadvantages, the Company are subjected to most unfair competition during that period. The popular view is, of course, to reduce fares, and to extort all possible concessiors from the Company, but the practical
question is, How is the required capital to be obtained? The Committee of Council must be perfectly aware that unless they concede a charter that will atiract capitalists, we shall not obtain those improvements that are armitted to be indispensably necessary.

## exurssive competition li flre hisuraxcle.

Last yent, sars a Ney louk Exchange, was not $n$ sucessaful one to the fire underwriters of this Sta e, as shown hy the official statistics which have alreaty been given in thes. nolumus. Without nay great conflimgrationduring the year, the premiums were almost all consmoned by losses und expenses, and beactual surphus was less than three per cent. mon an income of over sixty millions. The last gix mosths, however, were more prosperous than the fiest hatf of list year. But white there has been a dimimation in the losses daring the hast sex munths, they have been sufficient, with the expenses, to eat up all the incouc. The Now York Companies spent more than they received, and the fity-wight other Siate compunies piais over bilf a million tire the privilg ge of doing bus:b:if h milimentir the privirge of domy dus:compmies rivne made aprofit upon the business. The first step in the righ! diruction bas alrealy buen tukeu by some of the quace cu:ibervative of our har se companies, in refining busi ness at the low tues that have been mave by competing agente. The next expeditat is to rellace expenses. Unfurtuantely, tbis is a step that the smaller compaies connot take, for tiog hav. already been driven to it, and have done almost as much as they can in that direction. Untess there is a change for the be ter the retirment of the smaller companius is onty a matter of time. There is a number of cimpanies in the Srute with a capital of S 200,900 , whose office expenses must be almost as great as those of a company with half a minan of capital, and nesels twice as great. The larger the company, the stronger, for there is less liability to lieary loss by $n$ single lire, aul the more remunerative its intest cate, fur the ratio of manrging expenses is so much less. Of course the prucieat test of solvency is the ratio of surplus to linbility, and it is not nlways the come pany witlt the greatest amount of ussets tuat is satest, it is trne ; but, other things being uqua, the heavier the assets the smaller the ratio the hatier the assers the shaller the ritio
of surphas to liabilities on which busincss can of surphat to

As imporat meeting of leading produce merchunts and darymen is in progress as we go to press. The phan of the working dinty exhibit at the fortheoming exhilition will be cousidered, together with oller subjects of intersist to daigmen. It might have been as well for the exhithition authorities to have consmited with some of our experienced producers befure fixing a prize-list, which can offer but poor inducements to exhibitors, or before making arrangements which might proso injusions to the exhibits.

Reat estate is the first to feel any depression in the country, and the last to profit by any reviral of trade. In this respect the comaties west of Toronto are glaring illustrations, aud the freedom, not to say recklessness, with which loan compnaies scattered abroad their mones to farmers at 9 tu 12 per cent. interest, is being punished in many cases by the loss of principal,
the lands not realizing at sale anything like the amount due on them. Probably one half of those who obtained lonns in more prosperous yenrs will not be able to retain their freeholds, whilst the imduce ments held out by the West aml North-west open lamb make many iadifferent about redeeming their too heavily encumbered farms. It is hoped the better crops of this year will check the wholestle immigration to the States, or our next census will speak bady for Ontario.

The traporaiv pile luidge at Winaipeg is completed, and trains now run into the city. If the passengers nad freight ate unluded on the city side of the river it will be a great convenience, and render people indepandent of the ferry, which is a very unsatisfactory institution. As the ferry enjoys a monopily, the pockets of the proprictor atid the convenience of the men who rum it are consulted wure than the interess of the public. This can be testified to by many who heve had the misfortune to arrive by train about midnight, and have had the choice of remaining on the St. Boniface side all aght or trusting themselves to a dangerons slanky little row bont, which was the cause of the recent aceident resulting in the death of Chief Powers and his prizoner.

The country in the vicinity of the Bruce Mines on the north shore of Lake Huron has settled so rapidly that the Ontario Government has suryeyed and put upom the market six new townships, contuining thousunds of acres of splendid land, equal in ferility to anything in the older part of the Province. Trenty cents per acre, cash, clearing nud patting in eutiva. tion ten per cent. of ilhe purchase, building a habiable dwelling $16 x 20$ feel, and actual residence on the lind for three years, are the conditions luid down by the Government. None of these lands nre offered as free granta. Colouization roads and water communication place sertlers within easy distance of markets for produce.- l'aislay tifrocte.

The Grand Junction Railway Co. are now making good headway with their new road. The the is graded the greatre part of the distance between Peterboro and Hastings, to which latter point the road bus been in use daring the mast year. It is expueted that the extension to T'eterburo' will be com! leted in Oetober next, amel has another ontiet io the front at Belle'ville will be aflowed. The Toronto and Ottawa Railway Co. are exhibiting signs of life again, the engineers are locning a the from Peterthoro westwart, and the hope is also indulged that they will erentully eonuect with ghe Q.M.O.\& 0 . road at Othaw, atd give the neople west a competing line with the Grand Trunk, which they clatm is muel needed.

The Trent Yalley Cunal selheme is looming into importance. It is repurted that a depmatation of American capitalists from Oswego, accompanied by an engineer, will shortly proceed over the ronte which was recently traversed by a deputation from Monirent. The ronte is admittedly capable of being atilized for the purnuse of a cannl, if suitathe lacke can be construeted for the anticipated traflic. The most appoved schene is one that will permit barges of sufficient size being usen to enable them to be conveyed from Midhand, on the Genryitulng, to Montreal, that their contente may then be cle. rated into sea going vessels.

Thy gran chors in the County of Welling. ton, Ont. have been gonerally garnered, and
promise a boontiful yield. In many cases framers have had one, two or three dnys thrashing to make room in the barns for the oats, Which in former years was quite unnecessary. In the more sontherly sections the fall whent will yield well, atier proving a partial failure for some time past. The grasshopper, which at one time almost desolated the gravel lands of Puslinch, Nasagnaweya and adjoining townships, seems to have passed away. Late crops of potatoes do not suller this year from the ravages of the bug to anything like the extent of those planted carly.

A very chenp and simple mode of building what is lenown as barb wire fencing is now being used to considerable extent in some parts of the Western States. Posts are planted tirenty feet apmrt, to which are secured by means of staples three single ordinary wires. The batbs, which are sirnilar to the sthples, are then made secure to the wires with the aid of a small pincers, a slight twist being given to each burb which prevents it from slipping. A smanl boy it is said can fasten on the necessary number of barbs on eighty rods of fence in less thanan hour. The cost of wire, staples and barbs does not exceed eighteen cents per rod.

Wr. Gemase, rotail boot and shos dealer Toronto, the particulars of whose failure anpeared in these columns a few weeks ago, has at last obtained a settlement, and a curious settlement it is. Bills in chancery, it will be remembered, were fyled on behalf of the creditors to set asidu certain executions obtained against the insolvent bs his wife and son, as framdulent. The terms of the settlement are that Mrs. Guinane is to receive a thousand dollars and withdraw the balance of her clatm, while the son is to wilhdraw his claim entirely. The balance of the proceeds of the stock is to be paid to A trustee for the crediiors. on coudition that a discharge be grnnted to the debtor. This it is expected will pay the creditors about thirty cents on the dollar. This settlement has been agreed to by the princinal creditors, nolwithstanding that they nearly all express themselves dissatisfied with Guinane's conduct, but they prefer $i t$, they say, to further litigation.

Tro Seizunz3 within the period of as many weeks, lave been made upon the $L a V_{n i x} d u$ Peuple, a weekly publication at St. Johus, Que., and other property in the possession of John T. \& C. B. Rny, of that town. It is reported that the title of the paper has leen sold to Pierre Roy, a printer's apprentice, for a consideration amomating to nothiag.

Qutean expont trade in Cunadian egga is being developed at Morrisburg, Dttawa and other points west. During the last month $\$ 11,000$ worth of eggs were shipped from Morrisburg alone to the United States.

Guans mates.-The rate on grain from Toronto to Kingston is 2 c . for corn, and 2 t on whent. Vessel men are of opinion that the rate slould te 3 c .

Mr. James Court, assignee to the Mechanies' Bank, states that he will announce a second dividond of fifteen per cent. in a couple of days. This makes a total of thirty-five ner cent. already paid by the estate.

## Comsapmanent.

## THE OROPS-WILL THERE BE A DEFLCIENCY?

## To the Editer of Tine Jounsal of Conmence.

Sin,-As all other classes in the community are depeadent on the agrienturat, a correct estimate of the harvest puspects is of general interest, especially to the intelligent readers of your deservedly famous juarnal. Such an estimate for the western protion of Ont:nitol bithl endeavor to give, bised upon what. I have seen and have bean able to stather from pactical fintures resident in sectuons of the lrovince which I have not visited. Fall wheat has suffired extensively frum "winterkiblime." Siming wheat, covering an mansually latge atra, promised well unal recenty nssibled by insectinnd rust, whereby the yield will be serinets reduced in quantity mad qualioy as well. Burley will be a bat areage, its sul also carly outs. Late outs are budly minared by vist. Leas wit be beluw an average. Buckwheat, largely grown upon spots witere whea has been whater kitled, is not likely to yield abundantly. Indian corn louks well. Putitues, though injured by the bug, will be a fuir crop. Hay is cunsidered to be above an averuge, thongla injured somewhat in quatity by unfuvorabe weather experienced duriag a considecable pution of Juiy. To sum up, limess crops in Enstern Ontario prove 10 Le unushally good, 1 be deticiency, compared wilh last yeat's barvest, will be follid, Itear, of greater maguitude lhan is gemerally supposed. To fruit producers and dairy tarmers the prospect of abundance is bright.

There is a general aud marked depreciation in the value of farms, the extent of which may he surmsed from the fact hat improved tarms tor whica ten thousand dollats were refused in 1865 could now be had for six thousand. Why is land in this Province becoming almost valueless? 15 , in effect, nu euquiry trequently heard. I may, on some tuture uccusion, sulicit leave trom yon tu answer this, which is camot belp regardiug as a very pertinent and exceedingly important question.

Whaterer may be mrged against the "National Pulicy," there is no denying that the increase of duties upon imports his stimulated manufrecuring industry. A visit to the fueturies in Hamiltun, Dundas, Galt, anduther towns hereabouts will many prove this. Manmmeturing stock is up. A till may easily be broughi about by over-production.

Ut'inas, Ont., l2th August, 1880.
ANSWERS TO CURRESIONDENTS.
Law Student, Quenec.-Nio, we do not believe that a chanacter dianigerd by hbel can he satintac urity repaired by the payment of dollars and cents.
Cleber, Neweastas, N.b.-The answer to your question is surely very sunple. If you "bay si,000 worth of rouds, xud sall then for 51,600, " yon minke 5.) per cent, of course. Tha only rute regured is thith of "sinple iuterest."
StORLEERERE, GULLDR, ONT-NO. JOH can only wat und the nose becomes the, and as you trusten to your entistomer's honesty when he contricted the debt, it he is still worth nuthing you anist continate to do so.
Salesmax, Loxbon, Ont-Question: A former employer uwed me son, and prior to placing his stoek in the hutuds of un nesignes, sols wiatront my knowledge a pordion of it to anuther retail grocer, tor which he vecepted a note. Ile mromised to seo me paid, but shotty afterwards leti tor the states. Coula J, by tracing the goods sold privitely, as aforementioned, hate recovered my ehant from the buyer? finswer.-Guly at the option of the buyer, bou hegally. Under the hate Ineolvent Act, claims for sulinites preceded those of creditore, and dio still.

## FIRE REOORD.

ontano.
Bran!ford, Aug. 12-Dwelling and barn occupied by Mr, Dalton, and owned by Mrs.

White, partially destroyed. Lobo, 10-Hitg Camichatel's barn and contents destroyed by lightning. Loss, 53,000 ; insurance 31,000 Alorrix, 10 -Alex. Ingramm's firm burned down. Loss heavy; insured for 51000 in the Howick Mutual, Lisforedh, 10-M Christie's barn and contents destroyed by lightaing; insurance Sison in Waterloo Mataal. Myrte, 11 -Bame with contents destroyed, owned by Mr. Monr. Insurnace on bat'n 51,400 , on contents $\$ 550$ cunse, lightuing. liondon, 12-Large plinaing nill owned by John jillioti; and occunied by J. O. Dodd it Sinn destroyed. Lors on building $\$ 3,000$, insured ; on stock and mathinery $\$ 7,000$ insuted for $\therefore$, 5fo in Commercial Union'sud Lancashive Fite lasuratue compunies Ellíce, 1-das. liarnett's barn destroyed ly lightning. Loss $\$ 800$; insured in pern Mmmal for 5500. Beldecille, 14 -hight house totally destroyed. Brutfori, 15--Wm. Goodehild's barn and contents destroyed. hoss, 51,500 : insurance, 51,000 . Whathy-Bara of Bamuel Dawes destroyed. Loss \$3,000: insurance $\$ 1,000$. Colebridge, 15Residence of Mr. John Goudy burned down. Loss, SCOT ; in insurnace. Noweasile, 18-Newcastle woollen Sills burned lown. Loss, 550,000 ; insurmaer, \$00, om in the Fma, British America, Dominion and Western Insurance Gumpanies.

## quebec.

Monereal, Aug 18.-Silight fire in rear of Ford's confectionery store; insured.

NOVA scoma.
Livarpool, Ang. 12-Mr. Polter's barn destroved. Loss unknown. Scotch Village, Il-John Cochmanes barn and $A$, MeGuimis's carpenter shop destroyed by lightning.

## 

GENERAL MARKETS.

## Tulresday, 10 th August, 1880.

The volume of trade in this city is increasing from week to week, and prices as a rule are firm for all kinds of stiple goods, while in some deparments there is a steady, upward movement. Moreover, there is an almost total absence of unwise speculation and of failures, and on the contrary the presence of a strong conservative spirit among staunch business men. This is in marked contrast with the situation at the corresponding period of last year, when, towards the cloze of narigation, a spirit of retive speculation suddenly manifested itself, and under the genernl ery of "boom" prices for many commodities were carried to adangerons pitch; hatil fiually a reaction was brought abont, with disastrous results, to many who were deawn into the vortex. This year, notwithstunding the absence of such vicious spectiation, lhe bank and raibwy returns are larger than at the like period last year, and there is every indication that the volnme of legitimate business is larger, as it is most assuredly being cotuducted upon a safer basis. Further, as the liarvest continues to be garnered nud threshed throughout the country, glowing reprorts of the unnsualiy prolitic fruits of the soil continue to be forwarded, and from all information that can be obtained at present there can bo little doubt of a ready foreign market being found for the surphus. Then again, the assured success of Sir John A. Macdonalds mission to England furaishes another. fasom for increased confidence
and prosperity througloul the country* Altogether the ontlook was seldom, if ever better in this country. The Globe must be convinced by this time that its predictions and lamentations last spring over the " dowafall of Montreal's trade" were not only useless but groundless. The receipts and shipments of grain at this port for months past have been farger each week than during the previous one, and instead of the harbor traffic being lighter than in previons yours, it is coufidently stated that the amomet of business done during the season of magightion will be math harger than during any previons season fur many years. The following are the receipts of produce at this port since the date of our last issue, up till to-day :-Ashes, 100 bbls. ; bacon, 145 cases; barloy, 1200 bus. ; beans, 400 bus.; beef 5 bbls.; butter, $4,28 S_{4}^{\circ}$ ilkgs; cheese, 31,675 boxes ; corn, $37 \mathrm{~s}, 400$ bus.; flour, 12,819 bbls.; hides, 388 ; lard, 351 bbls.; leather, 835 rolls; oats, 80 bus.; oatmeal, 450 bbls.; peas, 430 bus.; tallow, 176 bbls.; tobaceo, 88 hhds. ; wheat, 706,850 bushels. The demand for money continues light, btt increased netivity is louked for in this market as soon as the crops commence to move. Rates of discount rule easy; good commercial paper is negotiable at 6 to 7 per cent. as to name and date; call and short-dated loans are made at 3 to 4 , and time lonns at 4 to 5 . The rates between brokers are 3 to 5 . Sterling Exchange is dull, at $8 \frac{1}{4}$ prem. between brnke, and $8 \frac{1}{2}$ cash over the connte:. Demand bills thing $8 \frac{8}{6}$ to $2 \frac{3}{3}$ pem. Drafts on New York easy, at par. The local Stock market continuesstrong and active, with values firm and steadily adrancing, but the fluctuations bave not been so irregular during the past woek as previously. The sales on the Stock Exchange to-day were : Morning Board-35 Montreal at 150 ; 25 do at 149d; I69 Ontario at 85 ; 50 Braque du l'euple at $81 \frac{1}{2} ; 40$ Molson's at $93 ; 20$ do at $08 \frac{1}{2} ; 187$ Merchants' at 104; 64 do at $105 ; 150$ Oummerce at 1302 ; 150 doat 130 ; 225 Montreal Telegruph Company at 124 ; 125 do at 124 ; 25 Richelieu and Ontario Navigation Company at $57 ; 25$ do at 552; 401 do at 58 ; 75 do at $582 ; 310$ City Passenger Railway at. $120 ; 25$ do at $1 ; 95 ; 50$ City Gas Compray at $143 \underline{2}$; 225 do at 144 ; 150 do at $145 ; 50$ do at 145 ? 25 do. at 149 . Afternoon Board-18 Montreal at 150 ; 2 do at 1501; 2 Bauque du Peuple at $150 \frac{1}{2}$; 6.3 Molson's at $98 ; 20$ Jacques Gartier at 00 ; I2 Nerchants at 104j: 117 Bank of Commerce at 1301; 25 do at 130; 40 do at 1302 ; 30 Richelien and Ontario Navigation Company at 5 ; 70 do at 592 ; 150 do at 593 ; 234 City Passenger Railway at 120 ; 15 Gity Gus Co. at 1462 .

Asues,-Receipts of Pots about equal to those for August, 1879. Pearls only about one-half of the quantity. The price of Pots in Liverpool is down to 24s. bad., and it is difliculd to sell any guantity at that figure. Our market is quiet and siendy, at S4.60 for Firsts; Seconds, 3.50 ; Thirds not to be bud. Jearls.-Large shipments to Liverpool have redaced stock to 198 barrels, still we are weaker thrn before, the last sale reported being at S5.10, which was obtained will difficulty. Market closes dull. Receipts since 1st Jninury- 6,188 barrels Pots, 1,054 barrels Pearls. Delireries-6,175 barrels Fots, 960 barrels Pearis. Stock in store at six o'clock on 181h August-475 barrels Potes 108 barrels Pearls:

Boots and Shozs. -The experience of our manufacturers during the week las been somewhat raried. One or two houses report an increasingly active trade, both as regards letter orders and purchases made direct by customers while whers state that but tew country eastomers have visited the market as yet, and that business just now is confined ahmost entirely to filling orders taken some time ago by the travelers. We nre inelined to thith that the bulk of the scuson's business is now done throngh travellets, but undoubtedy costomers will visit this market in furger mumbrs next month. One thing is certain, that the country month. one thang is certan, that the commer and tor the delivery of tall goods, nad some retaikers wate deliveries made $x$ month enticu than the date of contract, which angers well for the senson's trade in the commry sections. There is a considerable falling ofl in the manufacture of summer wear, as wholesale deaters facture of summer wear, as wholesale deaters
have found so much more enquiry for, and more have found so mach more enquiry or, and more There seens to be a slight stitfeniug tendency in prices, but there are no netual changes to note. Payments rejorted very fair.

Catrue-Some 60 car londs of eattle were oftered in the city markets on Tuesday last, prices for export cattle ruling slightly lower on account of this unusually large supply. We quote prices of bersts fur shipument 42 c . to 5 c . jer lb., though for a very choice lot 5 d c . Was paid by a leading exporter. Butchers cattle realized sc. to 4c. per lb. live veigbt. Hogs were searce, 85.50 being offered without takers. Sheep advanced to 5 c , per 1 b , remmining firm at that tigure. Lambs, $\$ 2.50$ to $\$ 3.50$ each. Receipts during the week at Point St. Chatles were : cautle, 104 ear loads; sheep, $2 \overline{5}$ carloads hogs, 5 carionds.
Dary Produce.-Buter.-The market has continued inactive, buyers and sellers being widely apart in their views all weck. Prices are now being paid in the country sections for butter by the agents of shippers and speculators which some dealers contend are not Warranted by the present prospects of either toreign or local markets. Shippers meet with difficulty in trying to procure the most desirable grades of butter on this market, and in the absence of any large transactions, quotations are at best only nominal. A sale reported by the Montreal Giazette of 4,000 , packnces in Guelph nt 1 Sc . proves, on careful examination, not to have been completed. The butier was rejected, beeanse the quality was not as at first represented, and it is not known what the price was to have beon. Cheese is dull, and scarcely quotable in this market; shippers state that they can hay to better advantage in New York. Very few sales have been reported here; holdersask from 112 c . to 13 c ., as to quality, but we quote prices the 10 he. to 11 the. The cable remains at 58 s . The Belleville cheese market rules inactive this week; a few slipments have been made, July make having been all shipped in this section with the exception of afew lots, the bulance of this season's uake, with the ex ception of four ficetories, which has been contracted for at 11 c to lidc. On Tuesday nine factories at Ingersoll offered 2.670 boxes, first half of August make; no sales, buyers having no orders to fill at 12 d , what the dairymen are niking; 12 e was offered and refused for any make. Market very dull.

Dregs ano Cuemcals.-The city trade is generally quiet and stendy, and there is a taing active business for the season being done with country dealers. Sodide of Potash continues to attract interest, and latest advices from England and New York favor ligher prices. Our quotations for lodide might probably be shaded for round lots. Quimine rules very firm in both the English and American markets. Opium isquiet
with values easy. American Saffron has declined to its previous value; hree weeks agoit was worth 51.25 per lb., and now it can be bought at 50 e. American comphor remains low, and serms to be displacing the English article. Morphir is rather firmer in Baghand. Remitbances reported very good.

Diev Gouds.-The demand for fall goods cominues very steady, and many of our leadiag houses bure been uctively engaged all week filling orders received from travellers, who report a very finomble state of ablairs in the country. thure have been several buyers in the market dning the week, but very few from the Wesi have been seen yet. A good many are expected next week, however, as in number of applications for tickets atrailable for the cheap trip arranged by the tade heve last reck hate been received, and it is believed that many more will yet be received. If is quite probible, nso, that a mumber may wait until the first week of the Domition Exhibition to visit this city and make their fall furchases, but judging from the anxious requests for early deliveries we think the majority of countery denlers will perhaps make their sclections before that time, while stocks are yel comphete in all depariments. Payments are reported exceptionally good in some sumarters, while other dealersare disposed to quality their statements somewhat on this point.

Fish.-Cod Fish are scarce and high on this murket, quoted at $\$ 4.60$ to $\$ 5$ for first quality. No Labrador herrings have yet arrived here, but the market will open high, say at 8550 to 5600 . Surdines. Stocks are amost exhausted, and prices are rery high in consequence of the new catch having been a failure. Quarters, lic to lihe, halves, 1 the to 19 e as to brand. Canned saluon scarce; for favorite brands $\$ 2$ to $\$ 2.10$ is asked, sales at this figure.

Flour and Gran.- The local flour market has been easier during the past fen days, under a light denand. Holders are offering as a decline of abont 5 c per brl. without being rble to effect sules. Sales were reported yesterday of 150 brls. Sunerior Extra at $5 \overline{5} .35$ and 100 brls. do at $S 5.3 \hat{0}$, but for larger lots these prices would be shaded. Spring Extra was freely ottered on change at $\$ 5.30$, without finding buyers. The market closes weak for flow, but quotations for menls are unchanged. In grain there has been almost an entire absence of business since our last reference; primes are therefore nomimal at about last week's guotations, as near as can be told.

Freigits-Continte casy, ranging for grain from 5 s . to 5 s . Gd, a sailing vessel liaviug been lately chartered for Leith at the former price and a stemmer at the later. All orders for the South American trade to River llate have been filled with freights at $\$ 14$ to $\$ 16$ Deals still remain unchanged at 675 s. id. to 70 s . But few unchartered vessels remain in port, these holding out for higher rates, which will probably be soon obtainable.
Fruirs.-Trade has been steadily growing more active, and a fair business is now being done for the season, at generally good prices. Apples are brisk; receipts from Niagara and Charlotte during the week have been heary, and under a good demand all sold at from $\$ 2$ $10 \$ 2.25$ for American, and $\$ 2$ to $\$ 3$ for Crnmdian. During the week 100 to 200 barrels have veen shipped from this port to Liverpool. The Canadian crop this antumn will doubtiess be rery large, and accordingly shipments may be beavy, but some well informed dealers here expeet to sce low prices ruling in the English market this season, leacheshave also been in brisk demand, and the quality now offered is considered very good for the season. On Tuesday the receiptis were 450 baskets and yoster-
day 270 do; good fruit sells at from $\$ 1$ to $\$ 1.25$ per busket, and small sizes at 75 c to $\$ 1.00$. Good perches sell at $\$ 2.50$ per crate, also. Pears are arriving freely but the market is dull ; Bartletts are worth $\$ 9$ to $\$ 1 I$; and Bell pears, $\$ 6$ to $\$ 8$ per barvel. hemons are very dull, it $\$ 5$ per box, $\$ 7.50$ yer case, or $\$ 8.50$ per chest, as to kind. $P / u m$ s-Receipts fiair, and demand firm; blue and green quoted at S2 per demand firm; blue and green quoted at $\$ 2$ per
crate, or Si per basket. to 11 c per lb; tilberte, 9 to $9 t$; peanuts, S1.75 per bushel, and cocoanuts, $\$ 5.50$ per hundred. Benanas are worth $\$ 3$ per bunch.

Gnocennes.-Business during the pust week has been fully up to the average for this smason. There is a steady country demand, but no Iarge lots are changing hands in the city. Prospects for the future are very encouraging. Sugars continue steady; the demand is aetive, and the refiners can dispose of all they make easily. Though stocks of refining grades in foreign markets keep large, yet, owing to the demand, prices may keep firm for a time. In raw sugars at cargo ot bright barbadoes sold here last week on p. t. Porto Rico is selling at 73c to
 lated unchanged, 10 ac to 10 Ac, nud Diamond at 10e to lote, as wo size of parcel refined yellows in barrels, $7 \overline{\mathrm{j}} \mathrm{C}$ to 8 jc . Teas are still fairly active at the recent advance; advices from Japan recently received here, however, note a slight reaction. Fine Japans are scarce and in active request. A sale of 390 half chests Japans at 33 c was reported. There is ulso a good enquiry for new green teas Which are rery scatce; new stocks are expected to arrive nbout three weeks hence. Prices rule bigh for Young Hysons, Gunpowder nnd Mayenne. Molasses scarce aud high; Bribadoes, in cargo lots, bring 46e for good bright; one cargo sold ai 45 c ; Trinidad worth 42 c to 45 c . Demand good; stocks very light. nice.There is a fair enquiry at $\$ 3.90$ to $\$ 4.15$; considerable lots have chinged bands at these figures. Siruits.-The market is very bare of nll kinds. New currants are quoted very high ut place of growth this year. A hervy storm there while the fruit was yet on the drying Grounds caused immense damage to the crop. Vatencias are scarce and dear, the best being 8c to side ; the demand is fitir for the season, but not active. A few London layers can be hind at good prices. Spices quiet and unchanged. Tobaccos also unchanged. Demand steady. Remitances very fair.

Mandware and Imon.-Trade generally is quiet, but volues are stiffering all round. Cable advices received daily report a rising market in England, especially for bar iron, which is now quoted 5 s. to 10 . higher than a month ago. Holders in this market, therefore, are naturally crowing firmer in their views, and sales of farge lots of bar iron have been made this week at our quotations. In Scotland the pig iron market is firm and quite excited on account of so many furnaces laving been blown out in consequence of the colliers' strikes. The genernd outlook evinces the probability of higher prices ruling very shortly, and the few holders in this matket consequently remain very firm. Large consumers are holding off as yet, and sales generally comprise small lots, say from a carload up to 50 and 100 tons, at our quotations: Coltness, $\$ 22$ to $\$ 23$; Langloan, $\$ 21.50$ to S22.50; Summerlee, $\$ 21$ to $\$ 22$; Gartsherrie Glengarnock, and Carnbroe, each Gel to 522 , and Eglington, 520 to $\$ 21$. Since the date of our last report, the manufacturers have reduced their price list for cut mails, thus affording buyers a good opportunity to lay in needed supplies. We make a reduction this week of sac. on many of our quotations for nails. Remittances reported quite satisfactory.

Hides and Skins.- We have to report a much more quiet market for green hides this week. Receipts have been light, and sales few. Owing to the recent umwarranted advance in
prices buyers are genernlly careless, and it is, after all, difficult to effect saies at current rates Alinough stocks in first lands are reported light, there does not seem to be any prospect of much business being done until prices hate: heen placed down to profinble or jaying figures. We quote the same as last. Weck. Lambskins are also nomimally mebanged.
Hors.-Stocks are light, as is also the demund, and there is very little business doing. This is only what is to be expected between seasons. There are a few lots of 1879 crop still in the market, but sales are very limited, merely to supply the immediate wants. The new crop is expected to come forward in mbont threr weeks hence; until then no very reliable quotations can be given. Prices here will be atteeted by the state of the crop in England, which is still uncertain; a partial falure is not nltogether improbable.

Leather,-The week has been quiet, in this branch, the market seems at the present moment rather devoid of interest. A more active trade was generally expected to have been done than during the previous week, but shoe manufacturers have been purchasing very catutiously, only in accordance with pressing wants, and not much business was done up 10 within the last couple of days, when un increased enquiry was felt, and buyers have since been more numerous. We cannot hear of any large lots changing hands, however, and the market closes with a modernte demand for all descriptions, and with prices as yet nominally unchanged. Stocks are comparatively light. Pay ments very fair.

Lumber.-Lumber keeps firm at the advanced rates, and is in active demand. Freights from Ottawa here are $\$ 1.00$ to $\$ 1.10$, with prospect of an advance. Freight from Ottawa to Burlington $\$ 2.50$ now, whereas last season lumber was carried at \$1.50 II feet. Active preparations in all quarters are being made to get ont fun extraordinary quantity of saw-logs and timber this winter. Local trade quiet.

Provisions.-Trade has been improving, and at time of writing the market is very firm, under a good domand. Mess Pork.-There have been numerous sales at $\$ 17.50$, and it is now held at Sl7.75 to Si8. Holders are firmer, in sympathy with the advance in Cbiengo this week. Lard.-There has been good demand for Fairbanks', and sales have taken place at 11de to 113c; holders now ask 11 c to to 12 e . There has also been it fair demand for beef at our quotations. flams are becoming scarce and have adranced considerably, now quoted at 13 c . to 14 c .

Wook-Market is quiet; stocks generally small, with a moderate demand, prices remaining unclianged.

## TORONTO MARKETS.

Toronto, August 10th, 1880.
The usual inactivity is displayed on the mar-to-day. At call board, one enr Spring Extra on track in bags was offered at $\$ 2.55$, bate elicited no bids. Prices remain unchanged in flour and grain.

## American markets.

Clicago, Aug. 19, 12.51 p.m. - Wheat, Aug., s7ac ; Sept., 88c; Oct., 888 c . Coru, 12.53 p.m., Sept., 397 c ; Oct., $40 \frac{2}{\mathrm{~B}} \mathrm{c}$. Oats, 11.58 tim.,
 Sept., $\$ 17.50$; Oct., S17.45. Liad, 12.42 p.m., Scpt., S8.30; Oct., S8.37t.

## ENGLISH MARKET.

Beerbohm's Report, 19hh August, 1880.Floating Cargoes Wheat rather casier, Naize
firm. Cargoes on passage whent inactive, Maize firm. Good cargoes Red Winter Whent ofl' coast was $45 s$ now 4 tis 6 d . Do, Spring was 43 s to 43 s Gd, now 48 s . Javerpool Spot Wheat rather easier; Average Red Wiater, a yenay cheapre. Maize tirm, unchanged. On passnge for U.k. ports, eall and direet ports, Wheat, $2,100,000$ grss ; Maize, 760,000 qus.

## RAILWAY RETURNS.

Gllane Theni Rafoway.-Rethen of traffic for werk ending August 1416 , 1880 , and the corresronding wed. is7o.- P'assengers, Mail and Explese E08, mis Froight and live Stock, Sl4!.611. Totth, Seli.il2. Corresמonding week $1879, \$ 161,210$. Inerease in 1880 $\$ 56.500^{\circ}$

Nombielin of Casada and flamberos and
 for period embing Sih Augusi, 1880-1 assenGers, Si074.81; Freight, \&10.488.62; Mails and Sundries, $\$ 1,415,60$. Rotal Reccipts for current period 1880, $\$ 28,178.53$. Corresponding period, $1579,523,150.94$. Increase, $\$ 5,018,50$.

The trafic returns of the Gent Westem Railway for the week ending Aug 6 show receipts from passengers, $S 36,40.39$; freight and live stock, $58,635.2 \mathrm{~L}$; mails and sundries, $53,768 .-$ 24; total, $\$ 98,433.84-4 n$ increase of $19,043$. te over the receipts for corresponding week of last yemr.

## Special Notices.

Benconstield Viueyard G.T.R.- Xear Point Olare, P.Q.-The Messis. Gallagher \& Gruthier are meeting with inmense success in their new enterurise, as withessed by the following important testimonial from the President of the Council of Agriculture.

$$
\text { Montieal, l4tb July, } 1880
$$

## Messis. Gahlaguen \& Gauthier:

Genthemen,-I am happy to be able to inform you that tbe vines which I purchased last year trom Mr. Gallagher have succeded beyund all my expectations. At the present mument my vines are magniticent, heallhy and loarled with Thit, and I have every reason to believe that next yend I shall have a cropsuticiently large to refand the outlay on $m y$ vineyard.

> Respectfilly yours,
> L. H. Massue, M.P.
fresidem Council of Agriculture.
Such letters as the above are being constantly received, and indicate the care and attention which Messrs. G. \& G. are devoting to the cultivation of vines, smant fruits, etc. All orders should be addressed to Gallagher is Gauthier, Benconstield, P.Q., or to their office in Montreal, No. 57 St . Gabricl street.

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Correspondence invited.

## DISSOLUTION OF

## CO-PARTNERSHIP.

NOTICE IS HEREBE GIVEN that the Co-partnership heretofore existing between the undersigned, under the nume und ifm of

## HALL, KAY \& CO.,

Metal Merchants, carrying on business at Montreal, hats been dissolved by mutul consent.

The business of the date firm will be wound up by Mr. GEURGE KAr, whomene is authorized to recoire paymonts and grant receipts.

> JOHN ADAM LESLIE.
> FUIN HALL.
> GBGRGEKAY.

Montreal, 30th July, 1850.
With reference to the above notice of Dissolution, the undersigned will continue in the Merchant and Commission busivess, and whall be glad to havo a continuance of the patronage bestowed on the lato tirm.

GEORGE KAY.

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23 AND 25
 MONTEEAL. HIEINTCIES,
Book and Job,
and
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All work promptly
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Invoice Books Jouruals, Labels, Letter Heada, Ledgers, Memorandums. Notarial Note Hendinge, Order Books, Pamphlete, Posters, Price Lists, Programmes, Receipts, Reports, Sample Cards, Show Cards, Statements, Tickets, sic., \& E, , sco.


Having purchased and taken over the business of the
SCOTMSEI CORIMLIECXAY INS. CO., gunrantee the polteies of the later Compmy issued in Ontario and Guebec prior to and haclusive of 10th April lnst.
The undersigned beg to impress nom the holders of these policies that it will bo still neceseary to combly with ald the comditions thereof in sume manner as if no tratefer of the busines had taken phee, with this exception, viz: That all notices required to be given by those conditions and all policies requiring enderement mast now be sent to the underigned Chhef agents of the Lancabhirs Insurance Company at Toronto.

Policy lolders in the province of Quebec will please forward such notiees or pulicies through some one of the Companits' agents in that provinco. These agents are as follows:

Montreal-A. R. BETHGNE.
quebec-JAS. F. BELLLEAU.
Three hivers-D. C. PENTLAND.
Sherbrooke-W. C. LYFOKD.
St, Johns-WM, COOTE.
Chief Office for Ontario and Quebec-Canada Yermanent lluilding, Toronto.
S. C. DUNCAN CLAIKACO. Chicf Agents for Ontario and Quebec.
A. R. Hextinune, 320 Notre Damest., Montreat, Agent.

## Mnyurance.

## DOMINION

FIRE \& MARINE INSURANCE CO.
Head offcemmanison, Cau.
Denosit with Dominion Gov't., $\$ 50,000$.
JUGN HARVEY, of J. Harvey a Co., President. F, R. DESPARD, Manager.
H. P. ANDREW, Agent, Toronto.

Hean Ofrioe for Provinoe of Quemed: 119 st . $\mathrm{wr}^{\mathrm{rm}}$. Navier st. MONTREAL.
JOHN. F.NOTT, Joint OHAS. D. HANSON, General Agents.


CANADIAN PACIFIC RAIL'Y.

## Tenders for Rolling Stock.

TuE time for receiving teniers for thit enpply of 1 Jolling Stock for the Canadian Pacific liainsay, to he deliveredduring the next four years, is further ex-
tended to dot Oetober nest. tended to lst October next.

> By Order,

> F. BRAUN,

Secretary.
Depry or Ratlways \& CAnals,

## Inmirance.

## R R T TON <br> LIFE ASSOCIATION, <br> [LIMITED.]

Chief Offlees, 429 Strand, Iondon. HRAD OFFICE FOR TEE DOMINION
12 PLACE D'ARMES, MONTREAL. Capital, Half-a-Million Sterling.
£ 20,000 Stg. deposited with Imperisl Govern ment.
$\$ 50,000$ deposited with Dominion Government for exclusive benefit of Osmadian Policybolders.

JAS. B. M. OHIPMAN, Manager for Canada.
Established 1803.

## TMI

Fire Insurance Comp'y OU LONDON.

MAAD OPYICE POE OARADA:
Montreal, No. 6 HOSPITAL Etrest RINTOUL BROS., Agents.

Subncribed Oapital, - $81,600,000$ ste Paid-up Capital, = evo0,000 8tg.
ASSETS, . . . . $22,222,552 \mathrm{stg}$

## RATES REDUCED.

## The STANDARD LIFE ASSUR-1NCE COMPANJ.

Lintablished 1825.
Head Offices:-EDINBURGH, Scot., \& MONTREAT, Can.

lnvesterl Funde... " 26,000,000 Anmual lucome...about 4,000,000 Investments in Camadn, over over
or over $\$ 10,000$ a day.
1,000,000
Fotal amotnt pais in Cla'ms during the last $\$$ yenrs, over Firteen BHAlions of Doltarty or about $\$ 5,000$ aday.
Division of Profits, 1880.-Special Notice.
The Profits which have arisen since 8 sio with be divided nonong loolicies in forco at the clost of the current yoar and $A$ ssurances uow eniered wi. participate.
W. M. HAMEAX, Manager, Can.

## 

AESOCHATION.
hicorphated by tpecind det of the Dominion larlament.
Guarartee Cap.tal, $\$ 500,000$. Gov't. Deposit, $\$ 86,300$.
$C$ pital and Assets, 31st Dec., 2879, \$906,337.

## Head Office . . . TORONTO, ONTARIO. PRUSIDENT, <br> Sin W. Y' HOWLAND, C.B.K.C.M.G. <br> Late Lieut-Guvernor of Untario. <br> YICE-PHESIDEN'S. <br> oirector:

Hon Jas, MAGUONALD, A:1',
Hon-Thax.gjibss.
HoHRERTVMBRS. WM,


scturty : C. Canmanl, M.A. F.R.A.S., late Fellow of st John's College, Cam. Hanager for the l'rovinco of Quebec,
H. H. JOHNSTON, Moutreal. Manager tor New Brunsu ick,
HEAJOT J. MEACGIEGGGRE SIRANT,
8t. John.
J. K. MACDONALD,

Managing Director.
Manager for Nova Scotia, ADTESTUS ALLISON, Hallfax.

# LONDON \& LANCASHIRE LIFE ASSURANCE CO., 

 Of London, EMgiand. CANADA BRANCH.Head Office, . 42 ST. JOHN STREET, MONTREAL.

## HOAED OF DIIEECTOES.

Hon. D. A. Smith, M.F., Chuirman EDward Mackat, Ehq,, Dp'y.-Chairmas.


Jaf. S. Ilvntyi, Esq., N.P.
This Company has deposited at Ottawa for the Fxolusive Beneft of Canadian Policyholders the sum of

## \$110,000.00

In addition to which the Whole of the Earnings of the Branch are invesied in this Country. The Canadian Investments now amount to over $\$ 175,000$ and are rapidly increasing.
Every desirable form of Life Policy is granted, and at Rates Lower than the majority of offices.
Cash Surrender Value or free pald-up Policies granted nfter the racelpt of Two und Whree Years Premium have been received.
Jolicies alinost emilrely FREE of conjit or. and unchallengeable on any
ground whatever, connected with the docume 1 ta on whioh the Ageurance was ground whatever, gonnected with the docume 1 ta on whioh the Aseuranoe was
granted, aiter they bave ben finexistence five yeare. bont

## GENEIXAL AGENTES.

FRANK HOLLOWAY, Quebec. GEO. Mr, GREER. Halifnx.
J. A. MIrL, Ottawa.
J. H. MOBINSON, Belleville.
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MNSPECTORS:-GEO. RENNIE; DAVID DOWNS.
Active Agents wanted Where the Company is not already represented. Apply to or address,

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# S. CARSLEY, 

## DRY GOODS, WHOLESALE,

113 St. Peter Street, MONTREAL,

AND
18 St. Bartholomew Close,
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## IN STOCK THIS DAY:

18 inch COLORED SILIKS, at 63 cts. 80 diflerent shades.

19 inch COLORED SILKS, at 75 cts.
Large variety of shades.
20 inch COLORED SILKS, at 85 ets.
Large variety of shades.
22 inch COLORED SILKS, at 90 cts.
Large variety of shades.
Samples of Qualities and Shade Cards sent on application.

CRETONNES IN NEW STYLES.
POMPADOUR PRINTG,
New Stylef.

## BLACK CRAPES,

A full line.

## DREss GOODS

In new fabrics.
BLACK SILKS,
Full range of prices.
BLACK and COLORED BROCADED SILKS.

Notice will be given each week of special lines then offering.

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 Plumber, Gas \& Steam-fitter,69 St. Antoine Street, Montreal.

Tenders given for all khds of Hot Water and Low Pressure lleathg Apparatus.


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For decountants, \&c., see other puge.

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BARRISTERS, AMTORNEYS, SOLICITOLS in CHANCERY, \&c. Soicitors for Bank of Montreal. Ahmontr, Ont.
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TOTFNSITEND \& DICKET,
Marrsters and Attormeratat-Law. Solicitors and Notaries Pablic, bank Building, Amherst, N.s. C. J. 'Townehend. I. M, Townshend. A. R. Dickey.

## Anerpolis, N.S.

$S^{\text {AMUEL H. GRAX, }}$
BAPDISTER-AT. LAW

Hencvile, ont
ETERSON d PE'TERSON,
A.M. Petergon f3.A. Ghas. Detirsor B.A Ollices: Corner Brlage \& Front Sta.

DENMARK \& NORTHLUP, Barristor, \&ic., Bolle ville, Ont.
Gourge Denmark.
W. B. Northrup, M,A.

13ranipton, Ont.
/AMES FLETCLER,
Barrister, Athorney, Solicitor, Conyeyancer, do Ollice,-Stork's Buiddugs, Muin Street

## Wrockrille, ©nt.

f G. GORDON,
'Barrister, Attorney-at-Law, Solicitor in Chancery, \&c.
(County Town of Leeds and Grenville.)
EBrantiord, Ont,
HARDY, WHLKES \& JONES;
7 DARRISTERS \& ATTURNEYSAT-LAW, Solicitors in Chancery, Notaries, etc.
Amthur S. MARDY, Q.C. ALFREDJ. WiLKEG, LL.B. - C.S. Jones.

## $\int$

## TF. H. WHILSON,

13ridford, Ont.
'BARRISTER, ATTORNEY, SOLICITOR, \&c.

## Bowmanville, Ont.

WMI. II. I.OWE, B.A., LL.B., Barrister, Attorney, Solicitor, Conveyancer, Notary, Commissioner, c., Oflico, Silver Street, bowmanvilie.

## Charlotretown, P.E.N.

M CLBAN R MARTIN,
Barristers nud Attorneys nt l.aw.
Conveyancers, Notarice Public, \&c.
A. A. MoLEAN, D. C. MAlWIN.

## Chatham, N.IF.

( B. ERASER,
T. Barrister and Attorney-at-Law, Conyeyancer, Notnry l'ublic, \&e. Vice-Consular Agent for Spaiu OHice, nest door to old Bank of Montreal, Cbatham, N.B., opposite J. B. Suowball's oflice.

## Hecurl.

Cayumit, (0xt.
ILENDERSON \& SNIDER, Baristers and Attor. neybat-Law, Solicitors in Chancery, Notaribe, Public Conveyancers, \&c., Casugn, Ont.
anctifton, bnt.
A G. MLL,
EBuristor, Attorney, Solicitor In Chancery, \&c.. police Magistrate Niagna falts. Clifton, omi.

Higley, N. s.

 Notary lublic, Consernacer etc. Watorstrent.

## bundas, "Bt.

/ ARDELS \& WYLD,



| Ofich-king Strtet, Alex. R. |
| :--- |
| Over loust Ufice. |

Erederictorn, N. 1 .
J HENRY l'IlARR, Burrister and Aftomey,
Ollice. Queen Strett, li redericton, N.B. Gnelph, Gint.
BlSCOE \& MCMLDLAN. Barristers, Attorngys. B Solicitore in Cmanery and Insolvency, Notarles, \&c. Musunic hall Block. L. Biscon; D. S.Memillan. Goderich, Ont.
GARROW \& PROUBFOOT
cirulis, ac.,
J. T. Gantow.

Was. Inoudfoot.
Finiliton, Ont.
FURIONQ SESEELE, Barristers and Attorneygat
 Wost, Hamilton, Canada.
Edvarid Furlong, htab. D. Steele, Jr.
() SLER, G)WN\& TEETFEL;

Court house:- Prinues square, batilton, out. OSLERE GWIN,
B. B. Oamisters. \& © ., Duidus, Ont.
B. 13.
II. C. GW (County Atturney.) V. TEETZEL.

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Barristers, Attorneys-at-I.aw, Solicltors In Chancery and Lusolvency, Notaries Lublic Convegancers,
\&.c. No. 10 Huglisous St, suuth, Hamilion, Ont. A. D. Cameron. J. G. Cuhell.

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$\beta$ OBERT MOTGON, Q. O., so.,
Ofice: 181 HOLLIS STREET, (Dnion Bank Laildlag.)
A $A C O O 1$ d $L O N G L E Y$,
BARRISTERR. SOLTOITORS. AVD NOIARIES, Onfee, 62 Bedrard yiow. W. F. MacCoy, U.C. J. Wilberforce Longley.
Iroguols, ont.
L. PALMER,B.A., HARRISTER, ATYORNEY-AT.LAW, NOTARY DUBLAC, \&

## Kituswen, Ont.

S MYTHE \& DICKSON, Barristers and Attorneys, S 192 Onturio Street, Kingston, Ont.
E. L. Smytue, M.A., LI..B. E. H. Diokson, If.A Specinaltention to collections. Hincarane, ont.
/ A. MACPILERSON,
U. Altomey, Solicitor, Notary-Public, ete. Leaminuton, ont.
$\theta$
CAMJAlGNE;
Attorney-nt-Law, Solicitor in Chancery and insolvency. Ultice, over fost Printing and Montreat Telegraph ollices, Leamington, Ont.

## Lindmey, ont.

## /M. McDONNELL Jr.,

Barristor, Attorney, Solicitor in Chancery and
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Oljce
Neut Street, Lindsay, Ont

## Inmarance.

## THE ACCIDEMT INSURANCE COMPANY <br> OF CANADA. <br> (noorporated by Dominion Parliament, A.D, 1872

Authorize Capital, . . \$250,000.

## EEAD OFFICE, MONTREAI.

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

## THEACCIDENT

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

## Bonds of Sureivship <br> HOR <br> HMEMCOTEXES

 in POSITIONS OF TRUST.'IHE CANADA GUARANTEE COMPANY is specially devoted to the issue of the above Its Bonds are authorized to be accepted by the Dominion and Provincial Governments. It is the only Company which has made the required deposit of $\$ 50,000$ with the Government, and the only one authorized to transact Gusrantee business throughout the Dominion.

In the past few years this Company has reimbursed, without a single contest at law, over $\$ 100,000$ to Employers for the defaults of Employees.

SPECIAL TO EANK OEFICEESS.
This Company has inaugurated a system of Bonus to the insured, which after a certain number of years gives an annually increasing reduction in the premium, the reduction this year varies from 15 to 35 per ceat.

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SIR A: T. GALT, G. C. M. G. Vice-President:
JOHN RANKIN, Esq. GOWAKD HEATVLINGS, Manager.
HWAD OFFICE, 260 ST. JAMES STREET, Corner of MoGill Street.

STOCKE AND BONDS,

| NAME. | 路采 | Caplta! | Capital paid-up. | Rest. | Dlvidend last 6 Monthe. | Closfing Prices. Aug. 19. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Britigh North Amerios ... ...... | ¢ 60 | \$ 4, 366,606 | \$4,866,666 | \$1,170,000 | 2 |  |
| Canadian Bank of Commerce.... | \& 60 | - $8,000,000$ | $34,060,006$ 6,000 | \$1,400,000 | 2 t |  |
| Dominion Bank |  | 1,000,000 | 970,250 | 310,000 | 4 | $1240^{4} 180 \frac{1}{2}$ |
| Du Pruple ..... ${ }^{\text {Eat }}$ | 60 | 1,600,000 | 1,600,000 | 240,000 | 2 | 8) $81{ }^{+}$ |
| Eastern Township | 60 | 1,409,600 | 1,382,03\% | 300,000 | 8 \% | 305 |
| Exehange Ba | 100 | 1,000,000 | 1,000,000 | 50,000 |  | 61 |
| Hamilton... | 100 | $1,000,000$ 1,000000 | 1,000,000 | 105,000 | 34 | 116 100 |
| Mochelaga. | 100 | 1,800,000 | 141.003 639.130 |  |  | 102. 308 f |
| : Imperial Bank | 100 | 913,000 | $8 \mathrm{S6,044}$ | 50,000 | 31 | 98299 |
| \% Marlime.. | 25 | 600,000 | 500,000 |  | $2{ }_{4}$ | $82 \quad 83 \frac{1}{2}$ |
| \% Merchauts' Bank | 100 | [,798, 26 | 5,616,440 | 755,000 | 3 |  |
| Molsons Bank | 60 | 2,000,000 | 1,099,085 | 100,000 | 3 | 102 9794 |
| Montreal. | 200 | 12,000,000 | 11,999,200 | 5,000,000 | 4 | 1192150 |
| Nationale | 100 | 2,000,000 | 2,000,000 | - 300,000 | 3. | 80381 |
| Quebeo Ba | 40 | 3,000,000 | 2,890,768 | 100,000 | 8 | $88^{\circ} 88$ |
| Standard. | 100 | 2,500,000 | 2,500,000 | 476,000 | ${ }_{8}^{3}$ | 50.70 |
| Toronto | 100 | 2,000,000 | 2,000,000 |  |  |  |
| Union Ba | 100 | 2,000,000 | 1,992,990 | 60,000 | 2 | 186 <br> 90 <br> 185 |
| Anglo Canadian irior | 100 | 1,000,000 | 1,910,370 |  |  |  |
| Ango Canadian MIortgage | 100 | 400,000 | 331,411 | 80,000 |  | !0s, |
| Conada Cotton Co. A | 25 | 760,000 | T18,214. |  | 31 | SS 895 |
| Ganada Landed Credit | 60 | i, 000,000 | 663,314 |  |  | S24 8 |
| CanadgPerm. Loan and Savings Co | 60 | 2,000,000 | 2,000,000 | 10000 80000 | ${ }_{6}{ }^{4}$ | ${ }^{1344} 18{ }^{4}$ |
| Dominion Savings di Investment \$oo... | 50 | -800,000 | 2, 579,850 | 80,000 |  | ${ }_{117}^{156}{ }_{17}^{184^{3}}$ |
| Eominion Telegraph Co | 50 | 600,000 | 600,000 |  | 2. | 724 |
| Farmers' Loan | 100 | 6,000,000 |  | 4.279 .34 | 4 |  |
| Frechold Lonn \& Savings Co | 50 100 | 560,000 $1,050,400$ | 500,000 | 40,000 | 4 | $121123\}$ |
| Bamilton Provident \& Lonn So | 100 | 1,050,400 | 690,080 841,026 | 284,024 | 5 |  |
| Huron \& dirie Sav. \& Loan Soc | 50 | 1,000,000 | 841,026 971,100 | 240,000 | 4 | 120 |
| Imperial Loan and Investment | 50 | 1,600,000 | -57,000 | 240,000 | 4 | $\stackrel{141}{115}$ |
| London ${ }_{\text {L Can }}$ Can Loan \& Agency Co..... | 50 | 4,000,000 | 560,000 | 143,000 | 6 | 1884140 |
| Montrent Tolegraph Co | 60 | 434,700 | 223,760 | 20,40\% | 44 | 1042 |
| Montreal City Gas Co. | 40 | 2,000,000 | 2,000,000 |  | 4 | 124; 124t |
| Montreal City l'nssenger Rÿ C | 50 | - 6000000 | $\begin{array}{r}1,500,000 \\ \hline 60000\end{array}$ | .. $\cdot$.... | 5 | 1464 : $46 \frac{1}{4}$ |
| Montreal Investment and Bundine Co. | 60 | 600,000 | 60,009 481,027 | .......... | 0 | 1193120 |
| Montreal Loan \& Mortgage S'y....... | 60 | 1,000,000 | 5050.010 | 75.000 | 37 | ${ }^{40} 4{ }^{4} 4$ |
| National Investment Co. | 100 | 1,460,000 | 280,000 | 7,500 |  |  |
| Provincial fermanent Euilding So | 50 100 | 1,000,000 | 969,000 | 168,000 | 5 | 329 |
| Richelieu \& Ontario Nav. Co.... | 100 | $1,500,000$ | -280,000 | 10,000 | 8 |  |
| Toronto City Gay Co. | 50 | 1,800,000 | $1,600,000$ 600000 |  | 24 | 689 591 |
| Union Logn and Snvings Co | 60 | 600,000 | 462,762 |  |  |  |
| Western Canada Loan \& Savinga Co | 50 | 1,000,000 | 995, 432 | $\begin{array}{r} 100,000 \\ \hline \end{array}$ | 5 | 165 |


Q. M. O. \& O. RAILWAY.

Traias run as follows:
Mail. Expiess.
Leave Hochelaga for Huhl. $8.30 \mathrm{n} . \mathrm{m} . \quad 5.15 \mathrm{p} . \mathrm{m}$. Arriue at Hull.................12. 40 p.m. 9.25 p.m. Leave Hull for Hochelaga..8.20 am . $5.05 \mathrm{p} . \mathrm{m}$. Arrwe at Hochelaga..........12.30 p.m.

Leave Hochelaga for Que- $\qquad$ Night
bec............................... 3.00 p.m. Passenger 10.00 ph.m.
Arrive at Quebec........ .....9.00 p.m. 6.30 a.m.
Leare Quebec for Hoche-
laga............................ 10.40 a.m. 9.30 p.m. Arrive at Hochelaga.........4.45 p.n. 6.30 a.m. Leave Hochelaga for St. Mixed Mixed.

Jerome.......................... 5.30 p.m.
Arrive at St. Jerome......... 7.15 p.m.
Leave St. Jerome for
Hochelaga.......................

- $6.45 \mathrm{n} . \mathrm{m}$.
(Local traing between Hull and Aylmer.
Trains leave Mile-End Station Seven Minutes Later.
no Magnificent Palace Cars on ull Pussenger Trains, and Elegant Sleeping Cars on Night Trains.
Train and from Ottawa connec $t$ with Trus to and from Quebec.

All Tains Run by Montreal Time.
GENERAL OFFICE, 13 Place d'Armes Square.
TICKET OFFICE, 202 St. James Strect.
I. A. SENEGAL, Gen'l Sup't.

## TO THE SHOE TRADE,

## The Dann Boot and Shoe Co.,

Fi67 URAIG STREET, MONTREAL,
Aro now manufacturing fall lines of lioots and description. Send for price Livet work of the finest
"AND DON'T FORGET II."
Dann's Patent Toe Ttp for Children's Turned Cacke, and Dann'r Ratent Butonhole Casing for Prunelfa tud Fine fíd Hoots
" BEAT CREATION."

## FRESH SALMON.

Consignmenta now arriving daily, packed to carry any distance, by Express or Boat, in large or small quantities.

Quotations furnished by Mail.
J. C. GORDON \& CO,

Commission Merchants of Wholesale Fish Dealers. $31 \& 33$ St. Nicholeas Strent, Montreal.

## Carriage Hardware.

FLETH WHEELS, CIIPS, CLIP-KING BOLTS, STEPS, SHAFT COUPLINGS, \&C. Alanufactured by
GEORCEGILLIES, GANANOQUE, Oxt.

WHOLESALE PRYCES CURRENT-THURSDAY, AUGUST 10, 1880.

| Name of Artiole: | Wholegale Ratea | Name of Article. | $\begin{gathered} \text { Wholesale } \\ \text { Rates. } \end{gathered}$ | Name of Article. | Wholegale Rates. | Name of Article. | Wholesale rates. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Butter. Creamery........ | 80. <br> 80 <br> 023 <br> 0. | Dry Goods. | \$0. $\$ 0$. | Clyde Canada |  | Galatea Stripes........ Kegattay, Cheok A.... | $\begin{array}{ll} \$ 0 & 8 \\ 0 & 0 \\ 00 & 0 \\ 0 & 00 \\ 0 & 0 \\ \hline \end{array}$ |
| 'rownships, choice seleo | 02180 |  |  |  | $0_{0}^{0} 0000013 z$ | Check Solids A.......... | $000016 \%$ |
| "، ohoice lines dalries | $\begin{array}{llll}0 & 20 & 0 & 31 \\ 0 & 19 & 0\end{array}$ | Vulleytigld (blch'd) B 28 in. | $\begin{array}{llll} 0 & 00 & 0 & 0 \\ 0 & 00 & 0 & 0 \end{array}$ | CC prize baga, 3. ply, p baie |  | Bags : $8-\mathrm{ply} 16$ oz. B, ner ble 3 -ply | 0002600 |
| Brockville, cholcesolect'ns | $\begin{array}{lllll}0 & 19 & 0 & 20 \\ 0 & 17 & 0 & 19\end{array}$ | , | $\begin{array}{lll} 0 & 00 & 0 \\ 0 & 00 & 0 \end{array}$ | CC prize bage, 3. ply, p bale | $\left\{\begin{array}{llll} 0 & 00 & 28 & 50 \\ 0 & 00 & 0 & 067 \end{array}\right.$ | Yarns:-Grey, per bale... | $\begin{array}{llll}0 & 00 & 29 & 50 \\ 0 & 00 & 50\end{array}$ |
| Morrisburg, ch'ce selectins | $\begin{array}{llll}0 & 17 \\ 0 & 95 & 0 & 29 \\ 0 & 29\end{array}$ | - | 0000033 | " No. 2, 32 in.......... | 1000007 | Colored | $\begin{aligned} & 0065000 \\ & 0 \\ & 007600 \end{aligned}$ |
| Mortiaburg, chce selectins | 018020 | "036 in . | ${ }^{0} 00000097$ | "No. 2,35 int.......... | $0_{0}^{0} 0000037$ | Carpet warp |  |
| Weatern Dairy, ch'ce lines |  | 0036 | ${ }^{0} 0000^{0} 0010{ }^{0}$ | $\times \times 36$ | 1000 000 | Yarn Wew lhite .......... | 000026 |
| Kamouraska........... ... | 000000 | " FE36 5od | 0000 | Lybster Twills | 1000011 |  | 000038 |
| Cheese, finest .............. | $\begin{array}{lllll}0 & 11 & 0 & 11\end{array}$ |  | 000 $0000010{ }^{0}$ | Colured Goods: |  | ${ }^{4} \times$ | $\begin{array}{llll}0 & 00 & 0 & 28 \\ 0 & 00 & 0\end{array}$ |
| Beef, Ham, Egga, fc. |  | "B1386 ex. h'y | 0000 | Checks, blue, brown, t'y. | $1{ }^{0} 00000151$ | Knitting Cotton | $000 \quad 040$ |
| Pork, mess,.............. | 17751800 | " 0 c 36 in . [hea | 000 00 | Checks, Prince Vic | ${ }^{0} 00000162$ | No. 8 Unbleac |  |
| Dothin | $165^{51} 40000$ | Hochelaga (Brown), (i30 in | $\begin{array}{lllll}0 & 00 & 0 & 14 \\ 0 & 00 & 0 & 07\end{array}$ | Ticking, ${ }^{281 \mathrm{n}}$, No. No. ${ }^{\text {d }}$ | $\begin{array}{llll} 0 & 0 & 0 & 14 \\ 0 & 00 & 0 & 10 \end{array}$ | - Bleache | 000050 |
| Hamb, Clty | $\begin{array}{lllll}0 & 13 & 0 & 14 \\ 0 & 178\end{array}$ | Hochelara (Brown), G30 in |  | soin. No. OI | $\begin{array}{llll} 0 & 00 & 0 & 10 \\ 0 & 00 & 0 & 17 \end{array}$ | FIO | 000058 |
| Lard.... paile and $t$ | $\begin{array}{llll}0 & 11 \\ 0 & 017 & 18 \\ 0 & 12 \\ 0\end{array}$ | " 111130 | ${ }_{0}^{0} 000008081$. | 30 in . No, AI | 00000188 | Flour. |  |
| Eggs ...................fresh | 0 0 180014 | " 111113 | 000009 | 3un. No. A3 | 000020 | Suparior Extra... | $625 \quad 530$ |
| \% Packed........ ..... | 000000 | " | 000010 | "\% atin. No. AA | 000021 |  | 520000 |
| Tallow rend | 0060006 | " ${ }^{\text {as }}$ drillit | $\begin{array}{llll}0 & 00 & 0 & 104 \\ 0 & 00 & 0 & 11\end{array}$ | Dundas (Grey) |  |  | $\begin{array}{llll}6 & 60 & 6 & 40 \\ 0 & 00 & 0 & 00\end{array}$ |
| Beof, mese per | 14501500 | R. M drisheetin | $\begin{array}{ll}0 & 00 \\ 0 & 0\end{array} 0$11 |  | ${ }^{0} 00000048$ | Spring Ext | $\begin{array}{llll}0 & 00 \\ 5 & 0 & 00 \\ 45 & 5\end{array}$ |
| Primomess | 1260186 |  | $\begin{array}{ll}0 & 00 \\ 0 & 0 \\ 3 & 33 t\end{array}$ | $\begin{array}{r} 1336 \\ 436 \end{array}$ | 000 010 | Superilne. | $\begin{array}{llll}5 & 45 & 5 & 50 \\ 5 & 15 & 6 & 20\end{array}$ |
|  |  | Cotton yarn ${ }^{\text {co }}$ \& | 0400026 |  | $000010 \frac{1}{2}$ |  | $440+50$ |
|  |  |  | $0_{0}^{00} 0$ |  |  | Pollar | 4.80 |
| Aloer |  |  |  |  | 000 | Ont. Bag | S 69380 |
|  |  |  | $\begin{array}{llll}0 \\ 0 & 00 & 0 & 0 \\ 0\end{array}$ | jlnin is in | 0 00 0 945 <br> 15    | City Bay |  |
| astor | 010011 | " 13836 | 000008 c | Phain 2 L in | 0000274 | Oatmea | 140450 |
| Caustic So | 000275 | "CCab | 000009 | Tickings - C 30 in | $0000015 t$ | Buckwh | 270270 |
| Cream | 00008 | Canada [Grey] | 000005 | $1{ }^{0} 80$ in | 0 0000132 |  | 425000 |
| Epsom Salt | 125140 | A D 32 | 00000005 | 1333 in | 000018 | Grain. |  |
| Extract Lof | $\begin{array}{lllll}0 & 1 & 0 & 10 \\ 0 & 85 & 1 & 00\end{array}$ |  | $\begin{array}{llll}0 & 00 & 0 & 08 \\ 0 & 00 & 0 & 09 \\ 0\end{array}$ | $\begin{aligned} & \text { A } 38 \text { in } \\ & \text { A } \end{aligned}$ | $\begin{array}{llll}0 & 30 & 0 & 20 \\ 0 & 00 & 0 & 23 \gamma \\ 0\end{array}$ | Canada White, (No.2.) |  |
| Indipo Mad | $\begin{array}{lllllll}0 & 35 & 1 & 0 \\ 0 & 12 \% & 0 & 188\end{array}$ | A B $^{\text {¢ }} 35 \mathrm{in}$ in................. | $\begin{array}{llll}0 & 00 \\ 0 & 00 & 0 & 093 \\ 0\end{array}$ |  | 1100 | Spring (No.2.) | 120125 |
| Opiur | 860900 | A E 36 | 000010 | Check, 33 | 000022 |  | $\begin{array}{llll}108 & 109\end{array}$ |
| Oxall | 012013 | A A 30 | 00000102 | Denims : Blu | 000021 | Ba | $\begin{array}{llll}0 & 33 & 0 & 34 \\ 0 & 80 & 0 & 711\end{array}$ |
| Pola | 50500 | Twill 80 | $0000013 z$ | " A | 000019 | Реar, |  |
| Quinine | 4 4 4 000 4 0 | Plain ${ }^{\text {Pa }}$ | $\begin{array}{llll}0 & 00 & 0 & 27 \\ 0 & 00 & 0 & 33 \\ 0 & & \end{array}$ | : $\because \underset{\mathrm{C}}{\mathbf{8}}$ | (1000 | Cornin bond | 0 [02 0.051 |
| da Ash. | 2 <br> 3 <br> 400 <br> 40 | Yarns-White | $\begin{array}{llll}0 & 60 & 0 & 33 \\ 0 & 00 & 0 & 23 \\ 0 & 00 & \end{array}$ |  | $\begin{array}{cccc}0 & 00 & 0 & 114 \\ 0 & 00 & 0 & 124 \\ 0\end{array}$ | flax Seed, primo. | 110000 |
| Sal Soda. | 10019 | Colored | 000038 | rown | 040021 | Groceries. |  |
| Tartaric | 0671060 | White CarpetWarpper 1b. | 0000028 |  | 000019 | TEA, (Hf-Ch. \& Cad.) |  |
| Blenchiug ${ }^{\text {d }}$ | 170180 | Colored do | 000.040 | - $\quad 3$ | $\begin{array}{llll}0 & 00 & 0 & 17\end{array}$ | Japan, com. to med. 1 l . | 025032 |
| Citric Acid. | 085050 | Ticking: - | ${ }_{0}^{0} 0000121$ | ( ${ }^{\text {a }}$ | $\begin{array}{lllll}0 & 00 & 0 & 1.43 \\ 0 & 00 & 0 & 12\end{array}$ | "t fuir to pood.: | 034040 |
| Camphor Eng | $\begin{array}{lllll}0 & 47 & 0 & 60 \\ 0 & 40 & 0 & 42\end{array}$ | "4 413 | 90.0152 | ring | 0000123 | Japan, fine to cholce lb. | $\begin{array}{lllll}0 & 41 & 0 & 6 \\ 0 & 25 & 0\end{array}$ |
| Gum Arabic, | $\begin{array}{ll} 0 & 40 \\ 0 & 20 \end{array} 0$ |  |  | xtord |  | Y. Hyson common to | $\begin{array}{llll}0 & 25 & 0 & 28 \\ 0 & 28 & 0 & 40 \\ 0 & & \end{array}$ |
| "Traj. | $0 \begin{aligned} & 0 \\ & 45 \\ & 0\end{aligned} 090$ | " ${ }^{2}$ | 000000 |  | 0000104 | Y. Hyson line to fineat, |  |
| Copperis | 095 1 <br> 0 00 | Fancy Shirting | 000 025 | check B | 0000182 | Gunpd., fair to med. | 0 23.083 |
| Blue vitr | 063074 | Lorne Stripe | 000015 | ., ., C.... | 10000101 | " Good to fine. | 0 50 060 |



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Corner of Youville and Common Stecets

WEOHESALE PRICES CURRENT. -THURSDAY, AUG. 19, 1880

| Name of Article. | Wholenale Rater. | A Article. | Wholenale Rates. | icle. | Wholemale Rates. | Name of Article. | Wholesale Rate:. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Mcdium | ¢ $\mathrm{c}_{6}$ | hite Lend No. 2. | $\begin{array}{llll} \$ & 0 & \$ & \hat{8} \\ 5 & 00 & 5 & 60 \end{array}$ | Cedar, round, lineal foot.. | $\longdiv { s c }$ | Stout: Guinness' ...... ptr |  |
| G ranned Upper. | 3400042 | 1a U11, per 25 ibs | 190200 | Cedar, tat., linwal foot.... | 3003511005 | Domestic $\cdots$.......ats | 148150 |
| Kip Skins, wrenc | 075085 | Do., No. $1 . .$. | 160180 | Cedar stuare, lineal foot. | $600^{-1} 0400$ |  | 070000 |
| English... | 065070 |  | 140150 | Elm, rort, list.............. | 14001690 | Brandy: Hennessey's..gal | $4{ }^{4}+0000$ |
| Hemlock | 0 065 0 080 |  | $\begin{array}{llll}130 & 0 & 00 \\ 0 & 09\end{array}$ | Elm, licke............... | - 200000098 |  | 1100.1125 |
| Do.light. | $\begin{array}{llll}0 & 55 & 0 \\ 1 & 10 & 1 \\ 0 & 3 & 3\end{array}$ | White Lend |  | Hemlock, 1 to 3 n., M...... Hemock, imber, M..... |  | Bisquit, Dubouche \& Co. ца, | $\begin{aligned} & 360960 \\ & 803000 \end{aligned}$ |
| Fine Calf Sp | $\begin{array}{lll}0 & 35 & 1 \\ 0 & 37 \\ 0\end{array}$ | Venctian Red, Eng h.... | $10^{26} 2$ | Suyde hard, M.. | 18002000 |  | 310000 |
| Stoga Splits. | n 3) 033 | Yel. Ochre, Frencl | 175240 | Solt. do | 12000 604000 | " Cantilion cco. case | 8 <br> 8 <br> 50 <br> 10 900 |
| Splite.aled | $\begin{array}{llll}0 & 81 & 0 \\ 0 & 3 & 3 \\ 0\end{array}$ |  | 06 | Onk, | 30063600 |  | ${ }^{3} 750$ |
| Splits,manll . |  | 10 bags to ton |  | mind quality, do | ${ }_{17} 17002000$ |  | $\begin{aligned} & 800 \\ & 860 \\ & 2065 \end{aligned}$ |
| Leatherboara, Canndan. Enamelled Cow.pr ft... | $\begin{array}{llll}0 & 12 & 0 & 14 \\ 0 & 15 & 0 & 17\end{array}$ | 10 bags to ton |  | Erd ${ }^{\text {a }}$ | 1200350 | Che:iper shypers...... | $\begin{array}{lll} 2 & 60 & 2 \\ 8 & 75 \\ 6 & \text { nin } \end{array}$ |
| Patent.. | 0.15017 | Hopr. | 060 0605 | 1:ath, M. | 11012 | Jrish Whiskey-Roe's caster | $750 \quad 950$ |
| Polishe | 013016 | Applea, Awe | 2 503300 | spruce, 1 to 2 in ., | 600800 | Dunville. |  |
| 18. Culf | (1)16017 | Caundian | $2{ }^{2} 1002500$ | Tobac |  | Scowh Whiskey , oase-qty | 520725 |
| Brusin 5 | $\begin{array}{lllll}0 & 16 & 0 & 17 \\ 0 & 15 & 0 & 17\end{array}$ | Mrple Sugar pre in | 0080 | Touncco in thoud.- Duty nncp. $u$, |  | Hencoa Stivits | 1 6\% 175 |
| Butis. | $\begin{array}{lllll}0 & 15 & 0 & 17 \\ 0 & 47 & 0 & 50\end{array}$ | Symp jur fal | $\checkmark 00070$ | Black Chewng in boxes.. | 011018 | Greanc'ses: <br> Red cases. | ${ }^{4} 85450$ |
| Russette, ligh | $\begin{array}{llll}0 & 47 & 0 & 50 \\ 085 & 0 & 40\end{array}$ | Shoes, \&c. |  | "* "\% in cadice | 011018 | mamprene Redcames.. | 77500 |
| liusseth, heav | 0350 | Men's Thick Buo |  | Mahoganies, Smoking bxs. | $\begin{array}{llll}0 & 14 & 0 \\ 0 & 12 & 0 & 0 \\ 0\end{array}$ | Za\%cricede Forg \& Sons ant |  |
| Oils. |  | "، Split. | $\begin{array}{llll}1 & 75 & 3 \\ 1 & 20 & 1 & 50 \\ 30\end{array}$ | Briphts, "\% caddes | $\begin{array}{llll}0 & 12 \\ 0 & 27 & 0 & 30 \\ 0 & 50\end{array}$ | "archers "cases | 200 <br> 100 |
|  |  | ${ }^{4}$ Lip Buots | 273030 | cro Duty min |  | S. H. Mumm, DrvVerzen' | 2a bu 260 |
| Cod Oll, Newfoundinnd | 050 | $\because 4$ Culr Boots, pegged.. | $\begin{array}{llll}300 & 3 & 50\end{array}$ | Prince of Wales, brand. | $020 \quad 039$ | Pommery Greethough | 2650 |
| Straits Oil-Amer | [10cc $\begin{gathered}0 \\ 0 \\ 0\end{gathered} 10$ | ". Kip Brogats....... | ${ }^{1} 350500$ |  | 0384041 | Somummmestra Ury. |  |
| S. R, pale Seai | 0600082 | " Split ${ }^{\text {do }}$ | 100 <br> 160 <br> 160 <br> 10 | Back. Twist Malocany | -36042 |  | 2402500 |
| Pale Seal, ordin | 000000 | Wrom's Pobled \& Burriajs | 18 | Solacto Cam | 0 34038 | Port st sherry, per fall | 125500 |
| Lard Oil | y 62s 0 65 ! | :1 Split do | 090 10 | Soluce Fair. | 040044 | Claret, (cates.) | but ur. |
| Linkeod ra |  | " limmelta do | 0 00 0 150 | -" Good | 045060 | Narragung Por | 1 1 0 10130 |
| ive mach | 009  <br> 105 19 <br> 105  <br> 105  | " Imarior | 045050 | Roughand Rendy in ${ }^{\text {a b bes }}$ | 050 |  |  |
| Olive enting | 175190 | $\because$ " Cong. | ${ }_{0} 600880$ | Govichars, fand 12 inch | ${ }^{0} 50004 \%$ | Can. Spirits, lmpe gallon. | fraill limud |
| Oltve qt., par or | 260275 | Misses' Prbbled \& null 3 ais | 100125 | Mahogany Navy, 3s. . .... | 042050 | Alcohol- ${ }^{65}$ O. ${ }^{\text {P }}$. | 2420 |
| ${ }^{\text {" }}$ pts., per ca | 335 | $\because$ Split do.. | 085100 | Brjght Navy, 3 s ... | 04806 | ". Puro Spirits ", | $2{ }^{2} 44077$ |
| Olive fots., per case | 400420 | " l'rumelin do | 060.10 | Wool. |  |  | 222070 |
| Olira lucea, Flas | $00 \quad 000$ | Conig. do | 060070 |  |  | Whiskeys:-Family Proot. | 116040 |
| Antonimise Cos |  | Childs pebbled \& Buar b'ls | 050100 | Fleren. | $\begin{array}{lll}0 & 25 & 0 \\ 0 & 3 & 35\end{array}$ | Okd Bourbon...... |  |
|  | ¢ 25 0 00 <br> 8 25 0 0 | Split do. | 069060 | d. | $\begin{array}{lllll}0 & 3 & 0 & 35 \\ 0 & 01 & 0 & 36\end{array}$ | lige, Tuddy, Malt | 1  <br> 1 18 |
| * hufita, " " 2 " | ${ }_{5} 353000$ | 1nfants ${ }^{\circ} \mathrm{Cacks}$ pr, din | 400600 | Do it Sa | 0000831 | Hye, t years old... | 1200 洔 |
| Spirits Turpentine, brly |  | Timber, Lumber, \&c. |  | 130 ¢ | $\begin{array}{llll}0 & 28 & 0 & 30 \\ 0 & 30 & 0 & 33\end{array}$ |  | 161078 |
| Whale retmed Coal Oil cor fots (Londor | $\begin{array}{cccc}n & 711 & 0 & 76 \\ 0 & 10 & 0 & 0 \\ 0 & & \end{array}$ |  |  | Australian | $\begin{array}{cccc}0 & 30 & 0 & 33 \\ 0 & 19 & 0 & 20\end{array}$ |  | $\begin{array}{ll}10 & 088 \\ 80 \\ 0\end{array}$ |
|  | $\begin{array}{llll}0 & 19 & 203 \\ 0 & 2 & 0 & 23\end{array}$ | Ash, limber, in | $\begin{aligned} & 14001600 \\ & 20 \\ & 20 \end{aligned}$ | Cape............ ... ... |  |  |  |
| " Single bbls.......... | 024005 | Mirch. 1 10 4 in . | 15001800 | Wines, Liquors etc. |  | itmp gitl. | $240 \quad 350$ |
|  |  | Basswood, | 100012 co | le English, ........g | 240250 | - | 600980 |
| Paints, stc. |  | Basswood | 16002000 |  | 18001805 | Sherims dslay Whickey. per |  |
|  |  | Black Wainut, cuits | 56006000 | Dompstic........918 | 080 |  | 290300 |
| $\begin{aligned} & \text { hiteLead, gen, } 10010 \mathrm{kgs} \\ & \text { No. } \end{aligned}$ | 7   <br> 600 7 50 <br> 600   | Do Do do do list | \%00 001050000 |  | $\begin{array}{llll}0 & 60 & 0 & 75 \\ 2 & 35 & 2 & 40\end{array}$ | Jamaica lum per "̈mp. gat. |  |

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Head Office, 10 Moorgate Street, London, England.


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## A. T. MCCORD, Jr., Chief Agent.

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The boads of this ic nre atceppted by the bristh Givernment and Banking Institutions in Great lisiain, aly by The Dominion Govermment Security indis:
 Polltiv free from trechicithies, the Company limps to seure its fair proporion


Montienl, 3 June, JSSO,

## U 1010 Pire Insurance Company

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Tho most papelar Lachino in the Xarkot;
Has a laryer sate thetn nny other Cunadian Machine, and is miversally, atimired by every laty who has ever hith the pleasuie of using one.
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This notes, which is unrivalied for size, style and local' $\mathrm{y}^{2}$ in Quebec, is open throughout the year for pleasure and pusiness travel.

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St. Hawrence street, IEIviere du Loub, [Cn Fisatit.]
This in ouso is three stories high, newly ouilt, furnished and kept in first-class style.
SUITABLE SAMPUE ROOMS FDI COMMEHCLAL TLAVELLERS.
Buss and Baggage Vandat every train. Livery in connection for use of the guests.

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THE ABOVE HOTEL WAS OPENED on the First of alay by tho former Proprietor, so long and havorably known throughout Canada, the United States and British limpure, who has spared no expense in entirely Re-Furnishine the whole rfouse; also adding ALL IODERN LIPROVEMENTS, which will considerably enhance the already enviable popularity of this First-clasa Hotel.

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The above Hotel is one of the best in the Dominion, and the ONLI First-cLASS HOUSB in the City, has all the modern improvements, Bach hooms and Water Closets on eath tat. Electric Bells in overy bers of the Commereial rriveilers Associations.
Sample Rooms frec.
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Omibus and laggag
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First-class accomodation for Travellers. All stemmers stop oppusite the door.
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Tenders for Snow-ploughs, Wingploughs and Elangers.
A PakT from the Renders to be recpived for Rolling A Stuck on the 1sT of OCL PBER next. Penders will be reesired by the madreigned watio noon on WEDNESDAY, the Sth of Septembr next, for the stoply of six stuw-plotugt, Sis Wiug-plotaghs and six Fhangry, lor wit on the line in DLathitoba to be operated durlug the coming winter.
Drawings am Specijentions can bo seen and forms of tender obtained at the oflice of the Fngineer ${ }^{\text {Eia }}$ Chitef, Ot a wa, and at, the Station Maties' bhices in st. John and halifax, on and alter MONDAX, the Wwenty othird iustant. By arder,
F. BliAUN.

Depurtment of Rai hwass and Canals,
Ottawa, 16th Auřust, 1880.

## QEEENS HOTEB,

A. A. ADAMS ~ - PROPRIETOR PORT HOPE, ONT.
The best Sumple Rooms and aceommodation for commorcial men. Bus and Bargage Viantall trains and boats.


GAMADIAN PACIFIC RAIIWAY. Grenders for itolline Stocls.
Rolling 1 Stock for the Oinidian Pileific Railwaf, extending over four years, is extended to nudi August. By order,
F. BRAUN, Secretary.

Department of Tnjiways and Canals,
Uttawa, 23rd June, 1850.

TEE
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President: War. Donahue. Merchant. Fice-President: Robt. Evans (of Evans Bros ) General Manager: IT. 11. Wetas.
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 Hol'ons. Chief Eisplector: limelnalid buld.
H. E. HIEVENE, Secretary-Treasurer. Correct and full information will be cheprinhy furnished on application to the General Mianage:, it 215 St. James Street. Nontreal.
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It confines its business for the present exclusively to the Province of Ontario, and limits its Liability on any First Class Risk to $\$ 3,000$.

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Lhe Advantages of joining an old and successfit Company like the
"Canada liije" may be judged by the following jucts:
Ist--The Rates charged are lower than those of other Companies.
2nd.- 11 has the larges busincs of any Company in Canada.
Brd.-The I rotit lisonus added to Lite lolicios are jager than given by any other 4th.-It has ocens red that l'rotits not only nltogether extinguish all Premium

Sth. - Policics indisputable ater being 2 yeas in force, if age proved.
A. G. RAMSAY, Managing Director. R. HILLS, Secretary. J. W. MARLING, Superintendent of Agencies.

## 

 ASSOCIATION OF CANADA.The Board of Directors of the Mutual Life Association of Canada announce ibat they have increased the Deposit of Securities in the hands of the Dominion Government for the protection of Policy-holders to over $\$ 90,000.00$ (par value) or nearly 80 per cent. of the Reserve.
nos The Directors further announce that they propose to increase such Government Deposit from time to time to the full amount of Reserve required to cover policies in force, thereby giving absolute security to the Policy-holders.

The investments of the Company are all held within the Dominion of Canada.


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## ASSURANCE CO.

or $工 O \mathcal{N} D O \mathcal{N}, B \mathcal{N G} 工 \mathcal{A} V D$.

CAPLTAL, . . $\mathbf{E 2 , 5 0 0 , 0 0 0}$ Stering.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

## CANADA

## FIRE \& MACRINNE

## Insurance Companv.

HEAD
OFFICE,
HAMILTON.


ONTARIO.

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

Deposited with Dominion Government, $\$ 50,000$.
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Insurances pranted on all descriptions of property against Joss and damago by fre and the perils of juland navigation, A genciescstablished in the principal cities, towns and parts of shipment ihruaghont the lroyince. 1F. A. I3ALI, MInm\&er.

## WESTERN

ASSURANCE COMPANY.
FIRE A MAIETND. Hncorporated 1851.
Capital and Assets .\$1,637,553 00
Income for Year ending 31st Dec,, 1878 \$1,001,052 00

HEAD OFFICE : TORONTO, ONT.
 J. J. KENNY, Secretary.
A. IE. HETEUNE, Manager, Montreal Hrancls. 329 जJए: DAME STEESC
Lusurance.

## CITIZFNS'

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Andrew Ahan. Vice-Preaident- - HENRY LIMMAN, nobert Anderson. Corso. J. B. Rolland.

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mononto-isanc C. Gimone, Agent.
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Deposit with the Dominion Government, $\$ 100,000$

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G. BANES, Assistant Manager.

Insurance effected at reasonable rates.

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INSURANEE COMPANIEB. - CANADIAN.-Montreal Quotations August 19, 1890.

| NAME OW NoMPANE. | No. Shares. | Last Dividend. per year. | Share par value. | Amount pald per Bhare. | Vniue per Stare. | Canada quotatione per ot. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Britinh America Fire \& Marine. | 10,000 | 5-6mos. | \$53 | 850 | 8018 | 136 |
| Capada Life | 2,500 | 713-6mos. | 400 | 60 | 106 | 225 |
| Citizemb, Fire, Life, Guarunteo \% A00't | 11,880 | -.... | 100 | 20 |  |  |
| Confederation Life... ............... | 5.1000 | 5-6 mos. | 100 | 10 | 14 | 158 |
| Sun Butual hife and Acoid | 6.000 | 4-6 mos. | 100 | 123 | $12 \pm$ | 100 |
| Inolatrd Nisk, Ftre. | 5,000 | -••" | 100 | 10 | 260 | 26 |
| Quebec kirc.............................. | 5,000 | 10 | 100 | 65 | 50 | 80 |
| Queen Uity fire... | 2,000 | 10 | . 60 | 16 | 10 |  |
| Western A HRurance....................... | 20,000 | 7\& 6 mos . | 40 | 20 | 3380 | $15819:$ |
| Foyal Canadian Insuranco........... | 20,000 | $5{ }^{5} 5$ | 100 | 60 | 510 | 47200 |
| Accident Lnsurance Co. of Canada..... | 2000 | 8 per ct. | 100 | 20 | 20 | 100 |
| Camada Cuarantee Co..................... | 2335 | 8 parr ct. | 50 | 20 | 201 | 1u4 |
| Merchatif Marine Insurance Co...... | 5.000 | 5 jer ct. | 100 | 20 | . $\cdot$ |  |
| Nationalinsuranco, Fire. | 20,000 | - -o. | 100 | 35 | *** | -'** |

Britigh and Foreign.-iduotation on the London Alarket, Allgist 21880.

| Briton Medical Life...................... | 20,000 | 10 | $\pm 10$ | 3 | . $\cdot$. | - |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Brit on Lite Association.................... | [0,000 | 10 | 1 | 1 |  | $\cdots$ |
| British d Foreign Murine | 50,000 | 60 | 20 | 4 | 193104 | + $\cdot$ |
| Commercial Union Fire Life \& Marine. . | E0, 0100 | 30 | 50 | 6 |  | - ${ }^{\circ}$. |
| Eulimburgh litite........................... | 6,000 | 10 | 100 | 16 | 38 | --** |
| Guardian firo and Lite | 20,010 | 18 | 100 | 60 | 60 | *** |
| Imperial Fire............................. | 12,000 | £7 0.8h. | 100 | 25 | 150 | ... |
| Lancashire Fire and Life. .............. | 100,100 | 30 | 20 | 2 | ${ }^{\text {¢ }} 814$ |  |
| Life Association of Scotiand............. | 10,0u0 | 80 | 40 | 81 | $25^{4}$ | . $\cdot$ |
| London Asituratiee Corjoration........ | 85.802 | 48 | 26 | 124 | 6365 | *** |
| Loudon \& Laucushire Life.. | 10,000 | 10 | 10 | 17-20 | 446.451 | . . |
| Liverp'l \& London \& Gilolo Fire \& Life | 5391,752 | 70 | 20 | 2 | $15 t$ | . |
| Northern Fire \& Life ............. | 30,000 | 70 | 100 | 5 | 451451 | .... |
| North Sritish \& Mercantile Fire \& Lifo | 40,000 | 56 | 60 | 81 | 629 i93 | ...- |
| Phuenix fire.............................. | 6,722 | £21 p. 8. |  | $\cdots$ | 405 ${ }^{\frac{1}{2}}$ | .,. |
| Queen Fire \& Iffe......................... | 200,000 | 30 | 10 | 1 | 73 s . | . $\cdot$. |
| Royal Insurance Fire \& Life | 100.000 | 60 | 20 | 8 | 233235 | - |
| Scottish Commorcial Fire \& Life. . . . . | 125.000 | $22 \frac{1}{2}$ | 10 | 1 | ${ }^{415}$ | - . $\cdot$. |
| Scottislı Imperial Fire and Life.......... | 50,000 | 6 | 10 | 1 |  | - |
| Scottish Provincial Fire \& Life | 20,000 | 30 | 50 | 8 | 123123 | . $\cdot$. |
| Standard Life .................. | 20,000 | 5S4 | 60 | 12 | 13 | . ... |

The liability on all Bank Stocks and the Canada Guarantes Co.'y is limited to double the Amount of the Subseribed Capitai. On all other stocks the lisbilities of anareholders ia strictly limited to the amount of Subsoribed Capital.

## THE

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A Stock Company, J. A. SHERMAN, Pres. $\qquad$ Chartered in 1853. ISAAC MUNSON, Sec'y DEPOSITED WITH CANADIAN GOVT. . . - s100,000. Insures nothing but Farm Property, Churches, Convents, Private Residences and similar risks with contents of same, rgainst Loss or Damage by Lightning as well as Fire.
CASH ASSETS, January 1, 1879
\$1,150,063.99
Climes for Losses, Dividends 51,440. 75 Capital (mid upin cash)
Unearned Reserve Fuid.
Net Surplus
H. PAIIERSON, Montreal, Manager Pro. Quebec. J. FISEAER, Cobourg, Chief Agent, Outario.

## IROYAT INSURANCE COTE.

 OF LIVERPOOL AND LONDON.FIREANDLIFE.
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