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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 19, No. 23. }
New Series.

MONTREAL, FRIDAY, DECEMBER 5, 1884.

M. S. FOLEY,
Editor and Proprietor.

sale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of
FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

FUR GOODS

Of our own Manufacture.

**PLUSH, CLOTH AND SCOTCH CAPS,
GLOVES AND MITTS**

Of English and Domestic Manufacture.

**MOCCASINS, SNOW SHOES, FANCY
SLEIGH ROBES, BUFFALO, &c.**

TO MANUFACTURERS—We have a large stock of
Seal, Persian Lamb and other Skins,
Trimmings, &c.

JAMES CORISTINE & CO.

Warehouse: 471 to 477.

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

JUST OPENED 3 Cases of Gloves.

JERSEY MAKES IN

**LADIES BLACK CASHMERE
CHILDREN'S COLORED.**

13 Cases Plain, Twill and Fancy

WINCEYS.

1 Case of Silk Handkerchiefs.

**JOHN MACDONALD & CO.,
WELLINGTON & FRONT STS. EAST,
TORONTO,**

and

**31 MAJOR STREET,
MANCHESTER, - - ENGLAND.**

M. Fisher, Sons & Co.

WOOLLEN

Manufacturers and Importers.

184 MCGILL ST.,

MONTREAL,

And GEORGE ST., HUDDERSFIELD ENG.

Leading Wholesale Houses of Montreal

SPECIALTIES FOR FALL TRADE.

Dolls, in Wax, Rubber, China, &c.,
Toys, Games, &c.,
Sleighs and Toboggans,
Photograph Albums,
Glass Vases and Toilet Sets,
China Cups and Saucers and Mugs,
China Ornaments,
Work Boxes and Desks.

A full line of Fancy Goods, Toys, &c., now on
Exhibition.

Send for a \$5, \$10, \$20, or \$50 package of

CHRISTMAS CARDS,

which are nicely assorted for the retail trade.

**H. A. NELSON & SONS,
MONTREAL & TORONTO.**

S. GREENSHIELDS, SON & CO.,

WHOLESALE

DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736

CRAIG STREET,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

NOTICE is hereby given that a dividend of

FIVE PER CENT.

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

Monday, the 1st Day of December Next.

The transfer books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board,

W. J. BUCHANAN,

General Manager.

Montreal, 24th October, 1884.

THE BANK OF TORONTO.

DIVIDEND No. 57.

Notice is hereby given that a Dividend of FOUR PER CENT for the current half year, being at the rate of eight per cent per annum, upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches, on and after

Monday, the 1st Day of December next.

The Transfer Books will be closed from the 17th to the 29th day of November, both days inclusive.

By order of the Board.

D. COULSON,
Cashier.

BANK OF TORONTO,
Toronto, 29th October, 1884.

Banque Ville-Marie.

HEAD OFFICE, - MONTREAL.

Capital Authorized, - \$500,000.
Capital Subscribed, - \$500,000.

DIRECTORS:

W. Weir, Pres., J. G. Guimond, Vice-Pres. The Hon. A. H. Paquet, Somerville Weir, J. G. Davie, C. F. Vinet, Ubalde Girard, Cashier. Branch at Berthier, - A. GARIBBY, Agent. Branch at Louiseville, F. X. O. LACOURSIÈRE, Agent. Branch at Nicolet, - C. A. SYLVESTRE, Agent. Branch at St. Jérôme, J. A. THÉBERGE, Agent. Agents at New York:

THE NATIONAL BANK OF THE REPUBLIC.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall,
John James Cater, J. J. Kingsford,
Henry E. Farrer, Frederic Lubbock,
Richard H. Glyn, A. H. Philpotts,
Edward Arthur Hoare, J. Murray Robertson.

Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.
W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

New-York.—D. A. McTavish and H. Stikeman, Agents.

CHICAGO.—H. M. Brodson, Agent.

SAN FRANCISCO.—W. Lawson & C. E. Taylor, Agents.

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. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$600,000.

HEAD OFFICE, MONTREAL.

DIRECTORS.

THOMAS WORKMAN, Esq., - President.
J. H. R. MOLSON, Esq., - Vice-President.
R. W. SHEPHERD, Esq., Sir D. L. MACPHERSON.
MILES WILLIAMS, Esq., S. H. EWING, Esq.
A. F. GADUET, Esq.
F. WOLFERSTAN THOMAS, - Gen'l Manager.
M. HEATON, - Inspector.

Branches of the Molsons Bank.

Aylmer, Meaford, Toronto,
Brookville, Morrisburg, St. Thomas,
Clinton, Owen Sound, Sorel, P. Q.
Evelev, Ridgeway, Trenton,
London, Smith's Falls, Waterloo, Ont.
Woodstock, Ont.

AGENTS IN THE DOMINION.

Quebec—La Banque Nationale and Eastern Townships Bank.

Ontario and Manitoba—Dominion Bank.

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

Nova Scotia—Halifax Banking Company and its Branches.

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

Newfoundland—Commercial Bank of Newfoundland, St. Johns.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. W. Watson and Alex. Lang; Boston, Merchants National Bank, Portland, Casco National Bank; Chicago, First National Bank; Cincinnati, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Mechanics' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo, Second National Bank; Helena, Montana—First National Bank; Fort Benton, Montana—First National Bank.

AGENTS IN EUROPE.

London—Alliance Bank, "Limited." Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Liverpool—The National Bank of Liverpool.

Antwerp, Belgium—La Banque d'Anvers.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

The Chartered Banks.

Merchants' Bank OF CANADA.

NOTICE IS HEREBY GIVEN

That a Dividend of

Three and One-half per cent.

For the current half year, being at the rate of

7 Per Cent. per annum

— UPON THE —

Paid-up Capital Stock of this Institution

Has been declared, and that the same will be payable at its Banking House in this City, on and

after

Monday, the 1st of Dec. next.

The Transfer Books will be closed after the 17th to the 30th of November next, both days inclusive.

By order of the Board.

G. HAGUE,

General Manager.

Montreal, 22nd Oct., 1884.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, . . . MONTREAL.

C. S. CHERRIER, Esq., President.

GEORGE S. BRUSH, Esq., Vice-President.

A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS.

HON. ISIDORE THIBAudeau, President.

JOSEPH HAMEL, Esq., Vice-President.

HON. P. GARNIEAU, N. W. BABY, Esq.,

F. LeDroit, Esq., A. PAINCHAUD, Esq.,

U. Tessier, jr., Esq., P. LA FRANCE, Cashier.

HONORARY DIRECTOR—Hon. J. R. Thibaudeau, Montreal.

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

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

CANADA—Provs. Ontario—The Bank of Toronto.

Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba

—The Union Bank of Lower Canada.

A general Banking, Exchange and collection business transacted. Particular attention paid to collections and returns made with utmost promptness.

Correspondence respectfully solicited.

The Chartered Banks.

THE CANADIAN

Bank of Commerce,

Head Office, - - Toronto.
Paid-up Capital - - - \$6,000,000
Rest - - - - - 2,000,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.
WM. ELLIOT, Esq., Vice-President.
T. Sutherland Stuyvesant, Esq. Jas. Crathern, Esq.
John Waldie, Esq. Hon. S. C. Wood.
George Taylor, Esq. W. B. Hamilton, Esq.
W. N. ANDERSON, General Manager.
JNO. C. KEMP, Asst Gen'l Manager.
ROBT. GILL, Inspector.

New York—J. H. Goadby and B. E. Walker, Agents.
Chicago—A. L. Dewar, Agent.

BRANCHES.

Ayr	Goderich	St. Catharines,
Barrle,	Guelph	Sarnia,
Belleville,	Hamilton	Seaforth,
Berlin	London,	Simcoe,
Brantford,	Montreal,	Stratford,
Chatham,	Newrich,	Strathroy,
Collingwood,	Orangeville,	Thorold,
Dundas,	Ottawa,	Toronto,
Dunnville,	Paris,	Walkerton,
Galt,	Parkhill,	Windsor,
	Peterboro',	Woodstock.

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

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

BANKERS.

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

IMPERIAL BANK

OF CANADA.

Capital Paid up - - - - - \$1,300,000
Reserve Fund - - - - - 650,000

DIRECTORS:

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

HEAD OFFICE—TORONTO.

BRANCHES—Forgus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock, Brandon.

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

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL,..... \$1,500,000
CAPITAL PAID UP..... 1,419,067
RESERVE FUND..... 375,900

Board of Directors.

R. W. HENKNER, President.
A. A. ADAMS, Vice-President.
Hon. M. H. Cochrane, G. N. Galer,
Thos. Hart, Hon. J. H. Pope,
T. S. Morey, Hon. G. G. Stevens,
WM. FARWELL, General Manager,
Head Office—Sherbrooke, Que.,
Branches.

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

The Chartered Banks.

BANK OF HAMILTON

CAPITAL SUBSCRIBED, - \$1,000,000
Reserve Fund, - - - \$251,000
Head Office, - - - Hamilton.

DIRECTORS.

JOHN STUART, Esq., President.
Hon. JAMES TURNER, Vice-President.
A. G. Ramsay, Esq. Dennis Moore, Esq.
Edward Curney, Esq. John Proctor, Esq.
George Hinch, Esq.
E. A. COLQUHOUN, Cashier.
H. S. STEVEN, assistant-Cashier.
Agencies—Alliston—A. M. Kirkland, Agent.
Georgetown—H. M. Watson, Agent. Listowel—H. O'Keilly, Agent. Milton—J. Butterfield, Agent.
Port Elgin—W. Corbould, Agent. Tottenham—W. P. Roberts, Agent. Wingham—B. Willson, Agent.
Agents in New York—The Bank of Montreal and John J. Cisco & Son.
Agents in London, Eng—The National Bank of Scotland.

BANK OF OTTAWA,
OTTAWA.

Authorized and subscribed Capital..... \$1,000,000
Paid up Capital..... 593,263
Rest..... 110,000

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

DIRECTORS:

C. T. Hute, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. L. R. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.
GEO. BURK, Cashier.
Branches:—Auriprior, Pambroke, Winnipeg, Man., Carleton Place, Ont.
Agents in Canada, Canadian Bank of Commerce. Agents in New York, Messrs. A. H. Goadby, and B. E. Walker, Agents in London, Eng., Alliance Bank

The Central Bank of Canada.

HEAD OFFICE, TORONTO, ONT.

CAPITAL AUTHORIZED, - - - \$1,000,000
CAPITAL SUBSCRIBED, - - - 500,000
CAPITAL PAID-UP, - - - 205,000

DAVID BLAIN, ESQ., President.
SAM'L TREES, ESQ., Vice-President

DIRECTORS:

H. P. DWIGHT, A. McLEAN HOWARD,
G. BLACKETT ROBINSON, K. GUSHOLM, M.P.P.
JNO. GINTY, D. M. McDONALD.
A. A. ALLEN, Cashier.

Agents in Canada—Canadian Bank of Commerce. Agents in New York—Importers and Traders National Bank. Agents in London, England—National Bank of Scotland, London.

La Banque Jacques Cartier.

NOTICE is hereby given that a dividend of THREE PER CENT.

has been declared on the paid-up capital of this institution for the current half year, and that this dividend will be payable at the office of the Bank in Montreal.

TUESDAY, the Second of December next.

The transfer books will be closed from the 17th to the 30th of November next, these two days inclusive.

By order of the Board,
(Signed), A. DE MARTIGNY, Cashier.

Montreal, 28th October, 1881.

THE MARITIME BANK

—OF THE—
DOMINION OF CANADA.

Head Office, - - - ST. JOHN, N.B.
CAPITAL PAID UP - - - \$321,900
REST - - - - - \$40,000

Board of Directors.

THOS. MACLELLAN, President.
JER. HARRISON, Merchant, Vice-President.
JOHN TAPLEY (of Tapley Bros. Indian town).
JOHN McMILLAN, (of J. & A. McMillan, Book-sellers).
A. A. STEWING, Fredericton.
AGENCY—FREDERICTON: A. S. Murray, Agent.

The Chartered Banks.

The Bank of London in Canada.

DIVIDEND NO. 2.

NOTICE is hereby given that a dividend of Three and one-half (3½) per cent for the current half year, being at the rate of seven (7) per cent per annum upon the paid up capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches on and after Friday, the 2nd day of January, 1882. The transfer books will be closed from 17th to the 31st day of December, 1881, both days inclusive. By order of the Board.

A. M. SMART,

Acting Manager.

London, Nov. 21, 1881.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.

CAPITAL AUTHORIZED..... \$1,000,000
CAPITAL SUBSCRIBED..... 500,000
CAPITAL PAID-UP..... 250,000

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.
REUBEN S. HAMLIN, Esq., Vice-President.
W. F. Cowan, Esq. W. F. Allen, Esq.
Robert McIntosh, M.D. J. A. Gibson, Esq.
Thomas Paterson, Esq.

T. H. McMILLAN, Cashier.

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

Montreal Loan & Mortgage Co.

AND TRUST COMPANY.

Incorporated 1858.

CAPITAL - - - - - \$1,000,000 00
LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.

Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.

Trustees of Mortgages executed by Railroad and other Corporations.

INTEREST ALLOWED ON DEPOSITS. Issue Sterling Debentures payable in London, also Currency Debentures, payable in Canada.

BOARD OF DIRECTORS.

M. H. GAULT, Esq., M.P. President. RICHARD BOLTON, Vice-President. Hon. A. W. OGILVIE, A. F. GAULT, Esq., of Messrs. Gault Bros. & Co., JAMES CRATHERN, of Crathern & Caverhill, J. L. MORRIS.

Trustees and Executors are authorized by Act of Parliament to Invest in the Debentures of this Company.
W. L. MALTBY, Manager.
OFFICE, 181 ST. JAMES STREET, MONTREAL.

THE ONTARIO

Investment Association

(Limited.)

OF LONDON, ONTARIO.

CAPITAL UNCALLED, - - \$2,050,000
CAPITAL PAID UP, - - 600,000
RESERVE FUND, - - 500,000
INVESTMENTS, - - 2,000,000

Parties wanting money on Real Estate Mortgages, Apply to HENRY TAYLOR, Manager.

Dominion Savings & Investment Soc.

LONDON, ONT.,

INCORPORATED, - 1872.

Capital, - - - - - \$1,000,000.00
Subscribed, - - - - - 1,000,000.00
Paid-up, - - - - - 868,840.28
Reserve Fund, - - - - - 149,000.00
Contingent Fund, - - - - - 903.12

Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased. Money received on deposit and interest allowed.

**THE HAMILTON
Provident and Loan Society.**

President, GEORGE H. GILLESPIE.
Vice-President, JOHN HARVEY.
Capital subscribed.....\$1,500,000.00
" paid-up.....1,100,000.00
Reserve and Surplus Profits.....111,519.80
Total Assets.....2,791,108.36
Deposits received and interest allowed at the highest current rates.
DEBENTURES issued for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by Law to invest in Debentures of this Society. Banking House:

**KING ST., HAMILTON.
H. D. CAMERON, Manager.**

STRATHY BROS.,

**STOCK BROKERS,
2 STOCK EXCHANGE BUILDING,
MONTREAL.**

Stocks and other securities bought and sold for investment or on margin.
Business strictly confined to commission.

**MACIVER & BARCLAY,
STOCK BROKERS,**

(Members Montreal Stock Exchange),

120 St. Francois Xavier Street, Montreal.

Canadian and New York Stocks and Grain and Provisions in Chicago bought and sold for cash or on margin. Agents in New York—Baldwin & Weeks; Agents in Chicago—Cyrus H. Adams & Co.

**JAMES C. MACKINTOSH,
BANKER AND BROKER,**

HALIFAX, N.S.

Special attention given to investments in sound dividend-paying Stocks and Debentures.
Collections made in all parts of the Maritime Provinces.

Business information afforded to customers.

166 HOLLIS STREET.

H. J. BEEMER,

Contractor for Building Railways, Canals, Bridges, Buildings, etc., also Steam Dredging and Sub-Marine Works. Office for the Montreal Extension of the Canadian Pacific Railway, Cor. Barclay and Water Streets. Office at Windsor Hotel, Montreal.

Legal.

For Accountants, &c., see other page.

Brandon, Man. and Calgary, N.W.T.

**PETERSON & PETERSON,
BARRISTERS, &c.,**

Belleville, Ont.

DENMARK & NORTHROP, Barristers, &c., Belle-ville, Ont.

Brantford, Ont.

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

Cornwall, Ont.

**H. SANFIELD MACDONALD,
(late MacLennan & Macdonald.)
BARRISTER, SOLICITOR, CONVEYANCER,
Notary Public, &c.
Solicitor for the Ontario Bank.**

N.B.—Special facilities for making prompt Collections throughout Ontario and Manitoba.

Seaforth, Ont.

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

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the
Grand Trunk Railway of Canada

Tons.	Tons.
Montreal.....3,284	Toronto.....3,284
Dominion.....3,176	Ontario.....3,176
Texas.....2,700	Sarnia.....3,850
Quebec.....2,700	Oregon.....3,850
Mississippi.....2,650	Vancouver.....5,700
Brooklyn.....3,600	

DATES OF SAILING

FROM QUEBEC TO LIVERPOOL.

Montreal.....25th Oct.	Brooklyn.....15th Nov.
*Vancouver.....1st Nov.	Toronto.....22nd "
*Arnica.....8th "	

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60, \$85 and \$80; return, \$90, \$108, \$117, and \$144, according to steamer and berth. All outside rooms are comfortably heated by steam. Second Cabin, \$40.

Prepaid steerage tickets issued at the lowest rates. * These steamers carry neither cattle nor sheep. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage apply in London to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Plim, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO.,

Exchange Court, Montreal.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Barrie, Ont.

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

Brantford, Ont.

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

Guelph, Ont.

**JOHN SMITH,
REAL ESTATE AND LOAN AGENT,
ACCOUNTANT, &c.,
32 St. George's Square,
GUELPH, ONT.
Assignments taken and Estates managed.**

Montreal.

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

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ACCOUNTANT & INSURANCE ADJUSTER,
Commissioner for**

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ISSUER OF MARRIAGE LICENSES,
**118 ST. JAMES STREET,
Opposite Post Office.**

**KENT & TURCOTTE,
Public Accountants & Auditors,**

**7 PLACE D'ARMES SQ.
Jacques-Cartier Bank Building, Montreal.
A. L. KENT. ALPHONSE TURCOT.**

Oceanic Steamships.

Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails.
1884. Summer Arrangements. 1884.

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

Vessels.	Tonnage.	Commanders.
Nunidian.....6,100	Building.	
Siberian.....4,600	"	
Carthagenian.....4,600	"	
Hanoverian.....4,000	Capt. J. G. Stephen.	
Parisian.....5,400	" James Wylie.	
Sardinian.....4,650	Lt. W. H. Smith, R.N.R.	
Polynesian.....4,100	" R. Brown.	
Sarantian.....3,600	" John Graham.	
Circassian.....4,000	" W. Richardson.	
Moravian.....3,650	Lieut. F. Archer, R.N.R.	
Peruvian.....3,400	Capt. Jos. Ritchie.	
Nova Scotian.....3,300	Mr. Dalziel.	
Uibornian.....3,434	" Hugh Wylie.	
Caspian.....3,200	Lt. B. Thomson, R.N.R.	
Austrian.....2,700	Lieut. R. Barrett, R.N.R.	
Nestorian.....2,700	Capt. D. J. James.	
Prussian.....3,000	" Alex. McDougall.	
Scandinavian.....3,000	" John Parks.	
Siberian.....4,000	Building.	
Buenos Ayrean.....3,800	Capt. R. P. Moore.	
Corcan.....4,000	" Barely.	
Manitaban.....3,600	" C. E. LeGallais.	
Canadian.....3,150	" McNeol.	
Phenician.....2,800	" C. J. Menzies.	
Waldensian.....2,600	" R. Brown.	
Lucerne.....2,200	" R. H. Hughes.	
Newfoundland.....1,500	" John Kerr.	
Acadian.....1,350	" Mylins.	
	" F. McGrath.	

The shortest Sea Route between America and Europe, being only five days between land to land.

**The Steamers of the
Liverpool, Londonderry and Quebec
Mail Service.**

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:

Sarantian.....Saturday, Sept. 20
Sardinian.....Saturday, " 27
Parisian.....Saturday, Oct. 4
Circassian.....Saturday, " 11
Polynesian.....Saturday, " 18
Peruvian.....Saturday, " 25

Rates of Passage from Montreal via Halifax:
Cabin.....\$60.00, \$70.00 and \$80.00
(According to Accommodation.)

Intermediate.....\$36.75
Steerage.....At lowest rates.

The Steamers of the
**Liverpool, Queenstown, St. John,
Halifax and Baltimore Mail Service**
are intended to be despatched as follow:—

FROM HALIFAX:

Hanoverian.....Monday, Sept. 22
Caspian.....Monday, Oct. 6
Nova Scotian.....Monday, " 20

**RATES OF PASSAGE BETWEEN HALIFAX
AND ST. JOHNS:**
Cabin.....\$20.00 Intermediate.....\$15.00
Steerage.....\$6.00.

Persons desirous of bringing their friends from Britain can obtain Passage Certificates at lowest rates.

An experienced surgeon carried on each vessel. Berths not secured until paid for.

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Glock, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Buys & Co., Rotterdam; G. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Bolmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch St., London; James & Alex. Allan, 70 Great Clyde St., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rue Co. Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York, and 202 Washington Street, Boston, or to

**H. & A. ALLAN,
25th St., Boston, and 25 Common St., Montreal.**

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**TRY OUR
SLAUGHTER SOLE.**
IT IS RELIABLE.

LOUIS BREITHAAPT & CO.,
BERLIN, ONT.
The Leading Leather House of Western Ontario.

ALEX. McARTHUR & CO.,
MANUFACTURERS

TARRED AND ROOFING FELT,
*Building Paper, Coal Tar, Pitch,
Paper Bags, Wrapping Paper,
Twine, &c., &c.,*
393 ST. PAUL ST., MONTREAL.

JOSEPH CODIN,
Manufacturer of

WOOL HATS,
WHOLESALE ONLY.
St. Gabriel Locks, Montreal.

DRAIN PIPES, Fire Bricks,
Flue Covers, Fire Clay,
Portland, Roman, and Canada Cements, Chimney
Vents, Chimney Tops, Enamelled Sinks, white
Pressed Bricks, Garden Vases, &c. Coal Oil, Benz-
zine, Gasoline, &c. **ALEX. BERLINER,**
640 CRAIG ST., - - MONTREAL.

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MACARONI,
VERMICELLI and
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Works:—53 to 59 PERTH ST.,
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BOTTLES. F. X. DELAOURANTAYE,
178 & 180 DELISLE ST., Ste.
Cunegonde, dealer in all kinds of BOTTLES. Bottles
carefully packed and shipped to any part of Canada.

J WENTWORTH HILL,
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STORAGE for all kinds of Merchandise in
Bond or Free. **KAIDAGE** for Pig Iron, Rail-
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WHOLESALE
BOOT & SHOE
MANUFACTURER,
OFFICE AND WAREHOUSE,
21 and 23 ST. PETER STREET,
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J. A. EGGINTON,
Ornamental Cut Glass Works,
DOOR LIGHTS, BEVELLED EDGE
PLATE GLASS MIRRORS, &c.,
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W. & F. P. CURRIE & CO.
100 GREY NUN ST., Montreal,
MANUFACTURERS OF
SOFA, CHAIR & BED SPRINGS.
A large Stock always on hand.

Roman Cement, Portland Cement,
Water Lime
Drain Pipes, Vent Linings,
Flue Covers, Fire Bricks, Fire Clay.
Whiting,
Plaster of Paris, Borax,
China Clay, &c

Blotting Paper.
First Prize Dominion Exhibition 1880.
JOHN CRILLY & CO.,
MANUFACTURERS OF
Blotting Paper, Flour Sack Paper,
Music Paper, Fine Manilla Paper,
Colored and Brown & Grey Wrapping
White Printing Paper,
Paper, Roofing Felt and Match
Flour Sack Paper Bags, &c., &c. Paper.
Special Sizes and Weights made to order.
389 ST. PAUL ST., MONTREAL.

DOMINION PAPER CO'Y.
100 Grey Nun street, Montreal,

(MILLS AT KINGSEY FALLS, P.Q.)
MANUFACTURERS OF
The following grades of high class papers:—
Nos. 1 & 2 Book and Printing, (Toned & White)
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White Tea and Bag,
Bleached Manilla Envelope, Bag and Wrapping.
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DOMINION EXHIBITION, 1884.
FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL
Awarded to the

ROLLAND PAPER CO.,
MILLS AT ST. JEROME, P.Q.
Bronze Medals for Writing, Caps to Posts,
Book and Job, News and Bristol Board.
Silver Medal for Colored Papers.
Gold Medal for best collection.
Special sizes and weights made to order.
HEAD OFFICE IN MONTREAL.

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MANUFACTURERS OF
Boots and Shoes, Wholesale,
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Craig and St. Francois Xavier Streets,
M. H. Cochrane, }
Chas. Cassils, } **MONTREAL.**

JAMES McCREADY & CO.,
WHOLESALE
BOOT AND SHOE
MANUFACTURERS,
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SHAW BROS. & CASSILS,
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HIDES AND LEATHER,
426 & 428 NOTRE DAME ST.
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Special attention to Commercial Collections.

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EDWARDS MERRILL,
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JOHN D. McDONALD, Barrister, Attorney-at-
Law, &c., &c., Official Assigner for the County
of Renfrew, Office:—Raglan Street, opposite Smith
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ERMATINGER & ROBINSON, Barristers, &c.
Solicitors for Imperial Bank and South-West-
ern Loan Society. Collections promptly attended
to in all portions of Western Ontario.

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ALBERT C. BROWN,
(Successor to Brown & Brown.)
Barristers, Attorneys, Solicitors in Chancery,
Notaries Public, &c.

Leading Manufacturers, &c.

D. MORRICE, SONS & CO.General Merchants, &c.,
MONTREAL and TORONTO.**HOCHELAGA COTTONS.**

Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &c.

ST. CROIX COTTON MILL.

Tickings, Denims, Apron Checks, Fine Fancy Checks, Ginghams, Wide Sheetings, Fine Brown Cottons, &c.

ST. ANNE SPINNING CO. [Hochelaga].

Heavy Brown Cottons and Sheetings.

Tweeds, Knitted Goods, Flannels, Shawls, Woollen Yarns, Blankets, &c.

The Wholesale Trade only supplied.

— THE —

Canada Cotton Manf'g. COMPANY,

CORNWALL, - - - ONT.

MANUFACTURE

COTTONADES, WOVEN DUCKS, DYED DUCKS,

White Ducks for Sails, Tents, in 7, 7½, 8, 9, 10 and 12 oz.

CANTON FLANNELS, BLEACHED, UN-BLEACHED and COLORED.

GRAIN BAGS, SUGAR BAGS.

All orders executed DIRECT from the Mills at Cornwall. Accounts opened with the Wholesale Houses only.

Gossamer Garments.

THE

GRANBY RUBBER CO'Y,

GRANBY, Que.,

make all styles of Gossamer Clothing in seven different grades or qualities. The trade supplied. Address the

Goodyear Rubber Co'y of Canada, Limited,
SOLE AGENTS. Montreal.**HODGSON, SUMNER & Co.**

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.,

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TIFFIN BROS.,
WHOLESALE GROCERS,

IMPORTERS OF TEAS

AND

General Commission Merchants.

CONSIGNMENTS SOLICITED.

318, 320 & 322 St. Paul Street,
and 61, 63 & 65 Commissioners Street, Montreal.

Leading Manufacturers, &c.

THE MERCHANTS' MANUFACTURING CO.'SBLEACHED SHIRTINGS AT EXHIBITION
EVERY TIME SUCCESSFUL

FIRST TIME EXHIBITED

Dominion Exhibition, St. John, N.B., 1883,
Awarded First Prize, Silver Medal.

SECOND TIME EXHIBITED

Dominion Exhibition, Montreal, Sept., 1884,
Awarded First Prize.

THIRD TIME EXHIBITED

Industrial Exhibition Association, Toronto, 1884
Awarded a Special Diploma"For excellence and fineness of make, combined
with pure white finish."

N.B.—Although no Prizes are given for Textile Goods at this Exhibition, the excellency of make and pureness in finish of the MERCHANTS' MANUFACTURING COMPANY'S BLEACHED COTTONS were such as to call for Special Notice, and were accordingly awarded the above Diploma.

CANTLIE, EWAN & CO., Agents.

MONTREAL COTTON CO.

VALLEYFIELD,

Foulards,

Satteens,

Permanent Linings,

Beetled Twills,

New Weaves and Finishes in

BLEACHED SHIRTINGS.

Fresh Novelties every week.

R. R. STEVENSON, Selling Agent,
10 Lemoine Street, MONTREAL.**S. H. MAY & CO.,**

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Importers and Dealers in

Paints, Linseed Oil,

Lubricating Oils, Window

Glass, Turpentine, Varnish, &c.

ARTHUR SIMARD,

Successor to

SIMARD & FOERSTER,

MANUFACTURERS OF

Gilt and Imitation Mouldings,
Looking Glass and

PICTURE FRAMES,

DEALERS IN

Steel Engravings, Paintings & Fine Chromes,
WHOLESALE AND RETAIL.

1662 Notre Dame St. Factory: 493 Mignonne St.

Re-Gilding Done Promptly.

G. BOIVIN,

40 and 42 Jacques Cartier Square,

WHOLESALE

BOOT AND SHOE MANUF'R.

Challenge to the whole world for perfection in Snowshoe Moccasins, Lacrosse, Gymnasium, Racing and Battling Shoes. A full assortment of Men's, Boys', Misses', Women and Children's; also perfect Waterproof Shoe packs. Several Medals and Diplomas obtained at Provincial and Dominion Exhibitions.

Leading Manufacturers, &c.

WM. PARKS & SON,
COTTON SPINNERS,
BLEACHERS AND DYERS
NEW BRUNSWICK COTTON MILLS,
ST. JOHN, N.B.

COTTON YARNS, White and Colored, Single and Double Twist Yarns, Bleached and Colored. CARPET WARPS, White and Colored. HEAD WARPS, for Woollen Mills in all the varieties required.

2508222 YARNS of every description,
BALL KNITTING COTTON, superior in quality to that imported.

FANCY WOVE SHIRTINGS and APRON CHECKS. These Goods have been awarded FIRST PRIZES for each of the above articles in Montreal, Toronto, Halifax and Kingston Exhibitions, 1880, 1881 and 1882.

A GOLD MEDAL

at the Dominion Exhibition in Montreal, 1880.

at Kingston for best improvement of Cotton Manuf. 1882.

A SILVER MEDAL

at Montreal, 1882, for best display of Cotton Goods. For Sale by the Wholesale and Retail Dry Goods Trade throughout the Dominion.

AGENTS—

ALEX. SPENCE, W.M. HEWETT,
21 Lemoine St., Montreal. 11 Colborne St., Toronto.**Stormont Cotton Co.,**
Denims, Tickings, Cottonades, Fancy Wove Shirtings & Apron Checks.**Hamilton Cotton Co.,**
Ball Knitting Cotton, Hosiery Yarns, Cotton Yarns (White and Colored), Twist Yarns (Bleached and Colored), Beam Warps all kinds, Cottonades and Denims.**Cornwall Cotton Batting Co.,**
Batts put up in Cases or Bales in any weight to suit the trade.**Simcoe Woollen Co.,**
Grey Blankets, Wheeling and Fin-gering Yarns.

All communications regarding Terms or Goods addressed to our Agents,

F. McELDERRY & CO.,

204 McGill St., Montreal.

Toronto Office, 35 Scott Street.

GRAVEN COTTON CO.,

BRANTFORD, ONT.,

GREY SHEETINGS.

AGENT:

S. DAVISON,

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BALL PROGRAMME CARDS,

MENU CARDS,

INVITATION CARDS,

PROGRAMME TASSELS,

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All Shades and Colors.

Discount to the Trade.

MORTON, PHILLIPS & BULMER,
STATIONERS, BLANK BOOK MAKERS AND PRINTERS

1755 Notre Dame Street, Montreal.

Silk and Cotton Manufactories, &c.

We beg to inform the trade that we have now in stock a full line of colors in

KNITTING SILK

in both REELED and SPUN SILKS. To be had of all wholesale houses in Canada.

BELDING, PAUL & CO.
MONTREAL.

WILLIAM MINTO. AIME LAVIGNE.
LINEN MERCHANTS
AND
COMMISSION AGENTS,
10 ST. HELEN STREET,
MONTREAL.
WHOLESALE ONLY.

FULL ASSORTMENT OF LINEN GOODS AND SPECIAL NOVELTIES.
Always on hand and for sale on MANUFACTURERS' ACCOUNT.

THE STEEL CO'Y OF CANADA

Manufacture
PIC AND BAR IRON CAR WHEELS, CAR AND LOCOMOTIVE AXLES, NAIL PLATE, &c.
All Orders for the Company's products executed DIRECT from the WORKS, LONDON DERRY, N.S.
OFFICE IN MONTREAL,
No. 17 St. John Street.

Robt. Miller, Son & Co.,
156 and 158 MCGILL STREET.

Owing to the fire which destroyed our late place of business on Victoria Square, we are to be found at the above address, with an entire new stock of
Papers, Stationery, Blank Books, Miscellaneous Books, Paper Hangings and Window Shades.

REMINGTON TYPE--WRITER.

WYCKOFF, SEAMANS & BENEDICT,
NEW YORK,
SOLE EXPORTING AGENTS.
The only Machine which will successfully supersede Pen Writing. Used by Merchants and Professional men and in Railway, Insurance and other offices, &c. &c. Send for Catalogue and Testimonials. P. O. Box, 1324.

J. O'FLAHERTY,
AGENT FOR CANADA.
459 ST. PAUL STREET, MONTREAL.

Leading Wholesale Trade of Montreal.

WM. BARBOUR & SONS,
IRISH FLAX THREAD
LISBURN.

Received Gold Medal THE Grand Prix Paris Exhibition, 1878.		Received Gold Medal THE Grand Prix Paris Exhibition, 1878.
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Linen Machine Thread, Wax Machine Thread, Shoe Thread, Saddlers' Thread, Gilling Twine, Hemp Twine, &c.
WALTER WILSON & CO.,
Sole Agents for the Dominion.
1 & 3 ST. HELEN STREET, MONTREAL.

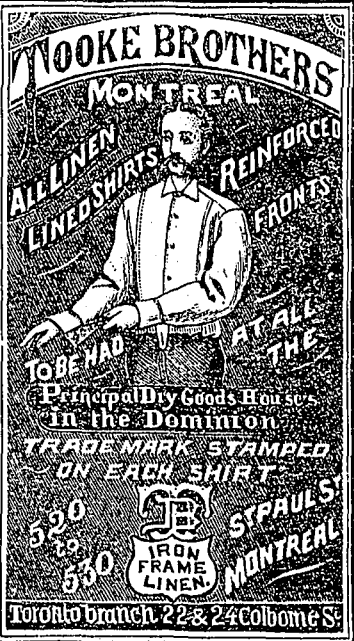
JOHN CLARK, Jr. & Co.'s

M.E.Q.  M.E.Q.
ESTABLISHED 1831
SPOOL COTTON
Recommended by the principal SEWING MACHINE Co.'s as the BEST for Hand and Machine Sewing.

M. H. Q.


ESTABLISHED 1820
THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD at the Centennial Exhibition for Excellence in Color, Quality & Finish.
Wholesale Trade supplied by
WALTER WILSON & Co.,
1 & 3 St. Helen Street, MONTREAL.

MOOKE BROTHERS
MONTREAL
ALL LINEN REINFORCED
CLOTHES SHIRTS AT ALL PRICES
TO BE HAD AT ALL THE
Principal Dry Goods Houses in the Dominion
TRADE MARK STAMPED ON EACH SHIRT
520 TO 530 ST PAUL ST MONTREAL
Toronto branch 22 & 24 Colborne St.



Leading Wholesale Trade of Montreal.

JAMES TURNER & Co.,
(ESTABLISHED 1848)
WHOLESALE GROCERS AND LIQUOR MERCHANTS
Hamilton, Ont.



TURNER, ROSE & Co.,
Wholesale Grocers and Tea Merchants,
Montreal, Que.



Turner, Mackeand & Co.,
WHOLESALE GROCERS,
Winnipeg, Man.



Schwarz & Reinhardt, Manufacturers
and Jewellers' Supplies, Plush Goods, Brush, Comb, Mirror and Odour Cases, and Cases of every description. Orders solicited.
712, 714 & 716 Craig St., Montreal.

Commercial Summary.

Two manufacturers may find it to their interest to address "A. B.," whose announcement will be found in another column. He means business.

The dry goods stock of Turgeon & Co., this city, was bought by Dupuis & Co., at 81 cents in the dollar last week. Mr. Turgeon is now trying to do something at insurance.

J. A. FITCH, a well-meaning trader of Kingsville, Ont., is again in trouble, and has assigned. He failed about five years ago, and compromised with his creditors. His misfortune is due to selling too much on credit for his capital.

G. H. MUSKOE, of Brandon, Man., groceries and liquors, has allowed his principal creditors to get judgment against him for \$8,000, leaving nothing for outside claimants.—John Young keeping a small general store at Berriedale, Muskoka, Ont., has assigned.

A. W. GRAY, of Truro, N.S., referred to last week, owes about \$2000, and his assets amount to about \$500, chiefly in small book debts. His landlord is secured for \$250.—Ottawa complains of losing \$30,000 a year through what is termed "exemptions of taxation."

The liabilities of A. D. Ritchie & Co., lumber millers at Lac la Tortue and Three Rivers, Que., who failed a short time ago, are estimated at \$20,000; the assets are nominally about \$11,000. An offer of 20 cents in the dollar is under consideration. They have been but a short time in business.

LOUIS LEWIS, cigar manufacturer, this city, one of the earlier customers of the late W. J. Ingram and his branch, has courageously taken up his grip-sack and samples, and started on the road for Messrs. S. Davis & Son. Mr. Lewis is a native of Russia, speaks half-a-dozen languages, and has something to say in each of them.

FARRAR'S
PATENT IMPROVED
SNOW PLOUGH AND FLANGER
COMBINED.

Is attached to the Locomotive and operated from the cab.

In use the past four winters with perfect success. The undersigned are now prepared to receive and execute orders, or furnish drawings and specifications to any Railway Company desiring to build for themselves, as may be arranged. Send for circular.

JOHN TAYLOR & BRO.,
Agents for Canada,
No. 16 St. John Street, MONTREAL.

PORTER & SAVAGE,
TANNERS and Manufacturers of
LEATHER BELTING,
FIRE ENGINE HOSE, HARNESS, MOCCASINS,
LACE, RUSSET and
OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY:
436 VISITATION STREET, MONTREAL.

ASTRAL OIL
(For use in Coal Oil Lamps), is put up in
Barrel, Half Barrels and Cases.
Guaranteed in every respect as represented.
C. PEVERLEY,
General Agent.
OFFICE: 1782 NOTRE DAME ST., MONTREAL,
and 68 ST. PETER STREET, QUEBEC.

JOHN Darcy & Son, dealers in general merchandise, fish, &c., at Trout Cove, N.S., have assigned. They owe about \$5,000, and have assets about equal in amount. They allowed themselves to fall behind last year, and have been making vigorous efforts to collect of late, but without adequate results.

JOS. LAVALLEE began business in Berthier *en haut* in January, 1884, with a capital of about \$1,000, and had he been more circumspect he would not now be obliged to assign. Kent & Turcotte have charge of the estate, which owes about \$1000, and contains nominal assets of \$800. Lavallee has been chiefly engaged in the liquor trade.

W. T. NICHOL, general dealer, Bear River, N.S., who was sold out under execution of his father and another creditor in May last, has assigned. What he had to assign is a puzzle. He owes about \$2,500, and his assets are nil. Nichol has proved himself in a run of two years rather unfitted for business. He has some property in his wife's name.

SOME RETAIL dry goods dealers of Quebec complain that the local wholesale houses make a practice of selling at retail. There were similar complaints in Montreal a few years ago, but the practice appears to have been confined to an occasional friend as it probably is in Quebec, but the little noise that was made about it appears to have put a stop to the grievance.

THE plan of "Renewable Term Insurance by Mortuary Premiums," devised by Mr. Sheppard Homans, has been adopted by the Federal Life Ins. Co., of Hamilton: In the advertisement of the company, on page 770, last week, the printer made the word "Renewable" read "Remarkable," a mistake that must have puzzled some of our readers. The advertisement appears again in the present week.

Leading Wholesale Trade of Montreal.

GREENE & SONS
COMPANY,
MONTREAL.

HATS, CAPS
AND
FURS,
1884.



WELL ASSORTED STOCK IN ALL LINES

BUFFALO
AND
FANCY ROBES.
Gentlemen's Furnishings.

LATEST STYLES
Selected for Fall Trade, 1884.

Agents for
WOODROW'S HATS.
WAREHOUSE:
517 to 525 ST. PAUL STREET, MONTREAL.

TRAVELLERS by the South-Eastern Railway, Montreal to Newport, remark on the falling off in passenger traffic of late. This is probably more apparent than real. The number of free passes, of which there were some 3,000 annual and many more trip passes, cancelled last summer, will doubtless account for it, as the holders of such passes and their friends constituted a large proportion of the patrons of the road.

MR. ALEX. SHAW, of the firm of Henry J. Shaw & Co., appears to have been left out in the cold in the recent negotiations of the creditors. Mr. Shaw says he put into the firm of H. J. Shaw & Co., a year ago, \$3059 cash, and that (as manager of the business) he reduced the liabilities of the firm \$8,000 and the stock \$5186 during the year, leaving the firm \$2824 better off when the assignment was made than when he entered as a partner a year ago.

Messrs. Boyd & McDougall, merchants, St. John's, Nfld., are offering 9s. in the pound, spread over eighteen months, but their bankers are said to be holding out for 1s. more. At a meeting of their creditors held a few weeks ago the liabilities were shown to be \$20,000 of which about \$8,000 is to bank. The failure was a surprise to the trade, but it is accounted for by the dullness in the fishery trade, among which they appear to have a large amount outstanding.

THEIR name is legion! Another James Campbell & Son customer is Alex. C. Perry, of Winnipeg, stationer, etc., who recently assigned. He owed the Toronto concern \$1700, of which about 20 per cent was on accommodation paper. He offered 20 cents in the dollar, but creditors would not accept.—Wilson Bros., another stationery firm in the Prairie City, has been obliged to assign, owing to a demand and suit

for \$1,000 by a brother in Toronto, an old matter which they supposed had been offset by services in the latter city.

OF THE defalcations noted last week, that of Wingate is for \$5,400, the amount of a cheque with which he ostensibly went to pay an account due by the firm; that of Alex. Shearer is about \$5,000. Beamer, Township clerk of North Gower, Ont., has given bail of \$750 to stand his trial for forgery—A. Phillip, keeper of a cigar shop and billiard room, Yonge street, Toronto, after a six months' run, has left the precincts, neglecting to pay debts of about \$2000.

DUNCAN BROS., of St. John, N.B., dry goods merchants, have assigned in trust. Liabilities about \$18,000; assets about \$10,000. Their troubles are partly attributable to having added groceries to the business some time since, but which they disposed of again in October last. They have been hard pressed for some time.—J. Newton Wilson, of the same city, hotel keeper, has returned to the south of the international boundary, leaving several small accounts unsettled. The premises and effects are in possession of creditors to whom he gave Bills of Sale.

V. TAILLEFER, general storekeeper, Cornwall, Ont., has assigned to Kent & Turcotte, with liabilities of about \$3,000 and assets nominally the same.—W. J. Cormack, a second-hand furniture dealer, Toronto, has the bailiff in possession at the instance of one Skinner. Previous to six months ago he was a fairly well-to-do journeyman.—L. A. McDonald, a dealer in a small way at Creemore, Ont., formerly a hotelkeeper at Thornbury, has been very slow in his payments for some time, and recently they stopped altogether. He has assigned.

Retail Merchants who wish to keep abreast of the times, and have a continual and reliable guide to the leading markets, should subscribe to the **MONTREAL JOURNAL OF COMMERCE**. The Market Reports in the **JOURNAL** are unequalled for comprehensiveness and correctness of detail. No Merchant or other business man can afford to do without it. Published every Friday. Subscription to all parts of Canada, except Montreal, \$2.00 a year. Address,

JOURNAL OF COMMERCE, Montreal.

OAK TANNED LEATHER BELTING,

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

ENGLISH LINEN HOSE

JNO. C. McLAREN,

292 & 294 ST. JAMES ST. WEST, MONTREAL.

Manufacturer of Card Clothing, etc., and dealer in every variety of Mill supplies.

McARTHUR, CORNEILLE & CO.,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star, Diamond Star, & Double Diamond Star Brands. English 16, 21 and 26 oz. Sheet. Rolled, Rough and Polished Plate Glass. Col'd, Plain & 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 235 255 and 257 Commissioners Street,
MONTREAL.

The Erie Canal was closed last Monday; the season is said to have been the most unprofitable during twenty years.

FIFTY-four large ships registering over 81,000 tons are waiting at San Francisco for cargoes of grain, some of which have been idle from one to three years.

"Trust men, and they will trust you," said Ralph Waldo Emerson. "Trust men and they will bust you," says a business acquaintance of the *Hamilton Times*.

The Sardine factory at St. Andrews, N. B., which has been doing a thriving business for the past few months, is still running at full blast, but it is thought will discontinue operations soon.—*Ex.*

The visible supply of cotton November 29th was 2,603,143 bales, against 2,700,723 bales at the corresponding date last year, showing a decrease of 97,580 bales. As compared with the year previous there is an increase of 110,800 bales.

A rose farm is a new Georgia industry. Two gardeners in the vicinity of Savannah planted three acres in rose trees. Last year they sold 26,000 trees to parties in the North, and had orders for 50,000 which they could not fill. The trees meet with a ready sale at from \$10 to \$20 per hundred.

Messrs. H. & A. Locke & Capt. C. Thorbourne, of Lockeport, N.S., recently launched a handsome schooner of about 100 tons, to be em-

KENNETH CAMPBELL & CO.

WHOLESALE

DRUCCISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.,
Cod Liver Oil, Norwegian,
Coriander Seeds, Cream of Tartar,

603 CRAIG STREET,

MONTREAL.

ployed in halibut fishing. The ratepayers of the town are about to procure a steam fire engine, and only await the report of a committee recently appointed.

KEELING & HUNT'S London sales of Canadian apples on November 18th ex SS. Lake Huron, ranged from 10s to 17s per bbl., and the apples ex SS. Servia from 9s 6d to 11s 6d. Nova Scotian apples ex SS. Australia, sold at from 9s 3d to 11s for ordinary stock up to 13s to 24s for fair to fancy red.

The British Empire Mutual Life Insurance Co. is first in the field with the new year's calendar. It does not tell the hour, day and year of Adam's birth, or who will be Governor-General or Finance Minister in 1999, but it is printed with taste, and will doubtless be welcome and find all the space it requires, wherever it is sent.

JOHN LARMAN, of St. Thomas, Ont., is offering to compromise owing to the failure of Watson, Young & Co.—J. S. Holmes a grocer in a small way in the same town has assigned assets of \$200 to pay \$300.—Dame A. Lefebvre, doing a small hat and cap business at Valleyfield for her husband, under the name of C. Verville & Co., has assigned.

Messrs. Epps, Dods & Co., of St. John, N.B., are contemplating the erection of a large granite polishing and cutting mill. Mr. Hugh Ludgate of St. John and J. S. Westcott of Liverpool, Eng., are opening a granite quarry at Mill Lake, and purpose erecting a polishing and cutting mill on the spot should the quality continue to prove favorable.

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL.

EXTRACT of a letter from the United States:—"I met Ingram, he talks big, speaks of some big concern he is running, ramifications all over the world, made \$2,000 that week, will make \$10,000 this week, is to be president of it when organized. Has branches in Mexico, does business in Japan, and I think has some business relations with the man in the moon."

A STRONGER market has characterized India rubber in the United States during the past week, although transactions were of a retail nature. Cash prices in Boston are as follows: New fine Para 50c to 51c; coarse 40c; Nicaragua scrap and sheet 40c to 41c; Esmeralda sausage, 42c to 43c; pressed Guayaquil, 38c to 39c; Panama 37c; Carthagena strip 33c to 35c.

The Canadian Pacific Railway commences a through all-rail route via Chicago to British Columbia and the North-west. All rates are guaranteed and protected at destination, upon delivery of the goods, on production of endorsed Bill of Lading. The necessary blank customs invoices will be furnished by the company on application, and must accompany all shipments.

CHATHAM grain is coming in freely, but little of the money obtained for it gets into circulation. The recent bank failures have compelled farmers to "pay up," and renewals are difficult to obtain. The proceeds of sales are so small that trade suffers in consequence, and the merchants unite in the cry that business has never been worse since Chatham was a town.—*London Advertiser.*

J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

CLOTHIERS,

MONTREAL,

Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

We have enlarged our new premises to double the original size and capacity. A buyer of taste and experience in the British and the Canadian Woollens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.



VULCANIZED

India Rubber Goods

For Mechanical Purposes.

Sole Manufacturers of the Celebrated

"Maltese Cross" Brand Fire Hose.

Our sales for this particular brand, during the years 1882 and 1883, aggregated 200,500 feet. There is no company in the world can show such a record, for one particular brand of hose.—*The Most Popular Hose of the day*, now in use in over 1000 Fire Departments on this Continent. BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Suction and Steam. PACKING, Cloth Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

WAREHOUSES: TORONTO, 10 & 12 King St. E.; NEW YORK, 33 & 35 Warren St.; CHICAGO, 159 & 161 Lake St.; SAN FRANCISCO, CAL., 501 Market St.; PORTLAND, OREGON, 68 & 70 Front St.

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.

THE CUTTA PERCHA & RUBBER MFG. CO'Y.
10 & 12 KING ST. East, Toronto. T. McILROY, Jr., Manager.

THE ADAMS TOBACCO CO.

Manufacture the finest Chewing and Smoking Plug Tobacco, and Cut Plug. Gold Medal and Diploma awarded them at Dominion Exhibition, 1884.

The following are their leading Brands:

Bright Chewing. "Gold Coin." "Little Sergeant." "Got It."	Fancy Chewing. "Spun Roll." "Crown Jewel." Smoking. "Hindoo." "Double Thick, 6s." "Viola Solace, 12s."
Black Chewing. Black Bird, 12s. in Caddies and 4 Boxes. "Black Hawk," 4s. "Little Giant," P.P. 12s. All goods warranted.	

JOHN STUART, SON & CO.,

Importers and Wholesale Dealers in

TEAS, COFFEES, SUGARS, SPICES,
And General Groceries.

Warehouse—Cor. John and Main Sts.

(Formerly occupied by late firm of Stuart & Macpherson.)

HAMILTON, ONT.

JEAN SASSEVILLE, dry goods dealer, St. Paul street, Quebec, has assigned to Mr. H. A. Bedard. Liabilities and assets about equal—say \$6,000. A meeting of creditors was to be held this week.—Chas. E. Dion, dry goods dealer, Notre Dame street, Quebec, has also assigned to H. A. Bedard. He shows apparent surplus of \$500 over liabilities of \$8,000. No prospects of resuming.

We regret to learn that Messrs. G. C. King & Co., general dealers, Calgary, N.W.T., who in May last were under the necessity of asking an extension from their creditors at 2, 4, 6, 8, 10, 12 months from 1st June have been unable to meet in full the payment which matured in October, owing to the considerable decrease in trade. They are asking for a further extension of ten months.

PREPARATIONS are being made for the usual winter carnival and ice-palace in this city, but on a grander scale than before. The east and west ends have joined hands in the endeavor, and with such active and influential amateurs as R. D. McGibbon and A. J. Corriveau at the head of the respective sections of the city, there should be no lack of the funds necessary to make it a grand success.

MR. F. CRAKE, for some time watchmaker for Messrs. Savage & Lyman, this city, has gone to New Westminster, B.C., to prospect, and engage in business if suitable.—The Pro-

CUTLER BROS. & CO.'S

INSECT POWDER.

IN PATENT SITTING-TOP CANS.

Sure death to Flies, Fleas, Red Ants, Bed Bugs, Lice on Cattle, and those pests of Housekeepers, Hotel and Restaurant Proprietors, Confectioners, Bakers, and of all places where hot-water or steam pipes are laid, WATERBUGS AND ROACHES.

Is especially effectual on Dogs, Cats, Birds, Poultry, Plants, &c.

Sure and speedy death to Insects.

Safe to use, and Harmless to Human Life.

Sample tin, mailed on receipt of 25 cents.

EMIL POLIWKKA & CO.,

394, 396, 398 & 400 ST. PAUL ST., MONTREAL, Q.
Sole agents for the Dominion.

ALL

Competitors acknowledge the superior value of

"Rising Sun" Ball Blue,
"Syndicate" " " "
"Laundress Friend" Square Blue;
and our FIFTY different GRADES of
Ultramarine in Dust.

BEUTHNER BROTHERS,
MONTREAL.

vident Mutual Association has made a further deposit of \$5,000 with the Provincial Treasurer.—The St John, N.B., *Telegraph* says that nearly 10,000 tons of starch have been made in Aroostook county this season.

A. GINARAS, who began as general dealer at St. André, Que., in the spring of 1883, finds himself owing about \$6,000, with assets nominally over \$2,000 in excess, but, as the estate consists of \$5,500 in stock and about \$2,800 in book debts he is obliged to assign. E. J. Dubeau, Quebec, is assignee.—Evans & Hanson, tins, Barnston, Que., have assigned. The business, though small, has been too much for their means.

Reports from Windsor, Ont., say: The Sandwich town treasurer admits that there is \$2,000 missing, and it is probable that when the books are examined the amount will be augmented to \$3,000. The result of the inquiries of the Council reveals the fact that the Treasurer is not able to make up this deficiency, and his two bondsmen are found to have no property in their own names.

SENATOR Turner telegraphs from Laggan, N.W.T., that he has passed over the Canadian Pacific Railway to its end (more than one thousand miles west of Winnipeg), and that

C. A. LIFFITON,

Importer and Wholesale dealer in

COFFEES AND SPICES,

Acme Coffee and Spice Steam Mills—

329 ST. JAMES STREET.

Agent for MacURQUHART & CO'S, London, E.,
Celebrated Worcester'shire Sauce.

JAS. COLLIER & SONS, London, Eng., Mustards,
Chocolates, Cocoa, &c.
Also the "Globe London Soap Powder."

BATTY'S PICKLES.

C. H. BINKS & CO.,
MONTREAL.

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

the line is in splendid running order. The weather out there is like May.—The Moncton Sugar Refinery closed on Monday last. It is not known how long the suspension will continue. In the meantime some repairs are to be attended to and a general cleaning up made.

W. R. ANDERSON, formerly a variety show agent and latterly agent of the Sun Mutual Insurance Co. at Halifax, N.S., disappeared from that city on the 23d ult., and when last heard from was at Baltimore, Md.—E. Si Galkins, dealer in fruits and candies at Walkerton, Ont., recently assigned and showed liabilities of \$400, and assets of \$100, in stock, on the basis of which he offered 10 cents in the dollar, which was refused. The sale scarcely realized the amount of the offer.

THE estate of C. E. Delano, fancy goods, Montreal and Ottawa, was recently advertised for sale by R. H. Holland, the trustee. Assets \$5,200 in stock and book debts.—N. Marleau, grocer, Beauharnois, is again in trouble and has assigned to Kent & Turcotte. Debts about \$1,500; assets nominally as much. He assigned

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,
AND EVERY DESCRIPTION OF

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

Extra Swedes Iron Tacks, Upholsterers' Tacks,
B.B.B. Iron Tacks, Large Head and Leathered Car-
pet Tacks, Gimp, Brush, Lace, Zinc and Copper
Tacks, Hungarian, Zinc Shank, Hob and Channel
Nails, Patent and Common Brads, Trunk, Clout,
Cigar Box, Hame, Chair and Finishing Nails, Press-
ed and Clinch Nails, Slating, Common and Best
Barrel Nails, Copper and Brass Nails, Glaziers'
Points, Brass Shoe Rivets, Galvanized Nails. Also,
Tinued Nail- and Tacks of all kinds.

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

OFFICE AND WAREHOUSE:
Caverhill's Buildings, 91 St. Peter Street.

MONTREAL ROLLING MILLS
COMPANY,
MANUFACTURERS.

CUT NAILS,
HORSE NAILS,
WROUGHT IRON PIPE,
TACKS, BRADS, ETC.,
HORSE SHOES, ETC., ETC.

FELT United Factories of Giengen, Ger-
many, Warehouse, 511 St. Paul Street,
Montreal. Dress Felts, Shoe Felts,
Saddler's Felts, Organ Felts, Piano Felts, Furriers'
Felts. Felts of all kinds for all purposes.

L. GNAEDINGER, SON, & CO.,
SOLE AGENTS FOR DOMINION OF CANADA.
N.B.—Orders for direct importation especially
solicited.

TEES, WILSON & CO.
(Successors to James Jack & Co.)
IMPORTERS OF TEAS
AND GENERAL GROCERIES,
66 ST. PETER STREET, MONTREAL

in March, 1883, and settled liabilities of \$2,100
at about 50 cents in the dollar.—A tailoring
concern in Stratford, Ont., which has been
supported more or less by a relative farming
near New Hamburg, is reported to be in diffi-
culties.

JAMES McMurray, liquors, Black Creek, N.B.,
who gave a bill of sale in August covering
stock, etc.—consideration \$700.—has assigned
in trust.—Alex. Fraser, of Kingston, N.B.,
wrote through attorney to his creditors recently,
offering to compromise at 40 cents in the
dollar, half cash and balance in five months
secured. His liabilities were put at \$1,800;
assets about \$750. His offer appears to have
been made under influence of some suits on
the part of certain creditors.

Leading Wholesale Trade of Montreal.

The Adulteration of Food Act.



PROVIDES PENALTIES FOR THE
KEEPING AND SELLING
OF
IMPURE ARTICLES OF DIET.

This applies to the Retail Trade as well as
Wholesale. Dealers are hereby reminded that

LYMAN, SONS & CO.,
MONTREAL,
GRIND, PUT UP, AND SELL
PURE SPICES,
AND NONE OTHER.

See that the name of the firm is on each package
Custom grinding done for the trade Good work
and reasonable rates guaranteed.

IMPERIAL
FRENCH BLACKING

PUT UP IN HALF GROSS CASES.
No. 1 retails at 5c. per box.
" 2 " " " 10c. " "

HANDSOME COLORED SHOW CARDS
sent free to any address where advised by
wholesale trade.
For sale by all wholesale trade throughout
Dominion of Canada.

AGENTS:
H. BERARD,
309 St. Paul Street, Montreal.
ROBERT MITCHELL,
128 St. Peter Street, Quebec.

J. W. Lowe, doing a general business at
Alexandria, Ont., has assigned. His trade
liabilities are about \$13,000, but he owes some
friends for advances through accommodation.
The assets show only a small deficiency, but
they are not in good shape being composed of
the remnants of old stocks. He was formerly in
the furniture line at Morrisburg and afterwards
in country store business at Stottsville and
Vankleek Hill. He is the son of A. W. Lowe,
temperance hotelkeeper, this city.

P. A. BOURGET, grocer, Lauzon, Que., has
recently been offering to compromise; liabili-
ties about \$2,000.—L. A. Filiatrault, general
store, St. Sauveur, Terrebonne county, Que.,
has assigned to Kent & Turcotte. He succeeded
his father-in-law in 1881, and has borne a good
reputation in business. Liabilities will reach

Leading Wholesale Trade of Montreal.

JAMES GUEST,
COMMISSION MERCHANT

—AND—
GENERAL AGENT.
No. 21 ST. JOHN ST., MONTREAL.
AGENT FOR

Jules Duret & Co., Cognac. (Vine Growers Co.)
Jules Bellerio. [Cognac.]
W. & J. Graham & Co., Oporto Ports.
R. C. Ivison, Jerez de la Frontera Sherries.
Jules Regnier, Dijon, Burgundies and Chablis
L. M. Canneaux et Fils, Château de Dizy, près Eper-
nay, Champagnes.
Renaudin Bollinger & Co., Ay, Champagnes.
Seigert & Sons, Trinidad, Genuine Angostura Bitters
Wheeler & Co., Belfast Ginger Ales, &c. (Export
Bottlers.)
Guinness' Stout, Bass' and Allsopp's Ale, &c.
Rolg, Ponsett & Co., Barcelona and Tarragona Spanish
Ports.
Eschenauer & Co., Bordeaux, Clarets and Sauternes
H. Sichel & Sons, Mayence Rhine Wines.
George Roe & Co., Dublin, Celebrated Old Irish
Whiskies.
James Watson & Co., Dundee, Fine Old Scotch
Whiskies.
E. J. F. Brands, Schiedam Gins.,

The Canadian Manufacturers' Agency
Are now prepared to take orders for fall delivery
for the following goods, viz: from

"The Otterville Canning Co.," Otterville, Ont.
CANNED
APPLES, TOMATOES,
GREEN PEAS, SWEET CORN,
STRAWBERRIES, BLACK CAPS,
CHERRIES.
EVAPORATED
SWEET CORN, APPLES.

From LAIDLAW & CO., Victoria, B.C., & San Francisco
CANNED SALMON.
Ask for Price List. P. POULIN,
63 ST. JAMES STREET, MONTREAL.

H. VINEBERG,
Wholesale Clothier,
752 Craig St., Montreal.

Close Buyers visiting the markets will do well
to give me a call.

several thousand.—A. McInnes, grocer, New
Glasgow, N.S., is reported to be making an
indefinite visit. He began business about a
year ago, buying out Fitch & McLean.

D. A. JOHNSTON, harness, Ridgetown, Ont.,
was partially burnt out in the spring of 1882
and has meantime been cramped to pay ex-
penses of building a new store. Has been slow
for some time, and has at length assigned in
trust.—Silas Shaw, of St. Thomas, grocer, etc.,
late Shaw & Wholley, has assigned to W.
Logan, accountant for Fitch & Davidson, To-
ronto. Capital and business small.—Geo.
Reid, storekeeper and woollen manufacturer,
St. Boniface, Man., has assigned. He formerly
carried on manufacturing at Winnipeg, but
was induced by the gift of a large lot and
exemption from taxes to move to St. Boniface,
with the above result.

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

Capital and Funds about - - - - - \$7,000,000
 Annual income over - - - - - 1,200,000

A. G. RAMSAY, Pres't. **R. HILLS, Secy.**
ALEX. RAMSAY, Supt.
J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.
J. D. HENDERSON, Agent, Toronto.
D. MACCARVEY, Secy. **P. McLARREN, Gen. Agent.**
 Maritime Provinces Branch, Halifax, N.S.
GEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.
W. L. HUTTON, General Agent, Manitoba Branch, Winnipeg.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....about \$100,000,000
 Invested funds.....do 30,000,000
 Annual Income.....do 4,000,000
 or over \$10,000 a day.
 Claims paid in Canada.....do \$ 1,300,000
 Investments in Canada.....do 2,000,000
 Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.

W. M. RAMSAY, Manager, Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

Amount of NEW BUSINESS in 1883 - - - - - \$81,129,756.00
 Largest Business of any company in the World.
 Total Outstanding Assurance - - - - - 275,160,588.00
 Total ASSETS December 31st, 1883 - - - - - 53,030,581.70
 Total UNDIVIDED SURPLUS - - - - - 12,109,756.79
 PAID POLICY-HOLDERS Since organization - - - - - 73,877,699.51

All Policies Incontestable after three years.

Such Policies are payable immediately upon receipt of satisfactory proofs of death, WITHOUT THE DELAY of Sixty or Ninety days, as usual with other Companies.

R. W. GALE, Manager

223 ST. JAMES STREET, MONTREAL.

A. & T. J. DARLING & CO.

BAR IRON, TIN, &c AND SHELF HARDWARE

CUTLERY A SPECIALTY.

FRONT ST. East.

TORONTO.

CAUTION! CAUTION!!

It having come to the knowledge of the undersigned that attempts have been made to introduce for sale in the Dominion of Canada an imitation of our

ACME SKATES

in violation of our patent rights:

This is to Caution all dealers against purchasing the same, as parties found importing or dealing in those imitations will be prosecuted.

The Starr Manufacturing Co.

Halifax, N.S., May 1st, 1884.

THE CANADA BANK NOTE ENGRAVING AND PRINTING CO.

(LIMITED.)

Incorporated by Letters Patent under the Great Seal of the Dominion

CAPITAL: \$100,000.

526 & 528 Craig Street, Montreal.

PRESIDENT: GEORGE E. DESBARATS.

VICE-PRESIDENT: W. C. SMILLIE.

SECRETARY-TREASURER: G. HERMANN DRECHSEL.

THE CANADA BANK NOTE COMPANY IS NOW PREPARED TO EXECUTE ORDERS FOR BANK NOTES, BONDS, DEBENTURES, CERTIFICATES, BILLS OF EXCHANGE, DRAFTS, CHECKS, AND ALL OTHER FORMS OF STEEL PLATE ENGRAVING AND PRINTING, IN THE HIGHEST STYLE OF ART AND AT MODERATE PRICES.

THE COMPANY WILL ALSO MAKE A SPECIALTY OF RAILROAD PRINTING AND OF MAP ENGRAVING, BY LITHOGRAPHY, ON ZINC, AND BY THE WAX PROCESS, AND WILL CONTINUE THE ARTOTYPE, CHROMO-LITHOGRAPHY, GENERAL ENGRAVING & ARTISTIC TYPE PRINTING BUSINESS HITHERTO CARRIED ON BY GEO. E. DESBARATS & CO.

A SHARE OF THE PUBLIC PATRONAGE IS RESPECTFULLY SOLICITED.

ESTABLISHED 1839.

WM. DARLING & CO.,

Wholesale Shelf and Heavy

HARDWARE,
 26, 28 & 30 ST. SULPICE ST.

LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods,
 SMALL WARES, &c.,
 18 ST. HELEN STREET, MONTREAL.

We call particular attention to a new

5 Cent Cigar

- CALLED -

'NOISY BOYS,'

- WHICH IS -

UNEQUALLED FOR VALUE.

The Trade is solicited to send their orders to the
 CREME DE LA CREME CIGAR FACTORY,
 MONTREAL.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, DECEMBER 5, 1884.

THE LIBERAL DEMONSTRATION.

In compliance with a request made by a number of influential liberals in Montreal, Sir Richard Cartwright delivered an address in the Queen's Hall on Thursday evening, the 27th ulto., which was largely attended, the meeting having been presided over by Mr. Holton, M.P., and having been likewise addressed by Mr. Laurier, M.P. It might have been expected that, on such an occasion, Sir Richard Cartwright would adopt the tone of a pessimist, and he certainly did so. Without pretending even to attempt to review the speech, delivered on the occasion, there are one or two topics to which we shall venture to call attention. It was with regret that we noticed that Sir Richard Cartwright is one of those who claim for Canada the right to negotiate treaties directly with foreign Governments, a right which we were surprised to find the *Gazette* claims that she already has. We fear very much that the leaning of the Dominion Government is very much in the same direction. The Dominion Government is, however, more consistent than Sir Richard Cartwright, who claims to be a Free-trader.

When we find professed Free-traders like Mr. J. D. Edgar, M.P., advocating the right of Canada to make treaties, we are inclined to be suspicious that their real object is separation from Great Britain. There can be no doubt whatever that Canada may at all times rely on the cordial assistance of the Imperial Government to obtain all the advantages of her commercial treaties with other countries. Those treaties have for their chief object the admission into those countries of all British and colonial exports on the same footing as the most favored nations, similar advantages being given in return. What more can Canadian Free-traders desire? As a matter of fact Canada has refused, on more than one occasion, to be included in treaties with important European States, for no conceivable object, but because her Ministers are favorable to the principle of establishing discriminating duties, when there are opportunities of doing so. Such a policy, we feel assured, would be a most disastrous one for a country like Canada, but we cannot affirm that it would be inconsistent with protectionist views.

It will be probably in the recollection of our readers that in the year 1882 the Governor-General of Canada was informed by the Secretary of State that Sir Anthony Musgrave, then Governor of Jamaica, reported to him that he had learned "from unofficial but trustworthy sources, that the Government of Canada desires to enter into special commercial arrangements with that colony, and the British West Indies generally, in the direction of reciprocal concessions in the reduction of import duties," and that he (Sir A. Musgrave) had refused to entertain the subject. On this the Secretary of State observed:—"I need scarcely say that Sir A. Musgrave is entirely right in his assumption that Her Majesty's Government could not sanction any arrangements which would involve the creation of differential duties in favour of Canada." In their Minute of Council in reply, the Dominion Government maintained that "it is competent for any of the Colonies possessing representation and responsible Governments to enter into mutual agreements for either partial or absolute free-trade with the Mother Country or with each other, or with both, discriminating against other countries." There was no pretension that it was competent "to negotiate treaties of reciprocity with foreign Governments," which is what is still claimed by the *Montreal Gazette*.

We have quite recently had an illustration of the result of reciprocity treaties. It appears that a treaty has been negotiated, between the United States and Spain, on the principle of the free admission of a number of leading articles, and reduced duties on others. Although it is as yet very doubtful whether this treaty will be ratified by the Senate, the merchants of St. John, N.B., have taken the alarm, and are actually crying out for annexation, in order to secure admission for their products to the Spanish West Indies on the same terms as the United States. We have not the slightest doubt that the very same parties would have advocated the reciprocity arrangement with the West Indies, which was desired by the Dominion Government. It is now known that efforts are being made to effect a commercial treaty between the United States and the West Indies, substantially the same as that between the former and Spain. Many difficulties will be found, but, on the assumption that both treaties should be ratified, Canada may be compelled to abandon her sugar duties at a loss to her revenue of over two and a half millions of dollars. So much for discriminating duties.

Sir Richard Cartwright was cautious in his utterances as to the future of Canada, while his former colleague, Mr. Laurier, did not conceal his desire for independence. We find it difficult to believe that a man of Mr. Laurier's intelligence, can believe in the possibility of two independent republics on this continent, bearing in mind especially that the several States are practically independent. As to Sir Richard Cartwright's suggestion, that there might be some kind of federal union, between English-speaking nations, the object being of course to unite Great Britain and the United States by some new ties, we look on it as wholly impracticable. It would be simply a resort to the antiquated policy of an alliance offensive and defensive. It has been a settled principle with the United States since their revolution, that they would refrain from all interference with questions of policy in Europe, and they would most certainly enter into no alliance of the kind indicated. As to the adjustment of disputes which may arise in the future as they have done in the past, there cannot be a case conceived, where there was less probability of an amicable settlement than that of the Alabama claims, and yet after long and fruitless negotiations the controversy was settled by arbitration and without causing any ill-feeling between the nations.

We have so often had occasion to treat the subject of the Pacific Railway, that we deem it unnecessary to notice at any length Sir Richard Cartwright's reference to it. We are glad to find, that he admits that British Columbia "would have been a desirable acquisition," if it could have been obtained without constructing the Pacific railway. The real cause, according to him, of granting "such outrageously absurd terms was to gratify a childish vanity on the part of the leader of the then Government." Now surely Sir Richard Cartwright must be aware that the proposals for Union came from British Columbia; whose delegates came to Ottawa, and who made the construction of the railway *sine qua non*. It is true that they would have accepted a condition that the railroad should be made more slowly, provided an ordinary road were at once proceeded with. The Dominion Government preferred making one road to two, especially as the railroad through the North-West territories was also required. Had the overtures been rejected there was serious danger that British Columbia might have seceded. Canada would have preferred delay.

THE BUSINESS OUTLOOK.

Upon the verge of the holiday season comes a lull in the wholesale trade, which invariably remains unbroken until after New Years, when, in the natural course of events, business will no doubt begin to recover from the torpor which has already settled down upon the commercial world. The advent of 1885, however, is certainly not big with the promise of any great expansion of trade, nor is it, on the other hand, pregnant with those sterile prospects which some are inclined to foreshadow. The conditions of transacting business are steadily gravitating towards the hand-to-mouth policy in almost every line of merchandise, and this of itself ought to inspire confidence in the future, as it simply means a stricter adherence to legitimate principles, and the abandonment of the speculative element, which has too long been a prominent factor in commercial dealings. With business, therefore, working into much safer channels, whereby the carrying of heavy stocks is obviated, and risks are minimized; with profits surer, and losses less likely to occur, we cannot go to the length of pessimists, some of whom would have us believe that we are on the eve of universal bankruptcy. That the situation partakes of extreme dullness there is no gainsaying, any more than it can be denied

that such a condition of things usually culminates about this time. Nor does it require much effort to perceive reasonable grounds upon which to base expectations of an improvement in general trade during the coming spring. We admit that farmers have been provokingly tardy in marketing their abundant cereal products, thereby postponing the liquidation of their long past due indebtedness, the brunt of which has to be borne by the wholesale merchants, who are compelled to assist country customers in providing for a large portion of their paper as it matures. There is no apprehension, however, as to makers being in a position to ultimately pay their renewal notes, as the source from whence they draw their shekels was never in a more solvent condition, the full amount of their liabilities being guaranteed by the known ability of farmers to settle in full as soon as they make up their minds to realize upon their crops. The prerogative which the farmer enjoys in enforcing an extension of time above every other class of creditors no doubt helps to intensify the existing depression in trade circles generally, for just as long as he demands an extension of credit he will naturally be parsimonious in his purchases and hence the many complaints of chronic dullness of trade in the interior. The time is not far distant, however, when producers will have their hands forced and it may then occur to them that a willing game would have proven the best after all. There is every prospect of a very large trade in Canadian grain of all kinds next spring, and even since the close of navigation there has been more trading therein for shipment to the English market via Portland than was expected. Beyond the holiday stagnancy, therefore, which now obtains in many branches of the wholesale trade, the outlook is certainly more hopeful than gloomy.

THE GOVERNMENT AND THE BANKS.

There can be no doubt as to the fact that there is increasing dissatisfaction on the part of the banks generally at the persistence of the Government in paying to the depositors in the Savings Banks a rate of interest in excess of the fair market rate, which has long been 3 per cent. The rate of 4 per cent, when originally fixed, several years ago, was the same as what was then being generally paid by the banks, but no one knows better than the Minister of Finance that it has fallen considerably, and that all prudent banks have had to reduce their rates. Under these circumstances it is anything but

fair on the part of the Government to offer a rate higher than that generally prevailing. We mentioned in a late issue a case in which, owing to the temptation of a higher rate of interest, money deposited in the Bank of Montreal was actually withdrawn and placed in the Exchange Bank, where it was at the time of the failure of that institution. Of course it is not easy to ascertain with any precision the effect of the Government policy, but its obvious tendency is to encourage withdrawals from the banks, and thus cripple their means of meeting the demands of their customers. The policy is so objectionable that we can have little doubt that it will be made the subject of criticism on the meeting of Parliament, and if the Finance Minister or the Postmaster General were wise they would anticipate a discussion, out of which it will be impossible for the Government to come with credit.

THE TAXES ON CORPORATIONS.

Another decision of the Judicial Committee of the Privy Council has cut off a source of revenue from the Quebec Government, viz, the ten cent stamp on documents in all legal cases. It is to be regretted that there has been so much delay in obtaining the decisions of the Canadian Courts as to the legality of the taxes on corporations, but it is hardly conceivable that the Privy Council will sustain them, and the sooner the Quebec Government recognizes that it will be unable to maintain those taxes, the better it will be for the people who will ultimately have to shoulder the burthen. In the case of the ten cent stamp tax the Canadian Courts were divided, but the final decision of the Privy Council confirms the original judgment of Mr. Justice Mackay, which was reversed by the Court of Appeal, Chief Justice Dorion dissenting, and then confirmed by the Supreme Court by 4 to 2. Those who complain of the decision of the Privy Council as an interference with Provincial autonomy should bear in mind that no other Province but Quebec has attempted to impose such taxes.

THE ST. LAWRENCE CHANNEL.

We have not failed to notice the Hamilton *Spectator's* reply to our last notice of his persistent opposition to one of the most important public works of the Dominion, the improvement of the St. Lawrence channel. We readily supply what our contemporary terms "some

unnamed authority," which was that of a Board of Engineers in the United States, whose advice was sought in 1858 by the Harbour Commissioners of Montreal and whose conclusions, we stated in full, although we omitted to mention that a previous extract was from the same report. The gentlemen who constituted the Board were Messrs. Childs, McAlpine and Kirkwood. The *Spectator* seems to be under the impression that there has been some opposition offered by the people of Montreal to the deepening of the St. Lawrence canals. We have never heard of any, and we feel assured that the main question at issue would not be affected by such a work. The *Spectator* gives the depth of the Welland canal, when the agreement shall have been completed, as 12 feet, and he desires that the same depth should be obtained in the St. Lawrence canals, and then he seems to imagine that steamers drawing 27½ feet would stop at Quebec. He forgets that the Montreal trade alone would be sufficient to ensure the prosecution of the voyage to Montreal, where the large steamers would take the canal traffic, no matter what size the craft carrying it might be.

The *Spectator* does not seem to perceive that the whole Canadian traffic by the St. Lawrence route would be benefited by the improvement in question; and although Montreal may perhaps from the extent of its trade derive a greater benefit than smaller ports on the Upper Lakes yet all do receive proportional advantages. Can the *Spectator* cite an instance in which it was ever proposed to throw the cost of improvements in the river Mississippi on any of the cities situated above New Orleans? Montreal has good cause to complain bitterly of the Ontario press. Her harbor is almost the only one in Canada of any importance that has received no aid whatever from the public treasury, and yet while the canals constructed to surmount the obstructions of the rapids have been provided for as public works there has been persistent opposition to the deepening of the channel of the St. Lawrence, on the ground of its being a Montreal work, although the expenditure has been chiefly made at a distance of 90 miles from that city. It is now upwards of 43 years since it was resolved that the improvement of the channel of the St. Lawrence should be undertaken as a public work, and be placed on the same footing as the canals, the object of both improvements being the same, and being one in which the whole people of Canada had a common interest.

FIRE LOSSES APPORTIONMENTS.

Some years ago we gave a series of articles upon the above subject, and as we believe it is an acknowledged axiom that "imitation is the sincerest flattery," we presume we ought to feel complimented that a contemporary has recently been endeavoring to deal with the same matter in a series of articles. We can scarcely believe that the able editor was at his post when the articles referred to were prepared. When anyone can give place in print to the following example, viz.:

Company A on building\$2,500
 " B " subject to av'ge 5,000
 value of building \$10,000, loss \$6,000, and then boldly set down the apportionment thus:

Company A insures.....\$2,500
 " B " 2,500

explaining that said B's policy being subject to average the liability is as \$5,000 is to \$10,000 so will \$2,500 be to its liability, it is palpable the writer must have totally ignored the first rudiments of the average clause. All insurance men are aware that the average clause runs as follows:—"If the property so covered shall at the breaking out of any fire be collectively of greater value than the sum insured thereon, then this company shall pay or make good such a proportion only of the loss or damage as the sum so insured shall bear to the whole value of the said property at the time when such fire shall first happen." Therefore in the example given company B's liability is one half, no matter what the loss may be, while company A is liable for \$2,500 (provided of course it does not contain the clause that "if any other policy covering said property be subject to average then this policy shall be subject to average in like manner"), so that the insured in the example before us loses only \$500, not \$1,000 as our contemporary puts it. Supposing the loss had been \$3,000 instead of \$6,000 the adjustment according to the apportionment quoted would be that each company would pay half, or \$1,500, thus making the average clause in B's policy totally inoperative. The correct apportionment would be—it being understood that the English method of exhausting the specific policy first be waived—thus A's liability \$2,500 pays 5-8, \$1,875; B's liability \$1,500 pays 3-8, \$1,125.

This liability is the same and remains unaltered whether the loss be partial or total, though the proportionate contribution of the average and specific policies

vary materially with regard to rateable contribution when the loss is less than the amount of the specific policy. We have already given our views in the articles referred to at the commencement of this paper, and we are willing to admit that respecting those views there may be difference of opinion, but, so far as the simple average clause is concerned, it is not a question of opinion but of fact, and when a writer argues that the liability of an average policy for \$5,000 covering a value of \$10,000 is \$2,500 on a loss of \$6,000 he simply exposes his gross ignorance of a subject he endeavors to handle and had better read up a few books before he again makes himself ridiculous in the eyes of the insurance community.

A CORRECTION.

We beg to assure the *Hamilton Times* that he is wholly mistaken in his interpretation of our late remarks on the subject of the Pacific Railway. Our main contention was that the Government was bound to act with good faith towards a company which had undertaken an important public work on certain conditions. Referring to the Manitoba South Western road, we expressed an opinion that if Mr. Stephen should fail in obtaining the means of constructing it "no other reliable parties are likely to make the attempt," whereupon our sagacious contemporary informs us that Mr. Hill of the St. Paul and Manitoba road has offered to build an entirely different line with the express object of diverting the traffic of the Canadian Pacific to his own road. We are quite ready to admit that competition is most desirable and advantageous for all persons interested in the traffic carried by railroads, but, on the other hand, railroad companies expect to obtain a fair return for the capital, which they furnish to build their roads. On this continent competition may be said to be the rule, and the consequence is that the rates are generally unremunerative. As to monopoly the public are protected by maximum rates, which cannot be exceeded. The question, however, is not whether, under certain circumstances, competition may be allowed, but whether the faith of the Government and the Parliament shall be adhered to. Surely it will not be pretended for a moment that the gentlemen who undertook to enter into an agreement with the Government for the construction of the Pacific railway had not a right to stipulate that no charters should be granted for the construction of railways which

would divert their legitimate traffic to a rival line in a foreign country. And yet this is what our contemporary and others term "monopoly." There is not the slightest analogy between the case of the Pacific railway and that of any railway in Ontario. But for the conditions under which British Columbia entered the union the people of Manitoba would have had to build their own roads at their own cost, arrangements which Sir Richard Cartwright holds would have been very desirable, but which we are inclined to think would have been complained of quite as much as the Pacific railroad has been.

ADULTERATION OF FOOD.

Mr. H. Sugden Evans, government analyst, has been interviewed by the *St. John Telegraph*. The new officer delivered his opinions freely. He thinks the forthcoming government report will show that fully one-third of the articles examined were adulterated. Butter makers come in for a considerable share of blame, although it is well known to the trade that little or no adulteration is practised in that article of food, low qualities resulting from imperfect washing, working, packing or storing. The extra care necessary to produce finest butter throughout would cost less of time and labor, and result in far greater benefit to the producer than any adulteration practicable in this country under existing economical conditions. As all kinds of people throughout the country make butter, and as cleanliness and taste are instinctive rather than acquired, it must follow that an article so sensitive to its surroundings must continue to be more or less imperfect until the creamery system comes into more general use.

The trade will smile at the mention of the old exploded notion of sugar adulterated by mixing with sand. Everybody has heard the apocryphal story of the Quaker who interrupts his prayers to ask his assistant if he has sanded the sugar. Many a fraudulent statement is similarly perpetuated. We can scarcely believe that Mr. Sugden Evans is a believer in the sand story. The greatest adulteration in articles of food is doubtless in the preparation of spices and coffee, and if the new officer of the Government can and will compel the grinders to label their packages "Pepper Mixture," "Coffee Mixture," etc., he will deserve well of those who tax themselves to pay his salary. One or two needy, purchasable, partial analysts with their carefully-worded certificates placarded on fences

all over our cities are enough to bring discredit on the returns of the department which they serve.

People remark on the comparatively small proportion of coffee consumed in Canada, and the remark is true in a sense beyond what is meant. Indeed there is very little pure coffee consumed by the masses of the people, and so accustomed is the public palate to the use of chicory that the genuine article is not always recognized as such. "Pure coffee" in some of the best stores means an admixture of from ten to fifteen per cent. of chicory. It is not surprising that so little coffee, good or bad, is consumed among us. Give the people a good article, and they will use more of it; but this would of course necessitate a charge at retail of from 35c. to 45c. per pound. Tea is not so easy of adulteration, and is judged by appearance as well as by its "drawing" or "cup" qualities, and tea has therefore become the great national drink of the people—the cup that cheers but not inebriates.

THE BUNTIN SENTENCE.

On Tuesday last Mr. Alex. Buntin was sentenced to ten days' confinement in the common jail of the district on the charges already referred to in these columns. There is but one feeling—that of sympathy—for Mr. Buntin in the result of the trial. The condemnation in this case is a practical reply to those who loudly exclaim that wealth is a sure defence against the terrors of the law, the more so as few, if any, entertained the belief that Mr. Buntin intentionally committed any wrong. The private prosecutor has the further satisfaction, if any, of paying the costs of the trial, an event which he may be supposed not to have anticipated at the outset. The following is the Judge's ruling in brief:

The accusation was that you, in concurrence with Mr. Craig, president of the Exchange Bank (you yourself being then a director of the bank) conspired to receive an undue preference over other creditors to the extent of \$8,000. You were and are a creditor to the bank yourself to a large amount, and the sum withdrawn was only a part of the deposit then standing to your credit. At this time the bank had suspended payment, and was in a state of insolvency. In thus acting you became involved in the commission of an illegal act. Upon this point the statute is clear and precise. The facts proved were indisputable, and in truth could not be denied. You were ably defended and you had a fair trial. The verdict of the jury was sustained in law, and the result was and is that you stand committed of having violated the law, and thereby subjected yourself to the penalties of a misdemeanour. For this offence the statute provides a sentence of imprisonment for any period less than two years. It may be proper to remark that you have been a man of wealth, and returned the money the instant—or as soon as—you became convinced that you had committed an illegal act. This will, of course, remove from the minds of those who were concerned in the administration of the law that there was any very serious intent to defraud. The charge against you is not that you

did it with intent to defraud, but that you did it. There is the law before me, and I must enforce it, however painful. The creditors of the Bank did not lose one dollar by the undue preference, but, in the opinion of the Jury, the law has been transgressed. No compromise was proved, and in law compromise was not possible. There are, however, many circumstances contained in your case which incline the Court to exercise the utmost leniency compatible with the reasonable application of the law, and a rather mild vindication of it. Had it been in my power to impose only a fine, possibly I might have considered myself justified in doing so.....I am very much afraid that my leaning on the side of clemency possibly—possibly I say—is carrying me too far; but still, I assume the responsibility of that. It rests with me, and I am prepared to bear it. As I said before, I would rather err on the side of leniency than that of harshness, and the sentence is that you be imprisoned in the Common Jail of this district for the space of Ten Days.

Mr. Buntin was accompanied to the jail by Hon. A. W. Ogilvie, Messrs. E. K. Greene, Andrew Boyd, J. J. Curran, M.P., and Payette, the governor of the jail.

CLAUDIUS V. Boughton, agent at Toronto of the Accident department of the Citizens Ins. Co., has been discovered in a series of petty defalcations extending over several months. His method was to collect from and give receipts to workmen and the smaller class of policy holders and neglect to make any entries or returns to the company. It was not uncommon for this class of customers to pay by instalments, a small sum down, and Mr. Boughton appears to have taken advantage of the many lapses which usually occur, pocketed the first instalment, and never make any entry or return, except where a policy became a claim, when everything would be set straight. The amount of these petty misappropriations discovered thus far is about \$400, but there is a larger amount, about \$1,000, missing on account of annual premiums. On being accused of the embezzlement he confessed to a shortage of about \$100, and failing to obtain any satisfaction, the company had no alternative but to have him arrested. Boughton appears to have made a favorable impression on his new employers until caught tripping, and was in receipt of a good salary besides the commissions which he had worked up to a considerable amount. One of his securities is Mr. Cluxton, his father-in-law a retired wealthy grain dealer and insurance man at Peterboro. On the first intimation of the trouble, a few weeks ago, Mr. Cluxton notified the company that he wished to withdraw the bond, an evidence that confidence was lost in that quarter also. The accused furnished bail in \$1600.

SOMETHING FOR LEGISLATORS TO PONDER ON.

—Final disposition has been made of the estate of H. G. Levetus of this city, jeweller, whose assignment in June, 1883, and the subsequent wrangling over the assets were duly noted.

The following is a brief summary:—

Value of stock in store as per inventory.....	\$22,865
Proceeds of sale under the several executions by creditors.....	3,339
A sacrifice of.....	\$19,526
Costs of realizing \$3,339.....	\$2,364
Privileged claims.....	975
	3,339

The good debts due the insolvent, of which his creditors get nothing, were valued at \$1924. Had there been any provision in the law of the land such as our leading business men and the various Boards of Trade have been urging upon Parliament for the last few years, the estate of Levetus, and many like it, would not have been dissipated as shown above.

The annual meeting of the Windsor Hotel Company was held Wednesday last, the president, Mr. Andrew Allan, in the chair. The profits for the year were shown to be about \$90,000, of which \$36,000 went to pay interest on bonded debt, \$26,000 to pay dividends to shareholders and about \$15,000 was expended on the new wing, in carpets, furniture, etc. Mr. Burland advocated the reduction of the interest on bonds from seven to five per cent., but the plan proposed did not meet the views of the directors, who were not disposed to assume again any such responsibility as that of former years. The annual report was adopted. The following gentlemen were elected as directors for the ensuing year: Messrs. Andrew Allan, W. C. McDonald, Chas. Garth, James Shearer, J. D. Gibb, (in place of Mr. Geo. B. Burland) M. H. Gaul, Hector McKenzie. At a subsequent meeting Mr. Allan was elected president and Mr. McDonald, vice-president.

The liabilities of Fitzsimmons & Byrne, grocers, Ottawa, who assigned last week, are about \$10,000; the assets are about \$9,000, of which \$5,600 are in book-debts, chiefly against farmers in the vicinity, who constituted the greater portion of their customers, and with whom Mr. Fitzsimmons appears to have maintained business relations for many years. The present firm dates from the spring of 1883 when Mr. Browne retired and undertook to liquidate the estate, out of which he is understood to have realized some profit. Mr. Byrne had been for years in the employ of the old firm. The troubles of the present firm, as may be inferred, are due to over-much credit, but immediately to a suit for \$800 brought against them by a creditor. Mr. Wm. Donahoe of this city, to whom they assigned, is the principal creditor, and is supposed to be pretty well secured.

The Central Vermont Railway purpose to begin a regular train service over the Waterloo & Mangog Railway as soon as a turn-table and engine-house can be erected at the present terminus at Sherbrooke, with accommodation for passengers and freight at that point. Mr. J. W. Hobar, the general manager of the C. V. Ry Co., accompanied by Mr. Foss, mechanical superintendent, and Mr. Putvoje from St. Johns, went over the line on a visit of inspection a few days ago. It is the intention to run trains so as to form close connection at St. John, to and from the cities of Montreal and New York.

W. T. RUTHERFORD, cigar manufacturer, London, Ont., who does a large trade in Manitoba, and who during the land boom speculated successfully, was recently charged before the London Police Court with obtaining \$600 from W. H. Bartram, his former solicitor, in February, 1882, by representing, as alleged, that he had got \$1,200 from a Mr. C. H. Joey, now solicitor for Rutherford, for the purpose of a syndicate to purchase two blocks in Brandon, to which Rutherford was to contribute \$1,200, Joey \$1,200, Bartram \$600, and a Mrs. Smiley \$600. It appeared that only Bartram and Mrs. Smiley had paid the hard cash, and that Rutherford and Joey had paid very little, if anything. The magistrate, however, dismissed the charge, holding that it was proper for a civil suit. Mr. Rutherford now threatens an action for malicious prosecution against Mr. Bartram, who has, however, entered into a recognizance to prosecute the charge at the sessions. Mrs. Smiley and Mr. Bartram will bring actions against Mr. Rutherford to recover.

The New York Commercial Bulletin remarks that the success of the recently discovered hydrochlorate of cocaine, a partial substitute for chloroform, has created a lively demand for

cocon leaves, from which the new substance is procured. Prices have advanced in consequence and are now quoted on the market at \$1.00 to \$1.50, against 40c to 75c a short time ago. It requires about 500 pounds of leaves to produce one ounce of the new preparation. The present value of the latter is between \$4 and \$6 per gramme. That the success of the cocon article is assured is manifest in the fact that prices of chloroform are on the decline, and now some 15c per pound lower than a few weeks ago.

THE UNITED STATES LIFE.—James W. Molson, of this city, late of the Victoria Straw Works, has been appointed agent for Canada of the United States Life Insurance Co., in the place of Mr. N. J. Tessier, resigned. There have been somewhat rapid changes in the Canadian management of the company of late—since its return to the field. The company never appears to have been fortunate in its management or successful in its business in this country. It is reported that its late agent in Toronto spent several thousand dollars the first year of its re-entry and obtained two applications. Re-organization expenses are a matter of course, but two applications are "100-100." We hope for better things from Mr. Molson, who has the advantage of a new career before him and a field not over-cultivated at any time by the company he represents.

STATEMENT of the lumber cut between Grenville and Ottawa for the season:—Hamilton Bros., Hawkesbury, 35,000,000 feet; W. C. Edwards & Co., Rockland, 40,000,000 feet; J. McLaren & Co., Buckingham, 17,000,000 feet; Ross Bros., Buckingham, 15,000,000 feet; Hillman's Mill, Rockcliffe, 3,500,000 feet; Gilmour & Co., Gatineau, 40,000,000 feet; J. McLarn & Co., Ottawa, 25,000,000 feet; W. McClymont & Co., New Edinburgh, 22,000,000 feet; Bronson & Weston, Ottawa, 60,000,000 feet; Perly & Pattee, Ottawa, 50,000,000 feet; Sherman, Lord & Hardman, Hull, 40,000,000 feet; J. R. Booth, Ottawa, 60,000,000 feet; estate of Levi Young, 18,000,000 feet; E. B. Eddy, Hull and Nepean, 70,000,000 feet. Total, 495,500,000 feet.

THE ICE PALACE.—A suggestion.—A gentleman in this city who has an eye to symmetry and beauty suggests that the blocks of ice which go to the building of the new Ice Palace should be bevelled at the outer edges. This, he claims, might be easily done while the blocks are being laid, by means of a simple tool which any blacksmith may fashion. The effect would be to remove the jagged edges which usually prevail with such brittle material, and to furnish a multiplicity of facets which could not fail to add to the brilliancy and magnificence of the structure.

ONE probable effect of the wide-spread adoption of the Scott Act will doubtless be to lessen the consumption of beer and increase that of whiskey. The greater bulk of the former renders it difficult to handle, while a gallon jar of whiskey suffices for some time and is less liable to exposure. A cask or keg of beer or ale is not easily concealed in the wagon or buggy or about the premises; the jug of whiskey is a more accommodating companion, and will probably take the place of the occasional glass of beer over the tavern counter.

THE Boston wool market was quite active last week, the aggregate sales amounting to 3,371,972 lbs., against 2,777,401 lbs. for the week previous and 2,061,000 lbs. for the corresponding week last year. Another failure is reported in the Boston wool trade, the firm in

question having become embarrassed through the purchase of half-a-million pounds of Michigan X wool at 28c per lb., some time since. The total sales of wool in the above since January 1, 1881, have been 112,017,875 lbs., against 119,432,855 lbs. for the corresponding period of 1883, a decrease of 7,414,980 lbs.

THE Bell Telephone Co. has lately opened and connected with its Trunk Line System the following new offices, viz.: Acton, Brampton, Brooklin, Georgetown, Goodwood, Markham, Meadowvale, Port Perry, Petrolia, Sarnia, Streetsville, Stouffville, Uxbridge and Wyoming, and Belleville, Strathroy and Watford will be connected next week. Conversations have already been carried on quite successfully between Hamilton and Sarnia over the new lines.—*Ex.*

IN referring to the large profits supposed by many to be realized by the fire insurance companies, *The Ins. Times* quotes that the net dividend profits on the insurance business for the last ten years have averaged less than one per cent of the capital invested, and not one-half of one per cent of the aggregate assets, and that in the year 1883 these profits were a minus quantity, the dividends being paid from the interest receipts entirely, the companies not making money in that year to show any profit on the insurance business.

QUININE continues to depreciate in value says the *New York Commercial Bulletin*, owing to the excessive production abroad and prospective liberal supplies of cinchona bark. American manufacturers have reduced their prices to 90c for ounce phials and 83c to 85c for large packages. The foreign article is selling at 80c in bulk—a price low enough to make it more advantageous for American manufacturers to bottle that article than manufacture themselves.

COMMERCIAL TRAVELLERS.—A meeting of the Hamilton members was held on Saturday evening at the Royal Hotel, Mr. Adam Brown, Vice-President, in the chair. Several matters of importance were discussed. The following gentlemen were named as officers for Hamilton for the ensuing year; Mr. E. A. Dalley, First Vice-President; Mr. W. G. Reid, Second Vice-President; Directors, Messrs. Adam Brown, J. H. Stone, Geo. E. Hamilton, John A. Orr, W. E. Glennie, Alexander Munroe. On motion Mr. Brown left the chair, and Mr. E. A. Dalley was called thereto, when a vote of thanks was unanimously tendered to Mr. Adam Brown "for the very able and efficient manner in which he has filled the office of First Vice-President for Hamilton during the past three years." It was also decided to present that gentleman with an illuminated address "as a memento of his untiring efforts in furthering the interests of the association," and a committee was appointed to draft the same. Votes of thanks were passed to the retiring directors, Messrs. J. D. Stewart and M. Macfarlane. The annual dinner tickets were distributed. It is Toronto's turn this year; it is to be held in the Rossin House.—*Spectator*.

As the Equitable Life is putting a girdle round the globe, it behooves its managers to have fitting headquarters at the "Hub of the Universe." The company's Boston building is a handsome one, but to meet the requirements of its constantly-increasing business it has been determined to enlarge the structure, by taking in the contiguous corner of Milk and Federal streets. The work of the extension will be commenced early in January next.—*Ins. Times*.

The communication of "Private Banker" is unavoidably held over.

Correspondence.

THE OTTAWA FIRE BRIGADE.

OTTAWA, Nov. 24, 1884.

To the Editor of the JOURNAL OF COMMERCE.

SIR,—My attention was called to an article in your paper of the 21st instant signed "Experience." Reflecting on the Ottawa Fire Brigade in general and myself in particular and in support of his statement of our inefficiency quotes three instances wherein he says we proved a failure. Now sir, the 1st Fire he mentions is the market. Now it was proved on oath that that building was one mass of Fire and put out by the time the Brigade arrived, and there was no time lost in getting there. The 2nd Fire the Boiler Shop was well stopped, there was nothing destroyed but the roof, the sides and ends were left standing and where used again, a new stronger and better roof being put on. I might say this Building was a Frame Building sheathed inside and out with Boards and filled between with saw dust, and had been built for some years and was as dry as tinder besides it was surrounded with other Buildings and wood sheds and none of them where damaged. The 3rd Fire to which he alludes is a fire in a Stable in rear of the Grand Union Hotel, he does not say that that fire was not well put out but he says the men shewed their want of discipline, by using Vile language now all I have to say to that is that if such language was used it was not by members of the Brigade but by out siders who were helping and I dont hold myself responsible for the doings of outsiders, and I dont know of any Member of the force who uses Vile language and I am willing to leave the reputation of the Brigade with those who know them best the CRIZZENS whom they have served for Ten Years and in their opinion Experience is a *Liar*.

I remain yours truly,
WILLIAM YOUNG, Chief O. F. B.

THE OTTAWA FIRE SERVICE.

We received, too late for publication in our last issue, a communication from Chief Young of Ottawa in reply to "Experience." We do not hold ourselves responsible for the contents of communications, nor do we intend that our columns shall be permanently occupied by acrimonious correspondents. In order to close this series before it becomes so, we have asked "Experience" for explanations, and insert his reply along with the letter of the Chief, which we give *verbatim et literatim*:—Ed. J. of C.

To the Editor of the JOURNAL OF COMMERCE:

SIR:—As to the fire at the Market House in Ottawa, the circumstances were such as to render necessary a general whitewashing investigation, which the insurance companies were not invited to attend. As to the Boiler Shop, the fire occurred at noon-day, and should never have been allowed to do half the damage it did. As to the livery stable fire, I do say "it was not well put out"; there was a continuous wrangle amongst the men as to the application of the water, which was, in consequence, used spasmodically and not systematically. As to the language used by the men on that occasion, I refer you to the last word of the Chief's letter for a specimen of it. You can readily understand that the men are not more choice in their epithets than is the Chief.

I have seen more fires than the Ottawa firemen and their Chief, and I know when a fire is well handled. I do not blame the "Chiefs" of Fire Departments when good work is not done, because I know that men are forced upon the Chiefs by intrigue or by favor, whether they are qualified and willing or not. I say distinctly that the Ottawa Fire Brigade have never done good work at a fire. I do not think they have appliances for good work, and I do not think they are under such discipline as to do as good work as their appliances would permit.

"EXPERIENCE."

JOSEPH E. SEAGRAM, DISTILLER,

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT WHISKEY.

MONTREAL WHOLESALE MARKETS.

Dec. 4, 1884.

The Montreal Stock Market continues extremely dull, but values hold up steadily nevertheless. Were any demand to spring up it is claimed by big authorities on the street, that prices would "boom." To-day Bank of Montreal closed at 187½ to 188½; Ontario, 106 bid; Molsons, 110 to 111; Toronto, 174 to 175; Merchants, 109 3-8 to 109½; Commerce, 120½ to 121½, ex dividend, 117 to 118; Federal 49 bid; Montreal Telegraph Co., 113½ to 115½; Richelieu and Ontario Navigation Co., 57½ to 58 3-8; City Passenger, 121 to 121½; City Gas, 181 to 181½; Dundas Cotton Co., 30 bid; and Montreal Cotton Co., 37 bid. The following were the quotations and business in Montreal Stocks during the week:

Banks.	Shares.	Highest price.	Lowest price.
Commerce	1050	121½	116½
East Townships.....	14		
Federal.....	35	50	50
Merchants.....	819	109½	108½
Molsons.....	120	110	110
Montreal.....	529	188½	186
Ontario.....	35	107½	106
Peoples.....	8	42½	42½
Toronto.....	121	172½	172
<i>Miscellaneous.</i>			
Dundas Cot. Co.....	60	33	30
Gas.....	4075	182½	177½
Mon. Tel. Co.....	38	114	112½
Nor. West Land.....	25	42	42
Passenger.....	1280	122	117½
Richelieu & Ontario	260	58	56½

ASHES.—Receipts are very light. First Pots have sold freely at \$3.75 to \$3.80, a few brls. being placed as low as \$3.70 and as high as \$3.82½. Seconds \$3.15 to \$3.20. Pearls are

utterly neglected, and are nominally worth \$5.00 for Firsts. Receipts since 1st January 6016 brls. Pots, 798 brls. Pearls. Deliveries, 6152 brls. Pots, 764 brls. Pearls. Stock in Store 1175 brls. Pots, 184 brls. Pearls.

BOOTS AND SHOES.—Some of our manufacturers have been reducing their stocks, in view of the existing quietness of trade which usually sets in towards the holidays, stocktaking having been the order of the day. One or two houses are working on spring orders, and have been the exception to the dullness experienced by some of the other firms. Remittances although reported slow with one large house, may, on the whole, be called fair.

DAIRY PRODUCE.—Butter.—The general market is in a very weak and unsatisfactory condition, so much so, in fact, that prices have given way on the finest qualities in sympathy with late English and New York advices, prices having receded 2c per lb. in the latter place. Here it is more difficult to sell even choice qualities, offerings of that description being more liberal of late than many in the trade expected to find it. The chief anxiety, however, is over the poor, medium and fair grades, large quantities of which are still held back of Brockville and west of Toronto. Country buyers need to exercise extreme caution in handling these kinds of butter, or they may have to suffer unpleasant consequences. Commission houses here should also be vigilant in order to guard against advancing too much on consignments, as they did last year. Sales of fine creamery have transpired at 25c, and choice townships have been offered at 22c. Brockvilles are quiet at 15c to 20½c, as to quality, and Western at 12c to 17½c, as to quality. Cheese.—The market remains steady for fine goods, owners of which prefer to hold rather than accept present bids from England. Should any animated stir take place between now and the holidays it will be more than the trade expects. Quotations are unchanged, as follows: Western—Fine to finest 11½c to 12, fair to good 10½c to 11½c, early makes 9c to 10½c. Fresh—Fine to finest 11c to 11½c, fair to good 10c to 10½c, early makes 8½c to 9½c, skims 5c to 7½c.

DRUGS AND CHEMICALS.—A rather quiet week has passed in general drugs, but the advances previously noted in iodine, bromine, mercury and its preparations have been well maintained. Quinine is steady, morphia quiet and opium unchanged. Heavy chemicals are quiet, importations being all in, with dealers ordering in small quantities to fill immediate wants only. Bleaching powder still leads the firm list at \$2.40 to \$2.50. In other kinds there is little or no change. A new feature in the trade is the substitution of alkali and crystal carbonate for sal soda. The alkali is soda ash made on an improved principle, and the crystal carbonate is sal soda in concentrated form.

DRY GOODS.—Apart from stock-taking, there is no stir whatever in the dry goods department, travellers being nearly all home, and until they start out with general spring samples business is not expected to show the slightest animation. A few buyers have returned from England already, but it is claimed they were a little too hasty, as they must have missed the latest spring styles. In Canadian tweeds, orders for spring goods continue to be sent in by travellers. One of our large tweed houses has appended to its regular business the furnishing of tailors' trimmings, English coatings, buttons, etc., which, although somewhat of a departure, has been called for by the customers of the house referred to. Remittances have been only fair. Notwithstanding the general dullness of trade, stock-taking has already revealed to some of our leading

houses that their sales foot up to a larger aggregate than they had expected. Cottons are quiet and steady.

EGGS.—A dull market has ruled during the past week, and the few sales reported were made at from 20c to 21c, a few fresh cases having realized 22c. A lot in barrels, was sold at 19c.

FISH.—Continued dullness marks the trade in pickled fish. Labrador herring being slow sale and prices range from \$5.75 to \$6.25 per bbl. Cape Breton have sold as low as \$4.50 and \$4.75, and prices range from \$4.50 to \$5. Green cod \$4 for No. 1, \$4.50 for No. 1 large, and \$5 for large draft. Dry cod dull at \$4 to \$4.25 Gaspé, \$3.50 to \$3.75 Nova Scotia and American. Newfoundland salmon \$11, \$10 and \$9 per bbl. for Nos. 1, 2 and 3, and at \$13.50 to \$14 for No. 1 in tins.

GRAIN AND FLOUR.—There has been a fair movement in wheat and peas from points west on through freights to Liverpool via Portland, engagements having transpired at 40c per 100 lbs on wheat from points west of Toronto, and at 25c per 100 lbs. on peas from points east of Kingston. Sales of No. 2 Red Winter wheat have been made in the Stratford district at 69c, and since sleighing has set in, farmers' deliveries have been more free. Here prices are quoted: No. 2 Canada Red Winter at 80c to 83c, No. 2 Spring 80c to 83c, and No. White Winter at 81c to 84c. Corn nominal at 70c duty paid; peas 70c to 75c nominal. Sales on the line of the Grand Trunk at 6½c per 60 lbs for export. Oats 31½c to 32c per 32 lbs., rye 56c to 57½c and barley 48c to 65c, as to quality. The flour market is quiet, and prices are easy, further shadings having been found imperative in order to work off stocks. Superiors are offered at \$3.75, Extras at \$3.65, and Spring Extras at \$3.55. Oatmeal quiet at \$4.00 to \$4.25 for ordinary, and at \$4.40 to \$4.60 for granulated; cornmeal \$3.20 to \$3.50. Pot barley \$4.25 per bbl and pearl barley \$6.50 to \$6.75. Bran \$13 to \$15.00 per ton, and shorts \$15.00 to \$17.

GREEN FRUIT.—The stock of apples in this city are now estimated at about 25,000 bbls., which does not show much variation from our previous estimate. In this market sales of fair to fine winter stock have been made in car lots at \$1.75 to \$2.00, and quotations range from \$1.75 to \$2.25, higher prices being asked for fancy stock. Oranges are quoted at \$5.75 to \$6.25 per case for Malaga and \$6.25 to \$6.50 for Valencia, Lemons, \$4 to \$4.50 per box for Florida and Messina, and at \$3.25 to \$4 for Malaga. Almeria grapes \$4.50 to \$5.00 per keg for ordinary up to \$6 and \$8 for extra weights. Catawbas 12½c to 13c and California \$5 to \$6 per case. Cocoanuts \$5 to \$6 per 100. English cob nuts sold at 26c per lb. Cranberries \$13 to \$15 per bbl.

GROCERIES.—Sugar market is easier, in sympathy with the condition of foreign markets. Granulated has been offered at 6 3-8c, which figure it is claimed was shaded for a round lot. Yellows have lost tone, and quotations range from 4 3-8c to 5½c, the latter for extra choice brights. Latest cables from London quote a further decline of 3d per cwt. in the price of German beet sugar, offerings of 88 test being cabled at 10s 4½d. In New York granulated has been sold at 6c. Molasses are dull, and in order to move round lots quotations would have to be materially shaded. Barbadoes quoted at 30½c to 31½c, Porto Rico at 25c to 26c, Antigua at 23c to 24c, and Trinidad at 22c to 23c. Syrup unchanged at 28c to 50c. In fruit there is a great scarcity of Valencia raisins, all the large lots having been cleaned up at 8½c and dealers now demand 9c. A lot of 2,000 boxes have arrived in New York which was destined for this market, but unless 9c can be guaranteed here it

CHANGE OF FIRM TO COMPANY.

H. SUGDEN EVANS & CO.

TO

EVANS, SONS & MASON

(LIMITED)

WHOLESALE DRUGGISTS

AND

MANUFACTURING PHARMACEUTICAL CHEMISTS.

DRUG AND SPICE MILLS AND CHEMICAL LABORATORIES

43 ST. JEAN BAPTISTE STREET, MONTREAL,

WAREHOUSES AND OFFICES:

23 FRONT STREET, WEST,
TORONTO.37, 39 & 41 ST. JEAN BAPTISTE ST.,
MONTREAL.

DEPOT FOR THE MANUFACTURE OF SPECIALTIES:

73 COMMERCE STREET, BOSTON, U.S.A.

EVANS LESCHER & WEBB,
LONDON, England.EVANS, SONS & CO.,
LIVERPOOL, England.

is believed they will not come on. A round quantity of fine old fruit having been received showing good value, the ardor of dealers to secure new fruit has been somewhat dampened. About 500 boxes of this lot sold at 7c. Malaga raisins are scarce and dear and prices are under control of holders. Sultanas have been dealt in at from 6c to 7½c, as to quantity and quality. Currants are in limited supply, and prices are quoted at 4½c to 5½c, round lots having been sold to arrive at the inside figure. Prunes are plentiful and easier. French fruit being obtainable at 4½c to 4¾c. Figs are quiet, at former prices. The tea market appears to be getting into a little steadier shape. Several sales of low grade Japans showing excellent value have been sold at 13½c, in all about 300 half chests. There has also been more enquiry for fine to finest Japans, with sales at 28c to 32½c. Coffee and spices are unchanged, the latter being quoted as follows: Black pepper 17c to 18c; white, 25c to 27c; nutmegs, 45c to 70c; Chilis, 14c to 18c; ginger, 13½c to 18c; cassia, in chests, 9½c to 11c; do. in bales, 7½c to 8½c, and pimento, 5½c to 6½c. Rice \$3.50 to \$3.60.

HIDES, &c.—Notwithstanding the protest of Quebec tanners against paying over 9c per lb. for No. 1 inspected Montreal hides, it did not produce the desired effect, as they were too much in need of immediate supplies to play a waiting game, and therefore 9½c was paid for several lots of No. 1 for shipment to Quebec yesterday. Green city hides steady at 8½c No. 1. A few broken lots of Toronto hides have changed hands at 9½c for No. 1 and at 9c for No. 2. Hamilton hides are quoted at 9½c for No. 1 and 8½c for No. 2. Bulls 8c. In Western States hides a moderate demand is experienced at 9½c per lb. Manitoban dry skins 15½c to 16c per lb. Sheepskins are steady at 70c to 75c each; Calfskins nominal at 12c to 13c.

HORS.—Business appears to be going from bad to worse, several good sized lots having been forced upon the market at a loss to holders, although they cost what seemed to be a reasonable figure at the time. Stocks are large, and accumulating, and at the moment it is difficult to sell except at a loss to holders. A representative of a New York firm has been in the city since our last report, and managed to sell a number of parcels of very choice Californian hops, which seemed to be appreciated by our brewers although costing much more than Canadian, the latter being quoted at 14c to 15½c for fine down to 12c and 9c for fair to inferior.

IRON AND HARDWARE.—There was very little to be gleaned from dealers in Scotch pig iron this week, or any other pig, sales being confined to car lots or thereabouts at within range of quotations, which are as follows: Siemens, \$18.50; Coltness, \$20 to \$20.25; Langloan, \$19.75 to \$20; Garisheirie, Calder and Sumnerlee, \$18.50; and Eglinton, \$17. Warrants are weak, having dropped 7d to 42s 11d. Advances just received here from an English house throw some additional light on the much-talked-of Lackawana sale of steel rails to the Canada Pacific Railway Co., as the correspondence referred to states that English makers could have taken the order and laid it down at Brockville at £5 17s 0d., being equal to \$26 per ton. The present price of English rails f.o.b. Liverpool leaves an ample margin of 22s for freight. The metal market is still unsettled, ingot tin in London having declined 12s 6d during the week to £74 2s 6d. Ingot copper is also easier and 10s lower, at £57. Here tin is quiet at 2½c to 2½c, and copper at 15c. Lead is quiet at 3½c to 3½c. Bars are steady on a moderate run of business at \$1.70 to \$1.75, plates are quiet at \$2.50 to \$2.75, and sheets at \$2.40 to \$2.60. The market for tin plates is unchanged at \$4.45 to \$4.50 for I. C. charcoal and at \$4 to \$4.10 for I. C. coke. Liverpool cables quote tin plates weak and lower. Canada plates are about over for the season, and are nominally quoted at \$2.85 to \$2.95 for leading brands. The general hardware trade has not been idle by any means during the week, as, besides a fair amount of business in heavy goods, some good-sized orders are reported in shelf goods. Prices, however, are low and profits circumscribed.

LEATHER.—A few sales of B. A. sole have been made, but the quality was ordinary, and prices were in favor of buyers. Choice plump, selected weights, are scarce, and prices are steady. Several lots of harness have changed hands at 27½c to 28c for heavy medium, the range being from 26c to 32c. Black leather is quiet, the movement being very limited in waxed upper, buff, splits and pibbled. Many firms complain that last month has been the dullest November experienced for years. The transactions in some instances have fallen off from 60 to 75 per cent. Some of the leading shoe manufacturers are practically closed for the remainder of the month, and others are working on reduced time.

LUMBER.—During the week a little more enquiry was experienced at the yards, at generally unchanged prices. Hardwoods are firm. Building operations are said to be moderately fair for the season. For large quantities our quotations would be shaded. Laths are steady at \$1.75 to \$2.

NAVAL STORES.—Spirits of turpentine is firmer, and values are now quoted at 50c to 52c. Imports are now all in, and as stocks are not large holders are firm. Rosins are firm, especially for the fine pale kinds. In other stores there is no material change.

OILS.—Fish oils are moving out of first hands slowly, as dealers and tanners only order for immediate wants, which are small. Cod oil quoted at 55c for Halifax and 57c to 60c for Gaspe and Newfoundland. Steam refined seal oil 59c to 60c. Cod liver oil quiet at \$1.20 to \$1.30. Linsed oil firm, raw at 58c to 59c, and boiled at 61c to 62c.

PETROLEUM.—Advices from Petrolia report an advance there in refined oil of ½c per gallon, and holders here are, in consequence, asking a corresponding advance, quotations being 17 5/8c for car lots in store, 18c for broken lots, and 18½c to 19c for single barrels.

PHOSPHATE.—The season is now over for 1884, and contracts for next year's delivery will now be in order. Prices are nominal at \$10.50 to \$14.50 per ton, according to analysis.

PROVISIONS.—A steadier feeling has been developed in pork, in sympathy with the advance in prices in Chicago occasioned by light stocks in that great centre. The supply of pork in this market is not very bulky, although ample for all requirements of the trade, Chicago short cut clear selling at \$15.50 to \$16.25, and Western mess at \$15 to \$15.50, according to size of lot. Dressed hogs have no sooner commenced to arrive in better volume than prices have weakened, sales having been made at \$6.50 during the past few days, but yesterday that figure was difficult to obtain for any large quantities, and prices are now quoted at \$6 to \$6.50 per 100 lbs. Lard is quiet and unchanged at 10½c to 10½c for Western in pails, and at 10c for Canadian. Smoked meats are dull, the season not having set in yet. Tallow quiet at 7½c to 7½c.

RAW FURS.—The receipts of skins during the past week were the largest of the season, embracing mostly all kinds, red fox being an exception. Although showing better quality than previous arrivals there is still a scarcity of dark prime skins. Several bulky lots of beaver, bear, otter, fisher and muskrat have been received, with a good sprinkling of mink and martens. Fox are not expected until a little later in the season. Prices are quoted as follows:—Beaver, per lb., \$3 to \$3.50; bear per skin, \$8 to \$12; bar cub, per skin, \$1 to \$7; fisher, per skin, \$4 to \$6; red fox, per skin, \$1; cross fox, per skin, \$2 to \$5; lynx, per skin, \$2 to \$3; marten, per skin, 90c to \$1; mink, per skin, 75c to \$1; muskrat, per skin, 8c to 10c; otter, per skin, \$8 to \$10; raccoon, per skin, 50c; skunk, per skin, 40c to 60c.

SALT.—Market dull, and prices for coarse are quoted at-store at 57½c to 60c for elevens and at 52½c to 55c for twelves. Factory-filled and Bureka are unchanged.

SEEDS.—There is very little doing as yet a Canadian red clover seed and prices here are nominal at \$5 to \$5.50 per bushel. Timothy \$2 per bus. A car load of red clover has been offered from the West, but the price was too high.

Wool.—In small parcels an aggregate business was reported during the week of about 25,000 lbs. of Greasy Cape at 16½c to 17c, the latter being for fine descriptions. Australian moves slowly at 19c to 20c as to quality. Very little has transpired in Canada wool, and prices remain unchanged as follows:—A supers 26c to 27½c, B supers 22c to 24c, unassorted 19c to 21c, fleeces 17c to 19c.

NOTICE.

The Bell Telephone Company of Canada,

Having been advised that parties are offering to sell or lease Telephonic Instruments which are infringements of Patents owned and controlled by said Bell Telephone Company of Canada:

NOTICE is hereby given to the Public that each and every individual purchasing, leasing, or using such infringing instruments will immediately be sued by the BELL TELEPHONE COMPANY OF CANADA for damages and penalties in accordance with the provisions of the Patent Act of Canada.

THE BELL TELEPHONE CO OF CANADA,

By G. F. SISIE,

Vice President.

Montreal, Nov. 13, 1884.

TO TWEED MANUFACTURERS.

WANTED BY AN AGENT,

JOB LINES OF WOOL TWEEDS,

FOR WHICH CASH WILL BE PAID.

Address, A.B.

Office, "JOURNAL OF COMMERCE."

AMERICAN MARKETS.

Chicago, 3 p.m.—Wheat, Jan., 73 7-8c; Feb., 74 7-8c; May, 80½c. Corn, Year, 37½c; Jan., 35½c; May, 37 7-8c. Oats, Jan., 27 7-8c; Feb., 25c; May, 28c. Pork, Jan., \$11.65; Feb., \$11.82½. Lard, Jan., \$6.90; Feb., \$6.95; March, \$7.02½.

ENGLISH MARKETS.

LIVERPOOL, Dec. 4, 1884.

(Beerbohm's Advices.) Cargoes off coast—Wheat, steady; corn, nothing offering. Cargoes on passage—Wheat, quiet but steady; corn, firmer. No. 2 Spring wheat off coast, 31s 6d to 32s. Red Winter wheat, prompt shipment 33s; present 33s. Quantity wheat on passage for Continent, 470,000 qrs.; maize, 60,000 qrs. Maize for U.K., 1,110,000 qrs; wheat and flour 1,190,000 qrs. Liverpool wheat on spot, firmer, held higher; corn firmly held; Liverpool mixed maize 5s 4½d. Peas 5s 11d. Weather in England milder.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, Dec. 4, 1884.

Trade is thought to be better. But it is to an extent that cannot be measured and in some way that cannot be described. The opinion is universal that trade ought to be better. Even if manufacturers are despondent over their idle machinery there should be a distribution and consumption of goods. But there is not a satisfactory distribution, for retailers are everywhere uttering complaints about dull times.

The city is probably worse than the country. Fine weather was not suitable nor seasonable, for people would not buy heavy goods. And now that a sharp spell of cold rough weather has come there is some other reason alleged for the delay in the rush of buyers. Cheap goods are of no avail where the mass of the buyers are short of money. And that is exactly what afflicts trade at present. Wholesale men are making slow steps also in getting their stocks distributed. This is embarrassing. Indebtedness would not bear so heavily, and accounts would be safer if distributed over a hundred dealers throughout the country than if the goods were lying on the shelves of half-a-dozen wholesale houses. The movement of goods is still reported to be in small lots from the distributing centres. And although stocks are not very heavy, they are a burden where there is no assistance in carrying them. The prospect for the settlement of accounts in the country during the winter is not cheerful. The farmers are not showing any inclination to sell their wheat at present prices. And values of breadstuffs are not likely to advance much during the next three months. It looks as if ordinary business will be dull for weeks to come. And in the meantime the effort to sell goods will be maintained all along the line, among big and little houses alike. Financial business is moving along quietly. Banks appear satisfied with settlements made, but merchants complain of slow payments from the country. Rates of discount are nominally unchanged, and accommodation is ample to the right customer. Commercial paper continues

NOTICE.

IN THE MATTER OF
C. O. GODREAU & CIE., FRASERVILLE,
INSOLVENTS.

The insolvents have made an assignment of their estate to me in trust for all their Creditors.

Parties having claims against this estate are requested to file them with me as soon as possible.
J. B. E. LETELLIER,
Office of LETELLIER & DUBORD,
56 and 62 St. Paul Street, Quebec.

**THOMAS DOHERTY & CO.,
TEA IMPORTERS,**

33 ST. SACRAMENT STREET,

CORNER ST. JOHN.

Choice New Japan Teas Just Arriving, Direct Importations.

Close buyers visiting the market would find it to their advantage to give us a call before purchasing elsewhere.

These Three Little Friends are going Travelling, and they want to visit all the Good Little Boys and Girls in America. Want you Let us Come to Your Home? We will Start as soon as you Send 15 Cents to pay our way. Our Elegant Wardrobe consists of 32 Pieces. Our Garments are of Every Fashion and Style. If you send for us we will go where you live, and amuse you all the year. Ask Mamma and Pa to send for us, and we will wear our Reception Dresses.

Only 15 Cts for 3 French Dolls
WITH AN ELEGANT WARDROBE OF 32 PIECES.



CHRISTMAS
COMING.

Consisting of Reception, Evening and Morning Dresses, Bonnets, Street Costumes, Cloaks, Hats, Infant Satchels, Sun Umbrella, Musical Portfolio, Overcoat, Shawl, and Boots. Drums, Street Jackets, Watertight Place Suits, Travelling Costumes, Dress Suits, &c. These Dresses and Suits in this Elegant Wardrobe represent Nine Different Colors, and they are lovely beyond description, several being from designers by Way of Paris. There is One Little Boy and Two Girl Dolls in Each Set, with Pretty Faces and Life-like Beautiful Features, and their Wardrobe is so extensive that it takes hours to dress and undress them in their Different Suits. Every Child and every Mother that has seen them go in raptures over them. Children will get more real enjoyment out of a Set of these French Dolls than out of articles that cost \$10. Every person that buys them sends immediately for more. A Lady writes us that her Little Boy and Girl played for five long hours with a Set of these French Dolls, and they felt very sorry indeed to think that they must stop and eat their supper, and if mothers only knew how much amusement there is in these Dolls they would willingly pay double the price asked for them. Sample Set, consisting of Three Dolls with their Wardrobe of 32 Pieces by mail for 15 Cts. TWO Sets, Six Dolls 64 Pieces for 25 Cts. THIN Sets for \$1 you get \$1.00. 25 Sets for \$2.50 you get \$1.75 for them. Fifty Sets for \$12.50 you get \$7.50. 100 Sets for \$25.00 you get \$15 for them. Any Little Boy or Girl or any Agent, male or female, can sell 100 Sets every day. If you do that you make over \$10 a week. If you send for one or two Sets we will send our Secret Method and Full Directions how you can make more than One Hundred Dollars a month out of these Dolls. You have not one day to lose, as each day's delay is so many dollars lost to you. This is an opportunity too valuable for you to lose. These Dolls are Gems of Beauty. ADDRESS E. HADSON & CO., 111 FULTON ST., NEW YORK.

to be discounted at 6½ per cent for prime, and at 7 to 8 for less desirable. Exchange is steady; New York drafts at ¼ to ½ premium; Sterling 8½ to 8 3-8 between banks, and 8½ to 8¾ across the counter for 60 days; and 9 to 9½ for demand bills. There is not much doing. The whole subject of financial transactions is one of comparative quiet. But, with a basis of confidence, the banks are helping the slow-going traders to make connections tolerably on time. Following are prices of stocks to-day compared with those of last Thursday:—

Banks.	Bid		Loan Cos.	Bid	
	Dec. 4	Nov. 27		Dec. 4	Nov. 27
Montreal..	187½	186	Can. Per.	212½	212½
Toronto..	174	172½	Freehold	161	161
Ontario...	196½	195	Western Can.	183	183
Merchants	109½	109	Trdg. & Loan	104½	104½
Commerce	120½	115½	Farmers' Loan	137	137
Dominion	186	185	Low. & Can'dn	158	158
Hamilton	118	115	Har. & Merc.	123	123
Stand'd.	112	111	Dom. Savings	108½	108½
Federal...	49½	48	Ontario Loan	108½	108½
Imper'l...	129½	129	Hamilton Prov.		
Molson's...			Imperial Sav.		

BOOTS AND SHOES.—Manufacturers report no important measure of improvement in business. There is a quiet trade doing, with small orders from the retail trade. Generally the retailers say the trade has been rather dull, but there has been a fair movement of heavy stock. The trade is not so much complained of by wholesale men as by retailers, which points to a keen competition among the latter.

G. ARMSTRONG & CO., CABINET MAKERS,

Upholsterers & Undertakers,

44, 46 & 48 Victoria Square.

Messrs. **BOLLINGER & CO.,**
Have been Appointed
CHAMPAGNE PURVEYORS
To Her Majesty the Queen.

R. C. IVISON'S
Jerez de la Frontiera Sherry,
Brand, "Crown Royal Banquet," the wine chosen
at the banquet given to their R.H. the
Prince and Princess of Wales on the
occasion of their marriage,
by the Corporation of the
City of London.

GRAHAM'S OLD PORT!
The leading house in Oporto and the world in
Ports. Also the celebrated
GEO. ROE IRISH WHISKEY,
AND
JAS. WATSON & CO.'S, Dundee,
OLD LOCHABER SCOTCH WHISKEY

James Guest, Montreal,
Agent for Canada for above.

COAL.—There is no change noted in prices. Car lots are quoted at \$5.25 to \$5.50. All sorts quoted at \$6 delivered in the city. Wood \$5.50 for best four feet hard wood per cord.

COAL OIL.—Prices are easier, as was predicted a short time ago. The combination here has had to come down to a basis of the prices charged at the refineries. Common Canadian sells at 17c to 17½c, according to bulk of order; and carbon safety at 20c. American oil is unchanged at 24c for prime and 27½c for water white.

Dry Goods.—There is nothing new to report in trade. The retail trade is very slow, and wholesale business is of a light character, but with continuous orders. There is steady work in the wholesale houses but the results are not large. Cotton goods are still slow in movement, and prices have been made so low that profits are scarcely to be traced. In some cases woollen goods are better than cotton, but are also heavy. The entire trade is slow, and futures do not promise very much improvement.

Drugs.—Trade has been quiet. Several drugs have not been in much demand. Prices are steady. Quinine is still reported low, but not more depressed in value than was recently reported. Dye stuffs are unchanged, with a slightly improved demand. Cod Liver oil, Nfld. \$1.90 and Norwegian \$3.50 per gallon. Preparations of iodine and mercury are higher in price.

ALFRED J. TURCOT & CO.,
366 St. Paul St., Montreal,
Are receiving weekly the latest styles in
MILLINERY & FANCY GOODS,
From European and American markets.
Black Goods a specialty in
Cashmere, Velvets, Velveteens, Ribbons and Ostrich Feathers a specialty.
Special discounts to Cash Buyers.

FLOUR AND GRAIN.—Business continues without much change. There has been a tone of firmness within the past few days, but it does not appear to have any cause, and is not expected to endure. Flour is still very quiet. Superior extra quoted at \$3.45 to \$3.50 according to brand, extra, \$3.30 to \$3.35. Oatmeal unchanged at \$3.80. Cornmeal \$3.50 to \$3.65 per barrel. Bran \$10.50 per ton. Grain is quiet. Wheat has been firmer, but there is little movement, the firmness being caused by a demand to complete export lots. No. 1 Spring is quoted at 75c; No. 2 Spring at 72c; No. 2 Fall at 74c to 75c; No. 3 Fall 72c. Goose wheat at 57c. Barley has declined with slow sales: quoted at 67c to 68c for No. 1; at 67c for No. 2; at 57c for 3 Extra, and 53c for No. 3. Oats 31c for car lots. Peas, 57c to 58c for No. 2. Rye, 56c. Corn offered at 50c, with no buyers. The stocks in store on Monday were 132,763 bushels wheat; 151,763 bushels barley; 15,301 bushels peas; 1,000 bushels rye. Total grain 301,000 compared with 175,119 same date last year; and 336,779 Dec. 4, 1882.

Furs.—Trade has not been active up to the present, but the manufacturers are moderately satisfied. Prices have been fair and the profits as good as were expected. Robes are held at good prices, and furs for general wear are steady at remunerative prices. There will be a good market for skins. There are not many offerings so far, but all that reach the market will be taken. New York market will be firm. Prices are quoted as follows: Otter, \$8 to \$12; beaver, \$3 per lb; bear, \$8 to \$12; fisher, \$4 to

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The SAFEST, most EQUITABLE and LEAST expensive system in use.
AVOIDS the high cost of level Premiums on the one hand and the insecurity of Assessment Insurance on the other.

Policies are GUARANTEED and the Mortuary premiums are LIMITED.
Guarantee Capital \$700,000.00
Deposited with the Government for the Security of Policyholders \$51,100.00

Call or send for Circular of this Popular Plan.

ENERGETIC AND RELIABLE AGENTS WANTED.

DAVID DEXTER,
Managing Director.

\$6; lynx, \$2 to \$3; cross fox, \$2 to \$5; red fox, \$1; marten, 90c to \$1; mink, 75c to \$1.10; muskrat, 8c to 10c; raccoon, low, 50c to 60c; skunk, 50c to 70c. The prices given would be increased according to the condition of the pelts.

GROCERIES.—The market is quiet, and prices so little changed that previous quotations held for the present. There is a slight activity in Christmas goods, fruits, spices, etc., but trade is scarcely affected thereby. Prices of dried fruits are very firm. Sugars are quiet and unchanged. Porto Rico $\frac{1}{4}$ lower. Teas in moderate demand and prices maintained. Tobaccos steady with quiet trade.

HARDWARE.—Business continues very quiet for general hardware. There has been the ordinary pushing trade, and a fair business been done in stoves, skates, and such like seasonable goods. Retailers report a very quiet business. Wholesale men report a light trade also, with payments rather slow. The winter trade does not promise to be very profitable.

HIDES AND LEATHER.—Business continues to be quiet and steady. Prices of hides are unchanged, but rather weak. Green are quoted at 7 $\frac{1}{2}$ c for cows and 8c for steers, No. 1 inspected. Cured hides selling at 9c for cows and 9 $\frac{1}{2}$ c for steers. Sheepskins steady at 75c; fine lambskins at 80c. Leather is entirely unchanged in quotations, with trade quiet but steady.

LIVE STOCK TRADE.—There is only a quiet local trade being done. Cattle for feeding purposes are offering more than buyers require. Butchers have possession of the market. Prices are not depressed for good beasts, but there are more common and light cattle offering than what are wanted, and prices are low. The export trade being so unpromising is embarrassing operations that depend on the future. Prices for local demand are 4c to 4 $\frac{1}{2}$ c for fine heavy cattle. Ordinary cattle run from 3c to 3 $\frac{1}{2}$ c. Sheep and lambs find a rather dull market at \$3.75 to \$5 for the former and \$3.25 to \$4 for the latter. Hogs continue to find a ready market at \$4.50 to \$4.62 $\frac{1}{2}$ per 100 lbs., live weight.

PROVISIONS, &c.—There is an abundance of supplies, and prices generally are easy. All descriptions of meats are cheap. Bacon is in small demand and low compared with the price of hogs. Lard clear is quoted at 8c, and 8 $\frac{1}{2}$ c in box lots. Cumberland cut 7 c. Hams, smoked 11c. Lard 10c to 11c. Pork \$15 to \$15.50. Beef \$10 to \$10.50. Butter 19c for choice tubs; medium heavy of sale at 16c; inferior 8c to 10c, and a drug. Eggs 19c for pickled, 20c for fresh, in case lots. Apples \$1.25 to \$2. Potatoes abundant at 37c per bag in car lots. Onions \$2 to \$2.25 per barrel. Beans \$1 to \$1.20 per bushel. Cheese 11c to 12 $\frac{1}{2}$ c for medium to good. Hops in light demand at 12c to 18c for small lots, according to quality. Salt in fair demand and unchanged. Hogs coming in more freely, and prices steady at \$5.60 to \$5.85, and \$6 for choice car lots. Tallow 4c for rough, 7c for rendered. Fish, whitelish \$5, trout \$4.

SEEDS.—There has not been any trade here yet. But threshing has been going on, and enquiries are made from the country as to what prices would be if supplies were forwarded. There is only an export trade to be done at present, and prices here must be on a basis to compete with American and Continental seeds in the London market. On this basis dealers here would not pay more than \$1.25 to \$4.50 for good red clover. What the local market may be in February does not affect present export prices. Alsike clover will have to compete in London with large supplies from Germany. It is thought that the early market for alsike will be better than what it will be later on. Dealers here would pay \$7.50 to \$8 per bushel of 60 lbs. The United States crop of red clover is large. It is a mere question for individual judgment whether to sell at present or wait.

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Chairs, Rockers, Bedsteads, Bedroom, Parlor
and Dining room Furniture and Bedding.
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IN RIBBONS, SILKS, VELVETS, DRESS GOODS,

WOOL OR UNION VELVETEENS,

Tweeds, Laces, Velvet Ribbons, Feathers, and all kinds of
Dry Goods in the Piece, Re-dyed, Re-finished and put up.

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SCOTCH

FINGERINGS,

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Quotations.

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WHOLESALE DRY GOODS,

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MONTREAL.

AND

18 BARTHOLOMEW STREET,

LONDON, ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, DECEMBER 4, 1884.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Windsor, Br' Sheetng.	\$ c. \$ c.	United Inches, 41 " 50....	2 30 4 50	2nd quality, do.....	22 00 25 00	Lochaber Scotch.....qts	\$ c. \$ c.
22.....	0 00 0 00	" 51 " 60.....	2 65 4 50	Shipping Culls.....	12 00 15 00	Encore.....case	6 50 7 00
33.....	0 00 0 00	" 61 " 70.....	0 00 4 50	Mill do.....	7 00 9 00	Jamaica Rum per imp. gal.	2 50 2 80
44.....	0 00 0 00	" 71 " 80.....	0 00 5 00	Lath, M.....	1 75 2 00	Holland Gin.....imp, gal	2 10 2 50
55.....	0 00 0 00	" 81 " 85.....	0 00 5 50	Spruce, 1 to 2 in., M.....	10 00 12 00	Green O'soe	3 75 4 25
Cotton Yarn, N B, Grey.....	0 00 0 00	" 86 " 90.....	0 00 7 00	Shingles, 1st qual.....	3 50 3 75	Red cases.....	7 05 8 00
do Colored.....	0 00 0 00	" 91 " 95.....	0 00 8 00	" 2nd.....	2 25 2 75	Old Tom.....	5 00 0 00
Carpet Warpings, White.....	0 00 0 00	" 96 " 100.....	0 00 10 50			Flasks	6 00 0 00
do Colored.....	0 00 0 00			Tobacco. (In Bond.)		E. F. J. Brand's.....	2 05 0 00
Double Yarn, (16 ply),	0 32 0 00	Paints, &c		Black, Chewing in boxes ..	0 18 0 21 1/2	Schuetlam Gin.....	3 65 7 50
do White.....	0 42 0 00	White Lead, pure 25 to 100	5 50 6 00	Black, " in caddies ..	0 22 0 27 1/2	cases.	2 05 0 00
do Colored.....	0 32 0 00	lb kgs.....	5 00 5 40	Mahoganes, Smoking	0 20 0 22	Champagne	26 01 31 00
Meats Eggs, &c.		" No. 1	4 00 4 50	Do Chewing	0 23 0 24	G. H. Mumm, Dry Verzen'y	29 01 31 00
Mess Pork, short cut.....	15 00 16 50	" No. 2	3 75 4 00	Bright, Smoking	0 22 0 23	Pommery.....qts.	26 00 27 50
Western.....	15 00 16 50	" No. 3	3 75 4 00	Fancy Bright Smoking.....	0 35 0 40	Solier's Penartin.....	1 95 6 00
Hams, City Cured.....	0 14 0 00	White Lead, dry	4 50 4 75	Solace, Common.....	0 20 0 21	Domecq.....	2 25 7 00
Lard, in parts.....	0 10 0 10 1/2	Red Lead	4 00 4 50	Solace Fair.....	0 25 0 32	Ports T. G. Sandeman.....	2 30 6 50
Bacon, per lb.....	0 13 0 14	Venetian Red, Eng'h.....	1 50 1 75	(Duty Paid.)		Claret cases.....	3 50 4 25
Eggs.....	0 19 0 22	Yel. Ochre, French.....	3 50 2 50	Black, chewing boxes 10's	0 34 0 38	Tarragon Ports imp. gal.	1 15 1 80
Tallow, Rendered.....	0 07 0 07 1/2	Whiting London Washed.	0 50 0 00	Do Navy, Cads, 3's, 6's,	0 37 0 39	Burgundy	10 00 23 00
Rough.....	0 04 0 04 1/2	" Paris	1 25 1 60	& 10's.....	0 38 0 40	Still, Case.....	16 00 17 5
Mess Beef, per brl.....	0 37 0 45	Portland Cement, brl.....	2 75 3 25	Mahogany Chewing 6's&8's	0 53 0 58	Sparkling	16 00 17 5
Potatoes per bag.....	0 37 0 45	Roman " brl.....	2 50 2 75	Bright Smoking, 3's & 8's	0 63 0 70	Can. Spirits, imp. gallon.	1 60 2 00
Turnips brl.....	0 00 0 00	Water Lime, brl.....	1 50 2 00	Do Fancy.....	0 80 1 00	66 U. P.	2 71 0 90
		Pine Bricks per M.....	25 00 30 00	American Fancy ch and sm		" 50	2 47 0 40
		Calcined Plaster, p. brl.	1 60 1 75			" 25 U. P.	1 29 0 45
		Drain Pipes, 4 in. to 12 in.	0 40 1 15	Wines, Liquors etc.		Whiskeys—Family Proof.	1 39 0 53
		por yard.....		Ale English.....qts	2 35 2 40	Old Bourbon.....	1 39 0 53
				Domestic.....qts	0 80 1 15	Rye, Toddy, Malt.....	1 32 0 57
				" pts.....	0 60 0 75	Rye, 4 years old.....	1 60 0 78
				Stout: Guinness'.....gal	2 40 2 45	" 5 ".....	1 70 0 88
				" pts.....	0 00 1 55	" 6 ".....	1 30 0 98
				Domestic.....qts	1 48 1 60	" 7 ".....	1 90 1 08
				" pts.....	0 70 0 00		
				Brandy: Hennessy's.....gal	4 50 5 00	Wool.	
				case	11 00 11 50	Fleece,	0 17 0 19
				Marie,	10 50 10 75	Pulled, unassorted.....	0 20 0 21
				Jules Duret & Co.....gal	4 09 4 50	" Extra Super.....	0 26 0 28
				case	9 00 15 40	" B Super.....	0 22 0 24
				Pinet, Castillon & Co.....gal	3 50 3 60	" C.....	0 00 0 00
				case	8 25 15 10	Australian.....	0 19 0 30
				Pinet, Castillon & Co.....case	2 50 2 75	Capo.....	0 16 0 17 1/2
				Cheapershippers.....gal	6 00 6 50		
				case-qts	7 75 8 75		
				Irish Whiskey—Roe's case	6 50 7 00		
				Dunville.....case	6 00 7 50		
				Mitchells.....cases	6 00 7 50		
				Scotch Hay, Fairman & Co.	6 00 7 50		
				Glenishiel, qts and Pts.....	8 00 8 50		

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

JOHN TAYLOR & CO.,
WHOLESALE
Hat and Fur House,
 535 & 537 ST. PAUL ST., MONTREAL,
 FIRST BUILDING EAST OF MCGILL ST.,
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 MANUFACTURERS OF
WOOL, UNION AND DAMASK CARPETS,
 OF NEW PATTERNS AND DESIGNS,
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Braces, Rugs, Stiff and Soft Felt
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 In all qualities of the latest fashion.
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 Faure & Freres, Bordeaux, Bordeaux Wines.
 Polo Augusto, Alger,
 Dubos Freres, Bordeaux, " "
 J. J. V. Vegas, Cadix, Sherry Wines.
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 Stein Hermanos, Tarragona, Tarragona "
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 a splendid wine for weak constitutions.
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 Riviere Garinrat & Co., Cognac, "Optima" Brandy.
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 Waterloo Distillery, Waterloo, White Wheat
 Whiskey.
 Victoria Mineral Water, Rotterdam, Sparkling
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 Hathorn Spring, Saratoga, Natural Mineral Water.
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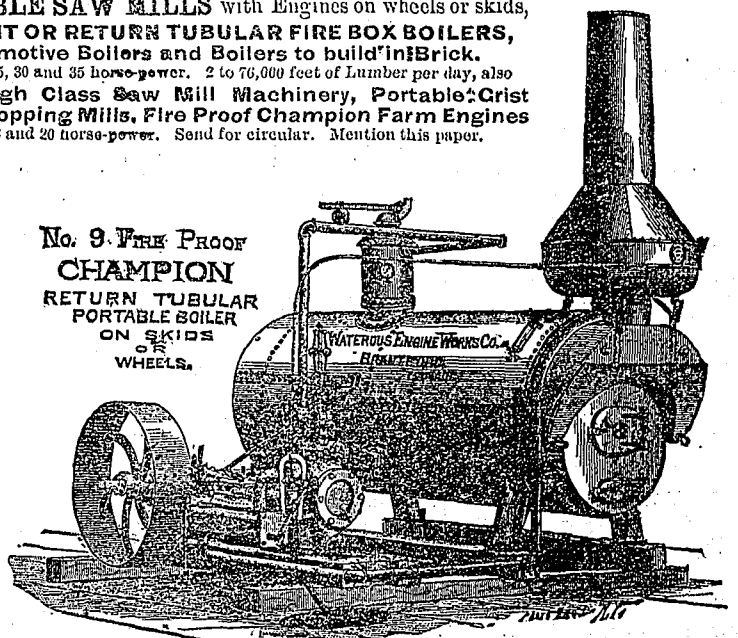
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PORTABLE SAW MILLS with Engines on wheels or skids,
UPRIGHT OR RETURN TUBULAR FIRE BOX BOILERS,
 Locomotive Boilers and Boilers to build in Brick.
 12, 16, 20, 25, 30 and 35 horse-power. 2 to 76,000 feet of Lumber per day, also
Heavy High Class Saw Mill Machinery, Portable & Crisp
Mills, Chopping Mills, Fire Proof Champion Farm Engines
 6, 12, 16 and 20 horse-power. Send for circular. Mention this paper.

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WINNIPEG, MANITOBA.

No. 9 FIRE PROOF
CHAMPION
RETURN TUBULAR
PORTABLE BOILER
 ON SKIDS
 OF
 WHEELS.



WATEROUS ENGINE WORKS CO., BRANTFORD, CANADA.

STOCKS AND BONDS.

SURETYSHIP. THE GUARANTEE CO. Of North America.

Capital Authorized, \$1,000,000
Paid up in Cash (no notes), 300,000
Assets Resources over, 775,000
Deposit with Dominion Govt. 57,000

THE BONUS SYSTEM

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

Over \$180,000 have been paid in Claims to Employers.

President—SIR ALEXANDER T. GALT, G.C.M.G.
Vice-President—THE HON. JAMES FERRIER
Managing Director—EDWARD RAWLINGS, Secretary—JAMES GRANT.
Bankers—THE BANK OF MONTREAL.

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL. EDWARD RAWLINGS, Managing Director.

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

JAS. WILLIAMSON, Warehouseman and Commission Merchant, Cor. PRINCE and COMMON STS., MONTREAL.

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Stamped in RELIEF COLORS, NO CHARGE FOR DIES. GEORGE BISHOP & CO., 69 ST. JAMES ST., MONTREAL.

HUGH LAVERTY, 37 Wellington St., Montreal, Canada, Dealer in and Manufacturer of

Cattle Head Ropes, Horse Covers, Tarpanlins And WAGGON COVERS, A LARGE SUPPLY CONSTANTLY ON HAND. Orders solicited. Lowest Prices.

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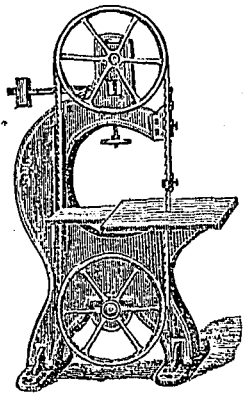
Table with columns: NAME, Par Value, Capital Subscribed, Capital paid-up, Rest, Div. / Inst 6 Mts., Per Cent Prices Dec. 4., Cash Value per Sh. Includes entries for various banks like British North America, Dominion Bank, etc.

BEDARD, GIRARD & CIE., MANUFACTURERS AGENTS AND GENERAL MERCHANTS. RIVERSIDE WORKS CO., QUEBEC.—Black and Colored Casimires, Fingerings and Canadian Yarns. RALPH HALL & Co., Manchester, Velvets and Velvetines, J. D. HAYSON & Co., Manchester, Plain and Fancy Silicious and Pockings, M. LANSEUR & Co., Manchester, Fancy Satens and Hallins, Wm. WARSON & Co., Manchester, Prints and Cretonnes, GEORGE HOBKINSON & SON, Manchester, Quilts and Quillings, ROBT. GARNER & Co., Manchester, Lains, Cambries and Jaconets, W. K. YATES, Leeds, Black and Fancy Coatings and Trouserings, M. WILFENILL & Co., Paisley Shawls, Corner Notre Dame St. and Mountain Hill, Quebec.

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Every machine is warranted and guaranteed to be as represented.

Write for Catalogue and special cash discount.

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Supply complete outfits of Machinery for Railway Machine Shops, Locomotive Builders, Car Builders, Implement Manufacturers, Planing Factories, etc. **CONTRA COSTS** taken and fulfilled at shortest notice. Tenders given and Price Lists and Catalogues furnished on application.

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OF CANADA**

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President: - - - - - **ANDREW ROBERTSON.**
Vice-President and Managing Director: **C. F. SISK.**
Secretary-Treasurer: - - - - - **C. P. SOLATER.**

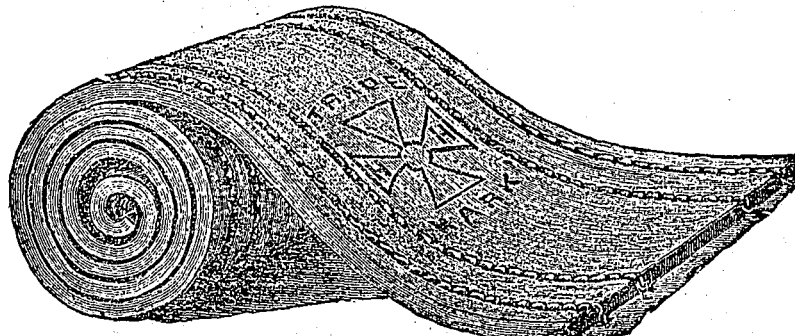
This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for telephonic communication; also to build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address, **THE BELL TELEPHONE COMPANY OF CANADA.—MONTREAL.**

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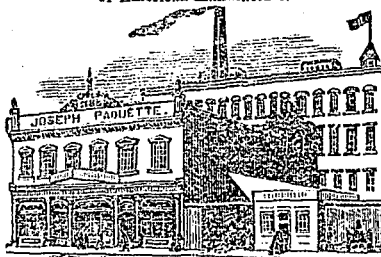


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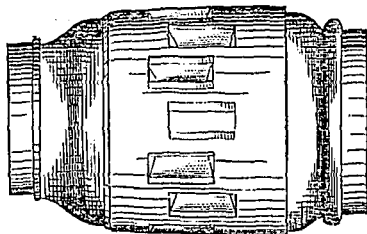
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WOOL UNDERCLOTHING.

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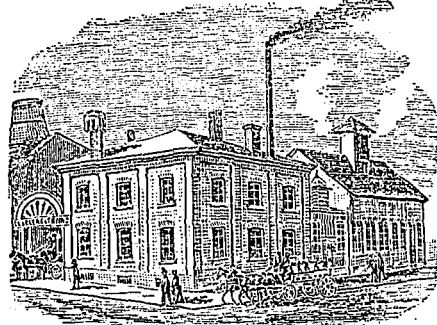
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The best brands of English Fine Dairy Salt in stock.

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JONATHAN TURNER, Man'g Director,
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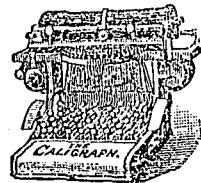
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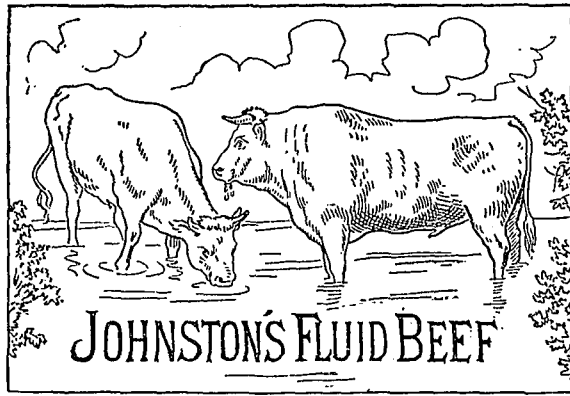
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The Company is now prepared to make contracts to deliver at any season of the year
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Orders for Coal booked and all information given at our Head Office,
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JOHNSTON'S FLUID BEEF

The INTERNATIONAL TENT & AWNING Co.

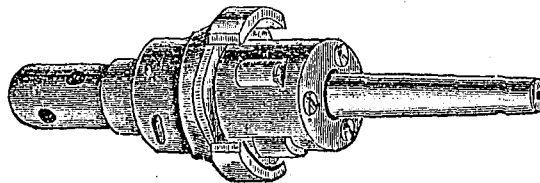
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Manufacturers of **TENTS, FLAGS, TARPULINS, WATERPROOF GOODS, CAMP FURNITURE, &c**
At Toronto, Ont., and St. John, N.B., we made the best display, of Tents ever shown in Canada—and
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We control "THE LATOUR PAT." for Camp Furniture, the best on earth. The only gold
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Sole agency for the **WILDERMUTH BED SPRING**, the best in the market.



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All our Goods are manufactured by the "Simonds" process.
Our CIRCULAR SAWS are unequalled. We manufacture the
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We are now making and prepared
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guarantee them equal in every
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GEON" EXPANDER.

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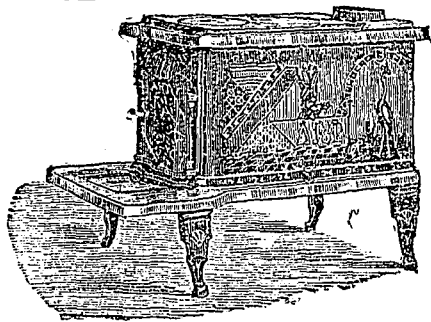
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The only Bedding Noncontagious and Antiseptic.
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The only Bedding absolutely not dangerous.
The only Bedding not sold elsewhere.

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"ART" BOX.

—CONSTANTLY ON HAND—

- Low Oven Stoves, - Wood only.
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- Elevated Oven Stoves, - Wood only.
- Double Box Stoves, - " " "
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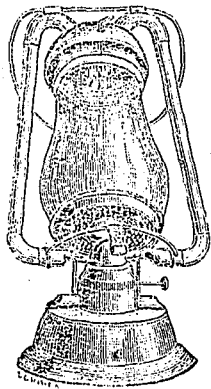
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Notice is hereby given that a Dividend of
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 (3½ p.c.) upon the paid-up capital stock of this
 Institution, has been declared for the current
 half year, and that the same will be payable at
 the head office in this city on and after

MONDAY, the 1st of DECEMBER.
 The Transfer Books will be closed from the
 20th to the 30th November next, both days in-
 clusive.
 By order of the Board.
 N. GARAND, Cashier.
 Montreal, 22nd October, 1884.

F. H. Reynolds. R. A. Kellond.
Reynolds & Kellond,
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According to a new process which I possess, I can
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 ALL MODERN IMPROVEMENTS, which will con-
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 can always meet the leading public men. The entire
 Hotel is supplied with escapes, and in case of fire
 there would not be any confusion or danger. Every
 attention paid to Guests.

GOUIN & CO., Proprietors.

WINDSOR—BRITISH AMERICAN HOTEL,
 On Bank of Detroit River.
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SECURITIES.		Montreal Nov. 28, 2
Canada Gov. 4 p. c. Intercal. Ry., 1903. Gua. Rupert's Land Loan 4 p. c. bds., 1901.....		112
Gua. 4 p. c., 1910.....		112
1913.....		113
British Columbia, 1894, 6 p. c.....		111
July, 1907, 6 p. c.....		124 1/2
Canada, 1882-4, 6 p. c.....		201 1/2
1885, op. of Gov., 5 p. c.....		101
Insc. stock, 5 p. c.....		162
Dom. Ry. Loan, 1903, 5 p. c.....		110 1/2
1901-5-6-8, 4 p. c.....		103
1901-5-6-8 Insc. stk. 5 p. c.....		103

Shrs.	Railway and other Stocks.	Pd.	Nov. 28.
100	Atlantic & St. Lawrence Shs 5 p. c.	all	133
10	Buffalo and Lake Huron.....	all	114
100	Do. 5 1/2 p. c. 1st Mort.....	100	122
300	Do. do 2nd Mort.....	100	122
...	Can. Central 5 p. c. 1st M. Bds Int. guar. by Gov.....	..	105
100	Canada Southern 1st Mort. 3 p. c.....	all	100
...	Canadian Pacific \$10.....	..	47
..	Chic. & G.T.R. 6 p. c. 1st M Coup 1,900.....	..	107
100	Grand Trunk June Ky. 5 p. c. bonds.....	100	100
100	Grand Trunk of Canada ord. stock.....	100	92
100	2nd equin. mtg. bds.....	all	122
100	1st pref. stock.....	all	77
100	2nd pref. stock.....	all	47
100	3rd pref. stock.....	all	23
100	5 p. c. perp. deb. stock.....	all	111
100	4 p. c. perp. deb. stock.....	100	88 1/2
100	Gt. Western shares.....	all	6 1/2
100	5 p. c. pref.....	all	112
100	5 p. c. deb. stock.....	all	111
100	6 p. c. bds., 1890.....	all	110 1/2
100	Hamilton and N. W.....	..	106
100	M of Canada Stg. 1st Mort. 5 p. c. con. mtg. se.....	all	93
100	Montreal & Champlain 5 p. c. 1st mtg. bds.....	..	93
100	Mont. & Sorel 6 p. c. 1st mtg. at 297 ser.....	..	93
100	N of Canada 6 p. c. 1st Pref Bonds.....	100	103
100	Do do 2nd do.....	100	103
100	6rd pref. bonds A.....	..	84 1/2
100	3rd pref. bonds B.....	..	84
100	Northern Extension, 6 p. c. gtar.....	..	103
100	Do do 6 p. c. 1mp.....	..	103
100	Quebec Central 5 p. c. 1st mtg. bds Well, Gray & Bruce, 7 p. c. Bds., 1st Mort.....	..	93 1/2
100	T. C. & B. 6 p. c. bonds 1st Mort.....	..	72 1/2
100	St. Law & Oll. 6 p. c. Bds.....	..	77 1/2
100	New Brunswick 6 p. c. 1886-91.....	..	104
100	Nova Scotia 6 p. c. 1886.....	..	103
100	Quebec Prov. 1904 5 p. c.....	..	106
100	Do do 1905 5 p. c.....	..	106
100	(1st Paris), 1919.....	..	104
100	ster. bds. se. all pd. 1912	..	107

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LONDON, E. C., MANCHESTER &
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pounds to the sq. inch.

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Photographic Stock Dealers. Wholesale only.



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TENDERS FOR FIREWOOD.

SEALED Tenders, endorsed "Tenders for fire-
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until noon on the 6th day of December next, for
the following quantities of firewood, required for
the year 1885-86, viz:

- 140 Cord's Maple.
- 140 " Black Birch.
- 30 " Tamarac, (red).

Blank forms of tender, will be furnished, and
conditions made known on application to the
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The Sales are attended by Wholesale Dealers and
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Manufacturers of and Dealers in
Copper, Iron and Earthenware,
Materials and Supplies for
Plumbers, Gas and Steam Fitters.

Warehouse, Nos. 140 & 142 St. Peter St.

Office, 672 Craig Street.
WORKS: [Nos. 674, 676, 678, 680 & 682 CRAIG STREET
AND 177, 179, 181 & 183 FORTIFICATION LANE
MONTREAL.

MOUNT, MARTIN & CO., Plumbers, Gas and Steam Fitters, Tinsmithing, &c.

Lead Burning a specialty. Practical Sanitarians,
Drainage and Ventilation.
Office and Workshop—216 1/2 Fortification Lane,
(a few doors east of Victoria Square), Montreal.
All orders personally attended to.
N.B.—Orders taken at 218 St. Christophe street.

E. E. GILBERT & SONS,

MANUFACTURERS OF
PORTABLE AND STATIONARY
ENGINES,
Steam Pumps, Shafting, Pulleys, &c.

Office:
2710 NOTRE DAME STREET,
MONTREAL

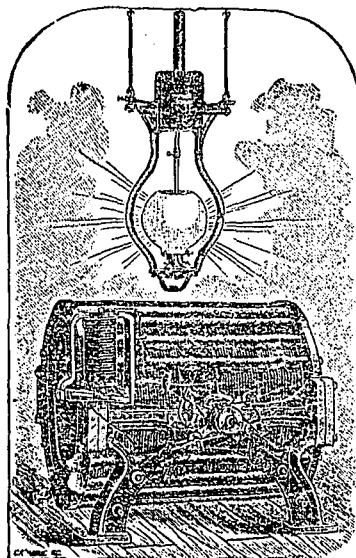
The ROYAL

Ross & Irvine,

Manufacturers of
ELECTRIC DYNAMO
MACHINES AND
ELECTRIC LAMPS.

Contractors & Builders of
Electric Arc Light
Stations throughout the
Dominion of Canada.

Factory,
32 DOWD ST.,
MONTREAL.



Electric Co.

Managers.

Estimates furnished
for
MILLS, FACTORIES,
Hotels, R.R. Depots,
&c.

Full line of
ELECTRIC LIGHT
Supplies always on hand
and supplied at lowest
prices.

Office,
162 St. James St.,
P.O. BOX 2107.

Victoria Wire Mills



Best brands Crucible Cast Steel, Siemens
Perforated sheet metals all sizes,
Martin, Bessemer Steel and Charcoal Iron.
Malt Kiln Floors, Steel and Iron Wire Cloth
Moulders' Riddles and Steel Wire Brushes,
Blind, Bed, and Galvanized Fence
Staples, Patent Double Pointed
Carpet Tacks, Wire Window

WIRE WORK OF EVERY DESCRIPTION
Manufactured by
B. GREENING & CO.,
Hamilton, Canada.

NORTHERN ASSURANCE CO'Y.

OF LONDON.

ESTABLISHED 1836.

CALEDONIAN INSURANCE CO.,

OF EDINBURGH.

FOUNDED 1805.

Over \$30,000,000 Capital and invested funds represented. The best Fire Insurance securities, facilities and powers in Canada. Extension of Agencies contemplated. Applications invited.

TAYLOR BROS..

45 ST. FRANCOIS XAVIER STREET, MONTREAL,
GENERAL AGENTS.

ESTABLISHED 1845.

THE ONTARIO MUTUAL LIFE ASSURANCE CO'Y.

Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - - \$100,000.00

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1883,	- - - - -	5,241
Covering Assurance to the amount of,	- - - - -	\$6,572,719 71
Net Reserve to Credit of Policyholders,	- - - - -	482,177 47
Net Surplus,	- - - - -	43,761 95

The Company's Reserves are based on the Actuaries' "Table of Mortality," and four per cent. interest—the HIGHEST standard adopted by any Life company in Canada, and one-half per cent higher than the standard used by the Dominion Insurance Department.

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of **\$533,705.55 !!**

J. E. BOWMAN, President. **W. HENDRY,** Manager. **W. H. RIDDELL,** Secretary.
General Agent for Montreal: **Geo. Forbes.**

THE FEDERAL

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital	- - - - -	\$700,000
Government Deposit,	- - - - -	51,100

WRITES LIBERAL POLICIES.

Without burdensome conditions.

NON-FORFEITABLE POLICIES.

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

DAVID DEXTER,
Managing Director.

Scottish Union and National

INSURANCE CO'Y

OF EDINBURGH, SCOTLAND.

ESTABLISHED 1824.

M. BENNETT, Jr.,

General Manager, North American Branch, Hartford, Conn.

CAPITAL,	- - - - -	\$30,000,000
TOTAL ASSETS,	- - - - -	34,472,705
INVESTED FUNDS,	- - - - -	13,500,000
Deposit with Dominion Government, market value,	- - - - -	125,000

WALTER KAVANAGH, Resident-Agent,
117 St. Francois Xavier Street, **MONTREAL.**

BRITISH AMERICA

ASSURANCE CO.,

FIRE AND MARINE,

INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON,	- - -	Governor.
H. R. FORBES,	- - -	Deputy Governor.
Henry Taylor,	- - -	G. M. Kinghorn, (Montreal.
Hon. W. Cayley,	- - -	H. S. Northrop,
George Boyd,	- - -	John Y. Reid,
	- - -	John Leys.
SILAS P. WOOD,	- - -	Secretary.
H. A. HOLDEN,	- - -	Resident Agent, Montreal.

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, Esq.**

Vice-President, **Hon. J. R. THIBAUDEAU,**

ARTHUR GAGNON, Secretary-Treas.

Head Office:—160 St. James Street, Montreal.

This Company, doing business in Canada only, presents the following Financial Statement, and solicits the patronage of those seeking unquestionable security and honorable treatment:—

Capital and assets, Jan. 1, 1884.....	\$1,265,759.94
Income during year ending Dec. 31, 1883.....	385,015.71

G. H. McHENRY, Manager.

NATIONAL ASSURANCE CO.

OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

CAPITAL - - - - - £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

SCOTT & BOLT,

CHIEF AGENTS FOR DOMINION.

COMMERCIAL UNION

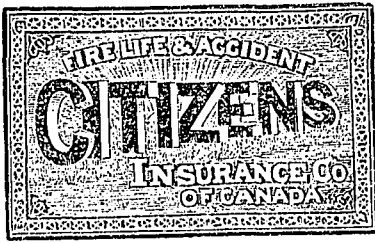
ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent.



CAPITAL, . \$1,188,000.
CASH ASSETS, 1st January, 1883,

per Government Blue-Book 407,987.83
 Deposit with Dominion Govt. 122,000
 Losses Paid to 1st Jan, 1883. 1,954,131
 Income 1882. 343,660

DIRECTORS:

President:—HENRY LYMAN.
 Vice-President.—ANDREW ALLAN.
 N. B. Coxe, Robert Anderson, J. B. Rolland
 Arthur Prévost, C. D. Proctor.

ARCH. MCGOWN, SEC.-TREAS.
GERALD E. HART, GEN'L MAN'R.
 CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident
 RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

TORONTO—BOUSTEAD & GIBBS, Agents.
 ST. JOHN, N. B.—OSBORNE BLOIS, and M. & T
 B. Robinson, Agents.
 HALIFAX, N. S.—W. B. McSweeney, Agent.
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,
 Agent.
 WINNIPEG, MAN.—Robert Straug, and Foron,
 Shaw & Co, Agents.
 HAMILTON—James Walker, Agent.
 LONDON—David Smith, Agent.

HEAD OFFICE, 179 St. James Street,
 MONTREAL.
 Every reliance may be placed in the
 contracts of this company, as the capital is fully
 subscribed by the wealthiest capitalists of the
 country, and its past record for prompt and liberal
 payment of claims is of the best.
 Agents throughout the Dominion.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Dec. 2 1884.

NAME OF COMPANY.	No. Shares.	Last Dividend. per year.	Share par value.	Amount paid per Share.	Canada quotation per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	95
Canada Life	2,500	7½-8mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	85	7½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	230
Queen City Fire	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	101½ 102
Royal Canadian Insurance.....	20,000	10	50	20	50 52
Accident Ins. Co. of North America...	2500	6	100	20	.....
Guarantee Co. of North America.....	13,000	6	50	10	95 100

BRITISH AND FOREIGN.—(Quotation on the London Market, Nov. 17, 1884.)

					Market value p. pd up share
Briton Life Association.....	50,000	10	1	1	.....
British Empire.....	50,000	50	20	5	£22½ £22½
British & Foreign Marine.....	50,000	30	100	5	£16 £16½
Commercial Union Fire Life & Marine..	5,000	10	100	15	£41½
Edinburgh Life.....	100,000	0	£10	£2	208 308
Fire Insurance Association.....	20,000	13	100	50	£45 £66
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25	£150 £155
Imperial Fire.....	100,000	30	20	2	£41 £5
Lancashire Fire and Life.....	100,000	15	40	3½	£29
Life Association of Scotland.....	500,000	..	10	2	178 6d
Lion Fire	50,000	..	10	2	£27 £27½
Lion Life.....	25,000	..	10	2	£51 £53
London Assurance Corporation.....	35,000	48	25	12½	£23 6d
London & Lancashire Life.....	10,000	10	10	17-20	£21 £21½
Liverpool & London & Globe Fire & Life	£391,752	70	20	2	£23½
Northern Fire & Life.....	30,000	70	100	5	£42½ £42½
North British & Mercantile Fire & Life	40,000	56	50	6½	£205 £20½
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	£225 £230
Queen Fire & Life.....	200,000	30	10	1	428 6d
Royal Insurance Fire & Life.....	100,000	60	20	3	£28½
Scottish Commercial Fire & Life.....	125,000	22½	10	1	£29½ £28
Scottish Imperial Fire and Life.....	50,000	6	10	1	288
Scottish Provincial Fire & Life.....	20,000	15	50	8	£13 £14
Scottish Union.....	.....	.....	.....	.....	508
Standard Life.....	10,000	58½	50	12	£53 £55
Star Life.....	4,000	5	25	1½	108

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$104,000

President - - - JAMES TURNER,
 Vice-President - - - ALEX. HARVEY.

Gentlemen of influence desirous of acting as General
 Agents of Districts are invited to make applications
 for appointment.

JOHN CAMERON, Manager.

**THE CITY OF LONDON
 FIRE INSURANCE COMPANY,
 OF LONDON, ENGLAND.**

CAPITAL, - - - - \$10,000,000.

Insurances effected at lowest current rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

53 & 55 St. Francois Xavier St., Montreal.

W. R. OSWALD, General Agent.

Active and Reliable Agents wanted in unrepresented districts.

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

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$26,000,000
FUNDS INVESTED - - - - - 21,000,000

Investments in Canada for sole protection of
 Canadian Policy-holders - - - - 700,000

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY.

PROVIDENT MUTUAL ASSOCIATION OF CANADA.

Incorporated by the Con. Stat. of Can., chap. 71 and amendments.
\$10,000 deposited in trust with Provincial Government,
 June 20, 1884.

BOARD OF DIRECTORS.

President:—A. L. de Marigny, Esq., Cashier, Jacques Cartier Bank. Vice-
 Presidents:—Hon. L. R. Church, Q.C., B. Globensky, Esq., Treasurer.—Arthur
 Gagnon, Esq., Directors:—L. H. Massue, Esq., M.P., J. L. Cassidy, Esq., merchant,
 J. McEntyre, Esq., merchant, M. Babcock, Esq., manufacturer, W. W.
 Ogden, M.D., Toronto, Ont. John Hopper, Esq.—J. J. Guerin, M.D., Medical
 Director.—Hon. Alex. Lacoste, Q.C., Senator, Legal Advisor.

JOHN HOPPER, General Agent.

SECTION 11.—Assembly Bill 139, passed March 30th, 1883. "The Provident
 Mutual Association of Canada shall be deemed to be an Association duly formed
 under the said chapter 71 of the Consolidated Statutes of Canada."
 Reserve fund to be invested in Dominion Bonds and deposited in trust with
 the Provincial Treasurer.

GENERAL OFFICE:—162 ST. JAMES STREET, MONTREAL, P. Q.

Insurance.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE:

260 ST. JAMES STREET, MONTREAL.

President, Vice-President.
Sir A. T. GALT. HON. JAMES FERRIER.
MANAGING DIRECTOR.
EDWARD RAWLINGS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA possesses a record for both reliability and liberality, one proof of which is that it has paid over two thousand losses and has NEVER contested a claim at law. It has ample financial resources, and has made the Special Deposit with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are solely applicable to Accident Insurance.

THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)



OF LONDON, ENGLAND.
CAPITAL, - - \$1,250,000.
Available Assets, \$807,506.50
Dominion Government Deposits, \$56,745.32
HEAD OFFICE FOR CANADA,
72 KING STREET EAST,
TORONTO.

Gentlemen of influence wanted in unrepresented districts.
A. T. McCORD,
Manager for Canada.
GEO. H. PATTERSON, 264 St. James Street,
Montreal, General Agent, Province of Quebec.

Plate Glass Fronts Insured AGAINST BREAKAGE,

AND
Immediate Replacement
Furnished when Broken.
DOMINION PLATE GLASS INS. COY,
A. RAMSAY & SON,
10 INSPECTOR ST.

Legal.

Peterborough, Ont.
E. B. EDWARDS,
BARRISTER, &c.,

HATTON & WOOD,
BARRISTERS, SOLICITORS, &c.
C. W. Hatton. R. E. Wood, B.A.

Toronto.

JONES, MACKENZIE & LEONARD,
BARRISTERS & SOLICITORS,
Canada Permanent Chambers, Toronto.
CLARKSON JONES. BEVERLEY JONES.
GEO. A. MACKENZIE. C. J. LEONARD.

English Agent,
JONAS AP JONES, 39 Cannon Street, London.
*A Comm'r for N. Y., Illinois and other States.

Walkerton, Ont.

A. B. KLEIN,
BARRISTER, SOLICITOR, NOTARY, &c.
Walkerton, County Town of Bruce Co., Ont.

Insurance.

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 St.
Paid-up Capital, . . . £700,000 Stg.
ASSETS, £2 222,552 St

QUEEN INSURANCE CO. OF ENGLAND.

FIRE AND LIFE.

Capital, £2,000,000 Stg.
INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal,
Chief Agents in Canada.

The Waterloo Mutual

FIRE INSURANCE CO.

ESTABLISHED IN 1863.

HEAD OFFICE, - - Waterloo, Ont.
This Company has been over eighteen years in successful Operation in Western Ontario.

During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,872,028.00;

and paid in losses alone \$709,752.00.
ASSETS. \$170,000.00.

J. H. WALDEN, M. D., President.
C. M. TAYLOR, Sec. J. B. HUGHES, Inspector.

CORE DISTRICT FIRE INSURANCE COMPANY.

HEAD OFFICE GALT, ONT.

Established 1836

President, Hon. JAS. YOUNG, M.P.P.,
Vice-President, - A. WARNOCK, Esq.,
Manager, - - - - - R. S. STRONG

MERCANTILE

FIRE INSURANCE CO.,

WATERLOO, ONT.

Subscribed Capital, - \$200,000.00
Government Deposit, - 20,100.00

Losses promptly adjusted and paid.

I. E. BOWMAN, Esq., - - - President.
P. H. SIMS, Esq., - - - Secretary.
JAMES LOCKIE, Esq., - - - Inspector.

PAYNE & McMEEKIN,

AGENTS FOR THE

Commercial Union Assurance Co.,
OF LONDON, ENGLAND, AND

Norwich & London Accident Insurance Association,
OF NORWICH, ENGLAND.

Office, 97 James St. N., Hamilton.

Legal.

GIBBONS, McNAB & MULKIN,

BARRISTERS AND SOLICITORS,
Office Cor. Richmond and Carling Streets.
Geo. C. Gibbons. Geo. McNab. Mr. Mulkin.

Insurance.

NORTH AMERICAN LIFE INSURANCE CO'Y.,

Head Office - - TORONTO.

Guarantee Fund - - \$100,000
Deposited with Government, 50,000

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.P., Vice-Pres's
JOHN L. BLAIR, Esq.,
WILLIAM McCABE, Managing Director

MONTREAL OFFICE,

185 ST. JAMES STREET.
CHARLES AULT, M. D.,
Manager Prov. Quebec.

Intercolonial Railway.

WINTER ARRANGEMENT.

Commencing 1st Dec., 1884,

THROUGH EXPRESS PASSENGER TRAINS

run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.00A.M.
Arrive Riviere du Loup.....	12.05P.M.
Trois Pistoles.....	1.15 "
Rimouski.....	3.01 "
Little Metis.....	4.12 "
Campbellton.....	7.60 "
Dalhousie.....	8.32 "
Bathurst.....	10.33 "
Newcastle.....	12.45A.M.
Moncton.....	3.40 "
St. John.....	7.00 "
Halifax.....	12.15 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Chaudiere Junction with these trains.

The Trains to Halifax and St. John run through to their destinations on Sunday.

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

All trains are run by Eastern Standard Time.
THROUGH TICKETS may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements &c., apply to

G. W. ROBINSON,
Eastern Freight and Passenger Agent,
186 1/2 St. James Street,
(Opposite St. Lawrence Hall),
Montreal.

D. POTTINGER, Chief Superintendent
Railway Office, Moncton, N.B., Nov. 27th, 1884.

THE JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW

DEVOTED TO

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

Issued every Friday Morning.

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American " - - - - -	\$3
Single copies - - - - -	10 cents each

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Nos. 179 & 181 ST. JAMES STREET,
MONTREAL.

M. S. FOLEY, Editor, Publisher and Proprietor.
We do not undertake to return unused manuscripts.

Insurance.

NEW YORK LIFE INSURANCE CO.

Extraordinary progress of the last four years unequaled by any institution in the World.

IN CASH INCOME.

1880.....	\$ 8,964,719
1881.....	10,483,366
1882.....	11,950,646
1883.....	13,661,351

IN CASH DIVIDENDS PAID POLICY HOLDERS.

1880.....	\$1,553,499
1881.....	1,730,269
1882.....	2,136,887
1883.....	2,413,014

IN NEW ASSURANCE ISSUED.

1880.....	\$22,329,979
1881.....	32,374,281
1882.....	41,325,520
1883.....	52,413,014

IN SOLID INVESTED FUNDS.

1880.....	\$43,183,935
1881.....	47,944,269
1882.....	50,550,982
1883.....	55,542,903

CANADIAN BRANCH OFFICES :

Union Bank Building, Montreal.
Mail Building, - - - - - Toronto.

DAVID BURKE,

General Manager and Superintendent for Canada.

Insurance.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds - \$30,500,000
Funds Invested in Canada - \$900,000

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

CANADA BOARD OF DIRECTORS :

HON. HENRY STARNES, Chairman,
THOMAS CRAWF, Esq., Dep.-Chairman.
THEODORE HART, Esq. ANGUS C. HOOPER, Esq.
EDWARD J. BARBEAU, Esq.

G. F. C. SMITH, Resident Secretary

Medical Referee—D. C. MACGILLUM, Esq., M.D.

Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,
MONTREAL.

H H H G L A S B O W
TELEPHONIC

Canada Head Office :
89 St. Francois Xavier St.,
MONTREAL.

Toronto Office :
9 Victoria Street.

AGENTS

WANTED.

L O N D O N

H H H G L A S B O W

Insurance.

BRITISH EMPIRE MUTUAL LIFE

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADIAN

Head Office, - - - - - Montreal.

The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

APPLICATIONS FOR AGENCIES INVITED.

DAVID DENNE,

General Agent, Montreal.

Accumulated Funds, . . \$5,000,000

Annual Income, 920,000

Canadian Investments, . . 600,000

Claims and Bonuses paid, 10,000,000

Canadian Deposit, 100,000

F. STANCLIFFE,

GENERAL MANAGER.

CHIEF INSPECTOR,

DAVID DOWNS.

WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,746,640 32

Income for Year ending 31st Dec., 1882..... \$1,602,422 45

HEAD OFFICE : TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing. Dir.
JAS. BOONER, Secretary.

J. H. ROUTH & CO., Managers, Montreal Branch,
180 ST. JAMES STREET.

Confederation Life Assoen.

The SECURITY offered to Policyholders is UNSURPASSED by any Company doing business in the Dominion.

Its PROGRESS HAS BEEN UNEXAMPLED in the history of insurance in Canada.

Its policies are INDISPUTABLE after three years and NON-FORFEITABLE after two years.

Its PROFITS ARE DISTRIBUTED upon an equitable basis, resulting in very much larger returns to "Ten payment life" and "Endowment" Policyholders than under the Uniform Bonus plan pursued by some Companies.

Intending insurers will find it for their interest to EXAMINE CAREFULLY its system and terms before insuring elsewhere.

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 & LANGASHIRE

Life Assurance Co., of London, England,

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300 000
AND INCREASING YEARLY.

Low Rates of Premium.

HEAD OFFICE FOR CANADA,
**217 ST. JAMES ST.
MONTREAL.**

WILLIAM ROBERTSON, General Manager.

FIRE INSURANCE ASSOCIATION.

(LIMITED)

OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

CAPITAL - \$5,000,000. RESERVE FUND - \$450,000
GOVERNMENT DEPOSIT, \$100,000.

Head Office for Canada,
**217 ST. JAMES ST.,
MONTREAL.**

WILLIAM ROBERTSON, General Manager.