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THE
JOURNAL OF
COMMERCE
FINANCE AND INSURANCE REVIEW.

Vol. 15.

MONTREAL, FRIDAY, SEPTEMBER 1, 1881.

No. 3

THOMAS MAY & CO.

1882.

FALL SEASON,

1882.

WE SHALL MAKE OUR DISPLAY OF

PATTERN BONNETS

AND OTHER

PARISIAN NOVELTIES,

ON

Wednesday, 6th September,

AND FOLLOWING DAYS.

Frequent additions will be made to our Stock for some weeks to come, so that our friends who do not visit us so early will not be placed at a disadvantage.

THOMAS MAY & CO.
MONTREAL.

Oceanic Steamships.

Allan Line.



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

1882. Summer Arrangements. 1882.

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.
Namidian.....	6,100	Building.
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	" James Wylie.
Sardinian.....	4,650	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,670	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,800	" W. Richardson.
Hibernian.....	3,434	" Hugh Wylie.
Caspian.....	3,200	Lt. R. 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.
Buenos Ayren.....	3,300	" Jns. Scott.
Corean.....	4,000	" Barclay.
Greenland.....	3,000	" C. E. LeGallais.
Manitoban.....	3,150	" McNeil.
Canadian.....	2,600	" C. J. Meuzies.
Flamencian.....	2,500	" J. Brown.
Waldensian.....	2,600	" R. P. Moore.
Lucerne.....	3,200	" John Kerr.
Newfoundland.....	1,500	" Mylins.
Acadian.....	1,350	" F. McGrath.

THE STEAMERS OF THE

LIVERPOOL, QUEENSTOWN, ST.

JOHNS, HALIFAX AND BALTI-

MORE MAIL SERVICE

are intended to be despatched as follows :

FROM HALIFAX :

Austrian.....	Monday	June 3
Nova Scotian.....	"	July 17
Flamencian.....	"	" 31
Hibernian.....	"	Aug. 14

Rates of Passage between Halifax and

St. John's:

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 Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 5, Bremen; Charley & Malcom, 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, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN,

80 State St., Boston, and 25 Common St., Montreal. May 6, 1882.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

Ports.	Tons.	Ports.	Tons.
Montreal.....	3,284	Toronto.....	3,284
Dominion.....	3,176	Ontario.....	3,176
Texas.....	2,700	Toutonia.....	2,700
Quebec.....	2,700	Sarnia (building).....	3,850
Mississippi.....	2,650	Oregon (building).....	3,850
St. Louis.....	2,000	Vancouver.....	5,700
Brooklyn.....	3,600		

DATE OF SAILING.

Steamers will sail as follows: FROM QUEBEC. QUEBEC..... 19th Aug TO TORONTO..... 9th Sept. ONTARIO..... 26th " DOMINION..... 15th " BROOKLYN..... 2nd Sept. MISSISSIPPI..... 23rd "

RATES OF PASSAGE.

CABIN--Quebec to Liverpool, \$50 and \$60; Return, \$110.

Pre-paid Steerage Tickets issued at the lowest rates. 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 Flinn, 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. ROTHAM, 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.

Montreal.

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

Owen Sound, Ont.

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

Uxbridge, Ont.

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

Agents' Directory.

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

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

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

Legal.

Amherst, N. S.

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

Legal.

For Accountants, &c., see other page.

Almonte, Ont.

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

Brampton, Ont.

JAMES FLETCHER, Barrister, Attorney, Solicitor, Conveyancer, &c. Carleton Place, Ont.

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

Guelph, Ont.

JOHN SMITH, REAL ESTATE AND LOAN AGENT, ACCOUNTANT, &c., 32 ST. GEORGE'S SQUARE, GUELPH, ONT. Assignments taken and Estates managed.

Belleville, Ont.

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

DENMARK & NORTH RUP, Barristers, &c., Belleville, Ont.

Brantford, Ont.

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

Bradford, Ont.

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

Charlottetown, P.E.I.

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

Chatham, N.B.

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

Clifton, Ont.

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

Clinton, Ont.

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

Cayuga, Ont.

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

Digby, N. S.

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

Fredericton, N.B.

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

Galt, Ont.

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

Goderich, Ont.

GARROW & PRODFOOT, BARRISTERS, SOLICITORS, &c.,

Hamilton, Ont.

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

J. G. CURELL, ATTORNEY, Solicitor, Conveyancer, &c., 34 St. James St., N.

THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, SEPTEMBER 1, 1882.

No. 3.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

MONTREAL 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

JOHN MACDONALD & CO.

Carpet Department.

STAIR OIL CLOTHS,
FLOOR OIL CLOTH,
Linoleums,
OIL CLOTH MATS,
COCOA MATS,
ALL SIZES.

Cocoa Mattings,
ALL WIDTHS.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington st. east, } TORONTO,
32, 34 and 36 Frontstreet east, }

AND

30 Faulkner St., Manchester, England.

M. FISHERSONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,
SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in
Latest Styles and Newest
Colourings.

Ladies' Cashmere Dress Goods.
Black and Coloured.

Stock will be large and well assorted throughout the season.

184 MCGILL STREET.

Leading Wholesale Houses of Montreal

H. A. NELSON & SONS,

Wholesale Dealers in

WOODENWARE,
BROOMS,
MATCHES,

Class Vases,
China Figures,
Ornaments,
Desks, Cabinets,

Albums, Clocks,
Toys, Dolls,
&c., &c.

The largest stock in the Dominion.

59 to 63 ST. PETER STREET,
Montreal.

Toronto House,

56 & 58 FRONT STREET WEST.

SKELTON

BROS.

& CO.,

MANUFACTURERS OF

SHIRTS & COLLARS

Wholesale Importers of

MEN'S

FURNISHING

GOODS,

52 and 54

ST. HENRY ST.,
MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818. INCORPORATED BY ACT OF PARLIAMENT. Capital Authorized, \$12,000,000 Capital Paid-up, 11,999,200 Reserve Fund, 5,500,000 Head Office, - - - Montreal.

Board of Directors.

C. F. SMITHERS, Esq., - - - President. Hon. D. A. SMITH, - - - Vice-President. Edward Mackay, Esq., - - - Alfred Brown, Esq., - - - A. T. Paterson, Esq., - - - Geo. A. Drummond, Esq., - - - Hugh McLennan, Esq., - - - W. J. Buchanan, General Manager. A. MAUSIEBER, Asst. Gen. Manager and Inspector.

Branches and Agencies in Canada. Montreal, E. S. Clouston, Manager.

Almonte, Ont. Hamilton, Ont. Picton, Ont. Belleville, " Kingston, " Port Hope, " Brantford, " Lindsay, " Quebec, Que. Brockville, " London, " Saratua, Ont. Chatham, N.B. Moncton, N.B. Stratford, " Cornwall, Ont. Newcastle, " St. John, N.B. Goderich, " Ottawa, Ont. St. Mary's, Ont. Guelph, " Perth, " Toronto, " Halifax, N.S. Peterborough, Ont. Winnipeg, Man.

Agents in Great Britain.—London, Bank of Montreal, 9 Birelin Lane, Lombard Street, C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., G.C.M.G.

Bankers in Great Britain.—London, The Bank of England; The Union Bank of London; The London & Westminster Bank. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street.

Bankers in the United States.—New York, The Bank of New York, N.B.A.; The Merchants' National Bank, Boston, The Merchants' National Bank, Buffalo, Bank of Commerce in Buffalo. San Francisco, The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

(Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

EXCHANGE BANK

OF CANADA.

CAPITAL PAID UP - \$500,000 REST, - - - - - 200,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

M. H. GAULT, M.P., - - - President Hon. A. W. OGILVIE, SENATOR, - Vice-President Alex. Buntin, E. K. Greene.

THOMAS CRAIG, - - - Cashier.

BRANCHES.

Hamilton, Ont. - - - C. M. Counsell, Manager. Aylmer, " - - - J. G. Billet, do Park Hill, " - - - T. L. Rogers, do Bedford, P.Q. - - - E. W. Morgau, do

FOREIGN AGENTS.

LONDON.—The Alliance Bank (Limited.) New York.—The National Bank of Commerce. Boston.—Maverick National Bank. Sterling and American Exchange bought and sold. Interest allowed on Deposits. Collections made promptly and remitted for low rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

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

Secretary—A. G. WALLIS.

HEAD OFFICE IN CANADA.—St. James St., Montreal. R. H. GRINDLEY, General Manager. W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents. CHICAGO.—R. Steven, Agent. SAN FRANCISCO.—A. McKinlay, Agent. PORTLAND, Oregon.—J. Goodfellow, Agent.

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

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

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

HEAD OFFICE, MONTREAL.

Directors.

THOMAS WORKMAN, Esq., - - - President. J. H. R. MOLSON, Esq., - - - Vice-President. R. W. SHEPHERD, Esq., - - - Hon. D. L. MACPHERSON. H. A. NELSON, Esq., - - - MILNES WILLIAMS, Esq., - - - S. H. EWING, Esq., - - - F. WOLFFERTAN THOMAS, - - - Gen'l Manager. M. HEATON, - - - Inspector.

Branches of the Molsons Bank.

Brockville, Meaford, Toronto, Clinton, Morrisburg, St. Thomas, Exeter, Queen's Quay, Sorel, P. Q., Ingersoll, Ridgeway, Trenton, London, Smith's Falls, Waterton, Ont.

AGENTS IN THE DOMINION.

Quebec—Union Bank and Eastern Townships Bank.

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

New Brunswick—Bank of N. Brunswick, St. John. Nova Scotia—Halifax Banking Company and its Branches.

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

Newfoundland—Commercial Bank of Newfoundland and St. John's.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. W. Watson and Alex. Lang; Boston, Merchants National Bank, Messrs. Klidder, Peabody & Co.; Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Mechanics' National Bank; Milwaukee, Wisconsin Marine and Fire 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.

Capital - - - \$5,700,000. Reserve Fund, - - - 750,000.

HEAD OFFICE - - - MONTREAL

BOARD OF DIRECTORS.

SIR HUGH ALLAN, - - - President ROBE ANDERSON, Esq., - - - Vice-President Andrew Allan, Esq., - - - Hector Mackenzie, Esq., - - - Wm. Darling, Esq., - - - Jonathan Hodgson, Esq., - - - Adolphe Masson, Esq., - - - John Cassis, Esq., - - -

GEORGE HAGUE, - - - General Manager J. H. PLUMMER, Superintendent of Branches,

BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kingston, Renfrew, Berlin, London, Stratford, Brantford, Montreal, St. Johns, Que. Clitham, Napreac, St. Thomas, Galt, Ottawa, Toronto, Gananoque, Owen Sound, Walkerton, Hamilton, Perth, Windsor, Ingersoll, Prescott, Kincardine, Quebec.

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon,

Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.

Agency in New York—45 Exchange Place, Messrs. Henry Hague and John B. Harris, Jr., Agents.

Bankers in New York.—The Bank of New York, N. B. A.

Chicago Branch—158 Washington street, J. S. Meredith, Manager.

A general banking business transacted. Money received on deposit, and current rates of interest allowed.

Drafts issued available at all points in Canada. Sterling Exchange and drafts on New York bought and sold.

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

Collections made on favorable terms.

La Banque du Peuple.

DIVIDEND No. 94.

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

Two and One-half Per Cent.

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

The Transfer Book will be closed from the 15th to the 31st August, inclusive.

By order of the Board of Directors. A. A. TROTIER, Cashier.

Montreal, August 1st, 1882.

The Ontario Bank.

CAPITAL . \$1,500,000.

HEAD OFFICE, - - - - - TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, Lt.-Col. C. S. GZOWSKI, President. Vice-President. D. n Old Mackay, Esq., A. M. Smith, Esq., Geo. M. Rose, Esq., Hon. C. F. FRISER.

C. A. MASSEY, Esq., C. HOLLAND, General Manager.

BRANCHES.

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

AGENTS.

London, Eng.—Alliance Bank (Limited). New York.—Messrs. Walter Watson and A. Lang Boston.—Tremont National Bank.

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

Head Office, - - - Toronto.
Paid-up Capital - - - \$6,000,000
Reserve - - - - - 1,650,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.
WM. ELLIOT, Esq., Vice-President.
Noah Barnhart, Esq. James Michie, Esq.
George Taylor, Esq. T. Sutherland Stayner, Esq.
Jno. J. Arnton, Esq.

W. N. ANDERSON, General Manager.
J. C. KEMP, Ass't Gen'l Manager.
ROBT. GILL, Inspector.

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

BRANCHES.

Ayr	Guelph	St. Catharines
Barrle	Hamilton	Sarnia
Belleville	London	Senforth
Berlin	Lucan	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Stratroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Paris	Walkerton
Durham	Peterboro'	Windsor
Gait	Port Hope	Woodstock.

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

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

BANKERS.

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

IMPERIAL BANK

OF CANADA.

Capital Paid up - - - - - \$1,310,000
Reserve Fund - - - - - 460,000

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—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Wolland, Winthrop, 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. \$1,600,000
CAPITAL PAID IN May 16, 1880 1,397,659
RESERVE FUND. 270,000

Board of Directors.

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

Branches.

Waterloo	Richmond
Conitcook	Stanstead
Cowansville	Granby.

Farnham.
Agents in Montreal—Bank of Montreal.
London, England—London & County Banks.
Boston—National Exchange Bank.
Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

THE BANK OF TORONTO,
CANADA.
Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$1,000,000.

DIRECTORS:
GEORGE GOODERHAM, President.
WM. H. BEATTY, Vice-President.
W. R. WADSWORTH, WM. GEO. GOODERHAM,
ALEX. T. FULTON, HENRY CATHARA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

DUNCAN COULSON, Cashier.
HUGH LEACH, Assistant Cashier.
J. T. M. BURNSIDE, Inspector.

BRANCHES.

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Hoper, Manager; COBOURG, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Strathly, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgetts, Manager.

BANKERS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP 2,000,000

DIRECTORS:
HON. ISIDORE THIBAUDEAU, President.
JEHOSEPH HAMEL, Esq., Vice-President.
Chevalier O. Robitaille, M.D. E. Baudet, Esq. M.P.P.
T. LeDroit, Esq. J. B. Z. Dubeau, Esq.
U. Tessier Jr. Esq. P. LAFRANCO, Cashier.
HONORARY DIRECTOR—Hon. J. R. Thibaudau, Montreal.

BRANCHES—Montreal—C. A. Vallée, Manager; Sherbrooke—John Campbell, Manager; Ottawa—C. H. Currière, 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—Prov. Ontario—The Bank of Toronto. Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba—The Merchants Bank of Canada.

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

Correspondence respectfully solicited.

LA
BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., President.
S. St. Onge, Esq., Vice-President.
J. L. Cassidy, Esq. P. S. Hamelin, Esq.
La. S. Monat, Esq. I. O. Gravel, Esq.
Lucien Huot, Esq.

A. L. DEMARTIGNY, Cashier.
Branch at Beauharis, A. Clement, Manager.
Branch at St. Hyacinthe, S. A. Durocher, Manager.
Branch at St. Roni, P.Q., C. Bedard, Agent.
Branch at Valleyfield, C. F. Irish, Agent.
Agents in New York: National Bank of the Republic.
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

THOS. MACLELLAN, President.
LeB. BOTSFORD, M.D., Vice-President.
ROBT. CRUIKSHANK (of Jardine & Co., Grocers).
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants).

JOHN H. PARKS (of Wm. Parks & Son, Cotton Manufacturers).
JOHN TAPLEY (of Tapley Bros., Indiantown).
HOW. D. TROOP (of Troop & Son, Shipowners).

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

Loan Societies.

MONTREAL
LOAN & MORTGAGE CO.

AND

TRUST COMPANY.

Incorporated 1858.

CAPITAL - - - - - \$1,000,000 00

TOTAL ASSETS - - - - - \$1,288,143 07

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.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.

Issue Sterling Debentures payable in London; also Currency Debentures, payable in Canada, bearing five per cent. interest.

BOARD OF DIRECTORS.

M. H. GAULT, Esq., M.P., President, President Exchange Bank of Canada.
Hon. A. W. OGLIVIE, Vice-President, Senator.
ROBT. ESDAILE, Esq., of Messrs. J. & R. Esdaile.
G. W. CAMPBELL, Esq., M.D., Vice-President Bank of Montreal.
THEODORE HART, Esq.; Director Liverpool & London & Globe Insurance Company.
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.
THOMAS CRAIG, Esq., Managing Director Exchange Bank.

GEORGE W. CRAIG,

Manager.

OFFICE, 181 ST. JAMES STREET, MONTREAL.
July 20, 1882.

THE HAMILTON
Provident and Loan Society.

Hon. ADAM HOPE, Senator—President,
W. R. SANFORD, Esq.—Vice-President.

Subscribed Capital. \$1,000,000.00
Paid-up Capital. 800,000.00
Reserve and Surplus Profits. 174,000.00
Total Assets. 2,420,000.00

MONEY ADVANCED on Real Estate on favorable terms of Repayments.

The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

OFFICE,

Corner of King and Hughson Streets,
HAMILTON, CANADA.

H. D. CAMERON,

March, 1882. Treasurer.

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, Ont. [Established 1868.]

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

Agents in Canada: The Canadian Bank of Commerce. In United States: The First National Bank, New York.

ARCH. CAMPBELL,
STOCK and SHARE BROKER,

(Member of the Stock Exchange)

MERCHANTS EXCHANGE BUILDINGS,
Hospital and St. Sacrament Streets,
MONTREAL.

Leading Wholesale Trade.

D. Morrice & Co

Canadian Manufactures,

MONTREAL AND TORONTO,

Hochelega

Brown Cottons,

Canton Flannels,

Yarns and Bags.

Valleyfield

Bleached Shirtings,

Wigans and Shoe drills.

Stormont

Col'd Cotton Yarns,

Ducks, Tickings, Checks, &c.

Knitted Goods,

Tweeds,

Flannels, &c., &c.

**The Wholesale Trade only
supplied.****DOMINION BOLT CO.,**

Front and Sherbourne Sts., Toronto.

FIRST PRIZE DOMINION EXHIBITION, 1880.

CARRIAGE BOLTS:

"**Best Best.**"—Made from square and round Norway iron, the latter by patented machinery ensuring a like full square to that made from square iron.

"**Best.**"—Made from Best Staffordshire iron, same finish as "Best Best," and annealed.

"**Common.**"—Made from Best Staffordshire iron, with black heads, the burr only being edged.

Railway Track Bolts.**Railway Track Spikes.**

Quality not excelled by any, native or foreign.

Hot Pressed Nuts. Machine Forged Nuts.—None better. In a few weeks there will be another machine in operation for small sizes of

Cold Pressed Nuts. Rivetting Burrs. and very soon there will be in operation an improved machine for

Plough Bolts. Boiler Rivets.

No better and no greater variety can now be had elsewhere of

Fancy Head Bolts,

for Carriage Builders and others, which always afford satisfaction to buyers.

Machine Bolts. Coach Screws.**Bridge Bolts. Tire Bolts and Rivets.**

Sleigh Shoe Bolts. Elevator Bolts. All of best quality and annealed, not second to any imported.

Stove Bolts. Stove Rods. Rivets.**CANADA MARBLE**

AND

International Granite Works,**R. FORSYTH, Proprietor,**

Manufacturer of

MARBLE & POLISHED GRANITE WORK.

Mill, St. Gabriel Locks, 522 William St.

Office, 130 Bleury St., - MONTREAL.

QUARRIES,

NEAR DANANOUQUE, ONT. AND CLAYTON, N.Y.

Importer of Italian and all Foreign Marbles, and dealer in Floor Tiles, &c.

Leading Wholesale Trade of Montreal.

CANTLIE, EWAN & CO.,

GENERAL MERCHANTS

AND MANUFACTURERS' AGENTS,

MONTREAL AND TORONTO.

Merchants Manufacturing Co.,

BLEACHED SHIRTING.

Cornwall Manufacturing Co.,

WHITE & COLORED BLANKETS.

A. Lomas & Son (Sherbrooke),

PLAIN AND FANCY FLANNEL.

Almonte Knitting Co.,

SHIRTS AND DRAWERS.

Thorold Knitting Co.,

SHIRTS AND DRAWERS.

Canadian Tweed & Etosfes,

Cotton and Wool Hosiery, &c., &c.

38 St. Joseph Street, Montreal

13 Wellington Street, East, TORONTO.

WM. PARKS & SON,**NEW BRUNSWICK COTTON MILLS**

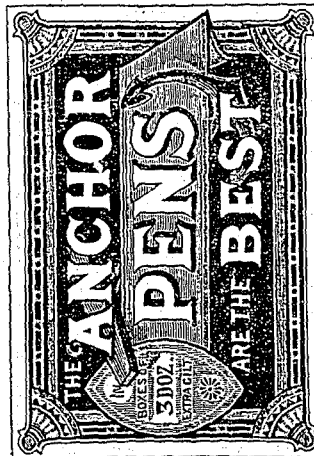
ST. JOHN, N.B.

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

**COTTON YARNS,
CARPET WARPS,
BEAM WARPS,
HOSEY YARNS,
BALL KNITTING COTTONS,**

Which, for Quality and Brilliance of Color, cannot be excelled.

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



MORTON, PHILLIPS & BULMER,
Stationers, Blank Book Makers and Printers,
375 NOTRE DAME ST., MONTREAL.

Hodgson, Sumner & Co.,

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

Leading Manufacturing Firms.

1854.

1882.

BUY

E. B. EDDY'S**MATCHES,****PAILS, TUBS,**

AND

Washboards

MANUFACTURED AT

HULL, P. Q., CANADA.**SPECIAL LINES.**

FOLLOWING DEPARTMENTS:

*MILLINERY and MANTLES,**HOSIERY AND LACES.**Small Wares and Notions**Dress Goods and Silks,**Merchant Tailors' Goods.***CARPETS AND****HOUSEFURNISHING,****STAPLES.****HUGHES BROTHERS,**

WAREHOUSE:

Yonge, Melinda, Jordan Sts., Toronto.

OFFICE:

112 St. Peter Street, Montreal,

Mr. E. O'BRIEN, Representative

BOWN & WOODS,

ST. JOHN'S,

NEWFOUNDLAND,

GENERAL

COMMISSION MERCHANTS,

Respectfully solicit consignments. Returns promptly made.

Good references on application.

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.**

Silk and Cotton Manufactories, &c.

BELDING, PAUL & CO.

MONTREAL,

—MANUFACTURERS OF—

**Silk Threads,
RIBBONS, &c.**

OFFICES.

New York, Philadelphia, Cincinnati, Boston,
St. Louis, Chicago, San Francisco,
Montreal.

MILLS.

Rockville, Conn., Northampton, Mass.,
Montreal, Que.

1882. SPRING, 1882.

FOSTER, BAILLIE & CO.,
14 ST. HELEN ST., MONTREAL.



AGENTS FOR
ULSTER SPINNING CO.,
D. & R. DUKE,
McGREGOR & CO.,
Belfast.
Brechin.
Dundee.

AGENTS FOR
CANADA SILK CO.,
DON & DUNCAN,
JAMES HAMILTON,
Montreal.
Dundee.
Glasgow.

J. T. RAWORTH, Leicester.

SPECIALTIES:

LINEN GOODS of every description. Sewing Silks
and Ribbons (home made).
BLACK CASHMERE, COBBOURGS and ITA-
LIANS. RAWORTH'S SEWING COTTONS, on
account of Manufacturers.
Prices cannot be equalled. Examine
values and be convinced.

A. W. CRAIG & CO.

SHIRT and COLLAR

MANUFACTURERS

AND IMPORTERS OF

GENTS' FURNISHINGS,

130 ST. JAMES STREET.

OLD POST OFFICE BUILDING, MONTREAL.

Goods Warranted First-class in all
cases.

"PRACTICAL SANITARIANS."

HUGHES & STEPHENSON,

(LATE R. PATTON.)

ESTABLISHED 1860.

Plumbers, Gas Fitters, Metal Workers,
HOT WATER & STEAM HEATING.
Drainage and Ventilating a Specialty.

745 CRAIG ST., MONTREAL.

Leading Wholesale Trade of Montreal.

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

LISBURN.

Received

Gold Medal

THE

Grand Prix

Paris Ex-
hibition,

1878.



Received

Gold Medal

THE

Grand Prix

Paris Ex-
hibition,

1878.

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 1850

SPOOL COTTON.
Recommended by the prin-
cipal SEWING MACHINE
Co.'s as the BEST for
Hand and Machine
Sewing.

M. E. Q.

ESTABLISHED 1850

AT THIS THREADER
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.

AGENCY FOR THE

"Gloster"



GLOVES

(PATENTED JUNE 13TH, 1876.)

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

Walter Wilson & Co.,

Sole Agents for the Dominion of Canada,

1 & 3 ST. HELEN ST., - MONTREAL.

Leading Wholesale Trade of Montreal.



New Valencias,

Ex. POLYNESIAN,

Expected MONDAY.

TURNER, ROSE & CO.

Cor. St. John & Hospital Sts.,

MONTREAL.

Commercial Summary.

MR. JOHN MAY, of Mitchell, Ont., manufac-
turer of furniture, has opened a branch estab-
lishment in the village of Hensall.

MR. WILLIAM M. MACPHERSON has been ap-
pointed agent in Quebec of the Sun Life and
Accident Insurance Company of Canada.

The bailiff is in possession of the premises of
Messrs. Campbell & Lindsay, waggon-makers,
etc., Glencoe, Ont. Their liabilities amount to
nearly \$4,000, and assets to about \$1,000.

Messrs. J. & J. F. SCOTT, dry goods mer-
chants of Chatham, Ont., have removed to new
and more commodious premises, which the in-
creasing business of these popular tradesmen
has made a necessity.

NOTWITHSTANDING the wet harvest weather,
the wheat and other grain in the county of
Kent, Ont., and adjoining counties has been
pretty well saved, with a larger than average
yield, particularly wheat. The apple crop will
be very light in that section this season.

THE JOURNAL OF COMMERCE has no connection
with, or interest in, any other publication or
newspaper. Persons claiming to represent this
paper should be asked to produce written
authority from the managing editor and pro-
prietor.

MR. J. A. NELLES, bookseller, Guelph, has
secured an extension from his creditors, and
about \$2,000, the proceeds of the sale of his
wife's real estate property, has since been put
into the business.—W. N. Rogers, a grocer in
a small way at Gananoque, Ont., is also seek-
ing an extension of time.

MR. WALTER THOMSON, grain dealer of Mitchell,
Ont., has leased from Mr. Joseph Kidd, of Dub-
lin, his grist mill and warehouses with a view
to making Dublin a wheat market. Mr. Thom-
son is also thinking of re-opening his oatmeal
mill in the town of Seaforth.

Messrs. STOUTENBURG, SMITH & Co., who
have been in business as general storekeepers,
in Cookstown, Ont., and latterly Brandon,
Manitoba, have assigned in trust, with large
liabilities; it is reported that their safe was
robbed the night before certain large payments
were due. An investigation will probably be
made.

WULFF & CO.

34 St. Sulpice Street,

MONTREAL.

SOLE IN CANADA.

**Dyestuffs, Colors,
Chemicals, &c.**

OF

W^m PICKHARDT & KUTTROFF,

98 Liberty St., New York.

SOLE AGENTS OF

**Badische Anilin and Soda Fabrik,
GERMANY.**

AGENT WANTED,

By a Scotch house who have already transacted a large business in dyestuffs and general dry-galeries with the Woolen Mills in Ontario and district. To a suitable party acquainted with the manufacturers, and going among them regularly, a liberal commission will be allowed.

Apply, enclosing references, to

P. O BOX 737.

The grocery business of James Buchanan, Ottawa, whose failure was reported in our issue of 18th ult., is announced to be wound up by the creditors. The estate is said to be heavily mortgaged to a local creditor, and outside claimants will have to be content with a small share of the spoils. Buchanan failed twice before, in 1873 and again in 1879.

The property at Victoria Park in past seasons—one of the most popular resorts of Torontonians, on the border of Lake Ontario, about seven miles east of the city—belonging to the Victoria Park Co., is advertised for sale by the Sheriff under a writ of execution; also the steamer Queen Victoria, together with all rights connected with the docks both at the Park and Exhibition grounds.

JOSEPH W. HADLEY & SONS, general dealers at Guysboro', N. S., also said to be interested in certain vessels, are again in trouble, and have assigned in trust to a Halifax creditor. Mr. Hadley, senior, has represented his county in the Local Legislature for several years, and the firm failed in 1874, owing it is said to losses by accommodation paper and heavy election expenses. They then compromised at 25c on the dollar.

Mrs. R. J. Leddon, picture dealer, whose stock was recently sold out in London, Ont., was examined upon a judgment summons at the Division Court there on 26th August at the instance of one of her creditors. It appearing that she had no property left of any kind, and

Leading Wholesale Trade of Montreal.

GREENE & SONS COMPANY

MONTREAL,

WHOLESALE



**Largest assortment and greatest variety of NEWEST STYLES
selected from the markets of London and Paris
for Spring of 1882.**

**WAREHOUSE, { 517, 519, 521, 523, } MONTREAL.
ST. PAUL STREET.**

was unable to obtain means to pay her debts or otherwise, His Honor Judge Elliot made an order discharging her from further proceedings in the Division Court.

The many words of kind appreciation daily received from all parts of the Dominion lead us to believe that the JOURNAL is duly performing its mission as a valuable medium between the manufacturing and wholesale establishments both East and West and the retail dealers. We shall always be glad to receive any hints with a view to improvements that may render the paper still more acceptable to our readers.

Among the most recently reported failures for comparatively small amounts is that of David Calder & Co., general storekeepers, Westville, N.S., who have been in business nearly four years. The firm are said to have been slow with their payments for some time past.—Mr. T. W. Gibbs, hardware dealer, Oshawa, has obtained an extension from his creditors, chiefly in this city, for the second time since he commenced business, several years ago.

The citizens of Mitchell, Ontario, feeling benefited by a healthy competition on their grain market, have formed a joint stock company for the purpose of erecting a warehouse and elevator with a view to maintaining a third buyer on the market. The preliminary steps have been taken, and the contract for the building let with every prospect of its completion in time for the Fall trade, which promises to be very large this season. A large number of the farmers in the immediate vicinity of the town have been compelled to thrash their early crops to make room for the late ones, while from all sections of the county come most cheering reports of the yield.

WILLIAM CAMPBELL, dealer in boots and shoes, Goderich, Ont., is again in trouble. It has been understood for some time past that he was in poor circumstances, but a few days ago two actions were commenced against him in the High Court by his friends, it is stated, on notes amounting to about \$1,000; then a seizure was made for \$300 due for rent, and for arrears of interest to the amount of \$175. A number of other creditors have since sued, and there appears to be a race between them for the first execution; his stock will not realize more than \$2,000, and it is estimated that his unsecured liabilities will more than double that amount. About \$1,500 is secured by a mortgage on two houses. The assets or total liabilities are not yet known. His trouble is attributed to general falling off in trade and close competition, which has led to cutting prices. Campbell commenced business about ten years ago, but compromised a few years since at 50 cents on the dollar.

J. G. KALBFLEISCH, general storekeeper at Berlin, Ont., referred to in our issue of the 18th ult., is endeavoring to compromise at 35c on the dollar. He was formerly in business at Mildmay, where he obtained an extension of about twenty months to pay liabilities amounting to \$3,000; he then claimed to have a stock worth \$5,000 besides notes and cash. In January last he exchanged stocks with Messrs. Heath & Erb, of Berlin, giving the latter notes amounting to \$4,000 for the difference in value, the payments extending over eighteen months. Kalbfleisch having failed to meet his extension notes, and having incurred new liabilities, was obliged to assign. At a recent meeting of creditors the estate was placed in charge of Mr. H. E. Nelles, of London, as trustee for the creditors. It appears that Kalbfleisch purchased a bill of goods from a Montreal wholesale house only about three weeks prior to his assignment.

Leading Wholesale Trade of Montreal

JOHN TAYLOR & CO.

WHOLESALE

HAT AND FUR HOUSE,**PULLOVER & SILK HAT
MANUFACTURERS,****537 ST. PAUL STREET,
MONTREAL.****McARTHUR, CORNELLE & CO.,**

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star,
Diamond Star, and Double Diamond Star
Brands.English 16, 21 and 26 oz. Sheet.
Rolled, Rough and Polished Plate Glass.
Colored, Plain and stained Enamelled Sheet
Glass.Painters and Artists Materials.
Chemicals, Dye Stuffs.

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

OFFICES AND WAREHOUSES:

**310, 312, 314 and 316 St. Paul Street
AND****258, 255 and 257 Commissioners Street
MONTREAL.**

The contract has been awarded for the construction of a railway between St. Jerome and New Glasgow, Que., the latter being a rising manufacturing town on the L'Acadigan river.

MR. WILLIAM TEES, of the firm of Tees & Co., the well-known office desk manufacturers, has gone on an extended tour to Manitoba and the North-West.

MESSRS. BOYD BROS. & Co., wholesale dealers in small wares, Toronto, have been making some extensive additions to their premises, which now extend to Front street on the upper flats.

THE Canada Pacific Railway bonus by-law submitted to the ratepayers in Morris, Man., the other day, granting \$100,000 to the South-Western branch for an extension to Morris, was carried by a vote of 247 to 92.

A NUMBER of the Great Western Railway employees at Toronto have been notified that owing to the fusion their services will no longer be required. The old, well-known Yonge street depot will be converted into a bonded freight warehouse.

THE *Canada Gazette* of Saturday last contains the announcement that the Governor-General has been pleased to cancel and revoke the commissions of seventeen Deputy Judges in Ontario.

THE Bethlehem Iron Company have shipped from the Watbridge Hematite Mine, in Madoc, from the 1st of March, last, to the first of August, ult., 7,837 tons. The total shipment of this company this season has been about 15,000.

THE new mansard roof on a portion of the St. James street front of the St. Lawrence

Leading Wholesale Trade of Montreal.

S. H. & J. MOSS,**5 & 7 RECOLLET STREET,**

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF EVERY DESCRIPTION OF

WOOLLENS, ETC.**The Dominion Tweed & Wool Co.,**

9 and 11 RECOLLET STREET, MONTREAL,

MANUFACTURERS' AGENTS.*Cash Advances made on Consignments of every description of Canadian Woollens.*

IMPORTERS AND DEALERS IN FOREIGN & DOMESTIC

Wools and Wool Extract**DOMINION GLUE DEPOT.**

Established 1872.

EMIL POLIWKA & CO.,

Awarded First Prizes at Dominion Exhibitions, Ottawa, 1879; Montreal, 1880. Diploma Provincial Exhibition, Montreal, 1881.

Largest Stock and best assortment of GLUES in the Dominion.

**32, 34 & 36 St. Sacrament St.,
MONTREAL.**

Correspondence solicited.

S. H. MAY & CO.,**474 AND 476 ST. PAUL STREET,**

Importers and Dealers in

Paints, Balled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.; Smothwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, 1 and 2, White.

Hall adds thirty or forty rooms further accommodation, which the steadily increasing popularity of this favorite resort has rendered necessary. Other changes and renovations are contemplated. The passenger elevator will be in operation within a few days.

FINAL arrangements have been made for the transportation and subsequent exhibition of Manitoba products at the Provincial Exhibition at Kingston, Ont. The Canada Pacific Railway Company have given a baggage car for the transport of the exhibits, which will be taken through direct with an express train.

MR. L. M. MITCHELL, recently hotel-keeper of Guelph, was arrested on a *capias* a few days ago, as being about to leave for Manitoba, without settling with his creditors. He at once gave bail, and made an application to set aside the *capias*, which has been unsuccessful.

THE Toronto Bridge Company, having a number of contracts to complete for the Canada Pacific Railway, have decided to erect workshops, in Longueuil, on the south side of the St. Lawrence. One of the first contracts to be executed in their new building will be the ironwork of the Atlantic and North-Western railway and the Canada Pacific railway bridge across the St. Lawrence at Lachine.

Batty's Nabob Pickles.

C. H. BINKS & CO.,

MONTREAL.

Forbes, Roberts & Co.,

WHOLESALE

GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,

53 Yonge Street, TORONTO.

MR. THOMAS FULLER, of Belleville, who assigned a few weeks ago, adopted a plan somewhat different to that of Hall & Irwin referred to elsewhere. Within a day or two before he "discovered" that he was ruined by some of his customers, he went around to local dealers and bought all the meal he could get at almost any price which was asked, and "would give his cheque in a day or so." Some dealers refused him and others sold at retail prices, but it made no difference to this man as "he had to have the meal to fill some contracts."

THE wholesale dry goods firm of Wurtele & Co., Winnipeg, have assigned to a local creditor, with liabilities estimated at about \$50,000, and assets nominally the same. The headquarters of the firm is in Quebec, and from all accounts it would have been more satisfactory to the creditors to have received a statement of their affairs four or five months ago, when the firm opened the Winnipeg branch, which it would seem was established mainly to afford them an opportunity of financing, with the hope of recovering their lost position. It is stated that \$10,000 to \$12,000 are still due in Quebec. At a meeting of creditors held in this city on Tuesday last, an offer of 50c unsecured was not entertained, and the estate will be wound up. Wurtele & Co., composed of Mr. Wurtele and his brother-in-law, have

J. W. MACKEDIE & CO.,

WHOLESALE

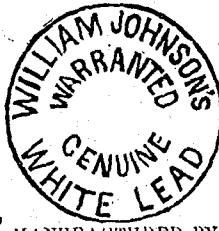
CLOTHIERS

MONTREAL,

NEW PREMISES, 7 & 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

This Brand of
WHITE
LEAD
is guaranteed
to be the
BEST
in the Market,



and for
FINENESS,
BODY &
DURABILITY
Cannot be sur-
passed.

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

Try the following fine brands of SMOKING AND CHEWING TOBACCO, they are the best made in Canada:

Porcheron's Rough and Ready	13s.
“ “ “ “	7s.
Gladstone “ “ “	5s.
Sponge “ “ “	6s.
Royal George “ “ “	13s.

CHEWING

The Pacific Twist

“ Louisa double thick Solace	7s.
“ Rough & Ready Navy	12s.

A. D. PORCHERON, Proprietor,
MONTREAL.

WHAT THE PUBLIC WANT.
PRIVILEGES, NOT CONDITIONS

ON THEIR LIFE POLICIES.

The unconditional policies of the Sun Life Assurance Company of Montreal contain *not one condition*, but have the following *privileges* on them:

1. Liberty to travel anywhere without extra.
2. Liberty to engage in any occupation without extra.
3. Thirty days of grace for premiums.
4. Policy may be revived within a year after lapse.
5. Paid up policies given for definite amounts after three years.
6. Loans made after two years.
7. Policy indisputable after two years.
8. Any difference to be referred to arbitration.

Compare this with ordinary policies.

The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

It is universally admitted to be by far the simplest and most straightforward policy in use in this country.

R. MACAULAY, Manager.

been in business about three-and-a-half years, with varying success.

It seems that the dealers in oatmeal are subjects of peculiar and violent temptations. The firm of Hall & Irwin, of Woodstock, Ont., who until lately had stood high in the mercantile world, have lately succumbed to the pressure and stepped out. The little plan they adopted in the oatmeal line was somewhat novel if not very clever. They would call on dealers and sell them a car load of oatmeal at desirable prices, and make arrangements to draw at sight. Shipping bills would be forwarded. Drafts accepted and paid before the oatmeal would arrive. A couple of dealers in Belleville finally became very anxious about their oatmeal, and on telegraphing ascertained that the shipping bills were forgeries. The clever shippers were "seen" very soon after this discovery, and were induced to secure the money. About twelve car loads were sold in this way to different parties, some of whom will lose heavily. The Sheriff is now in possession of Hall & Irwin's premises.

A new company of Canadian Marine underwriters, to be known as the Dominion or Canadian Lloyds, seems about to be organized, the initiatory steps having been taken in Quebec. Two or three wealthy mercantile firms in the Ancient Capital are said to have already subscribed \$20,000 each towards the capital stock, which is placed at \$3,000,000, with power to increase it to \$6,000,000. It is more than probable that subscriptions will be solicited in Montreal and other large business centres in Canada. The promoters of the enterprise will probably have a word or two with Capt. Herriman of the late Boston Marine Underwriters,

with Mr. J. K. Oswald of the defunct Merchants' Marine Insurance Co., of this city, with the career of which latter the people of Quebec are tolerably well acquainted, or with Mr. G. Lomer, jun., of the Trans-atlantic. They might also profitably consult the table of experiences of the three leading Canadian Marine Insurance Companies, published in the JOURNAL OF COMMERCE, issue of March 31st, 1882. But as Daniel Webster said about the legal profession, "there is always room at the top,"—or thereabouts.

The hay and grain dealers in this city have signed a resolution to abolish the credit system.

The estate of Messrs. Chaput & Massie, retail dry goods merchants, this city, previously referred to, is advertised to be sold by auction to-day (Friday). A largely attended meeting of the creditors was held in the office of the trustee, Mr. Fatt, on Saturday last, when a statement was submitted, showing liabilities of \$28,387.90, and assets \$21,458.38, leaving a deficiency of \$6,929.52, which was not explained to the satisfaction of the meeting. The firm started with a capital of about \$2,000, and after being one year in business, took stock in January last, when they discovered a deficit of \$1,600, and now it appears they have lost altogether nearly \$7,000 over and above their capital. The creditors fail to understand how this loss has been made. One of the original creditors is reported to have had access to the books at all times; it is also stated that the partners agreed to draw \$800 per year each, while one has drawn \$1,300 and the other \$1,800 since they commenced. Incapacity is said to be the chief cause of their failure.

The new worsted factory at Quebec has produced the first lot of goods, but manufacturing operations are as yet upon a small scale.

The *Habeas Corpus* in the case of Ernest Duchaine, the Belgium broker, has been quashed, and the prisoner ordered to be extradited.

Messrs. Clark & Barr, general storekeepers, Granby, Que., have dissolved partnership after being in business about four months. It is stated that the partners did not agree. The books show a fair surplus, and the business will likely be continued by Mr. Barr, to whom the creditors seem willing to grant some indulgence.

The Beet Root Sugar Factory at Berthier was sold by auction on Tuesday last for \$60,000, the purchasers being Messrs. A. Q. Prévost, Jacques Grenier, J. O. Lafrenière, S. St. Onge, D. L. Bessette, Louis Tranchemontague, A. Masson, and Wm. Cowie.

E. G. BLAKSLÉE, druggist, St. John, N.B., has had to succumb to the power of competition, his line of business being overdone in St. John, and has assigned to M. McDonald. The liabilities are placed at \$1,600, and assets at \$1,000, consisting of stock; of the liabilities \$600 is secured by a bill of sale on the stock, which is also held liable for \$125, due for rent. Blakslée's reputation is good, but since he has made no offer, the estate will probably be wound up.

Since writing the paragraph appearing on another page, respecting J. G. Kulbfleisch, of Berlin, Ont., we have learned that he is offering 40c on the dollar, in three, six, nine and twelve months, well secured; but that he is not likely to secure a settlement. The stock is advertised for sale next week. The liabilities are

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. Iron Tacks, Large Head and Leathered Carpet 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, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.

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

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

C. S. WATSON, President. SIR HUGH ALLAN, Vice-President.
WM. McMASTER, Jun., Secretary.

Montreal Rolling Mills

COMPANY,
MANUFACTURERS

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

Porter & Savage

TANNERS,

AND MANUFACTURERS OF

LEATHER BELTING,
FIRE ENGINE ROSE, HARNESS, MOCCASINS
LACE, RUSSET and

OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

estimated at \$8,487.49, and assets at about \$6,182. This is the second time Kalbfleisch has been in trouble, having once secured an extension, but it is stated that he did not pay in full.

The meeting of creditors of Léandre Gauthier, grocer, St. Jerome, Que., called for yesterday at the Richelieu hotel in this city, was but slightly attended, the only creditor present being one of the Messrs. Kinlock of the firm of Kinlock, Lindsay & Co., whose claim had been put into the hands of their legal adviser some time since. The total liabilities are some \$1,600, and the assets nominally about \$1,000. The offer of 25 cents in the dollar was not accepted.

The Montreal wholesale grocer who, as stated in our last issue, was reported missing last week, turns out to be only a broker, operating chiefly in sugars, viz., Mr. Vilbon, of the young

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue Black
Writing Fluid

—AND—
COPYING INK.

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

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

Prepared only by

LYMAN, SONS & CO.,
MONTREAL.

Messrs. Kenneth Campbell & Co.

WHOLESALE DRUGGISTS,
HAVE REMOVED

TO THEIR

New and Commodious Premises,

603 CRAIG STREET.

IRON and STEEL

FOR

RAILWAY
AND OTHER PURPOSES.

Manufactured by

TAYLOR BROS. & CO.,
LEEDS, YORKSHIRE,

Represented in Canada by

JOHN TAYLOR & BRO.,
16 St. John St., Montreal.

JOHN S. SHEARER & CO.,
533 St. Paul Street,
MONTREAL.

CANADIAN AND EUROPEAN
MANUFACTURES.
THE WHOLESALE TRADE ONLY SUPPLIED.

Agents in Canada for

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

firm of Vilbon & Jobin. They have been in business in a small way about eighteen months, having no capital, and from all accounts less credit. The senior partner, Mr. Vilbon, was formerly a customs locker, but retired from the service, it is alleged, rather than face a Government investigation into certain warehouse frauds. Entering into partnership with Jobin, his *modus operandi* is reported to have consisted largely in purchasing sugar at refinery terms and selling it for less money to small dealers on four months, "shaving" the notes received in payment, and until lately devoting the pro-

Leading Wholesale Trade of Montreal

JAMES GUEST,
COMMISSION MERCHANT

—AND—

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

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]
Jules Bellerie. [Cognac.]
W. & J. Graham & Co., Oporto Ports.
R. C. Ivison, Jerez de la Frontera Sherries.
Beylot & Cie., Labourne, Bordeaux, Clarets and Sauternes.

Jules Regnier, Dijon, Burgundies and Chablis.
L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.

Renaudin, Bollinger & Co., Ay, Champagnes.
Seigert & Sons, Trinidad, Genuine Angostura Bitters
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ale, &c.
Roig Ponsell & Co., Barcelona and Tarragona Spanish Ports.

J. H. Henkes Delftshaven, Holland, Superior Geneva
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.

Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.

C. & D. Gray's Far-famed Losh Katrine, Scotch Whiskies.

James Watson & Co., Dundee, Fine Old Scotch Whiskies.

Over 5,000,000 Bottles sold last year.

THE CELEBRATED

"YORKSHIRE"
RELISH,

MANUFACTURED BY

GOODALL, BACKHOUSE & CO.
LEEDS, ENGLAND.

SOLE AGENTS,

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

ceeds towards the retirement of his notes given to the refiners. These operations, however were confined to within a comparatively small compass, and outside of the Canada Sugar Refinery Company's claim for \$2,600, the liabilities are almost nil. The firm had opened accounts with some of the smaller banks, who, it is stated, pursued their usual strictly conservative policy in this case; the landlord also has a claim for rent. The partner Jobin being still in the city, was arrested last Tuesday on a *caapias*, executed at the instance of the Sugar Refining Company against the firm. The assets left in the office were also seized, but were not sufficient to fill a small express cart drawn by one horse; so trifling was the stock of furniture carried off that the landlord said it would not pay law costs alone to replevin it. Vilbon is believed to be in New York, whither his family are said to have followed; he is reported to have been living in extravagant style for some months.

WILLIAM DARLING & CO

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,**Hair Seating, Carriage**Makers' Trimmings and Curled Hair.**Agents for Messrs. Chas. Ebbinghaus & Sons, Manufacturers of Window Cornices*No. 30 St. Sulpice & No. 379 St. Paul Street,
MONTREAL.

A. & T. J. DARLING & CO.
BAR IRON, TIN, &c.,
AND SHELF HARDWARE.
 CUTLERY A SPECIALTY.
 FRONT ST., East.] TORONTO.

BUY THE



PATENTED 1876

Kept by all Wholesale Grocers
MANUFACTURED BY

WALTER WOODS, Hamilton.

SOLD BY

H. W. WADSWORTH,
 56 COLLEGE STREET, MONTREAL.

J. J. Duffy & Co.
 CANADA

COFFEE & SPICE
 STEAM MILLS,

73 ST. JAMES ST., MONTREAL.

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

Leading Wholesale Grocery Trade.

Edward Adams & Co.,
WHOLESALE GROCERS

AND IMPORTERS OF

Teas, Sugars.

Tobaccos,

Wines & Spirits,

DUNDAS STREET,

LONDON, Ont.

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,
 HAMILTON.

ADAM BROWN.

ST CLAIR BALFOUR.

Teas, Costigan & Wilson,

(Successors to James Jack & Co.,)

IMPORTERS of TEAS
 AND GENERAL GROCERIES
 ST. PETER STREET, MONTREAL

H. R. BEVERIDGE & CO.

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

WOOLLENS

AND

FINE TAILORS' TRIMMINGS.

15 SOLID REASONS WHY
THE WILLIAMS MACHINES
ARE THE BEST TO BUY.

- 1st. They are built on the most approved mechanical principle.
- 2nd. Only the very best material is used in their construction.
- 3rd. All the essential working parts are made of finely tempered English steel.
- 4th. The fitting and adjustment is done by the most thorough and skilful workmen that money can procure.
- 5th. The wood work is made of the best black walnut, thoroughly seasoned and beautifully polished.
- 6th. Our new patent Anti-friction Stand lessens the noise and makes the machine run light and easy.
- 7th. They are the easiest machine to learn to operate.
- 8th. They are so extremely simple that a mere child can use them.
- 9th. The self-threading arrangement does away with more than half the work of threading machines.
- 10th. They never get out of order if well oiled and properly used.
- 11th. With proper and intelligent care, a genuine Williams Singer will last an ordinary lifetime.
- 12th. They are built by a Canadian company, and the money paid for them circulates in Canada, and adds to the prosperity of the country.
- 13th. They are the most popular sewing machines in the market.
- 14th. They are built by a strong, reliable company, whose guarantee is of some real value.
- 15th. They give better satisfaction than any other make.

HEAD OFFICE:

347 NOTRE-DAME STREET, MONTREAL.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, SEPTEMBER 1, 1882.

WHAT IS PUBLIC POLICY ?

The Dominion Government pledged itself, by its disallowance of the Ontario Streams Act on the ground that it was contrary to public policy, that it would be governed by that consideration in its future action regarding Provincial enact-

ments. It will soon be placed under the necessity of deciding whether the Quebec Tax Act is or is not in accordance with public policy. One class of those affected by the Quebec Act has appealed to the Dominion Government for its disallowance, but we have been assured that the general feeling of the commercial corporations is to let the law take its course. A large number of actions, rather over a hundred and fifty, were commenced early in the present week, and so far as we can learn those companies which have paid the tax do not exceed six or eight. It will not cause any surprise that the North Shore

Railroad and the Richelieu and Ontario Navigation Company, in both of which Mr. Senecal exercises no small influence, should have paid. The Credit Foncier, Banque du Peuple, Jacques Cartier Bank, and City and District Savings Bank have also paid, some, possibly all, under protest. The costs in all the suits will be enormous, and as the whole difficulty could be got rid of without cost, by the disallowance of the Act by the Dominion Government, it seems inconceivable that the banks, railroad and telegraph and other companies should have omitted to join the insurance companies in their appeal for disallowance. Even if unsuccessful, they would not be prejudiced in their legal defence. It is rumored that the lawyers generally have advised against the appeal to the Dominion Government, which is natural enough, as they would doubtless much prefer litigation, which is their harvest. There may be likewise a less selfish motive. Those of them who are ardent supporters of the Dominion Government would much prefer that it should not be embarrassed by such an appeal as might be made by the various corporations which have been sued by the Quebec Government. It must, however, be borne in mind that if the Dominion Government is called on to decide on an appeal for disallowance from the insurance companies alone, it will probably adopt the view that the non-petitioning companies prefer that the question should be decided by the Courts of Law. Whatever course may be adopted, it must be obvious that if the Quebec Act is not *ultra vires*, not only will the taxes on the commercial classes be largely increased, but there will be a temptation held out to Ontario, the three Maritime Provinces and Manitoba to adopt so convenient a mode of obtaining revenue. Adverting to the fact that some of the corporations interested are carrying on business in other Provinces than Quebec, there cannot be a doubt that there ought to be a decision as to whether the Act is or is not in accordance with public policy. The Streams Act was a strictly local measure, affecting Ontario alone, and that was the chief ground on which its disallowance was held to be unjustifiable. Whatever may be the decision of the Dominion Government, it ought to be invited to give one by all the litigants. At all events it cannot ignore the fact that the Act is held to be illegal.

THE EGYPTIAN QUESTION.

There have been persistent efforts made by the United States Press, and even by a few Canadian journals, to represent the

fanatical rebel Arabi as the representative of a national Egyptian party, having just ground to complain of the intervention of foreigners in the domestic affairs of Egypt. Mr. Edward Dicey, who has during the last five or six years availed himself of several opportunities to bring Egyptian affairs under the notice of his countrymen, has contributed an interesting paper to the August number of the *Nineteenth Century*, in which he has reviewed the policy of Great Britain during the last two or three years, and has furnished a vast deal of information which it is important for those who undertake to discuss the subject to bear constantly in mind. The question which Mr. Dicey propounds as that which requires a satisfactory answer is, "what form of administration can be now established in Egypt with the best chance of permanence, and with the least interference with conditions which we must perforce take into account?" In order to answer that question Dicey holds that it is necessary to realize clearly what are the factors in the Egyptian problem, and these factors he proceeds to state are the Fellaheen; the Turkish party, which includes the Pachas and the large landed proprietors; the Levantine population, comprising the Syrians, Armenians and other non-Mussulman nationalities, domiciled in Egypt; the army; the European colony, the control and the Khedive. The Fellaheen forms at least four-fifths of the whole population, and are the occupiers and tillers of the land. They are said to be a hard working, docile and easily governed race, and have been from time immemorial subject to one set of task-masters after another, and accustomed by temperament, by tradition and by creed to accept their lot, however hard it may be. It is said that they have never been so well off as since the establishment of the Anglo-French protectorate, as it may be termed. Prior to the interference of France and Great Britain, the following description of the state of Egypt under Ismail was given by Mr. Dicey in 1877: "The Khedive levies blackmail on the Pachas, the Pachas on the head men of the villages, the head men on the Fellah, and so on through an endless system of extortion. Under such a system corruption prevails everywhere. The officials take bribes, the Government is defrauded, and the condition of the Egyptian people is worse than it has been within living memory." Such was the condition of affairs when Ismail, utterly ruined by his own extravagance, requested Great Britain to advise him how to extricate himself. The late Right Honorable Stephen Cave, an eminent

financier, was sent to Egypt, and the result was a consolidation of the debt, and a compromise with the public-creditors, who accepted a reduced rate of interest. It is said that there are three things which can gradually elevate the condition of the Fellaheen, viz., exemption from arbitrary taxation, power to reap the fruit of their own labor, and the establishment of independent courts under which they can secure justice for themselves. These things were brought about by European control, and it is this control that Arabi and his party are determined to destroy.

The next factor is the Turkish party, which is as completely foreign in Egypt as the English and French. It must be borne in mind, and it was admitted in a very coarse expression by the late Khedive Ismail, that as far as the Fellaheen have any distinct idea of foreign policy, that idea is hatred to Turkey. It must be borne in mind that although as a rule the large landed proprietors are Turks, the Turkish party is not exclusively composed of Turks, but includes native Egyptians who have risen above their fellows, and also Syrians and Armenians. The class which has been described has enjoyed exceptional privileges, and although liable to exaction on the part of the Khedive, was able to oppress and defraud its poorer neighbors. This class of landed proprietors were deprived of their exclusive privileges under the Anglo-French control, were compelled to pay their taxes, were no longer permitted to cut off the water or to divert the labor of the Fellaheen at their own will and pleasure. The Pachas naturally resented the loss of their ascendancy, and were ready to support any movement which gave them a chance of recovering it.

The Levantine population, consisting of Copts, Armenians and Syrians, and the lower class of Greeks, had carried on the retail trade of the country for which the native Egyptians had no aptitude. The introduction of European banks and mortgage companies was destructive of the staple trade of usury, and the opportunities which had long been offered for jobbing and speculation no longer existed. The principal factor, however, was the military element, and this had always been until recently the faithful instrument of the will of the Khedive. Although the old Ministry of Ismail Pacha, which he himself called into being, had effected numerous reforms, and was conducting the Government in a most satisfactory manner, the late Khedive Ismail, finding that it was rather an effective check on his own arbitrary power than what he had hoped it would be, an instrument to suit

his own purposes, determined to upset it. Unwilling to act openly against a ministry consisting of Nubar Pacha, the greatest statesman that has been found in Egypt, M. de Blignieres and Sir Rivers Wilson, all of whom had been selected by himself, he stirred up the army to make a demonstration against the Ministry, and then, on the plea of the impossibility of resisting the army, dismissed his Ministry. The practical effect of this movement was to cause the army to realize the truth that the Egyptian Government had no power to resist its will.

It is a remarkable circumstance that when the representatives of France and Great Britain were summarily dismissed by Ismail, the indignation felt in France was far greater than in Great Britain. The French Government at once proposed to despatch an armed force in conjunction with Great Britain in the event of the Khedive rejecting an ultimatum to reinstate the dismissed Ministers. This decided measure was rejected in London, and it was finally resolved that no direct steps should be taken to coerce the Khedive, but that strong despatches should be addressed to him as to the consequences of his short-sighted conduct. This was looked on by Ismail as a virtual confession of weakness, and he was moreover encouraged by a divergence of action on the part of France and Great Britain. France would not receive M. de Bligniere's resignation, and ordered him to remain in Egypt while Great Britain recalled Mr. Wilson, and sent out to Cairo Mr. Vivian, who was known to be friendly to the Khedive. Such was the state of things, and although strong despatches of a warning character were sent to Ismail, he felt himself master of the position, and issued a decree by which he proposed to regulate the liabilities of Egypt according to his own will and pleasure. At this time the Porte offered to depose Ismail by its own authority, but the offer met with no favor, and the virtual triumph of the Khedive seemed assured when Germany, which had comparatively little interest in the affairs of Egypt, suddenly communicated to the Khedive that it considered the decrees null and void. This decisive action roused the other powers to action, and the offer of the Porte to depose Ismail was accepted. The collapse of Ismail Pacha reminded Mr. Dicey of Sam Slick's story of the coon, who, when he saw the colonel taking aims, called out, "Don't trouble yourself to fire, colonel, I will come down at once." The fact is, that there can hardly be said to be an Egyptian nationality. The Fellaheen are the easiest people in the world to govern.

They and their fathers have been so ground down by one set of task-masters after another, that the possibility of resisting the orders of their ruler hardly enters their minds. The Khedive made the best bargain in his power and abdicated in favor of his son, who has since his accession given no cause of complaint to the European powers. France insisted on the restoration of M. de Blignieres and the Khedive reluctantly gave way. England sent a new representative as Controller, Major Baring, and it is said that this was calculated to impress the Egyptian mind with the idea that France was more to be feared than England. The recent insurrection of Arabi is ascribed to the former intrigue of Ismail, who used the army as an instrument for his own purposes, thereby encouraging the belief that it could upset the foreign influence. The mistake very generally made is to identify Arabi with the popular Egyptian cause, whereas he really represents the party which desires to oppress and plunder the mass of the population. There is no possibility at present of establishing any government in Egypt, except one founded on personal rule. Mr. Dicey is strongly in favor of the restoration to the Khedive of his authority as an independent ruler. He would return to the system which existed when Ismail to obtain his own personal objects, which were plunder and tyranny, invoked the aid of the military. This he thinks is the only substitute for the annexation of lower Egypt to the Crown of Great Britain, a solution which could hardly be accomplished without a general war. It is beyond doubt that the effect of the Anglo-French protectorate, if it may be so termed, was to relieve the Fellaheen from the tyranny and oppression of a despot sustained by a military force, and that Arabi is the representative not of a popular party but of a military despotism.

THE QUEBEC SHIP MONEY.

It is now nearly 250 years since King Charles the 1st proposed the following question to the judges:—"Whether in case of necessity for the defence of the kingdom he might not impose this taxation (ship money), and whether he were not sole judge of the necessity," to which, as might be expected, he obtained an answer in the affirmative from a servile judiciary holding office during the Royal pleasure. John Hampden had an estate in the County of Buckingham which was rated at 20 shillings, about \$5 of our money, and he, rather than tamely submit to such an illegal imposition

determined to stand a legal prosecution. The case was argued for twelve days before all the judges of England, and the result was that all but four affirmed the legality of the tax. The illustrious patriot succeeded in his object, which most assuredly was not to escape a tax of 20 shillings, but to rouse the people from their lethargy, and to make them sensible of the dangers to which their liberties were exposed. The infatuated monarch relying on his subservient judges persevered in his illegal measures, and ended, after a vast sacrifice of life, by expiating his crimes on the scaffold.

The Quebec Premier is endeavoring to persuade those on whom an illegal tax has been imposed, to submit to it in the meantime, on an assurance that it is a mere temporary tax imposed owing to "necessity," the Legislature of Quebec being the judges of the necessity. There are some of the corporations which do not possess the spirit of John Hampden, and which have been seduced into paying a tax, which they possibly imagine they will have no difficulty in recovering in the event of its being pronounced, as it most assuredly will be, *ultra vires*. Even Mr. Mousseau styles it a "business tax," and has acknowledged in the most formal manner that, although "direct taxes" are staring us in the face, they have not yet been imposed. The only other taxes which the Quebec Legislature is authorized to impose are "shop and saloon, tavern, auctioneer and other licenses." The effect of the words "other licenses" was very fully considered by the Court in the late insurance case, and it was clearly laid down that they were intended to mean licenses of the same kind *ejusdem generis* as those specified. Had it been intended to authorize the taxation of banks, railroad, insurance and shipping companies, it is clear that they would have been named first. "A statute treating of persons or things of an inferior rank cannot by any general words be extended to those of a superior." The late Quebec Act is practically a "license tax" just as if specially described as such. The British North America Act authorizes the Quebec Legislature, "in order to the raising of a revenue for provincial, local or municipal purposes, to grant shop, saloon, tavern, auctioneer and other licenses." It must be clear that if for the same purpose a specific sum is imposed on banks, insurance and other commercial companies, it is just as much a license as if called so.

Again, it is obvious that such a tax is a direct interference with the powers of the Dominion Parliament, to which is specially

confided "the regulation of trade and commerce." That Parliament possesses "the exclusive legislative authority" over banking, the "incorporation of banks and the issue of paper money." In the exercise of this exclusive power it charters banks on certain conditions in various Provinces of the Dominion. The Quebec Legislature steps in and imposes taxes on those particular banks having offices in Quebec, which are thus placed at a very serious disadvantage as compared with similar institutions carrying on business in other Provinces. The more the question is examined, the clearer must it appear that the Quebec Act is indefensible. The simplest mode of getting out of the difficulty will be for the Dominion Government to disallow the Act as contrary to public policy. In the Ontario Rivers and Streams Act the ground of disallowance was that it was contrary to public policy, and most unquestionably the Quebec Act is ten times more so. Let it be declared at all events what the opinion of the Dominion Government is on this point. It will enable Sir John Macdonald to prove that he metes out the same measure of justice to Quebec as to Ontario, and that he was not influenced in the Ontario case by hostility to the Government of that Province, as his opponents have declared. This was the advice given to the insurance companies by Mr. Kerr, Q.C., and it ought to be followed promptly by all the parties interested. It involves no expense, but if the appeal should be successful it will save a great deal of expensive litigation, as the Government will carry it to the final court of appeal, the Judicial Committee of the Privy Council. It is perhaps too soon to expect the parties interested to be able to make an amicable arrangement with the Government. That would be more feasible after judgment is rendered in one or more cases. It might then be agreed that one case only should be carried to the higher courts.

We observe by the report of the Toronto *Mail's* special correspondent that Mr. Wurtele has alleged that he thought it more equitable "to follow the principle adopted in England when additional taxation is required and place it on people, as is done with the British income tax, who are well able to pay it, instead of on the struggling and comparatively poorer part of the population." We read Mr. Wurtele's remarks with amazement. The British income is a direct tax in the true intent and meaning of the term. It is not imposed on certain specified commercial companies, but is a universal tax on rich and poor. Can Mr. Wurtele say as much for his tax? On

the contrary he himself avows that he has singled out a variety of commercial companies that in his opinion are "well able to pay," and has taxed them to the relief of the community at large. It must be borne in mind that if the present extortionate demand is yielded to, the companies interested may be assured that they will have to bear the whole taxation of the Province of Quebec. Mr. Mousseau and Mr. Wurtele may protest that they have no such design, and we are ready to believe that they have not. They, however, have heard of the results of the first taste of blood. Let them only demonstrate to the *habitans* of Quebec, who control the Legislature, that they can pass laws taxing the mercantile communities of Montreal and Quebec and a few other large towns to whatever extent may be required to meet the extravagant expenditure of the Government, and the result will be either that Messrs. Mousseau and Wurtele will have to comply with the popular demand, or give place to others who will be more compliant. It is too late to accept assurances of "not continuing the tax beyond one year, or certainly not more than two at the very most." Mr. Wurtele has committed himself as well to the justice as to the constitutionality of the tax, and it will be sheer madness on the part of those on whom it has been imposed not to fight every step inch by inch, and if by any possibility the tax should be declared legal, a result in our judgment wholly inconceivable, the Imperial Parliament should be called on to amend the British North America Act by defining more clearly the powers of the local Legislatures.

POLICY-WRITING.

The most insidious, persistent and dangerous, yet unheeded, foe to the fire insurance companies is the gradual change in the form of the policy, from specific to general or "blanket," by means of which there is a gradual increase in the proportion of loss to the amount at risk. No one particular form of policy can be altogether proper for every risk of a class; there are, however, certain principles upon which every form of policy should be constructed. In the first place, no man should be trusted with goods, or the charge of a manufactory, or with an insurance policy on such properties, who does not cause books of account to be properly and regularly kept, and to be so deposited every night that they could not be burnt along with the property the particulars of which they contain; then just as the properties are divided in the inventories

and the general arrangement of the books, just exactly in the same way should they be divided in the applications for, and the policies of, fire insurance; so that, after a fire, the taking of an inventory of property saved and the assessment of damage thereto should, with the book accounts of goods on hand, bought and sold, make an adjustment which might be understood by all parties, and could not be disputed by any.

Business now-a-days, whether manufacturing or otherwise, is not a hap-hazard affair, but is the result of such careful forethought and calculations as can alone make it safe or profitable. Where this is not the case the property is not insurable, nor is its management financially trustworthy; therefore there is no excuse for such blanketing of policies as would imply a heterogenous, mixed up mess, of which no one could know the particulars either before or after a fire. Thus it is, however, in every risk, from the largest manufactory to the humblest dwelling or barn, and yet a system of policy-handwriting is creeping into general practice by which all the contents of one or more buildings are being covered by one sum in an insurance policy, and this without any increase of the rate of premium. The effect of this system of policy-writing is to increase the proportionate amount of loss under every policy, a fact the importance of which does not appear to be estimated as it should, but it is one of the several little things which go to work up the bad record of fire insurance on this continent, and which argue for it a still worse record as the years roll on, unless boards, associations and conventions of fire underwriters open their eyes to the fact, that there are many things requiring reformation, and that in the making of a rate on a risk, all the circumstances connected with it should be adequately estimated. Most of these things have come in through the efforts of brokers, who place risks without any care for the consequences to the companies who pay them commissions for the food which poisons; or by reason of adjustments of loss claims by people who never studied the business, and therefore know nothing of its correct principles; or from the introduction, as agents or managers of companies, of people whose ignorance of its vital principles is their chief claim to their positions and their exercise for neglecting or ignoring the ancient landmarks by means of which the strong companies of to-day were built up and strengthened. From this class of insurance men, it is not reasonable to expect too much; with them one per cent. for three years is the *ultima*

thule of a farm-property policy no matter how it may be worded, and fifty cents per annum the sine qua non of a wholesale risk no matter how fragile or how perishable the stock may be, or how many departments are covered by one item in the policy; with them the broker is welcomed more cordially than the proprietor, and he is able to get better terms, as his demands are yielded to with a helplessness which is pitiable.

THE PROVINCIAL PARTY.

The *Globe* of the 26th has a leading article on Quebec politics, which we should have felt it unnecessary to notice were it not that it appears to us that our contemporary has failed to grasp Mr. Mercier's object in advocating a Provincial party. That object is not, as the *Globe* seems to imagine, to obtain increased Dominion subsidies for all the Provinces, but to insist on better terms for Quebec, which Mr. Mercier maintains has not had justice. It is believed that Quebec might send 65 members to the Dominion Parliament, which would control the House of Commons, and virtually compel the concession which it demands. Mr. Mercier seems to be under the impression that the French Canadian *habitans* are the largest consumers of dutiable goods, and that Quebec is entitled to an extra subsidy from the Dominion to countervail the large customs revenue collected at its principal ports. This opinion, it is needless to observe, is not generally shared even by Montreal merchants. It is believed that several leading articles of consumption, such for instance as sugar, are extensively consumed in Ontario, although the duties are paid at Montreal. We have noticed this subject, chiefly that we may give our impression as to the contemplated policy of the Provincial party which Mr. Mercier has announced at an interview. We have no means of judging whether it is concurred in by other French Canadian leaders.

THE RECENT VIOLATION OF TRUST.

That the world is not so bad as it seems is now and again proven by the slowness and reluctance with which people believe in the exposed guilt of individuals who by a well-lined cloak of hypocrisy have for many years been securely living a life of fraud at the expense of their clients or the general public. The first feeling with all charitable and right-minded people on hearing or reading that some man whose name has long been identical with honor and integrity has been defrauding his

trusting clients, is one of unbelief mingled with profound sympathy, which slowly yields as in the recent case, as exposure after exposure shows that the supposed enemy had ample means to work with; and the unwelcome history of violated trusts, misappropriations and robbery shakes man's faith in his fellow men, and especially in the members of that calling or profession of which the defaulter has been a valued ornament.

Rumor of the Hunter affair was whispered at street corners and in the clubs of this city some days before it found its way into the newspapers; the consequence was that the professional news-gatherers of distant publications, unrestrained by the fear of possible legal action, were the first to enter into particulars which, however exaggerated or incorrect, appear to have contained truth enough to indicate the commission of an almost unparalleled series of breaches of trust. The public indignation which was first directed against the newspaper was shortly, however, transferred to the notarial offender. That such a man should, for upwards of a quarter of a century, have been gradually raising himself in public estimation as a citizen and a Christian, and in the profession to which he belonged, as well as in setting a worthy example to the male members of his household, all grown to man's estate, at the same time that he appears to have been playing a part in comparison with which that of George Eliot's Bulstrode was fairly honest, has raised a degree of indignation throughout the respectable portion of the community seldom or never called forth by cases of breach of trust.

The first references at any length to the matter in the local press contained what was evidently deemed some justification for Hunter's appropriation of the funds of the Phillips Estate, namely that he was aware of the fact that the widow's last will was made in his favor. Surely a very lame apology, but probably the best that occurred to Mr. O. W. Stanton, the present man of business of the estate, who overwhelmed by the reports of his friend's guilt was naturally casting about for some excuse for his conduct. If every person who expected, or supposed, a will to be made in his favor were to anticipate it in such a manner, people might well bid good-bye to all moral teachings and restraints, and welcome back the era of

"The good old rule the simple plan,
That they should take who have the power,
And they should keep who can."

Taking the Hunter case from the most liberal and charitable point of view, it must be characterized as one of the most demoralizing and deplorable revelations

which it has ever been the lot of Canadian journalists to notice. Apart from the injury inflicted upon the clients themselves, upon his partners and the notarial profession at large, and more particularly upon his family, hitherto moving in the highest circles, who must henceforth hang their heads with shame—this last being perhaps the most cruel feature of the case

the shock to the moral sense of the community and many persons in higher stations is most to be regretted, moreover in these days of weakening faith and rampant socialistic ideas, when every member of society should continually bear in mind that *noblesse oblige*,—that he is obliged by his position or sphere in life to always act becomingly therein. The picture of the man himself torn with remorse is pitiful to contemplate, though possibly mingled with some degree of relief now that all is known—from the ever threatened exposure of his guilt.

The absence of the unfortunate man from the city is probably the chief reason why no legal proceedings have been taken in the matters.

BANKERS' CONVENTION.

At the recent Convention of the United States Bankers at Saratoga, Mr. John Thompson reviewed the financial situation and the dangers of the future in a paper in which he drew the attention of his hearers to the inflammable state of the political elements of the country. Monopoly on one side and strikes on the other were the consequence of hundreds of millions of wealth having been accumulated by some dozen citizens, while millions of restless impecunious voters are arrayed on the other side. The strikes have been rendered less formidable than they would have been owing to the immigration of foreign laborers, but the most recent accounts inform us that these foreigners have been beaten on many occasions by those whose places they have occupied. The fact that the subject was deemed important enough to occupy the attention of the Bankers Convention is significant.

BANK-NOTE PRINTING.

The British American Bank Note Company has recently issued a circular appealing for continued confidence and support, and it must be admitted that it has put forward some strong arguments in favor of continuing what, though a practical monopoly, has not led to the exaction of high prices, if the statement in the circular that the prices have never exceeded those current in New York for similar

work is correct. There is but a limited quantity of work of a confidential character in Canada, as is clear from the fact that the maximum number of printers is twenty, and that they have never had more than nine months work and sometimes less. The President and Manager of the Company has had the management of Bank note engraving since the first note was printed in Canada about thirty years ago, and is able with the large capital at his command to supply security, experience and responsibility.

THE LATE LINSEED OIL POOL.—Some five years ago a number of the principal operators in linseed oil in Buffalo, St. Louis, Cincinnati, and Chicago effected a combination to force a "corner" and control the prices in all the larger cities. The headquarters were in Chicago, the manager-in-chief being a shrewd and well-known merchant named Wright. Agents were selected for the larger cities, and the choice for Philadelphia, an extensive market for linseed oil, fell upon Mr. Thomas Wright, a brother of the Western manager, a middle-aged gentleman of marked business tact and energy, and of such a genial nature as to make him universally popular. He located in Tioga, began operations, and built up an immense trade, receiving consignments of oil by the car-load and keeping a large stock in the large storage warehouse subject to the demands of the city trade. Every gallon of oil paid him a toll or commission for sale, and finding himself in receipt of an income of \$10,000 to \$15,000 a year, like many another oil-operator in Pennsylvania, he began to branch out in his style of living, and kept up an appearance befitting a man with a handsome income. He bought a beautiful residence paying about \$7,000 down with a mortgage for \$17,000. The house was refitted and improved to the tune of as much more, and a magnificent span of horses attached to a gorgeous carriage with liveried footmen conveyed him to and fro. Frequent calls were made upon the oil-consumer, who held from \$5,000 to \$10,000 at a time, until the aggregate amount of indebtedness reached about \$70,000. The Philadelphia merchant who has the \$17,000 mortgage came, it is said, in possession of about \$80,000 worth of linseed oil, now in store in various warehouses throughout the city. At length a demand for settlement came from the Western combination. It was postponed for a time, and a strenuous effort made by Mr. Wright, a very prince of good fellows, as admitted by an army of friends, to recover himself and to avert the impending disaster, but at last delay was at an end. On July 25 an assignment was made for the benefit of his creditors, the total amount of his indebtedness reaching, it is understood, about \$100,000. As above stated, his principal creditor was an oil-consumer of Philadelphia, and legal records examined show a transfer to Messrs. George B. Labon & Co., the large oilcloth manufacturers, of the oil receipts for \$80,000, the house and grounds, horses, carriage, and costly appointments of the mansion. The Western oil combination, it is claimed, will be left in the lurch quite largely, perhaps to the tune of \$30,000 to \$50,000. An effort may be made to reach Mr. Wright's bondsmen. A portion of the loss is accounted for by a "whiting" manufactory recently established by him in connection with one or two other persons. The Western Consolidated Linseed-Oil Company is not renewing contracts with the stockholders to sell the oil produced by their mills this season. It is understood the company will not undertake to dispose of the linseed oil as it has done in seasons past unless certain changes are made in the pooling arrangement of the crushers who make

up this company. The establishment of numerous outside crushing-mills and the increased production of flaxseed independent of the help of these combined crushers, who formerly loaned the seed to the farmers, stipulating that they should receive the crop at a certain price, have both contributed to weaken the power of the combination to control the oil market. It is also stated by parties not in the concern that while the company itself does not buy nor sell a bushell of flaxseed, its stockholders as proprietors of mills went into a speculation in the seed last fall and winter which proved to be far from profitable.

GLoucester Fish Record.—Three hundred and thirty-five fishing arrivals were reported at Gloucester, U. S., in July, viz., 192 from mackereling trips, 69 from Georges, 37 from Western Bank, 12 from Bank halibuting trips, 8 from Grand Bank codfishing trips and 17 from Cape Shore, Banquereau, Bay Chaleur and other grounds. The receipts show a marked falling off in the catch of codfish and halibut as compared with the same month for several preceding years, and a large increase in the mackerel catch, as shown by the following table.

	1880.	1881.	1882.
	Pounds.	Pounds.	Pounds.
West Bank Codfish.....	.....	3,144,000	1,904,000
Grand Bank Codfish.....	.....	1,045,000	855,000
Banquereau Codfish.....	.....	225,000	290,000
Bank Codfish.....	2,213,000	4,419,000	3,049,000
Bay Fundy Codfish.....	.....	419,000	.....
Shore Codfish.....	425,000	310,000	60,000
Nova Scotia Codfish.....	.....	298,000	2,000
Cape Shore Codfish.....	.....	.....	72,000
Georges Codfish.....	2,959,000	1,835,000	902,000
Total Codfish.....	.....	7,276,000	4,085,000
Bank Halibut.....	982,000	820,000	602,500
Georges Halibut.....	139,100	108,900	42,400
Other Halibut.....	.....	10,500	2,000
Total Halibut.....	1,121,100	939,400	646,900
	Bbls.	Bbls.	Bbls.
Mackerel.....	12,490	35,353	60,237

Other receipts in July, 1882: 61,000 pounds hake, 88,000 pounds haddock, 11,000 pounds cusk and pollock, 3,000 quintals mixed fish, 6 barrels fish oil. Receipts in July, 1879, Bank codfish, 1,325,000 pounds; Shore codfish, 1,145,000 pounds; Georges codfish, 3,122,000 pounds; total codfish, 5,592,000 pounds. Grand halibut, 1,522,000 pounds; Georges halibut, 161,400 pounds; total halibut, 1,683,400 pounds; mackerel, 9,680 barrels. From all quarters come reports of a great scarcity of codfish in their several hunts. A number of the Georges fleets, recently returned, report a catch of 4000 to 7000 pounds each, and the average of the fares received the past week has been only about 11,000 pounds. The Grand Bank fleet are beginning to arrive, with broken fares. The receipts from the Western Bank are nominal, and all along the Maine and Nova Scotia coasts codfish are reported scarce. The receipts at Gloucester last month were only a little over half as large as in July last year. The other New England fishing ports have done but little in this line, and in Halifax the receipts do not keep up with the demand, and there is not a quintal on the market.

THE MONTREAL BUSINESS COLLEGE.—Young men who contemplate engaging in mercantile pursuits now-a-days usually avail themselves of the knowledge to be gained by one or more courses at one or other of the business colleges. The Montreal Business College, established in

1864 in connection with Bryant & Stratton's International chain of Commercial Academies has proved itself worthy of the high estimation in which it has been held for many years, as attested by the invariably large attendance of young men from far and near, many of them the sons of Montreal merchants, wholesale as well as retail. The curriculum of the college is of the most practical character, and we speak advisedly and from personal knowledge in saying that one at least of the gentlemen at the head of the Montreal Business College stands at the top of his profession, as well as being a successful man of business, an important consideration, for although it is not necessary that he "Who drives fat oxen, should himself be fat" it is a *sine qua non* that the teacher of a business college should himself be a successful man of business in his sphere. The number of young men who have stepped from the Montreal Business College into remunerative situations and positions of trust is, however, the best evidence of its value in imparting a thorough business education as far as that is possible outside of the warehouse itself. Besides book-keeping and the transaction of all business details, including bank accounts, we may mention shorthand as part of the course, and the system taught is the very best, namely *Beau Pitman's* Phonography improved by *Graham* of New York. The total attendance is 252 pupils, and the staff of teachers is fully equal to the demands upon them.

Among the business changes of the last week are the following:—*Leandre Gauthier*, grocer, St. Jerome, Que., held a meeting of creditors in this city yesterday; *John T. Wade*, general storekeeper, Walkerton, Ont., assigned last Saturday, no judgments yet obtained; *G. W. Rupert*, Warkworth, and *A. M. Rice*, Waterford, Ont., both general dealers, have also assigned in trust; also *L. Montebell*, a small dry goods dealer, Toronto, and *Ardagh & McEachern's* furnishings, same city, assigned in trust; *A. W. Mishaw*, shoes, etc., Toronto, has had to make way for the bailiff; *J. J. Scriven & Son*, bakers, Halifax, N.S., have assigned; *Gadbois & Clark*, dry goods, Rat Portage, Man., and *J. S. Haggart*, hotel keeper, Winnipeg, have failed, and the latter is out of business; the dry goods stock of *Wm. Westlake*, London, Ont., has been sold to *G. O. Hayes & Co.*, of that city, at 52¢ on the dollar; *W. E. Campbell*, general store, Metcalf, Ont., has compromised at 50¢ on the dollar, cash; and the general stock of *Mrs. C. Hardy*, of Mt. Brydges, Ont., is to be sold by auction; *C. B. Kerr*, small dealer in boots and shoes, this city, previously referred to, has compromised at 40¢ on the dollar. The firm of *Langlois & Sons*, general dealers at St. Francois de la Beauce, Que., are reported to have failed; *R. W. Stark*, tobacconist, Toronto, closing out by auction.

MR. U. D. HANSON of this city, formerly of the National Fire Insurance Co., and lately of the firm of *Nott & Hanson*, representing till lately the Star Life, has been announced by the manager of the Masonic Mutual Benefit Life Insurance Co. of London, Ontario, as no longer representing that concern in this city. It seems that the cause of the misunderstanding was the increasing proportion of "Agents' Balances," which Mr. Hanson says, in this case, amounted to the sum of Four dollars and which he has since remitted. Many a life company has been troubled by such items.

FIRE RECORD—INSURANCE.

ONTARIO.

Paris, Aug. 25.—*Mr. Finlayson's* store burnt, covered by insurance. *Gananogue*, 24.—*Osington House* and adjoining building damaged. Covered by insurance. *Creston*, 30.—*The Cur-*

riage and blacksmith shop, also dwelling, owned by Bryon Smith burnt. Insured for \$1,400 in the Watertown.

QUEBEC.

Quebec, Aug. 26.—The schooner Guelph, and cargo of lumber, totally destroyed. Loss \$20,000.

NOVA SCOTIA.

Bedford, Aug. 25.—Moir's Mills, also the adjoining buildings, destroyed with contents. Loss, \$40,000. Insured for \$18,000, as follows: Citizens, \$2,000; Queen's, \$2,000; Phoenix, \$2,000; Quebec, \$25,000; Commercial Union, \$6,500; Sovereign, \$3,000.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 31st August, 1882.

A few departments of trade evince increased animation, as the season advances, and if the probabilities of the good effects of an unusually rich harvest be not too quickly discounted, the most sanguine expectations as to the profitable Fall trade this year seem likely to be realized. Reports as to the English wheat crop announce that it will be far below the average yield of the past five years, both in quantity and quality; of late seasons the English people have come to look upon this state of things as inevitable. From France comes very similar intelligence, while in Canada and the United States reports were never more cheering. The local markets rule generally steady, with, as usual in August, few fluctuations in values. Nails have been advanced 10c all round this week, both here and in Toronto; leather is firmer, with an upward tendency for prime Sole, while native hides have declined this week, but it is thought that the fall will prove only temporary, as the reaction is purely local. Dairy produce, provisions, oils, etc., steady and firm. The money market has been a little more active the last day or two, owing to grain shipments from the West; the export movement in wheat has commenced on a larger scale than was anticipated. Rates of interest and discount remain as last quoted. Sterling Exchange dull at 108 to 109½ between banks, and 109½ to 109¾ over the counter. Drafts on New York in good demand to-day at par to 1-16 prem. Bank shares have been rather weak the last few days, owing somewhat probably to the tightness of the loan market usual at the close of the month, but miscellaneous securities rule steady and firm. Bank of Montreal closes at 211 bid, 211¼ asked.

Sales to-day: Morning Board—126 Montreal at 211; 10 do at 211¼; 125 Montreal Telegraph at 133; 225 do at 133¼; 200 St. Paul at 146½; 60 Canada Cotton at 136; 25 Jacques Cartier at 115; 50 Toronto at 192¼; 135 Richelieu at 75½; 200 do at 75¼; 25 do at 75; 50 City Passenger at 158¼; 150 do at 159; 50 do at 159½; 220 City Gas at 187; 260 do at 187¼; 200 do at 187½; 125 do at 187¾. Afternoon Board—20 Montreal at 211; 525 Montreal Telegraph at 133; 125 City Gas at 188; 135 do at 188¼; 145 do at 188½; 100 do at 187¾; 25 City Passenger at 159¼; 15 do at 159¾; 250 do at 160; 175 do at 160½; 408 Richelieu at 75.

ASHES.—Receipts very light indeed. First Pots have advanced, and at the close on Wednesday are worth \$5.25; for Seconds \$4.80 would be paid, and \$4.35 for Thirds. Pearls are quiet, no receipts. The only sale during the week was 9 brls First sort at \$7.50. Receipts since 1st January, 5,455 brls Pots, 378 brls Pearls. Deliveries, 5,643 brls Pots, 651 brls Pearls. Stock in store on Wednesday evening, 6 p.m., 551 brls Pots, 34 brls Pearls.

CATTLE, ETC.—The enquiry for export cattle last Monday was good, although the offerings were only of medium quality. Sales were made at from 5½c to 6c, choice bringing 6½c. The offerings to the local trade were large and the demand was fair; good to choice butchers' cattle sold at from 4c to 5½c per lb. live weight; and coarser grades at 3½ to 3¾c. A lot of Sheep changed hands at from \$1.50 to \$8 each; and Lambs sold at from \$2.50 to \$5 as to size and quality. Hogs quoted at from \$7.50 to \$7.75 per 100 lbs. Shipments of live stock from Canada to Great Britain for week ending September 2nd, 1882, as reported by G. H. Chandler, insurance and shipping agent, are as follows:—SS. "Somerset" to Bristol, 80 cattle, 200 sheep; SS. "Lake Winnipeg" to Liverpool, 380 cattle, 1,556 sheep; SS. "Thames" to London, 110 cattle; SS. "Brooklyn" to Liverpool, 360 cattle, 860 sheep. From Boston: SS. "Iberian" to Liverpool, 300 cattle. Total this week, 1,230 cattle, 2,700 sheep. Total previous week, 2,400 cattle, 3,833 sheep. Total to date, 30,958 cattle, 59,995 sheep. Total same date last year, 32,868 cattle, 42,410 sheep.

FLOUR AND GRAIN.—The British breadstuffs markets have been dull and weak since our last reference, and values, in the absence of buyers, are gradually settling down to a lower basis. Imports in the U. K. for the week show a decrease of 15,000 qrs. corn and of 55,000 brls of flour, as compared with the week previous. The Chicago wheat market fell about 1c per bushel to-day, being quoted at \$1.00½ August, 98½ September. Corn was also easier. The local grain market continues inactive, and to-day was reported dull; values for wheat are nominal, at the figures given in our table of "prices current." Yesterday a cargo of No. 2 Toledo Red Winter Wheat was sold at \$1.14 on spot, and 9,000 bushels rye at 72½c. Transactions few and far between. The local Flour market has ruled quiet all week. The increased daily receipts and weakly state of the English markets have induced more caution among buyers, who ask concessions, which sellers are unwilling to grant. In the absence of any large transactions, values remain steady at about last week's quotations. A "wild" sale of 200 brls. superior at \$5.75 was made on 'Change to-day by a local shipper, presumably to influence prices.

DAIRY PRODUCE.—Business in Butter during the week has been almost exclusively of a jobbing character, and values have ruled about steady for finest goods. A small lot of Western was sold yesterday at 16c, but no movement on export account. The quantity of butter in farmers' hands is unusually large, and in most districts, especially Brockville and Morrisburg, where farmers are holding for 20c, business is at a stand-still, as shippers say they cannot touch it at over 17c. The Cheese market is developing a similar condition, buyers and sellers being now too far apart to admit of business; makers who have not contracted for their supply are asking 11½c to 12c for fine August makes, while 10½c to 11c appears to be about the highest bid from shippers. In the absence of business values are rather unsettled. The total exports from this port, since the commencement of the season to date, are 414,008 boxes, an increase of 88,798 boxes, as compared with those for the like period last year. At Ingersoll this week, eight factories offered 2,510 boxes cheese, mostly first half of August make. Prices having declined and manufacturers busy with harvest, holders are not pushing sales.

Only 16 factories present, representing about 5,000 boxes more than was offered of August make; 285 boxes sold August make at 11c. Seven buyers present. At Little Falls, 28th Aug.—Sales 3,500; 2,000 at 10½c; 800 at 10¾c; three lots for home trade, 11c; others consigned. At Utica, 28th Aug.—4,400 boxes sold at 10¾c; 174 boxes consigned.

DRY GOODS.—Travellers' orders have been pretty fully executed, and the leading house are now busy attending to customers in the market, selecting from stock. There have been a good many buyers here this week from Manitoba, Western Ontario, and other parts of the country, selecting good-sized parcels; they report the crops unusually good, and it is stated that with fine weather for another fortnight, the harvest in some sections will have been such as has never before been known. A greater rush of customers is expected in the city next month, and especially during the time of the forthcoming Provincial Exhibition. Payments generally satisfactory for the time of year.

DRUGS AND CHEMICALS.—Business rather quiet and prices without much alteration. Quinine has quieted down somewhat, and unless the Egyptian war is protracted prices are not expected to go higher and may decline. Opium remains firm with a higher tendency. In England heavy chemicals show a much firmer tone and no extra supply in the market, makers being all busy filling orders. Exports of Alkalis from Liverpool to Canada for July, 1882, 14,213 tons against 12,438 tons in July, 1881.

GROCERIES.—Moderate activity with orders, but nothing special in heavy trade to report. Sugars but slightly altered for week. Granulated 9½c to 9¾c. Yellow Refined, for higher qualities there is good demand at fully previous figures. Raw Sugars dull, sale for Refinery reported at about 7c. Teas.—There is an improved tone in New York market, and there business is improved. With us there is not any particular change. Good to Choice Teas hold value and lower qualities with good drawing are steady for Japans. Molasses and Syrups—Market steady with only light sales. Coffee—Market quiet for all kinds. Spices—Pepper on the spot is to be reported as firm. In the not far distant future some reduction is looked for. Nutmegs, Pimento, Cassia and Ginger firm. Cloves dull. Fruit—New Valencias close at hand, 9½c to 10c for first lots to arrive in quantity. Opening prices at Demarara and Malaga quite high. Currants open rather below last year. Market for present stocks fruits quiet.

FRUITS.—Market reported brisk. The Peach crop being abundant this year, receipts have been large during the week, and under a good demand, selling freely at \$2.50 to \$3 per crate. Apples.—Receipts heavy, chiefly from St. Louis, and prices realized are \$2.75 to \$3 for car lots, and \$3 to \$3.50, retail. A few small shipments of choice Canadian Duchess arrived and been sold at \$3.75 to \$4 per brl. Bartlett Pears selling well at \$5.50 per crate, in small brls. at \$8 to \$9, and in large brls. at \$10 to \$11. Oranges. Stocks light, and sales slow, at \$8 per box. Lemons in fair request at \$10 per case for Naples, \$7 per box for choice Messinas, and \$5 do, for common. Palermos quoted at \$5 to \$7 per box. Grapes are arriving in poor condition, and scarcely quotable; Concord's selling at 8c lb.

HARDWARE AND IRON.—Business in general hardware rules quiet and steady, and remittances satisfactory for the time of year. Until the travellers start out on their Fall trip, early in September, not much increased activity is anticipated. The nail manufacturers, at their meeting this week, advanced the price-list 10c all round, owing they state to an increased demand for all kinds. The market for Pig Iron continues inactive; a

good many enquiries received, but buyers and sellers are too far apart to admit of business. Purchases are chiefly confined to moderate-sized parcels for early delivery. Prices for all kinds unchanged. An active demand reported for Canada plates, owing to the scarcity of good reliable brands in this market, and holders are firmer and ask full prices; sales have occurred at \$3.10 to \$3.25 for round lots of Penn and Blinn. Tin Plates also firmer, in sympathy with cable advices from England; the movement here is light and quotations unaltered. Other metals quiet and steady. All kinds of Lead except shot are quoted 25c per 100 lbs lower, viz., bar, \$5 to \$5.25; pig, \$4.75 to \$5; and sheet, \$5.25 to \$5.50.

HAMMOCK BARK.—Is unusually scarce this year, there being but a small quantity peeled last season, and prices are steadily advancing. Recent sales have been made in the Eastern townships at \$7, and some holders now ask \$8, while in Boston it is worth \$14 to \$15 per cord.

HIDES AND SKINS.—Owing to the increased competition caused by the advent of another buyer in the market, prices for green Hides have declined 3c per lb. this week, butchers now being paid 82c, 72c and 62c respectively for Nos. 1, 2 and 3. Tanners are paying 92c per lb. for No. 1, but they claim that at present prices for leather they cannot afford to pay over 9c. Nevertheless it is believed that the decline will be only temporary, as the tendency in Chicago is upward. No. 1 bull hides selling there at 93c, and upper leather hides have advanced in Boston 12c per lb. this week, dry kips now being quoted there at 232c. Sheepskins continue in good request, at 155c to 170c, but a further advance is expected to-morrow, the first of the month. No demand for Calfskins, the season being over, nominally worth 14c per lb.

LEATHER.—A decidedly improved feeling has been created in the market by the large purchases of Waxed Upper made by a strong, leading manufacturing firm, aggregating about 5,700 sides, at from 33c to 37c, or a total value of \$25,000 to \$30,000. This firm have secured all the good stock of Upper in the market, and holders of black leathers generally are now very firm in their views. The supply both here and in Quebec appears to have been reduced at last to controllable limits, the recently improved condition of the English market having induced large shipments of surplus stock. Accordingly manufacturers are commencing to buy again. Other round lots of Upper have been sold at 35c, and several large lots of No. 2 B.A. Sole have been placed at about 22c; stocks of No. 1 are said to have been entirely sold out. No speculative movement in Sole leather is noticeable, yet an early advance of about 1c per lb is confidently expected. The best kinds of Spanish Pump Sole, No. 1, are firm at 26c and 27c and No. 2 at 23c and 24c, and Slaughter Sole has been sold at 27c and 28c. There have been sales of Buff at 14c and 16c, and of Pebble at 12c to 15c. The movement in Splits has been rather light, but some lots have changed hands on the basis of 22c to 28c for heavy and at 17c to 22c for light. A round lot of mixed Splits was sold at 20c.

Provisions.—In Liverpool yesterday pork and bacon advanced 6d each. In Chicago, receipts of hogs were 17,000, against 16,284 on Tuesday, and shipments were 4,611; market ruled firm. Pork declined 10c to 15c per brl., and lard was quiet at 72c to 122c per 100 lbs. lower than on Tuesday. The stock of lard in Chicago is estimated at 103,000 to 104,000 tierces, and the stock of pork at 165,000 to 170,000 barrels. The local trade continues quiet, business being of a purely jobbing character; prices rule steady and unchanged. Western Mess Pork still selling at \$24.75 to \$25. A few small lots of 50 barrels and under have changed hands at \$24.50 to \$24.75 during the week. Canada Short Cut is scarce, at \$25.50 to \$26; stocks

almost exhausted. Lard steady, and in fair demand at 152c to 154c for Fairbanks', and 142c to 15c for Canada. Hams rather scarce, and chiefly in the hands of retailers; quoted at 142c to 152c for uncovered. No Bacon in the market. Eggs.—Although receipts have been fairly liberal this week, stocks are only moderate, and owing to the large quantity of cheap green fruits, etc., now offering not much demand, and prices are easy and lower, quoted at 18c to 20c, with prospects of a still further decline.

Oils.—The market for Fish Oils quiet but firm, with a fair demand; Linseed unchanged, no large transactions to note; machinery nominal.

Wool.—The home market remains quiet but firm; transactions for the week include 700 bales of Greasy Cops at from 172c to 19c; Australian remains unchanged, at from 212c to 31c, as to quality. In domestic wools, no quotable movement reported, and prices easy and nominally unchanged.



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AMERICAN MARKETS.

Boston, Aug. 31.—Flour, steady demand, supply small. Spring wheats also in small stock, desirable brands sold close. Sales of Superfine at from \$3.50 to \$4.25; Extras, from \$4.50 to \$5.50 including Choice Bakers' from \$5 to \$7. Winter Wheats in demand from \$5.50 to \$6.50. Patent Spring sold at from \$7.25 to \$8.75, and Patent Winter from \$9.25 to \$7.25. Cornmeal selling at from \$3.75 to \$3.80. Oatmeal from \$7 to \$8 for common and fancy. Hay, good demand for choice; sales at from \$20 to \$21, medium from \$15 to \$19. Butter firm, choice demand at from 26c to 29c, fair to good 22c to 25c. Cheese firm at from 11c to 112c for choice, and 10c to 11c, fair to good. Eggs arriving freely, prices easier; sales of Canada at from 23c to 24c. Choice Canada Peas in good demand, at from \$1.25 to \$1.30. Potatoes selling from \$2.75 to \$3.25 per bbl.

Chicago, 2.00 p.m.—Wheat, Sept., 982c; Oct., 972c. Corn, Sept., 742c; Oct., 722c. Oats, Sept., 362c; Oct., 352c. Pork, Sept., \$21.872; Oct., \$22.022. Lard, Sept., \$12.322; Oct., \$12.422.

New York, 2.00 p.m.—Wheat, Sept., \$1.112; Oct., \$1.13; Nov., \$1.142. Corn, Sept., 95c; cash, 852c; Oct., 84c; Nov., 792c.

Milwaukee, 1.30 p.m.—Wheat, Aug., 98c; cash, Sept., 972c; Oct., 972c.

ENGLISH MARKETS.

London, Aug. 30, 1882.

(Beerbohm's Advices.)—Floating Cargoes—Wheat slow; Corn nothing offering. Cargoes

on passage—Wheat very little enquiry; Corn weaker. Quotations Mediums Chicago or Milwaukee Wheat 43s to 43s 6d; Red Winter Wheat 45s 6d. Fair average No. 2 Chicago Spring Wheat 41s 6d to 42s. English and French country market—Wheat quiet. Imports of Corn into U. K. 50,000 to 80,000. Flour 135,000 to 140,000. Liverpool Wheat on spot slow. Corn firmly held. No. 2 Red Winter Wheat 42s 9d, prompt 42s 6d. Amount of Wheat on passage for U. K. 2,300,000 qrs. Corn 180,000 qrs.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

Toronto, Aug. 31, 1882.

Business is improving in nearly every branch of trade. In the grocery trade, so long dull, there are signs of activity in increased orders and promise for the future. Provisions are also moving satisfactorily, but dealers complain that profits are small. There is a fair prospect for dry goods. It is said that Canadian tweeds will hold their own safely this season, after the dull winter. There are larger stocks of dry goods. Hardware is in good shape. The fear is that something will happen where everything is so seemingly favorable to trade. There is nothing on the surface to show that the trading community is not sound, but it is well to consider that over-trading is easy of accomplishment in a prosperous season. The possibility of this is not forgotten by many wholesale men in Toronto, and goods are not pushed indiscriminately. Farmers' produce has not begun to come in yet, the harvest operations having been heavy, and delays having occurred through bad weather. Money is said to be plenty. The banks are ready for business at call. Loans are still made at 6 and 62 per cent. Discount at 6 and 7, and no new business is taken under 7. New York exchange is effected at 12 to 12 1/2; Sterling exchange at 92 1/2 for 60-day bills, 104 to 104 1/2 for sight bills. In stocks Montreal has sold at 211 1/2 to 212; Toronto sold at 191 1/2 and 192; Commerce at 144 1/2 to 144 1/2; Dominion at 211 1/2 to 212 1/2 and 212; Hamilton at 120; Standard at 115 1/2 and 115 1/2; Federal at 155 1/2 and 156; Imperial at 145 up to 146; Building and Loan at 105; London and Canadian at 141 1/2. In most stocks the demand has been exceedingly inactive, and the market yesterday was probably the dullist for weeks past.

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

Bank.	Bid Aug. 31.	Bid Aug. 24.	Loan Cos.	Bid Aug. 31.	Bid Aug. 24.
Montreal.	210 1/2	211 1/2	Can. Permanent	230	228
Toronto.	192	191	Freehold.	.....	.....
Ontario.	126	126	Western Can.	.....	.....
Merchants.	129 1/2	130 1/2	Bldg. & Loan.	104 1/2	104 1/2
Commerce.	144	143 1/2	Imp. Savings.	109 1/2	.....
Dominion.	212 1/2	213 1/2	Farmers' Loan.	.....	.....
Hamilton.	.....	120	Land. & Can'dn	.....	.....
Standard.	113	115	Huron & Erie.	161	161
Federal.	154 1/2	153 1/2	Dom. Savings.	120	120
Imperial.	146	145	Ontario Loan.	.....	123
Molsons.	.....	.....	Hamilton Prov.	.....	.....

FUEL.—There has been a disturbance in the market within the past few days. There is no reason for the reduction except local jealousy. The price has been cut down to \$5.50, while the regular price has been reduced to \$6. Wood is still \$5 a cord for best hardwood.

COAL OIL.—There is no change in prices and the demand is not pressing, although the volume of business is larger as the nights lengthen. The price of Canadian refined per Imperial gallon is 18c. American prime 23c and water white 25c for Imperial gallon. Crude at the wells is still \$1.40 per barrel.

FURNITURE.—There is expected to be a new issue of rates by the Grand Trunk. At present the published rates are merely an approximation, and it is useless to quote. Rates west of Toronto are reported to be increased.

FLOUR AND MEAL.—There has been nothing to sustain the price of flour in the face of a certain decline in the price of wheat. Recent sales have been made of Superior Extra, Old Standard, at \$5.37 and \$5.35. Extras are nominal at \$5.25 to \$5.30. The stock in store is 597 barrels, against 700 this time last year. Oatmeal is still scarce and dear, nominal at \$3.50 for small lots. Cornmeal is sold at \$1.25. Bran has been sold at \$13 on the track.

WHEAT.—The business is still very light, there are no receipts from the country, but prices are being made. At points not far west of Toronto wheat has been bought at \$1 and \$1.03. Old wheat has sold here at \$1.15 for No. 2 Fall; and a recent sale of No. 2 Spring was at \$1.14. This last lot should have been sold last spring at \$1.34. There are various opinions as to the opening price of new wheat; the best opinion seems to be that it will be about \$1.05 to \$1.07 for No. 2 Fall. The stock in store is now 71,349 bushels, against 84,477 last week and 35,843 bushels a year ago.

COARSE GRAINS.—Barley has not come on the Corn Exchange yet, but it has been bought on the street at 65c to 75. There will be more barley this year than last, but it will be worth less. Oats are on the decline; new oats are now selling at 53c; old oats are still worth 59c on the track. There is nothing said of peas or rye, and prices are nominal; rye has been bought on the street at 66c.

LIVE STOCK TRADE.—There has been between 30 and 35 cars of cattle in during the week. All the cattle fit for export have been sent forward to Montreal traders. A few cars went forward from Tuesday's market here. The price of cattle for shipping has declined; 5½c would be the outside price paid here. Prices are generally lower. Sheep and lambs are in good demand; sheep sell at 4½c to 5c, and butcher's cattle are in demand and sell at 4½c to 5c; second class 3½c to 4c. Sheep and lambs are also slightly dearer; good lambs are worth \$4, and will average \$3.50 by the car lot. Calves are not wanted, and are slow of sale at \$5 to \$8. Hogs are sold at \$7 to \$7.50 per 100 lbs. There has been a prevailing tendency to keep prices of cattle above what could be realized by shippers, and it is thought there will be a decline.

GROCERIES.—There is said to be some improvement in business. Orders are larger, and more varied. The aggregate business is fair, quotations are slightly changed. Sardines are scarce and not to be had, and there is no trout in the market. Fruit is still held at steady values. Sultanas are ½c lower, at 10½c to 11½c; Valentias are ½c dearer, 10½c to 11½c. There is no extra movement in Sugars, and prices are: Scotch refined 7½c to 8c; Paris lump 10½c to 10½c; Standard granulated 9½c to 9½c; Canadian refined 7½c to 8½c; Porto Ricans 7½c to 7½c for dark to fair, and 8c to 8½c for bright to choice. Tobaccos, dark 38c to 40c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 70c to 80c. Fish is scarce and not in demand, dry cod \$6 to \$6.50. There is no trout in the market.

DRUGS AND CHEMICALS.—It is said that a fair business is being done at present. There are few changes in prices. Cuttle fish bone 55c per lb; Balsam, 48c per lb; Camphor, 37c; Cube Berries, 63c; Gum Arabic dearer, 20c to 35c. Aloes, Cape firm, 20c and 25c; Borax, 20c; Opium, scarce and is advancing in value, \$5.10 to \$5.25; Castor Oil, 10½c to 11c; Sweet Almonds, 60c per lb; Juniper Berries, 65c per oz. Oil Lemon, \$3.75 to \$4 per lb; Peppermint, \$3.75 to \$4.50; Quinine is advancing in value; Howard's, \$1.65; German, \$2.40; Alcohol, \$2.95 cash; Morphia, \$3 to \$3.10 per oz; Cream of Tartar, 36c; Turpentine, 80c to 85c; Linseed Oil, 72c for raw, 76c for boiled; dye stuffs are quiet; Nfld. Cod Liver Oil, \$1.45 per gal; Norwegian lower at \$3.50. Santonine \$6 per lb.

PROVISIONS.—The local trade keeps pretty fair, but prices are still high for almost everything in the shape of provisions. Butter has been done 22c to 25c for pound rolls; Farmers' dairy, best, 19c to 20c; ordinary packed has been more plentiful and cheaper, 13c to 15c. Eggs, 17c for case lots. Bacon is scarce and demand is limited, owing to the high price. Long clear is held at 13½c to 14c; Cumberland Cut is sold at 12½c to 13c. Rolls are worth 15c. Cheese is in fair supply; selling at the factories at 10½c to 11c, and out of store at 11c to 12c. Dried Apples are out of the market. Hams are in moderate quantity, and selling at 15½c to 16c for smoked and canvassed, and 13½c to 14c for sweet pickled. Lard is scarce and dear; selling at 15½c for Canadian and 16c for American. Pork is dearer, and could not be sold now at previous rates, the price is quoted now at \$26 to \$27.

OTHER PRODDOR.—Apples.—Harvest apples sell at \$1.75 to \$2.25; superior sell at \$2.50 to \$2.75. There is a large proportion of the offerings that is very inferior. American apples are sold at \$3 to \$3.25. Hogs continue to be bought at \$9.50 to \$10 on the street. Potatoes are 95c a bag. Poultry firm at 60c to 65c per pair for fowls; 60c to 70c per pair for ducks; and \$1 to \$1.50 for turkeys. Hops are out of the market, but are still quoted at 34c to 37c. There is every prospect that hops will be scarce and dear this season.

HARDWARE.—The business is increasing but not largely. There has been a good trade all along this season. Prices unchanged but generally firm. The stocks held here are large, but merchants have no apprehensions about the

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HIDE AND SKINS.—An advance has taken place in Hides. There has been some scarcity. The prices are now 8c for cows and 9c for steers. Calfskins.—Prices are nominal; green 11c to 13c; cured 13c to 15c. Lambs and Pelts have also advanced 10c; the price now being about 70c for best. Tallos is scarce; none in stock; 8½c to 8½c for rendered. Fleece wool is still paid for at 20c; but the demand from factories is active and prices are firm.

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Shirts and Pants.**

**GENTS' FANCY STRIPE COT-
TON Shirts and Pants.**

S. CARSLY,

113 ST. PETER STREET,

MONTREAL.

Montreal, 29th June, 1882.

*Laboratory 38 Beaver Hall Terrace,
Montreal
August 12 1878*

*To Messrs W. F. Lewis & Co
Montreal*

Gentlemen

*I have carefully examined the sample of your
Hand made, sown mask Whiskey "Crop 1874" sent me by you,
I now report it to be free from fusel oil, and all other such harmful
compounds injurious to health; and that it is in every respect
a sample of a choice spirit, and of such a nature as I can
recommend for use medicinally when an alcoholic stimulant
is indicated.*

*As I give you a permission to publish this certificate, I reserve
to myself the right to analyze and report upon samples
from time to time purchased by myself for comparison with
standard samples which I return*

I am, Gentlemen

yours truly

*G. J. Goodwood M.D. M.R.C.E.S.
Prof. of Practical Chemistry McGill College
Montreal*

Just received, an importation of the above Whiskey, Spring of 1878, and shall be glad to receive orders for it in either Cases or Wood.

W. F. LEWIS & CO.

27 St. Sacrament Street, Montreal.

Leading Wholesale Trade of Montreal.

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MANUFACTURERS' AGENT,
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AGENT FOR
THE THREE RIVERS PAPER COMPANY,
Manufacturers of all kinds of
WRAPPING PAPER, ROOFING, &c.,
ALSO
The Canada Extract of Dye Wood Works,
Manufacturers of Sedimentless Extract of Hemlock
Bark, Tamarack, &c.

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

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White Tea and Bag,
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First Prize Dominion Exhibition 1880.

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Music Paper, Fine Manilla Paper,
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White Printing Paper,
Paper, Roofing Felt and Match
Flour Sack Paper Bags, &c., &c. Paper.

Special Sizes and Weights made to order
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BOOT & SHOE Manufacturers,**VICTORIA SQUARE,**

MONTREAL.

While maintaining a complete stock of staple
goods of superior makes, special attention is
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WHOLESALE

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OSLER & GWYN, Barristers, &c., Dundas, Ont.,
B. B. OSLER, Q. C., (County Attorney.)
H. C. GWYN, J. V. TEETZEL.

A. D. CAMERON,

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SPICES, FRUITS

AND A FULL ASSORTMENT OF

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AND THE
North West Territory.
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FOR SALE BY THE
HUDSON'S BAY CO'Y.

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

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LIFE AND FIRE.
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In Mutual Branch all Profits Accrue to the Assured, to whom they Legitimately belong, being the only plan which gives insurance at net cost.
Industrial Insurance Adapted to all Classes.
From the poorest to the richest, from the child to the Man of 60.
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[Next door to St. James Street Methodist Church.]

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THE
LION
Life Insurance Co.'y
Of London, England.
Subscribed Capital, . . . \$4,600,000
Paid up " 920,000
British Govern't Deposit, . . 100,000
Canadian " " 50,000
NON-FORFEITING LIFE TABLE.
Annual Premium to Assure \$1,000 at Death Only.
WITH PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym't's.
25	18 94	68 34	38 55	28 67	24 23	300 51
30	21 70	77 22	43 66	32 79	27 58	348 96
35	25 16	87 37	49 55	37 32	31 64	393 92
40	29 58	99 14	56 45	42 75	36 30	445 76

WITHOUT PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym't's.
25	15 47	59 15	33 35	25 54	21 43	273 78
30	18 17	66 23	37 77	29 00	24 40	308 66
35	21 53	75 63	42 88	33 02	27 89	348 43
40	25 85	85 78	48 86	37 81	32 16	394 31

HEAD OFFICE,
MONTREAL,
F. STANCLIFFE, General Manager

WESTERN
ASSURANCE COMPANY.
FIRE & MARINE. Incorporated 1851.
Capital and Assets.....\$1,680,785 96
Income for Year ending 31st Dec., 1880..... \$1,680,785 96
HEAD OFFICE: TORONTO, ONT.
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JAS. BOONER, Secretary.
J. H. ROUTH & CO., Managers, Montreal Branch,
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CONFEDERATION LIFE ASSOCIATION.
SOLID PROGRESS.
ASSETS.
1873.....\$113,293.
1876.....\$289,202.
1879.....\$560,767.
1880.....\$676,566.
1881.....\$877,460.
Surplus on Policy Holder's Account,
\$235,915.66.
Manager for the Province of Quebec,
H. J. JOHNSTON, Montreal.
Manager for New Brunswick,
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EXCLUSIVELY.
CANADIAN INVESTMENTS
EXCEED
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AND
Increasing Yearly.
LOW RATES
OR
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LONDON & LANCASHIRE
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Wanted immediately. Salary and Commission,

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THE GUARANTEE CO.

Of North America.

Capital Subscribed, . . . \$1,000,000
Paid up in Cash (no notes), . . . 290,000
Assets, March, ever . . . 350,000
* Deposit with Dominion Gov't. 57,000

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached. This Company is under the same experienced management which introduced the system to this continent seventeen years ago, and has since actively and successfully conducted the business to the satisfaction of its patrons.

Over \$150,000 have been paid in Claims to Employers.

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Managing Director.....EDWARD RAWLINGS.
Secretary—JAMES GRANT.
Legal Advisor—J. C. HATTON, Q. C.
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HEAD OFFICE:

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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.

Table with columns: NAME, Par Value, Capital subscribed, Capital paid-up, Rest, Dividend last 6 Months, Closing Prices Aug. 31. Includes various banks and associations like British North America, Canadian Bank of Commerce, etc.

WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 31, 1882.

Large table with columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Lists various goods like Boots and Shoes, Soda Ash, Dry Goods, Flour, Grain, etc.

GUELPH SEWING MACHINE CO.

RUSSELL & McCRAE,

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

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BARRISTER, SOLICITOR,
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and other States of the Union, Master in the Sui-
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PACKERS OF BEEF & PORK,

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SOLICITOR, CONVEYANCER, NOTARY PUBLIC
Head office—Port Elgin. Branch office—South-
ampton. Private Funds to Lend.

WHOLESALE PRICES CURRENT, THURSDAY, AUGUST 31, 1882.

Table with 8 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Tin Plate, Iron, Zinc, Hides and Skins, Wool, Leather, Oils, and various types of nails and hardware.

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for cut, casing, box and shook, finishing and Tobacco Box; also for Clinch and Pressed, and Barrel Nails, Net cash within 30 days; or 4 months Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

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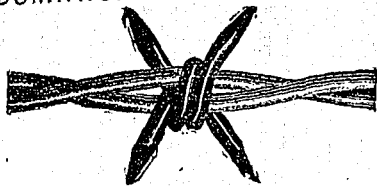
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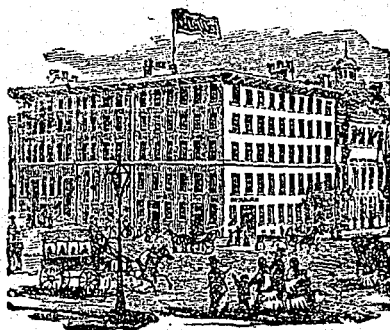
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 can always meet the leading public men. The entire
 Hotel is supplied with escapes, and in case of fire
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 entirely Re-Furnishing the whole House; also adding
 ALL MODERN IMPROVEMENTS, which will con-
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 All work guaranteed unequalled in the Dominion.

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 OFFICE, No. 2 ARTHUR STREET, Opposite Bank
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 Notaries Public, &c.,**

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

St. John, N.B.

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

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

St. Thomas, Ont.

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

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

ESTABLISHED IN 1861.

J. H. LEBLANC,

WHOLESALE DEALER IN

**OSTRICH AND
 VULTURE FEATHERS**

OFFICE AND FACTORY:

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P.S.—The Trade is respectfully requested to remem-
 ber the following:

According to a new process which I
 possess, I can dye Plumes and Feathers
 to any color whatever, and this, in
 less than ten minutes.

ROBT. MITCHELL & CO.,

Manufacturers of and Dealers in

BRASS WORK,

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.

**THE
 BELL TELEPHONE CO.
 OF CANADA**

Incorporated by Act of Parliament, 1880.

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

This Company is now prepared to furnish Tele-
 phone 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.**

Legal.

St. Stephen, N.B.

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

Summerside, P. E. I.

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

Toronto.

BLAKE, KERR, BOYD & CASSELS,

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

**THOMAS HODGINS, Q.C.
 Barrister, Solicitor, Notary, &c.,
 3 Masonic Hall, Toronto Street**

Toronto.

**JONES BROS. & MACKENZIE,
 BARRISTERS, ATTORNEYS & SOLICITORS
 Solicitors Canada Perm. Loan and Savings Co.
 18 Toronto Street, Toronto.**

**CLARESON JONES, BEVERLEY JONES.
 GEO. A. MAORENZIE,
 English Agent,
 JONAS AF JONES, 99 Cannon Street, London.
 *A Comm'r for N. Y., Illinois and other States.**

Walkerton Ont.

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

Waterloo, P.Q.

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

Winnipeg, Man.

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

WHOLESALE PRICES CURRENT.—THURSDAY, AUGUST 31, 1882

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 0 07 0 00	AA 33 in.....	0 23 0 00	Basswood, 1.....	00 00 00 00	Brandy: Hennessy's...gal	4 50 6 00
" A 27 in.....	0 06 0 00	36 in.....	0 24 0 00	Basswood.....	18 00 20 00	" " " " " " " " " " " "	11 00 15 00
" B 27 in.....	0 06 0 00	Check, 33 in.....	0 22 0 00	Black Walnut, culls.....	60 00 65 00	Blaquit, Dubouché & Co.,gal	3 50 3 00
" 1133 in.....	0 05 0 00	Denims Blue or Brown AA	0 21 0 00	Do do 1st & 2nd.....	100 00 110 00	" " " " " " " " " " " "	8 00 8 00
" 11136 in.....	0 05 0 00	" A.....	0 19 0 00	Do do 1st quality.....	110 00 120 00	Jules Duret & Co.,gal	4 70 4 50
" DD.....	0 05 0 00	" B.....	0 17 0 00	Cedar, round, lineal foot.....	00 00 00 10	" " " " " " " " " " " "	9 00 9 50
" 111136 in.....	0 05 0 00	" C.....	0 14 0 00	Cedar, flat, lineal foot.....	00 04 00 05	Pinet, Castillon & Co.,gal	3 50 3 50
" XXX33 full.....	0 10 0 00	" D.....	0 12 0 00	Cedar, square, lineal foot.....	00 07 00 05	" " " " " " " " " " " "	8 00 8 00
" M drilling.....	0 11 0 00	Shirtings:		Elm, soft, 1st.....	10 00 10 00	Cheaper shippers.....gal	2 50 2 75
" R. R. Sheeting, 8-4 plain	0 27 0 00	Oxford striped BX.....	0 11 0 00	Hemlock, 1 to 3 in., M.....	25 00 30 00	" " " " " " " " " " " "	7 75 7 00
" X.....	0 30 0 00	" check B.....	0 10 0 00	Hemlock, timber, M.....	14 00 15 00	Mitchells.....imp.gal	2 40 2 50
Stormont (Brown) A 30 in.	0 07 0 07 1/2	" C X.....	0 13 0 00	Maple, hard, M.....	16 00 00 00	Scotch Whiskey.....case-qtz	5 50 7 50
" A A33 in.....	0 07 0 07 1/2	" G.....	0 16 0 00	Soft, do.....	16 00 00 00	Encore.....case	5 50 6 00
" B B36 in.....	0 08 0 08 1/2	Galatea Stripes.....	0 16 0 00	Oak, M.....	40 00 45 00	May, Fairman & Co.'s case	6 00 6 00
" C C36 in.....	0 09 0 00 1/2	Regatta, Check A.....	0 16 0 00	Pine, clear, M.....	35 00 40 00	Sheriff's Islay.....gal	2 00 2 75
Canada (Grey) A W 30 in.	0 07 0 00	Check Solids A.....	0 15 0 00	2nd quality, do.....	22 00 25 00	" " " " " " " " " " " "	2 00 3 00
" A D 32 in.....	0 07 0 00	Bags: 3-ply 16 oz. B, per ble	25 00 0 00	Shipping Culls.....	14 00 15 00	Jamaica Rum per imp.gal	3 20 3 40
" A H 35 in.....	0 08 0 00	Park's Yarn, White.....	0 26 0 00	Mill do.....	7 00 10 00	Geneva Spirits.....imp.gal	2 10 2 15
" A C 35 in.....	0 09 0 10	" Colored.....	0 28 0 00	Lath, M.....	1 40 0 00	" " " " " " " " " " " "	4 15 4 50
" A B 35 in.....	0 09 0 00	Warp White.....	0 23 0 00	Spruce, 1 to 2 in., M.....	11 00 12 00	Green c'sos	1 20 1 25
" A E 36 in.....	0 10 0 00	" Colored.....	0 20 0 00	Tobacco:		Red cases..	8 00 8 10
" A A 36 in.....	0 10 0 00	Do. Knitting Cotton Balls:		Tobacco in Bunt—Duty 20c p. lb.		Champagne	
Yarns:—White per lb	0 26 0 00	No. 8 Unbleached.....	0 49 0 00	Black, Cheving in boxes	0 14 0 17	G. H. Munin, Dry Verzen'y	25 50 23 00
Tickings:—B2 30 in.....	0 12 0 00	" Bleached.....	0 51 0 00	" " " " " " " " " " " "	0 14 0 18	Pommery.....	23 00 22 00
" BBB 30 in.....	0 15 0 00	" Colored.....	0 50 0 7 1/2	Mahoganies, Smoking bxs.	0 10 0 25	J. Munin Extra Dry.....	21 50 23 00
" BB 30 in.....	0 15 0 00	Paints, &c.		" " " " " " " " " " " "	0 21 0 27	Bollinger.....qtz	20 25 27 50
" AA 32 in.....	0 20 0 00	White Lead, gen, 100 lb kgs	7 00 0 00	Brights, " " " " " " " " " " " "	0 35 0 45	Piper Heidsieck.....	25 00 26 00
Fancy Shirtings:—		" No. 1.....	6 00 6 50	Tobacco Duty paid.		Stevies—Pomarlin's.....	1 60 5 60
" Clyde Checks.....	0 15 0 00	White Lead No. 2.....	6 00 6 50	Prince of Wales, brand.....	0 36 0 38	Ports—Cockburn, Smithies	
" Canada.....	0 14 0 00	in Oil, per 25 lbs.....	1 20 2 00	Nelson's Navy 3's 6's & 1's	0 39 0 40	& Co.'s.....	1 90 5 00
Lybster No. 3, 30 in.....	0 06 0 00	Do., No. 1.....	1 60 1 80	Black, Twist 12's.....	0 39 0 42	G. B. Sandeman, Sons & Co	1 90 5 00
" No. 2, 32 in.....	0 07 0 00	" 2.....	1 40 1 50	Mahogany Chewing.....	0 43 0 50	Graham's.....	2 10 4 50
" No. 2, 35 in.....	0 08 0 00	" 3.....	1 30 0 00	Solace, Common.....	0 40 0 44	(Claret, cases.)	3 50 & up
Colored Goods:—		White Lead, dry.....	0 06 0 06 1/2	Solace Fair.....	0 45 0 47	Tarragona Ports, imp.gal	1 10 1 80
Doatins, blue & brown.....	0 18 0 00	Red Lead.....	0 05 0 06	" Good.....	0 50 0 55	Native Wines.....	0 80 1 50
Checks, blue, brown, fcy.....	0 15 0 00	Venetian Red, Eng'h.....	1 75 2 00	Rough and Ready, in 1/2 bxs.	0 55 0 60	Can. Spirits, imp. gallon.	Duty In Bond
Checks, Prince Victor.....	0 15 0 00	Vel. Ochre, French.....	1 75 2 00	Navy, 6's & 5's & 10's.....	0 47 0 55	" " " " " " " " " " " "	2 72 1 01
Ticking, 23in.No. 1X.....	0 14 0 00	Whiting.....	0 55 0 60	Gold Bars, 6 and 12 inch.....	0 55 0 65	" " " " " " " " " " " "	2 47 0 95
" 30in. No. C1.....	0 16 0 00	Salt.		Mahogany Navy, 3s.....	0 45 0 50	" " " " " " " " " " " "	1 29 0 53
" 30in. No. B1.....	0 17 0 00	Liverpool Course, per bag	0 62 0 67 1/2	Bright Navy, 3s.....	0 55 0 62	Pure Spirits.....	2 72 1 01
Dundas (Grey) D 30 in.....	0 07 0 00	Canadian per brl do	0 00 0 00	Wines, Liquors etc.		" " " " " " " " " " " "	2 47 0 95
" C 33 in.....	0 07 0 00	Factory filled..... do	1 25 1 45	Ale English.....qtz	2 40 2 60	" " " " " " " " " " " "	1 29 0 53
" B 30 in.....	0 09 0 00	Barek factory filled do	2 40 0 00	Domestic.....qtz	1 60 1 65	Whiskeys—Family Proof.	1 30 0 58
" A 30 in.....	0 10 0 00	Timber, Lumber, &c.		" " " " " " " " " " " "	0 80 1 15	Old Bourbon.....	1 30 0 58
" AX 30 in full.....	0 10 0 00	Ash, 1 to 4 in., M.....	15 00 19 00	Stout: Guinness.....pts	0 60 0 75	Rye, Toddy, Malt.....	1 31 0 55
" E 30 in.....	0 08 0 00	Ash, timber, M.....	25 00 00 00	" " " " " " " " " " " "	2 35 2 45	Rye, 4 years old.....	1 60 0 78
Tickings:—C 30 in.....	0 13 0 00	Birch, 1 to 4 in., M.....	20 00 00 00	Domestic.....qtz	1 50 1 55	" " " " " " " " " " " "	1 70 0 89
" D 30 in.....	0 13 0 00	Retailers will please bear in mind that above quotations apply only to large lots.		" " " " " " " " " " " "	1 48 1 50	" " " " " " " " " " " "	1 80 1 93
" B 33 in.....	0 15 0 00			" " " " " " " " " " " "	0 70 0 00	" " " " " " " " " " " "	1 90 1 08
" A 33 in.....	0 20 0 00						


Welland Canal Enlargement.
Notice to Contractors.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tender for the Welland Canal," will be received at this Office until the arrival of the Eastern and Western Mails on FRIDAY, THE 1ST DAY OF SEPTEMBER next, for the deepening and completion of that part of the Welland Canal, between Ramey's Bend and Port Colborne, known as Section No. 34, embracing the greater part of what is called the "Rock Cut."
 Plans showing the position of the work, and specifications for what remains to be done, can be seen at this Office, and at the Resident Engineer's Office, Welland, on and after FRIDAY, THE 18TH DAY OF AUGUST next, where printed forms of tender can be obtained.
 Contractors are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms, and, in the case of firms, except there are attached the actual signatures, the nature of the occupation and place of residence of each member of the same; and further, an accepted bank cheque for the sum of four thousand dollars must accompany the respective tenders, which sum shall be forfeited if the party tendering declines entering into contract for the works at the rates stated in the offer submitted.
 The cheque or money thus sent in will be returned to the respective contractors whose tenders are not accepted.
 This Department does not, however, bind itself to accept the lowest or any tender.
 By order,
A. P. BRADLEY,
Secretary
 Department of Railways and Canals,
 Ottawa, 15th July, 1882.

J. S. MAYO,
 Importer and Manufacturer of
OILS
 OF EVERY DESCRIPTION,
 9 COMMON STREET,
MONTREAL.


DELAWARE OYSTER CO.,
 Shippers of the best SELECTS, and Standard
BULK OYSTERS,
 ALSO,
 Shell Oysters, Clams, &c.,
169 WASHINGTON STREET,
NEW YORK.

ESTABLISHED 1874.
D. HATTON & CO.,
 IMPORTERS
FISH, CANNED GOODS,
 Oranges, Lemons, Nuts, Jellies, &c.
 Dried, Green, Smoked, Pickled, Canned and Shell Fish.
 Haddies and Kippered Mackerel TO ARRIVE NEXT WEEK. Orders solicited.
18 BONSECOURS STREET,
MONTREAL.

FRESH EXTRA SCALED HERRING
 (Mediums).
 Consignments now Arriving
 FOR SALE BY
L. A. GORDON & CO.,
 31 & 33 ST. NICHOLAS STREET,
MONTREAL.

G. I. RICHARDSON
 MANUFACTURER OF
SUPERIOR SAUCES,
PICKLES, CATSUPS, &c., &c.
 14 ST. JAMES STREET,
P.O. Box No. 1567. MONTREAL.
 N.B.—First-class and Extra Prizes awarded at Dominion Exhibition, 1880.

USE
Strachan's Gilt Edge Soap.


GILT EDGE SOAP
EACH BAR WEIGHS 1 LB.

CANADA LIFE ASSURANCE COMPANY.

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

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

1. Assets 30th April, 1881.....	\$4,569,161
2. Income for the year.....	957,258
3. Income from Interest (included in above).....	284,208
4. Claims by death during the year.....	224,757
5. Do as estimated by the Co.'s tables and provided for.....	326,135
6. Difference in Co.'s favor between actual and estimated death rate.....	101,375
7. Excess of Interest revenue over death claims.....	59,451
8. Excess of Policies issued for the year, 2257, for.....	4,157,165
9. Total Policies in force at date, 13,995, upon 11,498 lives, for.....	25,024,270

New Business exceeds a fourth of the returns for 1880 of 23 licensed Companies. Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada. Bonus Additions to Life Policies for past fifteen years have added \$375 to each \$1,000 of original Assurance. Cash Profits for some period have been 35 to 39 per cent. of all premiums paid according to age at entry.

MONTREAL BRANCH, . . . 180 ST. JAMES STREET.

R. POWNALL, Secretary for Pro. of Que. P. LAFERRIERE, Inspector of Agencies.
JAMES AKIN, Special City Agent.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

GUARANTEE CAPITAL, - - - - -	\$200,000
RESERVE FUND, - - - - -	141,000
GOVERNMENT DEPOSIT, - - - - -	101,000

Life Insurance Agents who can do \$100,000 of new business in a year are invited to communicate with DAVID BURKE, Manager, Hamilton, with a view to an engagement.

NORTHERN (FIRE) ASSURANCE CO. OF LONDON.	Scottish Imperial (FIRE) INSURANCE CO. OF GLASGOW.
---	---

\$36,000,000

CAPITAL AND INVESTED FUNDS REPRESENTED.

Local Agents having local influence, wanted for above Companies in unrepresented districts.

J. C. BRAZIER, Inspector. Wm. JACKSON, Secretary.

All communications to be addressed to

TAYLOR BROTHERS,
GENERAL AGENTS, MONTREAL.

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Capital Subscribed, - - - - -	\$700,000
Deposited with Dominion Government, - - - - -	51,100

President: D. B. CHISHOLM, Esq., Hamilton.
Vice-Presidents: JAS. H. BEATTY, Esq.; ROBERT BARBER, Esq.
SHEPPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms, and issues **NON-FORFEITABLE POLICIES**, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

S. G. CHAMBERLAIN, Superintendent of Agencies. DAVID DEXTER, Managing Director.

BRITISH AMERICA ASSURANCE CO., FIRE AND MARINE.

INCORPORATED 1833.
HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON, - - - - -	Governor.
H. R. FORBES, - - - - -	Deputy Governor.
Peter Paterson, - - - - -	John McLennan.
Hon. W. Cayley, - - - - -	H. S. Northrop.
George Boyd, - - - - -	John Y. Reid.
John Leys, - - - - -	
SILAS P. WOOD, - - - - -	Secretary.

COMMERCIAL UNION ASSURANCE CO.

OF LONDON, ENGLAND.
CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.
FRED. COLE, General Agent

THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO.

President, . . . ANDREW ROBERTSON, Esq.
Vice-President, Hon. J. R. THIBAudeau.

ARTHUR GAGNON, Secretary-Treas.
JAMES DAVISON, Manager Canada Fire Department.
HENRY STEWART, Manager Marine Department.
HEAD OFFICE:—160 ST. JAMES Street, MONTREAL.

THE STANDARD FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.
GOVERNMENT DEPOSIT, \$25,000.

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

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

SECRETARY-TREASURER—H. THEO. CRAWFORD.
C. H. CHANDLER, Manager Montreal Branch,
Office, 6 St. John Street, Corn Exchange Building.

ALLIANCE FIRE INSURANCE CO.

Head Office - - - HAMILTON, ONT.
AUTHORIZED CAPITAL - - - - - \$500,000.
GOVERNMENT DEPOSIT, MADE.

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

TORONTO BOARD.	LOCAL DIRECTORS.
W. W. COPP, Esq. (Messrs. Copp, Clark & Co.), Chairman.	ALEX. TERRICE, Esq., Manufacturer, Dresden.
JOHN CANAVAN, Esq., Barrister.	MORATIO JELL, Esq., Gentleman, Wardsville.
JOHN TURNER, Esq., Merchant.	J. S. BUCK, Esq., Barrister, Sarnia.
J. S. KING, M.D., Surgeon, Mercer Institute.	D. B. MCLENNAN, Esq., Barrister, Cornwall.
ROBERT BARBER, Esq. Manufacturer, Streetsville.	C. F. FERGUSON, Esq., M.P., Kemptville.
	ADAM ISBISTER, Esq., Merchant, Petrolia.
	HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

CITIZENS
INSURANCE COMPANY,
OF CANADA.

CAPITAL, \$1,188,000.

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

DIRECTORS:

President.—SIR HUGH ALLAN.
Vice-President.—HENRY LYMAN.
Andrew Allan. N. B. Corse. Robert Anderson.
J. B. Rolland. Arthur Prévost.
ARCH. MCGOUN, SEC.-TREAS.

GERALD E. HART, GEN'L MAN'R.

CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident, Guarantee.

RISES TAKEN AT MODERATE RATES.

CHIEF OFFICES.

TORONTO—BOUSTEAD & GIBBS, Agents.
QUEBEC—H. C. BOSS & Co. Agents.
ST. JOHN, N. B.—H. CHURCH & Co. Agents.
HALIFAX, N. S.—McSWINEY & FIELDING, Agts.
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,
Agent.

WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.

HEAD OFFICE, 179 St. James Street,
MONTREAL.

ALFRED PERRY, late General Manager of the
Royal Canadian Insurance Co.,
AGENT for the CITY OF MONTREAL.

STOCKS AND BONDS,

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, August 31, 1882.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire & Marine.....	10,000	5-6mos.	\$50	\$50	131
Canada Life.....	2,500	7 1/2-6mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22 1/2	.....
Confederation Life.....	5,000	5-6 mos.	100	10	230
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12 1/2	175
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 1/2 mos.	100	30	174
Royal Canadian Insurance.....	20,000	5	100	15	.....
Accident Ins. Co. of North America.....	25000	6 per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	6 per ct	50	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Aug. 4, 1882.)

				Market value p. pd up share
Briton Life Association.....	50,000	10	1	.....
British & Foreign Marine.....	50,000	50	20	£22 1/2
Commercial Union Fire Life & Marine..	50,000	30	5	£21 1/2
Edinburgh Life.....	5,000	10	100	.....
Fire Insurance Association.....	100,000	5	£10	.....
Guardian Fire and Life.....	20,000	13	100	.....
Imperial Fire.....	12,000	£7 p. sh.	100	.....
Lancashire Fire and Life.....	100,000	30	20	.....
Life Association of Scotland.....	10,000	15	40	.....
Lion Fire.....	500,000	..	10	.....
Lion Life.....	92,000	..	10	.....
London Assurance Corporation.....	35,502	48	25	.....
London & Lancashire Life.....	10,000	10	10	.....
Liverpool & London & Globe Fire & Life	£391,752	70	20	.....
Northern Fire & Life.....	30,000	70	100	.....
North British & Mercantile Fire & Life	40,000	56	50	.....
Phoenix Fire.....	6,722	£21 p. s.	.....	.....
Queen Fire & Life.....	200,000	30	10	.....
Royal Insurance Fire & Life.....	100,000	60	20	.....
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	.....
Scottish Imperial Fire and Life.....	60,000	6	10	.....
Scottish Provincial Fire & Life.....	20,000	15	50	.....
Standard Life.....	10,000	58 1/2	50	.....
Star Life.....	4,000	6	25	.....

DOMINION
SALVAGE AND WRECKING CO.'Y,

HEAD OFFICE:

No. 26 HOSPITAL ST., MONTREAL.

The powerful Wrecking Steamer "RELIEF," with Wrecking Cables, Anchors, Steam Pumps, Hydraulic Jacks, Surf Boats, &c., fully equipped with a skilled crew of Wreckers and Divers, is stationed, with her Pontoons, at Murray Bay, ready, DAY OR NIGHT, to proceed at once to any vessel that needs assistance, on receipt of a telegram from Head Office, Montreal.

This Company has also on the Upper Lakes, the tugs "Mixer" and "Folger," and steamer "Conqueror," with all Wrecking appliances for service on the Lakes or River above Victoria Bridge.

Apply to HEAD OFFICE, or S. E. GREGORY, Assistant Manager, or Captain JOHN DONNELLY, Wrecking Master, Kingston.

For service on Lower River or Gulf, apply to HEAD OFFICE, 26 Hospital street, Montreal.

B. HERREMAN, President. **JAS. G. ROSS, Vice-Pres., Quebec.** **F. W. HENSHAW, Sec.-Treasurer.**

THE
METROPOLITAN MUTUAL BENEFIT
SOCIETY.

Head Office, Montreal, P.Q.

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

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

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

The following is an extract from a letter received from His Excellency the Governor General of Canada:

"It is in such Associations as yours are founded those principles of mutual help and support which bind communities together.

"They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart prudent habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion.

(Signed) LOKNE."

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.

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OF CANADA. Incorporated C. S. C., Chap. 71.

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We solicit all persons intending to secure protection on their lives for those dependent on them, or to provide against sickness, infirmities, &c., in old age, either to call and examine the plans of our new classes, or write for our circular. After receiving all necessary information (which we shall always be most happy to give) they will not fail to find them so equitable, safe, cheap, and on such easy terms, as to convince them of being greatly to their advantage to join as members.

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Insurance.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE, MONTREAL.

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THE ACCIDENT

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

RATES REDUCED.

THE STANDARD LIFE

Assurance Co.'y. Estab. 1825.

HEAD OFFICE;

EDINBURGH, Scot., and MONTREAL, Canada.

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

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

W. M. RAMSAY, Manager, Can.

Established 1803.

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Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA;

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RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 Stg.
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 ASSETS, £2 222,552 Stg.

Insurance.

QUEEN INSURANCE CO. OF ENGLAND. FIRE AND LIFE.

Capital, . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal, Chief Agents in Canada.

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Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.
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 F. A. BALL, Manager.
 Insurance effected at reasonable rates.

TIME-TRIED AND FIRE-TESTED.

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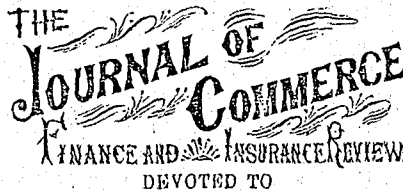
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North Shore Railway.

COMMENCING ON Thursday, June, 1st, 1882.

Trains will run as follows:

	MIXED.	MAIL.	EXPRESS	
Leave Hochelaga for Quebec.....	P. M. 6 30	P. M. 5 00	P. M. 10 00	A. M. 9 30
Arrive at Quebec.....	A. M. 8 30	A. M. 9 30	A. M. 6 30	P. M. 2 40
Leave Quebec for Hochelaga.....	P. M. 5 30	P. M. 10 10	P. M. 10 00	P. M. 4 00
Arrive at Hochelaga.....	A. M. 8 15	A. M. 4 40	A. M. 6 30	A. M. 9 10
Leave Hochelaga for Joliette.....	P. M. 5 15			
Arrive at Joliette.....	A. M. 7 40			
Leave Joliette for Hochelaga.....	A. M. 6 00			
Arrive at Hochelaga.....	P. M. 8 50			

Trains leave Mile-End Station Ten Minutes Later than Hochelaga.
 Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.
 Sunday Trains leave Montreal and Quebec at 4 p.m.
 All Trains run by Montreal Time.
 Sure connections with the Canadian Pacific Railway to and from Ottawa.
 GENERAL OFFICES—18 PLACE D'ARMES.
 TICKET OFFICES :
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 202 St. James Street, }
 Opposite St. Louis Hotel, QUEBEC.
 Canadian Pacific Railway, OTTAWA.
 L. A. SENECAI, Gen'l Sup't.

Intercolonial Railway.

Summer Arrangement.

Commencing 7th July, 1882.

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

Leave Point Levi.....	7.30 a.m.
Arrive Riviere du Loup.....	11.55 a.m.
" Cacouna.....	12.23 p.m.
" Trois Pistoles.....	1.10 "
" Rimouski.....	2.49 "
" Little Metis.....	3.58 "
" Metapedia.....	5.56 "
" Campbellton.....	7.23 "
" Dalhousie.....	8.10 "
" Bathurst.....	9.50 "
" Newcastle.....	11.22 "
" Moncton.....	2.05 a.m.
" St. John.....	6.00 "
" Halifax.....	10.00 "

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

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.

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all places 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,
 136 St. James Street,
 (Opposite St. Lawrence Hall),
 Montreal.

D. POTTINGER, Chief Superintendent.
 Moncton, N.B., 7th July, 1882.

JOHN MACLEAN & CO.

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MILLINERY AND FANCY DRY GOODS.

FALL, 1882.

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