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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 19, No. 11. }  
New Series.

MONTREAL, FRIDAY, SEPTEMBER 12, 1884.

M. S. FOLEY.  
Editor and Proprietor

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,
- Hochelaga, Valleyfield and Stormont Cottons.

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

GAULT BROS. & CO.

## MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878:  
Prize Medal awarded for our manufacture of  
**FELT HATS.**

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

FOR THE

### Fall and Winter Trade

We offer a full assortment of

### FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS,  
GLOVES AND MITTS

Of English and Domestic Manufacture.

Moccasins, SNOW SHOES, FANCY  
SLEIGH ROBES, BUFFALO, &c.

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

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Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

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Merchants visiting this market will be repaid by giving us a call and examining our

### STOCK,

which is now unusually large in

### EVERY DEPARTMENT.

Special Purchases which should be seen by every buyer when in Town,

IT WILL PAY YOU TO ASK FOR THEM.

## John Macdonald & Co.,

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MANCHESTER, ENGLAND.

Samples on application.

## WYLD, BROCK & COMP'Y.

IMPORTERS OF

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### WOOLLENS,

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## DRY GOODS

DEALERS IN

### DOMESTIC WOOLLEN

And other Manufactures.

Warehouse,—Cor. of Bay and Wellington Streets,

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Leading Wholesale Houses of Montreal

## SPECIALTIES

FOR FALL TRADE.

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

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

Send for a \$4, \$10, \$20, or \$50 package of CHRISTMAS CARDS, which are nicely assorted for the retail trade.

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MONTREAL & TORONTO.

## S. GREENSHIELDS,

SON & CO.

WHOLESALE

## DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736,

CRAIG STREET,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.

CAPITAL AND PAID-UP, - - \$12,000,000  
RESERVE FUND, - - - - 6,000,000  
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Brookville, " Moncton, N.B. Stratford, " N.B.  
Chatham, N.B. Ottawa, Ont. St. John, N.B.  
Cornwall, Ont. Perth, " St. Mary's, Ont.  
Godwin, " Peterborough, Ont. Toronto, " Ont.  
Guelph, " Picton, " Winnipeg, Man.  
Hullfax, N.S. Port Hope, Ont.

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Agents in the United States.—New York, Walter Wilson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street. W. Munro, Manager; R. V. Holden, Asst. Manager.

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.

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

THE BANK OF TORONTO,

CANADA.

Incorporated 1855.

Paid up Capital, \$2,000,000. Rest \$1,000,000.

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ALEX. T. FULTON, HENRY CAWTHRA,

HENRY COVENS

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Collections made on the Best Terms.

Banque Ville-Marie.

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

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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.

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London, Kingston, St. John, N.B.  
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Issue Circular Notes for Travellers, available in all parts of the world.

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$500,000.

HEAD OFFICE, MONTREAL.

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Clinton, Owen Sound, Sorel, P. Q.  
Exeter, Ridgetown, Trenton,  
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Ontario and Manitoba—Dominion Bank and 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, 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, 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.

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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, - - 1,250,000.

HEAD OFFICE - - MONTREAL

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Galt, Ottawa, St. Thomas,  
Gnanaquo, Owen Sound, Toronto,  
Hamilton, Perth, Walkerton,  
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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.

Capital \$1,600,000.

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A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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New York—National Bank of the Republic  
Quebec Agency—The Bank of Montreal.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP 2,000,000

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CANADA—Prov. Ontario—The Bank of Toronto, Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Ottawa—The Union Bank of Lower Canada.

A general banking business transacted. Particular attention paid to collections and returns made with utmost promptness.

Correspondence respectfully solicited.

The Chartered Banks.

THE CANADIAN  
Bank of Commerce.

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

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Barré	Guelph	Sarnia
Bellefleur	Hamilton	Seaford
Merlin	London	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Oundas	Ottawa	Toronto
Dunnville	Paris	Walkerton
Galt	Parkhill	Windsor
	Peterboro	Woodstock

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

BANKERS.

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

IMPERIAL BANK  
OF CANADA.

Capital Paid up - - - - - \$1,330,000  
Reserve Fund - - - - - 650,000

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HEAD OFFICE—TORONTO.

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

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL,..... \$1,500,000  
CAPITAL PAID UP..... 1,440,000  
RESERVE FUND..... 375,000

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Goswick, Stanstead,  
Newansville, Granby,  
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London, England—Natl. Bank of Scotland.  
Boston—National Exchange Bank.  
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Collections made at all accessible points and  
promptly remitted for.

The Chartered Banks.

BANK OF OTTAWA,  
OTTAWA.

Authorized and subscribed Capital....\$1,000,000  
Paid up Capital..... 993,263  
Reserve..... 110,000

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Agents in New York, Messrs. A. H. Goadby, and B.  
E. Walker, Agents in London, Eng., Alliance Bank

The Central Bank of Canada.  
HEAD OFFICE, TORONTO, ONT.

CAPITAL AUTHORIZED, - - - - - \$1,000,000  
CAPITAL SUBSCRIBED, - - - - - 500,000  
CAPITAL PAID-UP, - - - - - 175,000

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JNO. GINTY, D. M. McDONALD.  
A. A. ALLEN, Cashier.  
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Agents in New York—Importers and Traders  
National Bank. Agents in London, England—  
National Bank of Scotland, London.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.  
CAPITAL AUTHORIZED..... \$1,000,000  
CAPITAL SUBSCRIBED..... 500,000  
CAPITAL PAID-UP..... 250,000

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REUBEN S. HAMLIN, Esq., Vice-President.  
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Thomas Paterson, Esq.,  
T. H. McMillan, Cashier.  
Deposits received and interest allowed. Collections  
solicited and promptly made. Drafts issued  
available on all parts of the Dominion. Sterling  
and American Exchange bought and sold.

BANQUE JACQUES-CARTIER,  
HEAD OFFICE, - MONTREAL.

Capital Authorized, - - - - - \$500,000.  
Capital Subscribed, - - - - - \$500,000.  
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Branch at St. Rémi, P. Q., C. Bedard, Agent.  
Branch at Valleyfield, C. F. Irish, Agent.  
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Agents in London, Eng.: Glynns, Mills, Currie & Co.

THE MARITIME BANK  
—OF THE—

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

Board of Directors.  
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JER. HARRISON, Merchant, Vice-President.  
JOHN TAPLEY (of Tapley Bros., Ludlowntown).  
JOHN McMILLAN, (of J. & A. McMillan, Book-  
sellers.  
A. A. STERLING, Frederickton.  
AGENCY—FREDERICTON: A. S. Murray, Agent.  
—WOODSTOCK, N.B.: G. W. Vanwart,

The Chartered Banks.

THE BANK OF LONDON  
IN CANADA.

HEAD OFFICE, LONDON, ONT.  
Capital Subscribed..... \$1,000,000  
Capital Paid-up..... 100,000  
Reserve Fund..... 50,000

MANAGER—A. M. SMART.  
HY. TAYLOR, Pres., JNO. LABATT, Vice-Pres.  
DIRECTORS.—W. R. Meredith, Nathaniel Reid,  
Isaiah Danks, Thos. Fawcett, Thos. Kent, Benj.  
Cronyn, Thos. Long (Collingwood), Jno. Morison,  
(Toronto), John Leys (Rice Lewis & Son, Toronto),  
Hy. Northrop (Northrop & Lyman, Toronto).  
Correspondents in Canada.—Molson's Bank and  
Branches. In New York.—National Park Bank.  
In Britain—National Bank of Scotland (Limited).  
Collections made in all parts of the Dominion and  
return promptly remitted at lowest rates of Ex-  
change. Letters of Credit issued, available in all  
parts of the world.

Montreal Loan & Mortgage Co.  
AND TRUST COMPANY.

INCORPORATED 1855.  
CAPITAL..... \$1,000,000  
LOAN MONEY ON REAL ESTATE AND  
PURCHASE MORTGAGES.  
This Company is authorized to act in any position  
of Trust, either as Executor, Administrator, Guar-  
dian, Trustee or Receiver.  
Registrars and Transfer Agents of the Stocks and  
Bonds of Incorporated Companies.  
Trustees of Mortgages executed by Railroad and  
other Corporations.

INTEREST ALLOWED ON DEPOSITS.  
Issue Sterling Debentures payable in London  
also Currency Debentures, payable in Canada.  
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M. H. GAULT, Esq., M.P., President. RICHARD  
BOLTON, Vice-President. Hon. A. W. OGILVIE.  
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co  
JAMES CRATHERN, of Crathern & Caverhill  
J. L. BLACK.  
Trustees and Executors are authorized by Act of Parlia-  
ment to invest in the Debentures of this Company.

W. L. MALTBY, Manager  
OFFICE, 181 ST. JAMES STREET, MONTREAL.

THE HAMILTON  
Provident and Loan Society.

President, GEORGE H. GILLESPIE.  
Vice-President, JOHN HARVEY,  
Capital subscribed..... \$1,500,000.00  
paid-up..... 1,100,000.00  
Reserve and Surplus Profits..... 11,519.80  
Total Assets..... 2,701,108.36  
DEPOSITS received and interest allowed at the  
highest current rates.  
DEBENTURES issued for 3 or 5 years. Interest  
payable half-yearly. Executors and Trustees are  
authorized by Law to invest in Debentures of this  
Society. Banking House:

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

THE ONTARIO  
Investment Association  
(Limited.)

OF LONDON, ONTARIO.  
CAPITAL UNCALLED, - - - \$2,050,000  
CAPITAL PAID UP, - - - 600,000  
RESERVE FUND, - - - 500,000  
INVESTMENTS, - - - 2,000,000  
Parties wanting money on Real Estate Mortgages,  
Apply to HENRY TAYLOR, Manager.

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INCORPORATED, - - - 1872.

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Paid-up,..... 808,840.28  
Reserve Fund,..... 149,000.00  
Contingent Fund,..... 903.12  
Loans made on farm and city property, on the  
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Money received on deposit and interest allowed  
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**DOMINION LINE OF STEAMSHIPS**



Running in connection with the  
**Grand Trunk Railway of Canada**

Tons.	
Montreal.....	3,284
Dominion.....	3,176
Texas.....	2,700
Quebec.....	2,700
Mississippi.....	2,680
Brooklyn.....	3,600
Tons.	
Toronto.....	3,284
Ontario.....	3,176
Sarajia.....	3,850
Oregon.....	3,851
Vancouver.....	6,700

**DATES OF SAILING**

**FROM QUEBEC TO LIVERPOOL.**

Oregon.....	26th July.	Vancouver.....	16th Aug.
Montreal.....	2nd Aug.	Dominion.....	23rd "
Ontario.....	9th Aug.	Toronto.....	30th "

**RATES OF PASSAGE FROM QUEBEC.**

CABIN.—\$50, \$60, \$65 and \$80; return, \$90, \$108, \$117, and \$144, according to steamer and berth. All outside rooms are comfortably heated by steam. Second Cabin, \$10.

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

For Freight or Passage apply in London to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Pflinn, 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.)

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Assignments taken and Estates managed

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For taking affidavits to be used in the Province of Ontario,  
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Public Accountants & Auditors,  
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A. L. KENT. ALPHONSE TURCOTTE.

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

This Company's Lines are composed of the following Double Engine Clydebuilt 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.
Numidian.....	4,100	Building.
Siberian.....	4,600	"
Carthaginian.....	4,600	"
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	" James Wylie.
Sardinian.....	4,650	Lt. W. H. Smith, R.N.R.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	" W. Richardson.
Moravian.....	3,600	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	Mr. Dalziel.
Hibernian.....	3,424	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Siberian.....	4,600	Building.
Buenos Ayrean.....	3,800	" R. F. Moore.
Corean.....	4,000	" Barclay.
Grecian.....	3,600	" C. E. LeGallais.
Manitoban.....	3,150	" McNicol.
Canadian.....	2,600	" C. J. Menzies.
Phenician.....	2,900	" J. Brown.
Waldensian.....	2,600	" R. H. Hughes.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylne.
Acadian.....	1,350	" F. McGrath.

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

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

Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive on board and land Mail and Passengers to and from Ireland and Scotland, are intended to be despatched

**FROM QUEBEC:**

Polynesian.....	Saturday, July 26
Parisian.....	Saturday, Aug. 2
Poruvian.....	Saturday, " 9
Sarmatian.....	Saturday, " 16
Sardinian.....	Saturday, " 23
Circassian.....	Saturday, " 30

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

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

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

**FROM HALIFAX:**

Nova Scotian.....	Monday, July 28
Hanoverian.....	Monday, Aug. 11
Caspian.....	Monday, " 25

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

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

An experienced surgeon carried on each vessel. Berths not secured until paid for.  
Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., of Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

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

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A large Stock always on hand.  
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Whiting, Plaster of Paris, Borax,  
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Blotting Paper, Flour Sack Paper,  
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Colored and Brown & Grey Wrapping  
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It is by the judicious use of such articles of diet that  
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Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &amp;c.

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Tickings, Denims, Apron Checks, Fine Fancy Checks, Gingham, Wide Sheetings, Fine Brown Cottons, &amp;c.

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Heavy Brown Cottons and Sheetings.

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

The Wholesale Trade only supplied.

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COTTON YARNS, White and Colored, Single and Double Twist Yarns, Bleached and Colored, CARPET WARPS, White and Colored.

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Ball Knitting Cotton, Hosiery Yarns,

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Yarns (Bleached and Colored), Beam Warps

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**Cornwall Cotton Batting Co.,**

Batts put up in Cases or Bales in

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FULL ASSORTMENT OF WHOLESALE ONLY.

**LINEN GOODS**  
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Always on hand and for sale on  
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**PIC AND BAR IRON CAR WHEELS,**  
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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.

**SPOOL COTTON.**  
Recommended by the principal  
SEWING MACHINE Co.'s as  
the BEST for hand and  
Machine Sewing.

ESTABLISHED 1820

**M. E. Q.**

ESTABLISHED 1820

AS THIS THREAD is  
the only MAKE in the CA-  
NADIAN 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.

**NOOKE BROTHERS**  
MONTREAL

ALL LINEN  
LINED SHIRTS REINFORCED  
FRONTS

TO BE HAD AT ALL THE

Principal Dry Goods Merchants  
in the Dominion

TRADE MARK STAMPED  
ON EACH SHIRT

520  
530

ST PAUL ST  
MONTREAL

Toronto branch 22 & 24 Colborne St

Leading Wholesale Trade of Montreal

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

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

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

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

**Commercial Summary.**

It is stated that gold mining operations on  
quite an extensive scale have been begun at  
the gold Brooks Middle River, C.B., by an  
American Co.

W. H. Mussex, the absconding corporation  
cashier, is still languishing in a New York jail.  
P. O'Meara, the absconded assistant city clerk, is  
earning a precarious livelihood at large in that  
city.

The visible supply of cotton on Sep. 5th was  
1,472,653 bales, against 1,652,080 bales a year  
ago showing a decrease of 179,427 bales. As  
compared with the same date of 1882, however,  
there is an increase of 184,510 bales.

A DISPATCH from St. John, N.B., says: The  
directors of the St. John Cotton Company ask  
for tenders for the purchase of their real estate,  
mill and machinery. These tenders will be  
submitted at a meeting of the stockholders. It  
is expected Parks & Sons' mill will start next  
Monday week.

REPORTS from some of the principal corn  
sections in Iowa state that never before in the  
history of the state has the crop outlook for  
corn been brighter than at present, and the  
yield in many districts will, it is said, be double  
that of last year. In other portions of the  
Corn Belt advices are equally encouraging.

Messrs. William Darling & Co., of this city,  
have favored us with a copy of their new Illus-  
trated Descriptive Catalogue of Hardware.  
The work is some 210 pages, and contains over  
1500 illustrations of articles in the trade, with  
a complete alphabetical index. Retail dealers  
can doubtless have a copy on application.

A YOUNG man named Howe, aged about 21,  
who has for the last 18 months been employed  
as general clerk in the office of Mr. Thomas  
Simpson, insurance agent, this city, left for  
parts unknown a few days ago, taking with him  
about \$2,400 in cash, premiums collected while  
his employer was out of town. He lived not  
wisely, but too well.

## FARRAR'S PATENT IMPROVED SNOW PLOUGH AND FLANGER COMBINED.

Is attached to the Locomotive and operated from the cab.

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

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

## PORTER & SAVAGE, TANNERS and Manufacturers of

**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASINE,  
E LACE, RUSSET and  
**OAK SOLE LEATHERS,**  
OFFICE AND MANUFACTORY:  
436 VISITATION STREET, MONTREAL.

## PRATT'S ASTRAL OIL

Delivery made from New York, Quebec or Montreal. Trade confined to one buyer in small Towns and Villages. Correspondence solicited.

**C. PEVERLEY,**  
General Agent in Canada.  
OFFICE: 1782 NOTRE DAME ST., MONTREAL.

McColl. Bros., hotelkeepers, Chambly, Que., have assigned to Kent & Turcotte, this city. Liabilities about \$1,500; assets nominally about \$1,200.—McKay & Champagne, hotel, Ottawa, are offering 50 cents in the dollar.

JOSEPH MARCEAU gave up farming about 2½ years ago, and engaged in storekeeping at D'Israeli, Que. Having but little capital and less experience, he has been running behind for some time past. He has assigned to Mr. Z. Lapiere, shoe manufacturer, this city.

"Gossin" is the name of a new venture in journalism, in this city. The lady editor is a well-known contributor to the lighter departments of one of the evening papers. The first number contains a fair proportion of advertisements from firms who naturally look for customers among its readers.

The stock of clothing, etc., appertaining to the estate of J. F. Leisbman, Winnipeg, Man., is offered for sale by the trustees.—R. Hammond, tailor and grocer, same place, has been sold out by the landlord.—The business of Charles Todd, grocer, also of Winnipeg, has been closed under chattel mortgage.

M. U. Roy, carriagemaker, this city, has compromised liabilities of about \$4,000 at 45 cents in the dollar,—40 cents at 3, 6, and 9 months and 5 cents in 12 months, all secured.—Beeson & Ross, tailors, Ottawa, have sold out to G. D. Roman.—B. J. Draper, also of Ottawa, dry goods dealer, has sold out to F. X. Bedard.

The latest returns received by the Pittsburg Pn., Secretary of the Western Pig Iron Association do not indicate that the movement to secure united action in the restriction of production by the banking of furnace fires on the line proposed has been accepted by a sufficient number of furnaces to cover the terms of the agreement.

Leading Wholesale Trade of Montreal.

## GREENE & SONS COMPANY, MONTREAL.

**HATS, CAPS  
AND  
FURS,  
1884.**



**WELL ASSORTED STOCK IN ALL LINES.**

**BUFFALO**

AND

**FANCY ROBES,**

**Gentlemen's Furnishings.**

**LATEST STYLES**

Selected for Fall Trade, 1884.

Agents for

**WOODROW'S HATS.**

WAREHOUSE:

**517 to 525 ST. PAUL STREET, MONTREAL.**

AMONG the papers on practical subjects read by members of the Science Association during the recent visit, it was hoped that the science of insurance might find a place, especially when two such master minds as Mr. T. B. Sprague, president of the Institute of Actuaries, and C. B. Walford, the insurance, encyclopedist, favored us with their presence.

JOHN ROCUE began the dry goods trade in Guelph some six years ago with a small capital, but, having worked up a rather good business, he found his credit improving. He was led into larger purchases by degrees, his stock being sometimes as high as \$20,000. This meant borrowed capital and interest thereon, with the generally consequent renewals, all ending in the assignment of a few days since.

LATEST advices by mail from England put quite a different construction upon the outlook for the hop crop. The same circular which some weeks ago predicted utter destruction to the English yield now admits that there was a grave miscalculation somewhere, so much so that prices have settled down considerably. The German crop has also turned out much better than was expected.

ADVICES have been received from all the principal grain sections in this Province by merchants here, purporting that the crops of oats, peas and barley are more abundant than has been experienced for many years, quite a number of farmers having been compelled to stack, owing to insufficiency of barn room. As for wheat, those who planted it have secured a surprisingly good yield.

LOUIS HOULE, of this city, bought out his partner's interest in the dry goods business in April, 1883, but has not been able to make both ends meet. He now finds himself owing between six and seven thousand dollars, but his assets, though of equal proportion, are not

sufficiently available for the demands of his creditors. He has assigned to Kent & Turcotte.

The stock in trade of Shain & Williams, general storekeepers, Essex Centre, Ont., amounting to over \$4,000, was disposed of the 6th inst. to J. W. Broderick of London, who will probably sell it off again. The career of the firm was brief, dating only from last fall but doubtless long enough to cut into the limited profits of firms who endeavor to keep on paying 100 cents in the dollar.

OVER-TAXING his strength in trying to work into a jobbing trade has brought F. H. Hardy, tobacconist, this city, into trouble. He was formerly a builder, but began his present business a few years ago on small capital, and was doing fairly well, till he attempted too much. His liabilities are from \$3,000 to \$4,000; assets nominally equal in amount. He has assigned to Kent & Turcotte.

W. T. JACKSON, who, with the assistance of his wife, has been carrying on a small grocery business at Georgetown, Ont., has assigned in trust. As recently remarked of another unfortunate trader by our Guelph correspondent, he paid some attention to other counters than his own.—Wm. Nowry of Palmerston, Ont., has sold out his hardware-business to R. S. Shields.—Thos. Dillon, general dealer, Bothwell, has also sold out.

BOUCHARD & TARTE, son and son-in-law respectively of Louis Bouchard of Waterloo, Que., bought out the old gentleman's general store business in that town a few years ago, agreeing to pay him on long time. One of the partners had not attained his majority. The present state of things is represented by liabilities of \$12,000 and nominal assets of about \$10,000 with which they propose to settle with their creditors at the rate of 50 per cent.

**J. S. HAMILTON & CO.,**  
BRANTFORD, ONT.

AGENTS FOR THE DOMINION for

- J. H. Henkes, Delftshaven—Holland Gin.
- Ayala & Co., Chateau d' Ay, Ay.—Champagnes.
- Pelee Island Vineyards.—Canadian Wines.
- William Younger & Co., Edinburgh.—Scotch Ale.
- D. C. Ross, Dingwall.—Scotch Whiskey.
- A. Matignon & Co., Cognac.—Cognac Brandy.
- Louis Latour, Beaune.—Burgundies and Mass Wines.
- John S. Shiels & Sons, Leith.—Glenishiel Whiskey.
- R. Van Zellar, Oporto.—Port.
- Sanchez Romate Hermanos.—Jerez de la Frontera, Sherries.
- Hanappier & Co., Bordeaux.—Clarets.
- Wm. Edmonds, Jr., & Co., Liverpool.—Export Bottlers

Bass' Ale and Guinness' Stout.

Orders from the Trade solicited for Direct Importation or Delivery from Store.

**OAK TANNED LEATHER BELTING,**

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

**ENGLISH LINEN HOSE**

**JNO. C. MCLAREN,**

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

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

**McARTHUR, CORNELLE & CO.,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

- Varnishes, Oils, Window Glass, Star, Diamond Star, & Double Diamond Star Brands.
- English 16, 21 and 26 oz. Sheet.
- Rolled, Rough and Polished Plate Glass.
- Col'd, Plain & stained Enamelled Sheet Glass.
- Painters and Artists Materials.
- Chemicals, Dye Stuffs.
- Naval Stores, &c., &c.,

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street and 253, 255 and 257 Commissioners Street MONTREAL.

The Halifax Gas Light Co. has declared an interim dividend of four per cent, or \$1.60 per share on the business of the past half year.

The shipments of deals from Montreal to London, Liverpool, Glasgow, Bristol, Sharpness during the month of August were 6,629,974 feet.

It is reported that at a meeting of the directors of the Intercolonial Coal Co. to-day, a dividend of 4 per cent was declared, being the first dividend of the Co. for some time past.

Toronto Board of Trade returns for August show the total imports for month amounted to \$1,833,735 as compared with \$1,983,817 for August, 1883, and \$2,478,428 for August, 1882. The total exports were \$191,931, as compared with \$291,759 in August, 1883, and \$146,733 in August, 1882.

Without exception, grain dealers at this port state that the present stagnation in the trade is of a more severe character than has been experienced within the past fifteen years. One of our grain forwarding companies have given orders to lay up a number of their barges, as there is scarcely any grain on the way for the St. Lawrence back of the Welland canal.

The American Consul at Lyons reports that the wheat crop of France will amount to 316,000,000 bushels, which will surpass the harvest

**KENNETH CAMPBELL & CO.**

WHOLESALE DRUGGISTS,

OFFER FOR SALE

- Cod Liver Oil, Newfild,
- Cod Liver Oil, Norwegian,
- Coriander Seeds, Cream of Tartar,
- 603 CRAIG STREET,

MONTREAL.

of 1883 by 30,000,000 bushels. The quality is excellent. The Indian corn crop will amount to 33,000,000 bushels. Reports received at Washington from England and Continental countries state that the wheat crops are fine. A cry for protection by increased duties on foreign wheat goes up loudly from all parts of France.

CABLE advices received from the English cattle markets last week, were of a more favorable nature for shippers' interests. At Liverpool and London, Canadian and American cattle were quoted at 15c to 15½c per lb., sinking offal, and at Glasgow at 14½c to 14¾c per lb. There was a slow demand for American sheep, which brought 16c to 16½c per lb. The low price at which Australian mutton is selling in the English markets materially affects the sale of American sheep.

The stock of goods laid in last fall by R. B. Seiver of Gravenhurst, Ont., was based on expectations of the lumber trade much higher than were realized. He has been generally hard-pressed meantime, and during his absence lately a meeting of his creditors was held, the particulars of which have not transpired. He had been obliged to ask for a short extension once before—in 1883.—C. S. Mead, grocer, Toronto, has the bailiff in possession.—Jos. S. Dunn, butcher, Toronto, has assigned.

The statement and offer of Mr. A. H. Brown, tea dealer, Brockville, Ont., are of a proportion not reconcilable by the Rule of Three. He owes about \$12,000; his assets are placed at \$4,500, and he offers to settle with his creditors at 40 per cent. Mr. Brown came from the United States some five years ago, and peddled teas on the road. He appeared to be doing

**KIRK, LOCKERBY & CO.**

Importers and

**Wholesale Grocers,**

CORNER

St. Peter and St. Sacrament Streets, MONTREAL.

well, and obtained considerable credit, though with some hesitation. The offer is in the form of short date notes, which at last accounts had not been accepted.

JOHN SHEPPARD, general storekeeper at Mount Forest, Ont., for many years, has been obliged to make an assignment. Until quite recently he was supposed to have a margin of \$1500 to \$2000, and both he and his wife owned some real estate. His business has been falling for some time, ending as above noted.—Fellows Bros., brewers, Belleville, Ont., are said to be asking an extension.—M. McColl, general store, Mull, Ont., has moved to other fields.

The Moncton Sugar Refinery is reported as having been run at a loss of several thousand dollars during the period covered by their last annual statement. The government inspector remarked a year or two since on the rigid economy which characterized the institution: while the manager of a refinery farther east drove to his elegant offices at eleven o'clock behind a fine pair of horses, the manager at Moncton met the visitor with his shirt sleeves rolled up to his elbows, having been helping the workmen with their labor.

A. G. ISAACSON, of the firm of J. H. & A. G. Isaacson, the well-known notaries of this city, has decamped owing to alleged misappropriation of trust funds received in his official capacity as notary. The amount involved it is said will be large, and that Mr. J. H. Isaacson, the senior member of the firm, is now in Toronto trying to make some arrangements in order to make good the deficiency. Owing to Isaacson's expensive mode of living for some time past, those who were most intimately acquainted with him suspected something wrong.

# J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

## CLOTHIERS,

### MONTREAL,

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

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



## VULCANIZED

# India Rubber Goods

### For Mechanical Purposes.

Sole Manufacturers of the Celebrated

"Maltese Cross" Brand Fire Hose.

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 290,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—*The Most Popular Hose of the day*, now in use in over 1000 Fire Departments on this Continent. BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Suction and Steam. PACKING Cloth Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

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

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.  
**THE CUTTA PERCHA & RUBBER M'FG. CO'Y.**  
 10 & 12 KING ST. East, Toronto. T. McILROY, Jr., Manager.

### The Canadian Manufacturers' Agency

Are now prepared to take orders for full delivery for the following goods, viz: from

"The Otterville Canning Co.," Otterville, Ont.  
**CANNED**

**APPLES, TOMATOES,**  
**GREEN PEAS, SWEET CORN,**  
**STRAWBERRIES, BLACK CAPS,**  
**CHERRIES.**  
**EVAPORATED**  
**SWEET CORN, APPLES.**

From LAIDLAW & CO., Victoria, B.C., & San Francisco,  
**CANNED SALMON.**

Ask for Price List. P. POULIN,  
 63 ST. JAMES STREET, MONTREAL.

## Brown, Balfour & Co.,

IMPORTERS OF

# TEAS

AND

## WHOLESALE GROCERS,

### HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR

The Boston wool market last week was steady, but the firmness previously noted on the part of holders has had the effect of materially lessening the demand, the total business sales of the week, amounting to 2,875,712 lbs. against 3,006,400 lbs. for the week previous, showing a decrease of 130,688 lbs. The total sales since January 1, 1884, have been 82,596,971 lbs., against 84,709,545 lbs. for the corresponding period of 1883, a decrease of 2,102,574 pounds. XX Ohio sold at 36c, and X at 33½c. Michigan sold at 31c and 31½c and Montana at 25c.

Mr. Geo. JOHNSON, the able correspondent of the Toronto Mail at Ottawa, writes: In your article upon Life Insurance Statistics you say "it is difficult to account for existing indications of a check to the rapidity of the advance in life insurance business," etc. I am inclined to think that the chief reason is the rapid development of Life Insurance business among such organizations, as the Foresters, and other similar bodies, which are not under the ken of the Dominion Superintendent, but, in my opinion, ought to be. In the aggregate large sums are paid in to these bodies in the various forms of insurance.

C. A. MACDONALD & SON, dealers in groceries and liquors, Picton, Ont., have sold out to Mr. J. G. Kells.—The National Harness Co. has moved from Fort Erie to London.—H. Steubing,

### CUTLER BROS. & CO.'S

#### INSECT POWDER.

IN PATENT SIFTING-TOP CANS.

Sure death to Flies, Fleas, Red Ants, Bed Bugs, Lice on Cattle, and those pests of Housekeepers, Hotel and Restaurant Proprietors, Confectioners, Bakers, and of all places where hot-water or steam pipes are laid, WATERBUGS AND ROACHES. Is especially effectual on Dogs, Cats, Birds, Fowls, Plants, &c.

Sure and speedy death to Insects.  
 Safe to use, and harmless to Human Life.  
 Sample tin mailed on receipt of 25 cents.

**EMIL POLIWKA & CO.,**

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

### ALL

Competitors acknowledge the superior value of

"Rising Sun" Ball Blue,  
 "Syndicate" " " "

"Laundress Friend" Square Blue;  
 and our FIFTY different GRADES of  
 ULTRAMARINE IN DUST.

**BEUTHNER BROTHERS,**  
 MONTREAL.

grocer, Berlin, Ont., has sold out to Simon Post.—H. Dalziel & Co., confectioners, etc., St. Thomas, Ont., have sold out to John McKillop.—James Steele, grocer, Sarnforth, has sold out to Mrs. Holland.—J. G. Beatty, grocer, etc., Streetsville, has sold out his liquor business to J. Miller & Co.—The general stock of E. J. Cooper & Co., Ailsa Craig, Ont., has been sold to Mr. G. D. Arnold.

THE ROYAL INS. CO.—The report of the Royal Ins. Co. for 1883 is no less interesting than that of the preceding year. After deducting reinsurances and every other liability, the fire department of the company shows a balance of \$636,733, an increase of \$181,731 upon the results of the previous year. The total premiums in this department, less re-insurances were \$4,913,698, an increase of nearly \$200,000 on those of 1882. In the life branch, the income from premiums, deducting re-insurances, was \$1,264,395. In the annuity branch, \$684,301 was carried to the life fund, making the present total accumulations in the life and annuity branches over fifteen million dollars. The figures of the profit and loss account speak for themselves. The investments of the company have advanced in value, being at the close of the year \$1,728,725 in excess of the book entries, and a further advance has taken place in the meantime. The company have therefore thought fit to transfer one million of this to a configuration fund, to be held as a special provision against fire losses of exceptional severity. The remarks of the chairman on moving the adoption of the report, as well

**FELT**, United Factories of Gienang, Germany, Warehouse, 511 St. Paul Street, Montreal. Dress Felts, Shoe Felts, Saddler's Felts, Organ Felts, Piano Felts, Furriers' Felts. Felts of all kinds for all purposes.

**L. GNAEDINGER, SON & CO.,**

SOLE AGENTS FOR DOMINION OF CANADA.  
 N.B.—Orders for direct importation especially solicited.

## BATTY'S PICKLES.

**C. H. BINKS & CO.,**  
 MONTREAL.

**JOHN STUART, SON & CO.,**

Importers and Wholesale Dealers in

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

Warehouse—Cor. John and Main Sts.

(Formerly occupied by late firm of Stuart & Macpherson.)  
**HAMILTON, ONT.**

as those of the general manager, were listened to with the interest which usually attaches to the utterances of those who review the operations of so gigantic and comprehensive an institution as the Royal.

The Supreme Court, of New York, has made an order authorizing the receiver of the Knickerbocker Life Ins. Co. to pay a dividend of 20 per cent to policy holders and creditors of the company on claims aggregating \$2,073,955.

E. J. CLARK, undertaker for the Life Association of America, late deceased, having completed all arrangements preparatory to the final interment of that cold corpse, has taken leave of the remains and gone as superintendent of agencies for the Union Mutual Life of Maine—*Lc.*

An application for a policy of insurance contained this provision: "This application shall form part of the policy of insurance, and all the statements therein made shall constitute warranties on the part of the insured." One of the questions in the application was: "What encumbrance on the property?" The answer was, "None." At the time of the application there was a judgment of \$1,000 entered against the assured. Held, in Ohio, that, although the assured told the company's agent that he had given a judgment note, it was his, the assured's, duty to know and state, whether or not it had been entered up, and, as it had been and was an encumbrance, the false statement in the application avoided the policy.

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 Leathured Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Gigar Box, Flame, 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, Tuffing Buttons, &c.

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

**MONTREAL ROLLING MILLS**  
COMPANY,

MANUFACTURERS.

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

**TEES, WILSON & CO.**

(Successors to James Jack & Co.,)  
**IMPORTERS of TEAS**  
AND GENERAL GROCERIES,  
66 ST. PETER STREET, MONTREAL

The estate of L. N. Lussier, boot and shoe dealer, St. Hyacinthe, Que., was sold *en bloc* by auction yesterday to L. J. Pelletier, one of the creditors, this city, for 59 cents in the dollar, cash, the purchaser to pay rent till expiry of lease in May next. Among the creditors is Mr. Z. Lapierre, this city, for \$6,800, the remaining \$3,500 is divided among Messrs. Pinkerton & Co., Fogarty & Bro., and Geo. Sater, of this city, and Messrs. J. H. Botterell & Co., G. Bresse and others of Quebec. The amount lately spent by Mr. Lussier's father in building a house for which he paid cash, and the amount of the insolvent's deficiency bore a similarity that set some of the creditors a-thinking; especially since the latter stated that at one time he had been obliged to sell goods at a sacrifice—in order to keep his father and mother. Mr. Lussier's short date life policy belongs to his wife.

The many friends of Mr. Wm. McDonnough, laceman, etc., this city, will be sorry to learn he has been compelled to make an assignment. Mr. McDonnough has been many years in busi-

Leading Wholesale Trade of Montreal.

**DOMINICA**  
**Lime Fruit**  
**JUICE.**

Pure, Fruity,  
Wholesome,  
FREE from ALCOHOL,  
Clear as Crystal.

Sole Agents,  
**LYMAN SONS & CO.,**  
MONTREAL.

A liberal discount to the trade.  
also  
**Filtered West India**  
**LIME JUICE,**  
In Jars, Kegs or Barrels.



**McGibbon, McCalman & Co.,**  
Proprietors of the Royal Windsor Brands of  
*Aerated and Mineral Waters,*  
And Agents for the

Celebrated Plantagenet Springs.  
Only filtered water used. Office and Factory:  
69 ST. ANTOINE ST., MONTREAL.

**Queen City Oil Co.**  
**MACHINE OILS.**  
FOR SALE EVERYWHERE.

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

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

ness, and was for some time the only exclusive laceman in Canada. For several years past the business has been falling off, and instead of a few dealers, nearly every fancy goods store kept its stock of these goods. Mr. McDonnough succeeded his employer, the late James Parkyn, in the spring of 1869, buying out the stock of \$22,000 at 50 cents in the dollar, payable in five years, with Mr. Jas. Baylis as security. For several years he continued to make money; real lace was in request, especially by the numbers of newly enriched American tourists who flocked every season to Montreal and who at that time could buy cheaper here than at home. In 1872 Mr. McDonnough claimed a surplus of \$25,000, all made out of the business, as he had but little capital at the start. Not sufficiently observant of the evolution in trade, he continued to buy every year of nearly the same amount of goods, until about seven years ago he was glad to avail himself of the proposal made by a large English creditor—himself closely pressed,—to pay him ten shillings in the pound in full. He was obliged to have recourse to friends at this period. It was hoped that business would soon revive; but imitation laces had already begun to take the place of

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.  
Jules Regnier, Dijon, Burgundies and Chablis  
L. M. Canneaux et Fils, Chateau 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 Ales, &c.  
Roig, Ponsell & Co., Barcelona and Tarragona Spanish Ports.  
Eschenauer & Co., Bordeaux, Clarets and Sauternes  
H. Schel & Sons, Mayence Rhine Wines.  
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.  
E. J. F. Brands, Schiedam Gins.

**CHICORY**

BEST QUALITY  
**GRANULATED**

In casks and cases of  
8-14lb. TINS.

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

the genuine article, and seemed to serve every purpose by gas or any other light, as paste with the diamond. When his son returned from the Western States about two years ago, the estate of the late Mrs. Gunn—a successful dealer in ladies' and children's wear—was in the market. This son was an excellent salesman, and Mr. McDonnough eagerly availed him of the opportunity, and bought the stock and good-will at 40 cents in the dollar, besides which he paid a heavy bonus to Messrs. Thomas May & Co., who advanced him the money to pay for it. The purchase was not considered a favorable one, and the results go to prove it. His liabilities are about \$14,600, of which \$8,930 is due to Thos. May & Co., \$1,040 to Copestake & Co., of London, England, \$650 to John McLean & Co., \$800 to Whyte, Joselyn & Co., Toronto, nearly \$200 to Beuthner Bros. of this city, and smaller amounts to other parties. The assets are about \$13,800, consisting of stock, \$10,000; book-debts \$2,500, and fixtures. Messrs. Thos. May & Co. were willing to accept 50 cents in the dollar, but it is supposed the estate is not worth more than half that amount.

# CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

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

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

## RATES REDUCED.

# THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

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

**W. M. RAMSAY, Manager, Canada.**

# THE EQUITABLE LIFE ASSURANCE SOCIETY

—OF THE UNITED STATES.—

Amount of <b>NEW BUSINESS</b> in 1883	\$81,129,756.00
Largest Business of any company in the World.	
Total Outstanding Assurance	275,180,588.00
Total <b>ASSETS</b> December 31st, 1883	53,080,581.70
Total <b>UNDIVIDED SURPLUS</b>	12,109,756.79
<b>PAID POLICY-HOLDERS</b> Since organization	73,877,699.51

All Policies Incontestable after three years.

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

**R. W. CALE, Manager**

223 ST. JAMES STREET, MONTREAL.

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

## CAUTION! CAUTION!!

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

## ACME SKATES

in violation of our patent rights:

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

The Starr Manufacturing Co.

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

1883 - St. John Exhibition - 1883

**LEATHER BELTING,**  
**FIRE ENGINE HOSE,**  
 &c., &c.,

**FOUR FIRST PRIZES**

—AND—

**TWO DIPLOMAS.**

The highest of all Awards for Leather Belting and Fire Engine Hose were accorded by the Judges at the St. John Centennial and Dominion Exhibition to

**ROBIN & SADLER,**

MONTREAL,

OVER ALL COMPETITORS.

## GREAT FIRES, DARING BURGLARIES.

The many recent fires and burglaries that have occurred in different parts of Canada ought surely to arouse all classes of business men to a sense of the risk they run of being any night financially ruined if unprovided with proper security for their account books, deeds, checks, receipts, money, jewellery, &c.

Goldie & McCulloch's make is used by the Dominion Government, Canadian Pacific Railway Co., Canadian Bank of Commerce, Imperial Bank of Canada, Bank of Ottawa, Maritime Bank and by other leading Banks. In fact every unprejudiced business man after seeing the different makes admits Goldie & McCulloch's to be unquestionably superior to any others. They have been triumphant in every test. Have taken the prizes in the late Exhibitions. Sold on easy terms and at low prices.

WAREHOUSE 319 ST. JAMES ST., Montreal.  
**ALFRED BENN, General Agent.**

ESTABLISHED 1839.

# WM. DARLING & CO.,

Wholesale Shelf and Heavy  
**HARDWARE,**  
 26, 28 & 30 ST. SULLIVAN ST.

DEALERS  
 ASK FOR

**CREME DE LA CREME**  
 AND

**Canvals Back  
 CIGARS.**

They are the best value in the market.

**J. M. FORTIER,**

"Creme de la Creme" Cigar Factory.

143, 145 & 147 ST. MAURICE ST., MONTREAL.

**LONSDALE, REID & CO.,**

IMPORTERS OF

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

## The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, SEPTEMBER 12, 1884.

## THE POSTAL SAVINGS BANKS.

The paper contributed by Mr. Cunningham Stewart to the Economic section of the British Association, giving an account of the Postal Savings Banks, possesses great interest, and yet it is impossible in the brief space at our command to do anything like justice to its merits. The Postal Savings Banks are in operation in Ontario and Quebec alone, but in the Maritime Provinces there are institutions, differing in organization, under the supervision of the finance department. The Savings Banks, have been patronized much more extensively in Ontario than in Quebec. In Ontario there are 57,296 depositors, with an aggregate amount of \$10,932,000, while in Quebec there are 9,386 with only \$2,313,000. The amount which can be placed in the name of one person is limited to \$1,000, and the account is kept at the head office alone, the depositor getting a receipt by return of post from that office.

The rate of interest has contributed to swell the Savings Banks deposits, and it is well known that the Banks complain of the rate allowed by the Government, which is 4 per cent., while that of the Banks generally is 3. Mr. Stewart has given a comparative statement of the amounts at the credit of depositors during a period of years from 1875 to 1884 at the Postal Savings Banks and the chartered banks. In the former year the Savings Banks had \$2,926,000 while the banks held \$55,918,000. In 1884 the Savings Banks had \$13,245,000 and the banks \$87,341,000. It is satisfactory to learn that the cost of maintenance of the banks is only 4 1-10 per cent on the balances due, which includes management and interest to depositors. During 14 of the 16 years that the banks have been in existence there was no loss whatever, and in the other two \$390 was lost by the personation of a depositor, and about \$6,000 by the fraud of an officer, which was only successful owing to the neglect of the depositors, of regulations made for their safety, and which deprived them of legal claim, although, owing to the hardship of the cases, the losses were made good. Such a result must be considered highly creditable to the manager of the department. We trust that it will soon be found practicable to extend the system to the other Provinces.

#### HARBOUR DUES.

In accordance with the arrangement made early in the season, which was that the reduced toll on grain would cease on the 1st September, the Harbour Commissioners have raised the rate from one cent to seven and a half cents per ton. This action of the Board has been severely commented on, and fears are entertained that the grain trade will again be diverted to the Southern ports. We regret that it has been deemed expedient by those, who are opposed to the change, to visit the Harbor Commissioners with severe and unmerited censure. The question is one of considerable difficulty, and ought to be calmly discussed. It must be borne in mind that the Harbour Commissioners are necessarily compelled to obtain a revenue sufficient to pay the interest of their debt and to meet the other expenses of the trust. It was believed, or at least hoped, a few months ago, that the falling off in the exports from Montreal would be temporary, and although the removal of the tolls on the Erie Canal was held to justify the

removal of the Canadian Canal tolls it was not then contemplated, that the Harbour dues would be removed. Suggestions were indeed made that the corporation of the city might assume the Harbour debt, so as to make Montreal practically a free port, but, far from holding out any hope of such action, there has been a refusal on the part of the corporation even to repair the revetment wall.

The question is one of a perplexing character. There is an active competition between the various carriers of grain from the places of production to the ports of the United Kingdom. The danger to be apprehended is that the St. Lawrence may be deserted, unless freights can be obtained at rates equal to those at the American ports. We apprehend that as regards port charges, which are those at present under consideration, Montreal will compare favourably with its rivals. There are, however, other charges, such as freight to Montreal, and it would be desirable to have some reliable statement of the total charges on grain under separate heads by the water and railroad routes. It is of course most desirable that efforts should be made to preserve the shipping trade of the St. Lawrence, but the Harbour Commissioners cannot be expected to shrink from their duty of collecting a sufficient revenue to meet their liabilities. The entire removal of canal tolls should precede the abandonment of Harbour tolls, and if that should be inadequate for the purpose then it would be for the ship owners to prove that it would be necessary to reduce or relinquish the toll on grain. One thing is clear, which is that the reduction of tolls benefits two different parties, the Atlantic ship owner, and the owners of the craft employed on the inland waters, and a case should be made out to prove that either or both of these parties have a fair claim for compensation. Even if this were established there would still be the difficulty of obtaining the necessary revenue for the Harbour board, and it ought to be shown that if grain were made practically toll free, other articles would bear an increased rate. It will not do to make general assertions. The public want full information to enable them to judge how far the toll on grain is a substantial grievance.

#### A SPANISH COMMERCIAL TREATY.

As promised in our last issue, we propose to notice the interview between Don Arturo De Marcoartu, a Spanish diplomat, and a reporter for the Montreal Gazette,

It is singular enough that the Canadian public should derive information of considerable importance through such a channel. We learn that in 1879, five years ago, Sir Alexander Galt proposed to Spain "to lower the duties on sugar and other products of the Spanish West Indies, while Spain should reduce the duties on products of Canada exported to those islands." Elsewhere there was more detail given as to the duties to be reduced by the respective parties. Canada was to reduce the duties on molasses, rum, coffee, sugar, spices, dried fruits, tobacco, and cigars; while Spain was to reduce on meats, butter, cheese, wood, boots and shoes, fish, flour, grain, &c. The cause of failure, according to the diplomat, was that Spain was excluded from the treaty, which was to be confined to Cuba and Porto Rico, and, if the articles named were admitted duty free into the Spanish colonies, there would be a discrimination against Spain herself.

It appears that the Spanish diplomat has now come to understand that "the right to negotiate a treaty is enjoyed by Canada," another piece of news which is not contradicted by the Gazette, but which has never been announced to Parliament. We looked carefully through the report without finding any indication of the intention of the Canadian Government as to other countries, and yet without that knowledge it is difficult to discuss the subject. It may be convenient to treat it under both conditions, that is to say, under what the Herald terms "special tariff privileges," and also on the assumption that similar privileges will be granted to all other countries which may be willing to reciprocate. It seems to us that the Spanish diplomat must have believed that Spain was to obtain exceptional terms, although it is difficult to comprehend how he could have imagined that Canada would discriminate in favor of Spain, and against Great Britain, France, and the United States. If the intention of the negotiation was that Canada should admit the products of the Spanish colonies and Spain on terms specially favorable, which is the language of the Herald then we would like much that the ministerial press would explain why Spain and her colonies are entitled to be placed on a better footing than the British West Indian colonies and Brazil.

It may, however, be intended to extend the tariff privileges to any country, in exchange for similar privileges. What, we would ask, would be the advantage of such a system? Simply that it would cripple the action of our own Parliament

in regard to its commercial policy, and at the same time would be of no advantage whatever. If Canada admits sugars, the products of British, French, and Spanish colonies on equal terms, it is really a matter of indifference to either what the rate of duty may be. It is special and exceptional privileges that are desired, and it is quite clear that it is not the interest of any of the countries named to grant such privileges. We should be very glad, indeed, that the ministerial organs would explain precisely what the policy of the Canadian Government really is. The trade with the tropical colonies is at present on a most satisfactory footing, and yet some change seems to be desired. Surely the Canadian people, whose interests are at stake, might be taken into the confidence of the Government, and informed what is the real object of the Spanish negotiations.

We have to postpone the consideration of a very important branch of the question viz., the proposed concession of special tariff privileges in favor of rum, sugar and tobacco. We own that we find it difficult to believe that such propositions as the Spanish diplomat stated to have been made by Sir Alexander Galt could have been sanctioned by the Imperial Government, and, moreover, the impression on the part of Spain appears to have been at the time that Canada could not negotiate a commercial treaty, which is good evidence that the British Minister at Madrid was not a party to the negotiations.

#### THE BOUNDARY QUESTION.

The recent decision of the Judicial Committee of the Privy Council has been criticized on the ground that it has given to the Province of Manitoba more territory than it was entitled to under the Act of the Dominion Parliament, which defines the boundaries of that Province. It has, moreover, appeared strange that the eastern boundary of Manitoba should be fixed on a line due north from the confluence of the Ohio and Mississippi rivers, that being the very line claimed by Manitoba as its eastern boundary and rejected by the Judicial Committee. While it cannot be denied that the recent decision is fairly open to criticism, and that Manitoba has been awarded Dominion territory to which it was not entitled, there seems to be no just ground for questioning the justice of the decision. It must be borne in mind that the Judicial Committee were called on to determine a

question in dispute between Ontario and Manitoba, and that "a special case" was agreed upon between the petitioners, Attorney-General Mowat for Ontario, and Attorney-General Miller for Manitoba.

The special case is prefixed to the decision of the Privy Council, and on the part of Ontario the claim was to the territory awarded by the arbitrators, or a boundary line still further west. As the Judicial Committee informed Mr. Mowat that it was unnecessary for him to argue for any boundary west of that awarded, the Ontario case may be stated to have been confined to the award of the arbitrators; while one of the pretensions of Manitoba, viz., that to the height of land boundary, may likewise be dismissed from consideration, as the Judicial Committee promptly announced that it could not recognize that claim. The case, then, was limited to the claim of Ontario to the boundary determined by the award of the arbitrators, and that of Manitoba to the meridian of the confluence of the Ohio and Mississippi rivers. There is nothing on the printed paper to lead us to suppose that the Dominion Government, whose duty it was to protect its own territory, brought to the notice of the Judicial Committee that by the Act of the Dominion Parliament the boundaries of Manitoba could not be carried eastward of the Western boundary of Ontario. The counsel for Ontario succeeded in establishing his own case, and had no interest in resisting the claim of Manitoba to the height of land boundary north of its own territory. It would seem, then, that, in the case submitted, the Judicial Committee could hardly avoid admitting a claim which was distinctly preferred, and to which no opposition was offered.

The question of boundaries having been finally determined, a controversy seems likely to arise as to the costs of the legal proceedings, which are estimated by the *Manitoba Free Press* at \$25,000, and which there is little doubt will be demanded from the Dominion Government. Our Manitoba contemporary declares, that if "the Ottawa Government repudiate their responsibility for this expense, and seek to throw it back upon the Province, there will surely be a storm of disapproval and resentment from the people of Manitoba, who are not in a mood to quietly submit to such treatment." It certainly would be rather hard on Manitoba if it should have to bear the entire cost of the legal proceedings before the Privy Council; but our Manitoba contemporary is hardly

warranted in writing so strongly as he has done, and more especially as he has admitted that Manitoba was guilty of "meddlesome interference" in a quarrel which should have been settled by the real parties to the conflict. It may be quite true that the arrangement was "craftily devised" by the Dominion Government in order to "shift the burden," but, on the other hand, it must be borne in mind that more than a year before the passage of the Act the Legislature of Manitoba adopted an address to the Governor-General, in which it represented that the boundaries of that Province were too circumscribed, and requested that steps should be taken "for the immediate enlargement of the Province." The demand was for extended boundaries "easterly, westerly and northerly." It would be rather hard on the Province of Ontario, which demanded for years the ratification of an award to which the faith of the Queen's Representative was pledged, that it should have not only to pay its own costs, but should have to contribute a large proportion of the costs of the defeated party, and should, moreover, have to engage in further litigation to obtain the completion of its boundary line on the north and east. The wisest course that can now be adopted would be to give Manitoba the whole of the Territory of Keewatin, as a compensation for its loss of the territory lately in dispute.

It is satisfactory to find from the recent utterances of Sir Hector Langevin that no further obstruction will be placed in the way of the cession of the territory so long in dispute. It is not a little amusing to read the comments of the ministerial organs in conjunction with the arguments of Mr. Christopher Robinson, the Counsel, who, if we are not mistaken, represented the Dominion, and who urged that the enlargement of the Province of Ontario would lead to discontent in Quebec. Of course such arguments have been used ever since the publication of the award in 1878, by Mr. McD. Dawson and others, but they were hardly suitable for a tribunal, which had to decide the question at issue on its strictly legal merits. Judging from the tone of the press, which supports the Ontario Government, there is every probability that the reception of Mr. Mowat and Mr. Mills will be most enthusiastic, notwithstanding all the efforts that have been made to throw upon the former gentleman the responsibility for the repudiating of the award.

FIRE INSURANCE IN CANADA, 1883.

We have now before us the detailed figures of the Insurance Superintendent's Report on Canadian Fire business for the year 1883, and these figures confirm us in the opinions we have freely expressed in these columns. Taking the percentage of losses paid we find the result as follows:—

	Paid for Losses.	Received for Premiums.
Canadian Cos.....	760,430	1,091,801
British do. ....	1,992,671	3,178,850
American do. ....	167,127	354,090
Totals... ..	2,920,228	4,624,741

	Rate of losses Paid per cent. of Premiums. Received.	The same for 1882.
Canadian Cos.....	69.65	71.01
British do. ....	62.69	60.80
American do. ....	47.20	56.53
Totals .....	63.14	63.01

thus showing a trifling increase in the ratio as compared with the previous year, though lower than the average for the fifteen years ending 31st December last,

the percentage of which is 77.67, which includes the conflagration of St. John in 1877. We think these figures conclusively prove that fire insurance in the Dominion is far from being on a satisfactory basis, as, from the ratio of 77.67 per cent, the rates charged clearly do not cover the conflagration hazard, while 63.14 is too high for an ordinary year, so that, while rates have increased (as will be seen from the subjoined statement, giving each company's business separately), it is evident that this advance has not met the difficulty:—

FIRE INSURANCE DONE IN CANADA IN 1883.

	Gross Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1882.	Net cash paid during the year for Losses.	Net Cash received during the year for Premiums.	Rate of Losses Paid per cent. of Premiums received.	The same for 1882.
<i>Canadian Cos.</i>								
British America.....	\$ 14,418,678	\$ 151,291 21	1.05	1.01	\$ 82,480 40	\$ 121,071 24	68.13	63.08
Citizens' .....	20,496,439	212,777 53	1.04	0.96	135,613 39	181,393 14	74.76	61.64
London Mutual Fire.....	13,487,532	167,621 17	1.24	1.20	70,210 78	110,830 40	63.35	57.92
Quebec.....	5,043,904	67,722 33	1.34	1.07	49,055 82	64,434 22	76.13	84.90
Royal Canadian.....	21,830,956	230,991 58	1.06	0.95	117,806 06	193,021 41	61.03	62.77
Sovereign .....	10,936,303	130,637 11	1.19	1.19	96,884 04	88,443 12	109.54	76.85
Western .....	36,090,628	428,244 53	1.19	1.19	208,380 33	332,600 15	62.65	55.81
<i>British Cos.</i>								
Caledonian .....	7,761,140	85,588 07	1.10	.....	18,631 39	71,047 03	26.22	.....
City of London .....	11,337,258	171,919 52	1.52	1.30	82,158 45	149,665 26	54.89	52.10
Commercial Union .....	31,441,496	353,538 09	1.12	1.10	254,743 63	294,508 27	86.50	77.32
Fire Ins. Association .....	13,398,775	139,150 82	1.04	1.02	96,796 98	109,316 13	88.55	68.08
Guardian.....	11,097,038	106,989 29	0.96	0.83	38,740 23	97,784 76	39.62	63.33
Imperial.....	20,779,661	215,931 77	1.04	0.97	92,334 28	199,062 45	46.38	56.12
Lancashire .....	21,563,330	246,759 67	1.14	1.05	124,942 69	210,158 98	59.45	58.44
Liverpool & London & Globe .....	24,374,900	212,054 65	0.87	0.83	109,725 97	195,601 85	56.10	66.11
London and Lancashire.....	12,396,508	136,259 34	1.10	1.12	76,682 18	95,298 99	80.46	29.03
London Assurance .....	10,763,060	88,422 05	0.82	0.77	51,288 58	76,959 19	66.64	53.63
National of Ireland .....	3,905,697	38,146 02	0.98	.....	6,471 77	32,528 36	19.89	.....
North British.....	38,540,650	369,873 98	0.96	0.94	168,400 01	293,769 05	57.36	65.62
Northern .....	16,127,057	176,409 05	1.09	0.97	87,365 23	169,576 74	51.52	67.46
Norwich Union.....	10,424,121	102,917 46	0.99	0.85	54,098 44	90,769 83	59.60	55.34
Place six of London.....	20,745,791	231,188 36	1.11	1.08	145,025 44	203,548 15	71.25	60.72
Queen.....	21,640,183	236,315 41	1.09	1.08	132,188 57	216,313 95	61.11	72.77
Royal .....	66,256,830	646,404 98	0.98	0.98	418,240 84	609,973 65	68.57	55.46
Scottish Imperial.....	736,032	7,965 24	1.08	1.06	21,229 10	12,759 03	166.38	64.75
Scottish Union.....	7,694,501	63,425 35	0.82	0.92	13,599 29	50,400 30	26.98	22.11
<i>American Cos.</i>								
Æna Fire .....	13,298,644	138,509 79	1.05	0.97	51,952 11	114,615 32	45.43	77.83
Agricultural of Watertown.....	7,458,765	72,747 72	0.98	0.99	28,965 34	70,456 93	41.11	39.07
Hartford .....	14,031,529	131,132 58	0.93	0.98	71,415 14	131,132 58	54.46	54.72
Phoenix of Brooklyn.....	5,585,883	46,317 20	0.83	0.70	14,795 15	37,885 24	39.05	13.74

It would seem, therefore, as though the tariff, so far, has not benefited the companies, and the reason for this we have already pointed out, arising as it does, to a very great extent, from the non-application of the average clause to property insured in our large cities, and also, we believe, by not providing (in the rates) for exposure in our country towns. Until some reform is made in these directions we cannot help comparing the tariff to chaos before the creation—it is emphatically "without form and void." As regards the average rates charged by the various companies, while taken altogether

they form some sort of guide to show whether there has been an advance or decline in respect to the rates of other years, yet, when taken separately, our readers must not fall into the error of imagining that one company is charging higher rates than another, but remember that there are some offices who write more freely on special hazards (where the rates are high) than others who may have a larger proportion of their business in short-term risks or dwellings where the rates are low. The total amount of property insured in Canada by companies licensed under and reporting to the

Dominion Government is \$572,264,041, distributed as follows:

	Net in Force 1883.	Increase or Decrease %.
Canadian Cos....	\$ 149,930,173	d 2,633,906
British do ...	380,613,572	i 41,093,518
American do ...	41,720,296	i 6,947,951
Total.....	572,264,041	i 45,407,563

showing a net increase over 1882 of \$45,407,563, the largest portion of which has been taken by the British offices. With these brief explanations we think our readers will be able to judge of the foregoing figures for themselves.

## THE PHOSPHATE TRADE.

An important feature in the trade developed during the present season is the shipment of ground phosphate, which appears to have given good satisfaction in the English market, and we now hear of an enquiry from a German firm for this article. A sample of ground phosphate from Berlin has just been received here as a specimen of quality and price, but its analysis does not come up to the standard of the Montreal product by 7 per cent, the latter analyzing 85 per cent, beside being ground finer than the Continental. It is believed that a considerable portion of the phosphate shipments next season will be in the ground state. The present facilities for grinding the rock phosphate in this city are rather expensive, but the proper machinery it is expected will soon be fitted up, which will grind 5 tons per hour in the place of 1 1-4 tons, by the process now in use. A feature in favor of the ground product is that its analysis is obtained with greater accuracy than in the crude form, which is of considerable moment in making shipments to the other side, as one of our dealers can testify who sold a large quantity of ore, and guaranteed it to the purchaser by cable to run 78 per cent, instead of which it only turned out 73 per cent at destination, was refused, and forced on the market, resulting in a loss to the parties here. The only safe way of shipping is to sell for a rise or a fall on the guaranteed analysis, but this is a difficult matter in the present dull state of the market, so that shippers, in order to make sure that the guarantee of analysis is not under the specification, frequently place it from 3 to 5 per cent above the analysis here, in which case, if no provision be made for a rise, the buyer gets the full advantage of all the percentage above the specified rate. Shipments have been made from this port across the lines during the present season, and there are some probabilities that the United States will yet take considerable quantities of our phosphate. The exports from Montreal this season to date amount to about 15,000 tons.

## COMMERCIAL UNION.

We can no longer complain of any reticence on the part of the *Winnipeg Free Press* as to what it is proposed to effect by Commercial Union, although we confess that it is surprising to us that it should be held practicable to attain the object while Canada remains a part of the British Empire. The *Free Press* believes

that while Great Britain affords to Canada her protection, without compensation of any kind, while she is the best customer for our products, which are all admitted free of duty into her markets, she will consent to our imposing heavy duties on her exports while we admit those of a foreign nation free of duty. We doubt much if there are many who would concur in the opinion of our *Winnipeg contemporary*. We have among us advocates of Commercial Union, but, as a rule, they are also avowed separationists, knowing well the absurdity of the idea that any nation would consent to one of its dependencies adopting a discriminating tariff against itself.

The *Free Press* sees no difficulty in the way of adjusting a common tariff for the United States and Canada, and thinks that it might be as easily effected as the negotiation of a Commercial Treaty. A moment's reflection ought to have convinced him of the absurdity of such an idea. Neither the House of Representatives on the one hand, nor the House of Commons of Canada on the other, would consent to the adoption of a tariff by the negotiators, whether one or more, on each side of a commercial treaty which would have to be submitted *en bloc* to the Senate for ratification, and which would necessarily have to be in force during a term of years. There is no precedent whatever for such a mode of adjusting a tariff between two countries. The fact is that the advocates of Commercial Union, in their zeal for what they doubtless imagine would be an advantageous arrangement wilfully shut their eyes to the practical difficulties which would have to be encountered. Commercial papers of high standing in the United States have from time to time acknowledged that they cannot discover any mode by which a common tariff could be established.

The *Free Press* is apparently quite surprised at our interpretation of the St. Paul's jobbers' cool proposition. Surely our contemporary does not pretend to be unaware that the Western organs of United States public opinion have made no secret of their desire for the annexation of Canada. That they have been encouraged by the recent expressions of dissatisfaction in Manitoba there can be no doubt, and if we are not greatly mistaken our contemporary has more than once intimated the possibility of Manitoba seceding from the Dominion, obviously holding the opinion, that we know was very generally held in the Southern States prior to their rebellion, that it could do so by the action of its own people or a majority of them. We have had to notice

elsewhere the attempts which are being made from time to time to inculcate a desire for organic changes in our political institutions. These attempts have not been as yet of such importance as to create serious alarm, but it is not undesirable to warn those who advocate such changes, of the inevitable result that would follow any formidable organization in favor of separation.

Since writing the above we have seen the London *Times* of the 30th ult., which contains an account of an interview between the Earl of Derby, Secretary of State for the colonies, and a deputation from the West India Association. The object was to discuss measures for the relief of the British West India colonies from the distress caused by the unremunerative price of sugar. Various suggestions were made, viz: 1st. An international conference to get rid of the foreign bounties. This was dismissed as impracticable. 2nd. That the British colonies should be placed by the United States on the footing of the most favored nations. It was stated that the United States did not admit the right of the colonies to that privilege. 3rd. A treaty of reciprocity with the United States. It was suggested as a possible result of negotiations with that object that there might be a demand for discriminating duties against Great Britain. Lord Derby declined entering on such a question, pointing out, however, how unreasonable he thought such a suggestion. We copy below his final remarks, which we commend to the consideration of the *Winnipeg Free Press*:

You do not expect any answer from me on such a subject now. But I must point out that this is something quite different from asking for commercial facilities, to deal with another country. You are, in fact, asking us to consent to a tax being put upon our own manufactured goods for the benefit of those of a foreign Power in order that some incidental advantage may be derived by you in return.

## A SEVERE LESSON.

The late pork "corner" in Chicago has been remarkable, not less for the dexterity with which Armour managed it from its inception to its close, than for the extraordinarily heavy losses sustained by those who undertook to sell "short" with the expectation of depressing the market, and buying in at a profit. The hazardous nature of short contracts when they clash with the interests of the prince of Porkdom are now too well known to those who held them. A great many speculative deals in hog products have been fought out on the floor of the Chicago Board of Trade, but

seldom has so much money been lost in any one of those encounters as during the contest which ended at the close of last month; the damages to the "short" interest ranging from \$6.00 to \$10.00 per bbl, but, so far from extending them the least sympathy, we cannot refrain from saying—serve them right. We know it has been attempted to throw the whole blame upon Mr. Philip Armour for following up the deal with such vigor, although we think, upon a little calm reflection, it will be conceded that he had no alternative than to adopt the course he did. Last spring it was well-known that Armour was carrying a heavy stock of hog product, which, according to an authority in the trade amounted to \$12,000,000, and it was then that certain parties who were bare of stock, and who felt sure that he could not take care of his immense holdings, conceived the idea of breaking the market upon him, by selling large quantities of mess pork for future delivery, although they knew they would have to buy before they could fill their contracts. To protect his property, therefore, Armour was compelled in self-defence to enter the market as a purchaser, and the final result has proved that he not only saved a loss of about \$3,000,000 on his stock, but made a clear profit of nearly \$2,500,000. In the meantime legitimate traders did not suffer, they being enabled to buy cash pork at fair packing prices, as consumers in this market can testify. It will thus be seen that the punishment fell exclusively upon those who inaugurated the "bear" movement and got caught in their own toils, which is as it should be, although it very rarely happens that the legitimate trade does not suffer equally with the speculators. It is reported that a well-known operator in Chicago, hearing that Armour was in a tight fix with his "big load," at once sold 5,000 bbls. of pork at \$19.00 although he had not a bbl. of pork in his possession, and that he had to carry out his contract the other day by buying in at \$27.00. He was therefore mulcted in the sum of \$40,000, a pretty big amount for the fun of selling short 5,000 bbls. of pork. It is to be hoped that such a severe lesson will suffice for a lifetime, although it is feared that there are others ready to assume like risks.

#### THE EXHIBITION.

The exhibits at Montreal's great fair, now being held, compare favorably with those of previous occasions. The weather, though hot enough for August, has been quite favorable. The enterprise of the Royal Electric Co. of this city in lighting up the grounds and buildings

added not a little to the success of the present exhibition, the whole area being illuminated as with the brilliancy of the sun, enabling people to distinguish colors and to examine minutely the various exhibits, and affording to those whose callings or the excessive heat prevented from attending during the day, an opportunity of doing so leisurely and with more comfort. The company have in all 127 lights on the grounds. The programme and general arrangements have profited by the experience of former years, and if the promoters do not reap a financial success, it is not because they are undeserving of it. The chief attractions were of course in the main building, where specimens of the principal staples of Canadian manufacture were exhibited. In our limited space, however, it would be impossible to enter into full particulars of the various departments, and we therefore purpose to refer only to the most prominent features. Among these was the large and attractive display of cottons, woollen and knitted goods by Messrs. D. Morrice, Sons & Co., which occupied a large portion of the west wing, the chief cottons being the production of the Hudson and St. Croix mills. The other exhibits in the department of the Messrs. Morrice comprised the products of the following mills, of which the firm is agent: W. H. Wylie & Co., Carleton Place, shawls; E. Senior, Campbellford, knitted goods; James Wattie, Valleyfield, tweeds; Ellis & Stocks, Port Dover, knitted goods, the Coatcook Manufacturing Co., knitted goods; and John Penman & Co., Paris, Ontario, felts. A fine exhibit of bleached cottons was made by Messrs. Canlie, Ewan & Co., and also by the Montreal Cotton Co. The collection of seeds by Mr. Wm. Evans, of this city, deserves special mention, these being tastily arranged beneath a circular hut, thatched with barley straw and crowned with a sheaf of oats. Johnson's Fluid Beef in different-sized jars, piled in the shape of a castle, was a conspicuous feature. Messrs. H. Sugden Evans & Co. exhibited a fine stand of their famous Montserrat Lime-Fruit Juice, and Messrs. Chas. Gurd & Co. made an attractive display of ginger ales, aerated and mineral waters. The Dominion Standard Billiard Tables, H. Nightingale of this city, manufacturer, were awarded the first prize and a silver medal. A. Ramsay & Son, of this city, had a neatly arranged assortment of stained and plate glass, paint, colors, oils, enamels, etc. The Avlams Tobacco Co. was one of the features of the industrial department, their display of cut and plug tobaccos being very fine, but the chief attraction centred in their manufacturing department, where 18 plantation negroes from Virginia were engaged in making twist tobacco and in singing their favorite Southern songs. Among the sewing machine departments we noticed the machines of the Williams' manufacturing Co. in operation, which gave general satisfaction to the crowd of visitors which thronged the galleries. H. R. Ives & Co. made a very creditable exhibit of barbed wire fencing, galvanized and painted, also of iron railings, castings, etc. The Goldie and McCulloch, Galt, Sale Works made an excellent display of safes comprising three different kinds, the "combined burglar and fire proof," the "burglar proof" and "fire proof." H. A. Nelson & Sons, of Montreal and Toronto, had a fine collection of brooms, brushes, and willow ware of all kinds, selected from their various departments. This firm alone could fill the exhibition building were they to exhibit samples of their entire stock. Mills & Hutchinson of this city made a superior exhibit of Canadian tweeds and woollens, which was generally admired. A very interesting exhibit of safety valves in operation, and an attractive display of lubricators for oiling engine cylinders was made by Robt. Mitchell & Co. of this city.

## Meetings &c.

### THE ROYAL INSURANCE CO.

The annual meeting of the Royal Insurance Company was held on Friday, the 1st inst., at the company's offices, Royal Insurance Buildings, North John street, Liverpool; Mr. Ralph Brocklebank, chairman of the Board of Directors, presiding.

The annual report submitted to the meeting read as follows:

"The fire premiums for the period, after deduction of re-insurances, amounted to \$4,613,686 and the net losses to \$3,017,160. These amounts show an increase for the year of \$192,360 in premium, and a reduction of \$65,002, in losses. Deducting agents' commission and all management expenses, the net profit, including interest on fire fund and current balances, amounted to \$636,734 being an improvement on the results of the previous year of \$181,732.

"In the life department during the year new proposals were accepted for \$2,233,545, of which amount \$2,016,720 has been completed, and the corresponding annual premiums obtained to the closing of the accounts were \$70,134. The proposals declined during the period amounted to \$343,065. The total income from premiums, after deducting re-assurances, amounted to \$1,264,395, and the interest received from investments, exclusive of that on the annuity funds, was \$571,265. The claims during the year were: By death, original sums assured, \$760,512; bonus additions thereon, \$98,867. By matured policies (including children's endowments), original sums assured, \$45,717; bonus additions thereon, \$630,250.—total, \$913,399.

"In the annuity branch, the purchase money received for new annuities, together with the premiums on contingent annuities, amounted to \$60,250, and the interest to \$47,013. Forty-two annuities have expired during the year, the annual payments on which amounted to \$6,105.50.

"After payment of all claims, annuities, bonuses in cash, and expenses of every description, a balance of \$684,302 has been added to the life fund, making the total accumulations of the life and annuity branches of the company \$15,075,098.

"The amount in the credit of the profit and loss account, after payment of the dividend and income tax for the year 1882, was \$853,154, to which has been added: Fire profit for the year, \$436,733; interest, \$316,031; total, \$952,768; making a gross total of \$1,805,921. The directors now recommend, in addition to the interim dividend of \$2.50 per share paid in February last, a payment of \$3 further dividend from the fire branch, and 75c. per share from the balance of undivided life profits, all free of income tax, which will absorb \$603,234, leaving a balance at the credit of the account of \$1,202,687.

"It has been customary for some years to intimate at the annual meetings of the shareholders what difference existed between the market value of the stocks and shares held by the company, and the value appearing in the books and annual balance sheets. On the 31st December last the market value of these stocks and shares was \$1,728,725 in excess of the book value, and since that date the excess value has still further considerably increased. It has been thought desirable to transfer \$1,000,000 of this increased value to a conflagration fund, to be specially held to meet great losses by fires of exceptional magnitude.

"After providing for payment of the dividend, the funds of the company will stand as follows: Capital paid up \$1,447,725; fire fund, \$2,750,000; conflagration fund, \$1,000,000; together, \$3,750,000; reserve fund, \$4,766,000 balance of profit and loss, \$1,204,702; life funds, \$40,075,098; total, \$26,227,525.

After the conclusion of the business meeting, the address of the chairman and remarks of the directors, Mr. Beausire next moved—"That the thanks of this meeting be presented to the

chairman, deputy-chairman, and directors of the company, to the directors and secretary of the London board, to the members of the various managing committees at the branches, and to the company's agents for their valuable services during the past year." He remarked that if the directors had a weakness for large reserves (laughter) they made the dividend all the safer, and he looked upon the Royal dividend as safe as an investment in Consols. The company had never made a retrograde movement with its dividend, and he did not think it was likely to do so.

Col. Wilson seconded the motion, and hoped that the present year would prove as prosperous as previous years.—The motion was carried unanimously.

**JOSEPH E. SEAGRAM**

**DISTILLER,**

**WATERLOO, ONTARIO.**

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

**Old Rye, Malt and Family Proof Whiskies.**

Sole manufacturer of the celebrated

**WHITE WHEAT WHISKEY.**

**MONTREAL WHOLESALE MARKETS.**

Sept. 11, 1884.

If, last week, the meetings of the British Association contributed to the dislocation of the wholesale trade of the city, the Exhibition this week has been productive of opposite results in quite a number of different lines, as many buyers from the West availed themselves of the cheap railway and steamboat excursions to this city in order to make their full purchases, as well as to attend the exhibition. Nevertheless in a few departments the exhibition was a drawback rather than a help. A pleasing feature in the business-situation is the general improvement in remittances which, by the way, is usually looked for about this time. If farmers would only realize upon a fair proportion of their bountiful crops and commence to liquidate their indebtedness we should soon experience a decided improvement in the volume of business. There is, however, too manifest a disposition on the part of farmers to hold, and make the country merchants and the city wholesale firms wait. In money matters there is still a glut of funds and a scarcity of the right kind of borrowers. Call loans are quiet at 4½ per cent, and discounts on good commercial paper 7 per cent. Sterling Exchange remains dull at 8½ premium for sixties between banks and 9 demand. Counter rates 8 5-8 between banks and 9 1-8 demand. New York drafts are quoted at 1-16 premium. Montreal stocks closed quiet and firm at the Morning Board as follows:—Bank of Montreal 191 to 191½, Ontario 111 to 113, Peoples 45 asked, Molsons 112 to 114, Toronto 178½ to 179½, Merchants 113½ to 113¾, Commerce 121½ to 122½, Montreal 114 to 115, Richelieu 57½ to 58, City Passenger Railway 12½ to 123, Montreal Gas 189½ to 190, Canada Shipping Co. 66 to 74, St. Paul 96 to 100, Northwest Land 50s to 51s, Canada Pacific Railway 44s to 45s. There was no Board this afternoon. The following was the business in and prices of Montreal stocks during the past week:

Banks.		Shares sold.	Highest price.	Lowest price.
Commerce .....	259		123	122
Federal .....	110		60	60
Merchants .....	258		114	113
Molsons .....	25		115	115
Montreal .....	224		191½	190¾
Ontario .....	4		111	111
Toronto .....	30		179	179
Miscellaneous.				
Can. Shipping Co. ....	24		70	70
Gas .....	405		190	189½
Mont. Tel. Co. ....	102		115	114½
Passenger .....	25		124¾	124¾
Richelieu & Out. ....	245		70	57½
St. Paul & Man. R.R. ....	100		97	97

ASHES.—Receipts have been remarkably light all the week. Sales at \$3.80 to \$3.90 for first Pot, and more in one or two cases; seconds \$3.40. Pearls are nominal at about \$4.50. No sales reported this week. Receipts since 1st January 4,625 brls. Pot, 671 brls. Pearls. Deliveries, 4,488 brls. Pot, 630 brls. Pearls. Stock in store on Wednesday evening, 1,454 brls. Pot, 191 brls. Pearls.

BOOTS AND SHOES.—The past week has been a broken one with manufacturers, owing to a number of their hands being off on a holiday. Jobbing houses have had numerous visits from country customers, most of whom left orders which, however, were small. On the whole, a fair business has been done, but it falls below that of a year ago. The advance in the price of felt overshoes reported last week has been sustained. Rubber goods are steady.

COAL.—The only thing worth mentioning in hard coal is the contract which has been made to furnish coal to a leading dealer in this city by cars direct from the Pennsylvania mines throughout the entire year. This has thrown the other dealers into quite a state of perturbation, as some of them are kept from ordering on their usual fall supplies by canal. We can well understand this, as it would be risky for them to stock up, now, that it is dubious whether former regular winter rates can be obtained in the face of the present contract, which we are reliably informed is a hard and fast bargain between parties who are bound to carry it out. The coal trade of the city appears to be perfectly at sea as to the outcome of the present movement. What, then, is best to be done? If the majority of the dealers do not bring on their regular winter supplies by boat, as usual, then their business will fall into the hands of one firm. If, on the other hand, they import as formerly they will be able to compete with railway importations during the winter months? It was stated to-day that certain coal mining companies were determined to supply their regular customers in this city at a price which would enable them to compete successfully with the new move. This looks like a fight in which the public will not be the losers. Business is very stagnant, the exceptionally warm weather for this season of the year having driven away all thoughts of purchasing fuel. Deliveries, however, are still being made on old orders, and prices are unchanged, stove and chestnut being quoted at \$6 per 2,000 lbs delivered, and egg and furnace at \$5.75. For large quantities, however, these figures would be staved. Steam coal is dull, the supply is ample, and the demand disappointing. We quote Scotch \$4 to \$4.25; Pictou, \$3.90 to \$4; and Cape Breton, \$3.40 to \$3.50.

DAIRY PRODUCE.—Butter. The market is firm for choice creamery and dairy butter, but dull for other qualities. Late-made creamery is held at 24c, although the highest figure reported paid was equal to 23½c here, and we quote late-made 23c to 23½c. The top price for Eastern Townships is quoted at 20c, but for straight lots 18c is said to be high enough to quote. A feature of no mean importance in the

situation is the large quantity of summer goods injured by the heat. Farmers, however, do not find buyers quite so crazy for their straight dairies as they were in former seasons, and we hope shippers will inaugurate a system of purchasing butter strictly upon its merits as to quality and insist upon selections or leave it in the farmer's hands. The practice of taking the good with the bad at one price should be abandoned, as farmers are thereby induced to hold, hoping to be able to make their fresh fall goods sell their poor summer makes, in the event of not getting their price for the latter when fresh. A dealer who has been through the Morrisburg district says that he never saw so much poor summer butter held by the farmers as at present. Grocers complain of the difficulty they experience in getting fine goods, and their customers are finding it out.—Cheese. The chief event in the cheese trade during the past few weeks has been the remarkable falling off in the exports. For the two weeks ending Sept. 6th the shipments from this port were about 36,000 boxes against 109,000 boxes for the two preceding weeks, showing a sudden decrease of 73,000 boxes in two weeks. This big shrinkage in the amount of Canadian cheese going into English ports has been reflected in an advance of 1s per cwt in the Liverpool public cable, which has remained steady during the past week at 51s. To counterbalance the above decrease, however, there is probably 60,000 or 70,000 boxes held here, which holders have refused to sell at present prices; and as New York market has been relatively lower than this, English orders have mostly gone there of late. That market, therefore, under a better demand has improved during the past few days, prices having gone up ¼c to ½c per lb to 10½c and 10¾c for choice qualities. Here there is not much change, and we quote fine Western 9½ to 10c July, 10¼c to 10½c August, and 11c to 11½c Sept. At these prices, however, it is well-known that very little stock can be bought. French cheese are quoted at 9c to 9½c. The following were the latest advices from the markets across the line:—"Canton: Offering 8,000 boxes; sold 5,000 at 10 to 10 1-8. Watertown: Sold 5,500 boxes, ruling 10c; extreme, 10 1-8c; early July, 9 7-8; stock well cleaned up." The combined exports from Montreal and New York from the commencement of the season to Sept 6th were 1,806,928 boxes, against 1,761,601 boxes for the corresponding period last year, showing an increase of 45,327 boxes. The Liverpool public cable has advanced another 6d to-day to 51s 6d but it will need to advance considerably yet, before prices are on a par with contract rates here.

DRY GOODS.—Most of our city firms report a very satisfactory week's business, a large number of orders having been given by visitors from the Ottawa districts and the Eastern Townships. At the close of last week some larger orders than usual were left by Western buyers, and although they have run smaller in size since, they have shown a better aggregate. The purchases, which cover general fall staples, give evidence of great caution, notwithstanding the unusually abundant crops which have been harvested in good condition. There is still a fair country demand for white and grey cottons, but little enquiry for tweeds. Knitted woollen goods have met with fair demand for the season. The future of the dry goods trade will depend a good deal upon the weather during the fall and early winter. Remittances have shown decided improvement during the week, and are expected to gain headway from this to the close of the month.

EGGS.—Under increased supplies and a continued slackening in the demand the market is easy, at 16c for choice, sales in barrels having been made at 15c and 15½c. The New York market is quiet at 17½c for Canadian.

FREIGHTS.—Ocean grain freights are demoralized, and fully 9d lower than last week, being quoted at 1s 6d to 2s, Liverpool, Glasgow, and London. A similar condition of things obtains in New York, where Liverpool freights are

quoted at 2d per bushel; and it is reported that a steamer at that port has accepted 1d to Liverpool, which is remarkably low for September. Flour in sacks from this port is quoted at 15s, provisions 17s 6d, butter and cheese 25s to 30s per ton. Cattle £4 to £4 10s. Flour to St. John's, Nfld., 20c to 25c per bbl. Deals to Liverpool 45s to 50s to U. K. ports, and lumber to South American ports \$13 to \$13.50.

**FRUIT.**—The apple market was steady at \$2.25 to \$2.75 per bbl. for fine sour, and at \$1.75 to \$2.00 for sweets. Receipts were more liberal yesterday than they have been for some time past. Advices from Liverpool quote good apples steady at 16s to 21s per bbl, but wasty fruit was difficult to sell at a considerable reduction. Bartlett pears were scarce and in demand at \$7 to \$10 per bbl. Clapp's favorite \$7 to \$8 per bbl. Peaches are scarce at \$1.25 per basket and \$3.00 per crate. Blue plums \$1.25; green do \$1.25 to \$1.50. Lemons steady at \$4 to \$5 per box for sound fruit.

**GRAIN AND FLOUR.**—The wheat trade is in a complete state of stagnation, such as is seldom experienced at this time of year, nor are there any signs of improvement. This is strange, considering that this continent has the largest crop it ever before produced. But the reason of the extreme dullness of the market is owing to the fact that farmers refuse to sell at present prices to any extent, although it is now known beyond doubt that importing countries will re-

quire less, owing to their home crops being generally good. Canada red and white winter wheat is down to 75c in the country, and some millers refused to pay over 70c. In this market Canada red and white winter wheat is quoted at 87½c, and spring do. at 83c to 85c. No. 2 Chicago spring is quoted at 83c to 84. Corn is now worth 64c to 64½c in bond. Peas are also quiet and easy at 85c. Oats at 35c, barley at 60c to 65c, and Rye nominally at 65c. The flour market is in almost the same unsatisfactory condition as that of wheat, and prices are still declining, Superior having sold down to \$4 in Toronto and \$4.25 to \$4.30 here. Extra has been sold at \$4 15 and \$4.20, and a car of Spring Extra was offered yesterday at \$4. Beerbohm cabled a further decline in Liverpool, flour having sold down to 10s per cental.

**GROCERIES.**—The sugar market continues quiet, with a moderate amount of business passing, granulated being quoted at 46½c to 6 5-8c. For a large quantity the inside figure would probably be shaded. Yellows were unchanged at 5c to 5½c. Latest cable advices from London state that sugar is dull, and a portion of the advance referred to last week has been lost,

the cane product having sold at 12s 9d for fair refining muscovado, which is 6d lower than last week. Austrian and German beet sugar polarizing 88 degrees was 2d lower, at 12s 6d for new crop October—December delivery. Advices from Havana reported a good demand but little sugar off-ering. The New York market is firm and ½c up on granulated. Molasses are more firmly held, some holders having advanced their ideas as high as 35c for Barbadoes, and we quote 33c to 35c, 32c being refused for 500 puncheons. Syrups are quiet at 25c to 50c, as to quality. In fruit there have been sales on spot of 2,000 boxes Valencia raisins at 4½c, and a large lot now on the way is offered at 4½c to arrive. Currants have been enquired for, sales having taken place of 500 cases at 4½c to 4 3-8c. Advices from Greece report the currant market strong at 18s to 18s 6d f.o.b. Patras, but at these prices buyers are not anxious. A cable from Bordeaux reports a decline of 1s 6d. in prunes, which are now offered at 16s. The tea market is steady, but business shows no great volume. Sales of Japan dust in 25c package lots have been made at 11½c. Pinguets and Nagasakis are still enquired for, but the kinds wanted are those ranging from 14c to 15c, which are scarce. Low grade Congos and medium Japans are also asked for. Coffees and spices are quiet and steady. Rice is unchanged at \$3.50. In can-

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JOSEPH HICKSON,

General Manager.

Montreal, Sept. 3rd, 1884.

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Strength and Smoothness,

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OPENING DAYS, 2, 3, & 4 SEPTEMBER, 1884,

WHEN WE SHALL SHOW OUR IMPORTATION OF

## MILLINERY, NOVELTIES AND FANCY GOODS,

SUITED TO THE COMING FALL AND WINTER SEASONS.

Close buyers visiting the market do well to give us a call. "Black goods a specialty," in following lines, CASHMERES, SILKS, VELVETS, VELVETEENS, RIBBONS, OSTRICH FEATHERS.

ned goods a sale of lobsters has taken place to arrive at \$1.45 per doz. cans. Mackerel scarce at \$4.25 per case of 4 doz., and lobsters \$5.40 to \$5.50, expected to go to \$6. Tomatoes are offered at \$1 per doz. cans. Sardines higher.

HIDES, &c.—The market for green butchers' hides is not as firm, and dealers are thinking of reducing prices, as they find there is no profit in them. Prices are nominally quoted at \$9 for No. 1, \$8 for No. 2, and \$7 for No. 3. A few transactions in Western hides are reported at about former quotations. Calf skins are quiet at 12c to 13c.

IRON AND HARDWARE.—The chief events of the week have been the awarding of the Grand Trunk contract for pig iron to the Canada Steel Co. on p.t., but said to be at a good figure, and the sale of 800 tons of old steel rails to a firm in this city at \$14.15, delivered here. A few sales of Scotch pig iron have been made at steady prices. Makers' iron is cabled firm at the advance, and warrants have sold higher. Freights are also firm. We quote prices here as follows:—Siemens, \$18.00 to \$18.50; Coltness, \$19.50; Langlois, \$19.00; Garissherie, Summerice and Calder, \$18.00 to \$18.50; Dalwellington, \$17.25; and Eglinton, \$17.00. The metal market is firmer, ingot tin being cabled £1 17s 6d higher, at £83 2s 6d, and ingot copper unchanged at £59. Here prices are quoted at 21c to 22c for tin and 16c for copper. Canada plates are in demand, and late sales are reported at \$2.80 to \$2.85 for round lots, and at \$2.90 to \$3.00 for smaller parcels. Tin plates are quiet, with business on the basis of \$4.70 to \$4.80 for I. C. charcoal and at \$4.25 to \$4.40 for I. C. coke. Bar iron is rather slow sale at \$1.70 to \$1.80 as to quantity. In hardware there has been a more healthy enquiry, both for heavy and shelf goods. Remittances are improving. A despatch from Pittsburg, Pa., says:—The Western Pig Iron Association propose a stoppage of production within six months, the length to be fixed by each operator. If the restriction of production should result in the price advancing nine dollars, or stocks at furnaces be reduced to 100,000 tons, then the agreement will be no longer binding.

ONS.—There is still an absence of animation in fish oils, business being confined to small parcels. A few lots of cod oil ranging from 5 to 25 lbs. at 58½c. Larger lots are quiet at

56c to 57. There have also been sales of steam refined seal oil at 59c. Linseed oil is quiet at 51½ to 52c for round parcels.

PETROLEUM.—The market for refined oil is firm at the recent advance, and there is more disposition on the part of buyers to take hold, but they do not care to buy far ahead. We quote car lots 15 7-8c, broken lots at 16c to 16½c, and single barrels at 16½c to 17c. At Petrolia refined oil is quoted at 13½c f.o.b. Since writing the above, an advance has taken place of \$5 per car in freight charges from Petrolia to Montreal.

PROVISIONS.—The market is dull and prices are easier, business being reported in Western at \$19.50 to \$20. Lard is quiet at 10½c for choice Canadian in pails and at 11c for Western. Hams are scarce and firmer at 15c to 15½c. Refined tallow has sold at 6½c to 7c.

TOBACCO.—The local market is steady at the advance previously made in our quotations. There is a good export demand for the English market, and several large shipments have been made to Liverpool. Prices are steady all round.

WOOL.—The cargo of Cape wool which arrived the other day in Boston for Montreal account was mostly sold to arrive at prices ranging from 16½c to 17½c. A few small lots are still being taken by manufacturers, but the movement is not by any means brisk. Canada wools are quoted as follows: A Supers 27c to 28c, and B Supers at 23c to 24c, unassorted 20 to 22c, and fleece 19c to 21c.

#### AMERICAN MARKETS.

Chicago, 2.30 p.m.—Wheat, Sept., 76½c; Oct., 77½c; Nov., 79½c. Corn, Sept., 54½c; Oct., 52c; Nov., 45½c. Oats, Sept., 24½c; Oct., 25c; Year, 25½c. Pork, Sept., \$15.50; Year, \$11.40. Jan., \$11.55; Lard, Oct., \$7.57½; Nov., \$7.17½; Jan., \$7.20.

New York, 3 p.m.—Wheat, Nov., 84c; Dec., 85c; Jan., 86½c. Corn, Sept., 62c; Oct., 63c; Nov., 63½c.

Milwaukee, 3 p.m.—Wheat, Sept., 76½c; Oct., 76½c; Nov., 73½c.

#### TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, Sept. 11, 1884.

General business matters are not changed from what they were a week ago. In all branches of trade there is only a moderate business being done, and the best opinion is that no more will be reached for some months. There is one feature in wholesale trade that requires notice: A number of houses here have established business relations with Manitoba, by branches, and complete confidence has been restored. The Manitoba trade will not be large, but it will be safe, at least. There will be an increased movement of groceries and supplies for the North West during the latest weeks of navigation. There is still great delay in remittances from the country. This is without help. There will be no money from the country till the grain reaches the markets. There is a difference of opinion about whether farmers will bring out their grain and sell at the present prices. The best opinion appears to be that the grain must be sold. The year's accounts will press for settlement in October. Farmers who are able to pay their debts without selling their wheat will do so; but those who must sell to raise money will be urged to market their crops. A fairly active movement of grain is predicted by the end of the month, and commercial men will feel easier. There is strong undertow existing in business channels at present that gets stronger the deeper the line goes down. The surface continues calm. Business will receive some impetus during the exhibition period. Financial business does not present any new features. Money is easy to the right parties, commercial paper continues to be discounted at 6½ to 7½ per cent. Call loans are made at 5½ per cent on debentures and 6 to 6½ on bank shares. Sterling Exchange is nominally easier. Drafts on New York steady at ½ to ½ premium across the counter. The Stock Exchange has been quiet. Bank shares are

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23 FRONT STREET WEST, TORONTO.

steadily. Miscellaneous shares very quiet. Following are the prices to-day compared with those of last Thursday:

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Sept. 11	Sept. 4		Sept. 11	Sept. 4
Montreal...	190 $\frac{1}{2}$	190 $\frac{3}{4}$	Can. Per.....	205	....
Toronto...	177	177 $\frac{1}{2}$	Freehold.....	....	....
Ontario...	112 $\frac{1}{2}$	111 $\frac{1}{2}$	Western Can.....	....	....
Merchants	121 $\frac{1}{2}$	121	Buildg. & Loan	103 $\frac{1}{2}$	103 $\frac{1}{2}$
Commerce	121 $\frac{1}{2}$	120 $\frac{3}{4}$	Farmers' Loan	....	....
Dominion	191	189	Lowd. & Can'd'n	131 $\frac{1}{2}$	....
Hamilton	117	116	Huron & Erie	....	....
Stand'd.	112	113	Dom. Savings	....	....
Federal...	58 $\frac{1}{2}$	58	Ontario Loan	123 $\frac{1}{2}$	....
Imper'l...	127	126	Hamilton Prov.	....	....
Molsons...	....	....	Imperial Sav	....	....

**BOOTS AND SHOES.**—Manufacturers still report operations quiet for this season of the year. Some of the leading firms are confining themselves largely to making up for actual orders. If a better demand should spring up they say they will be able to meet it, with the stocks on hand. Prices are maintained but good buyers will find the market favorable.

**BETTER.**—There was an irregular trade during the past two weeks. The weather was so hot it hindered the movement to a considerable extent, and prices have advanced in consequence. There is no trade here beyond what is required for local demand. Choice goods are all readily taken at 16c to 17c; fair quality brings 14c; and inferior is quoted at 11c to 12c. There are no shipments from this market, and exporters throughout the country are picking up small lots at 14 $\frac{1}{2}$ c to 15c.

**COAL.**—Business has not been so active as it is generally at this season. The receipts have been above what they were last year to date, and distribution has been scarcely up to the average. Prices are maintained steadily. Store and nut are delivered at \$6.50, and egg and grate at \$6.25 per ton of 2,000 lbs. Soft coal is quoted at \$6.60. The prices per car load on the track is from 50c to 75c, below the figures given. Wood is very low; best hardwood selling at \$5 per cord.

**COAL, OIL.**—Demand is increasing, and dealers are met with increasing stiffness in prices. Crude in Petroleum is stagnant at 80c and \$2.50

per barrel. Refiners have advanced their prices 3c per gallon without a share of advance in crude. Quotations for refined are 16 $\frac{1}{2}$ c for five barrel lots and 17c for single barrel of common, and 19c to 19 $\frac{1}{2}$ c for carbon safety. American refined is unchanged during months past.

**DRUGS.**—There has been a general quiet tone of improvement during the past week, but it is just sufficient to demand notice. Prices are nominally unchanged in leading lines. Payments are below what might be reasonably expected.

**FLOUR AND GRAIN.**—There has been no increased movement of breadstuffs yet. Flour is exceedingly quiet. Many of the bakers had moderate supplies at low rates on hand, and there is no demand for any considerable quantities. Superior extra is quoted at \$4.10 and \$4.15; extra at \$4; and spring extra at \$3.90. Patent process flour at \$5.20 and \$5.50. Oatmeal is quiet and unchanged at \$4.20 to \$4.35 in car lots. Bran easier, quoted at \$10 to \$10.50 in car lots. Grain continues low. Wheat is nearly unchanged, if anything weaker than it was a week ago. There is very little coming to market, and it is being feared that the fall will glide away without any active movement. Prices in foreign markets continue discouraging to farmers. Spring wheat is quoted at 85c for No. 2, and fall wheat at 83c for No. 2 and 79c for No. 3. Goose is quoted at 66c to 68c. There are about 60,000 bushels of wheat in store at present. Oats are easier quoted at 37c for new. Barley is quiet; quoted on Change at 57c for 3 extra, and 63c to 66c for No. 2. Peas and Rye are entirely nominal, nothing doing. Wheat was selling at \$1.25 at this date last year. The total grain in store is 68,900 bushels against 139,141 bushels Sept. 10, 1883, and 57,329 bushels Sept. 11, 1882. Flour in store is 1,375 bbls.

**GROCERIES.**—It is reported that a certain slight improvement in tone has developed. This would assume a distinct increase in business, were it not for the existing obligations of country dealers who are not content to add largely to their indebtedness. Payments are backward, and trade drags in consequence from bottom to top. There are few changes to note and those are not important. Coffees are entirely unchanged and quiet: Rio 12c to 14c, Java, 18c to 25c, Mocha, 30. Fruit is dull, and

quotations nominally unchanged. Fish very little doing and prices entirely nominal. Nuts, almonds 55, 14c to 16c; walnuts, 8c to 15c; filberts, 10c; Brazils, 7c to 9c. Spices, quiet and unchanged; allspice, 12c to 15c; Cassia, whole, 15c to 16c; cloves, 25c to 35c; ginger, 23c to 27c root, 20c to 28c ground; nutmegs, 75c to \$1.10. Sugars, Porto Rico, 5 $\frac{1}{2}$ c to 5 $\frac{3}{4}$ c, bright, 6c to 6 $\frac{1}{2}$ c; Canada refined, 5c to 6 $\frac{1}{2}$ c; granulated, 6 $\frac{1}{2}$ c to 7c; Scotch, 5c to 6 $\frac{1}{2}$ c. Syrups, easier, common, 30c to 35c; amber, 35c to 45c, P. Am., 45c to 50c; molasses, 28c to 30c. Teas, are firm.

**HARDWARE.**—There is no change to report in business or prices this week.

**HIDES AND SKINS.**—There is no extreme demand for hides. Green hides are still bought at 7 $\frac{1}{2}$ c for cows and 8c for steers, No. 1 inspected. Cured hides have reached their highest figures, it is thought, as receipts have been noted of Western hides in good condition. Cured hides are selling at 8 $\frac{1}{2}$ c to 9c for cows, and 9c to 9 $\frac{1}{2}$ c for steers. Sheepskins are unchanged at 6c. Old pelts bring 25c. Calfskins unchanged, buying at 13c and selling cured at 15c for No. 1.

**LEATHER.**—There is no change in business. Country dealers are sending small orders. Manufacturers are buying only for immediate wants. The market is steady, and prospects fair. Quotations for country trade are:—Sole, Spanish, No. 2, 26c to 27c; No. 1 middle weights, 29c to 30; slaughter, all weights, 27c to 30c; Buffalo, 21c to 23c. Upper, heavy, 28c to 33c; light, 25c to 30c. Kips, French, 15c to 19c; English, 70c to 75c; Chicago slaughter, 65c to 70c; Native, 45c to 50c. Buff, 16c to 18c; splits, 28c to 33c. Calf, hemlock, 75c to 90c; light, 60c to 70c; French, \$1.10 to \$1.40. Belling, hemlock, 34c to 43c. Harness, hemlock, 28c to 33c; Oak, 46c to 50c. Kussets, shoe, 40c to 50c; saddlers', \$8.50 to \$9.

**LIVE STOCK TRADE.**—There has been a spirited demand for cattle for local markets this week, and prices are rather firmer. The export trade is not changed. Prices are steady at \$4.75 to \$5.25 for cattle ranging from 1150 lbs. to 1300 lbs, gross weight. There is still a fair demand, and all good cattle are taken at the prices. Butchers' cattle have been bringing \$4.00 to \$4.50 for good to fine cattle, and medium beasts \$25.00 to \$30.00 per head.

Sheep are coming in finely. Best sheep are taken at 44c per lb., live weight, for shipping, and butchers are paying on a basis of 3 1/2 to 4c per lb. Lambs continue in large supply at \$2.75 to \$3.50, according to condition. Hogs steady at about 6c, and few offering.

Provisions, &c.—Ordinary business is steady, with fair trade doing and prices steady. Meats are firm. Long clear bacon is selling at 10 1/2c for car lots, and 11c for box lots; Cumberland Cut selling at 10 1/2c. Hams scarce at 15 1/2c for smoked. Lard dull at 10 1/2c to 11 1/2c, the latter for Canadian. Butter selling at 17c to 17 1/2c for best qualities. Cheese steady, at 11c to 11 1/2c. Eggs are in fair demand, and prices steady at 15 1/2c to 16c per dozen in case lots. Potatoes in liberal supply and prices still low, car lots are quoted at 50c to 55c per bag. Apples are not in large demand, good apples for present use are quoted at \$1.50 to \$2 per barrel. Hops in moderate demand only, at 26c to 27c for second-class and 32c to 33c for choice. Some new hops have sold at 29c to 31c. Still quiet, with Canadian barrels selling in small lots at \$1.40, Liverpool bags, course, at 60c on the truck; Liverpool dairy full sucks at \$1.50, quarter sucks at 50c. Hogs on the street market selling at \$8 to \$8.25. Hay selling at \$10 to \$15 per ton.

Wool.—There have been shipments of several large lots of fleece to the United States. Dealers are probably getting 20c to 21c f.o.b. cars. Prices in the local market are not changed. Buyers quote 19c to 20c, the latter for choice fleece; ordinary Cotswood is bought at 17c. Southdown is bought at 23c. Demand from the factories continues very limited, as manufacturers are still stocked with goods of common makes. Sales are made of pulled wools at 21c to 22c for supers, and 25c to 26c for extra.

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Our terms are six per cent off for cash at time of purchase, or five per cent off thirty days.

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NEW FANCY DRESS GOODS,  
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BLACK & COLORED VELVETEENS,

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SILKS AND VELVETS,  
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English and Scotch Wool,  
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A full assortment of Small-  
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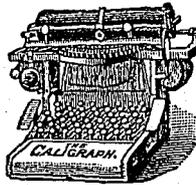
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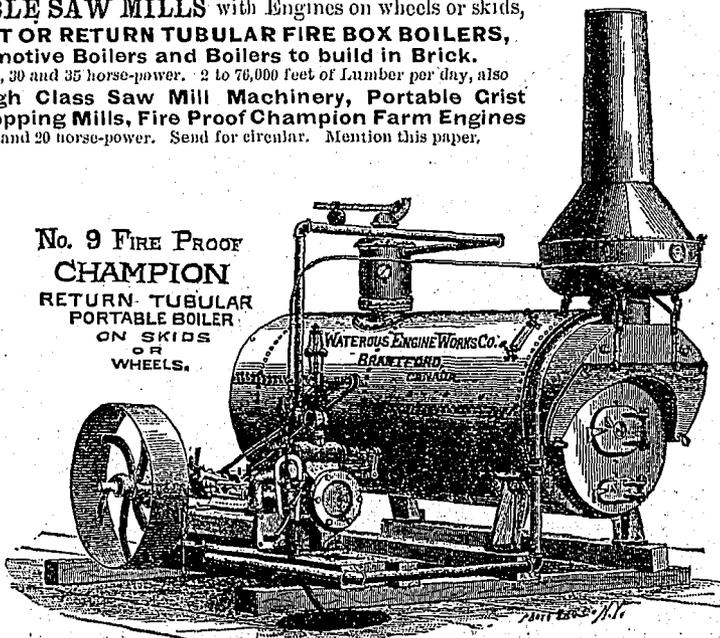
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PLUG. \$1.00 per pound in Tins,  
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PORTABLE SAW MILLS with Engines on wheels or skids,  
UPRIGHT OR RETURN TUBULAR FIRE BOX BOILERS,  
Locomotive Boilers and Boilers to build in Brick.  
12, 16, 20, 25, 30 and 35 horse-power. 2 to 76,000 feet of Lumber per day, also  
Heavy High Class Saw Mill Machinery, Portable Crisp  
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6, 12, 16 and 20 horse-power. Send for circular. Mention this paper.

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



WATEROUS ENGINE WORKS CO., BRANTFORD, CANADA.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY SEPTEMBER 11, 1884.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Boots and Shoes.</b>	\$ c. \$ c.	<b>Grain.</b>	\$ c. \$ c.	<b>Casing, Box, Shook:</b>	\$ c. \$ c.	<b>Leather (at 6 months.)</b>	\$ c. \$ c.
Men's Thick Boots Wax...	2 15 3 00	Canada White, No. 2	0 85 0 88	1 1/2 in. p100 lb. keg.	4 65 0 00	No. 1, B. A. Sole	0 25 0 27
" Split	1 50 2 25	" Red Winter	0 87 0 90	1 1/2 in. to 1 1/2 "	3 00 0 00	No. 2, B. A. Sole	0 23 0 24
" Kip Boots, pegged.	2 60 3 25	" Spring No. 2.	0 84 0 87 1/2	2 1/2 in. to 2 1/2 "	3 05 0 00	No. 1 Ordinary Sole	0 24 0 25
" Kip Boots, do.	2 80 4 75	White Michigan, No. 1.	0 00 0 00	2 1/2 in. to 4 "	3 10 0 00	No. 2 "	0 22 0 23
" Split do	1 20 1 40	Red Winter, No 2 Toled.	0 00 0 00	3 in. to 4 1/2 "	3 15 0 00	Buffalo Sole, No. 1.	0 21 0 22
" Split Buff Congress.	1 40 2 40	Chicago No. 2, in bonds.	0 00 0 90	Cut Spikes, all sizes.	2 90 0 00	" No. 2.	0 19 0 20
" Bull & Buff Bals.	1 50 3 00	Millwaukie No. 2 do.	0 00 0 91	Finishing Nails:		China " No. 1.	0 22 0 23
" Split.	1 00 1 40	Oats.	0 45 0 44	1 in. to 1 1/2 in. p. 100 lb. kg	5 30 4 65	" No. 2.	0 19 0 21
Wom's Pebled & Buff Bals	1 00 1 50	Barley.	0 55 0 65	1 1/2 in. to 1 1/2 in.	4 30 4 05	Zanzibar, No. 1.	0 21 0 23
" Split Bals.	0 80 1 10	Peas.	0 91 0 92	2 in. and up "	3 70 0 00	" No. 2.	0 19 0 20
" Prunella do.	0 40 1 25	Rye.	0 70 0 71	Tobacco Box Nails:		Slaughter, No. 1.	0 25 0 28
" Inferior do.	0 45 0 50	Corn in bond.	0 62 0 63	1 1/2 " 2 "	8 60 8 40	Harness "	0 25 0 32
" Cong. do	0 60 1 25	Flax Seed, prime.	0 00 0 00	2 " 3 "	3 30 2 90	Upper Heavy "	0 32 0 38
" Buskins, do.	0 60 1 00	Groceries.		Nett 30 days or 7 pc. 4 mos.		" Light "	0 35 0 38
" Cong. do	0 85 1 35	TEA, (Hf-Ch. & Cad.),	0 15 0 25	These terms apply to all		Grained Uppr.	0 34 0 37 1/2
" Split Bals.	0 75 0 90	Japan, com. to med. lb.	0 28 0 34	the above nails.		Scotch Grain	0 37 0 42
" Prunella do.	0 60 1 00	good med. to fine.	0 37 0 48	Clinch and Heavy Clinch:		Kip Skins, French	0 75 0 95
" Inferior do.	0 60 0 70	Japan, finest to choest	0 17 0 25	1 and 1 1/2 in. per lb.	0 08 1 08	English	0 65 0 75
" Cong. do	0 80 0 70	Japan Nagasaki.	0 16 0 25	1 1/2 " 1 "	0 07 0 07 1/2	Canada, Kip.	0 40 0 50
Childs' Pebled & Buff B's	0 60 1 10	Y. Hyson common to gd	0 36 0 83	2 " 2 "	0 07 0 06 1/2	Hemlock Calf.	0 70 0 80
" Split Bals.	0 60 0 60	Y. Hyson fine to finest, lb	0 18 0 60	2 1/2, 2 3/4, 3 in. and up.	0 06 1 00	" Light "	0 55 0 65
" Prunella do.	0 50 0 75	Gunp'd, fair to med.	0 28 0 34	Flat & Sharp press'd N's:		French Calf.	1 05 1 40
Infants' Cakes, doz.	2 50 6 00	" Good to fine "	0 40 0 50	1 and 1 1/2 in. per lb.	0 10 1 09 1/2	Sprits, Light & Medium.	0 22 0 28
		Gunp'd, Finest.	0 57 0 65	1 1/2 " 1 1/2 "	0 09 1 08 1/2	" Heavy "	0 21 0 25
		Imper'l, med. to gd	0 25 0 33	1 1/2 " 1 1/2 "	0 08 1 07 1/2	" Small "	0 18 0 21
		" Fine to finest.	0 37 0 58	1 1/2 " 2 "	0 07 0 07	Leather Board, Canada.	0 08 0 12
		Twanky, com. to gd.	0 12 0 18	2 " 2 "	0 06 1 00	Enamelled Bow, per ft.	0 15 0 16 1/2
		Oolong.	0 45 0 65	3 in. and up "	0 21 0 00	Pebble Grain.	0 17 0 15
		Congong common.	0 23 0 35	Horse Nails: 7 lb. size.	0 20 0 00	B. Calf.	0 18 0 22
		" med. to good.	0 36 0 65	" 8 lb.	0 22 0 24	Brush (Cow) Kid	0 13 0 16
		" fine to finest.	0 18 0 20	" 9 lb.		Buff.	0 14 0 17
		Souchong common.	0 25 0 34	" P. & F. Bright.		Russett's, Light.	0 35 0 40
		" med. to good "	0 38 0 68	57 1/2 to 60 p.c. dia.		" Heavy.	0 30 0 35
		" Fine to choice "	0 25 0 31	Horse Shoes.	3 90 4 00	" No. 2.	0 20 0 25
		Coffees, green Mocha per lb.	0 16 0 25	Terms, 4 mos. or 5 p.c. cash		" Sadlers "	7 50 9 00
		" Java.	0 13 0 17	Axes ss. & ds.—25 to 30 dis.	11 00 13 00		
		" Maracibo.	0 12 0 14	Galvanized Iron: No. 24.	0 08 0 08 1/2		
		" Cape.	0 11 0 14	" No. 26.	0 06 1 07		
		" Jamaica.	0 11 0 16	" No. 28.	0 07 0 07 1/2		
		" Rio.	0 11 0 14	Pig Iron: Siemens No. 1.	18 00 18 50		
		" Singapore & Ceylon "	0 17 0 24	Coltness.	19 00 0 00		
		" Chicory "	0 11 0 12 1/2	Calder.	18 00 0 00		
		Sugars, (Caks. & Brs.)		Langdon.	19 00 0 00		
		Porto Rico.	0 05 1 0 55 1/2	Summerlee.	0 00 18 00		
		Jamaica.	0 05 0 05 1/2	Gurtsherrie.	0 00 18 00		
		Barbados.	0 05 0 00	Carnbroe.	0 00 18 00		
		Yellow Refined.	0 05 0 05 1/2	Eglington.	0 00 17 00		
		Paris Lump.	0 07 1 0 81	Hematite.	20 00 22 00		
		Granulated.	0 64 0 06 1/2	Bar Iron,—per 100 lbs.	1 70 1 80		
		Syrups,—Extra.	0 04 0 04 1/2	Best Refined.	2 05 2 15		
		Good.	0 03 0 03 1/2	Siemens.	2 10 2 15		
		Fair.	0 01 0 02 1/2	Swedes.	4 25 4 50		
		Molasses (Barbados) im. g.	0 30 0 33	Sheet Iron to No. 20.	2 30 2 40		
		Trinidad.	0 26 0 28	Boiler Plates.	2 30 2 40		
		Fruit Loose Muscatel, new	2 10 2 25	Boiler " Lowmoor.	0 00 0 06 1/2		
		Layers in Boxes.	1 75 2 00	Hoops and Bands.	2 20 2 30		
		Sultanas.	0 05 0 07 1/2	Canada Plates: Hatton	0 00 0 00		
		Seedless.	0 00 0 00	Penn. and W. F. & Co.	2 90 3 00		
		Valencia.	0 04 0 05 1/2	Iron Wire: No. 6, p. 33 lbs.	0 00 1 60		
		Crucants.	0 04 0 05 1/2	" No. 9.	0 00 1 90		
		Purins.	0 04 0 05 1/2	" No. 12.	0 00 2 20		
		Figs & Mats.	0 05 0 08	" No. 18.	0 00 2 80		
		H. S. Almonds bxs	0 11 0 13	Wro't Iron pipe 65 to 67 dis.			
		S. S. Tarragona.	0 14 0 16	Steel, cast per lb.	0 12 0 14		
		Walnuts.	0 06 0 12	" Spring 100 "	3 25 3 50		
		Fiberts.	0 09 0 10 1/2	" Tire, "	3 25 3 50		
		Brazils, new.	0 00 0 00	" Sleigh Shoe, "	2 25 2 50		
		Batty's Nabob Pickles, doz	2 70 3 80	" Blister, p lb, "	0 00 0 00		
		" Mixed do	2 90 2 80	Tin Plate: IC Coke.	4 25 4 40		
		" Nabob Sauco, pts.	8 40	IC Charcoal.	4 65 4 75		
		Spices: Cassia.	0 09 0 15	IX.	6 50 6 75		
		Mace.	0 80 0 95	DC.	8 25 8 75		
		Cloves.	0 18 0 22	DX.	0 00 3 90		
		Nutmegs.	0 60 0 90	DX.	0 00 5 40		
		Jamaica Ginger, Bl.	0 20 0 26	DX.	0 00 6 90		
		Jamaica " Unbl.	0 13 0 18	Russ. Sheet Iron.	0 10 1 10		
		African "	0 11 0 14	Anchor, per lb.	4 75 5 50		
		Pimento.	0 06 0 08	Lion & Crown, Tin'd Sheets			
		Pepper.	0 17 0 18	24 gauge.	0 06 1 07		
		Mustard, 4 lb. Jars.	0 17 0 19	Lead: Pig, per 100 lbs.	3 50 4 00		
		" 1 lb.	0 24 0 25	Sheet.	4 00 4 25		
		Rice: Arracan, & p. 100 lb.	3 63 3 85	Shot.	0 00 5 25		
		Sago.	0 04 0 08	Lead Pipe, per 100 lbs.	5 00 5 25		
		Tapiooa, Pearl.	0 05 0 07	Zinc: Sheet, lb.	4 75 5 00		
		" Flake.	0 05 0 07	Powder: Canada Blasting.	3 50 0 00		
		Gelatine, Favorite,	1 00 0 60	F. L. to F. F. F.	4 75 5 00		
		(Poliwka's) 1 lb can.	0 90 0 60	Barbed wire, per lb.	0 07 1 08 1/2		
		Do do do 1 qt pkgs.	1 80 0 60	Hides and Skins.			
		Do do do 2 "		Green Hides, Insp.			
				" No. 2, p. 100 lbs.	9 00 0 03		
				" No. 3 "	8 00 0 00		
				" No. 8 "	7 00 0 00		
				Hamilton, No. 1.	9 50 0 00		
				" 2 "	8 25 8 50		
				Toronto, " 1 "	9 50 0 00		
				" 2 "	9 00 0 00		
				Western Bull, No. 1.	9 50 0 00		
				" 2 "	8 50 8 25		
				Dry Salted Western No. 1.	0 00 16 00		
				" 2 "	14 00 0 00		
				Western Steers.	10 00 11 00		
				Sheepskins.	1 05 0 00		
				Calfskins, per lb.	0 12 0 13		
				C. 33ins.	0 25 0 00		
				Lambskins.	0 00 0 00		

\* 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, and Barrel Nails, Net cash within 30 days; or for months Note, adding interest from the date of delivery at seven per cent; Clinch and Pressed, terms on four months or 5 p.c. off for cash in 30 days p.c. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, SEPTEMBER 11, 1884.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Windsor. Dr Sheeting.</b>	\$ c. \$ c.	United Inches, 41 " 50.....	\$ c. \$ c.	2nd quality, do.....	\$ c. \$ c.	Lochaber Scotch.....	qts \$ c. \$ c.
22.....	0 05 0 00	51 " 60.....	2 30 4 50	Shipping Culls.....	22 00 25 00	Ross' Dew Ben Wyvis, Case	6 50 7 00
33.....	0 06 0 00	61 " 70.....	2 05 4 50	Mill do.....	12 00 15 00	" Gal.	7 20 8 20
44.....	0 07 0 00	71 " 80.....	0 00 0 75	Lath, M.....	7 00 9 00	Encore ".....	2 00 2 50
55.....	0 07 0 00	81 " 85.....	0 00 0 50	Soruce, 1 to 2 in., M.....	1 75 2 00	" case	5 50 6 50
Cotton Yarn, N B., Grey.....	0 22 0 00	86 " 90.....	0 00 0 75	Shingles, 1st qual.....	10 00 12 00	Jamaica Rum per imp. gal.	2 50 2 50
do Colored.....	0 35 0 00	91 " 95.....	0 00 0 75	" 2nd.....	3 50 3 75	Holland Gin.....	2 10 2 50
Carpet W'arps, White.....	0 25 0 00	96 " 100.....	0 00 0 80	Tobacco (In Bond.)	2 25 2 75	" Green cases	3 75 4 25
do Colored.....	0 32 0 00		0 00 10 50	Black, Chewing in boxes..	0 15 0 21	Red cases..	7 65 8 00
Double Yarn, (16 ply),		<b>Paints &amp;c</b>		" " in caddies	0 22 0 27	Old Tom.....	5 00 0 00
White.....	0 32 0 00	White Lead, pure 25 to 100		Do Chewing.....	0 20 0 22	G. H. Mutua, Dry Verzen'y	26 06 31 00
do Colored..	0 42 0 00	lb kgs.....	5 50 6 00	Mahogany, Smoking.....	0 23 0 24	Pommery.....	29 00 31 00
<b>Meats Eggs, &amp;c.</b>		" No. 1.....	5 00 5 40	Do.....	0 23 0 24	Willing's.....	25 00 27 50
Mess Pork, Canada.....	22 00 00 00	" No. 2.....	4 00 4 50	Bright, Smoking.....	0 22 0 23	Ports T.G. Sandeman.....	1 95 6 00
do Western.....	19 50 20 00	" No. 3.....	3 75 4 00	Fancy Bright Smoking.....	0 35 0 40	Sherro's Demartin.....	1 50 7 00
Hams, City Cured.....	0 14 0 15	White Lead, dry.....	4 50 4 75	Solace, Common.....	6 20 0 24	Sherris's.....	1 95 6 00
Lard, in pails.....	0 10 0 11	Red Lead.....	4 00 4 50	Solace Fair.....	0 25 0 32	St. Yvon's.....	2 25 7 10
Bacon, per lb.....	0 13 0 14	Venetian Red, Eng'h.....	1 50 1 75	(Duty Paid.)		Graham's ditto.....	2 30 6 50
Eggs, Strictly Fresh.....	0 17 0 00	Yel. Ochre, French.....	1 00 2 50	Black, chewing boxes 10's	0 31 0 38	R. Van Zeller's.....	2 25 6 50
Tallow, Rendered.....	0 06 0 07	Whiting London Washed.	7 50 7 50	Do Navy, Cads, 3's, 6's,	0 37 0 39	White Island Whins.....	1 40 1 00
do Rough.....	0 03 0 04	Paris.....	1 25 1 60	& 10's.....		Cigaret cases..	3 50 4 50
Mess Beef per brl.....	0 00 0 00	Portland Cement, brl.....	2 75 3 25	Mahogany Chewing 6's&8's	0 38 0 40	Thursons Port, Imp. gal.	1 15 1 30
Potatoes per bag.....	0 35 0 45	Roman.....	2 50 2 75	Bright Smoking, 3's & 8 s	0 53 0 58	Burgundy - L. Latour's	10 00 23 00
Turnips brl.....	0 00 0 00	Fire Bricks per M.....	1 50 2 00	Do Fancy.....	0 63 0 70	Still, case.....	10 00 23 00
<b>Oils</b>		Drain Pipes, 4 in. to 12 in.	1 00 1 75	American Fancy ch and sm	0 80 1 00	Sparkling	16 00 17 50
Cod Oil, Newfoundland.....	0 55 0 62	per yard.....	0 40 1 15	<b>Wines, Liquors etc.</b>		Can. Spirits, Imp. gallon.	2 71 0 99
Strait's Oil, American.....	0 55 0 57	Achnolite Roofing.....	5 00 5 50	Alt English.....	2 35 2 40	Alcohol - 55 U. P.	2 72 1 05
Straw Seal.....	0 53 0 55	Salt.....		Domestic.....	1 60 1 65	" Pure Spirits	2 47 0 80
S. R. Pale Seal.....	0 59 0 65	Liverpool Coarse, per bag	0 35 0 42	Guinness.....	0 60 0 75	" 50	1 29 0 45
Pale Seal.....	0 55 0 57	Canadian per brl.....	2 50 2 75	Domestic.....	1 43 1 60	25 U. P	1 89 0 63
Lard Oil, Extra.....	0 30 1 00	Factory filled, per bag.....	1 40 1 05	Stout.....	2 40 2 45	Whiskies - Family Proof	1 29 0 88
No. 1.....	0 80 0 85	Eureka factory filled, do	2 40 0 00	".....	0 00 1 55	Old Bourbon.....	1 32 0 67
Linseed Raw.....	0 52 0 57	Timber, Lumber, &c.		".....	1 43 1 60	Rye, Toddy, Malt.....	1 60 0 78
" Boiled.....	0 56 0 65	Astl, 1 to 4 in., M.....	13 00 25 00	Case.....	0 70 0 00	" 5 ".....	1 70 0 88
Whale Refined.....	0 00 0 00	Birch, 1 to 4 in., M.....	20 00 25 00	Brandy: Hennessy's.....	4 50 5 00	" 6 ".....	1 80 0 95
Pure Olive.....	1 00 1 10	Basswood.....	16 00 22 00	Case.....	11 00 11 50	" 7 ".....	1 90 1 03
" Machinery.....	0 95 1 10	Black Walnut, culls.....	50 00 00 00	Martel.....	10 50 10 75	Wool.	
" qt., per case.....	2 75 3 00	Do do 1st & 2nd.....	50 00 00 00	Case.....	4 03 4 50	Fleece.....	0 17 0 19
" pts., ".....	3 50 3 75	Do do 1st quality.....	100 00 00 00	Case.....	9 00 15 00	Pulled, unsorted.....	0 20 0 22
" pts., ".....	4 00 4 20	Cedar, round, lineal foot.....	00 06 00 00	Case.....	3 30 3 60	" Extra Super.....	0 26 0 28
" Lucas, Flasks.....	6 50 0 00	Cedar, flat, lineal foot.....	00 04 00 06	Case.....	5 25 15 00	" B Super.....	0 22 0 24
Antonini's qts, case 1 doz.....	7 25 0 00	Cedar square, lineal foot.....	00 07 09 09	Case.....	3 50 3 60	" C.....	0 00 0 00
" pts., " 2.....	5 25 0 00	elm, soft, 1st.....	15 00 17 00	Case.....	8 25 15 00	Australian.....	0 21 0 30
Spirits Turpentine, bris.....	0 49 0 51	elm, Rock.....	25 00 30 00	Case.....	6 00 6 75	Cape.....	0 16 0 17
<b>Cut Oil.</b>		Hemlock, 1 to 3 in., M.....	8 00 10 00	Case.....	6 05 6 50		
Imp. Gals. f.o.b. (Petrolia)	0 00 0 13	Hemlock, timber, M.....	14 00 15 00	Case.....	7 75 9 75		
Car Lots in Store.....	0 16 0 00	Maple, hard, M.....	20 00 30 00	Case.....	6 50 7 00		
Broken Lots.....	0 16 0 16	Soft, do.....	18 00 25 00	Case.....	6 01 7 50		
Single Brs.....	0 16 0 17	Oak, M.....	40 00 50 00	Case.....	6 00 7 50		
Glass.....	50f. 170 ft.	Pine, clear, M.....	35 06 40 00	Case.....	8 00 8 50		
United Inches, 14 to 25.....	1 90 1 95						
" 26 " 40.....	2 00 2 10						

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

**JOHN TAYLOR & CO.,**  
**WHOLESALE**  
**Hat and Fur House,**  
 535 & 537 ST. PAUL ST., MONTREAL,  
 FIRST BUILDING EAST OF MCGILL ST.,  
 Manufacturers of Pull-Overs, Silk Hats and Furs  
 and Importers of English and American Hats,  
 Cloth, Scotch and other Caps.

**MCCRAE & CO.,**  
**YARN SPINNERS, HOSIERS and**  
**WOOLEN Manufacturers.**  
**KNITTING YARNS,**  
 Of every kind, in Cotton, Union and Woolen  
**GUELPH, Ont.**  
 Box, 200.

**BLIGH & CO.,**  
**ST. CATHARINES, ONT.,**  
**PAINT AND COLOR MANUFACTURERS.**  
**SPECIALTIES:**  
**Coach Painters' Colors,**  
**Cottage Colors (Ready Mixed),**  
**Reds for Agricultural Implements.**

**VEGEANT & DESPAROIS,**  
**Commission Merchants,**  
**And Manufacturers' Agents,**  
 Keep the following lines constantly in stock.  
**Braces, Rugs, Stiff and Soft Felt**  
**Hats, Brown and Black Fedora,**  
 In all qualities of the latest fashion.  
**Fur Cap and Muff Ornaments &c., &c.**  
 298 ST. PAUL STREET, MONTREAL.

**C. H. CORDINGLY & CO**  
**WINE MERCHANTS,**  
**32, 34, 36 & 38 St. Dizier St.,**  
**MONTREAL.**

Sole Proprietors of the Trade mark, and  
 Manufacturers of the celebrated  
**"John Bull Bitters,"**  
 Prize Medal and Diploma, Exposition Univer-  
 selle à Paris, 1867. Silver Medals, Provincial  
 Exhibition, 1868, 1870 and 1873.  
 Also Proprietors of the favorite  
**"BEAVER BRAND"**  
 6 Year Old Pure Rye Whiskey.

**ALWAYS THE BEST**  
**The RAINER PIANO.**  
 Where we have no Regular Agent,  
 the usual Agent's discount will be al-  
 lowed to Cash Purchasers.  
 Catalogues Free. Address:  
 Rainer, Sweetnam & Hazelton  
 Guelph, Ont.  
**AGENTS WANTED.**

**ELEVATORS**  
**LEITCH & TURNBULL'S HAMILTON, CANADA**  
 Certified by the Government Inspector as the Best and Safest Machine in use. Send for circulars.

**SURETYSHIP.**

**THE GUARANTEE CO.**

Of North America.

Capital Authorized, . . . \$1,000,000  
 Paid up in Cash (no notes), . . . 300,000  
 Assets Resources over . . . 775,000  
 Deposit with Dominion 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 over nineteen years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

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

Bankers . . . . . THE BANK OF MONTREAL.

**HEAD OFFICE:**

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

Managing Director.

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

**JAS. WILLIAMSON,**

Warehouseman and Commission Merchant,  
 Cor. PRINCE and COMMON Sts  
 MONTREAL.

**ENVELOPES**

Stamped in RELIEF COLORS,  
 NO CHARGE FOR DIES.

**GEORGE BISHOP & CO.,**  
 69 ST. JAMES ST., MONTREAL.

**HUGH LAVERTY,**

37 Wellington St., Montreal, Canada,  
 Dealer in and Manufacturer of  
 Cattle Head Ropes, Horse Covers, Tarpanlins  
 And WAGGON COVERS,  
 A LARGE SUPPLY CONSTANTLY ON HAND.  
 Orders solicited. Lowest Prices.

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PROPRIETOR ST. BONAVENTURE  
 FURNITURE FACTORY.  
 Wholesale Manufacturer of  
 Chamber & Dining Room Suites

OF EVERY DESCRIPTION.

The largest Wholesale Factory in the Dominion.

473 to 483 ST. JAMES ST. WEST, MONTREAL.

**STOCKS AND BONDS.**

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Per Cent Prices Sept. 11.	Cash Value per Sh.
British North America	\$ 243	\$ 4,866,666	\$ 4,866,666	981,129	3	108 1/2	263 65 1/2
Can. Bank of Commerce	50	6,000,000	6,000,000	2,000,000	4	120 1/2 122 1/2	80 37 1/2
Central Bank	100	1,000,000	1,000,000			128	41 20
Comme'l Bank (N.S.)	40	800,000	200,000	78,000	4	126	60 40
Commercial Bk of Windsor	40	800,000	200,000	78,000	4	128	91 00
Dominion Bank	50	1,500,000	1,500,000	930,000	5	188 188 1/2	91 00
Deu People	50	1,600,000	1,000,000	240,000	2 1/2	45	22 50
Eastern Shippers	50	1,500,000	1,446,142	375,000	3 1/2	112	56 00
Exchange Bank, Yarmouth	70	280,000	246,715	30,000	8	70	49 00
Federal Bank	100	2,966,800	2,966,800	1,500,000	4	50	55 00
Halifax Banking Co.	20	600,000	600,000	50,000	3	101	20 20
Hamilton	100	1,000,000	984,770	250,000	3 1/2	114	114 00
Hochelaga	100	705,970	710,100	50,000	3	55	55 00
Imperial Bank of Can.	100	1,500,000	1,500,000	680,000	4	133 1/2 134 1/2	133 50
Jacques-Cartier	25	500,000	500,000	140,000	3 1/2	106	26 50
London	100	1,000,000	1,08,985	50,000			
Maritime	100	321,900	321,900	40,000		110	110 00
Merchants' Bank of Can.	100	6,700,000	5,700,000	1,250,000	3 1/2	113 1/2 113 1/2	113 25
Molson's Bank	50	2,000,000	2,000,000	500,000	4	112 114	66 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	190 1/2 191	380 50
Nationale	50	2,000,000	2,000,000	30,000		63	31 60
New Brunswick	100	1,000,000	1,000,000	300,000	4		
Nova Scotia	100	1,114,300	1,114,300	470,000	4	136	136 00
Ontario Bank	100	1,500,000	1,500,000	425,500	3	111 118	111 00
Ottawa	100	1,000,000	999,680	110,000	3		
People's of Halifax	20	600,000	600,000	70,000	3	103	20 60
People's Bank of N.E.	50	800,000	150,000				
Pictou Bank	50	800,000	249,650	70,000	3	99	35 00
Quebec Bank	100	2,500,000	2,500,000	325,000	3 1/2	110	110 00
St. Stephen's Bank	100	200,000	200,000	50,000	4		
Standard	50	803,700	733,000	185,000	3 1/2	109 110	58 50
Toronto	100	2,000,000	2,000,000	1,100,000	4	178 179 1/2	178 50
Union Bank (Halifax)	50	1,000,000	500,000	80,000	2 1/2	85	85 00
Union Bank of L.C.	100	2,000,000	2,000,000	20,000	3 1/2	94 100	94 00
Ville Marie	100	500,000	464,000	20,000	3	125	125 00
Yarmouth	100	400,000	385,230	20,000	4	116	58 00
Agrie. Sav. and Loan Co.	50	600,000	578,213	67,000	4	116	58 00
Brant. Loan and Sav. Co.	50	130,000	130,000	2,000	3 1/2		
Brit. Can. Loan and Inv. Co.	100	1,350,000	1,267,066	27,000	3	101	101 00
Brit. Mortg. Loan Co.	100	450,000	151,313	127,000	3 1/2		
Building and Loan Assoc.	25	750,000	747,374	68,000	3	103 1/2	25 87 1/2
Canada Cotton Co.	100	750,000	697,000		4	30	30 00
Canada Landed Credit Co.	50	1,500,000	663,900	125,000	4	118	59 00
Can. Perm. Loan and Sav.	50	3,000,000	2,200,000	1,100,000	6 1/2	213	106 50
Can. Sav. and Loan Co.	50	700,000	650,410	120,000	4	120 124	60 00
Dominion Sav. and Inv. Co.	50	1,000,000	868,840	140,000	4	115	57 50
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	106	53 00
Dundas Cotton Co.	100	500,000	500,000			60	60 00
English Loan Co.	100	2,044,100	2,045,847	8,500			
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	75,857	4	114	57 00
Freehold Loan and Sav. Co.	100	1,050,400	690,080		5	106	166 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	110,000	4	125	125 00
Home Sav. and Loan Co.	100	1,000,000	1,000,000	40,000	3 1/2		
Hudson Cotton Co.	100	2,000,000	880,000			70	70 00
Huron & Erie Loan Soc	50	1,000,000	1,000,150	320,000	5	160 1/2	80 25
Huron & Lambton Loan Co.	50	350,000	230,000	32,000	4		
Imperial Loan and Inv. Co.	100	629,850	621,704	85,000	3 1/2	108 110	108 00
Landed Banking and Loan	100	700,000	310,977	20,000	3		
Land. & Can. Loan and Ag.	50	4,000,000	500,000	240,000	5	136	68 00
London-Loan Co.	50	659,700	464,519	45,000	4	116 118	58 00
Land. and Ont. Inv. Co.	100	2,000,000	400,000	60,000	3 1/2	114	114 00
Manitoba Inv. Assoc.	100	400,000	100,000	3,000	4		
Manitoba Loan	100	518,000			5	113 1/2	113 50
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	114 115	47 50
Montreal City Gas Co.	40	2,300,000	1,876,762		6	189 190	78 20
Montreal City Pass. Ry. Co.	50	600,000	600,000		4	121 1/2 123	60 75
Montreal Cotton Co.	100	794,000	794,000		7	37 1/2 50	37 50
Montreal Building Assoc.	50	300,000	300,000		0	70 80	35 00
Montreal Loan and Morg.	100	1,000,000	832,812	106,000	3 1/2	109	105 00
National Investment Co.	100	1,450,000	292,000	15,000	3 1/2	105 107	105 00
N. S. Sugar Refinery	100	350,000	350,000		2 1/2	69	69 00
Ont. Landed Loan and Inv.	50	308,000	34,725	20,000	4		
Ont. Inv. Assoc.	50	2,650,000	1,871,859	500,000	4	120	60 00
Ont. Loan and Deb. Co.	50	1,000,000	1,000,000	226,009	4	123 1/2	61 75
People's Loan and Deb. Co.	50	500,000	487,048	42,000	3 1/2	104	52 00
Real Est. Loan and Deb. Co.	50	500,000	500,000		3	75	37 50
Richelieu and Ont. Nav. Co.	100	1,619,000	1,619,000		3	57 1/2 62	57 25
Royal Loan and Sav. Co.	50	400,000	299,603	24,000	4	126	63 00
Starr Mfg Co., Halifax	100	200,000	200,000		4	102 1/2	102 50
Toronto City Gas Co.	50	800,000	800,000		2 1/2	134 x 1/2	67 00
Union Loan and Sav. Co.	50	600,000	675,000	160,000	4	128 130 1/2	64 00
Western Can. Loan and Sav.	50	2,000,000	1,207,000		5	165	62 50

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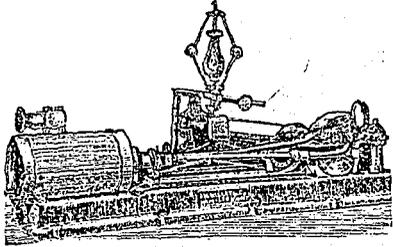
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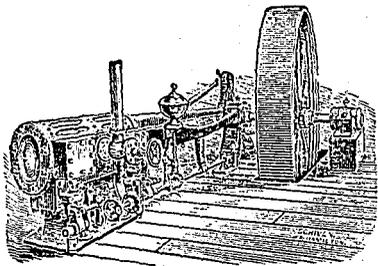
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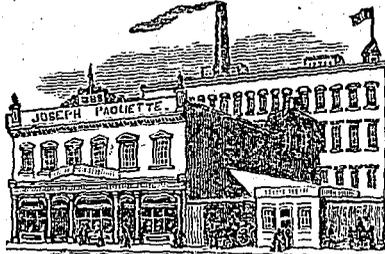
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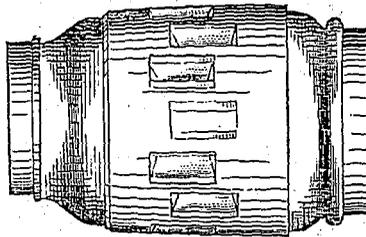
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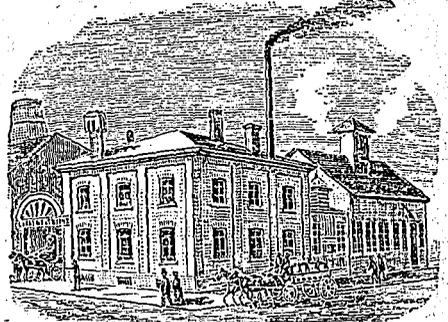
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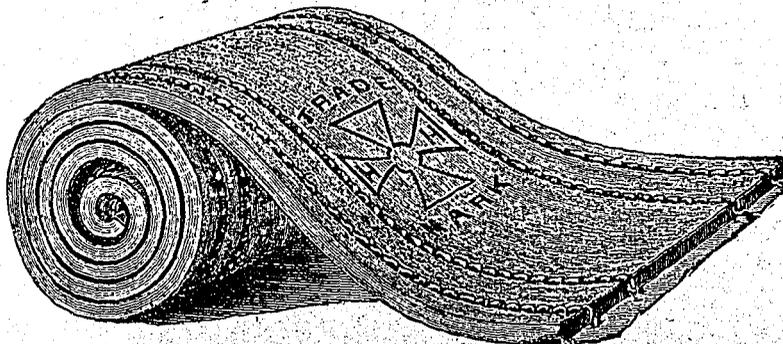
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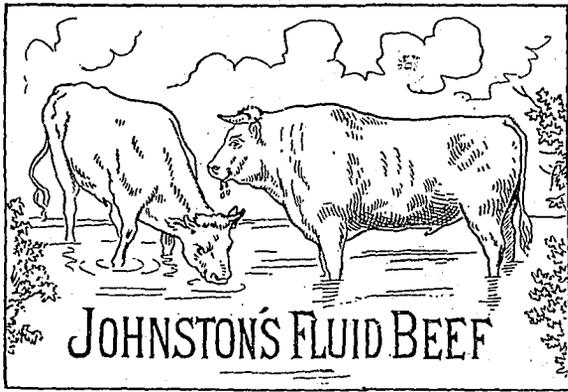
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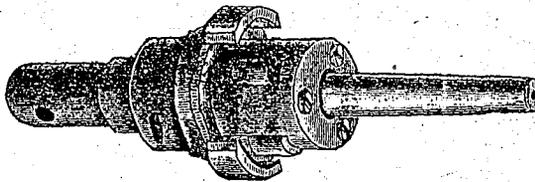
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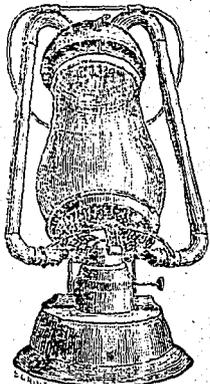
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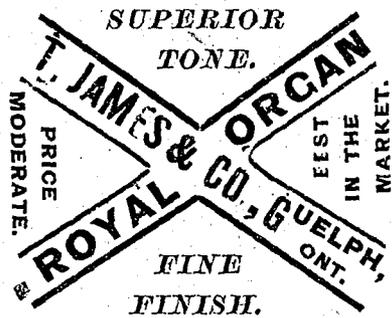
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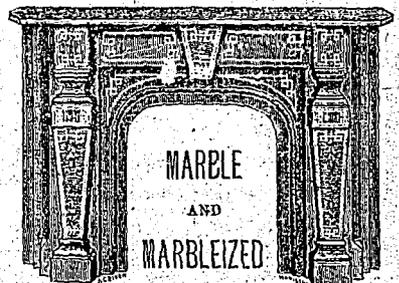
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SECURITIES.		Montreal Sept. 4.
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Shrs	Railway and other Stocks.	pt.	Sept. 4.
100	Atlantic & St. Lawrence Shs 6 p. c.	all	134
10	Do. 6 p. c. Ser. M. Bonds	100	113
100	Do. do. 3rd Mort. 1891	100	112
100	Do. do. 5 1/2 p. c. 1st Mort.	all	11 1/2
100	Buffalo and Lake Huron	100	120
100	Do. do. 5 1/2 p. c. 1st Mort.	100	120
3.0	Do. do. 2nd Mort.	100	120
..	Can. Central 5 p. c. 1st M. Bds	..	108
..	Int. Guar. By Gov.	..	99 1/2
100	Canada Southern 1st Mort. 3 p. c.	all	108
..	Chic. & G.T.R. 6 p. c. 1st M. Coup	..	108
..	1900	..	108
100	Grand Trunk June Ry. 5 p. c.	100	101
100	Grand Trunk of Canada ord. stock	100	11 1/2
100	2nd equin. mg. bds.	all	122
100	1st pref. stock	all	87
100	2nd pref. stock	all	60 1/2
100	3rd pref. stock	all	26 1/2
100	5 p. c. perp. deb. stock	all	11 1/2
100	4 p. c. perp. deb. stock	100	92
100	6 p. c. deb. stock	all	113 1/2
100	5 p. c. pref.	all	112
100	6 p. c. bds., 1890	all	109
100	Hamilton and N. W.	..	105
100	M. of Canada 2 1/2 p. c. Stg. 1st	all	84
100	Mort.	100	101
100	N. of Canada 6 p. c. 1st Pref Bonds	100	103
100	Do do 2nd do	100	103
100	Northern Extension, 6 p. c. guar.	..	103
100	Do do 6 p. c. Imp.	..	103
100	Mort.	..	103
100	Well, Grey & Bruce, 7 p. c. Bds., 1st Mort.	..	59 1/2
100	T. G. & B. 6 p. c. bonds 1st Mort.	..	72 1/2
100	St. Law & Ont. 6 p. c. Bds.	..	77 1/2
100	British Columbia, July, 1907 6 p. c.	..	122
100	New Brunswick 6 p. c. 1888-91	..	107
100	Nova Scotia 6 p. c. 1888	..	103
100	Quebec Prov. 1904 5 p. c.	..	103
100	Do do 1905 5 p. c.	..	108

**ROB ROY FIRE HOSE.**  
 USED BY THE  
**LONDON, E. C., MANCHESTER & LIVERPOOL**  
**FIRE DEPARTMENTS.**  
 Has stood an actual test of eleven hundred pounds to the sq. inch.  
**JAMES A. OGILVIE,**  
 199 St. Antoine Street, Montreal.  
 AGENT FOR CANADA.

**Threshing Machines,** LEGRIS & CO.,  
 Manufacturers of  
**THRESHING MACHINES,** 304 1/2 Craig Street  
 Montreal, (opposite the Cattle Market). Legris & Co. have constantly at their shop Threshing Machines. Threshing and Mowing Machines repaired with care and promptitude at very liberal prices.

**R. HINCHLIFFE,**  
**ELECTRIC**  
**ENGINEER,**  
 HAMILTON.  
 MANUFACTURERS.  
**DYNAMO-ELECTRIC MACHINES**  
 FOR  
**Electric Lighting, Electro-**  
**plating, and Electrotyping.**  
**PLATERS' SUPPLIES.**  
 Full Particulars on Application.

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**JAMES ROBERTSON,** General Metal MERCHANT and Manufacturer,  
 Office 20 Wellington St., Montreal, P.O. Box 1500.  
 Lead Pipes, Shot, Putty, White Lead, also Gang, Circular and Cross Cut Saws of all kinds. (Prices furnished on application.) Branches: Toronto, James Robertson & Co.; St. John, N.B., James Robertson.

**JOHN HAMILTON & CO.,**  
**METAL MERCHANTS.**  
**Tinners' Tools, Machines and Furnishings, Plumbers', Gas and Steam Fitters' supplies, Tinned Sheet Iron all sizes.**  
 Warehouse and Office, 25 & 27 William St., Montreal.

**Colonial Produce Sale Rooms,**  
*South Devon Wharf, E. London, England.*  
**STOKES BROTHERS,** Managers, Office 43 Bishopsgate Street Within, E. C. London, England. The Sales are attended by Wholesale Dealers and Shopkeepers. Our large conveyers goods from ships side to the Sale Rooms. Consignments solicited Agents at Montreal.  
**HART BROTHERS & CO.,**  
 30 St. Helen St., Montreal.

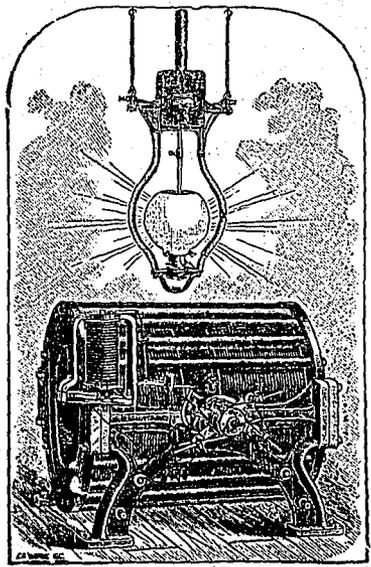
**ROBT. MITCHELL & CO.,**  
 Manufacturers of and Dealers in  
**BRASS WORK,**  
 Copper, Iron and Earthenware,  
 Materials and Supplies for  
**Plumbers, Gas and Steam Fitters.**  
**Warehouse, Nos. 140 & 142 St. Peter St.**  
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 Lead Burning a specialty. Practical Sanitarians, Drainage and Ventilation.  
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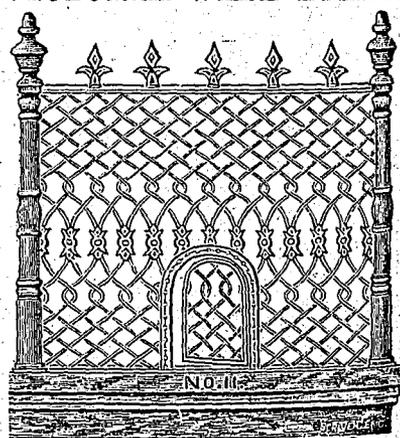
**E. E. GILBERT & SONS,**  
 MANUFACTURERS OF  
**PORTABLE AND STATIONARY ENGINES,**  
**Steam Pumps, Shafting, Pulleys, &c.**  
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**ELECTRIC DYNAMO MACHINES AND ELECTRIC LAMPS.**  
 Contractors & Builders of Electric Arc Light Stations throughout the Dominion of Canada.  
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**Electric Co.**  
**Managers.**  
 Estimates furnished for  
**MILLS, FACTORIES, Hotels, R.R. Depots, &c.**  
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**ELECTRIC LIGHT**  
 Supplies always on hand and supplied at lowest prices.  
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**162 St. James St., P.O. BOX 2107.**



Bank and Office Railing, Wire Window Guards, Fine Wire Blinds for Inside Office Windows.  
 Manufactured by **B. GREENING & CO.**  
 Send for Circular. **Hamilton, Ont.**

**NORTHERN ASSURANCE CO'Y.**  
OF LONDON.  
ESTABLISHED 1836.

**CALEDONIAN INSURANCE CO.,**  
OF EDINGURGH.  
FOUNDED 1805.

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

**TAYLOR BROS.,**  
45 ST. FRANCOIS XAVIER STREET, MONTREAL.  
GENERAL AGENTS.  
ESTABLISHED 1845.

**LIFE ASSOCIATION OF CANADA.**

HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, . . . . \$104,000

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

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

JOHN CAMERON, Manager.

**THE FEDERAL**  
LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

WRITES LIBERAL POLICIES  
Without burdensome conditions.

NON-FORFEITABLE POLICIES.

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 238 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

DAVID DEXTER,  
Managing Director.

**THE ONTARIO MUTUAL**  
**LIFE ASSURANCE CO'Y.**  
Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - - \$100,000.00  
The only Purely Mutual Life Company in Canada.

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

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

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

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

**BRITISH AMERICA**  
ASSURANCE CO.,

**FIRE AND MARINE**  
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

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

**THE ROYAL CANADIAN**

**FIRE AND MARINE INSURANCE CO.**

President, - ANDREW ROBERTSON, Esq.  
Vice-President, Hon. J. R. THIBAudeau,  
ARTHUR GAGNON, Secretary-Treas.

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

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

Capital and assets, Jan. 1, 1884. . . . . \$1,265,759.94  
Income during year ending Dec. 31, 1883. . . . . 395,015.71

G. H. McHENRY, Manager.

**NATIONAL ASSURANCE CO.**  
OF IRELAND.

**FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

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

79 St. Francois-Xavier Street, Montreal.

**SCOTT & BOULT,**  
CHIEF AGENTS FOR DOMINION.

**COMMERCIAL UNION**  
ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

**MONTREAL, 64 ST. FRANCOIS XAVIER ST.**

FRED. COLE, General Agent



**CAPITAL, \$1,188,000.**  
**CASH ASSETS, 1st January, 1883,**  
 per Government Blue-Book 407,987.89  
 Deposit with Dominion Govt. 122,000  
 Losses Paid to 1st Jan, 1883. 1,954,131  
 Income 1882. 343,660

**DIRECTORS:**

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

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

**Fire, Life, Accident**  
 RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—BOYCE & GIBBS, Agents  
 ST. JOHN N. B.—OSBORN BROS, and M. & T  
 B. Robinson, Agents.  
 HALIFAX, N. S.—W. B. McSweney Agent.  
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,  
 Agent.  
 WINNIPEG, MAN.—Robert Straug, and Feron,  
 Shaw & Co. Agents.  
 HAMILTON—James Walker, Agent.  
 LONDON—David Smith, Agent.  
**HEAD OFFICE, 179 St. James Street,**  
**MONTREAL.**

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

**STOCKS AND BONDS.**

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Sept. 4, 1884.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	99
Canada Life.....	2,500	7 1/2-6mos.	400	50	100 420
Citizens Fire, Life, Guarantee & Aco't	11,880	10	85	7 1/2	
Confederation Life.....	5,000	5-6 mos.	100	10	235
Queen City Fire.....	2,000	10	50	20	107 107 1/2
Western Assurance.....	20,000	6 1/2 mos.	10	20	50 52
Royal Canadian Insurance.....	20,000	10	50	20	
Accident Ins. Co. of North America..	2,500	6	100	20	95 100
Guarantee Co. of North America.....	13,000	6	50	10	

BRITISH AND FOREIGN.—(Quotation on the London Market, Aug. 25, 1884.)

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
Briton Life Association.....	50,000	10	1	1	Marked value p. pd up share
British Empire.....	50,000	50	20	4	£21 1/2 £21 1/2
British & Foreign Marine.....	50,000	30	50	5	£17 1/2 £17 1/2
Commercial Union Fire Life & Marine..	5,000	10	100	15	£4 1/2
Edinburgh Life.....	100,000	0	£10	£2	30s 40s
Fire Insurance Association.....	20,000	13	100	50	£58 £60
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25	£140 £151
Lancashire Fire and Life.....	100,000	30	20	2	£5
Life Association of Scotland.....	10,000	15	40	8 1/2	£27 £27 1/2
Lion Fire.....	600,000	10	10	2	17s 6d
Lion Life.....	92,000	10	10	2	£27 £27 1/2
London Assurance Corporation.....	35,852	48	25	12 1/2	£49 £51
London & Lancashire Life.....	10,000	10	10	1 7-20	£50 £61
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£28 10s 3d
Northern Fire & Life.....	30,000	70	100	5	£43 £43 1/2
North British & Mercantile Fire & Life	40,000	66	50	6 1/2	£27 1s 3d
Patrick Fire.....	6,722	£21 p. s.	10	1	£223 £228
Queen Fire & Life.....	200,000	30	10	1	43s 9d
Royal Insurance Fire & Life.....	100,000	60	20	3	£28 1/2 £28 1/2
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1	£29 1/2 £26
Scottish Imperial Fire and Life.....	50,000	6	10	1	27s 6d
Scottish Provincial Fire & Life.....	20,000	15	50	8	£13 1/2 £14
Scottish Union.....	10,000	53 1/2	50	12	£1 £11
Standard Life.....	10,000	5	50	12	£53 1/2
Star Life.....	4,000	5	25	1 1/2	£19 1/2

**Scottish Union and National**  
**INSURANCE CO'Y**  
**OF EDINBURGH, SCOTLAND.**  
 ESTABLISHED 1824.

**M. BENNETT, Jr.,**

General Manager, North American Branch, Hartford, Conn.

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

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

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

CAPITAL, \$10,000,000.

Insurances effected at lowest current rates.

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Active and Reliable Agents wanted in unrepresented districts.

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

**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL \$26,000,000  
 FUNDS INVESTED 21,000,000  
 Investments in Canada for sole protection of  
 Canadian Policy-holders 700,000

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

**M. H. GAULT, | W. TATLEY.**

**PROVIDENT MUTUAL ASSOCIATION OF CANADA.**

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

**BOARD OF DIRECTORS.**

President:—A. L. de Martigny, Esq., Cashier, Jacques Cartier Bank. Vice-Presidents:—Hon. L. M. Church, Q.C., B. Globensky, Esq., Treasurer:—Arthur Gagnon, Esq., Directors:—L. H. Massue, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEntyre, Esq., merchant, M. Babcock, Esq., J. Guerin, M.D., Medical Director.—Hon. Alex. Lacoste, Q.C., Senator, Legal Adviser.

**JOHN HOPPER, General Agent.**

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

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

**Insurance.**

**THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.**

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

**HEAD OFFICE:**

260 ST. JAMES STREET, MONTREAL.

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

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

**THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)**

OF LONDON, ENGLAND.

CAPITAL, - - \$1,250,000.  
Available Assets, \$807,506.50  
Dominion Government Deposits, \$56,745.32

HEAD OFFICE FOR CANADA,  
72 KING STREET EAST,  
TORONTO.

Gentlemen of influence wanted in unrepresented districts.  
A. T. McCORD,  
Manager for Canada.  
GEO. H. PATTERSON, 261 St. James Street,  
Montreal, General Agent, Province of Quebec.

**Plate Glass Fronts Insured AGAINST BREAKAGE,**

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

**Legal.**

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

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

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

English Agent,  
JONAS AD JONES, 39 Cannon Street, London.  
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**Walkerton, Ont:**

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

**Insurance.**

Established 1803.

**IMPERIAL Fire Insurance Comp'y OF LONDON.**

HEAD OFFICE FOR CANADA;  
Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 St.  
Paid-up Capital, . . . £700,000 Stg.  
ASSETS, . . . . . £2 222,562 St

**QUEEN INSURANCE CO. OF ENGLAND. FIRE AND LIFE.**

Capital, . . . . . £2,000,000 Stg.  
INVESTED FUNDS . . . . . £660,818.  
FORBES & MUDGE,  
Montreal,  
Chief Agents in Canada.

**The Waterloo Mutual FIRE INSURANCE CO.**

ESTABLISHED IN 1863.  
HEAD OFFICE, - - Waterloo, Ont.  
This Company has been over eighteen years in successful Operation in Western Ontario.

During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$10,872,028.00; and paid in losses alone \$709,752.00. ASSETS, \$170,000.00.  
J. H. WALDEN, M. D., President.  
C. M. TAYLOR, Sec. J. B. HUGHES, Inspector.

**CORE DISTRICT FIRE INSURANCE COMPANY.**

HEAD OFFICE GALT, ONT.  
Established 1836  
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Vice-President, - A. WARNOCK, Esq.,  
Manager, - - - - - R. S. STRONG

**MERCANTILE FIRE INSURANCE CO., WATERLOO, ONT.**

Subscribed Capital, - \$200,000.00  
Government Deposit, - 20,100.00  
Losses promptly adjusted and paid.  
I. E. BOWMAN, Esq., - - - - - President.  
P. H. SIMS, Esq., - - - - - Secretary.  
JAMES LOCKIE, Esq., - - - - - Inspector.

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Norwich & London Accident Insurance Association,  
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Office, 97 James St. N., Hamilton.

**Legal.**

London, Ont.  
GIBBONS, McNAB & MULKIN,  
BARRISTERS AND SOLICITORS,  
Office Cor. Richmond and Carling Streets.  
Geo. C. Gibbons. Geo. McNab. Mr. Mulkin.

**Insurance.**

**NORTH AMERICAN LIFE INSURANCE CO'Y.,**

Head Office - - TORONTO.

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

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

MONTREAL OFFICE,

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

**Intercolonial Railway.**

**SUMMER ARRANGEMENT. Commencing 2nd June, 1884,**

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

Leave Point Levi.....	8.00A.M.
Arrive Riviere du Loup.....	12.05P.M.
Trois Pistoles.....	1.10 "
Rimouski.....	2.44 "
Little Metis.....	3.42 "
Campbellton.....	7.03 "
Dalhousie.....	7.41 "
Bathurst.....	8.30 "
Newcastle.....	11.00 "
Moncton.....	1.40A.M.
St. John.....	5.30 "
Halifax.....	8.20 "

The Grand Trunk trains leaving Montreal at 10.00 P.M. connect at Chaudiere Junction with these trains.

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

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

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

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

G. W. ROBINSON,  
Eastern Freight and Passenger Agent,  
136 1/2 St. James Street,  
(Opposite St. Lawrence Hall),  
Montreal.

D. POTTINGER, Chief Superintendent.  
Railway Office, Moncton, N.B., May 28th, 1884.

**THE JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW.

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

Issued every Friday Morning.

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(CITIZENS INSURANCE BUILDINGS),  
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M. S. FOLEY, Editor, Publisher and Proprietor.  
We do not undertake to return unused manuscripts.

**Dominion Tubular Lamp Co.,**

Manufacturers of the

Patent Safety

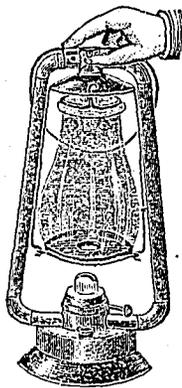
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AND

Tubular Street,  
Square & Side Lamps.

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MONTREAL.



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BLANK ACCOUNT BOOKS,

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23 & 25 ST. NICHOLAS ST.,

MONTREAL.

INSURANCE.

**LIVERPOOL & LONDON & GLOBE  
INSURANCE COMPANY.**

LIFE AND FIRE.

Invested Funds \$30,500,000

Funds Invested in Canada \$900,000

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

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

G. F. C. SMITH, Resident Secretary  
Medical Referee—D. C. MACCULLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

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89 St. Francois Xavier St.,  
MONTREAL.

Toronto Office:

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COMMUNICATION.

AGENTS

WANTED.

Insurance.

**BRITISH EMPIRE**

MUTUAL LIFE

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADIAN

Head Office, - Montreal,

See Reports and opinions of the press as to the prosperity enjoyed and progress made by the Company.

APPLICATIONS FOR AGENCIES INVITED.

B. H. AHERN,

General Agent, Province Quebec.

Accumulated Funds, nearly \$5,000,000

Annual Income, . . . . . 920,000

Canadian Investments, . . . 450,000

Claims and Bonuses paid, 10,000,000

Canadian Deposit, . . . . . 100,000

F. STANCLIFFE,

GENERAL MANAGER.

**WESTERN**

**ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

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

Income for Year ending 31st Dec., 1892..... \$1,602,422 45

HEAD OFFICE: - TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.

JAS. BOONIER, Secretary.

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

**Confederation Life Association.**

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

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

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

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

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

Manager for the Province of Quebec,  
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