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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 20, No. 3. ]  
New Series.

MONTREAL, FRIDAY, JANUARY 16, 1885.

{ M. S. FOLEY,  
Editor and Proprietor.

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First Prize Dominion Exhibition, 1880.

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Ontario and Manitoba—Dominion Bank.

New Brunswick—Bank of N. Brunswick, St. John.

Nova Scotia—Halifax Banking Company and its Branches.

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Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

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MERCHANTS BANK OF CANADA.

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Reserve Fund, - - - 1,250,000.

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

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The Chartered Banks.

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**Bank of Commerce.**

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Paid-up Capital - - - \$6,000,000  
Rest - - - - - 2,000,000

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CAPITAL PAID UP - - - - - 1,440,000  
RESERVE FUND - - - - - 375,000

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Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

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OTTAWA.

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HEAD OFFICE TORONTO, ONT.

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CAPITAL SUBSCRIBED - - - - - 500,000  
CAPITAL PAID UP - - - - - 225,000

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

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—OF THE—  
DOMINION OF CANADA.

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CAPITAL PAID UP - - - - - \$341,900  
REST - - - - - \$40,000

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The Chartered Banks.

**THE BANK OF LONDON**  
IN CANADA.

HEAD OFFICE, LONDON, ONT.  
Capital subscribed - - - - - \$1,000,000  
Capital Paid-up - - - - - 185,000  
Reserve Fund - - - - - 50,000

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Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of Exchange. Letters of Credit issued, available in all parts of the world.

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**Provident and Loan Society.**

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*Vice-President,* JOHN HARVEY.  
Capital subscribed - - - - - \$1,500,000.00  
paid-up - - - - - 1,100,000.00  
Reserve and Surplus Profits - - - - - 111,519.80  
Total Assets - - - - - 2,791,168.36  
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(Limited.)

OF LONDON, ONTARIO.

CAPITAL UNCALLED, - - - - - \$2,050,000  
CAPITAL PAID UP, - - - - - 600,000  
RESERVE FUND, - - - - - 509,000  
INVESTMENTS, - - - - - 2,000,000

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

**Dominion Savings & Investment Soc.**  
LONDON, ONT.  
INCORPORATED, 1872.

Capital, \$1,000,000.00  
Subscribed, 1,000,000.00  
Paid-up, 868,840.28  
Reserve Fund, 149,000.00  
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.

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2 STOCK EXCHANGE BUILDING,  
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Stocks and other securities bought and sold for investment or on margin.  
Business strictly confined to commission.

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BANKER AND BROKER,  
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Special attention given to investments in sound dividend-paying stocks and DEBENTURES.  
Collections made in all parts of the Maritime Provinces.  
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**DOMINION LINE of STEAMSHIPS**



Running in connection with the  
**Grand Trunk Railway of Canada**

Montreal.....	Tons. 3,234	Toronto.....	Tons. 3,234
Dominion.....	3,176	Ontario.....	3,176
Texas.....	2,700	Sarnia.....	3,850
Quebec.....	2,700	Oregon.....	3,850
Mississippi.....	2,650	Vancouver.....	5,700
Brooklyn.....	3,600		

**DATES OF SAILING**  
FROM PORTLAND TO LIVERPOOL.

Toronto.....	15th Jan.	Oregon.....	5th Feb.
Dominion.....	22nd "	Brooklyn.....	12th "
Montreal.....	29th "		

**RATES OF PASSAGE FROM QUEBEC.**  
CABIN.—\$50, \$60, \$65 and \$80; return, \$90, \$108, \$117, and \$144, according to steamer and berth. All outside rooms are comfortably heated by steam. Second Cabin, \$40.  
Prepaid steamer tickets issued at the lowest rates. \* These steamers carry 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 Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Flinn, Muir & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

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Exchange Court, Montreal.  
**Accountants, Agents, &c.**  
(For Legal Cards see other page.)

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Assignments taken and Estates managed.

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ACCOUNTANT & INSURANCE ADJUSTER,  
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Public Accountants & Auditors,  
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A. L. KENT. ALPHONSE TURCOTTE.

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**Allan Line.**



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails.  
1884. Summer Arrangements. 1884.

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

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Building.
Siberian.....	4,600	"
Carthaginian.....	4,600	"
Hanoverian.....	4,600	Capt. J. G. Stephen.
Parisian.....	5,400	" James Wylie.
Sardinian.....	4,650	Lt. W. H. Smith, R.N.R.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	" W. Richardson.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,800	Mr. Dalziel.
Hibernian.....	4,434	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. K. Barrett, R.N.R.
Norstonian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Siberian.....	4,600	Building.
Buenos Ayrean.....	3,800	Capt. R. P. Moore.
Corean.....	4,000	" Barclay.
Grecian.....	3,600	" C. E. LeGallais.
Manitoban.....	3,150	" McNicol.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,900	" J. Brown.
Waldonsian.....	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 Quebec 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:

Sarmatian.....	Saturday, Sept. 20
Sardinian.....	Saturday, " 27
Parisian.....	Saturday, Oct. 4
Circassian.....	Saturday, " 11
Polynesian.....	Saturday, " 18
Peruvian.....	Saturday, " 25

Rates of Passage from Montreal via Halifax:  
Cabin..... \$60.00, \$70.00 and \$80.00  
(According to Accommodation.)  
Intermediate..... \$36.75  
Steerage..... At lowest rates.

The Steamers of the  
**Liverpool, Queenstown, St. John, Halifax and Baltimore Mail Service**  
are intended to be despatched as follow:—  
FROM HALIFAX:

Hanoverian.....	Monday, Sept. 22
Caspian.....	Monday, Oct. 6
Nova Scotian.....	Monday, " 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 Guot, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Barclay & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Grace-burgh st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allan, Rae & Co., Quebec; Allan & Co., 17 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Allen, 27 Broadway, New York, and 201 Washington Street, Boston, or to

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 Roman Cement, Portland Cement,  
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 Whiting, Plaster of Paris,  
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 Nos. 1 & 2 Book and Printing, (Toned & White)  
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 FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL  
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 Bronze Medals for Writing, Caps to Posts,  
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Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &amp;c.

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

**ST. ANNE SPINNING CO. [Hochelaga].**

Heavy Brown Cottons and Sheetings.

Tweeds, Knitted Goods, Flannels, Shawls, Woollen Yarns, Blankets, &c.  
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COTTON YARNS, White and Colored, Single and Double Twist Yarns, Bleached and Colored. CARPET WARPS, White and Colored. BEAM WARPS, for Woollen Mills in all the varieties required.

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Ball Knitting Cotton, Hosiery Yarns, Cotton Yarns (White and Colored), Twist

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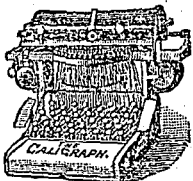
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1878.

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Sole Agents for the Dominion.  
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**SPOOL COTTON**  
Recommended by the principal  
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THIS THREAD is  
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NADIAN 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.

**MOORE BROTHERS**  
MONTREAL  
**ALL LINEN**  
**REINFORCED**  
**FRONTS**  
TO BE HAD AT ALL THE  
Principal Dry Goods Houses  
in the Dominion  
TRADE MARK STAMPED  
ON EACH SHIRT  
520  
540  
560  
IRON  
FRAME  
LINEN  
MONTREAL  
Toronto branch 22 & 24 Colborne St.

**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.

**Schwarz & Reinhardt,** Manufacturers  
Jewel Cases  
and Jewellers' Supplies, Plush Goods, Brush,  
Comb, Mirror and Odour Cases, and Cases of every  
description. Orders solicited.  
712, 714 & 716 Craig St., Montreal.

**Commercial Summary.**

A Nova Scotia farmer threshed out thirty-one bushels of oats last fall, the yield of half a bushel of white Russian seed.

The effort of the London (Ont.) Furniture Co. to reduce employes' wages 25 per cent has resulted in a compromise by which the reduction is placed at 15 per cent.

Fifty-six bushels of alsiko clover seed from 6 1/2 acres was the result of an experiment made by a farmer in Ontario County last season. At the price quoted for this seed in the market the return would be equal to about \$75 an acre.

The exports from Pictou, N.S., during 1884 were:—Minerals, \$21,062; fish, \$9,652; timber, \$28,240; animals and their products, \$6,538; agricultural products, \$1,633; manufactures, \$17,110; total, \$84,235.

The keel of a new steamer has been laid at Robertson's yard, Hamilton. The vessel will be about 75 feet keel, will have accommodation for 300 passengers, and will be launched in the Spring.

A Richmond, N.S., man wrote on the 6th inst.: "There have been enough smelts taken in these waters since yesterday week to fill a warehouse 80 feet long, 40 feet wide and 10 feet high."—close measurement, but expressive.

A LARGELY signed memorial is about to be placed before the Dominion Government, requesting that a canal be built from Lake Winnipegosis to Lake Manitoba, at Meadow Portage. The distance is a mile and three-quarters, and the estimated cost about \$100,000.

At the annual meeting of the Montreal Telegraph Co., held the 8th inst., the following were elected directors for the ensuing year: Messrs. Andrew Allan, Hector McKenzie, John Crawford, Wm. Cassels and John Stirling. Mr Andrew Allan was elected president,



## FARRAR'S PATENT IMPROVED SNOW PLOUGH AND FLANGER COMBINED.

Is attached to the Locomotive and operated from the cab.

In use the past four winters with perfect success. The undersigned are now prepared to receive and execute orders, or furnish drawings and specifications to any Railway Company desiring to build for themselves, as may be arranged. Send for circular.

**JOHN TAYLOR & BRO.,**  
Agents for Canada,  
No. 16 St. John Street, MONTREAL.

## PORTER & SAVAGE, TANNERS and Manufacturers of LEATHER BELTING,

FIRE ENGINE HOSE, HARNESS, MOCCASINE,  
LACE, RUBBER and  
OAK SOLE LEATHERS,  
OFFICE AND MANUFACTORY:  
436 VISITATION STREET, MONTREAL.

## ASTRAL OIL

(For use in Coal Oil Lamps), is put up in  
Barrel, Half Barrels and Cases.  
Guaranteed in every respect as represented.

**C. PEVERLEY,**  
General Agent.  
OFFICE: 1782 NOTRE DAME ST. MONTREAL,  
and 68 ST. PETER STREET, QUEBEC.

BEVRA & Co., of Liverpool, England, ship-  
pers, etc., who recently failed, are said to have  
had intimate relations with St. John, N.B.,  
houses, but it is not known, says an exchange,  
that the standing of any of them has been  
affected.

DURING 1883, 65,834 cases of lobsters were  
shipped from Queen's and King's counties,  
P.E.I., against 72,875 cases in the year 1884.  
The shipment in 1883 was valued at \$328,335,  
and that of 1884, \$419,106, showing an increase  
of \$90,771 in favor of the year just closed.

THE Bridgetown, N.S., *Monitor* says that  
Joseph Buckler, of that town, for many years  
known as the proprietor of Buckler's hotel, is  
reported missing, and that a number of persons  
are said to be losers in amounts varying from  
\$5 to \$500.

THE Prince Edward Island fishermen report  
a falling off in the year's catch of \$180,000 in  
mackerel, cod and herring, as compared with  
the previous year. The lobster fishery, on the  
contrary, yielded half a million cans in excess  
of 1883.

THE total visible supply of cotton on Jan.  
10th was 3,126,475 bales against 3,397,910 at  
the corresponding date last year, showing a de-  
crease of 271,435 bales, and, as compared with  
the same date the year previous, a decrease of  
73,571 bales.

UP to January, 1884, the average annual fire  
waste in the United States and Canada, accord-  
ing to the N. Y. *Ins. Chronicle's* fire tables, was  
\$86,500,000 for the nine years 1875-1883. But  
now we have for 1884 the enormous figure of  
\$112,000,000.

UNDAUNTED by the experience of the Farn-  
ham factory, the people of Newmarket have de-  
cided to embark in the beet sugar enterprise.

Leading Wholesale Trade of Montreal.

## GREENE & SONS COMPANY, MONTREAL.

HATS, CAPS  
AND  
FURS,  
1884.



WELL ASSORTED STOCK IN ALL LINES

BUFFALO  
AND

FANCY ROBES.

Gentlemen's Furnishings.

LATEST STYLES

Selected for Fall Trade, 1884.

Agents for

WOODROW'S HATS.

WAREHOUSE:

517 to 525 ST. PAUL STREET, MONTREAL.

A committee has been appointed to canvass  
for stock to start the factory, and it is hoped to  
get it into operation by next October.

THE Telegraph publishes a review of the St.  
John, N.B., lumber trade during 1884. 137 car-  
goes, of 164,329,825 feet of deals, etc., and 14,-  
000 tons of birch and 3,886 tons of pine were  
shipped from that port—a falling-off of some  
17,000,000 feet from 1883. The cargoes were  
shipped in 53 steamers and 179 sailing vessels.

FRANCIS SIDY, the Halton incendiary, ac-  
cused of setting fire to two barns, one at  
Georgetown and the other at Glen Williams,  
in April last, was arrested a short time since  
on his return to Lindsay from the United  
States, tried and sentenced to five years in the  
penitentiary. He confessed the crime, saying  
he had been bribed for \$30 to commit it.

THE Boston wool market last week was ra-  
ther a quiet affair, the demand from the mills  
having proved somewhat disappointing. Me-  
dium wools were very dull, owing to the  
cheapness of fine grades, No 1. Ohio fleece  
sold at 30 cents, which is considered a fair  
average price. The total sales in Boston last  
week were 2,466,200 lbs., against 2,378,813 lbs.  
for the week previous.

NOTICE of application is given for the incor-  
poration of a company to build a railway  
about 50 miles long between Cross Creek, on  
the Miramichi Valley, and a point on the St.  
John river, between Hartland and the Muniac.  
Notice of application is also given for an  
act of incorporation of a company to build a  
railroad from a point on the New Brunswick  
railway up the Tobique river.

THE annual statement of the Cochrane,  
Ranche Co., of the North-West, lately pub-  
lished, shows live stock on hand comprising

37,000 head of cattle and horses, valued at  
\$936,000. The sales for 12 months realized  
\$154,000, out of which a dividend of 10 per cent  
was paid, and about \$80,000 carried forward  
to profit and loss. One hundred miles of wire  
fence had been erected during the year. Verily  
there are some exceptions to the general dull-  
ness said to prevail throughout the North-  
West.

FARMERS in Pickering Township, Ontario  
County, complain having lost their turnip crop  
last season through having been supplied with  
bad seed, rape, or some other kind of seed than  
what they supposed they had purchased. The  
*Whitby Chronicle* says the indignant farmers  
threaten to expose and make an example of the  
offending parties. These vendors of spurious  
seeds are, if anything, worse than the apple-tree  
peddlers who some years ago imposed on farm-  
ers all through western Ontario with an  
inferior class of trees, instead of the Baldwins,  
Greenings, Spy, etc., which they paid for.

A SACKVILLE, N.S., foundryman, Mr. Chas.  
Fawcett, who has been interviewed by a local  
newspaper, says: "I think that hard times at  
present are in some degree imaginary. Some  
people get into a way of talking about hard  
times and the habit finally becomes chronic.  
Every year since I have been in business, in  
travelling over the country I have been met by  
customers with the cry of hard times and the  
scarcity of money. No matter how prosperous  
they were, they never told me times were good  
or money plenty. I make about 7,000 stoves of  
various kinds every season, and I have always  
managed to sell all I can make. I have often  
made excellent sales where other stove men had  
been over the road just ahead of me. This  
constant talking about hard times has a denes-  
sing effect, and is calculated to make timid  
people lose confidence.

**CENTENNIAL  
FIRST PRIZES  
GOLD AND BRONZE MEDALS.**

**LANTHIER & CO.,**  
RETAIL  
**HATTERS & FURRIERS,**  
1663 NOTRE DAME STREET,  
MONTREAL.

On hand: Russian Furs of the finest quality personally selected; Royal Russian, Sable, Ermine, &c., and Hudson Bay Furs, Snow-Shoes, Moccasins in great variety.

Brilliantly Lighted Fur Show-Rooms always open.

**OAK TANNED  
LEATHER BELTING,**

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

**ENGLISH LINEN HOSE  
JNO. C. McLAREN,**

292 & 294 ST. JAMES ST. WEST, MONTREAL.

Manufacturer of Card Clothing, etc., and dealer in every variety of Mill supplies.

**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 28 oz. Sheet. Rolled, Rough and Polished Plate Glass. Col'd, Plain & 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.

REFERENCE to the report of the Corn Exchange meeting held Wednesday last is unavoidably held over.

THE output of the Spring Hill, N.S., mines, for some time the property of the Cumberland Railway and Coal Company of this city, during the past year was 243,000 tons, an increase of 43,000 tons over 1883. Sydney mines come next, with 128,000 tons.

W. H. PERRIN, C.P.R. agent at Sand Point Ont., has crossed the lines with an express package of \$400, and it is presumed he is also behind in his railway and telegraph accounts. The railway and telegraph companies are, however, insured against loss.

ON TUESDAY last the Montreal Herald passed into the hands of the Hon. Peter Mitchell in consideration of \$20,000 cash for the good-will, plant, job office and several years, lease of the building. If, as reported, \$100,000 in bad debts has been written off their books within the past few years, the failure of the former management should not be a surprise.

THE provisions of the Act of last year for marking canned goods with the weight of the contents, which was to go into effect with the first of the year, are not to be enforced, pending some modifications proposed for the approaching session of Parliament.—The citizens of Quebec are hoping for some modification of their insurance rates, now that their "system of water supply is the finest in America" the connection between the new aqueduct and the city water-works being complete.

**KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUCCISTS,**

OFFER FOR SALE

Cod Liver Oil, Newfid.,  
Cod Liver Oil, Norwegian,  
Coriander Seeds, Cream of Tartar,  
603 CRAIG STREET,  
MONTREAL.

Geo. H. FURNER, mantles and millinery, Toronto, has left, indebted to several firms in Toronto and Hamilton. The bailiff is in possession of what little stock remains in the store. Furner was a member of the firm of Furner, Livingston & Co., who failed in Hamilton some years ago. He started a mantle business in Toronto and failed again, paying twenty-five cents on the dollar.

ONLY two creditors out of six hundred and fifty, namely, the Merrimac National Bank of Haverhill and the First National Bank of Lynn, are making any opposition to the composition proceedings, in the Shaw leather failure, Boston. The objection of these creditors, says the Commercial Bulletin, has been referred to a special master, who has just reported, deciding that the composition is a fair one and for the best interest of the creditors, sweeping away every objection raised in dissent. The proposed compromise is 30 cents in the dollar.

JUDGMENT was recently given in the action taken by Messrs. Duff & Webber, president and secretary respectively of the defunct Mutual Marriage Aid Society of Hamilton, against one Gardener of Belleville, a policyholder, for malicious prosecution in having plaintiffs arrested and tried for fraud, for not paying him the amount of his policy. The evidence of the defence set forth that plaintiffs, as officers, had done their duty till the policyholders ceased to pay calls, and they were unable to settle policies coming due. The jury awarded a verdict to plaintiffs—ten cents each.

**KIRK, LOCKERBY & CO.**

Importers and

**Wholesale Grocers,**

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL.

THE liabilities of J. B. Labelle, dry goods, Montreal, whose failure has already been noticed, amount to \$57,261; assets in fixtures and rolling stock, \$42,598; book debts, good, bad and doubtful, \$2,055, a deficit of \$12,606. Mr. August Robert's tender of 60 cents in the dollar for the stock fixtures and rolling stock, and 25 cents in the dollar for the book debts, at 2, 4 and 6 months on his own indorsed notes, was accepted. Mr. Robert, who is a connection of Mr. Labelle and owner of the store, is making arrangements to continue the business.

COUILLARD Frere & Co., of Rimouski, whose assignment was noted last week, show liabilities of about \$22,500. They claim a surplus of assets.—P. McMahon, grocer, Ulchester, is asking an extension.—Mrs. O. E. deBellefeuille, hotel, Mattawan, is reported to be in difficulties.—The liabilities of Amédée Roberge, Quebec, referred to last week, are about \$4,500, but he claims quite a little surplus. His stock, estimated at about \$7,400, will probably show a considerable shrinkage, and would not liquidate, it is supposed, for more than 50 per cent.

R. P. ROBLIN, hotelkeeper, Winnipeg, has assigned, with liabilities of \$5,500; \$3,000 secured by his wife, and \$2,500 unsecured. Mr. Roblin speculated heavily in the great real estate boom, but was not fortunate to unload before the crash. He then went in debt for the furniture for a hotel, but his profits have not been sufficient to afford continued payments. His real estate is mortgaged for more than its assessed value. Should time be given, the expected revival of business would probably enable him to pull through and pay up.

**J. W. MACKEDIE & CO.,**

MANUFACTURERS AND WHOLESALE

**CLOTHIERS,****MONTREAL,**

Enlarged Premises, 3, 5, 7 &amp; 9 VICTORIA SQ.

We have enlarged our new premises to double the original size and capacity.

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:

<b>Bright Chewing.</b>	<b>Fancy Chewing.</b>
"Gold Coin."	"Span Roll."
"Little Sergeant."	"Crown Jewel."
"Got It."	<b>Smoking.</b>
<b>Black Chewing.</b>	"Dindow."
Black Bird, 12s. in	Double Thick, 6s.
Cuddies and Boxes.	Viola Solace, 12s.
"Black Hawk," 3s.	
"Little Giant," P.P. 12s.	All goods warranted.

**VALENCIA AND MALACA RAISINS,  
FIGS, PRUNES, NUTS OF ALL  
KINDS, and a full assortment of  
CHRISTMAS GROCERIES,**

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.**

**BREMER BROS.**, Charlottetown, P.E.I., dealers in stationery, etc., have failed, with liabilities of \$10,000 and assets of \$6,000. Bills of sale amounting to about \$8,000 are in force. No assignment or offer of compromise is yet reported. Their failure is attributed to bad debts and occasional overstocking of fancy goods. The firm commenced business in 1871, with about \$15,000 worth of stock, and have evidently borne a good reputation in their neighborhood. The assets consist of stock, type and printing materials. One of the three brothers withdrew a few years ago.

**GEO. A. HUFF**, dry goods dealer, Port Dover, Ont., is reported to be in difficulties. He began in his present stand in January of last year. Had been an engineer, and also in Central America as a fruit agent.—**W. H. PILBEAN**, stoves and tins, Waterford, Ont., who has been troubled with ill health for some time, is reported to have assigned.—**D. McCall**, who succeeded **L. F. Cold**, at Wooler, Ont., giving up his farm for a general store, has been sold out by the bailiff. His liabilities are about \$8,000. Creditors will fare but poorly, it is supposed.

**E. A. WALSH** was for some years salesman with **W. J. Waugh** in men's furnishings at Hamilton, but went into business on his own

**VULCANIZED  
India Rubber Goods**

For Mechanical Purposes.

Sole Manufacturers of the Celebrated

"Maltese Cross" Brand Fire Hose.

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 290,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—*The Most Popular Hose of the day*, now in use in over 1000 Fire Departments on this Continent. BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Suction and Steam. PACKING Cloth Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

WAREHOUSES: TORONTO, 30 & 12 King St. E.; NEW YORK, 33 & 35 Warren St.; CHICAGO, 169 & 161 Lake St.; SAN FRANCISCO, CAL., 501 Market St.; PORTLAND, OREGON, 68 & 70 Front St.

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.

**THE CUTTA PERCHA & RUBBER M'FG. CO'Y.**

10 &amp; 12 KING ST. East, Toronto.

**T. McILROY, Jr., Manager.****JOHN STUART, SON & CO.,**

Importers and Wholesale Dealers in

**TEAS, COFFEES, SUGARS, SPICES,  
And General Groceries.**

Warehouse—Cor. John and Main Sts.

(Formerly occupied by late firm of Stuart &amp; Macpherson.)

**HAMILTON, ONT.****BEUTHNER BROTHERS,**MANUFACTURERS' AGENTS, AND LEADING  
IMPORTERS IN THE DOMINION OF**EMBROIDERIES**

AND

**HOSIERY,**

750 to 754 CRAIG ST., MONTREAL

account shortly after Mr. Waugh's entry into the wholesale trade at Toronto last winter. His capital does not seem to have been adequate and this, with dull times, brought on the assignment made to F. H. Lumbé a few days ago.—**Geo. Roth**, carrying on a small hand-to-month cheap furniture business in Hamilton for a few years past, and struggling to support a large family on the profits, has been closed by the bailiff.

**GAGNE & FRENE**, Sherrington, Que., carriages, etc., have assigned in trust, with liabilities of about \$1,000 and assets nominally equal.—**Oscar McDonell**, grocer, Ottawa, who is offering 25¢ in the dollar cash, is to meet his creditors again for further discussion. He owes about \$6000, and he has nominal assets of about \$4,000 in stock and book debts.—**Elzéar Pageau**, dry goods dealer, Quebec, has assigned in trust to Mr. H. A. Bedard. He owes about \$5,000. Prior to two years ago, when he started on his own account, he had been a clerk with Mr. Z. Paquet. He was sued a few weeks ago by a Montreal house, resulting in a seizure and assignment.

**GEO. P. TOUTON**, miller, Guelph, Ont., has called a meeting of his creditors. He formerly carried on business near Acton, but his premises were destroyed in the spring of 1882, when he began purchasing grain. In September, 1883, he bought the old Pipe mill at Guelph for \$6,500, and made considerable improvements on the property. Particulars of assets and

**C. A. LIFFITON,**

Importer and Wholesale dealer in

**COFFEES AND SPICES,  
Acme Coffee and Spice Steam Mill.**

329 ST. JAMES STREET,

Agent for MACURQUHART & CO'S, London, E.  
Celebrated **Worcestershire Sauce.**JAS. COLLIER & SONS, London, Eng., Mustards,  
Chocolates, Coconos, &c.  
Also the "Globe London Soap Powder."**TEES, WILSON & CO.**

(Successors to James Jack &amp; Co.,)

**IMPORTERS OF TEAS****AND GENERAL GROCERIES,**

66 ST. PETER STREET, MONTREAL

liabilities not yet to hand.—**C. N. Heisrodt**, picture frame maker and gilder in a small way at Hamilton, has been dispossessed by the bailiff at the instance of his landlord.—**O. T. Gardiner**, in the same line at Napanee, has assigned. Liabilities small.

**ELI SAWYER**, hatter, London, Ont., has assigned. He carried a stock not to exceed \$1,500 to \$2,000.—**Geo. Lyman**, confectioner and fruits, also of London, has assigned to H. E. Nelles. He bought out E. Fuller last Spring for \$750. Was formerly of Atwell & Lyman, millers, Leamington.—The furniture stock of the estate of **Bishop & Shelton**, Winnipeg, has been sold at 42 cents in the dollar.—**A. Harnden**, doing a small furniture business in Toronto, has called a meeting of his creditors.—**J. C. Diggins**, jeweller, Strathroy, Ont., has also summoned his creditors to a conference.—**P. P. Miller**, blacksmith, Formosa, is reported in difficulties.

**LOMER, Alexander & Co.**, phosphate dealers, this city, have fallen into difficulties. Mr. H. G. B. Alexander came from England last spring with about \$10,000, as stated, and became a partner with **Adolph Lomer**, then carrying on business as **Lomer & Co.** They arranged with **Coupar, McCarnie & Co.**, of London, England, as their correspondents on the other side. The connection not proving desirable, the Montreal firm made an endeavor to get the business exclusively into their own hands and,

Leading Wholesale Trade of Montreal.

**PILLOW, HERSEY & CO.,**  
**Montreal,**  
 MANUFACTURERS OF

**RHODE ISLAND HORSE SHOES,**  
 AND EVERY DESCRIPTION OF  
**CUT NAILS,**  
**Railwa and Ship Spikes,**  
*Iron, Steel, Zinc & Copper Shoe Nails,*  
**And SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.H.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, Oiler Box, Flame, 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, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

**MONTREAL ROLLING MILLS**  
**COMPANY,**  
 MANUFACTURERS.

**CUT NAILS,**  
**HORSE NAILS,**  
**WROUGHT IRON PIPE,**  
**TACKS, BRADS, ETC.,**  
**HORSE SHOES, ETC., ETC.**  
 409 ST. PAUL ST., MONTREAL.

**FELT,** United Factories of Giengen, Germany, Warehouse, 511 St. Paul Street, Montreal. Dress Felts, Shoe Felts, Saddler's Felts, Organ Felts, Piano Felts, Furriers' Felts. Felts of all kinds for all purposes.

L. GNAEDINGER, SON & CO.,

SOLE AGENTS FOR DOMINION OF CANADA.

N.B.—Orders for direct importation especially solicited.

**BATTY'S PICKLES.**  
**C. H. BINKS & CO.,**  
**MONTREAL.**

with this object in view, Mr. Alexander visited London last fall, but he found himself taken, as it were, by the throat there by their factors aforementioned, and in consequence made an assignment on Nov. 29th to lawyer Ramsay of Montreal, who, in turn confided the estate to the care of Mr. J. M. M. Duff, assignee.

W. L. GRAY, general dealer, Chapeau, Que., has assigned to L. J. Lefavvre. He failed formerly in 1877 and went out of business, but recommenced in 1880 and compromised in May last liabilities of about \$3,500 at 50 cents in the dollar.—Wm. Ross, who began a general store business at River John, N.S., with small capital last spring, has assigned.—Mr. Jos. H. Wade, flour dealer, Bridgewater, N.S., assigned the 31st ult., with liabilities of about \$12,000. His stock and book-debts are estimated to be worth \$9,000, which with the margin on his property would bring the assets about equal to the liabilities, but the usual allowance must be made

Leading Wholesale Trade of Montreal.

The Adulteration of Food Act.



PROVIDES PENALTIES FOR THE

**KEEPING AND SELLING**  
 OF

**IMPURE ARTICLES OF DIET.**

This applies to the Retail Trade as well as Wholesale. Dealers are hereby reminded that

**LYMAN, SONS & CO.,**

**MONTREAL,**

**GRIND, PUT UP, AND SELL**

**PURE SPICES,**  
**AND NONE OTHER.**

See that the name of the firm is on each package

Custom grinding done for the trade. Good work and reasonable rates guaranteed.

ESTABLISHED 1834.

**Peter R. Lamb & Co.**

Manufacturers,

**TORONTO.**

Blackings,

Glues,

Flint Paper,

Neats-Foot Oil,

Fertilizers, &c.

for shrinkage.—W. G. Hadley, grocer, etc., moved from Cape Oanso to Guysboro, N.S., in the fall of 1883, but has not been fortunate. His assignment is reported.

New York papers are making considerable ado over a discovery made in that city. It seems that a newly-arrived immigrant from Germany, in despair at finding employment to support his family, applied, as directed, to a large shirt factory for work, as he was the possessor of two sewing machines. The price agreed on for making the shirts was 30 cents a dozen, the whole job being 201 shirts, for which he received \$7.75. Hood's "Song of the Shirt" is being generally quoted, and the New York Herald, in its wilful ignorance of the fact—however regretful—that it is competition in the sale of labor as well as of goods that regulates these matters, is lashing itself into fury over "the inhuman manner in which people are

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 Belleric. [Cognac.]

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

E. 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, Genuine 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. Sichel & Sons, Mayence Rhine Wines.

George Roe & Co., Dublin, Celebrated Old Irish Whiskies.

James Watson & Co., Dundee, Fine Old Scotch Whiskies.

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**The Canadian Manufacturers' Agency**

Are now prepared to take orders for full delivery for the following goods, viz: from

"The Otterville Canning Co.," Otterville, Ont.

CANNED

**APPLES,** **TOMATOES,**  
**GREEN PEAS,** **SWEET CORN,**  
**STRAWBERRIES, BLACK CAPS,**  
**CHERRIES.**

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**SWEET CORN,** **APPLES.**

From LAIDLAW & CO., Victoria, B.C., & San Francisco

CANNED SALMON.

Ask for Price List.

P. POULIN,

63 ST. JAMES STREET, MONTREAL.

**H. VINEBERG,**  
**Wholesale Clothier,**  
**752 Craig St., Montreal.**

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

treated by their employers.' The case quoted will scarcely find a parallel on this side of the Atlantic.

It will be remembered that in the celebrated case of McRae of Manicoulin vs. Alex. Turner of Hamilton a verdict was recently given in favor of the complainant, awarding him \$9,000 damages for alleged false arrest and imprisonment on the charge of obtaining goods under false pretences. It was not likely under all the circumstances that the case would be allowed to rest here. Appeal was accordingly made, and we learn that on the 6th inst. the said verdict was overturned by a judgment delivered in the Queen's Bench Division Court. At the former trial the jury found that the criminal law had been wrongly set in motion, but the present ruling decides that the trial was irregular, and a new trial has been ordered for the next assizes. The circumstances under which the goods were obtained by McRae, his subsequent failure and arrest, have already been noticed in these columns.

**CANADA LIFE ASSURANCE CO.**

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

Capital and Funds over - - - - - \$7,000,000  
 Annual income over - - - - - 1,900,000

A. G. RAMSAY, Pres't.

R. HILLS, Secy.

ALEX. RAMSAY, Supt.

J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.

J. D. HENDERSON, Agent, Toronto.

D. MACGARVEY, Secy.

P. McLAREN, Gen. Agent.

Maritime Provinces Branch, Halifax, N.S.

GEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.

W. L. HUTTON, Manager,

A. Mc. T. CAMPBELL, General Agent,  
Manitoba Branch, Winnipeg.**RATES REDUCED.****THE STANDARD LIFE ASSURANCE Co.**

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	about	\$100,000,000
Invested Fund.....	do	30,000,000
Annual Income.....	do	4,000,000
or over \$10,000 a day.		
Claims paid in Canada.....	do	\$ 1,300,000
Investments in Canada.....	do	2,000,000

Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.

W. M. RAMSAY, Manager, Canada.

**THE EQUITABLE LIFE ASSURANCE SOCIETY**

OF THE UNITED STATES.

Amount of NEW BUSINESS in 1883	\$81,129,756.00
Largest Business of any company in the World.	
Total Outstanding Assurance	275,180,588.00
Total ASSETS December 31st, 1883	53,030,581.70
Total UNDIVIDED SURPLUS	12,109,756.79
PAID POLICY-HOLDERS Since organization	73,877,699.51

All Policies Incontestable after three years.

Such Policies are payable immediately upon receipt of satisfactory proofs of death, WITHOUT THE DELAY of Sixty or Ninety days, as usual with other Companies.

R. W. GALE, Manager

223 ST. JAMES STREET, MONTREAL.

A. & T. J. DARLING & CO.  
BAR IRON, TIN, &c AND SHELF HARDWARE

CUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

**CAUTION! CAUTION!!**

It having come to the knowledge of the undersigned that attempts have been made to introduce for sale in the Dominion of Canada an imitation of our

**ACME SKATES**

in violation of our patent rights:

This is to Caution all dealers against purchasing the same, as parties found importing or dealing in those imitations will be prosecuted.

The Starr Manufacturing Co.

Halifax, N.S., May 1st, 1884.

**THE CANADA BANK NOTE ENGRAVING AND PRINTING CO.**

(LIMITED.)

Incorporated by Letters Patent under the Great Seal of the Dominion.

CAPITAL: \$100,000.

526 &amp; 528 Craig Street, Montreal.

PRESIDENT: GEORGE E. DEBBARATS.

VICE-PRESIDENT: W. C. SMILLIE.

SECRETARY-TREASURER: G. HERMANN DRECHBEL.

THE CANADA BANK NOTE COMPANY IS NOW PREPARED TO EXECUTE ORDERS FOR BANK NOTES, BONDS, DEBENTURES, CERTIFICATES, BILLS OF EXCHANGE, DRAFTS, CHEQUES, AND ALL OTHER FORMS OF STEEL PLATE ENGRAVING AND PRINTING, IN THE HIGHEST STYLE OF ART AND AT MODERATE PRICES.

THE COMPANY WILL ALSO MAKE A SPECIALTY OF RAILROAD PRINTING AND OF MAP ENGRAVING, BY LITHOGRAPHY, ON ZINC, AND BY THE WAX PROCESS, AND WILL CONTINUE THE ARTOTYPE, CHROMO-LITHOGRAPHY, GENERAL ENGRAVING & ARTISTIC TYPE PRINTING BUSINESS HITHERTO CARRIED ON BY GEO. E. DEBBARATS & CO.

A SHARE OF THE PUBLIC PATRONAGE IS RESPECTFULLY SOLICITED.

ESTABLISHED 1839.

**WM. DARLING & CO.,**

Wholesale Shelf and Heavy

**HARDWARE,**

26, 28 &amp; 30 ST. SULPICE ST.,

MONTREAL.

**LONSDALE, REID & CO.,**

IMPORTERS OF

Fancy &amp; Staple Dry Goods,

**SMALL WARES, &c.,**

18 ST. HELEN STREET, MONTREAL.

"We wish Prosperity and Happiness to all."

**CREME DE LA CREME**

CIGAR FACTORY,

MONTREAL.

*The Journal of Commerce*

FINANCE AND INSURANCE REVIEW.

MONTREAL, JANUARY 16, 1885.

THE BOARD OF TRADE REPORT.

INSOLVENCY.

It was not anticipated that the annual report of the Council of the Board of Trade would be of an encouraging character, and the statement that "over-production in some classes of manufactures and a general fall in values have produced their inevitable results," is as mild a description of the existing state of trade as could have been expected. A hope is expressed that "the coming season will witness a revival of trade in all departments" which, however much to be desired, is perhaps rather too sanguine. The very important subject of insolvency legislation has not been dealt with in as satisfactory a manner as could have been desired, and our evening contemporary, the *Witness*, has censured the Government for its neglect of the representations of the Board. Now it is very important that it should be clearly understood that there are wide differences of opinion among the members of the Board of Trade, and of the Commercial community, on the question of dealing with the estates of insolvents. It has long been known to the Council of the Board of

Trade, although there is nothing in their report to indicate that such is the case, that, unless provision is made for the discharge of insolvent debtors, any legislation on the subject by the Dominion Parliament would be *ultra vires*. It is quite competent for the Provincial Legislatures to provide for the distribution of the estates of insolvents. There is a strong feeling among the English merchants trading with Canada in favor of a Bankruptcy Act similar in principle to that in force in England. To such an Act there is strong opposition in Canada, and we think that we are not mistaken in believing that Canadian Boards of Trade are unfavorable to a provision for the discharge of the insolvent. Under existing circumstances it is certainly unfair to censure the Government for respecting the wishes of the Boards of Trade in Canada. It is for the Boards of Trade to consider whether it is on the whole better that there should be no insolvency legislation by the Dominion Parliament, or whether the old law can be so amended so as to make satisfactory provision, as well for the appointment of assignees as for the discharge of insolvents. The same question is, we observe, engaging the attention of Congress at the present time.

#### RECIPROCITY.

The *Witness* has likewise called attention to another question, that of reciprocity of trade with the United States, which has been raised by the Board of Trade; but not pushed. The report deals chiefly with trade with the British and Spanish West Indies, a question which is not yet in a shape that would justify a prudent Government in taking any action regarding it. As to reciprocity with the United States it is becoming daily more clear that there is no prospect whatever of the United States entering into any satisfactory arrangements for a more unfettered trade. The term "reciprocity" is a very convenient one, as it conveys no distinct meaning. The old treaty of 1854 was confined to the natural products of both countries and was found to be advantageous to both. There are doubtless a certain number of Canadians who would be ready to agree to the establishment of a Zollverein with the United States, but even they have never ventured to explain how they would give effect to their suggestions. Some of those who advocate a Zollverein, are avowed annexationists, who would naturally encourage a proposition that United States manufactures should be admitted duty free, while those of our Mother Country, which receives all our exports duty free, should be heavily

taxed. It is assumed, and doubtless justly, that if such a policy were adopted, it would necessarily lead to separation. There are, however, some advocates of a Zollverein who are favorable to independence, and these theorists have never indicated, so far as we have seen, any plan by which a common tariff could be framed. It must be apparent to all reflecting persons that the United States would necessarily dictate all the conditions of a Zollverein. We are not exactly aware in what class the London *Advertiser* should be placed, but that journal has criticized a remark of ours, in which we denied that there was any proof of an assertion, made in the opposition journals that "the monopolists are afraid of reciprocity. The *Advertiser* joins issue, and cites the case of sugar refiners, from which we can draw no other inference than that "reciprocity," as understood by that journal, should be extended to manufactures. We certainly never imagined for a moment that the advocates of reciprocity intended to include manufactures.

It must be quite obvious that it is absolutely necessary for those who are pressing the Dominion Government to make another effort to effect reciprocity to explain distinctly what they mean. If such manufactures as refined sugar, are to be made free, then it is clear that we would either be left without any revenue from customs, or have to establish a Zollverein with the United States, indeed we need scarcely put the case, as if an alternative was possible. In an article in the January number of the *New York Bankers' Magazine* on Reciprocity Treaties, it is distinctly stated with reference to the Brown Treaty of 1874, that "the Senate refused to consider the treaty upon the discovery that British manufactures were to be admitted upon whatever favorable terms might be granted to us, which was rightly considered to make the stipulation in our favor of little or no value." We think that it is only reasonable that the London *Advertiser*, Montreal *Witness* and others should state clearly whether they mean by "reciprocity" that Canada should impose discriminating duties against Great Britain and in favor of the United States.

#### BANK EXAMINATIONS.

The above heading is prefixed to an article in the January number of the *Bankers' Magazine*, in which the writer reviews a portion of the late report of the

comptroller of the currency, on the subject of bank examinations. There have been frequent recommendations by Canadian writers, and especially within the last few years, that the system which prevails in the United States should be adopted in Canada, and it may not therefore be undesirable to point out some of the difficulties which would have to be surmounted. In the United States the National Banks, which are subject to Government inspection, have no branches, and are not subject to any other examination by an independent officer. In Canada, on the other hand, the principal banks have a large number of branches say about thirty, scattered from the Atlantic seaboard to the North-west. It would obviously be found very difficult, if not impracticable, for a Government Inspector to make a satisfactory examination of all the offices of such banks. But in all the leading banks efficient inspectors are appointed, who are charged with the performance of the same duties which in the case of the National Banks are entrusted to nominees of the Government. Although it is said that the public do not understand the amount of labor performed by the Examiners of national banks, it is acknowledged that "notwithstanding their rigorous inspection and vigilance no laws or system of examination will prevent dishonest men from keeping false accounts and rendering untrue statements, and sometimes from concealing evidence of their fraud." Such is the opinion of the comptroller of the currency of the United States, and by way of illustration a special case is cited in which a bank examiner in the West suspected irregularity on the part of the cashier of a certain bank, and yet it is said, "again and again he visited the institution, and was unable to detect the slightest trace of fraud." Nevertheless his opinion was so strong that at last he sent for an assistant of the bank, and after mentioning his suspicions warned him that "if fraud did exist, and was finally discovered, he (the assistant) would suffer, unless he now told the examiner about it." The consequence of this warning was an acknowledgment by the assistant that the cashier of the bank was conducting its affairs irregularly, and an explanation of his system, which was a systematic falsification of the customers accounts in the books of the bank, which must have been known to the accountant, and probably other officers of the bank. It is not a little singular that in the United States, where bank examinations are systematically resorted to, and reports made to the comptroller of currency, the

failure of a small percentage of national banks has led to an allegation by newspaper critics that the bank examinations are useless, while in Canada the same cause has led to a popular demand for Government inspection. We are not inclined to believe what is said by critics in the United States that "bank examinations lull depositors and stockholders to sleep," but, on the other hand, we entertain no doubt that the system, necessarily adopted by the Canadian banks having a large number of agencies, of having inspectors specially charged with the duty of making periodical examinations of the various branches and agencies, is much more efficient than any Government examination would be.

### THE WEST INDIA QUESTION.

There is no room for doubt that a very formidable opposition to the treaty negotiated with Spain by Mr. Forster is entertained by the principal commercial interests in the United States, and it is therefore to be hoped that no haste will be made to enter into negotiations with Spain on behalf of Canada. The United States, having a large surplus revenue, might without inconvenience sacrifice that on sugar, but it ought to be clearly understood that it is improbable that the trade between the two countries will be materially extended by the proposed treaty. We assume of course that the United States will not discriminate in favor of the Spanish Colonies, but that the same free admission will be given to the sugars of the British and French West Indies and Brazil. If discrimination is to be the order of the day, it would be difficult to surmise what complications may be anticipated. The great difficulty is that, in consideration of the free admission of sugar, the United States desires the free admission of her manufactures as well as of various natural products. Now, as regards the British West Indies, it does not admit of doubt that the Imperial Government will refuse its consent to the imposition of discriminating duties against the manufactures of Great Britain, although it has offered to admit certain articles "free," which are assumed by United States journals, to be flour, provisions, fish, lumber, etc., and this is not thought an adequate consideration, because it is urged "there is no reason why we should pay the high price of remitting our duties on the sugar of the British West Indies, for the right we al-

ready possess of selling them manufactured goods on the same terms which they accord to Great Britain." We believe that the above view will prevail, because it is precisely the reason of the failure of the Brown reciprocity treaty in 1874. The United States want the privilege of selling their manufactured goods on better terms than those of Great Britain, and, as this point cannot be yielded, there is almost an absolute certainty that the negotiations for a commercial treaty with the British West Indies will be abortive.

If the Spanish treaty should be rejected then we shall be as we were. If, however, that treaty should be ratified then the United States will be in the position of discriminating against the British West Indies, and in that case it seems only reasonable that the latter should discriminate against the United States, which would clearly be very advantageous to Canada. There is reason to believe that our trade with the British West Indies is at present on the most satisfactory footing, notwithstanding the assertions to the contrary, which are the result of the general depression which prevails, and which invariably leads people to think favorably of any new propositions. The great complaint of the British West Indies has been the free admission into British markets of European beet-root sugar, which receives a bounty on exportation, and the only demand that has been made is that a countervailing duty should be imposed on that sugar, which Great Britain has refused as inconsistent with its free trade policy. Canada has decided to impose an extra duty on beet sugar which is really a discrimination in favor of the West Indies. It will scarcely be pretended that the sugar duties are not paid by the consumers, and therefore there is nothing to be gained by their reduction, unless the reduced price should stimulate consumption, which would be, to a very limited extent, if at all. There is therefore no reason whatever why Canada should sacrifice her sugar duties, which are a most important branch of the Customs revenue. We have nothing to ask from the British West Indies. Their duties on our fish, lumber, flour, etc., are very low, and merely for revenue, and paid by their own consumers. If they should be induced to discriminate against the United States, in retaliation for a preference given to the Spanish Colonies, it would benefit us materially, and be of no disadvantage to our fellow colonists.

We notice articles in the contemporary press expressing a desire to cultivate some friendly intercourse with particular

colonies, and especially the Leeward Islands, which are about the least desirous of the entire group as regards commerce. It ought to be borne in mind that there are at least six different Governments in the British West Indies, and that it is clearly undesirable for Canada to manifest a preference for any one of those Colonies, all of which are at present good customers of ours, while we treat them all alike. It would be downright stupidity to enter into negotiations with the Leeward Islands, and yet the *Ottawa Free Press* declares that "the advantages of a reciprocity treaty with the Leeward group are unquestionable." It is only charity to assume that the writer of the above does not realize the effect of his proposition. Are the sugars of the Leeward group to be admitted on better terms than those of Jamaica, Barbadoes, British Guiana, Trinidad, and the Windward Islands? If not, then what is the object of a special arrangement, and if all are to be on the same footing, why should any of them sacrifice revenue or change the existing arrangements? The more the subject is considered, the less reason will be found for making any change in the subsisting arrangements, which are in every respect highly satisfactory.

### SHOE AND LEATHER TRADE.

These two branches of manufacture and trade are naturally so closely connected that a review of one cannot be complete without a consideration of the other. The output of the wholesale boot and shoe factories in the cities of Montreal and Quebec alone is nearly seven millions of dollars in value. During the year just closed, in sympathy with the great majority of industries, this manufacture suffered a decline. This shrinkage, however, has not been so marked as to cause any serious anxiety in the trade, as it is well understood to be the result of more careful buying on the part of customers, and there has probably not been a year during the past decade when stocks throughout the Dominion were so light or so well-assorted. Payments on the whole have been satisfactory, failures having occurred but to a moderate extent, the losses from which have been very evenly distributed. In the effort to secure as much as possible of a declining trade, competition has been keen, and the natural result—out prices—has brought with it lessened profits and consequent dissatisfaction in

many cases with the year's business. In general, however, owing to the greater caution shown of late in the distribution of credits, the year closes with a feeling of confidence, which at this, the most trying season of the year, is unusually gratifying, and 1885 is expected to make up for the shortcomings of 1884. The iniquitous system of dating ahead is the weakest point in this trade.

The leather trade of the past year fell off, more particularly towards the closing months. Fortunately stocks were not so excessive as in some previous seasons, and the decline, although very marked, did not operate disastrously. Margins of profit in this branch of trade were cut to a very fine point, as the result of the most active competition known for years. Early in the year, owing in some instances to the collapse of the second largest house in the trade, a number of black leather tanners, principally located in Quebec, were obliged to seek the indulgence of their creditors, but as they carried moderate stocks the market was not sensibly affected.

The disasters in the trade led to greater caution, and the operations of hide dealers became more restricted, being largely confined to cash and short credits. This policy resulted in lessened stocks, and in some lines there was during the early fall months almost a scarcity, but the falling off in the shoe trade in later months tended to a slight accumulation, which will doubtless be absorbed by the opening trade of 1885. The year closed with moderate stocks of leather held at a fair price. A feature of the year just expired has been the export trade. Both in sole and upper leather considerable sales have been made, consignments have become the exception, and prices have been fairly remunerative. As an escape-valve for overproduction the export trade during the years of its inception had few charms for the tanner. The final result in the majority of cases was a loss. Greater caution is now exercised in the quality and quantity of stuff shipped and few complaints are heard. The export trade has proved a good servant but a poor master.

Losses in the leather trade in 1884 were in general moderate, in fact it might have been called a model year had it not been for the one unfortunate disaster already mentioned. The trade, generally believe that, in spite of the quiet year just closed, their customers in the shoe business are in an exceptionally strong position and likely to remain so through 1885.

#### A CELEBRATED CASE.

Towards the end of April last, Ransom, Forbes & Co., and Turner, Rose & Co., wholesale grocers this city, supported by other creditors, caused a *capias* to be issued against H. Vineberg & Bro., doing business in Cornwall and Carleton Place, Ontario, upon the grounds of sequestration of their property and effects, and also of an intended sudden departure for the Western States, action being taken on both charges combined. The principal charge is that of sequestration, which plaintiffs alleged to have been done on a large scale through the medium of a friend in Montreal who, with the connivance of other parties, bought the estate of the insolvents. A few years ago the defendants commenced business in Cornwall, one of them, Hyman, having some years before carried on at Roxbury, where he was burnt out, leaving his creditors a certain percentage out of the insurance policy. He was known in Cornwall, having bought the estate of his brother Harris, who had failed there. In Cornwall the business of H. Vineberg & Bro. was quite extensive, and presumably prosperous, as both brothers were wholly devoted, and gave their personal attention, to the business, and they were of exceedingly economical habits, keeping only one clerk. Their stock became so large, and their credit so good, that in the spring of 1881 they opened a branch store in Carleton Place. Israel undertook to look after the interests of this store. Everything appeared to go on satisfactorily. Their credit was good in Montreal, Toronto and Hamilton, as they were meeting their liabilities promptly. In the spring of 1883, they bought the largest stock they ever had. Hyman Vineberg admits this in his deposition. He says they did so because they had two stores to supply. These two stores, however, had been in existence for two years before. They stopped meeting their liabilities during the three months of June, July and August, and the bill, book, which would show exactly their position at that time, disappeared then, and has not since been found.

They sold as much goods as they could for cash, at a profit when possible. Hyman Vineberg says their daily sales were small, \$5 to \$10—"not more than that." The evidence of Lowell, a clerk and others, went to show that they must have been a good deal more. They kept no cash book and paid various notes and liabilities without producing any vouchers or statement. Goods disappeared mysteriously

The witness Lowell mentions "a roll of cloth about 50 yards, double width," having disappeared. It was also shown that they concentrated their shoe stock in the the Carleton Place store, where it was sold *en bloc* to one Isaac Mendels. The amount realized was \$640, of which there is no account beyond the defendants' statement, that they paid their doctor's bill and other liabilities therewith. This sale took place at the end of July, 1883. A great part of these boots and shoes were in boxes, not even opened, according to the evidence of Mr. A. W. Bell.

In August some of the creditors became alarmed, and placed their debts for collection in the hands of Cornwall solicitors. The insolvents refused to assign, continuing their daily cash sales. Execution was at last obtained by the creditors, on September 15th, upon which the defendants assigned to Robert W. MacFarlane, town treasurer of Cornwall, for a few years an assignee under the Insolvent Act of 1875, instead of making the assignment to one of the principal creditors, Mackay Bros., for instance, or to Mr. Thomas Darling, of Montreal as recommended by many creditors. The total amount of liabilities was about \$22,000, and their assets consisted of their stock in trade and book debts, which the insolvents themselves represented to be worthless. No cash was found. The stock was valued at \$12,000.

After the assignment, 35 cents in the dollar, 25 cents down and 10 cents in time, secured by Mr. A. Jacobs of Montreal, was offered, but was refused by the creditors. The trustee was then requested by Mr. Hugh Mackay, representing the largest creditors, to call for separate tenders for the Cornwall and Carleton Place stocks. Mr. Macfarlane refused to comply with this request, and without the authority of creditors advertised the stock for sale *en bloc* by tender. This it is claimed was a gross violation of his duty, as by disposing of an estate consisting of two stocks in two different localities in one lot, the trustee was not working in the interest of the creditors. In fact, it was a sure way to prevent strangers from tendering and to enable the insolvents to get back their estate,—and this is exactly what took place.

A noticeable feature in the advertisement for tenders was that no time was mentioned when the same would be opened, and the inference from this would be that the 10 per cent deposit—which was required in the advertisement—would only be required when the trustee should signify the person tendering that his ten-



der had been accepted. On October 25th the following tenders were opened in the presence of the defendants, notwithstanding their statement to the contrary:—

B. Gould, not present.....	37	cents
E. Durham, " .....	41	"
M. Pearce, " .....	43	"
Geo. Macdonald, " .....	30	"
A. Fraid, " .....	65	"
Philip Levi, present.....	61½	"
N. Philips, " .....	37½	"
A. Jacobs, accepted.....	41	"
E. A. Cameron, present.....	51	"
N. J. Fraid, " .....	46	"
Henry E. Carpenter, present.....	56	"
K. Fuller, withdrawn.....	47½	"

Four of these tenders, viz., those of A. Jacobs, H. E. Carpenter, P. Levi, and A. E. Cameron, were all in the same hand-writing, having, it is claimed, been written by a clerk in the office of Mr. Leitch, attorney for the Vinebergs. All the names were called, and although Mr. Gould was present with the necessary funds to pay the whole purchase money cash down, he was entered as "not present." Mr. Gould evidences—"The Vinebergs gave me to understand that no matter what price I went on the stock I could not get it." Both the assignee, Vinebergs and Jacobs, all appeared to be one, as I understood, that is the way it appeared to me. So Mr. Jacobs gave me \$100 if I would withdraw my tender; as I saw there was no sight of getting the stock any way."

The stock being thus disposed of, the Vinebergs were put in possession of same—Hyman of the Cornwall store, and Israel of the Carleton Place branch. The Vinebergs say that they were acting merely as agents for Jacobs, but, in the first place, the above disclosures do not bear out this allegation. The following facts completely destroy any such supposition. To commence with, Mr. Jacobs says that, although he keeps books, this transaction did not pass through his books. He kept track of it on a slip of paper, which is lost, and, anyhow, they owe him only a small balance. He was refunded for every cent he advanced, with the exception of some \$13.55. Here is a portion of his evidence:

"Question."—Why is this business not in your books?

"Answer—I trusted it to them altogether.

"Question—How do you make out that there is \$13.55 coming to you? Is that the balance of the money you paid the trustee?

"Answer—Well there is a profit too.

"Question—What was the profit?

"Answer—Well, I do not know; it is a small one.

"Question—What was the profit?

"Answer—It is not a thousand dollars.

"Question—How much was it? was it so much per cent?

"Answer—There was a commission and interest I was to get."

Mr. Jacobs soon corrects himself. He now recollects that he did not get a commission and interest, but only a profit. Judging from his evidence in the matter, one might naturally infer that he only got a profit, and that he did not even advance the money; he was allowed so much for lending his name.

A very remarkable fact is that Mr. Jacobs never examined the stocks he tendered for, or the books of the Vinebergs; he never even saw the Carleton Place stock. In fact he is in the habit of dealing in this manner with "confidential" people. Mr. Brown bought the remnants of their stock last spring for \$125. Being asked—"How did you settle for it?" he answers, "I settled by paying these gentlemen a note of \$62.50 each. Mr. Diamond, who succeeded Mr. Lowell as clerk, says "the whole thing went on as usual, except that the name of the firm was changed."

Another proof that the Vinebergs continued to dispose of the stock for their own account lies in the fact that they got more goods, not from Mr. Jacobs, who, as he says, "sent only a few goods to sort up, 3, 4 or 5 boxes," but from other parties, and among others from their brother, Mr. Vineberg, in Montreal, and also from other places unknown. Strange to say, the Vinebergs kept no record of the fresh goods so sent. Mr. Jacobs did not either keep a list of these goods "sent to sort up." He does not even know when he sent them. Possibly these goods might have come from the place where he says the books of the Vinebergs may be—Jerusalem. As the result of the sale the trustee declared a dividend of 14 cents in the dollar.

The Vinebergs also pretend to have lost \$3,500 by a land speculation in Manitoba. Their clerk, Lowell, says that Israel Vineberg told him confidentially that they had lost nothing by their transactions in Manitoba lands. When the case was argued, last September, the judge rejected the charge of intended departure, but sustained that of secretion.

In the local court last Thursday, before Judge Jette, the views of the creditors were sustained, and it is probable that the proceedings will not rest here.

## BREADSTUFFS.

An important advance has been established in the price of wheat and flour within the past three weeks on both shores of the Atlantic, induced by a generally improved demand from speculative and legitimate sources. Not that any present or prospective scarcity is threatened; but buyers, having been confronted with reduced stocks on hand, concluded that it would be wiser to replenish them than to trust to the continuance of low values for any lengthened period. This started the increased demand which resulted in a rise of 10c to 12c per bushel in wheat, and 75c to 86c per bbl. in flour. Stimulated by this unexpected gain in so short a time, the speculative element has been thoroughly aroused from its late apathetic mood into a state of activity which, to say the least, is suggestive of stirring times ahead. Whether or not they will be realized in the near future, time alone must reveal. Speculation has now become a science, with facilities for its prosecution which are in no wise second to those of legitimate trading. It would therefore be folly on the part of regular traders to attempt to conduct their business, without calculating the effect which speculative deals must have upon it, especially with reference to the wheat trade. The recovery from the late depression in breadstuffs has already been characterized by the too impulsive action of speculative buyers, who led off as if the demand was unappeasable and the advance in prices unlimited. The brakes have therefore been applied to the overbuying propensities of operators, who take their chances on marginal deals, and consequently prices receded several points from their zenith. In Liverpool the advance in the price of fair average red winter and white Michigan wheat has been 5d per cental since the beginning of the year, and red winter wheat off coast has moved up to 2s 6d per quarter. The setback on this side however created an easier feeling in England where the demand fell off, and prices commenced to retrograde. Notwithstanding recent weak developments, popular sentiment appears to favor the "long" side, both from a speculative and legitimate standpoint. If the United States and Canada were the only countries from which Great Britain obtained her foreign supplies, investments in wheat at present price would undoubtedly be pretty safe, but as there are so many other producing countries awaiting a favorable opportunity to market this staple, the chances are that any further appreciation of values would

largely increase the offerings from all parts of the world. Private cables from London announce that a large amount of tonnage has just been chartered to bring wheat from India to England. This is what we expected and predicted some time ago, and if late prices are maintained we may look for a general unloading by other foreign points.

### THE LICENSE QUESTION.

The Supreme Court has decided with great unanimity that the License Act of the Dominion Parliament is *ultra vires*. We have no doubt that there will be great satisfaction at this termination of a very unpleasant controversy. It is quite clear that, in accordance with what is generally understood as Provincial autonomy, such questions as the regulations regarding tavern licenses ought to be under the control of the Provincial Legislatures, and we have never been able to discover that the decision of the Judicial Committee of the Privy Council, in favor of the constitutionality of what is known as the Scott Act, could be fairly held to imply any doubt as to the power of the Provincial Legislatures. Another decision subsequently given was held by many to be inconsistent with the former one, but we have never been able to concur in that opinion. We hold that a general Act like the Scott Act, applicable to the whole Dominion, may be held to be quite within the constitutional powers of the Dominion Parliament, while an Act regulating the issue of tavern licenses may be held with perfect consistency to be *ultra vires*. We trust that the question may now be considered to be permanently settled.

### NOVA SCOTIA SHIPPING.

In addition to the reports already published in these columns, we furnish the following returns of the shipping of Nova Scotia for the past year, summarized from the *Halifax Herald* and other eastern sources:—

**AMHERST.**—No new vessels placed on the register during the year. The present number of craft is 16 of a total of 5,391 tons.

**ANNAPOLIS.**—Two new vessels of 272 tons, and two transferred from other ports; total 467 tons. Total number on register at the end of the year was 88 of a total tonnage of 20,190. One vessel of 493 tons was destroyed as unseaworthy. There is a decrease of 14 tons for the year.

**ARICAT.**—Two new vessels of 88 tons; 7 transferred from other ports; total 634 tons. Eleven craft were struck off, of which 5 were wrecked, one sold to foreigners and one destroyed as unseaworthy. The number on the re-

gister at the close of the year was 125 of a tonnage of 6,186. The total registered was 123 of 6,311 tons, an increase of 125 tons for the year.

**BARRINGTON.**—Six new vessels of 408 tons registered; four vessels of 228 tons transferred from other ports. One vessel of 269 tons was struck off. The number on the register at the end of the year was 37; total tonnage 2,415. The total number registered is 46 of 2,783 tons, an increase of 368 tons for the year.

**DIGNY.**—Five new vessels of 515 tons; six vessels of 195 tons, transferred from other ports. Eight vessels of 1,242 tons were struck off. Number of vessels on register at end of year, 161; total tonnage 18,378. The total number registered is 164 of 14,846 tons, a decrease of 532 tons for the year.

**LUNenburg.**—Forty-two new vessels of 4,636 tons registered; seven vessels of 411 tons transferred. Forty-seven of 3,221 tons were struck off. The number on the register at the end of the year was 282; total tonnage, 20,350. The total number registered is 284 of 22,176 tons, an increase of 1,826 tons for the year.

**LIVERPOOL.**—Six new vessels of 591 tons. Eight of 1,103 tons were struck off. The number on the register at the end of the year was 91 of 8,966 tons. The total number of vessels registered is 89 of 8,454, a decrease of 512 tons for the year.

**LONDONDERRY.**—No new vessels registered at this port. The number on the register is five of 2,396 tons.

**MAITLAND.**—Six new vessels of 4,912 tons registered. Four vessels of 3,186 tons were struck off. The number on the register at the end of the year was 40 of 34,695 tons. The total number of vessels registered is 42 of 36,421 tons, an increase of 1,726 tons for the year.

**PICTOU.**—Seven new vessels of 3,643 tons registered. Six of 1,016 tons were struck off. The number registered at the end of the year was 101 of 35,087 tons. The total number registered is 103 of 37,718 tons, an increase of 1,631 tons.

**PORT HAWKESBURY.**—Nine new vessels registered; two of 80 tons transferred from other ports. The number registered at the end of the year was 49; total tonnage, 2,373. The total number registered is 56 of 2,721 tons, an increase of 348 tons for the year.

**PORT MILDWAY.**—Four new vessels of 493 tons registered. Four of 327 tons were struck off. The number of vessels registered at the end of the year was 27 of 1,391 tons. The total number registered is 27 of 1,467 tons, an increase of 76 tons for the year.

**TRURO.**—No new vessels registered. The number registered is 7 of 2,465 tons.

**WINDSOR.**—Nine new vessels of 10,484 tons and one transferred from another port; total 10,598 tons. Twelve vessels of 6,868 tons were struck off. The number registered at the end of the year was 195 of 112,577 tons. The total number registered is 193 of 116,307 tons, an increase of 3,730 tons for the year.

**YARMOUTH.**—Nineteen new vessels of 9,295 tons and two transferred from other ports; total 9,408 tons. Thirty-eight of 13,347 tons were struck off. The number registered at the end of the year was 416 of 137,101 tons. The total number registered is 405 of 133,162 tons, a decrease of 3,939 tons.

**St. JOHN, N.B.**—Thirty-three new vessels of 11,433 tons, and five transferred from other ports; total 11,712 tons. Forty-three vessels of 16,038 tons were lost. The total tonnage for the year was 253,689, the present tonnage 249,363, a decrease of 4,326 tons for the year.

### THE INSURANCE TRAMP.

The unfortunate so well described in the title leaves the post office on the second morning of the New Year, his face beaming with joy at the prospect of an easily-earned premium.

Dr. Examineau, with an eye to a \$5 fee, has intimated to him by postal card that a certain party is anxious to take out a ten years' endowment policy with profits. Now the candidate for insurance is manager of a concern that is well overlooked by the partners; they soon see that the poor tramp has entered their premises, and is already exposing the well-known weapons of his class. The junior member of the firm walks down the store, passes and re-passes the parties who are using his time for their own affairs, and at last, fairly boiling over with rage at what he considers an unusual piece of cheek, even on the part of an insurance agent, calls his manager across the store and reminds him that his time is purchased by the firm, and sends him to the office, where the senior partner quietly observes that he supposes his manager is using some of his surplus salary to make an insurance in favor of the house.

The tramp, seeing the junior approaching him, thinks it wise to leave at once. Day after day he now by the help of letters vainly endeavors to get his form of application filled up. Meanwhile our manager happens to meet another insurance tramp who, as a particular mark of his esteem, offers to secure for his friend's friend 40 per cent off the first payment. He then asks our manager to lunch with him next day. The offer is accepted, but on account of its having taken up so much of the afternoon, nothing is decided on as to insurance. Now it happened that the agents of other companies seeing our friends at their midday repast jumped at the conclusion that it was a bait for a premium, and they also called on the manager, who, seeing by this time that their visits were not appreciated by the firm, at once spoke of lunch hour as the only time at his disposal, and in turn arranged to take a good meal at the expense of each company's representative. Then calendars, blotting pads, rules, and all the latest advertising media were daily left for his use. When one after another began to offer better terms in the way of commission, etc., finally the whole of the first year's premium is promised as an inducement, if only he will join the "very best company that ever did business in Canada." In fact our friend is confidently informed that no doubt the profits will equal the premiums paid, and at the termination of the 10 years a bonus, in the shape of a paid-up policy, will be presented to his family. Our manager who, after all, is no fool, begins to think that all these good things are hardly consistent with safety, and resolves to insure with a company whose representatives offer no inducement beyond fair profits and absolute security. His mind once made up, his peace is restored and notice posted in the office that *Insurance tramps are not respected here.—Com. by one of 'em.*

## POSTAL BUSINESS OF ST. JOHN, N.B.

St. John, N.B., shows a remarkable increase in her postal business since 1876, and this notwithstanding the abolition of the rate on newspapers during the last few years. The revenue from stamps and cards increased from \$25,444 in 1876 to \$35,380 in 1884; box rents, etc., fell from \$4,867 to \$2,633, due probably to the free delivery system, yet leaving a total increase of \$7,712. Parcels posted increased during that period from \$4,272 to \$6,890; newspapers from 1,452,022 to 1,938,404; letters and postal cards from 755,556 to 1,286,532; total increase between 1876 and 1884 about one million. The total mail matter received increased from 1,319,449 to 1,881,558; matter passing through from 974,414 to 1,430,682. The number of letters and newspapers delivered by carriers increased from 445,850 to 1,160,334. The number of registered letters received for city delivery increased from 33,063 to 42,612; ditto passing through, from 29,050 to 54,576; ditto posted at St. John, from 14,851 to 21,154. In the money order business there is a slight falling in the amounts paid, owing, it is supposed, to the improved facilities afforded by the banks for all but small remittances. Canadian orders in 1876 amounted to \$501,880; in 1884 to \$471,228; United States orders increased from \$5,718 to \$18,454; foreign from \$3,572 to \$3,666. The amount of money orders issued increased from \$93,765 in 1876 to \$122,758 in 1884. The number of money orders certified at the international exchange office, since its establishment in 1881, increased from 13,271 of the value of \$184,000 to 20,668 of the value of \$272,122 in 1884. The number of dead letters has decreased from 14,690 in 1876 to 9,124 in 1884. In contrast to the increase in other departments it will be observed that the registered letter business (outward) appears to have reached a permanent level, about 20,000 letters per annum being registered at St. John. In 1876, 18 clerks and 8 letter carriers comprised the staff of the St. John post office; the present staff consists of 22 clerks and 12 carriers.

## WINE STATISTICS.

The greatest wine-producing country of the earth is France, which also furnishes the greatest variety and the most sought for wines. The total production of the country has fluctuated greatly in late years, on account of the ravages of the phylloxera. It was nearly 2,246,000,000 gallons, wine measure, in 1875, and less than 689,000,000 gallons in 1879. The average is estimated at 1,456,000,000 gallons. The vine is cultivated in all but nine of the eighty-six departments, but most extensively in the southern departments, that of Henuault leading the list. Italy ranks the second among the wine-lands, with an average production about half that of France, or of 715,000,000 gallons, the total value of which is estimated at a milliard of lire. The export trade is growing fast, and has become very large. Spain follows as the third greatest wine-producing State, with 583,000,000 gallons. The southern wines are in greatest demand, and the export trade is assuming enormous dimensions. Next in order is Austria-Hungary, with 371,000,000 gallons, a large part and the choicest of which is produced in Hungary. Portugal is fifth among European wine lands, with 132,000,000 gallons, among which are the famous port wines, forming the basis of a large export trade. Germany, with only a small

part of its land in cultivation for wine, and an annual return of 95,400,000 gallons, does not produce as much as it consumes, but imports from France and Austria-Hungary. Russia produces 53,000,000 gallons, chiefly in the southern provinces, or those bordering on the Black and Caspian Seas. Of the smaller States, Greece produces about 39,750,000 gallons; Switzerland, 36,320,000; European Turkey, 26,000,000; Roumania, 31,800,000; and Servia, 13,250,000. Belgium makes the smallest showing of all the European States that produce any wine. The wine production of the fourteen States enumerated is estimated at 3,577,500,000 gallons a year. Wine is also a very important staple of Asiatic agriculture, and forms a notable item in the crops of all Asiatic Turkey, Palestine, Arabia, Persia, Afghanistan, Bokhara, and parts of India, while in Cochin-China and Japan it is of relatively small account. In Africa it is a considerable item in Algeria and the Cape Colony, and is made in only mentionable quantities in Egypt, Abyssinia, Morocco, the Orange Free State and the Transvaal. The wine-culture of the Canary Islands and the Azores has recently suffered greatly from diseases of the vines. The United States produced 23,453,000 gallons of wine in 1880, and it was worth \$16,000,000. More than a quarter of the value of the product came from California. Wine is produced in a primitive way in Mexico, Brazil, the Argentine Republic and Chili. The wine industry has been developed to a considerable importance in Australia, and promises to grow.—*Popular Science Monthly.*

## FASHIONS IN FURS.

Sealskin still holds the position of "leader" and the most fashionable for the manufacture of dolmans, Newmarkets, sacques, cloaks, French wraps, pelerines, muffs, bonnets and toques. The most valuable and finest seals are from the South Sea, Alaska, Siberian coast and Shetland. The pelts of fur seals are brought to the market unprepared in casks of brine, and after remaining in pickle a sufficient length of time to render it soft and pliable the pelt is cleared of the long, dark gray hairs by a tedious process, and only the fine, close fur underneath remains untouched. On the fineness and closeness of this second layer depends the value of the skin. There is very little difference in the natural color of the skins, the rich, dark, glossy and the red-brown colors being the work of the dyer. It requires several skins to make a garment, therefore the necessity of using great care in order to have the skins of the same color, as any incongruity would spoil the effect and naturally retard the sale. None but the best skins will take the rich, dark color so much admired and so popular. Quite a number of Pacific coast, Copper Island, and Cape Horn sealskins have been made up and offered for sale, but while they possess all the elegance, so far as appearance is concerned, of the best quality, they are a delusion and a snare, and a little wear is damaging to their beauty and to the feelings of the unfortunate possessors. Sacques, cloaks, ulsters, and walking jackets are familiar to all, but the French wrap, although quite popular in France, is a new candidate for favor in America, and gives promise of becoming very fashionable. It is short in the back, flowing sleeves, and long tabs in front, the trimming being of French black lynx. For trimmings golden beaver, sable, white fox, lynx, and all fine natural furs are very fashionable. Golden beaver is a novelty, and will surely be the rage. As the name indicates, it is of the color of gold, subdued and very rich, adding greatly to the elegant appearance of the garment. Sealskin is the most popular fur for winter pelerines, and the graceful contour is well suited for slim, youthful figures.

The pelerine has a long point at the back, is round in front, and generally edged with beaver. Toques of sealskin, ornamented with the claw of a seal, are very pretty and quite fashionable, while seal muffs are also quite in vogue. Sealskin bonnets have become fashionable, taking the place of sealskin caps and large hats. In the matter of prices the backwardness of the season has naturally been more or less against the trade, and dealers will sell very close. Quotations for sealskin sacques range from \$150 to \$250, Ulsters and Newmarkets \$275 to \$350, and \$400, walking-jackets \$100 to \$150, French wraps \$100 to \$250, and bonnets from \$10 to \$15. Sables are the most costly of all furs, and values vary. Common American skins sell from \$5 to \$20 each, while Russian sables are worth from \$15 to \$200. The average length of the little animal is twelve inches, and the tail six inches, so that it takes an army of skins to make a garment. The Emperor Nicholas of Russia owned a sable pelisse, valued at \$12,000, and a cloak or coat lined with sable is worth a couple of thousand dollars. The tails of the sables make beautiful ornaments for seal or velvet cloaks, but even they are very expensive. Sable capes have not been worn to any great extent of late years, but are now becoming more in favor. Black fox and silver gray fox are also valuable furs, and a portion of the neck of the former skin is used by Russian noblemen to form collars or linings on coats. Six necks are required, making the cost of a collar about \$900. An old saying, as to the revival of fashions still holds good, and the costly and elegant mink is steadily increasing in popularity.

## THE HUDSON BAY CO.

At a recent meeting of this company in London, England, the Governor, Mr. E. Colville, who presided, made some observations as to the North West that may possess some general interest. Apart from the important cargo of furs on board the *Prince of Wales*, supposed to be weather-bound at Moose Factory, which cargo is valued at £40,000, balance insured, there is a satisfactory quantity in the London warehouse. "These will be sold, as usual, in January and March ensuing. The amount of returns is somewhat swollen by the fact that the returns from York Factory, that were frozen in last year, have come to hand. It is very curious and very unusual in our experience to have two consignments from the same place frozen in in consecutive years. Last year's, however, as I have stated, have come safely to hand, and will be offered for sale at the usual time. We have rather an extra quantity of furs belonging to the next outfit. It appears thus that fur-bearing animals are not decreasing and our fur trade is going on well and prosperously. I think we may hope for as good prices as those of last year, though it is impossible for me to say anything definitely as to this; but we think the fur markets look fairly well. There is a large surplus of wheat in Manitoba, and although the price has been low it is of such excellent quality that I hope there will be a fair enough demand to enable the farmers to pay their way, and meet all claims made upon them. It is also, I think, satisfactory to learn that the farmers there are turning their attention to a more mixed method of farming than hitherto. That is, they are growing other crops besides wheat, and are raising stock and sheep. We thought it would be interesting to give you some information with respect to the marvelous progress made by the Canadian Pacific Railway in pursuing their way from the Atlantic to the Pacific. That portion of the line worth of Lake Superior is expected to be completed next spring, and it will have a very material effect on the cost of transport. We have now to send them sometimes to New York, and sometimes to

Montreal, and have a roundabout railway journey before they are landed at our stores in Winnipeg. When the Lake Superior line is opened all this will be obviated, for there will be a continuous line of railway running through British territory from Manitoba to Montreal, and we are told that it will be opened early next spring. The next subject that is treated of in the report is the land, and we are glad to say that we have made such collections of the unpaid instalments as to enable us to comply with the promise which I made at the last meeting, the expectation which I held out to you, that we should be able to return you a pound a share on this occasion. And I think it may be interesting if I give you the result of our land transactions from the commencement of the business in 1872 till the end of August, 1884, which is the last date up to which we have proper returns. The total collection of instalments is £433,000, and interest £67,000, or a total of \$497,000. On the other hand, the charges of taxes, management, and land surveys, laying out of towns, the reports from our surveyors on the quality of the land, and all the other necessary items, amounted to £110,000 for these twelve years. We have already returned to you £300,000, which leaves a balance of £87,000, as mentioned in the report. Since August we have, by telegrams and letters, ascertained that there has been a sufficient amount of collections to enable us, on this occasion, to return to you £1 per share—that is to say, just about £100,000 over and above the expenses of the land department. With respect to the future I do not wish to commit myself, but I am afraid that you will find that unless there comes a revival of prosperity in Canada, or the prices of wheat go up and there comes a fresh demand for land, our returns of capital will not be so very rapid in the future as they have been in the past. But I may mention that we have at present unpaid instalments amounting to £230,000 which are past due, and our land commissioner is endeavoring to collect this with the greatest rapidity possible. We must not expect, however, that the whole, or nearly the whole, of these will be collected, for it must be remembered that much of the land was sold to speculators, and their speculations sometimes had failed. In addition to this, the net instalments yet due amount to £490,000, so that we have £630,000 to come and go upon. How much of this may be collected it is impossible for me or any body else to say. The report having been adopted, the following gentlemen were re-elected: Mr. Eden Colville was re-elected Governor, Sir John Rose Deputy-Governor, and the following gentlemen were named as the committee: Edward W. T. Hamilton, Thomas H. Newman, Montague C. Wilkinson, Thomas R. Edridge, Sandford Fleming, Charles Russell, Q. C., M. P., and Hon. Donald A. Smith.

The Halifax *Chronicle* gives the following statement of the imports of sugar and molasses at that port during 1884:

Sugar—on account Halifax imports.

	Hhds.	Tcs.	Bbls.	Bags.
Porto Rico.....	10,866	36	1,564	2,156
Jamaica.....	4,335	1,267	2,509	250
Cuba.....	3,485	29	1	5,549
Demerara.....	904	197	569	1,341
Martinique.....	160	...	50	.....
Barbadoes.....	142	14	77	.....
Trinidad.....	108	13	53	.....
Sundry places.....	20	10	131	.....
Formosa.....	...	...	...	25,000
Philippine Islands..	...	...	...	99,374
Brazil.....	...	...	...	109,519
Hamburg, London, etc., beet.....	...	...	...	29,459
	20,020	1,572	5,043	272,649
On acct. Moncton, Montreal, Toron- to, etc.....	2,860	228	65	194,317
Total.....	22,880	1,860	5,109	466,965

The receipts of sugar in 1883 were:

	Hhds.	Tcs.	Bbls.	Bags.
Halifax importers....	14,228	2,256	4,003	83,547
Moncton, Montreal, etc.....	2,107	126	314	175,022
Total.....	16,334	2,382	5,307	358,569

Molasses.

	Puns.	Tcs.	Bbls.
Trinidad.....	2,306	189	397
Demerara.....	2,258	34	24
Barbadoes.....	2,095	252	205
Cuba.....	1,372	213	146
Porto Rico.....	1,070	67	19
Antigua.....	808	56	53
Sundry places.....	151	3	113
Total.....	10,060	818	959
Receipts, 1883.....	16,883	1,099	1,332
" 1882.....	18,232	1,426	1,671

FISH AND OIL INSPECTION.—Joseph Matheson, of L'Ardoise, sends to the Halifax *Chronicle*, the following description of the working of the Fish Inspection Act, in that district especially. The *Chronicle*, it may be premised, is "agin the government."—"As the most of the inhabitants are engaged in the catching, curing and packing of pickled fish, and as the fishing season is very short, the most of the catch is packed in about three weeks. There is consequently quite a demand for inspectors in order to make an appearance of complying with the Act, and the officials generally rise to the dignity of the occasion, and use the means in their power to show the people that they, the said officials, are the adopted favorites of the government, and must be waited on accordingly; so that the act is more conspicuous in its violation than in its fulfilment. The merchants and traders invariably hire a competent person to select and pack their fish, and generally before shipping get an inspector to stencil the packages, paying full inspection fees merely for stencilling, whereas in many instances the fishermen carry their barrel heads to the deputy inspector to be stencilled at a distance from the barrels to which the heads belong, and too often it happens that the heads get mixed, and what was intended for herring is made to cover mackerel and "vice versa." Yet such is the way in which the inspection of fish is carried out in this district.—Again, as to the inspection of fish oil—of which there are several hundred barrels shipped annually from this district—there is not one of the inspectors provided with even a gauging rod or oil tryer, notwithstanding that the act made the inspection of this article compulsory eight years ago. Again, I know parties in this district whose sole vocation is the catching, curing, buying, and selling of pickled fish who are deputy inspectors, thereby in violation of the act securing an advantage over others in the fish trade.

THE W. & A. RAILWAY CO.—The 17th annual general meeting of the Windsor and Annapolis Railway Co. was held the 19th at the offices in London, England. The revenue was less by £3,000 than for the previous year. The traffic had recently improved, and it was hoped would not fall short of £15,000 the current year. The working expenses had been £2,000 less, but there had been no undue economy. With regard to the drawback which they claimed from the Canadian Government on their imports of materials and stores the chairman said they desired to avoid litigation, and the directors had therefore suggested that this right to the refund should be commuted for a present payment by the Government in cash

With regard to the extension of the railway to Digby, this matter had been strongly impressed on them by Mr. Innes, the general manager. If they could, they would prefer to remain as they were, but the Government were anxious that the gap between Annapolis and Digby should be filled up. He did not think it would be advisable to discuss the terms in public, but the proposals which they had made to the Government of Nova Scotia for the construction and ownership of the new line could be seen by the shareholders, on the strict understanding that nothing would be disclosed. The report having been adopted, resolutions were afterwards passed authorizing the directors to agree with the Canadian Government for the commutation of the drawback on import duties on such terms as the board might think reasonable, and re-electing the retiring director, Mr. Totbill, and the auditor, Mr. W. H. Elliot.

LUMBER SHIPMENTS TO AMERICAN PORTS.—A careful estimate places the amount of manufactured lumber, in the shape of spruce deals, palings, laths, etc., pine planks and boards, shipped from St. John to American ports during the year 1884, at 75,000,000 feet. Probably deals alone, ranging from six to sixteen inches in width, would foot up to nearly one half this quantity. In this trade our people have comparatively little interest, as it is controlled almost entirely by Americans, under the provisions of the lumber treaty, yet it is really of considerable importance. The logs are cut on the Aroostook, Fish, Meduxnakeag and other rivers, wholly on American territory, but before they reach their destination a great deal of labor is given to provincial loggers, stream drivers, boomsmen, millmen and those employed or interested in shipping. The quantity shipped in 1884 was about equal to that of 1883, although the Aroostook log cut amounted to only 48,000,000 or about 15,000,000 less than in the previous year.—*Telegraph*. Opinions differ as to the quantity of deals wintered over. Probably 50,000,000 feet will represent the stock throughout the province. Of logs about 30,000,000 feet are held over. Lumber operations this winter, we are told, will be about one-third less than last year.—*St. John Globe*.

Mr. Geo. Gooderham, president of the Bank of Toronto, one of the wealthiest men in Canada, whose large life insurance investments were referred to last week, has set an excellent example not only to men of means throughout the country, but to those who are usually termed the improvident classes. There are thousands of men in Canada approaching the period of middle age, whose probable earning powers for the next ten or twenty years would enable them to carry respectable round sums of insurance on the endowment plan, and there can be no better investment of the money, which is sure to return when it is more needed. Mr. Gooderham, who really has no personal need of such returns, is conferring much benefit on the country by his example, and it is to be presumed that others will prefer similar investments to one at least of those now offered. The amount taken by Mr. Gooderham in the North American Life Assurance Co. is, we are informed, \$20,000, or double what was stated last week. He has also agreed to become one of the Guarantors of the company.

The Halifax Electric Light Co. is getting under way. The following are provisional directors:—James Thomson, president; Thos. Bayne, vice-president; John Starr, secretary; James Thomson, Robie Uniacke, Thomas Bayne, H. F. Worrall, and W. Lee Ross, provisional directors.—The number of lights to commence with will probably be in the vicinity of one hundred. The company placed their capital stock at \$80,000, a good part of which has

already been subscribed. The machinery will consist of two fifty-horse-power engines, enough to give a 2,000-candle power light at every station. There is also a 125-horse-power boiler and four twenty-five light dynamos. It is expected that several streets in the city will shortly be lighted by electricity, and the company propose making an offer to the city authorities to light one street for twelve months, to prove the superiority of this new method of illumination.

Windsor, N.S., is progressing apace. The total value of assessed property for 1884 is \$855,092 against \$847,367 and \$820,631 for the two preceding years respectively. At the annual meeting in August there was cash on hand to the credit of the town \$3,360.95. The assessment for the present financial year is \$10,000, about \$9,000 of which has already been collected. The water works, which were completed over a year ago at a cost of over \$50,000, have proved satisfactory in almost every sense. A year ago there were only 240 houses supplied, but now there are 300, and the rates amount to about \$2,500 a year. Thanks to the efficient water supply and energy of the two fire companies, there have been no fires in the town worth recording. Some handsome residences and public buildings have been erected lately, and the prospects for the current year are still more encouraging.

SOLAR SPOTS.—A correspondent sends us a rather obscure missive concerning what he calls the "spots on the sun." We must be excused from entering into any astronomical questions. The mission of the JOURNAL OF COMMERCE is altogether of the "earth, earthy," but if our friend has any concealed or allegorical meaning, let him speak out. We do not see what connection there is between "agents balances," "doubtful investments," "nominal surplusage" and the condition of the solar orb. The winter thus far has been the most variable in the memory of the oldest inhabitant, and as the orb (they say) revolves on its axis, that sudden dip before Christmas may have been caused by his giving us the cold shoulder. "Agents balances" are occasionally mere moonshine, but—will our correspondent pray let his light shine.

The imports of coal to Canada from the United States, for the fiscal year ended June 30, 1884, are:—

Provinces.	Anthracite.	Bituminous.	Coke, &c
	Tons.	Tons.	Tons.
Ontario.....	561,592	1,013,118	9,673
Quebec.....	259,654	3,315	249
Nova Scotia.....	22,977	3	.....
New Brunswick..	39,739	749	.....
Manitoba.....	4,515	19,115	189
British Columbia	286	272	12
P. E. Island.....	2,062	.....	.....
	890,845	1,036,571	10,123
Totals, 1883..	727,256	835,345	7,892

It is a reproach to the diplomacy and a disgrace to the people, on both sides of the line, that there is no extradition treaty under which criminals fleeing from the United States to Canada, or vice versa, can be reclaimed by justice. The Dominion is becoming a rogues' colony for skippers out from the States, and Canadian fugitives commonly seek an asylum here. It is time to put a stop to this reciprocity in rascals.—*Boston Herald.*

The Moncton Times has been making some calculations as to the average duty on all imports each year since Confederation with the following results:

Year.	Average Duty.	Year.	Average Duty.
1868.....	12.00	1876.....	13.76
1869.....	11.78	1877.....	12.68
1870.....	12.65	1878.....	13.74
1871.....	12.32	1879.....	15.78
1872.....	11.70	1880.....	16.34
1873.....	10.17	1881.....	17.56
1874.....	11.25	1882.....	18.18
1875.....	12.43	1883.....	17.52

Following are the number of tons of coal shipped from the different Cape Breton mines during the year:

Sydney Mines.....	127,008
Victoria.....	3,993
Barrasols.....	130
Reserve.....	84,000
International.....	80,000
Gowrie.....	80,000
Lingan.....	20,484
Port Caladonia.....	65,000
Block House.....	19,000

LIFE INSURANCE ON THE TOP WAVE.—Life insurance in this country seems to have vindicated the claims made of late years by its friends and managers to being upon a permanently sound and satisfactory basis. It is no particular secret that the last two years have been exceptionally severe and unfavorable to almost every line of business, yet to life insurance they have been years of even more than ordinary prosperity. This one interest has been steadfastly successful, and stands quite alone in having not a single failure to record among the regular companies. It is perhaps not saying too much to assert that this was no more than was expected, and that disaster had no right ever to be anticipated from properly founded and discreetly conducted life insurance organizations. But that such is actually the case in seasons when there are failures in every other line of business makes the exception all the more striking and interesting to the devotees of life insurance. The regular companies will nearly all show a large increase in business and more or less appreciation in the bulk of their assets for the year just closed, and all of them look for continued success during 1885. That men intuitively turn to life insurance for aid in securing the welfare of their families in times of general trade depression appears to thus be conclusively established. This of itself would account for the unbroken prosperity of that great interest straight through so long a season of business uncertainty and stagnation to the country at large.—*Cincinnati Gazette.*

A NEW COTTON PLANT.—Attention is now attracted in the South to a new cotton plant, which bids fair to prove immensely valuable. "For many years," says the Florida Times, "A. A. Subers, of Macon, Ga., has been carefully experimenting to hybridise the cotton plant that grows wild in Florida with the common okra. The new plant retains the okra stalk and the foliage of the cotton. Its flower and fruit, however, are strikingly unlike either cotton or okra. The plant has an average height of two feet, and each plant has only one bloom. Like the cotton bloom, the flower is white for several days after it opens, after which it is first pale

pink, and gradually assumes darker shades of this color until it becomes red, when it drops, disclosing a wonderful boll. For about ten days this boll resembles the cotton boll, and then its growth suddenly increases, as if by magic, until it reaches the size of a big coconut. Not until it reaches this size does the lint appear. Then its snowy threads begin to burst from the boll, but are securely held in place by the okra like thorns or points that line the boll. One experienced picker can easily gather 800 lbs. a day, and fast hands much more. Each boll produces about 2 lbs. of very long stapled cotton, superior to the Sea Island, and at the bottom of the boll there are from four to six seeds resembling persimmon seed. This new cotton, therefore, needs no ginning. Such a plant would revolutionize the cotton industry of the South.

FIRE RECORD.

ONTARIO.—Waterdown, Dec. 10.—The grist mill owned by J. Postner. Loss not known, the insurance is \$1,500. Houlton, Dec. 15.—The losses in the fire Sunday night were as follows: Tenney's store, dry goods and groceries, loss \$30,000; insured for \$15,000; Hatheway's drug store, loss \$18,000, insured for \$9,000; Schmuckler's clothing store, loss \$15,000, insured \$5,000; French's drug store, loss \$4,000, no insurance; John Boyle, loss \$4,000; Gillin Bros., provisions, loss \$5,000, insured for \$1,500; Freidman's clothing store, loss \$12,000, covered by insurance; Brown & Watson, two buildings and stock of hardware, loss \$25,000, insured for \$10,000; Estabrooks' loss is \$1,500, probably uninsured; Merritt & Sons, building and general provisions and hardware, loss \$8,000, insured for \$6,000; Mr. Hersey's law office, loss \$100; Dr. Fitzmaurice's office, loss \$200, insured \$100; Smith Bros.' tin shop, loss \$1,000, insured \$500; Mr. Collins' loss is \$1,000, insured for \$600; Woodbury's stable and contents, loss \$3,000, insured for \$1,500; Burgess' carriage and paint shop, building and stock, loss \$2,500, insured for \$600. The loss aggregates \$130,300 with insurance of about \$62,000. Toronto, Dec. 23.—Jaffray & Ryan's grocery store; damage to the stock and building amounting to \$1,000, covered by insurance. Brooklyn, Dec. 23.—A large building used as a bakery by D. A. Cain, and as a paint shop by Charles Chamberlain, and a wood shop, blacksmith shop and dwelling-house occupied by C. Chamberlain. The buildings were owned by Paul Lawrence, his loss being about \$1,000. The loss on contents is \$800. Niagara, Jan. 1.—The house occupied by Capt. Robt. McLaugh. The dwelling belonged to the estate of the late Judge Campbell. Loss not known. Brussels, Jan. 1.—A dwelling house owned by W. Norton, and occupied by Adam Angus. Loss on building and furniture \$500. Millbrook, Jan. 1.—The stables owned by W. Dumble, of Peterboro', destroyed. Supposed to be covered by insurance. Toronto, Jan. 4.—McAnee's grocery store, also Mrs. Lailey's dry goods store adjoining. The total loss to the stock and buildings is about \$2,500, partly insured. Belleville, Jan. 7.—A brick building owned by W. J. Hunter, and occupied by Fish's laundry and Davis' livery stables, partly burnt. The damage to the building, \$300, is covered by insurance in the National. Fish's loss is \$2,000; insured for \$1,400 in the Western. Davis suffered no loss. Claremont, Jan. 3.—Russel's flour and oatmeal mills. Loss \$7,000; insurance \$3,000. Wrozesler, Jan. 1.—John Rinler lost his new barn together with this year's entire crop and nearly all his agricultural implements. The loss is partially covered by an insurance of \$1,300 in the Howick Mutual. Trenton, Jan. 10.—B. Rowe's wagon and blacksmith shop; no insurance. Cooley and Tate's dwelling house; insured with Northern for \$1,000. C. Hill's dwelling badly gutted. London East, Jan. 11.—A Parkinson's house. Loss \$400. Lindsay, Jan. 8.—The passenger station, baggage and express rooms of the Grand Trunk railway burned. Loss not

known. *London*, Jan. 9.—The tallow factory of Mr. Angus McInnes, totally destroyed. The loss will be about \$3,000. *Trenton*, Jan. 10.—E. Crosby's waggon shop, the blacksmith's shop next door, and Mr. Duggan's dwelling, also Chhill's dwelling destroyed. Mr. Duggan had his furniture insured. *Lower Wingham*, Jan. 12.—Porter's hotel burned. No insurance. *Toronto*, Jan. 14.—The residence of J. F. Woltz burned. About \$2,000 damages was done to the furniture and the building, covered by insurance in the Citizens and Norwich Union. *Forest*, Jan. 14.—Harrison's furniture shop in Edgar's frame block, adjoining the railway track. Before it could be got under, eight buildings were destroyed. The losses on the buildings and stocks amount to \$3,000, which is partially insured. The following are also losers:—B. Hallocks, flour and feed store; Wm. Sadler and S. Rumford, harness shops; Jay's building occupied by F. Smith as a tailor shop; E. Harrison, furniture shop; J. H. Morris, hardware; E. Harrison, butcher. *Alliston*, Jan. 14.—The shed and hall in rear of the Dominion Hotel and a stable owned by John Stewart were burned. Mr. Stewart lost four horses. Loss unknown. Small insurance. *Munely*, Jan. 14.—The dwelling house of Mr. Alfred Jenkins, a blacksmith and furmer destroyed. No insurance. *Tara*, Jan. 14.—A disastrous fire occurred here, resulting in the destruction of Vandusen's and Shannon's block. The following are the losses: W. Vandusen, loss on building about \$3,500, insured for \$2,000; Isaac Shannon, loss on dwelling, shop and stock about \$6,000, no insurance; J. H. Vandusen, hardware, loss on stock about \$3,000, insured for \$1,000; P. A. Vandusen, general merchant, loss about \$1,500, covered by insurance; B. D. White, loss on furniture, \$100, no insurance; J. Trelford, loss on furniture and clothing about \$300, no insurance; W. Barnett, tailor, small loss, no insurance. *Bridgetown*, Jan. 9.—Grand Central hotel stables. Loss \$650. No insurance.

*Quebec*.—Dec. 12.—The property of Mr. Brown Quebec, which was damaged on Wednesday night, was fully covered by insurance. Loss \$700, insured in the Imperial. The furniture is insured in the Guardian and Fire Association each for \$500, and is a total loss. Dec. 16.—The house of Mr. Bolduc, with contents. Loss \$1,000; no insurance. *Montreal*, Dec. 16.—Turner Bros.' suspender factory damaged to the extent of \$2,000; fully insured. *St. Cuneogonde*, Dec. 17.—The shops of the Dominion Stamp Works, owned by Messrs. T. Davidson & Co. Loss \$20,000; covered by insurance. *Hull*, Jan. 2.—A wooden building occupied by O. Leclerc and the adjoining one occupied by L. Leclerc. Loss \$600; no insurance. *Quebec*, Jan. 4.—The Trinity Church destroyed. Loss \$4,000, insured for \$8,000 in British American. The interior was gutted and the entire contents destroyed; loss \$1,200. *St. Therese*, Jan. 6.—The R. C. Church destroyed. Loss \$30,000; insured for \$52,000, of which \$36,000 is in an English Co., and \$16,000 in the Fabrique. *Montreal*, Jan. 10.—L. J. Erley's fur stock; damage \$800; covered. Jan. 13.—Mr. Fox's dwelling house; damage \$1,000. House fully insured. Furniture partially.

*Nova Scotia*.—*Halifax*, Jan. 13.—The Acadian hotel and contents a total loss; the Mayflower house nearly as bad a loss; the Colonial hotel and Recorder office, seriously damaged; Dominion License Commissioner's building and John Inglis' boarding house, badly injured by fire and water. Total loss, \$30,000; insurance about \$20,000.

*Manitoba*.—*Stonewall*, Jan. 1.—Mrs G. M. Weberg's residence. Loss, \$800; no insurance. *Dominion City*, Jan. 9.—Waddell & McKechercher's flour mill and contents. Loss \$15,000; insurance \$6,000. *Winnipeg*, Jan. 11.—Chatham Manufacturing Co's warerooms with 100 waggons. Loss, \$7,000; partially insured.

*New Brunswick*.—*Erb Settlement*, Jan. 6.—Geo. McNair's barn. Loss \$200, covered in the Glasgow & London.

**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.**

**MONTREAL WHOLESALE MARKETS.**

Jan. 15, 1885.

Trade generally continues to manifest dull symptoms, the only exception to the rule being the genuine little "boom" in breadstuffs, and the strong developments in the sugar market during the past few days. Of course the recent dullness has been aggravated by the unseasonable weather we have had, which has proved a very serious check to business all over the country. Remittances, however, have shown some improvement during the past few days. Money matters are quiet and unchanged, good commercial paper being discounted at 7 per cent and call loans obtainable at 4 per cent on stock collateral. The rates for Sterling Exchange are:—Between banks 8½ to 83-8 for sixties, and demand 9 1-8. New York drafts at par to 1-16 premium. The following were the quotations of and business in Montreal stocks during the week:—

Banks.	Shares.	Highest price.	Lowest price.
Commerce .....	680	119	118½
Eastern Townships.	16	108	108
Federal .....	25	48½	48½
Merchants .....	201	111½	109½
Molsons .....	180	111	110½
Montreal .....	679	189½	188
Ontario .....	35	106	105½
Peoples .....	55	50	50
Toronto .....	130	187	179
<i>Miscellaneous.</i>			
Gas .....	1305	183	182
Mon. Tel. Co .....	1070	116½	113½
Passenger .....	225	120½	119½
Richelieu & Ontario	200	58½	58½

**ASLES.**—Receipts moderate and sales of First Pots at \$3.40 to \$3.45, Seconds \$2.75 to \$2.90. Nothing doing in Thirds. Pearls are neglected; and we can only quote nominal at about \$4.75, for First Sort. Receipts since 1st January, 138 Brs Pots, 11 Brs Pearls. Deliveries, 33 Brs Pots, 3 Brs Pearls. Stock in store at 6 p.m., on 14th January, 1661 Brs Pots, 215 Brs Pearls.

**BOOTS AND SHOES.**—No material change has taken place in this department during the week, although a few manufacturers have received more encouragement in the shape of larger orders for spring goods. Jobbers appear to be doing a very good business on short terms of credit, whilst a number of country buyers have taken advantage of the prompt cash discount. There is no change in prices, and remittances are reported very fair.

**COAL.**—The market for hard coal is steady, and some dealers are again hinting at an advance in prices. Sales, however, have been

made within the past few days at \$6 per net ton, delivered, for stove and chestnut, and at \$5.75 for egg and furnace. Steam coal is quiet at \$5 to \$5.25 for Scotch, at \$4.50 for Pictou, and at \$4 per gross ton for Cape Breton. Advices from Philadelphia report a firmer feeling for stove size.

**DRUGS AND CHEMICALS.**—The general drug trade, although calling for no special comment, has been steady through the week under a fair volume of business. The improvement previously reported in quinine has been well sustained. Morphia and opium are dull, and the former has an easy tendency. The only feature of any import in heavy chemicals is in bleaching powder, which is decidedly easier in sympathy with foreign advices. We have made a few slight revisions in our price list in another column.

**DAIRY PRODUCE.**—**BUTTER.**—Shippers have done a little more looking around lately, but it has not resulted in much business, the only sale mentioned being that of a lot of fine Morrisburg straight dairies, with some fall ends in it, at 17½c. A little more trading has also been done on local account. There appears to have been an improved demand in England lately, and if prices there would only mend a little there might be a good business between now and spring, which would enliven things in the produce trade considerably. Roll butter is coming in more freely in boxes and cases, and sales of fair to good Western have been made during the week at 14c to 15½c per lb. **CHEESE.**—There is a growing sense of confidence on not only fine grades, but upon less desirable stock, sales of which have been made at better figures than have yet been experienced here this season. Cable orders have been received for finest Sep. and October make at increased limits, and the situation certainly looks brighter than it has done for a long period. Fine to finest have been sold at 12c to 12½c and over.

**DRY GOODS.**—Another week of disappointment as regards business has passed in dry goods circles, the advices so far received from travellers being by no means encouraging, owing to unfavorable meteorological conditions. In many sections in the West business was held in abeyance until a good downfall of snow rendered travelling practicable. A few scattered orders have already been received, but most of the travellers have not yet struck oil. In this market the chief topic of conversation is the action of the mills towards coming to an agreement to pool their interests and regulate production and prices. It is generally believed in the trade that such steps have already been taken towards that end, that it may be regarded as almost accomplished, both the banks and the leading companies being in favor of some sort of united action, whereby the mischievous cutting of prices may be avoided. As far as prices are concerned it is well known that fresh lines of cotton have been refused some of the leading houses at former values. Remittances are reported only moderate on the whole, although two large houses report them satisfactory.

**EGGS.**—The country is believed to be full of eggs, and large quantities are expected here between now and Spring, unless a demand springs up for them in the United States. Here sales are reported at 19c to 20c for limed and 20c to 22c fresh-packed.

**FISH.**—The only stir in pickled fish is in green Cod, several round lots having been placed at \$4.00 to \$4.25 for No. 1; No. 1 large are quoted at \$4.50 to \$4.75. Dry cod is dull at \$4 to \$4.25 Gaspe, and \$3.50 to \$3.75. *Nova Scotia* and *American*, Salmon in bbls., \$12.50 \$11.50 and \$10, for Nos. 1, 2 and 3, and at \$15.50 to \$16 for tierces. In fresh fish, there have been sales of car lots of frozen herring at \$1.00 to \$1.25 per 100, of smelts at 2c to 4c per lb., and of tommy cods at \$1.40 per bri in car lots.

## CHANGE OF FIRM TO COMPANY.

H. SUGDEN EVANS &amp; CO.

TO

EVANS, SONS &amp; MASON

(LIMITED)

WHOLESALE DRUGGISTS

AND

MANUFACTURING PHARMACEUTICAL CHEMISTS.

DRUG AND SPICE MILLS AND CHEMICAL LABORATORIES

43 ST. JEAN BAPTISTE STREET, MONTREAL,

WAREHOUSES AND OFFICES:

23 FRONT STREET, WEST,  
TORONTO.37, 39 & 41 ST. JEAN BAPTISTE ST.,  
MONTREAL.

DEPOT FOR THE MANUFACTURE OF SPECIALTIES:

73 COMMERCE STREET, BOSTON, U.S.A.

EVANS LESCHER & WEBB,  
LONDON, England.EVANS, SONS & CO.,  
LIVERPOOL, England

**GREEN FRUIT.**—A fair demand exists for apples, but principally on local account. Several carloads have arrived from the West, and have sold at \$2.00 to \$2.25 per bbl, one lot of choice being held at \$2.40. Jobbing sales are quoted at \$2.50 to \$2.75. Advices from England are very discouraging regarding shipments made from here, sales of recent arrivals in Liverpool having been made as low as 10s per bbl. Oranges are cheap, choice Valencias being quoted at \$5 per case, with a sale reported down at \$4.75. Lemons dull and weak at \$2.50 to \$3.00 per box. Cape Cod Cranberries, \$15 to \$17 per bbl., ordinary at \$9 to \$11. Peas—Beurre D'Anjou, Beurre Bosse, and Sheldons \$6 to \$7.50 per box. Dates—New 6c to 7c per lb., and old at 4c. Evaporated apples 8c to 9c per lb.; dried apples 5c to 6c. Almeria grapes \$3 to \$7 per keg, according to quality.

**GROCERIES.**—The sugar market has again developed some interesting features, a decidedly stronger tone being manifest in both raw and refined. In the former a large sale of 4,000 tons of cane product has recently taken place at the lowest point ever known before. Within the past few days the market has hardened sufficiently to show a handsome profit already to the buyer. Cable advices are also stronger, advices from Pernambuco quoting an advance of 6d per cwt., whilst cables from London mention a rise of 3d per cwt. in beet root sugar to 10s 4½d for 88 degrees of polarization. Refined sugar is strong in sympathy, an advance of 1-8c to ¼c per lb. having been established during the week with more active buying, especially in yellows, which are now quoted at 4½c to 5½c per lb. Granulated is also 1-8c to ¼c better, and is now quoted at 6½c to 6-3-8 with an advancing tendency. A late cable from London says:—"Market small demand for cane sugar. Beet firmer with increased demand. Stock in four ports United Kingdom, Jan. 3, 8,300 tons over last week, or 262,354 tons against 224,363 tons same time last year. Quotations, Java No. 15, 8s; centrifugals 90° 13s, fully fair refining muscovado, 11s, Austrian and German beet 88° 10s 4½d." In molasses there has been a sale of Trinidad at a good figure, and Barbadoes are quoted at 3½c to 3¾c. The market in fruit is generally firm but very quiet. Valencia raisins firm at 9c to 9½c. Blème raisins 7½c to 8c. Sultanas in fair supply, at 6c to 7½c, as to quality and quantity. Currants 4½c to 5½c in barrels and at 6½c to 7c for choice Yonizza in cases. Prunes 4½c to 4¾c for French. Figs are unchanged, and nuts quiet. The tea market is steady, especially for lower grades Japan

which are scarce. Advices from New York report a strong market in Japan. Coffee and spices quiet and steady. Rice dull at \$3.50. Cable advices just received from London quote a booming market for raw sugar at a further advance of 6d to 9d per cwt. The refined market has also responded, and the whole position is a very strong one. Mr. Licht has again reduced his estimate of the beet root crop by 30,000 tons.

**GRAIN AND FLOUR.**—Further strength has been infused into the grain market, although prices here are nominally quoted the same as last week. No. 2 Canada red winter it is said cannot be bought at even outside quotations. Prices are as follows:—Canada red winter wheat 88c to 90c; spring and white winter 86c to 87c. Peas 70c to 73c per 66 lbs. Ontario corn 52c to 53c. Oats quiet at 3½c to 3¾c. Rye nominal at 57c to 60c. Montreal barley 62c to 65c per bushel of 50 lbs, poor to ordinary being quoted at 50c to 55c. Malt steady at 90c for choice No. 1, and at 75c to 80c for Toronto in bond. The flour market continues to occupy a very strong position, a further sharp advance having been established within the past few days. Superiors have sold in car lots \$4.10 to \$4.15, and extras at \$4. Oatmeal steady at \$4 to \$4.25 for ordinary, and at \$4.40 to \$4.60 for granulated; cornmeal, \$3.20 to \$3.50. Pot barley, \$4.25 per bbl., and pearl barley, \$6.25 to \$6.75. Bran, \$13 to \$15 per ton, and shorts, \$18 to \$17. The *Mark Lane Express* of January 12, in its review of the English corn trade says:—"The rain during the past week was favorable, and the crops promise remarkably well. The advance in English wheat was maintained, although the demand was inactive. The sales of English wheat during the week were 51,217 quarters at 32s 7d, against 44,141 quarters at 32s 9d for the corresponding week last year. There was an advance likewise in foreign wheat at the beginning of the week. It became less firm by the middle of the week but recovered at the close. Two cargoes arrived off coast. One cargo was sold, one was withdrawn, and one remained. Twenty cargoes are now due. The market for cargoes on passage was excited, and prices advanced. A large business was done. Oregon wheat sold for 30s 3d, and California for 38s. The wheat trade is now inactive. Flour meets with fair inquiry. Maize is scarce. Barleys are 1s dearer. Oats are in demand. Canadian peas are 1s dearer."

**HIDES, ETC.**—The market for Montreal inspected hides, although not very active, is firm at 9½c for No. 1. Green city hides are steady, at 8½c for No. 1. Toronto and Hamilton No. 1 are quiet at 9½c. Western buff 9½c to 9¾c for No. 1 buff. Chicago calfskins 13½c to 14c. Sheepskins 80c. Calfskins nominal at 12c to 13c.

**HOPS.**—This market appears to be as dull as ever, one dealer stating that it was demoralized, and past all redemption. Brewers are purchasing from hand to mouth on pretty well their own terms, the last sales of choice hops being made at 11c to 12c, although a very good lot was sold at 10½c. Prices range from 6c to 12c as to quality.

**IRON AND HARDWARE.**—In pig iron there is very little stir, although some dealers have discovered an improved enquiry, the sale being mentioned of the sale of a round lot of Gartschier on p.t., but understood to be within our range of quotations, which are as follows:—Siemens, \$18 to \$18.50; Coltness, \$20 to \$20.50; Largoan, \$19.50; Calder, Gartschier and Summerlee, \$18, \$18.50 to \$19; Dalmeilong \$17 to \$17.25; Eglington \$16.50 to \$17. Finished iron quiet; bars, \$1.70 to \$1.75; sheets, \$2.40 to \$2.60; plates, \$2.50 to \$2.75. Tin plates, I. C. charcoal, \$4.40 and I. C. coke \$4. Ingot tin 19c; copper, 13½c to 14c; lead dull at 3½c. The general hardware trade is still very quiet, and will probably remain so for some weeks. Remittances were somewhat better spoken of this week. Cable advices quote warrants unchanged at 42s 2d. Ingot tin in London is 10s lower and copper unchanged.

**LEATHER.**—Manufacturers are not very eager to lead off with a show of activity in the New Year, and merchants consequently complain of an exceedingly slow demand. A few sales of sole are mentioned, but prices were below our outside quotations. One or two good sized sales of waxed upper was reported on terms which favored the buyer. Stocks are generally full, and some houses admit that they found them heavier than was expected.

**NAVAL STORES.**—The only change is in spirits of turpentine, which has advanced 1c per gallon in the United States. Here prices are not altered, but the feeling is much firmer. Rosins are quiet, as usual at this period of the year. Quotations are as follows:—Spirits of Turpentine, 49c to 51c; Common rosins quiet but steady at \$2.50, and fine pale at \$4.25 to \$4.50. Other kinds unchanged.

**ONS.**—The principal feature of note since our last review was the purchase of all the available stocks of steam-refined seal oil lying around by one firm, which will probably be able to regulate prices. Stocks in the hands of consumers are known to be light, and the tone of the market is very firm, as high as 67c being asked for small jobbing parcels, but round lots are quoted at 63c to 65c. Pale seal is quoted at 58c to 60c, and straw seal 55c to 57c. Cod oil very flat, with an easy tendency in prices, which are quoted at 54c to 55c for Halifax and 57c to 59c for Newfoundland. Cod liver oil quiet at \$1.20 to \$1.30. Olive oil 95c to \$1.05. Linseed oil quiet at 57c to 58c for raw, and 60c to 61c for boiled. A cable from Liverpool reports an advance of 6d per cwt in linseed oil.

**PROVISIONS.**—Pork is steady, very little change having taken place in this market. Canada short cut being quoted at \$16.00 to \$16.25; Chicago short cut clear is worth about the same figures; and Western Mess Pork has been placed in jobbing lots at \$15.50 per bbl. Lard is steady at 10c for Canadian, and at 10½c to 10¾c for Western in pails. Dressed hogs are held firmly, and prices have made a slight gain during the week, being now quoted firm at \$6.50 to \$6.75 per 100 lbs. Tallow is rather dull at the moment, quotations ranging from 7c to 7½c for refined.

**PETROLEUM.**—Western refiners have not made any change in quoted rates, and dealers here are consequently trying to obtain full former prices. It has, however, been very difficult to do this, and we learn of some parties having shaded prices a trifle. We quote last week's figures which are as follows: Car lots 17 5-8c, broken lots 18c, and single barrels 18½c to 19c.

**RAW FURS.**—The chief demand is for otter, which is wanted for the local trade at full prices. Other furs which have to depend upon a foreign market are quite depressed, as advices from England and Germany hold out no hope for better prices, owing to the large number of skins which have been carried over from last year. Mink continues to lead the downward movement, 75c being the highest price dealers care to give for prime skins. Quotations are as follows:—Beaver, fall, per lb. \$2.75 to \$3.25; beaver, winter, per lb., \$3 to \$3.50; bear, large, per skin, \$8 to \$12; bear, cub, \$4 to \$7; fisher, \$4 to \$7; red fox, \$1 to \$1.25; cross fox, \$2.50 to \$5; mink, large dark, 75c; mink, small, 50c to 60c; muskrat, 8c to 10c; otter, large dark, \$10 to \$12; otter, small, \$7 to \$9; marten, \$1 to \$1.25; raccoon, 40c to 60c, and skunk, 25c to 60c. Skins not prime may be valued at fully 25 per cent less than these quotations.

**SEEDS.**—English letters give a very poor account of the clover seed market in England, and on the Continent, and hold out no hopes of high prices. A large lot of 600 bags of Canadian seed has been offered on the Liverpool market at 40s per cwt., but 38s was the best bid. There is an impression in the trade that there is more seed in the West than growers care to make known. Prices here are nominal as follows: red clover \$5 to \$5.25 per bus.; alsike, \$8.50; timothy \$2; and flax \$1.10 to \$1.20.

**WINES AND SPIRITS.**—Quite an improved demand has been experienced in this department at steady prices. Hennessy brandy has been sold in cases at \$11 per case, and rum is quoted at \$2.10 to \$2.50 in wood, for 16 O.P. Wines have also met with more demand.

**WOOL.**—Stocks of foreign wool are light, and values have a firm tendency. The sales are reported of 5 bales of Greasy Cape at 16½c per lb., and a fine lot at 17c cash. A sale was also made of Port Phillip wool at 22½c cash. Australian ranges from 20c to 30c as to quality. In Canadian wool the quotations have a wide range from 20c to 30c as to quality. In Canada wool there has also been a little movement, and prices are as follows: A Supers 26c to 28c; B Supers, 22c to 24c, and unsorted, 18c to 20c.

ENGLISH MARKETS.

LIVERPOOL, Jan. 15, 1885.

(Beerbohm's Advices.) Cargoes off coast—Wheat and corn nothing offering. Cargoes on passage—Wheat firm, probably dearer; corn, not much demand. American maize, Jan., steamer 22s 9d., Feb., 22s 6d. Direct ports refused. No. of cargoes on sale off coast—Wheat and corn, none. Quantity wheat on passage for Continent, 400,000 qrs.; maize, 120,000 qrs. Maize for U.K., 210,000 qrs.; wheat and flour 2,225,000 qrs. Liverpool wheat on spot rather more enquiry; corn, moderate demand.

AMERICAN MARKETS.

Chicago, 2 p.m.—Wheat, Feb., 81½c; March, 82½c; May, 88½c. Corn, Feb., 38c; March, 38½c; May, 41 5-8c. Oats, Feb., 27c; March, 27½c; May 30 5-8c. Pork, Feb., \$12.22½; March, \$12.35; May, \$12.60. Lard, Feb., \$6.95; March \$7.35; May, \$7.25.

**MONTREAL CITY AND DISTRICT SAVINGS BANK**

Notice is hereby given that a dividend of **FOUR PER CENT.**

for the half year ending on the 31st December last, 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 **MONDAY, 2nd February next.**

The Transfer Books will be closed from the 2nd January to 2nd February inclusively.

By order of the Board.

H. BARBEAU, Manager.

January 2nd.

**THE NEW FIRM. CAVERHILL, HUGHES & CO., WHOLESALE GROCERS, 20 & 22 ST. SACRAMENT ST., MONTREAL.**

Travellers now out.

**Dissolution of Partnership.**

The co-partnership heretofore existing between Andrew Robertson, Robert Linton, John A. Robertson, Alexander Robertson and John R. Robertson, as Wholesale Dry Goods Merchants and Importers, under the style of ROBERTSONS, LINTON & CO., was dissolved on the 31st December last by effluxion of time.

The business will be continued on and after this date by Robert Linton and John A. Robertson, under the style and firm of ROBERTSON, LINTON & CO.

Montreal, 2nd January, 1885.

**JAMES MURRAY,**

COMMISSION AGENT AND WHOLESALE

DEALER IN ALL SORTS OF

Agricultural Produce & Manufactured Goods.

ST. JOHNS, NEWFOUNDLAND.

Office, McBride's Hill.

Wharf Premises, late Brooking & Co's.

References, Commercial Bank of Nfld.

Agencies, London Assurance Corp'n.

(Eng.)

Consignments of all kinds of goods received.

THIRD

Annual Carnival

—OF—

Canadian Winter Sports,

—AT—

Montreal, Jany. 26th to 31st, 1885.

Special Excursion Fares from all stations on the GRAND TRUNK RAILWAY. For particulars of which apply to any Agent of the Company.

**C. H. CORDINGLY & CO**

WINE MERCHANTS,

32, 34, 36 & 38 St. Dizier St., MONTREAL.

Sole Proprietors of the Trade mark, and Manufacturers of the celebrated

**"John Bull Bitters,"**

Prize Medal and Diploma, Exposition Universelle à Paris, 1867. Silver Medals, Provincial Exhibition, 1868, 1870 and 1873.

Also Proprietors of the favorite

**"BEAVER BRAND"**

6 Year Old Pure Rye Whiskey.



## TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, Jan. 15, 1885.

The state of trade is quiet, but indications are that there will be a moderate spring movement. Stocks have run low in many departments, the result of cautiousness on the part of buyers the past year. Not many orders for round lots are anticipated, but a good sorting-up trade is probable. One bad feature is the backwardness of remittances, but they should improve with the higher prices of wheat and barley. A good many houses are taking stock, and making preparations for an increased trade next month. In dry goods the demand is inactive, although travellers report a somewhat better feeling as existing. There is considerable competition, and prices are kept low.

The money market remains quiet. Call loans on stocks rule at 5 to 6½ per cent, the former on debentures, and time loans at 6 to 7 per cent. Commercial paper is unchanged; A 1 is discounted at 6½, and good at 7 to 7½ per cent. Sterling Exchange is very quiet, but rates are firmer in sympathy with the advance in New York; 60-day bills between banks are quoted at 108 3-8 to 108½, and demand bills at 109½ to 109 3-8. New York drafts are 1.8 premium between banks. The stock market is inactive, with prices of bank shares generally firm. The only feature ap-

pears to be in insurance stocks, which are very unsettled; one day down 3 or 4 points, and the next day up 3 or 4. The feeling as regards bank shares is more bullish, and bears are doing little or nothing, as stocks are hard to borrow. Following are prices bid to-day compared with those of last Thursday:

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Jan. 7	Jan. 15		Jan. 7	Jan. 15
Montreal	187½	189	Can. Per. ....	207½	207½
Toronto	171	178	Freehold .....	191	191
Ontario	164	165	Western Can. ....	179	179
Mercantile	107	107½	Bar. & Loan .....	102	102
Commerce	117	118½	Farmers' Loan .....	122	122
Dominion	157	158	Land. & Can'du .....	132	132
Hamilton	116	116	Union & Brio. ....	122	122
Stand'd.	113	113	Dom. Savings .....	122	122
Federal	47	47	Ontario Loan .....	122	122
Imperial	126	126	Hamilton Prov. ....	105	105
Molson's	109	109	Imperial Sav. ....	105	105

**BOOTS AND SHOES.**—A moderate business is reported during the week, there being a fair sorting-up demand. Manufacturers are not running on full time yet, but prospects are by no means bad.

**COAL OIL.**—The market is quiet and prices irregular. Sales of Canadian refined are being made at 16c to 16½ per gallon, the latter for single barrel lots. Carbon safety is quoted at 19c. American unchanged at 23½c for prime and 26½c to 27c for water white. In Petroleum, crude sells at 75c to 75½c per barrel, and refined at 14½c to 15c.

**COAL AND WOOD.**—There is a moderate business in coal. The majority of dealers are still selling all kinds of hard and the best soft at

\$6 a ton delivered. One dealer advertises \$5.50. Wood is selling \$5 to \$5.50 per cord for the best hard, and \$4 for pine.

**CLOVER SEED.**—Very little offers, and the market is steady at \$1.25 to \$1.50. The quality is generally poor, and in consequence very little shipping is anticipated. Alsike ranges from \$6.50 to \$8, according to quality.

**FLOUR AND GRAIN.**—These markets have ruled quiet and generally steady. Flour continues to offer slowly and prices rule firm, with sales of superior extra at \$3.50 to \$3.65, the latter for choice brands. Extras are quoted \$3.40 and spring extras at \$3.35. The stock in store is 1750 barrels. Bran in moderate demand at \$10.50, but no sales reported. Outmeal dull and steady; car lots of ordinary being quoted at \$3.75, and small lots at \$4 to \$4.25. Grannulated, in car lots \$4.05 to \$4.10. Wheat has been in fair demand until yesterday, but buyers held back, owing to the unsettled condition of outside markets. No. 2 fall and No. 1 spring are worth \$2c to \$3c, and No. 3 fall and No. 2 spring 80c. The stock in store is 173,654 bushels as compared with 109,883 bushels at the corresponding period of last year, and 223,148 bushels the previous year. Barley in good demand and higher, most grades being scarce, No. 1 sold at 72c, No. 2 at 66c to 67c. No. 3 extra at 60c, and No. 3 at 55c to 56c. Stock in store 118,026 bushels as compared with 176,814 bushels at this time last year. Oats, ruled firm, with sales of car lots at 31c to 32c on track, the latter for choice. Stock in store 1290 bushels as against 2560 a year ago. Peas unchanged, No. 2 being quoted at 58c to 59c; stock 16,091 bushels, as against 17,052 at the

## ALFRED J. TURCOT &amp; CO.,

366 St. Paul St., Montreal,

Are receiving weekly the latest styles in

## MILLINERY &amp; FANCY GOODS,

From European and American markets.

Black Goods a specialty in

## Cashmere, Velvet, Velveteens, Rib-

bons and Ostrich Feathers a specialty.

Special discounts to Cash Buyers.



## INTERNATIONAL AND COLONIAL EXHIBITIONS

ANTWERP IN 1885—LONDON IN 1886.

It is the intention to have a Canadian representation at the INTERNATIONAL EXHIBITION at Antwerp, commencing in May, 1885, and also at the COLONIAL and INDIAN EXHIBITION in London in 1886.

The Government will defray the cost of freight in conveying Canadian Exhibits to Antwerp, and from Antwerp to London, and also of returning them to Canada in the event of their not being sold.

All Exhibits for Antwerp should be ready for shipment not later than the first week in March next.

These Exhibitions, it is believed, will afford favourable opportunity for making known the natural capabilities, and manufacturing and industrial progress of the Dominion.

Circulars and forms containing more particular information may be obtained by letter (post free) addressed to the Department of Agriculture, Ottawa.

By order,

JOHN LOWE,  
Secy., Dept. of Agric.Department of Agriculture,  
Ottawa, December 19th, 1884.VEGEANT & DESPAROIS,  
Commission Merchants,  
And Manufacturers' Agents,

Keep the following lines constantly in stock.

Braces, Fugs, Stiff and Soft Felt  
Hats, Brown and Black Fedora,

In all quantities of the latest fashion.

Fur Cap and Buff Ornaments &c., &c.  
298 ST. PAUL STREET, MONTREAL.THE GRAPE SUGAR  
Refining Company of Canada.

(LIMITED.)

Manufacturers of

Grape Sugar, Glucose and  
Steam Refined Syrups.Grocers' Syrups, Tobacconists' and Wine Growers  
Supplies.

Works at WALKERVILLE, Ont.

Hon. R. W. SCOTT, Pres., CHAS. T. BATES, vice-Pres.  
JONATHAN TURNER, Man'g Director,  
J. E. THOMAS, Treasurer.

## CUMBERLAND RAILWAY AND COAL COMPANY.

This Company has purchased from

## THE SPRING HILL MINING COMPANY

Their extensive Collieries at Spring Hill, N.S., and the Railway from Spring Hill Junction  
(on the Intercolonial Railway) to the Collieries at Spring Hill.

The Company has also purchased from

## THE SPRING HILL &amp; PARRSBORO COAL &amp; RAILWAY CO.

Their Collieries at Spring Hill and the Railway from Spring Hill to Parrsboro on the Bay of Fundy.  
The Company is now prepared to make contracts to deliver at any season of the year  
their fresh mined Spring Hill Coal, superior for locomotive and steam  
purposes, at any Station of I.C.R., G.T.R., and connections.

Orders for Coal booked and all information given at our Head Office,

4 &amp; 5 Chesterfield Chambers, St. Alexis Street, Montreal.

## Messrs. BOLLINGER &amp; CO.,

Have been Appointed

## CHAMPAGNE PURVEYORS

To Her Majesty the Queen.

## R. C. IVISON'S

Jerez de la Frontiera Sherry,  
Brand, "Crown Royal Banquet," the wine chosen  
at the banquet given to their R.H. the  
Prince and Princess of Wales on the  
occasion of their marriage,  
by the Corporation of the  
City of London.

## GRAHAM'S OLD PORT!

The leading house in Oporto and the world in  
Ports. Also the celebratedGEO. ROE IRISH WHISKEY,  
ANDJAS. W. TSON & CO.'S, Dundee,  
OLD LOCHABER SCOTCH WHISKEY

James Guest, Montreal,

Agent for Canada for above.

same period last year. *Rye* quiet and nominal at 56c; stock in store, 1101 bushels. *Corn* steady, Canadian being quoted at 45c to 50c.

**GROCERIES.**—The business of the week was fair and prices steady. Sugars in moderate demand and firm at 6½c and 6¾c for standard and granulated. Fruits quiet; valencias scarce and firm at 9½d. Red coffee is easier at 10½c to 12c. Teas firm; Japan choice, 40c to 45c; good, 25c to 28c. Gunpowder 25c. Tobaccos and liquors firm.

**HARDWARE.**—A slight improvement is reported for the week, but orders are still of a small sorting-up character. There is yet no improvement in prices, in fact, some quotations are lower than a week ago. Nails are still selling at \$2.85. Copper easy; ingot from 16c to 17c. sheet from 23c to 25c; and bar 23c to 27c. The discount on iron pipe is 67½c to 70 per cent. Pig iron dull at \$18 to \$19, and ordinary bar iron \$1.85. Tin plates steady; T. C. coke \$4.40 to \$4.50; I. C. charcoal, \$4.90 to \$5.00 and D. C. charcoal \$4.25 to \$4.50.

**HIDES, SKINS, ETC.**—There is no feature in these markets. Prices rule steady, with demand and supply about equal. Butchers still pay 7½c for No. 1 cow hide, and 8c for No. 1 steers, and cured sell at 8½c to 8¾c for cows and 9½c for steers. Calfskins nominally unchanged at 13c to 15c. Sheepskins in moderate supply and prices firm; the best bring 90c and country lots from 50c to 75c. Tallow is steady, dealers paying 3½c for rough and 6½c for rendered; the latter sells at 6¾c.

**LEATHER.**—This trade is quiet, with orders restricted to small lots. Prices rule firm at unchanged quotations.

**LIVE STOCK.**—The cattle market has been a little more active, with receipts large. Holders are asking higher prices, owing to a little better demand and higher prices in Britain. Choice steers for export being 5¼c to 5½c, and first-class butchers' cattle 4¾c; inferior rule at 3c to 4c per lb. Sheep steady at 3½c to 4c per lb. Lambs sold at \$4 to \$4.75 a head. Hogs brought 4½c per lb.

**PROVISIONS.—Bacon.**—Trade has been rather poor this week, and prices unchanged. Car lots of long clear can be obtained at 8c, and small lots job at 8½c to 8¾c. Cumberland Cut is quoted at 7c to 7½c, and rolls at 10c. *Hams* are unchanged; smoked sell at 11c, and pickled at 9½c to 10c. *Lard* is moved fairly well, and prices remain steady at 10c for round lots, and at 10½c to 10¾c for small quantities. *Mess Pork* is firmer, in sympathy with the west, at \$16 to \$17, but there is little demand here. *Butter* is dull, and none but choice qualities are saleable. The demand is restricted to local wants, there being no shipping. Choice dairy tub would sell at 17c, but there is little offering; large rolls of good quality sell at 15c to 16c, and inferior store-picked at 10c to 12c. *Eggs* are a trifle easier, case lots of lined selling at 18c to 19c; fresh are quoted at 20c to 22c. *Cheese* unchanged at 12c to 12½c in a jobbing way, but little moving.

**WOOL.**—While there has been a little more enquiry during the week, it cannot be said that the movement has increased. Dealers, however, appear to think that prices will get firmer; selected fleece is quoted at 18c, and ordinary to good at 15c to 16c. Southdown, 22c. Supers in fair request from factories, and steady at 21c to 22c. Extras, 24c to 25c.

EDWARD L. BOND, }  
STEWART BROWNE, } JOINT MANAGERS.

J. T. VINCENT, Chief Inspector.  
A. D. G. VAN WART, Sub-Inspector.

NORTH AMERICAN BRANCH  
**The GLASGOW and LONDON**  
INSURANCE COMPANY,  
OF GREAT BRITAIN.

Montreal Branch: Corner Notre Dame and St. Helen Sts., Premises lately occupied by the Federal Bank

CANADIAN BRANCH STATEMENT 1884.

INCOME.	
Premium Income,	\$309,542.77
Interest,	3,845.50
	<u>\$313,388.27</u>
EXPENDITURE.	
Losses,	\$120,277.92
Expenses,	22,758.50
Balance,	110,351.85
	<u>\$313,388.27</u>

**JUST RECEIVED**

WHITE  
MACRAME CORDS,  
COLOURED  
MACRAME CORDS,  
FROSTED  
EIS WOOLS,  
BERLIN WOOLS,  
SCOTCH  
WHEELING YARNS,  
SCOTCH  
FINGERINGS,  
ENGLISH  
FINGERINGS.

Send for Samples and Quotations.

**CARSLEY & CO.,**

WHOLESALE DRY GOODS,

93 ST. PETER STREET,

MONTREAL.

(AND)

18 BARTHOLOMEW STREET,

LONDON, ENGLAND,

STOCKS AND BONDS.

**SURETYSHIP.**  
**THE GUARANTEE CO.**  
 Of North America.  
 Capital Authorized, . . . \$1,000,000  
 Paid up in Cash (no notes), . . . 300,000  
 Assets Resources over . . . 775,000  
 \* 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 nineteen years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$180,000 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.

**JAS. WILLIAMSON,**  
 Warehouseman and Commission Merchant,  
 Cor. PRINCE and COMMON Sts.,  
**MONTREAL.**

**ENVELOPES**  
 Stamped in RELIEF COLORS,  
 NO CHARGE FOR DIES.  
**GEORGE BISHOP & CO.,**  
 69 ST. JAMES ST., MONTREAL.

**HUGH LAVERTY,**  
 37 Wellington St., Montreal, Canada,  
 Dealer in and Manufacturer of  
**Cattle Head Ropes, Horse Covers, Tarpanlins**  
**And WAGGON COVERS,**  
 A LARGE SUPPLY CONSTANTLY ON HAND.  
 Orders solicited. Lowest Prices.

**J. A. I. CRAIG,**  
 PROPRIETOR ST. BONAVENTURE  
**FURNITURE FACTORY.**  
 Wholesale Manufacturer of  
**Chamber & Dining Room Suites**  
**OF EVERY DESCRIPTION.**  
 The largest Wholesale Factory in the Dominion.  
 3 to 483 ST. JAMES ST. WEST, MONTREAL.

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Per Cent Price Jan. 15.	Cash Value per Sh.
British North America.....	\$243	\$ 4,866,666	\$ 4,866,666		3	112	272 16
Can. Bank of Commerce.....	50	6,000,000	6,000,000	2,000,000	4	119 120	59 50
Central Bank.....	100	1,000,000	225,000		4		60 00
Commercial Bk of Windsor.....	40	500,000	200,000	78,000	4	125	60 00
Dominion Bank.....	50	1,500,000	1,700,000	930,000	5	112 112½	56 00
Du Peuple.....	50	1,000,000	1,600,000	240,000	2½	53½ 56	26 75
Eastern Townships.....	50	1,500,000	1,416,742	375,000	3½	105	54 00
Exchange Bank, Yarmouth.....	70	280,000	215,715	80,000	3	83	57 10
Federal Bank.....	100	2,500,850	2,552,580	1,500,000	4	48 50	48 00
Halifax Banking Co.....	25	500,000	500,000	50,000	4	102	20 40
Hamilton.....	100	1,000,000	584,770	250,000	3½	114	114 00
Hochelaga.....	100	705,370	710,100	50,000	3	65	65 00
Imperial Bank of Can.....	100	1,500,000	1,500,000	680,000	4	133½ 134½	139 50
Jacques Cartier.....	25	500,000	500,000	140,000	3½	65	16 25
London.....	100	1,000,000	185,000	50,000	3½		
Maritime.....	100	321,000	321,000	40,000	3	110	110 00
Merchants' Bank of Can.....	100	5,700,000	5,700,000	1,250,000	3	111½ 112	112 25
Merchants' Bk of Halifax.....	50	1,000,000	1,000,000	180,000	3½	105½	94 95
Molson Bank.....	50	2,000,000	2,000,000	600,000	4	110½ 114	55 25
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	189½ 189½	378 50
National.....	50	2,000,000	2,000,000	30,000	4	63	31 50
New Brunswick.....	100	1,000,000	1,000,000	300,000	4	121½	121 50
Nova Scotia.....	100	1,114,300	1,114,300	470,000	4	130	130 00
Ontario Bank.....	100	1,500,000	1,500,000	425,000	3½	107½	107 50
Ottawa.....	100	1,000,000	999,380	110,000	3½		
People's of Halifax.....	20	600,000	600,000	70,000	3	102½	20 50
People's Bank of N.B.....	50		150,000		3		
Pictou Bank.....	50	500,000	249,000	70,000	3	100	50 00
Quebec Bank.....	100	2,500,000	2,500,000	325,000	3½	75 100	75 00
St. Stephen's Bank.....	100	200,000	200,000	50,000	4		
Standard.....	50	803,700	783,005	185,000	3½	109 110	54 50
Toronto.....	100	2,000,000	2,000,000	1,100,000	4	173½ 180	173 50
Union Bank (Halifax).....	50	1,000,000	500,000	80,000	3	104	52 00
Union Bank of L. C.....	100	2,000,000	2,000,000	30,000	2½	66½	66 75
Ville Marie.....	100	500,000	461,000	20,000	3	75	75 00
Yarmouth.....	100	400,000	383,290	20,000	3	100	121 20
Agrie Sav. and Loan Co.....	50	600,000	578,313	27,000	4	118½	59 25
Bank Loan and Sav. Co.....	50	130,000	121,000	6,000	3½	105½	59 25
Brit. Can. Loan and Inv. Co.....	100	1,350,000	207,066	27,000	3	100	100 00
Brit. Mortg. Loan Co.....	100	450,000	181,313	127,000	3½		
Building and Loan Assoc.....	25	750,000	747,574	68,000	3	102	25 50
Canada Cotton Co.....	100	750,000	697,300		0	25	25 00
Canada Landed Credit Co.....	50	1,500,000	663,000	125,000	4	116	58 00
Can. Perm. Loan and Sav.....	50	3,000,000	2,200,000	1,100,000	6½	207½	103 75
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	139,000	4	118½	57 75
Dominion Telegraph Co.....	50	1,000,000	1,000,000		3	106	53 00
Dundas Cotton Co.....	100	500,000	500,000			30 50	30 00
Farmer's Loan and Sav. Co.....	50	1,057,250	611,430	75,857	4	114	57 00
Freehold Loan and Sav. Co.....	100	1,050,400	690,080	261,500	5	161	161 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	110,000	4	125	125 00
Home Sav. and Loan Co.....	100	1,000,000	100,000	40,000	3½		
Huron Cotton Co.....	100	2,000,000	850,000			65½ 98	65½ 00
Huron & Erie Loan Soc.....	50	1,000,000	1,000,150	320,000	5	154 167 xd	77 00
Huron & Lambton Loan Co.....	50	350,000	320,000	32,000	4		
Imperial Loan and Inv. Co.....	100	629,850	621,704	85,000	3½	105	105 00
Landed Banking and Loan.....	100	700,000	310,977	20,000	3		
Land. & Can. Loan and Ag.....	50	4,000,000	560,000	260,000	5	132½	66 37½
London Loan Co.....	50	650,700	464,519	45,000	4	116 118	58 00
London and Ont. Inv. Co.....	100	2,700,000	400,000	50,000	3½	113	113 00
Manitoba Inv. Assoc.....	100	500,000	100,000	3,000	4		
Manitoba Loan Co.....	100	518,000			5	110 xd	130 00
Montreal Telegraph Co.....	40	400,000			5	110½ 117	46 50
Montreal City Gas.....	40	2,000,000	2,000,000	1,870,752	6	182½ 183	74 00
Montreal City Pass. Ry. Co.....	50	600,000	600,000		6	120 120½	60 00
Montreal Cotton Co.....	100	754,000	754,000		0	40 75	40 00
Montreal Building Assoc.....	50	300,000	300,000		0	70 80	35 00
Montreal Loan and Mortg.....	50	1,000,000	832,312	106,000	3½	60	25 00
National Investment Co.....	100	1,460,000	350,000	20,000	3½	104½	104 50
N. S. Sugar Refinery.....	100	350,000	350,000		2½	50	50 00
Ont. Indus. Loan and Inv.....	100	308,000	84,735	20,000	4		
Ont. Inv. Assoc.....	50	2,650,000	1,871,850	500,000	4	120	60 00
Ont. Loan and Deb. Co.....	50	1,000,000	1,000,000	226,000	4	122	61 00
People's Loan and Dep. Co.....	50	500,000	487,048	42,000	3½	100½	50 25
Real Est. Loan and Deb. Co.....	50	500,000	316,213		3	69	34 50
Richellen and Ont. Nav. Co.....	100	1,619,000	1,619,000		3	58½ 59	58 50
Royal Loan and Sav. Co.....	50	400,000	299,603	24,000	4	126	63 00
Starr Mfg Co., Halifax.....	100	200,000	200,000		4	102	102 00
St Paul, M & M. Ry.....	100				3½		
Toronto City Gas Co.....	50	800,000	800,000		2½	134 xd	67 00
Union Loan and Sav. Co.....	50	600,000	575,000	160,000	4	181	66 50
Western Can. Loan and Sav.....	50	2,000,000	1,200,000		4	178½	89 37½

**BEDARD, CIRARD & CIE.,**  
 MANUFACTURERS AGENTS AND  
**GENERAL MERCHANTS.**  
 RIVERSIDE WORKS CO., QUEBEC.—Black and Colored Cashmères, Fingerings and Canadian Yarns.  
 RALPH HALL & Co., Manchester, Velvets and Velvetines. J. & D. HENSON & Co., Manchester, Plain and Fancy Silences, and Pocketings. M. LANGSTERN & Co., Manchester, Fancy Satens and Halims. Wm. WATSON & Co., Manchester, Prints and Cretonnes. GEORGE HODGKINSON & SON, Manchester, Quilts and Quiltings. ROWE GARDNER & Co., Manchester, Lawns, Cambrics and Jaconets. W. E. YATES, Leeds, Black and Fancy Countings and Trouserings. M. WHITEHILL & Co., Paisley Shawls,  
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 Sole Agent for Canada: G. E. COLSON, MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY JANUARY 15, 1885.

Name of Article:	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Boots and Shoes.</b>	\$ c.	White Michigan, No. 1.	\$ .00	2½ in. 4 to 2 p. 100 lb. keg	\$ 40	Leather (at 6 months.)	\$ c.
Men's Thick Boots Wax.	2 15 3 00	Red Winter, No 2 Toledo.	0 00 0 00	3 in. to 4½ "	3 15 0 00	No. 1, B. A. Sole	0 26 0 27
" Split "	1 50 2 25	Chicago No. 2, in bonds.	0 00 0 00	Cut Spikes, all sizes.	2 00 0 00	No. 2, B. A. Sole	0 23 0 24
" Kip Boots.	2 50 3 25	Milwaukee No. 2, do	0 00 0 00	Finishing Nails:		No. 1 Ordinary Sole.	0 24 0 25
" Calf Boots, pegged.	2 89 4 70	Oats.	0 31 0 32	1 in. to 1½ in. p. 100 lb. kg	5 30 4 65	No. 2 "	0 22 0 23
" Kip Brogans.	1 20 1 40	Barley.	0 55 0 55	1½ in. to 1½ in. "	4 30 4 05	Buffalo Sole, No. 1.	0 21 0 22
" Split do.	0 75 1 10	Peas.	0 70 0 75	2 in. and up "	3 70 0 00	No. 2 "	0 19 0 20
" Split Buff Congress.	1 40 2 40	Corn in bond.	0 67 0 00	<b>Tobacco Box Nails:</b>		China " No. 1.	0 22 0 23
" Buff & Pebbled Bals.	1 50 3 00	Flax Seed, prime.	0 00 0 00	1½ in. & 1½ in. p. 100 lb kg	3 40 3 75	" No. 2.	0 19 0 21
" Split.	1 00 1 40	Groceries.		1½ "	4 70 3 40	Zanzibar, No. 1.	0 21 0 23
Women's Pebbled & Buff Bals	1 00 1 50	<b>TEA, (H.C. &amp; Cad.),</b>		2½ "	3 30 2 00	" No. 2.	0 19 0 20
" Split Bals.	0 80 1 10	Japan, com. to med. lb.	0 15 0 25	Nett 30 days or 7 p. 4 mos		Slaughter, No. 1.	0 25 0 28
" Prunella do.	0 40 1 25	Japan, good med. to fine.	0 25 0 34	These terms apply to all		Harness	0 25 0 32
" Inferior do.	0 45 0 50	Japan, Nagasaki.	0 37 0 48	the above nails.		Upper Heavy	0 32 0 36
" Cong. do.	0 50 1 25	Y. Lyson com. to gd	0 16 0 25	Clinch and Heavy Clinch:		Light	0 35 0 38
" Buskins. do.	0 80 1 10	Y. Lyson fine to finest, lb	0 38 0 50	1 and 1½ in. per lb.	0 08 0 05	Grained Uppr.	0 84 0 87
Misess' Pebbled & Buff Bals	0 85 1 35	Gum. fair to med.	0 29 0 34	2½ " 2½ "	0 07 0 07	Scotch Grain	0 37 0 42
" Split Bals.	0 75 0 90	" Good to fine "	0 40 0 50	2½ " 2½ " and up	0 07 0 07	Kip Skins, French	0 75 0 95
" Prunella do.	0 40 1 00	Gum. P. Fincat.	0 67 0 65	Étât & Sharp pres'd Nails:	0 06 0 00	English	0 65 0 75
" Cong. do.	0 40 0 70	Imper' l., med. to gd	0 25 0 33	1½ " 1½ "	0 10 0 093	Canada, Kip.	0 40 0 50
Children's Pebbled & Buff Bals	0 60 1 10	" Fine to finest.	0 37 0 58	1½ " 1½ "	0 09 0 093	Hemlock Calf.	0 70 0 80
" Split Bals.	0 60 0 60	Twinkay, com. to gd.	0 12 0 18	2½ " 2½ "	0 08 0 073	" Light	0 55 0 65
" Prunella do.	0 60 0 75	Oolong.	0 45 0 55	3 in. and up "	0 07 0 07	French Calf.	1 05 1 40
Infants' Cocks, doz.	2 50 6 00	Coucou common.	0 16 0 20	35 p.c. dis.	0 06 0 00	Spits, Light & Medium.	0 22 0 28
		" med. to good.	0 23 0 35	" 6 lb. "	0 21 0 00	" Heavy	0 21 0 25
<b>Dairy Produce.</b>		" fine to finest.	0 36 0 50	" 9 lb. "	0 20 0 00	" Small.	0 18 0 21
Creamery, fine to choice.	0 21 0 24	Souchou common.	0 16 0 20	" P. & F. Bright.	0 22 0 24	Leather Board, Canada.	0 08 0 12
Township, new.	0 17 0 21	Fine to choice "	0 38 0 64	45 to 50 p.c. dis.	0 22 0 00	Enamelled Cow, per ft.	0 15 0 16½
Do old.	0 00 0 00	Coffee, green Mocha per lb.	0 25 0 31	Horse Shoes	3 00 4 00	Patent	0 16 0 16½
Brookville, new.	0 15 0 19	Java.	0 16 0 25	Terms, 4 mos. or 5 p.c. cash	0 22 0 24	Pebble Grain.	0 11 0 15
Do old.	0 00 0 00	Marzoubo.	0 13 0 17	or 30 days.		B. Calf.	0 18 0 22
Monroburg, new.	0 16 0 20	Cape.	0 12 0 14	Axes ss. & ds.—25 to 30 dis.	11 00 13 00	Brush (Cow) Kid	0 13 0 16
Do old.	0 00 0 00	Jamaica.	0 11 0 14	Galvanized Iron: No. 24.	0 06 0 06	Ruff.	0 14 0 17
Western Dairy, new.	0 12 0 17	Rio.	0 11 0 14	" No. 26.	0 06½ 0 07	Russets, Light	0 35 0 40
Do old.	0 00 0 00	Singapore & Ceylon	0 17 0 24	" No. 28.	0 07 0 07	" Heavy.	0 30 0 35
Cheese, choice.	0 12 0 12½	Chicory	0 11½ 0 13	Pig Iron: Siemens No. 1.	28 00 18 00	" Sadlers'	7 50 9 00
Fair to Good.	0 10 0 11	Sugars, (Caks. & Brls.)		Coltuss	20 00 0 00	<b>Manuf's of Cotton.</b>	
<b>Drugs &amp; Chemicals.</b>		Porto Rico.	0 01 0 60	Caldor.	18 50 0 00	<b>Hochelaga.</b>	
Alces Cape.	0 16 0 18	Jamaica.	0 00 0 00	Langlois.	19 00 19 50	(Brown Sheeting)—A.	0 03 0 00
Alum.	1 85 2 00	Barbados.	0 00 0 00	Sammuel.	18 00 18 50	B	0 00 0 00
Borax xtls.	0 12 0 14	Yellow Refined.	0 01 0 05	Garthrie.	18 00 18 50	G	0 00 0 00
Bleaching Powder.	2 40 2 75	Paris Lump.	0 07 0 17	Carthroe.	17 50 18 50	H	0 00 0 00
Brimstone	2 50 2 60	Granulata.	0 06 0 06	Eglinton.	16 50 17 00	HI	0 00 0 00
Castor Oil.	0 09 0 10	Syrups—Extra.	0 04 0 03	Hematite.	16 00 17 00	DD	0 00 0 00
Caustic Soda.	2 35 2 40	Fair.	0 03 0 03	Bar Iron—per 100 lbs.	0 00 0 00	HHI	0 00 0 00
Cream Tartar.	0 35 0 37	Molasses (Barbados) in g.	0 01 0 02	Best Refined.	1 70 1 75	XX	0 00 0 00
Epsom Salts.	1 25 1 40	Trinidad.	0 21 0 25	Siemens	2 05 2 35	XXX	0 00 0 00
Extract Logwood, best	0 09 0 10	Fruit Loose Muscatel, new	2 90 0 00	Swedes	4 25 4 50	W	0 00 0 00
Do ordinary.	0 09 0 09	Layers in boxes.	0 00 0 00	Sheet Iron to No. 20	2 30 2 40	Alt	0 00 0 00
Indigo Madras.	0 70 1 00	Sultanas.	0 09 0 07	Boiler Plates.	2 30 2 40	X 30 Twill	0 00 0 00
Morphin.	0 12 0 13	Sedless.	0 00 0 00	Boiler "	0 00 0 05	C Drill	0 00 0 00
Salader, best	0 05 0 05	Valencia, new.	0 09 0 09	Hoops and Bands	2 20 2 30	at	0 00 0 00
Do ordinary.	0 40 0 75	Currants, new.	0 04 0 05	Canada Plates: Hatton	0 00 0 00	Rit ¾ Brown Sheeting	0 00 0 04
Oxalic Acid.	0 14 0 15	Prunes.	0 04 0 04	Penn. and W. P. & Co.	2 00 3 00	XX do	0 00 0 00
Oxalic Acid.	0 75 0 90	Figs C. Mats.	0 04 0 06	Iron Wire: 0 to 8 p. 100 lbs	2 40 0 00	Seamless Bags—C.	0 00 0 00
Phosphorus.	4 00 4 25	H. S. Almonde bxs	0 11 0 13	Wrot Iron pipe 6½ to 70 p	0 05 0 05	A	0 00 0 00
Potash Iodide.	1 20 1 40	S. S. Tarragona.	0 13 0 13	Steel, cast per lb.	0 11 0 14	Canons—A Brown	0 00 0 00
Quinine	1 70 1 75	Walnuts	0 06 0 12	" Spring 100 "	3 25 3 50	B Brown	0 00 0 00
Soda Ash	1 70 1 75	Filberts.	0 07 0 09	" Tire.	3 25 3 50	C Brown	0 00 0 00
Soda Bicarb.	2 40 2 60	Brazils, new.	0 05 0 00	" Sleigh Shoe.	2 25 2 50	H Brown	0 00 0 00
Sal Soda.	1 00 1 10	Batty's Nabob Pickles, doz	2 70 3 80	" Blister, p lb.	0 00 0 00	Bleached.	0 00 0 00
Tartaric Acid.	0 55 0 60	Mixed do	2 90 2 80	Tin Plate: IC Coke	4 00 4 10	Reached Shirting—BB	0 00 0 00
Citric Acid.	0 65 0 75	Nabob Sauce, pts	3 40	IC Charcoal.	4 40 4 50	GE.	0 00 0 00
Citric Acid.	0 36 0 38	Spices: Cassia.	0 09 0 15	IX	6 50 6 75	CB.	0 00 0 00
Camphor Eng. Ref.	0 33 0 35	Mace.	0 90 0 95	IXX	8 25 8 75	BC.	0 00 0 00
" Am. Ref.	0 30 0 30	Cloves.	0 18 0 32	DC	0 00 0 30	NP.	0 00 0 00
Gum Arabic, per lb.	0 30 0 60	Nutmegs.	0 57 0 85	DX	0 00 0 50	AB Night Gown Twill.	0 00 0 00
" Traj.	0 45 0 90	Jamaica Ginger, Bl.	0 20 0 26	DXX	0 00 0 90	Valleyfield, Bleached.	
Coppers per 100 lbs.	0 95 1 00	Jamaica Unbl.	0 13 0 13	Russ. Sheet Iron.	0 10 0 11	W	0 00 0 00
Blue Vitriol.	0 54 0 67	African.	0 11 0 14	Anchors, per lb.	4 75 5 50	A	0 00 0 00
Potash Bichromate.	0 10 0 11	Pimento.	0 16 0 18	Lion & Crown, Tin'd Sheets		AA	0 00 0 00
		Popper.	0 16 0 18	24 gauge.	0 06 0 07	M	0 00 0 00
<b>Dry Goods.</b>		Mustard, 4 lb. Jars.	0 24 0 25	Lead: Pig, per 100 lbs.	3 50 3 75	SM	0 00 0 00
(See Manuf's of Cotton.)		Rice: Arracan, & co p. 100 lb.	3 50 3 75	Sheet	4 00 4 25	MM	0 00 0 00
<b>FISH.</b>		Sago.	0 64 0 68	Shot	5 00 5 25	C Cheese Cloth.	0 07 0 00
Cape Breton Herrings.	4 50 5 00	Tapioca, Pearl.	0 05 0 07	Lead Pipe, per 100 lbs.	5 00 0 00	C Butter Cloth.	0 00 0 00
Mackerel No. 1.	0 00 0 00	Flake	0 05 0 07	Zinc Sheet, lb.	4 75 5 00	H Interlining.	0 00 0 00
Green Cod No. 1.	4 00 4 25	Gelatine, Favorite,		Powder, Canada Blasting	3 50 0 00	A Wigans (all colors).	0 00 0 00
" No. 2.	3 50 4 00	(Poliwka's) 1 qt can.	1 00 0 00	F. F. to F. F. F.	4 75 5 00	<b>Stormont.—Striped</b>	
Dry "	3 50 4 50	Do do do 1 qt pkgs.	0 90 0 00	Barbed wire, per lb.	0 05 0 06	Ticking.	
N. Shors Salmon No. 1.	13 00 0 00	Do do do 2 "	1 80 0 00			A	0 00 0 00
Brit. Col.	12 00 0 00			<b>Hides and Skins.</b>		AA	0 00 0 00
Oysters.	6 00 6 50			Green Hides, insp.		S	0 00 0 00
		<b>Hardware.</b>		" No. 1, p. 100 lbs.	8 50 0 00	SB	0 00 0 00
<b>Flour.</b>		Tin: Block, L & F per lb.	0 21 0 22	" No. 2.	7 50 0 00	W	0 00 0 00
Patents.	4 25 6 50	do Straits	0 22 0 23	" No. 3.	6 50 0 00	AAA	0 00 0 00
Superior Extra.	4 10 4 15	Strip.	0 23 0 24	Hamilton, No. 1.	9 50 0 00	M	0 00 0 00
Extra Superfine.	4 00 0 00	Copper: Ingot.	0 16 0 17	" 2.	8 25 8 50	Checks—A Nuns Stripes.	0 00 0 00
Strong Bakers.	4 50 0 00	Sheet.	0 23 0 24	Toronto, " 1.	9 00 0 00	Denims—AB Brown.	0 00 0 00
Do American.	4 50 0 00	Cut Nails, Net Cash:		" 2.	9 50 0 00	AB Blue.	0 00 0 00
Fancy	3 65 0 00	Hot Cut Am. or Can. Pat'n		Western Buff, No. 1.	9 50 0 00	B Brown.	0 00 0 00
Spring Extra.	3 75 3 80	3 in. and above "	2 65 0 00	" 2.	9 50 0 00	BB Brown.	0 00 0 00
Superfine.	3 40 3 50	2½ & 2½ ins.	3 15 0 00	Dry Salted Western No. 1.	10 00 16 00	SB Brown.	0 00 0 00
Fine	3 20 3 30	1 & 1½ ins.—Am.	3 15 0 00	" 2.	14 00 0 00	Brown Sheeting.	
Middlings	3 00 0 00	1½ ins.	3 65 0 00	Western Steers.	10 00 11 00	A Caledonia.	0 00 0 00
Follards	2 80 2 85	1½ & 1½ Cold Cut, Can.	3 40 0 00	Sheepskins.	0 80 0 85	<b>Canada.</b>	
Ont. Bags.	1 50 2 10	1½ ins.	4 15 0 00	Calfskins, per lb	0 12 0 13	Shirtings.—Clyde Checks.	0 00 0 00
City Bags.	2 20 2 25	Casing, Box, Shook:				Canada	0 00 0 00
Oatmeal.	4 00 4 60	1½ in. p. 100 lb. keg.	4 65 0 00			Lybster No. 8, 30 in.	0 00 0 00
Cornmeal.	3 25 3 50	1½ in. to 1½ "	3 90 0 00			No. 2, 32 in.	0 00 0 00
Bran, per ton.	0 13 0 14	2 in. to 2½ "	3 65 0 00			Dundas (Gray) D 30 in.	0 00 0 00
Shorts do.	0 15 0 16					" C 30 in.	0 00 0 00
<b>Grain.</b>							
Canada White, No. 2.	0 83 0 86						
" Red Winter.	0 83 0 88						
" Spring No. 2.	0 82 0 85						

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut casing, box and shook, finishing and Tobacco Box, and Barrel Nails, Net cash within 30 days; or four months Note adding interest from the date of delivery at seven per cent. Clinch and Pressed, terms on four months or 5 p.c. off or cash in 30 days p.c. Discount on Bolts, Carriage, Tire and machine, 70 to 75 per cent.

MONTREAL WHOLESALE PRICES CURRENT. -THURSDAY, JANUARY 15, 1886.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
<b>Windsor. Br Sheetng.</b>	\$ c. \$ c.	<b>United Inches, 41 " 50.</b>	\$ c. \$ c.	<b>2nd quality, do.</b>	\$ c. \$ c.	<b>Lochaber Scotch..... qts</b>	\$ c. \$ c.
22.....	0 00 0 00	" 51 " 60.....	2 20 4 50	Shipping Gulls.....	22 00 25 00	Encore "..... case	6 50 7 00
33.....	0 00 0 00	" 61 " 70.....	2 05 4 75	Mill " do.....	12 00 15 00	Jamaica Rum per imp. gal.	2 50 2 80
44.....	0 00 0 00	" 71 " 80.....	0 00 0 50	Lath, M.....	7 00 0 00	Holland Gin "..... imp. gal	2 20 2 50
55.....	0 00 0 00	" 81 " 85.....	0 00 0 50	Spruce, 1 to 2 in. M.....	10 00 12 00	" " Green cases	3 75 4 25
<b>Cotton Yarn, N B., Grey.</b>	0 00 0 00	" 85 " 90.....	0 00 0 75	Shingles, 1st qual.....	3 50 3 75	" " Red cases..	7 55 8 00
do Colored.....	0 00 0 00	" 91 " 95.....	0 00 0 75	" 2nd ".....	2 25 2 75	<b>Old Tom.....</b>	6 00 0 00
<b>Carpet Warps, White</b>	0 00 0 00	" 96 " 100.....	0 00 10 50	<b>Tobacco. (In Bond.)</b>		Schodan Gin, } Hhds.	2 05 0 00
do Colored.....	0 00 0 00	<b>Paints, &amp;c</b>		Black, Chewing in boxes ..	0 18 0 21	" " cases.	3 65 7 50
<b>Double Yarn, (16 ply).</b>		<b>White Lead, pure 25 to 100</b>		" " in caddles	0 22 0 27	<b>Champagne</b>	
do White.....	0 32 0 00	lb kgs.....	5 50 6 40	Mahogany, Smoking ....	0 20 0 22	G. H. Mumm, Dry Verzeny's	26 00 81 00
do Colored.....	0 42 0 00	" No. 1 ".....	5 00 6 00	Do " ".....	0 23 0 24	Pommery .....	29 00 81 00
<b>Meats Eggs, &amp;c.</b>		" No. 2.....	4 00 4 50	Bright, Smoking.....	0 22 0 23	Bollinger .....	26 00 27 50
<b>Mess Pork, short cut.....</b>	15 50 16 25	" No. 3.....	3 75 4 00	Fancy Bright Smoking.....	0 35 0 40	Sherries Pomartin.....	1 35 6 00
" Western.....	15 00 15 25	<b>White Lead, dry.....</b>	4 50 4 75	Solace, Common.....	0 20 0 24	Domecq.....	1 60 7 00
<b>Hams, City Cured.....</b>	0 14 0 00	<b>Red Lead.....</b>	4 00 4 50	Solace Fair.....	0 25 0 32	Ports T. G. Sandeman.....	2 25 7 00
Lard, in pails.....	0 10 0 10	<b>Venetian Red, Eng'h.....</b>	1 00 1 75	<b>(Duty Paid.)</b>		Graham's ditto.....	2 30 6 50
Bacon, per lb.....	0 13 0 14	<b>Yel. Ochra, French.....</b>	1 60 2 50	Black, chewing boxes 10's	0 34 0 28	Claret, (cases.)	3 50 & up
Eggs.....	0 19 0 22	<b>Whiting London Washed.</b>	0 50 0 00	Do Navy, Cads, 3's, 6's,	0 37 0 39	Tarragona Ports. imp. gal.	1 15 1 30
Tallow, Rendered.....	0 07 0 07	" Paris.....	1 25 1 60	Mahogany Chewing 3's & 8's	0 38 0 40	Burgundy	10 00 23 00
" Rough.....	0 04 0 04	<b>Portland Cement, Brl.....</b>	2 75 3 25	Bright, Smoking, 3's & 8's	0 53 0 58	Still, Case.....	16 00 27 00
<b>Mess Beef, per brl.....</b>	0 00 0 05	<b>Roman " brl.....</b>	2 50 2 75	Do Fancy.....	0 63 0 70	Can. Spirits, Imp. gallon.	Paid Bon
Potatoes per bag.....	0 40 0 40	<b>Water Lime, brl.....</b>	1 50 2 00	American Fancy ch and sm	0 80 1 00	Alcohol— 65 O. P.	2 71 0 99
Turnips brl.....	0 40 0 00	<b>Fire Bricks per M.....</b>	25 00 30 00	<b>Wines, Liquors etc.</b>		" Pure Spirits " 50	2 72 1 05
<b>Oils.</b>		<b>Calcedin Plaster, p. brl.</b>	1 00 1 75	<b>Ale English..... qts</b>	2 35 2 40	" " 25 U. P	2 47 0 90
<b>Cod Oil, Newfoundland.....</b>	0 55 0 60	<b>Drain Pipes, 4 in. to 12 in.</b>	0 40 1 15	Domestic..... pts	1 60 1 05	Whiskeys.—Family Proof.	1 29 0 45
<b>Strait's Oil, American.....</b>	0 00 0 00	<b>per yard.....</b>		" " 10's.....	0 80 1 16	Old Bourbon.....	1 89 0 58
<b>Straw Seal.....</b>	0 55 0 00	<b>Salt.</b>		Stout: Guinness'..... qts	2 40 2 45	Rye, Toddy, Malt.....	1 82 0 57
<b>S. R. Pale Seal.....</b>	0 62 0 67	<b>Liverpool Coarse, per bag</b>	0 52 1 00	" " "..... pts	0 00 1 55	Rye, 4 years old.....	1 60 0 78
<b>Pale Seal.....</b>	0 55 0 60	<b>Canadian, 7 small bags.</b>	3 00 3 75	Domestic..... qts	1 48 1 60	" " ".....	1 70 0 88
<b>Lard Oil, Extra.....</b>	0 30 1 00	<b>Factory filled, per bag.</b>	1 20 1 40	" " "..... pts	0 70 0 00	" " ".....	1 80 0 98
" No. 1.....	0 57 0 59	<b>Entrick Factory filled, do</b>	2 40 0 00	Brandy: Hennessy's..... gal	4 50 5 00	" " ".....	1 90 1 08
<b>Linseed Raw.....</b>	0 60 0 61	<b>Timber, Lumber, &amp;c.</b>		Do " "..... case	11 00 11 50	<b>Wool.</b>	
" Hott.....	0 60 0 61	<b>Ash, 1 to 2 in., M.....</b>	18 00 25 00	Martel, ..... case	10 50 10 75	Fleece, .....	0 17 0 19
<b>Whale Redhead.....</b>	0 00 0 00	<b>Birch, 1 to 4 in., M.....</b>	20 00 25 00	Julia Duret & Co..... gal	4 09 4 50	Pulled, unsorted.....	0 18 0 21
<b>Pure Olive.....</b>	0 95 1 10	<b>Basswood.....</b>	16 00 25 00	Pinet, Castillon & Co..... gal	3 50 3 80	" Extra Super.....	0 26 0 28
" Machinery.....	0 95 1 10	<b>Black Walnut, culls.....</b>	60 00 00 00	Pinet, Castillon & Co..... case	8 25 15 00	" B Super.....	0 22 0 24
" qt., per case.....	2 75 3 00	<b>Do do 1st &amp; 2nd.....</b>	95 00 0 00	Cheapershippers..... gal	3 50 2 75	" C.....	0 00 0 00
" pts., ".....	3 50 3 75	<b>Cedar, round, lineal foot.....</b>	00 06 00 10	" " "..... case- qts	6 00 6 50	Australian.....	0 19 0 80
" pts., ".....	4 00 4 20	<b>Cedar, flat, lineal foot.....</b>	00 04 00 06	Irish Whiskey—Roe's case	7 75 8 75	Capo.....	0 16 0 17
" Lucca, Flasks.....	6 50 0 00	<b>Cedar, square, lineal foot.....</b>	00 07 00 00	Dunville..... case	6 50 7 00		
<b>Antonini's qts., case 1 doz.....</b>	7 25 0 00	<b>Elm, soft, 1st.....</b>	15 00 17 00	Mitchells..... cases	6 00 7 50		
" pts., " 2.....	3 25 0 00	<b>Elm, Rock.....</b>	25 00 30 00	Scotch Hay, Fairman & Co.	6 00 7 50		
<b>Spirits Turpentine, brls.....</b>	6 49 0 51	<b>Hemlock, 1 to 3 in., M.....</b>	8 00 10 00	Glenshiel, qts and Pts.....	8 00 8 50		
<b>Coal Oil:</b>		<b>Hemlock, timber, M.....</b>	14 00 15 00				
<b>Imp. Gals. f.o.b. (Petrolia)</b>	0 00 0 00	<b>Maple, hard, M.....</b>	25 00 30 00				
<b>Car Lots in Store.....</b>	0 17 0 00	<b>Soft, do.....</b>	16 00 25 00				
<b>Broken Lots.....</b>	0 18 0 00	<b>Oak, M.....</b>	40 00 50 00				
<b>Single Brls.....</b>	0 15 0 19	<b>Pine, clear, M.....</b>	35 06 40 00				
<b>Glass.</b>							
<b>United Inches, 14 to 25.....</b>	1 95 2 00						
" 26 " 40.....	2 00 2 10						

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

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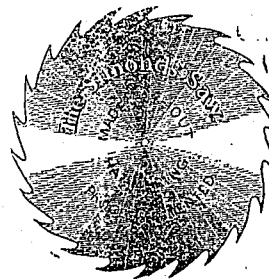
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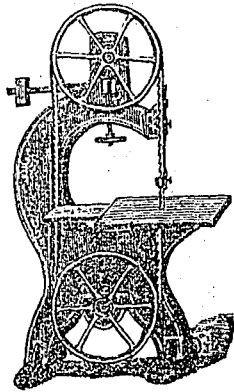
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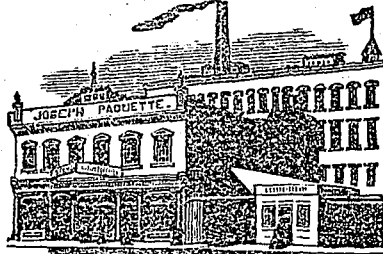
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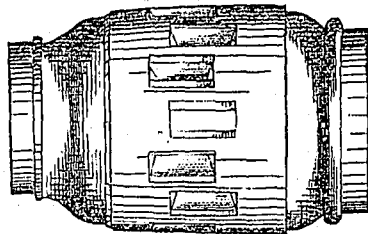
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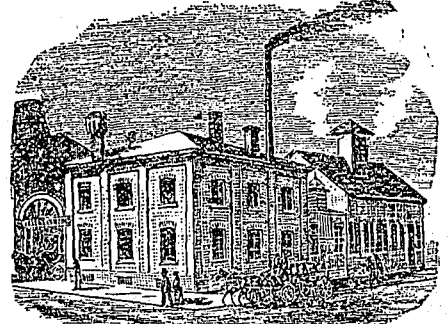
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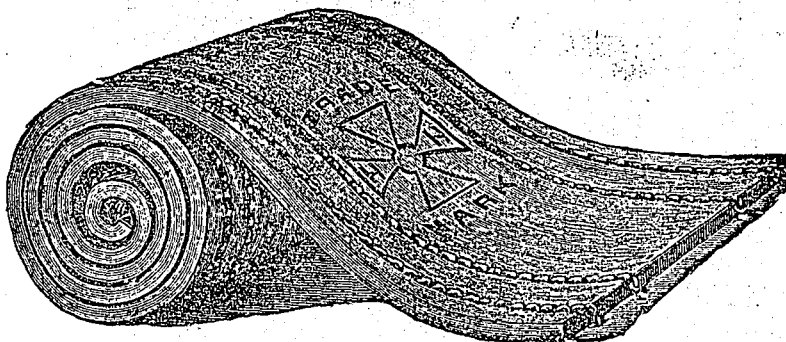
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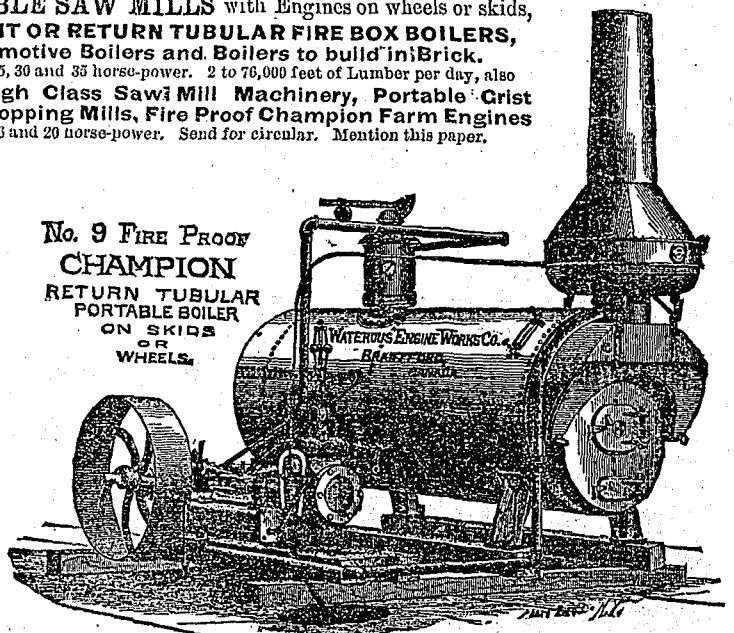
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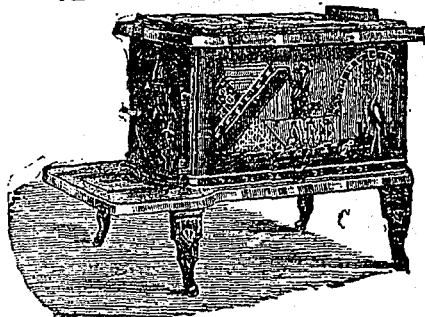
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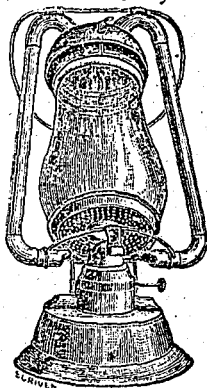


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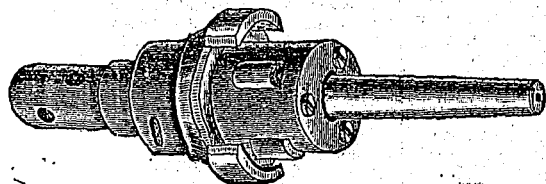
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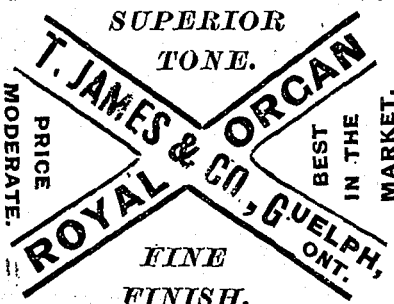
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SECURITIES.		Montreal Jan. 12.
Canada Gov. 4 p. c. Intercol. Ry. 1903. Gua. Rupert's Land Loan 4 p. c. bds., 1904.....		112
Gua. 4 p. c., 1910.....		113
.....1913.....		113
British Columbia, 1894, 6 p. c.....		111
July, 1907, 6 p. c.....		124 1/2
Canada, 1882-4, 6 p. c.....		101 1/2
1885, op. of Gov., 5 p. c.....		101 1/2
Insc. stock, 5 p. c.....		100 1/2
Dom. Hy. Loan, 1903, 5 p. c.....		110 1/2
1901-5-6-8, 4 p. c.....		103
1901-5-6-8. Insc. stk. 5 p. c.....		103
Co. Debentures (Ont.) 20 years 6 p. c.....		.....
Township Debentures (Ont) 6 p. c.....		.....
Shrs.	Railway and other Stocks.	pd. Jan. 12.
100	Atlantic & St Lawrence Shs 6 p. c	all
10	Buffalo and Lake Huron.....	all
100	Do. 5 1/2 p. c. 1st Mort.....	100
300	Do. do 2nd Mort.....	100
..	Can. Central 5 p. c. 1st M. Bds	.....
..	Int. guar. Ry Gov.....	107
100	Canada Southern 1st Mort. 3 p. c.	99
..	Canadian Pacific \$10.....	44
..	Chic. & G.T.R. 6 p. c 1st M Coup	.....
..	1,900.....	107
100	Grand Trunk Junc. Ry. 5 p. c.	96
100	Grand Trunk of Canada ord.	100
..	stock.....	10
100	2nd equin. mtg. bds.....	122
100	1st prof. stock.....	74
100	2nd prof. stock.....	50 1/2
100	3rd prof. stock.....	24 1/2
100	5 p. c. perp. deb. stock.....	112
100	4 p. c. perp. deb. stock.....	89 1/2
100	Gt. Western shares.....	64
100	5 p. c. pref.....	112
100	5 p. c. deb. stock.....	111
100	6 p. c. bds., 1890.....	107
100	Hamilton and N. W.....	103
100	M of Canada 8 1/2. 1st Mort.	94
100	5 p. c. con. mtg. sc.....	94
100	Montreal & Champlain 5 p. c. 1st	.....
..	mtg. bds.....	92
100	Mont. & Sorel 6 p. c. 1st mtg. at	93
..	497 ser.....	103
100	N of Canada 6 p. c. 1st Pref Bonds.	103
..	do do 2nd dr.....	103
..	6rd prof. bonds A.....	84 1/2
..	3rd prof. bonds B.....	84
100	Northern Extension, 6 p. c. guar.	103
100	Do do 6 p. c. Imp.....	103
100	Quebec Central 5 p. c. 1st mtg. bds	37
100	Wall, Gray & Bruce, 7 p. c. Bds.,	.....
..	1st Mort.....	93 1/2
100	T. G. & B. 6 p. c. bonds 1st Mort.	72 1/2
..	St. Law & Ott. 6 p. c. Bds.....	74
..	New Brunswick 6 p. c. 1886-91.....	104
..	Nova Scotia 6 p. c. 1886.....	104
..	Quebec Prov. 1904 5 p. c.....	107
..	Do do 1905 5 p. c.....	107
..	(iss. Paris), 1919.....	105
..	stor. bds. sc. all pd. 1912	108

**ESTABLISHED 1874.**  
**Salmon, in Brls. and Hf. Brls,**  
**Mackerel, in Brls. and Kits,**  
**Boneless Codfish,**  
**Haddies and Bloaters,**  
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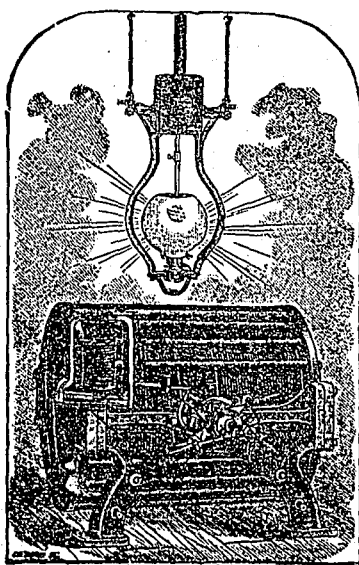
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 Manufacturers of and Dealers in  
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 Estimates furnished for  
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**BGREENING & CO.,**  
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**NORTHERN ASSURANCE CO'Y.**  
OF LONDON.

ESTABLISHED 1836.

**CALEDONIAN INSURANCE CO.,**  
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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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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, - - - - \$6,572,719 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, President.** **W. HENDRY, Manager.** **W. H. RIDDELL, Secretary.**  
General Agent for Montreal: **Geo. Forbes.**

**BRITISH AMERICA ASSURANCE CO.,**  
FIRE AND MARINE,  
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

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**H. R. FORBES,** - - - Deputy Governor.  
**Henry Taylor,** - - - G. M. Kinghorn, (Montreal).  
**Hon. W. Cayley,** - - - H. S. Northrop,  
**George Boyd,** - - - John Y. Reid,  
**John Leys,** - - - Secretary.  
**SILAS P. WOOD,** - - - Resident Agent, Montreal.  
**H. A. Holden,** - - -

**THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO.**

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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..... 385,015.71

**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.

**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.

**Scottish Union & 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

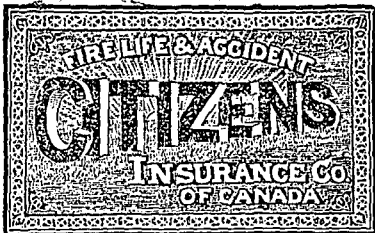
**WALTER KAVANACH,** Resident-Agent,  
117 St. Francois Xavier Street, **MONTREAL.**

**COMMERCIAL UNION ASSURANCE CO.**  
OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

**MONTREAL, 64 ST. FRANCOIS XAVIER ST.**

**FRED. COLE,** General Agent.



**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.  
 N. B. Corse. Robert Anderson. J. B. Rolland  
 Arthur Prévost. C. D. Proctor.  
 ARCH. MCGOUN, SEC.-TREAS.

**GERALD E. HART, GEN'L MAN'G.**  
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 RISKS TAKEN AT MODERATE RATES.

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 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.  
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**MONTREAL.**

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 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, Dec. 24 1884.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	74½ 76
Canada Life .....	2,500	7½-8mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	85	7½	.....
Confederation Life.....	5,000	5-6mos.	100	10	220
Queen City Fire .....	2,000	.....	50	10½	.....
Western Assurance.....	20,000	6 6 mos.	40	20½	77½ 78
Royal Canadian Insurance.....	20,000	.....	50	20	.....
Accident Ins. Co. of North America...	2500	6	100	20	.....
Guarantee Co. of North America.....	13,000	6	50	10	95-100

**BRITISH AND FOREIGN.—(Quotation on the London Market, Dec. 22, 1884.)**

	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p.p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British Empire.....	50,000	50	20	4	£22½
British & Foreign Marine.....	50,000	30	50	6	£16½
Commercial Union Fire Life & Marine.	5,000	10	100	15	£42
Edinburgh Life.....	100,000	0	£10	£2	13s 9d
Fire Insurance Association.....	20,000	18	100	50	£62 £65
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25	£151 £164
Imperial Fire.....	100,000	30	20	2	£5 3s 9d
Lancashire Fire and Life.....	10,000	15	40	8½	£30
Life Association of Scotland.....	600,000	.....	10	2	17s 6d
Lion Fire.....	92,000	.....	10	2	£27 £27½
Lion Life.....	35,802	48	25	12½	51s 53s
London Assurance Corporation.....	10,000	10	10	1 7-20	62s 6d
London & Lancashire Life.....	£391,752	70	20	2	£23 6s 3d
Liverp'l & London & Globe Fire & Life	30,000	70	100	5	£41½ £41½
Northern Fire & Life.....	40,000	56	50	6½	£27
North British & Mercantile Fire & Life	40,000	£21 p. s.	10	1	£218 £223
Phoenix Fire.....	200,000	30	20	3	40s 6d 41s
Queen Fire & Life.....	100,000	60	20	8	£28½
Royal Insurance Fire & Life.....	125,000	22½	10	1	£29½ £28
Scottish Commercial Fire & Life.....	50,000	6	10	1	28s
Scottish Imperial Fire and Life.....	20,000	15	50	8	£18 £13½
Scottish Provincial Fire & Life.....	10,000	58½	50	12	50s
Scottish Union.....	4,000	5	25	1½	£49½ £50
Standard Life.....					18s

**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. Life  
 Assurances granted in all the most approved forms.

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**M. H. GAULT, | W. TATLEY.**

**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.

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 Presidents:—Hon. L. R. Church, Q.C., B. Globensky, Esq., Treasurer:—Arthur  
 Gagnon, Esq., Directors:—L. H. Massue, Esq., M.P., J. L. Cassidy, Esq., merchant,  
 J. McEntyre, Esq., merchant, M. Babcock, Esq., manufacturer, W. W.  
 Ogden, 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.**

SECTION 11.—Assembly Bill 139, passed March 30th, 1883. "The Provident  
 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.**

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**THE CITY OF LONDON**  
**FIRE INSURANCE COMPANY,**  
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**CAPITAL, - - - \$10,000,000.**

Insurances effected at lowest current rates.

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Active and Reliable Agents wanted in unrepresented districts.

**Insurance.**

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 Incorporated by Dominion Parliament, A. D., 1872  
 Authorized Capital, - - \$500,000.  
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 A. T. GALT. HON. JAMES FERRIER.  
 MANAGING DIRECTOR.  
**EDWARD RAWLINGS.**

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**THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)**  
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 Dominion Government Deposits, \$56,745.32  
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**A. T. McCORD,**  
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**Plate Glass Fronts Insured AGAINST BREAKAGE, AND Immediate Replacement**  
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*Fire Insurance Comp'y*  
 OF LONDON.  
 HEAD OFFICE FOR CANADA:  
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 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.....£660,818.  
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 Chief Agents in Canada.

**The Waterloo Mutual**  
**FIRE INSURANCE CO.**  
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 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 \$40,872,028.00;  
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**HEAD OFFICE GALT, ONT.**  
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 Vice-President, - A. WARNOCK, Esq.,  
 Manager, - - - - - R. S. STRONG

**MERCANTILE**  
**FIRE INSURANCE CO.,**  
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 Government Deposit, - 20,100.00  
 Losses promptly adjusted and paid.

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 P. H. SIMS, Esq., - - - Secretary.  
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**Office, 97 James St. N., Hamilton.**

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**Walkerton, Ont.**  
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**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.E., Vice-Pres's  
 JOHN L. BLAIRIE, Esq.,  
 WILLIAM McCABE, Managing Director. }  
 MONTREAL OFFICE,  
 185 ST. JAMES STREET.  
**CHARLES AULT, M. D.,**  
 Manager Prov. Quebec.

*Intercolonial Railway.*

**WINTER ARRANGEMENT.**  
**Commencing 1st Dec., 1884,**  
**THROUGH EXPRESS PASSENGER TRAINS**  
 run DAILY (Sunday excepted) as follows:  
 Leave Point Levi..... 8.00 A.M.  
 Arrive Riviere du Loup..... 12.05 P.M.  
 Trois Pistoles..... 1.15 "  
 Rimouski..... 3.01 "  
 Little Metis..... 4.12 "  
 Campbellton..... 7.50 "  
 Dalhousie..... 8.32 "  
 Bathurst..... 10.33 "  
 Newcastle..... 12.45 A.M.  
 Moncton..... 3.40 "  
 St. John..... 7.00 "  
 Halifax..... 12.15 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Chaudiere Junction 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,  
 130 1/2 St. James Street,  
 (Opposite St. Lawrence Hall),  
 Montreal.

**D. POTTINGER,** Chief Superintendent  
 Railway Office, Moncton, N.B., Nov. 27th, 1884.

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**IN CASH INCOME.**

1880.....	\$ 8,964,719
1881.....	10,483,366
1882.....	11,950,646
1883.....	13,661,351

**IN CASH DIVIDENDS PAID POLICY HOLDERS.**

1880.....	\$1,553,499
1881.....	1,730,269
1882.....	2,136,887
1883.....	2,413,014

**IN NEW ASSURANCE ISSUED.**

1880.....	\$22,229,979
1881.....	32,374,281
1882.....	41,325,520
1883.....	52,413,014

**IN SOLID INVESTED FUNDS.**

1880.....	\$43,183,935
1881.....	47,044,269
1882.....	50,550,982
1883.....	55,542,903

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 Mail Building, - - - Toronto.  
**DAVID BURKE,**  
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Insurance.

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LIFE AND FIRE.

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

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**ESTABLISHED 1847.**

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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.**  
**DAVID DENNE,**  
 General Agent, Montreal.

Accumulated Funds, . . . \$5,000,000  
 Annual Income, . . . . . 920,000  
 Canadian Investments, . . . 600,000  
 Claims and Bonuses paid, 10,000,000  
 Canadian Deposit, . . . . . 100,000

**F. STANCLIFFE,**  
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## WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,746,640 32  
 Income for Year ending 31st Dec., 1882..... \$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

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

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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.

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Life Assurance Co., of London, England,  
 LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300 000 AND INCREASING YEARLY.

Low Rates of Premium.

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WILLIAM ROBERTSON, General Manager.

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(LIMITED)  
 OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

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

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