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\$14.77 B. T. A. T. A

Vol. 17.

MONTREAL, FRIDAY, SEPTEMBER 7

No.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & GO..

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Canadian Tweeds,

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1878, Paris Exhibition, 1878. Prize Medal awarded for our manufacture of

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PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS.

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Collections made in all parts of the Dominion and
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La Banque du Peuple.

DIVIDEND NO. 96.

THE Stockholders of La Banque du l'ouple ere L'hereby notified that a Semi-Annual Dividend

Two and One-half Per Cent. (21)

for the last six months has been declared on the Capital Stock, and will be payable at the Office of hank on and after MONDAY, the THIRD SEPTEMBER vext.

The Transfer Book will be closed from the 15th to

the 31st August inclusive

By ord r of the Board of Directors,

A. A TROTTIER, Cashier. Montreal, 31st July, 1883.

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EF* Correspondence respectfully solicited.

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\$6,000,000 1.650,000

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TOTAL ASSETS - \$1,583,263 52
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INTEREST ALLOWED ON DEPOSITS.

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Total Assets. 2,600,000.00
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are intended to be despatched as follows :-

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Nova Scotian Monday, Aug. 31
Hibernian Monday, Aug. 24 RATES OF PASSAGE BETWIEN HALIFAX
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Texas	2,700	Sarnia	3,850
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Mississippi	2,680	Vancouver	5,70
Brooklyn	3,600		
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DATES OF SAILING

FROM QUEBEC TO LIVERPOOL.

* Sarnia.... Sth Sept. | *Oregon.... 29th Sept. | Montreal..... 15th Sept. | Dominion..... 6th Oct. Ontario..... 22nd Sept. | Toronto...... 13th Oct.

RATES OF PASSAGE FROM QUEBEC.

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An Interim Dividend of FOUR PER CENT. has this day been declared on the Capital Stock of this Company, which was paid in full on or before the 21st FEBRUARY, last, and a pro-rata Dividend on the Stock paid by in-stalments after that date, and the same will be payable on

Saturday, the 18th day of Aug. next.

The Transfer Books will be closed from the 13th to the 18th AUGUST, both days inclusive. By order, A. G. WATSON,

Cornwall, 31st July, 1883. Secretary.

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Brimstone Matches put up, viz :

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

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Retail merchants desiring a card for their convenience will be furnished with one by applying to their wholesale house or direct to

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WM. BARBOUR & SONS. IRISH FLAX THREAD

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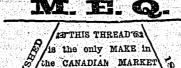
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We take this opportunity of thanking our customers, buyers and consignors for their patronage since we opened here in April of last year. We will hold the Trade Sales regularly throughout the year, both here and in Toronto. We will be glad to receive Commissions from Trustees for Sales en bloc. Having a thorough knowledge of the trade, we will be able to do justice to anything put in our lands. We are prepared to receive consignments and make advances in cash, when required, on goods to be sold either here or in Toronto. We render account sales, and make settlements in cash within ten days from date of sale. from date of sale

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TURNER, MACKEAND & CO. WINNIPEG, MAN.

Commercial Summary.

THE value of goods entered for consumption at Ottawa for August ult., was \$96,553; duty collected, \$23, 576.

THE outport of Cocaigne, N.B., has been detached from the Port of Richibucto and made an outport of Moncton, to take effect from the 1st September inst.

A CALL has been made of 10 p.c. per share on the stock of the Acadia Fire Insurance Company of Halifax, second issue, payable at the office on September 5th.

A BRICK of gold weighing three hundred ounces, valued at about \$6,000, was brought from the mines at Salmon River to Halifax last, Monday. It is, says, the Halifax Herald, the result of the past month's operations.

THE Canada Paper Company have purchased the entire estate of Messrs. R. Jellyman & Co., this city, and intend shortly to elect a fine block of buildings on the present site on Craig street, for business offices, etc.

MESSRS. A. O. BROWN & Co., confectioners, dealers in fruit, etc., at Chatham, Out, assigned to their creditors last week, liabilities about \$5,000; twenty-five cents in the dollar has been offered on time in settlement, which has been refused. Stock is being taken; assets not yet known.

THE Consolidated Purifier Co. of Toronto have sold their interest in the business for \$24,-500 to Mr. Geo. T. Smith, who removes the business to Stratford, from which town he is to receive a bonus of \$8,000, on condition of his starting a factory there capable of employing 200 persons.

L. Lowenthal, the insolvent tailor of this city, previously referred to, and who has been missing for the past two or three weeks, was arrested in the city last Tuesday on a capias, issued at the instance of Messrs. H. R. Beveridge & Co., wholesale merchants, this city, for \$2,800. Lowenthal gave bail and was released.

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

Dyestuffs, Colors, Chemicals, &c.

OH

WM PICKHARDT & KUTTROFF.

98 Liberty St., New York,

SOLE AGENTS OF

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BAKING POWDER,

ABSOLUTELY PURE.

The most perfect BAKING POWDER of the age. Warranted vastly superior to any Canadian Powder, is unrivalled by best brands of American, and costs 30 per cent, less.

MANUFACTURED BY

WM. LUNAN & SON,

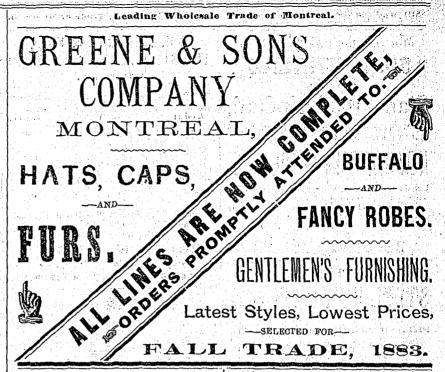
SOREL, QUE.

Sold by leading Grocers in Canada, Newfoundland, the West Indies, Bermuda and South America

The failure of Mark H. Tomkins, of the Statlordshire Pottery Works, at St. Cunegonde, a suburb of this city, is announced, with liabilities of from \$40,000 to \$50,000. The landlord has seized for rent amounting to \$3,315. A meeting of creditors will be held next week. In addition to the competition of the Pottery Works at St. Johns, Que, the causes assigned for the failure are the heavy taxes and general expenses of manufacturing,—understood to have been heavy.

LETTERS patent of incorporation have been issued to the Genry Brothers' Stock Breeding and Importing Association, with a capital of \$100,000, and headquarters at London, Ont.— A meeting of the shareholders of the Ontario Pacific Railway is called for the 22nd September at Cornwall.—A meeting of the shareholders of the Bank of Nova Scotia is to be held on the 11th inst., to further consider the terms of amalgamation with the Union Bank of Prince Edward Island.

Massas. Daniel & Co., a small retail firm of boot and shoe dealers, this city, have assigned in trust to Messas. Kent & Turcotte. Daniel, who appears rather unaccustomed to modern business life, was unable to state the amount of his liabilities, but it will be small; the creditors are nearly all local, and the largest claim is said to be only \$200.—The creditors of the widow of the late U. Desmarais, insolvent



trader, of St. Liboire, Que., have resolved to wind up the estate, the offer of 15c on the dollar having been refused.

ATTHE annual meeting of the Montreal and Champlain Junction Railway on Tuesday last the following were elected directors for the ensuing year: Hon. James Ferrier, Messrs. Joseph Hickson, L. J. Seargeant, S. W. Foster and Wm. Wainwright. Hon. James Ferrier, was elected President, and Mr. Joseph Hickson, Vice-President. Meetings of the shareholders of the Montreal and Sorel, and Great Eastern Railronds were held Wednesday last to discuss the amalgamation of the two roads. The meetings were adjourned at the suggestion of parties interested in the South Eastern Railway negotiations now pending, until Saturday next.

For some months past the United States Customs Officials at Rouse's Point have been suspicious of certain small packages of books, from Montreal, addressed to leading firms in the United States. The senders, probably emboldened by success, determined to evade the payment of what they considered exorbitant duties, and last Saturday three large cases of books, valued at \$2,000, were shipped from this city to firms in Cohoes, N.Y., and Fall River, Mass. On the arrival of the consignment at Rouse's Point the same evening, it was seized on a charge of undervaluation. The books have been confiscated, and, it is said, will be sold by auction.

It is stated that Mrs. Monteith, wife of the unfortunate deceased Toronto commission merchant, referred to in our last issue, purposes transferring the \$10,000 life policy held by her husband to the creditors of the estate. The late Mr. Monteith was a gentleman of honorable character, but of sensitive disposition, and the losses he sustained by the shrinkage of prices for hog products the past few months proved too much for him. It is stated that the

estate, if wound up forthwith, will pay about 20c on the dollar. The Winnipeg Times.says: "A gentleman in a position to know says that none of Mr. Monteith's losses occurred in Winnipeg, and that although a good deal of Rat Portage paper was protested it is expected that it will eventually all be paid."

JACOB COHEN, of Stittsville, Ont., general storekeeper, assigned in trust a few days ago. showing a considerable deficit. On the 28th July last he claimed to have stock worth \$2,-000, but it is now estimated at only \$600, with book debts amounting to about \$200. The liabilities exceed \$2,000; an offer of 10c on the dollar, unsecured, was naturally refused, and the trustee has been authorised to investigate the estate, and, report. A western creditor has obtained judgment for a claim exceeding \$300, and it is thought that outsiders will have to be content with a very small dividend., Cohen attributes his difficulty partly to selling goods to pedlars, who failed to make returns, but the general creditors do not seem satisfied with the appearance of matters.

The bankrupt stock of E. Vachon, general trader, at St. Stanislas de Kostka, Que, who lately assigned in trust, has been sold at 40c on the dollar; it was valued at \$224, and realized \$'10, but as no list of creditors has been furnished by the insolvent, the trustee will retain the proceeds until the claims have been filed. Vachon has been in doubtful circumstances for some months, and endeavored to compromise at 50c on the dollar last April. The liabilities. will probably not exceed \$1,500. -The statement of E. Granger, storekeeper at St. Anne de Plaines, Que., referred to last week, shows stock valued at \$600, and the book-debts were sold for \$60; the liabilities are placed at \$1,000 .- A. Thibandeau; general dealer, Stanfold, Que., has assigned in trust to Messrs. Kent & Turcotte, of this city.

Leading Wholesale Trade of Montreal

Taylor, Robertson & Co.

HAT AND FUR HOUSE.

PULLOVER & SILK HAT

MANUFACTURERS,

537 ST. PAUL STREET. MONTREAL.

MCARTHUR, CORNEILLE & CO..

Importers of and Dealers in

White Lead & Colors.

DEY AND GROUND IN OIL, Varnishes, Oils, Window Glass, Star, Diamond Star, and Double Diamond Star

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 Storos, &c., &c., &c.,

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street 253.255 and 257 Commissioners Street MONTREAL.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUCCISTS.

HAVE REMOVED TO THEIR NEW AND COMMODIOUS PREMISES.

603 CRAIG STREET.

MONTREAL.

Joun FARRAR, of Campbellton, N.B., store keeper and lumber dealer, has yielded possession to Wm. Richards, mill owner, who holds a bill of sale covering all Mr. Farrar's effects.

From returns issued by the Board of Trade for August, the value of goods imported at Toronto was \$1,983,817, and of goods exported \$291,759, of which \$275,785 comprised goods the produce of Canada.

A PROMINENT firm of general merchants and mill owners at Fitch Bay, Que, in remitting the amount of their subscription may of the Jour-NAL OF COMMERCE that it " has become a business necessity."

Ar a meeting of creditors during the week of A. Bergevin & Co., dry goods dealers and clothiers, Winnipeg, an offer of 40c, cash on the dollar was refused, and the business is to be wound up under the supervision of Mr. Shorey, the trustee.

A CHARTER has been obtained for the " Thunder Bay Colonization Railway Company," running west from Prince Arthur's Landing through a rich timber and mineral country to the United States boundary line, there to connect with a railway from Duluth. The C.P.R.

Leading Wholesale Trade of Montreal.

H. SHOREY & CO.,

Wholesale Clothiers and Mantle Manufacturers.

32, 34, 36, 38 and 40 54, 56, 58, 60 and 62 Notre-Dame Street West. St. Henry Street.

MONTREAL.

BRANCH WAREHOUSE.

Post Office Street, Winnipeg, Man.

Merchants visiting the city are invited to inspect our

STOCK OF CLOTHING. FALL

LADIES' MANTLES AND ULSTERS.

Particular attention is directed to our Patent Cvercoat and Ulster, also to several useful novelties made only by us, and which will be found to be of great advantage to the trade.

The Material used in the manufacture of our goods is all thoroughly sponged and shrunk, and the workmanship is guaranteed to the fullest exten

S. H. MAY & CO..

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

Paints, Boiled and Raw Linseed Oll, Pale Seal and Refined and Cod Oil, Rangoon Oll, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—160z., 210z., 280z.; Smethwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirite Turpentine, Shellao and Varnish, Mirror Glass, 2 and 2 White.

west now runs for more than 1,000 miles west of the Landing, and it is expected will soon be open to the Pacific Ocean.

THE amount advanced on his tanners' drafts: to Fayette Shaw of Boston by the Bank of Nova Scotia, is nearly \$300,000, for which they can rank with other creditors on what portion of the estate may be left for outsiders, and which, in the absence of any general bankruptcy law in the United States, is not likely to prove very heavy. Had some of the respectable Halifax firms asked for even a thirtieth part of that accommodation there would probably have been greater hesitancy on the part of Cashier

A. Boyer & Co., a clothier and tailor, at Valleyfield, Que., who lately assigned to two local creditors, held a meeting in this city last Wednesday, when he showed liabilities of \$4,000, with assets \$3,200. The estate was transferred to Messrs: Kent & Turcotte, this city, who were authorized to wind up the business under the supervision of the inspectorstwo Montreal wholesale firms. Boyer possessed little business ability, and has been considered weak for some time.

KIRK, LOCKERBY & CO.,

Wholesale Grocers,

St. Peter and St. Sacrament Streets, MONTREAL.

THE liabilities of Wright, Worster & Co., the Boston leather firm who recently failed, are said to be \$770,000, and the assets \$108,000. The latter, instead of having been turned over to the creditors, have been placed in the hands of an attorney and, by his advice, no transfer was made. A committee of creditors have reported that the only assets the creditors had any hold of consisted of two desks and the office furniture of the embarrassed firm. The committee recommended the opening of proceedings in insolvency.

POSTAL NOTES.—The postal note is a method for sending small sums of money through the mails, which recently went into effect in the United States. It takes the place of the money order for sums under \$5, and is sold for three cents at all post offices where money orders are issued. Precautions are taken in order to prevent alteration of the amount of the postal-note after it has passed out, of the hands of the issuing postmaster. Our own government should lose no time in adopting the system. Newspaper men would appreciate such a convenience for their subscribers, who often postpone remittances because of the trouble and waste of time involved in making such trifling payments, but which aggregate a considerable amount to the publisher.

W. MACKEDIE & CO...

MANUFACTURERS AND WHOLESALE

LOTHIERS

MONTREAL

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

We have enlarged our new premises to double the size and capacity of a year ago, the addition being rendered necessary by the growing demands of the trade. A buyer of taste and experience in the British and the Canadian Woollens market enables us to seeme to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

JOHNSON'S GENIINE WHITE LEAD

This Brand of **WHITE** LEED is guaranteed to be the.

BEST

in the Market, MANUFACTURED BY

and for FINENESS. BODY & DURABILITY Cannot be surpassed.

WILLIAM JOHNSON.

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

HENRY CHAPMAN & CO...

IMPORTERS, MONTREAL AGENTS IN CANADA FOR:

Messis Pinet, Castillon & Co., Cognag, Brandies.

"Lucas freres, Deams, Ohampagnes, Champagnes, Co., Loudon, Champagnes, Champ Messrs PINET, CASTILLON & CO., COGNAC, BRANDIES. August 20th.

SANDERSON, BROS. & CO., (LIMITED.)

Sheffield, ENGLAND,

Manufacturers of the

PATENTED SAND BLAST SHARPENED FILES.

These Files are fast superseding the old style of make, and are acknowledged by all who have used them to be superior to any other file made. For revised prices from stock or to import write-

J. MUCKLESTON & CO.. WHOLESALE HARDWARE,

KINGSTON, ONTARIO...

SOLE AGENTS FOR THE DOMINION.

Orders Solicited for Sanderson's Celebrated Cast Steel from Stock or Importation.

Brown, Balfour & Co., IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS.

HAMILTON.

ADAM BROWN.

ST. CLAIR BALYOUR

ALEX. Jourston, of Strathroy, Ont., the private banker referred to last week as being reported to have suspended, claims that he is able to meet all demands upon the bank and retires with a handsome surplus. A London desnatch stated :- Mr. Johnson, of the Strathroy Bank, announces that he has not failed, but is merely retiring from business and takes his own way of doing so. He states that all deposits have been paid, except a few whose accounts are small and have not been called for. He further states that he has had less than \$100,-000 accommodation, for which the banks are well covered.

FRANK MUNRO, the absconding Lucan (Out.) grocer, Jus turned up in Chicago, where, in the interests of Canadian trade, he had perhaps better stay. He failed on the 18th August last for the third time; he was formerly in Lindsay, where he got into difficulties, and removed to Lucan some two-and-a-half years ngo. He there resumed business, without capital, bought reasonably, and might pre-bably have got along slowly but for his irregular habits and neglect of business. At-

BEUTHNER BROTHERS.

MANUFACTURERS' AGENTS, AND LEADING IMPORTERS IN THE DOMINION OF

EMBROIDERIES

HOSIERY.

750 to 754 CRAIG ST., MONTREAL

tachments, issued at the instance of a Toronto wholesale house, for about \$1,600, have been served upon Munro's wife; the total of liabilities will not exceed \$2,000, but the assets, consisting of a "run-down" stock, are estimated at only \$400.

The husiness changes in Manitoba continue to be numerous: in Winnipeg the Sheriff is in possession of two hotelkeepers-Hogan & Gibbons, and Caniff Bros. ; C. Noble, grocer, is reported to have left; Jas. Parker, druggist, sold out by the Bailiff, under a chattel mortgage; Horsman & Co., hardware dealers, have assigned; Shottlander & Co., fruit dealers are reported away, and the grocery stock of estate of T. H. McMurtry advertised for sale by assignee. G. Ripple & Co., hardware, Brandon, and Frank Gardner, lumber, Rat Portage, are each asking an extension, and three assignments are reported from Regina, N.W.T., viz.: J. J. Campbell & Co., general store; Moulton & Howson, hotel, and R. D. Prest, hotel. Walter C. Gaden, dry goods, this city, has assigned; W. F. Reid, grocer, Bracebridge, Ont., and F. J. Gibson, hotel, Burlington, have

THOURET, FITZGIBBON & CO.,

15 Lemoine St., Montreal,

AND

41 Luetzow Street, Berlin, Germany.

IMPORTERS OF

French Woollens. Tailors' Trimmings,

Swiss Embroideries. German Hosiery and Gloves.

the sheriff in possession; Pennington & Co., paints, Hamilton, offering to compromise; John Archer, general store, White Oak, Ont., reported to have left town.

The failure of another Toronto commission merchant, Mr. James Herson, has caused some surprise in business circles, as it was generally believed that Mr. Herson was quite solvent, For many years he kept a butcher stall and carried on a successful business in provisions in St. Lawrence market, where he was found early and late almost every day in the year; a, few years ago he opened a commission house on Colborne street, which is now in charge of the Sheriff. Mr. Her. on, it is stated, attributes his difficulty chiefly to endorsements for the late Wm. Monteith, prior to the latter's failure; he has assigned, and confessed judgment, says a despatch, for a large 'amount to James Walsh, Toronto, one of his principal creditors, and it

Leading Wholesale Trade of Montroal.

PILLOW. HERSEY & CO. Montreal.

MANUPACTURERS OF

ISLAND HORSE

AND EVERY DESCRIPTION OF

CUT NAILS Railway and Ship Spikes,

Iron. Steel, Zinc & Copper Shoe Nails. And SHOE TACKS.

And SHOE: TACKS,

Extra Swedes Iron Tacks, Upholsterers' Tacks,
B.B.B. Iron Tacks, Largo Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zine and Copper
Tacks, Hungarian, Zine Shank, Hob. and Channel
Nails, Patent and Common Brads, Trunk, Clouk,
Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best
Barrel Nails, Copper and Brass, Nails, Glaziers'
Points, Grass Shoe Rivets, Galvanized Nails, Also,
Tinned Nails and Tacks of all kinds.
Carriage, Tire and other Bolts, Coach Screws, Hot
Pressed and Forged Nats, Felloe Plates, Lining and
Saddle Nails, Tafting Buttons, &c.

Oppice and Warehouse:

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

Porter & Savage

TANNERS.

AND MANUFACTURERS OF

LEATHER BELTING. FIRE ENGINE HOSE, HARNESS, MOCCASINS LACE, RUSSET and

OAK SOLE LEATHERS, OFFICE AND MANUPACTORY:

436 VISITATION STREET, MONTREAL.

Queen City Oil Co. MACHINE OILS.

FOR SALE EVERYWHERE.

is feared that there will be little left for the unsecured creditors. The total of liabilities is estimated at \$30,000, of which \$13,000 are held by the Standard Bank, who are fully secured by warehouse receipts, and \$3,000 are held by the Merchants' Bank. The assets amount to only about \$4,000.

August is not usually favorable to the business of theatrical performances. Manager Thomas of the Academy of Music, in this city brought an Italian opera company to town last week, and it was greeted by such thin audiences that the leading tenor, -no less than the sexagenarian Brignoli-fell into the dumps after the second performance, and proceeded to drown his melancholy as best he might. The really good singers of the company stuck together to the end, and gave mutilated perormances with the assistance of a raw but promising young tenor from New York. Brignoli wanted his salary, and took legal action against the leader of the company and Mr Thomas, to recover, it. The chalk-tongued Brignoli, the finished singer-finished a quarter of a century ago-got his money, and Signor

Leading Wholesale Trade of Montreal.

Lyman's Standard Landard Nae Black Blue WRITING FLO

Black

Writing

Fluid

COPYING INK.

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

Quart, Pint and Half-pint Bottles-IMPERIAL
MEASURE

Prepared only by

LYMAN, SONS & CO. MONTREAL.

THE PATENT

Exhaust Steam Injec

for Stationary & Locomotive Boilers

Works with Exhaust Steam only—thus presenting an obvious advantage in Economy. Lists and prices on application to the Agents,

JOHN TAYLOR & BRO., NO. 16 ST. JOHN STREET,

ANILINES

In full stock and guaranteed pure.

The Morse Soap and Chemical Company, TORONTO.

Sole Agents for, READ, HOLLIDAY & SONS PATENT ACID MAGENTA.

Campobello vows vengeance when he gets him across the lines. Other August stage failures are recorded. S. G. Pratt, in New York, and the Edgar-Davidson Syndicate, in Chicago, the members of both being completely "strapped," have been compelled, according to a Chicago paper, to take heart at the good walking between their respective homes in these cities. Oscar Wilde is another frecent failure in the drama, but his is not attributable to any particular month. He, however, will not be able to walk

THE circumstances implied by the offer of 5c in the dollar by Gougeon & Roby, leather dealers, this city, the present week, have been known to the trade for several months past, and have little significance beyond showing what an effect pride can have in influencing some people to postpone the confession, of failure long after everything is gone but simple honesty. . The firm began under its present name some three years ago, and appear to have been in the way of every disaster round about that befel the shoe trade. They claim to have made money up to eighteen months ago, but it has all disappeared, except about \$1,400, which is all they now possess to pay liabilities of \$14,000. The following are among the principal losses of the concern: Hodgson & Co. (late Dann Boot and Shoe Co.,)

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 Regnier, Dijou, Burgundies and Chablis.

L. M. Canneaux et Fils, Château de Dizy, pres Epernay, Champagnes.

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

Bottlers.)
Guinness' Stout, Bass' and Allsopp's Ale, &c. Roig Ponseti & Co., Barcelona and Tarragona Spanish

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

Banagher Whisky Distillery Co., (Limited), Old

Irish Whiskies.
C. & D. Gray's Furfamed Look Katrine. Scotch
Whiskies. James Watson & Co., Dundee, Fine Old Scotch Whiskies.

LIBBY'S BEEF

(FOR WHOLESALE ORDERS ONLY.)

C. H. BINKS & CO.,

CHICORY

BEST QUALITY GRANULATED

> in casks and cases of 8-141b. TINS.

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

\$2,287; T. Laurin, \$3,403; W. McLaren & Co., \$7,217; Cannon & West, \$1,401; Ashby & Fegan, \$325; O. Belanger (Stanfold), \$850; P. II. Matte, tanner (Stanfold), accommodation \$3,078; Selby Lee, Ottawa, \$575; J. A. Young & Co., \$804; Hamel & Magnon, Quebec, \$823, making with a number of smaller losses, a total of about \$25,000. They obtained an extension last spring, but this appears to have only postponed the final act. The Quebec creditors have all signed, and it is probable that there will be no less indifference in Montreal, some baving already agreed without asking a single question. A suit entered against them by the Union Bank of Lower Canada for \$670, a few weeks ago brought to a focus what the other creditors deemed hardly worth their while to trouble themselves about,

McLACHLAN BROS. & CO., wholesale

DRY GOODS MERCHANTS,

Have Removed to their NEW PREMISES,

Nos. 232, 234, 236 & 238 McGILL STREET MONTREAL.

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

AND IMPORTERS OF TEAS

AND GENERAL GROCERIES
66 ST. PETER STREET. MONTREAL

CRATHERN & CAVERHILL,

IMPORTERS OF

Hardware, Iron, Steel Tin, Canada Plates, Windows Glass Paints & Oils. Manufacturers of Cut Nails, Clinch & Pressed Nails, and the celebrated "CC" Horses Nails.

AGENTS VIELLE MONTAGNE ZINC CO.

89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St., UNION NATH WORKS, St. GABRIEL LOCKS, MONTRE

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

CUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE Co.

ISTABLICHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks					80001 510 1.000.000
Invested funds					do 30,000,000
Annual Income					
or over \$10,000 a	day.	in the HANGE	Section 1989	有一点的 医乳毒素	
Claims paid in Canada	a				do \$ 1,300,000
Investments in Canada					
Total amount paid	d in Claims	during the	ast 8 years, ov	er FIFTEEN M	ILLIONS OF DUL-
LARS, or about \$5,000	a day.	and so the state			
		W. N	A. RAMS	AY. Mana	ger, Canada.
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THE

Williams Singer Sewing Machines

are still keeping the lead everywhere and their rapid advance, though slightly checked, cannot be stayed even by fire. Our arrangements are such that we are filling, with but little delay, all orders for our Singer Family and Medium Machines.

THE WILLIAMS MANUFACTURING COMPANY. 347 Notre-Dame Street, Montreal.

CANADA LIFE ASSURANCE CO'Y.

The Company has closed its 36th year, having during the twelve months received applications for assurance amounting to over

Five Millions of Dollars,

of which four millions and three-quarters were accepted by Board.

J. W. MARLING, Manager, Province of Quebec.

JAMES AKIN, Montreal District Agent:

P. LAFERRIERE, Inspector.

Office: 180 St. James Street, Montreal.

J. & J. TAYLOR, TORONTO SAFE WORKS.

ESTABLISHED, - 1855.

Our Works are now running with greatly increased facilities, and we are in a position to promptly fill all orders.

A LARGE ASSORTMENT OF BURGLAR PROOF BANK SAFES & VAULT DOORS KEPT CONSTANTLY IN STOCK.

Estimates given for all kinds of FIRE and BURGLAR PROOF SECURITIES.

THE WILLIAMS EVAPORATOR

For the preservation of all kinds of Fruits and Vegetables.

Manufactured by S. E. & J. M. SPROUT,

HAMILTON, CANADA.

Send for Circular.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, SEPTEMBER 7, 1883.

THE BOOT AND SHOE TRADE.

Under a state of things as illustrated in the concluding paragraph of the article on this subject last week, it is not surprising that the leather trade should have suffered, and every business man in Montreal knows that the suffering has not been in any slight degree. The history of that trade during the last six or eight years, and down to within a few months, plainly proves the existence of something radically wrong in the business. But our concern is now with the shoe trade. Extensive and easy credit in raw material naturally begets a similar state of things in the manufactured article, and it is as difficult under financial pressure to shorten sail in the one as in the other. Our remarks do not, of course, apply to firms of well-known standing, but few will be found to claim that all is healthy with the trade, or that some smaller tanners have not been erring after the examples occasionally set them on both sides of the line, trying to do too much business. The cotton trade is not the only one in which there has been over-production.

Although "dating ahead" is as common among shoe manufacturers as with other merchants, there are circumstances surrounding the former which furnish; more

excuse for the practice, and it is not altogether due to the desire to push trade, or because some other firm will not refrain. In order to keep their machinery and workmen regularly employed and to muintain their ability to fill orders in time, the supplies for each season must be anticipated several months. Many houses have not room enough to store until the time of dating, the goods thus prepared, and it would be impossible for any firm to ship all a season's goods in one month. But there are other houses who seem unable to push trade except by offering extra inducements to the retailer, and consequently find it difficult to return to the legitimate four months' limit, or any semblance of it. Were the selling at six months the only evil, there would be less to complain of, but when absolute "dating ahead" three and sometimes four months is added-say shipping in July, and dating four or six months from October and November-it is time to pause and think "Whither are we drifting?" One might suppose that this were the extreme limit of credits in the shoe trade; but the "enterprising" manufacturer has still other varieties in store. It is not uncommon for him to sell at five per cent off, 3) or 60 days, which means that after the customer has had the goods four or five months he pays for them with the discount off, which is truly a trade discount. It is unnecessary to point out the risk in such a system; and it is not uncommon for bills to be lost before they begin to date.

Not the least of the evils arising from the extended system of credit is the overlapping of accounts, by which the retailer has bought a second bill of goods before the previous one falls due. Many houses refuse to fill orders involving such a condition, and although nominally complying with the "dating-ahead" practice because of the lack of storeroom. they insist on an averaging of the accounts, so that for goods shipped in July to date from the first of October, notes are made to mature in November, December and January, thus the whole account is discharged before the January shipments begin. With such firms "dating-ahead," as far as it deserves the name, is granted only to retailers of well known standing, and it consists merely in making them meanwhile custodians of the goods. But with the merchant here and there who may be "good for small lines" but not for large ones, the overlapping of accounts is fraught with considerable risk to the manufacturer, -and as the practice is not confined to the shoe trade, the temptation to realize and effect a change

of base sometimes becomes too great. The trade is not wanting in examples of this, and the honest retailer has often been made to feel its effects through the local cutting of prices that usually precedes such a movement.

THE COTTON CONGRESS.

Representatives of all the cotton mills in Canada have attended the meetings held at the offices of Messrs. D. Morrice & Co., this city, for several days past, the chief object of which, as already noted, is to regulate the output of cotton fabrics, and thereby produce steadiness in the market. The cognate subjects discussed have branched out beyond what was originally anticipated, and most of the manufacturers will probably admit that they have learned something by the discussion. If the deliberations of such a body of practical men, some of them among our foremost and most experienced men of business, do not result in an effectual remedy for the state of things recently illustrated by the grey cotton manufacture, then there is little hope in combined wisdom for the guidance and protection of any line of manufacture. The principal discussion centered about a proportionate reduction in the output, whether by a limitation in the number of looms employed in each mill-whether it was to be 30, 331 or 35 per cent, and whether the idle machinery could be employed in the manufacture of lines of goods not now made in Canada. It has been finally decided to close the mills every Friday and Saturday for three months, the time to be extended if deemed necessary.

Several plans for effecting the reduc tion were submitted. One suggested the closing of the mills for one week in every month or for so many days at stated intervals; but this was deemed impracticable and likely to demoralize the operatives, or drive them out of the country. Probably the most practical suggestion was to reduce the hours of daily labor to eight, and this seemed to meet with some favor from the meeting. We mention these matters to show that the difficulties surrounding the subject are neither few nor unimportant. Of course, it is chiefly, if not entirely, in giev cottons that any glut has heretolore occurred, but there is some danger, owing to the almost general diversion to other goods, that these lines may be in a similar position ere long.

The regulation of "rebate" and of the dating period is of not much less importance, and it is understood that the allowance for any drop inprices shall extend

merely over two months for each season, to January and February for Spring sales dated January 1st, and to July and August for fall sales. The idea of allowing one month from the 1st of the month following for sales dated at other times did not meet with general favor. Discounts are to be at the rate of 10 per cent per annum. A general salaried inspector will be appointed to see that the agreement as to reduction in manufacture is carried out. His duty will be to visit each mill, somewhat after the system of bank inspection, and he will be fully empowered to examine premises, books etc., and report accordingly. Penalties are to be enforced for infraction of the by-laws and agreements, and each of the large mills has deposited \$2,000, and the smaller ones \$1,000 each for this object.

INSURANCE IN CANADA.

We are favored with an advance copy of the report for 1882 of the Superintendent of Insurance at Ottawa. We avail ourselves of the very interesting statistics and calculations which it contains, and compliment the worthy Superintendent on the thoroughness of the preparation.

Compared with previous years, the business for 1882 is not considered unfavorable, the loss-rate being less than for eight out of the thirteen years of which there is any record. The volume of business has again largely increased, and the rate of premium is somewhat higher than the previous year. The losses incurred were at the rate of \$5.68 for every \$1,000 of risk current, and the rate of premium was 1,047 per cent. The rate of "losses paid " to "premiums received" was 63.01, which lowers the average of the 14 years to 79.18. The growth of the business is shown by a comparison of the amount at risk at the end of 1869, which was \$188,359,809, with that at the end of 1882, which was \$526,856,478. Of this the British companies represent \$339,-520,654; Canadian \$152,564,079; American \$34,772,345. This does not include the business done by companies not licensed by the Dominion.

The premiums received in 1882 for Fire Insurance in Canada have amounted to \$4 229,706, exceeding those received in the previous year by \$402,590; the losses incurred amounted to \$2,807,368, being less than those of 1881 by \$405,013, while the amount actually paid during 1882 for losses has amounted to \$2,664,986, being less than that paid in 1881 by \$504,838. The loss-rate is shown as follows:

Rate of losses paid p. The cent of same Paid for Rec'd for ec'd for Prem, for prems, reed, 1881. Losses. Canadian...\$ 733,843 \$1.033,438 71.01 110.80 British 1,768,444 2,908,458 60.80 70.94 American... 162,699 287,815 56.53 61.21

Total... \$2, 664,986 - \$4,229,706 63.01 82.83

The basis of the above comparison has been taken to be the losses actually paid during the year, which includes the payments for losses outstanding at the close of the previous year, and excludes those still outstanding. If we take for basis the losses "incurred" during the year (which, however, can only be an approximation), the respective ratios come out:—

1882. 1881. 1880. 1879. 1878 Canadian... 72.84 112.04 54.50 67.81 52:11 British 65.27 72.14 37.28 67.83 47.24 American... 54-33 60.94 46.73 79.39 59-13

Total..: 66:37 83:94 43:82 68:63 49:67

Out of this total amount of losses incurred, \$2,807,368, there only appeared to be outstanding at the close of the year \$18,346 for claims resisted by the companies.

As compared with 1881, the business of 1882 shows an increase of \$64,645,510, which is nearly all in the British companies. Five Canadian companies show a total increase of \$16,147,243, but in estimating the decrease for all the Canadian companies the risks of the retired Canada Fire and Marine, amounting to nearly 13 millions, are included.

The following shows the average rate of premium on every \$1,000 at risk during the last eight years:

1875	.10.60	1879	10.51
1876			
1877	.10,72	1881	10.61
1878	.10 75	1882	10.59

. The ratios of premiums to risks vary at different seasons of the year and with the several companies, because of the absence or presence of short term risks, and because some of the companies carry large lines for short dates on merchandise, and other companies at a different part of the year carry produce.

The ratios of losses in 1881 and 1882 are largely influenced by the Quebec fire in 1881 and the Victoria Square fire in 1882. Some of the Companies being unfortunate on the business others regarded as specially hazardous, whilst others were equally unfortunate on what most believed to be good. The commencement of business by some of the companies, some in 1881 and others in 1882, also affects these ratios.

The ratios of premiums to risks throughout the year vary with different companies, not so much on account of their different rates of premiums as of the different classes of risks they carry. It is well known that some of the companies have made special efforts to secure farm risks, which are mostly written for three years' terms, whilst others make special efforts for the various building, mercantile or manufacturing risks, on which they have had the most favorable experiences—even though these may have been exceptional.

The increase of premiums is a natural result of the growth of the country and the development of manufactures, principally caused by the politic protection afforded by the tariff, but the balances realized by the different companies were affected by—in some cases good fortune, on which we gladly congratulate them; in others commencement of business which left a larger portion of premiums unearned,; and in others, especially those who were caught at Victoria Square, by special misfortune, such as we trust will not again overtake them.

The ratio of expense is of course larger in case of a company just establishing its business connections than it is where these preliminary expenses have gone into the accounts of the previous year.

We are glad to note the more favorable results of the Inland Marine business, and to see reason for hope in connection with Ocean Marine.

We trust the Superintendent of Insurance will not "damage our eyes" by printing his report in masses of figures without dividing them into groups of four or five lines.

PROSPECTS IN BRAZIL.

Although the complete abolition of slavery in the Empire of Brazil will not be effected until the beginning of the next century, there seems to be some apprehension that within the present decade there may be a serious derangement of labor on, the plantations. The example of Jamaica is referred to, not so much by way of warning the Brazilian planters to avoid the serious errors which were committed by the British; planters, as to indicate to them that they are likely to suffer from the same cause. A scheme, is suggested, and truly it is a notable one, of obtaining a loan in England of £33,000,000, with the view of advancing £30 for each slave, as purchase money, which the slave is to repay by two years' service to his former owner, the object being "to keep the negroes in

"industrial harness, while being accus-"tomed to the change, and at the same. "time secure compensation for the own-"ers." All such schemes, that of West India apprentice included, are based on the very absurd idea, that the negro is unwilling to work, and habitually indolent. It is quite useless to discuss the question with persons who hold such an opinion, but, to prove that it is wholly erroneous, it is only necessary to refer to two high authorities, one a resident West Indian proprietor in Barbadoes, Hon. Grant Thomas, M.C., who, about twenty-five years after emancipation, wrote:-"There never was a greater mis-"take than to suppose that the negro "will not work for hire. No man is more "sensitive to that stimulus, or works " more readily, more cheerfully, or more "effectually for the hope of reward; but, "like every other man, he toils for his "daily bread, not from choice, but neces-"sity. Take away that, and he passes "immediately out of the category of the "laboring class. It is perfectly astonish-"ing to know how much a negro can do, "when he is under the influence of a "wholesome stimulus, and how little he " will do when that is removed." Another equally high authority, Dr. Davy, in his very interesting work on the West Indies, says :- "It is a mistake, often committed, " to suppose that the African is by nature "idle and indolent, less inclined to work "than the European. It is a mistake, I " perceive, even fallen into by some of the "friends of the race." Let this mistaken idea be dismissed from the mind, and then let intelligent men ask themselves, what would be the result in Canada if similar circumstances existed? It must. be borne in mind that the wages of a laborer in tropical countries are widely different from what they are with us Those wages range generally from 20 to 30 cents a day, the latter being a high rate. Now, in most of the colonies, certainly in Jamaica, land is most abundant, and cheap. The planter requires labor on his own estate, and it must be sufficiently obvious that men will not come great distances to work for low wages, especially when they can employ themselves more profitably on their own locations. The planters in the West Indies commenced, after the abolition of slavery, by charging high rents for very small lots ranging from a quarter of an acre to an acre, and giving at the same time very low wages. The result was the same everywhere-the abandonment of the plantations. If the Brazilian planters choose to make it the interest of their former slaves to remain on the plantations,

giving them locations on as good terms at least, but perhaps for their own interest better, as they could get elsewhere, there will be no occasion to resort to the impracticable scheme of an English loan that has been suggested. Among other authorities in support of the views above expressed is the late Mr. Sewell, grandson of our distinguished Chief Justice. who visited the West Indies as correspondent of the New York Times, and afterwards published his very interesting correspondence, an extract from which will enable any impartial enquirer to comprehend the West Indian labor difficulty: -" Instead of endeavoring to promote a "good understanding between themselves " and their laborers, the planters adopted. "and still retain in Trinidad, the odious "system of tenancy at will. The laborer "who lives on an estate is compelled to " work for that estate, and no other, on " penalty of ejection, with consequent loss "of the crop, which he has raised on his "little allotment. He is still in a posi-"tion of virtual slavery, and it is a matter "which can excite no surprise, that, after "the emancipation, those who had means " to purchase parcels of ground should pre-"fer to leave the estates, and either culti-"vate for themselves or be free to give "their labor to whom they pleased, upon "their own terms, and in a way which "would secure for themselves and their "families a greater independence." It will be interesting to watch whether the Brazilian planters will imitate the mistakes of the British, which involved them in ruin, and when we find a proposition to import 20,000 Chinese to fill the places of the native laborers, who are to be driven away by a stupid policy, we confess that we have little hope for Brazil.

THE CHANNEL.

Two letters have recently been contributed to the press on the subject of the channel of the St. Lawrence, one to the Mail, by Mr. John McLennan, late M.P. for Glengary, the other by Mr. T. C. Keefer, civil engineer; the former to the Mail, and the latter to the Globe. Both writers put the question in its true light, although we fear it is one in which it will not be looked at by our neighbors in Quebec, or by some, at least, of our Ontario contemporaries. The Globe persists in maintaining that it is a mere question as to whether the inward and outward cargoes are unloaded or loaded at Quebec, notwithstanding the fact that Montreal has been for the last fifty years the depot of the commerce of the St. Lawrence, and that its rivals are to be found in the west-

ern cities of Ontario and not in Quebec. Mr. McLennan points out, with great perspicuity the necessity of preventing the diversion of the St. Lawrence trade to New York by counteracting the effect of the abolition of tolls on the Erie canal, and the reduction of port charges at the Atlantic seaports. Mr. Keefer has drawn attention to the early recognition of the improvement of the St. Lawrence as a national work. Mr. Keefer has hardly done justice to this branch of his argument. We cannot pretend at this moment to affirm that there was any actual vote for the channel improvement before 1843, but there is no doubt of the fact that the deepening of Lake St. Peter was included in the works recommended in Lord Sydenham's message in 1841, and that a special committee, which included the name of the Hon. John Neilson of Quebec, concurred in recommending it. The resolution actually adopted postponed the commencement of some works, including the St. Lawrence, until a loan could be negotiated. Mr. Keefer points out the great benefit to Toronto and other ports on Lake Ontario, indeed to the entire West, which would result from the head of navigation being some 170 miles nearer to them. Mr. Keefer points out very clearly that vessels can load in Montreal, drawing quite as much water as in New York, and moreover that they are not obliged to anchor and wait for higher water on arriving, or compelled to wait for high tide on their departure. 2

LIFE OF SIR JOHN A. MACDONALD.

By J. E. Collins.

No. 7.

In our concluding notice of Mr. Collins' work we shall chiefly confine ourselves to the events which marked the period of confederation. We intimated in our last notice that, in our opinion, Mr. Brown, and those with whom he acted, had adopted an indefensible policy at the period of confederation. Had the coalition, for which Mr. Brown was more responsible personally that any other member of the political party to which he belonged, been confined to Canada he would not have been justified by English precedent in resigning on wholly inadequate grounds, and going into opposition to a Government, comprising two gentlemen who had been induced to join him when he originally accepted office. It must, however, be borne in mind that two other Provinces were embraced in the Federal Union, and that this was the great political question of the day, and that on which

parties were formed-and that Mr. Brown had been an active promoter of the measure both in Canada and in the other Provinces. Prior to March, 1864, the absorbing question, on which parties were divided, was representation by population. It appears from Mr. Brown's confidential letters written in 1863, that he was then much dissatisfied with the liberal administration of Mr. Sanfield Macdonald, because it was indisposed to commit itself to his favorite measure. That question was set at rest by confederation, and there was no other of sufficient importance to justify one of its leading supporters abandoning his colleagues at a time when they had to encounter a formidable opposition. In New Brunswick the leaders of the federal party were liberals, and had been urged by Mr. Brown to stake their political fortunes on a measure on which they had to encounter a formidable opposition. In Nova Scotia the anti-fed. eral party was in a majority, and yet in the very first session of the Dominion Parliament the whole body of anti-federalists from Quebec, Nova Scotia and New Brunswick formed a party alliance with the liberal federalists, of whom Mr. Brown had been the leader until he resigned in favor of his friend Mr. Mackenzie. Those who had 'most reason to complain of his conduct were Mr. Howland and Mr. Macdougall, the latter of whom was engaged on a public mission at a distance from home when he learned that his political leader, and the rank and file of the party on the faith of whose support he had joined the Government, had gone into opposition on a question, which, as matters turned out, was of no importance whatever.

Until within the last few years, when parties have been divided on the subject of protection, there was really no absorbing question at issue, and the opposition had difficulty in finding subjects of adequate importance on which they could attack the Government. That British Columbia obtained advantageous terms on entering the federation may be admitted, but the importance of extending the Dominion to the Pacific is very generally acknowledged. It seems more than probable that if the opposition had succeeded in retaining power, British Columbia would have been forced into the United States, by which federation she would have been cordially welcomed. Mr. Collins has not expressed any distinct opinions on the recent policy of Sir John Macdonald in the North West, and it is exceedingly doubtful whether it meets the approbation of the party to which he belongs. -

We are not unaware that Mr. Collins has specially denounced party, and that he laments that "our statesmen are all more or less bondsmen to the system." Nevertheless, we are strongly impressed with the belief that the real ground of the censure so freely visited on party Government is that both parties have hitherto professed attachment to British connection. When we find that Mr. Collins not only avows himself in favor of independence, but that he holds it to be "our "duty now to bestir ourselves, to organize, "and to tire not, nor rest, till our colonial-"ism shall have become a thing of the "past," we can have no doubt that he is as thorough a party man as any in the Dominion, and that his denunciation of party is simply because he has no sympathy with either of those which exist. We should be extremely sorry to think that Sir John Macdonald could approve of the attempt made by his biographer to attach a meaning to his language which would be inconsistent with his avowed principles. "We should be loyal to Great Britain, we must be loval to Canada," is the interpretation placed by Mr. Collins on Sir John Macdonald's views. Those who share the sentiments of the leader of the Government believe that the interests of Canada can be best promoted by its remaining an integral part of the Great Empire of which it forms no unimportant part, and through its connection with which, it is enabled to enjoy practical independence combined with a system of parliamentary Government, which its inhabitants believe to be immeasurably superior to the republican institutions which Mr. Collins and his allies would fain form a party to advocate.

Before concluding our notice, we must make a brief reference to Sir John Macdonald's share in the treaty of Washington, for which he has been often censured. We have never heard of a suggestion having been made that this position was sought by Sir John, and we cannot believe that a single Canadian would have recommended that he should have refused to act when called on by the Queen's Government. The commission originated in a desire on the part of Canada that the question of the right of the United States fishermen to frequent certain bays should be determined. The United States had a question pending regarding what were known as the Alabama claims, and their Government demanded that all questions in controversy should be left to the proposed joint commission. For the final settlement of all those questions the British Government alone was responsible, and it will scarcely be pretended that

Canada was asked to concede as much as Great Britain, especially as all points of importance were to be settled either by arbitration or by the consent of the Canadian Parliament. That Sir John Macdonald spared no effort to procure more advantageous terms for Canada there cannot be the slightest doubt, but the treaty of Washington, like nearly all the treaties that have ever been negotiated, was not altogether satisfactory to either of the contending parties. After the award of the arbitrators on the Alabama claims the citizens of the United States were more satisfied, but when the fishery award was announced they were highly indignant. The truth is that when two parties have conflicting interests it is impossible to satisfy both, and very difficult to satisfy either. It would be well for Sir John Macdonald if throughout his long public career he had never committed an act less deserving of censure than his performance of the duties imposed on him by the Imperial Government as a High Commissioner in the negotiation of the Treaty of Washington.

BOARD OF TRADE REPORT.

We have received the 17th report of the Secretary of the Montreal Board of Trade. with statements relating to the Home and Foreign Trade of the Dominion, and also the annual report of the commerce of Montreal. We learn from the prefatory remarks that the report has been delayed in order to procure information sought for by the foreign consuls, and which could not be obtained earlier. The publication is said to have entailed far more labor and care than any of the preceding reports, and this we can readily believe. We have no doubt that the publication of a large edition of this report would be attended with advantage to the country, exhibiting, as it does, the progress which Canada has made. We are bound to acknowledge that the report deals with such a great variety of topics, that we cannot at present even pretend to notice it at any length. There are, however, some points which have struck us as singular even in the very superficial examination which we have been enabled to give it. In 1871 there was, we believe, only one sugar refinery in Canada, which is returned as having a capital of \$425,000. and as employing 359 hands. In 1881 the capital employed was \$2,150,000, or nearly five times as much as in 1871, while the hands employed were only 723, or little over double the number in 1871. The value of the products is about proportionate to the hands, the annual value

being \$9,627,000 in 1881, against \$4,132,-750 in 1871. In the business of tailors and clothiers the capital in 1881 was \$5,719,729, against \$1,721,903 in 1871, being more than three times as much. The number of hands employed had only increased from 11,092 to 18,029, or about 63 per cent, and the value of products from \$9,345,875 to \$15,102,963, or less than 62 per cent. In the case of tanneries, the increase in hands was about 30 per cent, while products increased nearly 65, with an increase of capital of rather more than double. It would be interesting to learn if the disproportionate increase of capital was bona fide, or whether there had been an infusion of water. There is something that requires explanation in the return of "saw mills." In 1871 the capital employed was \$16,040,-589, and in 1881 \$25,487,233, an increase of nearly 60 per cent, while the increased value was only 27 per cent, but the extraordinary circumstance is that the hands employed in 1871 were 35,691, and in 1881 only 2,085. There must be something wrong in this item. The largest aggregate capital appears to be employed by the saw mill owners. Next are the owners of grist mills, whose capital has increased in the decade from \$9,929.898 to.\$13.857.923, and the hands from 4.992 to 6.472. The value of products was \$39,135,919 in 1871, and \$41,772,372 in 1881. The cotton industry shows probably the greatest increase. In 1871 the capital was \$632,000, the hands employed 745, and the value of products \$781,800. In 1881 the capital was \$3.476.500, the hands 3,527, and the value of products \$3,759,412. There are some other industries that well deserve notice, and there are, of course, many other interesting subjects treated, but we advise all who can obtain the report to examine it carefully.

EASY CREDITS AND OTHER THINGS.

If a practical man were asked to express briefly the cause of most business failures, he would probably reply-"Too many goods." The firm who have over-imported or over-produced are apt to drift into easy credit, and credit being easy, and landlords being a privleged class, young men of little or no experience engage in business and start a store with as little hesitation or concern for pay-day as though they were ordering a suit of clothes from some easy-going tailor. Frank Wheeler is "a young man married" who has been in the employ of Thomas May & Co., this city, as bookkeeper, at a salary of \$50 a month. In settling down to housekeeping, "money was no object" to Frank, and with the reflection of the house of Thomas May & Co. upon him, he found easy credit at the furniture and the piano store. Finding himself unable to pay for piano, \$90 bedroom set, and other things, when due, he advertised for a loan. One of the smaller shareholders who lost by the troubles of the Consolidated Bank a few years ago, auxious to recoup a part of the losses, had been lending small sums at high rates of interest to outside parties latterly, forgetting that it was through lending at high rates of interest that manager Renny lost his head, and the value of the shares. Mr. Wheeler was ready to pay even 20 per cent for a few hundred dollars, and he got it. He repaid in monthly instalments about 25 per cent of the loan, and then conceived the id-a of starting in business for himself-like Wilkins Micawber, when all other chances were gone, determining to go into the coal trade. He could not manage both business and situation, and finding credit so easy and his social standing so much improved, he devoted himself exclusively to his fruit trade. But bills matured, and after an ineffectual struggle to see his way through, he gave up the ship and took flight for New York, leaving all his responsibilities behind him. Then came seizures with lively attention, but the landlord, T. L. Morris, bore away the brush; the furniture man got back a portion of the goods, while the cigar-man-one who had formerly made many a haul out of his banker-looked in vain for his goods, which had all been disosed of before the flight. The amounts involved are small, but the moral concerning credits. high rates of interest, extravagance, and the evil of allowing landlords any privileged rights over and above other creditors, is no less apparent.

THE TRIP TO CALGARY.

The recent excursion of the president, vicepresidents and other chief officers of the Canadian Pacific Railway, in company with several distinguished personages from Great Britain and the continent of Europe, and some gentlemen from Montreal, to Calgary, the recent terminus of our great transcontinental route, proved an unqualified success. The actual time occupied by the round trip of 5,600 miles, as recorded by a leading Montreal manufacturer who was of the party, and did not linger on the way back, was eight days and four hours, or four days going, and 4 days and 4 hours returning. The road-bed of the line throughout was all that could be desired. The line is already stretching at a rapid rate towards the Rockies. The grade over the mountains at Kicking-Horse Pass is claimed to be much less than that on the Grand Trunk over the Luchine bank. Those who read Mr. Sanford Fleming's report of the government survey along the Yellow-Head Pass will be surprised at this fact, and rejoice in the good fortune of those who have undertaken the gigantic enterprise. The success of the North Western Ranch-situated some 35 miles south of the Cochrane Ranch-in wintering their large herds of cattle is taken as fair evidence that the loss of some 3,000 out of 15,000 head on the latter during the severe storms of last winter-which the Hudson Bay people say was the severest of 30 years—is not altogether due to the climat, but rather to want of proper care. Dr. McEachran having remarked during

their stay that, owing to early fall frosts, vegetables would not ripen at Bow River, Mr. Duncan McIntyre (why not Sir Duncan, Sir George can McIntyre (why not Sir Dancan, Sir George and Sir Richard?), who with some gentlemental sited the Glen. farm near by, returned with a gigantic cabbage in one hand and a bigurnip in the other, eagerly looking for the Doctor to give him some striking proofs of his mistake. The F.R.C.V.S. is not auxious that the Ranch districts should be employed for other than cattle-raising. Good steers are worth \$75.a head at Calgary, and there are scarcely any poor ones. The Cochrane high-breed bulls stood the winter splendidly. Mr. chas. Cassils, who had vi-ited Brandon and Regima a year ago, remarked the wonderful growth and proswho had, visited Brandon and Regima a year ago, remarked the wonderful growth and prosperity of these towns; and he speaks of the depression in Winnipeg and other places as more funcied than real. Many of the party visited Port Arthur, and were no less struck with its site, progress and promise for the future.

PROGRESS OF PORT ARTHUR. From its geographical position, Prince Ar-

thur's Landing, or, as it is now called, Port Arthur, occupies a somewhat similar position to the North-west that Chicago does to the North-western States. Situated at the head of fresh water navigation, and being the Lake port of the Canadian Pacific Railway on Lake Superior, it is rapidly growing in importance. The condition of the Real Estate market in Port Arthur is consequently healthy; there are no rapid sales of property (on margin) which attended the boom ' in other western towns and in Winnipeg, only a short time ago. Such a "boom" is far from being desirable; its effect is rather to injure a town than to prove of any benefit to it. A town with any solid basis of growth, such as Port Arthur, has none of the elements of an artificial boom; its growth from the outset has been slow, sure and steady. There have been no big jumps, and now that the terminus of the C. P. R. has been fixed at Port Arthur, business of all kinds must push forward at a rapid rate. In addition to the five docks now rapid rate. In addition to the five docks now in use, the Canadian Pacilic Railway Co. have commenced the first six intended new docks, with an elevator of 250,000 bushels capacity for their own business. At those may be seen a large fleet of vessels, side-whieders, propellers, barges, schooners and tugs, loading and unloading, whilst others are waiting at anchor for their turn to move in. The town is proposity towards the west, and it The town is growing towards the west, and it is surely safe to say that before many years the is surely sale to say that before many years the 'O'Brien' Addition will be the centre of a flourishing city. General Van Horne, in speak-of Port Arthur, says: "In less than five years there will be a larger shipping trade done here than at Milwaukee. The flarbor is all that can be desired, and is well sheltered. Tenders will shortly be asked for by the Department of Public works for the new Break water, which is to be one mile in length, and will be situated about one thousand yards from shore on the bar, which will make it partially natural. Port Arthur has at its back a farming country which is second to none, and with its mines, lumber trade and manufactories, of which there are a ready a few, must come to the front as a great commercial centre for the North-west. Business men see, this, and accordingly are unxious to invest in Port Arthur real estate. They are aware that such an investment is a solid and sure one. They buy to improve and hold. Outside capitalists who are looking after Port Arthur property are doing; so mostly with the intention of going there to live and engage in business. Property is fairly high, but not higher than the legitimate demand justifies. The market is in a healthy condition. All over town new houses are beginning to loom up, which is a certain evidence or the permanency of business. Nothing succeeds like success and the spaces of the place is also success, and the success of the place is almost beyond doubt.

PERQUISITES .- A prominent New York banker recently speaking of the Denver & Rio Grande Railroad and the efforts of the Directors to find a suitable man for President to succeed Gen. Palmer, said that it spoke pretty well for Wall, street morals when so many had declined a posistreet morals when so many had declined, a posi-tion worth \$75,000 in year—\$25,000 in salary and \$50,400 in "perquisites." "Perquisites?" repeated the reporter. "What do you mean by that?" "Well. I mean that the President of the Don-

Well, I mean that the President of the Denver & Rio Grande can, by virtue of his position, make \$50,000 in addition to his salary. And he can do this by methods that are considered legitimate. At any rate there are very few men who would not employ them. Of course the \$50,000 is made by dealing in the stock of the road. The President is in a position to do this safely. Like the keeper of a inro-bank, all the chances are in his favor. He has the advantage of knowing the exact condition of the roun and on what changes are to be made in its management. Suppose, for instance, he sees a large block of 'short'. All that he has to do is to casually remark to some friend who would be likely to repeat it that the company might be compuled shortly to make a new issue of bonds. In a few hours this information is in possession of the entire street and the stock declines several points, when the President covers at a handsome profit. About this time a newspaper man calls on the President and inquires concerning the reported new issue of bonds. The President denies that any such issue is contemplated, and indignantly attributes the rumor to some stock-jubber who desired to raid the stock of this company. Half the rumors on the street are started in some such way as this. Don't' you believe it ? Well, I tell you it is true. It is this opportunity for gain which makes the Presidency of a road whose securities are actively dealt in so much coveted. This has been done so much by the officers of certain roads as to bring the stock into disrepute.- N.1'. Paper.

SOMEBODY tells a story of a man who bought a bill of goods for \$1,500. The firm, being suspicious of their customer, put \$300 on the usual prices. The customer could only raise \$1,200, which was the regular rate; the rest being in excess. He said he would give his note on the remainder, and they took it. Then he said he was in the habit of receiving a present on making so large a bill. They gave him a necktie. He bitterly objected to such a mean little present. The proprietors then concluded little present. The proprietors then concluded to present him with his note for the \$300. He took it with a look of cunning, and then said: "Well, Mr. Alexander, I think I will prefer the necktie, if its just the same to you."

An adjourned meeting of the general committee of freight agents of the Dominion was held at the Windsor Hotel last Tuesday, when held at the Windsor Hotel last Tuesday, when the report of the committee on classifications was adopted, with but slight modifications. Freights have been divided into ten classes: the first five including general merchandise, and the remaining classes refer to carload bulks, comprising machinery, flour and grain; live stock, lumber, etc. A General Freight Agents' Association was organized, the object being for general freight agents to meet periodically and discuss plans to secure uniformity in regulations regarding the transportation of regulations regarding the transportation of goods. By the adoption of the present system freight can be classified at the place of shipment, this classification to be recognized throughout Canada.

CUSTOMS STATISTICS .- The amount of duty collected at Toronto for August ult., was, \$435,-098 62, as compared with \$556,215,57 for the corresponding month of last year; a decrease of \$121,119.95.—The Customs revenue at St. John, N B., for August was \$83,208, a fulling off of \$507 compared with the like period last year. The inland revenue receipts amounted to \$24,374, a falling off of \$5,500.

FIRE RECORD-INSURANCE.

ONTARIO.

Clinton, Aug. 5.—Messrs Cooper & McKenzit's planing mill and drying kiln with contents destroyed. Loss \$6,500; insured \$1,500—\$1,000 in Modeleacx Mutual and \$500 in Gore Mutual. Brussels, Sept. 3.—W. F. Vanstone's flour and saw mills with contents destroyed. Loss \$15,000; Insured as follows:—Western, \$2,000; Northern \$5,000; Gore District, \$1,000. Oltawa, Sept. 4.—The tannery belonging to Mr. Uermain damaged to the extent of several thousand dollars. March Corners, Sept. 4.—J. McMarty's barns burnt. Loss \$500; uo insurance. Russell Road, Sept. 4.—A barn owned by Mr. Tremblay destroyed with contents. Loss \$1,000; no insurance. Kingston, Sept. 4.—A barn owned by Mr. Wilder destroyed. Loss \$150; no. insurance. St. Williams, Sept. 5.—Messrs. McBurney & McCall's factory burnt to the ground. Loss \$15,000; no insurance.

QUEBEC.

St. Jean Baptiste Village, Aug. 31.—The sheds and stables, in rear of 216 Cadleax street, damaged to the extent of \$5,000; partly covered by insurance.

NEW BRUNSWICK.

Sussex, Aug. 31.—The Victoria Hall, owned by W. H. White, and occupied by the Savings Bank, T. T. Stumbles, White & Allison, and several others. The building was destroyed. Insured for \$3,000 in the Western.

Market Reports.

MONTREAL WHOLESALE MARKETS:

THURSDAY, 6th Sept., 1883.

The sudden change to colder weather this week seems to have induced the return of the majority of our wholesale merchants from their annual vacation, and in a few leading departments the Fall trade activity is gradually commencing to be felt. It is not likely, however, to become general for another fortnight, and thus far it would seem, that the volume of business may not be quite so large as last Autumn, but will probably be sounder, and equally profitable. All things considered, it is perhaps not desirable that the trade done this year should be quite so large. The few changes noted in the tone of the markets this week, with fluctuations in values, which apply chiefly to hides, oils, and provisions, will be found recorded below, under the respective headings. Money continues quiet but, in plentiful supply for all requirements, and rates of interest and discount are unaltered. In Sterling Exchange nothing doing and rates nominal. The Stock market has been rather more active the last market has been rather more active the last two days, but there is no spirit or animation yet manifest, and values have been irregular and are generally lower than last week. Montreal and Merchants have each declined \(\frac{1}{2} \) to 1 per cent, Outario and Toronto are each about 2 per cent lower, Commerce has dropped 1 p. c., Righelieu and City, Gas 1\(\frac{1}{2} \); but City Passenger sustained \(\frac{1}{2} \) ber cent, and a further decline of 1 p. c. to-day, making a total drop for the week of 8 per cent. making a total drop for the week of 8 per cent. Canada Pacific and St. Paul have advanced 2 and 1 p. c. respectively, while North-West Land has fallen off 1s 6d. See table on another

Boots AND SHORS,—Shipments of goods are now, going forward freely, and the orders in hand will keep manufacturers busy as possible all this month. A few buyers have been in the market selecting fair-sized parcels during the

week. As the harvest season in now we'll advanced, remittances begin to show some improvement, notes due on the 4th inst. being exceedingly well provided for. Prices remain steady and unchanged, there being less disposition to cut under manifest this season than in previous years.

DARRY PRODUCE.—The Butter market remains without essential change, the orders for shipment being few and light, and scarcity of sufficient quantities of desirable goods being still a source of complaint in the trade. Sales are generally small, at steady and nominally unchanged prices from those of last week. In Cheese there has been a fair movement, at firm quotations, several round lots having changed hands at 93 to 101c, the latter figure being for finest August make. July cheese is quoted at 84 to 94c, and August at 93 to 101c, the latter figure being for finest August make. July cheese is quoted at 84 to 94c, and August at 93 to 101c but it must be very choice to command over 10c. Shipments this week will be heavy, being estimated at about 60,000 boxes; shipments from this city and New York for last week were about 116,000 boxes. The stocks of cheese in New York on September 1st were 18,780 boxes, and of butter 87,041 boxes. The New York market was reported easier yesterday by telegraph. The public Liverpool cable is reported steady and unchanged at 52s 6d, while Beerbohm has cabled an advance of 6d to 52s per cwt. At Ingersult this week eleven factories offered 6,150 boxes, mostly August make; 600 boxes sold at 104c and 1,500 at 11c; offers of 104c were freely made for other lots, but not accepted, factorymen preferring to wait further developments.

Day Goods.—The opening out of millinery displays, which were surpassingly good, this week have attracted a large number of buye at to the city from nearly all parts of the Dominion. In the general dry goods houses there were, few distinguishable features noticeable, North-West merchants, especially one or two from Portage la Prairie, report a better feeling among the trade of the North-West, with business brightening up, under the influence of good crops, all ground. Western Ontario merchants have been in the market, buying fair-sized parcels of all kinds of seasonable goods, dress and fancy goods being in special request. Some, leading houses, however, report the volume of sales thus far this season as smaller than for the like period last year, but a large excursion party arrived in the city from points west of Toronto yesterday atternoon, and an increasingly active business at wholesale is likely to be done during the remainder of the season. Payments show some improvement, and are generally good,—one or two houses realizing an increase as compared with the like period last year. The city retail trade is generally; reported good, the larger houses being especially busy.

FLOUR AND GRAIN.—English wheat markets have generally ruled dull this week. Cable advices to-day report a decline of 3d to 6d on wheat cargoes on passage, and of 6d on corn for prompt shipment. Imports in the U.K. for the week show a decrease of 5,000 brls flour, and 25,000 qrs. wheat. The continued depreciation in prices for wheat in the American markets has upset the calculations of shippers in this market and rendered business extremely dull, with adeclining values for nearly all kinds of grain. To-day, however, Chicago market has advanced to the for wheat, and to the for corn. In the local market there was little or no business transacted, and the general tendency in values is in buyers favor; in fact, to do business in wheat, considerably lower prices would have to be accepted. Quotations for flour show little change from last week, but the tendency, is downward. Ocean freights are dull and easy at 2s 3d and 2s 6d Liverpool, 3s London, and about the same to

FRITE Trade continues good, Peaches commanding the chief attention, and selling at

\$2.50 to \$3.25 per crate; in carriers at \$4.50, and in baskets at \$1 to \$1.50 each. Receipts of Bartlett Pears during the week have been heavy; the demand is not equal to the supply. Prices range from \$6 to \$7.50 per byl. Of Apples receipts for the week have been light, and there are few, if any, lois of American fruit in the market. The furmers' offerings, in baskets, have been sufficient to supply the local trade. Fancy stock, such as the Duchess, command \$4, and other varieties from \$2.50 to \$3.50 per byl. Lemons in light supply, but demand also light; selling at from \$6 to \$7.50 per box. Red Bananas are in moderate request, at \$2.50 per bunch.

HARDWARE AND INON.—The travellers are starting out this week, but sufficient time has not yet elapsed to afford an idea of the prospects. Meanwhile a steady, fair trade is being done in general assortments of shelf and heavy hardware, at unchanged price-lists. Remittances generally fair. For Fig Iron there has been an improved enquiry, chiefly for Fall delivery; there have been sales this week of round lots of Summerlee & Carnbroe, also of about 500 tons, in the aggregate, of Calder, for delivery in the West, on the basis of last week's quotations. Spot transactions for immediate delivery have been confined to lots of five to ten tons each. Freights from Glasgow to this port are firm and advancing, and values in this market seem likely to continue firm for the remainder of the season. General me als remain quiet and unchanged, no increased activity, or advices from foreign markets being reported.

HIDES AND SKINS.—The long expected to break" in prices for native Hides has taken place this week, dealers having agreed to pay butchers only 8c, 7c and 6c, for Nos. 1, 2, and 3, respectively, and are charging 1c per 1b. advance for cured and inspected hides. The offerings are about as large as usual, but are not expected to be large until colder weather sets in. Two carloads of Western States hides have been sold here this week at 91c to 91c for prime No. 1. Western Canada hides quiet and unchanged. Offerings of Lambskins are rather liberal, and the prices to be paid this month shows only a slight advance, 55c being the quotation. Calfskins dull and nominal.

Groceres.—Business not specially active, but prospects are fair as to Fall trade. Teas—Quietness prevails at most points. Values fairly steady for high-class Japans. The Engli hurches is firm for the choice grades of Green Teas. Sugars.—Prices shew but very slight variations, with demand up 7to average. Molasses.—Market firm for good Barbadoes, some ask 17½ in moderate quantities. Syrups in ordinary request. Rice is dult, \$3.30 to \$3.80. Coffees.—The fearful calamity at Java doubtless will have some effect on market for production. In meantime the advance is triffing in Java Coffees, other kinds firm. Spices.—Peter is cabled 7d in London lately, and is firmer here, with advance of ½c. Other Spices not active. Fruits.—A small lot of new Valentias sold in New York lately at 10c, say. 8c, deducting duly. With us good Valentias, crop 1882, are steady. Inferior and out-of-condition fruit are neglected Malaga.—Opening prices are fully over expectation. Currants.—Damage to drying reported from Greece. Opening prices are pretty high, and kept up largely by French demand expected. With us stock is low of crop 1882, and firm in price. Sultanas slow, better than last season, prices moderate. In meantime the business in crop 1882 fruits is light. Tarragona Almonds firm, with sales at Liverpool for Fance.

LEATHER.—In Sole leather a fair average business is being done with jobbers and shee manufacturers, at firm but unchanged prices, there is rather more doing in all kinds than earlier in the season, but there is no marked activity in anything, and, on the whole, the market rules quiet. Shoe manufacturers are

not carrying the surplus stocks they formerly did, and supplies are lighter, yet there is ample stock for all requirements. Best plump sole, as stock for all requirements. Best plump, sole, as usual, is scarce, and commands outside figures. Good heavy Pebble is slightly scarce, and worth 14c, to 15c; common and light qualities are moving off steadily, but there is no special demand or noteworthy transactions to report.

Oils .- Business fair for the time of year, but not much activity expected until next month, after the fall exhibitions, etc. Stocks of Steam Refined Seal continue light, and values remain firm, but at present, high prices the demand is light; buyers are holding off for better terms. For Straw Seat there have been several enquiries, but few trunsactions; prices quoted at 630 to 650 for ordinary to small sized lots. The demand for good Linseed oil is fair, and in sympathy with firmer English markets, prices here are quoted firm at from 561c to 59c for raw, and 60c to 63c for boiled; sales are restricted to jobbing lots. There is a fair, not active, movement reported in Turpentine, at last week's quotations, 622c to 65c per Imp.

Petroleum. - Business this week has been very active, prices continuing about the same; if any change, it is towards higher prices. Readvanced prices.

Provisions.-Liverpool market was weak yesterday, and pork, lard and bacon each declined is in value. The depression in Chicago market reached a panic yesterday, resulting in a total decline for pork of 623c per brl., and a drop of 20c to 423c per 100 lbs for lard. Under more liberal receipts Chiengo hog market was more liberal receipts Ohicago hog market, was also panicky, values declining 25c to 30c for light grades, 10c to 20c for mixed, packers; and 10c to 20c per 100 lbs for heavygshipping grades; estimated receipts were 19,000 head, and shipments, 4,677, head, In this market hog products have generally ruled quiet, though a fulr trade may be said to have heavy hour done for that the of year requidering have been done for the time of year, considering the downward tendency of the Uhicago markets. The large number of hogs known to be fattening in the West and, the prospect of an abundance of corn, combined with liberal receipts, have been detailed in the contraction of the contr dance of corn, combined with fiberal receipts, have had a depressing effect upon pork and lard, the former having declined about 75c, per brl, within the last three days, and lard has fallen off about 25c per 10c, lbs, within that time. Accordingly prices here show a decided by easier tendency, and Western Mess Pork is now selling at \$16.50, to \$17.50, as to, size of lot, and Fairbanks' Lard at 12c to 12½c. Hams scarce, at, 14½c, to, 15c, but demand, is light. Bacon continues nominal, at 13c to 14c. Econ. Bacon continues nominal, at 134c to 14c. Eggs. rule quiet at 18c to 20c as to freshness, the bulk of sales being made at 18c to 19c per

Woot.- A quiet, stendy business is being. done with manufacturers, who are taking hold rather more freely, but sales are generally restricted to jobbing lots of foreign woods, chiefly Grensy Cape, at unchanged prices. At the london wood sales on Monday last 11,500 bales were disposed of, comprising Port Phillip, Sydney and New Zenland.

AMERICAN MARKETS.

Boston, Sept. 6.—Flour, demand good, market quiet; sales of Superine at from \$3.50 to \$3.75. Extras from \$4 to \$4.50, including choice Bakers at from \$5 to \$6.50. Patent Spring sold at from \$7.25 to \$8, and Patent Winter from \$6.25 to \$7. Cornmeal sold at from \$2.80 to \$2.90. Outnieal sells at from \$5 to \$5.25. Hay, steady demand for old. Hay, choice old sells at from \$17 to \$18. Butter, firm feeling for choice grades; other kinds demand moderate. Sales of choice at 22c to 23c. Cheese, firmer prices; advanced; sales of 12c. Boston, Sept. G .- Flour, demand good, marteninal moderate. Sales of choice at 22c to 23c. Cheese, firmer prices; advanced; sales of choice at from 15c to 18c. Canada Peas, no change in prices. The Polatoc market well supplied and arriving freely, sales at from \$1.50 to \$1.75.

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TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, September 6, 1883.

Among wholesale dealers the prospect for a good fall trade appears encouraging. There is at present a fair movement reported in fancy goods departments, and the volume of business done in staples during August is very creditable. The Exhibition, which opens next week, will attract a goodly number of merchants as well as visitors to the city, and wholesale as well as retail trade will be benefited. In financial circles there has been no improvement, The demand for money is only moderate, and bankers are acting cautiously on account of the failures taking place. Call loans on stocks rule at 61 per cent, although in special cases some loans have been obtained at 6. Time loans are steady at 64 to 7 per cent. Prime commercial paper is discounted at 7, and ordinary at 71 to 8 per cent. Sterling Exchange is lower in sympathy with New York rates; 60day bills are quoted at 108} between banks and 108 across the counter; demand bills 109 to 1004. The stock market has been extremely inactive during the week. Prices of bank shares have been depressed, the failures in the provision trade having caused in some measure the unsettled feeling. Sales of Montreal were made at 1974, Merchants at 1213, Commerce at 1331 and 1331, Imperial at 143, 1421 and 1424. Federal at 1623 and 1622, Standard at 116 and 1154, Northwest Land sold at 514 on Monday and closes at 50s, bid. Western Assurance firmer at 133 and 134. The market to-day closed weak.

Following are the bids to-day, compared with those of last Thursday : -

Banks.	Bid Bid Aug. Sept		Bid Sep 6.
Montreal Poronto Ontario Merchants. Commerce Dominion Hamilton Stand'd. Federal. Imper'l Molsons	1841 185 115 (* 110 121 - 121 132 - 133 2023 202 1174 117 114 115 1624 162 1423 142	Freehold	126} 140 160, 114

COAL AND WOOD .- It was given but a week ago by some dealers that the prices of coal here would be advanced in sympathy with New York, but old prices are still ruling yet. The best qualities of hard and soft sell at \$6:50 a ton delivered, and steam at \$5. Wood is un-changed, with sales of hard at \$5 to \$6 a cord, according to quality, and pine at \$4.

COAL OIL .- A good business has been transacted the past week, and prices remain steady. Canadian refined sells at 16c, and carbon safety at 17c per gallon, in jobbing lots. American is unchanged at 25c for prime and 28c. for water white.

FLOUR AND MEAL.—Flour has been moving pretty freely the past week. The demand has run almost altogether, on Superior Extras, and values have been maintained. Yesterday and to-day, however, there has been less enquiry, but holders still ask the same prices. Round lots of Superiors sold outside on Friday at equal to \$5.20, but more offered on Saturday at that price with \$5.15 bid, and a number of sales were made at the latter price. On Monand a time at the price. On alonday also fransactions were reported at \$5.15 and Spring Extra at \$5. More Spring Extra offers at the same price. Extra is worth \$5 to \$5.05. The stock in store is 2,350 barrels, as compared with 2880 barrels last week and 773 barrels the corresponding week of last year. To-day's market was easier, with sellers of Superior at \$5.15, and of Extra at \$5. Outnead continues dull, there being little or no demand, and car lots are nominal at \$5. Cornmeal quiet, with transactions restricted to small quantities at \$3.75 to \$3.90. Bran is quiet and prices firm owing to limited offerings; car lots sold at \$10.50.

WHEAT.—Business in this cereal has been of a local character the past week. Prices are far too high for export. Dealers seem to think that prices here will rule high owing to the short crop of fall wheat, and offerings are meagre. Millers have bad to purchase, and sellers got about the prices they asked. There have been sales of car lots of No. 2 spring at \$1.15 and \$1.152, and No. 3 is nominal at \$1.12 to \$1.13; No. 2 fall offers at \$1.13, with \$1.12 bid, but no sales have been reported, and No. 3 hill is nominal at \$1.08 to \$1.09. The stock in store is 115,445 bushels as compared with 116,194 bushels last week and 51,766 bushels the corresponding week of 1882. Wheat market to day feeling weak. The sales to-day was a car of No. 3 Fall at \$1.07.

COARSE GRAINS.—Barley.—The only sale reported here the past week was a load of No. 3 extra at 67c. There is a feeling that prices will weaken; and No. 2 for October delivery offers at 68c with 60c bid. The stock in store is 30,517 bushels as compared with 26,155 bushels last week and 5,525 bushels the corresponding. week of last year. Oats are again easier ; the supply is large, and likely to continue so; sales of car lots of western are made the latter part of last week at 371c and 37c and the past few, days at 37c and 364. New oats sell at 38c on the street market. The stock in store is 700, bushels, the same as last week, as against 400 bushels at the corresponding period of last year. Peas are purely nominal; uone havo offered during the week. The stock in store is offered during the week. The stock in store is 1,099 bushels against 772 bushels last week and 4,523 bushels the corresponding week of last year. Hye is also nominal, there being no offerings. Prices are thought likely to open low. The stock in store is 341, bushels, the same as last week, against 6,284 bushels the corresponding week of last year. Corn is dull with missen rather make in symmetry with missen rather make in symmetry with with prices ruther easier in sympathy with Chicago; we quote 62c to 63c for American.

Hardwars.—In a retail and jobbing way there has been a fair amount of activity during the past week. There are few sales of round lots, but the outlook is considered satisfactory. The improvement in United States markets is encouraging. Prices remain steady, there being no changes from last week. Quotations are:—Barbed fencing wire, galvanized, 84c; painted, 7c; Canada plates, Boar's head, \$3.35; Pontypore, \$3.35; cut nails, per keg, 10d to 60d, \$3.10; 8d and 9d, \$3.35; 6d and 7d, \$3.60; 4d and 5d, \$3.85; 3d, \$4.60. Copper, ingot, 19c to 20c; sheet, 25c to 26c; bar, 30c to 33c. Bar iron, Nova Scotia, \$2.50; ordinary, \$2 to \$2.10; hoops, coopers', \$2.50 to \$2.50; band, \$2.50. Manilla rope, 12½c to 13c per 10; deep sea, 14c to 16c. Window glass is rather quiet and unchanged. Steel is steady, at prices 12c to 13c for cast, and 2½c to 2½c for sleigh shoe. Tin steady, by 26c to 28c; ingot, 24c to 25c. Pig iron quiet and unchanged at \$22 for Glengarnock and \$22.50 for Summerlee. Tin plates: 10 Coke \$4.75 to \$5; 10 Charcoal, \$5.25 to \$5.50; 1X do, \$7 to \$7.25; DC do, \$5.25; DX do, \$6.25.

GROCERIES.—There is a moderate demand from the country for moderate parcels. No large lots are reported, and prices are steady. Stocks are only moderate, and the feeling is that prices will continue unchanged. An increased volume of business is expected next week. Coffices firm at 18c to 25c for Java; 10c to 11c for Rios; and 30c to 38c for Macha. Raisins quiet; Valentins are steady at 5½c to 6c. Spices quiet; allspice 17c to 20c; Cassia, whole, 18c to 20c; cloves, 25c to 40c; ginger, ground, 25c to 35c, root, 23c to 27c; nutneg, 75c to 81.15. Sugars, Porto Rico, dark to fair, 7c to 7½c; bright to choice, 7½c to 8c; Camada refined, 6%c to 8½c; Standard granulated, 8%c to 9c; Paris tump, 10c to 10½c; scotch refined, 6%c to 7½c. Syrups unchanged. Tobaccos, dark, 31½c to 3½c; Western Leaf, 31½c to 3½c; bright, 48c to 52c; choice, 70c to 75c.

HIDES AND SKINS.—Hides are in fair supply and steady, notwithstanding lower prices in the United States. Dealers are paying 7\(^3\) c and 8\(^3\) c for No. 1 green cows and steers, and sales of car lots of cured have been made at 8\(^3\) c and 8\(^1\) c during the week. Lambskins are higher and so are pells; the price now paid is 60c. Colfskins are almost nominal at 11c to 13c for green and 15c for cured.

Leather.—Orders have been coming in very well from the country, and the feeling among the trade generally is cheering. Some sales of slaughter. Sole are reported, but as yet few round lots are changing hands. Harness is in moderate demand. There are no changes in quotations: Spanish sole, all weights, 28c to 30c, and for No. 2, 25c to 28c; slaughter, heavy, 28c to 30c, and light, 27c to 29c. Hemlock larness leather, 28c to 33c; oak harness, 46c to 50c; hemlock belting, 34c to 43c, according to quality. Kips, French, 75c to 95c; English, 70c to 75c; Ohiengo slaughter, 65c to 75c; native slaughter, 45c to 60c; splits, large, 28c to 33c; bulf, 16c to 18c; pebble, 14c to 18c; russets, shoe, 40c to 50c; saddlers, \$3 50 to \$9. Hemlock calf (36 to 40 lbs, to the dozen), 75c to 90c; light, 60c to 70c; French calf, \$1.10 to \$1.40. Cod oil, 65c to 70c per gal. Straits oil, 55c to 60c; gambier, 7c; Sumach, 41c to 5c.

LIVE STOOK TRADE.—Cattle.—The feeling has somewhat improved this week, and the tone of British markets is firmer. The receipts here have been small, and values steady. Choice cattle for export sold at 5% c to 6c per lb., and some dealers report as high as 6% being paid. Choice butchers' stock rules at 4% to 5c, ordinary at 3% to 4c, and inferior at 3. The export trade in Sheep is quiet, and prices are un

changed; choice sell at 5c and ordinary at 4\frac{1}{2}c to 4\frac{1}{3}c. Lambs are easy at \$3.50 to \$4 a head. Calbes in fair supply and stealy at 7c to 8c per 1b., dressed weight. Hogs are steady at 5\frac{1}{3}c to 6c per 1b.

Provisions.—This trade has been quiet, business being rather unsettled by the recent failures. Butter.—The supply of ordinary and inferior qualities is large, and sales of such lots are rather difficult to make. There is no shipping demand, and the trade is confined chiefly to jobbing lots of choice qualities for local requirements—these bringing 15c to 15½c in tubs or crocks. Inferior to ordinary qualities of butter are dull at 10c to 13c. Buson is quiet and prices easy; the only sales made are for small lots; stocks are large, and prices in Chicago are declining so much that this market is demoralized. Long clear sells at 9c to 9½c per 1b, and Cumberland cut at 8½c to 9c. Hums quiet and easy; smoked and canvassed sell at 13½ cto 14c, and pickled at 12c to 12½c. Lard is also easy, but transactions are small; tinnets are quoted at 1½c to 11½c, and pail lots at 12c. Pork is dull, and prices nominal at about \$11.50 to 18. Beef is quoted unchanged at \$16 to 17c. Eggs are in moderate demand and steady; offerings are all taken at 16c to 17c per dozen in case lots; and dealers sell at 18c. Offices is ifirm; there is a moderate demand and choice sells at 11c. Dried Apples inactive, and prices nominal at 10c for common, and 14c to 15c for evaporated. Beans unchanged, with sales of small lots at \$1.50 to \$1.75 per bushel. Potatoes are steady; bags range from 75c to \$1.00, and barrel tots at \$1.50 to \$1.75. Apples steady; windfalls rule at \$2 to \$2.50, but good winter fruit is quoted at 30c t 35c, and new at 40. Hogs slightly easier at \$3.25 to \$8.50. Salt unchanged; coarse Liverpool in bags, 65c in car lots; fine Liverpool, 5-lb, bags, at 50c in small lots; Canadian, \$1.35 per barrel in car lots; dairy salt in 3 lb bags, at \$3.75 per barrel in small lots.

Wook.—There is little business being transacted. Receipts are light; so is the demand. Values continue about the same as last week. Good selections of Leicester fleece bring 19c to 19½c, and Cotswold:16c to 17c. Southdown, pure bred, is worth 25c; part bred, 22c to 23c, according to quality. The demand from factories is light, and pulled wools easy; Supers are quoted at 24c to 25c, and Extra at 29c to 30c.

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Re Estate of ALFRED REEVE, Laceman, trading under the name and firm of WHITE & COMPANY, at 18 & 20 Colborne Street, Toronto, I am instructed by the Assignee to sell by auction on the premises, 18 & 20 Colborne Street,

Friday, the 14th September, 1883, At 2 P.M.,

The entire Stock in Trade, Furniture, Fixture, &c., of the above Estate, en bloc, at a rate on the dollar.

Stock, as per Inventory, \$60,802.14 | E.A.E. Furniture and Fixtures, 1,958.54 | Total \$62,760.68

Total \$62,760.68
This Wholesale Stock-of Swiss Embroideries, Reul Laces, Nottingham Laces and Lace Goods, Lace Curtains, &c., Scotch and Swiss Curtains, &c., French, German, and English Hosiery and Underwent, Chlais Laces, Edelweiss and Oriental Laces, Ladies Kid, Lisle, Tuffeta and Cloth Gloves, Silk Fringes Gimps, Mantle and Dress Ornaments, Trimmings, &c., Yarns, Berlin Wools, Velveteens, Mantle and Mantle Cloths, Knitted/Wool Goods, General Fancy Dry Goods, &c., &c., all imported direct from the manufacturers,—is mentioned at the Importer's Wholesale Cost, and Imple Deductions made upon old or defective stock, as can be seen from Inventory.

TERMS,—One-third Cash, balance in notes at three and six months, secured by endorsation to the ratisfaction of the Assignee, with interest at seven per cent per annum.

A deposit of \$2,000 required at time of purchase Permits to view the stock can be had from JAMES LOCKHART (Assignee), 12 Colborne Street, Toronto. Stock Lists can also be seen at the office of Messrs. JAMES LOCKHART & CO., 423 and 425 St. Paul Street, Montreal.

PETER RYAN.

Auctioneer.



Notice to Contractors.

CEALED TENDERS addressed to the undersigned, and endorsed "Tender for Departmental Building, Ottawa," will be received at this Office until WEDNESDAY, the 12th day of September next, inclusive, for the erection of a

Departmental Building

OTTAWA, ONT.

Plans and specifications can be seen at the Department of Public Works, Ottawa, on and after MONDAY, the 20th instant.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied and signed with their actual signatures.

Each tender must be accompanied by and accepted Each tender must be accompanied by and accepted bank cheque, made payable to the order of the Honorable the Minister of Public Works, equal to Honorable the Minister of Public Works, equal to Hive per cent. of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called on to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department will not be bound to accept the lowest or any tender.

By order.

ider.
By order,
F. H. ENNIS,
Secretary;

Department of Public Works, } Ottawa, 14th Aug., 1883.

Legal.

Goderich, Ont.

GARROW & PROUDFOOT, BARRISTERS, SOLICITORS, &c.,

ESTABLISHED 1843.

OWEN McGARVEY & SON.

7, 9 and 11 St. Joseph Street (cor. McGill Street) MONTREAL.

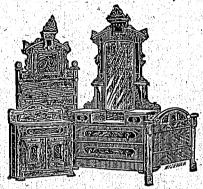
The oldest FURNITURE HOUSE in the city; Wholesale and Retail.

Parlor Suits, 7 pieces, from - - - \$ 45 to \$500 Chamber Setts, from - - - - -22 to 750 Chamber Setts, 17511
Full Dining Room Suits, 9 pcs., from 50 to 675
Library Suits, from ---- 100 to 500
All other portions of stock equally varied in prices

and styles of design of finish. Our recent Exhibits were taken from stock.

Constantly on hand the largest, best assorted, and acknowledged by all the Cheapest Stock of general HOUSEHOLD FURNITURE in the Dominion.

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J. J. CURRAN, Inventor.

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39 & 41 Franklin Street, Chicago.

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James Shearer, Montreal; James Crossen; (car builder), Cobourg, Ont.; Canada Pacific R. R. Perth, Ont.; Kings? 21. Car Works, Kings on, Ont.; Pile & Richardson, (Cooperage Co.) Chatham, Ont. and in course of construction; Grand Trunk, R. R. London, Ont.; Steinhoff, Schnoor & Co., Staves Heading, Wallaceburg, Ont.

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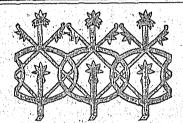
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Laboratory 28 Beaver Hall Turace. To Mignet M. F. Sewis Ho Montreal August 12 7878

Gentlement

Thavelearefully examined the sample of your rand made sow mash Whistery Cup 18/4 sent meeby you; I now report it to be perfrom fisel oil; and all other, schairens compounds injurious to health; and that it is in every respect a sample of a choice spirit, and of such an one as I can recommend for use medicinally when an alcoholic stimulant · as I give you permission to publish this cutificate, I reserve to myself theright to analyze and report upon samples from time to time purchased by myself for comparison with standard samples which I retain

Seem Gentlemen Jours truly Geodword M.D. M.R.Cleys Prof of Practical Chemistry Williams

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

W. F. LEWIS & CO.

27 St. Sacrement Street, Montreal

WHOLESALE PRICES CURRENT-THURSDAY, SEPTEMBER 6th, 1883

Name of Article:	Wholesale Rates	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Mame of William.	Wholesale Rates
	80. 80.		\$ c. \$ c.		8 u. 8 c.		8 c. 8 c.
Boots and Shoes.		Soda Ash	1 60 1 75	Japan, fine to choice lb.	0 33 0 50	Spices: Cassiaper lb.	0 10 0 18
Men's Thick Boots Wax	2 25 3 07	Soda BiCarb	1 05 1 6	Japan Nagasaki " Y. Hyson common to gd	0 14 0 22	Maceper lb.	0 80 0 95
" Split "	1 50 2 25	Sal Soda	ไม่ ครี ถ้าตับไ	Y. Hyson fine to finest, lb	0 13 0 88 0 80	Nutmegs	0 60 0 80
" Kip Boots	2 50 8 25	Bleaching Powder	66 1 90 (Gunpd., fair to med.	0 28 0 34	Jamaica Ginger. Bl. "	0 22 0 28
Cali Boots, pegged		Citric Acid	0 63 0 75 1	" Good to fine "	0 40 0 50	Jamaica "Unbl."	0.17: 0:20
" Kip Brogans	1 85 1 40	Camphor Eng. Ref	0 40 0 42	Gunpd. Finest "	0 67 0 65	African	0 12 0 14
" Split do	0 90 1 10	Cum Amalia Rel	0 85 0 39	Imper'l., med. to gd "	C 20 0.83	Popper	0 101 0 121
Buff Congress Ruff & Pebbled Bals	1 50 2 00	Gum Arabic, per lb	0 45 0 90	" Fine to finest " Twunkay,com.to gd. "	0 37 0 58	Popper	0 161 0 16 0 17 0 20
		Copperas per 100 lbs	0.95 1.00	Oolong	0 12 0 18 0 90 0 55	1 lb. " "	0 24 0 25
Wom's Febbled & Buil Bale	1 00 1 50	Blue Vitrol	0 5 0 7	Congou common "	0 16 0 20	Rice: Arracan, &c p. 100 lb.	3 30 3 85
" Split Bals	1 0 80 7 10	Dry Goods.	` ' '	" med, to good. "	0 23 0 85	Sago per lb	0 051 0 06
" Prunella do		(See Manuf's of Colton.)		" fine to finest "	0 86 0 65	ll Tapioca, Pearl. "	0 054 0 174
" Inferior do				Southong common.	0 16 0 20	Flake. "	0 051 0 07
" Cong. do	1 0 -0 - 0 - 1	Flour.		" med, to good "	0 25 0 34	Glass.	
" Buskins. do Misses' Pobbled & Buff Bals		Superior Extra	5 35 5 40	Coffees, green Mocha per lb.	0 86 0 66	71 × 81, 7 × 9, 8 × 10}	7 05 1.0E
" Split Bals	0 75 0 90	Extra Superfine		Java,	0 27 0 33 0 17 0 27	10 × 12 10 × 14	1 00 1 00
" Prunell do	0 60 1 00	Do American		Maracaibo "	0 124 0 15	18 x 24	11.95: 2 00
" Cong. do		Fancy		Cape	0 11 0 12	II HATOWATE	The service is the service of the service of
Childs' pebbled Buff B'le		Spring Extra	4 95 5 75) Jamaica	0 10 0 14	Tim: Block, per lb	0.01 0.08
" Split Bals		Superfine	4 50 4 60	Rio	0 101 0 13		
" Prunella do		Fine	4 00 4 20	Singapore&Ceylon "	0 17 0 24	Copper: Ingot	0 18 0 19
Infants' Cacks, doz Dairy Produce	14	Middlirgs	3 75 3 90	Chicory " Sugars, (Csks. & Bris.)	0 111 0 121	Copper: Ingot	0.24 0 00
Creamery choice select'ns.	0 191 0 201	Pollards	3 40 3 50	Porto Ricoper lb	0 63 0 74	Nett, 30 days, or 7 p.c. added	
Townships, line	0 11 9 10	Ont. Bags	2 20 2 65 3 00 3 05	Cuba"	0 61 0 75	Hot Cut Am, or Can. Pat'n	
" Inir to good	0 36 0 18	City Bags	5 25 5 50	Barbadoesper lb.	0.67 0.77	1. 3 in, and above " "	3.00 . 0:00
Brockville.line	0 16 0 17	ll Cornmeal	1 3 30 3 50	Yellow Refined "	0 63 0 81	21 & 23 ins. " "	3 25 0,00
fair to good	0 17 0 18	Rran. per ton	[12 00 13 00]	Paris Lumps "	0 03 0 93	2 & 2] ins.	3 50 0 00
Morrisburg, fine		Shorts do	13 00 11 00	Granulaieu " "	0.88 0.9	11 & 12 ins. Am. "	8.75 0.00
Westorn Dairy fair to good	0 144 0 164	Grain.	(3) (3) (4) (5)	Syrups.—Extra. per lb. Good	0 41 0 51	11 % 13 Cold Cate Con (f	4 50 0 00 8 50 0 00
" low grades per lb	110 00 10 00 1	Canada White, No. 2	1 10 1 17	Fair	0 3 0 3	1] & 1] Cold Cut, Can."	4 00 0 00
Kamouruska	0 00 0 00			Molasses (Barbados) im g.		10c per keg off above prices,	
Checse. fair to choice,	0 091 0 101	" Red Winter "	1 18 1 20	Trinidad "	0 42 0 46	net cash.	Terminal and the
D 9. Ob	【 150 × 100 ☆	Extra White Michigan	1 0 00 0 00 1	Fruit: Loose Muscatel,	1 05 1 90	Casing, Box, Shook:	No alter
Drugs & Chemicals Aloes Cape	0 16 0 18	White Michigan No. 1	0.00 0.00	Layers in boxes	1.70. 2 00	1; in. 1 pl00 lb. keg.	4 90 0 00
Alum	1 75 1 90	Red Winter, No 2 Toledo.		Sultanas	0 94 0 11]] 14 in. to 11 ''	4 15 0 00 3 90 0 00
Borax Xtls	0 15 0 17	Spring, Chicago No. 2 Spring, Milwaukie No. 2.	1 08 0 10	Valentiaper lb.	0 5 0 01	2 in 4 to 2 i " " " 2 in 4 to 2 i " " " " " " " " " " " " " " " " " "	86 000
Castor Uil	0 9 0 10	Oats,		Currants	0 061 0 7	3 in to 41 "	8 40 0 00
Caustic Soda	1 2 20 2 10	Barley	0 50 0 00	Prunes	1. 0 004 0 074	TOM SPINES, HII SIZEB	3 15 0 00
Cream Tartar	0 35 0 37	Peas, per 66 lbs.		Figs	0 04 0 15	Finishing Nails:	
Epsom Salts	1 25 1 40	Rye	0 66 0 67	H.S. Almonds "	0.08 0.00	1 in. to 11 in. p. 100 lb. kg	5 55: 4:80
Extract Logwood	0 09 0 10	Corn in bond	0 60 0 61	S. S. Tarragona	0 15 0 16	la in. to la in. "	4.55 4.30
Madder	0 124 0 184	Flax Seed, prime	0 00 0 00	Filberts	0 061 0 00	2 in. and up " " Tobacco Box Nails:	3 80 0.00
Opium	4 00 4 25	Uroceries.	Lie in Lie	Brazils, new	0 101 0 12	11 in & 11 in n° 100 th ke	4 05- 4-00
O calle Acid	0.15 0 17		[#25.25.25]	Batty's Nabob Pickles, doz	2 70 3.00	11 in. & 11 in p. 100 lb kg	8 85 8 65
Po ass lodide	1 90 2 10	Japan, com. to med. lb.	0 13 0 22	ll "Mixed do '	1.2.90 - 0.00	1121 4. 11. 2. 11	1 2 65 · S 16
Quinine	1 1 85 2 17	II. to good.	1 0 24 70 82	Nahah Sauce nta	1 2 80	Nott 87 days or 7(n. c4 mos	West in Electrical

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English and Belgian Sheet and Polished Plate Glass.

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Cenuine Rib-top Half-Hose, Style equal to Imported Goods,

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BREAKFAST BACON, SMOKED TONGUES, MESS PORK, PICKLED TONGUES, FAMILY OF NAVY PORK, LARD IN TURN and PAILS,

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Bankers.....THE BANK OF MONTREAL.

HEAD OFFICE:

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

Managing Director.

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

STOCKE AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices. Sept 6.
British North America	£50	8 4,866,666	84,866,666	889,719	8	108 112
Canadian Bank of Commerce	8 50	6,000,000	6,000,000	1.9 0.000	4	1321 1331 202 203
Dominion Bank	50	1.500,000	1,500,000	820 000	5	202 203
Du Peuple	60	1,600,000	1.600,000	24),000	2 1	70} 74
Eastern Townships	50	1,500,000	1,399,739	350 Of 0	8,	120
Exchange Bank	1 0	500,000	500,000	300,000	4	15' x. d.
Federa! Bank	100	2.966 830	2,787,810	1,450,000	8)	162] 163
Hamilton	100	1,000,000	976,5 0	200.000	4	117
Hochelaga	100	680,200	68v 200	50,0 0	3	98
Jimperial Bank of Canada Jacques Cartier. Martime Merchants' Bank of Canada	100	1,500.0 0	1,5 0,000	650 ((0))	4	1421 1423
Z (Jacques Cartier	25	500.000	600,000	140,000	31	1121
Maritime	100	686 000	686,000	1,150,000	81	40 45 1211 122
Molsons Bank	100	5 798,267 2,000,000	5.714,500 2 1100,000	425,000	43	127
Montreal		12,000,000	11,999,200	6,750,000	. ŝ	197 1974
Nationale	50	2.000,000	2,000,000	150,000		701
Ontario Bank	100	1 500,000	1.500,000	335.000	8	1154 1161
Quebec Bank	100	2,500,000	2,500,000	825,000	81	117
Standard	60	764,600	764,600	140,000	91	1154 116
Toronto	100.	2.000,000	2,000,000	1.06).000	4 & 2b.	156 1561
Union Bank of Lower Canada	100	2,000,000	2,00,000	13,000		873 90
Ville Marie	100	500,000	484 25)	20,000	8	08 100
Building and Loan Association	25	750,000	747,574	£8,000	3	102 103
Canada Cotton Co	l 100				5	70 85
Canada Landed Credit Co	60	1,500,000	663,990	125,000	1	122
Canada Perm. Loan and Savings Co	50	2,000,000	2,000.000	1,000,000	7	223
Dominion Savings & Inv. Co		1,000.000	864,982	140,000	4	114
Dominion Telegraph Co	50	711,709	1,000.000	******	8	94 951
Dundas Cotton Co.	100	500,000	5 0,000	• • • • • • • • • • • • • • • • • • • •	5 & 2b.	55 65
Farmers' Loun and Savings Co	60	1,057,250	611,480	75 857	4	1261 128
Freehold Loan & Savings Co Hamilton Provident & Loan Society	100	1,050,400	690,080	261 5 0	į į	1671
Hudon Cotton Co	100	1,500,000	1,1 0,000	97,000	4	126
Huron & Erie Sav. & Loan Soc	1	1 000 000	1 000 150	327.000	5	1614 160
London & Can. Loan & Agency Co.	50 50	1,000,000	1,000,150	215,000	6	140 141
London Loan Co. of Canada	50	4,000,000 (59,700	560,000 464, 19	45,500	4	112
Manitoba Loan	100	518,900	2019 120	40,000	1 8	119 120
Montreal Telegraph Co	40	2,000,000	2,000,000	*******	4	1221 1221
Montreal City Gas Co	1 40	2,000,000	1,880,000		6	1771 1774.
MontrealCity Passenger Ry Co	60	600,000	600,000		Ži	124 125
Montreal City Passenger Ry Co Montreal Cotton Co	1			39	10	70 85
Montreal Building Association	60	500,000	393,880		0	71 74
Montreal Loan & Mortgage Co	60	1,000,000	882,812	106.000	8#	103 1031
National Investment Co	100	1,460,000	292,000	15,000	8	1011
Ontario Loan and Debenture Co	50	1,000,000	1,00,000	226,000	4	1227
Richelieu & Ontario Nav. Co	100	1,565,000	1,585,000		2	75] 75}
Toronto City Gas Co	50	800,000	800,000		21	134 x.d
Union Loan and Savings Co	50	630,000	575.000	160,000	4	137
: Western Canada Loan & Savings Co	50	2,000,000	1,200,000	570,00C	b .	194
	1	1 10 100 100	le de rai de la		1 3 3 3 3	ない生み組合
<u> </u>		Paragraphy (1977)		_1003_136534345	41 400000	<u> </u>

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WIRE ROPES,

best brands Crucible Cast Steel, Siemens-Martin, Bessemer Steel and Charcoal Iron. Malt Kiln Floors, Steel and Iron Wire Cloth Moulders' Riddles and Steel Wire Bru-hes, Blind, Bed, and Galvanized Fence Staples, Patent Double Pointed Carpet Tacks, Wire Window Guards, and

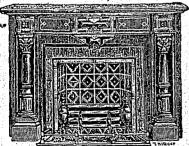
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HAMILTON, ONT.



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J. M. DURWARD.

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658 & 660 CRAIG STREET, MONTREAL,

Dividond

Cloud

ıra	Railway and other Stocks.	Pd.	Sept.,
100	Atlantic & St. Lawrence Shs 6 p. c.	all	131
10	Do. 6 p. c. Ster. Mt. Bouds	100	
100	Do. do. 3rd Mort. 1891	1100	100
10	Ruffalo and Lake Huron	all .	111
100	Do. do. 51 p. c. 1st Mort	[100]	191
101	Do. do 2nd Mort	.0	19.
9.00	Can. Central 5 p.c. 1st M Bds Int. guar. by	974	(di) (3-
122	Gov	l ::	00
100	Canada Southern 1st Mort. 3 p c	all	993 1144
	Chie, & G.T.R. 6 p.c. 1st st Coup. 1,900 Grand Trunk of Canada Consol	1	177
100	Grand Trunk of Canada Consol	100.	122
1	Do Eq Mort Bds, 1st charge 6 p. c	[11]	121
100	Do do 2nd do do Do do lst Pref Stock Do do 2nd Pref Stock	Jan.	1011
1 0	Do do ist Prer Stock	RIL	87
1 0	Do do 2nd Prof Stock	lan.	11
10	Do do 3rd Pref Stock Do 5 p c Perp Deb Stock	100	101
201	Grent Western of Canada	1.11	132
100	Do 6 do do 1890	laii.	iii*
100	Do 5 p. c. pref conv	ali	112
100	Do Perpetual 5 p c Debenture Stock	aii	1.08
ຳນັດ	Hamilton and N. W.		111
100	M of Canada 21 u. c. Sto. 1st Mort.	hill.	94
100	N of Canada 6 p c 1st Pref Bonds	100	193
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	Do do 6 p c. lup. Mort		105
101	Wall Grow & Reman 7 to a Rds Lat Most	1 4 4 1	142
	IT G. & B. 6 D c bonds 1st mort	100	70
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1.33	British Columbia, July, 1907 6 p c	100	117
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Sail .	Can Gev at 5 p.c. 1882-84	l	101
1.60	Do 5 p c 1885, Op. of Gov Do 5 p c Ins Stock	17	101
40.	Do 5 p c Ins Stock	1	101
The	Do Dom Stock of 1903, April and Oct	1	111
100	Do Dominion tock of 1901, 4 p c	10	1 1 1 1
91.	Do Do 1904 Ins Stock 4 p c		ែកែ
201	New Brunswick 6 p c, Jan and July	1	1 0 1114



Galt Advertisements

CHARLES TURNBULL.

. Manufacturer of

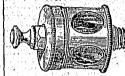
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The Fensom Elevator Works, 38 DUKE ST., Head of Frederick St. Toronto.

Manufacturers ELEVATOES HAND, STEAM, AND HYDRAULIC, for light or heavy Work.

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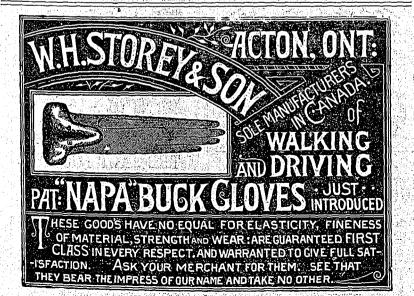


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Mild Sugar-Cured Hams, Breakfast Bacons, Spiced Rolls, C. C. and L. C. Baco is, Lard, etc

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NAVY PORK (Short Cut), in Barrels, CUMBERLANDS (light), heavy and medium SALT BACKS' (light and heavy) KETTLE RENDERED LARD, in Kegs and Palls, in Car loads if required.

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Scales for everything—Hay, Coal and Stock.
All sizes of Warehouse Scales, Counter
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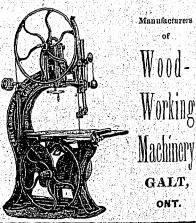
Importers and Wholesale Dealers in

Oranges,

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Pine Apples,
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Cocoanuts, &c.
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Engine and Machine Works,
wood working machinery,
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Boilers, Shaffing,
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Leading Wholesale Trade.

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Sale Manufacturers in Canada of the Celchrated Lyman Lock Barb & Lyman Double

Lock Barb, Steel Fencing Wire, Galvanized and Enamelled.

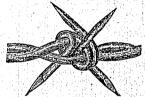
SECURED FIRST PRIZE over all competirovincial Exhibitions . 82 Toronto, 1882 tors, at the following Proving Montreal. 1880-81-82 Hamilton, 1880 Kingston, 1881. The Strongest, Lightest, consequently the cheanest

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EIRST PRIZE awarded us at the Exhibition held in Montreal, September, 1882, and SILVER MEDAL for the Machine used in the manufacture of same.

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Four-Point Barb Calvanized steel Wire Fencing.

Ordinary Fencing Barbs, 74 inches apart. Hog Wire for bottom line, Barbs 44 inches apart. Plain Twisted Wire Fencing, without Barbs, at

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Incorporated by Act of Parliament, 1880:

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Copper, Iron and Earthenware,
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Leading Hotels in Canada.

THIS HOTEL WAS OPENED on the First of May. 1879, by the former Proprietor, so long and lavorably 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 IM PROVEMENTS, which will considerably enhance the already enviable popularity of this First-class Hotel.

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This magnificent new Hotel, fitted up in the most modern style, is now Re-opened. The Russell contains accommodation for over FOUR HUNDRED GUESTS, with passenger and baggage elevators, and commands a splended view of the city. Parliamentary grounds, river and canal. Visitors to the Capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes, and in case of the there would, not be any confusion or danger. Every attention said to Guests. attention paid to Guests.

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Preston Mineral Baths & Summer Resort PRESTON, ONT.

EXPERIENCE has proved that the continuous use of the water with which the Preston Mineral Baths are supplied, used internally and externally, is of great benefit to invalids suffering from (dout, Nervous Debility, Diseases of the Stomach, Liver and Kidneys, but more especially Skin Diseases. Sufferers from Rheumutism will find that using these waters will almost always effect a cure. Stage Line between Preston and Berlin meets G. W. K. and G. T. R. Trains.

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RESS, DR. MULLOY, Consulting Physician.

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Every accommodation for Commercial Men Palmer, Proprietor.

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Name of Article.	Wholesale Rates.	Name of Article	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
D Brown E Brown G Brown H Brown Bleached Bleached Shirting. CA Bleached Shirting. CA Bleached Shirting. CE do do BC do do BC do do AB Night Gown Twill. Ste. Anne. Brown Sheeting. A 20. A 31. A 40. A 50. Valleyfield. Bleached. W A S R RR M D DD SM AW MM SS C Cheese Cloth C Butter Cloth H Hospital H Intorluining A Wighus (all colors) Extra Stout Pocketing.	\$ c.	A, Nuns' Stripes Denims AB Brown AB Brown BB Brown BB Brown BB Brown BB Brown BB Brown SB SB ST STRIP A Caledonia Canada Startangs.—Clyde Checks Canada (" Lybster No. 3, 30 in "No. 2, 32 in Dundas (Grey)D 30 in St. Croix H Brown Sheeting. HH E Fine Brown Sheeting. U CC B Windsor, Br' Sheeting. 22 33 44 55 Paints &c White Lead, pure 25 to 100 lb kg' No. 1 No. 3 White Lead, dry Red Lead Venctian Red, Enghi Yel, Oohre, French Whiting Salt. Liverpool Coarse, per bag Ganadian per bri de	\$ c. \$ c. c. c. c. c. c. c.	Basswood Black Walnut, culls. Do do 1st & 2nd. Do do 1st quality Cedar, round, lineal foot. Cedar, flat, lineal foot. Cedar, square, lineal foot. Elm, soft, 1st. Elm, soft, 1	\$ 0. \$ c. 18 00 20 00 100 00 00 00 00 10 00 00 00 10 00 00 00	Pinet, Castillon & Cocase A. Matignon & Co. Gal Case M. Boitard, Gal. Case Cheaper shippers. Case Case Cheaper shippers. Case Case Case Cuse Case Case Case Case Case Case Case Ca	8 00 8 50 8 00 8 50 3 50 8 60 8 00 8 30 7 00 8 30 7 00 8 50 7 7 50 8 75 6 6 00 6 7 75 8 50 8 50 7 7 20 8 20 2 50 2 90 3 25 3 50 2 50 2 90 3 25 2 10 5 50 7 7 20 8 20 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
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Importers and Shippers of FOREIGN AND DOMESTIC

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NON-FORFEITABLE POLICIES.

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DOMINION DEPOSIT. - - - \$56,207.00.

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1882, 4,335 Covering Assurance to the amount of \$5,504,478 00 Net Cash Assets 365,328 71 Net Reserve to Credit of Policy-holders, 383,044 59

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

The rapid growth of the Company may be seen from the fact, that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$427,429!!

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CASH ASSETS, 1st January, 1883, per Government Blue-Book 407,987.89 Deposit with Dominion Govt. - 122,000 Lonner Paid to 1st Jan, 1883. 1,954,131 Income 1882.

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NAME OF COMPANY.	No. Shares.	Last Dividend. per year.	Share par value.	Amount paid por Share.	Canada quotations per ot.
British America Fire & Marine. Canada Life Citizons, Fire, Life, Guarantee & Aco't Confederation Life. Sun Life and Accident Queen City Fire Western Assurance, Royal Canadian Insurance Accident Ins. Co. of North America. Guaranteg Co. of North America.	2,500 11,880	5-6mos. 7½-6mos. 5-6 mos. 4-6 mos. 10 6 6 mos. 5 3 per et.	100 50	\$50 50 22½ 10 12½ 10 20 15 20	112 118 409 300 200 1321 133

BRITISH AND FORRIGM; - (Quotation on the London Market, Aug 28 1988,

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į	Briton Life Association 50,000	1 10 /	1	1	1	1 1	
ŧ	British & Foreign Marine 50,000	50	20		4	£201 £218	
ł	Commercial Union Fire Life & Marine. 50,000	30	50	77 7 7 7 7	5	£184 £191	
ı	Edinburgh Life 5,000	10	100		15	40 ls	
l	Fire Insurance Association 100,000	5 1	£10	4	2	45 558	ď.
l	Guardian Fire and Life 20,000	13	100		50	£61 £63	ľ
1	Imperial Fire 12,000	£7 p. sh.			26	£138 £141	
I	Lancashire Fire and Life	30	20] '	ž	£100 £111	Ė
l	Lite Association of Scotland 10,000	l iš	40		8}		į.
t	Lion Fire		10	A 13 W	91	£26	F
ì	Lion Life	1	10	1	ñ	10s 15s	١.
ì	London Assurance Corporation 35.802	48	25		เริ่ม	10s 20s	}
l	London & Lancashire Life 10,000	10	10		17-20	£57 £59	10
ı	Liverp'l & London & Globe Fire & Life £391,752		20	8 .	1 1-20	80# 80#	
J	Northern Fire & Life 30,000	1 70	100		2	£20j £21j	ľ
ŀ					D I	£46}	1
ı	North British & Mercantile Fire & Life 40,000	56	60		01	£251 £251	L
ı	Phoenix Fire. 6,722 Queen Fire & Life. 200,000	£21 p. s.	• • • • • • • • • • • • • • • • • • • •		• • • • •	£220 £230	L
i		30	10			53s 9d 55s	L
ì	Royal Insurance Fire & Life 100,000	60	20	[2] F. A.	8	£29] £29]	l.
Į	Scottish Commercial Fire & Life 125,000	221	10		1	289	L
ļ	Scottish Imperial Fire and Life 50.000		10	$\beta = 1$	1	22s 23s	ľ
١	Scottish Provincial Fire & Life 20,000	15	50		8	£14] £141	1
ł	Standard Life 10,000	58	60		13	1514	Г
ŧ	Star Life 4,000	5	25	**	1	£lő	1:
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OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

CAPITAL £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

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London, England, P. O.	1880. Clevel	and. 18	82. Bridg	enort, 1882
New York,	1883. Toledo	. 18	83. Albai	ıy,
Boston,	" Leady		82. Troy, 83. Roch	
Chicago. Philadelphia,	1882. Provid		51. Wate	
Cincinnati,	" Syracı		82. Fall	
St. Louis, Detroit,	1881. Norwi	in, f Columbia, 18	82. Toroi	
Baltimore,	1879. Lowel	18	Si. Lond	on, Ontario,
Buffalo,	1883. Merive	n, 18	382. Hami	lton,
Brooklyn, San Francisco,	1882. Portla 1882. Holyel		883. Wini 82. Ottav	
Denver,	1883. Hartic			ouver, B. C., &c

JOHN LOVELL & SON.

23 and 25 ST. NICHOLAS STREET, MONTREAL.

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LIABILITY OF SHAREHOLDERS UNLIMITED.

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Medical Director :- J. J. Guerin, Esq., M.D., Legel Advisor :- Hon. Alex. Lacoste, Q.C., M.L.C.

ARTHUR CAGNON, Sec-Treas. JOHN HOPPER, Gen. Agt.

SECTION 11. Assembly Bill 139, passed March 30th, 1883, .c. The Provident Mutual Association of Canada shall be deemed to be an Association, duly formed under the said chapter 71 of the Consolidated Statutes of Canada."

Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

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

Insurance.

THE ACCIDENT INSURANCE COMPANY

OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE:

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President.

Vice-President.

HON. JAMES FERRIER. Sir A. T. GALT.

MANAGING DIRECTOR.

EDWARD RAWLINGS.

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

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Terento.

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Insurance.

Established 1803.

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Fire Insurance Comp'y OF LONDON.

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Subscribed Capital, Pald-up Capital. . . £700,000 Stg. ASSETS. £2 222.552 St

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INSURANCE CO.

OF ENGLAND.

 $\mathbf{A} \mathbf{N} \mathbf{D}$ LIFE.

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

FORBES & MUDGE.

Montreal, Chief Agents in Canada

SOVEREIGN

Fire Insurance Company

OF CANADA.

. \$600,000. CAPITAL,

Deposit with the Dominion Government, \$100,000

President-Hon. A. MACKENZIE, M.P.

Vice-President for P.Q.—Hon. J. H. BELLEROSE. F. A BALL, Manager.

Insurance effected at reasonable rates.

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Mutual Fire Insurance Co.

ESTABLISHED IN 1863.

HEAD OFFICE, - . Waterloo, Ont.

This Company has been over eighteen years in successful Operation in Western Ontario.

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

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HEAD OFFICE GALT, ONT. Established 1836

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REMOVAL.

The editorial and business offices of the JOURNAL OF COMMERCE have been removed to the Citizens Insurance Company's Buildings, No.:179 & 181 St. James St., first floor front, opposite the City and District Savings Bank.

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Immediate Replacement

Furnished when Broken. DOMINION PLATE GLASS INS. CO'Y.

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1883. Summer Arrangement. 1883.

Commencing June 25, 1883,

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

 Leave Point Levi
 8.00A.N.

 Arrive Riviere du Loup
 12.15p.sr.

 Cacouna
 12.41 "

 Trois Pistoles
 1.22 "

 Dimonstri
 2.22 "

 Viscourie
 2.22 "
 Rimouski 3.07
Little Metis 4.03

 Dalhousie
 8.00 "

 Bathurst
 9.50 "

 Newcastle
 11.32 "

 Newcastle...... Moneton..... 2.05A.M. St. John 6.00 "
Halifax 10.00 "

Provinces

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

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G. W. ROBINSON,

Eastern Freight and Passenger Agent,
136 St. James Street,
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Montreal.

D. POTTINGER, Chief Superintendent. Moncton, N.B., June 25, 1883.



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

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Montreal Subscribers \$3 a year Other Canadian Subscribers British 10s. stg American \$3 Single copies ... 10 cents each Editorial and Business Offices: Non. 179 & 181 ST. JAMES Street.

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M. S. FOLEY, Editor, Publisher and Proprietor. manuscripts. Insurance

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The unconditional policies of the

SUN LIFE ASSURANCE CO. of Montreal,

contain not one condition, but have the following

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

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

If It is universally admitted to be by far the simplest and most straight-forward policy in use in this country.

R. MACAULAY, Manager.

Insurance.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY

LIFE AND PIRE Invested Funds

\$30,500 344

\$ 100.014

Funds Invested in Canson

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Head Office - - TORONTO.

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ESTABLISHED 1847.

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Head Office. - Montreal.

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

APPLICATIONS FOR AGENCIES INVITED.

ALF. H. ELLIS,

General Agent, Province Quebec.

Accumulated Funds . . \$4,500,000 Annual Income, ... 800,000 Canadian Investments, . . 450,000 Claims and Bonuses paid, 8,000,000 Canadian Deposit, 100,000

F. STANCLIFFE, GENERAL MANAGER.

WESTERN

ASSURANCE COMPANY.

FIRE & MARINE.

Incorporated 1851.

Capital and Assets......\$1,746,640 32 Income for Year ending 31st Dec., 1882...... \$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

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

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

EXTRACT FROM GOVERNMENT SUPERINTENDENT'S REPORT,

FOR YEAR ENDING 31st DECEMBER, 1881.

Canadian Life Companies—Assets and Liabilities.

COMPANY.	Assets.	cludingReserve but not Capital Stock,		
Canada Life Citizens (Life)		\$ cts. 4,137,203.56 136,070.60	\$ cts. 326,752.09 t	*8
Confederation Mutual Life North American Ontario Mutual Sun Toronto	184,334.17 68,763.47 337,101.65 538,523.75 67,431,50	643,138.81 142,227.60 28,932.83 309,606.50 \$411,199.68 29,921.79	2,430.64 27,495.15 64,824.07 7.647.36	281 81 9 151 254

*It may be stated that this Company's percentage for preceding year before the distribution of profits was about 24 per cent.
† The capital in this Company is also liable for its other departments, so that those columns cannot be filled up. See its Fire Statement.
† Including liability, Accident Department, \$3,387.35.

Manager for the Province of Quebec, 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.

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ST. JAMES ST., MONTREAL

WILLIAM ROBERTSON, General Manager.

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INSURANCE ASSOCIATION

(LIMITED)

OF LONDON, ENGLAND.

FIRE INSURANCE LXCLUSIVELY.

RESERVE FUND - \$450,000. CAPITAL - \$5,000,000, COVERNMENT PEPOSIT, \$100,000.

Head Office for Canada,

217 ST. JAMES ST.,

MONTREAL. WILLIAM ROBERTSON, General Manager.