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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, JANUARY 12, 1883.

No. 22.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of
FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS,
GLOVES AND MITTS

Of English, and Domestic Manufacture.

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

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

JAMES CORISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

JOHN MACDONALD & CO.

TORONTO, AND MANCHESTER, ENGLAND.

Desire to advise Merchant Tailors and the General Trade of their enlarged and well selected stock of
British, Foreign and Canadian

TWEEDS,

WORSTED COATINGS,

SERGES AND

TROUSERINGS,

FOR SPRING 1883.

Amongst which are many private and reserved patterns.

Wire or Post orders will have due care. A personal visit or a request for a representative to call will oblige.

WAREHOUSE,

21, 23, 25 and 27 Wellington St., East, Toronto.

28, 30, 32 and 34 Front Street, " "

30 Faulkner St., Manchester, England.

Toronto, Jan 1883.

WYLD, BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

Mr JAMES MCGILLIVRAY,
210 St. James Street,

Leading Wholesale Houses of Montreal

HOLIDAY GOODS.

WHOLESALE

Dolls, Toys,

Fancy Goods,

Vases, Clocks,

Cabinets, Desks,

Stationery, Cutlery,

Smallwares,

Woodenware,

Matches, &c.

Holiday Presents, Toys, &c., in endless variety.

H. A. NELSON & SONS,

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

Montreal.

56 & 58 FRONT STREET WEST

Toronto.

S. GREENSHIELDS, SON & CO.,

WHOLESALE

DRY GOODS

MERCHANTS,

MONTREAL,

Have removed to their former Warehouse,
Corner of

VICTORIA SQUARE

AND

CRAIC STREET,

Which has been ENLARGED and IMPROVED.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.
CAPITAL AUTHORIZED, - - - \$12,000,000
CAPITAL PAID-UP, - - - 11,999,900
RESERVED FUND, - - - 5,500,000

Head Office, - - - Montreal.
Board of Directors.

C. F. SMITHES, 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. MAONIDER, Asst. Gen. Manager and Inspector.
E. V. Meredith, Assistant Inspector.

A. B. Buchanan, Secretary.

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

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

Agents in Great Britain.—London, Bank of Montreal, 9 Birchin 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 and 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, 69 Wall Street. Chicago, Bank of Montreal, 151 Madison Street, W. Munro, Manager; R. Y. Hedden, Asst. Manager.

Bankers in the United States.—New York, The Bank of New York, N.B.A.; The Merchants' National Bank, Boston, The Merchants' National Bank, Buffalo, Bank of Commerce in Buffalo. San Francisco, The Bank of British Columbia. Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. 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, - - - - - 300,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

M. H. GAULT, M.P., - - - President
Hon. A. W. OGILVIE, SENATOR, - Vice-President
Alex. Bunin. E. K. Greens.
THOMAS CRAIG, - Managing Director.

BRANCHES.

Hamilton, Ont. - - - C. M. Counsell, Manager.
Aylmer, " - - - J. G. Hallett, do
Bedford, P.Q. - - - E. W. Morgan, do

FOREIGN AGENTS.

LONDON:—The Alliance Bank (Limited).
NEW YORK:—The Howard National Bank.
BOSTON:—Maverick National Bank.
Sterling and American Exchange bought and sold.
Interest allowed on Deposits.
Collections made promptly and remitted for at current 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, Fred-ricton, N.B.
Paris, Montreal, Halifax, N.S.
Hamilton, Quebec, Victoria, B.C.
Toronto,

Agents in the United States:

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

CHICAGO.—R. Steven, Agent.
SAN FRANCISCO.—A. McKinlay & C. E. Taylor, Agents.

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

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

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$425,000.

HEAD OFFICE, MONTREAL.

Directors.

THOMAS WORKMAN, Esq., - President.
J. H. R. MOLSON, Esq., - Vice-President.
R. W. SHEPHERD, Esq., | Hon. D. L. MACPHERSON,
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—Merchants Bank and Eastern Townships Bank.
Ontario and Manitoba—Dominion Bank and Federal Bank and their Branches.
New Brunswick—Bank of N. Brunswick, St. John.
Nova Scotia—Halifax Banking Company and its Branches.
Prince Edward Island—Union Bank of P. E. I., Charlottetown and Summerside.
Newfoundland—Commercial Bank of Newfoundland, St. 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

J. H. PLUMMER, Assistant General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kingston, Renfrew,
Berlin, London, Stratford,
Brampton, Montreal, St. Johns, Que.
Chatham, Napanee, St. Thomas,
Galt, Ottawa, Toronto,
Gunnarquois, Owen Sound, Walkerton,
Hamilton, Perth, Windsor,
Ingersoll, Prescott,
Kincardine, Quebec.

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon,
Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.
Agency in New York.—18 Exchange Place. Messrs. Henry Hague and John B. Harris, Jr., Agents.
Bankers in New York.—The Bank of New York, N.B.A.
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.

C. S. CHERRIER, Esq., President.

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

A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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

The Ontario Bank.

CAPITAL . \$1,500,000.

HEAD OFFICE, - - - TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, Lt.-Col. C. S. GZOWSKI,
President, Vice-President.
Donald Mackay, Esq., A. M. Smith, Esq.
Geo. M. Rose, Esq., Hon. C. F. Fraser.
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 - - - - - 165

DIRECTORS.

Hon. WILLIAM McMASTER, President.

WM. ELLIOT, Esq., Vice-President.

Noah Barnhart, Esq. James Michie, Esq.
George Taylor, Esq. T. Sutherland Stovner, Esq.
Jno. J. Arnton, Esq. John Waldie, Esq.

W. N. ANDERSON, General Manager.

J. C. KEMP, Ass't Gen'l Manager.

ROBT. GILL, Inspector.

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	Seaford
Borin	Lucan	Simcoo
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Paris	Walkerton
Durham	Peterboro'	Windsor
Galt	Port Hope	Woodstock.

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

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

BANKERS.

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

IMPERIAL BANK OF CANADA.

Capital Paid up - - - - - \$1,310,000
Reserve Fund - - - - - 460,000

DIRECTORS:

H. S. HOWLAND, Esq., President,
T. R. MERRITT, Esq., Vice-President, St. Catharines,

Hon. Jas. R. BENSON, T. R. WADSWORTH, Esq.,
St. Catharines, WM. RAMSAY, Esq.,
P. HUGHES, Esq., JOHN FISKEN, Esq.,
D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

BRANCHES—Pergus, Ingersoll, Port Colborne
St. Catharines, St. Thomas, Welland, Winnipeg,
Woodstock, Brandon.

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

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL, \$1,500,000
CAPITAL PAID IN May 15, 1880 1,297,659
RESERVE FUND, 270,000

Board of Directors.

R. W. HENEKER, President.

A. A. ADAMS, Vice-President.

Hon. M. H. O'Cochrane, G. N. Galer,
G. K. Foster, Hon. J. R. Pope,
T. S. Morey, hon. G. G. Stevens.

WM. FARWELL, General Manager.

Head Office—Sherbrooke, Que.,
Branches.

Waterloo	Richmond
Coaticook	Stanstead
Oowansville	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 GOODERHAM, President.
WM. H. BRATTY, Vice-President.
W. R. WADSWORTH, WM. GEO. GOODERHAM,
ALEX. T. FULTON, HENRY CAWTHRA,
HENRY COVER.

HEAD OFFICE, TORONTO.

DUNCAN COULSON, CASHIER.
HUGH LEACH, ASSISTANT CASHIER.
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. Strathly, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgett, 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. T. LeDroit, Esq. J. B. Z. Dubeau, Esq.
U. Tessier jr., Esq. P. LAFRANCE, Cashier.
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau, Montreal.

BRANCHES:—Montreal—J. A. Vallée, Manager; Sherbrooke—John Campbell, Manager; Ottawa—C. 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, - MONREAL.

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.; J. 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., C. 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.
LEB. BOTSFOED, 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, Shipowners).

CASHIER, - ALFRED RAY.

AGENCY—FREDERICTON: A. S. Murray, Agent.
" - WOODSTOCK: G. W. Vanwart, "

The Chartered Banks.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.

CAPITAL AUTHORIZED..... \$1,800,000
CAPITAL SUBSCRIBED..... 500,000
CAPITAL PAID-UP..... 150,000

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.
REUBEN S. HAMLIN, Esq., Vice-President.
W. F. Cowan, Esq. W. F. Allen, Esq.
Robert McIntosh, M.D. J. A. Gibson, Esq.
Thomas Paterson, Esq.

T. H. McMILLAN, Cashier.

Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion, Sterling and American Exchange bought and sold.

Loan Societies.

MONTREAL

LOAN & MORTGAGE CO.

AND

TRUST COMPANY.

Incorporated 1858.

CAPITAL - - - - - \$1,000,000 00
TOTAL ASSETS - - - - - \$1,288,143 07

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.

Registers and Transfer Agents of the Stocks and Bonds of Incorporated Companies.

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.

Issue Sterling Debentures payable in London; also Currency Debentures, payable in Canada, bearing five per cent. interest.

BOARD OF DIRECTORS.

M. H. GAULT, Esq., M.P., President, President Exchange Bank of Canada.

Hon. A. W. OGILVIE, Vice-President, Senator.
G. F. C. SMITH, of the L. L. and Globe Insurance Company.

JAMES CRATHORN, of Crathorn & Caverhill.

THEODORE HART, Esq., Director Liverpool & London & Globe Insurance Company.
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.
THOMAS CRAIG, Esq., Managing Director Exchange Bank.

GEORGE W. CRAIG,

Manager.

OFFICE 181 ST. JAMES STREET, MONTREAL.

July 20, 1882.

THE HAMILTON

Provident and Loan Society.

GEORGE H. GILLESPIE, Esq., President
W. E. SANFORD, Esq., Vice-President

Subscribed Capital..... \$150,000.00
Paid-up Capital..... 1,100,000.00
Reserve and Surplus Profits..... 74,000.00
Total Assets..... 2,500,000.00

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
Nov., 1882. Treasurer

ARCH CAMPBELL,

STOCK and SHARE BROKER,

(Member of the Stock Exchange)

MERCHANTS EXCHANGE BUILDINGS,
Hospital and St. Sacramento Streets

MONTREAL.

Oceanic 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 IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Building.
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	6,400	" James Wylie.
Sardinian.....	4,650	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,690	John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	" W. Richardson.
Hibernian.....	3,434	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thompson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Frusian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Buenos Ayrean.....	3,800	" Jas. Scott.
Corean.....	4,000	" Barclay.
Grocion.....	3,000	" C. E. LeGallais.
Manitoban.....	3,150	" McNicol.
Canadian.....	2,600	" C. J. Menzies.
Phenician.....	2,800	" J. Brown.
Waldousian.....	2,600	" R. P. Moore.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylins.
Acadian.....	1,350	" F. McGrath.

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

The Steamers of the LIVERPOOL MAIL LINE

Sailing from Liverpool every THURSDAY, and from Boston and Baltimore alternately, and from Halifax every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, and from Liverpool for Portland every alternate SATURDAY, calling at Queenstown on passages from Britain, are intended to be despatched

FROM HALIFAX:

Caspian.....	Saturday, Dec 30
Sarmatian.....	Saturday, Jan. 6
Nova Scotian.....	Saturday, Jan. 13
Polynesian.....	Saturday, " 20
Bardnian.....	Saturday, " 27
Parisian.....	Saturday, Feb. 3

At TWO o'clock P.M., or on the arrival of the Intercolonial Railway Train from the west.

FROM PORTLAND TO LIVERPOOL.

Sarmatian.....	Thursday, Jan. 4
Polynesian.....	Thursday, Jan. 18
Sardinian.....	Thursday, Jan. 25
Parisian.....	Thursday, Feb. 1

At ONE o'clock P.M., or on the arrival of the Grand Trunk Railway Train from the West.

FROM BOSTON.

*Nova Scotian..... Thursday, Jan. 11, 10.30 a.m. Passengers may embark at Boston on the Steamers marked * on the evening previous to sailing, if they so desire.

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. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN,

State St., Boston, and 25 Common St., Montreal.

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

Montreal.....	3,284	Toronto.....	3,284
Dominion.....	3,176	Ontario.....	3,176
Texas.....	2,700	Sarnia.....	3,850
Quebec.....	2,700	Oregon.....	3,850
Mississippi.....	2,680	Vancouver.....	5,700
Brooklyn.....	3,000		

DATE OF SAILING.

FROM PORTLAND FOR LIVERPOOL:
 DOMINION...14th Dec. | BROOKLYN...11th Jan.
 *SARNIA...28th Dec. | DOMINION...25th Jan.

RATES OF PASSAGE.

*CABIN—Montreal to Liverpool, \$57.50; Return, \$101.25.

Rates per steamer Sarnia, Cabin, Montreal to Liverpool, \$67.50, return, \$111.25; Intermediate, \$45.50; Steerage, \$30.50. *Sarnia carries neither cattle or sheep.

Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

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

DAVID TORRANCE & CO.,

Exchange Court, Montreal.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Barrie, Ont.

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

Brantford, Ont.

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

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 ACCOUNTANT, COMMISSIONER,
 For taking affidavits to be used in the Province of Ontario,
 115 St. Francois Xavier Street, Montreal.

Montreal.

JOHN FULTON,
 ACCOUNTANT,
 242 St. James 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.

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

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TOWNSHEND & DICKEY,

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

Almonte, Ont.

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 BARRISTERS, ATTORNEYS, SOLICITORS
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Transact a general banking business. Make a speciality 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.

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For Accountants, &c., see other page.

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Carleton Place, Ont.

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Guelph, Ont.

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 82 St. GEORGE'S SQUARE,
 GUELPH, ONT.
 Assignments taken and Estates managed.

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

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 C. S. JONES.

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 Conveyancer, Notary Public, &c. Vice-Consular Agent for Spain.

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

Clifton, Ont.

W. W. FARRAR,
 Division Court Clerk and Conveyancer
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HENDERSON & SNIDER, Barristers and Attorneys-at-Law, Solicitors in Chancery, Notaries, Public Conveyancers, &c., Cayuga, Ont.

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T. C. SHREVE, Q. C. (Late Savary & Shreve),
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J. HENRY PHAIR, Barrister and Attorney,
 Office, Queen Street, Fredericton, N.B.

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 ALSO
 The Canada Extract of Dye Wood Works,
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 Nos. 1 & 2 Book and Printing, (Toned & White,
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Blotting Paper.
 First Prize Dominion Exhibition 1880.
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 Blotting Paper, Flour Sack Paper,
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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.

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OSLER & GWYN, Barristers, &c., Dundas, Ont.
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Fine Boots and Shoes
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 Fine made goods, latest styles, equal in finish
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Brown Cottons, & Sheetings, Yarns and Bags.

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Ducks, Tickings, Checks, &c. Colored Cotton Yarns.

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Bleached Shirting, Wigans, Silicias, Shoe Drills, Corset Jeans, &c.

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Fancy Checks, Gingham, Yarns, Bleached Shirtings, &c.

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Brown Cottons and Yarns.

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

The Wholesale Trade only supplied.

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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.

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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

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

Fancy Head Bolts,

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Machine Bolts. Coach Screws.

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

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

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GENERAL MERCHANTS
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Merchants Manufacturing Co., BLEACHED SHIRTING.

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IN BOTH

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Brimstone Matches put up, viz :

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{ Rubys in 100s, 200s and 300s.
Parlor Matches without Sulphur.

Lion Parlors also in 200s and 300s, put up expressly for family consumption. Warranted the finest match in the known world.

Agents in Canada for

The CALLI-GRAPHIC PEN,

No. 0 Stub or Legal Nibs.	No. 1. Coarse pointed Nibs.
No. 2 Medium pointed Nibs.	No. 3 Fine pointed Nibs.

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The "Thin Buff" Copying Paper, and
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In Sheets or Books of all Sizes.

Will Copy any kind of Ink, doing away with the Use of Copying Ink.

Price Lists on application.

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

BEAM WARPS, for Woollen Mills in all the varieties required.

HOSIERY YARNS of every description.

BALL KNITTING COTTON, superior in quality to that imported.

FANCY WOVE SHIRTINGS and APRON CHECKS.

These Goods have been awarded FIRST PRIZES for each of the above articles at Montreal, Toronto, Halifax and Kingston Exhibitions, 1880, 1881 and 1882.

A GOLD-MEDAL at the Dominion Exhibition at Montreal, 1880.

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FOLLOWING DEPARTMENTS:

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GENERAL

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Respectfully solicit consignments. Returns promptly made.
Good references on application.

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Silk and Cotton Manufactories, &c.

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**Silk Threads,
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OFFICES.

New York, Philadelphia, Cincinnati, Boston,
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1892. SPRING, 1892.

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AGENTS FOR ULSTER SPINNING CO., Belfast.
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SPECIALTIES:

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

Prices cannot be equalled. Examine values and be convinced.

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OWEN MCGARVEY & SON,

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

Parlor Suits, 7 pieces, from \$45 to \$500
Chamber Sets, from 22 to 750
Full Dining Room Suits, 9 pcs., from 50 to 675
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All other portions of stock equally varied in prices and styles of design of finish. Our recent Exhibits were taken from stock.

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

"PRACTICAL SANITARIANS."

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ESTABLISHED 1860.

Plumbers, Gas Fitters, Metal Workers,
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Drainage and Ventilating a Specialty.

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Leading Wholesale Trade of Montreal.

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

Received

Gold Medal

THE Grand Prix

Paris Ex. hibition,

1875.



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

M. E. Q.



M. E. Q.

SPPOOL COTTON.
Recommended by the principal SEWING MACHINE Co's as the BEST for Hand and Machine Sewing.

M. E. Q.

ESTABLISHED 1860. THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED AN AWARD —AT THE— CENTENNIAL EXHIBITION —FOR— Excellence in Color, Quality & Finish.

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

AGENCY FOR THE

"Gloster"



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,

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Leading Wholesale Trade of Montreal.



NEW FRUIT.

Bales Grenoble Walnuts,
Bags S. S. Almonds.
Boxes Black Basket & London Layers,
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Boxes & quarter boxes Finest Dehesa Layers.
Quarter Boxes Ex. selected Valencias.

TURNER, ROSE & CO.

Importers of Teas, and Wholesale Grocers,

Cor. St. John & Hospital Sts.,
MONTREAL.

Commercial Summary.

Toronto dealers in dressed beef are doing an extensive trade in the North-west this season. For some time past one firm alone have shipped on an average two carloads per day.

THERE were 257 failures reported in the United States last week, the largest number in any single week for two years, fifteen more than in the preceding week, and 105 more than for the corresponding week last year.

Messrs. BERGSON Bros., of this city, boot and shoe manufacturers in a small way, having become embarrassed, two of the firm suddenly absconded last week, leaving the third brother to face the creditors. Their liabilities foot up some \$3,000, with assets amounting to \$2,056.

AT a meeting of the directors of the Citizens Insurance Co., held at the close of the year, Mr. Henry Lyman, vice-president, was elected president, in the place of the late Sir Hugh Allan, and Mr. Andrew Allan, brother of the deceased Knight, vice-president of the company. Alderman C. D. Proctor has been appointed to the vacancy on the Board of Directors.

We beg to remind the many subscribers who have remitted us subscriptions both in arrears and in advance during the past fortnight that, to save time and money, their subscriptions have been in all cases promptly acknowledged and receipted in the change of date on the address label stamped on each issue of the JOURNAL. Our friends will please accept thanks.

JOSEPH JACKSON, a bailiff in the first Division Court at Brantford, Ont., for the last 12 years, and also largely interested in the Brant Brewing & Malting Co., has assigned in trust. Jackson rented a brewery in Brantford about 3 years ago, but never did much business, and the above-named company was organized about 2 years ago. It is stated that some prominent citizens of Brantford are stockholders, but it appears that some of the members wish to retire, and the others are endeavoring to establish a company with a larger capital. Jackson owns a house said to be worth \$4,000, and had a farm in Burford valued at \$6,000, but it is stated that he recently assigned nearly all his property to his father-in-law.

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SOLE AGENTS IN CANADA.

**Dyestuffs, Colors,
Chemicals, &c.**

OF

WM PICKHARDT & KUTTROFF,

98 Liberty St., New York.

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,
GERMANY.

BUY

PRINCESS**BAKING POWDER,
ABSOLUTELY PURE.**

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

MANUFACTURED BY

WM. LUNAN & SON,

SOREL, QUE.

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

Mr. DAVID MORRICE has been elected a Director of the Montreal Cotton Company; in the place of the late Sir Hugh Allan. Mr. A. T. Gault was elected to the Presidency, lately filled by the deceased Knight, and the Hon. R. Thibaudreau was elected Vice-President.—Mr. A. T. Gault has been elected a Director of the Molsons' Bank, to fill the vacancy on the Board caused by the death of the late Mr. Nelson.

A subscriber in a village near Ottawa (Billings' Bridge) called at our office last week and paid for five years subscription to the JOURNAL OF COMMERCE, three years past due and two years in advance, remarking that he had made \$300 owing to some information lately published in its columns. There are a few hundred otherwise good names still on our list who must be waiting to realize similarly before they follow such a worthy example.

MESSRS. S. GREENSHIELDS, SON & CO., wholesale dry goods merchants, this city, who were burnt out by the conflagration on Victoria Square last summer, have returned to their former premises, which have meantime been fitted up exclusively for the firm. The first floor of the corner warehouse, occupied before the fire by Messrs. W. Glendinning & Co. for their retail business, has been added to the new premises of the Messrs. Greenshields, the main entrance being now on the corner of Victoria Square and Craig street. See front page.

The File and Spiral Spring Co. of Montreal have assigned to Messrs. E. A. Whitehead and

Leading Wholesale Trade of Montreal.

**GREENE & SONS
COMPANY,**

MONTREAL,

STRAW

GOODS.

**HATS, CAPS, FURS,**
Gentlemen's Furnishings, 

Assortment large!

GREAT VARIETY!

NEWEST STYLES

— SELECTED FOR —

SPRING TRADE, 1883.

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

N. Meredith of this city and A. Stuart of Quebec. At a meeting of creditors held on Saturday a statement was made showing a deficiency of \$4,650 on liabilities of somewhat over \$19,000. The inception of the concern dates back some six to seven years, but the present firm began within a year or two.

The Rawbone Gun and Manufacturing Co. of Toronto, who have been in business many years, have come to grief; at least the directors have decided to wind up their affairs, and have appointed a stockholder, Mr. Orlando Dunn, a receiver to carry out the intention of the stockholders. The assets are estimated at from \$17,000 to \$20,000, of which amount \$10,000 is in machinery and the liabilities are placed at \$11,000. It is believed the creditors will be paid in full, but the stockholders will probably receive little, if anything. Their want of success is attributed to deficiency in management and reckless buying.

Among the various calendars for 1883 sent us by insurance companies and business houses in this city none is more entitled to notice than that of Messrs. Morton, Phillips & Bulmer, which for legibility and general utility is unsurpassed. Printed on good paper, a little more than medium size, and containing on back pages list of bank holidays, back tariff, fire alarm telegraph directory, postal and other indispensable information, the calendar will prove a valuable companion throughout the year. The double-track of the G. T. R. west, which forms part of the heading design, is a consummation devoutly to be wished. The Queen Insurance Co. have issued, as usual, a large substantial calendar, resplendent with beautiful colors and designs, possessing the advantage of being ornamental as well as useful.

The estate of Mrs. Montague Banks, dealer in groceries and liquors, Winnipeg, whose assignment was recently announced, is not expected to pay over 25c on the dollar, and it will probably be a considerable time before even that will be realized. The liabilities are placed at about \$6,500 and assets \$4,500, of which amount some \$3,000 are in goods and the balance in buildings and real estate, which is said to be under a mortgage for about \$1,500, and is not considered good saleable property. Montague Banks conducted a drug business in Winnipeg for some years, the result being an awkward failure. He then turned to clerking, and about nine months ago bought a small grocery and liquor store which he opened in his wife's name. His capital was estimated at only \$1,500 cash, and not possessing much capacity, and none too much assiduity, it is not surprising that he did not succeed in the midst of Winnipeg competition.

Some rather vague and unpleasant rumors have been afloat recently concerning the Toronto firm of Levan, Hamburger & Co., referred to in our issue of 22nd ult., but their affairs appear to have been settled satisfactorily to all concerned. Mr. A. Silliman, of Philadelphia, was a special partner in the firm of Williams, Levan & Hamburger up to January last, when he withdrew, leaving about \$35,000 in the business as a loan to the firm of Levan, Hamburger & Co. For the past six months the business has been in an unsatisfactory condition, and Mr. Silliman, being desirous of winding it up, went to Toronto a few days ago; after looking into the financial standing of the concern, he decided, with the consent of the partners, to have a sale and transfer made to himself, he assuming all the liabilities and continuing the

Leading Wholesale Trade of Montreal

JOHN TAYLOR & CO.
WHOLESALE
HAT AND FUR HOUSE,
PULLOVER & SILK HAT
MANUFACTURERS,
537 ST. PAUL STREET,
MONTREAL.

McARTHUR, CORNEILLE & 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
258, 255 and 257 Commissioners Street
MONTREAL.

KENNETH CAMPBELL & CO.
WHOLESALE
DRUCCISTS,
HAVE REMOVED TO THEIR NEW
AND COMMODIOUS PREMISES,
603 CRAIG STREET.

business. The indebtedness of the firm to Mr. Silliman and all other creditors amounted to \$50,000, to pay which there was nearly \$100,000 in assets. Mr. Hamburger's personal indebtedness to Mr. Silliman, dating back some five years, is large, and is not included in the \$50,000 previously mentioned.

THE CORN EXCHANGE.—The members of the Corn Exchange held their annual meeting on the 10th inst. The most important subject discussed was free trade in cereals, which was advocated by gentlemen of both political parties. We are unable to notice the proceedings further in our present issue.

HAMILTON "EVENING TIMES."—We have to acknowledge the courtesy of our above named contemporary, who has satisfactorily explained the cause of an error in a quotation which he made from this Journal.

Messrs. LOUIS H. BOULT, late general manager of the British America Fire & Marine Assurance Co. in Toronto, and Hugh Scott, of the firm of Scott & Walmsley, are said to have been appointed joint agents in Canada for the National Insurance Co. of Ireland. Mr. Boulton will have charge of the head office in Montreal

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, 1880. Diploma Provincial Exhibition, Montreal, 1881.
Largest Stock and best assortment of GLUES in the Dominion.

32, 34 & 36 St. Sacrament St.,
MONTREAL.

Correspondence solicited.

S. H. MAY & CO.,

474 AND 476 ST. PAUL STREET,

Importers and Dealers in real and Paints, Balled and Raw Linseed Oil, Pale St. Oil in Refined and Cod Oil, Rangoon Oil, the very best in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.; Smethwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Plated Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, and White.

and Mr. Scott will rule in the west. The appointees have been mutually warm friends for years.

THE Paris Bourse estimates the total stock of gold in the world in use as coin, or as banking reserves, in one shape or other, at about \$2,818,800,000, of which total England has \$612,360,000; France, \$660,960,000; Germany, \$388,800,000, and the United States, \$417,120,000. Other nations come in for shares varying from \$3,888,000 in the case of Holland, to \$147,744,000 in Spain.

JOHN CROW, a jeweller in a small way at Hamilton, is reported missing, and the Sheriff has taken charge of his stock.—The bankrupt stock and book debts, etc., of T. Lague & Co., general storekeeper at Sutton Flats, Que., referred to in a previous issue, are advertised for sale by cash tender. Mr. Z. Lapierre, this city, one of the creditors, was appointed trustee at a recent meeting to carry out certain resolutions with regard to the estate.

Rumor was busy last week with the whispered difficulties of some French Canadian wholesaler grocery house on St. Paul street, furnishing the usual pabulum to correspondents of foreign journals, who seemingly are not deterred by fear of the

Batty's Nabob Pickles.

C. H. BINKS & CO.,
MONTREAL.

Forbes, Roberts & Co.,

WHOLESALE

GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,

53 Yonge Street, TORONTO.

law from publishing any street report, be its character ever so false, scandalous or sensational. The firm referred to has obtained a short extension of time through the favor of their banker, and will in all probability pay in full in due time with the indulgence granted.

C. LAMARQUE, a storekeeper at St. Lin, Que., who commenced about two years ago, and was supposed to be a steady honest young man, has not met his engagements of late, and has been sued by several creditors. He promised to assign in trust, and came to this city last Monday ostensibly to see his creditors, but acting upon legal advice returned home without carrying out his original purpose. No statement of his affairs has been seen, and the creditors await further developments between the lawyers.

A WELL-KNOWN firm in Kingston are said to be applying to Parliament for an Act of Incorporation for a company to run a line of steamboats from Kingston to this city, with an additional line from Montreal to the summer resorts of the Lower St. Lawrence. The boats are to be of steel and built in Scotland; it is stated that orders have already been given for three. The proposed company is said to number some large capitalists in Great Britain and Canada.

J. W. MACKEDIE & CO.,
 MANUFACTURERS AND WHOLESALE
CLOTHIERS,
MONTREAL,
 Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

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

JOHNSON'S GENUINE WHITE LEAD

This Brand of
WHITE LEED
 Is guaranteed
 to be the
BEST
 in the Market,



and for
**FINENESS,
 BODY &
 DURABILITY**
 Cannot be sur-
 passed.

MANUFACTURED BY
WILLIAM JOHNSON,
 572 WILLIAM STREET, MONTREAL. P. O. Box 926.
 LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

Try the following fine brands of SMOKING AND CHEWING TOBACCOS, 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.

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.

"L. A. DASTOUS & Co.," general dealer at Rimouski, Que., is again in trouble,—for the third time. He has assigned on trust to Montreal creditors, and a statement is being prepared.

HECTOR LAMONT & Co., dry goods dealers, Chatham, Ont., have assigned in trust to Mr. E. R. C. Clarkson of Toronto. It is stated that at a meeting of creditors the other day, the firm offered to compromise at 40c on the dollar.

A DELEGATION from Ottawa have gone to Toronto to interview the Hon. Mr. Mowat in behalf of a grant in aid of a line of railway projected from Cornwall to French River, and chartered as the Ontario & Pacific Railway. It is the intention of the Company to ask the Federal Government, at the approaching session of Parliament, to extend their powers by making Sault Ste. Marie the western terminus.

Mr. JOHN FULFON, trustee to the bankrupt estate of Riepert Bros., retail hatters and furriers, this city; has received a number of tenders for the purchase of the stock and book-debts, valued at \$5,148 and \$2,178 respectively, but none has yet been accepted; and Mr. Lewis E. Riepert, who has conducted the business since the withdrawal of his brother about three years ago, hopes to effect a settlement. The business was commenced nearly thirty years ago, but a compromise was made at about 50c on the dollar some four years ago after the father died, when the two sons succeeded. The present liabilities amount to about \$13,000, due principally in this city. Mr. Riepert attributes his difficulty to having bought too large a stock for the amount of his capital and paying heavy interest.—Another Montreal firm of hatters and furriers in a rather small way, Messrs. Coleman Bros., have also failed, owing about \$1,500; they have been in business some eighteen months, and it is believed that outside

HODGSON & CO.,
BOOTS and SHOES, WHOLESALE,
 765 & 767 CRAIG ST., MONTREAL.

Spring samples are now ready, and will be found very complete—having made several important changes in lasts and patterns to keep up with the times. One of our travellers will call on you shortly, wait for him, and examine our samples before ordering.

the landlord creditors will have to be content with a small dividend.

THE DIFFICULTIES in the way of an adjustment of the affairs of Messrs. A. & C. J. Hope & Co. of this city, largely owing to the absence of any proper bankruptcy legislation, has been productive of trouble to at least one of their creditors, Messrs. Cotton, Connal & Co., of this city, who suspended at the close of last week. This firm began business a few years ago, as well as partly resuming that of Leitch, McLean & Co. Each of the two partners contributed some \$15,000, but the great wealth of Mr. Connal's father in Glasgow, Scotland, associated them in the eyes of many in the trade with a degree of splendor and high standing. Mr. Connal, senior, is the proprietor of the iron yards in Glasgow which have for many years, under the name of "Scotch Warrants," largely determined the price of pig-iron all over the world. Other districts in Great Britain have latterly adopted a similar system of storage. Messrs. Cotton, Connal & Co. were creditors of the Hope estate for some \$40,000, but a heavy seizure was made on their behalf which if maintained would reduce the amount considerably. The creditors having agreed to submit to the chosen arbitration of legal advisers, a settlement was nearly

Security against Errors.
The Rate-Inlaid Interest Tables
 AND
Account Averages.

4 to 10 PER CENT.
 \$100 to \$10,000.
 One DAY to One YEAR.
 Free by Mail. \$5 Each.

WILLING & WILLIAMSON,
 TORONTO,
 AND ALL BOOKSELLERS.

completed, when the Messrs. Hope changed their minds. The difference was only a few hundred dollars, and now the prospect of an adjustment is more remote than ever, through the regretted failure of the principal creditors. The firm advertised themselves also as Connal, Cotton & Co., of Glasgow.

Mr. ALEX. MCGIBBON of this city, retail family grocer, is again, for the fourth time, obliged to consult with his creditors as to the readiest means of liquidating his indebtedness. On this occasion the liabilities are about \$25,000. The chief creditors are two large wine and liquor houses of the city. Mr. McGibbon claims a surplus of about \$5,000 to \$6,000, but this probably is more nominal than real. While the unfortunate merchant has been generally favored with a good class of customers, largely owing to certain shrewd business habits, his want of capital and partly of skilled help often left him unable to buy to as great advantage as some of his competitors, so that in seasons when certain articles of food are scarce, Mr. Mc-

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 and Copper Shoe Nails,
And **SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.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, Hamo, 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, Fire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Folioe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

Porter & Savage
TANNERS.

AND MANUFACTURERS OF

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

OAK SOLE LEATHERS,

OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

Gibbon was not always a thoroughly successful caterer, and people who pay promptly for what they eat often went elsewhere,—where full packed eggs were not sold for "strictly fresh" at 40 cents a dozen. We know how difficult it is to obtain unexceptionally edible eggs in winter, but it is in overcoming this difficulty that success partly lies. If one man can do it another can; besides no man with Mr. McGibbon's experience should allow a co-operative store to permanently take a customer away from him. Nobody has ever found Freeman or the St. Lawrence Hall of late years, or the Queen's, Toronto, serving up stale eggs, butter, etc. Mr. McGibbon's many friends, political and social, will extend him their sympathies in his present troubles. Since writing the above it is learnt that there is a drop of over \$10,000 in the assets as claimed, making a deficiency of about \$4,300. The insolvent has been obliged to buy for cash the last few weeks. The stock is said to be considerably run down.

"The Paris Kid Glove Store," like the 5-cent and 7-cent stores, has become a well-known institution in nearly every Canadian city; but the wholesale trade have learned by experience to give little encouragement to such ventures when promoted by strangers. The result of this is seen in the hasty flight of the pair of adventurers, Geismar & Lewin, who attempted last month to establish a so-called kid glove manufactory and store under the above name in Toronto, and of whose whereabouts no trace has yet been discovered. The parties represented that they were establishing an agency

Leading Wholesale Trade of Montreal.

Lyman's Standard

Blue

Black

Writing

Fluid



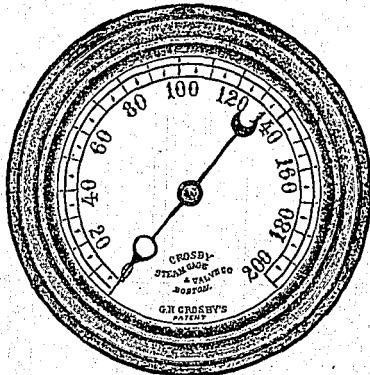
—AND—
COPYING INK.

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

Quarter, Pint and Half-pint Bottles—IMPERIAL MEASURE
Prepared only by

LYMAN, SONS & CO.,
MONTREAL.

CROSBY
STEAM GAUGE & VALVE CO.,
SAFETY VALVES,
STEAM & HYDRAULIC GAUGES, &c.



We have received a large assortment of the instruments made by the above celebrated firm, which we offer at moderate prices. Catalogues supplied on application.

AGENCY, 16 ST. JOHN STREET,
MONTREAL,
JOHN TAYLOR & BRO.

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.

of a firm in France, were worth \$15,000, and had invested about \$8,000 in this branch business. The senior partner, Geismar, claimed to have come from France about a year ago, and to have been employed for some time as clerk in this city. On enquiry it was learned that Geismar had been clerking and in business in 1879 in Louisville, Ky., where he failed owing \$40,000 with assets of \$8,000; the following year he assigned after incurring liabilities of \$44,000, mostly within a few weeks prior to his failure. He afterwards attempted to establish

Leading Wholesale Trade of Montreal.

JAMES GUEST,
COMMISSION MERCHANT

—AND—

GENERAL AGENT,
No. 21 ST. JOHN ST., MONTREAL

AGENT FOR

- Jules Duret & Co., Cognac. [Vine Growers Co.,
- Jules Bellerie. [Cognac.]
- W. & J. Graham & Co., Oporto Ports.
- R. C. Ivison, Jerez de la Frontera Sherries.
- Beylot & Cie., Libourne, Bordeaux, Claret and Sauternes.
- Jules Regnier, Dijon, Burgundies and Chablis.
- L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.
- Ronaudin, Bollinger & Co., Ay, Champagnes.
- Seigert & Sons, Trinidad, Genuine Angostura Bitters
- Waeeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
- Guinness' Stout, Bass' and Allsopp's Ale, &c.
- Roi Ponseti & Co., Barcelona and Tarragona Spanish Ports.
- J. H. Henkes Delfshaven, 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 Looch Katrine, Scotch Whiskies.
- James Watson & Co., Dundee, Fine Old Scotch Whiskies.

PICKLES.

George Whybrow, } LONDON.
John Burgess & Son, }
Carter, Hales & Co., } LIVERPOOL.

We are now entering orders for Spring shipment of the above Manufacturers' goods, and will value all enquiries from the Wholesale trade.

JOHNSON, RUSSEL & CO.,
MANUFACTURERS' AGENTS,
77 ST. JAMES STREET,
MONTREAL.

commission houses in Chicago, Indianapolis, Kansas City, Mobile, and other places under various assumed names, "beating" his creditors each time. In 1881 he returned to Louisville where he was imprisoned for swindling, but was finally released, when he "skipped" to this city about a year ago. He has since been wanted several times across the border, whence he is said to have suddenly taken his departure. Lewin came from St. John, N.B., and has not proved himself worthy of his respectable connections. The firm could not victimize many Toronto merchants, and accordingly they pawned in an auction room their goods for advances and cleared out, leaving only a few empty boxes as the total assets. The senior partner also failed in some well-planned efforts to get credit in this city.

H. R. BEVERIDGE & CO.,
 160 McGill Street, Montreal,
 IMPORTERS OF
 West of England, Scotch and French
WOOLLENS
 AND
FINE TAILORS' TRIMMINGS.

WILLIAM DARLING & CO
 IMPORTERS OF
*Metals, Hardware, Glass, Mirror Plates,
 Hair Seating, Carriage
 Makers' Trimmings and Curled Hair.*
 Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-
 facturers of Window Cornices.
 No. 30 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.**

CANADIAN PACIFIC RAILWAY CO.'Y
 Amended Land Regulations.

The Company now offer lands within the Railway Belt along the main line at prices ranging from
\$2.50 PER ACRE UPWARDS,
 with conditions requiring cultivation.
 A rebate for cultivation of from \$1.25 to \$3.50 per acre, according to price paid for the land, allowed on certain conditions.
 The Company also offer lands
Without Conditions of Settlement or Cultivation,
 at prices which can be obtained from the Land Commissioner.
 Valuable sections are offered in

SOUTHERN MANITOBA,

along the South Western Branch of the Canadian Pacific Railway, and in the districts of the Souris, Pelican and White Water Lakes and Moose Mountains.

TERMS OF PAYMENT.

If paid for in full at time of purchase a Deed of Conveyance of the land will be given, but the purchaser may pay **one-sixth in cash**, and the balance in **five annual instalments with interest at 6 per cent. per annum**, payable in advance. Payments may be made in **LAND GRANT BONDS**, which will be accepted at **10 per cent. premium** on their par value, and accrued interest. These Bonds can be obtained on application at the Bank of Montreal, Montreal, or at any of its Agencies.

For further particulars, apply to **JOHN H. McFAVISH**, Land Commissioner, Winnipeg, to whom all applications for lands should be addressed.

By order of the Board, **CHARLES DRINKWATER**, Secretary.
 MONTREAL, 5th December, 1882.

B R I O I M S
R O P A R L O R S
FINE GREEN
PARLOR.
 Send for Sample Lot.
WALTER WOODS,
 HAMILTON, or to
H. W. WADSWORTH,
 MONTREAL.

J. J. Duffy & Co.
 CANADA
COFFEE & SPICE
STEAM MILLS,
73 ST. JAMES ST., MONTREAL.
 Diploma awarded for Duffy's Mustard
 at Exhibition, 1881.

The Journal of Commerce
 FINANCE AND INSURANCE REVIEW.
 MONTREAL, JANUARY 12, 1883.

Tees, Costigan & Wilson, **Brown, Balfour & Co.,**
 (Successors to James Jack & Co.,)
 AND IMPORTERS OF TEAS
 AND GENERAL GROCERIES
 66 ST. PETER STREET, MONTREAL

IMPORTERS OF
TEAS
 AND
WHOLESALE GROCERS,
 HAMILTON.
 ADAM BROWN. ST. CLAIR BALFOUR.

CANADA LIFE ASSURANCE CO'Y.

Results of Division of Profits since 1865, viz., in 1870, 1875, 1880.

Cash Profits.

The Profits upon an ordinary Life Policy, age 30 at entry, which were refunded IN CASH.

In 1870 were 30.63 per cent.	} Of all premiums paid since previous division.
In 1875 " 35.00 "	
In 1880 " 42.50 "	

Shewing an INCREASING PROFIT at each division.

J. W. MARLING, Manager, Province of Quebec.
JAMES AKIN, Montreal District Agent. **P. LAFERRIERE**, Inspector.
 Office: 180 St. James Street, Montreal.

PROVINCIAL AUTONOMY.
 It is wholly out of our power to make more than a brief reference to the Toronto Convention, at which over six thousand delegates from all parts of Ontario attended, and at which addresses were delivered by the Honorable Messrs. Blake, Mackenzie and Sir Richard Cartwright, and by the Honorable Messrs. Mowat, Hardy, Frazer, and other members of the Ontario Administration. The prominent topics of discussion were the boundary question, the disallowance of the Rivers and Streams Bill, and the contemplated interference on the part of the Dominion Government with the law regulating the issue of licenses for the sale of liquor in Ontario. It is not surprising that very strong opinions should have been expressed on all these topics by the

various speakers at the Convention. For our own part we cannot but view with considerable alarm the attitude of the Dominion Government towards Ontario, and more especially as there is a prevailing opinion not only in that Province but in Quebec, that the Dominion Administration is unduly controlled by that of Quebec, or rather by the members for the Province of Quebec who are in sympathy with the local administration. When a measure is passed by the Quebec Legislature which is believed by the most eminent members of the legal profession to be *ultra vires*, but which, whether it is or is not, is clearly contrary to public policy, the Dominion Government not only refuses to interpose with its veto, which it would clearly be justified in doing inasmuch as the objectionable Act affects various corporations of Ontario and the Maritime Provinces, but the complainants are told that the only measure of which they complain was suggested by Sir John Macdonald himself. Whether this be true or the reverse, it is out of our power to form an opinion, but we have no doubt whatever that, if true, the suggestion was made in response to a specific demand from Quebec on Dominion funds which it was not deemed expedient to meet.

With regard to the exercise of the veto by the Federal Government, it seems clear that its justification must be that the local act is prejudicial to the interests of the people of the other Provinces, who have consequently a right to the protection of the Dominion Government. On that ground we have been of opinion that the disallowance of the Manitoba Railway Acts was perfectly justifiable, and on the same ground we should have held that the disallowance of the Quebec Tax Act, which affects corporations in other Provinces of the Dominion, ought to have been at once disallowed. On the other hand, the Rivers and Streams Act and the Act regarding licenses for the sale of liquors are strictly local, affecting the people of Ontario alone. There can be no dispute as to the constitutional power of disallowance by the Dominion Government, just as the Queen has the power of disallowing our Dominion Acts. At a time when the disallowance question is engaging so large a share of public attention, it may be interesting to refer to the opinions expressed in the old Legislature of Canada by the Hon. A. A. Dorion, now Chief Justice of Quebec. We quote from the report in Gray's Confederation:

"Now when I look into the provisions of this scheme I find another most objectionable one. It is that which gives the General Government control

"over all the Acts of the Local Legislatures. What difficulties may not arise under this system? Now knowing that the General Government will be party in its character, may it not for party purposes reject laws passed by the Local Legislatures and demanded by a majority of the people of that locality? This power has been compared to the veto power that existed in England in respect to our legislation, but we know that the statesmen of England are not actuated by the local feelings and prejudices, and do not partake of the local jealousies that prevail in the colonies. It is quite possible for a majority in a Local Government to be opposed to the General Government; and in such case the minority would call upon the General Government to disallow the laws enacted by the majority. The men who shall compose the General Government will be dependent for their support upon their political friends in the Local Legislatures, and it may so happen that, in order to secure this support, or in order to serve their own purposes or that of their supporters, they will veto laws which the majority of a Local Legislature find necessary and good. What will be the result of such a state of things but bitterness of feeling, strong political acrimony and dangerous agitation?"

The foregoing language seems to us applicable both to the Ontario License Law and the Rivers and Streams Act, although we are bound to admit that since we last wrote on the latter subject we have been led to entertain doubts as to the propriety of the Act. Had that Act been passed prior to the litigation between Mr. McLaren and Mr. Caldwell we should have had no doubt whatever. We have never seen the Act, and we have not found in any of the speeches or articles on the subject any satisfactory explanation of what we consider its weak point. The two gentlemen named were in litigation as to the subsisting right, of each. That litigation has not yet terminated. The costs may be enormous, and it may be contended, plausibly at all events, that the Legislature should not pass an Act altering the position of the parties until their respective rights under the existing law had been determined by the legal tribunals. If, as we have been told, the effect of the enactment of the Ontario Act would have been to compel the Supreme Court to give a different judgment from what it did, then certainly it would have been unjust to Mr. McLaren. We have not seen this view of the case presented, and our defence of the law has

always been without reference to the specific case which led to it, and of which the Legislature was justified in taking notice. The Act, however, should have been so framed as not to affect the suit then pending in the Courts.

THE MONTREAL BOARD OF TRADE.

The annual meeting of the Board of Trade was held on Tuesday, January 9th, when the President, Mr. F. W. Henshaw, read the annual report. The important topics treated were the improvement of the channel of the St. Lawrence, the proposed improvements in the Harbor, on which no opinion was expressed beyond a desire that the Shearer scheme as well as all others should be thoughtfully considered, the adoption of the free canal policy and a measure for the equitable distribution of insolvent estates. Reference was made to the delay in the transmission of British mails owing to the steamers calling at St. John's, Newfoundland, also to the action of the City Council regarding the temporary station of the Canadian Pacific Railway Co. at the old Quebec barracks. The mortuary record of 1882 includes the names of several much respected citizens, viz.: Messrs. James Johnston, R. J. Reekie, R. Esdaile, Thomas and John Caverhill, D. J. Greenshields, H. A. Nelson and Sir Hugh Allan. Mr. Henshaw was re-elected President, and there is little change in the other officers. The principal topic of discussion was the delay in effecting the amalgamation of the Board of Trade and Corn Exchange. Mr. Cramp spoke at some length on various topics. He objected strongly to the duties on grain, which he held to be a serious obstacle to trade. He did not refer to the Shearer scheme encouragingly, and expressed apprehension as to the effect of taking liberties with the St. Lawrence. He urged the importance of deepening the channel at Cap la Roche. He complimented Mr. White of the *Gazette* on his having corrected the errors of the *Hamilton Spectator* as to expenditure on the Harbor, pointing out that the Harbor had never received a cent of public money, while many Ontario Harbors had been subsidized. Mr. Cramp was of opinion that the amalgamation of the Board of Trade and Corn Exchange would be found impossible. Mr. Lord drew attention to the heavy charges for pilotage as very onerous on small vessels. His remedy was to except vessels with pilots as masters from the pilotage charge. The city claim on the Grand Trunk was noticed by the President, but there was

no expression of opinion by the meeting. Mr. Cramp did not speak encouragingly of the results of the year to the shipping interest. We have only been able to glance at the various topics brought under the notice of the Corporation of the Board of Trade on Tuesday.

THE MARITIME BANK OF N. B.

We are not surprised at the indignation manifested in the Maritime Provinces at the conduct of the Bank of Nova Scotia, in suddenly refusing the notes of the Maritime Bank, which it had been in the habit of taking, on the alleged ground of the failure of Messrs. Carvill, McKean & Co., a customer of the Maritime Bank. It is well known that by a recent Act of the Dominion Parliament, the policy of which is at least open to doubt, the notes of the chartered banks are made a preferential lien upon the assets. One object, it may be presumed, of this Act was to prevent those runs which the least educated classes are apt to make when any alarm is created as to the standing of a bank. It never could have been imagined that a bank familiar with the monthly returns made to Government would suddenly endeavor to promote a run on another bank in equally good standing with itself, and on grounds that can only be considered frivolous. It is the usage of the banks to exchange their notes daily and to settle balances in legal tenders, and it is said that it is rarely that the Bank of Nova Scotia can offer \$10,000 or \$12,000 of Maritime Bank notes for exchange or redemption. It held no other claims on the Maritime. The leading banks doing business at St. John, the Banks of New Brunswick, Montreal and British North America, have all continued to receive the notes of the Maritime. It is not surprising that the *St. John Telegraph* should head its article on the subject, "A Blunder and a Crime," and the *Sun*, "A Blow at Commercial Confidence." We do not find any ground for supposing that the ill-advised action of the Bank of Nova Scotia has had any effect on the depositors of the Maritime Bank, and we therefore confidently hope that the dastardly hit below the belt will produce no bad results.

THE PUBLIC ARCHIVES.

The interesting report on Canadian Archives by Mr. Douglas Brymner, Archivist to the Dominion, has been left too long unnoticed, owing chiefly to the difficulty of compressing within the limited space, at our disposal what we should desire to offer to our readers. We are fortunately able to quote from the report

of the Deputy Keeper of the Public Records in England a testimonial in favor of Mr. Brymner's report which is well merited. Under the heading "Canadian Archives" we find the following remarks:

"During the year 1881 Mr. Douglas Brymner, Archivist of the Dominion of Canada, was in Great Britain with instructions from the Canadian Government to ascertain the nature, number and historical character of manuscripts and records in the public repositories of Great Britain, and the means taken to collect, arrange, preserve and render them accessible to the public. Since Mr. Brymner's return to Canada he has made a most interesting report on the subject of his enquiries in Great Britain, which has been printed, and a copy of which, with the permission of the Canadian Ministry, is annexed to this report. It has been annexed as printed in Canada. Although there are many statements therein which are already mentioned in various reports of the Deputy Keeper of the Public Records, it contains much other useful and interesting information on the Records of the United Kingdom, and merits a wider circulation in this country, as giving the opinions of an officer not connected with the English records, and as affording a well-deserved testimony to the praiseworthy exertions of Mr. Brymner."

It seems to us most desirable that Mr. Brymner should receive all possible assistance and encouragement from those who possess documents of public interest, and the best aid he can obtain from the press is by stating as clearly as possible the nature of the documents which ought to be preserved. In the report of the Royal Commission on Historical Manuscripts it is remarked:

"It has been represented unto us that there are belonging to many institutions and private families various collections of manuscripts and papers of general public interest, a knowledge of which would be of great utility in the illustration of history, constitutional law, science, and general literature, and that in some cases these papers are liable to be lost or obliterated, and whereas we are informed that many of the possessors of such manuscripts would be willing to give access to them, and permit their contents to be made public, provided that nothing of a private character or relating to the title of existing owners should be divulged, we nominate you our commissioners to make enquiry as to the places where such manuscripts are deposited, and authorize you to call in the aid and co-operation of all possessors of manuscripts and papers, and to give them full assurance that no information is sought except as relates to public affairs, and that no knowledge or information which may be obtained from their collections shall be promulgated without their full license and consent."

We shall now quote a passage on the same subject from Mr. Brymner's report:

"There must be in the hands of those who have occupied positions of a public nature, either as responsible advisers of the Crown or as representative men in various capacities, correspondence which would be of immense service in a historical point of view, but which there is every probability will be destroyed or lost in the course of time. Here were the children of the men of to-day are, politically speaking, the nobodies of to-morrow, or else who have moved away to other localities than those in which their fathers were known, it is impossible to preserve such papers as has been done with old family records in Great Britain."

Mr. Brymner suggests that manuscripts and letters might be sent to the archives marked with the names of depositors, packed in air-tight boxes, and kept in safety until without breach of propriety their contents could be used by the historian. In the Life of the Late Hon. George Brown, recently published, there are a number of letters addressed to Mr. Holton as well as family letters which constitute a very interesting portion of the biography. It is probable that many more, not only of Mr. Brown's, but of other deceased statesmen, are yet in existence which, to use Mr. Brymner's language, may be "destroyed by the care of the tidy housekeeper getting rid of them as rubbish." It will most assuredly not be the fault of Mr. Brymner if the Canadian Archives should be deprived of valuable materials for the future history of the country. We may notice, in conclusion, a suggestion in the report, that the whole subject should be taken up by a joint committee of the two Houses of the Dominion Parliament, it being Mr. Brymner's conviction that

"By this means there will be created a greater and more general interest in the question of the preservation of documents to form the foundation of authentic history."

"FORGIVE US OUR DEBTS," ETC.

Now is the time when the practical business man, having finished his balancing for the year, makes out a list of the petty accounts due by him and proceeds without delay to clear them off his books and from his mind, in order that he may begin the new year with a clear record. There is nothing more worrying to the creditor than these small accounts, and, as every man is a creditor to a greater or less degree, those who are able should make an energetic start towards a general clearing off, for every payment leads to another, and every dollar becomes as it were a missionary going about doing good. We do not here refer to that considerable class in almost every community who do not consider themselves amenable to the charge of conduct unbecoming gentlemen or ladies, Christian or Jew, because they refuse or neglect to pay their debts. The "good old times," when it was the especial privilege of so-called gentlemen to avoid the payment of their debts, are gone for ever. "Base is the slave that pays," said one of Falstaff's rascally followers, and it would really appear as though some people, now-a-days were followers of "ancient Pistol," and fortified their "respectable" consciences by constant reading of the literature of those days, when officers and gentlemen were

frequently engaged in kicking duns out of doors and playing tricks on the officers of the law. Much of the humor of the old novels and plays turns upon the escapades of pet characters in dealing with their creditors and the representatives of the law who sought to compel payment.

But all this has been changed, even in England; trade is no longer looked down upon by those to the manor born, and commercial honor is regarded as highly as the proudest inheritance. Men are no longer sent to jail for non-payment of debts, save where it is aggravated by some other act in connection therewith; but, on the other hand, default in payment has come to be regarded as a much more serious offense against integrity than formerly, and the man who refuses to pay his debts soon becomes a social and business outlaw. There are, however, numbers of people in Montreal, in other cities in the Dominion, and more or less in every locality, whose great study would appear to be how to get into debt rather than how to get out of it. Some of those filling high civil offices, and others who are seeking them are justly rated "C * *" in the retailers' "agency" book—which, by the way, includes in the December issue names of persons who have not been in Montreal for a year or more. We do not think that any man, whatever be his acknowledged or assumed station in life, can refuse or neglect to pay his debts without being guilty of conduct unbecoming a gentleman. The salaries of civil servants are, we believe, unattachable for debt, but it is questionable whether the advantage is not more than counter-balanced by the encouragement it gives to reckless extravagance and the injury often done to the retailer, who, as a rule, dare not refuse to give credit.

The influence of trade and manufacture is becoming more and more powerful every year, and the exceptions are accordingly becoming fewer and fewer to the rule that: "The payment of debts is an essential of standing in every respectable community."

THE GLOBE AT FAULT.

We probably ought not to be surprised at the Toronto *Globe's* zeal in condemning the course taken by the late Sir Edmund Head in 1858, on the occasion of the political crisis, which occurred in that year, owing to the resignation of the Macdonald administration, in consequence of its defeat on the question of the Seat of Government. We were, however, struck with a remark, which affords us an opportunity of calling attention to a recent valuable historical work, "The Last Forty Years—

"Canada since the Union of 1841. By John Charles Dent." When we read in the *Globe*—"It is not a question of probabilities but of facts—and no fair-minded student of Canadian history can say that Sir Edmund preserved the constitutional impartiality of a Governor General on that memorable occasion," it immediately occurred to us to examine the account given of the transactions in 1858 by one who most assuredly is much better entitled to the designation of "a fair-minded student of Canadian history" than either the *Globe* or the late Hon. George Brown's biographer and political and personal friend, the Hon. Alexander Mackenzie. The question which caused such intense bitterness of feeling on the part of those who were disappointed, is of course open to controversy, but the imputations made against Sir Edmund Head are wholly indefensible. "Treachery," "perfidy," "scandalous state paper," "conspirator," are among the terms used by the *Globe* and Mr. Mackenzie with regard to a transaction in which Mr. Brown, carried away, doubtless, by his zeal, committed more than one serious blunder.

He is far from being the only Canadian statesman, who has completely misapprehended the position, and legitimate influence of the Queen's Representative; and yet in the very first letter sent to him Sir Edmund Head gave him what, as he ought to have perceived, was a very sufficient warning. In that letter, a copy of which is published in Mr. Mackenzie's "life," the Governor, after acquainting Mr. Brown with the fact of the resignation, informs him that he feels it right to have recourse to him as "the most prominent member of the Opposition, and he here-by offers you a seat in the council as the leader of a new administration." He then proceeds—"in the event of your accepting this offer, His Excellency requests you to signify such acceptance to him in writing, in order that he may be at once in a position to confer with you as one of his responsible advisers. His Excellency's first object will be to consult you as to the names of your future colleagues, and as to the assignment of the offices about to be vacated to the men most capable of filling them." Now it does not admit of doubt, that this first letter was consistent with all Sir Edmund Head's subsequent proceedings. He believed without doubt that the question on which the resignation had taken place, owing to the defeat of the administration, was not one of a serious political character, and he must have imagined that he could have arranged a new ministry with Mr. Brown's assistance that

would have obtained the support of a majority. A general election had taken place very recently, and it was certainly within the strictly constitutional power of the Governor to exhaust all the means in his power before resorting to a dissolution. Mr. Brown had a perfect right to refuse to assist him in carrying his plans into effect, but it was a blunder on his part to neglect, under the circumstances which existed, to come to a clear understanding with him as to what he would consent to. Had Mr. Brown complied with the express terms of the letter and afforded the Governor an opportunity to consult him "as to the names of his future colleagues," it will at once be obvious that, on Mr. Brown naming the gentlemen to whom he intended to apply, the Governor would have pointed out to him the impossibility of an administration so composed being sustained by the House. Mr. Brown would naturally have pointed out that it would be necessary to dissolve the Parliament, and he would have been told that to such a course the Governor had a decided objection. On the assumption, which is more than probable, that Mr. Brown had objected to the Governor's counter proposition the result would have been his abandonment of the attempt to form a ministry—his reason being that a dissolution had been refused him. Such, most assuredly, would have been the course which would have been taken by an English statesman under similar circumstances.

Mr. Brown took a course the reverse of what was suggested to him in Sir Edmund Head's letter, and compelled the Governor to warn him, first in conversation and afterwards in writing, that he gave no promise of a dissolution. It was even then not too late for Mr. Brown to have set himself right, but he persisted in having the ministers sworn in, and Mr. Mackenzie states "without consulting his proposed colleagues," rather a strange proceeding, if correct. It is clear that Mr. Brown held that the Governor ought not to entertain any opinion on the subject, whereas his constitutional right to form a ministry that would command a majority in the existing House is unquestionable.

We have now to call attention to the opinion on the whole case of Mr. Dent, who is certainly "a fair-minded student of Canadian history." Referring to the charge against Sir E. Head of being "an unscrupulous party politician," Dent says: "Such a charge it would seem ought to carry its refutation upon its face, but even at the present day there are intelligent persons in Canada so blinded by prejudice as to seriously profess

"belief in it. In the opinion of the present writer such a belief has not a tittle of evidence to support it, and is simply preposterous." In a note on same page it is said: "Certainly no explanation that has ever been given is sufficient to justify the aspersions cast upon Sir Edmund Head." We are far from concurring in all the views expressed by Mr. Dent, who we think has done injustice to Sir Edmund Head. He, however, gives all leading facts fairly, and that is all that can be expected. He vindicates Sir Edmund Head from being actuated by treachery or dishonest motives, and merely holds that, as he knew that Mr. Brown could not form a ministry that would be sustained, it was "a farce" to send for him. Now it is to be observed that Mr. Dent has wholly failed to realize the importance of the first note, or to bear some important circumstances in mind. Sir Edmund Head was peculiarly situated in regard to the question on which the resignation had taken place. He had advised the Secretary of State that Ottawa was the best place that could be selected as the Seat of Government. The censure of the majority of the House led by Mr. Brown was a censure upon an Act for which he was specially responsible, and it was natural that he should be anxious to obtain a reversal of that decision. He in all probability calculated that he might have influenced Mr. Brown to form a ministry favorable to Ottawa, or in the event of his refusal that he might have tried some other leader. It must be obvious that it would have been most damaging to him to have to resort to a dissolution as a consequence of a vote hostile to his own advice. Mr. Brown was most unwise in not acting strictly in accordance with the express terms of Sir Edmund Head's first letter, which merely required conference and frank consultation. If unable to meet Sir Edmund Head's views, all Mr. Brown had to do was to decline to undertake the task. The truth is that Sir Edmund Head's great object was to have Ottawa made the Seat of Government, and with that object Mr. Brown had not only no sympathy, but he wholly failed to realize Sir Edmund Head's position. Mr. Dent thinks that Sir Edmund Head was arbitrary, and deficient in frankness. Sir Edmund probably had a similar opinion of Mr. Brown. It is singular enough that Mr. Dent thinks Sir Edmund Head's "diplomacy to have been more at fault than his law." Now the Governor's diplomacy was completely successful. He attained his object, the establishment of Ottawa as the Seat of Government without a dissolution. He did

so "acting (to use Mr. Dent's words) up to the spirit and letter of the Constitution, and of holding the balance fairly between the rival parties." As it is admitted that he was "substantially just," and as he gained his point, he can hardly be charged with having failed as a diplomatist. It is of course quite possible, nay even probable, that Sir Edmund Head, who was an astute statesman, requiring no aid in respect to the composition of his state papers from — Chief Justice Draper or any one else, wished to let all parties understand the consequences of compelling the resignation on a special question of an Administration which had the confidence of the majority. The Lower Canada supporters of Sir George Cartier who deserted him on the Seat of Government did not believe in Mr. Brown, and yet the consequence of their vote was a Brown Ministry. Again, Mr. Brown was ready to join the refractory Lower Canadians in a hostile vote, but, when afforded an opportunity, was unable to obtain a majority to support him as a minister. On a dispassionate view of the whole case, while concurring with Mr. Dent in acquitting Sir Edmund Head of treachery or unfairness, we are bound to add that Mr. Brown made a gross blunder in 1858, as he had previously done between 1851 and 1854, and played into the hands of his opponents.

ANOTHER NEW YORK LIFE INSURANCE CO. GONE UNDER.

We have failed to perceive much attention given in the New York insurance journals to the troubles of the old Knickerbocker Life Insurance Company, which was placed in the hands of a Receiver by Judge Landon of Schenectady on the 29th ult. The papers to show cause why a Receiver should not be appointed were served by the Attorney General at the request of Superintendent Fairman, a few days before, upon John A. Nichols, President of the Company, but the latter having made no response the application was granted. A few years ago the Knickerbocker ceased to do new business. In 1880, however, its total income was \$773,978. It had at that time 6,136 policies in force and \$5,080,374 in the net ledger assets. The disbursements in 1880, according to the company's report to the Insurance Department, amounted to \$914,692, and the invested assets exceeded the liabilities by \$445,801. From the organization of the company in 1853 up to 1868 it went on satisfactorily. The management then seemed to get things pretty badly mixed, and some of the Directors

concluded that the best way out of the difficulty was to appoint a new president. This, however, did not mend matters. The application for a Receiver was virtually made by the company itself. The trouble, it appears, was not confined to the non-convertibility of the investments into cash. Besides the fact that the mortgage loans of the company were not made with proper care, there was a still greater difficulty staring them in the face in the constantly increasing rate of mortality among the policy-holders. They paid in one year over \$1,500,000 more than the mortality tables called for on the amount at risk. There are now about 5,000 policies in force, representing about \$10,000,000 of insurance. The assets will probably figure \$5,000,000—that is if the securities realize anything like what they are worth. The liabilities aggregate about \$4,500,000, and the contested claims all told probably reach \$350,000. The real estate is valued at \$3,000,000. There are \$100,000 in United States bonds, and the remainder of the assets is made up of premiums, notes, cash in bank, rents, and money due the company. The company has not done any new business since 1878. Its premium receipts this year reached \$250,000, and its loss claims reported to \$300,000. They paid \$283,000 policy claims and \$70,000 in endowments since the 1st of January last. While urging the public to make provision for old age, the Knickerbocker neglected to provide for its own. Our contemporaries should beware, and look nearer home also.

Who is it?—The following extract from a recent number of the London *Iron* is the latest proof to the people of Canada that they must sometimes go from home to hear the news:—

The following incident—described by our protectionist friends over the water as "sharp practice of a Canadian iron firm"—shows that English importers need expect but small mercy from American customs officials. It appears that the customs authorities of Buffalo and other American cities have been looking into the doings of some Canadian exporters of iron, and determined to discover how it was that a Canadian firm could export roofing iron to the United States and compete successfully against the iron men of Pennsylvania and other points where Uncle Sam's hardware is manufactured. The circumstance that raised their apprehensions was that a Montreal firm, Messrs. Scott Brothers, had been doing an exceedingly good business with American customers. The American iron men were at a loss to understand how they could be beaten on their own soil; they therefore complained, and hence the examination by the officers. It is alleged that the firm in question imported the iron from Great Britain to Canada, and paid a duty of 12½ cents upon it; then, after a process of manufacturing, they exported the iron roofing and got a drawback of 10 per cent. upon it. Thus they only paid 2½ cents duty upon it to start with. They sent it into the United States valued at 2½ cents per pound, and paid the American duty upon that sum, forgetting, it is stated, to announce that the value of the iron had been enhanced in any way by their man-

pulation of it. Having satisfied themselves that they had ground for such action, the American authorities pounced upon 50,000 pounds of iron at Cleveland, O., and 150,000 pounds at St. Albans, Vt. This was appraised at 5 cents per pound, and the owners were mulcted in a penalty of about 4000 dols. Our protection-worshipping cousins are having a good crow over this little matter. They say that "the practice will be broken up, and American manufacturers will be fully protected." Uncle Sam is not going to be done in that way. Try again, Britisher.

It is too bad to thus impose upon our transatlantic contemporary. There is no such firm as Scott Bros. in Montreal, and the whole transaction doubtless had its origin in the brain of some imaginative editor, perhaps in that of "Eli Perkins."

FAILURES IN THE HARDWARE TRADE.—The effect of the unsettled condition of the iron and hardware trade in the United States and Canada as well as in Great Britain, for some time past, is beginning to be felt on both continents. Our neighboring city, Quebec, from failures and fires, seems to be "growing beautifully less;" latterly reports reach us almost weekly of business disasters in the ancient capital. Two well-known retail hardware firms there are now in difficulties; J. L. Martineau & Son have called a meeting of creditors for the 16th inst. This firm have been many years in business and always enjoyed a good reputation, but seem to have extended too much credit, and having been sued they are forced to meet their creditors. Their liabilities are estimated at about \$40,000, with a nominal surplus of \$10,000, and it is expected that with an extension they will be able to pay in full. Victor Belanger & Co., in the same line, have assigned in trust, with assets estimated at about \$12,000 to meet liabilities of some \$13,000; the assignee, Mr. S. C. Fitt of this city, is taking an inventory of the stock, and a meeting of creditors will probably be held next week. Belanger has been in business upwards of twenty years, and has failed two or three times. In 1875 the firm of Belanger & Garipey compromised at about 75c on the dollar, but after Mr. Garipey's death, Belanger finding himself unable to meet his engagements under the compromise, again sought indulgence from his creditors, and a few months later settled at about 50c on the dollar. He resumed in his wife's name, and continued nicely until in the Fall of 1891 he again changed the firm name to "V. Belanger & Co." Since then he has not been successful, and in November last his stock was seized for rent; he avoided preferential claims, however, and having been sued a few days ago, assigned to a house in this city and a Quebec creditor.—Olivier Begin, a Quebec tanner, has also failed.

THE Ontario Glass Burial Case Co., of Ridgeway, Ont., John R. Hutchinson, general store, Guysboro', N. S., Jas. S. Scott, fish and commission dealer, Halifax, N. S., and the estate of the late Munro Bros., general store and shingle mill, Balsover, Ont., have all assigned in trust; Jno. Culverwell, boots and shoes, Barrie, is offering to compromise, as is also S. Superior, general store, Maxville, Ont.; John Ford, builder, Winnipeg, is seeking an extension; J. H. Sudd, general store, Snowdonville, Ont., has failed and is out of business; Eugene Alix, general store, Ste. Angèle de Monnoir, Que., has assigned in trust; G. B. McConlough, druggist, St. Thomas, Ont., has failed; F. B. Seofield & Son, woodenware and lumber dealers, Woodstock, and E. Seale, tobacconist, Toronto, have called meetings of creditors; the bailiff is in possession of E. Chandler's drug

store at Springfield, and Mrs. G. Hooper's stock of fancy goods in Hamilton was sold by the bailiff on the 8th inst. The bankrupt stock of the Toronto Oil Co., previously referred to, was sold last week by the sheriff to Messrs. W. B. Capon, of Barrie, W. J. Nichol, of Toronto, and W. A. Capon, late of Winnipeg.

Correspondence.

NAME! NAME!

To the Editor JOURNAL OF COMMERCE.

Sir,—In your issue of 5th inst. reference is made to a Montreal Wholesale Woollen Manufacturing Company, who paid on the 1st inst. the sum of \$80,000 to former creditors with whom they had some years ago compromised at 11s in the pound, and had obtained from them at the time their discharge in full. As it was probably owing to motives of delicacy that the name of the firm was not given, I hope, Mr. Editor, that you will publish it in your next number in order that such a praiseworthy act may not fail of its full influence,—that it may go forth to the entire business community, throughout the length and breadth of the land, as a noble example for all future time,—a deed that should be writ in letters of gold.

Yours, etc.,

MERCHANT.

London, Ont., January 8th, 1893.

The firm referred to is M. Fisher Sons & Co., composed at the time of the compromise of the late Mark Fisher and his two sons, Messrs. John and Edward Fisher. The present firm is known as M. Fisher, Sons & Co., in which we understand there is, among half a dozen partners, only one of the members of the old firm.—ED. JOURNAL OF COMMERCE.

PICTON, 9th January, 1893.

M. S. FOLEY, Esq.,

Editor JOURNAL OF COMMERCE.

DEAR SIR,—As the manner in which you noticed my assignment in a recent issue of your valuable Journal might prejudice me in the minds of many of my friends who do not know the circumstances, I take the liberty of asking you to do me the favor of saying that it was forced upon me through misplaced confidence in another, and to whom I gave possession of the stock held by me in September last, with the distinct understanding that all the then outside liabilities would be assumed by him. Having been sued for a claim included in this agreement, and on his refusal to carry it out, I took the proper steps to have him made a joint defendant, and which was granted by the Judge of one of our Country Courts, but who on a simple affidavit divided the issues on a day's notice and allowed judgment to go against me. I merely to have redress against the third party afterwards. To prevent my stock from being sacrificed to pay this claim, and in justice to my own creditors, I was forced to take the step I did. It is, however, only a question of time to establish my position, but in the meantime it is a great loss to me.

Will you kindly add that my assets were nearly \$400 more than quoted by you. I am obediently yours,

A. I. CORKINDALE.

FIRE RECORD.

ONTARIO.

Stouffville, Jan. 4.—Wheeler Bros.' Flour Mill with contents and outhouses totally destroyed. Loss \$7,000, insured in Royal for \$5,000. **Port Dalhousie, 4.**—A barn owned by Mrs. O. McMahon of Niagara Falls, and three large barns and harness store-room, owned by O. Corcoran, destroyed. Mrs. McMahon's barn not insured. Mr. Corcoran's buildings were insured, amount not

known. Loss \$1,200. **Ottawa.**—L. Duhamel's butcher house and barn with contents burnt. Loss \$8,000; insurance \$5,000. **Midland, 4.**—A building owned and occupied by the Midland Railway and A. Smith as a boat house, totally destroyed. Mr. Smith's loss is \$500; no insurance. Railway's loss is unknown. **Morrisburg, 8.**—The drug store of B. F. Selleck and grocery of W. Lavis, burnt. The building was owned by T. McDonald, who lost considerable in his store-house which was insured for \$1,200.

QUEBEC.

Quebec, Jan. 4.—Pair's Carriage Factory with contents burnt. Building valued at \$2,000; insured in the Phoenix for \$2,000 and Western for \$600. The loss by the burning of the Montreal Rolling Mill is about \$38,000, including coal and coal sheds, blacksmith's shop, etc., divided as follows: Royal 1-10th; Commercial Union 1-15th; Citizens 1-20th; Imperial 1-10th; Etina, Hariford, Liverpool, London & Globe, the North British, and the Western 1-15th each; the Lancashire, London, British America, Guardian, London and Lancashire, City of London and Scottish Union, each 1-20th.

NEW BRUNSWICK.

St. John, Jan. 4.—A barn with contents owned by M. Dowling totally destroyed. Loss not known.

CREDIT.—Much may be done by a vigilant trader to save himself from loss by looking closely after the debtor after the credit is given. The necessity of doing this takes up a great deal of time, and is really one of the drawbacks to a credit business. When credit is given, if it must be given, it should always be for some specified time, or what is the same, the debt should be due on some fixed day: so that the dealer may know when to ask for it, if it be not promptly paid. The very worst kind of a debt to collect is one that is to be paid "when I have sold my wool" or "my cotton," or at any such uncertain period. The trader not wanting to be too inquisitive, and not knowing exactly when to ask for the money, suffers the account to run on; till looking over his accounts on some "rainy day" he concludes that if his customer has not sold his wool, it is time he had. Sending in his bill, therefore, with a request for payment, he receives back answer that Mr. ———— "hasn't sold his wool yet, he is holding it for a better price." Or quite as likely that "the wool was sold last month, and I have used the money; if you had only sent in this bill then, as I mentioned when I bought it, I could have paid it, but you must wait now till I have sold my wheat." In all cases when a customer wants to buy on such an indefinite credit, it is best to have a clear understanding at the time, as to when the event is to occur, making the credit to mature on a certain day. *How to Keep a Store.*

If there is a dead-beat in the United States too lazy to work, and too mean to sit still, he straightway organizes a double-back-action, high-pressure, mutual aid, nuptial benefit, negro baby, protective insurance company, on the assessment plan, and he is well fixed for one or two years at least. The capital required is a second-hand arm-chair and a good supply of yellow-covered prospectuses, on which he finds no trouble in getting the endorsement of an ex-senator or congressman, two or three ex-governors, the presidents of a few banks, the chief justice of the State of Arkansas, four or five clergymen, and his outfit is complete. During the first year he rakes in the money without much trouble; half a dozen claims burst up his machine, but the country members don't hear of it for a year afterward, and they continue to send in their ducats. When the supply is finally off he re-organizes, invents a new name, gets a new set of highly respectable endorsers, and goes at it again.—*Travelers' Record.*

A FEW WORDS ON AN OLD SUBJECT.

The qualifications of the retail merchant for the business in which he is engaged are perhaps better shown in his method of handling old or shop-worn goods, which accumulate in even the most carefully regulated establishment, than in any other way. A visit to a store where the proprietor attempts to carry out the policy of never selling anything except at a profit recalls to one's mind a museum of antiquities. Upon the shelves of such a store the curious observer may note all the changing fashions and styles in brands and commodities which have occurred during a period of years, during which time the sum thus unprofitably locked up has constantly been increasing. To a stubborn adherence to this method of doing business not a few failures among retail traders may be traced, and the truth of the somewhat trite old adage of the nimble sixpence, etc., is thus brought home to the bankrupt's mind in an extremely unpleasant manner. To wide-awake and energetic traders no cautions are necessary as to the profitableness of weighing themselves down with unsalable goods, neither are the drones who have fallen into this method of carrying on business likely to profit by any suggestions in this direction. Such men, as we have heard them remark, "have no time to read the papers," and consequently seldom learn of a change in the market, either as regards styles of goods or prices, until the time has passed to take advantage of it. It may not be out of place, however, to call the attention of young and inexperienced merchants to the advantages of keeping their stocks clear of old and undesirable goods. This can always be done by timely concessions in prices; a course, which, though often requiring considerable nerve and determination to do, in the end not only attracts custom for a more desirable class of merchandise, but not infrequently lays the foundation for a successful business career.

—San Francisco Grocer.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 11th Jan., 1883.

General trade was not expected to be active during the week, being still under the influence of the partial suspension incident to the close of the year. There are not wanting, however, signs of an early improvement and an active Spring season. In dry goods a better feeling exists; the season has opened favorably, and remittances have generally improved. The snow roads and weather continues favorable in all Eastern Canada at least for the retail trade; the ice-bridge across the St. Lawrence has formed, and the usual railway track and other roads are being constructed. The demand for discounts continues good, and there is little prospect of rates at the banks being easier before midsummer; they are still quoted at 7 to 8 per cent, and loans on call are obtainable at $6\frac{1}{2}$ to $7\frac{1}{2}$ per cent. A large amount of money is locked up in grain. Sterling Exchange is inactive but firm at $108\frac{1}{2}$ for 60-day bills, $108\frac{3}{4}$ cash over the counter, and $109\frac{1}{2}$ for demand bills. Drafts on New York, $\frac{3}{4}$ to $\frac{1}{2}$ prem. The stock market has ruled uninteresting for the most part; yesterday business was decidedly more active, and the market was firmer all round, but more especially for miscellaneous securities. To-day the market was inactive, but firmer on the whole than at the close

yesterday. As compared with last Thursday there is not much change to note in values for bank stocks, but Richelieu has declined for the week over 3 per cent, City Passenger 2 per cent, St. Paul, M. & M. railway $2\frac{1}{2}$ per cent, and the North-West Land Co.'s stock has declined 6d during the week.

ASHES.—Receipts of Pots are rather liberal, few Pearls arriving. Sales of Pots during the week at \$4.95 to \$5.05, a small bill of very heavy tares at \$5.15, and a lot of 30 brls. on private terms. Seconds, \$4.50 to \$4.60. No Thirds. Pearls are nominal, in the absence of any export demand. Receipts since 1st January, 228 barrels Pots and 3 barrels Pearls. Deliveries, 20 barrels Pots and 21 barrel Pearls. Stock in store at six o'clock on Wednesday Evening 523 barrels Pots and 74 barrels Pearls.

BOOTS AND SHOES.—The manufacturers seem to be succeeding with their new and inexperienced lasters, and expect before another week has passed to be in full blast. Spring orders continue to be received, and if the old lasters do not soon return to work they will probably find their occupation gone, as apprentices and machinery are rapidly supplying their places. It is stated that the lasters are receiving outside assistance, and it is thought they will remain idle so long as it continues. Some good Spring orders have been received from Manitoba; one local manufacturing firm having received orders amounting to \$80,000.

CATTLE, ETC.—The offerings at the local markets last Monday comprised about 250 head, and under a brisk demand prices advanced $\frac{1}{4}$ c per lb. for best grades. Sales of choice cattle were made at from $5\frac{1}{2}$ c to $5\frac{3}{4}$ c per lb., live weight, of fair to good at from $4\frac{1}{2}$ c to $5\frac{1}{2}$ c, and medium grades at from $3\frac{3}{4}$ c to $4\frac{1}{4}$ c. A number of Sheep were disposed of at from \$4.50 to \$7.50 each as to size and quality, and Lambs at from \$3.50 to \$4.50 each. A few Calves changed hands at from \$4 to \$4.50 each. Two lots of live Hogs were sold at from \$6.50 to \$6.75 per 100 lbs.

DAIRY PRODUCE.—The tone of the local Butter market rules quiet at last week's quotations, which, however, are firm for all grades; stocks here are too light to admit of sympathy of this market with the late easier tone in New York and Boston. Cable advices report the Liverpool market firm for fine goods, with stocks light; and this market retains the advantage over the above-named American markets, as prices there will have to fall considerably before shipments from those cities can compete with Canadian exports in England. In Cheese the firm market noted last week continues, without signs of any concessions. A further advance of 6d is reported in private advices in the cable to the New York Exchange, which is quoted at 68s 6d, while the public cable quotes 66s. Here there is little doing on spot, the chief business being in moving off supplies to England. Stocks in the city are being reduced more rapidly than was at first thought possible. Values remain unaltered, quoted at 12c to $13\frac{1}{2}$ c for fair to finest.

GROCERIES.—Teas.—Stocks and offerings at Japan by latest advices are quite moderate and market firm. High qualities with us are in some request, and sales of such to fair extent are reported. Inferior kinds dull. China Green Teas not much doing, as also with Black Teas there is very light trade. Sugars steady again for all kinds, with not heavy business going on. Molasses dull. Syrups held as for some time current. Rice keeps unchanged, not active. Coffee.—Advance on Java Coffee is to be noted; other kinds quiet. Spices.—Pepper and all Spices in only light demand, with prices

fairly steady. Fruits.—Some activity in Valentias at advance noted. New York market shows higher figures. 7c to 8c our figures. Malaga Raisins slightly higher. Currants firm. Sultanias, Prunes, Figs, quiet. Brazil Nuts firm at the advanced quotation. Almonds and Filberts not active. Walnuts in moderate request.

HARDWARE AND IRON.—General trade rules quiet, as usual at this period, and without alteration in prices. There are few travellers out yet, and business consists of filling small letter orders. The few holders of small stocks of Pig Iron here can command full prices, sales of our lots of leading brands being reported at \$26.50 to \$27. Warrants are cabled easier and lower at 48s. The American pig iron market is also weaker. Bar Iron remains about steady, as last quoted, the sale of a large lot being reported at \$2.15. Siemens bars steady at \$2.35. Tin Plates are firm, under a better enquiry and reduced stocks, sales being reported of I C charcoal at \$5.75 and I C coals at \$4.75. A large transaction in Plates is said to be pending. Ingot Tin rules steady at 24c, and Copper at $19\frac{1}{2}$ c to 20c for Canadian. Lead is rather dull at 4c, Spelter unchanged at 4c, and Antimony at $12\frac{1}{2}$ c to 13c. Lead Pipe is worth \$5.77 to \$6 per 100 lbs.

Dry Goods.—Business continues reasonably quiet. New English goods are arriving rather freely, and in most houses the staffs are busy marking samples for the travellers who are preparing to start out on their Spring trip. Representatives of a few leading houses, however, have been on the road since New Year's Day, and are forwarding a fair number of orders, considering the early period of the season. A traveller writes from a point in Ontario that Toronto salesmen have been over the ground during the past three weeks, and taken all the orders for Prints to be had. This would seem to argue that heavy importations are held in the West, while some leading Montreal firms state that they are pursuing a more conservative policy this year, and that their importations will be somewhat lighter than last Spring. It is rather to be hoped that this will prove to be the case generally, and another step in the right direction seems to have been resolved upon by leading houses here in not sending out their travellers until later in the season. It would appear that slowly, but surely, the older houses in the trade are beginning to realize the folly of forcing sales of goods in January to be dated six months from 1st April, thus overlapping accounts for the previous season, and departing from those sound principles of legitimate trade which have ever been, and ever will be, the foundations of success. Failure, sooner or later, is the natural result of the course which has been too generally pursued of late years, instigated by keen competition. Remittances generally reported good, and in some quarters a considerable improvement has been experienced during the week.

OILS.—An improved demand has been experienced for Coal Oil, resulting in sales of about 300 bbls. of Newfoundland and Gaspe A on Saturday last on p.t., but said to be at about 66c. A small sale of Newfoundland A at 70c was also reported. Stocks, which are quite limited, are gradually falling into fewer hands, and values have a decidedly stiffening tendency. Newfoundland A is now quoted at 67c to 70c per imperial gallon; Gaspe A 67c to 67c; and Halifax A 65c to 66c. Steam Refined Seal oil is still principally held by one firm at 95c to \$1.00 per imperial gallon. Linseed is very quiet, but continues firm, in sympathy with the English market, which continues upward.

DRUGS AND CHEMICALS.—Business still very light, but prospects of a revival are beginning to brighten, as quotations are being freely asked for. In prices there is not much change to note. Cream Tartar is very firm at the recent ad-

vance, with a probability of still higher figures prevailing in the near future, in which *Tartaric Acid* will also participate. They are both scarce in the spot. *Quinine* is a little weaker in New York, and the American makers have reduced their price to \$1.70 per ounce in quantity. The English Chemical market is without much movement, but it is steady and firm. There are enquiries there for *Bleaching Powder*, and buyers offer £4 5s, but there are no sellers at that price; best brands are held at £4 10s.

FLOUR AND GRAIN.—The British breadstuffs markets have been steadily improving this week, and values in Liverpool show a hardening tendency. Chicago and Western wheat markets have been weak and lower, but to-day prices are quoted a fraction higher. Business in the local grain market remains stagnant, and the values purely nominal. The flour market is rather more active, and easier for lower grades.

FURS.—The few lots of raw furs that have arrived during the week have met with a ready sale at about last week's quotations. Some round lots of *Red Fox* have been placed. Mink is quoted at \$1; red fox at \$1.20 to \$1.25; marten \$1; other \$8 to \$10; beaver \$2 to \$2.50 per lb.; skunk 60c; bear \$8 to \$10 for large and \$4 to \$5 for small; lynx \$2 to \$2.50.

HIDES AND SKINS.—The butchers are not killing many cattle at present, but there is a steady demand for all domestic *Hides* offering at previously quoted prices; and dealers charge 1c advance to tanners. In Chicago an advance of ½c per lb. was established for Western States hides yesterday, but no change has occurred in this market, a carload of No. 2 *Buff* having been sold yesterday at 8½c. The Boston market is reported unprecedentedly dull. Very few *Sheepskins* offering here now; there are a good many held in the country, but wool being dull there is little or no demand for them; prices still quoted at \$1 to \$1.10 as to size, etc.

LEATHER.—Trade continues quiet. The shoe manufacturers are not in need of much leather, having been tolerably well supplied some time ago. The great majority of the old lasters remain out of work, and but a small business is being done in small lots, at unchanged but generally firm prices. *Buff* and *Pebble* are in good demand, as usual at this period, but *Upper* and *Splits* leather are dull, it being rather early yet for these kinds. The market is well supplied with all descriptions of stock, but there is not much accumulation considering the long period of the lasters' strike. The quantity of leather on hand is said to be not nearly so large as at the like date last year. A letter received from Boston yesterday states that trade there was never so dull as at present. A Toronto buyer has been in the market this week for *Sole* leather and Findings, but no large transactions are reported.

LUMBER.—Trade is generally dull, business confined to sales of small lots. Seasoned and desirable lumber is scarce, but coarse common lumber is plentiful at moderate prices. The season, so far, has been very favorable for log operations, and prospects are fairly good for a large supply. Prices of Lumber have not been fixed for the season, but will most likely be about the same as last year.

PROVISIONS.—Liverpool market was firmer yesterday, Pork being quoted 6d higher, Lard 1s higher, Bacon 1s higher, and Tallow 1s 3d higher than on Tuesday. Under increased receipts the Chicago hog market was 5c to 10c lower, with estimated receipts 28,000 head, against 36,082 on Tuesday, and shipments were 9,491. Pork was weak, and 17½c to 20c per barrel lower, while Lard declined 7½c to 10c per 100 lbs. In the home market trade continues very quiet. The demand for *Mess Pork* and *Lard* is

reported slow, and last week's prices rule steady; a carload of western *Mess* was sold yesterday at \$21, and Canada short cut is worth \$22. Canadian *Lard* is becoming more plentiful, as usual at this period, and is selling at 13½c to 13¾c. Western lard quoted at 14c to 14 c, with two round lots, one of 200 pails and the other of 500 pails, reported sold at 14½. *Dressed Hogs*, under smaller offerings, are rather firmer, car lots readily commanding \$8.75, and small retail lots \$8.50 to \$9; the demand is fair, as it is also for green *Hams*, which are worth 10c to 10½c, and bellies are quoted at 10c to 10½ per lb. *Eggs* quiet at about 27c to 28 for fresh in cases and 24c to 26c for limed and packed.

PETROLEUM.—The demand is light, and sales are small, being confined to supplying actual requirements. The price in London is 17c per Imp. gal., equal to 19½c here in store; smaller quantities 21c to 22½c, according to quantity.

WOOL.—Market continues dull for both foreign and domestic wool; sales for the week have included only small lots of *Australian* at 20c to 21c for low grades, and of *Cape* at within our quotations. In domestic descriptions nothing doing, and prices unchanged.

AMERICAN MARKETS.

Boston, Jan. 11.—*Flour*, in better demand; sales of Superfine at from \$3.25 to \$3.75; Extras at from \$3.75 to \$4.25, including choice Bakers from \$4.75 to \$6. Winter Warrants in demand at from \$5 to \$5.50. Patent Spring sold at from \$6.50 to \$7.50, and Patent Winter at from \$6 to \$6.75. *Cornmeal* in fair demand at \$3.10. *Oatmeal* selling at from \$5.50 to \$6 for common and good, and from \$6.50 to \$7 for choice brands. *Hay*, good demand for choice at from \$17 to \$18, and from \$15 to \$16 for common and good. *Butter*, demand moderate. Choice quoted at from 37c to 40c, and fair to good from 28c to 30c. *Cheese* firm and in steady demand with sales at from 13½c to 14c, for choice and from 11c to 13c fair and good. *Eggs* have been in steady demand at from 30c to 31c for Northern. *Potatoes* firm, and have been in steady demand at from 80c to 90c for choice brands.

Chicago, 2 p.m.—Wheat, Jan., 97½c; Feb., 92½c; March, 99c. Corn, Jan., 57½c; Feb., 54½c; May, 55½c. Oats, Jan., 35½c; Feb., 30c; May, 37½c. Pork, Feb., \$17.27½; March, \$17.45. Lard, Feb., \$10.50; March, \$10.62½.

New York, 2.00 p.m.—Wheat, No. 2 Red, Jan., \$1.12½; Feb., \$1.13½ to \$1.13¾. Corn, Jan., 67½c; Feb., 67c; March, 66½c; April, 66c; May, 64½c.

Milwaukee, 2.00 p.m.—Wheat, Jan., 97½c cash; Feb., 97½c; March, 98½c.

The Price of the
EL PADRE
 is 10 Cents;
 THE
SENECAL
 10 Cents;
 THE
CABLE
 5 Cents.
 MANUFACTURED BY
S. DAVIS & SON,
 54 & 56 McGill St., } MONTREAL.
 73 & 75 Grey Nun St., }

ENGLISH MARKETS.

LIVERPOOL, Jan. 11, 1883.

(Beerbohm's Advices.) Cargoes off Coast—Wheat, very firm; Corn, nothing offering. Cargoes on passage—Wheat, held higher; Corn, firm. Arrivals off Coast for Orders Wheat, small; Corn, nil. Numbers of Cargoes for sale off Coast—Wheat, less than five. Quantity Maize on passage for U. K. 160,000 qrs.; Wheat and Flour 2,300,000 qrs. Liverpool Wheat on Spot, improving; Corn steady. Liverpool, No. 1 Standard California Wheat, including Club and White, 9s. 1d. to 9s. 4d. Liverpool fair average Red Winter Wheat 9s. White Michigan Wheat, 9s. 11d. Red American Spring Wheat, 8s 3d to 9s 2d. No. 2 Red Winter Wheat 44s 3d prompt, 44s. 6d. present.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Jan. 11, 1883.

Local trade has settled down into what is expected to be its steady condition for the remainder of this month, nearly all the merchants saying that business is dull. There has been, however, a general effort in all the branches of business, and if it is dull at home the agents now scouting the country are leaving nothing to complain about on that score by the country-merchants. There has been a strong force of travellers sent out from Toronto, and the country merchants will have a busy time of it with them for the next two weeks. Dry goods dealers here are already in receipt of some orders sent in by their agents. The trade promises to be quite as good as it was last year. The markets are steady too. Cotton goods are cheap, but it is not thought that they will decline further. And the new goods offered for the Spring season are of good quality and variety. Hardware has been dull for common lines of manufactured iron; but heavy goods have been in active demand. Groceries are quiet, but the trade promises to be good. Teas are steady. Fruit is of good value at the quotations. Fish is scarce and dear. Provisions are almost lifeless, but this is expected at this season. Pick packing will be done by the end of the month, and the markets and prices be settled, before there is much doing. Boots and shoes have been rather quiet. Manufacturers have got through with their winter orders, and there appears to be a lull before taking up other work. Some houses are not working one-quarter of their capacity; and in all quarters there is, unhappily, a general grumble about the shortness of the payments from customers. Money is quite plentiful for commercial demands at 7 to 7½ per cent. Brokers have still to pay 8 per cent. Sterling exchange is steady at 108½ between banks, 108½ over the counter. Drafts on New York are at ¾ to ½ premium. Stocks have been variable in prices, and none have shown much strength. The Bank of Montreal has been steady. Ontario has been weak. Toronto was firmer. Merchants quiet. Commerce steady, with small sales. Imperial very quiet, but firm. Federal was irregular, with moderate sales. Dominion improved, with larger sales. Standard was firm and more active. Hamilton was quiet, with a small sale at 113½. Molsons with business confined to the Montreal Board at 126½ and 126½. Loan stocks have been quiet and regular. Transactions have been exceedingly

limited, and at prices very little changed from what were reported last week. Miscellaneous stocks have been quiet and steady. The Manitoba Land Company's stocks have improved. Montreal Telegraph is steady at 124. Other stocks have been quiet and unchanged.

The following table shows the closing bids on the Stock Exchange compared with last Thursday.

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Jan. 11.	Jan. 4.		Jan. 11.	Jan. 4.
Montreal.	201 1/2	201	Can. Permanent	229	230
Toronto.	174 1/2	171 1/2	Franchold.	100	100
Ontario.	109 1/2	108	Western Can.	190	190
Merchants	121	121	Bldg. & Loan.	1003	1003
Commerce	132	132 1/2	Imp. Savings.	1043	1043
Dominton	198 1/2	196	Farmers' Loan.	100	100
Hamilton	114	114	Land. & Can'dn.	135	132
Standard.	116	114 1/2	Harro. & Erie.	155	155
Federal.	154 1/2	154 1/2	Dom. Savings.	122	122
Imperial	137 1/2	136 1/2	Ontario Loan.	122	122
Molsons.	137 1/2	136 1/2	Hamilton Prov.	122	122

FREIGHTS.—There is no change in railroad freights for some time past. A change in ocean rates is daily expected, which will make the through rates from Toronto to Liverpool somewhat easier. The rates hitherto from Toronto to Liverpool were,—flour per barrel, 98c; beef and pork, 1bbls, 50c; meats 50c; tallow 68c; butter and cheese 83c; poultry \$1.03.

FUEL.—Prices are still moderate for both wood and coal. There has been some effort made by a number of the dealers here to form a ring to advance the price of coal, but it has fallen through. A leading firm declined to join the combination, and the benevolent scheme ended in smoke. Coal is abundant, prices are \$6.50 to \$6.75 for coal; a fine chestnut is sold at \$5.50; wood \$5.50 to \$6 a cord; all delivered.

PETROLIUM.—There is a slight change in Canadian refined, sells now at 20 1/2 for single barrels, and 20c for larger lots. American refined sells at 26c for prime and 32c for water white. Crude at Petrolia is slow of sale at \$1.35 a barrel.

HIDES AND SKINS.—There are large offerings of hides, but there is no change in prices. Green hides sell at 7 1/2 for cows and 8 1/2 for steers. Cured hides sell at 8 1/2 for cows, and 10 1/2 for steers. Sheepskins are dull at previous prices: \$1.20 for butchers; and 70c to \$1 for country lots.

LIVE STOCK TRADE.—Since Christmas the receipts of cattle have been below what were demanded by the trade. A great deal of dressed meat is being sent away from this market, and the local consumption is large at this season. At Friday's market there were about 200 head of cattle and a few lambs and hogs. There were buyers who would have taken twice the quantity. There is no demand for export. Inferior beasts sold at 3 1/2; good butchers at 4c to 4 1/2; and some extra animals at 5c. Lambs sold at 5c per lb., live weight. Fat hogs \$6.25. At Tuesday's market there were about 400 cattle, all of which were bought. They were generally in good condition, and prices ranged from 4c to 4 1/2c, for good butchers; while some extra sold up to 4 1/2c. A few sheep sold at 5c; and a few lambs sold at 5 1/2c. A small number of fat hogs were also on the market, and sold at \$6.25 and \$6.50.

FLOUR AND MEAL.—The situation has improved, and there is now both a fair enquiry and firmer prices. The market closed strong to-day. A large sale of bags was made on Saturday at \$2. On Monday 1000 barrels Superior Extra sold at equal to \$4.25 here. Extra

sold on Monday also at \$4.15. Yesterday a lot of 2,000 barrels of Superior Extra sold at equal to \$4.25. To-day Superiors are held at \$4.30; and Extras at \$4.20. Bags unchanged. There is said to be considerable quantities of flour at points west, but the feeling is strong at present at the prices given. There are now only about 400 barrels in store here. Oatmeal is very quiet; the demand is slight. A lot was offered on 'Change at \$4.65, with buyers at \$4.55; the prices are \$4.60 to \$4.70 according to brand. These would be quotations for less than car lots. Cornmeal is sold at \$3.90 in small lots. Shorts, medium sold at \$18; fine is worth \$20 a ton. Bran sells at \$12.50 on the track.

WHEAT.—There has been some more spirit in the market lately. Prices in Liverpool have been slightly advanced, and the market here is firmer at a slight improvement also. On Friday No. 3 Fall sold at 90c f.o.c.; No. 2 Spring sold at 94c, and No. 3 at 91c f.o.c. A lot of No. 2 Fall sold on Monday at 93c f.o.c., and No. 2 Spring again at 94c. It is not likely that fall wheat would bring more than 96c for No. 1. Spring wheat is better also in quotations: No. 1 is held at 97c; and No. 3 at 92c to 93c. Sales have not been large, as the receipts at this point for the past week have been unusually light. Round lots for shipping are not reported, but it is thought there would be a slight advance where such was the case. The stocks here are 215,504 bushels, against 209,007 bushels a year ago, and 125,944 bushels at this date in 1881.

COARSE GRAINS AND SEEDS.—Barley is firmer without being in much more demand. No. 1 has sold at 75c, and 76c was offered yesterday. No. 2 would have sold at 71c f.o.c., but none offered. The lower grades are not much improved: Extra No. 3 is quoted at 61c to 62c, and No. 3 at 49c to 52c according to quality. The advance is not explained, and may not be permanent. The stock here is 180,788 bushels against 286,114 bushels a year ago, and 402,518 bushels at this date in 1881. Peas are quiet, quoted at 73c for No. 2; stocks are 8,562 bushels against 12,216 a year ago, and 49,205 bushels in 1881. Oats are quiet; western oats have sold earlier in the week at 40c, but declined and sold in car lots yesterday at 39c. The stock is 2,168 bushels, unchanged from last week. Rye nominal at 60c f.o.c. Corn quoted at 61c. Seeds have advanced. Red clover is sold at \$7 to \$7.50; alsike at \$9.50 to \$10.50; Timothy at \$2.12 1/2; the latter unchanged. The receipts of clover seeds are increasing and the market is firm.

PROVISIONS.—Trade is exceedingly dull. There is nothing doing except a light jobbing trade. Butter is quiet. Shipping grade is bought at 16c to 16 1/2c; good dairy at 18c to 20c; inferior at 12c to 14c. Mess Pork \$21 for car lots; \$22 for small lots. Mess Beef quiet, but some inquiry has been made to a firm here; quoted at \$14 for prime, \$15 for mess, and \$18 for plate. Bacon, long clear 11c to 11 1/2c, and a lot of 1,000 sides changed hands here at 10 1/2c; Cumberland Cut 10c to 10 1/2c; rolls 13c to 13 1/2c; breakfast bacon 12c to 14c. Hams smoked 13 1/2c to 14c; pickled 12c to 12 1/2c according to quality and weight. Lard, tubs sell at 14c, and pails at 14 1/2c; these prices would be graded for car lots. American is sold at the same figures as Canadian. Cheese is steady at 12 1/2c to 13c, with firmness for the future market; common sells at 11c to 11 1/2c. Dried Apples in fair demand at 8 1/2c to 9 1/2c per lb.

OTHER PRODUCE.—Poultry is scarce and prices are higher. There are very few offerings, and prices are unchanged for fowls, but turkeys would bring 12 1/2c to 14c, geese 8c, and ducks 10c per lb. Hogs have been coming in pretty freely, but prices are steady. Light weights are sold at \$7.80; good 200 lbs. average \$8 to \$8.10; and 230 lbs. average would bring \$8.25. A car lot, averaging 250 lbs., sold at a point outside for the Montreal market at \$8.27 1/2,

buyer to pay freight. Potatoes delayed by cold weather, worth 65c a bag in car lots. Apples sell at \$2 to \$3 on the street, and \$3.50 for winter packed. Onions plentiful at \$2 a barrel. Hops nominal; quoted at \$1 to \$1.10. Cranberries quoted at \$9 to \$10 a barrel. Pot Barley \$5 a barrel. Tallow bought at 8 1/2c, and sold at 9c for rendered and 5c for rough. Hay, pressed, by car lot, \$12.50; hay on the street, \$13 to \$15. Straw in bundles, \$8.50 to \$10.50.

GROCERIES.—Prices are unchanged. Quotations are: Raisins—Loose Muscatels, \$2.65 to \$2.80; Layers, boxes, \$2.90 to \$3; Sultanas, 10 1/2c to 11c; Seedless, 11c to 12 1/2c; Valentias, 7 1/2c to 8c. Currants, 7c to 7 1/2c; Prunes, 7 1/2c to 8c; Almonds, 16c to 18c; Filberts, 9 1/2c to 10c. Sugars are unchanged; Scotch refined, 7 1/2c to 8c; Paris lump, 10 1/2c to 10 3/4c; Standard granulated, 9 1/2c to 9 3/4c; Canadian refined, 7 1/2c to 8 1/2c; Porto Ricos, 7 1/2c to 7 3/4c for dark to fair, and 8c to 8 1/2c for bright to choice. Syrups, common, 65c to 68c. Tobaccos, dark, 38c to 40c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 70c to 80c. Dry Cod, \$6.50 to \$7 per 112 lbs.; Herrings, sealed, 32c to 35c; Sardines, 12c to 13c; Trout, \$4.25 to \$4.50; Whitefish, \$5 to \$5.25.

DRUGS AND CHEMICALS.—Trade is moderate. Quote cream of tartar firm at 37c; canary seed 6c per lb; camphor 35c to 38c per lb; gum arabic, all grades, 18c to 35c per lb; aloes, cape, 20c to 25c per lb; opium \$5 to \$5.10; French ergot 55c to 60c; glycerine 35c to 40c; hops 90c per lb; castor oil 10 1/2c to 11c; oil lemon \$3.25 per lb; oil peppermint \$3.75 to \$4.25, according to quality; oil wintergreen \$4 per lb; oil wormwood \$7.50 per lb. Quinine \$2.40 per oz. German quinine \$2 per oz. Alcohol \$2.75 per barrel. Linseed oil, raw 70c, boiled 75c; Newfoundland cod liver oil, \$3.25; Norwegian \$3.50 per gallon.

HARDWARE.—There has been a dull period for shelf goods, but heavy goods are in strong demand. Prices are: anti-mony 14c to 16c; Barbed fencing wire, galvanized 3 1/2c, painted 7c; copper, ingot, 20c to 21c; sheet, 25c to 26c; bar, 30c to 33c; and white lead per keg \$1.50 to \$2; glass, 25 and under \$2 to \$2.10; 25 x 40, \$2.10 to \$2.20; 41 x 50, \$2.40 to \$2.50; 52 x 60, \$2.60 to \$2.70. Manila Rope 13c to 14c; Russian 14c to 16c; lead, pig, 4 1/2c to 4 3/4c; bar 5c to 5 1/2c; sheet 5c to 5 1/2c; shot 6c; glue 8c to 20c per lb; brass kettles 35c to 36c; cut nails per keg, 100 lbs, 10d to 60d, \$3.05 to \$3.10; 8d and 9d, \$3.35 to \$3.40; 6d and 7d, \$3.55 to \$3.65; 4d and 5d, \$3.75 to \$3.85; 3d, \$4.10 to \$4.20. Zinc 5 1/2c to 6c; Borax 17c to 18c per lb.

LEATHER.—The market is very quiet at present. Manufacturers are not working, as a rule, to full time, and sales are light. There is no change looked for in prices, however. Quote,—Spanish sole all weights 26c to 27c; Slaughter, heavy, 28c to 30c; light, 27c to 29c; Spanish, middle weights, 29c to 30c; Buffalo sole, 21c to 23c; Hemlock harness, 28c to 33c; Oak harness, 45c to 50c; Kip, French, 75c to 95c; English, 70c to 75c; Chicago Slaughter Kip, 65c to 75c; Native Slaughter, 50c to 65c; New York Veal Kips, 70c to 75c; Splits, large, 28c to 33c; Buff, 16c to 18c; Pebble, 14c to 18c; Russets, Shoe, 40c to 50c; Saddlers, \$8.50 to \$9; Calf (36 to 40 lbs. per doz.), 75c to 90c; light, 60c to 70c; French calf, \$1.10 to \$1.40. Cod Oil, 70c; Shorts Oil, 60c; Gambier, 7c; Sumach, 5c; degrass, 6c.

Wool.—The market is irregular and unsatisfactory in part. Pulled wool and fine clothing wools are in fair demand and expected to improve on the opening of manufactures at the factories. There has been a short holiday season in the mills. Supers are sold at 27c and

28c; Extra Supers at 32c to 34c. There is no quotation given for Canadian fleece; there is no demand. Wool merchants here would not make a bid, and holders are loth to sacrifice their stock. It is quoted, nominal at 18c to 20c, according to quality.

WOOL	WINANS & CO.	Cotton Warps
WOOL		Cotton Warps
WOOL	WOOLS	Cotton Warps
WOOL		Cotton Warps
WOOL	of every description, at Bottom Prices, 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 filled with greatest despatch.	Cotton Warps
WOOL	THE BEST WARPS	Cotton Warps
WOOL		Cotton Warps
WOOL	ever made in the Dominion. Satisfaction Guaranteed!	Cotton Warps
WOOL	All 2nd hand Woollen Machinery in Ontario for sale on our books. Send for List—no charge.	Cotton Warps
WOOL	13 CHURCH ST.,	Cotton Warps
WOOL		Cotton Warps
WOOL	TORONTO.	Cotton Warps

Canadian District Telegraph Co.

(LIMITED.)

The Annual General Meeting of this Company, will be held at the Head Office,

174 ST. JAMES STREET,

on WEDNESDAY, the 10th day of JANUARY, at twelve o'clock noon.

JNO. MURRAY, Secretary.

The Dominion Bolt and Iron Co. OF TORONTO (Limited.)

To be Incorporated under the Joint Stock Companies' Act.

CAPITAL, - - - \$500,000.

DIRECTORS.—Thos. Craig, Esq., Managing Director Exchange Bank of Canada, President; Hon. P. Mitchell, Geo. W. Craig, Esq., Montreal. R. B. Moodie, Esq., Toronto; Geo. C. Gibbons, London; James P. Cox, Esq., Merchant, Montreal. *John, Livingstone, Esq., Proprietor Dominion Bolt Co. Toronto. *This gentleman will join the Board as Managing Director after the formation of the Co.

Five per cent on Application on five per cent on Allotment. Balance as required; but calls will not be made at less intervals than one month, or for more than ten per cent. It is not anticipated that it will be necessary to call up more than \$60 per share.

This Company is to be organized for the purpose of acquiring, working, and increasing the business of the Dominion Bolt Company; to establish a Rolling Mill and Furnaces for the manufacture of Iron from scrap and iron ore; to acquire land for such purposes and for the employes of such a business, and to sell to, aid, or guarantee such employes as may acquire and build on the lands of said Company.

Capital \$500,000, in 5,000 shares of \$100 each. Of this amount already nearly 3,000 shares have been applied for.

It is proposed to pay dividends half-yearly, at the rate of 8 per cent per annum—the excess of profits thereafter, to be paid to the Shareholders by way of bonus, or otherwise applied as the Directors may determine.

Prospectuses and forms of application may be had in Toronto, at the office of A. J. Close & Co., the Company's brokers, or at the office of Mr. Geo. W. Craig, 181 St. James Street, Montreal, by whom subscriptions for stock will be received.

A. J. Close & Co., Brokers, &c.

32 King Street East, Toronto.

ENVELOPES

Stamped in RELIEF COLORS,

NO CHARGE FOR DIES.

GEORGE BISHOP & CO.,

69 ST. JAMES ST., MONTREAL.

Day and Evening Classes

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Corner of Notre Dame & Place d'Armes.

Students can enter at any time without disadvantage.

The course of study is thorough and practical, and designed to impart a sound Business Education. It combines theory and practice, and includes Book-keeping in all its forms, Business Customs, Commercial and Mental Arithmetic, Penmanship and Business Correspondence, Commercial Law and Business Forms, English, French and Shorthand. The full Commercial Course may be taken or the student may enter for the pursuit of a single study.

For particulars apply at the College, or send for circular containing full description of the course, terms, etc.

Address DAVIS & BUTE.

CAPITAL, - - - \$200,000.
BRITISH AMERICAN

BANK NOTE COMPANY, ENGRAVERS & PRINTERS,

Bank Notes, Bonds, Bills of Exchange, Certificates of Stock, and all kinds of Bank and Commercial Engraving in the best style.

MONTREAL.

G. B. HURLAND, - PRESIDENT.

THE LEADING RETAIL HOUSE FOR

FURS! FURS! FURS!

NEW PATTERNS OF DOLMANS in Brocade Lyons Satin, in Sicilian Corded Silk, lined with Siberian Squirrel, and trimmed with Silver Fox, Unplucked Beaver, Alaska, &c.

CIRCULARS in Brocade Satin and Corded Silk, lined with Fur.

SACQUES and DOLMANS in South Sea Seal, plain and trimmed.

An elegant selection of FUR TRIMMINGS.

A fine assortment of Capes, Caps, Collarettes, Boas, &c., in all kinds of Fur.

For GENTLEMEN.

Caps in SEAL, PERSIAN LAMB, PLUCKED and UNPLUCKED BEAVER, in MOSCOW CLOTH lined with Fur, &c.

Also, a choice selection of SLEIGH ROBES in Grey and Black Bear, Musk Ox, &c.

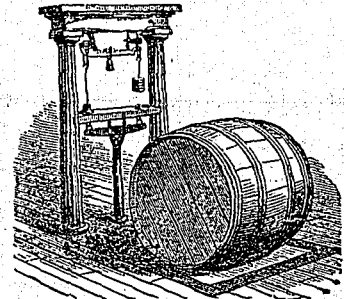
For CHILDREN.

GREY and WHITE LAMB, ERMINE, RABBIT, &c.

OLD FURS REPAIRED AT MODERATE PRICES.

LANTHIER & CO.,

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Gurney & Ware's STANDARD SCALES

For Railroads, Rolling Mills,
Grist Mills, and Elevators.

Scales for everything—Hay, Coal and Stock.
All sizes of Warehouse Scales, Counter
Scales of all kinds.

DAIRY & FARMERS' SCALES.

Fish, Pork and Wool Scales, Butchers' Scales,
Scales and Beams for Pedlars' Waggons.
All sizes of Railroad and Warehouse Trucks,
Alarm Money Drawers.

Every Scale warranted. All makes
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E. & C. Gurney & Co.,
336 St. Paul Street, MONTREAL

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Rupert Street, WINNIPEG, Manitoba.

S. CARSLY,

DRY GOODS WAREHOUSE,

113 St. Peter Street,

MONTREAL,

AND

18 Bartholomew Close,

London.

Montreal, December 15th, 1882.

CIRCULAR.

GENTLEMEN,

I take this opportunity of thanking you for the orders with which you have favored our Travellers, and the purchases made during the

Three years of our
Wholesale Business.

At the same time, I beg to inform you that I have rented the premises lately occupied by MESSRS. THOMAS MAX & Co.,

NO. 93 ST. PETER ST.,

for our WHOLESALE BUSINESS, and expect to open some time during the
Month of January, 1883, with a first-class stock of Fancy and Staple Goods.

Soliciting a continuance of your favors,

I remain,

Yours truly,

S. CARSLY,

113 ST. PETER STREET,

MONTREAL.

Montreal, 15th Dec., 1882.

*Laboratory, 38 Beaver Hall Terrace,
Montreal
August 12 1878*

*To Messrs W. F. Lewis & Co
Montreal*

Gentlemen

I have carefully examined the sample of your hand made sours mash Whiskey, Crop 1874 sent me by you, I now report it to be free from fusel oil, and all other, so-called compounds injurious to health; and that it is in every respect a sample of a choice spirit, and of such a nature as I can recommend for use medicinally when an alcoholic stimulant is indicated.

As I give you permission to publish this certificate, I reserve to myself the right to analyze and report upon samples from time to time purchased by myself for comparison with standard samples which I return.

*Yours truly**G. F. Woodward*

*G. F. Woodward, M.D. M.R.C.E.S.
Prof. of Practical Chemistry, McGill College
Montreal*

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

W. F. LEWIS & CO.

27 St. Sacrament Street, Montreal.

ENCORE!

The **ENCORE WHISKY** is universally admitted to be the purest and most wholesome of stimulants.

The **ENCORE WHISKY.** *Lancet.*—"Wholesome and pleasant."

The **ENCORE WHISKY.** *British Medical Journal.*—"A safe stimulant."

The **ENCORE WHISKY.** *Dr. Bartlett.*—"Purest Whiskey I ever examined."

BERNARD'S, of Leith, GINGER WINE.

" " LIME JUICE CORDIAL.

" " OLD TOM GIN.

JAMES STEWART'S SCOTCH WHISKY.

CORY, of Belfast, GINGER ALE & SODA WATER.

A FEW CASES

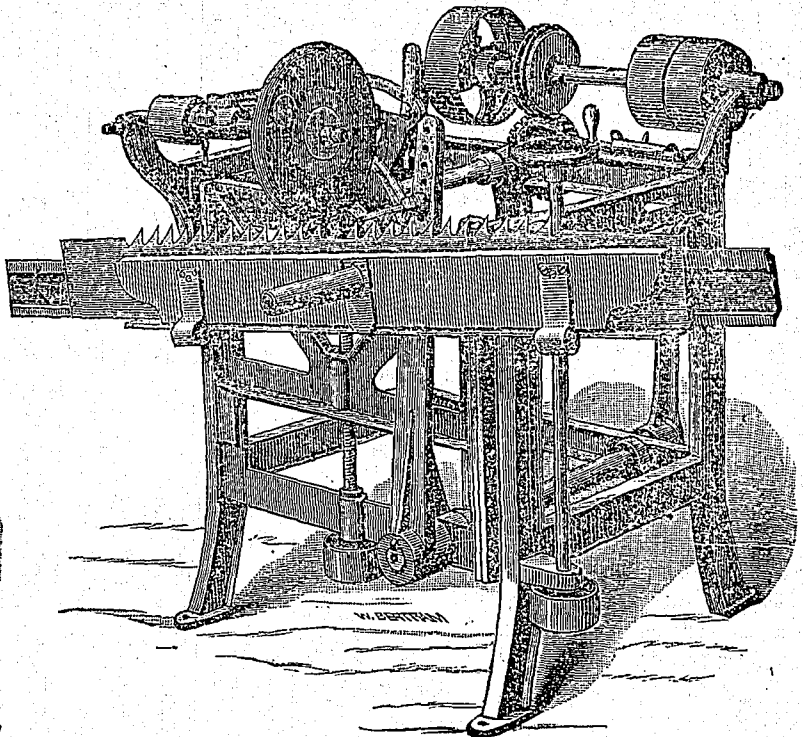
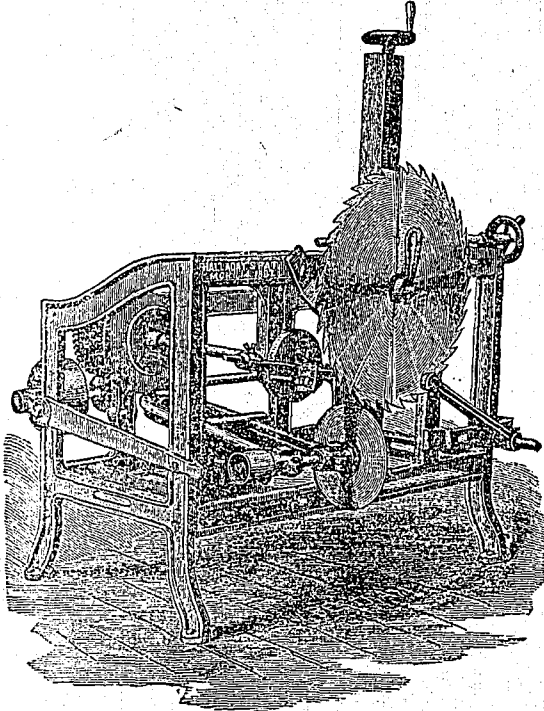
Fine PORTS & SHERRIES.**TENNANTS' ALE** in Quarts and Pints.

Just received, a few cases of **CHAMPAGNE**, of the finest quality.

OGILVY & CO., MONTREAL.

HALLADAY'S PATENT TRIUMPH AUTOMATIC SAW SHARPENERS!

FOR CIRCULAR SAWS. FOR GANG SAWS.



In presenting the above machine to the owners of saw mills, planing mills, car factories and sash, door and blind factories, we do so with the utmost confidence that we are offering the most simple and durable Automatic Saw Sharpener that is made. It is adapted to circular saws 12 in. to 6 ft. diameter, any thickness. The feed mechanism is under the control of the operator at all times when the machine is at work, and can be changed without stopping the machine. Any desired shape tooth can be made by a slight change in the cam, and the throat of the tooth can be enlarged simply by giving more or less lead to the cam. It can be thrown out of gear while setting the feed, and adjusting the saw to the emery wheel. The saw should be keyed up on centre hub, sufficient to keep it centered, and depend on the tension arms below to keep the saw firmly in place while the emery wheel is doing its work. Saws kept in order on one of these machines require no gumming, no jointing and no filing. It will feed from 11 to 16 teeth per minute.

The above cut represents our Gang Saw Automatic Sharpener. This machine has been fully tested, and has developed a practical capacity for sharpening from 20 to 25 teeth per minute, making the dressing of a full set of gang saws in as quick time as any other process. The machine is simple in construction, easily understood, durable in character and thoroughly automatic and reliable in its work, leaving each tooth of each saw an exact counterpart of its fellow upon any other saw of the gang, both as regards length and depth of tooth, and the hook as well. The saw may be set in the frame to give any desired rake, while a perfect uniformity is fully assured. By means of a cam, a certain uniform motion is imparted to the emery wheel, while the same uniformity is imparted to the finger which moves the saw. The machines are well made and consequently durable.

Price, delivered on cars at Oshawa, \$175.00.

For further particulars address, JOSEPH HALL MANUFACTURING CO., OSHAWA, ONT.

Price delivered on cars in Oshawa, \$175. **15,000 IN USE.**

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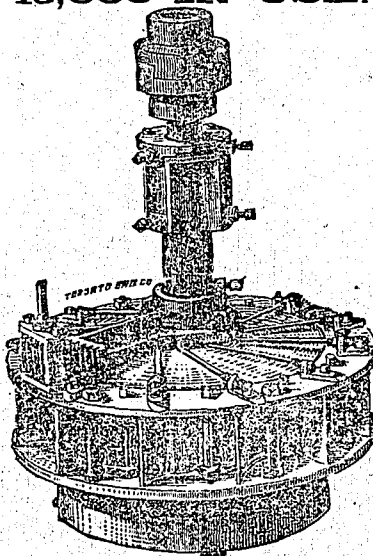
OSHAWA, ONTARIO.

MANUFACTURE THE CELEBRATED

JAMES LEFFEL'S

Double Turbine Water Wheel.

All Sizes of Stationary & Portable Engines and Boilers, Shafting, Pulleys, Hangers, Gearing, latest improved English and American Gangs.



The Stearn's Circular Saw Mills,

WITH

FRACTIONAL HEAD BLOCKS AND KING OF DOCS.

This Mill is acknowledged in the United States and Canada to be superior to all others. —also a very complete Circular Saw Mill with Iron Frame, and cheaper Head Blocks for Small Mill, Saw Mill, Flour Mill, Paper Mill and Water Works Machinery a specialty.

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JOSEPH HALL Manufacturing Co.,

OSHAWA, ONTARIO.

SURETYSHIP.

THE GUARANTEE CO.

Of North America.

Capital Subscribed, . . . \$1,000,000
 Paid up in Cash (no notes), . . . 300,000
 Assets over 375,000
 * 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 \$180,000 have been paid in Claims to Employers.

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

STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices, Jan. 11.
British North America	£50	\$ 4,866,666	\$4,866,666	\$ 1,215,000	3	108 112
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	132 133
Dominion Bank	50	1,000,000	1,000,000	451,000	4	108 110
Du Peuple	50	1,600,000	1,600,000	240,000	2 1/2	85 87
Eastern Townships	50	1,500,000	1,381,568	220,000	8 1/2	121 1/2
Exchange Bank	50	500,000	500,000	210,000	4	170 160
Federal Bank	100	1,500,000	1,600,000	300,000	8 1/2	154 167 1/2
Hamilton	100	1,000,000	751,651	100,000	4	114 1/2
Hochelaga	100	690,200	.....	.....	2 1/2	95 96
Imperial Bank of Canada	100	1,500,000	1,492,000	504,000	4	136 136 1/2
Jacques Cartier	25	500,000	500,000	.....	3	115 120
Maritime	100	693,000	697,800	.....	0	115 120
Merchants' Bank of Canada	100	5,798,267	5,615,673	750,000	8 1/2	122 123 1/2
Molson's Bank	50	2,000,000	2,000,000	250,000	3	121 121 1/2
Montreal	200	12,000,000	11,989,200	5,500,000	3	2 01 20 1/2
Nationale	50	2,000,000	2,000,000	150,000	3	70 1/2
Ontario Bank	100	1,500,000	1,500,000	.....	3 1/2	108 110
Quebec Bank	100	2,500,000	2,500,000	325,000	8 1/2	117 117 1/2
Standard	50	764,600	734,255	50,600	8 1/2	115 116 1/2
Toronto	100	2,000,000	2,000,000	1,000,000	8 1/2	174 176
Union Bank	100	2,000,000	2,000,000	13,000	2	94
Ville Marie	100	500,000	461,998	.....	2 1/2	102 110
Building and Loan Association.....	25	750,000	743,255	.....	3 1/2	100 100 1/2
Canada Cotton Co.	100	.....	.....	.....	5	145
Canada Landed Credit Co.	50	1,500,000	663,990	120,000	4 1/2	110 121
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	980,000	6	229 229 1/2
Dominion Savings & Inv. Co.	50	800,000	717,250	80,000	4	119
Dominion Telegraph Co.	50	711,709	1,000,000	.....	2 1/2	94 95 1/2
Dundas Cotton Co. ....	.....	.....	.....	.....	5	110 114
English Loan Co.	100	2,044,100	295,847	8,508.	4	127 128
Farmers Loan and Savings Co.	50	1,057,250	611,430	58,000	4	123 126
Freshold Loan & Savings Co.	100	1,050,400	690,080	234,024	5	173
Hamilton President & Loan Society	100	1,500,000	1,110,000	74,000	4	128
Hudson Cotton Co. ....	.....	.....	.....	.....	.....	161 1/2
Huron & Erie Sav. & Loan Soc.	50	1,000,000	898,150	245,000	4	157
Imperial Savings and Investment Soc.	50	600,000	593,950	69,000	4	107
London & Can. Loan & Agency Co.	50	4,000,000	600,900	215,000	5	133 134 1/2
London Loan Co. of Canada	50	494,700	890,950	17,432	5	114
Manitoba Loan	100	518,000	.....	.....	4	118 1/2
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	125
Montreal City Gas Co.	40	2,000,000	1,800,000	.....	5	124 130
Montreal City Passenger Ry Co.	50	500,000	800,000	.....	8	128 129
Montreal Cotton Co. ....	.....	.....	.....	.....	10	160
Montreal Investment and Building Co.	50	500,000	401,027	.....	0	67 1/2
Montreal Loan & Mortgage S'y.	50	1,000,000	820,000	95,000	8 1/2	104 107
National Investment Co.	100	1,480,000	280,000	11,500	8 1/2	104 1/2
Ontario Saving and Investment S'oy.	50	1,000,000	989,000	158,000	4	122 125
Richelieu & Ontario Nav. Co.	100	1,555,000	1,555,000	.....	2	64 1/2 65 1/2
Toronto City Gas Co.	50	800,000	800,000	.....	2 1/2	132 134 1/2
Union Loan and Savings Co.	50	630,000	575,000	150,000	4	123 131 1/2
Western Canada Loan & Savings Co.	50	1,000,000	1,000,000	390,000	5	190

WHOLESALE PRICES CURRENT—THURSDAY JANUARY 11, 1893.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.		Soda Ash.....	\$ c. \$ c.	Japan, fine to choice lb.	\$ c. \$ c.	Spices: Cassia..... per lb.	\$ c. \$ c.
Men's Thick Boots Wax.....	2 25 3 25	Soda Bicarb.....	1 75 2 00	Japan Nagasaki.....	0 38 0 55	Maize..... per lb.	0 13 0 20
Split.....	1 50 2 25	Sai Soda.....	2 90 8 05	Y. Hyson common to rd	0 20 0 28	Cloves.....	0 26 0 25
Kip Boots.....	2 50 3 25	Tartaric Acid.....	0 58 0 60	Y. Hyson fine to finest lb	0 20 0 35	Nutmegs.....	0 60 0 80
Calf Boots, pegged.....	3 00 3 75	Bleaching Powder.....	1 50 1 60	Gunpd. fair to med.	0 38 0 60	Jamaica Ginger Bl.	0 22 0 28
Kip Brogans.....	1 85 1 40	Citric Acid.....	0 75 0 80	Good to fine	0 35 0 36	Jamaica " Unbl.	0 17 0 20
Split do.....	0 90 1 10	Camphor Eng. Ref.	0 48 0 48	Gunpd. Finest.....	0 40 0 65	African.....	0 10 0 12
Buff Congress.....	1 50 2 00	Am. Ref.	0 38 0 40	Imperl', med. to gd	0 27 0 35	Pimento.....	0 11 0 14
Buff & Pebled Bals.	1 75 2 00	Gum Arabic, per lb.	0 20 0 35	Fine to finest.....	0 40 0 60	Pepper.....	0 16 1/2 0 17
Split do.....	1 35 1 75	Traj.....	0 45 0 90	Twankay, com. to gd.	0 15 0 20	Mustard, 4 lb. Jars.	0 19 0 20
Wom's Pebled & Buff Bals	1 00 1 50	Coppers per 100 lbs.	0 95 1 00	Oolong.....	0 20 0 55	1 lb.	0 24 0 25
Split Bals.....	0 90 1 00	Blue Vitrol.....	0 54 0 7	Cougou common.....	0 18 0 21	Rice: Arracan, & p. 100 lb.	3 40 3 90
Irunella do.....	0 50 1 50	Dry Goods.		med. to good.....	0 20 0 36	Sago..... per lb.	0 65 0 08
Inferior do.....	0 45 0 50	Flour.		fine to finest.....	0 38 0 62	Tapioca, Pearl.....	0 54 0 08
Cong. do.....	0 50 1 25	Superior Extra.....	4 75 0 00	Souchong common.....	0 18 0 25	Flake.....	0 05 1/2 0 13
Buskins. do.....	0 00 0 75	Extra Superline.....	5 00 4 65	med. to good.....	0 27 0 36	Glass.	
Misses' Pebled & Buff Bals	0 85 1 15	Strong Bakers.....	4 60 5 40	Fine to choice.....	0 38 0 68	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	1 90 2 00
Split Bals.....	0 75 0 90	Do American.....	6 00 6 75	Coffees, green Moolha per lb.	0 29 0 34	10 x 12 1/2 x 14.....	0 80 0 85
Irunell do.....	0 60 1 00	Fancy.....	4 75 0 00	Java.....	0 17 0 24	12 x 16 1/4 x 20.....	2 80 2 10
Cong. do.....	0 60 0 70	Spring Extra.....	4 55 4 60	Cape.....	0 12 1/2 0 15	18 x 24.....	2 80 2 40
Childs' pebled Buff B's	0 60 0 90	Superline.....	4 35 4 40	Jamaica.....	0 12 0 16	Hardware.	
Split Bals.....	0 50 0 80	Fine.....	3 90 4 40	Rio.....	0 10 0 13	Tin: Block, per lb.....	0 28 1/2 0 24
Irunella do.....	0 50 0 75	Middlings.....	3 70 8 80	Singapore & Ceylon.....	0 17 0 24	Grain.....	0 24 0 25
Infants' Cacks, 6 doz.....	8 75 6 50	Rollards.....	3 50 3 60	Chico.....	0 17 0 24	Copper: Ingot.....	0 19 1/2 0 20
Dairy Produce.		Ont. Bags.....	2 15 2 30	Fruit: Loose Muscatel,	0 11 1/2 0 12 1/2	Sheet.....	0 24 0 25
Creamery, choice selectns.	0 00 0 00	City Bags.....	3 15 8 20	Porto Rico..... per lb	0 71 0 84	Cut Nails: 8 in. to 6 in.	0 19 1/2 0 20
Townships, fine to finest.....	0 20 0 24	Oatmeal.....	5 10 5 40	Cuba.....	0 71 0 74	Nett, 30 days, or 7 p.c. added	0 24 0 25
fair to good.....	0 21 0 22	Conmeal.....	4 00 4 20	Barbados..... per lb.	0 71 0 08	Hot Cut Am. or Can. Pat'n	2 90 0 00
Brookville, fine to finest.....	0 18 0 20	Bran, per ton.....	15 50 16 00	Yellow Refined.....	0 71 0 84	2 1/2 x 2 1/2 ins.	8 15 0 00
fair to good.....	0 18 0 20	Grain.		Cubes.....	0 10 0 10 1/2	2 x 2 1/2 ins.	3 40 0 00
Morrisburg, fine to finest.....	0 22 0 28	Canada White, No. 2.....	1 02 1 04	Granulated.....	0 84 0 91	2 x 2 1/2 ins.	8 65 0 00
fair to good.....	0 19 0 21	" Red Winter.....	1 06 1 08	Syrups—Extra. imp. gal.	0 64 0 80	1 1/2 x 1 1/2 ins.	8 65 0 00
Western Dairy good to fine	0 18 0 20	Extra White Michigan.....	0 80 0 80	Good.....	0 58 0 62	1 1/2 x 1 1/2 ins.	4 40 0 00
low grades per lb.....	0 15 0 17	White Michigan, No. 2.....	0 80 0 80	Fair.....	0 54 0 58	1 1/2 x 1 1/2 Cold Cut, Can.	3 40 0 00
Kamouraska.....	0 15 0 19	Red Winter, No 2 Toledo.....	0 80 0 80	Molasses (Barbados).....	0 51 0 55	1 1/2 ins.	3 90 0 00
Cheese, fair to choice.....	0 12 0 13 1/2	Spring, Chicago No. 2.....	0 80 0 80	Trinidad.....	0 46 0 50	Casing, Box, Shook:	
Drugs & Chemicals.		Spring, Milwaukee No. 2.....	0 80 0 80	Fruit: Loose Muscatel,	2 00 2 50	1 in. p. 100 lb. keg.....	4 90 0 00
Aloe Caps.....	0 17 0 19	Oats, New.....	0 34 0 35	Layers in boxes.....	2 20 2 50	1 1/2 in. to 1 1/2.....	4 15 0 00
Alum.....	1 90 2 00	Barley.....	0 5 0 65	Sultanas.....	0 10 1/2 0 12 1/2	2 in. to 2 1/2.....	3 90 0 00
Borax xls.....	0 16 0 17	Peas..... per 68 lbs	0 89 0 90	Seedless.....	0 10 0 11 1/2	2 1/2 in. to 2.....	8 65 0 00
Castor Oil.....	0 10 0 10 1/2	Kye.....	0 56 0 68	Valentia..... per lb.	0 07 1/2 0 09	3 in. to 4.....	8 40 0 00
Caustic Soda.....	2 30 2 50	Corn in bond.....	0 78 0 80	Prunes.....	0 06 0 07 1/2	Cut Spikes, all sizes.....	3 15 0 00
Cream Tartar.....	0 34 0 36	Flax Seed, prime.....	1 20 1 30	Figs.....	0 06 0 17	Finishing Nails:	
Caustic Soda.....	2 30 2 50	Grceries.		H. S. Almonds.....	0 06 0 06	1 in. to 1 1/2 in. p. 100 lb. kg.	5 55 4 90
Epsom Salts.....	1 25 1 40	TEA, (H.C. & Cad.)		Walnuts.....	0 12 1/2 0 18	1 1/2 in. to 1 1/2 in.	4 65 4 80
Cream Tartar.....	0 34 0 36	Japan, com. to med. lb.	0 17 0 24	Filberts.....	0 08 1/2 0 16	2 in. and up.....	3 80 0 00
Extract Logwood.....	0 09 0 10	to good.....	0 25 0 35	Brazils, new.....	0 08 1/2 0 10	Tobacco Box Nails:	
Indigo Madras.....	0 85 1 00			Batty's Nabob Pickles, doz	4 00 1 1/2 4	1 1/2 in. & 1 1/2 in. p. 100 lb kg	4 90 4 00
Madder.....	0 12 1/2 0 13 1/2			" Mixed do	2 80 0 00	1 1/2 " 2 " "	8 85 8 65
Opium.....	0 09 0 50			" Nabob Sauce, pts.	3 60	2 " 3 " "	8 53 3 15
Oxalic Acid.....	0 15 0 17					Nett 30 days or 7 p.c. mos.	
Potass Iodide.....	2 25 2 30						
Quinine.....	2 23 2 35						

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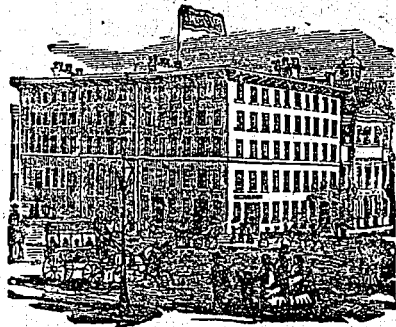
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WHOLESALE PRICES CURRENT.—THURSDAY, JANUARY 11, 1883.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G80 in	\$ c. s. c. 0 07 1/2 0 00	AA 33 in.	\$ a. s. c. 0 23 1/2 0 00	Basswood, 1	00 00 00 00	Brandy: Hennessy's	gal 4 50 5 00
" A 27 in.	0 06 1/2 0 00	36 in.	0 24 0 00	Basswood	13 00 20 00	" case	11 00 15 00
" B 27 in.	0 06 1/2 0 00	Check, 33 in.	0 22 0 00	Black Walnut, culls	60 00 65 00	Bisquit, Dubouché & Co.	gal 3 50 3 50
" H83 in.	0 08 0 00	Denims Blue for Brown AA	0 21 0 00	Do do	100 00 110 00	" case	8 00 0 00
" H183 in.	0 08 1/2 0 00	" A	0 19 0 00	Do do 1st quality	160 00 120 00	Jules Duret & Co.	gal 4 00 4 50
" DD	0 09 1/2 0 00	" B	0 17 0 00	Cedar, round, lineal foot.	00 06 09 00	" case	9 00 9 50
" H1183 in.	0 09 1/2 0 00	" C	0 14 1/2 0 00	Cedar, flat, lineal foot.	00 04 09 06	Pinet, Castillon & Co.	gal 3 50 3 50
" XXX36 full.	0 10 1/2 0 00	" D	0 12 1/2 0 00	Cedar, square, lineal foot.	00 07 00 09	" case	8 00 8 50
" M drilling	0 11 1/2 0 00	Shirtings:		Elm, soft, 1st.	16 00 18 00	Cheaper shippers	gal 2 50 2 75
R.R. Sheeting, 8-4 plain	0 27 0 00	Oxford striped BX.	0 11 1/2 0 00	Elm, Rock.	25 00 30 00	" case-qts	6 00 6 50
X " 8-4 twil'd	0 30 0 32	" " C X.	0 10 1/2 0 00	Hemlock, 1 to 3 in., M.	9 00 10 00	Irish Whiskey—Roe's case	7 75 9 75
Stormont (Brown) A 30 in.	0 07 0 07 1/2	" check B.	0 13 1/2 0 00	Hemlock, timber, M.	14 00 15 00	Dunville	case 6 50 7 00
" A A33 in.	0 07 1/2 0 07 1/2	" C.	0 10 1/2 0 00	Maple, hard, M.	20 00 22 00	Mitchells	imp gal. 2 40 2 50
" B B36 in.	0 08 1/2 0 08 1/2	Galatea Stripes.	0 16 0 00	Soft, do.	16 00 00 00	Scotch Whiskey	case-qts 6 00 9 50
" C C36 in.	0 09 0 09 1/2	Regattas, Check A.	0 16 0 00	Oak, M.	40 00 45 00	Encore	case 6 50 6 50
Canada (Grey) A W 30 in.	0 07 0 00	Check Solids A.	0 15 1/2 0 00	Pine, clear, M.	35 00 40 00	Hay, Fairman & Co.'s case	6 00 0 00
" A D 32 in.	0 07 1/2 0 00	Bags: 3-ply 16 oz. B, per bale	26 50 0 00	2nd quality, do.	22 00 25 00	" gal.	2 80 2 75
" A H 35 in.	0 08 0 00	Park's Yarn, White.	0 26 0 00	Shipping Culls.	14 00 15 00	Sheriff's Islay	imp gal. 2 90 3 00
" A C 35 in.	0 09 0 00	" Colored.	0 35 0 00	Mill do	7 00 10 00	" cases	0 00 0 00
" A B 35 in.	0 09 1/2 0 00	Warp White.	0 28 0 00	Lath, M.	1 40 0 00	Jamaica Rum per imp gal.	3 20 3 40
" A E 36 in.	0 10 0 00	" Colored.	0 40 0 00	Spruce, 1 to 2 in., M.	11 00 12 00	Geneva Spirits	imp gal. 2 10 2 15
" A A 36 in.	0 10 1/2 0 00	Do. Knitting Cotton Balls:		Tobacco.		" Green cases	4 10 4 45
Yarns:—White per lb	0 25 0 00	No. 8 Unbleached.	0 49 0 00	Tobacco in Bond.—Duty 20c p. lb.		" Red cases	7 75 8 10
Ticking:—1/2 30 1/2 in.	0 12 1/2 0 00	" Bleached.	0 51 0 00	Black, Chewing in boxes	0 14 0 17	Champagne	
" BB 30 in.	0 15 1/2 0 00	" Colored.	0 56 0 71	" in caddies	0 15 1/2 0 17	G. H. Mumum, Dry Verzeny	25 50 28 00
" BB 30 in.	0 15 1/2 0 00	Paints, &c.		Mahoganies, Smoking bxs.	0 18 0 25	Pommery	25 00 32 00
" AA 32 in.	0 20 0 00	White Lead, gen., 100 lb kgs	6 50 7 00	" caddies	0 21 0 27	J. Mumum Extra Dry	21 50 23 00
Fancy Shirtings:—		" No. 1	5 00 6 50	Brights,	0 30 0 35	Bollinger	25 00 27 50
" Clyde Checks	0 15 0 00	White Lead No. 2.	5 00 5 50	Tobacco Duty paid.		Sherris—Pernardin's	25 00 26 00
" Canada	0 14 0 00	in Oil, per 25 lbs.	1 90 2 00	Nelson's Navy 3's 6's & 1/2's.	0 33 0 40	Ports—Cockburn, Smiths	1 50 1 50
Lybster No. 3, 30 in.	0 06 1/2 0 00	Do., No. 1.	1 60 1 80	Black, Twist 12's	0 41 0 42	& Co.'s	1 90 5 00
" No. 2, 32 in.	0 07 1/2 0 00	" 2.	1 40 1 50	Mahogany Chewing	0 42 0 50	G. B. Sandeman, Sons & Co	1 80 5 00
" No. 2, 35 in.	0 08 1/2 0 00	" 3.	1 80 0 00	Solace, Common	0 45 0 40	Graham's	2 10 4 80
Colored Goods:—		White Lead, dry	0 08 0 08 1/2	Solace Fair	0 42 0 45	Claret, (cases.)	3 50 & up
Denims, blue & brown	0 18 0 00	Red Lead	0 05 0 05	" Good	0 55 0 63	Tarragona Ports, imp gal.	1 10 1 20
Checks, blue, brown, fcy.	0 16 1/2 0 00	Venetian Red, Eng'h.	1 60 1 80	Rough and Ready, in 1/2 bxs	0 65 0 90	Native Wines	0 80 1 50
Checks, Prince Victor	0 16 1/2 0 00	Yel. Ochre, French	1 60 2 50	Gold Bars, 6's & 10's	0 47 0 55	Can. Spirits, Imp. gallon.	Duty In Bond
Ticking, 28 in. No. 1X.	0 14 0 00	Whiting	0 55 0 60	Mahogany Navy, 8s.	0 42 0 43	Alcohol—	65 O. P.
" 30 in. No. CI.	0 16 0 00	Salt.		Bright Navy, 8s.	0 53 0 52	" Pure Spirits	2 72 1 04
" 30 in. No. BI.	0 17 0 00	Liverpool Coarse, per bag	0 65 0 67 1/2	Wines, Liqueurs etc.		" 50 "	2 47 0 95
Dundas (Grey) D 30 in.	0 07 0 00	Canadian per brl. do	0 00 0 00	Ale English	qts 2 40 2 60	" 25 U. P	1 29 0 68
" C 30 in.	0 07 1/2 0 00	Factory filled. do	1 35 1 50	Domestic	pts 1 60 1 65	Whiskeys:—Family Proof.	1 89 0 68
" B 30 in.	0 08 0 00	Eureka factory filled do	2 40 0 00	"	qts 0 80 1 15	Old Bourbon	1 89 0 68
" A 30 in.	0 10 0 00	Timber, Lumber, &c.		"	pts 0 60 0 75	Rye, Toddy, Malt.	1 81 0 58
" A X 30 in full.	0 10 1/2 0 00	Ash, 1 to 4 in., M.	18 00 19 00	Stout: Guinness	qts 2 35 2 45	" 4 years old	1 60 0 75
" E. 36 in.	0 08 1/2 0 00	Ash, timber, M.	25 00 00 00	"	pts 1 50 1 55	" 5 "	1 70 0 88
Tickings:—C 30 in.	0 15 1/2 0 00	Birch, 1 to 4 in., M.	20 00 00 00	Domestic	qts 1 45 1 50	" 6 "	1 80 1 93
D 30 in.	0 13 1/2 0 00			"	pts 0 70 0 00	" 7 "	1 90 1 03
B 33 in.	0 18 0 00						
A 38 in.	0 20 0 00						

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

DIXON BROTHERS,
IMPORTERS OF
OYSTERS, FISH
FRUITS, NUTS, &c.
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EACH BAR WEIGHS 1 lb.

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RESERVE FUND,	141,000
GOVERNMENT DEPOSIT,	101,000

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NORTHERN (FIRE) ASSURANCE CO. OF LONDON.	Scottish Imperial (FIRE) INSURANCE CO. OF GLASGOW.
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\$36,000,000

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Deposited with Dominion Government,	51,100

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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

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STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, January 11, 1883.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.	10,000	5-6mos.	\$50	\$50	130
Canada Life	2,500	7½-8mos.	400	50	409
Citizens Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life	5,000	5-6 mos.	100	10	300
Sun Life and Accident	5,000	4-6 mos.	100	12½	200
Queen City Fire	2,000	10	50	10	200
Western Assurance	20,000	6 6 mos.	40	20	150 160
Royal Canadian Insurance	20,000	5	100	15	.....
Accident Ins. Co. of North America	2600	per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	per ct.	50	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Dec. 25, 1882)

					Market value p. p'd up share
Briton Life Association	50,000	10	1	1	£22 £22½
British & Foreign Marine	50,000	50	20	4	£19½ £20
Commercial Union Fire Life & Marine	50,000	30	50	5	42s
Edinburgh Life	5,000	10	100	15	55s 6s
Fire Insurance Association	100,000	5	£10	£2	£65 £67
Guardian Fire and Life	20,000	18	100	50	£7 £7½
Imperial Fire	12,000	£7 p. sh.	100	25	£140 £143
Lancashire Fire and Life	100,000	80	20	2	£7 £7½
Life Association of Scotland	10,000	15	40	8½	£26 £27
Lion Fire	500,000	.....	10	2	18s 9d
Lion Life	92,000	.....	10	2	10s 20s
London Assurance Corporation	35,802	48	25	12½	£60 £62
London & Lancashire Life	10,000	10	10	17-20	32s 6d 35s
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£10½ £11½
Northern Fire & Life	30,000	70	100	5	£40
North British & Mercantile Fire & Life	40,000	56	50	6½	£27½ £28
Phoenix Fire	6,722	£21 p. s.	.....	.....	£275 £285
Queen Fire & Life	200,000	30	10	1	58s 9d
Royal Insurance Fire & Life	100,000	60	20	3	£18½ £29½
Scottish Commercial Fire & Life	125,000	22½	10	1	23s 2½s 6d
Scottish Imperial Fire and Life	50,000	5	10	1	22s 6d
Scottish Provincial Fire & Life	20,000	15	50	8	£14½ £15
Standard Life	10,000	58½	50	12	£5 ½
Star Life	4,000	5	25	1½	£16

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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.
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"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

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LIABILITY OF SHAREHOLDERS UNLIMITED.

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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.
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Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

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THE STANDARD LIFE

Assurance Co. y. Estab. 1825.

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EDINBURGH, Scot., and MONTREAL, Canada.

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

Total amount paid in Claims during the last 3 years, over Fifteen Millions of Dollars, or about \$5,000 a day.

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ASSETS, £2 222 552 Stg.

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OF ENGLAND.

FIRE AND LIFE.

Capital, £2,000,000 Stg.

INVESTED FUNDS..... £660,818.

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CAPITAL, . . . \$600,000.

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Thursday, June, 1st, 1882.

Trains will run as follows :

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

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

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Intercolonial Railway.

1882. Winter Arrangement. 1882-3.
Commencing 4th Dec., 1882,

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

Leave Point Levis.....	8.10 a.m.
Arrive Riviere du Loup.....	12.55 p.m.
" Trois Pistoles.....	2.05 "
" Rimouski.....	3.49 "
" Campbellton.....	8.35 "
" Dalhousie.....	9.15 "
" Bathurst.....	11.17 "
" Newcastle.....	12.52 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.40 p.m.

This Train connects at Chaudiere Curve with the Grand Trunk Train leaving Montreal at 10 p.m. The trains to Halifax and St. John run through to their destination on Sunday.

The trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 6.05 a.m. by connecting at Chaudiere Curve with the Grand Trunk train at 9.20 p.m., remain at Campbellton over 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.

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,
186 St. James Street,

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D. POTTINGER, Chief Superintendent.

Moncton, N.B., 28th November, 1882.

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