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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 21, No. 4.
New Series.

MONTREAL, FRIDAY, JULY 24, 1885.

M. S. FOLEY,
Editor and Proprietor.

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Issue Circular Notes for Travellers, available in all parts of the world.

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Rest - - - 2,000,000

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

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CAPITAL SUBSCRIBED, - - - 600,000
CAPITAL PAID-UP, - - - 255,000

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National Bank. *Agents in London, England.*—National Bank of Scotland, London.

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HEAD OFFICE, OSHAWA, ONT.

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CAPITAL SUBSCRIBED.....600,000
CAPITAL PAID-UP.....250,000

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The Chartered Banks.

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CAPITAL AUTHORIZED.....\$1,000,000
CAPITAL PAID-UP.....803,000
RESERVE FUND.....185,000
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Bradford. Cambridge. Markham.
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New York—Bank of Montreal.
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IN CANADA.

HEAD OFFICE, LONDON, ONT.

Capital Subscribed.....\$1,000,000
Capital Paid-up.....185,000
Reserve Fund.....50,000

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RESERVE FUND . . . 680,000.

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

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AUTHORIZED CAPITAL.....\$1,500,000
CAPITAL PAID UP.....1,449,067
RESERVE FUND.....376,000

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London, England—Natl. Bank of Scotland.
Boston—National Exchange Bank.
New York—National Park Bank.

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

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Incorporated by Royal Charter, A.D. 1818.

CAPITAL, \$3,000,000.

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Investment Association
(Limited.)**

OF LONDON, ONTARIO.

CAPITAL Subscribed, - \$2,650,000.00
 CAPITAL PAID UP, - 634,715.71
 RESERVE FUND, - 509,000.00
 INVESTMENTS, - 1,998,621.06

Parties wanting money on Real Estate Mortgages.
 Apply to HENRY TAYLOR, Manager.

**Dominion Savings & Investment Soc.
LONDON, ONT.**

INCORPORATED, - 1872.

Capital, - - - - - 81,000,000.00
 Subscribed, - - - - - 1,000,000.00
 Paid-up, - - - - - 868,840.28
 Reserve Fund, - - - - - 140,000.00
 Contingent Fund, - - - - - 963.12
 Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased.
 Money received on deposit and interest allowed thereon.

F. B. LEYS, Manager.

**THE PETERBOROUGH
Real Estate Investment Co.
[LIMITED.]**

Incorporated 1878 by Letters Patent under Great Seal of Canada.

Authorized Capital, - - - - - \$2,000,000
 Subscribed Capital, - - - - - 1,493,000
 Paid-up Capital, - - - - - 378,400
 Assets 31st January, 1885, - - - - - 1,160,000
 Paid-up Capital here in Great Britain, - - - - - 117,400
 Debentures issued in Great Britain, - - - - - 672,765.40

Directors in Canada.

MAJOR-GEN. HAULTAIN, late of Her Majesty's East Indian Forces, President. JOHN WALTON, Esq., J. P., Vice-President.
 GEORGE A. COX, Esq., Mayor of Peterborough.
 RICHARD HALL, Esq., of Messrs. Hall, Imis & Co.
 H. J. LEFEVRE, Esq. A. C. DUNLOP, Esq.
 A. P. POUSSETTE, Esq., T. G. HAZLITT, Esq., Barrister.
Bankers in Canada—The Ontario Bank.
Bankers in Great Britain—The British Linen Company Bank.
Chief Agents in Great Britain—Finlayson & Auld, Writers, 150 and 154 West George Street, Glasgow.
Agents in Edinburgh—Ronald & Ritchie, S.S.C., 20 Hill Street.
Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle Street.

POUSSETTE & ROGER,
 Managers, Peterborough, Ont.

**THE LONDON LOAN CO.
OF CANADA.**

Subscribed Capital, \$600,700.00; Reserve and Contingent Fund, \$40,755.54; Assets, \$899,316.30.

Directors—THOMAS KENT, President; JAMES OWREY, Vice-President; THOMAS MCCORMICK, GEO. D. SUTHERLAND, J. A. NELLER, M.D., R. W. PUDDICOMBE, ANTHONY WELDON.
Manager—MALCOLM J. KENT.
Solicitors—Gibbison, McEab, Mulken & Harper.
Bankers—Merchants' Bank of Canada.
 Applications are invited for an investment of \$100,000 Debentures at 5 p.c., interest payable half-yearly.
OFFICE—Aldon Block, No. 433 Richmond St., London, Ont.

The Chartered Banks.

**THE FEDERAL BANK
OF CANADA.**

Head Office, - Toronto, Ont.

Capital, - - - - \$1,250,000
 Rest, - - - - 100,000

DIRECTORS:

S. NORDHEIMER, Esq., - - - PRESIDENT.
 J. S. PLAYFAIR, Esq., - - - VICE-PRESIDENT.
 WM. GALBRAITH, Esq., EDWARD GURNEY, Esq.,
 B. CRONYN, Esq., H. E. CLARKE, Esq., M.P.P.,
 J. W. LANGMUIR, Esq.
 G. W. YARKER, GENERAL MANAGER.

BRANCHES:

Aurora, Chatham, Guelph, Kingston, London, Newmarket, Simcoe, St. Mary's, Strathroy, Tilsonburg, Toronto, Winnipeg, and Yorkville.

BANKERS:

New York, - American Exchange National Bank.
 Boston, - The Mercantile National Bank.
 Great Britain, - The National Bank of Scotland.

Loan Societies.

**THE HAMILTON
PROVIDENT & LOAN
SOCIETY.**

President, GEORGE H. GILLESPIE,
 Vice-President, JOHN HARVEY.

Capital Subscribed - \$1,500,000.00
 paid-up - - - - 1,100,000.00

Reserve and Surplus - - - - 133,028.21
 Profits - - - - - 2,997,129.64

Total Assets - - - - 2,997,129.64
 MONEY ADVANCED on Real Estate on favorable terms of Repayments. The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

Banking House: Cor. of King and Hughson Sts.,
 HAMILTON, ONT.
 H. D. CAMERON, Treasurer.

The Canadian Pacific Railway Co.

DIVIDEND NOTICE.

The Half-yearly Dividend upon the Capital Stock of this Company, at the rate of

THREE PER CENT.

per annum, secured under agreement with the Government of the Dominion of Canada,

Will be Paid on August 17th, 1885,

to Stockholders of record on that date.

Warrants for this Dividend payable at the Agency of the Bank of Montreal, 59 Wall Street, New York, will be delivered on and after August the 17th, at the office of the Company's Agents, Messrs. J. Kennedy, Todd & Co., 63 William Street, New York, to Stockholders who are registered on the Montreal or New York Register.

Warrants of European Shareholders, who are on the London Register will be payable in Sterling, at the rate of Four Shillings and One Penny Half Penny (4s. 1 1/2d.) per dollar, Less Income Tax, and will be delivered on or about the same date at the office of Messrs. Morton, Rose & Co., Bartholomew Lane, London, England.

The Transfer Books of the Company will be closed in London at 3 o'clock p.m., on Monday, July 13th, and in Montreal and New York at the same hour on Monday, the 27th July, and will be re-opened at 10 o'clock a.m., on Tuesday, August 18th, 1885.

By order of the Board
 CHARLES DRINKWATER,
 Office of the Secretary, Montreal, July 7th, 1885. Secretary.

The Chartered Banks.

THE ONTARIO BANK.

CAPITAL, Paid-up - - \$1,500,000.
 RESERVE FUND, - - - 486,000.
HEAD OFFICE, - - - - - TORONTO

DIRECTORS:

SIR WM. P. HOWLAND, President; DONALD MACKAY, Esq., Vice-President; Hon. C. F. FRASER, G. M. ROSE, Esq., R. K. BURGESS, Esq., A. M. SMITH, Esq., G. R. COCKBURN, Esq.

C. HOLLAND, General Manager.
 BRANCHES:—Downsview, Guelph, Lindsay, Cornwall, Montreal, Mount Forest, Newmarket, Ottawa, Peterboro', Port Perry, Port Arthur, Whitby, Winnipeg, Man., and 476 Queen Street west, Toronto.

AGENTS:—London, Eng.—Alliance Bank, Bank of Montreal; New York—The Bank of the State of New York; Messrs. Walter Watson and Alex. Lang; Boston—Tremont National Bank.

Loan Societies.

**THE FREEHOLD
Loan and Savings Company,**

Cor. Church & Court Sts., Toronto,
 ESTABLISHED IN 1859.

Subscribed Capital, - - \$1,876,000
 Capital Paid Up, - - - - 1,000,000
 Reserve Fund, - - - - - 445,000

PRESIDENT.....HON. WM. McMASTER.
 MANAGER.....HON. S. C. WOOD.
 INSPECTOR.....ROBERT ARMSTRONG.

Money loaned on Real Estate security.
 Deposits received and Debentures issued at current rates of interest.

**RICHELIEU & ONTARIO
Navigation Co.**

SPRING ARRANGEMENT, 1885.



The Steamers of this Company between
MONTREAL AND QUEBEC,
 Will commence running regularly on
 6th May, as under:—

The Steamer QUEBEC, Capt. R. NELSON, on Mondays, Wednesdays and Fridays, and
 The Steamer MONTREAL, Capt. L. H. ROY, on Tuesdays, Thursdays and Saturdays, at 7 o'clock p.m., from Montreal.

STEAMERS BETWEEN

MONTREAL AND TORONTO,

Will commence running daily on 1st June.

Steamer BOHEMIAN, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 8th May.

Steamer THREE RIVERS, Capt. COLLETTE, leaves for Three Rivers every Tuesday and Friday at 1 p.m.

Steamer CHAMBLY, Capt. GEO. NELSON, leaves for Chambly every Tuesday and Friday at 1 p.m.

Steamer TERREBONNE, Capt. LAFORCE, leaves daily (Sundays excepted) at 3.30 p.m., Saturdays at 2.30 p.m., for Verchere, calling at Boucherville, Veremans and Bout de Paris. For L'Assomption and St. Paul Perite, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Contrecoeur on Mondays, Wednesdays, Thursdays and Saturdays.

COMPANY'S TICKET OFFICES:—R. A. DICKSON, 136 St. James St., opposite St. Lawrence Hall; I. J. McCOMIFF, Windsor Hotel, Robt. McEwen, Canal Basin, and at the Company's Ticket Office, Michelson Pier, foot of Jacques Cartier Square.

ALEX. MILLOY, J. B. LABELLE,
 Traffic Manager, General Manager.
 General Offices, 228 St. Paul St.,
 Montreal, May 6th, 1885.

Legal.

Toronto.

JONES, MACKENZIE & LEONARD,
 BARRISTERS & SOLICITORS,
 Canada Permanent Chambers, Toronto.
 CLARIBON JONES, BEVERLEY JONES*,
 GEO. A. MACKENZIE, O. J. LEONARD.
 English Agent,
 JONAS AP JONES, 99 Cannon Street, London.
 *A Comm'r for N. Y., Illinois and other States.

Oceanic Steamships.

Allan Line.



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

1885. Summer Arrangements. This Company's Lines are composed of the following Double Engine Clydebuilt IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Building.
Siberian.....	4,600	Capt. A. Macnicol.
Carthaginian.....	4,600	" R. P. Moore.
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	" James Wylie.
Sardinian.....	4,660	Lt. W. H. Smith, R.N.R.
Polynesian.....	4,100	" E. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	" W. Richardson.
Moravian.....	8,650	Lieut. F. Archer, R.N.R.
Novo Scotian.....	3,400	Capt. Jos. Ritchie.
Hibernian.....	3,424	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Siberianian.....	4,600	Building.
Buenos Ayren.....	3,800	Capt. R. P. Moore.
Corean.....	4,000	" Barclay.
Grecian.....	3,800	" C. E. LeGallais.
Manitoban.....	3,150	" McNicol.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,800	" J. Brown.
Waldensian.....	2,600	" R. H. Hughes.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylins.
Acadian.....	1,350	" F. McGrath.

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

The Steamers of the **Liverpool, Londonderry and Montreal. Mail Service.**

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:

Hanoverian.....	Saturday, June 6
Sardinian.....	Saturday, June 13
Sarmatian.....	Saturday, June 20
Parisian.....	Saturday, June 27
Polynesian.....	Saturday, July 4
Sardinian.....	Saturday, July 11
Sarmatian.....	Saturday, July 18
Parisian.....	Saturday, July 25

Rates of Passage from Quebec.

Cabin.....	\$60.65, \$70.00 and \$80.00
Intermediate.....	\$30.00
Steerage.....	At lowest rates.

The Steamers of the Liverpool, Queenstown, St. John's, Halifax and Baltimore Mail Service are intended to be despatched as follows:—

FROM HALIFAX:

Buenos Ayren.....	Monday, June 8
Novo Scotian.....	Monday, June 22
Caspian.....	Monday, July 6
Hanoverian.....	Monday, July 20

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

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

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

An experienced surgeon carried on each vessel. Berths not secured until paid for.

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

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

H. & A. ALLAN,
61 1/2 St. Boston, and 25 Common St., Montreal.

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

	Tons.		Tons.
Montreal.....	3,284	Toronto.....	3,284
Dominion.....	3,176	Ontario.....	3,176
Texas.....	2,700	Sarnia.....	3,850
Quebec.....	2,700	Oregon.....	3,850
Mississippi.....	2,880	Vancouver.....	5,700
Brooklyn.....	3,800		

Great Reduction in Rates.

DATES OF SAILING
FROM PORTLAND TO LIVERPOOL.
Montreal..... 23rd April | Dominion..... 15th April
FROM QUEBEC FOR LIVERPOOL.
Brooklyn..... 20th June
*Sarnia..... 4th July
Toronto..... 11th July
Montreal..... 18th July

RATES OF PASSAGE FROM QUEBEC.
CABIN.—\$50, \$60; return, \$90, \$108, and \$120, according to steamer and berth. Intermediate and Steerage at low rates.
Prepaid steerage tickets issued at the lowest rates.
*Saloons, Staterooms, Music Room and Bath Rooms in this steamers are amidships, where but little motion is felt, and carries neither cattle nor sheep.

Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.
For Freight or Passage apply in London to Gracie, Hunter & Co., 11 Leadenhall Street; in Liverpool, to Flinn, Maln & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO.,
Exchange Court, Montreal.



Canadian Pacific Railway.

THE NEW LINE,
MONTREAL AND TORONTO
VIA OTTAWA,
WINTER TIME TABLE,
IN EFFECT ON
MONDAY, Nov. 24, 1884.

TIME TABLE.	Morning Express.	Night Express.
Leave Montreal.....	8.40 A.M.	7.30 P.M.
Arrive Ottawa.....	12.03 P.M.	11.00 P.M.
" Toronto.....	9.55 P.M.	8.30 A.M.
Leave Toronto.....	8.25 A.M.	7.55 P.M.
" Ottawa.....	6.07 P.M.	5.17 A.M.
Arrive Montreal.....	9.42 P.M.	8.50 A.M.

Elegant Parlor Cars on day trains. Luxurious Sleeping Cars on night trains.
Close connection at OTTAWA with trains to and from

SUDBURY, NORTH BAY, PEMBROKE, REN-FREW, ARNPELOE,

and all points in the Upper Ottawa Valley. Connections at Toronto for all points WEST, SOUTH and NORTHWEST.

Only line running direct into the City of Kingston (via K. & P. Railway), avoiding long and tedious omnibus transfer.

For full information regarding Time Tables of all Through and Local Trains, Tickets, Seats in Parlor Cars, Berths in Sleeping Cars, &c., apply at the Company's City Ticket Office,

266 ST. JAMES STREET,
(Corner MCGILL STREET.)

Windsor Hotel Ticket Office, Quebec Gate S
Exchange Office, opposite Bonaventure
Depot, 523 St. James St.

Railways.

EXPERIENCED TRAVELLERS

— ALWAYS TAKE THE —

GRAND TRUNK RAILWAY

THE FAVORITE RAIL ROUTE TO

MONTREAL, DETROIT, CHICAGO,
Boston, New York, Buffalo,
Niag. Falls, Peterboro, Quebec,
Portland, Halifax, Winnipeg,
Kansas City, Omaha, St. Paul,
St. Louis, Ft. Huron, London, Hamilton,
and all Principal Points in

CANADA AND THE UNITED STATES.

It is Positively the ONLY LINE in Canada running THE CELEBRATED PULMAN PALACE SLEEPING and PARLOR CARS,

And, in connection with the

CHICAGO AND GRAND TRUNK RAILWAY,
forms the
Shortest, Quickest, and Most Reliable High-way to

Manitoba, British Columbia
and the Pacific Coast.

FOR FARES, Time Tables, Tickets, and General Information, apply at the Company's Ticket Offices.

WM. EDGAR, JOSEPH HICKSON,
Gen. Pass. Agent. Gen. Manager.



Intercolonial Railway.

SUMMER ARRANGEMENT.

Commencing 1st June, 1885,

THROUGH EXPRESS PASSENGER TRAINS

run DAILY (Sunday excepted) as follows:

Leave Point Levis.....	8.00 A.M.
" Levis.....	8.15 "
Arrive Riviere du Loup.....	11.50 "
Trois Pistoles.....	12.55 P.M.
Rimouski.....	2.30 "
Little Metis.....	3.28 "
Campbellton.....	7.00 "
Dalhousie.....	7.40 "
Bathurst.....	9.28 "
Newcastle.....	10.57 "
Moncton.....	1.40 A.M.
St. John.....	5.30 "
Halifax.....	9.15 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Pointe Levis with these trains.

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

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

All trains are run by Eastern Standard Time.

THROUGH TICKETS may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

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

G. W. ROBINSON,
Eastern Freight and Passenger Agent,
186 1/2 St. James Street,
(Opposite St. Lawrence Hall),
Montreal.

D. POTTINGER, Chief Superintendent
Railway Office, Moncton, N.B., May 26th, 1885.

Stock Brokers, &c.

STRATHY BROS.,

STOCK BROKERS,

Exchange Building, MONTREAL.

J. ALEX. L. STRATHY, EDWARD W. STRATHY,
Member Montreal Stock Exchange

Canadian and American Stocks, Bonds, Grain, &c Bought or Sold for Cash or on Margin.

BUSINESS STRICTLY CONFINED TO COMMISSION.

Agents: Donald, Gordon & Co. New York. Alex. Geddes & Co. Chicago. Lee, Higginson & Co. Boston

TELEGRAMS RECEIVED BY TELEGRAPH EVERY
FIVE MINUTES OVER "TICKET" IN OFFICE.

Montreal Advertisements.

INDIA RUBBER CLOTHING CO.,

C. L. HIGGINS, - - - - - MANAGER.

Manufacturers of Gossamer Circulars, Newports, Sleeve Circulars, Aprons, Sponge Bags, Bed Clothes, Hat Covers, Slcevos. Also, a full line of Men's and Youths' Coats. Only the Trade supplied. 742 Craig Street, MONTREAL.

A. HULEK, Manufacturer for the Wholesale Dry Goods

Trade of Silk and Cloth Cloaks, Dolmans, etc., Braided and Plain Jerseys, Jersey Fancy Caps, Children's Frocks, Snow-shoe Suits of every Style. Also—Wholesale Manufacturer of Furs; Fur Coats and Cloaks a Specialty, Paris, London and New York experience.

This firm is ready to make up Cloaks, &c., similar to imported samples, if necessary. Also to work up any goods which Wholesale Dry Goods Houses may wish to turn into manufactured articles. Address **A. HULEK, 196 McGill Street, Montreal.**

THE
BELL TELEPHONE CO.
OF CANADA

Incorporated by Act of Parliament, 1880.
President: - - - - - ANDREW ROBERTSON.
Vice-President and Managing Director: C. F. SISE.
Secretary-Treasurer: - - - - - C. P. SOLATER.

This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for Telephonic communication; also to build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address, **THE BELL TELEPHONE COMPANY OF CANADA.—MONTREAL.**

Accountants, Agents, &c.
(For Legal Courts see other Page.)

JAMES C. MACKINTOSH,
BANKER AND BROKER,
HALIFAX, N. S.

Special attention given to investments in sound dividend-paying STOCKS and DEBENTURES.
Collections made in all parts of the Maritime Provinces.

Business information afforded to customers,
166 HOLLIS STREET.

Guelp, Ont.

JOHN SMITH,
REAL ESTATE AND LOAN AGENT,
ACCOUNTANT, &c.,
82 ST. GEORGE'S SQUARE,
GUELPH, ONT.
Assignments taken and Estates managed.

Montreal.

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

JOHN M. M. DUFF,
ACCOUNTANT & INSURANCE ADJUSTER,
Commissioner for Canada and
New York, Pennsylvania, Massachusetts, Maine,
Vermont and Illinois,
ISSUER OF MARRIAGE LICENSES,
118 ST. JAMES STREET,
Opposite Post Office.

KENT & TURCOTTE,
Public Accountants & Auditors,
7 PLACE D'ARMES SQ.
Jacques-Cartier Bank Building, Montreal.
A. L. KENT. ALPHONSE TURCOT.

Montreal Advertisements.

ALEX. MCARTHUR & CO.,

MANUFACTURERS

TARRED AND ROOFING FELT,

Building Paper, Coal Tar, Pitch,
Paper Bags, Wrapping Paper,
Twine, &c., &c.,
393 ST. PAUL ST., MONTREAL.

H. J. BEEMER,

Contractor for Building Railways,
Canals, Bridges, Buildings, etc., also
Steam Dredging and Sub-Marine
Works. Office for the Montreal Ex-
tension of the Canadian Pacific Rail-
way, Cor. Barclay and Water Streets.
Office at Windsor Hotel, Montreal.

MICHEL LEFEBVRE & CO.,

MANUFACTURERS

Pure Vinegars and Methylated Spirits.
MONTREAL.

W. S. THOMSON,

IMPORTER OF

Laces, Buttons, Trimmings,

AND GENERAL FANCY GOODS.

1811 Notre Dame St., Montreal.

SACRAMENTAL WINES.

Canadian Light Wines, being perfectly pure, are specially suitable for Sacramental purposes, especially authorized for use in the Diocese of Montreal by Bishop Fabre, and in the Diocese of Three Rivers by Bishop Lafleche.

BARRE & CO.,

Manufacturers of Canadian Wines,
186 & 188 Fortification Lane.
MONTREAL.

DOMINION**Fur Dressing & Dye Works,****A. HELLMANN,**

201 CRAIG ST., MONTREAL.

ENVELOPES

Stamped in RELIEF COLORS,
NO CHARGE FOR DIES.

GEORGE BISHOP & CO.,
69 ST. JAMES ST., MONTREAL.

LA BANQUE DU PEUPLE.

NOTICE is hereby given that COME SERAPHIN CHERIER, in his lifetime of the City of Montreal, Esquire, Advocate, having departed this life on the 10th day of April inst., has ceased to be a member or principal partner of the Corporation of La Banque du Peuple.

GEO. S. BRUSH,
Vice-President.
A. A. TROTTIER,
Cashier.

MONTREAL, 14th April, 1885.

Brockville, Ont., Advertisements.

J. A. HIBBARD,
Manufacturer of fine
CARRIAGES AND SLEIGHS,
FACTORY JOHN STREET,
BROCKVILLE, ONT.

N.B.—Repairing promptly attended to. All work warranted. Orders by mail promptly attended to.

CANADA DYE WOOD MILLS.
BUSH & McCORMACK,
Importers and Manufacturers of
ALL KINDS OF DYE WOODS,
BROCKVILLE, ONT.

A. VOGEL & CO.,

Importers & Manufacturers of

Furs & Skins,
532 & 534 St. Paul St., near McGill St.,
MONTREAL.

HIGHEST PRICES paid for RAW FURS.

BUY THE

ELECTRIC LAMP. GIVES A LIGHT equal to eight ordinary lamps for our four times more brilliant "Twenty-five p.c. cheaper in price than the "Sun," "Wonder," or Lighting Lamps. Can be fitted to any gas fixture. Encourage Home Manufacture. The only Lamps of the kind manufactured in Canada. No smoky or broken chimneys. Positively non-explosive. Costs only half a cent per hour for oil. Staud Lamps handsomely finished in Gold or Silver for the study or parlor. Brass and Nickel Founts made so as to fit every description of gas or lamp fixtures. Agents Wanted for every town in the Dominion. Sole Manufacturers and Owners of the Thayer Electric Lamp Patent, **FRANK WELSH & CO.,** P.O. Box 1578. Office and Factory, 48 to 50 Nazareth St.; Foundry, 84 to 90 Wellington St., and 68 Prince St., Montreal.

THE
STEEL COY OF CANADA

Manufacture

**PIC AND BAR IRON CAR WHEELS,
CAR AND LOCOMOTIVE AXLES,
NAIL PLATE, &c.**

All Orders for the Company's products executed DIRECT from the WORKS, LONDONDERRY, N.S.
OFFICE IN MONTREAL,
No. 17 St. John Street.

**GANANOQUE JUNCTION
CHEESE & BOX FACTORY,**
WM. CHAPMAN, Proprietor,
MANUFACTURER OF
CHEESE and CHEESE BOXES.
DEALER IN
Annatto, Rennets, Bandage, Salt,
Scale Board, &c.
GANANOQUE JUNCTION, ONT.

Packing Box Manufactory.**JOHN HOOD & SONS.**

Cor. Front and Erin Streets,
TORONTO.

BOX and PACKING CASE MANUFACTURERS.

Planing, Sawing, Re-Sawing, Band Sawing, Shaping, &c

ALL ORDERS PROMPTLY ATTENDED TO.

Legal.

Pleton, Ont.

EDWARDS MERRILL,
BARRISTER, SOLICITOR, NOTARY PUBLIC,
&c. Office: Washburn Block, Main St., Pleton.

Peterborough Ont., Advertisements.

Peterborough Biscuit Works,
G. W. HALL, Proprietor.
Soda Biscuits for Family use a Speciality.
Office, Works and Sample Room, Simcoe Street,
PETERBOROUGH.

THE AUBURN WOOLLEN COMPANY,
(Limited.)
Manufacturers of Tweeds.

PETERBOROUGH, ONT.

The Wm. Hamilton Manfg. Co.
Manufacturers of the most improved Saw Mill Engines and Boilers, Heavy Circular and Iron Gang Mills; Patent Twin Circular; Steam Feeds with Patent Valves; Covell's Patent Saw Sharpener; Perkins' Patent Shingle Mill and Shingle Machinery; Improved Lumbermen's Capsaws; Lefebvre Turbine Water Wheel; Band Saw Mills; Twin Engine Feed for long Carriages. **Peterborough, Ont.**

R. MOWRY,
Peterboro, Ont.,
Manufacturer of

THRASHING MACHINES, HORSE POWERS,
and **Sawing Machines.**

All work warranted. Repairing of all kinds promptly attended to at moderate rates.

PETERBOROUGH WOOLLEN MILL.

A. W. BRODIE,
WOOLLEN MANUFACTURER,
PETERBOROUGH, ONT.

JOHN. T. CRAIG,
Carriage and Sleigh Maker, Horse Shoeing, &c.
ALL WORK GUARANTEED.

ELIZABETH ST., ASHBURNHAM,
OPPOSITE PETERBORO, ONT.

McANDREW & NOBLE,
Opp. Hall, Innes & Co., and next door to the Fire Engine Station,
Simcoe Street, Peterborough, Ont.
Steam and Hot Water Heating in the most improved and economical plans. Sanitary Plumbing a Speciality. Gas Fitting Practically done.

ALEXANDER GIBSON,
IMPROVED STYLES OF HORSE-SHOEING.
Spring Steel Shoes & Steel Caulks, Home Manufacture,
Lame and Interfering Horses a Speciality.
Mill Picks Sharpened.

Near Peter Hamilton's Foundry,
George Street, Peterborough, Ont.

FOR LIVERY RIG, TRY
CONNORS BROS.,

TIP-TOP LIVERY,
George Street, South of the Market Square,
PETERBOROUGH, Ont.



J. H. WALKER,
DESIGNER AND
ENGRAVER ON WOOD

REMOVED TO
FORESTRY CHAMBERS,
Old Post Office Building
Enter by 132 St. James St.
or by 116 St. Francois
Xavier Street, Montreal.
Fine Art Engraving,
Portraits, &c.

ESTABLISHED 1850.

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JAMES ROBERTSON, General Metal Merchant and Manufacturer,
Office 20 Wellington St., Montreal, P.O. Box 1500.

Lead Pipes, Shot, Putty, White Lead, also Gang, Circular and Cross Cut Saws of all kinds. (Prices furnished on application.) Branches: Toronto, James Robertson & Co.; St. John, N.B., James Robertson.

Montreal Advertisements.

Blotting Paper.
First Prize Dominion Exhibition 1880.
JOHN CRILLY & CO.,

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

DOMINION PAPER CO.

100 Grey Nun 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)
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White Tea and Bag,
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DOMINION EXHIBITION, 1884.
FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL
Awarded to the

ROLLAND PAPER CO.,

MILLS AT ST. JEROME, P.Q.
Bronze Medals for Writing, Caps to Posts
Book and Job, News and Bristol Board.
Silver Medal for Colored Papers.
Gold Medal for best collection.
Special sizes and weights made to order.
HEAD OFFICE IN MONTREAL.
J. B. ROLLAND & FILS,
Wholesale Paper Warehouse,
ST. VINCENT STREET. NOS. 6, 8, 10, 12, & 14

ALFRED J. TURCOT & CO.,

366 St. Paul St., Montreal,
Are receiving weekly the latest styles in
MILLINERY & FANCY GOODS,
From European and American markets.
Black Goods a speciality in
Cashmere, Velvets, Velvetens, Ribbons and Ostrich Feathers a speciality.
Special discounts to Cash Buyers.

PARKER'S FOUNDRY.

19 to 29 Dalhousie Street,
MONTREAL.
CAST-IRON SINKS MADE FROM THE best American patterns. A large assortment in stock. Prices on application.
MOSES PARKER.

FENWICK & SCLATER,

Asbestos Warehouse, Railway, Steamboat and Engineers' Supplies.

Phoenix File Works—Fire Engine Hose

229, 231 and 233 Commissioners Street,
MONTREAL.

JOHN FOGG, 193 KING ST. EAST, TORONTO, ONT.

Brass Founder. Railway Castings a speciality. Babbitt and Antifriction Metals of all descriptions. Lead and Zinc Castings.

Ottawa Advertisements.

VULCAN BOILER WORKS,
McBRIDE & CO., Man'rs. of Iron & Steel
BOILERS OF EVERY DESCRIPTION.
Tanks, Girders, Iron Roofing
Bank Vaults, Smoke-Stacks and all kinds of Sheet
Iron Work. 428 & 430 Wellington St., OTTAWA.
Repairs promptly executed.

STEWART & FLECK, JR.,
MANUFACTURERS OF EVERY DESCRIPTION OF
Mill Machinery,
Water Wheels, Steam Engines,
Boilers.

VULCAN IRON WORKS WELLINGTON ST., OTTAWA.
Repairs Promptly Executed.

OTTAWA PLATING CO.,

106 and 108 Bay Street,
FINEST GOLD, SILVER and NICKEL PLATING.
No goods allowed to leave the Works unless plated and finished in the best possible manner. None but skilled workmen employed.
OFFICE AND SHOW ROOM, 170 SPARES STREET.
GARROW & MACDONALD.

OCCIDENTAL HOUSE,

H. BEAUVAIS, Proprietor,
49 to 53 DUKE STREET, near Railway Station,
OTTAWA.
First-class Accommodation for the Travelling Public.

VICTORIA FOUNDRY, OTTAWA.

Engine & Mill Machinery of every description
MANUFACTURED.
GENERAL REPAIRS DONE,
M. W. MERRILL. N. S. BLASDELL & CO.

JOHN BROWN,
SOAP & CANDLE
MANUFACTURER,
YORK STREET, OTTAWA.

P. BOILEAU,
Formerly with Joseph Isabelle, of Hull,
CARRIAGE MAKER,
No. 28 CLARENCE ST., OTTAWA.
Vehicles to order and Repairs made on the shortest notice. Prices moderate. Your patronage is respectfully solicited.

Mount Sherwood Sash and Door Factory,
ROBERT THACKRAY,
Importer and Manufacturer of
FLOORING, MOULDINGS, &c.
PLANING AND RE-SAWING DONE TO ORDER.
MOUNT SHERWOOD, OTTAWA, ONT.

W. REARDON,

MANUFACTURER OF
BROOMS, SCRUBBING BRUSHES, ETC.,
The trade supplied. Factory and Office
138 YORK ST., OTTAWA, ONT.

L. DUHAMEL,

Carriage Maker,
(Established 1845)
109 Murray Street, Ottawa, Ont.
Improved Carriages and Buggies, combining
lightness, strength, elegance and comfort.

THOS. TODD & SON,

Commission Merchants

MILLERS & MALTSTERS,
GALT, - - - - - ONTARIO.

FLOUR A SPECIALTY.

Leading Manufacturers, &c.

D. MORRICE, SONS & CO.

General Merchants, &c.,
MONTREAL and TORONTO.

HOCHELAGA COTTONS.

[Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &c.]

ST. CROIX COTTON MILL.

Tickings, Denims, Apron Checks, Fine Fancy Checks, Gingham, Wide Sheetings, Fine Brown Cottons, &c.

ST. ANNESPINNING CO. [Hochelaga].

Heavy Brown Cottons and Sheetings.

Fleeces, Knitted Goods, Flannels, Shawls, Woollen Yarns, Blankets, &c.

The Wholesale Trade only supplied.

— THE —

Canada Cotton Manf'g. COMPANY,

CORNWALL, - - ONT.

MANUFACTURE

COTTONADES, WOVEN DUCKS, DYED DUCKS,
White Ducks for Sails, Tents, in
7, 7½, 8, 9, 10 and 12 oz.

**CANTON FLANNELS, BLEACHED, UN-
BLEACHED and COLORED.**

GRAIN BAGS, SUGAR BAGS.
All orders executed DIRECT from the Mills at
Cornwall. Accounts opened with the Wholesale
Houses only.

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GREY SHEETINGS.

AGENT:

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TIFFIN BROTHERS

General Merchants,

IMPORTERS OF

TEAS, SUGARS

AND

MEDITERRANEAN GOODS.

818, 320 & 322 ST. PAUL ST., MONTREAL.

H. VINEBERG,

Wholesale Clothier,
752 Craig St., Montreal.

Close Buyers visiting the markets will do well
to give me a call.

Leading Manufacturers, &c.

CANTLIE, EWAN & CO.,

GENERAL MERCHANTS

AND

Manufacturers' Agents.

Bleached Shirtings,
Grey Sheetings, Tickings,
White, Grey & Colored Blankets,
Fine and Medium Tweeds,
Knitted Goods,
Plain and Fancy Flannel,
Low Tweeds, Etoffes, &c.,
WHOLESALE ONLY SUPPLIED.

15 Victoria Square, MONTREAL. 12 Wellington Street E., TORONTO.

MONTREAL COTTON CO.

Works at Valleyfield.

Percales, Batistes,
Pocketings, Wigans,
Window Holland,
Cheese & Butter Cloths,
Foulards, Satteens,
Permanent Linings,
Beetled Twills.

Grand Isle Dye works & Bleachery.
R. R. STEVENSON, Selling Agent,
10 Lemoine Street, MONTREAL.

S. H. MAY & CO.,

474 & 476 St. Paul St.,

Importers and Dealers in

Paints, Linseed Oil,

Lubricating Oils, Window
Glass, Turpentine, Varnish, &c.

Robt. Miller, Son & Co.,

156 and 158 MCGILL STREET.

Owing to the fire which destroyed our late place
of business on Victoria Square, we are to be found
at the above address, with an entire new stock of

Papers, Stationery,
Blank Books,
Miscellaneous Books,
Paper Hangings
and Window Shades.

P. D. DODS,

Importer and Manufacturer of

Paints, Varnishes

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PLATE AND SHEET GLASS.

A Full Stock always on hand of all Painters'
requirements.

Specialty in Fine Colors, Leads & Varnishes.

23 ST. JOHN ST. AND 28 & 30 HOSPITAL ST.,
MONTREAL.

Leading Manufacturers, &c.

We beg to inform the trade that
we have now in stock a full
line of colors in

KNITTING SILK

in both REELED and SPUN SILKS.
To be had of all wholesale
houses in Canada.

BELDING PAUL & CO.

MONTREAL.

WM. PARKS & SON,

COTTON SPINNERS,
BLEACHERS AND DYERS,
ST. JOHN, N.B.

COTTON YARNS, White and Colored, Single
and Double Twist Yarns, Bleached and Colored.

CARPET WARPS, White and Colored.

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

HOSIERY YARNS of every description.

BALL KNITTING COTTON, superior in
quality to that imported.

For Sale by the Wholesale and Retail Dry Goods Trade
THROUGHOUT THE DOMINION.

AGENTS:—

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70 St. Peter St., Montreal. 11 Colborne St., Toronto

Stormont Cotton Co.,

Denims, Tickings, Cottonades, Fanc-
y Wove Shirtings & Apron Checks.

Hamilton Cotton Co.,

Ball Knitting Cotton, Hosiery Yarns,
Cotton Yarns (White and Colored), Twist
Yarns (Bleached and Colored), Beam Warps
all kinds, Cottonades and Denims.

Cornwall Cotton Batting Co.,
Batts put up in Cases or Bales in
any weight to suit the trade.

Simcoe Woollen Co.,
Grey Blankets, Wheeling and Fin-
gering Yarns.

All communications regarding Terms or Goods
addressed to our Agents,

F. McELDERRY & CO.,
13 and 15 St. Helen St., Montreal.
Toronto Office, 35 Scott Street.

THE

Account-Book Pencil,

For Book-keepers,
Reporters, and
General Office use.

Will not blur nor rub. Is easily erased with rubber.

In unpolished cedar. Put up neatly.

One doz. in a Box.
Price 50cts. per Box.

Something Extra Good.
Sample by mail for 5 cents.

MORTON, PHILLIPS & BULMER,
STATIONERS, BLANK BOOK MAKERS AND PRINTERS
1755 Notre Dame Street, Montreal.

Leading Wholesale Trade of Montreal.

JOHN CLARK, Jr. & Co.'s

M.E.Q.  M.E.Q.

TRADE MARK

1820. **SPOOL COTTON** FURNISHED

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

M. E. Q.

ESTABLISHED 1820

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.

Leading Wholesale Trade of Montreal.

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.

Leading Wholesale Trade of Montreal

JAMES TURNER & Co.,



(ESTABLISHED 1848)
WHOLESALE GROCERS AND
LIQUOR MERCHANTS
Hamilton, Ont.



TURNER, ROSE & Co.,
Wholesale Grocers and Tea Merchants,
Montreal, Que.

Turner, Mackeand & Co.,



WHOLESALE GROCERS,
Winnipeg, Man.

COUNTRY MERCHANTS,

Ask Travellers Visiting You for
Samples of

CANADIAN PRINTS.

Several Thousand Patterns to Select
from.

The **MAGOG** TEXTILE and Print Company,
MONTREAL.

Reinhardt Manf'g Co. Manufacturers
and Jewellers' Supplies, Flush Goods, Brush,
Comb, Mirror and Odour Cases, and Cases of every
description. Orders solicited.
609 LAGACHEPIERE ST., HEAD OF COTE ST., MONTREAL.

Commercial Summary.

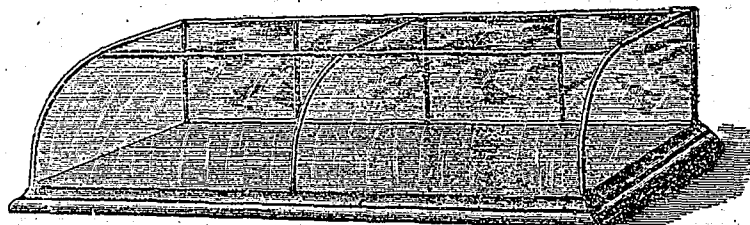
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An Insurance Athletic Association is said to have been formed at Toronto, Ont.

A.—Rivière du Loup.—There are no copies of any such paper mailed from the Montreal post-office.

MR. CHAS. A. PIRON, for some time agent of the Molsons Bank at Trenton, Ont., has been appointed manager of the Toronto branch.

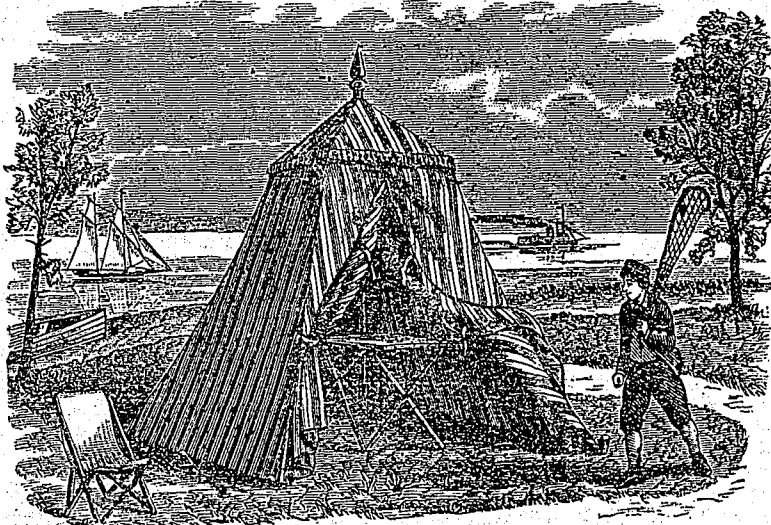
An organization, to be known as the Louisiana Fire, River and Marine Insurance Company will begin business in New Orleans September 1st.



Dominion Show Case Manuf'g Co.

J. P. WAGNER. C. SCHAACK. H. G. LAURITZ. WM. MAHR.

SILVER MEDAL Toronto Exhibition, '84. **FIRST PRIZE** Provincial Fair, Ottawa, '84
Show Cases of every description in Nickel, Silver, Walnut, Ebonized, etc.
Hardwood Store Fittings, Metal Sash Lams, etc. Send for Catalogue and Price List.
Show Rooms and Factory:—59, 61 & 63 Adelaide St. West, TORONTO, ONT.



NATIONAL MANUFACTURING COMPANY,

160 Sparks Street, Ottawa, and 70 King Street West, Toronto.

20 GOLD and SILVER MEDALS and 101 FIRST PRIZES FOR 1884.

Tents, Flags, Awnings, Camp Furniture, Tarpaulins and Oil-Clothing, Decorated
Window Shades and Cornice Poles.

Send Stamp for illustrated and Descriptive Catalogue.
Special Inducements to the Trade, Lumbermen, Geologists and large buyers.

D. Y. STEWART & CO.

MANUFACTURERS OF

Patent Cast-Iron Pipe.

Estimates furnished on application.

J. & H. TAYLOR,

No. 16 St. John Street, MONTREAL.

STEWART MUNN & CO.

Beg to intimate that the firm of Lord, Munn & Co. has been dissolved by mutual consent and that they are carrying on a similar business at

NO. 22 ST. JOHN STREET,
MONTREAL

and offer for sale

STEAM REFINED PALE SEAL OIL.

Various selected choice brands

NEWFOUNDLAND COD LIVER OIL,
and Nova Scotia COD OIL.

Canadian and American Produce shipped on favorable terms. Orders and Consignments solicited.

PRATT'S PATENT GASOLINE,
PREPARED

86°, 880°, and 90° gravity, for Gas Machines.

—ALSO—

PRATT'S DEODORIZED NAPTHASFor Manufacturers, Dyers and Druggist trade.
Get our quotations.**C. PEVERLEY,**

OFFICE, 1782 NOTRE DAME ST., MONTREAL

INCORPORATION has been applied for by "The Cobourg Woolen Company," with head-quarters at Cobourg, Ont., and capital of \$150,000 in shares of \$100 each.

Mr. Peter McEwen has resigned his position as managing cashier of the Union Bank of Lower Canada in Quebec. A successor has not yet been fixed upon.

The stock appertaining to the estate of O. C. Montgomery, carriage-maker, etc., Winnipeg, whose assignment was noted last month, has been sold for 25 cents in the dollar.

The Western Assurance Company has declared a semi-annual dividend of four per cent, and the British America Assurance Company, a semi-annual dividend of three per cent.

WESTERN advices say a new fire insurance company is about to be organized in Milwaukee, Wis., with a capital stock of \$2,000,000, most of which has already been subscribed.

The City of Sherbrooke is issuing thirty thousand dollars of five-twenty-six bonds and expects to float them about par. The proceeds are to pay off the city's municipal loan fund indebtedness.

CALIFORNIA papers state that wine made from soft, ripe peaches is the finest flavored and most delicious beverage ever discovered, and that the production of peach wine on an extensive scale will be attempted.

The stock belonging to the estate of Jerry Robinson & Co., Winnipeg, referred to last week, has been sold at 45 cents in the dollar.

Leading Wholesale Trade of Montreal.

**GREENE & SONS
COMPANY,**

MONTREAL.

WHOLESALE

FURS,

HATS,

ROBES,

CLOVES,

MOCCASINS,

&c.

MEN'S

FURNISHINGS.

Well Assorted Stock in

ALL LINES.

WAREHOUSE:

517, 519, 521, 523 and 525

St. Paul Street, MONTREAL.

It is not probable that the business will long lack the capable management of the late proprietor.

HAYING has commenced in the Eastern Townships. The St. John's *News* says:—The crop will probably be below the average, but it will be infinitely better than was anticipated two weeks ago. The late rains have thickened it wonderfully.

THEOPHILE Belanger, general storekeeper, St. Jean Port Joli, Que., whose offer of 50 cents in the dollar a few months ago was referred to at the time, assigned on the 9th inst. to the prothonotary of Montmagny County. Liabilities \$3,000 to \$4,000.

As H. W. Lydiard & Co., of Kentville, N.S., dry goods dealers, were suspected for some time past to be selling at extremely close prices, their assignment has not caused much surprise. The liabilities are only about \$1,900 and the assets are nominally about \$3,000.

The International Tent and Awning Co. of Ottawa have contracted to manufacture 1,000 military tents for the Dominion Government. They are what is known as the Bell Tent, 14 feet in diameter and 11 feet high, and are made of 10 oz. duck furnished by the Canada Cotton Co. of Cornwall.

UNDER the heading "Alleged. Absconson," the London *Free Press* says:—The latest addition to the list of skippers is William Porter, agent in this city for the Maxwell Reaper and Mower Company, of Paris. That firm will lose by him over \$700, and there are also a few small accounts unsettled in the city.

The Boston India rubber market, according to the *Commercial Bulletin*: The absence of demand has blocked the game of speculators in

Para, and as receipts from the new crop are now in prospect in large quantities, prices are weak. Fine Para can be purchased at 61c, and possibly at 60c, and coarse at 43½c to 44c.

THE N.Y. *Chronicle* says:—The Western Insurance Company has abolished its central department, and that agents will report direct to the home office at Toronto. Mr. J. R. Preston, general agent of the central department, with head-quarters at Cincinnati, O., will remain with the company in the capacity of special agent.

A SPECULATOR at St. John, N.B., has, so far, this season captured 13,000 lobsters which were shipped fresh to Boston.—Better prospects for the mackerel fishing fleet are reported by a vessel which put into New Bedford, Mass., for salt. She had caught about 300 barrels of the fish, but had to consign two-thirds of them to the deep for lack of salt.

INCORPORATION has been applied for by the "William Cane & Sons Manufacturing Company," with head-quarters at Nowmarket, Ont., for the manufacture, purchase and sale of lumber; capital \$90,000, in shares of \$100 each; and "The Toronto Roller Coaster Company," head-quarters at Toronto, Ont., and capital of \$25,000, in shares of \$50 each.

Mr. THOS. CURRIE, lumber merchant, Wiar-ton, Ont., has for some time been indulged by financial friends in Hamilton, but no hope of improvement in his affairs appearing possible, an assignment has been made.—A. R. McDonald, hotelkeeper, Sarnia, has created some surprise by his assignment, among many persons of his acquaintance who supposed him to be in fair circumstances.

VICTOR Gauthier started a general store at Roxton Falls, Que., in 1883, young in years and

EMBROIDERIES

WHITE,

JOSELIN

& CO.

LACQUES

7 WELLINGTON ST. WEST,
TORONTO, ONT.McARTHUR, CORNEILLE & CO.,
Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,
Varnishes, Oils, Window Glass, Star,
Diamond Star, & Double Diamond Star Brands.
English 16, 21 and 26 oz. Sheet.
Rolled, Rough and Polished Plate Glass.
Cold, Plain and Stained Enamelled Sheet Glass.
Painters' and Artists' Materials.
Chemicals, Dye Stuffs.Naval Stores, &c., &c., &c.,
OFFICES AND WAREHOUSES:
310, 312, 314 and 316 St. Paul Street
and 235, 255 and 257 Commissioners Street,
MONTREAL.

EDMUND EAVES,

IMPORTER OF

Watches and Jewellery,

WATCH TOOLS and MATERIALS,

1683 NOTRE DAME STREET,
MONTREAL.

experience, and with capital almost equally slim. He has nevertheless managed before coming to a halt to pile up liabilities of several thousand dollars. He and his creditors will scarcely agree that the experience has been wisely purchased. He has assigned to Messrs. Kent & Turcotte.

R. G. COTTON, of Lakefield, Ont., finding himself recently unable to meet his liabilities called a meeting of his creditors on the 21st, to arrange for an extension or compromise. Mr. Cotton is a steady and industrious young man and attends to the shoe trade, at which he employs a few hands, while the partner of his joys and sorrows looks after the grocery store. —Stead & Co., dry goods, Brampton, Ont., have assigned.

A SMALL grocery firm in this city, known as Menard & Frère, has assigned to Mr. Geo. Daveluy, showing liabilities of \$550 and assets nominally the same.—The liabilities of R. & J. O'Hara, tailors, Montreal, who recently knocked under, are about \$4,000, and it is feared that the

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.,

Cod Liver Oil, Norwegian,

Coriander Seeds, Cream of Tartar,

603 CRAIG STREET,

MONTREAL.

estate, is not worth more than 20 cents in the dollar. Although times are dull, credit would appear to flourish.—Laurent Brault, Stanbridge, is reported among the assigned.

The elegant steamships of the Richelieu & Ontario Navigation Company plying between Montreal and Quebec, are lighted the present season with the J. A. I. Craig Electric system, and the increased comfort to passengers is remarked on all hands. Although the light is turned on in the state-rooms more easily than one turns on gas, passengers are yet occasionally amused to observe a fresh attendant trying to light it with a match.

WHEAT can be shipped cheaper to Europe across the continent than by water around Cape Horn. The Portland Oregonian gives the following figures:—To Liverpool via Cape Horn, \$14 per ton, of which the Oregon Railway and Navigation Company gets \$6. The Northern Pacific rate to Duluth is \$8 and Duluth to Liverpool, via Montreal is \$5 60, making a total of \$13.60—a difference in favor of across the continent of 40 cents per ton.

A FEW days ago a citizen of Goderich, Ont., shipped the balance of 200,000 cubic feet of square timber got out under his supervision the past winter. A considerable quantity of it was secured along the line of the L. H. B., and also as far north as the Georgian Bay district. He states that ship timber is becoming scarce year by year, and anticipates that a much smaller force of men than usual will be engaged next winter in getting it out.

JOHN HENDERSON & CO.,
Hatters and Furriers,

1677 NOTRE DAME ST., MONTREAL.

We invite attention to our present **FUR STOCK**
Special Quotations made now for **South Sea Seal**
Goods, Musk-Ox Robes, and fine Furs of every description.

Goods sent subject to approval to any part
of the Dominion.

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL.

THE ESTATE of Jonathan Tanner & Co. (no company) dry goods, Pictou, N.S., who assigned on the 8th inst., shows liabilities of about \$7,000 and something of a nominal surplus. He has been, in part at least, a supply account of a Halifax house for some time, and he seems to have bought "not wisely but too well."—Richard Titus, shipbuilder, Rothesay, N.B., makes an offer to those of his creditors who sign the deed recently prepared.

THE city of Halifax wants to borrow \$60,000 for the purpose of paying off city hospital and city prison debentures.—The average amount of fishing bounty to Halifax vessels engaged in deep-sea fishing during 1884 amounted to \$54 each. The smallest craft measured 10 tons and the largest 123 tons.—The barque *Siadacona*, 1,011 tons register has been launched at Parrsboro, N.S., and the ship *Charles F. Whitney*, 1,651 tons, at Spencer's Island, N.S. Both have been chartered with deals for Liverpool.

The members of the Provident Mutual Association have, ever since the departure of Major Hopper, been gradually transferring their allegiance to his new company, the Mutual Reserve of New York. So great has been the exodus that a meeting is reported as being called for the 4th August, at which it is not improbable the threatened dissolution of the concern will come up for discussion. There can be, it seems, but one assessment association in Canada, and Major Hopper is its prophet!

THOS. McGRATTAN, dealer in stoves, tins, etc., Uxbridge, Ont., held a meeting of his creditors recently, and acknowledged his inability to meet the demands upon him. He could make

J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

CLOTHIERS,**MONTREAL,**

NUMBERS 31 & 33 VICTORIA SQUARE.

A buyer of taste and experience in the British and the Canadian Woollens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

THE ADAMS TOBACCO CO.

Manufacture the finest Chewing and Smoking Plug Tobacco, and Cut Plug. Gold Medal and Diploma awarded them at Dominion Exhibition, 1884. The following are their leading Brands:

Bright Chewing.	Fancy Chewing.
"Gold Coin."	"Spun Roll."
"Little Sergeant."	"Crown Jewel."
"Got It."	Smoking.
Black Chewing.	"Dindew."
Black Bird, 12s. in	Double Thick, 6s.
Caddies and Boxes.	Viola Solace, 12s.
"Black Hawk," 3s.	
"Little Giant," P.P. 12s.	All goods warranted.

SUGARS

Teas, Coffees,

Spices, Syrups,

And a complete stock of

GENERAL GROCERIES,

Salt and Fresh Water Herrings and an assortment of other Fish for sale by

BROWN, BALFOUR & CO.,
HAMILTON, Ont.

no statement, because he kept no books. His liabilities were estimated at about \$5,000 and the assets about \$3,000. An offer of 50 cents in the dollar, payable in 4, 8 and 12 months, secured, was accepted by the creditors present or represented. Mr. McGrattan should wake up and improve his method of conducting his business if he would eliminate the cause of his troubles.

INSURANCE superintendent Cherriman, who had been in Quebec for some days preparatory to taking his departure for Europe, received during the early half of the week a pressing invitation and a free passage back and forth to return to Montreal to accept an address from the various companies hitherto under his supervision. The address, was signed by all the companies reporting to the Dominion except two in the life business, one in Toronto and one in Hamilton. It was presented at a liberal spread in the rooms of the Insurance Exchange.

The St. Louis Hotel, Quebec, has been undergoing considerable improvements of late, so much so that old visitors would fail to recognize any portion of the office-floor of the building. An excellent passenger elevator has also been

TEES, WILSON & CO.

(Successors to James Jack & Co.)

IMPORTERS OF TEAS
AND GENERAL GROCERIES,
66 ST. PETER STREET, MONTREAL**PORTER & SAVAGE**TANNERS and Manufacturers of
LEATHER BELTING,
FIRE ENGINE HOSE, HARNESS, MOCCASINS,
LACE, BUSSET and
OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY:
486 VISITATION STREET, MONTREAL.**BEUTHNER BROTHERS,**MANUFACTURERS' AGENTS & LEADING
IMPORTERS IN THE DOMINION OF**Embroideries & Hosiery**

750 to 754 Craig St., MONTREAL.

added. Mr. Willis Russell, the proprietor, is recovering his accustomed health. Mr. John Brennan, for some years connected with the supply department of the Windsor in Montreal, has returned to take a responsible official position with his old chief in the St. Louis.—Mr. Daniel McGie, an old and respected citizen of Quebec, chief of the brokerage firm of D. McGie & Son, died in that city last Sunday at the age of 77.

The Canadian steamer *Quebec* struck a rock at Devil's Gap in the North Passage on the night of the 15th inst., bound down. The steamer *Ontario* lightened her of seven car loads of freight, mostly wool. The wind changed the following night and blew her off, and she sank stem foremost in 160 feet of water. She is insured, hull and cargo, for \$60,000. No lives are lost. The *Quebec* belongs to the North-West Transportation Company of Sarnia, and is valued at about \$40,000. The owners have served notice of abandonment on the underwriters. An expedition has been sent out from Detroit to raise her.

The crop of blueberries in Sunbury County, N.B., will be the largest for years. Boston

**Montserrat Lime-Fruit Juice & Cordials.**

Prize Medal awarded at the International Food Exhibition, London, 1880, 1881; at Melbourne, 1880; Adelaide, 1881; Calcutta, 1884; Quebec Province, 1882; Ottawa, 1879; Montreal, 1884; Toronto, 1884.

THE Island of Montserrat is the only place where the lime tree is specially cultivated, and where the juice is pressed in a systematic manner with suitable machinery. In pressing the choicest fruit alone is used, and to ensure greater freedom from mucilaginous and pulp matter, only about two-thirds of the juice is pressed out. It is mainly owing to these precautions that the Montserrat Juice is so much superior to that prepared in Jamaica, which is the only island (excepting Montserrat) from which Lime Juice is imported into Canada. The fact that the Montserrat Lime Fruit Juice is the only kind used in the British Royal Navy is evidence of its superiority.

CAUTION.—The success which has attended the introduction of this article has caused several imitations to be offered for sale; our original style of bottle and registered title is also copied. The public are therefore cautioned to protect themselves by seeing that the trade mark of the Montserrat Company is upon the capsule of each bottle.

Quotations on application to sole Consignees for the Dominion of Canada,
EVANS, SONS & MASON, Ltd., St. Jean Baptiste St., Montreal.
Western Branch, 23 Front St. West, Toronto.

C. A. LIFFITON,Importer and Wholesale dealer in
COFFEES AND SPICES,
Acme Coffee and Spice Steam Mills
329 ST. JAMES STREET,
Agent for**MacURQUHART & CO.'S.**
LONDON, ENG.,

CELEBRATED WORCESTERSHIRE SAUCE.

W. R. ROSS & CO.,

IMPORTERS,

WHOLESALE GROCERS

AND GENERAL

Commission Merchants,

18 ST. MAURICE STREET,
(Just off McGill St., West side),**MONTREAL.**

Orders by mail will have our closest attention, and the most reliable goods supplied at lowest market rates.

TEAS A SPECIALTY.

dealers are in the vicinity engaging pickers, and the bulk of the crop will be exported.—A peculiar kind of grub has attacked hackmatack trees in Queens county, N.B. They gather upon the branches and soon pierce the wood, after which the leaves change from green to brown.—At Gladstone, N.W.T., wheat is well out in the ear and doing well, as also oats. The weather is all that can be desired for the fields.—The secretary of the Board of Agriculture of Nova Scotia predicts an early and abundant harvest in that Province.—Speaking of the clover midge in Ontario a Belleville paper says:—The head comes on to a certain length as usual, but then fails to bloom, and investigation shows a number of little yellow worms in the head. This pest has only made its appearance within the last year or two. It is said to have been unusually destructive this season.

The assignment of James S. Neill, hardware merchant, Fredericton, N.B., is reported by the St. John papers. The *Globe* says:—Mr. E. Byron Winslow, and D. F. George are the trustees. The only preferences made are to

Leading Wholesale Trade of Montreal

PILLOW, HERSEY & CO.,
Montreal,

MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,

AND EVERY DESCRIPTION OF

CUT NAILS,

Railway and Ship Spikes,

Iron, Steel, Zinc & Copper Shoe Nails

And SHOE TACKS,

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

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

Be sure to see Them!
WHAT?

A. S. VAIL & CO.'S

OVERCOATS.

Also Mens', Boys', and Youths' Suits for Fall.

SPLENDID VALUE.

WELL CUT. WELL MADE.

A 1 SELLING GARMENTS.

A. S. VAIL & CO.,

WHOLESALE

Manufacturers of Ready Made Clothing,

16 & 18 James St. North,
HAMILTON, Ont.

protect accommodation indorsers. There is a strong feeling of universal regret for Mr. Neill in his misfortune, which has been brought about mainly through losses sustained by other failures; though the general depressed state of trade, in the hardware business especially, has contributed somewhat. At a meeting of Mr. Neill's creditors, representing a large proportion of his liability, held last evening, Mr. Neill made a full statement of affairs, and the opinion of the meeting was that he had done the best that could be done under the circumstances. It is highly probable that Mr. Neill will either be allowed an extension of time or a compromise will be effected and the business continued. The liabilities are in the neighborhood of \$45,000. —Three large Montreal houses are interested in the failure, one of which has within the past few days effected the stoppage *in transitu* of \$700 worth of goods consigned to the insolvent firm. The liabilities are larger than stated above, and will reach \$65,000.

Leading Wholesale Trade of Montreal.

DOMINICA
LIME JUICE.



Pure, — Fruity,
Wholesome.

FREE FROM ALCOHOL,

Clear as Crystal.

SOLE AGENTS,

LYMAN, SONS & CO.

MONTREAL.

A liberal discount to the trade.

ALSO

Filtered West India Lime Juice

In Jars, Kegs or Bottles.

NEATSFOOT OIL,

Warranted Pure.

BEST LUBRICATING

— AND —

LEATHER OIL
IN THE WORLD.

Orders Solicited.

PETER R. LAMB & CO.,

Manufacturers,

TORONTO, Ont.

THE WAY OF THE TRANSGRESSOR.—A dishonest shipping clerk named Clare Van Norman, formerly employed by Dennis Moore & Co., of Hamilton, Ont., has fled to the States. Several weeks ago, says the *Times*, the firm began to suspect him of systematic pilfering. A watch was set upon him, and he was detected. He had a number of trusted customers with whom he carried on operations. When an order was received from any of these he would put into the package more than the amount which appeared in the order, and would privately receive his remuneration for the extra amount of goods in the package. An order for some block tin came from one of VanNorman's trusted customers. VanNorman made up the package and shipped it. But before it went away it was again weighed by order of his employer, and found to contain nearly double the quantity of tin that appeared on the order and the shipping bill. When VanNorman learned that he had been found out he disappeared, taking the train to New York. Since his departure Messrs. Moore & Co. have been investigating his dishonest dealings with their customers.

Leading Wholesale Trade of Montreal

JAMES GUEST,
COMMISSION MERCHANT

—AND—

GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]

Jules Bellerie. [Cognac.]

W. & J. Graham & Co., Oporto Ports.

R. C. Ivison, Jerez de la Frontera Sherries.

Jules Regnier, Dijon, Burgundies and Chablis

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

Renaudin Bollinger & Co., Ay, Champagnes.

Seigert & Sons, Trinidad, Genuino Angostura Bitters

Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ale, &c.

Roig, Ponseti & Co., Barcelona and Tarragona Spanish Ports.

Eschenauer & Co., Bordeaux, Clarets and Sauternes

H. Siebel & Sons, Mayence Rhine Wines.

George Roe & Co., Dublin, Celebrated Old Irish

Whiskies.

James Watson & Co., Dundee, Fine Old Scotch

Whiskies.

E. J. F. Brands, Schiedam Gins.,

BOXER BROS. & CO.,

Successors to John Watson & Co., Wholesale

Importers of

China, Glass and Earthenware,

Nos. 92 and 94 GREY NUN ST., MONTREAL.

DOMINION GLUE DEPOT.

ESTABLISHED 1872.

The undersigned are just receiving 25 Hhds. French Medal Glues, 40 Bbls American and Canadian Glues, with fresh shipments arriving every week, to which they would direct the attention of the trade.

PETER COOPERS AND FINE GLUES A SPECIALTY.

EMIL POLIWKA & CO.,

394 to 400 St. Paul St. & 11 Custom House Sq., Montreal, N.B.—Correspondence solicited.

NABOB SAUCE.

C. H. BINKS & CO.,
MONTREAL.

Agents Wanted!

We wish to appoint agents in the principal cities of the Dominion to sell St. Leon Mineral Water. This celebrated water is an unfailing cure in cases of Dyspepsia, Liver Complaint, Rheumatism and Constipation. For Dyspepsia, the water should be taken after meals, and previously, in cases of Constipation. For further information apply to

GINGRAS, LANGLOIS & CO.,

Dominion Agents,

QUEBEC.

and have discovered that they had been going on regularly for two years. The exact sum stolen is not known, but VanNorman told a relative of his that he had taken \$500 in the way described. Half of this amount has already been recovered by the firm from the customers with whom he dealt. The absconder left behind him a young wife and two children, who still remain in Hamilton.

CANADA LIFE ASSURANCE CO.

The Directors are now able to announce that the business of the year, ending 30th April last, has exceeded all previous experience.
 The New Assurances offered were for \$5,230,997 of which \$372,000 were declined and \$4,858,997 accepted.

New business accepted year ending 30th April.

1885.....	\$4,858,997
1884.....	\$4,408,029
1883.....	\$4,778,734
1882.....	\$4,397,165
1881.....	\$4,410,665
1880.....	\$4,222,833

BEING A YEARLY AVERAGE OF UPWARDS OF 4½ MILLIONS.

J. W. MARLINC, Manager Prov. of Quebec.
 A. G. RAMSAY, Managing Director.

THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Holders of Policies in this Company are permitted to do Military Service in the North-West without extra charge.

W. M. RAMSAY, Manager, Canada.

THE CARPET WAREHOUSE.

ESTABLISHED 1859.

Full lines of all Goods pertaining to the Trade constantly on hand.

While catering principally for a high class retail trade, we are prepared to meet Dealers on the very closest terms, as well as showing one of the finest general assortments in Canada, our knowledge of the wants of the consumer giving us many advantages in our selections, Carpets of all grades, English Floor Oil Cloths and Linoleums, Lace Curtains, Coverings and Curtain Materials, Cornices, Poles, Stair Rods, Curtain Chains, Sweepers, Shades, Rollers and Pulls, Rugs, Mats and Mattings, Hammocks.

Buyers will oblige by personally inspecting the stock, a number of JOBS in all lines continually offering. MAIL ORDERS specially desired, and samples sent when necessary.

JAMES BAYLIS & SON,

1833 & 1835 Notre Dame Street, MONTREAL.

WHOLESALE. - - - - RETAIL.

GUARDIAN Fire and Life Assurance Co. OF ENGLAND.

ESTABLISHED 1821.

Paid-up Capital, One Million Pounds Stg.

Total Funds - - - - -	\$19,000,000
Annual Income, - - - - -	\$3,500,000
Invested in Canada for Sole Protection of Canadian Fire Policy-holders, - - - - -	\$100,000

ROBERT SIMMS & CO. and GEORGE DENHOLM, General Agents, Montreal.

LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods, SMALL WARES, &c., 18 ST. HELEN STREET, MONTREAL.

"CREME DE LA CREME"

—AND—

"NOISY BOYS"

CIGARS

Are recognized by the public to be

Unequaled for their Good Quality.

FLEISCHMANN & CO.,

Original Manufacturers, Introducers and Distributors in the U. S. and Canadas of

COMPRESSED YEAST.

Canadian Factory Depot:—15 ADELAIDE ST. W TORONTO, Ont.

FRANK ROBERTSON & CO.,

10 COLBORNE ST., TORONTO.

WHOLESALE IMPORTERS OF

BERLIN WOOLS.

Fingering Wools, Fine Yarns, Materials for Art Needle Work, Arrasenes, Chenilles, Felts, Canvas, Plushes, Upholstery Fringes, Perforated Parchment Patterns.

IN FINE QUALITIES ONLY.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, JULY 24, 1885.

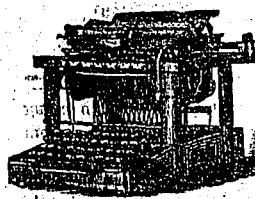
CLOSE OF THE SESSION.

The longest session of a Canadian Parliament was at last brought to a close on Monday, the 6th inst. It has certainly been an eventful one. The chief cause of its length was the determined opposition made to the Government Franchise Bill, and especially to the provision for the emancipation of the Indians in the older Provinces. It is too soon to expect a calm examination of the probable effect of the change, indeed we can hardly expect such until after the test of practical experience.

The aid to the Pacific railway was also resisted most determinedly by the Opposition, and all kinds of misrepresentations

A. & T. J. DARLING & CO.
 BAR IRON, TIN, &c AND SHELF HARDWARE
 CUTLERY A SPECIALTY.
 FRONT ST., EAST.1 TORONTO.

REMINGTON TYPE-WRITER.



WYCKOFF, SEAMANS & BENEDET, NEW YORK, SOLE EXPORTING AGENTS.

The only Machine which will successfully supersede Pen Writing. Used by Merchants and Professional men and in Railway, Insurance and other offices, &c. &c. Send for Catalogue and Testimonials. P. O. Box, 1824.

J. O'FLAHERTY, AGENT FOR CANADA, 495 ST. PAUL STREET, MONTREAL.

PHENIX

Fire Assurance Co., London.

Established in 1782. Canadian Branch Established in 1861.

Losses paid, since the establishment of the Company, have exceeded..... \$70,000,000
 Balance held in hand, for payment of Fire Losses only, exceeds.. 3,000,000
 LIABILITY OF SHAREHOLDERS UNLIMITED.
 Deposit with the Hon. Govt., for the security of Policy Holders in Canada, Upwards of..... \$140,000

No. 12 St. Sacramento St., next to Montreal Telegraph Building.

GILLESPIE, MOFFATT & CO., Agents for the Dominion.

ROBERT W. TYRE, - - - - - Manager.

BAILLIE & PERKINS, SPECIAL AGENTS

for the City and District of Montreal.

have been brought into their service. There is reason to hope that the bonds will be placed without difficulty on the London market on satisfactory terms.

Reciprocity with Newfoundland was a subject of considerable interest and the imposition of a duty on fish imported from that Province led to a great deal of irritation and to threats of retaliation. It was rather inconsistent for those who were complaining of the abrogation of the treaty in regard to the fisheries by the United States to make an important change in the relations between Canada and Newfoundland without even giving notice to the latter Colony. It is to be hoped that the difficulty will be satisfactorily settled, although Canadian fishermen seem likely to continue to press their demand for protection.

THE REBELLION.

A great deal of time was spent in discussing the alleged grievances of the half-breeds in the North-west who madly rushed into rebellion, and succeeded in procuring the assistance of two Indian chiefs who certainly had no grievances to justify their taking up arms. The Opposition leaders are of opinion that the claims of the half-breeds were neglected, but even on that assumption there was nothing to justify rebellion. The outbreak led to a most satisfactory manifestation of the loyalty and efficiency of the volunteers, who were prompt in placing their services at the disposal of the Government. General Middleton was entrusted with the command of the force and has been highly commended for his meritorious services. It is only just to acknowledge that the Militia department was most efficient.

The Scott Act was the cause of an exhibition of a conflict of opinion between the two Houses of Parliament, but the result is that the Act remains without amendment. We have been compelled to make a very brief reference to the proceedings during the Session. We ought perhaps to notice that the police force in the North-west is to be increased, and that additional subsidies were granted to some of the railway lines. We would call attention to the closing speech of the Governor-General, who has done justice to the merits of the volunteers. Our people have to deplore several deaths, including Col. Williams, M.P., an officer of great merit.

TRADE DEPRESSION.

It is not surprising that the abnormally low prices of commodities which have prevailed of late should have led to an

investigation of the causes which have brought them about by writers who are conversant with the subject. Mr. Robert Giffen, the eminent statistician, has contributed an interesting paper to the June number of the *Contemporary Review*, which has been criticised by the *London Economist* and *Spectator*, and by correspondents of the former paper. These criticisms however are mainly confined to what Mr. Giffen holds to be the chief cause of the fall in prices, viz, the increased value of gold, the standard by which the prices of commodities are regulated. Mr. Giffen's introductory remarks, in which he dates the existing depression from about the end of 1882 or beginning of 1883, are very interesting. The former period of depression, which came to an end in 1879, had existed from about 1873, at which time the value of imports and exports in the United Kingdom had been 682 millions. The value in 1879, the last year of depression, was only 612 millions—a falling off of 70 millions sterling or 350 millions of dollars.

In 1880 the value rose to 697 millions, and in 1883 to 732 millions,—the foreign trade, measured by quantities, having been the largest on record. In 1884 that trade fell again to 686 millions, and an additional falling-off is in progress for the current year. Allowing for the fall of prices the reduction in the actual business done is not considerable. Mr. Giffen specified several articles of consumption, such as pig iron, coal, raw cotton, wool, as being in a normal condition. Ship-building, as is well known, is much depressed, but, in comparison with the aggregate industries of the country, it is not important. The prevailing gloom is ascribed to the unusual fall of prices, and reference is made to a table, furnished by the writer, to the Statistical Society in 1879, and which he has continued to 1883 and 1885, so that it gives the prices of a number of leading articles during the boom of 1873, the depression of 1879, the boom of 1883, and the depression of 1885. We shall invite attention to a few leading articles: In 1873 pig iron was 127s per ton; in 1879, 43s; 1883, 47s 8d; and in 1885, 41s 9d. Wheat in New York per bushel 1873, \$1.70; 1879, \$1.10; 1883, \$1.18; 1885, 91c. Wool, per pack, 1873, £23; 1879, £13; 1883, £12; 1885, £11. Sugar, per cwt., 1873, 21s 6d; 1879, 16s; 1883, 16s 6d; 1885, 10s. Cotton, per lb., 1873, 10d; 1879, 5 3-8; 1883, 5 11-16; 1885, 6d.

The writer's own remark on his table is as follows: "Thus, in hardly any case was the price in January, 1885, higher than it was six years before, and, while in

"those cases the price was not much higher, cotton being the most prominent example, the price in several instances is notably lower. In wheat the fall is very marked and also in sugar and coffee." In another contribution by the same writer it is said: "The remarkable feature about these declines in price, it cannot be too often repeated, is the fact that they have occurred after a range of prices had already been established which was so low as to excite a great deal of remark." What has been the consequence of this peculiarity? Referring to merchants, Mr. Giffen remarks: "Fluctuations of prices they are used to. Merchants know that there is one range of prices in a time of buoyancy and inflation, and quite another range in a time of discredit. By the customary oscillations the shrewder business people are enabled to make large profits. But during the last few years the shrewder, as well as the less shrewd, have been tried. Operations they ventured on when prices were falling to the customary low level have failed disastrously because of a further fall which is altogether without precedent."

Having established his facts, Mr. Giffen proceeds to consider whether the depression may not be largely due to some personal cause which has lately begun to operate." He states two causes as the only ones that have been suggested: "1st, a great multiplication of commodities and diminution of the cost of production, due to the progress of invention, improved facilities of communication, lower freights, international telegraphy, and the like circumstances. The other is that the precious metal used for standard money, viz., gold, has become relatively scarcer than it was, its production being diminished on the one hand, and the demand for it on the other hand increased." Mr. Giffen is disposed to give the greater weight to the latter cause, but he does not consider that the two causes are in conflict, as the question is the relation of money to commodities, and he argues that, whether it is that commodities multiply or that gold diminishes or does not multiply in proportion, the relation between gold and the mass of commodities is equally changed. Mr. Giffen then describes the diminution in the annual production of gold since 1860, and the increased demand in recent years, owing to the adoption by Germany and Italy of the single gold standard and the resumption of specie payments in a gold standard by the United States. In round figures

Mr. Giffen places the gold demand in the last thirteen years at two hundred millions of pounds sterling. The falling-off in England is most remarkable. During a period of years ending in 1870, the coinage averaged five millions, in 1871 it was nearly ten millions, and in 1872, thirteen millions. The average from 1874 to 1883 has been one and a half millions. The deficiency has been partly made up by an annual import of about £2,000,000 from Australia.

In an elaborate review of Mr. Giffen's paper in the *Economist* the writer denies altogether the scarcity of gold, and furnishes two tables showing the stock held by the Bank of England in 12 years ending with 1871, and in 12 years from 1872 to 1883. In the former period the average was £17,290,619, and in the latter £24,888,889. He likewise points out that Mr. Giffen did not take into account the old German gold coinage, nor the hoarded gold of France, which was brought out by the French indemnity after the close of the German war. The *Spectator* not only adopts Mr. Giffen's view as to the scarcity of gold, but goes further, and anticipates a still greater strain. Mr. William Fowler, M.P., who is a high authority on such subjects, is of opinion that "there is no evidence of any scarcity of gold," and that if it goes away it must be brought back by offering higher. One thing is clear, which is that the difference between the value of gold and silver has been steadily increasing, and that in countries where the silver standard prevails, the prices of commodities have not fluctuated as they have done in those countries having a gold standard. In support of Mr. Giffen's theory there are two most important and undisputed facts: 1st. The production of gold has materially fallen off. 2nd. The adoption of a gold standard by more than one nation has led to an increased demand for it.

THE FISHERY QUESTION.

The following letter written to the *Halifax Chronicle* by Mr. W. F. Jones, of Boston, who is personally interested in the fisheries question, is worthy of reproduction at a time when there is naturally a good deal of uneasiness felt as to the result of the pending negotiations. It cannot be too often impressed on those who will be responsible for the action to be taken that the first step should be to procure a decision as to the rights of Great Britain under the treaty. When that decision has been obtained the question of surrendering such rights

temporarily for an adequate compensation can be easily settled:

Sir,—I regret that the Halifax Chamber of Commerce is dissatisfied with the action of the Government in extending the privileges of your fisheries for the remainder of this season. I feel that I am at liberty to question the wisdom of this opposition, because I am heartily at one with you in the desire for a reciprocity treaty, my business interests for more than twenty years having been closely allied with those of your shippers of fish to this market, and because I am, in a very humble way, doing all that I can to aid the cause which I believe to be for the common good of both countries. I acknowledge the liberality, the generosity of your Government in its concessions, but I also think it a diplomatically wise action. You are aware, I presume, that we will have a very strong opposition from the fishing ports of Massachusetts and Maine, supported by the believers in the theory of protection. Now, although there are many who are deeply interested in and earnestly favor reciprocity, I imagine that a majority of the people of this country know little and care little about it. They are liable to be influenced by the events of the next few months, and to exert their influence through their representatives in Congress. If we desire them to range themselves on our side we must not only attempt through the press to arouse their interest and persuade them of the desirability of reciprocity, but we must also pray that no complications may arise which will engender ill-feeling and thereby injure the chances for a harmonious arrangement. Let us suppose that no agreement had been made, and that armed cruisers would protect your fisheries. There would probably be seizures of some American fishing vessels—justly made, without doubt, but that fact would not alter the effect. A storm of indignant protest would go up from our fishermen; they would flood the country with appeals against the outrages perpetrated on them; in a word, they would use it as an argument to prejudice the sentiment of the country. I have reason to believe that some of them have counted on this course, and that they are much disappointed that the action of the two Governments will make it beyond their power to stir up strife and ill-feeling. For you know that our executive can only recommend legislation. The power rests with the people through their representatives in Congress. Therefore we wish the popular clamor to be on our side, and not against us. This is my opinion and that of those in this country who desire and will work for a reciprocity treaty. I hope that upon further reflection it may commend itself to your people.

THE GUARDIAN.

The annual report of the Guardian Fire and Life Assurance Co., a synopsis of which will be found elsewhere, affords continued evidence of the steady conservative progress to which this staunch old British institution has settled down for many years past. The sums are

converted into dollars, at the rate of \$5 to the pound sterling, which is close enough for all practical purposes. The figures of the Guardian are enormous; the paid-up capital is \$5,000,000—one million pounds sterling; the total funds \$19,000,000; and the annual income 3½ millions. The quinquennial period, just closed, embraces the results of the Guardian Life branch business for five years, and the joint business of the Guardian and the London Provincial Law Society for three years, the latter having been transferred to the Guardian on 1st January, 1882; but, as the London & Provincial made its last division of profits a year previous, the sum of \$91,830 was contributed by it to the bonus in respect of the year 1881. To meet the liabilities under the policies of the London & Provincial, securities representing \$3,876,485 were handed over to the Guardian. The expenses of management, including costly valuation during the five years' period, have amounted to 8.60 per cent, and the commission to 4.03 per cent. It will be seen that \$876,140 is divisible as a bonus among 5,052 policies entitled to participate in profits, assuring (exclusive of existing bonuses) 21½ millions dollars, under which the annual premiums are \$662,665. On this head, the Actuary remarks:—"The large non-participating business of the Guardian, amounting to 36½ per cent of the total sums assured, has been to a great extent attracted by the exceptional security offered by the paid-up capital of \$5,000,000; and the \$200,000 which the proprietors take as their share of the surplus, and which is the sole benefit that they receive from the life business in return for the guarantee afforded by the unusually large paid-up capital of the company. The system of division among the policy-holders is based on an analysis of the source whence the profits are derived, and it gives an equitable share to each policy-holder in proportion to his contribution to the surplus. Under this system the sum of \$876,140 divisible in cash among policy-holders, yields new reversionary additions to the sums assured of \$1,392,936." The business of the Canadian branch of the business in both departments, under the agency management of Messrs. Robert Simms & Co., and George Denholm, with their efficient staff-officer Mr. Lilly, received due notice in our late review of the Government returns.

A RECIPROACITY EXPERIMENT.

At a time when several of our Boards of Trade are using their influence to

bring about reciprocity with Jamaica, it cannot be uninteresting to call attention to the result of a somewhat similar experiment tried by the United States some ten years ago with the Hawaiian or Sandwich Islands. The treaty with Hawaii went into effect in the year 1876, and was expressly intended to admit, free of duty, "Muscovado, brown, and all other unrefined sugar, meaning thereby the grades of sugar heretofore commonly imported from the Hawaiian Islands, and known in the markets of San Francisco and Portland as Sandwich Island sugars." When the treaty was under consideration a strong protest was made against it by four firms of sugar refiners in San Francisco, who not only protested against the sacrifice of so large an amount of duty, but alleged that the treaty "could not fail to work injuriously against the interests of Eastern refiners and Southern planters, as well as those of the Pacific Coast refiners." In case the treaty should be sanctioned, it was urged that it should be so framed as to exclude from importation duty free all sugars of higher grades than 13 D. S. The treaty was sanctioned, but in language that it was supposed would exclude the higher grades.

We have had an opportunity of perusing a pamphlet containing statements made to Congress by Henry A. Brown formerly, special Treasury Agent, which is entitled "Hawaiian sugar bounties and treaty abuses, which defraud the U. S. revenue, oppress American consumers and tax-payers, discriminate against other sugar-producing countries and endanger American sugar industries." In 1876 the sugar imports from Hawaii were under 21 millions of pounds and in 1882 they were over 106 millions. To what extent the excess may be owing to re-exportation it is difficult to form any reliable opinion, but we find in the pamphlet under consideration: "I will only add that China, Java and Manilla sugars may be imported into the Sandwich Islands, pay 2½ cents per lb. duty, and be reboiled and shipped to San Francisco, duty free, at a clear profit of from \$1.34 to \$2.70 per 100 lbs, in fact, the conclusion is inevitable that this profound foreign policy or Hawaiian reciprocity treaty is a gigantic fraud upon the people of this country and the native planters of Hawaii, and an incubus upon American sugar-producing and refining industries."

It is not unworthy of notice that the leading signer of the protest against the treaty with Hawaii in 1876, has become the leading advocate of its continuance,

and that when the ratification took place, he immediately purchased property in the Hawaiian Islands, and has since become the principal operator in the production of Hawaiian sugar. We learn from the pamphlet that the abolition of duty has in five years deprived the United States of ten millions of dollars of revenue. It appears that there have been advocates of annexation with Hawaii, and there can be little doubt that if Canada were to fall into the same trap we should very soon have advocates of the annexation of Jamaica. The author of the pamphlet holds, and we think quite correctly, "of the two dread evils the present treaty is the least." The reason for this opinion is sound, and should be carefully considered by the Jamaica dupes: "This nation now sustains the so-called Kingdom of Hawaii under the guise of reciprocity of trade, the results and costs of which are set forth in the tables in this exhibit. This condition we can escape by abrogation or by terminating the treaty by due notice. Experience and wisdom teach this nation to beware of annexation with its countless evils and burdens which we cannot escape."

In view of the constant disputes that have arisen in regard to the interpretation of the Hawaiian treaty, and of the fact that the language of the treaty was not found to prevent the importation of high grades of centrifugal sugar, it may be hoped that the efforts of those who have been led to agitate in favor of placing Jamaica in a similar position towards Canada will be unavailing. If Jamaica were alone, instead of one of a larger group of British sugar-producing colonies, we should hold that it would be a blunder to discriminate in its favor, but it ought to be sufficiently obvious to all who give their attention to the subject, that it never could be permitted by the Imperial Government that one colony of the Empire should discriminate against others.

THE FREE NAVIGATION LEAGUE.

We devote as much space as in our power to a notice of the meeting held on Saturday last to receive a statement prepared by the chief promoters of the Free Navigation League, and which was presided over by Mr. D. A. P. Watt. It is quite possible that some of the demands made may be found impracticable, and we may be sure that the people of Hamilton will not be disposed to support any measure for reducing the cost of transportation by the St. Lawrence route. The Montreal

Harbor Commissioners have just been making their annual inspection of the channel, and it is highly probable that we may find it desirable to refer to the subject in an early number.

THE GUARANTEE CO. OF N.A.—The "old original" Guarantee Company with its indefatigable managing director Mr. Edward Rawlings and his well-organized staff officers on both sides of the line are to be congratulated on its excellent shewing for the past half year. The reserves surplus now foot up \$150,000 beyond the capital; the shareholders received the usual 3 per cent dividend for the half year, and a very material sum was added to the surplus. The company has had a very close competition at the hands of somewhat adventurous rivals, but its characteristic conservatism and promptitude to meet all legitimate demands has proved a powerful mainstay against incursions on the part of its competitors, and it is a matter of significant import that no less than 78 corporations in the U. S. have been added to its already extensive list of patrons in that country. Commenting on the business of this period the management takes occasion to remark: "The company has experienced keen competition during the half year, and numerous risks have been declined at rates which this Company's experience has proved inadequate. The business, however, has steadily progressed at standard rates with corporations who approve this Company's conservative principles, and the result to the Company is an appreciable reduction in both losses and expenses during the half year, the assets and surplus being correspondingly increased. During the half year 78 additional U. S. corporations have selected this company for their guarantees."

There was another example of the baleful effects of iron-shutters on New York store-houses at the fire, Sunday morning a week ago. A fire started in an immense warehouse filled to the top with inflammable material, and even its presence was not discovered until the whole interior was a seething oven, which the firemen could attack with little effect. These iron shutters, as they are too often put up and fastened, are an unmitigated nuisance, as the testimony of all firemen who have encountered them, and the record of thousands of dollars of property destroyed through their use, will amply demonstrate. A more senseless, appliance than this same solid, impenetrable impenetrable shutter could hardly have been devised. Insufficient to prevent the art of the burglar from making its midnight inroads, it does its greatest damage by hindering the firemen at the very time when their work would have been most effectual. There are other devices in the shape of shutters, and plenty of them, just as good, so far as purposes of protection are concerned, and which can be opened as quickly as the firemen's axe can cut its way through a wire surface. The iron shutter nuisance ought to go.—Investigator.

THE FIRST CANADIAN RAILWAY.—Speaking of railway development in connection with the new Waterloo and Magog railway the St. Johns News says: Forty-nine years ago on

Wednesday last (the 15th of July, 1886) the celebration of the opening of the first railway in Canada was held with great pomp and rejoicing. These rejoicings were in the good old town of St. Johns, and the completion of the road which called forth the festivities was the strap iron line between this place and Laprairie known as the Champlain & St. Lawrence R. R. The occasion drew together a most distinguished company, among whom the Governor-General, Lord Gosford, thought it not beneath his dignity to commingle. The banquet was spread in the present old freight shed—then used as a depot—and which probably to-day may be regarded as the oldest railway building in America. The late Hon. Peter McGill was President of the road, and among those present of our citizens were Messrs. James, Edward and Duncan Macdonald, Mr. Isaac Coote, &c.

The beautiful island of Orleans, with its romantic walks, sylvan retreats, elevated drives and balmy atmosphere, is taking part in the march of progress. The cosy old hotel at the upper end of the island, directly opposite the Falls of Montmorency, where the Quebec ferryboat lands its passengers, has been replaced by a handsome three-storey hotel of brick—with stone basement and extensive balconies, all surmounted by an appropriate tower or observatory—on the site of the old building but extending to the edge of the rocks left bare at tide-water. Mr. Thomas Lizotte is the proprietor of the new hotel also, and from the many distinguished families from Montreal and Quebec who make their summer sojourn there it is evident that the house possesses all the modern improvements in the cuisine as well as in other personal comforts. The old hotel could accommodate about 25 guests; the new one has at present about 80 summer boarders and has accommodation for about 100 in its fullest capacity.

At the annual meeting of the Scottish Union and National Ins. Co., at Edinburgh, in May, the chairman congratulated those present on the fact that the company's payments for losses and expenses in the United States in 1884 were 91.5 per cent of premiums. Of nineteen fire offices transacting business in Canada in 1884 the Scottish Union and National had the smallest proportion of fire losses to premium income, and in the matter of expenses was the lowest. This speaks well for the management of the company in the Dominion. Mr. M' Candish, general manager of the Company, of Edinburgh, Scotland, at the request of the directors of that office, will visit the United States this autumn, with the view of making himself personally acquainted with the various agents in their respective districts, and with the details of the business.

Signs of an improvement in business, says the Boston *Com. Bulletin*, are a strong wool market with heavy sales, an absolute dearth of clothing stocks, low stocks of standard wools, a better demand for hosiery and blankets than last year, and the continued yielding of manufacturers to operatives when slight advances in wages are demanded.—The State of Nebraska,

if we are to believe an Exchange, is devoting itself quite extensively to silviculture. Thirty years ago, it was scarcely settled at all by white people, but it has now 250,000 acres of growing forests, on which have been set about 600,000,000 young trees. Besides this, there have been planted over 12,000,000 fruit trees over 2,500,000 grapevines, a vast number of berry bushes, and plants, ornamental shrubs, etc.

The issues of £3,000,000 five per cent first mortgage bonds of the Canadian Pacific Railway Company by the Barings promises to be a success. The principal is to be repaid July, 1915. The minimum price of issue is 95. The lists at London and Amsterdam close to-morrow. The trustees for the bondholders are Sir Charles Tupper and Lords Wolverton and Revelstoke, the two latter representing Glyn, Mills, Currie & Co. and the Barings respectively.

The Imperial Fire Insurance Company of London, Eng., founded in 1803, by the directors of the East and West India Dock Company, having had for some years a branch office in San Francisco, made its advent upon the Atlantic coast, with E. W. Crowell, New York, as resident manager of the United States branch. Prevost & Herring have been appointed agents at Philadelphia.

GENERAL Ulysses S. Grant has at length succumbed to the fell disease from which he suffered so long. The hero spent his last days at Mount McGregor, some 10 or 15 miles from Saratoga Springs, and, from a literary point of view, may be said to have died in harness, having been busily engaged for some time past on his History of the Civil War in the United States.

During the session just closed the Government obtained a vote of money for the purpose of inaugurating a sleeping car service on the Intercolonial Railway. The necessary cars and other arrangements are expected to be ready by the 1st of August, when the new service commences. Excessive charges on the part of the Pullman Car Company led to the change.

THE MUTUAL Life Ins. Co. of New York is about to re-enter the Canadian field, with Messrs. Gault & Brown, the former a son of Mr. M. H. Gault, M.P., the former Canadian agent, as managers for the Provinces of Ontario and Quebec. Mr. Brown is the son of a late general agent of the company in the United States.

CITY of Quebec Engineer Baillairge publishes a letter in the *Chronicle* asserting that, from an engineering and every other point of view, the route through the Eastern Townships selected for the C. P. R. short line, is the very worst and not the best of the whole lot.

AN order-in-council has been passed, granting 6,400 acres of land per mile to the Northwest Central Railway Company. The road is to be built from Brandon to Battleford, via Rapid City and Fort Ellice.

THE City of Grodno, Russia, with a population of 32,000 was destroyed by fire a few

weeks ago. About 800 buildings were burned, causing a loss of six millions rubles (\$4,500,000.) The insurance amounted to less than one-tenth of the amount.

It is reported that E. M. Estey, druggist, Moncton, N.B., has got into difficulties with his creditors. He secured a loan some time ago from a large oil house of this city who also sold him a line of goods.

FIRE RECORD.

ONTARIO.—*Dollarsville*, July 12.—Ontario Lumber Co.'s saw mill, insurance, Commercial Union, 5,000, Hartford, \$5,000, Queen's \$3,000. *Casselman Station*, 12.—Ralph Casselman's saw mill, and a quantity of lumber; mill insured for \$25,000, lumber uninsured, loss \$2,000. *Orwell*, 13.—Wm. John's grist mill; loss \$3,000, insurance \$4,300. *Toronto*, 18.—Ontario Comb factory; loss \$2,500, partly insured. *Belleville*, 18.—B. Jones' dwelling, loss \$1,000, insured for \$1,800 in North British and Mercantile; A. T. Bird's dwelling, loss \$155, insured in Northern. A. L. Smith, owner of the buildings, loses \$3,000, insurance \$1,600. *London*, 23.—Ferguson's furniture store, loss not stated. *Toronto*, 22.—Wellesley Street School, loss \$2,500, insured in Imperial.

MANITOBA.—*Manitou*, 16.—Seven buildings, loss not stated.

QUEBEC.—*Quebec*, 16.—Marsh & Polly's shoe factory; loss \$15,000, insured as follows:—Queen's \$3,000, Commercial Union, \$2,000; Hartford, \$500; Anglo-American, \$7,000; Lancashire, \$1,000; New York, \$1,000. *Montreal*, Cardinal & Corriveaux carriage factory; loss \$700, partly insured. 18.—H. Brais' hay shed, loss \$1,000, partly insured. *Point Claire*.—F. Baker's dwelling, loss \$750.

Meetings, &c.

FREE NAVIGATION LEAGUE.

The statement referred to elsewhere is as follows:—

The Montreal branch of the Free Navigation League of Canada has been organized as the first step in a movement designed to preserve and extend the advantages of the St. Lawrence route as the great waterway of transportation from the West to the Atlantic ocean.

(Owing to a comprehensive policy of Government expenditure, the waterways of Canada for many years secured a considerable portion of the import and export trade of the continent, to the general advantage of Canadian capital and industry. That trade has now decreased to a degree resulting in much present distress, and menacing the future prosperity of the country.

Neither confederation nor protection having afforded any relief to the sufferers by the decadence of the trade under consideration, the Montreal branch of the Free Navigation League of Canada has been organized:—

1. To secure such legislation as may relieve the waterways of Canada from all direct dues, thereby making the St. Lawrence route and ocean ports of Canada as free to commerce as the waterways and ports of the United States.

2. To advocate such other means as may be devised by a wider and more liberal policy of interchange in the products and industries of the country, so as to secure better results to the people of the province of Quebec.

3. To confer with the commercial organizations of sister provinces, in order to ascertain how far our material interests harmonize; and to adopt the proper means of co-operation, to the extent and in the direction in which co-operation may be practicable.

To set the aims of the Free Navigation league clearly before the public, the following statements are submitted to the careful consideration of all citizens of Canada interested in the welfare of the Dominion:—

As long ago as 1848 the provinces of Upper and Lower Canada completed a canal system, supplementary to the natural waterway of the St. Lawrence, extending from Montreal to Lake Erie; and in 1865 the work of deepening the channel between Montreal and Quebec was so far completed as to allow vessels of sixteen feet draught of water to pass. The cost of both these works was assumed by the Parliament of Canada.

These improved facilities for transport secured to the agriculturists of Western Canada a higher value for their products. Profitable employment was at the same time afforded for Canadian capital and labor,—the ocean service of Canada becoming the most important on the continent, and her inland tonnage assuming a prominent place in the ports of Lakes Michigan and Erie, while her merchants were among the most prominent purchasers of grain and provisions in the prairie states. Every Canadian port from Kingston to Sarnia was represented in the list of vessels registered, and every town and village participated in the advantages of the trade for which Canada had so successfully competed.

With the subsequent increase in size and draught of vessels trading on the upper lakes such advantages were gained by Buffalo that it became necessary, in order to hold the Canadian position successfully, to enlarge and deepen the Welland canal, and this work was promptly undertaken by the Government of the day.

Owing to the same competition it was found necessary to deepen the river St. Lawrence between Montreal and Quebec, the sixteen-foot channel no longer sufficing for steamships of that increased draught, tonnage and capacity, which had become necessary to compete successfully with those trading to the Atlantic ports. Here, however, the Government of the country only partially accepted the necessities of the case, and in order to pay for the further deepening of the channel, a direct tax was imposed upon the carrying-trade, levied in the form of harbor dues at the port of Montreal.

Meanwhile the State of New York, recognizing the paramount importance of maintaining in unimpaired efficiency the canal and lake traffic between the West and the Atlantic seaboard, made the Hudson river route free of tolls, the expenses of the Erie canal being thrown upon the general revenues of the state. The port and harbor of New York, it should be remembered, have always been free from any direct tax answering to our wharves upon the cargoes of vessels trading inland and upon the ocean.

It has thus come about that the canal dues and harbor dues, undetrimental to our trade so long as competing routes were subject to similar burdens, have become fatal hindrances to its continuance. The carrying trade via the St. Lawrence has suffered incalculable injury by being placed in competition with rival routes that have abandoned direct taxation, more particularly in respect of grain, which continues to be the chief staple of our export trade, and without which all other branches of export and import trade will suffer.

No country can afford to ignore an industry affecting any considerable portion of its people, and no industry can compare with water transportation in its widespread effects upon the Dominion. Seamen and lumberers, laborers on docks and wharves, farmers, shipowners and shipbuilders, all alike, are experiencing the fatal results of the decadence of our carrying trade.

A question remains to be asked. Was it a mistake to enlarge the canals and deepen the channel below Montreal? Assume it to be so: it was nevertheless, entered upon in the interest and by the corporate action of the whole country; and it is here submitted that it is

neither patriotic nor just to throw the burden thus incurred upon the reduced traffic that may be compelled to use the route. But we cannot assume that the expenditure was misapplied and it is the object of the organization of the Free Navigation League of Canada to secure such a modification of the Government policy in respect of these great works as will meet the requirements of the changed conditions of trade.

For this end two measures are requisite:—

1. The canal tolls must be reduced to rates not in excess of those charged on the Erie canal, and all products and commodities must be made free in Canada that are free by that route.

2. All charges upon vessels and goods entered at the port of Montreal which are levied as interest upon expenditures payable to the Government, must be finally abandoned. This direct taxation is merely a double process of collecting the necessary revenue, the agriculturists and consumers, in one shape or another, having eventually to pay the tolls and dues levied on shipping and cargo. It affords no considerable relief to the burden of debt incurred by the deepening of the channel, while it militates against the Dominion's reaping the full advantage of its expenditure by reducing the traffic that would otherwise avail itself of the Canadian route.

It is for Canada to decide whether she will secure to her citizens the prosperity she contemplated when these great works were undertaken, and to this end the Free Navigation League invites the co-operation of every voter and legislator in the Dominion.

Mr. Hugh McLennan, in moving the adoption of the statement, said that it contained the main points under consideration and the suggestions for the removal of the difficulties which were considered essential in the interests of the trade. He referred to the action that had already been taken. Last year the Government, responding to the application that was made on behalf of the Board of Trade and Corn Exchange of Montreal, reduced the canal tolls by one-half and the Harbor Commissioners also reduced their charges. This year it was found that the trade was suffering to almost if not equal extent as last year, and a similar application was made which had resulted, as they were all aware, in the reduction of the tolls to two cents per ton. They heartily acknowledged the ready response that was made by the Government in the matter, but the difficulty would not be permanently remedied by a temporary removal of the canal tolls and harbor dues. The Government should deal permanently with this most important industry. We could not shut our eyes to the grave fact that the conditions which tended to the firmer prosperity of this city, in very many of its features, no longer existed, and in the benefits arising from which the whole of Canada—and Upper and Lower Canada certainly—participated. The navigation interest was a very large one, and was very widely distributed in the results that grew out of it, and the milling and other industries connected with it were to-day in a very depressed condition. The Government, he said, might not be able, and we might not be able to obtain that condition of prosperity which we had enjoyed in the past, but it was well that we should look at the disadvantages which were in the way of our regaining the trade we had lost. What the Government could do we to relieve the St. Lawrence route of the direct taxation imposed upon it. When the Government removed the canal tolls, or at least placed them in the same position as the canal tolls upon the Erie canal, and assumed the debt for deepening the St. Lawrence between here and Quebec, it would have done all that it could, and the merchants would then have to look to their own efforts and enterprise in endeavouring to secure a portion of the trade of this country and the Western States. The entire country was interested in the navigation of the St. Lawrence,—although perhaps not to the

same extent as the city of Montreal. It had been said that it was a bad time to agitate this question, and that we ought to let it alone. But we had let it alone for a long time in the hope that it would have secured the attention it deserved. It has been stated that the other parts of the country were opposed to the movement, but if this were so we might as well know whether there were such diverse interests, and that one part of the country was not interested in the prosperity of the other parts, and, therefore, in the prosperity of the whole. If there were any such in this country, then all he could say was that Confederation was a failure, and the Province of Quebec could not hope for much in the future. We in this province were not so favored as regarded climate and soil as other parts of the country, but we had other advantages which compensated for them, if only we had the requisite conditions, and anything that tended to our prosperity benefited the whole country. The object of the league was to decide upon a form in which they would present this matter to the rest of the country, and to ask their co-operation to this most desirable end. He therefore moved the adoption of the report.

Mr. John Magor, president of the Corn Exchange association, expressed himself in hearty sympathy with anything that tended to increase the trade of our waterways. The conditions of the trade were formerly very different from what they are now; they had not so many railways to compete with, nor as much competition with the Erie canal, and it was therefore plain to every one that unless we were put on an equal footing with other modes of transit Montreal could not expect to compete with the United States. This was the main object for which the league was organized, but he for one believed that in order to get a free flow of broadstuffs, or anything else, down our waterways we would also have to free the articles that had to come down them. He thought that if we were to get a renewal of the reciprocity treaty with the United States we would then have a return to our old prosperity. It was absurd to spend millions on our canals and waterways and then put a tax on the articles passing through them. He therefore had much pleasure in seconding the motion.

Mr. W. W. Ogilvie thought that all the Provinces were equally interested in the free waterways of the Dominion. The direct tax on them affected the farmer in Manitoba, Ontario and Quebec equally, and he hoped that both the people of the country and the Government of the Dominion would realize that it was not a local work but that there was no work that more affected the interests of the whole Dominion than this. If the country was to be developed as a whole we must have absolutely free waterways. As the Government had charge of nearly all the ports of the Dominion he did not see why the port of Montreal should not be included among them. If we were to develop our Northwest, to keep up our agricultural interests, our present ranching interests, and our cattle trade, the waterways and canals must be free. The cattle could go with a very great disadvantage by way of the port of New York, while the advantages of shipping cattle by the St. Lawrence route were very great. The importers of the country were all interested in free navigation, for if we had no outward freights there would be no inward ones, and the country would become one of the little things. Last year some of our transportation companies which employed a thousand men had not employed a hundred men this year, which showed in itself how seriously our trade had been affected. He felt sure that if our representatives in Parliament were informed that unless some strong efforts were made in the direction in which the League was working they would become a country of little things they would take prompt measures to prevent it.

Mr. D. A. P. Watt, alluding to the visit of the delegation to Ottawa, said the Prime Minister had stated that, unfortunately for us Quebec did not think we had any rights in this matter. But then Quebec's views were somewhat pecu-

har. The people of Quebec had thought that Dufferin terrace was a government work and it had been made one; again Quebec's firm conviction was that the care of her sick poor was a direct tax on the shipping, and she had been able to maintain that view. Quebec had also just been asking for a third railway; if she had business for a third railway well and good, but what he objected to was that the bare requirements of the trade of Montreal were systematically neglected by the Government. In his opinion the results of the recent conference with the Government had amounted to very little. We were no more ahead than we were on the 6th of May, 1880, when a statement was made by the Harbor Board to the Board of Trade in which the following occurred:—"Since the commencement of the session the board have had repeated interviews with the Government on the subject, and they are now assured by the Honorable the Minister of Public Works that the Government will be prepared to submit to Parliament at its next session a scheme for the relief of the trade by the St. Lawrence route, which will include the removal of the lake and river debt now resting on the harbor trust." The Government at that time pledged itself to attend to the matter, but here we are to-day just a little behind, if anything, to what we were then. He could only say that the position of affairs at present was certainly more serious, the crisis was more acute, and the necessity for a remedy was pressing.

Mr. A. G. McBean thought that recent action would have the effect of prejudicing the people of Ontario against the removal of the tolls. While the vessels which brought grain from, say, Port Arthur through and unloaded at Montreal were only charged two cents per ton, if they were unloaded at Kingston, Morrisburg, Cornwall or other intermediate points they were charged the old rates, and he had found that among many of the people of Ontario the feeling was very strong on the subject. He thought the only way to solve the difficulty was to equally remove all the tolls.

Mr. M. H. Gault, M.P., said he had written to the Minister of Inland Revenue in regard to this matter, and had received a letter from the commissioner, Mr. Miall, which corroborated the statement of Mr. McBean.

Mr. Hugh McLennan said it was assumed that when the Government took up the question of the grain industry by way of the St. Lawrence route, and of the export of grain from the West across the Atlantic, they would deal with it in an intelligent manner, and that Ontario would have an opportunity to represent any disadvantages which might exist with reference to any particular line of trade. They, as a league, did not propose to legislate on this question, or to dispose of it, but they would submit to the Government the difficulties under which the St. Lawrence route labored, and ask it to deal with the question. They looked to the men of Ontario to look after their own interests.

Mr. W. W. Ogilvie expressed regret that Mr. McBean should have stated that a great many people of Ontario were opposed to the reduction of the canal tolls, as he had met many from that Province who were heartily in sympathy with the movement.

Mr. McBean said he had judged from what had appeared in the public journals of Ontario, which showed that the feeling against the removal of the tolls was a very strong one.

Mr. John Magor—But it is open to the people of Ontario to join in this movement.

Mr. McBean—I think the Government should have removed the tolls all along the line.

Mr. Gault, M.P., said that since the organization of the league a very great change had taken place in the public opinion of Ontario. He would be very glad to see the Corporation of Montreal take the harbor of the city into account, and he was very much pleased that the Mayor had said that the matter should receive his hearty support. Let the Government see that the city of Montreal had done something, and they might be more disposed to assume the Lake St. Peter debt.

Mayor Beaugrand thought that the city should take hold of the harbor question and deal liberally with it, and set an example for others to follow.

Mr. McLennan thought it was the duty of the Government to assume the Lake St. Peter debt. At no other point within British possessions was there a tax imposed for such a channel as that between Montreal and Quebec, and the action of the Government should not be dependent upon any action which the city might take. That question should not enter into the consideration of the league. What they were dealing with definitely was the duty of the Government with regard to the St. Lawrence route.

Mr. Watt said the constitution of the league was quite wide enough to take in Mr. McBean's suggestion. The object for which they were working was that the waterways of Canada should be free for Canadians.

Mr. James Lord was glad that the movement was to be a general one. Our waterways should be untrammelled. He thought the league should also take up the question of the exorbitant rates of towage that were charged on sailing vessels coming to Montreal. At the recent interview which they had had in Ottawa with Sir John Macdonald, the Premier had said it appeared to him that when the Government took off the taxes some one else put them on. That, at any rate, appeared to be what had been done, so far as sailing vessels were concerned. As an instance of this he would mention the case of a vessel which had been consigned to his firm for about eight years.

Last year this vessel was charged \$75 on one trip and \$80 on another trip, but the same vessel had to pay \$125 this year. This vessel traded in the St. Lawrence, and developed the resources of the country, bringing plaster and coal, to this port, and if such exorbitant charges were allowed to remain it would certainly hurt that industry. It appeared to him that some arrangement ought to be made by which vessels trading and developing the trade of the country should not be charged pilotage. He knew very well that the pilots were a very large and old corporation, and that their rights were not to be ignored, but some other way should be arranged by which they would be compensated. He hoped the league would take up this question.

The statement was then unanimously adopted.

GUARDIAN ASSURANCE COMPANY.

The annual general meeting of the Guardian Fire & Life Assurance Company was held at the head offices, 11 Lombard street, London, E. C., on Wednesday, 3rd June, 1885.

The Directors submitted the following report on the business of the company for the year ending 31st December, 1884, together with the annual accounts in the statutory form, and also the actuary's report to them on the quinquennial valuation of the life business.

In the Life Department, the results of the year 1884 showed that the number of proposals received and disposed of during the year was 606 for £498,654. The following statement shows the new business actually completed in 1884:—

Number of Policies, 480; Sums Assured, \$1,891,770; Annual Premiums, \$45,225; Single Premiums, \$11,915.

Re-assurances were effected with other offices during the year, for \$321,010, thus reducing the company's risk under the new policies issued to \$1,570,760, as against \$1,507,200 last year. The deaths of the year numbered 145, and gave rise to claims under 192 policies assuring, with bonuses, \$1,290,965: From this amount, the sum of \$30,267, re-assured with other offices, has to be deducted, leaving \$1,260,698 as the net amount of the claims for the year. The number of deaths has been below the expectation, but the amount of the claims has exceeded it.

The total number of policies in force on 31st

December last was 7,186, assuring, with bonuses, \$36,687,100. Of this sum \$4,143,787 was re-assured with other offices, thus reducing the ultimate liability of the company to \$32,543,313. The amount of the life fund at the same date was \$11,088,807.

The quinquennial valuation of the liabilities under the company's life policies has been made as at 31st December last, and the results, together with full details of the business, are contained in the Actuary's Report presented. Of the total profits of the life department for the five years amounting to \$1,175,562, inclusive of the balance brought forward from the previous quinquennium, it is proposed to divide \$1,091,830, and of this sum the policy holders take \$891,830, and the proprietors \$200,000, as explained in detail in the actuary's report.

In the Fire Department the premiums, after deducting re-insurances, amounted to \$2,117,194, being an increase of \$233,025 over last year, and the losses to \$1,376,080, being 65 per cent of the premiums. While there have been no individual losses of unusual amount, the directors regret that this ratio of loss exhibits an unsatisfactory result. After adding \$105,000 to the premiums reserve fund as the proper increase due for unexpired policies, the fire account shows a profit, arising from interest, of \$73,338. The Directors have deemed it expedient, having regard to the increase of the business, to add \$50,000 to the fire general reserve fund out of this sum, and recommend that the balance of \$23,338 be transferred to the proprietors account.

The premium reserve fund to cover unexpired policies will then stand at \$952,500 and the fire general reserve fund at \$1,450,000. There will be therefore an aggregate fund (apart from the proprietors' capital) of \$1,402,500 to meet fire claims.

In the Annuity and Endowment Department, the surplus shown on the quinquennial valuation of the liabilities amounts to \$23,894. The valuation has been made of the immediate annuities by Finlaison's Government table (1860), and of the survivorship annuities and endowments by the Carlisle table, the rate of interest assumed being 3 per cent.

The interest on the paid-up capital, with the profit on investments realized, the transfer fees and the balance brought forward from 1883, amounts to \$229,034. To this has to be added \$23,398, from the fire account, \$23,894 from the annuity and endowment fund, and \$200,000 from the life fund, making altogether a total sum available for dividend and bonus of \$476,326. This is sufficient to pay 9 per cent. on the paid-up capital, free of income tax, and to carry forward a balance of \$26,326.

The directors recommend to the proprietors that a dividend be declared on each share of the subscription capital for the year ending the 31st December, 1884, of £2 10s., with the addition of a bonus on each share of £2; and that £1 5s. on each share having been paid as an ad-interim dividend in January last, the balance of £1 5s. with the bonus of £2, together £3 5s. on each share, be paid on Wednesday, the 1st July inst., free of income tax.

The directors regret to have to announce the resignation of their most esteemed and valued colleague, Sir Walter R. Farquhar, Bart., who for forty-six years has held a seat at this Board. By this resignation the number of the Board is reduced to the original number of 20, and it is not proposed to fill up the vacancy. By order of the Court of Directors,

T. G. O. BROWN,
Actuary and Secretary.

15th May, 1885.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Head Office 157 St. James Street, Montreal. President, Sir A. T. Galt; Vice President, Hon. James Ferrier; Managing Director, Edward Rawlings. The Pioneer Company in the United States. Established 1872. The oldest and largest in America. Capital and Resources, over \$800,

000. Conducted under a management of over thirty-two years' experience. Bonds of suretyship for employes of Government, Commercial and Financial Corporations. No other business. The only Company in America transacting this business solely.

25th Semi-annual Statement to 30th June, 1885.

Capital subscribed, \$668,600 00.

Capital paid-up, \$300,000 00.

Assets.

U.S. Gov. Bonds, \$200,000 4 1/2 per cent at 112 5/8..	\$241,017 50	
U. S. Richmond City Bond, (Va.).....	1,127 50	\$242,145 00
Railroad, Corporation & Muni- cipal Bonds (Canada).....		114,124 42
Cash in Bank and Office— Canada.....	\$16,012 35	
United States Banks.....	38,355 30	54,367 65
Loans on Mort- gages, &c.....	\$12,015 13	
Accrued Interest and other assets.....	9,112 36	21,127 49
Premiums in due course of col- lection.....		31,053 31
Total assets.....		\$462,817 87

Liabilities.

Reserve for un- earned pre- miums.....	92,000 00	
Reserve for all other liabilities	12,755 61	104,755 61
Surplus to policyholders.....		\$358,062 26

Resources.

Assets as above.....	\$462,817 87	
Reserve Capital subject to call..	368,600 00	
Total Resources.....		\$831,417 87
Increase in Assets during six months.....	\$30,611-57	
Increase in Surplus during six months.....	16,990 34	
New Bonds issued from 1st January to 30th June, 1885.....	5,385	
Total number of Bonds issued to date.....	66,104	
Total amount of claims paid to date.....		\$353,491 48

Business strictly confined to issuing bonds of suretyship for employes of banks, railways, commercial and financial corporations and Governments.

The company has experienced keen competition during the half year, and the renewal of some of the risks has been declined at rates which this company's experience has proved inadequate. This has however been more than replaced by new business transacted at standard rates with corporations who approve this company's conservative principles, and the result to the company is an appreciable reduction in both losses and expenses during the half year, the Assets and Surplus being correspondingly increased.

The usual dividend of 3 per cent for the half year has been declared—the balance being applied to increasing the reserves for the security of the Insured.

MONTREAL WHOLESALE MARKETS.

JULY 23, 1885.

The fine weather of late has improved the crop prospects. Money is loaned at 3 and 3 1/2 per cent on call in this market. Sterling Exchange is quoted between banks at 8 13-16 to 9 prem. for 60 days sight; demand 9 1-8 to 9 5-16 prem; New York funds, 1-8 to 1-16 discount. The street rate for money in London is 3/4 per cent. British Consols sold at 99 5-8. On the Stock Exchange this morning Bank of Montreal was firm, with sales at 196 and 196 1/2, but in the afternoon there were no dealings in the stock. Merchants sold at 113 1/2 and 113 1/2. There were small sales of Commerce at 125 1/2 and 126, and 200 Montreal Telegraph sold at 125. Twenty-five shares of C. P. R. were placed at 45 1/2. Passenger changed hands at 120, Hudon Cotton at 65, and fractional shares of Dundas Cotton at 32 and 35. The following were the total sales and highest and lowest prices of local stocks for the week:—

Banks.	No. Shares.	Highest price.	Lowest price.
Commerce.....	691	127	125
Eastern Townships	39	104 1/2	104 1/2
Merchants.....	587	113 1/2	112 1/2
Molsons.....	154	120	119
Montreal.....	1228	196 1/2	194 1/2
Ontario.....	135	107 1/2	107
Peoples.....	238	62 1/2	61
Toronto.....	137	185	181 1/2
<i>Miscellaneous.</i>			
Can. Pac. Ry.....	175	46	45
City Passenger Ry.	1720	121 1/2	119 1/2
Dundas Cotton Co.	2	35	30
Gas.....	1712	183 1/2	181 1/2
Loan & Mortgage...	20	80	80
Mon. Tel. Co.....	1180	125	123 1/2
R. & O. Nav. Co....	525	59 1/2	58 1/2
Windsor Hotel.....	10	90	90

ASHES.—Receipts have been ample. Sales of first Pots at \$3.75 to \$3.85, at which all offered have been taken. Market closes firm. A few Seconds sold at \$3.30 to \$3.40. No Thirds offered. Pearls are nominal, a few barrels have been shipped this week, but no sales reported. Receipts since 1st January, 2,932 barrels Pots, 141 barrels Pearls. Deliveries since 1st January, 3,199 barrels Pots, 213 barrels Pearls. Stock in store on Wednesday evening, 1,189 barrels Pots, 135 barrels Pearls.

COAL AND WOOD.—The coal trade has been dull and uninteresting, and we continue to quote American anthracite in a wholesale way as follows:—Stove \$5.65, nut \$5.35, and egg and furnace \$5.15. Ordinary distributing prices, according to quantity, are: stove, \$5.75 to \$6; chestnut, \$5.50 to \$5.75; egg and furnace \$5.25 to \$5.50. Cape Breton \$3.10 to \$3.20; Pictou \$3.50 to \$3.60, as to mine, and Scotch steam at \$4 to \$4.20. Cordwood dull. Yard prices per long cord are as follows:—Maple, \$6; birch \$5.50; beech \$5; tamarac, \$4.50; Hemlock, \$4. Wharf prices about 50c lower.

DAIRY PRODUCE AND PROVISIONS.—The butter market has ruled quiet, and prices are a shade easier, with factory-men more disposed to sell. There are few orders from any source. A report of the Waterloo, E. T., market says:—Since our last about 200 tubs have been offered and taken at prices ranging from 10c to 15c per lb. and a few fancy West Boltions have been placed at 16c. Farmers are in the main holding, and this looks like a good year to wait for something to turn up. The recent rains have freshened the pasturage and considerably increased the

CARSLEY AND CO.

93 St. Peter Street,

MONTREAL.

DRY GOODS

IMPORTERS.

Staple Department

Grey Cottons,
Bleached Cottons,
Grey Cantons,
Bleached Cantons,

Full lines
of
all these
goods
always on
hand.

COLORED CANTONS
In a great variety of Colors.

FLANNELS

Canadian,
Welsh,
Yorkshire,
Saxony.

Full lines in all departments
now opened.

Samples and Prices on ap-
plication.

CARSLEY & CO.

MONTREAL.

NORTHEY & COMPANY,

TORONTO, ONT. **Cheap.**

Cheaper than any Pump built.

Compact.

Having the well-known compactness of direct-acting Pumps.

Simple.

Only two moving parts in Engine.

Durable.

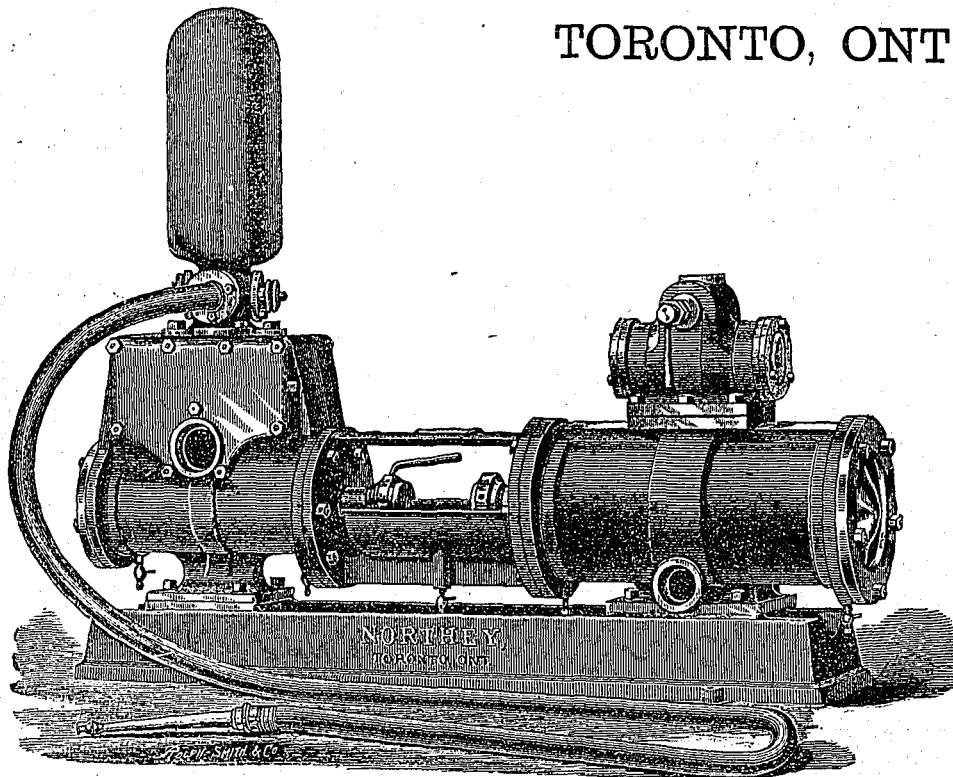
Guaranteed the most durable Pump made; impossible to break down.


If you want a

PUMP

for any purpose,

Write to us.



Send for Circular and state your requirements. 

production, which for June was not as large on account of the drought. Cheese.—The reported advances by public cable were discredited by some who produced private despatches to the contrary. The sale is, however, reported of 7,000 boxes, believed to be at 8 5/8c. Prior to this reports that 8 1/2c had been paid in the country were treated with suspicion. At Woodstock, Ont., this week, 4,219 boxes were offered, principally first half of July make. July cheese not being ready for shipment buyers were not inclined to operate in advance. In provisions business has been limited and prices are about steady. Eggs have weakened under heavy receipts and sold at 11 1/2c and 12c.

DRUGS AND CHEMICALS.—The trade of our wholesale houses in city and country continues fair. Citric acid has advanced 5c per lb. both in England and the States, and local quotations are revised accordingly. Oxalic acid is weaker. Opium is also lower temporarily: reports from Smyrna state that the crop is not up to the average as to quality, and should any demand spring up in the States prices would immediately rise proportionally. The depression amongst morphia manufacturers still continues, as it is reported that there is a good crop of Persinn. This article is exceptionally low just now, but there is no doubt that as soon as manufacturers settle their differences prices will look up. Castor-oil is in more demand, and has advanced 1-16 per lb. in England. It is likely to be firm until October, as there will be no more arrivals in Liverpool and London until then. As to soda bi-carb it is again reported that the manufacturers in England have decided to restrict the output, so as to control the market and string up prices. Glycerine has suddenly advanced 3c per lb., owing to combination among the German and

French manufacturers. The present value of German glycerine is 17c; American is worth 22c, duty paid. Camphor keeps steady at the advance.

DAY GOODS.—Fair orders continue to be received from travellers now in the west, but business has been interfered with all over by the volunteer receptions. Prospects favor a good fall trade. City retail houses, considering the large number of people out of town, have been well employed.

FISH AND OILS.—Some demand was experienced for choice hard dry-cod, which is scarce: Soft cured is worth \$3 per quintal. A little business has been transacted in canned mackerel at \$3.40 to \$3.50. A consignment of large Cape Breton herring is expected this week. Lobsters are firm, and packers book for higher prices. They cannot be laid down now to sell under \$5.70 to \$6; some holders, however, are in a position to shade these figures as they hold supplies bought earlier in the season. Canned Salmon are firm.

FLOUR AND GRAIN.—Prices of flour have undergone but slight alteration since our last. Fresh ground has been in improved demand, the enquiry being from the Lower Provinces and local buyers. The grain trade rated quiet. There has been fair offerings of oats, but little movement in anything else. Some dealers report a difficulty this week in coming to terms about freights with the shipping agents. Our revised quotations will be found in the accustomed place. British cablegrams: Floating cargoes of wheat very slow; corn nothing offering; on passage, wheat neglected; corn quieter; Liverpool spot wheat, downward

tendency; corn weaker; Liverpool new corn 4s 6d; red wheat 6s 9d to 6s 11d; Winter 6s 10d to 7s 1d. In the West, wheat was weaker under easier cables and warmer weather. The Chicago Board adjourned at noon because of the death of General Grant.

FREIGHTS.—The rate on grain ranged from 1s 9d to 2s 3d. The supply of cattle being fair most of the space was wanted, and 60s to 65s was charged. Phosphate was taken at 5s to 6s. Other freights unchanged.

GREEN FRUITS.—A large supply of seasonable fruit has been under offer all week. Green apples sold at \$2.50 to \$3 per bbl. and bananas at 75c to \$1.25 per bunch. Oranges \$10 to \$11 per case; lemons, \$6 to \$6.50 per box. Montreal tomatoes have not been plentiful as yet; imported sell at \$1 per small box. California fruit was selling as follows:—Pears, \$5 per box; peaches, \$3; and plums, \$3.

GROCERIES.—Business is still reported as moderate, but orders appear to be gradually on the increase, and a hopeful feeling seems prevalent. Tea.—As previously reported, there is a great scarcity of low-grade Japan, which also shows an advance of \$4 to \$5 per picul over prices paid last year. New crop Japans continue to arrive, they are good leaf, and quality is about equal to last season. Prices are also about the same, with the exception of low grades, none of which are arriving. Sugar.—The market is easier, and business is fair. Sales of granulated at 6 1/2. Fruit.—Valencia raisins about cleared out; currants plentiful and cheap. Canned tomatoes are getting scarce and firmer. In other goods there is no change.

BEFORE BUYING
AN ORGAN OR A PIANO, DO NOT FAIL TO EXAMINE THE
BEAUTIFUL



DOMINION

Pianos

—AND—

Organs

—OF—

BOWMANVILLE, Ont.

—AT THE—

DOMINION

Wholesale and Retail

WAREROOMS,

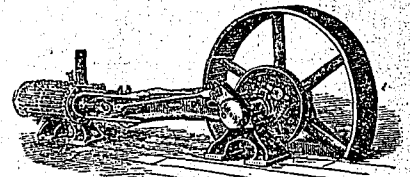
1676 Notre Dame Street,

MONTREAL.

L. E. N. PRATTE,

General Agent.

OXFORD FOUNDRY
AND ENGINE WORKS.



R. WHITELAW, Proprietor.

Manufacturer of Buckeye Automatic Cutoff, and other Engines. Also, all kinds of Mill and other Machinery. Boilers of all sizes. Iron and Brass furnished by contract, or to order.

WOODSTOCK, Ont.

S. Lennard & Sons,

DUNDAS, ONT.

Manufacturers of Plain and Fancy

Hosiery, Caps, Tuques, Sashes, Mitts, &c., &c.

Agents:—S. Davison, Toronto, Ont., F. W. Newman & Co., Montreal, Que.

To the Wholesale Trade only.

SALT! W. MACCONNAL & CO., SALT MERCHANTS, 4 NOVA Scotia, George's Dock, Liverpool. **BLAIR & CO. BROS.**, Agents for Canada, 7 Common Street, Montreal.

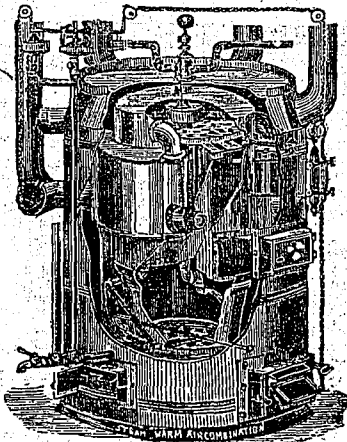
wire in this market, sellers having some difficulty to meet the demand; the orders were chiefly from Ontario with a few from the North-West. Shot and lead goods have also been more freely dealt in, on account of the present low prices and the advance in the price of the raw material. Warrants unchanged at 40s 11d, and Middlesborough No. 3 foundry at 32s. Ingot tin in London has declined, but is now firm at £93 17s 6d. Best selected copper is at £49, and Chili bars at £43 15s.

LEATHER, BOOTS AND SHOES.—The past week has been a broken one, in consequence of the return of the volunteers from the North West. The factories have had only about half their hands at work, and in some not a single "cutler" appeared most of the week. One factory, on Monday last, hearing that the most of its employes meant to turn out for the "home coming" of the 65th on that day, locked its doors, but the girls and male operatives objecting to being caged in, sat on the stairs until 4 o'clock; the manager then gave in. This story is vouched for by several in the trade. Next week is circus week, and little work will be done. The wholesale leather merchants are arranging for their annual excursion, to take place in a few days.

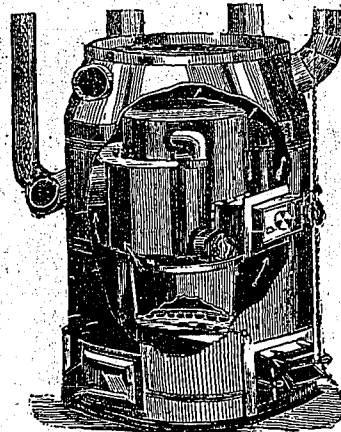
LIVE STOCK.—A large export business was transacted, both supply and demand being favorable. Shippers bought good cattle at 5½c to 5¾c, and sheep at 4½c to 4¾c. Live hogs sold at 5½c. The exports of cattle to date are 29,173 head, an increase of 5,387 compared with last season to same date; of sheep 14,531 have been exported, an excess of 6,196. Cable advices state that offerings of cattle and sheep have been heavy. Prime Canadian steers were unchanged at 14c.

NAVAL STORES.—Business quiet at last week's prices. Spirits of turpentine 55c and 57½c. Pine pitch, \$2.60 to \$3.75; tar ditto, \$3.50 to \$3.75; oakum, 6½ to 8c.

FURNACES COMPLETE.
PRICES from \$50 to \$1,000.
SEND FOR CATALOGUE.



WARM AIR AND STEAM COMBINATION.



WARM AIR FURNACE.

J. F. PEASE FURNACE COMPANY,

MANUFACTURERS OF THE

CELEBRATED ECONOMY FURNACE,

87 Church Street,

TORONTO, Ont.

Also: SYRACUSE, N. Y.

HAY, STRAW AND FEED.—Loose hay has been in light demand at \$10 to \$13 per 100 bundles; new crop, \$8. Straw \$5 to \$6. The market for pressed hay is steady at \$16 to \$17 per ton; straw in bales, \$8 to \$9 per ton; shorts quiet at \$17 to \$18 per ton; bran \$14 to \$15, the former for Montreal and the latter for Upper Canada; moulie \$24 to \$26, as to quality buckwheat 65c per bushel.

HIDES.—There are few hides, comparatively speaking, in stock, and prices are steady.

Several cars of North West dry hides arrived and have been sold at 15c to 16c.

IRON AND HARDWARE.—Recent advices from Great Britain reiterate the statement that prices of leading metals are at bottom, and makers say they will shut down rather than accede to any further concessions. A large order for pig-iron was cabled, and prices approached within 3d per ton of sellers' terms, but the latter declined to close the bargain and predicted a firm market with some prospects of an advance. There have been considerable sales of barbed

COAL! COAL!

— CHOICE —

WISHAW SCOTCH STEAM

COAL

IN

LOTS TO SUIT,

Ex-ship or Delivered.

Hand-Picked Grate Coal

THE DOMINION

COAL & SHIPPING COMPANY,

“Herald” Building,

Victoria Square, MONTREAL.

TIMBER.—A despatch from Quebec reads as follows:—Fraser's lot, 300,000 feet square white pine, 62 feet average, 16 inch average, is reported sold at 32c to 33c; 40,000 feet waney pine, 18½ inches average, sold at 33c to 34c, 40,000 do, 18 inches average, sold at 32c to 33c; one dram elm, 45 to 50 feet average, sold at 33c.

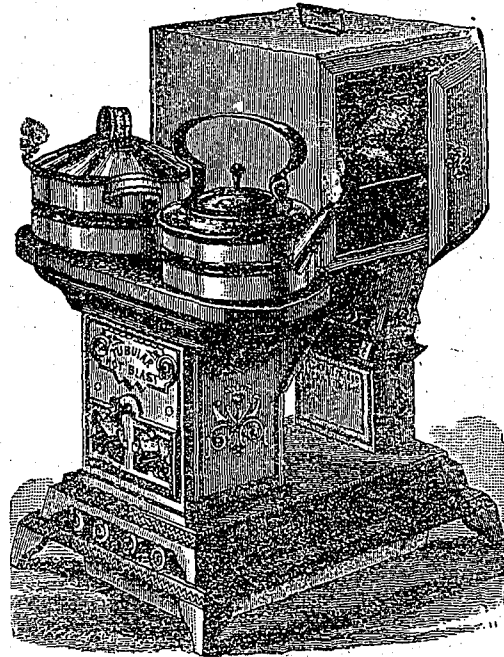
TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, July 23, 1885.

As is usual at this season of the year, the markets are quiet, and no improvement is anticipated until the autumn. It would seem as if business had given place to recreation, and the return of the volunteers is the cause of general rejoicings. A large number of visitors are in the city, and the retail trade will likely be benefited slightly. In wholesale circles the demand is still restricted to small parcels, and no important changes are noted in prices. Dry goods are moving slowly, and prices generally steady. There has been a fair business in groceries and hardware. Payments are fair. The money market is quiet and rates unchanged. Call loans are steady at 5 to 6½ per cent on bank shares and at 3½ to 4 on debentures and first-class miscellaneous stocks. Prime commercial paper is discounted at 6 to 6½ per cent, and ordinary to good at 7 to 7½. Sterling Exchange is firmer; 60-day bills between banks

DEITZ HOT BLAST OIL STOVE



Will do the work of a No. 8 Cooking Stove on 2 cents per hour for oil.
Send for Circulars.

Doherty Manufacturing Co. SARNIA, ONT.

**JOSEPH E. SEAGRAM,
DISTILLER,**

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

**WHITE WHEAT & “OLD TIMES”
WHISKEY.**

are quoted at 108½ to 108 7-8, and across the counter at 109. Demand bills 108 7-8 to 109 between banks and 109½ to 109 3-8 across the counter. New York drafts are par between banks and ¼ premium across the counter. The Stock Market has been quiet and firm, with a slight reaction at the close. The sales of the past few days were as follows: Montreal at 195, Ontario at 107½ and 107½, Toronto at 183, Merchants at 112½, Commerce at 125½ to 125. Imperial at 121½, Dominion at 196, Standard at 115½, and Hamilton at 123½. Following are prices bid to-day compared with those of last Thursday:

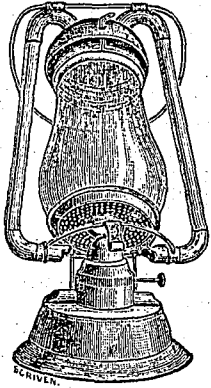
Banks.	Bid July 16	Bid July 23	Loan Cos.	Bid July 16	Bid July 23
Montreal..	195	195½	Can. Per.....	199½	200½
Toronto..	182½	182½	Freehold.....	165½	166
Ontario..	107	107½	Western Can..	190	191
Merchants	112	112½	Bldg. & Loan	104	104
Commerce	125	125½	Farmers' Loan	112	112½
Dominion	196	196	Land. & Can'dn	139	140
Hamilton	123	123	Landed Credit..	120	121
Stand'd..	115½	115½	National Inv't..	...	...
Federal...	94	94	Ontario Loan...	122½	122½
Imper'l..	121½	121	Hamilton Prov...	...	123
Molsons...	117	...	Imperial Sav....	108	108½

BUTTER.—There has been a fair local trade the past week, and prices generally ruled steady. Choice rolls, in boxes or baskets, job at 12½c to 13c, and lots in the country are worth 11c to 11½c. Old tub sells at 7c to 8c for the best, and at 3½c to 4c for culls. Cheese quiet and a trifle firmer; the finest job at 8½c, and fair to good at 7½c to 7¾c. Eggs offer liberally, and the demand being slow prices are easy at 12c to 12½c per dozen.

COAL AND WOOD.—The demand for coal is moderate and prices unchanged, but it is likely that lower prices will rule soon. All kinds of hard, as well as the best soft, sell at \$6 a ton delivered. Wood unchanged; the best hard sells at \$4.50 a cord delivered, second-quality \$3.50, and pine \$4.

COAL OIL.—Business is quiet and prices unchanged: Five to ten barrel lots of Canadian job at 15½c per gallon, and single barrels at 16c. Carbon safety unchanged at 18c. American oils steady, prime selling at 23c, and water white at 26c. Crude in Petrolia is firmer at 83c to 84c, and refined unchanged at 11½c per gallon in car lots.

J.M. WILLIAMS & CO ,
HAMILTON, ONT.,
SOLE MANUFACTURERS OF
THE PATENT HINGE LANTERN.



THE BEST
Lantern
IN THE
MARKET.

For Sale by the Leading Wholesale Trade.



Fac-simile of our Bottle.

The Inland Revenue Department having recently adopted regulations permitting distillers, to bottle "in bond," under the supervision of an officer, the product of their own distilleries, we are now enabled to offer the public our

FINE OLD WHISKIES

bottled in accordance with these regulations, and each bottle bearing Excise Officer's certificate as to age of contents. This gives the consumer a perfect and indisputable guarantee as to age, which cannot be obtained in any other way. We are now bottling our celebrated

CLUB WHISKEY OF 1879

And our Old Rye Whiskey of 1879, 1880, and 1883, which can be had of all dealers. See that every bottle has our name on capsule and cork, and has Excise Certificate over capsule.

HIRAM WALKER & SONS
DISTILLERS, WALKERVILLE, ONT.

GREAT BRITAIN LAUNDRY BAR.

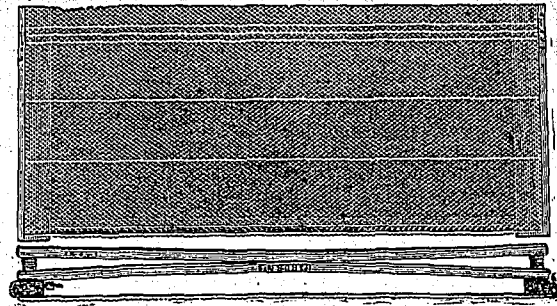
A-SOAP Guaranteed to do twice the work of any other Soap in the market. Will also be found an excellent article for the Toilet.

TAKE NO OTHER!!

Manufactured by
A. W. HOOD & SON,
MONTREAL.

IRON BED

—AND—



COMBINED.

MATRESS

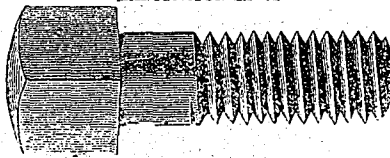
R. THORNE & CO.,

Manufacturers of WOVEN WIRE MATTRESSES, SPIRAL SPRING MATTRESSES.

79 Richmond St. West, - - - - - TORONTO.

MYLNE BROS.,

MANUFACTURERS OF



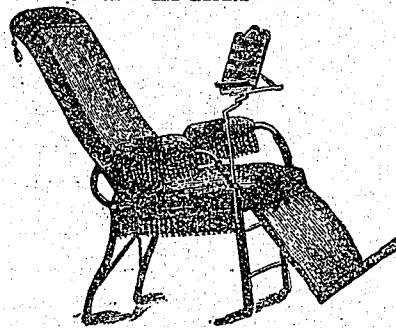
Machine Bolts, Coach Screws, Nuts, Bridge Bolts, Car Bolts, Carriage Bolts, Bolt Ends, Forgings, &c.

Plow and Guard Bolts a Specialty.

SMITH'S FALLS, - ONT.

ASPINALL & ROTHWELL, GALT, - - ONT.,

Manufacturers of and WHOLESALE AND RETAIL DEALERS IN



SELF-ADJUSTABLE EASY CHAIRS. INVALIDS' CHAIRS A SPECIALTY, Etc. Send for Price Lists.



P. DUNN,

COTE ST. PAUL, P.Q. (Near MONTREAL.)

Manufacturer of

Wire Fence and Hoop Staples.



A. LEARMONTH & CO.,

ENGINEERS AND FOUNDERS,

St. Paul Street, Quebec, P.Q.

Manufacturers of all kinds of Pumps, Steam Engines, Mill Machinery, Agricultural Implements, &c., &c. Brass Castings of all kinds made to order, correspondence solicited.

STEVENSON BOILER WORKS

WM. STEVENSON, Prop'r.

MANUFACTURER OF

MARINE,

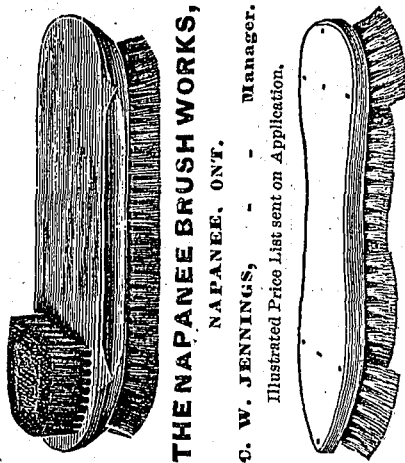
Portable & Stationary

BOILERS

PETROLIA, ONT.

DRUGS.—The volume of business has been limited this week, and prices, as a rule, are firm. Turpentine is higher at 65c a gallon. Alcohol \$3.75 per barrel. Castor oil 9c to 11c; opium \$3.75 to \$3.90; glycerine, 17c to 20c; quinine, \$1.00 to \$1.05; morphia, \$2.25 to \$2.35; bicarbonate of potash, 18c; potass iodide, \$3.90 to \$4; tartaric acid, 55c to 60c; cream of tartar, 38c to 40c; linseed, raw, 65c; do, boiled, 66c to 67c; best Dutch madder, 12c to 14c; cochineal, 40c to 45c.

FLOUR AND GRAIN.—The flour trade has been quiet this week, and prices easy. No sales were reported until Tuesday, when superior extra sold at \$4 and extra at \$3.75. The demand is slack, owing to the unsettled condition of outside markets. The stock in store is 3,125 barrels as compared with 2,500 bbls. a year ago and 2,325 bbls. at the corresponding period of 1883. *Wheat* has also been dull owing to lower prices in Britain. Our prices are too high for export. No. 2 fall sold yesterday at 88c, and No. 3 fall at 87. No. 1 spring is quoted at 89c, and No. 2 spring at 87c. *Goose* sold at 76c and 74c for Nos. 2 and 3 respectively, and No. 2 red winter is quoted at 88c to 89c. The stock in store is 197,529 bush. as compared with 128,317 bush. a year ago, and 164,358 bushels at the corresponding period of 1883. *Barley* is dull, and prices purely nominal. The stock in store is 4,671 bush., as compared with 11,047 bush. last week and 2,547 bushels at the corresponding period of last year. *Oats* are dull and prices easy;



THE NAPANEE BRUSH WORKS,

NAPANEE, ONT.

C. W. JENNINGS, - Manager.

Illustrated Price List sent on Application.

WILLIAM V. GORDON,
Family Grocer,
1353 ST. CATHERINE STREET,
MONTREAL.

DESIRES to thank the many old friends and patrons who have followed him to his new store. Everything of the best and freshest. No old musty stock at reduced prices, but the lowest prices for best groceries. Careful serving and prompt deliveries.

A. R. CLARKE & CO.,

Works—153 to 159 Easton Avenue.
Office—28 Front Street East, Toronto, Ont.,

LEATHER MANUF'RS.

Glazed, Brush, Satin and Wax Calf; Glazed, Pebble and Dongola Goat, and Brush Kid. All colors in Calf, Goat, Sheep and Skivers, for Shoe Manufacturers, Bookbinders, Trunk, Bag and Pocketbook Manuf'rs, Hatters, Upholsterers, &c.

GALT FELT COMPANY,

Manufacturers of FELT GOODS,

GALT, ONT.

D. SPEIRS, Proprietor. Ed. ROOS, Manager.

IMPERIAL COUGH DROPS.

Best in the world for the throat and chest.
For the voice unequalled.

TRY THEM.

R. & T. WATSON, MFRS., TORONTO.

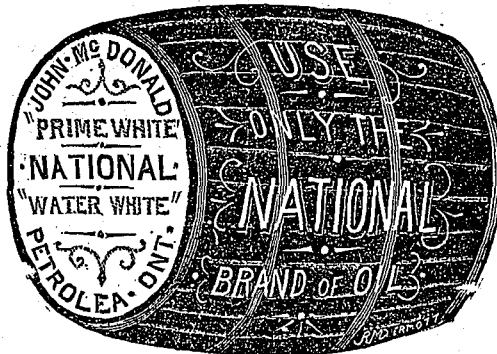
sales have been made the past few days at 34c for choice and 33c for common. The stock in store is 19,858 bush, as compared with 9,550 bush, at this time last year and 1,000 bush, in 1883. Peas dull and nominal at 66c to 67c for No. 2. Stock in store 11,619 bush, as compared with 1,213 bush, at the corresponding period of last year and 674 in 1883. Rye is purely nominal, with no stocks in store. Canadian Corn is nominal at 55c. Oatmeal quiet and prices easy at \$4 for car lots; small lots sell at \$4.35. Bran is steady, with sales a few days ago at \$10.75 and closing at \$10.50 bid, with sellers at \$11.00.

GROCERIES.—Business is quiet and prices generally steady. Sugars unchanged, with a fair movement. Fruits are steady; London layers \$2.50 to \$2.75; black baskets, \$3.25 to \$3.50;

NATIONAL OIL WORKS,

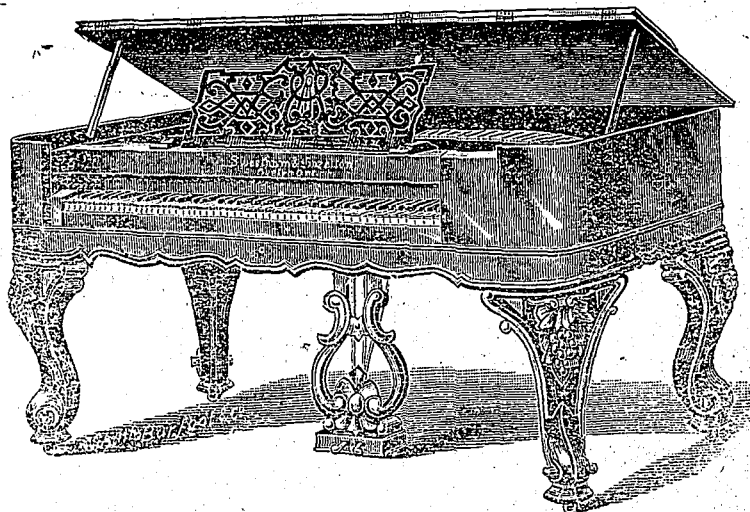
ESTABLISHED 1866.

JOHN McDONALD, Proprietor,
Producer and Refiner of
PETROLEUM OILS,
PETROLIA, Ont.



Water White Oil, 119c; Prime White Oil, 250c.
Paraffine Oil, 25 Gravity, 80c; Paraffine Oil, 28 to 30 Gravity, 200c; Mineral Lard Oil, 250c; Wood Oil, 250c; Gas Oil, Steam Cylinder Oil, 300c; Machinery Oil (Black), Pure Crude Oil, Paraffine Wax, Hand Lamp Oil, Neutral Oil, Benzine.

ALWAYS THE BEST.



7 1/2 Octave, Square Piano.

SWEETNAM & HAZELTON, Sole Manufacturers.

WORKS:—GUELPH, Ont.

WILLIS & CO., Sole Agents, Montreal, Que

loose muscatel, \$2.25 to \$2.40; new sultanas, 6c to 6 1/2c. Prunes, Bosnia, 5c to 6 1/2c; do, French, 4c to 4 1/2c. Teas quiet and steady. Tobaccos firm at the advance, myrtle navy, 58c; solaces, 43c to 51c.

HARDWARE.—The movement is only moderate and prices rule easy in most cases. This is between seasons, and no activity is expected for a month. Pig iron is purely nominal. Ordinary bar iron is quoted at \$1.70 to \$1.80, and Nova Scotia bar \$2.35 to \$2.50. Hoops and bands, \$2.25. Manilla rope 1 1/2 to 1 1/2c. Tin, bar, 26c; ingot, 24c; galvanized iron, Nos. 22 and 24, 4 1/2c; No. 26, 5c; No. 28, 5 1/2c.

HIDES.—The market is quiet and prices firm. Cured are quoted at 8 1/2c for cows and 9c for steers. Green bring 8 1/2c for steers and 8c for cows. Calfskins are unchanged; green are quoted at 11c to 13c, and cured at 14c to 15c. Pelts are in good demand and firm, with purchasers at 35c. Lambskins are unchanged and at 40c. Tallow is quiet; rough is quoted at 3 1/2c and rendered at 6 1/2c.

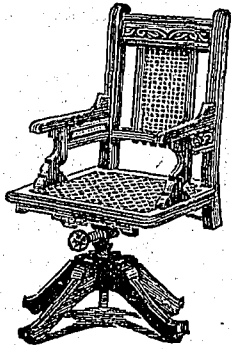
LIVE STOCK.—The receipts of cattle here during the past week have been large, and

prices easy. Offerings were chiefly of inferior to fair quality, there being no really choice lots in; export cattle dull and steady at 5 1/2c to 5 3/4c. Butchers' cattle are easier, first-class selling at 4c to 4 1/2c, and medium at 3 1/2c to 3 3/4c. Sheep steady at 4c for choice and 3 1/2c to 3 3/4c for ordinary. Spring lambs easy at \$3.00 to \$3.50 a head. Calves sell at \$6 to \$12 a head. Hogs are steady at 4 1/2c to 5c.

PROVISIONS, ETC.—The market is quiet and prices in some cases easier, small lots of long clear bacon sold at 7 1/2c, and Cumberland Cut is quoted at 7c. Hams in fair demand and prices firm; sales of smoked have been made at 11 1/2c to 12c, canvassed at 12 1/2c to 12 3/4c and sweet pickled at 10 1/2c. Lard is quiet and unchanged in price; tierces sell at 9c, and pails in small lots at 10c. Mess Pork is quoted at \$15 in car lots, but no sales reported. Hops unchanged at 8c to 10c per lb. Beans quiet and unchanged in prices, lots rule at 75c to 80c a bushel, and small lots at \$1.05 for hand-picked. Potatoes are lower, at \$2 a barrel for small lots of new American.

The Upper Canada Furniture Co.

Manufacturers of all kinds of



**CHAIRS
AND
CABINET
Furniture.**

Factory at
BOWMANVILLE, O.

Warerooms:
5 KING STREET E.,
TORONTO.

F. F. McARTHUR,
Managing Director.

**W. H. STOREY & SON,
ACTON, Ont.**

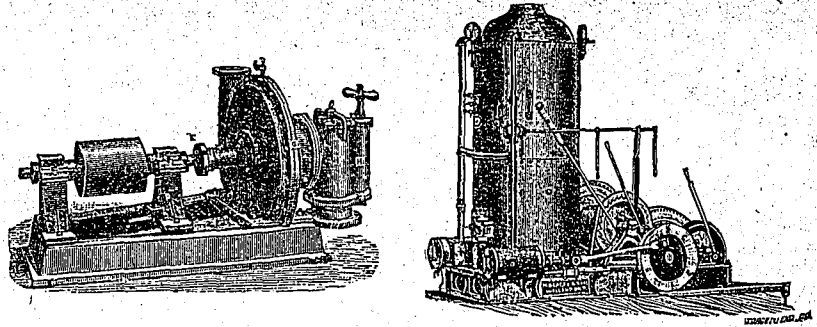


Sole manufacturers in Canada of PATENT NAPA
BUCK GLOVES. See that they bear our name. All
others are Fraudulent Imitations.

Wool.—The receipts of fleece are limited and
prices are unchanged. Selected lots of fleece
bring 18c, ordinary qualities 16c to 17c, pure
Southdown 21c to 22c, and unwashed Cotswold
and Leicester at 9c to 9½c. Supers are quoted
at 21c and extra at 25c to 26c.

AMERICAN MARKETS.

Boston, July 23.—Flour, prices rule firm;
demand still moderate. Superfine quoted \$3.50
to \$3.75; Extra, \$3.90 to \$4, including choice
bakers', \$4.25 to \$4.75. Cornmeal at \$2.50
to \$2.60. Oatmeal, \$4.75 to \$5 fine, \$5.25 to
\$5.60 cut. Hay, quiet, sales good to choice,
\$20 to \$22, fancy at \$23. Butter quiet, steady
in price. Extra creamery 19c to 20c, good to
choice 17c to 18c. Cheese firm, sales of choice
8½c to 8¾c; fancy, 8¾c; common to good 4c
to 7c. Eggs, firm feeling for the best, Cana-
dian quoted at 13½c to 14c. Canada Peas sell-
ing in small lots at 90c to 1.15. New Potatoes
in active demand at \$2.50 to \$3 per bbl.



M. BEATTY & SONS,

WELLAND, ONT., MANUFACTURERS OF

Dredges, Derricks, Hoisting Engines & Horse Power Hoisters,

CENTRIFUGAL PUMPS, and other Contractors' Plant. Also WRECKING PUMPS.

COOPER, FAIRMAN & CO., Agents, Montreal.

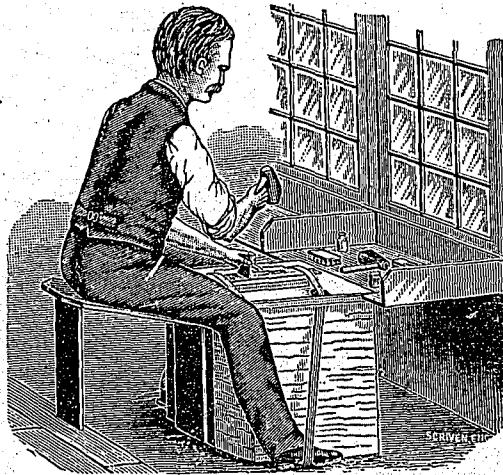
R. SPENCE & CO.,

MANUFACTURERS OF THE BEST

HAND-CUT

Cast-Steel Files.

Correspondence Solicited.



HAMILTON, - - - ONT.

M. J. WOODWARD & CO.,

PETROLIA, Ont.

Lubricating Oils.

- Paraffine Oil, 25 Gravity.
- Kerosene Oil, 28 Gravity.
- Paraffine Oil, 30 Gravity.
- Gasoline.
- Lubricating Oil.
- Engine Oil, XXX.
- Engine Oil, XXX.
- Engine Oil, XXX.
- Archive Seal.
- Bolt Cutting.

Dark Lubricating.

- Rollers, Summer.
- Rollers, 20 Cold Test.
- Rollers, 20.
- Rollers, 20.
- Railway Coach.
- Railway Hand Lamp.
- Locomotive Valve.
- Black Oils (common).
- Petroleum Tar.



Special attention is called to the above brands of Oil, our "Parlor Light" Refined being undoubtedly
the best Canadian Illuminating Oil placed on the market. The "Patent Process Paraffine" and "Saponine
Oil, for High Fire Test, Good Body, and Uniform Quality, cannot be excelled.

SURETYSHIP.

The only Co'y in Canada confining itself to this business.

THE GUARANTEE CO.

Of North America.

Capital Authorized, . . . \$1,000,000
 Paid up in Cash (no notes), . . . 300,000
 Resources over 800,000
 * Deposit with Dominion Gov't. 57,000

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

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

Over \$350,000 have been paid in Claims to Employers.

President—SIR ALEXANDER T. GALT, G.C.M.G.
 Vice-President—THE HON. JAMES FERRIER
 Managing Director—EDWARD RAWLINGS.
 Secretary—JAMES GRANT.
 Bankers—THE BANK OF MONTREAL.

HEAD OFFICE:

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

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

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.

MANUFACTURERS OF

Boots and Shoes, Wholesale,
 CORNER OF
 Craig and St. Francois Xavier Streets,
MONTREAL.

JAMES MCGREADY & CO.,

WHOLESALE

BOOT AND SHOE
 MANUFACTURERS,
 ST. PETER & YOVILLE STREETS,
MONTREAL

SHAW BROS. & CASSILS,

TANNERS,

And dealers in
 HIDES AND LEATHER,
 426 & 428 NOTRE DAME ST.
MONTREAL.

ROBT. MCGREADY & CO.
 WHOLESALE
BOOT & SHOE
 MANUFACTURER,
 OFFICE AND WAREHOUSE,
 21 and 23 ST. PETER STREET,
MONTREAL.

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Mos.	Per Cent Prices July 23.	Cash Value per Sh.
British North America.....	\$ 243 1/2	\$ 4,866,666	\$ 4,866,666	1,055,100	3	115	279 83 1/2
Can. Bank of Commerce.....	50	6,000,000	6,000,000	2,000,000	4	125 120 1/2	63 00
Central Bank.....	100	600,000	281,620	.....	3	.....	.....
Commercial Bk of Windsor	40	500,000	260,000	78,000	4	120 1/2	50 00
Dominion Bk.....	50	1,500,000	1,500,000	980,000	5	.....	95 00
De Peupl.....	50	1,000,000	1,000,000	.....	.....	61 64	30 00
Eastern Townships.....	50	1,475,000	1,475,483	375,000	3 1/2	103 1/2	51 75
Federal Bank, Yarmouth	70	280,000	245,715	30,000	3	75	53 20
Halifax Banking Co.....	20	500,000	500,000	50,000	3	96 1/2*	96 75
Hamilton.....	100	1,000,000	993,870	270,000	4	118	118 00
Hochelaga.....	100	710,100	710,100	50,000	3	76 1/2 80	76 25
Imperial Bank of Can.....	100	1,500,000	1,500,000	680,000	4	125	125 00
Jacques Cartier.....	25	500,000	500,000	140,000	3	58 1/2 65	14 62 1/2
London.....	100	1,000,000	192,724	50,000	3 1/2	.....	.....
Maritime.....	100	321,900	321,900	60,000	3	110	110 00
Merchants' Bank of Can.....	100	5,798,267	5,798,976	1,375,000	3 1/2	113 113 1/2	113 25
Merchants' Bnk of Halifax	90	1,000,000	1,000,000	200,000	3 1/2	100 1/2	90 45
Molson Bank.....	50	2,000,000	2,000,000	600,000	4	120	60 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	105 1/2 96	330 00
Nationale.....	50	2,000,000	2,000,000	.....	.....	60	30 00
New Brunswick.....	100	1,000,000	1,000,000	300,000	4	121 1/2	121 50
Nova Scotia.....	100	1,114,300	1,114,300	340,000	3 1/2	131	131 00
Ontario Bank.....	100	1,500,000	1,500,000	425,000	3	107 108	107 00
Ottawa.....	100	1,000,000	999,580	160,000	3 1/2	.....	.....
People's of Halifax.....	20	600,000	600,000	35,000	2 1/2	100 1/2	20 05
People's Bank of N.B.....	50	150,000	150,000	.....	.....	100	50 00
Pictou Bank.....	50	500,000	250,000	.....	3	92 1/2	45 25
Quebec Bank.....	100	2,500,000	2,500,000	325,000	3	100	100 00
St. Stephen's Bank.....	100	200,000	200,000	50,000	4	.....	.....
Standard.....	50	803,700	803,700	185,000	3 1/2	109 110	54 50
Toronto.....	100	2,000,000	2,000,000	1,100,000	4	152 1/2 183 1/2	182 25
Union Bank, (Halifax).....	50	1,000,000	500,000	40,000	3	103 1/2	61 75
Union Bank of L. C.....	100	2,000,000	2,000,000	.....	2	50 75	50 00
Ville Marie.....	100	500,000	464,300	20,000	3 1/2	61	81 00
Yarmouth.....	100	400,000	390,872	30,000	3	119	119 00
Agrie. Sav. and Loan Co.....	50	600,000	578,313	67,000	4	138 1/2	59 25
Brant. Loan and Sav. Co.....	50	130,000	121,000	6,000	3 1/2	105	54 00
Brit. Can. Loan and Inv. Co.....	100	1,350,000	267,066	27,000	3	104	104 00
Brit. Mortg. Loan Co.....	25	450,000	181,313	127,000	3 1/2	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	85,000	3	103 1/2	25 87 1/2
Canada Cotton Co.....	100	750,000	697,000	.....	0	90	30 00
Canada Lauled Credit Co.....	50	1,500,000	663,990	125,000	4	17 0	60 00
Can. Perm. Loan and Sav.....	50	3,000,000	2,200,000	1,100,000	6 1/2	200 1/2	100 12 1/2
Can. Sav. and Loan Co.....	50	700,000	650,410	120,000	4	120	60 00
Dominion Sav. and Inv. Co.....	50	1,000,000	868,840	149,000	4	112 1/2	56 25
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	3	106	53 00
Dundas Cotton Co.....	100	500,000	500,000	.....	.....	94	34 00
Farmer's Loan and Sav. Co.....	50	1,057,250	611,430	75,857	4	112 1/2	56 25
Freehold Loan and Sav. Co.....	100	1,876,400	1,000,000	445,000	5	166	166 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	125,000	4	123	123 00
Home Sav. and Loan Co.....	100	1,000,000	100,000	40,000	3 1/2	.....	.....
Hudson Cotton Co.....	100	2,000,000	850,000	.....	.....	65 68	65 00
Huron & Erie Loan Soc.....	50	1,000,000	1,008,150	320,000	5	168	79 00
Huron & Lambton Loan Co.....	50	350,000	230,000	32,000	4	.....	.....
Imperial Loan and Inv. Co.....	100	629,850	621,704	85,000	3 1/2	108	108 00
Landed Banking and Loan.....	.....	700,000	700,000	20,000	3	.....	.....
London Loan Co.....	50	4,000,000	500,000	260,000	5	140	70 00
London and Ont. Inv. Co.....	100	689,700	464,519	45,000	4	116 118	58 00
Manitoba Inv. Assoc.....	100	2,330,000	400,000	50,000	3 1/2	113	113 00
Manitoba Loan.....	100	518,900	100,000	3,000	4	.....	.....
Manitoba Telegraph Co.....	40	4,000,000	2,000,000	.....	5	110	110 00
Montreal City Gas Co.....	40	2,000,000	1,876,752	.....	6	124 125	49 60
Montreal City Pass. Ry. Co.....	50	600,000	600,000	.....	6	182 1/2 183	73 10
Montreal Cotton Co.....	100	794,000	794,000	.....	4	119 1/2 120 1/2	59 75
Montreal Building Assoc.....	50	300,000	300,000	.....	0	75	57 75
Montreal Loan and Mortg.....	50	1,000,000	832,812	168,000	3 1/2	75 80	37 50
National Investment Co.....	100	1,400,000	380,000	20,000	3 1/2	80	44 50
N. S. Sugar Refinery.....	100	350,000	350,000	.....	2 1/2	107	107 00
Ont. Indus. Loan and Inv.....	50	308,000	84,735	20,000	2	12 1/2	12 50
Ont. Inv. Assoc.....	50	2,000,000	634,716,771	500,000	4	117	58 50
Ont. Loan and Deb. Co.....	50	2,000,000	200,000	285,000	4	122 1/2	61 25
People's Loan and Deb. Co.....	50	500,000	487,048	42,000	3 1/2	105 1/2	52 75
Real Est. Loan and Deb. Co.....	50	500,000	346,213	.....	3	75	37 50
Richelieu and Ont. Nav. Co.....	100	1,619,000	1,619,000	.....	3	58 1/2 50	58 25
Royal Loan and Sav. Co.....	50	400,000	230,800	24,000	4	116 1/2	58 12 1/2
Starr M'fg Co., Halifax.....	100	200,000	200,000	.....	4	94	94 00
St Paul, M & M. Ry.....	100	.....	.....	.....	3 1/2	.....	.....
Toronto City Gas Co.....	50	800,000	800,000	.....	2 1/2	134 r.d	67 00
Union Loan and Sav. Co.....	50	600,000	575,000	160,000	4	125 1/2	62 62 1/2
Western Can. Loan and Sav.....	50	2,000,000	1,200,000	.....	4	190	95 00

A. RAMSAY. ALEX. MANSON.
A. RAMSAY & SON,
 Importers of
Paints, Oils, Colors
 And Artists' Materials,
 English and Belgian Sheet and Polished
 Plate Glass,
MANUFACTURERS, &c.,
 Agents for Wright & Bull, Birmingham; Windsor
 & Newton, London; Sharratt & Nowth, London;
 Petit Aine, Paris; Fourcalt, Frison & Co., Belgique.
Warehouse, 37, 39 & 41 Recollet St.,
 Factory, INSPECTOR STREET,
MONTREAL.

The **ROYAL BLACK LEAD**
 AND
SUNBEAM STOVE POLISH,
are the best Stove Polishes
now in use.
TELLIER, ROTHWELL & CO.,
Sole Makers,
25 ST. PETER ST., MONTREAL.

Victoria Wire Mills



OF BEST BRANDS

CRUCIBLE CAST STEEL SIEMES,
Martin, Bessemer Steel and Charcoal Iron.

PERFORATED SHEET METALS,
ALL SIZES,

Malt Kiln Floors, Steel and Iron Wire Cloth
Moulders' Riddles and Steel Wire Brushes,
Blind, Bed, and Galvanized Fence
Staples, Patent Double Pointed
Carpet Tacks, Wire Window

WIRE WORK OF EVERY DESCRIPTION

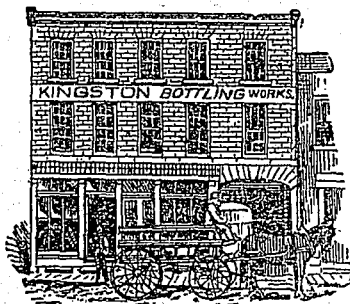
Manufactured by

B. GREENING & CO.

Hamilton, Canada.

KINGSTON BOTTLING WORKS.

WILLIAM PIPE, Proprietor,



KINGSTON, ONT.

Manufacturer of Ginger Ale, Birch Beer, Sarsaparilla, Cream and Lemon Soda Waters, Ales, Porters, Lager Beer, &c. Ice House, King St. West.

THE CANADIAN RUBBER CO of MONTREAL.

— MANUFACTURERS OF —

Rubber Shoes, Felt Boots, Belting,
Steam Packing, Engine, Hydrant Suction,
RUBBER, COTTON and LINEN SEAMLESS,
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MONTREAL

City and District Savings Bank.

Notice is hereby given that a dividend of **FOUR PER CENT** for the current half-year, upon the paid-up capital stock of this institution, has been declared and the same will be payable at its banking house in this city, on and after Saturday, the first of August next.

The Transfer Books will be closed from the 15th July to 1st of August, both days inclusively.

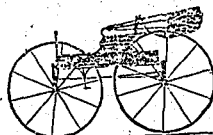
My order of the Board,

H. BARBEAU, Manager.

Montreal, 30th June, 1885.

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JOHN CAMPBELL,
PROPRIETOR.



All kinds of Coaches, Carriages, Buggies, Sleighs and Cutters Manufactured, Wholesale and Retail. All Work Warranted

Carriages shipped to all Parts of the World.

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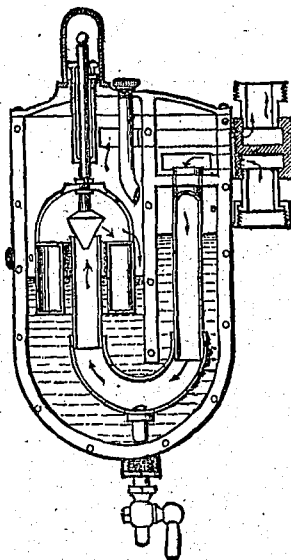
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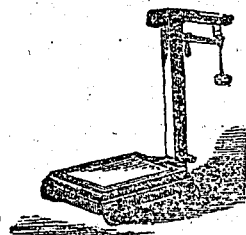
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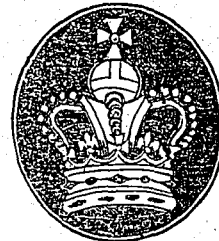


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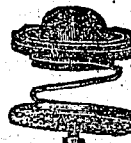
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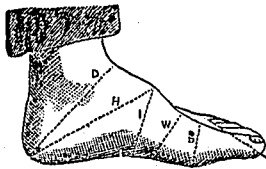
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Special attention is called to the superior advantage of Hull Cement for its adaptation to all works exposed to the most powerful water influences of basements, floors, tanks, etc.

LIME SUPPLIED
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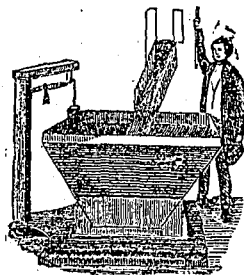
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Exhaust Steam Injector
WORKED BY EXHAUST STEAM
ONLY.

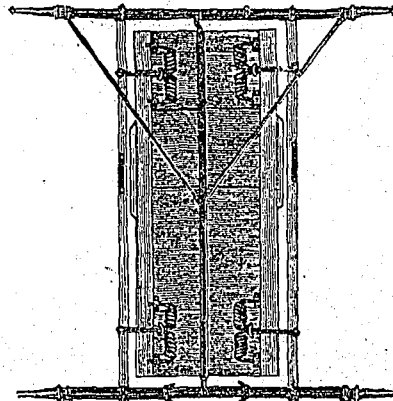
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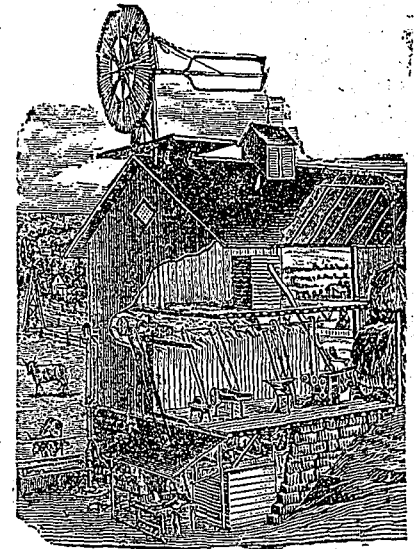


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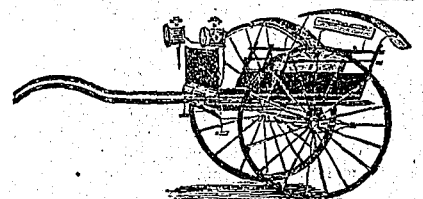
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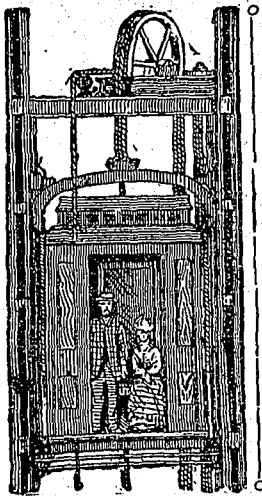
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Manufacturers of

ELEVATORS,

HAND, STEAM & HYDRAULIC,

For Light or Heavy Work.

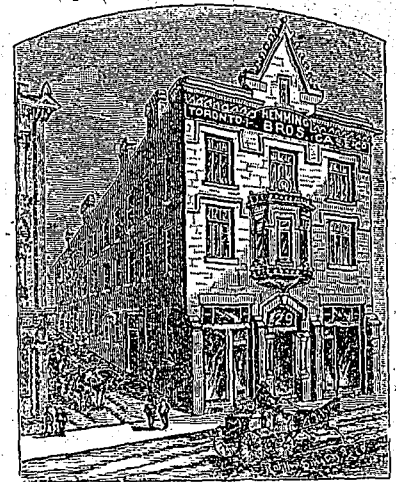
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Estimates Furnished.

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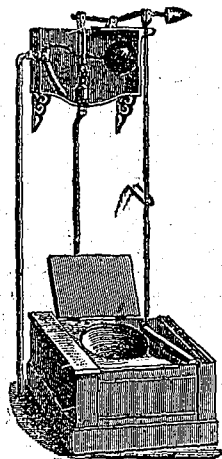
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Self-Flushing Service Cistern

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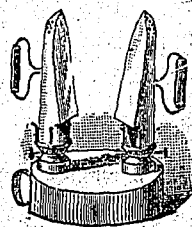
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Having made the necessary alterations in our
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Basin.

The water tax for this cistern is reduced to two
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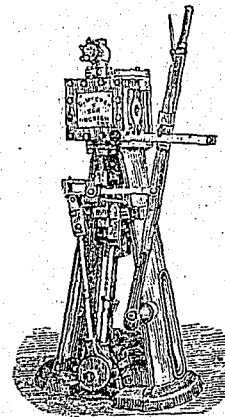
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Good Agents Wanted Everywhere.



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D. McEWEEN & SON,
Machine, Engine and Boiler Works.
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Estimates given for Steam Yachts complete.
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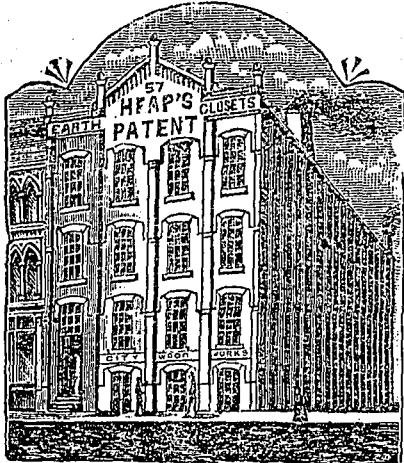
Send for Prices current, and send us a
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Manufacturers of
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Chesse Boxes and Fruit
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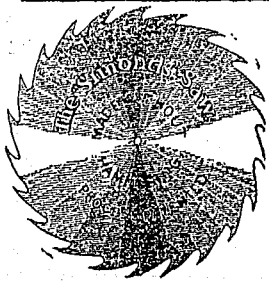
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SILVER STAR CROSS-CUT SAW
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 New this Season
 MANUFACTURED ONLY BY
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The above Saws are made of the best steel, thin back, are fast cutting and easy kept in order.
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 MANUFACTURER
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Air Gas Machine

For Lighting Mills, Factories, Private Residences,
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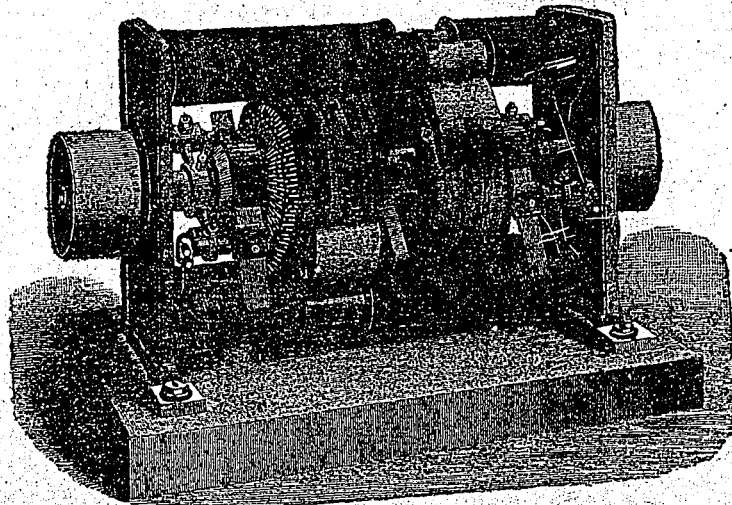
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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Dairy Produce							
Creamery fine to choice...	0 18 0 20	Do American.	\$ 4 50 4 75	Granulated " "	\$ 0 07 0 07	W. W. XX	\$ 0 20 0 20
Township, choice...	0 15 0 15	Do Manitoba.	0 00 4 50	Syrups—Extra. per lb.	0 03 0 04	" " X	0 20 0 00
Do fair to good...	0 13 0 15	Fancy	3 50 3 85	Good. " "	0 03 0 03	Pure Malt	0 45 0 00
Brockville, choice...	0 13 0 15	Spring Extra	3 75 3 80	Fair. " "	0 01 0 02	Cider X	0 20 0 00
Do fair to good...	0 00 0 00	Superfine	3 60 3 65	Molasses (Barbados) im. g.	0 30 0 32	" " XX	0 30 0 00
Morrisburg choice...	0 13 0 15	Fine	3 40 3 45	Trinidad	0 26 0 26	Matches: Common	2 75 0 00
Do fair to good...	0 00 0 00	Middlings	3 20 3 30	Antigna	0 23 0 23	" Parlor	2 25 0 00
Western Dairy	0 13 0 14	Pollards	3 00 3 05	Fruit Loose Muscatel, new	2 50 2 50	" Eddie No. 1	3 75 4 00
" fair to good	0 00 0 00	Ont. Bags	1 85 2 10	Sultanas	0 06 0 07	" Telegraph	3 25 3 50
Cheese, fine to finest...	0 05 0 08	City Bags	2 25 2 30	Seedless	0 00 0 00	Hardware	
Fair to Good	0 06 0 07	Catmeal brls.	4 25 4 40	Valentia, choicest. per lb.	0 00 0 00	Tin. Block, L & P per lb.	0 00 0 23
Drugs & Chemicals		Cornmeal white	0 00 0 00	" rain damaged...	0 06 0 07	do Straits	0 00 0 22
Aloes Cape	0 16 0 16	" yellow	0 00 0 50	Currents	0 04 0 05	Strip	0 00 0 25
Alum	1 80 1 90	Grain		Prunes	0 04 0 04	Copper: Ingot	0 13 0 15
Borax xls	0 12 0 14	Canada Red, No 2	0 05 0 05	Figs C. Mats	0 04 0 06	Sheet	0 19 0 24
Bleaching Powder	2 00 2 25	White Winter	0 04 0 05	H. S. Almonds bxs	0 10 0 00	Cut Nails, Net Cash.	
Blue Vitriol	0 05 0 06	Spring No. 2	0 05 0 07	S. S. Tarraona	0 14 0 15	Hot Cut Am. or Can. Pat'n	
Brimstone	0 55 0 60	White Michigan, No. 1	0 00 0 00	Walnut, English	0 06 0 08	3 in. and above	2 40 0 00
Brom. Potass.	2 50 2 60	Red Winter, No 2 Toledo.	0 00 0 00	" Grenoble, new	0 12 0 14	2 1/2 & 2 1/2 ins. " "	2 65 0 00
Camphor Eng. Ref.	0 40 0 45	Chicago No. 2, in bonds.	0 00 0 01	Fiberts	0 06 0 07	2 & 2 1/2 ins. " "	2 90 0 00
" Am. Ref.	0 35 0 40	Milwaukee No. 2 do	0 00 0 00	Brazil, new	0 07 0 08	1 1/2 & 1 1/2 ins. Am. " "	2 90 0 00
Castor Oil	0 04 0 05	Oats	0 50 0 55	Batty's Nabob Pickles, doz	2 70 3 80	1 1/2 ins. " "	3 40 0 00
Caustic Soda	2 25 2 35	Barley	0 50 0 55	" Mixed do	2 90 2 80	1 1/2 Cold Cut, Can. " "	2 90 0 00
Citric Acid	0 65 0 70	Peas	0 73 0 79	" Nabob Sauce. pts	3 40	Casing, Box, Shook	3 40 0 00
Coppers per 100 lbs.	0 35 0 37	Corn in bond	0 60 0 64	Spices: Cassia	0 09 0 15	14 in. p100 lb. keg.	4 40 0 00
Cream Tartar	1 25 1 40	Groceries.		Mace	0 80 0 85	14 in. to 1 1/2 " "	3 65 0 00
Epsom Salts	0 09 0 10	TEA, (H.C. & Cnd.)		Cloves	0 18 0 22	2 in. 1/2 to 2 1/2 " "	3 40 0 00
Extract Logwood	0 08 0 09	Japan, com. to med. lb.	0 16 0 22	Nutmegs	0 45 0 70	2 1/2 in. to 2 p. 100 lb. keg	3 15 0 00
" ordinary	0 08 0 09	good med. to fine	0 28 0 34	Jamaica Ginger, Bl.	0 20 0 28	3 in. to 4 1/2 " "	2 90 0 00
Gum Arabic, per lb.	0 45 0 90	Japan, finest to choicest	0 37 0 48	Africa " Unbl. " "	0 13 0 18	Cut Spikes, all sizes	2 65 0 00
" Traj	0 45 0 90	Japan Nagasaki	0 17 0 25	Africa " " "	0 05 0 08	Finishing Nails:	
Indigo Madras	1 85 1 95	Y. Hyson common to gd	0 16 0 20	Pimento	0 17 0 18	1 in. to 1 1/2 in. p. 100 lb. kg	5 75 4 80
Morpha	0 12 0 13	Y. Hyson fine to finest, lb	0 35 0 40	Pepper, Black	0 26 0 27	1 1/2 in. to 1 1/2 in. " "	4 75 3 80
Madder, best	0 08 0 09	Gumpd., fair to med. " "	0 28 0 34	" White	0 00 0 75	2 in. and up	3 30 0 00
" ordinary	0 08 0 09	" Good to fine	0 40 0 50	Mustard, 4 lb. per Jar.	0 25 0 26	Tobacco Box Nails:	
Opium	4 00 4 25	Gumpd. Finest	0 57 0 65	1 lb. " "	0 25 0 26	1 1/2 in. & 1 1/2 in p. 100 lb kg	4 45 3 60
Oxalic Acid	0 12 0 13	Imper'1, med. to gd	0 37 0 53	Rice: Cassia	3 35 3 50	1 1/2 in. to 1 1/2 in. " "	3 35 3 15
Phosphorus	0 05 0 09	" Fine to finest	0 37 0 53	" Patna	0 00 4 50	2 1/2 " " "	3 05 2 95
Potash Bichromate	4 25 4 40	Twankay, com. to gd. " "	0 12 0 13	Sago	0 00 0 04	Clutch and Heavy Clinch:	3 20 6 20
Potass Iodide	0 85 1 00	Oolong	0 45 0 65	Tapioca, Pearl	0 05 0 06	3 in. and up	4 20 0 00
Quinine	1 05 1 70	Congou common	0 16 0 20	Flake	0 06 0 06	Flat & Sharp pres'd N'ls:	0 00 0 00
Soda Ash	2 30 2 50	" med. to good	0 23 0 30	Gelatine, Favorite,		1 and 1 1/2 in. per 100 lb.	8 85 6 85
Soda Bi Carb.	1 12 1 20	" fine to finest	0 36 0 45	(Polivka's) 1 lb can.	1 00 0 00	1 1/2 " " "	5 85 0 00
Sal Soda	1 10 1 25	Souchong common	0 16 0 20	Do do do 1 qt pk	0 90 0 00	2 " " "	5 00 0 50
Strychnine	0 55 0 60	" med. to good	0 25 0 30	Do do do 2 "gs.	1 10 1 12	2 1/2 " " "	5 20 0 00
Tartaric Acid	0 55 0 60	Fine to choice	0 38 0 45	Do (Cox's) 4's	1 60 1 63	3 in. and up	4 85 0 00
FISH.		Coffees, green Mocha per lb.	0 25 0 27	Do do 8's	0 07 0 08	25 per cent. discount	4 15 0 00
Labrador Herrings, No. 1	5 00 6 00	Java	0 18 0 22	Maaroni	0 07 0 08	Net 50 ds or 4 mos note with	3 90 0 00
" " No. 2	4 25 4 50	Maraaboo	0 11 0 14	" Italian	0 00 0 13	Int. These terms apply to	3 65 0 00
Cape Breton Herrings	6 00 6 25	Cape	0 12 0 14	Starch: Boxes 28 to 42 lbs.		all the above nails.	0 00 0 00
Mackerel No. 1	0 00 0 00	Jamaica	0 11 0 14	No. 1 White	0 06 0 07	Horse Nails: P & F Bright:	0 00 0 00
Green Cod No. 1	4 00 4 50	Cape	0 11 0 14	Canada Laundry	0 05 0 00	" No. 7	0 23 0 00
Ordinary No. 2	0 00 0 00	Rio	0 11 0 14	No. 1 Blue	0 06 0 00	" No. 8	0 21 0 00
Dry	8 00 8 50	Singapore & Ceylon	0 17 0 24	St. ver Gloss	0 08 0 00	" No. 9	0 22 0 00
N. Shore Salmon	12 00 13 50	Chloro	0 11 0 12	Satin	0 08 0 08	" M Brand 40 to 5 & 5 pc dis	4 90 0 00
Brit. Cel.	11 00 11 50	Sugars, (Csk. & Brls.)		Canada Com	0 07 0 00	" G Brand 40 to 5 & 2 1/2 pc dis	4 75 0 00
Oysters	0 00 0 00	Porto Rico	0 00 0 00	Benson's Prepared	0 08 0 00	Wrot or Ship Spikes	
Flour.		Jamaica	0 00 0 00	Vinegar: Imp Triple	0 41 0 00	7 1-16 and 1/2 in.	3 90 0 00
Patents	4 50 4 85	Barbadoes	0 00 0 00	Cote D'or	0 35 0 00	3-8 in.	4 25 0 00
Superior Extra	4 20 4 40	Yellow Refined	0 05 0 06	Crystal Pickling	0 28 0 00	5 1-16 in.	4 50 0 00
Extra Superfine	4 00 4 10	Paris Lump	0 00 0 08	W. W. XXX	0 30 0 00	1 in.	4 75 0 00
Canada Strong Bakera	4 15 4 35					(Dis. 20 to 25 p.c)	

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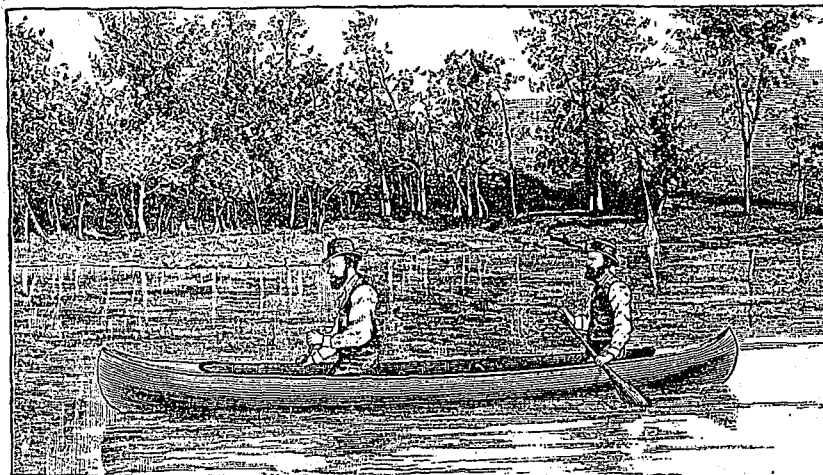
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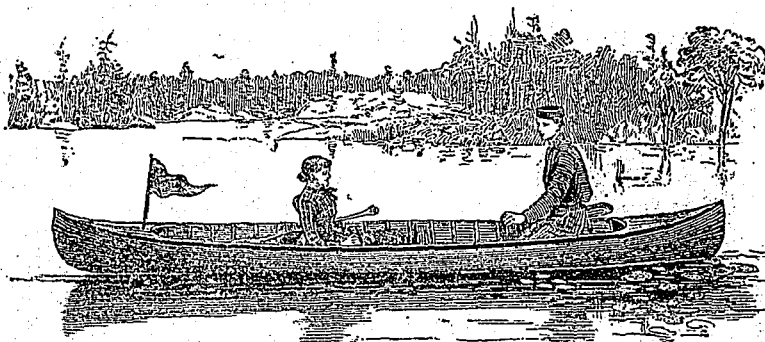
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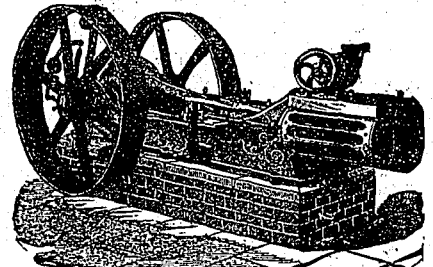


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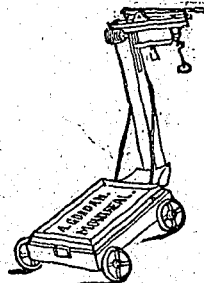
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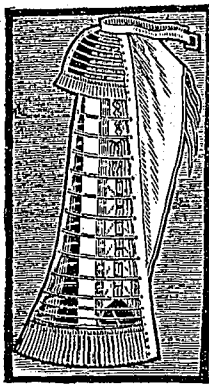
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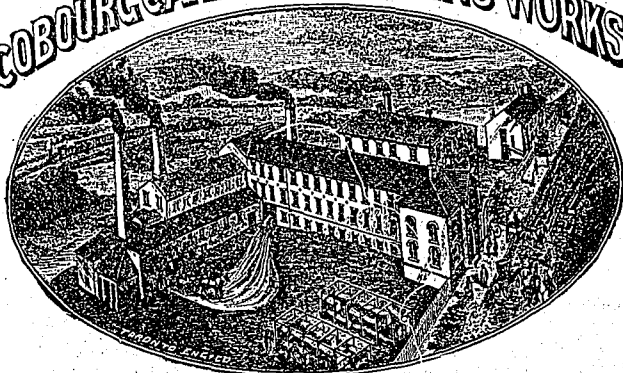
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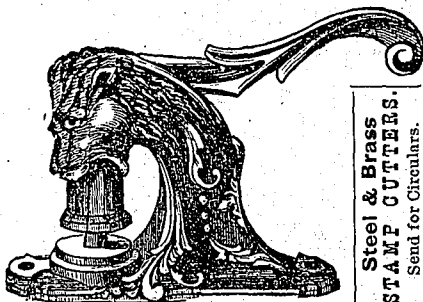
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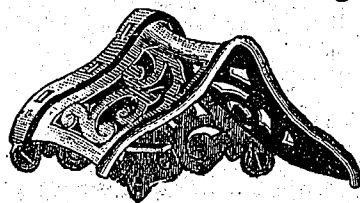
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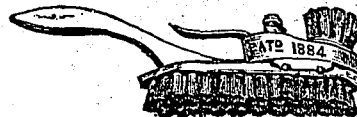
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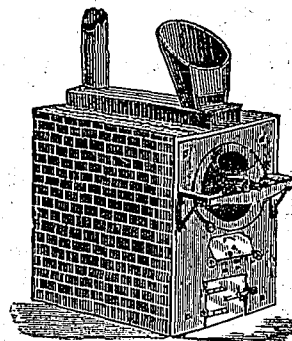
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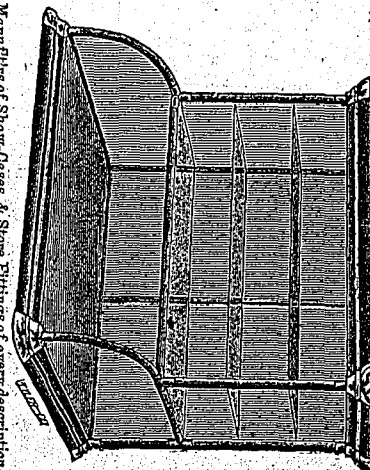
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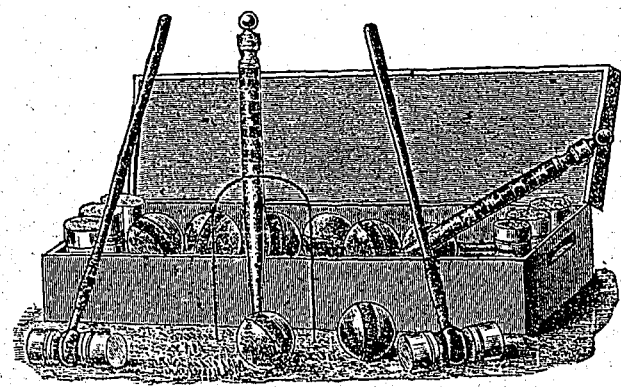
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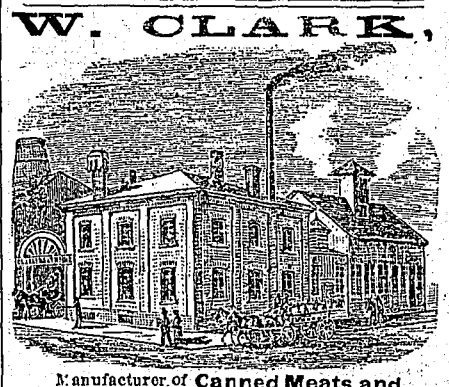
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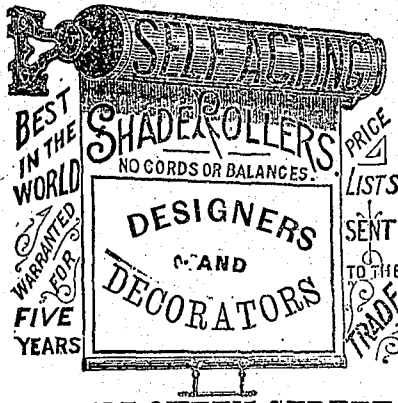
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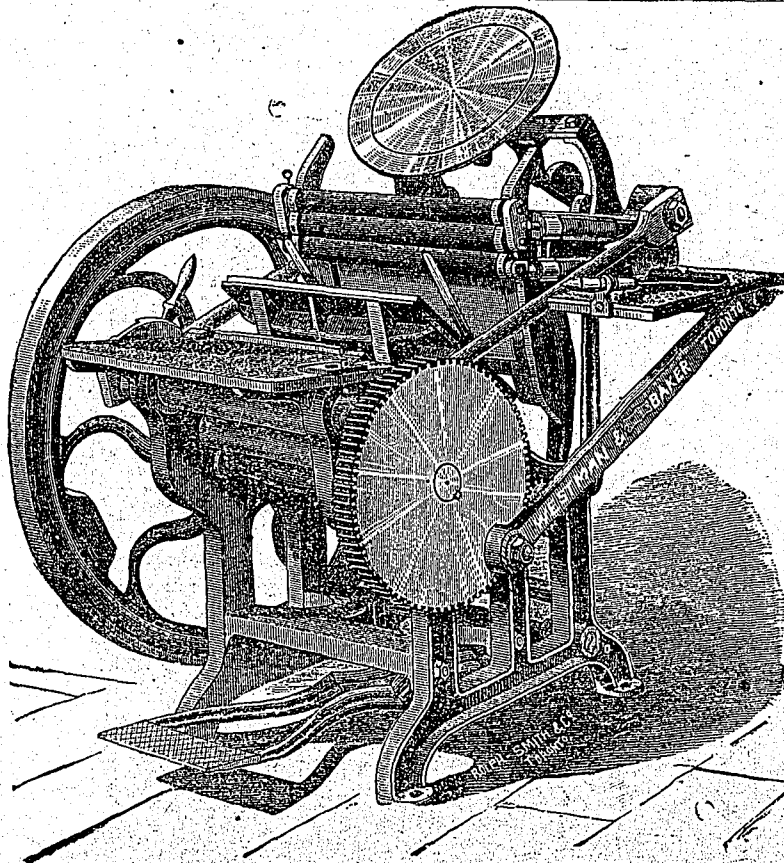
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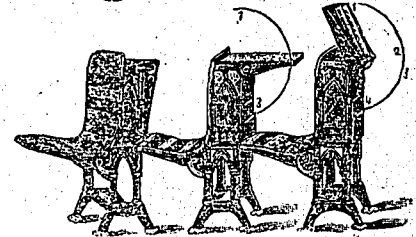
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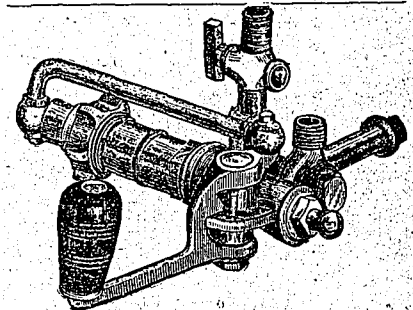
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BEST IN THE MARKET.
MODERATE PRICE.

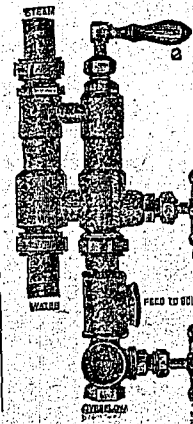


WILSON & COUSINS,
Manufacturers of
Soda Water Mach'y & Bottlers' Supplies,
87 Adelaide St., W. Toronto.
Orders promptly attended to

PUBLIC NOTICE.

Notice is hereby given that a suit is now pending in the Superior Court, Montreal, against Robert Mitchell, of Montreal, carrying on business there under the firm name of Robert Mitchell & Co., charging him with infringing certain patents, the property of the Hancock Inspirator Co., of Boston, Mass., and that all persons purchasing, selling or using "Hancock Inspirators," made by the said Robert Mitchell & Co., are hereby notified that they are liable to be sued for so doing. The genuine Hancock Inspirator can be purchased from the undersigned, or from their authorized agents.

The Hancock Inspirator Co., 5 Custom House Square, Montreal, and 75 Adelaide St. W., Toronto.



Bellhouse, Dillon & Co.,
MONTREAL, AGENTS FOR
Fig, Puddled and Finished Irons, Cast Steel,
Steel Rails, Cast Iron Gas and Water Pipes,
Welded Tubes, Iron Roofs of Large Span, Rolled
Joists and Girders, Bridge Iron, &c., &c. Also
Heavy Chemicals, Dye Stuffs, Aniline Dyes, &c., &c.

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Office & Factory 582 William St. Corner Canning.
Manufacturers of
BED COMFORTERS,
Curled Hair, Japanese Hair and Canada Fibre,
Hair and Fibre Openers.

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GRAND RIVER FILE WORKS,
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Hand, Round and Half-Round Files advance 1 inch
on Flat Price. All Blunt Files advance 1 inch. Dent
Smooth Files double price of smooth. Files
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Get your old Files rected, thereby saving 40 per cent.,
and thus encourage Canadian Productions. Every
file tested and warranted equal to new for use.
FILES FOR SALE. Terms Cash. Send for price
list.

MONTREAL
WALL PAPER FACTORY.
COLIN McARTHUR & CO.,
WALL PAPER MANUFACTURERS,
Were awarded the First Prize, Silver Medal for
Best Selection of Wall Paper, Canadian make.
They have just issued their new designs for 1885.
The Trade will be waited on in a few days.
FACTORY—1 to 21 MOLTIGEURS ST.,
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Manufacturers of Stoves, Ploughs, Agricul. Furnaces,
Coolers, Road Scrapers, Field Rollers, &c.
Job work of all kinds promptly executed.

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MANUFACTURER OF ALL KINDS OF HARNESS, ETC.
ORDERS SOLICITED.
Bridge Street, Carleton Place, Ont.

Loading Hotels in Canada.

St. Lawrence Hall.

THIS HOTEL WAS OPENED on the First of May,
1879, by the former Proprietor, so long and favor-
ably known throughout Canada, the United States
and British Empire, who has spared no expense in
a tireless Re-Furnishing the whole House; also adding
ALL MODERN IMPROVEMENTS, which will con-
siderably enhance the already enviable popularity
of this First-class Hotel.

H. HOGAN, Proprietor
S. MONTGOMERY, Manager

THE RUSSELL,
OTTAWA.
THE PALACE HOTEL OF CANADA
This magnificent new Hotel, fitted up in the most
modern style, is now Re-opened. The Russell con-
tains accommodation for over FOUR HUNDRED
GUESTS, with passenger and baggage elevators, and
commands a splendid view of the city. Parliamen-
tary grounds, river and canal. Visitors to the Cap-
ital having business with the Government find it
most convenient to stop at the Russell, where they
can always meet the leading public men. The entire
Hotel is supplied with escapes, and in case of fire
there would not be any confusion or danger. Every
attention paid to Guests.
GOVIN & CO., Proprietors.

GEO. H. LABBE & CO.,
Importers and Manufacturers of
Chairs, Rockers, Bedsteads, Bedroom, Parlor
and Dining room Furniture and Bedding.
(WHOLESALE)
NO. 445 ST. JAMES STREET.
(Formerly Bonaventure Street.)
MONTREAL, P.Q.

J. WRIGHT & CO.,
Manufacturers of
ART & CHURCH
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Bank & Office Fittings,
Inlaid Floors,
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And all kinds of Fancy Wood-
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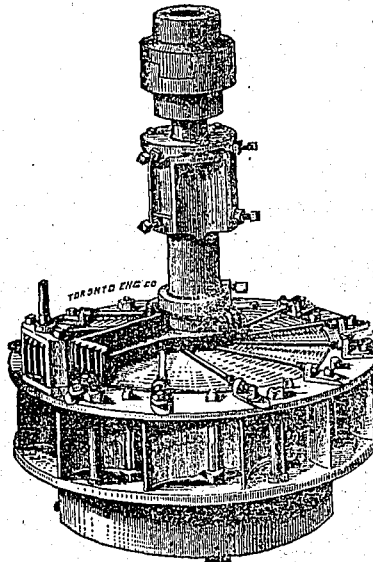
London, Ont.
GIBBONS, McNAB & MULKERN,
BARRISTERS AND SOLICITORS,
Office Cor. Richmond and Carling Stree
Geo. C. Gibbons Geo. McNab. Mr. Mulk

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& Stewart's Hardware Store.

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(Late Klimaster & Wells)
BARRISTER, SOLICITOR, &c.

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BARRISTER, SOLICITOR, NOTARY, &c.
Walkerton, County Town of Bruce Co., Ont.

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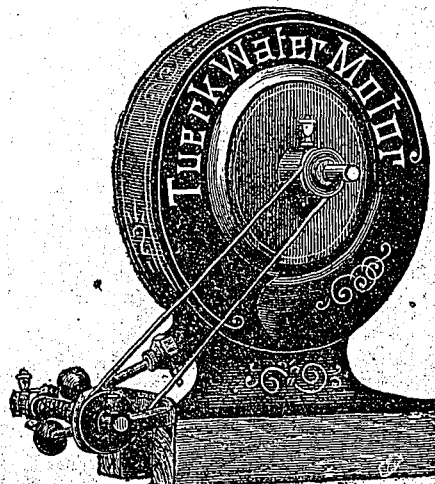
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Manufacture the celebrated James Leffel's Double
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Portable Engines and Boilers, Shafting, Pulleys,
Hangers, Gearing, Latest Improved English and
American Gangs. The Stearn's Circular Saw Mills
with Fractional Head Blocks and King of Dogs—
this Mill is acknowledged in the United States and
Canada to be superior to all others—also a very
complete Circular Saw Mill with Iron Frame and
cheaper Head Blocks for Small Mill. Saw Mill,
Flour Mill, Paper Mill and Water Works Machinery
a Specialty.

For further particulars address:

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OSHAWA, ONT.



Tuerk's Water Motor.

The best in the world and cheapest
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Pulleys, and all light machinery.

Manufactured by the
SOLE PROPRIETORS,

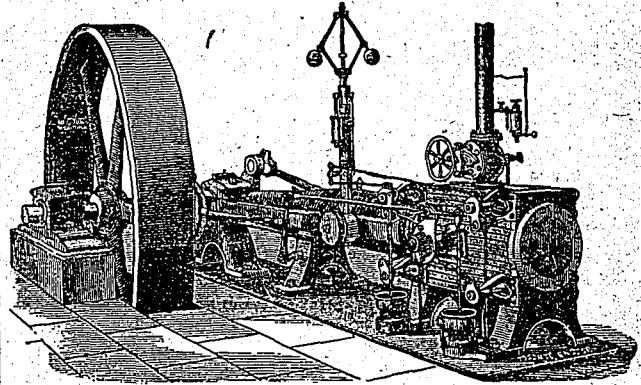
A. SCHNEIDER & CO.,
Engineers & Machinists,
6 PEARL STREET,
REAR OF 59 AND 63 ADELAIDE STREET WEST
TORONTO, ONT.
SEND FOR CIRCULARS.

MONTREAL WHOLESALE PRICES CURRENT—JULY 23.

Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
2nd quality, do.....	\$ 0. 24 00	Lochaber Scotch.....qts	\$ 7. 50 8 00
Shipping Culls.....	14 00 16 00	Encore ".....case	6 25 8 75
Mill do.....	7 00 9 00	Jamaica Rum per imp. gal.	3 70 3 50
Lath, M.....	1 50 0 00	Holland Gin.....imp, gal	2 50 2 75
Spruce, 1 to 2 in., M.....	10 00 13 00	" " Green c'ces	4 10 4 75
Shingles, 1st qual.....	3 00 1 00	" " Red cases..	7 50 9 00
" 2nd ".....	2 50 0 00	Old Tom.....flasks	6 50 0 00
Tobacco. (In Bond.)		E. F. J. Brand's } Hhds.	2 50 2 00
Black, Chewing in boxes ..	0 16 0 19	Schiedam Gin, } cases.	4 40 8 75
" " in caddies ..	0 19 0 21	Champagne	
Mahoganies, Smoking	0 21 0 23	G. H. Munm, Dry Verzen'y	28 06 31 00
Do Chewing	0 23 0 24	Pommery	29 00 31 00
Bright, Smoking.....	0 22 0 23	Gollinger	26 00 27 50
Fancy Bright Smoking.....	0 30 0 35	Sherries Penartin.....qts.	1 35 6 00
Soace, Common.....	0 16 0 22	" " Domesq.	1 50 7 00
Soace Fair.....	0 25 0 30	Ports T.G. Sandeman.....	2 25 7 00
(Duty Paid.)		Graham's ditto.....	2 30 6 50
Black, chewing boxes 10's	0 36 0 59	(Claret, (cases.)	8 00 & u
Do Navy, Cads, 3's, 6's,	0 40 0 41	Class Clarets of good brands	7 00 13 00
& 10's.....		Farragona Ports, imp.gal.	1 15 1 30
Mahogany Chewing 6's&8's	0 44 0 48	Burgundy	
Bright, Smoking, 3's & 8 s	0 51 0 55	Still, Case.....	10 00 28 00
Do Fancy.....	0 58 0 63	" " Sparkling	16 00 17 5
American Fancy ch and sm	0 80 0 90	Can. Spirits, imp. gallon.	2 71 0 99
Wines, Liqueurs etc.		Alcohol— 65 O. P.	2 72 1 05
Ale English.....qts	2 35 2 40	" " 50 U. P	2 47 0 90
" " ".....pts	1 60 1 65	" " 26 U. P	1 29 0 45
Domestic.....qts	0 80 1 15	Whiskeys:—Family Proof.	1 39 0 58
" " ".....pts	0 80 0 75	Old Bourbon.....	1 39 0 68
Scout: Guinness'.....qts	2 40 2 15	Eye, Toddy, Malt.....	1 60 1 65
" " ".....pts	1 60 0 60	Eye, 4 years old.....	1 35 0 0
Domestic.....qts	1 48 1 50	" " 5 ".....	1 35 0 00
" " ".....pts	0 70 0 00	" " 6 ".....	2 05 0 0
Brandy: Hennessy's, gal	5 50	" " 7 ".....	0 00 1 00
" " case	0 00 12 00	Wool.	
Martel, .....case	0 00 12 00	Fleece, unsorted.....	0 20 0 22
Jules Duret & Co.....gal	4 5 5 25	Pulled, unsorted.....	0 21 0 23
" " case	10 00 16 00	" " Extra Super.....	0 26 0 28
Pinet, Castillon & Co.....gal	4 0 4 25	" " B Super.....	0 22 0 23
Jules Bellerie & Co.....qts	8 50 9 00	" " C.....	0 00 0 00
Pinet, Castillon & Co.....qts	9 25 16 00	Natal.....	0 19 0 22
Cheaper nippers.....gal	8 00 3 25	Cape.....	0 17 0 18
" " case,qts	7 " 7 50	Australian.....	0 22 0 25
Irish Whiskey—Roe's case	50 9 0		
Dunville.....case	7 25 7 75		
Mitchells.....cases	6 75 8 25		
Scott Hay, Fairman & Co.	6 75 8 25		
Glenshiel, qts and Pts.....	8 75 9 25		

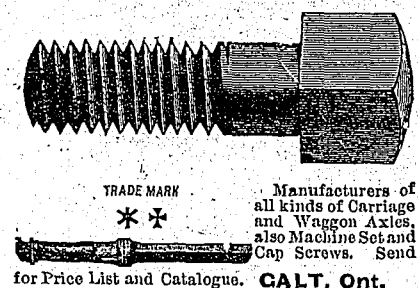
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MANUFACTURERS OF THE
IMPROVED CORLISS ENGINES
From 30 to 300 Horse Power.



—ALSO—
Plain Slide Valve Engines,
"Otto" Silent Gas Engines.
Hoisting and Pile Driver Engines.
Marine Engines, High & Low Pressure,
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IRON & STEEL HORIZONTAL, VERTICAL & MARINE BOILERS of every description.
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Manufacturers of Grape Sugar, Glucose and Steam Refined Syrups.
Grocers' Syrups, Tobacconists' and Wine Growers Supplies.
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McCURDY BROS., MANUFACTURERS OF GALVANIZED IRON SKYLIGHTS, Window Caps, Cornices, Roofing, etc.
29 ADELAIDE ST. EAST, TORONTO.
The Trade Solicited.
Special attention given to Plumbers' Supplies of Ventilation Tops, Pipes, &c.
Jobbing Promptly Attended To.

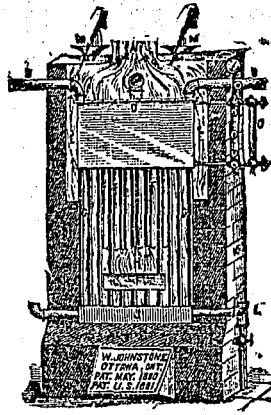
J. S. MAYO. Importer and Manufacturer of **OILS** OF EVERY DESCRIPTION
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LUMBER GEORGE CALL, Wholesale and Retail Merchant and Manufacturer. Dealer in all kinds of Pine Lumber, Walnut, Ash, Elm, Cherry, Butternut, White Oak, Hickory, Chestnut, Whitewood, Pine, Etc.
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W. A. STRATTON, B.A., LL.B., BARRISTER, SOLICITOR, &c. Peterborough, Ont.

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	1st Mort.....	86
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JOHNSTONE'S IMPROVED PATENT STEAM HEATING APPARATUS.
 Indirect steam heating with ventilation especially.
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 Manufacturers of
CARDIGAN JACKETS, SCARFS, HOSE, MITTS, JERSEY SUITS, &c.



Warren's Patent Platform Scales.
 The oldest and most reliable Scale House in the Dominion.
 For First Class Work.
H. B. WARREN & CO.,
 763 Craig Street, Montreal.

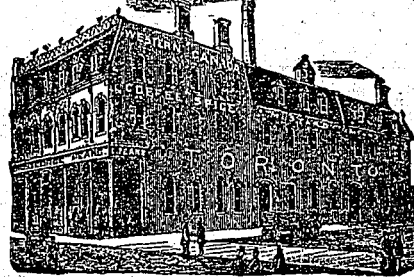
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MOUNT, MARTIN & CO.,
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 Lead Burning a specialty. Practical Sanitarians, Drainage and Ventilation.
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 All orders personally attended to.
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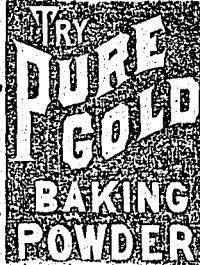
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 Steam Pumps, Shafting, Pulleys, &c.
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WESTERN CANADA
 Coffee, Spice and Mustard
STEAM MILLS,



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 Highest Award given to George Pears at the Industrial Exhibition, Toronto, 1884, for the best quality Coffees and Spices.
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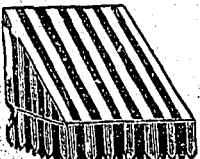
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 Good accommodation for Travellers.
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ESTABLISHED 1836.

CALEDONIAN INSURANCE CO.,

OF EDINBURGH.

FOUNDED 1805.

Over \$30,000,000 Capital and invested funds represented. The best Fire Insurance securities, facilities and powers in Canada. Extension of Agencies contemplated. Applications invited.

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GENERAL AGENTS.

ESTABLISHED 1845.

THE ONTARIO MUTUAL LIFE ASSURANCE CO'Y.

Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - - \$100,000.00

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1883,	5,241
Covering Assurance to the amount of,	\$8,572,719 71
Net Reserve to Credit of Policyholders,	482,177 47
Net Surplus,	43,761 95

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

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of **\$533,705.55 !!**

J. E. BOWMAN, **W. HENDRY,** **W. H. RIDDELL,**
General Agent for Montreal: **Geo. Forbes.**

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ASSURANCE CO.,

FIRE AND MARINE,

INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

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Hon. W. Cayley, T. R. Wood,
George Boyd, John Y. Reid,
John Leys.
SILAS P. WOOD, - - - Secretary
H. A. HOLDEN, - - - Resident Agent, Montreal.

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, Esq.**

Vice-President, **Hon. J. R. THIBAUDEAU,**

ARTHUR GAGNON, Secretary-Treas.

Head Office:—160 St. James Street, Montreal.

This Company, doing business in Canada only, presents the following Financial Statement, and solicits the patronage of those seeking unquestionable security and honorable treatment:—

Capital and assets, Jan. 1, 1884..... \$1,265,759.94

Income during year ending Dec. 31, 1883..... 385,016.71

C. H. McHENRY, Manager.

THE FEDERAL

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital - - - - \$700,000

Government Deposit, - - - - 51,100

WRITES LIBERAL POLICIES

Without burdensome conditions.

NON-FORFEITABLE POLICIES.

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

DAVID DEXTER,
Managing Director.

Scottish Union and National

INSURANCE CO'Y

OF EDINBURGH, SCOTLAND.

ESTABLISHED 1824.

M. BENNETT, Jr.,

General Manager, North American Branch, Hartford, Conn.

CAPITAL,	\$30,000,000
TOTAL ASSETS,	34,472,705
INVESTED FUNDS,	13,500,000
Deposit with Dominion Government, market value,	125,000

WALTER KAVANACH, Resident-Agent,

117 St. Francois Xavier Street, **MONTREAL.**

NATIONAL ASSURANCE CO.

OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

CAPITAL - - - - \$1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

SCOTT & BOULT,

CHIEF AGENTS FOR DOMINION.

THE LONDON MUTUAL FIRE INSURANCE CO'Y OF CANADA.

The Successful Pioneer of Cheap FARM & RESIDENCE Insurances.

Financial Statement 31st December, 1884, shows Assets, \$365,541.32.

Over 41,000 Members. Nearly 15,000 Policies issued in 1884.

The only "Fire Mutual" licensed by the Dominion Government. Takes risks on Farm Property, and on Private Dwellings in City, Town or Village, on more favorable terms than any other Company.

HEAD OFFICES: 438 RICHMOND ST., LONDON, ONT.

JAMES ARMSTRONG, M.P., President. — JAMES GRANT, Vice-President.
W. R. VISING, Treasurer. — C. G. CODY, Fire Inspector.
D. C. MACDONALD, MANAGER.

The "London Mutual" does a larger business in the Insurance of Farm Property and Private Residences than any other Company in the Dominion, and has done the same for now over a quarter of a century. Parties intending to insure should give this "old and tried" Company the preference, for until it was established the stock companies, having all their own way, charged the owners of farm property and private residences high rates to make up for their losses on more dangerous classes of property: this is changed now, through the efforts and working of the successful "London Mutual." For reports or Insurance apply to any of the Agents, or address the Head Office.



CAPITAL, . \$1,188,000.
CASH ASSETS, 1st January, 1883,
 per Government Blue-Book 407,987.89
 Deposit with Dominion Govt. = 122,000
 Losses Paid to 1st Jan, 1883, 1,954,131
 Income 1882. 343,660

DIRECTORS:
 President:—HENRY LYMAN.
 Vice-President. —ANDREW ALLAN.
 C. A. Proctor. Robert Anderson. J. B. Rolland
 Arthur Prévost. H. Montagu Allan.
 ARCH. MCGOUN, SEC.-TREAS.
GERALD E. HART, GEN'L MAN'R.
 CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident
 RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.
 TORONTO—BOUSSEAD & GIBBS, Agents.
 ST. JOHN, N. B.—OSBORNE BLOIS, and M. & T.
 B. Robinson, Agents.
 HALIFAX, N. S.—W. B. McSweeney, Agent.
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,
 Agent.
 WINNIPEG, MAN.—Robert Strang, and Feron,
 Shaw & Co. Agents.
 HAMILTON—James Walker, Agent.
 LONDON—David Smith, Agent.
HEAD OFFICE, 179 St. James Street,
 MONTREAL.
 Every reliance may be placed in the
 contracts of this company, as the capital is fully
 subscribed by the wealthiest capitalists of the
 country, and its past record for prompt and liberal
 payment of claims is of the best.
 Agents throughout the Dominion.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, July 23, 1885.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	3-6mos.	\$50	\$50	72½
Canada Life.....	2,500	7½-8mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	6-12mos.	85	7½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	234
Queen City Fire.....	2,000	.....	50	10	.....
Western Assurance.....	20,000	4-6 mos.	40	20	91½
Royal Canadian Insurance.....	20,000	.....	50	20	50 62
Accident Ins. Co. of North America.....	2500	6	100	20	.....
Guarantee Co. of North America.....	13,000	6	50	10	92½ 100

BRITISH AND FOREIGN.—(Quotation on the London Market, July 8, 1885.)

				Market value p. p'd up share
British & Foreign Marine.....	50,000	50	20	4
Caledonian.....	50,000	80	50	5
Commercial Union Fire Life & Marine..	5,000	10	100	15
Edinburgh Life.....	100,000	5	£10	£2
Fire Insurance Association.....	20,000	13	.....	58
Glasgow & London.....	12,000	£7 p. sh.	100	25
Guardian Fire and Life.....	100,000	80	20	2
Imperial Fire.....	10,000	15	40	3½
Lancashire Fire.....	35,882	48	25	13½
Life Association of Scotland.....	10,000	10	10	17-20
London Assurance Corporation.....	£391,752	70	20	2
London & Lancashire Life.....	20,000	70	100	5
Liverp'l & London & Globe Fire & Life	40,000	56	50	6½
Northern Fire & Life.....	8,722	£21 p. s.	.....	.....
North British & Mercantile Fire & Life	200,000	80	10	1
Phoenix Fire.....	100,000	80	20	3
Queen Fire & Life.....	50,000	6	10	1
Royal Insurance Fire & Life.....	20,000	15	50	3
Scottish Imperial Fire and Life.....	10,000	58½	50	12
Scottish Provincial Fire & Life.....	4,000	5	25	1½
Standard Life.....	.....	.....	.....	.....
Star Life.....	.....	.....	.....	.....

North British and Mercantile
 FIRE AND LIFE
—INSURANCE CO.—
 ESTABLISHED 1809.

RESOURCES of the COMPANY.
 Authorized Capital.....£3,000,000 Stg.
 Subscribed.....2,500,000 "
 Paid-up.....625,000 "
 Fire Fund and Reserves as at 31st December, 1883.....1,592,235 "
 Life and Annuity Funds.....3,841,194 "
 Revenue—Fire Branch.....1,186,865 "
 do Life and Annuity Branches.....551,307 "
 Agents in all principal Towns of the Dominion.
 Head Office for the Dominion, 78 St. Francois Xavier St.,
 MONTREAL.
 D. LORN MACDOUGALL, } Gen. Agents. { WM. EWING, Inspector.
 THOMAS DAVIDSON, } G. M. AHERN, Sub. Inspector.

THE DOMINION
SAFETY FUND LIFE ASSOCIATION
 Home Office, St. John, N. B.
 FULL DOMINION GOVERNMENT DEPOSIT.
 RELIABLE LIFE INSURANCE AT AVERAGE ANNUAL COST.
 The INSURANCE is PURELY MUTUAL, but the ASSURED ASSUME NO
 LIABILITY whatever, the business is conducted by a
RELIABLE STOCK COMPANY
 for a small fixed commission.
 The system is endorsed by the highest Insurance Authorities on the American
 Continent as entirely safe and as meeting a pressing want of to-day. "It com-
 bines the cheapness of the Co-operative Societies with a Strength, Security and
 Soundness heretofore unknown in Life Insurance."
JAMES De WOLFE SPURR, President.
CHARLES CAMPBELL, Secretary.
 DISTRICT AGENTS:
 CHAS. G. GEDDES, Montreal. GEO. J. PYKE, Toronto. BENJ. BATSON, Ottawa.
 EDMUND H. DUVAL, Quebec. T. M. KING, London. SAM'L. McCULLY, Halifax.
 Applications for Agency may be made to District Agents, or at Home Office to
J. H. WRIGHT, Superintendent of Agencies.

ROYAL INSURANCE CO'Y.
 OF LIVERPOOL AND LONDON.
 FIRE AND LIFE.
 LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$26,000,000
FUNDS INVESTED - - - - - 21,000,000
 Investments in Canada for sole protection of
 Canadian Policy-holders - - - - - 700,000
 HEAD OFFICE FOR CANADA—MONTREAL.
 Every description of property insured at moderate rates of premium. Lit-
 tle Assurances granted in all the most approved forms.
 — CHIEF AGENTS: —
M. H. GAULT, W. TATLEY.

COMMERCIAL UNION
ASSURANCE CO.
 OF LONDON, ENGLAND.
 CAPITAL, . . . £2,500,000 Sterling.
MONTREAL, 64 ST. FRANCOIS XAVIER ST.
 FRED. COLE, General Agent.

THE CITY OF LONDON
FIRE INSURANCE COMPANY,
 OF LONDON, ENGLAND.
CAPITAL, - - - \$10,000,000.
 Insurances effected at lowest current rates.
 HEAD OFFICE FOR PROVINCE OF QUEBEC:
53 & 55 St. Francois Xavier St. Montreal.
W. R. OSWALD, General Agent.
 Active and Reliable Agents wanted in unrepresented districts.

Insurance.

Liverpool & London & Globe INSURANCE COMPANY.

LIFE AND FIRE.
 Invested Funds, \$30,500,000
 Funds Invested in Canada, . . . \$900,000
 Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

CANADA BOARD OF DIRECTORS.
 HON. HENRY STARNES, Chairman.
 THEODORE HART, Esq.
 EDWARD J. BARBRAU, Esq.
 WENTWORTH J. BUOHANAN, Esq.

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

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

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE:
 260 ST. JAMES STREET, MONTREAL.

President, Vice-President.
 Sir A. T. GALT. HON. JAMES FERRIER.
 MANAGING DIRECTOR.

EDWARD RAWLINGS.

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

BRITISH AND FOREIGN

Marine Insurance Co. OF LIVERPOOL,

Covers all classes of Marine Risks, including CATTLE, against all hazards.

Edward L. Bond,
 ATTORNEY FOR CANADA,
 Nos. 6 and 7 Canada Chambers,
 16 S. Sacramento Street, Montreal.

Legal.

Montreal.

A. W. ATWATER,
 ADVOCATE,
 BARRISTER, COMMISSIONER, &c.,
 131 ST. JAMES STREET, MONTREAL.

QUINN & WEIR,
 ADVOCATES, BARRISTERS, &c.,
 181 ST. JAMES STREET,
 M. J. F. QUINN. W. A. WEIR.

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

TERRILL & ROSS, Barristers, Attorneys, &c.,
 Commissioners for New York, Massachusetts, Illinois, Maine, Vermont, Ontario and Manitoba. 132 St. James St. (old post office). Telephone No. 1,129, Montreal.

FREDK. W. TERRILL, A.B.
WALTER LORD ROSS, B.C.L.

Insurance.

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 St.
 Paid-up Capital, . . . £700,000 Stg.
ASSETS, £2 222,552 St

QUEEN INSURANCE CO. OF ENGLAND. FIRE AND LIFE.

Capital, £2,000,000 Stg.
 INVESTED FUNDS £860,818.

FORBES & MUDGE,

Montreal,
 Chief Agents in Canada.

The Waterloo Mutual

FIRE INSURANCE CO.

ESTABLISHED IN 1863.

HEAD OFFICE, - - Waterloo, Ont.
 This Company has been over eighteen years in successful Operation in Western Ontario.

During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,872,038.00; and paid in losses alone \$709,752.00.
ASSETS, \$170,000.00.

J. H. WALDEN, M.D., President.
 C. M. TAYLOR, Sec. J. B. HUGHES, Inspector.

CORE DISTRICT FIRE INSURANCE COMPANY.

HEAD OFFICE GALT, ONT.

Established 1836

President, **HON. JAS. YOUNG, M.P.P.,**
 Vice-President, - **A. WARNOCK, Esq.,**
 Manager, - - - - - **R. S. STRONG**

MERCANTILE FIRE INSURANCE CO., WATERLOO, ONT.

Subscribed Capital, - \$200,000.00
 Government Deposit, - 20,100.00

Losses promptly adjusted and paid.
 L. E. BOWMAN, Esq., - - - President.
 P. H. SIMS, Esq., - - - Secretary.
 JAMES LOCKIE, Esq., - - - Inspector.

THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)

OF LONDON, ENGLAND.

CAPITAL, - - \$1,250,000.
 Dominion Government Deposits, - \$56,745.32

HEAD OFFICE FOR CANADA,
 72 KING STREET EAST,
TORONTO.

Gentlemen of influence wanted in unrepresented districts.
A. T. McCORD,
Manager for Canada.
GEO. H. PATTERSON, 264 St. James Street,
 Montreal, General Agent, Province of Quebec.

Insurance.

NORTH AMERICAN LIFE INSURANCE CO'Y.,

Head Office - - TORONTO.
 Guarantee Fund - - \$100,000
 Deposited with Government, 50,000

HON. ALEX. MACKENZIE, M.P., President.
 HON. ALEX. MORRIS, M.P.P., } Vice-Pres's
 JOHN L. BLAIR, Esq., }
 WILLIAM McCABE, Managing Director

MONTREAL OFFICE,
 117 St. Francois Xavier St.
CHARLES AULT, M. D.,
 Manager Prov. Quebec.

Legal.

Cornwall, Ont.
H. SANFIELD MACDONALD,
 (late MacLennan & Macdonald.)
 BARRISTER, SOLICITOR, CONVEYANCER,
 NOTARY, &c.

Solicitor for the Ontario Bank.
 N.B.—Special facilities for making prompt Collections throughout Ontario and Manitoba.

St. Thomas, Ont.
F. FIRMATINGER & ROBINSON, Barristers, &c.
 Solicitors for Imperial Bank and South-Western Loan Society. Collections promptly attended to in all portions of Western Ontario.

St. Catharines, Ont.
ALBERT C. BROWN,
 (Successor to Brown & Brown.)
 Barristers, Attorneys, Solicitors in Chancery,
 Notaries Public, &c.

Seaforth, Ont.
McCAUGHEY & HOLMSTEL,
 BARRISTERS, &c., Seaforth, Ontario.

Guelph, Ont.
MACDONALD & MACDONALD,
 Barristers, &c.
 A. H. MACDONALD. W. MACDONALD.

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

Kingston, Ont.
E. H. SMYTHE, LL. D.
 BARRISTER, SOLICITOR, &c.
 Special attention to Commercial Collections.

PROVIDENT MUTUAL ASSOCIATION OF CANADA.
 Incorporated by the Con. Stat. of Can., chap. 71 and amendments.
 \$10,000 deposited in trust with Provincial Government, June 20, 1884.

BOARD OF DIRECTORS.
 President—A. L. de Montigny, Esq., Cashier, Jacques Cartier Bank. Vice-President—H. J. R. Church, Esq., B. Gloversky, Esq., Treasurer—Arthur Gagnon, Esq., Director—J. H. Massie, Esq., M.P., J. L. Cassidy, Esq., merchant, W. W. O'Brien, Esq., Esq. merchant, M. Babcock, Esq., manufacturer, W. W. O'Brien, M.D., Toronto, Ont. John Hopper, Esq.—J. J. Guerin, M.D., Medical Director—Hon. Alex. Lacoste, Q.C., Senator, Legal Adviser.

JOHN HOPPER, General Agent.
 Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada.
 Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

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

Insurance.

NEW YORK LIFE INSURANCE COMPANY.

(ESTABLISHED 1845.)

The Second Largest Life Insurance Company in the World, and the Largest Transacting Business in Canada.

Accumulated Funds.....	\$59,283,753
Amount of Assurances in force.....	\$229,382,586
Cash Revenue last year.....	14,240,475
New Assurances issued last year.....	61,484,550

CANADIAN BRANCH OFFICES: Union Bank Building, Montreal,
& Mail Building, Toronto.

DAVID BURKE,
General Manager for Canada.

Insurance.

BRITISH EMPIRE
MUTUAL LIFE
Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADIAN
Head Office, - Montreal.

The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

APPLICATIONS FOR AGENCIES INVITED.

Accumulated Funds, over \$5,000,000
Annual Income, . . . 1,000,000
Canadian Investments, . . . 600,000
Claims and Bonuses paid, 10,000,000
Canadian Deposit, 100,000

F. STANCLIFFE,
GENERAL MANAGER.
CHIEF INSPECTOR,
DAVID DOWNS.
J. FRITH JEFFERS,
Manager Western Ontario,
LONDON, ONT.
E. HALLAMORE, Inspector,
Maritime Provinces.

Insurance.

GLASGOW & LONDON
Insurance Company.

NORTH AMERICAN BRANCH,

HEAD OFFICE:
Cor. Notre Dame and St. Helen Streets,
MONTREAL.

DIRECTORS:

W. H. HUTTON, Esq., (James Hutton & Co., Montreal),
Chairman.
D. GIROUARD, M.P., Q.C., Montreal.
LARRATT W. SMITH, D.C.L., Pres. Building and Loan
Association, Toronto.
ROBT. C. JAMIESON, Esq., Montreal.
S. NORDHEIMER, Esq., Pres. Federal Bank, Toronto.

MANAGER:
STEWART BROWN.
CHIEF-INSPECTOR:
J. T. VINCENT.

INSPECTORS:
C. GELINAS. A. D. C. VAN WART.

MONTREAL AGENTS:
G. DAVELUX. ADOL. ROBILLARD.
O. LECOURS.

Every description of Fire Insurances effected at
lowest rates.

WESTERN
ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,463,640 32
Income for Year ending 31st Dec., 1882..... \$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing. Dir.
JAS. BOOMER, Secretary.
J. H. ROUTH & Co., Managers, Montreal Branch.
180 ST. JAMES STREET.

LONDON & LANCASHIRE
Life Assurance Co., of London, England,
LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300,000
AND INCREASING YEARLY.

Low Rates of Premium.

HEAD OFFICE FOR CANADA.,
157 ST. JAMES ST.
MONTREAL.
WILLIAM ROBERTSON, General Manager.

Confederation Life Asscn.

The SECURITY offered to Policyholders is UNSURPASSED by any Company doing business in the Dominion.

Its PROGRESS HAS BEEN UNEXAMPLED in the history of Insurance in Canada.

Its policies are INDISPUTABLE after three years and NON-FORFEITABLE after two years.

Its PROFITS ARE DISTRIBUTED upon an equitable basis, resulting in very much larger returns to "Ten payment life" and "Endowment" Policyholders than under the Uniform Bonus plan pursued by some Companies.

Intending insurers will find it for their interest to EXAMINE CAREFULLY its system and terms before insuring elsewhere.

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

J. K. MACDONALD,
Managing Director.
Manager for Nova Scotia,
AUGUSTUS ALLISON,
Halifax.

FIRE INSURANCE ASSOCIATION.
(LIMITED)
OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

CAPITAL - \$5,000,000. RESERVE FUND - \$450,000.
GOVERNMENT DEPOSIT, \$100,000.

Head Office for Canada,
157 ST. JAMES ST.,
MONTREAL.
WILLIAM ROBERTSON General Manager.