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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 10.

MONTREAL, FRIDAY, JULY 30, 1880.

No. 24.

Leading Wholesale Houses of Montreal

## GAULT BROS. & CO.,

MONTREAL,  
MANUFACTURERS OF

Canadian Tweeds,

Flannels,

Cottons,

Yarn, Bags, &c.,

IMPORTERS OF

British and Foreign Woolens,

Dress Goods,

Small Wares, Hosiery, &c.

Tailors' Trimmings, and

Gents' Furnishings.

We have in all Departments our usual Full Assortment for the Season's Trade, and will be glad to see our friends when in this market. Having

### ENLARGED OUR PREMISES

to meet the requirements of our trade, we have greater facilities for doing business, and are in a better position than ever to fill promptly and carefully any orders that may be entrusted to us.

**GAULT BROS. & CO.**

## JAMES CRISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

## MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

### FELT HATS.

We have made extensive additions to our WOOL HAT MACHINERY, and will double our production for the Spring Trade of 1880.

### FUR HAT MANUFACTORY.

We have contracted for complete outfit of Fur Hat Machinery, and will be in a position to offer to the trade

### FUR HATS

of our own manufacture for the approaching Season. Owing to the large saving in cost by increased production, we are enabled to sell our manufacture at prices below current rates.

Leading Wholesale Houses of Toronto.

## JOHN MACDONALD & CO.

ARE DAILY RECEIVING

FRESH SHIPMENTS OF

## Woolens,

And in a few days will be

**FULLY ASSORTED.**

JOHN MACDONALD & CO.,

21 and 23 Wellington street, 30 and 32 Front street,

TORONTO.

MANCHESTER.

GLASGOW.

## GILLESPIE, MEAD & CO.,

WHOLESALE

## HATS and CAPS,

## Straw Goods,

Sole Wholesale Agents in Ontario and Quebec

FOR

"CHRISTY'S" (London) Celebrated

**SOFT and STIFF HATS,**

**SWISS HATS,**

**HARVEST HATS,**

**HARVEST MITTS, &c.**

AT THEIR

**NEW WAREHOUSE,**

**28 and 30 Wellington Street,**

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## M. FISHER SONS & CO.

MONTREAL, and

FISHER & CO., Huddersfield, Eng.,

*Woolen Manufacturers*

and MERCHANTS.

Our assortment in MONTREAL for the coming Fall will be found the largest and most complete we have ever shown, especially in

**SCOTCH TWEEDS,**

**WORSTED COATINGS,**

**& Fancy OVERCOATINGS.**

Also, very large and complete lines of

**English Tweeds**

In new and novel designs.

FULL ASSORTMENT OF

**TAILORS' TRIMMINGS.**

TO THE

**Millinery & Fancy Dry Goods  
TRADE.**

## THOMAS MAY & CO.,

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Begin to announce that they are now preparing for their

**SPRING SHOW OF NOVELTIES**

in every department.

THEIR STOCK will be more than usually complete and attractive and they invite inspection with confidence. For the convenience of WESTERN CUSTOMERS a full range of their samples will be shown from the FIRST of MARCH until about the TENTH of APRIL

At No. 9 Front Street, Toronto.

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

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ESTABLISHED IN 1818.

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INCORPORATED BY ACT OF PARLIAMENT, 1855.

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**MERCHANTS' BANK OF CANADA.**

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

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Chicago Branch.—23 Chamber of Commerce Building, Arthur Wickson, Manager.

Bankers in Chicago.—The Merchants National Bank.

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 \$2,000,000.

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Capital Subscribed, \$3,000,000; Paid-up, \$2,996,756;  
 Reserve Fund, \$109,000.

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The Chartered Banks.

THE CANADIAN Bank of Commerce.

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

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Belleville, Hamilton, Seaforth,  
Berlin, London, Simcoe,  
Brantford, Lucan, Stratford,  
Chatham, Montreal, Strathroy,  
Collingwood, Norwich, Thorold,  
Owen Sound, Orangeville, Toronto,  
Galt, Ottawa, Walkerton,  
Goderich, Paris, Windsor,  
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Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

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New York—The American Exchange National Bank  
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Capital Authorized - - - - - \$1,000,000  
Capital Paid up - - - - - 884,945

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



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By this method in a few moments after the close of business, a person can know his exact financial condition, and by introducing vouchers have every item accurate, all without being a practical bookkeeper. Pronounced by those using it the "Perfection of simplicity and accuracy and worth ten times its weight in gold to every business house, bookkeeper or student."

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One good agent wanted in every town.

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Incorporated 1855.  
Capital, \$2,000,000. Reserve Fund. \$750,000.

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HEAD OFFICE, QUEBEC.

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" SUBSCRIBED . . . . . 2,000,000  
" PAID-UP . . . . . 2,000,000

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England—National Bank of Scotland.  
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AUTHORISED CAPITAL . . . . . \$1,500,000  
CAPITAL PAID IN May 15, 1879 . . . . . 1,381,568  
RESERVE FUND . . . . . 200,000

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G. K. Foster, Hon. J. H. Pope.  
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Cowansville, Granby.  
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Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States.  
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W. E. SANDFORD—Vice-President.

Capital (authorized to date) . . . . . \$1,000,000.00  
Subscribed Capital . . . . . 950,000.00  
Paid-up Capital . . . . . \$552,735  
Reserve and Contingent Fund. 125,323 978,057.00

Total Assets . . . . . 1,748,853.00  
MONEY ADVANCED on Real Estate on favorable terms of Repayments.  
MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at 5 per cent. per annum.

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HEAD OFFICE, . . . LONDON.

The Association is usually in a position to supply investors with Municipal Debentures bearing from 6 to 7 per cent. interest, and the shares of Loan Companies yielding from 7 to 8 per cent. on purchase price. The Association does not guarantee either the principal or interest of these securities, but negotiates only such as are believed to offer the most ample security, best value and prospect of improvement; the characteristics of which are fully investigated before they are offered. Stock in the Association bearing 8 per cent. may also be had. Full particulars on application.

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Managing Director.

SECURITIES.	Montreal July 20.
Can. Government Debentures, 6 p. ct. 1877-80 . . . . .	105
Do. do. 5 per ct. . . . .	108 1/2 105
Do. do. 5 per ct., 1885. . . . .	108
Dominion 6 per ct. stock . . . . .	100 1/2
Dominion 5 per cent. Stock . . . . .	103 1/2 104
Montreal Harbor Bonds 6 p. c. . . . .	106 1/2 104
Do. Corporation 6 per ct. Bonds . . . . .	107
Do. 7 per ct. Stock . . . . .	127 1/2 125 1/2
Toronto City 6 per ct. . . . .	104 1/2 104 1/2
Co. Debentures, (Ont.) 20 years 6 per ct. . . . .	102
Township Debentures, (Ont.) 6 per ct. . . . .	102

EXCHANGE.	Montreal July 20
Bank of London, 60 days . . . . .	\$ 1/2 to 3/4
Gold Drafts on New York . . . . .	parto to 1 1/2 prem

Share	Railway and other Stocks.	Pa	Quotations, London, July 20
100	Atlantic & St. Lawrence 5 1/2 p. c. . . . .	all	122
100	Do. 6 p. c. St. M. Bonds . . . . .	all	104
100	Do. do. 3rd Mort. 1891 . . . . .	all	103
100	Buffalo and Lake Huron 6 p. ct. 1st Mt . . . . .	all	113
100	Do. do. 5 1/2 p. 2nd Mort. . . . .	all	102
100	Do. Preference . . . . .	all	100
100	Can Central 5 p. ct 1st Mt Bds . . . . .	all	95
100	Canada Southern 1st Mort., 3 1/2 p. . . . .	all	101
100	Grand Trunk of Canada . . . . .	all	105
100	Do. Eq Mort Bds, 1st charge, 6 p. c. . . . .	all	118
100	Do. do. 2nd do do do . . . . .	all	104
100	Do. do. 3rd do do do do . . . . .	all	75 1/2
100	Do. do. 2nd Pref Stock . . . . .	all	39
100	Do. do. 3rd Pref Stock . . . . .	all	101
100	Do. 5 p. c. Pref Deb Stock . . . . .	all	14
200	Great Western of Canada . . . . .	all	104
100	Do do do do 1890 . . . . .	all	95
100	Do 5 p. c. pref conv till Jan 1st, 1890 . . . . .	all	94
100	Do Perpetual 5 p. c. Debenture Stock . . . . .	all	35
100	Hamilton and N W . . . . .	all	33
100	N of Canada 2 1/2 p. c. Stg. 1st Mort. . . . .	all	27
100	N of Canada 6 p. c. 1st Pref Bonds . . . . .	all	95
100	Do do 2nd do . . . . .	all	80
100	Do do 5 p. c. 1st Mort. . . . .	all	25
100	Northern Extension 6 p. c. . . . .	all	104
100	Do do 6 p. c. Imp Mort. . . . .	all	104
100	Well, Grey & Bruce, 7 p. c. Bds, 1st Mort . . . . .	all	110
100	T. G. & B. 6 p. c. bonds 1st mort. . . . .	all	104
100	St. Law & Otc. 6 p. c. Bds . . . . .	all	110
100	Belch Columbia, July, 1907 . . . . .	all	100
100	Can Gov 1879-81 . . . . .	all	104
100	Can Gov at 6 p. c. Jan and July 1877-80 . . . . .	all	104
100	Do 6 p. c. 1881-4, Jan and July . . . . .	all	104
100	Do 5 p. c. 1885, Jan and July . . . . .	all	104
100	Do 5 p. c. Ins Stock . . . . .	all	110
100	Do Dominion Stock of 1884, 4 p. . . . .	all	100
100	Do do 1884 Ins Stock 4 p. . . . .	all	106
100	New Brunswick 6 p. c. Jan and July . . . . .	all	106
100	Nova Scotia 6 p. c. 1886 . . . . .	all	103
100	Inshee 5 p. c. . . . .	all	103

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(For Legal Cards see other page.)

**Arnprior, Ont.**  
**JAMES BELL**, Official Assignee, a Commissioner and General Agent, Arnprior.

**Barrie, Ont.**  
**JOSEPH ROGERS**, Official Assignee for the County of Simcoe and Muskoka District, Public Accountant, Insurance and General Agent, Barrie, Ontario.

**Belleville, Ont.**  
**M. B. ROBLIN**, Accountant, Insurance Agent, Valuator for Trust and Loan Co. &c.

**Berlin, Ont.**  
**J. M. SCULLY**, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.

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**J. W. MAIN**, Official Assignee for the County of Peel, Brampton, Ont.

**Brantford, Ont.**  
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**Carleton Place, Ont.**  
**A. W. BELL**, Official Assignee for the County of Lanark, Notary Public and Accountant, &c., &c., Carleton Place, Ont.

**Guelph, Ont.**  
**JOHN SMITH**,  
OFFICIAL ASSIGNEE, ACCOUNTANT,  
and General Agent.  
GUELPH, ONT.

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

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**GEO. KEMPT**, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.

**London, Ont.**  
**H. E. NELLES**, Official Assignee for London and Middlesex, office in Federal Bank Buildings, London, Ont.

**Merrickville, Ont.**  
**E. H. WHITMARSH**, Official Assignee for County of Grenville, Merrickville, Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.

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ACCOUNTANT AND OFFICIAL ASSIGNEE,  
COMMISSIONER,  
For taking affidavits to be used in the Province of Ontario,  
115 St. Francois Xavier street, Montreal.

**PERKINS & PERKINS**,  
ASSIGNEES & ACCOUNTANTS,  
60 ST. JAMES STREET, - MONTREAL  
ARTHUR M. PERKINS, Commissioner and Official Assignee,  
ALEX. M. PERKINS, Commissioner.

**TAYLOR & SIMPSON**,  
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Commissioners for taking affidavits for Quebec and Ontario,  
353 NOTRE DAME STREET, Montreal.  
P. O. Box 1724.

**JOHN TAYLOR**, Official Assignee for the city of Montreal. **ANDREW J. SIMPSON**, Official Assignee for the District of Montreal.

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

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**D. W. CAMPBELL**, Official Assignee for the County of Halton, Milton, Ont.

**New Westminster, B.C.**  
**JAMES MORRISON**, Land and General Agent, Official Assignee. New Westminster, British Columbia.

**Orangeville, Ont.**  
**JOS. W. SHAW**, Official Assignee for the County of Wellington, Orangeville, Ont.

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**P. LARMONTH**,  
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**Penobscot, N.B.**  
**J. E. B. McCREADY**, Official Assignee for King's County, Coroner, &c., Penobscot, N.B.

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**JAS. A. HALL**, Sheriff and Official Assignee—Peterborough, Ont.

**Plantagenet, Ont.**  
**JAS. VAN BRIDGER**, Official Assignee for Prescott County, Plantagenet, Ont.

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**GEORGE PEARSON**, Official Assignee County of Renfrew, Conveyancer, Commissioner in B. R.

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**JOHN MILLAR**, Official Assignee for the County of Bruce, Accountant, &c. Riversdale, Ont.

**Sarnia, Ont.**  
**WM. J. KEAYS**, Official Assignee for the County of Lambton, Sarnia, Ont.

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Office: KING STREET.

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Ont.

**KERR & ANDERSON**, Commercial Agents, Public Accountants, Auditors, &c. Estates adjusted and claims proved for settlement. Money lent on Real Estate. OFFICES:—No. 15 Toronto Street, Toronto.

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(For Legal Cards see other page.)

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

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

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

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

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

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

## Dissolution.

The Partnership heretofore existing between the undersigned as Grain Bag Dealers, under the firm of THOS. SONNE & LEAHY, has been this day dissolved by mutual consent.

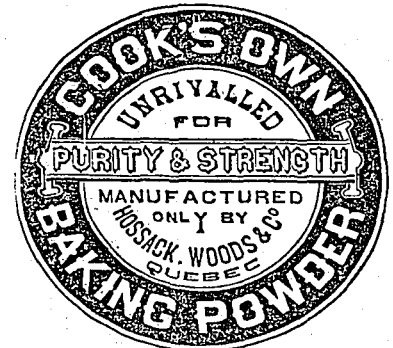
All debts due to said firm will be received and liabilities paid by THOMAS SONNE.

Montreal, 1st May, 1880.  
THOS. SONNE,  
MICHAEL LEAHY.

279 & 281 Commissioners' street.

## NOTICE.

In reference to the above, THOS. SONNE continues the business as usual at the Old Stand, 279 and 281 Commissioners' street, and MICHAEL LEAHY is to be found at 351 Commissioners' street, under the style of M. LEAHY & CO.



FOR SALE BY ALL LEADING GROCERS.

**Leading Wholesale Trade.**

WALKER'S IMPROVED  
**BUTTER WORKER,**

WATERLOO, June 14th, 1880.

Messrs. HUGHES, INNES & Co., Toronto.

GENTLEMEN,—We have now used your *Patent Butter Worker* for some time, and find it gives us more satisfaction every time, as it mixes the butter better than any machine we ever used or saw before, and would recommend it to every one that requires it.

Yours truly,

DOERING & BILLINGER.

HUGHES, INNES & CO., Manufacturers.  
P.O. Box, 2510. 31 Front St. East, TORONTO, ONT

**BORDEAUX WINES,**  
**CLARETS,**  
**SAUTERNES**  
and **GRAVES.**

Now arriving our usual importation of French Wines, which we are disposing of at wholesale prices, from the celebrated houses of

BARTON & GUESTIER,  
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T. B. ERNEST LEREAU,  
LACOMBE, CARDEZ & GIZARD,  
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**DUFRESNE & MONCENAI,**  
221 NOTRE DAME ST.

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Manufacturers, Importers and Wholesale Dealers  
IN

**TOBACCO, SNUFF, CIGARS,**  
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Office:  
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**TEAS, SUGARS, COFFEES,**

SPICES, FRUITS

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**GENERAL GROCERIES,**  
Maintained from best Markets.

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**Linseed Oil!**  
**RAW AND BOILED.**  
**WHITING, BEST BRANDS.**

FOR SALE BY

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HOT PRESSED NUTS  
MACHINE-FORGED NUTS  
CARRIAGE BOLTS—Best  
PLOUGH BOLTS  
MACHINE BOLTS  
COACH SCREWS  
BOLT ENDS  
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SLEIGH SHOE BOLTS  
BOILER RIVETS  
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ROOF BOLTS  
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The following grades of high class papers:—

Nos. 1 & 2 Book and Printing, (Toned & White),  
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White Tea and Bag,  
Bleached Manilla Envelope, Bag and Wrapping.  
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MANUFACTURERS OF

Paper, Envelopes and  
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Fine Manilla & Flour Sack Paper a Specialty.

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

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**NEW AND SECOND-HAND  
BOOT & SHOE MACHINERY.**

All Repairing promptly attended to  
10 & 10½ PORT STREET,

Between S. Ann's Market & Custom House, MONTREAL.

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MANUFACTURERS OF

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*British & Foreign*

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AND

**Shoe Manufacturers' Goods,**

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MANUFACTURERS,

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CANADIAN TWEEDS,  
CORNWALL BLANKETS,  
SHERBROOKE FLANNELS,  
LYBSTER COTTONS, &c., &c.,  
38 St. Joseph Street, Montreal.  
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**Parks' Cotton Yarns.**

Awarded the only Medal given at the CENTENNIAL EXHIBITION for Cotton Yarns of Canadian Manufacture. Nos. 5 to 10, White and Colored.

**COTTON CARPET WARP.**

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

ALEX SPENCE, WM. PARKS & SON,  
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**TOTAL BALANCE BOOKS,**  
[WAGGENER'S IMPROVED.]

For 500 accounts two periods of six months each . . . \$2.40.  
For 1000 accounts of two periods of six months each . . . \$3.60.

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**LEATHER BELTING CO.,**  
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Oak Tanned Leather Belting  
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— IMPORTERS OF —  
Iron, Tinplates, Galvanized Iron, Canada Plates, Zinc, Ingot Tin and Copper, Pig & Sheet Lead, Window Glass, Dry Red and White Lead, &c.

A FULL STOCK ALWAYS IN STORE.  
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Important to Consignors.

We are continuing our  
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Woolens,  
Ready-Made Clothing,  
Boots and Shoes,  
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upon which we are prepared to make LIBERAL CASH ADVANCES. Account sales furnished and cash settlement made within Ten days from date of sale. Excellent Storage.  
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**LINEN THREADS**

MADE EXPRESSLY FOR THE  
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Of every description, including  
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The most popular Goods in the Trade. For sale at all the LEADING DRY GOODS HOUSES in the Dominion.

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IRISH FLAX THREAD  
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Linen Machine Thread, Wax Machine Thread  
Shoe Thread, Saddlers' Thread, Gilling  
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TRADE MARK  
**SPOOL COTTON.**  
Recommended by the principal SEWING MACHINE Co's as the BEST for Hand and Machine Sewing.

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ESTABLISHED 1850  
THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD —AT THE— CENTENNIAL EXHIBITION —FOR— Excellence in Color, Quality & Finish

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**"THE NAPANEE BRUSH CO."**

MANUFACTURERS OF  
Paint Brushes with Improved Handles  
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Every description Brushes kept in stock, or made to order.  
Price lists on application. Orders by mail promptly attended to.

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Boot and Shoe Machinery,  
112 QUEEN STREET, Montreal.

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**ENGLISH LOAN CO.,**

(LIMITED.)



Founded by Government Charter—Letters Patent 1878.

Authorized Capital, . . . \$6,000,000  
In Shares of . . . \$100 each.

To be invested in Real Estate Mortgages, registered in the Government Record Offices, and the Title Deeds deposited with the Company.

Subscribed Capital . . \$1,710,000.00  
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Secured by Real Estate, improved and occupied, valued at more than double the amount invested.

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MOSES SPRINGER, Esq., M.P.P., Dirce or of the Agricultural Ins. Co., Waterloo, Ont.

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JOHN WRIGHT, Esq., Broker, Richmond Street, London, Ont.;  
JOHN BROWN, Esq., Chamberlain of the City of London.

Who have free access to the Books and Papers at all times, and make monthly audits of the same.

BANKERS:

THE FEDERAL BANK OF CANADA.

DEIVIDEND No. 6.

The Sixth Quarterly Dividend, at the rate of Eight per centum per annum on the paid-up capital of the Company, will be due and payable at the Head Offices of the Company, London, Canada, or at the office of the agents of the Company, London, England, on and after the first day of July, 1880.

During the month of March last, the Company made a new Issue of Stock to the amount of \$1,000,000 at ten per cent premium, half of which has been reserved for the Canadian market, the other half to be sold in Great Britain and Ireland. A considerable amount of the Canadian reserve has already been disposed of. Persons requiring this Stock will be provided with forms of application and full information by applying to the Secretary at the Head Office, London, Canada.  
The next Issue will be at a higher rate of premium.

**ENGLISH LOAN CO.**

BUILDINGS:

NORTH-EAST CORNER DUNDAS AND TALBOT STREETS, LONDON, CANADA.

June 3rd, 1880.

HON. ALEX. VIDAL, President. | J. A. ELLIOTT, Secretary.

**YOU CAN HAVE**

BEAUTIFUL CAMEO STAMPED BUSINESS  
Envelopes & Note Paper

As Cheap as Type Printing,  
AT

169 ST. JAMES STREET,  
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Engravers, Lithographers and Printers.

**PHOSPHATE GRINDER**

Millers, Miners, Manufacturers,

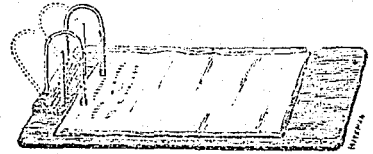
CHEMISTS, AND OTHERS,

ARE INTERESTED.

**NEWELL'S Patent Universal Grinder**

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

DOMINION GENERAL AGENCY,  
26 BONNEVILLE ST., Montreal.



**Champion Letter File,**  
(PAT. JAN. 1880.)

Very Simple. Never gets out of order. Can take off any letter or bill without disturbing the rest. When full bind in book form by passing a tape through the tubes. Call and examine, or send for sample.

For sale by Stationers generally.

**L. H. PACKARD & Co., Manf's**  
146 McGill Street, Montreal.

Commercial Summary.

Forest fires at River Herbert, N.S., have destroyed some \$2,000 worth of timber.

Work is progressing on McLaren's new woolen mills at Hochelaga.

The cotton mill project at St. Stephen, N.B., is abandoned owing to lack of funds.

The fall wheat from the country about London, Ont., is yielding in some cases 35 bushels to the acre.

FARMERS about Brantford, Ont., have secured splendid crops, and are highly pleased with the situation.

The new wall paper manufactory of Watson & McArthur, on Grey Nun street, is now in full operation.

The large cotton factory in the course of construction at Brantford, Ont., and to be known as "Craven Mills," is nearing completion rapidly.

A sunsucker in Lunenburg, N.S., must have been more himself than usual when he penned his epistle of the 17th inst. We can only say that the dogstar will not be in the ascendant on the 6th of June next.



Leading Wholesale Trade of Montreal.

**GLADSTONE.**

The finest Tobacco and neatest package got up in Canada. The above brand is specially made for connoisseurs, and is manufactured from the pure

**SUN CURED NORTH CAROLINA LEAF.**

**CANADA TOBACCO WORKS,**

**A. D. PORCHERON, Proprietor,**  
22 & 24 ST GEORGE ST., MONTREAL.

**SCOTT, SUTHERLAND & CO.,**

TRADE AUCTIONEERS,  
TORONTO.

We claim to be the leading house in Ontario for the sale of Bankrupt and Surplus stocks, and from our large connection and rapidly increasing business we can guarantee fair prices for any goods that may be sent us for sale and return. Settlements prompt, either by cheque or cash draft to consignee's own order. Liberal cash advances on goods consigned for sale. Trade sales held fortnightly throughout the season.

**SCOTT, SUTHERLAND & CO.**  
TRADE AUCTIONEERS, TORONTO.

**JOHN TAYLOR & CO.,**

Manufacturers and Importers of

**HATS, CAPS, FURS,**

&c., &c., &c.,

**537 ST. PAUL STREET,**  
MONTREAL.

Mr. CHONK, of Ridgetown, is about starting a wholesale boot and shoe manufactory at St. Thomas, in the Moore Block, now undergoing alterations and enlargement for the purpose.

The Jacques Cartier Bank is to open an agency in St. Hyacinthe under the management of Mr. S. A. Durocher, formerly of the St. Hyacinthe Bank.

St. STEPHEN, N.B., is reported well pleased with the repeal of the Insolvent Act, which, while in force, chiefly operated in that section to the advantage of small unscrupulous traders.

The leading manufacturers of Brantford, Ont., such as Harris, Sons & Co., agricultural implements, Waterous Engine Works Company, and Wm. Buck, foundry, are all pressed with work.

LUMBERMEN at Ottawa are disputing with American boatmen as to freight rates, and seek a reduction to \$3.50 per thousand feet, the current rate being \$4. It is thought that a compromise will be effected.

The Coatcook Cotton Company, at a shareholders' meeting last week, re-elected the retiring directors, and the Board thereupon elected Mr. J. K. Ward, President, and Mr. Wm. Hobbs, Managing Director.

An effort is making to have a grain warehouse and elevator erected on the line of the Canada Southern Railway near St. Andrews market, St. Thomas. The project is a popular one among the merchants of the west end of this embryo city.

The negotiations between the Montreal Telegraph Company, the Canad. Dist. Telegraph Company and the Bell Telephone Company, which at one time seemed on the point of successful completion, are understood to have been definitely abandoned.

Leading Wholesale Trade of Montreal.

**GREENE & SONS**  
**COMPANY,**  
MONTREAL.

**MANUFACTURERS**  
**HATS AND FURS,**

INTERMEDIATE

**PROFITS SAVED**  
**BY PURCHASING DIRECT**

**FROM THE MANUFACTURERS.**

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

The farmers of Elgin County have had rather a hard time so far in getting in their crops owing to the frequent showers of rain. The wheat is mostly in and has turned out well, but oats and corn will probably suffer somewhat.

ANGUS McLELLAN, conchmaker, Sydney, N.B., who was burned out recently and lost everything, having no insurance, has started in business again under very favorable conditions through the aid of friends in the neighborhood.

CAPE BRETON feels the want of a few men of enterprise and some capital to make money for themselves and others out of the mineral resources of that country. A correspondent maintains that "copper, iron, oil, salt and other deposits are not even decently explored."

At the burning of the Brussels, Ont., cheese factory on Saturday last, about \$1,000 worth of cheese was entirely consumed, as well as the building and plant, valued at \$3,000. The cheese was fully insured, and the building and plant partly. Goods on storage belonging to other parties, and uninsured, were entirely destroyed.

On a limited scale with small capital several parties in Cape Breton County, N.S., have laid bare sundry copper lodes of several feet in thickness, showing a percentage of copper sufficient to warrant its export for smelting, but, it is said, that many locations giving indications of really valuable deposits are neglected.

The days of cheap telegraphy are upon us. The Dominion has announced the reduction from 40 to 25 cents from all points in Ontario and Quebec to Saratoga, N.Y., and the Rapid Telegraph Company announces the completion of its line between New York and Boston, and a charge of only 15 cents for 20 words.

It is stated, as by authority, that the Provincial Government has granted 100,000 acres of land in the Eastern townships for settlement by

English farmers, and that the recent departure of Rev. A. J. Bray, of this city, for England was in connection with this enterprise, for which he is to act as chief agent.

A subscriber in West Flamboro', Ont., in remitting says: "I enclose amount of my subscription to October next, and also send you another subscriber (for which the extra two dollars is enclosed) which may compensate you for the delay in waiting on me." The example set by our friend is worthy of the widest possible imitation.

The receipts of grain at New York for the first six months of the calendar year amounted to 55,584,004 bushels against 47,138,289 bushels for the like period last year. A largely increased proportion of the traffic was by canal, the figures being 19,522,576 bushels for 1880, and 8,297,352 bushels for 1879.

The grab game of "first come, first served" in insolvency proceedings has already begun on a limited scale in Cape Breton, and the lawyers are gathering the fruit. The matter is not one of much moment, as the mercantile houses which have weathered the years of depression in that section are generally believed to be thoroughly sound. There is a widespread feeling of indifference as to the Insolvent Act or its repeal, the practical workings of the law having proved anything but satisfactory.

H. Corby, Jr., miller and distiller, Belleville, Ont., writes us, complaining of treatment received at the hands of Hendry & Cowan, insolvents, of this city, now engaged in legal proceedings with other parties under a charge of obtaining goods under false pretences, and a countercharge of false imprisonment and claim for damages on the part of one of the firm. Mr. Corby certainly makes out a strong case against the insolvents, but his true recourse is the courts at law, where both sides obtain a full hearing.

Leading Wholesale Trade of Montreal.

**TO THE TRADE OF CANADA.**

We, the undersigned, beg to intimate to the trade of Canada that we have, in connection with our Montreal House, opened a General Commission House at No. 1 Aldermanbury Avenue, London, E. C., England, and solicit consignments of all kinds of Canadian Products, Furs, etc., which will be promptly attended to, and quick returns guaranteed. We will make liberal advances if required, and may state that we are in a position to purchase goods for this Market at first-class terms, and any orders placed in our hands shall have our best attention at a very moderate commission.

**S. H. & J. MOSS,**5 & 7 RECOLLET STREET,  
MONTREAL.

Leading Wholesale Trade of Montreal

**JOHN McARTHUR & SON,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands English 16, 21 and 26 oz Sheet. Rolled, Rough and Polished Plate Glass. Colored, Plain and stained Enamelled Sheet Glass.

Painters and Artists Materials.  
Chemicals, Dye Stuffs.  
Naval Stores, &c., &c, &c

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street

MONTREAL.

**DOMINION GLUE DEPOT.****EMIL POLIWKA & CO.,****GLUES, OILS, FLINT PAPER, &C.**

32, 34 &amp; 36 St. Sacrament St.,

MONTREAL.

ALL the Kingston city taxes for 1879, except \$30 are paid.

Mr. C. PATRICK has purchased the stock of groceries of Mr. Samuel C. Livett, Galt, and intends to carry on the business in the old stand.

It is probable that the offer of 28 cents in the dollar made by Mr. J. P. Thorn of Picton, Ont., will be accepted by his creditors. Liabilities are said to be heavy.

MESSRS. GOLDIE & McCULLOCH, of Galt, are about moving into their new offices, which gives them increased accommodation for their safe works, the business of which has extended rapidly.

BAD debts, bad pay and bad butter are the alleged causes of the failure of Mr. James S. Telfer, general storekeeper, of Duncrief, Middlesex County, Ont. The principal creditors are Birrell & Co., dry goods; Elliott Bros., grocers; and J. C. Merritt & Co., boots and shoes, all of London. A compromise of about 50 cents in the dollar is on the tapis.

THE Montreal newsmen complain that their accounts have, without their consent, been handed over to the Montreal News Co.; that serious mistakes have arisen in their supplies, and that a most unreasonable advance on publishers' prices has been exacted from them, with out any corresponding benefit.

HENDERSON DIXON, of Galt, Ont., soap maker, who began business some three years ago, has assigned in trust to Wm. Robinson for the benefit of his creditors. Liabilities, \$2,100; assets, about \$800, consisting of chattels and book accounts. Mr. Dixon will be remembered as formerly a hotel keeper in the same place.

THE Union Bank of Prince Edward Island directors have been accused by Mr. Heard, who for several years was cashier of that institution,

TO THE  
**DRY GOODS, HARDWARE, GROCERY,  
&c. TRADES.**

Use the new Folding Box for your Parcels Samples, &c., in place of wrapping paper, twine, &c. It is neat, secure, and helps to sell as well as advertise your goods.

Send for Samples, Prices, &amp;c., to the

ARTHUR PATENT FOLDING BOX CO.,  
29 St. PETER STREET, MONTREAL.

of failing to account to the stockholders for \$44,000. Mr. Heard has already written several letters on the matter, to which no reply has been made. Opinions differ as to the reason, but the common belief is that the Bank does not consider a reply necessary.

MR. DELESBERNER, of the Sun Mutual Life Insurance in this city, has just returned from his excursion to the British West India Islands, and is reported to have added thereby over half a million to the business of the Company. The energetic agent scarcely required any assistance from respectable connections in one of the islands.

W. GUINANE, Toronto, the insolvent boot and shoe dealer, is reported as anxious to settle with his creditors, out of court. The amount of a relative's claim, originally placed at about \$1,600, has been materially reduced, and the creditors are offered about 40c. on the dollar. While some are disposed to accept, others adhere to their original intention, and nothing definite had been done up to last report.

Mr. JOHN S. WARNOCK, at one time of Baillie, Warnock & Co., of this city, defunct, has been operating in Winnipeg, Manitoba, for a year or two past, but appears to be pursued by some untoward fate, as it is announced that he is now anxious to settle with his creditors by returning them what he has left of consignments. The assets and liabilities are both said to be somewhere about \$10,000. Mr. W. has made an engagement to travel for a "notions" firm of Toronto.

MR. ALEX. CAMPBELL, organizer and proposed manager of the new tobacco works scheme in this city, in which several wealthy citizens had already begun to invest some money, is still

**Wm. C. DAVIDSON & Co.,****10 ST. NICHOLAS ST.,**

MONTREAL,

**LITHOGRAPHERS,  
ENGRAVERS AND  
PRINTERS.**

Commercial and Insurance supplies a specialty.

WM. C. DAVIDSON.

JOHN YOUNGER.

missing. There was, it is supposed, ample room for one or two other tobacco factories here, and it is to be hoped the enterprising promoters will not be deterred from proceeding with the work. Mr. Campbell had, it is insinuated, some reasons for retiring which would probably be known to one or two in the trade here.

REV. J. E. GILMORE is said at one time to have had either an interest in the business of H. A. Harback of Kingston, dealer in groceries and liquors, or else to have made advances to him. Recently (in consequence of a misunderstanding, it is presumed) the reverend gentleman instituted an action against Harback for the recovery of \$2,000. The firm of Fenwick, Hendry & Co., who are creditors, promptly issued a writ for the amount of their account. An appearance was entered in the Gilmore suit. Fenwick, Hendry & Co. got judgment by default, and now hold creditors at bay.

MESSRS. A. W. CORBETT & Son, of Annapolis, N.S., propose bringing an action against the Union Telegraph Company for loss under the following circumstances: A party in Boston telegraphed A. W. C. & Son that potatoes were selling at a certain sum, naming a very high figure. A. W. C. & Son telegraphed the party to repeat, and the message was repeated at the same figure. They in consequence shipped, and lost \$600 on the shipment. The mistake arose in the office of the Telegraph Company. Messrs. A. W. C. & Son will proceed against the Company for loss and damage.

AFTER disposing of his stock to a lesser dry goods man in Toronto, at about 80c. on the dollar, a Hamilton dry goods merchant recently paid a preferential claim of \$10,000 to a

# BELDING, PAUL & CO.,

MANUFACTURERS OF

## SEWING SILKS,

&c.                      &c.                      &c.

30 ST. GEORGE STREET, MONTREAL,

Call attention to Reduction of Prices for Spring as per PRICE LIST issued this day.

OUR NEW BRANDS OF

EXCELSIOR TAILORS' TWIST IN BLACK,  
TSATLEE                      "                      "                      COLORS,

Are, for perfection of Finish and Roundness of Thread, unequalled by any sold in the Canadian market.

In order to encourage the growing demand for a better 50-yard spool than that so popular in Canada of late, we have reduced our Brand of

**EAGLE, 50-yds (4 lbs strength)**

to

**40 cts. per doz.,**

And confidently recommend it to the Trade as an article that will give every satisfaction.

**Produced in all colors in Letter A**

"                      Blacks                      "                      A, B, C, D and E.

Montreal, Jan. 23, 1880.

# D. MORRICE & CO.,

## Canadian Manufactures,

### MONTREAL & TORONTO.

Hochelaga Grey Cottons, Cotton Yarns, and Bags,  
Valleyfield Bleached Shirtings,  
Stormont Col'd Cotton Yarns, Denims, Tickings, Checks, &c.  
Knitted Goods, Tweeds, Flannels, &c., &c.

THE WHOLESALE TRADE ONLY SUPPLIED.

Wm. McLAREN & CO.

# BOOT AND SHOE

MANUFACTURERS,

Factory: 90, 92 & 96 Jurors Street,

Offices and Warehouse: VICTORIA SQUARE,

MONTREAL.

# McGRAIL & WALSH,

COMMISSION MERCHANTS,  
AND DEALERS IN

Pork, Dressed Hogs, Lard,  
Butter, Eggs, &c.

ORANGES, LEMONS, APPLES,  
And all kinds of Fruit in Season.

No. 8 CLAUDE STREET, } Opp Bonsecours  
MONTREAL, QUE.        } Market.

Consignments solicited.

Toronto wholesale firm, whom he owed \$24,000, and who are also the chief creditors and supporters of the lesser dry goods man referred to, leaving 60c. on the dollar for the other creditors. His liabilities were nearly \$30,000; assets not yet known. The other creditors have some reason to regret the want of some substitute for an insolvent law.

The offer of 50 cents in the dollar, cash, made by Mr. Young for the estate of Young & Chapman, wholesale boot and shoe manufacturers of this city, whose failure we noted recently, has been accepted, but the business is to be wound up. Mr. Richard Smardon, a practical manufacturer, who will be remembered as formerly in partnership with Mr. Young in the same line, is understood to be the prime mover in the recovery of the estate. But there is a still inner wheel. The estimate previously made requires some modification. The liabilities amounted to \$50,000 indirect, and about \$47,000 direct. In the valuation of assets, the machinery was put down at \$12,000. The creditors, with the exception of one concern in France, who have no representative here, have agreed, and with the further

# DUNCAN BELL,

COMMISSION MERCHANT

AND

MANUFACTURERS' AGENT.

Canadian Woollens, Hosiery, Rubber Clothing, Cordage, Twines, Nets, Rubber and Horn Combs, &c., &c.

70 ST. PETER ST., MONTREAL.

exception of a firm in this city, ranking for \$2,400, who say they never saw the color of Young & Chapman's money, and refuse to sign the discharge embodied in the deed of composition. The chief causes of the failure are said to be inadequate profits on their goods.

W. J. Hamilton & M. McCallum, Ailsa Craig, Ont., have, to say the least, attained an unenviable reputation in a remarkably short time. Last autumn they commenced business in the same store, Hamilton in the line of gentlemen's furnishings, etc., with limited capital, and McCallum, who was reputed to be a man of means, as tailor. Some people were led to understand that they were partners, and a traveller for a Toronto firm was favored with an order from "Hamilton & McCallum," on four months credit. When the note became due, early in the present month, the Toronto firm, in reply to a telegram, received a letter from Mr. Hamilton, stating that the landlord had seized the whole of his stock for rent, and offering his services as employee until the amount due was paid. An investigation revealed that there had been no partnership, that the landlord had privately sold the stock, valued at a small amount, to Mr. McCallum for 65 cents on the dollar, and that a couple of

# 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.

London firms had also some cause for regret. McCallum disclaims having been a partner with Hamilton, but acknowledges taking a letter out of the post office.

It requires something finer than a *curry-comb* to disentangle the mazes of the Quebec Loan in order to render them intelligible to "Rusticus" of the *Witness*.

The lumber business in which Mr. R. B. Morrison, of Morrison, Ontario, is principal owner, is likely to bring to grief all parties concerned. An examination made by Mr. McDonald of the business, into the nature of the assets, especially the timber limits at Sault St. Marie, showed what was deemed a satisfactory state of affairs, but it required only about nine months to develop the fact that the limits were of comparatively little value on the market. Large quantities of logs which remained over winter could not be dug out even in winter and removed except at an expense little short of new cuttings, and the result is absolute ruin to Mr. Morrison, now residing in Hamilton, to a firmer near Guelph who raised \$3,000 to put into the business, and to others more or less concerned. Mr. Morrison has considerable property in the thriving village of Morrison, among which may be rated the elegant three story double front stone building leased and occupied by the

Leading Wholesale Trade of Montreal.

**Steel Co'y of Canada.**  
WORKS  
**LONDONDERRY,**  
NOVA SCOTIA.

THE SUBSCRIBERS offer for Sale the PRO  
DUCTS of the above Works, consisting of  
**COKE PIG IRON, Nos. 1, 2 and 3.**  
**BAR IRON,** Associated sizes,  
"SIEMENS," AND  
"CUT to SPECIAL  
LENGTHS  
IF  
REQUIRED."  
Do Do.,  
"SIEMENS BEST,"

The above Iron is of VERY SUPERIOR  
QUALITY, being entirely made from Hema-  
tite Ore.

**Gillespie, Moffatt & Co.,**  
12 St. Sacramento Street, Montreal,  
AGENTS,  
Steel Co'y of Canada.

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800.  
**LYMAN, SONS & CO.**  
WHOLESALE DRUGGISTS

AND  
MANUFACTURING CHEMISTS  
MANUFACTURERS OF

**Linseed Oil,**  
**White and Colored Paints,**  
**Putty,**  
**Calcined Plaster,**  
**Land Plaster.**  
**DRUG AND SPICE GRINDERS.**  
IMPORTERS OF  
**DYE STUFFS, NAVAL STORES, OILS, &c.**  
382, 384 and 386 ST. PAUL STREET,  
MONTREAL.

**Tees, Costigan & Wilson,**  
(Successors to James Jack & Co.,)  
IMPORTERS of TEAS  
AND GENERAL GROCERIES  
68 ST. PETER STREET, MONTREAL.

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 Belierie, [Cognac.]  
Siegert & Sons, [Genuine Angostura Bitters.]  
J. H. Henkes, [Doltschaven, Holland Gin, Best Pale  
"Prize Medal,"  
Canada Vine Grower's Assoc. of Ont., [Brandies,  
Wines, &c.]  
Wheeler & Co., Belfast, [Ginger Ales, &c.]  
Warter & May, Oporto, [Ports,  
Manuel Cardenas & Co., [Barcelona and Tarragona  
Spanish Ports.]  
Roig Ponsot & Co., [Barcelona and Tarragona  
Spanish Ports.]  
C. Scheydt De Wachter, Cotte, [Sherries, &c.]  
George Roe & Co., Dublin, [Celebrated Old Irish  
Whiskies.]  
C. & D. Gray's Far-famed Looch Katrine, Scotch  
Whiskies.  
Bollinger's Champagne, Special Brands of Cham-  
pagne and Moselle.  
Alphonse Chaumette & Co., Chateau Peraud, Bor-  
deaux [Sauternes, &c.]  
C. Clarke & Co., Bordeaux, [Chrets, Prunes, &c.]  
Jamaica and Demerara Rums.  
Geo. Randall & Co., Waterloo, Ont., Whiskies, &c.  
Wheeler & Co., Belfast, Ginger Ales, etc., [Export  
Bottlers].  
Guinness' Stout, Bass & Allsopp's Ales, etc.  
Wisdom & Welter, Xeres de la Frontera, Sherries,  
etc.  
**Banagher Whiskey Distillery, Limited**  
(Old Irish Whiskey.)  
The advertiser has been appointed agent for the  
celebrated HENKES GIN for Quebec, Ontario and  
Newfoundland.

**IN STORE.**

**COLMAN'S MUSTARDS.**  
Hhds. Durham in 1 and 4 lb. jars.  
Cases London " 1/4 " 1/2 " tins.  
" dsf. " 1/4, 1/2 " 1 " tins.

**MOIR'S MARMALADE.**  
Cases one and seven lb. tins.  
" one and two lb. white pots.  
Cases 4 and 7 lb. brown jars.

**WHYBROW'S PICKLES.**  
Bbbs. "London" mixed and assorted  
Bbbs. "Eagle" " " "

**WM. JOHNSON & CO.,**  
SOLE AGENTS,  
77 ST. JAMES STREET,  
MONTREAL.

**ANTONINI & CO.'S**  
**PURE ITALIAN OLIVE OIL.**

brother, and now you would confer a favor by  
advising the creditors to take hold of the estate  
for the benefit of all. Cleghora will send you  
a list of them You may think it strange for me  
to have no insurance, but when they ask 1/4 per  
cent., it is rather high a figure, and also think  
strange of me leaving, but the fact of the mat-  
ter is we could not have pulled through had  
we not lost, as the business in Winnipeg is  
everdone, and if we are the first, I am sure you  
will see one-half go before the fall, as they are  
working in all shapes to get rid of stocks. I  
don't know yet where I will go. I may go off  
to Montana, U.S., but will write you again. I  
expect to get the name of making a big haul,  
but I assure you I gave my family more a good  
deal to go to Winnipeg last fall. I am only  
sorry I could not get a little more out of it to  
help me off, but intend to go at anything that  
I can get to do for a while. Trusting you will  
believe me, as of old, and do what I request  
now." Expectations as to results are not over  
sanguine.

**LEWIS BERGER & SONS, (Limited)**  
*Corrodors of White, Red and Orange Leads.*

MANUFACTURERS OF  
**COLORS, PAINTS, OILS, VARNISHES, CHEMICALS, &c., &c.**  
London and Sheffield, England. Montreal, Canada.  
SOLE AGENTS FOR  
J. W. MASURY & SON, New York, and H. WOODS, SONS & CO., Boston, Mass.  
CANADIAN WORKS: ST. GABRIEL LOCKS, MONTREAL, QUE.  
OFFICE: 17, 19 and 21 ST. NICHOLAS ST., Montreal.  
**William Johnson, Manager.**

**M. LEFEBVRE & CO.,**  
MANUFACTURERS OF  
**Pure Vinegars,**  
AND  
**METHYLATED SPIRITS,**  
Imperial Triple Strength,  
Cote d'Or Vinaigre de Vin,  
White Wine,  
Crystal Pickling.  
39, 41 & 43 BONSECOURS STREET,  
MONTREAL.

prosperous firm of Ross & Tyrrell, general  
dealers. The liabilities are heavy, and are  
chiefly to the Federal Bank in Guelph, the  
manager of which, Mr. T. Y. Greet, has lately  
been transferred to Kingston, in exchange for  
Mr. Geo. Mair of the latter place. The business  
referred to is not to be confounded with the  
Guelph Lumber Co., the name of which some  
of her citizens also heartily wish they had never  
heard.

Mr. R. W. OLIVER, formerly of the firm of  
Oliver & Miller, in this city, official assignees,  
who went to Manitoba a short time ago, has re-  
cently "skipped" across the lines, taking with  
him it is supposed sufficient of the proceeds of  
some \$15,000 of goods, owing chiefly to wholesale

**J. H. LEBLANC,**  
Importer and Manufacturer of  
**OSTRICH and VULTURE**  
**FEATHERS,**  
547 CRAIG STREET,  
MONTREAL.  
Old Feathers dyed to Samples.

firms here, to warrant further credit in the land of  
the Dacotahs. Had he not had the reputation of  
retaining heavy percentages out of his Montreal  
business he would scarcely have been deemed  
so good a "mark." The list of liabilities shows  
over twenty creditors, including one in Toronto,  
one in London, and two in Winnipeg. The peo-  
ple in Stanstead, Que., will doubtless have some  
recollection of Mr. Oliver. On the 5th inst. he  
wrote from St. Vincent, Minn., to a gentleman  
in this city the following letter:—It is with  
much regret I write you this from here, but as  
you have heard I lost more than my all by fire  
I have made up my mind to leave the whole  
thing and commence anew amongst strangers.  
I have left farm, crops and everything, and left  
the store and stock with A. Cleghora, James'

**WILLIAM DARLING & CO.,**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,  
Hair Sewing, Carriage  
Makers' Trimmings and Curled Hair.*  
Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-  
facturers of Window Cornices.

No. 30 St. Sulpice, &amp; No. 379 St. Paul Streets

MONTREAL.

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

CUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

**The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, JULY 30, 1880.

## FOREIGN GRAIN REQUIREMENTS.

Three successive short crops in Europe have induced large exportations of cereals from this continent, and, as remarked last week, the disposition to be made of our surplus production, when favorable weather has restored to European fields their wonted fecundity, has engaged a considerable share of public attention. That this feeling of anxiety was premature is fully exhibited by the active demand existing in the market at remunerative figures. Even with abundant crops—and the present one is far from exceeding an average one—populations accustomed to large reserves are not content so long as the granaries now exhausted remain unfilled. The danger, therefore, is not imminent, but its expected advent may necessitate changes in the fiscal policy as well as in the land husbandry of the United States. Produce to be exchanged against produce is the first adage of the Manchester school, and if grain cannot be disposed of advantageously it is owing to the operation of fiscal regulations which prevent other commodities being exchanged for it.

The decrease in the demand for breadstuffs may also bring a change in the cultivation of the soil. Instead of incessant and exhaustive grain raising, the farmer will have to adopt the rotation of crops conducive to better preservation of the fertility of his land, or devote his attention to the cultivation of plants profitably required by the industry of the country.

The exaggerated influence attributed to the large exports of the past three years

on the future agricultural production of Europe may be estimated at its proper value by pointing out the small proportion they bear to the average annual European crop of cereals:

Statement of exports of domestic breadstuffs from the United States, during the fiscal year 1879-80:

Wheat Bus....	149,139,293	
Flour " ....	28,939,825	
		Bush. 178,079,128
Corn Bus....	97,471,420	
Meal " ....	3,439,230	
		Bush. 100,910,650
Barley.....	"	1,121,003
Oats.....	"	628,607
Rye.....	"	2,911,844

Total exports in Bushels...284,651,232 against a total exportation for the year 1878-79 of 245,510,695 bushels. The average annual cereal production of the United States for the last twelve years is 1,833,000,000 bushels, and the average annual export for the last three years is 263,000,000 of bushels, about 14 per cent. of the total production. According to French official statistics the mean annual cereal production of the seventeen grain-bearing countries of Europe amounts to 1,817,700,000 hectolitres, or about 5,220,000,000 bushels. Our exports of 263,000,000 bushels is consequently 5 per cent. of a mean annual crop, and cannot, at least for the present, very materially endanger the continental agricultural interest.

It is to be observed that the deficiency of the last three years has more particularly affected wheat-growing countries; that France, for instance, against a wheat crop of 390,500,000 bushels in 1874, had only a return of 262,260,000 bushels in 1878, and of poor quality, which has necessitated an importation in 1879 of 51,312,012 bushels from the United States and 18,570,133 bushels from Russia, and the exhaustion of the reserves. Other States that have usually a surplus to export have been similarly affected, and their return to the average production will be of some concern to the United States.

A statement of the exact position of the Western States of Europe as grain producers may go far to dispel exaggerated ideas of the importance of their reported deficits. A statement of the French Government of the imports and exports of cereals into France from 1827 to 1876 establishes the fact that, on an average during 50 years, there has been an annual excess of imports of wheat over exports of 4,844,537 bushels, and an annual excess of exports of other cereals of 1,137,444 bushels; but the production of Algeria, not included in the statement, modifies the conclusion to be drawn. In 1876 the

number of acres under cultivation in the colony of Algeria was 7,344,030; the production in cereals amounted to 73,278,836 bushels, in which 22,355,280 bushels of wheat and 35,410,700 bushels of barley were included, while an annual exportation of about 9,000,000 bushels was going on.

Belgium, as the Atlantic seaboard of Central Germany, has of late years become one of the largest receiving points on the continent, and the average excess of imports of cereals over exports for the last six years is 517,000 tons or about 20,000,000 bushels, consisting of rye, barley and corn for distilling purposes, the exportation of distilled spirits from that country amounting to 9,000,000 gallons annually. Germany has always a deficit, as the following statement will show:

Imports and exports of cereals for 1876 and 1877:

Imports 1876 cwt 52,158,484	1877 cwt 64,105,651
Exports " " 14,941,339	" " 24,868,882

Excess of imports 1876 cwt 38,116,845 1877 cwt 39,236,769

According to the *Deutsches Handelsblatt* the excess of imports over exports for the period 1872-74 amounts annually to 160,856,000 Reichmarks, or 69 per cent., and for the period 1875-1877 to 287,203,000 Reichmarks, or an excess of imports over exports of 99.5 per cent.

Holland is in a similar position. Her importation of cereals for the year 1876 amounts to 52,515,000 guilders, and has doubled during the last two years owing to bad crops. Frugal Spain and sober Italy are seldom in the market for wheat, maize being the staple food of the masses. England alone remains a regular customer for our surplus wheat, and it is only occasionally that continental Europe, through deficient harvests, may require wheat from us, while other cereals will always find a ready market among its population.

## THE BANK RETURNS.

The usual bank returns for the month ending 30th June were published in the *Official Gazette* of the 24th inst., but there is no return of the Dominion note circulation on the 30th June, and the deceptive practice is still persevered in of giving returns from Winnipeg of 31st May; Halifax, 8th June; St. John, Montreal and Toronto, 15th June. The return is signed by Mr. Courtney, Deputy Minister of Finance, and we must repeat what we have stated on former occasions, that it is most unsatisfactory that the Minister of Finance, who must be held responsible for these returns, should persevere in authorizing a deceptive statement. There can be no good reason assigned why the

Dominion note issues and the assets held against them should not be published concurrently with the returns of the chartered banks, which are never gazetted until towards the end of the following month. It is simply absurd to publish on 24th July returns for 31st May, 8th and 15th June. The returns of the chartered banks in Ontario and Quebec show an increase of circulation of nearly \$500,000, an increase of public deposits of about \$3,000,000, while the increase of liabilities is little over two millions. The Government deposits have been reduced by about \$1,640,000, and a considerable amount has been transferred from deposits on notice to demand. There has been a further increase in the Dominion notes held as reserves, which are approaching ten millions. It is to be hoped that the banks will not require to realize any considerable amount of their reserves, as they hold on an average nearly 60 per cent. of them in Dominion notes, and some of them a much greater proportion. The amount due by banks in foreign countries has increased by nearly two millions. A rumour has been circulated that one of our banks has invested a million in United States securities, and this has led to remarks suggestive of the expediency of obtaining loans in our home market. It may be well to remind the writers that the United States bonds could be converted into gold at any moment in New York, but that Dominion securities cannot be handled with the same certainty of conversion. Even in London, if a large amount were suddenly offered for sale they would break the market. We have no means of judging as to the truth of the rumour, but we can have no doubt as to the one security being convertible and the other inconvertible in the New York market, where the operation is said to have taken place. The bankers understand perfectly well how to manage their own business :

June, 1880. May, 1880. June, 1879

Capital authorized...	\$58,466,666	\$58,466,666	\$62,966,666
Capital subscribed.....	55,554,134	55,554,133	59,553,933
Capital paid up.....	54,081,469	54,069,772	57,983,028

LIABILITIES.

Circulation..	\$17,706,383	\$17,210,798	\$15,977,509
D. Gov. dep. on demand	5,017,264	2,781,124	4,039,643
D. Gov. dep. aff'r notice.	2,050,699	5,929,880	495,371
Prov. Govt. on demand	410,772	351,442	828,710
do. do. aff'r notice.	116,322	215,874	355,684
Other deposits on demand	38,669,858	36,504,045	32,453,504
Other dep. aff'r notice.	31,072,419	30,217,301	26,205,112

Due Bks. in Canada...	2,397,729	2,278,673	9,935,094
do. in foreign countries.....	97,050	42,745	128,908
do. in the U. K.....	711,137	286,193	1,235,964
Other liabilities.....	236,393	437,959	79,714

\$95,522,627 \$96,216,031 \$83,726,219

ASSETS.

Specie.....	\$ 6,647,981	\$ 5,587,611	\$ 5,294,231
Dom. notes.	9,585,145	9,199,338	7,789,381
Notes and cheques on other Banks	4,532,492	3,384,547	3,414,258
Due from Bk's in Canada..	3,465,103	3,378,355	3,970,914
Due from Bk's in foreign countries..	27,137,964	25,205,496	5,276,432
do. in U. K.	825,950	2,361,964	449,216
A available Assets.....	\$52,294,698	\$49,117,311	\$26,194,438

Government Deb. or Stk.	\$1,849,034	\$2,041,739	\$1,950,674
Loans to Dom. Government.	24,069	27,138	15,342
do. Prov. Govt.	1,230,742	1,101,776	458,771
Loans on Stks and Bonds.	3,543,533	3,166,868	6,972,934
Loans to Corporations...	2,793,538	3,650,136	3,382,008
Discounts.....	86,705,382	87,129,687	102,453,560
Notes overdue not specially secured....	1,928,726	2,131,930	2,324,025
Overdue notes, secured.....	2,718,018	2,785,813	3,173,425
Real Estate...	2,353,814	2,381,016	1,991,675
Bank Premises..	2,825,603	2,928,336	3,171,046
Other Assets..	4,134,605	4,657,331	1,296,527

\$163,371,672 \$161,129,110 \$153,381,040

THE CHAPLEAU-PRENTICE AFFAIR.

The report of the Committee of the Quebec Assembly which was charged with an enquiry into the truth of the charges preferred by Mr. Prentice against the Quebec Premier has been published, and is a complete exoneration of the latter, and as criminatory as possible against the former. We find nothing in the report or evidence to lead us to modify the opinion expressed in our last notice of the subject, that it was never the intention either of the Premier or of the Treasurer of Quebec to employ Mr. Prentice as a broker to obtain a loan for them. As we have already stated, when Mr. Prentice on a former occasion offered a loan to the Government he was paid for his services by the lenders and not by the Province. It was admitted by the minority of the Committee, which refused to concur in the report, that Mr. Chapleau never positively undertook to entrust the negotiation of the loan to Mr. Prentice, but it was alleged in their amendment, that "by his correspondence, his conversations "with, and his conduct towards him," Mr. Chapleau had "left Mr. Prentice "under the impression that he would entrust it to him." That Mr. Prentice was most active in endeavoring to be the me-

dium of procuring a loan for the Government is beyond doubt, but the evidence taken as a whole, including Mr. Prentice's own, is conclusive as to the fact that the approaches were made by him, and that at a much later date than that of the temporary bank loan he was employing all the influence that he could command to induce the Government to deal with him alone. There can be no doubt that the sacrifice of the one per cent. on the loan from the Banque du Peuple was made in the expectation that it would be likely to secure for Mr. Prentice the manipulation of the larger loan, but it is apparent throughout that in all these operations Mr. Prentice was trying to make the best bargain possible with the Quebec Government for himself, and those with whom he expected to act, either in England or New York. There is not a particle of evidence to lead to the conclusion that Mr. Prentice was endeavoring to obtain cheap loans for the Government, but, on the contrary, it is clear that he wanted to obtain for himself and his clients the best terms possible. Had he obtained Mr. Chapleau's consent to accept 96 for the loan he would have used the efforts to obtain it, which he subsequently did when he offered 98½ after the arrangement made in Paris had been completed.

THE TEMPORARY LOAN.

We do not think that Mr. Chapleau comes as well out of this transaction as the other. He was, to say the least, imprudent, and some of his friends still more so. We cannot doubt that before the loan from the Bank was paid to the Government, Mr. Chapleau had been apprized that Mr. Prentice had obtained it at a personal sacrifice, and of course he must have been aware of his object in making that sacrifice. It is said that he did not believe the statement at first, but it is unfortunate that one of his intimate friends should have advanced the money knowing how it was to be applied, and should have concealed the circumstance from him. Again it was unfortunate that Mr. Robertson, who is free from the slightest imputation even of want of caution, should have been allowed by Mr. Chapleau to answer Mr. Irvine's question to the effect that only 5 per cent. had been paid. We have no doubt that Mr. Chapleau is free from any imputation of having acted dishonorably regarding either of the loans. He had made up his mind that he would not give more than 5 per cent. for the temporary loan, and that he would not accept less than 98 for the larger one, and he made no secret of his determination to Mr. Prentice, and

would probably have been quite ready to treat with that gentleman, had he been able to offer him the terms decided on before he had received encouragement elsewhere.

#### THE PERSONAL CHARGES.

We are bound to state that there is nothing whatever to touch Mr. Chapleau personally, and that Mr. Dansereau has positively denied on oath what Mr. Prentice has affirmed. The amendment proposed by Mr. Joly and Mr. Langelier avoids all notice of the personal charges, which we think is sufficient proof that they were entirely disbelieved. The majority of the Committee have taken the most unfavorable view of Mr. Prentice's conduct. Had that gentleman abstained from making personal charges, when irritated by his disappointment, his position would have been simply that he had been disappointed in a good operation which he had been laboring to effect. As it is, he has committed himself to an injurious attack on the character of the leader of the Government without being able to substantiate it.

#### SMALL ACCOUNTS AGAIN.

The public conscience still needs quickening in the matter of paying small accounts—and we refer now not to newspaper dues in particular, though as to these we might indeed speak feelingly, but more especially to the bills of tradespeople for trifling sums. There is of course a certain percentage of debtors who deliberately neglect the discharge of trifling dues and incur debt as opportunity is found with no intention of paying at any time. Of these it is useless to write; they are rogues by election, and would only laugh at the innocency which mistook them for anything else. The only arguments having any weight with such are the pains and penalties of the law.

But, let it be gladly said, this class forms but an insignificant portion of the debtor community. There is another and a much larger class undoubtedly free from any intention to defraud or injure, who yet advisedly neglect bills for no other discoverable reason than that they are small in amount. Collectors not infrequently are met with an answer of this kind "what is the matter with your firm? Can't you afford to wait for a little amount like this? I can't be bothered with it now; come some time when I'm not busy." This reply exposes the whole difficulty—small bills are thought to be a bother, and their payment a matter of no special concern that can be attended to any time.

Small bills are a bother—but only when

they are not paid promptly. Small bills are not a matter of no special concern, but a matter of business entitled to despatch in due time just as much as affairs of the largest importance. If those who are in the habit of turning a deaf ear to collectors until their very importunity arrests attention and secures payment would only put themselves in the creditor's place (and as a rule their own experience will permit them to do this) they would be brought to realize more fully than in any other way the doubly aggravating character of the offence of non-payment of small bills—doubly aggravating because creditor and debtor are alike offended. The creditor resents importunity; the debtor resists injustice; and a trifling matter that neither would be willing to quarrel about leads to the severance of an otherwise satisfactory business relationship. Many business men have a fixed day of the week or month on which all bills presented prior thereto will be paid. Is there any good reason why such a regulation should not be adopted universally?

#### MIXING AND MUDDLING THE QUEBEC LOAN.

The anonymous writer in the *Witness* over the signature "Rusticus" may be satisfied with preserving his own incognito without meddling with the authorship of articles in this journal regarding which he has no information whatever. For every article which appears in our columns the Proprietor and Editor is responsible, and it is mere impertinence to refer to an imaginary financial Editor, who has no existence. As for the criticism on our notice of the Quebec Loan we must repeat that "Rusticus" does not comprehend the subject. Our calculation was based on the current rate of exchange on London at Paris at the latest date in our possession, whereas "Rusticus" has made his calculation at par. The error is his and not ours. His other criticisms are undeserving of notice. We never pretended to give the true value of the loan at any specific time, but we stated that £4,000 commission would have to be paid "at the maturity of the loan," and the commission on the interest was also stated with sufficient clearness to be payable periodically. On what is really the main point, and which led to our original notice of the subject, viz., the difference between the real value of funds in Paris and London, all that "Rusticus" can say is: "I can scarcely believe that the Government will be so foolish as to allow it, though the wording of the contract would seem to indicate such folly."

We need not add another word. "Rusticus" believes, and appears to desire, that the Government of Quebec should repudiate an agreement deliberately entered into, because it was foolish. We acknowledge that we would much prefer incurring the loss to the repudiation of a contract, but then the *Witness* professes to inculcate a high tone of morality, and is, we presume, a better judge than we can pretend to be of what is strictly moral.

#### THE QUEBEC LEGISLATURE.

The Lieutenant Governor closed on Saturday last the session of the Quebec Legislature, after having assented to 112 bills, the greater number, of course, private. The most important public act was that respecting the Lower Canada Consolidated Municipal Loan Fund, which the *Montreal Gazette* estimates as likely to yield \$250,000 annually. We fear that this is much too sanguine an estimate. The sale of the railway is still in contemplation, but it will be difficult to find any mode of disposing of it that will not expose the minister to personal charges. The new license act will, in the opinion of the *Gazette*, give \$100,000, and the reductions in salaries \$50,000. A valuable reform has been adopted by which the Provincial Treasury will be relieved of a portion of the cost of maintaining institutions for the insane. If the result of the session should be an improvement in our financial position of \$880,000 annually, the administration will certainly be entitled to credit. We own that we have not the same confidence as the *Gazette* that his anticipations will be realized, and especially do we distrust the realization of the Municipal Loan Fund Asset, regarding which Alderman Nelson made some startling disclosures with reference to payments on account by Montreal. We are glad to notice that the future sessions are to be held during the winter months.

#### THE HARVEST YIELD.

It may be estimated that the yield of the present season will be nearly, if not quite, equal to that of 1879. Winter wheat in the western peninsula of Ontario has been, with a few local exceptions, a particularly good crop, and, notwithstanding the showery weather, has been housed in good condition, and with little or no loss. The kernel is remarkably plump. Oats promise an abundant yield, and peas and all green crops are scarcely behind. The potato plants are again visited by the pestiferous Colorado beetle, but not to the extent of former years, and a good crop is anticipated. In the midland and eastern sections of Ontario spring wheat has been slightly affected by rust, and barley has been somewhat discolored by the unfavorable showery weather; but on the whole the yield promises satisfactory results.



**THE WAY TO GO.**—The people of both Ontario and Quebec who usually afford a trip to one or more of the principal points along the Atlantic coast during some period of the summer season, appear to be as yet little acquainted with the extraordinary opportunities offered of enjoying by the way mountain scenery, which certainly has no parallel east of the Rocky mountains. Those who have travelled over the South Eastern Railway from Montreal to Portland or Boston by way of Newport and Fabyans, along the shore of Lake Memphremagog, the Green Mountains of Vermont and the White Mountains of New Hampshire, the valley of the Anamoosic and Saco Rivers, and by Lake Sebago, have little idea of what wild mountain scenery we have so near home, and so easy and cheap of access. Even the people of Montreal, who have for years been accustomed to the comparatively tame scenery on the north side of the White Mountains, are to a great extent, unacquainted with this new route. It is not too much to say that the trip in elegant observation cars from Fabyans along the base of Mount Washington, through the White Mountain Notch, along the sides of Mounts Webster, Willey, Lafayette, &c.,—the road being cut through the sides of the mountains, a thousand feet above the valley of the Saco, with fearful heights overhead, for fully thirty miles, along which the cars move slowly, and gentlemanly conductors explain every point of interest,—is not excelled in regard of scenic splendor by any route, even in Switzerland or the Rocky Mountains. People are awe-struck with amazement at the grandeur of the heights to which the mountains tower above the cars, as if threatening to topple over and precipitate the moving mass into the terrible depths beneath. And this is not for a mile or two. The magnificent panorama continues for nearly the whole forenoon trip. People who seldom pray are heard to ejaculate their admiration for the sublime works of the Creator, and it is even recorded of "Bob" Ingersoll, that he stated once when taking the trip that if he wished to be surrounded with the strongest reasons for a belief in revealed truths he would want nothing more convincing than the evidences of creative power shown by the route through the southern range of the White Mountains as we have described. The Montreal offices of the South Eastern Railway, where further information can be obtained, are at 202 St James street, corner of St. Peter street. The advertisement of the road will be found on another page. Those who continue the trip, as many do, so as to include Newport, Rhode Island, the great fashionable watering place of the United States, Manhattan Beach, Rockaway and Long Branch, will find easy connections with the Passumpsic, the Old Colony Railroad, and the magnificent steamers of the Fall River Line.

FOLLOWING CLOSELY on the failure of Young & Chapman, we have to chronicle this week the troubles of another wholesale boot and shoe firm, namely, Fortin, Contant & Co. of Quebec. Mr. Fortin was formerly in the grocery business in that city, and Mr. Contant foreman with N. Yatois & Co., and subsequently a partner with G. L. Rolland, both boot and shoe firms in this city. Somewhat over a year ago they bought the estate of P. Couture & Co., who failed early in April, 1879, and did not succeed in effecting a composition. The difficulty from the onset with Fortin, Contant & Co. was lack of sufficient capital. It was, however, reported that Messrs. Ross & Co. had arranged to make them advances, and further coloring was given to the supposition when about two months ago they purchased the machinery of J. & J. Woodley, and moved into the premises in the St. John suburbs lately occupied by that well remembered firm. The following is an approximate estimate of their condition as shown at

the meeting of creditors held in Quebec last Saturday, when the offer of fifty cents on time, secured and bearing interest, was amended to fifty cents in the dollar, cash:

LIABILITIES.	
Bills Payable .....	\$58,162
Ross & Co., less mortgage of \$12,000 .....	4,766
Due by F., C. & Co. as per books " " " " to Quebec Bk. ....	2,130
	3,100
<b>Total liabilities.....</b>	<b>\$68,158</b>
ASSETS.	
Bills Receivable on hand.....	\$ 540
Property in St. Sauveur.....	200
Machinery bot from Woodley....	2,300
	3,040
Stock as per inventory:	
Made unmade.....	\$33,500
do made.....	5,305
do retail store.....	785
	39,680
Machinery in Factory.....	\$3,815
Office Furniture.....	200
Machinery (Couture).....	4,000
Horse, Harness, &c.....	1,000
	9,015
Due to F., C. & Co. as per books.....	6,500
<b>Total assets.....</b>	<b>\$58,235</b>
Deficiency .....	\$9,923

It would appear that the firm themselves had little idea that a crisis was so near, as one of the partners was in Montreal buying leather the day it took place, and the goods were stopped on the way. A great majority of the creditors appear to be favorable to the offer of composition; but for the sake of appearances it might perhaps be as well if, in future cases, a fraction over or under such round numbers were offered. As for instance, 51½ cents or 49½ cents in the dollar. They might beget more confidence. Fifty cents is in danger of becoming monotonous.

NOTWITHSTANDING the little flurry of opposition developed in some quarters upon the occasion of the recent successful application of the Canada Guarantee Company for privilege to increase capital and other powers, the Company gives good evidence of success in the regularity and uniformity of its dividends, as does also the Accident Insurance Company, the management of the two Companies being constituted of the same *personel*. Both institutions have recently paid the regular dividend for the first half of the current year, viz: 4 per cent, and appear to be enjoying public favor. In the long run there can be no better criterion of success than constancy in the matter of dividends, and it must be gratifying not only to stockholders but to those who by sympathy are interested in the success of Canadian financial institutions to watch the good progress in stability which these Companies, now some eight years established, are making, and which through the years of business trial and prostration steadily maintained a record of success.

We have no hesitancy in publishing the following extract from a letter from the well-known house of Hughes, Innes & Co., of Toronto, wholesale grocers and importers, as a tribute to the worth of advertisements in the *JOURNAL*, due alike to ourselves and to advertisers. They write: "Your valuable paper has been of great assistance to us in introducing this article, and we have received several orders through the advertisement, and we think that when you have published a few of the testimonials enclosed that the sale will be greatly increased. We already have a good demand for them, and from the satisfaction they always give the purchaser we can safely recommend and guarantee them." The article

referred to is the patent "Batter-Worker" described in our advertising columns, and the proprietors appear willing to rest its claim for utility and excellence upon the good basis of testimonials from those who have bought and used them.

The creditors of the Mechanics Bank, it now appears, did well not to accept the proposed compromise with the shareholders at 30 cents on the dollar. Mr. Court, the assignee, in order to correct some excessive estimates of the total dividends to be realized writes that "the amount of the second dividend to be declared in about a month cannot yet be fixed." While it is almost certain my original estimate of 40 per cent to be received by the creditors will be somewhat exceeded, it would be quite unsafe to expect so much as 60 cents. Creditors may therefore expect to receive in all 40 to 60 per cent of their claims, nor can they be at present more definitely advised as to the outcome. Mr. Court adds: "It is most gratifying to state that nearly all the shareholders have settled their double liability on the reduced stock, on terms satisfactory to the inspectors and myself, without litigation."

A DUNDAS correspondent writing of the evils of present insolvency proceedings points out that debtors assign to a trustee and notify creditors to prove their claims, submitting an affidavit therefor which commits the signer to accept of the distribution of the assets of the insolvent as settlement in full, and that such a document is often signed inadvertently. There are many real difficulties connected with the present method of winding up estates, and a very great one, no doubt, is that of getting the intelligent assent of creditors to any given plan of settlement; but we hardly think that repeat can be charged with the follies of those who sign an agreement to compromise without an understanding of what they are doing.

AT a meeting of citizens held on Tuesday last, to consider how best to promote the success of the approaching Dominion Exhibition to be held in this city, a committee of 119 persons, largely composed of our most prominent and influential business men, was appointed, with instructions "to undertake the arrangements connected with the outside attractions during the fortnight of the exhibition, and to adopt such means as they may deem best to this end." Speeches were made of a cheerful and encouraging tone, and the proceedings were throughout of a character to inspire those having to do with the enterprise with energy and confidence. A practical turn was given to the instructions to the committee by the adoption of a resolution directing them to urge upon the railroads reduced fares.

PROCEEDINGS by filing a bill in chancery, have been taken by some of the holders of watered stock, including two of the present Directors in the City Gas Company of London, Ontario, against the original stockholders to compel them to pay up this stock. The amount of watered stock to be paid up is about \$80,000, a portion of which is still held by the injured allottees, who are not so disturbed about the result as those who disposed of their stock, amongst whom no little commotion exists. The solicitors engaged in the suit have retained the leading counsel in Toronto, and the litigation is likely to be hotly contested.

The following applications for discharge under the Insolvent Act of 1875 are announced in the *Ontario Gazette* of the 24th inst: R. S. Hamilton, Stratford, Aug. 26th; N. Tôtrault, Toronto, Aug. 30th; M. S. Morell, Toronto, Aug. 26th; M. C. & J. C. Drew, Toronto, Aug. 23rd.



The Minister of Public Works visited on Monday last different localities in St Catharines laying claim to attention as available sites for a new post office and Government buildings, and gathered information as to the need of further Welland Canal extension and improvement. Mr. Langevin stated his conviction of the importance of the requirements brought to his notice, and promised to give all the matters under advisement full consideration at an early date in conference with his colleagues in the ministry.

The potato bug appears to be quite partial in his attentions in the western counties of New Brunswick, some fields being almost free from the pest and others swept almost clean of potato vines. This has its parallel to some extent in sections of Ontario, some plants being almost totally destroyed, while vines in the immediate neighborhood are quite untouched. Would it not be advisable to ascertain whether there may not be some avertible cause for this choice on the part of the creature?

A BUFFALO concern is manufacturing crystallized sugar from corn very extensively, and is said to be making enormous profits. Their product brings within a fraction of the price of common sugar, while its cost is relatively very low. The secret of the crystallization of glucose, which has long been sought after by the manufacturers of that article, is for the present securely held by this Buffalo Company. The extension of this industry it would appear is practically unlimited.

THERE is considerable excitement over the recent discovery of oil at Lake Ainslie, C.B. and several sets of boring apparatus are already on the ground with more on the way. A number of American speculators are in that section, and have mapped out large parcels of land for boring purposes. That there is oil is admitted, the quantity only being in doubt. The quality is reported to be superior to any other yield in Canada.

THE Canada Cotton Company has achieved much success within the past twelvemonth, but was not in quite such bad straits a year ago as our reference to its affairs made appear. The Company never defaulted upon the interest upon its bonds, but was in difficulty as to the redemption of the principal, and had to defer payment thereof. The recent dividend of 4 per cent. indicates a great advance from this state of affairs.

*Parturiant montes, et nascuntur ridiculus mus.*  
On Saturday night last, we read in an exchange, burglars entered several stores on Dundas street, London, Ont., including Kingsmill's, dry goods; Powell & Co.'s, dry goods; N. Wilson & Co.'s, dry goods; Wright & Co.'s, hardware; R. S. Murray & Co.'s, dry goods, and W. Westlake's, dry goods, stealing goods, the value of which, so far as ascertained, will not exceed—twenty-five dollars.

NOTHING more has transpired in reference to the discovery of coal at Dunwich, beyond the putting forth of some unfavorable press opinions and a spirited answer from one of the prospectors, who defies all geological skepticism and opposition, maintaining that there is coal in Dunwich, whoever may think to the contrary. Geologists, it is said, pronounce the specimens of coal exhibited good, but are not prepared to believe that they were unearthed in Dunwich.

AN order has been obtained to prevent Mr. J. M. M. Duff, trustee of the estate of Hendry & Cowan from proceeding under the deed of trans-

fer made by them on behalf of the majority of their creditors. It is claimed that since the abolition of the Insolvent Act, the only legal means of winding up an estate is through the Prothonotary office, that no deed of assignment in trust can be executed under our laws, and no discharge can be granted thereunder. The order stays all proceedings in the meantime.

The Western Counties Railway, contrary to expectations, is said to be paying running expenses

The Quebec Bank will not accept deposits at more than 3 per cent. after 1st ult.

## FIRE RECORD.

### ONTARIO.

*Toronto, July 23.*—Priddle's cabinet factory with contents destroyed. Loss heavy; insured for \$1,200. *Paris, 24.*—Knitting mills owned by Messrs. Clay & McCosh totally consumed. Loss about \$38,000; the following is a list of the insurance:—Western, \$4,000; Mercantile, \$2,000; Waterloo Mutual, \$2,000; British America, about \$9,000; Lancashire, \$3,000; Scottish Commercial, \$5,000; other companies \$3,000. *Morpeth, 23.*—Residence of A. Cole destroyed. Loss about \$1,500; insured for \$500. *Brussels, 24.*—The Brussels Cheese Factory destroyed together with contents, including \$1,000 worth of cheese, \$1,000 worth of household goods owned by A. E. Wallace, and house furnishings of J. H. Murdaugh. Loss on building about \$3,000; insured for \$1,500 in the Western. Cheese insured for \$1,000 in the Commercial Union. *Paris, 26.*—Mrs. Palmer's barn totally destroyed with its contents, consisting of hay, agricultural implements and the produce of 31 acres wheat. *Caradoc, 26.*—Barn of L. Clarke with contents, hay, wheat and farming implements, destroyed. Loss about \$1,200; fully insured. *Toronto, 28.*—Small fire in the premises occupied by C. Barratte & Co., manufacturers' agents, stock of Pearce & Co., druggists, on the lower flat damaged by water; loss not yet estimated.

### QUEBEC.

*Lachine, July 26.*—Dawes & Co.'s stables destroyed, together with a span of horses and a quantity of hay.

### NEW BRUNSWICK.

*Grand Falls, July 23.*—Steam shingle mill owned by Fawcett destroyed. Loss heavy; no insurance.

## Financial and Commercial.

### GENERAL MARKETS.

THURSDAY, JULY 29th, 1880.

Freights remain steady to firm, and the shipping business continues active, with the promise of extraordinary pressure later on in the season. Grain is coming forward freely, and with increased facilities at this port, undoubtedly a far larger percentage of the crop might be handled here. General business is good, and the feeling of confidence in the future seems to gain strength every week. A cheerful and hopeful tone pervades the whole community, while complaints of inactivity are rare indeed. The dry goods trade is flourishing perhaps as never before. This is due partly to increased business of the country, and partly without doubt to decreased competition, the sifting process of bankruptcy having cleared the field within the past year of a good deal of mercantile unfitness which only served to clog the wheels of prosperity all round. The boot and shoe trade would hail a similar process in its line with much satisfaction, but complains that the late widespread

insolvency has not been attended with any proportionate reduction of competition. These complaints are natural, and they derive special force from every new insolvency which comes to light. The hardware trade in manufactured goods is sensibly quiet; the tone of the market for heavy ware is healthy and firm. Leather is not inactive. English demand for buff has helped to strengthen that article considerably. Provisions are active; pork is firm at higher prices; butter well maintained at close to top figures; cheese very firm. Foreign wool is improving in tone, and domestic fleece is unchanged. Rather more inquiry for money is reported at unchanged rates, and the supply continues superabundant. Sterling Exchange is quoted  $8\frac{1}{2}$  for 60-day bankers bills according to character of demand, and about  $7\frac{1}{2}$  for documentary. Exchange on New York is commonly done at par. Sterling Exchange in that city is \$4.83 for bankers and \$4.80 to \$4.80 $\frac{1}{2}$  for Commercial 60-day bills. A quieter tone has ruled on the Stock Exchange, and moderate reactions from extreme figures are recorded in the more active shares. The following is a summary of the business done since last report: 140 Bank of Montreal at 140 $\frac{1}{2}$  to 140 to 140 $\frac{1}{2}$ ; 61 Merchants' at 98 $\frac{1}{2}$  to 99 to 99 $\frac{1}{2}$ ; 307 Commerce at 122 to 121; 287 Ontario at 83 $\frac{1}{2}$  to 81 $\frac{1}{2}$  to 82 $\frac{1}{2}$ ; 126 People's at 77 $\frac{1}{2}$  to 77 to 77 $\frac{1}{2}$ ; 50 Jacques Cartier at 75; 1295 Montreal Telegraph at 110 $\frac{1}{2}$  to 108 $\frac{1}{2}$  to 110 to 108 $\frac{1}{2}$ ; 55 Richelieu Navigation at 42 to 42 $\frac{1}{2}$ ; 75 City Gas at 129 $\frac{1}{2}$  to 129 $\frac{1}{2}$  to 129; 50 Canada Cotton Co. at 90; 45 Montreal Loan and Mortgage Co. at 96; 170 City Passenger Railway at 106 to 105 $\frac{1}{2}$ ; 410 Dominion Telegraph at 66 to 66 $\frac{1}{2}$ , and 100 Graphic 2nd Preferred at 17 to 17 $\frac{1}{2}$ . To-day the market is moderately active and strong. A general advance has taken place some bank stocks reaching the highest prices yet touched during the rise. Recorded sales are as follows: 194 Montreal at 104 $\frac{1}{2}$  to 124; 150 Ontario at 84 $\frac{1}{2}$  to 84; 31 Peoples at 77 $\frac{1}{2}$ ; 90 Merchants at 99 to 99 $\frac{1}{2}$ ; 39 Commerce at 122 to 121 $\frac{1}{2}$ ; 131 Montreal Telegraph at 108 $\frac{1}{2}$  to 109 $\frac{1}{2}$ ; 140 City Passenger Railway at 105 $\frac{1}{2}$  to 106; 1 City Gas at 129 $\frac{1}{2}$ ; 25 Canada Cotton Co., ex divd. at 85.

ASBES.—Receipts the past week have been light. First Pots have sold at \$4.45 to \$4.55, and are now pretty steady at \$4.50 to \$4.55, with only one buyer at over \$4.50. Seconds, \$3.50. Thirds, \$3.00, scarce. Pearls have sold at \$5.25 for first sort, and \$4.25 to \$4.50 for second; the trade in England is reported to be of a purely retail character. Receipts since 1st January, 5,754 brls Pots, 916 brls Pearls. Deliveries, 5,599 brls Pots, 569 brls Pearls. Stock in store at six o'clock on Wednesday evening, 617 brls Pots, 451 brls Pearls.

BOOTS AND SHOES.—Business continues active and manufacturers find themselves overpressed with work. The failure of Fortin, Contant & Co., of Quebec, excites a good deal of comment, and gives occasion for more open expressions than usual of dissatisfaction with the way the boot and shoe, or rather the leather trade is now conducted. This column has again and again recorded the earnest protest of the solid houses of the trade against the low prices that were making, and it has been pointed out that if houses with the best facilities, for buying and manufacturing by reason of their capital, could not figure out a profit, some of their competitors must be doing business at a loss. It is now claimed that recent failures demonstrate the correctness of this theory. There is no denying the monstrous disadvantage under which solvent houses labor when their competitors, notoriously with little or no capital, are enabled to buy their stock at 50 cents on the dollar, and it is not surprising that grumbling of the loudest kind is heard when failures make it apparent that this is the kind of competition that has to be encountered. The same unhealthy state of affairs is said to exist to-day,

the insolvencies lately recorded not being thought to go to the root of the matter. Split stogas that were last year sold at \$1.35 wholesale, and were accounted unprofitably low at that price, are now offering, notwithstanding a rise of full 25 per cent in sole leather, the principal item of cost, at \$1.30. It is stoutly maintained that the only way this sort of thing can be done is by making up the inevitable loss out of capital, or, if no such resource should exist, by paying less than contract prices for material. We present these views as current in this and the leather trades for a long time past, and finding emphatic repetition at this time by reason of their recent substantial vindication. Prices are so unsatisfactory that the report "we are doing more business than we want to" may well be credited as literally true.

**CATTLE.**—Some eight car loads of cattle were offered at the St. Gabriel market on Monday last, which were rapidly disposed of, the demand being good and prices ruling firm. Export cattle were sold at from 4½c to 5½c per lb., 13 large bulls realizing \$72 each. At the Viger market some 250 head of inferior cattle were disposed of at 2½c to 4c per lb. Sheep sold readily at 5c per lb., and lambs, of which there was a good supply, were sold at \$2.50 to \$3.50 each. The disease complained of in the vicinity of Picton, N.S., has been carefully investigated by Prof. McEachran of this city, and proves to be merely local, and confined to certain farmers whose stock have never been properly cared for, the cattle owned by their immediate neighbors being free from disease and in prime condition.

**DRY GOODS.**—Our report of this trade requires very little shading this week. The business in fall goods opens up well and is fairly distributed, although one or two prominent houses do not yet find any marked improvement over a year ago. Other houses in greater number report a very greatly increased trade, and find their resources taxed to the utmost to keep up with their orders. The clerks in these establishments are now having to do night work, which is perhaps as good an indication of the state of business as could be desired. Satin goods, which have been in unusual favor during the summer, still meet with a fine demand. The recent alterations in price lists for Canadian cottons have been attributed in some quarters to fear of American competition, and this would perhaps speedily have appeared if a reduction had not been made, but the truer explanation is found in the gradual decline in raw cotton from 12½c in January last to 11c now, equal to 12 per cent, and the strong probabilities of the present crop's equalling if not exceeding the unprecedented one of last year, which foots up between 5,800,000 and 5,900,000 bales. The outlook for cotton goods under the circumstances is not favorable to the maintenance of prices, and the concessions recently advised would seem quite natural. In peering into the future, however, it would be well to bear in mind that consumption in the United States and elsewhere is constantly showing unexpected proportions, and it is not safe to conclude that another crop equal to last year's will necessarily be marketed at a less price. The visible supply on the 23rd inst. was some 350,000 bales greater than a year ago, which is also a factor favoring lower prices, but one of no very great significance; the visible supply for the corresponding date in 1877 was some 50,000 bales larger than now, and the price 1c lower.

**DRUGS AND CHEMICALS.**—There is no change in this line, and dullness continues to prevail. In England the market continues firm, and stocks being mostly in makers' hands there is no special anxiety to sell. Caustic Soda, Sal Soda and Bicarbonate of Soda are all quoted there at 2s. 6d. to 5s. advance per ton. Iodine, which we reported in our last as having dropped on account of a quarrel among the makers, fell as

low as 6d. sterling per doz., but only for a day or two. Orders began at once to rush in, and stocks were bought up on speculation on the spot. On this side of the Atlantic the decline could not be taken advantage of to any extent as it advanced so rapidly again. Some small lots were picked up, however, but the buyers are holding it for an advance, and are not anxious to quote.

**FLOUR AND GRAIN.**—The record of the wheat market for the week is one of constant fluctuations at Chicago, within a narrow margin, with no ultimate gain or loss in price. The requirements of Europe is the problem upon which speculation now rests, and although the weather reports have not been favorable, they are better than those for the like season last year, and the probabilities are consequently in favor of lessened demand. All estimates agree in making out a large surplus on this continent, the figures taking a range of 100,000,000 to 200,000,000 bushels. Last year on the prospects of a large crop, much the same as now, wheat went down to 84½, and from this point, notwithstanding that the estimates of the yield were steadily verified as the season advanced, a rapid rise set in hardly halting before \$1.00 was reached, and finally under extraordinary speculation during the winter reaching \$1.35. Of course there are no such contingencies apparent this year, and the chances now decidedly favor a moderately low scale of prices, but it is well to recall the course of the market a year ago, if only to keep in mind the liability to utter disproof which the most approved estimates and conjectures at this period of the year are under. The course of the Chicago market has been as follows for August delivery: Friday, 89½c; Saturday, 88½c; Monday, 87½c; Tuesday, 87½c; Wednesday, 88½c; and to-day at 1.02 p.m. 87½. For delivery any time during the year the price is just where it was a week ago, namely, 85½. This price really gives in a nutshell public opinion as to future value. Considerable business has been reported in this market in Toledo Red Winter, and sales of cargo lots of No. 2 have been effected at about every ½c on a rising scale from \$1.06½ to \$1.34. Chicago No. 2 Spring meets with some inquiry at \$1.04 to \$1.05. No dealings are reported in Canada wheat, and prices are nominal. Sales of corn in bond have transpired for immediate delivery at 48½c. to 49c.; cargoes to arrive are done at about 1c. lower. Peas are quoted 91½c. to 92c.; stocks becoming reduced. Oats quiet and steady at 33½c. A moderate business only has transpired in flour, and the tendency has been towards concession, though prices show but little change from a week ago. Sales have been effected at the following figures: Spring Extra, \$5.70 to \$5.80; Superfine, \$5.52½ to \$5.55; Superior extra, \$5.80 to \$5.85; Extra, \$5.70; Strong Bakers, \$6.40; Choice ditto, \$6.60; Medium Bakers, \$6.15; Ontario bags, \$3.90; City bags, \$3.12½.

**FRUITS.**—Peaches are in market from the country about Grimsby, Ont., and run from moderately good fruit down to very poor. Prices range from 25c. to \$1.25 a basket, according to quality, with \$1.50 asked for choicest. Harvest apples have arrived in good quantity, rather more than the market wants, and move off heavily at \$1.75 to \$2.25 per barrel, with exceptional stock perhaps a little outside of this range. The fruit is not of a keeping quality, and has to depend entirely upon local demand within moderate distances. California Bartlett pears bring \$6.75 to \$7.00 per box, and plums \$5.00 per box. The demand is quiet, as it is also for lemons, which are unchanged in value.

**FREIGHTS.**—Rates are quite firm, and there is a good deal of talk about decidedly better rates for the closing voyages of the season. Spot dealings are on about the same basis as heretofore, with the temper of negotiations favoring owners. The following recent charters show the state of the market fully: Grain, Etta Stewart, 770 tons, 5s. U.K. f.o.; Lepreux, 770 tons, 5s.

U.K. f.o.; Emma Mar, 800 tons, 5s. U.K. f.o.; Tell, 5s. 7d. U.K. f.o.; Galatia, 400 tons, 5s. 9d. U.K. direct; Thorogay, 448 tons, U.K. 5s. 6d.; Sabrina, 400 tons, U.K. 5s. 9d.; Siam, 400 tons, U.K. 5s. 4d.; Mercator, 293 tons, 5s. 8d.; Henry, 2,990 qrs. 5s. 6d. direct to Antwerp; Deals, Orgeuil, 729 tons, 67s. 6d., U.K.; Walte, 514 tons, 68s. 6d. U.K.; Princess Louise, 743 tons, 68s. 6d., U.K.; Lord Palmerston, 650 tons at 67s 6d. and a vessel of 800 tons at 70s., U.K. Lumber, Ella, 300 tons to from Quebec, at \$17; Valero, 300 tons, from Montreal, \$16; Lotte, 350 tons, \$17; Trust, 325 tons, \$16; Amicus, 400 tons, \$17; Forest Princess, 325 tons, \$16.50, all for River Platte.

**GROCERIES.**—*Sugars.*—Demand quite active for Yellow Refined, beyond almost the capacity of the chief refinery. Prices steady for all grades. Porto Rico, Barbadoes and Cuba Sugars selling at about previous quotations. New York market is to be noted firm, and British markets for Refined rather advanced. Stock is about as it was in New York, but reduced in Britain, with favorable prospects for Beet. *Teas* are more active, and about 1 to 2 cents advanced for most Japans. Sales considerable. Japan advices are again on the upward key. Young Hyson and Black Teas in fair demand. *Hollands* and *Syrups* decidedly firmer. Barbadoes sold 45½c, held 47c to 50c; Trinidad, 47c to 49c, Syrupium. *Coffees*, a fairly steady market for all kinds. *Rice* dull, \$3.95 to \$4.35. *Spices* firm for Pepper, also Pimento and Cloves; Ginger and Cassia inactive. *Fruits.*—Valentia rather higher, 7½c to 8½c, Layers scarce. Loose Muscatels \$2.25 to \$2.60. Currants dull.

**HARDWARE.**—The dull season has fairly set in, and dealers in manufactured goods have only to report the usual run of straggling orders, which continues in season and out. The firm tone latterly reported is gaining in power steadily, and a good degree of cheerfulness now obtains amongst the dealers in heavy ware. A private cablegram dated the 27th inst. advises a further rise of 1s. in tin plates, and reports manufacturers filled up for Canada plates and refusing orders. Prices in this market in the absence of dealings can hardly be said to have undergone any change, but holders are firmer in their views, and we move our figures for Canada plates up 25c. to \$2.50 for Hatton and \$4 for Penn. and Garth. as fairly representing current value. Sales of Summerlee pig iron have been effected during the past week at \$21 and \$22; other brands on this basis. Confidence in the future of the market is now freely expressed, the character of advices from the States and from England being constantly favorable.

**HIDES.**—The demand for city hides is eager as usual, and all the butchers' stock is taken up steadily by regular customers at unchanged prices. Chicago hides are active, addin good request to some improvement in price, costing \$11 to \$11.25 in this market. Calfskins and lambskins quiet and unchanged.

**LEATHER.**—A seasonable demand for sole is witnessed at established prices, and manufacturers seem well contented, although there has been a perceptible abatement from the rush of a fortnight or so ago. The only feature of which we are advised in black leather is yet more marked stiffness and scarcity in buff. This is owing to the English demand, which now steadily absorbs supplies of favorite manufacture at about 17c cash. We hear of latest account sales showing 18c net for Quebec buff, said to be ordinarily 10 per cent. inferior in quality to Montreal manufacture. With the present high prices for hides in the States England finds it cheaper to import buff, and a demand practically unlimited would thus seem to be opening up. Conservative dealers are saying that Canada may yet have to make up its mind to do without buff unless willing to pay a

decidedly better price for it. The extent and eagerness of the demand may be seen in the fact that a prominent dealer has openly offered 17c cash for the entire manufacture for the season of one of the largest tanners of this leather, an offer that has not been accepted.

LUMBER.—Trade fair. Good lumber meets ready sale at fair prices, and is scarce. Large quantities of refuse culls are being yarded here which go into buildings put up for speculation. Most people have no idea that seven-eighths of the lumber used in this city is rank sap culls, too poor to export, but easily disposed of here, because it is cheap. This material quickly decays, and is totally unfit for house building, having neither strength nor durability. Architects and proprietors ought to take note of this notorious fact. Very little attention is paid to the quality of lumber used in buildings, even by experienced architects. These sap culls are mostly clear on one side, but, by examining the back of every board, it will be found that it is composed of decayed sap wood, which absorbs moisture like a sponge and decays rapidly, causing a bad, fungy smell, which is very often blamed on the drains. Of course the greatest harm arises where the lumber is exposed to dampness or the weather. This shoddy material is very little used in England; the deals imported are almost free from sap.

ONS.—S. R. Seal is still being pressed upon the market without meeting much response from buyers. Although it has been hitherto held firmly at 60c. per wine gallon for 50 or 100 barrel lots, we believe that now a concession of perhaps 2c. or 3c. would be made. In other oils there is very little doing. Menhaden oil has advanced materially in the States in consequence of short catch. Naval Stores—Turpentine has advanced about 2c. in New York. Rosins and Tars are unchanged. Paints are quiet, and without alteration in price. There is no change to report in Refined Petroleum since last week's quotation. Car lots are still held at 18c. per Imperial gallon f. o. b. London, small lots at 2 1/4c. in store at Montreal, and single barrels 2 3/4c.

PROVISIONS.—Butter.—The market is substantially unchanged since last report, although from day to day there has been some variance both in tone and prices. Business in finest Townships ranges anywhere from 20c to 22c, with buyer and seller very likely to agree upon the mean figure. We hear again of sales in the country at 22c, and even higher, but it is insisted by those who have excellent opportunities of gaining full information that these prices are altogether exceptional, and are only given for fancy goods or for a few packages of extra choice for the purpose of affecting the market. It is maintained that 20c is the ordinary price for a good to fine article, and that the farmer must far oftener accept below that figure than secure a better one. The fact is that the quality is an unusually prominent factor. Buyers are willing to pay full figures, 22c and over, for the very finest selections but will have nothing else. The dealings in this market have been small, the great bulk of the goods arriving being on consignment or in fulfilment of contracts. Morrisburgh, Brockville and Western Dairy rule at about 20c, 19c, and 17c respectively for finest. The Commercial Bulletin of Wednesday reports a continued good trade in the New York market, and "firm prices on pretty much all grades, with no surplus of choice quality," and gives the following table: the receipts and exports of butter (exclusive of butterine) since May 1st (the beginning of the trade year) compare as follows:

Table with 3 columns: Past week, Same week, 1879, Since May 1, 1880, Same time last year. Rows: Receipts Pkgs., Exports Pounds.

Statement of Banks acting under Charter, for the month ending 30th June, 1880, according to the Returns furnished by them to the Department of Finance.

Main financial table with columns: BANKS., CAPITAL, LIABILITIES, and various sub-sections like Dominion Deposits, Provincial Gov. Deposits, etc.

CAPITAL.

LIABILITIES.



## AMERICAN MARKETS.

Chicago, July 29, 1.02 p.m.—Wheat, July, 85½c; Aug., 87½c; Sept., 86c. Corn, July, 35½c; Aug., 35½c; Sept., 35½c. Oats, July, 24½c; Aug. and Sept., 22½c. Pork, 1.12 p.m., —July and Aug., \$15.824; Sept., \$15.75; Oct., \$15.40. Lard, 1.00 p.m.—Aug., \$7.35; Sept. and Oct., \$7.42½.

Milwaukee, July 29, 1.05 p.m.—Wheat, July, 95c; Aug., 90½c; Sept., 86½c.

## ENGLISH MARKET.

Beerbohm's Report, July 29th, 1880.—Floating cargoes Wheat, Maize, quiet, steady. Cargoes passage Wheat, Maize, steady. Liverpool Spot Wheat, strong, Maize, rather easier, half penny cheaper. French crops progressing favorably. On passage U. K. ports, call and direct ports, Wheat, 1,850,000 qrs.; Maize, 650,000 qrs.

## RAILWAY RETURNS.

NORTHERN OF CANADA AND HAMILTON AND NORTH WESTERN RAILWAYS.—Traffic receipts for period ending 15th July, 1880—Passengers, \$7,792.30; Freight, \$17,182.49; Mails and Sundries, \$1,235.41. Total Receipts for current period 1880, \$26,210.20. Corresponding period, 1879, \$21,717.48. Increase, \$4,492.72.

## Special Notices.

Messrs. T. F. McGrail and C. J. Walsh have entered into co-partnership as general commission merchants, fruit and provision dealers in this city, under the name of McGrail & Walsh. Both gentlemen are thoroughly experienced and well known to the trade, the former having been in the provision trade some years ago, but latterly in the employ of Messrs. Hart, Marion & Co.; and the latter for many years with Geo. Whit, Esq. With their experience, &c., they will no doubt meet with a fair share of public patronage.

BEACONSFIELD VINEYARD, G. T. R.—Near Pointe Claire, P.Q.—Mr. G. F. Gallagher, of the late firm of Menzies & Gallagher, and Gallagher & Co., has entered into co-partnership with Mr. Louis Gauthier, and their vineyards have been extended to Beaconsfield Station, G.T.R. They are now prepared to fill all orders for the celebrated "Beaconsfield Grapes" and other favorite varieties, and forward them to all parts of Canada or the United States, by post or otherwise, for spring planting. Messrs. G. & G. intend to lay out a portion of their new farm for the cultivation of small fruit, which will be cultivated on a large scale for the supply of their customers. A catalogue will be issued in a few days, and be ready for distribution on application. All orders should be addressed to Gallagher & Gauthier, Beaconsfield, P.Q., or to their office in Montreal, No. 57 St. Gabriel street.

## J. CLINTON COLLINS &amp; CO.,

GENERAL COMMISSION MERCHANTS.

## FRUITS AND DAIRY PRODUCTS

A SPECIALTY.

104 MCGILL STREET, MONTREAL,

[Opp. main entrance St. Ann's Market.]

References:—M. H. Gault, Esq., M.P., Montreal; Cochrane, Cassils & Co., boot and shoe manufacturers, Montreal; Thos. B. Collins, Esq., Merchant, Millbrook, Ont.

Correspondence invited.

## LEFEBVRE &amp; MICHAUD,

WHOLESALE

## Boot &amp; Shoe

MANUFACTURERS,

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Samples sent on application.

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## PORK, BEEF and LARD

Of the finest quality constantly on hand.

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Consignments solicited. Correspondence invited. Weekly market reports furnished on application.

## For Sale

ON MOST LIBERAL TERMS

## Paper Mill &amp; Saw Mill.

The above fine and desirable Properties, situated at Sault-au-Recollet, lately belonging to T. L. Steele and Daniel McNiver, Esq. Machinery new and complete. Water Power first-class.

Distant from Montreal 6 miles, and 1 mile from Railway Station.

Apply to

THIBAudeau BROS. & CO.,  
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## ESSENTIAL OILS

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REFERENCES:

Thos. May & Co., Dry Goods Merch'ts, Montreal.  
G.C. Snowdon & Co. Hardware " "  
John Watson & Co. Crockery " "  
Ewing Bros. & Co., Seed " "



## CANADIAN PACIFIC RAIL'Y.

Tenders for Rolling Stock.

THE time for receiving tenders for the supply of Rolling Stock for the Canadian Pacific Railway, to be delivered during the next four years, is further extended to 1st October next.

By Order,

F. BRAUN,  
Secretary.

DEPT. OF RAILWAYS & CANALS, }  
Ottawa, 26th July, 1880.

## S. CARSLY,

DRY GOODS, WHOLESALE,

113 St. Peter Street,

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AND

18 St. Bartholomew Close,

London.

Invites special attention to the following scarce lines, now in stock and arriving by present steamers.

## INDIAN MUSLINS,

White, Cream, Eern, Pink and Sky.

## PLAIN BLACK AND BROCADED SATINS.

## REVERSIBLE SATIN AND FAILLE RIBBONS,

All the newest Shades.

## THE NEW DRESS SATTEENS,

In Plain and Pompadour.

## THE NEW JAPANESE SPOT CAMBRICS.

## EMBROIDERED LAWN AND MUSLIN TIES,

Newest Styles in White and Eern.

## LENOS, MOSQUITO NETS AND TARLATANS,

White, Pink, Blue, Rose, Green and Canary.

## FULL LINE OF MUSLINS OF ALL KINDS.

## NEW FANCY DRESS GOODS,

Low and medium.

## ALL WOOL FRENCH BUNTINGS. LOW BLACK GRENADINES.

## TURKISH TOWELS AND TOWELINGS.

## BATHING DRAWERS AND SUITS. CURTAINS,

Lace, Net and Guipure

## SUNSHADES AND UMBRELLAS,

Black and Colored, in Silk and Zanilla.

We believe we offer the best value in the trade.

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## S. CARSLY,

113 ST. PETER STREET, Montreal.

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**Pictou, Ont.**

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Office: Washburn Block, Main Street.

**Peterborough, Ont.**

**SCOTT & EDWARDS,**  
BARRISTERS, &c.,  
W. H. Scott, Q.C. E. B. Edwards, M.A.

**HATTON, HATTON & BECK,**  
SOLICITORS, etc. Office—Simcoe Street,  
over Flaville's Feed Store.  
D. G. HATTON. W. HATTON. N. D. BECK.

**Port Hope, Ont.**

**H. A. WARD,**  
BARRISTER, ATTORNEY,  
Solicitor in Chancery, etc.,

**Port Elgin.**

**F. PROUDFOOT,** BARRISTER,  
SOLICITOR, CONVEYANCER, NOTARY PUBLIC  
Head office—Port Elgin. Branch office—Southampton. Private Funds to Lend.

**Quebec, P.Q.**

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Victoria Chambers, corner of St. Peter and St. Paul streets, Quebec.

**Renfrew, Ont.**

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

**Sherbrooke, P.Q.**

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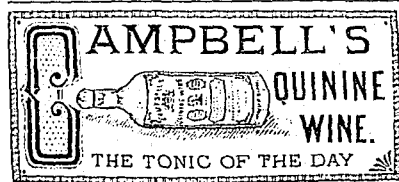
Budgets,  
Bill Heads,  
Bills of Fare,  
Bills of Lading,  
Bonds,  
Books,  
Calendars,  
Cards,  
Cash Books,  
Catalogues,  
Cheques,  
Circulars,  
Day Books,  
Deeds,  
Diplomas,  
Dodgers,  
Envelopes,  
Factums,  
Forms,  
Hand Bills,  
Funeral Notices,

Invoice Books,  
Journals,  
Labels,  
Letter Heads,  
Ledgers,  
Memorandums,  
Notarial  
Forms,  
Note Headings,  
Order Books,  
Pamphlets,  
Posters,  
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**Perth, Ont.**

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(In the Court.)

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Information as to prices, &c. given cheerfully and without delay. Returns promptly made.

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AND



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Insurance.

**THE ACCIDENT INSURANCE COMPANY OF CANADA.**

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, . . \$250,000.

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

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**THE CANADA GUARANTEE COMPANY** is specially devoted to the issue of the above Its Bonds are authorized to be accepted by the Dominion and Provincial Governments. It is the only Company which has made the required deposit of \$50,000 with the Government, and the only one authorized to transact Guarantee business throughout the Dominion.

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Vice-President:

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Manager.

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

**STOCKS AND BONDS.**

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices July 29.
British North America	£50	\$ 4,868,668	\$4,868,668	\$1,170,000	2 1/2	103 103 1/2
Canadian Bank of Commerce	\$ 50	6,000,000	6,000,000	1,400,000	4	122 122 1/2
Dominion Bank	50	1,000,000	970,250	30,000	4	121 7 1/2
Du Peuple	50	1,600,000	1,603,000	240,000	4	106 77 1/2
Eastern Townships	50	1,489,000	1,382,037	300,000	2	45
Exchange Bank	100	1,000,000	1,000,000	50,000	3 1/2	114 116
Federal Bank	100	1,000,000	1,000,000	185,000	4	102 103 1/2
Hamilton	100	1,000,000	744,600	60,000	0	
Hochelaga	100	810,000	639,137		3 1/2	99 99 1/2
Imperial Bank	100	915,000	590,000		3	90 92
Jacques Cartier	25	500,000	886,094	50,000	4	140 141 1/2
Maritime	100	800,500	699,450		3 1/2	80 81
Merchants' Bank of Canada	100	5,798,267	5,616,446	475,000	3	50 70
Molsons Bank	50	2,000,000	1,999,095	100,000	3	82 84
Montreal	200	12,000,000	11,909,200	5,000,000	4	125 132
Nationale	100	2,000,000	2,000,000	300,000	3 1/2	76 75 1/2
Ontario Bank	100	2,000,000	2,000,000	100,000	3	99 99 1/2
Quebec Bank	40	3,000,000	2,996,756	400,000	4	104 144 1/2
Standard	50	2,500,000	2,500,000	175,000	3 1/2	81 81 1/2
Toronto	100	609,750	609,750	20,000	3	50 70
Union Bank	100	2,000,000	2,000,000	600,000	3 1/2	82 84
Ville Marie	100	1,000,000	1,992,990		2	125 132
Anglo Canadian Mortgage Co.	100	400,000	331,411		4	76 1/2
Building and Loan Association	50	750,000	773,214	30,000	3 1/2	108 88 50
Canada Cotton Co.						
Canada Landed Credit Co.	25	1,500,000	603,314	110,000	4 1/2	135 184 1/2
Canada Farm. Loan and Savings Co.	1 1/2	2,000,000	2,000,000	850,000	6	184 184 1/2
Dominion Savings & Investment Soc.	50	800,000	579,850	80,000	5	129 66 70
Dominion Telegraph Co.	50	600,000	600,000		2 1/2	110 117 1/2
English Loan Co.	100	600,000		4,273.34	4	154 164 1/2
Farmers' Loan and Savings Co.	50	600,000	590,000	46,000	4	117 117 1/2
Freehold Loan & Savings Co.	50	1,050,400	890,050	231,024	5	154 164 1/2
Hamilton Provident & Loan Society	12 1/2	850,000	841,026	120,000	4	117 117 1/2
Huron & Erie Sav. & Loan Soc.	50	1,000,000	977,100	60,000	5	138 134
Imperial Loan and Investment Co.	50	600,000	577,000	60,000	4	132 134
London & Can. Loan & Agency Co.	50	4,000,500	560,000	143,000	5 1/2	
London Loan Co. of Canada	50	434,700	224,760	20,364	5 1/2	
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	109 109 1/2
Montreal City Gas Co.	40	2,000,000	1,800,000		5	129 130
Montreal City Passenger Ry Co.	50	600,000	600,000		0	105 106
Montreal Investment and Building Co.	50	500,000	481,027		0	40 47
Montreal Loan & Mortgage S'y.	50	1,000,000	599,000	75,000	3 1/2	94 96
National Investment Co.	100	1,463,000	28,000	7,500	3 1/2	104 125 1/2
Ontario Saving and Investment S'oy.	50	1,000,000	939,000	168,000	5	
Provincial Permanent Building Soc.	100	280,000	250,000	10,000	2 1/2	42 44
Richelieu & Ontario Nav. Co.	100	1,500,000	1,500,000		5	135 139 1/2
Toronto City Gas Co.	50	600,000	600,000		5	139 134 1/2
Union Loan and Savings Co.	50	500,000	462,762	100,000	5	154 154 1/2
Western Canada Loan & Savings Co.	50	1,000,000	965,432	390,000	5	

**Q. M. C. & O. RAILWAY.**

Trains run as follows:

	MAIL.	EXPRESS.
Leave Hochelaga for Hull	8.30 a.m.	5.15 p.m.
Arrive at Hull	12.40 p.m.	9.25 p.m.
Leave Hull for Hochelaga	8.20 a.m.	5.05 p.m.
Arrive at Hochelaga	12.30 p.m.	9.15 p.m.
Leave Hochelaga for Quebec	3.00 p.m.	10.00 p.m.
Arrive at Quebec	9.00 p.m.	6.30 a.m.
Leave Quebec for Hochelaga	10.40 a.m.	9.30 p.m.
Arrive at Hochelaga	4.45 p.m.	6.30 a.m.
Leave Hochelaga for St. Jerome	5.30 p.m.	Mixed.
Arrive at St. Jerome	7.15 p.m.	Mixed.
Leave St. Jerome for Hochelaga	6.45 a.m.	
Arrive at Hochelaga	9.00 a.m.	

(Local trains between Hull and Aylmer.  
Trains leave Mile-End Station Seven Minutes Later.  
Magnificent Palace Cars on all Passenger Trains, and Elegant Sleeping Cars on Night Trains.  
Train and from Ottawa connect with Trns to and from Quebec.  
All Trains Run by Montreal Time.  
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"BEAT CREATION."

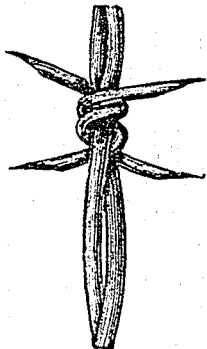
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Consignments now arriving daily, packed to carry any distance, by Express or Boat, in large or small quantities.  
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CLIP-KING BOLTS,  
STEPS,  
SHAFT COUPLINGS, &c.,  
Manufactured by  
**GEORGE CILLIES,**  
GANANOQUE, Ont.

Sunday Trains leave Montreal and Quebec at 4.00 P.M.

WHOLESALE PRICES CURRENT—THURSDAY, JULY 29, 1880.

Name of Article:	Wholesale Rates	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.
<b>Butter.</b>	\$ c. \$ c.	<b>Dry Goods.</b>	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Creamery.....	0 24 0 25	<i>Cottons:</i>		Clyde Checks.....	0 00 0 15	Galatea Stripes.....	0 00 0 16
Townships, choice select'ns	0 22 0 23	Valleyfield (blech'd) B28 in.	0 00 0 07 1/2	Canada .....	0 00 0 15	Regattas, Check A....	0 00 0 16
"old ch'ce lines dairies	0 20 0 22	" X 30 in.....	0 00 0 07 1/2	A cloth.....	0 00 0 12 1/2	Check Solids A.....	0 00 0 15 1/2
Brookville, choice select'ns	0 19 0 20	" " 33 in.....	0 00 0 08 1/2	Canada Stripes.....	0 00 0 12 1/2	Bags: 3-ply 16 oz. B, per bale	0 00 26 50
" ch'ce lines dairies	0 18 0 19	" XXX 36 in.....	0 00 0 08 1/2	CC prize bugs, 3 ply, p bale	0 00 26 50	3-ply 17 oz.,	0 00 25 00
Morrisburg, ch'ce select'ns	0 20 0 20	" " 36 in.....	0 00 0 09 1/2	Lybster No. 3, 39 in.....	0 00 0 06 1/2	Yarns:—Grey, per bale....	0 00 55 00
" ch'ce lines dairies	0 19 0 20	" " 36 in.....	0 00 0 09 1/2	" No. 2, 35 in.....	0 00 0 07 1/2	Colored	0 00 75 00
Western Dairy, ch'ce lines	0 16 0 17	" E 33 in. Soft Finish.....	0 00 0 09 1/2	" No. 1, 35 in.....	0 00 0 09	Carpet warp, white....	0 00 58 00
" fair to good.....	0 14 0 15	" OO36 in.....	0 00 0 10	" XX36 in. full.....	0 00 0 10	Parks (New Brunswick),	
Kamouraska.....	0 09 0 10	" EE36 soft finish.....	0 00 0 10	Lybster Twills—heavy....	0 00 0 11	Yarn White.....	0 00 0 26
Cheese.....	0 10 0 10 1/2	" OOO36 in.....	0 00 0 10 1/2	Colored Goods:—		" Colored.....	0 00 0 28
<b>Beef, Ham, Eggs, &amp;c.</b>		" EE36 ex. h'y.....	0 00 0 13	Denims, blue & brown...	0 00 0 18	Warp White.....	0 00 0 23
Pork, mess.....new	0 00 17 50	" CC 36 in. [heavy].....	0 00 0 12 1/2	Checks, blue, brown, fcy.	0 00 0 15 1/2	" Colored.....	0 00 0 28
Do thin mess.....	17 00 03 00	" LL 36 in. (fine).....	0 00 0 14 1/2	Checks, Prince Victor....	0 00 0 15 1/2	Knitting Cotton Balls:—	
Ham, City cured.....	0 11 2 12	Hochella (Brown), 630 in	0 00 0 07 1/2	Ticking, 25in. No. IX....	0 00 0 14	No. 8 Unbleached.....	0 00 0 45
Lard..... pails and tubs.	0 10 1 11	" B33 in.....	0 00 0 07 1/2	" 30in. No. XI.....	0 00 0 16	" Bleached.....	0 00 0 50
" " " " " "	0 10 0 11	" " 36 in.....	0 00 0 08 1/2	" 30in. No. XII.....	0 00 0 17	" Colored.....	0 00 0 63
Eggs..... fresh	0 09 0 11	" " 36 in.....	0 00 0 09 1/2	" 30in. No. XIII.....	0 00 0 17	Flour.	
" Packed.....	0 09 0 09	" " 36 in.....	0 00 0 10 1/2	" 32in. No. AB.....	0 00 0 20	Superior Extra.....	5 50 5 85
Tallow rendered.....	0 04 0 06	" " 36 in.....	0 00 0 11	" 32in. No. AA.....	0 00 0 21	Extra Superfine.....	5 70 6 75
Beef, mess per brl.....	14 50 15 50	" M drilling.....	0 00 0 11	Dundas (Grey) 30 in.....	0 00 0 07 1/2	Strong Bakers.....	6 00 6 50
Prime mess do.....	13 50 14 50	R. K. Sheeting, 8-4 plain	0 00 0 27	C 33in.....	0 00 0 08	Fancy.....	5 65 5 70
<b>Drugs &amp; Chemicals.</b>		X " 8-4 twil'd	0 00 0 34	B 36in.....	0 00 0 09 1/2	Spring Extra.....	5 70 5 75
Aloes Cape.....	0 16 0 17	Cotton yarn 78 & 88	0 00 0 26	A 36in.....	0 00 0 10 1/2	Superfine.....	5 45 5 55
Alum.....	1 65 2 00	" 98 & 108.....	0 00 0 26	AX 36in full.....	0 00 0 11	Zinc.....	4 80 5 00
Borax.....	0 14 0 15	" A Bags, 3 ply.....	0 00 26 50	E. 36 in.....	0 00 0 08 1/2	Middings.....	4 35 4 50
Castor Oil.....	0 10 0 11	Stormont (Brown) A 30 in.	0 00 0 07 1/2	Sheetings:—Twil'd S 33 in	0 00 0 13 1/2	Pollards.....	4 09 0 00
Caulic Soda.....	0 00 2 75	" A A33 in.....	0 00 0 07 1/2	Plain 72 in No. 1.....	0 00 0 33 1/2	Ont. Bags.....	2 55 2 90
Cream Tartar.....	0 00 0 35	" B B36 in.....	0 00 0 08 1/2	Plain 72 in No. 2.....	0 00 0 27	City Bags.....	3 10 3 15
Epsom Salts.....	1 25 1 40	" C C36 in.....	0 00 0 09 1/2	Tickings:—C 30 in.....	0 00 0 15 1/2	Oatmeal.....	4 50 4 75
Extract Logwood.....	0 10 0 11	Canada [Grey] A W 30 in.	0 00 0 7 1/2	D 80 in.....	0 00 0 13 1/2	Cornmeal.....	2 00 2 05
Indigo Madras.....	0 85 1 00	A D 32 in.....	0 00 0 8	B 33 in.....	0 00 0 15	Buckwheat.....	4 25 0 30
Madder.....	0 12 1 13 1/2	A H 35 in.....	0 00 0 8 1/2	AA 33 in.....	0 00 0 20	<b>Grain.</b>	
Opium.....	0 12 0 13	A C 35 in.....	0 00 0 9 1/2	36 in.....	0 00 0 24	Canada White, (No. 2.)	1 15 1 17
Oxalic Acid.....	0 00 5 00	A B 35 in.....	0 00 0 10 1/2	Check, 33 in.....	0 00 0 22	" Spring (No. 2.)	1 15 1 20
Potass Iodide.....	0 12 0 13	A E 35 in.....	0 00 0 10 1/2	Denims: Blue A A.....	0 00 0 23	Red Winter.....	0 00 0 00
Quinine.....	4 00 4 10	A 36 in.....	0 00 0 11 1/2	" B.....	0 00 0 19	Oats.....	0 33 0 34
Soda Ash.....	2 00 0 10	Twil'd 36 in.....	0 00 0 15 1/2	" C.....	0 00 0 17	Barley.....	0 00 0 65
Soda Bicarb.....	3 30 3 50	Plain 72 in.....	0 00 0 27	" D.....	0 00 0 14 1/2	Peas..... per 66 lbs.	0 91 0 92
Sal Soda.....	1 00 1 20	Twil'd 72 in.....	0 00 0 33	Brown A A.....	0 00 0 21	Corn in bond.....	0 48 0 49
Tartaric Acid.....	0 57 1 00	Yarns:—White per lb.....	0 00 0 23	" B.....	0 00 0 19	Flax Seed, prime.....	1 10 0 00
Washing Powder.....	1 70 1 80	Colored.....	0 00 0 33	" C.....	0 00 0 17	<b>Groceries.</b>	
Citric Acid.....	0 85 0 50	White Carpet Warpper lb.	0 00 0 25	" D.....	0 00 0 12 1/2	TEA, (H-Ch. & Cad.)	
Camphor Eng. Ref.....	0 47 0 50	Colored do.....	0 00 0 40	" A.....	0 00 0 21	Japan, com. to med. lb.	0 25 0 32
" Am. Ref.....	0 40 0 42	Tickings:—B 32 3/4 in.....	0 00 0 13 1/2	" B.....	0 00 0 19	" fair to good.....	0 34 0 40
Gum Arabic, per lb.....	0 20 0 35	" BHB 30 in.....	0 00 0 16	" C.....	0 00 0 14 1/2	Japan, fine to choice lb.	0 41 0 53
" Tral.....	0 45 0 99	" BB 30 in.....	0 00 0 11	" D.....	0 00 0 12 1/2	Japan Nagasaki.....	0 25 0 28
Copperas per 100 lbs.....	0 95 1 00	" AA 32 in.....	0 00 0 12	Shirtings:		Y. Hyson common to gd	0 33 0 40
Blue Vitrol.....	0 67 0 73	" XX 32 in.....	0 00 0 12	Oxford striped BX.....	0 00 0 11 1/2	Y. Hyson fine to finest, lb	0 42 0 65
		Fancy Shirtings.....	0 00 0 25	" check BX.....	0 00 0 10 1/2	Gunpd., fair to med.....	0 33 0 38
		Lorne Stripes.....	0 00 0 15	" C.....	0 00 0 10 1/2	" Good to fine.....	0 50 0 60



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Wire Co.  
MANUFACTURERS OF  
**BURNELL'S**  
FOUR POINTED  
Barb Steel Wire  
FENCING.

The Best and Cheapest  
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Fence.  
Send for samples and  
Circulars.

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**QUEEN STREET,**  
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AS  
AUCTIONEER  
AND  
General COMMISSION MERCHANT  
At 487 ST. PAUL STREET,

and trust to be favored with a share of the support of  
the Mercantile and general community. Samples and  
stock of Colonial Produce received for sale.  
Just landed, ex SS. "THAMES," a small con-  
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PAPER, PAPER STOCK, ROOFING FELT,  
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Highest prices paid for all kinds of  
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Tarred Felt, Nos. 1 and 2. Tarred Sheathing,  
Hard and Soft, Dry Felt for Lining and Car-  
pets, Rosin Sized Sheathing, Roofing Pitch  
and Cement, Coal Tar, American and Cana-  
dian, Shingle Varnish, Iron Varnish Gravel  
for Roofs and Walks, Rosin, Pine Pitch, Pine  
Tar and Oakum.

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PIG AND SCRAP METALS,  
ROOFING FELT, PITCH, TAR, OAKUM, &c., &c.  
Cash paid for all kinds of paper stock and scrap  
metals.

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(LIMITED)

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The wholesale trade only supplied.

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BRONZERS and LAQUERERS  
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PRACTICAL STEEL STAMP & STENCIL  
LETTER CUTTER,  
74 MCGILL ST., MONTREAL.

Orders by Mail promptly attended to.



WHOLESALE PRICES CURRENT, THURSDAY, JULY 29, 1880.

Wholesale Rates.		Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	
\$ c.	\$ c.		\$ c.		\$ c.		\$ c.	
Guayd. Finest	0 65	0 70	Spices: Cassia	0 15	0 32	No 16, per bundle	0 00	3 40
Imper'l, med. to gd	0 35	0 38	Mace	0 90	1 00	Steel, cast, per lb	0 00	0 12
" Fine to finest	0 45	0 65	Cloves	0 36	0 47	" Spring 100 "	0 00	3 75
Twankay, com. to gd.	0 20	0 32	Nutmegs	0 60	0 90	" Tire, "	0 00	3 50
Oolong	0 33	0 35	Jamaica Ginger, Bl.	0 22	0 25	" Sleigh Shoe, "	0 00	3 00
Cougon common	0 26	0 32	Jamaica Unbl.	0 17	0 21	" Blister, "	0 0	0 11
" med. to good	35	40	African	0 10	0 11	Tin Plate: 1C Coke	0 00	5 50
" fine to finest	0 41	0 60	Pimento	0 13	0 15	1C Charcoal	0 00	7 00
Souchong common	0 28	0 30	Pepper	0 93	0 11	IX "	0 00	9 00
" med. to good	0 23	0 45	Mustard, 4 lb. Jar.	0 17	0 18	IXX "	0 00	11 00
Fine to choice	0 50	0 70	" 1 lb. "	0 24	0 25	DC "	0 00	6 00
Coffees, green Mocha per lb.	0 30	0 35	Rice: Arracan, &c. p. 100 lb.	3 95	4 35	DX "	0 00	8 00
Java	0 20	0 25	Sago	0 6	0 7	DXN "	0 00	10 00
Miracabo	0 23	0 30	Tapioca, Pearl	0 84	0 10	Anchors per lb	4 75	5 75
Cape	0 21	0 23	Flake	0 8	0 9	Lead: Bar per 100 lbs	0 00	5 50
Jamaica	0 19	0 20	Glass			Pig "	5 00	5 50
Rio	0 18	0 20	7 1/2 x 9, 8 x 10	0 00	1 75	Sheet "	5 50	7 00
Singapore & Ceylon	0 19	0 23	10 x 12L, 10 x 14	0 00	1 90	Shot "	6 00	6 50
Chicory	0 22	0 27	12 x 16 1/4 x 20	0 00	1 90	Powder: Canndu Blasting	3 50	3 75
Sugars (Cks. & Brs.)	0 12	0 12 1/2	18 x 24	0 00	2 20	F. P. "	0 00	4 75
Porto Rico	0 07	0 08 1/2				F. F. F. "	0 00	5 00
Cuba	0 07	0 08 1/2				Hides, per 100 lbs.	0 00	0 12
Barbados	0 07	0 08 1/2	Hardware			Calfskin per lb	0 00	0 60
Yellow Refined	0 08	0 08 1/2	Tin: Block, per lb	0 25	0 00	Lambskin "	0 00	0 60
Cubes	0 10	0 11	Grain	0 26	0 00	Green Hide, No. 1	10 00	11 00
Granulated	0 10	0 10 1/2	Copper: Ingot	0 20	0 22	" No. 2	9 00	10 00
Syrups—Extra	0 54	0 62	Sheet	0 27	0 00	" No. 3	8 00	9 00
Good	0 50	0 53	Cw Nails: 12 dy to 7 in.	3 35	0 00	Leather (at 6 m'ths)		
Fair	0 44	0 50	3 ins and larger	3 35	0 00	Span Sole, 1st hvy wts.	0 25	0 26
Molasses (Barbados)	0 17	0 50	2 1/2 & 2 1/4 ins. p. 100 lb. keg	3 35	0 00	Span Sole, 1st mid wts	0 25	0 26
Trinidad	0 37	0 40	2 & 2 1/4 ins. "	3 35	0 00	Do. No. 2	0 23	0 24
Sugar House	0 27	0 32	Shingle 1 1/2 & 1 3/4 ins.	4 35	0 00	No. 1 B. A. Sole, mid. wts.	0 23	0 27
Maple	0 50	0 95	Lath 1 1/2 ins. p. 100 lb. keg	4 35	0 00	No. 1 B. A. Sole, over wts.	0 25	0 26
Fruit: Loose Muscatel, box	2 45	2 65	American Shingle Nails:			No. 2 B. A. Sole	0 24	0 25
Layers in boxes	2 30	2 45	Best Blued			Buffalo Sole No. 1	0 22	0 23
Sultanas	0 84	0 10	1 1/2 in per 100-lb. keg	4 55	0 00	do. 2	0 20	0 21
Seedless	0 8	0 9 1/2	Shingle	3 35	0 00	China Sole No. 1	0 24	0 25
Valentia Nowgor, per lb.	0 74	0 81	Common Pattern			do. No. 2	0 22	0 23
Currants 1873, crop	0 5	0 6	Shingle per 100 lb kg	3 85	0 00	Slaughter, No. 1	0 27	0 29
Currants New crop	0 61	0 3	Lath	4 35	0 00	do. light	0 27	0 29
Prunes	0 7	0 6	Finishing Nails:			Zanzibar No. 1	0 25	0 24
Figs	0 27	0 32	1 in. to 1 1/2 in. p. 100 lb. kg	6 50	7 50	do. No. 2	0 21	0 22
H. S. Almonds	0 6	0 14 1/2	1 1/2 in. to 1 3/4 in. "	5 60	6 00	Harness, best	0 30	0 33
S. S. Tarragona	0 104	0 19	2 in. and up "	5 00	0 00	do. No. 3	0 28	0 30
Walnuts	0 81	0 10	10 kegs 25 p.c. discount			Upper heavy, 8 lb. up	0 38	0 41
Filberts	0 83	0 16	Flour Barrel Nails:			" light, 6 lb. dim.	0 42	0 44
Brazils, new	0 00	0 60	1 in., 1 in. and 1 1/2 in. p. kg.	6 25	7 25			
			10 kegs 25 p.c. dis					

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

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

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

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

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**Standard Scales**

Have taken prizes over all competitors.

**1st Prize and Medal Provincial Exhibition, Ottawa, 1870,**

being the 22nd consecutive Provincial Exhibition at which they have been successful. Prizes and diplomas taken also at Provincial Exhibition in Province of Quebec; at Exhibition in London, England, and all other places wherever exhibited. Every

**SCALE WARRANTED**

to stand inspection All makes of Scales promptly repaired. Orders addressed to

**GURNEY & WARE, Hamilton,**  
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Having purchased and taken over the business OF THE SCOTTISH COMMERCIAL INS. CO.,

guarantee the policies of the latter Company issued in Ontario and Quebec prior to and inclusive of 10th April last.

The undersigned beg to impress upon the holders of these policies that it will be still necessary to comply with all the conditions thereof in same manner as if no transfer of the business had taken place, with this exception, viz.: That all notices required to be given by those conditions and all policies requiring endorsement must now be sent to the undersigned Chief Agents of the Lancashire Insurance Company at Toronto.

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

Investments in Canada over \$1,000,000.

Claims paid in Canada, over \$1,200,000

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**FIRE & MARINE INSURANCE CO.**

Head Office—HAMILTON, Can.

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

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£20,000 Stg. deposited with Imperial Government.

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*Fire Insurance Comp'y*  
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Subscribed Capital, - \$1,600,000 Stg

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ASSETS, . . . . \$2,222,552 Stg

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**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

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

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Guarantee Capital, \$500,000. Gov't. Deposit, \$86,300.  
Capital and Assets, 31st Dec., 1879, \$906,337.

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\$110,000.00

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Cash Surrender Value or free paid-up Policies granted after the receipt of Two and Three Years Premium have been received.

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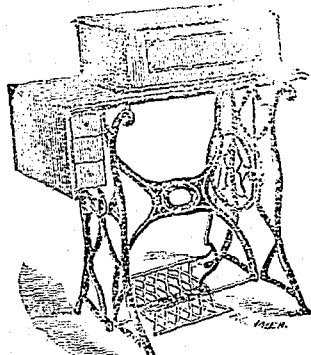
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**Intercolonial Railway.**

Summer Arrangement.

Commencing 14th June, 1880.

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

Leave Point Levi	7 30 a.m.
Arrive River du Loup	1.00 p.m.
" Trois Pistoles	2.05 "
" Rimouski	3.41 "
" Campbellton	7.55 "
" Dalhousie	8.31 "
" Bathurst	10.15 "
" Newcastle	11.40 "
" Moncton	2.10 a.m.
" St. John	6.05 "
" Halifax	10.45 "

These Trains connect at Chaudière Curve with the Grand Trunk Trains leaving Montreal at 10.00 o'clock p.m., and at Campbellton with the Steamer City of St. John, sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &c. &c.

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

The Pullman Car leaving Montreal on Monday and Wednesday runs through to Halifax, and that leaving on Tuesday and Thursday to St. John.

SUMMER EXCURSION TICKETS may now be obtained *via* RAIL AND STEAMER to the untrilled sea bathing, boating and fishing resorts, on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and the Maritime Provinces.

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

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UNDER CONTRACT with the Government of  
Canada for the conveyance of the CANA-  
DIAN and UNITED STATES MAILS.

1880. Summer Arrangements. 1880.

This Company's Lines are composed of the  
underrated First-class, Full-powered, Clyde-  
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Tons.	Building.
Parisian	5000
Sardinian	4100
Polynesian	4100
Sarmatian	4000
Circassian	3800
Moravian	3650
Peruvian	3600
Nova Scotian	3300
Hibernian	3200
Caspian	2700
Buenos Ayren	4000
Grecian	4100
Austrian	2700
Nestorian	2700
Prussian	3000
Scandinavian	3000
Manitoban	3150
Canadian	2800
Phoenician	2800
Waldensian	2600
Lucerne	2800
Acadian	1500
Newfoundland	1350

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

**FROM QUEBEC**

Sardinian	Saturday, 17th July
Peruvian	" 24th "
Polynesian	" 31st "
Moravian	" 7th Aug.
Sarmatian	" 14th "
Circassian	" 21st "
Sardinian	" 28th "

Rates of Passage from Montreal:—  
Cabin, (according to accom.)...\$67, \$77 & \$87.  
Intermediate.....\$45  
Steerage.....\$31

The SS. of the Halifax Mail Line from Halifax  
to Liverpool, via St. Johns, are intended to be  
despatched from Halifax, Hibernian, July 24th;  
Prussian, Aug. 3rd; Nova Scotian, Aug. 17th;  
Hibernian, Aug. 31st.

An experienced Surgeon carried on each ves-  
sel. Berths not secured until paid for.

Through Bills Lading granted in Liverpool,  
and at Continental Ports, to all points in Cana-  
da, via Halifax and the Intercolonial Rail-  
way.

For Freight or other particulars, apply in  
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JOHN M. CURRIE, 21 Quai d'Orleans; in Paris to  
ALEX. HUNTER, 7 Rue Scribe; in Antwerp to  
ALEX. SCHMIDT & Co., or RICHARD BERNS; in  
Rotterdam to RUYSS & Co.; in Hamburg to G.  
HUGO; in Bordeaux to JAMES MOSS & Co.; in  
Bremen to HEINR. RUPPEL & Sons; in Belfast to  
CHARLEY & MALCOLM; in London to MONTAGNINI  
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**WILLIAMS SINGER  
SEWING MACHINE**

The most popular Machine in the Market:  
Has a larger sale than any other Canadian  
Machine, and is universally admired by every lady  
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Don't buy a Machine until you have given  
it a trial.

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MONTREAL.

**D. GRAHAM,**  
Managing-Director

WHOLESALE PRICES CURRENT.—THURSDAY, JULY 20, 1880.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Medium	\$ 0.39 0.42	White Lead No. 2	50 00 50 00	Black Walnut, culls	55 00 60 00	Wines, Liquors etc.	
Grained Upper	0.40 0.44	in Oil, per 25 lbs.	1.93 2.60	Do do 1st & 2nd.	60 00 60 00	Ale English	2.40 2.50
Red Upper	0.37 0.42	Do, No. 1	1.69 1.80	Do do 1st quality	100 00 105 00	Domestic	1.00 1.15
Rip Skins, French	0.65 0.75	White Lead dry	1.46 1.50	Cedar, round, lineal foot.	60 04 00 07	Stout: Guinness	0.60 0.75
English	0.65 0.80	Red Lead	0.54 0.62	Cedar square, lineal foot.	40 07 06 09	Domestic	1.35 2.40
Hemlock Calif.	0.60 0.70	Venetian Red, Eng'h.	1.75 2.00	Elm, soft, 1st.	21 00 00 00	Domestic	1.48 1.50
Do. Right	1.10 1.30	Yel. Ochre, French	1.75 2.00	Hemlock, 1 to 3 in., M.	7 09 8 00	Domestic	0.70 0.60
French Calif.	0.35 0.37	Whiting	0.65 0.65	Hemlock, timber, M.	11 09 13 00	Brandy: Hennessy's, grad	4.50 0.00
Fine Calif. Splitts.	0.31 0.32	Salt.		Maple, hard, M.	18 00 20 00	" "	11 00 11 25
Stoga Splitts.	0.28 0.23	10 bags to ton	0.52 0.55	Soft, do.	12 00 16 00	Bisquit, Dubouché & Co., grad	3 70 3 00
Splitts, small	0.24 0.23	11	0.50 0.52	Cak, M.	25 00 40 00	" "	8 01 0.00
Extra fine Shaved Splitts.	0.33 0.36	Hops	0.90 0.25	Pine, good clear, M.	30 06 36 00	Jules Duret & Co., grad	3 70 0.00
Leather Board, Canadian	0.12 0.14	Apples, American	2.50 3.00	2nd quality, do.	17 09 22 00	Pinet, Castillon & Co., grad	2 75 2.80
Emmelled Cow, Dr. R.	0.15 0.17	Maple Sugar per lb.	0.08 0.09	Spruce, 1 to 2 in., M.	9 00 8 00	Cheaper shippers, grad	2 50 2.75
Patent	0.13 0.16	Syrup per gal.	0.00 0.75			" "	6 06 6.50
Polished Grain	0.14 0.17	Shoes, &c.				Irish Whiskey—Koe's case	7 50 5.00
Pebble Grain	0.14 0.17	Men's Thick Boots	2.20 2.75			Dunville	6 50 7.00
B. Calif.	0.16 0.17	" Split	1.75 2.25			Scotch Whiskey case-qtz	5 50 7.25
Brush Kid	0.16 0.17	" Interior	1.25 1.50			Geneva Spirits	1 65 1.75
Buff	0.15 0.18	" Kip Boots	2.75 3.25			Green cases	4 25 4.50
Russetts, light	0.17 0.20	" Call Boots, pegged	3.00 3.50			Red cases	7 75 8 00
Russetts, heavy	0.35 0.50	" Kip Brogans	1.35 1.50				
		" Split do	1.00 1.10			Champagne	
		" Bull Congress	1.20 1.75			G. H. Mumm, Dry Verzen'y	24 50 26 00
		Wann's Pebbled & Buff Bals	1.00 1.10			Pommery Greenough	26 50 28 50
		" Split	0.90 1.10			J. Mumm Extra Dry	22 00 23 00
		" Prunella do	0.50 1.50			Bollinger	25 75 24 25
		" Inferior do	0.45 0.50			Piper Heidsieck	24 00 25 50
		" Cong. do	0.50 1.25			Port & Sherry, per gall.	1 25 5 00
		" Baskins, do	0.60 0.80			Claret, (cases)	4 50 & ur.
		Misses' Pebbled & Buff Bals	1.00 1.25			Tarragona Forte	1 10 1 30
		" Split	0.85 1.00			Native Wines	0 80 1 50
		" Prunella do	0.60 1.10			Can. Spirits, (imp. gallon)	Duty 7/8
		" Cong. do	0.60 0.70			Alcohol— 65 O. P.	2 42 0.75
		Childs' Pebbled & Buff B's	0.50 1.00			" Pure Spirits "	2 41 0.77
		" Split	0.50 0.60			" 50 "	2 22 0.70
		" Prunella do	0.50 0.75			" 25 U. I.	1 16 0 45
		Infants' Cacks, pr. doz.	4 00 6 00			Whiskeys— Family Proof.	1 26 0 40
						Old Bourbon	1 26 0 45
						Rye, Toddy, Malt.	1 18 0 42
						Rye, 4 years old.	1 10 0 68
						" 6 "	1 70 0 58
						" 7 "	1 80 0 98

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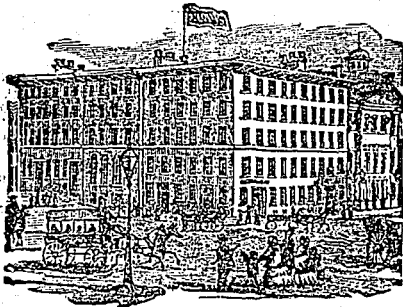
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By order, F. BRAUN,  
Secretary.

Department of Railways and Canals,  
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Incorporated  
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*Fire Insurance Company*

OF CANADA.

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 Insurance effected at reasonable rates.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations July 29, 1880.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Value per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6 mos.	\$50	\$50	\$61½	133
Canada Life.....	2,500	7½-6 mos.	400	50	106	225
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	20	.....	.....
Federation Life.....	5,000	5-6 mos.	100	10	14	158½
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	12½	100
Isolated Risk, Fire.....	5,000	.....	100	10	2 60	26
Quebec Fire.....	5,000	.....	100	65	50	80
Queen City Fire.....	2,000	.....	50	10	10	170
Western Assurance.....	20,000	7½ 6 mos.	40	20	33 30	189 190
Royal Canadian Insurance.....	20,000	.....	5	60	5 10	47½ 50
Accident Insurance Co. of Canada.....	2500	8 per ct.	100	20	20	100
Canada Guarantee Co.....	2335	8 per ct.	50	20	20½	102½
Merchants' Marine Insurance Co.....	5 000	5 per ct.	100	20	.....	.....
National Insurance, Fire.....	20,000	.....	100	35	.....	.....

**BRITISH AND FOREIGN.—(Quotation on the London Market, July 5, 1880.)**

Briton Medical Life.....	20,000	10	£10	2	.....	.....
Briton Life Association.....	£0,000	10	1	.....	.....	.....
British & Foreign Marine.....	50,000	50	20	4	19½	.....
Commercial Union Fire Life & Marine.....	50,000	30	50	6	18½ 20½	.....
Edinburgh Life.....	5,000	10	100	15	.....	.....
Guardian Fire and Life.....	20,000	13	100	50	.....	.....
Imperial Fire.....	12,000	£7 p. sh.	100	25	.....	.....
Lancashire Fire and Life.....	100,000	30	20	2	£7 13 s. 9d.	.....
Life Association of Scotland.....	10,000	30	40	2	.....	.....
London Assurance Corporation.....	35,502	48	25	12½	63 65	.....
London & Lancashire Life.....	10,000	10	10	1 7-20	44½ 45½	.....
Liverp'l & London & Globe Fire & Life.....	£391,752	70	20	2	16½	.....
Northern Fire & Life.....	30,000	70	100	5	42½ 43½	.....
North British & Mercantile Fire & Life.....	40,000	55	50	6½	52 52½	.....
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	302½	.....
Queen Fire & Life.....	200,000	30	10	1	68s. 9d 69s. 3d	.....
Royal Insurance Fire & Life.....	100,000	60	20	3	20½ 20½	.....
Scottish Commercial Fire & Life.....	125,000	22½	10	1	4 18.	.....
Scottish Imperial Fire and Life.....	50,000	5	10	1	29s.	.....
Scottish Provincial Fire & Life.....	20,000	30	50	3	12½ 12½	.....
Standard Life.....	70,000	55½	50	12	73	.....

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

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

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Claims for Losses, Dividends.....	51,440.75
Capital (paid up in cash).....	200,000.00
Unearned Reserve Fund.....	681,977.62
Net Surplus.....	216,645.62

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**\$1.33 for EVERY DOLLAR of Liability to Policy-holders.**

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 This Company issues Life and Accident Policies on all the most approved plans at the lowest possible rates.

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Insurance.

**LIFEPOOL & LONDON & GLOBE**  
INSURANCE COMPANY.

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POST OFFICE TIME TABLE.

MONTREAL, July, 1880.

DELIVERY.	MAILS.	CLOSING
A. M. P. M.		A. M. P. M.

ONTARIO AND WESTERN PROVINCES.

8 00	2 45	Ottawa by Railway.....	8 15	5 30
		Provinces of Ontario,		
8 00		Manitoba & B.C.....	8 15	5 00
	6 15	Ott. Riv. to Carillon.....	6 00	

QUEBEC AND EASTERN PROVINCES.

5 05		Quebec, Three Rivers, Ber-		
		thier and Sorel, by Q.		
		M. O. & O. Ry.....	1 50	
8 00		Quebec by Steamer.....	6 00	
8 00		Quebec by G.T.R.....	8 00	
		Eastern Townships, 3		
		Rivers, Athabaska &		
8 00		Riviere du Loup R.R.....	8 00	
	12 50	Q.M.O. & O. Ry. to Ottawa	7 00	
9 20		Do St. Jerome and St. Lin		
		Branches.....	4 45	
9 15		St. Remi & Hemming'd R.R.	2 00	
11 00		St. Hyacinthe, Sher-		
		brooke, &c.....	6 00	2 30-8
8 00	12 45	Acron & Sorel Railway.....	5 00	
8 00		St. Johns, Stanbridge &		
		St. Armand Station.....	6 00	
10 00		St. Johns, Vermt' June,		
		& Sheffield Railways.....	2 15	
10 00		South Eastern Railway.....	5 15	
		New Brunswick, Nova		
8 00		Scotia and P.E.I.....	8 00	
		Newfoundland forwarded		
		daily on Halifax, whence		
		des, attach by the packet		8 00

LOCAL MAILS.

11 30		Beauharnois Route.....	6 00	
		Boucherville, Contrecoeur,		
		Verdun & Vercheres.....	1 45	
11 30		Cote St. Paul.....	6 00	
11 30		Tanneries West.....	6 00	2 45
	6 30	Notre Dame de Grace.....	12 00	
11 30		St. Cuneonde.....	6 00	
11 30		Huntingdon.....	6 00	2 00
10 00	6 30	Lachine.....	6 00	2 00
8 00	10 30	Longueuil.....	6 00	1 45
10 00		St. Lambert.....	2 30	
10 00		Laprairie.....	2 30	
10 00		P. Viau, Sault-au-Rencollet.	3 30	
8 00		Terebonne & St. Vincent.	1 05	
8 30	5 00	Point St. Charles.....	8 00	1 15-5
		St. Laurent, St. Estache,		
		and Bohé Riviere.....	7 00	
10 00	1 30	North Shore Land Route		
		to Bout de L'Isle.....	3 30	
9 00	5 30	Hochelega.....	8 00	2 50-5

UNITED STATES.

8-9 40		Boston & New England	6 00	5 50
		States, except Maine.....		2 15
8 & 10		New York and So. States.....	6 00	5 15
8 00	12 30	Island Pond & Portland.....	2 30-8	
8-8 40		(A) Western & Pacific U.S.....	8 15	8 00

GREAT BRITAIN, & C.

		By Canadian Line (Friday).....	7 30	
		By Can. Line (German) Friday.....	7 30	
		By Cunard Mondays.....	5 60	
		Supplementary, see P.O. weekly notice.....	2 15	
		By Packet from New York for England,		
		Wednesdays.....	2 15	
		By Hamburg American Packet to		
		Germany, Wednesdays.....	2 15	

WEST INDIES.

		Letters, &c., prepared in New York		
		are forwarded daily on New York,		
		whence mails are despatched.....	2 15	
		For Havana and West Indies via Hav-		
		ana every Thursday p.m.....	2 15	

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† Do do do 9.00 p.m.

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