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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE

Mon. M^rter of Fin^{ce}, 22 Dec. '79

Vol. 8.—No. 25.

MONTREAL, FRIDAY, AUG. 8 1879.

{ SUBSCRIPTION
\$2 per annum.

Leading Wholesale Houses of Montreal

GAULT BROS. & CO.

Manufacturers and Importers,
MONTREAL,

Invite attention to their Fall Stock, which is now fully assorted in all departments, and embraces many new lines, both in Home and Foreign Manufacture. Their early purchases have placed them in a position to present a STOCK which, for STYLE and VALUE, will DEFY COMPETITION.

Orders by letter or through travellers will have careful and prompt attention.

GAULT BROS. & CO.

JAMES CORISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

Importers and Exporters

OF FURS,

MANUFACTURERS OF

FUR GOODS

And Jobbers in

BUFFALO ROBES,

MOCCASINS,

MITTS AND GLOVES,

FUR WOOL

STRAW HATS, CAPS, &c.

PROPRIETORS OF THE

Montreal Felt Hat Works.

Special inducements offered to the Trade in our manufacture of Fur Goods and Wool Hats.

Leading Wholesale Houses of Toronto.

JOHN MACDONALD & CO.

TORONTO, ONT.

CARPET DEPARTMENT.

WOOL, TAPESTRY,

AND

BRUSSELLS CARPETS,

FOR FALL 1879,

Are now arriving daily, when completed, they will show the

LARGEST STOCK

Of these goods which we have ever held.

JOHN MACDONALD & CO.,
21 and 23 Wellington street, 80 and 32 Front street.
TORONTO.

DISSOLUTION OF PARTNERSHIP.

Notice is hereby given that the partnership heretofore existing between the undersigned at Montreal, and Toronto under the name of "THOMAS MAY & COMPANY" was dissolved by effluxion of time on the 6th day of July inst.

The liabilities of the late firm have been assumed by the undersigned, RICHARD WOLFF and FREDERICK ALBERT MAY, carrying on business at Montreal, under the style "THOMAS MAY & Co.," who alone are authorized to receive payments and grant discharges for all debts due to the late firm.
Dated 6th July, 1879.
RICHARD WOLFF,
FREDERICK A. MAY,
JAMES PATTERSON.

Referring to the foregoing notice we beg to inform you that the business heretofore carried on by

THOMAS MAY & CO.,

at Montreal and Toronto, will be continued by Richard Wolf and Frederick A. May, under the same name at Montreal, where all debts due to the late firm are to be paid to the undersigned.

In making this announcement, and thanking you for past favors, we wish especially to notify you that we intend to carry on and cultivate the Trade of the western part of the Dominion direct from Montreal.

We have no hesitation in assuring you that our long experience and extensive knowledge of the markets, combined with ample means, will enable us to offer you every possible advantage in connection with our special business.

MILLINERY and FANCY DRY GOODS

We respectfully solicit a continuance of your patronage, and beg to assure you that we shall do all in our power to make our business relations mutually beneficial. We remain,
Yours respectfully,

THOMAS MAY & CO.

Leading Wholesale Houses of Montreal

Frothingham & Workman

Importers and Manufacturers,
WHOLESALE DEALERS IN

IRON, STEEL,
TIN

AND

General Hardware,
MONTREAL.

ESTABLISHED IN 1809.

MANUFACTORIES:

ST. PAUL'S, near MONTREAL.

AUTUMN, 1879.

J. G. MACKENZIE & CO.

Importers and wholesale Jobbers in

British, Foreign and Domestic

DRY GOODS

381 & 383 St. Paul Street,

Near of French Cathedral,

MONTREAL:

AND

St. Paul's Buildings, Paternoster Row,

LONDON, Eng.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.

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

Head Office, - - - - - Montreal.

Board of Directors.

GEORGE STEPHEN, Esq., President.
 G. W. CAMPBELL, Esq., M.D., Vice-President.
 Hon. Thos. Ryan, Sir A. T. Galt, G.C.M.G.
 Peter Redpath, Esq., Edward Mackay, Esq.
 Hon. Donald A. Smith, Gilbert Scott, Esq.,
 Alexander Murray, Esq.,
 R. E. Angus, General Manager.

Branches and Agencies in Canada.

Montreal, W. J. Buchanan, Man.

Belleville, Ont. Hamilton, Ont. Picton, Ont.
 Brantford, " Kingston, " Port Hope, "
 Brockville, " Lindsay, " Quebec, Que.
 Chatham, N.B. London, " Sarnia, Ont.
 Cobourg, Ont. Moncton, N.B. Stratford, "
 Cornwall, " Newcastle, " St. John, N.B.
 Goderich, " Ottawa, " St. Marys, Ont.
 Guelph " Perth, " Toronto, "
 Halifax, N.S. Peterboro', " Winnipeg, Man.
 A. Macnider, Inspector.

Agents in Great Britain.—London, Bank of Montreal, 9 Birch Lane, Lombard Street. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., & C. M. G.
 Bankers in Great Britain.—London, The Bank of England; The London & Westminster Bank; The Union Bank of London. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, C. F. Smithers & Walter Watson, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street.
 Bankers in United States.—New York, The Bank of New York, N. B. A.; The Merchants' National Bank, Boston. The Merchants' National Bank, Buffalo. The Farmers' and Mechanics' National Bank, San Francisco. The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.
 Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.

EXCHANGE BANK OF CANADA.

CAPITAL PAID UP . . \$1,000,000

HEAD OFFICE, MONTREAL.

DIRECTORS.

M. H. GAULT, President.
 T. O'AVERHILL, Vice-President.

A. W. Ogilvie, Thomas Tiffin,
 E. K. Greene, James Crathern,
 Alex. Buntin.

THOMAS CRAIG, Cashier.
 GEO. BURN, Inspector.

BRANCHES,

Hamilton, Ont. C. M. Counsell, Manager.
 Aylmer, Ont. J. G. Billett, do
 Park Hill, Ont. T. L. Rogers, do
 Brussels, Ont. John Leckie do
 Exeter, Ont. W. A. Hastings, do
 Bedford, P.Q. R. Terroux, Jr., do

AGENCIES,

Quebec, Owen Murphy.

FOREIGN AGENTS,

LONDON:—The Alliance Bank, (Limited.)
 NEW YORK:—The National Bank of Commerce; Messrs. Hilmers, McGowan & Co., 63 Wall street.
 CHICAGO:—Union National Bank.
 Sterling and American Exchange bought and sold. Interest allowed on Deposits.
 Collections made promptly and remitted for at lowest rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

John James Cater, J. J. Kingsford,
 R. A. B. Dobree, Frederic Lubbock,
 Henry R. Farrer, A. H. Philipotts,
 Richard H. Glyn, J. Murray Robertson,
 H. J. B. Kendall,

Secretary—E. W. BRADFORD.

HEAD OFFICE IN CANADA.—St. James St., Montreal.

R. R. GRINDLEY, General Manager.

J. S. CAMERON, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

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

SAN FRANCISCO.—A. McKimlay, Agent.
 PORTLAND, Oregon.—J. Goodfellow, Agent.

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

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

THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1856.

Capital, \$2,000,000 Rest, \$400,000

HEAD OFFICE, MONTREAL.

Directors.

JOHN MOLSON, Esq., President.
 HON. THOS. WORKMAN, M.P., Vice-President.
 T. JAS. CLAXTON, Esq., J. W. SHEPHERD, Esq.
 HON. D. L. MACPHERSON, H. A. NELSON, Esq.
 MILES WILLIAMS, Esq.
 F. WOLFFERTAN THOMAS, Cashier.
 M. BEATON, Inspector.

Branches of The Molsons Bank.

Brockville, Meaford, Smith's Falls,
 Exeter, Millbrook, St. Thomas,
 Ingersoll, Morrisburg, Toronto,
 London, Owen Sound, Sorel, P. Q.
 Ridgeway, Campbellton, N. B.

AGENTS IN THE DOMINION.

Quebec—Stadacona Bank.
 Ontario and Manitoba—Ontario Bank and Bank of Montreal and their Branches.
 New Brunswick—Bank of N. Brunswick, St. John.
 Nova Scotia—Halifax Banking Company, and its Branches.
 Prince Edward Island—Merchants Bank of Halifax, Charlottetown & Summerside.
 Newfoundland—Commercial Bank of Newfoundland, St. John's.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. C. F. Smithers & W. Watson; Boston, Merchants National Bank; Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Mechanics' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo Second National Bank.

AGENTS IN GREAT BRITAIN.

London—Bank of Montreal, Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

Capital - - - \$5,500,000.

Reserve Fund, - 475,000.

HEAD OFFICE - - - MONTREAL

Board of Directors.

HON. JOHN HAMILTON, President
 JOHN McLENNAN, Esq., M.P., Vice-President

Sir Hugh Allan, Andrew Allan, Esq.
 Hector Mackenzie, Esq. Robt. Anderson, Esq.
 Wm. Darling, Esq. Jonathan Hodgson, Esq.
 Adolphe Masson, Esq.

GEORGE HAGUE, General Manager
 Wm. J. INGRAM, Assistant General Manager

BRANCHES AND AGENCIES.

Almonte. Ottawa.
 Belleville. Owen Sound.
 Berlin. Pumbroke.
 Brampton. Perth.
 Chatham. Prescott.
 Elora. Quebec.
 Galt. Kenilworth.
 Gananoque. Sorel.
 Hamilton. Stratford.
 Ingersoll. St. Johns, Que.
 Kingcardine. St. Thomas.
 Kingston. Toronto.
 London. Walkerton.
 Mitchell. Waterloo, Ont.
 Montreal. Windsor.
 Napanee. Winnipeg, Manitoba.

Bankers in Great Britain—The Clydesdale Banking Company, 80 Lombard Street, London, Glasgow and elsewhere.

Agency in New York. 48 Exchange Place.
 Messrs Henry Hague & John B. Harris, Jr., Agents.
 Bankers in New York.—The Bank of New York N.B.A.

LA BANQUE DU PEUPLE.

Capital \$2,000,000.

HEAD OFFICE, MONTREAL

C. S. CHERRIER, Esq., President.
 GEO. S. BRUSH, Esq., Vice-President.
 A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS.

HON. E. CHINIC, President.
 HON. ISIDORE THIBAudeau, Vice-President.
 Hy. Atkinson, Esq. O. Robitaille, Esq., M.D.
 U. Tessier, jr. Joseph Hamel, Esq.
 P. Yaltee, Esq.

FRS. VEZINA, Cashier.
 Montreal Branch—J. B. Sancer, Manager.
 Sherbrooke—P. Lefrancois, Manager.
 Ottawa Branch—Sam. Benoit, Manager.
 Agents in New York—National Bank of the Republic
 England—National Bank of Scotland.
 Other agencies in all parts of the Dominion.

The Chartered Banks.

THE CONSOLIDATED BANK OF CANADA.

Capital, - \$2,100,000

DIRECTORS:

President: SIR FRANCIS HINCKS, K.O.M.G. Montreal.

Vice-President: R. J. REEKIE, Esq., Montreal.

JOHN GRANT, Esq., Montreal.
W. W. OGILVIE, Esq., "
JOHN RANKIN, Esq., "
ANDREW ROBERTSON, Esq., "
A. SAUNDERS, Esq., "

ARCHIBALD CAMPBELL, - General Manager.
W. C. Pridham, - - - - - Inspector.

BRANCHES.

MONTREAL.

Do, Chabouillez Square.
Ayr. Galt, St. Hyacinthe.
Woodstock. Bellefleur. Hamilton.
Seaton. Toronto. Chatham.
New Hamburg. Sherbrooke. Toronto, Yonge St.
Clinton. St. Catharines. Wingham.

FOREIGN CORRESPONDENTS.

Alliance Bank (Limited), London.
National Bank of Scotland and Branches.
National Bank (Ireland), and branches.
Ulster Banking Company, Belfast.
Smithers & Watson, New York.
National Park Bank, New York.
Bank of the Republic, New York.
Kidder, Peabody & Co., Boston.
Farmers' and Mechanics' Bank, Buffalo.
First National Bank, Oswego.

Interest allowed on Deposits, according to arrangement.

Letters of Credit granted on England, Ireland and Scotland and on China, Japan and West Indies.

THE CANADIAN

Bank of Commerce.

Head Office, - - - Toronto.

Paid-up Capital - - - - \$6,000,000
Reserve - - - - - 1,900,000

DIRECTORS.

HON. WILLIAM McMASTER, President.

HON. ADAM HOPE, Vice-President.

Noah Barnhart, Esq. James Michie, Esq.
William Elliot, Esq. T. Sutherland Stayner, Esq.
George Taylor, Esq. Jno. J. Arnton, Esq.
A. R. McMaster, Esq.

W. N. ANDERSON, General Manager.
J. H. PLUMMER, Inspector.

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

BRANCHES.

Barrie, Guelph, Simcoe,
Berlin, Hamilton, Stratford,
Brantford, London, Strathroy,
Cayuga, Lucan, Thorold,
Chatham, Montreal, Toronto,
Collingwood, Orangeville, Trenton,
Dundas, Ottawa, Walkerton,
Dunnville, Peterboro', Windsor,
Galt, St. Catharines Woodstock,
Goderich, Sarnia,

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.
Sterling and American Exchange bought and sold.
Collections made on the most favorable terms.
Interest allowed on deposits.

BANKERS.

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

The Chartered Banks.

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL..... \$1,600,000
CAPITAL PAID in May 16, 1879 1,381,668
RESERVE FUND..... 800,000

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

Head Office—Sherbrooke, Que.
Hon. T. LEE TERRILL Vice-President.
M. H. Cochran, G. N. Galer,
G. K. Foster, Hon. J. H. Pope. J.
A. A. Adams, G. G. Stevens.

T. S. Morey.
WM. FARWELL, General Manager.

Branches.

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

ONTARIO BANK.

Capital Subscribed, \$3,000,000; Paid-up, \$2,950,272; Reserve Fund, \$625,000.

Head Office, - - - Toronto, Ont.

DIRECTORS:

HON. W. P. HOWLAND, PRESIDENT.
HON. D. A. MACDONALD.
C. S. GZOWSKI, Esq.
D. MACKAY, Esq.
WM. MCGILL, Esq., M.D.
A. M. SMITH, Esq.

D. FISHER, General Manager.

Agent for the Government of Ontario.
Branches.—Guelph, Lindsay, Montreal, Oshawa, Peterboro' Ottawa, Port Perry, Port Hope, Bowmanville, Whitby, Mount Forest, Toronto, Prince Arthur's Landing, Winnipeg.
Foreign Agent.—London, Eng.—Bank of Montreal. New York—H. Bell and C. F. Smithers. Boston—Tremont National Bank.

IMPERIAL BANK

OF CANADA.

Capital Authorized - - - - - \$1,000,000
Capital Paid up - - - - - 884,045

DIRECTORS:

H. S. HOWLAND, Esq., President,
T. R. MERRITT, Esq., Vice-President, St. Catharines,
JOHN SMITH, Esq., T. R. WADSWORTH, Esq.
HON. JAS. R. BENSON, WM. RAMSAY, Esq.,
St. Catharines, E. CARRIE, Esq.,
P. HUGHES, Esq., JOHN FISHER, Esq.,
D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

BRANCHES—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas, Dunnville and Fergus.
AGENTS IN LONDON, ENG.—Bosnquet Salt Co.
AGENTS IN NEW YORK—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.

STADACONA BANK
QUEBEC.

Capital subscribed. . . . \$1,000,000
do paid up 1st Aug. 1878. 990,890

DIRECTORS.

A. JOSEPH, President.
Hon. P. GARNEAU, M. P. F., Vice-Pres.
T. H. Grant, F. LeDroit Joseph Shehyn, M. P. F.
F. Kirouac, G. R. Renfrew.
WM. R. DEAN, Cashier.
Agents in the Dominion—Bank of Montreal.
Chicago—
New York—C. F. Smithers and W. Watson.
London, England, National Bank of Scotland.

The Chartered Banks.

The Bank of Toronto.

CANADA.

Incorporated 1855.

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

DIRECTORS:

WILLIAM GOODERHAM, President.
JAMES G. WORTS, Vice-President.
WILLIAM CAWTHRA, GEORGE GOODERHAM,
ALEX. T. FULTON, HENRY CAWTHRA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

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

BRANCHES.

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBURG, Joseph Henderson, Manager; PORT HURON, W. R. Wadsworth, Manager; BARRIE, J. A. Strathy, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodggets, Manager.

BANKERS.

LONDON, Eng., The City Bank; NEW YORK, National Bank of Commerce.

Bank of Ottawa

OTTAWA.

DIRECTORS:

JAMES MACLAREN, Esq., President.
CHARLES MAGGE, Esq., Vice-President.
C. T. Bate, Esq., Alexander Fraser, Esq.
Robt. Blackburn, Esq., M.P. Allan Gilmour, Esq.
Hon. George Bryson, George Hay, Esq.
Hon. L. R. Church, M.P.P.
PATRICK ROBERTSON,
Cashier.

Agency—Araprior. Agents in Canada—Canadian Bank of Commerce. New York—J. G. Harper & J. H. Goadby. London, Eng.—Alliance Bank. [Limited.]

Financial.

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..... 950,000.00
Paid-up Capital..... \$814,000
Reserve and Contingent Fund.. 107,500 921,500.00

Total Assets..... 1,593,759.00
MONEY ADVANCED on Real Estate on favorable terms of repayments.

MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at 5 and 6 per cent. per annum.

OFFICE,
KING STREET EAST, HAMILTON.
H. D. CAMERON, Treasurer.

THE ONTARIO
SAVINGS & INVESTMENT SOCIETY
OF LONDON, CANADA.

Paid-up Capital, . . . \$970,000
Reserve Fund, . . . 158,000
Total Assets, . . . 2,500,000
Total Liabilities, . . . 1,367,470
Money loaned on Real Estate securities only. Municipal and School section Debentures purchased.
WILLIAM F. BULLEN,
Manager.

Stock Brokers.**FENWICK & BOND,
STOCK BROKERS**

(MONTREAL STOCK EXCHANGE.)

OFFICE:

No. 4 MERCHANTS EXCHANGE, 11 ST. SACRAMENT ST.

Assignees, Accountants, &c.*(For Legal Cards see other page.)***Antigonish, N.S.****ARCH'D A. MACGILLIVRAY, J.P.**, County Treasurer, and Official Assignee. Collecting of debts attended to promptly.**Arichat, Cape Breton.****JOHN H. KINDRESS**, Official Assignee, Notary Public, Commission Merchant, &c., Arichat, Cape Breton.**Arnprior, Ont.****JAMES BELL**, Official Assignee, a Commissioner and General Agent, Arnprior, Renfrew County, Ont.**Barrie, Ont.****JOSEPH ROGERS**, Official Assignee for the County of Simcoe and Muskoka District, Public Accountant, Insurance and General Agent, Barrie, Ontario. *References kindly permitted.*—Barrie: His Honor Judge Gowan, J. D. McConkey, Esq., Sheriff; Samuel Lount, Esq., Registrar, Messrs. Lount & Lount, Barristers.**Belleville, Ont.****M. B. ROBLIN**, Official Assignee, Valuator for Trust and Loan Company of Canada, Insurance Agent and Accountant, Belleville, Ont.**Berlin, Ont.****J. M. SCULLY**, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.**Bradford, Ont.****SAMUEL DRIFFIELD**, Bradford, County of Simcoe, Official Assignee, Accountant and Conveyancer, Agent for the Freehold Loan and Saving Society, agent for the leading British and Canadian Insurance Companies, Notes and Accounts collected. Charges moderate.**Brampton, Ont.****J. W. MAIN**, Official Assignee for the County of Peel, Brampton, Ont.**Brantford, Ont.****THOS. BOTHAM**, Banker and Broker, Brantford, Ontario, Official Assignee County of Brant, Agent for Canada and other lines from New York and Philadelphia. Agent for Canada F. & M. Insurance Co., London and Ontario Inv. Co., Accident and Guarantee Ins. Cos., Huron and Erie Loan Co.**Brockville, Ont.****JOHN N. ABBOTT**, Brockville, Ont., Official Assignee for the County of Leeds, &c.**Brussels, Ont.****C. R. COOPER,**

OFFICIAL ASSIGNEE,

For the county of Huron.

BRUSSELS P.O. Ont.

Carleton Place, Ont.**A. W. BELL**, Official Assignee for the County of Lanark, Notary Public and Accountant, Real Estate Agent, &c., &c., Carleton Place, Ont.**Colborne, Ont.****A. VARS**, Insurance, Fire, Life, Marine. Money to loan. Colborne, Ont.**Galt, Ont.****ALEX MACGREGOR**, Official Assignee, County of Waterloo, Galt, Ont.**Assignees, Accountants, &c.***(For Legal Cards see other page.)***Guelph, Ont.****JOHN SMITH,**OFFICIAL ASSIGNEE, ACCOUNTANT,
and General Agent.

GUELPH, ONT.

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

JOHN HAFNER,

OFFICIAL ASSIGNEE,

For the County of Wellington.

INSURANCE AND LOAN AGENT.

Office—Federal Bank Buildings, Wyndham street, Guelph, Ont. P.O. Box 244

Hamilton, Ont.**ALEXANDER DAVIDSON,**

OFFICIAL ASSIGNEE

AND

ACCOUNTANT,

No. 24 JAMES ST., South. HAMILTON, ONT.

L'Avenir, P.Q.**S. FRASER**, Notary, Official Assignee for the District of Arthabaska, Insurance Agent. Collections promptly attended to. L'Avenir, P. Q.**Lindsay, Ont.****GEO. KEMPT**, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.**London, Ont.****H. E. NELLES**, Official Assignee for London and Middlesex, 88 Dundas Street, London, Ont.**Merrickville, Ont.****E. H. WHITMARSH**, Official Assignee for County Grenville, Merrickville Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.**Milton, Ont.****D. W. CAMPBELL**, Official Assignee for the County of Hants, Milton, Ont.**Montreal.****JOHN FAIR,**ACCOUNTANT AND OFFICIAL ASSIGNEE,
COMMISSIONER,
For taking affidavits to be used in the Province of Ontario,

115 St. Francois Xavier street, Montreal.

TAYLOR & SIMPSON,Official Assignees, Accountants, Auditors,
Commissioners for taking affidavits for Quebec and Ontario.368 NOTRE DAME STREET, Montreal.
P. O. Box 1724.**JOHN TAYLOR**, Official Assignee for the city of Montreal. **ANDREW J. SIMPSON**, Official Assignee for the District of Montreal**BEAUSOLEIL & KENT,**ASSIGNEES, ACCOUNTANTS & AUDITORS,
No. 55 St. James Street, Montreal.**C. BEAUSOLEIL**, Official Assignee.**A. L. KENT**, Accountant and Commissioner.**LAJOIE, PERRAULT & SEATH,**

Assignees & Accountants,

Nos. 64, 66 & 68 St. James Street, Montreal.

L. JOS. LAJOIE,
Official Assignee, City of Montreal.**C. O. PERRAULT**,
Official Assignee, District of Montreal.**DAVID SEATH**,
Accountant and Commissioner.
Montreal, July 2nd, 1877.**Assignees, Accountants, &c.***(For Legal Cards see other page.)***New Westminster, B.C.****JAMES MORRISON**, Land and General Agent, Official Assignee. New Westminster, British Columbia.**Orangeville, Ont.****JOS. W. SHAW**, Official Assignee for the County of Wellington, Orangeville, Ont.**Owen Sound, Ont.****GEORGE PRICE**, Official Assignee for the County of Grey Agent for the Dominion Telegraph Company, and Vickers' Express, Owen Sound, Ont.**Penobscuis, N.B.****J. E. B. MCCREADY**, Official Assignee for King's County, Corner, &c., Penobscuis, N.B.**Peterborough, Ont.****JAS. A. HALL**, Sheriff and Official Assignee—Peterborough, Ont.**Plantagenet, Ont.****JAS. VAN BRIDGER**, Official Assignee for Prescott County, Plantagenet, Ont.**Prescott, Ont.****JOHN EASTON**, Official Assignee, Accountant, &c. Prescott, Ont. N.B.—Estates wound up with economy and despatch.**Renfrew, Ont.****GEORGE PEARSON**, Official Assignee County of Renfrew, Conveyancer, Commissioner in B. R. Agent for the Building and Loan Association and the North British Canadian Investment Companies of Toronto, also Agent for the Union, Standard, and Royal Mutual Fire Insurance Companies. Office, Main Street, Renfrew, opposite Merchant's Bank.**Riversdale, Ont.****JOHN MILLAR**, Official Assignee for the County of Bruce, Accountant, &c. Riversdale, Ont.**Sarnia, Ont.****J. FLINTOFT**, Official Assignee for the County of Lambton, Sarnia, Ont.**WM. J. KEAYS**, Official Assignee for the County of Lambton, Sarnia, Ont.**Sherbrooke, P. Q.****BROOKS & WIGGETT**, Joint Official Assignees, Accountants, Real Estate Agents. Fire and Life Insurance. **J. W. Wiggett**, Official Assignee Geo. Brooks, Official Assignee. Sherbrooke, P. Q. Office in Brooks' Block.**Stratford, Ont.****THOMAS MILLER**, Official Assignee for the County of Perth, Stratford, Ont. Accountant Insurance and General Agent. Collections solicited**St. Catharines, Ont.****MILLER & GLENCH**, St. Catharines, Ont., Official Assignees, Accountants, &c. Collections a specialty. References if required.**Strathroy, Ont.****H. NICHOLSON**, Accountant, Official Assignee, Real Estate Agent, Agent for National Guard and Anchor Lines of Ocean Steamers. Money to Loan at 84 per cent. per annum. Office: Front St., Strathroy, Middlesex County, Ont.**Sydney, N.S.****CHARLES W. HILL**, Auctioneer and General Agent, Official Assignee, surveyor of Shipping, Sydney, Cape Breton, N. S.**Toronto, Ont.****TURNER, CLARKSON & CO.**, (see adv. on other page.)**Uxbridge, Ont.****WM. SMITH**, Official Assignee for the County of Ontario, Agent for the Phoenix Fire Insurance Company of London, England, and the Imperial Loan and Investment Co's, Tor. to. References.—G. Wheeler, Esq., M.P.; T. Puxton, Esq., M.P.; A. T. Buttar, Esq., late Official Assignee. Uxbridge, Ont.

Assignees and Accountants.
(For Legal Cards see other page.)

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

Whitby, Ont.

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

Williamstown, Ont.

D. McLELLAN, Official Assignee for the County of Stormont, Dundas and Glengarry, Williamstown, Ont.

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

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 THIS THREAD 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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We challenge comparison with the best.

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F. PAUL,

Montreal.

Commercial Summary.

Erratum.—On page 756, last issue, article "Consolidated Bank," 12th line, the words "borrowed upon them by the bank," should read "advanced upon them by the bank." The above correction was made, however, before the entire edition had been struck off.

— The flax crop in Middlesex is reported a good one. Pulling is now progressing rapidly.
 — The lumber trade of Sarnia is reported improving.

— A beet-root sugar enterprise is talked about in Coaticook.

— A petition is circulating for a tri-weekly mail service from Maganettawan to Nipissing.

— The brush factory at Napance has commenced operations.

— A farmer near East Sandwich has reaped 589 bushels this year from 28½ bushels of seed wheat—over twenty-fold.

— A special general meeting of shareholders in the Consolidated Bank is called for the 18th of September.

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MAKER OFSteam Engines, Steam Boilers, Hoisting Engines,
Steam Pumps, Circular Saw Mills, Bark Mills, Water
Mills, Mill Gearing, Hangers and Pulleys, Hand
and Power Hoists for Warehouses, &c., also, sole Manu-
facturers of**Blake's Patent Stone and Ore Breaker,**
with Patented Improvements.**"ASKWITHE'S" Patent Hydraulic Lift.**
AND AGENT FOR**WATERS' PERFECT ENGINE GOVERNOR.**
And Heald & Sisco's Centrifugal Pumps.**COTTON, CORNALL & CO.**

No. 2 Corn Exchange, Montreal.

CORNALL, COTTON & CO.,

134 St. Vincent Street, Glasgow.

Agents for CHAS. TENNANT & CO., Glasgow—
Chemicals. WM. LANG, JR., & CO., Pig Lead, Dry
Red Lead, Litharge, &c.Importers of Paper and Soapmakers Chemicals,
Bi-Carbonate of Soda, Sal Soda, Linseed Oil, Dry
White Lead.Orders for SCOTCH REFINED SUGARS and
merchandise executed in the British markets ON
BEST TERMS.—The people of Jarvis and Hagarville,
Ontario, are clamoring for local bank accom-
modation.—The current rate of laborers' wages at
Winnipeg is reported to be \$20 to \$25 per month
and board.—The Galway lead mines are said to have
changed ownership, the new proprietors propos-
ing to work them on an extensive scale.—The proposed new county, with Orillia as
the county town, is said to be a change much
in favor amongst the farmers thereabouts.—A certain piece of property on Main street,
Winnipeg, which cost \$250 nine years ago was
recently sold for \$5,000.—It is reported that McInnes & Co., dry
goods, Hamilton, burned out at the recent
great fire, will remove to Toronto.—The assignee of Forrester & Bourdeau,
merchants, of Laprairie, has prepared a first
dividend sheet of 20 cents on the dollar.—An extraordinarily rich sample of iron ore
from a deposit discovered at York River, Hast-
ings Co., is exhibiting at Belleville.—Dealers in horses from the States are at
Ottawa buying up first-class stock freely for
agricultural purposes.—A prospecting party returning to London
from the Rainy River country report the land
good, and well timbered and watered. It is
thought probable a colony will soon be made up.—Plans and specifications for the sugar
refinery at Ottawa, for which a charter was
granted last year, are about complete, and it is
said work on construction will begin without
further delay.—The value of goods entered for consump-
tion at Dominion ports, exclusive of British
Columbia, for June, was \$4,148,328 against
\$6,630,656 for June, 1878. The duty paid on
the imports named this year was \$797,906.69.

—The customs returns for the Port of Ottawa

Leading Wholesale Trade of Montreal.

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Wholesale Manufacturers

FURS & HATS.

OUR CUSTOMERS BUY DIRECT FROM FIRST HANDS.

ALL THE LEADING STYLES.

NEW GOODS. BEST VALUE.WAREHOUSE, { 517, 519, 521, 523, } MONTREAL.
ST. PAUL STREET.for July, 1879, are \$50,000 less than for the cor-
responding month last year, and the inland
revenue returns, under like comparison, show a
falling off of some \$2,000.—New York parties extensively engaged in
the lumber business are at Ottawa, making
arrangements for fall shipments. The pros-
pects of the trade for the fall season are said to
be in every way promising.—Lajoie, Perrault & Seath, assignees, an-
nounce a first and final dividend of twenty-five
cents in the dollar in the matter of Hill, Mitchell
& Co., late manufacturers of cordials, &c., in
this city, payable the 12th inst.—At a meeting of the creditors of A. & S.
McDougall, held in Renfrew, Ont., on the 30th
ult., an offer of 10 cents on the dollar on all un-
secured claims for the entire estate was made
by a friend of the insolvents, and duly accepted.—Notice is given in the *Canada Gazette* of
application for letters of incorporation for the
Stormont Cotton Manufacturing Company with
a capital stock of \$150,000 and chief place of
business at Cornwall.—A petition asking the Dominion Govern-
ment to suspend the operation of the Petroleum
Act of last session, and having a large number
of signatures, has been forwarded to Ottawa
from Halifax.—A writ of attachment was recently issued
against George Rochester, of Barnstow. The
liabilities of the insolvent are stated at \$13,773-
65 and the assets insufficient to pay costs. A
bad showing, Mr. Rochester, a very bad show-
ing!—A meeting of the provisional directors of
the New Brunswick Sugar Refining Company
was held at St. John, N.B., on the 4th inst., at
which the Secretary was authorized to open
subscriptions for stock and take the necessary
steps to perfect organization.

—The Board of Directors of the Great West-

ern Railway have agreed to refer the conditions
for amalgamation with the Grand Trunk to
arbitration, and five gentlemen, chairmen of
important railways, have been nominated at
London, Eng., as arbitrators.—The case of the Dominion Paper Co. of
this city against the London (Eng.) Mutual
Boiler Insurance Co. (Limited), which was
taken to appeal by the latter from the decision
of the court in Perth, Ont., last May, has again
been decided in favor of the Paper Co., and the
amount paid over.—A deputation of three well-known gentle-
men, appointed by the promoters of the Halifax
sugar refinery project, is visiting Ottawa, and
proposes to make a tour of the Upper Provinces,
for the purpose of inducing capitalists to invest
in that enterprise—towards which, it is stated,
\$190,000 stock subscriptions have already been
secured in Nova Scotia.—A despatch from London, August 4th, re-
ferring to the terrific storm of Saturday last,
by which great and widespread damage was
done to the crops and other property, describes
the hailstones that fell as in some instances five
inches in circumference. The hay crop in Bed-
fordshire is reported completely swept away,
and the rainfall in Buckinghamshire is estimated
at seventy tons per acre.—At a meeting of the creditors of M. Charles-
worth & Co., millers, &c., of Edmondsville,
Ont., there were present the official assignee
and four lawyers, no creditors in person appear-
ing. The liabilities were shown to be \$14,830,
of which sum \$5900 was on mortgages, \$4600
due the Consolidated Bank and \$4330 due
other creditors. The assets consist of a mill
and bakery valued at \$19,200.—The discovery has been made of large
quantities of timber at the bottom of the St.
Lawrence in the neighborhood of Longueuil
and at other places near the shore. It is re-

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THE DOMINION TWEED AND WOOL COMPANY,

Nos. 9 and 11 Recollet Street,

MONTREAL.

JOHN CALDWELL,
Manager.REFERENCES
Any Bank in the Dominion*Make prompt Cash advances on all consignments of*

Canadian Cotton & Woollen Goods;

ARE ALSO PREPARED TO SUPPLY

*Wool to Manufacturers at most advantageous figures.***We sell to the Wholesale Trade only.**

garded as accumulations of an indefinite number of years from rafts wrecked over the Lachine Rapids. Most of the timber found is either white oak or walnut, and some of the logs command a ready market at 30 cents to 35 cents per foot.

— The recent failure of Braid & McMurtrie, dry goods, of Otterville, Ont., is attributed to losses made in the legitimate prosecution of business through the hard times, and is therefore regarded as a misfortune entitling the insolvents to sympathy. We understand that a compromise has been effected at 65 cents in the dollar in notes at 6, 9 and 12 months, the last two payments secured. The liabilities are about \$22,000.

— A despatch from Berlin, dated 4th inst., gives confirmation of a report that Prof. Nordneskjold, having got clear of ice, has passed Behring's Straits thus accomplishing the Northwest Passage; but a later despatch from San Francisco states that the Alaska Fur Company discredits the report on the ground that their latest advices indicate a condition of the ice in that region and general state of weather that render the reported escape of the Vega most improbable.

— It is not unfrequently the case that great mental pressure results in serious physical prostration, and to this cause must be attributed the illness which has overtaken Mr. J. B. Renny, late manager of the Consolidated Bank. We are assured, and it gives us pleasure to make the statement, that a full history of the affairs of the Bank would make it apparent to all that Mr. Renny's great fault and misfortune were that he placed too much confidence in the representations made to him by those with whom he had business dealings.

— Chicago boot and shoe manufacturers, regarding the advance in leather as temporary, contracted to supply the trade at rates now found unprofitable, and it is reported that, in

many instances, attempts are making to rectify the miscalculation through forwarding inferior goods to those called for by contract. Such goods are, of course, refused by the retail dealers, and are coming back quite freely. It needs no special foresight to predict that the second blunder will prove far more unprofitable than the first.

— A Millers' Mutual Insurance Company was organized in a certain district of Germany over a hundred years ago, and is still in operation. About 200 millers united in its organization. Every member was obliged to pay 15 per cent. of the amount for which his mill was to be insured, and this payment secured his insurance forever. The fund thus secured has increased to enormous proportions, and no premiums are now ever paid except in the case of new mills. On the contrary, the company pays dividends to its members from the interest on its accumulated fund.

— The proposed by-law granting \$200,000 to the Toronto and Ottawa railroad was read before the City Council for the first time at Ottawa on the 4th inst. Work must commence before the 1st of June, 1889, and be completed to Peterborough within two and a half years thereafter, and to Toronto within four years. On the completion of the road to Peterborough machine shops employing one-half the workmen then required are to be erected at Ottawa and on the completion of the entire road one-third the whole number of such hands is to be employed in that city.

— We find point, pith, and present applicability in the following anecdote, clipped from an Exchange, and hope our farmer friends may do the same: The other day a farmer met a friend in Detroit who asked him how prospects were out in the country. "This dry weather is just killing everything," was the doleful reply. Some hours afterwards a storm of rain broke over the city, and, as the farmer ran in

Leading Wholesale Trade of Quebec

J. H. BOTTERELL & CO.

Boot & Shoe Manufacturers

QUEBEC.

Always on hand a FULL ASSORTMENT of the STAPLE LINES.
ORDERS by MAIL promptly and carefully attended to.

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INTEREST TABLES,

CUSTOM HOUSE FORMS, &c.,

To be had at

W. DRYSDALE & CO.,

232 St. James Street, MONTREAL.

S. H. MAY & COMPY,

IMPORTERS OF

PAINTERS SUPPLIES

of every descriptions, including

Leads, Oils, Varnishes, etc., etc.,

MONTREAL.

and out of the wet, his friend said, "This will do good out your way." "Maybe, maybe," said the farmer, "but it's mighty rough on them that's got hay out to-day."

— Dr. Charles U. Shephard, jr., of Charleston, South Carolina, chemist and mineral assayer, is at present on a tour of inspection to the phosphates region of the Ottawa district. Dr. Shephard, who is the author of an able pamphlet on foreign phosphates, embodying a lecture on the subject delivered before the Young Men's Christian Association of Charleston last April, is officially employed by the shippers of this fertilizer in that city to assay the phosphates before being shipped, a method which should be adopted in Canada instead of allowing the purchasers or consignees on the other side of the Atlantic to determine it for us, and, consequently, the price it may be worth.

— The action of the proprietors of the Manhattan Beach Hotel, at Coney Island, New York, in reference to the Jews, who, as a body, were requested to withdraw and withhold their patronage, recalls a similar act on the part of Judge Hilton at Saratoga a year ago. We took occasion at that time to express our strong disapprobation of any attempt to introduce race or sectarian distinctions into matters of business, or to hold a whole people responsible for the personal peculiarities of some of their number, and we would now repeat with emphasis the strictures then applied. Hotel-keepers who cannot designate the classes of guests they would exclude by any other description than that of religious profession or race nativity deserve the pitying contempt of all unprejudiced minds, and their folly and narrow-

Leading Wholesale Trade of Montreal

MORLAND, WATSON & CO.

Iron and Hardware

Merchants & Manufacturers.

All descriptions of

SHELF AND HEAVY HARDWARE.

MONTREAL SAW WORKS,

MONTREAL AXE WORKS,

385 & 387 ST. PAUL STREET,

MONTREAL.

**WAREHOUSING,
Brockville, O.**

Strict attention given to all business, and instructions regarding consignments carefully attended to.

ROBERT CRAWFORD.

REFERENCES PERMITTED TO

Bank of Montreal, Brockville.
Sir Hugh Allan, Montreal.
Andrew Allan, Esq., Montreal.
George Stephen, Esq., Montreal.
James A. Grahame, Esq., H. B. Co., Montreal.
Hon. Don. A. Smith, M.P., Montreal.
W. W. Ogilvie, Esq., Montreal.

EDWARD ADAMS & CO.

WHOLESALE GROCERS

AND IMPORTERS OF

Teas, Sugars, Tobaccos, Wines & Spirits

DUNDAS STREET,

LONDON, ONT.

mindred injustice should everywhere be visited with the severest condemnation.

— News sometimes travels in a circle, and in such case it becomes difficult to determine at what point any given report ceases to be news and becomes mere repetition. Thus the notice of the failure of Michael Foley, ship owner, of Alberton, P. E. I., was the freshest of news when it appeared in the *JOURNAL* of July 25th, and was still news, here and there, as it was copied by the country press, but when we read it in our City evening papers of August 2nd, and again in the morning papers of the 4th instant, it certainly was not news to us, nor to that distinguished portion of the community which reads the *JOURNAL*. We would here recommend to our city contemporaries the latest issue of the *JOURNAL*, not in disparagement of old issues as a good source of information, but as containing fresher news than can be gleaned from its pages of earlier date in a round about way through their Exchanges.

THE CROPS.—The fall wheat yield in western Ontario, although not as heavy a crop as expected, is still considerably over an average. The grain is unusually plump, and, notwithstanding the showery weather, has been garnered in good condition. The yield, on an average, is close on thirty bushels per acre. But little spring wheat was sown in the west, but in the east the yield promises to be very good. Oats and barley are unprecedentedly fine. Hay was abundant. In some sections we were shown stalks of timothy full five feet in length. The root crops are no less promising. Despite the potato bug, which appeared in vast numbers, the fine growing weather has done much,

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JOHN McARTHUR & SON,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL.

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

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street

MONTREAL.

MILLS & HUTCHISON,

WHOLESALE

CANADIAN WOOLENS

186 McGill street, Montreal.

FALL STOCK

COMPLETE.

Large variety. PRICES LOW. Travellers now on the road. Buyers visiting Montreal are requested to examine our Stock before placing their orders.

and potatoes will be a fair crop. What with the good prices which should follow the failure of the crops in Europe, our excellent harvest yield should go far towards a restoration to the country of its normal state of prosperity.

— The losses by fire throughout the Dominion during June last amounted to \$658,600, of which sum insurance companies lost \$284,870. This is a smaller insurance loss for the month of June than in any year for a long time past and \$238,400 less than the average for the past five years, exclusive of 1877, the year of the great fire at St. John, N.B. The falling off, it will be seen, is close upon 45 per cent. of the average. The total loss for the first six months of the calendar year was \$3,846,500, of which \$1,973,200 fell upon insurance companies. With the exception of the corresponding period in 1878, this is the smallest half-year's loss for many years past, and somewhat below the average of the past five years, exclusive of that by the St. John fire. On the other hand the number of fires occurring show an increase of nearly 30 per cent. over the first half-year average since 1875, the figures being 7,047 against 5,477. In the absence of other data these facts indicate very pointedly the great decline in values known to have taken place, and are undoubtedly assignable in good part to such cause.

— At a preliminary meeting of the creditors, of Henry Beattie & Co., grocers, some rather sharp inquiry as to why the insolvents continued to make purchases up to a given late date was met by the submission of evidence that notes for considerable amounts were paid until within two or three days of the issue of a writ of attachment and by the statement that

Leading Wholesale Trade of Toronto

ESTABLISHED, A. D. 1840.

PETER R. LAMB & CO.,

MANUFACTURERS,

Toronto, Ontario.

Blacking, Snow Blacking, Leather Preserver, Harness Oil, Neats Foot Oil, Glue, Ivory Black, Animal Charcoal, Superphosphate, Bone Dust.

NEW WELLINGTON HOTEL,

Guelph, Ont.

The above Hotel is one of the best in the Dominion, and the ONLY FIRST CLASS HOTEL in the City; has all the modern improvements, Bath Rooms and Water Closets on each flat. Electric Bells in every room. Rate \$1.50 per day. Special Rates to members of the Commercial Travellers Associations. Sample Rooms free.

Omnibus and Baggage Vans at every train.

THOMAS WATTS & W. A. BOOKLESS,

PROPRIETORS.

BOOK AND JOB PRINTING

AND

BLANK ACCOUNT BOOKS.

GET AN ESTIMATE FROM

Lovell Printing & Publishing Co.,

Account Book and General Bookbinders,
23 & 25 St. Nicholas St., Montreal,

FOR YOUR

Account Books, Letter-Press Binding,
and Job Printing.

This Company have the very best facilities for turning out work in a superior manner and with despatch. They have recently added to their Job Department a large number of fonts of the latest styles of type. They solicit a trial order. Special attention given to the binding of books issued in numbers, and to the re-binding of books for Libraries, &c.

JOHN LOVELL,

Montreal, Aug., 1879.

Managing Director.

the firm then still hoped that the bank would carry them through. These answers were accepted, and the meeting adjourned, after appointing three inspectors to examine the estate and report on the 20th inst. Singularly enough, the Consolidated Bank, the largest creditor by far, was not represented at the meeting. The creditors present took action inviting the bank to send a representative to the next meeting. The total liabilities will reach the sum of \$173,000 of which \$130,000 is due the bank, and of this amount again some \$60,000 is indirect. Beattie & Co. are looking forward to making a cash offer as soon as their indebtedness can be accurately determined. On the face of affairs they claim inability to offer more than 10 cents on the dollar. The character of the firm's indebtedness to the bank is as follows:—\$60,000 customers' paper under discount; \$40,000 floating indebtedness originally growing out of insolvents' paper and carried along for the past four years under discount; and \$30,000 cash overdraft arising from customers' paper protested and not taken up by the endorsers, but charged to account.

— J. R. Boyce, fancy goods and toys, of this city, has been placed in insolvency through the

Leading Wholesale Trade of Montreal.

Steel Co'y of Canada.

WORKS
LONDONDERRY,
NOVA SCOTIA.

THE SUBSCRIBERS offer for Sale the PRODUCTS of the above Works, consisting of

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

BAR IRON, Assorted Sizes, AND
"SIEMENS." OUT TO SPECIAL LENGTHS IF
Do Do., REQUIRED.
"SIEMENS BEST,"

The above Iron is of VERY SUPERIOR QUALITY, being entirely made from Hematite Ore.

Gillespie, Moffatt & Co.,

12 St. Sacrament Street, Montreal,

AGENTS,

Steel Co'y of Canada.

THE TELEGRAPH PEN.

Try our MONTREAL TELEGRAPH CO. PEN, the Best Commercial Pen in use. None genuine without our name on Box and Pens. In Boxes of 1 gross, 50 cts.; 1/2 gross, 30 cts.; 1/4 gross, 20 cts. Mailed on receipt of price.

MURRAY & Co.,

Stationers' Hall, 231 McGill Street.

action of the Consolidated Bank. Mr. Boyce claims that his misfortune is wholly due to the utterance of accommodation paper to Ascher & Co., and that more paper of this kind now appears to be outstanding than was ever obtained from him in good faith. He gave accommodation paper and upon its maturity gave renewals, so he states, neglecting to insist upon the return of the original notes, and now he discovers that both the old and new notes are held as valid claims against him. In support of this statement he instances the fact the assignee of Leo Harmburger & Co. demands payment of a note for \$375, due last January, of which he has no knowledge whatever, except that he signed such a note to oblige Ascher & Co., and when it fell due gave them a note for \$475 in its stead, increasing the accommodation by \$100. Mr. Boyce's liability to the Bank is \$2600, so far as known, but may be increased by outstanding paper past due, and supposed to have been redeemed by those to whom it was issued. [It is but just to state here that Messrs Harmburger & Co. explain the affair very clearly and straightforwardly, and deny all knowledge of or belief in any duplication of Boyce's outstanding obligations in the way stated. They state that they legitimately held Boyce's paper for \$475, and in renewal received

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800.

LYMAN, SONS & CO.

WHOLESALE DRUGGISTS
AND
MANUFACTURING CHEMISTS

MANUFACTURERS OF

Linseed Oil,

White and Colored Paints,
Putty,

Calcined Plaster,
Laud Plaster.

DRUG AND SPICE GRINDERS.

IMPORTERS OF

DYE STUFFS, NAVAL STORES, OILS, &c.

382, 384 and 386 ST. PAUL STREET

MONTREAL.

SPRING SEASON, 1879.

Ostrich and Vulture Feathers

The Stock of Feathers is now complete in every Department.

GRAND OPENING DAY, MARCH 1st.

J. H. LEBLANC,

547 Craig St., Montreal.

"Portland Cement,"

(The Burham Brand)

C. H. BINKS & CO.,
MONTREAL.

FRUIT & VEGETABLE CANNING CO.
OF DELHI, ONT.

Are now prepared to SUPPLY THE TRADE WITH FIRST-CLASS QUALITY OF

Fruits and Vegetables.

Send for Price List.

JACOB SOVEREEN,

Delhi, Ont.

Manager.

a note for \$375, which they were unable to negotiate. In this way they come to hold two notes representing a single obligation, but at no time has any demand been made for the payment of more than the sum actually due, namely \$475. This version is reasonable, fits all round, and is manifestly the correct one.—Ed.]

—The New York Commercial Bulletin has been at work upon recent insurance returns, and comments upon the results attained in the following lucid, vigorous, and commendable style: "Now that the returns of all the fire insurance companies doing business in this State are published, we are able to see just what have been the results of the first six months' business of 1879. Whoever has given any attention to the figures reported must perceive that, taking the companies as a whole, there has been a loss on the business thus far done this year. This is easily shown by the simple statement that the New York State companies paid out for losses 72 per cent. of the six months' premiums; the other State companies, 74 per cent., and the for-

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 Grower's Co.)
Jules Bellerie, (Cognac.)
Siebert & Sons, (Genuine Angostura Bitters.)
J. H. Henkes, Delfshaven, Holland Gin, best Pale
"Prize Medal."
Canada Vine Grower's Association of Ontario,
(Brandies, Wines, &c.)
Wheeler & Co., Belfast, (Ginger Ales, &c.)
E. Johnson & Co., Liverpool, (Export Bottlers,
Guinness' Stout, and Bass' Ales, &c.)
Manuel Cardosa & Co., (Barcelona and Tarragona
Spanish Ports.)
Roig Pousseti & Co., (Barcelona and Tarragona
Spanish Ports.)
C. Scheydt De Wächter, Certe, (Sherries, &c.)
George Roe & Co., Dublin, (Celebrated Old Irish
Whiskies.)
C. & D. Gray's Far-famed Loch Katrine, Scotch
Whiskies.
Bollinger's Champagne, Special Brands of Cham-
pagne and Moselle.
Alphonse Chaumette & Co., Chateau Pernaud, Bor-
deaux (Sautornes, &c.)
C. Clarke & Co., Bordeaux, (Clarets, Prunes, &c.)
Jamaica and Demerara Rums.
Geo. Raudall & Co., Waterloo, Ontario, Distillers,
(Whiskies, &c.)

Banagher Whiskey Distillery, Limited
(Old Irish Whiskies.)

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

BOURGEAU, LIFFITON & CO.,

PROPRIETORS

COFFEE & SPICE

STEAM MILLS,

43 COLLEGE Street, cor. ST. HENRY.

MONTREAL

Parks' Cotton Yarns.

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

COTTON CARPET WARP.

No. 10, 4 ply, White, Red, Brown, Slate, etc. War-
ranted fast colours, and full length and weight in
every package. BEAM WARPS for WOOLLEN
MILLS. Single, Double and Twisted, White and
Colored. HOSIERY and KNITTING YARNS of
every variety required in the Dominion.

ALEX. SPENCE, WIL. PAKKS & SON,
223 McGill St., New Brunswick Cotton Mills,

Montreal.

St. John, N.B.

Agent for Quebec and Ontario.

eign companies nearly 84 per cent. When ex-
penses are taken into account—say 40 per
cent. for the New York companies and 35 per
cent. for the others—it needs no actuary to figure
out a positive loss on the half year's operations.
And, unless there shall be a decided letting up
of the loss ratio during the period between now
and December 31st, we may look for a number
of failures and withdrawals in the interim, and
for a very sickly show on the part of the compa-
nies that are left to make January statements.
There is but one sound, sensible ground of hope
for fire insurance and for the vast interests that
are dependent upon its promised indemnity.
Rates of premium should be put at a point
adequate to meet losses, pay expenses, and return
a fair profit for the capital risked. Anything

PINKERTON, WHITHAM & CO.

WHOLESALE MANUFACTURERS OF

BOOTS & SHOES

Nos. 9 & 11 Youville Street,

AND

Nos. 1 & 3 Normand Street,

MONTREAL,

Opposite H. & A. ALLAN'S Steamship Offices.

A large and well assorted Stock continually maintained, specially adapted to the wants of the Country Trade. Orders through our Travellers, or by mail, promptly filled, and first-class Saleable Goods guaranteed at the lowest possible prices.

D. MORRICE & CO.

Canadian Manufactures,

10 ST. HELEN STREET,

MONTREAL.

short of this is folly and fraud—for, as the figures prove, low rates like those now ruling only tend to weaken the companies, dilute the security they sell, and give the policy-holder a doubt upon which to lean, instead of the certainty of indemnity which is the essence of the contract he pays his money for. In this view of the matter, it becomes the interest of the insured to urge and aid in an immediate advance of fire insurance rates to an adequate standard. For cheap insurance is, at best, poor insurance, and, within the term covered by its policies, may become no insurance at all."

— Eight thousand tons of coal were shipped from Pictou, N. S., last week.

— A planing mill but recently started in Winnipeg makes 200,000 feet of lumber per week into flooring, sheeting, moulding, etc.

M. E. DANSEREAU & CO.,

AGENTS FOR THE

Societe de Commission, de Consignations et de Transports. (Capital, 1,000,000 frs.)

No. 1, RUE LAFAYETTE, PARIS.

BRANCH-HOUSES—Havre, Brest, Nantes, Bordeaux, Marseille, Saigon, (Cochin-China), St. Petersburg, (Russia.)

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All kinds of European Goods on the best terms and conditions

AGENTS for the following French Publishing Houses, whose publications are offered at Paris Catalogue prices:

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The attention of Universities, Colleges, Librarians, Physicians, Lawyers, Engineers, Architects and Private parties is called to the conditions of payment the undersigned are authorized to offer: Payment divided in twenty monthly instalments from date of delivery of purchase. Duties and charges added to the first instalment.

Philosophical and Chirurgical Instruments and apparatuses for Laboratories imported on order.

15, 17 & 19 ST. JAMES STREET, MONTREAL.

FAURE FRERES,

PROPRIETORS OF THE CELEBRATED CRUS:

GRUAUD-LAROSE, CHATEAU DU GAY, CHATEAU LABURTHE, &c., BORDEAUX.

Branch Offices: COGNAC, RHEIMS and NITS.

Wine Merchants and Private Parties, desirous of importing Wines and Brandies of undoubted quality, will find it to their advantage to address

M. E. DANSEREAU & CO.,

Sole Agents for the Dominion of Canada.

15, 17 & 19 ST. JAMES STREET, MONTREAL.

WM. McLAREN & CO.,

BOOT AND SHOE

MANUFACTURERS,

Factory: 90, 92 & 96 Jurors Street.

Offices and Warehouse: VICTORIA SQUARE,

MONTREAL.

JAMES MURRAY,

Commission Agent for all descriptions of

CANADA PRODUCE

Breadstuffs and Provisions,

Water St., St. John's, Newfoundland.

Reference: Commercial Bank of Newfoundland.

Usual advances. Frequent opportunities of shipping from Montreal.

— The erection of a lager beer brewery is an enterprise under consideration by capitalists of St. Catharines, in conjunction with the inevitable American projector.

— Reports from Washington are to the effect that the State Department is again exercised

JOHN S. SHEARER & CO.

MONTREAL,

Representing well-known Makers of
Knitted Goods, Naps, Tweeds, Etoffes,
&c., &c. &c.

Agents in Canada for Messrs. Wm. Lindsay & Co., Shippers and Forwarders of Liverpool, London and Glasgow. Messrs. L. & Co. having recently established a Branch House at Glasgow, importers trading with Scotland will find it to their advantage to correspond with them or us as to rates.

over the enforcement of local regulations with regard to the fisheries, and has ordered the "Kearsarge," now in the Gulf of St. Lawrence to cruise about and pick up information, presumably in anticipation of more diplomatic controversy.

THE
MONTERRAT CO.
(LIMITED.)
LIME-FRUIT JUICE
AND
PREPARATIONS.

H. SUGDEN EVANS & CO.

Sole Agents for Canada and United States.

Prices and descriptive Catalogue on application.

WILLIAM DARLING & CO.,

IMPORTERS OF

Metals, Hardware, Glass, Mirror Plates

Hair Seating, Carriage

Makers' Trimmings and Curled Hair.

Agents for Messrs. Chas. Ebbinghaus & Sons, Manufacturers of Window Cornices.

No. 30 St. Sulpice, & No. 379 St. Paul Streets
MONTREAL.

T. JAMES CLAXTON & CO.

IMPORTERS

OF

BRITISH AND FOREIGN

DRY GOODS

ST. JOSEPH STREET,

MONTREAL.

The Journal of Commerce
FINANCE AND INSURANCE REVIEW.

MONTREAL, AUGUST, 8, 1879.

THE CONSOLIDATED BANK.

On the 4th day of June last the directors of the Consolidated Bank submitted to the shareholders a statement bearing date May 10th, 1879, from which it appeared that, after appropriating the sum of \$727,265.31 for ascertained losses, depreciation in securities, etc., the unimpaired capital of the bank was \$3,026,869.49. On the 16th day of July following, the acting General Manager, and all the directors, concurred in estimating the value of the properties of the shareholders at from \$1,250,000 to \$1,500,000. On the 1st of August the bank closed, and the valuation put upon its capital stock by those engaged in buying and selling it was \$300,000. At the time the exhibit was made showing the capital of the bank to be \$3,026,869.49 an apology was offered for reducing the nominal capital, \$3,471,936.70, by 40 per cent., making it \$2,083,162.02, on the ground primarily that some reduction was necessary "in order to secure the resumption of dividends"; next, that the times were such that an excess of caution was justifiable; and, following this, that the board of directors had really made an excessive

allowance for impairment of capital. This was set forth very clearly in a statement apart from the general exhibit, and submitted therewith, which showed a "surplus" after making all proposed reductions of \$943,707.47; this surplus and the reduced capital, \$2,083,162.02, together making the apparent capital, as already stated, \$3,026,869.49. That all parties concerned were aware that the statements submitted were understood to affirm the valuation named is proved by the unchallenged comment of one of the stockholders present at the meeting, which was in these words: "According to the report before us the stock at present should be worth 80 to 84."

We have, then, on the 4th of June an official statement in writing, read before the shareholders and outspokenly interpreted by them as a valuation of the stock of the bank at \$3,026,869.49, and we have a valuation seven weeks later by the same officials of \$1,250,000, or, the outside figure named, \$1,500,000. During the interim no financial crash took place, no sudden or sharp declines in merchandise or produce, or properties of any kind was recorded; no heavy or unforeseen losses were or could have been made by the bank's clientele. Yet the bank lost, according to its own figures, corroborated by verbal interpretation, from \$1,500,000 to \$1,750,000; that is, 50 per cent. of its entire capital; or, putting it in another way, about 25 per cent. of every dollar due them from all sources—the total amount of loans, investments, discounts, etc., being, according to the published statement, \$6,970,317.01. The sum of all the losses made known by failure since the date of the first report referred to is made up as follows:

Ascher & Co.....	\$525,000
Davidson Bros. & Co.....	42,000
Fish, Shepard & Co.....	170,000
Henry Beattie & Co.....	130,000
Bernard Furniss & Co....	120,000
Other failures, say.....	200,000

These losses account for 80 per cent. of the amount of the discrepancy between the two statements now in question; and, if it be assumed that the directors had no knowledge that these firms were insolvent, then they must be acquitted in the public mind of wilful deception. But that assumption must be made in the face of the fact that street rumor had been busy with the names of several of these houses for a long time past, and it must be reconciled with the admission to us directly, on the part of the senior member of one of the firms named, that four years ago he owed the Bank over \$40,000, which he avowedly could not pay, and which had been carried

for him since under constant discount, with the full understanding that he was unable to pay the principal, and was not to be called upon to do so.

All the figures given, however, only account for decreased valuation of the capital of the Bank down to \$1,500,000. What explanation may be forthcoming of the disparity between this estimate and that of the stock exchange, namely, \$300,000, it is impossible to conjecture, but, until a full investigation of its affairs shall prove to the contrary, the directors have a right to claim that their own valuation is all right, and that on the Stock Exchange all wrong. The public will assuredly think differently, and its opinion will have the excellent backing that thus far all disclosures have tended to confirm the Stock Exchange estimate and disprove that of the Directors.

Setting this matter aside as one that it is now premature to discuss, since official investigation may throw upon it unsuspected light, we would revert to the known condition of affairs already cited, and seek to discover how it came about.

The first incentive for money lenders to relax the care and thoroughness with which they would ordinarily scrutinize collaterals is a superabundance of loanable capital. This incentive has been operating for years past throughout the commercial world but especially in England, whence it has extended to this country. It occasioned, first, a very low average rate of interest and, next, the absorption as collateral of properties not necessarily of questionable value but of a less and less available character, as competition to lend became more eager. Losses ensued, as was inevitable when, through bad harvests, natural re-action from over-trading, and other causes, values fell. The losses were certain to come; money lenders had to suffer them; and the only question was how they should be distributed. Those loan institutions which can show small losses compared with the extent of their business must be commended for good management, while those whose losses are disproportionately large must accept the reproach, apart from every other consideration, of relatively incompetent management. But it should be borne in mind that, if every bank and other money lending institution in the country, had been managed with the utmost skill, the issue could only have been that losses were divided amongst them somewhat more evenly. So, then, whenever it now transpires that those who have been employed by capitalists to lend their money have incurred serious losses in so doing it is but right to accept the misfortune as

some measure an inevitable result of the times, not of necessity indicating incapacity, negligence, or other fault of the officials transacting the business.

A second incentive to the relaxation of care referred to is unwillingness to acknowledge or face a loss, while any hope remains of converting it into a gain. Let it be remembered that losses are not as a rule made suddenly, or at any given moment of time. Very few merchants can say on such a day or month I was solvent; on the following I was bankrupt. So with a bank, a large debtor whose credit is of the highest character represents that he needs extra accommodation for a short time, and it is extended to him. In time it becomes apparent to the bank that this debtor is really hard pressed, though it is yet understood that his assets are abundant to meet all liabilities. The question arises, wherein lies the real interest of the bank? Is it to press this debtor to the wall, and bring on, one knows not what, of commercial disaster? or is it to deal with him leniently and with all possible tact so that unnecessary loss may be avoided? Now if a money lender were to find not one but a number of his customers in some such condition at about the same time, the foolhardiness of precipitating a crisis would be all the more apparent, and the advisability of a temporizing policy would appear with almost the force of a necessity. Without secrecy such a policy would be the merest folly; it would defeat itself at the very outset. Here enters the wedge of error that, under the repeated blows growing out of protracted commercial disaster, too often has been found to split asunder established reputation, and force men of recognised ability and unimpeached integrity to posture before the public as utterers of equivocal statements of fact, supported by deceptive arrangements of figures.

From this point it is quite unnecessary to trace the workings of a gradually extending and more and more indefensible credit system. The forces which set it in motion manifestly act with increasing power with every new loss sustained. The birth of the evil is almost the sure pledge of its growth, save in any given case it be untimely cut off by means of a change of officers.

That the causes to which we have adverted—easy money, continuous decline in values, unnoted approach of insolvency to houses of the first class, and the insidious temptation of hope that the times would mend and all be well—that these have been in operation during the past four or five years in this country, to an extent never before known, is patent to all.

That these have worked with peculiarly disastrous force against the Consolidated Bank becomes apparent through the non-speculative character of the houses through which the Bank has chiefly suffered. If they are deemed sufficient to account for all the extraordinary losses made, then the whole matter must be regarded as a misfortune, traceable, in great part, to a misguided policy on the part of the directors. This explanation fits well with the high standing, the achieved distinction, and the life-time probity so largely represented in the Board of Direction; it calls for no effort of the imagination; it accords with recent financial history; it is consistent with itself and with every known circumstance bearing upon the case. Its effect, however, be it noted, is not to absolve from blame by any means, but to give right direction to such animadversion as may at present seem justifiable.

When a rational, and in every way adequate, cause can be assigned to any event it is the part of common sense to accept that cause to the exclusion of all others dependent, in any way, upon assumptions unnatural or improbable in themselves. For this reason we incline to hold the responsible management of the Consolidated Bank blameless of any more serious charges than those of crass ignorance of their duties, or, it may be, gross incapacity to discharge them, coupled with a withholding of confidence from the shareholders that may have had its origin in the purest of motives but grew into the character of bald equivocation. Under one or the other of these stigma, as it seems to us, they must rest. In such opinion we fancy the sober, deliberative, evenly-balanced minds of our business community will concur, holding all right of judgment in abeyance until the exact facts of the case shall be fully brought to light.

THE SUGAR DUTIES.

The new regulations in reference to the duties on sugars, referred to briefly last week, as recommended by the appointed board of experts to the Government, which it has seen fit to adopt, have caused quite an excitement amongst the West India merchants at Halifax, as the effect of these changes is to increase the *ad valorem* duty on sugar imported from the Spanish West Indies where export duty is charged, and also the *ad valorem* duty on all sugars imported to the extent of the loss in weight during the voyage.

The recommendations to the Government were as follows:

1st. Export duty forms part of the value

for duty; and in sugar invoices is not to be considered as an expense on which duty is to be remitted in cases of direct importation.

2nd. The practice of reducing the invoice value of sugar proportionally for loss of weight by drainage, wherever it has been in vogue, must be discontinued hereafter in the entry of sugar; the specific rate to be charged upon the actual weight as ascertained on arrival, and the *ad valorem* upon the actual value where purchased—that is, the value represented by fair and legitimate invoices being the amount the purchaser pays for the sugar.

As to the right of the Government to accept these recommendations and act upon them, there is, it seems, a considerable difference of opinion; and yet the questions involved may be discussed without taxing the Government with breach of faith in the matter, or, as the *Globe* insinuates, with "showing a desire that the Government's Montreal protégées should not be hampered by having to purchase sugar at Halifax."

In reference to the levying of duty on the foreign export duty, there cannot be any difference of opinion. Sugar cannot be exported from the Spanish West Indies without paying to the Government an export duty as a compensation for the loss to the country of the refining abroad of said sugar. This export duty is consequently part of the purchase price of the commodity, and falls, of course, under the duty *ad valorem* levied on its importation into Canada. It is the custom everywhere, in the United States as well as in Liverpool, to consider the export duty as part of the value of the sugar exported, and to levy the duty *ad valorem* on the value so found. The duty aforesaid levied in Canada was discontinued this Spring, on the mistaken idea that it was included in the terms "charges and expenses prior to shipment." The reinforcement of the duty is the return to what had previously been in practice and is in conformity with the custom of all other countries.

The levying of the *ad valorem* duty upon the actual value of the sugar at the place of purchase, without any regard to the loss of weight by drainage seems justified by general practice and the general application of the same regulation to all the other articles of importation. There is no allowance made or expected upon any other goods on account of waste by their natural drainage, shrinkage or evaporation. Why should, then, the Customs regulation which is applied to all the other articles on which *ad valorem* duty is charged, be not also applied to sugar? The loss in weight experienced during the voyage by evaporation does not affect the value of sugar, as the amount of saccharine matter—the,

only important substance for the refiner and the only one of value—is not diminished, and the discolorization of the raw sugar, in consequence of its dryness, not being detrimental to its sale. The following analysis by Bodenbender and Lotmann of raw colonial sugars shows the exact quantities of crystallizable sugar they contained, and how little importance water has on their saccharine proportions.

100 parts contain.			
Analysed Crystallizable Glucose. Water.			
	Sugar.		
Java No. 12.	93.5	3.0	1.8
“ No. 6.	89.5	4.38	2.9
Surinam.....	86.5	1.44	5.6
Bahia.....	86.0	2.42	4.21
Cuba.....	85.7	1.35	5.0
Porto Rico...	87.0	0.48	4.65
Demerara...	93.35	3.25	1.35

The complaints of the sugar importers of Halifax, however, are based upon the unfairness of making any change now that enterprises have been undertaken, and business extensively done on an understanding of the law which had received the direct assent of the Government authorities, and it is on this ground, we presume, that the enactment has been rescinded, the Cabinet at Ottawa gracefully yielding to the representations of the Halifax Committee appointed to request a reconsideration of the matter.

COUNTING THE CASH.

The conscientious discharge of duty marks a trait of character so admirable at all times, and so rare at certain times, such as those through which the United States recently passed, and Canada is now passing, that we almost regret having to record an instance in which a worthy citizen, occupying a position of trust and possessed of an earnest purpose to shirk no responsibility, appeared somewhat at a disadvantage. Fancy a fiduciary board in troublous times in solemn conclave assembled; fancy manifestations of a desire on the part of some of the board to know just how things stood; fancy every disposition on the part of others of the board, (supposed from their more constant and intimate connection with the business to know all about it) to submit the fullest evidence of how things stood; fancy a lurking suspicion in the minds of the inquirers—just a dim and unwholesome reflection of street talk—that everything was not all right; fancy an avowed determination to sift matters to the bottom, even to the counting of the cash; fancy the eagerness with which facilities for so doing would be offered; fancy the counting of the cash, the finding it correct to a very penny, the delight over the result, the joyous vindication of the fidelity

of all concerned, the happy breaking up of the meeting and the sweet contentment of the counter of the cash as he plied his way homeward. Having fancied all this, fancy the horse laugh that might well have overtaken our painstaking innocent as those whom he left behind recalled the proceedings and huddled away the bills discounted that, accurately footed up though they were, contained in themselves the history of every street rumor and of the impending disaster—contained, in a word, the very information wanted, and which counting up the cash could never reveal. And now, if the imagination of the reader be not already too greatly taxed, fancy that the *mise en scène* suggested is not altogether a figment of the brain, but has at least the foundation of an *on dit*. Count the cash by all means,—we grant that it is right and proper to do so,—but another time, most worthy sir, after examining the spigot look around and beneath the barrel and see if there be not some great fissure to account for its reported leaky condition.

EXCHANGE BANK.—The sudden suspension of the Exchange Bank is to-day the chief topic of conversation in financial circles; within which limits interest is by no means confined. In the face of assurances recently given out that ways and means had been devised whereby any possible run was to be met, the present action of the managers is found extraordinary and simply inexplicable. No information on this head is offered to the press, and the true explanation of the matter is, therefore, a matter of conjecture. The general feeling is neither sympathetic with nor in any way favorable to the managers, but we have taken occasion elsewhere to comment upon unreasoning outbursts under the influence of excitement, and of this character we are disposed to regard all violent attacks made upon the officials of the suspended bank, not founded upon definite knowledge. The inconsistent and, seemingly, vacillating course now exposed calls, however, for the earliest possible explanation.

THE STADACONA BANK.

At the meeting of the shareholders of the Stadacona Bank, held at Quebec, July 29, the President, Mr. A. Joseph, in opening the meeting, stated the purpose for which it had been called. The petition for the Bank to go into liquidation was signed by 59 shareholders, which left 7,750 shares not represented; accordingly it was judged best to call this general meeting, and he was glad to see it so well attended. He traced the history of the Bank since its foundation in 1874, which he said had not been uniformly successful. It had lost \$75,000 in bad debts. The Bank had paid 6 and 5 per cent., never less than 5 per cent. It had paid out in interest to its shareholders \$267,150. At the present time it had \$250,000 not in use, and while this was the case the Bank could not be expected to pay 8 per cent., which was the chief fault found against it. The cost of running the Bank was less than that of any other bank of the size in the country. He expressed no surprise at the position on account of the general depression of trade, and because of the cases of banks in the sister city of Montreal. He concluded his remarks by asking those who had had presented the petition for liquidation

to state their reasons and make their motions relative to the same.

Mr. A. Dean, cashier, read a report which showed the condition of the Bank on the 31st inst. it.

LIABILITIES.	
Capital Stock paid up	\$ 991,890 00
Profit and Loss Account	\$ 14,815 64
Interest, Exchange, &c.....	11,647 03
Dividends unpaid.....	376 56
	\$ 25,339 23
Notes of the Bank in circulation.....	\$152,883 00
Deposits bearing interest.....	139,651 41
Deposits not bearing interest.....	63,320 09
Due to other banks in Canada on demand	17,970 49
	\$ 373,824 99
Total liabilities.....	\$1,392,554 22
ASSETS.	
Specie.....	\$ 28,715 67
Dominion Government notes.....	61,658 00
Notes and Cheques on other Banks.....	16,873 06
Due by other Banks in Canada on demand.....	31,517 50
Due by other Banks in U. S. on demand.....	24,238 96
Due by other Banks in G. B. on demand.....	56,231 50
	\$ 219,264 69
Government inscribed Stock.....	100,000 00
Bank of Montreal Special Deposit.....	100,000 00
La Banque Nationale Special Deposit.....	50,000 00
	250,000 00
Loans on Bank Stocks and Public Securities	101,760 00
Notes discounted and Loans, current.....	751,509 52
Notes discounted overdue, secured.....	41,876 15
Notes discounted overdue, not specially secured.....	12,230 54
	907,376 21
Bank Property.....	3,390 58
Str " Norwegian ".....	4,756 68
Bank Furniture.....	3,812 00
Bill Stamps.....	440 00
Preliminary and current expenses to date.	3,514 06
	15,913 32
Total.....	\$1,392,554 22

Hon. Judge Taschereau, seconded by Mr. J. W. Henry, moved that "considering the limited field open for the enterprise of the large number of banks transacting business in Quebec, and the impossibility of finding profitable investment for a large portion of the Stadacona's bank capital, it is resolved to wind up the affairs of the said Bank, and to take the necessary steps to that effect in the manner required by law."

After discussion, a vote was taken, resulting in the motion to go into liquidation being carried by a majority of 532. Some of the proxies were objected to, but it was decided to accept them under protest, until a legal decision is obtained. The objection was made by Mr. Alleyne, who stated that he had seen certain proxies in print which delegated power from one shareholder to vote "for" liquidation. This was not, he contended, a vote by ballot.

ASSIGNED.

PROVINCE OF ONTARIO.

G. J. & J. T. Beattie, Bracebridge.
Geo. A. Eastman & Co., Orangeville.
S. Graham & Co., Owen Sound.

C. W. Vanderburgh, Port Carling.

PROVINCE OF QUEBEC.

Isaac Giroux, sen., Montreal.

ATTACHED.

PROVINCE OF ONTARIO.

Cruise, Stirling & Sharon, St. Thomas.
Geo. Blain, Brampton.

Wilker & Schauf, New Hamburg.

Boomer & Co., St. Catharines.

T. J. Donoghue, Kingston.

Thos. Knipe, Toronto.

Henry C. Young, Walkerton.

PROVINCE OF QUEBEC.

Venance Lemay, Montreal.

Dion & Carrier, dry goods, Quebec.

Amedée Deshaies, Joliette.

Ed. C. McKay, Lingwick.

B. Darpentigny, Hull.

M. Marteau, hotel, St. Felix.

The Montreal & Carillon Navigation Co., Montreal.

James Lenihen, wines and spirits, Montreal.

Jno. O. Hibbard, Roxham.

W. R. Smith, Montreal.

E. Pepin & Co., Montreal.

Ascher & Co., Montreal.

Ascher, Laurie & Co., Montreal.

Davidson Bros. & Co., wholesale dry goods, Montreal.

L. Hamburger & Co., Montreal.

T. Rapin, hotel, Montreal.

PROVINCE OF NOVA SCOTIA.

Levi Curry, Windsor.

James Lohness, Lunenburg.

FIRE RECORD.

QUEBEC.

Montreal, July 24.—Mr. Forsyth's loss last week was \$50,000, insured as follows: London and Lancashire, \$15,000; Citizens', \$7,000; Queen's \$4,500; Northern, \$8,500; Scottish Imperial, \$3,000. Quebec, 30.—The houses of Mrs. Draynor, Mrs. Patton, Mr. Lloyd and Mr. O'Hair totally destroyed. Insurance: Mrs. Draynor, \$4,300 in London, Liverpool and Globe; Mrs. Patton, \$3,300 in Quebec Assurance Co., and \$4,400 in the London; Mr. Lloyd, \$2,000 in the Western; Mr. O'Hair, \$3,000 in the Quebec, and \$600 in the Northern, and \$3,000 in the Queen's on the building. Quebec, 30.—The barque "George," owned by F. E. Kenny, Halifax, almost totally destroyed. Vessel and cargo insured. Montreal, Aug. 2.—The sheds used for storehouses by Lyman, Sons & Co., destroyed. P. Vautier's shipcarpenter's shop was also burned. Loss \$10,000; partly covered by insurance. Montreal.—Mrs. Germain's millinery shop was damaged to the extent of \$100. Insured in the North British and Mercantile for \$1,400.

ONTARIO.

Stouffville, 31.—E. Milner's hotel, together with stables and sheds, also a house belonging to E. Wheeler, and J. Hopkins's stable. Insurance: E. Milner, \$1,200 in the Waterloo Mutual; loss \$6,000 E. Wheeler, no insurance; loss \$800. J. Hopkins, loss \$500. Lucan, Aug. 1.—The Dominion hotel totally destroyed. Florence, 1.—The Baptist church and the Orange hall both destroyed. The church was insured for \$1,500; loss \$3,000. The Orange hall was valued at \$1,700; insured for \$10,000. Aviston, 1.—A. Clark's steam saw mill with 60,000 feet of lumber. Loss \$4,000; no insurance. London, 1.—The planing factory of — Broadbent, and the pump and windmill factory of J. M. Cousins. Losses as follows: — Broadbent, \$8,000; insured for \$1,600. J. M. Cousins, \$4,000; no insurance. Hamilton, 1.—McInnes' block, occupied by D. McInnes & Co., Furner, Livingston & Co., Hamilton Provident and Loan Society and the Bank of Hamilton, also the B. M. E. Church, all totally destroyed. Larkin's block, Sandford, Vail & Bickley's new warehouse, occupied by the Dixon Bros., E. & C. Gurney, and the Merchants Bank, badly damaged. Insurance as follows: Sandford, Vail & Bickley on stock: Royal, \$15,000; Phoenix, London, \$15,000;

North British and Mercantile, \$15,000; Commercial Union, \$45,000; Liverpool, London and Globe, \$19,000; Lancashire, \$10,000; Phoenix, Brooklyn, \$15,000; British America, \$10,000; Imperial, \$20,000; Scottish Commercial, \$10,000; Canada, \$20,000; Guardian, \$20,000; London, \$5,000; Queen, \$5,000; Dominion, \$5,000; Western, \$10,000; National, \$5,000; Etna of Hartford, \$10,000; Hartford, \$5,000; Citizens, \$2,500; Scottish Imperial \$5,000; Royal Canadian, \$3,000. Total, \$276,000. On buildings: Royal, \$3,000; Phoenix, London, \$5,000; North British and Mercantile, \$4,000; Etna of Hartford, \$4,000; Royal Canadian, \$4,000. Total, \$25,000. McInnis & Co. on buildings: Royal, \$37,000; London, \$12,000; Queen, \$3,000; Etna of Hartford, \$10,000; Hartford, \$10,000; Royal Canadian, \$8,000; Scottish Imperial, \$6,000. Total, \$86,000. On Stock: Phoenix of London, \$28,000; North British and Mercantile, \$12,000; Commercial Union, \$18,000; Lancashire, \$10,000; Imperial, \$8,000; Scottish Commercial, \$5,000; Guardian, \$10,000; London, \$6,000; Queen, \$2,000; Dominion, \$5,000; Etna of Hartford, \$12,000; Royal Canadian, \$8,000; Scottish Imperial, \$5,000; Hartford, \$10,000. Total \$157,000. Furner, Livingston & Co., on stock: Phoenix of London, \$10,000; North British and Mercantile, \$5,000; Hand-in-Hand, \$5,000; London, \$5,000; Dominion, \$5,000; Etna of Hartford, \$10,000; Royal Canadian, \$5,000. Total \$45,000. Bank of Hamilton, Northern, \$2,000. Dundas, 3.—Moffat's foundry, occupied by Little & Man as a moulding shop, destroyed. Loss \$2,500; insured for \$1000. Marysborough, 3.—Jas. Rannie's barn and contents, consisting of 14 tons of hay and 60 bushels of oats, a quantity of wheat and farming implements. Insurance \$700. Maloe, 3.—Dwelling of H. Srymour. Loss \$1,300; insured for \$500. Cobourg, 4.—Pratt & Wright's confectionery. No insurance. Penetanguishene, 4.—Chas. Beck & Co.'s saw-mills destroyed. Partly insured in Commercial Union and Queen. Loss over insurance about \$15,000. Orillia, 5.—Over twenty buildings destroyed. Loss, \$100,000. The following are the names of those burned out: Alex. Kennedy & Co., groceries and dry goods; Jas. Shanahan, shoemaker; Mrs. Sheridan, millinery; J. A. Frost, bakery and confectionery; Jas. McGough, harness maker; Thomas Mulcahy, dry goods and groceries; Mr. McKeenroll, groceries; M. C. Drew, watchmaker and jeweller; Thompson & Dunn, flour and feed; Mr. Parkhill, merchant tailor; Jno. Hammond, Albion Hotel; Mr. Gunnigal, livery; Mr. Harvey, dentist; L. McKinlay, livery and dwelling; Jas. Jennett, refreshment saloon; M. L. Booth, dwelling; Mr. Cherry, harness shop; J. B. Thompson, watchmaker and jeweller. Insurance not yet known. Lucan, 5.—S. Flannery's barn, containing a large quantity of grain destroyed. Loss partly covered by insurance. Meadowdale, 6.—The frame buildings belonging to W. B. Hunter destroyed. Partially insured.

NEW BRUNSWICK.

St. John, 30.—The ferry boat, "Forest Queen," was damaged to the extent of \$300. Insured in the London, Liverpool and Globe and the Queen. St. John.—Kane & McInerney's workshop partially destroyed. Insured in the Lancashire for \$250.

NOVA SCOTIA.

Glasgow, 5.—Thos. B. Smith's, carpenter shop, five buildings, and the Skating Rink all destroyed. Insurance not yet known.

Correspondence.

MERCANTILE AGENCIES.

To the Editor of the JOURNAL OF COMMERCE.

DEAR SIR,—Having read your kind article of 25th ult., as well as the letter of "Mercator" in your issue of 1st inst., I beg to ask "Mercator," who writes like a fair spirited man, and intelligently, to send you the name of the person for whom he claims a capital of \$15,000, and goes on to state that this person has no rating; this name you can submit to us, or, if you like, you

can have access to our records and judge for yourself if we have neglected to pay due attention to the merits of his case.

We pass over his comments in relation to the point of the party having been solicited for a subscription, etc., feeling that we can (by our record) afford to bear slurs which, if "Mercator" would himself duly ventilate, would be found groundless. A man should upon general principles, and before committing himself to print, fully know the subject he treats upon. In this case we cannot but feel that "Mercator" has insensibly allowed himself to take but one side of the story, and we are open to convince him or yourself that he is wrong in his premises.

We do not know the case to which he alludes, and this should bear in our favor when we say we are ready to show cause for absence of a rating in an unknown case, for if we were not sensible that justice is merited by all whom we report, and that we do try to extend it impartially, we would hardly be found ready to present facts and reasons in this case.

Truly yours,

MERCANTILE AGENCY.

Montreal, August 1st, 1879.

Financial and Commercial.

GENERAL MARKETS.

THURSDAY, August 7, 1879.

The summer exodus, we presume, may now be considered at its height, and the general condition of the markets accords well with this assumption. Our accounts, therefore, are but little better than variations upon the theme of dulness, for which the absence of a goodly portion of the active business community may well account. Here and there instances of activity are noted, but they are exceptional. Those of our merchants who remain in town have not, however, been without commercial topics of absorbing interest, as is only too well known. The affairs of the Consolidated have been under constant discussion, and have given rise to a good deal of excited and scatter-brained comment, such as almost invariably overtakes and seeks to fasten itself upon important disclosures. No facts are known or even reported which go directly to the impeachment of the integrity of any of the officials of the suspended bank, nor is there any serious expectation, amongst those in a position to form a reliable judgment, that the fullest developments will disclose any more grave offences than those of weak, ill-advised management and most reprehensible concealment. Talk of criminal prosecution, which has been openly advocated, would seem, under these circumstances, the merest folly, and we are pleased to report that we have encountered no expressions of sympathy with such a course in any quarter. The distrust of the Exchange Bank which has existed for a long time past, but took more vigorous growth upon the suspension of the Consolidated, culminated this morning in the closing of its doors. We were given to understand that arrangements had been effected whereby, come what might, this bank would be enabled to meet its obligations promptly, but it now appears that the run upon its resources has outstripped the best exertions of the management, which we are satisfied have been latterly of the heroic order. It is not surprising, it is almost inevitable, that

any institution giving credit and accepting trusts should succumb under the pressure of a persistent run, and under such circumstances the solvency of a bank, so far as the relation of its assets to liabilities is concerned, is nowise disproved by inability to meet all demands in cash. The stock market has shown some weakness under the depressing effects of the collapse recorded last week, and that thought to be impending (now verified), but the decline in prices is very slight, and the undertone is still healthy. We note the following sales of bank stocks: 172 People's at 46 down to 40 and back to 41; 6 Molsons at 76 and 76½; 431 Merchants at 75½ to 74½ to 74½; 93 Commerce at 107½ to 106½; 130 Exchange at 33 to 20 to 30; 115 Ville Marie at 52 to 40½ to 40½; 154 Montreal at 137 to 135 to 136; 65 Ontario at 62½ to 63; 35 Consolidated at 12½; 34 Toronto at 110 to 110½, and the following sales of other shares: 500 Montreal Telegraph at 89½ to 88½ to 89½; 45 Royal Canadian Insurance at 43; 45 Richelieu Navigation at 44 to 43½; 45 City Passenger Railway at 82½ and 125 City Gas Co. at 116½ to 116 to 116½. To-day's market has been greatly excited and even panicky, owing to the causes above noted. Transactions, however, were very limited, and quotations, as a rule, wide. In the afternoon some improvement obtained, and a quieter feeling set in, the market closing fairly steady. Sales were as follows: 550 Montreal Telegraph at 86½ to 87½; 25 Merchants Bank at 74; and 40 Richelieu Navigation at 42½ and 43.

ASHES.—Receipts of Pots fair; of Pearls, liberal. Sales of First Pots at \$3.75 down to \$3.65, closing weak; Seconds, active at \$2.25; Thirds, none. Pots appear to have reached the highest point. Pearls have sold freely at \$6.40 to \$6.50 as they arrived, but the unlooked for high prices is causing an increased production, and we look for an early decline in price. Receipts since 1st January, 6,235 brls. Pots and 741 brls Pearls. Deliveries, 5,276 brls. Pots and 914 brls. Pearls. Stock in store at 6 o'clock on Wednesday evening, 2,082 brls. Pots and 70 brls. Pearls.

BOOTS AND SHOES.—Orders are coming in a little more freely the past week, and some houses have now work enough before them for the next four or five weeks. Prices, however, are not quite up to what was expected, and in some lines of heavy split and pebbled grain goods, we hear of sales being made at prices which cannot be remunerative.

DRY GOODS.—A slightly improved condition of general business is admitted on all hands, but dealers vary in reporting it. We hear no further special complaints of cutting prices, and in some quarters a very fair run of orders is acknowledged, with remittances of a highly satisfactory character. In other directions business is found very light indeed, and receipts still small and slow, though better than last week. Making a sort of average of information gathered, we should report the present condition of the trade an improving one, with the probabilities of a more general concurrence in this view later on in the season. Travellers' letters are all agreed as to a coming bountiful harvest and the widespread feeling of hopefulness and confidence based thereon, and those who send light orders not unfrequently freight them with heavy promises.

DRUGS AND CHEMICALS.—Business continues very quiet, and prices are nominal and unchanged. We look for little or no improvement until next month. By last reports from England

things are remarkably dull there also, with very little movement in goods of any description. Quinine continues firm at the advance, also Opium, of which there is a short crop.

FLOUR AND GRAIN.—There has been a gradual giving way of quotations for wheat through the week, in conformity with the tone of the Liverpool market, and more directly in consequence of the continued decline of prices in Chicago, which are about 4c below those of a week ago. The only transaction we are able to report is the sale of a cargo of Canada Spring No. 2 at \$1.04. Canada Winter wheat has now been harvested to some considerable extent, and nearly all accounts agree that the quality is excellent. In Coarse Grains we note a hardening of the quotations for pease, with a slight advance in figures. We note specially a sale of 11 carloads at 79c to 80c, since when the ruling price has been 80c, and the quotations 80c to 81c. (orn though quiet is a shade firmer, and may be quoted at 45c to 46c in bond. Oats have been without change at 33c to 34c, the business reported being at the asking rate. The flour market has been very quiet, and dealings have been confined to small lots at almost stationary prices. Business is so light and inquiry either to buy or sell so limited that the tone of the market cannot readily be detected; in the few instances in which prices have been different from those reported last week, the change has been a trifling concession on the part of the seller, but the small stocks on hand, and the general inactivity deprive this circumstance of noteworthy significance. We record sales of Superior Extra, at \$5.25 and \$5.20; Spring Extra at \$4.90, \$4.95, \$4.87½ and \$4.90; Strong Baker's, \$5.25 and \$5.20; Medium Baker's, \$5.05 and 5.00; Extra, \$5.10 and 5.07½; Ontario bags, \$2.35, \$2.37½, and \$2.40; and City bags at \$2.50 and \$2.47½. Oatmeal is still quoted at \$4.75 to \$5.00, business favoring the inside figure according to size of lot. Cornmeal is also unchanged at \$2.50 to \$2.60.

FRUITS.—The market has lapsed into a condition close upon stagnation, and, with the exception of apples, we hear of no movement in any fruit worthy of notice. The quotation for choice apples remains the same as that given last week, namely, \$3 to \$3.50 per barrel, but the arrivals of this fruit in a very poor condition have been free, and sales have been made as low as \$1. We hear of a lot of 81 barrels Ohio apples, costing \$4 per barrel, which had to be marketed at \$1. The instance is exceptional, of course, if not unique, but none the less illustrative of the character of the market.

FREIGHTS.—The advanced rates have been firmly maintained through the week, and owners are now making no concessions. For direct port, per first class steamer, quotations range from 5s. 6d. to 6s. 3d. for heavy grain. Steamers are offering for orders at 6s. 6d. The rate for small vessels f. o. is 6s. 3d. offering; 6s. 6d. asked. Shippers are offering 6s. 6d. for deals from this port to Liverpool, and 60s. from Three Rivers to London. The following charters for grain are reported to date: Bark "Uevalier," 830 tons, for the Clyde, at 5s.; Bark "Claribelle," 421 tons, Cork, f. o., 5s. 5d.; Bark "Francis Herbert," 803 tons, Rotterdam, 5s. 6d.; Bark "Rio de la Platte," 648 tons, Cork, f. o., 5s. 10½d.; Bark "Suzerain," 392 tons, Cork, f. o., 6s.; Bark "Lothair," 481 tons, Cork, f. o., 6s.; Bark "Thongy," 488 tons, Cork, f. o., 6s. 3d.; Bark "Newcastle," c. f. o., 6s. 6d.; Bark "Mercurius," c. f. o., 5s. 6d.; Bark "Aquila," c. f. o., 5s. 6d. The following charters for Lumber are also reported: Brig "Trust," 521 tons, River Platte, at 50; Bark "Maggie," 490 tons, \$15; Bark "Alice," 600 tons, \$15; Bark "Belle Alliance," 677 tons, \$15; Bark "Hedwig," 316 tons, \$16; Bark "Alexander Keith," 629 tons, \$15; Bark "Ashante," already loaded, deals for Liverpool, 62s. 6d., and Bark "Gladovia," now loading, deals for Liverpool, 62s. 6d.

GROCERIES.—The business doing is generally light, though not to a degree to create dissatisfaction. Orders seem to be well distributed, with perhaps a slightly improved inquiry in certain lines. The demand for *Sugars* is fair, but the supply is now ample. There is no change in prices to report, although the market is easy, and the tendency seems to be towards making some concession. This turn of the market is represented by a somewhat less exacting scrutiny of grades, and the result is that ruling figures really command a better article than last week. *New Japan Teas* have arrived in free quantity, and are marketed at fair rates, not very rapidly, but without difficulty. We hear of a considerable sale of *Molasses* on private terms. The price is assumed to be about current quotations, as the market has not been affected one way or the other by the transaction. In other groceries there is no change to report.

HARDWARE.—The light business, such as heretofore repeatedly reported, continues, without giving rise to any features of interest. If any change might be noted it would be that there is even added dullness as the summer advances. A falling off of the kind is quite in accordance with precedence and expectations, and is welcomed by the trade as giving available time for furloughs and holiday tours and "that sort of thing." A thorough revision of our *Prices Current* has been made, and we direct attention to this source of information as the only one of practical interest in the absence of all activity.

INDEX.—Though prices are unchanged we think it now safe to quote the market a shade easier. We do not know directly of any transactions at concessions from the \$1 advance demanded by first hands, but have received the quotation for asking prices at 50c to \$1 advance over the stereotyped buying rates of \$5, \$7 and \$6 for Green Butchers', Nos. 1, 2 and 3 respectively. The change thus indicated is in the line of the slackening demand noticed last week, and on such facts we would quote the market not so firm. Lambskins and Sheep Clips maintain the advanced rates given last week, namely, 50c each, although the business reported is very light.

HOPS.—The excitement lately noticed in this market has quite disappeared. The speculative element seems to have taken a sober second thought, and the conclusion reached, we judge, to be that lower bids and less eagerness to buy will pay better. There is, moreover, a doubt, more or less extensively recognized, as to whether Canadian yearlings (for the 1878 crop was a poor one in quality) shipped for the United Kingdom will be found up to the requirements of the trade there. The market is strong and active in the States, however, and New York operators have shown confidence by making free speculative shipments, and we opine that the exceptional inquiries made and business done in this market within the past fortnight or so has been largely based upon the action of our Yankee neighbors. The highest price paid for good yearlings within the week of which we know is 8c. per lb., and from this figure dealers have taken place down to 6c., with lower rates still for inferior grades. Growers, however, should not attach much importance to the changed tone of the market here, which, in truth, has somewhat of the character of a lull. The advices from abroad are no more favorable than heretofore, and there is full as good reason to expect advanced rates for the growing crop as there has been at any time. It seems still highly probable that there will be a good export demand, in which case the proverbially elastic nature of the hop market might show itself in a bounding upward movement. It is still too early to count upon anything of the kind, and our caution is merely that the situation should be fully studied before making contracts or disposing of present stock.

LEATHER.—The leather market has been more active the past week, and sales have, as a rule been made at full rates. Manufacturers of Boots and Shoes are very busy, and the prospects of a good fall business look cheering. No. 2 Spanish Sole advanced one cent per lb. the past week, with very little in the market. Good Medium Splits are in demand, also first-class Pebble, but buyers will not pay a fair living profit on either.

Live Stock.—The arrivals of live stock for last week were 44 carloads of cattle, or 740 head; 50 double-deck loads of sheep, or 7,000 head; 376 hogs, and 2 horses. At the St. Gabriel Market last Monday 9 carloads of cattle were offered, but very few sales were made. Six cattle at about 4c per lb., and a few other small sales were made at from 3c to 4½c per lb. During the week 300 head of choice cattle arrived here from the Eastern Townships; the price paid was about 5½c per lb., live weight. These cattle are for shipment to Glasgow and Liverpool.

Horses.—During the past week only 5 shipments were made, and business is very slack. At the local market some sales were made, but none worth mentioning. The following shipments were made to the United States:—July 28, 17 horses, \$1,307; 13 do, \$1,104; July 30, 10 do, \$809.30; 22 do, \$1,389.50; 20 do, \$1,689.

Oils.—Are slow of sale and nominally unchanged in price. *Refined Petroleum* is quoted at 11½c for car lots at sheds; 12c for part car loads, and 13½c per gallon by the brl. *Naval Stores.*—Turpentine fluctuates up and down 1c to 2c per gal. almost every other day, the price depending upon the stock in New York for the time being. *Tars and Rosins* are quiet and unchanged. *Paints* in fair demand.

Provisions.—*Butter.*—There is very little business, and dealers complain of a slow and unsatisfactory demand. The only enquiry being for fancy lots of Creameries and choice selections of Eastern Townships, but shippers do not take hold as freely as the trade could wish, and until we have a better export demand, we need not expect any improvement. Choice lots of Township have changed hands at 12c to 12½c, while other lots have been offered at less money without finding buyers. Creamery brings 15½ to 16, when choice—but medium or inferior is about unsaleable. Latest cable advices report a fair demand for Creameries at 70s. to 80s., and finest lots of Butter only saleable.

Cheese.—The market is demoralized and, consequently, very little business passing. We hear of a purchase of 480 boxes fancy States at about 5½c, but the general transactions are at 5c to 5½c, and shippers not at all anxious, as the advices from abroad continue discouraging. We hear of further contracts in the country of season's make, but these purchases are generally put down for a "block" move and not with any idea of higher prices. We hope Factory-men will not be misled by such operations. We make no predictions regarding the future. It looks at present as if Factory-men had got to submit to present prices, until the make is marketed. Latest cable advices quote Cheese 31s 6d., but private cables quote market dull and prices 2s lower, and that lower prices are expected as stocks are accumulating. The New York *Bulletin* of August 6th makes the following remarks regarding the New York market: Receipts to-day, 8,688 pkgs. Supplies to-day were somewhat larger, but there was no corresponding increase of demand, and we again find a pretty dull market, with the ruling tone slack and irregular. The very finest selections, where the buyer could secure a combination of both gilt-edge quality and a well-known brand would reach 5c., but a majority of the trade consider 5½c as about the highest that can really be depended upon, and a greater portion of the fine cheese does not sell above 5c to 5½c. At this cost one or two shippers were fairly inclined to

operate, but the majority manifested indifference. Pretty good quality can be bought at 4½c and serviceable stock at 4c. Choice 10 to 15 box lots of Ohio flats sell to the home trade above 5c, but this figure is top on any full invoice, and shippers have bought at ½c to ¼c less. The Western cheddars are still poor in quality, and do not sell full.

At the Ingersoll Market this week, 5th Aug., 1879, twenty-nine factories, representing 7,180 boxes cheese, mostly last half of July make; 80 boxes sold at 5c; buyers offer freely 5c to 5½c; factory-men asking 5½c to 6c. First half of July make mostly sold, and one-half of last half July make contracted for before to-day. Market dull. Cable steady at 32s. 6d. Little Falls, August 4th, 1879, 10,000 boxes offered; 6,000 boxes sold at 5½c; 3,000 at 5c; and three special lots at 5½c to 6c. Market dull. Utica, N. Y., August 4, 1879, 8,000 boxes sold at an average of 5½c.

Wool.—The market for new fleece is unchanged since last report. A rather free supply still encounters a slow and halting demand. We note the arrival of a cargo of Greasy Cape, samples of which served to effect sales readily at 16½c to 17c. The tone of the markets abroad, and the promise of commercial affairs here combine to give strength to Cape Wool, and our market is sensibly hardening. Sales of 15,000 lbs. Canada Combing are reported from Boston, and the latest quotations from that port are Canada Combing, 38c to 42c; Canada Puled, 36c to 38c.

TORONTO MARKETS.

Toronto, Aug. 7.

Market quiet, with a little better demand for Flour. Superior Extra sold to day and yesterday afternoon at \$4.49 f.o.c.; Extra would probably bring \$4.80, and Spring Extra, \$4.70. Wheat dull as ever; No. 2 Spring offered at \$1. without buyers. The first load of new Fall sold to-day on the market at \$1, it was of beautiful color, and weighed over 60 lbs. Oats firm with sales of Western from store at 40½c f.o.c. Barley and Peas nominal. Wool inactive at 20c. Eggs unchanged at 8½c to 9½c for lots.

ENGLISH MARKETS.

Liverpool and London, Beerbohm's Report, July 31st.—Cargoes on passage and for shipment, Wheat, at opening quiet. Cargoes on passage and for shipment, Corn, at opening strong. Mark Lane Wheat, quiet. Shipments of Wheat from abroad, 1,675,000 qrs. Shipments of Corn from abroad, 550,000 qrs.

Liverpool Press Report, Aug. 7, 5 p.m.—Flour, 9s. 6d. to 11s. 3d.; Red Wheat, 7s. 10d to 8s. 11d.; Red Winter Wheat, 9s. 2d. to 9s. 8d.; White do, 8s. 6d. to 9s. 8d.; Club, 9s. 6d. to 10s. Corn, 4s 6d. to 4s 7d. Peas, 6s 1d. Pork, 49s. Lard, 30s. 9d. Cheese, 32s. 6d. Consols, 97 11-16; Erie, 29½; I. C. 93.

AMERICAN MARKETS.

Chicago, Aug. 7, 1.04 p.m.—Wheat, Aug., 85½c; Sept., 84½; Oct., 84½. Corn, Aug., 33½c; Sept., 34½c to 34½c; Oct., 34½c to 34½c. Oats, Sept., 23½c; Oct., 23½c. Barley, new, 7½c bid; 75 asked. Pork, Sept., \$8.12½ to \$8.15; Oct., \$8.17½ to \$8.20. Lard, Sept., \$5.32½ to \$5.35; Oct., \$5.35 to \$5.37½.

Milwaukee, 1.08 p.m.—Wheat, Aug., 86c; Sept., 85c; Oct., 85½.

New York, 2.30 p.m.—Wheat, quiet; Chicago \$1.01 to \$1.02; Milwaukee, \$1.01 to \$1.02; No. 2 Red, \$1.09 to \$1.09½; Corn, quiet, No. 2, 45½c to 46; Pork, Aug., \$8.50; Sept., \$8.55; Oct. \$8.60. Lard, Sept., \$5.70; Oct. \$5.75.

IMPORTS.

Comparative statement of Imports at the Port of Montreal per Grand Trunk Railway,

Canal and River from 1st Jan. to 7th August, 1878 and 1879:

	1878.	1879.
Ashes.....brls.....	6,840	6,966
Butter.....brls.....	84,024	110,769
Barley.....bush.....	149,173	121,645
Bacon.....boxes.....	4,393	9,964
Corn.....bush.....	3,669,730	2,379,336
Cheese.....boxes.....	112,228	269,603
Flour.....brls.....	470,508	421,465
Lard.....brls.....	26,167	10,728
Oats.....bush.....	139,962	79,082
Oatmeal.....brls.....	68,176	11,903
Peas.....bush.....	682,371	741,295
Pork.....brls.....	19,739	6,179
Wheat.....bush.....	2,791,100	4,154,797

RECEIPTS FOR THE WEEK.

Ashes.—178 brls. Pot, 77 brls. Pearl
Butter.—3,593 brls.
Barley.—80 bush.
Bacon.—209 boxes.
Corn.—89,512 bush.
Cheese.—17,995 boxes.
Flour.—18,403 brls.
Lard.—800 brls.
Oats.—338 bush.
Oatmeal.—24 brls.
Peas.—783 bush.
Pork.—400 brls.
Wheat.—332,542 bush.

EXPORTS.

Comparative statement of Exports of leading articles at the Port of Montreal, from the 1st Jan. to 7th August, 1878 and 1879:

	1878.	1879.
Ashes.....brls.....	5,516	4,969
Butter.....brls.....	61,280	86,497
Barley.....bush.....	126,504	28,965
Bacon.....boxes.....	4,648	9,939
Corn.....bush.....	3,171,421	2,089,929
Cheese.....boxes.....	197,550	263,400
Cattle.....brls.....	8,916	14,292
Flour.....brls.....	158,426	198,691
Horses.....	428	163
Hogs.....	217	1,334
Lard.....brls.....	10,536	5,769
Lumber.....feet.....	2,017,199	7,772,936
Oatmeal.....brls.....	75,653	12,508
Oats.....bush.....	537,824	67,723
Peas.....bush.....	1,030,407	1,031,275
Pork.....brls.....	5,247	2,872
Sheep.....	10,993	38,964
Wheat.....bush.....	2,469,723	3,867,559

EXPORTS FOR THE WEEK.

Ashes.—322 brls. Pot, — brls. Pearl.
Butter.—2,983 brls.
Barley.—— bush.
Bacon.—188 boxes.
Corn.—117,523 bush.
Cheese.—25,655 boxes.
Cattle.—465.
Flour.—8,300 brls.
Hogs.—25.
Horses.—
Lard.—206 brls.
Lumber.—1,542,837 feet.
Oats.—6,053 bush.
Oatmeal.—11 brls.
Peas.—33,113 bush.
Pork.—521 brls.
Sheep.—5,490.
Wheat.—309,250 bush.

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ELLIOT W. I., President People's Loan and Deposit Company.
FISHER D., General Manager Ontario Bank.
GEZAWSKI GOE. C. S., A.D.C. to Her Majesty.
HOWLAND SIE W. P., President London and Canadian Loan and Agency Company, etc.
MACPHERSON HON. D. L., Senator, Chestnut Park.
MACLENNAN JAMES, Q.C. (Messrs. Mowat, Maclellan & Downey).
MCMASTER HON. WM., President Bank of Commerce.
SIEBEL PROFESSOR GOLDWIN, The Grange.
SIEBEL L. W., D.C.L., President Building and Loan Association.
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PACIFIC RAILWAY TENDERS.

Fish-Plate Bolts and Spikes.

TENDERS will be received by the undersigned until noon of WEDNESDAY, the 20th day of AUGUST, for the supply of 35 tons of Fish-plate Bolts and Nuts, and 700 tons of Railway Spikes.

Tenders must be on the printed form, which, with all other information, may be had at the Pacific Railway Engineer's Office, in Ottawa.

F. BRAUN,
 Secretary.

Department of Railways and Canals,
 OTTAWA, 30th July, 1879.



AUCTION SALE

OF THE

Leases of Timber Limits.

AN AUCTION SALE of the Leases of Nineteen Timber Limits, situate on Lake Winnipegosis and the Wator Hon River, in the North-West Territories, will be held at the Dominion Lands Office, Winnipeg, on the FIRST DAY of SEPTEMBER, 1879. The right of cutting timber on these limits will be sold subject to the conditions set forth in the "Consolidated Dominion Lands Act." They will be put up at a bonus of Twenty Dollars per Square Mile, and sold by competition to the highest bidder.

Plans, Descriptions and Conditions of Sale, and all other information will be furnished on application at the Dominion Lands Office in Ottawa, or to the Agent of Dominion Lands in Winnipeg.
 By Order,
 J. S. DENNIS,
 Deputy Minister of the Interior.
 Dept. of the Interior,
 Ottawa, 17th July, 1879.



REGULATIONS

Respecting the Disposal of certain Dominion Lands for the purposes of the Canadian Pacific Railway.

DEPARTMENT OF THE INTERIOR.

OTTAWA, July 9th, 1879.

"Public notice is hereby given that the following regulations are promulgated as governing the mode of disposing of the Dominion Lands situate within 110 (one hundred and ten) miles on each side of the line of the Canadian Pacific Railway:—

1. "Until further and final survey of the said railway has been made west of the Red River, and for the purposes of these regulations, the line of the said railway shall be assumed to be on the fourth base westerly to the intersection of the said base by the line between ranges 21 and 22 west of the first principal meridian, and thence in a direct line to the confluence of the Shell River with the River Assiniboine.

2. "The country lying on each side of the line of railway shall be respectfully divided into belts, as follows:

"(1) A belt of five miles on either side of the railway, and immediately adjoining the same, to be called belt A;

"(2) A belt of fifteen miles on either side of the railway adjoining belt A, to be called belt B;

"(3) A belt of twenty miles on either side of the railway, adjoining belt B, to be called belt C;

"(4) A belt of twenty miles on either side of the railway, adjoining belt C, to be called belt D; and

"(5) A belt of fifty miles on either side of the railway, adjoining belt D, to be called belt E.

3. "The Dominion lands in belt A shall be absolutely withdrawn from homestead entry, also from pre-emption, and shall be held exclusively for sale at six dollars per acre.

4. "The lands in belt B shall be disposed of as follows: The even-numbered sections within the belt shall be set apart for homesteads and pre-emptions, and the odd-numbered sections shall be regarded as railway lands proper. The homesteads on the even-numbered sections, to the extent of eighty acres each, shall consist of the easterly halves of the easterly halves, also of the westerly halves of the westerly halves of such sections; and the pre-emptions on such even-numbered sections, also to the extent of eighty acres each, adjoining such eighty-acre homesteads, shall consist of the westerly halves of the easterly halves, also of the easterly halves of the westerly halves of such sections, and shall be sold at the rate of \$2.50 (two dollars and fifty cents) per acre. Railway lands proper, being the odd-numbered sections within the belt, will be held for sale at five dollars per acre.

5. "The even-numbered sections in belt C will be set apart for homesteads and pre-emptions of eighty acres each, in manner as above described; the price of pre-emptions similarly to be \$2.50 (two dollars and fifty cents) per acre; the railway lands to consist of the odd-numbered sections, and to be dealt with in the same manner as above provided in respect of

lands in belt B, except that the price shall be \$3.50 (three dollars and fifty cents) per acre.

6. "The even-numbered sections in belt D shall also be set apart for homesteads and pre-emptions of eighty acres each, as provided for in respect of belts B and C, but the price of pre-emptions shall be at the rate of \$2 (two dollars) per acre. Railway lands to consist, as in the belts B and C, of the odd-numbered sections, and the price thereof to be at the uniform rate of \$2 (two dollars) per acre.

7. "In the belt E, the description and area of homesteads and pre-emptions, and the prices of both pre-emption and railway lands to be at the uniform rate of \$1 (one dollar) per acre.

8. "The terms of sale of pre-emptions throughout the several belts B, C, D and E shall be as follows, viz.: Four-tenths of the purchase money, together with interest on the latter, at the rate of 6 per cent. per annum, to be paid at the end of three years from the date of entry; the remainder to be paid in six equal annual instalments from and after the said date, with interest at the rate above mentioned, on such balance of the purchase money as may from time to time remain unpaid, to be paid with each instalment.

9. "The terms of sale of railway lands to be uniformly as follows, viz.: One-tenth in cash at the time of purchase; the balance in nine equal annual instalments, with interest at the rate of six per cent. per annum on the balance of purchase money from time to time remaining unpaid, to be paid with each instalment. All payments, either for pre-emptions or for railway lands proper, shall be in cash, and not in scrip or bounty warrants.

10. "All entries of lands shall be subject to the following provisions respecting the right of way of the Canadian Pacific Railway or of any Government colonization railway connected therewith, viz:

a. In the case of the railway crossing land entered as a homestead, the right of way thereon shall be free to the Government.

b. Where the railway crosses pre-emptions or railway lands proper, the owners shall only be entitled to claim payment for the land required for right of way at the same rate per acre as he may have paid the Government for the same.

11. "The above regulations shall come into force on and after the first day of August next, up to which time the pre-emptions of the Dominion Lands Act shall continue to operate over the lands included in the several belts mentioned, excepting as relates to the belts A and B, in both of which, up to the said date, homesteads of 160 acres each, but no other entries will, as at present, be permitted.

12. "Claims to Dominion lands arising from settlement, after the date hereof, in territory unsurveyed at the time of such settlement, and which may be embraced within the limits affected by the above policy, or by the extension thereof in the future over additional territory, will be ultimately dealt with in accordance with the terms prescribed above for the lands in the particular belt in which such settlement may be found to be situated.

13. "All entries after the date hereof of unoccupied lands in the Saskatchewan Agency, will be considered as provisional until the railway line through that part of the territories has been located, after which the same will be finally disposed of in accordance with the above regulations, as the same may apply to the particular belt in which such lands may be found to be situated.

14. "The above regulations it will, of course, be understood will not affect sections 11 and 29, which are public school lands, or sections 8 and 26, Hudson's Bay Company lands.

"Any further information necessary may be obtained on application at the Dominion Lands Office, Ottawa, or from the agent of Dominion Lands, Winnipeg, or from any of the local agents in Manitoba or the Territories, who are in possession of maps showing the limits of the several belts above referred to, a supply of which maps will, as soon as possible, be placed in the hands of the said agents for general distribution."

By order of the Minister of the Interior,

J. S. DENNIS,

Deputy of the Minister of the Interior.

LINDSAY RUSSELL,
 Surveyor General.

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FREDERICK STANCLIFFE,

Res. Secretary,

Balance Sheet for 1878 and full particulars on application.

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Deposit with Dominion Gov't., \$50,000.

JOHN HARVEY, of J. Harvey & Co., *President.*
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HEAD OFFICE FOR PROVINCE OF QUEBEC:
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JOHN. F. NOTT, } *Joint*
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Insurance.

BRITON
LIFE ASSOCIATION,
[LIMITED.]

Chief Offices, 429 Strand, London.

HEAD OFFICE FOR THE DOMINION

12 PLACE D'ARMES, MONTREAL.

Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Government.

\$50,000 deposited with Dominion Government for exclusive benefit of Canadian Policy-holders.

JAS. B. M. CHIPMAN,
Manager for Canada.

Established 1803.

IMPERIAL

Fire Insurance Comp'y
OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

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

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

ASSETS, £2,222,552 Stg.

CONFEDERATION LIFE
ASSOCIATION.

HEAD OFFICE, TORONTO STREET,
TORONTO, 24th July, 1879. }

To the Canadian Policy-Holders of the Globe Mutual Life Insurance Company :

Many of the above having applied for re-insurance in this Association, and the re-insurance of the entire list having been under consideration, while the Association cannot see its way to re-insure all the risks, the Directors will be happy to treat with such of them as are able to pass the requisite medical examination. The Managing Director, undersigned, will act as attorney for the re-insured, and make the necessary proof of claims and secure for them the share of deposit, or of the assets of the Company. Parties should communicate at once, when the necessary papers will be forwarded. Where there is an authorized agent of the Association the correspondence may be conducted through him.

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

J. K. MACDONALD,
Managing Director.

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

Manager for Nova Scotia,
AUGUSTUS ALLISON,
Halifax.

LONDON & LANCASHIRE
LIFE ASSURANCE CO.,
Of London, England.

CANADA BRANCH.

Head Office, 42 ST. JOHN STREET,
MONTREAL.

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JOHN OGILVY, Esq. (Messrs. Ogilvy & Co.)
ROBT. BENNY, Esq. (Messrs. Benny, Macpherson & Co.)
JAS. S. HUNTER, Esq., N.P.

This Company has deposited at Ottawa for the EXCLUSIVE
BENEFIT OF CANADIAN POLICYHOLDERS the sum of

\$100,000.00

In addition to which the WHOLE OF THE EARNINGS of the Branch ARE INVESTED IN THIS COUNTRY. The Canadian Investments now amount to over \$175,000 and are rapidly increasing.

Every desirable form of Life Policy is granted, and at Rates Lower than the majority of offices.
Cash Surrender Value or free paid-up Policies granted after the receipt of Two and Three Years Premium have been received.

Policies almost entirely FREE of conditions and unchallengeable on any ground whatever, connected with the documents on which the Assurance was granted, after they have been in existence five years.

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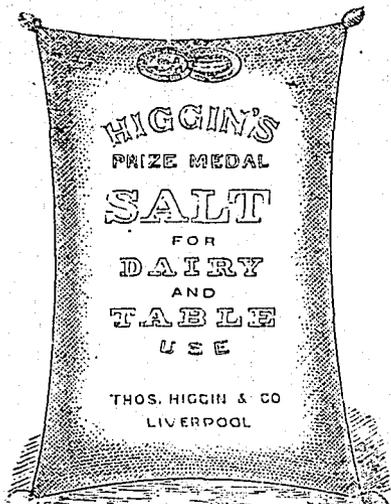
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Active Agents wanted Where the Company is not already represented. Apply to or address,

WILLIAM ROBERTSON,

Manager for Canada, Montreal.

HAVE YOU TRIED IT?



Have you tried Higgin's Eureka Salt?

It will cost but a trifle to do so, and perhaps you may find it the best investment you ever made. A majority of the fine butter makers of the United States are now using it, and makers of fine cheese are just beginning to find out that it pays the biggest kind of a profit to use it. The *American Dairyman* of April 3, says:—

IMPROVEMENT IN SALT MANUFACTURE.

"Whether people are familiar with and use Thomas Higgin & Co.'s Eureka Salt or not, they must admire the enterprising and progressive spirit of that firm. It is only about three years since the manufacture of this improved Salt was begun, and the statistics of importation now show the following wonderful increase:—

In 1876..... 5,350 sacks.
In 1877..... 32,800 "
In 1878..... 69,016 "

"When we take into consideration the prejudice naturally existing in favor of old established brands, this progress is simply wonderful, and forces the conviction that there must be a basis of superior intrinsic merit behind it."

During the same time the importations of Ashton's, which previously had been considered the best brand known, declined from 96,170 sacks in 1876 to 68,413 in 1878; and all this in the face of great exertion and lavish advertising on the part of the talented agent for the brand.

With the great advantage of its being the oldest and best known brand in the market, if its quality had kept pace with the times, its importations should have increased. If the Higgin's brand had had the advantage of being known to commission merchants and dealers in dairy products, it would have taken the country by storm, but dealers, being familiar with the Ashton brand, naturally favored it, until the superior quality of the Higgin brand became known to them. This has been largely accomplished in the short space of three years, and, while there are some yet to be convinced, it is only a question of time. Men who have not experimented and studied the question, naturally do not like to at once relinquish long settled impressions, but after careful investigation and three years' experience, we are prepared to state upon our reputation as merchants and as men, our belief that *Higgin's Eureka salt is made by a more perfect process, costs at least one-third more to manufacture, and is the best salt known at the present time.*

Ask your Salt dealer for *Higgin's Eureka Salt*, and do not be put off with arguments that the low-priced salt is the cheapest, nor that, because another brand was once considered the best, that it always must continue to be so. **TRY AND JUDGE FOR YOURSELVES.**

Respectfully, etc.,

ABRAHAM HODGSON & SONS,
12 ST. PETER STREET.
Importers for the Dominion.

G. E. CAMPBELL,

House, Land and Investment Agent.
\$50,000 TO LOAN.

Special attention given to winding up Estates, negotiating Loans, Bonds, Mortgages, etc., etc. House and Villa lots for sale. Houses, Stores and Offices to let.

TO CAPITALISTS.—Splendid investments now on hand.

OFFICE: 67 ST. SULPICE STREET.

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IMPORTERS OF
STAPLE AND FANCY

DRY GOODS

STOCK COMPLETE

IN EVERY DEPARTMENT.

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MONTREAL.

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Riviere, Gardrat & Cie., Cognac, Brandy.
Wynand, Fockink, Amsterdam, Beste Schiedammer
Gin and Cordials.

La Grande Chartreuse, Isere, L. Garnier, Chartreuse
(genuine).

E. Mercier & Co., Epernay, Champagne.

La Benedictine, from the Abbey of Fecamp.

J. Brisson & Co., Bordeaux, Clarets.

H. R. H. the Duke d'Aumale, Palerme, Zucco-
Madeira.

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Côte d'Or, Burgundy Wines.

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Paris, Cordials.

Chevalier-Appert, Paris, Conserves Alimentaires.

Gaillard & Cavaillon, Provenço, Oils.

Amieux Freres, Nantes, Sardines in Oil.

The Gruyere Model Cheese Factory, Gruyere,
Switzerland, Cheese.

H. Tavernier & Co., Vevey, Switzerland, Cigars and
Tobacco.

The French and Belgian Plate Glass Companies.

Haidin & Cie., Belgium Window Glass.

The Crystal Works of Baccarat, Paris.

J. Pouyat, Limoges, French Porcelains.

J. Vicillard & Co., Bordeaux, French Crockery.

Dufour & Co., Anchor Brand, Bolting Cloths.

E. Choupe, Paris, French Leathers.

French Boot Factories, Paris, Ladies', Men's and
Children's Boot and Shoes.

Cottance La Parfumerie Centrale and St. James,
Paris, Perfumeries.

G. Debrye, Paris, Brushes and Combs.

Laroche, Joubert, Lacroix & Cie., Angoulome,
Papers of all kinds.

Jules Turquetil & Cie., Paris, Wall Papers.
Jeantet David, St. Claude, Jura, Smokers Goods and
Toys.

E. Lefauchaux, Paris, Fowling-pieces.

N. Vivario-Mouder, Armourer to the King of the
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Cutlery.

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ARTICLES DE PARIS.**

WHOLESALE ONLY.

GUSTAVE A. DROLET, A. GIBERTON
LUGEN HUOT.

IMPORTATIONS
OF
CHAMPAGNE WINES

Into the United States in 1878.

According to Benfort's Wine and Liquor Circular
of Jan. 10, 1879.

Brand.	Importer.	Cases.
G. H. Mumm & Co.	Fred. de Bary & Co.	35,906
Piper Heidsieck	John Osborn Son & Co.	10,636
L. Roederer	J. D. & M. Williams	13,469
Pommery & Greno	Chas. Graf	7,236
Mut & Chandon	Renault, Francks & Co.	5,478
Haidin & Co.	C. F. Schmidt & Peters	5,491
Chas. Heidsieck	Emil Schultze	4,675
Bollinger	B. & J. Burke	2,221
Delbeck & Co.	B. La Montagne	2,980
De St. Marcoux & Co.	Herm. Bâjer & Bro.	2,802
De Venoge & Co.	L. De Venoge	2,802
Vve. Clicquot-Ponsardin	Hy. G. Schmidt & Co.	2,715
Napoleon's Cabinet	Houché Fils & Co.	1,362
Chapin & Goro's Brands	Chapin & Goro	1,366
George Goulet & Co.	Jos. Hillard's Sons	2,450
Theo. Roederer & Co.	Leszynsky & Troup	2,113
Giesler & Co.	Purdy & Nichols	1,960
Ayala & Co.	Hunk & Ungor	1,226
Brunswick Priv. Stock	Aeker, Merrill & Condit	1,512
Ackerman-Laurance	Timothy Stevens	1,010
Various Brands		7,429
Total		126,349

HENRY CHAPMAN & CO., Montreal,
Sole Agents for Dominion of Canada,
For G. H. MUMM & Co.

Legal.

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

Belleville, Ont.

DENMARK & NORTHRUP, Barristers, &c.,
Belleville, Ont.
George Denmark. W. B. Northrup, M.A.

Bowmanville Ont.

WM. H. LOWE, B.A., LL.B., Barrister, Attorney
Solicitor, Conveyancer, Notary, Commissioner,
&c., Office, Silver Street, Bowmanville.

Cayuga, Ont.

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

Fredericton, N.B.

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Barristers at Law, Notaries Public, Conveyancers,
&c., Fredericton, N.B. Jno. Jos. Fraser, Edward L.
Wetmore, E. Hyron Winslow.

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

Guelph, Ont.

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&c. Masonic Hall Block, F. Biscoe, D. S. McMILLAN.

London, Ont.

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BARRISTERS, SOLICITORS,
NOTARIES, &c.
LONDON, ONT.,
D. Macmillan, M.P. J. Taylor.

Kingston.

KIRKPATRICK & ROGERS, Barristers, Solli-
citors, Notaries, &c., Kingston, Ont.

Hamilton, Ont.

MARTIN & CARSCALLEN,
Barristers and Attorneys at Law,
SOLICITORS IN CHANCERY AND INSOLVENCY.
Notaries, &c.,
HAMILTON, CANADA.
Richard Martin, Q.C. H. Carscullen.*
Collections promptly made in all parts of Canada.
*A Commissioner for Province of Quebec.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUG. 7, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:		Dry Goods.		Lybster Twills XX36 in.	\$ 0 00	Bags:—	\$ 0 00
Men's Thick Boots.....	2 00 2 60	Valleyfield (blech'd) X30 in	0 00 0 07 1/2	Colored Goods:—		2-ply 16 oz., per bale.....	0 00 26 50
“ Split.....	1 65 2 00	“ XX36 in.....	0 00 0 08 1/2	Denims, blue & brown...	0 00 0 17 1/2	3-ply 17 oz., “ ..	0 00 29 50
“ Interior.....	1 25 1 60	“ XXX36 in.....	0 00 0 08 3/4	Checks, blue, brown, fcy	0 00 0 15	Yarns:—	
“ Kip Boots.....	2 60 3 00	“ O36 in.....	0 00 0 08 1/2	Checks, Prince Victor...	0 00 0 15	Grey, per bale.....	0 00 50 50
“ Calf Boots, pegged.	3 00 3 50	“ EE36 soft finish.....	0 00 0 09 1/2	Ticking, 28in. No. 1X.....	0 00 0 13 1/2	Colored.....	0 00 70 00
“ Kip Brogans.....	1 25 1 35	“ OOC36 in.....	0 00 0 10	“ 30in. No. D1.....	0 00 0 14	Carpet warp, white.....	0 00 50 00
“ Split do.....	0 80 1 00	“ EE36 soft finish.....	0 00 0 10	“ 30in. No. C1.....	0 00 0 16	“ “ colored.....	0 00 70 00
“ Buff Congress.....	1 30 1 25	“ BB36 ex. h'cy.....	0 00 0 12	“ 30in. No. H1.....	0 00 0 17 1/2		
Wom's Pebbled & Buff Bala		“ CC 36 in. (heavy).....	0 00 0 11 1/2	“ 32in. No. A1.....	0 00 0 19		
“ Split do.....	0 60 1 10	“ L1 L 36 in. (lhr).....	0 00 0 13	“ 32in. No. AA.....	0 00 0 20		
“ Prunella do.....	0 50 1 60	“ BB 36 in. h'blech'd.....	0 00 0 12	Dundas (Grey Domestics),			
“ Interior do.....	0 45 0 60	Hochelaga (Brown), G30	0 00 0 06 1/2	D 30 in.....	0 00 0 06 1/2	Fish.	
“ Cong. do.....	0 60 1 25	in.....	0 00 0 06 1/2	C 33 in.....	0 00 0 07 1/2	Green Cod, No. 1, 200 lbs.....	0 00 0 00
“ Buskins, do.....	0 60 0 80	“ 1133 in.....	0 00 0 08 1/2	B 36 in.....	0 00 0 08 1/2	Dry Codfish, American,	
Misces' Pebbled & Buff Bala		“ XXX36 full.....	0 00 0 09 1/2	A X 36 in. (full).....	0 00 0 09 1/2	100 lbs.....	4 25 0 00
“ Split do.....	75 1 00	“ M drilling.....	0 00 0 10	Tickings:—		Gaspé.....	6 00 5 25
“ Prunella do.....	65 1 00	“ 1 lb. Batts, p. balc.....	4 25 0 00	C 30 in.....	0 00 0 14 1/2	Herrings, per brl.....	4 50 4 00
“ Cong. do.....	0 55 0 75	“ 1/2 lb. Batts.....	7 50 0 00	B 33 in.....	0 00 0 16	“ Nos. 2 and 3.....	12 00 0 00
Childs' pebbled & B'F B'la		Cornwall (Br Sheetings)		Check 33 in.....	0 00 0 21	Mackerel, No. 1.....	0 00 0 00
“ Split do.....	0 60 0 80	“ AW 50 in.....	0 00 0 06 1/2	A 33 in.....	0 00 0 19 1/2	“ No. 2.....	0 00 0 00
“ Prunella do.....	0 60 0 75	“ AD32 in.....	0 00 0 07 1/2	AA 33 in.....	0 00 0 23	“ No. 3.....	0 00 0 00
Infants' Cacks, pr. doz.....	4 00 6 00	“ AC35 in.....	0 00 0 08 1/2	Denims:—		Small fall.....	0 00 0 00
		“ AE35 in.....	0 00 0 09 1/2	Blue AA.....	0 00 0 20	Smoked Herrings, per box.	0 21 0 23
		“ AE36 in.....	0 00 0 09 1/2	“ B.....	0 00 0 18 1/2	Flour Haddies, per lb.....	0 00 0 00
		“ AA36 in.....	0 00 0 10	“ C.....	0 00 0 16	Smoked Salmon, per lb.....	0 00 0 00
		“ Twilled 36 in.....	0 00 0 12	“ A.....	0 00 0 18 1/2	Houters, per box.....	2 00 0 00
		“ Plain 72 in.....	0 00 0 25	“ B.....	0 00 0 16	Fresh Salmon, per lb.....	0 08 0 04
		“ Twilled 72 in.....	0 00 0 32 1/2	“ C.....	0 00 0 18 1/2	Boneless Codfish.....	0 6 0 00
		Fancy Shirtings:—		Brown AA.....	0 00 0 20	“ Muka.....	0 4 0 4 1/2
		Scotch Regattas.....	0 00 0 15	“ A.....	0 00 0 18 1/2		
		Cambridge Fancies.....	0 00 0 15	“ B.....	0 00 0 16	Furs.	
		Clyde.....	0 00 0 15	“ C.....	0 00 0 18 1/2	Rats, Spring.....	0 15 0 18
		Checks.....	0 00 0 15	Shirtings:—		“ Winter.....	0 13 0 15
		Canada.....	0 00 0 14 1/2	Oxford striped B.....	0 00 0 11	“ Fall.....	0 8 0 11
		A cloth.....	0 00 0 12 1/2	“ check B.....	0 00 0 12 1/2	Red Fox.....	1 25 1 50
		CC prize bags, 3-ply,	0 00 26 50	Regattas A.....	0 00 0 15 1/2	Cross.....	2 00 4 00
		Lybster No. 2, 32 in.....	0 00 0 07	Checks solid A.....	0 00 0 15	Silver.....	25 00 0 00
		“ No. 2, 35 in.....	0 00 0 08	Sheetings:—		Lynx.....	1 50 1 75
		“ No. 1, 35 in.....	0 00 0 08 1/2	T 8 S 38 in.....	0 00 0 13	Martin.....	1 00 1 25
		“ XX36 in. full.....	0 00 0 09 1/2	No. 1, 72 in. plain.....	0 00 0 24 1/2	Oter.....	4 00 8 00
		“ Twills, 36 in.....	0 00 0 10 1/2	B 72 in.....	0 00 0 22	Mink, Dark Prime.....	1 25 1 75
				No. 1, 72 in. twill.....	0 00 0 32 1/2	“ Palo.....	0 25 0 50

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

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&c.,
183 HOLLIS STREET, HALIFAX, N.S.
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R. D. MCGIBBON, B.A., B.C.L.

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Port Hope, Ont.
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JOHN D. McDONALD, Barrister, Attorney-at-Law, &c., &c., Official Assignee for the County of Renfrew, and Solicitor for Merchants' Bank, Renfrew, Ont. (Office—Raglan Street, opposite Smith & Stewart's Hardware Store.

Seaforth, Ont.
MCCAUGHEY & HOLMESTED, Barristers, &c.,
Seaforth, Ontario.

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

Simcoe, Ont.
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J. G. Kilmaster. G. W. Wells.

Sorel, P.Q.
A. GERMAIN,
SOREL,
ADVOCATE AND OFFICIAL ASSIGNEE,
For the District of Richelieu.
Prompt attention given to collections and to all information required from him.

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Notaries and County Solicitors.
J. E. Farewell, LL.B. James Rutledge, B.A.
County Crown Attorney.

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BEARD & NELLIS, Barristers, &c., Offices in the Oxford Permanent Building Society's Building, Woodstock, Ont.
H. B. Beard, Q.C. J. H. Nellis.

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APPLEBY & COURSER, Barristers and Attorneys at Law, Notaries, &c. Woodstock, N.B.
Stephen B. Appleby. Daniel C. Courseur.
Special attention given to Collections.

Oceanic Steamships.

ALLAN LINE,



UNDER CONTRACT with the Government of Canada for the conveyance of the CANADIAN and UNITED STATES MAILS. 1879. Summer Arrangements. 1879.

This Company's Lines are composed of the undernoted First-class, Full-powered Clyde-built, Double-Engine, Iron Steamships:—

	Tons.		
Sardinian.....	4100	Capt. J. E. Dutton.	
Polynesian.....	4100	Capt. R. Brown	
Sarmatian.....	4000	Capt. A. D. Aird	
Circassian.....	3800	Capt. Jas. Wylie	
Moravian.....	3650	Capt. John Graham	
Peruvian.....	3600	Lt. W. H. Smith, R.N.R.	
Nova Scotian.....	3300	Capt. W. Richardson	
Hibernian.....	3200	Lt. F. Archer, R.N.R.	
Caspian.....	2700	Capt. M. Trocks	
Austrian.....	2700	Capt. R. R. Watts	
Nestorian.....	2700	Capt. J. G. Stephen	
Prussian.....	3000	Capt. Jos. Ritchie	
Scandinavian.....	3000	Capt. Hugh Wylie	
Manitoban.....	3150	Capt. McDougall	
Canadian.....	2800	Capt. Neil McLean	
Phoenician.....	2800	Capt. James Scott	
Waldensian.....	2600	Capt. C. J. Menzies	
Corinthian.....	2400	Capt. Legallais	
Lucerne.....	2800	Capt. Kerr.	
Acadian.....	1500	Capt. Cabel	
Newfoundland.....	1350	Capt. Mylins	

The Steamers of the LIVERPOOL MAIL LINE, sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY (calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland), are intended to be despatched

FROM QUEBEC :

Peruvian.....	Saturday	12th July.
Polynesian.....	"	19th "
Sarmatian.....	"	26th "
Circassian.....	"	2nd Aug.
Sardinian.....	"	9th "
Moravian.....	"	16th "
Peruvian.....	"	23rd "
Polynesian.....	"	30th "

Rates of Passage from Quebec :

Cabin, (according to accom.).....	\$70 & \$80
Intermediate.....	\$40
Steerage.....	\$25

The Steamers of the Halifax Line will be despatched as under :

Hibernian.....	Tuesday	22nd July.
Nova Scotian.....	"	5th Aug.
Caspian.....	"	19th "
Hibernian.....	"	2nd Sept.

An experienced Surgeon carried on each Vessel. Berths not secured until paid for.

Through Bills Lading granted in Liverpool, and at Continental Ports, to all points in Canada, via Halifax and the Intercolonial Railway.

For Freight or other particulars, apply in Portland to J. L. FARMER; in Quebec to ALLANS RAE & Co.; in Havre to JOHN M. CURRIE, 21 Quai d'Orleans; in Paris to GUSTAVE BOSSANGE, 16 Rue du Quatre Septembre; in Antwerp to AGO. SCHMITZ & Co., or RICHARD BERNIS; in Rotterdam to RUYSS & Co.; in Hamburg to O. HUGO; in Bordeaux to JAMES MOSS & Co.; in Bremen to HEINE RUPPEL & Sons; in Belfast to CHARLEY & MALCOLM; in London to MONTGOMERIE & GREENBORNE, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN BROTHERS, James Street; in Chicago to ALLAN & Co., 72 La Salle Street.

H. & A. ALLAN,

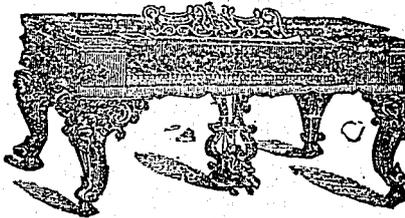
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Laurent, Laforce & Co.
225 Notre Dame St., Montreal, Canada.

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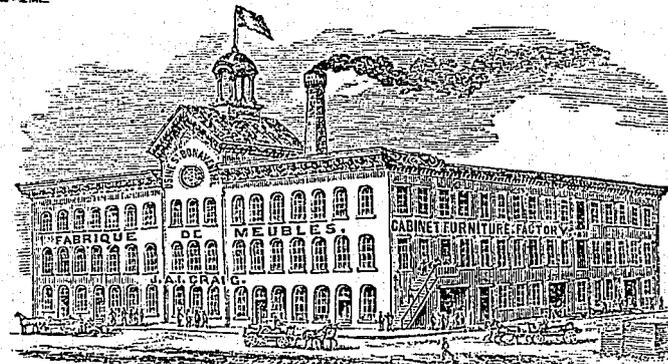


The Judges at the Centennial Exhibition pronounced the KNABE PIANOS to be the best exponents of the Art of Piano Making, and fully entitled to the leading position, combining all the requisites of a perfect Instrument in the highest degree; power, richness and singing quality of tone, ease and elasticity of touch, effectiveness of action, solidity and originality of construction and excellence of workmanship. The Knabe Award is not confined to any single style of instrument, but comprises ALL FOUR STYLES and stands unqualified by phrases indicative of mediocrity. Nor were the Judges content to recognize only a few good qualities, for they especially commend ALL THE ELEMENTS OF MERIT which is possible for the best Pianoforte to possess. Messrs. Laurent, Laforce & Co., have reduced their prices on these excellent instruments to suit the times.

Call and try them and you will buy no other.

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Furniture Retail at Wholesale Prices.



The proprietors of this establishment have just opened the benefit of the public a retail store at No. 463 Notre Dame Street, where purchasers can procure Furniture at Wholesale Prices. Some prices will give an idea—
Bedroom Furniture, Black Walnut, \$27.
Bedroom Furniture, Marble Tops, \$35.
Bedroom Furniture, Ash and Walnut, \$18.
Bedroom Furniture, Soft-wood, \$15.

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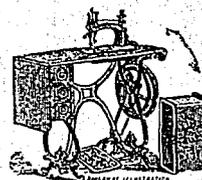
Don't buy a Machine until you have given it a trial.

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D. GRAHAM,

Managing-Director.

GUELPH SEWING MACHINE CO.



The OSBORNE SEWING MACHINES having been awarded both Centennials Medals and Medal in the Canadian award at the International Centennial Exhibition, Philadelphia, last year, as well as having been invariably awarded First Prizes wherever exhibited since they were put in the markets, we can with every confidence warrant them as First-Class Machines in every respect.

Inspection and trial asked. Price low. Terms liberal. Satisfaction guaranteed.

WILKIE & OSBORNE, Manufacturers, GUELPH, ONT., CANADA

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 7, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Beaver, Winter, clean		Barbadoes..... per lb.	0 06 1/2	Sago..... per lb.	0 54	Glass.	
" Felt, per lb.	1 75 2 00	Yellow Refined..... "	0 07 1/2	Tapiooa, Pearl.. "	0 8 1/2	" 7 1/2 x 9, 7 x 9, 8 x 10.....	
" Fall, clean Felt, p. lb.	1 50 1 75	Dry Crushed " "	0 10 1/2	" Flako.. "	0 8 1/2	10 x 12 L.....	1 40 1 50
Bear, large Prime.....	6 10 8 00	Granulated " "	0 08 1/2	CANNED GOODS. p. doz.		10 x 14.....	
" small.....	4 00 5 00	Maple Sugar..... "	0 7 1/2	Tomatoes, 3 lb. tins.....	1 30 1 35	12 x 16.....	1 60 1 70
" Cub.....	2 00 4 00			String Beans, 2 lb. tins.....	1 20 1 30	14 x 20.....	1 80 0 00
Fisher.....	5 00 7 00			Lima " 2 lb. tins.....	1 40 1 50	15 x 24.....	1 80 0 00
Skunk.....	0 25 0 75			Green Peas, 2 lb. tins.....	1 55 2 65		
		SYRUPS.		Baked Beans, 3 lb. tins.....	2 50 0 00	Hardware.	
Groceries.		Amber.....	0 55 0 60	Clam Chowder, 3 lb. tins.....	2 40 0 00	Tin: Block, per lb.....	0 18 0 19
TEA, (Hf-Chests & Cad.)		Silver Drip and Honey.....	0 48 0 48	Fish " 3 lb. tins.....	2 40 0 00	Grain.....	0 19 0 20
Japan, com. to med. per lb	0 24 0 30	Molasses (Barbados).....	0 29 0 34	Spiced Salmon, 3 lb. tins.....	3 50 4 40	Copper: Ingot.....	0 19 0 20
" med. to good.....	0 40 0 55	Trinidad.....	0 24 0 29	Spiced Salmon 4 lb. tins.....	6 50 7 00	Sheet.....	0 27 1/2 0 29
Japan, fine to choice per lb	0 40 0 36	Sugar House.....	0 24 0 23	Fresh Salmon, 1 lb. tins.....	1 70 1 00	Cut Nails: 12 dy to 7 in.,	
Japan Nagasaki.....	0 24 0 30	Maple.....	0 55 0 95	Canned Salmon.....	1 75 2 30	per 100 lb keg.....	2 75 0 00
Y. Hyson common to gd.	0 23 0 40			Lobsters.....	1 40 0 00	8 dy to 10 dy p. 100 lb kg.	3 05 0 00
Y. Hyson fine to finest, p. lb	0 30 0 40	FRUIT.		Hallbut, 1 lb. tins.....	1 50 1 60	5 " to 6 " " "	3 30 0 00
Gungp, fair to med.	0 50 0 60	Loose Muscatel. per box.....	1 50 1 60	Haddock, 1 lb. tins.....	1 40 1 50	2 1/2 " to 4 " " "	3 40 0 00
" Good to fine.....	0 60 0 60	Layers in boxes.....	0 7 1/2 0 8 1/2	Scotch Ling, per lb.....	0 7 1/2 0 00	2 " " " " "	4 15 0 00
" Finest.....	0 65 0 70	Sultanas.....	0 5 1/2 0 7 1/2	Loch Finu Hergrs p 1/2 keg.	1 50 0 00	100 kg-lots 5 p. c. discount.	
Imper' l, med. to good.....	0 80 0 40	Seedless.....	0 5 1/2 0 6 1/2	Sardines halves.....	2 60 0 00	American Shingle Nails:	
" Fine to finest.....	0 45 0 65	Valentia..... per lb.	0 6 1/2 0 6 1/2	quarters.....	0 1 1/2 0 10 1/2	Best Plued.	
Twankay, com. to gd.	0 22 0 26	Currants.....	0 4 1/2 0 5 1/2	CANNED FRUIT. p. doz.		2 dy per 100-lb. kg.....	4 75 0 00
Oolong.....	0 22 1/2 0 30	Prunes.....	0 4 1/2 0 6	Peaches, 2 lb. tins.....	1 90 1 85	2 1/2 " to 4 dy.....	4 00 0 00
Congou common.....	0 24 0 28	Figs.....	0 6 1/2 0 13	" 4 lb. tins.....	2 50 2 90	Common Pattern.	
" med. to good.....	0 32 0 40	" S. Almonds.....	0 15 0 17	Strawberries, 2 lb. tins.....	1 40 1 50	2 1/2 dy to 4 dy per 100 lb kg	3 55 0 00
" Fine to finest.....	0 41 0 60	Walnuts.....	0 7 1/2 0 9	Pine Apples, 2 lb. tins.....	1 80 1 90	Finishing Nails:	
Souchoing common.....	0 25 0 32 1/2	Filberts.....	0 7 1/2 0 9	Pears, 2 lb. tins.....	1 50 1 55	1 in. to 1 1/2 in. p. 100 lb kg	6 50 7 50
" med. to good.....	0 33 0 45	Brazils, new.....	0 7 1/2 0 8	Dumstons, 2 lb. tins.....	1 40 1 45	1 1/2 in. to 1 3/4 in. " "	6 50 6 00
" Fine to choice.....	0 60 0 65			ASSORTED PICKLES.		2 in. and up " "	5 00 0 00
COFFEES, green.		SPICES.		Barty's Mxd Asd, pts. doz	2 90 0 00	* Under 25 kegs 10 p. c. dis..	
Mocha..... per lb.	0 31 0 35	Cassia..... per lb.	0 17 0 20	Nabob.....	4 00 0 00	Flour Barrel Nails:	
Java, old Govt.....	0 27 0 30	Mace.....	0 90 1 00	Nabob Sauce.....	2 75 0 00	1 in., 1 in. and 1 1/4 in. p. kg.	6 25 7 25
Maraibo.....	0 21 0 23	Cloves.....	0 40 0 45	Crosse & Blackwell, pts.	2 70 0 00	Tobacco Box Nails:	
Cape.....	0 18 1/2 0 20	Nutmegs.....	0 60 0 90	Potted Meats, per doz.....	2 70 2 75	1 in. and 1 1/4 in. p. 100 lb kg	6 25 7 25
Jamaica.....	0 18 1/2 0 20	Jamaica Ginger, B1	0 22 0 27	Harvey Sauce, per doz.....	2 80 0 00	1 1/2 in. to 2 in. p. 100 lb kg	6 50 6 00
Rio.....	0 19 0 23	Jamaica Ginger, Unol.	0 19 0 21	Archovy " per doz.....	2 80 0 00	2 1/2 " " " "	5 00 5 25
Singapore & Ceylon	0 22 0 26	African.....	0 10 0 11	Reading " per doz.....	2 80 0 00	Gunch and H'y Cl. Nails:	
Chictory.....	0 11 1/2 0 12	Pimento.....	0 15 0 16	John Bull " per doz.....	2 80 0 00	1 and 1 1/4 in. per lb.....	0 08 0 08 1/2
		Pepper.....	0 8 1/2 0 9 1/2	India Soy " per doz.....	2 60 0 00	1 1/2 " " " "	0 07 0 07 1/2
SUGAR, (Ceks & Bris.)		Mustard, 4 lb. Jars	0 17 1/2 0 15 1/2	Chutney " per doz.....	3 00 3 50	2 " " " "	0 06 0 07
Porto Rico..... per lb.	0 06 1/2 0 07 1/2	" lb. " "	0 24 0 25	Worcester, 1/2 pts. per doz..	3 20 0 00	2 1/2, 2 3/4, 3 in. and up.....	0 06 1/2 0 00
Cuba.....	0 00 0 00			pts. per doz.....	5 75 0 00		
		RICE.					
		Arracan, &c..... per 100lb.	4 05 4 35				

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

Intercolonial Railway.

Summer Arrangements.
Commencing 14th July, 1879.

THROUGH EXPRESS PASSENGER TRAINS run DAILY (except Sundays) as follows:

Leave Point Levi.....	7 30 a.m.
" River du Loup.....	1 15 p.m.
Arrive Trois Pistoles (Dinner).....	2 25 "
" Rimouski.....	3 44 "
" Campbellton (Supper).....	5 00 "
" Bathurst.....	8 25 "
" Newcastle.....	10 12 "
" Moncton.....	11 40 "
" St. John.....	2 00 a.m.
" Halifax.....	6 00 "
" Halifax.....	13 35 "

These Trains connect at Point Levi with the Grand Trunk Trains, leaving Montreal at 9 00 o'clock p.m., and at Campbellton with the steamer City of St. John, sailing Wednesday and Saturday morning for Gaspé, Fort, Paspébiac, &c. The trains to Halifax and St. John run through to their destination on Sunday.

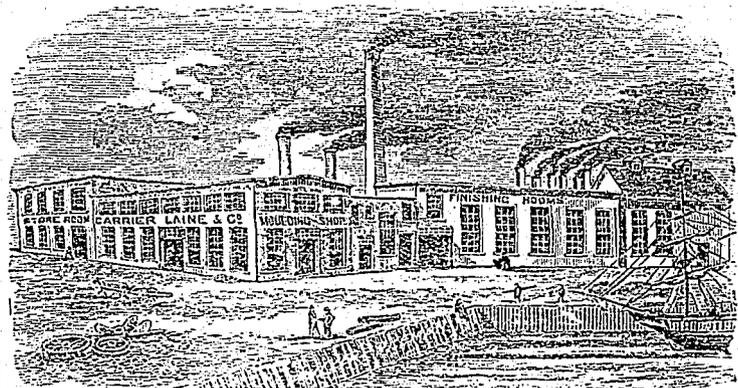
The Pullman Car leaving Montreal on Monday, Wednesday and Friday, runs through to Halifax, and that leaving on Tuesday and Thursday to St. John.

SUMMER EXCURSION TICKETS may now be obtained via rail and steamer to the unvisited sea bathing, boating and fishing resorts on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and the Maritime Provinces.

For information in regard to passenger fares, tickets, rates of freight, train arrangements, &c., apply to G. W. ROBINSON, Agent,

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(Old Post Office Building).
Montreal.

D. POTTINGER,
Chief Superintendent,
July 16, 1879.



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&c. &c.
AUCTIONEER AND COMMISSION MERCHANT.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 7, 1879.

Name of Article.		Wholesale Rates.	Name of Article.		Wholesale Rates.	Name of Article.		Wholesale Rates.	Name of Article.		Wholesale Rates.
<i>Fiat & sharp pres'd Nails:</i>		\$ c. \$ c.	Anchors per lb.....		\$ c. \$ c.	Ash, timber, M.....		\$ c. \$ c.	Olivo Lucca, Flasks.....		\$ c. \$ c.
1 and 1 1/2 in. per lb.....	0 09 0 104		Hides, per 100 lbs.	0 09 0 10	Birch, 1 to 4 in., M.....	12 00 16 00	Basswood, 2.....	10 00 12 00	Spirits Turpentine, brls	0 41 0 424	
1 1/2 " 1 1/2 ".....	0 08 0 091		Calfskins per lb.....	0 40 0 50	Basswood, ex. wide, M.....	16 70 20 00	Black Walnut, culls.....	49 00 45 00	Whale, refined.....	0 70 0 75	
2 " 2 1/2 ".....	0 07 0 081		Lamb and Sheep Clips.....	8 00 8 60	Black Walnut, culls.....	49 00 45 00	Cedar, round, lineal foot.....	00 04 00 07	Coal Oil, can. lots.....	0 104 0 107	
2 1/2 " 2 1/2 ".....	0 07 0 07		Green Hide, No. 2.....	7 00 8 00	Cedar, square, lineal foot.....	00 03 00 05	Cedar, flat, lineal foot.....	00 07 00 09	" " Small lots.....	0 11 0 114	
3 in. run up.....	0 06 0 00		" " No. 3.....	6 00 7 00	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	" " Single bbls.....	0 12 0 124	
25 bxs 30 p.c. dis.	0 06 0 00		Leather (at 6 m'ths:)			Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Paints, &c.	
*Under 25 bxs 15 p.c.			Span Sole, 1sthy wts.....	0 22 0 23	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	White Lead, gen., 100 lb.	7 50 8 00	
<i>Horse Nails:</i>			Span Sole, 1st mid wts.....	0 22 0 23	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	" " No. 1 keg.	6 75 7 20	
Black "Eagle," 7 lb. size.....	0 22 0 00		Do. No. 2.....	0 19 0 20	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	" " No. 2 "	6 00	
" " " 8 ".....	0 21 0 00		No. 1 B. A. Sole, mid. wts.....	0 22 0 23	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	White Lead, genuine.....	2 10 2 25	
" " " 9 ".....	0 20 0 00		No. 2 B. A. Sole, over wts.....	0 19 0 21	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	in Oil, per 25 lbs.....	1 75 1 90	
C. C. Best Norway.....	0 20 0 00		Buffalo Sole No. 1.....	0 19 0 20	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Do., No. 1.....	1 60	
Bright "Woodsford & Co." pointed and finished.....	0 23 0 24		Do. do. 2.....	0 17 0 18	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	" " 2.....	1 40	
40c. to 45c. p.c. dis.			Slaughter, No. 1.....	0 22 0 23	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	" " 3.....	0 6 0 6	
<i>Galvanized Iron: No. 24</i>			Do. light.....	0 23 0 24	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	White Lead, dry.....	0 6 0 6	
" 26.....	0 74 0 77		Zanzibar No. 1.....	0 21 0 22	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Red Lead.....	0 51 0 54	
" 28.....	0 72 0 8		Do. No. 2.....	0 18 0 19	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Venetian Red, Engl.....	1 75 2 00	
<i>Pig Iron: Siemens No. 1</i>	19 50 20 00		Harness, best.....	0 26 0 28	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Yel. Ochre, French.....	1 75 2 00	
Gartshurrie, No. 1.....	17 50 18 00		Upper heavy.....	0 31 0 32	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Whiting.....	0 60 0 70	
Eglinton, No. 1.....	16 00 16 50		" light.....	0 34 0 36	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Produce.		
" Summerize.....	17 00 17 50		Grained Upper.....	0 32 0 37	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Canada White, (No. 2.)	0 00 0 10	
Bar—ord-bds. pr 100lbs.....	1 70 1 75		Red Upper.....	0 34 0 36	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	" Spring (No. 2.)	1 14 1 06	
Siemens.....	2 00 2 15		Kip Skius, French.....	0 75 0 85	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Red Winter.....	1 10 1 11	
Do Best.....	2 50 2 70		English.....	0 65 0 75	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Oats.....	0 33 0 34	
Refined.....	2 00 2 10		Hemlock Calf.....	0 60 0 65	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Barley.....	0 65 0 65	
Swedes.....	4 00 4 50		Do. light.....	0 46 0 55	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Peas..... per 60 lbs.	0 78 0 80	
Hoops—Coopers.....	2 25 2 30		French Calf.....	1 10 1 30	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Oatmeal.....	4 75 5 00	
<i>Canada Plates: Hatton.</i>	3 25 0 00		Fine Calf Splits.....	0 30 0 35	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Corn.....	0 45 0 43	
Arrow.....	3 40 3 50		Stops Splits.....	0 22 0 25	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Flax Seed, primo.....	1 10 0 00	
Swansea.....	3 25 3 35		Stops, large, per lb.....	0 23 0 24	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	FLOUR.		
Marsfield.....	3 25 3 35		" small.....	0 17 0 20	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Superior Extras.....	5 20 5 25	
Fenn.....	3 25 3 35		Extra fine Shaved Splits.....	0 23 0 30	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Extra Superfine.....	5 07 0 10	
<i>Iron Wire:</i>			Leather Board, Canadian.....	0 12 0 14	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Strong Bakers.....	5 0 5 25	
No. 6, per bundle.....	1 05 1 75		Enamelled Cow, prft.....	0 15 0 16	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Fancy.....	4 10 4 15	
" 9.....	1 95 2 15		Patent.....	0 15 0 16	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Spring Extra.....	4 90 4 95	
" 12.....	2 25 2 35		Polished Grain.....	0 12 0 14	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Superfine.....	4 75 0 00	
No 16, per bundle.....	2 65 2 75		Pebble Grain.....	0 12 0 14	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Fine.....	4 00 4 10	
<i>Steel, cast, per lb</i>	0 12 0 13		B. Calf.....	0 16 0 17	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Middlings.....	3 40 3 55	
" Spring.....	0 8 0 8 1/2		Brush Kid.....	0 14 0 15	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Pollards.....	3 00 3 20	
" Fire.....	0 3 0 3 1/2		Buff.....	0 12 0 15	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Oat Bags.....	2 31 2 40	
" Sleigh Shoe.....	0 24 0 3		Russetta, light.....	0 20 0 37 1/2	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	City Bags.....	2 47 2 50	
" Blister.....	0 8 0 1 1/4		" heavy.....	0 20 0 25	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Provisions.		
<i>Tin Plate: 1C Coke</i>	5 00 5 50		Lumber.			Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Butter	
1C Charcoal.....	6 00 6 25		Ash, 1 to 4 in., M.....	12 00 16 00	Elm, 1 to 4 in., M.....	18 00 25 00	Elm, timber, M.....	20 00 25 00	Creamery.....	0 15 0 16	
IX.....	7 75 8 00		*These discounts apply only for immediate delivery, and for quantities named of each kind separately								
IXX.....	9 50 9 75		Terms for all nails 4 months from average date of delivery. Cash discount (within 30 days) on Clinch and Pressed Nails, 5 per cent.; on Cut, Finishing, Flour Barrel and Tobacco Box Nails, 3 per cent.								
DC.....	5 00 5 25										
DX.....	7 00 7 25										
DXX.....	9 00 9 25										

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

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG 7, 1879

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Brockville, choice select's	\$ 0 11 0 12	Wool.	\$ c. s. u.	<i>Irish Whiskey—</i>		" In stone " qt.	2 30 0 00
" ch'ce lines dairies	0 10 0 00	Fleece.....	0 20 0 21	Danville.....case	6 50 7 00	" pt.	1 70 0 00
" fair to good.....	0 08 0 00	Pulled.....	0 22 0 23	Roa's.....case	7 00 8 00	Hunyadi János, doz. pts...	4 00 0 00
Morrisburg, ch'ce select's	0 11 0 12	Do Extra Super.....	0 21 0 22	Scotch Whiskey.....gal	2 50 2 80	Canada Spirits.	
" ch'ce lines dairies	0 09 0 11	Do B Super.....	0 20 0 21	Scotch Whiskey...case-qt	5 50 7 25	<i>Duty Paid—</i>	
" fair to good.....	0 00 0 00	Do C.....	0 20 0 21	Rum: Jamaica.....gal	2 25 2 50	<i>Duty Paid—</i>	
Western Dairy, ch'ce lines	0 8 0 10	Black.....	0 20 0 22	Demarara.....gal	2 00 0 00	Alcohol— 65 O. P.	2 20 0 00
" fair to good.....	0 3 0 04	Cape.....	0 26 0 17	Geneva Spirits.....gal	1 55 1 70	" Pure Spirits " 24 O. P.	2 24 0 00
Store packed, all sections.	0 05 0 08	4 mo's.....	0 17 0 17	" Green cases	4 00 4 25	" 50 "	1 93 0 00
Cheese, new.....	0 5 0 5 1/2	Wines, Liquors etc.		" Red cases..	7 50 8 00	" 25 U. P.	1 06 0 00
Sept. & Oct. old.....	0 2 0 3	<i>Ale English.....</i> qts	2 35 2 40	" Blue.....	4 25 4 75	<i>Whiskeys —</i>	
Poor and common grades..	0 2 0 3	<i>Montreal.....</i> qts	1 55 1 55	Wyn and Fockink, (best	1 55 1 60	Family Proof.....	1 15 0 00
Pork, mess.....new	13 00 13 25	<i>Stout: Guinness'.....</i> qts	0 60 0 75	Schiedamer Geneva... cases	7 50 8 00	Old Bourbon.....	1 15 0 00
Do thin mess.....	13 00 13 50	<i>Montreal.....</i> qts	2 25 2 30	<i>Champagne, (cases)</i>		Kye.....	1 08 0 00
Ham, City cured.....	09 11 0 12	<i>Brandy: Hennessy's.....</i> gal	1 00 0 00	G. H. Mumm, Dry Verzen'y	24 50 26 00	Toddy.....	1 08 0 00
Lard... pulls and tubs..	3 50 9 75	<i>Montreal.....</i> qts	1 48 1 50	Louis Roderer.....	26 25 28 01	Malt.....	1 08 0 00
" ..tires.....	0 00 3 75	<i>Stout: Guinness'.....</i> qts	0 70 0 00	J. Munn Dry Verzenay... qts.	20 00 21 50	Kye, 4 years old.....	1 39 0 00
Eggs.....fresh	0 12 0 12 1/2	<i>Brandy: Hennessy's.....</i> gal	3 40 3 50	Bollinger Champagne... qts.	24 00 26 00	" 5 "	1 49 0 00
Tallow rendered.....	3 2 0 6	<i>Martell's.....</i> gal	10 00 10 50	E. Mercier & Co. Carte		" 6 "	1 59 0 00
Beef, mess.....	13 50 14 00	<i>Bisquit, Dubouché & Co.,</i>	2 50 0 00	d'Or.....	0 00 22 00	" 7 "	1 69 0 00
Prime mess.....	12 00 13 00	<i>Jules Duret & Co.....</i> gal	2 70 2 80	" blanche..	0 00 13 00	<i>In Bond—</i>	
Hops.....	0 7 0 10	<i>J. Robin & Co.....</i> case	8 50 0 00	Sherry:—		Alcohol. 65 O. P.	0 67 0 00
Apples, Canadian.....	3 50 4 00	<i>Riviere Gardrat & Co.,</i>	2 65 2 70	Duke d'Aumale, Zucco-	1 80 2 00	" Pure Spts. 50 "	0 61 0 00
" Dried.....	0 03 0 05 1/2	<i>per gal.</i>	2 65 2 75	Port & Sherry, per gall.	1 25 5 00	" 25 U. P.	0 50 0 00
Tobacco in Bond.—Duty 20c per lb.		<i>Pinet, Castillon & Co.....</i> gal	2 65 2 70	<i>Claret, (cases.)</i>		Whiskeys —	
lack, Chewing in boxes ..	0 9 0 15	<i>Utard Dupuy & Co.....</i> gal.	2 65 2 70	Cruse & Hlsf wired].....	4 50 and up	Family Proof.....	0 36 0 00
" in caddies.....	0 10 0 17	<i>Rouyer, Guillet.....</i> case	8 00 0 00	J. Brisson & Co., cases..	4 00 0 00	Old Bourbon.....	0 30 0 00
Mahoganies, Smoking lxes.	0 12 0 17	<i>Faure frères.....</i> gal.	2 65 2 70	Faure frères.....case	4 60 & up.	Kye.....	0 31 0 00
" caddies.....	0 13 0 20	<i>".....</i> case	7 50 0 00	" Sauternes. "	4 60 & up.	Toddy.....	0 34 0 00
Brights.....	0 20 0 45	<i>".....</i> case	7 50 0 00	Cette Ports.....	1 05 1 25	Malt.....	0 34 0 00
<i>Tobacco Duty paid.</i>		<i>".....</i> case	10 75 0 00	Tarragona.....	1 20 1 30	Kye, 4 years old.....	0 60 0 00
Prince of Wales, brand.....	0 34 0 34	<i>".....</i> case	15 00 0 00	Native Wines.....	0 75 1 50	" 5 "	0 70 0 00
Nelson's Navy 3's 6's & 1's.	0 36 0 39	<i>".....</i> case	13 00 0 00	<i>Mineral Waters</i>		" 6 "	0 80 0 00
Black Twist 12's.....	0 37 0 40	<i>Cheaper shippers.....</i> case-qt	5 00 6 00	Apollinaris in glass dz. qt.	2 55 0 00	" 7 "	0 90 0 00
Mahogany Chewing.....	0 40 0 65			" " pt.	1 30 0 00		
Solace, Common.....	0 31 0 37						
" Fair.....	0 33 0 42						
" Good.....	0 45 0 60						
Rough and Ready, in 1/2 bxs.	0 43 0 65						
Navy, 6's & 8's & 10's.....	0 38 0 45						
Gold Bars, 6 and 12 inch.....	0 45 0 65						
Mahogany Navy, 3s.....	0 40 0 45						
Bright Navy, 3s.....	0 47 0 65						

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

Jan. 1st, FINANCIAL STATEMENT [1879.]

OF THE
WESTERN ASSURANCE CO.,
INCORPORATED 1851.

HEAD OFFICE, - - - TORONTO.

Hon. J. McMURRICH, President. | J. J. KENNY, Secretary.
B. HALDAN, Managing Director. | JAS. BOOMER, Inspector.
J. PRINGLE, General Agent.

Capital Subscribed, . . . \$800,000 00
Capital Paid-up, . . . 400,000 00

ASSETS.

Cash in Bank.....	\$ 92,896 75
Government and Municipal Bonds.....	246,136 10
United States Bonds and Deposits.....	627,016 01
Bank Stocks, reduced value.....	86,481 00
Loan and Investment Co. Stocks and Deposits.....	107,445 50
Mortgages on Real Estate.....	47,411 73
Bills Receivable—(Marine Premium).....	29,597 66
Interest Unpaid and Accrued.....	10,954 59
Company's Offices.....	45,505 19
Agents' Balances and other Accounts.....	78,870 88
	\$1,270,400 41

LIABILITIES.

Losses under Adjustment.....	59,288 39
Dividends Unclaimed.....	\$519 30
Dividend payable Jan'y 7, 1879.....	30,000 00
	89,808 19

SURPLUS..... \$1,180,595 81
Capital Subscribed but not called in..... 400,000 00
\$1,580,595 81

Income for Year ending Dec. 31st, 1878, . . . \$890,520 53

FIRE AND MARINE INSURANCE.
ANCUS R. BETHUNE, Agent, Montreal.

UNION FIRE
Insurance Co.

Head Office, 52 ADELAIDE STREET, E. TORONTO

AUTHORIZED CAPITAL - - \$1,000,000.

DIRECTORS:

- President—Hon. J. C. Aikins, Senator, Toronto.
W. H. Dunspaugh, Esq., Vice-President, People's Loan & Deposit Co., Toronto.
James Paterson, Esq., of Thomas May & Co., Toronto.
A. A. Allan, Esq., of A. A. Allan & Co., Wholesale Furriers, Toronto.
John Shields, Esq., of James Shields & Co., Wholesale Grocers, Toronto.
R. Heber Bowes, Esq., of Smith, Wood & Bowes, Barristers, Toronto.
J. M. Currier, Esq., M.P., Ottawa.
Byron Williams, Esq., London.

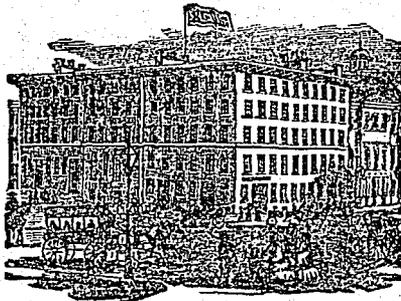
This Company Insures Household, Mercantile, and Manufacturing Risks at the lowest current rates against loss or damage by fire or lightning in places where there are efficient means for putting out fires. Applications for Agencies, with satisfactory references, will be entertained.

MESSRS. CASTON & GALT, SOLICITORS.

A. T. McCORD, Jr.,
General Manager.

Hotels.

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



WILLIS RUSSEL, President, . . . **QUEBEC.**
This Hotel, which is unrivalled for size, style and locality in Quebec, is open throughout the year for pleasure and business travel.

RUSSELL HOUSE,
OTTAWA.

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

J. A. GOVIN, Proprietor.

CANADA HOTEL.

St. Gabriel street,

MONTREAL, . . . **CANADA.**

S. BELIVEAU, MANAGER. **A. BELIVEAU, PROPRIETOR.**

Its chambers and menu are not surpassed. Commercial gentlemen and tourists will find it to their advantage to stop here.

Rates reasonable, though first-class in every particular.

Hotels.

RE-OPENING OF THE
ST. LAWRENCE HALL.

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

H. HOGAN, Proprietor.
S. MONTGOMERY, Manager.

HOTEL DUFFERIN,
CORNER OF
CHARLOTTE STREET AND KING SQUARE,
Saint John, New Brunswick.

GEO. W. SWETT—PROPRIETOR.

Bath Rooms and other conveniences are on each flat. The location (corner Charlotte street and King Square) is the finest in the city, being within three minutes' walk of all the business centres, and five or six minutes' walk of the Railroad Depôts and Steamboat Landings.

Mountain Hill House.
MOUNTAIN HILL, QUEBEC.

This hotel, so well known to the public, has been newly furnished throughout, and offers every comfort to the travelling public. Table superior. Suitable sample rooms for commercial travellers. House located convenient to Railway Depôts and Steamboat Landings. Terms liberal.

E. DION & CO., Proprietors.

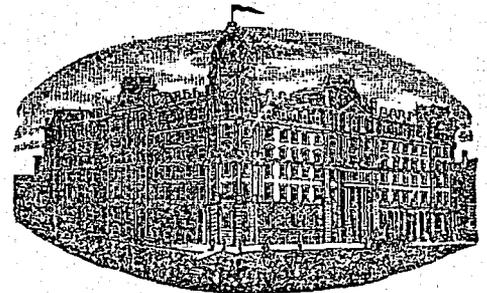
Cobourg, Ont.

PAUWEL HOUSE

Best Commercial House; central locality. Sample Rooms on ground floor.

Hotels.

WINDSOR HOTEL
MONTREAL.



THE PALACE HOTEL OF THE WORLD.—Has special advantages for the comfort of guests, with spacious PARLOUR and PROMENADES. Its location is high, which insures pure air, with views of the River and Mountain scenery.

Has a room for commercial men at 117 St. Francois Xavier Street.

Rates, \$2.50 per day, and upwards.

R. H. SOUTHGATE, Manager

JAS. WORTHINGTON, Proprietor.

AMERICAN HOTEL.

TORONTO.

Rates Reduced to Meet the Times.

Seventy-five Rooms at \$2.00 and seventy-five at \$1.50. The most central and convenient Hotel in the city, both for commerce and family travel. Three minutes walk from the Union and Great Western Depôts; and first-class in every respect, except price.

GEORGE BROWN, Proprietor.

THE
METROPOLITAN MUTUAL BENEFIT
SOCIETY.

Head Office, . . . **Montreal, P.Q.**

JOHN OGILVY, Esq., **J. L. LEPROHON, Esq., M.D.,** Vice-Consul of Spain,
PRESIDENT. **VICE-PRESIDENT.**

A. A. DICKSON, SECRETARY.

This Society is the only one in the Dominion for the benefit of the general public; the other societies are confined to Free-Masons, Oddfellows, &c. Men wishing to provide for their families in case of their decease, neglect a duty by not becoming a member, as a Certificate of Membership in this Society is by far the cheapest provision a man can make.

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

THE
Mutual Fire Insurance Company
OF THE
COUNTY OF JOLIETTE.

HEAD OFFICE:

MONTREAL, . . . **P. Q.**

JOHN CRILLY, Esq., **FRANCO O. WOOD, Esq.,** **A., B.C.L.,**
President. **Vic-President.**

A. A. DICKSON, Secretary.

This Company insures all classes of Property in the Province of Quebec at equitable rates (the large cities excluded). Agents wanted in all unoccupied Territory in the Province.

THE STANDARD
Fire Insurance Company.

Head Office, . . Hamilton, Ont.

GOVERNMENT DEPOSIT, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business for the present exclusively to the Province of Ontario, and limits its Liability on any First Class Risk to \$3,000.

PRESIDENT.

D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton,
and Ex-M.P. for Hamilton.

SECRETARY-TREASURER.

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District.

Insurance.

THE ACCIDENT INSURANCE COMPANY OF CANADA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, . . \$250,000.

HEAD OFFICE, MONTREAL.

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

EDWARD RAWLINGS.

THE ACCIDENT

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

Bonds of Suretyship

FOR
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.

SPECIAL TO BANK OFFICERS.

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.

President:

SIR A. T. GALT, G. C. M. G.

Vice-President:

JOHN RANKIN, Esq.

EDWARD RAWLINGS,

Manager.

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

STOCKS AND BONDS.

Reported by J. D. CRAWFORD, Member of the Stock Exchange.

NAME.	Shares.	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices August 7.
British North America	£50	\$ 4,866,866	\$ 1,866,666	\$ 1,170,000	2 1/2	103 103 1/2
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	147 147 1/2
Consolidated Bank of Canada	60	2,100,000	2,100,000	0	0	5 15
Dominion Bank	50	970,250	970,250	310,000	4	40 44
Du Peuple	50	1,600,000	1,600,000	240,000	2	91 00
Eastern Townships	50	1,457,850	1,314,954	800,000	3 1/2	94 00
Exchange Bank	100	1,000,000	1,000,000	60,000	0	16 22
Federal Bank	100	1,000,000	1,000,000	65,000	8 1/2	98 102
Imperial Bank	100	1,000,000	700,000	50,000	4	98 100
Jacques Cartier	100	913,000	563,000	60,000	4	103 1/2
Maritime	100	500,000	500,000	0	3	68 61
Mechanics' Bank	50	1,000,000	680,130	0	0	
Merchants' Bank of Canada	100	6,200,000	5,461,790	475,000	3	73 74 1/2
Molson Bank	50	2,000,000	1,996,715	400,000	3	71
Montreal	200	12,000,000	11,979,800	5,000,000	5	184 185
Nationale	100	2,000,000	2,000,000	300,000	3 1/2	
Ontario Bank	40	3,000,000	2,996,030	100,000	3	62 63 1/2
Quebec Bank	100	2,500,000	2,499,820	475,000	3 1/2	80 83
Standard	50	509,750	507,850	20,000	3	108
Toronto	100	2,000,000	2,000,000	600,000	8 1/2	00 00
Union Bank	100	3,000,000	1,990,956	0	2	50 00
Ville Marie	100	1,000,000	888,820	0	3	110
Anglo Canadian Mortgage Co.	100	300,000	0	0	4 1/2	101 101 1/2
Building and Loan Association	25	750,000	750,000	60,000	4 1/2	124 127
Canada Lauded Credit Co.	25	1,430,000	600,000	40,000	4 1/2	171 171 1/2
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	808,000	5	121 121 1/2
Dominion Savings & Investment Soc.	100	800,000	621,823	85,000	5	70
Dominion Telegraph Co.	50	600,000	600,000	0	4	106 1/2
Farmers' Loan and Savings Co.	50	450,000	400,000	17,000	4	141
Freelhold Loan & Investment Co.	100	600,000	600,000	200,000	5	107 110
Hamilton Provident & Loan Society	100	1,000,000	814,000	107,500	4	183
Huron & Erie Sav. & Loan Soc.	50	1,000,000	977,622	220,000	5	120 127
Imperial Loan and Investment Co.	50	600,000	600,000	60,000	4	107 110
London & Can. Loan & Agency Co.	50	4,000,000	500,000	143,000	5	120 127
London Loan Co. of Canada	50	418,500	129,400	15,129	4 1/2	86
Montreal Telegraph Co.	40	2,000,000	2,000,000	0	3	107 87 1/2
Montreal City Gas Co.	40	4,000,000	1,500,000	0	0	116 116 1/2
Montreal City Passenger Ry. Co.	50	1,200,000	600,000	0	5	81 82 1/2
Montreal Building Association	50	500,000	0	0	2	100 102
Montreal Loan & Mortgage S'y.	50	1,000,000	1,000,000	75,000	4	102
National Investment Co.	100	1,400,000	0	0	3 1/2	127
Ontario Savings & Inv. Soc.	50	1,000,000	970,500	161,076	5	43 43 1/2
Provincial Permanent Building Soc.	100	280,000	280,000	10,000	8	141 141 1/2
Richelieu & Ontario Nav. Co.	100	1,500,000	1,500,000	0	2 1/2	184
Toronto City Gas Co.	50	600,000	600,000	0	5	110
Union Loan and Savings Co.	50	500,000	480,000	100,000	5	
Western Canada Loan & Savings Co.	50	1,000,000	803,000	200,000	5	

N. B.—The quotations given are in every instance percentage of par value. To find the actual valuation per share multiply the given par value by the quotation figures.

GOVERNMENT RAILWAY. WESTERN DIVISION.

Q. M. O. & O. RAILWAY.

SHORTEST & MOST DIRECT ROUTE TO OTTAWA.

On and after SATURDAY, JUNE 28th, Trains will leave HOCHELAGA DEPOT as follows:—
 Express Trains for Hull at 9:30 a.m. and 5:00 p.m.
 Arrive at Hull at 2:00 p.m. and 9:30 p.m.
 " " from Hull at 9:10 a.m. and 4:45 p.m.
 " " Arrive at Hochelaga at 1:40 p.m. and 9:15 p.m.
 Train for St. Jerome at 6:15 p.m.
 Train from St. Jerome at 7:00 a.m.
 Trains leave Mile-End Station ten minutes later.
 Magnificent Palace Cars on all passenger trains.
 General Office, 13 Place d'Armes Square.
 L'ARNEE, LEVE & ALDEN Ticket Agents,
 Offices, 202 St. James and 168 Notre Dame St.
 C. A. SCOTT,
 Gen'l Superintendent, Western Division.
 C. A. STARBUCK,
 Gen'l Freight and Passenger Agt.
 June 27.

AGENTS, READ THIS.

We will pay Agents a Salary of \$100 per month and expenses, or allow a large commission to sell our new and wonderful inventions. We mean what we say. Sample free. Address,

SHERMAN & CO., Marshall, Mich.



ESTABLISHED 1850.
J. H. WALKER,
 WOOD ENGRAVER,
 13 Place d'Armes Hill,
 Near Craig Street.

Having dispensed with all assistance, I beg to intimate that I will now devote my entire attention to the artistic production of the better class of work, Orders for which are respectfully solicited.

SECURITIES.

	Montreal August 7
Can. Government Debentures, 6 p. ct. 1877-80	102 108
Do. do. 5 per ct.	104 105
Do. do. 5 per ct., 1885.	
Dominion 6 per ct. stock	104
Dominion 5 per cent. Stock	99 1/2
Montreal Harbor Bonds 6 p. c.	103 1/2
Do. Corporation 6 per ct. Bonds	103 1/2
Do. 7 per ct. Stock	103 1/2
Toronto City 8 per ct.	99
Co. Debentures, (Ont.) 2 years 6 per ct.	101 102
Township Debentures, (Ont.) 6 per ct.	98

EXCHANGE.

	Montreal Aug. 7
Bank of London, 60 days	81 1/2
Gold Drafts on New York	part to 81 prem 6

Shrs	Railway and other Stocks.	Pd.	Quotations London July 26.
100	Atlantic & St. Lawrence Shs.	all	113
100	Do. 6 p. c. Ster. Mt. Bonds	100	100
100	Do. 4 p. c. 3rd Mort. 1891	100	107
100	Buffalo and Lake Huron p. c.	all	108
100	Do. do. 3 1/2 p. c. 2nd Mort.	100	103
100	Do. Preference	100	5
100	Canada Southern 1st Mort. 7 p. c.	43	7
100	Grand Trunk of Canada	100	4
100	Do. Eq. Mort. Bds. 1st charge, 6 p. c.	all	106
100	Do. do. 2nd do do	all	118
100	Do. do. 3rd Prof Stock	all	118
100	Do. do. 4th do do	all	27
100	Do. do. 5th do do	all	13
82 1/2	Do. 5 p. c. Perp. Bds. Scrip	100	81 1/2
100	Great Western of Canada	all	74
100	Do. do. 4 p. c. 1890.	all	103 1/2
100	Do. 5 p. c. pref conv. till Jan. 1st, 1890	all	72
100	Do. Perpetual 5 p. c. Debenture Stock	all	80
100	Internat. Bridge 5 p. c. Mort. Bds. Scrip	all	8
100	Do. do. 6 p. c. Mort. Prof. Shs. Sec.	all	103
100	Do. do. 6 p. c. Bds. payable 1890.	100	100
100	N. of Canada 5 p. c. 1st Mort.	all	85
100	N. of Canada 6 p. c. 1st Prof. Bonds	100	102
100	Do. do. 2nd do do	100	82
100	Northern Extension, 6 p. c.	all	92
100	Do. do. 5 p. c. Imp. Mort.	all	102
100	Well, Gray & Bruce, 7 p. c. Bds. 1st Mort.	all	24
100	Do. do. 8 p. c. 2nd Mort. 1st Mort.	all	90
100	St. Lawrence & Ottawa 6 p. c. Bds.	all	110
100	British Columbia 6 p. c. Mort. Bds. Scrip	all	8
100	Can. Gov. at 6 p. c. Jan. and July 1877-80	all	105
100	Do. 6 p. c. 1881-1, Jan. and July	all	104
100	Do. 6 p. c. 1882, Jan. and July	all	105
100	Do. 6 p. c. 1883, Jan. and July	all	105
100	Do. 6 p. c. 1884, Jan. and July	all	105
100	Do. 6 p. c. 1885, Jan. and July	all	105
100	Do. 6 p. c. 1886, Jan. and July	all	105
100	Do. 6 p. c. 1887, Jan. and July	all	105
100	Do. 6 p. c. 1888, Jan. and July	all	105
100	Do. 6 p. c. 1889, Jan. and July	all	105
100	Do. 6 p. c. 1890, Jan. and July	all	105
100	Do. 6 p. c. 1891, Jan. and July	all	105
100	Do. 6 p. c. 1892, Jan. and July	all	105
100	Do. 6 p. c. 1893, Jan. and July	all	105
100	Do. 6 p. c. 1894, Jan. and July	all	105
100	Do. 6 p. c. 1895, Jan. and July	all	105
100	Do. 6 p. c. 1896, Jan. and July	all	105
100	Do. 6 p. c. 1897, Jan. and July	all	105
100	Do. 6 p. c. 1898, Jan. and July	all	105
100	Do. 6 p. c. 1899, Jan. and July	all	105
100	Do. 6 p. c. 1900, Jan. and July	all	105

CANADA LIFE

ASSURANCE COMPANY.

Established, - - - - 1847.

CAPITAL AND ASSETS OVER \$4,000,000.

N. B.—1.—The Profit Bonuses added to the Life Policies are larger than given by any other Company in Canada. 2.—It has occurred that Profits have not only altogether extinguished all Premium payments, but, in addition, yield the holder an annual surplus.

Upon a calculation of the Company's Reserves upon the Government standard of future interest at the rate of 4 per cent. per annum the Company had over and above that, and its capital and every liability, in 1877, a profit-surplus of \$99,285; and upon a careful computation as at 30th April, 1878, that profit-surplus has been so greatly increased as to warrant the anticipation that the profits to be divided in 1880 will not fall short of the liberal average rate which the Company has hitherto given to its policy-holders.

HEAD OFFICE, - HAMILTON, Ont.

A. G. RAMSAY, *Managing Director.* R. HILLS, *Secretary.*
J. W. MARLING, *Superintendent of Agencies.*

BRANCH OFFICES.

EASTERN ONTARIO:

GEORGE A. COX, *General Agent, Peterboro.*

MARITIME PROVINCES:

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E. F. DUNN, *Agent for St. John and New Brunswick.*
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Incorporated
A. D. 1874.

CANADA

Charter
Perpetual.

FIRE & MARINE Insurance Company.

HEAD



OFFICE,

HAMILTON.

ONTARIO.

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

Deposited with Dominion Government, \$50,000.

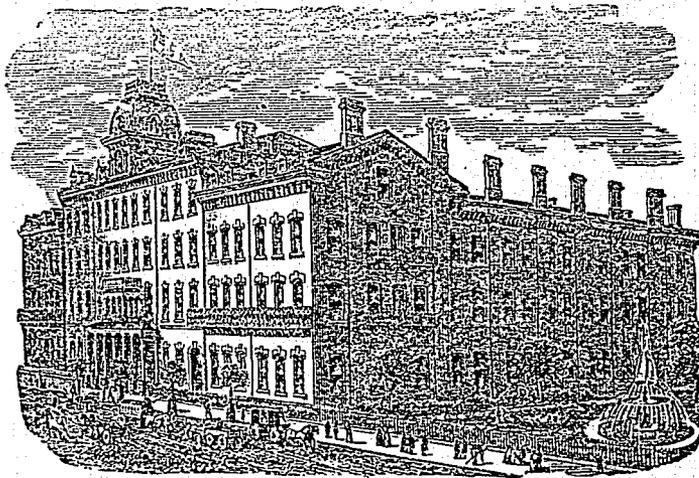
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FIRE and MARINE INSURANCE.

THE BRITISH AMERICA

Assurance Company.

INCORPORATED 1833.

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F. A. BALL, Manager.

Insurance.

Royal Insurance Coy.

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders unlimited.

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

HEAD OFFICE FOR CANADA—MONTREAL.
 Every description of property insured at moderate rates of premium.
 Life Assurances granted in all the most approved forms.

M. H. GAULT,
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CITIZENS' INSURANCE COMPANY, OF CANADA.
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HEAD OFFICE, 179 St. James Street, MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations Aug. 7, 1879.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Last Sale per Share.	Canada quotations per ct.
British America Fire & Marine.	10,000	5-6mos.	\$50	\$50	\$66	112
Canada Life	2,500	7½-6mos.	400	50	85	198
Citizens, Fire, Life, Guarantee & Acc't	11,850	.....	100	20	.....	.....
Confederation Life.	5,000	6-6 mos.	100	10	22½	126½
Sun Mutual Life and Accident.	5,000	4-6 mos.	100	12½	12½	102
Isolated Risk, Fire.	5,000	.....	100	.....	.....	20
Quebec Fire.	5,000	.....	100	65	48	38
Queen City Fire	2,000	10	50	10	40	100 105
Western Assurance.	20,000	7½ 6 mos.	40	20	26	152
Royal Canadian Insurance.	20,000	5	100	60	15	45 47
Accident Insurance Co. of Canada.	2500	8 per ct.	100	20	20	100
Canada Guarantee Co.	2885	8 per ct.	50	20	20½	102½
Merchants' Marine Insurance Co.	5 000	.....	100	20	.....	.....
National Insurance, Fire.	20,000	.....	100	85	.....	.....
Stadacona Insurance Co., Fire and Life	50,000	.....	100	20	.....	.....
Ottawa Agricultural.	10,000	.....	100	25	.....	.....

BRITISH AND FOREIGN.—(Quotations on the London Market, July 21, 1879.)

Briton Medical Life	20,000	10	£10	2	£1 2½	.....
Briton Life Association	60,000	10	1	1	1	.....
British & Foreign Marine.	60,000	50	20	4	16½ 16½	.....
Commercial Union Fire Life & Marine.	60,000	30	50	5	18½ 19½	.....
Edinburgh Life.	5,000	10	100	15	19	.....
Guardian Fire and Life.	20,000	18	100	50	68	.....
Imperial Fire.	12,000	£7 p. sh.	100	25	156	.....
Lancashire Fire and Life.	100,000	30	20	2	72	.....
Life Association of Scotland.	10,000	40	40	2	28½	.....
London Assurance Corporation.	35,802	48	25	12½	60 62	.....
London & Lancashire Life.	10,000	10	10	1 7-20	20 25	.....
Liverpl' & London & Globe Fire & Life	£391,752	70	20	2	16½ 16	.....
Northern Fire & Life	30,000	70	100	5	39½ 40	.....
North British & Mercantile Fire & Life	40,000	50	60	6½	46½ 46	.....
Phoenix Fire.	6,722	£21 p. s.	.....	.....	318½	.....
Queen Fire & Life.	200,000	30	10	1	5-5	.....
Royal Insurance Fire & Life	100,000	60	20	3	22½ 22½	.....
Scottish Commercial Fire & Life.	125,000	22½	10	1	1-16 1-17	.....
Scottish Imperial Fire and Life.	50,000	5	10	1	1 5 1 5½	.....
Scottish Provincial Fire & Life.	20,000	80	50	3	10 10½	.....
Standard Life	10,000	58½	50	12	75½	.....

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

Agricultural Insur. Co.,

(A STOCK COMPANY,)

OF WATERTOWN, NEW YORK,

CHARTERED IN 1853.

J. A. SHERMAN, Pres. 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 Damage 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
 Unearned Reserve Fund. 681,977.62
 Net Surplus. 216,645.62

GEO. H. PATTERSON, Montreal, Manager Pro. Quebec.

J. FISHER, Cobourg, Chief Agent, Ontario.

BOSTON MARINE UNDERWRITERS.

THESE COMPANIES CONTINUE TO INSURE OCEAN MARINE CARGOES and FREIGHTS AT CURRENT RATES OF PREMIUM.

Losses promptly paid in Boston, Montreal or London.

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SUN MUTUAL

LIFE AND ACCIDENT INSURANCE COMPANY.

CAPITAL, \$500,000
 DEPOSITED WITH GOVERNMENT, 56,000

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MANAGING DIRECTOR.—M. H. GAULT, Esq.

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SURPLUS to Policy-holders, \$108,167 48.

All Pure Insurance. No Tontine. Periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward. This Company issues Life and Accident Policies on all the most approved plans, at the lowest possible rates.

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Insurance.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds - - - - - 27,470,000
Funds Invested in Canada - - - - - 900,000
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

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

Queen Insurance Co.

OF ENGLAND.

FIRE AND LIFE

Capital, £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE.

Montreal,

Chief Agents in Canada

Agents' Directory.

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Insurance.

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Continues to issue Policies—short date or for three years—on property of all kinds within range of the city water system, or in other localities having efficient water works.

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On Farms and other non-hazardous property. **Best** Rates exceptionally low. Prompt settlements.
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THE HOCHELAGA



Mutual Fire

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Incorporated by Special Act of Parliament, 1876.

HEAD OFFICE:

194 St. James Street, - - Montreal.

Manager & Secretary, JAMES GRANT.

Q. M. O. & O. RAILWAY.
EASTERN DIVISION.

Commencing MONDAY, May 19, Trains will be run on this Division, as follows:

	EXPRESS.	MIXED.
Leave Hochelaga.....	4.00 p.m.	6.00 p.m.
Arrive Three Rivers.....	7.45 p.m.	11.30 p.m.
Leave Three Rivers.....	5.00 p.m.	4.30 a.m.
Arrive Quebec.....	10.45 p.m.	9.00 a.m.

	RETURNING.	
Leave Quebec.....	2.20 p.m.	6.15 p.m.
Arrive Three Rivers.....	5.10 p.m.	11.20 p.m.
Leave Three Rivers.....	5.25 p.m.	3.15 a.m.
Arrive Hochelaga.....	8.40 p.m.	8.30 a.m.

Trains leave Mile End 10 minutes later.
Tickets for sale at offices of STARNES, LEVE & ALDEN, 202 St. James street, 163 Notre Dame street, and at Hochelaga and Mile End Stations.

J. T. PRINCE, Genl. Pass. Agent.

May 17, 1879.

POST OFFICE TIME TABLE.

MONTREAL, 2th July, 1879.

DELIVERY.	MAILS.		CLOSING.
A. M. P. M.			A. M. P. M.
ONTARIO AND WESTERN PROVINCES.			
8 00	2 45	Ottawa by Railway.....	8 15 5 8 00
		Provinces of Ontario.....	
8 00		Manitoba & B.C.....	8 15 3 00
		Ott. Riv. to Carillon.....	6 00.....
QUEBEC AND EASTERN PROVINCES.			
		Quebec, Three Rivers, Berthier and Sorel, by Q. M. O. & O. Ry.....	2 50
8 00		Quebec by Steamer.....	5 00
8 00		Quebec by G. T. R. Eastern Townships, 3 Rivers, Arthabaska & Riviere du Loup R.R.....	3 00
8 00		Q.M.O. & O. Ry. to Ottawa Do St. Jerome and St. Lin	8 00
9 15		Bremes.....	4 20
11 00		St. Remi & Huntingdon R.R. St. Hyacinthe, Sherbrooke, &c.....	2 00
8 00	12 45	Acton & Sorel Railway... St. Johns, Stanbridge & St. Armand Station.....	6 00 2 31-8 6 00.....
10 00		St. Johns, Verm't June & Shefford Railways.....	3 00
10 00		South Eastern Railway... New Brunswick, Nova Scotia and P.E.I.....	4 20 8 00
9 00		Newfoundland forwarded daily on Halifax, whence des; atch is by the Packet	8 00
LOCAL MAILS.			
11 30		Beauharnois Route.....	6 00.....
11 20		Boucherville, Contrecoeur, Verannes & Vercheres.....	1 45
10 00		Cote St. Paul.....	6 00
11 30		Tanneries West.....	6 0 2 00
	6 30	Cote St. Antoine and Notre Dame de Grace.....	12 45
11 30		St. Cunegonde.....	6 00
11 20		Huntingdon.....	6 00 2 00
10 00	6 00	Lachine.....	6 00 2 00
8 00		Longueuil.....	6 00 2 00
10 00		St. Lambert.....	2 30
10 00		Laprairie.....	10 10 2 30
11 00		P. Viau, Sault-au-Rocellot, Terrebonne & St. Vincent.....	4 00 2 50
8 30	5 00	Point St. Charles.....	8 10 1 15-5
	1 30	St. Laurent, St. Basile, and Belie Riviere.....	7 00.....
		North shore Land Route to Bout de L'Isle.....	1 15
10 00	9 10	Hochelaga.....	8 00 1 15-5
UNITED STATES.			
8 & 10		Boston & New England States, except Maine.....	6 00 3 00
8 & 10		New York and So. States.....	6 00 3 00
8 00	12 45	Island Pond & Portland.....	2 37-8
8 00		(A) Western & Pacific U.S.....	8 15 8 00
GREAT BRITAIN, &c.			
		By Canadian Line (Friday).....	7 00
		By Can. Line (German) Friday.....	3 00
		By Cunard Mondays.....	3 00
		Supplementary, see P.O. weekly notice.....	8 00
		By Packet from New York for England, Wednesdays.....	3 00
		By Hamburg American Packet to Germany, Wednesdays.....	3 00
WEST INDIES.			
		Letters, &c., prepared in New York are forwarded daily on New York, whence mails are despatched.....	
		For Havana and West Indies via Havana every Thursday p.m.....	3 00
		* Postal Card Bags open till 8.45 a.m. and 9.15 p.m.	
		† Do do do 8.15 p.m.	
		The Street Boxes are visited at 9.15 a.m. 12.30, 5.30 and 7.45 p.m.	
		Registered Letters should be posted 15 min. before the hour of closing ordinary Mails, and 30 min. before closing of English Mails.	

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Finance and Insurance Review.

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IN WOOLENS.

We offer 100 Distinct Ranges of CANADIAN TWEEDS, New Styles, by the Best Makers.

1000 pieces Canadian Tweeds, Job, below cost of production.

5000 dozens Shirts and Drawers.

2000 pairs White Blankets.

1000 pairs Gray Blankets.

FULL LINES IN

Grey Flannels.	White Flannels.	Scarlet Flannels.	Fancy Flannels.
Sheetings.	Yarns.	Hosiery.	Scarfs.
			Sashes, &c.

IN COTTONS.

We offer,

250 bales Grey Cottons.

100 cases White Cottons.

25 cases Colored Shirtings.

25 cases Bed Ticks.

100 bales Cotton Yarn.

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Ducks, Denims, Plain and Twilled Sheetings, &c.,

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