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Foreign Agents: England—The Alliance Bank, Limited, London. France—Le Crédit Lyonnais, Paris.

Letters of Credit and Circular Notes for Trav- ellers issued available in all parts of the world.

BANQUE D'HOCHELAGA.

Capital Paid-Up, \$710,100. Reserve Fund, 100,000

F. X. ST. CHARLES, President. M. J. A. PRÉNDERGAST, Cashier.

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CORRESPONDENTS. London, England—The Clydes- dale Bank (Limited). Paris, France—Credit Lyonnais. New York—The National Park Bank. Boston—The Maverick National Bank. Collections made through- out Canada at the cheapest rates.

Letters of credit issued available in all parts of the world.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE, TORONTO.
Paid-Up Capital, \$6,000,000
Reserve Fund, 800,000

DIRECTORS.

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Belleville, Hamilton, Sealforth,
Berlin, Jarvis, Simcoe,
Blenheim, London, Stratford,
Brantford, Montreal, Strathroy,
Chatham, Orangeville, Thorold,
Collingwood, Ottawa, *Toronto,
Dundas, Paris, Walkerton,
Dunville, Parkhill, Windsor,
Galt, Peterborough, Woodstock.
*East Toronto—Cor. Queen St. and Polton Avenue.
North Toronto—763 Yonge St. North West Toronto—
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Commercial credits issued for use in Europe, the East and West Indies, China, Japan and South America.

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

HANKERS AND CORRESPONDENTS.
Great Britain—The Bank of Scotland.
Paris, France—Lazard Freres & Cie.
Brussels, Belgium—J. Mathieu & Fils.
New York—The American Exchange National Bank.
Chicago—The American Exchange National Bank.
San Francisco and British Columbia—The Bank of British Columbia.

THE DOMINION BANK.

Capital, \$1,500,000. Reserve Fund, \$1,150,000

DIRECTORS:

JAS. AUSTIN, President.
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James Scott, Wilmot D. Matthews.

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Agencies:—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Escher; Dundas St., cor. Queen; Spadina Ave., No. 366; Sherbourne St., cor. Queen; Market Br., cor. King and George Sts.
Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.
Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.
R. H. BETHUNE, Cashier.

La Banque Jacques Cartier.

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

Directors.

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A. S. Hamelin, Esq., Vice-President.
J. L. Cassidy, Esq., Lucien Hunt, Esq.
J. O. Villeneuve, Esq.,
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Branch at Beauharnois—C. H. Hamel, Mgr. Branch at St. Hyacinthe—A. Clement, Mgr. Branch at Valleyfield—Ls. de Martigny, Mgr. Branch at Fraserville—J. F. Pellant, Mgr. Branch at Victoriaville—A. Marchand, Mgr. Branch at Plessisville—H. Dorion, Mgr. Branch at St. Jean Baptiste—L. G. LaCasse, Mgr. Agents in New York—Nat. Bank of the Republic. Agents in London, Eng.—Glynn, Mills, Currie & Co.

BANK OF OTTAWA.

OTTAWA.

Capital (all paid-up), \$1,000,000
Reserve Fund, 360,000

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ST. STEPHEN'S BANK.

Incorporated 1836.

ST. STEPHEN, N.B.

Capital, \$200,000
Reserve, 25,000

F. H. TODD, President.
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BANK OF HAMILTON.

CAPITAL (All Paid-Up), \$1,000,000
RESERVE FUND, 380,000

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AGENCIES:

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Listowel, Milton, Orangeville,
Port Elgin, Simcoe, Tottenham,
Owen Sound, Wingham, Toronto.

Agents in New York—The Bank of Montreal.
Agents in London, Eng.—The National Bank of Scotland.

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Capital Paid-Up, \$1,500,000
Reserve Fund, 550,000

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Boston—Tremont National Bank.

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Capital Paid-up, \$1,200,000. Reserve fund, \$100,000

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Collections made at all points on most favorable terms. Current rate of interest allowed on deposits.

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Authorized Capital, \$1,000,000

DIRECTORS.

DUNCAN MACARTHUR, President.
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MERCHANTS BANK OF HALIFAX.

Capital Paid-Up, \$1,000,000
Reserve Fund, 180,000

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Branch, Montreal, E. L. Pease, Manager.

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New York, Chase National Bank.
Boston, the National Hide & Leather Bank.
Newfoundland, Union Bank of Newfoundland.
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Paris, France, Claude Lafontaine, Martinet & Co.
Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

Capital Paid-up, \$1,000,000
Reserve Fund, 380,000

HEAD OFFICE, TORONTO.

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BANKERS.

New York and Montreal—Bank of Montreal.
London, England—National Bank of Scotland.
All Banking business promptly attended to. Correspondence solicited.
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IMPERIAL BANK OF CANADA.

Capital, \$1,500,000
Reserve Fund, 600,000

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

Eastern Townships Bank.

Authorized Capital, \$1,500,000
Capital Paid-Up, 1,463,589
Reserve Fund, 425,000

BOARD OF DIRECTORS:

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Branches—Waterloo, Richmond, Coatscook, Stanstead, Cowansville, Granby, Bedford, Huntingdon.
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London, England—National Bank of Scotland
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and promptly remitted for.

THE WESTERN BANK OF CANADA.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 330,000

HEAD OFFICE, OSHAWA, ONT.

BOARD OF DIRECTORS:

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Capital Paid-up, \$1,200,000

DIRECTORS:

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BRANCHES:

Montreal—Alf. Brunel, Manager. Ottawa—C. H. Carrière, Manager. Sherbrooke—P. J. Bazin, Manager.

AGENTS

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

Loan Societies.

**THE
Hamilton Provident and Loan
SOCIETY.
DIVIDEND No. 35.**

NOTICE is hereby given that a dividend of THREE AND ONE-HALF PER CENT upon the paid-up capital stock of the Society, has been declared for the half-year ending 31st December, 1888, and that the same will be payable at the Society's banking house, Hamilton, Ontario, on and after WEDNESDAY, 2nd day of JANUARY, 1889.

The Transfer Books will be closed from the 16th to the 31st December next, 1888 both days inclusive.

H. D. CAMERON, Treasurer.
Hamilton, 4th December, 1888.

Dominion Savings & Investment Soc.

LONDON, ONTARIO.

Incorporated 1874.

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.

F. B. LEYS, Manager.

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FINANCIAL AGENT,**

Promoter of and Dealer in

**MINES AND MINING PROPERTIES
And Real Estate Agent.**

JAMES S. NOAD, Montreal.

**THE
BELL TELEPHONE CO.
OF CANADA.**

Incorporated by Act of Parliament, 1880.

President, ANDREW ROBERTSON
Vice-President and Man. Director, C. F. SISK
Secretary-Treasurer, C. P. SCLATER

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

The Bell Telephone Company of
Canada—Montreal.

Railways,



Intercolonial Railway.

**WINTER ARRANGEMENT.
Commencing 26th NOV., 1888.**

Through Express Passenger Trains

run daily (Sunday excepted) as follows:

Leave Levis	8:00
Arrive Riviere du Loup	12:05
Trois Pistoles	13:10
Rimouski	15:00
Little Melis	16:10
Campbellton	19:50
Dalhousie Junction	20:34
Bathurst	22:33
Newcastle	24:15
Moncton	3:40
Saint John	7:00
Halifax	9:05

The night trains from Montreal of the Grand Trunk and Canadian Pacific Railways connect at Levis with these trains.

The trains to Halifax and Saint John run through to their destination on Sundays.

The sleeping car, leaving Montreal on Monday, Wednesday and Friday, runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday, to Saint 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 & Passenger Agent
136 1/2 St. JAMES ST.,
Opposite St. Lawrence Hall,
MONTREAL.

D. POTTINGER,
Chief Superintendent

Railway Office,
Moncton, N. B., November 20th, 1888.

Oceanic Steamships.

Allen Line.



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

1888—Winter Arrangements—1889

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.
Acadian	631	Capt. F. McGrath.
Assyrian	3,970	John Bentley.
Austrian	2,458	"
Buenos Ayrean	4,005	" J. Scott.
Canadian	2,906	" John Kerr.
Carthaginian	4,214	" A. Macnicol.
Caspian	2,728	" Alex. McDougall.
Circassian	3,724	Lt. R. Barrett, R.N.R.
Corean	3,488	Capt. C. J. Menzies.
Grecian	3,613	" C. E. LeGallais.
Hibernian	2,997	" J. Brown.
Lucerne	1,925	" Nunan.
Manitoba	2,975	" Dunlop.
Monte Videan	3,500	" W. S. Main.
Nestorian	2,689	" John France.
Newfoundland	919	" C. Mylius.
Norwegian	3,523	" R. Carruthers.
Nova Scotian	3,305	" R. H. Hughes.
Parisian	5,359	Lt. W. H. Smith, R.N.R.
Peruvian	3,038	Capt. J. G. Stephen.
Phoenician	2,425	" D. J. James.
Polynesian	3,983	" H. Wylie.
Pomeranian	4,364	" W. Dalziel.
Prussian	3,030	" J. Ambury.
Rosarian	3,500	" D. McKillop.
Sardinian	4,376	" Joseph Ritchie.
Sarmatian	3,647	" Wm. Richardson.
Scandinavian	3,068	" John Park.
Siberian	3,904	" K. P. Moore.
Waldensian	2,256	" Whyte.

The Steamers of the

Liverpool Mail Line,

Sailing from Liverpool on THURSDAYS, and from Portland on THURSDAYS and from Halifax on SATURDAYS, 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 HALIFAX.

Polynesian	.....	Saturday, Dec. 1
Sarmatian	.....	Saturday, Dec. 16
Parisian	.....	Saturday, Dec. 29
Sardinian	.....	Saturday, Jan. 12

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

FROM PORTLAND TO LIVERPOOL VIA HALIFAX.

Polynesian	.....	Thursday, Nov. 29
Sarmatian	.....	Thursday, Dec. 13
Parisian	.....	Thursday, Dec. 27
Sardinian	.....	Thursday, Jan. 10

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

Rates of Passage from Montreal via Halifax:

Cabin.....\$58.75, \$73.75 and \$83.75
(According to Accommodation.)

Intermediate.....\$35.50
Steerage.....\$23.50

Rates of Passage from Montreal via Portland:

Cabin.....\$57.50, \$72.50 and \$82.50
According to accommodation.

Intermediate.....\$35.50
Steerage.....\$23.50

Through Bills of Lading granted to Liverpool and Glasgow, and at Continental Ports, to all points in Canada and United States, and from all Stations in Canada and the United States to Liverpool and Glasgow, via Boston, Portland or Halifax.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Cluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkopf, No. 8 Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Allan Bros. & Co., 203 Leadenhall street, E.C., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 112 La Salle Street, Chicago; H. Bourlier, Toronto; Thos. Cook & Son, 261 Broadway, New York; or to G. W. Robinson, 136 1/2 St. James street, opposite St. Lawrence Hall; D. Battersby, 174 St. James street; A. B. Chaffee, 266 St. James street; W. D. O'Brien, 143 St. James street, or to

H. & A. ALLAN,

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

Oceanic Steamships.

**ROYAL MAIL
DOMINION LINE
OF STEAMSHIPS.**



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

Liverpool Service.

SAILING DATES.

From Portland. From Halifax.

*Vancouver.....Thurs., 6th Dec.....Sat., Dec. 8
*Sarnia.....Thurs., 20th Dec.....Sat., Dec. 22
*Oregon.....Thurs., 3rd Jan.....Sat., Jan. 5
*Vancouver.....Thurs., 17th Jan.....Sat., Jan 19

Rates of Passage from Portland or Halifax to Liverpool.

\$50, \$65 and \$95; return, \$100, \$125 and \$150, according to position of stateroom, with equal saloon privileges. Second Cabin, \$30. Steerage, \$20.

Prepaid steerage tickets issued at the lowest rates.

* These Steamers have Saloons, State-rooms, Music-room, Smoking-room and Bath-room amidships, where but little motion is felt, and are handsomely furnished, and they 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 McIlwraith, McEacham & Co., Frenchchurch street; in Liverpool, to Finn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

**DAVID TORRANCE & CO.,
Exchange Court, Montreal.**

BOSSIERE LINE

Under contract with the Dominion Government.

**HAVRE — MONTREAL
CHEAPEST ROUTE
To the Continent.**

Chateau Leoville .. 4,900 2,000
Obok .. 3,100 1,500
Panama .. 3,000 1,900
Henri IV .. 2,000 900
Sully .. 2,000 1,000

For Freight and Passage apply to

BOSSIERE (Havre, 47 Quai d'Orleans.
{ Paris, 24 Rue Lanetior.
FRERES & Co. / Montreal, 209 Commissioners St.

Hotel Directory.

Price of admission to this directory is \$10 per annum.

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OTTAWA... The Russell... Kenly & St. Jacques
HAMILTON... The Royal..... Hood Bros.
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KINGSTON, The British America, J. E. Dunham
DUNDAS..... The Elgin.....

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" .. The Windsor Hotel.... C. Swett
" .. The Balmoral... S. V. Woodcuff

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HALIFAX... The Halifax... L. Henslin & Sons

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ST. JOHN..... Victoria... D. W. McCormack
" .. New Victoria... J. L. McCoskery

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Having all the machinery necessary for the manufacture of Shipping Tags, we would call the attention of Merchants and manufacturers to our exceptionally LOW PRICES in this line.

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 CAMPBELLFORD.....A. L. Colville
 CLINTON.....T. J. F. Hilliard
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 STRATFORD.....McPherson & Davidson
 TEESWATER.....John J. Stephens
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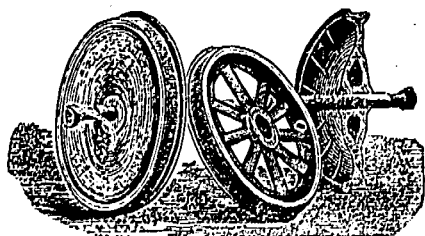
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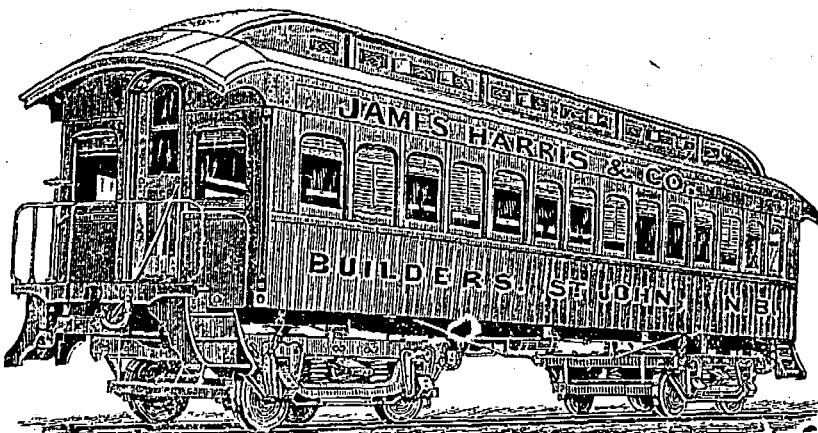
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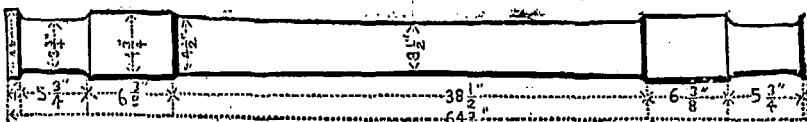


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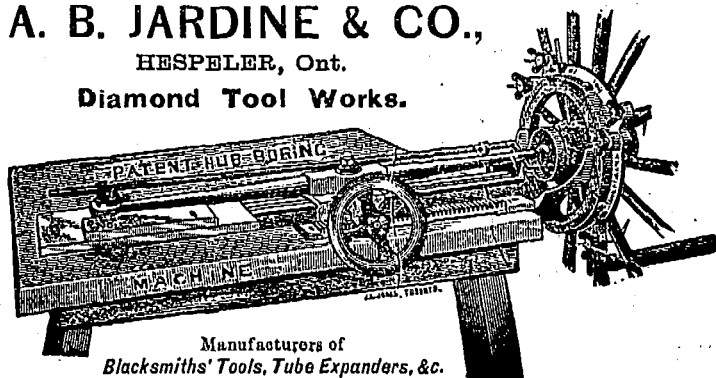
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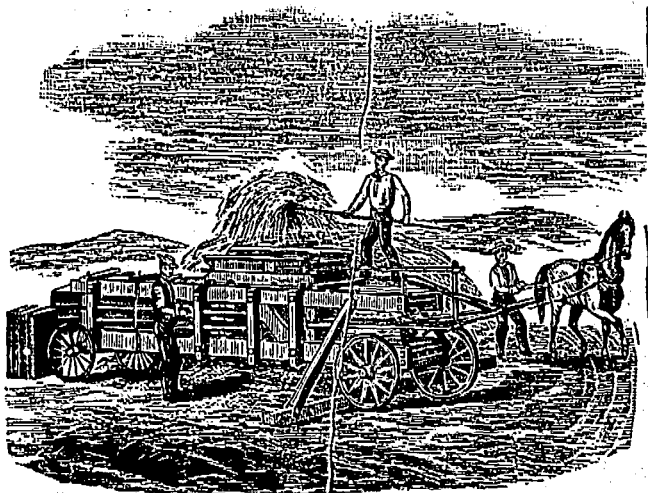
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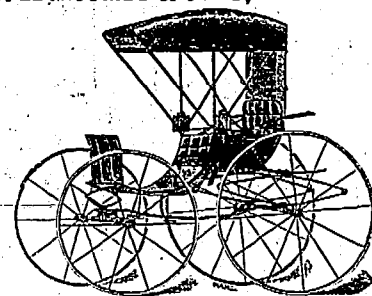
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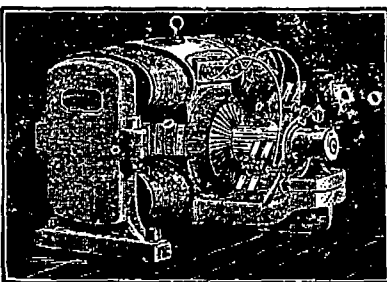
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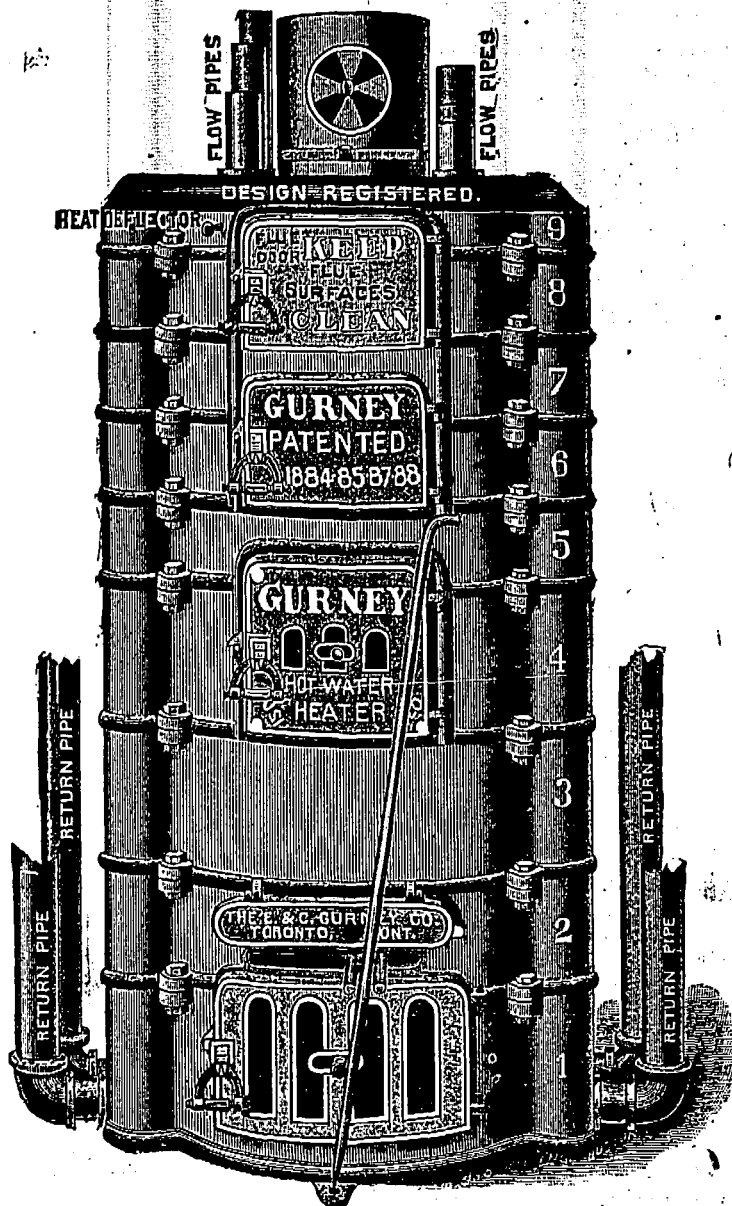
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BANKS.								
Brit. North America...	\$243	\$4,866,666	4,866,666	1,101,630	31	April Oct	149 1/2	363 7/8
Can. Bank Commerce...	50	5,000,000	5,000,000	500,000	31	June Dec	118	59 00
Commercial, Manitoba...	50	500,000	278,970	25,000	31	2May 2No4	102 1/2	41 18
Commercial, Ont.	40	500,000	260,000	65,000	31	1May 1Nov	102 1/2	41 18
Commercial, Windsor...	50	1,500,000	1,500,000	1,150,000	5 & 16	1May 1Nov	102 1/2	41 18
Du Peuple...	50	1,200,000	1,200,000	300,000	3	3Mar 3Sept	102 1/2	51 00
Eastern Townships...	50	1,483,557	1,468,684	450,000	31	2Jan 2July	114	57 10
Exchange, Yarmouth...	70	280,000	245,945	30,000	3	1Feb 1Aug	87	60 90
Federal...	100	1,250,000	1,250,000	150,000	3	1June 1Dec	112 1/2	22 40
Halifax Banking Co...	100	1,000,000	1,000,000	100,000	4	1Moh 1Sept	136	36 00
Hamilton...	100	1,000,000	1,000,000	350,000	3	1June 1Dec	94 1/2	34 50
Hochelaga...	100	710,000	710,000	100,000	3	June Dec	137	137 00
Imperial...	100	1,500,000	500,000	500,000	3	3June 2Dec	95	23 75
Jacques Cartier...	25	500,000	500,000	140,000	3	3June 2Dec	135 1/2	19 25
Merchants' Can...	100	5,799,200	5,799,200	1,920,000	31	3June 2Dec	135 1/2	123 00
Merchants, Halifax...	100	1,000,000	1,000,000	160,000	3	1Aug 1Feb	121	78 62 1/2
Molsons...	50	2,000,000	2,000,000	1,600,000	4	1April 1Oct	157	454 00
Montreal...	200	12,000,000	12,000,000	6,000,000	5 & 28	1June 1Dec	127 1/2	43 25
Nationale...	50	2,000,000	2,000,000	350,000	2	1May Nov	89 1/2	210 00
New Brunswick...	100	500,000	500,000	400,000	6	1Jan 1July	210	148 00
Nova Scotia...	100	1,114,300	1,114,300	400,000	31	1Feb 1Dec	143 1/2	126 50
Ontario...	100	1,500,000	1,500,000	550,000	3	1June 1Dec	121	122 1/2
Ottawa...	100	1,000,000	1,000,000	350,000	3	1June 1Dec	122	100 00
People's of Halifax...	20	600,000	600,000	45,000	2	Feb Aug	100	117 00
People's of N. B.	50	180,000	180,000	425,000	31	June Dec	117	65 25
Quebec...	100	2,500,000	2,500,000	500,000	7	Jan July	132 1/2	209 25
St. Stephen's...	100	200,000	200,000	25,000	21	April Oct	109	50 00
Standard...	50	1,000,000	1,000,000	500,000	8	Jan July	109	50 00
Toronto...	100	2,000,000	2,000,000	1,350,000	7	1June 1Dec	109	50 00
Union, (Halifax)...	50	500,000	500,000	40,000	21	Jan July	100	50 00
Union of L. C.	60	1,200,000	1,200,000	45,000	3	2Jan 2July	96	100 00
Ville Marie...	100	500,000	478,430	20,000	31	2June 1Dec	100	110 00
Western Bank of Can.	100	500,000	500,000	50,000	31	1April and Oct	110	89 25
Yarmouth...	75	300,000	300,000	30,000	3	1Feb 1Aug	107	59 25
Agri. Sav. and Loan Co...	50	630,200	616,374	80,000	31	1Jan 1July	118	105 50
Brit. Can. Loan & Inv. Co.	100	1,620,000	322,412	47,000	5	1Jan 1July	105 1/2	26 00
Brit. Mortg. Loan Co...	100	450,000	288,971	44,000	31	2July	101	26 00
Building and Loan Assoc	25	750,000	750,000	95,000	3	2Jan 2July	101	26 00
Canada Cotton Co...	100	750,000	750,000	0	0	May Aug	26	59 00
Canada Landd Credit Co	50	1,500,000	663,990	150,000	4	2Jan 2July	118	99 00
Can. Perm. Loan and Sav.	50	3,500,000	2,300,000	1,180,000	61	1Jan 1July	193	41 00
Can. Sav. and Loan Co...	50	750,000	681,079	150,000	7	June Dec	91	45 50
Dominion Sav. and Inv. Co.	50	1,000,000	873,205	157,000	4	30Jan 31Dec	82	30 00
Dominion Telegraph Co...	50	1,000,000	1,000,000	0	3	15Jan and Qtrly	82	30 00
Dundas Cotton Co...	100	500,000	500,000	0	0	March-qtrly	110	110 00
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	107,126	31	May Nov	117 ex d	112 00
Freehold Loan and Sav. Co.	100	2,700,000	1,200,000	570,000	5	1June 1Dec	162	121 00
Hamilton Prov. and Loan Co.	100	1,500,000	1,100,000	200,000	31	2Jan 2July	121	110 00
Home Sav. and Loan Co...	100	1,500,000	1,500,000	66,000	31	2Jan 2July	110	79 50
Hochelaga Cotton Co...	100	2,000,000	1,000,000	0	2 qtrly	March-qtrly	159	117 00
Huron & Erie Loan Soc...	50	1,500,000	1,100,000	47,000	41	1Jan 1July	117	117 00
Huron & Lambton Loan Co.	50	500,000	315,039	47,570	31	2Jan 2July	117	117 00
Imperial Loan and Inv. Co.	100	629,850	625,900	100,300	31	4Jan 8July	117	117 00
Landed Banking and Loan.	100	700,000	519,262	60,000	3	2Jan 2July	112	112 00
London & Can. Loan and Ar.	50	5,000,000	700,000	380,000	5	15Moh 15Sept	144	56 00
London Loan Co...	50	679,700	670,000	53,000	31	31Dec 30June	112	112 00
London and Ont. Inv. Co...	100	2,432,700	490,540	105,000	31	2Jan 2July	112	112 00
Manitoba Inv. Assoc...	100	100,000	100,000	3,000	4	Jan July	95	85 00
Manitoba Loan...	100	1,250,000	312,500	111,000	31	Jan July	95	85 00
Montreal Telegraph Co...	40	7,000,000	2,000,000	0	4	2Jan and Qtrly	87 1/2	79 69
Montreal City Gas Co...	40	2,000,000	2,000,000	0	6	15April 15Oct	109	92 50
Montreal Street Ry. Co...	50	600,000	600,000	0	4	6May 6Nov	185	71 00
Montreal Cotton Co...	100	800,000	800,000	0	2 qtrly	March-qtrly	27	13 50
Montreal Building Assoc...	50	300,000	300,000	0	0	March-qtrly	27	13 50
Montreal Loan and Mortg	50	1,000,000	500,000	0	31	15Moh 15Sept	116 1/2	1125 00
National Investment Co...	100	1,700,000	418,000	22,500	31	31Dec 30June	215	40 03
N. S. Sugar Refinery...	500	350,000	50,000	0	21	1Jan 1July	122	61 00
Ont. Indus. Loan and Inv.	50	500,000	274,278	60,000	3	30June 31Dec	98	17 50
Ont. Loan and Deb. Co...	50	2,000,000	1,200,000	321,000	31	1Jan 1July	102	56 25
People's Loan and Dep. Co.	50	600,000	564,580	92,000	31	1Jan 1July	111	65 00
Real Est. Loan and Deb. Co.	50	500,000	346,213	0	31	Jan July	95	65 00
Richelieu and Ont. Nav. Co.	100	1,619,000	1,350,000	0	3	9Feb 15Sept	65 1/2	65 00
Royal Loan and Sav. Co...	50	500,000	470,000	57,000	4	Jan July	134	70 00
Starr M'fg Co., Halifax...	100	200,000	200,000	0	6	March	70	00 00
St. Paul, M. & M. R'y...	100	0	0	0	31	1Feb and Qtrly	133 1/2	61 75
Toronto City Gas Co...	50	800,000	800,000	0	21	1Jan 1July	131	65 00
Union Loan and Sav. Co...	50	1,000,000	627,000	200,000	5	1Jan 1July	184	92 00
Western Can. Loan & Sav.	50	2,500,000	1,300,000	650,000	5	Jan July	184	92 00

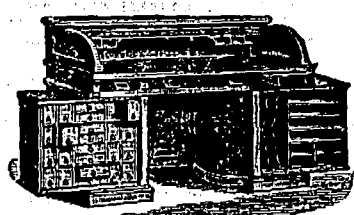
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THE "MARVEL" SCHOOL DESK. Patented January 14th, 1886.

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John Clark, Jr., & Co's
M. E. Q.
Spool Cotton.

Recommended by the principal Sewing Machine Companies as the best for hand and machine sewing in the market.

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For the convenience of our customers in the West we now keep a full line of Black, White, and Colors at 3 Wellington Street E., Toronto.

Orders will receive prompt attention.

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& 3 St. Helen Street, MONTREAL.
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IRISH FLAX THREAD
LISBURN.

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Gold Medal

THE Grand Prix

Paris Exhibition, 1878.



Received

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

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SOLE AGENTS FOR THE DOMINION,
1 & 3 St. Helen Street, MONTREAL.

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—IMPORTERS OF—
Fancy and Staple Dry Goods,
SMALL WARES, &c.,
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Cor. Canal and Conde Sts.,
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Springs OF ALL KINDS

—AND—
Steel Castings.

THE BEST PICTURE FRAMING!

THE CHEAPEST PICTURE FRAMING!

Of the Newest Designs, by
A. J. PELL, 80 & 82 Victoria Sq., Montreal

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BOOTS & SHOES

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FINE BOOTS & SHOES,

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Wholesale Manufacturers of

Fine Boots and Shoes

165 St. James Street,

Factory, 2 St. George St. | MONTREAL

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BOOT AND SHOE

MANUFACTURER,

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AND DEALERS IN

HIDES AND LEATHER,

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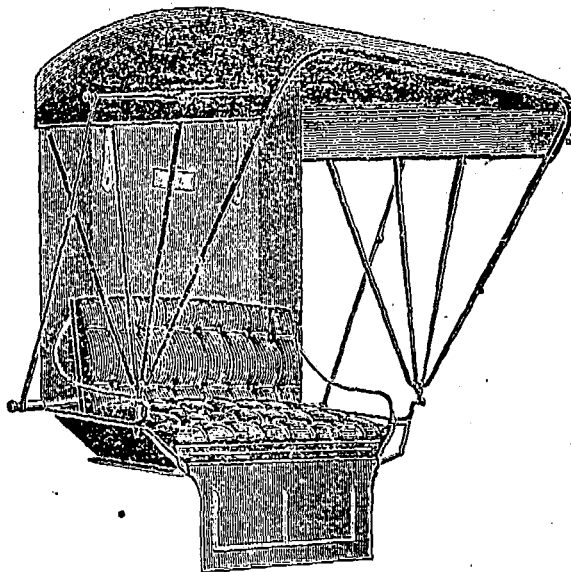
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MONTREAL AGENT - - - ROBERT WATSON, 132 ST. JAMES STREET

—Asbestos Materials of all kinds—

Sole Representative of the only Asbestos Manufacturing concern in Canada

Correspondence solicited from steam users generally.



OUR SPECIALTY

Top-Seats

—AND—

Seat Trimmings

ATTACHED,

—READY TO PUT ON BUGGY BODY—

—:—

WALKER'S

Three-Bow Folding Tops

—MADE EXCLUSIVELY BY US—

The Largest Factory in America,

—AND THE—

Fullest and Most Complete Line of Carriage-Tops Made.

We Protect our Customers and do not Peddle.

All goods made by the GUELPH CARRIAGE TOP COMPANY are fully warranted, and are recognized as Standard by the trade.

Wholesale only.

Write for Prices and Catalogues.

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MANUFACTURER OF

Sofa, Chair and Rocker Springs

I invite inspection of my Sofa and Chair Springs, for which I claim merits over all other makes.

TRADE ONLY SUPPLIED.

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Send for samples of our Ladies', Gentlemen's, Girls' and Boys' Cut Soles.

We Sell at Lowest Prices for Cash.

319 St. James Street, - MONTREAL.

Leading Wholesale Trade of Montreal.

STEWART MUNN & COY.,
General * Commission * Merchants.
Fish Oils, &c.

Steam Ref'd Seal Oil. Nfld. Cod Liver Oil.
Nfld. Cod Oil. Gaspe & Halifax Cod Oil.
Receivers and Shippers of
Flour, Provisions & General Produce
22 ST. JOHN ST.,
MONTREAL.

Established 1874.

D. Hatton & Co.,

Receivers of **FISH** of All Kinds.

CRANBERRIES, CANNED GOODS, &c.

Sole Wholesale Agents for
D. WYER & CO'S Haddies,
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PARKER, EAKINS & CO'S Boneless Codfish.
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COMMERCIAL PAPER

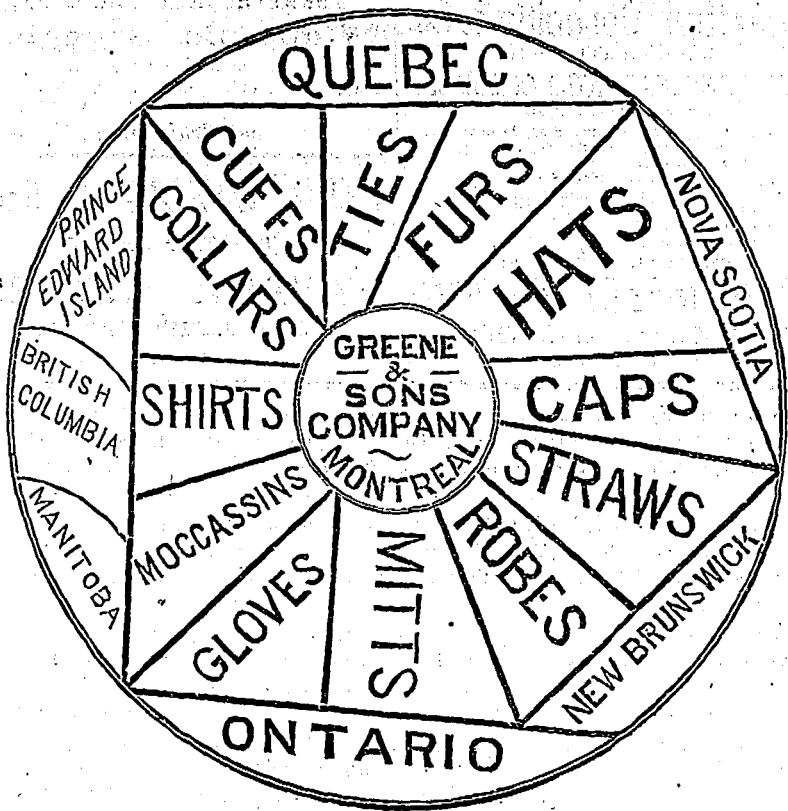
negotiated, money-to loan on first-class mortgages and other securities.

ALBERT TAYLOR,

General, Financial, Real Estate and Commission,

1727 Notre-Dame Street, 3 doors west of St. Francois Xavier Street, Montreal.

SAMPLES NOW READY FOR SPRING TRADE 1889



Commercial Summary.

The Index to Vol XXVII. from 1st July, 1888, to 31st December, 1888, will be furnished subscribers with next week's issue.

The next Provincial Exhibition will be held in London.

The plumbers are having a dull season, owing to the mildness of the weather.

The low water in the Upper Mississippi river is checking the output of flour at Minneapolis

Some of the new styles of writing paper for ladies' use are so rough that no human being can write on it.

"THE HOCHELAGA INDIA RUBBER Co." is the name of a new applicant to the Quebec Legislature for incorporation.

The receipts of the Ontario Agricultural Arts Association, on account of the exhibition at Kingston, show a deficit of \$3,677.

The Lincoln (Neb.) Call sends forth the following wild prairie cry. "Give us free lumber or annex us to Mexico!"

The Michigan Central has declared its usual dividend of 2 per cent. for the half year, and has a surplus of \$88,472 over the dividend.

The Canada Southern dividend has been declared at 1 1/2 for the half year, though the surplus over fixed charges was \$83,000 short of the dividend.

We draw the attention of commercial men to the advertisement of Moffatt Bros., of Maxville, Ont., who are offering a valuable business property in that growing village on liberal terms.

Quite a boom in real estate has been in progress at Lethbridge, Alberta, during the past week in consequence of the news received regarding the extension of the Galt railroad to Montana.

The London Mutual Fire Insurance Company of Canada will ask at the coming session of the Dominion Parliament for the restoration

of powers possessed by mutual fire insurance companies provided for by 31st Vic., chap. 48, sec. 29.

DONALD MCGILLIVRAY, cheese manufacturer, of Milverton, Ont., has absconded, leaving numerous creditors and debts amounting to some thousand dollars.

MESSRS FISH, HYMAN & Co, wholesale cigars, are making preparations for winding up in view of a dissolution of partnership. The firm has purchased exclusively in Havana

ANALYSES of American lard by the Inland Revenue laboratory, at Ottawa, show that most of it contains cottonseed oil and other ingredients of a more-questionable character.

A BY-LAW to grant \$15,000 to the Polson Iron Works Company to assist in purchasing the dry dock at Owen Sound was voted on there last week and carried by a large majority.

BUCK'S stove works at Brantford have shut down for several weeks, in conjunction with several similar establishments throughout the country. Over-production is the cause. Some 150 men will lay off.

MR. UNDERHILL, of Brantford, will erect a new manufactory for binder twine in St Thomas. His scheme is a co-operative one, farmers to take stock therein at \$20 a share.

D. E. SNOOK, agent for the Red River Valley Elevator Company, has skipped to this country with \$5,000 belonging to the Company, and \$1,000 borrowed from the business men of Stephens, Minn.

PETROLEUM has been discovered in the Crows Nest pass of the Rocky Mountains. This is the pass directly west of Macleod, Alberta. Coal and valuable mineral finds have also been discovered in this pass.

In diplomatic circles and in official Russian newspapers it is stated that an important change is about to be made in the home policy of Russia, due to the favorable impressions made on the Czar by his recent journey and by the rejoicings over his escape at the Borki disaster.

Bronze Powders

WALTER H. COTTINGHAM,
Importer and Manufacturer of
Bronze Powders, Metal Leaf and
Brocades, Royal Windsor Cold-
ing, Universal Cold Paint.
56 St. Peter St.,
MONTREAL.

Halifax Steam Coffee and Spice Mills.

ESTABLISHED 1841.

W. H. SCHWARTZ & SONS,

WHOLESALE.

COFFEES and SPICES

Of every description, put up in all kinds of packages

Halifax, Nova scotia.

STORAGE.

Cash advances on Goods.
Consignments Solicited.

W. WATSON,

724 to 728 Craig St., Montreal

**TISDALE'S BRANTFORD
IRON STABLE FITTINGS**
We lose no job we can figure upon. Send for catalogue. The B. G. TISDALE CO., Brantford, Canada

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McArthur, Corneille & Co.
 Importers of and Dealers in
WHITE LEAD AND COLORS,
 DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands.
 English 16, 21, and 26 oz. Sheet.
 Rolled Rough and Polished Plate Glass.
 Colored Plain and Stained Enamelled Sheet Glass.
 Painters' and Artists' Materials.
 Chemicals, Dye Stuffs,
 Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:
 310, 312, 314 & 316 ST. PAUL STREET,
 —AND—
 147, 149 & 151 COMMISSIONERS ST.
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Leading Wholesale Trade of Montreal.

KENNETH CAMPBELL & CO.,
Wholesale Druggists
 OFFER FOR SALE:
 Cod Liver Oil, Nfld.; Cod Liver Oil, Norwegian;
 Coriander Seeds, Cream of Tartar.

603 Craig Street, Montreal.

FISH, HYMAN & CO.,
 IMPORTERS OF FINE
HAVANA CIGARS
 212 ST. JAMES STREET.
 Wholesale only.

Leading Wholesale Trade of Montreal.

LOCKERBY BROS.
 IMPORTERS
 —AND—
WHOLESALE GROCERS,
 CORNER
 St. Peter & St. Sacramento Sts.
MONTREAL.

AMONG the imports of Halifax, in 1888, there were 451,900 bags of sugar, 183,900 bushels of oats, and 190,900 bushels of potatoes. The imports of codfish were 227,800 quintals, and of Seaborne coal 100,500 tons.

HAMILTON has a tramp test, which the Mayor declares to be very effective. All able-bodied applicants for relief are sent to the quarries, where they can earn \$1 a day. If they refuse to work, they are not given any relief.

His many friends will be glad to learn that Mr. David Burke, manager in Canada of the New York Life Insurance Company, has recovered from the attack of illness which confined him to his residence for some days past.

The consumption of tea in Great Britain is increasing, and the deliveries of the last ten months were 181,988,050 lbs., which is 8,000,000 larger than ever before. Evident low prices have facilitated consumption.

THURSTON G. HALL, whose method of refining petroleum proved such an utter failure with the Alpha Oil Company, at Sarnia, bobs up at Lima, O., with a scheme to make gas out of crude oil, which he thinks will make him a millionaire.

S. GREENFIELD, grocer, of Parkdale, Ont., has assigned. Of late he has lost ground, owing to sickness in his family, and several judgments being recorded against him he had no recourse save in an assignment.

The appointment of Colonel Rhodes, M.P.P., as Provincial Minister of Agriculture, is generally approved. The Colonel is a practical agriculturist and fr it grower, and his fruit and dairy produce have always realized the highest prices paid in this market.

C. W. LARKE, grocer, of Toronto, is reported to be in difficulties. His liabilities will reach 3,000, against which he showed assets of \$2,000. It is stated that an offer of 20 or 25 cents in the dollar will be made, but it is hardly likely to be accepted by the creditors.

MRS. A. COUPE, dry goods, of Louiseville, Que., has assigned, owing about \$4,000. She started in 1885, but in May, 1887, got into difficulties and had to settle at 25 cents in the dollar on liabilities of \$700. Since then she has been a weak mark for credit.

The first shipment of Manitoba wheat in bond over the Northern Pacific Railway, comprising 8,000 bushels, has been shipped to a Toronto merchant. The grain was transferred to the steamer "United Empire" at Duluth, and carried to Port Edward, Ont.

IOIRMISDAS COUSINEAU, general storekeeper, of St. Raphael, Que., has assigned owing \$7,000. He only started in the spring of 1887.—David Dery, who ran a small grocery at Trois Pistoles, Que., is in difficulties as is also Olivier Rheume, a grocery keeper of Valleyfield in a limited way.

NELSON EMIGH, a restaurant-keeper of Woodstock, Ont., is said to have absconded. His premises were searched the other day and a keg of beer was found. A charge was laid against him for violation of the Scott Act, but Nelson could not be served and it is said he had departed.

The secretary of the State Board of Health of Minnesota has issued a circular warning the lumbermen on the Canadian line to take all necessary precautions against the spread of smallpox, which is reported to be prevalent in places adjacent to the line of travel, both in Canada and the United States.

RECENT Madrid advices show that the Spanish Government are awaiting the arrival of the Canadian commissioner to enter into negotiations to promote trade between Canada and the Spanish West Indies. The political situation in Spain may possibly hamper the present progress for negotiations.

Numerous frauds in weighing hay have been reported to the Market Committee, with the effect that stamps were issued to the clerks for the purpose of marking the tickets belonging to loads which have been re-weighed after going from one market to another. The second weighing is done without extra charge.

LIEUT. GORDON, R.N., commandant of the fisheries protection fleet, has forwarded to the department at Ottawa suggestions of proposed amendments to the customs regulations for the granting of clearances to fishing vessels entering Canadian ports, with a view to facilitating the work of the protection service next season.

A GLASGOW, Scotland, firm, who have been constantly trying to apply electricity to bread baking for the past year, are reported to have succeeded. It is claimed that the flavor of the product is as good as that produced by any system of baking, and that it is baked much quicker and at a reduced cost.

The financial balance of the Dominion Live Stock Association is \$82,765. At the recent annual meeting John Dunn, of Toronto, was elected President; C. Flanigan (Toronto), and T. O. Robson (St. Mary's), Vice-Presidents; and A. J. Thomson, of Montreal, Treasurer, with D. V. Bickerdike as Secretary.

A. S. L. BOND, cigars, &c., of Hamilton, has assigned. The firm was originally Counter & Bond, who came from Stratford and started in this business last June.—Donald McGillivray, cheese-maker, of Milvorton, Ont., has assigned. He has been in business on a small scale for the past five years.

ELLIOTT & NIXON, woollen manufacturers, of Chesterville, Ont., have assigned. Elliott has been a long time in business, the firm being first Elliott & Cascaden, then Elliott & Lewis, and finally a year ago, Elliott & Nixon, but he appears never to have made much headway.

(ASSESSMENT SYSTEM.)

Mutual Reserve Fund Life Association.

The largest open assessment Company in the world.

Is Licensed to Transact Business in the United States, Great Britain, France and Canada.

Membership No. 70,000.

Governments Deposit	\$350,000	Death Claims PAID	\$4,500,000
Reserve Fund	\$1,500,000	Insurance Written	\$200,000,000

The Admission Fee and One Year's Annual Dues on \$1,000 Life Insurance is \$11.00, on \$5,000 Life Ins. \$35.00, on \$10,000 Life Ins. \$70.00, on \$20,000 Life Ins. \$140.00.

Agents Wanted in Every Locality. Address for Circulars:

J. T. PATERSON,
 117 St. James St., MONTREAL.

J. D. WELLS,
 Genl. Manager, TORONTO.

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The following Fine Grades of Tobacco are offered to the Trade Only:

CHEWING.

Black Jack, - - - - - 12s.
 Prince George Navy, - - 3s, 4s, 6s, 12s.
 do. Solace, - - - - - 12s.

SMOKING.

B. B. Solace, - - - - - 12s.
 Royal Marino, - - - - - 8s.
 Royal Double Thick, - - - - 6s.

The above Tobaccos are sold at 12s. less per lb. than any other Tobaccos.

CANADA TOBACCO WORKS,
A. D. PORCHERON, Proprietor,
 22 & 24 George Street, MONTREAL.

SPRING **1889.** SPRING

MONTREAL

Whitewear Manufactory

ROBT. McNABB & Co.,

MANUFACTURERS OF

LADIES' AND CHILDREN'S WHITEWEAR

BRIDAL TROUSSEAU, NIGHT DRESSES,
 CHEMISES, DRAWERS, APRONS,
 CORSET COVERS, WHITE AND COLORED SKIRTS,

Infants' Robes, Toilet Jackets, &c., &c.

—New Spring Samples Complete—

Samples Expressed to any part of the Dominion for inspection.

THE AMERICAN CONFECTIONERY Co., of Windsor, Ont., of which Wilson & Weir were the proprietors, has assigned. One partner was a traveller, and the other a railway conductor, but between them they could not raise sufficient means to warrant credit. They bought out W. H. Birrell last October.

Houston, Fox & Co., tailors' trimmings, of Toronto, have assigned. The partners have not been pulling well together for some time past, and it was felt that unless a new man with money could be got in the concern must liquidate. They have only been running just a year, and, therefore, it is hoped the estate will pay the creditors in full.

SUBSCRIBERS sending cheques payable at local banks on account of subscriptions should add 25 cents to pay cost of exchange. For example, a cheque for \$4 received this day from a subscriber in East Toronto (Coleman P.O.) payable at the Dominion Bank, Toronto, is worth anywhere else in Canada but \$3.75. The banks as a rule charge 25 cents for collection.

JAS. CORBEIL, grocer of this city, has assigned. He was formerly of the firm of A. & J. Corbeil and bought out P. Grace's old stand in the spring of 1886. He did a retail and jobbing business but appears to have neglected it somewhat of late. His liabilities are about \$12,000.—A. M. Bunnell, a small fruit and confectionery dealer, of Ottawa, is in difficulties.

J. C. BEAUVAIS & Co., dry goods merchants of this city, has called a meeting of creditors at which an offer of 70 cents in the dollar was made and refused, the creditors holding out for 75 cents. Liabilities are placed at \$12,000 and the assets are estimated nominally at \$16,900. This firm failed in December 1885 when a settlement at 60 cents in the dollar was arrived at.

L. N. D. HOUDÉ, general storekeeper, of Nicolet, Que., is endeavoring to effect a settlement with his creditors on the basis of 50 cents in the dollar, spread over 12 months and secured. He owes \$20,000.—George St Arnaud, general storekeeper, of St. Genevieve, Que., is offering 50 cents in the dollar, cash, on liabilities of \$7,500. This offer will probably be accepted.

L. M. PERRAULT, dry goods merchant of this city has assigned. He was formerly of the firm of Beauvais & Perrault who dissolved in 1884. He got into trouble in September 1885 and was compelled to secure a composition of 70 cents in the dollar payable in twelve months. This he paid off, but never could work into good credit again. His liabilities will not fall much short of \$30,000.

GEORGE BUCK, boot and shoe dealer of Whitby, Ont., has assigned. He came from Bowmanville early last fall, but does not seem to have ever made more than a bare living.—W. R. McClung, a shoe dealer of Galt, Ont., is also in trouble. He came from Paris about a year ago.—John Sprague, general storekeeper of Ameliasburgh Township, has assigned.

THE annual meeting of the Commercial Travellers' Association was held in Toronto on the 27th ult., and the following officers were

elected by acclamation:—A. A. Allan, President; John Burns, first Vice-President; R. H. Gray, Treasurer. The receipts for the year were \$32,248 52, and disbursements \$18,110 26. The mortuary benefits paid amounted to \$70,884.

MOISE LEBLANC, boarding house keeper, of Blue Bonnets, Que., has assigned. He owes \$2,600.—Alex. Tyo, grocer, of Dundee, Que., held a meeting of creditors last November when he made an offer of 50 cents in the dollar, payable in three and six months and secured. This has apparently fallen through as we now hear of his assignment with liabilities of \$1,400.

VICTORIA, B.C., seems bent upon placing herself abreast of the times, she is to have shortly an electric street railway and a complete sewerage system. There is one great advantage which comparatively new communities possess; they can always commence their career with the latest improvements of civilization, and they have no old-fashioned conservative abuses to get rid of.

THE Herald, of North Sydney, states that Ronald Gillis, who started first as a clerk and real estate speculator, then subsequently became a full-fledged dry goods merchant, and afterwards embarked in the enterprise of selling spirituous liquors, has "skipped out," leaving a number of sorrowing creditors behind, some of whom he borrowed large sums of money from a few days before leaving.

THE British statistical societies are petitioning the Government to have the next census include statements regarding the industrial pursuits of the people. They ask also that the national census be taken every five years, and that a permanent census department be maintained. The popular demand everywhere appears to be in favor of a most elaborate census.

SEVERAL applications have been made to the Dominion Customs Department through inspectors of the Customs Department in Manitoba by residents of the southern portion of the province asking permission to have their wheat ground in mills situated in the United States but near the international border in cases where there are no Canadian grist mills within a reasonable distance.

THE freight rate on wheat from San Francisco to Great Britain is 35 to 37 shillings per ton. From Portland the rate is 47 to 50 shillings. The Winnipeg Commercial claims that the highest rate named is about equal to the freight rate charged by the C. P. R. on wheat from Winnipeg to Montreal, all rail, and that California can therefore deliver wheat at Liverpool considerably under the cost of carriage from Manitoba.

IT is stated officially that the track laying on the Portage extension will be resumed on the 7th January if the mode and place of crossing are approved by the Railway Committee. President Oakes has retired from the directorate of the Northern Pacific & Manitoba, being unable to attend the meetings at Winnipeg, and Manager Grahame takes his place. Winnipeg intends to resist the payment of the troops called out during the recent crossing troubles.

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And FIRE CLAY GOODS of Every Description.

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STIRLING & Co., general storekeepers of Arnprior, Ont., have assigned. W. H. Stirling, the only partner, was formerly of Stirling & Moore, who failed in November, 1886. Their stock was sold to an Ottawa firm. Stirling ran it off and continued the business, but as we have seen, without success.—Robert Wilson, a small harness-maker of Norwood, Ont., has assigned.

The Civic Finance Committee have decided to accept the tender of 3½ per cent. made by the Bank of Montreal for the proceeds of the recent loan, amounting to about \$2,100,000. There is about \$300,000 available for special work in the different departments, and \$1,000,000 is expected in on January 2, another million on January 15, and a quarter of a million at the end of the month. Tenders were received from nearly every bank in the city.

HECTOR LEHLAND, books and stationery, of this city, bought out D. Bruchesi last summer, paying 100 cents in the dollar for the stock amounting to \$1,500. This appears to have exhausted his means, and the business not proving lucrative, he is compelled to assign with liabilities of \$2,300.—George Woolley, a small upholsterer in this city, is in difficulties. He owes \$3,500, and it is feared the estate will turn out but badly.

An impression seems to have gained ground that Great Britain carries the heaviest national debt in the civilized world. This is not correct. The national debt of the Mother Country is only \$3,565,000,000; or nearly fifty per cent. less than that of France, which amounts to the enormous sum of \$6,343,570,000. England in reality ranks third in the list of indebtedness, as the national debt of Russia exceeds hers by over forty million dollars.

The quarterly payment of \$41,250 has been received by the Montreal Telegraph Company from the Great North-Western, and will be distributed to shareholders on February 3rd, as arranged for by resolution of the board of directors, passed early in this year. This is the first time in two years that the dividend has been paid when it became due, and it is understood that the promptitude in this case was caused by legal advice in order not to complicate the coming suit.

The Kootenay Valley, B.C., Land Co. is constructing a canal to join the Kootenay and Columbia rivers, making steam navigation possible from Golden City, on the Canadian Pacific Railway, to many parts of a rich, pastoral, mineral and timber country, and thus opening up an important section of the Province. The company receive 30,000 acres of land in that district, and over \$50,000 has already been expended. The Dominion Government is spending \$5,000 in improving the Columbia river.

The merchants of Lucan are entering into arrangements with the C.P.R. to deliver all their freight from the east at London and convey it by team from there. They say the G.T.R. gets all the profits of this traffic and then grants discriminating rates to the surrounding country people to carry them away to the city market, thereby leaving goods on their hands which the railway got the profits of carrying.

Box herring continue in fair receipt, and with a very limited demand, the greater portion goes to swell the stock in store. The quality of the fish coming to hand is poor, the medium scalded particularly being very small, really No. 1 in size, but branded as above. For those 18c is the price set by receivers in New York, but the trade are not quick to meet this figure for the quality offered, so purchases are made only when necessities compel.

The New Brunswick Provincial Secretary for Agriculture has issued his final bulletin of the crops of the Province. His figures are made up with regard to yield without respect to acreage. Wheat is 79 per cent. of a full crop; oats, 89; buckwheat, 55; barley, 86; potatoes, 96; turnips, 87; other roots, 90; fruit, 96. The average yield per acre is:—Wheat, 16 6-10; oats, 33; buckwheat, 24; barley, 27; potatoes, 183; turnips, 395; dairy produce, 90 per cent. of the average.

By all accounts Antigonish County, Nova Scotia, is a paradise of illicit distilleries, and the Dominion authorities have been obliged to appoint a resident preventive officer to suppress the violations of the excise laws. This officer has had his hands full, and within a short time he has captured several stills and destroyed quantities of illicitly distilled whiskey. As Antigonish County is almost entirely peopled

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Spinners and Manufacturers of

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Crochet Cotton, etc.

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Three Shells Brand.

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of Clothing,

WHOLESALE.

CHANGE IN NAME.

EVANS, SONS AND MASON (LTD.)

WHOLESALE DRUGGISTS

MANUFACTURING CHEMIST,

MONTREAL.

The Style of the above Company is now,

EVANS and SONS, (Limited.)

with Highland Scotch, their conflicts with the "guagers" are not to be wondered at.

Chicago packers claim that they have been discriminated against by the western railroads in the adjustment of rates that went into effect on January 1. The new tariffs make a higher rate on live hogs than on packing-house products from Kansas City and Omaha to Chicago, thereby giving the packers at Mississippi river points an advantage over Chicago packers. The Chicago freight bureau has taken up the matter, and will lay a complaint before the Interstate Commission.

We learn from the annual circular of Messrs. T. Bell Forsyth & Co., commission lumber merchants of Quebec, that the statement of supply of all woods at that port given by the supervisor of cullers, shows a slight increase in the quantity measured over the very limited manufacture of 1887, with a corresponding increase in the quantity exported, and in some woods (White Pine especially) the most minute wintering stock on record. The total of all woods measured this year is 6,035,269 feet, while no less than 8,551,840 feet have been exported and only 5,617,723 are wintering in the Coves.

The position of wool in the United States appears very strong statistically. There has been a decrease of 1,200,000 in the number of sheep, and the falling off in the clip cannot be placed at less than eight million pounds. The total supply visible is 46,640,000 pounds, and if we add to this fifteen million pounds for concealed supplies—which would be an outside figure—the total available supply in dealers hands will not exceed 62,000,000 pounds. Last year the supply was 110,000,000 pounds, so that we are face to face with a deficiency of 48,000,000 in the supply and every prospect of a further falling off in the clip.

In the account of the business troubles of Guy & Husband, tailors, of Guelph, Ont., there are some statements that it is difficult to reconcile. In 1883 they obtained an extension of 15 months on the strength of a surplus of \$7,800. In 1885 they claimed \$3,400 surplus and in 1888 applied for a further extension of 12 months on the strength of an alleged surplus of \$11,700. In November of the same year they furnished another statement; but this time the surplus had disappeared altogether and a deficit of \$2,000 took its place. They

then offered to compromise at 50 cents in the dollar. The creditors, however, declined to believe in so sudden a disappearance of the surplus and refused to entertain the offer, and the sheriff is now winding up the estate, the stock valued at \$11,000 having been sold on the 26th ulto, at 49 cents in the dollar.

The subjoined figures give a statement of the quantity of timber, deals, etc., exported from Quebec during the year ending on the 1st December last, compared with 1887:—

Timber.		1887.	1888.
Oak	Feet.	1,012,160	1,178,920
Elm	"	405,040	504,080
Ash	"	191,840	217,720
Birch	"	192,680	165,760
White Pine	"	5,127,080	6,020,000
Red Pine	"	405,720	465,360
<i>Deals.</i>			
Pine	Standard	1,365,610	1,189,590
Spruce	"	2,399,489	2,448,156

The world's reserve supply of coffee having been reduced to a minimum to a great extent neutralizes the effect of the crop that is now being marketed, since it may not prove as abundant as the early estimates foreshadowed. Not only has the free labor question restricted the output, but conservative authorities now claim that in the country tributary to Rio the shrubs lack the vigor to yield the quantity at first estimated. By far the most significant factor however, is the quantity of the growing crop, which instead of improving during the past month, has been going from bad to worse from the effects of continued rain, so that, although not seriously damaged, it promises to be somewhat less than an average. The estimated world's supply does not exceed 10,000,000 bags, a deficiency of one and a half million bags, but we must remember that consumption will soon be checked by advancing prices. Well informed authorities claim that when prices are above 20 cents for fair Rio, consumption slackens, and will be sensibly curtailed so long as that level is maintained.

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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

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HAMILTON.

Specialties: "Cold Water," Maple Leaf," and "Magnet."

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PERFECTION DRESS EXTENDERS.

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— THE ONLY EXTENDER DRESSMAKERS WILL NOW USE —

The trade in Canada supplied by

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Sole Manufacturers in Canada and United States.

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The Company has closed its

— 41ST YEAR! —

Having Issued new Policies to the amount of

OVER \$5,000,000!

Montreal, June, 1888.

J. W. MARLING, Manager, P. Q.

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Standard Life Assurance Co'y.

DIVISION OF PROFITS—1890.

The Books of the Company will be kept open until the 21st DECEMBER. Persons assuring before that date will rank for one year's share in the Profits over later entrants.

W. M. RAMSAY, Manager.

A. J. HUBBARD, City Agent.

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1887)

Subscribed Capital, \$15,000,000, of which paid up.....	\$ 1,500,000
Accumulated Funds.....	18,034,093
Annual Revenue from Fire Premiums.....	4,734,090
Annual Revenue from Life Premiums.....	
Annual Revenue from Interest upon Invested Funds.....	

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And Save Money.

We are now supplying the public with Meters of our own manufacture equal to any made, bearing the Government Inspector's seal and guaranteed for four years. Money saved by buying your meter instead of paying rent.

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THE CANADIAN Journal of Commerce.

MONTREAL, JANUARY 4, 1889.

THE PAST YEAR.

A retrospect of the past twelve months shows a steady, if only very gradual, recovery from the depression which characterized the close of its predecessor. The year opened but poorly, and at first showed very little signs of improvement; but so soon as it became apparent that the harvest would be at least an average one throughout the country, and that, owing to the influence of foreign markets, higher prices for cereals were certain to rule, a better feeling set in, so that the close of the year not only marks a reasonably prosperous condition of trade throughout the country, but gives just ground for anticipating a material improvement during the coming months.

Throughout the year money has been cheap and abundant—a fact that has had a material effect in ameliorating the business situation. The rate of discount has ruled fully one per cent. less than during 1887, and has been lower than the average for some years back, simply owing to the abundance of funds, and the consequent competition between bankers for good accounts. We may fairly congratulate ourselves that this surplus of loanable money has been due to no curtailment in the home demand for legitimate trade purposes; but entirely to the high credit of Canada in European financial circles enabling us to negotiate heavy loans on advantageous terms, and thus to cause a sudden influx of foreign capital into the country, which our business houses were unable to absorb. Money, metaphorically speaking, has been a drug in the market all year. Good borrowers have been able to practically dictate their own terms, and, although the failure of one bank and the liquidation of another has caused a reduction in the number of our monetary institutions, so plentiful was accommodation that not the slightest stringency in discounts has been perceptible.

The crops, taking the whole of the Dominion into consideration, have been a full average, and owing to the high prices ruling for cereals, have been far more profitable than a mere comparison of the total yield with that of other years could possibly convey. In Ontario the harvest exceeded the first estimates; but in both Quebec and Manitoba the results were disappointing. In Quebec the continuous rain did severe damage and seriously impaired the resources of the province as our farmers do not possess the solid financial backing of their fellows in Ontario, and hence were ill-prepared to face a failure in their crops. In Manitoba the bright anticipations of early summer have been unfulfilled, and it is now feared that the quantity available for export will fall far below the original estimate of ten million bushels. The extent of the proportion of damaged wheat is still very doubtful; but unfortunately prices have ruled so high that farmers have suffered but little, and in some cases have made heavy profits. The reports of agricultural implement makers and others, who have exceptional facilities for ascertaining the true position of affairs, is to the effect that farmers generally are well-to-do, and that payments will compare favorably with those of the last two years.

In general business the most reassuring feature has been the steady advance in the value of raw materials. All over the world we find that the great staples are slowly increasing in value. In wool and the other textiles the improvement is

especially marked; so much so that the wholesalers have been notified by many of the mills that repeat orders will not be filled at old prices. Although the dry goods trade has been only barely satisfactory during the year, most of the firms have pursued steadily a policy of retrenchment by reducing their importations and thus cutting down their stocks until they now stand in a far better position than they did a year ago. The weaker firms have been gradually weeded out, and, although it is evident there are yet some important failures to come, the trade as a whole is in good shape, and the prospects for the coming year, if not brilliant, are certainly encouraging. Throughout trade there is a feeling that the worst is over; that the depression caused by the failure of the crop in Ontario in 1887 has passed away; and that we may fairly look for better things in the future. How far these anticipations will be realized only time can tell; but in the meantime trade generally seems to rest on a sound and legitimate basis, and, with a fair average crop, 1889 should as far excel its predecessor as 1888 has done.

THE MUNICIPAL FRANCHISE.

The upholders of woman suffrage have certainly a strong argument lying ready to their hands when advocating the extension of the municipal franchise to female proprietors. They assert that if proof were needed of how little our existing civilization is removed from the primeval barbarism from which we have comparatively only recently emerged, it would be found in the present invidious position occupied by women before the civic law. In the time of our barbaric ancestors there was a real valid reason why woman had no voice whatsoever in the conduct of municipal affairs. The law then rested (as indeed it does now) simply on the weapon of the fighting man, but far more directly than in modern days, and without the interposition of those civil officials whom the course of time and education have placed between us and the actual soldiery, so far as its ordinary administration is concerned. Under these circumstances it was perfectly natural that only those who actually upheld the law at their personal peril should have any voice in its construction, and, therefore, the precedent that the law should be administered and made solely by men was founded on the strictest principles of justice. It was held, and rightly, that it would be injudicious to permit those to form regulations who were unable to enforce them, and that only he who voluntarily risked his life and limb in their defence could be fairly entrusted with the task of fixing their scope and limiting their application. But, now that the house-father is no longer called upon directly to enforce the law, but can compound, by payment of the taxes necessary to support a judicial system, for his personal appearance in the field, there seems really no reason why the civic disabilities of women should longer continue, or why widows and spinsters paying municipal taxes and thus contributing to the cost of civic government, should be debarred from voting in municipal elections.

The basic theory of municipal government lies in the representation of property within the civic limits. The owners of this property vote for the election of certain officials by whom the contributions levied upon each individual shall be administered for the benefit of the whole. Hence (theoretically) each person, whether male or female, who pays a portion of the civic taxes, is entitled to a share in the election of those whom the voice of the community entrusts with their distribution; and hence the right of exercising the municipal franchise should extend to all property holders, (no matter of what sex) who conform to municipal obligations and contribute to the civic fund. The axiom that taxation without representation is both unjustifiable and despotic is clearly involved; since it cannot be considered fair that, out of two persons contributing a similar amount to the civic coffers, and complying with the same obligations and rules, one shall have a voice in the distribution of the funds so paid in while the other is denied it.

In the case of Federal elections the principle is entirely different. The Federal parliament possesses the power of involving the country in disputes with other powers that might possibly involve the jeopardy of war; while a municipality is simply confined to the task of administering its own funds to the best advantage. As the militia, or fighting force, of Canada includes every male capable of bearing arms, each male inhabitant becomes, legally, in his own person responsible for the conduct of his representatives in Parliament; since, in event of war, he will be compelled to enforce their decision at his own personal peril. Under those circumstances we can easily see why the elective power in Federal matters should be confined to the male

sex alone and why those who are unable to enforce the decisions of the government should be debarred from any voice in its composition; but in the case of municipal matters no such physical disability is present, and, therefore, there exists no reason why the distinction rightly insisted upon between the two sexes in Federal legislation should be extended into municipal elections also. In the first case it is the man himself who is liable to military service, and, therefore, who alone is entitled to a voice in the election of those who shall decide when such service may be exacted; in the second case it is merely the property that pays a fixed percentage into the municipal funds regardless of the sex of its owners. Under these circumstances to say that certain property shall remain unrepresented, simply because its owner has lost her husband or was never married, is unjust. If a woman can hold property in a municipality and can be compelled to pay taxes and appropriations under municipal laws, she is equally entitled to a share in the determination of the manner in which the money so collected shall be spent. To decide otherwise would be simply to uphold the justice of taxation without representation—a principle which is not only repugnant to the spirit of the national constitution, but one whose attempted enforcement on this continent a century ago cost Great Britain the sovereignty of North America.

LIFE INSURANCE.

With the commencement of every new year there comes to most men the resolve to make an attempt, however feeble, to avoid the errors and omissions of the past and to strive onward and upward for the future. These good resolutions may either be directed towards improvements of a moral character, or intended to prove of advantage to the financial position of the maker by curtailing his expenditure or increasing his earning powers; but their fruition is always doubtful, unless he be possessed of an unusual proportion of moral courage or the initial step be one whose consequences do not permit of a retrogression to the more pleasant, if less profitable, methods of the past.

It is precisely in this connection that we would again direct the attention of our readers to the subject of life insurance, since it is given to but comparatively few of our population to amass wealth. The great majority of the middle classes of this country consists of small storekeepers and farmers, or salaried men in receipt of incomes just sufficient to maintain their families in decent comfort. In this class the income is usually only just enough to make both ends meet, and in but few cases do we find any reserve fund in their possession beyond a few dollars laid away to provide for any sudden sickness or other calamity that might befall the bread-winner of the household. Not that this arises from any extravagance or lack of management upon their part; but simply because they are compelled by the exigencies of their position to maintain themselves and families in a manner that too often taxes their resources to the utmost, and that consequently precludes the possibility of laying anything aside to meet any of the emergencies that may unexpectedly arise. To this class life insurance possesses advantages that are inestimable; since it puts them at once in possession of a capital which they could amass from no other source, and thus gives them that comfortable sense of security which comes from the consciousness of possessing something tangible to fall back upon in the event of misfortune in health or business.

It is true that in a certain sense this capital cannot be actually handled during the life of the assured, and that its primary object is the support of the widow and children when their income is terminated by the death of the bread-winner and they are thrown upon their own resources for support. But its value as a collateral security, and as an evidence of the prudence and sagacity of its possessor, is present during his life, and may often enable him to tide over some temporary reverse which without this security would accomplish his ruin. No matter how upright or honorable a man may be, his creditors cannot help recognizing the fact that his ability to pay his debts is dependent upon his life, and, therefore, are unwilling to risk their money with him unless they are secured against the contingency of loss by his death. The possession then of life insurance improves the financial standing of the insured by furnishing him for a small annual payment with a valuable security; while at the same time the necessity of meeting the premium payments induces a habit of thrift and foresight that may conduce in no small degree to his ultimate success. Look

at it in what light you will, life insurance presents a maximum of advantage at a minimum of cost. It is not only a sound, but a politic investment. No other form of investment makes such returns in proportion to the capital invested; no other investment is so absolutely secure. Its low cost places it within the reach of the poorest, while it is equally as remunerative to the millionaire as to the day-laborer. Let every man, then, who has the welfare of himself and family at heart, include among the good resolutions that he has formed with the inception of the new year the firm determination to at once protect their interests by adequate insurance. It is a step he will never regret; it may possibly prove to be the means of saving himself from ruin during his life; while it will certainly enable him to face death in the serene consciousness that his loved ones have been provided for by his foresight, and that they will not be cast helpless on the tender mercies of a cruel world. To abandon them to want, when a sure provision may be made for their support at the expense of a little self-denial, is not only cruel but absolutely criminal, and when to this we add that this provision is certain to redound also to the advantage of the one who makes it, we feel that the companies have made out so strong a case that no man with any pretensions to foresight or affection can afford to neglect the advantages of insurance.

THE BREADSTUFFS POSITION.

The strong and hardening tendency of the market for wheat and flour at the close of the harvest season has given place to a period of uncertainty and lower values. There can scarcely be any doubt that the speculative upward rush in values, though based on good grounds, was over-done, and the natural re-action has followed.

It stands to reason that although the crop of 1888 was considerably reduced, and also damaged by rains and early frost, that there are still immense stores of both new and old crops in the principal growing and consuming countries, and if these supplies come readily forward, the upward tendency of prices must be checked until the statistical position has a more direct bearing on the legitimate trade and actual consumptive demand. Of late, there has been an increase of 800,000 bushels of wheat per week in the visible supply on this continent according to the Chicago standard of calculation, and compared with a year ago, the supplies to-day show an excess of four and a half millions. In face of these figures we are told that farmers are strong believers in higher prices, and are not shipping to any great extent in consequence. The warmer weather and rain in the North-West, the favorable outlook for the growing crop in California, the steady exports of Indian wheat to England, the dull tone of the British markets, and the closing out of large blocks of 'long' wheat in Chicago have all contributed to shake values.

Owing to the fall in wheat some Western mills have been offering flour here at below the cost of production, but trade has been very slack as city buyers are confining orders to immediate and pressing wants, and the bad roads and absence of sleighing has cut off for the present a promising country trade. There will be a great deal of mixed wheat ground this season, and this explains the irregular range of quotations for various brands of flour. Flour from sound old wheat promises to command its price, but it is safe to say that frozen wheat will be largely utilized, and millers can thus supply a serviceable, averaged priced article. The production of flour up West has lessened of late, and this is not altogether due to the holiday season, but to the unprofitable and irregular price of flour. The supply here is slightly above ninety thousand barrels, but dealers would like to see it less, as there is too much offering at present to sustain the market and help them out. A considerable quantity of flour will, without doubt, be ground from No. 1 Manitoba and No. 1 Northern mixed with No. 2 and No. 3 and common wheats generally. The use of these inferior brands of flour, together with the increasing consumption of corn and coarse grain abroad, will have their due effect on the price of breadstuffs in general, and the distress and famine predicted earlier in the season by the 'bull' statisticians will probably only exist on paper.

An important point in connection with probable prices of breadstuffs is the state of the potato crop. In this vicinity the continued rains in the fall spoiled the local crop, but on the rest of the continent and in Europe the yield has been large. Prices are unusually low for this season of the year in all the large

cities, and New York has imported only about 5,000 sacks from Europe, as against some 150,000 sacks last year. The Maritime Provinces generally ship many thousands of bags to the States, but this year the shipments are reduced to hundreds instead of thousands, and the bulk of the crop is retained in growers and dealers hands. The British market is plentifully supplied with the domestic article. Montreal does not require to go far to supply her own deficiency, and so far this season the bulk of our potatoes have come from near-by Western points. Taking the situation all round, the food supplies available will probably meet all requirements, but it would not be surprising to see the price of breadstuffs much higher than at present before the next crop is harvested.

THE WOOL SALES.

The closing of the current series of wool sales in London puts an end to the compromise recently made between the opponents and upholders of the half-penny limit, and re-opens the whole of this much vexed question. For some time before the compromise was arrived at mutterings of discontent had arisen. Importers and selling brokers complained that the hard-and-fast rule, then existing, that at these periodical Colonial wool sales the advances in bidding should not be less than a half-penny per pound, no matter what description of wool was on offer, militated severely against their interests, and at last insisted that some modification was imperative.

After several consultations with buyers an arrangement was announced, prior to the opening of the November-December series, that up to 10d. per pound bids advancing one farthing per pound would be accepted, and that when that limit was reached the old basis of a half-penny per pound would be exacted. But when the sales actually opened it was found that a majority of buyers were opposed to this change, and, consequently, after some disgraceful scenes in the auction room, the sales were forcibly stopped and at one time it looked as if no improvement were possible. Fortunately wiser counsels prevailed, and a compromise was effected whereby the limit up to which farthing bids were to be accepted was reduced to 8d per pound for the current series only; but with a view to arranging matters for the next and subsequent series of auctions, a permanent committee of an equal number of English and foreign buyers was appointed with power to deal with all matters of interest to wool buyers that might arise in the interval between the auctions, and to this committee the matter has been referred for final adjudication.

That the adoption of the principle of farthing bids is absolutely necessary if London is to retain her present position as the leading Colonial wool mart, appears to be proved. Consignors of wool are beginning to prefer to send their shipments to Antwerp instead of London, as in the Flemish city close bidding is allowed, and the cast-iron rules insisted on in London have long been abolished. They hold that they frequently lose a farthing per pound on their consignments simply because the existing clause prevents an advance of that amount if the buyer is not prepared to pay an extra half-penny, and they insist that, as in all other produce far closer margins between buyers and sellers exist, there is no valid reason why wool should be an exception. On the other hand the buyers advance the stock argument that the sales went on very well under the old system, and that closer bids would prolong the length of the auctions; but the true secret of their opposition is that they fear that closer bids would result in forcing them to pay higher prices than at present, since an opponent would often raise the price a farthing on the cheaper class of wool, in order to secure a lot, when he would not feel justified in bidding a half-penny.

The selling party certainly hold by far the strongest position. In spite of the fiercest opposition they have succeeded in enforcing recognition of the principle of close bids, and, if they have not yet been able to fix the starting point of half-penny bids at 10d., there is very little doubt that they will do so before long. The increased amount of Colonial wools diverted to Antwerp for sale has seriously alarmed the London brokers, who feel that in the growing importance of that city as a wool mart lies a menace to their present monopoly. Another argument in the sellers' favor is that the late series of auctions, at which farthing bids were first initiated, have been unusually successful, larger quantities than usual having been sold and most classes having advanced at least five per cent. This result may not be the outcome of the new departure, but the fact that it is coincident with it has materially strengthened the position of the sellers, and there

now seems little doubt that they will eventually carry their point.

PARTY DRESSES.

Now that the New Year is past we may be said to be in the height of the festive season, and as by this time the dresses with which fashionable ladies commenced the season are already passé, perhaps a few remarks upon the newest models may not be out of place. White, of course, is the ruling ground for ball dresses; although the best dressed women usually avoid it on this very account, unless they can accentuate it by some novelty in the make or trimming that will render it readily distinguishable from the crowd. For debutantes, and those who wish still to pose as such, white, of course, must always be the favorite; but, this year it is permissible to relieve it by the judicious employment of ribbons as trimmings, preferably in the newest shades of green, such as Chartreuse, pistachio, and leaf green. These colors, when softened by the glare of artificial light, are very becoming to youthful complexions as well as to those in which art has been called upon to conceal the ravages of time, and hence are very much worn. Some of these white tulle skirts have a length of wide sash ribbon (often half a yard wide) hanging straight down at each side over the hips from the waist to the edge of the skirt to give the appearance of side panels. With these are worn a large sash at the back and also braces up the bodice carried over the shoulder. These straight side pieces are very fashionable, and may be made, if preferred, of brocade or moire, lined, and cut from twelve to eighteen inches broad. The skirt whether of tulle, crepe, nun's veiling, or soft silk, should be draped in front and made full at the back.

A becoming style is to wear a low Swiss bodice of the color of the skirt, out of which the sash ribbon braces rise, forming the upper part. These are drawn over the bust, and either tied on top of the armlet with a narrow ribbon, or fixed by a flower spray. Sometimes the ribbon ties fall in loops at each side of the arm, and with ends which reach almost to the edge of the skirt. This is usually on one arm, the right, and has a graceful effect. The short, puffed Empire sleeves are much worn for both low and semi-low bodices. A novel idea is to curl a short ostrich feather partially around one arm, bringing it from underneath. On the other arm there is a feather on the top of the sleeve, arranged differently. Other sleeves have two straps, one across the top of the arm and the other a little lower. In the very latest styles a new trimming is used, consisting of moire ribbon bordered with a fringe of ostrich plumes. It comes in all colors and is very appropriate for panels. Another method is to use long sashes of two tones of ribbon united by oval aigrettes of ostrich plumes. These aigrettes may have paste diamonds in the centre if desired, or marabout boules spangled with tinsel or diamond dust.

In dinner dresses we may cite two samples. One was a costume of pale-pink silk brocaded with bouquets of multi-colored flowers and wreaths of the same, arranged so as to form the trimming of the dress. The bodice cut low and round, but the upper part filled in with a lace chemisette, gathered around the neck. The sleeves composed of two full puffings of the material and completed by lace sleeves to the elbow. The plain skirt opens over a skirt-front of embroidered tulle, finished with a deep border of point lace laid over an underskirt of white silk. The dress has no trimming, but a border of the brocaded floral pattern comes down on each side, and is continued in larger proportions around the bottom of the skirt. Another was a handsome gown made of blue faille and brocade, the front covered with tulle, having tiny gold faceted spangles all over; a broad and handsome design in gold at the front. A new style for the bodice is that the back should be of brocade like the train; the front plain like the skirt.

Fans are to be used larger than ever and it is said that peacock's feathers will once more be fashionable for fans in spite of the superstition that these feathers bring ill-luck upon the wearer. New styles are also shown in gathered gauze, the gathers being fastened at the top of each stick with little bows of ribbon. A drawback to these fans is their transparency, since they cannot be used to conceal a yawn. Marabout fans in a pure oval shape and gauze fans with bats and storks appliquéd or painted on, are novelties. Lace fans can now be procured delicately hand painted, and we are glad to see that feather fans are much reduced in price. The handsomest and most becoming fan is the one of ostrich plumes. These can be procured in any color to match the dress, but a shaded chartreuse tint is by far the most fashionable.

FLORIDA AND ORANGE CULTURE.

We have been requested from time to time to publish some particulars of our experience concerning Florida, its soil and climate, for the benefit of many in our own country, to whom the glowing accounts given in colonization pamphlets and advertisements from that State picture a condition of things not less enchanting than an Italian landscape, promising wealth and all its attendant luxuries and comforts without labor, and an escape from the so-called severity and rigors of our northern winters, to any one with a few hundred dollars in his pocket. The high color in which the country has thus been painted by railways and real estate agents—and nearly every man or woman in the State has land or a grove to sell—has attracted thereto numbers of young men from England and not a few from Canada. Disappointment is the portion of a very great majority. With little or no knowledge of the country or the soil, or of the difficulties of transportation from points even within a mile or two of the numerous railways and navigable rivers and lakes, the intending settler often makes serious mistakes, which he may not realize till after several years waiting for his young trees to bear, when after his constitution has been weakened by the broiling summer sun, which the delightful winter season is not sufficient to restore, he finds his trees are not the best varieties, that his land requires expensive fertilization, and that the heavy sandy roads render any but light loads almost impossible to a team of horses or oxen.

There is no more beautiful sight than a large orange grove of 15 to 30 acres in blossom or in full bearing. The trees are planted about 70 to the acre. Some begin to bear at the age of eight, others at ten to twelve. From fourteen to twenty years and upwards the tree grows rapidly in productiveness, with occasional interruptions, yielding from 1,000 to 6,000 oranges every year. The grove requires great care to protect it from weeds, which shoot up rapidly in such a climate, and also from a variety of enemies that attack both trees and fruit. Some of the finest groves in the State are in the country surrounding and some little distance from Sanford, extending westward to Tavares, east to Lake Charm, and on the north side of Lake Monroe, near Enterprise. A few of the groves yield from 10,000 to 15,000 boxes of oranges annually, each box of good quality, bright oranges, containing from 150 to 200, according to size, being worth about \$2 at the depot or landing. Many of the natives sell their oranges on the trees at from half a cent to one cent each. These were the prices of a year ago; but the present season they are much lower, owing to the large crop—contrary to the expectation from the very unusual drouth of last spring and early summer—and doubtless also in a large degree to the recent yellow fever epidemic, which forbade or interfered with shipments north. The orange ripens in November, but may be left upon the tree all winter with little or no injury, so that it is not unusual to witness an orchard—or grove, as it is commonly called—in blossom and bearing the young oranges (about the size of a pea), and the ripe fruit at the one time. The trees blossom toward the end of January, through February and early March. Much attention is given of late years to the keeping of bees, orange-flower honey having a remarkably fine flavor.

The soil of Florida is peculiar. The greater portion of the State is a sandy soil, bearing a thin growth of pine of six to twelve and occasionally fifteen inches in diameter. The greater portion is fit only for indifferent weedy pasture runs, where the "razor-back" (the native pig) may pick up a living; but where a yellow clay subsoil is found—and it is very "patchy,"—it is on the whole preferred for orange culture. The dry hammock lands—that is where leafy trees, such as the live oak, hickory and magnolia, grow thick and rank, forming a jungle,—are par excellence the richest of all, but they are limited in extent and are apt besides to breed malarial fevers, so that where cultivated, the owner usually lives on some pine elevation at a little distance. The flat pine lands will bear little besides weeds and coarse grass, and in the early summer or rainy season, are usually covered with water. The area of land fit for the cultivation of oranges is limited; but years must elapse before any scarcity is felt. A grove of ten acres is almost sufficient for one man to take care of.

The discomforts of existence in the State are, of course, carefully ignored by the real estate or colonization agent. Malarial fevers are probably no more prevalent than in any newly settled district in the Northern States; but the continuous heat of the long summer, the impossibility except in rare cases of obtaining good drinking water—where it is so much needed—the trouble

from myriads of flies—although the mosquito among them is much smaller and less poisonous than his Northern brother—the distance from good markets for supplies of meat and vegetables—for our Northern garden stuff does not thrive well in that climate—all tend to make gradual inroads upon the vigorous health of the Northern-bred man or woman, and ere long make them acquainted in their own persons with that languor and indiffidence to manual labor or exertion which so distinguishes the people of Southern climes. As for venomous serpents, one may live for months in the country without seeing a rattlesnake. Alligators are also being driven out by the advance of settlement, their skins being in great request at the market in Orlando.

To the Northern man of means and leisure, Florida offers many attractions in winter. Good hotels, well kept, are to be found at all the principal resorts—some of them, such as the spacious St James at Jacksonville, the magnificent Ponce de Leon and others at St. Augustine, the Seminole, at Winter Park, the Brock, at Enterprise, comparing with and outrivalling the best in Northern summer resorts. Consequently, as soon as the mercury begins to sink below 20° Fahr., elderly people of wealth and occasionally their families—with a tendency to throat troubles—betake themselves south to sojourn at one or other of the places named, many preferring Jacksonville to the more rustic surroundings of less populous places.

The newspaper in Florida is in the van of progress. In a country where frost is exceedingly rare, the early houses are of the most primitive style of architecture. The editor, as a matter of course, has to put up with some inconveniences in planting himself, and his offices are not always of a character to withstand the assault of a cyclone. One of the craft, who opened out not long since in a new town south of the Ocklawaha, thus described an incident shortly after he moved into his new premises:—

"While engaged in our sanctum preparing an editorial on a favorite topic, one day last week, one of Dave Anderson's razor-back hogs came to the rear of our office and began rubbing his back against the corner of the building. We were obliged to lay down our pen, crawl on our hands and knees to the offending porker and welt him on the side with a column rule. This interrupted our train of thought and our editorial is not what we would wish it."

We may return to this subject.

THE FORGED DISCOUNTED NOTE CASE.

In the haste to get rich, or in the anxiety to avert threatened disaster, it is not surprising that recourse is had now and again to methods not in accordance with the dictates of commercial morality. The statement made in these columns some time ago concerning the use of a class of paper for discounting purposes in which the name of the supposed maker of the promissory note is affixed thereto by the needy endorser, doubtless took by surprise many of our readers whose acquaintance with crooked documents for such purposes was limited to the information derived from occasional cases of bankruptcy where ordinary "accommodation paper" was employed to postpone the evil day. The last case of the kind in this city brought the name of a respectable family to humiliation and disgrace, and it was probably through the tragic interruption to the course of the trial that the accused escaped condemnation and adequate punishment. The case which calls for the present remarks was brought to light shortly after we went to press last week. It appears that one Alexander Allen, who constituted the Canada Dye Stuffs & Chemical Co., a concern organized in this city early the present year, had learnt the use of this kind of contraband paper not many months after he opened up business in Montreal. Having become acquainted with the signature of Mr. Henry Porter, a well known leather manufacturer of this city, through the sales to him of Tanning Extract, he affixed or caused to be affixed the name of that gentleman to notes for the required amounts whenever he needed paper for discount, and having endorsed them by deputy, had them discounted and placed to his credit at the Bank of Montreal where he had succeeded in opening an account. When preparing to leave on a trip to England last summer, he asked a partner in a leading city law firm to accept Power of Attorney to act for him in his absence. As this was not agreed to, he duly authorized his bookkeeper, Mr. C. F. McIntosh, to represent him. This authority was not withdrawn on his return. When about to purchase the remaining half interest in the business from his partner, a well known insurance man of this city last spring, he gave out that he expected something like £2,000 immediately from Scotland, and of this he paid Mr. Patterson \$3,000 for his share. The premises at Upton, burnt some months ago, were insured for \$16,000, which Allen duly received. The note which led to the discovery

was for four months, and would fall due on 22nd inst. The body of the note is in Allan's handwriting; the time of maturity and the endorsement are in that of Mr. McIntosh. The bank's suspicions were aroused by information given by Mr. Porter. The amount of the note is \$769. The discovery was made on the 28th December. Mr. Porter, on examination pronounced the note and several others also bearing his name, all forgeries.

Two of the newly appointed Provincial police were detailed to seek out and arrest Allen. After a vain search in the city, they proceeded to his house, and obtaining no information from his wife, encamped themselves in the parlor awaiting his arrival to supper. Mrs. Allen remonstrated and turned out the gas. She called a cab and entered it to drive to the office, but was immediately followed by the new officers who threatened to arrest her and succeeded in getting up quite a hue and cry. After a drive of some minutes she observed her husband in a cutter driving home. She hurriedly whispered, "Your name is not Allen; these men have a warrant for your arrest;" and then in her usual voice—the officers having joined them—"Mr. McIntosh, these men are looking for my husband; where is he?" "He's at the office; jump in and we'll go down" was the reply—and, to the officers—"drive along after us." After a rapid spurt, evidently to test the paces of the horses, the driver of the cutter headed his horse along Dorchester Street for Lachine, and shortly distanced his pursuers. The wife returned with the cutter, but Allen has not since been seen. Readers who have seen the "Yeomen of the Guard" will be likely to institute a comparison with the leading feature of the libretto, but the denouement is out of all parallel. McIntosh, ignorant of what was transpiring, was duly arrested, and is now in prison, bail being refused. Those who know McIntosh, naturally acquit him of any intention to commit wrong in the premises. The notes were handed him by Allen, and he asserts that in endorsing and negotiating the paper he only acted under instructions from his employer, with no thought of questioning the genuineness of the signature. McIntosh is rather deaf. He had evidently no suspicion of a collapse. He has sent to the guardian of the estate a claim for \$400, one month's salary past due and three months' additional. The Molsons and the Union Banks are also somewhat interested in the matter. Allen stated that he paid the amount of the note in question on the 29th. In dealing with this subject formerly and also with troubles arising from the use of fraudulent warehouse receipts, we ventured to recommend as a sure means of detecting such paper that the makers of notes sent in for discount be duly notified as to the time, amount and endorsement. This would involve a considerable addition to the routine work, but it would be certain to drive this class of paper out of existence. The security in such cases is doubtless, in a sense, as good as the best—for a while—but, it is sure to out in the long run. It is to be feared that the employment of such paper is not at all uncommon, and that when suspicion is awakened, it is not invariably acted upon with such promptitude as in the present case, it being well known that the security is one that only disclosure or an accident can destroy. We learn that the banks directly interested have jointly determined to run the guilty party to earth in the present case, wherever he may have betaken himself, and as forgery is an extraditable offence, the chances are that he will be compelled to return and stand his trial where the deed was committed. The total amount involved is unknown. It appears that other houses were made free with as well as that of Mr. Porter. Notes forged on Colin McArthur & Co. and Magor Bros. & Co. were discovered yesterday.

In the alterations this week, incident to the change in the make-up of the JOURNAL, a few advertisements have been removed from their usual places. They will be restored next week.

OUR INDEX.—As announced last week, some alterations will be found in the JOURNAL OF COMMERCE. Our readers will, we trust, appreciate the improvement in the shape and size of the columns, while our advertisers can hardly fail to perceive the advantage of a complete classified index to their advertisements in every issue. This index appears on the page next and following the Toronto markets. The index to subjects treated of during the six months will appear next week, but as this requires continuous paging, the figures for the index to the advertisements will appear at the opposite corner of each page, enclosed in parentheses. The quality and finish of the paper used also shows some improvement, and will, we trust, maintain more uniformity of shade for the future. To the forty-six new subscribers entered on our list since last week these improvements are a matter of course. To them, and again to all our readers and patrons, we wish a Happy and Prosperous New Year.

C. P. R. IMPROVEMENTS.—One of the much needed improvements on modern railways is exemplified on the passenger trains of the Cana-

dian Pacific Railway. Nearly every man, woman and child who has ever travelled by rail is acquainted with the terrible shaking and pitching backward and forward on their seats or berths, which usually took place at stopping at and starting from every station, occasionally knocking the breath out of their bodies and all feeling of pride or self-satisfaction out of their souls. The gentle and almost imperceptible system of stoppage and starting, so comfortable a feature of roads like the Boston and Maine, has been adopted by the C.P.R., and so thorough has this become, that one's night's rest is not in the least disturbed. The trains stop and start with less clangor and jar than a first-class steamship. The buffet attached to each sleeping and drawing-room cars is another praiseworthy feature. The modern traveller or tourist has learnt the luxury of his morning cup of coffee, with or without the roll, and to many the evening cup of tea with a few edibles is no less a luxury. The courtesy of the employees is no less a subject of remark by strangers.

The third year of the Lien Law in operation in Halifax has proved its adaptation to the circumstances of the city. Before the law was put in operation, the annual loss on the collection of taxes varied from 10 to 18 per cent. on the amount assessed; under the new law the annual loss has been reduced to less than one per cent. At a tax sale a few days ago, there were only three properties sold for unpaid rates, and two of those were sold by consent of parties interested so as to clear some defective titles. Few cities can show a better record than this, and it is not to be wondered at that the credit of Halifax stands so high that its debentures are of equal value with those of the Province of which it is the capital.

At a meeting of the Council of the Agriculture and Arts Association it was agreed to hold the next Provincial Exhibition in London, Ont. At the same meeting it was decided that no Fat Stock show would be held this season, owing to the scarcity in many sections of the country of feed and cattle.

It is some years since London, Eng., has enjoyed so mild a Christmas. Owing partly to this fact, and also to the undoubted revival of trade, the streets have been free from the gangs of unemployed who paraded them last year. The pressure upon the letter-carriers and postmen has been absolutely enormous. The post-office employed a whole army of extra workers, and strange-looking men without uniforms, who staggered under the weight of sacks, overburdened with Christmas cards, have delivered letters until unearthly hours.

CIRCULATION.—The Bank of British North America will in future redeem the notes and pay the drafts of the Merchants Bank free of charge at its British Columbia branches. As objectors to our banking system frequently refer to there being a discount on our bank notes in various parts of the Dominion, we may mention that the notes of the Bank of Montreal, Bank of British North America and Merchants Bank pass without discount throughout the Dominion, from the Atlantic to the Pacific.

HON. JAS. McSHANE has been found guilty of corruption and intimidation in two cases in his capacity as *mis en cause* in the Laprairie election case, and has been sentenced to pay a fine of \$400. In addition to this the law provides that anyone found guilty of corrupt practices in elections becomes disqualified for seven years, and thus Mr. McShane is debarred from acting as a voter, a candidate for the Local House, or for any position in the Civil Service of the Province.

The Star says the Government is being urged to take over the bank circulation by following the plan in operation in the United States. Will the Star kindly say who is urging in the matter?

THE "ELEPHANT" BRAND.

Of Genuine White Lead,
STRONGEST AND BEST

"ELEPHANT" READY MIXED PAINTS, made up in all the choicest tints.

"ELEPHANT" Durable FLOOR and ROOFING Paints, DRY HARD and QUICK.

"ELEPHANT" COLORED PAINTS in irons, cans and kegs.

"ELEPHANT" JAPAN COLORS in all the newest and richest colors.

"ELEPHANT" VARNISHES, JAPANS, STAINS and Lacquers.

"ELEPHANT" on the Package is a guarantee of REALLY good paint.

FULL STOCK, . . . PROMPT SHIPMENT.

FERGUSON, ALEXANDER & CO.
MONTREAL.

Financial.

MONTREAL, Thursday Evening,
Jan. 3rd, 1889.

The money market continues weak, owing to the abundance of funds offering, and as yet the advance in call money in New York has failed to influence us here. Call loans rule at 3½ to 4 per cent, and commercial paper is discounted at from 5 to 7½ per cent, with six per cent, as the ruling figure. Remittances show a slight improvement, due to the influx of money through the holiday trade, but the failure list is still uncomfortably large and it is to be feared that the fourths of the next two months will prove unusually disastrous.— sterling exchange remains at the same figure as last week. We quote sixties at 8 15-16@9 between banks, and 9½@9¾ over the counter. Demand bills are at 9½@10 and 10@11. Cables 10½. Posted in New York 4.85 and 4.89. Actual rates 4.81½@4½ and 4.88@4½. Cables 4.89. New York funds at par to 1-16 premium between banks, and ½@½ over the counter.—On the local stock exchange a good business has been done, but purely between brokers, the general public refusing to be tempted into the street. The cheapness of money and the readiness of the banks to lend upon anything offered to them has enabled the "bulls" to push values up, but the sales effected are purely speculative, and, therefore, the prices obtained are no criterion of the real value of the stock.

Banks.	No. Shares.	Highest price.	Lowest price.	Average same week 1888.
Commerce	251	118	117	111
Merchants	181	135½	134½	122½
Montreal	774	227	223½	216½
Ontario	18	126½	126	112
Peoples	23	102½	102	104
Toronto	8	209½	209½	192
<i>Miscellaneous.</i>				
Bell Telephone...	35	90	90	....
Can. Pacific	125	52½	52	62½
Dundas Cotton Co.	15	30	30	....
Gas	2365	199	194½	208½
Land Grant B'ds. \$30,000	109	109	109	....
Richellon	475	56½	55½	49½
Telegraph	2339	90½	87½	91½
Telegraph ex div	100	87	86½	....

JOHN A. PATERSON & Co.

(Late Paterson, Kissonock & Co.)

..... } WHOLESALE {

MILLINERY

— AND —

Fancy Dry Goods

..... } IMPORTERS, {

12 and 14 St. Helen St.,
MONTREAL.

--FURS.--

JOHN REIPLINGER

Manufacturer Ladies' and Gentlemen's

FINE FUR GARMENTS,

SLEIGH ROBES

1873 Notre Dame Street.

--MONTREAL.--

Wholesale and Retail.

MONTREAL WHOLESALE MARKET.

MONTREAL, Thursday Evg., Jan. 3, 1889.

Very few days have been devoted to real business since our last, and consequently there is not much to report. The holiday trade in the city amongst the retail people has been good and has set some money in circulation; we, however, feel the effects of slackness in the country, caused by the unfavorable weather and bad roads. The snow has been so tardy in coming, and melted away so soon after the first seasonable fall, that we have really had only about a week of anything like sleighing so far. For about five months we have had week after week of unfortunate weather, and the advent of winter roads is longed for to allow farmers to trade and move their stuff. Stocks in the interior are said to be somewhat light, which is due, not only to bad transport facilities, but to the feeling of caution induced by the poor crop season in Eastern Canada. Remittances continue backward as a rule.

CHEMICALS AND DRUGS.—The local market is quiet and will be for some weeks so far as chemicals are concerned, as the mills are supplied. Drugs nominally unchanged. One English writer says:—Chemicals are inactive, pending new phase of things when working under the Salt Union's prices for salt. Liverpool, Dec. 21.—Bleaching powder quiet and prices easy. We quote hardwood £7 15s@to £7 17s 6d f.o.b. Liverpool, according to brand. Softwood, £7 5s@£7 7s 6d on the rails—possibly less in second hands. For forward, makers continue firm. £7 15s has been bid and declined during the week for all 1889 for shipment to the United States. From Newcastle we are quoted £7 7s 6d hardwood, £7 5s softwood; nett cash. Caustic soda has been very weak for early delivery, but closes rather firmer. We quote £7 5s@£6 5s for 70 and 60 per cent white respectively, 74 per cent, £7 15s—all f.o.b. Liverpool. Prices nominal, and for a quantity a reduction would be accepted. For 1889, makers are, as a rule, very firm. The combination, to reduce production, represents 31-32nds of the total make of the United Kingdom, and the committee are determined to reduce until demand overtakes supply—the increased cost of raw material alone making it absolutely necessary for an advance of at least 10s per ton on the manufactured article, as compared with 1888. From Newcastle we are quoted 77 per cent. £8, nett cash. Cream caustic quiet at £5 15s 0s@£6 on rails, or £6 0s 0d@£6 5s f.o.b. For all 1889, £6 rails is general quotation. Soda ash continues firm, and we quote 1d@1 1-16d for both carbonated and caustic ash, with an upward tendency. For 1889, an advance is asked. From Newcastle market is quoted steady at 1d nett cash. Chlorate of potash quiet for prompt at 5½d@5¾d. For 1889,

buyers hold off, as there are rumors of trouble in the combination.

DAIRY PRODUCE AND PROVISIONS.—Butter is steady, with demand confined to small lots of choice table goods for the local trade. Cheese is firm with no material change in the situation. Since the close of navigation 105,382 boxes have been shipped from American ports, of which 51,807 boxes were from Montreal. Probably 20,000 boxes have been exported from the West via the Suspension Bridge in addition. Briefly it is stated that a total of 120,000 boxes have gone out, leaving some 100,000 boxes still in Canada. It has been quite a featureless market also in New York. Holders say that the movement although slight has tended to narrow down supplies, and nobody is anxious to sell or to modify their views. Local provisions are steady, but quiet. There is not much doing in either pork or lard. As we write pork and lard are weaker in Chicago. The supply of dressed poultry has kept up well. Demand moderate and prices about steady as quoted. We quote turkeys and ducks 9c@9½c, geese 7c@8c, and chickens 5½c@7c. There was little enquiry for game, and we quote 50c@55c per brace for partridges.

DRY-GOODS.—Comparatively nothing has been done in wholesale circles during the past week, and it is doubtful if the volume of trade in retail circles was up to expectations. The travellers are now going out full of hope; but it is useless to disguise the fact that the past year has been a poor one for the dry-goods trade, and that there are but few firms that have added to their resources in 1888. Still it is evident that textiles are to be dearer, and that the advance in raw materials in England and more especially in dye stuffs, must induce a corresponding advance in the finished products. Repeat orders cannot be filed at the original prices, and all round the tendency is firmer. This week wholesalers were notified of a prospective advance in dyed linings and silsesias, and in other lines a similar rise in values is expected. In the meantime remittances show some improvement, the holiday trade having put retailers in funds—and the trade generally speak hopefully of the future.

FLOUR AND GRAIN.—The flour trade has ruled dull. Millers are not adding materially to stocks in view of the current situation. Supplies in Newfoundland are reported as beginning to run light. Prospects for higher prices in the future are still considered as good and many holders think the market is about at bottom and getting ready for another upturn. In grain only a few car lots for local use have been sold and prices are about steady. Receipts of everything in this line have been light of late. There has been an increase in the visible supply of wheat of 1,077,000 bushels compared with a fortnight ago, and a decrease of 6,100,000 with a year ago. Corn exhibits an increase of 2,170,000 bushels compared with two weeks ago, and an increase of 2,168,000 with a year ago. The total visible supply, according to the Chicago estimate, on December 29th, 1888, was 38,321,144 bushels of wheat and on December 31, 1887, it was 44,421,998 bushels. The Chicago market opened the year with a better tone as there was a smaller increase in the visible supply than expected and export clearances were larger. After getting prices up a little holders attempted to realize causing a drop. Wheat in Chicago, 99½ Jan., 1.00½ Feb., 1.04½ May.

FISH AND OILS.—The result of the past fortnight's trading has been very meagre, and we do not expect any improvement until the Lenten demand begins so far as fish is concerned. Oils quiet and unchanged.

GROCERIES.—A few scattered orders have been received, but the New Year's business has not fully opened as yet. Very little will be done during the first week of 1889. In sugars the situation has not varied much. In England they eased off owing to holiday slackness, but recovered, and the future seems to point to higher values. A great deal depends on the European beet crop, and the experts are still figuring on it and reducing

Canadian Pacific Railway.

DIVIDEND NOTICE.

The half-yearly dividend upon the Capital Stock of this Company, at the rate of three (3) per cent per annum, secured under agreement with the Government of the Dominion of Canada, will be paid on FEBRUARY 15th NEXT, (the 17th being Sunday) to Stockholders of record on that date.

Warrants for this dividend payable at the Bank of Montreal, 59 Wall Street New York, will be delivered on and after February 13th at that Agency to stockholders who are registered on the Montreal or New York Registers.

Warrants of European Shareholders who are on the London Register, will be payable in Sterling, at the rate of four shillings and one penny halfpenny (4s 1½) per dollar, less Income Tax, at the Bank of Montreal, 22 Abchurch Lane, London, and will be delivered on or about the same date, at the office of the Company, 83 Cannon Street, London, England.

The Transfer Books of the Company will be closed in London at three o'clock p.m. on Saturday, January 12th and in Montreal and New York at the same hour on Saturday, January 26th, and will re-opened at ten o'clock a.m. on Tuesday, the 19th February next.

By order of the Board,

CHARLES DRINKWATER,

Secretary.

Office of the Secretary,
MONTREAL, January 3rd, 1889.

HOEGG'S

Boston Baked Beans,
Dominion Sugar Corn,
Sterling Lobster and
Spiced Salmon

Are the old reliable and favorite brands of Canned Goods, and are to-day without a rival.
Every can guaranteed.

D. W. HOEGG & Co., Fredericton, N. B.

JNO. A. MOIR, 22 St. John St.
Montreal Agent.

their former estimates of the total yield. On this market yellow sugars are relatively cheaper than granulated. There is no real change in coffee on spot, though the foreign market is reported easier at the moment. Sugar—The demand slackened about the middle of the week, and prices drooped, but a recovery has been made, and we close a shade dearer than last week for yellows, but rather lower for the better grades. Tea.—Market is steady at the decline noted last week. The majority of the auctions have, however, been postponed owing to dense fog. Souchong—100 ½-chests good Lapseng sold at 10d. Indian in moderate supply and prices steady. Greens are unchanged. Coffee has met a quieter feeling and prices have receded 3s@5s in Rio, and 1s@2s in other kinds. Fruit.—Valencians were firm up to the arrival of a steamer with 130 tons two days ago. Primes selected being a small portion of the cargo sold as high as 33s 6d f.o.b., but the ordinary kinds being thrown on the market for disposal, whilst on the quay have sold cheap. Currants are flat. Sultanas in fair demand at quotations. Muscatels—Holders have to relax their prices to induce business. Figs are almost over—there have been scarcely any of the commonest grade sent in wood this year, only in bags, and the supply of small ¾ to 1 lb (net) boxes very early ceased; buyers have therefore had to accommodate themselves to these circumstances. The quality of the crop on the whole has been satisfactory. Nuts are weaker, and Sicily filberts are again offering at 19s 5d c. & f. Liverpool, Turkey advanced to 18s 6d f.o.b. here, but are again easier to buy. Dates are inactive, but without change. We have a special offer of ten tons Bohemian prunes in large casks, 120-125 to lb. at 14s c.f. New York or Montreal, or 13s 3d in bags. French walnuts, ordinary, 13s 6d@14s; selected, 14s @16s; small, 10s@12s. Grenoble, finest, 23s 9d per cwt. f.o.b. Marseilles. Spices are dull, as at this time of the year there is but little disposition to buy. Our quotations show a slight drop all round. Rice is slow, and in some instances 1½d per cwt. cheaper.

ACADEMY of MUSIC

HENRY THOMAS, Lessee and Manager.

One Week, commencing Monday, Dec. 31st
New Year's and Saturday Matinee,
The first Production in this City of Mr. RAMSAY MORRIS' Brilliant New Play of the Period.

"THE TIGRESS."

NEXT WEEK—Commencing Monday, Jan. 7, and Saturday Matinee, the return engagement of the Stetson Opera Company, in "The Yeomen of the Guard" "Rudjgore" and "The Mikado."
Seats for sale at Nordheimer's, 1833 Notre Dame street, Montreal.

HARRIS & CAMPBELL,

Manufacturers, Importers and Dealers in
Plain and Fancy Furniture.

SHOW ROOMS:

O'Connor and Queen Streets,

OTTAWA, Can.



IRON AND HARDWARE.—In heavy metals the week has been blank. A few small orders have been booked for immediate wants, but the trade have not taken hold, and until the effervescence of the holidays has subsided and their men return to work, we cannot expect that they will. In nails and shelf hardware a similar condition of affairs is apparent, and only a hand-to-mouth demand has been experienced. We make consequently no change in our prices current, since what few transactions have transpired are not of a sufficiently representative character to warrant our accepting them as standards. Cables from London to the 30 ulto. quote spot tin, £98 12s 6d; 3 months' tin, £99 12s 6d; market firm; Chili bars, spot, £77 10s; do futures, £77; G. M. B. copper, spot £77 10s. do. futures at £78; market quiet; soft S. anish lead £12 17s 6d. Warrants in Glasgow are cabled at 42s. No. 3 iron in Middleborough is at 33s 9d. Philadelphia, Dec. 26.—Iron manufacturers in this city say that the manufacture of iron is now almost without profit, and that some works will certainly have to shut down if the price of their necessities go much higher. During 1887 the price of coke was \$2 a ton, but at that time the iron mills were active and the demand was exceedingly large. When operations became dull the price was reduced to \$1, subsequently being raised to \$1.25. The manufacturers add that there is nothing to justify a further rise.

Liver Stock.—The local market has been quiet but steadier at about last week's rates. In Britain, light supplies and cold weather have caused an improvement. Liverpool prices are higher. Prime steers were at 13c, good to choice at 12½c, poor to medium at 11½c and inferior and bulls 8½c@10c. Refrigerated beef is cabled as follows:—Liverpool, 5½d for hindquarters and 3d for forequarters per lb; London, 3s hindquarters and 1s 8d for forequarters per 8 lbs. by the carcass.

Wool.—Supplies have been well taken up and the market is solid. We believe that some large lots have been placed a shade un-

W. & J. KNOX,



KILBIRNIE.

Tailors' Linen Threads,

Sole Sewing and Wax
Machine Threads.

Guling & Salmon Twines,
Guling and Salmon Nets.

Sole Agents for Canada,

GEO. D. ROSS & CO.,

648 Craig Street,
MONTREAL.

Toronto Office, 22 Front Street West.

Christmas and New Year's Goods

M. MARKUS,

IMPORTER OF

Novelties, Toys, Fancy Goods,

Small Wares and Stationery,

HOUSE * FURNISHING * GOODS,

WIRE GOODS, TINWARE,

A Large Assortment of

Dolls, Cups and Saucers, Albums,
Plush Goods and Work Boxes.

Agent for Upper Canada Brooms, Whisks
and Brushes.

467 ST. PAUL ST.

Corner St. Nicholas, MONTREAL.

der our quotations but these represent ordinary jobbing trade lots as near as can be ascertained from sellers.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, Jan. 3, 1889.

The wholesale trade of the city has been comparatively quiet for the week under review. There were few large orders, and advantage was taken of the dullness to prepare for future trade. A good sorting-up trade is generally reported by travellers who got back within the week. Prices are firm in most lines, and a good spring business anticipated. The Stock market is almost lifeless, but values are in many cases higher than a week ago. Following are closing bids to-day as compared with last Thursday:

Banks.	Bid Jan. 3.	Bid Dec. 27.	Loan Cos.	Bid Jan. 3.	Bid Dec. 27.
Montreal	126	223	Can Per.....	198	x197
Ontario	125	125	Freehold.....	181	x 69
Toronto	289	208	Western Can.....	122	x182
Merchants	131½	134	Union.....	30	x130
Commerco	117½	118½	Landed Credit.....	114	.....
Imperial	136½	134	Bldg. & Loan.....	103½	x103
Dominion	216	216	Land'n & Can'd	141	144
Standard	13	132	Farmers Loan.....	.....	.....
Hamilton	136	136	Ontario Loan.....	121	.....

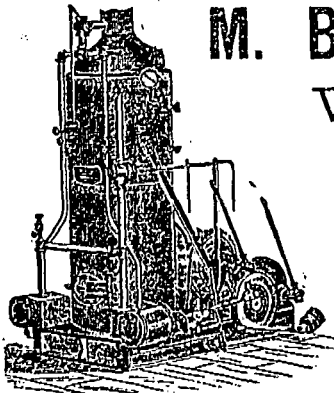
BUTTER.—Business has been quiet this week, and prices show little change. Several lots of common changed hands at 13c@13½c.

— THE —
HAULT MANUFACTURING CO.
 (LIMITED)
 Manufacturers of and dealers in
Upholstered Goods
 And UPHOLSTERERS' SUPPLIES.
INGERSOLL, - - - ONT.

ALEXANDRIA FURNITURE CO.
 ALEXANDRIA, ONT.
 MANUFACTURERS OF
LOW AND MEDIUM

FURNITURE

Bedroom Sets, Sideboards, Tables and
 Curtain Poles Specialties.



M. BEATTY & SONS,
 WELLAND, ONT.

DREDGES,
Derricks, Steam Shovels,
HOISTING ENGINES
HORSE POWER HOISTERS,
Stone Derrick Irons, Centrifugal Pumps
 And other plant for Contractors' use.

J. MacLAREN & Co.

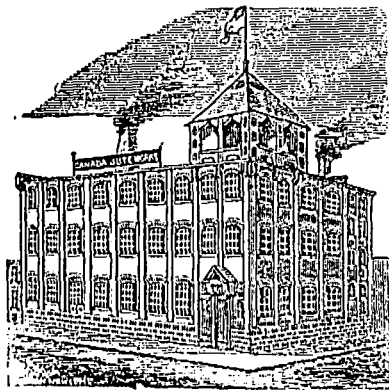
LUMBER

Merchants * ana * Manufacturers,
OTTAWA,
 DEALERS IN SAWED and
Dressed Lumber
 DOORS, WINDOW SASHES,
 Blinds, Mouldings and House Finish

Orders for work not in stock Promptly Attended to

Estimates Furnished on Request

MacLaren's Mills,
OTTAWA, ONT.



BAGS,
JUTE OR COTTON

ALL QUALITIES AND SIZES.
 LOWEST POSSIBLE PRICES.

Also Hessians, Twines, Buckrams, Paddings, &c.
 Send for Samples and Quotations.

THE CANADA JUTE CO.
 (LIMITED)
 17, 19 and 21 St. Martin Street,
MONTREAL.

FRUITS.

HART & TUCKWELL

McGill Street, Montreal.

WHOLESALE FRUITS
FOREIGN AND DOMESTIC.

Oranges, Lemons, Bananas, Pine Apples, &c., &c.
 Apples a Specialty.
 Consignments solicited.

HEATING.

HOT WATER HEATING IN ALL ITS BRANCHES.

Having the most improved Machinery we are prepared to furnish first-class work at low prices.
 Send for Circulars of our Improved Boilers and Radiators.

Our Hot Air Furnaces have given the best satisfaction of any Furnace ever introduced.

Estimates given for Heating any kind of building by most ECONOMICAL and PERFECT SYSTEMS. In every case SATISFACTION is GUARANTEED.

WM. CLENDINNENG & SON,
MONTREAL.

almost at a standstill. Straight rollers are quoted at \$4.90@5.90, and extra at \$4.65@5.70. Patents nominal at \$5.40@5.6. Wheat quiet and somewhat firmer on limited offerings. Sales are reported of No. 1 hard Manitoba at \$1.25, and No. 2 held at \$1.23. No. 1 frosted quoted at 95c@1, and No. 2 frosted at 90c. No. 2 fall is \$1.05 bid; it offers outside at \$1.05, with \$1.03 bid. No. 2 spring and red would bring \$1.07 here. Barley firm; No. 1 sold at 68c, and No. 3 extra at 61c, No. 2 nominal at 63c@64c, and No. 3 at 56c@57c. Oats steady; sales of heavy mixed on track at 36c@37. Peas sold at 59c at outside points. Rye is quoted at 62c@63c on track. Corn nominal. Bran very scarce and

firm at \$15.50@16 on track. Oatmeal steady; car lots of ordinary brands \$4.25, and granulated \$4.45@4.60.

GROCERIES.—There is very little doing in this line, and changes in prices are few. Fruits are steady; Valencia sell at 6c@6½c, and Sultanas at 8c@9. Prunes, Bosnia, in kegs, 5½c@6c. Teas are steady, and coffees unchanged at 19c@20c. Sugars are inactive and prices unchanged; yellows are quoted at 5½c@6½c.

HARDWARE.—Business is quiet with demand confined to small lots. Manilla rope 14½c@15c, and Sisal 14c.

HIDES AND SKINS.—Hides are in fair supply

and prices unchanged. No. 1 cured cows quoted at 6c@6½c; green at 5½c for No. 1, and 4½c for No. 2. Sheepskins firm at \$1.10@1.25 according to quality. Calfskins in limited supply and prices unchanged.

LIVE STOCK.—The market this week has been very quiet and prices somewhat easier. Choice exporters nominal at 4½c. First-class butchers, 3½c@4c; medium, 3c@3½c, and inferior 2½. Stockers are quoted 2½c@2¾c. Sheep in fair demand, with small lots of butchers' bringing \$4.25@5.50 a head. Lambs firm at \$3.75@5.00. Hogs, 5c@5½c for light fat, and 4½c for store hogs.

PROVISIONS.—The volume of business this week has been small, and prices generally steady. Long clear bacon jobs at 9½c, bellies and backs at 11c@11½c, and rolls at 10½c. Hams are quoted at 11c@11½c, and Mess Pork at \$17.50@18.00. Lard sells in small lots at 11c@11½c. Onions steady at \$1.50@1.60, and hand-picked Beans \$1.75 for jobbing lots. Potatoes, unchanged at 32½c@35c per bag on track. Hops steady at 20c@24c for new, and 15c@16c for yearlings.

WOOL.—The market is quiet and prices unchanged. Selected fleeces is still quoted at 20c@21c, Southdown at 23c, and rejections at 16c@17c. Pulled supers 22c@23c, and extras 27½c@28c.

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 J. MacLaren & Co.....
 W. Mason & Sons.....

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 M. Beatty & Sons.....
 Carrier, Laine & Co.....
 Darling Bros.....
 Jenson Elevator Works.....
 Jas. Fleming..... 8
 Gilbert Bros. Engin. Co.....
 J. Lauri & Co.....
 Mach. Supply Asso.....
 Miller Bros. & Mitchell... 33
 John Perkins & Co.....
 Plessville Fdy. Co.....
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 Dun Wiman & Co.....

MILLINERY.
 John A. Patterson & Co.....
 Caverhill, Kissock & Binmore. 1

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 R. Foster & Son.....

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 J. R. McLaren, jr.....
 Oils (Mach'y).
 J. S. Mayo.....
 McCall & Co.....

S. Rogers & Co.....
 M. J. Woodward & Co.....
 [PAINTER,].....
 F. J. Brown..... 30

PAINTS, OIL, &c.
 Baylis Mfg Co.....
 W. Home.....
 McArthur, Cornelle & Co... 12
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 Watson & Pelton.....

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 Dominion.....
 New Dominion.....

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 Acodia Organ Co.....
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 F. A. Pettas, Jr.....

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 A. J. Pell..... 10

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 R. Mitchell & Co.....
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SPOOL COTTONS.
 F. A. Ballej.....
 G. D. Ross & Co.....
 W. Wilson & Co..... 10

SPOOL MAKERS.
 M. Russel & Son.....

SPRING STEEL CASTINGS, &c.
 K. W. Blackwell..... 10
 W. & T. P. Currie & Co... 9
 D. Nicolson..... 10

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 Geo. W. Jones.....
 Morton, Phillips & Bulmer..
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STEAMSHIPS.
 H. & A. Allan.....
 Bossiere Freres & Co.....
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SUGAR.
 Canada Sugar Refin. Co.....

TANNERS.
 F. Gourdean..... 31

TELEPHONE CO'S.
 Bell.....

TYPE-WRITER AGTS.
 T. W. Ness..... 29

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 Leopold Girard.....

WIRE MANUF'RS.
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Cotton Yarns, &c.

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BLANZY, POURE & CIE.,
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Manufacturers of Golden Rose Corn Meal, Heavy
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WHOLESALE ONLY.

59 Dalhousie Street, QUEBEC.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, JAN. 3, 1889

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.												
Brogans.....		Mens.	Boys.	Youths.	Roast chicken, 1-lb tins..	\$ c.	\$ c.	Morphia.....	\$ c.	\$ c.		
Cobourgs.....		\$0 75 1 00	\$0 70 80 80	\$0 65 80 75	Roast turkey, 1-lb tins..	0 00	2 40	Opium.....	3 75	4 25		
Split Balmorals.....		0 95 1 20	0 85 0 90	0 75 0 80	Corn Brooms.			Oxalic Acid.....	0 11	0 13		
Kip.....		1 0 1 25	0 85 1 00	0 75 0 80	No. 1 Gem 4 strings, hard	3 35	0 00	Phosphorus.....	0 75	0 80		
Buff.....		1 15 1 40	0 90 1 15	0 80 1 00	wood handle.....	2 75	0 00	Potash Bichromate.....	0 10	0 11		
Buff ".....		1 25 1 50	1 10 1 50	0 90 1 15	No. 2 do 3 strings.....	2 15	0 00	Potass Iodido.....	3 00	4 00		
Calf.....		1 90 3 90	0 00 0 00	0 00 0 00	No. 3 do 2 strings.....	1 95	0 00	Quinine.....	0 60	0 70		
Buff Congress.....		1 40 1 65	1 10 1 40	0 00 0 00	No. 4 do 2 strings.....	2 85	0 00	Soda Ash, 48°.....	1 40	1 50		
Calf.....		1 90 3 40	0 00 0 00	0 00 0 00	No. 0 Hurl 4 strings.....	2 00	0 00	Soda Bicarb.....	1 90	2 00		
Split boots.....		1 25 2 00	1 25 1 50	0 95 1 15	No. 1 do 3 strings.....	2 45	0 00	Salt Soda.....	1 70	1 90		
Kip.....		2 0 2 90	1 50 1 70	1 10 1 40	No. 2 do 3 strings.....	2 10	0 00	Concentrated.....	1 70	1 25		
Calf.....		2 75 3 90	0 00 0 00	0 00 0 00	No. 3 do 3 strings.....	1 75	0 00	strychnine.....	1 10	1 25		
Felt boots half fox		1 65 2 40	0 00 1 70	0 00 0 00	wood handle.....	1 40	0 00	Tartaric Acid.....	0 70	0 52		
full.....		1 90 2 40	0 00 1 75	0 00 0 00	O. K. 2 strings basswood			Tin Crystals.....	0 25	0 30		
" Sox.....		0 50 0 95	0 00 0 00	0 00 0 00	handle.....			Zona's Extracts:				
Peppd.												
Womens.	Misses.	Childs.	Creamery, finest.....	0 25	0 24	Triple Extracts, sq. bot.,						
Split Batts.....	0 65 0 85	0 70 0 80	do earlier.....	0 24	0 21	per gross.....						
Split Balmorals.....	0 80 0 90	0 70 0 85	Townships, do.....	0 20	0 22	Anchor Brand, per gross.....						
Kip.....	1 00 1 10	0 75 0 90	Western.....	0 16	0 17	Insect Powder per lb.....						
Buff.....	1 90 1 15	0 80 0 90	Cheese, finest Sept & Oct	0 11	0 12	Sulphur flour.....						
Pebbled.....	1 90 1 15	0 80 0 90	Aug.....	0 09	0 10							
Buff Bals brass nailed.....	1 90 1 15	0 80 0 90	medium to fine.....	0 09	0 10							
Machine Sewed.												
Peppled Button.....	1 00 1 20	0 85 0 90	We do not consider that th	epric's paid								
Glazed Buff Button.....	1 00 1 20	0 85 0 90	by operators to country prod	ces current.								
Peppled Button.....	1 00 1 50	0 85 1 00	in future our prices will be t	the grocery trade to the who								
Glazed.....	1 15 1 40	0 70 1 00										
Goat.....	1 50 1 90	1 15 1 40										
Polish Calf.....	1 50 1 90	1 30 1 65										
French Kid.....	1 85 3 40	1 90 2 40										
Drugs & Chemicals												
Acid Carbolic Cryst Medi 0 55 0 60												
Aloes, Cape..... 0 15 0 16												
Alum..... 1 10 1 15												
Borax, xtls..... 0 09 0 11												
Bleaching Powder..... 2 50 2 75												
Blue Vitriol..... 6 00 7 00												
Brimstone..... 2 00 2 50												
Brom. Potass..... 0 55 0 60												
Camphor, Eng. Ref..... 0 50 0 55												
Castor Oil..... 0 45 0 50												
Castro Oil..... 0 08 0 10												
Caustic Soda 50 p.c..... 1 91 2 00												
do 70 p.c..... 2 15 2 25												
Citric Acid..... 0 60 0 65												
Copperas, per 100 lbs..... 0 80 0 90												
Cream Tartar..... 0 23 0 30												
Epsom Salts..... 1 25 1 50												
Glycerine..... 0 26 0 30												
Gum Arabic per lb..... 0 55 1 25												
Trag..... 0 55 1 00												
Dyestuffs.												
Archil, com..... 0 27 0 30												
Cutch..... 0 07 0 08												
Ex. Logwood..... 0 10 0 15												
Chips..... 1 90 2 25												
Indigo (Bengal)..... 1 50 1 75												
Madras..... 0 70 1 00												
Gambier..... 0 07 0 08												
Madder..... 0 11 0 13												
Sumac..... 65 00 70 00												
Fish.												
Labrador Herrings, No 1..... 5 70 5 50												
halves..... 3 00 0 00												
French Shore, No. 1..... 0 00 0 00												
Sea Trout..... 0 00 0 00												
Cape Breton Herrings..... 5 80 6 00												
halves..... 3 10 0 00												
Mackerel, No 1, kilts..... 2 50 0 00												
Green Cod, Large..... 5 25 5 50												
No. 1..... 4 90 5 00												
Draft..... 5 50 5 75												
Dry..... 4 80 5 00												
Salmon No. 1 brls..... 15 50 16 00												
do..... 15 00 0 00												
do..... 14 00 0 00												
Salmon, No. 1 (tierces)..... 0 00 23 50												
do..... 0 00 21 00												
do..... 0 00 19 00												
do new Brit. Col brls..... 12 50 13 00												
Boneless Fish..... 0 04 0 05												
Cod..... 0 05 0 08												
Canned Goods.												
Lobsters, per case..... \$ c \$ c												
Sardines, 1/2..... 5 80 6 00												
Mackerel..... 7 50 8 00												
Smelts..... 5 95 6 00												
Salmon, per doz..... 1 70 1 75												
Clams, 1-lb tins, per doz..... 1 40 1 50												
Oysters..... 1 35 1 40												
Tomatoes, per doz..... 0 85 0 95												
Peaches, 2-lb. yellow..... 2 00 0 00												
do 3-lb..... 3 00 0 00												
Bartlett pears, 2-lb tins..... 1 70 1 75												
per doz..... 1 65 1 70												
Strawberries, 2-lb tins..... 1 80 2 00												
per doz..... 2 20 2 40												
Pineapples, 2-lb tin, p. doz..... 2 20 2 40												
Blueberries, new, per doz..... \$ c \$ c												
Gr'n'gages, 2-lb tins p. doz..... 2 00 2 25												
Corn, per doz..... 1 00 1 25												
do 2-lb tins, Yarmouth..... 0 00 1 35												
do 3-lb tins..... 0 00 2 20												
Peas, Mar., 2-lb tins..... 1 00 1 20												
Boston baked beans, p. doz..... 2 20 0 00												
Corned beef, 2-lbs..... 0 50 2 50												
do..... 0 00 1 00												
Lunch..... 3 00 0 00												
Eng. Brawn, 2-lbs..... 1 80 0 00												
Soups, 2-lbs..... 0 00 1 70												
Hoegg's Boston Beans, doz..... 2 00 0 00												

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

HISLOP, MELDRUM & CO., 235, 237 and 239 Commissioners St., MONTREAL,
Commission Merchants and Wholesale Dealers in
Eggs, Butter Cheese and General Country Produce.
Liberal advances made on consignments and personal attention given to all orders.

CANADA Dyestuff & Chemical Co.,

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ANILINE COLORS, DYEWOODS, EXTRACTS, CHEMICALS,
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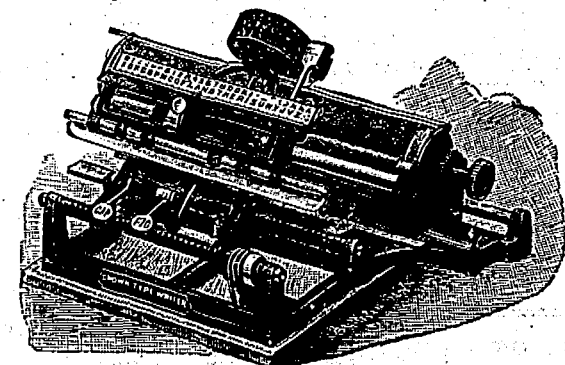
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—has Metal Type, and man-to-ds
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OF ALL SORTS.

Cod, Haddock, Herring, Tomcods, Finnan
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IN STOCK.

Salt Fish of all sorts—Salmon Herring, Mackerel,
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BREAKFAST.

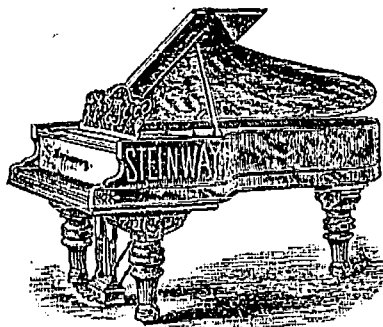
"By a thorough knowledge of the natural laws
which govern the operations of digestion and
nutrition, and by a careful application of the fine
properties of well-selected Cocoa, Mr. Epss has
provided our breakfast tables with a delicately
flavored beverage which may save us many heavy
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there is a weak point. We may escape many a
fatal shaft by keeping ourselves well fortified with
pure blood and a properly nourished frame."
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London, England
Sole Agent for Canada, C. E. COLSON, Montreal

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, JAN 3, 1889.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article	Wholesale.
	\$ c. \$ c		\$ c. \$ c		\$ c. \$ c		\$ c. \$ c
Flour.		Crain.		Antigua		Orange	
Patent, winter	6 00 6 50	Canada's Winter Wheat	1 18 0 00	Trinidad	0 34 0 35	Lemon	0 16 0 18
Patent, spring	6 00 6 50	White Winter	1 15 0 00	Grape Sugar Ref. Co.	0 33 0 00	J. P. Mott & Co's diamond	0 15 0 17
Straight roller	5 75 5 95	Spring	1 25 0 00	Empress Drips Syrup	0 04 0 04	& 6 12-lb bx chocolate	0 22 0 00
Extra	5 50 5 75	Hard Manitoba, No. 1	1 22 1 21	Dom. Crystal A Glucose	0 04 0 00	Prepared Cucumrs, 1-lb	0 28 0 00
Superfine	4 50 5 15	do No. 2	1 19 1 21	B	0 03 0 00	pkgs. 10-lb bxs	0 30 0 00
Superfine Bags	2 40 2 50	Northern, No. 1	0 60 0 11	Dextrine	2 45 2 50	Cucum Nibs, 12 1/2-lb tins	0 28 0 00
Extra	2 50 2 70	do No. 2	0 00 0 00	Loose Muscatel	3 00 3 00	Pure Chocol'tes for con-	0 22 0 35
City Strong Bakers (140	5 51 5 75	Oats, new	0 36 0 00	Layers, Malaga	3 85 4 00	fectioners' use	0 23 0 00
lb. sks.) per 100 lbs.	5 51 5 75	Barley	0 60 0 60	London	5 60 5 75	Sweet Chocol'te Liqueurs	0 04 0 00
Oatmeal, standard brls.	0 00 0 70	Pears, per 65 lbs	0 3 0 74	Delmas	4 75 5 00	White	0 04 0 00
Manitoba	0 00 0 70	Wys.	0 00 0 00	Black Basket	0 07 0 10	Crystal Gloss	0 06 0 07
Oatmeal, granulated, brls	0 00 0 70	Corn, in duty paid	0 00 0 00	Suttanus	0 00 0 00	Snow Flake	0 06 0 07
Roll'd Meal	5 35 5 50		0 19 0 00	Seedless	0 00 0 00	Dum. Rep. Corn	0 27 0 08
Oats	5 50 5 75			Valentin, new	0 00 0 00	Corn Starch	0 06 0 07
				Elome	0 00 0 00	Pure White	0 06 0 00
Fuel.		Groceries.		Currants, new	0 05 0 06	Vinegar: Imp. Triple, 1 brl	0 41 0 00
Prices to householders.		Tea (Hl.-Chest & Cnd.)		Rigs, Eleme, new	0 10 0 12	Cote D'or	0 35 0 00
Coal		Japan, com. to med. lb	0 11 0 20	new layers	0 14 0 16	Crystal Pickling	0 28 0 00
Stove	7 00 0 00	good med. to fine	0 27 0 26	Sh. Almonds, bxs.	0 22 0 25	W. W. XXX	0 30 0 00
Chestnut	7 10 0 00	finest to choicest.	0 35 0 45	S. S. Tarragons	0 14 0 15	W. W. XX	0 25 0 00
Egg	6 50 0 00	Nagasaki	0 15 0 18	Almonds, paper shell	0 18 0 20	W. W. X	0 20 0 00
Scotch Steam (ex ship)	0 00 4 75	Y. Hyson, com. to gd.	0 10 0 20	Walnuts	0 11 0 12	Pure Malt	0 45 0 00
Cape Breton	0 00 4 75	fine to finest, lb.	0 30 0 60	Gronoble	0 13 0 14	Cider X	0 20 0 00
Pictou	4 35 4 50	good to med.	0 15 0 20	Fillberts	0 09 0 11	XXX	0 27 0 00
Lower Pts screen (retail)	6 00 0 00	finest	0 55 0 65	Brazils, new	0 09 0 10	Best Laundry	0 06 0 06
Scotch do	6 50 0 00	Imperial med. to gd.	0 25 0 33	pieces: Cassia	0 00 0 07	Common	0 02 0 05
Cardwood		fine to finest	0 37 0 58	Mao	0 00 1 00	Matches: Common	2 25 2 50
Maple, 3ft 2in	7 00 0 00	Twankay, com. to gd.	0 12 0 18	Cloves	0 22 0 25	Parlor	1 75 1 90
Birch	6 50 0 00	Congou, common	0 10 0 12	Nutmegs	0 70 0 90	No. 1	3 25 3 35
Beech	6 00 0 00	good common	0 14 0 18	African	0 18 0 20	Hardware.	
Tamarac	5 50 0 00	med. to good.	0 19 0 25	Pimento	0 06 0 07	Antimony	0 12 0 12
Maple, 4ft Ontario	7 50 0 00	fine to finest	0 35 0 55	Pepper, Black	0 18 0 18	Fin Block, L & F per lb.	0 25 0 26
Mixed wood	5 50 0 00	Souphong, common	0 00 0 00	White	0 28 0 32	Straits	0 25 0 26
		med. to good.	0 25 0 30	Mustard, 4 lb. per jar, Eng	0 72 0 75	Strip	0 26 0 00
		fine to choice.	0 35 0 40	1 lb.	0 23 0 25	paper: fugot	0 18 0 19
		Dust	0 16 0 07	4 lb. jars, Cana.	0 65 0 70	Sheet	0 24 0 25
		Coffee, Mocha (green)		1 lb.	0 22 0 24	IRON CUT NAILS—per keg.	
		Add to for roasting and		Rice, Mount Royal	3 60 3 75	Hot Cut Am. or Can. Pat's	
		grinding	0 29 0 31	Patna	4 25 5 00	10dy to 60dy	2 60 0 00
		Java	0 25 0 28	Japan Crystal	0 04 0 05	8dy and 9dy	2 90 0 00
		Maracainbo	0 21 0 23	Sago	0 04 0 05	6dy and 7dy	3 15 0 00
		Jamaica	0 19 0 22	Tapiocs, Penri	0 06 0 07	4dy to 5dy—Am, Pat.	3 40 0 00
		Rio	0 18 0 20	Flako	0 07 0 07	5dy	4 15 0 00
		Plantation Ceylon	0 21 0 23	Gelatine	1 05 0 08	4dy to 5dy—Cold Cut, 1	5 85 0 00
		Chicory	0 11 0 16	1 qt pk.	1 00 0 08	3dy—Cold Cut, 1	2 15 0 00
		Sugar, (onks & brls)	0 05 0 06	2 qt. gs.	2 10 0 07	3dy—Hot Cut, Am Pat	5 65 0 00
		Yellow Refined	0 08 0 08	Vermicelli, Canadian	0 06 0 07	10dy to 60dy	2 75 0 00
		Paris Lump	0 07 0 08	Macaroni	0 06 0 07	8dy to 9dy	3 00 0 00
		Granulated	0 07 0 08	Italian	0 13 0 07		
		Syrup, per lb	0 03 0 04				
		Molasses, (Barbados) im'g	0 38 0 40				
		Porto Rico	0 35 0 38				

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



PIANOS

We invite inspection of our large assortment of Pianos of the following world-renowned makers:

CHICKERING, STEINWAY, HAINES.

Special attention is also directed to our varied stock of **SECOND-HAND PIANOS**, amongst which are some instruments of the standard makers, and that have been in use but a short time.

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TORONTO—15 King St. East. Branches—Ottawa, London, Hamilton

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MANUFACTURERS OF

Beer, Vinegar, Apple, Flour, Lard, Pork, Syrup and all Other Barrels.

TIGHT - or - SLACK.

All work guaranteed.

Wanted to purchase Oak, Elm and Baswood Bolts.

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F. J. BROWN,
Sign and Show Card Painter

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IN EVERY DESCRIPTION.

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INDIA PALE AND XX MILD ALE.
EXTRA AND XXX STOUT PORTER.
(In Wood and Bottle. Families Supplied.
SAND PORTER, Quarts and Pints.

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Orders received by Telephone.

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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, JAN. 3, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Hardware—Continued.		Summerlee.....	21 00 0 60	Hides and Skins.		Russsets, Light.....	0 35 0 40
6dy to 7dy.....	3 25 0 00	Garsherrle.....	22 00 0 00	Montreal Green Hides		" Heavy.....	0 30 0 35
4dy to 5dy.....	3 50 0 00	Carnbroe.....	21 00 0 00	" No. 1 per 100 lbs	0 00 5 50	" No. 2.....	0 20 0 25
3dy.....	4 25 0 00	Clyde.....	0 00 0 00	" No. 2.....	0 00 4 50	Saddlers'.....	7 50 9 00
3dy-fine.....	5 75 0 00	Govan.....	0 00 0 00	" No. 3.....	0 00 3 50	Int. Fr. Calf.....	0 65 0 65
Casing, Flooring, Box, Shook and Tobacco Box:		Eglinton.....	21 00 0 00	Tanners pay \$1 more for sorted, cured and inspected		English Oak.....	0 40 0 45
3dy.....	4 65 0 00	Hematite.....	22 00 24 00	Hamilton, No. 1 insp.....	7 10 0 00	Rough.....	0 16 0 20
4dy to 5dy.....	3 90 0 00	Bar Iron,—per 100 lbs		" No. 2.....	8 00 0 00	Meats, Eggs, &c.	
6dy and 7dy.....	3 05 0 00	Ord. Crown.....	2 10 0 00	Toronto " 1.....	7 50 0 00	Canadian short cut.....	18 00 18 50
8dy and 9dy.....	3 40 0 00	Best Refined.....	0 00 2 35	" 2.....	6 50 0 00	Western mess.....	17 00 17 50
10d to 30dy.....	3 15 0 00	Siemens.....	3 50 4 10	Chicago Buff.....	7 25 7 70	" short cut.....	18 00 18 50
Cut Spikes: all sizes	2 90 0 00	Swedes.....	2 60 0 00	Stoers.....	9 50 11 50	Hams, canvassed.....	0 12 0 13
Common Flour Barrel:		Sheet Iron to No. 20.....	2 10 2 50	" Calfskins.....	0 09 0 10	" uncoversed.....	0 12 0 13
04 in.....	5 05 0 00	Boiler.....	0 00 0 00	Bulls.....	6 50 7 00	Lard, per lb.....	0 11 0 11
1 in.....	4 65 0 00	Hoops and Bands.....	0 00 2 30	Dry No'r West.....	11 00 12 60	Bacon, per lb.....	0 11 0 11
14 in.....	4 35 0 00	Canada Plates:		Sheepskins.....	0 00 0 01	Eggs, fresh in cases.....	0 20 0 21
Finishing Nails:		Good Brands.....	2 40 2 50	Lambskins.....	0 75 0 85	in baskets.....	0 25 0 26
Over same size Hot Cut.....	0 75 per kg	Iron Wire: 0 to 7 p 100 lbs	2 20 2 30	Calfskins unspaced.....	0 05 0 00	Tallow, Rendered.....	0 04 0 06
Clinch and Heavy Clinch:		Wro't Iron pipe, 1 to 2 in	0 00 0 60	Horse Hides western, each	2 50 3 00	" Rough.....	0 03 0 03
Hot Cut—Advance over same size.....	0 75 0 00	6 24 p. c. dis.....	0 00 0 60	Leather (at 6 months)		Potatoes, new, per bag.....	0 60 0 75
Sharp and Flat Press'd Nails		Steel, cast, per lb.....	0 11 0 12	No. 1 B. A. Sole.....	0 21 0 23	Honey, in comb.....	0 14 0 18
Hot Cut—Advance over same size.....	1 25 0 00	" Spring, 100 lb.....	2 50 3 75	No. 2 B. A. Sole.....	0 18 0 20	in tins.....	0 11 0 12
Horse Nails: P & F Bright		" Tire " lb.....	2 50 0 00	No. 1, ordinary Sole.....	0 20 0 21	Beeswax.....	0 25 0 28
" " No. 7.....	0 24 0 00	Sleigh Shoe, lb.....	2 25 0 00	No. 2.....	0 17 0 19	Oils.	
" " No. 8.....	0 23 0 00	Fin Plate:		Buffalo Sole, No. 1.....	0 17 0 19	Cod Oil, Newfoundland.....	0 39 0 40
" " No. 9.....	0 22 0 00	IC Coke.....	0 00 3 75	" No. 2.....	0 15 0 17	" Halifax.....	0 56 0 37
M Brand 40 @ 5 per ct. dis		IC Charcoal.....	4 25 4 50	China " No. 1.....	0 19 0 20	" Gaspe.....	0 37 0 38
Wrought or Ship Spikes:		IX.....	Usual	" No. 2.....	0 15 0 17	S. R. Pale Seal.....	0 49 0 50
7-16 and 1 in.....	3 90 0 00	IXX.....	Trade	Zanzibar, No. 1.....	0 16 0 17	Straw Seal.....	0 35 0 37
3-8 in.....	4 25 0 00	DC.....	Extras.	" No. 2.....	0 14 0 15	Sweet.....	0 41 0 00
5-16 in.....	4 50 0 00	DX.....		Slaughter, No. 1.....	0 23 0 25	Cod Liver Oil.....	0 65 0 70
1 in.....	4 75 0 00	DXX.....		Harness.....	0 22 0 27	[Distributing Prices]	
(Dis. 20 per cent.)		Russ. Sheet Iron.....	9 00 9 50	Upper Heavy.....	0 30 0 34	Cod Oil, Newfoundland.....	0 40 0 42
Horse Shoes.....	3 00 3 10	Anchor, per lb.....	4 75 5 50	Light.....	0 30 0 35	Do Halifax.....	0 41 0 40
Terms, 4 months, or 5 per		Lion & Crown, Tin'd Sht's	5 50 6 0	Grained Upper.....	0 35 0 40	Do Gaspe.....	0 41 0 42
or 30 days.....	0 00 0 00	24 gauge.....	4 00 4 25	Scotch Grain.....	0 35 0 40	S. R. Pale Seal.....	0 61 0 62
Axle ss. & ds.—25 to 30 dis.	11 00 13 00	Lead: Pig, per 100 lbs.....	5 00 0 00	Kip Skins, French.....	0 75 0 95	Cod Liver Oil.....	0 75 0 80
Galvanized Iron:		Shot per 100 lbs.....	5 55 5 75	English.....	0 65 0 75	Lard Oil, Extra.....	0 70 0 81
Morewoods Lion, No. 28	0 061 0 07	Lead Pipe.....	5 00 0 00	Canada Kip.....	0 35 0 45	" No. 1.....	0 60 0 70
D. McC. & Co., or equal.....	0 061 0 07	Zinc Sheet.....	5 25 5 50	Honkook Calf.....	0 50 0 60	Linseed Raw.....	0 55 0 57
Queen's Head, or equal.....	0 05 0 05	" Spelter.....	5 00 0 00	" Light.....	0 40 0 45	" Boiled.....	0 58 0 60
Common.....	0 05 0 05	Scrap Iron—Chairs.....	10 00 19 50	French Calf.....	1 35 1 40	Olive, Pure.....	1 00 1 10
Pig Iron: Simon No. 1.....	0 00 0 00	Machinery scrap.....	17 00 19 00	Splitts, Light & Medium.....	0 17 0 24	" Machinery.....	0 95 1 00
Coltness.....	33 50 0 00	Power: Canada Blasting.....	3 00 3 50	Splitts, Heavy.....	0 15 0 20	" Extra, qt., p case.....	3 00 3 25
Calder.....	31 00 0 00	F F to F F.....	4 75 5 00	" Small.....	0 14 0 18	" pts do.....	2 40 2 60
Langlois.....	22 00 0 00	Barbed wire, per lb.....	0 05 0 00	Leather Board, Canada.....	0 08 0 12	" pts, do.....	2 70 3 00
		" Paint.....	0 00 0 00	Emmeled Cow, per ft.....	0 15 0 16	Lucoa, Flasks.....	6 50 0 00
		Fencing wire, No. 8.....	0 00 2 24	Pebble Grain.....	0 10 0 14	Spirits Turpentine, brls.....	0 70 0 72
		" No. 9.....	0 00 2 35	B. Calf.....	0 10 0 14	Cod Oil	
		" No. 10.....	0 00 2 50	Brush (Cow) Kid.....	0 10 0 14	Car Lots Store, [2 pc. oil].....	0 00 0 14
				Buff.....	0 11 0 13	Broken lots.....	0 00 0 15
						Am. in car lots.....	0 00 0 22
						" 5 to 10 bbls.....	0 00 0 24
						" single bbls.....	0 00 0 13
						Rosine.....	0 12 0 13

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

*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

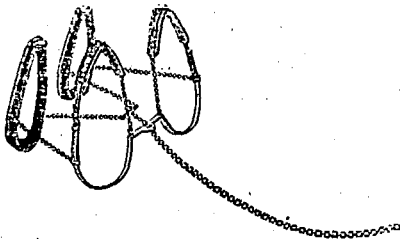
Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, net cash within 30 days; or four months Note adding interest from the date of delivery at seven per cent. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days.

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Cheapest in the Market.
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The finest and cheapest Double Harness for Buggy or Carriage in the world.
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Send for Price List. Agents Wanted Everywhere

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I WISH to draw the attention of the Wholesale Millinery Trade to the fact that I am prepared to supply them with BUCKRAM HAT OR BONNET FRAMES at prices that will be an inducement to the trade all over Canada. I am constantly adding new designs, and moreover will copy any one or two piece shape for the trade on receipt of sample or specification. Straw, felt and plush hats altered to latest styles. Send for samples and price list.

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REFERENCES—Any of the leading millinery houses of Montreal.

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Manufacturers of

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QUEBEC,

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In all varieties.

Buff, Pebble, Glove, Grain, and Waxed Calf a Specialty.

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We will be pleased to furnish quotations for following goods:
Jonas' Triple Concentrated Flavoring Extracts.

Castor Oil, in all size bottles.
Olive Oil, 1/2 pints, pints and quarts.

Cod Liver Oil.
French Mustards,
Glycerine, Gelatines,
Glues.

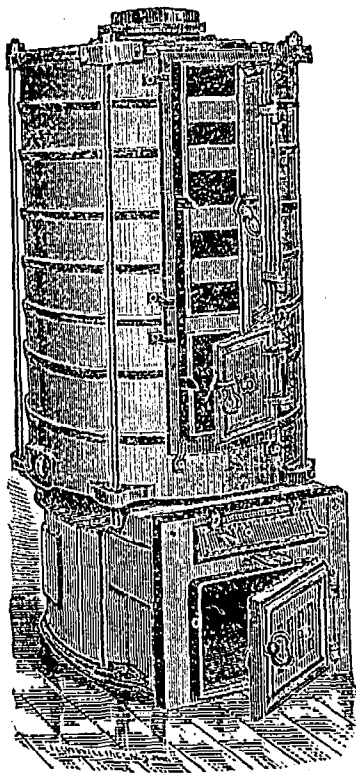
Ladies' French Shoe Dressing.

HENRI JONAS & CO.,
10 Desbrosses Street,
MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, JAN 3 1889

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Class.				Bright Smoking, 3's & 6's			
United inches, 14 to 25	50r. 100r.	Timber, Lumber &c		Do. Fancy	0 50 0 52	Claret cases	3 00 & up
United inches 26 " 40	1 40 1 45	Ash, 1 to 4 in., M	20 00 25 00	American Fancy, oh & sm	0 49 0 82	Class Claret of gd. brands	7 50 13 00
" 41 " 50	1 50 1 55	Birch, 1 to 4 in., M	20 00 25 00		0 80 0 90	Tarragona Ports, imp ga	1 15 1 30
" 51 " 60	3 33 3 40	Baswood	18 00 20 00	Wines, Liquors, etc.			
	3 55 3 63	Walnut, per M	60 00 100 00	Burgundy			
Paints, &c.				Butternut, per M	30 00 40 00	Still, Case	10 00 23 00
W Lead pure, 50 to 100 lb kg	5 50 6 00	Cedar, round, lineal foot	00 06 00 10	Sparkling	16 00 17 50	Paid Bond.	
" No. 1	5 00 5 50	Cedar, flat, lineal foot	00 04 00 06	Can. Spirits, Imp. gallon.			
" No. 2	4 57 5 00	Cherry, per M	70 00 100 00	Ale English	2 40 2 45	Alcohol	3 15 3 99
" No. 3	4 00 4 50	Wlm, soft, 1st	15 00 17 00	Domestic	1 60 1 65	Pure Spirits	3 16 1 00
White Lead, dry	5 25 5 50	Eln, Rock	25 00 30 00	"	0 85 1 25	"	2 95 0 95
Red Lead	4 25 5 00	Hemlock, M	9 00 10 00	"	0 60 0 75	"	1 60 0 60
Venetian Red, Eng'h	1 50 1 75	Maple, hard, M	25 00 35 00	Porter: Dublin	2 40 2 45	Family Proof	1 70 0 55
Yel. Ochre, French	1 25 3 00	Soft, M	16 00 25 00	Domestic	1 60 1 65	Old Bourbon	1 60 0 55
Whiting, London, Washed	0 50 0 60	Oak, M	40 00 50 00	"	0 00 1 15	" Rye	1 59 0 55
Paris	1 15 1 25	Pine, clear, M	35 00 40 00	"	0 00 1 15	" Toddy	1 59 0 52
Portland Cement, brl.	2 75 3 00	2nd, quality, do	25 00 30 00	Brandy: Henessey's	6 00 6 25	Old Rye	1 81 0 75
Roman	2 50 2 70	Shipping Culls	14 00 16 00	"	0 70 0 00	"	1 91 0 85
Glue		Mill do	3 00 10 00	Jules Duret & Co.	4 00 5 25	"	2 01 0 95
Domestic Broken Sheet	0 12 0 14	Lath, M	1 50 1 60	Cheaper shippers	10 00 16 00	"	2 09 1 05
French, T.F. Caske	0 12 0 13	Spruce, 1 to 2 in., M	10 00 13 00	Irish Whiskey:—Roe's ca.	9 00 9 50	Wool.	
Bris	0 13 0 13 1/2	Shingles, 1st qual.	3 00 3 25	Scotch	6 00 8 00	Fleeco	0 21 0 23
American White, Bris	0 18 0 22	2nd	2 00 2 25	Jamaica Rum, 16 O.P., per	4 00 4 50	Pulled, unassorted	0 22 0 24
Salt.				Demarara Rum	3 50 4 00	" Extra Super	0 26 0 27
Liverpool per bag	0 48 0 52	Tobacco (In Bond.)				Holland Gin	2 50 2 60
" Twelves	0 09 0 00	Black, Chewing, in boxes	0 17 0 23	" Green cases	4 55 4 65	" B Super	0 22 0 23
Canadian, in small bags	2 33 3 2	in caddies	0 16 0 19 1/2	" Red cases	8 60 8 70	" G	0 00 0 00
" Half bags	0 65 0 67	Mahogany, Smoking	0 22 0 28	Campagne	26 00 28 00	Black	0 21 0 00
" Quarters	0 35 0 37 1/2	Do Chewing	0 23 0 24	Dry	1 95 6 06	Natal	0 17 0 19
Factory-filled per bag	1 20 1 37	Bright Smoking	0 27 0 31	Sherries, Ivignons	2 25 7 00	Cape	0 14 0 17 1/2
Rice's pure dairy, per bag	0 00 2 00	Fancy Bright Smoking	0 34 0 39	Ports, T. G. Sandoman	2 25 7 00	Australian	0 16 0 28
" Quarters	0 00 0 50	Solace, Common	0 16 0 22	Graham's ditto	2 30 6 50		
Turk's Island	0 00 0 00	Solace Fair to good	0 25 0 30				
		[Dry Paid]					
		Black, Chewing, boxes 12's	0 41 0 46				
		Do Navy, Cads. 3'a 6'a	0 46 0 00				
		& 12's	0 49 0 53				
		Mahogany, Chow'g 6's & 8's					

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



Fraser's New Hot Water Heating Boiler.

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For Heating Private Dwellings, Public Buildings and Offices.

An Entire New Principle!
The Greatest Heating Surface!
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Every Boiler Tested Before Leaving Works.

FRASER BROS.,

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SAMPLE ROOM,
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Manufacturers and Wholesale Dealers in
BOOTS and SHOES,
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St. Roch - - - - - Quebec.

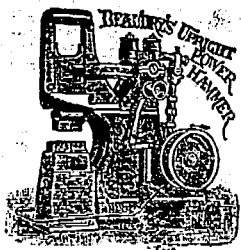
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WHOLESALE DEALERS IN
EGGS and POULTRY
H. B. SWAN. St. Hyacinthe, P.Q. W. R. JAMES

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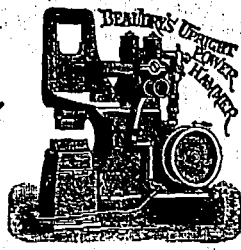
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THE PLESSISVILLE FOUNDRY
MANUFACTURERS OF
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The Celebrated Combined Smutter and Brush Machine.
SAW MILLS, RE-SAWING MACHINES, SHINGLE MILLS
ALL KINDS OF MACHINERY FOR
Saw and Grist Mills, Carriage Axles, Stoves, Hollowware.
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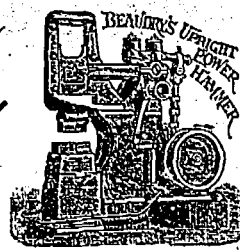
Plessisville de Somerset, P.Q.



SIMPLE



PRACTICAL



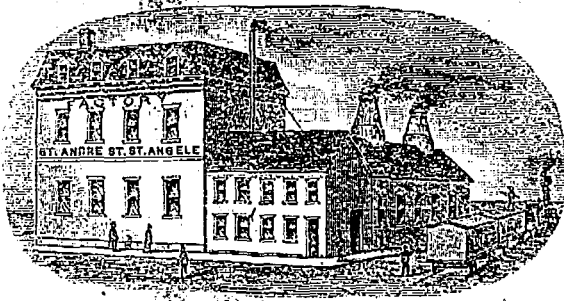
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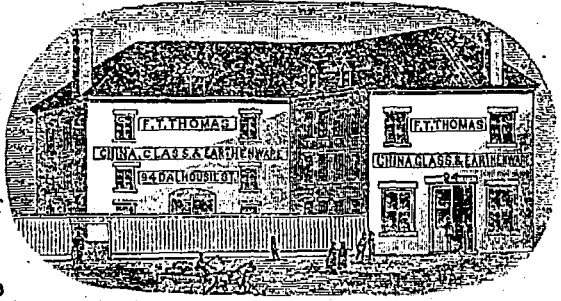
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Etc

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MANUFACTURERS OF



Taps and Dies for all Uses.

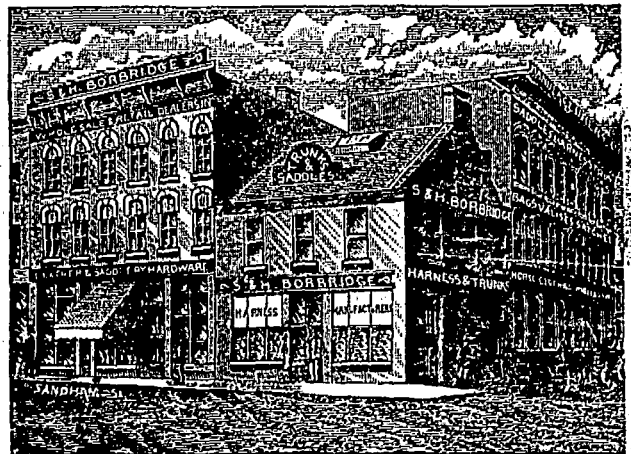
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Offer for sale all grades of REFINED SUGARS and SYRUPS of the well-known brand of

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To the Canada Sugar Refining Company, Montreal:

Gentlemen,—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscopes, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar-Refining.

The test by the Polariscopes showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR. JOHN BAKER EDWARDS, P.L.D., D.C.L., F.C.S.,
Public Analyst for the District of Montreal, and Professor of Chemistry.

CHEMICAL LABORATORY,

MEDICAL FACULTY, MCGILL UNIVERSITY,
MONTREAL, September 9th, 1887.

To the Canada Sugar Refining Company:

Gentlemen,—I have taken and tested a sample of your "EXTRA GRANULATED" Sugar, and find that it yielded 99.88 per cent. of Pure Sugar. It is practically as pure and good a Sugar as can be manufactured.

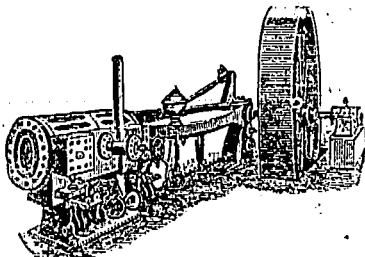
Yours truly,

G. P. GIRDWOOD.

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Princess and Front Sts., - **TORONTO.**

BROWN ENGINES

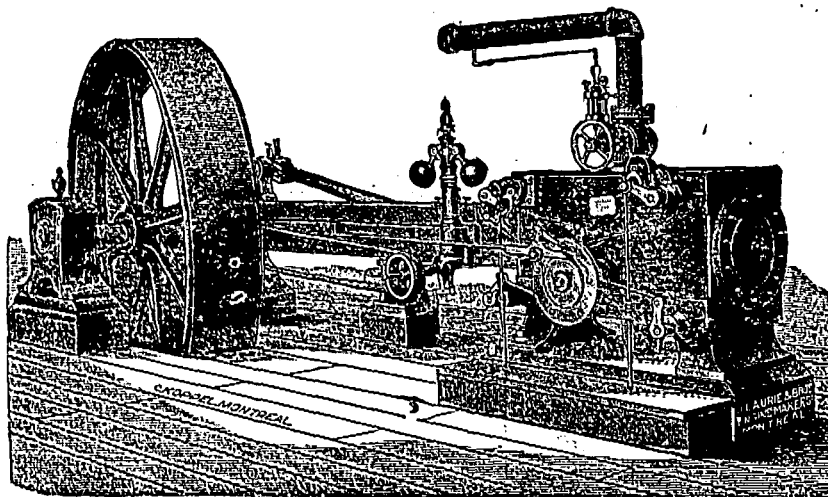
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HAND, STEAM AND HYDRAULIC,

For Hotels, Warehouses, Stores,
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Passenger Lifts for Private Dwellings.

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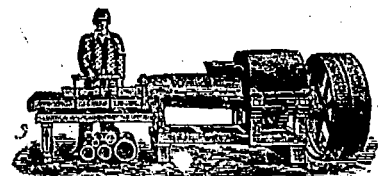
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Derricks, Hand and Steam. Latest Pattern for Quarries and for Builders' use.

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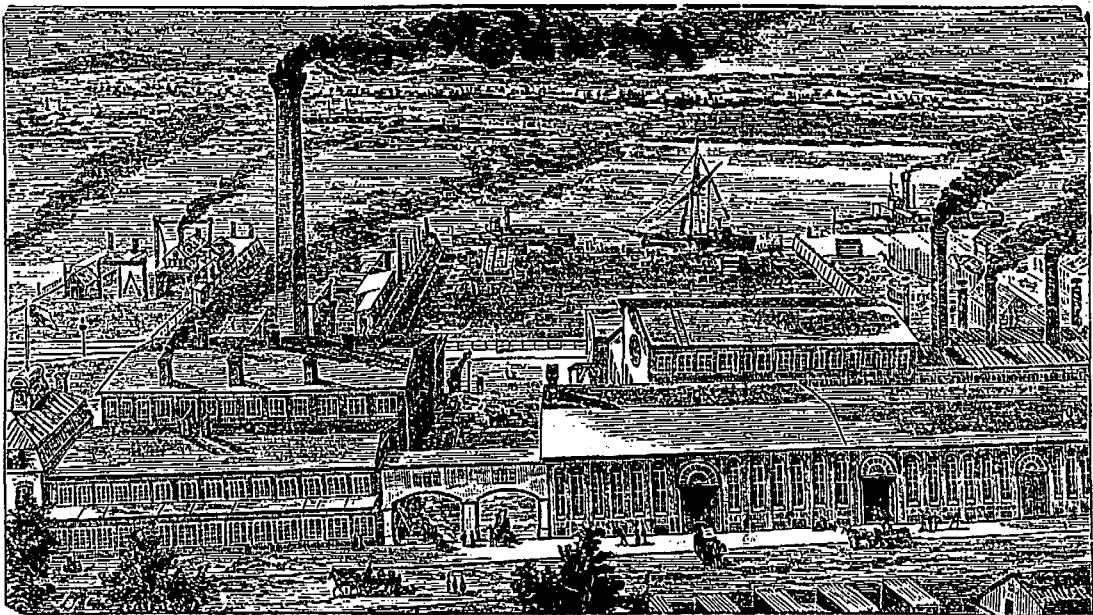
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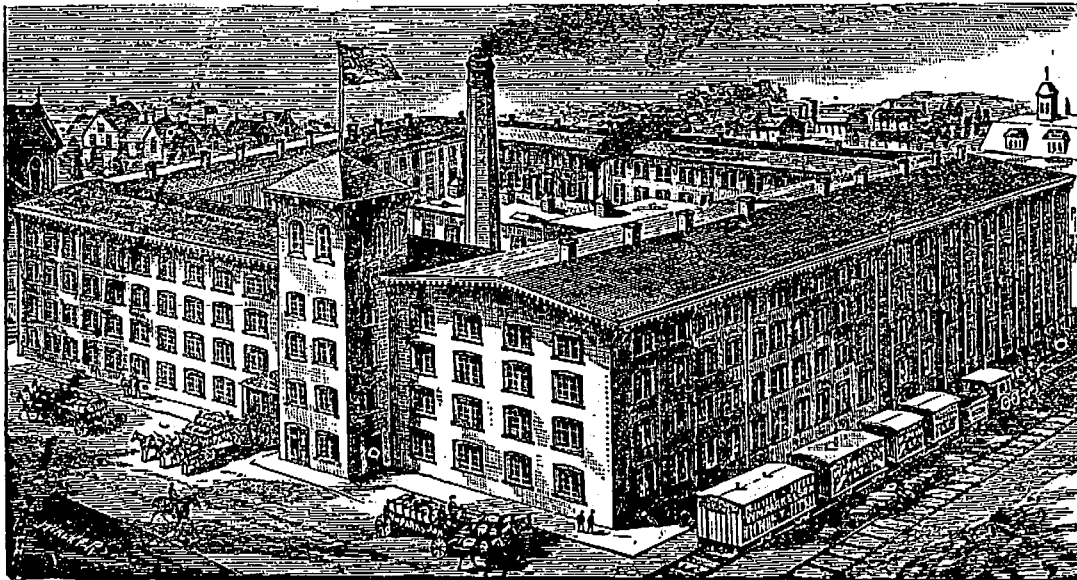
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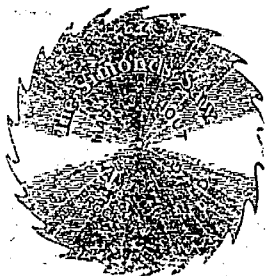
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SECURITIES.

London Dec. 8.

Can. Gov. 4 p. c. Intercol. Ry. 1903-8	112
do. Rupert's Land 1904	112
do. Bonds 1910	115
do. Bonds 1913	116
British Columbia, 1894	110
1907	127
Canada, 4 p. c. loan, 1910-35	110
3 1/2 p. c. loan, 1909-34	105
Debs. 1909-34	104
Dom. Ry. Loan 1903, 5 p. c.	115
1904-5-6-8, 4 p. c.	109
1904-5-6-8, Insc. stk. 4 p. c.	109

Shs	Railway & other Stocks.	Dec. 8.
	New Brunswick 6 p. c. 1886-91	100
	Quebec Province, 1904 5 p. c.	110
	Do do 1906 5 p. c.	110
	Do do 1913 4 1/2 p. c.	102
	Do do 1912	114
	Atlantic & Nth Western 5 p. c. Guar.	100
100	1st M. Bds	169
10	Buffalo and Lake Huron	124
109	Do 5 1/2 p. c. 1st Mort.	100
300	Do 2nd Mort.	131
	Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.	107
	Canadian Pacific \$100.	58 1/2
	Chi. & G. T. R. 6 p. c. 1st M. Coup 1903	
100	Grand Trunk, Georg Bay, &c.	
	1st M.	104
100	Grand Trunk of Canada Con stock.	104
100	2nd. equir. mtg. bds.	123
100	1st. pref. stock	64 1/2
100	2nd. pref. stock	43 1/2
106	3rd pref. stock	25 1/2
100	5 p. c. perp. deb. stock.	119
100	4 p. c. perp. deb. stock.	93
100	Great Western shares	115
100	6 p. c. bds., 1890	104
100	Hamilton and N. W.	109
100	M. of Canada Stg. 1st Mort 5 p. c.	166
100	do. con. mtg. sc	105
100	Montreal and Champlain 5 p. c. 1st mtg. bds	103
100	Montreal & Sorel, 6 p. c. 1st mtg. at \$97 scr.	10
	N. of Canada 5 p. c. 1st Pref Bonds	106
00	Do 6 p. c. 2nd. do	63
	3rd pref. bonds A.	104
	3rd pref. bonds B.	104
00	Northern Extension, 6 p. c. pref.	103
00	Do do 6 p. c. Imp.	103
00	Quebec Central 5 p. c. 1st mtg. crts.	25
00	T. G. & B. 6 p. c. bonds 1st Mort.	91
00	Well, Grey & Bruce, 7 p. c. Bds	
	1st Mort.	100
00	St. Law. and Ott. 6 p. c. Bds.	89
	Telegraphs.	
00	Anglo-American stock	43
	preferred	72
	deferred	154
10	Direct U. S. Cable Co. shares	10
	Banks.	
100	Bank of British Columbia	34 1/2
100	new issue at 2 prim.	32
	Bank of British North America	74
	Municipal Loans.	
100	City of London (Ont) 1st pref. 5 p. c. 6 p. p. Water-Works, 1893	102
100	City of Montreal stg	106
	1874	106
100	City of Ottawa, 6 p. c. stg.	108
	redeem 1893	107
	1904	116
	1895	108
100	City of Quebec, 6 p. c. con.	106
	6 p. c. redeem 1893	106
	6 p. c. redeem 1905	117
	1878, redeem 1908	120
100	City of Toronto, 6 p. c. stg. 18-7	109
	Water-Works deb., 1906	113
	6 p. c. stg. con. deb., 1896	110
	5 p. c. gen. con. deb., 1919	112
100	4 p. c. stg. bonds, 1921	108
	City of Winnipeg, deb., 1914	109
	deb. scrip, 1907	118
	Miscellaneous Companies.	
100	Canada Company	68
100	Canada North-West land Co.	3
100	Trust & Loan Co., of Canada	4
	do do new issue	2
100	Hudson Bay	19 1/2
100	Land Corporation of Canada	1

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WATERLOO, ONT.

DOMINION GOVERNMENT DEPOSIT,

\$100,000.

1870.

PROGRESS.

1887.

THE BUSINESS OF THE COMPANY for the year 1887 has been in every way satisfactory, showing in all its essential features a continuation of the steady progress which has gone on from its inception in 1870 up to the present time.

Compared with the two preceding years, the following items of last year's account show up to good advantage:—

	1885.	1886.	1887.
No. of policies issued.....	1,355	1,977	2,181
Amount of policies issued.....	\$1,867,950 00	\$2,566,750 00	\$ 2,716,041 00
No. of policies in force.....	6,381	7,448	8,005
Amount of policies in force.....	\$8,259,361 71	\$9,774,543 38	\$11,081,080 38
Total cash income.....	273,446 85	319,273 98	356,104 30
Total assets.....	753,661 87	909,489 93	1,089,448 27
Reserve held.....	695,601 36	802,167 24	1,004,505 64
Death claims paid.....	76,836 00	54,250 00	60,156 00
Matured endowments paid.....	1,000 00	3,000 00	3,150 00

LIBERAL CONDITIONS OF POLICIES.

1. Guaranteed surrender values in cash or paid-up insurance.
2. One month's grace for payment of premiums.
3. No restriction on travel or occupation.
4. Policies indisputable after three years.
5. Lapsed policies may be revived within twelve months of lapse.
6. Dividends yearly after third year.

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WM. HENDRY,
Manager.

W. H. RIDDELL, Secretary.

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INSURANCE COMPANIES.—CANADIAN.—Montreal Quotations, Dec. 28, 1888.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	Jan . . . July	\$50	\$50 .	103
Canada Life	2,500	7-6mos.	Feb . . . Aug	400	50	420
Citizens, Fire, Life, & Accident	11,880	6-12mos.	Mar . . . y'ly	85	15	...
Confederation Life	5,000	5-6mos.	Jan . . . July	100	10	275
Western Assurance	25,000	4-6mos.	Jan . . . July	40	20	136
Royal Canadian Insurance	20,000	6-12mos.	15 Feb. y'ly	25	20	95
Accident Ins. Co. of North America	2,610	6	15 J'1 15Jan	100	20 100	90
Guarantee Co. of North America	13,372	6	15 J'1 15Jan	50	10 50	90 100

BRITISH AND FOREIGN.—(Quotations on the London Market, Dec. 31, 1888.

					Market value p. p'd up share.	
British and Foreign Marine	50,000	50	20	4	£22½	£23
Caledonian . . . . .	..	..	..	..	£21½	£20½
Commercial U. Fire, Life & Marine	50,000	30	50	5	£24½	£25
Edinburgh Life	5,000	10	100	15	£44½	£44½
Fire Insurance Association	100,000	5	£10	£2	3s	5s
Glasgow & London . . . . .	..	..	..	..	20s	30s
Guardian Fire and Life	20,000	13	100	50	£79	£81
Imperial Fire	12,000	£7 p. sh.	100	25	£158	£162
Lancashire Fire	100,000	30	20	2	£6½	£6½
Life Association of Scotland	10,000	15	40	8½	£39	£40
London Assurance Corporation	35,802	48	25	12½	£50	£52
London & Lancashire Life	10,000	10	10	1 7-20	80s	90s
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2	£27	..
Northern Fire & Life	30,000	70	100	5	£57½	..
North Brit. & Merc. Fire & Life	40,000	55	50	6½	£44½	..
Phoenix Fire	5,722	£21 p. s.	..	..	£260	£265
Queen Fire & Life	200,000	30	10	1	89s	..
Royal Insurance Fire & Life	100,000	60	20	3	£13½	£43½
Scottish Imperial Fire & Life	50,000	6	10	1	33s9d	34s8d
Scottish Provincial Fire & Life	20,000	15	50	3	£20½	..
Standard Life	10,000	58½	50	12	£51½	..
Star Life	4,000	5	25	1½	£1,00	£120

NORTH BRITISH & MERCANTILE
FIRE AND LIFE INSURANCE COMPANY.

ESTABLISHED 1809.
 Directors—GILBERT SCOTT, Esq., Hon. THOMAS RYAN, W. W. OGILVIE, Esq.

Resources of the Company.

Authorized Capital	£3,000,000	Stg.
Subscribed	2,500,000	..
Paid-up	625,000	..
Fire Fund and Reserves as at 31st December, 1888	1,592,235	..
Life and Annuity Funds	3,841,194	..
Revenue—Fire Branch	1,186,865	..
do Life and Annuity Branches	551,307	..

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 OF LIVERPOOL AND LONDON.

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 Liability of Shareholders Unlimited.

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LIFE FUNDS, - - - - -	16,288,048
Investments in Canada for the sole pro- tection of Canadian Policy-holders, over	800,000

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WATERLOO, Ont.
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OF EDINBURGH.

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Government Deposit, - - - - - 51,000

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Cash Capital and Assets, \$1,133,666.52.

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Assets, - - - - - 708,328
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" ".....	40 5,137 40	9,790 00
" ".....	50 7,966 90	12,150 00
20-Year Endow'm't.	30 10,126 90	24,490 00
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Guarantee Fund, - - - - \$300,000
Deposit with Government, 50,000

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