

## Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

L'Institut a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /  
Couverture de couleur
- Covers damaged /  
Couverture endommagée
- Covers restored and/or laminated /  
Couverture restaurée et/ou pelliculée
- Cover title missing /  
Le titre de couverture manque
- Coloured maps /  
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /  
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /  
Planches et/ou illustrations en couleur
- Bound with other material /  
Relié avec d'autres documents
- Only edition available /  
Seule édition disponible
- Tight binding may cause shadows or distortion  
along interior margin / La reliure serrée peut  
causer de l'ombre ou de la distorsion le long de la  
marge intérieure.
- Additional comments /  
Commentaires supplémentaires:

Continuous pagination.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /  
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/  
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /  
Qualité inégale de l'impression
- Includes supplementary materials /  
Comprend du matériel supplémentaire
- Blank leaves added during restorations may  
appear within the text. Whenever possible, these  
have been omitted from scanning / Il se peut que  
certaines pages blanches ajoutées lors d'une  
restauration apparaissent dans le texte, mais,  
lorsque cela était possible, ces pages n'ont pas  
été numérisées.

# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 9.

MONTREAL, FRIDAY, OCT. 3, 1879.

No. 7.

Leading Wholesale Houses of Montreal

### GAULT BROS. & CO.

Manufacturers and Importers,

MONTREAL,

Invite attention to their Fall Stock, which is now fully assorted in all departments, and embraces many new lines, both in Home and Foreign Manufacture. Their early purchases have placed them in a position to present a STOCK which, for STYLE and VALUE, will DEFY COMPETITION.

Orders by letter or through travellers will have careful and prompt attention.

GAULT BROS. & CO.

### JAMES CORISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

Importers and Exporters

### OF FURS,

MANUFACTURERS OF

FUR GOODS

And Jobbers in

BUFFALO ROBES,

MOCCASINS,

MITTS AND GLOVES,

FUR WOOL

STRAW HATS, CAPS, &c.

PROPRIETORS OF THE

Montreal Felt Hat Works.

—o—

Special Inducements offered to the Trade in our manufacture of Fur Goods and Wool Hats.

Leading Wholesale Houses of Toronto.

### JOHN MACDONALD & CO.

FANCY GOODS DEPARTMENT.

### Japanese Curios

IN

Glove Boxes, Trays,

Handkerchief Boxes,

Cabinets, Fancy Boxes,

Etc., etc., etc.

JOHN MACDONALD & CO.,

21 and 22 Wellington street, 30 and 32 Front street, TORONTO.

TO THE

### Millinery & Fancy Dry Goods TRADE.

### THOMAS MAY & CO.,

MONTREAL,

Be to announce that they are now making their FALL SHOW OF NOVELTIES in every department.

THEIR STOCK is more than usually complete and attractive and they invite inspection with confidence. For the convenience of WESTERN CUSTOMERS a full range of their samples will be shown from the FIRST of SEPTEMBER until about the TWENTY-FIFTH at

No. 13 Front Street, Toronto.

All orders given there will have their prompt and careful attention.

THOMAS MAY & CO.  
MONTREAL.

Leading Wholesale Houses of Montreal

### Frothingham & Workman

Hon. Master of France, 22 Dec. '79

Dealers and Manufacturers,

WHOLESALE DEALERS IN

### IRON, STEEL, TIN

AND

General Hardware,  
MONTREAL.

ESTABLISHED IN 1809.

MANUFACTORIES:

ST. PAUL'S, near MONTREAL.

ESTABLISHED 1800.

### LYMAN, SONS & CO.

WHOLESALE DRUGGISTS

AND

MANUFACTURING CHEMISTS

MANUFACTURERS OF

Lined Oil,

White and Colored Paints,

Putty,

Calcined Plaster,

Land Plaster.

DRUG AND SPICE GRINDERS.

IMPORTERS OF

DYE STUFFS, NAVAL STORES, OILS, &c.

382, 384 and 386 ST. PAUL STREET  
MONTREAL.

## The Chartered Banks.

**Bank of Montreal.**

ESTABLISHED IN 1818.

Capital Subscribed, . . . . . \$12,000,000  
 Capital Paid-up, . . . . . 11,889,200  
 Reserve Fund, . . . . . 5,000,000

Head Office, - - - - - Montreal.

## Board of Directors.

GEORGE STEPHEN, Esq., . . . . . President.  
 G. W. CAMPBELL, Esq., M. D., . . . . . Vice-President.  
 Hon. Thos. Ryan, . . . . . Sir A. T. Galt, G.C.M.G.  
 Peter Redpath, Esq., . . . . . Edward Mackay, Esq.  
 Hon. Donald A. Smith, . . . . . Gilbert Scott, Esq.,  
 Alexander Murray, Esq.,  
 R. B. Angus, General Manager.

## Branches and Agencies in Canada.

Montreal, W. J. Buchanan, Man.

Bellefleur, Ont. Hamilton, Ont. Picton, Ont.  
 Brantford, " Kingston, " Port Hope, "  
 Brockville, " Lindsay, " Quebec, Que.  
 Chatham, N.B. London, " Sarnia, Ont.  
 Cobourg, Ont. Moncton, N.B. Stratford, " "  
 Cornwall, " Newcastle, " St. John, N.B.  
 Goderich, " Ottawa, " St. Marys, Ont.  
 Guelph, " Perth, " Toronto, "  
 Halifax, N.S. Peterboro', " Winipeg, Man.

A. Macnider, Inspector.

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

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

Agents in the United States.—New York, C. F. Smithers & Walter Watson, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street.

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

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

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

**EXCHANGE BANK**

OF CANADA.

CAPITAL PAID UP . . \$1,000,000

HEAD OFFICE, . . . MONTREAL.

## DIRECTORS.

M. H. GAULT, . . . . . President.  
 T. CAVERHILL, . . . . . Vice-President.

A. W. Ogilvie, . . . . . Thomas Tiffin,  
 E. K. Greene, . . . . . James Crathern,  
 Alex. Buntin.

THOMAS CRAIG, . . . . . Cashier.  
 GEO. BURN, . . . . . Inspector.

## BRANCHES,

Hamilton, Ont. . . . . C. M. Counsell, Manager.  
 Aymer, Ont. . . . . J. G. Billet, do  
 Park Hill, Ont. . . . . T. L. Rogers, do  
 Brussels, Ont. . . . . John Leckie do  
 Exeter, Ont. . . . . W. A. Hastings, do  
 Bedford, P.Q. . . . . R. Terroux, Jr., do

## AGENCIES,

Owen Murphy.

## FOREIGN AGENTS,

LONDON:—The Alliance Bank, (Limited.)  
 NEW YORK:—The National Bank of Commerce; Messrs. Hilmers, McGowan & Co., 63 Wall street.

CHICAGO:—Union National Bank.  
 Sterling and American Exchange bought and sold. Interest allowed on Deposits.  
 Collections made promptly and remitted for at lowest rates.

## The Chartered Banks.

**THE BANK OF  
BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

## BOARD OF DIRECTORS.

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

Secretary—R. W. BRADFORD.

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

R. R. GRINDLEY, General Manager.

J. S. CAMERON, Inspector.

## Branches and Agencies in Canada.

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

## Agents in the United States:

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

SAN FRANCISCO.—A. McKinlay, Agent.

PORTLAND, Oregon.—J. Goodfellow, Agent.

LONDON BANKERS.—The Bank of England and Messrs. Glyn &amp; 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. Marcouard, Andre &  
 Co. Lyons—Credit Lyonnais.

**THE MOLSONS BANK**

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital, \$2,000,000 . . . . . Res. \$400,000

HEAD OFFICE, MONTREAL.

## Directors.

JOHN MOLSON, Esq., . . . . . President.  
 Hon. Thos. WELKMAN, M.P., . . . . . Vice-President.  
 S. H. EWING, Esq., . . . . . R. W. SHEPHERD, Esq.  
 Hon. D. L. MACPHERSON, | H. A. NELSON, Esq.  
 MILES WILLIAMS, Esq.,  
 F. WOLFESEAN THOMAS, . . . . . Cashier.  
 M. HEATON, . . . . . Inspector.

## Branches of The Molsons Bank.

Brockville, . . . . . Meaford, . . . . . Smith's Falls,  
 Exeter, . . . . . Millbrook, . . . . . St. Thomas,  
 Ingersoll, . . . . . Morrisburg, . . . . . Toronto,  
 London, . . . . . Owen Sound, . . . . . Sorel, P. Q.  
 Ridgetown, . . . . . Campbellton, N. B.

## AGENTS IN THE DOMINION.

Quebec—Sindaco Bank.  
 Ontario and Manitoba—Ontario Bank and Bank  
 of Montreal and their Branches.

New Brunswick—Bank of New Brunswick, St. John.  
 Nova Scotia—Halifax Banking Company, and its  
 Branches.

Prince Edward Island—Merchants Bank of Halifax,  
 Charlottetown & Summerside.  
 Newfoundland—Commercial Bank of Newfoundland,  
 St. John's.

## AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs.  
 Morton, Bliss & Co., Messrs. C. F. Smithers & W.  
 Watson; Boston, Merchants National Bank; Port-  
 land, 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.

## AGENTS IN GREAT BRITAIN.

London—Bank of Montreal, Messrs. Glyn, Mills,  
 Currie & Co. Messrs. Morton, Ross & Co.  
 Collections made in all parts of the Dominion and  
 returns promptly remitted at lowest rates of ex-  
 change.

## The Chartered Banks.

**MERCHANTS' BANK  
OF CANADA.**

Capital - - - \$5,500,000.  
 Reserve Fund, - 475,000.

HEAD OFFICE - - - MONTREAL

## Board of Directors.

HON. JOHN HAMILTON, . . . . . President  
 JOHN McLENNAN, Esq., M.P., . . . . . Vice-President  
 Sir Hugh Allan, . . . . . Andrew Allan, Esq.,  
 Hector Mackenzie, Esq., . . . . . Robt. Anderson, Esq.,  
 Wm. Darling, Esq., . . . . . Jonathan Hodgson, Esq.,  
 Adolphe Masson, Esq.

GEORGE HAGUE, . . . . . General Manager  
 WM. J. INGRAM, . . . . . Assistant General Manager

## BRANCHES AND AGENCIES.

Almonte, . . . . . Ottawa,  
 Belleville, . . . . . Owen Sound,  
 Berlin, . . . . . Pembroke,  
 Brantford, . . . . . Perth,  
 Chatham, . . . . . Prescott,  
 Elora, . . . . . Quebec,  
 Galt, . . . . . Renfrew,  
 Gananoque, . . . . . Sorel,  
 Hamilton, . . . . . Stratford,  
 St. John's, Que. . . . . St. John's, Que.  
 Kincairdine, . . . . . St. Thomas,  
 Toronto, . . . . . Toronto,  
 London, . . . . . Walkerton,  
 Mitchell, . . . . . Waterloo, Ont.  
 Montreal, . . . . . Windsor,  
 Napanea, . . . . . Winipeg, Manitoba.

Bankers in Great Britain—The Clydesdale Banking  
 Company, 80 Lombard Street, London, Glasgow  
 and elsewhere.

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

**LA BANQUE DU PEUPLE.**

Capital \$2,000,000.

HEAD OFFICE, . . . MONTREAL

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

## FOREIGN AGENTS.

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

**LA BANQUE NATIONALE.**

On and after MONDAY, the 3rd of NOVEMBER  
 next, this Bank will pay to its Shareholders  
 A DIVIDEND OF

**Two and One-half per Cent.**

for the six months ending the 31st of October next.  
 The Transfer Book will be closed from the 18th  
 OCTOBER to the 2nd of NOVEMBER inclusively.

By order,

F. VEZINA,  
 Cashier.

Quebec, 27th September, 1879.

The Chartered Banks.

NOTICE.

THE CONSOLIDATED BANK OF CANADA.

A SPECIAL GENERAL MEETING OF THE Shareholders of this Bank will be held in the Banking House, in Montreal, on

Thursday, the Eighth day of September next,

to receive statements of its affairs, to consider its position, and to determine what course should be followed in the present crisis to protect most effectually the interests as well of its Shareholders as of its creditors. Chair to be taken at Noon.

By order of the Board.

ARCH. CAMPBELL,

Acting General Manager.

Consolidated Bank of Canada, Montreal. 5th August, 1879.

Consolidated Bank of Canada.

NOTICE IS HEREBY GIVEN that the following Calls upon the Unpaid Stock in this Bank have been made due and payable at its BANKING HOUSE, in this city, on the dates set forth as follows, viz:

Table with 2 columns: Call Amount and Date. Rows include calls from 15th Sept 1879 to 24th June 1880.

By order of the Board.

ARCH. CAMPBELL,

Act'g Gen'l Manager.

Montreal, August 5th, 1879.

THE CANADIAN

Bank of Commerce.

Head Office, - - Toronto.

Paid-up Capital - - - \$6,000,000
Rest - - - - - 1,400,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.

WM. ELLIOTT, Esq., Vice-President.

Nonah Barnhart, Esq. James Michie, Esq.
Hon. Adara Hope. T. Sutherland Stayner, Esq.
George Taylor, Esq. Jno. J. Arntou, Esq.
A. R. McMaster, Esq.

W. N. ANDERSON. General Manager.

B. E. WALKER, Inspector.

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

BRANCHES.

Table of branches: Barrie, Belleville, Berlin, Brantford, Chatham, Collingwood, Dundas, Dunnville, Galt, Goderich, Guelph, Hamilton, London, Lucan, Montreal, Norwich, Orangeville, Ottawa, Paris, Peterboro', Sarnia, Senfort, Simcoe, Stratford, Strathroy, Thorold, Toronto, Walkerton, Windsor, 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.

The Chartered Banks.

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL. . . . . \$1,600,000
CAPITAL PAID IN May 16, 1879 . . . . . 1,381,698
RESERVE FUND. . . . . 200,000

Board of Directors.
R. W. HENKEL, President.

Hon. T. LEE TERRILL Vice-President.
Hon. M. H. Cochrane, G. N. Galer,
G. K. Foster, Hon. J. H. Pope,
A. A. Adams, Hon. G. G. Stevens.

T. S. Morcy.
WM. FARWELL, General Manager.

Head Office—Sherbrooke, Que.

Branches.

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

ONTARIO BANK.

Capital Subscribed, \$3,000,000; Paid-up, \$2,950,272;
Reserve Fund, \$525,000.

Head Office, - - Toronto, Ont.

DIRECTORS:

HON. W. P. HOWLAND, President.
HON. D. A. MACDONALD.
C. S. GZOWSKI, Esq.
D. MACKAY, Esq.
WM. MCGILL, Esq., M.D.
A. M. SMITH, Esq.

D. FISHER, General Manager.

Agent for the Government of Ontario.

Branches.—Guelph, Lindsay, Montreal, Oshawa,
Peterboro', Ottawa, Port Perry, Port Hope, Bow-
manville, Whitby, Mount Forest, Toronto, Prince
Arthur's Landing, Winnipeg.
Foreign Agent.—London, Eng.—Bank of Mon-
treal. New York—R. Bell and C. F. Smithers.
Boston—Tremont National Bank.

IMPERIAL BANK OF CANADA.

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

DIRECTORS:

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

HEAD OFFICE—TORONTO.

BRANCHES—St. Catharines, Ingersoll, Port Col-
borne, Welland, St. Thomas, Dunnville, Fergus and
Woodstock.
AGENTS IN LONDON, ENG.—Bosanquet Salt Co.
AGENTS IN NEW YORK—Bank of Montreal.
Gold and Currency Drafts on New York and
Sterling Exchange bought and sold. Deposits
received and interest allowed. Prompt attention
paid to collections.

STADACONA BANK QUEBEC.

Capital subscribed. . . . \$1,000,000
do paid up 1st Aug. 1878. 990,890

DIRECTORS.

A. JOSEPH, President.
Hon. P. GARNEAU, M. P. F., Vice-Pres.
T. H. Grant, T. LeDroit, Joseph Sheehy, M. P. F.
F. Kirouac, G. R. Kennew.
WM. R. DEAN, Cashier.

Agents in the Dominion—Bank of Montreal,
Chicago.
New York—C. F. Smithers and W. Watson.
London, England, National Bank of Scotland

The Chartered Banks.

The Bank of Toronto.

CANADA.

Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$750,000.

DIRECTORS:

WILLIAM GODDERHAM, President.
JAMES G. WORTS, Vice-President.
WILLIAM CAWTHRA. GEORGE GODDERHAM,
ALEX. T. FULTON. HENRY CAWTHRA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

DUNCAN COULSON, CASHIER.
HUGH LEAGU, ASSISTANT CASHIER.
J. T. M. BURNSIDE, INSPECTOR.

BRANCHES.

MONTRÉAL, J. Murray Smith, Manager; Peter-
boro, J. H. Roper, Manager; Cobourg, Joseph
Henderson, Manager; Port Hope, W. R. Wada-
worth, Manager; Bank, J. A. Strathy, Manager;
St. Catharines, E. D. Bowell, Manager; Col-
lingwood, G. W. Hodgkiss, Manager.
BANKERS.

LONDON, ENG., The City Bank; New York, Na-
tional Bank of Commerce.

Bank of Ottawa OTTAWA.

DIRECTORS:

JAMES MAOLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.
C. T. Bate, Esq. Alexander Fraser, Esq.
Robt. Blackburn, Esq., M.P. Allan Gilmour, Esq.
Hon. George Bryson. George Hay, Esq.
Hon. L. E. Church, M.P.P.

PATRICK ROBERTSON,
Cashier.

Agency—Amprior. Agents in Canada—Canadian
Bank of Commerce. New York—J. G. Harper
& J. H. Goadby. London, Eng.—Alliance Bank.
[Admitted.]

Financial.

THE HAMILTON Provident and Loan Society.

Hon. ADAM HOPE, Senator—President.
W. E. SANDFORD—Vice-President.
Capital (authorized to date) . . . . . \$1,000,000.00
Subscribed Capital . . . . . 930,000.00
Paid-up Capital . . . . . \$814,000
Reserve and Contingent Funds. 107,500 921,500.00

Total Assets . . . . . 1,593,759.00
MONEY ADVANCED on Real Estate on favor-
able terms of Repayments.
MONEY RECEIVED ON DEPOSIT, and interest
allowed thereon at 5 and 6 per cent. per annum.

OFFICE,
KING STREET EAST, HAMILTON.
H. D. CAMERON, Treasurer.

THE ONTARIO SAVINGS & INVESTMENT SOCIETY OF LONDON, CANADA.

Paid-up Capital, . . . . \$976,000
Reserve Fund, . . . . 158,000
Total Assets, . . . . 2,500,000
Total Liabilities, . . . . 1,367,470
Money loaned on Real Estate securities only.
Municipal and School section Debentures pur-
chased.

WILLIAM F. BULLEN,
Manager.

**Stock Brokers.****FENWICK & BOND,  
STOCK BROKERS**

(MONTREAL STOCK EXCHANGE.)

OFFICE:

No. 4 MERCHANTS EXCHANGE, 11 ST. SACRAMENT ST.

**Assignees, Accountants, &c.**

(For Legal Cards see other page.)

**Antigonish, N.S.****A** RCH'D A. MACGILLIVRAY, J.P. County Treasurer, and Official Assignee. Collecting of debts attended to promptly.**Arichat, Cape Breton.****J** OHN H. HINDRESS, Official Assignee, Notary Public, Commission Merchant, &c., Arichat, Cape Breton.**Arnprior, Ont.****J** AMES BELL, Official Assignee, a Commissioner and General Agent, Arnprior, Renfrew County, Ont.**Barrie, Ont.****J** OSEPH ROGERS, Official Assignee for the County of Simcoe and Muskoka District, Public Accountant, Insurance and General Agent, Barrie, Ontario. References kindly permitted.—Barrie: His Honor Judge Cowan, T. D. McCoukey, Esq., Sheriff, Samuel Lount, Esq., Registrar, Messrs. Lount & Lount, Barristers.**Belleville, Ont.****M.** B. ROBLIN, Official Assignee, Valuator for Trust and Loan Company of Canada, Insurance Agent and Accountant, Belleville, Ont.**Berlin, Ont.****J.** M. SCULLY, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.**Bradford, Ont.****S** AMUEL DRIFWILL, Bradford, County of Simcoe, Official Assignee, Accountant and Conveyancer, Auditor for the Freehold Loan and Saving Society, agent for the leading British and Canadian Insurance Companies, Notes and Accounts collected. Charges moderate.**Brampton, Ont.****J.** W. MAIN, Official Assignee for the County of Peel, Brampton, Ont.**Brantford, Ont.****T** HOS. BOTHAM, Banker and Broker, Brantford, Ontario, Official Assignee County of Brant, Agent for Cunard and other Lines from New York and Philadelphia, Agent for Canada F. & M. Insurance Co., London and Ontario Ins. Co., Accident and Guarantee Ins. Cos., Huron and Erie Loan Co.**J** AMES POLLOCK, Official Assignee for the county of Brant.

Brantford, Ont., 28th August, 1879.

**Brockville, Ont.****J** OHN N. ABBOTT, Brockville, Ont., Official Assignee for the County of Leeds, &c.**Carleton Place, Ont.****A.** W. BELL, Official Assignee for the County of Lanark, Notary Public and Accountant, Real Estate Agent, &c., &c., Carleton Place, Ont.**Colborne, Ont.****A.** VARS, Insurance, Fire, Life, Marine. Money to loan. Colborne, Ont.**Galt, Ont.****A** LEX. MACGREGOR, Official Assignee, County of Waterloo, Galt, Ont.**Guelph, Ont.****J** OHN SMITH,OFFICIAL ASSIGNEE, ACCOUNTANT,  
and General Agent.

GUELPH, ONT.

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

**Assignees, Accountants, &c.**  
(For Legal Cards see other page.)**J** OHN HAFNER,

OFFICIAL ASSIGNEE,

For the County of Wellington.

INSURANCE AND LOAN AGENT.

Office—Federal Bank Buildings, Wyndham street, Golph, Ont., P.O. Box 244

**Hamilton, Ont.****A** LEXANDER DAVIDSON,

OFFICIAL ASSIGNEE

AND

ACCOUNTANT,

No. 21 JAMES ST., South. HAMILTON, Ont.

**L'Avenir, P.Q.****S.** FRASER, Notary, Official Assignee for the District of Arthabaska, Insurance Agent. Collections promptly attended to. L'Avenir, P.Q.**Lindsay, Ont.****G** EO. KEMPT, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.**London, Ont.****H.** E. NELLE, Official Assignee for London and Middlesex, 98 Dundas Street, London, Ont.**Merrickville, Ont.****E.** H. WHITMARSH, Official Assignee for County of Grenville, Merrickville, Ont. Conveyancer, Commissioner in B. L., and Collector of Claims.**Milton, Ont.****D.** W. CAMPBELL, Official Assignee for the County of Milton, Milton, Ont.**Montreal.****J** OHN FAIR,

ACCOUNTANT AND OFFICIAL ASSIGNEE,

COMMISSIONER,

For taking affidavits to be used in the Province of Ontario,

116 St. Francois Xavier Street, Montreal.

**P** ERKINS & PERKINS,

ASSIGNEES &amp; ACCOUNTANTS,

60 ST. JAMES STREET, - MONTREAL

**A** RTHUR M. PERKINS, Commissioner and Official Assignee,**A** LEX. M. PERKINS, Commissioner.**T** AYLOR & SIMPSON,Official Assignees, Accountants, Auditors,  
Commissioners for taking affidavits for Quebec and Ontario.

253 NOTRE DAME STREET, Montreal.

P. O. Box 1724.

**J** OHN TAYLOR, Official Assignee for the city of Montreal. **A** NDRÉW J. SIMPSON, Official Assignee for the District of Montreal.**B** EAUSOLEIL & KENT,

ASSIGNEES, ACCOUNTANTS &amp; AUDITORS,

No. 55 St. James Street, Montreal.

**C.** BEAUSOLEIL, Official Assignee.**A.** L. KENT, Accountant and Commissioner.**L** AJOIE, PERRAULT & SEATH,

Assignees &amp; Accountants,

Nos. 64, 66 &amp; 68 St. James Street, Montreal.

**L.** JOS. LAJOIE,

Official Assignee, City of Montreal.

**C.** O. PERRAULT,

Official Assignee, District of Montreal.

**D** AVID SEATH,

Accountant and Commissioner.

Montreal, July 2nd, 1877.

**Assignees, Accountants, &c.**  
(For Legal Cards see other page.)**New Westminster, B.C.****J** AMES MORRISON, Land and General Agent, Official Assignee. New Westminster, British Columbia.**Orangeville, Ont.****J** OS. W. SILAW, Official Assignee for the County of Wellington, Orangeville, Ont.**Owen Sound, Ont.****G** EO. PRICE, Official Assignee for the County of Grey. Agent for the Dominion Telegraph Company, and Vickers' Express, Owen Sound, Ont.**Penobscuis, N.B.****J.** E. B. MCCREADY, Official Assignee for King's County, Coroner, &c., Penobscuis, N.B.**Peterborough, Ont.****J** AS. A. HALL, Sheriff and Official Assignee—Peterborough, Ont.**Plantagenet, Ont.****J** AS. VAN BRIDGER, Official Assignee for Prescott County, Plantagenet, Ont.**Prescott, Ont.****J** OHN EASTON, Official Assignee, Accountant, &c. Prescott, Ont. N.B.—Estates wound up with economy and despatch.**Renfrew, Ont.****G** EO. PEARSON, Official Assignee County of Renfrew, Conveyancer, Commissioner in B. R., Agent for the Building and Loan Association and the North British Canadian Investment Companies of Toronto, also Agent for the Union, Standard, and Royal Mutual Fire Insurance Companies, Office, Main Street, Renfrew, opposite Merchant's Bank.**Riversdale, Ont.****J** OHN MILLAR, Official Assignee for the County of Bruce, Accountant, &c. Riversdale, Ont.**Sarnia, Ont.****J.** FLINTOFF, Official Assignee for the County of Lambton, Sarnia, Ont.**W** M. J. KEAYS, Official Assignee for the County of Lambton, Sarnia, Ont.**Sherbrooke, P. Q.****B** ROOKS & WIGGETT, Joint Official Assignees, Accountants, Real Estate Agents. Fire and Life Insurance. J. W. Wiggert, Official Assignee. Geo. Brooks, Official Assignee. Sherbrooke, P.Q. Office in Brooks' Block.**Stratford, Ont.****T** HOMAS MILLER, Official Assignee for the County of Perth, Stratford, Ont. Accountant Insurance and General Agent. Collections solicited**St. Catharines, Ont.****M** ILLER & CLENCH, St. Catharines, Ont., Official Assignees, Accountants, &c. Collections a specialty. References if required.**Strathroy, Ont.****H.** NICHOLSON, Accountant, Official Assignee, Real Estate Agent, Agent for National, Cunard, and Anchor Lines of Ocean Steamers. Money to Loan at 8 1/2 per cent. per annum. Office: Front St., Strathroy, Middlesex County, Ont.**Sydney, N.S.****C** HARLES W. HILL, Auctioneer and General Agent, Official Assignee, Surveyor of Shipping, Sydney, Cape Breton, N.S.**Toronto, Ont.****T** URNER, CLARKSON & CO., (see adv. on other page.)**Uxbridge, Ont.****W** M. SMITH, Official Assignee for the County of Ontario, Agent for the Phoenix Fire Insurance Company of London, England, and the Imperial Loan and Investment Co., Toronto. References:—G. Wheeler, Esq., M.P.; T. Paxton, Esq., M.P.F.; A. T. Buttart, Esq., late Official Assignee. Uxbridge, Ont.

**Assignees and Accountants.**  
(For Legal Cards see other page.)

**A. W. MURDOCH,**  
TORONTO,  
WINNIPEG AND NORTH WEST TERRITORIES.

Having established Agencies at the principal points in Manitoba and North West Territory, I am prepared to undertake all Agency business in Mercantile or Real Estate matters.

**CORRESPONDENCE SOLICITED.**

**Walkerton, Ont.**  
GEO. GOULD, Official Assignee, &c., Walkerton, Ont.

WM. M. SMITH, Official Assignee for the County of Bruce, Walkerton, Ont. Agent for "Allan," "Anchor," and "Dominion" Royal Mail Steamers, Canada Permanent Loan and Savings Co., Accountant, Conveyancer, &c., Commissioner in Queen's Bench. Money to Loan. Prompt attention given to Collections, and to all information required from him.

**Waterloo, P.Q.**  
THOS. BRASSARD, Official Assignee for the County of Shefford, Waterloo, Que.

**Welland, Ont.**  
F. SWAYZE, Official Assignee for the County of Welland, Accountant, Conveyancer, &c. Office in the Court House, Welland.

**Whitby, Ont.**  
JOHN RICE, Official Assignee, County Ontario, Accountant, Auditor, &c., Office at the Court House, Whitby, Ont.

**Williamstown, Ont.**  
D. MOLELLAN, Official Assignee for the County of Stormont, Dundas and Glengarry, Williamstown, Ont.

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

**DANIEL W. SCARVILLE,**  
GENERAL  
**Commission Agent,**  
ANTIGUA, WEST INDIES.

Particular attention paid to the purchase and shipment of **Sugar and Molasses**, also to the sale of Flour, Meal, Corn, Lumber, Fish, &c.  
**CORRESPONDENCE SOLICITED.**

**"TWIN BROTHERS" YEAST**  
AND  
**"GOLD" YEAST,**  
The best and cheapest in the market. Established 1860. Manufactured by  
**WATERLOO YEAST CO.,**  
39 FRONT STREET, TORONTO  
T. L. BUCKLEE, Manager.

**EDWARD ADAMS & CO.**  
WHOLESALE GROCERS  
AND IMPORTERS OF  
Teas, Sugars, Tobaccos, Wines & Spirits  
DUNDAS STREET,  
LONDON, . . . . . ONT.

**Leading Wholesale Trade of Montreal.**

**R. MCCREADY,**  
WHOLESALE  
**BOOT & SHOE**  
MANUFACTURER,  
39 and 41 ST. PETER STREET,  
MONTREAL.

**ALEXANDER SEATH,**  
IMPORTER OF  
*British & Foreign*  
**LEATHERS**  
AND

Shoe Manufacturers' Goods,  
16 LEMOINE STREET, MONTREAL,  
Is prepared to receive  
ORDERS FROM THE TRADE  
AS USUAL.

**E. E. GILBERT & SONS,**  
MANUFACTURERS OF  
PORTABLE AND STATIONARY  
**ENGINES,**  
Steam Pumps, Shafting, Pulleys, &c.  
Office:  
722 ST JOSEPH STREET,  
MONTREAL.

**GEORGE R. PROWSE,**  
(SUCCESSOR TO PROWSE BROS.)  
MANUFACTURER OF  
French Cooking Ranges,  
FOR FAMILIES, HOTELS and RESTAURANTS,  
The only Canadian award for  
Wrought Iron Ranges—Paris, 1878.  
Printed Circulars and Testimonials on application.  
**HOUSE FURNISHING HARDWARE,**  
224 ST. JAMES STREET.

**Leading Wholesale Trade of Montreal.**

**W. & F. P. CURRIE & CO.**  
100 GREY NUN ST., Montreal,

Importers of Pig Iron, Bar Iron, Boiler Plates,  
Galvanized Iron, Canada Plates, Tin Plates,

Boiler Tubes, Gas Tubes,

Ingot Tin,	Rivets,	Veined Marble,
Ingot Copper,	Iron Wire,	Roman Cement,
Sheet Copper,	Steel Wire,	Portland Cement,
Antimony,	Glass,	Canada Cement
Sheet Zinc,	Paints,	Paving Tiles,
Ingot Zinc,	Fire Clay,	Garden Vases,
Pig Lead,	Flue Covers,	Chimney Tops,
Dry Red Lead,	Fire Bricks,	Fountains,
Dry White Lead,	DRAIN PIPES.	
	Patent Encaustic Paving Tiles, &c.	

MANUFACTURERS OF  
SOFA, CHAIR, AND BED SPRINGS.  
A large stock always on hand.

**SHAW BROS. & CASSILS**  
TANNERS  
AND DEALERS IN

*HIDES & LEATHER.*  
13 Recollet Street, Montreal.

**COCHRANE, CASSILS & CO.**  
MANUFACTURERS OF  
Boots and Shoes, Wholesale  
CORNER OF  
St. Peter & St. Sacraments Streets,  
M. H. Cochrane,  
Chas. Cassils,  
Abram Spaulding. } **MONTREAL.**

**CASSILS, STIMSON & CO.**  
IMPORTERS OF  
*Foreign Leathers, Prunellas and*  
*Shoe Findings,*  
LEATHER COMMISSION MERCHANTS,  
13 & 14 ST. HELEN STREET,  
MONTREAL.  
ARCHD. M. CASSILS. CHAS. STIMSON  
**AMES, HOLDEN & CO.**  
Manufacturers of, and Wholesale Dealers in  
**Boots and Shoes,**  
596, 598, 600, 602 & 604 Craig St., Montreal.

A large and well assorted stock constantly on hand, specially adapted to the wants of the country trade.

**JAMES MCCREADY & CO.,**  
WHOLESALE  
**BOOT AND SHOE**  
MANUFACTURERS,  
35 & 37 WILLIAM STREET,  
MONTREAL.

Leading Wholesale Trade of Montreal.

**TEAS, SUGARS, COFFEES,**

SPICES, FRUITS.

AND A FULL ASSORTMENT OF

**GENERAL GROCERIES,**

Maintained from Best Markets

**J. A. MATHEWSON,**

202 McGill Street.

**C. H. CORDINGLY & CO.**

DISTILLERS AND MANUFACTURERS OF

CORDIALS, TOM GINS, GINGER WINES,

CHOICE FRUIT SYRUPS,

**BITTERS, BRANDIES, WHISKEYS, &c**

SOLE PROPRIETORS

OF THE TRADE MARK, AND MANUFACTURER OF THE CELEBRATED

**"JOHN BULL BITTERS,"**

Prize Medal and Diploma, Exposition Universelle & Paris, 1867. Silver Medal, Provincial Exhibitions 1868, 1870 and 1878.

**393 ST. PAUL STREET.**

SPECIALITIES OF

Extra No. 1 Ginger Wine, Old Tom Gin,

*Irish & Scotch Whiskeys, Fruit Syrups.*

**NOTICE.**

Messrs. Dufresne & Mongenais beg to call particular attention to their large and varied stock of French goods, consisting of:

- MARMALADE DE MIRABELLES.
- MARMALADE DE FRAMBOISE.
- GELEE DE GROSEILLES, &c., &c.
- CASES FRENCH PICKLES.
- CASES FRENCH PRUNES.
- CASES FRENCH VINEGAR.
- CASES FRENCH WINES.
- CASES FRENCH LIQUEURS.

Also a very large stock of Havana and Bordeaux Cigars.

**DUFRESNE & MONGENAIS,**

**ROYAL TEA & COFFEE Warehouse,**

221 NOTRE DAME ST., MONTREAL.

× **ASBESTOS,** ×

Indestructible by Fire or Acids,

- Asbestos Steam Pipe Packing,
- Asbestos Steam Joint Packing,
- Asbestos Pipe and Boiler Covering,

**FENWICK & SCLATER,**

32. St. Francois Xavier St.,

MONTREAL.

× ×

**TURNER, CLARKSON & CO.,**  
OFFICIAL ASSIGNEES  
**ACCOUNTANTS**  
**TORONTO.**  
and **GENERAL ATTORNEYS,**

Leading Wholesale Trade of Montreal.

**BANK,**  
**RAILWAY,**  
**INSURANCE,**

AND

*General Commercial Stationery,*

BLANK BOOKS & FORMS.

**MORTON, PHILLIPS & BULMER,**  
Manufacturing Stationers,  
375 Notre Dame Street.

**ROBERT MILLER,**

MANUFACTURING

**STATIONER,**

WHOLESALE DEALER IN

**BOOKS, PAPERS, STATIONERY and PAPER-HANGINGS.**

SOLE AGENT FOR

WYLIE & LOCKHEAD, Paper-Hangings, Glasgow.  
ESTERBROOK STEEL PEN CO., New York.  
CARTER'S Inks and Mucilage, Boston.

15 Victoria Square, MONTREAL.

**DOMINION PAPER CO'Y.**

127 St. Peter street, Montreal,

(MILLS AT KINGSEY FALLS, P.Q.)

MANUFACTURERS OF

The following grades of high class papers:—

- Nos. 1 & 2 Book and Printing, (Toned & White),
- " 3 News and Printing, " "
- White Tea and Bag,
- Bleached Manilla Envelope, Bag and Wrapping.
- White Manilla Tea and Wrapping.
- Unbleached Manilla Bag and Wrapping.

**JOHN GRILLY & CO.,**

MANUFACTURERS OF

**Paper, Envelopes and Paper Bags.**

389 ST. PAUL STREET,

MONTREAL.

MILLS AT JOLIETTE, P.Q.

Fine Manilla & Flour Sack Paper a Specialty.

Leading Wholesale Trade of Montreal.

**JAMES ROBERTSON,**  
*General Metal Merchant*  
AND MANUFACTURER,  
Canada Lead and Saw Works,  
WORKS:  
Queen, William and Dalhousie Streets.  
*Office and Warehouse—20 Wellington Street,*  
MONTREAL.

**J. RATTRAY & CO.,**

*Manufacturers, Importers and Wholesale Dealers*

IN

**TOBACCO, SNUFF, CIGARS,**

AND GENERAL

**TOBACCONISTS' GOODS:**

MANUFACTORY:  
No. 50 ST. CHARLES BOURGEMEE STREET.  
WAREHOUSES AND OFFICE:  
428 ST. PAUL COR. OF ST. FRANCOIS XAVIER ST.  
MONTREAL.

**WYATT & CO'Y.,**

EXPORTERS OF

**SUPERIOR**

**PICKLES, SAUCES, JAMS,**

**POTTED MEATS, &c.**

ABERDEEN WORKS, London, England

**JAMES LOBE, SOLE AGENT,**

56 Front Street, East, Toronto.

**Brewers and Maltsters.**

**CARLING'S AMBER ALE,**

**CARLING & CO.**

*Brewers & Maltsters,*

LONDON, CANADA.

A Stock of their celebrated Amber Ale and Porter always on hand—in cask and in bottle. Orders from the Trade respectfully solicited.

**E. T. CRUMP & CO.,**  
**LEAF TOBACCO BROKERS,**

CRENSHAW'S WAREHOUSE,

RICHMOND, Va., - - - U.S.

respectfully solicited.

Leading Wholesale Trade of Montreal.

**CARVILL, BARR & CO.**

— IMPORTERS OF —

Iron, Tinplates, Galvanized Iron, Canada Plates, Zinc, Ingot Tin and Copper, Pig & Sheet Lead, Window Glass, Bry Lead and White Lead, &c.

A FULL STOCK ALWAYS IN STORE.

375 St. Paul Street, Montreal.

**CRATHERN & CAVERHILL**

IMPORTERS OF HARDWARE, IRON, STEEL,

Tin, Canada Plates, Window Glass, Paints and Oils,

Caverhill's Buildings, 135 St. Peter St., MONTREAL.

AGENTS, VIEILLE MONTAGNE ZINC CO.

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

Received

Gold Medal

THE

Grand Prix

Paris Exhibition,

1878.



Received

Gold Medal

THE

Grand Prix

Paris Exhibition,

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.

**1850. SPOOL COTTON. 1850.**

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

**M. E. Q.**

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.

**C. MACDONALD & CO.,**

MANUFACTURERS AND IMPORTERS OF

**HATS, CAPS, FURS, STRAW GOODS,**

&c., &c.

We purpose selling only to really responsible merchants. As the matter now stands, a substantial tax is levied on responsible people to liquidate debts contracted by irresponsible traders. To obviate this, and effect the foregoing purpose, our prices will be at such rates as will give our customers a substantial advantage. Our Stock is all new, and selected from the leading styles in the English, American and Canadian markets.

**C. MACDONALD & CO.,**

37 ST. PETER STREET,

MONTREAL.

LATE MACDONALD, MOODIE & CO.

Leading Wholesale Trade of Montreal.

THE

**Paton Manufacturer's Co.**

OF SHERBROOKE, P.Q.

PAID UP CAPITAL, . \$600,000.00.

MANUFACTURERS OF

**HIGH CLASS TWEEDS,**

The most popular Goods in the Trade. For sale at all the LEADING DRY GOODS HOUSES in the Dominion.

Board of Directors.

R. W. HENEKER, Esq., . . . . . President.  
GEORGE STEPHEN, Esq., . . . . . Vice-President.  
A. PATON, Esq., . . . . . Managing Director.  
ALEX. BUNYIN, Esq., . . . . . S. A. T. GALT & CO. M.G.  
Hon. M. H. COCHRANE, Senator; S. J. FOMINOV, Esq.  
Hon. J. H. FORBES, M.P.; ALEX. MITCHELL, Esq.

**COPLAND & McLAREN,**  
Importers and Manufacturers

COBNER

WELLINGTON & GREY NUN STS.  
MONTREAL.

Fig Iron, Galvanized & Black Sheet Iron,

General Supplies for Foundries, Fire Bricks and Fire Clay, Drain Pipes and Branches, Chimney Tops and Linings, Garden Vases and Edging, Cement, Portland, Roman and Water-Lime, Tiles and Flue Covers, Wheelbarrows for Excavators, Garden Wheelbarrows, White Lead, Paints, Oils, Turpentine, &c. &c. &c. &c.  
Bradley Tin Plate and Tinned Sheer

Leading Wholesale Trade of Montreal.

**BELDING, PAUL & CO.**

Manufacturers of

**Sewing Silks**

MACHINE TWIST, &c. &c.

16 BONAVENTURE STREET,

MONTREAL.

The entire process of manufacture from the raw silk to the finished thread is done at our Mill in Montreal.

We challenge comparison with the best. Orders from Jobbers only solicited.

BELDING BRO. & CO.,  
New York.

F. PAUL,  
Montreal.

**Commercial Summary.**

— A light frost in the Lower Provinces has done some damage to potatoes and other crops.

— St. John, N.B., is the fourth ship owning port in the British Empire.

— The hop crop in England is estimated the smallest since that of 1860.

— David McConachie, dry goods, has closed up his establishment in Welland, and opened in Otterville, Oxford County, Ont.

— Mineral specimens recently discovered near Tamworth, Addington County, Ont., show 80 per cent. of iron ore.

— S. D. James & Co, insolvent traders, of Centreville, N.S., are offering to compromise at 75 cents on the dollar.

— S. G. Chambers has been admitted a partner in the firm of Douglas & Co., general store, Amherst, N.S.

— J. F. McKay, watchmaker, of Charlottetown, P.E.I., has sold out the business and intends leaving the country.

— La Banque Nationale announces a dividend of 2½ per cent. for the fiscal half-year ending on the 31st instant.



Leading Wholesale Trade of Montreal.

**EAGLE FOUNDRY,  
GEORGE BRUSH,**

4 to 34 King and Queen Streets, Montreal,

MAKER OF

Steam Engines, Steam Boilers, Hoisting Engines,  
Steam Pumps, Circular Saw Mills, Bark Mills, Water  
Mills, Mill Gearing, Hangers and Pulleys, Band and  
Power Hoists for Warehouses, &c., also, sole Manu-  
facturers of**Blake's Patent Stone and Ore Breaker,**  
with Patented Improvements.

"ASKWITE'S" Patent Hydraulic Lift.

AND AGENT FOR

WATERS' PERFECT ENGINE GOVERNOR.

And Heald &amp; Sisco's Centrifugal Pumps.

**COTTON, CONNALL & CO.**

No. 2 Corn Exchange, Montreal.

**CONNALL, COTTON & CO.,**

134 St. Vincent Street, Glasgow.

Agents for OHAS. PENNANT & CO., Glasgow—  
Chemicals, WM. LANG, Jr., & CO., Pig Lead, Dry  
Red Lead, Litharge, &c.Importers of Paper and Soapmakers Chemicals,  
Bi-Carbonate of Soda, Sal Soda, Linseed Oil, Dry  
White Lead.Orders for SCOTCH REFINED SUGARS and  
merchandise executed in the British markets ON  
BEST TERMS.

— Those who believe in total depravity are rarely at a loss for illustrations of their theory. Take for instance the case of "Harry" Scotchmer, formerly agent for an American sewing machine company in this city. Under the *nom de plume* of "An Old Agitator" Harry writes, professedly from Quebec, to the *Sewing Machine Advance* of Chicago, describing Lower Canada as "poor in point of soil and climate," and the people as "too poor to buy sewing machines." He divides Dominion society into two classes, one portion of which he dismisses with a sneer as "blue bloods" and "finished snobs," while the other he describes more at length as speaking "different tongues, one-half of them being unable to understand the other, a kind of mongrel French commonly known as the *patois* being in most general use. These people are without much ambition beyond a daily existence, and are kept in that condition under the policy of some of the powerful institutions of the country." Having thus prepared the way for the exercise of his imagination, this graphic correspondent (who by the way does not speak French) next enlarges upon the difficulties that beset sewing machine enterprises in this country, and altogether succeeds in drawing a picture of Canada and Canadians calculated to "blanch joy's rosy cheek and scatter the hoars of age o'er youth's golden ringlets forever." We wish to throw two side lights on this ex-agent's communication, merely by way of illumination, and then we have done with it. In one part of his letter already quoted he says: "The country is poor in soil and climate," while at the close he writes: "The climate, however, is healthy." From which we infer that this is a healthy, poor climate. And again he dates his letter Quebec, Sept. 1st, while in the same journal appears another contribution signed Henry E. Scotchmer and dated Chicago, Aug. 25th. After leaving the Dominion in disgust, and taking up his quarters in

Leading Wholesale Trade of Montreal.

**GREENE & SONS CO.,**

Wholesale Manufacturers

MONTREAL.

**FURS AND HATS,  
BUFFALO ROBES, &c.**

Our Customers Buying from us Buy Direct from First Hands.

**FINE FURS. BEST VALUE.**

ALL THE LEADING STYLES.

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

Chicago, did our hero take a run up to Quebec for the purpose of writing to the *Advance*? The Company you left, Harry, finds business very fair and *improving*!

— In New York and other large cities in the States the vagaries of speculation have of late years given birth to a new institution known in vulgar parlance as the "bucket shop." The *modus operandi* of such a concern is to buy from or sell to any client whatever number of shares of certain designated stocks he may wish to deal in at the actual market price. The dealer requires from his customer a margin of one per cent., charges a commission on the purchase and sale of, usually,  $\frac{1}{2}$  per cent., and by the terms of the contract whenever fluctuations on the Stock Exchange shall indicate the loss of the remaining  $\frac{1}{2}$  per cent., the transaction is *ipso facto* closed: the speculator has lost what he ventured, the dealer has won it. If, however, the market should favor the speculator, he is at liberty to leave the contract open indefinitely, closing it at will whenever satisfied with the profit shown by the market price of the moment. The whole business is cash, and the "bucket shop" undertakes to pay over profits on surrender of the voucher given with the same promptness that banks ordinarily, but alas, not always, pay depositors' checks. A like solution of continuity with regard to payments ordinarily, if not always, overtakes the bucket shop; and so it comes that we have to record the collapse of an institution of the kind, established here in Montreal within the past year or two under the sounding title of the "New York Open Board of Trade." The theory upon which this business is founded is that in active stocks fluctuations are so frequent that whichever way one may operate the chances are that a small margin will soon be used up, and so the dealer would win all that is staked, but added to

this is the very great advantage of  $\frac{1}{2}$  per cent. commission which the dealer pockets at the start. In its followers, its methods and its tendencies, it is a business closely akin to gambling, and we believe the experience of the majority of those who have "tried their luck" is that "it don't pay." Still we cannot see that it differs radically in principle from larger speculative enterprises, and the best objection to the existence of bucket shops is perhaps the fact that their practical workings condemn them.

— The failure of Moreau & Trottier, dry goods, of Three Rivers, was announced on Saturday last. Two years, or more, ago Moreau bought out the stock of F. Rocheleau, and for a time struggled on alone, but soon found his single name a great disadvantage in buying. He then took a partner, Mr. Trottier, a young man of good record as a clerk, and the son of a gentleman understood to have considerable property. Trottier was supposed to supply the needed capital, but, if he did so, it has disappeared in an amazingly short space of time, for the firm has hardly been in existence more than a year, and now the liabilities are roughly estimated at \$9,000, and the assets \$6,000. Moreover, the original stock bought by Moreau of Rocheleau is not yet fully paid for, the unpaid balance, as we are informed, being over \$2,000. No statement of the affairs has yet been officially made, nor are the causes which have led to this misfortune satisfactorily disclosed, but the good character of the insolvents is, so far as we know, unimpeached, and we presume the usual explanation of bad debts and bad times is about all there is of it.

— The creditors of William A. Heaton, harness maker, of Thorold, Ont., have instructed the assignee to dispose of the residence of the insolvent, and conformably therewith the sale at public auction will take place on the premises on the 27th inst.

Leading Wholesale Trade of Montreal.

# THE DOMINION TWEED AND WOOL COMPANY.

Nos. 9 and 11 Récollet Street,  
MONTREAL.

JOHN CALDWELL,  
*Manager.*

REFERENCES,  
*Any Bank in the Dominion.*

*Make prompt Cash advances on all consignments of*  
**Canadian Cotton & Woollen Goods;**

ARE ALSO PREPARED TO SUPPLY

*Wool to Manufacturers at most advantageous figures.*

**We sell to the Wholesale Trade only.**

Leading Wholesale Trade of Quebec.

**J. H. BOTTERELL & CO.**  
*Boot & Shoe Manufacturers*  
QUEBEC.

Always on hand a FULL ASSORTMENT of  
the STAPLE LINES.  
ORDERS by MAIL promptly and carefully  
attended to.

OFFICE STATIONERY

**BLANK BOOKS,**

INTEREST TABLES,  
CUSTOM HOUSE FORMS, &c.,

To be had at

**W. DRYSDALE & CO.,**  
232 St. James Street, MONTREAL.

**S. H. MAY & COMP'Y,**

IMPORTERS OF

**PAINTERS SUPPLIES**

Of every description, including,

Leads, Oils, Varnishes, etc., etc.,

MONTREAL.

cient in quantity but, according to the *Bulletin des Halles*, the quality is inferior as well, the new crop in several departments selling for three to four francs per quintal less than the old.

— The Western Counties Railway is now open for traffic between Yarmouth and Halifax, and is doing a good business in taking passengers to and from the Exhibition at the latter port.

— Frazer, Grant & Pitblado, the Nova Scotia contractors for section B of the Pacific Railway, received, according to newspaper report, \$50,000 to withdraw in favor of the present contractors.

— Fish, Shepherd & Co., insolvents, of this city, have sold their stock of dry goods, in bulk, to Alexander Walker & Co., the old established house on McGill street. The price paid is authoritatively stated to be over \$50,000.

— At a meeting of the creditors of Cushing & Clark, Salisbury, N.B., on Tuesday last, an assignee and three inspectors of the estate of the insolvents were appointed. The liabilities were stated to amount in round figures to \$53,000, and assets, \$30,000.

— The proposal to establish a Board of Trade at Brantford has progressed to the stage of a definite undertaking, and at a recent meeting of interested parties a committee was appointed with instructions to make arrangements for starting the association.

— In the case of the Bank of Montreal, against the five ex-directors of the City Passenger Railway, for the recovery of \$114,136, in consequence of alleged maladministration, Justice Rainville, last week, dismissed the demurrer filed separately by the defendants, and the action will now proceed on its merits.

— A cheese factory has been started in the town of St. Joseph, Beauce County, Quebec.

— The Montreal Weaving Company was attached on Friday last, at the instance of a creditor in the sum of \$7,218.35.

— The receipts of the Toronto Exhibition, including sundry donations, were about \$57,000.

— The new surveys of the Rocky Mountain passes for the Canada Pacific Railway are reported progressing favorably.

— Spontaneous combustion is smartly defined in insurance circles as the "result of an intense willingness that the risk should burn."

— Granite wharf, Halifax, N.S., near the depot, has been purchased by an English company, for the purpose of shipping grain.

— The pioneer shipment of cattle from this port to Belgium was made on Tuesday last per S.S. *Harnorth*.

— On Saturday last 256 hogsheds of sugar were shipped from Halifax for this city by the Intercolonial Railway.

— A revenue officer has just seized at Point Claire an illicit still, with all the utensils of a distillery, on premises understood to belong to Mr. Allard, grocer, of this city.

— A deficit in the accounts of William Inman, bookkeeper for Elliott & Sheard, lumbermen, of Almonte, Ont., has appeared, since when he has not.

— The floating stock insured in the St. John Mutual Company numbers 748 vessels, aggregating 31,516 tons burthen and valued at £236,870.

— The Town Council of Farnham, Quebec, has voted a bonus of \$25,000 to a cotton factory under certain conditions, one of which is that 300 hands shall be constantly employed.

— Private advices from Welland, Ont., state that "business is looking up a little just now, and will, no doubt, remain so until after the holidays."

— James G. Reilly, boots and shoes, of St.

Catharines, who has a branch store at Welland, closed for a time pending settlement with creditors, has resumed business.

— It is reported that, owing to the prevalence of the foot and mouth disease amongst sheep recently landed in England, the Privy Council is about to issue an order placing American sheep in the same category with cattle.

— The valuation of dutiable goods imported into Canada during August was \$4,820,311, upon which the amount of duty collected was \$1,270,311, equal to an average rate of about 26½ per cent.

— According to an English cablegram notice has been given to the employees of ship builders in the Pees district of a reduction of wages, from five to fifteen per cent, according to the class of work, to take effect on the 18th inst.

— The new twinscrew steam launch for H. M. dockyard, at Halifax, N.S., arrived at that port on the 27th inst., in the steamer "Iberian." The boat is said to be destined for torpedo service.

— From the report that capitalists of this city are projecting a second sugar refinery to be started in Halifax, N.S., we judge that the three black crows are indulging freely in succharine diet.

— The new Board of Directors of the Toronto, Grey and Bruce Railway, elected on the 24th ult., is making active effort to obtain provincial and municipal aid with a view to changing the gauge of the road.

— At a public meeting held in Shelburne, N. S., last week, \$3,000 stock subscriptions were secured towards the building of a dry dock at that port. The total amount required is estimated at \$7,000.

— The accounts of the town clerk and treasurer of Brockville, Mr. Taylor, are found to be short some \$2,200, and the delinquent is said to have disappeared. The Canada Guarantee Company are bondsmen in the sum of \$5,000.

— Not only is the wheat crop in France defi-

## Leading Wholesale Trade of Montreal

**MORLAND, WATSON & CO.**

Iron and Hardware

**Merchants & Manufacturers.**

All descriptions of

SHELF AND HEAVY HARDWARE.

MONTREAL SAW WORKS,

MONTREAL AXE WORKS,

**385 & 387 ST. PAUL STREET.**  
MONTREAL.**FRUIT & VEGETABLE CANNING CO.**

OF DELHI, ONT.

Are now prepared to SUPPLY THE TRADE  
with FIRST-CLASS QUALITY OF**Fruits and Vegetables.**

Send for Price List.

**JACOB SOVEREEN,**

Delhi, Ont.

Manager.

— The Dominion Bank has opened an Agency at Pictou, N.S., and Mr. W. W. Nation has been appointed agent.

— The total coal shipments from Pictou, N.S., for the week ending September 29th were 158,766 tons.

— The official returns of gate money taken at the Ottawa Exhibition are as follows: Tuesday, \$442.11; Wednesday, \$3,762.67; Thursday, \$3,567.17; Friday, \$1,432.93. There is a vast discrepancy between these receipts and the reported attendance, which on one day alone was estimated at 25,000 persons. An investigation is promised.

— The Western Fair now holding at London, Ont., promises to be a good success, the gross number of entries being some 2000 in excess of those of last year. To-day a general review of live stock takes place, whereupon the President will deliver the annual address and declare the show closed. Premiums will be paid to-morrow.

— The walking match in New York has attained to the dignity of an interesting commercial event, the gross receipts being about \$80,000, and the winner's share something over \$30,000. Our imagination stretches to the time when, in addition to freight rates and other prices in our market reports, we shall have to quote rates for walking.

— An insolvent named Donovan lately had his discharge suspended by Judge Torrance for neglecting to keep a cash-book. He pretended to say that his bank book served the double purpose, but the Judge refused to entertain this view of the subject unless it were proved that for each cash payment of 10 cents or 20 cents cheques were drawn.

— Notwithstanding statements in the daily press naming an earlier day, Mr. Angus will not retire from the management of the Bank of Montreal until the 31st inst., when the official installation of Mr. Smithers will take place. In the meantime the new appointee will, doubtless, spend much time at the bank acquainting himself with its affairs.

— The Harbour Commissioners of this port announce in the last issue of the *Canada Gazette* the following rates, in the absence of special arrangement, for second-class pilotage to and

## Leading Wholesale Trade of Montreal

**JOHN McARTHUR & SON,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, St. r, Diamond Star and Double Diamond Star Brand, 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, &amp;c., &amp;c., &amp;c.

OFFICES AND WAREHOUSES:

**310, 312, 314 and 316 St. Paul Street**

AND

**253, 255 and 257 Commissioners Street**

MONTREAL.

**MILLS & HUTCHISON**

WHOLESALE

**CANADIAN WOOLENS**

186 McGill street Montreal

**FALL STOCK**

COMPLETE.

Large variety. PRICES LOW. Travellers now on the road. Buyers visiting Montreal are requested to examine our Stock before placing their orders.

from Quebec: For vessels of over 200 tons, up the river, \$18, down the river, \$12; under 200 tons, up the river, \$12, down the river, \$8, and proportionate charges for less distances.

— There has been an advance in the price of deals in England, and our St. John Exchanges are quarrelling over it, the points at issue being whether or not the rise amounted to 10s. per standard, whether it was sudden or gradual, and what portion of it may be explained away by a coincident rise in freights. Lumber interests are looking up.

— The death of Mr. John Holmes, a former prominent resident of Carleton County, and at one time a member of the Ontario Legislature, was cabled from New Zealand on the 26th inst. Mr. Holmes left Canada some two years ago to take possession of property valued at \$2,000,000 bequeathed him by a brother. It is said that the only will made by the deceased is one registered at Ottawa.

— A member of the Harbor Board is understood to have in hand a project for the construction of wharves on Isle Ronde, opposite this city, for the purpose of loading vessels with lumber. The scheme provides for a deep water cove under the lee of St. Helen's Island where square timber may be moored. These measures are counted upon to draw to this port some of the foreign lumber trade now so largely monopolized by Quebec.

— The inspectors of the estate of William Lawson, of Port Colborne, have decided to contest a certain mortgage given by the insolvent to one Daniel McLean, as fraudulent. The insolvent under examination admits that at the time of executing the mortgage he could not have paid his liabilities had he been called upon to do so, for the reason that his resources were

## Leading Wholesale Trade of Toronto

ESTABLISHED, A. D. 1840.

**PETER R. LAMB & CO.,**  
MANUFACTURERS,  
Toronto, . . . . Ontario.  
Blacking, Snow Blacking, Leather Preserver, Harness Oil, Neats Foot Oil, Glue, Ivory Black, Animal Charcoal, Superphosphate, Bone Dust.

**BOOK AND JOB PRINTING**

AND

**BLANK ACCOUNT BOOKS.**

GET AN ESTIMATE FROM

*Lovell Printing & Publishing Co.*

Account Book and General Bookbinders,

FOR YOUR

Account Books, Letter-Press Binding,  
and Job Printing.

This Company have the very best facilities for turning out work in a superior manner and with despatch. They have recently added to their Job Department a large number of fonts of the latest styles of type. They solicit a trial order.

Special attention given to the binding of Books issued in numbers, and to the re-binding of books for Libraries, &c.

**JOHN LOVELL,**

Montreal, Aug. 1879.

Managing Director.

insufficient. The prosecution of the matter has been placed in the hands of Miller, Miller & Cox, of St. Catharines.

— An agency has been established in this city for the introduction of Newell's Universal Grinder, a machine adapted for grinding minerals, and also corn and other cereals. The machines, which are strongly commended by New York houses having them in use, are leased for the term of the patent, fifteen years, and a royalty is charged for 500 tons and under of \$1 per ton, the rate being largely reduced for increased quantities. Cereals are ground also at graded rates ranging from 3c. per bushel for 1000 bushels and under, down to 2c. per bushel for 50,000 bushels and upwards.

— In looking over an American exchanges our attention was summarily arrested by an advertisement consisting of a large railroad map, drawn on the approved plan of a central straight line, the topography of the surrounding country being made to conform thereto, and introduced and elucidated with the following naive confession, "a man who is unacquainted with the geography of this country will see by examining this map that the ——— railroad is the great connecting link between the east and the west!" The italics are our own, but we cannot but believe that the author of that advertisement was in reality a sly humorist, poking fun at the company in whose service he was engaged.

— A. R. Bell, wine merchant, of this city, whose premises were recently damaged by fire, sued the Royal Canadian Insurance Company for the whole amount of his policy, \$3,333, alleging a gross loss of \$12,249, the total amount insured being but \$10,000. The issue hinged upon a question of veracity as to the quantity of spirits consumed in the conflagra-

Leading Wholesale Trade of Montreal.

# PHOENIX Fire Assurance Co'y.

OF LONDON.

ESTABLISHED IN 1782.

CANADA AGENCY

ESTABLISHED IN 1804.

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

Twelve Millions Sterling.

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

Exceeds £600,000 Sterling.

LIABILITY of Shareholders UNLIMITED.

## GILLESPIE, MOFFATT & CO.

GENERAL AGENTS FOR THE

DOMINION OF CANADA,  
CHIEF OFFICE,

12 ST. SACRAMENT STREET.

R. W. TYRE,

Manager.

## The Telegraph Pen.

Try our MONTREAL TELEGRAPH CO. PEN, the best Commercial Pen in use. Note genuine without our name on Box and Pens. In Boxes of 1 gross, 50 cts.; 1 gross, 30 cts.; 1 gross, 20 cts. Mailed on receipt of price.

MURRAY &amp; CO.,

Stationers' Hall 231 McGill Street.

tion, and the jury, to whom all questions as to facts were submitted by Justice Johnson, returned answers to the effect that the valuation of goods destroyed as made by Bell was grossly exaggerated, and his statements and the oath with which he supported them were false, and this they found unanimously.

— According to a telegram to the Toronto *Globe* the third and last party of tenant farmers' delegates, sent out under the auspices of the Dominion Government, took passage on the 25th inst. on the S.S. *Sarmatian* for this port. The newcomers represent portions of Scotland and the Northern, Eastern and Western counties of England. A number of others who were deterred from sailing in consequence of the protracted harvest may sail next spring if the government be still willing to aid them. On board the *Sarmatian* is also a pioneer party of seventy Swedish farmers destined for Manitoba. If successful these will be followed next year by largely increased numbers.

— Owen Macdonald, a young farmer of some enterprise and more ambition, having been given real estate by his father, desired to make it more valuable and more saleable by erecting a factory thereon, bought machinery, and incurred liabilities beyond his cash ability to control, and soon fell into the hands of the Philistines, from which he could only be released by the official Assignee. That kindly and well-meaning but much maligned individual, on being called on, took charge of his affairs last week

Leading Wholesale Trade of Montreal.

## THE DOMINION BOLT CO'Y.

127 ST. PETER ST.,

MONTREAL AND TORONTO,

Now solicit and will book orders at Montreal, for September and October, delivery from the Works in Toronto, of their Manufactures of

SQUARE AND HEXAGON NUTS,  
MACHINE, BRIDGE,  
ROOF, TRACK  
AND CARRIAGE BOLTS,  
BOLT ENDS,  
COACH SCREWS AND  
WROUGHT SPIKES.

QUALITY, STYLE & SATISFACTION  
GUARANTEED.

1879. FALL SEASON, 1879.

## OSTRICH and VULTURE FEATHERS.

The Stock of Feathers is now complete in every Department.

Orders by letter will receive personal attention.

No Travellers employed.

J. H. LEBLANC,

547 CRAIG ST., - MONTREAL.

## "Portland Cement,"

(The Durham Brand)

### C. H. BINKS & CO.,

MONTREAL.

and a meeting is arranged for the second inst. At ordinary prices and in ordinary times the difficulty would not have occurred, for the insolvent's property would pay his debts twice over, but, as things are, the value of the estate is altogether uncertain.

— The following items have one bearing: Chatham, N.B., exported 26,978,000 feet of timber last month, an increase of 7,500,000 feet over September, 1878.—Guelph, Ont., customs receipts, September, 1879, \$11,267.01; 1878, \$9,750.24.—Inland Revenue receipts at St. John, N.B., for September, 1879, \$21,821; September, 1878, \$19,718.—Exports to the United States from Hamilton, Ont., last month, \$66,233.10; corresponding time last year, \$28,960.37; increase, \$37,272.73. And the following another: Belleville, Ont., Inland Revenue collections for last month show a falling off of \$178.87 as compared with September, 1878.—Montreal Inland Revenue, September, 1879, \$58,922.62; 1878, \$97,416.19, decrease, \$38,493.57.

— Garafraxa West, a township in Western Ontario, has been rather unfortunate in her treasurership, the late official now being in jail awaiting his trial for embezzling municipal funds to the extent of \$7,000 or \$8,000. Another township in the same county finds its treasurer deficient \$5,000, but it is thought

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 Belletier, [Cognac.]  
Sieger & Sons, [Genuine Angostura Bitters]  
J. H. Denkes, Deltshaven, Holland Gin, best Pale  
"Prize Medal."  
Canada Vine Grower's Association of Ontario,  
[Brands, Wines, &c.]  
Wheeler & Co. Belfast, [Ginger Ales, &c.]  
E. Johnston & Co., Liverpool, [Export Bottlers,  
Ginners' Stout, and Bass Ales, &c.]  
Mauel Cardenosa & Co., [Barcelona and Tarragona  
Spanish Ports.]  
Roig Ponsell & Co., [Barcelona and Tarragona  
Spanish Ports.]  
C. Scheydt De Waalder, Cette, [Sheries, &c.]  
George Roe & Co., Dublin, [Celebrated Old Irish  
Whiskies.]  
C. & D. Gray's Far-famed Loch Katrine, Scotch  
Whiskies.  
Bollinger's Champagne, Special Brands of Cham-  
pagne and Moselle.  
Alphonse Chaumette & Co., Chateau Parnaud, Bor-  
deaux [Sauternes &c.]  
C. Clarke & Co., Bordeaux, [Clarets, Prunes, &c.]  
Jamaica and Demerara Rum.  
Geo. Randall & Co., Waterloo, Ontario, Distillers,  
[Whiskies, &c.]

**Banagher Whiskey Distillery, Limited**  
(Old Irish Whiskey.)

The advertiser has been appointed agent for the celebrated HENKES GIN for Quebec, Ontario and Newfoundland.

## Park's Cotton Yarns.

Awarded the only Medal given at the CENTEN-  
NIAL EXHIBITION for Cotton Yarns of Canadian  
Manufacture. Nos. 5 to 19, White and Colored.

COTTON CARPET WARE.

No. 10, 4 ply, White, Red, Brown, Slate, etc. War-  
ranted fast colours, and full length and weight in  
every package. BEAM WARPS for WOOLEN  
MILLS. Single, Double and Twisted, White and  
Colored, HOSIERY, and KNITTING YARNS of  
every variety required in the Dominion.

ALEX SPENCE, W. H. PARKS & SON,  
223 McGill St., New Brunswick Cotton Mills,  
Montreal. St. John N.B.

Agent for Quebec and Ontario.

arrangements have been made to recover the amount as well as dispenze with the default-  
er. Another treasurer in the same neighbor-  
hood, that of the Town of Berlin, recently went  
to "that refuge of scoundrels," the United  
States, leaving a deficiency in the treasury;  
and yet another municipal treasurer is reported  
\$500 behind. The frequency of these misap-  
propriations by town officers of funds entrusted  
to them impels the enquiries: are they  
properly paid for services rendered; are they  
allowed to use corporate funds at their pleasure;  
or to what other cause may this wrong-doing  
be attributed? Should not the law require a  
strict deposit of moneys entrusted to them,  
similar to that of the Insolvent Act in the case  
of assignees?

— A curious case, involving nice points of  
law, and one that directly interests every  
shipper of goods, has just been decided in the  
Court of Queen's Bench against the shippers.  
The judgment rendered, as reported in the  
*Legal News*, states the questions involved with  
admirable clearness, and is as follows:—

Sir A. A. Dorion, C.J., said that this was an  
action brought by the appellants, D. McInnes  
& Co., for the price of goods sold to the res-

**PINKERTON, WHITHAM & CO.**

WHOLESALE MANUFACTURERS OF

**BOOTS AND SHOES**

Nos. 9 and 11 Youville Street,

AND

Nos. 1 and 3 Normand Street,

**MONTREAL.**

Opposite H. &amp; A. ALLAN'S Steamship Offices.

A large and well assorted Stock continually maintained, specially adapted to the wants of the Country Trade. Orders through our Travellers, or by mail, promptly filled, and first-class Saleable Goods guaranteed at the lowest possible prices.

**D. MORRICE & CO.,****Canadian Manufactures,****MONTREAL.**

Hochelaga Grey Cottons, Cotton Yarns, and Bags,

Valleyfield Bleached Shirtings,

Knitted Goods,

Tweeds, Flannels, &amp;c., &amp;c.

**THE WHOLESALE TRADE ONLY SUPPLIED.****M. E. DANSEREAU & CO.,**

AGENTS FOR THE

**Societe de Commission, de Consignations et de Transports. [Capital, 1,000,000 frs.]**

No. 1, RUE LAFAYETTE, PARIS.

BRANCH-HOUSES:—**Havre, Brest, Nantes, Bordeaux, Marseille, Saigon, (Cochin-China), St. Petersburg, (Russia).**

IMPORTERS OF

*All kinds of European Goods on the best terms and conditions.*

AGENTS for the following French Publishing Houses, whose publications are offered at Paris Catalogue prices:

Firmin Didot & Cie.; Hachette & Cie.; Garnier Frères; Chs. Delagrave, Hetzel & Cie.; Deladain Frères; Abel Pilon, A. LeVasseur, successeur; Victor Palme; Gaume & Cie.; Ponsielgue Frères; Perisse Frères; Alf. Mame (Tours); Ardant & Cie. (Limoges); J. Lefort (Lille); Vve. Casterman (Tournai); Marechal, Billard & Cie. (Law Books); Adrien Delahaye; G. Masson (Medical Books).

The attention of Universities, Colleges, Librarians, Physicians, Lawyers, Engineers, Architects and Private parties is called to the conditions of payment the undersigned are authorized to offer.

Payment divided in twenty monthly instalments from date of delivery of purchase. Duties and charges added to the first instalment.

Philosophical and Chirurgical Instruments and apparatuses for Laboratories imported on order.

15, 17 &amp; 19 ST. JAMES STREET, MONTREAL.

**FAURE FRERES.**

PROPRIETORS OF THE CELEBRATED CRU:

GRUAUD-LAROSE, CHATEAU DU GAY, CHATEAU LABURTHE, &c.,  
**BORDEAUX.**Branch Offices:—**COGNAC, RHEIMS and NANTES.**

Wine Merchants and Private Parties desirous of importing Wines and Brandy of undoubted quality, will find it to their advantage to address

**M. E. DANSEREAU & CO.,**

Sole Agents for the Dominion of Canada,

15, 17 &amp; 19 ST. JAMES STREET, MONTREAL.

**Wm. McLAREN & CO.****BOOT AND SHOE**

MANUFACTURERS,

Factory: 90, 92 &amp; 96 Jurors Street,

Offices and Warehouse: **VICTORIA SQUARE,****MONTREAL.**

ponents, Vezina & Bedard. Upon receiving the goods, consisting of a number of pieces of tweed, Vezina & Bedard immediately wrote to McInnes & Co. that the goods were not according to the sample which had been shown to them, and refused to accept them; and they inquired of McInnes & Co. in what manner they should return them. Not receiving any answer, or receiving an evasive answer, they returned the goods through the Express Company, with the exception of one piece which they retained, on the ground that, having paid something for freight, they were entitled to keep one piece of the goods as security for the repayment of the freight. The Court below decided that the goods were not according to sample, and the action was dismissed. The Court here considered that the judgment appealed from was correct in holding that the goods were not according to sample. Then, there was another question—whether Vezina & Bedard having kept one piece of goods as security for the repayment of the freight, they had thereby lost their right to complain. The

**JOHN S. SHEARER & CO.,**  
**MONTREAL.**

Representing well-known Makers of  
**Knitted Goods, Naps, Tweeds, Etoffes,**  
&c., &c., &c.

Agents in Canada for Messrs. Wm. Lindsay & Co., Shippers and Forwarders of Liverpool, London and Glasgow. Messrs. L. & Co. having recently established a Branch House at Glasgow, Importers trading with Scotland will find it to their advantage to correspond with them or us as to rates.

Court here was of opinion that, under the circumstances, there had been no acceptance of the contract in part. The contract was repudiated for the whole, one piece alone being kept as a pledge that the defendants should be reimbursed what they had paid for freight.

Ramsay, J., concurred in the judgment simply on the ground that there was a conflict of evidence, and under the circumstances this Court did not think proper to disturb the decision of the Court below. Judgment confirmed.

**ROBT. DUNN,**

Importer of LINENS,

AND

**GENERAL JOBBER IN DRY GOODS.**

Having made arrangements with SEVERAL OF THE LEADING LINEN MANUFACTURERS IN IRELAND, WILL KEEP ON HAND a COMPLETE STOCK OF

Fine Fronting and

Heavy Linens,

Handkerchiefs, Towellings,

Sheetings, Napery, &amp;c., &amp;c.

Special Lines for Shirt Manufacturers,  
JOB LINES IN GENERAL DRY GOODS ONLY.

Warehouse:

**162 MCGILL STREET, MONTREAL.**

Next door to Messrs. McKay Bros.

THE  
**MONTERRAT CO.**  
(LIMITED.)  
**LIME-FRUIT JUICE**  
AND  
**PREPARATIONS.**

H. SUGDEN EVANS & CO.

Sole Agents for Canada and United States.

Prices and descriptive Catalogue on application.

**WILLIAM DARLING & CO.,**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates*

Hair Sealing, Carriage

Makers' Trimmings and Curled Hair.  
Agents for Messrs. Chas. Ebbingshaus & Sons, Manu-  
facturers of Window Cornices.

No. 30 St. Sulpice, & No. 379 St. Paul Streets  
MONTREAL.

1879. AUTUMN. 1879.

**DRY GOODS**  
STOCK COMPLETE.

Having received the BULK of our NEW FALL  
GOODS, we take pleasure in announcing that we are  
now in condition to serve our customers, having  
determined to close out our whole Stock early.  
Special inducements will be offered.

Estab. **T. JAMES CLAXTON & CO.**  
St. Joseph st., Montreal.

**The Journal of Commerce**  
FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 3, 1879.

THE BANK STATEMENTS FOR  
AUGUST.

Owing to the pre-occupation of our columns last week with the report of the Consolidated Bank meeting, we were unable to call attention to what we cannot but think an alarming feature in the statements of several of our banks, although we admit that it is one which has existed for a considerable time. In an article published a few months ago, we pointed out the dangers to which our loan companies are exposed, owing to the large amount of deposits which they hold, subject to call on comparatively short notice, while the reserves are wholly inadequate to meet them. It is much to be feared that the competition of these loan societies has led several of our banks into the fatal error of paying too high a rate of interest on deposits. It is well known that the principal banking institutions have persistently refused to raise the rate of interest on deposits, while the smaller and weaker banks have not hesitated to pay as high as five and six per cent., and in some cases it has been said even higher.

No doubt this has been in some measure owing to the competition of the loan societies, but it has likewise been caused by active competition with one another. It would, of course, be difficult to suggest a remedy for what is obviously an evil without interfering with freedom of trade. Excessive competition has led to serious disasters in almost every branch of business within the last few years, and it is not surprising that banks should not have escaped. It cannot, however, be too strongly impressed on the minds of those who have transactions with banks that high interest very often means bad security, and that great caution should be observed with those banks which pay more than the current rate of four per cent.

In this connection it may be interesting to draw attention to the comparative statements of the banks doing business exclusively in Ontario and Quebec. Of course, the larger banks, such as the Banks of Montreal, British North America, Merchants, Quebec, Molsons, Ontario, and Toronto, have branches or agencies in both Provinces, and it would consequently be impossible to institute a comparison between the business in the two sections. We have, however, examined the returns of six banks in Ontario and six in Quebec, and have been much struck with the difference. The business of the banks in question is confined almost exclusively to their respective Provinces. It is unnecessary to designate the banks, as their names will at once occur to any one who refers to the statement. Six Ontario banks, with aggregate paid up capitals of \$4,721,700, had liabilities of a little over \$11,000,000, of which about \$5,500,000 were for deposits and \$2,371,000 for circulation. Six Quebec banks, with aggregate capitals of \$6,078,652, had liabilities under \$6,000,000, of which about \$4,500,000 were for deposits, and \$1,300,000 for circulation. The banks that we have selected are some of them very small, and we have therefore selected three in each Province, the largest of what may be termed local banks, with the following results: In Ontario three banks, with aggregate paid up capitals of \$2,855,689, had liabilities amounting to about \$8,700,000, of which nearly \$7,000,000 were for deposits and nearly \$1,700,000 for circulation. In Quebec the three largest local banks had aggregate capitals of very nearly \$5,000,000, with aggregate liabilities of \$4,878,024, of which about \$1,100,000 was for circulation and about \$3,750,000 for deposits. In the one case the aggregate liabilities are less than the aggregate capital, while in

the other case they are more than three times the capital. It may be observed that in the case of the larger banks hardly any have liabilities amounting to anything like double their capital. The Bank of Montreal has not quite double, but it is to be observed that, as the Banker of two Governments, it occupies an exceptional position, and is compelled to hold a much larger proportion of its assets in an available form. It is tolerably well known that efforts have been made from time to time by the more conservative banks to induce the banks generally to come to an agreement among themselves not to pay more than four per cent. for deposits, but for one cause or other such attempts have never been successful, and it is hardly probable that they will be, especially so long as loan societies enter into the competition. The figures which we have given prove how much more abundant the floating capital of Ontario is than that of Quebec, and it is to be borne in mind that the deposits of the loan societies, which are much larger in Ontario than Quebec, have to be added to those of the Ontario banks.

SIR ALEXANDER GALT ON THE  
TARIFF.

In our issue of the 19th September we noticed at some length the speech recently delivered by Sir Alexander Galt in Belfast. We labored at the time under a misapprehension as to circumstances, and, judging from the remarks that we have seen in the press, we should infer that it is not generally understood that the first report contained a brief summary of Sir A. Galt's speech at a public dinner, whereas the paper submitted at the suggestion of the chairman is an elaborate defence of the policy of the Canadian Government. The paper has been severely criticized not only by the press in opposition to the Government, but by the supporters of the National Policy, and we must own that we read the concluding portions of the paper with considerable surprise. It is just possible that Sir Alexander Galt may have deemed it a wise policy to suggest to the commercial bodies which he was addressing, that Canada would be quite ready to act in a more liberal spirit towards England on condition that England discriminated in her favor, although perfectly aware that he was suggesting what could not be carried into effect. It is, as we pointed out in our former article, vain to entertain the idea that England will ever again tax the food of her people or the raw material of her manufactures. The suggestion of Sir Alexander Galt, even if seriously offered,

need cause no alarm to the advocates of Protection, for most assuredly there is not the most remote probability that England will abandon her Free-trade policy.

We confess that we think that Sir Alexander Galt might have stated more clearly than he did, the effect of a great reduction in the price of goods on a revenue raised by *ad valorem* duties, and the difficulty of increasing such duties beyond a certain point. It is sufficiently obvious that there is much greater danger of fraud when duties are levied according to value than according to weight or quantity. The principle of combined specific and *ad valorem* duties has long since been adopted, with the concurrence of all parties, in our tariff, as it has been also in that of the United States. Sir Alexander Galt did not shrink from admitting and defending the protective character of the tariff. It cannot be denied that the chief cause of the national sentiment in favor of Protection, which was manifested at the last general election for the Dominion, was the refusal of the United States to concur in any measure of reciprocity. To the earlier portion of Sir Alexander Galt's paper we should not imagine that any exception could be taken. A revision of the tariff was indispensably necessary, in order to obtain a larger revenue, and it was quite pertinent to the question at issue to point out the heavy expenditure that Canada has been called on to incur, not only from the withdrawal of the Imperial troops, but from the accession of a large territory uninhabited, except by Indian tribes, whose supervision is very costly.

The account given of the various negotiations with the United States for reciprocal trade requires no lengthened notice here, although it could not have been omitted with propriety in a paper intended for English readers. What is chiefly objected to by the Opposition journals, and especially by the *Globe*, is the passage in which Sir Alexander Galt argues that the tariff was specially aimed at the manufactures of the United States and that "it was intended to make it apply in this sense as little as possible to Great Britain, and it is hoped that, instead of diminishing, it will increase our imports from home by replacing certain classes of goods by British." Immediately preceding our quotation Sir Alexander Galt had specially referred to the duties on cereals, coal, lumber and sugar, all of which, it must be admitted were aimed chiefly at the United States although coal and sugar are likewise imported from the United Kingdom. The coal imports from Great Britain have been

insignificant as compared with those from the United States, and, as there is no bounty on sugar exported from Great Britain, the effect of charging the duty on the long price is inoperative. We confess that we fail to comprehend how the effect of the tariff can be to replace certain classes of goods by British. As the duties are not discriminatory it would seem to follow that if England could not compete with the United States under the old tariff she cannot do so under the new. The *Globe* maintains that the tariff will operate much more against the importation of British than of United States manufactures, and refers specially to fabrics of wool. We find some difficulty in dealing with the *Globe's* figures, owing to the unsatisfactory character of the returns given in the *Official Gazette*, in which all cottons and woollens are classed under one head, although subject to various rates of duty. The returns are practically useless, unless there is a classification of the goods according to their respective rates of duty. There is, however, sufficient information given to prove that the *Globe's* statement is wholly incorrect. After selecting a number of articles, such as carpets, blankets, flannels, tweeds, woollen clothes, and worsted, which he states are charged with duties ranging from 30 to 50 per cent., and the value of which, in the aggregate in 1878 was under three millions of dollars, he gives "other woollens" value \$5,137,773 as liable under the tariff to 40 to 50 per cent. Now the unenumerated woollens in the tariff are only 20 per cent. *ad valorem*, and the articles specified above are all that are specially protected. There is, however, an obvious mode of testing the correctness of the *Globe's* statement. The woollens imported in the month of July according to the *Official Gazette* were of the value of \$514,365, the average duty on which was \$141,293, or a trifle under 27½ per cent. *ad valorem* on the whole. For the month of August the value of woollen imports was \$899,850, and the duty \$234,637, or about 26 per cent. The *Globe's* average is 43½ per cent. It would, of course, be more satisfactory if we were informed what amount came in at 20 per cent., and what the combined specific and *ad valorem* duties really amount to as the *Globe's* figures are mere estimates. The *Globe* is, however, correct in its statement that the low-priced English woollens are what the Canadian manufacturer feared, and it is clear that the duties were arranged so as to leave the market for the higher priced goods open to the English manufacturer and to close it for the inferior descriptions. Sir Alexander Galt did not enter into details,

and we think that, if he had confined his remarks to cotton goods, he would have been tolerably accurate. On the whole we venture to submit that, if Sir Alexander Galt has endeavored to minimize the effect of the tariff on British goods, his critics have exaggerated it in a much greater degree.

#### BUTTER ON THE CONTINENT.

At the Irish international dairy show at Kilburn this season the various continental butter-making methods were exhibited, and the description of the Danish and French methods is apt to convey to our own butter makers a hint or two which may be for their advantage. We see no reason why our best butter should not be fully equal to the best foreign make, and we believe that a little more care or attention would bring it to the same excellence. With one exception, the practical making of the butter at the German, Danish and Swedish dairies seemed to be quite perfect. The churning is done in the upright Holstein churn. Directly the butter comes, when it is still in small grains, like fine seed, slightly sticking together, the churning is stopped, so that the butter does not gather in lumps at all. The top of the churn is then taken off, the dasher taken out, and the butter milk drawn off through a sieve to catch any grains of butter. The butter is lifted out in a sieve, still in fine grains, and after a few rollings and tossings in the sieve forms in a lump, the grains having run together. It is next thrown out on the table; thence lifted with wooden trowels on the butter-working machine, and a few turns of the roller over it, with one or two more liftings with the trowels, and the work is done. The exception to this method is that the butter is not washed with water at all. The butter working machine is relied upon entirely to squeeze out the butter milk.

The French system of butter making, as exemplified at the international dairy, does not differ materially from the practice of the best English and Irish dairies. The chief advantages which the French method appears to have are the perfect sweetness of the cream and the novel and careful mode of washing. The churn used on the occasion bears a strong resemblance to the tinkler, so extensively employed in the United Kingdom. Unlike the latter, however, the French has two main openings instead of one, at directly opposite sides of the center. There are also two small openings, the smaller of which is the medium through which the water and buttermilk escape in the earlier washings.

The churning did not occupy more than half an hour, the barrel revolving at the rate of from twenty-five to thirty-five revolutions per minute. The moment it was ascertained that the grains of butter were fully formed, churning was suspended. In this country it is usual to revolve the churn for some time after the formation of the butter, so as to collect it into lumps while it is still in the buttermilk. The French, on the contrary, add water while the butter is in grains. In this manner all the buttermilk is more effectually washed out than when it is first incorporated with the lumps of butter. The extra working in the butter milk, too, tends to make the butter more greasy. When, therefore, it is ascertained that the grains of butter are perfect, working ceases, the butter milk is at once drawn away, and fresh water put into the barrel. The first water was drained off after a few revolutions of the churn; neither was the second nor third water permitted to remain long. The water was thus changed until the last came away as pure and clear as it was when put in the churn. The butter was taken out of the churn in lumps, and left to stand for some time in cold water, which had the effect of making it firm. No kneading machine was used; the water was expressed, and the butter made into balls with the hand. On the whole, water and the hand are largely employed in the manipulation, and strangely contrast with the German plan, where neither the hand nor a single drop of water ever touches the butter. The make-up of the butter in fine muslin cloths, and in small packages, likewise adds to the neatness of the French system. The entire mode of management seems to be better adapted to the circumstances of this country, and could perhaps be more easily imitated than any other foreign system.

As said already, there is no reason why Canadian butter, if properly and carefully made, should not be fully equal to the best foreign make, and, if the splendid Normandy butter sells in Paris for three shillings per pound and nearly as dear at Rio Janeiro salted, or in tins; if Mr. Clanchy, of Cork, who received the gold medal and the diploma of the Universal Exhibition, disposes every year in hermetically-sealed tins and in firkins, of 18,000,000 lbs. of butter to all parts of the world, it is not illogical to conclude that the same minutious care being given in this country to the making up of butter would meet with the same reward.

— The report that a certain bank contemplates exchanging its telegraph stock for what it will bring is to-day contradicted.

#### AFTER HARVESTING, SELL.

The importance of time in connection with business matters is so very well understood theoretically that it would hardly be possible to engage attention to the subject by mere generalities, however strongly emphasized. From the time that Benjamin Franklin epigrammatized the philosophy of acquisitiveness in the words "Time is Money" to the present day the virtue and force of that proposition have been universally recognized. It is one thing, however, to perceive the truth of a statement, and quite another to appreciate its proper application; it is one thing to give an unconcerned assent to a proposition, and another to act as if it were really true. The season is now upon us when a practical test will be applied as to which sort of concurrence farmers give to this truth, passive or active. Harvesting is well advanced, and the next thing to be done is to sell the crop. "Wheat is not high," says the farmer; "there will be a short crop the world over; the probabilities seem to be in favor of a further rise in price; if such rise takes place it will certainly be more than enough to cover the interest on what I could now realize; I can afford to wait for a time, especially as the chances are so good that I shall be a considerable gainer by so doing. I'll hold on for a little any way, and then perhaps the course of the market will show itself more clearly." With some such soliloquy as this, varied in temper and phraseology according to individual traits, the farmer reaches the conclusion to delay the sale of his products in the hope of doing better. To what extent this course is pursued it is quite impossible to say, but that it is universal will hardly be denied. We may safely doubt if this paper will be read by a single member of the farming class whose own experience does not furnish innumerable illustrations in point. Oftentimes such delay turns out well, and perhaps at least equally often badly, but the view of the matter which we wish to present at this time is measurably independent of immediate results.

The effects of the lapse of time between harvesting and marketing are not confined to the accrument of interest. There is another element in the calculation, and a very important one—one we believe that is constantly ignored for the reason that its operations cannot be traced from the individual back to his own cash account. We refer to the impetus given to general business by quick sales. The farmer may reply, "my crops don't amount to anything; if I sell

at once my neighbor won't, and practically, if my anticipations of a continued rising market be verified, I shall simply have lost money by deferring my own judgment to some vague theoretical notion about general business." As to the smallness and relative unimportance of any one crop, this answer has no more weight than that of the citizen who refuses to exercise his right of franchise on the ground that one vote will not make any difference—that is, it has no weight at all. If it be sound policy to sell the entire crop of the country as expeditiously as possible, it is sound policy for every individual farmer to observe a consonant rule of action in disposing of his own produce.

But as to losing money through selling in the face of a rising market, the farmers supposed reply is not so readily set aside. A good answer, and probably the most effective one that can be made, seems to us to be an appeal to the personal experience of old farmers. Covering long periods of time it can hardly be doubted that the testimony will be substantially, "sometimes I've done well by holding on and sometimes I have not; how it has resulted in the long run I cannot tell." If the results are so uncertain when the simple question of price realized is all that is considered, then any general reasons that can be presented are not impaired of their virtue in any way by citations of instances in which profit was made or would have been made through delay in selling. Some of these reasons are, the advantage to the farmer of having early use of money; the relief of mind arising from having no occasion to study the markets; the better fitness for farm duties and all other duties consequent upon this relief of mind; the steadiness given to markets by an orderly and methodical way of feeding it with supplies; the assurance that would follow of a fair market as opposed to one speculatively high or low; and, finally, the profit to be realized by the farmer from the activity infused into general business by the introduction of his produce and its percolation through the great army of handlers to the consumer, by whom, let it be remembered, it is at once sent back in other shapes to the farmer.

It is to this last phase of the question of selling promptly after harvesting that we would direct special attention. It is not within the province or power of figures to show how much is lost to the farming communities of the world by hoarding their own produce, but if it be admitted that prosperity depends upon business, and that business is nothing other than the interchange of products acquired by the



exercise of different talents, then it follows directly that whatever impedes such interchange is a drawback to prosperity. The merchant understands very well that the oftener he turns over his stock, the safer, more profitable and more satisfactory in every way is his business; but, with strange fatuity, from time to time he stocks himself heavily, seeing, or fancying he sees, that certain lines of goods are to meet with a special demand, and so not only enters upon the domain of the speculator, which is dangerous, but blocks the wheels of commerce by accumulating stock, and in this way sows the seed of his own discomfiture. So the farmer, by holding on to his crops rather than sell them at the legitimate market price at the time of harvesting (and as to what is the legitimate market he may and should always keep himself informed by the careful study of market reports), not only introduces into that occupation, whose great merit is the surety of the yield, the unwholesome element of hazard, but with the same fatuity shown by the merchant he adopts a policy that measurably at least defeats itself.

While we would recommend growers, therefore, to post themselves thoroughly as to the markets at trade centres, so as to secure a fair ruling price for their produce, we would also suggest to them that there are evils connected with the policy of delay none the less real because incurable. It is not to be supposed for a moment that the grower should not use his best judgment as to the time when, as well as the price at which, he will sell his stock, but we think that judgment will always be best when it is made up of a strong bias towards prompt sales for the reasons herein traced.

#### WHAT EDUCATION IS OF MOST VALUE.

For shoe-making or housebuilding, for the management of a locomotive engine, a newspaper or a country store, some apprenticeship is needful. Is it, then, that the unfolding of a human being in body and mind is so comparatively simple a process that any one may superintend and regulate it with no preparation whatever? If not, if the process is with one exception more complex than any in nature, and the task of administering to it one of surpassing difficulty, is it not madness to make no provision for such a task? Better, we say, sacrifice accomplishments than omit this all essential instruction. When a father, acting on false dogmas adopted without examination, has alienated his sons, driven them into rebellion and ruined them by his

harsh treatment, by over-exactions, and made himself miserable; when he made no effort to make the family circle more cheerful and entertaining for them than the street corner or the bar-room; when innocent amusements were forbidden; when no effort was made to gain their confidence and to prove to them that he was the best bosom friend they had in the world; when too constant regard on his side was had to the inheritance he should leave them, to the neglect of other and more direct ways of gaining their confidence; he might reflect that the study of Ethnology would have been worth pursuing even at the cost of knowing nothing about Sophocles or Eschylus. When a mother is mourning over a first-born that has sunk under some infatigable disease; over a son who is gradually sinking into the depths of social degradation, which some knowledge of physiology and psychology on her part might have averted, it is but a small consolation that she can read some favorite foreign author in the original.

That parents in general should be expected to acquire a knowledge of subjects so abstruse will seem to them an absurdity. And if we proposed that an exhaustive knowledge of these subjects should be obtained by all fathers and mothers, the absurdity would indeed be glaring enough. But we do not. General principles only, accompanied by such detailed illustrations as may be needed to make them understood, would suffice, and these might be readily taught—if not rationally, then dogmatically. Be this as it may, however, here are the indisputable facts:—that the development of children in mind and body rigorously obeys certain laws; that unless these laws are in some degree conformed to by parents, death is inevitable; that unless they are in a great degree conformed to, there must result physical and mental defects; and that only when they are completely conformed to, can a perfect maturity be reached. Judge, then, whether all who may one day be parents should not strive with some anxiety to learn what these laws are.

Let us next pass to the functions of the citizen, and inquire what knowledge best fits a man for the discharge of these functions. It cannot be alleged, as in the parental functions, that the need for knowledge in the present case is wholly overlooked, for our school courses contain certain studies which nominally at least bear upon political and social duties. Of these the only one that occupies a prominent place is history. But as already hinted the historic information commonly given is almost valueless for purposes of

guidance. Scarcely any of the facts set down in our school histories, and very few even of those contained in the more elaborate works written for adults, give any clue to the right principles of political action. The biographies of monarchs—and our children commonly learn little else—throw scarcely any light upon the science of society. Familiarity with court intrigues, plots, usurpations, or the like, with all the personalities accompanying them, aids very little in elucidating the principles on which national welfare depends.

We read of some squabble for power that it led to a pitched battle; that such and such were the names of the generals and their leading subordinates; that they had each so many thousand infantry and cavalry, and so many cannon; that they arranged their forces in this or that order; that they manoeuvred, attacked and fell back in certain ways; that at this part of the day such disasters were sustained, and at that such advantages gained; that in one particular movement some leading officer fell, while in another a certain regiment was decimated; that after all the changing fortunes of the fight, the victory was gained by this or that army, and that so many were killed and wounded on each side, and so many taken prisoners. And now, out of the accumulated details that go to make up the narrative, say which it is that keeps you in deciding on your conduct as a citizen. Supposing that you had diligently read, not only the "Fifteen Decisive Battles of the World," but accounts of all other battles that history mentions, how much more judicious would your vote be at the next election?

"But these are facts, interesting facts," you say. Without doubt they are facts; such, at least, as are not wholly or partially fictitious; and to many they may be interesting facts. But this by no means implies that they are valuable. Factitious or morbid opinion often gives seeming value to things that have scarcely any. To one man an ugly piece of cracked old china is worth its weight in gold; to another the relic of a celebrated murderer, or a tobacco pipe that had seen service in the Crimea seems his most desirable possession. Will it be contended that these tastes are any measures of value in the things that gratify them? If not, then, it must be admitted that the liking felt for certain classes of historical facts is no proof of their worth; and that we must test their worth as we test the worth of other facts, by asking to what use they are applicable. Were some one to tell you that your neighbor's cat kittened yesterday, you would say the information was worthless. Fact though it might be,

you would say it was an utterly useless fact, a fact that could in no way influence your actions in life, a fact that would not help you in learning how to live completely. Well, apply the same test to the great mass of historical facts, and you will get the same result. They are facts from which no conclusion can be drawn—unorganizable facts; and therefore facts which can be of no service in establishing principles of conduct, which is the chief use of facts. Read them, if you like, for amusement; but do not flatter yourself they are instructive.

#### THE TARIFF.

We are by no means of the opinion that the present tariff is perfect, indeed it would be most extraordinary if it were not susceptible of great improvement. It is to be hoped that the Minister of Finance is watching its operation with a desire to remedy all proved defects. It is unfortunate that, instead of trying to deal fairly with the various important interests that require consideration, there should be a resort to the most absurd misrepresentation. A paragraph has been going the rounds of the newspapers alleging, on the authority of the *Halifax Chronicle*, that there has been an increase of 50 per cent. to the duties, and this is based on the Customs returns for July of imports and duties in the aggregate. Even if the statement were reliable, it would only prove that the people of Halifax paid more in 1879 in the shape of taxes on imports than in 1878. A revenue must be raised, and if the taxes had to be increased by 50 per cent. in order to supply the ways and means, it would be simply a necessary evil. In point of fact, it seems probable that the sugar imports have been much greater in 1878 than in 1879, and as sugar pays a very high duty in proportion to its value, the proportionate increase of duty is easily accounted for. When it shall be proved that the revenue is in excess of the necessary expenditure, it will be time enough to cry out against the load of taxation.

#### THE SUGAR TRADE.

The Halifax people are complaining that the Montreal trade, notably the Redpath Refinery, will not buy sugar in their market. On the other hand the West India exporters are making a grievous complaint of the sugar duties, as placing obstructions in the way of sending sugars to Ontario and Quebec by the United States seaports, to which they can always get freight at much lower rates than to Canada ports. They allege that the Ontario and Quebec importers

will not give orders for sugars to be shipped via Halifax. We confess that we are not sufficiently informed as to facts to justify us in dealing with the subject in a satisfactory manner, but a glance at the map will convince any one that the shortest route from any West India port to Toronto or Montreal is via New York or some still more southern port, and that Halifax and the Intercolonial must be a tedious and expensive mode of conveyance.

#### ANSWERS TO CORRESPONDENTS.

A. B. of Quebec.—1. The Ottawa Agricultural Insurance Company has been in liquidation, not insolvency, since April last. 2. Of the subscribed capital, 25 per cent. in all has been called up. Payments are made to the Treasurer at Ottawa or the Trustees in this city. 3. The company is obliged to furnish the Insurance Superintendent with a full statement of its affairs annually, and this is officially published. 4. The company is in the hands of the following named trustees: John Pennoek, of Ottawa, John S. Hall and L. Beaubien, of Montreal. In further answer to the spirit of your enquiries we might say that the company is virtually closed up as it is. A compromise of pretty much all outstanding claims was made some time ago at 35 to 40 cents on the dollar, and about the only business now in hand seems to be that of endless litigation with delinquent stockholders, who are doubtless to a very large extent unable to pay.

#### BUSINESS CHANGES.

The more important business changes of the past week are as follows:—

*Dissolutions*.—H. & T. Andrews, general store, Upper Stewincke, N.S. S. D. James & Co., traders, Kentville, N.S., offer to compromise at 75 cents. Douglas & Co., general store, Amherst, N.S., admitted S. G. Chambers as partner. J. P. Mackay, watches, Charlottetown, P.E.I., sold out.

#### ASSIGNED.

##### PROVINCE OF ONTARIO.

John B. Miner, confectioner, Brantford.  
R. Kerr, St. Catharines.

##### PROVINCE OF QUEBEC.

F. Savary, general store, St. Raymond.  
Geo. W. Liddle, Montreal.  
Jos. Beaulieu, ship chandler, Levis.  
A. J. Fontaine, painter, Montreal.  
Morreau & Trotter, dry goods, Three Rivers.

##### PROVINCE OF NOVA SCOTIA.

Jos. W. Allen, lumber, Dartmouth.

##### PROVINCE OF NEW BRUNSWICK.

James Thompson, St. John.

#### ATTACHED.

##### PROVINCE OF ONTARIO.

Jessie Studden, groceries, Gananoque.  
H. J. Ince, Cayuga.  
Adam Anstee, Owen Sound.  
D. B. Campbell, London.  
D. Welsh, Woodstock.  
R. & T. Coutts, Strathroy.  
M. B. Hague, Waterloo.  
F. Hindon, general store, Midland.  
Noonan & McGarry, general store, Perth.  
P. Jolly, L'Orignal.  
Wm. Bennett, groceries, Preston.

#### PROVINCE OF QUEBEC.

D. Suzor, boots and shoes, Waterloo.  
Mechanics' Bank, Montreal.  
J. B. G. Simpson, Lauzon.  
Wm. Wiseman, Montreal.  
Malouin & Co., furs, &c., Quebec.  
D. W. Lockhart, furs, &c., Richmond.  
Bonner Bros., general store, Richmond.  
P. C. Warren, ins. agent and broker, Montreal.  
Thos. Quinn, Montreal.  
F. St. Amour, boots and shoes, St. Jean Baptiste.  
L. J. Pelletier, Lefebvre & Co., dry goods, Montreal.  
Geo. Frigon, Three Rivers.  
P. Caron, groceries, Côte St. Paul.  
John McKibbin, Levis.

#### PROVINCE OF NEW BRUNSWICK.

F. W. Alexander, Bathurst.  
A. & O. Steeves, Hopewell.

#### PROVINCE OF NOVA SCOTIA.

J. E. Lawlor & Co., general store, Dartmouth.  
John Lawlor, baker, Dartmouth.  
Chas. J. Fuller, jun., general store, Arichat.  
Arthur Ives, groceries, Pictou.  
Benj. McKeen, trader, Sherbrooke.

#### PROVINCE OF PRINCE EDWARD ISLAND.

R. Atkinson, Summerside.  
Alex. Cheveril, Souris.

#### FIRE RECORD.

##### ONTARIO.

*St. Thomas*, 24.—A large building belonging to H. Brown destroyed. Loss on stock and building, \$6,000. Insurance: Commercial Union, \$2,800; Royal, \$2,200; Scottish Imperial, \$1,500; Scottish Commercial, \$1,000, and Standard \$2,000. *Cobourg*, 24.—H. Delaney's work shop totally destroyed. Loss \$800; no insurance. *Bellefleur*, 24.—A. A. Farley's new brick dwelling destroyed. Insured for \$2,000 in the Commercial Union and \$3,000 in the British America. *Cobourg*, 26.—A large wooden block owned by S. Rettalack and occupied by M. Quinn, Taylor, Witherington & Co., W. J. Evans and J. Fox destroyed. Insurance.—S. Rettalack, Citizens \$1,000, loss \$3,000; M. Quinn, Queen and Western \$1,000, loss \$2,000; W. J. Evans, North British \$700, loss \$800; Witherington & Co., Imperial \$500, loss \$800; and J. Fox, Citizens \$200; loss \$500. *Milbank*, 26.—J. B. Rutherford's saw and grist mills considerably damaged. No insurance. *Lacan*, 28.—The barns and stables of Thos. Coursey destroyed. Loss \$2,000; insurance \$800. *Biddulph*, 28.—The dwelling of Mrs. Hogan destroyed. Loss \$600; partly insured. *Barrie*, 30.—Cairns Bros.' planing factory destroyed. Loss \$5,000; insurance on building \$1,900 in the Gore Mutual, and \$1,900 in the Phoenix on machinery. *St. Thomas*, Oct. 1.—The dwelling of Thos. Place destroyed. Loss \$800; no insurance.

##### QUEBEC.

*Montreal*, 1.—Murphy's rope walk totally destroyed. Building insured for \$5,000; stock for \$8,000. The store of W. Butterfield & Co. slightly damaged.

THE GREAT NORTH-WEST.—The promise which the Great North-West holds out of becoming at no very distant day an incalculably large factor in the problem of Canadian growth and prosperity is very generally believed not only in this country, but by our immediate neighbors; indeed, American prophets not infrequently excel our own (probably from force of habit) in grandiloquent descriptions of what Manitoba is to be. But across the Atlantic this belief is neither so sanguine nor so general, and this we believe is only in part owing to more sober or saturnine temperament, the greater reason being want of information from thoroughly disinterested sources. It is peculiarly gratifying, then, to note the effect produced upon the special correspondent of the

London Times by a trip to the Canadian west, since such testimony, though no better than much other, will doubtless have special convincing force. The correspondent in a recent letter sums up what he has seen in the following emphatic and unqualified words of encomium: "This is the finest land in the world, and I never could believe it until I came here, and I presume there are many more like me who are slow to credit every honest statement in reference to the fertility of the Great North-West. However, I will make amends for it when I go back. I will send every one I can from Great Britain to where they can get the finest land in the world on easy terms. I have been about a great deal, and visited the homesteads of men whom I find have done more in a few years towards making themselves and their family comfortable than farmers in Ontario could have done in a life time. This country, if settled up, will be the salvation of the Dominion, when her vast natural products can find a route to the sea over the railways and canals of the older provinces. I regret that I did not come up here sooner that I might be able to see more of the country, but you may rest assured I will make the most of my time." It is only reasonable to suppose that testimony of this kind, reaching the classes it will, directly and through citation, must have a not inappreciable influence towards accelerating the great work of settling Manitoba and developing its resources.

## Financial and Commercial.

### GENERAL MARKETS.

THURSDAY, October 2, 1879.

The markets for the week are without features of special interest. A quiet, steady business is reported in most lines, with hardware active and dry goods dull. Butter and cheese have been strong until to-day, the latter commodity apparently still aiming at higher prices, but this, it may be parenthetically said, is the surface aspect of every market when at the climax of a rise; and to-day there is weakness. Wheat, after the violent fluctuations of last week, extending well into this, is again strong in Chicago, and is firmly held in this market. The prices of corn and peas are well maintained, and, altogether, the opportunities now offering our farmers to close with the markets and make a splendid season of it could hardly be better. The reluctance of growers to sell on a rising market is a familiar feature of trade, but we had rather expected the country was now so poor that this season the custom would prove "more honored in the breach than in the observance." The present general upward turn in prices is regarded in the main as legitimate and thoroughly dependable, but it is naturally accompanied with much speculation and consequent liability to sudden reactionary movements. The way to secure healthy and stable markets and realize, on the average, good prices is to keep feeding them during an advance, and this we believe to be sound policy for all who do not make market operations their special study and business. As to finance, sterling exchange is firmer at 85-16 to 83-8 for 60-day bills between banks, and 8½ to 8½ over the counter. New York rates are \$4.82½ for 60 days, and \$4.84½ for sight exchange. Call loans on approved collaterals are done in this market at about 6 per cent., and discount rate for good commercial paper is quoted 7 to 7½ per cent. On the Stock Exchange prices have been remarkably steady, Montreal Telegraph

being an exception. These shares have fallen some 3 per cent. during the week, and the decline is attributed by some to the good prospects of the American opposition company, and by others to sales already made or to be made for the account of one of the recently suspended banks, known to be a large holder. Hardly an average amount of business has been done on the general list, although transactions in Merchants Bank have been unusually large. The considerable rise which has of late taken place in these shares occasioned free sales to realize, and the offerings have been taken it is thought largely on speculative account. Sales for the week are as follows: 175 Bank of Montreal at 132½ to 133 to 131½ to 132; 1,176 Merchants at 81 to 81½ to 80½ to 81; 2 Molsons at 65½; 150 Jacques Cartier at 59 to 58; 370 Commerce at 113½ to 112½ to 113; 103 People's at 43 to 44; 1,102 Montreal Telegraph at 94 to 91 to 91½; 210 City Passenger Railway at 81 to 80, and 10 City Gas at 118½ to 118. The market to-day has been moderately active and strong, with the following reported sales: 64 Bank of Montreal, at 133; 97 People's, at 46 to 48; 597 Merchants, at 81 to 82 to 81½; 9 Molson's, at 65; 13 Jacques Cartier, at 57½; 55 Commerce, at 113½; 300 Montreal Telegraph, at 91½ to 91½ to 91½; 7 Richelleu Navigation, at 37½; 40 City Passenger Railway, at 80; City Gas, at 187½, and 50 Dundas Cotton Mills Stock, at 65.

ASHES. — Receipts the past few days light. Sales of First Pots at \$3.75 to \$3.80. Seconds, \$3.15; Thirds, \$2.80. Pearls — Firsts sell at \$5.12½. Seconds at \$4.50 to \$4.55. Inspection of Pot Ash has grown very stringent, some makers having been caught adulterating their Ashes. We advise our readers to be very careful to use nothing but Wood Ash, or their Pots will certainly be cut down. Receipts since 1st January, 7,402 brls. Pots and 1,319 brls. Pearls. Deliveries, 7,785 brls. Pots and 1,445 brls. Pearls. Stock in store at six o'clock on 1st October, 740 brls. Pots and 112 brls. Pearls.

BOOTS AND SHOES. — The regular season for the sale of fall supplies is about over. The business done has been quite satisfactory in every respect as to volume, prices, and payments. The continued advance in hides and leather has naturally served to strengthen prices. Travelers are about to set out for sorting-up orders, and the promise for these is the same in this trade as others, very good in consequence of conservative buying and an abundant and profitable harvest.

DRY GOODS. — Dulness generally reported, and remittances hardly up to expectations. By way of exception one large house reports business fair and payments good. Travelers are preparing for another tour, this time in quest for sorting-up orders, and we understand some have already started out. The buying early in the season was so very cautious that stocks must be getting low in the country, even if business only equal to that of last year has been done, so that, should the good harvest have its natural effect of increasing consumption, an exceptionally large run of orders late in the season may be counted upon. Although it is yet early to look for evidences of such influences, it is observable that some disappointment is felt that they have not already appeared. Heavy goods have hardly met with a fair proportionate demand up to this time, and some are disposed to blame the unseasonably warm weather for this slackness.

DRUGS AND CHEMICALS. — We have to report continued activity in this department of trade, and the prospects are very cheering of a good healthy business being done between now and close of navigation. Prices are looking up without any marked change to report, but we may look for higher prices in the near future, as

prices at the manufacturing centres exhibit a marked tendency to advance, and freights are also higher.

FLOUR AND GRAIN. — The usual changing about of nominal quotations for Canada wheat in this market has taken place from day to day in conformity with advices from other cities. Canada Spring No. 2, quoted on Friday last at \$1.15 to \$1.18, is now \$1.18 to \$1.21; and Red Winter No. 2, then \$1.20 to \$1.22, is now \$1.24 to \$1.26, the interim quotations all being within the range of these figures. We do not know that this apparent advance of 3c to 5c per bushel has given rise to any transactions for shipment, other than the sale of a single cargo of No. 2 Red and White Winter, mixed, at \$1.24, but have reason to believe that sales have been made which we are unable to trace to principals. Wheat is now coming forward, and stocks in store are accumulating rapidly, the figures being, September 15th, 70,238 bushels and September 30th, 151,783 bushels, an increase for the fortnight at 81,545 bushels. This accumulation is in keeping with the declared hiatus in sales, and is accounted for by the difficulty in obtaining freight. Dealers complain that rates are so high as to constitute a practical embargo upon business, but, so long as United States grain can afford to pay the prices asked, we do not see why Canadian should not also. Vessels do not go away empty, and the solution of the problem would seem to be that producers must make up their minds to accept prices at which shippers can afford to handle their stocks. Considering the splendid rise which has lately taken place this does not seem a very hard alternate. The Chicago market quickly recovered from the staggering blow dealt it last week, by sales to realize in conjunction with a bear raid, and has since, through constantly changing prices, now up and now down, developed no little strength and a tendency to steadiness. Speculation is in volume enormous, but seems more evenly balanced than heretofore, and this tends to keep prices within lesser limits. The daily quotations in that market for October delivery have been as follows: Thursday, as already reported, \$1.01½; Friday, \$1.05½; Saturday, \$1.05½; Monday, \$1.06½; Tuesday, \$1.03½; Wednesday, \$1.04½, and to-day at 1.04 p.m. \$1.05½. For November delivery the price has moved at 2c above these figures in close conformity therewith, and is to-day \$1.07½. In coarse grains, corn has sustained a further advance, and is quoted at 50c to 51c in bond; peas about the same as last reported, 80c afloat; oats, 31c to 32c; rye, 62c to 63c; and barley, 55c to 65c. There is very little change to report in flour in the way of prices, and what there is in the line of still further improvement. Extra Superfine is quoted 10c to 15c higher; Spring Extra, 5c; Ontario bags 10c, and City bags about 10c, other grades or descriptions being unchanged. A fair business has been done with reported sales at the following prices: Superior Extra, \$5.62½, \$5.65, \$5.70 and \$5.65; Extra, \$5.60; Spring Extra, \$5.55, \$5.60, \$5.55 and \$5.60; Strong Bakers, \$5.70, \$5.75 and \$5.80; Ontario bags, \$2.70, \$2.72½ and \$2.70, and City bags at \$2.80 and \$2.82½. Stocks in store October 1st, 13,958 bbls. against 13,746 bbls. September 15th, and 45,681 bbls. October 1st, 1878. Oatmeal has given away in price, the last reported sales being 100 bbls at \$4.50, a concession of rather more than 10c for the week. We quote: Superior Extra, \$5.65 to \$5.75; Extra, \$5.60 offered; Spring Extra, \$5.55 to \$5.60; Superfine, \$5.10 to \$5.20; Strong Bakers, \$5.60 to \$5.85; Ontario Bags, \$2.70 to \$2.75, and City Bags, \$2.80 to \$2.85; Oatmeal, \$4.50; and Cornmeal, \$2.50.

FRUIT. — A quiet, but steady business. The recent arrivals of lemons have been pretty well absorbed, and the market is almost bare, but, with new shipments now close at hand; price per case, \$5. The market is over-loaded with grapes at 4c to 5c per lb., and also with peaches at \$1 to \$1.25 per basket. These fruits have been forwarded in quantity rather too late, the market is tired of them, and sales are slow and

difficult. Apples continue active, and a very free supply is met by a good demand for shipment. The range of prices for fair average lots for the foreign trade has narrowed down to \$1.75 to \$1.90, anything outside of these figures being poor or choice.

**FURS.**—Late cable reports of sales now taking place at Leipsic are very disappointing, and in consequence the market here for native skins is greatly depressed. The accounts are that skunk declined fully 30 per cent., and that the stock of muskrat was withdrawn rather than accept the prices bid. Imported furs are firmly held, and seal particularly is in fair request. There is the possibility that the season will not pass by without developing great scarcity. Rather large stocks were carried over from last year, and this season, owing to this fact and the outlook for business, importers scarcely bought at all. Slow, cautious, but steady buying on the part of retailers has now reduced stocks very materially, and, as it is too late to import more, should a demand spring up, such as the bountiful harvest might well give birth to, it would needs go unmet. The deficiency might be made up from the States, though business is so lively there and prices so assensive, that relief from this source would surely cost dear. But this is all hypothetical, the necessary condition of a considerably increased business being yet wanting, while stocks on hand are admitted to be abundant to meet a light demand similar to that of last year.

**FLOURS.**—Rates are quite firm. Grain in considerable quantity has already arrived, and much more is on the way, forwarders, in consequence, being much put about to get cargoes out of barges, and, for the time being, tonnage is in sharp demand. There is plenty now coming forward, however, and the outlook is favorable to easier rates. Steam to U. K. is quoted for heavy grain, 6s. 6d. to 6s. 9d.; potatoes, 3s. 6d. to 4s. and flour, 3s. to 3s. 6d. Cattle rates nominal. There is still some inquiry for River Platte tonnage, and the brig "Josephine," just arrived, will, after discharging, load for that river. The barque Hilda sailed on Wednesday with a cargo of wheat for Bordeaux, France.

**GROCERIES.**—There is a pretty active general business doing in Groceries. **Teas.**—Market continues very strong, and Japan Teas still further advanced at least 2c. for most kinds; sales are large at full figures; lowest to good Nagasaki Teas are 23c to 31c. Yokohama Teas are 25c to 30c for low to good ordinary, and 33c to 41c for fair to good, and 43c to 55c for fine to finest. Young Hlysons of low sweet kinds are coming into use as substitute for Japans, although no doubt, as to there being no right in selling such as Japan Teas. Dark grades are also advanced 2c to 3c., little now to be had under 25c to 28c., better kinds are 30c to 36c., and fine to choice 40c to 57c. Black Teas have got stronger in England. The import from China is expected to be at least 20,000,000 lbs. under last year. For a very long time the Tea market has not been so active as of late. **Sugars.**—With us there is no change of moment for the week to report. Demand is good for low to fair Yellow. Raw Sugars steady, also Granulated. New York market has been rather lower. **Molasses** firm; ordinary lots Barbadoes held at 20c to 32c. A part cargo reported sold under. Demarara and Trinidad held firmly. **Syrups** steady. **Rice** firm at \$4.05 to \$4.35. **Coffees.** Java reported firmer abroad, no noticeable change with us, business continues moderate. **Fruits.** New Valencia Raisins, 6½c to 7½c; no new Layers in quantity yet reported. **Spices.**—Cloves very firm. Pepper quiet.

**HANDWARE.**—Business is fairly active. Orders are coming in well, and payments are good enough to give no occasion for complaint. The tone of the trans-Atlantic and the American markets is meeting with a fair response here, and the feeling in the trade is one of buoyancy. Further advances have taken place in Canada

plates, tin plates, and sheet zinc. Cut nails remain at the unprofitably low price last reported. Reference to our *Prices Current* will show wholesale rates in detail. The following described goods have been advanced to the prices named: block tin, 20c to 21c; grain tin, 21c to 22c; bar iron, per 100 lbs., \$1.75 to \$2.89; Siemens, ordinary, \$2.25 to \$2.50; best, \$2.75 to \$3; refined, \$2 to \$2.25; Canada plates, Hation, \$3.25 to \$3.50; Arrow, Swansea, Marshfield, and Penn, all \$3.50 to \$3.75; tin plate I.O. Coke, \$5.00 to \$5.25. The stock of pig iron is very light and the market excited to such an extent that we have to withdraw quotations for Gartsherrie, Eglinton, and Summerlee, nothing reliable being obtainable.

**HOPS.**—We do not learn of any transactions as yet in the new crop. The ideas of growers cling fondly to New York prices, and it will be difficult to modify them in the face of the latest report from England that the crop is the smallest known for nineteen years, and very poor at that. As there have been no sales and no open bid or offer, so far as we have been able to learn, in this market, no reliable quotation can be given, but we must not on this account withhold the report which has reached our hearing that 30c has been bid and refused. The lot is said to be an exceedingly choice one, and if the sample be, as we surmise, one already submitted for our inspection, it is only proper to state that it is described as the finest seen in this market for any number of years, time out of mind. The price named, 30c, if really offered, should not, therefore, be accepted as a criterion of value, or give rise to any misapprehension in that regard. Latest prices reported from the New York market are as follows: State crop of 1879, choice 33c to 35c; good to prime, 28c to 32c; State crop of 1878, choice, 17c to 18c; prime, 15c to 16c; good, 11c to 14c. Since writing the foregoing we learn that the bid of 30c was bona fide, and that 32½c was asked. The lot is one of about three tons, and is of the character described. The holder seems confident of getting his price. For average fair, sound, coarse hops 20c is now openly bid, and 25c asked, the quotations covering small lots only.

**HIDES.**—The prices last reported, namely, Green Butchers, No. 1 \$9, No. 2 \$8, and No. 3 \$7, are maintained, and the prediction made that another week will witness a still further advance of 50c. However this may be, tanners are absorbing all that is offered at present rates, though not without the protest that prices are ruinous, and it is admitted, we believe, on all hands that there is no possible profit in tanning just now. Lambskins are quiet and strong at 75c.

**LEATHER.**—The activity of the past week still continues. There is a great demand for Splits, with very few in the market. Sole leather still advancing. The prospects look bright for a good fall trade.

**LIVE STOCK.**—The receipts at Point St. Charles last week were 65 cars of cattle, 7 cars of hogs, and 1 of lambs. The arrivals on Monday last were 16 cars of cattle and 3 of hogs. Three to five cents per pound were the prices asked for cattle and \$4 to \$4.75 for hogs. One carload of cattle sold for 4½c per lb.; one for 2½c; 21 cattle for 4½c; 7 for 3½c; and 4 at 4c. 40 hogs went for \$4.65 per cwt.; 16 at \$4.70; 30 at 4½c; and 1 carload at 4½c per lb.; 40 steers, averaging 1,236 lbs. were sold for shipment to Antwerp at 5c per lb; also 60 cattle at 5c per lb., bringing \$6,530. At the Viger market 34 cattle were sold at 3c per lb; and one carload at 2½c to 3c.

**OILS.**—There is a moderate demand for Linsced Oil and Machinery Oils at unchanged prices **Naval Stores.**—Turpentine has experienced a sharp advance in New York, and, in sympathy therewith, the price here is 45c per gallon in barrels. **Rosins and Tars** are moving slowly at slightly firmer figures. **Paints** in

pretty good demand. *Refined Petroleum*, in good demand. Price firm and unchanged.

**PROVISIONS.**—**Butter.**—There is very little business passing, and it would seem as if the keen edge was off the market. A somewhat more conservative feeling prevails and shippers are not so anxious to take hold unless on a basis of lower rates. This prevents business, and until sellers give way transactions will be light. The advices from abroad are less favorable, and, take the situation all round, the market has a top-heavy look. We make no change in our quotations, but in the absence of business prices must be considered nominal.

**CHEESE.**—Early in the week the market was active and considerable quantities changed hands at 11c to 11½c for finest August and several lots of September to arrive at 11½c, but with lower cable advices, and the the public cable being now quoted down to 46s, shippers seem less anxious and prefer to look on for the present, as holders do not seem disposed to make any reduction in price for present good keeping lots. The reports from the interior report light stocks on hand at the factories, and the fall make likely to be considerably under that of past seasons. Latest cable advices report the stocks in Liverpool on 1st of October 40,372 boxes, which is about one-half less than at corresponding date last year. At the Ingersoll market this week, 30th Sept., 35 factories offered 12,920 boxes—over 12,000 September make. Buyers' and sellers' views far apart, and no transactions reported. Cable at 5 p.m., 50s. At the Little Falls market this week, 6,000 boxes offered and sold. 1,000 boxes sold at 10½c, 3,000 at 11c., 1,000 at 11½c., 1,000 on P.T. Utica, N.Y., Sept., 29th, 4,000 boxes sold. Leading price, 11½c.; average, 11c.

**WINES AND SPIRITS.**—Unchanged; quiet, light business. No movement of any kind is looked for until arrival of shipments now on the way, a matter of a fortnight or so.

**WOOL.**—A quiet, steady business is still doing in native wool, and we note this week an awakening inquiry that is regarded as a good augury for the immediate future. Prices are unchanged. Although native and foreign wools are quite independent of one another as to price, there is still a sympathetic influence at work between them, as there is, indeed, between prices of commodities wholly disconnected, and it is quite plausible that to the improvement noticed last week in Greasy Cape may be traced the leaning toward better inquiry now reported in native. Whether or not this be the cause, the fact is that increased business is now expected with some confidence.

## TORONTO MARKETS.

TORONTO, 4th October, 1879.

Market steady. Flour wanted and scarce; Superior Extra has sold at \$5.26 f.o.c., and Strong Bakers' for \$5.45 at Dufferin Creek for 100 bbls of a fancy brand. Wheat quiet but steady; No. 2 Fall sold at \$1.16 with buyers at \$1.14; No. 2 Spring unchanged with buyers at \$1.11 to 1.12. Oats strong and sold at 34c on track. Barley has begun to move, a cargo of No. 2 sold at 63c f.o.b., and on street 2000 bush sold at 60c to 62c., the general figure being 58c to 62c. Peas scarce and sold on street at 60c to 64c. Rye sold at 57c on street, cars would probably bring 60c.

## AMERICAN MARKETS.

Chicago, Thursday, Oct. 2, 3.03 p.m.—Wheat, Oct., \$1.05½; Nov., \$1.07½; Dec., \$1.09½. Corn, Oct., 36½c; Nov., 36½c, to 36½c. Oats, Oct., 26c; Nov., 27½c to 27½c. Barley, Oct., cash, 74½c. Pork, Oct., \$9.85 b.; to \$10.00; Nov., \$8.40. Lard, Oct., \$6.27½; Nov., \$5.67½.

New York, 2.05 p.m.—Wheat, quiet; sales 200, M bush; Chic, \$1.20 to \$1.22; Mil, \$1.22; to \$1.26; No. 2 Red, \$1.28. Corn, quiet; sales, 250 M; No. 2, 53c. Oats, quiet. Pork Jan., \$9.50; Nov., \$9.30; Dec., \$9.30. Lard, Jan., \$6.22; Oct., \$6.55; Nov., \$6.20; Dec., \$1.15.

ENGLISH MARKETS.

Liverpool and London, Beerbohm's Report. Oct. 2:—Floating cargoes Wheat and Maize, firmer. Cargoes on passage, Wheat and Maize, firm. Good cargoes No. 2 Spg. Wheat off coast was 49s 6d, now 49s 6d to 50s. Liverpool spot Wheat, firmer; Maize, dull. All quotations new wheat except Calm.

Liverpool Press Report, Oct. 4th.—4 p.m.—Flour, 10s 6d to 13s; Red Wheat, 9s 6d to 10s; Red Winter, 10s 4d to 10 8d; White do, 9s 10d to 10s 8d; Club, 10s 9d to 11s 2d; Corn, 5s 5d; Peas, 7s 5d; Pork, 49s; Lard, 34s 6d; Cheese, 47s; Consols, 98 3-16; Erie, 35; U. C. 94.

IMPORTS.

Comparative statement of Imports at the Port of Montreal per Grand Trunk Railway, Canal and River from 1st Jan. to 1st October, 1878 and 1879:

	1878.	1879.
Ashes.....brls.....	8,154	8,726
Butter.....brls.....	131,569	179,739
Barley.....bush.....	169,671	124,063
Bacon.....boxes.....	4,418	11,483
Corn.....bush.....	5,181,039	4,499,674
Cheese.....boxes.....	191,721	448,836
Flour.....brls.....	696,349	551,636
Lard.....brls.....	32,491	29,155
Oats.....bush.....	298,743	127,643
Oatmeal.....brls.....	83,169	24,624
Peas.....bush.....	719,126	779,944
Pork.....brls.....	21,306	8,427
Wheat.....bush.....	5,393,356	8,323,822

RECEIPTS FOR THE WEEK.

Ashes.—128 brls. Pot, 10 brls. Pearl.  
Butter.—15,974 brls.  
Barley.— bush.  
Bacon.— 589 boxes.  
Corn.—116,665 bush.  
Cheese.—38,069 boxes.  
Flour.— 24,080 brls.  
Lard.— bush.  
Oats.—30,710 bush.  
Oatmeal.—3,696 brls.  
Peas.— 10,956 bush.  
Pork.— 8 brls.  
Wheat.—508,931 bush.

EXPORTS.

Comparative statement of Exports of leading articles at the Port of Montreal, from the 1st Jan. to 1st October, 1878 and 1879:

	1878.	1879.
Ashes.....brls.....	7,295	8,716
Butter.....brls.....	92,854	147,116
Barley.....bush.....	135,827	79,209
Bacon.....boxes.....	4,770	11,882
Corn.....bush.....	4,764,617	3,169,817
Cheese.....boxes.....	315,631	425,835
Cattle.....brls.....	13,981	21,242
Flour.....brls.....	259,000	293,480
Horses.....	454	281
Hogs.....	912	1,898
Lard.....brls.....	10,605	12,585
Lumber.....feet.....	5,547,989	11,754,789
Oatmeal.....brls.....	87,395	19,368
Oats.....bush.....	809,976	197,025
Peas.....bush.....	1,422,235	1,134,881
Pork.....brls.....	5,947	3,237
Sheep.....brls.....	16,104	62,215
Wheat.....bush.....	4,678,530	7,807,827

EXPORTS FOR THE WEEK.

Ashes.—350 brls. Pot, 50 brls. Pearl.  
Butter.—18,447 brls.  
Barley.—6,482 bush.  
Bacon.— 305 boxes.  
Corn.—160,409 bush.

Cheese.— 32,589 boxes.  
Cattle.—656.  
Flour.— 14,742 brls.  
Hogs.—100.  
Horses.— 2.  
Lard.— 100 brls.  
Lumber.— feet.  
Oats.—31,184 bush.  
Oatmeal.—2,318 brls.  
Peas.—50,315 bush.  
Pork.— 11 brls.  
Sheep.— 352.  
Wheat.— 590,812 bush.

RAILWAY RETURNS.

NORTHERN OF CANADA AND HAMILTON AND NORTH WESTERN RAILWAYS.—Traffic receipts for period ending 22nd September, 1879:—Passengers, \$9,409.87; Freight, \$13,940.42; Mails and Sundries, \$809.23. Total Receipts for current period 1879, \$23,259.52. Corresponding period, 1878, \$21,182.94. Increase, \$2,076.58.



Tenders for Printing, &c.

SEALED TENDERS ADDRESSED TO THE SECRETARY OF STATE, OTTAWA, and endorsed respectively

- “Tenders for Printing Paper;”
- “Tenders for Printing,” and
- “Tenders for Binding.”

will be received until THURSDAY, the 9th day of OCTOBER next, inclusive, for the performance, during a term of five years, from the FIRST DAY of December next, of the following services, viz.:

1. Furnishing Printing Paper for the Printing of the Canada Gazette, the Statutes and Orders in Council, and for Pamphlets, and other work required by the several Departments of the Government.

2. Printing the Canada Gazette, the Statutes, and Orders in Council, and other Books, Pamphlets, Blank Books, Forms, Blanks, and such other printing as may be required of the Contractor by the several Departments of the Government.

3. Binding the Statutes and Orders in Council and such other Books or Blank Books, and such other Binding, Map Mounting, &c., as may be required by the several Departments of the Government.

Blank Forms of Tender and Specifications will be furnished on application to the Queen's Printer on and after Wednesday, the 24th inst.

Good and sufficient security in the sum of five thousand dollars, approved by the Government, will be required from the contractor for the due fulfilment of his contract. The Secretary of State will not bind himself to accept the lowest or any tender.

EDOUARD J. LANGEVIN,  
Under Secretary of State.

Department of the Secretary of State,  
Ottawa, 22nd September, 1879.

PHOSPHATE GRINDER!

Millers, Miners, Manufacturers,

CHEMISTS, AND OTHERS,  
ARE INTERESTED.

NEWELL'S Patent Universal Grinder

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

DOMINION GENERAL AGENCY,  
Union Mills, 59 College St., Montreal.  
NEWELL & CHAPIN,  
Proprietors and Patentees.

McGIBBON & BAIRD,

Importers and Dealers in the finer kinds of  
**WINES, LIQUORS,**  
AND  
**General Groceries.**

Full lines of Fancy and Shelf Goods always in stock, being replenished regularly by Ocean Steamers.

FAMILY ORDERS supplied at wholesale rates when full packages are taken.

TERMS CASH, or 30 Days.

ITALIAN WAREHOUSE,  
221 ST. JAMES STREET,  
BRANCH STORE,  
1385 ST. CATHERINE STREET,  
MONTREAL.

GRAND FALL OPENING

AT THE

Popular and well-known

“RED STORE!”

WE BEG LEAVE TO INFORM our CITY and COUNTRY FRIENDS and the PUBLIC in general that we have now on hand a complete assortment of

FALL DRY GOODS.

A SPECIALTY OF

Canadian Tweeds,  
Dry Goods,  
Shirts and Drawers,  
Yarns and Fingering,  
Blankets,  
&c., &c.

Quite a variety of DRY GOODS of unquestionable quality.

Great Bargains to Purchasers

IN FACT:

NO SUCH BARGAINS to be had ELSEWHERE

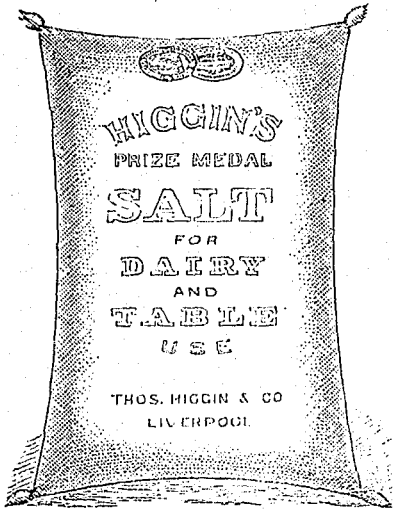
THAN AT THE

RED STORE,

581 St. Catherine St.,

L. J. Pelletier, Lefebvre & Co.

**HAVE YOU TRIED IT?**



**Have you tried Higgin's Eureka Salt?**

It will cost but a trifle to do so, and perhaps you may find it the best investment you ever made. A majority of the fine butter makers of the United States are now using it, and makers of fine cheese are just beginning to find out that it pays the biggest kind of a profit to use it. The *American Dairyman* of April 3, says:—

**IMPROVEMENT IN SALT MANUFACTURE.**

"Whether people are familiar with and use Thomas Higgin & Co.'s Eureka Salt or not, they must admire the enterprising and progressive spirit of that firm. It is only about three years since the manufacture of this improved Salt was begun, and the statistics of importation now show the following wonderful increase:—  
 In 1876..... 5,950 sacks.  
 In 1877..... 32,800 "  
 In 1878..... 69,015 "

"When we take into consideration the prejudice naturally existing in favor of old established brands, this progress is truly wonderful, and forces the conviction that there must be a basis of superior intrinsic merit behind it."  
 During the same time the importations of Ashton's, which previously had been considered the best brand known, declined from 96,179 sacks in 1876 to 68,113 in 1878; and all this in the face of great exertion and lavish advertising on the part of the talented agent for the brand.

With the great advantage of its being the oldest and best known brand in the market, if its quality had kept pace with the times, its importations should have increased. If the Higgin's brand had had the advantage of being known to commission merchants and dealers in dairy products, it would have taken the country by storm, but dealers, being familiar with the Ashton brand, naturally favored it, until the superior quality of the Higgin brand became known to them. This has been largely accomplished in the short space of three years, and, while there are some yet to be convinced, it is only a question of time. Men who have not experimented and stated the question, naturally do not like to at once relinquish long settled impressions, but after careful investigation and three years' experience, we are prepared to state upon our reputation as merchants and as men, our belief that Higgin's Eureka salt is made by a more perfect process, costs at least one-third more to manufacture, and IS THE BEST SALT KNOWN AT THE PRESENT TIME.

Ask your Salt dealer for Higgin's Eureka Salt, and do not be put off with arguments that the lower priced salt is the cheapest, nor that, because another brand was once considered the best, that it always must continue to be so. TRY AND JUDGE FOR YOURSELVES. Respectfully, etc.,

**ABRAHAM HODGSON & SONS,**  
 12 ST. PETER STREET.  
 Importers for the Dominion.

R. MUNRO, Georgetown, P.E.I.  
 DEALER IN

Flour & Meal, Boots & Shoes, Groceries,  
 &c., &c.  
 AUCTIONEER AND COMMISSION MERCHANT.

**F. & G. CUSHING,**

IMPORTERS OF  
 STAPLE AND FANCY

**DRY GOODS**

STOCK COMPLETE

IN EVERY DEPARTMENT.

**F & G. CUSHING**

18 St. Helen Street,  
 MONTREAL.

**A. GIBERTON & CO.**

8 DeBresoles Street,  
 MONTREAL.

**SOLE AGENTS IN CANADA FOR**

Riviere, Gardrat & Co., Cognac, Brandy.  
 Wynand, Fockink, Amsterdam, Beste Schiedamme gin and Cordals.  
 La Grande Chartreuse, Isere, L. Garnier, Chartreuse (genuine).

E. Mercier & Co., Epernay, Champagne.  
 La Benedictine, from the Abbey of Fecamp.  
 J. Binsson & Co., Bordeaux, Clarets.  
 H. R. H. the Duke d'Annale Palerme, Zucco-Madeira.

Odrion & Piot, Purveyors to the Court of Russia  
 Cote d'or, Burgundy Wines.  
 E. Casenier & Co., Purveyors to the Court of Italy, Paris, Cordials.  
 Chevalier-Appert, Paris, Conserves Alimentaires.  
 Gaillard & Cavaillon, Provence, Oils.  
 Amieux Freres, Nantes, Sardines in Oil.  
 The Gruyere Model Cheese Factory, Gruyere, Switzerland, Cheese.  
 H. Taverney & Co., Vevey, Switzerland, Cigars and Tobacco.

The French and Belgian Plate Glass Companies.  
 Haidin & Co., Belgium Window Glass.  
 The Crystal Works of Baccarat, Paris.  
 J. Poyat, Limoges, French Porcelains.  
 J. Vieillard & Co., Bordeaux, French Crockery.  
 Dufour & Co., Anchor Brand, Bolting Cloths.  
 E. Choupe, Paris, French Leathers.  
 French Boot Factories, Paris, Ladies', Men's and Children's Boots and Shoes.  
 Cottance La Parfumerie Centrale and St. James, Paris, Perfumeries.

C. Debrye, Paris, Brushes and Combs.  
 Laroche, Joubert, Lacroix & Cie., Angouleme, Papers of all kinds.  
 Jules Turquetil & Cie., Paris, Wall Papers.  
 Jemett David, St. Claude, Jura, Smokers Goods and Toys.  
 E. Letauchoux, Paris, Fowling-pieces.  
 N. Vivario-Pomdeur, Armourer to the King of the Belgians, Liege, Sporting Arms.  
 Astier-Prodou, Thiers, Puy de Dome, French Cutlery.  
 Bot & Drouard, Paris, French Clocks and Bronzes.

**IN STOCK—FINE GROCERIES  
 AND ARTICLES DE PARIS,  
 WHOLESALE ONLY.**  
 GUSTAVE A. DROLET, A. GIBERTON,  
 LUCIEN HUOT.

IMPORTATIONS  
 OF  
**CHAMPAGNE WINES**

Into the United States in 1878.  
 According to Bonfort's Wine and Liquor Circular of Jan. 10, 1879.

Brand.	Importer.	Cases.
G. H. Mumm & Co.	Fred. de Bary & Co.	35,906
Piper Heidsieck	John Osborne & Co.	19,683
L. Roderer	J. D. & M. Williams	13,469
Poumany & Greno	Chas. Graef	7,233
Moet & Chandon	Reynold, Francois & Co.	5,178
Heidsieck & Co.	C. F. Schmidt & Peters	5,401
Chas. Heidsieck	Emil. Schmitze	4,070
Bollinger	E. & J. Burke	3,003
Delbec & Co.	E. La Montagne	2,908
De St. Marcoux & Co.	Herm. Butjer & Bro.	2,802
De Venoge & Co.	J. De Venoge	2,303
Vve. Clicquot-Ponsardin	H. G. Schmidt & Co.	2,715
Napoleon's Cabinet	Bouché Fils & Co.	1,362
Chapin & Gore's Brands	Chapin & Gore	1,336
George Goutlet & Co.	Jos. Riffard's Sons	2,450
Theo. Roderer & Co.	Leszynsky & Troup	2,013
Giesler & Co.	Purdy & Nicholas	1,960
Ayala & Co.	Runk & Unger	1,326
Bruswick Priv. Stock	Acker, Merrill & Co.	1,912
Ackerman-Laurance	Timothy Stevens	1,040
Various Brands		7,429
Total		125,319

**HENRY CHAPMAN & CO., Montreal.**  
 Sole Agents for Dominion of Canada,  
 For G. H. MUMM & Co.

**Legal.**  
 (For Assignees, Accountants, &c., see other page.)  
**Belleville, Ont.**  
**DENMARK & NORTHROP, Barristers, &c., Belleville, Ont.**  
 George Denmark. W. B. Northrup, M.A.

**Bowmanville, Ont.**  
**WM. H. LOWE, B.A., LL.B., Barrister, Attorney, Solicitor, Conveyancer, Notary, Commissioner, &c., Office, Silver Street, Bowmanville.**

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

**Fredericton, N.B.**  
**FRASER, WETMORE & WINSLOW, Attorneys, Barristers at Law, Notaries Public, Conveyancers, &c., Fredericton, N.B. Jno. Jos. Fraser, Edward L. Wetmore, E. Byron Winslow.**

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

**Guelph, Ont.**  
**BISCOE & McMILLAN, Barristers, Attorneys, Solicitors in Chancery and Insolvency, Notaries, &c., Masonic Hall Block. F. Biscoe; D. S. McMillan.**

**Halifax, N.S.**  
**MOTTON, McSWEENEY & FIELDING, BARRISTERS, SOLICITORS, &c., 183 HOLLIS STREET, HALIFAX, N.S. R. Motton, Q.C. W. B. McSweeney, G. W. Fielding.**

**MACCOY & LONGLEY, BARRISTERS, SOLICITORS, AND NOTARIES, OFFICE, 52 BEDFORD ROW, HALIFAX, N.S. W. F. Maccoy, Q.C. J. Wilberforce Longley.**

**DOULL & ROSS, SOLICITORS & NOTARIES PUBLIC, DOULL'S BUILDING,—180 HOLLIS ST. HALIFAX, N.S.**  
 Refer to Mackay Bros., Montreal.

WHOLESALE PRICES CURRENT—THURSDAY, OCT. 2, 1879.

Table with 7 main columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Sub-sections include Boots & Shoes, Dry Goods, Drugs, Lyster Twills, Colored Goods, Fish, and Furs.

QUEBEC, MONTREAL, OTTAWA

AND OCCIDENTAL RAILWAY.

PUBLIC NOTICE IS HEREBY GIVEN THAT the Plan and Book of Reference of the Lands required for that part of the Quebec, Montreal, Ottawa and Occidental Railway, extending from the North-East limits of the City of Montreal to Barrack street, in the said City of Montreal, in the District of Montreal, MADE and SIGNED on the TWENTIETH OF JUNE, 1879, by JOSEPH RIELLE, Esquire, Provincial Land Surveyor, have been examined and certified by the Deputy Minister of Railroads and Canals for the Dominion of Canada, at Ottawa, the FIFTEENTH DAY OF JULY, ONE THOUSAND EIGHT HUNDRED and SEVENTY-NINE That a duplicate of the said plan and book of reference has remained deposited in the office of the Department of Public Works for the Dominion of Canada, since the said FIFTEENTH DAY OF JULY, 1879, and that another duplicate has been deposited in the office of the Clerk of the Peace for the District of Montreal, the TWENTY-SECOND DAY OF JULY, ONE THOUSAND EIGHT HUNDRED and SEVENTY-NINE, the whole according to the Consolidated Railway Act, 1879.

H. G. JOLY, Com. of Agric. and Public Works. Quebec, 31st July, 1879.

Legal.

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

Hamilton, Ont.

MARTIN & CARSCALLEN, Barristers and Attorneys at Law. SOLICITORS IN CHANCERY AND INSOLVENCY. Notaries, &c. HAMILTON, CANADA. Richard Martin, Q.C. H. Carscallen, Notary, &c. Collections promptly made in all parts of Canada. \* Commissioner for Province of Quebec.

Kingston.

KIRKPATRICK & ROGERS, Barristers, Solicitors, Notaries, &c., Kingston, Ont.

London, Ont.

MACMILLAN & TAYLOR, BARRISTER, SOLICITORS, NOTARIES, &c., LONDON, ONT. D. Macmillan, M.P. J. Taylor.

EDWARD CARTER, Q.C., D.C.L.,

BARRISTER-AT-LAW, &c., 40 St. John Street, Over Union Bank of Lower Canada, MONTREAL.

KERR, CARTER, & MCGIBBON,

ADVOCATES, BARRISTERS, ATTORNEYS, &c., 13 St. Francois Xavier Street. Wm. H. Kerr, Q.C., D.C.L. C. B. Carter, B.C.L. R. D. McGibbon, B.A., B.C.L.

Legal.

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

Napanee, Ont.

WILLIAMS & SMITH, Barristers, Attorneys-at-Law, Solicitors in Chancery, &c., Napanee, Ont. Special attention to the collection of Outstanding Notes and Accounts. Money to loan at reasonable rates. W. S. WILLIAMS, J. BRUCE SMITH, B.A. Official Assignee.

Ottawa, Ont.

PINHEY, CHRISTIE & HILL, Barristers, Attorneys, &c. (Successors to Lewis & Pinhey.) Offices, Metropolitan Loan Co. Building, No. 110 Wellington St. A. J. Christie, H. P. Hill, C. H. Pinhey.

Parkhill, Ont.

KENNETH GOODMAN, Barrister and Attorney, Office, Main Street, Parkhill, Ont.

Port Hope, Ont.

SMART & SMITH, Barristers and Attorneys-at-Law, Solicitors in Chancery and Insolvency, Conveyancers and Notaries. Solicitors for the Ontario Bank. Office—Quinlan's Block, Wainou St., Port Hope. David Smart, Seth S. Smith, Official Assignee Co. Durham.

Prince Arthur's Landing, Thunder Bay, Ont.

G. FREDERICK DUGGAN, LL.B., Barrister, Solicitor, Notary Public, Commissioner, &c.

Renfrew, Ont.

JOHN D. McDONALD, Barrister, Attorney-at-Law, &c., Official Assignee for the County of Renfrew, and Solicitor for Merchants Bank, Renfrew, Ont. Office—Riglan Street, opposite Smith & Stewart's Hardware Store.

Seaford, Ont.

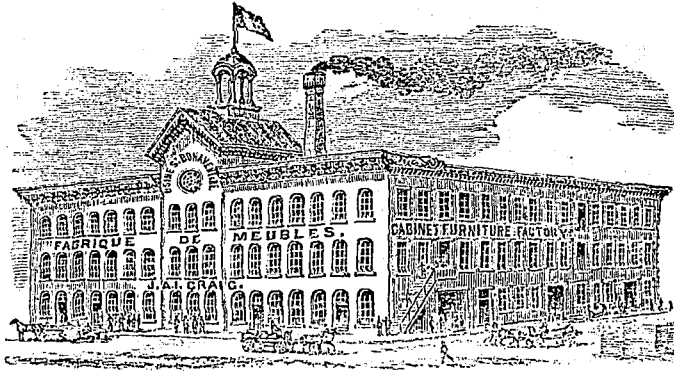
MCCAUGHEY & HOLMESTED, Barristers, &c., Seaford, Ontario.

Simcoe, Ont.

KILMASTER & WELLS, Barristers, &c., Simcoe, Ont. J. G. Kilmaster, G. W. Wells

# St. Bonaventure Manufactory.

Furniture Retail at Wholesale Prices.



The proprietors of this establishment have just opened up the largest of the kind a retail store at No. 463 Notre Dame Street, where purchasers can procure Furniture at Wholesale Prices. Some articles will be sold at \$25. Bedroom Furniture, Marble Tops \$25. Bedroom Furniture, Ash and Walnut, \$18. Bedroom Furniture, Soft Wood, \$15.

CRAIG & CO.

## Oceanic Steamships.

# ALLAN LINE,



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

1879. Summer Arrangements. 1879.

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

Tons.	
Sardinian.....	4100 Capt. J. Dutton
Polynesian.....	4100 Capt. R. Brown.
Sarmatian.....	4000 Capt. A. D. Aird.
Circassian.....	3800 Capt. Jas. Wylie.
Moravian.....	3650 Capt. John Graham
Peruvian.....	3600 Lt. W. H. Smith, R.N.R.
Nova Scotian.....	3300 Capt. W. Richardson.
Hibernian.....	3200 Lt. F. Archer, R.N.R.
Caspian.....	2700 Capt. M. Trocks.
Austrian.....	2700 Capt. R. R. Watts
Nestorian.....	2700 Capt. J. G. Stephens
Prussian.....	3000 Capt. Jos. Ritchie.
Scandinavian.....	3000 Capt. Hugh Wylie.
Manitoban.....	3150 Capt. McDougall.
Canadian.....	2800 Capt. Neil McLean.
Phœnician.....	2800 Capt. James Scott.
Waldensian.....	2600 Capt. C. J. Menzies.
Corinthian.....	2400 Capt. Legallais.
Lucerne.....	2800 Capt. Kerr.
Aeolian.....	1500 Capt. Cabell.
Newfoundland.....	1350 Capt. Mylins.

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

### FROM QUEBEC.

Sarmatian.....	"	18th Oct.
Circassian.....	"	25th "
Sardinian.....	"	1st Nov.
Moravian.....	"	8th "
Peruvian.....	"	15th "
Polynesian.....	"	22nd "

Rates of Passage from Quebec:—

Cabin, (according to accom.).....	\$70 & \$80.
Intermediate.....	\$40
Steerage.....	\$25

The Steamers of the Halifax Line will be despatched as under:

Hibernian.....	Tuesday	2nd Sept.
Nova Scotian.....	"	16th "
Caspian.....	"	30th "
Hibernian.....	"	14th Oct.

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

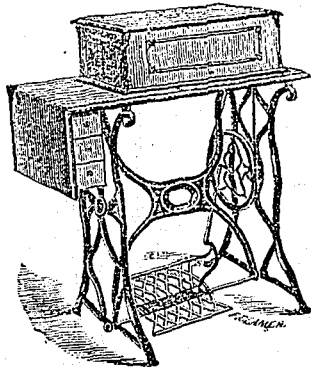
Through Bills Lading granted in Liverpool, and at Continental Ports, to all points in Canada, via Halifax and the Intercolonial Railway.

For Freight or other particulars, apply in Portland to J. L. FARMER; in Quebec to ALLAN RAE & Co.; in Havre to JOHN M. CURRIE, 21 Quai d'Orleans; in Paris to GUSTAVE BOSSANGE, 15 Rue du Quatre Septembre; in Antwerp to AUG. SCHMITZ & Co., or RICHARD BENS; in Rotterdam to RUYSS & Co.; in Hamburg to C. HUGO; in Bordeaux to JAMES MOSS & Co.; in Bremen to HEINR. RUPPEL & Sons; in Belfast to CHAMLEY & MALCOLM; in London to MONTGOMERIE & GREENHORNE, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN ROTHBURN, James Street; in Chicago to ALLAN & Co, 72 La Salle Street.

H. & A. ALLAN,

Corner of Youville and Common Streets

## WILLIAMS SINGER SEWING MACHINE



The most popular Machine in the Market;

Has a larger sale than any other Canadian Machine, and is universally admired by every lady who has ever had the pleasure of using one.

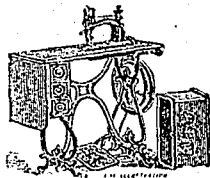
Don't buy a Machine until you have given it a trial.

HEAD OFFICE: 347 NOTRE DAME STREET, MONTREAL.

D. GRAHAM.

Managing-Director.

## GUELPH SEWING MACHINE CO.



The O BORNE SEWING MACHINES having been awarded both Centennials Medal and Medal in the Canada award at the International Centennial Exhibition, Philadelphia, last year, as well as having been invariably awarded First Prizes wherever exhibited since they were put in the markets, we can with every confidence warrant them as first-class Machines in every respect.

Inspection and trial asked. Price low. Terms liberal. Satisfaction guaranteed.

WILKIE & OSBORNE, Manufacturers, GUELPH, ONT., CANADA.

### Legal.

[For Assignees, Accountants, &c., see other page.]

Sorel, P. Q.

A. GERMAIN,

SOREL.

ADVOCATE AND OFFICIAL ASSIGNEE,  
For the District of Richelieu.

Prompt attention given to collections and to all information required from him.

D. Z. GAULTIER, B.C.L.,

ADVOCATE,

14 Phipps Street, Sorel.

Toronto.

BLAKE, KERR, BOYD & CASSELS,

BARRISTERS, &c.,

TORONTO.

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

### Legal.

[For Assignees, Accountants, &c., see other page.]

Whitby, Ont.

FAREWELL & RUTLEDGE,

BARRISTERS, ATTORNEYS,

Notaries and County Solicitors

J. E. Farewell, LL. B., James Rutledge, B.A.  
County Crown Attorney.

Woodstock, Ont.

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

H. B. Beard, Q.C.

J. H. Nellis.

Woodstock, N. B.

APPLEBY & COURSER, Barristers and Attorneys  
at Law, Notaries, &c. Woodstock, N.B.

Stephen B. Appleby.

Daniel C. Courseur

Special attention given to collections.



WHOLESALE PRICES CURRENT—THURSDAY, OCT. 2, 1879.

Name of Article.	Wholesale Rates.		Name of Article.	Wholesale Rates.		Name of Article.	Wholesale Rates.	
	\$	c.		\$	c.		\$	c.
Beaver, Winter, clean	2 60	2 40	Barbados	0 08	0 08	Sago	0 54	0 60
Pelt, per lb.	1 50	1 75	Yellow Redwood	0 07	0 08	Tapioca, Pearl	0 83	0 10
Fall, clean Pelt, p. lb.	6 00	8 00	Dry (crushed)	0 09	0 10	Flake	0 8	0 9
Bear, large Prime	4 00	5 00	Granulated	0 08	0 09	CANNED GOODS, p. doz.		
small	2 00	4 00	Maple Sugar	0 7	0 9	Tomatoes, 3 lb. tins.	1 30	1 35
Cub.	2 00	4 00			" 2 lb. tins.	1 15	1 20	
Fisher	5 00	7 00	SYRUPS.			String Beans, 2 lb. tins.	1 24	1 31
Skunk	0 25	0 75	Extra	0 55	0 60	Lima	1 40	1 40
			Amber	0 45	0 50	Coco Peas, 2 lb. tins.	1 55	2 65
Groceries.			Silver Drip and Honey	0 43	0 48	Kidney Beans, 3 lb. tins.	2 50	0 00
TEA. (In Chests & Cans.)			Molasses (Barbados)	0 39	0 32	Cham Chowder, 3 lb. tins.	2 40	0 00
Japan, com. to med. per lb.	0 23	0 27	Tenuida	0 21	0 22	Fish " 3 lb. tins.	2 40	0 00
" med. to good	0 28	0 34	Sugar House	0 22	0 27	Spiced Salmon, 3 lb. tins.	3 50	4 00
Japan, fine to choice per lb.	0 45	0 55	Maple	0 85	0 95	Spiced Salmon, 4 lb. tins.	6 50	7 00
Japan Nagasaki	0 23	0 30	FRUIT.			Fresh Salmon, 1 lb. tins.	1 70	0 00
Y. Hyson common to gd.	0 27	0 44	Loose Muscatel	1 50	1 60	Canned Salmon	1 75	2 00
Y. Hyson fine to finest, p. lb.	0 39	0 64	Layers in boxes	1 50	1 55	Lobsters	1 40	0 00
Gimpd. fair to med.	0 30	0 40	Sultanas	0 74	0 84	Lobsters, 1 lb. tins.	1 24	1 60
" Good to fine	0 50	0 60	Seedless	0 51	0 74	Haddock, 2 lb. tins.	1 50	1 50
" Finest	0 65	0 70	Valencia New crop, per lb.	0 43	0 53	Scotch Ling, per lb.	0 74	0 00
Imperial, med. to good	0 39	0 49	Currants	0 4	0 5	Loch Fine Berries p. 1 keg.	1 40	1 50
" Fine to finest	0 43	0 65	Figs	0 4	0 5	" " per keg.	2 00	0 00
Fayankay, com. to gd.	0 22	0 26	Al. S. Almonds	0 6	0 13	Sardines, halves.	0 15	0 16
Cape	0 22	0 26	S. S.	0 15	0 17	" quarters.	0 83	0 10
Canton common	0 24	0 28	Walnuts	0 7	0 9	CANNED FRUIT, p. doz.		
" med. to good	0 32	0 40	Pilberts	0 7	0 9	Peaches, 2 lb. tins.	1 90	1 95
" fine to finest	0 41	0 60	Brazil, new	0 7	0 8	" 3 lb. tins.	2 80	2 90
Szechong common	0 25	0 32	SPICES.			Strawberries, 2 lb. tins.	1 40	1 50
" med. to good	0 33	0 45	Cassia	0 17	0 20	Pine Apples, 2 lb. tins.	1 80	1 90
" Fine to choice	0 50	0 65	Mace	0 90	1 00	Pears, 2 lb. tins.	1 60	1 75
COFFEES, green.			Cloves	0 40	0 45	Daisons, 2 lb. tins.	1 40	1 45
Mocha	0 31	0 35	Nutmegs	0 60	0 60	ASSORTED PICKLES.		
Java, old Govt.	0 27	0 30	Jamaica Ginger, B.	0 22	0 27	Batty's Mxd Asd, pts., doz.	2 90	0 00
Maraicao	0 18	0 19	Jamaica Ginger, Unbl.	0 19	0 21	Nabob	4 00	0 00
Cape	0 18	0 20	Africa	0 10	0 11	Nabob Sauce	2 70	0 00
Rio	0 19	0 23	Pimento	0 15	0 16	Crosse & Blackwell, pts.	2 70	0 00
Singapore & Ceylon	0 22	0 26	Pepper	0 8	0 9	Batted Meats, per doz.	2 70	2 75
Chicory	0 12	0 02	Mustard, 4 lb. jars.	0 17	0 18	Harvey Sauce, per doz.	2 80	0 00
SUGAR, (Cks. & Brls.)			" 1 lb. "	0 24	0 25	Anchoy " per doz.	2 80	0 00
Porto Rico	0 07	0 08	RICE.			Reading " per doz.	2 80	0 00
Cuba	0 00	0 00	Arracau, &c., per 100 lb.	4 05	4 35	John Bull " per doz.	2 80	0 00

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

# Intercolonial Railway.

Summer Arrangements,  
Commencing 14th July, 1879.

THROUGH EXPRESS PASSENGER TRAINS run DAILY (except Sundays as follows):

Leave Point Levi	7 30 a.m.
" River du Loup	1 15 p.m.
Arrive Trois Pistoles (Dinner)	2 25 "
" Rimouski	3 41 "
" Campbellton (Supper)	5 05 "
" Dalhousie	8 23 "
" Bathurst	10 12 "
" Newcastle	11 40 "
" Moncton	2 0 a.m.
" St. John	6 00 "
" Halifax	10 35 "

These Trains connect at Point Levi with the Grand Trunk Train, leaving Montreal at 9.00 o'clock p.m., and at Campbellton with the steamer City of St. John. Sailing Wednesday and Saturday mornings for Gaspe, Percé, Paspébiac, &c., &c.

The trains to Halifax and St. John run through to their destination on Sunday.  
The Pullman Car-leaving Montreal on Monday, Wednesday and Friday, runs through to Halifax, and then leaving on Tuesday and Thursday to St. John.  
SUMMER EXCURSION TICKETS may now be obtained via rail and steamer to the unrivalled Sea Bathing, Boating and Fishing resorts on the Lower St. Lawrence, Metapedia, Resigouche, Bay Chaleur, Gaspe, Prince Edward Island and the Maritime Provinces.

For information in regard to passenger fares, tickets, rates of freight, train arrangements, &c., Apply to

G. W. ROBINSON,  
Agent,  
120 St. Francois Xavier Street,  
(Old Post Office Building).  
Montreal.  
D. POTTINGER,  
Chief Superintendent,  
July 16, 1879.



## TENDERS.

SEPARATE TENDERS will be received by this Department, at Ottawa, up to 13th OCTOBER, 1879, for the construction of Range Light Towers at Ste. Emolie, County of Lotbiniere, and at Ile Ste. Therese, County of Hochelaga, all on the River St. Lawrence; in the Province of Quebec.

Plans and Specifications can be seen, and Forms of Tender procured by intending Contractors, at this Department, here; at the Office of the Inspector of River Police, Harbor Commissioners' Building, Montreal; and at the Agency of this Department, Quebec.

Tenders to be addressed to the undersigned, and marked on the outside, "Tenders for Ste. Emolie Range Lights," or "Ile Ste. Therese Range Lights," as the case may be.

WM. SMITH,  
Deputy Minister of Marine.

DEPARTMENT OF MARINE,  
Ottawa, 9th Sept., 1879.

## BRADY HOUSE, NORWICH, Ontario.

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

## A SITUATION

Vacant for a SHORT-HAND CLERK who can write not less than 150 words a minute. Must write a neat LONG-HAND also.

Address in both writings, giving references,  
COMMERCE,  
P. O. Box 585,  
MONTREAL.

## GREAT SALE —AT— LANTHIER & CO'S 271 NOTRE DAME STREET.

ALL KINDS OF  
Gent's and Ladies Manufactured

## FURS,

AT VERY LOW PRICES.—ALSO

Waterproof Coats and Latest  
Style of Fall Hats.

Bourgeau, Liffiton & Co.,

PROPRIETORS

## COFFEE & SPICE

STEAM MILLS,

43 COLLEGE Street, cor. ST. HENRY,  
MONTREAL.

## SAMUAL COLTMAN,

ESTABLISHED 1861,

## TAILOR, CLOTHIER

And Manufacturer of

MEN'S AND BOYS CLOTHING.

222 NOTRE DAME STREET,  
MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 2, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<i>Flat &amp; sharp pres'd Nails</i>	S. c. S. c.	Anchors per lb.	\$ 0 5 0 06	Ash, timber, M.	20 00 25 00	Olive Lucca, Flasks.	5 00
1 and 1 1/2 in. per lb.	0 093 0 101	Hides, per 100 lbs.	0 09 0 10	Birch, 1 to 4 in., M.	12 00 16 00	Spirits Turpentine, brls	0 45 0 00
1 1/2 " 1 1/2 "	0 063 0 091	Calfskins per lb.	0 09 0 10	Basswood, f.	10 00 12 00	White, refined.	0 70 0 75
2 " 2 1/2 "	0 073 0 081	Lamb and Sheep Clips.	0 75 0 00	Basswood, ex. wide, M.	16 00 20 00	Coal Oil, car lots.	0 12 0 12 1/2
2 1/2 " 2 1/2 "	0 074 0 07	Green Hide, No. 1.	9 00 0 00	Black Walnut, culls.	40 00 45 00	" Small lots.	0 00 0 12 1/2
3 in. and up	0 001 0 00	" " No. 2.	8 00 0 00	Cedar, round, lineal foot.	00 04 00 07	" Single bbls.	0 13 1/2 0 14 1/2
25 bxs 30 p.c. dis.		" " No. 3.	7 00 0 00	Cedar, flat, lineal foot.	00 03 00 05	<b>Paints, &amp;c.</b>	
*Under 25 bxs 15 p.c.		<b>Leather (at 6 mths.)</b>		Cedar, square, lineal foot.	00 07 00 09	White Lead, gen., 100 lb.	
<b>Horse Nails:</b>		Span Sole, 1st hvy wts.	0 23 0 24	Elm, 1 to 4 in., M.	18 00 25 00	" No. 1 kegs.	7 50 8 00
Black " Eagle," 7 lb. size.	0 22 0 00	Span Sole, 1st mid wts.	0 23 0 24	Elm, timber, M.	20 00 25 00	" No. 2 "	6 75 7 20
" " 8 "	0 21 0 00	Do. No. 2.	0 21 0 22	Elm, Rock, 1 to 4 in., M.	30 00 40 00		6 00
" " 9 "	0 20 0 00	No. 1 B. A. Sole, mid. wts.	0 23 0 24	Hemlock, 1 to 3 in., M.	6 00 8 00	White Lead, genuine.	
C. C. Best Norway.	0 20 0 00	No. 1 B. A. Sole, over wts.	0 22 0 23	Hemlock, timber, M.	8 00 10 00	in Oil, per 25 lbs.	2 10 2 25
Bright "Woolfords & Co.,"		No. 2 B. A. Sole.	0 20 0 21	Maple, hard, M.	20 00 25 00	Do., No. 1.	1 75 1 80
pointed and finished.	0 22 0 24	Buffalo Sole No. 1.	0 20 0 21	Sof, do.	12 00 16 00	" 2.	1 60
40c. to 45c. p. c. dis.		Do. do. 2.	0 18 0 19	Oak, M.	20 00 25 00	" 3.	1 40
<b>Galvanized Iron:</b> No. 24		Slaughter, No. 1.	0 22 0 23	Pine, good clear, M.	25 00 35 00	White Lead, dry.	0 6 0 6
" 26.	0 7 1/2 0 7 7/2	Do. No. 2.	0 23 0 24	2nd quality, do.	12 00 15 00	Red Lead.	0 5 1/2 0 6 1/2
" 28.	0 7 1/4 0 8	Zanzibar No. 1.	0 16 0 19	3rd.	7 00 9 00	Venetian Red, Eng'h.	1 75 2 00
<b>Pig Iron:</b> Siemens No. 1.	19 50 20 00	Do. No. 2.	0 21 0 22	Pine, sound, 1 in., planed.	13 00 16 00	Yel. Ochre, French.	1 75 2 00
Guthrie, No. 1.	00 00 0 00	Harness, best.	0 27 0 28	Pine, sound flooring, plan.	11 00 12 00	Whiting.	0 60 0 70
Eglinton, No. 1.	00 00 0 00	" No. 2.	0 24 0 26	Pine roofing, planed, M.	10 00 11 00	<b>Produce.</b>	
Bar—ord—brds, pr 100 lbs	1 75 1 80	Upper heavy.	0 35 0 36	Pine strips, 1 to 2 in., M.	7 00 10 00	Canada White, (No. 2.)	0 00 0 00
Siemens.	2 25 2 10	" light.	0 38 0 40	Pine, com, culls, M.	9 00 11 00	" Spring (No. 2.)	1 15 1 21
Do Best.	2 51 3 00	Grained Upper.	0 36 0 40	Pine, com 3 in culls, M.	4 00 5 00	Red Winter.	1 21 1 25
Refined.	2 10 2 25	Red Upper.	0 34 0 36	Pine, com, 3 in. planed, M.	7 00 8 00	Oats.	0 31 0 32
Sweeds.	4 09 4 50	Kip Skins, French.	0 75 0 85	Pine, timber, M.	10 00 14 00	Barley.	0 55 0 65
Hoops—Coopers.	2 25 2 30	English.	0 65 0 75	Shingles, M.	1 75 2 00	Peas.	0 79 0 80
<b>Canada Plates:</b> Hatton.	3 25 3 5 1/2	Hemlock Calif.	0 60 0 65	Common, clear.	2 25 2 50	Ontmeal.	4 50 0 00
Arrow.	3 59 3 75	Do. light.	0 40 0 55	Lath, M.	00 90 1 00	Corn.	0 50 0 51
Swansea.	3 10 3 75	French Calif.	1 10 1 30	Spruce, 1 to 2 in., M.	7 00 8 00	Flax Seed, prime.	1 10 0 00
Marshfield.	3 10 3 75	Fine Calf Splits.	0 30 0 35	Spruce, planed, 1 to 2 in, M	7 00 9 00	<b>FLOUR.</b>	
Penn.	3 50 3 75	Stoga Splits.	0 24 0 26	Spruce, 3 in., M.	6 00 7 00	Superior Extras.	5 65 5 75
<b>Iron Wire:</b>		Splits, large, per lb.	0 28 0 28	<b>Oils.</b>			
No. 6, per bundle.	1 65 1 75	" small.	0 20 0 22	Cod Oil, Newfoundland.	0 43 0 46	Extra Superfine.	5 00 0 00
" 9.	1 95 2 15	Extra fine Shaved Splits.	0 28 0 30	Straits Oil—American.	0 37 0 40	Strong Bakers.	5 00 5 85
" 12.	2 25 2 85	Leather Board, Canadian.	0 12 0 14	Straw Seal.	0 38 0 40	Fancy.	4 80 4 90
No 16, per bundle.	2 65 2 75	Enamelled Cow, prft.	0 15 0 16	Pale Seal, ordinary.	0 42 0 47 1/2	Spring Extra.	5 55 5 60
Steel, cast, per lb.	0 12 0 13	Patent.	0 16 0 16	Pine Seal, ordinary.	0 40 0 42	Superfine.	5 10 5 20
" Spring.	0 2 0 3 1/2	Polished Grain.	0 12 0 14	Lard Oil.	0 60 0 65	Fine.	4 40 4 60
" Fire.	0 2 0 3 1/2	Pebble Grain.	0 12 0 14	Linseed raw.	0 00 0 65	Rollards.	3 40 3 55
" Sleigh Shoe.	0 2 0 3 1/2	B. Calif.	0 16 0 17	" boiled.	0 00 0 65	Ont. Bags.	2 70 2 75
" Blister.	0 2 0 3 1/2	Brush Kid.	0 14 0 15	Olive machinery.	1 00 1 05	City Bags.	2 80 2 85
<b>Tin Plates:</b> IC Coke.	5 00 5 25	Buff.	0 12 0 15	Olive eating.	1 75 1 90	<b>Provisions.</b>	
IC Charcoal.	6 00 6 25	Russetts, light.	0 30 0 37 1/2	" qt., per case.	2 60 2 75	Butter	
IX.	7 75 8 00	" heavy.	0 20 0 25	" pts., "	8 25 3 30	Creamery.	0 21 0 22
IXX.	9 50 9 75	<b>Lumber.</b>		" ppts., "	4 00 4 20	Townships, choice select's	0 16 1/2 0 17 1/2
DC.	5 25 5 50	Ash, 1 to 4 in., M.	12 00 16 00	*old ch'ce lines dairies			
DX.	7 00 7 25						
DXX.	9 00 9 25						

\* These discounts apply only for immediate delivery, and for quantities named of each kind separately.

Terms for all nails 4 months from average date of delivery. Cash discount (within 30 days) on Clinch and Pressed Nails, 5 per cent.; on Cut, Finishing, Flour Barrel and Tobacco Box Nails, 3 per cent.

**SCOTTISH COMMERCIAL**

INSURANCE COMPANY,

OF GLASGOW, SCOTLAND.

Capital, . . £2,000,000 Stg.

HEAD OFFICE FOR CANADA:

Nos. 5 & 7 TORONTO STREET, TORONTO, ONT.

LAWRENCE BUCHAN, Resident Secretary,

Montreal Office, No. 110 St. Francois Xavier Street.

THOMAS MACKAY, AGENT.

**COMMERCIAL UNION**

ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent.

**NORTHERN** | **Scottish Imperial**

ASSURANCE CO.'Y

INSURANCE CO.'Y

OF LONDON.

OF GLASGOW.

THIRTY MILLIONS OF DOLLARS

CAPITAL AND INVESTED FUNDS REPRESENTED.

We offer to the Public unequalled facilities and guarantees in FIRE INSURANCE. All classes of Risks taken on the most moderate terms. Losses will continue, as in the past, to be settled promptly and liberally.

TAYLOR BROS.,

General Agents,

Union Buildings, 45 St. Francois Xavier Street.

**THE ROYAL CANADIAN**

Fire and Marine Ins. Co,

President, . ANDREW ROBERTSON, Esq.

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

ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

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

WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 2, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Brockville, choice select's	\$ c. s. a. 0 44 0 151	Gold Bars, 6 and 12 inch...	\$ c. s. u. 0 45 0 65	Old Dupuy & Co.... gal.	2 65 2 70	Mineral Waters	
" ch'ce lines dairies	0 13 0 131	Mahogany Navy, 3s. ....	0 42 0 47	Cheaper shippers.... gal.	2 25 2 43	Apollinaris in glass dz. qt.	2 55 0 00
" fair to good. ....	0 00 0 00	Bright Navy, 3s. ....	0 45 0 60	" " " " " " case-qt	5 00 6 00	" " " " " " pt.	1 80 0 00
Morrisburg, ch'ce select's	0 14 0 151	<b>Wool.</b>		<b>Irish Whiskey—</b>		" " in stone " " qt.	2 30 0 00
" ch'ce lines dairies	0 12 0 131	Fleece .....	0 20 0 21	Dauville .....	6 50 7 00	" " " " " " pt.	1 70 0 00
" fair to good. ....	0 00 0 00	Pulled .....	0 22 0 25	Roe's .....	7 00 5 00	Hunyadi Janos, doz. pts	4 00 0 00
Western Dairy, ch'ce lines	0 11 0 13	Do Extra Super .....	0 27 0 29	Scotch Whiskey: .....	2 60 2 80	<b>Canada Spirits.</b>	
" fair to good. ....	0 05 0 05	Do B Super .....	0 20 0 21	Scotch Whiskey .....	5 50 7 25	<i>Duty Paid—Imp. gallon.</i>	
Store packed, all sections.	0 11 0 11	Black. ....	0 20 0 22	Rum: Jamaica .....	2 25 2 50	Alcohol— 65 O. P.	2 16 0 00
Cheese, new, for August.	0 11 0 12	Capo. ....	0 00 0 00	Danarara .....	2 00 0 00	" " " " " " 50 "	2 13 0 00
Poor and common grades.	0 2 0 3	" imo's .....	0 17 0 18	Geneva Spirits .....	1 55 1 75	" " " " " " 25 U. P.	1 98 0 00
Pork, mess, .....	13 00 13 50	<b>Wines, Liquors etc.</b>		" " " " " " Blue. ....	4 25 4 75	Whiskeys:—	
Do thin mess. ....	13 00 0 12	<b>Ale English, .....</b>		Wyn and Fockink, (best	1 55 1 60	Family Proof. ....	1 12 0 00
Ham, City cured. ....	09 101 0 12	Montreal. ....	0 80 1 15	Schiedamer Geneva.)	7 50 8 00	Old Bourbon. ....	1 12 0 00
Lard. ....	0 03 0 04	Stout: Guinness' .....	2 25 2 31	<b>Champagne, (cases)</b>		Rye. ....	1 05 0 00
Eggs .....	0 17 0 18	Montreal. ....	1 48 1 50	G. H. Mumm, Dry Verzen'y	24 50 26 00	Toddy. ....	1 05 0 00
Tallow rendered. ....	13 50 14 00	Brandy: Hennessy's. gal	3 41 3 51	Louis Roderer. ....	25 25 25 00	Malt. ....	1 05 0 00
Beef, mess. ....	12 00 12 51	Martell's. ....	10 00 10 51	J. Mumm Dry Verzen'y	20 00 21 50	Rye, 4 years old. ....	1 46 0 00
Prime mess. ....	0 50 0 53	Bisquit, Dubouché & Co. gal	9 50 10 00	Hollinger Champagne. qts.	24 00 25 00	" " " " " " 5 "	1 56 0 00
Salt—10 bags to ton	0 46 0 49	J. Robin & Co. ....	2 65 2 70	B. Mercier & Co. Carte		" " " " " " 6 "	1 56 0 00
" " " " " " 11	0 00 0 00	Riviere Gardrat & Co. per gal.	2 65 2 75	d'Or .....	0 00 22 00	" " " " " " 7 "	1 65 0 00
Factory filled. ....	0 20 0 25	Pinet, Castillon & Co. gal	2 65 2 70	" " " " " " blanche. ....	0 00 15 00	<b>In Bottl—</b>	
Hops .....	1 75 1 90	Rouyer, Guillet. ....	2 65 2 79	Sherry:—		Alcohol. 65 O. P.	0 53 0 00
Apples, Canadian .....	0 00 0 00	Faure freres .....	2 05 2 70	Duke d'Aumale, Zucco-	1 50 2 00	" " " " " " 50 "	0 50 0 00
" American .....	0 00 0 00	" " " " " " .....	13 05 0 00	Port & Sherry, per gall.	1 25 5 00	" " " " " " 25 U. P.	0 29 0 00
<b>Tobacco</b>		" " " " " " .....	15 59 0 00	<b>Claret, (cases.)</b>		<b>Whiskeys:—</b>	
Tobacco in Bottl.—Duty 20c p. lb.	0 10 0 16	Jules Duret & Co. ....	2 70 2 80	Cruse & Blot wired]....	4 50 and up	Family Proof. ....	0 33 0 00
lack, Chewing in boxes ..	0 11 0 18	" " " " " " .....	8 50 0 00	J. Brisson & Co., cases.	4 00 0 00	Old Bourbon. ....	0 33 0 00
" " " " " " In caddies	0 13 0 18	" " " " " " .....	8 00 0 00	Faure Freres .....	4 60 & up.	Rye. ....	0 31 0 00
Mahoganies, Smoking bxs.	0 14 0 21	" " " " " " .....	2 65 2 79	" " " " " " Sauternes. "	4 80 & up.	Toddy. ....	0 31 0 00
" " " " " " caddies	0 22 0 45	" " " " " " .....	10 75 0 00	Cetto Ports .....	1 05 1 25	Malt. ....	0 31 0 00
Brights, .....		" " " " " " .....	13 05 0 00	Tarragona .....	1 20 1 30	Rye, 4 years old. ....	0 57 0 00
Prince of Wales, brand. ....	0 25 0 33	" " " " " " .....	15 59 0 00	Native Wines. ....	0 75 1 50	" " " " " " 5 "	0 67 0 00
Nelson's Navy 3's 6's & 1's.	0 36 0 40					" " " " " " 6 "	0 77 0 00
Black, Twist 12's .....	0 35 0 42					" " " " " " 7 "	0 87 0 00
Mahogany Chewing. ....	0 41 0 45						
Solace, Common. ....	0 35 0 38						
" Fair. ....	0 49 0 45						
" Good. ....	0 47 0 55						
Rough and Ready, in 4 bxs.	0 50 0 57						
Navy, 6's & 8's & 10's. ....	0 40 0 47						

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

THE METROPOLITAN MUTUAL BENEFIT SOCIETY.

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

JOHN OGILVY, Esq., J. L. LEPROHON, Esq., M.D., Vice-Consul of Spain, PRESIDENT. VICE-PRESIDENT. A. A. DICKSON, SECRETARY.

This Society is the only one in the Dominion for the benefit of the general public; the other societies are confined to Free-Masons, Oddfellows, &c. Men wishing to provide for their families in case of their decease, neglect a duty by not becoming a member, as a Certificate of Membership in this Society is by far the cheapest provision a man can make. Agents wanted in every City, Town, Village and County in the Dominion.

THE Mutual Fire Insurance Company OF THE COUNTY OF JOLIETTE.

HEAD OFFICE: MONTREAL, . . . . P. Q.

JOHN CRILLY, Esq., FRANC O. WOOD, Esq., A., B.C.L., President. Vic -President. A. A. DICKSON, Secretary.

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

UNION FIRE Insurance Co.

Head Office, 52 ADELAIDE STREET, E. TORONTO

AUTHORIZED CAPITAL - - \$1,000,000

DIRECTORS:

- President—Hon. J. C. Aikins, Senator, Toronto.
- W. H. Dunspaugh, Esq., Vice-President, People's Loan & Deposit Co., Toronto.
- James Paterson, Esq., of Thomas May & Co., Toronto.
- A. A. Allan, Esq., of A. A. Allan & Co., Wholesale Furners, Toronto.
- John Shields, Esq., of James Shields & Co., Wholesale Grocers, Toronto.
- R. Heber Bowes, Esq., of Smith, Wood & Bowes, Barristers, Toronto.
- J. M. Currier, Esq., M.P., Ottawa.
- Byron Williams, Esq., London.

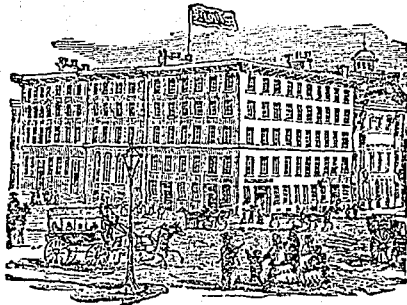
This Company Insures Household, Mercantile, and Manufacturing Risks at the lowest current rates against loss or damage by fire or lightning in places where there are efficient means for putting out fires. Applications for Agencies, with satisfactory references, will be entertained.

MESSRS. CASTON & GALT, SOLICITORS.

A. T. McCORD, Jr., General Manager.

**Hotels.**

**ST. LOUIS HOTEL,**  
THE RUSSELL HOTEL CO. PROPRIETORS,



WILLIS RUSSEL, President, . . . QUEBEC.

This Hotel, which is unrivalled for size, style and locality in Quebec, is open throughout the year for pleasure and business travel.

**RUSSELL HOUSE,**  
OTTAWA.

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

J. A. GOVIN, Proprietor.

**CANADA HOTEL.**

St. Gabriel street,

MONTREAL, . . . CANADA.

S. BELIVEAU, A. BELIVEAU,  
MANAGER. PROPRIETOR.

Its chambers and menu are not surpassed. Commercial gentlemen and tourists will find it to their advantage to stop here.

Rates reasonable, though first-class in every particular.

**Hotels.**

RE-OPENING OF THE  
**ST. LAWRENCE HALL.**

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

H. HOGAN, Proprietor.  
S. MONTGOMERY, Manager.

**HOTEL DUFFERIN,**

CORNER OF

CHARLOTTE STREET AND KING SQUARE,

Saint John, New Brunswick.

GEO. W. SWETT—PROPRIETOR.

Bath Rooms and other conveniences are on each flat. The location (corner Charlotte street and King Square) is the finest in the city, being within three minutes' walk of all the business centres, and five or six minutes' walk of the Railroad Depôts and Steamboat Landings.

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

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

Sample Rooms free.  
Omnibus and Luggage Van at every train.  
THOMAS WATTS & W. A. BOOKLESS,  
PROPRIETORS.

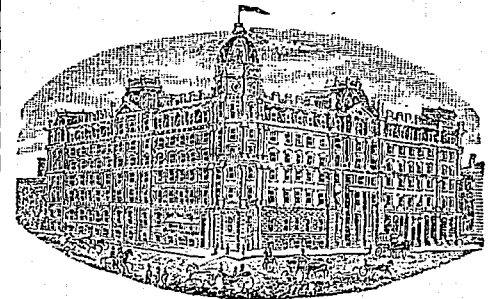
Cobourg, Ont.

**PAUWEL HOUSE**

Best Commercial House; central locality. Sample Rooms on ground floor.

**Hotels.**

**WINDSOR HOTEL**  
MONTREAL.



THE PALACE HOTEL OF THE WORLD.—Has special advantages for the comfort of guests, with spacious PARLOUR and PROMENADES. Its location is high, which insures pure air, with views of the River and Mountain Scenery.

Has a room for commercial men at 117 St. François Xavier Street.

Rates, \$2.50 per day, and upwards.  
R. H. SOUTHGATE, Manager

JAS. WORTHINGTON, Proprietor.

**AMERICAN HOTEL.**

TORONTO.

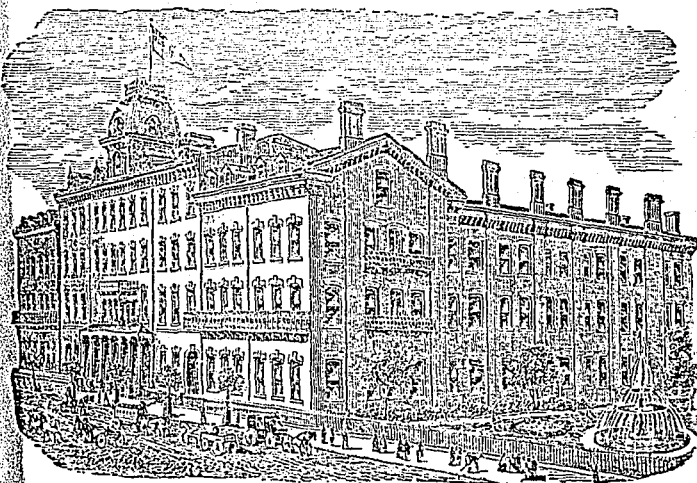
Rates Reduced to Meet the Times.

Seventy-five Rooms at \$2.00, and seventy-five at \$1.50. The most central and convenient Hotel in the city, both for commerce and family travel. Three minutes walk from the Union and Great Western Depôts; and first-class in every respect, except price.

GEORGE BROWN, Proprietor.

**THE QUEEN'S HOTEL,**

TORONTO.



McGAW & WINNETT, Proprietors.

Patronized by Royalty and the best families. Besides being most elegantly furnished, the Queen's is the only hotel in Canada containing a fire-proof Elevator. Prices, as usual, graduated according to location of rooms.

**THE STANDARD**  
Fire Insurance Company.

Head Office, . . Hamilton, Ont.

GOVERNMENT DEPOSIT, \$25,000.

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

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

PRESIDENT.

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

SECRETARY-TREASURER.

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District.

Insurance.

THE ACCIDENT INSURANCE COMPANY OF CANADA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, . . \$250,000.

HEAD OFFICE, MONTREAL.

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

EDWARD RAWLINGS.

THE ACCIDENT

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

Bonds of Suretyship

FOR EMPLOYEES IN POSITIONS OF TRUST.

THE CANADA GUARANTEE COMPANY is specially devoted to the issue of the above. Its Bonds are authorized to be accepted by the Dominion and Provincial Governments. It is the only Company which has made the required deposit of \$50,000 with the Government, and the only one authorized to transact Guarantee business throughout the Dominion. In the past few years this Company has reimbursed, without a single contest at law, over \$100,000 to Employers for the defaults of Employees.

SPECIAL TO BANK OFFICERS.

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

President:

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

Vice-President:

JOHN RANKIN, Esq.

EDWARD RAWLINGS,

Manager.

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

STOCKS AND BONDS.

Reported by J. D. CRAWFORD, Member of the Stock Exchange.

Table with columns: NAME, Shares, Capital subscribed, Capital paid-up, Rest, Dividend last 6 Months, Closing Price, Oct. 2. Lists various Canadian banks and companies like British North America, Canadian Bank of Commerce, etc.

N. B.—The quotations given are in every instance percentage of par value. To find the actual valuation per share multiply the given par value by the quotation figures.

GOVERNMENT RAILWAY. WESTERN DIVISION.

Q. M. O. & O. RAILWAY.

SHORTEST & MOST DIRECT ROUTE TO OTTAWA. On and after SATURDAY, JULY 19th, Trains will leave HOCHELAGA DEPOT as follows: Express Trains for Hull at 9:30 a.m. and 5:00 p.m. Ar. at 2:00 p.m. and 9:30 p.m. From Aymer 10:00 p.m. From Aylmer 8:30 p.m. Hull at 9:10 a.m. and 4:45 p.m. Ar. at Hochelaga 1:40 p.m. and 9:15 p.m. Train for St. Jerome at 5:30 p.m. Trains leave Mile-End Station ten minutes later. Magnificent Palace Cars on all passenger trains. General Office, 13 Place d'Armes Square.

LTARNES, LEVE & ALDEN Ticket Agents, Offices, 202 St. James and 158 Notre Dame Sts. Gen'l Superintendent, Western Division. C. A. SCOTT, Gen'l Freight and Passenger Agt.

AGENTS, READ THIS.

We will pay Agents a Salary of \$100 per month and expenses, or allow a large commission to sell our new and wonderful inventions. We mean what we say. Sample free. Address, SEKSEMAN & CO., Marshall, Mich. E



ESTABLISHED 1860. J. H. WALKER, WOOD ENGRAVER, 13 Place d'Armes Hill, Near Craig Street. Having dispensed with all assistance, I beg to intimate that I will now devote my entire attention to the artistic production of the better class of work, Orders for which are respectfully solicited.

SECURITIES.

Table listing securities: Can. Government Debentures, 6 p. ct. 1877-80, Do. do. 5 per ct., Dominion 6 per ct. stock, etc.

EXCHANGE.

Table listing exchange rates: Bank of London, 60 days, Gold Drafts on New York.

Railway and other Stocks.

Table listing various railway and other stocks: Atlantic & St. Lawrence Sh., Do. 8 p. c. Ser. Mt. Bond, Do. 5 p. c. Prof. Inv. Jan 1st, 1880, etc.

# CANADA LIFE

## ASSURANCE COMPANY.

Established, - - - 1847.  
**CAPITAL AND FUNDS OVER \$4,000,000.**

ANNUAL INCOME ABOUT \$750,000.

### THE ADVANTAGES

*Of joining an old and successful company like the "Canada Life" may be judged by the following facts:*

- 1st.—The Rates charged are lower than those of other Companies.
- 2nd.—It has the largest business of any Company in Canada.
- 3rd.—The Profit Bonus added to Life Policies are larger than given by any other Company in Canada.
- 4th.—It has occurred that Profits not only altogether extinguish all Premium Payments, but, in addition, yield the holder an annual surplus.
- 5th.—Assurers now joining the Company will obtain one year's share in the profits at next division in 1880.

**HEAD OFFICE, - HAMILTON, Ont.**

A. G. RAMSAY, *Managing Director.* R. HILLIS, *Secretary.*  
 J. W. MARLING, *Superintendent of Agencies.*

### BRANCH OFFICES.

#### EASTERN ONTARIO:

GEORGE A. COX, *General Agent, Peterboro.*

#### MARITIME PROVINCES:

ALEX. RAMSAY, *Secretary, 145 Hollis St., Halifax, N.S.*  
 P. McLAREN, *General Agent for Nova Scotia and P. E. Island.*  
 E. F. DUNN, *Agent for St. John and New Brunswick.*  
 Hon. W. O. WHITEWAY, *St. John's, N.F., Agent for Newfoundland.*

#### PROVINCE OF QUEBEC:

R. POWNALL, *Secretary, Canada Life Buildings, 182 St. James Street, Montreal.*  
 Special Agent for Montreal—JAMES AKIN.  
 Inspector of Agencies, P. Q.—P. LAFERRIERE.  
 Agent in Toronto, J. D. HENDERSON, *Canada Life Buildings, 46 King Street West.*

Incorporated  
 A. D. 1874.

# CANADA

Charter  
 Perpetual.

## FIRE & MARINE

Insurance Company.

HEAD

OFFICE,

HAMILTON.



ONTARIO.

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

Deposited with Dominion Government, \$50,000.

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

### BRANCH OFFICES:

Montreal—No. 117 St. Francois Xavier Street.—WALTER KAVANAGH, General Agent.  
 Quebec—No. 99 St. Peter Street.—A. FRASER, Agent.  
 Halifax, N. S.—No. 22 Prince Street.—CAPT. C. J. P. OLAFSON, General Agent.  
 St. John, N. B.—No. 51 Princess Street.—IRA CORNWALL, JR., General Agent.  
 Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

Jan. 1st,] **FINANCIAL STATEMENT** [1879.

OF THE

# WESTERN ASSURANCE CO.,

INCORPORATED 1851.

HEAD OFFICE, - - - TORONTO.

Hon. J. McMURRICH, *President.* J. J. KENNY, *Secretary.*  
 B. HALDAN, *Managing Director.* JAS. BOOMER, *Inspector.*  
 J. PRINGLE, *General Agent.*

Capital Subscribed, . . . \$800,000 00  
 Capital Paid-up, . . . 400,000 00

### ASSETS.

Cash in Bank.....	\$ 92,996 75	
Government and Municipal Bonds.....	246,136 10	
United States Bonds and Deposits.....	627,015 01	
Bank Stocks, reduced value.....	86,461 00	
Loan and Investment Co. Stocks and Deposits.....	107,445 50	
Mortgages on Real Estate.....	47,411 73	
Bills Receivable—(Marine Premium).....	29,597 66	
Interest Unpaid and Accrued.....	10,954 59	
Company's Offices.....	45,505 19	
Agents' Balances and other Accounts.....	76,970 83	\$1,270,400 41

### LIABILITIES.

Losses under Adjustment.....	\$9,298 29	
Dividends Unclaimed.....	519 30	
Dividend payable Jan'y 7, 1879.....	30,000 00	
	30,519 30	
		\$9,808 19

SURPLUS..... \$1,180,595 81  
 Capital Subscribed but not called in..... 400,000 00

\$1,580,595 81

Income for Year ending Dec. 31st, 1878, - - \$890,520 53

## FIRE AND MARINE INSURANCE.

ANGUS R. BETHUNE, Agent, Montreal.

## FIRE and MARINE INSURANCE.

# THE BRITISH AMERICA

Assurance Company.

INCORPORATED 1833.

HEAD OFFICE

Cor. of Front and Scott Streets, Toronto.

### BOARD OF DIRECTORS:

HUGH McLENNAN, Esq. JOHN SMITH, Esq.  
 H. S. NORTHROP, Esq. GEORGE BOYD, Esq.  
 JOS. PRIESTMAN, Esq. B. HOMER DIXON, K.N.L.  
 JAMES CROWTHER, Esq.

GOVERNOR ... .. PETER PATERSON, Esq.  
 DEPUTY GOVERNOR ... .. JOHN MORRISON, Esq.  
 INSPECTOR ... .. JOHN F. McQUAIG.  
 General Agents ... .. KAY & BANKS.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation. Agencies established in the principal cities, towns, and ports of shipment throughout the Province.

F. A. BALL, Manager.

Insurance.

Royal Insurance Coy.

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders unlimited.

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

HEAD OFFICE FOR CANADA—MONTREAL.  
 Every description of property insured at moderate rates of premium.  
 Life Assurances granted in all the most approved forms.

M. H. GAULT,  
 W. TATLEY,  
 Chief Agents.

CITIZENS' INSURANCE COMPANY, OF CANADA.  
 CAPITAL, - \$2,000,000.

DIRECTORS:

President:—SIR HUGH ALLAN.  
 Vice-President:—HENRY LYMAN,  
 Andrew Allan, N. B. Corse, John L. Cassidy,  
 Robert Anderson, J. B. Holland,  
 ARCH. MCGOUN, Sec. TREAS.

GERALD B. HART, GRN'L MAN'R.  
 ALFRED JONES, INSPECTOR.

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

CHIEF OFFICES.

TORONTO—HIME & LOVELACE, Agents.  
 QUEBEC—OWEN MURPHY, Agent.  
 ST. JOHN, N.B.—IRA CORNWALL, Jr., Agent.

HEAD OFFICE, 179 St. James Street,  
 MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations Oct. 2, 1879.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Last Sale per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	\$56	112
Canada Life .....	2,500	7-6mos.	400	50	85	103
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	20	.....	.....
Confederation Life.....	5,000	6-6 mos.	100	10	22½	126½
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	12½	102
Isolated Risk, Fire.....	5,000	.....	100	10	.....	25
Quebec Fire.....	5,000	10	100	45	40	60
Queen City Fire.....	2,000	10	50	10	10	100 106
Western Assurance.....	20,000	7½ 6 mos.	40	20	28	154
Royal Canadian Insurance.....	20,000	5	100	60	75	45 45
Accident Insurance Co. of Canada.....	2500	8 per ct.	100	20	20	100
Canada Guarantee Co.....	2335	8 per ct.	50	20	20½	102½
Merchants' Marine Insurance Co.....	5 000	.....	100	20	.....	.....
National Insurance, Fire.....	20,000	.....	100	35	.....	.....
Stadacona Insurance Co., Fire and Life	50,000	.....	100	20	.....	.....
Ottawa Agricultural.....	10,000	.....	100	25	.....	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Sept. 1, 1879.)

Briton Medical Life.....	20,000	10	£10	2	£1 2½	.....
Briton Life Association.....	10,000	10	1	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	15½ 15½	.....
Commercial Union Fire Life & Marine.....	50,000	30	50	5	18½ 18½	.....
Edinburgh Life.....	5,000	10	100	15	40	.....
Guardian Fire and Life.....	20,000	13	100	50	68½	.....
Imperial Fire.....	12,000	£7 p. sh.	100	25	150½	.....
Lancashire Fire and Life.....	100,000	30	20	2	7½ 7½	.....
Life Association of Scotland.....	10,000	30	40	8½	28 28½	.....
London Assurance Corporation.....	55,852	45	25	12½	60 62	.....
London & Lancashire Life.....	30,000	10	10	1	20 25	.....
Liverpool & London & Globe Fire & Life	£301,752	10	20	2	15½ 15½	.....
Northern Fire & Life.....	30,000	70	100	5	30½ 30½	.....
North British & Mercantile Fire & Life	40,000	55	50	6½	41½ 45	.....
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	315	.....
Queen Fire & Life.....	200,000	30	10	1	3-5½	.....
Royal Insurance Fire & Life.....	100,000	60	20	3	20½ 21½	.....
Scottish Commercial Fire & Life.....	125,000	22½	10	1	1-13 1-17	.....
Scottish Imperial Fire and Life.....	50,000	6	10	1	1-1 1-5½	.....
Scottish Provincial Fire & Life.....	20,000	30	50	5	10½ 10½	.....
Standard Life.....	20,000	55½	50	12	74½	.....

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

Agricultural Insur. Co.,

(A STOCK COMPANY)  
 OF WATERTOWN, NEW YORK,  
 CHARTERED IN 1853.

J. A. SHERMAN, Pres. ISAAC MUNSON, Sec'y

DEPOSITED WITH CANADIAN GOVT. - - - \$100,000.

Insures nothing but Farm Property, Churches, Convents, Private Residences and similar risks with contents of same, against Loss or Damage by Lightning as well as Fire.

CASH ASSETS, January 1, 1879.....\$1,150,063.99

Claims for Losses, Dividends..... 51,440.75

Capital (paid up in cash)..... 200,000.00

Unearned Reserve Fund..... 681,977.62

Net Surplus..... 216,645.62

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

BOSTON MARINE

UNDER WRITERS.

THESE COMPANIES CONTINUE TO INSURE  
 OCEAN MARINE CARCOES and FREIGHTS  
 AT CURRENT RATES OF PREMIUM.

Losses promptly paid in Boston, Montreal or London.

H. HERRIMAN, Manager,

17 ST. JOHN STREET, MONTREAL.

SUN MUTUAL

LIFE AND ACCIDENT INSURANCE COMPANY.

CAPITAL, . . . . . \$500,000

DEPOSITED WITH GOVERNMENT, . . . . . 58,000

PRESIDENT.—THOMAS WORKMAN, Esq.

MANAGING DIRECTOR.—M. H. GAULT, Esq.

DIRECTORS:

T. WORKMAN, Esq.	T. J. CLAXTON, Esq., Vice-Pres.
A. F. GAULT, Esq., M.P.	JAMES HUTTON, Esq.
M. H. GAULT, Esq.	T. M. BRYSON, Esq.
A. W. OGILVIE, Esq.	JOHN McLENNAN, Esq.

Toronto Board:

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

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

SURPLUS to Policy-holders, \$106,167 48.

All Pure Insurance. No Tontine. Periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward  
 This Company issues Life and Accident Policies on all the most approved plans at the lowest possible rates.

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

R. MACAULAY, Sec'y.  
 Active Agents wanted.

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

LIFE AND FIRE.  
Invested Funds - - - - 27,470,000  
Funds Invested in Canada - - - 900,000  
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

**CANADA BOARD OF DIRECTORS :**

HON. HENRY STARNÉ, Chairman,  
THOMAS GRANT, Esq., Dep.-Chairman,  
SIR ALEXANDER T. GALT, K.C.M.G.,  
THEODORE HART, Esq. GEORGE STEPHENS, Esq.

G. F. C. SMITH, Resident Secretary  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada  
HEAD OFFICE, CANADA BRANCH,  
MONTREAL

**Agents' Directory.**

MAS. DESJARDINS, General Insurance Agent, Accident and Broker, representing first-class Fire, Life, Accident and Guarantee Insurance Companies. Agent Canadian Steam Users Insurance Association. Anchor Line of Steamers and General Transatlantic Company's Steamers from New York to Havre direct. 40 Elgin Street, Ottawa.

H. MAHONY, Agent for Connecticut Mutual Life; Canada Accident; Canada Agricultural; NATIONAL FIRE—78 Peter Street, Quebec.

C. MURPHY, Scottish Commercial Fire Insurance Company; Union Mutual Life Insurance Company; Quebec.

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

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

J. FORTLER, Official Assignee, County of Renfrew, Insurance Agent and Town Clerk. Office—Town Hall, Pembroke.

CHAMBERLAIN & WEDD, Conveyancers, Accountants, Fire, Life, and Accident Insurance Agents, Land Agents, Commissioners in B. R., &c., office opp. Metropolitan Hotel, Pembroke, Ont., William Wedd, Official Assignee Co. Renfrew.

WM. CAMPBELL,  
INSURANCE AGENT  
and  
ADJUSTER OF LOSSES,  
Office 1 Court Street, Toronto. P. O. Box 1317.

**Q. M. G. & O. RAILWAY.**  
EASTERN DIVISION.

Commencing THURSDAY, Sept. 18, Trains will be run on this Division, as follows:

	EXPRESS.	MAIL.	ACCOM.
Lv. Montreal	12.20 p.m.	4.00 p.m.	6.00 p.m.
Lv. Three Rivers	3.55 p.m.	7.40 p.m.	9.45 p.m.
Ar. Grandes Piles			8.45 p.m.
Ar. Quebec	6.00 p.m.	10.50 p.m.	9.00 p.m.

**RETURNING.**

	EXPRESS.	MAIL.	ACCOM.
Lv. Quebec	11.00 a.m.	3.40 p.m.	6.15 p.m.
Lv. Three Rivers		1.30 p.m.	4.45 p.m.
Lv. Grandes Piles	1.25 p.m.	6.35 p.m.	4.35 a.m.
Ar. Montreal	4.10 p.m.	9.35 p.m.	9.50 a.m.

Express leave Montreal—Tuesdays, Thursdays and Saturdays. (Quebec—Mondays, Wednesdays and Fridays, stopping at Terrebonne, L'Epiphanie, Lanoraie, B. Richer, River du Loup, Tarz à Rovers, Batiscan, Ste. Anne, Lachetevrière, Pont Rouge.)  
Trains leave Mile End 10 minutes later.  
Tickets for sale at offices of STARNÉ, LEY & ALDEN, 202 St. James street, 158 Notre Dame street, and at Hochelaga and Mile End Stations.  
J. T. PRINCE, Genl. Pass. Agent.

**Insurance.**

**QUEEN**  
INSURANCE CO.

OF ENGLAND.  
FIRE AND LIFE.

Capital, . . . . £2,000,000 Stg.  
INVESTED FUNDS.....£660,818.  
FORBES & MUDGE.

Montreal,

Chief Agents in Canada

**VICTORIA MUTUAL**  
Fire Insurance Co. of Canada.

Head Office, - Hamilton, Ont.

W. D. BOOKER, Sec'y. | GEO. MILLS, Pres.  
Water Works Branch.

Continues to issue Policies—short date or for three years—on property of all kinds within range of the city water system, or in other localities having efficient water works.

**General Branch.**

On Farms and other non-hazardous property.  
Best Rates exceptionally low. Prompt settlements.  
Montreal Office, 4 HOSPITAL STREET.  
EDWARD T. TAYLOR,  
AGENT.



A. W. OGILVIE, M.P.P., President.  
HENRY LYE, Secretary.  
J. R. HEA & J. T. VINCENT, Inspectors

**THE HOCHELAGA**



Mutual Fire

**INSURANCE COMPANY.**  
Incorporated by Special Act of Parliament, 1876.

HEAD OFFICE:  
194 St. James Street, - - Montreal.  
Manager & Secretary, JAMES GRANT.

**POST OFFICE TIME TABLE.**

MONTREAL, 2nd Oct. 1879.

DELIVERY.		MAILS.	CLOSING.	
A. M.	P. M.		A. M.	P. M.
ONTARIO AND WESTERN PROVINCES.				
8 00	2 45	*Ottawa by Railway....	\$ 15	5 30
8 00		*Provinces of Ontario, Manitoba & B.C. ....	\$ 15	8 00
		Ott. Riv. to Carleton....	6 00	
QUEBEC AND EASTERN PROVINCES.				
8 00		Quebec, Three Rivers, Ber- thier and Sorel, by Q. M. O. & O. Ry. ....	2 50	
8 00		Quebec by Steamer.....	6 00	
		Quebec by G.T.F. ....	8 00	
8 00		Eastern Townships, 3 Rivers, Arthursville & Brière du Loup R.R. ....	8 00	
	2 45	Q. M. O. & O. Ry. to Ottawa Do St. Jerome and St. Lau- rence .....	8 00	
9 15		Branches .....	4 15	
11 00		St. Remy & Hemming R.R. St. Hyacinthe, Sher- brooke, &c. ....	6 00	2 30-8
8 00	12 45	Acton & Sorel Railway....	6 00	
8 00		St. Johns, Fairbridge & St. Armand Station....	6 00	
10 00		St. Johns, Vermont Gate & Shefford Railway....	3 00	
10 00		South Eastern Railway New Brunswick, Nova Scotia and P.E.I. ....	8 00	
9 00		Newfoundland forwarded daily on Halifax, when despatch is by packet .....	8 00	
LOCAL MAILS.				
11 30		Beaudouin Route.....	6 00	
11 30		Beauport, Contrecoeur, Verreux & Vercheres....	1 45	
10 00		Cote St. Paul.....	6 00	
11 30		Tanneries West.....	6 00	2 00
		Cote St. Antoine and Notre Dame de Grace....	12 45	
11 30		St. Cécile.....	6 00	
11 30		Huntingdon.....	6 00	2 00
10 00	6 00	Lachine.....	6 00	2 00
10 00		Longueuil.....	6 00	2 00
10 00		St. Lambert.....	2 30	
10 00		Laprairie.....	10 50	2 30
11 00		P. Van, South-an-Recollet. Terrebonne & St. Vincent. Point St. Charles.....	8 00	1 15-5
8 00		St. Laurent, St. Eustache, and Beloeil.....	7 00	
10 00		North shore Land Route to Bout de L'Isle.....	2 50	
9 10	5 00	Hochelaga.....	8 00	1 15-5
UNITED STATES.				
8 & 10		Boston & New England States, except Maine....	6 00	3 00
8 & 10		New York and So. States....	6 00	3 00
8 00	12 45	Island Pond & Portland....	2 30-8	
8 00		(A) Western & Pacific U.S. (B) GREAT BRITAIN, &c.	8 15	5 00
		By Canadian Line (Friday)....	7 30	
		By Can. Line (German) Friday....	7 45	
		By Canada Mondays.....	3 00	
		Supplementary, see P. M. weekly note. By Packet from New York for England, Wednesdays.....	3 00	
		By Hamburg American Packet to Germany, Wednesdays.....	3 00	
WEST INDIES.				
		Letters, &c., prepared in New York, whence mails are despatched....		
		For Havana and West Indies via Ha- vanna every Thursday P. M. ....	3 00	

\* Postal Card Bags open till 8.45 a.m. and 9.15 p.m.  
1 Do do do 8.15 p.m.  
The Street Boxes are visited at 9.15 a.m. 12.30, 5.30 and 7.45 p.m.  
Registered Letters should be posted 15 min. before the hour of closing ordinary Mails, and 30 min. before closing of English Mails.

*The Journal of Commerce,*  
Finance and Insurance Review.  
DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Mining and Joint Stock Enterprises.  
Issued every Friday Morning.

SUBSCRIPTION  
Montreal Subscribers - - - \$3 a year  
Other Canadian Subscribers - - - 2 "  
British " - - - 10s. sig.  
American " - - - \$3 U.S. cy  
Single copies - - - 10 cents each  
Office: Exchange Bank Building,  
102 ST. FRANCOIS XAVIER STREET,  
Corner of Notre Dame St., Montreal.  
M. S. FOLEY & CO., Publishers & Proprietors.



Insurance.

**RELIANCE**

Mutual Life Assurance Society,  
OF LONDON, ENGLAND.

ESTABLISHED 1840.

Head Office for Canada . 196 ST. JAMES ST  
MONTREAL.

The Directors have decided to invest all the earnings of this Branch in first-class Canadian Securities, thus enabling them to offer superior advantages to the Canadian public.

**AGENTS**

Who wish to work up a permanent and remunerative business will now find this office a very favorable one to represent, owing to the above important change, and its well known stability and age.

**APPLY FOR UNREPRESENTED DISTRICTS EARLY.  
A GENERAL AGENT WANTED.**

All policies are issued direct from the Canadian office, and are entirely free from troublesome clauses and conditions.

**FREDERICK STANCLIFFE.**  
Res. Secretary,

Balance Sheet for 1878 and full particulars on application.

Insurance.

THE  
**STANDARD LIFE ASSURANCE CO.**

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - MONTREAL.

This well known Company having reduced their rates for Canada, beg to draw attention to the security offered.

Investments in Canada over \$700,000.  
Claims paid in Canada, over \$1,000,000  
W. M. RAMSAY,  
Manager, Canada.

**DOMINION**

**FIRE & MARINE INSURANCE CO.**

Head Office—HAMILTON, Can.

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

JOHN HARVEY, of J. Harvey & Co., President.  
F. R. DESPARD, Manager.

H. P. ANDREW, Agent, Toronto.

HEAD OFFICE FOR PROVINCE OF QUEBEC:  
119 St. Frs. Xavier St.  
MONTREAL.

JOHN F. NOTT, } Joint  
CHAS. D. HANSON, } General Agents.

Insurance.

**BRITON LIFE ASSOCIATION,**  
[LIMITED.]

Chief Offices, 428 Strand, London.

HEAD OFFICE FOR THE DOMINION

12 PLACE D'ARMES, MONTREAL.

Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Government.  
\$50,000 deposited with Dominion Government for exclusive benefit of Canadian Policyholders.

JAS. B. M. CHIPMAN,  
Manager for Canada.

Established 1803.

**IMPERIAL**

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

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street

RINTOUL BROS., Agents.

Subscribed Capital, - \$1,600,000 Stg.  
Paid-up Capital, - \$700,000 Stg.  
ASSETS, . . . . . £2,222,552 Stg.

**CONFEDERATION LIFE LONDON & LANCASHIRE ASSOCIATION.**

Head Office . . . TORONTO, ONTARIO.

PRESIDENT, SIR W. P. HOWLAND, C.B. K.C.M. G.  
Late Lieut.-Governor of Ontario. VICE-PRESIDENTS.  
HON. W. McMASTER, W. ELLIOT, Esq.

This Association affords all the Benefits of MUTUALITY, with the Security of a Stock Management.

EXAMPLES OF PROFITS.

No. of Policy.	Kind of Insurance.	Sum Assured.	Annual Premium.	For 1876.		For 1877.	
				Cash.	Bonus.	Cash.	Bonus.
1	Life.	\$10,000	\$238 20	\$ 74.40	\$217.00	\$ 90.60	\$258.00
7	10 Paym't Life.	5,000	2.9.40	112.10	237.00	130.00	338.00

It will be observed that these results are not only very handsome, but are also equitable. If this Association distributed the Profits on the ordinary PERCENTAGE PLAN, allowing a bonus of 24 per cent., payable at death, then the Profits would have been as follows:—

Policy No. 1.	For 1877.	Cash.....	\$87.93.	Bonus.....	\$259.00
7.	.....	.....	48.80.	.....	225.00.

It will at once be seen that such a System as this last cannot commend itself to persons who will take time to consider it as it not only does injustice to persons paying by a limited number of Premiums, but it gives only the same profits after a person has paid a score of Premiums.

The above profit-results, which place the Confederation Life in the van of Life Companies in Canada, are attained by

- Not paying more for business than it is worth.
- Adopting a High Standard of Valuation from the outset.
- Giving 90 per cent. of the profits to Policy-holders.
- The exercise of care and economy in all branches of the business. And employing a Mode of Division, just in its results, giving to each in the proportion in which each has contributed to profits.

Manager for the Province of Quebec,  
H. J. JOHNSON, Montreal.

J. K. MACDONALD,  
Managing Director.

Manager for New Brunswick,  
Major J. MACGREGOR GRANT,  
St. John.

Manager for Nova Scotia,  
AUGUSTUS ALLISON,  
Halifax.

LIFE ASSURANCE CO.,

**Of London, England.**

CANADA BRANCH.

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

BOARD OF DIRECTORS.

Hon. D. A. SMITH, M.P., Chairman. EDWARD MACKAY, Esq., Dp'y.-Chairman.  
JOHN GILLY, Esq. (Messrs. Ogilvy & Co.)  
ROBT. BENNY, Esq. (Messrs. Benny, Macpherson & Co.)  
JAS. S. HUNTER, Esq., M.P.

This Company has deposited at Ottawa for the EXCLUSIVE BENEFIT OF CANADIAN POLICYHOLDERS the sum of  
**\$100,000.00**

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

Every desirable form of Life Policy is granted, and at Rates Lower than the majority of offices.  
Cash Surrender Value or free paid-up Policies granted after the receipt of Two and Three Years Premium have been received.

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

GENERAL AGENTS.

FRANK HOLLOWAY, Quebec. GEO. M. GREER, Halifax.  
J. A. MILL, Ottawa. D. B. DOWN, Kingston.  
J. P. STANTON, Belleville. S. BRUCE HARMAN, Toronto.  
GEO. RENNIE, Guelph. J. B. MOORE, Brantford.

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

**WILLIAM ROBERTSON,**

Manager for Canada, Montreal.