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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 14.

MONTREAL, FRIDAY, JULY 21, 1882.

No. 23.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

FUR GOODS!

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS,
GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

JAMES CRISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale House of Toronto.

JOHN MACDONALD & CO

Carpet Department.

STAIR OIL CLOTHS,
FLOOR OIL CLOTH,
Linoleums,
OIL CLOTH MATS,

COCOA MATS,

ALL SIZES.

Cocoa Mattings,

ALL WIDTHS.

JOHN MACDONALD & CO.,

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

AND

30 Faulkner St., Manchester England.

M. FISHERSONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in

Latest Styles and Newest

Colourings.

Ladies' Cashmere Dress Goods.

Black and Coloured.

Stock will be large and well assorted throughout the season.

184 MCGILL STREET.

Leading Wholesale Houses of Montreal

H. A. NELSON & SONS,

Wholesale Dealers in

WOODENWARE,
BROOMS,
MATCHES,

Glass Vases,
China Figures,
Ornaments,
Desks, Cabinets,

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

The largest stock in the Dominion.

59 to 63 ST. PETER STREET,
Montreal.

Toronto House,
56 & 58 FRONT STREET WEST.

We offer to the Trade for

Summer and Fall 1882,

SHIRTS & COLLARS,

Ties and Scarfs,

Silk Handkerchiefs,

New Ventilated I. R. Coats,

British & Foreign Hosiery,

Silk & Regina Umbrellas.

CANADIAN SHIRTS & DRAWERS,

" HOSIERY,

" GLOVES & MITTS,

" MUFFLERS.

We deal exclusively in MEN'S FURNISHING GOODS, are Manufacturers of SHIRTS, COLLARS and TIES, Importers of the newest and richest designs in the above lines, and do so largely in them that we can offer Men's goods to the trade at lower prices than they are usually sold at.

SKELTON BROS. & CO.,

52 & 54 ST. HENRY ST., MONTREAL

1st Street west of McGill Street

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.

INCORPORATED BY ACT OF PARLIAMENT.

Capital Authorized, - - - - \$12,000,000
 Capital Paid-up, - - - - 11,999,200
 Reserve Fund, - - - - 5,500,000

Head Office, - - - Montreal.

Board of Directors.

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

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

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

Agents in Great Britain.—London, Bank of Montreal, 9 Birkh Lane, Lombard Street, C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., G.C.M.G.
 Bankers in Great Britain.—London, The Bank of England; The Union Bank of London; The London & Westminster Bank. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

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

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

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

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

EXCHANGE BANK OF CANADA.

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

HEAD OFFICE, - MONTREAL.

DIRECTORS.

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

THOMAS CRAIG, - - - Cashier.

BRANCHES.

Hamilton, Ont. - - - C. M. Counsell, Manager.
 Artnor, " - - - J. G. Billeit, do
 Park Hill, " - - - T. L. Rogers, do
 Bedford, P.Q. - - - E. W. Morgan, do

FOREIGN AGENTS.

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

The Chartered Banks.

THE BANK OF

BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

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

Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents.

CHICAGO.—R. Steven, Agent.
 SAN FRANCISCO.—A. McKinlay, Agent.

PORTLAND, OREGON.—J. Goodfellow, Agent.
 LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.

Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand. Colonial Bank of New Zealand. India, China, and Japan—Chartered Mercantile Bank of India, London and China; Agri. Bank, Limited. West Indies, Colonial Bank & Paris—Messrs. Mareuzat, Andre & Co. Lyons—Credit Lyonnais.

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

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

HEAD OFFICE, MONTREAL.

Directors.

THOMAS WORKMAN, Esq., - President.
 J. H. R. MOLSON, Esq., - Vice-President.
 R. W. SUGHRD, Esq., - Gen. D. L. MACPIERSON.
 H. A. NELSON, Esq., - Miles WILLIAMS, Esq.
 S. H. EWING, Esq.
 F. WOLFFERSTAN THOMAS, - Gen'l Manager.
 M. HEATON, - Inspector.

Branches of the Molsons Bank.

Brockville, Meaford, Toronto,
 Clinton, Morrisburg, St. Thomas,
 Exeter, Owen Sound, Sorel, P. Q.
 Ingersoll, Ridgeway, Trenton,
 London, Smith's Falls, Waterloo, Ont.

AGENTS IN THE DOMINION.

Quebec—Union Bank and Eastern Townships Bank.
 Ontario and Manitoba—Ontario Bank, Dominion Bank, Federal Bank and their Branches.
 New Brunswick—Bank of N. Brunswick, St. John.
 Nova Scotia—Halifax Banking Company and its Branches.

Prince Edward Island—Union Bank of P. E. I., Charlottetown and Summerside.
 Newfoundland—Commercial Bank of Newfoundland, St. Johns.

AGENTS IN UNITED STATES.

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

AGENTS IN EUROPE.

London—Alliance Bank, " Limited," Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Rose & Co.
 Liverpool—The National Bank of Liverpool.
 Antwerp, Belgium—La Banque d'Anvers.
 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

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

HEAD OFFICE - - MONTREAL

BOARD OF DIRECTORS.

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

GEORGE HAGUE, - - - General Manager

BRANCHES.

Belleville. Perth.
 Berlin. Prescott.
 Brampton. Quebec.
 Chatham. Renfrew.
 Galt. Stratford.
 Gananoque. St. Johns, Que.
 Hamilton. St. Thomas.
 Ingersoll. Toronto.
 Kincairdine. Walkerton.
 Kingston. Waterloo, Ont.
 London. Brandon, Manitoba.
 Montreal. Winnipeg, Manitoba.
 Napanea. Emerson,
 Ottawa. Orlawa, "
 Owen Sound. Brandon, "

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

Agency in New York, 48 Exchange Place. Messrs. Henry Hague and John B. Harris, jr., Agents.
 Bankers in New York.—The Bank of New York, N. B. A.

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

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

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

Letters of credit issued, available in China, Japan and other foreign countries. Collections made on favorable terms.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, - - - MONTREAL.

G. S. CHERRIER, Esq., President.

GEO. S. BRUSH, Esq., Vice-President.

A. A. TROTTER, Esq., Cashier.

FOREIGN AGENTS.

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

The Ontario Bank.

CAPITAL . \$1,500,000.

HEAD OFFICE, - - - TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, Lt.-Col. C. S. Gzowski, President
 Donald Mackay, Esq. A. M. Smith, Esq. Vice-President
 Geo. M. Rose, Esq. Hon. C. F. Frase
 C. A. Massey, Esq.

C. HOLLAND, General Manager.

BRANCHES.

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

AGENTS.

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

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

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

DIRECTORS.

Hon. WILLIAM McMASTER, *President.*
WM. ELLIOT, Esq., *Vice-President.*
Noah Barnhart, Esq. James Michie, Esq.
Hon. Adam Hope. T. Sutherland Stayner, Esq.
George Taylor, Esq. Jas. J. Arant, Esq.
W. N. ANDERSON, General Manager.
J. C. KEMP, Ass't Gen'l Manager.

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

BRANCHES.

| | | |
|-------------|-------------|----------------|
| Ayr | Guelph | St. Catharines |
| Barrle | Hamilton | Sarnia |
| Belleville | London | Seaforth |
| Berlin | Lucan | Simcoe |
| Brantford | Montreal | Stratford |
| Chatham | Norwich | Strathroy |
| Collingwood | Orangeville | Thorold |
| Dundas | Toronto | Toronto |
| Dunville | Paris | Walkerton |
| Durham | Peterboro' | Windsor |
| Galt | Port Hope | Woodstock. |
| Goderich | | |

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

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

BANKERS.

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

IMPERIAL BANK
OF CANADA.

Capital Paid up - - - - - \$1,000,000
Reserve Fund - - - - - 175,000

DIRECTORS:

H. S. HOWLAND, Esq., *President.*
T. R. MERRITT, Esq., *Vice-President, St. Catharines.*
Hon. Jas. B. BENSON, T. R. WADSWORTH, Esq.
St. Catharines, Wm. RAMSAY, Esq.,
P. HUGHES, Esq., JOHN FISKEN, Esq.,
D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

BRANCHES—*Forus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock.*

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,600,000
CAPITAL PAID in May 16, 1880..... 1,297,659
RESERVE FUND..... 270,000

Board of Directors.

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

Waterloo, Richmond,
Coaticook, Stanstead,
Cowansville, Granby,
Farnham.

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

The Chartered Banks.

THE BANK OF TORONTO,
CANADA.

Incorporated 1855.
Capital, \$2,000,000. Reserve Fund, \$1,000,000.

DIRECTORS:
GEORGE GODERHAM, *President.*
Wm. IL BRATHY, *Vice-President.*
W. R. WADSWORTH, Wm. GEO. GODERHAM,
ALEX. T. FULTON, HENRY CAWTHRA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

DUNCAN COULSON, *CASHER.*
HUGH LEACH, *ASSISTANT CASHER.*
J. T. M. BURNSIDE, *INSPECTOR.*

BRANCHES.

MONTREAL, J. Murray Smith, *Manager;* PETERBORO, J. H. Roper, *Manager;* COBOURG, Joseph Henderson, *Manager;* PORT HOPE, W. R. Wadsworth, *Manager;* BARRIE, J. A. Strathy, *Manager;* ST. CATHARINES, E. D. Boswell, *Manager;* COLLINGWOOD, G. W. Hodgkiss, *Manager.*

BANKERS.

LONDON, Eng. The City Bank; New York, National Bank of Commerce.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP 2,000,000

DIRECTORS.
HON. ISIDORE THIBAudeau, *President.*
JOSEPH HAMEL, Esq., *Vice-President.*
Chevalier Ol. Robitaille, M. D. E. Baudet, Esq. M. P. P.
P. LeDroit, Esq. J. B. Z. Dubeau, Esq.
H. Tessier, Jr. Esq. P. LAFRANCE, *Cashier.*
HONORARY DIRECTOR—Hon. J. R. Thibaudeau,
Montreal.

BRANCHES:—*Montreal*—G. A. Vallée, *Manager;* *Sherbrooke*—John Campbell, *Manager;* *Ottawa*—G. H. Carrière, *Manager.*

AGENTS:—*England*—National Bank of Scotland, London; *France*—Messrs. Alf. Grunbaum & Co., La Banque de Paris et de Pays Bas; *United States*—National Bank of the Republic, New York; National Revere Bank, Boston; *Newfoundland*—The Commercial Bank of Newfoundland.

CANADA—*Prov. Ontario*—The Bank of Toronto *Maritime Provinces*—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; *Manitoba*—The Merchants Bank of Canada.

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

LA

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., *President.*
S. St. Onge, Esq., *Vice-President.*
J. L. Cassidy, Esq. P. S. Hamelin, Esq.
Ls. S. Monat, Esq. I. O. Gravel, Esq.
Lucien Huot, Esq.
A. L. DEMARTIGNY, *Cashier.*
Branch at Beauharnois; A. Clement, *Manager.*
Branch at St. Hyacinthe, S. A. Durocher, *Manager.*
Branch at St. Remi, P. Q., G. Bedard, *Agent.*
Branch at Valleyfield, C. F. Irish, *Agent.*
Agents in New York: National Bank of the Republic.
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

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

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

CASHER, - - - ALFRED RAY.

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

Loan Societies.

CREDIT FONCIER

FRANCO-CANADIEN.

CAPITAL, . . . \$5,000,000.

PARIS OFFICE, . . . 3 RUE D'ANTIN.
QUEBEC OFFICE, . . . 56 ST. PETER ST.
MONTREAL OFFICE, 114 ST. JAMES ST.

President:

Hon. E. DUCLERC (Senator), Paris.

Canadian Directors:

The Hon. J. A. CHAPLEAU, Q.C., *Vice-President,* Montreal.
J. S. C. WURTELE, Q.C., M.P.P., *Managing Director for Canada,* Montreal.
ELISEE BEAUDET, M.P.P., Quebec.
The Hon. E. T. PAQUET, M.P.P., Quebec.
The Hon. ISIDORE THIBAudeau, *President of the Banque Nationale,* Quebec.
THOS. WORKMAN, *President of Molson's Bank,* Montreal.

Censor:

GUSTAVE A. DROLET, Chevalier de la Legion d'Honneur, Montreal.

For the management of business the Province of Quebec is divided into two divisions: the Quebec Division, comprising the territory east of the River St. Maurice and Nicolet; and the Montreal Division the territory west of those Rivers.

MONTREAL DIVISION.

Office open to the Public from 10 A.M. to 3 P.M.

Manager: EDMOND J. BARBEAU.

Operations of the Company.

The objects of the CREDIT FONCIER FRANCO-CANADIEN are the following:—

- I. Hypothecary loans, either for a long term with payment by annuities, or for a short term without amortization.
- II. Loans on security of hypothecary or privileged claims, either for a long term with payment by annuities, or for a short term without amortization.
- III. Loans, for long or short term, to municipal or school corporations, or to fabriques.
- IV. The acquisition, by way of transfer or subrogation, of hypothecary or privileged claims on real estate.
- V. The acquisition of bonds and debentures issued by municipal or school corporations, and by incorporated companies doing business in the Dominion.
- VI. The acquisition of public funds.

THE HAMILTON

Provident and Loan Society.

Hon. ADAM HOPE, Senator—*President.*
W. E. SANFORD, Esq.—*Vice-President.*
Subscribed Capital..... \$1,000,000.00
Paid-up Capital..... 900,000.00
Reserve and Surplus Profits..... 174,000.00
Total Assets..... 2,426,000.00

MONEY ADVANCED on Real Estate on favorable terms of Repayments.

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

OFFICE,

Corner of King and Hughson Streets,
HAMILTON, CANADA.

H. D. CAMERON, *Treasurer*

March, 1882.

Private Banks.

W. MOWAT & SON,
BANKERS,

STRATFORD, ONT. [Established 1863.]

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

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

Atlantic Steamships.

Allan Line.



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

1882. Summer Arrangements. 1882

This Company's Lines are composed of the following Double Engine Clyde built IN ON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

| Vessels. | Tonnage. | Commanders. |
|--------------------|----------|-----------------------------|
| Numidian..... | 6,100 | Building. |
| Hanoverian..... | 4,600 | Capt. J. G. Stephen. |
| Parisian..... | 5,400 | Capt. James Wylie. |
| Sardinian..... | 4,450 | " J. E. Dutton. |
| Polynesian..... | 4,100 | " R. Brown. |
| Sarmatian..... | 3,800 | " John Graham. |
| Circassian..... | 4,000 | Lt. W. H. Smith, R. N. R. |
| Moravian..... | 3,600 | Lieut. P. Archer, R. N. R. |
| Peruvian..... | 3,400 | Capt. Jos. Ritchie. |
| Nova Scotian..... | 3,800 | Capt. W. Richardson. |
| Hibernian..... | 3,434 | " Hugh Wylie. |
| Caspian..... | 3,200 | Lt. B. Thomson, R. N. R. |
| Austrian..... | 2,700 | Lieut. R. Barrett, K. N. R. |
| Nestorian..... | 2,700 | Capt. D. J. James. |
| Prussian..... | 3,000 | " Alex McDougall. |
| Scandinavian..... | 3,000 | " John Parks. |
| Buenos Ayrean..... | 3,800 | " Jas. Scott. |
| Corcan..... | 4,000 | " Barclay. |
| Greenian..... | 3,600 | " C. E. LeGallais. |
| Manitoban..... | 3,150 | " McNiell. |
| Canadian..... | 2,600 | " C. J. Menzies. |
| Phoenician..... | 2,500 | " J. Brown. |
| Waldensian..... | 2,600 | " R. P. Moore. |
| Lucerne..... | 2,200 | " John Kerr. |
| Newfoundland..... | 1,500 | " Mylins. |
| Acadian..... | 1,350 | " F. McGrath. |

THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN, ST. JOHNS, HALIFAX AND BALTIMORE MAIL SERVICE

are intended to be despatched as follows :

FROM HALIFAX :

| | | |
|-------------------|--------|---------|
| Austrian..... | Monday | June 3 |
| Nova Scotian..... | " | July 17 |
| Phoenician..... | " | " 31 |
| Hibernian..... | " | Aug. 14 |

Rates of Passage between Halifax and St. John's :

| | | | |
|---------------|---------|-------------------|---------|
| Cabin..... | \$20.00 | Intermediate..... | \$15.00 |
| Steerage..... | \$6.00. | | |

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

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

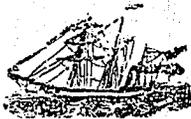
For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Huzo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley &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

H. & A. ALLAN,

80 State St., Boston, and 26 Common St., Montreal, May 5, 1882.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

| | Tons. | | Tons. |
|------------------|-------|------------------------|-------|
| Montreal..... | 3,284 | Toronto..... | 3,284 |
| Dominion..... | 3,176 | Ontario..... | 3,176 |
| Texas..... | 2,700 | Tautonia..... | 2,700 |
| Quebec..... | 2,700 | Sarnia (building)..... | 3,850 |
| Mississippi..... | 2,680 | Oregon (building)..... | 3,850 |
| St. Louis..... | 2,400 | Vancouver..... | 5,700 |
| Brooklyn..... | 3,600 | | |

DATE OF SAILING.

Steamers will sail as follows : FROM QUEBEC.
TEXAS.....12th Aug. BROOKLYN...22nd July
MISSISSIPPI...18th May TORONTO...29th July
ONTARIO.....16th July DOMINION...5th Aug.
MONTREAL...19th Aug.

RATES OF PASSAGE.

CABIN—Quebec to Liverpool, \$60 and \$63; Return, \$110.

Pre-paid Storage Tickets issued at the lowest rates. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage apply in London, to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Elmh, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, at all Grand Trunk Harbours. Offices or to

DAVID TORRANCE & CO.,
Exchange Court, Montreal.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Barrie, Ont.

JOSEPH ROGERS, Conveyancer, Insurance and General Agent, Auctioneer, &c Reuts and Chattel Mortgages collected.

Brantford, Ont.

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

Montreal.

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

Owen Sound, Ont.

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

Orbridge, Ont.

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

Agents' Directory.

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

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

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

Legal.

Amherst, N. S.

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

Legal.

For Accountants, &c., see other page.

Almonte, Ont.

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

Brampton, Ont.

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

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

Guelph, Ont.

JOHN SMITH,
REAL ESTATE AND LAND AGENT,
ACCOUNTANTS, &c.,
32 St. George's Square,
GUELPH, ONT.
Assignments taken and Estates managed.

Belleville, Ont.

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

DENMARK & NORTHRUP, Barristers, &c., Belleville, Ont.

Brantford, Ont.

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

Bradford, Ont.

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

Charlottetown, P. E. I.

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

Chatham, N. B.

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

Clifton, Ont.

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

Clinton, Ont.

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

Cayuga, Ont.

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

Digby, N. S.

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

Fredericton, N. E.

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

Galt, Ont.

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

Goderich, Ont.

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

Hamilton, Ont.

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

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

Leading Wholesale Trade of Montreal.

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

DOMINION PAPER CO'Y.
 100 Grey Nun street, Montreal,
 (HILLS AT KINGSEY FALLS, P.Q.)
 MANUFACTURER OF

The following grades of high class papers:—
 Nos. 1 & 2 Book and Printing, (Toned & White,
 " 3 News and Printing, " "
 White Tea and Bag,
 Bleached Manilla Envelope, Bag and Wrapping.
 White Manilla Tea and Wrapping.
 Unbleached Manilla Bag and Wrapping.

Blotting Paper.
 First Prize Dominion Exhibition 1880.
JOHN CRILLY & CO.,
 MANUFACTURERS OF
 Blotting Paper, Flour Sack Paper,
 Music Paper, Fine Manilla Paper,
 Colored and Brown & Grey Wrapping
 White Printing Paper, Paper,
 Paper, Roofing Felt and Match
 Flour Sack Paper Bags, &c., &c. Paper.
 Special Sizes and Weights made to order
 389 ST. PAUL ST., MONTREAL.

W. McLAREN & CO.,
 WHOLESALE
BOOT & SHOE Manufacturers,
VICTORIA SQUARE,
MONTREAL.

While maintaining a complete stock of staple goods of superior makes, special attention is devoted to filling orders for any class of goods required on the shortest notice.

ROBT. McCREADY,
 WHOLESALE
BOOT & SHOE
 MANUFACTURER
 21 AND 23 ST. PETER STREET,
 MONTREAL.

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 Hamilton, Ont.
 OSLER, GYWN & TEETZEL,
 BARRISTERS, &c., Hamilton, (nt.
 OSLER & GWYN, Barristers, &c., Dundas, Ont.
 B. B. OSLER, Q. C., (County Attorney.)
 H. C. GWYN, J. V. TEETZE.
A. D. CAMERON,
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Leading Wholesale Trade.

H. J. FISK & CO.
 Offer to the Wholesale Trade
 their specialties,
SHEEPSKINS
 AND
GOATSKINS.

TEAS, SUGARS, COFFEES,
SPICES, FRUITS
 AND A FULL ASSORTMENT OF
GENERAL GROCERIES,
 Maintained from best Markets.
J. A. MATHEWSON,
 202 McGill Street.

J. RATTRAY & CO.,
 Manufacturers, Importers and Wholesale Dealers
 IN
TOBACCO, SNUFF, CIGARS,
 AND GENERAL
TOBACCONISTS' GOODS:
 MANUFACTORY:
 No. 80 ST. CHARLES BORROMEE STREET.
 WAREHOUSES AND OFFICE:
 428 ST. PAUL cor. of ST. FRANCOIS XAVIER ST.
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E. E. GILBERT & SONS,
 MANUFACTURERS OF
 PORTABLE AND STATIONARY
ENGINES,
 Steam Pumps, Shafting, Pulleys, &c.
 Office:
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 MONTREAL

W. & F. P. CURRIE & CO.
 100 GREY NUN ST., Montreal,
 MANUFACTURERS OF
SOFA, CHAIR & BED SPRINGS.
 A large Stock always on hand.

Roman Cement, Portland Cement,
 Water Lime,
 Drain Pipes, Vent Linings,
 Flue Covers, Fire Bricks, Fire Clay,
 Whiting,
 Plaster of Paris,
 Borax,
 China Clay, &c.

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.
 MANUFACTURERS OF
Boots and Shoes, Wholesale
 CORNER OF
 Craig and St. Francois Xavier Streets,
M. H. Cochrane, } **MONTREAL.**
Chas. Cassils, }

JAMES McCREADY & CO.
 WHOLESALE
BOOT AND SHOE
 MANUFACTURERS,
 35 & 37 WILLIAM STREET.
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J. & T. BELL,
 MANUFACTURERS OF
Fine Boots and Shoes
 WHOLESALE,
 273 NOTRE DAME STREET,
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Fine made goods, latest styles, equal in finish to the best American makes, and specially adapted to town custom.

SHAW BROS. & CASSILS,
TANNERS,
 And dealers in
HIDES AND LEATHER,
 426 & 428 NOTRE DAME ST.
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ALEXANDER SEATH,
 IMPORTER OF
British & Foreign
LEATHERS

AND
 Shoe Manufacturers' Goods,
 16 LEMOINE STREET,
 MONTREAL.

Cassils, Stimson & Co.,
 IMPORTERS OF
FOREIGN LEATHERS
PRUNELLAS & SHOE FINDINGS
 AND
Leather Commission Merchants,
 13 & 15 ST. HELEN ST., MONTREAL.

Leading Wholesale Trade.

D. Morrice & Co

Canadian Manufactures,

MONTREAL AND TORONTO,

Hochelaga

Brown Cottons,

Canton Flannels,

Yarns and Bags,

Valleyfield

Bleached Shirtings,

Wigans and Shoe drills.

Stormont

Col'd Cotton Yarns,

Ducks, Tickings, Checks, &c.

Knitted Goods,

Tweeds,

Flannels, &c., &c.

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

Front and Sherbourne Sts., Toronto.

FIRST PRIZE DOMINION EXHIBITION, 1880.

CARRIAGE BOLTS:

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

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

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

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

Quality not excelled by any, native or foreign.

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

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

Plough Bolts. Boiler Rivets.

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

Fancy Head Bolts,

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

Machine Bolts. Coach Screws.**Bridge Bolts. Tire Bolts and Rivets.****Sleigh Shoe Bolts. Elevator Bolts,**

All of best quality and annealed, not second to any imported.

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

AND

International Granite Works,

R. FORSYTH, Proprietor,

Manufacturer of

MARBLE & POLISHED GRANITE WORK.

Mill, St. Gabriel Locks, 522 William St.

Office, 130 Bleury St., - MONTREAL.

QUARRIES,

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

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

Leading Wholesale Trade of Montreal.

CANTLIE, EWAN & CO.,

GENERAL MERCHANTS

AND MANUFACTURERS' AGENTS,
MONTREAL AND TORONTO.

Merchants Manufacturing Co.,

BLEACHED SHIRTING.

Cornwall Manufacturing Co.,

WHITE & COLORED BLANKETS.

A. Lomas & Son, (Sherbrooke),

PLAIN AND FANCY FLANNEL.

Almonte Knitting Co.,

SHIRTS AND DRAWERS.

Thorold Knitting Co.,

SHIRTS AND DRAWERS.

Canadian Tweed & Stoffes,

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

38 St. Joseph Street, Montreal.

13 Wellington Street, East, TORONTO.

WM. PARKS & SON,

NEW BRUNSWICK COTTON MILLS

ST. JOHN, N.B.

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

COTTON YARNS,
CARPET WARPS,
BEAM WARPS,
HOSIERY YARNS,
BALL KNITTING COTTONS,

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

ALEX SPENCE, WM. HEWETT,
21 Lemoine St. Montreal. 11 Colborne St., Toronto.**SELF INKING****RUBBER STAMP PAD,**

ALWAYS READY!

NO INKING REQUIRED!

NO SOILING THE FINGERS!

PRICE 75 Cents.

WILL LAST A LONG TIME.

MORTON, PHILLIPS & BULMER,

Stationers, Blank Book Makers
and Printers.

375 NOTRE DAME ST., MONTREAL.

Hodgson, Sumner & Co.,

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

Leading Manufacturing Firms.

1854.

1882.

BUY

E. B. EDDY'S

MATCHES,**PAILS, TUBS,**

AND

Washboards

MANUFACTURED AT

HULL, P. Q., CANADA.

SPECIAL LINES.

FOLLOWING DEPARTMENTS:

MILLINERY and MANTLES,

HOSIERY AND LACES,

Small Wares and Notions

Dress Goods and Silks,

Merchant Tailors' Goods,

CARPETS AND

HOUSEFURNISHING,

STAPLES.

HUGHES BROTHERS,

WAREHOUSE:

Yonge, Melinda, Jordan Sts., Toronto.

OFFICE:

112 St. Peter Street, Montreal,

Dr. E. O'BRIEN, Representative

**NOTICE**

TO

Incorporated Companies.

EVERY INCORPORATED COMPANY carrying on any labor, trade or business in the Province of Quebec, is required to file with the Prothonotary of the Superior Court and with the Registrar, a Declaration stating its corporate name, when and how it was incorporated, the date of its incorporation, and where its principal place of business within the Province is situated.

Any Company neglecting to make such declaration on or before the 26th of July instant, will render itself liable to the penalty imposed by the Act 45 Vic., Cap. 47.

J. WURTELE,

Treasurer, P.Q.

Treasury Department,
Quebec, 4th July, 1882.

Silk and Cotton Manufactories, &c.

BELDING, PAUL & CO.

MONTREAL,

—MANUFACTURERS OF—

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

OFFICES.

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

MILLS.

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

1882. SPRING, 1882.

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



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

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

J. T. RAWORTH, Leicester.

SPECIALTIES:

LINEN GOODS of every description. Sewing Silks
and Ribbons (home made).
BLACK CASHMERE, COLOURS and ITA-
LIANS. RAWORTH'S SEWING COTTONS, on
account of Manufacturers.

Prices cannot be equalled. Examine
values and be convinced.

A. W. CRAIG & CO.

SHIRT and COLLAR

MANUFACTURERS

AND IMPORTERS OF

GENTS' FURNISHINGS,

130 ST. JAMES STREET,

OLD POST OFFICE BUILDING, MONTREAL.

Goods Warranted First-class in all
cases.

"PRACTICAL SANITARIANS."

HUGHES & STEPHENSON,

(LATE R. PATTON.)

ESTABLISHED 1860.

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

745 CRAIG ST., MONTREAL.

Leading Wholesale Trade of Montreal.

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

LISBURN.

Received

Gold Medal

THE
Grand Prix

Paris Ex-
hibition,

1878.



Received

Gold Medal

THE
Grand Prix

Paris Ex-
hibition,

1878.

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

WALTER WILSON & CO.,

Sole Agents for the Dominion,

1 & 3 ST. HELEN STREET, MONTREAL.

JOHN CLARK, JR. & CO.'S



SPOOL COTTON.

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

M. E. Q.



Wholesale Trade supplied by
WALTER WILSON & CO.,
1 & 3 St. Helen Street,
MONTREAL.

AGENCY FOR THE



GLOVES

(PATENTED JUNE 13TH, 1876.)

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

Walter Wilson & Co.,

Sole Agents for the Dominion of Canada,
1 & 3 ST. HELEN ST., - MONTREAL.

Leading Wholesale Trade of Montreal.



COFFEES.

Old Brown Government Java,
Plantation Ceylon,
Mocha, Jamaica.

TURNER, ROSE & CO.
MONTREAL.

Commercial Summary.

The Merchants Bank of Halifax has declared
a dividend of 3½ per cent. for the half year.

COMMEND us to the concise practical business
character of the following from a St. Catharines,
Ont., subscriber:—JOURNAL OF COMMERCE,
Montreal. Enclosed please find \$4 to pay sub-
scription for year now due and year to come.—
Yours, J. H.

ANTI-CO-OPERATIVE, Picton, Ont.—The Co-
operative Supply Association in this city has
not as yet attempted to supply any "grange"
establishments throughout the West.

MR. JARVIS, general inspector of the Standard
Fire Insurance Co., has returned from the Mari-
time Provinces, where he appointed the follow-
ing provincial agents: Messrs. J. Richards &
Son, of Fredericton, for New Brunswick; F. W.
Hyndman, of Charlottetown, for Prince Ed-
ward Island; and W. B. McSweeney, of Halifax,
for Nova Scotia.

A RETURN of assets and liabilities of the Mon-
treal City and District Savings Bank and of the
Caisse D'Economie de Notre Dame de Québec
shows the liabilities of the former to be \$6,604,-
865 and assets \$7,450,893, and of the latter, li-
abilities \$2,775,464 and assets \$3,077,772.

THOMAS B. LAVERS of Yarmouth, N. S.,
began business in a small way some four
years ago in that town, but with unavailing
efforts. He failed last month, and shows li-
abilities of about \$2,000, with apparent assets of
some \$500 of goods and debts covered by
assignments. He is offering to settle at 25c on
the dollar. Trouble attributed to want of cap-
ital and experience from the outset.

MESSRS. JACKSON & HALLETT, grocers,
Guelph, are ambitious to develop a wholesale
trade and are liberal of credit, if we may judge
by the case of Smith & Esson of Orangeville,
who have assigned to one of the firm, as the
largest creditors. At a meeting of the credi-
tors held in Guelph on 13th inst., no offer was
made. A statement showed liabilities of \$1,075;
assets \$300. The claims of three creditors
amount to over \$800. Chronic insolvency on
the part of one partner and inexperience of the
other are not the most favorable foundations
for credit.

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

Dyestuffs, Colors,
Chemicals, &c.

OF

WM PICKHARDT & KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,
GERMANY.

ORDERS-IN-COUNCIL have been passed making Portage la Prairie, Man., and Wingham, Ont., Custom outports.

New subscribers are respectfully notified that the date on the yellow address label shows the time to which their subscription has been paid, and is a receipt in itself. Remittances are always acknowledged by due change in the figures.

Reports from Western Canada announce wheat harvesting already commenced in some sections. The *Hamilton Times* says: Fall wheat was seen in shock this morning, 17th inst., between Waterdown and the lake.

JAMES ROBERTSON & Co., the well-known metal merchants of Montreal, have opened a branch of their establishment in this city under the management of Mr. James Tees, who has been for the last seven years book-keeper in the Montreal establishment. They have erected a temporary building on McWilliam street, but intend in the near future to erect a factory on a very large scale.—*Winnipeg Times*.

J. DEEGAN, a Quebec dealer in gents' furnishings, got into difficulties about three months ago, and secured an extension of nine months, but unable to meet the payments as they became due, the creditors requested him to make an assignment in trust, which he declined. They then placed the case in charge of a legal firm in this city, and a seizure has been made upon Deegan's stock this week. The amount of the liabilities, though not yet known, is reported to be small, and chiefly due to four Montreal houses. Deegan has been in business several years, and his difficulty is attributed mainly to neglect.

The total value of imports entered for consumption at Montreal during June, ult (including coin and bullion), is \$3,701,477, against \$3,446,629 for the corresponding month last

Leading Wholesale Trade of Montreal.

GREENE & SONS COMPANY
MONTREAL.

WHOLESALE



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

WAREHOUSE, | 517, 519, 521, 523, | MONTREAL.
ST. PAUL STREET.

year, an increase this year of \$254,848. The total value of imports from January 1st to June 30th was \$20,838,273.80 against \$16,266,423 for the like period to 1881, showing an increase of \$4,571,850 for the first half of the year. The imports for the past month were as follows, compared with those for June last year:—

| | 1882. | 1881. |
|-----------------------|-------------|-------------|
| Datable goods..... | \$2,730,078 | \$2,617,269 |
| Coin and bullion..... | 1,357 | 71,760 |
| Free goods..... | 970,042 | 757,500 |
| Total..... | \$3,701,477 | \$3,446,629 |

THE stock of J. H. Touzin, general dealer at Waterloo, Que., whose assignment we noted last week, was sold by auction on Wednesday last. His liabilities footed up \$5,841, and assets about the same: stock, as per inventory, \$4,515, book-debt..... \$622.5, and balance of store rent to 1st Nov., 1884. Touzin commenced as a hair-dresser, etc., some nine years ago, and gradually increased his business until the failure of Messrs. Young, McNaughton & Co., of this city, when, owing to his name being on accommodation paper to that firm for a large amount, he was obliged to get an extension, and has been slowly falling behind ever since. He seems to have got beyond his depth, and carried too much stock for the amount of business done.

PERHAPS there is no line of business in Montreal in which prices are cut closer, without regard to profit, than the printing trade. There would seem to be plenty of work, and no scarcity of printers to do it, yet all seem to receive a fair share of patronage; but the majority are not content with that, hence prices are cut so low that some people wonder how they all exist, and that failures in the printing business are not more frequent. The Canada Printing Company, who have been in business in this city for

about nine years, have been in precarious circumstances for a considerable time, and now one of their creditors has requested the Court to appoint a liquidator to take charge of the estate in the interest of all the creditors. The Company claim that their books will show assets of \$21,000, and liabilities \$19,000, but there is no probability of anything like the above amount being realized from the estate; if it be sold at the figure which is said to have been offered, the creditors, numbering only about half a dozen, may get about 30c on the dollar. Their difficulty is ascribed to different causes by different creditors; want of capital from the outset, too small margins on prices, and bad management. Taking the Company's estimate of their plant at \$14,000, cost price, and remembering that their capital subscribed and paid-up was only \$10,000, probably the last named cause covers the case.

As may be seen elsewhere, the stock and business formerly belonging to Stacy & Walpole, at Kingston, and recently purchased by Mr. B. H. Rothwell, of Brantford, is offered for sale, Mr. Rothwell finding his well-established business in Brantford, where he resides, occupying all his attention. This is said to be a good opportunity for one having some knowledge of the business.

MR. THOS. COLLISON, proprietor of the Collison House at Mitchell, Ont., who was burnt out a short time ago, has resumed business in the old stand.—Mr. A. W. Levy, a farmer of Hibbert Township, has commenced the boot, shoe and harness trade in the town of Mitchell, in the premises formerly occupied by Messrs. Babb & McIntyre.—Messrs. Barr & Drager have recently commenced the manufacture of waggons and carriages in that town, and are reported to be doing a good trade.

Leading Wholesale Trade of Montreal

JOHN TAYLOR & CO.

WHOLESALE

HAT AND FUR HOUSE,**PULLOVER & SILK HAT**

MANUFACTURERS,

537 ST. PAUL STREET,

MONTREAL

McARTHUR, CORNELLE & CO.,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star, Diamond Star, and Double Diamond Star Brands.

English 16, 21 and 26 oz. Sheet.

Rolled, Rough and Polished Plate Glass.

Colored, Plain and stained Enamelled Sheet Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 256 and 257 Commissioners Street

MONTREAL.

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

Importers and Dealers in

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

HAY-MAKING has been commenced in the vicinity of Quebec, and the barley harvest has been commenced near Belleville.

Two failures in St. John, N.B., have just been reported, viz.: Steeves Bros., ship owners, and Holland Bros., doing a small grocery business, have assigned in trust.

The Fall wheat crop throughout the county of Perth promises to be above the average. The only trouble apparent is that some of the grain is too heavy, is already lodged, and consequently will not properly mature.

The assignee of the insolvent James Redford, who absconded from Stratford, Ont., a few years ago, leaving behind many mourning creditors, has advertised the remaining portion of the estate for sale.

A DESPATCH from Belleville, 19th inst., says: Mr. N. W. Brown, of Whitby, has arranged for the establishment here of an agricultural implement manufactory, in which 60 men will be employed. The old Merton foundry, adjoining the axe factory, has been secured, and an addition will be built. The proposed edge tool factory will be started shortly, a manager having been engaged.

The liabilities of William Guthrie, dry goods dealer, Georgetown, Ont., whose assignment

Leading Wholesale Trade of Montreal.

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

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF EVERY DESCRIPTION OF

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

9 and 11 RECOLLET STREET, MONTREAL,

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

IMPORTERS AND DEALERS IN FOREIGN & DOMESTIC

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

Established 1872.

EMIL POLIWKA & CO.,

Awarded First Prizes at Dominion Exhibitions, Ottawa, 1879; Montreal, 1890. Diploma Provincial Exhibition, Montreal, 1881.

Largest Stock and best assortment of GLUES in the Dominion.

32, 34 & 36 St. Sacrament St.,

MONTREAL.

Correspondence solicited.

CO-PARTNERSHIP NOTICE.

NOTICE is hereby given that the undersigned have entered into Co-Partnership as

GENERAL COMMISSION MERCHANTS

under the style or firm of

BOWN & WOODS,

We respectfully solicit consignments Returns promptly made. Good references on application.

ALFRED A. BOWN.

CHESLEY WOODS.

St John's, Nfld., Jan. 31st, 1892.

was noticed last week, are estimated at \$9,000, with nominal assets about the same. He was formerly of the firm of Jones & Guthrie, of Guelph, and removed to Georgetown only about six months ago, commencing with a capital of about \$1,500. The estate will be sold by auction and the business closed.

A. STEWART, a small retail dealer in boots and shoes at Brantford, Ont., is reported to have absconded. He did business under the name of A. Stewart & Co., and is a son of Mr. J. Stewart, of Hamilton, who is reported to be a partner; if this be true the creditors may be paid in full, otherwise it is thought the dividend will be very small. The liabilities are due chiefly in Toronto, and a firm in that city is said to be in possession of his stock, etc.

J. C. PATTERSON, hatter and furrier, Quebec, having been sued by a Montreal wholesale firm for about \$3,000 due for goods sold him, was obliged to call a meeting of his creditors last week. A statement was submitted, which, unfortunately revealed that he had been exchanging accommodation paper with another house in this city, which has considerably reduced

Batty's Nabob Pickles.**C. H. BINKS & CO.,**
MONTREAL.*Forbes, Roberts & Co.,*

WHOLESALE

GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,**53 Yonge Street, TORONTO.**

the value of the estate; this, together with the bad season for straw goods has necessitated his making an assignment. It is expected that the estate will yield to the creditors 20c to 25c on the dollar.

WILLIAM YOUNG, a butcher and grocer at Brantford, Ont., who commenced business with a cash capital of \$500, about five years ago, has failed, with liabilities amounting to about \$2,700, of which \$251 is due for rent. The assets, consisting of book debts, stock and chattels are estimated at \$2,152.68. At a meeting of creditors held the other day it was decided to sell the stock, which will probably realize 60c to 70c on the dollar, so that it is not likely Young will be able to continue the business. He holds some real estate in his wife's name, which is said to be mortgaged for nearly its full value.

The old established wholesale drug firm of Kenneth Campbell & Co. have removed into their new and commodious premises on Craig street, at the head of St. François Xavier street, about half a block from their recent location. The new warehouse, which is some 60 x 75 feet and four storeys high besides basement, contains every improvement that experience proved necessary and modern ingenuity and taste could suggest. Mr. Campbell deserves

J. W. MACKEDIE & CO.,

WHOLESALE

CLOTHIERS

MONTREAL.

Have removed to their NEW PREMISES, 7 and 9 VICTORIA SQUARE.

PURE PARIS GREEN,

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.
P. O. Box 926.

This Green will be offered to the public during the present season in 1, 2, 3, 4, 5, 7, 10 and 25 lb. Tins, having a thin cover which can be easily removed with a penknife.

THE ADVANTAGES of procuring Paris Green in these tins will be too apparent to all, as thereby very much of the annoyance and danger attending the weighing of this article out of large packages will be obviated.

TO FARMERS, and all requiring to use it as a Bug Poison, these tins are especially adapted.

TO BE HAD FROM ALL DEALERS.

CANADA TOBACCO WORKS.

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

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

CHEWING

| | |
|------------------------------|------|
| The Pacific Twist | |
| “ Louisa double thick Solace | 7s. |
| “ Rough & Ready Navy | 12s. |

A. D. PORCHERON, Proprietor,
MONTREAL.

WHAT THE PUBLIC WANT.
PRIVILEGES, NOT CONDITIONS

ON THEIR LIFE POLICIES.

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

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

Compare this with ordinary policies. The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives. It is universally admitted to be by far the simplest and most straightforward policy in use in this country.

R. MACAULAY, Manager.

the thanks of the public for the handsome clock, brought from New York for the purpose, which adorns the front of the building, and which will be regulated by electricity through the Fire Station in the same block.

The bailiff has taken possession of the estate of James Noble, a Yonge street tailor in Toronto, on a landlord's warrant.—The stock of J. Sadd, tobacconist, Toronto, was sold by auction on the 13th inst.—The grocery store of T. J. Gunn, Ottawa, has been seized for rent.—The stock of boots and shoes of C. Cruickshank, Clinton, Ont., has been sold by the sheriff to Mr. J. Forbes; also the stock of boots and shoes of E. B. Vanenamp, Petrolin, is advertised to be sold by auction.—R. J. Parke, grocer at Winnipeg, formerly of this city, and who has made a good many changes since he started business in the prairie city last Feb., is missing, as is also his brother, to whom he recently sold out; the sheriff is in possession of the store.—Mrs. A. Capel, another Winnipeg grocer, has recently left without paying debts to the amount of some \$2,000, contracted by the firm of Capel & Scarth; it is thought that the creditors may realize 25c on the dollar.

Messrs. Toomey & Clapp a small dry goods firm in Napanee, Ont., who commenced business within the last six months, have failed. Toomey, who it appears has lost the confidence of the community, has left for parts unknown, leaving his partner, Mr. Clapp—a young man with no means—to pay the liabilities, which are reported to be considerable in the aggregate. The last issue of the Napanee Express says: No sooner had Arthur Toomey set off with Mr. James Perry and secured a withdrawal of the criminal prosecution against him for embezzlement than Mr. Winans, of Winans & Co., Toronto,

appeared in town on Thursday of last week and had a warrant issued for his arrest on a charge of having procured \$2,700 worth of wool from them under false pretences. The constables at once started in search of Toomey, but he having got wind of the affair made himself scarce. No trace could be obtained of his whereabouts until Monday, when it was learned that he had been brought to town from his hiding place in the north country on Sunday night, and left at once for Kingston for the purpose of taking a boat for that haven of shelter for criminals—the United States. Constable Holmes started at once for Kingston, but on arrival learned that both Toomey and his wife had made good their escape across the lines by one of the vessels that left Monday morning. In his search Constable Holmes was accompanied by Mr. John Paisley, to whom Toomey was indebted to the sum of about \$150. Several other parties in town are also losers to a considerable amount, while Mr. John Hallan, Toronto, is out some \$1,500 for wool supplied.

A STATEMENT of the result of winding up the estate of Joseph Patennude of Lachute was presented at a meeting of the creditors at the office of Mr. J. M. M. Duff in this city, the 5th ult., at which was shown a balance of cash in hands of \$312.17, out of which Mr. Duff's account for services had to be paid, and shewing that the only remaining asset was the uncollected portion of the book debts and notes, amounting to \$1,861.57, nearly all of which were either doubtful or bad. Since then the uncollected debts, have been sold with the approval of the committee, for the sum of sixty dollars, and deducting from that the cost of advertising for tenders, viz., \$5.25, there is left a balance of \$54.75, which, added to the balance reported at the meeting,

makes a total of \$366.92. After consulting with the committee, it was decided to declare a first and final dividend at the rate of one and one-half per centum on all ordinary claims, and to allow Mr. Duff to retain the balance for his services. Mr. Duff says: "While I regret very much that the dividend is so small, yet it is known to most of the creditors that I have done my best to manage the estate economically; and, had it not been for the unfortunate legal complications which were entirely beyond my control, and which swallowed up considerably more than half of the whole proceeds of the estate, the dividend might have been nearly ten times as great. It may not be out of place to remark here, that this is one of the cases in which creditors have suffered serious loss from the want of a properly adjusted Insolvent Law." The following is the statement of winding up:

| | |
|--------------------------------|------------|
| Dr. | |
| To cash for Goods..... | \$1,800 28 |
| “ from Collections... .. | 582 03 |
| | \$2,382 31 |
| Cr. | |
| By cash paid Deeds of Trust\$ | 39 75 |
| Registry Office | |
| Searches, &c..... | 3 75 |
| Travelling Expenses | 57 30 |
| Insurances..... | 32 09 |
| Advertising, Printing, &c..... | 40 60 |
| Postages, Tel., &c.... | 12 54 |
| Law Costs | 1,476 04 |
| Clerk in Charge..... | 21 25 |
| Privileged Claims. | |
| C. S. Mathews, Clerk..... | \$157 55 |
| O. Berthelet, Notary | 40 57 |

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,

AND EVERY DESCRIPTION OF

CUT NAILS.

Railway and Ship Spikes,

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

Extra Swedes Iron Tacks, Upholsters' Tacks, B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.

Carriage, Tire and other Bolts, Conch Screws, Hot Pressed and Forged Nuts, Felloe Plates, Living and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE :

Cavenhill's Buildings, 91 St. Peter Street.

C. S. WATSON, President. S. H. ALLAN, Vice-President.
Wm. McMASTER, Jun., Secretary.

Montreal Rolling Mills

COMPANY,
MANUFACTURERS

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

| | | |
|----------------|--------|----------|
| Robert Benn, | | |
| rent..... | 135 00 | |
| J. Hope, Baker | 53 70 | |
| | | 386 82 |
| | | 2,070 14 |

| | | |
|---|---------|----------|
| Balance in Hand..... | | \$312 17 |
| The only remaining assets are uncollected book debts and notes, mostly doubtful or bad, amounting to \$1,861 57 | | |
| Trustee's Account still to be paid. | | |
| Add amount received for debts..... | \$60 00 | |
| By advertising for tenders | 5 25 | |
| | | 54 75 |

[Liabilities, \$13,364 36]
Total balance..... \$366 92

From the reference, in our issue of the 23rd ult., to the troubles of Mr. John Fulton of this city, it might have been inferred that the establishment of the firm of C. Macdonald & Co. in the wholesale hat and fur trade had begun with the co-partnership between Messrs. Macdonald & Fulton. To a clearer understanding of the matter, we deem it necessary, as recorders of commercial events, to state that the business had some four months previously been established by Mr. Macdonald, and when the co-partnership was formed, it appears to have been with the un-

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue Black

Writing Fluid

—AND—
COPYING INK.

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

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

Prepared only by

LYMAN, SONS & CO.,
MONTREAL.

Messrs. Kenneth Campbell & Co.

WHOLESALE DRUGGISTS,
HAVE REMOVED

TO THEIR

New and Commodious Premises,
603 CRAIG STREET.

IRON and STEEL
FOR
RAILWAY

AND OTHER PURPOSES.

Manufactured by

TAYLOR BROS. & CO.,
LEEDS, YORKSHIRE,

Represented in Canada by

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

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

CANADIAN AND EUROPEAN
MANUFACTURES.

THE WHOLESALE TRADE ONLY SUPPLIED.

Agents in Canada for

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

derstanding that Mr. Fulton was to put \$5,000 into the business, as against the stock, business and experience of Mr. Macdonald, the profits to be evenly divided. It seems, however, that only some \$4,000 was contributed at the time, and that this was through and on the paper of the firm, with real estate belonging to the new partner as collateral. Mr. Macdonald, whose integrity is vouched for by high testimonials (exhibited by himself to us), and whose career as a business man, however unfortunate it may have proved, has been free from dishonor, found ready credit in New York from parties who had known him through former dealings, as soon as it became known that he

Leading Wholesale Trade of Montreal

JAMES GUEST,
COMMISSION MERCHANT

—AND—

GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL

AGENT FOR

- Jules Duret & Co., Cognac. [Vine Growers Co.]
- Jules Bellerio. [Cognac.]
- W. & J. Graham & Co., Oporto Ports.
- R. C. Ivison, Jerez de la Frontera Sherries.
- Baylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.
- Jules Regnier, Dijon, Burgundies and Chablis.
- L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.
- Renaudin, Bollinger & Co., Ay, Champagnes.
- Seigert & Sons, Trinidad, Genuine Angostura Bitters
- Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
- Guinness' Stout, Bass' and Allsopp's Ales, &c.
- Roig Ponsell & Co., Barcelona and Tarragona Spanish Ports.
- J. H. Henkes Delftshaven, Holland, Superior Geneva
- George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
- Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.
- C. & D. Gray's Far-famed Looh Katrina. Scotch Whiskies.
- James Watson & Co., Dundee, Fine Old Scotch Whiskies.

Over 5,000,000 Bottles sold last year.

THE CELEBRATED

"YORKSHIRE"
RELISH,

MANUFACTURED BY

GOODALL, BACKHOUSE & CO.
LEEDS, ENGLAND.

SOLE AGENTS,

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

Porter & Savage
TANNERS,

AND MANUFACTURERS OF

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

OAK SOLE LEATHERS,

OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

was about to open up again in Montreal, and he was thus enabled to begin with a considerable stock of goods. Some months after, when the partnership with Mr. Fulton was dissolved, Mr. Macdonald received for his share a certain sum in cash, Mr. Fulton assuming the liabilities of the firm. With regard to the disappearance of goods from the warehouse, we need scarcely remark that, in writing the article referred to, there was no thought of conveying the impression that either Mr. Macdonald or Mr. Mills had anything to do in the matter.

WILLIAM DARLING & CO

IMPORTERS OF

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

No. 80 St. Sulpice & No. 379 St. Paul Streets

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

FRONT ST., East.]

TORONTO.**B
T
TUBS**

WHITE SPRUCE, (50 lb.)

**WALTER WOODS,
HAMILTON.****J. J. Duffy & Co.**
CANADA**COFFEE & SPICE
STEAM MILLS,**

73 ST. JAMES ST., MONTREAL.

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

Leading Wholesale Grocery Trade.

**Edward Adams & Co.,
WHOLESALE GROCERS**

AND IMPORTERS OF

Teas, Sugars,**Tobaccos,****Wines & Spirits,****DUNDAS STREET,****LONDON, Ont.****Brown, Balfour & Co.,**

IMPORTERS OF

TEAS

AND

**WHOLESALE GROCERS,
HAMILTON.**

ADAM BROWN.

ST. CLAIR BALFOUR.

Tees, Costigan & Wilson,*(Successors to James Jack & Co.)***IMPORTERS of TEAS****AND GENERAL GROCERIES****ST. PETER STREET, MONTREAL****H. R. BEVERIDGE & CO.,**

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

WOOLLENS

AND

FINE TAILORS' TRIMMINGS.**15 SOLID REASONS WHY****THE WILLIAMS MACHINES****ARE THE BEST TO BUY.**

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

HEAD OFFICE:**347 NOTRE-DAME STREET, MONTREAL.****The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, JULY 21 1882

THE EGYPTIAN CRISIS.

The absorbing question of the day is that of Egypt, and there is naturally great anxiety felt throughout the Empire as to the consequences of the action recently taken by the British Government. It seems to us highly desirable that the posi-

tion of Egypt at the time of what may be termed the usurpation of Arabi Bey should be clearly understood. Egypt has long been a tributary state of the Turkish Empire, but has since the end of the first decade of the present century been practically independent, although it was only in 1873 that the right of maintaining armies and concluding treaties with foreign powers was conceded by Turkey. The title Khedive or King was granted in 1866, at which time the annual tribute to the Sultan's civil list was raised from £376,000 to £720,000, and the succession to the throne was made direct from father

to son. The present Khedive is the sixth of the dynasty of Mehemet Ali, who in 1811 made himself absolute master of the country by force of arms, and he succeeded to the throne on the abdication of his father Ismail the 1st, in 1879, under the pressure of the British and French Governments, then acting in perfect concord. The debt of Egypt is close on \$500,000,000, and in 1879, soon after the abdication of Ismail, whose extravagance had brought his country to ruin, it was agreed that the administration of the Government should be carried on under the supervision of France and Great Britain, each represented by a Controller General, invested with great powers, as will be gathered from the Khedive's decree of 10th November, 1879, which is as follows :

Art. 1. The Controllers General have full powers of investigation into every public service of the State, including that of the public debt, Ministers and all public officials of every rank are bound to furnish the Controllers or their agents with all documents they may think fit to require. The Minister of Finance is bound to furnish them weekly with a statement of receipts and expenditure. Other administrators must furnish the same every month. Art. 2. The Controllers General can only be removed from their posts by their own Governments. Art. 3. The Governments of England and France, having agreed that for the moment the Controllers General will not take the actual direction of the public service, their duties are limited at present to enquiry, control, and surveillance. Art. 4. The Controllers General take the rank of Ministers, and will always have the right to assist and speak at the meetings of the Council of Ministers, but without the power to vote. Art. 5. When they deem it necessary, the Controllers may unite with the Commissioners of the public debt to take such measures as they may deem fit. Art. 6. Whenever they may deem it useful, and at least once a year, the Controllers will draw up a report on all questions for the Khedive and his Ministers. Art. 7. The Controllers have the power of naming and dismissing all officials whose assistance is of no use to them. They shall prepare a budget, and monthly statements of all salaries and all resources shall be rendered to them.

Another decree of the Khedive was issued on 5th April, 1880 by which an "International Commission of Liquidation" was constituted, composed of seven members to draft a law of liquidation regulating the relations between Egypt and her creditors to be binding on all parties concerned. In the preamble of the decree it was stated that Great Britain, France, Germany, Austria, and Italy had already declared their acceptance of the law of liquidation, and would collectively request the adhesion of the other powers represented on the international tribunals. In January, 1880, the British

and French Controllers General presented their first report, which was sanctioned by the Khedive, and which was a scheme for settling the Egyptian financial situation. What has been known as the "Unified debt" of Egypt was established, bearing a rate of interest at 4 per cent. Certain revenues were set apart for meeting this interest, and any deficiency was to be chargeable on the general revenue. In the event of the revenues yielding more than 4 per cent., the surplus was to be paid to the holders of the Unified debt up to a maximum of 5 per cent., and if there should be any greater surplus it was to be applied to half-yearly purchases of stock in the open market. There were to be two budgets, one embracing the special revenues appropriated to the payment of the privileged and Unified debts, and certain specific charges for railways, telegraphs and administration; the other for the general services of the Egyptian Government. On the whole, the result of the interference of Great Britain and France, with the full sanction of Turkey and of the other European powers, was to put the Egyptian finances on a satisfactory footing.

It is generally known that England acquired during the administration of the Earl of Beaconsfield, a considerable interest in the shares of the Suez Canal, but it is not improbable that the precise character of the acquisition may be less known. The capital stock of the Suez Canal Company is 400,000 shares of 500 francs or £20 sterling each. Of these 176,602 belonged to the Khedive, but at a settlement between the late Khedive and the Company, in 1869, it was ascertained that he had alienated all dividends on these shares up to the year 1894. When, therefore Great Britain, to relieve the Khedive's necessities, and also to obtain a large interest in the Canal, purchased his shares for nearly twenty millions of dollars, it was agreed that the interest should be paid out of the general Egyptian funds. Great Britain has therefore a direct claim on the revenue of Egypt for about a million of dollars yearly. Moreover, since the opening of the Suez Canal more than three-fourths of the shipping passing through it belonged to Great Britain. In 1879 there passed through the Canal, 1,144 British vessels, 93 of France, 61 of the Netherlands, 51 of Italy, 40 of Austria, 16 of Germany, and 25 of Spain, the remaining 47 belonging to seven other nationalities.

When the rebellion of Arabi Bey took place no time was lost by the European powers interested in the maintenance of order in Egypt in meeting in conference

at Constantinople, and in order to give due weight to the decision of that Conference a strong naval force was ordered by Great Britain and France to proceed to Alexandria a seaport with about 230,000 inhabitants, nearly 80,000 of which are foreigners. Of these latter there are 34,000 Greeks, 17,000 French, 14,000 Italians, 6,370 Austrians, 6,000 English, 1,100 Germans, and the remainder natives of other countries. The demonstration before Alexandria was obviously intended to give weight to the decision of the Conference at Constantinople, which is still sitting. The action, or perhaps it would be more proper to say the inaction, of Turkey at this crisis, we do not presume to be able to comprehend. It seems to have been the general desire of the European powers which took part in the Conference, that Turkey, as the Suzerain power, should take the lead in putting down the insurrection in Egypt, but all that is known up to the present time is that the Conference has not yet come to any decision. Meantime a side issue has led to most serious consequences. The Egyptian rebel, flushed with his success, determined to raise new batteries and to strengthen those already existing at Alexandria, with no conceivable object but to enable him to assail the fleet which was then in the harbor. It was simply impossible for the British Admiral to permit such work to be constructed under his eye without remonstrance. Acting doubtless, on his instructions he insisted on the demolition of the Egyptian works, and gave full warning that, unless his demand was complied with, he would be under the necessity of destroying those works by bombardment. His reasonable demands were rejected, and after ample notice, and after full opportunity had been given to non-combatants to take shelter, the assault was commenced. It was at this crisis that France separated herself from Great Britain, but we have no satisfactory means of judging as to the ground of her doing so. The British Admiral fully succeeded in his object, but the rebel chief appears to be a fiend in human shape, for after his defeat he held out a flag of truce, with no other object, so far as can be gathered from the reports, than to enable him to escape from Alexandria with his troops, having previously given over the city and its inhabitants to destruction by fire and sword.

We shall offer but very few comments on the transactions at Alexandria. Our amiable neighbors south of the line can find no ground whatever to censure the ruffian who is responsible for what has occurred at Alexandria. The English

statesmen who are responsible for the protection of the national interests are the objects of the abuse of the United States press, with hardly an exception. Mr. Gladstone is not only denounced; he is misrepresented. He stated in his place in Parliament that he could not have anticipated such outrages as were committed in Alexandria, and this is distorted into a statement that he did not anticipate armed resistance. It is hardly necessary to observe that Mr. Gladstone never uttered such an absurdity. For armed resistance he was prepared, but for a violation of the usages of all civilized nations he was not prepared, and moreover it is difficult to comprehend how, if he had been gifted with the prescience which it is pretended he ought to have had, he could have taken any other course. The case lies in a nutshell. Was Great Britain to allow a rebel leader to erect in the very face of her fleet, fortifications with the object of destroying that fleet? It has been said that there should have been an army to support the fleet. There might be some force in this allegation if war had been declared, or even if it was contemplated. Pending the action of the Conference at Constantinople, Great Britain would not have been warranted in invading Egypt, and even now she has merely expressed her readiness to suppress the rebellion, either with her own forces or concurrently with those of other powers. So long as Turkey receives the large tribute of about \$4,000,000 from Egypt, the European powers have a right to claim that public order will be maintained, and that rebellion will be suppressed; and if Turkey refuses or neglects to fulfil her obligations to the civilized world, she must be called on to abdicate her Suzerainty, and the other nations of Europe must supply her place. Any thing more disgusting than the comments of the United States press on the events in Egypt we have never read. Not a word of censure is uttered against the blood-thirsty rebel who is responsible for the destruction of life and property at Alexandria, but Mr. Gladstone is held up to censure because, when left in an isolated position by France, he confined himself to what were strictly measures of self-defence and protection for the British fleet, and abstained from sending an invading army to Egypt, pending the decision of the Conference then and still sitting at Constantinople.

THE FINANCIAL OUTLOOK.

There is a point which deserves special consideration with reference to the future of the money market, and that is the

character of the deposits in the Canadian banks, which have increased so largely of late. From information that we believe to be reliable, we have reason to think that no less an amount than eight millions of dollars are held in Manitoba waiting investment, about three-fourths of which are deposited in the branches of the large banks. These banks have agencies in New York and Chicago, and it is anticipated that in the coming fall there will be an active demand for money in those cities, while the movement of the Canadian crops will as usual lead to an expansion of discounts and an inflation of the currency. If concurrently with these demands for bank accommodation to the public there should be a large withdrawal of deposits consequent on investments in buildings and lands in Manitoba and elsewhere, it is highly probable that we may have a stringent money market before the winter sets in. It is reported, moreover, that Quebec 5 per cent. loan of \$1,500,000, which is offered at par to the public is likely to be subscribed for by leading financial institutions in Canada. The Quebec Treasurer is said to have informed a reporter that he had received an offer from England for the whole amount, but that he had no doubt that it would be taken up in Canada, in which case it will cause a withdrawal of an equal amount of deposits, a very doubtful benefit to the country. It seems desirable that those who have large liabilities for circulation and deposits should weigh most carefully the probability of early demands on them for payment, and the prospect of realizing at short notice on their assets. It is satisfactory to be assured that the prospects of a good harvest continue to be favorable, and we are inclined to think that our principal importing houses are fully alive to the danger of extending credits beyond legitimate bounds. One of the gravest subjects for alarm is the apparent determination of the Quebec Provincial Government to stimulate the construction of railroads that are not likely to be remunerative, and the countenance given to such undertakings by gentlemen whose past experience, it might have been supposed, would have led them to discourage all such schemes. It is not likely that during a period of inflation such as we are now passing through there will be any tendency to indulge in gloomy forebodings as to the future, but there is quite enough to cause anxiety, and to induce prudent men to be cautious.

WHARF ACCOMMODATION.

We have noticed with regret more than one attack on the Harbor Commissioners

on the subject of wharf accommodation. The agent for the line of steamers to Brazil complains that the consigners of goods by his ship have been seriously inconvenienced, and although the Harbor Commissioners appear to have done all that they could have been reasonably expected to do to meet the public requirements, there seems to be an opinion gaining ground that the harbor ought to be extended. More than one scheme has been ventilated for effecting this object, but we fear that there are insuperable obstacles in the way of any immediate action. No proposition for carrying out any large scheme of harbor improvement by a joint stock company would, we should think, be entertained for a moment. Whatever plan it may be deemed expedient to adopt should be carried out by the Harbor Board with or without the assistance of the Government. Unfortunately the Harbor Commissioners are at present in the position of suitors to the Government for relief from the liabilities which their predecessors were virtually compelled to assume, owing to the omission of the Government to undertake the deepening of the channel of the St. Lawrence between Quebec and Montreal. It is the general opinion of the citizens of Montreal that the Government, which undertook to construct the ship canals, and to deepen the channel of the St. Lawrence above Montreal, should have extended its operations to the deepening of Lake St. Peter, and other parts of the river above Quebec. For a long time the state of the finances was such as almost to preclude the hope of justice being done, but such is not the case at present, and from time to time vague hopes have been held out that relief would be granted. Even, however, if this were done, it may be doubted whether the Harbor Commissioners could venture on undertaking any large scheme of harbor extension without obtaining the assistance which has been freely given to ports of much less importance. Whatever may be done in the future, we fear that it will be impossible just at present for the Commissioners to provide better wharf accommodation than circumstances have hitherto enabled them to give.

THE BANK STATEMENTS.

The Bank statements will be found elsewhere in our columns, and we append the usual abstract. There is still a tendency to expansion. The circulation has increased by a little over \$350,000, and the deposits by nearly \$3,000,000. The discounts have increased by something over \$2,000,000, and the

specie and the Dominion notes by about a million. It is when a comparison is instituted between the present year and 1881 at the same period that the increase in the liabilities and assets of the Banks appears almost startling. The total liabilities in June, 1881, were a little over \$125,000,000, and in June, 1882, they were \$153,000,000, an increase of \$28,000,000. The circulation is about \$6,000,000 in excess, the Dominion deposits \$5,000,000, and deposits from the public about \$14,000,000. The ordinary discounts have increased by about \$27,000,000. It must be borne in mind that in 1881 the amount under discount at the end of October was about fifteen millions in excess of June, and the circulation about nine millions in excess. The tendency has always been to have a considerable expansion after harvest, and during the marketing of the crops; and as there is every prospect of a good harvest, it may be expected that from August to October the Banks will have to increase their discounts considerably. It may be hoped that there will be no large withdrawal of deposits during that period. The chief feature in the Dominion note statement is an increase of over a million in circulation, but this is almost entirely in the large notes of \$500 and \$1,000, which are kept by the banks as reerves. The 1s and 2s are only \$37,000 in excess of June:

| | May, 1882. | June, 1882. |
|--|---------------|---------------|
| Capital authorized... | \$65,766,666 | \$67,143,666 |
| Capital subscribed... | 60,509,234 | 60,819,134 |
| Capital paid up..... | 58,509,060 | 58,739,981 |
| LIABILITIES. | | |
| Circulation..... | \$31,861,044 | \$32,229,938 |
| D. Gov. dep. on demand..... | 5,796,535 | 6,557,763 |
| D. Gov. dep. after notice..... | 6,752,717 | 6,902,717 |
| Deposits Security for Gov't Contracts and Insurance..... | 886,471 | 949,400 |
| Prov. Govt. on demand..... | 642,990 | 667,190 |
| Prov. Govt. aft'r notice. | 1,036,157 | 1,266,157 |
| Other deposits on demand..... | 48,506,137 | 49,416,542 |
| Other dep. aft'r notice. | 46,219,584 | 48,120,717 |
| Loans or deposits from other Banks sec'd. | | 46,784 |
| Loans or depts. by other Can. Banks, unsecured..... | 1,710,945 | 1,811,070 |
| Due Bks. in Canada... | 1,482,491 | 1,498,717 |
| Do. in foreign countries..... | 101,391 | 578,585 |
| do. in the U. K..... | 2,387,037 | 2,698,596 |
| Other liabilities.. | 664,550 | 407,809 |
| Total liabilities.... | \$148,048,049 | \$153,001,994 |
| ASSETS. | | |
| Specie..... | \$7,259,174 | \$7,333,952 |
| Dom. notes..... | 9,912,396 | 10,749,628 |
| Notes and cheques on other Banks..... | 5,727,386 | 7,110,350 |
| Due from Banks in Canada..... | 2,602,399 | 2,584,301 |
| Due from Age's or B'ks in for'n. countries... | 16,986,975 | 17,360,606 |
| Ditto. in U. K..... | 1,515,983 | 1,531,595 |
| Available Assets... | \$40,004,313 | \$46,670,432 |

| | | |
|--|---------------|---------------|
| Gov. deb. or St'k..... | \$1,109,069 | \$1,157,269 |
| Loans to Dom. Govt... | 944,583 | 645,846 |
| do. Prov. Govt... | 933,578 | 962,228 |
| Securities other than Canadian..... | 1,768,486 | 1,694,476 |
| Loans secured by other than Canadian Securities..... | 15,300,429 | 15,249,451 |
| Loans to Municipal Corporations..... | 1,367,412 | 1,905,131 |
| Loans to other Corporations..... | 9,390,751 | 8,841,006 |
| Loans or deposits in other Banks sec'd. | | 100,000 |
| Loans to or Deps. in other Banks, unsecured..... | 1,362,167 | 1,511,907 |
| Discount..... | 137,808,083 | 140,055,870 |
| Notes overdue not specially secured... | 1,188,654 | 1,229,858 |
| Overdue notes, sec'd. | 1,853,232 | 1,844,563 |
| Real Estate..... | 1,490,880 | 1,511,899 |
| Mortgages on R. E. sold by Banks..... | 783,624 | 783,373 |
| Bank Premises..... | 3,023,991 | 2,997,699 |
| Other Assets..... | 2,067,163 | 2,110,056 |
| Total Assets..... | \$224,434,399 | \$229,271,064 |
| Directors' Liabilities. | 9,017,834 | 9,556,936 |
| A'vge Amt. Specie during month..... | 6,786,476 | 7,053,458 |
| Do. Dom. Notes. | 9,636,738 | 10,467,976 |

CUSTOMS' DECISIONS.

A few days ago the Minister of Customs had a conference with some of our leading importers as to the interpretation to be placed on the clause of the Customs Act which places a specific duty of 2 cents per square yard in addition to an ad valorem duty of 15 per cent "On all cottons, "denims, drillings, bedtickings, gingham, "plaids, cotton or Canton flannels, ducks, "and drills (dyed or colored), checked and "striped sheetings, cottonades, panta- "loons, stuffs and goods of that descrip- "tion." The description is, it must be admitted, very comprehensive, but it is contended that there is a description of goods which could only come under the heading of "plaids," and which, after much consideration, was last fall placed in the unenumerated class. A recent attempt has been made to have the decision of last fall re-considered, and the higher duty imposed. The Minister of Customs has wisely decided on the liberal interpretation of the Act. It would have been most unfair to have reversed a previous decision without notice, and when merchants acting in good faith had imported goods under the impression that it would be maintained.

There has been some difficulty with a highly respectable importing house in this city, Messrs. Kirk, Lockerby & Co., arising from the uncertainty which seems to exist on the subject of direct importations of tea. It has been long since fully admitted that teas may be imported direct through the United States from China and Japan, via

San Francisco, but it has not been quite clear whether they may be temporarily warehoused in an American port. It would be very desirable that there should be a formal notification from the Customs' department on the subject, so that there would be no room for doubt. It is stated that the tea recently seized was shipped from Yokohama direct to Messrs. Kirk, Lockerby & Co., but that it was sent via New York with other portions of the cargo, and warehoused there previous to being sent on. In that case the transaction appears to be quite regular, and, moreover, it would be very difficult to avoid warehousing. The understanding is, that Canadian houses can purchase in the foreign markets, and bring their goods through the United States, but that they cannot buy in New York or elsewhere from United States importers. There ought certainly to be established regulations which would prevent annoyance to houses of high standing.

THE IMPERIAL BANK.

(Accidentally excluded last week.)

The report submitted by the Directors of the Imperial Bank to the shareholders at the annual meeting held on the 5th inst. will be found elsewhere. It was deemed expedient during the year to increase the capital by \$500,000, and this amount was allotted to the shareholders at a premium of 33 1/2 per cent. The circulation had increased during the year from \$760,000 to \$1,096,000, which was in excess of the old capital. The deposits increased by about \$1,300,000, and nearly a million of this amount is in deposits not bearing interest, which is evidence of the conservative policy of the bank. The rest has been increased during the year from \$175,000 to \$400,000. The Imperial holds over \$520,000 in Government securities and municipal debentures, a description of assets that might be found very convenient in case of a stringent money market, being always negotiable abroad. The Imperial has established agencies in the North-West, and we believe that it will be found a sound and conservative policy for the banks in the old provinces to supply the demand of the North-West. The old directors have been re-elected.

MONEY AND THE BALANCE OF TRADE.

The value of money depends upon the manner in which it is used. Labor is the great source of national wealth. If money stimulates productive industry, it is a benefit, and to the extent only to which it does this is it a benefit. If, on the other hand, it diminishes industry, and to the extent to which it diminishes it, it is an evil. Even in the form of the

precious metals, it may not prove to be wealth to a nation. The idea that a country is necessarily rich in proportion to the amount of gold or silver which it possesses is a common and natural but an erroneous one. Money is of value merely as it is needed as a medium for exchange of real values. For money, gold and silver are the only proper measures of value. They have been made so by the tacit agreement of nations, and are the necessary regulators of trade, the medium by which balances are settled between different countries and between sections of the same country. As a universal measure of value they are a commercial necessity. The trade between different nations and between sections of the same country is carried on by an exchange of commodities, but is never equally balanced by them; and unless credits are being established, the movements of coin unerringly indicate on which side the balance exists. If the United States buy of other nations more than they sell to them, it is evident that a balance is thus created which must either be settled in coin or continued as a debt.

That balances between nations should be promptly paid is the dictate of wisdom, because by prompt payment the adverse current is checked before the debtor nation becomes seriously involved; while, on the other hand, if they are permitted to accumulate, they may, when the day of payment can no longer be deferred, prove not only disastrous to the debtor, but greatly disturb the business of the creditor nation. Even with the vast increase of gold and silver which has taken place within the last quarter of a century, the specie which is possessed by commercial nations is a very inconsiderable sum in comparison with their foreign and domestic property exchanges; and no nation can afford to continue a traffic which leaves it with a heavy debt to be paid in the precious metals, unless these metals are a part of its productions, and then only to the extent that they are productions. When there are no artificial obstacles in the way, and balances between nations are promptly settled, the flow of coin from one to the other produces but little embarrassment to the debtor nation. The nation that loses coin either diminishes its purchases, or, by a reduction of the prices of its commodities which the loss occasions, becomes a more inviting market than before, and by attracting purchases, reverses the current and draws again to itself the coin of which it had been deprived.

All this is well understood; and if trade between nations were carried on by an exchange of products and a prompt payment of balances in specie, no nation would ever become indebted to another to an extent seriously to affect its prosperity. All serious embarrassment growing out of commercial intercourse between the people of different nations results from failure in the prompt payment of balances, and the carrying forward of these balances by extensions of credits.

The trade between the different sections of the United States is subject to the same laws. If one section, in the course of trade, becomes a debtor to another, the balances must be carried in the form of debt—always expensive, and generally dangerous to the debtor section—or settled with money. If the measure of value is a convertible currency, and trade and exchanges are left to the natural laws that govern them, settlements take place promptly and without embarrassment to business. The banks of the debtor section are drawn upon by their depositors and note-holders for coin or exchange. This return of notes and withdrawal of deposits, if considerable in amount, produce a contraction of discounts; and this contraction either checks overtrading, or so reduces the price of products as to increase the demand for them until the current changes and the equilibrium is restored. This brief statement of the well-known laws of trade not only illustrates the necessity of prompt payment of balances between the United States and foreign nations and between the different sections of the United States, but the necessity of having everywhere the same standard of value.—*New York Dry Goods Reporter.*

INGENIOUS BANK ROBBERY.

A Leaden Bait for Golden Fish.

The State National Bank at Elizabeth, New Jersey, has been the victim of a long series of thefts by a method as unique as it was ingenious. The institution is one of the soundest and most substantial in the United States, and as ancient as the Broad Street building in which it is located; and the fact that its employees have always been trusted, and that two paying tellers were ruined before the mystery was solved,—even with the aid of two chiefs of Police—is only calculated the more to show the necessity for more than ordinary vigilance and scrutiny on the part of bank officials in these times of unique swindling and other operations. The *New York Graphic* of the 12th inst. furnishes the following account of the *modus operandi*:

"His bait and his catch were alike unique. When Edward Sherwood was paying teller of the bank, and was a much respected and thoroughly liked young man, he could not make his accounts balance, and said so to the cashier, James McGuire, and to other officers of the bank. On July 16, 1881, he was \$200 short; on September 19 he was \$340 short; on November 27 he was \$320 short, and on January 9 of this year he was short \$180. Personally responsible for his own balances, he could not afford to lose the money, and said so to the bank people, who relieved him and Mr. Joseph McGuire, the book-keeper, a brother of the cashier, who had also offered to resign. Sherwood and McGuire had throughout stood together at the same desk, and the cash had been taken from time to time from the drawer under Sherwood's desk, and always during business hours, since the cash was never there at any other time.

"The plice of paying teller was given to Charles Halsey, who is a good man and a member of the Common Council, and on January 16, just one week after his predecessor's loss, he was unable to balance his accounts within \$480, the largest loss of all. Then there was a long lull until June 10, when \$350 was spirited away. Frank Newcombe had taken McGuire's place, and yesterday morning heard a tap-tap-tap about the drawer. The first time it was heard it was attributed to a boy who had his fingers on the edge of the counter outside. The second time the paying teller saw something move, and thinking it a mouse, slammed the drawer to. Then thinking it not worth while to leave the mice to eat up the notes, he opened it and found that by his sudden shutting of the drawer he had broken a slender coil, a fine woven fish line, and in the drawer was a bit of lead of two ounces shaped like the flat seals that are used by customs officers. On its lower surface was a piece of shoemaker's wax, and fastened to the wax was a \$20 bill. The investigation showed that the trick had been so ingeniously done that no less than thirteen bills aggregating \$260 had been taken from the \$50 and \$20 pockets of the drawer, since the money had been counted half an hour before.

"There had been an old gas-pipe hole in the floor, which had never been plugged, and which was immediately under the cash drawer. Over the center of the drawer and directly into the bottom of the counter had been turned a screw ring or a "deadeye," as sailors know them, and another had been turned into the face of the counter, so that a cord running through both would work at right angles to itself and without a sound. The lead was fastened to the end of the string inside the deadeye over the drawer, and to another string by which it could be pulled back to the hole in the floor made by the removal of the old gas pipe. That is, by the cord through the deadeyes the lead could at any instant be dropped into the drawer, and by the single cord could at any time be pulled back through the gas-pipe hole. There could be nothing in sight, and there never was anything. The man in the cellar had for his guide his ears, and he had arranged his trap on Sunday evenings when, as janitor, he had access to the room. Once arranged and used he could withdraw it at pleasure without attracting attention. The culprit, who confessed

his guilt on arrest, is George Washington Ackerman, who had, however, always been known in Elizabeth as George W. Bennett. He is an ex-soldier and painter, and in the army had a reputation for bravery."

A WHOLESALE DRY GOODS STOCK.—In the great centres of trade there is a continual tendency to separate the dry goods business into its larger subdivisions by making a speciality of say tweeds, silks, small wares, or other lines, but it by no means follows that the dry goods houses, in Canada at least, have given any lesser attention to these departments. Indeed the yearly transactions of any one of the leading dry goods firms in these branches would constitute of itself a large trade. Messrs. Gault Bros. & Co., of this city, for example, apart from their immense trade in Canadian tweeds, cottons, imported prints and dress goods, which in the respective floors of their immense warehouse are piled so high that they seem to support the lofty ceilings and make the very tables groan and bend beneath their weight, have sold during the current season some 14,700 dozen pairs of shirts and drawers, equal to the enormous number of 176,400 pairs. In prints and dress goods the present season the importations foot up some ten to twelve thousand "pieces." In silks, ribbons, fancy goods, flannels, trimmings, laces, carpets, oil-cloths, novelties and many other departments the stock is something that requires to be seen to be appreciated. New styles, fashions, colors and shades can be seen in such establishments without waiting for what are called "opening days." The number of hands employed in a large house of this kind may be inferred from the fact that some six men are continually employed by Messrs. Gault Brothers & Co. in packing, that the little lanes on each floor barely permit a single passage, owing to the quantities of goods being hauled down to fill orders, and that the receipts of goods are from 150 to 200 cases a day. The hoist or elevator requires the constant attention of two men, and is kept running from morning till night, while night work is not uncommon during the height of the busy seasons with a great number of the hands. Notwithstanding the large adjoining warehouse recently acquired by the Messrs. Gault, the basement of which contains an iron tramway for convenience of running out goods for shipment, the firm find their premises again inadequate to the growing requirements of their business, and a further annexation in the same direction is a matter which the wants of the near future must determine.

ACKNOWLEDGMENTS are due to Mr. J. Howard Hunter, Inspector of Insurance for Ontario, for a copy of his Abstract and Tabular Summary of the Statements made by local companies for the past year. Further reference postponed. Mr. A. Blue's excellent report of "Agricultural Returns to the Ontario Bureau of Industries" has also been received.

IRON ore shipments are arriving so rapidly and in such quantities at Kingston, Ont., that the full capacity of out-going vessels is required to keep it from accumulating.

FILE RECORD—INSURANCE.

ONTARIO.

Owen Sound, July 13.—Losses by the fire are as follows:—M. Gilson, \$615, insured in British America; Creighton Bros. \$9,000, insurance \$4,500; M. Forham, building lost, insured for \$700, in Gore Mutual, stock damaged, insured for \$400 in Phoenix; W. B. Stephens \$900, covered by insurance in British America, Lancashire, and Canada Fire and Marine; Mrs. Shaw, fancy goods, total loss, insurance \$600 in Lancashire; Butchart's Dominion Block, partially destroyed, insured for \$2,000 in Northern.

QUEBEC.

Quebec, July 13.—Ship *Ryerson* totally destroyed; the cargo of coal catching fire. She was owned by Ryerson & Moses, R. S. Eakins, and her captain E. C. Dennis, and valued at \$28,000; insured for \$19,000. *Lennoxville*, 13.—Losses by this fire are as follows:—C. Nowcross, carriage factory and stock \$3,000; insurance \$700. T. Dundin, blacksmith's shop, loss \$500; no insurance. Bartlett Bros., butter tub factory, damage \$1,000. Giroux & Bean, carpenters, \$200 and \$50 respectively. Origin of fire in engine room. *Boucherville*, 16.—Losses by this fire are as follows:—Shed and granary owned by Rev. Father Primeau \$5,000; no insurance. Shed owned by Mrs. Laforce \$400; forge and shed belonging to Mr. Louis Gauthier, \$2,500, covered by insurance. Total loss \$10,000.

MARITIME MARKETS.

HALIFAX, N.S., July 20.

Farmers' and fishermen's weather still prevails, giving the greatest possible encouragement to that class of our population. Quietness in business is everywhere remarked. Prices remain without quotable change. The arrivals of breadstuffs have been ample for the requirements, and we quote Patents at \$7.10 to \$7.40; Superior, \$6.60 to \$6.90; Extra, \$6.40 to \$6.55. Oatmeal scarce and firm at \$5.90. Cornmeal quiet and firm at \$4.50; butter quiet at 16c and 17c; oats worth 53c to 54c.

Financial and Commercial

MONTREAL WHOLESALE MARKETS.

THURSDAY, 20th July, 1882.

The continued good harvest prospects throughout the country has caused a decline and downward tendency in values for breadstuffs, and the outlook for grain exports is becoming more encouraging. The political disturbances and condition of the crops in Europe would seem to ensure an active demand later on for these products, consequently a hopeful feeling pervades the business community with regard to the Fall trade. The report furnished by the Ontario Bureau of Industries as to the crops in the Garden Province shows a very large area under cereals; the total being nearly 5,000,000 acres. Wheat takes the lead, with 1,763,876 acres; oats comes next, occupying 1,425,948 acres; barley is third, 833,466 acres; peas fourth, 554,464 acres; corn fifth, 210,080 acres, and rye sixth, 182,968 acres. A much greater area of Spring wheat is grown than of Fall wheat, and the condition of the former is reported excellent. Oats promise an excellent crop, while corn seems likely to be a failure; the clover crop will be short, the plant having been heaved by Spring frosts. The wheat and barley harvest has been commenced in some sections. No material change in the local money market; rates to commercial borrowers remain as last quoted. An improved demand is reported for Sterling Exchange, quoted at 109 to 109½ between banks, 109½ over the counter, and 109½ to 109¾ for demand. Drafts on New York easy, at ½ di-count as the best bid; offering in round amounts at 1-10 discount. Business on the local Stock Exchange has been dull; a larger volume of business has been done the last couple of days, however, and the market closes stronger, with an upward turn in values generally. Bank of Montreal

advanced to-day to 110½, at which sales were recorded.

Transactions to-day: Morning Board—275 Montreal at 210; 55 do at 210½; 50 Eastern Townships at 120½; 53 Commerce at 142½; 50 do at 142½; 100 do at 143; 178 Montreal at 131½; 525 City Gas at 171. Afternoon Board—65 Montreal at 210; 20 do at 209½; 100 Ontario at 126; 94 Toronto at 185½; 50 do at 186; 175 Merchants at 128½; 250 do at 128½; 20 Eastern Townships at 96½; 220 Commerce at 143; 25 do at 142½; 100 do at 143½; 100 Montreal Telegraph at 131; 50 Richelieu at 72½; 150 do at 72½; 300 City Passenger at 147½; 25 City Gas at 171; 50 do at 171½; 50 do at 171½.

ASHES.—Receipts are still fair, but are not so large as early in the month, and are less than for July of last year. Prices have eased off. First Pots sold at \$5.15 to \$5.20, and \$5.25 for good tars. Seconds \$4.75. No Thirds here. Pearls have been sold to extent of 50 barrels at prices understood to range from \$8.40 to \$8.60; the demand is small, but stock now insignificant. Receipts since 1st January, 4,612 barrels Pots, 267 barrels Pearls. Deliveries, 4,962 barrels Pots, 531 barrels Pearls. Stock in store at six o'clock on Wednesday evening, 389 barrels Pots, 43 barrels Pearls.

BOOTS AND SHOES.—Travellers continue to forward orders freely for Fall goods, and manufacturers have all the work they can do. Judging from the large number of sorting orders received this summer stocks in the country cannot be large. Prices generally steady and well maintained, so far this season. Payments as good as can be expected at this time of year, when requests for renewals are natural.

CATTLE, ETC.—The offerings at the local markets last Monday comprised about 1,370 head cattle, 5,000 sheep, and 318 hogs. Transactions in shipping cattle were few, and prices ranged at from 5c to 6c per lb., live weight. The supply for the city trade was large, but the quality was below the standard; the demand, however was brisk, owing to the presence of buyers from neighboring towns who bought quite a number of cattle. Fair to medium grass fed cattle sold at from 4½c to 5c, and coarser grades at from 3½c to 4c per lb. live weight. A lot of Sheep was sold at \$4.50 each. Live Hogs were quoted at \$7.50 per 100 lbs. Only a few Calves on the market, and prices as quoted last week. Shipments of live stock from Canada to Great Britain for week ending 15th July, 1882, as reported by C. H. Chandler, insurance and shipping agent, are as follows:—SS. "Karo" to London, F. R. Lingham, 648 sheep. "Lake Winnipeg" to Liverpool, J. Dunn & Co., 91 cattle, 277 sheep; G. F. Frankland, 60 cattle; W. H. Reed, 110 cattle; P. Ryan, 100 cattle; F. R. Lingham, 1,374 sheep. "Canonbury" to London, J. Dunn & Co., 450 sheep; Price & Delorme, 540 sheep. "Brooklyn" to Liverpool, F. R. Lingham, 380 sheep; J. & C. Coughlin, 300 sheep; R. Telfer, 72 cattle; N. Kennedy, 110 cattle; Acer & Co., 900 sheep. Total 543 cattle, 4,869 sheep. Total last week, 597 cattle, 6,133 sheep.

DAIRY PRODUCE.—Although shippers have been buying in country sections at prices above figures equivalent to rates ruling here, there have been very few sales of butter in this market for shipment during the week. In London and Guelph districts transactions have been reported at 17 to 18½c for dairy butter. The make in England this year appears to be much larger than in previous years, and from 4,000 to 5,000 pkgs ol-margarine are being shipped from this side weekly, consequently there is not the usual outlet for American and Canadian offerings. A few round lots of creamery have been sold this week at 23½c to 24c; the sale of some 1,500 pkgs. Canadian creamery c. i. f.

Glasgow, at 11½s. was advised yesterday, and the local trade are at a loss to know where the profit from the transaction exists. In the early part of the week the local cheese market was somewhat excited, as high as 11c having been paid for a large lot to arrive, and prices advanced fully 1c on Monday last; buyers in the country had a lively time, 10½c, and even more, having been freely bid. The excitement is over now, and it is generally believed that the keen edge has been taken off the market, notwithstanding a further reported advance in Liverpool yesterday of 6d per cwt.—the third similar rise this week. Sales of lots of 600 to 700 boxes each were reported here on Tuesday at 10½c to 11c; and real choice qualities will command 11½c to perhaps 11¾c. At Ingersoll, Tuesday, nine factories offered 1,221 boxes, mostly first half of July make. Several factories did not board their cheese but sold. 4,321 boxes sold as follows: 1,700 boxes at 10½c, 2,621 boxes at 11c. At Little Falls, 17th July, sales comprised 12,000 boxes; general price, 11c; 2,000 at 11½c; a few at 10½c. Market feverish. At Utica, 17th July, sales 8,000 boxes at 10½c to 11½c; 3,800 at 10½c; 2,800 consigned. New York market was wired weak yesterday, and the *Bulletin* says of Tuesday's market: "The two products of the dairy continue quite opposite in tone. Butter on home account has sold only to the extent of immediate wants; exporters have remained very quiet, with supplies sufficient for all outlets at former cost, while anything faulty was tame, receivers showing some anxiety to realize. Cheese, on the contrary, has commenced the week with another inclination to 'boom,' and the market is feverish. As cost increases, some additions are made to the idle portion of the export interest, consequent upon a withdrawal of orders, but others continue anxious, and the bidding has stimulated both our own and the interior markets. 'Short' sales to cover for this month, and a growing belief that factory men have shipped as close as claimed, making the crop backward to date, are also factors of a stimulating character."

DRY GOODS.—A decided improvement in trade must be chronicled this week. The travellers are doing well; without exception all our leading importing houses report orders coming forward freely, and from the assorting of goods arriving from the English markets and re-packing for shipment to Canadian retailers, the several large warehouses assume a decidedly busy appearance just now. It is believed that the bright harvest prospects, with fine weather, which has been more favorable throughout Ontario than in Quebec and the lower Provinces, have induced country merchants to take hold more freely than they otherwise would have done; still we repeat that in view of the heavy stocks of woollens held over from last year the conservative policy is a wise one. It is a great deal easier to repeat orders than to carry over stocks unsold. A fair demand is being experienced for all descriptions of goods, but there seems to be a slight run on special lines of fancy goods,—cloakings, beaded trimmings, etc.; silks and all kinds of dress goods moving off freely. High-priced goods, of superior quality, are selling far more readily than the low-priced materials. Business at retail also good, but the city retail merchants are not buying much, having been pretty well stocked recently with damaged goods, after the Victoria Square fire. Payments generally reported very fair, for the time of year.

DRUGS AND CHEMICALS.—There is a fair amount of business doing at unchanged prices. English markets continue dull all round, but if chemical manufacturers can hold their own for this month they hope to see some improvement in prices.

ON.—A steady demand has been experienced for *Linseed*, and with stocks light prices rule firm but steady and unchanged. *Spirits of Turpentine* quiet and firm, at the late advance.

A good demand exists for Fish oils; stocks of *Steam Refined Seal* light, and prices firm, with no large transactions reported this week.

FLOUR AND GRAIN.—The serious "break" in Chicago market last week, when prices for wheat declined about 8½c per bushel within three days, caused by the arrival of new wheat from the South Western States, was followed by a panic resulting in several failures in the West, causing a lower range of values in England, and demoralizing the breadstuffs markets generally, on both continents. Consequently the chief characteristics of the English and local markets this week have been dullness and weakness. Imports in the United Kingdom for the week show an increase of 70,000 qrs wheat and a decrease of 45,000 brls. flour, as compared with those for the week previous. The heavy receipts of Chicago have kept that market weak and excited until to-day, when under a strong spurt July wheat advanced about 3c, closing at \$1.08½ after touching \$1.08½, and August wheat closed at \$1.04½, against \$1.00½ yesterday. The news failed to strengthen the views of buyers here, however, as they are still acting very cautiously and bidding low prices for even immediate requirements. No large transactions in either flour or grain to note in the local market to-day. A cargo of No. 2 Toledo red winter wheat changed hands yesterday at \$1.15½ Kingston, equal to \$1.17½ here. Canada Spring is quoted at \$1.36 to \$1.37, red winter at \$1.35, and white winter at \$1.30. Other grains about as quoted last week except perhaps oats, which are worth 45½c to 46c. As may be seen on reference to our "prices current" flour has declined in value 10c to 15c per brl all round; and it is thought that the large prospective crops will prevent any material advance in prices before the arrival of new grain and flour.

FRUITS.—Trade continues fairly brisk. New Apples have been arriving freely this week from the Southern and Western States, and under an adequate demand brought \$3.50 to \$6 per barrel, as to condition and quality. Cherries continue to come forward freely, and selling at \$1.50 to \$1.75 per basket. California Peas and Plums now offering in this market at \$7 per box for the former, and \$4 do for the latter. A large quantity of peaches is expected in a few days, late arrivals bringing \$4.50 to \$5.00 per small crate. The Delaware yield will, it is said, be very heavy, fully 5,000,000 baskets being expected from the orchards there. Strawberries.—Receipts of Western berries light, and quality poor, the season for them being about over; Montreal and Quebec berries have been offering more freely, and sold yesterday at 20c per quart. Lemons still moving freely at \$7 per box for Palermos, and \$8 do for Messinas. In cases Palermos bring \$9 to \$10, and Naples \$11. No Bananas in the market; a fresh lot expected to arrive to-day (Thursday). Coconuts quiet and unchanged, quoted at \$6 per sack.

GUACUENES.—Sugars.—Granulated is again easier, 9½c to 9¾c. Yellow Refined is but slightly altered. In West India Sugars there is also no special change, although the whole turn of the market is somewhat off. Teas.—As the season progresses in Japan prices droop for of course a lower class of drawing quality. The early leaf is not held in quantity. With us the market is quiet, with but few changes in Teas generally; there is no special activity to note in any kinds. Good ordinary with style is not in large supply. Molasses.—There is not much business doing at the moment. Prices fairly steady. Syrups in request for good qualities. Coffees.—Demand not active. Genuine Coffees are slowly working their way into use, and the present low prices favor this greatly. Rice firm, \$3.45 to \$3.85. Spices.—Pepper firm, 15c to 16½c. Nutmegs and other Spices show steadiness with moderate business. Fruits.—Valentias nominally as for some time past. Eleme Raisins held 8½c to 9c. Currants promise well for growing

crop. Figs, market pretty well cleared of small boxes. Sultanas dull. Nuts and Almonds inactive.

HARDWARE AND IRON.—In general hardware business is very quiet; orders comparatively few and small, as usual at this time of year, and values unchanged. Payments fair, and the trade are confident of a good Fall trade, but at present the only improvement to be noted is in the demand for Pig Iron, which is reported considerably more active from all parts of the country, and yet buyers, under expectation of lower freights, hesitate to place large orders. A very marked advance has occurred in England and Scotland, and latest cable advices still report the Glasgow pig iron market firm and advancing. During the past ten days Summerlee has advanced 4s, and Glengarnock 5s per ton, now quoted at 57s in Glasgow. Transactions here during the week confined to small lots, at an advance of about 50c per ton on previous prices, as will be seen on reference to the list of quotations on another page. Offers for round lots of No. 1 brands have been made, but not accepted by holders in Scotland, and negotiations are still pending, in some instances. Freights remain firm, at 14s. from Glasgow to Montreal, and 15s. to New York. A decline will largely depend of course upon the quantity of grain offering for shipment at this port and the rates obtainable by out-going vessels. It is believed by some in the trade here that any decline in freights will be off-set by an advance for iron, in view of the present Egyptian war. Tinplates reported dull and unchanged, as usual at this time of year. Ingot Tin firmer, selling in jobbing lots at 26c here, and 25½c in New York. Copper, Nails, and other metals quiet and unchanged.

HIDES AND SKINS.—Market for Hides quiet, at unchanged prices; receipts from butchers light, but sufficient for the demand. Lambskins coming forward freely, and under a good demand prices are firmer, quoted at from 50c to 60c, according to quality of the skins. Calfskins in rather light supply, the season being nearly over; the demand is also light, and prices rule nominal at 14c to 15c per lb.

LEATHER.—Though reports differ somewhat, on the whole the market may be written quiet and nominally unchanged. One or two firms report a steady jobbing demand for nearly all kinds at previously quoted prices, while other and older houses report sales few and only of small lots. Of course good heavy plump Sole leather continues scarce and firm. Splits also a shade firmer, and the enquiry for Upper continues steady; a few lots of 500 sides each being reported sold at from 33c to 35c. In other kinds no quotable transactions to note.

LUMBER.—No change from last week. This is the slack season, and little lumber will be moved until the latter part of August. Ottawa mills are all busy cutting; owing to the high water there is an abundant supply of logs. Prices keep firm, as the first of the season's cut was largely contracted for. Owing to the prospect of a large stock buyers are holding off, as at present high prices there is very little to be made handling lumber; besides the heavy cost retards projected building operations.

PROVISIONS.—The Chicago hog market was quiet yesterday, at unchanged quotations; estimated receipts were 11,000 against 6,955 on Tuesday, with shipments of 3,163 head. Pork was slightly easier, closing at \$20.05 Aug., \$20.82½ Sept. Lard closed at \$12.32½ August, \$12.45 September. The stock of lard in New York July 15 was officially reported as 24,673 tcs. prime and 1,770 tcs. off grade, an increase of 10,821 tcs. prime, and a decrease of 507 tcs. off grade since 1st July. The exports of hog products from the four principal seaboard ports during the week ending July 15th compare as follows:—

| | 1882: | 1881: |
|-----------------|-----------|------------|
| Pork, brls..... | 2,298 | 5,235 |
| Lard, lbs..... | 5,975,889 | 6,036,481 |
| Bacon, lbs..... | 4,649,286 | 11,644,886 |

Trade here has been quiet all week, business being confined to supplying small country and city jobbing orders. The Western markets have been easier this week, pork having declined in Chicago about \$1 per brl., but Canada short cut Mess Pork is scarce in this market and still commands \$26 to \$26.50, while Western do sells at \$25.25 to \$25.75. Lard also has fallen about 35c per 100 lbs in Chicago, but this market has not been affected thereby, as local dealers had been previously disposing of their stocks at prices below what it could have been laid down for. Fairbanks' lard firm at 15½c to 16c, with the majority of sales at 15½c. Hams steady at 15½c to 16c, with little doing in them. Bacon nominal, at 14c to 14½c. Eggs steady and firm at 18c to 18½c; supply light.

WINES AND LIQUORS.—A good business is being done in supplying the consumptive demand, especially for the better qualities of imported liquors. Prices rule firm but unchanged. Stocks of all kinds reported light, much smaller than usual at this time of year.

WOOL.—New Fleece is selling at low prices in the country sections, the demand being supplied at 19c to 20c as to quality, for this season's clip. There is little or no demand for it yet in this market Canadian pulled wools remain quiet and unchanged. For foreign descriptions very little demand, and no quotable transactions reported; there have been sales of Greasy Cape, however, at 17c for one or two lots of about 50 bales each. No movement in Australian, and prices easy.

AMERICAN MARKETS.

Boston, July 20.—Flour.—Demand fair, prices firm; Winter wheats and low grades in most request. Sales of Superfine at from \$3.75 to \$4.25; extras, including choice Bakers from \$4.75 to \$7.50. Winter Wheats from \$6 to \$7. Spring Patent, from \$7.50 to \$9 for common to choice; Winter Patents from \$6.50 to \$8. Cornmeal firm at from \$3.80 to \$3.85. Oatmeal firm at from \$7 to \$8. Hay, demand continues moderate, prices unchanged, choice selling at from \$20 to \$21; medium from \$12 to \$18 per ton. Butter in moderate demand, prices full; choice selling at from 25c to 27c, fair to good from 22c to 24c. Cheese quiet, moderate demand; sales of choice from 10½c to 10¾c; fair to good, 9c to 10c. Eggs have been in demand at from 18c to 19c for Canada and Eastern. Canada Peas in fair demand at from \$1.15 to \$1.20. Potatoes continue scarce, full prices realized; sales ranged from \$6.50 to \$6.50 per bbl.

Chicago, 1.02 p.m.—Wheat, July, \$1.08½; Aug., \$1.04½; Sept., \$1.03½. Corn, Aug., 76½c; Sept., 76½c. Oats, Aug., 39½c; Sept., 36½c. Pork, Aug., \$20.95; Sept., \$21.15. Lard, Aug., \$12.37½; Sept., \$12.52½.

Milwaukee, 1.02 p.m.—Wheat, July, \$1.23; cash, \$1.24; Aug., \$1.27; Sept., \$1.24½.

New York, 1.00 p.m.—Wheat, July, \$1.20½; cash \$1.19½; Aug., \$1.19½; Sept., \$1.18½; Oct., \$1.20. Corn, Aug., 84½c; cash, 83½c; Sept., 85c; Oct., 85c; Nov., 83c.

ENGLISH MARKETS.

London, July 20, 1882.

(Beerbohm's advices)—Floating cargoes—Wheat quiet. Corn nothing offering. Cargoes on passage:—Wheat and Corn rather easier. Quotations, Med. Chicago or Milwaukee wheat 49s 6d., Red Winter Wheat 51s. Good cargoes of California Wheat 49s 6d. London Mixed American Corn 32s 6d. Fair Average No. 2 Chicago Spring 45s. 6d. Liverpool Wheat on spot inactive Corn, quiet but steady. No. 2 Red Wheat 45s, prompt 46s. Amount of Wheat on passage for U. K., 1,975,000 qrs.; Corn, 280,000 qrs.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, July 20, 1882.

The trade situation, although the volume of transactions has not increased much, appears to be brighter. The prospects of a large yield of grain are good, and nobody knows it better than the wholesale merchants. Although stocks of dry goods are heavy in the country, it is not improbable that, with good crops and an increased consumptive demand, they will be materially reduced early in the season. Country merchants are buying very sparingly, and at present seem to be in no hurry. Several lines of merchandise are more active than a week ago, and in another month there will be more impetus. There is still a small sorting up demand for dry goods, but more attention is being paid to the Fall trade. Quite a number of travellers are out, and in some lines have increased their orders. Prices are generally steady, and cotton goods are reported as a little heavy. Remittances are not altogether satisfactory, many wanting to put off payment until after the harvest. In hardware quite an active trade is doing, and payments are said to be good. Prices of metals are rather stiffer. Groceries remain inactive, with no special feature to note. Provisions and breadstuffs rather easier. The money market is quiet, and rates on loans slightly easier. Time loans on gilt-edged collateral have been made at 6, and the bulk of call loans are made at 6½ per cent. Prime commercial paper is discounted at 6 to 7 per cent. Sterling exchange is easy; 60-day bills between banks are quoted at 109 to 109½ and across the counter at 109½. Demand bills 109½ to 110. Gold drafts on New York par to 1-10 premium. The stock market continues quiet, with but few changes in prices. The bulk of business is in bank shares, with sales at the following prices since Monday: Montreal at 208 and 208½, Toronto at 182, Commerce at 141½, 141½ and 141½, Ontario at 124 and 123½, Federal at 146½ and 146½, Dominion at 193, Standard at 113 and 112½, and Merchants at 127½. Loan and Miscellaneous shares quiet, with sales of Building and Loan at 105½, Canada Landed Credit Co. at 121½, Ontario and Qu'Appelle at 180 and 205, and Western Assurance at 175. Consumers Gas rose 2 in bid to 160, with sellers at 152. The market closed to-day more active and firmer, with sales of Commerce at 142, Federal at 147, Dominion at 193½, Standard at 113, Consumers Gas at 151, Building and Loan at 105½ and Ontario and Qu'Appelle at 206.

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

| Banks. | Bid July 20. | Bid July 13. | Loan Cos. | Bid July 20. | Bid July 13. |
|-------------|--------------|--------------|----------------------|--------------|--------------|
| Montreal.. | 209 | 206½ | Can. Permanent | ..... | ..... |
| Toronto .. | 183½ | 180 | Freehold ..... | ..... | ..... |
| Ontario .. | 123½ | 122½ | Western Can. | 206½ | 204½ |
| Merchants | 128 | 126½ | Buildg. & Loan. | 105½ | 105½ |
| Commerce | 142 | 140 | Imp. Savings ..... | ..... | ..... |
| Dominion | 193½ | 192½ | Farmers' Loan ..... | ..... | ..... |
| Hamilton | ..... | ..... | Land & Can'dn | 130 | 131 |
| Standard.. | 112 | 113 | Huron & Erie | 153½ | 158 |
| Federal .. | 146½ | 146½ | Dom. Savings | 117½ | 116½ |
| Imperial .. | 134½ | 134 | Ontario Loan ..... | ..... | ..... |
| Molson's .. | ..... | ..... | Hamilton Prov. .... | ..... | ..... |

BOOTS AND SHOES.—The movement continues good, country orders being in fair supply. Business is quite up to that of a year ago, but profits are small on account of competition. Factories are kept going, and deliveries of fall goods active. Rubbers are higher. Payments fairly satisfactory.

COAL AND WOOD.—The coal trade is inactive at unchanged prices, with no likelihood of a decline soon. Egg, stove, grate and chestnut, as well as the best soft coal, sells at \$6.50 a ton delivered, and inferior qualities of soft at \$5.50 to \$6. Wood is also unchanged at \$5 for hard and \$4 for pine.

COAL OIL.—The market is dull, and somewhat weak, although dealers have not lowered their published prices. Canadian refined is quoted at 18c to 18½c per gallon in barrel lots; American prime at 23c to 24c and water white at 25c to 26c. The crude market in Petrolia is unchanged at \$1.40.

COUNTRY PRODUCE.—Apples.—There is no trade doing in car lots; a car or two of new fruit arrived from the South, and barrel lots sell at \$5.50 to \$6. Beans in small stock and unchanged, at \$3 to \$3.25 per bushel in a jobbing way. Eggs continue firm under a good demand, all offering being taken at 18c to 19c per dozen in case lots. Hogs in small offer and firm at \$10, the demand being confined to butchers. Hops are firm, with an inclination on the part of holders not to sell; a few small lots have sold at 25c to 27c, but higher prices are asked. Onions dull, with few in market and prices nominal. Potatoes in moderate demand and firm; business is chiefly confined to new at \$4.50 per barrel for Canadian and \$5.50 for American. Poultry offer in limited quantities and prices are firm; chickens and fowls sell at 50c to 60c per pair, and ducks at 70c to 80c per brace. Yallow in small stock and firm at 8½c to 8¾c for rendered and 4c for rough.

DRUGS AND CHEMICALS.—An active trade is reported in drugs, and prices generally are steady. Oil Lemon is steady at \$3.50 to \$4.25 per lb. Golden Seal Root, 50c per lb. Cuttle fish bone, 45c. Opium is steady at \$4.75. Quinine is firmer, but prices are not quotably higher; \$2.25 to \$2.40 per oz. Tartaric Acid firm at 63c to 65c. Cream of Tartar unchanged at 35c. Turpentine firm at 80c to 85c. Linseed Oil steady at 76c for boiled and 72c for raw. Glycerine easier at 40c to 43c. Potass Iodide steady at \$2.30 per lb. Potass Bromide steady at 45c to 48c per lb. Alcohol continues firm at \$2.75 per gallon. Morphine steady at \$2.95 to \$3.10 an ounce. Cube berries steady at 65c per lb. Paris Green, 20c to 25c. Chemicals are quiet and prices firm. Dye-stuffs quiet; cochineal steady at 60c per lb.

FLOUR AND MEAL.—Trade in Flour has been a little more active, and prices are higher. Towards the close of the week, however, values are about 10c lower than the highest reported. Some round lots of old standard Superior Extra sold about the middle of last week at \$6, but on Friday there were sellers at \$5.90 and sales reported at that figure. On Tuesday several cars also sold at \$5.90, which is the price now asked. Extra is scarce and nominal at \$5.80 to \$5.85. Two cars of spring extra sold on Tuesday at \$5.85, but it would be difficult to sell more at the same price. The stock in store has been reduced to 1,300 barrels from 4,150 barrels last week; at this time last year the stock was 700 barrels. Bran remains quiet and steady, with a sale reported on Tuesday at \$11.00 on track. Oatmeal scarce and firm at \$5.10 for car lots. Cornmeal is very firm, barrel lots selling at \$4.50.

WHEAT.—The volume of trade has been larger this week, and prices very unsettled. There has been a heavy decline in Chicago and New York in consequence of the favorable weather for the new crop, the large yield which is assured, and the heavier receipts at western points. British prices have also fallen off, and lower figures than last year seem to be anticipated. No. 2 Fall sold the latter part of last week at \$1.26 and \$1.27, and on Monday and

Tuesday at \$1.24. For August delivery this grade offers at \$1.15 with \$1.10 bid, and 20,000 bushels September delivery sold on Monday at \$1.08 and \$1.10. Car lots of No. 2 Spring sold last week at \$1.31½ and \$1.32, but the price now is nominal at \$1.28, and No. 1 Spring sold on Monday at \$1.30. The market to-day closed quiet and easy, No. 2 Spring offered at \$1.31 with \$1.27 bid, and No. 2 Fall nominal at from \$1.22 to \$1.24. The stock in store is 147,000 bushels against 177,049 bushels last week and 65,434 bushels the corresponding week of last year.

COARSE GRAINS.—Barley.—Prices of this grain are purely nominal, in absence of business. The stock in store is 5,138 bushels, the same as last week, against 17,712 bushels a year ago. Oats continue to hold well, prices being the same as last week; supply and demand are about equal; a number of car lots have sold at 49c on track, and they offer at this price to arrive, with 48c bid. The stock in store is 3,209 bushels against 3,609 bushels last week and 11,570 bushels at the corresponding period of last year. Peas are scarce and firm; No. 2 would bring 85c. The stock in store is 5,371 bushels against 6,572 bushels last week and 11,515 bushels a year ago. Rye dull and nominal. Stock in store 4,776 bushels, the same as last week, against 10 bushels at the corresponding period of last year. Corn nominally easier at 93c to 94c in sympathy with the west.

FREIGHTS.—Rail freights are unchanged on the basis of 25c per barrel flour to Montreal.

GROCERIES.—There are a few orders being received from the country of a sorting-up description, but business generally is quiet. There is no demand for round lots. Sugars are quiet and unchanged at 9½c to 9¾c for granulated; movement very small on account of limited quantities of small fruit. Peas selling in small lots at unchanged prices; low and fine grades of Japans are scarce and firm, but they are likely to be plentiful within a month. Valencia raisins firm at 10½c to 11c, and Sultanas quoted at same prices. Currants sell at 6½c to 6½c. Tobaccos quiet and unchanged in prices. Liquors are also in small demand.

HARDWARE AND IRON.—Trade is active for the season, with increased orders from the north-west. There is more activity in pig iron and metals generally, and reports from Britain favor higher prices. The movement in shelf hardware is good, and shipments continue large. The outlook is very cheerful, and remittances as a rule are satisfactory. We quote: Antimony, 16c to 17c per lb. Babbit Metal, No. 1, 16c. Barbed Fencing Wire, galvanized, 8½c to 9c; painted, 7½c. Canada Plates, in good demand and steady at \$3.10 to \$3.35. Ingot Copper, 20c to 21c; sheet, 25c to 28c. Nails in demand and steady at \$2.85 to \$2.90 for 10 dy to 60 dy, hot cut, American or Canadian pattern; \$3.05 to \$3.15 for 8 dy to 9 dy, and \$3.35 to \$3.55 for 3 dy. Galvanized Iron unchanged at 7c to 7½c for No. 28, and half a cent less for No. 26. Glass firm: up to 25 inches, \$2.00 to \$2.10; 27 to 40 inches, \$2.10 to \$2.20; 41 to 50 inches, \$2.40 to \$2.45. Bar Iron in good demand and steady at \$2.15 to \$2.20. Pig Iron firmer; Summerize sells at \$24.50 and Carabroc at \$23.50. Monilla Rope is steady at 12½c to 13c. Tin Plates in moderate demand and firm; IC Coke, \$4.75 to \$5; IC Charcoal, \$5.50 to \$5.75; IX Charcoal, \$7.50 to \$7.75; IXX Charcoal, \$9.25 to \$9.50. Iron Wire active and steady at \$2.00 to \$2.10 per bundle for No. 6, \$2.35 to \$2.40 for No. 9; \$2.35 to \$2.75 for No. 12. Tin is 1c higher all round; grain is quoted at 30c to 31c and Ingot at 27c to 28c.

HIDES AND SKINS.—The hide market is quiet and prices unchanged, with sales of small lots of cured at 8½c. Green unchanged at 7½c for No. 1 cows and 8½c for No. 1 steers. Calfskins

Statement of Banks acting under Charter, for the month ending 30th June, 1882, according to the Returns furnished by them to the Department of Finance.

CAPITAL.

LIABILITIES.

| BANKS. | Capital Authorized. | Capital Subscribed. | Capital Paid up. | Notes in Circulation. | Dominion Govt Deposits payable on Demand. | Dom. Govt. Deps. p'vble after notice, or on a fixed day. | Dep. held as Security for execution of D. Gov. contracts & for Ins. Cos. | Provincial Gov deposits payable on Demand. | Provincial Gov. Deposits payable after notice, or on a fixed day. |
|--------------------------|---------------------|----------------------|----------------------|-----------------------|---|--|--|--|---|
| ONTARIO. | | | | | | | | | |
| 1 Bank of Toronto..... | 2,000,000 | 2,000,000 | 2,000,000 | 1,197,311 | 71,839 | | 3,253 | | |
| 2 Bank of Hamilton..... | 1,000,000 | 1,000,000 | 751,550 | 673,073 | 44,042 | | 10,500 | | |
| 3 Canadian Bk of Com. | 6,000,000 | 6,000,000 | 6,000,000 | 3,316,131 | 112,022 | 900,000 | 5,645 | 111,151 | 350,000 |
| 4 Dominion..... | 1,500,000 | 1,247,800 | 1,206,345 | 971,930 | 44,453 | | | | |
| 5 Ontario..... | 1,500,000 | 1,500,000 | 1,500,000 | 1,126,601 | 94,432 | 300,000 | 20,250 | 109,037 | 250,000 |
| 6 Standard B. of Can. | 1,000,000 | 784,500 | 784,500 | 400,321 | 50,000 | | | 25,800 | 100,000 |
| 7 Federal..... | 3,000,000 | 1,500,000 | 1,498,320 | 1,475,017 | 41,294 | | 72,500 | 12,942 | |
| 8 Bank of Ottawa..... | 1,000,000 | 900,700 | 828,320 | 556,743 | 19,852 | | 6,198 | | |
| 9 Imperial Bk of Can. | 1,500,000 | 1,253,700 | 1,208,233 | 1,206,113 | 109,137 | 101,000 | | 53,243 | 200,000 |
| Total Ontario.... | 18,500,000 | 16,166,500 | 15,550,253 | 11,042,285 | 637,134 | 1,350,000 | 115,341 | 317,210 | 900,000 |
| QUEBEC. | | | | | | | | | |
| 10 Montreal..... | 12,000,000 | 12,000,000 | 11,999,200 | 5,031,864 | 3,300,343 | 4,000,000 | 489,157 | 123,241 | |
| 11 Brit. North America. | 4,866,666 | 4,866,666 | 4,866,666 | 1,008,626 | 9,728 | | 18,033 | | |
| 12 People's..... | 1,600,000 | 1,600,000 | 1,600,000 | 183,268 | 4,156 | | | 100,000 | |
| 13 Nationale..... | 2,000,000 | 2,000,000 | 2,000,000 | 947,803 | 9,769 | 209,200 | 2,975 | 11,157 | |
| 14 Jacques Cartier..... | 500,000 | 500,000 | 500,000 | 431,732 | 39,588 | | | 250,000 | |
| 15 Ville Marie..... | 500,000 | 500,000 | 461,240 | 354,619 | 25,106 | 25,000 | | | |
| 16 St. Jean..... | 1,000,000 | 540,000 | 225,029 | 174,700 | 45,591 | 15,450 | | | |
| 17 Banque de St. Hyac. | 1,000,000 | 504,600 | 247,690 | 205,672 | 1,330 | | | 2,653 | |
| 18 La Bk d'Hochelega. | 1,000,000 | 685,200 | 685,060 | 446,871 | 38,025 | | | 23,707 | |
| 19 Eastern Townships.... | 1,479,670 | 1,397,650 | 1,397,650 | 844,154 | 79,190 | | 290 | 17,927 | |
| 20 Exchange Bk of Can. | 500,000 | 500,000 | 500,000 | 470,571 | 43,015 | | 105,213 | | |
| 21 Molsons..... | 2,000,000 | 2,000,000 | 2,000,000 | 1,870,000 | 107,964 | 200,000 | 5,615 | 1,247 | |
| 22 Merchants'..... | 6,000,000 | 5,798,267 | 5,792,249 | 3,908,999 | 925,295 | 453,086 | 57,331 | 7,396 | |
| 23 Quebec..... | 3,000,000 | 2,500,000 | 2,500,000 | 807,324 | 39,233 | 390,000 | 53,346 | 1,162 | |
| 24 Union..... | 2,000,000 | 2,000,000 | 2,000,000 | 888,201 | 9,077 | 200,000 | 4,100 | 107,503 | |
| Total Quebec.... | 39,466,666 | 37,474,333 | 36,697,775 | 17,533,925 | 4,633,915 | 5,402,716 | 727,632 | 239,340 | 391,157 |
| NOVA SCOTIA. | | | | | | | | | |
| 25 Bank of Yarmouth.... | 400,000 | 400,000.00 | 393,130.00 | 88,842.25 | 100,713 | | | | |
| 26 Bank of Nova Scotia. | 1,000,000 | 1,000,000.00 | 1,000,000.00 | 983,430.07 | 472,040 | 100,000 | | 143 | |
| 27 Exchange..... | 250,000 | 250,000.00 | 245,021.00 | 40,952.12 | | | | | |
| 28 Merch's Bk of Halifax | 1,000,000 | 1,000,000.00 | 900,000.00 | 607,232.21 | 271,320 | | 632 | | 5,000 |
| 29 People's Bank..... | 500,000 | 600,000.00 | 600,000.00 | 183,338.71 | 20,484 | | | | |
| 30 Union Bank..... | 1,000,000 | 500,000.00 | 500,000.00 | 186,212.24 | 52,836 | | | | |
| 31 Pictou Bank..... | 500,000 | 500,000.00 | 200,000.00 | 141,230.00 | | | | | |
| 32 Halifax Banking Co. | 500,000 | 500,000.00 | 500,000.00 | 2,015,274 | | | | | |
| 33 Com. Bk of Windsor | 500,000 | 500,000.00 | 200,000.00 | 94,894.25 | 91,650 | | | | |
| Total Nova Scotia.. | 5,980,000 | 5,280,000.00 | 4,583,151.00 | 2,626,143.63 | 943,096 | 100,000 | 632 | 143 | 5,000 |
| NEW BRUNSWICK. | | | | | | | | | |
| 34 Bk of New Brunswick | 1,000,000 | 1,000,000.00 | 1,000,000.00 | 590,611.50 | 170,370 | | 3,914 | | |
| 35 Maritime Bank..... | 2,000,000 | 695,000.00 | 697,500.00 | 262,200.00 | 42,377 | 50,000 | 98,850 | | |
| 36 St. Stephen's Bank.. | 200,000 | 200,000.00 | 200,000.00 | 223,767.30 | 75,369 | | | | |
| Total New Brunswick | 3,200,000 | 1,895,000.00 | 1,897,500.00 | 1,076,573.50 | 288,616 | 50,000 | 102,794 | | |
| Grand Total | 67,146,666 | 60,519,133.67 | 58,739,980.62 | 32,229,937.51 | 6,557,763 | 6,302,716 | 949,490 | 617,193 | 1,266,157.15 |

| BANKS. | Other Deposits Payable on Demand. | Other Deposits payable after notice, or on a fixed day. | Loans from or Deposits made by Banks in Can. sec'd. | Loans from or Deposits made by Banks in Canada unsecured. | Due to other Bks in Canada. | Due to other Banks or Agts. not in Canada. | Due to other Banks or Agts. in United Kingdom. | Liabilities not included under foregoing heads. | Total Liabilities. |
|--------------------------|-----------------------------------|---|---|---|-----------------------------|--|--|---|--------------------|
| ONTARIO. | | | | | | | | | |
| 1 Bank of Toronto..... | 2,315,314 | 1,437,613 | | 188,562 | 2,660 | | 111,353 | 1,876 | 5,359,782 |
| 2 Bank of Hamilton..... | 908,958 | 395,501 | | | 3,167 | | 91,741 | | 2,132,914 |
| 3 Canadian Bk of Com. | 6,174,733 | 8,243,044 | | 12,434 | 23,533 | | 412,672 | | 19,691,413 |
| 4 Dominion..... | 2,466,100 | 2,749,521 | | | 2,391 | | 385,943 | | 6,620,392 |
| 5 Ontario..... | 2,436,457 | 896,333 | | | 110,849 | | 237,750 | | 5,585,767 |
| 6 Standard B. of Can. | 1,268,125 | 585,997 | | | 62 | | 32,325 | | 2,647,572 |
| 7 Federal..... | 1,974,800 | 3,943,760 | | 450,000 | 48,996 | 444,909 | | | 8,314,220 |
| 8 Bank of Ottawa..... | 376,330 | 457,551 | | | 67,402 | | | | 1,474,678 |
| 9 Imperial Bk of Can. | 1,869,591 | 1,780,225 | | | 16,329 | | 179,009 | | 5,517,517 |
| Total Ontario.... | 19,788,412 | 20,390,243 | | 600,906 | 270,957 | 444,909 | 1,482,196 | 1,876 | 57,345,563 |
| QUEBEC. | | | | | | | | | |
| 10 Montreal..... | 9,969,094 | 5,756,136 | | 574,073 | 166,817 | 11,805 | | | 20,408,533 |
| 11 Brit. North America. | 1,070,000 | 3,965,393 | | | 19,529 | 28,729 | | | 6,190,083 |
| 12 People's..... | 1,108,991 | 531,943 | | | 13,819 | | | 3,784 | 1,918,491 |
| 13 Nationale..... | 1,036,793 | 407,538 | 46,784 | | 8,950 | | | 7,320 | 2,343,776 |
| 14 Jacques Cartier..... | 852,695 | 253,517 | | | | | 155,979 | | 2,705 |
| 15 Ville Marie..... | 66,288 | 224,645 | | | | | | 2,705 | 1,890,158 |
| 16 St. Jean..... | 10,610 | 244,923 | | | | | | 8,017 | 703,677 |
| 17 Banque de St. Hyac. | 11,869 | 620,216 | | | | | | | 491,275 |
| 18 La Bk d'Hochelega. | 315,784 | 182,040 | | | 14,238 | | | 29,959 | 842,341 |
| 19 Eastern Townships.... | 390,694 | 1,548,595 | | | 14,238 | | | 2,962 | 1,039,617 |
| 20 Exchange Bk of Can. | 1,406,414 | 673,391 | | 280,000 | 79,515 | 5,962 | 25,938 | 50,000 | 2,697,959 |
| 21 Molsons..... | 2,617,543 | 2,022,343 | | | 75,783 | 54,971 | 170,528 | 57,966 | 3,149,052 |
| 22 Merchants'..... | 4,406,234 | 4,160,756 | | 100,000 | 629,964 | | 344,361 | 19,672 | 7,254,762 |
| 23 Quebec..... | 3,086,178 | 698,616 | | | 59,442 | | 57,609 | | 14,913,629 |
| 24 Union..... | 335,227 | 777,727 | | | 15,569 | | 260,987 | | 5,108,113 |
| Total Quebec.... | 27,220,526 | 22,166,591 | 46,784 | 1,110,073 | 973,614 | 101,465 | 1,018,401 | 182,390 | 31,869,036 |
| NOVA SCOTIA. | | | | | | | | | |
| 25 Bank of Yarmouth.... | 107,518.52 | 124,639.21 | | | 386.53 | | | 11,493.90 | 442,554 |
| 26 Bank of Nova Scotia. | 593,667.75 | 1,796,307.31 | | 49,000 | 29,001.32 | 23,966 | 78,503 | 40,000.00 | 4,023,096 |
| 27 Exchange..... | 32,912.61 | 35,075.00 | | | 1,752.40 | | | | 110,692 |
| 28 Merch's Bk of Halifax | 308,170.43 | 1,013,279.32 | | 30,000 | 62,670.93 | 3,401 | 7,968 | | 2,207,416 |
| 29 People's Bank..... | 169,829.73 | 270,287.34 | | | 5,821.21 | | | | 646,310 |
| 30 Union Bank..... | 129,132.43 | 888,357.42 | | | 2,244.79 | | | 78.75 | 3,149,052 |
| 31 Pictou Bank..... | 113,172.71 | 399,553.34 | | | 22,000.04 | 6,837 | | 967.05 | 713,633 |
| 32 Halifax Banking Co. | 137,254.55 | 292,951.66 | | 30,000 | 12,466.79 | | | 291.19 | 679,795 |
| 33 Com. Bk of Windsor | 35,767.48 | 137,714.32 | | | 459.37 | | | 793.90 | 773,649 |
| Total Nova Scotia.. | 1,674,089.51 | 4,465,469.00 | | 100,000 | 130,954.31 | 22,207 | 21,801.64 | 53,620.39 | 10,051,130 |
| NEW BRUNSWICK. | | | | | | | | | |
| 34 Bk of New Brunswick | 548,334.90 | 917,312.50 | | | 33,190.40 | | 176,156.36 | | 2,440,450 |
| 35 Maritime Bank..... | 73,053.17 | 188,069.19 | | | | | | 169,645.25 | 831,230 |
| 36 St. Stephen's Bank.. | 112,169.93 | | | | | | | 277.01 | 411,582 |
| Total New Brunswick | 733,557.99 | 1,105,411.99 | | | 33,190.40 | | 176,156.36 | 169,922.25 | 3,736,263 |
| Grand Total.. | 49,416,542.01 | 48,120,716.85 | 46,784 | 1,811,070 | 1,406,716.76 | 578,564 | 2,693,596.52 | 407,809.34 | 133,001,994 |

ASSETS.

| BANKS. | Specie. | Dominion Notes. | Notes and Cheques on other Banks. | Balances due from other Banks in Canada. | Bal. due from other Banks or Agents not in Canada. | Bal. due from other Banks or Agents in United Kingdom. | Dom. Gov. Debentures or Stock. | Prov'l. Brit. For'g. or Pub'c. Sec's. other than Canadian. | Loans to Dominion Government. | Loans to Provincial Governments. | Loans, Dis'cs or Advances for which stock, Bds. or D'vs. of C'ys or Gov't Bonds, Stk. or For'g. Secs. are held as collateral. | Loans, &c. to Municipal or Corporat's. | Loans, &c. to other Corporations. | Loans to or dep'ts made in other Banks secured. |
|-----------------------|---------------|-----------------|-----------------------------------|--|--|--|--------------------------------|--|-------------------------------|----------------------------------|---|--|-----------------------------------|---|
| ONTARIO. | | | | | | | | | | | | | | |
| 1 Toronto..... | \$ 256,267 | \$ 452,687 | \$ 250,578 | \$ 47,487 | \$ 81,218 | \$ | \$ 133,042 | \$ | \$ 2,979 | \$ | \$ 364,090 | \$ 74,486 | \$ 1,150,617 | \$ |
| 2 Hamilton..... | 94,931 | 65,550 | 51,470 | 40,593 | 77,720 | ..... | 97,333 | ..... | ..... | ..... | 445,549 | 299,445 | 1,260,445 | ..... |
| 3 Commerce..... | 940,944 | 1,066,625 | 738,472 | 222,662 | 2,618,227 | ..... | 152,000 | 670,213 | ..... | 26,115 | 253,978 | 524,460 | 472,988 | ..... |
| 4 Dominion..... | 141,216 | 348,105 | 288,478 | 180,994 | 161,128 | ..... | ..... | 542,627 | ..... | ..... | 650,119 | ..... | 39,614 | ..... |
| 5 Ontario..... | 202,788 | 480,102 | 398,579 | 150,140 | 105,842 | ..... | 2,000 | ..... | 1,035 | ..... | ..... | 77,788 | 114,084 | ..... |
| 6 Standard..... | 80,641 | 136,548 | 176,721 | 49,882 | 16,856 | ..... | 24,333 | ..... | ..... | 90,514 | 659,691 | ..... | 125,000 | ..... |
| 7 Federal..... | 271,703 | 828,214 | 349,361 | 140,791 | 64,700 | ..... | ..... | ..... | ..... | ..... | 1,092,171 | 4,000 | 515,133 | ..... |
| 8 Ottawa..... | 28,040 | 35,561 | 36,823 | 63,685 | 63,791 | 23,267 | ..... | ..... | ..... | ..... | 70,239 | 6,643 | 3,393 | ..... |
| 9 Imperial..... | 278,817 | 196,657 | 174,745 | 19,152 | 116,704 | ..... | 204,399 | 202,789 | ..... | ..... | 214,092 | 146,668 | 299,084 | ..... |
| Total..... | 2,296,369 | 3,109,297 | 2,285,502 | 868,741 | 4,104,186 | 23,267 | 613,108 | 1,475,630 | 4,915 | 116,830 | 3,752,633 | 833,996 | 2,923,956 | ..... |
| QUEBEC. | | | | | | | | | | | | | | |
| 10 Montreal..... | \$ 2,463,332 | \$ 4,432,401 | \$ 1,375,426 | \$ 123,997 | \$ 7,913,259 | \$ 964,835 | \$ | \$ | \$ 631,106 | \$ 629,671 | \$ 5,261,491 | \$ 205,524 | \$ 2,739,714 | \$ 100,000 |
| 11 B. N. A..... | 474,274 | 504,258 | 239,291 | 41,493 | 1,957,416 | ..... | 48,200 | 139,131 | ..... | ..... | 2,547,241 | 4,000 | ..... | ..... |
| 12 Du Peuple..... | 29,150 | 88,892 | 151,976 | 9,055 | 11,070 | 25,196 | ..... | ..... | ..... | ..... | 137,634 | ..... | ..... | ..... |
| 13 Nationale..... | 106,951 | 248,635 | 135,277 | 79,151 | 62,404 | 12,963 | ..... | ..... | ..... | ..... | 106,384 | ..... | ..... | ..... |
| 14 Jacq. Cartier..... | 18,165 | 44,055 | 74,069 | 105,170 | 33,082 | 27,094 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 15 B. V. Marie..... | 8,773 | 23,119 | 48,558 | 2,709 | 17,817 | 6,692 | ..... | ..... | ..... | ..... | 16,350 | 2,200 | 875 | ..... |
| 16 St. Jean..... | 13,423 | 20,237 | 15,440 | 25,164 | 21,480 | ..... | ..... | ..... | ..... | ..... | ..... | 1,650 | 3,000 | ..... |
| 17 St. Hyacinthe..... | 45,120 | 40,089 | 69,675 | 87,290 | 16,194 | 22,020 | ..... | ..... | ..... | ..... | 152,300 | ..... | ..... | ..... |
| 18 D'Hochelega..... | 100,898 | 53,877 | 20,735 | 23,438 | 355,812 | 40,461 | ..... | ..... | ..... | ..... | 432,456 | 19,469 | 104,053 | ..... |
| 19 E. T'wnships..... | 26,003 | 62,427 | 139,314 | 107,180 | 6,824 | ..... | ..... | ..... | ..... | ..... | 158,727 | 1,610 | 269,231 | ..... |
| 20 Ex. B. of Can..... | 302,574 | 371,864 | 378,733 | 47,813 | 10,413 | 51,031 | ..... | ..... | 1,973 | ..... | 305,399 | 32,023 | 149,267 | ..... |
| 21 Molsons..... | 657,011 | 453,670 | 852,021 | 229,193 | 1,934,918 | ..... | ..... | ..... | 5,252 | ..... | 943,839 | 207,323 | 690,252 | ..... |
| 22 Merchants..... | 101,931 | 231,975 | 312,008 | 98,605 | 60,953 | ..... | 148,433 | ..... | ..... | ..... | 342,450 | 93,049 | 171,953 | ..... |
| 23 Quebec..... | 40,431 | 119,511 | 375,404 | 53,211 | 13,875 | ..... | 282,106 | ..... | ..... | ..... | 73,035 | ..... | ..... | ..... |
| 24 Union..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Total..... | 4,279,550 | 6,739,324 | 4,255,534 | 1,008,927 | 12,421,070 | 1,143,063 | 458,739 | 139,131 | 538,332 | 619,671 | 11,079,907 | 1,024,040 | 5,466,561 | 100,000 |
| NOVA SCOTIA. | | | | | | | | | | | | | | |
| 25 Yarmouth..... | \$ 32,050.31 | \$ 30,460.70 | \$ 11,180.57 | \$ 45,190.79 | \$ 36,359.55 | \$ 35,893.55 | \$ 13,213 | \$ 1,995.47 | \$ | \$ | \$ | \$ | \$ 18,500 | \$ |
| 26 Nova Scotia..... | 142,676.54 | 343,947.75 | 139,561.61 | 326,212.39 | 358,791.90 | ..... | ..... | 56,530.48 | ..... | 87,257 | 69,533 | 12,470 | ..... | ..... |
| 27 Exchange..... | 14,516.47 | 11,760.00 | 4,941.00 | 7,177.93 | 21,985.14 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 28 Merchants..... | 165,570.64 | 133,730.00 | 133,630.95 | 62,568.42 | 40,408.39 | 101,634.27 | ..... | ..... | 9,430 | ..... | ..... | 17,826 | 394,295 | ..... |
| 29 People's Bank..... | 75,099.76 | 42,187.00 | 15,255.73 | 21,905.28 | 51,231.09 | 16,292.67 | ..... | ..... | ..... | 34,868 | ..... | ..... | ..... | ..... |
| 30 Union..... | 40,888.87 | 84,764.00 | 45,800.43 | 39,061.43 | 54,961.24 | 19,418.57 | 67,206 | ..... | 2,193 | ..... | 1,200 | ..... | ..... | ..... |
| 31 Pictou Bank..... | 31,932.05 | 31,110.75 | 15,705.79 | 12,210.72 | 13,609.49 | 7,899.87 | ..... | ..... | ..... | ..... | 29,633 | ..... | ..... | ..... |
| 32 Halifax B. Co..... | 22,063.18 | 18,124.00 | 53,923.00 | 12,829.47 | 24,751.13 | 25,043.63 | ..... | ..... | ..... | ..... | ..... | ..... | 1,633 | ..... |
| 33 C. B. W'dsor..... | 17,109.00 | 13,448.76 | 4,161.64 | 20,901.31 | 45,864.77 | 6,788.01 | ..... | ..... | ..... | ..... | ..... | ..... | 600 | ..... |
| Total..... | 541,937.82 | 769,554.26 | 424,168.69 | 647,057.74 | 647,953.33 | 212,975.57 | 85,429 | 53,531.35 | 11,624 | 122,126 | 100,372 | 32,525 | 412,796 | ..... |
| N. BRUNSWICK. | | | | | | | | | | | | | | |
| 34 N. Brunswick..... | \$ 134,033.81 | \$ 100,200.00 | \$ 61,155.00 | \$ 120,947.95 | \$ 121,578.26 | \$ | \$ | \$ 17,627.50 | \$ 40,974 | \$ 93,793 | \$ 115,308 | \$ 14,562 | \$ 37,692 | \$ |
| 35 Maritime..... | 43,586.81 | 91,251.00 | 31,033.51 | 7,419.05 | 11,125.44 | 133,691.81 | ..... | 3,552.00 | ..... | ..... | 210,329 | ..... | ..... | ..... |
| 36 St. Stephen's..... | 38,163.00 | ..... | 54,901.04 | 31,207.78 | 16,769.73 | 13,636.63 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Total..... | 215,783.62 | 191,451.00 | 147,144.55 | 159,574.73 | 137,395.43 | 152,288.49 | ..... | 21,179.50 | 40,974 | 93,793 | 325,637 | 14,562 | 37,692 | ..... |
| Gr. Total..... | 7,333,952.10 | 10,749,627 | 7,110,350 | 2,584,300 | 17,390,095 | 1,631,504 | 1,157,269 | 1,694,476.12 | 645,540 | 992,227 | 15,219,450 | 1,905,131 | 23,511,006 | 100,000 |

| BANKS. | Loans to or dep'ts made in other Banks unsecured. | Othercurr. loans, dis. and adv's. to public. | Notes &c. overdue and not specially secured. | Other Overdue debts not sp'ly secured. | Notes, etc. overdue and other debts secured on real estate, or by doc't of lien or Stk. &c. | Real Estate (other than the Bk Premises). | M'tgages on real estate sold by the Bank. | Bank Premises. | Out'r Assets not included above. | Total Assets. | Liabilities of Directors and firms in which they have any interest. | Average amount of specie held during the month. | Average amount of Dom. Notes held during the month. |
|-----------------------|---|--|--|--|---|---|---|----------------|----------------------------------|---------------|---|---|---|
| ONTARIO. | | | | | | | | | | | | | |
| 1 Toronto..... | \$ 5,575,722 | \$ 5,492 | \$ | \$ 4,265 | \$ 2,879 | \$ 14,730 | \$ 50,000 | \$ 10,060 | \$ 8,468,500 | \$ 45,659 | \$ 255,800 | \$ 533,319 | \$ |
| 2 Hamilton..... | 148,097 | 1,794,875 | 811 | 9,356 | ..... | ..... | 14,025 | 14,222 | 3,654,913 | 273,641 | 94,045 | 66,727 | ..... |
| 3 Commerce..... | 3,267 | 19,267,632 | 113,616 | 107,686 | 74,335 | 67,936 | 264,074 | 120,495 | 27,590,019 | 568,702 | 825,000 | 1,247,000 | ..... |
| 4 Dominion..... | ..... | 5,543,063 | 9,038 | 27,325 | 11,995 | ..... | 30,673 | 5,110 | 8,523,999 | 1,200,361 | 140,000 | 280,000 | ..... |
| 5 Ontario..... | ..... | 5,527,826 | 6,009 | 122,577 | 13,059 | 21,698 | 160,388 | 1,494 | 7,454,005 | 133,800 | 197,700 | 430,000 | ..... |
| 6 Standard..... | ..... | 2,527,427 | 5,478 | ..... | ..... | ..... | 13,993 | 1,494 | 3,532,652 | 49,963 | 70,840 | 121,242 | ..... |
| 7 Federal..... | ..... | 7,549,134 | 23,578 | ..... | 8,331 | 13,840 | 144,548 | ..... | 10,655,510 | 133,033 | 269,480 | 308,823 | ..... |
| 8 Ottawa..... | 100,000 | 1,679,253 | 12,771 | 39,639 | 7,796 | 2,500 | 9,237 | ..... | 2,183,230 | 330,856 | 26,227 | 36,438 | ..... |
| 9 Imperial..... | 50,000 | 5,056,106 | 16,357 | ..... | 8,753 | 26,932 | 13,949 | 113,199 | 7,221,223 | 163,000 | 257,634 | 256,000 | ..... |
| Total..... | 301,394 | 54,210,254 | 193,740 | ..... | 323,066 | 270,939 | 110,875 | 836,178 | 180,039 | 78,534,856 | 2,889,922 | 2,146,446 | 3,318,649 |
| QUEBEC. | | | | | | | | | | | | | |
| 10 Montreal..... | \$ 291,012 | \$ 17,526,023 | \$ 242,486 | \$ 140,746 | \$ 49,915 | \$ 66,399 | \$ 440,000 | \$ 821,125 | \$ 47,372,858 | \$ 1,307,458 | \$ 2,375,493 | \$ 4,033,625 | \$ |
| 11 B. N. A..... | ..... | 4,948,445 | 45,360 | 27,015 | 25,733 | 40,693 | 200,000 | ..... | 11,555,057 | 80,790,965 | 445,436 | 520,890 | ..... |
| 12 Du Peuple..... | ..... | 2,908,094 | 49,540 | 160,066 | 40,693 | 15,798 | 35,000 | ..... | 4,645 | 8,730,965 | 82,737 | 83,565 | ..... |
| 13 Nationale..... | ..... | 3,504,104 | 49,261 | 176,530 | 278,348 | 10,302 | 71,119 | 40,623 | 4,593,650 | 574,586 | 102,653 | 212,663 | ..... |
| 14 Jacq. Cartier..... | ..... | 1,438,527 | 4,393 | 215,851 | 100,617 | 258,344 | 80,000 | 168,912 | 2,564,252 | 43,579 | 18,115 | 27,981 | ..... |
| 15 B. V. Marie..... | ..... | 677,587 | 29,649 | 12,114 | 80,866 | 8,600 | 36,000 | 241,606 | 1,194,223 | 49,908 | 9,063 | 16,873 | ..... |
| 16 St. Jean..... | 40,000 | 556,792 | 13,732 | 19,308 | 650 | ..... | 18,353 | 6,849 | 739,993 | 44,236 | 8,016 | 10,873 | ..... |
| 17 St. Hyacinthe..... | 150,012 | 324,486 | 16,652 | 28,898 | 10,443 | 10,929 | ..... | ..... | 1,143,563 | 45,900 | 14,327 | 19,827 | ..... |
| 18 D'Hochelega..... | ..... | 1,190,612 | 5,729 | 7,701 | 74,766 | 15,289 | 45,330 | 1,761,259 | 146,495 | 42,200 | 41,600 | ..... | ..... |
| 19 E. T'wnships..... | ..... | 2,802,223 | 57,813 | 76,323 | 44,173 | 20,484 | 100,000 | 30,234 | 4,633,578 | 336,372 | 100,445 | 66,449 | ..... |
| 20 Ex. B. of Can..... | ..... | 2,967,257 | 1,350 | 20,802 | 8,815 | 25,246 | 1,000,000 | ..... | 3,974,394 | 41,441 | 24,319 | 28,319 | ..... |
| 21 Molsons..... | 220,000 | 7,484,555 | 3,050 | 62,209 | 83,070 | 23,409 | 184,000 | 6,760 | 9,733,773 | 120,818 | 396,700 | 289,663 | ..... |
| 22 Merchants..... | 200,000 | 14,171,942 | 147,447 | 132,095 | 336,926 | 146,997 | 411,634 | 143,577 | 21,720,372 | 842,969 | 590,500 | 597,000 | ..... |
| 23 Quebec..... | 200,000 | 5,410,684 | 78,462 | 134,566 | 38,575 | 27,400 | 67,229 | 16,893 | 8,036,710 | 926,111 | 104,697 | 134,955 | ..... |
| 24 Union..... | ..... | 4,126,057 | 8,911 | 46,019 | 16,993 | 40,400 | 12,590 | 84,753 | 5,734,102 | 622,609 | 27,100 | 86,700 | ..... |
| Total..... | 1,107,024 | 70,551,105 | 753,941 | 115,683 | 1,269,273 | 1,184,594 | 660,001 | 1,867,358 | | | | | |

in small supply and steady at 13c for green and 15c for cured. *Pelts* are higher at 45c, and *Lambskins* are also higher at 45c.

LEATHER.—The demand for small quantities is fair both from city and country buyers, and prices remain unchanged. Stocks are generally well assorted, and payments fair. Prices are steady and as follows to the country trade: Spanish sole No. 1, all weights, 26c to 27c; Spanish sole No. 2, 24c to 26c; slaughter sole, heavy, 28c to 29c; slaughter sole, light, 25c to 27c; Buffalo sole, 21c to 23c; Harness, 25c to 33c; Upper, heavy, 33c to 38c; Upper, light, 40c to 42c; Kip Skins, French, 85c to \$1.05; Kip Skins, English, 70c to 75c; Kip Skins, domestic, 60c to 65c; Kip Skins, Veals, 70c to 75c; Hemlock Calf, 36 lbs. to 40 lbs., 80c to 90c; French Calf, \$1.20 to \$1.40; Splits, large, per lb, 25c to 30c; Splits, small, 24c to 26c; Pebble Grain, 14c to 16c; Bull, 16c to 18c; Russets, Shoe, 40c to 50c; Gambier 5c to 6c; Sumac, 4½c to 5c; Degras, 5½c to 6c.

LIVE STOCK. *Cattle.*—The receipts during the past week have been on the increase, but the demand being fair they were all taken at unchanged prices. A few picked lots, averaging 1,300 to 1,400 lbs. at about 6c per lb. for export, but there are few choice offering. Good butchers' heaves sold at 4½c to 4½c per lb., and inferior at 3½c to 4c. The supply of *Sheep* is more liberal than usual, and prices are slightly easier; sale were made at 5c per lb. The shipping demand is good. *Lambs* in fair supply and easy at \$2 to \$4 a head, according to quality. *Calves* unchanged in prices, small ones sell at \$4 to \$6, medium at \$7, \$8 and \$9 and first class at \$10 to \$14. *Hogs* quiet and steady at 7c to 7½c per lb.

Provisions.—*Butter.*—There has been a fair demand all week from the city trade, with receipts about equal to the supply. Choice qualities job at 18c to 19c and in special cases at 20c. Medium sells at 15c to 16c and inferior at 13c. Nearly all the buyers for export have stopped operations on account of high prices, holders of choice selections asking 20c, which will not yield a profit. *Cheese* steady with a fair jobbing trade at 11½c for the best; factory prices are 10½c to 10½c. *Dried Apples* in limited stock and prices almost nominal at 7c to 7½c. *Bacon* is slightly easier, but as stocks are small there is not much inclination to sell: the trade is confined to jobbing lots at 13½c to 13½c for long

| | | |
|------|--|--------------|
| WOOL | WINANS & CO. | Cotton Warps |
| WOOL | | Cotton Warps |
| WOOL | WOOLS | Cotton Warps |
| WOOL | | Cotton Warps |
| WOOL | of every description, at Bottom Prices, | Cotton Warps |
| WOOL | Send for Samples! | Cotton Warps |
| WOOL | COTTON WARPS, | Cotton Warps |
| WOOL | | Cotton Warps |
| WOOL | 1st PRIZE, | Cotton Warps |
| WOOL | Common numbers kept constantly in stock. Orders | Cotton Warps |
| WOOL | filled with greatest despatch. | Cotton Warps |
| WOOL | THE BEST WARPS | Cotton Warps |
| WOOL | | ever made |
| WOOL | in the Dominion. | Cotton Warps |
| WOOL | Satisfaction Guaranteed! | Cotton Warps |
| WOOL | All 2nd hand Woolen Machinery in Ontario for sale on our books. Send for List—no charge. | Cotton Warps |
| WOOL | | Cotton Warps |
| WOOL | 13 CHURCH ST., | Cotton Warps |
| WOOL | | Cotton Warps |
| WOOL | TORONTO. | Cotton Warps |

clear and at 12½c to 12½c for Cumberland Cut. *Hams* in moderate demand and steady at 13½c to 14c for sweet pickled, and 15c to 15½c for small lots of Smoked and Canned. *Mess Pork* sells in small lots at about \$24. *Lard* in moderate demand and steady at 14½c to 15½c in small lots.

Wool.—The market is unchanged, with purchases of new fleece at 18c to 20c according to quality, and a sale of 5000 lbs. by a dealer at 21c. Pulled supers sell at 27c to 28c and extra at 32c to 34½c.

WANTED.

A Competent Fire Inspector and Adjuster,

Address with references and stating Salary required,

BOX 304 P. O., MONTREAL.

BOOK and STATIONERY BUSINESS For Sale.

Having got the Book business (late Stacy & Walpole, Kingston) worked up to be the finest in Ontario, and stock reduced to proper size, \$5,000, I am now ready to dispose of same. The business and store is one of the finest in Canada, and does the leading trade in Kingston. Having another business only reason for selling. Address,

B. H. ROTHWELL, Kingston, Ont.

CIRICE TETU & CO.,

26 Lemoine St., Montreal,
Manufacturers Agents and Commission Merchants,

SOLE AGENTS FOR THE DOMINION FOR
Messrs. PERRIN FRERES, Grenoble, France,
Manufacturers of KID GLOVES,

Always on hand a considerable stock; also, orders taken for direct importation.

MONTREAL

CITY AND DISTRICT SAVINGS BANK.

NOTICE is hereby given that a Dividend of FOUR per cent. for the current half-year, upon the Paid-up Capital Stock of this Institution, has been declared, and that the same will be payable at its banking house, in this city, on and after THURSDAY, 3rd AUGUST next.

By order of the Board,

HENRY BARBEAU, Manager.

Montreal, 4th July, 1882.

PAINTING.

HOUSE, SIGN & FRESCO WORK

Done in best taste and modern style, at as low rates as are consistent with first-class workmanship. Steady, respectable and trustworthy men employed.

FIRST PRIZES AND DIPLOMAS

Received at late Exhibitions for excellency of work. During the past 20 years many of the most elegant mansions in Montreal have been decorated by

JOHN MURPHY,

15 BLEURY STREET, MONTREAL.

S. R. PARSONS, FURNITURE ROOMS,

437 & 439 NOTRE DAME ST.

The Latest Styles of PARLOR DINING ROOM and BEDROOM FURNITURE, of best quality.

Inspection invited.



NOTICE

TO

Secretary-Treasurers of Municipalities IN THE PROVINCE OF QUEBEC.

The attention of Secretary-Treasurers of Municipal Corporations in the Province of Quebec is called to Sections 1, 2 and 9 of the Act 45 Vic., cap. 22, intituled: "An Act to impose certain direct taxes on certain Commercial Corporations," which came into force on the 27th May, 1882:—

1. In order to provide for the exigencies of the public service of this Province, every Bank carrying on the business of banking in this Province, every Insurance Company accepting risks and transacting the business of insurance in this Province, every Incorporated Company carrying on any labor, trade or business in this Province, every incorporated Loan Company making loans in this Province, every incorporated Navigation Company running a regular line of steamers, steamboats or other vessels in the waters of this Province, every Telegraph Company working a telegraph line or part of a telegraph line in this Province, every Telephone Company working a telephone line in this Province, every City Passenger Railway or Tramway Company working a line of railway or tramway in this Province, and every Railway Company working a railway or part of a railway in this Province, shall, annually, pay the several taxes mentioned and specified in section three of this Act, which taxes are hereby imposed upon each of such commercial corporations respectively.

2. The term Bank includes Savings Banks; the term Insurance Company comprises Life, Fire, Inland, Marine, Guarantee and Accident Insurance Companies, but does not include Mutual Insurance Companies organized under the laws of this Province; the term Incorporated Loan Company includes Building Societies; and the term Incorporated Company does not include companies publishing newspapers or periodicals.

3. The clerks or secretary-treasurers of every municipal corporation shall annually, on or before the first day of June, return to the Provincial Treasurer the names of all commercial corporations of the nature of those mentioned in this Act, established or doing business within their respective municipalities, specifying the number of offices, places of business, factories or workshops of each; and in default of so doing they shall severally be liable to a fine of twenty-five dollars, and in default of paying of such fine to an imprisonment of twenty-five days.

Secretary-Treasurers are hereby notified that instructions will be given to prosecute those who may be in default on the 1st day of September next, under the above sections.

J. WURTELE,

Treasurer P.Q.

TREASURY DEPARTMENT,
Quebec, 4th July, 1882.

S. CARSLY,

DRY GOODS, WAREHOUSE,

113 St. Peter Street,

MONTREAL,

AND

18 Bartholomew Close,

London.

NOW IN STOCK

GENTS' SILK UNDERWEAR,
SHIRTS, PANTS, &c.

GENTS' BROWN COTTON
Shirts and Pants.

GENTS' MERINO FINISH Shirts
and Pants.

GENTS' ELASTIC MERINO
Shirts and Pants.

GENTS' STOUT MERINO Shirts
and Pants.

GENTS' GAUZE MERINO Shirts
and Pants.

GENTS' INDIA GAUZE Merino
Shirts and Pants.

GENTS' SUMMER MERINO
Shirts and Pants.

GENTS' SILVER GREY Merino
Shirts and Pants.

GENTS' SHETLAND MERINO
Shirts and Pants.

GENTS' ARTIC MERINO Shirts
and Pants.

GENTS' BROWN BALBRIGGAN
Shirts and Pants.

GENTS' FANCY STRIPE COT-
TON Shirts and Pants.

S. CARSLY,

113 ST. PETER STREET,

MONTREAL.

Montreal, 29th June, 1882.



NOTICE.

THE GOVERNMENT

OF THE

Province of Quebec

Has decided to make an issue of

DEBENTURES

— FOR —

\$1,500,000,

On account of the Loan authorized by
the Act 45 Vic., Cap. 18.

These Debentures are for

\$500 Each.

and are payable on one year's notice
being given by the Government at
any time after the expiration of thirty
years from the 1st of July, 1882. They
bear

Interest at the rate of FIVE per
Cent. per Annum,

payable semi-annually in Quebec or
Montreal, on the 1st of January and
1st of July in each year.

The Debentures are payable to
order, and will be registered and trans-
ferable at Quebec or Montreal at the
option of the holder. They may,
however, be exchanged for Debentures
payable to bearer.

Tenders will be received at the
Treasury Department, Quebec,

Up to the 22nd July instant,

for Debentures of the above mentioned
issue, but no Tender will be accepted
at less than par.

Payment of the Debentures will be
required as follows:—

| | | |
|--------------|--------|------------------|
| 10 per cent. | on the | 1st August. |
| 15 | " | " 1st September. |
| 25 | " | " 1st October. |
| 25 | " | " 1st November. |
| 25 | " | " 1st December. |

Payment in full may be made by
anticipation.

Interest will be allowed from date
of each payment, and the Debentures
will be delivered on payment of last
instalment.

Notice of allotment will be sent on
or before the 26th July instant.

Copies of the Act can be obtained
on application at the Treasury Depart-
ment, Quebec.

FORM OF TENDER.

To the Treasurer of the Province of
Quebec.

I hereby tender for Debentures of \$500 each, amounting to \$. . . ,
of the issue of \$1,500,000 of the Loan
of the Province of Quebec, authorized
by the Act 45 Vic., Cap. 18 and
undertake to pay \$ for each
Debenture of \$500 of the amount ten-
dered for by me, or of such lesser
amount as may be allotted to me, in
conformity with the terms of the
notice of the issue.

J. WURTELE,

Treasurer

P. Q.

Treasury Department, }
Quebec, 4th July, 1882. }

July, 5 1882.

INTERCOLONIAL RAILWAY.

Locomotives, &c., For Sale.

SEALED TENDERS will be received by the
undersigned until FRIDAY, 29th July
inst., for the purchase of

10 Locomotive Engines.

1 Twenty Hundred Weight Steam
Hammer.

1 Heavy Plate Bending Machine.

Tenders may be made for one or more of the
above. Terms: cash on delivery. Further par-
ticulars will be furnished on application.

D. POTTINGER,

Chief Superintendent.

Moncton, N. B., July 4th, 1882.

GOLDEN STAR

OIL STOVE

Guaranteed perfect.

Thousands now in use.

Before Buying Consult

THE CLARY MFG. CO.,

LONDON, ONT., or

No. 19 FRONT STREET WEST,

TORONTO.

STOCKS AND BONDS

SURETYSHIP. THE GUARANTEE CO.

Of North America.

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

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

This Company is under the same experienced management which introduced the system to this continent seventeen years ago, and has since actively and successfully conducted the business to the satisfaction of its patrons.

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

President—SIR ALEXANDER T. GALT, G.C.M.G. (Formerly Finance Minister of Canada.)

Vice-President.....J. H. RANKIN (Merchant.)

Managing Director.....EDWARD RAWLINGS.

Secretary—JAMES GRANT.

Legal Adviser—J. C. HATTON, Q. C.

Bankers.....THE BANK OF MONTREAL.

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.

EDWARD RAWLINGS,

Managing Director.

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

Table with columns: NAME, Par Value, Capital subscribed, Capital paid-up, Rest, Dividend last 6 Months, Closing Prices July 20. Lists various banks and financial institutions.

WHOLESALE PRICES CURRENT—THURSDAY, JULY 20 1882

Large table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Lists various commodities like boots, dry goods, grain, and hardware.

[Established 1750.]

**SAMUEL LEWIS & CO.,
DUDLEY, ENG.,**

Contractors to the British Government,
Manufacturers of

CHAINS,

Anchors, Anvils, Vices, Hammers, &c., Close-link
Coil Chain, Traces, Buck bands, Cow Ties, Tug
Chains, and Chains of every description.
All kinds of Wrought Nails, including Rose, Clout,
Countersunk Clout, Five Clout and Flemish
Tacks.

**W. L. HALDIMAND & SON,
26 St. Sulpice Street, MONTREAL,**
Agents for the Dominion of Canada.

Legal.

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

Kingston, Ont.

**EDWARD H. SMYTHE, Barrister and Attorney,
192 Ontario Street, Kingston, Ont.**
E. H. SMYTHE, M.A., LL.B.
Special attention to collections.

Kincardine, Ont.

**J. A. MACPHERSON,
Attorney Solicitor Notary-Public,**

London, Ont.

**GIBBONS & McNAB,
BARRISTERS AND SOLICITORS,
Office Cor. Richmond and Carling Streets.
Geo. C. Gibbons Geo. McNab.**

**W. H. BARTRAM,
BARRISTER, ATTORNEY-AT-LAW
, Notary Public, Conveyancer
Office—No. 61 Dundas St., near the Court House.**

**STREET & BECHER,
Solicitors to the Bank of Montreal,**

G. GLASS, GLASS & BARRETT,

**BARRISTERS, ATTORNEYS-AT-LAW,
NOTARIES, &c.,
Solicitors for the English Loan Co.,
LONDON, CANADA.**

**DAVID GLASS, Q.C. CHESTER GLASS,
FREDERIC BARRETT, M.A.**

**G. CAMPAIGNE,
Attorney-at-Law, Solicitor in Chancery, &c.**

Lindsay, Ont.

**WM. McDONNELL Jr.,
Barrister, Attorney, Solicitor in Chancery and
conv. Notary Public, Office—Kent Street.**

Liverpool, N.S.

**MOORE & PYKE, ATTORNEYS-AT-LAW,
Notaries, Conveyancers, &c.
G. Thomas Moore, Commissioner for Massachusetts
and other States of the Union, Master in the Sup-
reme Court, Surrogate of the Vice-Admiralty Court**

Moncton, N.B.

**CHARLES A. HOLSTEAD,
BARRISTER and ATTORNEY-AT-LAW,
Solicitor, Conveyancer, Notary Public, &c., Real
Estate Agent, Main Street, Moncton, N. B. Loans
negotiated, Money invested.**

Montreal.

**ABBOTT, TAIT & ABBOTT.
ADVOCATES.
North British Chambers, 11 Hospital street**

**CHURCH, CHAPLEAU, HALL &
ATWATER,
ADVOCATES, BARRISTERS & COMMISSIONERS,
131 St. James Street, Montreal.**

**J. RUGGLES CHURCH, Q.C. JOHN S. HALL, Jr.
Hon. J. A. CHAPLEAU, Q.C. A. W. ATWATER.**

Wholesale Merchants.

**Ramsay, Dods & Co.,
AGENTS FOR
WINSOR & NEWTON'S
Artists' Materials.**

A full assortment always on hand.
**37, 39 AND 41 RECOLLET STREET,
MONTREAL.**

Full descriptive Catalogues on application.

FULTON, MILLS & CO.

Manufacturers and Jobbers in
**HATS, CAPS & FURS,
152 & 154 McGill Street,
(Nearly opposite Albion Hotel),
MONTREAL.**

WILLIAM EVANS,

WHOLESALE DEALER IN
**FIELD, GARDEN & FLOWER SEEDS,
AGRICULTURAL IMPLEMENTS.
WAREHOUSE:
Nos. 89, 91 & 93 MCGILL ST.**

Timothy, Clover, Seed Wheat, Tares, Barley, Oats,
&c. Prices and Samples on application. Trade Prices
List and Illustrated Catalogue free.

THE ST. LAWRENCE

**SUGAR REFINING CO.
(LIMITED),**

**W. R. ELMENHORST, - - - PRESIDENT.
A. BAUMGARTEN, - - - VICE-PRESIDENT.
THEO. LABATT, - SECRETARY-TREASURER**

OFFICE: 88 KING ST.

The wholesale trade only supplied.

Legal.

**Mount Forest, Ont.
M. O. MACGREGOR,
ATTORNEY, SOLICITOR &c.**

**Mitchell, Ont.
DENT & HODGE,
BARRISTERS, ATTORNEYS, SOLICITORS.
NOTARIES PUBLIC, &c.**

**Morrisburg, Ont.
C. A. MYERS,
Attorney, Solicitor, &c.**

**Napánee, Ont.
W. S. WILLIAMS,
ATTORNEY AT LAW,
Solicitor in Chancery,
Notary Public, Conveyancer, &c.**

**Ottawa, Ont.
COCKBURN & McINTYRE,
Barristers, Notaries, Parliamentary Agents, &c.
Solicitors for the Bank of Montreal, &c.
Hon. Jas. Cockburn, Q.C. formerly of Cockburn &
McCaull.
A. J. McIntyre formerly of Walker & McIntyre.**

**Owen Sound, Ont.
CREASOR & MORRISON,
BARRISTERS, ATTORNEYS,
Solicitors in Chancery, &c., Owen Sound, Ont.
John Creasor. Duncan Morrison.**

**Oshawa, Ont.
MCGEE & JONES, Barristers, Attorneys and Soli-
citors, Notaries Public, &c.
Solicitors for the Dominion Bank.**

Commission Merchants.

**ALEX. CHISHOLM,
Produce Commission**

MERCHANT,

No. 26 ST. PETER STREET, MONTREAL.

Solicits consignments of Butter, Cheese, Eggs and
other Produce.
Information as to prices, &c. given cheerfully and
without delay. Returns promptly made.

REFERENCES:

Messrs. J. Y. Gilmour & Co., Wholesale Dry Goods
Merchants, Montreal.
Adam Darling, Esq., Wholesale Crockery Merchant,
Montreal.

Established 1845.

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

AND

**PACKERS OF BEEF & PORK,
46, 48 & 60 GREY NUN STREET,
The only exclusively Meat Packing
Establishment in Montreal.**

PORK, BEEF and LARD

Of the finest quality constantly on hand.

**BROCK & CO.,
COMMISSION MERCHANTS,
259 COMMISSIONERS STREET,
MONTREAL.**

Agents in Canada for:

**MESSRS. DIAS & LIMA,
Manufacturers of**

**CORKS
AND CORKWOOD, OPORTO.**

A large assortment of their Corks constantly on hand.
And for
Importation orders solicited

**W. CLARK,
MONTREAL.
MANUFACTURER OF
Prepared Meats,**

**CANNED MEATS, BOLOGNA
SAUSAGES, SAUSAGES
of all kinds, smoked and unsmoked.**

Legal.

**Paisley, Ont.
GEORGE W. MALLOCH,
ATTORNEY-AT-LAW,
SOLICITOR IN CHANCERY, NOTARY PUB
Commissioner and Conveyancer,
PRIVATE MONEY TO LEND.**

**Pembroke: COUNTY TOWN OF PEMBROKE, ONT.
LOUCKS & BURRITT,
Barristers, &c. Solicitors for Quebec Bank.
H. H. LOUCKS, J. H. BURRITT,
Co. Attorney and Clerk of the Peace.**

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

**HATTON, HATTON & BECK,
SOLICITORS, etc. OFFICE—Simcoe Street**

WHOLESALE PRICES CURRENT, THURSDAY, JULY 20, 1882.

| Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. |
|--|------------------|--|------------------|-----------------------------|------------------|--------------------------------|------------------|
| <i>Clinch and Heavy Clinch:</i> | \$ c. \$ c. | <i>Tin Plate:</i> 10 Coke..... | \$ c. \$ c. | No. 1 Ordinary Sole..... | \$ c. \$ c. | Antonini's qts., case 1 doz.. | \$ c. \$ c. |
| 1 and 1 1/2 in. per lb..... | 0 08 1/2 0 08 | 10 Churecoal..... | 4 25 4 50 | No. 2 " "..... | 0 22 0 23 | " pts., " 2 " | 8 25 0 00 |
| 1 1/2 " 1 1/2 " "..... | 0 07 1/2 0 07 | IX " "..... | 7 50 7 75 | Buffalo Sole, No. 1..... | 0 22 0 23 | " hfts., " 2 " | 5 38 0 00 |
| 2 " 2 " "..... | 0 07 0 06 | LX " "..... | 9 25 9 50 | " No. 2..... | 0 20 0 21 | Spirits Turpentine, bris.. | 0 77 0 82 |
| 2 1/2, 3 in. and up..... | 0 06 1/2 0 06 | DC " "..... | 5 25 5 50 | China " No. 1..... | 0 23 0 23 | White Refined..... | 0 70 0 75 |
| <i>Flat & Sharp Press'd Nails:</i> | | DXX " "..... | 7 00 7 25 | " No. 2..... | 0 22 0 23 | <i>Coal Oil:</i> | |
| 1 and 1 1/2 in. per lb..... | 0 10 1/2 0 09 | Russ. Sheet Iron..... | 0 10 1/2 0 11 | Zanzibar, No. 1..... | 0 23 0 23 | Imp. Gal. f.o.b. (London) | 0 16 0 00 |
| 1 1/2 " 1 1/2 " "..... | 0 09 1/2 0 08 | Anchors, per lb..... | 4 75 5 75 | " No. 2..... | 0 21 0 20 | Car Loads in Store..... | 0 19 0 19 1/2 |
| 2 " 2 " "..... | 0 08 1/2 0 07 | Lion & Crown, 1/4 in. Sheets | 5 25 5 50 | Slaughter, No. 1..... | 0 27 0 20 | Broken Lots..... | 0 20 0 21 |
| 2 1/2 " 2 1/2 " "..... | 0 07 1/2 0 07 | Lead: Bar per 100 lbs..... | 5 00 5 25 | Harness, No. 1..... | 0 26 0 33 | Small Lots (single bris.) | 0 21 0 22 |
| 3 in. and up..... | 0 06 1/2 0 06 | " Pig " "..... | 5 00 5 25 | Upper Heavy..... | 0 31 1/2 33 | Ostrich Plumes (wild.) | |
| Disc. on application..... | | " Sheet " "..... | 5 00 5 25 | " Light..... | 0 25 0 38 | Cape, Nos. 1 to 3..... | 10 00 1 50 |
| <i>Horse Nails:</i> 7 lb. size..... | 0 22 0 00 | " Shot " "..... | 6 00 6 25 | Grained Upper..... | 0 35 0 38 | Manglor, Nos. 1 to 3..... | 9 00 1 50 |
| " 8 lb. "..... | 0 21 0 00 | Zinc: Sheet, lb..... | 5 50 6 00 | Scotch Grain..... | 0 38 0 42 | Egypt, Nos. 1 to 3..... | 7 00 0 75 |
| " 9 lb. "..... | 0 20 0 00 | Powder: Canada Blasting. | 3 50 0 00 | Kip Skins, French..... | 0 75 0 55 | Domestic Plumes \$1 lower | |
| " " P. & F. Bright. | 0 22 0 24 | F. F. to F. F. E..... | 4 75 5 00 | English..... | 0 65 0 75 | for higher Nos., and 25c. to | |
| 50 to 55 p. c. dis..... | | <i>Emil Potiwka's Specialties:</i> | | Canada, Kip..... | 0 45 0 55 | 50c. cheaper for lower Nos. | |
| <i>Horse Shoe</i> | 3 90 4 00 | <i>Glues—No. 1 Cabinet, lb.....</i> | 0 13 0 15 | Hemlock Calif..... | 0 70 0 80 | Bunches, 3 tips..... | 0 75 5 00 |
| <i>Galvanized Iron:</i> No. 21..... | 0 06 0 06 1/2 | T. F. French Medal..... | 0 13 0 15 | " Light..... | 0 65 0 75 | " Vulf. tips..... | 0 45 0 75 |
| " No. 26..... | 0 06 0 07 | Imperial White..... | 0 15 0 35 | French Calif..... | 1 10 1 30 | Natural Grey Boos, doz.. | 2 00 5 00 |
| " No. 28..... | 0 07 0 07 1/2 | " Borax, case..... | 6 50 0 00 | Splits, Light & Medium..... | 0 22 0 27 | Disc. 5 p. c. 30 days..... | |
| <i>Pig Iron:</i> Siemens No. 1..... | 23 00 24 00 | Axle Grease, (Heaver Br'd) | 10 00 8 00 | " Heavy..... | 0 17 0 22 | Meats, Eggs, &c..... | |
| Coldness..... | 23 00 30 00 | No. 1 and 2..... | 10 00 8 00 | " Small..... | 0 19 0 23 | Work, Mess, Can short cut | 25 00 25 50 |
| Calder..... | 22 00 22 50 | Favorite Gelatine, box... 3 60 0 00 | | Leather Board, Canada..... | 0 24 0 14 | Hams, City Cured..... | 0 15 0 16 |
| Langdon..... | 22 00 22 50 | <i>Hides and Skins.</i> | | Emmelled Cow, per ft..... | 0 15 0 17 | Lard, Pails and Tubs..... | 0 15 0 16 |
| Summerlee..... | 22 00 22 50 | Green Hides, No. 1, p. 100 lbs. | 8 00 9 00 | Patent..... | 0 14 0 16 | Bacon, per lb..... | 0 14 0 14 1/2 |
| Gartsherrie..... | 22 00 0 00 | " No. 2..... | 7 00 8 00 | Pebble Grain..... | 0 14 0 16 | Eggs, Fresh..... | 2 18 1 13 1/2 |
| Glenargnock..... | 21 50 22 00 | " No. 3..... | 6 00 7 00 | Brush Kid..... | 0 14 0 16 | " Lined and Facked..... | 0 00 0 00 |
| Carnbroe..... | 21 50 21 75 | Lambskins, each..... | 0 50 0 60 | Buff..... | 0 14 0 16 | Tallow, Rendered..... | 0 07 0 08 |
| Eglington..... | 20 00 21 00 | Calfskins, per lb..... | 0 14 0 15 | Russets, Light..... | 0 45 0 50 | " Rough..... | 0 04 0 05 |
| Hemaitite..... | 0 00 26 00 | <i>Wool.</i> | | " Heavy..... | 0 35 0 40 | Mess Beef, per brl..... | 0 17 1 50 |
| <i>Bar Iron,</i> per 100 lbs..... | 2 00 2 10 | Fleece, new..... | 0 20 0 22 | Cod Oil, Newfoundland..... | 0 60 0 62 | Maple Syrup, new, per gal. | 0 00 0 00 |
| Best Refined..... | 2 25 2 35 | Pulled, unassorted..... | 0 24 0 25 | Straits Oil, American..... | 0 60 0 60 | " Sugar, per lb..... | 0 00 0 00 |
| Siemens..... | 2 35 2 45 | " Extra Super..... | 0 30 0 33 | Straw Seal..... | 0 27 1/2 0 60 | <i>Manuf's of Cotton.</i> | |
| Swedes..... | 4 25 4 50 | " B Super..... | 0 27 0 28 | S. R. Pale Seal..... | 0 70 0 72 1/2 | Valleyfield, (Ch'd'd) 5 25 in. | 0 07 1/2 0 00 |
| Sheet Iron to No. 20..... | 2 75 0 00 | " C..... | 0 22 0 23 | Pale Seal, ordinary..... | 0 67 1/2 0 00 | " " 30 "..... | 0 08 1/2 0 00 |
| Boiler Plates..... | 2 75 3 25 | Australian..... | 0 21 1/2 0 35 | Lard Oil, Extra..... | 1 00 0 00 | " XX 36 in..... | 0 09 0 00 |
| Hoops and Bands..... | 2 05 2 75 | Cape..... | 0 17 0 19 | Boiled..... | 0 90 0 95 | " XX 36 in..... | 0 09 0 00 |
| Canada Plates: Hatton | 3 50 0 00 | <i>Leather (at 6 months).</i> | | Boiled..... | 0 70 0 73 | " Q 36 in..... | 0 09 1/2 0 00 |
| Penn. and W. P. & Co..... | 3 25 0 00 | No. 1, B. A. Sole..... | 0 24 0 27 | Olive Machinery..... | 1 14 1 20 | " E 36 in. Soft Finish | 0 09 1/2 0 00 |
| <i>Iron Wire:</i> No. 6, p. bale..... | 1 75 1 55 | No. 2, B. A. Sole..... | 0 22 0 24 | " Eating..... | 1 50 2 10 | " OO 36 in..... | 0 10 1/2 0 00 |
| " No. 9, "..... | 2 10 2 30 | | | " qt., per case..... | 2 60 2 75 | " EE 36 Soft Finish | 0 11 0 00 |
| " No. 12, "..... | 2 50 2 90 | | | " pts., "..... | 3 25 3 30 | " BB 36 ex. 11 1/2 " | 0 13 0 00 |
| " No. 16, "..... | 3 25 3 50 | | | " 4 pts., "..... | 4 00 4 20 | " CC 36 in. (Heavy)..... | 0 12 0 13 |
| <i>Wright Iron pipe</i> 60 p. c. dis. | 0 06 0 41 | | | Lucca, Flasks..... | 5 00 0 00 | " LLL 36 in. (Fine)..... | 0 14 0 00 |
| Steel, cast, per lb..... | 0 11 0 12 | | | | | | |
| " Spring 100 "..... | 3 25 3 50 | | | | | | |
| " Tire "..... | 3 25 3 50 | | | | | | |
| " Sleigh Shoe, "..... | 2 40 2 50 | | | | | | |
| " Blister, "..... | 0 08 0 10 | | | | | | |

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

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|--|---------|-------------|
| | | July 20 |
| Can. Government Debentures, 6 p. ct., 1882-84..... | | 102 1/2 |
| Do. do. 1885 op. of Gov..... | | 103 |
| Do. do. inscribed stock..... | | 103 |
| Dominion 5 per ct. Stock..... | | 113 |
| Montreal 5 per cent Stock..... | | 106 |
| Montreal Harbor Bonds 6 p. c..... | | 105 106 1/2 |
| Do. Corporation 6 per ct. Bonds..... | | |
| Do. 7 per ct. Stock..... | | |
| Toronto City 6 per ct..... | 190 1/2 | 117 |
| Co. Debentures, (Out.) 20 years 6 per ct. | | 110 |
| Township Debentures, (Out.) 6 per ct..... | | 108 |

| Shrs. | Railway and other Stocks. | Pa. | July 20. |
|-------|---|-----|----------|
| 100 | Atlantic & St. Lawrence Shrs 6 p. c..... | all | 133 |
| 100 | Do. 6 p. c. Str. At. Bonds..... | all | |
| 100 | Do. do. 3rd Mort. 1881..... | all | |
| 10 | Buffalo and Lake Huron..... | all | 113 |
| 100 | Do. do. 5th p. c. 1st Mort..... | all | 121 |
| 100 | Do. do. 2nd Mort..... | 0 1 | 121 |
| .. | Can. Central 6 p. c. 1st N. B. Ins. guar. by Gov..... | | |
| 100 | Canada Southern 1st Mort. 3 p. c..... | all | 112 1/2 |
| 100 | Chic. & G.T.P. 6 p. c. 1st M. Comp. 1,900..... | all | 114 |
| 100 | Grand Trunk of Canada Consul..... | all | 22 1/2 |
| 100 | Do. Mt. Mort. Bds. 1st charge 6 p. c..... | all | 123 |
| 100 | Do. do. 2nd do do..... | all | 123 |
| 100 | Do. do. 1st Prof. Stock..... | all | 103 1/2 |
| 100 | Do. do. 2nd Prof. Stock..... | all | 89 1/2 |
| 100 | Do. do. 3rd Prof. Stock..... | all | 49 1/2 |
| 100 | Do. 5 p. c. Perp. Deb. Stock..... | all | 113 1/2 |
| 200 | Great Western of Canada..... | all | 18 1/2 |
| 100 | Do. do. do 1880..... | all | 109 1/2 |
| 100 | Do. 3 p. c. pref conv..... | all | 113 1/2 |
| 100 | Do. Perpetual 5 p. c. Ins. Stock..... | all | 103 1/2 |
| 100 | Hamilton and N. W..... | all | 111 |
| 100 | M. of Canada 2 1/2 p. c. Stg. 1st Mort..... | all | 97 |
| 100 | N. of Canada 6 p. c. 1st Prof. Bonds..... | all | 106 |
| 100 | Do. do. 2nd do..... | all | 103 |
| 100 | Do. 5 p. c. 1st Mort..... | all | 103 |
| 100 | Northern Extension 6 p. c. guar..... | all | 109 |
| .. | Do. do. 6 p. c. Imp. Mort..... | all | 109 |
| 100 | Well, Gray & Bruce, 7 p. c. Bds, 1st Mort | all | 30 1/2 |
| .. | St. L. & O. 6 p. c. Bds..... | all | 67 1/2 |
| .. | St. Law. & O. 6 p. c. Bds..... | all | 91 1/2 |
| .. | British Columbia, July, 1907 6 p. c..... | all | 117 1/2 |
| .. | Can. Gov 1878-81..... | all | 102 1/2 |
| .. | Can. Gov 1881-84..... | all | 102 1/2 |
| .. | Do. 6 p. c. 1881-84, Jan and July..... | all | 102 1/2 |
| .. | Do. 5 p. c. 1885, Jan and July..... | all | 104 1/2 |
| .. | Do. 5 p. c. Ins. Stock..... | all | 103 |
| .. | Do. 5 p. c. Ins. Stock of 1883, April and Oct..... | all | 107 1/2 |
| .. | Do. Dominion Stock of 1884, 4 p. c..... | all | 102 1/2 |
| .. | Do. Do. 1884 Ins. Stock 4 p. c..... | all | 104 1/2 |
| .. | New Brunswick 6 p. c. Jan and July..... | all | 111 |
| .. | Nova Scotia 6 p. c. 1886..... | all | 105 |
| .. | Quebec Prov. 5 p. c..... | all | 109 |
| .. | Do. Ins. in Paris 4 1/2 p. c..... | all | 109 |

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| Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. |
|---------------------------|------------------|--------------------------------|------------------|----------------------------|------------------|------------------------------|-------------------|
| Hochelaga (Brown), G30 in | \$ 0 07 00 | AA 33 in. | \$ 0 24 00 | Basswood, 1/2 | 00 00 00 | Brandy: Hennessy's—gal | 4 50 5 00 |
| " A 27 in. | 0 06 00 | 36 in. | 0 24 00 | Basswood | 18 00 20 00 | " Dubouché & Co. gal | 11 00 15 50 |
| " B 27 in. | 0 06 00 | Check, 33 in. | 0 22 00 | Black Walnut, culis. | 60 00 65 00 | " " " case | 3 50 3 50 |
| " 1183 in. | 0 08 00 | Denims Blue, or Brown AA | 0 21 00 | Do do 1st & 2nd. | 100 00 110 00 | " " " case | 8 00 0 00 |
| " 11186 in. | 0 08 00 | " A. | 0 19 00 | Do do 1st quality | 110 00 120 00 | Jules Duret & Co. gal | 4 00 4 50 |
| " DD. | 0 09 00 | " B. | 0 17 00 | Cedar, round, lineal foot. | 00 06 00 1 1/2 | " " " case | 9 00 0 50 |
| " 111186 in. | 0 09 00 | " C. | 0 14 00 | Cedar, flat, lineal foot. | 00 04 00 1 1/2 | Pinet, Castillon & Co. gal | 3 50 3 50 |
| " XX38 full. | 0 11 00 | " D. | 0 12 00 | Cedar square, lineal foot. | 00 07 00 0 9 | " " " case | 8 00 8 50 |
| " 111186 in. full (std'd) | 0 10 00 | Shirtings: | | Elm, soft, 1st. | 16 00 18 00 | Cheaper shippers—gal | 2 50 2 75 |
| " M drilling. | 0 11 00 | Oxford striped BX | 0 11 00 | Elm, Rock. | 25 00 30 00 | " " " case-qts | 6 00 6 50 |
| R R Sheeting, 8-4 plain | 0 27 00 | " " CX. | 0 10 00 | Hemlock, 1 to 3 in., M. | 9 00 10 00 | Irish Whiskey—Roe's case | 7 75 9 75 |
| X " 8-4 twil'd | 0 30 00 | " check B. | 0 13 00 | Hemlock, timber, M. | 14 00 15 00 | Dunville " " case | 6 50 7 00 |
| Stormont (Brown) A 30 in. | 0 07 00 | " C. | 0 10 00 | Maple, hard, M. | 2 00 22 00 | Mitchells " " imp gal. | 2 40 2 50 |
| " A A33 in. | 0 07 00 | Galatea Stripes. | 0 16 00 | Soft, do. | 16 00 00 00 | " " " cases | 6 00 9 50 |
| " B B36 in. | 0 08 00 | Rogattas, Check A. | 0 16 00 | Oak, M. | 40 00 45 00 | Scotch Whiskey. " case-qts | 5 50 7 50 |
| " C C36 in. | 0 09 00 | Check Solids A. | 0 15 00 | Pine, clear, M. | 35 00 40 00 | Encore " " case | 5 00 6 00 |
| Canada (Grey) A W 30 in. | 0 07 00 | Bags: 3-ply 16 oz. B, per bale | 28 50 00 | 2nd quality, do. | 22 00 25 00 | Hay, Fairman & Co.'s case | 5 00 0 00 |
| " A D 32 in. | 0 07 00 | Park's Yarn, White. | 0 26 00 | Shipping Culls | 14 00 15 00 | " " " gal. | 2 60 2 75 |
| " A 11 35 in. | 0 08 00 | " Colored. | 0 38 00 | Mill do | 7 00 10 00 | Sheriff's Islay " " imp gal. | 2 90 3 00 |
| " A C 35 in. | 0 09 00 | Warp White. | 0 28 00 | Lath, M. | 1 40 0 00 | " " " cases | 0 00 0 00 |
| " A B 36 in. | 0 09 00 | " Colored. | 0 40 00 | Pruce, 1 to 2 in., M. | 11 00 12 00 | Jamaica Rum per imp gal. | 3 20 3 40 |
| " A E 36 in. | 0 10 00 | Do. Knitting Cotton Balls: | | | | Geneva Spirits " " imp gal. | 2 10 2 15 |
| " A A 36 in. | 0 10 00 | No. 3 Unbleached. | 0 49 00 | | | " " " Green c'ses | 4 15 4 26 |
| Yarns:—White per lb | 0 25 00 | " Bleached. | 0 51 00 | | | " " " Red cases. | 8 00 6 10 |
| Ticking:—" B2 30 1/2 in. | 0 12 00 | " Colored. | 0 56 00 | | | Champagne | |
| " BBB 30 in. | 0 15 00 | Paints, &c. | | | | G. H. Munim, Dry Verzen'y | 26 50 28 00 |
| " BB 30 in. | 0 18 00 | White Lead, gen, 100lbkgs | 7 00 0 00 | | | Pommery | 28 00 32 00 |
| " AA 32 in. | 0 20 00 | " No. 1 | 6 00 6 50 | | | J. Munim Extra Dry | 21 50 25 00 |
| Fancy Shirtings:— | | White Lead No. 2. | 6 00 5 50 | | | Bollinger " " " qts. | 26 25 27 50 |
| " Clyde Checks. | 0 15 00 | in Oil, per 26 lbs. | 1 90 2 00 | | | Piper Heidsieck | 25 00 26 00 |
| " Canada | 0 14 00 | Do., No. 1. | 1 60 1 80 | | | Sherries—Pomartin's. | 1 60 5 00 |
| Lybater No. 3, 30 in. | 0 07 00 | " 2. | 1 40 1 50 | | | Porte—Cockburn, Smithes | |
| " No. 2, 32 in. | 0 07 00 | " 3. | 1 30 0 00 | | | & Co.'s | 1 90 5 00 |
| " No. 2, 35 in. | 0 08 00 | White Lead, dry | 0 09 0 00 | | | G. B. Sandeman, Sons & Co | 1 50 5 00 |
| Colored Goods:— | | Red Lead | 0 05 0 00 | | | Graham's " " imp gal. | 3 50 4 50 |
| Donims, blue & brown. | 0 18 00 | Venetian Red, Eng'h. | 1 75 2 00 | | | Claret, cases. | 3 50 4 50 |
| Checks, blue, brown, fcy. | 0 15 00 | Yel. Ochre, French. | 1 75 2 00 | | | Tarragona Ports, imp gal. | 1 10 1 50 |
| Checks, Prince Victor. | 0 15 00 | Whiting | 0 55 0 60 | | | Native Wines. | 0 80 1 80 |
| Ticking, 25in. No. 1X. | 0 14 00 | Salt. | | | | Can. Spirits, imp. gallon. | Duty In Paid Bond |
| " 30in. No. 1. | 0 16 00 | Liverpool Coarse, per bag | 0 65 0 67 1/2 | | | Alcohol— 65 U. P. | 2 72 1 04 |
| " 30in. No. BI. | 0 17 00 | Canadian per bri do | 0 60 0 00 | | | " Pure Spirits " " | 2 72 1 05 |
| Dundas (Grey) D 30 in. | 0 07 00 | Factory filled do | 1 35 1 45 | | | " 50 " " | 2 47 0 95 |
| " C 30 in. | 0 07 00 | Eureka factory filled do | 2 40 0 00 | | | " 25 U. P | 1 29 0 53 |
| " B 30 in. | 0 09 00 | Timber, Lumber, &c. | | | | Whiskeys.—Family Proof. | 1 39 0 58 |
| " A 30 in. | 0 10 00 | Ash, 1 to 4 in., M. | 18 00 19 00 | | | Old Bourbon. | 1 39 0 58 |
| " AX 30 in full. | 0 10 00 | Ash, timber, M. | 25 00 00 00 | | | Kye, Toddy, Malt. | 1 31 0 55 |
| " K. 30 in. | 0 08 00 | Birch, 1 to 4 in., M. | 20 00 00 00 | | | Rye, 5 years old. | 1 60 0 78 |
| Ticking:—C 30 in. | 0 15 00 | | | | | " 6 " " | 1 70 0 88 |
| D 30 in. | 0 13 00 | | | | | " 5 " " | 1 80 1 93 |
| B 33 in. | 0 13 00 | | | | | " 7 " " | 1 90 1 08 |
| A 33 in. | 0 20 00 | | | | | | |

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



Welland Canal Enlargement.

Notice to Contractors.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tender for the Welland Canal" will be received at this Office until the arrival of the Eastern and Western Mails on FRIDAY, THE 18th DAY OF SEPTEMBER next, for the deepening and completion of that part of the Welland Canal, between Rimey's Bend and Port Colborne, known as Section No. 84, embracing the greater part of what is called the "Rock Cut."

Plans showing the position of the work, and specifications for what remains to be done, can be seen at this Office, and at the Resident Engineer's Office, Welland, on and after FRIDAY, THE 18th DAY OF AUGUST next, where printed forms of tender can be obtained.

Contractors are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms, and, in the case of firms, except there are attached the actual signatures, the nature of the occupation and place of residence of each member of the same; and further, an accepted bank cheque for the sum of four thousand dollars must accompany the respective tenders, which sum shall be forfeited if the party tendering declines entering into contract for the works at the rates stated in the offer submitted.

The cheque or money thus sent in will be returned to the respective contractors whose Tenders are not accepted.

This Department does not, however, bind itself to accept the lowest or any tender.

By order,
A. P. BRADLEY,
Secretary.

Department of Railways and Canals,
Ottawa, 15th July, 1882.

TRENT NAVIGATION.
NOTICE TO CONTRACTORS.

THE letting of the works for the FENELON FALLS, BUCKHORN and BURLEIGH CANALS, advertised to take place on the fifth day of July next, is unavoidably postponed to the following dates:—

Tenders will be received until WEDNESDAY, the second day of AUGUST next.

Plans, specifications, &c., will be ready for examination (at the places previously mentioned) on SATURDAY, the fifteenth day of JULY next.

By order,
A. P. BRADLEY,
Secretary.

Department of Railways and Canals,
Ottawa, 20 June, 1882.

Legal.

Woodstock, N.B.

APPLEBY & COURSER, Barristers and Attorneys at Law, Notaries, &c. Woodstock, N.B. Special attention given to collections.

Windsor, N.S.

W. H. & A. BLANCHARD, Solicitors, Accountants and Notaries Public.

Wingham, Ont.

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

Woodstock, Ont.

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

A. V. McLENNAGHAN,

BARRISTER & ATTORNEY-AT-LAW, Solicitor in Chancery, Conveyancer, Etc., Etc. OFFICE:—Immediately West of American Express Office.

Yarmouth, N.S.

PHOS. B. FLINT, LL.B., BARRISTER and ATTORNEY-AT-LAW

FRESH EXTRA SCALED HERRING (Mediums).

Consignments now Arriving FOR SALE BY L. A. GORDON & CO., 31 & 33 ST. NICHOLAS STREET, MONTREAL.

G. I. RICHARDSON

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

USE

Strachan's Gilt Edge Soap.



EACH BAR WEIGHS 1 LB.

CANADA LIFE

ASSURANCE COMPANY.

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

ABSTRACT OF 34th ANNUAL REPORT TO 30th APRIL, 1881.
 1. Assets 30th April, 1881.....\$4,560,161
 2. Income for the year..... 957,238
 3. Income from Interest (included in above)..... 234,208
 4. Claims by death during the year..... 224,757
 5. Do as estimated by the Co.'s tables and provided for..... 326,135
 6. Difference in Co.'s favor between actual and estimated death rate. 101,378
 7. Excess of Interest revenue over death claims..... 59,451
 8. Number of policies issued for the year, 2257, for..... 4,157,165
 9. Total Policies in force at date, 13,998, upon 11,498 lives, for..... 25,024,270
 New Business exceeds a fourth of the returns for 1880 of 28 licensed Companies.
 Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada.
Bonus Additions to Life Policies for past fifteen years have added \$376 to each \$1,000 of original Assurance. Cash Profits for same period have been 35 to 39 per cent. of all premiums paid according to age at entry.

MONTREAL BRANCH, . . . 180 ST. JAMES STREET.
 R. POWNALL, Secretary for Pro. of Que. P. LAFERRIERE, Inspector of Agencies.
 JAMES AKIN, Special City Agent.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

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

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

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS
 FOR SALE BY THE

HUDSON'S BAY COMPANY.

Under agreement with the Crown, the Hudson's Bay Company are entitled to one-twentieth of the Lands in the fertile belt, estimated at about seven millions of acres, and they are prepared to offer for sale land in the Townships already surveyed by the Government of Canada.
 Pamphlets and full information in regard to these Lands will be given by the undersigned at the offices of the Company in Montreal and Winnipeg.

C. J. BRYDGES,
Land Commissioner.

THE FEDERAL

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

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

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

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

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

\$36,000,000

CAPITAL AND INVESTED FUNDS REPRESENTED.

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

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

All communications to be addressed to
TAYLOR BROTHERS,
 GENERAL AGENTS, MONTREAL.

COMMERCIAL UNION

ASSURANCE CO.

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

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

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

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

JAMES DAVISON, Manager Canada Fire Department.
 HENRY STEWART, Manager Marine Department.

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

THE STANDARD

FIRE INSURANCE CO.

Head Office, - - - - - HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

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

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

SECRETARY-TREASURER—H. THEO. CRAWFORD.

C. H. CHANDLER, Manager Montreal Branch,
 Office, 6 St. John Street, Corn Exchange Building.

ALLIANCE FIRE INSURANCE CO.

Head Office - - - - - HAMILTON, ONT.

AUTHORIZED CAPITAL - - - - - \$500,000.
 GOVERNMENT DEPOSIT, MADE.

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

TORONTO BOARD.

W. W. COPP, Esq. (Messrs. Copp, Clark & Co.), Chairman.
 JOHN CANAVAN, Esq., Barrister.
 JOHN TURNER, Esq., Merchant.
 J. S. KING, M.D., Surgeon, Mercero Institute.
 ROBERT BARBER, Esq., Manufacturer Streetsville.

LOCAL DIRECTORS.

ALEX. TERRICE, Esq., Manufacturer, Dresden.
 HORATIO JELL, Esq., Gentleman, Wardsville.
 J. S. BUCK, Esq., Barrister, Sarnia.
 D. B. McLENNAN, Esq., Barrister, Cornwall.
 C. F. FERGUSON, Esq., M.P., Kemptville
 ADAM ISBISTER, Esq., Merchant Petrolia.
 HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

CITIZENS INSURANCE COMPANY, OF CANADA.

CAPITAL, \$1,188,000.
CASH ASSETS, 1st January, 1881,
per Government Blue-Book 352,101.20
Deposit with Dominion Govt. - 142,000
Losses Paid to 1st Jan, 1880. 1,648,176

DIRECTORS:

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

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

CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident, Guarantee.

RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

TORONTO—BOUSTEAD & GIBBS, Agents.
 QUEBEC—H. C. BOSSÉ & Co., Agents.
 ST. JOHN, N. B.—H. CHUBB & Co., Agents.
 HALIFAX, N. S.—MOSWESNEY & FELDING, Agts.
 CHARLOTTETOWN, P. E. I.—M. A. CAMERON, Agent.
 WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.
HEAD OFFICE, 179 St. James Street, MONTREAL.
 ALFRED PERRY, late General Manager of the Royal Canadian Insurance Co.,
 AGENT for the CITY OF MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, July 20, 1882.

| NAME OF COMPANY. | No. Shares. | Last Dividend per year. | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|---|-------------|-------------------------|------------------|------------------------|---------------------------|
| British America Fire & Marine..... | 10,000 | 5-6 mos. | \$50 | \$50 | 136 |
| Canada Life..... | 2,600 | 7-6 mos. | 400 | 400 | 400 |
| Citizens, Fire, Life, Guarantee & Acc't | 11,880 | | 100 | 22 1/2 | |
| Confederation Life..... | 5,000 | 5-6 mos. | 100 | 10 | 200 |
| Sun Mutual Life and Accident..... | 5,000 | 4-6 mos. | 100 | 12 1/2 | 175 |
| Queen City Fire..... | 2,000 | 10 | 50 | 10 | ... |
| Western Assurance..... | 20,000 | 6-6 mos. | 40 | 20 | 174 1/2 176 |
| Royal Canadian Insurance..... | 20,000 | 5 | 100 | 15 | ... |
| Accident Ins. Co. of North America... | 2500 | 6 per ct. | 100 | 20 | .... |
| Canada Guarantee Co. of North America | 10,000 | 6 per ct | 50 | 20 | .... |

BRITISH AND FOREIGN.—(Quotation on the London Market, July 3, 1882.)

| | | | | | Market value p'd up share |
|--|----------|-----------|-----|----------|---------------------------|
| Briton Life Association..... | 50,000 | 10 | 1 | 1 | |
| British & Foreign Marine..... | 50,000 | 50 | 20 | 4 | £22 1/2 £22 1/2 |
| Commercial Union Fire Life & Marine.. | 50,000 | 30 | 60 | 5 | £20 1/2 £21 |
| Edinburgh Life..... | 5,000 | 10 | 100 | 15 | £4 1/2 |
| Fire Insurance Association..... | 100,000 | 5 | £10 | £2 | 65s 75s |
| Guardian Fire and Life..... | 20,000 | 13 | 100 | 50 | £67 £70 |
| Imperial Fire..... | 12,000 | £7 p. sh. | 100 | 25 | £146 £149 |
| Lancashire Fire and Life..... | 100,000 | 30 | 20 | 2 | £63 £63 |
| Life Association of Scotland..... | 10,000 | 15 | 40 | 8 1/2 | £25 1/2 |
| Lion Fire..... | 500,000 | .. | 10 | 2 | 15s 20s |
| Lion Life..... | 92,000 | .. | 10 | 2 | 20s 30s |
| London Assurance Corporation..... | 35,802 | 45 | 25 | 12 1/2 | £60 £62 |
| London & Lancashire Life..... | 10,000 | 10 | 10 | 1 1/2-20 | 32s 6d |
| Liverp'l & London & Globe Fire & Life | £391,752 | 70 | 20 | 5 | £20 1/2 £21 |
| Northern Fire & Life..... | 30,000 | 70 | 100 | 5 | £50 £51 |
| North British & Mercantile Fire & Life | 40,000 | 58 | 50 | 6 1/2 | £55 £55 |
| Phoenix Fire..... | 6,722 | £21 p. s. | .. | .. | £297 £302 |
| Queen Fire & Life..... | 200,000 | 30 | 10 | 1 | 65s |
| Royal Insurance Fire & Life..... | 100,000 | 60 | 20 | 8 | £30 1/2 £30 1/2 |
| Scottish Commercial Fire & Life..... | 125,000 | 22 1/2 | 10 | 1 | 24s 2 1/2s 6d |
| Scottish Imperial Fire and Life..... | 50,000 | 6 | 10 | 1 | 21s |
| Scottish Provincial Fire & Life..... | 20,000 | 15 | 50 | 8 | £14 £14 1/2 |
| Standard Life..... | 10,000 | 58 1/2 | 50 | 12 | £30 £33 |
| Star Life..... | 4,000 | 5 | 25 | 1 1/2 | £15 |

DOMINION SALVAGE AND WRECKING CO.'Y,

HEAD OFFICE:
No. 26 HOSPITAL ST., MONTREAL.

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

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

Apply to HEAD OFFICE, or S. E. GREGORY, Assistant Manager, or Captain JOHN DONNELLY, Wrecking Master, Kingston.
 For service on Lower River or Gulf, apply to HEAD OFFICE, 26 Hospital street, Montreal.

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

METROPOLITAN MUTUAL BENEFIT SOCIETY.

Head Office, Montreal, P.Q.

President: WM. DONAHUE, Wholesale Merchant. Vice-President: ROBT. EVANS (of Evans Bros.), General Manager: A. W. BISSON.
 Correct and full information will be cheerfully furnished on application to the General Manager, at 235 St. James Street, Montreal.
 Agents wanted in Every City, Town, Village and County in the Dominion.
 The following is an extract from a letter received from His Excellency the Governor General of Canada:

"It is in such Associations as yours are founded those principles of mutual help and support which bind communities together.
 "They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion."
 (Signed) **LORNE.**

ROYAL INSURANCE CO'Y.

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, W. TATLEY.

PROVIDENT MUTUAL ASSOCIATION

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

HEAD OFFICE, MONTREAL, P.Q.

DIRECTORS:

President: A. L. DE MARTIGNY, Esq., Cashier Jacques Cartier Bank.
 Vice-President: C. C. SNOWDON, Esq., Wholesale Hardware Merchant.
 B. A. T. DeMontigny, Esq., Recorder of Montreal; B. GLOBESKY, Esq., Advocate; J. McIntyre, Esq., Merchant; J. Thomson, Esq., Merchant; J. A. I. Craig, Esq., Manufacturer.

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

The best possible proofs of the popularity of the features of our new classes are, first, the number of members increases at such a rate that within a few months more we shall be the largest Mutual Association in Canada; secondly, the large majority of our members are composed of the leading and most intelligent class of citizens in the Cities and Towns of Quebec and Ontario.

We especially solicit an examination of "Our Provident Class," which provides for old age. This form of protection on the mutual system is new on this continent, and its features are so well adapted to the ideas of the present age that no plan ever proved so popular.

Insurance.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE, MONTREAL.

President, Vice-President.
Sir A. T. GALT. JOHN RANKIN, Esq.

MANAGER.

EDWARD RAWLINGS.

THE ACCIDENT

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

RATES REDUCED.

THE STANDARD LIFE

Assurance Co.'y. Estab. 1825.

HEAD OFFICE;

EDINBURGH, Scot., and MONTREAL, Canada.

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

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

W. M. RAMSAY, Manager, Can.

Established 1803.

IMPERIAL

Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA;

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 Stg.

Paid-up Capital, . . . £700,000 Stg.

ASSETS; £2 222,552 Stg.

Insurance.

QUEEN INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal,

Chief Agents in Canada.

SOVEREIGN

Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

Vice-President for P.Q.—Hon. J. H. BELLEROSE.

F. A. BALL, Manager.

Insurance effected at reasonable rates.

TIME-TRIED AND FIRE-TESTED.

QUEBEC

FIRE ASSURANCE CO.'Y,

ESTABLISHED 1818.

Deposit with Dominion

Government, - - - \$100,000

Fire Insurances accepted on the most favorable terms.

MONTREAL OFFICE,

185 ST. JAMES STREET,

THOMAS SIMPSON, Agent.



DEVOTED TO

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

Issued every Friday Morning.

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Montreal Subscribers - - - \$3 a year
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Single copies - - - 10 cents each

Office: Exchange Bank Building,

102 ST. FRANCOIS XAVIER STREET,

Corner of Notre Dame St., Montreal.

M. S. FOLEY, Managing Editor and Proprietor.

We do not undertake to return unused manuscripts.



North Shore Railway.

COMMENCING ON

Thursday, June, 1st, 1882.

Trains will run as follows :

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

Trains leave Mile-End Station Ten Minutes Later than Hochelaga.

Magnificent Palace Cars on all Passenger Day Sunday Trains leave Montreal and Quebec at 4 p.m.

All Trains run by Montreal Time.

Sure connections with the Canadian Pacific Railway to and from Ottawa.

GENERAL OFFICES—13 PLACE D'ARMES.

TICKET OFFICES :

13 Place d'Armes, } MONTREAL.
202 St. James Street, }
Opposite St. Louis Hotel, QUEBEC.
Canadian Pacific Railway, OTTAWA.

L. A. SENECAI, Gen'l Sup't.

Intercolonial Railway.

Summer Arrangement.

Commencing 7th July, 1882.

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

| | |
|-----------------------------|------------|
| Leave Point Levi..... | 7.30 a.m. |
| Arrive Riviere du Loup..... | 11.55 a.m. |
| " Cacouna..... | 12.22 p.m. |
| " Trois Pivoles..... | 1.10 " |
| " Rimouski..... | 2.49 " |
| " Little Metis..... | 3.58 " |
| " Metapedia..... | 5.56 " |
| " Campbellton..... | 7.23 " |
| " Dalhousie..... | 8.10 " |
| " Bathurst..... | 9.50 " |
| " Newcastle..... | 11.22 " |
| " Moncton..... | 2.06 a.m. |
| " St. John..... | 6.00 " |
| " Halifax..... | 10.00 " |

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

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

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

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all places in the Maritime Provinces.

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

G. W. ROBINSON,

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

(Opposite St. Lawrence Hall.)

Montreal.

D. POTTINGER, Chief Superintendent.

Moncton, N.B., 7th July, 1882.

Insurance.

THE

MARINE
INSURANCE

COMPANY (LIMITED.)

Old Broad Street, London.

Established 1836.

Capital (Stg.) . . . £1,000,000—\$4 888,666
Reserve " 370,000—1798,000
Additional Surplus . . . 293,000—1,444,000

The undersigned have been appointed Agents for this well-known and old-established Company, and are now prepared to write

Ocean Marine Risks
CURRENT RATES, and beg leave to solicit a share of the patronage of the shipping public.

OPEN POLICIES ISSUED.
LOSSES PAID PROMPTLY at any of the Company's Agencies in any part of the world.

John F. Nott & Co.,
AGENTS,
102 St. Francois Xavier Street
MONTREAL.
Telephone communication.

Insurance.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds 30,500,000
Funds Invested in Canada 900,000

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

CANADA BOARD OF DIRECTORS :
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THOMAS CRAMP, Esq., Dep.-Chairman.
THEODORE HART, Esq. ANGUS C. HOOPER, Esq.
EDWARD J. BARBEAU, Esq.

G. F. C. SMITH, Resident Secretary
Medical Referee—D. C. MACGILLUM, Esq., M.D.
S'anding Counsel—THE Hon. WM. BADGLEY.

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

THE NORTH AMERICAN
LIFE INS. CO.,
(Incorporated by Dominion Parliament.)

Guarantee Fund \$100,000.
Deposited with Government . . . \$50,000.
Head Office—23 Toronto St., Toronto.

Hon. ALEX. MACKENZIE, M.P., President.
Hon. ALEX. MORRIS, M.P.P., Vice-President.
WM. McCABE, F.I.A., Managing Director.

In Mutual Branch all Profits Accrue to the Assured, to whom they Legitimately belong, being the only plan which gives insurance at net cost.

Industrial Insurance Adapted to all Classes.
From the poorest to the richest, from the child to the Man of 60.

DAVID SMITH, Box 875, Residence, 76 Joachim Street, Agent, Quebec.
THOMAS SIMPSON, Manager Prov. Que.,
Montreal Office, 185 St. James St.,
(Next door to St. James Street, Methodist Church)

Insurance.

THE

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Life Insurance Co.'y
Of London, England.

Subscribed Capital, \$1,600,000
Paid up " 920,000
British Govern't Deposit, . . 100,000
Canadian " " 50,000

NON-FORFEITING LIFE TABLE.
Annual Premium to Assure \$1,000 at Death Only.
WITH PROFITS.

| Age | Payments for Life. | 5 Years. | 10 Years. | 15 Years. | 20 Years. | Single Pymt's. |
|-----|--------------------|----------|-----------|-----------|-----------|----------------|
| 25 | 18 94 | 68 34 | 38 55 | 28 47 | 24 23 | 309 51 |
| 30 | 21 70 | 77 22 | 43 66 | 32 79 | 27 59 | 318 96 |
| 35 | 25 16 | 87 37 | 49 55 | 37 32 | 31 54 | 323 92 |
| 40 | 29 58 | 99 14 | 56 45 | 42 75 | 36 36 | 445 76 |

WITHOUT PROFITS.

| Age | Payments for Life. | 5 Years. | 10 Years. | 15 Years. | 20 Years. | Single Pymt's. |
|-----|--------------------|----------|-----------|-----------|-----------|----------------|
| 25 | 15 47 | 59 15 | 33 35 | 25 54 | 21 45 | 273 79 |
| 30 | 18 17 | 66 83 | 37 77 | 29 00 | 24 40 | 303 66 |
| 35 | 21 53 | 75 63 | 42 88 | 33 02 | 27 89 | 348 43 |
| 40 | 25 85 | 85 78 | 48 58 | 37 31 | 32 15 | 394 31 |

HEAD OFFICE,
MONTREAL,
F. STANCLIFFE, General Manager

WESTERN
ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets \$1,680,785 96
Income for Year ending 31st Dec., 1880 \$1,680,785 96

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Pres't. J. J. KENNY, Man'g. Dir.
JAS. BOOMER, Secretary.
J. H. ROUTH & CO., Managers, Montreal Branch,
190 ST. JAMES STREET.

CONFEDERATION LIFE ASSOCIATION.

SOLID PROGRESS.
ASSETS.

1873 \$118,293.
1876 \$289,202.
1879 \$560,767.
1880 \$676,566.
1881 \$877,460.

Surplus on Policy Holder's Account,
\$285,915.66.

Manager for the Province of Quebec,
H. J. JOHNSTON, Montreal.
Manager for New Brunswick,
Major J. MACGREGOR GRANT, St. John.

J. K. MACDONALD,
Managing Director.
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LIFE INSURANCE
EXCLUSIVELY.

CANADIAN INVESTMENTS
EXCEED
\$250,000,
AND
Increasing Yearly

LOW RATES
OF
PREMIUM.

HEAD OFFICE
FOR
CANADA,
217 St. James Street,
MONTREAL.

WILLIAM ROBERTSON
GENERAL MANAGER.

AN ACTIVE AND ENERGETIC
GENERAL AGENT

Wanted immediately. Salary and Commission

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