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Vol. 11.

MONTREAL, FRIDAY, AUGUST 20, 1880.

No. .1

Leading Wholesale Houses of Montreal

# CO...

MONTREAL.

MANUFACTURERS OF

Canadian Tweeds.

Flannels,

Cottons

Yarn, Bags, &c.,

IMPORTERS OF

British and Foreign Woolens, Dress Goods.

Small Wares, Hosiery, &c.

Tailors' Trimmings, and

Gents' Furnishings.

We have in all Departments our usual Full Assortment for the Senson's Trade, and will be glad to see our friends when in this market. Having

#### ENLARGED OUR PREDISES

to meet the requirements of our trade, we have greater facilities for doing business, and are in a better position than ever to fill promptly and carefully any orders that may be entrusted to us.

GAULT BROS. & CO.

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471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

MONTREAL FELT HAT WORKS.

1878. Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

#### FELT HATS.

We have made extensive additions to our WOOL HAT MACHINERY, and will double our production for the Spring Trade of 1880.

#### FUR HAT MANUFACTORY.

We have contracted for complete outfit of Fur Hat Machinery, and will be in a position to offer to the

#### **FUR HATS**

of our own manufacture for the approaching Season. Owing to the large saving in cost by increased production, we are enabled to sell our manufacture at prices below current rates

Leading Wholesale Houses of Toronto.

# JOHN MACDONALD & CO.

HAVE JUST RECEIVED A LARGE ASSORTMENT OF

NFW

# Scotch Tweeds.

Worsted Coatings,

Splendid value in

# SILECIAS & ITALIANS.

JOHN MACDONALD & CO.,

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WHOLESALE

# HATS and CAPS.

Straw Goods,

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" CHRISTY'S" (London) Celebrated

# SOFT and STIFF HATS,

SWISS HATS,

MARVEST HATS,

HARVEST MITTS, &c.

AT THEIR

NEW WAREHOUSE,

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TORONTO

Leading Wholespie Houses of Montreal

# M. FISHER SONS & CO.

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FISHER & CO., Huddersfield, Eng.,

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

SCOTCH TWEEDS.

WORSTED COATINGS. & Pancy OVERCOATINGS,

Also, very large and complete lines of

#### English Tweeds

In new and novel designs.

FILL ASSORTMENT OF

TAILORS' TRIMMINGS.

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Millinery & Fancy Dry Goods TRADE.

# THOMAS MAY & CO...

MONTREAL.

Beg to announce that they are now preparing for their

#### SPRINGSHOW OF NOVELTIES

in every department.

THEIR STOCK will be more than usually complete and attractive and they invite inspection with confidence. For the convenience of WESTERN CUS-TOMERS a full range of their samples will be shown from the TIRST of MARCH until about the TENTH of APRIL

At No. 9 Front Street, Toronto.

All orders given there will have their prompt and extention.

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ESTABLISHED IN 1818. Capital Subscribed, - - - - \$12,000,000 Capital Paid-up, - - - - - 11,999,200 Reserve Fund, . . . . . . . 5,000,000

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Altred Brown, Esq.
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Lindsay, "
London, "
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Newcastle, "
Ottawa. Picton, Ont.
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Quebec, Que.
Sarnia, Ont.
Stratiord, "
St. John N.B
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Cobourg, Ont.
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Goderich, " Goderich, Guelph Halifax, N.S.

Goderich, "Ottawa. "St. Marys, Ont. Guelph "Perth. "Toronto Rullfax, N.S. Peterboro', "Winnipeg, Man. A. Macaider, Inspector "Minnipeg, Man. Agents in Great Britain.—London, Bank of Montreal, 9 Birchin Lane, Lombard Street. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Kose, Bart., K.C. M.G. Banker: in irreal Britain.—London, I'he Bank of England: The London & Westminster Bank: The Union Bank of London. Liverpool, The Bank of Liverpool, Scotland, The British Linen Company and Branches.

and Branches. United States.—New York, Walter Agents in the United States.—New York, Walter Watson and Aiox, Lang. 59 Wall Street. Chicago, Benk of Moureat, 191 Madison Street.

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Incorporated by Hoyal Charter.

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J. S. CAMERON, Inspector.

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SAN FRANCISCO.—A. McKinlay, Agent. PORTLAND, Orogon—J. Goodfellow, Agent. LONDON BANKHES.—The Bank of England and Messrs. Glyn & Co.

Alessis. Glyn & Co.

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Australia—Union Bank of Australia. New Zealand

Union Bank of Australia, Bank of New Zealand,

Colonial Bank of New Zealand. India, Chima, and

Japan—Chartered Mercantile Bank of India, Lohdon

and China; Agra Bank, Limited. West ludies,

Colonial Bank. Psris—Messrs. Marouard, Andre &

Co. Lyons—Credit Lyonnais.

#### THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital, \$2,000,000

Rest, \$100,000

HEAD OFFICE, MONTREAL.

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J. II. R. Molson, Esq. - Vice-President.
St. Ewing, Esq. R. W. Shepherd, Esq.
Hond. L. Maopherson. H. A. Nelsen, Esq.
Miles Williams, Esq.
F. WOLFERSTAN THOMAS, - Gen'l Mausger.
M. HEATON, - Inspector.

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Ontario and Manitoba—Ontario Bank and Bank

Of Monteal and their Branches.

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

Nova Scotia—Halliax Banking Compan, and its

Nova Scotia—Halifax Banking Compan, and its Branches.
Prince Edward Island—Union Bank of P. E. I., Charlottetown & Summorside.
Newfoundland—Commercial Bank of Newfoundland, St Johns.
AGENTS IN UNITED STATES.
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London—Alliance Bank, "limited." Messrs. Glyn,
Mills. Currie & Co.
Collections made in all parts of the Dominion and
returns promptly ramitted at lowest rates o ex-

The Chartered Banks.

#### MERCHANTS' BANK

#### OF CANADA.

Capital - - - \$5,500,000. Reserve Fund, - 475,000.

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GEORGE HAGUE, - - - General Manager WM. J. INGRAM, - - Assistant General Manager

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Gananoque.
Itamilton.
Iugersoll.
Kincardine.
Kingston.
London.
Montreal. Stratford, St. Johns, Que, St. Thomas. Toronto. Kingston.
London.
Montreal.
Napanee.

Bankersin Great Britain—The Clyderdale Banking
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and elsewhere.

Agency in New York.
Bankersin New York.
The Bank of New York,
N.B.A.

N.B.A. Chicago Branch.—23 Chamber of Commerce Building. Arthur Wickson, Manazer.
A general banking business transacted.
Money received on deposit, and current rates of interest a lowed.
Drafts issued available at all points in Canada.
Sterling Exchange and draits on New York bought

Letters of credit issued, available in China, Japan and other foreign countries

Collections made on favorable terms.

# LA BANQUE DU PEUPLE.

#### DIVIDEND No. 90.

The Stockholders of La Banque du Peuple are hereby notified that a Semi-Annual Dividend of

#### Two Per Cent.

for the last six months, has been declared on the Capital Stock, and will be payable at the Office of the Bank on and after

MONDAY, the 6th SEPT. next.

The Transfer Book will be closed from the 15th to the 31st August. By order of the Board of Directors.

A. A. TROTTIER. Cashier.

Montreal, 30th July, 1880.

# ONTARIO

Capital Subscribed, \$3,000,000; Paid-up, \$2,926,756; Reserve Fund, \$100,000.

Head Office, - - - Toronto, Ont.

#### DIRECTORS:

HON. W. P. HOWLAND, PERSIDENT.
C. S. GZOWSKI, E.c., VICE-PRESIDENT.
HON. JUIN SIMI'SON.
HON. D. A. MACDONALD.
D. MACKAY, ESQ.
WM. MOGILL, ESQ., M.D.
A. M. SMITH, ESQ.

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Branches.—Guelph. Lindsay, Montreal, Oshawa, Feterboro' Ottawa. Port Perry. Port Hope, Pembrooke, Sowmanyille, Whitby, Mount Forest, Toronto. Prince Arthur's Landing, Winnipeg.

Koreign Agent.—London, Eng.—Bank OI Montreal. New York—R. Bell and C. F. Smithers. Boston—Tremont National Bank.

The Chartered Banks,

#### THE CANADIAN

# Bank of Commerce.

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

1,400,000 Rest

#### DIRECTORS

HON, WILLIAM MOMASTER, President. WM. ELLIOTT, Esq., Vice-President.

Nosh Barnhurt, Esq. James Michie, Esq. Tsutherland Stavner, Esq. Jon. J. Arnton, Esq. A. R. Mohlarter, Esq.

W. N. ANDERSON. General Manager. B. E. WALKER, Inspector.

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

Barrie. Belleville. Berlin Brautford, Chatham, Coilingwood, Dundas, Dunnville, Goderich,

RRANCHES. Guelph, Hamilton, London, Lucan, Montreal, Norwich. Orangeville, Ottawa, Paris, Peterboro', St. Catharines

Sarnia. Seaforth, Stratford, Strathroy, Thorold, Toronto, Walkerton Windsor. Woodstock.

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

merica. Sterling and American Exchangeboughtandsold. Collections made on the mostfavorable terms. Interestallowed on deposits.

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

#### IMPERIAL BANK

OF CANADA.

Capital Authorized - - - - - - - - - - - - - - 81,000,000 Capital Paid up - - - - - - - - - - - 884,045

DIRECTORS:

H. S. HOWLAND, Esq., President, T. R. MERRITT, Esq., Vice-President, St. Ca-

therines,
John Smith, Eso.,
Hon. Jas. R. Benson, T. R. WADSWORTH, Esq. WM. RAMSAY, Esq., R. CARRIE, Esq., St. Catharines, P. HUGHES, ESQ., JOHN FISKES, D. R. WILKIE, Cashier. JOHN FISKEN, Esq.,

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AGENTS IN NEW YOUR.—Bank of Montreal,
Gold and Currency Drafts on New York and

Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.





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#### Manual of Exhibit Bookkeeping, By S. R. HOPKINS.

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By this method in a few moments after the close of business, a person can know his exact financial condition, and by introducing vouchers have every item accurate, all without being a practical bookkeeper. Pronounced by those using it the 'Perfection of simplicity and accuracy and worth ten times its weight in gold to every business house, bookkeeper or student."

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JAS. G. SPENCELE & CO., Cen'l Agents,

18S and 160 South Clark-st., Chuoano, Ill.,

EF One good agent wanted in every town.

The Chartered Banks.

#### The Bank of Toronto. CANADA.

Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$750,000.

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#### HEAD OFFICE, TORONTO,

DUNCAN COULSON, CARRIER. HUGH LEACH, ASSISTANT CARRIER, J. T. M. BURNSIDE, INSPECTOR.

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BANKERS.

LONDON, Eng., The City Bank: New York, National Bank of Commerce.

#### LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

#### DIRECTORS.

DIRECTORS.

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How. ISIDORETHIBAUDEAU, Vice-President.
Hy. Atkinson, Esc. Ol. Robitaille, Esq., M.D.
U. Tessier, Jr.
P. Vallee, Esq.
FRS. VEZINA, Cashier.
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Sherbrook,—P. Lefrance, Manager.
Ottawa Branch—Sam Benoit. Manager.
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Other agencies in all parts of the Dominion. Other agencies in all parts of the Dominion.

#### EASTERN TOWNSHIPS BANK.

 AUTHORISED CAPITAL
 \$1,500,000

 CAPITAL PAID in May 15, 1579
 1,881,568

 RESERVE FUND
 200,000

Board of Directors. R. W. HENEKER, President.

Hon. T. LEE TERRILL Vice-President. Hon. M. H. Cochrane, G. K. Foster, G. N. Galer, Hon. J. H. Pope. A. A. Adams, Hon. G. G. Stevens.

T. S. Morey. WM. FARWELL, General Manager. Head Office-Sherbrooke, Que,

Branches. Richmond, Stanstead. Coaticook

owansville Granby.
Agents in Montreal—Bank of Montreal.
London, England—London & County Banks.
Boston—National Exchange Bank.
Collections made of the Cowansville

Collections made at all accessible points and promptly remitted for.

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# W. MOWAT & SON.

BANKERS.

STRATFORD, ONT. [Established 1863.]

STRATFORD, ONT. [Established 1882].

Transact a general banking business. Make a specialty of Collecting Draff's on business mon in this town and vicinity at low rates, and prompt returns. Draff's issued on any banking town in Canada, and on New York, payable anywhere in the United States.

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# THE HAMILTON Provident and Loan Society.

Hon. ADAM HOPE, Senator-President, W. E. SANDFORD-Vice-President,

 Capital (authorized to date)
 \$1,000,000.00

 Subscribed Capital
 1,000,000.00

 Paid-up Capital
 \$939,850

 Reserve and Contingent Fund
 125,628

 1,035.178
 00

allowed thereon at 5 per cent. per annum

TEMPORARY OFFICE,

No. 23 St. James St, South Hamilton. H. D. CAMERON,

August, 12th, 1880.

Treasurer.

# The Financial Association OF ONTARIO.

HEAD OFFICE, . . . LONDON.

The Association is usually in a position to supply investors with Manie pal Debentures bearing from 8 to 7 per cent. interest, and the shares of Loan Companies yielding from 7 to 8 per cent. on purchase price. The Association does not gurrantee either the principal or interest of these securities, but negotiates only such as are believed to offer the most ample security, best value and prospect of improvement; the characteristics of which are fully investigated before they are offered. Stock to the Association bearing 8 per cent. may also be had. Full particulars on application.

#### EDWARD Le RUEY, Managing Director.

SECURITIES.	Montreal Aug. 19.	
Can. Government Debentures, 8 p. ot.  1877-80  Do. do. 5 per ct  Do. do. 5 per ct., 1885  Dominion 6 per ct. stock  Dominion 5 per cent. Stock  Dominion 5 per cent. Stock  Do. Corporation 6 per ct. Bonds.  Do. 7 per ct. Stock  Toronto City 6 per ct  Township Debentures, (Ont.) 20 years 6 per ot.  Township Debentures, (Ont.) 6 per ct.	105 1084 108 1083 1083 1084 1084	105 105 104 128 104

Montreal Aug. 19. EXCHANGE. Bank of London, 60 days ..... 81 to 84 Gold Drafts on New York..... Lar to 1-16 prem Quotations, London, Aug. 17. Railway and other Stocks. Pd

Railway and other Stocks.

Atlantice St. Lawrence Sh. S. p. c. .

Do. 6 p. c. Ster. Mt. Bonds.

Do. do. 3rd Mort. 1891. p.c. ist Mt. Bonds.

Do. do. 3rd Mort. 1891. p.c. ist Mt. Bonds.

Do. To 3rd Mort. 1891. p.c. ist Mt. Bonds.

Do. Treference.

Can Central 9 p. 1st M Hds.

Canadasouthern 1st Mort. 3.p. c. .

GrandTrunk of Canada.

Do. Eq Mort Hds. 1st Charge, 6 p.c. .

Do. 40 to 1st Pref Stock.

Do. 40 to 1st Pref Stock.

Do. 5 p. 0 Port Dob Stock.

Do. 5 p. 0 Port Dob Stock.

GrandWestern of Canada.

John Stock.

John John Stock.

John John July.

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

Arnprior, Ont.

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

#### Barrie, Ont.

JOSEPH ROGERS, Official Assignee for the County of Simcoe and Muskoka District, Public Account-ant, Insurance and General Agent, Barrie, Ontario.

#### Belleville, Ont.

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

#### Berlin, Ont.

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

Brampton, Ont.

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Brantford, Ont.

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#### Guelph, Ont.

JOHN SMITH,

OFFICIAL ASSIGNEE, ACCOUNTANT. and General Agent.

GHELPH, ONT.

References are kindly permitted to £. Irving, Esq., M.P., and Adam Brown, Esq., Hamilton; Nicol Kingsmill, Esq., and Messrs. Lyman Bros., Toronto; F. Keller, Esq., Advocate. Montreal. £c., &c.

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#### Merrickville, Ont.

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ALEX. M. PERKINS, Commissioner.

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#### New Westminster, B.C.

JAMES MORRISON, Land and General Agent, Official Assignce. New Westminster, British Columbia.

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P. C. W. MacCUAIG, General Insurance Broker, representing First-class Companies in Fire, Life and Accident, also agent for the White Star Steamship Co. Ottuwa. Established 1870.

# Dissolution.

The Partnership hereiofore existing between the undersigned as Grain Bag Dealers, under the firm of THOS. SONNE & LEAHY, has been this day dis-

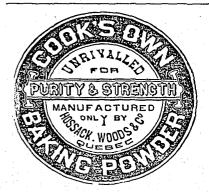
3HOS, SOARE, & LEATH, has been this day de-solved by mutual consent. All debts due to said firm will be received and lia-bilities paid by Thomas Sonne. Montreal, 1st May, 1880.

THOS. SONNE, MICHAEL LEAHY.

279 & 281 Commissioners' street.

#### NOTICE.

In reference to the above, THOS. SONNE continues the business as usual at the Old Stand, 279 and 281 Commissioners' street, and MICHAEL LEAHY is to be tound at 351 Commissioners' street, under the style of M. LEAHY & CO.



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#### BUTTER WORKER.

Wellesley, May 20th, 1880.

Mesers. Hughes, Innes & Co., Toronto.

Dear Sins,—I have this day tested the Walker Butter Worker, and feel satisfied that it is the best machine of the kind that has been brought before the public,

Yours truly.

GEORGE DUERING.

Butter Merchant

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HOT PRESSED NUTS

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Fine Manilla & Flour Sack Paper a Specialty.

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Awarded the only Medal given at the CENTEN NIAL EXHIBITION for Cotton Yarns of Caradian Manufacture. Nos. 5 to 10, White and Colored,

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FCOLSCAP SIZE, good white paper, round corners, ruled tent, or for dollars and conts.

168 pages, \$5.00 per docum, 3°c each.

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Iron, Tinplates, Galvanized Iron, Canada Plates, Zine, Ingot Tin and Copper, Pig & Sheet Lead, Window Glass, Dry

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A FULL STOCK ALWAYS IN STORE.

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Woollens, Ready-Made Clothing, Boots and Sho s, Fancy Goods and

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Caustic Soda, Sal Soda, Soda Ash, Bi-Carb Soda, Bleaching Powder, Lump Alum, Bichromate of Potash, Sulphate of Copper, Roll Sulphur, Flour Sul phur, Aluminous Cake, Epsom Salts, Lithurge.

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# LINEN THREADS

MADE EXPRESSLY FOR THE

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# *WAX MACHINE*

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Of every description, including

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

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ANTHIS THREAD THE is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD -AT THE-CENTENNIAL EXHIBITION -FOR-

Excellence in Color, Quality & Finish

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#### Paint Brushes with Improved Handles (Pat. Aug. 31st., 1876.)

Every description Brushes kept in stock, or made to order.

Price lists on application. Orders by mail promptly attended to.

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Founded by Government Charter-Letters Patent

Authorized Capital, . . . \$6,000,000 In Shares of . . . \$100 each.

To be invested in Real Estate Mortgages, registered in the Gorernment Record Offices, and the Title Deeds deposited with the Comp.iny.

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Secured by Real Estate, improved and occupied, valued at more than double the amount invested.

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The Sixth Quarterly Dividend, at the rate of Eight per centum per annum on the paid-up capital of the Company, will be due and payabe at the Head Offices of the Company, London, Canada, or at the office of the agents of the Company, London, England, on and after the first day of July, 1880.

During the mouth of March last, the Company made a new Issue of Stock to the amount of \$1,000,000 at ten per cent premium, half of which has been reserved for the Canadian market, the other half to be sold in Great Britain and Ireland. A considerable amount of the Canadian reserve has stready been disposed of. Persons requiring this Stock will be provided with forms of application and full information by applying to the Secretary at the Head Office, London, Cana...a.

The next Issue w 1 be at a higher rate of premium.

# ENGLISH LOAN

NORTH-EAST CORNER DUNDAS AND TALBOT STREETS, LONDON, CANADA.

June 3rd, 1880.

HON. ALEX. VIDAL President.

J. A. ELLIOTT,

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### Envelopes & Note Paper,

As Cheap as Type Printing,

169 ST. JAMES STREET,

CEO. BISHOP & CO., Engravers, Lithographers and Printers.

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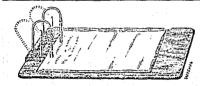
Millers, Miners, Manufacturers,

CHEMISTS, AND OTHERS, ARE INTERESTED.

NEWELL'S Patent Universal Grinder IN EVEN BILL'S PATENT UNIVERSAL GRINGER IS pronounced unrivalled in every respect. It will do more work at a less cost than any other Grinding Mill ever invented. It will grind Quartz, PHOS-PHATES, Bone, Chemicals, Horn, Cork, Rubber, Wheat, Corn, Coffee, Flax Seed, etc. It saves power and time. It is useful to Farmers and keepers of large stables for grinding feed for their own horses and cattle Corn and cob may be ground with the same facility as shelled corn. A cordial invitation is extended to all parties to call and see the machine at work, apply to

DOMINION GENERAL AGENCY.

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# Champion Letter File,

Very Simple. Never gets out of order. Can take off any letter or bill without disturbing the rest. When full bind in book form by passing a tape through the tubes. Call and examine, or send for sample.

For sale by Stationers generally.

L. H. PACKARD & Co., Manf's 146 McGill Street, Montreal.

Commercial Summarn.

A rew sanguine parties are prospecting for gold in the Gatineau district.

A BRICK ELEVATOR, capable of holding 2,500,-000 bushels, is being erected at Brooklyn, N.Y.

In Picton County, N.S., the wheat croppromises more than an average yield.

The product of salt this year from the wells in Saginaw Valley is estimated at 2 500,000 barrels, against 2,062,198 barrels for 1879.

THE exports from Prescott, Ont., for July ult, were valued at \$14,069, as compared with \$10,963 for July, 1879.

THE Halifax and Cape Breton Railway Co. are hastening the completion of their eastern

Where have appeared in the wheat fields of Colchester, N.S., and are working considerable damage.

Ir is proposed at Oshawa to construct a "switch" connecting the leading factories of that town with the Grand Trunk Railway.

THE exports of coal from Sydney, C.B., during the year ending 30th June last amounted to 59,770 tons, valued at \$02,050.



#### ELECTRO-PLATED WARE.

Comprising a full assortment of the Newest designs in Silver-plated Ware and articles in Electro-plate, suitable for WEDDING PRESENTS .-

PLATED KNIVES, SPOONS, FORKS, &c.

JOHN WATSON, Manufacturers Agent, 370 St. Paul Strest, Up Stairs,

WHOLESALE AND RETAIL

#### SCOTT, SUTHERLAND & CO.,

TRADE AUCTIONEERS.

TORONTO.

We claim to be the leading house in Ontario for the sale of Bank-rapk. and Supplies stocked more uncourage connection and capably increasing business we can increasing business we can increasing business we can increase the section of the major between two, for sale and returns. Settlements to norm, cline by cheque or cash draft to consignor's own order. Liberal cash advances on goods consigned for said. Trade sales build Fortnightly.

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#### JOHN S. SHEARER & CO., CANADIAN AND EUROPEAN MANUFACTULES, MONTREAL.

Knitted Goods, Tweeds. Yarns, Worsted Coatings, Fancy Docs. Milton Cloths, Serges, Velveteens, Sirks, Fringes, Braids, Bindings, Italian Cloths, Prints, Selecans, Rubber Goods, etc. The Wholesale Trade only supplied. Agents in Canada for WILLIAM LINDSAY & CO., Shippers and Forwarders, of Liverpool, London and Glasgow.

THE cotton eron of America this fall is expected to exceed any previous year's production, and moderate prices are predicted.

LEGAL business is becoming dull in Sherbrooke, Que., district. The repeal of the Insolvent Act is regarded in that city as quite a boon.

The army worm has appeared in considerable force in the wheat fields of Guysboro', N.S. Pota o bugs are also annoying the farmers of that county.

James Rose, 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 manufacturers' agent.

CROP REPORTS from the Red River Valley are most encouraging; in many instances the yield of spring wheat was 35 to 40 bushels per

MESSES. Rowse Bros. have purchased the stand at Oshawa recently occupied by Mr. Fowke, and will shortly open a faucy and staple dry goods store.

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

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

THE EXPORTS of fish from Newfoundland from January to July 31st amounted to 349,771 quintals, against 333,109 do. for the cor, esponding period of last year.

Owing to scarcity of supplies, prices for logs and deals at St. John, N.B., have advanced considerably. Deals are now quoted at \$11, and logs at \$10.50.

Leading Wholesale Trade of Montreal.



WAREHOUSE. 519. 521, MONTREAL. ST. PAUL STRÉET.

According to the Kingston News the delay of unloading at that port is largely due to Canadian captains in discharging their crews immediately after landing.

A NEW lumber barge, 111 feet long, 22 feet beam, and drawing only 10 inches when light, has been launched at Ottawa. It will carry 300,000 feet.

THE STANDARD BANK has opened an agency at Campbellford, under the management of Mr. F. J. Gosling, a gentleman in every way well qualified for the position.

MR. Davis, of Wolfe Island, is reported to be contemplating the erection of a marine railway at Believille next spring. The cordial assistance of the Belleville authorities is guaranteed.

THE farmers in the vicinity of Oshawa, Ont., are much gratified over the present bountiful harvest. The crop of lay has been very large, that of barley good, and of fall wheat, oats and peas said to be " very fine."

THE estate of A. S. Henderson, Port Hope, Ont., consisting of a strek of groceries, assigned for the benefit of creditors, was sold last Saturday to James Hawkins of the same town for 61c in the dollar.

A CORRESPONDENT at Penetanguishene, Ont., recommends any municipality, before entering into negotiations with one Richard Davies, glass manufacturer, late of St. John, N.B., to communicate with the municipal authorities at Penetanguichene.

THE returns of gold, as seen at the commissioner's office, Sherbrooke, N.S., for June and July, 1880, are :--

Tons. Gold. Dwt. Gr. Days' labor. June, Quartz, 336 258 oz. 18.00 2,600 July, 810 423 oz. 5.16 3,318

The case of Prévost et al. vs. Dussault, reported in our last issue, has been carried to the Court of Appeals, Messrs. C. Millier and J. Harkness acting as bondsmen for Mr. Dussault, condemned by the Court to six months' imprisonment in default of payment of the plaintiffs' claim.

A very common mistake made by builders and contractors is that of tendering at too low figures for work. C. O'Donohoe, builder and bricklayer 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 unable to state, but having collected in advance for nearly all his unfinished and nonpaying contracts, he "skipped" across the border a few days ago, and thus relieved himself of all anxiety concerning a large number of creditors for various sums of \$200 each and under.

THE HON. J. S. Pope, it is said, has entered an action for libel against Eneas McMaster, mayor of Hampden, who contested the election of the Hon. J. G. Robertson, last autumn. The Minister of Agriculture claims \$25,000 for damages to his character by letters published in the Sherbrooke Examiner, alleged to have been written by Mr. McMaster. A correspondent, speaking of the letters, says: 'if only the tenth part of what he has been accused of were true, there would still be quite enough to send him to the gallows of public opinion."

MESSIS. DUSSAULT & MILITER, traders, Sherbrooke, Que, tendered for the last Government 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 a correspondent, "and having understood that their tender was the lowest of those made by ordinary martials,

# TO THE TRADE OF CANADA.

We, the undersigned, beg to intimate to the trade of Canada that we have, in connection with our Montreal House, opened a General Commission House at No. 1 Aldermanbury Avenue, London, E. C., England, and solicit consignments of all kinds of Canadian Products, Furs, etc., which will be promptly attended to, and quick returns guaranteed. We will make liberal advances if required, and may state that we are in a position to purchase goods for this Market at first-class terms, and any orders placed in our hands shall have our best attention at a very moderate commission.

S. H. & J. MOSS,

5 & 7 RECOLLET STREET,

MONTREAL.

Leading Wholesale Trade of Montreal

# JOHN MCARTHUR & SUN,

Importers of and Dealers in

# White Lead & Colors,

DRY AND GROUND IN OIL

Varuishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands English 16, 21 and 26 oz Sheet. Rolled, Rough and Polished Plate Glass. Colored, Plain and stained Enamelled Sheet Glass.

Painters and Artists Materials. Chemicals, Dye Stuffs. Naval Stores, &c., &c.

OFFICES AND WARRHOUSES: 310, 312, 314 and 316 St. Paul Street

253, 255 and 257 Commissioners Street MONTREAL.

# DOMINION GLUE DEPOT.

EMIL POLIWKA & CO.,

GLUES, O/LS, FLINT PAPER, &C.,

32, 34 & 36 St. Sacrament St.,

they were informed by an official letter at the last moment that the contract had been given to the convicts at Kingston, whose tender was much the lowest. A great deal of indignation ensued, and secession from the Party is threatened, unless Barrabas is replaced."

ROBLIN & BAYEAR, dealers in boots and shoes, Belleville, Ont., have asked for a composition of 50c. on the dollar.

WM. SHARMAN, who has kept a boot and shoe store at Woodstock, Ont., for about five years, has sold out to Alex. Winchester.

HARVEST work is almost entirely over in the vicinity of Woodstock, Ont, and the result in some cases is 40 to 45 bushels of wheat per

The passenger and freight traffic between Yarmouth, N.S., and Boston this season has been very large, and the S.S. Dominion is said to be doing a paying business.

THE ATTENTION of our renders is called to the advertisement of Messrs. John McLenn & Co., on the last page of this issue.

THE HAY CROP in Yarmouth County, N. S., has not been harvested in first-class condition owing to unfavorable weather. Other crops in this County are said to be large.

Sin W. P. Howland, C. B., Ex-Governor of Ontario, and president of the Ontario Bank, has joined the Toronto Directorate of the Canada Guarantee Company.

MESSES. M. FISHER, Sons & Co., whose mill was destroyed by fire some time ago, will resume manufacturing operations, with improvements, to-day.

Mr. Campbell, formerly a Chatham, Ont., grocer, is now in "the land of the free," but outside of Canadian territory, and as a memento to his creditors has forwarded an offer of 25 cents on the dollar.

TO THE

#### DRY GOODS, HARDWARE, GROCERY, &c., TRADES.

Use the new Folding Box for your Parcels Samples, &c., in place of wrapping paper, twine, &c. It is neat, secure, and belps to sell as well as advertise your goods.

Send for Samples, Prices, &c., to the ARTHUR PATENT FOLDING BOX CO., 29 St. Peter Street, Montreal.

DANIEL TAIT, late retail shee dealer on Yonge street, Toronto, was followed to Buffalo, N.Y., by a London, Ont, solicitor, who succeeded in lodging the absconder in Buffulo jail, where he now languishes, doubtless repentant.

The drug business of the late James H. Hambly Belleville, is offered for sale, and the creditors are requested by the executor to send in their claims on or before the 6th of September next, after which date the executor will proceed to administer the estate.

The Business some time since established in Belleville, Ont., by A. J. Corkindale, of Picton, and transferred to Lewis S. Black & Co., of this city, by whom it has lately been conducted, has just been closed, the proprietors not finding it profitable.

THE CHEESE MAKERS in the district of Belleville, Ont., have had a most satisfactory season's work. The yield of milk has been extraordinary, and the prices of cheese very high. The farmers will realize a very much larger sum than last year.

The banque Receiver, of Yarmouth, N. S., was lost on Saturday, the 7th inst., near Sheet Harbour, Halifax County. 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 Yarmouth offices, besides a balance abroad.

The value of British Exports to America from the 1st Jan. to the 30th June last was £13,021,-057, against £5,504,747 for the like period of 1879. The value of British exports for July, ut., was £20,270,000, and of imports £33,352,000, against £16,611,000 exports and £30,186,000 imports for July last year.

# JOHN TAYLOR & CO.

Manufacturers and Importors of

HATS, CAPS, FURS,

e.. &e.,

537 ST. PAUL STREET,

MONTREAL.

The Montheal Harbor Commissioners have purchased the electric light, which was on trial here during the past two months, at the original cost price, which is said to be about \$5,000, including a new engine, and additional number of lights. Now that the days are gradually becoming shorter, the advantage of the improved light will be all the more appreciated by those engaged in loading and unloading steamships.

Complaints having reached us that many factory-filled bags of salt weighed much less than the average 210 lbs fixed by the Board of Trade as 10 bags to the ton, we would remind buyers that responsible houses are in the habit of selling and shipping 11 bags to the ton when bags are small and weight consequently less

The Steamer Queen Victoria was, on the 14th instant, sold by Capt. R. W. Shepherd to the Victoria Park Co., Toronto, for \$14,000 cash. This fine boat has been lying idle for the last two years, ever since the disturbance of the night line between Grenville and Ottawa, and has now been sold for what is considered a very low price.

The shoe trade has not proved generally successful at Guelph. There is not now an old business man 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 accumulating wealth. Their success is largely owing to their conducting their business on the cash basis, the only true and safe principle.

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

# BELDING PAUL & CO.,

MANUFACTURERS OF

# SEWING SILKS

&c.

&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 for a better 50-yard spool than that so popular in Canada of late, we have reduced our Brand of

That so popular in Ganaga of fate, we have required our bridge of

# EAGLE, 50-yds (4 lbs strength)

TO

40 cts. per doz.,

And confidently recommend it to the Trade as an article that will give every satisfaction.

Produced in all colors in Letter A

"Blacks "A, B, C, D and E.

Montreal, Jan. 23, 1880.

already accepted the offer.

# D. MORRICE & CO.,

# Canadian Manufactures,

MONTREAL & TORONTO.

Hochelaga Grey Cottons, Cotton Yarns, and Bags, Valleyfield Bleached Shirtings,

Stormont Col'd Cotton Yarns, Denims, Tickings, Checks, &c.

Knitted Goods, Tweeds, Flannels, &c., &c.

THE WHOLESALE TRADE ONLY SUPPLIED.

# Wm. McLAREN & CO.

# BOOT AND SHOE

MANUFACTURERS;

Factory: 90, 92 & 96 Jurors Street,

Offices and Warehouse: VICTORIA SQUARE,

MONTREAL.

# DUNCAN BELL,

COMMISSION MERCHANT

AND

MANUFACTURERS' AGENT.

Canadian Woollens, Hosiery, Rubber Clothing, Cordage, Twines, Nets, Rubber and Horn Combs, Vegetable Ivory Buttons, &c., &c.

70 ST. PETER ST., MONTREAL.

THE CITY OF GUELPH has invested \$100,000 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 managers of the Model Farm, some two miles from the pumping engine, have arranged to have their pipes laid to connect with that place.

figure reserved by the inspectors, and the sale was postponed to give the insolvents an oppor-

tunity of settling at 20c on the dollar, at 4 months secured. The larger creditors have

H. Bonsequin, 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 a printer, who took the stone home from the office where he was employed and printed the labels on Sunday. It is expected that several others will also be arrested shortly.

In Guelph, Ont., business is more lively than usual at this season of the year, and tradesmen are generally hopeful, stimulated by the good crops that everywhere abound. The factories, especially those for turning out agricultural implements, are all busy; waggons are being manufactured on a large scale for Manitoba, at paying prices; the Guelph Carriage Goods Company are making shipments to Scotland, and sewing machines are exported weekly.

FARMERS about emigrating from the old country never had more favorable opportunities

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-third of what they cost the owners in many cases, owing to the hard times and depression in business under which the country has for so long suffered.

THE 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, within the eastern boundary of the city limits, and commenced the erection of suitable buildings, twelve in all, which are now nearly completed. The factory 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 underground basement, and several other buildings, to be used for 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 have been fairly commenced.

E. G. Thomas, of Woodstock, Ont., has been taking advantage of the "hum" brought about

### Porter & Savage, TANNERS.

AND MANUFACTURERS OF LEATHER BELTING, FIRE ENGINE HOSE, HARNESS, MOCCASINS, LACE RUSSET and

OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY:
436 VISITATION STREET, MONTREAL.

by the National policy in his line of business, and has recently creeted 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 manufacturers 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 x 34 feet and three stories high, will be in full operation about a month hence.

The shipping property of the estate of Aaron Goudey, Esq., was sold on Saturday last at the following rates: Ship "John Bunyan," 5 years old, copper fastened and coppered, 1193 tons, for \$26,250; bought by J. W. Moody, Esq. ½ interest in ship "Morning Light," 1210 tons, two years old, coppered, \$19,250; bought by T. G. Hall & 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. Goudey," 717 tons, 9 years old, \$4,962; J. W. Moody the buyer. ½ barque "Northern Chief," 803 tons, 8 years old, \$6,550; bought by T. C. Jones & Co. Barque "Lalia,"

# Steel Co'y of Canada.

WORKS

# LONDONDERRY,

NOVA SCOTIA.

THE SUBSCRIBERS offer for Sale the PRO DUCTS of the above Works, consisting o

COKE PIG IRON, Nos. 1, 2 and 3.

BAR IRON. "SIEMENS."

As sorted izes. AND CUT to SPECIAL LENGTHS

Do Do., "SIEMENS BEST.")

REQUIRED.

The above Iron is of VERY SUPERIOR QUALITY, being entirely made from Hema-

Gillespie, Moffatt & Co.,

12 St. Sacrament Street, Montreal, AGENTS,

Steel Co'y of Canada.

M. LEFEBVRE & CO..

MANUFACTURERS OF

### Pure Vinegars.

METHYLATED SPIRITS, Imperial Triple Strength, Cote d'or Vinaigreide Vin, White Wine,

Crystal Pickling.

39, 41 & 43 BONSECOURS STREET, MONTREAL.

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800.

#### LYMAN. SONS & CO.

WHOLESALE DRUGGISTS

#### MANUFACTURING CHEMISTS

MANUFACTURERS OF

Linseed Oil,

White and Colored Paints, Putty,

Calcined Plaster, Land Plaster.

DRUG AND SPICE GRINDERS.

IMPORTERS OF

DYE STUFFS, NAVAL STORES, OILS, &c. 382, 384 and 386 ST. PAUL STREET,

MONTREAL.

# Tees, Costigan & Wilson,

(Successors to James Jack & Co.,)

### **IMPORTERS of TEAS**

440 GENERAL GROCERIES 68 ST. PETER STREET, MONTREAL.

# I. H. LEBLANC,

Importer and Manufacturer of

# OSTRICH and VULTURE

FEATHERS.

547 CRAIG STREET. MONTREAL.

Old Feathers dyed to Samples.

# LEWIS BERGER & SONS, (Limited.)

Corroders of White, Red and Orange Leads.

COLORS, PAINTS, OILS, VARNISHES, CHEMICALS, &c., &c. London and Sheffield, England. Montreal, Canada.

SOLE AGENTS FOR J. W. Masury & Son, New York, and H. Woods, Sons & Co., Boston, Mass. CANADIAN WORKS: ST. GABRIEL LOCKS, MONTREAL, QUE. OFFICE: 17, 19 and 21 ST. NICHOLAS ST., Montreal.

William Johnson, Manager,

391 tons, 13 years old, in good order, \$4,000; sold to J. M. Davis. 24-64 Brig " Nellie Crosby," 440 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. Shipping property belonging to several other estates is also advertised for sale. The barques "Traveler" and "Fanchon" are at Yarmouth Harbor, for repairs.

A COMPLETE index to Vol. 10 of the JOURNAL OF COMMERCE from February 20th to August 13th, 1880, accompanies this number, for the convenience of subscribers.

WE UNDERSTAND nearly all our wholesale druggists have taken spaces on the Exhibition Grounds.

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

Some 65,000,000 feet of lumber have been sold during the past week by the Chaudière, 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 have been all harvested, and for the most part threshed;

Leading Wholesale Trade of Montreal.

# JAMES GUEST.

COMMISSION MERCHANT

AND GENERAL AGENT,

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

Jules Duret & Co., Cognac, [Vine Growers Co.]
Jules Bellerie, [Cognac,] Vine Growers Co.]
Jules Bellerie, [Cognac,] Vine Growers Co.]
Jules Bellerie, [Cognac,]
J. H. Henkes, Delfishaven, Holland Gin, best Pale
"Prize Medal."
Canada Vine Grower's Asso. of Ont., [Brandies,
Wines, &c.]
Wheeler & Co., Belfast, [Ginger Ales, &c.]
Warter & May, Oporto, Ports.
Mannel Cardenosa & Co., [Barcelona and Tarragona
Spanish Ports.]
Roig Pouseti & Co., [Barcelona and Tarragona
Spanish Ports.]
C. Scheydt De Wachter, Cette, (Sherries, &c.)
George Roe & Co., Dublin, [Colebrated Old Irish
Whiskies.]
C. & D. Gray's Far-famed Loch Katrine, Scotch
Whiskies.
Bollinger's Champagne, Special Brands of Champagne and Moselle.
Alphonse Chaumette & Co., Chateau Peruaud, Bordeau [Sauternes, &c.]
G. Clarke & Co., Bordeaux, [Clarets, Frunes, &c.]
Jamaica and Demerara Rums.
Geo. Randiall & Co., Waterloo, Ont., Whiskies, &c.
Wheeler & Co., Belinst, Ginger Ales, etc., [Export
Bottlers].
Gunness' Stout, Bass & Allsopp's Ales, etc.
Wisdom & Werter, Xeres de la Frontera, Sherries, etc.

Hanagher Whiskey Distillery. Limited

Banagher Whiskey Distillery, Limited (Old Irish Whiskey.)

The advertiser has been appointed agent for the celebrated HENKES GIN for Quebec, Ontario and Newfoundland.

# NOW LANDING. "WHYBROWS"

PICKLES.

The "LONDON," 20 oz. "EAGLE," 16 oz.

The best value and the most

SALEABLE PICKLES in the Market ORDERS FROM THE TRADE SOLICITED.

WM. Johnson & co., SOLE AGENTS,

MONTREAL.

COLMAN'S MUSTARDS. Antonini & Co., OLIVE OIL.

and the harvest will be all gathered in the course of a week or two. Owing doubtless to the occasional showers during the spring the poor land has yielded fully as good a crop as 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 little low land in the Counties of East York, South Ontario and West Durham.

EDWARD FROST, 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, and stock. His assets amount to about \$8,400, and liabilities to about \$10,000. He commenced business about five years ago with little or no capital, but had a good knowledge of the business, and is said to be a careful, energetic, hard working young man, but buying on credit and carrying too large a stock, the interest on which has apparently eaten up his profits, has caused his failure. He is about to runke an offer for a composition. make an offer for a composition.

# WILLIAM DARLING & CO.,

IMPORTERS OF

Metals, Hardware, Glass, Mirror Plates, Hair Souting, Carriage

Makers' Trimmings and Ouried Hair.
Agents for Mesers. Chas. Ebbinghaus & Sons, Manufacturers of Window Cornices.

No. 80 St. Sulpice, & No. 379 St. Paul Streets MONTREAL,

### A. & T. J DARLING & CO. BAR IRON, TIN, &c., AND SHELF HARDWARE.

CUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

# The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, AUGUST 20, 1880.

#### THE TRADE OF MONTREAL

The report of the Harbor Commission. ers, submitted at the August meeting of the Board, affords satisfactory evidence that Montreal is holding its ground better than has been generally supposed. The Harbor Master's statement shows that the tonnage up to the 1st August has been 300,234 tons, and for the same period in 1879, 217,736 tons, an in wease of 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 \$9,588, or about 224 per cent. The increase has been obtained from the ocean trale, the local traffic showing a decrease. The comparative statement of revenue up to 1st August was as follows:

1877. 1880. Ratio.
From inward cargoes...34,500 56,700+64½ p.c
From outward cargoes...21,000 25,500+22½ p.c
From local traffic......20,208 17,461—14 p.c.

\$98,768 \$128,931+30 p.c.

The great increase is on the imports, but the net increase on revenue is a most gratifying result. The statements of the number and tonnage of the sea-going vessels give the following results: There were in 1877 194 ships with a tonnage of 134,516, and in 1880 324 ships with a tonnage of 300,234. There were 86 steamships in 1877, and 173 in 1880. The depth of water in the St. Lawrence ship channel was 20.11 in 1877, 21.2 in 1878, 23.6 in 1879, and 23.4 in 1880. The dredging in the channel is reported to be going on favorably as usual, 230,000 cubic yards having been removed during the month, besides 1072 boulders of various sizes. A satisfactory report is given of the electric 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 can be used elsewhere, allowing a sufficient light for ordinary purposes. The stevedores and others employed on the wherves at night are much pleased with the facility afforded 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 Princess Louise laying the corner stone of the new pier. They likewise report that a delegation visited the Trent Valley Canal, and have made a report which is published. The lockage from Georgian Bay to Lake Ontario is 833 feet. requiring 70 locks, while by the Welland Canal there are 27 locks and 330 feet 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 new avenue from the West must be beneficial to Montreal. It seems unlikely, however, that the Dominion, which has expended such an enormous amount of money on the Welland Canal, will commence a new work with the view, if possible, of diverting traffic from the Welland. This, we confess, is the inference that we draw from the report, although it is very guardedly worded. We sincerely congratulate the Harbor Commissioners on their being able to submit so satisfactory a report, which we regret our inability to publish at as great length as our daily contemporaries. We have, however, endeavored to give a short summary of its contents.

#### ONTARIO LOCAL INSURANCE.

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 testimony in favor of the National Policy, but in the propositions to establish a bureau of life insurance in connection with the finance department of the Dominion, we see the legitimate conclusion of all Governmental interferences with the details of private enterprise; and, much as we commend Dr. O'Reilly for the intelligent labor bestowed upon the work of his department, we cannot but remember that much embarrassment 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 similar enactments.

Ontario insurance reports now comprise the following:

By 4 Joint Stock Companies...\$12,367,672 9 Mixed Mutual and Cash

System Companies ..... 48,293,160 50 Purely Mutual Companies 37,955,304

Premiums.
To Joint Stock Companies.....\$116,847-16
Mixed Cash and Mutual

Companies...... 279,614 20 Purely Mutual Companies. 130,913 12

Losses paid.
By Joint Stock Companies ... \$ 64,488 84
Mixed Mutual and Cash

System Companies ..... 174,536 77 Purely Mutual Companies. 77,007 28

We are not surprised that the Inspector asks for an extension of the provincial inspection in the shape of "auditors," for there are either gross errors in some of these reports, or very peculiar management 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 9 per cent., with \$28,500 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; Canada Loan and Banking Co.'s stock, \$15,503; interest and dividend accrued (mostly due), \$2,037; cash, \$5,445; agents' balances, \$11,320; bills receivable, \$7,829; sundries, \$1,567. 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 claims, and the commission and brokerage is over 20 per cent, of the net premiums.

The Union Fire Insurance Company reports deposits with the Union Loan and Savings Company amounting to \$21,800, a special deposit with the Federal Bank of \$4,500, and cash \$3,223, its income for interest being \$582 only, and its accrued interest \$347; its agents' balances are \$4,363, out of a total premium income of \$31,568, on which the cost for commission or brokerage is \$8,058, or over 25 per cent., and its postage and express charges, \$765.

#### THE INSPECTOR SAYS,

The act which authorizes the separation of the business of a Mutual Company into branches or departments seems to constitute each branch 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; besides, 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 per cent. 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 cash reserve is on hand for the security of the cash policies.

The Canada Farmers 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 \$24,071, and from other sources \$4,169; it paid for losses \$24,435, 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 which branch is responsible for the present unsatisfactory condition of the company which appears evident from the statement, its liabilities of \$53,803 containing \$12,300 of borrowed money, and its total assets, including unassessed premium note capital of \$34,408, only amounting to \$57,358; the reinsurance reserve, as stated, may, however, be incorrectly computed, so that the company may really 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 satisfactory in result, it shows the large amount of \$30,990 uninvested cash. The Ontario Farmers shows expenditure \$4,524 with receipts \$3,239. Liabilities \$6,212. Total assets, including unassessed premium notes, \$7,884. Amongst its liabilities is money borrowed \$4,310.90, not a very encouraging prospect for the members whose notes it holds, or who hold its policies. The Ontario Mutual shows expenditure \$16,737, income \$13,676, but its cash assets are \$12,079, not including its unassessed premium notes, and its liabilities are \$10,164.

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 \$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 borrowed money and \$2,499 of advance assessments, its total liabilities being \$36,807, and its total

assets \$15,258 outside of \$36.092 of un. assessed premium notes. The Waterworks \$15,158 of money borrowed and \$4,078 due the other branches; its liabilities are \$26,093 and its assets \$7,303, beside \$33,139 of unassessed premium notes. The Hamilton, however, shows only \$198 of liabilities with \$6,739 of assets in addition to \$54,372 of unassessed premium notes. There should be an amalgamation or a dissolution or some sort of a surgical operation, or there will be angry words concerning two of these branches, one of which has the curculio and the other the dry rot, whilst the Hamilton appears to be in an eminently satisfactory condition.

The Waterloo County has a village and a farm branch, both of which appear to be in satisfactory condition. No cash policies are now written in the farm branch, so that in future years it will be possible to tell the results of the management.

There are fifty purely mutual companies reported, and more in process of formation; some of them present noteworthy statements: The Blenheim 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 \$1,517 in expenses during its first year, and consequently only promises a margin of \$3,361 as security for losses.

The Dominion Grange shows assets \$9,436, liabilities none; its loss ratio appears to be satisfactorily small.

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

The Grand River of Galt shows assets \$502; liabilities, \$4,817; income, \$2,266; expenditure, \$4,642; so its unassessed premium notes must be brought into requisition. Its losses were about 76 cents per \$100.

The Huron 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 \$7,893, whilst its three years risks amount to \$322,444, not a very promising look out to its policyholders for their third year insurance.

The Lambton East has amongst its liabilities, 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 Toronto Company, with the sign of the big Phænix and the Little Mutual, shows an income of \$34,311, and an expenditure of \$29,067. Its business appears well conducted, so its sign might now be amended.

The Wellington County reports money borrowed \$12,989, but as its unassessed premium notes are \$232,507, 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, \$1,679 of which is from assessments of 1879, which do not seem to have been necessitated by losses. The Eastern has not yet been inspected, it reports amount at risk \$238,764; assets, \$1,048; unassessed premium 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  $\frac{3}{3}$  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 \$75,376; its liabilities, including \$22,500 paid up capital, \$77,196; its income for 1879, \$22,551; expenditure, \$10,987. 182 policies were issued during the year, whilst 240 lapsed and 4 became claims.

#### THE BANKERS' CONVENTION.

The annual meeting of the United States Bankers' Association took place at Saratoga on the 11th inst., and the following 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 \$60,000,000 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 worth about seven-eighths of the dollar 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 time, if this coinage is continued, when this depreciated silver currency will become the measure of value for all commodities. This would soon produce a corresponding change in the price of everything, the workingmen being the last to obtain justice. The principal sufferers 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 recommendation to adopt a uniform double standard. Great Britain will not entertain the idea of abandoning the single gold standard, Germany is not likely to retrace her steps; Sweden and Norway have also adopted gold, and Holland declared through her delegate that she cannot take a different 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 demonetized 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 ratio between gold and silver. Mr. Horton, one of those delegates, after citing the dictum "it is impossible "to establish an unalterable ratio be-

"tween the two metals," gave it as his 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 fixed 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 establishing 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 121 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 act 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, but if 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 1878, 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 "beside 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 circu-

lating 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 much reason to fear that our neighbors are fast drifting 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 relieve Germany of her demonetized silver, and be of great advantage to the States of the Latin Union and to British India.

What the United States might have done with advantage, if determined to restore the double standard, would have been to establish the same ratio between gold and silver as that in the States of the Latin Union, viz., 1 to 151, unless indeed those States could have been induced to adopt the United States ratio of 1 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 Philadelphia, sustained, as we think they are, by the delegates at the Conference, will secure the repeal of the Act of 1878, 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 formed our 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 markets 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 brochure published in Paris, being a notice of Canada, and especially of the Province

of Quebec, which is intended to bring about an entente cordiale between France and her old dependency. 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 Englishman speaking French." He assures his countrymen that the French Canadians 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 Mr. Robertson's preference of the Paris contractors. "Ils ont cedé au désir de "rétablir entre La Nouvelle France de "Henri 4me 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 must be satisfied.

#### THE GRAND TRUNK RAILWAY.

We cannot refrain from joining in the general congratulations which have been offered to the Grand Trunk 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 rate 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 satisfactory proof of the confidence entertained in England in the present management of the Grand Trunk Company. The success which has attended the establishment of traffic arrangements with Chicago 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. Hickson, to find how general has been the testimony 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 staff. Mr. Seargeant, the Traffic 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 Trunk is deserving of the highest commendation,

#### CITY PASSENGER RAILWAY.

After re-consideration, the committee of the Corporation on the City Passenger Railway and a majority of that body adhere to their opinion that the arrangement agreed upon ought to be carried out. notwithstanding the opposition of a number of citizens 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 arrived 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 cannot 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 be obtained? It must be obvious that inducements must be offered 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 reasonable 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 concessions 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 attract capitalists, we shall not obtain those improvements that are admitted to be indispensably necessary.

# EXCESSIVE COMPETITION IN FIRE INSURANCE.

Last year, says a New York Exchange, was not a successful one to the fire underwriters of this State, as shown by the official statistics which have already been given in these columns. Without any great conflagration during the year, the premiums were almost all consumed by losses and expenses, and the actual surplus ed by losses and expenses, and the actual surpins was less than three per cent. upon an income of over sixty millions. The last six months, however, were more prosperous than the first half of last year. But while there has been a dimination in the losses during the last six months, they have been sufficient, with the expenses, to eat up all the income. The New York provides search provides that they received and companies spent more than they received, and the fifty-eight other State companies paid over half a million for the privilege of doing busi-ness in the Empire State. The large foreign companies alone made a profit upon the busi-The first step in the right direction has ness. already been taken by some of the more conservative of our large companies, in refusing busicompanies at the low rates that have been made by competing agents. The next expedient is to reduce expenses. Unfortunately, this is a step that the smaller companies cannot take, for they have already been driven to it, and have done almost as much as they can in that direc-tion. Unless there is a change for the be ter the retirement of the smaller companies is only a matter of time. There is a number of companies in the State with a capital of \$200,000, whose office expenses must be almost as great as those of a company with half a million of capital, and assets twice as great. The larger the company, the stronger, for there is less liability to heavy loss by a single fire, and the more remunerative its invest ents, for the ratio of managing expenses is so much less. Of course the practical test of solvency is the ratio of surplus to liability, and it is not always the company with the greatest amount of assets that is safest, it is true; but, other things being equal, the heavier the assets the smaller the ratio of surplus to liabilities on which business can be safely done.

As important meeting of leading produce merchants and dairymen is in progress as we go to press. The plan of the working dairy exhibit at the forthcoming exhibition will be considered, together with other subjects of interest to dairymen. It might have been as well for the exhibition authorities to have consulted with some of our experienced producers before fixing a prize-list, which can offer but poor inducements to exhibitors, or before making arrangements which might prove injurious to the exhibits.

REAL ESTATE is the first to feel any depression in the country, and the last to profit by any revival of trade. In this respect the counties west of Toronto are glaring illustrations, and the freedom, not to say recklessness, with which loan companies scattered abroad their money to farmers at 9 to 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 loans in more prosperous years will not be able to retain their freeholds, whilst the inducements held out by the West and North-west open lands make many indifferent about redceming their too heavily encumbered farms. It is hoped the better crops of this year will check the wholesale immigration to the States, or our next census will speak badly for Ontario.

The temporary pile bridge at Winnipeg is completed, and trains now run into the city. If the passengers and freight are unhaded on the city side of the river it will be a great convenience, and render people independent of the ferry, which is a very unsatisfactory institution. As the ferry enjoys a monopoly, the pockets of the proprietor and the convenience of the men who run it are consulted more than the interests of the public. This can be testified to by many who have had the misfortune to arrive by train about midnight, and have had the choice of remaining on the St. Boniface side all hight or trusting themselves to a dangerous shaky little row bout, which was the cause of the recent accident resulting in the death of Chief Powers and his prisoner.

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 surveyed and put upon the market six new townships, containing thousands of acres of splendid land, equal in fertility to anything in the older part of the Province. Twenty cents per acre, cash, clearing and putting in cultivation ten per cent of the purchase, building a habitable dwelling 16 x 20 feet, and actual residence on the land for three years, are the conditions laid down by the Government. None of these lands are offered as free grants. Colouization roads and water communication place settlers within easy distance of markets for produce.—Paisley Advacate.

The Grand Junction Railway Co, are now making good headway with their new road. The time is graded the greater part of the distance between Peterboro' and Hastings, to which latter point the road has been in use during the past year. It is expected that the extension to Peterboro' will be completed in October next, and thus another outlet to the front at Belleville will be afforded. The Toronto and Ottawa Railway Co, are exhibiting signs of life again, the engineers are locating a line from Peterboro' westward, and the hope is also indulged that they will eventually connect with the Q.M.O. & O. road at Ottawa, and give the people west a competing line with the Grand Trunk, which they claim is much needed.

The Trent Valley Canal scheme is looming into importance. It is reported that a deputation of American capitalists from Oswego, accompanied by an engineer, will shortly proceed over the route which was recently traversed by a deputation from Montreat. The route is admittedly capable of being utilized for the purpose of a canal, if suitable locks can be constructed for the anticipated traffic. The most approved scheme is one that will permit barges of sufficient size being used to enable them to be conveyed from Midland, on the Georgian Bay, to Montreal, that their contents may then be elevated into sea going vessels.

The grain crops in the County of Wellington, Ont., have been generally garnered, and

promise a bountiful yield. In many cases farmers have had one, two or three days thrashing to make room in the barns for the oats, which in former years was quite unnecessary. In the more southerly sections the fall wheat will yield well, after proving a partial failure for some time past. The grasshopper, which at one time aimost desolated the gravel lands of Puslinch, Nassagaweya and adjoining townships, seems to have passed away. Late crops of potatoes do not suffer this year from the ravages of the bug to anything like the extent of those planted early.

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

WM. Guinane, retail boot and shoo dealer Toronto, the particulars of whose failure appeared 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 aside certain executions obtained against the insolvent by his wife and son, as fraudulent. The torms of the settlement are that Mrs. Guinane is to receive a thousand dollars and withdraw the balance of her claim, while the son is to withdraw his claim entirely. The balance of the proceeds of the stock is to be paid to a trustee for the creditors, on condition that a discharge be granted 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 principal creditors, notwithstanding that they nearly all express themselves dissatisfied with Guinane's conduct, but they prefer it, they say, to further litigation.

Two Seizures within the period of as many weeks, have been made upon the La Voix du Peuple, a weekly publication at St. Johns, Que., and other property in the possession of John T. & C. H. Roy, of that town. It is reported that the title of the paper has been sold to Pierre Roy, a printer's apprentice, for a consideration amounting to nothing.

QUITE AN EXPORT trade in Canadian eggs is being developed at Morrisburg, Ottawa and other points west. During the last month \$11,000 worth of eggs were shipped from Morrisburg alone to the United States.

GRAIN RATES.—The rate on grain from Toronto to Kingston is 2c. for corn, and 2½ on wheat. Vessel men are of opinion that the rate should be 3c.

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

# Correspondence.

#### THE CROPS-WILL THERE BE A DEFI-CHENCY?

To the Editor of The Journal of Commerce.

Sin .- As all other classes in the community are dependent on the agricultural, a correct estimate of the harvest prospects is of general in-terest, especially to the intelligent readers of your deservedly famous journal. Such an esti-mate for the western portion of Ontariol—half endeavor to give, based upon what I have seen. endervor to give mess apon what i have seen, and have been able to gather from practical farmers resident in sections of the Province which I have not visited. Fall wheat has suffered extensively from "winter killing." Spring wheat, covering an unusually large area, promised well until recently assailed by insect and mised well than recently assailed by fisect and rost, whereby the yield will be seriously reduced in quantity and quality as well. Barley will be a fair average, as will also early outs. Late outs are badly injured by rost. Peas will be below an average. Buckwheat, largely grown upon spots where wheat has been water killed, is not likely to yield abundantly. Indian corn looks well. Potatoes, though injured by the bug, will be a fair crop. Hay is considered to be above an average, though injured somewhat in quality by uninvorable weather experienced during a considerable portion of July. To sum up, unless crops in Eastern Ontario prove to be unusually good, the deficiency, compared with last year's harvest, will be found, I fear, of greater magnitude than is generally supposed. To fruit producers and dairy farmers the prospect of abundance is bright.

There is a general and marked depreciation

in the value of farms, the extent of which may be surmised from the fact that improved farms for which ten thousand dollars were refused in 1865 could now be had for six thousand. Why is land in this Province becoming almost valueis land in this Province becoming almost value-less? is, in effect, an enquiry frequently heard. I may, on some future occusion, solicit leave from you to answer this, which I cannot help regarding as a very pertinent and exceedingly important question.

Whatever may be urged against the "Nation-al Policy," there is no denying that the increase

of duties upon imports has stimulated manufacturing industry. A visit to the factories in Hamilton, Dundas, Galt, and other towns hereabouts will amply prove this. Manufacturing stock is up. A full may easily be brought about by over-production.

DUNDAS, Ont., 12th August, 1880.

#### ANSWERS TO CORRESPONDENTS.

LAW STUDENT, QUEBEC.—No, we do not believe that a character damaged by libel can be satisfacordly repaired by the payment of dollars and cents.

CLERK, NEWCASTLE, N.B.—The answer to your question is surely very simple. If you "buy \$1,000 worth of goods, and self them for \$1,500," you make 5.0 per cent, of course. The only rate required is that of "simple interest."

STOREKEFFER, GUELPH, ONT.—No. You can only wait until the note becomes due, and as you trusted to your customer's honesty when he contracted the debt, it he is still worth nothing you must continue to do so.

must continue to do so.

Salesman, London, Onv.—Question: A former employer owed me \$50, and prior to placing his stock in the hands of an assignee, sold without my knowledge a portion of it to another retail grocer, for which he accepted a note. He promised to see me paid, but shortly afterwards left for the States. Could 1, by tracing the goods sold privately, as aforementioned, have recovered my claim from the buyer? Answer.—Only at the option of the buyer, not legally. Under the late I nedvent Act, claims for safaries preceded those of creditors, and do still.

#### FIRE RECORD.

ONTARO.

Brantford, Aug. 12-Dwelling and barn occupied by Mr. Dalton and owned by Mrs.

White, partially destroyed. Lobo, 10—Hugh Carmichael's harn and contents destroyed by lightning. Loss, \$3,000; insurance \$1,000 Mor-ris, 10—Alex. Ingraham's farm burned down. res, 10—ARCX. Ingramm's farm burned nown. Loss heavy; insured for \$1000 in the Howick Mutual, Listowell, 10—M Christie's barn and contents destroyed by lightning; insurance \$500 in Waterloo Mutual. Myrtle, 11—Barn with contents destroyed, owned by Mr. Hoar. Insurance on barn \$1,400, on contents \$550; cause, lightning. London, 12—Large planing mill owned by John Elliott, and occupied by J. C. Dodd & Son, destroyed. Loss on building \$3,000, insured; on stock and machinery \$7,000, 53,000, insured; on stock and machinery \$4,000, insured for \$3,500 in Commercial Union and Lancashire Fire Insurance companies Ellice, 11—Jas. Burnett's barn destroyed by lightning. Loss \$800; insured in Perth Mutual for \$500. Belleville, 14-Light house totally destroyed. Bradford, 15--Wm. Goodchild's barn and con-Brangors, 13-4 Mr. Contentus sarra and contents destroyed. Loss, \$1,500 ; insurance, \$1,000. Whithy-Barn of Samuel Dawes destroyed. Loss \$3,000 ; insurance \$1,000. Colebridge, 15-Residence of Mr. John Goudy burned down. Loss, SGO) : no insurance. Newcasile, 18-Newcastle woollen Mills burned down. Loss, \$50,000; insurance, \$20,000 in the Ætna, British America, Dominion and Western Insurance Companies.

#### OTEREC:

Montreal, Aug 18 .- Slight fire in rear of Ford's confectionery store : insured.

#### NOVA SCOTIA.

Liverpool, Aug. 12-Mr. Potter's barn destroyed, Loss unknown. Scotch Village, 11-John Cochrane's barn and A, McGuinnis's carpenter shop destroyed by lightning.

#### Kinancial and Commercial.

#### GENERAL MARKETS.

THURSDAY, 19th 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 staple goods, while in some departments 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 close of navigation, a spirit of active speculation suddenly manifested itself, and under the general cry of "boom" prices for many commodities were carried to a dangerous pitch; until finally a reaction was brought about, with disastrous results, to many who were drawn into the vortex. This year, notwithstanding the absence of such vicious speculation, the bank and railway returns are larger than at the like period last year, and there is every indication that the volume of legitimate business is larger, as it is most assuredly being conducted upon a safer basis. Further, as the harvest continues to be garnered and threshed throughout the country, glowing reports of the unusually prolitic fruits of the soil continue to be forwarded, and from all information that can be obtained at present there can be little doubt of a ready foreign market being found for the surplus. Then again, the assured success of Sir John A. Macdonald's mission to England furnishes another reason for increased confidence

throughout the and prosperity country. Altogether the outlook was seldom, if ever better in this country. The Globe must be convinced by this time that its wedictions and lamentations last spring over the "downfall of Montreal's trade" were not only useless but groundless. The receipts and shipments of grain at this port for months past have been larger each week than during the previous one, and instead of the harbor traffic being lighter than in previous years, it is confidently stated that the amount of business done during the season of unvigation will be much larger than during any previous season for many years. The following are the receipts of produce at this port since the date of our last issue, up till to-day :- Ashes, 169 bbls.; bacon, 145 cases; barley, 1200 bus.; beans, 400 bus.; beef 5 bbls.; butter, 4,288 pkgs.; cheese, 31,675 boxes; corn. 375,490 bus.; flour, 12,819 bbls.; hides, 388; lard. 251 bbls.; leather, 825 rolls; oats, 80 bus.: oatmeal, 456 bbls.; peas, 450 bus.; tallow, 176 bbls.; tobacco, 88 hhds.; wheat, 706,859 bushels. The demand for money continues light, but increased activity is looked 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 anddate; call and short-dated loans are made at 3 to 4, and time loans at 4 to 5. The rates between brokers are 3 to 5. Sterling Exchange is dull, at 81 prem. between banks, and 81 cash over the counter. Demand bills bring 82 to 83 prem. Drafts on New York easy, at par. The local Stock market continues strong and active, with values firm and steadily advancing, but the fluctuations have not been so irregular during the past week as previously. The sales on the Stock Exchange to-day were. Morning Board-35 Montreal at 150; 25 do at 1494: 169 Ontario at 88: 50 Banque du Peuple at 814; 40 Molson's at 93; 20 do at 984; 187 Merchants' at 104; 64 do at 105; 150 Commerce at 1304 ; 150 do at 1304 ; 225 Montreal Telegraph Company at 124; 125 do at 1243; 25 Richelieu and Ontario Navigation Company at 57; 25 do at 571; 401 do at 58; 75 do at 581; 310 City Passenger Railway at 120; 25 do at 1193; 50 City Gas Company at 1434; 225 do at 144; 150 do at 145; 50 do at 145]; 25 do at 146. Afternoon Board-18 Montreal at 150; 2 do at 1501: 2 Banque du Peuple at 1501; 65 Molson's at 98; 29 Jacques Cartier at 90; 12 Merchants at 1041; 117 Bank of Commerce at 1301; 25 do at 130; 40 do at 1301; 30 Richelieu and Ontario Navigation Company at 59; 70 do at 594; 150 do at 593; 234 City Passenger Railway at 120; 15 City Gas Co. at 1464.

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. 6d., and it is difficult to sell any quantity at that figure. Our market is quiet and steady, at \$4.60 for Firsts; Seconds, \$3.50; Thirds not to be had. Pearls.—Large shipments to Liverpool have reduced stock to 198 barrels, still we are weaker than before, the 198 barrels, still we are weaker than before, the last sale reported being at \$5.10, which was obtained with difficulty. Market closes dull. Receipts since 1st January—6,188 barrels Poss, 1,054 barrels Pearls. Deliveries—6,175 barrels Pots, 960 barrels Pearls. Stock in store at six o'clock on 18th August—475 barrels Pots, 198 barrels Pearls.

BOOTS AND SHOES.-The experience of our manufacturers during the week has been somewhat varied. One or two houses report an increasingly active trade, both as regards letter orders and purchases made direct by customers while others state that but few country customers have visited the market as yet, and that business just now is confined almost entirely to filling orders taken some time ago by the travellers. We are inclined to think that the bulk of the season's business is now done through travellers, but undoubtedly customers will visit this market in larger numbers next month. One thing is certain, that the country trade are already pushing our manufacturers for the delivery of fall goods, and some retailers want deliveries made a month earlier than the date of contract, which augers well for the season's trade in the country sections. There is a considerable fulling off in the manufacture of summer wear, as wholesale dealers have found so much more enquiry for, and more profit on, goods suitable for the coming fall. There seems to be a slight stiffening tendency in prices, but there are no actual changes to Payments reported very fair.

CATTLE.—Some 60 car loads of cattle were offered 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 beasts for shipment 4½c. to 5c. per 1b., though for a very choice lot 5½c. was paid by a leading exporter. Butchers cattle realized 3c. to 4c. per 1b. live weight. Hogs were scarce, \$5.50 being offered without takers. Sheep advanced to 5c. per 1b., remaining firm at that figure. Lambs, \$2.50 to \$3.50 each. Receipts during the week at Point St. Charles were: cattle, 104 car loads; sheep, 25 carloads logs, 5 carloads.

DAIRY PRODUCE .- Butter .- The market has continued inactive, buyers and sellers being widely apart in their views all week. 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 Guzette of 4,000, packages in Guelph at 18c. proves, on careful examination, not to have been completed. The butter was rejected, be-cause the quality was not as at first represented, and it is not known what the price was to have been. Cheese is dull, and scarcely quotable in this market; shippers state that they can buy to better advantage in New York. Very few sales have been reported here; holders ask from 112c. to 13c., as to quality, but we quote prices at 102c. to 112c. The cable remains at 58s. The Belleville cheese market rules inactive this week; a few shipments have been made, July make having been all shipped in this section with the exception of a few lots, the balance of this season's make, with the exception of four factories, which has been contracted for at 11c to 114c. On Tuesday nine factories at Ingersoll offered 2 670 boxes, first half of August make; no sales, buyers having no orders to fill at 124c, what the dairymen are asking; 12c was offered and refused for any make. Market very dull.

DRUGS AND CHEMICALS.—The city trade is generally quiet and steady, and there is a mirly active business for the season being done with country dealers. Iodide of Potush continues to attract interest, and latest advices from England and New York favor higher prices. Our quotations for Iodide might probably be shaded for round lots. Quinine rules very firm in both the English and American markets. Opium is quiet

with values easy. American Saffron has declined to its previous value; three weeks ago it was worth \$1.26 per lb., and now it can be bought at 50c. American camphor remains low, and seems to be displacing the English article. Morphia is rather firmer in England. Remittances reported very good.

Day Goods.—The demand for fall goods continues very steady, and many of our leading houses have been actively engaged all week filling orders received from travellers, who report a very favorable state of affairs in the country. There have been several buyers in the market during the week, but very few from the West have been seen yet. A good many are expected next week, however, as a number of applications for tickets available for the cheap trip arranged by the trade here last week have been received, and it is believed that many more will yet be received. It is quite probable, also, that a number may wait until the first week of the Dominion Exhibition to visit this city and make their fall purchases, but judging from the auxious requests for early deliveries we think the majority of country dealers will perhaps make their selections before that time, while stocks are yet complete in all departments. Payments are reported exceptionally good in some quarters, while other dealers are disposed to qualify their statements somewhat on this point.

Fish.—Cod Fish are scarce and high on this market, quoted at \$4.60 to \$5 for first quality. No Labrador herrings have yet arrived here, but the market will open high, say at \$5.50 to \$6 00. Surdines. Stocks are almost exhausted, and prices are very high in consequence of the new catch having been a failure. Quarters, 11c to 11kc, halves, 17k to 19c as to brand. Canned salmon scarce; for favorite brands \$2 to \$2.10 is asked, sales at this figure.

FLOUR AND GRAIN.—The local flour market has been easier during the past few days, under a light demand. Holders are offering at a decline of about 5c per brl. without being able to effect sales. Sales were reported yesterday of 150 brls. Superior Extra at \$5.35 and 100 brls. do at \$5.30, but for larger lots these prices would be shaded. Spring Extra was freely offered on change at \$5.30, without finding buyers. The market closes weak for flour, but quotations for meals are unchanged. In grain there has been almost an entire absence of business since our last reference; prices are therefore nominal at about last week's quotations, as near as can be told.

FREIGHTS—Continue easy, ranging for grain from 5s. to 5s. 6d, a sailing vessel having been lately chartered for Leith at the former price and a steamer at the latter. All orders for the South American trade to River Platte have been filled with freights at S14 to S16 Deals still remain unchanged at 67s. 6d. to 70s. But few unchartered vessels remain in port, these holding out for higher rates, which will probably be soon obtainable.

Fauits.—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 heavy, and under a good demand all sold at from \$2 to \$2.25 for American, and \$2 to \$3 for Canadian. During the week 150 to 200 barrels have been shipped from this port to Liverpool. The Canadian crop this autumn will doubtless be very large, and accordingly shipments may be heavy, but some well informed dealers here expect to see low prices ruling in the English market this season. Peaches have also been in brisk demand, and the quality now offered is considered very good for the season. On Tuesday the receipts were 450 baskets and yesterday

day 270 do; good fruit sells at from \$1 to \$1.25 per basket, and small sizes at 75c to \$1.00. Good peaches sell at \$2.50 per crate, also. Pears are arriving freely, but the market is dull; Bartletts are worth \$9 to \$11; and Bell pears, \$6 to \$8 per barrel. Lemons are very dull, at \$5 per box, \$7.50 per case, or \$8.50 per chest, as to kind. Plums—Receipts fair, and demand firm; blue and green quoted at \$2 per crate, or \$1 per basket. Walmts, Grenoble, 10 to 11c per 1b; filberts, 9 to 94; peanuts, \$1.75 per bushel, and cocoanuts, \$5.50 per hundred. Bananas are worth \$3 per bunch.

GROCERIES .- Business during the past week has been fully up to the average for this season. There is a steady country demand, but no large lots are changing hands in the city. Prospects for the future are very encouraging. Sugars continue steady; the demand is active, 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 a cargo of bright Barbadoes sold here last week on p. t. Porto Rico is selling at 7½c to 8½c, bright Barbadoes at 7½c to 8½c. Granulated unchanged, 10%c to 10%c and Dispond at lated unchanged, 10%c to 10%c and Dispond at refiners can dispose of all they make easily. \$4c, bright Bardadoes at the to Sac. Granulated unchanged, 10%c to 10%c, and Diamond at 10c to 104c, as to size of parcel; refined yellows in barrels, 7%c to 8%c. Peas are still fairly active at the recent advance; advices from Japan recently received here, however, note a slight reaction. Fine Ja-pans are scarce and in active request. A sale of 390 half chests Japans at 33c was reported. There is also a good enquiry for new green teas which are very scarce; new stocks are expected to arrive about three weeks hence. Prices rule to arrive about three weeks hence. Frices rue high for Young Hysons, Gunpowder and Mayenne. Molasses scarce and high; Barbadoes, in cargo lots, bring 46c for good bright; one cargo sold at 45c; Trinidad worth 42c to 45c. Demand good; stocks very light. Rice.—There is a fair enquiry at 53.90 to 54.15; considerable lats have changed hands at these siderable lats have changed hands at these siderable lots have changed hands at these figures. Fruits.—The market is very bare of all kinds. New currants are quoted very high at place of growth this year. A heavy storm there while the fruit was yet on the drying grounds caused inmense damage to the crop. Valencias are scarce and dear, the best being 8c to 8½c; the demand is fair for the season, but not active. A few London layers can be had at good prices. Spices quiet and unchanged. Tobaccos also unchanged. Demand steady. Remittances very fair.

HARDWARE AND IRON.-Trade generally is quiet, but values are stiffening all round. Cable advices received daily report a rising market in England, especially for bar iron, which is now quoted 5s. to 10s. higher than a month ago. Holders in this market, therefore, are naturally growing firmer in their views, and sales of large 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 having been blown out in consequence of the colliers' strikes. The general outlook evinces the probability of higher prices ruling very shortly, and the few holders in this market consequently remain very firm. Large market 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, S22 to S23; Langloan, S21.50 to S22.50; Summerlee, S21 to S22; Gartsherrie, Glengarnock, and Carnbroe, each S21 to S22; and Eglington, S20 to S21. Since the date of our last report, the manufacturers here reduced and agaington, 520 to 521. Since me date of our last report, the manufacturers have reduced their price list for cut nails, thus affording buyers a good opportunity to lay in needed supplies. We make a reduction this week of 25c. 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 unwarranted advance in prices buyers are generally carcless, and it is, after all, difficult to effect sales at current rates Although stocks in first hands are reported light, there does not seem to be any prospect of much business being done until prices have been placed down to profitable or paying figures. We quote the same as last week. Lambskins are also nominally mehanged.

Hors.-Stocks are light, as is also the demand, 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 about three weeks hence; until then no very reliable quotations can be given. Prices here will be affected by the state of the crop in England, which is still uncertain; a partial failure is not altogether 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 cautiously, only in accordance with pressing wants, and not much business was done up to within the not much ousness was done up to within the last couple of days, when an 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 moderate demand for all descriptions and with wines as tions, and with prices as yet nominally unchanged. Stocks are comparatively light. Payments 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 M feet. Active preparations in all quarters are being made to get out an 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 demand. Mess Pork .- There have been numerous sales at \$17.50, and it is now held at \$17.75 to \$18. Holders are firmer, now neid at \$17.15 to \$18. Holders are irrner; in sympathy with the advance in Chicago this week. Lard.—There has been good demand for Fairbanks', and sales have taken place at 114c to 112c; holders now ask 11c4 to 12c. There has also been a fair demand for beef at our quotations. Hums are becoming scarce and have advanced considerably, now quoted at 13c. to 14c.

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

#### TORONTO MARKETS.

Toronto, August 19th, 1880.

The usual inactivity is displayed on the marto-day. At call board, one car Spring Extra on track in bags was offered at \$2.55, but elicited no bids. Prices remain unchanged in flour and grain.

#### AMERICAN MARKETS.

Chicago, Aug. 19, 12.51 p.m.—Wheat, Aug.; 873c; Sept., 88c; Oct., 884c. Corn, 12.53 p.m., Sept., 393c; Oct., 404c. Oats, 11.58 n.m., Aug., 243c; Sept., 243c; Oct., 251c. Pork, Sept., \$17.50; Oct., \$17.45. Lard, 12.42 p.m., Sept., \$8.30; Oct., \$8.374.

#### ENGLISH MARKET.

Beerbohm's Report, 19th August, 1880.— Floating Cargoes Wheat rather easier. Maize

firm. Cargoes on passage Wheat inactive, Maize firm. Good cargoes Red Winter Wheat off coast was 45s now 44s 6d. Do, Spring was 43s to 43s 6d, now 43s. Inverpool Spot Wheat rather easier; Average Red Winter, a penny chenper. Maize firm, unchanged. On passage for U.K. ports, call and direct ports, Wheat, 2,100,000 qrs.; Maize, 760,000 qrs.

#### RAILWAY RETURNS.

GRAND TRUNK RAILWAY .- Return of traffic Grand Trunk Rallway.—Return of fraffic for week ending August 14th, 1880, and the corresponding week, 1870.—Passengers, Mail and Express, \$58,100; Freight and Live Stock, \$149.612. Total, \$217.712. Corres-ponding week 1879, \$161,210. Increase in 1880 \$56,502

NORTHERN OF CANADA AND HAMILTON AND NORTH WESTERN RAILWAYS.—Truffic receipts for period ending 8th August, 1880—Passengers, \$7074.31; Freight, \$10,488.62; Mails and Sundries, \$1,615.60. Total Receipts for current period 1880, \$28,178.53. Corresponding period, 1879, \$23,159.94. Increase, \$5,018.50.

THE traffic returns of the Great Western Railway for the week ending Aug 6 show receipts from passengers, \$36,630,39; freight and live stock, \$58,635.21; mails and sundries, \$3,768.24; total, \$98,433.84—an increase of \$19,043.72 over the receipts for corresponding week of last year.

#### Special Notices.

Benconsfield Vineyard G.T.R.—Near Point Claire, P.Q.—The Messrs, Gallagher & Gauthier are meeting with immense success in their new enterprise, as witnessed by the following important testimonial from the President of the Council of Agriculture.

MONTREAL, 14th July, 1880.

Messis. Gallaguer & Gauthier :

GENTLEMEN,-I am happy to be able to inform you that the vines which I purchased last year from Mr. Gallagher have succeeded beyond all my expectations. At the present moment my vines are magnificent, healthy and loaded with fruit, and I have every reason to believe that next year I shall have a crop sufficiently large to refund the outlay on my vineyard.

Respectfully yours,

L. H. MASSUE, M.P.,

President 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, small fruits, etc. All orders should be addressed to Gallagher & Gauthier, Beaconslield, P.Q., or to their office in Montreal, No. 57 St. Gabriel street.

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Correspondence invited.

# DISSOLUTION OF CO-PARTNEBSHIP.

NOTICE IS HEREBY GIVEN that the Co-partnership heretofore existing between the undersigned, under the name and firm of

#### HALL, KAY & CO.,

Metal Merchants, carrying on business at Moutreal, has been dissolved by mutual consent.

The business of the late firm will be wound up by Mr. GEORGE KAY, who alone is authorized to receive payments and grant receipts.

JOHN ADAM LESLIE. JOHN HALL. GEORGE KAY.

Montreal, 30th July, 1880.

With reference to the above notice of Dissolution the undersigned will continue in the Merchant and Commission business, and shall be glad to have a continuance of the patronage bestowed on the late

GEORGE KAY.

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Policy holders in the province of Quebec will please forward such notices or policies through some one of the Companies' agents in that province. These agents are as follows:

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Quebec-JAS. F. BELLEAU.

Three Rivers-D. C. PENTLAND. Sherbrooke-W. C. LYFORD.

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THE time for receiving tenders for the supply of Rolling Stock for the Canadian Pacific Railway, to be delivered during the next four years, is further extended to 1st October next.

By Order, F. BRAUN, Secretary.

DEFT. OF RAILWAYS & CANALS, Ottawa, 26th July, 1880.

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The Profits which have arisen since 1875 will be divided among Policies in force at the close of the current year, and Assurances now effected will participate. W. M. RAMSAY, Manager, Can.

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INSPECTORS: -GEO. RENNIE; DAVID DOWNS.

Active Agents wanted Where the Company is not already represented.

Apply to or address, Apply to or address,

#### WILLIAM ROBERTSON,

Manager for Canada, Montreal.

# S. CARSLEY,

DRY GOODS. WHOLESALE.

113 St. Peter Street. MONTREAL.

18 St. Bartholomew Close, London.

#### IN STOCK THIS DAY:

18 inch COLORED SILKS, at 66 cts. 80 different 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.

New Styles.

BLACK CRAPES,

A full line.

DRESS GOODS,

POMPADOUR PRINTS,

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.

A CALL SOLICITED.

S. CARSLEY.

113 ST. PETER STREET, Montreal.

# Wm. M. Briggs,

Plumber, Gas & Steam-fitter,

69 St. Antoine Street, Montreal.

Tenders given for all kinds of Hot Water and Low Pressure licating Apparatus.



Legal.

For Accountants, &c., see other page.

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D. G. MacDonell, M. P. James Dowdall.

Amherst, N. S. TOWNSHEND & DICKEY,

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#### Annapolis, N.S.

Samuel H. Gray,
BARRISTER-AT: LAW
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BARRISTERS, &c.,
A.M. PETERSON, B.A. Chas. Peterson, B.A.
Offices: Corner Bridge & Front Sts.

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OF CANADA.

Incorporated by Dominion Parliament, A.D., 1872

Authorize Capital, \$250,000.

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Vice-President.

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MANAGER.

EDWARD RAWLINGS.

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

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# EMPLOYEES

IN POSITIONS OF TRUST.

THE 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 Guarantee 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.

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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 cent.

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Manager. HEAD OFFICE, 260 ST. JAMES STREET, Corner of McGill Street.

STOCKS	AND	BONDS,

NAME.	Par	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices. Aug. 19.
British North America	£50	\$ 4,866,666	\$4,866,666	\$1,170,000	21	108 1084
Dominion Bank	\$ 50 0a	6,000,000 1,000,000	6,000,000 970,250	1,400,000 310,000	4	1301 1307
Du Peuple	. 50	1,600,000	1,600,000	240,000	2	129 1801 S) S1
Eastern Townships	őã	1,469,600	1,382,037	300,000	ี้ อื่น	105
Exchange Bank	100	1,000,000	1,000,000	50,000	٠,	51
Federal Bank	100	1,000,000	1,000,000	165,000	81	1174 120
Hamilton	100	1,000,000	744,60)	50,000	4	102} 108}
/Imperiai Bank	100 100	800,000	639,130	4*****	0	
Jimperial Bank. Jacques Cartier. Marltime. Merchants' Bank of Canada.	25	913,000 500,000	886,094	50,000	31	981 99
Maritime	100	800,000	500,000 599,460		24	82 834
Merchants' Bank of Canada	100	5,798,267	5,516,446	475,000	3	104 1041
Molsons Bank	50	2,000,000	1,999,095	100,000	. a l	971 99
Montreal	200	12,000,000	11,999,200	6.000,000	4	1194 150
Nationale	100	2,000,000	2,000,000	300,000	31 3	80 81
Ontario BankQuebec Bank	40	3,000,000	2,996,756	100,000	8	88 881
Standard	100	2,500,000	2,500,000	475,000	3.	60 70 ·
Toronto	100	509,750 2,000,000	509,750	20,000	8	82 84
Union Bank	100	2,000,000	2,000,000 1,992,990	500,000	ន្ទរ	186 1874
Ville Marie	100	1,000,000	919,370		2	50 87
Angio Canadian Mortgage Co	100	400,000	331,411	80,000	4	1051
Building and Loan Association	25	750,000	778,214		. 84	88 <sup>2</sup> 893
Canada Cotton Co					( "	821 85
Canada Landed Credit Co	50	1,500,000	663,314	110,000	44	1361
Dominion Savings & Investment Soc		2,000,000	2,000,000	850,000	6	186 1873
Dominion Telegraph Co	50 50	800,000	579,850	80,000	5	117 1184
Dominion Telegraph Co English Loan Co	100	6,000,000	600,000	*********	21	721 773
rarmers' Loan and Savings Co.	5.0	500,000	500,000	4,279.34		110
Freehold Loan & Savings Co	100	1,050,400	690,080	46,000 284,024	4 5	12) 123) 155
Hamilton Provident & Loan Society	100	950,000	841,026	120,000	4	120
Huron & Erie Sav. & Loan Soc		1,000,000	977,100	240,000	) <b>5</b>	141
Imperial Loan and Investment Co London & Can. Loan & Agency Co	50	600,000	577,000	60,000	4	118
Loudon Loan Co. of Canada	50	4,000,000	560,000	143,000	] 5	1881 140
Montreal Felegraph Co	۸۱ ا	484,700	223,760	20,464	44	1041
Montreal City Gas Co	40	2,000,000	2,000,000 1,800,000	)	J 4	1241 1241
MORE TERM CITY PASSENGER RVCO	I 50	600,000	600,000		[ 5	1461 1461
Montreal Investment and Building Co.	õã	600,000	481,027	1	8	1193 120
Montreal Loan & Mortgage Sty	50	1,000,000	550,000	75,000	83.	40 47 941 96
Mandual Investment Co	100	1,460,000	280,000	7,500	37	105
Ontario Saving and Investment S'oy	50	1,000,000	969,000	158,000	<b>5</b> " `	129
Provincial Permanent Building Soc Richelieu & Ontario Nav. Co	100	280,000	280,000	10,000	181	
Toronto City Gas Co.	100	1,500,000	1,500,000		24	581 591
Union Loan and Savings Co	50 50	600,000	600,000	********	5	140
Western Canada Loan & Savings Co	50	1,000,000	462,762	100,000	[ 6 ]	1-4
		, 1,000,000	995,432	390,000	5	165

# 

# O. M. O. & O. RAILWAY.

Trains run as follows:

	MAIL.	EXPRESS.
Leave Hochelaga for Hull.	9 20 0 22	515 N \
Arrive at Hull	2.40 0.55	5.15 p.m.
Leave Hull for Hochelaga.	2.40 p.m.	9.25 p.m.
Arrive at Hochelaga1	.0.20 il III.	5.05 p.m.
zivite at nochenga	2.50 p.m.	9.15 p.m.
T 17 1 1		Night
Leave Hochelaga for Que-		Passenger
bec	3.00 p.m.	10.00 p.m.
Arrive at Quebec	9.00 p.m.	6.30 a.m.
Leave Quebec for Hoche-	-	1
laga 10	0.40 a.m.	9.30 p.m.
Arrive at Hochelaga	4.45 n.m.	6.30 a.m.
Leave Hochelaga for St.	Missad	Mixed.
Jerome	5.20.20	mixea.
Anning at St. Towns	. J.30 p.m.,	
Arrive at St. Jerome	.7.15 p.m.	
Leave St. Jerome for	r	1
Hochelaga	. ———	- 6.45 a.m.
Arrive at Hochelaga	. ———	- 9.00 a.m. ]
(Local trains between		
Aylmer.	min and	- [ ]
Trains leave Mile-End S	tation San	ا 🟎 ا
Minutes Later.	Lation Dec	en s a
Magnificent Palace	Corgon	.n   £ 8
Passenger Trains, and Elega	nt Sleenii	[[ 독일
Cars on Night Trains.	- Cicopii	Trains leave and Quebec and O. P.M
Train and from Ottaw	negnos a	11:202
with Trns to and from Que	bec	12 50
All Trains Run by Month	real Time	,ō
GENERAL OFFICE,	13 Pla	Co   E 8 7
d' Armas Sanara	10 I IA	~ 25

Gen'l Sup't.

L. A. SENECAL,

d'Armes Square. TICKET OFFICE, 202 St. James

Street.

#### TO THE SHOE TRADE.

# The Dann Boot and Shoe Co.,

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Are now manufacturing fall lines of Boots and Shoes, in Sewed, Pegged and Rivet work of the finest description. Send for Price List,

"AND DON'T FORGET IT."

Dann's Patent Toe Tip for Children's Turned Cacks, and Danu's Patent Button-hole Casing for Prunella and Fine Kid Boots

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Commission Merchants & Wholesale Fish Dealers. 31 & 33 St. Nicholas Street, Montreal.

# Carriage Hardware.

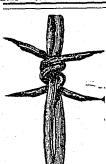
FIFTH WHEELS. CLIPS CLIP-KING BOLTS, STEPS. SHAFT COUPLINGS, &c.,

Manufactured by

GEORGE CILLIES, GANANOQUE, Ont.

#### WHOLESALE PRICES CURRENT-THURSDAY, AUGUST 19, 1880.

Name of Article:	Wholesale Rates	Name of Article.	Wholesale   Rates.	Name of Article.	Wholesale Rates.	Nume of Article.	Wholesale rates.
Butter.  Creamery Townships, choice selec'n. "choice lines dairie Brockville, choice select'n. "ch'ce lines dairie Morrisburg, ch'ce select'n. "ch'ce lines dairie Western Dairy, ch'ce line "a fair to good Kamouraska. Cheese, finest Beef, Ham, Eggs, &c. Pork, mess Do thin mess	8 0 21 1 0 22 8 0 19 0 20 0 21 8 0 19 0 20 0 21 8 0 19 0 20 0 8 0 17 1 0 12 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1	" EEE 36 soft mish. " Bisse ex. h'y. " CC 36 in. (heavy). " LL 56 in. (ine). Hochelaga (Brown), G30 in " H33 in. " H1136 in. " XX36 full. " XXX36 in. full. " M drilling.	0 00 0 073 0 00 0 094 0 00 0 094 0 00 0 094 0 00 0 00 0 00 0 10 0 00 0 10 0 00 0 10 0 00 0 12 0 00 0 12 0 00 0 12 0 00 0 0 10 0 00 0 10 0 00 0 10	Clyde Checks  Canada " A cloth  Canada Stripes CC prize bags, 3. ply, p bale Lybster No. 3, 30 in  "No. 2, 32 in "No. 2, 35 in "No. 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	0 00 0 183 1 0 00 0 183 1 0 00 0 183 1 0 00 0 183 1 0 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Galatea Stripes	6 00 6 40
Prime mess do  Drugs & Chemicals.  Aloes Cape.  Alum.  Borax. Castor Oil. Caustic Soda. Cream Tartar. Epsom Saits. Extract Logwood. Indigo Mudras. Madder. Oplum. Oxalic Acid. Potass lodide. Quinine. Soda Ash. Soda BiCarb. Sail Soda. Tartaric Acid. Bleachalug Powder Citric Acid. Camphor Eng. Ref. Am. Ref. Gum Arabic, per lb. "Traj. Copperus per 100 lbs. Blue Vitrol.	12 50 18 09     0 16 0 17     1 85 2 90     0 10 0 11     0 10 0 0 11     0 10 0 0 12     0 10 0 0 12     0 10 0 0 12     0 10 0 0 12     0 10 0 0 12     0 10 0 12	A E 35 in.  A A 36 in.  Twill 86 in.  Plain 72 in.  Twill 72 in.  Twill 72 in.  Yarns:—White per lb.  Colored  White CarpetWarpper l  Colored do  Tickings:—" B2 30 in.  " BB 30 in.  " AA 32 in.  " XX 32 in.  Fancy Shirtings.—"	1	Check, 33 in. Denims:Blue A A.  B. C. D. Brown A A. B. C. B. C. C. Brown A A. C. C. Shirtings: Oxford striped BX. C.	0 00 0 10   0 00 0 10   0 00 0 184   0 00 0 184   0 00 0 244   0 00 0 275   0 00 0 184   0 00 0 244   0 00 0 184   0 00 0 185   0 00 0 185   0 00 0 185   0 00 0 224   0 00 0 225   0 00 0 226   0 00 0 216   0 00 0 197   0 00	Superfine Fine Middlings Pollards Ont. Bags. Ott. Bags. Ott. Bags. Cornneal Buckwheat Grain. Canada White, (No. 2. "Spring (No. 2. Red Winter Outs. Barley Peas. per 66 lbs Corn in bond Flax Seed, prime. Groceries. TEA, (Hi-Ch. & Cad.) Japan, com. to med. lb. "fair to good." Y. Hyson common to gd Y. Hyson common to gd Y. Hyson inne to fluest. Gund., fair to med. "	2 70 2 56 3 05 3 10 4 40 4 50 2 70 2 75 1 20 1 25 1 08 1 09 0 33 0 84 0 60 0 70 0 92 c 92 1 0 50 1 0 60 0 25 0 82 0 34 0 40 0 41 0 53 0 25 0 28 0 28 0 26



#### CANADA

Wire Co.

MANUFACTURERS OF

BURNELL'S FOUR POINTED Barb Steel Wire FENCING.

The Best and Cheapest Farm and Railway Fence. Send for samples and Circulars.

H. R. IVES, Manager, QUEEN STREET,

MONTREAL.

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and trust to be favored with a share of the support of the Mercantile and general community. Samples and stock of Colonial Produce received for sale. [39] Just landed, ex SS. "THAMES," a small con-gnment of good CHINA TEA.

C. F. AMERY.

487 St. Paul Street.

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82 & 84 McGILL ST., MONTREAL.

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PAPER STOCK, METALS &c., &c.

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Manufacturers and Dealers in all kinds of

#### ROOFING MATERIAL,

Tarred Felt, Nos. 1 and 2. Tarred Sheathing, Hard and Soft, Dry Felt for Lining and Carpets, Rosin Sized Sheathing, Roofing Pitch and Cement, Coal Tar, American and Canadian, Shingle Varnish, Iron Varnish. Gravel for Roofs and Walks, Rosin, Pine Pitch, Pine Tar and Oakum.

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# F. C. JONES,

PRACTICAL STEEL STAMP & STENCIL LETTER CUTTER.

74 McGILL ST., MONTREAL.

Orders by Mail promptly attended to,

#### WHOLESALE PRICES CURRENT, THURSDAY, AUGUST 19, 1880.

Name of Article.	Wholesale   Rates,	Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Gunpd. Finest	Rates   S c	Spices: Cassiaper lb. Maceper lb. Cloves" Nutnegs" Jamaica (Singer, Bl. Jamaica "Unbl." African "Pipper" Mustard, 4 lb. Jars" Rice: Arragan, &c. p., 100 lb.	Rates  S. C. S. C.  S. C. S. C.  O 15 0 22  O 90 1 00  O 86 0 47  O 60 0 90  O 22 0 28  O 10 0 11  O 10 0 11  O 10 0 11  O 10 0 12  O 10 1 0 12  O 10 1 0 10  O 10 1 0 10  O 10 0 10  O 00 1 75  O 00 1 90  O 00 2 20  O 25 0 00  O 25 0 00	Name of Article.  Tobacco Hox Nails: 1 in, and 1½ in p. 100 lb kg 1½ "2½ "" 10 kegs 20 p.e. dis. Clinch and Hy Cl. Nails: 1 and 1½ in, per lb. 1½ "1½ "" 2½ 23, 3 in, and up. Flat § sharp pres'd N'ls: 1 and 1½ in, per lb. 1½ "1½ "" 2½ 23, 3 in, and up. Black "2½ "" 3 in, and up "" 2½ "2½ "" 3 in, and up "" 2½ "2½ "" 3 in, and up "" 2½ "2½ "" 3 lb. ssz 20 p.e. dis. HJrrse Nails: Black "Eagle," 7 lb. size. Black "Eagle," 8 lb. size. C. Best Norway. Bright "Wooffords & Co." pointed and finished. 40c. to15c. p. c. dis. Gaivanized 'n': No. 24 "26." '28." Pig Iron: Siemens No. 1., Gartsherrie. Langionn.	Rates.  \$ c. \$ c. 6 25 7 25 5 50 6 00 6 25 6 00 6 25  0 08 0 084 0 074 0 072 0 663 0 07 0 663 0 07 0 663 0 07 0 073 0 084 0 07 0 074 0 064 0 00 0 21 0 00 0 20 0 00 0 0 00 0 0 00 0 0 0 00 0 0 0 00 0 0 0 0 00 0	No 18, per bundle Steel, cast, per lb "Spring 100 " "Sleigh Shoe, " "Blister, " "Plate: 1Q Coke IX " LX "	Rattes.  \$ 0, \$ 0, 0 0 0 0 12 0 00 0 12 0 00 0 0 12 0 00 0 0 12 0 00 0 0 0
Sugar House " Maple " Fruit: Loose Muscatel, bos Layers in boxes. Sultanas." Seedless." Valentia New!crop.per lb Currants 1878 crop " Currants New crop " Prunes " Figs " H. A. Almonds " S. S. Tarragona." Walnuts." Filbetts " Brazils, new "	0 80 0 95 2 25 2 65 2 85 2 65 0 84 0 94 0 8 0 98 0 0 8 0 8 0 0 64 0 8 0 0 13 0 144 0 6 0 0 19 0 82 0 10 0 82 0 10	American Skingle Nails: Best Blued 1; in per 100-lb. keg Shingle Common Pattern. Shingle per 100 lb kg Lath. Finisking Nails: 1 in. to 1; in. p. 100 lb. kg 1; in. and up 10 kegs 25 p.c. discount. Flour Barrel Nails: 1 in., 1n. and 1; in p. kg 10 kegs 25 p.c. dis	4 30 0 00 3 70 0 00 3 60 0 00 4 10 0 00 5 60 7 50 5 50 6 00 5 00 9 00	Bar-ord-brds.pr 1001bs Sheet Iron to No. 20 Siemous Do Best. Refined Swedes Hoops Hoops Horse Shoes Boller Plates Canada Plates: Hatton Penn Garth Iron Wire: No.6, p. bdle.	2 00 0 00 2 75 0 00 2 80 0 00 2 80 0 00 2 80 0 00 2 80 0 00 4 25 0 00 4 25 0 00 4 25 0 00 3 75 4 00 2 10 0 00	light, 6 lb. dim	0 28 0 30 0 38 0 41

 These discounts apply only for immediate delivery, and for quantities named of each kind separately. Terms for all nails 4 months from average date of delivery. Cash discount (within 30 days) on Cliuch and Pressed Nails, 5 per cent.; on Cut, Finishing, Flour Barrel and Tobacco Box Nails, 8 per cent.

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

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cave	Point Lev	/i			7 30	a.m.
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"	Campbel	lton	• • • • • • • • • •		7.55	44
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The	o Trains	connect at	Chau lière	Curve	with	the
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H: THEO, CRAWFORD,

WILLIAM CAMPBELL, General Agent Toronto District.

#### CANADA

ASSURANCE COMPANY.

ESTABLISHED 1847. HEAD OFFICE, - HAMILTON, Ont.

CAPITAL AND FUNDS OVER \$4,600,000. ANNUAL INCOME ABOUT \$750,000.

The Advantages of joining on old and successful Company like the "Canada Life" may be judged by the following facts:

1st.—The Rates charged are lower than those of other Companies.
2nd.—It has the largest business of any Company in Canada.
3rd.—The I rofit Boous added to Life Policies are larger than given by any other

Company in Canada.

4th.—It has occurred that Profits not only altogether extinguish all Premium Pryments, but, in addition, yield the holder an annual surplus.

5th.—Policies indisputable after being 2 years in force, if age proved.

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J. W. MARLING, Superintendent of Agencies.

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The Board of Directors of the Mutual Life Association of Canada announce that 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.

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.

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The Mutbal Life Offices, Ilamilton, Ont., 25th Nov., 1879. DAVID BURKE, Manager.

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# Insurance Company.

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HAMILTON,

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Capital and Assets......\$1,637,553 00 Income for Year ending 31st Dec., 1878...... \$1,001,052 00

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Robert Anderson. J. R. Rolland.
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OF CANADA.

CAPITAL, . \$600,000.

Deposit with the Dominion Government, \$100,000

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, Manager.

G. BANKS, Assistant Manager. Insurance effected at reasonable rates.

J. A. SHERMAN, Pres.

#### STOCKS AND BONDS.

INSURANCE COMPANIES. - CANADIAN .- Montreal Quotations August 19, 1880.

NAME OF COMPANY.	No. Shares.	Last Dividend. per year.	Share par value.	Amount paid per Share.	Value per Suare.	Canada quotations per et.
British America Fire & Marine. Canada Life Citizens, Fire, Life, Guarantee & Acc't Confederation Life. Sun Mutual Life and Accident Isolated Risk, Fire. Quebec Fire Quebec Fire Quebec Fire Guene City Fire Western Assurance. Royal Canadian Insurance Canada Guarantee Co. of Canada. Merchauts' Marine Insurance Co. National Insurance, Fire.	2,500 11,880 5,000 5,000 5,000 2,000 20,000 20,000 2500 2335 5,000	5-6mos. 73-6mos. 5-6 mos. 4-6 mos. 10 74 6 mos. 5 8 per ct. 8 per ct.	\$50 400 100 100 100 100 100 50 40 100 100 50 100	\$50 50 20 10 121 10 65 10 20 20 20 35	8613 106 14 121 2 60 50 10 33 30 5 10 20 20	138 225 158 100 26 80 100 188 191 477 50 100

BRITISH AND FOREIGN .- (Quotation on the London Market, August 2 1880.

				. –		
Briton Medical Life	20,000	10 10 50	£10	2		••••
Briton Lite Association	£0.000	10	1	1		
British & Foreign Marine	50,000 i	50	20	4	193 193	
Commercial Union Fire Life & Marine.	50.000	20	50	Ë.	207	
Edinburgh Life	5,000	30 10	100	15	38	
Guardian Fire and Life	20.000	îă	100	50	60	
Imperial Fire	20,000			25	1553	****
Imperial Fire	12,000	£7 p. sh.	100	20	1994	
Lancashire Fire and Life		30	20	2	7 å 71 25	
	10,000	80	40	8.	28	
	85,8a2 l	80 48 10	40 25	12	63 65	
London & Lancashire Life	10,000	10	10 i	1 7-20	447 451	
Liverp'l & London & Globe Fire & Life £	391.752	70 l	20	2	174	
Northern Fire & Life	30.000	70 70	100	Б :	451 451	
	40,000	56	60	ě.	521 521	****
Phoenix Fire	6,722	£21 p. s.		V4	3051	
Ougon Ping & Fite		30	ió	•;••	738.	****
Queen Fire & Life2	00,000	60	20	4		• • • •
Royal Insurance Fire & Life10		60.	20	8	231, 231	
Scottish Commercial Fire & Life 1:		221	10	1.	4ls.	
Scottish Imperial Fire and Life		6	10	1	324. 6d.	
Scottish Provincial Fire & Life	20,000	30	50 60	8	123 123	
Standard Life	10,000	581	60	12	123 123 78	

The liability on all Bank Stocks and the Canada Guarantee Co.'y is limited to double the Amount of the ubscribed Capital. On all other Stocks the liabilities of snareholders is strictly limited to the amount of Subscribed Capital. Subscribed Capital.

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INSURANCE COMPANY.

A Stock Company, Chartered in 1853.

ISAAC MUNSON, Sec'y

DEPOSITED WITH CANADIAN GOVT. \$100,000.
Insures nothing but Farm Property, Churches, Convents, Private Residences and similar risks with contents of same, against Loss or Dumage by Lightning as well as Fire.

CASH ASSETS, January 1, 1879. \$1,150,063.99
Claims for Losses, Dividends. 51,440.75
Capital (paid up in cash). 200,000.00
Uncarned Reserve Fund. 681,977.62
Wat Surplus 216,645.62

Net Surplus..... GEO. H. PATTERSON, Montreal, Manager Pro. Quebec. J. FISHER, Cobourg, Chief Agent, Ontario.

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OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

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30,500.000 Invested Funds 900.000 Funds Invested in Canade .

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turnays, and leaves on week days on arrival of Day Express, for all Landings, including Magog.
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#### POST OFFICE TIME TABLE.

MONTREAL, Angust, 1880.

DELIVERY.	MAILS.	CLOSING A. M. P. M.

#### ONTARIO AND WESTERN PROVINCES

8	100	2	45	*Ottawa by	Railway	8	1515	8 00	
8	40	_	-	*Provinces	Railway of Ontario,	š	151	8 00	
8	00			Manitoba	& B.C	8	15	8 00	
	1	ß	15	Ott. Riv. te	Carillon	6	nol		

#### OHEREC AND EASTERN PROVINCES. Ougher Three Divore Roy I

			Quence, Internative 5, 1901-		
	- 1		thier and Sorel, by Q.		ĺ
. 5	05		M. O. & O. Ry	l <b></b> .	1 50
- 8	60		Quebec by Steamer		6 00
8	00		Quebec by G.T.R		8 00
•	. 1		tEastern Townships, 3		
		'	Rivers, Arthabaska &	1	
- 8	00		Riviere du Loup R.R		8 00
		12.50	Q.M.O & O. Ry. to Otrawa	7 00	0,00
Ġ	20		Do St. Jerome and St. Lin	1 00	
			Branches	1	4 45
			st. Remi & Hem'ngt'd R.R		2 00
11	w		St. Hyacinthe, Sher-		4 00
e	nn	10.45	brooks &s	0.00	2 30-8
8	00	12 40	brooke, &c	լ ԵԽ	
٥	w		Acton & Sorel Railway		S 00
			St. Johns, Stambridge &		ŧ
10	UU	· · · · · ·	St. Armand Station		
		l :	St. Johns, Verm't June.		l
					2 15
10	w		South Eastern Ralway		5 15
		1	t New Brunswick. Nova	<b>\</b>	1
9	00		Scotia and P.E I		8 00
			Newfoundland forwarded		ĺ
			daily on Halifax, whence	•	
		I	des, atch is by the Packet		8 00
		•	•		•

#### LOCAL MAILS.

11 301		Beauharnois Route	6 00	
		Boucherville. Contrecœur.		
11 30		Varennes & Vercheres	<b></b>	1 45
		Cote St. Paul.	6 00	
11 30		Tanneries West	8 00	
		Cote St. Autoine and		- 00
		Notre Dame de Grace		12 45
11 301.		St. Cunegonde	6 00	10 10
11 301.		Huntingdon	6 00	2 00
10 00	5.30	Lachine	6 00	
8 00 1	0.3	Longueil	6 00	
10 00	.0 00	St. Lambert	0 00	2 30
		Laprairie		
10 00	••••	P. Viau, Sault-au-Recoller.	••••	2 30
8 001	••••	Terrebonne & St. Vincent.		1 05
8 30	£ 00	Point St. Charles		1 15-5
2 201		St. Laurent, St. Eustache.		T 10-0
1	7 90	and Belie Riviere		
	LOU	North Shore Land Route	7 00	
10 00		to Pout de Line		
10 00	5 50	to Bout de L'Isle		3 30 2 50-5
9 (10)	to 30	Hochelaga	B 00	2 00-6
1		l	i	1

#### CNITED STATES

	1 .	Boston & New England States, except Maine		
8-9 4	0	States, except Maine	6 00	5 50
8 & 1	0	New York and So. States.	6 00	2 15
8 0	0 12 30	Island Pond & Portland (A) Western & Pacific U.S.	2	30-8
8-8 4	01	(A) Western & Pacific U.S.	8 15	8 00

#### GREAT BRITAIN, &C.

#### WEST INDIES.

Letters, &c., prepared in New York are forwarded daily on New York.	
whence mails are despatched	2 15
ana every Thursday p.m	2 15

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do 9.00 p.m.

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