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# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 17.

MONTREAL, FRIDAY, DECEMBER 7, 1883.

No. 16.

Dec 22 1883

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

### GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

### MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of FELT HATS.

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

FOR THE

### Fall and Winter Trade

We offer a full assortment of

### FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

### JAMES CORISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

## —STAPLES—

- White Saxony Flannels,
- White Welsh Flannels,
- Navy Blue Flannels,
- Fancy Check Flannels,
- Grey Flannels,
- Canton Flannels,
- WHITE AND BROWN
- BLANKETS,
- John Macdonald & Co.,
- TORONTO and MANCHESTER.

### M. FISHER SONS & CO.

Importers of Broad and Narrow Woollens, Tailors' Trimmings, &c. Our Stock for this Season is very replete.

The Goods in the various Departments have been carefully selected, with the view to their adaptability to the Canadian Trade.

They comprise:

- Black and Colored Presidents.
- Black and Colored Beavers.
- Black and Colored Naps.
- Black and Colored Meltons.
- Irish (Blarney), Scotch and English Tweeds, Suitings and Trouserings.
- Silk and Mohair Matelasses and Cloakings.
- Black and Colored Cashmeres.
- Ccstume Cloths in all colors.

Orders by letter and through our Travellers will continue to receive our prompt and careful attention.

M. FISHER, SONS & CO.,  
Montreal and Huddersfield, Eng and.

Leading Wholesale Houses of Montreal

## HOLIDAY GOODS.

We have now on exhibition a complete line of European and American Fancy Goods suitable for Holiday presents.

### H. A. NELSON & SONS.

56 & 58 Front St. West, TORONTO. | 59 to 63 St. Peter St MONTREAL

Wholesale Dealers in European and American Fancy Goods, Clocks, Toys, Smallwares, &c. Manufacturers of Brooms and Woodenware.

### S. GREENSHIELDS, SON & CO.

WHOLESALE

## DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736,

CRAIG STREET,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.  
CAPITAL ALL PAID-UP, - - \$12,000,000  
RESERVED FUND, - - - - 5,750,000

Head Office, - - - - Montreal.

Board of Directors.

C. F. SMITHES, Esq., - - - - President.  
Hon. D. A. SMITH, - - - - Vice-President.  
Gilbert Scott, Esq., - - - - A. T. Paterson, Esq.,  
Alex. Murray, Esq., - - - - Geo. A. Drummond, Esq.,  
Alfred Brown, Esq., - - - - Hugh McLennan, Esq.,  
Hon. John Hamilton.

W. J. Buchanan, General Manager.

A. MACONDRIE, Asst. Gen. Manager and Inspector.  
H. V. McReth, Assistant Inspector.

A. B. Buchanan, Secretary.

Branches and Agencies in Canada.

Montreal, E. S. Clouston, Manager.

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

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street, W. Munro, Manager; R. Y. Hebden, Asst. Manager.

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

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.  
(Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

EXCHANGE BANK OF CANADA.

CAPITAL PAID UP - \$500,000  
SURPLUS - - - - 360,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

THOMAS CRAIG, - - - - President  
Hon. A. W. OGILVIE, SENATOR, - - Vice-President  
Alex. Buntin, - - - - E. K. Greene.

Henry Bulmer.

BRANCHES.

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

FOREIGN AGENTS.

LONDON—The Alliance Bank (Limited.)  
NEW YORK—The Hanover National Bank.  
BOSTON—Maverick National Bank.  
Sterling and American Exchange bought and sold interest allowed on Deposits.  
Collections made promptly, and remitted for at current rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall,  
John James Cater, J. J. Kingsford,  
Henry R. Farrer, Frederic Lubbock,  
Edward H. Glyn, A. H. Phillpotts,  
Edward Arthur Hoare, J. Murray Robertson.  
Secretary—A. G. WALLIS.

HEAD OFFICE IN CANADA.—St. James St., Montreal.  
R. R. GRINDLEY, General Manager.  
W. E. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

New-York.—D. A. McTavish and H. Stikeman, Agents.  
CHICAGO.—H. M. Breeden, Agent.  
SAN FRANCISCO.—W. Lawson & C. E. Taylor, Agents.  
LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.

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

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

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$500,000.

HEAD OFFICE, MONTREAL.

Directors.

THOMAS WORKMAN, Esq., - - - - President.  
J. H. R. MOLSON, Esq., - - - - Vice-President.  
R. W. SHEPHERD, Esq. Hon. D. L. MACPHERSON.  
MILES WILLIAMS, Esq. S. H. EWING, Esq.  
A. F. GAULT, Esq.  
F. WOLFERSTAN THOMAS, - - Gen'l Manager.  
M. HEATON, - - - - Inspector.

Branches of the Molsons Bank.

Aylmer, Meaford, Toronto,  
Brookville, Morrisburg, St. Thomas,  
Clinton, Owen Sound, Sorel, P.Q.  
Exeter, Ridgeway, Trenton,  
Ingersoll, Smith's Falls, Waterloo, Ont.  
London,

AGENTS IN THE DOMINION.

Quebec—Merchants Bank and Eastern Townships Bank.  
Ontario and Manitoba—Dominion Bank and Federal Bank and their Branches.  
New Brunswick—Bank of N. Brunswick, St. John.  
Nova Scotia—Halifax Banking Company and its Branches.

Prince Edward Island—Union Bank of P. E. I. Charlottetown and Summerside.  
Newfoundland—Commercial Bank of Newfoundland, St. John's.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. W. Watson and Alex. Lang; Boston, Merchants National Bank, Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Mechanics' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo, Second National Bank; Helena, Montana—First National Bank; Fort Benton, Montana—First National Bank.

AGENTS IN EUROPE.

London—Alliance Bank, " Limited." Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Liverpool—The National Bank of Liverpool.  
Antwerp, Belgium—La Banque d'Anvers.  
Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - - \$5,700,000.  
Reserve Fund, - - - - 1,150,000.

HEAD OFFICE - - MONTREAL

BOARD OF DIRECTORS.

ANDREW ALLAN, - - - - President  
ROBT. ANDERSON, Esq., - - - - Vice-President  
Wm. Darlings, Esq. Jonathan Hodgson, Esq.  
Adolphe Mason, Esq. John Cassils, Esq.  
Hector Mackenzie, Esq. John Duncan, Esq.  
Hon J. J. C. Abbott, M.P.

GEORGE HAGUE, - - - - General Manager  
J. H. PLUMMER, Assistant General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

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

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon, Regina N.W.T.  
Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.  
Agency in New York—61 Wall Street. Messrs. Henry Hague and John B. Harris, jr., Agents.  
Bankers in New York—The Bank of New York, N.B.A.

A general banking business transacted. Money received on deposit, and current rates of interest allowed.  
Drafts issued available at all points in Canada.  
Sterling Exchange and drafts on New York bought and sold.  
Letters of credit issued, available in China, Japan and other foreign countries.  
Collections made on favorable terms.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, . . . MONTREAL

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

FOREIGN AGENTS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP . . . . . 2,000,000

DIRECTORS.

HON. ISIDORETHIBAUDEAU, President.  
JOSEPH HAMEL, Esq., Vice-President.  
Hon. P. Garneau, - - - - E. Baudet, Esq. M.P.P.  
T. LeDroit, Esq., - - - - M. W. Bayle, Esq.  
U. Tossier jr. Esq., - - - - P. LAFRANCOE, Cashier.  
HONORARY DIRECTOR.—Hon. J. K. Thibaudefau, Montreal.

BRANCHES.—Montreal—G. A. Vallée, Manager; Sherbrooke—John Campbell, Manager; Ottawa—C. H. Carrière, Manager.

AGENTS.—England—National Bank of Scotland, London; France—Messrs. Aif. Grunbaum & Co, La Banque de Paris et de Pays Bas; United States—National Bank of the Republic, New York; National Reverse Bank, Boston; Newfoundland—The Commercial Bank of Newfoundland.

CANADA—Prov. Ontario—The Bank of Toronto. Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba—The Merchants Bank of Canada.

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

The Chartered Banks.

THE CANADIAN  
BANK OF COMMERCE,

**DIVIDEND No. 33.**

Notice is hereby given that a Dividend of

**FOUR PER CENT.**

upon the Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at the Bank and its Branches on and after

Wednesday, the 2nd day of January Next.

The transfer Books will be closed from the 17th of December to the 31st of December, both days inclusive.

**W. N. ANDERSON,**  
*General Manager.*

Toronto, Nov. 27, 1883.

**IMPERIAL BANK  
OF CANADA.**

Capital Paid up . . . . . \$1,300,000  
Reserve Fund . . . . . 650,000

**DIRECTORS:**

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

**HEAD OFFICE—TORONTO.**

**BRANCHES**—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock, Brandon.  
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

**EASTERN TOWNSHIPS BANK.**

**AUTHORIZED CAPITAL** . . . . . \$1,500,000  
**CAPITAL PAID IN** May 15, 1880 . . . . . 1,440,650  
**RESERVE FUND** . . . . . 35,000

**Board of Directors.**

R. W. HENNER, President.  
A. A. ADAMS, Vice-President.  
Hon. M. H. Cochrane, G. N. Galer,  
G. K. Foster, Hon. J. H. Pope,  
T. S. Morey, Hon. G. G. Stevens.

WM. FARWELL, General Manager.  
**Head Office**—Sherbrooke, Que.,  
**Branches.**

Waterloo, Richmond,  
Coaticook, Stanstead,  
Cowansville, Granby,  
Farnham.

Agents in Montreal—Bank of Montreal.  
London, England—London & County Banks.  
Boston—National Exchange Bank.  
New-York—National Park Bank.  
Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

**THE BANK OF TORONTO,**  
CANADA.

Incorporated 1855.

Paid up Capital, \$2,000,000. Rest \$1,000,000.

**DIRECTORS:**

GEORGE GOODERHAM, President.  
WM. H. BEATTY, Vice-President.  
W. R. WADSWORTH, Wm. GEO. GOODERHAM,  
ALEX. T. FULTON, HENRY CAWTHRA,  
HENRY COVERT.

**HEAD OFFICE, TORONTO.**

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

**BRANCHES.**

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBOURG, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Strathly, Manager; ST. CATHARINES, G. W. Hodgetts, Manager; COLLINGWOOD, W. A. Copeland, Manager.

**BANKERS.**

LONDON, ENG.: The City Bank Limited, NEW YORK, National Bank of Commerce, New York, W. Watson & A. Lang, Oswego, N. Y., Second National Bank, Quebec, La Banque Nationale, Ottawa, La Banque Nationale, Winnipeg, Bank of Nova Scotia.

Collections made on the Best Terms.

**The Western Bank of Canada.**

**HEAD OFFICE, OSHAWA, ONT.**

**CAPITAL AUTHORIZED** . . . . . \$1,000,000  
**CAPITAL SUBSCRIBED** . . . . . 500,000  
**CAPITAL PAID-UP** . . . . . 250,000

**BOARD OF DIRECTORS.**

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

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

**LA**

**BANQUE JACQUES-CARTIER,**

**HEAD OFFICE, - MONTREAL.**

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

**DIRECTORS:**

ALPH. DESJARDINS, Esq., M.P., President.  
S. St. Onge, Esq., Vice-President.  
J. L. Cassidy, Esq., P. S. Hamelin, Esq.,  
La. S. Monat, Esq., I. O. Gravel, Esq.,  
Lucien Huot, Esq.,  
A. L. DEMARTIGNY, Cashier.

Branch at Beauharnois, A. Clément, Manager.  
Branch at St. Hyacinthe, S. A. Durocher, Manager.  
Branch at St. Rom, P. Q., C. Bedard, Agent.  
Branch at Valleyfield, C. F. Irish, Agent.  
Agents in New York: National Bank of the Republic  
Agents in London, Eng.: Glynn, Mills, Currie & Co.

**THE MARITIME BANK**

—OF THE—

**DOMINION OF CANADA.**

Head Office, . . . . . ST. JOHN, N.B.

**Board of Directors.**

THOS. MACLELLAN, President.  
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants), Vice-President.  
JOHN TAPLEY (of Tapley Bros., Indiantown).  
ROW. D. TROOP (of Troop & Son, Shipowners).  
JOHN McMILLAN, (of J. & A. McMillan, Book-sellers).  
JOSIAH WOOD, M.P., Sackville.  
A. A. STERLING, Fredericton.

**CASHIER, ALFRED RAY.**  
**AGENCY—FREDERICTON:** A. S. Murray, Agent.  
" —WOODSTOCK, N.B.: G. W. Vanvarh, "

The Chartered Banks.

**BANK OF OTTAWA,**  
OTTAWA.

Authorized Capital . . . . . \$1,000,000  
Subscribed Capital . . . . . 1,000,000  
Paid-up Capital . . . . . 992,578

JAMES MACLAREN, Esq., President.  
CHARLES MAGEE, Esq., Vice-President.  
**DIRECTORS:**

C. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. L. R. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mather, Esq., GEO. BURN, - - - - - Cashier.

**Branches:**—Amprior, Pembroke, Winnipeg, Man., Carleton Place, Ont.  
Agents in Canada, Canadian Bank of Commerce, Agents in New York, Messrs. A. H. Goadby, and B. E. Walker, Agents in London, Eng., Alliance Bank.

**Loan Societies.**

**Montreal Loan & Mortgage Co.**  
AND TRUST COMPANY.

Incorporated 1868.

**CAPITAL** . . . . . \$1,000,000 00  
**TOTAL ASSETS** . . . . . \$1,583,263 52  
LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.  
Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.  
Trustees of Mortgages executed by Railroad and other Corporations.  
Every facility offered in matters of a fiduciary character.

**INTEREST ALLOWED ON DEPOSITS.**

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

**BOARD OF DIRECTORS.**

M. H. GAULT, Esq., M.P., President.  
Hon. A. W. OGLIVIE, Senator, Vice-President.  
G. F. C. SMITH, of the L. L. and Globe Insurance Company.  
JAMES CRATHERN, of Crathern & Caverhill.  
THEODORE HART, Esq., Director Liverpool & London & Globe Insurance Company.  
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.  
THOMAS CRAIG, Esq., President Exchange Bank of Canada.

**TRUSTEES AND TRUSTEES:**

Trustees and Executors are authorized by Act of Parliament to invest the Debentures of this Company.

**GEORGE W. CRAIG, Manager.**  
OFFICE, 181 ST. JAMES STREET, MONTREAL.

**THE HAMILTON  
Provident and Loan Society.**

GEORGE H. GILLESPIE, Esq., President,  
JOHN HARVEY, Esq., Vice-President.  
Subscribed Capital . . . . . \$1,500,000 00  
Paid-up Capital . . . . . 1,400,000 00  
Reserve and Surplus Profits . . . . . 97,000 00  
Total Assets . . . . . 2,600,000 00

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

Office: Cor. of King and Hughson Sts.,  
**HAMILTON, CANADA.**  
H. D. CAMERON, Treasurer.

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

Capital . . . . . \$1,000,000 00  
Subscribed, . . . . . 1,000,000 00  
Paid-up . . . . . 864,982 86  
Reserve Fund . . . . . 140,000 00  
Contingent Fund, . . . . . 2,690 64

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

Loan Societies.

ONTARIO INVESTMENT ASSOC., LIMITED, OF LONDON, ONTARIO.

Table with 2 columns: CAPITAL SUBSCRIBED, RESERVE FUND, CONTINGENT FUND, INVESTED. Values: \$2,250,000, 500,000, 4100, 1,871,859.

This Association is authorized by Act of Parliament to Loan Money on Real Estate secured by Mortgages, buying and advancing Money upon School, Municipal, and other Debentures, and Public Securities, and the Debentures of the various Building and Loan Societies, Investment Companies, and other Societies and Companies of this Province, and has the largest Reserve Fund of any Company in Western Ontario.

HENRY TAYLOR, Manager.

OFFICE—Richmond St., London, Ont.

CANADA LOAN AND BANKING CO.

SAVINGS BANK.

HAMILTON, Ont.

Interest allowed on deposits of one dollar and up wards. Money to loan on real estate. ROBT. DUNCAN, Esq., W. KERNS, M.P.P., Vice-President, J. A. KENNEDY, Manager.

E. STRACHAN COX. T. F. WORTS.

COX & WORTS, STOCK BROKERS,

No. 26 Toronto Street, Toronto.

(Members of the Toronto Stock Exchange), buy and sell on Commission for cash or on margin all securities dealt in on the Toronto, Montreal and New York Stock Exchanges; also execute orders on the Chicago Board of Trade in Grain and Provisions. Hudson's Bay stock bought for cash or on margin. Daily cable quotations received.

Agents' Directory.

OWEN MURPHY, Insurance Agent, Office: Assurances and Commission Merchant.—No. 85 St. Peter Street, Quebec.

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Legal.

For Accountants, &c., see other page.

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Brantford, Ont. FREDERICK BISCOE, BARRISTER, SOLICITOR, NOTARY, &c., Commercial Buildings, Brantford. N.B.—Collections specially attended to.

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Running in connection with the

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Table with 2 columns: Tons, Tons. Montreal, Toronto, Sarnia, Quebec, Oregon, Mississippi, Brooklyn. Values: 3,228, 3,284, 3,176, 3,176, 3,859, 3,859, 2,680, 5,700, 3,600.

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CABIN.—\$87.50, \$67.50, and \$77.50; return, \$101.25, \$121.25, and \$141.25, according to steamer and berth. All outside rooms are comfortably heated by steam. Intermediate, \$46.50. Steerage, \$29.50.

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(For Legal Cards see other page.)

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

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Sailing from Liverpool every THURSDAY and from Portland every THURSDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

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Table with 2 columns: Ship Name, Day. Sarmatian, Sardinian, Circassian, Polynesian, Peruvian. Days: Saturday, Dec. 1, Saturday, Dec. 8, Saturday, Dec. 15, Saturday, Dec. 22, Saturday, Jan. 5.

Rates of Passage from Montreal via Halifax:

Table with 2 columns: Cabin, Intermediate, Steerage. Rates: \$62, \$65, \$78 and \$88 (According to Accommodation), \$45, \$31.

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Table with 2 columns: Ship Name, Day. Nova Scotian, Austrian, Caspian. Days: Monday, Dec. 3, Monday, Dec. 17, Monday, Dec. 31.

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Heavy Brown Sheetings.

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White Ducks for Sails, Tents, in  
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Manufacture every kind of

**Carriage and Fancy Head Bolts,  
Tire and Sleigh Shoe Bolts,  
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Railway and Machine Bolts,  
Boiler Rivets and other Rivets,  
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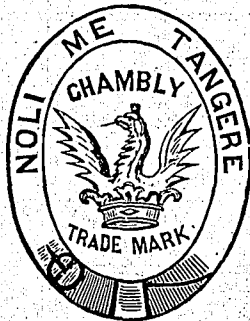
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(Works at Valleyfield.)

**Colored Cambrics,  
Permanent Linings,  
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**Chamblly Flannels,****WARRANTED ALL WOOL.**NONE GENUINE unless  
Stamped with the above Trade  
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**GREY COTTONS**

IN THE FOLLOWING WIDTHS

26, 30, 32, 34, and 36 Inches.

*Unsurpassed in Make and  
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NEW BRUNSWICK COTTON MILLS  
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varieties required.HOSIERY YARNS of every description.  
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These Goods have been awarded FIRST PRIZES for  
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Kingston Exhibitions, 1880, 1881 and 1882.A GOLD MEDAL  
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at Kingston for best assortment of Cotton Manuf. 1882.A SILVER MEDAL  
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CARPET WARPS, white and all colors,  
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Denims, Tickings and Cottonades,

These goods are universally pronounced by  
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and evenness in make and coloring they are  
unsurpassed.CARPET WEAVERS—You will find  
our Warps superior to any in the  
Market; we ask you just to GIVE IT A  
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write to us, and we will see you are  
promptly supplied.OUR YARNS, of which we make all descriptions,  
will be found equally good.

ASK FOR THEM. TRY THEM.

This Company was awarded two first prize silver  
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Retail merchants desiring a card for their convenience will be furnished with one by applying to their wholesale house or direct to us.

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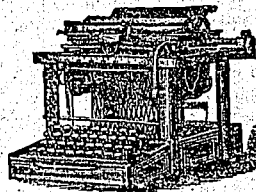
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All Orders for the Company's products executed DIRECT from the WORKS, LONDONDERRY, N.S.

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

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

**Papers, Stationery,**

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Leading Wholesale Trade of Montreal.

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

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Gold Medal

THE

Grand Prix

Paris Exhibition,

1878.



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Gold Medal

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1878.

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

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

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ESTABLISHED 1851

THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD —AT THE— CENTENNIAL EXHIBITION —FOR—

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Excellence in Color, Quality & Finish

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**MEYER'S Liverpool Codes,**

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**Robinsonian Universal INTEREST TABLES**

From 1 per cent. to 10 per cent.

**The Traveller's Expense Books,**

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**MORTON, PHILLIPS & BULMER, STATIONERS,**

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JUST RECEIVED,

EX "SARMATIAN,"

**New Grenoble Walnuts.**

**TURNER, ROSE & CO.,**

IMPORTERS OF TEAS,

AND

WHOLESALE GROCERS,

Corner ST. JOHN AND HOSPITAL, MONTREAL.

**Commercial Summary.**

IN REPLY to notices from postmasters throughout this Province to discontinue sending what they call our "French edition" to persons named, we have again to say that we do not publish a French edition, and never did publish one.

THOMAS WALLS, late of Toronto, has written from Chicago concerning the cause of his failure, which he attributes chiefly to bad debts and bankers refusing to discount his paper. He denies having taken \$16,000 with him, but admits having taken \$154.

J. A. Togo, general store, Goodwood, Ont., formerly of Brechin, has assigned. Trouble attributed to his having recently been robbed by burglars of \$400 in cash and \$800 in stock. A store recently built is worth perhaps \$2,500 but is mortgaged for \$1,200.

Messrs. J. S. Hamilton & Co., formerly of this city, but now of Brantford, so well known throughout Canada, especially in connection with the Catawba Vineyard of Pelee Island, have been appointed the sole agents for Canada for the extensive sherry shipping house of Messrs. Sanchez Romate Hermanos of Xeres de la Frontera, Spain. Both houses are to be congratulated upon the associations they have made.

THE TROUBLES and assignment of D. F. Rheame, agricultural implement dealer, Amherstburg, Ont., are due to inability to realize sufficient from bills receivable to pay current demands. The creditors appear to have confidence enough in his integrity and ability to pay in full eventually, and will probably grant him the necessary indulgence. Liabilities about \$7000.

E. Drew, general merchant, Exeter, Ont., who assigned on the 15th ult., was, prior to 1881, a cabinetmaker in that village, and his liabilities are now about \$12,000, his assets about \$10,000, the latter consisting of stock in trade and houses and lots in Exeter and Zurich, which are mostly mortgaged. Drew is offering to compromise at 65 cents, which his creditors are willing to accept, if secured. His trouble is attributed partly to inexperience.



**WULFF & CO.**

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

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

OF

**W<sup>m</sup> PICKHARDT & KUTTROFF,**

98 Liberty St., New York.

SOLE AGENTS OF

**Badische Anilin and Soda Fabrik,  
GERMANY.**

BUY

**PRINCESS  
BAKING POWDER,  
ABSOLUTELY PURE.**

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

MANUFACTURED BY

**W. M. LUNAN & SON,**

SOREL, QUE.

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

PLEWES & SNIDER's grist mill, Hamilton, has closed down meantime, doubtless owing to the failure of the former partner's business in Brantford.

H. S. BATTRAM, fruit dealer, Hamilton, assigned on the 16th ult., with liabilities \$450; assets nominally \$400, out of which, \$250 may be realized.—M. E. McMillan, boots and shoes, St. Thomas, became financially involved by two months of business life, and has left for parts unknown.

FROCHETTE & BERGERON, grocers, Quebec, who assigned about ten days ago, show liabilities of \$2,500 and assets, \$1,300; the latter in stock and book debts. No offer has yet been made. The insufficiency of the business to afford a living profit to each partner was the cause of their trouble.

The Canada Cotton Co., of Cornwall, is now giving employment to nearly 600 hands, or only about 100 less than the maximum. The mill has already on hand orders sufficient to keep it running until April next. The wages paid per month amount to from \$14,000 to \$18,000.

Business is quiet in Guelph, the factories, excepting one, having reduced the number of their hands. The fall wheat crop has been rather a failure in the vicinity, and barley rules low, though somewhat improved of late. Business buildings are reported all occupied; two dry goods stores opened within the last three months appear to be doing a fair business.

At a meeting of the creditors of David Plewes of Brantford, whose trouble we men-

Leading Wholesale Trade of Montreal.

**GREENE & SONS  
COMPANY**

MONTREAL,

**HATS, CAPS,**

—AND—

**FURS.****ALL LINES ARE NOW COMPLETE,  
ORDERS PROMPTLY ATTENDED TO.****BUFFALO**

—AND—

**FANCY ROBES.****GENTLEMEN'S FURNISHING.**

Latest Styles, Lowest Prices,

—SELECTED FOR—

**FALL TRADE, 1883.**

tioned last week, an offer of 40 cents in the dollar, payable in one and two years, was accepted. No one can gainsay the integrity and character of Mr. Plewes, whatever his misfortunes may have been, and he has the sympathy of the entire business community in his recent reverses.

THE ability and capital of James Hicks, a builder, of Guelph, were not sufficient to counteract the effect of his taking contracts too low and his having too many on hand, all resulting in failure. He has now five judgments against him, besides many other claims. All money coming to him is either garnisheed or assigned, and he has totally come to grief. Liabilities \$1,600; assets all mortgaged, and unsecured creditors get nothing.

A. CHOUINARD, grocer, Quebec, is being sued for \$1,000 instalment on price of property purchased by him from W. L. Lemesurier of that city. His Montreal creditors are also suing him for \$700 protested notes, and he has confessed judgment in favor of another creditor for \$3,000. The latter has seized his stock, which is to be sold by sheriff. Chouinard claims to be worth 100 cents in the dollar.

THE sheriff is in possession of the estate of C. C. Spragge, a Guelph boot and shoe dealer, who opened up there last Spring. He started without capital which, together with lack of what is often substituted for it—credit—is the cause of his suspension. He formerly failed in London, and was sold out there. Liabilities \$3,400; assets \$1,800, in stock and shop furniture. It is supposed that Spragge was one too many in the shoe business in that city.

C. E. SEEBACH, a hotelkeeper of New Hamburg, Ont., who assigned in trust on the 12th ult., after a three years' run, shows liabilities of \$3,000 and assets of about \$500. Seebach is of

too yielding a nature ever to become a business man. Commercial travellers are said to have been able to persuade him to buy anything they wished, and at the time of his assignment he had more stock on hand than would suffice for three such establishments.

Two prominent law firms, one in Toronto, and one in Guelph, have received instructions from "Knockheda Rectory," Belfast, Ireland, to investigate the affairs of F. J. Chadwick, Guelph, and examine him, if necessary, under oath, as to the disposition of certain properties alleged to have been purchased with monies entrusted to him for investment. Seventeen thousand pounds sterling was the amount of one of Stewart's investments.

J. & R. MCGREGOR, old-time tanners of New Glasgow, N.S., failed and assigned on the 23rd ult. Their liabilities are estimated at \$25,000; the assets at \$15,000, in tannery and stock, the latter comprising two-thirds of the assets. Their closing down was caused by losses in 1874 on which they have since been paying interest. Their creditors will carry on the business for a year with the view of testing it for themselves. The Messrs. McGregor started in 1858 with some \$10,000 capital.

MR. GEORGE DRAPER, for many years a respectable general merchant of Listowel, Ont., who has been somewhat embarrassed of late, although in good credit, has compromised at 75 cents in the dollar. No reason is ascribed for his difficulty, except that his competitors have shown more disposition to keep pace with modern business requirements and the general advancement of the place. He has attended closely to business, and has had the profits entirely to himself, as his family manage the store without outside help. A mortgage given by him is said to have been as security for the compromise.

Leading Wholesale Trade of Montreal

**McLachlan Bros. & Co.,**  
WHOLESALE  
DRY GOODS MERCHANTS,  
Have Removed to their  
NEW PREMISES,  
Nos. 232, 234, 236 & 238 MCGILL STREET  
MONTREAL.

**HODGSON, SUMNER & Co.**  
IMPORTERS OF  
DRY GOODS,  
SMALL WARES and FANCY GOODS,  
347 & 349 ST. PAUL ST.  
MONTREAL.

**McARTHUR, CORNELLE & CO.,**  
Importers of and Dealers in  
White Lead & Colors,  
DRY AND GROUND IN OIL,  
Varnishes, Oils, Window Glass, Star,  
Diamond Star, & Double Diamond Star Brands.  
English 16, 21 and 26 oz. Sheet.  
Rolled, Rough and Polished Plate Glass.  
Col'd, Plain and stained Enamelled Sheet Glass.  
Painters and Artists Materials.  
Chemicals, Dye Stuffs.  
Naval Stores, &c., &c., &c.,  
OFFICES AND WAREHOUSES:  
310, 312, 314 and 316 St. Paul Street  
AND  
253, 255 and 257 Commissioners Street  
MONTREAL.

**KENNETH CAMPBELL & CO.**  
WHOLESALE  
DRUGGISTS,  
OFFER FOR SALE  
Cod Liver Oil, Newfd.,  
Cod Liver Oil, Norwegian,  
Coriander Seeds, Cream of Tartar,  
603 CRAIG STREET,  
MONTREAL.

MAILLOUX FRERES, Valleyfield, Que., have assigned. Liabilities about \$15,000. Assets nominally the same. Their assignment is attributable to the temporary closing down of the cotton mills there, causing a falling off in business.

The carpet manufacturing firm of J. & A. Armstrong & Co., Guelph, Ont., have dissolved by the retirement of Mr. Andrew Armstrong, jr. The business will be conducted as heretofore by the remaining partners, Messrs. John Armstrong, Andrew Armstrong, sr., and Robert Dodds.

A TIMBER tract, six miles square, is situated in Piscataquis county, Maine, and estimated to contain 100,000,000 feet of lumber, out of which 7,000,000 feet of logs are to be taken this winter by two St. Croix, N.B., lumber firms. The tract is what is called "black land," and is clothed with a splendid growth of spruce, cedar, pine and fir.

Leading Wholesale Trade of Montreal

**H. SHOREY & CO.,**  
Wholesale Clothiers and Mantle Manufacturers,  
32, 34, 36, 38 and 40 54, 56, 58, 60 and 62  
Notre-Dame Street West. St. Henry Street.  
MONTREAL.

**BRANCH WAREHOUSE,**  
Post Office Street, Winnipeg, Man.

Merchants visiting the city are invited to inspect our

**FALL STOCK OF CLOTHING,**  
LADIES' MANTLES AND ULSTERS.

Particular attention is directed to our Patent Overcoat and Ulster, also to several useful novelties made only by us, and which will be found to be of great advantage to the trade.

The Material used in the manufacture of our goods is all thoroughly sponged and shrunk, and the workmanship is guaranteed to the fullest extent.

**S. H. MAY & CO.,**  
474 AND 476 ST. PAUL STREET,  
Importers and Dealers in

Paints, Balled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials, Glass—16oz., 21oz., 26oz.; Smethwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass,  $\frac{1}{2}$  and  $\frac{1}{4}$  White.

J. A. I. CRAIG, furniture manufacturer, and electrician, this city, is again in difficulties. His liabilities are estimated at \$40,000, and he claims a large surplus. He has devoted much of his time lately to electric lighting, and his surplus largely consists of plant and expectations from the latter. He has, meantime, assigned to Mr. P. S. Ross.

Dry goods dealers will remember that the tariff on prints—printed and dyed cottons—will be increased on the 1st January next from 20 to 27½ per cent. As it might happen that goods landed in Halifax before the 1st could not be sent forward to the port at which they were entered until afterwards, the Government of the Dominion has consented that such goods might be entered at the old rate of duty.

Mr. GEO. W. CRAIG, manager of the Montreal Loan and Mortgage Co., has instituted proceedings against the Montreal Herald for having published that he had left the city. Damages are laid at \$10,000. While questions were being asked on St. James street, last Wednesday, concerning the rumor, Mr. Craig was engaged in conversation with some gentlemen at his own office door on the other side of the street.

**KIRK, LOCKERBY & CO.,**  
Importers and  
Wholesale Grocers,  
CORNER  
St. Peter and St. Sacrament Streets,  
MONTREAL.

A WELL-meaning machinist of Clinton, Ont., named R. Downs, joined partnership with A. S. Fisher, of that town, some six years ago in promoting a patent right boiler cleaner. Downs bought out his partner, and the latter is now closing the mortgage given him for purchase of his right. The property consists of a house worth about \$500, for which Downs, however paid originally to Fisher \$1,400, giving a mortgage for \$1,300. Downs also owes his former partner some \$1,500, mortgage on his machine shop.

CREDITORS of H. Prevost & Co., manufacturers of iron lamp stands, etc., this city, have for some years been made pretty well acquainted with the mud on Wellington street leading to his foundry door. They may now go farther and fare worse, for Mr. Prevost has fled from his tormentors to other fields of industry and refuge. Before leaving he gave a bill of sale on stock, etc., to F. X. Beaudry. His liabilities are about \$5,000. The concern has always been hard-up. It is stated that Prevost lately got an advance from a certain bank on a lot of merchandise, which had already been pledged.

# J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

## CLOTHIERS

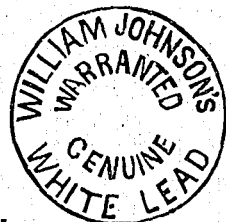
### MONTREAL,

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

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

## JOHNSON'S GENUINE WHITE LEAD

This Brand of  
**WHITE  
LEAD**  
is guaranteed  
to be the  
**BEST**  
in the Market,



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

MANUFACTURED BY

**WILLIAM JOHNSON,**

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

## HENRY CHAPMAN & CO.,

IMPORTERS, MONTREAL.

AGENTS IN CANADA FOR :

Messrs. PINET, CASTILLON & CO.,	Cognac,	BRANDIES.
LUCAS FRERES,	Do	Do
G. H. MUMM & CO.,	REIMS,	CHAMPAGNES.
P. A. MUMM & CO.,	FRANKFORT, O.M.,	Hocks & Mosellos,
B. & E. PERRIER,	CHALONS,	CHAMPAGNES.
T. G. SANDEMAN & SONS,	OPORTO,	PORTS.
CASTLES & CO.,	TARRAGONA,	RED WINES.
W. HAY, FAIRMAN & CO.,	GLASGOW,	WHISKIES.
DUNVILLE & CO.,	BELEFAST,	Do
R. THORNE & SONS,	GREENOCK,	Do
BAGO'S, HUTTON & CO.,	DUBLIN,	Do
H. G. KIEWNEY & CO.,	LIVERPOOL,	Old London Dock Rum in Case.
D. J. THOMPSON & CO.,	LEITH,	Ginger Wine, Old Tom, etc., etc.
MACHEN & CO.,	LIVERPOOL,	Export Bottlers of Guinness & Sons F. S.
ROBERT PORTER & CO.,	LONDON,	Bass & Co.'s Ale.
MR. WILLIAM McEWAN,	EDINBURGH,	SCOTCH ALES.
LAWRENCE JOYCE,	LIVERPOOL,	PICKLES.
THE APOLLINARIS CO.,	LONDON,	NATURAL MINERAL WATERS.

August 20th.

The Leading Retail House for

## FURS! FURS! FURS!

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

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

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

An elegant selection of FUR TRIMMINGS.

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

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

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

For CHILDREN—GREY and WHITE LAMB, ERMINE, RABBIT, &c.

OLD FURS REPAIRED AT MODERATE PRICES.

## LANTHIER & CO.

271 NOTRE DAME ST.,

MONTREAL.

## Brown, Balfour & Co.,

IMPORTERS OF

**TEAS**

AND

**WHOLESALE GROCERS,  
HAMILTON.**

ADAM BROWN.

ST. CLAIR BALFOUR.

The insolvent estate of Wm. Bennet, paper dealer, this city, referred to recently, is to be sold by tender.

L. N. BLOUNT, of the Albion Hotel, Quebec, has summoned a meeting of his creditors.—Booth, the manager of the Bell Telephone Co., in Quebec, has been arrested for embezzlement. H. A. Dauphin succeeds him.—F. X. Normandin, saddler, Knowlton, Que., has assigned.—Armson & Stone, late Armson & Floyd, small dealers in silk; Toronto, have secured an extension. They show liabilities of about \$22,000 with a nominal surplus of \$6,000.

Mr. H. C. Gibbs, son of the late Hon. T. N. Gibbs, who began the management of the Ontario Knitting Works at Oshawa about two years ago, having been unable to meet some renewed paper falling due again, the holders thereof, Messrs. Dobson & Co., who have been supplying the concern with yarns, have pressed the matter and secured judgments. After the total recorded judgments, amounting to some \$14,000, are satisfied, it is feared there will be little left for the other creditors. Trouble chiefly due to inadequate capacity and capital.

We regret to learn that the Hespeler Manufacturing Co., of Hespeler, Ont., is in difficulty, and it is reported that an attachment has been

## BEUTHNER BROTHERS,

MANUFACTURERS' AGENTS, AND LEADING IMPORTERS IN THE DOMINION OF

## EMBROIDERIES

AND

## HOSIERY,

750 to 754 CRAIG ST., MONTREAL

issued against it. The company was established some three years ago with a cash capital of \$170,000, and a fine mill erected, but has not proved successful. A few days ago a judgment was obtained against them for \$60,000 by Mr. John Harvey, wool dealer, Hamilton. The President of the Company, Mr. McQuesten, also has a claim for \$30,000 for endorsements on paper. The changes affecting the woollen manufacturing industries of late have doubtless had some effect upon the Hespeler Co.

UPTON.—The stock of La Banque de St. Hyacinthe is probably worth from 75 per cent upwards on the amount of the stock paid up. The amount called thus far is \$40 per share, being four calls of 10 per cent each. Each share at the above rate would be worth \$30. The stock is not listed on the Stock Exchange here. We learn of no transactions for a long time past, and it would be difficult to buy or sell it advantageously in Montreal. A shareholder in St. Hyacinthe, known to the cashier of the bank, would probably pay even a higher price than 75 per cent. for it. Would advise you to communicate with the latter.

SAMUEL REEVES started in the grocery business in Hamilton three or four years ago with

## SPENCER, BEDDOE & CO.

IRON & METAL MERCHANTS,

HAMILTON, ONT.,

Direct Importers of and Dealers in

Scotch and American Pig Iron, Bars, Sheets, Hoops, Steel, Wire, Copper, Lead, Tin and Canada Plates, Boiler Tube, Gas and Water Pipe, Glass, Steel Rails and General Railroad Supplies.

very moderate capital and about a \$1,000 stock. His father backed him to a limited extent at first but not at all. Lately, as Samuel has been too inattentive to the business. The store has been managed by a young man who last summer secured a chattel mortgage of nearly \$600 for sums lent on different occasions. Reeves' creditors began to move upon him some two months ago, when the chattel mortgage was replaced by a bill of sale. The stock was not worth more than the amount mentioned. His liabilities are light, and supposed to be about \$1,500. His troubles are attributable chiefly to his unfortunate habits.

H. KELLER, a general storekeeper of Emerson, Man., who failed on the 1st ult., and assigned on the 7th, has been carrying on business alone since April last. He was connected on paper with Jerry, Robinson's & Co.'s business, for which he had no consideration. On the announcement that the latter were going to fail, Keller sold his stock at 50c on the dollar to one Dr. Lavery, and took notes, as he says, to protect his other creditors. Lavery mortgaged the goods as collateral to one of his notes discounted with which Keller's were retired. On being pressed, Lavery reconveyed the stock to Keller, subject to the mortgage, and Keller then assigned, subject as above, to Lavery for benefit of creditors. A Winnipeg firm filed a bill to set aside the same chattel mortgage and assignment, and this is now pending. An injunction was granted, and the

Leading Wholesale Trade of Montreal.

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

MANUFACTURERS OF  
**RHODE ISLAND HORSE SHOES,**

AND EVERY DESCRIPTION OF

**CUT NAILS.**

**Railway and Ship Spikes,**

*Iron, Steel, Zinc & Copper Shoe Nails,*

And **SHOE TACKS,**

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

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

**PORTER & SAVAGE,**  
**TANNERS**

AND MANUFACTURERS OF

**LEATHER BELTING,**

**FIRE ENGINE HOSE, HARNESS, MOCCASINS**  
LACE, RUSSET and

**OAK SOLE LEATHERS,**

OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

**Queen City Oil Co.**  
**MACHINE OILS.**  
FOR SALE EVERYWHERE.

**Tees, Costigan & Wilson,**

(Successors to James Jack & Co.,)

**IMPORTERS OF TEAS**

AND GENERAL GROCERIES

66 ST. PETER STREET, MONTREAL

store was closed; motion to continue the injunction was to have come up on the 28th ult. Keller's trouble is attributable to the recent depression in the North-West, and competition of bankrupt stocks. Liabilities: direct, \$24,000; indirect \$15,000. Assets nominally, \$27,000 in goods and \$3,000 in lands.

**BUSINESS CHANGES.—Ontario.**—The following have assigned in trust: Black Bros., grocers, Aylmer; J. A. Todd, general store, Goodwood; E. Drew, general store, Exeter; J. L. Reaume, general store, Comber; S. L. Doolittle & Co., furniture, Aylmer; Bowen & Fraser, general store, Vernon; S. R. Dales, general store, Drayton; A. Michie, general store, Harriston; J. D. White, blacksmith, Invermay; Mitchell Bros., grocers, Kincairdine; Geo. W. Murton, general store, Norwich; J. O. Poirier, general store, Routhier; J. B. Laughran, boots and shoes

Leading Wholesale Trade of Montreal.

**CHRISTMAS**

AND THE

**HOLIDAYS.**

—TRADE NOTICE.—

To Druggists & Fancy Goods Dealers.

ON HAND, a very fine assortment of TOILET CASES, BRUSH AND COMB BOXES, Odeur Cases, &c., in PLUSH, GLASS and ORMOLU, Morocco and Velvet; Fancy Toilet and Perfume Bottles; the newest styles in Cut, Tinted and Pressed Glass, "Articles de Paris," &c., &c., from the leading French and German Houses.

**CHEAP! ELEGANT!**

Call and examine our stock before purchasing elsewhere.

**LYMAN, SONS & CO.,**  
384 ST. PAUL STREET.

**THOURET,**  
**FITZGIBBON & CO.,**

15 Lemoine St., Montreal,

AND

41 Luetzow Street, Berlin, Germany.

IMPORTERS OF

*French Woollens,*

*Tailors' Trimmings,*

*Swiss Embroideries,*

*German Hosiery and Gloves.*

**THE PATENT**  
**Exhaust Steam Injectors**

for Stationary & Locomotive Boilers

Works with Exhaust Steam only—thus presenting an obvious advantage in Economy.

Lists and prices on application to the Agents,

**JOHN TAYLOR & BRO.,**  
NO. 16 ST. JOHN STREET,  
MONTREAL.

Ottawa; R. Barker, general store, Bayfield, stock advertised to be sold by auction; John Morrish, books, Chatham, sheriff in possession; L. Bennett, general store, Mitchell, advertising to sell; V. X. Baker, jeweller, Senforth, advertising to sell out; Robert Clark, books, London, stock sold under execution; A. Leslie, hotel, and Wager & Norris, furniture, Napance, both advertised business for sale; George Clarke, hotel, Niagara Falls, advertise business for sale; Mrs. E. Piggott, millinery, Mrs. P. Moolhan, hotel, London, both advertise to be sold out under mortgage Quebec.—The following have assigned in trust, —Joseph Cedras & Co., Hats, Montreal; Widow Sifroid Dumond, general store, St. Andre; Louis Hart, caps, Montreal; F. X. Normandin, saddler, Knowlton; P. E. Labelle, dry goods, St. Jean Baptiste; W. W. Moore, cabinetmaker, small liabilities; & G. Fischel & Co., cigar manufacturers, of Montreal; A. L. Desaulniers, general store, Riviere du Loup (en haut); Lafoque & Langellier, grocers, St. Johns; Elzear Fiset, boots and shoes, Quebec; J. O. V. Giasson, general store, L'Islet de Bonsecours, L.

Leading Wholesale Trade of Montreal.

**JAMES GUEST,**  
COMMISSION MERCHANT

—AND—

GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerie. [C. gnao.]  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Beylot & Cie., Libourne, Bordeaux, Claret and Sauternes.  
Jules Regnier, Dijon, Burgundies and Chablis.  
L. M. Canneaux et Fils, Château de Dizy; près Epernay, Champagnes.  
Renaudin Bollinger & Co., Ay, Champagnes.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Roig Ponsset & Co., Barcelona and Tarragona Spanish Ports.  
J. H. Henkes, Delfshaven, Holland, Superior Geneva  
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.  
Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.  
C. & D. Gray's Far-famed Loch Katrine, Scotch Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.

**LIBBY'S BEEF**

(FOR WHOLESALE ORDERS ONLY.)

**C. H. BINKS & CO.,**  
MONTREAL.

**ANILINES**

In full stock and guaranteed pure.

The Morse Soap and Chemical Company  
TORONTO.

Sole Agents for READ, HOLLIDAY & SONS  
PATENT ACID MAGENTA.

**CHICORY**

BEST QUALITY  
**GRANULATED**

in casks and cases of

8-14 lb. TINS.

**JOHNSON, RUSSEL & CO.,**  
77 ST. JAMES STREET,  
MONTREAL.

S. Gendron & Co., general store, St. Camille, failed and stock advertised for sale; A. Le Bel, assigned and offering to compromise at 50 in the dollar; C. Lamoureux & Co., furniture, Montreal, offering compromise at 65 cents on dollar; Cyrille Gosselin, shoes, Montreal, bailiff's sale advertised; Authier Bros. & Co., general dealers of Danville, having assigned, with liabilities of \$20,000. They claim a surplus of \$5,000.

# CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

36th Year, Ending 30th April, 1883.

Capital and Funds, about.....\$6,500,000  
 Annual Income.....1,150,337  
 New Policies Issued, 2,135, for.....4,778,734  
 Total amount in force.....30,139,095

Progress of the Company at intervals of 12 years since its commencement in 1847.

	INCOME.	SUM ASSURED.	ASSETS.
1859.....	\$ 122,727	\$ 3,105,401	\$ 449,119
1871.....	355,437	8,309,111	1,227,311
1883.....	1,150,338	30,139,095	5,617,632

**A. G. RAMSAY, Pres't.** R. HILLS, Secy.  
**J. W. MARLING, Manager Prov. of Quebec,** 181 St. James St., Montreal.  
 J. AIXIN, City Agent. Quebec Agency: 133 St. Peter St. G. V. H. BOUCHARD, Agent.

## RATES REDUCED.

# THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....about \$100,000,000  
 Invested funds.....do 30,000,000  
 Annual Income.....do 4,000,000  
 or over \$10,000 a day.  
 Claims paid in Canada.....do \$ 1,300,000  
 Investments in Canada.....do 2,000,000  
 Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.

W. M. RAMSAY, Manager, Canada.

## ANOTHER GRAND SUCCESS

FOR THE

# Williams Manufacturing Co'y.

They have just carried off three silver medals, two bronze medals and three first prizes at the Centennial and Dominion Exhibition at St. John, N. B. The medals were awarded for improvement in sewing machines and the prizes for best samples of work done on the grounds. This grand success proves beyond dispute that the Williams Company's sewing machines are to-day, as in years past, the leading machines in the market, and intending purchasers will do well to make a note of these facts. The Williams Co. have, in a few short months, rebuilt their factory which was destroyed by fire last Spring, and are now turning out, as usual, the best sewing machines in the world.

Head Office, 347 Notre-Dame Street, Montreal.

## CRATHERN & CAVERHILL,

IMPORTERS OF

Hardware, Iron, Steel Tin, Canada Plates, Window, Glass Paints & Oils. Manufacturers of Cut Nails, Clinch & Pressed Nails, and the celebrated "CC" Horseshoes Nails.

AGENTS VIELLE MONTAGNE ZINC CO.

89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St.

UNION NAIL WORKS, ST. GABRIEL LOCKS, MONTREAL.

## A. & T. J. DARLING & CO.

Bar Iron, Tin, &c. and Shelf Hardware.

CUTLERY A SPECIALTY

FRONT ST., East.] TORONTO.

1883 - St. John Exhibition - 1883

**LEATHER BELTING,  
 FIRE ENGINE HOSE,  
 &c., &c.,**

**FOUR FIRST PRIZES**

**TWO DIPLOMAS.**

The highest of all Awards for Leather Belting and Fire Engine Hose were accorded by the Judges at the St. John Centennial and Dominion Exhibition to

**ROBIN & SADLER,**

MONTREAL,

OVER ALL COMPETITORS.

# J. & J. TAYLOR, TORONTO SAFE WORKS.

ESTABLISHED; - 1855.

Our Works are now running with greatly increased facilities, and we are in a position to promptly fill all orders.

A LARGE ASSORTMENT OF BURGLAR PROOF BANK SAFES & VAULT DOORS KEPT CONSTANTLY IN STOCK.

Estimates given for all kinds of FIRE and BURGLAR PROOF SECURITIES.

# Goldie & McCulloch "GALT SAFE WORKS,"

MANUFACTURERS OF

Fire and Burglar Proof

# SAFES AND VAULTS.

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# The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, DECEMBER 7, 1883.

## MR. HAGUE'S LECTURE ON BANKING.

On Monday evening last the sixth of the series of lectures on "Canadian Industries and Commerce," under the auspices of the Young Men's Christian Association, was delivered in the Association Hall, by Mr. George Hague, who chose for his subject, "The Banking Interests of Canada." There is perhaps no one in Canada more competent than Mr. Hague to deal with such a subject, as was pointed out by the chairman, Mr. J. Murray Smith, of the Bank of Toronto,



who had once served under him. After noticing at some length the introduction of joint stock banks in the Mother Country, Mr. Hague gave an interesting history of several of the Canadian banks. Owing, probably, to his not having emigrated to Canada until after the Union in 1841, Mr. Hague fell into an error, not of any importance as bearing on his subject, but still one that it seems desirable to correct. Mr. Hague fell into the error of stating that at a very early period of the settlement of Upper Canada, the Bank of Montreal "established offices of its own in a few of those places," the largest being in Toronto. Now the fact is that, prior to the Union in 1841, the Bank of Montreal had not a single agency in Upper Canada, while the Bank of Upper Canada, the Commercial Bank and the Gore Bank were all important institutions. There was an obvious cause for this, viz., that, prior to 1841, the Bank of Montreal, which had been incorporated by the Legislature of Lower Canada, was not recognized in Upper Canada. About the year 1840 it purchased the "Bank of the People," a private bank in Toronto, and, carried on business under that title, until it obtained a new charter after the Union, when, of course, it was able to establish agencies everywhere. We have thought that Mr. Hague will excuse our correcting an error which was caused by his not being in the country at the time, and which, though of historical interest is otherwise of no importance.

A very interesting portion of the lecture was that on the subject of circulation. We may, perhaps, not entirely agree in Mr. Hague's views, which are strongly opposed to a national currency. What he said of Turkey and Russia is doubtless perfectly true; but then if those States had determined to preserve public faith, it is clear that it would have been quite possible to have established a sound system of national currency. The truth is that the nations referred to cannot be relied on to act honestly. We can go so far with Mr. Hague as to concur in his recommendation that, if any change should be made, "the example of Sir Robert Peel's Act of 1844 should be carefully followed." The weak point, in our opinion, in Mr. Hague's argument, is the power of the banks to expand and contract the currency of the country. This cannot be done either in the United Kingdom or the United States. In England increased issues must be on the basis of gold. Gold, although by law and general consent the measure of value of other commodities, is itself a commodity. Paper money convertible into gold on demand is equiva-

lent to gold, and, therefore, measures the values of all other commodities. Now we all know that when there is a large crop of corn its price will be lower than when the crop is small. So with tea, sugar, cottons and other articles. Every one must be aware of the consequences which have resulted from the late over-production of cottons. What we contend is that the expansion and contraction of bank circulation is not without its effect on prices.

Mr. Hague, who is deeply read on the subject, must be aware that the late Lord Overstone and Sir Robert Peel based their system on the principle that the paper circulation should be exactly what it would be if the entire currency was gold. The mode of effecting the object was to fix an amount sufficiently small to make it impossible that less would be insufficient for the public necessities—which amount is in England established at £15,000,000—and that every note in addition should be represented by gold. Contractions and expansions which are calculated to reduce or to raise the value of other commodities have been effectually prevented in the United Kingdom. We entirely concur with Mr. Hague as to the effect of the sudden abolition of bank issues, and also as to the demerits of the attempt made in 1867 to introduce a new system in Canada.

There was a very interesting reference in Mr. Hague's lecture to the cause of the difficulties of the Commercial Bank. Owing to its advances to the Great Western Railway Co., commencing, as it did, with \$50,000, increasing to \$100,000, then to \$200,000, then to \$400,000, and then, when they were in so far that they dare not stop for fear of losing the whole, going on to \$800,000 and \$1,200,000. This special case cited is an illustration of what often happens with banks. Customers at one time supposed to be good get into difficulties, and at periods of financial collapse become masters of timid managers, who dare not refuse them what they ask. We have noticed with much satisfaction that the lecture has been published at length, and we trust that it will be generally read, not only by our bank clerks, but by our merchants. Mr. Hague is well entitled to the thanks of the community for the trouble that he has taken, but we ought not to forget to acknowledge that his five predecessors have likewise rendered valuable service to the public. We trust that some arrangement may be made for the publication of the entire series of these excellent lectures in pamphlet form.

#### THE UNION MUTUAL LIFE.

The report for 1882 of the Commissioner of Insurance for the State of Massachusetts plainly foreshadowed the course he intended to pursue in the performance of his duties. The companies cannot complain that they have not been forewarned. Referring to the compulsory examinations of State and foreign companies as to their financial condition, he says that, on taking office, he learned that none of the six life companies had been thus examined since 1878, and several had never been examined at all. "Neither my sense of official responsibility, or of obligation to the mandate of the law," said he, "will permit this state of affairs to exist longer than the time needful to reform it. However confident I may feel of the rectitude of these fiduciary institutions, I am not justified in my public trust until to confidence I add so much of actual knowledge as I have power to obtain." After referring to the due reliance to be placed on the reports of other State departments concerning the affairs of the respective companies, and stating that it is not the intention to subject the companies to unnecessary expense or inconvenience, he proceeded:—"An investigation in that spirit and scope cannot be construed as discourteous to the departments of other States, or disrespectful to their fidelity or ability in their official duties. Nor should it be distasteful to the companies themselves: since a satisfactory examination will confirm their credit, some of them should desire it as a conclusive reply to reflections to the disadvantage made to the department through the public journals..... The high qualities of business, honor and capacity, which, I am glad to credit, as a rule, obtain in the administration of our principal insurance companies, I attribute in large measure to the intelligent surveillance by public authority. Honest men welcome it as the law-abiding citizen welcomes the faithful policeman, so long as it does not invade the proper freedom of legitimate business enterprise..... To preserve the public health and prevent abuses is as worthy a function of the civil ruler as to detect existing faults and punish committed crimes."

On the 12th ult. hon. John K. Tarbox, author of the report from which the foregoing quotations are made, notified the Union Mutual Life Insurance Co. of Maine that he wished to enter into an examination of its affairs at once. He received for reply that the investigation then going on by the Commissioner for the State of

Maine had been only temporarily interrupted, and was about to proceed, and that the Maine Commissioner would not consent to any co-operative examination. After some correspondence on the subject, the directors of the Union Mutual, through their president, John E. DeWitt, informed Mr. Tarbox that he must wait till Commissioner Smith had finished his work. The Massachusetts Deputy, under instructions, having applied personally, but in vain, for access to the Company's books, his chief saw fit to revoke the license of the Company to do business in Massachusetts, which was accordingly done on the 21st ult.

The Union Mutual has a considerable business in Canada, and is one of the American companies which concluded to remain after the legislative enactments of 1877. Some of our readers will remember that about that time the now president of the Company made a thorough overhauling of its affairs, the result of which was a lopping off of about one million dollars of its assets; and a subsequent reduction of about half that amount was deemed desirable. Under the influence of the circumstances surrounding this curtailment, the Company's business fell off, and in Canada alone the lapses amounted to more than a thousand policies in a single year; the expensive Montreal offices were abandoned, and a general system of curtailment adopted. The company has been put to considerable expense in building operations, for after erecting one of the finest structures in Boston, where the company then had its headquarters, they were obliged to move into the State from which they hold their charter, and the present headquarters of the company, is one of the finest buildings in Portland, though, perhaps, not so favorably situated as that in Boston.

Canadian policyholders are not easily frightened, and will act with due caution until the Massachusetts report shall have been made, whenever that may be. The action of Mr. Tarbox appears most arbitrary from the point of view presented by our exchanges; but if any credence is to be placed in the utterances of a Boston evening paper, said by the *Journal* of that city to be inspired by the Insurance Department, the Commissioner for Massachusetts is of the opinion that all is not safe, all is not sound, with the Union Mutual. Insurance Commissioner Tarbox says his action revoking the license was entirely according to statute. He says that if the company think injustice has been done they can doubtless have not an unfriendly audience before the in-

coming Legislature or Governor and council; to the judgment of either he would cheerfully refer his official conduct. The company does chiefly an endowment business; the number of new whole life policies issued in the United States in 1882 was only 67, while the endowment policies numbered 2,130. The number lapsed in 1882 was 504. The assets of the company consist largely of railway bonds and National bank stock.

The report of the Canadian Superintendent for 1882 shows the total net liabilities to all its policyholders in Canada to be \$492,000, or nearly half a million dollars, while the total assets in this country amount to only \$135,000. The latter sum includes the Government deposit of \$100,000, to which, by law, Canadian policyholders have no more right in distribution than any of their fellow policyholders in the United States, the Union Mutual being a company on the strictly mutual plan.

The dispute between the Commissioners of Maine and Massachusetts for the possession of the books of the "Union Mutual" is a unique affair in the history of life insurance. It implies a great deal more than it expresses. The usual routine pursued by Government Superintendents and State Commissioners in their annual examinations of life companies does not call for the possession of a company's books. Instead of that they usually supply prepared blanks for the officers of the companies to fill up, giving all the data in full, for the commissioners to determine the liabilities under whatever standard of solvency the law of their State may require. To effect that it is not necessary that a commissioner do more than verify the statements thus supplied under a solemn declaration or oath. He may personally or by proxy see that those statements correspond with the aggregates in the Company's ledger, which, as a rule, need not take more than a few days, although we do not think that in the States a personal verification is usually gone into yearly. But in this instance it would seem as if the books had been taken possession of by one commissioner with the intention of going into an examination very different from what is ordinary, which to us means that he must have been moved thereto by a grave suspicion respecting the company's solvency. On no other supposition can we explain to ourselves the present situation between the two commissioners, and would like to ask those who have the means of giving

us the information of it be not so. We should be sorry to be understood to even hint here that there is cause for suspecting anything wrong with the affairs of that institution, and we are only attempting to give a reasonable explanation of the quarrel between the commissioners already alluded to.

#### MR. DROLET ON FRANCE.

Mr. Gustave A. Drolet has published a long letter in *La Minerve*, apparently with the object of explaining "*pourquoi nous sommes français*"—"Why we are French." We read the letter with some interest, because its object appeared to be to prove that the English press had been unjust to the French Canadians, and that it had complained of the affection felt by them to their Mother Country. As this journal has been specially designated by Mr. Drolet as having employed "dishonest argument" and made "false assertions" we propose to call attention to the substance of his letter. We should have imagined that a distinguished jurist, as we presume Mr. Drolet wishes to be thought, would have brought some evidence to support his assertion that the English press has complained of the affection which the French Canadians feel towards their Mother Country. He has not cited a line from that press, but he has affirmed that Prince Bismarck has recently imprisoned a Monsieur Antoine, who has been reproached with having kept up an unalterable love for France. We are unacquainted with the circumstances of Mr. Antoine's case, but we venture to affirm that he must have committed some overt act justifying imprisonment.

Mr. Drolet proceeds to notice the withdrawal of the emigration agency at Paris, implying that this was done by the Dominion Cabinet from the same motive as Prince Bismarck's imprisonment of Mr. Antoine, and because it could not imprison two millions of French Canadians. It is very difficult to get the writers on behalf of France to argue fairly. For our own part, we protest against Mr. Drolet's accusation, and we defy him to prove it. We have never objected to any manifestation of affection for France exhibited by French Canadians. We have protested against a flagrant act of injustice to Canada by France, and we should unquestionably protest against any similar act if committed by Great Britain. Mr. Drolet does not deny our allegation, but he endeavors to shift the blame from

France to Great Britain. By the treaty of 1860 he acknowledges that British India, Australasia, and New Zealand have obtained the benefit of the conventional treaty, from which Canada is excluded.

Mr. Drolet has not offered the least explanation, nor has *La Minerve*, in its "eloquent answers" to the JOURNAL OF COMMERCE, of France's persistent refusal to grant the benefit of its conventional tariff to Canada, when pressed to do so by Sir Alexander Galt. If France has right on its side Mr. Drolet should explain how Sir Hector Langevin could have authorized the declaration made by the Finance Minister that, unless France did us justice, a retaliatory policy would be adopted. Let our critics point out a line in the JOURNAL OF COMMERCE in favor of any other course. It is certainly the most extraordinary line of argument that we have ever met for Mr. Drolet to throw upon Great Britain the responsibility for France's treatment of Canada. Sir Alexander Galt publicly acknowledged long since the cordial assistance he had received from the British Foreign office in his negotiations with France.

We cannot follow Mr. Drolet in his irrelevant notices of the exchanges of complimentary expressions between French Ministers and Canadian visitors to Paris. One rather extraordinary scene is described. Mr. Hector Fabre was delivering an address to the French Minister, on behalf of himself and twenty others, and was referring to the fact that of the six crosses of the Legion of Honor conferred on Canadians three had been given to Conservatives and three to Liberals, when Mr. Duclerc rose suddenly and stopped M. Fabre, protesting against those remarks, and repudiating all knowledge of Canadian politics. Poor M. Fabre does not seem to have had any further chance, for after reporting M. Duclerc's speech, the conclusion of which was a request to the deputation to assure their countrymen of the strong affection of the French, they withdrew. As to the speech it is in some respects singular. M. Duclerc declared that the French reproached themselves daily with "being unable to love the Canadians as much as they love France." We need not pursue the subject. We shall continue to protest against the refusal of the Government of France to place Canada on the footing of the most favored nations, and also against the systematic misrepresentations of those who charge us with censuring French Canadians for their attachment to their old Mother Country, which we have never done.

### THE EXCHANGE BANK.

The meeting on Monday for the appointment of liquidators of the Exchange Bank was, as was fully anticipated, rather a stormy one. The shareholders outside the directors pressed for a statement, while the directors were anxious to commence with a vote recommending liquidators. There was a good deal of disputing as to the claims to vote, and while the meeting was in progress great excitement was created by the rumor that the President, Mr. Thomas Craig, had left town. The directors present stated that some of the most objectionable transactions had been entered into without their knowledge, and especially that with Mr. Beard, the coal merchant, and the overdraft of Mr. Gilman for the purchase of Royal Canadian Company's shares. It is very generally believed that the President was himself interested in several of these transactions. So far as we can learn, the cause of Mr. Bulmer's resignation from the board was his disapproval of a proposal that the bank should assume certain stock which had been purchased on account of one of the directors and which had been held on margin by a banker. The bank in question, the City and District Savings Bank, had required additional margin to the extent of \$16,000, and this was supplied by an overdraft, which was marked good by the President, Mr. Craig, and paid. Mr. Bulmer thought that this loss should not fall on the Bank but on the director, and as his colleagues differed with him he had no other course open to him than to resign. It is much to be feared that the losses will be very heavy, and as they are estimated at very nearly the entire capital and rest it seems probably that resort must be had to the double liability of the shareholders.

### THE GLOBE MUTUAL AGAIN.

It is some time since we have been called upon to refer to the obsequies of the Globe Mutual Life Insurance Co. of New York. It may be remembered that early in March, 1882, judgment was rendered in this city to the effect that it required more than mere participation in the profits of company to constitute mutuality, and that the concern being a stock company the deposit at Ottawa was legally for the exclusive benefit of Canadian policyholders, as advertised by the Canadian manager, while soliciting business for the company in former years. The case was carried to appeal by the New York Receiver, J. D. Fish, and it is

only a few days ago that decision was again given—confirming the former judgment as well as the opinions frequently expressed in these columns. In an article in the JOURNAL OF COMMERCE, dated May 21st, 1880, we gave a list of the shareholders of the Company, the total stock being \$100,000. Those who fancy the troubles of the concern have not received ample attention in these columns are referred to Vol. viii., pp. 47, 143, 213, 280 and 439; Vol. ix., pp. 142 and 174; Vol. x., pp. 73 and 423; Vol. xi., p. 759; Vol. xiii., pp. 456, 683, 751, 786 and 787; Vol. xiv., pp. 79 and 115; and Vol. xv., p. 138. The learned judge, in confirming the previous ruling, said:

"I discovered that the company is not a mutual company at all, that, on the contrary, it is a stock company, and that the stockholders divide the whole profits after paying losses, and the bonuses come in after the shareholders are satisfied. According to May, the principle which lies at the foundation of mutual insurance, and gives it its name, is mutuality, in other words, the intervention of each person insured in the management of the affairs of the company and the participation of each member in the profits and losses of the business in proportion to his interest. Each person insured becomes a member of the body corporate, clothed with the rights and subject to the liabilities of a stockholder. He is at once insurer and insured. The Master of the Rolls, Sir George Jessel, says that an insurance with profits does not alone create a partnership between the policyholder and the shareholders, and (in a certain case referred to) although the bonus was declared in proportion to the profits it was not really a payment out of the profits, it was in fact a return of the excess of the premiums paid above the amount necessary to secure the policies; and even if it had been more clearly a share of the profits, since the decision of the House of Lords in Cox and Hickman, it does not follow that people are partners merely because they have a share in the profits in an indirect way. The Globe appears to me not to be a mutual company, and the policies for which there is collocation are not mutual policies."

It is not improbable that the case will be appealed to the Privy Council. Meantime the affairs of the concern continue to occupy the attention of the New York courts as shown by the following from the *Insurance Journal*:

"In the Supreme Court, on the 7th ult., the judge handed down a decision in the case of J. D. Fish, receiver of the Globe Mutual Life Insurance Co., against James M. Freeman, to foreclose a mortgage for \$20,000 upon real estate in this city executed by defendant's father. It appeared that the late Pliny Freeman, whilst president of the Globe Mutual Life Insurance Company, in 1873, in order so to improve the apparent financial condition of his company as to procure its admittance into

Massachusetts for the purpose of transacting business, executed a bond, which was secured by the mortgage in the suit. The transaction was entered upon the books of the company as being for a loan to the mortgagor. The defence was that subsequently to the execution of the mortgage the assets of the company had accumulated to the required amount without including the mortgage, and that thus the purpose for which it was made had been accomplished, and that the maker and his heirs were relieved from further responsibility. Judgment in favor of the plaintiff."

The mortgage in question did not appear in subsequent statements of the company, and many were the inquiries on the part of insurance experts as to what had become of it. It did not, however escape the attention of Receiver Fish.

### THE LOAN.

The London *Economist*, than which there is no higher authority on financial subjects, has noticed the very extraordinary action of the Dominion Government in regard to the late loan. We shall give a few extracts, which ought to convince the public that a serious mistake was made in attempting to place a loan on the Canadian market at the time. The *Economist* says: "The amount, \$4,000,000, would have been considerable for Canada at any time to absorb unaided, but just now, when Canadian resources are so greatly locked up, and when the banks are so disinclined to move, outside aid was requisite to secure the ready absorption of this £820,000. The list was opened at Ottawa on the 17th inst., to be closed on the 20th, and it was announced that no tender would be accepted under par. In the end only \$977,000 were placed and the notification afterwards made to the effect that tenders would still be receivable at 2½ premium, can hardly be read seriously." With reference to the last remark, we may observe that we pointed out the great impropriety of the course adopted, and stated that it was unprecedented. It has all the appearance of a most scandalous job. The Government publicly announced its willingness to accept par for the loan. It obtained tenders for \$977,000 above par from some persons, but neither their names nor the price paid have been published. The Government, then, after having failed to get offers at par, raised its price to 2½ premium, the practical effect of which was to benefit the purchasers of the \$977,000. Is it any wonder that the *Economist* remarked that such a notification "can hardly be read seriously?"

But the *Economist* proceeds to remark:—"Had that 4 per cent loan been offered here it would at once have been placed at or even above 2½ premium. It is true this would have been a small loan for Canada to seek in this market, but as it could have formed part of their existing 4 per cent, that would have mattered little. The time to be selected for internal issues of this kind is when money in the colony is cheap and plentiful. Some few years back New South Wales placed some loans in Sydney satisfactorily, but there would certainly be less chance of their doing so now." The *Economist* adds that, if officially authorized, "the Anglo Canadian banks," meaning, we presume, the Bank of Montreal, and Bank of British America, could place the balance of the loan in London. The *Economist* possibly is not aware that the Dominion has fiscal agents in London of the highest standing, who could easily have placed the debentures there. The fact is that for some time back there has been a popular cry in favor of borrowing in our own market, even at the hazard of withdrawing the money from other investments. We think it fortunate for the country that the failure has been so complete, but we shall look with some curiosity for the disclosures which must be made when Parliament meets. When the names of the tenderers are made known, as well as the price which they paid, people will be better able to judge than they are at present as to the object of the Finance Minister in raising the price of bonds for which he could not get an offer.

### THE STANDARD FIRE.

The causes which led to the suspension of the Standard Fire Insurance of Hamilton, briefly referred to on page 475 last week, may be summed up as follows: Some few months ago the late president, D. B. Chisholm, with one or two of the directors, negotiated a loan or line of credit with the Federal Bank, and at a later period with the Exchange Bank. On Mr. Chisholm's sudden departure, a few weeks ago, the Federal Bank demanded immediate settlement. This appears to have been arranged by some of the directors giving their joint note for the amount, some \$6,000. The new-found calm was only of short duration, for as soon as the Exchange Bank heard of the arrangement they likewise pressed their claim, and the directors, feeling that they had already gone far enough, decided to give up the ship. It is probable that the risks will be carried by the company, as the directors appear

to be of opinion that it is the cheapest way, many of the insured being likely to reinsure of their own accord.

The Standard Fire Insurance Company was organized early in 1877, and began business in April of that year with \$14,000 subscribed capital, ten per cent paid up. The total sum paid up having been deposited with the Government in order to procure the license, the Company was left without a dollar in the treasury, and had to depend exclusively on premium income to pay any losses that might occur. Fortunately the business of the first and second years was prosperous, enabling the company to pay losses and expenses and leave a small residue, sufficient, however, to pay the shareholders a dividend of ten per cent on the paid-up capital, which none of them looked upon in any other light than as a matter of course. In the following year, owing to comments upon the smallness of the Government Deposit, the president, D. B. Chisholm, loaned the company \$15,000, and the deposit was increased to \$25,000, which, with a small sop to Cerberus, gave it a fresh impetus, and things went on swimmingly,—each and every year showed an increase in premiums and assets. In 1880 the subscribed capital was increased to \$200,000 and over, with 10 per cent paid thereon. During this year the Alliance Fire Insurance Co. was started by paying twenty per cent on \$50,000, to which \$110,000 was soon added with 10 per cent paid up, but the greater part of the latter consisted of promissory notes. By this time the loan of \$15,000 from president Chisholm was repaid, and the year 1881 opened out with bright prospects. The brightness, however, did not last long. From the middle of January of that year, fire losses occurred with persistent regularity, and lasted into October, when calls on resources at length began to lighten. November and December gave the company the only respite from losses during the year. The bush fires of the period are fresh in the memory of Canadian insurance managers. The Standard and Alliance lost nearly every dollar of their paid-up capital, and from that period till the suspension the struggle has been a hard one.

In 1882 the two companies concluded to amalgamate, in the hopes of strengthening the Standard and by means of the increased capital regaining the confidence lost by the disasters of the previous year. The amalgamation was completed the present year; business began to improve; the premium income was increasing; the losses up to July were between \$4,000 to \$5,000 less, and the income some \$7,000 greater than during the corresponding six



months of 1882,—when a series of attacks were levelled at the company, the management of which disdained to apply the only means of stopping them. These had been productive of little mischief when the flight of the president led the two banks before named to insist upon a settlement of accounts and left the company stranded. The idea of making a call upon the shareholders was abandoned, as already stated, and the company concluded to pull down the sign, satisfied that they had struggled bravely and long enough in the conflict.

Of the four western companies started within a few years of one another the Standard is the last to abandon the field: The Canada Fire and Marine, with a capital of \$1,000,000, and 10 per cent paid up; the Dominion, with a subscribed capital of \$500,000, 15 per cent paid up (10 per cent?); the Union, with a subscribed capital of \$200,000, of which 10 per cent was paid up—all have gone and have been waiting for the Standard, the most tenacious and plucky of them all, to fill the quartette upon the other shore.

Mr. J. C. Livingstone has been appointed Receiver to wind up the company under the Dominion Act, a gentleman whose abilities as an insurance man should qualify him for the position. Mr. Livingstone was never Inspector of the Standard, although he was employed for a year or two, at a minimum of remuneration, adjusting losses for the company; neither did he procure any of the stock of the concern.

The Standard is not the only one of the smaller Canadian companies who, in the days of disaster, were compelled to take all the time possible in paying losses, not for the purpose of defrauding rightful claimants, but, probably, because they could not help it and wanted more time to raise the means of payment, although doubtless some of the claims were of the morally hazardous class. Were our strong companies to take a firmer stand in regard to doubtful claims there would be fewer losses to chronicle, and more benefit to the companies as well as to the public at large. A doubtful man sandwiches himself between two honest men and over-insures in one of the many prompt paying companies; he finds it advisable to sell out; a fire takes place, and his honest neighbors suffer more or less; for it is one of the fundamental principles of fire insurance, that an honest claimant cannot be a gainer by fire,—and with this concluding moral we bid adieu to the Standard Fire Insurance Company.

#### ASSISTED IMMIGRATION.

The citizens of Toronto seem to have had good reason to feel aggrieved at the consequences of the settlement in their city of some sixty or seventy families of Irish immigrants, in a state of complete destitution. These unfortunate people have been thrown for support on the charitably-inclined, and it has been found necessary to make an appeal to the Provincial Government for aid. There is in Toronto a "Trades and Labor Council," and this Society has sent to the Minister of Agriculture a memorial on the subject of granting assisted passages to immigrants. It is a vigorous protest against the acts of the authorized immigrant agents in the United Kingdom, and on reading it we confess that our first impression was that it proved great laxity in the office of the High Commissioner, for Canada in London. There certainly ought to be some proper oversight of the authorized agents throughout the United Kingdom. When circulars are published copies of them should be placed before the High Commissioner, so that these agents would be prevented from encouraging people to emigrate, under the circumstances which have occurred at Toronto. The unfortunate immigrants allege that they were "lured to Canada by the mis-statements of one Gaskill." Of course, Mr. Gaskill should not be condemned on *ex parte* evidence, but the Trades and Labor Council have published a circular, signed by Henry C. Lea, Government Immigration Agent, Burton-on-Trent, which is anything but a creditable document, and one that no agent ought to be able to issue without the authority of the representatives of the Dominion in London. The style of this circular is not that which should be adopted by an agent of the Dominion, as we think will be admitted. It is as follows:

#### A SPECIMEN ADVERTISEMENT.

The following is a copy of the advertisement referred to in the memorial:—  
To the Men and Women of England:

I intend in the month of March, 1884, to personally conduct a party of 300 immigrants to Canada by the "Beaver" line of steamers from Liverpool to Quebec, remaining with them until comfortably settled; the party to consist of capitalists, farmers, farm and general laborers, bricklayers, masons, carpenters, joiners, and domestic servants.

While in this country you are working for wages which are scarcely sufficient to keep you, and employment is getting more difficult to find, in consequence of the rapid increase of the population (over one thousand every twenty-four hours), there is on the other side of the Atlantic room for all, work for all, good wages for all,

and free land for all. The following will give you some idea of the wages paid:—Colliers, from 12s 6d to 30s a day; farm laborers, from 25s to 45s per week, with board and lodging; domestic servants, 50s to 80s per month; bricklayers, 16s 8d to 30s per day; and other wages in proportion. Will you, then, remain longer in this country, with the glorious prospect of toiling hard until old age to end your days in "The House," or join with others who are about to make a home elsewhere, and whose motto is

To the West, to the West:  
To the land of the free.

If you prefer to leave at once I can give you assisted passages and letters of introduction to the Government agents, who will assist you to obtain situations, etc. If you want further particulars I shall be pleased to give them, and send pamphlets on receipt of six stamps to defray expenses. A deposit of £1 will secure a berth for either parties for 1884, or any other time suitable to you. Our steamers leave London and Liverpool every week—Liverpool to Quebec, £3 10s; London to New York, £3; assisted passages to Canada, £3. I can give you through tickets to any part of America at reduced rates. If you wish to join my personally-conducted parties I must ask you to apply at once, as the lists are being rapidly filled, and are limited to 300.

Faithfully yours,

HY. C. LEA,

Government Immigration Agent,  
Burton-on-Trent.

The "Trades and Labor Council" point out that no necessity exists for assisted or excessive immigration, as, with the exception of remote portions of the Canadian Pacific Railway, there are no public works in progress to provide employment even for the present population. This is proved by the downward tendency of wages in all callings. The memorialists make a vigorous protest against the Dominion being made a receiving and distributing depot for the pauper population of Great Britain or any other country. They affirm that there are already more mechanics than can find employment at living wages. It is well known that many hands have been thrown out of employment in the cotton mills. Finally, the memorialists "pray for the total abolition of the present immigration system of assisted passages and consequent expense." At the very time when the "Trades and Labor Council" were making this vigorous protest against assisted passages Sir Hector Langevin made a public announcement in Montreal that the Dominion Government was about to spend money in bringing back to the country Canadian emigrants who had left their country voluntarily at their own expense, and who are employed chiefly as operatives in New England factories. There is really no employment for such persons



in our factories, and if the object is to place them on land, it would seem only reasonable that the province, which owns the land should incur the expense of settling it. Apropos to colonization in Quebec, a question was asked the other day, to which we confess we were unable to reply. It was with reference to the statement by Father Labelle and another priest that colonization could not be carried on successfully, unless on each settlement provision was made for a Church, and a priest, and that this had been done in the various settlements made under the auspices of Father Labelle. The question was whether the cost of the Churches was defrayed from the public funds which have been provided liberally by the Province of Quebec, until its financial embarrassments, which have doubtless led to the recent demand on the Dominion Government. We have no doubt that the vigorous protest of the Trades and Labor Council will produce an effect on the public mind.

While the Trades and Labor Council have been remonstrating against the kind of immigration, which assisted passages are calculated to encourage, Mr. Shaw, of Orangeville, has made a strong appeal, on behalf of Ontario, that efforts should be made to procure the immigration of a class of agriculturists with means, the class which the Earl of Carnarvon in his recent speech recommended to emigrate to Canada. Mr. Shaw has not given his views as to the best means to be employed to encourage such immigration, which we think unfortunate, as he states that "I have my views." He, however, very properly looks to the Ontario Government to assume the responsibility of giving effect to any system that may be devised. The subject is one of great importance, and it will, we think, be generally admitted that a system under which such circulars as that quoted above can be issued on the authority of the Government is most defective.

**MONTREAL LOAN AND MORTGAGE Co.**—The affairs of the Montreal Loan and Mortgage Co. have lately occupied the attention of the public, owing to rumors of internal troubles. Notwithstanding the speculative employment of the funds of the institution from time to time—as much as \$200,000 being at one time engaged in outside investments—we are enabled to say that not only has the capital been found intact, but a considerable portion of the "Rest" also. The amount at present invested in the speculations referred to is about \$80,000. The manager, Mr. G. W. Craig, asserts that the investments—largely in cotton stocks—were made with the cognizance of the board. Mr. Craig's resignation is in the hands of the directors. The stock has fallen to 50 bid.

The George T. Smith Middlings Purifier Company have recently purchased the entire plant of the Thomson & Williams Manufacturing Co., at Stratford, Ont. The new concern will manufacture the purifier which has built up such an immense business in Jackson, Mich., and Mark Lane, London, England. The firm have fitted up the works with appliances for turning out every article of milling machinery, no small undertaking in these days of new process milling. The Company are the exclusive owners of all Canadian Purifier patents, and rank high in the United States and England as experienced manufacturers; in all milling requisites their machine possess every mechanical construction that tends to a rapid and economical performance of the work assigned it. The Canadian management is in the hands of Mr. Clarke, who has for years been general agent in the United States.

WE ARE obliged to hold over details concerning the difficulties of the Steel Co. of Canada, works at Londonderry, N.S. Mr. J. B. Duffus, of Halifax, is appointed liquidator *pro tem*. The shareholders are the only persons likely to lose anything. There is every probability that the enterprise will be carried on to its fullest capacity ere long.

## Correspondence.

### THE WINTER PORT.

To the Editor of the JOURNAL OF COMMERCE.

DEAR SIR,—Referring to recent articles in the Upper and Lower Province newspapers touching on the winter port question, it may not be out of place to offer a few observations on the subject, now that winter is at hand.

At the time of Confederation, as all good Canadians are, or should be, aware, and just previous to the entry of the Maritime Provinces into the Union, the principal inducement held out to Nova Scotia was the promise that Halifax would be made the winter port of the Dominion, and the ocean terminus of the Great Pacific Railway, then contemplated, and now being constructed. This old promise has been so often quoted and harped upon that it has become threadbare; but it was new then, and it was believed in Halifax. Nothing was then said about the crookedness of the line on which the Intercolonial Railway was to be built, nor of the impossibility of dragging trade from its natural channels. Everybody was patriotic and willing to sacrifice all personal interests for the good of the new nation. A certain good but sagacious revivalistic preacher (being well acquainted with the frailties of our poor human nature) used to observe "that he always sent the hat around while the tears were wet," and no doubt if our railways had been in as forward a state then as they are today, more would have been done to secure for Canada a Canadian Winter Port.

Now, however, that the tears are dry and the enthusiasm has subsided, it is found that the distance from points in the West is greater to Halifax via the Intercolonial Railway, than to Portland by existing American lines; and it is stated that the difference is too great to admit of Halifax securing the ocean freight from Canada to Great Britain and the Continent; notwithstanding the cheapness of her port charges, the excellence of her harbor, and the fact that the ocean voyage from transatlantic parts is shorter to Halifax than to Portland, or any of the ports in the United States. These statements have been made from time to time on information obtained by private individuals,

but the question is, "should the Government leave it to private individuals to be settled by newspaper correspondence, written at odd moments when the spirit moves them; or should not a Government committee be formed to obtain full information and settle the matter once and for all?"

There is no doubt that the whole matter has been left too loose. To begin with, promises were made and received in good faith. Now, the matter is neglected, its importance is ignored, and it has dwindled into a bone of contention between the people of Nova Scotia generally, and the Government at Ottawa, to which ever side of politics that Government may belong. Attempts have been made from time to time by the Government, but they have lacked thoroughness. An elevator has been built costing a large sum of public money, but the Government either cannot, or will not, see means to fix through rates of freight which will enable western shippers to send their grain through Halifax—virtually giving us a grindstone, but neglecting to give us a crank to turn it with.

Whether freights can or cannot be arranged so as to place Halifax even with Portland, is a question which remains to be answered; the offers of the great steamship lines, up to date, not proving satisfactory, and the fact that freights from Chicago all rail to Halifax have been quoted lower than from Toronto, sufficiently proves that the influence of the Government in adjusting rates with companies in Canada is either decidedly limited, or has not been used for the benefit of our own people.

Concerning ocean freights from Great Britain to Halifax, it is a fact that they are (or have been recently) higher from Liverpool to Halifax than from Liverpool to Boston; and this by a line of steamships subsidized by our own Government.

Are we a nation? and is this progress?—That the owners of steamships should charge more per ton on freight from Liverpool to Halifax than from the same port to Boston might be understood if separate lines were running to the two ports, and the voyages terminating at each respectively. (The argument in that case being that Boston was the larger shipper of the two—hence the cheaper freight.) But where the Boston and Halifax freights come out side by side in the vessel's hold, and the one freight is charged more per ton for being loaded at a cheaper port, some 300 miles nearer the point of shipment than the other, which is a day's sail further on (and the excess being more than sufficient to bring the Boston freight back to Halifax) is a state of things which fills the mind with amazement. It passes our comprehension, and "we give it up."

From these imperfectly expressed, but true, statements, it will be seen that, whatever the merits of the Winter Port scheme may ultimately amount to, they have not been ascertained yet; and in my humble opinion they never will be, until our Government goes seriously to work to obtain information and use every means to ascertain whether the scheme had better be considered further, or finally dropped. It is a Dominion and not a Halifax question, and it can only be settled after its importance has been acknowledged, and by the whole Government instead of by one or two of its members. Altho the Winter Port question has been regarded in Western Canada as a matter in which Halifax alone was concerned; and while they continue to hold this opinion, and help the dividends of railroads across the border, nothing will be done towards deciding whether it is worth while for Canada to have a Canadian winter port, or whether she will pay the United States to handle and ship her merchandise. It is unnecessary to refer to the negotiations now proceeding between the Canadian Pacific Railway representatives, and the town council of Portland, as that matter is a part of the question which it is the plain duty of the Government to deal with.

Yours respectfully,

D. F. Jr.

Halifax, N.S., Dec. 1st, 1883.

**JOSEPH E. SEAGRAM,  
DISTILLER,**

**WATERLOO, ONTARIO.**

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

**Old Rye, Malt and Family Proof Whiskies.**

Sole manufacturers of the celebrated

**WHITE WHEAT WHISKEY.**

**Market Reports.**

**MONTREAL WHOLESALE MARKETS.**

THURSDAY, Dec. 6, 1883.

The business of the year is drawing to a close, but there is yet too little snow for good winter roads. Wholesale men and manufacturers are chiefly engaged in reckoning the results. A fair sorting-up business is observed in most establishments, and altogether there is reason to believe that net results will prove highly satisfactory. Retail stores are quite busy, and a walk along our principal thoroughfares would give but little indication of approaching depression. Remittances continue fairly good, but there is a marked falling off in this respect from last month. The proceedings at the meeting of the Exchange Bank shareholders last Tuesday and the flight of the president are the chief topics in business circles. The statement submitted shows that there is only about \$10,000 between the shareholders and calls on double liability. The bank's bills are worth par, but depositors may have to wait before getting paid in full. The market for Sterling Exchange in New York is weaker at \$4.82½ to \$4.85. Sixty-day bills between banks here are quoted at 8½ to 8¾; counter 8½ to 8¾; demand 8½ to 9½; currency drafts on N. Y. 1-16 discount to par. The stock market has declined further during the week, but is firmer to-day. The following table shows number of shares sold and highest and lowest prices for the week:

Banks.	Shares sold.	Highest price.	Lowest price.
Montreal.....	2,536	174½	170½
Ontario.....	600	107½	94½
Toronto.....	600	163½	160½
Commerce.....	1,870	120½	118½
Merchants.....	1,059	106½	104½
Federal.....	470	127½	120
Molson's.....	35	111½	111
Townships.....	30	110	.....
Peoples.....	140	61	.....
Union.....	21	72	65
<b>Miscellaneous.</b>			
Mont. Tel. Co.....	820	118	116½
Can. Pac. Ry.....	1,300	58½	57
Montreal Gas Co....	6,141	168	163
City Passenger Ry	775	109½	107½
Richelieu & Ont.	.....	.....	.....
Nav. Co.....	279	55½	53½
N. W. Land.....	375	62	61
Intcolonial Coal Co	25	30	.....

**ASSES.**—Receipts have been fair for the season, the demand has been very light during the past week, and though we still quote First Pots nominal at \$4.70 to \$4.80 it would be necessary to take less to get off any quantity. Seconds are worth \$4.20. No Thirds offering. Pearls are entirely nominal, the last sale reported was at \$6.75. There have been no receipts the past week. Receipts since 1st January, 7,682 barrels Pots, 570 barrels Pearls. Deliveries, 7,010 barrels Pots, 578 barrels Pearls. Stock on Wednesday evening 987 barrels Pots, 84 barrels Pearls.

**BOOTS AND SHOES.**—Business continues rather quiet, except that manufacturers are busy stock-taking. Payments continue good, the recent snow falls having considerably improved the retail trade throughout the country.

**CATTLE.**—At the local markets last Monday business was dull. Export heaves sold at 4½c to 5c. A few lots of hogssold at \$5 per 100 lbs. The offerings of butchers' cattle comprised about 300 head, the best quality selling at 5c per lb., and ordinary to good at 3c to 4½c. About 200 sheep and lambs were on the market, and met with a fair demand, the former selling at from \$4 to \$8 each, and the latter from \$2.50 to \$4.50. Calves were quoted at \$5 to \$15 each as to size and quality.

**DAIRY PRODUCE.**—Butter very quiet, with no call from exporters. A fair trade is being done in a jobbing way, and offerings of fresh Full lots are easily disposed of at full prices. Dullness still rules in summer makes and medium grades of all classes, and although offering at reduced prices these stocks are only moved with difficulty. On the whole, there is less firmness in the situation of the market, and it looks as if the highest prices had been reached even for the finest goods. Foreign advices report extremely dull and unsettled markets, cancelling all orders and discouraging consignments. Prices of Cheese are firm and unchanged; nothing doing outside of the local trade, and stocks are light outside of what is held by one or two large dealers for foreign account.

**DRUGS AND CHEMICALS.**—Business continues exceedingly quiet, and prices remain without change. The English markets are also dull, but prices remain firm. The combination to restrict the output of Bleaching Powder, entered into during the summer, worked so satisfactorily, in the way of such a large advance in price and corresponding profits, that manufacturers are discussing the question of bringing other leading lines of chemicals under the same arrangement. Nothing definite has, however, been decided upon as yet. Makers of Bleaching Powder are asking £10 for 1884, but no contracts are offering.

**DRY GOODS.**—The retail trade during the past week has been fully up to expectations, and sales better than were hoped for. Stocks, while well assorted, are not large and the wholesale trade expect, in consequence, to place considerable quantity of goods in the hands of retailers before the end of this month. The absence of good snow roads in the west tends to quietness, country merchants not caring to make further purchases before disposing of stocks now on hand. Remittances with some houses have been hardly up to expectations, while others report quite satisfactory returns.

**FISH.**—Demand quiet, and likely to rule so till after the holidays. Lake Trout \$4.50 to \$5 per ½-bri.; British Columbia Salmon, \$16 to

\$17; North Shore Salmon, \$20 to \$21 for No. 1, \$18 to \$19 for No. 2, and \$13 to \$14 for No. 3; Finnan Haddies, 7c to 8c per lb.; Lobsters, \$1.25 to \$1 37½; Sealed Herrings, 22c per box. For prices of other fish see "Prices Current."

**PETROLEUM.**—There is not much change since last week. The demand still continues light for refined oil. Price is the same, with a tendency to stiffen.

**FLOUR AND GRAIN.**—The demand for flour is limited to local wants. Daily receipts are in excess of demands; stocks are consequently enlarging and prices are rather weaker.—Grain—There is nothing whatever doing in the grain market.

**FRUITS.**—Owing to cold weather, trade is quiet. The principal feature in the market now is Valencia Oranges, prices in Europe being fully 4s to 5s per case over last year's prices, making a difference here of \$1 to \$1.25 per case. They are selling slowly to-day, at \$7 per case, a shade under actual cost. Apples firm at \$4 to \$5.50 per barrel. Other quotations unchanged.

**FURS AND SKINS.**—There has been too much mild weather to favor any movement in raw furs, and but few are coming in as yet. Otter is in considerable demand by the retail trade for trimming, and good skins might fetch somewhat higher prices for immediate delivery. Other prices are but little changed. We quote: Beaver, per lb., Fall, \$2 to \$2.50; Winter, \$2.50 to \$3; Otter, per skin, \$8 to \$11 and \$12 as to quality; Fox is scarce at \$1 to \$1.25; Marten, \$1 to \$1.10; Lynx, \$2 to \$3; Mink, 75 to \$1.50 as to quality; Muskrat, 8c to 10c for fall; Kitts, 2c to 3c; Raccoon, 20c to 75c (average about 50c); Skunk, 20c to \$1; Fisher, \$5 to \$7.50; Bear, \$3 to \$10; Cubs, \$2 to \$5, all according to quality. Payments not so prompt as last month.

**GROCERIES.**—About the usual average for the season doing in Groceries and which, of course, may be expected to be moderate. Sugars lower. Yellows 6½c to 8½c. Granulated 8½c to 9c. Probably a slight reaction in Yellows may be noted. No quantity of Grocery grades of Raw Sugars offering. Teas.—Fine to choice Japans, as well as China Green Teas, firm, with no prospect of reduction. Lower grades are rather better, and the whole low key may reasonably be expected not to be of permanent. Black Teas not active here, but better in England for desirable low qualities. Molasses.—For choice Barbadoes there is fair steadiness, but no active demand. Inferior qualities, also St. Kitts, Antigua, etc., as well as Syrups, dull. Coffees.—Steady for all kinds, with no great amount of business to report. Rice.—Keeps firm at the advance, and English advices note steadiness at very full prices. Spices.—Pepper in light supply on the spot, and held firmly; distant advices note some ease. Nutmegs of high-class asked for. East India Ginger and African firm. Cloves, Pimento and Cassia dull. Fruit.—Valencias have dropped some considerable sales at 6½c to 6c, held in ordinary way 6½c to 7c for good Raisins. Malaga Raisins steady. Currants not active. Sultanias quiet. Prunes dull. Pigs held firmly for Eleme, and Malaga in mats are rather higher. Filberts scarce for choice, and firm at advance up to 10½c for such. Almonds very firm, 15½c to 16c as to quality and lot.

**HARDWARE AND METALS.**—The trade keeps fairly busy on sorting-up parcels and on orders for skates, etc. Some slight concessions have been allowed on shipping orders for the New Year in tinned sheets. All the houses are chiefly occupied in taking stock and balancing for the year.

**HAY.**—A fair business is being done at the hay market, with a good supply on hand. The best Timothy quoted at \$8 to \$8.50 per 100 bundles, and ordinary to fair at \$6 to 78. Straw \$4.50 to \$5.50 per 100 lbs. Pressed hay \$9 to \$11 per ton, wholesale, and 60c to 70c per 100 lbs, retail. Pressed straw, 40c to 50c per 100 lbs, retail.

**HIDES AND SKINS.**—There is a fair business doing in green hides. Western are firm, but quiet. In the market for Western States hides last week's quotations still rule, with few sales to report. Sheepskins continue to be bought up at 60c. Quotations unchanged.

**HOPS.**—Dull at 20c to 22c. In New York the market rates quiet. Buyers and sellers not coinciding in their views, and holding off for a more favorable opportunity. For choice goods 23c is about the ruling price, Medium grades bringing 15c to 20c; the poorer stocks 15c to 23c, according to quality.

**LEATHER.**—There is but little doing as yet pending the general start of shoe houses on spring goods, of which but few are yet being made. Prices are unchanged. The endeavors to curtail credits have evidently met with no success, and further efforts are likely to be abandoned for the present. Two of the larger firms refused to join the movement, and without unanimity any such agreement were worse than useless.

**OILS.**—Very little doing. *Linseed Oil* is a little higher, an advance having taken place in England. Other Oils are without change.

**PROVISIONS.**—The Liverpool market closed steady—pork at 63s, lard 6d higher at 43s 6d, bacon at 39s 6d to 40s 6d, and tallow at 39s 6d. In Chicago, pork continues to rise, a further advance of 10c to 20c per barrel having been recorded yesterday, closing at \$13.82½ January, \$13.97½ February, \$14.46 May. Lard advanced 7c to 10c, closing at \$8.62½ January, \$8.75 February, and \$9.07½ May. The hog market in Chicago rules strong, at an advance of 10c to 20c per 100 lbs. Estimated receipts yesterday 46,000 head, against 61,399 head Tuesday; shipments 5,758 head. Cattle market steady, receipts 7,600 head. The home market has experienced a better demand for pork, and in sympathy with Western quotations prices have advanced. Sales are reported of Western Mess Pork at from \$15 to \$16. *Dressed Hogs.*—Supplies light, market firm, and prices a shade higher. There is a good demand from both packers and local buyers. Fresh killed are quoted at \$6.75, and car-lots at \$6.50 to \$6.60.

*Eggs.*—Unchanged, with a quiet, and rather weak market; receipts are plentiful, and freer offerings are noticed. *Poultry.*—Turkeys quoted at 9c; chickens and geese 7c per lb, partridges 55c per brace.

**WINKS AND LIQUORS.**—Business is reported good; orders for spring goods having commenced to come forward pretty freely, and payments continue good. We notice the arrival in town of Mr. Graham, of the well-known firm of that name, of Oporto, Portugal.

**Wool.**—The market is quiet but steady. A cargo of 1,050 bales of *Creasy Cape* has arrived in Boston for Montreal account. Sales of a few lots of *Cape* have been made within range of quotations, and a few transactions in native wool are reported at a shade under quotations. American markets are but slightly changed, the most direct call concentrating in fine wools, prices for which remain firm, but for less attractive stock holders are willing to shade.

The Price of the  
**EL PADRE**  
is 10 Cents  
THE  
**SENECAL**  
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THE  
**CABLE**  
5 Cents.  
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ENGLISH MARKETS.

LIVERPOOL, Dec. 6, 1883.

(Beerbohm's Advices.) Cargoes off Coast—Wheat, quiet but steady; Corn, nothing offering. Cargoes on passage—Wheat neglected, no business doing; Corn, quiet but steady. Number of cargoes on sale off Coast—Wheat, less than five. Quantity Wheat on passage to the Continent 350,000 qrs.; Maize 65,000 qrs. Wheat and Flour on passage for United Kingdom, 2,000,000 qrs.; Maize, 210,000 qrs. Liverpool Wheat on spot, quiet, but steady; Corn, firm. Weather in England, snowing.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, December 6, 1883.

Business is quiet, but the dealers who can get along with dull trade for some time to come will not suffer. Prices generally are almost certain to be steady. Dry goods are very quiet. Hardware is rather quiet also. Provisions present no particular feature, as the wholesale trade has not begun. Groceries quiet, but not dull. Leather in quiet demand. Boots and shoes retailing in fair quantity. Financial operations are nominally unchanged. Circulation is rather falling off for the moment, but an improvement is looked for when the hog trade sets in. The movement of money has not been equal to what was expected, but it has been by no means disappointing. Notes have been met very fairly. Commercial paper is discounted at 7 for choice and 7½ to 8 per cent, for lower class Loans on stocks have been more freely offered, and rates nominally unchanged. Sterling Exchange steady; bills 60-days, between banks at 108½, and 108½ to customers; demand bills at 109 to 109½. Gold drafts on New York are negotiated at 116 premium between banks and ½ across the counter. Stocks suffered a sharp decline last week, but there has been a pretty general recovery. The market closed with sales of Ontario at 104, 104½, 105 and 105½. Federal at 121, to 122 and Dominion at 127½. Following are prices to-day compared with those of last Thursday:—

Banks.	Bid Dec. 6	Bid Nov. 29	Loan Cos	Bid Dec. 6	Bid Nov. 29
Montreal	171	172	Can. Per. (New)	187	187
Toronto	162	161	Freehold	162	162
Ontario	105	94	Western Can.	193	193
Merchants	104	105	Bldg. & Loan	101	101
Commerce	119	118	Farmers' Loan	121	121
Dominion	187	186	Land. & Can'dn	137	136
Hamilton	112	109	Illuron & Erie	109	109
Stand'd.	123	127	Dom. Savings	124	124
Federal	131	131	Ontario Loan	123	123
Imper'l.	109	109	Hamilton Prov.	123	123
Molson's	109	109	Imperial Savin's	109	109

**FLOUR.**—The market is exceedingly quiet, and millers are at a disadvantage. The eastern markets are being supplied by American manufacturers, and the local market is utterly lifeless. There are very few sales reported, and these are small, strictly confined to local dealers. Prices are rather easier than a week ago. Holders on Monday were asking 5.10 for Superior Extra, with 55 bid; and extra nominal at \$4.85. Quotations continue nearly unchanged. An advance is considered to be certain early in the year, but there is no speculation based on that opinion. There were 125 barrels in store on Monday last, against 2,675 barrels Dec. 5, 1881; the intervening dates *nil*. *Outward* is in light demand, and prices almost nominal; ordinary brands have offered at \$4.25 without buyers. *Cornmeal* unchanged and nominal at \$3.60 for small lots. *Bran* is inactive, \$12 being bid for car lots on the track.

**WHEAT.**—The markets everywhere are remarkably steady, with a feeling of dullness. The speculators in Chicago are already at work on the crop of next year, having discovered that the Hessian fly is present in Kentucky, Ohio, and Indiana. The effect of the discovery has not been felt in prices, which have been almost without change for some time. European markets are very quiet. The market here has been more than steady, as prices are firm with a fair demand. There has been no shipping from here this season, and stocks are still large. Prices are nominally unchanged. Old Fall wheat is quoted at \$1.14 for No. 2; and new No. 2 is quoted at \$1.11; and new No. 3 at \$1.08. Spring Wheat, all round, is quoted at \$1.17 for No. 1, and \$1.14 for No. 2. Goose Wheat does not sample well, and is quoted nominal, at 90c to 91c. Stocks are slightly increased; 7,333 bushels on last Monday; against 147,130 bushels December 4, 1882; and 212,672 for December 5, 1881. The total grain in store on Monday last was 175,009 bushels; against 249,769 bushels on the Monday previous; against 310,986 bushels December 4, 1882; and 515,680 bushels December 5, 1881. The decrease in stocks this week is owing to heavy shipments of barley.

**COARSE GRAINS.**—Barley is rather dull since the close of shipping. Exports by vessel were active for two weeks up to the 30th November. Demand has fallen off somewhat. Prices are nominally unchanged, but are not firm; No. 1 is quoted at 72c; No. 2 at 67c; No. 3 Extra at 63c; and No. 3 at 53c to 54c. Stocks on Monday last were 98,512 bushels; against 187,749 bushels December 4, 1882; and 281,383 bushels December 5, 1881. The market to-day closed firm, with sales of No. 2 at 66c and No. 3 at 55c. *Oats* have been quiet; demand limited; and prices declined. Supplies are known to be large, and buyers have the advantage. Car lots offer at 35c, with buyers at 34c. There were 750 bushels in store on Monday last, a slight increase over the Monday previous. *Peas* are entirely unchanged; clean No. 2 are quoted at 73c to 74c for car lots on the track. Stocks on Monday last were 2,450 bushels; against 1,900 bushels December 4, 1882, and 4,700 bushels December 5, 1881. *Rye* is very quiet and nominal at 63c. Seeds are still quiet. It is not expected that there will be much for export from Ontario this season.

**BUTTER.**—The market continues very steady, and prices of selections are firm. Farmers and dealers who have held on to fine goods realize good prices. Fine dairy is worth 19c to 20c. Selections of store-packed with white thrown out, or large rolls with good flavor, bring 16c to 17c. Inferior is plentiful at 12c to 14c.

**HOGS.**—The season has not commenced yet, only occasional small lots coming in by rail. Prices have not been more than talked about, but the prospect is improving. Chicago prices have advanced about 20 per cent within the past ten days; and meats promise to be enhanced. So far, packers and manufacturers here say that prices may range from \$5 to \$5.50. Small lots recently have sold here at \$5.75 to \$6.

**COAL OIL.**—Crude oil has been selling at Petrolia as low as 75c per barrel, and refined is weak. Canadian refined is quoted for single barrels at 15½c for common, and 18c for carbon safety. American refined 24½c for prime; 26c for water white.

**COAL AND WOOD.**—The supplies of coal will be considerably larger up to the close of navigation than they were last year. Prices are steadily maintained, however, under an increased demand both from town and country. Stove and Nut, quoted at \$7, delivered; Egg and Grate, \$6.75; Soft Coal, \$6.50; Blacksmiths' coal, \$5, and car lots selling at 50c less per ton. Wood is still high, at \$6.75 to \$7 for best hard wood.

**DUGS.**—Trade is rather quiet, but not unsatisfactory. In fancy lines there are fair orders. Payments are reported very satisfactory. Prices are not changed, and are likely to be steady.

**GROCERIES.**—There is no change in quotations, and business continues also without change and satisfactory for the present. Payments are reported pretty good. Sugars are steady and unchanged. Teas are moving satisfactorily.

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### OSHAWA, ONT.,

MANUFACTURERS OF

REFINED MALLEABLE IRON CASTINGS.

For Agricultural and General Machinery; Carriage and Waggon Malleables. All description of Malleables made to order.

Orders solicited and promptly fitted.

## F. E. DIXON & CO.,

MANUFACTURERS OF

LEATHER BELTING,

70 King Street East.

TORONTO.

LARGE DOUBLE DRIVING BELTS ARE SPECIALTY.

Send for Price Lists and Discounts.

Fruits are in moderate demand, and prices rather easier. Rice steady but inactive. Tobaccos firm and in moderate demand. Fish in moderate enquiry, and prices steady. Salt in fair demand, and prices unchanged.

**HARDWARE.**—There is a rather quiet feeling, both in wholesale and retail trade. Prices are steady, however, and the opinion is that they are likely to continue so. The decrease in the production of iron in the United States will have an effect on an ordinary market during the coming months. At present orders are rather small; and country buyers are decidedly careful.

**HIDES AND SKINS.**—The market is rather quiet, with small demand from tanneries. *Green Hides* are buying at 7½c for cows, and 8½c for steers; cured, selling slowly at 8c. *Calfskins*, few offering, prices unchanged, buying green at 13c for No. 1, and 11c for No. 2; cured selling at 15c for No. 1, and 13c for No. 2. *Sheepskins* about as last reported, but prices firm at 80c to 85c for fine *Lambskins*.

**LEATHER.**—The market continues very quiet, with few sales and no promise of activity. Country orders are small; and orders from large manufacturers are curtailed. Prices are generally unchanged. Quotations for country buyers are: sole, Spanish, 28c to 30c; No. 2, 25c to 27c; slaughter, light, 27c to 29c; Buffalo sole, 21c to 23c; harness, hemlock, 28c to 36c; oak, 45c to 50c; belting, hemlock, 34c to 45c, according to quality; kips, French, 75c to 90c; English, 70c to 75c, Chicago, 65c to 75c, native, 45c to 55c; splits 28c to 33c; buff, 16c to 18c; pebble, 14c to 18c; russets, shoe, 40c to 50c; calf, hemlock, heavy, 75c to 90c, light 50c to 70c; French calf, \$1.10 to \$1.40.

**PROVISIONS, ETC.**—Business is reported fair, and a good trade is in prospect for the holidays. Prices are steady, and likely to continue for some weeks. Cured meats are sold out, and the few sides of bacon sell at 7½c. *Lard* in small lots sells at 10½c to 11c. *Pork* nominal, at \$15 for single barrels. *Beef* unchanged, small lots sell at \$14 for mess, and \$15 for plate. *Cheese* steady, small lots of fine goods sell at 12c to 12½c. *Eggs* firm at 24c for case lots of fresh; pickled are not offering yet. *Apples*, *Dried*, quoted at 9½c and dull. *Green Apples*, in good demand; choice winter packed, are worth \$3.4 to \$3.50 in car lots. *Beans* firm at \$1.75 to \$2, according to quality. *Hops* easier;

## NEW YORK

### Life Insurance Co.,

Active and energetic men of good standing are wanted by the New York Life Insurance Company (Invested funds \$52,000,000, Fifty two Million dollars) to take agencies in unrepresented districts throughout the Dominion.

Applications (Confidential if desired) made to

DAVID BURKE, Montreal,

Superintendent of the Canadian Branch of the Company's business, will receive prompt attention.

## CARSLEY & CO.

93 ST. PETER STREET,

MONTREAL,

AND

18 BARTHOLOMEW CLOSE,

London, Eng.

We have much pleasure in announcing that our Stock for the approaching Autumn and Winter Seasons will be one of the most complete in all respects we ever imported. As heretofore, our object will be to have the

## LATEST NOVELTIES

in every department; and this season we are safe in saying that we shall far excel all former efforts; so that our customers may rely upon seeing the

## VERY LATEST DESIGNS

in French, British and other European products.

We beg to call special attention this season to our carefully selected and fashionable stock of

## Fancy Dress Goods,

ALSO TO OUR

BLACK AND COLORED

## French Cashmeres and Merinos,

all of which will be quoted at special prices.

In **Cloves, Hosiery, Laces, New Fringes, Trimmings, &c.** our stock will prove exceedingly attractive.

Our **Fancy Woolens, Knitted Goods, &c.**, have been specially manufactured for us, and we shall be prepared to offer extra value in these goods.

The **HABERDASHERY STOCK** will, as usual, be very complete, especially in **FRENCH, ENGLISH and AMERICAN BUTTONS**. New designs in **Cretonne Fringes**, **Stylish Plain and Fancy Braids**, in **Blacks and Colors**. Full lines of **Men's Silk Handkerchiefs and Braces**. Special attention called to our **Fingering**—**Wheeling, Shetland, and Berlin Wools**.

**CARSLEY & CO.,**  
93 St. Peter Street,  
MONTREAL.



inferior quoted at 19c to 20c; good to choice at 23c to 25c. *Potatoes* in good supply at 70c to 75c per bag in car lots. *Hogs* steady at \$6 to \$6.25. *Poultry* scarce, under a demand for shipment, and prices advanced; fowls 61c; geese 7c to 7½c; ducks 10c; turkeys 10c to 12c. *Onions* steady, at \$2 to \$2.25 per barrel for fine sorts. Pressed hay nominal at about \$11 to \$11.50.

**LIVE STOCK TRADE.**—There is a steady local trade at easier rates. There is very little shipping demand, and very few beasts are in condition. There is a fair demand for *Sheep* at easy figures. The approach of the time for fat cattle fairs at Guelph and Fergus makes the market here dull for ordinary cattle beyond present need. Good cattle from 950 to 1,100 lbs. bring \$4 to \$4.50 per 100 lbs. Inferior not wanted at \$3 to \$3.50. Stockers dull at \$4 to \$4.25 for steers, and \$3 to \$3.25 for bulls; sheep are steady at \$4 to \$4.50 per head; lambs in good demand at \$3.50 to \$4.25. Hogs have been coming in more freely, and prices are steady at \$1.25 to \$4.75.

**Wool.**—There is very little movement. Demand is exceedingly quiet. The future of the market is unpromising. A few sales in the country to dealers here are at 19½c to 20c for selected Leicester, and 17c for Cotswold. Southdown brings 25c; other downs 22c to 23c. Factories are dull in demand; pulled wools selling in small lots at 24c to 25c for Supers; and 27c to 28c for Extra Supers.

## GROCERS'

### Wood, Vinegar Measures

(IMPERIAL, STAMPED)

### STEEL SUGAR SCOOPS

ASK FOR

"Globe" Washboards.

### WALTER WOODS,

Hamilton, Ont.

### WHITE PINE BLOCKS

WANTED FOR

### MATCH SPLINTS.

4 and 5 in. long x not less than 3 ins. x 1 in. free from sap or knots; or plank for same. Quote price, f. o. b., to

Agnew & Schultz,

Titusville, N.J., U.S.

## J. S. HAMILTON & CO.,

BRANTFORD,

### Wholesale Wine Merchants,

Sole Agents for Canada for

AYALA & CO., Ay, France, Champagnes.  
PELEE ISLAND VINEYARDS, Canadian Wines.

A. MATIGNON & CO., Cognac Brandies.  
M. BAITARD, Cognac Brandies.  
L. LATOUR, Beaune, France, Still and Sparkling Burgundies and Mass Wines.  
R. VAN ZELLAN, Oporto, Port Wines.  
W. YOUNGER & CO., Edinburgh, Scotch Ales.

D. G. ROSS, Ben Wyvis Distillery, Scotch Whiskey.

JOHN L. SHIELDS & SONS, Leith, Glenlivet Whiskey.

T. LASTEAU, Libourne, Giroude Clarets.  
W. M. EDMUNDS, Jr., & CO., Liverpool, export bottlers celebrated "Pig Brand" Bass' Ale and Guinness' Stout.  
SANCHEZ, ROMATE, HERMANOS, Xerez de la Frontera Sherries.

Orders solicited for direct importation or delivery from Store.

## J. S. HAMILTON & CO.,

BRANTFORD,

SOLE AGENTS FOR CANADA.

## W. D. Hepburn & Co.

Manufacturers and Wholesale Dealers in

### BOOTS & SHOES.

PRESTON, ONT.

## RAMSAY, DODS & CO.,

IMPORTERS OF

### Paints, Oils, Colors

AND

ARTISTS' MATERIALS,

English and Belgian Sheet and Polished Plate Glass.

MANUFACTURERS, &c.

AGENTS FOR

Wright & Bull, Birmingham. Windsor & Newton, London. Sharratt & Newth, London. Petit Ains, Paris.

Warehouse, 37, 39 & 41 Recollet St. Factory, St. Patrick St., Montreal.

Legal.

Montreal, Que.

R. T. HENEKER, L.L.L.,

ADVOCATE.,

156 St. James Street, Montreal.

## SPECIAL LINES.

FOLLOWING DEPARTMENTS:

MILLINERY AND MANTLES,  
HOSIERY AND LACES.

Small Wares and Notions,  
Dress Goods and Silks,

Merchant Tailors' Goods,  
CARPETS AND

HOUSE FURNISHING,  
STAPLES.

HUGHES BROTHERS,

WAREHOUSE:

Yonge, Melinda, Jordan Sts., Toronto.

OFFICE:

Notre-Dame Street, Montreal,  
Mr. E. O'BRIEN, Representative.

## ENVELOPES

Stamped in RELIEF COLORS,

NO CHARGE FOR Dies.

GEORGE BISHOP & CO.,

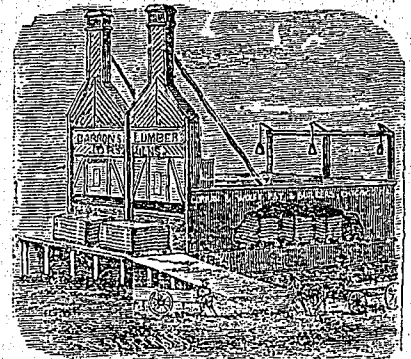
69 ST. JAMES ST., MONTREAL.

## LOVELL BROTHERS,

COMMERCIAL PRINTERS

39 & 41 MELINDA STREET, TORONTO.

*Fine Printing a Specialty.*



## BARRON'S LUMBER DRYER

J. J. CURRAN, Inventor.

CURRAN & WOLFF, Proprietors for the U. S.,  
39 & 41 Franklin Street, Chicago.

A. F. BARRON,

Patentee and Builder for the Dominion of Canada

Office, 9 Corn Exchange,

MONTREAL.

Send for descriptive Pamphlet containing list of parties using this Dry Kiln in the United States.

Dryers built and in working order by the following Companies:

James Shearer, Montreal; James Crossen; (car builder), Cobourg, Ont.; Canada Pacific R. R. Perth, Ont.; Kingston Car Works, Kings' on, Ont.; Eike & Richardson, (Cooperage Co.) Chatham, Ont. Grand Trunk, R. R. London, Ont.; Steinhoff, Schnoor & Co., Staves and Heading, Wallaceburg, Ont. Essery Manufg. Co., Toronto.

## ST. CATHARINES SAW WORKS.

### R. H. SMITH & CO.,

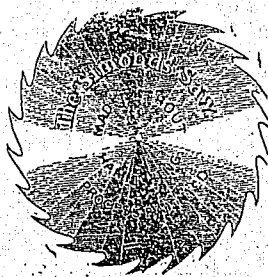
ST. CATHARINES, ONTARIO.

Sole Manufacturers in Canada of

## THE "SIMONDS" SAWS,

All our Goods are manufactured by the "Simonds" process. Our CIRCULAR SAWS are unequalled. We manufacture the Genuine HANLAN, LANCE TOOTH, DIAMOND, NEW IMPROVED CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand Saws are the best in the Market, and as cheap as the cheapest. Ask your Hardware Dealer for the St. Catharines make of saws.

The Largest Saw Works in the Dominion,





**Insurance**  
**WHAT THE PUBLIC WANT.**  
**PRIVILEGES,**  
**NOT**  
**CONDITIONS**

*On their Life Policies.*

The unconditional policies of the  
**SUN LIFE ASSURANCE CO. of Montreal,**  
 contain *not one condition*, but have the following  
*privileges* on them:

1. Liberty to travel anywhere without extra.
  2. Liberty to engage in any occupation without extra.
  3. Thirty days of grace for premiums.
  4. Policy may be revived within a year after lapse.
  5. Paid up policies given for definite amounts after three years.
  6. Loans made after two years.
  7. Policy indisputable after two years.
  8. Any difference to be referred to arbitration.
- Compare this with ordinary policies.

The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

It is universally admitted to be by far the simplest and most straight-forward policy in use in this country.

**R. MACAULAY, Manager.**

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

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

**CANADA BOARD OF DIRECTORS:**  
 HON. HENRY STARNES, Chairman,  
 THOMAS CRAMP, Esq., Dep.-Chairman.  
 THEODORE HART, Esq., ANGELO C. HOOPER, Esq.,  
 EDWARD J. BARBEAU, Esq.  
**G. F. C. SMITH, Resident Secretary**  
*Medical Referee*—D. C. MACCALLUM, Esq., M.D.  
*Standing Counsel*—THE HON. WM. BADGLEY.  
 Agencies Established Throughout Canada.  
**HEAD OFFICE, CANADA BRANCH,**  
**MONTREAL.**

**NORTH AMERICAN**  
**LIFE INSURANCE CO'Y.,**

*Head Office - - TORONTO.*

Guarantee Fund . . . \$100,000  
 Deposited with Government, 50,000

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

**MONTREAL OFFICE,**  
**185 ST. JAMES STREET.**

**GEO. FORBES,**  
*Manager for the Province of Quebec.*

**Insurance.**  
**BRITISH EMPIRE**

**MUTUAL LIFE**  
**Assurance Co. of London, Eng.**

**ESTABLISHED 1847.**

**CANADIAN**

**Head Office, - Montreal.**

See Reports and opinions of the press as to the prosperity enjoyed, and progress made by the Company.

**APPLICATIONS FOR AGENCIES INVITED.**

**ALF. H. ELLIS,**

*General Agent, Province Quebec.*

Accumulated Funds . . . \$4,500,000  
 Annual Income, . . . . . 800,000  
 Canadian Investments, . . . 450,000  
 Claims and Bonuses paid, 8,000,000  
 Canadian Deposit, . . . . . 100,000

**F. STANCLIFFE,**  
**GENERAL MANAGER.**

**WESTERN**  
**ASSURANCE COMPANY.**

**FIRE & MARINE.** Incorporated 1851.

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

**HEAD OFFICE: TORONTO, ONT.**

**A. M. SMITH, President. J. J. KENNY, Managing Dir.**  
**JAS. BOOMER, Secretary.**

**J. H. ROUTH & CO., Managers, Montreal Branch,**  
 180 ST. JAMES STREET.

**SUCCESS OF HOME LIFE COMPANIES.**

**Abstract from Government Returns for year 1882.**

CLASS OF COMPANIES.	NUMBER OF NEW POLICIES ISSUED IN 1882.	AMOUNT OF NEW POLICIES ISSUED IN 1882.
CANADIAN.....	7,542	\$12,198,045
BRITISH.....	1,264	2,833,260
AMERICAN.....	2,665	5,423,960

Nothing can show in a more striking manner than the above figures the high appreciation by the public of Canadian Life Insurance Companies.

**THE CONFEDERATION LIFE ASSOCIATION** already stands second highest of its class, and owing to its very satisfactory profit returns, more especially under the "Ten payment" and "Endowment" plans, in respect of which it is unsurpassed, it is rapidly advancing to the front. Intending insurers will therefore find it to their advantage to examine carefully its rates and terms before insuring elsewhere.

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

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

**LONDON & LANCASHIRE**  
**LIFE ASSURANCE CO.**

**LIFE INSURANCE EXCLUSIVELY.**

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

*Low Rates of Premium.*

**HEAD OFFICE FOR CANADA,**

**217 ST. JAMES ST.**

**MONTREAL.**

**WILLIAM ROBERTSON, General Manager.**

**THE FIRE**  
**INSURANCE ASSOCIATION**

(LIMITED)

**OF LONDON, ENGLAND.**

**FIRE INSURANCE EXCLUSIVELY.**

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

*Head Office for Canada,*

**217 ST. JAMES ST.,**  
**MONTREAL.**

**WILLIAM ROBERTSON, General Manager.**

# SURETYSHIP.

## THE GUARANTEE CO.

Of North America.

Capital Authorized, . . . \$1,000,000  
 Paid up in Cash (no notes), . . . 300,000  
 Assets Resources over . . . 775,000  
 \* Deposit with Dominion Gov't. 57,000

### THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

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

Over \$180,000 have been paid in Claims to Employers.

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

### HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.

EDWARD RAWLINGS,

Managing Director.

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

## STOCKS AND BONDS

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest	Dividend last 6 Months.	Closing Prices, Dec 6.
<b>BANKS</b>						
British North America	£50	\$ 4,888,668	\$4,888,668	889,719	8	115 117
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,900,000	4	119 120 1/2
Dominion Bank	50	1,500,000	1,500,000	850,000	5	187 1/2 189
Du Peuple	50	1,600,000	1,600,000	241,000	2 1/2	60 65
Eastern Townships	50	1,500,000	1,399,739	350,000	3 1/2	116
Exchange Bank	10	500,000	500,000	30,000	4	
Federal Bank	100	2,966,870	2,787,870	1,453,000	5	170 221
Hamilton	100	1,000,000	976,500	20,000	3 1/2	114
Hochelaga	100	630,200	681,200	60,000	8	66 85
Imperial Bank of Canada	100	1,500,000	1,500,000	650,000	4	133 134
Jacques Cartier	25	500,000	500,000	140,000	3 1/2	87 1/2 100
Maritime	100	686,000	686,000			40 45
Merchants' Bank of Canada	100	5,798,267	5,714,500	1,150,000	3 1/2	106 106 1/2
Montreal	200	2,000,000	2,000,000	870,000	4	110 112
Nationale	50	12,000,000	11,999,200	5,750,000	5	172 173 1/2
Ontario Bank	50	2,000,000	2,000,000	150,000		70 1/2
Quebec Bank	100	1,500,000	1,500,000	335,000	3 1/2	106 1/2 107 1/2
Standard	100	2,500,000	2,500,000	325,000	3 1/2	112 116
Toronto	50	764,600	764,600	140,000	8 1/2	112 113
Union Bank of Lower Canada	100	2,000,000	2,000,000	1,060,000	4	102 1/2 104
Ville Marie	100	500,000	500,000	440,000	3 1/2	65
Building and Loan Association	25	750,000	747,574	20,000	3 1/2	101 102
Canada Cotton Co.	100			63,000	5	50
Canada Landed Credit Co.	50	1,500,000	663,990	125,000	4	121 122
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	1,000,000	7	187 1/2
Dominion Savings & Inv. Co.	50	1,000,000	861,982	149,000	4	116 1/2
Dominion Telegraph Co.	60	711,709	1,000,000		8	157 99 1/2
Dundas Cotton Co.	100	500,000	500,000		5 & 2b.	55 70
Farmers' Loan and Savings Co.	50	1,067,260	611,430	75,857	4	123
Freehold Loan & Savings Co.	100	1,050,000	890,080	201,500	4	102 1/2
Hamilton Provident & Loan Society	100	1,500,000	1,100,000	97,000	4	125
Hudson Cotton Co.						60
Huron & Erie Sav. & Loan Soc.	50	1,000,000	1,000,150	321,000	5	164
London & Can. Loan & Agency Co.	50	4,000,000	660,000	240,000	5	139
London Loan Co. of Canada	50	659,700	464,519	45,500	4	116 118
Manitoba Loan	100	618,900			5	120
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	117 117 1/2
Montreal City Gas Co.	40	2,000,000	1,380,000		6	165 166
Montreal City Passenger Ry Co.	50	600,000	600,000		2 1/2	109 110
Montreal Cotton Co.						60
Montreal Building Association	50	500,000	308,889		7	60
Montreal Loan & Mortgage Co.	50	1,000,000	632,512	106,000	3 1/2	60 56
National Investment Co.	100	1,489,000	792,000	16,000	8 1/2	106
Ontario Loan and Debenture Co.	50	1,000,000	1,200,000	226,000	4	128
Rochelle & Ontario Nav. Co.	100	1,565,000	1,565,000		2 1/2	65 1/2 57 1/2
Toronto City Gas Co.	50	800,000	800,000		2 1/2	104 x.d
Union Loan and Savings Co.	50	634,000	575,000	160,000	4	132
Western Canada Loan & Savings Co.	50	2,000,000	1,200,000	570,000	5	195

### SECURITIES.

	Montreal, Dec. 6.
Can. Government Debentures, 6 p. ct. 1882-84	101 1/2
Do. do. 1885 op of Gov.	102
Do. do. inscribed stock	103
Dominion 5 per ct. Stock	114
Montreal 5 per cent Stock	104 1/2
Montreal Harbor Bonds 6 p. c.	107
Do. Corporation 6 per ct. Bonds	
Do. 7 per ct. Stock	
Toronto City 6 per ct. 1904	115 1/2
Co. Debentures, (Ont.) 20 years 6 per ct.	110
Township Debentures, (Ont.) 6 per ct.	108

Shrs	Railway and other Stocks.	Pa.	Dec. 6
100	Atlantic & St. Lawrence Shs 6 p. c.	all	132
10	Do. 6 p. c. Star Mt. Bonds	100	
100	Do. do. 3rd Mort. 1891	100	
100	Buffalo and Lake Huron	all	112
100	Do. do. 2 1/2 p. c. 1st Mort.	all	121
10	Do. do. 2nd Mort.	0	120
	Can. Central 5 p. c. 1st M. Bds Int. guar. by Gov.		
100	Canada Southern 1st Mort. 3 p. c.	all	100
	Chic. & G.T.R. 5 p. c. 1st M. Comp. 1900		114
100	Grand Trunk of Canada Consol.	100	20
100	Do. Eq. Mort. Bds, 1st charge 6 p. c.	all	122
100	Do. do. 2nd do do	all	121
100	Do. do. 1st Pref. Stock	all	103
100	Do. do. 2nd Pref. Stock	all	90
100	Do. do. 3rd Pref. Stock	all	49 1/2
100	Do. 5 p. c. Perp. Deb. Stock	100	115 1/2
200	Great Western of Canada	all	117
100	Do. 4 p. c. 1890	all	113
100	Do. 5 p. c. pref. conv.	all	115
100	Do. Perpetual 5 p. c. Debenture Stock	all	108
100	Hamilton and N. W.	all	111
100	M of Canada 2 1/2 p. c. Stg. 1st Mort.	all	103
10	N of Canada 6 p. c. 1st Pref. Bonds	100	105
100	Do. do. 2nd do	00	102
100	Northern Extension, 6 p. c. guar.	all	106
	Do. do. 6 p. c. Imp. Mort.		103
100	Well. Grey & Bruce, 7 p. c. Bds, 1st Mort.	all	96
	T. G. & B. 6 p. c. bonds 1st mort.		65
	St. Law. & Ott. 6 p. c. Bds		94
	British Columbia, July, 1907 6 p. c.		101 1/2
	Can. Gov. 1877-80		102 1/2
	Can. Gov. at 4 p. c. 1882-81		102 1/2
	Do 5 p. c. 1885, Op. of Gov.		103
	Do 5 p. c. Ins. Stock		103
	Do Dom. Stock of 1892, April and Oct.		114
	Do Hamilton Stock of 1901, 4 p. c.		105
	Do. Do. 1904 Ins. Stock 4 p. c.		105
	New Brunswick 6 p. c. Jan and July		105
	Nova Scotia 6 p. c. 1890		101
	Quebec 1st Rev. 5 p. c.		107

### Hamilton Advertisements.

**Hurd & Roberts,**  
 CORNER  
**YORK AND BAY STREETS,**  
 HAMILTON.

Manufacturers of  
**Marble and Marbleized**  
**SLATE MANTELS.**

LARGEST, BEST  
 AND

Cheapest Stock in the Dominion.

Inspection invited.

### WANTED.

By a gentleman having large experience in Fire Insurance the Inspectorship of a Fire Insurance Company. Address,

"INSPECTOR,"

This Office.

## SIMARD & FOERSTER,

MANUFACTURERS OF

Gilt and Imitation Mouldings,

Looking Glass and

PICTURE FRAMES,

DEALERS IN

Steel Engravings, Painting & Fine Chromos,

WHOLESALE AND RETAIL.

658 & 660 CRAIG STREET, MONTREAL.

Re-Gilding Done Promptly.

# ELEVATORS

LEITCH & TURNBULL'S HAMILTON CANADA.

Certified by the Government Inspector as the Best and Safest Machine in use. Send for circulars.

CANADA SOAP AND OIL WORKS,  
TORONTO, ONT.

RODGER, MACLAY & CO.

Manufacturers of the

"LILY WHITE"

FLOATING SOAP,

"ENGLISH MOTTLED SOAP,"

And other celebrated brands of

FINE LAUNDRY SOAPS,

Fulling Soaps, Toilet Soaps,  
ANILINE DYES.

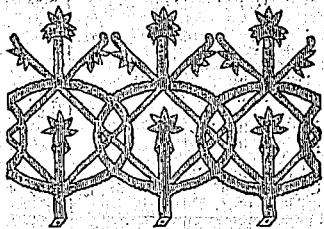
SEND FOR PRICE LIST.

RODGER, MACLAY & CO.,

Canada Soap and Oil Works,

Office: 70 FRONT STREET E.

Works: DEFRIES ST., TORONTO.



R. DENNIS,

211 King Street, London, Ont.

MANUFACTURER OF ALL KINDS OF

FENCING.

CRESTINGS & FINIALS,  
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Of every description.

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Distillers of the genuine EAU DE COLOGNE.

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Laboratory 28 Beaver Hall Terrace  
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To Messrs W. F. Lewis & Co  
Montreal

August 12 1878

Gentlemen

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

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

I am, Gentlemen

Yours truly

G. S. Leitchwood M.D. M.R.C.S.

Prof. of Practical Chemistry McGill College

Montreal

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

W. F. LEWIS & CO.

27 St. Sacramento Street, Montreal

WHOLESALE PRICES CURRENT—THURSDAY DECEMBER 6th, 1893

Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates
<b>Boots and Shoes.</b>	\$ c. \$ c.	Soda Ash	1 60 1 75	Japan Nagasaki	0 14 0 22	Mace	0 80 0 95
Men's Thick Boots Wax	2 25 3 00	Soda Bicarb	2 50 2 75	Y. Hyson common to gd	0 13 0 33	Cloves	0 23 0 35
Split	1 50 2 25	Sal Soda	1 00 1 15	Y. Hyson fine to finest, lb	0 36 0 60	Nutmegs	0 60 0 80
Kip Boots	2 50 3 25	Tartaric Acid	0 68 0 80	Gunpd. fair to med.	0 28 0 34	Jamaica Ginger Bl.	0 22 0 28
Calif Boots, pegged	3 00 3 75	Bleaching Powder	2 65 2 85	Good to fine	0 40 0 70	Jamaica Unbl.	0 17 0 20
Kip Brogans	1 35 1 40	Citric Acid	0 68 0 75	Gunpd. Finest	0 67 0 85	African	0 13 0 16
Split do	0 90 1 10	Camphor Eng. Ref.	0 40 0 42	Imperl., med. to gd	0 30 0 38	Pimento	0 09 0 12
Buff Congress	1 50 2 40	Am. Ref.	0 35 0 38	Fine to finest	0 37 0 53	Pepper	0 16 0 17
Buff & Pebbled Bals.	1 50 3 00	Gum Arabic, per lb.	0 20 0 35	Twankay, com. to gd.	0 12 0 18	Mustard, 4 lb. Jars.	0 17 0 20
Split	1 20 1 50	Truj.	0 45 0 80	Oolong	0 80 0 55	1 lb.	0 24 0 25
Wom's Pebbled & Buff Bals.	1 00 1 50	Coppers per 100 lbs.	0 95 1 00	Congou common	0 16 0 20	Rice: Arracan, & op. 100 lb.	3 45 3 85
Split	0 80 1 10	Rho. Vitrol.	0 05 0 07	med. to good	0 23 0 35	Sago	0 05 0 08
Prunella	0 50 1 25	Potash Bichroma	0 11 0 12	fine to finest	0 36 0 55	Tapioca, Pearl.	0 05 0 07
Inferior do.	0 45 0 50	Dry Goods		Souchong common	0 16 0 20	Flake	0 05 0 07
Cong. do.	0 50 1 25	(See Manifest of Cotton.)		med. to good	0 25 0 34	Glass.	
Buckins.	0 60 1 00	Flour		Fine to choice	0 38 0 66	7 1/2 x 8 1/2, 7 x 9, 8 x 10. . . . .	1 00 2 00
Misess' Pebbled & Buff Bals	0 85 1 15	Superior Extra.	5 55 5 60	Coffee, green Mocha per lb.	0 27 0 33	-10 x 12 1/2 x 14. . . . .	2 00 2 05
Split	0 75 0 90	Extra Superfine.	5 45 5 50	Java.	0 17 0 27	12 x 15 1/2 x 20. . . . .	2 25 2 30
Prunell	0 60 1 00	Strong Bakers.	5 35 5 60	Maracabo.	0 12 0 15	18 x 24. . . . .	2 25 2 30
Cong. do.	0 60 0 70	Do American.	5 50 6 00	Cape.	0 11 0 12	Hardware.	
Childs' pebbled Buff B's	0 60 0 90	Fancy	5 25 5 30	Jamaica.	0 10 0 14	Tn. Block, per lb.	0 23 0 24
Split	0 50 0 60	Spring Extra.	5 10 5 15	Rio.	0 10 0 13	Grain.	0 24 0 25
Prunella do.	0 50 0 75	Superfine	4 65 4 75	Singapore & Ceylon	0 17 0 24	Copper: Ingots.	0 25 0 19
Infants' Cakes, doz.	3 00 6 00	Fine	3 75 3 90	Chicory	0 11 0 12 1/2	Sheet.	0 24 0 00
<b>Dairy Produce.</b>		Middlings	3 50 3 60	Sugars, (Caks. & Brls.)		Cut Nails: 30 days price	
Creamory, fine to choice.	0 22 0 26	Pollards	3 00 3 25	Porto Kico.	0 0 0 00	7 p. ct. per an. added for	
Townships, finest.	0 21 0 22	Ont. Bags.	2 25 2 50	Cuba.	0 00 0 00	4 months' note.	
fair to good.	0 16 0 20	City Bags.	3 00 0 00	Barbadoes.	0 0 0 00	Hot Cut Am. or Can. Pat'n	
Brockville, finest.	0 20 0 21	Oatmeal.	4 50 4 75	Yellow Refined.	0 03 0 03	3 in. and above	3 00 0 00
fair to good.	0 16 0 19	Cornmeal.	3 25 3 40	Paris Lump.	0 04 0 08	2 1/2 & 2 1/2 ins.	3 25 0 00
Morrisburg, finest.	0 20 0 21	Bran, per ton.	14 50 15 00	Granulated	0 08 0 09	2 & 2 1/2 ins.	3 75 0 00
fair to good.	0 16 0 19	Shorts do	17 00 18 00	Syrups.—Extra.	0 44 0 51	1 1/2 & 1 1/2 ins. Am.	4 50 0 00
Western Dairy, finest.	0 10 0 17 1/2	Grain.		Good.	0 32 0 41	1 1/2 ins.	3 50 0 00
med. to good.	0 13 0 16	Canada White, No. 2.	1 17 1 18	Fair.	0 3 0 31	1 1/2 & 1 1/2 Cold Cut, Can.	4 00 0 00
Cheese, fair to choice.	0 10 0 11	Red Winter	1 21 1 23	Molasses (Barbados) im g.	0 44 0 49	1 1/2 ins.	4 00 0 00
Sept.	0 11 0 12	Spring No. 2.	1 18 1 19	Trinidad.	0 41 0 44	10c per keg off above prices,	
Medium Grades.	0 09 0 10	White Michigan, No. 1.	0 00 0 00	Fruit Loose Muscatel, new	2 00 2 35	net cash.	
<b>Drugs &amp; Chemicals.</b>		Red Winter, No 2 Toledo.	1 10 1 16	Layers in boxes.	1 30 2 10	Casting, Box, Shook:	
Aloes Caps.	0 16 0 18	Spring, Chicago No. 2.	1 07 1 09	Sultanas.	0 9 0 10 1/2	1 1/2 in. p. 100 lb. keg.	4 00 0 00
Alum.	1 75 1 90	Spring, Milwaukee No. 2.	1 07 1 09	Secidias.	0 9 0 10	2 in. to 1 1/2	4 15 0 00
Borax Xtls.	0 14 0 16	Oats.	0 33 0 34	Valencia.	0 06 0 07 1/2	2 in. 1/2 to 2 1/2	3 00 0 00
Castor Oil.	0 10 0 11 1/2	Barley	0 50 0 60	Currais.	0 06 0 07	2 1/2 in. to 3	3 65 0 00
Caustic Soda.	2 30 2 50	Peas, per 66 lbs.	0 91 0 93	Prunes.	0 06 0 07 1/2	3 in. to 4 1/2	3 40 0 00
Cream Tartar.	0 35 0 37	Rye.	0 62 0 63	Figs C. Mats.	0 04 0 08	Cut Spikes, all sizes.	3 15 0 00
Epsom Salts	1 25 1 40	Corn in bond.	0 50 0 61	H. S. Almonds bxs	0 12 0 15	Finishing Nails:	
Extract Logwood.	0 09 0 10	Flax Seed, primo.	0 60 0 61	S. S. Tarragona.	0 16 0 19	1 in. to 1 1/2 in. p. 100 lb. kg	5 55 4 80
Indigo Madras.	0 85 1 00	Groceries.		Walnuts.	0 07 0 10 1/2	1 1/2 in. to 1 1/2 in.	4 55 4 30
Madder.	0 12 0 13 1/2	TEA, (Hf-Ch. & Cad.)		Filberts.	0 08 0 10 1/2	2 in. and up	3 80 0 00
Opium.	4 10 4 25	Japan, com. to med. lb.	0 13 0 22	Brazils, new.	0 11 0 12	Tobacco Box Nails:	
Oxalic Acid.	0 15 0 17	to good.	0 24 0 32	Batty's Nabob Pickles, doz	2 70 3 80	1 1/2 in. & 1 1/2 in. p. 100 lb kg	4 95 4 00
Potass Iodide.	1 90 2 00	Japan, fine to choice lb.	0 33 0 50	Mixed do	2 90 2 80	1 1/2 " 2 "	3 85 3 65
Quinine	1 95 2 15			Nabob Sauce, pts	3 40	2 " 3 "	3 55 3 15
				Spices: Cassia.	0 10 0 18	Net 30 days of 7 n. 6 mos.	

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 PATENT  
**Drilling Machines,**  
 PATENT  
**Tire Upsetters,**  
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 Discounts to Hardware Trade on application.  
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**PLATERS' SUPPLIES.**  
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 Manufacturers of and Dealers in  
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 Copper, Iron and Earthenware,  
 Materials and Supplies for  
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**Office, 672 Craig Street.**  
 WORKS: [ NOS. 674, 676, 678, 680 & 682 CRAIG STREET  
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**Machine Screw Works,**  
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 Milled Machine Screws Made to Order  
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 Agents for Dominion of Canada,  
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 best brands Crucible Cast Steel, Siemens-Martin, Bessemer Steel and Charcoal Iron.  
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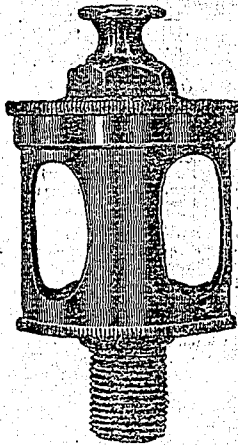
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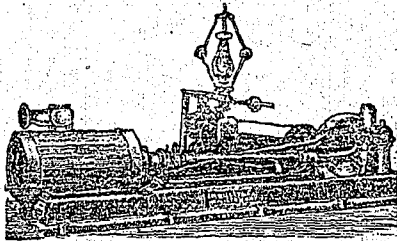


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**J. H. KILLEY & CO.,**  
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Builders of the most Simple, Economical and Modern of all CUT-OFF ENGINES. C. H. No. 1 Iron and Steel Boilers of all sizes in stock ready for delivery.

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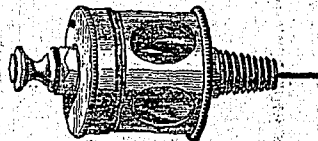
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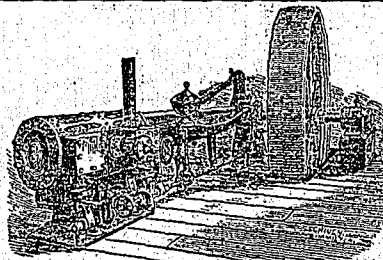
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Manufacturer of the WORSWICK "BROWN" AUTOMATIC CUT-OFF ENGINE. For durability, accessibility of parts and economy of fuel, this engine has no equal. Boilers of Steel or Iron, made to order, Shafting, Pulleys, and Hangers furnished on short notice.

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"Crown Brand Hams and Bacon."

Orders can be now placed for all lines. New Goods of the above celebrated brand. Winter Cured Meats still in stock.

**THOMAS LAWRY,**

14. McNab St. South, 9 Charles St., 9 Jackson St. Stalls James Street Market.

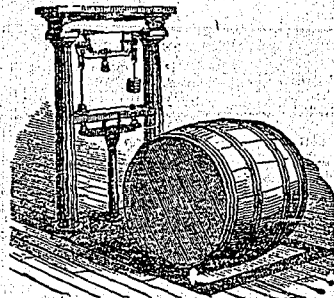
**JAMES PARK & SON,**  
PORK PACKERS, Toronto.

L. C. BACON, ROLLED SPICED BACON, C. C. BACON, GLASGOW BEEF HAMS, SUGAR CURED HAMS, DRIED BEEF, BREAKFAST BACON, SMOKED TONGUES, MESS PORK, PICKLED TONGUES, FAMILY or NAVY PORK, LARD in TUBS and PAILS. The best brands of English Fine Dairy Salt in stock.

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Mild Sugar-Cured Hams, Breakfast Bacons, Spiced Rolls, C. C. and L. C. Bacons, Lard, etc. **5 Walnut Street, North, Hamilton, Ont.**



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**STANDARD SCALES**

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

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Fish, Pork and Wool Scales. Butchers' Scales. Scales and Beam for Pillars' Wagons. All sizes of Railroad and Warehouse Trucks. Alarm Money Drawers.

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**W.H. STOREY & SON** ACTON, ONT.  
SOLE MANUFACTURERS OF WALKING AND DRIVING PAT. NAPA BUCK GLOVES JUST INTRODUCED  
THESE GOODS HAVE NO EQUAL FOR ELASTICITY, FINENESS OF MATERIAL, STRENGTH AND WEAR—ARE GUARANTEED FIRST CLASS IN EVERY RESPECT AND WARRANTED TO GIVE FULL SATISFACTION. ASK YOUR MERCHANT FOR THEM. SEE THAT THEY BEAR THE IMPRESS OF OUR NAME AND TAKE NO OTHER.



WHOLESALE PRICES CURRENT THURSDAY, DECEMBER 6th, 1883.

Name of Article.		Wholesale		Name of Article.		Wholesale		Name of Article.		Wholesale		Name of Article.		Wholesale	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.
<b>Clinch and Heavy Clinch:</b>				<b>Tin Plate: IC Coke</b> .....		4 40	4 50	<b>Zanzibar, No. 1</b> .....		0 22	0 23	<b>Broken Lots</b> .....		0 17	0 17 1/2
1 and 1 1/2 in. per lb.	0 08 1/2	0 08	<b>IC Charcoal</b> .....		5 00	5 25	<b>No. 2</b> .....		0 20	0 21	<b>Single Brns</b> .....		0 17 1/2	0 18	
1 1/2 " "	0 07 1/2	0 07 1/2	<b>IX " "</b> .....		6 75	7 00	<b>Slaughter, No. 1</b> .....		0 25	0 25	<b>Ostrich Plumes (wild.)</b>				
2 " "	0 07	0 06 1/2	<b>IXX " "</b> .....		8 50	9 00	<b>Harness</b> .....		0 26	0 34	<b>Cape, Nos. 1 to 2, p. lbs.</b>		200	200	
2 1/2 " 3 in. and up.	0 07 1/2	0 09	<b>DY " "</b> .....		4 25	4 50	<b>Upper Heavy</b> .....		0 32	0 36	<b>Mongador, Nos. 1 to 2</b>		150	250	
<b>Flat &amp; Sharp press'd Nails:</b>				<b>DX " "</b> .....		6 00	6 25	<b>Light</b> .....		0 35	0 37	<b>Egypt, Nos. 1 to 3</b>		060	250
1 and 1 1/2 in. per lb.	0 10 1/2	0 09 1/2	<b>Russ Sheet Iron</b> .....		0 10 1/2	0 11	<b>Grained Uppr</b> .....		0 34	0 38	<b>Domestic Prime</b> .....		100	200	
1 1/2 " "	0 09 1/2	0 08 1/2	<b>Anchor, per lb.</b>		4 75	5 75	<b>Scotch Grain</b> .....		0 37	0 42	<b>Tames</b> .....		050	100	
2 " "	0 08 1/2	0 07 1/2	<b>Lion &amp; Crown, Tin'd Sheets</b>		0 08	0 10	<b>Kip Skins, French</b> .....		0 75	0 95	<b>Natural Grey Boas, doz.</b>		050	060	
2 1/2 " "	0 07 1/2	0 07	<b>Lead: Pig, per 100 lbs.</b>		3 90	4 25	<b>English</b> .....		0 65	0 75	<b>Disc. 5 p.c. 30 days.</b>				
3 in. and up.	0 06 1/2	0 06	<b>Sheet " "</b> .....		4 50	4 75	<b>Canada, Kip</b> .....		0 45	0 55					
<b>Aces S.S. &amp; D.S.</b>		11 00	13 00	<b>Shot " "</b> .....		5 75	6 00	<b>Hemlock Calif.</b>		0 70	0 75				
<b>Dis. 25 to 30 p.c.</b>				<b>Shot " "</b> .....		5 75	6 00	<b>Light</b> .....		0 60	0 70				
<b>Horse Nails: 7 lb. size</b>		0 22	0 00	<b>Lead Pipe, per 100 lbs.</b>		5 75	6 25	<b>French Calif</b>		0 95	1 50				
" " 8 lb.	0 21	0 00	<b>Zinc Sheet, lb</b>		4 75	5 00	<b>Splitts, Light &amp; Medium</b>		0 23	0 28					
" " 9 lb.	0 20	0 00	<b>Wool: Canada Blasting</b>		3 50	0 00	<b>Heavy</b> .....		0 21	0 25					
" " P. & F. Bright	0 22	0 24	<b>F. F. to F. F. F.</b>		4 75	5 00	<b>Small</b> .....		0 16	0 20					
<b>Horse Shoes</b>		3 90	4 00	<b>Barbed wire, per lb.</b>		0 07 1/2	0 08 1/2	<b>Leather Board, Canada</b>		0 08	0 12				
<b>Galvanized Iron: No. 24</b>		0 06 1/2	0 06	<b>Hides and Skins.</b>				<b>Enamelled Cow, per ft.</b>		0 15	0 17				
" " No. 26	0 06 1/2	0 07	<b>Green Hides, No. 1, p. 100 lbs.</b>		8 00	0 00	<b>Patent</b> .....		0 15	0 15 1/2					
" " No. 28	0 07	0 07 1/2	<b>No. 2</b> .....		6 00	0 00	<b>Pebble Grain</b> .....		0 14 1/2	0 15 1/2					
<b>Pig Iron: Siemens No. 1</b>		21 00	0 00	<b>No. 3</b> .....		6 00	0 00	<b>B. Calif.</b>		0 14 1/2	0 15 1/2				
<b>Coltress</b>		21 00	21 00	<b>Hamilton, No. 1</b>		8 75	9 10	<b>Brush (Cow) Kid</b>		0 14	0 18				
<b>Culder</b>		20 50	20 75	<b>No. 2</b>		7 75	8 00	<b>Buff</b>		0 14	0 18				
<b>Langlois</b>		20 75	21 00	<b>Toronto, " 1</b>		9 00	9 25	<b>Russots, Light</b>		0 45	0 50				
<b>Summerize</b>		20 50	21 00	<b>" 2</b>		8 00	8 75	<b>Heavy</b>		0 45	0 40				
<b>Gurtsherie</b>		20 00	20 50	<b>Western Buff, No. 1</b>		9 25	0 00	<b>" No. 2</b>		0 35	0 40				
<b>Carubroe</b>		00 00	20 00	<b>" 2</b>		8 00	8 25	<b>Oils</b>		0 25	0 35				
<b>Eghinton</b>		15 50	19 00	<b>Dry Salted, No. 1</b>		16 50	0 00	<b>Cod Oil, Newfoundland</b>		0 62	0 65				
<b>Hennitte</b>		22 50	24 00	<b>" 2</b>		14 50	0 00	<b>Strait's Oil, American</b>		0 57	0 60				
<b>Bar Iron, per 100 lbs.</b>		1 90	2 40	<b>Lamb &amp; Sheepskins, each</b>		0 55	0 00	<b>Straw Seal</b> .....		0 62 1/2	0 65				
<b>Best Refined</b>		2 15	2 25	<b>Calfskins, per lb.</b>		0 10	0 00	<b>S. K. Pale Seal</b>		0 75	0 80				
<b>Siemens</b>		2 20	2 25	<b>Wool</b>				<b>Pale Seal, Ordinary</b>		0 61 1/2	0 70				
<b>Sweeds</b>		4 25	4 50	<b>Fleece</b> .....		0 21	0 22	<b>Lard Oil, Extra</b>		1 05	1 10				
<b>Sheet Iron to No. 26</b>		2 50	2 60	<b>Pulled, unsorted</b>		0 23	0 25	<b>No. 1</b> .....		0 90	0 95				
<b>Hoops and Bands</b>		2 50	2 60	<b>" Extra Super</b>		0 30	0 33	<b>Linseed Raw</b>		0 58	0 60				
<b>Canada Plates: Hatton</b>		0 00	0 00	<b>" B Super</b>		0 24	0 27	<b>" Boiled</b>		0 61	0 63				
<b>Penn. and W. P. &amp; Co.</b>		3 15	3 25	<b>" C</b>		0 19	0 21	<b>Olive Machinery</b>		1 00	1 10				
<b>Iron Wire: No. 6, p. bello.</b>		1 75	1 85	<b>Australian</b>		0 22	0 32	<b>" Eating</b>		1 80	2 10				
<b>No. 9</b>		2 10	2 30	<b>Capo</b>		0 17	0 19 1/2	<b>" qt., per case</b>		2 75	3 00				
<b>No. 12</b>		2 50	2 60	<b>Leather (at 6 month.</b>				<b>" pts., "</b>		8 50	8 75				
<b>No. 16</b>		3 25	3 50	<b>No. 1, B. A. Sole</b>		0 25	0 27	<b>" pts., "</b>		4 00	4 20				
<b>Wro't Iron pipe 6 1/2 to 6 5/8 p.c.d</b>		0 36	0 41	<b>No. 2, B. A. Sole</b>		0 22	0 24	<b>" Lucon, Flasks</b>		6 50	0 00				
<b>Steel, cast per lb.</b>		0 11	0 12	<b>No. 1 Ordinary Sole</b>		0 24	0 25 1/2	<b>Antoin's qts., case 1 doz.</b>		7 25	0 00				
<b>" Spring 100</b>		3 25	3 50	<b>No. 2</b>		0 21 1/2	0 23	<b>" pts., " 2</b>		8 25	0 00				
<b>" Tire</b>		3 25	3 50	<b>Buffalo Sole, No. 1</b>		0 21	0 23	<b>Spirits Turpentine, bris.</b>		0 61 1/2	0 62 1/2				
<b>" Sleigh Shoe</b>		2 50	2 63	<b>" No. 2</b>		0 19	0 20	<b>Whale Refined</b>		6 70	0 75				
<b>" Blister, p lb.</b>		0 08	0 10	<b>China " No. 1</b>		0 22	0 23	<b>Cool Oil:</b>							
				<b>" No. 2</b>		0 19	0 21	<b>Imp. Gals. f.o.b. (Petrolia)</b>		0 13 1/2	0 00				
								<b>Car Lots in Store</b>		1 6 1/2	0 17				

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for cut, casing, box and shook, finishing and Tobacco Box; also for Clinch and Pressed, and Barrel Nails, Net cash within 30 days; or 4 months Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

Guelph Advertisements.

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ROYAL CLUB STEEL SKATES,  
Hardened & Polished, Plated & Extra Finished  
IRON SKATES,  
CAST CLAMP, CAST CLUB,  
SAW SETS, MORRILL PATTERN.  
MANUFACTURED BY  
WM. RUSSELL,  
Guelph Sewing Machine and Novelty Works,  
The Trade supplied. Guelph, Ont.

GUELPH CARPET WORKS.

J. & A. ARMSTRONG & CO,  
MANUFACTURERS OF  
WOOL UNION, AND DAMASK CARPETS  
OF NEW PATTERNS AND DESIGNS,  
GUELPH, Ont.

ALWAYS THE BEST  
The RAINER PIANO.  
Where we have no Regular Agent,  
the usual Agent's discount will be allowed to Cash Purchasers.  
Catalogues Free. Address:  
Rainer, Sweetnam & Hazelton  
Guelph, Ont.  
AGENTS WANTED.

Guelph Advertisements.

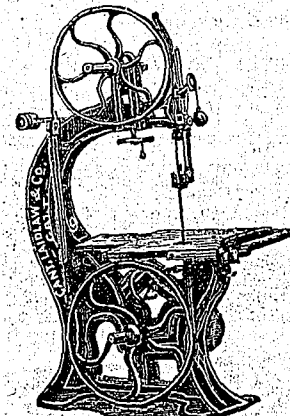
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FINE FINISH.  
MODERATE PRICE

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YARN SPINNERS, HOSIERS' and  
WOOLEN Manufacturers.  
KNITTING YARNS,  
Of every kind, in Cotton, Union and Woollen  
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McEwan's Celebrated Finnan Haddies  
And Mallory's, Diamond Brand,  
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GOLD MEDAL  
For Collection  
of  
Wood-Working  
Machinery and  
Improvements,  
AT  
Canada's  
Great Fair,  
Toronto, 1883,  
And GOLD MEDAL  
AT  
Western Fair,  
London, 1883.  
Send for Prices  
and Terms.

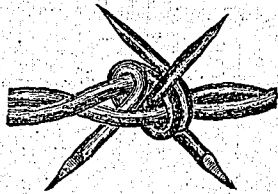
THE GALT FOUNDRY  
Engine and Machine Works,  
WOOD WORKING MACHINERY,  
ENGINES (Slide Valve, or Corliss  
BOILERS, SHAFING,  
HANGERS AND PULLEYS,  
COWAN & CO.,  
GALT, Ont.

Leading Wholesale Trade.

**BARB WIRE FENCING**

FIRST PRIZE awarded us at the Exhibition held in Montreal, September, 1892, and SILVER MEDAL for the Machine used in the manufacture of same.

**THE MANITOBA**



Four-Point Barb Galvanized steel Wire Fencing.

Ordinary Fencing Barbs, 7 1/2 inches apart. Hog Wire for bottom line, Barbs 4 1/2 inches apart.

Plain Twisted Wire Fencing, without Barbs, at

**REDUCED RATES.**

Send for Circulars and Price Lists.

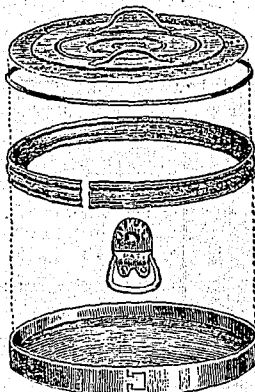
THE

**CANADA WIRE CO.**

H. R. IVES, President and Manager,  
QUEEN STREET, Montreal.

**J. M. WILLIAMS & CO.**

HAMILTON.



**MONITOR**

Can Tinnings

15, 20, 25,  
30 & 40

**GALLONS.**

Our can bottoms are made of the best charcoal Steel Plate.

**THE BEST IN THE MARKET.**

Send for prices and discounts.

Legal.

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**BLAKE, KERR, BOYD & CASSELS,**

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

THE

**BELL TELEPHONE CO.**

OF CANADA

Incorporated by Act of Parliament, 1880.

President: - - - - - ANDREW ROBERTSON.  
Vice-President and Managing Director: C. F. SISE.  
Secretary-Treasurer: - - - - - C. P. SOLATER.

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

**THE BELL TELEPHONE COMPANY OF CANADA.—MONTREAL.**

**DOMINION Organ & Piano Co.,**

Bowmanville, Ont.

"Our aim is to make the most perfect instrument, not the cheapest."

Artists are respectfully invited to call and examine at our Montreal Warerooms.

OUR NEW

**ORCHESTRAL ORGANS**

AND

**PEDAL ORGANS,**

said to be the finest of their kind in the world.

**L. E. N. PRATTE,**

Wholesale and Retail Agent,

280 Notre Dame St., Centre,

**MONTREAL.**



**ALMA LADIES' COLLEGE,**  
ST. THOMAS, ONT.

Buildings and Furnishings | Chartered by  
the Finest in the Dominion. | Act of Parliament.

Full Staff (14) of Thoroughly qualified and experienced teachers. Board, Room, Light and Laundry, with tuition cost in the Preparatory Department only \$38.00; \$42.00 in the Academic, and \$45.00 in the Collegiate. The same with Music and Drawing costs only \$190.00 a year in advance.  
Students may enter Nov. 14th, '83, or Jan. 4th, '84.  
For information or admission, address  
**Principal AUSTIN, B.D.**

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BARRISTERS AND SOLICITORS,  
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Mount Forest, Ont.

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ATTORNEY, SOLICITOR & C.

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112 St. Francois Xavier Street, Montreal.  
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Montreal Advertisements.

ESTABLISHED IN 1861.

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WHOLESALE DEALER IN

**OSTRICH FEATHERS**  
AND  
**VULTURE FEATHERS**

OFFICE AND FACTORY:

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P.S.—The Trade is respectfully requested to remember the following:

According to a new process which I possess, I can dye Plumes and Feathers to any color whatever, and this, in less than ten minutes.

Leading Hotels in Canada.

**ST. LAWRENCE HALL.**

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

H. HOGAN, Proprietor.  
S. MONTGOMERY, Manager

**THE RUSSELL,**

OTTAWA.

THE PALACE HOTEL OF CANADA

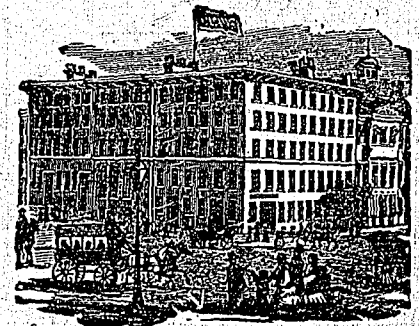
This magnificent new Hotel, fitted up in the most modern style, is now Re-opened. The Russell contains accommodation for over FOUR HUNDRED GUESTS, with passenger and baggage elevators, and commands a splendid view of the city, Parliamentary grounds, river and canal. Visitors to the Capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

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PROPRIETOR.

**ST. LOUIS HOTEL,**

THE RUSSELL HOTEL CO., PROPRIETORS,



**WILLIS RUSSEL, President . . . QUEBEC.**

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

**GALT—IMPERIAL HOTEL,**

ISADORE EBY, Prop. Every accommodation; Telephone communication; Gas; Electric Bells. Steam Heated.

**GALT—QUEEN'S HOTEL,**

The Hotel of the Town. Telephone, Gas, Billiard Parlor, Electric Bells. Rates \$1, \$1.50, \$2.00 per day, Special rates to Tourists. O. Lowell, Prop.

**BRANTFORD.—KERBY HOUSE.**

Every accommodation for Commercial Men  
Palmer, Proprietor.

WHOLESALE PRICES CURRENT. - THURSDAY, DECEMBER 6th, 1883.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
C Drill.....	\$ 0.00 0.00	AB Blue.....	\$ 0.11 0.00	Basswood.....	\$ 0.00 18.00	Jules Duret & Co.....	\$ 0.00 4.50
M.....	0.10 0.00	B Brown.....	0.16 0.00	Black Walnut, cutls.....	0.00 0.00	Pinet, Castillon & Co.....	9.00 9.50
RR 8 1/2 Brown Sheeting	0.25 0.00	BB Brown.....	0.17 0.00	Do do 1st & 2nd.....	100.00 110.00	Pinet, Castillon & Co.....	8.00 8.00
XX do do	0.30 0.00	SB Brown.....	0.20 0.00	Do do 1st quality.....	110.00 120.00	A. Matignon & Co. Gal.....	3.50 3.60
Seamless Bags.		Brown Sheeting.		Cedar, round, lineal foot.....	00.00 00.10	Case.....	8.00 8.50
C.....	24.00 0.00	A Caledonia.....	0.04 0.00	Cedar, flat, lineal foot.....	00.04 00.06	M. Boitard, Gal.....	8.00 0.30
B.....	26.90 0.00	Canada.		Cedar square, lineal foot.....	00.07 00.08	Case.....	8.00 0.30
Beached Shirting, BB.....	0.10 0.00	Canada.		Elm, soft, lft.....	15.00 17.00	Cheaper shippers.....	2.50 2.75
Centons.		Canada.		Elm, Rook.....	25.00 30.00	Case.....	8.00 8.50
A Brown.....	0.08 0.00	Canada.		Hemlock, 1 to 3 in., M.....	8.00 9.00	Irish Whiskey—Roe's case.....	7.75 7.00
B Brown.....	0.09 0.00	Canada.		Hemlock, timber, M.....	14.00 15.00	Dunville.....	6.50 7.00
C Brown.....	0.10 0.00	Canada.		Maple, hard, M.....	2.00 2.20	Mitchell.....	6.00 7.50
H Brown.....	0.19 0.00	Canada.		Soft, do.....	16.00 00.00	Scotch Whiskey, case-qt.....	5.50 7.50
Bleached.....	16.00 0.00	Canada.		Oak, M.....	40.00 45.00	Glanahil, qts and Pts.....	8.10 8.50
Bleached Shirting.		Canada.		Pine, clear, M.....	35.00 40.00	Ross' Dew Bun Wyvis, Case.....	7.20 8.20
CA Bleached Shirting.....	0.10 0.00	Canada.		2nd quality, do.....	22.00 25.00	Gal.....	2.50 8.25
CE do do.....	0.11 0.00	Canada.		Shipping Culls.....	12.00 14.00	Case.....	5.50 6.00
CB do do.....	0.11 0.00	Canada.		Mill do.....	7.00 9.00	Jamaica Rum per imp. gal.....	2.50 2.90
BC do do.....	0.12 0.00	Canada.		Lath, M.....	1.75 0.00	Geneva Spirits...imp, gal.....	1.05 2.10
NP do do.....	0.14 0.00	Canada.		Spruces, 1 to 2 in., M.....	10.00 12.00	Green c'es.....	3.00 4.00
AB Night Gown Twill.....	0.13 0.00	Canada.		Tobacco (In Bond.)		Red cases.....	7.60 7.75
Valleyfield, Bleached.		Canada.		Black, Chewing in boxes.....	0.18 0.20	Champagne	
W.....	0.07 0.00	Canada.		" " in caddles.....	0.20 0.21	G. H. Munin, Dry Verzen'y.....	25.00 28.00
A.....	0.07 0.00	Canada.		Mahoganes, Smoking.....	0.21 0.22	Pommary.....	25.00 32.00
AA.....	0.08 0.00	Canada.		Do Chewing.....	0.21 0.22	Hollinger.....	26.00 27.50
M.....	0.09 0.00	Canada.		Rright Smoking.....	0.17 0.22	Ayala, Ex dry.....	25.00 30.00
SM.....	0.09 0.00	Canada.		Fancy Bright Smoking.....	0.32 0.35	Port.....	1.00 5.00
AW.....	0.11 0.00	Canada.		(Duty Paid.)		Graham's.....	2.30 5.00
MM.....	0.11 0.00	Canada.		Black, chewing boxes 10's.....	0.31 0.31	R. Van Zeller's.....	2.10 5.00
SS.....	0.12 0.00	Canada.		Do Navy, Cads, 3's, 6's.....	0.31 0.35	Peles Island Wines.....	1.44 1.95
C Cheese Cloth.....	0.06 0.00	Canada.		& 10's.....		Claret, cases.....	3.50 & up
C Butter Cloth.....	0.05 0.00	Canada.		Mahogany Chewing 6's & 8's.....	0.33 0.33	Tarragona Ports, imp. gal.....	1.10 1.80
H Interlining.....	0.05 0.00	Canada.		Solace, Common.....	0.32 0.35	Burgundy.....	
A Wigan, (all colors).....	0.08 0.00	Canada.		Solace Fair.....	0.35 0.37	L. Latour's, Still, Case.....	10.00 22.00
Stormont.		Canada.		" Good.....	0.45 0.49	Sparkling.....	16.00 17.50
Striped Ticking.		Canada.		Bright Smoking, 3's & 8's.....	0.45 0.00	Can. Spirits, Imp. gallon.....	Duty In Paid Bond
A.....	0.11 0.00	Canada.		Do Fancy.....	0.47 0.55	Alcohol— 65 O. F.....	2.71 1.04
AA.....	0.12 0.00	Canada.		American Fancy ch and sm.....	0.70 0.95	" Pure Spirits ".....	2.72 1.05
S.....	0.14 0.00	Canada.		Wines, Liquors etc		" 50.....	2.47 0.95
SB.....	0.15 0.00	Canada.		Ale English.....	2.35 2.40	" 25 U. P.....	1.29 0.68
W.....	0.17 0.00	Canada.		Do Domestic.....	1.60 1.65	Whiskey:—Family Proof.....	1.89 0.68
AAA.....	0.19 0.00	Canada.		" Domestic.....	0.80 1.16	Old Bourbon.....	1.89 0.68
M.....	0.23 0.00	Canada.		Stout: Guinness.....	0.80 0.75	Key, Toddy, Malt.....	1.31 0.65
Checks.		Canada.		" Domestic.....	2.40 2.45	Rye, 4 years old.....	1.60 0.78
A, Nuns' Stripes.....	0.13 0.00	Canada.		" Domestic.....	1.50 1.60	" 6.....	1.70 0.88
Denims.		Canada.		" Domestic.....	1.48 1.50	" 7.....	1.80 1.38
AB Brown.....	0.11 0.00	Canada.		Brandy: Hennessy's.....	1.70 0.00	" 7.....	1.80 1.80
		Canada.		case.....	4.50 5.00		
		Canada.			11.00 15.50		

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

**DIXON BROTHERS,**  
Importers of  
**Oysters,**  
**Fish,**  
**Fruits,**  
**Nuts.**  
HAMILTON, ONT.

ESTABLISHED 1874.

We are the largest receivers of SMOKED FISH in the Dominion, and are receiving regularly: CONSIGNMENTS of the best FINNAN HADDIES, KIPPERED MACKEREL, SMOKED HERRINGS, &c., BONELESS CODFISH, CANNED FISH, CANNED VEGETABLES, CANNED MEAT, CANNED FRUITS, LEMONS, NUTS, CRANBERRIES & FANCY GROCERIES

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ESTABLISHED 1880.

**DELAWARE OYSTER CO.,**  
SHIPPERS OF  
Bulk and Shell Oysters, Clams, &c.  
The Largest Oyster Firm in New York.  
CORRESPONDENCE SOLICITED.  
169 Washington Street, New York.

**J. S. MAYO,**  
Importer and Manufacturer of  
**OILS**  
OF EVERY DESCRIPTION,  
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MONTREAL.

**MACHINE OILS.**  
AWARDED  
**GOLD AND SILVER MEDALS.**  
LARDINE, CYLINDER,  
BOLT CUTTING, WOOL OILS.  
MANUFACTURED BY  
**MCCOLL BROS. & CO.,**  
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**MACHINE TOOL WORKS.**

Manufacturers of all Sizes of  
Lathes, Drills, Slotters,  
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Shafting, Hangers, &c., &c.  
And all descriptions of Tools for  
MACHINISTS,  
BOILERMAKERS, and  
BLACKSMITHS.  
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Manager, London, Canada

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Manufacture HOSIERY AND TUQUES  
In Cotton, Wool and Merino.  
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GENERAL MERCHANTS,  
**FISH, OILS, PRODUCE, &c.,**  
Consignments receive prompt attention.  
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PRICE LIST REDUCED.  
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Exclusive Counter Check Book Manufacturers and sole Patentees on this Continent; for the same, will submit on application an extra, close, price list for their celebrated Check Books, made in 10 different syles & sizes, either oblong or square, fly leaf or book form. All orders will have prompt despatch.  
GORDON & MACKAY,  
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OF LONDON.  
ESTABLISHED 1836.

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OF EDINGURGH.  
FOUNDED 1805.

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

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HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, - - - - \$104,000

President - - - JAMES TURNER,  
Vice-President - - - ALEX. HARVEY.

Gentlemen of influence desirous of acting as General Agents of Districts are invited to make applications for appointment.

JOHN CAMERON, Manager.

**THE FEDERAL**  
LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital - - - - \$700,000  
Government Deposit, - - - - 51,100

WRITES LIBERAL POLICIES  
Without burdensome conditions.

NON-FORFEITABLE POLICIES.

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 288 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

DAVID DEXTER,  
Managing Director.

**THE ONTARIO MUTUAL**  
**LIFE ASSURANCE CO'Y.**

Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - - \$56,207.00.

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1882,	4,386
Covering Assurance to the amount of	\$5,504,478.00
Net Cash Assets	365,328.71
Net Reserve to Credit of Policy-holders,	383,044.59

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

The rapid growth of the Company may be seen from the fact, that in 1870, the first year of its business, the total assets amounted to only \$8,216, while last year they reached the handsome total of \$427,429.11

I. E. BOWMAN, President. W. HENDRY, Manager. W. H. RIDDELL, Secretary.

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

HEAD OFFICE, - - - TORONTO.

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H. R. FORBES,	Deputy Governor.
Henry Taylor,	John McLennan,
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George Boyd,	John Y. Reid,
John Leys,	
SILAS P. WOOD,	Secretary.
H. A. HOLLEN,	Resident Agent, Montreal.

**THE CITY OF LONDON**  
**FIRE INSURANCE CO'Y,**  
OF LONDON, ENGLAND.

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Insurances effected at lowest current rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

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W. R. OSWALD, General Agent.

Active and Reliable Agents wanted in unrepresented districts.

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OF IRELAND.

**FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

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**SCOTT & BOULT,**  
CHIEF AGENTS FOR DOMINION.

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

CAPITAL, - - - £2,500,000 Sterling.

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**FIRE AND MARINE INSURANCE CO.**

President, - ANDREW ROBERTSON, Esq.  
Vice-President, Hon. J. R. THIBAudeau,  
ARTHUR GAGNON, JAMES DAVISON,  
Secretary-Treas. Manager.  
Head Office:—160 St. James Street, Montreal.  
M. J. E. DROLET, Agent for City and District.



**Insurance.**

**CITIZENS  
INSURANCE COMPANY,  
OF CANADA.**

**CAPITAL, \$1,188,000.**

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

**DIRECTORS:**

President:—HENRY LYMAN.  
Vice-President.—ANDREW ALLAN.  
N. B. Corcoran. Robert Anderson. J. B. Rolland.  
Arthur Frevost. G. D. Proctor.  
ARCH. MCGOUN, SEC.-TREAS.

**GERALD E. HART, GEN'L MAN'R.**  
**CAPT. JOHN LAWRENCE, Special Agent.**

**Fire, Life, Accident.**

RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—BOORSTEAD & GIBBS, Agents.  
ST. JOHN. N. B.—H. CHUBB & Co., and M. & T.  
B. Robinson, Agents.  
HALIFAX, N. S.—W. B. McSweeney, Agent.  
CHARLOTTETOWN, P. E. I.—A. S. Urquhart,  
Agent.  
WINNIPEG, MAN.—Robert Strang, and Feron,  
Shaw & Co. Agents.  
HAMILTON—James Walker, Agent.  
LONDON—David Smith, Agent.

**HEAD OFFICE, 179 St. James Street,  
MONTREAL.**

Every reliance may be placed in the contracts of this company, as the capital is fully subscribed by the wealthiest capitalists of this country, and its past record for prompt and liberal payment of claims is of the best.  
Agents throughout the Dominion.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Dec. 6, 1883.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	111
Canada Life.....	2,500	7 1/2-6mos.	100	50	409
Citizens Fire, Life Guarantee & Acc't	11,380	.....	100	22 1/2	.....
Confederation Life.....	5,000	.....	100	10	250
Sun Life and Accident.....	5,000	4-3 mos.	100	12 1/2	200
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	121 1/2
Royal Canadian Insurance.....	20,000	5	100	15	.....
Accident Ins. Co. of North America..	2600	3 per ct.	100	30	.....
Guarantee Co. of North America.....	13,000	3 per ct.	50	10	.....

**BRITISH AND FOREIGN.—(Quotation on the London Market, Nov. 25 1883.**

					Market value p'p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	£21 1/2
Commercial Union Fire Life & Marine..	50,000	30	50	6	£18 £19
Edinburgh Life.....	5,000	10	100	15	40 1/2 60 1/2
Fire Insurance Association.....	100,000	5	£10	£2	30 1/2 40 1/2
Guardian Fire and Life.....	20,000	18	100	60	£2 £2 1/2
Imperial Fire.....	12,000	£7 p. sh.	100	25	£134 £137
Lancashire Fire and Life.....	100,000	30	20	2	95 1/2 97 1/2
Life Association of Scotland.....	10,000	15	40	8 1/2	£4 £2 1/2
Lion Fire.....	500,000	.....	10	2	17 1/2 17 1/2 6d
Liou Life.....	32,000	.....	10	2	17 1/2 6d 20s
London Assurance Corporation.....	35,802	48	25	12 1/2	£51 £56
London & Lancashire Life.....	10,000	10	10	1 7-20	36 1/2 46 1/2
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£20 1/2
Northern Fire & Life.....	30,000	70	100	5	£44 £45
North British & Mercantile Fire & Life	40,000	55	50	6 1/2	£24 1/2
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	£220 £230
Queen Fire & Life.....	200,000	30	10	1	46 1/2 46 1/2 3d
Royal Insurance Fire & Life.....	100,000	60	20	3	£28 11 3d.
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1	20 1/2 20 1/2
Scottish Imperial Fire and Life.....	50,000	5	10	1	23 1/2 23 1/2 6d
Scottish Provincial Fire & Life.....	20,000	15	50	3	£14 1/2
Standard Life.....	10,000	50 1/2	50	12	£49
Star Life.....	4,000	5	25	1 1/2	£16

**THE STANDARD  
FIRE INSURANCE CO.**

Head Office, - - - HAMILTON, ONT.

**GOVERNMENT DEPOSIT,  
\$25,000.**

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

PRESIDENT:—JOHN BAIRD, Esq., St. Thomas.  
VICE-PRESIDENT:—JAMES MIGHT, M.D.,  
Port Hope.  
ADJUSTER:—R. H. JARVIS.  
Secretary-Treasurer:—H. THEO. CRAWFORD.  
JOHN FULTON, Manager, Montreal Branch.

**ROYAL INSURANCE CO'Y.  
OF LIVERPOOL AND LONDON.**

**FIRE AND LIFE.  
LIABILITY OF SHAREHOLDERS UNLIMITED.**

**CAPITAL - - - - - \$26,000,000**  
**FUNDS INVESTED - - - - - 21,000,000**  
Investments in Canada for sole protection of  
Canadian Policy-holders - - - - - 700,000

**HEAD OFFICE FOR CANADA—MONTREAL.**

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

— CHIEF AGENTS: —

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

**PROVIDENT MUTUAL ASSOCIATION OF CANADA.**

Incorporated by the Con. Stat. of Can., chap. 71 and amendments.

**BOARD OF DIRECTORS.**

President:—A. L. de Marigny, Esq., Cashier Jacques Cartier Bank. Vice-Presidents:—Hon. W. W. Lynch M.P.P. B. Globensky, Esq. Directors:—L. H. Massue, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEnvyre, Esq., merchant, M. Babcock, Esq., manufacturer. John L. Harris, Esq., Moncton, N.B.

Medical Director:—J. J. Guerin, Esq., M.D., Legal Adviser:—Hon. Alex. Lacoste, Q.C., M.L.C.

**ARTHUR CACNON, Sec-Treas. JOHN HOPPER, Gen. Agt.**

SECTION 11:—Assembly Bill 139, passed March 30th, 1883. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."

Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

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



**Insurance.**

**THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.**

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

Authorized Capital, - - \$500,000.

**HEAD OFFICE:**

260 ST. JAMES STREET, MONTREAL.

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

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

**THE LONDON GUARANTEE & ACCIDENT CO (LIMITED)**

OF LONDON, ENGLAND.

CAPITAL, - - \$1,250,000.  
Available Assets, \$887,506.50  
Dominion Government Deposits, \$56,745.32

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

Gentlemen of influence wanted in unrepresented districts.

A. T. MCCORD,  
Manager for Canada.  
CEO. H. PATTERSON, 264 St. James Street,  
Montreal; General Agent, Province of Quebec.

**Legal.**

**Renfrew, Ont.**

JOHN D. McDONALD, Barrister, Attorney-at-Law, &c., &c., Official Assignee or the County of Renfrew, Office:—Raglan Street, opposite Smith & Stewart's Hardware Store.

**Toronto.**

JONES, MACKENZIE & LEONARD,  
BARRISTERS & SOLICITORS,  
Canada Permanent Chambers, Toronto.

CLARKSON JONES. BEVERLEY JONES.  
GEO. A. MACKENZIE. C. J. LEONARD.  
English Agent,

JONAS AP JONES, 99 Cannon Street, London.  
\*A Comm'r for N. Y., Illinois and other States.

**Walkerton, Ont.**

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

**Waterloo, P. Q.**

JOHN P. NOYES, Q. C.  
ADVOCATE, WATERLOO, P. Q.

**Woodstock, N. E.**

APPLEBY & COUSER, Barristers and Attorneys-at-Law, Notaries, &c. Woodstock, N. B.  
Special attention given to collections.

**Insurance.**

Established 1808.

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

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.  
RINTOUL BROS., Agents.

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

**QUEEN INSURANCE CO. OF ENGLAND. FIRE AND LIFE.**

Capital, . . . . . £2,000,000 Stg.  
INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal,  
Chief Agents in Canada.

**SOVEREIGN**

*Fire Insurance Company*  
OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.  
Vice-President for P. Q.—Hon. J. H. BELLEROSE.  
F. A. BALL, Manager.  
Insurance effected at reasonable rates.

**The Waterloo Mutual FIRE INSURANCE CO.**

ESTABLISHED IN 1863.

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

During the past Ten Years this Company has issued 57,006 Policies, covering property to the amount of \$40,872,028.00;

and paid in losses alone \$709,752.00.

ASSETS, \$170,000.00.

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

**CORE DISTRICT FIRE INSURANCE COMPANY.**

HEAD OFFICE GALT, ONT.

Established 1836

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

**REMOVAL.**

The editorial and business offices of the JOURNAL OF COMMERCE have been removed to the Citizens Insurance Company's Buildings, No. 179 & 181 St. James St., first floor front, opposite the City and District Savings Bank.

**Insurance.**

**Plate Glass Fronts Insured AGAINST BREAKAGE, AND Immediate Replacement**

Furnished when Broken.  
DOMINION PLATE GLASS INS. COY.,  
A. RAMSAY & SON,  
10 INSPECTOR ST.

*Intercolonial Railway*

**FALL ARRANGEMENT.**

Commencing 15th Oct., 1883,

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

Leave Point Levi.....	8.00 A.M.
Arrive Riviere du Loup.....	12.15 P.M.
Cacoua.....	12.41 "
Trois Pistoles.....	1.22 "
Rimouski.....	3.07 "
Little Metis.....	4.03 "
Metapedia.....	6.55 "
Campbellton.....	7.23 "
Dalhousie.....	8.00 "
Bathurst.....	9.50 "
Newcastle.....	11.32 "
Moncton.....	2.05 A.M.
St. John.....	6.00 "
Halifax.....	10.00 "

These Trains connect at Chaudiere Curve with the Grand Trunk Trains leaving Montreal at 10.00 p.m. and at Campbellton with the Steamer "ADMIRAL," sailing Wednesday and Saturday mornings for Gaspe, Perce, Paspébiac, &c., &c. The Trains to Halifax and St. John run through to their destinations on Sunday.

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

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chalour, Gaspe, Prince Edward Island and all places in the Maritime Provinces.

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

G. W. ROBINSON,  
Eastern Freight and Passenger Agent,  
136 St. James Street,  
(Opposite St. Lawrence Hall),  
Montreal.

D. POTTINGER, Chief Superintendent,  
Moncton, N.B., Oct. 15th, 1883.

**THE JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Manufacturing, Mining and Joint  
Stock Enterprises.

Issued every Friday Morning.

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Editorial and Business Offices:

No. 179 & 181 ST. JAMES Street,  
(CITIZENS INSURANCE BUILDINGS.)

**MONTREAL.**

M. S. FOLEY, Editor, Publisher and Proprietor.  
We do not undertake to return unused manuscripts.

# A LINE FROM THE SMITH PURIFIER CO.

In offering to the trade of this Dominion a full line of

## MILL MACHINERY

and furnishings, adapted to the most approved methods of New Process Milling, we have not thoughtlessly made this venture, having been compelled to do so to reap the benefit of the invention of MR. SMITH. For years we have been trying to get our licensees to manufacture a machine equal to the "SMITH," made at Jackson, Mich. Failing in this, we concluded to manufacture this Machine for Canada ourselves. To enable us to do this successfully, in the face of the opposition, we must offer a full line. Having had a large experience in

### NEW "PROCESS MILLING,"

being one of the first to introduce high milling on stone in mills owned at Jackson by members of the Company there, also the first to introduce Roller Reductions on soft winter wheats—, we felt comparatively safe in saying to the trade that which it is necessary to say and believe, if we are to succeed, viz:—

**That we do offer the most Complete Line of  
First-class Machinery of any concern in  
Canada adapted to New Process  
Milling.**

We are ready to programme mills for the trade, giving them the best information we have. We think we can make it economical to buy first-class machinery, and pay us a profit, by so planning mills as to use less than is necessary to do if of inferior quality.

We hope to receive our fair share of the trade. We invite you to call and hear our story free of charge (except you want more than the story), and we will try to convince you of the truth of the foregoing.

**GEO. T. SMITH M. P. CO.,**

Nov. 28, 1883.

STRATFORD, ONT.