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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 11.

MONTREAL, FRIDAY, NOVEMBER 12, 1880.

No. 13.

Leading Wholesale Houses of Montreal

**GAULT BROS. & CO.,**

MONTREAL,  
MANUFACTURERS OF

Canadian Tweeds,  
Flannels,  
Cottons,  
Yarn, Bags, &c.,  
IMPORTERS OF

British and Foreign Woolens,  
Dress Goods,  
Small Wares, Hosiery, &c.  
Tailors' Trimmings, and  
Gents' Furnishings.

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

**ENLARGED OUR PREMISES**

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

**GAULT BROS. & CO.**

**JAMES CORISTINE & CO.**

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

**MONTREAL FELT HAT WORKS.**

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

**FELT HATS.**

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

**FUR HAT MANUFACTORY.**

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

**FUR HATS**

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

Leading Wholesale House of Toronto.

**JOHN MACDONALD & CO.**

Carpet  
Department.

NEW WINDOW SHADINGS,

CARDINAL WINDOW

HOLLANDS,

CRETONNES,

CURTAINS,

RAW SILK TABLE COVERS,

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington street, } TORONTO.  
28, 30, 32 and 34 Front street,

**PATERSON BROS.,**

IMPORTERS.

**MILLINERY**

AND

**FANCY**

**DRY GOODS.**

**58 & 60**

Wellington Street West,

TORONTO.

**22 ST. HELEN ST.,**

MONTREAL.

Leading Wholesale Houses of Montreal

**H. A. NELSON & SONS,**  
WHOLESALE DEALERS IN

CLOCKS, SMALL WARES,  
FANCY GOODS,  
WOODEN WARE.

TOYS:

Dolls in Wax, Rubber, Unbreakable China.  
Dolls' Heads, do  
Blocks by the following celebrated makers—  
Crandall, McLaughlin, Lyman, Emboss Co.  
Toy Watches.  
Rubber Toys.  
Tops, all kinds.  
Color Boxes.  
Tin Toys, all the latest novelties.  
Iron Toys do  
Noah's Arks.  
Nine Pins.  
Marbles.  
Balls, all kinds.  
Mechanical Toys.

The most complete assortment in every department, including all the latest novelties.

**Montreal:**

57, 59, 61 & 63 ST. PETER ST.

**Toronto:**

56 & 58 FRONT STREET.

**MONTREAL TRADE.**

We beg to announce that we have opened an office at 214 ST. JAMES STREET, Montreal, under the management of Mr. E. O'BRIEN,

FOR THE SALE OF

**STAPLE and FANCY**

**DRY GOODS,**

Millinery, Mantles, Laces,

AND

Merchant Tailors' Goods,

&c., &c.

As our goods are very SUPERIOR IN STYLE and QUALITY, and FULLY 10 per cent CHEAPER than can be bought from Montreal Houses, we cannot afford to make bad debts or losses of any kind, therefore no orders will be considered accepted unless approved of by us.

**HUGHES BROTHERS.**

Toronto, Oct., 1880.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.

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

Head Office, - Montreal.

Board of Directors.

GEORGE STEPHEN, Esq., . . . . . President.  
 G. W. CAMPBELL, Esq., M. D. . . . . Vice-President  
 Hon. Thos. Ryan, . . . . . Edward Mackay, Esq.  
 Peter Redpath, Esq., . . . . . Gilbert Scott, Esq.  
 Hon. Donald A. Smith, . . . . . Alexander Murray, Esq.  
 Alfred Brown, Esq.

C. F. Smithers, General Manager  
 W. J. Buchanan, Assistant General Manager.

Branches and Agencies in Canada.

Montreal, { W. J. Buchanan, Manager.  
 { E. S. Clouston, Asst. Manager.

Almonte, Ont. Hamilton, Ont. Picton, Ont.  
 Belleville, " Kingston, " Port Hope, "  
 Brookville, " Lin'way, " Quebec, Que.  
 Chatham, N.B. London, " Saris, Ont.  
 Chouburg, Ont. Moncton, N.B. Stratford, "  
 Cornwall, " Newcastle, " St. John, N.B.  
 Goderich, " Ottawa, " St. Marys, Ont.  
 Guelph " Perth, " Toronto.  
 Halifax, N.S. Peterboro', " Winnipeg, Man.  
 A. Macdonald, Inspector.

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

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 164 Madison Street.

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

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

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

EXCHANGE BANK

OF CANADA

CAPITAL PAID UP. \$1,000,000

HEAD OFFICE, . . MONTREAL.

DIRECTORS.

M. H. GAULT, . . . . . President  
 T. CAVERHILL, . . . . . Vice-President  
 A. W. Ogilvie, . . . . . Thomas Tiffin,  
 E. K. Greene, . . . . . James Crathern,  
 Alex. Buntin.

THOMAS CRAIG, . . . . . Cashier.

BRANCHES,

Hamilton, Ont. . . . . C. M. Counsell, Manager  
 Aylmer, Ont. . . . . J. G. Billett, do  
 Park Hill, Ont. . . . . T. L. Rogers, do  
 Bedford, P.Q. . . . . R. Terroux, Jr., do

FOREIGN AGENTS,

LONDON:—The Alliance Bank, (Limited.)  
 NEW YORK:—The National Bank of Commerce.  
 Sterling and American Exchange bought and sold. Interest allowed on Deposits.  
 Collections made promptly and remitted for at lowest rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

John James Cater, J. J. Kingsford,  
 Edward Arthur Hoare, Frederic Lubbock,  
 Henry R. Farrer, A. H. Phillips,  
 Richard H. Glynn, J. Murray Robertson,  
 R. J. E. Kendall, J. H. Brodie.  
 Secretary—R. W. BRADFORD.

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

R. R. GRINDLEY, General Manager.  
 J. S. CAMERON, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents.  
 CHICAGO.—R. Steven, Agent.  
 SAN FRANCISCO.—A. McAlinay, Agent.  
 PORTLAND, Oregon.—J. Goodfellow, Agent.  
 LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.  
 Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China, and Japan—Chartered Mercantile Bank of India, London and China; AGRA Bank, Limited. West Indies, Colonial Bank. Paris—Messrs. Marouard, André & Co. Lyons—Crédit Lyonnais.

THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital, \$2,000,000 Rest, \$140,000

HEAD OFFICE, MONTREAL.

Directors.

Hon. THOS. WORKMAN, M.P. . . . . President.  
 J. H. R. MOLSON, Esq., . . . . . Vice-President.  
 S. H. EWING, Esq., . . . . . R. W. SHEPHERD, Esq.  
 Hon. D. L. MAOPHERSON, | H. A. NELSON, Esq.  
 MILES WILLIAMS, Esq.  
 F. WOLFFERSTAN THOMAS, . . . . . Gen'l Manager.  
 M. HEATON, . . . . . Inspector.

Branches of The Molsons Bank.

Brookville, Meaford, Smith's Falls,  
 Clinton, Millbrook, St. Thomas.  
 Exeter, Morrisburg, Toronto.  
 Ingersoll, Owen Sound, Sorrel, P.Q.  
 London, Ridgetown, Trenton.

AGENTS IN THE DOMINION.

Quebec—Quebec Bank and Eastern Townships Bank.  
 Ontario & Manitoba—Ontario Bank, Quebec Bank Federal Bank and their Branches.  
 New Brunswick—Bank of N. Brunswick, St. John.  
 Nova Scotia—Halifax Banking Company, and its Branches.  
 Prince Edward Island—Union Bank of P. E. I., Charlottetown & 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; Messrs. Kidder, Peabody & Co.; Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Merchants' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo, Second National Bank; Helena, Montana—First National Bank; Fort Benton, Montana—First National Bank.

AGENTS IN EUROPE.

London—Alliance Bank, "limited," Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Antwerp, Belgium—La Banque d'Anvers.  
 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

Merchants Bank OF CANADA.

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF Three Per Cent.

For the Current Half Year, being at the rate of

Six per cent. per annum,

Upon the paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

Wednesday, the 1st December next.

The Transfer Books will be closed from the

16th to the 30th November next, both days inclusive.

BY ORDER OF THE BOARD,

G. HAGUE

GENERAL MANAGER

LA BANQUE DU PEUPLE.

Capital \$2,000,000.

HEAD OFFICE, . . . MONTREAL

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

FOREIGN AGENTS.

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

ONTARIO BANK.

DIVIDEND No. 47.

Notice is hereby given that a dividend of Three per cent. upon the capital stock of this institution has this day been declared for the current half year, and that the same will be payable at the Bank and its branches on and after WEDNESDAY, the first day of December next. The transfer books will be closed from the 16th to 30th November next, both days inclusive.

By order of the Board.

D. FISHER,  
 General Manager.

Ontario Bank,  
 Toronto, October 27th, 1880.

The Chartered Banks.

THE CANADIAN  
**Bank of Commerce.**

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Rest - - - - - 1,490,000

**DIRECTORS.**

Hon. WILLIAM McMASTER, *President.*  
WM. ELLIOTT, Esq., *Vice-President.*  
Noah Barnhart, Esq. James Michie, Esq.  
Hon. Adam Hope T. Sutherland Stayner, Esq.  
George Taylor, Esq. Geo. J. Arnton, Esq.  
A. R. McMASTER, Esq.  
W. N. ANDERSON, *General Manager.*  
B. E. WALKER, *Inspector.*

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

**BRANCHES.**

Barrie,	Guelph,	Sarnia,
Belleville,	Hamilton,	Senfornh,
Berlin,	London,	Simcoe,
Brantford,	Lucan,	Stratford,
Chatham,	Montreal,	Strathroy,
Collingwood,	Norwich,	Thorold,
Dundas,	Orangeville,	Toronto,
Dunville,	Ottawa,	Walkerton,
Galt,	Paris,	Windsor,
Goderich,	Peterboro',	Woodstock.
	St. Catharines	

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

**DIRECTORS:**

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

**HEAD OFFICE—TORONTO.**

BRANCHES—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas, Dunnville, Fergus and Woodstock.

AGENTS IN LONDON, ENG.—Bosnquet Salt Co.  
AGENTS IN NEW YORK—Bank of Montreal.

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

**EASTERN TOWNSHIPS BANK.**

AUTHORIZED CAPITAL, ..... \$1,500,000  
CAPITAL PAID IN MAY 15, 1879 ..... 1,381,668  
RESERVE FUND..... 200,000

**Board of Directors.**

R. W. HENKLER, *President.*  
Hon. T. LEE TERRILL *Vice-President.*  
Hon. M. H. Cochrane, G. N. Galer,  
G. K. Foster, Hon. J. H. Pope,  
A. A. Adams, Hon. G. G. Stevens.  
T. S. Morey.

WM. FARWELL, *General Manager.*

**Head Office—Sherbrooke, Que.**  
**Branches.**

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

The Chartered Banks.

**BANK OF TORONTO.**

**DIVIDEND NO. 49.**

Notice is hereby given that a dividend of

**THREE and ONE-HALF per cent.**

for the current half-year, being at the rate of seven per cent. per annum upon the paid-up Capital Stock of this Institution, has this day been declared, and that the same will be payable at the Bank and its branches on and after WEDNESDAY, the first day of DECEMBER next.

The Transfer Books will be closed from the 17th to the 31st day of May, both days inclusive.

By order of the Board.

D. COULSON,  
*Cashier.*

Toronto, October 27, 1880.

**LA BANQUE NATIONALE.**

**HEAD OFFICE, QUEBEC.**

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

**DIRECTORS.**

Hon. E. CHINIC, *President.*  
Hon. ISIDORE THIBAUDEAU, *Vice-President.*  
Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D.  
U. Tessier, jr. Joseph Hamel, Esq.  
P. Vallee, Esq.  
FRS. VEZINA, *Cashier.*  
Montreal Branch—J. B. Saucer, *Manager.*  
Sherbrooke—P. Lefrance, *Manager.*  
Ottawa Branch—Sam Benoit, *Manager.*  
Agents in New York—National Bank of the Republic  
England—National Bank of Scotland  
Other agencies in all parts of the Dominion.

**Loan Societies.**

**THE HAMILTON**  
**Provident and Loan Society.**

Hon. ADAM HOPE, *Senator—President.*  
W. E. SANDROU, *Vice-President.*  
Capital (authorized to date)..... \$1,000,000.00  
Subscribed Capital..... 1,000,000.00  
Paid-up Capital..... \$922,891  
Reserve and Surplus Profits..... 135,828 1,057,719.00

Total Assets..... 1,916,362.00  
MONEY ADVANCED on Real Estate on favorable terms of Repayments  
MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at 5 per cent. per annum

**TEMPORARY OFFICE,**

No. 23 James St., South Hamilton.

H. D. CAMERON,

November, 5th 1880. *Treasurer.*

**The Financial Association**  
**OF ONTARIO.**

**HEAD OFFICE, . . . LONDON.**

The Association is usually in a position to supply investors with Municipal Debentures bearing from 6 to 7 per cent. interest, and the shares of Loan Companies yielding from 7 to 8 per cent. on purchase price. The Association does not guarantee either the principal or interest of these securities, but negotiates only such as are believed to offer the most ample security, best value and prospect of improvement; the characteristics of which are fully investigated before they are offered. Stock in the Association bearing 8 per cent. may also be had. Full particulars on application.

EDWARD Le RUEY,  
*Managing Director.*

Oceanic Steamships.

**ALLAN LINE,**



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

**1880. Summer Arrangements. 1880.**

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

	Tons.	
Parisian.....	5400	Building.
Sardinian.....	4100	Capt. J. Dutton.
Polynesian.....	4100	Capt. R. Brown.
Sarmatian.....	4000	Capt. A. D. Aird.
Circassian.....	3800	Capt. Jas. Wylie.
Moravian.....	3650	Capt. John Graham.
Peruvian.....	3600	Lt. W. H. Smith, R.N.R.
Nova Scotian.....	3300	Capt. W. Richardson.
Hibernian.....	3200	Lt. F. Archer, R.N.R.
Caspian.....	2700	Capt. M. Trocks.
Buenos Ayrean.....	4000	Capt. McLean.
Grecian.....	4100	Capt. Le Gallais.
Austrian.....	2700	Capt. R. Barrett.
Nesterian.....	2700	Capt. J. G. Stephen.
Prussian.....	3000	Capt. Jos. Ritchie.
Scandinavian.....	3000	Capt. Hugh Wylie.
Mawitaban.....	3150	Capt. McDougall.
Canadian.....	2300	Capt. C. J. Menzies.
Phoenician.....	2800	Capt. James Scott.
Waldensian.....	2600	Capt. Moore.
Lucerne.....	2500	Capt. Kerr.
Aeolian.....	1500	Capt. Cabel.
Newfoundland.....	1350	Capt. Mylins.

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

**FROM QUEBEC.**

Circassian.....	Saturday, 2nd Oct.
Sardinian.....	" 9th "
Peruvian.....	" 16th Oct.
Polynesian.....	" 23rd "
Moravian.....	" 30th "
Sardinian.....	" Nov.
Sarmatian.....	" "

Rates of Passage from Montreal:—  
Cabin, (according to accom.)...\$67, \$77 & \$87.  
Intermediate.....\$45  
Steerage.....\$31

The SS. of the Halifax Mail Line, from Halifax to Liverpool, via St. John's, N. F., are intended to be despatched from Halifax:—  
Nova Scotian, Tuesday, Sept. 28th; Hibernian, Oct. 12th; Caspian, Oct. 26th; Nova Scotian, Nov. 9th; Hibernian, Nov. 23rd.

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

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

For Freight or other particulars, apply in Quebec to ALLAN, RAE & Co.; in Havre to JOHNS M. CURRIE, 21 Quai d'Orleans; in Paris to ALEX. HUNTER, 7 Rue Scribe; in Antwerp to AUG. SCHMIDT & Co.; or RICHARD BERNS; in Rotterdam to Huys & Co.; in Hamburg to O. HUGO; in Bordeaux to JAMES MOSS & Co.; in Bremen to HEINR. RUPPEL & Sons; in Belfast to CHARLEY & MALCOLM; in London to MONTGOMERY & WORKMAN, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN BROTHERS, James Street; in Chicago to ALLAN & Co., 72 La Salle Street; in New York to LEVE & ALDEN, 271 Broadway, or to

H. & A. ALLAN,  
Corner of Youville and Common Streets.

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

**Arnprior, Ont.**  
**JAMES BELL**, Official Assignee, a Commissioner and General Agent, Arnprior.

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

**Belleville, Ont.**  
**M. B. ROBLIN**, Accountant, Insurance Agent, Valuator for Trust and Loan Co. &c.

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

**Brampton, Ont.**  
**J. W. MAIN**, Official Assignee for the County of Peel, Brampton, Ont.

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

**JAMES POLLOCK**, Official Assignee for the county of Brant.  
Brantford, Ont., 28 August, 1880.

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

**Galt, Ont.**  
**ALEX. MACGREGOR**, Official Assignee, County of Waterloo, Galt, Ont.

**Guelph, Ont.**  
**JOHN SMITH**,  
OFFICIAL ASSIGNEE, ACCOUNTANT,  
and General Agent.  
GUELPH, ONT.

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

**Lindsay, Ont.**  
**GEO. KEMPT**, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.

**London, Ont.**  
**H. E. NELLES**, Official Assignee for London and Middlesex, office in Federal Bank Buildings, London, Ont.

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

**TAYLOR & SIMPSON**,  
Official Assignees, Accountants, Auditors,  
Commissioners for taking affidavits for Quebec and Ontario.  
253 NOTRE DAME STREET, Montreal.  
P. O. Box 1724.

**JOHN TAYLOR**, Official Assignee for the city of Montreal. **ANDREW J. SIMPSON**, Official Assignee for the District of Montreal.

**Merrickville, Ont.**  
**E. H. WHITMARSH**, Official Assignee for County of Grenville, Merrickville, Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.

**Milton, Ont.**  
**D. W. CAMPBELL**, Official Assignee for the County of Halton, Milton, Ont.

**Orangeville, Ont.**  
**JOS. W. SHAW**, Official Assignee for the County of Wellington, Orangeville, Ont.

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

**Ottawa, Ont.**  
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Office 101 Sparks Street, Ottawa.

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**J. McCRAE**, Official Assignee for Essex County, Windsor, Ont.

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ADVANCES. Accounts furnished and settlements  
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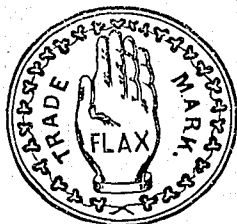
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During the month of March Inst., the Company made a new issue of Stock to the amount of \$1,000,000 at ten per cent premium, half of which has been reserved for the Canadian market, the other half to be sold in Great Britain and Ireland. A considerable amount of this Stock has already been disposed of. Persons requiring it will be provided with forms of application and full information by applying to the Secretary at the Head Office, London, Canada.

The next issue will be at a higher rate of premium.

**MONTREAL AGENCY.**

We have pleasure in announcing that JACKSON RAE, Esq., has been appointed General Agent for the City and District of Montreal.

The first issue of the Bonds of the Company has now been made. They bear interest at the rate of five per centum per annum payable half yearly. Application for the same may be made to the Head Office, London, Canada, or to JACKSON RAE, Esq., Montreal.

HON. ALEX. VIDAL | J. A. ELLIOTT,  
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BEAUTIFUL COME STAMPED BUSINESS  
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CHEMISTS, AND OTHERS,  
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Is pronounced unrivalled in every respect. It will do more work at a less cost than any other Grinding Mill ever invented. It will grind Quartz, PHOSPHATES, Bone, Chemicals, Horn, Cork, Rubber, Wheat, Corn, Coffee, Flax Seed, etc. It saves power and time. It is useful to Farmers and keepers of large stables for grinding feed for their own horses and cattle. Corn and cob may be ground with the same facility as shelled corn. A cordial invitation is extended to all parties to call and see the machine at work, apply to

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DYE STUFFS, OLIVE OILS, PERFUMERY,  
PATENT MEDICINES, &c., &c.

104 KING STREET EAST,  
HAMILTON, ONT.

**Commercial Summary.**

ON 11th that a branch of the Bank of Paris is to be established in this Province.

During the last ten months Nova Scotia and New Brunswick have exported to Great Britain no fewer than 2,400 head of cattle.

It is reported that a large "find" of asbestos on the Eastern Townships Bank lands, Quebec, has been discovered, and that it may likely be worked by a wealthy company.

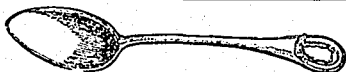
It is alleged that the New Brunswick Anthracite Co., who own mining property at Lepreau, is insolvent, and application has been made to the Equity Court of New Brunswick to wind up its affairs.

THE ROYAL Insurance Company, of England, is demolishing its present premises on Yonge and Wellington streets, Toronto, with the object of erecting a more elegant and commodious building on the same site.

THE BOOT and shoe and Leather business at Annapolis, N.S., appears to be almost monopolized by one man, who combines tanning, manufacturing, importing, and retailing, besides supplying the fishermen in Digby Co., in exchange for fish which he sells again to West India dealers.



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PLATED KNIVES, SPOONS, FORKS, &amp;c.

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WHOLESALE AND RETAIL.

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MONTREAL.

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—IMPORTER OF—

EUROPEAN, AMERICAN &amp; CANADIAN

Pianos and Organs,

—OF—

280 NOTRE DAME ST.,

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is the Exhibitor who had the largest number of Instruments on Exhibition, and who received the largest number of First Prizes and Diplomas.

Here is the list of prizes:

Grand Square Pianos—1st extra prize, Hazelton, N.Y.

Grand Square Pianos—2nd extra prize, Kranich &amp; Bach, N.Y.

Upright Pianos—1st diploma, Hazelton, N.Y.

European Pianos—1st extra prize, Herz at Paris.

Church Organs (with reeds)—1st prize, Dominion Organ Co.

Church Organs (with reeds)—1st diploma, Karn &amp; Co.

Cabinet Organs—1st diploma, Dominion Organ Co.

Trunk Organ—1st diploma, Dominion Organ Co.

Orchestral Organ—1st extra prize, Alexandre, of Paris.

A SPECIAL MEETING of the directors of the late Ottawa Agricultural Insurance Company was held at the Capital last Wednesday, when some rather pertinent questions in the interest of the shareholders were read. It will be remembered that some time before the latter calls were made, the then directors took over some large lots of shares from certain discontented holders. The principal question propounded was whether the calls upon these shares have been paid, it being alleged that, if so, there should be sufficient not only to pay off all the remaining liabilities, but to return a trifle to the shareholders. It is reported that the calls have not been met, and that the directors disclaim any liability under that head.

THE APPLE crop in Nova Scotia is so heavy that there is danger of the Maritime markets becoming glutted, and of consequent losses upon shipments. St. John and Halifax are almost overstocked, and the coasting schooners at Annapolis, N.S., are said to be loading for Shelburne, Yarmouth and Liverpool, N.S., and Prince Edward Island. The quality of the apples is characterised by a correspondent as

Leading Wholesale Trade of Montreal.

# GREENE & SONS COMPANY,

MONTREAL;

MANUFACTURERS  
HATS AND FURS,

INTERMEDIATE  
PROFITS SAVED  
BY PURCHASING DIRECT

FROM THE MANUFACTURERS.

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

"not the best." Most of the winter fruit at Annapolis is still held for higher prices. For lots \$1.50 per brl. has been offered, but no sales of consequence reported.

It is announced that the books of the Edison Electric Light Company have been closed for the purpose of receiving assessments from the stockholders of \$60 per \$100 share. The capital stock of the Company is \$300,000 in 3,000 shares, so that the assessments are expected to realize \$180,000. New stock will be issued for the amount of the payments, increasing the capital to \$480,000. The assessment was rendered necessary by the heavy expenses of the Company for experiments, which exceeded the amount at first estimated, and compelled several large stockholders to advance funds to the officers. The books will be reopened on the 1st December next.

THERE is at present a lull in the lumber business of Nova Scotia,—only one vessel loading at Annapolis. A correspondent of that place says:—Cordwood is firm, and worth \$3 to \$3.50, \$1.50 per cord more than last year. Butter is worth 20c retail, and very little in market; cheese 15c. The cheese made by factory in this county is inferior to hand-made Canadian cheese; have tried both. Cattle and sheep are still being shipped to St. John, N.B., per steamer "Empress," in fair condition.

It was with deep regret that the community learned last Friday of the death of Dr. S. B. Schmidt, one of our ablest and most respected physicians, at the comparatively early age of fifty-four. Dr. Schmidt was well known as one of the thirty physicians of Montreal, Quebec, Three Rivers, etc., who volunteered their services at the quarantine station of Grosse Isle in 1847, when the ship-fever raged with such violence among the emigrants. Twenty-eight of the thirty volun-

teers fell victims to their zeal; two only returned, one dying shortly afterwards, leaving Dr. Schmidt the sole survivor of the noble band. The same benevolent and generous over-zeal characterized the good doctor throughout his extensive practice, and it is doubtless to this unselfish and zealous attendance upon all classes of patients, and at all hours, that is to be attributed his untimely removal from his sphere of usefulness among us. He died of cancer of the liver.

THE PEOPLE of Paisley, Ont., are clamoring for more banking accommodation, and with some reason if the state of prosperity and amount of business recorded be taken as evidence. A correspondent says:—"There are no fewer than 25 shops, of all kinds, in this village, and during the long period of depression we have had only two or three failures. It is surprising how well all our business men are getting along. We have two butter buyers, one of whom bought and shipped direct to Wolverhampton, England, from the 1st January last till the 1st October, inst., eight carloads, containing 147,202 lbs butter, valued at \$23,807. During September, he shipped to the same place two carloads, containing 40,600 lbs, valued at \$8,000. In the same month eleven double-decked carloads, 1,980 sheep valued at \$5,940 and fifteen cars of cattle, 300 head, valued at \$11,400, were shipped from Paisley by the local dealers; the sheep were for Montreal and Toronto markets, and the cattle for England and the United States. The village exports for the last year were:—"Grain, 150,000 bushels; Flour, 40,000 barrels; Hay, 150,000 tons; Lumber, 600,000 feet; Live Stock, 100 carloads; Sundries, 180 tons." It is not surprising, from the above brief outline, which, however, conveys a fair idea of the character and amount of business

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,**  
**5 & 7 RECOLLET STREET,**  
 MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF

**WOOLLENS, ETC.**

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

**ENGLISH TWEEDS,**  
**SCOTCH TWEEDS,**  
**WORSTED COATINGS**  
**AND FANCY OVERCOATINGS,**  
**TAILORS' TRIMMINGS, ETC.**

Leading Wholesale Trade of Montreal

**JOHN McARTHUR & SON,**  
 Importers of and Dealers in  
**Whits Lead & Colors,**

DRY AND GROUND IN OIL

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

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

OFFICES AND WAREHOUSES:  
 310, 312, 314 and 316 St. Paul Street  
 AND  
 253, 255 and 257 Commissioners Street  
 MONTREAL.

**DOMINION GLUE DEPOT.**

**EMIL POLIWKA & CO.,**

**GLUES, OILS, FLINT PAPER, &C.,**  
 32, 34 & 36 St. Sacramento St.,  
 MONTREAL.

done, that the flourishing little town of Paisley should have outgrown a private banking house, and that the banking business of its merchants and traders is chiefly done in Walkerton and Port Elgin. There can be no doubt that if one of the leading banks of Canada were to open a branch in Paisley a profitable business would be realized.

D. L. CRUKSHANK has opened with a stock of groceries, provisions, &c., at St. Catharines, Ont.

OWING TO INCREASE OF business Messrs. Ruiner, Sweetman & Hazelton, piano makers, of Guelph, are obliged to move into more commodious premises on Wyndham street.

WE LEARN that Mr. H. H. Warren, of Bridge-water, Ont., manufacturer of hammers, &c., is about to remove from his present place of residence, and may possibly establish his works in Montreal.

THE CITY OF BELLEVILLE has passed the by-law authorizing the issue of debentures for \$90,000 at 6 per cent. to consolidate the city debt, or rather a portion of it. Already offers at a premium have been made.

MESSRS. CAMPBELL & IRVINE have formed a co-partnership as grocers and provision dealers in Guelph. Mr. Campbell was formerly of the firm Massie & Campbell.

MR. ROBERT STRUTHERS, of St. Catharines, Ont., dry goods dealer, is about making application to the county judge for his discharge pending which, however, he has been enabled by the assistance of his friends to resume business on a small scale in his former line.

MESSRS. LEONARD & Sons, proprietors of the Dundas Knitting Mill, Dundas, Ont., find their new premises still too small for their increasing business, and are contemplating the building of an addition to the building. They employ at

TO THE  
**DRY GOODS, HARDWARE, GROCERY,**  
 &c., TRADES.

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

Send for Samples, Prices, &c., to the  
**ARTHUR PATENT FOLDING BOX CO.,**  
 29 ST. PETER STREET, MONTREAL.

**JOHN TAYLOR & CO.**

Manufacturers and Importers of

**HATS, CAPS, FURS,**

&c., &c., &c.

**537 ST. PAUL STREET,**  
 MONTREAL.

**TO IMPORTERS.**

*An old established house in Great Britain, having a first-class connection among manufacturers and others, is at present open to take the agency of a Canadian firm importing British Goods.*

*Goods purchased through them can be bought on the very best terms.*

*All communications will be considered strictly confidential.*

*Address: No. 683, "JOURNAL OF COMMERCE," Montreal.*

present 75 hands, and claim to have six months orders ahead.

THE GRAND CENTRAL HOTEL in St. Catharines, Ont., which has for some time been unoccupied, has again sprung into life under the proprietorship of Mr. John Turner, lately of Peterboro', Ont., and previous thereto agent for A. & S. Nordheimer in that city.

LUMBERING operations north of Belleville and Peterboro' will be prosecuted this winter with more than ordinary vigor and on a greater scale than usual. Men and supplies have already been sent to the places of operation.

THE NEW BRUNSWICK PAPER MILLS at Springdale, King's County, N.B., have secured the services of a Mr. Spragg of Dayton, Ohio, for the purpose of undertaking the manufacture of strawboard, in addition to the making of leatherboard and wrapping papers, now carried on.

ALL THE LOGS jammed at Grand Falls, N. B., have come down, and a greater part have been rafted and sent to the several mills. Business has been rather more brisk than usual for the

past week. Farmers are bringing in their produce, and lumbermen fitting out for the woods. Farm produce about Fredericton, N.B., with the exception of oats and butter, is very cheap. The oats are selling for 40c. Butter, 18 to 20c.

THE WELLAND HOTEL in St. Catharines, Ont., has passed from the hands of Mrs. Borradaile into the possession of Mr. Warner, for some time manager of the Stephenson House. Suitable improvements have been made.

A CAMPBELLFORD, Ont., subscriber writes: "Enclosed you will find \$4, \$2 for my papers and \$2 for one to be sent to Mr. ——. This new subscriber will pay you for your patience in waiting on me so long." Our friend has a right royal way of making amends for a trifling omission, and we trust to hear from many others, following his excellent example.

NOTWITHSTANDING reports to the contrary, the Wellington Hotel, Guelph, does not close its doors, the only change at present being the withdrawal of Mr. Bookless, who goes to Listowel, to take charge of the Commercial Hotel there. The latter building is now being renovated, and

# BELDING, PAUL & CO.,

MANUFACTURERS OF

## SEWING SILKS,

&c. &c. &c.

30 ST. GEORGE STREET, MONTREAL,

Call attention to Reduction of Prices for Spring as per Price List issued this day.

OUR NEW BRANDS OF

EXCELSIOR TAILORS' TWIST IN BLACK,  
TSATLEE " " COLORS,

Are, for perfection of Finish and Roundness of Thread, unequalled by any sold in the Canadian market.

In order to encourage the growing demand for a better 50-yard spool than that so popular in Canada of late, we have reduced our Brand of

**EAGLE, 50-yds (4 lbs strength)**

TO

**40 cts. per doz.,**

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

**Produced in all colors in Letter A**

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

Montreal, Jan. 23, 1880.

TO THE TRADE

CANADA TOBACCO WORKS,  
MONTREAL, QUE.

A. D. PORCHERON,  
PROPRIETOR.

MADE  
from the  
Finest Mature  
VIRGINIA PLUG  
of Medium Strength,  
naturally Fragrant, burns,  
nicely, and a most Pleasant  
Companion.

GIVE THESE BRANDS A TRIAL,  
AND YOU WILL KEEP NO OTHER.

LEWIS BERGER & SONS, (LIMITED.)

Corrodes of WHITE, RED & ORANGE LEADS

MANUFACTURERS OF

Colors, Paints, Oils Varnishes, Chemicals, &c.

London and Sheffield, England. Montreal, Canada.

SOLE AGENTS FOR

J. W. MASURY & SON, New York, and

H. WOODS, SONS & Co., Boston, Mass.

CANADIAN WORKS: ST. GABRIEL LOCKS, MONTREAL, QUE.

OFFICE: 17, 19 and 21 ST. NICHOLAS ST., Montreal.

William Johnson, Manager.

C. H. BINKS & CO.,  
MONTREAL.

**Batty's Orange Marmalade.**

will be opened on the first of January. The new proprietor's experience should gain for him the patronage of the knights of the road in the future, as well as in the past. Mr. Thos. Watts still continues the Wellington, but is desirous of selling out, and trying some other business. The Wellington, while under Mr. Watts' management, will continue to deserve its excellent reputation with the public.

The GRANGERS of Sidney Township, County of Hastings, Ontario, have again been hardy dealt with, and given fresh evidence of the folly of such institutions. They loaded a vessel with a goodly freight, and all too late found they were in the hands and at the mercy of a man who was bent on protecting his own interests. Refusing to deliver up the barley or pay for it, after much "dickering" and huddering and considerable scare on the part of the doughty yeomen, the latter decided to invoke the stern arm of the law to get justice. After having invested something in lawyer's fees, &c., &c., they were enabled to get possession of their grain, but only to find themselves in no better position (if indeed so good a one) than if they had not sought the assistance of a co-operative organization. Having barely escaped Seylla they made sure of avoiding shipwreck on Charybdis, and sold their barley for what they could get. Moral: Deliberate before joining the Grangers.

Richard Jones,  
WOOLLEN MANUFACTURER,

OFFERS TO THE TRADE

Yarns and Woollen Goods.

E. A. JONES, Manager,  
56 St. Francois Xavier Montreal.

Mills:—TAMWORTH, Ont.

WE LAY CLAIM to a little modesty, but cannot refrain from publishing the following complimentary letter from a respectable firm in Thurso, P. Q.: "Enclosed please find \$1 to cover amount of subscription until May, 1881. The more we see of the JOURNAL the better we like it. Your review of trade and commerce is always reliable and interesting. Although independent in politics, your able defence of the National Policy, a measure that has done so much to foster our industries—creating new inlets for enterprise and bringing about a healthy state of affairs—commends itself to all lovers of their country. Your editorial in last issue, 'Our Fiscal Policy,' is original, and takes the last leg from the 'Free Trade Policy.'"

KING COTTON.—The rapidity with which cotton factory shares have advanced in the market, and the great success attending these industries since the advent of the National Policy, have directed the attention of capitalists towards the establishment of similar enterprises. It is evident that, in bleached goods at least, the requirements of the country can scarcely be supplied by one establishment, extensive though it be. Large quantities of English goods continue to be imported, and efforts are yet occasionally made by the

LEATHER BELTING.

Mill Owners, Manufacturers, Iron Founders, and Hardware Trade, will please notice that

BARRY, SMITH & CO.,

Leather Belting Manufacturers,

MONTREAL, QUE.,

Were awarded

THREE FIRST PRIZES

And a DIPLOMA

For Leather Belting, Belting Leather, and Harness Leather. Send for Price Lists and Discounts.

American manufacturers to force their goods on this market. The superior quality of Valleyfield cottons has of course chiefly contributed to the success of that company; but there be some who think there is room for more, and we learn that some prominent men of this city are endeavoring to get stock subscribed towards the establishment in our midst of another first-class bleached cotton manufactory.

The severe storm of Saturday and Sunday last was quite disastrous to shipping along the lakes, and inland as well as ocean marine insurance companies are likely to have much of the season's profits curtailed. Three ocean steamers besides several sailing vessels are missing. Our Kingston correspondent, after referring to the shaking up in the harbor, writes: There is one very serious loss to report, however, that of the schooner *Norway* with all hands on board. The *Norway* was a new vessel, the property of Messrs. Calvin & Son, valued at \$10,000, and was laden with timber from Toledo to Garden Island with eight hands on board. She was picked up by the tug *Ross*, floating tail

Leading Wholesale Trade of Montreal.

## Steel Co'y of Canada.

WORKS  
LONDONDERRY,  
NOVA SCOTIA.

THE SUBSCRIBERS offer for Sale the PRO  
DUCTS of the above Works, consisting of  
COKE PIG IRON, Nos. 1, 2 and 3.  
BAR IRON,  
"SIEMENS." Assorted sizes,  
AND  
"SIEMENS BEST," REQUIRED.  
Do Do. OUT to SPECIAL  
LENGTHS  
IF

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

Gillespie, Moffatt & Co.,  
12 St. Sacramento Street, Montreal,  
AGENTS,

Steel Co'y of Canada.

JOHN S. SHEARER & CO.,  
CANADIAN AND EUROPEAN  
MANUFACTURERS.  
THE WHOLESALE TRADE ONLY SUPPLIED.  
Agents in Canada for

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

Porter & Savage  
TANNERS,  
AND MANUFACTURERS OF  
LEATHER BELTING,  
FIRE ENGINE HOSE, HARNESS, MOCCASINS,  
LACE, KUSSET and  
OAK SOLE LEATHERS,  
OFFICE AND MANUFACTORY:  
436 VISITATION STREET, MONTREAL.

up, some miles above the Ducks, and is now in  
the tow of the *Ross and Hiram A. Calvin* on  
their way to Kingston. Nothing has been seen  
or heard of any of the crew, and they are all  
supposed to have perished.

The case of Michael Byrns, of Havelock, Que.,  
lately capiased by the Citizens' Insurance  
company, while in town demanding payment  
of \$4,500 insurance on his store and stock,  
lately destroyed under peculiar circumstances,  
is said to be still undecided, pending which we  
cannot employ it to point a moral applicable to  
the circumstances as affecting the mutual rela-  
tions of wholesale houses and the insurance  
companies. The Citizens had re-insured in two  
other home companies, the British companies  
approached having refused to write on the risk.

The latest counterfeit discovery has been  
made by detective Fahey, of this city, who  
under instructions from Messrs. Gillespie, Moffatt

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800  
LYMAN, SONS & CO.  
WHOLESALE DRUGGISTS  
AND  
MANUFACTURING CHEMISTS  
MANUFACTURERS OF

Linseed Oil,  
White and Colored Paints,  
Putty,  
Calcined Plaster,  
Sand Plaster.  
DRUG AND SPICE GRINDERS.  
IMPORTERS OF  
DYE STUFFS, NAVAL STORES, OILS, &c.  
382, 384 and 386 ST. PAUL STREET,  
MONTREAL

Tees, Costigan & Wilson,  
(Successors to James Jack & Co.,)

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

M. LEFEBVRE & CO.,  
MANUFACTURERS OF  
Pure Vinegars,  
AND  
METHYLATED SPIRITS,  
Imperial Triple Strength,  
Cote d'Or Vinagre de Vin,  
White Wine,  
Crystal Pickling.  
39, 41 & 43 BONSECOURS STREET,  
MONTREAL

DUNCAN BELL,  
COMMISSION MERCHANT  
AND  
MANUFACTURERS' AGENT.  
Canadian Woollens, Hosiery, Rubber Cloth-  
ing, Gordage, Twines, Nets, Rubber and Horn  
Combs, Vegetable Ivory Buttons, &c., &c.  
70 ST. PETER ST., MONTREAL.

& Co., Canadian agents of Hennessy & Co.'s  
brandy, made a search of several city grocery  
stores, and discovered that Isidore Pigeon, Bon-  
aventure St., and Thos. Gauthier, were selling  
illicit brandy, bearing Hennessy & Co.'s trade  
mark. In the garret of Pigeon's store were  
found a lot of capsules, labels, etc., and the  
employees in Gauthier's store were caught in  
the act of scraping the labels off the bottles.  
Both parties gave bail to appear in Court.  
When the case comes up, doubtless other re-  
velations will appear.

ALFRED MARTIN of A. & A. Martin, hardware  
and provision merchants, Lachine, Que., is  
among the missing. The firm began in May  
1877, with about \$1,000 given them by their  
father, but having been burnt out the following  
October they lost about \$1,000 over insurance.  
They resumed and said in full, but getting into  
the hands of the late T. H. Cox & Co., they  
were forced to suspend at the time of that firm's  
troubles. An extension was not sufficient to

Leading Wholesale Trade of Montreal.

JAMES GUEST,  
COMMISSION MERCHANT  
—AND—  
GENERAL AGENT,  
No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR  
Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerie. [Cognac.]  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Beylot & Cie., Libourne, Bordeaux, Clarets and  
Sauternes.  
Jules Roguier, Dijon, Burgundies and Chablis.  
L. M. Canneaux et Fils, Château de Diz., près Eper-  
nay, Champagnes.  
Remaudin, Bollinger & Co., Ay, Champagnes.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export  
Bottlers.)  
Guinon's Stout, Bass' and Allsopp's Ale, &c.  
Roig Ponsot & Co., Barcelona and Tarragona Spanish  
Ports.  
J. H. Henkes Delftshaven, Holland, Superior Geneva  
George Roe & Co., Dublin, Celebrated Old Irish  
Whiskies.  
C. & D. Gray's Far-famed Loch Katrine, Scotch  
Whiskies.

FROM "BORDEAUX,"

Via LIVERPOOL.

French Plums,

(2, 4 and 7-lb Glass Jars).

VERY CHOICE QUALITY.

PRICES LOW TO CLOSE CON-  
SIGNMENT.

WM. JOHNSON & CO.,  
77 St. James St., Montreal.

make matters easy and suits were instituted  
which were always settled in full by the father  
who had secured the liabilities. The father  
assumes the partnership rendered vacant by the  
absconded son.

ACHILLE ARCHAMBAULT of L'Assumption  
Que. has assigned. He had two stores, and a  
combined stock placed at \$11,000, with an an-  
nual turnover of about \$9,000. He was said to  
be doing a good business, but his principal  
creditors shut him off about a year ago when  
his account was reduced from \$1500 or \$2,000  
to \$150. Last August he bought some \$5,000  
from firms with whom he had had little deal-  
ings. He claims to have a stock of \$10,000;  
liabilities about same; and he says he has his  
book debts clear. Achille had been brought  
up by an uncle with whom he was clerk  
till 1859, when he took up the business,  
the stock, furniture, &c., valued at \$700, being  
given him, together with some other small  
property, on his consenting to pay some be-  
quests. This he has refused since the uncle's  
death. On his second marriage he made over  
to his wife some stocks, insurance, &c., valued  
at \$5,000, on which he had paid little, and his  
creditors, foreseeing his liability under these  
heads, concluded to put a period to his career.

**WILLIAM DARLING & CO.,**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,**Hair Seating, Carriage  
Makers' Trimmings and Curled Hair.*Agents for Messrs. Chas. Ebbelings & Sons, Manu-  
facturers of Window Cornices.

No. 30 St. Sulpice, &amp; No. 379 St. Paul Streets

MONTREAL.

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

CUTLERY A SPECIALTY.

TORONTO.

FRONT ST., East.]

**The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 12, 1880.

## SPECULATIVE INVESTMENTS.

If we may judge by the tone of the English journals, there is an apprehension that what are generally known as bubble schemes are likely to be brought freely before British Investors. Our own opinion is that there is no adequate ground for the apprehensions which are entertained by the timid, although we are far indeed from objecting to the warnings of those who have sounded the alarm. It cannot be denied that loans of a most speculative character have been successfully placed on the London money market, and that Englishmen "have lost" scores of millions on foreign loans, "American railways, mines of all sorts, schemes of all complexions and shades of folly." The question is, can loans of a similar character be again floated in London? The chief losses in modern times have been from loans to South American Republics, to Turkey, Egypt, and other Governments which have failed to meet their engagements. There is a wide difference between investments in speculative enterprises, and loans to established Governments. People who choose to make investments in the stocks of railroads, banks, insurance or loan companies, are, or ought to be, well aware that they are engaging in speculative enterprises in the hope of receiving dividends in excess of what they could obtain on securities of a more reliable character. Canada as compared with other borrowing States, occupies a proud position. She has been for about a half century an applicant for loans from English capitalists, and during

the whole period has never been in default. She has obtained the guarantee of the Imperial Government for some of her loans, and has been reproached, as if England had advanced money, or had suffered inconvenience of some kind, in consequence of her guarantee; and yet those guarantees have never cost a dollar to the Imperial Treasury, and the credit of Canada stands higher to-day than it has done at any period of the half century during which she has been a borrower.

A wide distinction must be made between loans on the security of Governments, whether Dominion or Provincial, and speculative enterprises in which people must embark on their own judgment. Such enterprises have been encouraged by the Limited Liability Acts, which have been very generally adopted in Great Britain and her colonies, and in the United States. We should imagine that there are few who subscribe for stock in new enterprises without a careful consideration of the prospectus, and yet we know as a fact that men of the highest standing in London not only subscribed themselves to the stock of the Grand Trunk Railway Company, but induced others to do so by promising them large dividends, based on the working expenses of the Railway, being 40 per cent. of the earnings, while experience has proved that 75 per cent. would have been the more correct estimate. In that case there was no concealment. The estimate was placed fairly before the public, but the profit of 11½ per cent. would have fallen to less than 1 per cent. if an adequate allowance had been made for working expenses. It is to be borne in mind that those who issued this prospectus were gentlemen with great railway experience, and of such standing that no one can imagine for a moment that there was *intentional* deception. We refer to the subject merely by way of illustration. As regards Canada, and we include the Provincial with the Dominion Governments, we are justified in asserting that public securities of all kinds are of the highest standing. As to speculative securities they must stand or fall on their own merits. If such securities are offered for sale in England, and that parties invest in them, giving, as in the case of a Grand Trunk issue, £19 for a £100, and if losses are incurred it is the custom to charge the loss to Canada, precisely as losses by Turkish and Egyptian bonds are charged against those Governments.

We venture to assert that, as a rule, the principal sufferers by the failure of Canadian enterprises have been Canadians,

and many instances might be adduced in which English investors have got all that was to be got out of unproductive enterprises, while the chief sufferers have been Canadians. All that we desire to impress upon our readers is the necessity of great caution as to new enterprises, which will probably be introduced with prospectuses calculated to induce people to believe that if they subscribe they are sure to realize enormous profits. We are bound to state that we are not very apprehensive as to the success of speculative investments in Canada, and that our remarks have been caused by the apprehensions which seem to be entertained in some quarters in England.

## THE PACIFIC RAILWAY COMMISSION.

We shall endeavour to state as briefly as in our power the result of the investigation into the circumstances which led to the payment of a considerable sum of money by Mr. Whitehead, one of the contractors on the Pacific Railway, to Mr. Mackintosh, the principal proprietor of the *Ottawa Citizen*. Mr. Mackintosh had an opportunity of giving his own version of his connection with Mr. Whitehead, and is evidently of the opinion that it was not at all discreditable. It appears from his evidence, that Mr. Whitehead himself voluntarily offered to Mr. Mackintosh, after he had secured his contract, to be of service to him financially, conditionally on Mr. Mackintosh acting in his behalf at Ottawa in all matters relating to his business. That Mr. Whitehead was not in a position to help others, is evident from the fact that Mr. Mackintosh "advised him to do all in his power to get rid of the burden of interest crushing every element of business freedom out of him." He nevertheless did undertake to assist Mr. Mackintosh, and voluntarily offered to give him a share in the profits of what he stated to be a lucrative contract. It is unnecessary to go into particulars regarding the notes which were kept afloat for a considerable time by renewals, but it is admitted that Mr. Mackintosh received altogether some \$7,000 in cash and \$25,000 in notes, of which \$11,000 were returned, while about \$13,000 are still current or have been paid by Mr. Mackintosh, who holds them as liabilities against Mr. Whitehead.

We must now consider what was the nature of the services to be rendered by Mr. Mackintosh, as understood by both parties. Mr. Mackintosh himself stated with reference to the first payment: "I considered it an advance for what I was to do for him, in giving information

"about public works, and the movements of contractors." What was Mr. Whitehead's idea on the subject? Mr. Mackintosh stated that he had asked him to apply to the Minister of Railways "to give him the contracts for sections A and B without tender, but he had declined to do so, saying that it was impossible for any Ministry to grant such a request." It is evident that Mr. Whitehead, who is an old contractor, believed that Mr. Mackintosh's influence would be of use to him, and that he paid the money and gave the notes to secure it. There is, however, another transaction in which Mr. Mackintosh was more successful. There was a certain payment amounting to no less than \$70,000 "which by departmental rules could not be paid until the contractor had secured new names as sureties for those who had retired." It is proper to remark that in 1878 Messrs. Sutton and Thompson, who had been sureties for Mr. Whitehead, withdrew. Mr. Whitehead was in what the commissioners termed a "peculiar predicament," and Mr. Mackintosh succeeded, whether by persuasion or otherwise, in inducing the department to accept himself and Mr. Bowie as the new sureties.

The *Toronto Globe* has remarked that "the evidence does not reveal a pleasant picture of the manner in which the Minister of Railways conducts his department," but it would be premature to condemn the Minister, until he has had an opportunity of stating whether Mr. Mackintosh's description of the mode of taking security is correct. In our judgment it is one of the most damaging charges yet made before the Commission. When it came out that Mr. Mackintosh and Mr. Bowie had become sureties for Mr. Whitehead, the Commissioners made special enquiry as to that transaction, and Mr. Mackintosh, when asked as to Mr. Bowie's circumstances, stated that he was not well off at all. He made a subsequent explanation to the effect that "he had not said that Mr. Bowie was a poor man; he had only said that he doubted whether Bowie could pay \$70,000, if called on to do so, any more than he (Mackintosh) could." Mr. Mackintosh stated, "I gave my name merely as a matter of form and not of substance. It is done by two thirds of the business men of Ottawa when there is contract letting." Of Mr. Bowie he said, "I think him to be as good as the general run of sureties." By looking over the contracts you will find that there are hundreds of names just the same way." Now it must be borne in mind that Mr. Whitehead ob-

tained \$70,000 by furnishing the bond of Messrs. Bowie and Mackintosh, and it is tolerably clear that the old sureties, Messrs. Sutton and Thompson, withdrew because they would not consent to the withdrawal of that money. Of course there will be further parliamentary enquiry into the whole transaction, but Mr. Mackintosh's evidence regarding the mode of taking sureties in the department would, if true, be most damaging to its heads. No one can read the history given to the Commissioners by Mr. Mackintosh without arriving at the conclusion that Mr. Whitehead believed that it was his interest as a contractor to pay what was necessary to secure Mr. Mackintosh's influence with the Public Works department. Let us just imagine what would be said in England if the leading organ of a Government were discovered to be in such relations with a contractor. In the editorial comments of the *Globe* on the foregoing transaction the amount of the advance is stated at \$50,000, but we have seen the larger sum, \$70,000, in Mr. Mackintosh's evidence. The sum is not very material. The question of public importance is, whether the system which Mr. Mackintosh states to exist of giving and taking securities on contracts as a mere matter of form has the sanction of the responsible Ministers of the Crown.

Mr. Smith of New York has given evidence in the Chapleau case, but it is of little interest as bearing, on the objectionable features of the transaction, but as Sir Leonard Tilley is reported to have stated that Mr. Chapleau "was guilty of very improper conduct," the retention of that officer in the public service is impossible. It appears from Mr. Smith's evidence that it is his practice to begin to enquire into the expediency of taking a contract after the tender has been sent in. The sooner the Government is relieved of the duty of expending money on public works, the greater will be the public satisfaction.

#### COMMERCIAL UNION.

We have not failed to give our best attention to the article in the *London Advertiser* of the 5th inst., criticising an article on the subject of Commercial Union, which appeared in our issue of the 29th ult. We are asked to make clear our objections to a Zollverein. We need scarcely assure our contemporary that they are not in the slightest degree caused by its being advocated by Professor Smith, nor are we prepared to deny the practicability of a revenue tariff being framed by the United States and Canada,

and the revenue collected under it being divided on some equitable principle. We confess that we look on all speculations as to the future, such as philosophers, like the writers in the *Advertiser* and in the *Bystander*, are prone to indulge in, as being most unprofitable. The *Advertiser* and the *Bystander* concur in objecting to a state of what they term "perpetual dependence," from which we can draw no other inference than that our present relations to the Imperial Government are unsatisfactory. We do not desire to change that state of dependence, and we have high authority for maintaining that self-government is independence, and that all questions that arise between Canada and Downing street are settled in favor of self-government. We believe, moreover, that our present system is more suited for a population of twenty or thirty millions than for one of four millions. We do not pretend to speculate on the changes that may take place either in Europe or America in the next fifty or hundred years. We have witnessed in less than that space of time extraordinary changes in Europe; and in our own Mother Country, as well as in the dependency in which we live, we have had more than one peaceful revolution. If the *Advertiser* thinks our state of "dependence" objectionable, then he should advocate a change, and if, as we infer, he inclines to the Pan-Britannic system of his friend Mr. Blake, then we do not hesitate to say with the learned editor of the *Bystander* that annexation would be preferable. If the *Advertiser* is satisfied with the existing state of "dependence" then it is most unprofitable to speculate on a period arriving when it will be less satisfactory than it is.

With regard to a Zollverein based on a revenue tariff our judgment leads us to feel assured that it is wholly unpracticable. The *Advertiser* must be aware that its leading advocate, Mr. Wharton Barker is both a high protectionist and an annexationist. The *New York Bankers' Magazine* has pronounced the scheme "the idlest of follies, and has never been considered at all practicable by any one who has any knowledge of such subjects," and has stated that "it is impossible that the United States would ever admit Canada to any voice in their tariff regulations, and it is hardly conceivable that Canada on its side would submit to a tariff in the making of which it could take no part." Firmly convinced as we are that there is not the most remote probability at present of any modification of the United States tariff, such as the *Advertiser* has indicated, and that to join

the United States in imposing a hostile tariff discriminating against Great Britain would necessarily lead to separation, and, as a consequence, to annexation, we have done all in our power to inculcate correct views on the subject.

We do not believe with the *Advertiser* that "the private sentiments of a large portion of the Tory party, and especially the private sentiments of those who guide the *Toronto Mail* are in accord with the publicly-avowed sentiments of Professor Goldwin Smith." We own that we are "dull of comprehension" if the insinuation of the *Advertiser* that the object of the Conservative Government is to bring about Commercial Union, and annexation be correct. We should like to be informed by what person or party the right to express political convictions has been impugned. There is no country where the press is more independent. As to personal abuse, we are not aware that it has been resorted to. Opinions must be condemned, especially when their tendency is to bring about revolution, for although such may be neither avowed nor even desired, yet other persons have a right to form their opinions as to the consequences of advocating measures which they conscientiously believe would, if entertained by a considerable number of people, lead eventually to civil war.

We are bound in conclusion to express our belief, based on the article which has engaged our consideration, that the *Advertiser* is disposed to play fast and loose with the question of Commercial Union, as well as with that of our existing constitution. If there are practical grievances arising out of our present relations to Great Britain, let them be fairly stated and discussed and a remedy suggested, but we shall continue to protest against mere forecasts as to what opinions may be formed by a future generation.

#### "BAD PAY."

There are in every locality people, few or more, who have the reputation of being what is known as "Bad Pay." In the rural districts the families who are "bad pay" are the pest of the country merchant, who, whatever his strength of resolution, is not able to keep them off his books. Yielding in a weak moment, when a slow customer has paid part of a long standing bill or when the "bad pay" has made a "strike" and pays cash down for some goods just purchased, an account is opened for a few extra articles, and the ice once broken it is almost impossible to stop; the account goes on from month to month, from season to season, from year

to year; a little is paid on account now and again, but the debt increases faster than the liquidation, and the storekeeper feels he must keep on lending the "Bad Pay" the \$50, \$100 or \$200, fearing to refuse him lest he go to his neighbor and he lose the remote chance of payment he has by coaxing him along. These are the people who, as a rule, give the retailer and his clerks the most trouble; they know all the new styles, and they dress so well that their honest neighbors are often consumed with envy.

The man who is always "hard-up," who watches for an opportunity when he sees you "break" a bill to borrow a little change "till to-morrow," is not unfrequently a man of sociability more than common, and he is usually a welcome visitor at the village tavern; he manages to accompany an unsuspecting neighbor home from market when under the influence of bogus brandy or sherry at the "wayside inn," and wants him to "back" a note for him, for

"Tam lo'es him like a vera brither;—  
They had been out for weeks together."

The farmer must have his relaxation, his club, as well as his far-removed co-laborer the shipper in Montreal or Toronto; and, while the latter is criticizing the *chef's* last effort upon devilled kidneys or chops and tomato sauce, and sampling the last arrival of Munin, Bollinger, Moet, or Hennessy, the former is not unfrequently trying to "make believe very much" that he is doing the right thing by himself on a cold December night in pouring down his half-frozen throat what passes for brandy or gin, but which really had its origin in the rye or barley that he took to market the year before. It may here be remarked, however, that there is an evident improvement in this respect in the habits of the people, keeping pace, probably, with the advancement of education and the cheapness of newspapers from which the farmer now gets at home that news which he formerly was able to obtain only in the well-thumbed newspaper in the village bar room. But it is when practically encouraging the home manufacture of brandy and gin—when

"O'er a' the hills of life victorious,"

that, forgetting the incubus of his interest soon due to the Loan Society, the good hearted rustic usually falls a prey to his chronically hard-pressed neighbor, in lending him money or endorsing his note.

If the unthrifty farmer, whose fifty acres are mortgaged to the Loan Society, for all they are worth, and whose character as a "ne'er-do-weel" has lost him the confidence of the village storekeeper, were

to employ his wits in making both ends meet, employing his capital to advantage, and getting out of debt, as cleverly as he does in trying to get into it,—getting trusted for what he does not deserve, he would be a better man for himself and family, and a better member of society. Knowing from experience the influence of the sex, he calls with his wife on a certain day and buys a few dollars' worth of goods, cutting down the price of each article as though going to pay cash. The merchant feels comfortable with the thought that this cash sale will impart some life to the day's transactions. When the customers think they have purchased all they require, the storekeeper is asked if he cannot give them credit till the Fall. Struggling to conceal his disappointment and to maintain his usual courtesy, the storekeeper, fearing to excite the enmity of the couple, who of course have their friends, and to lose perhaps what may turn out to be good custom, consents after, perhaps, referring to the hard times and the scarcity of money. The harvest commencing and the bill becoming large, the merchant begins to doubt whether he had better trust them any more, but, judging it a bad place to stop in the middle of the stream, concludes he had better take a note for the present amount of the account. The farmer signs the note and gets his bill receipted, but, perhaps, before leaving the store, buys for himself some article of which the merchant has in a weak moment bought an overstock, and which opens a second bill. By the time the note becomes due the second half of the summer's account is rendered, but payment is postponed for a time with the excuse that the note already given must be paid. The storekeeper in due course receives a notice to the effect that a note endorsed by him becomes due on a certain day at the Bank,—a notice is also sent the farmer who accordingly requests the merchant to lift it for him till the end of the week, as he is too busy to go to town himself. The chances are that the note remains in the merchant's hands, perhaps with a payment of \$10 on account endorsed thereon as a souvenir of his new-found customers, whom his neighbor has adroitly got rid of when their account at last settlement was reduced to a minimum. Where is the merchant throughout the country, who has not had his share of such dealings? As time goes on the customer forgets all about the note, except that he is sorry he ever signed such a paper, and comes to the conclusion that the merchant has dealt unfairly with him, and is so afraid

of being dunned for it that he takes his cash elsewhere, whereas, if credit had been denied him except for a limited amount and he had been dealt with according to his standing, he would eventually become, if not a steady, at least a safe customer as far as his transactions went.

The town or village "bad pay" has a wider field. The shoemaker, the tailor and the tobacconist share his favors with the storekeeper. He is, if a young man, not unfrequently the local leader of fashions, and no social gathering is complete without him. But it is in the larger towns and cities that he flourishes best. There the field is almost illimitable; the newly-started storekeeper is so impressed with the suavity of his manners that an account is opened without difficulty, and before the monthly bill is sent he has had a run of six weeks, during which he has laid in quantities of fluids and solids, enough to last him for months. In the course of time the storekeeper is obliged to sue. He gets judgment, which hangs over his quondam friend for years because all is in his wife's name, and the judgments go on, numerically increasing from year to year, but without adding one wrinkle to his gentlemanly brow. He meets his tailor or grocer at the seaside and does not seem anxious to recognize him. "The devil take their impudence," says the grocer, whose wife has been patronized by Mrs. Bad-Pay when they met down at Cacouna, and who reported the matter to her husband. The genus "Bad-Pay" in the cities favors certain callings. He is sometimes found on' Change, occasionally in the law chambers, but, if the ratings in the "Retailers' Reference Book" be any guide, he favors all professions, the insurance offices, and sometimes even in high government places. It does not appear to keep him out of office. Instead of devoting his energies to keeping out of debt, "Bad-Pay" studies rather how to get into it. He is often a very pleasant fellow, for, though he may find fault with the quality of the wine, he seldom says aught about the price of the goods. He knows nothing of the happy feeling of Longfellow's blacksmith, who

"Looks the whole world in the face,  
For he owes not any man."

But he who has been compelled into dilatoriness in meeting his accounts during such a depression in business as that through which the country has recently passed is not to be classed with him who never has been otherwise than slow or bad pay; the former, as a rule, will pay when he can; the latter never, if he can. Such a man frequently receives a helping hand and a word of encouragement from his

creditors and acquaintances; he gets his goods at reasonable prices, and buys only what he cannot do without. The chronic "Bad Pay" may, once in a decade, be shamed into disgorging, and he will occasionally lend a few dollars to a friend, but he won't pay except for opera tickets and such luxuries as he cannot deny himself, and which cannot be had except for cash.

#### THE CONSOLIDATED BANK MEETING.

The meeting of shareholders took place on Wednesday 10th inst., pursuant to adjournment, when a long opinion was read, signed by Messrs. Bethune, Q.C., Doutre, Q.C., and Ritchie, Q.C. The questions put to counsel were divided into four heads. The 1st question related to dividends having been declared so as to impair the capital stock. And the answer was: "We cannot consider that the facts stated conclusively establish that the declaration of the dividends enumerated in the case, and the payment of these subsequently, was a breach of the "Banking Act." On the question as to "deceptive statements," the answer is: "We are of opinion that the facts set forth in the report do not establish any offence by or penalty against the directors, under the 62nd section of the "Banking Act." On the question relating to syndicate accounts the opinion is, "the directors, as such, are not responsible for any losses caused by the transaction referred to in the report." The 4th question was as to "mismanagement" generally, and the opinion was: "We feel ourselves forced to conclude, that the directors are legally liable to make good any losses which it may be proved the bank really sustained, by reason of their having granted discounts to persons who at the time were largely indebted to the Bank for unsecured overdrafts, and for any other losses which may be proved to have been caused by gross negligence on their part, and such liability is in our opinion a joint and several one." Besides the opinion there was an elaborate report from Mr. P. S. Ross, chartered accountant, who stated that he differed from the Committee which had reported to the shareholders "in many of its conclusions and opinions," and he in a separate letter addressed to Mr. Ogilvie has referred to some of them.

A motion was made by Mr. Cleghorn, seconded by Mr. Black, City Treasurer: "That no law proceedings be taken against the directors of the now in course of liquidation Consolidated Bank neither in the name of the said Bank or with

"its funds." A good deal of discussion arose, and the Rev. Mr. Green moved an amendment that the meeting adjourn until December to take a stock vote. He did this avowedly because a gentleman opposed to the motion, and holding a large number of proxies, was absent. This certainly was a scant measure of justice to those who had come from a distance to attend the meeting, but it has led to a curious complication. Mr. Hugh Mackay demanded a stock vote, on the motion to adjourn and the Chairman, refused to permit such to be taken, and adjourned the meeting on the vote of the majority present. The practical effect of Mr. Lyman's ruling is that a stock vote can be evaded at any time by motion of adjournment. It is contended by Mr. Mackay that the refusal was wholly illegal, and, if so, it may be difficult to form an opinion as to the present position of matters. The duties of the chairman under the circumstances were to say the least of it most trying, and that comparative order was preserved throughout the meeting of Wednesday last reflects much credit on the gentleman who filled the position. There seems some uncertainty as to the time to which the meeting was adjourned. It has been variously stated as the 1st December and the first Monday in December. Monday is a most objectionable day for persons residing at a distance from Montreal.

**THE BRUCE REGISTRARSHIP.**—We have a communication from Mr. John McLay, in reference to our account of the recent trial, in which he was the principal figure, for alleged defalcation of public moneys while Registrar of the County of Bruce. In order to give his side of the question we print that part of Mr. McLay's epistle which is not devoted to personal abuse of somebody whom he is pleased to call our "correspondent." After referring to "Mr. Cooper, County Treasurer," for information to prove that certain "statements are utterly untrue, and others gross misrepresentations," Mr. McLay says:

It is quite true that for some years there has been a contention between the County Council and myself as to their right to a share of certain fees, the legality of which I have repeatedly offered to submit to the opinion of the Hon. Attorney General for Ontario, or any Superior Court Judge, and abide by their interpretation of the law. The items in dispute have been accumulating over an extended period of eight years, and, together with six per cent. interest added to date, only amount to the comparatively trifling sum of thirteen hundred dollars, for which, if the decision is finally confirmed against me, my check is available at any moment. But, at the last Assizes where the case was tried, and the facts fully elicited, His Lordship, Judge Cameron, expressed a strong doubt as to the County's right to the greater portion of the items in dispute, while its right to even any part of the entire claim has yet to be argued and disposed of by the Court in Toronto. Under these circumstances, your intelligent readers will at once perceive the iniquity



and utter unwarrantableness of the persistent attacks made on me, injuring my character and standing by representing me as a defaulter for some large amount. The items in dispute have been regularly and systematically entered and deducted on the face of my books and on the face of each and all of my annual returns to the Government and County, so that alleged "discovery" forcibly reminds me of the story of one who made a great trumpeting about having found his neighbor's tongs, but when questioned as to *where* he had found them, had to own up that it was at his neighbor's fireside!! And so it is with the discovery of the deductions.

It is true that, in consequence of the method generally pursued in registry offices in making out short and cheap forms of abstracts of title which the public desire, and for searches, that I did, on one occasion, succeed in obtaining a verdict against me for a paltry couple of dollars, the only verdict ever recorded against me during a seventeen years tenure of office, and doing the largest business of any registry office in the province. But beyond prescribing a longer and much more expensive form of abstract of title, the court in no way interfered with my fees, except that it allowed twenty five cents for the single production of an abstract index book, for which service no fee was named in the tariff, and which, as a matter of course, has tended to increase the revenue of my office.

The new three-storey building of the Hamilton Cotton Co., corner of Barton and Mary streets, is now complete, and work will begin in a few days, giving employment at first to one hundred hands, to be increased as soon as possible. The company will devote themselves to the manufacture of hosiery, yarns, knitting yarns, beaver warps, &c., of all descriptions, as well as denims and tickings, and are determined that the goods manufactured by them will be second to none. The new mill and business will be under the management of Mr. James Young, lately with the Dundas Cotton Co., and brother of Mr. Hamilton Young, the successful and popular manager of that company. The mill of the Hamilton Cotton Co. is fully equipped with the newest machinery with all the latest improvements, including a complete outfit of Automatic Sprinklers, the only ones we believe in Canada, and which in case of fire will explode of themselves, and flood the building, being so arranged that any undue pressure of heat will produce this effect. The machinery has all been set up under the thoroughly practical supervision of Mr. Jas. Young himself. The "ambitious city" is still coming to the front, and the goods of the Hamilton Cotton Co., whose quotations we trust soon to be able to give to the trade, will doubtless rank as high as those of the Dundas mills, whose popularity with the trade is firmly based on their excellent quality.

**ACTION FOR LIBEL.**—Mr. Hendry, of Hendry & Cowan, has taken out a libel action for \$20,000 damages against Jno. Osborn, Son & Co., of Montreal and New York, on account of arrest and alleged defamation of character in a suit instituted against the firm by the Osbornes, which was dismissed. Mr. Hendry's partner, Mr. Cowan, has also instituted proceedings against the same parties for \$10,000.—*Gazette*. The boys ought to give Charley another farowell champagne supper.

—A disastrous fire in Watford, Ont. the 5th instant, destroyed all the buildings on both sides of the street of the principal part of the business blocks, excepting M. McClun's dry goods store, which was badly damaged.

## Financial and Commercial.

### MONTREAL WHOLESALE MARKET'S.

THURSDAY, November 11th, 1880.

The close of the Fall trade is near at hand. Navigation is seldom possible on the St. Lawrence after the 25th November, and last year the last out-going vessel left port on the 24th November. At present there are not more than half a dozen regular line steamships in port, and but three or four more to arrive. This fact tends to sensibly stimulate trade in those departments in which shipments of orders in hand are very desirable before the winter rates of freight come into force, and accordingly there has been some increased animation in several branches of commerce during the week. The currency distributed for crop purchases is now being re-deposited in the banks, and the local money market remains easy, at 6 to 7 per cent. discount for commercial paper, and 3 to 5 per cent. interest on call and time loans, on acceptable collaterals, as to circumstances. Sterling Exchange is weak, with no business doing, and rates are nominally quoted at 5½ prem. between banks, and 5½ do over the counter. Gold drafts easy, at par to 1-16 discount. The stock market has been somewhat irregular, and values for the leading stocks show a slight decline as compared with a week ago. The usual half-yearly statement of the earnings of the Bank of Montreal will be submitted to the Board to-morrow (Friday), and it is said that there is a balance of \$150,000 at credit of profit and loss, after paying the dividend and making ample provision for possible losses; of this amount \$71,000 was earned during the half year ending 1st May last. The Bank statements that have so far been published in advance of the official return of all the Banks doing business in Canada for October are encouraging, inasmuch as they exhibit an increase in the volume of current discounts, and indicate a permanent change for the better in the tide of affairs. The business of the Exchange Bank has been so flattering of late, and the stock has advanced so rapidly, that it is believed it will not be necessary after all to obtain permission to reduce its capital to \$500,000, as was contemplated. Miscellaneous securities are attracting increased attention from investors, and we have to note a considerable advance in Canada Shipping Co.'s stock which a few days sold at 98, but is now asked for at 104, with none offering at below 102½. This Company has declared a half-yearly dividend of 4 per cent. Dundas Cotton shares have advanced from par to 110 bid, and 120 asked. Sales on the Stock Exchange to-day were: 18 Montreal at 150; 2 do at 156½; 20 Ontario at 93½; 4 People's at 88½; 125 do at 8½; 4 Toronto at 139; 15 Merchants at 112½; 46 do at 112½; 100 Commerce at 135; 24 Intercolonial Railway at 20; 400 Montreal Telegraph at 132½; 7 Dominion Telegraph at 79; 5 Richelieu at 57; 205 City Passenger at 117; 25 City Gas at 148½; 25 Montreal Building Association at 55; 50 Royal Canadian Ins. at 56; and 105 do at 56½.

**Dry Goods.**—The Fall trade is now about over, and another comparatively quiet week has been passed. A fair sorting-up business, however, consonant with this season of the year, continues to be done, and a number of large orders for winter goods have been placed by some travellers this week. The majority of the travellers are now returning home, having done a much larger business than for the corresponding season of last year, and stocks in our wholesale houses have been pretty fully worked off, a number of leading lines, including flannels, presidents, and knitted goods, being quite low. The weather has continued too mild for the encouragement of the

retail trade, and a cold snap would now be welcomed by both city and country merchants. The Indian summer-like days of the past and present week, are anything but favorable or conducive to the sales of our city retailers, and the recent rains, while enabling farmers everywhere to continue Fall ploughing, have played havoc with the country roads and country merchants' expectations. Prices for Spring goods are, from latest accounts, generally held firm both in Canadian and English markets. Our wholesale houses are commencing to place their Spring orders for cottons, and the superiority of the Canadian-manufactured cottons, as compared with the English or American article, has become so well-known that, in addition to several of the leading Canadian mills being engaged on orders for several months to come, new mills are cropping up all over the country, to meet the growing demand. The latest movement of this kind has been started in this city, a number of our enterprising citizens having undertaken the formation of a joint stock company for the establishment of another factory. The Montreal Cotton Co., proprietors of Valleyfield Mills, although enjoying considerable of a monopoly already, have commendably reduced their price-list for bleached Cottons all round. It will be found, on reference to our "prices current," that some slight reductions have been made also in the list of the Stormont Co., who have added the following numbers:—A Brown Denim, 16½c; A Blue Denim, 16½c; AA Striped Tick, 12½c; S Striped Tick, 13½c; W Striped Tick, 17½c; AAA 19½c; colored yarn 7s, 8s, 9s, and 10s, 37½c. They have also added the following, prices for which are not quoted; X X Brown Duck; X X Striped do; XX Checked do; and Apron Checks. The Hochelaga list has also been extended, and X sheeting, 8-4 twilled, of this mill, has been reduced 2c. Remittances are satisfactory throughout the trade, and some houses report payments for the past ten days considerably above the average; the aggregates for the season will probably average one-fourth to one-third more than for the like period of last year.

**DAIRY PRODUCE.**—As regards the butter trade there is nothing new to report, either in this or the New York market; the same old story must be repeated: that the demand is limited to fancy grades, which will command from 22½c to 23½c, but as previously stated there is very little selected butter held here, and what there is may be found scattered about the market, in small lots of from 50 to 100 packages each. For late Fall makes the market is very firm, 22c having been refused for lots of about 200 packages each. The great bulk of stocks is of anything but fine butter, and these grades are accumulating, because there is no demand for them. Fine western is scarce, and worth 20c to 21c, sales having been reported at these figures; values for other grades about as last quoted, and very few sales within the week. In New York, a great deal of the stock held will not bring within 1c to 3c per lb. of the limit under which it arrived and has since been held, and as accumulations are increasing holders become worried, especially as there is not much demand on foreign account, and buyers continue very particular as to quality.

**Cheese** has been firmer during the week, with considerable sales at 12½c. to 13½c., but the market closes weaker, if anything, with 12½c. to 12½c. bid, and 13c. asked. Holders remain firm, but buyers are not so anxious. Several thousand boxes have been sold within the week, and yesterday a lot of September changed handed hands at 12½c.; ordinary lots of October make could be bought at a very reasonable figure. Receipts for the week will likely be heavy.

**DRUGS AND CHEMICALS.**—In this line there has been continued activity, mostly in the way of filling country orders before closing of navigation. The local demand is good also, and, in comparison with same period last season,

there has been a very marked improvement in the amount of business done. In prices there is no change of any moment, the value of goods keeping pretty steady, and on the whole firm. The English market, in the absence of demand for heavy goods, is weak and drooping, sellers being willing to make concessions, but buyers are few.

**GROCERIES.**—*Sugars* show a slight advance in yellow refined, but it is not much. Granulated and other white refined about as last week. To-day's English advices show a rather declining market, while New York of date yesterday rather high. Raw sugars dull here. *Teas*.—Sales of Japans to extent of probably 2,000 pkgs. Prices are but little changed for all kinds, specially for choice kinds. *Mollasses* and *Syrups* dull, and prices nominally nearly as before reported. *Rice* not much doing. *Coffees* dull; few sales of any moment to report. *Spices*.—An easier market for Pepper in New York, caused by considerable arrivals. With us quotations for spices in general show little change. Cassin is, however, easier. *Fruits*.—Latest New York advices show a somewhat drooping market. Valencias here are 7½c to 8½c, likely 7½c for quite large lots. Layers and other Malaga fruits quiet. Currants not active. Eleme Figs in small boxes keep very high, 17½c to 19c; Malaga, 5c to 6c. Almonds dull. Filberts and Walnuts steady.

**HARDWARE AND IRON.**—There is a fair movement of *bar iron*, *steel*, etc., although the market is not quite so active as last week; no heavy sales can be reported, and prices remain firm and unchanged, nor do the trade appear to anticipate any immediate advance. *Tin*.—There is a "boom" in New York for Ingot tin, and large speculative purchases have been made there at advancing prices, and it is confidently expected that before the end of the year, they will go much higher still. This market rules firm, and stocks held are small, and higher prices asked. We hear of round lots of Ingot tin having been sold here at 23½c to dealers; higher figures asked now, 25c being the figure quoted. *Copper* is more enquired for and prices are a shade firmer, but not notably higher; sales of round lots have been made at 16½c for Ingot. In *tin plates* there is not much doing, and prices unaltered. *Lead*.—The English markets are very weak, consequently prices for this article are easier here; heavy stocks are being carried, but the demand is light. *Pig Iron*.—There has been rather more enquiry from Western consumers, who, however, offer prices delivered which holders say they cannot meet, consequently but little business has been done. If holders would accept prices offered, no doubt large sales could be made, but they have every confidence in the future, and look upon their investments as very safe property. Probably when consumers become exhausted of stocks, a temporary, "boom" may follow, whereas if buyers were to lay in their stocks gradually, this could be avoided, and the interests of the trade generally be advantaged, perhaps. There have been no sales of any consequence reported, and quotations remain nominally unchanged, although liberal concessions would be made for round lots. Latest cable advices quote Scotch warrants at 52s, with a steady market.

**HIDES AND SKINS.**—Receipts of *green hides* from the West, in addition to the usual offerings by local butchers, have been fairly large within the week, but all are wanted by tanners, who grumble at having to pay \$11, \$10 and \$9, respectively for numbers 1, 2 and 3; but no early decline seems probable, as it is reported that tanners are not stocked in advance of present requirements, whereas it is usual for Quebec tanners to have sufficient hides on hand, at this time of year, to serve them for two or three months ahead. Moreover they cannot now import to advantage. Western inspected hides are sold at 50c. less than the prices quoted above, and butchers are paid a dollar less. *Lamb Skins* have been in fair supply this week,

but the demand has fallen off somewhat; prices for this month have been fixed at \$1.10 to \$1.20 according to size and quality. Small, inferior skins, a month or two old, will, of course, not bring over 95c. to \$1. *Calfskins*.—As is usual at this time of year, there are very few offerings, and the price remains nominal at 12c. per lb. A lot of 30,000 changed hands in this market last week on p. t., but generally understood to be at about \$1 each; \$1.10 was previously asked for the same lot, but the quality, it is said, was inferior.

**FLOUR AND GRAIN.**—Notwithstanding the largely increased supplies of breadstuffs this week in both the English and Chicago markets, values continue to advance steadily on both continents. The imports into the United Kingdom during the week show an increase over those of the previous week of 800,000 bush wheat, 880,000 bu. corn, and 55,000 bbls. flour. The receipts of wheat in Chicago last week reached nearly 1,000,000 bushels, with shipments of only about 300,000, and so far this week receipts at the same city are over half a million bush, with shipments of only 200,000 bush. In the face of this accumulation there is a further advance reported in England to-day of 3d per quarter for wheat, and in Chicago of ½c on yesterday's closing prices. In this market there is very little business doing, the almost entire absence of tonnage checking shipments abroad. Wheat rules firm, in sympathy with foreign markets; there is a fair demand for Fall wheats at \$1.13 to \$1.15; the inside figure being for No. 2. There were sales yesterday of very choice red winter at \$1.14½ for cargoes. In Canada Spring there is nothing doing for export, and quotations range from about \$1.15 to \$1.20 as to quality. Canada white winter is worth \$1.14 to \$1.15. Of *Peas* there is a good deal offering, and sales have transpired this week at 85c and 86c, at which range the market closes firm. *Corn* rules quiet and steady at 54c for cargoes to arrive. In *Rye* there is very little movement reported; the season is too far advanced to admit of exports, and the market remains quiet at 95c, with little offering, and no recent sales. *Oats* scarce and wanted, at 32½c to 34c; a barge load sold yesterday at the outside rate, and a lot in store changed hands at 31½c. *Barley* steady and nominal, at 60c to 70c. *Flour* market steady and firm, with a good demand for all the leading brands during the past few days. Several large orders for shipment to England have been received here this week, and sales of Superior have been rather active at \$5.15 in bond, and \$5.20 to \$5.25, out of bond, as to quality. Extras which sold last week at \$5.10, are now in good demand, and selling at \$5.15, inspected. Spring Extra has sold regularly in hundred barrel lots at \$5.75, and carloads of Strong Bakers' sold at \$6.25; the range is from \$6.25 to \$6.50. Anything sold at below \$6 is Medium Bakers, which is quotable at \$5.35 to \$5.75. Low grades meet with little enquiry, and prices are nominally unchanged.

**FRUITS.**—*Apples*.—The demand for both export and the city trade is reported good, and trade, on the whole, brisk. Receipts have continued to be very heavy, the arrivals for the week being estimated at over 30,000 barrels, the bulk of which has been consigned to Liverpool, where Canadian fruit, in first-class condition, is preferred to American; latest advices quote sales at 14s. to 16s. per barrel, an advance of at least 2s. on previously quoted rates. Ordinary winter apples are selling in this market at from \$1.75 to \$2, as to quality, and fancy fruit at from \$2.10 to \$2.50, sales being made of car lots at various prices within this range. *Pears*.—A small shipment of California pears arrived here yesterday, and are held at \$5.25 to \$5.50; a quantity is being reshipped to Liverpool. *Lemons* in good supply, and in fair demand, at \$3.50 to \$4 for quarter-chests of 110 lbs; in cases the price is reported to be \$9. *Cranberries* in fair demand, at \$6 per barrel for Canadian, and \$7 to \$7.50 for Cape Cod. *Oranges*.—Jamaica oranges in small supply,

and slow of sale, at \$4 per box, or \$7 per cist. A shipment of Valencia fruit expected to arrive per steamer in a few days. Almeria *Graps* in rather active demand, and receipts during the week heavy, but the quality quite varied: selling at \$5 to \$6 per barrel. A small lot of Eleme figs in layers arrived, and sold at 18c. per lb. Naples walnuts, 13c.

**FREIGHTS.**—There is scarcely any tonnage offering, and rates remain very firm: in most instances engagements for shipments now taking place have been made in advance. One small vessel, a barge, has been fixed at 6s. 7½d. f. o. for heavy grain; and engagements are reported of some 2,000 bushels of wheat by an outside steamer calling for insurance of 2½ per cent. at 5s. 6d. to Liverpool, and by regular lines at 6s. 3d. There is a slight demand already for tonnage from Portland, f. o.; one very large vessel was offered at 4s., and about a week ago a small vessel was taken at 5s. 3d., but 5s. is the rate now obtainable.

**FURS.**—Latest London advances by mail report an advance of about 6 per cent. on raw seal at the late sale in that city, when all offerings were sold. The tendency in values for this article is to increased firmness, and buyers need not look for lower priced seal garments for some time to come. Nearly all descriptions of European furs find a ready sale, especially Coney, which continues scarce. Squirrel is meeting with increased demand for ladies' circulars. Values for Persian Lamb are easier, and will be in very large supply for this market. A few raw furs are coming forward here now, and realize about the quotations given in our last report.

**LUMBER.**—Owing to excitement of Presidential election trade with the States has been quiet. This being over, a steady demand is in view. We anticipate an active trade all Winter. Deals for the English market have run short, and are much enquired for; prices latterly have much improved. Sales for next season's delivery have been made at Quebec as high as \$15 for 1sts, \$75 for 2nds, and \$40 for 3rds, highest price ever known in this country. There is quite a large stock of lumber held in this city, but it is principally of common grades and culls. As little building is going on there is no great demand for local consumption. Navigation being about over, prices must advance somewhat.

**PETROLEUM.**—The Imperial Oil Co. of London, Ont., have reduced their price to 23c. per gallon, f. o. b. there, and other refiners follow suit, as usual. Car lots here are quoted at 26½c. and small lots 27c. to 27½. Single barrels are to be had at the latter figure.

**OILS.**—There have been late arrivals of Cod Oil from Newfoundland, chiefly, however, to fill orders and contracts made some time ago. Two or three small lots on sale were readily picked up at 49c to 50c per wine gallon, and it is now held firmly at the latter price for lots, and in small quantities of one or two barrels at 65c per Imperial gallon. Linseed Oil is in moderate demand for consumption at quotations in another column. *Naval Stores.*—Turpentine maintains its high price, and we do not look for any marked change in the near future. *Rosins* and *Tars* are quiet and unchanged in price. *Paints* are in moderate demand.

**WINES AND LIQUORS.**—Some of our importers report an active demand from country dealers for wines and spirits of all kinds, and so numerous are the orders, that they are compelled to work at nights; other houses report a quiet week. There have been no large sales between wholesale dealers, and prices, though unchanged, are held very firm, as imports this Autumn were quite light. Remittances reported highly satisfactory, "lame ducks" being rarely met with this season.

**FISH.**—Business is reported fair, but not active. Labrador herrings are in tolerably good demand,

and stocks are ample for all requirements, but not excessive. Prices are a trifle easier; round lots are held at \$3.50 for good brands, but inferior qualities can be bought for less money; we quote at from \$5.25 to \$5.75, as to lot. No heavy transactions reported. *Dry Coal* are in fair request, at \$4 to \$4.25, and *Green Coal* unchanged, at \$4 to \$4.25 for No. 1, and \$3 to \$3.25 for No. 2. The feeling, however, is firmer than last week, and stocks are not heavy. There is very little *salmon* in the market, the supply this year being very scarce; the demand is quiet and steady, and prices remain nominal at the figures quoted last week. California *salmon* unchanged: \$15 to \$16 for No. 2, as to quality.

**LEATHER.**—The market, so far as appertains to the local trade, has remained quiet, but several of the boot and shoe jobbers from the West have been in the city and placed large orders for Spring goods, and it is believed that after our large manufacturers have finished stock-taking the leather trade will enjoy more activity. Stocks generally are large, and prices are expected to rule steady for most descriptions during the winter. There has been a fair demand for low priced *Splits*, and large purchases have been made. There is some enquiry also for cheap *Pebble*, chiefly Quebec stock. Prices for both *Pebble* and *Splits* are easier, as may be seen by a comparison of our "prices current," and concessions would be made for round lots. *Harness* rules firm, and supplies are not accumulating. *Sole* leather is steady and prices unchanged; shipments to England continue, and latest foreign advices report a good, steady demand for both American and Canadian *sole*, also for *splits*, with no stocks of the latter. Owing to the export demand, the market for the moment is almost bare of No. 1 Buffalo *sole*. Shipments of *Buff* and *splits* to England have been much larger this week than last, and reports are encouraging,—to the effect that better prices can be realized there than here. *Canada Calf* is uncommonly scarce in this market and wanted.

**ONIONS.**—The demand for red onions, grown in the vicinity of this city, continues good, and several Boston dealers have been buying in this market for Halifax, a sale of 600 brls. having been made for that market this week at \$2.50 per brl. Other shipments, on order, have been made direct, per the Lateral Colonial Railway.

**PROVISIONS.**—Business has improved, with lower prices. *Mess Pork* has been in good demand, with sales for the week of about 1,000 barrels, in lots, at \$17 to \$17.50; small parcels might bring \$17.75, but a lot of 25 barrels changed hands yesterday at \$17.50. In Chicago the feeling is quite strong, and prices have advanced 20c. to 25c. per barrel this week; pork selling there at \$12.37½ Nov., \$12.40 Dec., and \$13.75 Jan. *Lard* has also advanced considerably in Chicago, quoted now at \$8.17½ Nov., \$8.15 Jan. In this market there has been a moderate business done in *Flour* at 12c. to 12½c. There are no stocks of *Thin Mess Pork* held here, and the price quoted is merely nominal. *Eggs* are rather scarce, with prices firm; receipts of late have not been as free as earlier in the season, and buyers report that country dealers in some sections have been almost cleaned out of stocks. Sales have been made at 19c.; a lot of 90 barrels was bought yesterday for the Boston market at this figure, and another lot of 120 barrels was reported sold at 22c., but this was exceptional; we quote the market very firm at 18c. and 20c. No dressed poultry yet offering. *Partridges* in good demand at 50c. per pair, but not many offering. *Deer* commencing to arrive, and high prices asked.

**TALLOW.**—There is an active demand just now for the European markets, and stocks held here are in very few hands, hence prices rule very firm; rough brings 5c to 6c, and rendered 7½ to 8c per lb. If butchers were more particular in treating their tallow for the market,

much higher prices might be obtained, for instance, if the guts were removed from the macker, as is done in New York, both could be sold to much better advantage.

**WOOL.**—Advices from Boston and New York report some improvement, both in the demand and as to prices, which have advanced about 2c. per lb. There is no improvement in business here as yet, though the tone and feeling of the market is undoubtedly firmer. Sales of domestic are very limited, and so far as can be ascertained, comprise only small lots at unchanged prices. There is no *fleece* now in the market, therefore quotations would be purely imaginary; *Canada pulled* remains steady at 28c. to 30c.; B. Super. at 32c. to 33c., and extra Super at 35c. to 37c.

#### AMERICAN MARKETS.

Chicago, Nov. 11, 2.20 p.m.—Wheat, Nov., \$1.04½; Dec., \$1.05½; Jan., \$1.06½. Corn, 1.03 p.m., Nov., 41½c; Dec., 42½c; Jan., 42½c. Oats, Nov., 30½c; Dec., 31½c; Jan., 31½c. Pork, 1.00 p.m., Nov., \$8.17½; Jan., \$8.17½. Milwaukee, Wheat, Nov., \$1.04; Dec., \$1.05½; Jan., \$1.06½.

#### ENGLISH MARKETS.

Beebom's report, Nov. 11th, 1880.—Floating cargoes Wheat, Maize firm. Cargoes passage Wheat, Maize firm. Good cargoes Red Winter Wheat off const was 47s 6d, now 47s 6d to 48s. Do No. 2 Spring Wheat was 46s 6d, now 46s 6d to 47s. London Fair Average No. 2 Red Winter Wheat, shipment present, following month, was 46s, now 46s 3d. Do prompt was 46s, now 46s 3d. London Fair Average No. 2 Spring, shipment present, following month, was 46s, now 45s 6d. Liverpool Spot Wheat firm. Maize rather quieter, ½ penny dearer. On passage U.K. ports, &c, Wheat, 1,950,000 qrs.; Maize, 589,000 qrs. on passage reported yesterday was for continent.

#### TORONTO WHOLESALE MARKETS.

(By telegraph from our Special Correspondent.)

Toronto, Nov. 11th, 1880.

Owing to the wild and unsettled weather of the past week, there has not been such a large movement in merchandise. The roads in the country are reported to be very bad, and the stoppage in the movement of grain has had a bad effect on city trade. Dealers have a hopeful feeling, and look forward to a large trade as soon as the cold weather sets in. Dry goods houses report a fair number of sorting-up orders and there are to be seen many out-of-town merchants in the prominent houses making individual purchases. Sales in the mantle and cloak department have been large. Tweeds have been in better demand, and prices are shaded by some dealers. The retail trade has suffered somewhat, although the leading houses report a very satisfactory business. The ready-made clothing trade is nearly over, and quietness in this branch now rules. Remittances are said to be good by the majority of merchants, although an exceptional case is come across occasionally. The money market has remained easy the entire week, and rates are much the same as previously reported. Gill-edged commercial paper is discounted at 6 per cent, and the common run is 7. The loan market is steady at 4 to 4½ per cent. on call, and 4½ to 5 per cent. on time. Sterling exchange is easier; 90-day bills between banks are quoted at 108½ and over the counter at 108½. Demand notes are quiet at 108½ to 109½. The stock market has been fairly active and strong; the banks that advanced most last week show some unsteadiness, while those that remained stationary last week rose several points this week. Imperial, Toronto, Dominion, Hamilton and Federal have been in active demand and higher. Among sales the past few days were the following: Montreal at 158½, Commerce at 134½ and 135 and 135½, Ontario at 99, Standard at 98,

Federal at 129, Imperial at 114½ and 115. Loan and Savings stocks were firm and higher, with sales of Union at 138, Canada Landed Credit Co. at 138, Building and Loan at 97, London and Canadian at 150, Peoples at 106, Farmers Loan at 121½, and Dominion Savings at 123. Miscellaneous shares firm, with sales of British America at 155 and 155½, Western Assurance at 220, and Consumers Gas at 148. Following are to-day's bids for banks and the leading loan companies:

Banks.	Bid, Nov-11	Bid, Nov 4	Loan Cos.	Bid, Nov 11	Bid, Nov 4
Montreal.	157½	169	Can. Permanent	102½	102½
Toronto.	137	135½	Freshfield, . . . .	162½	162½
Ontario.	98	98½	Western Can. . . .	162½	162½
Merchants	114	112	Bldg. & Loan. . . .	94½	94½
Commerce	134½	135½	Imp. Savings. . . .	117	117
Dominion	138	136	Farmers' Loan. . . .	121	120
Hamilton	107	105½	Land. & Can'dn	145	149½
Standard.	97½	97½	Harro & Erie. . . .	145	145
Federal.	128	127	Dom. Savings. . . .	122½	121½
Imperial.	113½	108½	Ontario Loan. . . .	131	131
Molson's			Hamilton Prov. . . .	124	124

**BOOTS AND SHOES.**—This trade continues fairly active, all the houses reporting favorably. Although there is no rush, the aggregate sales amount to more than an average year. This may be somewhat attributed to a smaller number of houses in the trade. Seasonable goods, such as heavy boots and overshoes, receive most attention. Factories are still busy on winter makes.

**COAL.**—The business during the week has been good, and consisted chiefly of small orders and the delivering of previous orders. The citizens' meeting to devise means for reducing prices has resulted, so far as known, favorably. Arrangements are said to have been made with a dealer to furnish coal at \$5.35, and no doubt a large number will put their names down. Our regular dealers, however, have not made any change, and prices continue at \$6 for hard and from \$6 to \$6.50 for soft, according to quality.

**COAL OIL.**—There has been a fair movement in refined the past week, and prices continue as before. The crude market is reported dull at \$2.05 a barrel in Petrolin. Single barrel lots of refined sell here at 30c per imperial gallon, five barrel lots at 29c, and car loads at 28c.

**COUNTRY PRODUCE.**—*Apples.*—The demand has been good during the week; but, on liberal receipts, prices remain much as before. Choice lots of hand-picked in barrels bring \$1.50 to \$1.75, and inferior lots \$1.00 to \$1.25. *Brans.*—Dealers are offering \$1.10 to \$1.15 for good qualities in the country; they sell here at \$1.40 to \$1.45 for choice lots of hand-picked in barrels, and \$1.30 to \$1.35 for common. *Country Lard.*—There has been little offered yet, and prices are nominal. *Eggs.*—Fresh lots are scarce and firm at 17c a dozen in case lots. *Limes* are beginning to arrive and sell at 14c to 15c. *Hops.*—This market has been lower since our previous review, but prices are now more steady at \$6.50 to \$7 per 100 lbs. *Hops.*—Prices are easier in sympathy with New York, and, although there is considerable enquiry from brewers, they object paying prices asked. Choice lots are quoted at 25c, middlings at 22c, and inferior lots at 18c to 20c. *Onions* are in good demand and firm at last week's quotations. Cars lots of red and yellow bring \$2.25 a barrel, and sales of small lots are being made at \$2.75. *Potatoes.*—This trade is dull and prices lower; car lots sold at 38c per bag a few days ago, but 35c is all that is bid now. *Poultry* is in moderate demand and steady; geese are worth 5c. to 6c per lb., and turkeys and ducks 7c to 8c. *Tallow* is unchanged; dealers are paying 3½c for rough and 6c for rendered, and selling at 6½c to 6½c.

**DRUGS.**—Business is fair, with an improvement in remittances. Opium is easier at \$8 75; Castor Oil is unchanged at 11c per lb.; Quinine is steady at \$3.75; Iodide of Potassium, \$3.80.

Linseed Oils are higher, raw being quoted at 66c and boiled 70c; Tartaric Acid easier at 60c, and Cream of Tartar unchanged at 35c. Dyestuffs firm; Extract of Logwood, \$0.75 and Madder, 124c.

**FLOUR, ETC.**—There has been a small demand during the week; but, on account of limited offerings, and a firmer wheat market, prices are strong. The latter part of last week, Superior Extra sold at \$4.80, and Extra at \$4.70. The next sales reported were on Tuesday, when Extra sold at \$4.70, and Spring Extra \$4.80 and \$4.82½. Superior is worth from \$4.80 to \$4.85. Stocks in store are only 1,574 barrels against 3,540 barrels last week. Demand good to-day; Superior Extra would bring \$4.85, and Spring Extra the same figure. *Oatmeal* is quiet and unchanged, without movement in large lots; small lots sell at \$4.25 to \$4.50, according to brand. *Cornmeal* is unchanged at \$2.90 to \$3 for small lots. *Bran* is scarce and wanted; buyers would pay \$12 a ton for car lots, and smaller quantities are selling at \$13 to \$14.

**WHEAT.**—This market has been very firm during the week, but transactions were limited on account of small offerings. On Saturday there were sales of No. 2 Fall at \$1.06; of No. 1 Spring at \$1.15, and of No. 2 Spring at \$1.13. On Monday the same prices were paid. There was considerable enquiry yesterday, with a few sales at the same prices. Wheat market quiet and unchanged to-day. No. 1 Spring may be quoted at \$1.15 and No. 2 at \$1.13. Stocks in store show a slight increase, but are small considering the time of the year. There are only 77,722 bushels as compared with 252,827 bushels at the corresponding period of 1879.

**COARSE GRAINS.**—*Barley.*—The demand has been active since our last review, and prices in consequence have advanced 2c to 4c. Stocks are getting into the hands of a few dealers, which in a measure limits transactions. There were sales on Friday and Saturday of No. 1 at 78c and 79c, No. 2 choice at 77c, No. 2 ordinary at 73c, and by sample at 68c and 64c on track. On Monday and Tuesday prices rose to 82c for No. 2, 79c for choice No. 2, 75c for ordinary No. 2, and 68c for extra No. 3. Yesterday the market was strong, and a cent more was paid for each grade. Few transactions to-day. Enquiry good, but none offering. We quote No. 1 at 83c; No. 2 choice 79c; No. 3 extra 67½c. Stocks in store show a decrease of 34,000 bushels during the week. On Monday they amounted to 376,881 bushels as compared with 341,479 bushels the corresponding week of last year. *Oats* have been wanted daily, but offerings were small. There have been sales of car lots during the week at 34c. on track. *Teas* are firm, but the movement during the week has been small. Car lots of No. 1 sold at 69c, and of No. 2 at 68c. on Tuesday. Stocks decreased 7,000 bushels since our last. *Rye* is not in such active demand, as one of the leading buyers is at present out of the market. Cars on track sold at 89c, and are now easy at that price. *Corn* is quiet, but holders are asking a slight advance in sympathy with the Chicago market. It is held at 58c. to 59c.

**FLOURS.**—There is no change to note this week. The Grand Trunk rates on flour are firm as follows:—From Toronto to Belleville, 22c; Shannonville to Kingston, inclusive, 25c; Gananoque to Prescott, 30c; Edwardsburg to Cornwall, 35c; Summersville to Montreal, 35c; St. Lambert's to St. Johns, Q., 42c; St. Madeline to Acton, 50; Waterville to Contrecoque, 55c; Island Pond to Portland, 60c; Danville to Chaudière and Aston, 55c; Doucet's Landing, 46c; Point Levi, 55c; Quebec, 52c; Humphries to Amherst, and Point du Chêne to Coldbrook, 80c; Pictou, Truro, Halifax, 75c; Fredericton Junction, 75c; Carleton, N.B., 70c; St. John, N.B., 70c.

**GROCERIES.**—Trade has not been as active this week, owing somewhat to the bad condition of country roads. *Fruits* are fairly active, with

sales of round lots of Valencias at 8c. and small lots at 8½c. to 8¾c. London layers are quoted at \$3; black basket at \$3.90; blue crown, \$5; loose muscatels, \$2.75, filberts, 9½c; walnuts, 10c. to 10½c; almonds, 18c. to 19c; Brazil nuts, 10c. to 11c; lemon peel, 25c. Currants, 64c; Sultanias, 9c. to 10c. *Fish* are firm and unchanged in price. Fresh lake fish are now on the way, and will arrive in a few days; new cod, per 112 lbs., \$5 to \$5.50; boneless, 5c to 6c. Sardines are firm at 12c for ¼'s and 20c for ½'s; Lobster, \$1.50 to \$1.80; Salmon, \$2.10. *Pepper* is unchanged at 16c and 11½c for white and black respectively. *Rice* sells at \$4.37½ for large lots. *Sugars* are not moving as freely as they did, and prices are easy; low yellow are scarcely called for, and are quoted at 7½c to 8½c; bright 40, 8½c to 9½c; granulated, 10½c to 10¾c. *Syrups* are steady at 78c to 80c per Imperial gallon for choice amber and 65c to 70c for smaller. *Teas* are moving fairly well, with no change in quotations. Young Hlyson, common, 36c to 40c; good to medium, 42c to 50c; fine sorts, 60c to 65c; extra first, 80c; Congou, common, 33c to 38c; good, 40c. *Coffee.*—The demand is small, and prices unchanged at 30c to 31c for Government Java; Rio, 18c to 20c; Jamaica, 22c to 24c. *Tobaccos* are firm and unchanged at 43c to 45c for bright Navy 3's; 37c to 40c for Navy Black; 36c to 45c for Solaces; 80c to 90c for Virginia. *Liquors* are in moderate demand; prices are unchanged at \$1.17 for Old Rye, Malt and Toddy; Port Wine, \$1 to \$3.50; Sherry, \$1 to \$3.75; Native Wine, 75c to \$2.

**HARDWARE AND IRON.**—The wholesale trade is moderately active in supplying sorting-up orders from country dealers. The fall trade, which may be said to be over, is reported as satisfactory. Collections have been good. The changes in prices are few, the chief of which are in *glass*. The demand for this article is fair, and in sympathy with outside markets there is a slight advance. Up to 25 inches, the price is now \$1.90; from 26 to 40 inches at \$2.05; and from 41 to 50 inches, \$2.20. *Copper.*—Ingot, 20c. to 21c; pig, 18c. to 19c.; sheet, 20c. to 28c; bar, 30c. to 32c.; brass sheets, 30c. to 32c.; brass kettles, 35c. to 36c.; lead, pig, per lb. 5½c. to 5½c.; lead, bar, 5½ to 5½c.; lead, sheet, 5½c. to 5½c. *Canada Plates* remain the same as last week. *Nails* are moving fairly well at old quotations.

**HIDES AND SKINS.**—On account of local disturbances prices have been advanced ½c for hides. Dealers now pay 9½c for cows and 10½c for steers. *Calfskins* quiet and nominally unchanged; the few offering bring 16c. *Lambskins* are unchanged from last week; there are liberal offerings, but all are wanted at \$1.20. Dry are worth from 86c to \$1.

**LEATHER.**—Trade has not been as active as last week, orders from the country not being as liberal on account of the bad condition of roads. Prices are steady and generally unchanged. Harness and uppers are dull.

**LIVE STOCK.**—*Cattle.*—The receipts during the week have been large, but the demand is slack for all kinds with the exception of "stockers," which are being bought for the buyers. On Tuesday some 600 to 800 head were taken for that purpose, and the prices paid ranged from 2½c to 3½c per lb. Good butchers cattle will bring 3½c, and second-class or inferior lots 2½c to 3c. There is little shipping at present, on account of scarcity of fat cattle. From 4c to 4½c would be paid for stock weighing from 1,200 to 1,300 lbs. *Sheep* are in poor demand, and a number that offered at the market could not find a purchaser. Prices are down, and 4c per lb. would be the top. *Lambs* are in moderate demand and firm; offerings are small. Some sales were made on Tuesday at \$3.60 a head, which were medium grades. *Hogs* are in better demand, but the supply is limited. There were sales the first part of the week at 5c per lb for a lot of fat ones. The general run sell at 4½c to 4¾c. *Calves* are dull and unchanged, very few

offering. First-class are quoted at \$10; second-class, \$6 to \$8; third-class, \$4 to \$5.

**LUMBER.**—The trade of the week has been small at unchanged prices. Wholesale quotations are as follows: Clear 1½ and upwards, \$28; Pickings, 1½ and upwards, \$18; Inch clear and pickings, \$18; flooring, 1½ and 1½, \$12; shipping cuts, \$8.50 to \$9.50; 2 inch plank, \$8.50 to \$9.50; 2 x 4 scantling, \$9 to \$10; XXX 16-inch shingles, \$2.10 to \$2.20; XX 16-inch shingles, \$1.25 to \$1.35; lath, \$1.25 to \$1.35; mill cuts, \$5.50 to \$6.50.

**PROVISIONS.**—*Butter.*—The receipts are larger this week, and prices a little easier in consequence. Choice lots of dairy for shipment bring 19c to 19½c, several sales being made at those figures. The jobbing trade is quiet at 21c for pails. Inferior lots bring 17c. The supply of large rolls in cloths is increasing, prices of which range from 17c to 15c. *Bacon* is easier; new lots of Cumberland are selling at 9c and long clear at 9½c by the car load; smaller quantities are ½c higher. *Hams* are selling at 11c in large quantities. *Pork* is offering at \$17 by the car load. *Lard* is unchanged, Canadian selling at 12½c and American refined at 13c. *Cheese* is firm and unchanged at 13½ to 14c. *Dried Apples* are steady at 4½c for country lots and 5½c for selected lots in barrels. *Eggs* are in good demand at 17c for fresh.

**WOOL.**—The market is slightly firmer, although no change in quotations are noted. A number of small lots of fleeces have been taken at 27c during the week. Supers are firm at 29c to 30c, and extra at 34c to 35c. The demand has improved and prices are higher. Several large lots of fleeces were taken yesterday and to-day at 29c to 30c.

**J. CLINTON COLLINS & CO.,**  
GENERAL COMMISSION MERCHANTS.  
**FRUITS AND DAIRY PRODUCTS**  
A SPECIALTY.

104 MCGILL STREET, MONTREAL,

[Opp. main entrance St. Ann's Market.]

References:—M. H. Gault, Esq., M.P., Montreal; Cochrane, Cassils & Co., boot and shoe manufacturers, Montreal; Thos. B. Collins, Esq., Merchant Millbrook, Ont.

Correspondence invited.

**THE**  
**Fire Insurance Association,**  
Limited, of London, England,

Will shortly be prepared to transact a general fire insurance business in the Dominion, and in the meantime invite application for agencies from gentlemen of influence and position in the leading Towns in Canada.

HEAD OFFICE FOR CANADA:

No. 42 St. John Street,  
MONTREAL.

JAMES BOURNE,  
Fire Superintendent.

WILLIAM ROBERTSON,  
Gen. Manager for Canada.

**S. S. MOYER & CO.,**

—MANUFACTURERS OF—

**BUTTONS,**  
**BERLIN, ONT.**

**Special Notices.**

The Button Works of Messrs. S. S. Moyer & Co., Berlin, Ont., are now being run to their fullest capacity, and the quality of their goods are so well known they require no comment, as will be seen by their advertisement elsewhere. They sell direct to the retail trade, thereby affording to the latter a considerable advantage. Samples and quotations will be sent to reliable dealers on application.

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

J. M. J.

"We have purchased (last fall) from Mr. Geo. F. Gallagher several hundred plants of the Grape Vines—'Beaconsfield.'

"They are growing wonderfully—even beyond expectation. Some of those young Vines have already produced six and seven bunches.

"The vigorous growth of the plants surpasses that of almost all shrubs and vegetables of our garden, and promises great results for the future, with little trouble.

"LES RELIGIEUSES HOSPITALIÈRES

"DE L' HOTEL DIEU DE ST. JOSEPH.

Montreal, July 24th, 1880.

Such letters as the above are being constantly received, and indicate the care and attention which Messrs. G. & G. are devoting to the cultivation of vines, small fruits, etc. All orders should be addressed to Gallagher & Gauthier, Beaconsfield, P.Q., or to their office in Montreal, No. 57 St. Gabriel street.

**TO ADVERTISERS.**

GEO. P. ROWELL & CO'S  
SELECT LIST OF LOCAL NEWSPAPERS.

An advertiser who spends upwards of \$5,000 a year, and who invested less than \$350 of it in this List, writes: "Your Select Local List paid me better last year THAN ALL THE OTHER ADVERTISING I DID."

**IT IS NOT A CO-OPERATIVE LIST.  
IT IS NOT A CHEAP LIST.  
IT IS AN HONEST LIST.**

The catalogue states exactly what the papers are. When the name of a paper is printed in FULL FACE TYPE it is in every instance the BEST. When printed in CAPITALS it is the ONLY paper in the place. The list gives the population of every town and the circulation of every paper.

The rates charged for advertising are barely one-fifth the publishers' schedule. The price for single States ranges from \$2 to \$50. The price for one inch one month in the entire list is \$625. The regular rates of the papers for the same space and time are \$2,980, 1.1. The list includes 952 newspapers of which 187 are issued DAILY and 765 WEEKLY. They are located in 788 different cities and towns, of which 26 are State Capitals, 363 places of over 5,000 population, and 168 County Seats. For copy of List and other information address GEO. P. ROWELL & CO.,  
10 Spruce St., New York.

**DUNDAS COTTON  
MILLS CO.**

DUNDAS, ONT.

MANUFACTURERS OF

GREY DOMESTICS,  
TICKINGS, DENIMS,  
CHECKED AND STRIPED SHIRTINGS,  
COTTON BAGS,  
WARPS, YARNS, Etc.

The productions of these mills continue to have a deservedly high reputation in the trade. The proprietors are determined to maintain the quality of unsurpassed excellence they have heretofore held.

A full range of Patterns and Stock to be had from our Agents in Montreal.

F. McELDERRY & CO.,  
ST. HELEN STREET, AGENTS.

Established 1845.

**D. Rees & Co.,**  
CURERS of PROVISIONS

AND  
PACKERS OF BEEF & PORK,  
46, 48 & 50 GREY NUN STREET,  
MONTREAL.

PORK, BEEF and LARD  
Of the finest quality constantly on hand.

**PORTLAND KEROSENE OIL.**

Refined Petroleum, 120 test.

Ligonia Water White, 150 test.

FOR SALE

BY THE BARREL or CAR LOAD.

**WM ELLIOT,**

CORNER

ST. LAWRENCE AND ST. CATHERINE Streets.  
P.O. Box 563.

Agent for the Portland Kerosene Oil Company.

**G. L. KAVANAGH,**  
PRODUCE & COMMISSION  
MERCHANT.

Specialty:—BUTTER, EGGS, CHEESE  
and FRUITS in season.

Correspondence solicited. Reference:—Molson's  
Bank, Toronto.

63 COLBORNE STREET,  
TORONTO, Ont.

**JOHN CALLARD,**

MANUFACTURERS' AGENT.

**TIN PLATES.**

Prompt attention paid to all Orders for the above  
goods.

IMPORTERS

will find it to their advantage to purchase direct  
from the manufacturer.

Quotations on application. Correspondence solicited.

Address,

SPARTA,

Elgin County.

Ont

**McCRAE & CO.,**

YARN SPINNERS, HOSEIERS' and  
WOOLLEN Manufacturers,

**KNITTING YARNS,**

Of every kind, in Cotton, Union and Woollen.

GUELPH, Ont.

Box 200.

**LOUIS BREITHAAPT & CO.,**

ESTABLISHED 1858.

Tanners, Importers,

Leather Merchants.

AND DEALERS IN

SHOE GOODS & TANNERS' SUPPLIES

OFFICE & WAREHOUSE: QUEEN STREET,  
BERLIN.

**S. CARSLY,**

DRY GOODS, WHOLESALE,

113 St. Peter Street,

MONTREAL,

AND

18 St. Bartholomew Close,

London.

IN STOCK THIS DAY AND  
TO ARRIVE:

VELVETEENS, Black and Colored.

Full Range of Prices.

BLACK SATINS,

Prime Value.

COLORED DITTO,

Newest Shades.

FRINGES in SILK and WOOL,

Black and Colors.

LADIES' CASHMERE and WOOL  
JERSEYS.

LADIES' KNITTED JACKETS  
and VESTS.

BLACK WOOL DIAGONALS and  
BEAVERS.

SCOTCH CHEVIOT and MELTON  
ULSTERINGS.

CROSSLEY'S TAPESTRY, CARPETS  
and HEARTHUGS,

Newest Productions.

LADIES' 4 BUTTON KID GLOVES.  
Just Opening.

FRENCH BL'K WOOL CASHMERES  
Special Value.

To these we invite special notice.

Orders will receive our careful  
attention.

**S. CARSLY,**

113 ST. PETER STREET, Montreal.

Insurance.

**PHOENIX**  
**Fire Assurance Co'y.**  
OF LONDON.

ESTABLISHED IN 1782.

CANADA AGENCY  
ESTABLISHED IN 1804.

LOSSES PAID, since the establishment of the Company, have exceeded

Twelve Millions Sterling.

BALANCE HELD IN HAND, for payment of Fire Losses only,

Exceeds £600,000 Sterling.

LIABILITY of Shareholders UNLIMITED

**GILLESPIE, MOFFATT & CO.**

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DOMINION OF CANADA,  
CHIEF OFFICE,

12 ST. SACRAMENT STREET.

*R. W. TYRE,*

Manager.

Insurance.

**DOMINION**  
**FIRE & MARINE INSURANCE CO.**

Head Office—HAMILTON, Can.

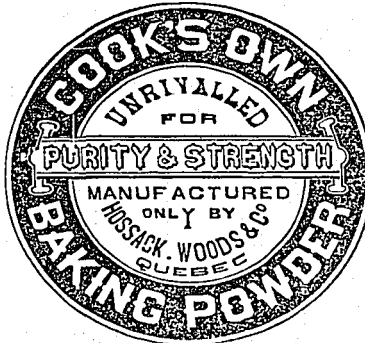
Deposit with Dominion Gov't., \$50,000.

JOHN HARVEY, of J. Harvey & Co., *President.*  
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FOR SALE BY ALL LEADING GROCERS.

Insurance.

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

LIFE AND FIRE. 30,500,000  
Invested Funds - - - - -  
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Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

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

Established 1808.

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

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Montreal, No. 6 HOSPITAL Street

RINTOUL BROS., Agents.

Subscribed Capital, - £1,600,000 Stg

Paid-up Capital, - £700,000 Stg.

ASSETS, . . . . . £2,222,552 Stg

RATES REDUCED.

The **STANDARD LIFE**

ASSURANCE COMPANY.

Established 1825.

Head Offices:—EDINBURGH, Scot., & MONTREAL, Can.

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

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

Division of Profits, 1880.—Special Notice.

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

W. M. RAMSAY, Manager, Can.

**CONFEDERATION LIFE**

ASSOCIATION.

Incorporated by Special Act of the Dominion Parliament.

Guarantee Capital, \$500,000. Gov't. Deposit, \$86,300.  
Capital and Assets, 31st Dec., 1879, \$906,337.

Head Office . . . TORONTO, ONTARIO.

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**H. J. JOHNSTON, Montreal.**  
Manager for New Brunswick,  
**Major J. MACGREGOR GRANT, St. John.**  
**J. K. MACDONALD,**  
Managing Director.  
Manager for Nova Scotia,  
**AUGUSTUS ALLISON,**  
Halifax.

**LONDON & LANCASHIRE**

LIFE ASSURANCE CO.,

Of London, England.

CANADA BRANCH.

Head Office, . . . . . 42 ST. JOHN STREET,  
MONTREAL.

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

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

\$110,000.00

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

Every desirable form of Life Policy is granted, and at Rates Lower than the majority of offices.

Cash Surrender Value or free paid-up Policies granted after the receipt of Two and Three Years Premium have been received.

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

GENERAL AGENTS.

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J. A. MILL, Ottawa. S. BRUCE HARMAN, Toronto.  
J. H. ROBINSON, Belleville. J. B. MOORE, Brantford.

INSPECTORS:—GEO. RENNE; DAVID DOWNS.

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

**WILLIAM ROBERTSON,**

Manager for Canada, Montreal.

Insurance.

**THE ACCIDENT INSURANCE COMPANY OF CANADA.**

Incorporated by Dominion Parliament, A.D., 1872

Authorize Capital, . . \$250,000.

**HEAD OFFICE, MONTREAL.**

President, Vice-President,

Sir A. T. GALT. JOHN RANKIN, Esq.,

MANAGER.

**EDWARD RAWLINGS.**

**THE ACCIDENT**

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

**Bonds of Suretyship**

FOR

**EMPLOYEES IN POSITIONS OF TRUST.**

**THE CANADA GUARANTEE COMPANY** is specially devoted to the issue of the above Its Bonds are authorized to be accepted by the Dominion and Provincial Governments. It is the only Company which has made the required deposit of \$50,000 with the Government, and the only one authorized to transact Guarantee business throughout the Dominion.

In the past few years this Company has reimbursed, without a single contest at law, over \$100,000 to Employers for the defaults of Employees.

**SPECIAL TO BANK OFFICERS.**

This Company has inaugurated a system of *Bonus* to the insured, which after a certain number of years gives an annually increasing reduction in the premium, the reduction this year varies from 15 to 35 per cent.

President:

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

Vice-President:

JOHN RANKIN, Esq.

EDWARD RAWLINGS,

Manager.

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

**STOCKS AND BONDS.**

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Inst.	Dividend last 6 Months.	Closing Prices Nov. 11.	
						100	100
British North America	£50	\$ 1,866,666	\$ 1,866,666	\$ 1,216,000	2 1/2	103	103 1/2
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	135	135 1/2
Dominion Bank	50	1,000,000	970,250	310,000	4	132	
Du Peuple	50	1,000,000	1,000,000	240,000	2	88	89
Eastern Townships	50	1,400,000	1,352,037	300,000	3 1/2	110 1/2	114
Exchange Bank	100	1,000,000	1,000,000	223,000	3	64	70
Federal Bank	100	1,000,000	1,000,000	744.00	3 1/2	125	127
Hamilton	100	1,000,000	800,000	8,000	4	102 1/2	105 1/2
Hochelaga	100	800,000	800,000	500,000	3 1/2	55	
Imperial Bank	100	913,000	886,094	130,000	3 1/2	113	115
Jacques Cartier	25	500,000	500,000	500,000	2 1/2	96 1/2	98
Maritime	100	800 5/8	699,400		0		
Merchants' Bank of Canada	100	5,798,267	5,516,446	475,000	3	112 1/2	112 1/2
Molson Bank	50	2,000,000	1,999,095	14,000	3	100 1/2	102
Montreal	200	12,000,000	11,999,200	5,000,000	4	155 1/2	159 1/2
Nationale	100	2,000,000	2,000,000	130,000	3 1/2	80	81
Ontario Bank	40	3,000,000	2,996,766	475,000	3 1/2	97 1/2	98 1/2
Quebec Bank	100	2,500,000	2,500,000	700,000	3 1/2	105	110
Standard	50	509,750	509,750	7,000	3 1/2	92	94
Toronto	50	2,000,000	2,000,000	475,000	3 1/2	137 1/2	139
Union Bank	100	2,000,000	1,992,990		2	88 1/2	90
Ville Marie	100	1,000,000	919,370				
Building and Loan Association	25	750,000	773,214		3 1/2	96 1/2	97
Canada Cotton Co.	50	1,500,000	1,500,000			125	132 1/2
Canada Landed Credit Co.	50	2,000,000	2,000,000	110,000	4 1/2	136 1/2	
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	350,000	6	192 1/2	
Dominion Savings & Investment Soc.	50	800,000	800,000	50,000	6	121 1/2	122 1/2
Dominion Telegraph Co.	50	600,000	600,000		2 1/2	7 1/2	8 1/2
English Loan Co.	100	6,000,000	6,000,000	1,279 3/4		121	122 1/2
Farmers' Loan and Savings Co.	50	1,057,250	500,000	58,000	4	111	122 1/2
Freehold Loan & Savings Co.	100	1,050,400	690,080	234,024	5	162	163 1/2
Hamilton Provident & Loan Society.	100	1,000,000	911,026	125,000	4	124 1/2	125 1/2
Hudson Cotton Co.	50	1,000,000	977,100	245,000	5	145	
Huron & Erie Sav. & Loan Soc.	50	4,000,000	3,770,000	61,000	4	117	119
Imperial Savings and Investment Soc	50	4,000,000	3,600,000	143,000	5	145	150
London & Can. Loan & Agency Co.	50	434,700	22,780	20,461	4 1/2	108 1/2	
London Loan Co. of Canada	40	2,000,000	2,000,000		4	132 1/2	133 1/2
Montreal Telegraph Co.	50	2,000,000	1,800,000		5	110	120
Montreal City Gas Co.	40	600,000	600,000		0	55	60
Montreal City Passenger Ry Co.	50	500,000	481,027		0	104	107
Montreal Investment and Building Co.	100	1,000,000	559,000	75,000	3 1/2	105	
Montreal Loan & Mortgage S'y	100	1,400,000	28,000	11,500	3 1/2	131	132
National Investment Co.	100	1,000,000	919,000	158,000	5	57 1/2	59
Ontario Saving and Investment S'coy.	100	280,000	280,000	10,000	3	147	147 1/2
Provincial Permanent Building Soc.	100	1,500,000	1,500,000		2 1/2	137 1/2	142 1/2
Richelieu & Ontario Nav. Co.	50	600,000	600,000		5	102	
Toronto City Gas Co.	50	600,000	462,762	100,000	5	104	
Union Loan and Savings Co.	50	500,000	462,762	390,000	5	102 1/2	
Western Canada Loan & Savings Co	50	1,000,000	1,000,000		5		

**TO THE SHOE TRADE.**

**The Dann Boot and Shoe Co.,**

767 CRAIG STREET, MONTREAL,

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

"AND DON'T FORGET IT."

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

"BEAT CREATION."

**MALPEQUE OYSTERS**

IN THE SHELL.

CONSIGNMENTS NOW ARRIVING.

J. C. GORDON & CO.,

31 & 33 ST. NICHOLAS, MONTREAL.

WHOLESALE FISH DEALERS.

**Carriage Hardware.**

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

Manufactured by

**GEORGE GILLIES,**  
GANANOQUE, Ont.

**SECURITIES.**

Can. Government Debentures, 6 p. ct. 1877-80	Montreal Nov. 11.
Do. 5 p. ct.	104 1/2
Do. 5 p. ct., 1886	103
Dominion 6 p. ct. stock	100 1/2
Dominion 5 p. cent. Stock	104 1/2
Montreal Harbor Bonds 6 p. c.	103 1/2
Do. Corporation 6 p. ct. Bonds	105
Do. 7 p. ct. Stock	107
Toronto City 6 p. ct.	108 1/2
Co. Debentures, (Ont.) 20 years 6 p. ct.	108
Towship Debentures, (Ont.) 6 p. ct.	104

**EXCHANGE.**

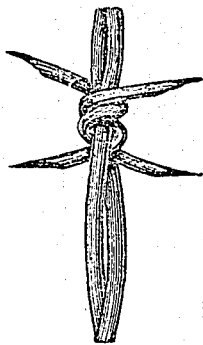
Bank of London, 60 days	Montreal, Nov. 11.
Gold Drafts on New York	8 1/2 to 8 3/4

**Railway and other Stocks.**

Shrs	Pa	Quotations, London, Oct. 19.
Atlantic St. Lawrence Riv. 6 p. c.	all	122
Do. 6 p. c. Stor. Mt. Bonds	100	104
Do. do. 3rd Mort. 1891	100	125
Buffalo and Lake Huron 6 p. c. 1st Mt.	all	115
Do. do. 2d p. c. 2nd Mort.	100	112
Do. Preference	100	100
Can Central 5 p. c. 1st Mt. Bds.	100	100
Canada Southern 1st Mort. 3p. c.	100	100
Grand Trunk of Canada	100	21
Do. Eq. Mort. Bds. 1st charge, 6 p. c.	all	103 1/2
Do. do. 2nd do. do.	all	118
Do. do. 1st Pref. Stock	all	104
Do. do. 2nd Pref. Stock	all	83
Do. do. 3rd Pref. Stock	all	43
Do. 5 p. c. Perp. Deb. Stock	100	108
Great Western of Canada	100	100
Do. 5 p. c. do. do. 1890	all	106
Do. 5 p. c. pref. conv. 111 Jan 1st, 1890	all	97
Do. Perpetual 5 p. c. Debenture Stock	all	94
Hamilton and N. W.	100	100
Do. do. 2nd do. do.	100	101
Do. do. 5 p. c. 1st Mort.	100	57
Do. do. 2nd do. do.	100	95
Do. do. 3rd do. do.	100	108
Northern Extension, 9 p. c.	all	109
Do. do. 5 p. c. 1st Mort.	all	109
Well, Grey & Brac. 7 p. Bds. 1st Mort.	all	62
T. C. & R. 6 p. cent. bonds 1st mort.	all	62
St. Law. & Ont. 6 p. c. Bds.	all	104
British Columbia, July, 1907	all	110
Can Gov 1879-81	110	104
Can Gov nt 6 p. c. Jan and July 1877-80	110	104
Do 6 p. 1881-4, Jan and July	110	104
Do 5 p. c. 1885, Jan and July	110	104
Do 5 p. c. Ins Stock	110	104
Do Dom Stock of 1903, April and Oct.	110	104
Do Dominion Stock of 1904, 1 p. c.	110	104
Do Do 1904 Ins Stock 4 p. c.	110	104
Do Nova Scotia 6 p. c. 1886	110	104
Do New Brunswick 6 p. c. 1886	110	104
Do Quebec 5 p. c.	110	104

WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 11, 1880.

Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates
<b>Boots and Shoes.</b>		Salt Soda.....	\$ 00 1 20	Japan, fine to choice lb.	\$ 0 40 0 63	" Nabob Sauce, pts	\$ 3 60 0 00
Men's Thick Boots.....	2 20 8 00	Tartaric Acid.....	0 57 0 60	Japan Nagasaki.....	0 25 0 33	Spices: Cassia..... per lb.	0 15 0 22
" Split ".....	1 75 2 25	Bleaching Powder.....	1 60 1 75	Y. Hyson common to gd	0 33 0 40	Mace..... per lb.	0 30 1 00
" Inferior.....	1 49 1 50	Chloric Acid.....	0 85 0 90	Y. Hyson fine to finest, lb	0 42 0 65	Cloves..... " "	0 35 0 47
" Kip Boots.....	2 75 3 25	Camphor Eng. Ref.....	0 48 0 47	Gump, fair to med.	0 35 0 35	Nutmegs..... " "	0 30 0 30
" Cut Boots, pegged.....	3 00 3 50	" Am. Ref.....	0 38 0 40	" Good to fine.....	0 50 0 60	Jamaica Ginger, Bl.	0 22 0 23
" Slip Brogans.....	1 35 1 50	Gum Arabic, per lb.....	0 20 0 35	Gumpd. Finest.....	0 65 0 70	Jamaica " Unbl.	0 18 0 21
" Kip do.....	1 00 1 10	" Traj.....	0 45 0 95	Imperl., med. to gd.....	0 33 0 33	African " "	0 10 0 11
" Buff Congress.....	1 60 2 75	Copperas per 100 lbs.....	0 95 1 00	" Fine to finest.....	0 45 0 65	Pimento..... " "	0 15 0 16 1/2
Wom's Pebbled & Buff Bats	1 10 1 40	Blue Vitrol.....	0 6 0 7	Twankay, com. to gd.....	0 29 0 22	Pepper..... " "	0 11 0 12 1/2
" Split do.....	0 90 1 10	<b>Dry Goods.</b>		Colong.....	0 38 0 38	Mustard, 1 lb. Jars.	0 19 0 20
" Prunella do.....	0 50 1 50	(See Many's of Cotton.)		Congou common.....	0 26 0 30	" 4 lb. Jars.	0 19 0 20
" Inferior do.....	0 45 0 50	<b>Flour.</b>		" fine to finest.....	0 35 0 40	Rice: Arracan, &c p. 100 lb.	3 50 4 35
" Cong. do.....	0 50 1 25	Superior Extra.....	5 23 5 25	" med. to good.....	0 41 0 60	Sago..... per lb	0 08 0 07
" Huskins do.....	0 60 0 80	Extra Superfine.....	5 15 6 0	" fine to finest.....	0 23 0 30	Tapioca, Pearl.	0 08 0 10
Miscs' Pebbled & Buff Bats	0 95 1 10	Strong Bakers.....	0 09 0 00	med. to good.....	0 33 0 45	Flake..... " "	0 03 0 09
" Split do.....	0 75 0 90	Waney.....	0 09 0 00	Fine to choice.....	0 50 0 70	<b>Glass.</b>	
" Prunella do.....	0 60 1 10	Spring Extra.....	5 15 5 20	Coffees, green Mocha per lb.	0 30 0 35	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	0 00 1 75
" Cong. do.....	0 60 0 70	Superfine.....	4 80 4 85	Java.....	0 22 0 29	10 x 12, 10 x 14.....	0 00 1 00
Childs' pebbled & Buff B's	0 50 1 00	Fine.....	4 20 4 25	Maracaibo.....	0 21 0 23	12 x 16 1/4 x 20.....	0 00 1 00
" Split do.....	0 60 0 90	Middlings.....	3 70 3 90	Capr.....	0 19 0 20	18 x 24.....	0 00 2 20
" Prunella do.....	0 60 0 75	Pollards.....	3 39 3 50	Rio.....	0 18 0 20	<b>Hardware.</b>	
Infants' Cacks, pr. doz.....	4 00 6 00	Ont. Bags.....	2 50 2 60	Singapore & Ceylon.....	0 22 0 27	Tin: Block, per lb.....	0 25 0 00
<b>Dairy Produce.</b>		City Bags.....	3 05 3 10	Chicory.....	0 12 0 12 1/2	Grain.....	0 25 0 00
Creamery.....	0 26 0 27	Commnal.....	4 25 4 35	Sugars, (Ceks. & Erls.)		Copper: Ingot.....	0 17 0 18
Townships, choice select'ns	0 21 0 22	Buckwheat.....	0 00 0 30	Porto Rico..... per lb	0 07 0 08	Sheet.....	0 25 0 27
" choice lines dairies	0 21 0 22	<b>Fruits—Green.</b>		Cuba.....	0 07 0 08	Cur Nails: 3 in. to 6 in.	2 61 0 00
Brockville, choice select'ns	0 21 0 21 1/2	Apples, American.....	0 00 0 30	Barbadoes..... per lb.	0 07 0 09 1/2	Hot Cut Am. or Can. Pat'n	2 85 0 00
" ch'ce lines dairies	0 19 0 20	Canadian.....	1 50 2 50	Yellow Refined.....	0 07 0 09 1/2	2 1/2 & 2 1/2 ins. " "	3 10 0 00
Morrisburg, ch'ce select'ns	0 20 0 21	<b>Grain.</b>		Cubes.....	0 10 0 11	2 & 2 1/2 ins. " "	3 35 0 00
" ch'ce lines dairies	0 20 0 21	Canada White, No. 1.....	1 14 1 15	Granulated.....	0 09 0 10 1/2	1 1/2 & 1 1/2 ins. Am. " "	4 11 0 00
Western Dairy, ch'ce lines	0 17 0 18	" Spring No. 2.....	1 15 1 20	Syrups.—Extra. imp. gal.	0 66 0 70	1 1/2 ins. " "	3 10 0 00
fair to good.....	0 17 0 18	Red Winter.....	1 14 0 60	Good.....	0 67 0 69	1 1/2 ins. p. 100 lb. keg.	0 10 0 09 1/2
Kamouraska.....	0 15 0 16	Extra White Michigan.....	1 15 0 00	Cuba.....	0 63 0 65	1 1/2 in. to 1 3/4 " "	0 09 0 08 1/2
Cheese, finest.....	0 12 0 13	White Michigan No. 1.....	1 14 1 15	Y. Molasses (Barbados). " "	0 55 0 55	2 in. to 2 1/2 " "	0 08 0 07 1/2
<b>Drugs &amp; Chemicals.</b>		Red Winter, No 2 Toledo.....	1 12 0 60	Trinidad.....	0 43 0 48	2 1/2 in. to 2 3/4 " "	0 07 0 07
Aloes Cape.....	0 16 0 17	Spring, Chicago No. 2.....	1 12 0 60	Fruit: Loose Muscatel, box	2 60 2 80	3 in. to 4 1/2 " "	0 06 0 05
Alum.....	1 55 2 00	Spring, Milwaukee No. 2.....	1 12 0 00	Layers in boxes.....	2 35 2 61	Nett, or 6 p. c. cash	2 85 0 00
Borax.....	0 15 0 16	Oats, No. 2.....	0 32 0 34	Sultanas.....	0 09 0 10 1/2	Cut Spikes, all sizes.....	2 85 0 00
Castor Oil.....	0 10 0 10 1/2	Barley.....	0 60 0 70	Seedless.....	0 08 0 09 1/2	<b>Finishing Nails:</b>	
Caustic Soda.....	2 50 2 75	Peas..... per 66 lbs	0 85 0 86 1/2	Valentia..... per lb.	0 07 0 08 1/2	1 in. to 1 1/2 in. p. 100 lb. kg	7 50 6 50
Cream Tartar.....	0 32 0 35	Rye.....	0 55 0 97	Curants.....	0 06 0 05	1 1/2 in. to 1 3/4 in. " "	6 00 6 50
Epsom Salts.....	1 25 1 40	Corn in bond.....	0 52 0 53	Prunes.....	0 06 0 07 1/2	2 in. and md. " "	5 00 0 00
Extract Logwood.....	0 09 0 10	Flax Seed, prime.....	1 10 0 60	Figs.....	0 13 0 14 1/2	10 kegs 30 p.c. discount.	
Indigo Madras.....	0 85 1 00	<b>Groceries.</b>		S. S. Tarragona.....	0 0 0 07	<b>Tobacco Box Nails:</b>	
Madder.....	0 12 0 13 1/2	TEA, (H.Ch. & Cad.)		Walnuts.....	0 85 0 10	1 1/2 in. & 1 in. p. 100 lb kg 6 1/2	5 35
Oplum.....	0 12 0 13	Japan, com. to med. lb.	0 25 0 29	Filberts.....	0 0 0 10		
Oxalic Acid.....	0 50 0 60	fair to good.....	0 38 0 39	Brazils, new.....	0 00 0 00		
Potass Iodide.....	3 55 4 0 1/2			Batty's Nabob Pickles, doz	4 00 0 00		
Potass Soda.....	3 70 3 90			" Med do	2 00 0 00		
Quinine.....	1 6 1 00						
Soda Ash.....	3 25 3 40						
Soda Bicarb.....							



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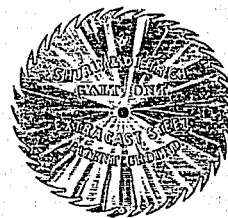
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WHOLESALE PRICES CURRENT, THURSDAY, NOVEMBER 11, 1880.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
13 " 2 " "	\$ 6 15 4 85	" Tire, "	\$ 0 00 0 00	Slaughter, No. 1	\$ 0 27 0 28	Meats, Eggs, &c.	
21 " 3 " "	4 70 4 10	" Sleigh Shoe, "	2 50 2 75	Harness	0 28 0 33	Pork, mess, new	17 00 17 75
10 kegs 30 p.c. dis.		" Blister, "	0 18 0 20	Upper heavy	0 38 0 40	Do thin mess	16 50 00 00
1 inch and 1 1/2 in. per lb.	0 08 0 09	Fin Plate; IC Coke	7 50 5 00	Light	0 37 0 41	Hams, City cured	0 12 0 13 1/2
1 " 1 1/2 " "	0 07 0 07 1/2	IC Charcoal	6 75 6 50	Grained Upper	0 42 0 46	Lard pails and tubs	0 11 0 12 1/2
1 1/2 " 2 1/2 " "	0 07 0 06 1/2	IX "	7 50 8 50	Scotch Grain	0 42 0 46	Eggs fresh	0 18 0 20
2 1/2 " 3 in. and up	0 06 0 06	IXX "	9 25 10 50	Kip Skins, French	0 76 0 86	" Packed	0 00 0 00
Flat & sharp pres'd Nails:		DC "	6 50 6 25	English	0 65 0 75	Tallow rendered	0 07 0 03
1 and 1 1/2 in. per lb.	4 60 0 00	DX "	7 50 8 25	Canada, kip	0 45 0 55	Beef, mess per brl.	12 50 15 00
1 1/2 " 1 1/2 " "	3 85 0 00	DXX "	9 50 10 25	Hamlock Calif.	0 45 0 80	Prime mess do	12 50 13 00
2 " 2 " "	3 60 0 00	Anchor per lb	4 75 5 75	Do, light	0 55 0 65	Maple Sugar per lb.	4 01 0 80
2 1/2 " 2 1/2 " "	3 35 0 00	Lead: Bar per 100 lbs	5 50 5 00	French Calif.	1 10 1 30	" Syrup per gal.	0 00 0 09
3 in. and up	3 10 0 00	Sheet "	4 50 5 00	Splits, Light & Medium	0 28 0 32		
5 to 80 p.c. dis.		Shot "	0 00 0 50	Do heavy	0 24 0 23		
Horse Shoes: 7 lb. size	0 22 0 00	Powder: Canada Blasting	8 50 3 75	Splits, small	0 12 0 14	Manuf's. of Cotton.	
" " 8 lb. "	0 21 0 00	F. F., to F. F.	4 75 6 00	Leather Board, Ca	0 15 0 17	Valleyfield (bleh'd) B 28 in.	0 07 0 00
" " 9 lb. "	0 20 0 00			Emmelled Cow, prft.	0 15 0 17	" X 30 in.	0 07 0 00
Bright Woodlarks P. & F.	0 24 0 24	Hides and Skins.		Patent	0 13 0 16	" XX 30 in.	0 08 0 00
45 p.c. dis.		Green Hides, No. 1 p 100 lbs	10 00 0 00	Pebble Grain	0 13 0 17	" XXX 30 in.	0 08 0 00
Horse Shoes	0 00 4 00	" No. 2	9 00 0 00	B. Calif.	0 16 0 17	" O 30 in. Soft Finish	0 09 0 00
Galvanizn Iron No. 24	0 08 0 07	" No. 3	8 00 0 00	Brush Kid	0 16 0 17	" O 36 in.	0 09 0 00
" 26	0 07 0 03	Lambskins	1 10 1 20	Buff.	0 15 0 17	" EE 36 soft finish	0 09 0 00
" 28	0 07 0 03	Calfskins per lb.	9 12 0 00	Russetts, light	0 45 0 59	" OO 36 in.	0 10 0 00
Pig Iron: Siemens No. 1	0 00 00 00	Inks, (Dutley's)		Russetts, heavy	0 35 0 40	" EE 36 soft finish	0 10 0 00
Coltness	20 50 21 00	Imp. pts. & qts. stone p doz	4 00 6 00			" B 36 ex. h'y.	0 12 0 00
Langloun	20 50 21 00	" 1/2 & 3 pts. p	1 00 2 00	Cod Oil, Newfoundland	0 62 0 65	" CC 36 in. (heavy)	0 11 0 00
Summurise	19 50 20 00	Pyr. 2 1/2 oz. black, per gross.	4 00 0 00	Straits Oil—American	0 57 0 60	" LLL 36 in. (fine)	0 13 0 00
Garthorrie	19 50 20 00			S. R. Pale Seal	0 70 0 74	Hocholagu (Brown), G 30 in	0 07 0 00
Glangarock	19 50 20 00			Pale Seal, ordinary	0 65 0 67	" A 27 in.	0 06 0 00
Carubroc	19 50 20 00			Lard Oil	0 70 0 77	" H 30 in.	0 07 0 00
Eglinton	18 50 19 00			Linsced raw	0 74 0 75	" H 36 in.	0 08 0 00
Nar—ord-brds. pr 100 lbs	1 35 2 00			" boiled	0 78 0 83	" H 11 1/2 in.	0 09 0 00
Best Reftued	2 25 2 50			Olive machinery	1 20 1 30	" XXX 36 fall.	0 10 0 00
Siemens	2 50 0 00			Olive eating	2 05 2 20	" XXX 36 in. full (std'd)	0 10 0 00
Sheet Iron to No. 20	2 50 2 75			Olive qt., per case	2 00 2 20	" M drilling	0 11 0 00
Boiler Plates	2 50 3 00			" pts., per case	3 25 3 30	R R. Sheeting 8-4 plain	0 27 0 00
Swedes	4 25 4 50			Olive 3pts., per case	5 00 0 00	X 31 in.	0 31 0 00
Hoops	2 50 0 00			Olive Lucas, Flask	4 00 4 20	Cotton yarn 7s 8s 9s 10s.	0 20 0 00
Canada Plates: Hatton	3 50 4 00			Antonin's Qts, case 1 doz.	7 25 0 00	" A Bags, 3 ply.	0 20 0 00
Penn	3 50 4 00			" Pts. " " 2	8 25 0 00	Stormont Brown A 30 in.	0 07 0 00
Garth	3 50 4 00			" hr Pts. " " 2	5 38 0 00	" A A 33 in.	0 07 0 00
Iron Wire: No. 6, p. bdle.	2 00 2 10			Spirits Turpentine, brls	0 72 0 75	" B B 36 in.	0 05 0 00
" 9, "	2 30 2 40			Whale, redmed.	0 00 0 00	" C C 36 in.	0 09 0 00
" 12, "	2 60 2 70			Coal Oil:		Canada (Grey) A W 30 in.	0 07 0 00
No 16, per bundle	3 40 0 00			Imp. Gals. f.o.b. (Petrolia)	0 25 0 00	" A D 32 in.	0 07 0 00
Steel, cast, per lb	0 12 0 00			Car lots	0 26 0 60	" A H 35 in.	0 08 0 00
" Spring 100 "	3 76 0 00			Small lots.	0 27 0 27 1/2	" A C 35 in.	0 09 0 00

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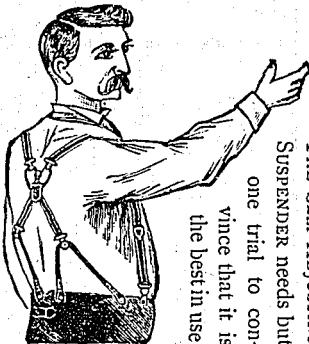
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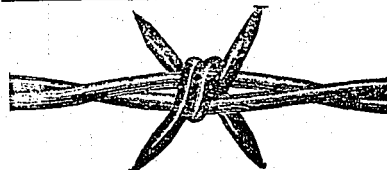
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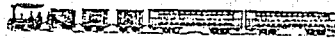
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Leava Point Levi.....	7 30 a.m.
Arrive River du Loup.....	1.00 p.m.
" Trois Pistoles.....	2.05 "
" Rimouski.....	3.41 "
" Campbellton.....	7.55 "
" Dalhousie.....	8.31 "
" Bathurst.....	10.15 "
" Newcastlle.....	11.40 "
" Moncton.....	2.10 a.m.
" St. John.....	6.05 "
" Halifax.....	10.45 "

These Trains connect at Chaudière Curvo with the  
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p.m., and at Campbellton with the Steamer City of  
St. John, sailing Wednesday and Saturday mornings for  
Gaspe, Perce, Paspébiac, &c. &c.The trains to St. John and Halifax run through  
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WHOLESALE PRICES CURRENT.—THURSDAY, NOV 11, 1880.

Name of Article.		Wholesale Rates.		Name of Article.		Wholesale Rates.		Name of Article.		Wholesale Rates.	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.
" A B 35 in.....	0 03	0 00	A 33 in.....	0 20	0 00	Timber, Lumber, &c.		Stout: Guinness'.....	qts	2 35	2 40
" A E 36 in.....	0 10	0 00	AA 33 in.....	0 23	0 00	Ash, 1 to 4 in., M.....	14 00	" Domestic.....	pts	1 00	0 00
" A A 36 in.....	0 10	0 00	Check, 33 in.....	0 22	0 00	Ash, timber, M.....	20 00	" ".....	pts	1 45	1 50
" Twill 36 in.....	0 13	0 00	Denims: Blue A. A.....	0 21	0 00	Birch, 1 to 4 in., M.....	15 00	" ".....	pts	0 70	0 00
" Plain 72 in.....	0 27	0 00	" A.....	0 19	0 00	Basswood, 1/2.....	10 00	Brandy: Hennessey's gal	4 50	4 60	
" Twill 72 in.....	0 33	0 00	" B.....	0 17	0 00	Basswood, 3/4.....	16 00	" ".....	case	11 00	11 25
Yarns:—White per lb.....	0 25	0 00	" C.....	0 14	0 00	Black Walnut, cutls.....	55 00	Gillett Bros.....	gal	3 50	3 60
Colored per lb.....	0 33	0 00	" D.....	0 12	0 00	Do do 1st & 2nd.....	40 00	Bisquit, Dubouché & Co gal	3 10	3 00	
White Carpet Warp per lb	0 25	0 00	Brown A. A.....	0 21	0 00	Cedar, round, lineal foot.....	60 04	" ".....	case	8 00	0 00
Colored do.....	0 40	0 00	" A.....	0 19	0 00	Cedar, flat, lineal foot.....	30 08	Jules Duret & Co.....	gal	3 00	0 00
Ticking:—B2 30 1/2 in.....	0 12	0 00	" B.....	0 17	0 00	Cedar, square, lineal foot.....	60 07	Pinet, Castillon & Co.....	gal	3 00	8 50
" B3 30 in.....	0 15	0 00	" C.....	0 14	0 00	Elm, soft, 1st.....	14 00	" ".....	case	3 50	3 60
" B3 30 in.....	0 13	0 00	" D.....	0 12	0 00	Elm, Reek.....	2 00	Cheaper shippers.....	gal	2 50	2 75
" AA 32 in.....	0 20	0 00	Shirtings:			Hemlock, 1 to 3 in., M.....	7 00	" ".....	case-qts	6 00	6 50
" XX 32 in.....	0 25	0 00	Oxford striped BX.....	0 11	0 00	Hemlock, timber, M.....	11 00	Irish Whiskey—Roe's case	7 50	5 50	
Fancy Shirtings:—			" " C X.....	0 10	0 00	Maple, hard, M.....	18 00	Dunville.....	case	6 50	7 00
" Lorne Stripes.....	0 15	0 00	" check 1/2.....	0 13	0 00	Soft, do.....	12 00	Mitcheils.....	imp gal.	2 40	2 50
" Clyde Checks.....	0 15	0 00	" " C.....	0 10	0 00	Oak, M.....	25 00	" ".....	cases	6 00	9 50
" Canada.....	0 14	0 00	Galatea Stripes.....	0 16	0 00	Pine, clear, M.....	30 06	Scotch Whiskey case-qts	5 00	7 25	
" A cloth.....	0 13	0 00	Regattas, Check A.....	0 16	0 00	2nd quality, Jo.....	17 00	Enore.....	case	5 50	6 00
" Canada Stripes.....	0 12	0 00	Check Solids A.....	0 15	0 00	3rd.....	12 00	Sheriff's Islay.....	imp gal.	2 80	3 00
CC prize bugs, 3 ply, p bale	26 50	0 00	Bags: 3-ply 17 oz. B, per bale	26 50	0 00	Lath, M.....	1 10	" ".....	cases	0 00	0 00
Lybster No. 3, 30 in.....	0 06	0 00	3-ply 17 oz.....	29 50	0 00	Spruce, 1 to 2 in., M.....	7 00	Jamaica Rum per imp gal.	2 75	3 00	
" No. 2, 32 in.....	0 07	0 00	New Bag.....	24 50	0 00	Tobacco:		Geneva Spirits.....	imp gal.	2 50	2 15
" No. 2, 35 in.....	0 08	0 00	Parks Yarn, White.....	0 26	0 00	Tobacco in Bond.—Duty 20c. lb		" Green cases	4 25	4 50	
" No. 1, 35 in.....	0 09	0 00	Warp White.....	0 28	0 00	Black, Cheving in boxes.....	0 11	" Red cases.....	7 75	8 00	
XX36 in. full.....	0 10	0 30	" Colored.....	0 40	0 00	" " in caddies.....	0 11	Champrgne			
Lybster Twills—heavy.....	0 11	0 00	Do. Knitting Cotton Balls:—			Mahoganics, Smoking bxs.....	0 14	G. H. Munim, Dry Verzen'y	25 50	27 50	
Colored Goods:			No. 8 Unbleached.....	0 49	0 00	" " caddies.....	0 12	Hollmery Extra Dry.....	20 50	23 50	
" Denims, blue & brown.....	0 13	0 00	" Bleached.....	0 51	0 00	Brights.....	0 27	" ".....	21 50	22 50	
" Checks, blue, brown, fey.....	0 15	0 00	" Colored.....	0 66	0 71	Tobacco Duty paid.....		Piper Hidsick.....	25 75	26 25	
" Checks, Prince Victor.....	0 15	0 00	Paints, &c.			Prince of Wales, brand.....	0 36	Port & Sherry, per gall.	1 25	0 50	
" Canada Stripes.....	0 12	0 00	White Lead, gen. 100lb kgs	7 00	8 00	Nelson's Navy 3's 6's & 1's.....	0 37	Claret, (cases.)	4 50	& up	
Ticking, 28in. No. 1X.....	0 14	0 00	" No 1.....	6 50	7 00	Black, Twist 12's.....	0 36	Tarragona Port, imp gal.	1 10	1 20	
" 30in. No. 1.....	0 16	0 00	White Lead No. 2.....	5 00	5 50	Mahogany Cheving.....	0 40	Native Wines.....	0 80	1 50	
" 30in. No. B1.....	0 17	0 00	" in Oil, per 25 lbs.....	1 00	1 00	Solace, Common.....	0 34	Can. Spirits, Imp. gallon.	Duty	In	
" 30in. No. A1.....	0 18	0 00	Do., No. 1.....	1 50	1 50	Solace Fair.....	0 40	Alcohol.....	65 O. P.	2 42	0 75
" 32in. No. AB.....	0 21	0 00	" 2.....	1 40	1 50	" Good.....	0 45	" Pure Spirits.....	"	2 44	0 77
" 32in. No. A A.....	0 21	0 00	" 3.....	1 30	1 00	Rough and Ready, in 1/2 bxs.....	0 50	" 50 ".....	25 U. 1.	2 22	0 70
Dundas (Grey) D 30 in.....	0 07	0 00	White Lead, dry.....	0 06	0 06	Navy, 6's & 8's & 10's.....	0 40	" 25 U. 1.....	1 16	0 40	
" C 33in.....	0 07	0 00	Red Lead.....	0 05	0 05	Gold Bars, 6 and 12 inch.....	0 50	Whiskeys:—Family Proof	1 25	0 45	
" B 36in.....	0 09	0 00	Venetian Red, Eng'ls.....	1 75	2 00	Mahogany Navy, 3s.....	0 42	Old Bourbon.....	1 25	0 45	
" A 36in.....	0 10	0 00	Yel. Ochre, French.....	1 75	2 00	Bright Navy, 3s.....	0 48	Oye, Toddy, Malt.....	1 18	0 42	
" AX 36in full.....	0 10	0 00	Whiting.....	0 60	0 65	Wines, Liquors etc.		Oye, 4 years old.....	1 60	0 78	
E. 36 in.....	0 08	0 00	Liverpool Course per bag	0 53	0 55	Ale English.....	2 40	" 6 ".....	1 70	0 88	
Sheetings:—Twill T B S38 in.	0 13	0 00	" " " " " "	0 00	0 00	Domestic.....	1 60	" 7 ".....	1 80	0 98	
" 72 in No. 1.....	0 33	0 00	Factory filled..... do	0 90	1 00	" ".....	0 80				
" Plain 72 in No. B.....	0 23	0 00				" ".....	0 60				
" Plain 72 in No. 1.....	0 27	0 00									
Ticking—C 30 in.....	0 15	0 00									
D 80 in.....	0 13	0 00									
B 83 in.....	0 18	0 00									

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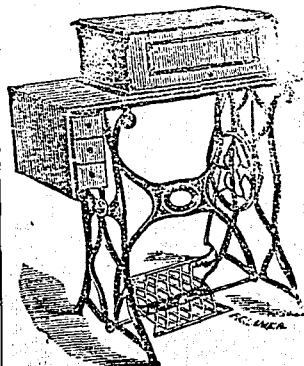
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**RUSSELL HOUSE,**  
OTTAWA.

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

J. A. GOVIN, Proprietor.

**HOTEL JALBERT**

BERTHIER (En Haut.)

First class accommodation for Travellers. All steamers stop opposite the door.

L. J. N. JALBERT,  
Manager.A. LORD,  
Prop.

## Hotels.

**ST. LAWRENCE HALL.**

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

H. HOGAN, Proprietor.

S. MONTGOMERY, Manager.

**NEW WELLINGTON HOTEL,**  
Guelph, Ont.

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

Sample Rooms free.

Omnibus and Buggage Vans at every train.

THOMAS WATTS & W. A. BOOKLESS,  
PROPRIETORS.**DOMINION BANK.**

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF FOUR PER CENT upon the capital stock of this Institution has this day been declared for the current half-year, and that the same will be payable at the Banking House in this city, on and after

Monday, the 1st Day of November Next.

The Transfer Books will be closed from the 16th to the 30th October next, both days inclusive.

By order of the Board,

R. H. BETHUNE,  
CASHIER.  
Toronto, 29th Sept., 1880.

## Hotels.

**BRADY HOUSE,**

NORWICH, Ontario.

N. BRADY, Proprietor. The travelling Public will find this a first-class Hotel in all its appointments. Good sample Rooms for Commercial men. Omnibus to and from all trains. First-class Hall and Livery in connection with the House.

**QUEEN'S HOTEL,**

A. A. ADAMS - - PROPRIETOR

PORT HOPE, ONT.

The best Sample Rooms and accommodation for commercial men. Bus and Baggage Van at all trains and boats.

**Dissolution.**

The Partnership heretofore existing between the undersigned as Grain Bag Dealers, under the firm of THOS. SONNE &amp; LEAHY, has been this day dissolved by mutual consent.

All debts due to said firm will be received and bills paid by THOMAS SONNE.  
Montreal, 1st May, 1880.THOS. SONNE,  
MICHAEL LEAHY

279 &amp; 281 Commissioners' street.

**NOTICE.**

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

**THE METROPOLITAN MUTUAL BENEFIT SOCIETY.**

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

President: WM. DONAHUE, Merchant. Vice-President: ROBT. EVANS (of Evans Bros.) General Manager: F. B. WELLS.

Directors: JOHN WANLESS, M.D. EDWARD HOLTON, Advocate. ALBERT D. NELSON, (of H. A. Nelson &amp; Sons.) FRANK O. WOOD, B.A., B.C.L., RICHARD BULL. District Directors: W. H. VAN VLIET, Mayor of Lacolle. E. DONAHUE, Mayor of Barnham. Medical Director: DR. JOHN WANLESS. Solicitor: EDWARD HOLTON. Chief Inspector: RICHARD BULL.

H. E. IRVINE, Secretary-Treasurer.

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

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

**THE Mutual Fire Insurance Company**  
OF THE  
COUNTY OF JOLIETTE.

HEAD OFFICE:

MONTREAL, . . . . . P. Q.

JOHN CRILLY, Esq.,  
President.FRANK O. WOOD, Esq., B.A., B.C.L.,  
Vic. President.

A. A. DICKSON, Secretary.

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

**THE STANDARD Fire Insurance Company.**

Head Office, . . . Hamilton, Ont.

GOVERNMENT DEPOSIT, \$25,000.

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

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

**PRESIDENT**

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

**SECRETARY-TREASURER.**

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District

# CANADA LIFE

ASSURANCE COMPANY.

HEAD OFFICE, . . . HAMILTON, Ont.  
MONTREAL BRANCH, . . . 80 ST. JAMES STREET.

ABSTRACT OF 33rd ANNUAL REPORT TO 30th APRIL, 1880.

1. Assets 30th April, 1880, (exclusive of Capital).....	\$4,297,852
2. Income for the year.....	\$85,856
3. Claims by death during the year.....	192,948
4. Do as estimated and provided by Co.'s tables.....	295,878
5. Policies issued during the year, 2107, for.....	3,965,062
6. Policies in force 30th April, 1880, 12,586, upon 10,540 lives, for....	21,547,759
7. Ratio of expenses to income — per cent.....	14.27

Business and Position from its foundation in 1847 to 1880 —

Period.	Assurances in force.	Annual Revenue.	Claims paid.	Total Funds.
1850	\$ 814,902	\$ 27,898	\$ 1,200	\$ 41,873
1859	3,395,497	133,416	229,773	664,929
1870	6,404,437	273,728	650,154	1,090,098
1880	21,547,759	835,856	1,845,862	4,297,852

1880 versus 1850.—The assurances now (1880) in force are twenty-five times greater. The annual revenue thirty times, and the total funds One hundred times greater than in 1850.

## The MUTUAL LIFE ASSOCIATION OF CANADA.

The Board of Directors of the Mutual Life Association of Canada announce that they have increased the Deposit of Securities in the hands of the Dominion Government for the protection of Policy-holders to over \$90,000.00 (par value) or nearly 80 per cent. of the Reserve.

The Directors further announce that they propose to increase such Government Deposit from time to time to the full amount of Reserve required to cover policies in force, thereby giving absolute security to the Policy-holders.

The investments of the Company are all held within the Dominion of Canada.

The Mutual Life Offices,  
Hamilton, Ont., 25th Nov., 1879. } **DAVID BURKE, Manager.**

## THE ROYAL CANADIAN

*Fire and Marine Ins. Co.,*

President, . . . ANDREW ROBERTSON, Esq.

Vice-President, Hon. J. R. THIBAudeau.

ARTHUR GAGNON, *Secretary-Treas.*

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

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

## UNION FIRE INSURANCE CO'Y.

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

HEAD OFFICE: 28 Toronto Street, TORONTO.

DIRECTORS:

HON. J. C. AIKINS, *Secretary of State*, PRESIDENT.

W. H. DUNSPAUGH, late of Dunspaugh & Watson.

JAMES PATERSON, of Paterson Bros., Toronto.

A. A. ALLAN, of A. A. Allan & Co., Toronto.

ALEX. NAIRN, of A. & S. Nairn, Toronto.

W. E. CORNELL, Toronto.

SAML. McBRIDE, London, Ont.

W. T. EDGE, London, Ont.

R. H. BOWES, of Smith, Wood & Bowes, Toronto.

**A. T. McCORD, Jr.,**

*Manager.*

Risks taken at Equitable Rates, and Losses settled promptly.

Incorporated  
A.D. 1874.

# CANADA

Charter  
Perpetual.

## FIRE & MARINE

### Insurance Company.

HEAD

OFFICE,

HAMILTON.

ONTARIO.



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

Deposited with Dominion Government \$50,000.

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.  
VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor, City of Hamilton.  
D. THOMPSON, Esq., M. P., Co. of Haldimand.  
MANAGER AND SECRETARY—CHAS. CAMERON.

### BRANCH OFFICES:

Montreal—No. 117 St. François Xavier Street.—WALTER KAVANAGH,  
General Agent.  
Quebec—No. 99 St. Peter Street.—A. FRASER, Agent.  
Halifax, N. S.—No. 22 Prince Street.—CAPT. G. J. P. CLARESON  
General Agent.  
St. John, N. B.—No. 103 Prince William Street, M. & T. B. Robinson,  
General Agents.  
Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

## WESTERN

### ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,637,553 00

Income for Year ending 31st Dec., 1879..... \$1,001,052 00

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Pres. J. J. KENNY, Man'g. Dir.  
JAS. BOOMER, Secretary.

A. R. BETHUNE, Manager, Montreal Branch.

329 NOTRE DAME STREET

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

JOURNAL OF COMMERCE, Montreal.

INSURANCE.

**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.  
CAPITAL, . \$1,188,000.

**DIRECTORS:**

President:—SIR HUGH ALLAN.  
Vice-President.—HENRY LYMAN,  
Andrew Allan N. B. Coree Robert Anderson.  
J. B. Rolland. Arthur Prévost.  
ARCH. MCGOUN, Secy-Treas.  
**GERALD E. HART, GRN'L MAN'R.**  
**GEORGE F. THOMPSON, INSPECTOR.**

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

**CHIEF OFFICES.**

TORONTO—J. B. REED, Agent.  
QUEBEC—OWEN MURPHY, Agent.  
ST. JOHN, N. B.—H. CHUBB & Co., Agent.  
**HEAD OFFICE, 179 St. James Street,**  
MONTREAL.

**SOVEREIGN**

*Fire Insurance Company*  
OF CANADA.

CAPITAL, . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.  
Vice-President for P.Q.—Hon. J. H. BELLEROSE.  
G. BANKS, Assistant Manager.  
Insurance effected at reasonable rates.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, November 11, 1880.

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	155 15½
Canada Life	2,500	7½-6mos.	400	50	816
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	20	.....
Confederation Life	5,000	5-6 mos.	100	10	165
Sun Mutual Life and Accident	5,000	4-6 mos.	100	12½	100
Isolated Risk, Fire	5,000	.....	100	10	26
Quebec Fire	5,000	.....	100	65	200
Queen City Fire	2,000	.....	50	10	100
Western Assurance	20,000	7½ 6 mos.	40	20	218 220
Royal Canadian Insurance	20,000	.....	50	15	55 58
Accident Insurance Co. of Canada	2500	8 per ct.	100	20	100
Canada Guarantee Co.	2335	8 per ct.	50	20	102½
Merchants' Marine Insurance Co.	5,000	5 per ct.	100	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 22, 1880.)

Briton Medical Life	20,000	10	£10	7	.....
Briton Life Association	50,000	10	1	1	.....
British & Foreign Marine	50,000	50	20	4	21½
Commercial Union Fire Life & Marine	50,000	20	50	5	21 22
Edinburgh Life	5,000	10	100	15	33
Guardian Fire and Life	20,000	13	100	50	71½
Imperial Fire	12,000	£7 p. sh.	100	25	151½
Lancashire Fire and Life	100,000	30	20	2	72 84
Life Association of Scotland	10,000	15	40	3½	.....
London Assurance Corporation	35,802	48	25	12½	64 66
London & Lancashire Life	10,000	10	10	1 7-20	25s 30s
Liverpool & London & Globe Fire & Life	£391,752	70	50	2	19 19½
Northern Fire & Life	20,000	70	100	5	40½
North British & Mercantile Fire & Life	40,000	58	50	8½	58 59
Phoenix Fire	6,722	£21 p. s.	.....	.....	806
Queen Fire & Life	200,000	30	10	1	78s 9d 80s
Royal Insurance Fire & Life	100,000	60	20	3	30
Scottish Commercial Fire & Life	125,000	22½	10	1	.....
Scottish Imperial Fire and Life	50,000	6	10	1	22s 33s
Scottish Provincial Fire & Life	20,000	15	50	8	12½ 12½
Standard Life	10,000	58½	50	12	76

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

THE  
**WATERTOWN AGRICULTURAL**  
INSURANCE COMPANY,

A Stock Company, - - Chartered in 1853.  
J. A. SHERMAN, Pres. ISAAC MUNSON, Sec'y

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

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

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

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

**FIRE AND LIFE.**  
LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.  
Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.  
— CHIEF AGENTS: —  
**M. H. GAULT, | W. TATLEY.**

**SUN MUTUAL**

LIFE AND ACCIDENT INSURANCE COMPANY.

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

PRESIDENT.—THOMAS WORKMAN, Esq.  
VICE-PRESIDENT.—M. H. GAULT, Esq., M.P.

**DIRECTORS:**

T. WORKMAN, Esq.	DAVID MORRICE, Esq.
A. F. GAULT, Esq.	JAMES HUTTON, Esq.
M. H. GAULT, Esq., M.P.	T. M. BRYSON, Esq.
A. W. OGILVIE, Esq.	T. J. CLAXTON, Esq.

**Toronto Board:**

Hon. J. McMURRICH.	JAS. BETHUNE, Esq.,
A. M. SMITH, Esq.	Q.C., M.P.P.
WARRING KENNEDY, Esq.	JOHN FISKEN, Esq.
Hon. S. C. WOOD.	ANGUS MORRISON, Esq., M.P.

Policies non-forfeitable. Return of Premiums guaranteed. Dividends apportioned equitably. Endowment Assurance thereby rendered profitable.  
Issues Life and Endowment Policies combined with weekly allowance in case of injury—a deservedly popular form of assurance.

**\$1.33 for EVERY DOLLAR of Liability to Policy-holders.**  
All Pure Insurance. No Tontine, periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward  
This Company issues Life and Accident Policies on all the most approved plans at the lowest possible rates.

H. O'HARA, Toronto, Branch & Gen. Agt. Nor. West'n Ont.

**R. MACAULAY, Sec'y.**

**ACTIVE AGENTS WANTED.**

Insurance.

**QUEEN**  
INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE.

Montreal,

Chief Agents in Canada

Legal.

(See Accountants, &c., on other page.)

Toronto.

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BARRISTERS, & CO.

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

**THOMAS HODGINS, Q.C.**

Barrister, Solicitor, Notary, &c.,

3 Masonic Hall, Toronto Street

**JONES BROS. & MACKENZIE,**

BARRISTERS, ATTORNEYS & SOLICITORS  
Solicitors Canada Term, Loan and Savings Co.  
15 Toronto Street, Toronto.

CLARKESON JONES. BEVERLEY JONES.\*

GEO. A. MACKENZIE.

English Agent, JONAS AP JONES, London.

\*A Comm'r for N. Y., Illinois and other States.

Walkerton Ont.

**D. WILSON ROSS, M.A.,**

Barrister, Attorney, Solicitor, Conveyancer,  
&c., &c., Whitehead's Block, Durham Street.

**WILLIAM BARRETT,**  
BARRISTER-AT-LAW.

**A. B. KLEIN,**  
BARRISTER, ATTORNEY-AT-LAW,  
Solicitor in Chancery, Conveyancer, etc.

Waterloo, P.Q.

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

ADVOCATE, WATERLOO, P. Q.

Windsor, N.S.

**W. H. & A. BLANCHARD,**

Solicitors, Accountants and Notaries Public.

Wingham, Ont.

**J. A. MORTON,**

Barrister, Attorney, Solicitor in Chancery,  
Notary Public, Conveyancer, &c.  
Special attention to mercantile collections,

Woodstock, N.B.

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Law, Notaries, &c. Woodstock, N.B.  
Special attention given to collections.

Woodstock, Ont.

**BEARD & NELLIS,** Barristers, &c., Offices in the  
Oxford Permanent Building Society's Building.

**A. V. McCLENECHAN,**  
BARRISTER AND ATTORNEY-AT-LAW,  
Solicitor in Chancery, Conveyancer, etc.  
Money to Loan.

Winnipeg, Man.

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

Yarmouth, N.S.

**THOS. B. FLINT, LL.B.,**  
BARRISTER AND ATTORNEY-AT-LAW,

**Q. M. O. & O. RAILWAY.**

Trains run as follows:

	MAIL.	EXPRESS.
Leave Hochelaga for Hull, . . . . .	8.30 a.m.	6.15 p.m.
Arrive at Hull, . . . . .	12.40 p.m.	9.25 p.m.
Leave Hull for Hochelaga, . . . . .	8.20 a.m.	5.05 p.m.
Arrive at Hochelaga, . . . . .	12.30 p.m.	9.15 p.m.
	Night	Passenger
Leave Hochelaga for Que- . . . . .	3.00 p.m.	10.00 p.m.
bec, . . . . .	9.00 p.m.	6.30 a.m.
Leave Quebec for Hoche- . . . . .	10.40 a.m.	9.30 p.m.
laga, . . . . .	12.30 p.m.	9.15 p.m.
Arrive at Hochelaga, . . . . .	4.45 p.m.	6.30 a.m.
Leave Hochelaga for St. . . . .	Mixed	Mixed.
Jerome, . . . . .	5.30 p.m.	
Arrive at St. Jerome for . . . . .	7.15 p.m.	
Hochelaga, . . . . .	6.45 a.m.	
Leave St. Jerome for . . . . .	9.00 a.m.	
Hochelaga, . . . . .		

(Local trains between Hull and  
Aylmer.  
Trains leave Mile-End Station Seven  
Minutes Later.

Magnificent Palace Cars on all  
Passenger Trains, and Elegant Sleeping  
Cars on Night Trains.

Train *and* from Ottawa connect  
with Trns *and* from Quebec.  
All Trains Run by Montreal Time.

GENERAL OFFICE, 13 Place  
d'Armes Square.  
TICKET OFFICE, 202 St. James  
Street.

L. A. SENEÇAL,  
Gen'l Sup't.

**WM. CAMPBELL,**

INSURANCE AGENT

and  
ADJUSTER OF LOSSES,

Office 1 Court Street, Toronto.

P. O. Box 1817.



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

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

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Finance and Insurance Review.

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Manufacturing, Mining and Joint  
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102 ST. FRANÇOIS XAVIER STREET,  
Corner of Notre Dame St., Montreal.

M. S. FOLEY & CO., Publishers & Proprietors.

POST OFFICE TIME TABLE.

MONTREAL, August, 1880.

DELIVERY.	MAILS.	CLOSING
A. M. P. M.		A. M. P. M.
ONTARIO AND WESTERN PROVINCES.		
8 00	2 45	*Ottawa by Railway . . . . . 8 15 5 8 00
8 40		*Provinces of Ontario, . . . . . 8 15 8 00
8 00		Manitoba & B.C. . . . . 8 15 8 00
8 00	6 15	Ott. Riv. to Carillon . . . . . 6 00
QUEBEC AND EASTERN PROVINCES.		
5 05		Quebec, Three Rivers, Ber- thier and Sorol, by Q. M. O. & O. Ry. . . . . 1 50
8 00		Quebec by Steamer . . . . . 6 00
8 00		Quebec by G.T.R. . . . . 8 00
8 00		Eastern Townships, 3 Rivers, Arthabaska & Riviere du Loup R.R. . . . . 8 00
12 00		Q.M.O. & O. Ry. to Ottawa Do St. Jerome and St. Lin Branches Eastern Railway . . . . . 7 00
9 15		St. Remi & Hemming'd R.R. . . . . 4 45
11 00		St. Hyacinthe, Sher- brooke, &c. . . . . 2 00
8 00	12 45	Acton & Sorol Railway . . . . . 6 00 2 30-8
8 00		St. Johns, Stanbridge & St. Armand Station . . . . . 8 00
10 00		St. Johns, Verm't Junc. & Shefford Railways . . . . . 6 00
10 00		South Eastern Railway . . . . . 2 15
10 00		† New Brunswick, Nova Scotia and P.E.I. . . . . 5 15
8 00		Newfoundland forwarded daily on Halifax, whence despatch is by the Packet . . . . . 8 00
LOCAL MAILS.		
11 30		Beauharnois Route . . . . . 6 00
11 30		Boucherville, Contrecoeur, Varennes & Verchers . . . . . 1 45
10 00		Cote St. Paul . . . . . 6 00
11 30		Tanneries West . . . . . 6 00 2 00
6 30		Cote St. Antoine and Notre Dame de Grace . . . . . 12 45
11 30		St. Cuneogone . . . . . 6 00
11 30		Huntingdon . . . . . 6 00 2 00
10 00	5 30	Lachine . . . . . 6 00
8 00	10 30	Longueuil . . . . . 6 00 1 45
10 00		St. Lambert . . . . . 2 20
10 00		Laprairie . . . . . 2 20
10 00		P. Yau, Sault-au-Recollet . . . . . 3 30
8 00		Terrebonne & St. Vincent . . . . . 1 05
8 30	5 00	Point St. Charles . . . . . 8 00 15-5
1 30		St. Laurent, St. Eustache, and Beloeil Rivers . . . . . 7 00
10 00		North Shore Land Route to Bout de L'Isle . . . . . 3 30
9 00	5 30	Hochelaga . . . . . 8 00 2 50-5
UNITED STATES.		
8-9 40		Boston & New England, States, except Maine . . . . . 6 00 5 50
8 & 10		New York and So. States . . . . . 6 00 2 15
8 00	12 30	Island Pond & Portland . . . . . 5 15
8-8 40		(A) Western & Pacific U.S. . . . . 2 30-8
GREAT BRITAIN, & O.		
		By Canadian Line (Friday) . . . . . 7 80
		By Supplementary (Saturday) . . . . . 6 00
		By Can. Line (German) Friday . . . . . 7 30
		By Cunard Mondays . . . . . 5 00
		Supplementary, see P.O. weekly notice . . . . . 2 15
		By Packet from New York for England, Wednesdays . . . . . 2 15
		By Hamburg American Packet to Germany, Wednesdays . . . . . 2 15
WEST INDIES.		
		Letters, &c., prepared in New York are forwarded daily on New York, whence mails are despatched. . . . . 2 15
		For Havana and West Indies <i>via</i> Hav- ana every Thursday p.m. . . . . 2 15

\* Postal Card Bags open till 8.45 a.m. and 9.15 p.m.  
† Do do do 9.00 p.m.

The Street Boxes are visited at 9.15 a.m. 12.30, 5.30 and 7.30 p.m.

Registered Letters should be posted 15 min. before the hour of closing ordinary Mails, and 30 min. before closing of English Mails.



1880

NOVEMBER CIRCULAR.

1880

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## JOHN MACDONALD & CO.

*Invite the attention of Merchants to the very large Stock which they are now showing in all their Departments.*

*At this season of the year the Stocks of Wholesale Houses are much broken, and Merchants find it difficult to replace goods which are being daily sold out.*

*JOHN MACDONALD & CO. are able to supply this want by reason of the very large Stock which they keep on hand, and by reason of the daily additions made to it in British, American, Continental and Canadian Goods.*

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**THE STAPLE DEPARTMENT** *is very complete.*

**THE DRESS GOODS DEPARTMENT,  
THE HOSIERY AND GLOVE DEPARTMENT,  
THE WINCEY DEPARTMENT,**

*Full in almost every  
line.*

**THE MANTLE DEPARTMENT,  
THE SHAWL DEPARTMENT,  
THE SILK AND SATIN DEPARTMENT,**

*Is full of Novelties.*

**THE FLOWER AND FEATHER DEPARTMENT,  
THE RIBBON DEPARTMENT,**

*Well assorted.*

**THE FANCY WOOL WORK DEPARTMENT,  
THE BERLIN WOOL DEPARTMENT,  
THE FANCY GOODS DEPARTMENT,**

*Is the largest in the  
Country.*

**THE CARPET DEPARTMENT,**

*Everybody says is away  
ahead of everything in  
the Carpet line.*

**THE WOOLLEN DEPARTMENT** *abounds in full lines of English, Scotch and Canadian Goods.*

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FULL LINES OF

## CHRISTMAS GOODS.

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**JOHN MACDONALD & CO.,**

21 & 23 WELLINGTON STREET,  
28 & 30 FRONT STREET,

} TORONTO.