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The Chartered Banks.

THE MOLSONS BANK.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

HEAD OFFICE, - - MONTREAL.

Paid-up Capital..... \$2,000,000
Reserve Fund 675,000

BOARD OF DIRECTORS.

THOS. WORKMAN, President.
J. H. R. MOLSON, Vice-President.
Sir D. L. Macpherson.
Miles Williams.
R. W. Shepherd.
S. H. Ewing.
A. F. Gault.
F. WOLFESEAN THOMAS, General Manager.
M. HEATON, Inspector.

BRANCHES.

Aylmer, Ont., Brockville, Clinton, Exeter, Hamilton, London, Meaford, Montreal, Morrisburg, Norwich, Owen Sound, Ridgetown, Smith's Falls, Sorel, St. Thomas, Toronto, Trenton, Waterloo, Ont., Woodstock Agents in Canada.—Quebec—La Banque du Peuple and Eastern Townships Bank. Ontario—Dominion Bank. New Brunswick—Bank of New Brunswick. Nova Scotia—The Halifax Banking Company and Branches. Prince Edward Island—Bank of Nova Scotia. Charlottetown and Summerside. Newfoundland—Commercial Bank of Newfoundland, St. John's. In Europe.—London—Alliance Bank (Limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. Liverpool—The Bank of Liverpool. Antwerp, Belgium—La Banque d'Anvers. In United States.—New York—Mechanics' National Bank; Messrs. W. Watson and Alex. Lang; Messrs. Morton, Bliss & Co. Boston—Merchants' National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—Mechanics' Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin Marine & Fire Ins. Co. Bank. Helena, Montana—First National Bank. Fort Benton, Montana—First National Bank. Toledo—Second National Bank. Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange. Letters of Credit issued available in all parts of the world.

UNION BANK OF CANADA.

Capital Paid-up..... \$1,200,000

HEAD OFFICE, - - - QUEBEC.

DIRECTORS.

ANDREW THOMSON, Esq., President.
Hon G. IRVINE, Vice-President
Hon. Thos. McGreevy. D. C. Thomson, Esq.
E. Giroux, Esq. E. J. Hale, Esq.
E. J. Price.
E. WEBB, - - - - - Cashier.

BRANCHES.

Savings Bank (Upper Town) Montreal, Ottawa, Winnipeg, Lethbridge, Alberta.
Foreign Agents.—London—The London and County Bank. New York—National Park Bank.

BANK OF BRITISH COLUMBIA.

Incorporated by Royal Charter, 1858.

CAPITAL, - - - - - \$2,500,000.

LONDON OFFICE—23 Cornhill, London.

Branches at San Francisco, Cal.; Portland, Or.; Victoria, B.C.; New Westminster, B.C.; Vancouver, B.C.

AGENTS AND CORRESPONDENTS.

In CANADA—Bank of Montreal and Branches, who will undertake remittances, telegraphic or otherwise, and any banking business with British Columbia.

In U. S.—Agents Bank of Montreal, 59 Wall St. New York; Bank of Montreal, Chicago.
UNITED KINGDOM—Bank B. C., 23 Cornhill, London; National Prov. Bank of Eng., North and South Wales Bank, British Linen Co.'s Bank, Bank of Ireland.

Telegraphic transfers and remittances to and from all points can be made through this bank at current rates. Collections carefully attended to and every description of banking business transacted.

BANK OF YARMOUTH, YARMOUTH, N.S.

DIRECTORS.

T. W. JOHNS, - - - - - Cashier.
L. E. BAKER, President.
C. E. BROWN, Vice-President
John Lovitt. Hugh Cann. J. W. Moody

CORRESPONDENTS AT

Halifax—The Merchants Bank of Halifax.
St. John—The Bank of Montreal.
do The Bank of British North America.
Montreal—The Bank of Montreal.
New York—The National Citizens Bank.
Boston—The Eliot National Bank.
London, G.B.—The Union Bank of London.
Gold and Currency Drafts and Sterling Bills of Exchange bought and sold.
Deposits received and interest allowed.
Prompt attention given to collections.

ST. STEPHEN'S BANK.

INCORPORATED 1856.

ST. STEPHEN'S, N.B.

Capital..... \$200,000
Reserve..... 25,000

W. H. TODD, - - - - - President.
J. F. GRANT, - - - - - Cashier.

AGENTS.
London—Messrs. Glyn, Mills, Currie & Co. New York—Bank of New York, N.Y.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.
Drafts issued on any Branch of the Bank of Montreal.

The Chartered Banks.

THE FEDERAL BANK OF CANADA.

Capital \$1,250,000
Reserve 125,000

DIRECTORS.

S. NORDHEIMER, Esq., President.
J. S. PLAYFAIR, Esq., Vice-President.
William Galbraith, Esq. E. Gurney, Esq.
Benj. Cronyn, Esq. H. E. Clarke, Esq., M.P.P.
J. W. Langmuir, Esq.
G. W. YARBER, - - - - - General Manager.
A. E. PLUMMER, Inspector.

HEAD OFFICE, - - - - - TORONTO, ONT.

BRANCHES.

Aurora, London, Strathroy.
Chatham, Newmarket, Tilsonburg.
Geulph, Simcoe, Toronto.
Kingston, St. Mary's, " Yonge St.
Winnipeg.
Banks and Agents—New York—American Exchange National Bank. Boston—The Maverick National Bank. Great Britain—The National Bank of Scotland.

BANK OF OTTAWA, OTTAWA

Capital (all paid-up)..... \$1,000,000
Reserve 210,000

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

DIRECTORS.

C. T. Bate, Esq., R. Blackburn, Esq., Hon. George Bryson, Hon. L. R. Church, Alexander Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.
GEORGE BURN, - - - - - Cashier.

BRANCHES.

Arnprior. Carleton Place, Pembroke, Winnipeg, Man. Agents in Canada, New York and Chicago—Bank of Montreal. Agents in London, Eng.—Alliance Bank.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-up..... \$1,000,000
Reserve 120,000

HEAD OFFICE, - HALIFAX, N.S.

DIRECTORS.

THOMAS E. KENNY, President.
JAMES BUTLER, Vice-President; Thos. A. Ritchie,
Allison Smith, E. J. Davys, Thomas Ritchie,
D. H. DUNCAN, - - - - - Cashier.

AGENCIES.

In Nova Scotia—Antigonish, Baddeck, Bridge-water, Guysborough, Londonderry, Lunenburg, Maitland (Hants Co.), Pictou, Port Hawkesbury, Sydney, Truro, Weymouth. In New Brunswick—Bathurst, Dorchester, Kingston (Kent Co.), Newcastle, Sackville. In Prince Edward Island—Charlottetown, Summerside. In Quebec—Paspébiac. In Bermuda—Hamilton. St. Pierre, Miquelon.

HALIFAX BANKING CO.

INCORPORATED 1872.

Authorized Capital \$1,000,000
Capital Paid-up 500,000
Reserve Fund 55,000

HEAD OFFICE, - HALIFAX, N.S.

W. L. FITZPATRICK, - - - - - Cashier.

DIRECTORS.

ROBIE UNLACKE, President.
L. J. MORTON, Vice-President.
Thomas Bayne, F. D. Corbett, Jas. Thomson.
AGENCIES—Nova Scotia: Antigonish, Amherst, Barrington, Lockport, Lunenburg, New Glasgow, Parrsboro, Shelburne, Truro, Windsor.
New Brunswick: Petitcodiac, Sackville, St. John.
CORRESPONDENTS—Ontario and Quebec—Molsons Bank and Branches. New York—Bank of New York, National Banking Association; John Paton & Co. Boston—Suffolk National Bank. London, Eng.—Union Bank of London and Alliance Bank.

THE PEOPLE'S BANK OF NEW BRUNSWICK, FREDERICTON, N.B.

INCORPORATED BY ACT OF PARLIAMENT, 1864.

A. F. RANDOLPH, - - - - - President
J. W. SPURDEN, - - - - - Cashier

FOREIGN AGENTS.

London—Union Bank of London.
New York—Fourth National Bank.
Boston—Eliot National Bank.
Montreal—Union Bank of Lower Canada.

The Chartered Banks.

BANK OF HAMILTON.

Capital Subscribed \$1,000,000
Reserve Fund 300,000

HEAD OFFICE, - - HAMILTON:

DIRECTORS.

JOHN STUART, Esq., President.
Hon. JAMES TURNER, Vice-President.
A. G. Ramsay, Esq. Dennis Moore, Esq.
Charles Gurney, Esq. John Proctor, Esq.
George Roach, Esq.
E. A. COLQUHOUN, - - - - - Cashier.
H. S. STEVEN, - - - - - Assistant Cashier.

AGENCIES.

Alliston—A. M. Kirkland, Agent.
Georgetown—H. M. Watson, Agent.
Hagersville—N. M. Livingstone, Agent.
Listowel—H. H. O'Reilly, Agent.
Milton—J. Butterfield, Agent.
Orangeville—R. T. Haun, Agent.
Port Elgin—W. Corbould, Agent.
Tottenham—H. C. Aitken, Agent.
Wingham—B. Willson, Agent.
Agents in New York—Bank of Montreal.
Agents in London, Eng.—The National Bank of Scotland.

EASTERN TOWNSHIPS BANK.

Authorized Capital..... \$1,500,000
Capital Paid in 1,449,488
Reserve Fund 375,000

BOARD OF DIRECTORS.

R. W. HENNEKER, President.
Hon. G. G. STEVENS, Vice-President
Hon. M. H. Cochrane, John T. ornton,
Hon. J. H. Pope, Thos. F. art,
G. N. Galer, D. A. Mansur,
T. S. Morey.

HEAD OFFICE, - - SHERBROOKE, QUE.

WM. FARWELL, - - - - - General Manager.

BRANCHES.

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

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital paid-up \$1,200,000
Reserve 200,000

JACQUES GRENIER, - - - - - President.
A. A. TROTTER, - - - - - Cashier.
Branch—Three Rivers, P.Q.; P. E. Panneton, Man'gr
Agency—St. Remi, P.Q.; C. Bedard, Agent.

FOREIGN AGENTS.

London, England—The Alliance Bank Limited.
New York—National Bank of the Republic.
Quebec, P.Q.—Bank of Montreal.

BANK OF NOVA SCOTIA

INCORPORATED 1852.

Capital Paid-up \$1,114,300
Reserve Fund 340,000

DIRECTORS.—John S. Maclean, President; John Doull, Vice-President; Samuel A. White, James Bremner, Daniel Cronan, Adam Burns, Jairus Hart.
Cashier—THOS. FYSHER.

HEAD OFFICE, - - - - - HALIFAX, N.S.

Agencies in Nova Scotia—Amherst, Annapolis, Bridgetown, Canning, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Pictou, Yarmouth, Campbelltown. In New Brunswick—Chatham, Fredericton, Moncton, Newcastle, St. Andrews, St. John, St. Stephen, Sussex, Woodstock. In Manitoba—Winnipeg. In P.E. Island—Charlottetown and Summerside.
Collections made on favorable terms and promptly remitted for.

THE MARITIME BANK OF THE DOMINION OF CANADA.

HEAD OFFICE, - - - - - ST. JOHN, N.B.

Paid-up Capital \$321,900
Reserve 60,000

THOS. MACLELLAN, - - - - - President.

BOARD OF DIRECTORS.

Jer. Harrison, Merchant; Thos. Maclellan (of Maclellan & Co., Bankers); John McMillan (of J. & A. McMillan, Booksellers); John Tapley (of Tapley Bros., Indianatown); A. A. Sterling, Fredericton. Agency—Fredericton—A. S. Murray, Agent.
" - - - - - Woodstock, N.B.—G. W. Vanwart, Agent.

THE NATIONAL BANK OF SCOTLAND LIMITED.

INCORPORATED BY ROYAL CHARTER AND ACT OF PARLIAMENT.

ESTABLISHED 1825

HEAD OFFICE, - - - - - EDINBURGH.

Capital..... \$5,000,000. Paid-up..... \$1,000,000. Reserve Fund..... \$650,000.

LONDON OFFICE—37 NICHOLAS LANE, LOMBARD STREET, E.C.

CURRENT ACCOUNTS are kept agreeably to usual custom.
DEPOSITS at interest are received.
CIRCULAR NOTES and LETTERS of CREDIT available in all parts of the world are issued free of charge.
The Agency of Colonial and Foreign Banks is undertaken and the Acceptances of Customers residing in the Colonies, domiciled in London, retired on terms which will be furnished on application, is also transacted.
All other Banking business connected with England and Scotland is also transacted.
JAMES ROBERTSON Manager in London.

The Chartered Banks.

THE WESTERN BANK OF CANADA

HEAD OFFICE, - OSHAWA, ONT.
 Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-up 250,000
BOARD OF DIRECTORS.
 JOHN COWAN, Esq., President.
 REUBEN S. HAMLIN, Esq., Vice-President.
 W. F. Cowan, Esq. W. F. Allen, Esq.
 Robert McIntosh, M. D. J. A. Gibson, Esq.
 Thomas Paterson, Esq.
 T. H. McMILLAN, - - - - - Cashier.

BRANCHES.
 Whitby, Midland, Tilsonburg, New Hamburg, Millbrook, Ont.
 Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.
 Correspondents in London, Eng.—The Royal Bank of Scotland. At New York—The Merchants Bank of Canada.

PEOPLES BANK OF HALIFAX.

Capital Authorized \$500,000
 Capital Paid-up 300,000

DIRECTORS.
 R. W. FRASER, Pres. W. J. COLEMAN, Vice-Pres.
 Thomas A. Brown, Esq. George H. Starr, Esq.
 Augustus W. West, Esq.
 PETER JACK, - - - - - Cashier.
 Branches—Lockport and Wolfville, N.S.
 Agents in London—The Union Bank of London.
 " " New York—The Bank of New York.
 " " Boston—New England National Bank.
 " " Ontario and Quebec—The Ontario Bank

LA BANQUE NATIONALE.

Capital Paid-up \$2,000,000
 HEAD OFFICE, - - - - - QUEBEC.

Hon. I. THIBAudeau, Pres. P. LAFRANCHE, Cashier.
DIRECTORS.
 Theophile LeDroit, Esq. U. Tessier, jr., Esq.
 Hon. P. Garneau. Ant. Painchaud, Esq.
 M. W. Baby, Esq.
 Hon. Dir., Hon. J. R. Thibaudeau, Montreal.
 Branches—Montreal, C. A. Vallee, Manager; Ottawa, H. Carriere, do.; Sherbrooke, John Campbell, do.
 Agents—The National Bk. of Scotland, Ltd., London; Grunbaum Freres & Co. and La Banque de Paris et des Pays-Bas, Paris; National Bank of the Republic, New York; National Revere Bank, Boston; Commercial Bank of Newfoundland; Bank of Toronto; Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba—Union Bank of Lower Canada.

THE BANK OF LONDON IN CANADA

HEAD OFFICE, - LONDON, ONT.

Capital Subscribed \$1,000,000
 Capital Paid-up 300,000
 Reserve Fund 50,000

DIRECTORS.
 H. TAYLOR, President. J. NO. LABATT, Vice-President.
 W. R. Meredith, W. Duffield, Isaiah Danks, F. B. Leys, Thos. Kent, Benj. Cronyn, Thos. Long (Colingwood), Jno. Morrison (Toronto), John Leys (Rice, Lewis & Son, Toronto).
 A. M. SMART, - - - - - Manager.

BRANCHES.
 Ingersoll, Petrolia,
 Dresden, Watford.
 Correspondents in Canada—Molson's Bank and Branches. In New York—National Park Bank. In Britain—National Bank of Scotland (Limited).

THE CENTRAL BANK OF CANADA.

Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-up 410,000

HEAD OFFICE, - - - - - TORONTO.
BOARD OF DIRECTORS.
 DAVID BLAIN, Esq., President.
 SAM'L. TREES, Esq., Vice-President.
 H. P. Dwight, Esq. A. McLean Howard, Esq.
 C. Blackett Robinson. K. Chisholm, Esq., M.P.P.
 D. Mitchell McDonald, Esq.
 A. A. ALLEN, - - - - - Cashier.
 Branches—Brampton, Durham, Guelph, Richmond Hill, and North Toronto.
 Agents in Canada—Canadian Bank of Commerce. In New York—Importers and Traders Nat. Bank. In London, Eng.—National Bank of Scotland, Limited.

THE COMMERCIAL BANK OF MANITOBA

Authorized Capital \$1,000,000

DIRECTORS.
 DUNCAN McARTHUR, - - - - - President.
 Hon. John Sutherland. Alexander Logan.
 Hon. C. E. Hamilton. W. L. Boyle.
 Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange bought and sold

The Loan Companies.

CANADA PERMANENT Loan & Savings Co.

INCORPORATED 1855.

Subscribed Capital \$3,000,000
 Paid-up Capital 2,200,000
 Reserve Fund 1,100,000
 Total Assets 3,600,000

OFFICE: CO.'S BUILDINGS, TORONTO ST., TORONTO.

DEPOSITS received at current rates of interest, paid or compounded half-yearly.
 DEBENTURES issued in Currency or Sterling, with interest coupons attached, payable in Canada or in England. Executors and Trustees are authorized by law to invest in the Debentures of this Company.
 MONEY ADVANCED on Real Estate security at current rates and on favorable conditions as to repayment.
 Mortgages and Municipal Debentures purchased.
 J. HERBERT MASON, Managing Director.

THE FREEHOLD Loan and Savings Company,

CORNER CHURCH & COURT STREETS, TORONTO.

ESTABLISHED IN 1859.

Subscribed Capital \$1,376,000
 Capital Paid-up 1,000,000
 Reserve Fund 450,000

President, - - - - - Hon. Wm. McMASTER.
 Manager, - - - - - Hon. S. C. WOOD.
 Inspector, - - - - - ROBERT ARMSTRONG.
 Money advanced on easy terms for long periods repayment at borrower's option.
 Deposits received on interest.

THE HAMILTON Provident and Loan Society.

President, - - - - - G. H. GILLESPIE, Esq.
 Vice-President, - - - - - JOHN HAVREY, Esq.

Capital Subscribed \$1,500,000 00
 Capital Paid-up 1,100,000 00
 Reserve and Surplus Profits 150,996 60
 Total Assets 3,170,996 41

DEPOSITS received and interest allowed at the highest current rates.
 DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.
 Banking House—King Street, Hamilton.
 H. D. CAMERON, Manager.

AGRICULTURAL Savings and Loan Company.

LONDON, ONT.

President, WILLIAM GLASS, Sheriff, Co. Middlesex.
 Vice-President, ADAM MURRAY, Treas. "

Subscribed Capital \$ 630,000
 Paid-up Capital 614,695
 Reserve Fund 75,000
 Total Assets 1,477,093

The Company issues Debentures for two or more years in sums of \$100 and upwards, bearing interest at highest current rates, payable half-yearly by coupons. Executors and Trustees are authorized by law to invest in Debentures of this company.
 For information apply to
 W. A. LIPSEY, Manager.

Dominion Savings & Investment Society,

LONDON, ONT.

INCORPORATED 1872.

Capital \$1,000,000 00
 Subscribed 1,000,000 00
 Paid-up 833,131 00
 Reserve and Contingent 135,539 16
 Savings Bank Deposits and Debentures 768,995 75

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

The Farmers' Loan and Savings Company.

OFFICE, No. 17 TORONTO ST., TORONTO.

Capital \$1,057,250
 Paid-up 611,430
 Assets 1,385,000

Money advanced on improved Real Estate at lowest current rates.
 Sterling and Currency Debentures issued.
 Money received on deposit, and interest allowed payable half-yearly. By Vic. 42, Chap. 20, Statutes of Ontario, Executors and Administrators are authorized to invest trust funds in Debentures of this Company.
 WM. MULLOCK, M.P., GEO. S. C. BETHUNE,
 President, Secretary-Treas.

The Loan Companies.

WESTERN CANADA Loan & Savings Co.

Fixed and Permanent Capital (Subscribed) \$2,500,000
 Paid-up Capital 1,300,000
 Reserve Fund 650,000
 Total Assets 5,684,000

OFFICES: No. 70 CHURCH ST., TORONTO.

Deposits received, interest paid or compounded half-yearly.
 Currency and Sterling Debentures issued in amounts to suit investors. Interest coupons payable half-yearly at all principal banking points in Canada and Great Britain.
 Executors and Trustees are authorized by Act of Parliament to invest in these Debentures.
 Money to Loan at lowest current rates. Favorable terms for repayment of principal.
 WALTER S. LEE, Manager.

HURON AND ERIE Loan and Savings Company,

LONDON, ONT.

Capital Stock Subscribed \$1,500,000
 Capital Stock Paid-up 1,100,000
 Reserve Fund 394,000

Money advanced on the security of Real Estate on favorable terms.
 Debentures issued in Currency or Sterling.
 Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company.
 Interest allowed on Deposits.
 R. W. SMYLLIE, Manager.

THE HOME Savings and Loan Company.

(LIMITED).

OFFICE: No. 72 CHURCH ST., TORONTO.

Authorized Capital \$2,000,000
 Subscribed Capital 1,000,000

Deposits received, and interest at current rates allowed.
 Money loaned on Mortgage on Real Estate, on reasonable and convenient terms.
 Advances on collateral security of Debentures, and Bank and other Stocks.
 Hon. FRANK SMITH, JAMES MASON,
 President, Manager.

BUILDING AND LOAN ASSOCIATION.

Paid-up Capital \$ 750,000
 Total Assets 1,613,904

DIRECTORS.
 LARRATT W. SMITH, D.C.L., President.
 JOHN KERR, Vice-President.
 Hon. Alex. McKenzie, M.P. G. R. R. Cockburn, M.A.
 James Fleming. Joseph Jackes.
 W. Mortimer Clark.
 WALTER GILLESPIE, - - - - - Manager.

OFFICE: COR. TORONTO AND COURT STS.
 Money advanced on the security of city and farm property.
 Mortgages and debentures purchased.
 Interest allowed on deposits.
 Registered Debentures of the Association obtained on application.

The London & Ontario Investment Co.

(LIMITED).

OF TORONTO, ONT.

President, Hon. FRANK SMITH.
 Vice-President, WILLIAM H. BEATTY, Esq.

DIRECTORS.
 Messrs. William Ramsay, Arthur B. Lee, W. B. Hamilton, Sen'r., Alexander Nairn, George Taylor, Henry Gooderham, Frederick Wyld, and Henry W. Darling.
 Money advanced at lowest current rates and on most favorable terms, on the security of productive farm, city and town property.
 Mortgages and Municipal Debentures purchased.
 A. M. COBBY, Manager.
 84 Kin Street East, Toronto.

The Ontario Loan & Savings Company,

OSHAWA, ONT.

Capital Subscribed \$300,000
 Capital Paid-up 300,000
 Reserve Fund 65,000
 Deposits and Can. Debentures 605,000

Money loaned at low rates of interest on the security of Real Estate and Municipal Debentures. Deposits received and interest allowed.
 W. F. COWAN, President.
 W. F. ALLEN Vice-President.
 T. H. McMILLAN, Sec.-Treas.

The Loan Companies.

THE ONTARIO INVESTMENT ASSOCIATION

(LIMITED).

LONDON, ONTARIO.

Capital Subscribed	\$2,665,600
Capital Paid-up	700,000
Reserve Fund	500,000
Investments	2,500,000

DIRECTORS.

CHAS. MURRAY, President
SAMUEL CRAWFORD, Esq., Vice-President.

Benj. Cronyn, Barrister. W. R. Meredith, Q.C.
Daniel Macfie, Esq. C. F. Goodhue, Barrister.
John Labatt, Brewer. Hy. Taylor, Esq.
Jno. Elliott, Manufac'r. Hugh Brodie, Esq.
Isaiah Danks. F. A. Fitzgerald, President Imperial Oil Co.

This Association is authorized by Act of Parliament to Loan Money on Real Estate secured by Mortgages; buying and advancing money upon School, Municipal, and other Debentures, and Public Securities, and the Debentures of the various Building and Loan Societies, Investment Companies and other Societies and Companies of the Province, and has the largest Reserve Fund of any Company in Western Ontario.

HENRY TAYLOR, Manager.

OFFICE: RICHMOND ST., LONDON, ONT.

THE ONTARIO Loan & Debenture Company,
OF LONDON, CANADA.

Capital Subscribed	\$2,000,000
Paid-up Capital	1,200,000
Reserve Fund	285,000
Total Assets	3,041,190
Total Liabilities	1,507,573

Money loaned on Real Estate Securities only. Municipal and School Section Debentures purchased.

WILLIAM F. BULLEN, Manager.

London, Ontario, 1895.

THE LONDON & CANADIAN LOAN & AGENCY CO., (Ltd.)
DIVIDEND NO. 26.

Notice is hereby given that a Dividend at the rate of TEN PER CENT. PER ANNUM on the Paid-up Capital Stock of this Company for the half year ending 31st August, 1896, has this day been declared, and that the same will be PAYABLE ON THE 15th SEPTEMBER, 1896.

The Transfer Books will be closed from 1st Sept. to the 15th of October, both days inclusive.

The Annual General Meeting of Shareholders will be held at the Company's office, 44 King St., West, Toronto, on Wednesday, the 15th October. Chair to be taken at noon.

By order of the Directors. J. G. MACDONALD, Manager
Toronto, Aug. 26th, 1896.

THE CANADIAN CREDIT COMPANY

JOHN L. BLAIR, Esq., President.
THOMAS LAILEY, Esq., Vice-Pres't.

Subscribed Capital	\$1,500,000
Paid-up Capital	663,990
Reserve Fund	140,000

OFFICE, 23 Toronto St., - TORONTO.

Money advanced on the security of city and farm property at lowest rates of interest, and on most favorable terms as to repayment of principal. Mortgages purchased. Sterling and currency debentures issued.

D. MOGEE, Secretary.

The National Investment Co. of Canada
(LIMITED).

20 ADELAIDE STREET EAST, TORONTO.

Capital	\$2,000,000
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DIRECTORS.

JOHN HOSKIN, Esq., Q.C., President.
WILLIAM GALBRAITH, Esq., Vice-President
William Alexander, Esq. John Scott, Esq.
John Stuart, Esq. N. Silverthorne, Esq.
A. B. Croelman, Esq. John Stark, Esq.
Prof. Geo. Paxton Young, LL.D.

Money Lent on Real Estate.
Money received on DEPOSIT. Debentures issued
ANDREW RUTHERFORD, Manager

Financial.

The Toronto General Trusts Co.

27 & 29 WELLINGTON ST. EAST,

TORONTO.

PRESIDENT, HON. EDWARD BLAKE, Q.C., M.P.
VICE-PRESIDENT, E. A. MEREDITH, LL.D.

MANAGER, - - - - J. W. LANGMUIR.

This company is authorized under its charter to act as EXECUTOR, ADMINISTRATOR, GUARDIAN, RECEIVER, COMMITTEE, etc., etc., and receives and executes TRUSTS of every description. These various positions and duties are assumed by the company either under DEEDS OF TRUST, marriage or other SETTLEMENTS, executed during the life time of the parties, or under WILLS, or by the APPOINTMENT OF COURTS. Special attention is called to the power of the company to act as ADMINISTRATOR of estates where the next-of-kin are not in a position to find the security required by the Surrogate Courts. This becomes very important since real estate now devolves upon the administrators under Ontario Statute 49 Vic., Cap. 22. The company will also act as AGENT of persons who have assumed the position of executor, administrator, trustee, etc., etc., and will perform all the duties required of them. The INVESTMENT of money in first mortgage on real estate, or other securities, the COLLECTION of interest or income, and the transaction of every kind of financial business, as agent, will be undertaken by the company at the very lowest rates.

For full information apply to the Manager.

ESTABLISHED 1858.

JOHN STARK & CO.

(TELEPHONE No. 860),

Stock & Exchange Brokers.

Special attention given to reliable investment stocks and the investment of money on mortgage. RENTS COLLECTED AND ESTATES MANAGED.

28 TORONTO STREET, TORONTO.

ESTABLISHED 1876.

BANKS BROTHERS,

(TELEPHONE No. 27),

Insurance & Estate Agents.

RENTS COLLECTED. ESTATES MANAGED. MORTGAGES BOUGHT AND SOLD.

60 CHURCH STREET, TORONTO.

JOHN PATON & CO.

52 WILLIAM ST., NEW YORK,

Accounts and Agency of Banks, Corporations, firms and individuals received upon favorable terms. Dividends and interest collected and remitted. Act as agents for corporations in paying coupons and dividends; also as transfer agents. Bonds, Stocks and Securities bought and sold on commission, at the Stock Exchange and elsewhere. Sterling Exchange and Cable Transfers bought and sold.

THE BELL TELEPHONE COY
OF CANADA.

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

HEAD OFFICE, - - MONTREAL.

Notice is hereby given that the various telephone instruments not manufactured by this Company which are now being offered for sale or for hire to the public, are believed to be infringements of the patents held by the Bell Telephone Co., of Canada; that suits have been instituted against the companies proposing to deal in these infringing instruments to restrain their manufacture, sale or use, and for damages; and that similar actions will be commenced against

ALL USERS OF SUCH TELEPHONES.

This notice is given for the express purpose of informing the public of the claims made by the Bell Telephone Company, and of warning all persons of the consequences of any infringement of this Company's patents.

C. F. SISE, Vice-Pres't and Man'g Director, Montreal.

HUGH C. BAKER, Manager Ontario Dept. Hamilton.

Financial.

ROBERT BEATY & Co.

61 KING ST. EAST,

(Members of Toronto Stock Exchange)

Bankers and Brokers,

Buy and sell Stocks, Bonds, &c., on Commission, for Cash or on Margin. American Currency and Exchange bought and sold.

GZOWSKI & BUCHAN,

Stock and Exchange Brokers,

AND GENERAL AGENTS,

24 KING STREET EAST, - - TORONTO

Buy and sell Canadian and American Stocks, Debentures, &c., on commission, and deal in Drafts on New York and London, Greenbacks, and all uncurrent money. Exchange bought and sold for Banks and Financial Corporations.

STRATHY BROTHERS,

STOCK BROKERS,

(MEMBERS MONTREAL STOCK EXCHANGE),

11 ST. SACRAMENT STREET, MONTREAL.

Canadian and American Stocks, Bonds, Grain, &c., bought or sold for cash or on margin.

Business strictly confined to commission. Brokerage—One-quarter of one per cent. on par value.

AGENTS: { GOODEBODY, GLYN & Dow, New York.
ALEX. GEDDES & Co., Chicago.
LEE, HIGGINSON & Co., Boston.

BRITISH COLUMBIA.

RAND BROS.,

Real Estate Brokers and Financial Agents

Offices at Victoria, New Westminster and Vancouver (Coal Harbor) B. C.

Property for sale in all parts of the Province. Investments made and estates managed for non-residents. Rents collected. Mortgages bought and sold. Debentures purchased on commission. Correspondence solicited. Special attention given to property at the terminus of the Canadian Pacific Railway.

COX & CO.,

STOCK BROKERS,

Members Toronto Stock Exchange.

No. 26 TORONTO STREET, TORONTO.

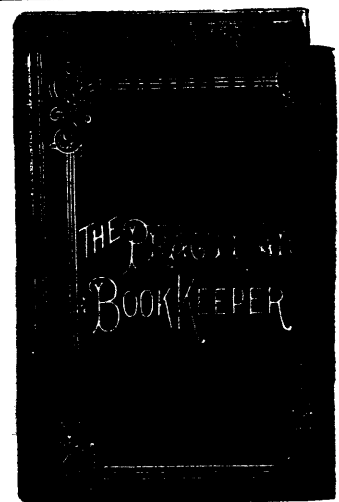
Buy and sell Canadian and American Stocks for Cash or on Margin; also Grain and Provisions on the Chicago Board of Trade.

JOHN LOW,

(Member of the Stock Exchange),

Stock and Share Broker,

28 ST. FRANCOIS XAVIER STREET, MONTREAL.



A NEW SERIES ON THE

SCIENCE OF ACCOUNTS

PRICE, - - - \$1.00.

Address,

CONNOR O'DEA,
TORONTO, ONT

Leading Wholesale Trade of Montreal.

CARSLEY & CO.

93 St. Peter St. MONTREAL,

WHOLESALE

BRITISH AND FOREIGN

Dry Goods Importers.

MEN'S
DEPARTMENT.

SPECIAL VALUE

IN

Scotch

Underwear,

Cashmere

Underwear,

Merino

Underwear.

CARSLEY & CO.

93 St. Peter St., Montreal.

Leading Wholesale Trade of Montreal.

W. & J. KNOX.Flax Spinners & Linen Thread M'frs
KILBIRNIE, SCOTLAND.

Sole Agents for Canada:

GEO. D. ROSS & CO.,
648 Craig Street, Montreal.

Selling Agents for the West:

E. A. TOSHACK & CO., TORONTO**Mercantile Summary.**

A BILL POSTER in Walkerton has been fined for covering over posters whose date had not yet expired.

A THREE storey stone roller mill has been erected at Amherstburg by Colin Wigle. It has a steel boiler and an eighty-horse power engine.

YESTERDAY was the date fixed for receiving tenders for the completion of the rock excavation in the channel at Lime-Kiln Crossing, Detroit river.

THE steamer "Frances Smith," of the Collingwood line, seized last week at Sault Ste. Marie, has been released by the customs officers on giving bonds to the amount of \$16,000.

THE Moncton Sugar Refining Company, at a meeting held on Tuesday last, were to be asked to abandon half their paid up stock, in order that \$100,000 preferential stock might be floated.

ACCORDING to a telegram dated 2nd inst., the Beetroot sugar factory at Berthier sold for \$10,350, the purchasers being Messrs. J. O. Villeneuve, Art. Desjardins, J. O. Lafreniere, Louis Tranchemontagne, etc.

WHAT is termed the largest single cargo of grain that ever left Montreal, has been put on board the steamship "Brentford," comprising 104,000 bushels of wheat and peas. This transient steamer also takes out 10,000 feet lumber.

MR. M. P. RYAN, collector of customs in Montreal, approves of the project for the establishment of a Benevolent Association among the staff of the Custom House in Montreal. There are nearly 200 men connected with that office.

"PUT your goods upon the market in the most attractive style possible," was the advice of one of the most successful manufacturers of proprietary goods in this country, when questioned by a young manufacturer as to the best way of introducing a new article. And the Chicago Merchant adds: Any retail dealer knows how important is such an injunction; he knows the advantage of handsomely packed goods over those put upon the market in a "slip-shod" fashion.

Leading Wholesale Trade of Montreal.

Cochrane, Cassils & Co
BOOTS & SHOES
WHOLESALE.Cor. Craig & St. Francois Xavier Sts
MONTREAL, Que**HODGSON, SUMNER & CO**

IMPORTERS OF

DRY GOODS, SMALLWARES
and **FANCY GOODS**347 & 349 St. Paul Street, MONTREAL
and 25 & 27 Princess St., WINNIPEG.**H. A. NELSON & SONS**

DIRECT IMPORTERS OF

Fancy Goods, Dolls, Toys, Christmas Cards
&c., &c.

MANUFACTURERS OF

Brooms, Brushes, Woodenware, Matches,
and **General Grocers' Sundries.**56 & 58 Front St. W.,
TORONTO.59 to 63 St. Peter St.
MONTREAL.**Mercantile Summary.**

THE total assessment of Toronto, as finally adjusted, is \$83,556,811 being an increase of \$10,841,278. The total population is 118,403, an increase of 6,603 on the year. If Parkdale and other suburbs are added, the population will be close upon 130,000.

THE Canadian Pacific Railway issues the following statement of earnings and expenses from January to August, 1886:

	Jan. 1 to Aug. 31.
Gross Earnings.....	\$6,080,824.52
Working Expenses.....	3,948,955.34
Net Profits.....	2,211,869.18

THE strongest wood in the United States, according to Prof. Sargeant, is the nutmeg hickory of the Arkansas region, and the weakest the West Indian birch. The most elastic is the tamarack, the white or shell-bark hickory standing far below it. The least elastic and of the lowest specific gravity is the blue wood of Texas.

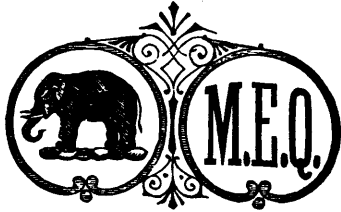
THE essence of a temperance lecture to young men by Burdette, of the *Hawkeye*, is as below: "Just you quit without oath, resolution or promise. Simply quit. If you have a young man's weakness for beer, wine, or whiskey, as the engineer says 'Shut her off.' Don't be a fanatic. Don't be a reformer. Don't be a prohibition lunatic. Just simply don't drink, and all the whiskey in America can't make you drunk if you don't drink any of it. Whiskey never yet hurt a man who didn't drink it."

A MERCHANT doing a large business in New York, says the *Dry Goods Chronicle*, whose credits amounted to millions in a year, said that he always looked with suspicion on any applicant for credit of the name of D— or S— (very common family names.) He admitted that it was an unreasonable prejudice, arising only from having been grossly cheated two or three times by persons of these names. "But," said he, "I cannot help it. The introduction of any person of either name brings to recollection the swindlers that cheated me before, and for the time I seem to lose faith in human nature, and am disposed to make very severe terms with the applicant."

Leading Wholesale Trade of Montreal.

John Clark, Jr. & Co's
M. E. Q.
SPOOL COTTON

Recommended by the Principal Sewing Machine Companies as the best for hand and machine sewing in the market.



TRADE MARKS.

For the convenience of our Customers in the West we now keep a full line of BLACK, WHITE, and COLORS, at 3 Wellington Street E., Toronto.

Orders will receive prompt attention.

WALTER WILSON & CO.,
Agents for the Dominion.

1 and 3 ST. HELEN STREET, MONTREAL.
3 WELLINGTON STREET EAST, TORONTO.

WM. BARBOUR & SONS'
IRISH FLAX THREAD
LISBURN.

RECEIVED THE Gold Medal Grand Prix Paris Exhibition, 1878.

RECEIVED THE Gold Medal Grand Prix Paris Exhibition, 1878.

Linea Machine Thread, Wax Machine Thread, Shoe Thread, Saddlers' Thread, Gilling Twine, Hemp Twine, &c.

WALTER WILSON & COMPANY,
Sole Agents for the Dominion.

1 and 3 ST. HELEN STREET, MONTREAL.
3 WELLINGTON STREET EAST, TORONTO.

McARTHUR, CORNEILLE & CO
OIL, LEAD, PAINT
Color & Varnish Merchants

IMPORTERS OF ENGLISH and BELGIAN WINDOW GLASS
Plain and Ornamental Sheet, Polished, Rolled and Rough Plate, &c.

Painters' & Artists' Materials, Brushes, &c
312, 314, 316 St. Paul St., & 253, 255, 257 Commissioners St.,

MONTREAL.

W. & F. P. CURRIE & CO.,
100 Grey Nun Street, Montreal.

IMPORTERS OF
Portland Cement, Canada Cement, Roman Cement, Water Lime, Whiting, Plaster of Paris, Fire Bricks, Borax, China Clay, &c.
Scotch Glazed Drain Pipes, Fire Clay, China Clay, &c.

Manufacturers of Bessemer Steel
Sofa, Chair and Bed Springs.
A large Stock always on hand

Leading Wholesale Trade of Montreal.

CANTLIE, EWAN & CO.
General Merchants & Manufacturers' Agents.

Bleached Shirtings, Grey Sheerings, Tickings, White, Grey and Colored Blankets, Fine and Medium Tweeds, Knitted Goods, Plain and Fancy Flannels, Low Tweeds, Etc., &c., &c.
Wholesale Trade only supplied.

15 Victoria Square MONTREAL.
20 Wellington Street West, TORONTO.

WE BEG TO INFORM THE TRADE that we have now in Stock a full line of Colors in

KNITTING SILK

In both Reeled & Spun Silks.
To be had of all wholesale houses in Canada.
BELDING, PAUL & CO.,
MONTREAL.

THE CELEBRATED
Cook's Friend Baking Powder
IS AS PURE AS THE PUREST,
AND
BETTER VALUE THAN THE CHEAPEST

Ask for the Cook's Friend, and take no other. Beware of any offered under slightly different names. All first-class grocers sell it.

Sal Soda in Barrels.
Bi-carb Soda in Kegs.
Cream Tartar Crystals.
Tartaric Acid Crystals.
For sale by
COPLAND & McLAREN,
MONTREAL.

ROSS, HASKELL & CAMPBELL
Wholesale Fancy Dry Goods,
16 ST. HELEN ST., MONTREAL,
65 & 67 Yonge St., Toronto.

TEES, WILSON & CO.,
(Successors to James Jack & Co.)
Importers of Teas
AND GENERAL GROCERIES.
66 St. Peter Street, - - MONTREAL

BALL'S CORSETS,
Manufactured by
BRUSH & CO.,
Cor. Bay & Adelaide Streets,
TORONTO.

BUSINESS HAS BEEN QUIET
during April and May, money scarce, and prices of Breadstuffs have been gradually declining; superiors \$4.35, and straight grade rollers \$4.50, are outside thirty and sixty day prices. We have cool, dry storage for hundred cars of mill feed, which we offer at \$3 per car for the first month, and \$1.50 per car each succeeding month, and solicit consignments.
J. A. CHIPMAN & CO.,
Millers' Agts. & Com. Mchts., Halifax

Leading Wholesale Trade of Montreal.

S. Greenshields, Son & Co.
WHOLESALE
DRY GOODS

MERCHANTS,
17. 19 and 21 Victoria Square
AND
730, 732, 734 736 Craig St.,
MONTREAL.

Sample Room No. 40,
ROSSIN HOUSE, TORONTO, Ont.

SUCKLING, CASSIDY & CO.
Trade Auctioneers,
29 Front Street West, - - TORONTO.

The leading Trade Auction and Commission House of Canada. Hold TRADE SALES of Dry Goods, Clothing, Boots and Shoes, Hats, Caps and Furs, Groceries, etc., EVERY FORTNIGHT.

Liberal advances made when required. No charge for storage, insurance, etc., on consignments for sale. Quick returns; commissions low.

SUCKLING, CASSIDY & CO.

Mercantile Summary.

The Canadian Pacific Railway has 4,500 men at work upon its Rocky Mountains snow-sheds, which will be several miles (probably five) in extent and will cost \$1,500,000.

MACAREL are reported as swarming around the Cape Breton and Nova Scotia Coast, but, alas! for our American friends, they school within the three mile limit and refuse the bait so plentifully offered by Uncle Sam's fishermen.

The present year's grain crop throughout P. E. Island is reported unprecedented. The yield of wheat will probably average twenty-five bushels to the acre, in some places reaching as high as thirty bushels. The yield of potatoes will be fair, but not as large as last year.

APPLES are being sold in Halifax at from \$1.25 to \$1.75 per barrel in large lots. Heavy shipments to Ontario and the United States are being made almost every day and as the crop is reported to be a good one and fair prices are obtained, the apples growers of Nova Scotia are to be congratulated.

The apple crop in Hant's County, N.S., says the Windsor Tribune, has never been so large. Some of the orchards in the vicinity of Windsor and in Falmouth are a picture to look at. Potatoes of the early varieties in some localities are showing bad signs of rot, but still a fair crop is expected.

A propos of a gift scheme, whereby a merchant offered to give away great value to his customers with every purchase, the New England Grocer remarks: "After all, the best way to do business is by the old established methods. If a manufacturer has an article of merit—be it soap or anything else—he will find a market for it without resorting to these huge gift schemes. And once having secured a market he will hold it—which is not the case where there is more merit in the gift than in the article itself."

THE population of Brantford is 12,600, an increase of 433 over last year. The assessment of the city is \$4,650,330.

WE notice the death reported of Mr. J. A. R. Homer, in business as a commission agent at New Westminster, B. C.; also the death of Mr. R. Baker, of the firm R. Baker & Son, Victoria.

WHAT is thought to be a gang of professional burglars is operating in and around Drayton. The safe of White & Holley, of that place, was cracked on last Saturday night, and \$900 in bills taken.

THE aggregate exports of grain at Montreal from opening of navigation to 2nd October reached 11,198,633 bushels, divided as follows: 4,678,310 bushels of wheat, 3,373,862 bushels of corn, 1,376,681 bushels of peas, 1,753,855 bushels of oats and 15,925 bushels of rye.

THE exports of live stock from the port of Montreal from the opening of navigation to end of last week were: 51,709 head of cattle and 60,597 head of sheep, against 52,505 head of cattle and 35,109 head of sheep in 1885, and 47,250 head of cattle and 47,009 head of sheep in 1884.

By a recent circular the Minister of Marine has directed the attention of owners and masters of passenger steamers to the act which provides that no coal oil lamp shall be used below decks on passenger steamers in which hay or other inflammable substances are stored, under a penalty of \$100.

In Manitoba and the North-West there are no very prominent business changes to note. Gatliff & Fraser, lumber dealers at Emerson, have dissolved partnership, while Baker & Lee, in the store business at Moose Jaw, are thinking of doing so. C. W. Williams, general dealer, removes from Wakopa to Killarney.

CONSIDERING the rapidly growing use of binder-twine in our grain-growing territory, we are prepared to hear, as we do, that a new industry will soon be started in West Brantford, in the shape of a factory for the manufacture of twine and cordage. The factory is to give employment to some fifty hands, and is to cost about \$40,000.

THE gentlemen whose names follow have applied for incorporation as the London Crockery Manufacturing Company, with a capital stock of \$50,000; Wm. Glass (Sheriff), C. S. Hyman, S. F. Glass, Wm. Gray and F. H. Butler. The first directors of the company are to be Wm. Glass, S. F. Glass, Wm. Gray and T. H. Hunter.

THE salmon pack for 1886, at Cook's Inlet, Alaska, is put down at 30,000 cases, and for the whole territory of Alaska, 130,000 cases. The latest San Francisco estimate of the salmon product of the Pacific coast for 1886 is as follows: Columbia river, 470,000 cases; other Oregon rivers, 15,000; British Columbia, 125,000; Alaska, 130,000; California, 40,000; total, 795,000. It is a little above the actual figures, though not much, says the *Victoria Times*.

THE cotton-seed mills in the South having been brought under a single control by Wall street manipulation in order to fix the price for cotton-seed and afterwards control the sale of cotton-seed oil—cutting down the price of the raw material and putting up the price of the manufactured product—the cotton planters have started a counter organization. They will hold their seed for a year, hoping thereby to break down the monopoly which has been organized, says the *Record*, to cheat them and the consumers of oil.

THE assessment rolls, just completed, show, in the opinion of the *News*, that Kingston is moving onward. An increase in value of real estate for the year of \$278,495 and of taxable income \$54,000. The population has increased from 15,109 to 15,827, and the assessment figures are as under:

	1886.	1887.
Real Property.....	\$5,080,790	\$5,359,285
Personal Property.....	1,153,200	1,008,900
Taxable income.....	411,450	465,890
	\$6,645,440	\$6,924,075

ABOUT a week ago, according to an item in the *Chronicle*, the real estate, stocks and ship property forming part of the estate of Levi Smith, was sold by auction at Windsor, N.S. The Windsor marine insurance stock sold at 190; Commercial Bank of Windsor at 225, [this must mean 125—Ed. M. T.] The shares in the "Larnica" sold at \$12 per ton; shares in the "Loanda" for \$13 per ton; shares in the "Levuka" for \$14 per ton; shares in the "Lucania" for \$21 per ton; shares in the "Linwood" for \$16 per ton.

THE following unique letter was received, says the *Winnipeg Commercial*, from a farmer by a Winnipeg bank manager, in answer to a communication regarding an overdue note:—"Sir: I am unable to meet your note at present, I have not thrashed yet, but expect to next week, and as soon as I can I will pay you. Now, boss, you were constantly writing me last fall for money, will you please, out of a favor to me, never in God's name take any of my paper again after this is paid. I have over \$2,000 of paper out and somebody will get left sure."

AN eastern drummer who was travelling through the rural districts of Wisconsin came to a cross-roads store which bore a sign of "Wholesale and retail store," and he asked the proprietor: "What can you do for me on ten barrels of 'A' coffee sugar?" "Ten barrels! Why, great heavens! I haven't that much in five years," was the reply. "Well, on one barrel, then?" "That's too much. Wholesale out here means five pounds of sugar at 9 cents a pound and a bar of soap or a dozen clothespins throw'd in. Which will you take?"

THE Texas wool growers and dealers have 5,000,000 pounds of wool to sell and are delighted to find that the price has jumped from 19½ cents per pound to 21½ cents, with a strong upward inclination. The rise in prices, the *Philadelphia Record* declares, is not due to the protective tariff, but in spite of it. "The advance in foreign markets since last March has been about 50 per cent. as against about 20 per cent. in the home market. The people who raise sheep and have wool to sell in countries where trade is not crippled by protective tariffs are getting more for their wool and paying less for their cloth than are the people in this tax-bedeveled country."

THE principal changes among firms or traders in Canada, that have taken place of late, include the retirement of Mr. John Bacon from the Cobban Manufacturing Co. in this city. Mr. F. J. Phillips, who has been the active partner of late years, will continue the business which will be conducted on the same scale as formerly.—Mr. Sullivan continues the dry goods business of Giroux and Sullivan, Peterboro.—P.H. McCall has admitted P. J. Reilly as a partner in his grocery business at Petrolea.—Charles Mawson continues the building business of Mawson & Miller, in this city.—Simon Robertson, general dealer at Cassel, Ont., has sold out his stock and business to Wm. Armstrong.—R. Ferrah has purchased the business of J. H. McKibben,

druggist, Galt.—J. R. McCrae has sold his drug store, at Peterboro, to G. A. Sherrin.—H. Macklin, London, has bought the general stock of F. Alexander & Co.—The dry goods stock of R. H. Trimble, Napanee, is advertised for sale by auction.

AN effort is being made to prevent, by injunction, the Montreal Street Railway Company from paying its current half-yearly dividend, on the ground that it has not been earned.

At Midland City, the northern terminus of the Midland Railway, the Grand Trunk Company has erected a large grain elevator with a capacity of some 275,000 bushels. There are here also two planing mills, and a roller grist mill is being built. Three saw mills are at work which cut, I am told, 5,000,000 feet yearly; then there is a furniture factory, three shingle mills and a woollen mill. In addition to those named, three saw mills are in course of erection, and the lease of the property from the G. T. R. calls for a cut of 1,500,000 feet annually from each mill. The Western Bank has an agency at this point and the population of the place is some 2,000. So writes our agent, who is travelling in that vicinity.

"SORGHUM syrup and cider made to order at the old Barron Mill on Knapp's Island, Malden." So reads an advertisement, with a French signature, in the *Amherstburg Echo*. Essex county continues to be the garden of western Ontario. Sugar-cane, tobacco, maize and grapes can be raised, and are raised in that favored climate, besides most of the customary good things of the Canadian farm and garden. If the apples of to-day are as good as of yore, and the old "bell" pear trees, with their oak-like forms, continue to dot the east shore of Detroit River as they do the west shore of Lake St. Clair near Detroit, and bring forth their mammoth fruit in season, we congratulate the small boy of the present generation on his sweet, if stolen, mouthfuls.

WE gather from the London papers that the gate receipts of the Western Fair, held in that city last week, exceeded those of previous years in the following proportion: 1886, receipts \$10,922; 1885, receipts \$10,900; 1884, receipts \$10,445. These figures, at 25 cents per ticket, represent an average attendance of over 43,000 persons. In comparison with the recent Provincial Exhibition at Guelph, adds the *Free Press*, the Western Fair shows a large increase of receipts. The following are the figures:

	London.	Guelph.
Tuesday	\$ 475	\$ 250
Wednesday	3,500	1,864
Thursday	5,200	3,220
Friday	1,747	710
	\$10,922	\$6,044

THE disastrous fire in their Yonge street premises the other day has by no means stopped the firm of Davidson & Hay from doing business. A visit to their temporary premises on Front street yesterday, showed a very fair supply of new goods and a condition of things that does credit to their energy and system. The loss on Yonge street, now that the underwriters' sale has taken place, will be less serious than it looked, we understand. There is \$10,000 worth of liquors unharmed in the cellar, and the proceeds of the sales in the old premises and on King street are understood to be, say \$25,000 and \$15,000 respectively. The firm's loss above its insurance of \$71,000, therefore cannot be serious, a circumstance on which they have many friends to congratulate them.

JOHN EWING kept a clothing store in the village of Arthur for about four years. Not being any too attentive to business he has not succeeded, and now, we learn, he has assigned to a Toronto merchant.—J. W. Miller, a shoe-dealer, has been in Peterboro over twenty years. During a large portion of this time he has been in business, and the present failure is not the first one.—A butcher in St. Thomas, James Barry, has assigned.—John Ayling, a brick maker in Shelburne has become involved and assigned. His property is heavily mortgaged.—Robt. Gray, a small grocer in Toronto, has got into trouble and made an assignment to E. R. C. Clarkson. The stock has been sold and there is little, if anything, left to pay creditors. He owes over \$800.—J. Urwitz, jeweller in this city, whom we noted last week as having left the country, has assigned.

WITHIN four miles from Midland is the old and picturesque village of Penetanguishene, which for its natural beauty if for nothing else will well repay a visit. The town itself is built on the hills facing the Georgian Bay, and has one of the finest harbors on the bay, which is studded with islands. In population the town equals if not exceeds Midland. It possesses a good roller mill, that of Copeland & Son, the working capacity of which is 125 barrels daily. Craig & Payette have lately built a brick foundry, employing a dozen or more hands. Several large saw mills are situated here, which Mr. Henry Jennings states have an average capacity of 12,000,000 feet yearly. Most of the business blocks are of brick and would do credit to any town. There is no regular bank agency at Penetang, but there appears to be a good opening for one.

THE DOMINION EXHIBITION.

The attendance at the Dominion Exhibition, Sherbrooke, increased very materially on later days, as our correspondent's letter of Tuesday, 28th ult. considered probable. On Wednesday of last week, 10,790 persons paid for admission and on Thursday, 13,152, so that the total attendance must have been not far from 30,000. The display of livestock was notable; the number of entries in the various classes reached nine hundred and fifty. The horses head the list with 309 entries, cattle coming next with 300; pigs 184 and sheep 157.

With commendable public spirit, the Eastern Townships Bank offered special prizes for the best six pairs of oxen from any one town or county. The first was taken by Mrs. Pierce of Stanstead, who also captured the premium given by Hon. M. H. Cochrane for the best pair of Hereford heifers calved in 1885. R. R. LeBarre, of Eaton, obtained the prize, also given by Mr. Cochrane, for the best herd of grade short-horns. We can subscribe to the remarks of the Montreal Star as to pure red Canadian cattle. It was truly, "a great pity that there was not a more representative show, as the prizes offered by the Commissioner of Agriculture (\$275), and the medals by the Lieut.-Governor of Quebec, were good, while the stock shown was anything but that. It was a laughing matter when one came to examine the things—one can hardly call them cattle, which carried off the prizes. As one well-known Montreal judge remarked of them, 'you could hang up your hat on any part of them.' Such an exhibition gives a very false impression to the general public, of the really useful and profitable breed of native cattle."

As already remarked, the display of manufactured goods was worthy of the occasion.

The regulations of the management as regards exhibitors were, however, such as gave offence to not a few. Another time, the authorities will probably think it wise to treat exhibitors from a distance with greater liberality. In their anxiety to swell the revenue, the directors of the Fair permitted exactions which were the reverse of encouraging to firms and companies which had gone to great trouble and expense in making the display of manufactures what it was. Experience will teach the management, if it have not already done so, that, as has been found elsewhere, a liberal policy rather than a narrow one towards exhibitors of machines and products of the factory, is the way to build up an annual exhibition. It is only fair to the authorities at Sherbrooke to say that, upon remonstrance by a number of exhibitors from abroad, some of the objectionable rules were relaxed.

The Smith & Elkins Manufacturing Co. did credit to themselves and Sherbrooke by their exhibit of steam-engines and other machinery. The sweet strains of the Bell Organs were heard daily throughout the building. The Waterous Engine Works once again familiarized the gazing public with their admirable portable saw-mills, steam-engines and farm or factory machines. Threshing machines from Iberville and Terrebonne, Que., as well as Smith's Falls and Montreal, jostled their competitors from Western Ontario.

Adam Lomas & Son, of Sherbrooke, had a booth at the Dominion show, whose roof and sides were of red, white and blue plain flannels. It is wainscotted with tweeds, shelved with yarns furnished with imitation Ottomans composed of rolls of linings, jersey-goods, dress goods and rugs. Disposed about this snug, but uncarpeted room, are horse-blanketings, and home-spuns, Halifax tweeds and a further variety of woollens for which the writer could neither find nor invent names, but all, we understand, the product of their mills.

Perhaps the most note-worthy feature of the main building was the extensive and really admirable display of cigars and fancy products of tobacco with which S. Davis & Sons of Montreal carried off the palm. Show-cases filled with cigars—tinsel-covered, labelled, disposed in forms as tasteful and varied as the fancy can conceive; boxes and cabinets containing cigars; mirrors and transparencies reflecting cigars; flags and banners celebrating cigars; show-cards, photographs, engravings, illustrating cigars; smokers perfuming the air with the odor of cigars. Always and everywhere, DAVIS' cigars. Here and there,

TORONTO SYRUP CO.

Capital, - - - \$300,000.

DIRECTORS.

ALFRED GOODERHAM, Pres't. JOHN LEYS, Vice-Pres't
George Gooderham. T. G. Blackstock.
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SPECIAL NOTICE to the TRADE.

Samples of Standard Syrups now ready

Our goods are made by the "JEBB PROCESS," for which we are the sole licensees for the Dominion. Guaranteed free from alkali, and non-fermentable.

For PURITY, FLAVOR, BRILLIANCY and SWEETNESS,

OUR SYRUPS are unequalled.

WHOLESALE ONLY.

OFFICE AND REFINERY, Esplanade Street East TORONTO.

too, were fantastic forms of tobacco, the result of experiments in fabrication of the leaf. An elephant, with clock-work in its interior, walking to and fro on a great plane of glass—a section of the latest sea-serpent—a miniature Hanlan—liquor kegs—fence-palings—sail-boats, all deftly made of tobacco, the delight of visitors and the envy of competitors. One could readily believe, as we were told, that the exhibit was covered by insurance to the extent of \$10,000. And then the Mobile Minstrels! What a centre of attraction they were as, clothed, one in scarlet, another in green, the next in flaming yellow or sober gray, they made stately parade of the corridors, singing plantation melodies in chorus and celebrating on every available surface of their jaunty persons the "Madre e Hijo," the "El Padre," the "Cable," and other brands which have made the products of this great Montreal factory a household word throughout Canada. Certain it is that Mr. Eugene Davis understands the art of attractive advertising.

—A movement is on foot in Halifax to start a Building and Loan Association on the Ontario model, and some well-known capitalists of that city have the matter in hand. The only building societies in Nova Scotia, so far as we know, is one in Halifax of considerable magnitude, but old-fashioned in its methods, and one small one in Yarmouth. There are also one or two concerns in New Brunswick, not, however, of extensive scope.

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McMURRICH
& CO.,
IMPORTERS OF
GENERAL DRY GOODS

Daily opening Autumn Shipments. All Goods bought at the lowest points reached in the market.

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34 Yonge St., - - - Toronto.

BOECKE'S
STANDARD BRUSHES

Quality & Sizes Guaranteed.

Special MACHINE BRUSHES, etc., made to order.

Offices & Warerooms: 80 York Street. Factory: 142 to 150 Adelaide St West.

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Bruck & Company
 Importers and Wholesale Dealers
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 DRY GOODS**
 Woollens, Tailors' Trimmings, &c.

WAREHOUSE:

Corner of Bay and Wellington sts.

COOPER & SMITH,Manufacturers, Importers and Wholesale
Dealers in**BOOTS AND SHOES.**

36, 38 & 40 Front St. West, TORONTO.

JAMES COOPER.

JOHN C. SMITH.

MANUFACTURERS OF

Staple & Fine Shoes.

✱ The Maltese Cross Brand,
 our Registered Trade
 Mark, is a guarantee of
 Perfection in Style,
 Durability of Stock
 and Excellence
 of Fit. ✱

ALL
WIDTHS,
AND HALF SIZES.ASK FOR OUR GOODS,
and be sure you get them.

CHARLESWORTH & CO.
 44 & 48 FRONT ST. E., TORONTO.
 37 & 39 WELLINGTON ST. E.,

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L. COFFEE & CO.,

Produce Commission Merchants,

No. 80 Church Street, - - Toronto, Ont.

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THOMAS FLYNN.

WM. B. HAMILTON,

Manufacturer & Wholesale Dealer in

Boots and Shoes

15 and 17 Front Street East,

TORONTO.

J.D. KING & CO

(Successors to King & Brown)

No. 27 FRONT ST. EAST, TORONTO.

Manufacturers of Fine Boots & Shoes

Comprising all classes of Peg Work, McKay Sewed
 Work, Cable Screw-Wire (which is the best wearing
 work made.) We also make specialty of Men's and
 Boys' Hand-sewed Welt Boots, English and American
 styles. SHELL CORDWAIN VAMPS which are very
 stylish, and for durability, ease and comfort, cannot
 be surpassed. Our goods are made in sizes and half
 sizes from two to eight different widths, warranted
 to fit the largest number of feet comfortably. No
 veneered soles; no shoddy stiffeners; no pancake
 nor shoddy insoles, but made of the BEST SOLID
 LEATHER. Terms liberal. NO TWO PRICES.

Leading Wholesale Trade of Toronto.

TO OUR CUSTOMERS

We are now filling all orders
 from our temporary premises
 No. 5 FRONT STREET, EAST,
 where we shall be glad to see
 our friends until such time as
 we re-occupy our old quarters
 on Yonge street.

DAVIDSON & HAY,

WHOLESALE GROCERS.

TORONTO.

S. F. MCKINNON & CO.

IMPORTERS OF

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Fancy Dry Goods,

Mantles, Silks, etc.

Cor. Wellington and Jordan Sts.

TORONTO.

2 Fountain Court, Aldermanbury, London, Eng

Eby, Blain & Co.

IMPORTERS OF

Teas, Sugars, Coffees

TOBACCOS, SPICES,

AND

GENERAL GROCERIES

Cor. Front and Scott Sts.,

TORONTO, ONT

TO HAND!

JAPAN TEAS,

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Morgan Davies & Co.,

46 FRONT ST., E. TORONTO.

COBBAN MANUFACTURING CO.

TORONTO.

MANUFACTURERS OF

Mouldings, Frames & Looking-Glasses

IMPORTERS OF

Plate, German and Sheet Glass, Cabinet
Makers' Sundries, &c.

Leading Wholesale Trade of Toronto.

**OGILVY,
ALEXANDER
& ANDERSON**

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MERCHANT TAILORS

to their choice stock of

DOMESTIC AND IMPORTED WOOLLENS,which for Value and General Excellence
cannot be surpassed.

Cor. Bay and Front Streets, Toronto.

CANADA PLATES.

Russia Sheet Iron,
 Copper Fitts & Kettles,
 Stove Pipe Elbows,
 Stovepipe Dampers,
 Stovepipe Wire,
 Stovepipe Varnish,
 Stovepipe Collars,
 Stove Trucks,
 Stove Boards,

Stove Polish,
 Coal Hods,
 Coal Tongs,
 Fire Shovels,
 Fire Backs, patent,
 Star Thimbles,
 Cinder Sifters,
 Lamps & Lamp Goods
 Lanterns, &c. &c.

M. & L. Samuel, Benjamin & Co.

56½ and 58 Yonge St. and 9 Jordan St.

BROWN BROS.

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MANUFACTURERS.

A large stock on hand, or manufactured to any
 pattern. Unsurpassed for Quality, Durability and
 Cheapness. Established 27 years.

Caldecott, Burton & Co.

S. CALDECOTT.

46 & 48

W. C. HARRIS.

P. H. BURTON.

BAY STREET

R. W. SPENCE

OUR

AUTUMN STOCK

Complete in all Departments.

We draw the attention of the trade to
 our large stock of

*French Dress Materials,**Velvets, Brocades, Plushes,**Ribbons, and Chemille**and Silk Trimmings.***STYLE, VARIETY, VALUE.**

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CHADWICK'S SPOOL THREADS

Unexcelled for Quality.

HUGHES BROTHERS.**DRESS DEPT.****SILKS, SATINS,****VELVETS, PLUSHES.****VELVETEENS.****CRAPES, DRESS GOODS,****MANTLE CLOTHS.**

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ESTABLISHED 1866.

THE MONETARY TIMES

AND TRADE REVIEW,

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EDWD. TROUT, MANAGER.

TORONTO, CAN., FRIDAY, OCT. 8, 1886

THE SITUATION.

There is nothing new in Father O'Dowd's (St. Patrick's Church, Montreal,) condemnation of the Knights of Labor. It is merely a new promulgation of a decision of Rome, first pronounced two years ago and since repeated. To the question why the American bishops have not condemned the Knights, he has no answer to give. But he is quite clear that "it is the duty of all good Catholics in this province (Quebec) to shun the organization, and if they have joined it, to abandon it at once." The right of striking Father O'Dowd concedes, but he adds: "it is self-evident that such a course would be of no avail to enforce a demand for high wages, or whatever the claim may be, if others were allowed to take the places which the strikers had made vacant;" and to "prevent others from filling their places was unjust," and could only be accomplished by violence. "No man," Father O'Dowd told his flock, and truly, "had a right to say to his neighbor, 'I have given up my work, and though you and your family may starve, you shall not occupy the place I have left.'"

The Repeal agitation in Nova Scotia seems to flag, and it is worthy of notice that the most advanced Repealer in the province, a Mr. J. A. Fraser, of Guysboro, has written a letter to the Halifax papers, going back considerably on his previous record. The final result will be, as the MONETARY TIMES always predicted, a temporary agitation for political purposes, a gulled repeal party, and a final settling down to the inevitable. If Nova Scotia applied herself to work out her destiny, with one half the energy she puts into party politics, she would be one of the richest provinces of the Dominion within five years.

A formal opening of the Murray Canal took place on Wednesday, though there is still some work to be done. Next year, the canal will be open to the public. By this cut the Bay of Quinte is connected on the west with Lake Ontario. It will be possible for vessels to pass through the canal and the Bay, on their way from the west to Montreal; the navigation of the Bay is

smoother than that of the Lake, but the Bay route is circuitous, and would not be used where time was an object. To the county of Prince Edward, the canal will be valuable; in the general purposes of navigation, it is not likely to count for much.

An increase in a single year of \$10,841,278 in the assessed value of property, real and personal, in Toronto, is a great jump. The figures have gone up from \$72,715,588, last year, to \$83,556,811. Appeals may somewhat reduce this amount. The chief increase is in real estate, the figures having increased from \$60,695,505 to \$69,442,018. On income and personal property, the assessment of 1886 was little better than a farce. Real estate goes up by bounds, and this is a year of conspicuous activity. Personalty is put at \$8,849,018, against \$7,682,000, and income at \$5,265,585, against \$4,888,025. The value of the property exempted is \$8,472,800. Toronto is making great strides in population, business and manufactures.

The discouraging accounts of the Newfoundland fishery create an unpleasant prospect for the poor of the island, during the coming winter. The herring fishery of Labrador is described as a failure, and the cod fishery as being far below an average. Legislative aid will have to be granted to alleviate destitution among the fishermen. This is not a new experience in the island. It is not alleged that American poaching has been a potent factor in bringing about this state of things, though it must have been the reverse of helpful.

Are the three broad acres and the Jersey cow, promised to the agricultural labourers of England when they had votes to give, at last within sight? Lord Randolph Churchill promises that the government will introduce a measure "to enable farm laborers to obtain freehold allotments," but where the means of paying for them is to come from is a secret left to the future to reveal. A measure to cheapen the transfer of land will be introduced. The Torrens' system has for several years had the form of law in England: something beyond this would seem to be contemplated, whatever it may be. The question of tithes will be dealt with; but even the abolition of tithes could not put into the pockets of agricultural laborers the means of buying land. In Ireland, the same authority says there will be a change from what he calls double to single ownership of land, which probably means that the cultivator must become the sole owner. How the transformation is to be made is the puzzle which Lord Randolph Churchill will have to solve before he can carry out the design announced.

Among the prophets of evil appears M. Michael Léger, an old pilot, who professes to know more than most people about the water and the ice of the St. Lawrence river. He has a theory that the proposed levée will not save Montreal from inundation. The new bridge of the Canadian Pacific Railway Co., at the head of the Lachine rapids will, he predicts, when finished, break the ice of the lake before the thaw

sets in opposite Montreal, and this ice being thrown on the de Boucherville islands will hem up the waters, which will overflow at Lachine and descend upon Montreal *par le travers*. But M. Léger does not despair. Means of prevention, he points out, are not wanting. His plan is to construct a number of caissons in the river, in front of Isle Dorval, and to connect them together by strong booms which would retain the floating ice in the spring till the thaw sets in opposite Montreal.

Subscriptions got in America have sustained a race of professional patriots in Ireland, who have no desire to exchange paying politics for any other calling. But the professional Irish patriot, whose home is in the United States, must live as well as his home-staying brother; and he begins to look with envy upon the large sums sent to Parnell and the Land League. Against Parnell's last appeal for money he is inclined to protest: he wants the skirmishing fund increased, since he and his fellows have control of it. He is willing that the evicted tenants should starve, and indeed the Land League has not hitherto helped them. Just now, Parnell's ostensible care is for the victims of eviction: here the dynamitards draw the line; with the humanitarian view they have no sympathy, and a split among the professional friends of Ireland in America is the consequence. It is an anomaly and a scandal that members of the British Parliament should be in the pay of foreigners; surely the acceptance of such a bribe, for it is nothing else, should make the receiver ineligible to sit in Parliament. No British subject, and no American citizen, can receive a foreign decoration, without leave of his government; but Irish members of Parliament ostentatiously receive foreign bribes, and are allowed to retain their seats. Is it not time that a move was made against the undue influence of the foreign bribe?

Against the anthracite coal combination Governor Pattison, of Pennsylvania, has requested Attorney-General Cassidy to move in the courts. The ground taken is that the combination is illegal, and that the railway companies are acting in violation of the limitations and inhibitions of their charters. The railway companies are forbidden to enter into mining operations; but in spite of this inhibition, they have practically got the whole anthracite region of the State under their control. They regulate the distribution of the coal by apportionment among themselves. The government of Pennsylvania will have the hearty sympathy of the public in its onslaught upon the most injurious monopoly of the age.

The large majority against the Trunk sewer in this city would be somewhat appalling if it merely indicated an indisposition to vote the amount of money necessary to secure good drainage. But, rightly or wrongly, the notion that the proposed mode of disposing of the sewage was not the best counted for much in the decision of the rate-payers. Many who opposed the by-law, declared themselves favorable to

some form of Trunk sewer. If there be an alternative plan, it ought now to be put forward. Toronto cannot afford to continue to pollute her bay by running the sewage of the city into it. In all such cases, there are people who prefer to keep their money rather than spend it in a great sanitary work, not thinking that they expose their lives to extra hazard by so doing.

The Knights of Labor in the Province of Quebec have agreed to advocate the revising of the constitution of the order according to the form drawn up by Archbishop Fabre. The revised draft will be offered for adoption in the convention now in session at Richmond, Virginia.

COPPER MINING IN CANADA.

In view of the interest which has been excited by the discovery of the Sudbury copper mine, or more properly by the accounts given of the extent of its deposit laid bare by the workings there, they might perhaps be examined by the Geological Department with advantage to the public. Essays at copper mining, in Canada, are of very old date, some of them going back nearly a century. But the first great movement of note, which the copper mines, real and supposed, on the North Shore, occasioned was in 1847. This proved to be the speculative period. Immense sections of country, north of Lakes Huron and Superior, got into the hands of companies, whose ostensible object was to work the copper mines which they were supposed to contain. Very little was done or attempted, beyond speculation in so-called mining stocks. A few individuals made money, by schemes more or less crooked; others lost; only one or two companies did any work; even the benefit of a thorough examination of the supposed copper region was not obtained. The result was final collapse, and a resumption of the widely extended claims by the government.

At a later period, the Acton copper mine, in what was then Lower Canada, excited extravagant expectations. There were some rich pockets, which self-interest magnified into widely extended treasures. The working of the rich pockets made it possible to float a large amount of stock—some millions—but when the pockets gave out the game was up. Sir Wm. Logan, who had charge of the geological survey, foresaw and predicted the result. Amateur geologists, with personal interests at stake, differed very confidently from Sir William, with what result we know.

That the north shore contains great treasures of mineral wealth is an impression which one is naturally unwilling to part with. This impression may, in time, develop into incontestable fact. The "Sudbury wonder," as it is called, will supply another test. Just now there is not a single copper mine, outside the Sudbury venture, on the north shore. The only mine that was for a long time worked on the north shore of Lake Superior, has, we believe, for some time been abandoned, and another venture, at another point, recently made with the best intentions and adequate appliances, has not been a success. The

Sudbury discovery comes at a time when copper-mining on the north shore, was extinct. On the south side of Lake Superior, copper-mining is very active, and furnishes employment for a large part of the shipping on the lake.

The Sudbury discovery could not have been more opportune than it is. Just how much of what we hear concerning it may safely be believed it would be difficult to say. By one the discovery is described "an immense wall of rock, with an elevation 100 to 150 feet, extending for a quarter of a mile with granite walls on each side of the mineral deposit, a quarter of a mile apart." It is, we believe, unusual to find copper veins of this extent. The face of the deposit is said to have been perforated with test pits, almost the whole distance. The operation must have been comparatively easy, as there is said to be a Gossat or decayed mineral matter, eight to twelve inches wide, from the summit to the base of the lode, exposing "a brilliant band or stripe of mineral from top to bottom," and "indicating the existence of a mass of mineral such as has never before been discovered." In the thirty or forty test pits, this deposit is said to be revealed. When statements such as these are publicly made, it is desirable that their accuracy should be tested by an official examination. For if the reality be found to accord with the glowing description, it is not likely that the Cleveland company, which is acting as pioneer, will be left to play a lone hand. Mr. James Worthington, it appears, owns an adjoining mine, said to be of equal richness. And besides this, there must, if reports be not deplorably exaggerated, be a great deal more.

Too much reliance cannot safely be put on preliminary assays, which are said to show an average of fifteen per cent. against four per cent. obtained in the Calumet and Hecla mine. But any such comparison is probably quite misleading; since to compare a deposit of sulphuret, such as we understand this at Sudbury to be, with the native copper found in the Calumet and Hecla mine, is to compare two things essentially different. The latter requires only crushing and one smelting, while the sulphuret must go through several processes before reaching ingot. Then the assays may be from picked rock, and in that case, they would show an average above the average to be obtained from working of the mine. A better test is shortly to follow: ore, at the rate of 800 tons a day, according to the report, is being shipped to the United States for treatment: the result of the accumulation of some weeks. To some extent, the ores forwarded may be picked, and above the average; but any actual smelting, if on a sufficient scale, will show the real richness of the mine. Whether these preliminary tests be intended to be followed by an issue of mining stock, has not been stated; but it is announced that smelting works will soon be erected on the spot. The Canadian Pacific Railway company shows its faith in the value of the copper deposit, by the resolution taken to build a railway connection with the mines, a distance of three miles.

Mr. D. McIntyre, who has a knowledge

of copper mines, according to the *Montreal Herald*, has expressed the opinion that the mass of copper in sight equals at least 50,000,000 tons. One gets lost in the magnitude of such figures, the use of which must be largely conjectural. But, after all allowance is made, for over-estimate, it is quite clear that this Sudbury find may prove of great extent and value. Still both are at present, to some extent, matter of conjecture. He will not be an unwise man, who, if uninitiated, keeps his head cool and awaits developments by the experienced persons who have the work in hand.

In the United States, copper-mining is in the hands of one of the numerous rings, with which the Republic is blessed or cursed. This ring has been able to get the tariff made according to its liking, and it has reaped monopoly profits at the expense of consumers. So well were prices kept up, in the home market, for a long time, that American copper sold for less abroad than at home, and instances occurred of its being re-shipped from Liverpool to the United States, at a profit. A similar manipulation of the Canadian tariff will probably be attempted, and we can only hope that it will not succeed. If Canada has more valuable copper mines than the States, she can bring down the price of copper by her competition, and yet reap a handsome profit, on this industry. We trust that the Copper Ring of the United States will not be allowed to extend its monopoly practices to Canada; but to prevent this being done the duty on copper must be kept at a moderate figure. That the new "copper interest" will assail the Minister of Finance with demands for increased duties is a matter of course; but assent to these demands ought by no means to follow.

LIFE INSURANCE CHART.

The appearance of the full report of the Superintendent of Insurance, enables us to issue our annual chart, illustrating the Life Assurance business of Canada in 1885, and it will be found on another page of this issue. The figures given, in the case of each company, cover a period of four years, so that the progress or otherwise of each may be seen at a glance. We suppose that nearly every one of our regular readers holds one or more policies in some one or more of these companies, and that therefore this compilation will prove of interest to many.

The Life Association of Canada, formerly the Mutual Life Association, of Hamilton, and the Life Association of Scotland, have both discontinued seeking new business in Canada. The former is winding up its business, having bought up many of its policies at a low rate through agents, who represented that its affairs were in a bad condition, and that it was better to have a little than nothing. In some cases the parties, having found out that the company was quite responsible, and that their policies were worth much more than they received, have talked of bringing the matter into court, and restitution has been obtained. From having \$1,810,212 of in-

insurance in force in 1882, the amount has now dwindled to about \$800,000. As a natural consequence of the withdrawal of the healthier lives, the mortality, per \$1,000 of average insurance carried, has rapidly increased, as will be seen from the following figures relating to this company :

Year.	Premiums.	Insurance.	Deaths.	Per \$1,000.
1882.....	\$44,854	\$1,810,212	\$10,455	\$6.18
1883.....	36,926	1,588,546	25,196	15.0
1884.....	41,585	1,063,955	23,960	17.95
1885.....	19,943	373,650	16,679	22.91

Most of the companies shew a sensible increase in the losses by death, such as, it is to be hoped, may not continue. A few more years of such an increase would call for a material advance in rates, after the manner of the assessment societies, one of which has this month raised its "annual dues"—apart from increasing assessments—from \$20 up to \$30 per \$10,000, being a permanent increase of 50 per cent. And one of the regular companies doing business exclusively on the without-profit system, and hitherto offering a low rate, has added to its figures all round since the first of the year. No one can again procure a new policy over its signature at so low a rate as formerly. At age 35 the rate was \$20.45 per \$1,000 and is now \$21.28.

In the matter of popularity, patronage and progress, the companies as a whole shew a very gratifying increase, during the year 1885, over the growth recorded in former years. For the four years embraced in our chart, all the companies combined shew, as per Superintendent Fitzgerald's Blue-book :—

Year.	Premiums.	New Insurance.	Total Ins'ce.
1882.....	\$3,544,605	\$20,112,755	\$115,042,048
1883.....	3,837,295	21,572,960	129,196,875
1884.....	4,194,886	23,417,912	135,453,726
1885.....	4,684,409	27,164,968	149,968,148

In no previous year, we believe, for more than ten years past, has the growth of all three of these items been so great as in 1885. This shows that increased attention is being given by our people, to the important matter of saving up a little each year, in the shape of life or endowment insurance, for a rainy day, sure to come to all.

One of the most important columns in the chart is the last one to the right, shewing the expenses out of each \$100 of income. Not the premiums paid to the company so much as the amount consumed by it in working expenses, constitutes the true cost of being insured, provided all continue their policies to their legitimate end. Hence each of our readers may see, approximately, whether the company to which he contributes is among the most, or the least, careful of the funds committed to it. Some allowance must be made in the case of companies writing a large proportion of new business, which of course costs more than taking care of the old; but nothing can justify a working expense, year after year, of more than one-half the entire income. Even twenty-five per cent., for a company above ten years old, is too much, there being no need of it in a properly conducted company, as has been abundantly proven. It is pleasing to notice that nearly all the companies embraced in the chart have kept this in view during the past few years, and are bringing their expense ratios down towards a minimum. In the case of

some of them it is almost impossible to do more in this direction, but it is easy to see that in a good many instances there is need of improvement, and plenty of room for it. Several companies are mentioned on page xxiv. of the blue-book as having expended more than they received, during the year, between claims and expenses. A table on page xxiii. also shows a deficiency in the assets of the two last named companies, of \$30,503.88 and \$42,441.66 respectively, as compared with the gross liabilities to the public and to their shareholders combined.

Our chart does not embrace all the companies doing business in the Dominion, nor even those which continue taking new business. The following companies have Insurance in Force, as shown below, and their Income from premiums, and the Losses met with the past year are added :—

Names of Companies.	Insurance in force.	Premiums received.	Losses incurred.
Dom. Safety Fund.....	\$ 2,217,000	\$ 32,190	\$ 31,000
London Life	1,164,637	37,989	4,283
*Briton Life	87,039	2,445	none
*Briton Medical	705,169	21,464	33,672
Commercial Union	701,669	20,735	9,681
*Edinburgh	459,045	14,996	9,003
Liv. L. & Globe	281,353	10,580	4,270
London Assurance	27,121	849	none
North British.....	841,340	22,514	50,072
Queen.....	337,680	9,014	32,532
*Reliance.....	377,932	12,845	8,321
Royal.....	906,910	22,224	15,568
*Scot. Amicable	387,588	8,861	38,330
*Scot. Provident	209,245	4,794	1,438
*Scot. Provincial.....	859,449	22,827	26,684
*Conn. Mutual	3,190,537	90,020	85,904
Mutual Life.....	1,092,669	25,823	30,679
*Phoenix Mutual	1,704,249	49,261	59,821
Metropolitan	440,532	8,378	8,796
*National	320,988	6,914	1,852
*Northwestern	714,887	21,501	9,068
Totals	\$16,997,029	\$445,269	\$460,393

The companies with an asterisk prefixed have ceased to seek further new business in the Dominion, and their insurance in force is therefore diminishing. From the footings it will be seen that, as a whole, the twenty-one companies have met with greater losses the past year, by \$15,124 than the gross premiums of the year will provide for. The cost has been close upon \$80 for each \$1,000 of insurance carried.

AMERICAN RAILWAYS, 1885.

Poor's Manual of Railroads, for 1886, shows that at the end of last year the aggregate railway mileage in the United States, was 128,967 miles; the mileage constructed during the year, was 3,181 miles. But the returns given the Manual comprise only 128,110 miles. The share capital of the roads from which returns were received was \$3,817,697,882, and the bonded debts \$259,018,282. The borrowings are therefore moderate compared with the amount of stock. The increase of share capital and indebtedness was \$166,134,125; earnings, including elevated roads, \$772,568,833; working and other expenses, \$503,074,902; leaving net earnings \$269,493,931. The percentage paid on the funded debt, instead of diminishing, increased, being 4.77 per cent. against 4.66 per cent. in 1884. This may be due to the risky character of the new roads; it can scarcely be due to the fact that the percentage of interest on equal securities has risen, for there is nothing in the condition of the market to indicate that any such rise took place. Not only were the dividends on the share capital small, 2.02, but they showed a decline from 2.48 in the previous

year. If there were no water in the stock the dividends would be higher.

In the mileage earnings there was a positive decrease: from \$6,663 to \$6,265 per mile. At the same time, there was an increase of about ten per cent. in the tonnage moved. These two facts taken together mean a slight reduction in the freight rates. This depression in earnings, Mr. Poor thinks is not likely to continue.

Though the compilers of the *Manual* have done much, as their 1,100 pages of facts and statistics show, they have not, as we have seen, obtained returns from all the railways. A suggestion is made, which, if acted upon, would furnish the means of supplying this defect. "In the absence of adequate supervision of railways by the United States or by the several States," says Poor, "the New York Exchange might supplement in many important particulars, the want of action of the proper authorities, requiring from all companies, as a condition of listing and remaining listed, full information, to be made a matter of record." The *Manual* might then embrace all the roads in the country. Similar information is obtained through the London Stock Exchange, and there could be no good reason for not furnishing it in New York.

BUSINESS IN THE STATES.

Advices from the United States with respect to the condition of trade generally are encouraging. From New York, Boston, St. Louis, Chicago, come assurances of marked activity. Wholesale dealers in the last-named city "are working day and night to keep up with orders," and "the volume of trade is largely in excess of this time last year." The consumptive capacity is growing rapidly throughout the west. The demand for material for wagons, carriages, agricultural implements, tools, pipe material, etc., has doubled within the twelve months. The railway earnings show an increased movement of grain and merchandize, and the clearing houses show increased transactions at twenty seven cities out of thirty. The improvement in the iron trade is general, and is bringing out a strong latent demand from founders, mill owners, bridge and railroad builders, car builders, and consumers of all kinds. An advance of \$1 per ton in the iron market generally is announced; and plate and bridge iron has improved, says the *Railway Review*, at least \$2 per ton within ten days and large orders for plate, tank, angles, beams and channels have been placed at mills. "All kinds of merchant steel have also been contracted for, as well as sheet and galvanized iron, wrought and cast pipe, and steel rails. The outlook for the iron trade was never better, and there is an increase of capacity going on, which does not however, jeopardise the permanence of the improvement. Railroad construction requirements will keep the entire capacity fully employed during the next six months, at least. Railroad builders are assured against any advance in prices of rails on this side, for a few months to come. The German steel rail makers have suffered severely by the

breaking up of the combination, but the English makers have escaped without serious loss. Very little business has been done in foreign steel blooms, as prices still keep too high for American buyers." The anthracite coal trade is assuming larger proportions, a general advance of fifteen cents per ton having been ordered for October 1st.

COTTON AND WOOLLEN TEXTILES.

After a long period of falling markets and low values for textiles, a point seems to have been reached where merchants, as well as manufacturers, may reasonably hope to make some profit. From Great Britain as well as the United States advices are of a more favorable character, and our own textile industries share in the improved conditions. The past month has witnessed, says the *Textile Record*, of Philadelphia, a gradual and healthful improvement in the condition of general business. The distribution of all kinds of merchandise on home trade orders has steadily increased. "Everywhere in the United States the fall trade seems to be opening up under encouraging auspices, and merchants and manufacturers talk cheerfully and hopefully of the business outlook. The condition of the dry goods trade and the general prospects for business are better than for a number of years past. Large quantities of all kinds of manufactured goods are going forward from day to day in execution of orders."

During the years 1884 and 1885 production was very materially curtailed, it will be remembered, by American factories, and buyers were very conservative. The effect of this curtailment and caution is now apparent in the reduced stocks resting between makers and consumers, and in the gradual betterment of values in that country. Manufacturers are beginning to realize fair margins of profit in the cotton goods trade, as is evidenced in the recent resumption of dividends by certain New England mills, and by an increase, in many cases, over the meagre returns made to stockholders last year. "The jobbing trade throughout the country is now quite active; and while there is no speculative tendency apparent in any quarter, the purchases of dealers in all sections, give evidence of the general and growing confidence that is felt in the prospects of trade."

Turning to woollens, we find it stated by the same authority that satisfactory orders have been booked for attractive lines of spring weight clothing woollens, but prices show little improvement except in a few leading specialties, and the higher cost of labor and material keeps profit margins within narrow limits." All branches of the woollen goods trade, however, are in exceptionally good shape as regards supplies and orders in hand, and the conditions and surroundings of the business are more favorable to an improvement than to a decline in prices. Autumn weights and styles of both men's and women's fabrics have seldom, if ever, been so well sold up as they are at present. The market throughout is firm and promises sustained strength and activity for some time to come."

It may prove instructive to enquire to

what extent the advance in wool has been carried, and what effect it has had and is having upon woollen manufacture. The *Economist* of 25th ult., commenting upon the further decided advance in prices sustained during the current series of colonial wool sales, says that the rise established in wool during the past four months is very considerable indeed. According to a Liverpool circular "the advance in that period in clothing wool averages 50 per cent., in lustre kinds 27 per cent., and in carpet and blanket descriptions 22 per cent. Some of the defective and inferior clothing wools have, however, advanced as much as 75 per cent. since the lowest points touched in April last." The advance in clothing wool, Messrs. Bowes state, follows upon two years' depression in this class, owing to the uncertainty as to the continuance of the fashion for women's dress fabrics, which in 1876, changed from the stiff cloths made from lustre wools to the soft goods made from Australian and River Plate merino. "This fashion, which ruled without dispute until 1884, then partially gave way to mixed or stiffer cloths, which, however, do not appear to have taken any decided hold upon the popular taste, and the sharp rebound in merino wools may be accepted as an evidence that soft cloths are to have a further lease of favor. This would indicate a continuance of the depression in worsted wools, and also in those used for carpets and blankets, for the latter suffer from the competition of the large quantity of English worsted wool, which, when no longer wanted for the Bradford trade, becomes available for carpets, &c."

Good average English alpaca wool, which was worth on an average during the years 1867 to 1876, say 81d. per lb. fell, during ten years 1877 to 1886 to an average of 17½d. and is now quoted at 14½d. Australian merino wool, which brought an average of 12½d. in the early period named was worth 12½d. in the second period and is held at 18d. now. Buenos Ayres clothing wool, merino and mestizo, maintained its average price of 6½d. for each period and is now at 7d. We quote further:

Description.	Sept.'86.	Period	
	Current	'77-'86.	'87-'86.
	Prices.	Av. 10	Av. 10
	per lb.	years.	years.
Clothing Wool—		d	d
Australian, merino..	13	12½	12½
B. Ayres, merino and mestizo.....	7	6½	6½
Lustre Wool—		d	d
English Wool, Lincoln hogs.....	11½	14	22
Alpaca, good average	14½	17½	31
Mohair, fair average	15½	26	39½
Carpet & blanket wool—			
East India, 1st white			
Candahar.....	10½	11½	13½
do. yellow Pac Pathan	7	8½	9½
Noils, medium English.....	11	11½	13½

As to prices of raw cotton, we learn from New York and other points that the market is quiet. Pending developments as to old cotton and the new crop, with market conditions has restrained active dealings, either in actual cotton or in futures. A well-informed journal finds that "Prices have yielded gradually under the pressure of speculative liquidation, more favorable crop advices and unfavorable reports from Liverpool and Manchester, and all markets

are fractionally lower than at last report. Estimates of the probable crop yield now range from 6,250,000 to 5,500,000 bales."

TORONTO TRADE FIGURES.

The figures of imports and exports at Toronto for September last have been sent us by the Secretary of the Board of Trade. They show a somewhat increased aggregate as compared with the same month last year, thus: September, 1886, value of imports, \$1,617,288; value of exports, \$215,589; total \$1,832,877. September, 1885, value of imports, \$1,466,406; value of exports, \$204,298; total, \$1,670,699. The principal items of import are compared, in the subjoined table, with those of last September. It will be seen that there is an increase in many items:

IMPORTS.		
	Sep. 1886.	Sep. 1885
Cotton goods.....	\$73,402	\$ 85,611
Hats and bonnets.....	27,247	30,458
Fancy goods.....	48,675	44,753
Silk goods.....	82,708	67,506
Woollen goods.....	327,192	276,854
Total Dry goods.....	\$559,224	\$505,182
Books and pamphlets..	50,937	44,948
Coal.....	65,143	112,981
Drugs and medicines..	19,689	.....
Furs, dressed.....	25,090	25,347
Glass and glassware....	30,505	18,947
Fruits dried, and nuts...	27,948	.....
Iron and steel goods....	133,341	114,202
Jewellery and watches..	56,350	47,366
Leather goods.....	43,897	40,584
Paper goods.....	33,409	29,214
Musical instruments...	16,828	.....

As to exports, they were slightly larger last month, but their character was not materially changed. We tabulate only the products of Canada, omitting any foreign goods which may have been shipped. Less grain was sent abroad than in the previous September, but more of our manufactures were shipped.

EXPORTS.		
Produce of	Sep. 1886.	Sep. 1885
The Forest.....	\$74,521	\$55,950
Animals and products..	93,484	95,208
Field products.....	7,634	27,494
Manufactures.....	37,905	25,641
Miscellaneous.....	2,045	.....
Total.....	215,589	\$204,293

THE ROYAL TEMPLARS.

The above is the title of a temperance institution first organized in Buffalo some ten years ago, and which has seen considerable ups and downs and changes in its short history. It has a beneficiary department in which the members may have amateur life insurance for either \$500, \$1,000 or \$2,000, upon a scale of graded assessments, commencing with \$1 for the ages between 18 and 25 and running up to \$2.50 for the ages between 50 and 60 inclusive, fixed at the time of joining and remaining so throughout life. In 1882 a Grand Council was formed for the Province of Ontario, and later on the Dominion Council was established, and this latter body was granted the power of levying its own assessments, separate from those ordered at Buffalo. Each Canadian member pays a fixed monthly rate, according to age of entry, which is to remain stationary and which is thought sufficient, by the leaders, to yield a small reserve.

We learn from a recent report of the Dominion Council that the number of benefi-

ary members in Canada is now about 2,500, of whom 1373 carry the full rates of benefits and 1050 the half rate, and that the average membership of each local council is about 22. Each assessment called for, it appears, produces about \$2,800 and the whole amount of benefits secured by certificates reaches \$3,824,000. We are also told, that the average age of the members in the Dominion is 40.6, and that the average age at death of the 31 members who have died since Oct., 1884, was 43.5 years. The deaths were last year at the rate of 12 per 1,000 members, making an average cost to each member of \$12 per \$1,000 for assessments alone, to which of course has to be added the admission fee, the annual dues, and all the other expenses; so that the Canadian members do not seem to have obtained any very cheap insurance as yet.

Turning to the results in the beneficiary department of the Order in the United States where it has had a longer existence, we find a very much more serious state of things even than in Canada, if we may judge by call No. 104, which we find in the August issue of the "International Royal Templar." This call is to meet ten deaths which are recorded as having happened between June 14th and July 14th. The average age of the ten members is 44.5 each and all of them except two have been less than 7 years in the Order. The diseases of which they died tell a fearful story of amateur workmanship in the medical department.

The following gives the names and addresses, the ages and the causes of death. We have never seen a larger ratio of heart disease and consumption in any consecutive ten names in connection with any life insurance company. In this respect the record is most remarkable and points to grave difficulties for the Royal Templars if they are about to respond to all the assessment which may be made in future upon people of whose condition these ten deaths furnish an index:—

NAME AND ADDRESS.	AGE.	CAUSE OF DEATH.
F. A. Dunne, Chicago	30	Heart disease.
S. Jenkins, Portageville	32	Phtthisis.
E. Whitcomb, Flushing	61	Rupt. Blood Vessel.
L. A. Glass, Detroit	44	Dilatation of Heart.
M.E. Musgrave, Hannibal	24	Consumption.
S. E. Whiting, Buffalo	29	Pulmonary Tuberculosis
M. Harrigan, Buffalo	56	Heart disease.
N. W. Phelps, Lockport	63	Bright's disease.
M. Keenan, Buffa'o	51	Phtthisis Pulmonalis.
A.G. Brawner, Frankport	35	Cancer.

Call No. 105 is for 14 deaths of persons whose ages average 50, consumption and cancer being the chief causes combined with advancing age.

A new degree is being formed among the Royal Templars of the United States and Canada, called the Knight Templars of Temperance, with a separated benefit, so that each old member may add \$500, or \$1,000, or \$2,000 to his temporary insurance, even though he is 60 years of age. If under 20, he pays \$1.50 at each death, and if 60 pays \$4.60 at each death, for each \$1,000 of certificate he holds. Now, instead of \$4.60, the 60-year-old person should pay at least \$8 or \$9 to each \$1.50 paid by the young person to make the assessment approximately fair, unless the rate is to increase with age. The actual cost of each \$1,000 of insurance, at 20 and 60 has been proved by experience to be \$7.80 and \$26.70. The lost figures let it be observed, are nearly four times greater than the \$7.80. But when these two members become, respectively, 30 and 70 years of age the cost has become \$8.42 and \$61.98; and at 35 and 75 years will have grown to \$9 and \$95.

But the Knights Templar propose to throw all past experience to the winds and continue

to collect, upon each six assessments, for instance, \$9 from the young member and \$27.60 from the old member. The difference between the \$95 and the \$27.60 is \$67.40. Some one must pay this and it must fall upon the young man to pay, because the old men will soon afterward die and cannot then be assessed. And the difficulty increases every year the old member lives. At ages 40 and 80 the experience table gives \$9.80 and \$145 as the proper figures respectively, instead of the \$9.00 and \$27.60 only, which the Knight Templars, and most other assessment societies, would still continue to collect by each half dozen assessments.

—A Chicago despatch states that the shipments from that city last week, of dead freight of all kinds, by the regular pool lines, amounted to only 36,122 tons; for the corresponding week last year the shipments of flour, grain, and provisions alone by the seven pool lines, amounted to 62,410 tons. "The competition for the small amount of business that is going forward is so strong as to compel them to cut the rates and to violate their pooling agreements." The following statement shows the amount of dead freight shipped by the pool line from Chicago to through and local points in the east for the week ending Oct. 2, 1886, and also the percentage carried by each road:

Roads.	Tonnage.	Per Cent.
Chicago and Grand Trunk....	4,019	11.1
Michigan Central	6,033	16.7
Lake Shore	7,564	21.0
Fort Wayne.....	4,157	11.5
Pan Handle.....	6,717	18.6
Baltimore and Ohio.....	1,780	4.9
Nickel Plate.....	3,256	9.0
Big Four, (Kankakee).....	2,596	7.2
Total	36,122	100.0

—Evidence of the more intimate commercial relations between these eastern provinces of the Dominion and the Pacific Slope is found in the result of a recent visit paid to British Columbia by Mr. W. C. Matthews, the manager, in this city, of Messrs. Dun, Wiman & Co's. Mercantile Agency. Information and statistics concerning traders in that distant province had hitherto been gathered by the San Francisco or Portland, Oregon branches of the Agency. But it is now found necessary to have this territory under Canadian supervision. Accordingly, as a result of Mr. Matthews' recent visit, Mr. W. E. Slater, formerly of London and recently of the Winnipeg branch, has gone to Victoria, B.C., to take charge of the business of Dun, Wiman & Co. there. We learn from one of the dailies that he was dined and wined before leaving by the members of the 90th Battalion at Winnipeg, with whom he is a decided favorite.

—We learn from an interesting table, forming part of Delacamp & Co's. Yokohama circular of 10th September, that out of 217,346 packages Japan (tea shipped from the Japanese Empire to this continent via San Francisco, American overland route up to 11th September, no less than 16,217 were for Canada. The quantity for New York was 66,505 packages, for St. Louis, St. Paul, Chicago and Detroit, 90,441 packages, and for San Francisco, 43,696. But this is entirely apart from the cargoes ex sailing ships from Hiogo and Yokohama to Portland and Port Moody, and via the C.P.R. Cargoes by such vessels are not included in the list, say Messrs. Delacamp, because particulars of packages are not obtainable.

—Referring to the business of the port for the week ended October 3rd, the *St. John Globe* says that affairs along the wharves has been very brisk, owing to the fact that the deckload law came into operation at midnight on Thursday. There is no perceptible change in Atlantic freights. Coastwise freights are reported higher, with an upward tendency. "One schooner is reported chartered at \$3 for New York. There is no change in seamen's wages since last week. Vessels in port to-day, uncleared, number five ships, of 6,808 tons; fifteen barques, of 11,969 tons; two barquentines, of 933 tons; nine brigantines, of 2,324 tons, and 54 schooners."

—Our Montreal correspondent's letter of Wednesday evening last reports a good fall distributing movement in progress in nearly all lines of merchandise. Orders though not large as a rule, are coming in freely, making a respectable aggregate, and there is a general expression of confidence in the soundness of the trade situation. "Dry goods paper maturing on the 4th inst., was better provided for than anticipated in most cases, and in other lines of business remittances may be said to be satisfactory. Failures among traders have been remarkably few of late in this district."

—Mr. Goldwin Smith, in the *Week*, says: "I told you that the stories of wholesale evictions in Ireland, and of the ejection of thousands of Irish families from their homes by exterminating landlords, were a tissue of Fenian falsehoods. The number of holdings in Ireland is 565,242. The number of evictions during the first six months of the present year, was 2,007, or about seven in every two thousand of the entire number of holdings. This, I apprehend, when all proper deductions of freehold and tenant-right holdings are made, does not equal the rate of foreclosures by the loan societies of Toronto."

—It is satisfactory to learn that a much better condition of business affairs prevails in Nova Scotia, New Brunswick and Prince Edward Island. The Halifax and Windsor Cotton factories, the Starr Skate and Shovel Works, sugar refineries and other industries are, we are told, in full operation, with good prospects ahead.

Correspondence.

INDIA WHEAT AND THE PRICE OF SILVER.

To the Editor of the *Monetary Times*:

SIR,—Will you please explain why India cannot compete in exports with the United States as well when silver is high as when low. Yours truly,

SUBSCRIBER.

DUTTON, Oct. 5th, 1886.

[The theory to which our correspondent refers is that the Indian farmer pays about the same rate of nominal wages whatever may be the price of silver; but if silver be dear and more difficult to obtain, the cost of raising a bushel of wheat is really enhanced, and his power of competition is decreased.]

—It is said that the lady who wrote "In the Gloaming," made \$3,000 out of it. Some newspaper man who not only writes in the gloaming, but until three o'clock next morning, don't make five dollars out of it.—*Norris-town Herald*.

SUMMARY OF LIFE ASSURANCE IN CANADA

BY LEADING COMPANIES DURING PAST FOUR YEARS.

COMPANY.	YEAR.	Premiums of the year in Canada.	New policies each year.	Amount of New Policies each year.	Total Policies in Force.	Amount in Force at end of Year.	Amount of claims by death.	Death Loss per \$1,000.	Matured Endowments paid.	Dividends paid to insured.	Present Deposit at Ottawa.	Expenses per \$100 of income
CANADIAN.												
Canada Life Assurance Co.....	1882	\$ 724,972	No. 1,907	\$ 3,694,535	No. 15,048	\$ 27,038,276	\$ 231,330	8 88	\$ 8,327	\$ 113,873	\$	\$ 14 00
	1883	799,824	1,915	3,609,250	16,245	29,699,645	325,470	11 50	11,200	97,493	54,000	14 40
	1884	877,161	1,915	4,205,700	17,430	32,125,736	230,287	7 41	9,066	97,051		14 97
	1885	971,403	1,925	4,015,950	18,713	34,769,290	283,015	8 46	1,183	98,330		13 58
Confederation Life Association..	1882	277,515	1,375	2,350,060	6,357	9,709,337	51,539	5 76	14,848	69,339		21 10
	1883	309,377	1,512	2,280,662	7,292	11,018,625	73,905	7 13	6,500	23,189	75,603	21 90
	1884	350,038	1,392	2,245,315	8,051	12,216,276	60,527	5 21	4,000	12,526		20 86
	1885	376,315	1,183	1,970,335	8,436	12,871,312	87,525	7 00	1,144	12,369		18 94
North American Life.....	1882	77,067	1,272	1,334,883	2,214	1,941,937	6,819	4 44	.....	.....		39 05
	1883	90,941	687	1,347,088	2,281	2,595,583	29,238	12 89	.....	.....		39 62
	1884	117,763	874	1,831,100	2,222	3,375,985	8,691	2 91	.....	.....		33 55
	1885	139,022	883	1,937,500	2,632	4,254,892	56,333	14 76	.....	.....	50,000	28 38
Ontario Mutual Life.....	1882	161,982	1,341	1,720,550	4,335	5,419,479	25,800	5 42	1,000	12,004		28 40
	1883	180,593	1,463	1,907,500	5,241	6,469,720	28,965	4 86	1,000	14,279		25 00
	1884	223,950	1,538	2,079,700	6,086	7,716,901	41,854	7 02	.....	19,939		26 38
	1885	237,665	1,212	1,673,950	6,381	8,143,362	93,086	11 73	1,000	25,465	91,915	21 35
Sun Life Insurance Co.....	1882	170,379	607	1,272,667	2,845	4,597,816	49,611	10 70	7,660	49,496		19 44
	1883	174,035	941	1,505,433	3,529	6,713,566	51,903	9 18	6,038	9,911		26 90
	1884	220,657	914	1,294,307	4,229	6,786,404	47,356	7 01	5,424	3,376		27 51
	1885	254,223	1,286	1,823,504	5,144	7,896,978	75,569	10 30	.....	1,728	50,400	26 07
Life Association of Canada.....	1882	44,854	333	541,500	1,400	1,810,212	10,455	6 18	7,750	.....		44 41
	1883	36,926	223	302,500	1,292	1,588,546	25,596	15 06	1,800	.....		49 70
	1884	41,585	92	122,900	955	1,083,955	23,980	17 95	750	.....		36 07
	1885	19,943	1	2,000	311	373,650	16,679	22 91	750	75	96,075	22 19
Citizens'—Life Branch.....	1882	40,227	272	500,500	863	1,333,762	23,174	19 59	200	1 95		31 69
	1883	43,702	276	502,500	1,099	1,570,116	14,501	10 00	.....	72		29 90
	1884	48,228	235	409,000	1,059	1,620,276	17,119	10 72	1,300	3,634		33 59
	1885	53,158	350	541,850	1,237	1,792,693	37,444	21 94	2,300	3,875	50,256	33 62
Federal, of Hamilton.....	1882	7,070	254	404,350	254	394,350	.....	.....	.....	.....		220 83
	1883	14,712	333	410,384	582	722,669	.....	.....	.....	.....		59 21
	1884	20,914	331	547,250	610	872,645	7,000	8 72	.....	.....		87 30
	1885	44,468	848	2,254,500	1,062	2,574,454	24,000	13 92	.....	4,837	50,000	59 24
BRITISH.												
Standard Life Assurance Co....	1882	236,573	569	1,359,047	3,647	7,757,697	104,751	14 17	4,866	6,998		13 98
	1883	259,296	508	956,031	3,907	8,181,929	89,575	11 24	3,406	1,394		11 70
	1884	276,315	521	1,080,370	4,125	8,541,309	108,861	13 00	.....	.....		12 40
	1885	297,262	593	1,181,880	4,432	9,088,571	137,239	15 57	.....	742	527,906	13 00
London and Lancashire Life....	1882	103,147	394	845,050	1,877	3,164,888	36,844	12 65	.....	.....		23 18
	1883	116,431	624	1,056,144	2,271	3,730,602	43,087	12 50	2,100	992		22 06
	1884	126,453	532	854,750	2,505	3,963,972	37,177	9 66	.....	283	109,782	22 86
	1885	143,244	564	1,152,500	2,742	4,533,583	31,816	7 50	.....	243	398,197	20 87
British Empire Mutual.....	1882	Lion	Life absorbed		301	747,450	.....	.....	.....	.....		.....
	1883	41,307	519	1,154,700	638	1,478,350	6,000	7 60	.....	.....		15 47
	1884	69,073	575	1,080,300	998	2,054,613	1,000	F6	.....	.....	104,633	17 19
	1885	99,110	622	1,453,050	1,345	2,896,390	38,000	15 32	.....	3,302	132,500	19 92
Star Life Assurance Co.....	1882	23,334	47	64,186	378	850,534	973	0 11	.....	.....		12 00
	1883	21,114	15	28,713	298	660,353	3,407	4 51	.....	.....		.....
	1884	19,389	29	54,507	298	653,296	16,060	24 48	.....	.....		11 15
	1885	21,162	22	63,074	298	675,778	20,833	31 37	487	.....	146,000	11 84
AMERICAN.												
Aetna Life Insurance Co.....	1882	505,524	1,420	2,478,301	10,090	13,093,994	93,007	7 60	75,774	63,970		10 00
	1883	575,994	1,437	2,258,875	11,007	14,366,409	110,274	8 03	79,214	74,838		10 34
	1884	578,760	1,065	1,650,117	11,487	14,893,319	121,750	8 32	93,473	80,558		9 90
	1885	632,445	1,177	2,056,764	12,107	15,851,635	182,798	11 24	118,768	89,182	1,288,980	10 57
Equitable Life Assur. Society...	1882	253,868	475	1,633,800	2,892	7,446,801	63,603	9 15	17,000	18,420		15 00
	1883	302,404	678	1,945,000	3,310	8,468,520	64,430	8 09	11,850	23,026		14 85
	1884	341,227	850	2,169,895	3,835	9,526,183	66,448	7 38	8,000	25,378		15 00
	1885	380,226	998	2,092,784	4,464	10,918,279	107,895	15 55	5,500	27,455	627,800	16 45
New York Life Insurance Co....	1882	94,139	.....	.....	1,418	3,533,955	74,511	21 60	5,323	8,318		14 90
	1883	87,141	176	529,000	1,430	3,540,810	51,103	14 40	2,606	8,661		16 20
	1884	149,427	594	1,851,250	1,875	5,049,666	47,425	11 02	11,715	28,408		17 50
	1885	239,822	848	2,081,085	2,521	6,621,910	70,936	12 15	22,099	15,966	280,000	15 79
Union Mutual Life, Maine.....	1882	103,923	452	647,250	2,211	3,295,750	47,903	12 23	19,509	9,037		24 30
	1883	113,449	474	709,250	2,465	3,796,021	46,709	13 17	9,160	10,313		25 20
	1884	117,864	431	721,375	2,586	4,028,624	29,001	7 41	12,550	9,346		27 00
	1885	117,770	490	734,650	2,710	4,171,584	44,297	10 80	10,129	8,750	230,635	25 05
Travellers' Insurance Co.....	1882	107,972	304	639,509	2,416	3,488,976	15,182	4 52	2,510	.....	On the stock plan only.	16 20
	1883	117,880	299	555,110	2,533	3,655,078	26,883	7 52	3,200	.....		16 26
	1884	128,762	377	701,000	2,706	3,962,451	49,086	12 91	5,786	.....		17 30
	1885	139,361	328	571,750	2,815	4,037,540	56,067	14 00	7,098	.....	373,389	16 74
United States, of New York....	1882	1,539	10	19,000	36	84,915	2,000	31 20	2,510	430		24 10
	1883	8,544	199	414,400	205	416,225	1,000	4 00	.....	72		30 80
	1884	13,721	142	230,100	264	492,605	5,000	11 00	.....	63		30 50
	1885	12,486	36	76,500	206	375,925	2,680	4 20	.....	15	100,000	29 94

CUSTOMS AND EXCISE RETURNS.

CITY.	Sep. '86	Sep. '85	Inc or Dec
Montreal customs.	\$896,946	\$650,601	246,345 I
do. excise ..	154,135	131,863	22,272 I
Toronto customs.	340,846	296,769	44,077 I
do. excise ..	44,211	27,873	16,327 I
Halifax customs.	182,560	181,124	1,436 I
do. excise ..	16,055	14,385	1,470 I
Hamilton customs.	72,913	61,780	11,133 I
do. excise ..	28,664	20,367	8,297 I
St. John customs.	106,571	91,142	15,429 I
do. excise ..	22,051	22,379	328 D
Ottawa customs.	31,312	31,147	165 I
do. excise ..	22,144	18,051	4,093 I
London customs.	53,302	46,885	6,417 I
do. excise ..	20,800	20,165	635 I
Winnipeg customs.	180,414	.....	.....
do. excise ..	.....	.....	.....
Quebec customs.	.....	54,601	.....
do. excise ..	.....	34,938	.....
Brantford customs.	.....	.....	.....
do. excise ..	6,371	5,108	1,263 I
Guelph customs.	12,894	9,968	292 I
do. excise ..	9,802	8,722	1,080 I
Belleville customs.	.....	9,343	.....
do. excise ..	.....	.....	.....
Kingston customs.	7,177	9,343	861 I
do. excise ..	10,584	.....	.....
St. Catharines.	6,336	.....	.....
do. excise ..	3,389	.....	.....
Stratford customs.	.....	.....	.....
do. excise ..	4,749	.....	.....

STOCKS IN MONTREAL.

MONTREAL, Oct. 6th, 1886.

STOCKS.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average '86.
Montreal	225 1/2	223	618	225 1/2	224 1/2	200
Ontario	123 1/2	120	260	123 1/2	122 1/2	109
Peoples	95	94	187	95 1/2	94	94
Molson's	141	135	2	139	135	120
Toronto	210	206	115	206 1/2	206	.....
Jac. Cartier .....	.....	.....	.....	.....	.....	62 1/2
Merchants	130	128	53	129	128	.....
Commerce	127	124	181 1/2	124 1/2	124	126 1/2
Union .....	.....	.....	.....	.....	.....	60
Montreal Tel.	121 1/2	109 1/2	10056	110	109 1/2	126
Rich. & Ont. rd	78	74 1/2	4330	78	77 1/2	55 1/2
City Passenger	200	191	1915	197 1/2	196	115
Gas	216 1/2	213 1/2	4730	213 1/2	212 1/2	187 1/2
C. Pacific R. R.	72 1/2	66 1/2	4480	72 1/2	72 1/2	.....
N. W. Land	75 1/2	66	500	70	67	43
Gas .....	.....	.....	.....	.....	.....	.....

Meetings.

GREAT NORTH WESTERN TELEGRAPH COMPANY.

The annual general meeting of shareholders in the Great North-Western Telegraph Company of Canada, was held in the Company's offices, corner Wellington and Scott streets, Toronto, on Wednesday, 29th September last.

On motion, Mr. William Gooderham, vice-president, took the chair, in the absence of the president, Mr. Erastus Wiman.

The secretary, Mr. Frederic Roper, then read the notice calling the meeting, after which the minutes of last general meeting, on 16th September, 1885, were read and confirmed. The annual report of the directors to the shareholders, for the year ended 30th June last, was then read by the chairman.

After referring to the condition of business throughout the country, as evidenced by the traffic on the company's lines, the report went on to describe the season's work, in the way of repairing and consolidating wires and erecting new lines. The company's construction corps had completed during the year a first-class line along the Northern and Pacific Junction Railway from Gravenhurst to Callander, a distance of 107 miles. It had also built an extension of the line along the Quebec and Lake St. John Railway, a distance of 50 or 60 miles, and had, besides, reconstructed portions of existing lines in different parts of the Dominion, with a view to putting them in the best possible shape for effective public service.

Reference was made to the opposition telegraph service inaugurated by the Canadian Pacific Telegraph Company, which opened its wires to public business early in September

last. With respect to the Canada Central Railway, the Prescott and Ottawa Railway, the Credit Valley Railway, and the South Eastern Railway, this step is in disregard, and, as the company is advised, in violation of contracts existing between the Montreal and Dominion telegraph companies and the various railway companies whose lines have been absorbed by the Canadian Pacific Railway Company. These contracts for exclusive telegraph service having been handed over by the Montreal to the Great North-Western, and having been assumed by the latter in good faith, without question as to validity, it is considered that they should be maintained inviolate by the Montreal Telegraph Company. The adoption of the annual report was moved by the chairman, seconded by Mr. A. S. Irving, and carried, after which the meeting proceeded to the election of directors and officers for the ensuing year.

It was found, after a scrutiny of votes by the scrutineers, Messrs. Eason, Matthews and Toye, that the following gentlemen, composing the old board, had been re-elected, viz: Erastus Wiman, William Gooderham, Adam Brown, C. A. Tinker, Hon. Wm. McDougall, James Hedley, O. S. Wood, A. S. Irving, Richard Fuller.

Mr. Wiman was re-elected president of the company and Mr. Gooderham vice-president. Mr. Frederic Roper continues to be secretary and Mr. Arthur Cox treasurer of the company.

CURRENTS.

Cremidi Brothers' letter, dated Patras, Sept. 9th, says:—"Since our last, currant market has declined owing chiefly to the reserve shown by French buyers keeping back from buying as much as possible, with the view of purchasing at cheaper rates, it is expected however, that they will come on the market in about a fortnight.

The strong shock of earthquake occurring in several fruit provinces on the 27th Aug. on Friday night, lasting about 30 seconds, has contributed also to the present decline of prices, as the stores there have been almost destroyed and growers are obliged to hurry the sale of their product.

The whole currant crop is now housed, in some districts of the province, a few showers of rain have fallen, finding exposed some 5,000 tons at Pyrgos, and Campas, but they have not caused any damage at all, the weather having at once changed.

In the Samon Islands say at Santa M'Oura and Cephalania there have been some damages caused by rain felt there, finding exposed in the former about half the yield and in the latter one-third.

FIRE RECORD.

ONTARIO.—Pickering, Sept. 15th.—Olmsted & Kempthorn's planing mills, loss \$1,000; no ins.—London, 15th.—Payne's store and grist mills consumed, loss \$6,000; ins. \$2,000.—Alvinston, 20th.—Wm. Robinson's barn, shed and granary struck by lightning, no ins.—Fingal, 21st.—R. Britton's grist mill, insured in Northern \$1,800.—Comber, 21st.—N. A. Smith's mill, consumed, loss \$3,000; ins. \$1,600.—Sydenham, 21st.—M. Gardiner's barn, loss \$3,000; ins. \$1,200.—Bridgetown, 21st.—W. J. St. Clair's saw mill on the Morse Road, consumed, loss \$2,000; no ins.—St. Catharines, 25th.—Mr. Brundell's barns, etc., occupied by Mr. Chesney, destroyed, no insurance.—Brooklin, 25th.—Henry Bickle's flour mill burned.—North Augusta, 28th.—J. S. Ralph's cheese-box factory, insurance small.—St. Thomas, 30th.—Orland Fordyce's barns, etc., loss \$20,000, incendiary.—Dutton, 30th.—A. S. Leitch's warehouse, loss \$5,000.—Normandale, Oct. 1st.—J. Shaw's flour mill destroyed, loss \$10,000; ins. \$4,500.—Toronto, 1st.—Burn's pottery works on Broadview Ave., consumed, loss \$4,000; ins. \$2,500.—Belleville, 4th.—The Dafoe House destroyed, Dafoe loses, \$25,000, ins. \$5,800; Balkwell, tenant, loses \$18,000, ins. \$3,000 in N. B. & A.; \$3,400 in Western; \$1,800 in Citizens; \$2,000 in Scottish Union, and \$4,000 with J. P. Thomas. D. Houston lessee of bar, ins. in National for \$3,100. J. Glickland, billiard room, loses \$900, insured.—Guelph, 5th.—P. Milloy's barn consumed, loss \$1,000; no ins.—Brantford, 5th.—A. Ross' barber shop owned by T. Jones destroyed, loss on

building \$900. Ross ins. in Agricultural for \$600.

OTHER PROVINCES.—Buckingham, Que., Sept. 21st.—The steamer "Buckingham" consumed, insured.—Picton Island, N.S.—Jas. W. Hoegg's lobster factory consumed, loss \$2,500; ins. \$1,500.—Montreal, 24th.—Freeman's restaurant damaged, \$4,000, fully insured. Building owned by Molson estate, insured for \$10,000 in L. & L. & G.—25th.—P. A. Marre's confectionery store damaged, loss \$1,000; partly insured.—27th.—A shed on Prince St., belonging to Mr. McGovern damaged \$200—Shelburne, N. S.—Dr. Dinsmore's barn, etc., consumed, loss \$3,000. no insurance.

PREDECESSORS OF WIGGINS.

THE CANADIAN CRANK NOT THE FIRST TO FOOL THE PEOPLE.

Wiggins is not the first prophet to foretell the exact date of the fulfillment of his prediction, nor yet the first to create an earthquake scare. Wishton, an Englishman, declared that the world would come to an end on the 13th of October, 1736. And it is recorded that the people of London, on the appointed day, sallied forth to the open spaces between Holborn and Hampstead to witness the destruction of the metropolis, where the devastation was fixed to begin. Pope and Gay wrote a satire on the subject, entitled "A True and Faithful Narrative of what passed in London on a Rumour of the Day of Judgment," afterward printed in Swift's "Miscellanies." A quarter of a century later two serious shocks of earthquake did occur, one at the east end of the town, and the other in the northern suburbs, the first on the 8th of February the second on the 8th of March. Thereupon "a crackbrained fellow" named Bell, a trooper in His Majesty's Life Guards, ran up and down the streets shouting out that a third was fixed for the 5th of April, thus antedating Wiggins' notion by exactly a century and a quarter. Many persons laughed at Bell, as their posterity may be inclined to smile at his transatlantic imitator; but thousands believed in the prediction and took measures accordingly. As the day drew nigh the excitement increased, and the credulous people ran away to outlying villages within a circuit of 20 miles of the metropolis. It is said that the innkeepers and poorer sort of householders of Islington, Highgate, Hampstead, Harrow, and Blackheath made a market of the terror-stricken folk, charging them exorbitantly for bed and board. When April the 5th, 1761, came and went minus an earthquake, the only thing which suffered a shock was Bell's prophetic reputation; and a few months later the poor fellow was consigned to an asylum for the insane.

We may, indeed, travel much further back along the stream of time and come upon similar manifestations of human credulity here in the good city of London. It was predicted that Feb. 1, 1524, would witness the swelling of the Thames to such a height that the metropolis must be submerged, and all living things therein drowned. As in 1761, the prophecy met with credence, and many people fled into the surrounding country. Bolton, the Prior of St. Bartholomew's, built a fortress at Harrow-on-the-Hill, which he stocked with provisions for a couple of months, and repaired thither with his brethren. Many wealthy citizens petitioned the Prior to find them houseroom in his retreat; but he would only entertain his personal friends, of whom a goodly assemblage was forthcoming. When, however, the 1st of February arrived, "the Thames, unmindful of the foolish crowd upon its banks, flowed on quietly as of yore. The tide ebbed at its usual hour, flowed to its usual height, and then ebbed again, just as if twenty astrologers had not pledged their words to the contrary." The astrologers subsequently put it about that the stars were right and they were wrong. They had made a miscalculation by exactly 100 years. Yet it happened that, when Feb. 1, 1524, arrived, London was not destroyed by water, but the prophets had passed beyond the reach of mundane criticism. Doubtless during their after-stay on earth, and when thinking the matter over, these wise men comforted themselves with the reflection that, whether the astral bodies were right or wrong, they at least had effected a profitable time bargain. These few facts drawn at

random from the long and deplorable history of superstition, are presented with every mark of necessary and becoming respect to Prof. Wiggins, of the United States of America.—*London Telegraph.*

—On her trip from Lake Erie, shore last week, the "Dresden" carried to Windsor and Amherstburg over 500 baskets of peaches.

—The Colchester Reef Light-house, Lake Erie, is now furnished with a bell rung by clock-work in foggy weather.

—An agricultural fair is to be held on Pelee Island, Ont., on the 15th instant.

Commercial.

MONTREAL MARKETS.

MONTREAL, October 6th, 1886.

ASHES.—The market has shown but little change since a week ago. No. 1 pots being quoted at \$4.00, seconds \$3.40 to \$3.45. A small sale of pearls was made at about \$5.53. One lot of 66 brls. was received Monday, and represents the bulk of late receipts. The receipts from January 1st to October 1st, have been 2,809 pots, pearls 283; as against 4,019 pots, and 316 pearls, for same period of 1885, showing a decrease in all of 1,293 brls.

CEMENTS, FIRECLAY, ETC.—Some considerable lots of cements are moving and prices are stiff. Supplies are not very full on spot. We quote as before.

DRY GOODS.—The critical 4th of October, which has been looked forward to by wholesale dry goods dealers with a certain degree of foreboding in some quarters, owing to the general poorness of remittances during September, has passed off very well. The general report here, being that from 60 to 65 per cent. of bills due on that day were provided for by the makers. A satisfactory sorting business continues to be done. The celebration of the Jewish New Year, and other causes, have brought a certain number of buyers to town, and travellers in country districts are also meeting with a fair degree of success. The city retail trade continues to be well employed. There has been a further advance equal to another quarter of a cent in white cottons, and orders are being freely placed with the mills at the advance; in greys and other lines there is also a firmness which may result in a revision of prices. An advance in Canadian woollens of from 10 to 15 per cent. may be said to be established.

FISH.—A cargo of Labrador herrings of about 2,400 brls. is arrived, and are held at \$6.50 in fair lots, as already indicated the catch has been very light indeed. Cape Bretons in light supply still and firm at \$5.75 to \$6. Dry cod \$2.90 to \$3.25; green ditto., also at \$3.50 to \$3.75; salmon nominally \$16, \$15 and \$13.50 for Nos. 1, 2 and 3, with very little to be had. Lake trout will be in stock next week, and is quoted at \$3.50.

FURS.—It is yet too early for new caught furs to come in, and will probably be the first week in November before any will be marketed. If the present unsettled state of affairs continues in Eastern Europe, prices for shipping furs will be seriously affected. For good furs for local consumption good prices will be paid at the opening of the season. We revise quotations as follows: We quote:—Beaver \$3.50 to \$4.00; bear \$10 to \$12; cub do. \$5 to \$6; fisher \$5 to \$6; fox, red, \$1 to \$1.10; lynx \$2.50 to \$3; marten 90c. to \$1.00; mink 75c. to \$1; muskrat 10c.; raccoon 40 to 50c.; skunk 40 to 60c. as to quality; otter \$8 to \$10.

GROCERIES.—A continued improvement is to be noted in this line, and a good fall assorting business is in progress. Collections are well spoken of, and any favors asked by debtors are only for short dates. Sugars remain as last quoted, with granulated at 6½ to 6¾c., yellows 4½ to 5½c.; bright yellows are in better supply, but medium goods are in demand and cannot readily be had. Molasses is higher, and 33c. to said to be the lowest figure for Barbadoes in fair lots. There are a good many enquiries for syrups which are not easily obtainable. For teas there is a good all-round demand, and the tendency is toward stiffness in all grades; gunpowders are very scarce in England, and reported up a penny-halfpenny to two pence a pound. Spot stocks are also very light; there is an enquiry for Ping Sney

which cannot be met. Fair supplies of new Valencia raisins have been received, and sell lower at 7½ to 8½c.; new currants 5½ to 6c.; the cable reports them two shillings higher than opening price. There is said to be some Malaga fruit on next steamer due here. The first of the three direct Mediterranean steamers is looked for about the 14th or 15th inst. Coffee are firmer, we quote O. G. Java 21 to 25c.; Mocha 21 to 25c.; Rio 10½ to 11c.; Jamaica 10 to 12c. The Milling Company here is reported as being sold out of rice, and prices are likely to stiffen. Canned goods generally continue dear; Western men are reported to have been down here looking for tomatoes, which are now held at \$1.30 in lots.

LEATHER AND SHOES.—The movement in leather is a moderate one. Shoe manufacturers are getting through with fall orders,

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They are attractive in appearance.
They are one-third the weight of wood.
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They can be put on by ordinary workmen, at one-third the cost of wood or slate for labor and nails.
They will last a life-time.

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and are in some cases beginning to prepare spring samples. Some large shipments of splits and buff continue to be made to Britain, reducing stocks in these lines materially. Values generally are steady. We quote:—Spanish sole, B.A. No. 1, 24 to 26c.; do. No. 2, B.A., 20 to 23c.; No. 1 Ordinary Spanish, 23 to 24c.; No. 2 do., 20 to 22c.; No. 1 China, 22 to 23c.; No. 2, 21 to 22c.; ditto, Buffalo Sole, No. 1, 21 to 22c.; ditto, No. 2, 19½ to 21c.; Hemlock Slaughter, No. 1, 26 to 27c.; oak sole, 45 to 50c.; Waxed Upper, light and medium, 33 to 39c.; ditto, heavy, 32 to 36c.; Grained, 34 to 37c.; Scotch grained, 36 to 42c.; Splits large, 22 to 28c.; ditto, small, 16 to 24c.; Calf-splits, 28 to 32c.; Calfskins, (35 to 46 lbs.), 70 to 80c.; Imitation French (alf, shins 80 to 85; Russet Sheepskin Linings, 30 to 40c.; Harness, 24 to 33c.; Buffed Cow, 13 to 16c.; Pebbled Cow, 12 to 15½c.; Rough 13 to 28c.; Russet and Bridle, 54 to 55c.

METALS AND HARDWARE.—There is an increased movement in iron and metals generally; the bulk of the orders are of moderate extent, but the aggregate business is a very fair one. The iron market is considerably stronger; there is an advance in the United States of \$1 a ton, and the British market is equal to 75c. a ton better. Warrants are cabled at 40/9d., being tenpence better than a week ago. The advance is due to a scarcity of special brands, and labor troubles in the collieries. Tin plates are firmer at home; a number of Welsh makers are reported as closing down, and an advance is not improvable. Other lines unchanged. We quote:—Summerlee, \$17 to \$17.50; Gartsherrie, \$17 to \$17.50; Langloan and Coltness, \$17 to \$17.50; Shott, \$17.50; Eglinton & Dalmellington, \$15.50 to \$16; Calder, \$17 to \$17.50; Carnbroe, \$16; Hematite, \$18 to \$20; Siemens, No. 1, \$17.00; Bar Iron, \$1.60 to \$1.65; Best Refined, \$1.85; Siemens Bar, \$2.10; Canada Plates, Blaina, \$2.25 to \$2.35; Penn, \$2.50. Tin Plates,

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VICTORIA WIRE MILLS,
HAMILTON, ONTARIO.

Bradley Charcoal, \$5.75 to \$6.00; Charcoal I.C., \$4.25 to \$4.75; do. I.X., \$5.50 to \$6.00; Coke I.C., \$3.75 to \$4.00; Galvanized sheets, No. 28, 5½c to 7c, according to brand; Tinned sheets, coke, No. 24, 6½c; No. 26, 7c, the usual extra for large sizes. Hoops and bands, per 100 lbs., \$2.00; Boiler Plate, per 100 lbs., —; Staffordshire, \$2.25 to \$2.50; Common Sheet iron, \$2.00 to \$2.10; Steel Boiler Plate, \$2.50 to \$2.75; heads, \$4.00; Russian Sheet Iron, 10c to 11c. Lead, per 100 lbs.—Pig, \$3.75 to \$4.00; Sheet, \$4.25 to \$4.50; Shot, \$6.00 to \$6.50; best cast steel, 11c to 13c, firm; Spring, \$2.75 to \$3.00; Tire, \$2.54 to \$2.75; Sleigh shoe, \$2.00 to \$2.25; Round Machinery Steel, 3c to 3½c per lb. Ingot tin, 25 to 26c; Bar Tin, 27 to 28c; Ingot Copper, 12c to 13c; Sheet Zinc, \$4.25 to \$5.00; Spelter, \$4.00 to \$4.25; Bright Iron Wire, Nos. 0 to 6, \$2.40, per 100 lbs.

OILS AND PAINTS.—No change in linseed oil, 59 to 60c. for raw, and 62 to 63c. for boiled; turpentine 57½ to 58c., olive oil \$1 to \$1.05 for pure; castor 8½c. Fish oils are not in demand at all and prices are altogether nominal at last week's quotations. There is nothing further as regards the reported advance in dry white lead "at home," and local prices are unchanged. There was a revision in prices of glass on the first of the month, first break being now held at \$1.50; second ditto \$1.60. We quote:—Leads (chemically pure and first-class brands only) \$6.00; No. 1, \$5.25; No. 2, \$4.50; No. 3 \$4.25. Dry white lead, 5½c.; red do. 4½ to 4¾c. London washed whiting, 50 to 60c.; Paris white, \$1.25; Cookson's Venetian Red, \$1.75; other brands Venetian Red, \$1.50 to \$1.60; Yellow ochre, \$1.50; Spruce ochre, \$2 to \$3. Glass \$1.50 per 50 feet for first break; \$1.60 for second break.

SALT.—Prices are further advanced. We quote coarse elevens, 47 to 50c.; for twelves 46 to 48c.; factory filled \$1.15 to \$1.20; Eureka and Ashton's \$2.40; Rice's pure dairy \$2.00; rock salt \$10 a ton; Turk's Island 25 to 30c. a bushel.

Wool.—The market rules very firm in all lines, with a scarcity of imported wools. The demand is fairly active. We quote:—Cape 18½ to 21c. and hard to get at that; Domestic, A super, 29 to 30c.; B super 24 to 25c.; unassorted, 22 to 23c.; fleece, 22 to 24c.; black, 2 to 23c. Australian none.

BRITISH MARKETS.

Henderson & Glass, Liverpool, G. Kay, Montreal, agent, report as follows in their circular of 14th September:

Iron.—There is no improvement to note in finished iron which still remains in a very inanimate state, but with steady prices. Tin.—Prices very strongly maintained, as stocks are within narrow compass. Tin Plates.—The recent reduction in prices of Steel Bars caused a drop in values to the extent of fully 3d. per box, but the market is now steadier. A fair fall business is anticipated. Stocks have increased lately. Copper is firm, especially for sheet, which is £1 per ton dearer than a month ago. Pig Lead has not varied in value for weeks past, and smelters maintain late rates firmly. Linseed Oil.—The London market still continues below ours. Closes steady at our quotations.

Freights.—From Liverpool to Montreal, by the regular s. s. lines, are as follows:—On finished Iron and Tinplates 12/6 and 10% per

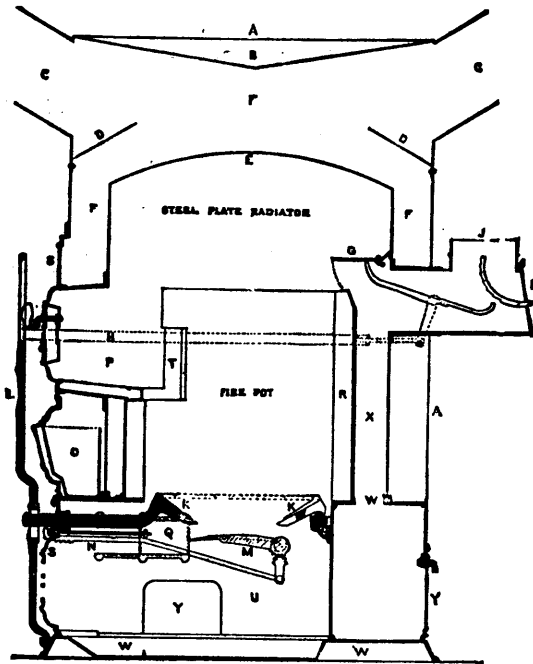
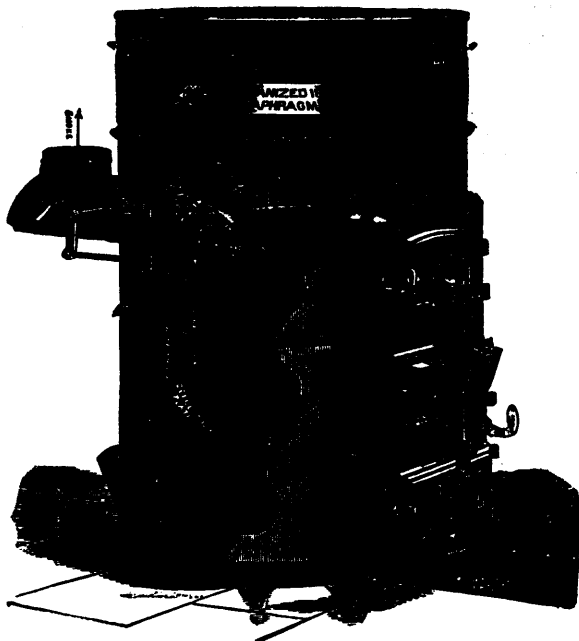
ton; Galvanized Iron and Pig Lead 10/- and 10% per ton; Linseed Oil 17/6 and 10% per ton gross. To Toronto and Hamilton (Ont.), 20/- and 10%; Guelph or London 22/- per ton, and 10% for ordinary weight. To Halifax.—On ordinary weight 12/6 and 10% per ton, To St. John, N.B.—On ordinary weight, via Halifax, 17/6 and 10% per ton. To St. John, N.B.—On ordinary weight, via Boston, 15/- per ton.

Messrs. J. Lewenz and Hauser Bros.' Tea Letter, dated London, Sept. 24th, '86, says:—Most of the business that has passed this week outside the auction rooms has been for export, the transactions being chiefly in second crop Blackleaf teas, the lower prices of which have brought orders from Russia. At auction the number of forced sales has been large and the easier tendency of all the lower sorts of Congous again apparent; but also fine teas of which some very attractive Ningchows and Paklums were printed, suffered a further decline in values, the former selling at from 11d. to 1/1d.—a drop of 1 to 2d. since last month—and the latter at 1/1d. to 1/2½d., which is also about 2d. less than would have been obtained for the teas, in the private market, only some two or three weeks back.

The public sales for the week sum up as under:—China Teas: total 48,289 packages, comprising 37,241 Congou and Souchong, 10,518 scented teas and 530 Oolong. Indian teas: total 31,520 packages, including 1,143 Ceylon and 103 Java tea.

The fresh arrivals of green teas came in too late to be offered at this week's public sales. Scented teas were fairly steady except common Canton Capers which sold again rather cheaper.

THE ANTHONY STEEL PLATE FURNACE.



Marks a new era in the sanitary warming of our houses. The objections that have heretofore been urged against hot-air furnaces are entirely overcome in this apparatus. The vital point of superiority consists in covering the entire fire chamber and flues by an impervious drum of heavy steel plate, securely riveted. By this arrangement the escape or leakage of gases is an impossibility, while, by the system of flues used, the maximum quantity of heat is secured.

The construction and sanitary application of this furnace is fully described in our new 52-page book, entitled "OUR HOMES; HOW TO HEAT AND VENTILATE THEM." This book will be mailed free to any one on application.

THE ANTHONY FURNACE

Is endorsed by the leading architects of Boston and other New England cities as being the highest development of the sanitary idea yet attained in a furnace. Those who value the ultimate health and comfort of their families will be careful that they breathe pure air during the winter months. Our system of heating and ventilation secures air that is absolutely free from gas and at the proper temperature for respiration.

ESTIMATES FURNISHED FOR ANY PART OF THE COUNTRY.

J. M. WILLIAMS & CO., HAMILTON, ONT.

TORONTO MARKETS.

TORONTO, 7th Oct., 1886.

Business has been fairly active on the Toronto Stock Exchange and prices of shares generally easier in sympathy with the heavy decline in Montreal Telegraph, which has dropped from 120½, bid last week, to 98 to-day, on the prospect of trouble with regard to the lease of its lines. Among the Banks, Commerce fell ¾, to 123, Toronto 2%, Merchants 1½, Montreal ¼, while Dominion, Ontario, Federal and Imperial are higher. Insurance shares are steady, but fractionally easier for both Western and British America. Canada North-West Land sold as before at 69/-.

The usual small dealings in Loan Societies were at about the old prices. Money is firm but still plentiful on good security.

DRUGS AND CHEMICALS.—The drug trade is fairly active, letter orders received are mostly for general drugs, while travellers' orders embrace fancy goods more largely. There are no serious changes in values, morphia continues easier, we quote \$1.40 to \$1.75; opium has ceased falling in price and remains firm at the lower figures; quinine is very flat, say 60 to 70c.; Iodide of potass dropped a little to \$3.50 to \$3.60; caraway seeds firm; senna, which is decidedly scarce, has advanced. Cantharides, copaiva and ergot have all advanced; oil of lemon is easier.

GRAIN.—The market is extremely quiet, and values inclined to be easier. Wheat is unchanged and dull, barley has gone lower and is weak at the decline. Oats are quiet but rather easier, peas altogether nominal, corn and rye unchanged.

HIDES AND SKINS.—An active demand exists for hides and prices well maintained. Prices obtained by dealers are 9½c. for cows in car lots and ¼c. more for steers. There is a fair supply of sheepskins and they are readily taken at quotations. Calfskins are very dull, as they have been all season. Tallow is dull at 4¼ to 4½c. for rendered.

PROVISIONS.—Trade has been quiet during the week, with an easier feeling developed in hog products. Stocks of these are so light here, that the decline is less felt. We quote hams, smoked, 13 to 14c. with green half cent less; rolled bacon, 9½c.; Cumberland, new, 7¼ to 8c.; long clear, 8¼ to 8½c.; mess beef is held at \$10.50 to \$11.00; choice butter is scarce and in active demand at 17c., poor is neglected. Cheese is higher, finest jobbing at 12c., the cable is 56/- to-day. Nothing is doing in dried fruits, eggs are in good request and higher, being quoted at 17 to 18c. by the case. The hop market is tolerably steady, a choice article of 1885 growth brings 23 to 25c. The new crop is considered a failure, the samples being very poor so far and not over a third of a crop reported.

STOCKS IN STORE.

The stock of grain in store at Toronto on Monday last, and at previous dates, as per Board of Trade figures, was as under:

	Oct. 4, 1886.	Oct. 5, 1886.
Fall Wheat, bush.....	35,683	43,108
Spring " "	24,834	49,015
Mixed " "	3,913	nil.
Oats " "	nil.	4,613
Barley " "	32,838	59,274
Peas " "	2,774	2,693
Rye " "	343	nil.
Corn " "	nil.	nil.
Total grain, bush.....	100,382	158,704

FLOUR AND MEAL.—The feeling in bread-stuffs generally is weak and lifeless, British markets are depressed and those of Chicago irregular. Offerings of flour are small, and none too readily taken at \$3.65 to \$3.70 for superiors, \$3.55 for extra and 3.30 to 3.40 for spring extra. Quotations for patent range from \$3.90 to \$4.55. Oatmeal is steady and quiet. Bran nominal at about \$10 to \$10.50. The Secretary of the Chicago Board of Trade gives the following visible supply of grain in

the United States and Canada last week:—

	Oct. 2, 1886.	Sept. 25, 1886.	Oct. 3, 1885.
Wheat, bush..	51,220,379	49,600,518	45,140,901
Corn " " ..	13,395,388	13,999,546	4,623,595
Oats " " ..	4,965,365	4,869,025	4,055,338
Rye " " ..	521,739	540,353	429,219
Barley " " ..	1,538,078	1,278,389	405,997

OILS AND PAINTS.—Boiled and raw linseed oil are stiff; sperm oil somewhat easier; palm is by no means scarce, quoted steady at 5½ to 8c. as to quality. Lard oil, extra No. 1 Morrees, which sold last month at 52½c. is now held at 55c. strong, with No. 1 ordinary at 50c.; olive we quote 80c. to \$1.10. Turpentine has hardened. Cocoa nut is scarcer, at 8 to 9c. White leads are unchanged; English vermilion has stiffened in sympathy with mercury, which shows a slight advance.

SALT.—A fair supply is in market, at unchanged prices, the feeling, however, is rather firmer by reason of higher freights. We quote Liverpool 65 to 75c.; Canadian per barrel 85 to 90c.; Eureka dairy, per 56 lbs., 65 to 67c. Rices' dairy 45c.

SEEDS.—Prices are entirely nominal, the shipping season being over. Clover may begin to move next month or at any rate about Christmas; but, meantime, there is no quotable price; strictly prime timothy is not far out of the way at \$5.50 per cental; flax seed nominal at quotations.

WOOL.—There is scarcely any special feature, an active demand exists for most grades and prices are, in the main, firm without change.

THE E. HARRIS CO'Y,

(Limited)

44 KING STREET, EAST,

Paints, Oils, Varnishes, etc., etc.

PILKINGTON'S CELEBRATED ENGLISH GLASS. A full line in stock.

Paul Frind, Foreign Domestic } WOOL

Wool Broker, ADVANCES ON CONSIGNMENTS.

MAITLAND & RIXON, OWEN SOUND,

Forwarders & Commission Merchants, Dealers in Pressed Hay, Grain and Supplies. Lumbe men and Contractors' Supplies a speciality J. W. MAITLAND. H. RIXON.

CONSUMERS' GAS CO.

The Annual General Meeting of the Stockholders of the Consumers' Gas Company of Toronto, to receive the report of the Directors and for the election of Directors for the ensuing year, will be held at the Company's Offices, No. 19 Toronto street, On Monday, the 25th October next, AT 12 O'CLOCK NOON. W. H. PEARSON, Secy.

NOTICE TO CREDITORS.

In the matter of Henry Lyne, trading at the Village of Clarksburgh, in the County of Grey. Notice is hereby given that the said HENRY LYNE has made an assignment of his estate and effects to me, in trust, for the benefit of his creditors under the provisions of 48 Vic., Cap. 26, entitled "An Act respecting assignments for the benefit of creditors." The creditors are requested to send their claims to me on or before the 30th day of October next, accompanied by the vouchers upon which they are based, as I will after that date proceed to distribute the assets of the estate among the parties entitled thereto, and will not be liable to any person of whose claim I shall not then have had notice. E. R. C. CLARKSON, Trustee, 26 Wellington St. E., Toronto. Toronto, Sept. 11th, 1886.

Toronto Lead & Color Co.

MAKES A SPECIALTY OF

VERMILLIONS,

and can manufacture

ANY DESIRED SHADE

For Agricultural or General Work.

TORONTO LEAD & COLOR COMPANY, 8 & 10 PEARL STREET, TORONTO.

Ontario & Quebec Railway Co.

The half-yearly interest due on the 1st December next, on the 5 PER CENT. DEBENTURE STOCK of this Co., will be paid at the office of Messrs. Morton, Rose & Co., Bartholomew House, London, E. C., on and after that date to holders on the Montreal Register on the 20th inst.

Interest for the same period on the Common Stock of the Company at the rate of SIX PER CENT. PER ANNUM will be paid on and after the same date, at the Bank of Montreal, Montreal, or at the office of Messrs. Morton, Rose & Co., at the option of the holder, to shareholders on the register on the 26th instant.

Warrants for these payments will be remitted to the registered holders.

The Debenture Stock Transfer Books will close in London on the 14th instant, and in Montreal on the 26th instant and the Common Stock Transfer Book will close in Montreal on the 26th instant. The books at both places will be re-opened on the 2nd December next.

By order of the Board,

Montreal, CHARLES DRINKWATER, Secy. Oct. 5th, 1886.

GORE DISTRICT Fire Insurance Company.

HEAD OFFICE, GALT, ONT. Established 1836. PRESIDENT, Hon. JAMES YOUNG, M.P.P. VICE-PRESIDENT, A. WARNOCK, Esq. MANAGER, R. S. STRONG.

THE EQUITABLE Life Assurance Society,

120 BROADWAY, - - NEW YORK. HENRY B. HYDE, President

ASSETS, Jan. 1st, 1886.. \$66,553,387.50
LIABILITIES, 4 per cent. Valuation .. 52,691,148.37
SURPLUS, .. \$13,862,239 13

(Surplus on N. Y. Standard, 4½ per cent. interest, \$17,495,329.40.)

Surplus over Liabilities, on every standard of valuation, larger than that of any other life assurance company.

New Assurance in 1885.. \$ 96,011,378.00
Outstanding Assurance .. 357,338,246.00
Total Paid Policy-Holders in 1885 .. 7,138,689.05
Paid Policy-Holders since Organization .. 88,211,175.63
Income .. 16,590,053.13
Improvement During the Year.
Increase of Premium Income .. \$1,480,349.00
Increase of Surplus .. 3,378,622.03
Increase of Assets .. 8,391,461.96

New Assurance written in 1883, the largest business ever transacted by the Society or by any other company in a single year; the business of 1884 three millions over that of 1883, and that of 1885 eleven millions over that of 1884.

Skilful Life Insurance Agents can do more business for the Equitable than for any other company, and consequently can earn more money for themselves. Interviews and correspondence invited.

Insurance.
North British and Mercantile
FIRE & LIFE
INSURANCE COMP'Y,

ESTABLISHED 1809.

RESOURCES OF THE COMPANY.

Authorized Capital	\$3,000,000 Stg.
Subscribed	2,500,000 "
Paid-up	625,000 "
Fire Fund and Reserves at	
31st December, 1884.....	\$1,597,295 9 6
Life and Annuity Funds	3,994,662 7 3
Revenue, Fire Branch.....	1,201,068 11 11
Life and Annuity Branches...	587,561 8 8

WILLIAM EWING, - - - - - Inspector.
GEORGE N. AHERN, - - - - - Sub-Inspector

R. N. GOOCH, Agent,
26 Wellington St. E., TORONTO.

Head Office for the Dominion, Montreal.

THOMAS DAVIDSON,
General Agent.

NEW YORK LIFE

Insurance Company

ESTABLISHED 1845.

Year ending Dec. 31st, 1885 :

Cash Assets, - - - - -	\$66,864,821
Cash Income, - - - - -	16,121,172
New Policies Issued, - - -	68,521,452
Total Policies in Force - -	259,674,509
Cash Surplus over all liabilities (according to Standards of New York State and Canada, 4 1/2 per cent. basis), - - - - -	13,225,058

DAVID BURKE,
General Manager for Canada.

OFFICES : { Union Bank Building, MONTREAL.
Mail Building, TORONTO.

THE
Fire Insurance Association

(LIMITED),
OF LONDON, ENG.

Capital	\$4,500,000
Reserve Fund	500,000
Government Deposit	100,000

HEAD OFFICE FOR CANADA.

Standard Bank Buildings, St. James Street
MONTREAL.

WM. ROBERTSON,
General Manager.

E. P. HEATON, Fire Superintendent.

THE GLASGOW & LONDON
Insurance Company.

HEAD OFFICE FOR CANADA

Glasgow and London Buildings, Montreal.

MANAGER, - - STEWART BROWNE.

TORONTO BRANCH OFFICE, 34 Toronto St., City.

Resident Secretary—J. T. VINCENT.

City Agents, } W. FAHEY,
W. J. BRYAN

Insurance.
THE STANDARD LIFE

Assurance Company,

OF EDINBURGH, SCOTLAND.

ESTABLISHED 1825.

Total Subsisting Assurance, over \$100,000,000	
Invested Funds	32,000,000
Amount of Assurances accepted	
in last five years	32,676,000
Bonuses distributed	17,000,000
New Proposals accepted last year	7,350,000
Claims paid last year	2,650,000
Deposit at Ottawa for Canadian	
Policy-Holders	582,000

Head Office in Canada, - Montreal.

W. M. RAMSAY, Manager,

Toronto Agency, 9 Toronto St., Toronto.

LIVERPOOL & LONDON & GLOBE
Insurance Company.

Invested Funds	\$24,500,000
Investments in Canada.....	900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; T. Hart, Esq., Edward
J. Barbeau, Esq., Wentworth J. Buchanan, Esq.
Risks accepted at Lowest Current Rates.
Dwelling Houses and Farm Property Insured on
Special Terms.

JOS. B. REED, G. F. C. SMITH,
Toronto Agent, Chief Agent for the
20 Wellington St. E. Dominion, Montreal.

QUEEN

INSURANCE COMP'Y OF ENGLAND.

H. J. MUDGE, - - - - - MONTREAL,
CHIEF AGENT FOR CANADA.

GEO. GRAHAM, Agent, Toronto,
15 Wellington Street East.

IMPERIAL FIRE INSURANCE CO.
OF LONDON,
(ESTABLISHED 1803.)

Head Office for Canada, 6 Hospital St., MONTREAL
W. H. RINTOUL, Resident Secretary.

Subscribed Capital.....	\$1,600,000 Stg.
Paid-up Capital	700,000 "
Cash Assets, 31st Dec., 1879.....	1,506,014 "

Toronto Agency—ALF. W. SMITH.

CITIZENS'
Insurance Company
OF CANADA.

HENRY LYMAN, PRESIDENT.

ANDREW ALLAN, VICE-PRESIDENT.

GERALD E. HART, - GENERAL MANAGER.

Capital and Assets, - - - - - \$1,418,212 07

Losses Paid to 1st Jan.,
1885, - - - - - 2,608,227 14

The Stock of this Company is held by many of
the wealthiest men in Canada.

LOSSES PROMPTLY & EQUITABLY ADJUSTED

FIRE. LIFE. ACCIDENT.

MALCOLM GIBBS, Chief Agent.

TORONTO OFFICE, 12 ADELAIDE ST. E.

Insurance.
NORTH AMERICAN
Life Assurance Co.

INCORPORATED BY SPECIAL ACT OF THE DOMINION
PARLIAMENT.

FULL GOVERNMENT DEPOSIT.

DIRECTORS:

HON. ALEX. MACKENZIE, M.P., ex-Prime Minister
of Canada, President.
HON. ALEXANDER MORRIS, M.P.P., and JOHN
L. BLAIRIE, ESQ., Pres. Can. Landed Credit
Co., Vice-Presidents.
Hon. G. W. Allan, Senator.
Alphonse Desjardins, Esq., M.P., Montreal.
Hon. D. A. Macdonald, ex-Lieutenant-Gov. of Ontario
Andrew Robertson, Esq., Pres. Mont'l Harbor Trust
L. W. Smith, Esq., D.C.L., Pres. Building & Loan As.
W. R. Meredith, Esq., Q.C., M.P.F., London.
J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,
Davidson & Patterson).
John Morison, Esq., Governor British Am. Fire A. Co.
E. A. Meredith, Esq., LL.D., Vice-President Toronto
Trusts Corporation.
Wm. Bell, Esq., Manufacturer, Guelph.
A. H. Campbell, Esq., Pres. British Can. L. & In. Co.
D. Macrae, Esq., Manufacturer, Guelph.
E. Gurney, Esq., Director Federal Bank of Canada
H. H. Cook, Esq., M.P., Toronto.
John N. Lake, Esq., Broker and Financial Agent.
Edward Galley, Esq., Alderman.
B. B. Hughes, Esq. (Messrs. Hughes Bros., Wholesale
Merchants).
James Thorburn, Esq., M.D., Medical Director.
James Scott, Esq., Merchant, Director Dominion Bk
Wm. Gordon, Esq., Toronto.
Robert Jaffray, Esq., Merchant.
W. McCABE, Esq., LL.B., F.I.A., Managing Director.

EMPLOYERS' LIABILITY

Assurance Corporation,
OF LONDON, ENG.

Capital.....	\$5,000,000
Fully Subscribed.....	2,500,000
Paid-up	500,000
Canadian Government Deposit .	50,000

HEAD OFFICE FOR CANADA:

British Empire Building, MONTREAL.

F. STANCLIFFE, Manager.

TRANSACTS:

FIDELITY GUARANTEES,
ACCIDENT INSURANCE OF ALL KINDS,
JOINT ASSURANCES,
EMPLOYERS' LIABILITY POLICIES.

Policies are issued in this Department to cover all
Employers' risks under the Employers' Liability
Act—which came in force throughout Ontario July
1st, 1886—at a premium of so much per cent. on the
wages paid per annum.

Rates on application to Head Office.
Active Agents desirous of representing this Com-
pany, either in cities or towns, or in districts that
may be arranged, can apply at once to the Manager.

F. STANCLIFFE,
British Empire Building, MONTREAL.
J. E. & A. W. SMITH, Gen. Agents, Toronto

GUARDIAN

Fire and Life Assurance Company,
OF LONDON, ENGLAND.

Paid-up Capital, One Million Pounds Stg.	
Capital Subscribed,	\$10,000,000
Invested Funds,	19,500,000

Gen. Agents for { ROBT. SIMMS & CO. } Montreal.
Canada, { GEO. DENHOLM, }

Toronto—HENRY D. P. ARMSTRONG, 58 King St
East.

Kingston—W. H. Godwin, British Whig Building.
Hamilton—GILLESPIE & POWIS, 20 James St.

PHENIX

FIRE INSURANCE COMPANY OF LONDON.
ESTABLISHED IN 1793.

Agency established in Canada in 1804. Unlimited
liability of all the Stockholders, and large Reserve
Funds. Moderate rates of premium.

GILLESPIE, MOFFATT & CO.,
General Agents for Canada,
19 St. Sacrament St., Montreal.
ROBT. W. TYRE, Manager.

THE
LONDON & LANCASHIRE
FIRE
INSURANCE COMPANY.

W. A. SIMS, T. M. PRINGLE,
MANAGER AGENT, TORONTO

Wants Agents at Wingham, Brussels and Perth

Grand Trunk R'y.

The Old and Popular Route
TO
MONTREAL, DETROIT, CHICAGO

AND
All the Principal Points in Canada and the United States.

IT IS POSITIVELY THE
Way From TORONTO

Running the Celebrated Pullman Palace
Sleeping and Parlor Cars.

SPEED, SAFETY, CIVILITY.

Toronto to Chicago in 14 Hours.

Best and Quickest Route to MANITOBA, BRITISH COLUMBIA, and the PACIFIC COAST.

FOR FARES, Time Tables, Tickets and general information apply at the Union Depot, City Ticket Offices, corner King and Yonge, and 20 York Street, or to any of the Company's Agents.

WM. EDGAR, General Passenger Agent.
JOSEPH HICKSON, General Manager.

Dominion Line.

Sarnia.....	3,850 Tons.	Oregon.....	3,850 Tons
Toronto.....	3,300 "	Montreal.....	3,300 "
Dominion.....	3,200 "	Ontario.....	3,200 "
Mississippi..	2,600 "	Texas.....	2,710 "
Vancouver..	5,700 "	Quebec.....	2,700 "

LIVERPOOL SERVICE:

Sailing Dates from QUEBEC:	
*SARNIA.....	8th Oct.
*MONTREAL.....	15th Oct.
*VANCOUVER.....	4th November.
*OREGON..... 21st Oct.	
*TORONTO..... 29th Oct.	

Bristol Service for Avonmouth Dock.

Sailing Dates from MONTREAL:	
ONTARIO.....	8th Oct.
TEXAS.....	15th Oct.
DOMINION..... 22nd Oct.	

Rates of Passage—From Quebec, cabin, \$50 to \$60, according to steamer and berth. Second cabin, \$30. Steerage at lowest rates.

*Saloons, state-rooms, music-rooms and bath-rooms in these steamers are amidship, where but little motion is felt; and they carry neither cattle nor sheep.

For further particulars apply to GEO. W. TORRANCE, 18 Front Street East; M. D. MURDOCK & CO., 69 Yonge Street, Toronto.

DAVID TORRANCE & CO., Montreal.

ALLAN LINE

ROYAL MAIL
STEAMSHIPS.

1886. Summer Arrangement. 1886

LIVERPOOL, LONDONDERRY, QUEBEC AND MONTREAL MAIL SERVICE.

From Liverpool.	Steamships.	From Quebec.
8 July	*Polynesian	29 July
15 "	*Parisian	5 Aug.
23 "	*Peruvian	13 "
30 "	*Sardinian	19 "
6 Aug.	*Circassian	27 "
12 "	*Polynesian	2 Sept.
19 "	*Parisian	9 "
27 "	*Sarmatian	17 "
2 Sept.	*Sardinian	23 "
10 "	*Circassian	1 Oct.
16 "	*Polynesian	7 "
23 "	*Parisian	14 "
1 Oct.	*Sarmatian	20 "
7 "	*Sardinian	26 "
15 "	*Circassian	5 Nov.
21 "	*Polynesian	11 "
28 "	*Parisian	18 "

The steamships herein mentioned do not carry cattle, pigs or sheep.

The steamers marked * are mail steamers. Passengers and their baggage are put on board the ocean steamers at Quebec—free of all expense. The cabin plans of the Peruvian and Circassian have been altered. The saloon is now amidship, and the cabins are so arranged as to be also in the best position to avoid the motion.

Last train connecting at Quebec with mail steamer will leave Toronto on the Wednesday morning.

For tickets, &c., apply to

H. BOURLIER,
Corner King and Yonge Streets, Toronto.

EUROPEAN MARKETS.

LONDON, Oct. 6, 1886.

Beerbohm's cable says:—Floating cargoes—Wheat, few bids in market; maize, steady. Cargoes on passage—Wheat, very little enquiry; maize market seems firmer. Mark Lane—English quieter; foreign, weaker; American and Danube maize, quiet; English flour quiet; American weaker. Arrivals off coast for orders—Wheat and maize, small. English country markets quiet; French steady. Weather in England seems less settled.

LIVERPOOL, Oct. 6, 1886.

Spot wheat, neglected; maize unchanged; Indian wheat, slow; No. 1 California, 6s. 9d.; No. 2 6s. 6d., both half-penny cheaper; average red winter, 6s. 7d., western mixed, 6s. 7½d.; spring 6s. 8d.; maize, 4s. 4d., unchanged; flour 7s. 7d. Cotton dull; uplands, 5½d.; Orleans, 5¼d.

TORONTO PRICES CURRENT.

(CONTINUED.)

Sawn Lumber, Inspected, B. W.

Clear pine, 1½ in. or over, per M	\$36 00	36 00
Pickings, 1½ in. or over	26 00	26 00
Clear & pickings, 1 in	25 00	25 00
Do. do. 1½ and over	33 00	35 00
Flooring, 1½ & 1½ in	15 00	16 00
Dressing	15 00	16 00
Ship, culls stks & sids	13 00	13 00
Joists and Scantling	12 00	13 00
Clapboards, dressed	12 50	00 00
Shingles, XXX, 16 in.	2 50	2 60
" XX	1 40	1 60
Lath	1 75	1 85
Spruce	10 00	13 00
Hemlock	10 00	11 00
Tamarac	12 00	14 00

Hard Woods—M. ft. B. W.

Birch, No. 1 and 2	\$17 00	20 00
Maple,	16 00	18 00
Cherry,	20 00	25 00
Ash, white,	24 00	28 00
" black,	16 00	18 00
Elm, soft	12 00	14 00
" rock	18 00	20 00
Oak, white, No. 1 and 2	25 00	30 00
" red or grey	18 00	20 00
Balm of Gilead, No. 1 & 2	13 00	15 00
Chestnut	25 00	30 00
Walnut, 1 in. No. 1 & 2	25 00	100 00
Butternut	40 00	50 00
Hickory, No. 1 & 2	28 00	00 00
Basswood	16 00	18 00
Whitewood,	35 00	40 00

Fuel, &c.

Coal, Hard, Egg	\$ 5 75	0 00
" " Stove	6 00	0 00
" " Nut	6 00	0 00
" Soft Blossburg	5 50	0 00
" Briarhill best	6 00	0 00
Wood, Hard, best uncut	6 00	5 50
" " 2nd quality, uncut	3 50	4 00
" " cut and split	5 50	6 00
" Pine, uncut	4 00	0 00
" " cut and split	3 00	0 00
" " slabs	3 00	4 00

Hay and Straw.

Hay, Loose New, Timothy	\$14 00	15 50
Clover Hay	10 50	12 00
Straw, bundled oat	11 00	13 00
" loose	6 00	8 00
Baled Hay, first-class	12 00	13 00
" " second-class	8 00	9 00

LIVERPOOL PRICES.

Oct. 7th, 1886.

	S.	D
Wheat, Spring	6	7
" Red Winter	6	6
" White	00	0
Corn	4	4
Peas	5	5
Lard	32	9
Pork	61	0
Bacon, long clear	27	0
" short clear	28	0
Tallow	22	6
Cheese	56	0

CHICAGO PRICES.

By Telegraph, Oct. 7th, 1886.

Breadstuffs.	Per Bush.
Wheat, No. 2 Spring, spot	\$ 71 00 00
" " Nov.	73 00 00
Corn	35 00 00
Oats	24 00 00
Barley	24 00 00

Hog Products.

Mess Pork	\$8 70	0 00
Lard, tierces	5 75	0 00
Short Ribs	6 52	0 00
Hams	0 00	0 00
Bacon, long clear	0 00	0 00
" short clear	0 00	0 00

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 2. It is the largest Life Insurance Company by many millions of dollars in the world.
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 4. It offers no schemes under the name of Insurance for speculation among its members.
 5. Its present available Cash Resources exceed those of any other Life Insurance Company in the world.
- It has received in Cash from Policyholders since its organization in 1843,

\$285,761,485.

It has returned to them, in Cash, over

\$230,000,000.

Its payments to Policyholders in 1885 were

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Surplus, by the legal standard of the State of New York, over

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STOCK AND BOND REPORT.

BANKS.	Share.	Capital Subscribed.	Capital Paid-up.	Rest.	Dividend last 6 Mo's.	CLOSING PRICES.	
						TORONTO. Oct. 7.	Cash val. per share
British Columbia	50	\$2,500,000	\$2,500,000	\$ 260,000	3 1/2	125 1/2	304.96
British North America	50	4,866,666	4,866,666	1,055,400	3	124	61.50
Canadian Bank of Commerce	100	6,000,000	6,000,000	1,600,000	3 1/2	123	50.00
Central	100	500,000	410,000	25,000	3	218	109.00
Commercial Bank, Windsor, N.S.	40	500,000	260,000	78,000	3 1/2	125	111.50
Dominion	50	1,500,000	1,500,000	1,020,000	5	818	90.60
Eastern Townships	50	1,500,000	1,449,067	375,000	3 1/2	111 1/2	138.75
Federal	100	1,250,000	1,250,000	125,000	3	103	47.70
Halifax Banking Co.	20	500,000	500,000	55,000	3	95	17.50
Hamilton	100	1,000,000	999,500	330,000	4	136 1/2	193.00
Imperial	100	1,500,000	1,500,000	500,000	4	95	198.75
La Banque Du Peuple	50	1,200,000	1,200,000	200,000	3	70	17.50
La Banque Jacques Cartier	25	500,000	500,000	140,000	3	127 1/2	137.50
La Banque Nationale	100	2,000,000	2,000,000	...	...	102	102.00
London	100	1,000,000	192,794	50,000	...	128 1/2	203.00
Maritime	100	821,900	321,900	60,000	3	100	50.00
Merchants' Bank of Canada	100	5,799,200	5,799,200	1,500,000	3 1/2	127 1/2	137.50
Merchants' Bank of Halifax	100	1,000,000	1,000,000	300,000	3	102	102.00
Molsons	50	2,000,000	2,000,000	875,000	4	223	446.00
Montreal	200	12,000,000	12,000,000	6,000,000	5	224	193.25
New Brunswick	100	1,000,000	1,000,000	300,000	4	133 1/2	192.00
Nova Scotia	100	1,250,000	1,114,300	240,000	3 1/2	122	19.00
Ontario	100	1,500,000	1,500,000	500,000	3	95	95.00
Ottawa	100	1,000,000	1,000,000	310,000	3 1/2	104	104.00
People's Bank of Halifax	20	800,000	600,000	35,000	2 1/2	50	25.00
People's Bank of N. B.	50	150,000	150,000	...	...	126	63.00
Pictou	50	500,000	250,000	...	...	206 1/2	206.00
Quebec	100	2,500,000	2,500,000	325,000	3	100	50.00
St. Stephen's	100	200,000	200,000	25,000	4	126	126 1/2
Standard	50	1,000,000	1,000,000	300,000	3 1/2	126	126 1/2
Toronto	100	2,000,000	2,000,000	1,300,000	4	100	100.00
Union Bank, Halifax	50	1,000,000	500,000	40,000	2 1/2	...	...
Union Bank, Lower Canada	100	2,000,000	2,000,000	...	...	...	...
Ville Marie	100	500,000	477,530	20,000	3	...	...
Western	100	500,000	239,184	15,000	3	...	...
Yarmouth	100	400,000	390,870	30,000	3	...	...

LOAN COMPANIES.

Company	Share	Capital	Rest	Dividend	Price
Agricultural Savings & Loan Co.	50	600,000	578,313	75,000	4
British Can. Loan & Invest. Co.	100	1,250,000	287,066	32,000	3
British Mortgage Loan Co.	100	450,000	223,770	30,000	3 1/2
Building & Loan Association	25	750,000	750,000	90,000	5
Canada Landed Credit Co.	50	1,500,000	663,990	140,000	4
Canada Term Loan & Savings Co.	50	3,000,000	2,200,000	1,100,000	6
Canadian Savings & Loan Co.	50	750,000	660,410	141,000	4
Dominion Sav. & Inv. Society	50	1,000,000	868,400	159,000	3 1/2
Farmers Loan & Savings Company	50	1,067,250	611,480	100,788	2 1/2
Freehold Loan & Savings Company	100	1,876,000	1,000,000	450,000	5
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	135,000	3 1/2
Huron & Erie Loan & Savings Co.	50	1,500,000	1,100,000	394,000	4 1/2
Huron & Lambton Loan & Sava. Co.	50	250,000	226,550	42,000	4
Imperial Loan & Investment Co.	100	629,860	625,000	95,400	3 1/2
Landed Banking & Loan Co.	100	700,000	373,070	50,000	3
Land Security Co.	25	498,650	230,080	130,900	5
London & Can. Loan & Agency Co.	50	4,000,000	580,000	280,000	5
London Loan Co.	50	660,700	464,820	49,775	4
London & Ont. Inv. Co.	100	2,250,000	450,000	80,000	3 1/2
Manitoba Investment Assoc.	100	400,000	100,000	3,000	4
Manitoba Loan Company	100	1,250,000	312,031	94,000	4
Montreal Loan & Mortgage Co.	100	500,000	412,433	...	...
Manitoba & North-West Loan Co.	100	1,250,000	312,500	100,000	3 1/2
National Investment Co.	100	1,700,000	418,000	26,000	3
Ontario Industrial Loan & Inv. Co.	100	479,800	226,136	26,000	3 1/2
Ontario Investment Association	50	2,650,000	684,715	800,000	4
Ontario Loan & Debenture Co.	50	2,000,000	1,200,000	297,000	4
Ontario Loan & Savings Co., Oshawa.	50	300,000	300,000	65,000	3 1/2
People's Loan & Deposit Co.	50	500,000	490,556	74,000	3 1/2
Real Estate Loan & Debenture Co.	50	808,000	477,909	5,000	...
Royal Loan & Savings Co.	50	500,000	390,000	53,000	4
Union Loan & Savings Co.	50	1,000,000	600,000	190,000	4
Western Canada Loan & Savings Co.	50	2,500,000	1,300,000	650,000	5

MISCELLANEOUS.

Company	Share	Capital	Rest	Dividend	Price
Canada North-West Land Co.	\$ 5	\$1,500,000	\$1,500,000	\$ 10,408	...
Canada Cotton Co.	\$100	\$2,000,000	\$2,000,000	...	...
Montreal Telegraph Co.	40	2,000,000	2,000,000	...	...
New City Gas Co., Montreal	100	...	...	...	...
N. S. Sugar Refinery	100	...	...	...	...
Starr Mfg. Co., Halifax	100	...	...	...	...
Toronto Consumers' Gas Co. (old)	50	1,000,000	1,000,000	...	...

INSURANCE COMPANIES.

Company	Share	Capital	Rest	Dividend	Price
Briton M. & G. Life	£10	£1	...	...	...
C. Union F. L. & M.	50	5	19 1/2	20 1/2	...
Fire Ins. Assoc.	100	2	...	...	...
Guardian	100	60	66	68	...
Imperial Fire	100	25	159	163	...
Lancashire F. & L.	20	2	6	6 1/2	...
London Ass. Corp.	25	12 1/2	54	56	...
London & Lan. L.	10	1 1/2	3 1/2	4 1/2	...
London & Lan. F.	25	2 1/2	7 1/2	8 1/2	...
Liv. Lon. & G. F. & L.	Stk	2	30	31	...
Northern F. & L.	100	10	53	55	...
North Brit. & Mer.	25	6 1/2	36	37	...
Phoenix	50	50	227	232	...
Queen Fire & Life.	10	1	3	3 1/2	...
Royal Insurance.	20	3	35 1/2	36	...
Scottish Imp. F. & L.	10	1	...	...	...
Standard Life	50	12	...	...	...

RAILWAYS.

Company	Par value	Price
Atlantic and St. Lawrence	\$100	187
Canada Pacific	100	69 1/2
Canada Southern 5% 1st Mortgage	100	108
Grand Trunk ordinary stock	100	157 1/2
5% perpetual debenture stock	100	109 1/2
do. Eq. bonds, 2nd charge	100	124
do. First preference	100	80 1/2
do. Second pref. stock	100	65 1/2
do. Third pref. stock	100	36 1/2
Great Western ordinary stock	20 10/-	...
do. 6% pref. stock	...	...
do. 6% bonds, 1900	...	...
Midland Stg. 1st mtg. bonds, 1908	100	108
Northern of Can. 5% 1st mtg	100	105
do. 6% second mortgage	100	108
Toronto, Grey & Bruce 4% bonds	100	93 1/2
Wellington, Grey & Bruce 7% 1st m.	...	85

SECURITIES.

Company	Par value	Price
Canadian Govt. deb. 5% stg.	104 1/2	104 1/2
Dominion 5% stock, 1903, of Ry. loan	114	114
do. 4% do. 1904, 5, 6, 8	106 1/2	106 1/2
do. bonds, 4%, 1894, 86 Ins. stock	108	108
Montreal Harbour bonds, 5%	107	107
do. Corporation, 5%, 1874	107	107
do. do. 5%, 1909	107	107
Toronto Corporation, 6%	111	111
do. do. % 1909, Water Works Dep.	112	112

DISCOUNT RATES.

Instrument	Rate
Bank Bills, 3 months	2 1/2
do. 6 do.	2 1/2
Trade Bills, 3 do.	3
do. 6 do.	3 1/2

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Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	
Breadstuffs.			Groceries.—Con.			
Flour: (50 bbl.) f.o.c.	\$ c. \$ c.	Almonds, Taragona.	\$ c. \$ c.	Hardware.—Con.		
Superior Extra.	3 55 3 60	Filberts, Sicily.	0 09 0 10	IRON WIRE:	\$ c. \$ c.	
Extra.	3 45 3 50	Walnuts, Bord.	0 08 0 09	No. 6 1/2 100 lbs.	2 75 2 85	
Strong Bakers.	0 00 0 00	Grenobls.	0 00 0 00	No. 9 "	3 00 3 10	
Spring Wheat, extra	3 15 3 20	SYRUPS: Common.	0 25 0 30	No. 12 "	3 45 3 55	
Superfine.	0 00 0 00	Amber.	0 30 0 30	Galv. iron wire No. 6	3 50 0 00	
Oatmeal.	3 75 3 90	Pale Amber.	0 45 0 50	Barbed wire, galv'd	0 06 0 06 1/2	
Cornmeal.	3 00 3 25	MOLASSES:	0 37 0 30	" painted	0 05 0 06	
Bran, 1/2 ton.	9 50 0 00	RICE: Arracan.	0 34 0 03 1/2	Coil chain 3 in.	0 08 0 04	
GRAIN: f.o.c.		Patna.	0 04 0 03 1/2	Iron pipe.	0 87 0 70	
Fall Wheat, No. 1.	0 75 0 76	SPICES: Allspice.	0 05 0 05	" galv. 3 in.	0 35 0 40	
" No. 2.	0 73 0 74	Cassia, whole 1/2 lb.	0 13 0 15	Boiler tubes, 2 in.	1 08 0 06 1/2	
" No. 3.	0 71 0 72	Cloves.	0 25 0 30	" 3 in.	1 11 0 12	
Spring Wheat, No. 1.	0 75 0 76	Ginger, ground.	0 25 0 35	STEEL: Cast.	0 19 0 13 1/2	
" No. 2.	0 73 0 74	" Jamaica, root.	0 23 0 27	Boiler plate.	2 50 2 60	
" No. 3.	0 71 0 72	Nutmegs.	0 70 0 80	Sleigh shoe.	2 00 2 25	
Barley, No. 1.	0 59 0 60	Pepper, black.	0 18 0 19	CUT NAILS:		
" No. 2.	0 54 0 55	" white.	0 30 0 33	10 to 60 dy. per kg 100 lb	2 55 2 60	
" No. 3 Extra.	0 49 0 50	SUGARS:		8 dy. and 9 dy.	2 20 2 25	
" No. 3 Choice.	0 42 0 43	Porto Rico.	0 05 1/2 0 05 1/2	6 dy. and 7 dy.	3 05 3 10	
Oats.	0 30 0 31	" Bright to choice.	0 05 1/2 0 05 1/2	4 dy. and 5 dy.	3 35 0 00	
Peas.	0 52 0 54	Vac. Pan Demerara.	0 07 0 07 1/2	3 dy.	4 10 0 00	
Rye.	0 48 0 50	Jamaica, in hlds.	0 05 0 05 1/2	HORSE NAILS:		
Corn.	0 50 0 52	Canadian refined.	0 05 1/2 0 05 1/2	Pointed and finished	40 & 2 1/2 % dis	
Timothy Seed, 100 lbs.	5 50 0 00	Extra Granulated.	0 06 1/2 0 06 1/2	Ordinary.	@ 400.5 %	
Clover, Alsike,	00 00 00 00	Redpath Paris Lump	0 07 1/2 0 07 1/2	HORSE SHOES, 100 lbs.	3 50 3 55	
" Red,	00 00 00 00	TEAS: Japan.		CANADA PLATES:		
Hungarian Grass,	0 00 0 00	Yokoha, com. to good	0 17 0 26	" Maple Leaf "	2 60 2 65	
Flax, screen'd, 100 lbs.	2 65 2 85	" fine to choice	0 30 0 45	Garth.	2 50 2 60	
Millet,	2 25 2 50	Nagasa, com. to good	0 18 0 21	Baina.	2 50 2 60	
Provisions.			Congou & Souchong.	0 20 0 65	M. L.S. Crown Brand	2 75 2 85
Butter, choice, 1/2 lb.	0 15 0 16	Oolong, good to fine.	0 30 0 55	TIN PLATES: IC Coke.	4 00 4 10	
Cheese.	0 12 0 04	" Formosa.	0 45 0 65	IC Charcoal.	4 40 4 65	
Dried Apples.	0 08 1/2 0 04	Y. Hyson, com. to g'd	0 15 0 25	IX.	5 65 6 00	
Evaporated Apples.	0 07 1/2 0 08	" med. to choice	0 30 0 40	IXX.	7 00 7 50	
Hops.	0 20 0 26	" extra choice.	0 50 0 55	DC.	3 75 4 10	
Beef, Mess.	10 50 11 00	Gunpowd. com to med.	0 20 0 35	IC Bradley Charcoal	6 00 6 25	
Pork, Mess.	12 00 14 00	" med to fine.	0 35 0 40	WINDOW GLASS:		
Bacon, long clear.	0 08 0 08 1/2	" fine to finest.	0 50 0 60	25 and under.	1 60 1 65	
" Cumberland cut	0 07 0 08	Imperial.	0 26 0 45	36 x 40.	1 70 1 75	
" B'kfst smok'd	0 10 0 11	TOBACCO, Manufact'r'd		41 x 50.	3 70 3 80	
Hams.	0 13 0 14	Dark P. of W.	0 42 0 42 1/2	51 x 60.	4 10 4 20	
Lard.	0 09 1/2 0 10	Bright's r's g'd to fine	0 52 0 58	GUNPOWDER:		
Eggs, 1/2 doz.	0 17 0 18	" choice.	0 63 0 63	Can blasting per kg.	3 25 3 50	
Shoulders.	0 07 0 08	" Myrtle Navy	0 54 0 00	" sporting FF.	5 00 0 00	
Rolls.	0 09 1/2 0 00	Sclace.	0 43 0 53	" FFF.	5 25 0 00	
Honey, liquid.	0 09 0 12	Brier.	0 51 0 00	" rifle.	7 25 0 00	
" comb.	0 16 0 18	Wines, Liquors, &c.		ROPE: Manila.	0 10 1/2 0 13	
Salt.			ALB: English, pts.	1 65 1 75	Sisal.	0 06 1/2 0 00
Liverpool coarse, 1/2 bg.	0 65 0 75	" pts.	2 55 2 75	AXES:		
Canadian, 1/2 bbl.	0 85 0 90	Younger's, pts.	1 05 1 75	Keen Cutter & Peerless	7 00 7 25	
" Eurokai, 1/2 55 lbs.	0 85 0 87	" pts.	2 55 2 75	Black Prince.	8 75 8 00	
Washington, 50 lbs.	0 00 0 45	PORTER: Guinness, pts.	1 05 1 75	Bushranger.	7 00 7 25	
C. Salt, A. 55 lbs dairy	0 45 0 00	" pts.	2 55 2 65	Woodpecker.	7 00 7 25	
Rice's dairy.	0 45 0 00	BRANDY: Hen's eye case	12 25 12 50	Woodman's Friend.	7 00 7 25	
Leather.			Martell's	13 00 12 25	Gladstone & Pioneer.	11 00 11 25
Spanish Sole, No. 1.	0 26 0 28	Otard Dupuy & Co.	10 50 11 50	Petroleum.		
" No. 2.	0 24 0 26	J. Robin & Co.	10 10 10 25	Canadian, 5 to 10 brls	imp. gal.	
Slaughter, heavy.	0 27 0 29	Pinet Castillon & Co.	10 00 10 25	" single brls	0 15 0 00	
" No. 1 light	0 26 0 28	A. Martignon & Co.	9 50 16 00	Carbon Safety.	0 20 0 00	
" No. 2.	0 23 0 25	GIN: De Kuypers, 1/2 gl.	2 70 2 75	Amer'n Prime White	0 24 0 00	
China Sole.	0 23 0 25	" B. & D.	2 60 2 65	" Water.	0 27 0 00	
Harness, heavy.	0 30 0 33	" Green cases	4 75 5 00	Eocene.	0 30 0 00	
" light.	0 26 0 28	" Red.	9 00 9 25	Oils.		
Upper, No. 1 heavy.	0 35 0 40	Booth's Old Tom.	7 25 7 50	Cod Oil, Imp. gal.	0 60 0 65	
" light & med.	0 40 0 43	RUM: Jamaica, 16 o.p.	3 25 3 50	Straits Oil.	0 50 0 55	
Kip Skins, French.	0 80 1 00	Demerara,	3 00 3 25	Palm, 1/2 lb.	0 06 1/2 0 06	
" English.	0 70 0 80	WINE:		Lard, ext. No. 1 Morse's	0 55 0 00	
" Domestic.	0 55 0 60	Port, common.	1 25 1 75	Ordinary No. 1.	0 50 0 00	
" Veals.	0 65 0 70	" fine old.	2 50 4 00	Linseed, raw.	0 62 0 65	
Hem'lk Calf (25 to 30)	0 60 0 70	Sherry, medium.	2 25 2 75	Linseed, boiled.	0 65 0 68	
35 to 44 lbs.	0 70 0 80	" old.	3 00 4 50	Olive, 1/2 Imp. gal.	0 80 1 10	
French Calf.	1 10 1 35	CHAMPAGNES:		Seal, straw.	0 00 0 00	
Splits, large, 1/2 lb.	0 24 0 26	B. & E. Perrier—		" pale S.E.	0 60 0 65	
" small.	0 19 0 22	1st quality, qts.	0 00 22 00	Spirits Turpentine.	0 80 0 62	
Enamelled Cow, 1/2 ft.	0 17 0 19	2nd " pts.	0 00 22 00	English Sod.	0 05 0 06	
Patent.	0 17 0 20	3rd " pts.	0 00 16 00	Paints, &c.		
Pebble Grain.	0 13 0 15	Whisky: Scotch, qts.	6 00 7 00	White Lead, genuine		
Buff.	0 13 0 16	Dunville's Irish, do.	7 25 7 50	In Oil.	5 50 6 00	
Russets, light, 1/2 lb.	0 40 0 50	" In Duty		White Lead, No. 1.	5 00 5 50	
Gambier.	0 05 1/2 0 06 1/2	Bond Paid		" No. 2.	4 50 5 00	
Sumac.	0 04 1/2 0 05 1/2	Alcohol, 65 o.p. 1/2 gl.	0 99 3 27	" dry.	5 25 5 75	
Degras.	0 04 0 05	Pure Spts.	1 00 3 28	Red Lead.	4 60 5 00	
Hides & Skins.			" 50 "	0 90 2 98	Venetian Red, Eng.	0 02 0 02 1/2
Steers, 60 to 90 lbs.	0 08 1/2 0 00	" 25 n.p.	0 48 1 62	Yellow Ochre, Fr'nch	0 01 1/2 0 02	
Cows, green.	0 08 1/2 0 00	F'mily Prt Whisky.	0 53 1 54	Vermillion, Eng.	0 70 0 80	
Cured and Inspected	0 09 1/2 0 09 1/2	Old Bourbon.	0 53 1 64	Varnish, No. 1 furn.	0 80 1 00	
Calfskins, green.	0 11 0 13	" Rye and Malt.	0 50 1 54	Bro. Japan.	0 80 1 00	
" cured.	0 13 0 14	D'm'stic Whisky 3/4 p.	0 45 1 40	Whiting.	0 55 0 60	
Pelts.	0 00 0 70	Rye Whisky, 7 yrs old	1 05 2 16	Putty, per 100 lbs.	1 90 2 25	
Lambskins.	0 00 0 70	Hardware.		Aloes.	0 20 0 70	
Tallow, rough.	0 02 0 00	TIN: Bars 1/2 lb.	\$ c. \$ c.	Alum.	0 02 0 03	
Tallow, rendered.	0 04 1/2 0 04 1/2	Ingot.	0 24 1/2 0 25	Blue Vitrol.	0 03 1/2 0 03	
Wool.			COFFER: Ingot.	0 13 0 14	Brimstone.	0 02 1/2 0 03
Fleece, comb'g ord.	0 19 0 21	Sheet.	0 20 0 22	Borax.	0 10 0 12	
" Southdown.	0 22 0 23	LEAD: Bar.	0 04 0 04 1/2	Camphor.	0 25 0 45	
Pulled combing.	0 18 0 20	Pig.	0 03 1/2 0 04	Castor Oil.	0 03 1/2 0 11	
" super.	0 22 0 23	Sheet.	0 04 1/2 0 04 1/2	Caustic Soda.	0 02 0 05	
" Extra.	0 26 0 27	Shot.	0 06 1/2 0 06 1/2	Cream Tartar.	0 35 0 37	
Groceries.			ZINC: Sheet.	0 04 1/2 0 04 1/2	Epsom Salts.	0 11 1/2 0 02 1/2
COFFEE:	\$ c. \$ c.	Solder, hf. & hf.	0 18 0 19	Ext't Logwood, bulk	0 05 0 09	
Gov. Java 1/2 lb.	0 22 0 27	BRASS: Sheet.	0 20 0 22	" boxes	0 14 0 16	
Rio.	0 10 1/2 0 12 1/2	IRON: Pig.		Gentian.	0 12 0 13	
Jamaica.	0 13 0 20	Summerlee.	00 00 18 00	Glycerine, per lb.	0 15 0 17	
Mocha.	0 24 0 25	Carbros.	00 00 00 00	Hellebore.	0 17 0 20	
Ceylon plantation.	0 18 0 24	Nova Scotia No. 1.	17 00 17 50	Indigo, Madras.	0 75 0 95	
FISH: Herring, scaled	0 17 0 19	Nova Scotia bar.	2 50 0 00	Morphia Sul.	1 60 1 75	
Dry Cod, 1/2 lb.	4 00 4 25	Bar, ordinary.	1 65 1 70	Oil Lemon.	3 00 3 20	
Sardines, Fr. Qrs.	0 11 0 12	Swedes, 1 in. or over	0 00 4 00	Oxalic Acid.	2 75 3 25	
FRUIT: Raisins, Layrs	2 25 2 75	Hoops, coopers.	2 15 2 25	Paris Green.	0 12 0 14	
Raisins, London, new	3 25 3 50	" Band.	2 15 2 25	Potass Iodide.	8 16 0 18	
" Bik b'skets, new	3 75 4 00	Tank Plates.	2 00 2 25	Quinine.	3 50 3 60	
" Valentias, new	0 03 1/2 0 03 1/2	Boiler Rivets, best.	4 00 4 15	Saltpetre.	0 60 0 70	
Currants Prov'l new	0 06 0 06 1/2	Russia Sheet, 1/2 lb.	0 10 0 10	Sulphur.	0 03 1/2 0 10	
" N'w Patras	0 07 1/2 0 08 1/2	GALVANIZED IRON:		Shellac.	0 25 0 30	
" Vostissa.	0 09 0 09 1/2	Best No. 22.	0 04 1/2 0 05	Sulphur Flowers.	0 03 1/2 0 00	
Prunes.	0 00 0 00	" 24.	0 04 1/2 0 05	Soda Ash.	0 01 1/2 0 02	
		" 26.	0 04 1/2 0 05	Soda Bicarb. 1/2 keg.	2 25 3 00	
		" 30.	0 05 1/2 0 06	Tartaric Acid.	8 65 9 05	

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