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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 16.

MONTREAL, FRIDAY, JUNE 15, 1883.

No. 17.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

## MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of **FELT HATS.**

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

FOR THE

## Fall and Winter Trade

We offer a full assortment of

## FUR GOODS

Of our own Manufacture.

**PUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS**

Of English and Domestic Manufacture.

**Moccasins, Snow Shoes, Fancy Sleigh Robes, Buffalo, &c.**

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

## JAMES CORISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

## JOHN MACDONALD & CO.

TORONTO, AND MANCHESTER, ENGLAND

## House Furnishings,

NEW DESIGNS IN

- Lace Curtains,
- Honeycomb Quilts, Fringed,
- Raw Silk Coverings,
- Jute Coverings, low priced
- Crumb Cloths, Linen and Felt,
- Poles, Pole Ends and Rings,
- Drapery Chains,
- Stair Rods.

## JOHN MACDONALD & Co.

Toronto and Manchester, Eng.

## WYLD, BROCK & DARLING.

IMPORTERS OF

*British & Foreign*

## WOOLLENS,

AND GENERAL

## DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

Warehouse,—Cor. of Bay and Wellington Streets,

## TORONTO.

REPRESENTED IN MONTREAL BY

## Mr. R. HARROWER,

132 ST. JAMES STREET.

Leading Wholesale Houses of Montreal

## BABY CARRIAGES.

We have now on exhibition a beautiful line of American-made Carriages. Catalogues sent on application.

## H. A. NELSON & SONS.

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

Wholesale Dealers in

- European and American Fancy Goods,
- Clocks,
- Smallwares, &c.
- Manufacturers of Brooms and Woodenware.

## S. GREENSHIELDS, SON & CO.

WHOLESALE

## DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736,

CRAIG STREET,

MONTREAL.

The Chartered Banks.

**Bank of Montreal.**

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

Head Office, - - - - Montreal.

Board of Directors.

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

W. J. Buchanan, General Manager.

A. MAONIDER, Asst. Gen. Manager and Inspector.  
E. V. Moradith, Assistant Inspector.

A. B. Buchanan, Secretary.

Branches and Agencies in Canada.  
Montreal, E. S. Clouston, Manager.

Almonte, Ont.	Kingston, "	Port Hope, Ont.
Bellefleur, "	Lindsay, "	Quebec, Que.
Bramford, "	London, "	Regina, Ont.
Brookville, "	Moncton, N.B.	Sarnia, Ont.
Chatham, N.B.	Newcastle, "	St. John, N.B.
Corwall, Ont.	Ottawa, Ont.	St. Mary's, Ont.
Goderich, "	Perth, "	Toronto, "
Geoff, "	Peterborough, Ont.	Winnipeg, Man.
Halifax, N.S.	Pictou, Ont.	
Hamilton, Ont.	Portage la Prairie, Man.	

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

Bankers in Great Britain.—London, The Bank of England; The Union Bank of London; The London & Westminster Bank. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 151 Madison Street, W. Munro, Manager; R. Y. Hedden, Asst. Manager.

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

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

(Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

**EXCHANGE BANK OF CANADA.**

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

HEAD OFFICE, - MONTREAL.

DIRECTORS.

THOMAS CRAIG, [- - - - President  
Hon. A. W. OGILVIE, SENATOR, - Vice-President

Alex. Buntin. E. K. Greene.

Henry Bulmer.

BRANCHES.

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

FOREIGN AGENTS.

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

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall,  
John James Cater, J. J. Kingsford,  
Henry R. Farrer, Frederic Lubbock,  
Richard H. Glyn, A. H. Philpotts,  
Edward Arthur Hoare, J. Murray Robertson.

Secretary—A. G. WALLIS.

HEAD OFFICE IN CANADA.—St. James St., Montreal.

R. B. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW-YORK.—D. A. McTavish and H. Stikeman, Agents.

CHICAGO.—H. M. Breedon, Agent.

SAN FRANCISCO.—W. Lawson & C. E. Taylor, Agents.

PORTLAND, Oregon.—H. M. J. McMichael, Agent.  
LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.

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

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

**The Molsons Bank.**

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$425,000.

HEAD OFFICE, MONTREAL.

DIRECTORS.

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

Branches of the Molsons Bank.

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

AGENTS IN THE DOMINION.

Quebec—Merchants Bank and Eastern Townships Bank.

Ontario and Manitoba—Dominion Bank and Federal Bank and their Branches.

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

Nova Scotia—Halifax Banking Company and its Branches.

Prince Edward Island—Union Bank of P. E. I., Charlottetown and Summerside.

Newfoundland—Commercial Bank of Newfoundland and St. Johns.

AGENTS IN UNITED STATES.

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

AGENTS IN EUROPE.

London—Alliance Bank, " Limited." Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Rose & Co. Liverpool—The National Bank of Liverpool.

Antwerp, Belgium—La Banque d'Anvers.

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

The Chartered Banks.

**MERCHANTS BANK OF CANADA.**

NOTICE is hereby given that a dividend of **Three and One-Half per Cent.**

For the Current Half Year, being at the rate of

**Seven per cent, per annum,**

Upon the paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after

**Friday, the 1st day of June next.**

The Transfer Books will be closed from the

**17th to the 31st May next,**

both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank on

**Wednesday, the 20th day June next.**

The Chair to be taken at Twelve o'clock noon.

BY ORDER OF THE BOARD,

**G. HAGUE,**

GENERAL MANAGER.

Montreal, April 25th, 1883.

**La Banque du Peuple.**

Capital \$1,600,000.

HEAD OFFICE, - - - - MONTREAL

C. S. CHERRIER, Esq., President.

GEO. S. BRUSH, Esq., Vice-President.

A. A. TROTIER, Esq., Cashier.

FOREIGN AGENTS.

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

**The Ontario Bank.**

CAPITAL - \$1,500,000.

HEAD OFFICE, - - - - TORONTO.

DIRECTORS:

Sir WM. P. HOWLAND, Lt.-COL. C. S. GZOWSKI, President. Vice-President.

Donald Mackay, Esq. A. M. Smith, Esq.

Geo. M. Rose, Esq. Hon. C. F. Fraser.

C. A. Massey, Esq.

C. HOLLAND, General Manager.

BRANCHES.

Alliston,	Montreal,	Port Hope,
Bowmanville,	Mount Forest,	Port Perry,
Cornwall,	Oshawa,	Pr. Arthur's Land'g
Guelp'h,	Ottawa,	Toronto,
Lindsay,	Peterboro,	Whitby,
	Winnipeg, Man.	Portage la Prairie, Man.

AGENTS.

London, Eng.—Alliance Bank (Limited).  
New York.—Messrs. Walter Watson and A. Lang.  
Boston.—Tremont National Bank.

The Chartered Banks.

**THE CANADIAN Bank of Commerce.**

**DIVIDEND No. 32.**

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

upon the Capital Stock of this institution has been declared for the current half-year, and that the same will be payable at the bank and its branches on and after

**Tuesday, the 3rd day of July next.**

The transfer books will be closed from the 18th of June to the 2nd of July, both days inclusive.

**The Annual General Meeting**

of the shareholders of the bank will be held at the banking-house, in Toronto, on

**Tuesday, the 10th day of July next,**

The chair will be taken at twelve o'clock noon.

By order of the Board,

W. N. ANDERSON,

General Manager

Toronto, 25th May, 1883.

**IMPERIAL BANK OF CANADA.**

**DIVIDEND No. 16.**

NOTICE is hereby given that a dividend at the rate of

**Eight percent. per annum**

upon the paid-up capital stock of this institution has been declared for the current half year, and that the same will be payable at the bank and its branches on and after Tuesday, the 3rd day of July next. The transfer books will be closed from the 16th to the 30th June, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank, on Wednesday, the 4th day of July next.

The Chair to be taken at noon.

By order of the Board.

D. R. WILKIE,

Cashier.

Toronto, 1st June, 1883.

**EASTERN TOWNSHIPS BANK.**

**DIVIDEND No. 47.**

Notice is hereby given that a Dividend of **Three and One Half per cent**

upon the paid-up capital stock of this bank has been declared for the current half year, and that the same will be payable at the Head Office and Branches on and after

**Tuesday, Third day of July next.**

The Transfer Books will be closed from the 15th to the 30th JUNE, both days inclusive.

By order of the Board,

WM. FARWELL,

General Manager.

Sherbrooke, P. Q., 5th June, 1883.

The Chartered Banks.

**THE BANK OF TORONTO.**

**DIVIDEND NO. 54.**

NOTICE is hereby given that a Dividend of **FOUR PER CENT.**

for the current half year, being at the rate of Eight Per Cent. per annum, and a bonus of Two per Cent. upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at the Bank, and its branches, on and after

**Friday, the First day of June next.**

The Transfer Books will be closed from the 17th to the 31st day of May, both days included.

The Annual General Meeting of Stockholders for the election of Directors will be held at the banking house of the institution on Wednesday, the 20th day of June next, the chair to be taken at noon.

By order of the Board,

D. COULSON, Cashier.

Bank of Toronto, April 28th, 1883.

**LA BANQUE NATIONALE.**

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP DIRECTORS 2,000,000

HON. ISIDORE THIBAUDEAU, President.

JOSEPH HAMEL, Esq., Vice-President.

Hon. P. Garneau, E. Baudet, Esq. M.P.P.

P. LeDroit, Esq. M. W. Bayle, Esq.

U. Tessier, Jr. Esq. P. LAFRANCOE, Cashier.

HONORARY DIRECTOR:—Hon. J. R. Thibaudau, Montreal.

BRANCHES:—Montreal—C. A. Vallée, Manager;

Sherbrooke—John Campbell, Manager; Ottawa—

C. H. Carrière, Manager.

AGENTS:—England—National Bank of Scotland,

London; France—Messrs. Alf. Grunbaum & Co.,

La Banque de Paris et de Pays Bas; United States—

National Bank of the Republic, New York; National

Revere Bank, Boston; Newfoundland—The Commercial Bank of Newfoundland.

CANADA—Prov. Ontario—The Bank of Toronto.

Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba

—The Merchants Bank of Canada.

A general Banking, Exchange and collection business transacted. Particular attention paid to collections and returns made with utmost promptness.

Correspondence respectfully solicited.

**JACQUES CARTIER BANK.**

NOTICE is hereby given that a Dividend of

**THREE and A HALF PER CENT.**

on the paid-up capital of this institution has been declared

for the current six months, and will be payable at the Office of the Bank on and after

**THE FIRST DAY OF JUNE NEXT.**

The Transfer Books will be closed from the 17th to the 31st of May next, both days included. The

**ANNUAL GENERAL MEETING**

of the Shareholders will take place at the Office of

the Bank, in the City of Montreal, on

**WEDNESDAY, THE 20th of JUNE next**

at ONE o'clock, p.m.

By order of the Board,

A. DE MARTIGNY, Cashier.

Montreal, April 22, 1883.

**THE MARITIME BANK**

—OF THE—

**DOMINION OF CANADA.**

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

Board of Directors.

THOS. MACLELLAN, President.

LEB. BOTSFOORD, M.D. Vice-President.

ROBT. GRUICKSHANK (of Jardine & Co., Grocers).

JER. HARRISON (of J. & W. F. Harrison, Flour

Merchants).

JOHN H. PARKS (of Wm. Parks & Son, Cotton

Manufacturers).

JOHN TAPLEY (of Tapley Bros., Indiantown).

HOW. D. TROOP (of Troop & Son, Shipowners).

**CASHIER, - ALFRED RAY.**

AGENCY—FREDERICTON: A. S. Murray, Agent.

" - WOODSTOCK: G. W. Vanwart, "

The Chartered Banks.

**The Western Bank of Canada.**

HEAD OFFICE, OSHAWA, ONT.

CAPITAL AUTHORIZED..... \$1,000,000

CAPITAL SUBSCRIBED..... 500,000

CAPITAL PAID-UP..... 150,000

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.

REUBEN S. HAMLIN, Esq., Vice-President.

W. F. Cowan, Esq. W. F. Allen, Esq.

Robert McIntosh, M.D. J. A. Gibson, Esq.

Thomas Paterson, Esq.

T. H. McMILLAN, Cashier.

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

Loan Societies.

**Montreal Loan & Mortgage Co.**

AND TRUST COMPANY.

Incorporated 1858.

CAPITAL . . . . . \$1,000,000 00

TOTAL ASSETS . . . . . \$1,583,263 52

LOAN MONEY ON REAL ESTATE AND

PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.

Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

**INTEREST ALLOWED ON DEPOSITS.**

DEBENTURES.

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

BOARD OF DIRECTORS.

M. H. GAULT, Esq., M.D. President.

Hon. A. W. OGILVIE, Senator, Vice-President.

G. F. C. SMITH, of the L. L. and Globe Insurance

Company.

JAMES CHATHERN, of Crathern & Caverhill.

THEODORE HART, Esq., Director Liverpool &

London & Globe Insurance Company.

A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.

THOMAS CRAIG, Esq., President Exchange Bank

of Canada.

**TO EXECUTORS AND TRUSTEES:**

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

**GEORGE W. CRAIG, Manager.**

OFFICE, 181 ST. JAMES STREET, MONTREAL.

THE HAMILTON

**Provident and Loan Society.**

**DIVIDEND NO. 24.**

Notice is hereby given that a Dividend of **Four Per Cent**

upon the paid-up Capital Stock of the Society has been declared for the half-year ending June 30th, 1883, and that the same will be payable at the Society's Banking House, Hamilton, Ontario, on and after

**Tuesday, the third day of July, 1883.**

The Transfer Books will be closed from the 16th to the 30th June, both days inclusive.

H. D. CAMERON,

Hamilton, 8th June, 1883. Treasurer.

**Dominion Savings & Investment Soc.,**

LONDON, ONT., INCORPORATED, - 1872.

Capital, . . . . . \$1,000,000 00

Subscribed, . . . . . 1,000,000 00

Paid-up, . . . . . 664,082 50

Reserve Fund, . . . . . 140,000 00

Contingent Fund, . . . . . 2,696 74

Loans made on farm and city property, on the most favorable terms.

Municipal and School Section Debentures purchased.

Money received on deposit and interest allowed hereon.

F. B. LEYS, Manager

Oceanic Steamships.

Allan Line.



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

1883. Summer Arrangements. 1883.

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

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Building.
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,650	" J. E. Wylie.
Sardinian.....	4,650	" J. B. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarmanian.....	3,630	" John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,630	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	" W. Richardson.
Hibernian.....	3,434	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parke.
Buona Ayrean.....	3,800	" R. P. Moore.
Corean.....	4,000	" Barclay.
Greelan.....	3,000	" C. E. LeGallais.
Manitoban.....	3,150	" McNeill.
Canadian.....	2,900	" C. J. Menzies.
Phoenician.....	2,900	" J. Brown.
Waldonian.....	2,600	" J. Williamson.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylne.
Aedian.....	1,350	" P. McGrath.

The Steamers of the

Liverpool, Londonderry and Quebec Mail Service.

Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Long Point to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched.

FROM QUEBEC:

Pornvian.....	Saturday, June 2
Sarmanian.....	Saturday, June 9
Parisian.....	Saturday, June 16
Sardinian.....	Saturday, June 23
Circassian.....	Saturday, June 30

The Steamers of the

Liverpool, Queenstown, St. Johns, Halifax and Baltimore Mail Service.

are intended to be despatched as follows:—

FROM HALIFAX.

Hanoverian.....	Monday, May 21
Hibernian.....	Monday, June 4
Caspian.....	Monday, June 18
Nova Scotian.....	Monday, July 2

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

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

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

An experienced surgeon carried on each vessel. Berths not secured until paid for. Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

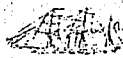
For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Huys & Co., Rotterdam; G. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley &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

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DOMINION LINE OF STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

Tons.	Tons.
Montreal.....3,281	Toronto.....3,281
Dominion.....3,176	Ontario.....3,176
Texas.....2,700	Sarnia.....3,859
Quebec.....2,700	Oregon.....3,850
Missis-ippi.....2,680	Vancouver.....5,700
Brooklyn.....3,600	

DATES OF SAILING

FROM QUEBEC TO LIVERPOOL.

Ontario.....23rd June.	Montreal.....14th July.
Dominion...30th June.	Toronto.....21st July.
* Oregon...7th July.	* Sarnia.....23th July.

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60, \$65, and \$80; return, \$90, \$103, \$117, and \$144, according to steamer and berth. Intermediate, \$40. Steerage, \$24.

Prepaid steerage tickets issued at the lowest rates.

\* These steamers carry neither cattle nor sheep. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage apply in London to Bowring, Jamieson & Co., 17 East India Avenue; in Liverpool, to Finlay, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

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(For Legal Cards see other page.)

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242 St. James Street, Montreal.

EDWARD EVANS,  
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Montreal.

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7 PLACE D'ARMES SQ.

Jacques-Cartier Bank Building, Montreal.

A. L. KENT. ALPHONSE TURCOTTE.

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STOCK and SHARE BROKER,

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Almonte, Ont.

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Water Lime,  
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Flue Covers, Fire Bricks Fire Clay.  
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**SPICES, FRUITS**  
AND A FULL ASSORTMENT OF  
**GENERAL GROCERIES,**  
Maintained from best Markets  
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Brown Cottons, and Sheetings, Fine Bleached  
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Ducks, Tickings, Checks, &c. Colored Cotton  
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Bleached Shirting; Wigans, Silestas, Shoe  
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Fancy Checks, Gingham, Bleached Shirtings,  
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**WINDSOR COTTON MILL.**

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**STE. ANNE SPINNING CO.** (Hochelaga).

Heavy Brown Sheetings.

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Railway and Machine Bolts,

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Plough & Special Shaped Bolts.

Specify early. Specify now and avoid disap-  
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Merchants Manufacturing Co.,  
BLEACHED SHIRTING.

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WHITE & COLORED BLANKETS.

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PLAIN AND FANCY FLANNEL.

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Cotton and Wool Hosiery, &c., &c.

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UNMATCHABLE

**MATCHES**

IN BOTH

BRIMSTONE AND PARLORS.

Brimstone Matches put up, viz :

{ Telegraph and Telephone.  
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Parlor Matches without Sulphur.

Lion Parlors also in 200s and 300s, put  
up expressly for family consumption.  
Warranted the finest match in the  
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**MCGILL'S NEW PATENT**

*PIN FASTENERS!*

They are admirably adapted for ticketing  
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COTTON YARNS, White and Colored, Single  
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BEAM WARPS, for Woollen Mills in all the  
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HOSIERY YARNS of every description.  
BALL KNITTING COTTON, superior in  
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FANCY WOVE SHIRTINGS and APRON CHECKS.  
These Goods have been awarded FIRST PRIZES for  
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A GOLD MEDAL  
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A SILVER MEDAL  
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**COMMISSION MERCHANTS,**

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Good references on application.

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Papers, Stationery,

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- Parlor Suits, 7 pieces, from \$ 45 to \$500
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All other portions of stock equally varied in prices  
and styles of design of finish. Our recent Exhibits  
were taken from stock.

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acknowledged by all the Cheapest Stock of general  
HOUSEHOLD FURNITURE in the Dominion.

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SOLE EXPORTING  
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cessfully supersede Pen Writing. Used by Merchants  
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IRISH FLAX THREAD  
LISBURN.

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Gold Medal  
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Grand  
Prix  
Paris Ex-  
hibition,  
1878.



Received  
Gold Medal  
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Grand  
Prix  
Paris Ex-  
hibition,  
1878.

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

**WALTER WILSON & CO.,**  
Sole Agents for the Dominion,  
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**JOHN CLARK, JR. & CO.'S**

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

TRADE MARK

**SPOOL COTTON.**  
Recommended by the prin-  
cipal 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

Wholesale Trade supplied by  
**WALTER WILSON & CO.,**  
1 & 3 St. Helen Street,  
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**Thomas Walls & Sons,**

TRADE AUCTIONEERS,

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We take this opportunity of thanking our cus-  
tomers, buyers and consignors for their patronage  
since we opened here in April of last year. We will  
hold the Trade Sales regularly throughout the year,  
both here and in Toronto. We will be glad to re-  
ceive Commissions from Trustees for Sales en bloc.  
Having a thorough knowledge of the trade, we will  
be able to do justice to anything put in our hands.  
We are prepared to receive consignments and make  
advances in cash, when required, on goods to be  
sold either here or in Toronto. We render account  
sales, and make settlements in cash within ten days  
from date of sale.

**Thos. Walls & Sons,**

Trade Auctioneers & Commission Merchants  
MONTREAL AND TORONTO.

Leading Wholesale Trade of Montreal.



**New Japans,**  
SEASONS 1883-84.

EXCITY OF PEKING,  
Via San Francisco.  
SAMPLES TO HAND.

Expect Teas in two weeks.

**TURNER, ROSE & CO.,**

WHOLESALE GROCERS,  
Cor. St. John & Hospital Sts.,  
MONTREAL.

Commercial Summary.

The Montreal Telegraph Company has de-  
clared the usual quarterly dividend of 2 per  
cent.

The Canada Pacific railway are about to  
erect in Winnipeg a new car shop and planing  
mill, to cost about \$120,000.

The town of Woodstock, N.B., is erecting a  
water-works system, at a cost of nearly \$53,000.  
A pulp factory is about to be erected at Arm-  
strong, opposite Sorel, on the St. Lawrence.

The Town Council of St. Stephen, N.B., have  
resolved to assume the responsibility of enforcing  
the Scott Act; and in accord with this  
action all the liquor stores in that town have  
been closed.

MR. A. A. Roy, of Somerset, Que., general  
merchant, whose fourth failure was recorded  
last week, is offering to compromise at 65c.  
secured, in 4, 8 and 12 months, which, it is un-  
derstood, has been accepted by several of the credi-  
tors.

A. A. ALLAN, manager of the Toronto branch  
of the Ontario Bank, is reported to have been  
appointed General Manager of the new Central  
Bank of Canada, about to be opened in that  
city.—Freight rates at Toronto are reported in  
rather a depressed condition, wheat command-  
ing only 1 1/2c., and lumber \$1 to \$1.05, to the  
owners.

The total value of goods imported at  
Toronto during May, ult., was \$1,120,636, the  
duty collected amounting to \$219,776.17; and  
the exports during the same period were valued  
at \$301,328. The imports, as compared with  
May, 1882, show an increase in value of \$3,111  
while the duty collected shows a decrease of  
\$6,302.36. The exports for May, 1882, reached  
\$320,073.

At a banquet given in this city last week to  
Mr. C. M. Acer, a Canadian cattle exporter, the  
guest of the evening expressed the opinion that  
Montreal would become the chief port in the  
world for the shipment of live stock.—Many  
Montreal manufacturers have signified their in-  
tention of sending goods to the exhibition to be  
held in St. John, N.B., next October, to celebrate  
the Centenary of the landing of the Loyalists in  
New Brunswick.



**WULFF & CO.**

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

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

OF

**WM PICKHARDT & KUTTROFF,**

98 Liberty St., New York.

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,  
GERMANY.

BUY

**PRINCESS**

**BAKING POWDER,  
ABSOLUTELY PURE.**

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

MANUFACTURED BY

**WM. LUNAN & SON,**

SOREL, QUE.

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

J. C. PREFONTAINE, retail dry goods merchant, this city, has assigned in trust to his two principal creditors, Montreal wholesale firms. The liabilities are estimated at about \$3,000, and although the stock has not yet been taken, it is said that the estate shows a deficiency of about \$200. Prefontaine has been in business for some years, and attributes his difficulty to a falling-off in trade, but it is stated that he lacks the capacity and energy necessary to success in this fast age.

The number of failures in England and Wales gazetted during the week ending May 26th was 191, against 221 last year, showing a decrease of 30, and a net decrease in 1883, to date, of 184. The number of bills of sale published in England and Wales was 251, against 995, a decrease of 744, or a net decrease, to date, of 15,604. The number published in Ireland was 51, against 22, an increase of 29, or a net increase, to date, of 152.

WANT of business capacity is the cause assigned for several recent failures in this Province. Among them may be named that of Alfred Aubin, general storekeeper at St. Bartholmey, whose assignment was noted in our last issue; he was formerly a school-teacher, and commenced business only a little over a year ago, but now shows a deficiency of some \$300, with liabilities footing up about \$3,500.

Leading Wholesale Trade of Montreal.

**GREENE & SONS  
COMPANY,**

MONTREAL,

**STRAW**

**GOODS.**



**HATS, CAPS, FURS,**  
Gentlemen's Furnishings,

Assortment large

**GREAT VARIETY!**

**NEWEST STYLES**

— SELECTED FOR —

**SPRING TRADE, 1883.**

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

He offers to compromise at 50 per cent, but the creditors demand 75, and report the affairs of the estate in a rather mixed condition, the books having been carelessly kept.—J. B. Ouellette, another general dealer in a small way at St. Augustin, Que., has assigned in trust, owing about \$4,000, and shows assets of \$3,000. The estate is being wound up by the creditors, who expect to realize about 50c on the dollar

JAMES CHALMERS, of Stratroy, Ont., manufacturer of tinware and dealer in stoves, etc., has assigned to A. T. Johnson of London. A meeting of the creditors has been called to consider a statement of his affairs. The McClary Co., of London, hold an unsecured claim of about \$800, though it is reported that Chalmers has given the company a chattel mortgage covering the whole of his assets. His father also holds a mortgage on the real estate for \$1200; this, with another mortgage of \$300, has been standing against the property for some years. This is the second time Mr. Chalmers has been in difficulties; some eight years ago he was obliged to succumb to certain pressure from without, the effects of leaving the happy country life of a farmer and entering with limited experience into competition with practical energetic pushing business men.

JOHN PIPE, a Guelph (Ont.) miller, is reported in some trouble, and as he has always stood high in the community, much regret is felt over his present position. Pipe is an aged man, having come to Guelph in its early days; he saved money and bought a farm in the vicinity. He moved into the town some 30 years ago and opened a tavern, made money, and at one time was supposed to be worth \$20,000 or more; he returned to farming and was successful, but some years ago he bought a flour-

ing mill a mile out of town, run by water, and from that time is supposed to have lost money. He put in steam last year at considerable outlay. For some time two friends were on his paper for \$10,000, with a chattel mortgage at collateral. This ran out, in good faith, and he gave his son bill of sale on the same chattels for alleged indebtedness for wages. This is now being contested in the Courts by his endorsers.

EMIL POLIWKA, of this city, dealer in glues, borax and gelatine, whose trouble was referred to about a month ago, has not been able to secure his offer of 29c. in the dollar. The man who is unfortunate in business has enough to bear, but when his joys and his sorrows fall on only one pair of shoulders, it is not surprising that he should endeavor to cast the burden, each man according as it is given unto him. Mr. Poliwka has written from the capital of New York State to one of his principal creditors, R. C. Jameson, here, assigning to him for the benefit equally of unprivileged claimants. He is not likely to return, as the conditions thereof include immunity from arrest on the part of his bankers and a further advance on their part of \$5,000. His trouble may be attributed to error of judgment, especially in his contract with the glue factories. Mr. Poliwka spent considerable money in that irregular class of advertising which paints the fregues of the field and the bald sides of rocks difficult of access with violent distortions of the alphabet, and had also for the last year or two been engaged in an advertising album for hotels, the contracts for which constitute a considerable part of his assets. The total direct liabilities are about \$17,000 and the assets nominally some \$8,500. The estate will probably be wound up.

Leading Wholesale Trade of Montreal

Taylor, Robertson & Co.  
WHOLESALEHAT AND FUR HOUSE,  
PULLOVER & SILK HAT  
MANUFACTURERS,537 ST. PAUL STREET,  
MONTREAL.McARTHUR, CORNELLE & CO.,  
Importers of and Dealers in

White Lead &amp; 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, &amp;c., &amp;c., &amp;c.,

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street  
AND  
253, 255 and 257 Commissioners Street  
MONTREAL.

KENNETH CAMPBELL &amp; CO.

WHOLESALE

DRUGGISTS,

HAVE REMOVED TO THEIR NEW  
AND COMMODIOUS PREMISES,

603 CRAIG STREET.

MONTREAL.

The sc rew corvette Canada, on which Prince George, the second son of the Prince of Wales, is a midshipman, is expected to arrive at Halifax from Portsmouth during the first week in July.

The executors of the late Chas. E. Freeman, whose death by drowning in Burlington Bay was noted at the time, acknowledge the receipt of \$10,000 from the Accident Insurance Co. of North America, the amount of Mr. Freeman's policy in that company, through Mr. Seneca Jones, its agent in Hamilton.

The prospectus has been issued of the Halifax Steam Navigation Co. (limited), projected for the purpose of establishing direct steam communication with Great Britain, to and from Halifax and St. John. The capital of the company is placed at \$300,000, and it is proposed to run two steamers, with at least one monthly sailing from each end of the line.

T. MICHAUD, general dealer at St. Gabriel de Brandon, Que., is in difficulty, and was in the city this week endeavoring to arrange with his creditors. His liabilities are estimated at about \$20,000, and he claims to have a surplus of \$3,000. Messrs. Kent & Turcotte are preparing a statement of his affairs to be submitted at an early meeting of creditors.—Pierre Masse, trader, of St. Gregoire le Grand, is also reported in trouble.

Leading Wholesale Trade of Montreal.

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

MONTREAL.

BRANCH WAREHOUSE,  
Post Office Street, Winnipeg, Man.The trade are invited to inspect our  
FALL SAMPLES OF CLOTHING

now being shown by our ONTARIO REPRESENTATIVES.

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

We are making special lines for Ontario trade; our Mantle travellers will be out shortly.

S. H. MAY &amp; CO.,

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

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

The committee appointed by the Dartmouth, Town Council to confer with the Minister of Railways in reference to the railway extension into that town, reported the text of the agreement between the Government and that town to the Council, Tuesday evening last, and after a short discussion it was ratified. The agreement provides that the town will pay the Dominion Government the sum of \$4,000 a year for twenty years.

C. E. THOMPSON, rubber stamp manufacturer, this city, held a meeting of his creditors last Wednesday and submitted a statement showing liabilities amounting to about \$1,100, and assets consisting of book-debits amounting to \$212, and of stock valued at under \$100, against which was a seizure for rent for \$40 and costs. An offer of 15c on the dollar, in 3, 6, 9 and 12 months, unsecured, was accepted by the meeting and will probably be carried out.

THE STANDARD LIFE.—The annual statement of this staunch old company, given on the last page of our present issue, affords an example of what can be accomplished by British companies who labor exclusively in life assurance. The general business of the Standard, it will be seen, exceeds that of any British company, and the leading position always maintained

KIRK, LOCKERBY &amp; CO.,

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL.

further assured by the record of 1882, in which the returns of the company exceeded all former results. At the late meeting the Canadian business was referred to in terms of high commendation.

Among the passengers for England by the *Parisian* the present week is Mr. David Dennis, for the last seven years manager in the large wholesale establishment of Mr. James Guest of this city. Mr. Dennis has made hosts of friends during his residence in Montreal, and those accustomed to meet him in business or socially will miss the agreeable and intelligent intercourse which always characterized him; he leaves for his transatlantic tour with the good wishes of all who knew him. Mr. Dennis will probably return to Canada about the opening of next year.

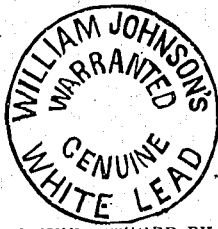
The report made to the shareholders of the Farmers' Loan and Savings Co. at the eleventh annual meeting will be found elsewhere in our columns, and indicates a fairly satisfactory business for the year. An 8 per cent dividend has been paid, and an addition made to the reserved fund. The President, William Muloch, Esq., M.P., has been re-elected, and James Scott, Esq., as Vice-president.

**J. W. MACKEDIE & CO.,**  
MANUFACTURERS AND WHOLESALE  
**CLOTHIERS,**  
**MONTREAL,**  
Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

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

**JOHNSON'S GENUINE WHITE LEAD**

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



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

MANUFACTURED BY  
**WILLIAM JOHNSON,**  
572 WILLIAM STREET, MONTREAL. P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

**JOHN LOVELL & SON**  
Book and Job Printers,  
Account Book Manufacturers  
AND  
Letter-Press Bookbinders,  
MONTREAL.

Are prepared to do the very best of work, and on the most reasonable terms. Having all the latest styles of Type and using the very best material and stock; giving personal attention to our business, we endeavor to give satisfaction to our customers.

Retail Merchants who wish to keep abreast of the times, and have a continual and reliable guide to the leading markets, should subscribe to the MONTREAL JOURNAL OF COMMERCE. The Market Reports in the JOURNAL are unequalled for comprehensiveness and correctness of detail. No Merchant or other business man can afford to do without it. Published every Friday. Subscription to all parts of Canada, except Montreal, \$2.00 a year. Address,

JOURNAL OF COMMERCE, Montreal.

**Brown, Balfour & Co.,**

IMPORTERS OF

**TEAS**

AND

**WHOLESALE GROCERS,**  
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

The ratepayers of Gananoque, Ont., passed the by-law granting \$10,000 to Rathbun & Son, as a bonus towards the construction of a railroad from the G.T.R. to the village last Wednesday, by a vote of 167 for and 25 against.

FARMERS anticipate a heavy hay crop throughout the Ottawa Valley, but are by no means so sanguine regarding the grain crop, owing to the continued wet weather. The lowlands are suffering severely from moisture, and in some instances; farmers have been obliged to plant potatoes a second time, the seed having rotted in the ground.

THE EASTERN TOWNSHIPS BANK.—The report of the Eastern Townships Bank is, we are gratified to find, highly satisfactory, the directors having been able, after paying their usual dividend of 7 per cent, to add \$80,000 to the Rest. This is equal to about 13 per cent net profit on the capital. The caution which has been very generally inculcated of late by those at the head of our Banking institutions has been given. The report compares the deposits, amounting to \$2,154,745, with what they were ten years ago, less than half a million. The result of the year's business must be satisfactory to the shareholders. The old

**BEUTHNER BROTHERS,**  
MANUFACTURERS' AGENTS, AND LEADING  
IMPORTERS IN THE DOMINION OF

**EMBROIDERIES**

AND

**HOSIERY,**

750 to 754 CRAIG ST., MONTREAL

Board was re-elected and N. W. Henneker, Esq., and A. A. Adams, Esq., respectively chosen President and Vice-President.

Mr. JOHN L. LEWIS, of the wholesale firm of W. F. Lewis & Co., this city, having returned from an extended trip to the North-West, has been interviewed by the irrepressible reporter. Mr. Lewis, speaking of Prince Arthur's Landing, says: "Thunder Bay is one of the most interesting harbors I ever saw. It is 12 to 18 miles in diameter, almost entirely surrounded by high mountains, the waters and hillsides ever changing in hue and appearance, making the scenery quite enchanting. It would make a sublime gateway to the North-West, and ought to be a part of Manitoba. Prince Arthur will be a good point, and will grow to a place of considerable importance. I think it and the river combined have great merit. It is at the head of Lake Navigation, where fuel can be delivered at as cheap a price as at Chicago. It has tributary to it a good deal of timber country, and is in the midst of a silver, copper and iron mining district, so there is no reason why it should not become quite a manufacturing town. It will certainly be a good distributing

First Prize and Silver Medal.

**CROWN FLINT PAPER**

Peter R. Lamb & Co.,  
TORONTO.

point for all the coarser products, such as coal, lumber, salt, petroleum, etc., etc. The advantages already obvious to me in this route of our own to the North-West will cause many classes of eastern goods to be stored at this point for winter distribution by rail. Mr. Lewis speaks in glowing terms of the future of Manitoba and the North-West.

The past Winter and Spring has been a hard season for Winnipeg merchants and others in the North-West, who, having previously done a large business during the "boom" in real estate, etc., had laid in heavy stocks in anticipation of a steadily increasing trade. But the inevitable reaction came, and Eastern creditors have been obliged to grant indulgences which under other circumstances would not have been entertained; consequently the over-trading in Winnipeg and the prospects of a change for the better have been matters of deep interest to the commercial community of Canada for many months. Recent advices from the leading towns and cities of Manitoba are decidedly hopeful, reporting increased life in business circles, since seeding operations have been completed, and brilliant crop prospects. The announced failure, therefore, of one or two Winnipeg firms will not likely shake the confidence which is being restored concerning the North-West. A few weeks ago the Winnipeg dry goods firm of

Leading Wholesale Trade of Montreal.

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

**RHODE ISLAND HORSE SHOES,**  
AND EVERY DESCRIPTION OF

**CUT NAILS,**

**Railway and Ship Spikes,**  
*Iron, Steel, Zinc & Copper Shoe Nails,*  
And **SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slatting, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.

Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Living and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHO. SE :

Caverhill's Buildings, 91 St. Peter Street.

**Porter & Savage**  
**TANNERS,**

AND MANUFACTURERS OF

**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASINS  
LACE, RUSSSET and

**OAK SOLE LEATHERS,**

OFFICE AND MANUFACTORY :

436 VISITATION STREET, MONTREAL.

**USE**  
**Morse's Queen City**  
**SOAP**  
FOR SALE EVERYWHERE.

Alexander & Bryce met their creditors in this city and secured an extension of two and three months. They then showed a large surplus, but having done a very large business the first year they had over estimated their prospects and laid in too heavy a stock. Business during the past two months, however, has not increased sufficiently to enable them to meet their first extension payments on the 15th inst., and they have assigned in trust to Mr. Moffatt, a Winnipeg banker. No statement has yet been received by the creditors, but the liabilities are not expected to exceed \$120,000, at the outside, and the surplus is expected to be about \$40,000. The creditors are chiefly in this city, with a few leading Toronto houses. The members of the firm, who have been known to the trade here for many years, are highly spoken of as good business men, Mr. Bryce having been in business for several years in Oshawa, while Mr. Alexander hails from Bowmanville. The estate is expected to pay in full.

OVER HIS TIME.—(Wall Street News).—"Well how is your brother doing in St. Louis?"

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue Black  
Writing Fluid

—AND—  
**COPYING INK.**

Are warranted to retain their fluidity, and do not corrode the pen.

Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.

Prepared only by  
**LYMAN, SONS & CO.,**  
MONTREAL.

**CROSBY**  
**STEAM GAUGE & VALVE CO.,**  
**SAFETY VALVES,**

**STEAM & HYDRAULIC GAUGES, &c.**  
We have received a large assortment of the instruments made by the above celebrated firm, which we offer at moderate prices.

Catalogues supplied on application.

**AGENCY, 16 ST. JOHN STREET,**  
MONTREAL,  
**JOHN TAYLOR & BRO.**

**SCHWARZ & REINHARDT,**  
MANUFACTURERS OF

**Jewel, Silverware**  
And Sample Cases, Photo Frames, &c.  
712½ Craig St., MONTREAL.

Correspondence and Orders Solicited.

**Forbes, Roberts & Co.**  
MANUFACTURERS,

AND

**WHOLESALE IMPORTERS**  
OF  
**MEN'S FURNISHING GOODS.**  
53 Yonge St., TORONTO.

asked the first, as he halted a moment at the door of a business-house on the Bowery.

"Vhell, he doan' fail yet."

"Seems to be doing a good business?"

"Seems dot vhay."

"Well, I hope he'll do first-rate."

"I hope so too, but I dunno. He has been dere tree months und doan' fail yet, und I can't exactly make out what he means. Six weeks vhas plenty of time to bust oop in a place like St. Louis, und pay 10 cents on der dollar!"

STALKER & Co., the Toronto dry goods firm referred to last week, has compromised at 40c on the dollar; Hewatson & Smith, general merchants, Milton, have called a meeting of creditors; Thos. Chessum, painter, Hamilton, has the Bailiff in possession; the stock of Thos. Sea-

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

Batty's Nabob Pickles.

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

**CHICORY**  
BEST QUALITY  
**GRANULATED**  
in casks and cases of  
8-14 lb. TINS.

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

man, tailor, Dundas, is to be sold out by auction; the stock of linware, etc., of G. H. Pedlar, of Oshawa, is advertised for sale by the sheriff; J. B. Traves, publisher, Port Hope, is offering to compromise; J. B. N. Hogue, grocer, and Gervais, Denis & Co., carriage builders, both of this city, are to be sold out by bailiff this month; Frank Wetherbee, of the "Hub" saloon, this city, has left; J. J. Campbell, general store Regina, Man., has obtained an extension, and Owen Carson, general dealer, at Brandon and Regina, has assigned in trust; Adolph Geiger, dealer in pianos, Chippewa, Ont., and F. F. Wanmaker, hotel, Niagara Falls, have the sheriff in possession; Annie M. D. Elliott, milliner, Brandon, has been closed by her creditors, and the hotel effects of Smith Bros., Winnipeg, have been seized by creditors.

**McLACHLAN BROS. & CO.,**  
**WHOLESALE**  
**DRY GOODS MERCHANTS,**  
 Have Removed to their  
**NEW PREMISES,**  
 Nos. 232, 234, 236 & 238 MCGILL STREET  
 MONTREAL.

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

**CRATHERN & CAVERHILL,**  
 IMPORTERS OF  
 Hardware, Iron, Steel Tin, Canada Plates, Window  
 Glass Paints & Oils. Manufacturers of Cut Nails, Clinch  
 & Pressed Nails, and the celebrated "CC" Horseshoe Nails.  
**AGENTS VIELLE MONTAGNE ZINC CO.**  
 89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St.  
**UNION NAIL WORKS, St. GABRIEL LOCKS,**  
 MONTRE

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

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

*ESTABLISHED, - 1855.*

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

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

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

*The Journal of Commerce*  
 FINANCE AND INSURANCE REVIEW.

MONTREAL, JUNE 15, 1883.

**THE BUSINESS OUTLOOK.**

It may be assumed that the utterances of the leading bankers of the Dominion at the various annual meetings held and to be held, will have their legitimate weight with all those engaged in commercial pursuits. As regards the Banks, the profits seem to have realized what we should imagine to have been the most sanguine expectations of those interested in the stock of those institutions. But for exceptional losses incurred during the last few months of the year the Bank of Montreal would have added \$500,000 to its rest after paying a dividend of 10 per cent. There can be no doubt as to the desirability of those engaged in commerce exercising great caution and avoiding any undue expansion of business. There is tolerably good ground to expect a large immigration this year, and of a better class than usual. The Canadian Pacific Railway Co. are pushing forward their works with the greatest energy, and have necessarily brought into the country a vast amount of capital, amounting, as Mr. Smithers stated at the Bank of Montreal meeting, to many millions. Other important enterprises are also being prosecuted with foreign capital, and there seems no good ground for apprehension of any immediate commercial crisis. There is of course a good deal of anxiety as to the harvest, and especially as it is generally believed that the fall wheat has been much injured. Mr. Smithers is not one to take an over

**RATES REDUCED.**

**THE STANDARD LIFE ASSURANCE CO.**

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	over \$99,000,000
Invested funds.....	" 26,000,000
Annual Income.....	about 4,000,000
or over \$10,000 a day.	
Claims paid in Canada.....	over \$ 1,200,000
Investments in Canada.....	over 1,000,000

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

**W. M. RAMSAY, Manager, Canada.**

**THE**  
**Williams Singer Sewing Machines**

are still keeping the lead everywhere and their rapid advance, though slightly checked, cannot be stayed even by fire. Our arrangements are such that we are filling, with but little delay, all orders for our Singer Family and Medium Machines.

**THE WILLIAMS MANUFACTURING COMPANY.**

347 Notre-Dame Street, Montreal.

**CANADA LIFE ASSURANCE CO'Y.**

The Company has closed its 36th year, having during the twelve months received applications for assurance amounting to over

**Five Millions of Dollars,**  
 of which four millions and three-quarters were accepted by Board.

**J. W. MARLING,** Manager, Province of Quebec.  
**JAMES AKIN,** Montreal District Agent. **P. LAFERRIERE,** Inspector.  
 Office: 180 St. James Street, Montreal.

sanguine view of the future, and it would be very unfortunate if he were. It is most desirable in the public interest that all tendency to speculation should be checked. We are not surprised that the very sanguine paragraph in the report of the New York Chamber of Commerce should have led him to suggest doubts as to its correctness. It was said:—"In surveying our own horizon of commercial enterprise we fail to discover one cloud of menace, and look forward with cheerful confidence to a year of great prosperity to the entire country." Now it is well-known, as pointed out by Mr. Smithers, that there have been a considerable number of mercantile failures of late quite sufficient to excite uneasiness, and moreover he called attention to the unfavorable condition of the iron trade, to recent strikes, and to the unsatisfactory accounts in relation to winter wheat.

As regards Canada the chief ground for uneasiness is the overproduction of manufactured goods. The stimulus given to the production of native manufactures by the protective tariff has resulted, as many feared that it would, in an oversupply. Our market is limited, and it is hardly possible to determine the precise limit which should not be exceeded. There is a concurrence of opinion between those best able to form an opinion as to the fact of over production, but it may be hoped that it is not too late to apply the proper remedy. It is encouraging to learn that as a rule the retailers are not overstocked with goods, and there seems no ground for believing that the value of stocks is likely to be materially reduced. One of the most alarming symptoms as to the future is the state of the United States currency. There has been a gradual expansion of the silver currency, and it has at last become to be a nuisance to the trade; very similar to our old silver nuisance. The coinage is constantly going on and there is an attempt to maintain a gold standard, while by law there is both a gold and a silver standard. Unless some remedy be promptly found, it seems highly probable that the United States will have practically a silver standard. The remedy is very simple, but it is doubtful whether Congress will be willing to apply it. In France there is no longer a coinage of silver, and a similar policy would very shortly remove all ground for complaint in the United States. Nothing would please the English monometallists more than that the United States should be compelled to adopt a silver standard, and circumstances at present tend very much to such a

result. Let us in conclusion express a hope that the President of the Bank of Montreal is correct in his belief that there is a prevailing conservatism among an important class of the community, which is itself an omen of better things to come, and that the tendency to inflation does not exist to anything like the same degree that it did a year ago. There is no serious cause for alarm as to the immediate future, but commercial panics, like political revolutions, come like a thief in the night.

#### THE TIMES ON LORD LANSDOWNE.

It is much to be regretted that there should be even a whisper of discontent among any portion of our mixed population at the appointment of the Marquis of Lansdowne as successor to our present Governor General. The Marquis, most unfortunately for himself, is a large landed proprietor in Ireland, and it is not surprising that he should be unwilling to concur in what he probably looks on as the virtual confiscation of his property. An Irish representative, Mr. O'Donnell, M.P. for Dungarvan, has given notice of a motion to the effect that the appointment of the Marquis of Lansdowne is calculated to excite grave discontent among the oppressed Irish. The only possible object in such a motion must be to induce the Irish in Canada to stultify themselves by exhibiting a feeling of hostility to their new Governor General, which it may be hoped their good sense will lead them to refrain from exhibiting. The Irish have been the only class of our mixed population that has seen fit to engage actively in the politics of their Mother Country. The English, Scotch, French and Germans have never deemed it consistent with their duty to the country of their adoption to introduce as questions for discussion the real or supposed grievances of their Mother Country. On the other hand the old Irish party disputes which have been raging for centuries, and which have no real bearing on Canadian politics, are carried on with as much activity as if there was some live question at issue.

The London *Times*, not being what is generally understood as a party newspaper, has given its opinion on the appointment of the Marquis of Lansdowne, and that opinion is at least entitled to respect. We are assured that "his character and his antecedents mark him out as in every way fitted for the high position for which he has been chosen. He is the head of a great house, and the heir of many generations of the purest Whig traditions. His father was under-Secretary

for Foreign Affairs after the Crimean war; his grandfather was for some twenty years a cabinet minister; and his great grandfather was the celebrated Earl of Shelburne, the colleague and successor of the Marquis of Rockingham." The older statesmen of the family flourished in the times when a liberal policy for Ireland was a leading question at issue between the rival Tory and Whig parties, to the latter of which the Lansdowne family has invariably belonged. To the traditions of the family the later members of it have consistently adhered.

The separation of Lord Lansdowne from the administration of Mr. Gladstone was on the "Compensation for Disturbance Bill," but when that bill was passing through the House of Lords, he refused to take the responsibility of rejecting the measure, although there is no doubt that personally he has been a considerable sufferer both by the Land Act and by the anti-rent agitation, and it cannot be denied that his secession was natural, and that his subsequent refusal to do more than criticize was patriotic and statesmanlike. Since that period Lord Lansdowne has ceased to be an opponent of the Government, and the Prime Minister, by offering him a great colonial position, has shown that he does not consider a difference on one point to be any bar to cordial co-operation in other departments. In the opinion of the *Times*, Mr. Gladstone has shown a just appreciation of the qualities of industry, common sense and sound judgment for which Lord Lansdowne has always been remarkable, and also of those other social qualities which are scarcely less necessary to a Governor General of Canada. The *Times* expresses its hope, and it is one which we sincerely hope will be participated in by the people of Canada of all nationalities, that "no unusual difficulties or vexatious political problems of the first importance will meet the new Governor on his arrival."

The *Times* has taken the opportunity to bear its testimony to the satisfactory working of the confederation, holding that the tendency towards union among the most widely separated Provinces is becoming stronger. It acknowledges the vast importance of the Canadian Pacific Railway and of the vast wheat-growing lands of Manitoba and the North Western districts resembling and bordering on that territory. It then takes up what it describes as "one of the most pressing problems of the day" the question of Irish emigration, the relation of the Canadian Government to which "is a matter of profound interest to this country." It

generally understood that negotiations are in progress between the Imperial and Canadian Governments as to the best mode of providing the ways and means for paying the expenses consequent on the removal and settlement in the North West of a large number of Irish. It is assumed that Lord Lansdowne would take a lively interest in the promotion of such a scheme, and that he might be able to render valuable services both to Canada and to Ireland in connection with it. The *Times* has more than once described the plan of a body of Canadian capitalists for taking out and settling upon unoccupied lands in the North West some 10,000 families from the congested districts of the West of Ireland. It is known that the Imperial Government has made objections to the details of the plan, and that it has prescribed conditions before consenting to advance the necessary funds. It seems reasonable that security should be given for the recouping of all advances for such an object, and moreover, unless such recouping should be secured, it could not be expected that further advances would be made. If the scheme be properly worked the lands of the settlers would afford the best possible security for all advances made, and the Canadian Government must necessarily undertake the responsibility of recouping the Imperial Government. It is said that the subject of Irish emigration has been thoroughly studied in detail by the Marquis of Lansdowne, who will be able to render most valuable assistance to his constitutional advisers on a question which is second to none in point of interest. We are truly glad to find the *London Times* lending its powerful aid to the satisfactory solution of a question of such immense importance both to Ireland and Canada, as a well considered scheme of self-supporting emigration from the former country to the latter.

#### SPECULATION IN BANK STOCKS.

We are inclined to think that there is some misconception as to Mr. Buchanan's statement in regard to the number of shares of Bank of Montreal stock now on the street. We cannot pretend to know Mr. Buchanan's own opinion on the subject, but it is evidently the opinion of others that 3,875 shares held by the City & District Savings Bank of Montreal and the Caisse d'Economie of Quebec are not held for speculative purposes. It must therefore be imagined that the institutions above named have invested in this stock on their own account, whereas there cannot be the slightest doubt that the

shares in question represent loans on margin. It must be borne in mind that 7,000 shares of Bank of Montreal stock are of the market value of nearly three millions of dollars—a large amount of one kind of stock to be in the hands of speculators. One cause for the speculation in Bank stocks in Canada is the want of eligible securities of another kind. In New York the market is flooded with railroad shares and bonds, and bank shares are not much sold for speculation.

It is greatly to be feared, judging from what takes place elsewhere, that in all cities where there is a stock exchange there will be speculation in stocks; but it is most unfortunate that it should take place in bank stocks, which are for many reasons highly objectionable.

#### COMMERCIAL TREATIES.

We are grateful to the *London Advertiser* for his admission that the *JOURNAL OF COMMERCE* is usually very accurate in its statements and exceedingly well-informed," but we cannot admit that in discussing the International Treaty Question, we have fallen into any error of importance. We do not profess to be so well informed as our contemporary, who probably has had good opportunities of being so, as to the precise nature of what passed between the late Senator Brown and the United States Executive at Washington. We are assured that there "were no formal negotiations," and Mr. Fish, it is said, merely treated "as the Canadian proposition," the draft of a treaty, which, after protracted conferences, was sent to the Senate. One thing is certain, viz., that "the Canadian proposition" was not at all what Senator Brown would have preferred, but was what Mr. Fish led him to think would alone satisfy the United States. However, we may cite another instance, that of the United States diplomatist who visited England to negotiate for the settlement of the Alabama claims, and who after protracted negotiations came to an agreement which was rejected by the Senate. Let the *Advertiser* cite an instance in which Great Britain has so dealt with a treaty agreed on with a foreign nation.

The *Advertiser* denies that "the relative merits of the two systems were raised." Now in the article which the *Advertiser* thought it proper to criticize, we expressly stated that Mr. Brown's failure was in our opinion the result "of the defective institutions of our neighbors." We are charged with accusing the Senate of the United States "with having repudiated the so-called treaty,"

whereas we expressly stated, "that body only exercised its constitutional right. What we wished to point out was that the American constitution operates disadvantageously in cases where negotiations have to be carried on with foreigners." We were also perfectly aware of a great deal of what the *Advertiser* has conveyed to us by way of instruction, but we must adhere to our opinion that in negotiations with foreigners the limitations on the Executive are most inconvenient. We feel assured that in the Vienna negotiations matters had not proceeded to such a length as the *Advertiser* seems to believe. We may be permitted to call the *Advertiser's* attention to the extract which he has made from our columns, which contains a passage which will not be found there.

#### THE GRAND TRUNK AND THE CITY.

It is now several weeks since we submitted the most conclusive proof of the utter falsehood of the allegations, which, nevertheless, have been persistently repeated, that the Corporation of Montreal ever lent its bonds to the Grand Trunk Railway Company. The origin of the transaction was the taking of stock in the St. Lawrence and Atlantic Railway by the Corporation, the railway Company agreeing to accept in payment the bonds of the Corporation at par, although at the time worth much less. Mr. George Washington Stephens, when he undertakes to discuss the merits of this claim, should state whether he admits the truth of this allegation, or whether he is prepared to maintain the correctness of the statements of some of his partisans, which we have stigmatized as false. We have repeatedly challenged the advocates of the claim of the city to state explicitly on what it is founded. There seems to be some extraordinary mystery hanging over the question. We are bound to believe that the city must have obtained a promise of some kind from some one connected with the Grand Trunk Company, that that Company would undertake the redemption of the city bonds, but unless the precise facts are published, we shall retain our opinion that the city's claim is unfounded. At the time when the railway was first projected, the Seminary of Montreal was desirous of lending its aid, and did so, we have been informed, by an issue of its bonds, which were loaned to the Company, and regarding which there has never been any dispute. The city on the other hand proposed taking stock and paying for it with bonds, receiving in exchange, stock certificates, which it still

holds. It is now alleged that the City of Montreal owes nothing to the Grand Trunk Company, and it is even pretended that it would be best for her interest to build a line to Toronto, to be under her own control, and thus be free of the danger of monopoly. There are a good many of our fellow-citizens who feel keenly the inconvenience of being without a proper station, which the Grand Trunk Company are not likely to build so long as this vexatious and unjust claim is hanging over them. Even if we could be convinced that at a time when the affairs of the Grand Trunk Company were in a much more prosperous condition than they have been during the last quarter of a century, some rash undertaking was given to relieve the city of a debt which it had contracted with the greatest possible deliberation, and with the almost unanimous consent of its citizens, we should maintain that it would only be an act of justice to abandon such a claim. What is most extraordinary is the unwillingness of those public journals and others who advocate the claim of the city to state distinctly its origin. By what instrument did the Grand Trunk Company undertake to assume the payment of the City bonds, issued in payment of stock, which it voluntarily subscribed for? If there is such an instrument in existence, was the person who gave it duly authorized to release one large stockholder at the cost of others? Mr. Stephens is very anxious to know whether the Aldermen can legally make an arrangement with the Grand Trunk Company to release it from its liability. Perhaps the ordinary shareholders in the Grand Trunk Company may be equally desirous of ascertaining whether it was legally in the power of any one or more persons to assume the payment of bonds given in payment of stock in the Company, and thereby to give a preference to one shareholder over others. It is to be hoped that late as it is, Mr. Stephens, who must know the facts, will tell the honest truth as to the origin of the city claims.

It has been repeatedly asserted that several lawyers have given opinions in favor of the City's claim. If so, a case must have been submitted to them, and surely such case might have been made public.

ONTARIO INSURANCE REPORT, 1882.

PURELY MUTUAL COMPANIES.

We are in receipt of the Abstract Report of the Ontario Inspector of Insurance, compiled from the returns of the companies for the year ending 31st

December, 1882, preliminary to the personal investigation of the Inspector. The number of "purely mutuals" reporting is increased from 49 in 1881 to 51 in 1882; the River Speed and the Trade and Commerce having retired; the McGillivray reports being in this abstract but not in 1881, and The Lobo-London Township and Norfolk making their first appearance. We trust that the complete Report of the Inspector will be complete indeed by including statements of the affairs of the Eastern, Grand River, Home District, Hamilton Mutual General and Hydrant Branches and Hose Pipes, Lincoln Farmers,—Phoenix or Queen or Trade and Commerce, or whatever names it may have sailed under,—River Speed and such other of the species as have been born, flourished and disappeared under the Inspector's protecting wings.

The abstracts for 1880, 1881 and 1882 present the following data, which may be of interest for comparison.

1880.					
Unassessed	Premium	Other	Unpaid	Bor-	Amount
Cos.	Notes	Assets	Losses	Money	at Risk.
55	1,284,606	91,338	27,250	19,990	43,724,775
1881.					
49	1,320,085	82,724	15,847	17,798	44,268,784
1882.					
51	1,499,743	92,747	7,890	21,537	52,142,307

The items of other assets include agents' balances and amounts due on assessments, both very doubtful of realization, in

1880.....\$39,485

1881.....35,101

1882.....32,821

The companies hold a large amount of cash, being respectively \$44,755, \$40,800 and \$49,318.

The Dominion Grange appears to be increasing its liabilities in a greater ratio than its assets, a matter for its serious consideration. The item of Borrowed Money is one to which we have again to draw attention, as we believe the privilege of borrowing to be full of danger to both companies and policyholders, and its exercise to lead, almost invariably, to ruin. The Borrowed Money statements of the purely mutual companies reveal some curious bookkeeping; for instance, the Brant County has paid out \$30 more than it has received.

The Blanshard had, at the end of 1880. liability for borrowed money, \$128. In 1881 they neither borrowed nor repaid; but in 1882 they borrowed \$250, making a total indebtedness of \$468, of which they repaid nothing, and yet they report liability under this head as \$265,—a difference of \$203.

The Grand River, Home District, Hamilton and River Speed, each of whom had large indebtedness for borrowed money at end of 1880, have all been discontinued.

The Huron and Middlesex had liability at end of 1881 for money borrowed \$418.35, which does not appear in their report for 1882 as being repaid, and yet they do not include this amount with the additional \$1,300 borrowed in 1882 as a liability at the end of the year. The Lennox and Addington borrowed money account does not agree by \$145.76.

The McGillivray report for 1880 does not appear. The Missouri charges its borrowed money to interest account.

The Saugeen reported liability for Borrowed money at end of 1880..... \$1,111 00  
Borrowed in 1881..... 1,275.00  
Repaid in 1881.....nothing

Making total liability..... \$2,386.00 which appears in the abstract of its report as \$1,640, a difference of \$746.00. They borrowed in 1882 \$1,510.00 and paid off \$875.00, reporting as liability \$2,310.00, another difference of \$35.00, from which it is evident that they paid 8 per cent interest, of which \$33.00 was included in the \$375.00. But, what became of the \$746.00?

The Simcoe reported liability for borrowed money at end of 1880, \$263.16, but it neither reports payment nor liability since, so it must have either erred in its figures, or by repudiating its liabilities, erred in its practice. The Osborne and Hibbert is a very different kind of a company, as it reported liability for borrowed money at end of 1880, \$100. Borrowed in 1881, nothing, and yet it repaid in 1881 \$164.

The Williams adds its interest account to its borrowed money account.

The Wellington appears to be embarking on the dangerous course on which so many mutuals have been shipwrecked, as its borrowed money account stands as follows:

Liability at end of 1880.....	\$4,886.31
Borrowed in 1881.....	4,124.69
Borrowed in 1882.....	556.09

Liability at end of 1882..... \$9,567.09

If its managers are waiting for the millennial year in which no losses will occur, they may be heart-sick with hope deferred.

The Westminster report liability for borrowed money \$332.66 without ever borrowing any. As a whole the purely mutuals had

Liability for borrowed money at end of	
1880.....	\$19,990
They borrowed in 1881.....	22,690



Repaid in 1881.....	13,95
Leaving balance.....	\$28,722
Which is reported as.....	17,799
They borrowed in 1882.....	12,417
	\$30,216
And repaid in 1882.....	8,386
Leaving balance of.....	\$21,830
Which is reported as.....	\$21,536
leaving two balances, one of \$10,923 and \$294 to be accounted for; therefore it is evident somebody's bookkeeping has gone astray.	

## A CORRECTION.

The *Monetary Times* of Toronto has evidently misapprehended a remark made by Sir Francis Hincks in his speech at the recent dinner at the City Club. Referring to what was stated as to the breaking up of the Government on the Clergy Reserves question, the *Monetary Times* quotes another remark to the effect that the old Government, of which the late Sir Louis Lafontaine was the leader, could not have settled that question, as some of its members were opposed to secularization, adding:—"The fact was not avowed at the time and the public were left in the dark." Now the breaking up of the Government, of which Sir Francis Hincks was the leader, was caused by the coalition between the Conservatives and the Clear Grits, the result being the new coalition since known as Liberal Conservatives. There was no fact concealed from the public in regard to Mr. Lafontaine's views. He voted against Messrs. Baldwin and Hincks on one of the resolutions on which the address for the repeal of the Imperial Statute was based. Until that Act was repealed in 1853, long after the retirement of Mr. Lafontaine from public life, it was not in the power of any Canadian Government to propose a measure of secularization. It was therefore a mere surmise on the part of Sir Francis Hincks, founded on the votes on an important resolution in respect to claims on the Clergy Reserves, that the Lafontaine-Baldwin Government would not have been likely to concur in a measure for secularization. The third Minister who, it was supposed, would have acted with his leader was the late Sir Etienne Taché, who subsequently consented to secularization. While pointing out this error, we may venture to take exception to the remark in the same article that Sir Francis Hincks "was not able to

keep out of the Letellier embroglio" as bearing on his claim "to have been out of politics." Sir Francis Hincks has never pretended that he has abandoned his right to hold and express his opinions on all political or commercial questions, which he can do quite consistently without being a member of a political party. He has never concealed the fact that he is a contributor to this journal, in which his articles on the Letellier controversy were published, and he has likewise contributed articles to periodicals elsewhere.

The *Monetary Times* insinuates that Sir Francis Hincks referred to the loss of his Imperial pension by accepting office in Canada, with a view to its being recouped, remarking "the object with which this sacrifice was brought to light was not declared." Now it was expressly stated that "it was thought by many that I had some personal object to gain by it," as the reason for the explanation, and in referring to an established rule of universal application, it was said "I have no reason to find fault with that rule." The *Monetary Times* can hardly imagine that after a lapse of nearly fourteen years an application is likely to be made "to the British Government to recoup the loss."

## COTTON FABRICS.

Cottons have experienced a further fall in prices, this time about seven-and-a-half per cent, but it is now supposed that rock bottom has been struck. Manufacturers are probably not far out in saying that profits have entirely disappeared. As recently noted, there has been considerable deviation in some of the mills hitherto running wholly on grey fabrics. The Hochelaga mills have cut off their manufacture of grey cottons during the last quarter at the rate of one thousand bales each month,—a falling off in the product not much less than would be occasioned by the total destruction of all the other mills in the Dominion working on these goods. The Canada Cotton Co. have almost ceased to manufacture greys, and turned their attention largely to brown and colored cotton flannels. The president of the company, who has of late been investing largely in Eastern enterprises, says they give employment among their other hands to some 600 women and girls. Among the new goods manufactured and placed upon the market since the general change from greys began, is the brand "N.P. fine white shirting, 36 inches wide," made at the Hochelaga Mills. This article is equal in quality and finish to the best English or American white cottons. Some samples recently sent to England have elicited high praise from leading manufacturers, and Canadian merchants should not fail to see for themselves before sending orders for that class of goods beyond the lines.

## Meetings &amp;c.

## EASTERN TOWNSHIPS BANK.

The annual general meeting of the shareholders of this Bank was held at their banking house in the City of Sherbooke, on Wednesday, 6th June, inst., only a small number of shareholders being present. The meeting was organized by the election of Austin T. Foster, Esq., as chairman, and Wm. Farwell, the general manager, as Secretary. Col. H. N. Kippin, and Major I. Wood, were elected scrutineers of Votes. Minutes of last annual meeting having been read and confirmed, R. W. Heneker, Esq., President of the Bank, submitted the following

## REPORT:

The Directors, in again rendering to the stockholders an account of their stewardship, have the pleasure to congratulate them on the satisfactory state of their affairs.

The balance of profit brought forward from the preceding year was \$3,242.53, to which has been added during the year a net profit, after providing for salaries, office expenses, interest to depositors, and bad and doubtful debts, \$188,751.15.

As compared with the previous year the account shows the satisfactory increase of \$39,655.47, but the history of the past prevents the directors from being over sanguine at such a result. In banking so much depends on the working of the institution, consideration being demanded on the one hand as to the rate at which money can be loaned, and the demand for money; and on the other, on the resources of the Bank through its circulation and deposits apart from its capital, that fluctuations in results must always be looked for. Such fluctuations are sometimes indeed useful, as they tend to draw out the energies of directors and the regular Bank staff. It is always wise during times of prosperity to provide for the day of diminished gains, and even against loss. The history of all human affairs, not of banking in Canada only, show clearly enough that a period of activity will be followed by a period of depression, that years of plenty will be succeeded by scarcity. Acting on this principle the directors have thought it prudent to follow the example of the most successful Banking Institutions of the country in determining rather to strengthen their reserves by increasing the rest than to pay heavy dividends. On the 2nd January last a dividend of 3 per cent was paid, and at their meeting yesterday the Directors declared a like dividend of 3 per cent, payable on the 3rd July, which two dividends absorbing \$97,980.16, leave the balance of \$94,013.52. Of this \$80,000 has been carried to Reserve Fund, making this fund \$350,000, and leaving \$14,013.52 at the credit of Profit and Loss. The Head Office and the several Branches have been carefully inspected during the year, and the work has been found very satisfactory. The volume of business has greatly increased all over the Townships, and the wealth of the country may be judged of by the fact that the total deposits on the 15th May last, when the books were closed, amounted to \$2,154,745.88, of which \$1,766,115.64 were on interest. Compare this with some ten years ago, when the total deposits were under half a million dollars, and the advance in wealth will seem surprising. The above amount does not of course include Government deposits of any kind. Signs are not wanting however that the great prosperity which the country has enjoyed for some time past has already received a check. Complaints are heard that trade is dull at the great centres, and that manufacturers' stocks of merchandise are accumulating on their hands. No doubt precautions are necessary, lest the impetus given by the building of railways and an unusually large immigration may induce an undue importation and expansion of trade. But the directors believe that if Canada should be favored with a fair harvest, (which,

despite the ungenial weather of the last month, we may yet see) and that ordinary common sense be displayed by the people, coupled with economy of living and abstention from wild speculation, there is no immediate prospect of the recurrence of a panic or hard times. No doubt in these days of rapid intercourse of nations by the telegraph and competition in trade, the whole world is drawn closer together than formerly, and disaster in one country affects more or less every place into which trade ramifies. But as a whole the world is at peace, the disturbing elements of society are less rampant than they were, and there seems no immediate prospect of serious trouble. With these few general remarks the directors submit the following statement of Profit and Loss, and the Balance Sheet of the Bank at the 15th May last.

Signed on behalf of the Directors.

R. W. HENEKER,  
President.

PROFIT AND LOSS STATEMENT FOR YEAR ENDING  
MAY 15, 1883.

Balance at credit of Profit and Loss carried forward from 15th May, 1882.....	\$	3,242 53
Profit of Head Office and Branches, after deducting charges of Management, interest due depositors, and providing for bad and doubtful debts.....		188,751 15
		191,993 68
<i>Deduct</i>		
Dividend of 3½ per cent, paid January 2nd, 1883.....	\$	48,989 49
Dividend of 3½ per cent, payable July 3rd, 1883.....		48,990 67
Transferred to Reserved Fund.....		80,000 00
		177,980 16
Balance of Profit and Loss carried forward.....	\$	14,013 52

GENERAL BALANCE SHEET, MAY 15TH, 1883.

<i>Liabilities.</i>		
Capital paid in.....	\$1,399,739 85	
Reserve Fund.....	\$	350,000 00
Profit and Loss bal.		14,013 52
Dividend No. 47 of 3½ per cent, payable 3rd July next.....		48,990 67
		413,004 19
E. T. Bank Bills in circulation.....		855,011 60
Dominion Deposits on demand.....		55,788 64
Dominion Deposits after notice.....		50,000 00
Provincial Deposits on demand.....		17,127 66
Other deposits on demand.....		388,630 24
Other Deposits after notice.....		1,766,115 64
Dividends unclaimed		1,856 50
Due other Banks in Canada.....		26,957 32
Due Banks not in Canada.....		1,364 21
Due Banks in United Kingdom.....		22,279 86
Other liabilities.....		635 70
		3,185,766 77
	\$4,998,510 81	

<i>Assets.</i>		
Specie.....	100,787 61	
Dominion Notes.....	96,668 00	
Bills and Cheques on other Banks.....	18,628 31	
Due from other Banks in Canada.....	261,933 78	
Due from other Banks not in Canada.....	156,354 75	634,372 45
Bank premises and furniture.....	100,000 00	
Current loans, discounts and advances to the public.....	4,095,019 97	
Other assets.....	25,173 48	
Notes and bills overdue and other debts, secured by Mortgage, and Real Estate.....	123,781 38	
Notes and bills overdue, and other overdue debts, not specially secured..	20,163 53	4,364,138 36
		\$4,998,510 81

Wm. FARWELL,  
Gen. Manager,

After concluding the report, Mr. Heneker addressed the meeting at some length, and moved that the Report be received and adopted. The motion was seconded by A. A. Adams, Esq., and carried unanimously.

The usual votes of thanks to the President and directors, and to the general manager, managers and other officers, were then passed, after which the election of directors was proceeded with, and after all the ballots had been received, the scrutineers reported the following shareholders duly elected, viz: R. W. Heneker, Esq., A. A. Adams, Esq., G. K. Foster, Esq., Hon. J. H. Pope, Hon. G. G. Stevens, Hon. M. E. Cochrane, T. S. Morey, Esq., John Thornton, Esq., and G. N. Galer, Esq., being the old Board.

There being no further business before the meeting, Major Wood was requested to take the Chair, when a vote of thanks was passed to Mr. Foster for his able conduct as Chairman of the meeting.

At a meeting of the new Board, R. W. Heneker was re-elected President, and A. A. Adams Vice-president.

THE FARMERS' LOAN AND SAVINGS COMPANY.

The Eleventh Annual meeting of the shareholders of the Farmers' Loan and Savings Company was held at the office of the Company, 17 Toronto-street, Toronto, on Wednesday, 6th June, 1883. The following gentlemen were present:—Messrs. John Elliott, James Graham, N. A. Gamble, Geo. Gamble, G. R. Hamilton, G. W. Jackes, B. F. Kendall, J. D. Laidlaw, Prof. Loudon, Wm. Mulock, M.P., Alex. Purse, Wm. Ramsay, John Scott, James Scott, Alex. Wills, John W. West, &c.

On motion Mr. Mulock, President, took the chair and Mr. Bethune acted as Secretary.

The following report and financial statements were then read:—

ELEVENTH ANNUAL REPORT

Of the Directors of the Farmers' Loan and Savings Company for the year ending 30th April, 1883:—

The Directors beg to submit to the shareholders the financial statements of the affairs of the Company for the past year.

The net profits for the year after deducting expenses of managements and all charges, commissions, &c., amount to \$55,440 05 out of which two half-yearly dividends of four per cent each, amounting to \$48,914 40, have been paid, leaving a balance of \$6,525 65 to be carried to reserve, making the sum of \$82,383 39 now to the credit of that fund. The low rates prevailing on mortgages and the unusually light demand for money on these securities during the past year have necessarily limited the borrowing of money on debenture, a small amount only having been required.

Your Directors beg to submit the accompanying statements for the consideration of the shareholders, which have been carefully examined by the auditors, whose report is appended thereto.

Geo. S. C. BETHUNE, Secretary and Treasurer. Wm. MULOCK, President.

RECEIPTS AND DISBURSEMENTS FOR YEAR ENDING 30TH APRIL, 1883.

<i>Receipts.</i>	
To balance, 30th April, 1882.....	\$ 175 48
Deposits.....	\$209,880 93
Sterling debentures.....	16,000 00
Currency do.....	21,800 00
	247,740 93
Repayments on loans, including interest.....	226,298 98
Insurances.....	4,177 30
Sundry accounts, viz:—	
Commissions, travelling expenses, etc.....	380 02
On account of mortgagors.....	5,347 13
	\$484,117 84

<i>Disbursements.</i>	
By due bank, 30th April, 1882.....	\$ 3,849 07
Loans on mortgages.....	100,274 77
Do Company's stock.....	16,914 06
Special loans repaid.....	65,000 00
Deposits.....	207,812 95
Dividends—Nos. 20 and 21.....	48,914 40
Interest on deposits and debentures.....	21,115 68
Insurances.....	2,946 10
Office expenses, including Directors' and Auditors' fees, rent, etc.....	9,138 58
Municipal tax on dividend.....	779 22
On account of mortgagors.....	4,980 58
Sundry accounts, viz:—Commissions, travelling expenses, inspections, etc.....	1,431 95
Office furniture.....	119 87
Cash in bank, 30th April, 1883.....	6,468 58
Do in office, do do.....	372 03
	\$484,117 84

LIABILITIES AND ASSETS OF THE FARMERS' LOAN AND SAVINGS COMPANY, 30TH APRIL, 1883.

<i>LIABILITIES.</i>	
<i>Liabilities to the Public—</i>	
Deposits.....	\$210,148 74
Debentures, sterling.....	145,026 73
do currency.....	21,800 00
Interest accrued on debentures.....	4,345 92
Interest accrued on deposits.....	4,257 17
	\$385,573 56

<i>Liabilities to Stockholders—</i>	
Capital Stock paid up.....	611,430 27
Dividend No. 22, payable 15th May, 1883.....	24,467 20
Reserved Fund, 30th April, 1882.....	\$75,857 74
Addition, 30th April, 1883.....	6,525 65
	82,383 39
	718,270 86
	\$1,103,849 42

ASSETS.	
Mortgages.....	\$1,078,479 60
Loans on Company's Stock.....	13,648 48
Debtenture expense account.....	2,485 00
Stock do do.....	1,731 26
Office furniture.....	664 47
Cash in bank.....	6,468 58
do office.....	372 03
	<u>\$1,103,949 42</u>

We hereby certify to having examined the books and securities of the Farmers' Loan and Savings Company for the year ending 30th April, 1883, and that we find them correct and in accordance with the above statements.

WM. E. MURRAY,  
BENJ. PARSONS,  
Auditors.

Toronto, 26th May, 1883.

The report of the Directors, with the financial statements, having been read and adopted, the following resolutions were passed:—

Moved by Mr. Elliott, seconded by Mr. N. A. Gamble,

"That the thanks of the shareholders be, and are hereby, tendered to the President, Vice-President, and other Directors of the Company for their careful attention to the Company's interests during the past year." Carried.

Moved by Mr. Kendall, seconded by Mr. West,  
"That the thanks of the shareholders be given to the Secretary and Treasurer and other officers of the Company for their care and attention to the Company's affairs." Carried.

Moved by Mr. Ramsay, seconded by Mr. Wills,

"That a ballot be now opened for the election of seven directors, and be closed at two o'clock p.m., or so soon before that hour as five minutes shall elapse without a vote being polled, and that Messrs. Jas. Graham and G. R. Hamilton do act as scrutineers; and that they certify the result of the election forthwith thereunto." Carried.

The votes of the stockholders having been taken, the following report was made by the scrutineers:—

"We, G. R. Hamilton and Jas. Graham, scrutineers at the election of seven Directors for the Farmers' Loan and Savings Company, this day held at the Company's office, do certify that the following gentlemen were unanimously elected Directors of the said Company for the ensuing year, viz:—Messrs. Jas. Cawthra, James Crowther, J. D. Laidlaw, Prof. Loudon, Wm. Mulock, Aaron Ross, and James Scott.

(Signed),

G. R. HAMILTON,  
JAMES GRAHAM, } Scrutineers.

"Dated at Toronto, 6th June, 1883."

The meeting then adjourned.

At a subsequent meeting of the Board Wm. Mulock, Esq., was elected President, and James Scott, Esq., Vice-President, for the ensuing year.

Toronto, 6th June, 1883.

PROVIDENT MUTUAL ASSOCIATION OF CANADA.

The annual meeting of the members of this Association was held at 162 St. James street the 7th inst. The President, Mr. A. De Martigny, occupied the chair, and among those present were Dr. J. L. Leprohon, Dr. J. J. Guerin, Messrs. B. Globensky, John L. Cassidy, E. Laframboise, C. C. Snowdon, J. A. I. Craig, M. E. Dansereau, F. D. Shallow, J. F. Loranger, J. E. Murdoch, Charles H. Crossen, M. Cote, A. Gagnon, (secretary-treasurer); John Hopper, (general agent); W. N. Peters, Henry Barbeau and C. McDonnell.

The Secretary read the minutes, the annual report of the Directors, and the report of the Auditor, Mr. M. Guerin, as follows:

The Directors have much pleasure in presenting to you their Annual Report of the operations of the Association, for the fiscal year ending April 30th, 1883. We now have the total number of 2,490 certificates issued, cover-

ing benefit to the amount of \$5,615,000, being an increase of over four millions of dollars during the past year, as at the beginning of the fiscal year the number of certificates issued was 877, covering an amount of benefit of \$1,512,000. Up to the close of the previous year, we had no deaths; since then we have had four deaths, three in the Provident Class, and one in Class B, one of the deceased members being in both classes. The amount realized from assessments has been \$5,544.97, as appears in Annexed Statement. Out of this sum, \$3,278.53 have been paid to the beneficiaries of the deceased members, the balance standing to the credit of Reserved and Mortality Funds. Up to the beginning of this fiscal year, we had but few Agencies, and those were in the Province of Quebec. Since then we have extended our business to the Maritime Provinces and to Ontario, and it is gratifying to have to say that the returns from the Agencies in those Provinces have greatly increased the volume of our business. This successful result has been obtained at a less outlay of money than has ever been known for securing the same amount of business. We have not called on our members for a single dollar of money outside of the average \$2.25 per \$1,000 allowed for expenses through the annual dues. The extra outlay required to so largely extend the business has been provided, in a great measure, by the admission fees of the new applicants themselves. During the past year the various departments of the Association have performed their duties to the satisfaction of the Board. Great credit is due to the Medical Department for the care displayed in the section of unimpaired risks, having rejected, during the year, a considerable number of undesirable applications. This care, with the rigid enforcements of our prohibited list of occupations, has made our mortality exceptionally low, being much under the ordinary rate called for by the American Experience Table of Mortality. The cost for each thousand dollars benefit, at the average age of 40, has cost our members, for the past year, (including annual dues) but six dollars and ten cents (\$6.10), whilst at the same age, in the old line Life Assurance Companies, the rate per thousand is \$30.71.

Your Directors were anxious to afford as much security to the members as could possibly be obtained, and, with this view, they have induced such legislation as to provide for the recognition of our Association by name and nature in Assembly Bill 139, to which we refer you. Under provisions of that Bill, the affairs of the Association fall under the supervision and inspection of the Government, who audit and report annually upon the condition of such Associations as ours. It is also provided by the Bill, that our Reserve Fund can be deposited in trust with the Government, for the security of all certificate-holders, wherever they may reside. To give effect to this provision, the Directors have passed a resolution making it a standing rule that the Reserve Fund, for every five thousand dollars set aside, shall be invested in Federal Bonds, and deposited as aforesaid. We refer you again to the resolution which was passed, and mailed to you. In the new By-Laws and Constitution, which we submit for your approval, Art. II., Sec. 3, provides that "the Reserve Fund shall be invested in public securities of such kind and nature as the Board of Directors may determine, and such securities shall be deposited in trust, with the Government, in virtue of Assembly Bill 135." This By-Law makes the provisions of the Bill, in relation to this trust-deposit, imperative. This Association, like the best regulated institutions of the kind in England and the United States, makes provision for a well-adjusted Reserve Fund, and ample for all contingencies. Like the Life Insurance Companies, it is dependent upon the voluntary payments made to it by its members, to enable it to meet its claims. The old line companies call these payments "premiums," and are payable annually, semi-annually, quarterly or monthly. We call them "assessments." Their rates are fixed and large, and are estimated upon an assumed mortality. This

Association collects these payments on actual mortality. The result is that a large amount is saved annually to those who seek protection for their families under our plan. Each system has its specific merits and warm advocates. We recommend a careful study of our system, and refer you to its great success in Europe and the United States. We are succeeding beyond our most sanguine expectations, and our prospects are both bright and encouraging. We ask you to join in with us in still further extending the benefits and advancing the interests of our Association. We deeply regret that we have met with a serious loss in the death of our late Secretary-Treasurer, Mr. Hiram J. Duclos. He died in April, after a painful and lingering illness, carrying with him the respect and esteem of all who knew him. Mr. Arthur Gagnon, Secretary-Treasurer of the Royal Canadian Insurance Company, of this city, has been unanimously elected to fill the position made vacant by the death of Mr. Duclos. He brings to his duties experience and executive ability. The whole respectfully submitted.

A. DE MARTIGNY,  
President.

Montreal, 2nd June, 1883.

ASSESSMENT, RESERVE AND MORTALITY ACCOUNTS.

Net Receipts from Assessment No. 1...	\$1,369 71
" " " " " 2...	690 60
" " " " " 3...	1,320 38
" " " " " 4	
to Date.....	<u>2,164 30</u>
	<u>\$5,544 97</u>

The following Death Claims Paid from above Assessments:

766 Prov. Class, W. Ferguson, Pictou, N.S.....	\$1,000 00
395 B. Class A. F. B. Paton, Stanstead, P.Q....	631 18
450 Prov. Class, Mrs. Julie S. DesJardins, Montreal	647 35
225 Prov. Class, Col. Chas. Stuart, Ottawa, Ont.....	1,000 00
	<u>\$3,278 53</u>
Balance in Bank to the Credit of Reserve and Mortality Funds .....	2,226 44
	<u>\$5,544 97</u>

Montreal, 30th April, 1883.

AUDITOR'S REPORT

MONTREAL, 2nd June, 1883.

A. DE MARTIGNY, Esq.,

President Provident Mutual Association of Canada.

DEAR SIR:—Having been requested to Audit the above statement, I have examined the Accounts of the Assessments received by the Company, the Vouchers paid on Death Claims, as also the Bank Book, showing the Balance to Credit of Reserve and Mortality Funds, and I have found them all in accordance with the said statement. Yours very truly,

(Signed),

M. GUERIN,  
Auditor.

The President, in moving the adoption of the report, said the Association had done a remarkably good business, and that its prospects for the future were very bright. The Association had taken \$4,000,000 of insurance during the past year, which was the largest business of any insurance company in Canada. Agencies had been established all over the country, and they had procured legislation for placing the reserve fund with the Government in bonds for the security of the members.

Dr. Guerin seconded the motion, which was carried unanimously.

Mr. John Hopper then read the new by-laws of the Association, and moved their adoption, preceded by a few remarks.

Mr. W. N. Peters seconded the motion, which was carried.

Mr. Henry Barbeau moved, seconded by Mr. M. E. Dansereau, that the thanks of this meeting be tendered to the President, Directors and Managers for their valuable services during the past year. Carried.

The Chairman, Mr. De Martigny, Mr. B. Globensky, Q.C., and Mr. Arthur Gagnon returned thanks for this vote.

Mr. C. McDonnell moved, seconded by Mr. M. Cote, that the following gentlemen be elected Directors for the ensuing year:—Messrs. A. De Martigny, B. Globensky, Hon. W. W. Lynch, M.P.P., L. H. Massue, M.P., John L. Cassidy, John McEntyre, M. Babcock, John L. Harris (Moncton, N.B.), Dr. J. J. Guerin, A. Gagnon and John Hopper. Carried.

The meeting then adjourned.

## Market Reports.

### MONTREAL WHOLESALE MARKETS.

THURSDAY, 14th June, 1883.

The alternately wet weather this week has not been the most favorable for either the growing crops or business. The crop prospects seem to have improved, and with warm weather, which is now due, wonderful and rapid changes may be seen. Payments by country merchants, are decidedly good, and the situation is certainly hopeful. Money is quiet and easy, at unchanged rates of interest and discount. Sterling Exchange is firmer, the Government having called for £100,000, and rates are now quoted at 109½ between banks, and 109½ cash over the counter. Drafts on New York, par to 1-16 prem. The stock market has been for the most part dull; this is usual at this time of year, when crop prospects are uncertain. Values have been somewhat irregular, but the fluctuations have been trifling, except for City Gas, which advanced 2½ per cent. yesterday, and a further 1 per cent. to-day, making about 3 per cent. for the week. Bank of Montreal is ½ per cent. higher than last Thursday, selling to-day at 193½; Ontario is 1 per cent. higher, Toronto 1 per cent. higher, Merchants' and Commerce each ½, Federal 2½ per cent. higher, while City Passenger is 1, and Richelieu ½ per cent. lower than a week ago. See table on another page.

**ASHS.**—Receipts of Pots have been fair. Sales at \$5.00 for light tares to \$5.10 for heavy tares, with a very steady demand. Seconds \$4.60. No Thirds offered this week. Pearls have been sold at 7.25 for first sort, light tares. Seconds unsaleable at the moment. Liverpool advances as discouraging as ever. Receipts since 1st January: 3,561 barrels Pots, 140 barrels Pearls. Deliveries 2,413 barrels Pots, 160 barrels Pearls. Stock in store at six o'clock on Wednesday evening, 13th June, 1,463 barrels Pots, 72 barrels Pearls.

**DAIRY PRODUCE.**—No special activity can be noted in the Butter market yet, either on local or shipping account. There have been some shipments to Quebec and the Lower Ports, and there is some enquiry for choice Townships and creamery for Winnipeg account, but buyers' ideas are below those of hold-ers. A dealer from Morrisburg states that in some sections near that place farmers are holding back their butter for better prices, consequently the export trade is completely cut off from that district. In creamery there is very little doing; it is stated that some shippers have bought it at 20c, and a lot was offered here on Tuesday at 21½c, without finding a buyer. Western has sold at 17½c; it is quoted at 17c to 18c for fine new grass stock. Morrisburg is worth 18c to 20c; Brockville, 17c to 20c, and Townships, 15c to 21c. Cheese is decidedly easier in this market, in sympathy with New York and

English advices, Liverpool being quoted 61. to 1s. lower since Tuesday. Several lots of fine white cheese have sold for shipment this week at 10½c to 10½c, but the latter figure would not now be paid unless perhaps for color. For next week's steamers shippers quote prices at 10c to 10½c. The demand is good, but supplies are increasing. In New York 11c is said to be about the average bid, and 11½c is said to be the top figure named. The weather continues to be an important factor in the situation.

**DRY GOODS.**—Fall stocks will soon be in, but buyers per travellers now out with samples of Fall tweeds and woollens, etc., are neither large nor numerous. The change in the price of cottons is referred to elsewhere. The reduction in some of the mills is equal to a straight 20 per cent from the prices anterior to the drop of some weeks ago. In others the reduction of 7½ per cent from that of 12½ per cent formerly noted, is adhered to, making the total drop one-sixteenth over 19 per cent. The decline for sheetings is only 1c per yard. Of course colored goods are not affected by the "break" in grey and white cottons.

**DRUGS AND CHEMICALS.**—The amount of business transacted during the past week has only been moderate, purchasers generally restricting themselves to small lots; and although there is no particular change to note in prices, the tone of the market is a little weaker. The only exception is *Sul Soda*, which is not in large supply, and price having advanced in England, holders here are not anxious to sell. The latest quotation from England is £3 7s 6d to £3 10s. In fine chemicals there is not much animation and prices are unchanged, except Quinine, which, by the influence of speculators, has advanced 25c to 30c per ounce in New York, and in now firmly held there at \$1.75 to \$1.90. Here the price is quoted at \$2 to \$2.10 for bulk, and \$2.20 to \$2.30 for ounces. Opium is also a little weaker in New York, consequent on favorable reports of new crop from Smyrna; the yield of which will be about 10,000 baskets, which is considerably over the average.

**FISH.**—The market continues to be well supplied with fresh *Salmon*, for which there is a good demand, sales being made of fresh arrivals in cases at 14c to 15c, retail prices being from 19c to 20c. Advices from Gaspe indicate a large season's catch, and dealers anticipate still lower prices. There is an active wholesale demand, prices having declined to a more reasonable basis. About 25 cases were received this week for through shipment to the States.

**FLOUR AND GRAIN.**—Foreign advices on breadstuffs are anything but encouraging to our local shippers; the tone of the English markets has been dull and depressed all week, and wheat is not in demand over there except at material concessions on present values. Imports in the United Kingdom for the week show a decrease of 10,000 bris flour, and an increase of 10,000 qrs. wheat and 45,000 qrs. corn. The American wheat markets have ruled steady, with a downward tendency; Chicago opened lower again to-day, and notwithstanding the attempts of "bulls" to brace the market the tendency is downward. New York wheat market was also weak and lower to-day, closing at a decline of 1c on yesterday's prices. In the local market there is almost an entire absence of demand, and the market is devoid of animation. Shipments of grain upon direct order at present ruling prices here and abroad is quite impracticable, and any grain going forward is either on through bills from the West or at the risk of shippers here. In Flour buyers and sellers are apart in their views, and business is almost at a stand-still.

**FRUITS.**—Oranges very scarce and still further advanced, a good enquiry being experienced at \$11 to \$12 per case. Lemons continue in good supply, but under a good steady demand the market rules firm for good stock; 1,000 boxes were sold at auction yesterday at from \$2.25 to \$3.75, the average price paid being \$3. Cases are nominally worth \$5 to \$6.

Southern *Strawberries* selling freely at 20c to 25c per quart. *Pine apples* are cheaper, this season being nearly over; worth about \$2.75 per doz. The season is over, too, for *Bananas*, which are nominally quoted at \$1.50 to \$2.25 per bunch, but no good ones in the market. *Cocoanuts* selling fairly at \$5.35 to \$5.50 per hundred. *Apples* continue extremely dull, as usual at this period; good stock, of which there is very little in the market, is held at \$5 to \$6 per brl.

**GROCERIES.**—*Sugars* are a trifle easier, although very slight change in figures are to be noted. Granulated is without any alteration. In Porto Rico Sugars some business done. *Teas.*—A rather better market for higher class in Japan. Reports as to quality do not show as high a standard as would be desirable. With us there is a moderate trade going on with values, practically, almost without changes worth noting. In China Green and Black Teas there is quietness. *Molasses.*—Steady for Barbadoes. High class Syrups scarce and asked for *Rice* is not now active. Demand appears filled for the time as to heavy quantities, prices a shade lower. *Coffees.*—Mocha and Java keep well up for choice, other kinds are unchanged. Business moderate. *Spices.*—Pepper cannot be had in quantity under 15c to 15½c, held 15c to 16½c. Nutmegs steady. Ginger maintains a higher value for East Indian and African, as also for Jamaica.

**HARDWARE AND IRON.**—As is usual between seasons, trade in general hardware rules quiet. Orders are generally quite small, and not at all numerous. Haying and harvest tools seem to be the most in demand, and prices are reported steady but not firm. No large transactions can be reported, but payments are good. The market for *Pig Iron* continues quiet and easy; there is no volume of business being done, and as stocks in Canada are by no means large, some dealers are at a loss to account for the masterly inactivity of buyers. A number of enquiries for iron for Fall delivery have been received, but transactions have thus far been confined to small lots at the average price of \$21 for No. 1 brands. For large parcels this figure would doubtless be shaded, and it is said that Summerlee was offered during the week at \$20.50, but small lots have since been sold at \$21 to \$21.50; of *Cast Iron* at \$20 to \$20.50, and of *Galder* at a basis of about \$21, on spot. *Eglinton* is said to have sold at \$18.25 to \$18.50. Arrivals have thus far been only moderate, and buyers are ordering only what they require to supply immediate wants. Other metals continue in the same quiescent state which has characterized the market for some weeks. There is a fairly good demand reported for *Nails*, "prices current" for which we revise this week, in accord with the reduction we noted some weeks ago as having been made, in the shape of discounts, to cash customers.

**OILS.**—Market for fish oils is quiet but firm. Demand not active and no recent large transactions. *Linseed* remains quiet also, with values easier if anything, raw being quoted at 58c to 60c, and boiled at 61c to 63c for round lots, but for jobbing lots 64c to 65c would be asked for boiled, and about 61c to 62c for raw. For *Cod* oil there is scarcely any demand, and for round lots our quotations would doubtless be shaded. Arrivals of *Sent* oil very light, and holders firm in their views and not anxious sellers; steam refined is quoted at 70c to 72½c per Imp. gal. *Turpentine* quiet, steady and unchanged.

**PROVISIONS.**—This market as usual at this period, is rather dull, with prices easier in sympathy with Chicago market, which, however, has fallen much lower in proportion than this market. A short time ago Montreal dealers were selling *Mess Pork* at lower prices than it could be laid down here for; now Western mess in this market brings \$22.25 to \$22.75, as to size of lot, and Canada short cut is very scarce, at \$23 to \$23.50. The decline for the week is about 50c per brl. *Lard* is also easier, at a decline of 1c to 1½c per lb. since last Thursday; *Fairbanks'* is selling at 14½c to 14½c in pails, but sales are restricted to jobbing lots.

No Canada lard in the market. There is a fair enquiry for *Smoked Meats* at 14c to 15c for for city cured hams; 13½c to 14c for bacon, and 11c to 12c for shoulders. *Eggs* were in fair request yesterday at 16c to 16½ per doz., but receipts are steadily increasing, and the tendency in values is downward. In New York Canadian eggs are quoted at 17½c, so that there is little or no margin for shippers to that market.

**SALT.**—A good demand exists for all grades, at previous quoted values. No large transactions, however, are reported.

**WINES AND LIQUORS.**—Imports this year are light, and as most of the heavy shipments have arrived in port wholesale merchants are now generally busy forwarding back orders, and the market is reported quiet for nearly all kinds of goods. There have been no recent large transactions to note, but a fair jobbing trade is being done, at generally unchanged quotations. One or two slight alterations are made in our price-list this week, for English *Ale*; and *Geneva Spirits*.

**Wool.**—In foreign wools there is a fair business passing in this market, at last week's prices, which remain steady and firm. There is rather more enquiry from manufacturers, but no large transactions can be reported. Coarse Canadian wools are reported dull and nominal. At the London sales fine wools continue firm; on Monday last 10,700 bales of Port Phillip and New Zealand were disposed of at unchanged prices. At Saturday's wool sales Port Phillip and New Zealand scoured brought 9½d at 2s 3½d.

**AMERICAN MARKETS.**

Boston, June 14.—*Flour*, market dull, sales small. Superfine quoted at from \$3.50 to \$4; Extras from \$4.25 to \$4.75, including choice Bakers' from \$5 to \$6. *Cornmeal* quiet at \$3.10. *Outmeal* selling at from \$6 to \$6.50 fair to good, and from \$7 to \$7.50 for choice grades. *Hay*, demand moderate, prices steady. Sales of choice at from \$18 to \$19, fair to good \$17. *Butter*, steadier. Sales of choice at from 21c to 23c; fair to good from 18c to 20c. *Cheese* quiet, prices easier; sales of choice at from 11c to 11½c; fair to good 9c to 10c. *Eggs* have been in demand, sales at from 18c to 19c. Choice *Canada Peas* selling at from \$1.10 to \$1.15. *Potatoes* dull. Sales of choice grades from 70c to 80c.

Chicago, 2.30 p.m.—Wheat, July, \$1.11½; Aug., \$1.13; Sept., \$1.14. Corn, July, 56½c; Aug., 56½c; Sept., 57½c. Oats, July, 39½c; Aug., 39½c; Sept., 31c. Pork, July, \$18.37½; Aug., \$18.50; Sept., \$18.62½. Lard, July, \$11.50; Aug., \$10.70; Sept., \$10.65.

New York, 2.30 p.m.—Wheat, No. 2 Red, June, \$1.20½; July, \$1.21½; Aug., \$1.23; Sept., \$1.25; Oct., \$1.27. Corn, June, 65c, cash, 64c; July, 65½c. August, 66½c; Sept., 67c. Oats, June, 45c; July 45½c; Aug., 45½c; Sept., 38½c.

Milwaukee, 2.30 p.m.—Wheat, June, \$1.08, cash; July, \$1.10; Aug., \$1.13.

**ENGLISH MARKETS.**

LIVERPOOL, June 14, 1883.

(Beerbohm's Advices.) Cargoes off Coast—Wheat slow. Corn rather easier. Cargoes on passage—Wheat slow. Corn, rather easier. Mixed American Maize 27s. Mixed American Maize off Coast tale quiet 28s. Quantity Maize, on passage for United Kingdom, 290,000 qrs. Wheat, 2,225,000 qrs. Liverpool Wheat on spot, weaker. Corn, very heavy. Liverpool mixed maize, 5s. 4½d. Pease 7s.

The Price of the  
**EL PADRE**  
is 10 Cents  
THE  
**SENECAL**  
10 Cents  
THE  
**CABLE**  
5 Cents.  
MANUFACTURED BY  
**S. DAVIS & SON.**

54 & 56 McGill St., }  
73 & 75 Grey Nun St., } **MONTREAL.**

**TORONTO WHOLESALE MARKETS.**

(Revised by Telegraph.)

TORONTO, June 14, 1883.

The season is advancing, and still the improvement has not equalled the expectations of the trade. Traders are acting with much caution. Payments are not so much complained of as during the earlier months of the year. Bank accommodation has not been restricted. Loans, time and call, are still negotiated at 7 per cent. First-class paper is discounted at 7; good at 7½, and ordinary at 8 per cent. Sterling Exchange has been quoted at 109½ for 60 days, and demand bills at 109½ between banks; ½ to 1 higher to customers. Gold drafts on New York are firm at ½ premium between banks, and ½ over the counter. The stock market has been irregular, but with one or two exceptions improved. Montreal quiet; Toronto unchanged; Merchants rather quiet but gained; Commerce slightly improved; Imperial has been steady; Dominion steady and quiet; Standard advanced; Hamilton is improved, with sales on Monday of 113. Loan Companies' shares firm, with few quotations rather irregular within narrow limits. Following are the bids to-day compared with those of last Thursday:—

Banks.	Bid		Loan Cos.	Bid	
	June 7.	June 14.		June 7.	June 14.
Montreal.	197½	198½	Can. Permanent	223	228
Toronto.	187½	188½	Freshold	160	165
Ontario.	111½	111½	Western Can.	194	194
Merchants	123½	124½	Bldg. & Loan	104½	104½
Commerce	130½	132½	Farmers' Loan	125	125
Dominion	196½	196½	Lond. & Can'dn	137	137½
Hamilton.	112½	113½	Huron & Erie	161	161½
Stand'd'x-d	116½	114	Donn. Savings	117	117
Federal.	156½	160	Ontario Loan	.....	.....
Imper'l'x-d	142½	142½	Hamilton Prov.	.....	125
Molson's	.....	.....	Imperial Savin's	.....	.....

**FLOUR AND MEAL.**—There has been very little change during the week in the market for flour. The Liverpool market has been dull and the demand for American flour slow. Values are

relatively below those of wheat, but speculation leaves flour untouched. On Friday the market was depressed, with Superior Extra quoted at \$4.65 to \$4.70; and Extra quoted at \$4.55. On Saturday there was no improvement and no transactions. On Monday Superiors offered at \$4.70, and Extra at \$4.60, with no buyers. On Tuesday the market was unchanged; the week so far was markedly dull, with the few offerings for July delivery entirely neglected. Stocks are also said to be moving, but this has no effect on values here. At the market to-day flour was still very dull; Superior Extra offered at \$4.65 and \$4.70 outside points, Toronto freights; Extra sold to-day at \$4.55. Stocks in store on Monday were 2,845 barrels; against 4,785 on June 4; against 2,350 June 12, 1882; and 2,500 barrels June 13, 1881. *Meal* is quiet and unchanged; car lots of oatmeal are quoted at \$5.50 to \$5.60 for granulated. *Cornmeal* in small lots at \$3.90 to \$4. Bran selling in car lots at \$10.50. *Shots* nominal at \$16 to \$18 per ton, in a jobbing way.

**WHEAT.**—There has been more trading in wheat, and transactions are large and more frequent. Notwithstanding adverse reports regarding crops both in Europe and America, prices in the European markets are quiet and show no tendency to advance. There are large stocks in the United Kingdom, and the prospects of supplies from Russia and India furnish a reason for the low prices. On Saturday round lots of No. 2 Spring offered here at \$1.11 for July delivery, without bids. On Monday a round lot of No. 2 Spring sold at \$1.10; while car lots offered at \$1.09 without buyers, and No. 2 Fall sold at \$1.07; with buyers of the same at \$1.10 for August delivery. A few cars of No. 3 Fall sold at \$1.06. On Tuesday \$1.08 cash was bid for 10,000 or 30,000 bushels No. 2 Fall, but the quantity was not forthcoming at the price; and \$1.08½ for July delivery, with \$1.10 asked. A bid of \$1.06 was made for a round lot of No. 3 Fall. No. 2 Spring was offered for No. 2 Spring on the spot, but not taken; \$1.09 was bid for No. 1 Spring; and \$1.04 for goose. At the market to-day wheat was very quiet, and weak; No. 2 Fall sold at \$1.07½; and No. 2 Spring was quoted at \$1.07 to \$1.08 with no sales. Goose wheat quoted at \$1.04 and \$1.05. Stocks on Monday were 306,048 bushels; against 330,225 on June 4; against 213,682 bushels June 12, 1882; and 184,760 June 13, 1881.

**COARSE GRAINS AND SEEDS.**—There is nothing new to report of *Barley*. There are no sales. Prices continue nominal here at 70c for No. 1; 64c for No. 2; and 50c for No. 3. Stocks on Monday last were 68,050 bushels; against 68,817 on June 4; against 5,811 June 12, 1882; and 21,321 bushels June 13, 1881. *Oats* are steady, with sales of No. 1 at 47c; and No. 2 quoted at 45c. Stocks here are 1,000 bushels; against 3,700 June 12, 1882; and 18,745 bushels June 13, 1881. *Peas* have been moving pretty freely, but prices are not so firm, owing to a decline in *Liverpool*; No. 2 are quoted at 79c to 80c. Stocks on Monday were 6,162 bushels; against 6,875 June 4, against 13,163 bushels June 12, 1882; and 29,700 June 13, 1881. *Rye* is quoted nominal at 67c to 68c. There are no stocks worth naming. Field *Seeds* are very quiet; Hungarian Grass is selling in jobbing lots at \$1.10; Millet at \$1.10; Western Corn for sowing at \$1 per bushel.

**BOOTS AND SHOES.**—Trade is not said to be improved to any extent. And only the certainty that a large quantity of goods must be used, makes this trade rather better than some of the purely commercial trades. It is thought that summer goods are not meeting with the demand that was expected; and expectations are now carried over to fall and winter goods. Reports of manufacturing vary; some houses are pretty busy and others are rather dull.

**DRY GOODS.**—This is the dull season in every year, and would not be remarked now but it follows an unusually dull spring. There are some houses, however, that have done a good business. The retail trade is nowhere reported to be as good as it was a year ago, which is a disquieting circumstance. It is now certain that some houses will carry over pretty large stocks of summer goods into another year.

**DRUGS.**—The wholesale is reported very fair in ordinary lines of light goods. The drug trade has been the most prosperous of any branch of wholesale trade in Toronto for many months past. Quotations are unchanged.

**BUTTER.**—There is a degree of uncertainty about the market. It is learned that the product is large, but prices are kept up to a figure that entirely prohibits the idea of export, either to the United States or to Liverpool. The receipts here have fallen off during the past few days. Large rolls will not bear the carriage by rail; and store keepers in the country are now packing in tubs and pails. But the product must reach market soon, and a fall in price is predicted. The country traders should take account of this, and buy at such figures that they will not be disappointed when the decline in price takes place. The prices here are steady for the moment; dealers are buying at 13½c and 14c; selling at 14c to 16c; and choice parcels at 16½c. These prices are quite as high as they are in New York; and are too high for export to Great Britain.

**GROCERIES.**—Wholesale dealers still report a rather quiet trade. Reports from the country are to the effect that stocks are low. Ontario storekeepers will not order largely, owing to limited business. There is no important change in prices. Sugars are firm, and an advance is not improbable, under an existing speculative demand, and higher prices of raw sugars at points of production. Teas are quiet; fruits dull and lower. Quotations are:—Tobaccos, dark, 31c; Western Leaf 31c to 34c; bright 40c to 48c; choice 67c to 72c. *Sugars* firm; Porto Rico, dark to fair, 7c to 7½; bright to choice 7½c to 8c; Canadian refined 7½c to 8½c; granulated 9c to 9½c; lump 10c to 10½c; Scotch refined 7½c to 7¾c. Raisins, Muscatel, loose, weak, \$2.25 to \$2.50; Layers \$2.25 to \$2.40; Valencia 6½c to 7½c; Prunes 7c to 7½c. Rice \$3.62½ to \$4. *Syrups*, common 55c to 57c; amber 63c to 66c. *Spices* are quiet. Allspice 17c to 20c; cloves 38c to 45c; ginger, ground, 25c to 35c; nutmegs 75c. *Teas* are dull of sale, but prices are steady; a sale of 150 half chests low grade Congou reported at 10½c. Herring, scaled, 35c to 37c.

**HIDES AND SKINS.**—The market is rather firmer for hides; green are bought at 7½c for cows, and 8½c for steers, No. 1, inspected; No. 2, at 1c lower; cured hides are now held at 8½c for No. 1 in round lots. *Calfskins* unchanged, buying at 13c for No. 1, and 11c for No. 2; selling, cured, at 15c for No. 1, and 13c for No. 2. *Lambskins* are higher, bought at 30c. *Pelts* brought 20c.

**HARDWARE.**—Trade is reported rather quiet. Dealers are disappointed in the character of the trade, which is not up to what was expected. The prospects are not more encouraging, as the season for building contracts has passed. Quotations are:—Barbed fencing wire, galvanized, 8½c; pointed 7c; nails, per keg, 10d to 60d \$2.95 to \$3; 8d to 9d, \$3.20 to \$3.25; 6d and 7d \$3.40 to \$3.50; 4d and 5d \$3.60 to \$3.70; 3d \$3.95 to \$4.50; white lead, per keg, \$1.50 to \$2; manilla rope per lb., 12½c to 13c. Bar iron, Nova Scotia, \$2.50 to \$2.60; Ordinary \$2 to \$2.10. Hoops, cooper's, \$2.50 to \$2.60; band, \$2.65 to \$2.80; steel, cast, 12c to 13c; sleigh shoe, 21c to 2½c. Tin, bar, 26c to 28c.

**LIVE STOCK TRADE.**—The receipts of cattle for the week up to Tuesday were rather light, and prices at last Friday's market were above regular quotations in consequence. At Tuesday's market there were some 10 car loads of good cattle on the market. Stocks in butcher's hands were light and all were taken, but prices were about 25 cents per 100 lbs lower than at the previous market. Prices were from \$5.75 to \$6 per 100 lbs. live weight. The cattle were all in fine condition, ranging from 1,050 to 1,150 lbs. There were three or four cars of superior cattle bought for export, and they sold at \$6.25 to \$6.37½ per 100 lbs. The remainder of the distillery cattle, some 1,700 head, will all be shipped this week. Grass fed cattle for export will be generally well advanced by the first week in July, and the numbers in progress are reported large. The prices of cattle for the local market are still considered high, and tend to keep up prices of beef. Sheep are still slow coming in and sell at 6c to 6½c per lb. live weight. Fat hogs sold at \$7 per 100 lb. Street prices are: calves \$8 to \$15 for good to choice; lambs \$3 to \$5; sheep \$6 to \$7.

**PROVISIONS.**—Meats are steady in values; quotations are for jobbing, ton and box lots, to local trade: *Bacon*, long clear 11½c to 12c; Cumberland Cut 10½c to 11c; rolls, smoked, 14c; bellies, smoked, 14½c; *Hams*, smoked, 14c; canvassed, 14½c; *Lard*, round lots, in tinnets, have been sold at 13½c; large pails in small lots, at 14c; small pails 14½c. *Pork* in small lots quoted at \$22.50; *Beef* slow, at \$16 for prime and \$17 for mess; *Butter*, slow at 14c to 16½c for ordinary to choice; *Cheese* lower, selling at 12c to 12½c. *Eggs* steady, selling at 16c to 16½c in lots of ten to twenty cases; *Dried Apples* slow and weak at 10½c to 11c for common stock, and 16c to 17c for evaporated; *Beans* steady, selling at \$1.75 to \$1.90 for ordinary to good, and \$2 for hand-picked.

**OTHER PRODUCE.**—*Hogs* are steady, selling on the street at \$9 to \$9.25; *Potatoes* are offering freely from the country at from 52½c to 55c per bag, Toronto freight, with demand light; *Pressed Hay* quiet, worth \$11.50 to \$12 for good samples; *Tallow* steady, buying at 9½c per lb. selling at 9c; *Salt*, Canadian selling at \$1.40 to \$1.50 per barrel; Liverpool bags at 65c in car lots; and 80c delivered.

**WOOL.**—The new clip is ready to be placed on the market, and a few fleeces have been sold. It is an opinion held by some that the product will not be so large this season, owing to a falling off in the number of flocks during the past year; and this in consequence of the low prices that have been paid. Prices are expected to rule low again this year. For ordinary and half-bred cotswold fleeces 17c and 18c are paid, where the wool runs softer and finer 19c and 20c. For half-bred or well Southdown fleeces 24c to 25c will be paid; and pure Southdown fleece would bring 30c to 40c. The market is late, and a great rush is not expected owing to prevailing low prices. Pulled wools are unchanged and the demand from factories is not pressing. Supers are selling at 26c to 27c; extra supers at 31c to 33c.

#### SPECIAL NOTICE.

We need say no more than direct attention to the report of the Provident Mutual Association of Canada, published elsewhere. The present officers and directors of the company are a guarantee that the Association will be managed in accordance with the new statutory enactments and the requirements of the by-laws recently adopted. Mr. John Hopper is one of the most indefatigable of life insurance men, while his co-manager, Mr. Arthur Gagnon, has been long and favorably known as the secretary of the Royal Canadian Insurance Co., with which company he still continues his valuable services.

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MONTREAL,

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18 BARTHOLOMEW CLOSE,  
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Raw Silk Damasks, Cretonnes,  
Table and Piano Covers, Tablings,  
Towelings, Quilts and all lines of  
Domestics.

The Second Floor

HAS

DRESS GOODS,

Silks, Satins, Cloths, Prints, Parasols, &c  
A large variety of the latest and most  
saleable lines.

The Third Floor

IS FOR

FANCY GOODS,

Laces, Ribbons, Gloves, Scarfs,  
Embroideries, and all the fashionable  
Novelties of the season.

The Fourth Floor

IS CROWDED WITH

a very large stock of Smallwares and  
Gent's Furnishings.

CARSLEY & CO.,

MONTREAL.

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TORONTO, ONT.

RODGER, MACLAY & CO.,

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"LILY WHITE"

FLOATING SOAP,  
"ENGLISH MOTTLED SOAP,"

And other celebrated brands of

FINE LAUNDRY SOAPS,

Fulling Soaps, Toilet Soaps,  
ANILINE DYES.

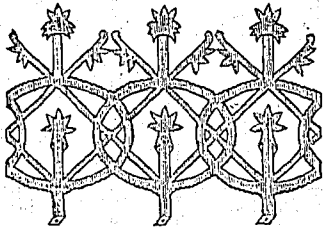
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RODGER, MACLAY & CO.,

Canada Soap and Oil Works,

Office: 70 FRONT STREET E.

Works: DEPRIES ST., TORONTO.



R. DENNIS,

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FENCING.

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STABLE FIXTURES,  
WINDOW GUARDS and  
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Of every description.

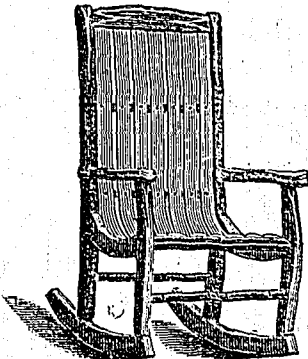
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Railings, Cemetery Fencing, &c.

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CHILDREN'S CARRIAGES

and PATENT SLAT CHAIRS.

CATALOGUES AND PRICE LISTS SUPPLIED  
TO THE TRADE ON APPLICATION.

J. S. ANTHES,

BERLIN NOVELTY WORKS,

BERLIN, ONT.



Notice to Contractors.

SEALED Tenders, addressed to the undersigned, and endorsed "Tenders for Iron Roofs," will be received at this office until TUESDAY, the 17th day of JULY next, for the

NEW ROOF

required for the DRILL HALL, at Montreal.

Plans and specifications can be seen and all necessary information obtained at the Department of Public Works, Ottawa, on and after Tuesday, the 29th Inst.

Tenders must be made on the printed forms supplied.

Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Honorable the Minister of Public Works, equal to five per cent. of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called on to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department will not be bound to accept the lowest or any tender.

By order,

F. H. ENNIS,

Secretary,

Department of Public Works, }  
Ottawa, 21st May, 1883.

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Refining Company of Canada.

(LIMITED.)

Manufacturers of

Grape Sugar, Glucose and  
Steam Refined Syrups.

Grocer's Syrups, To: accosts' and Wine Growers' Supplies.

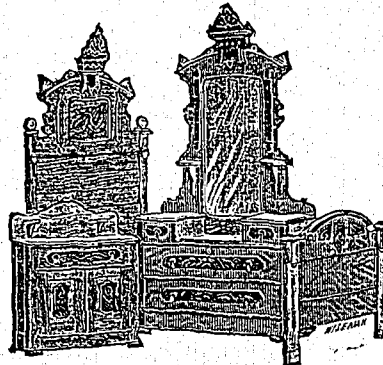
Works at WALKERVILLE, Ont.

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The Trade Supplied.



Notice to Contractors.

SEALED TENDERS addressed to the undersigned, and endorsed "Tenders for Drill Hall," will be received at this office until MONDAY, the 11th day of JUNE next inclusive, for the

ADDITIONS AND ALTERATIONS TO  
DRILL HALL, MONTREAL.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the office of A. Raza, Esq., Architect, Montreal, on and after Monday, the 25th instant

Tenders must be made on the printed forms supplied.

Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Honorable the Minister of Public Works, equal to five per cent. of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called on to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department will not be bound to accept the lowest or any tender

By order,

F. H. ENNIS,

Secretary.

Department of Public Works, }  
Ottawa, 21st May, 1883



BARRON'S LUMBER DRYER

J. J. CURRAN, Inventor.

CURRAN & WOLFF, Proprietors for the U. S.,

39 & 41 Franklin Street, Chicago.

A. F. BARRON,

Patentee and Builder for the Dominion of Canada.

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MONTREAL.

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

Dryers built and in working order by the following Companies:

James Shearer, Montreal; James Crossen; (car builder), Cobourg, Ont.; Canada Pacific R. R. Perth, Ont.; Kingston Car Works, Kingston, Ont.; Pike & Richardson, (Cooperage Co.) Chatham, Ont. and in course of construction, Grand Trunk, R. R. London, Ont., Steinhoff, Schuor & Co., Staves & Heading, Wallaceburg, Ont.



**Penitentiary Supplies.**

SEALED Tenders, addressed to the undersigned, and endorsed "Tenders for Supplies," will be received at the office of the Warden of the St. Vincent de Paul Penitentiary till **TUESDAY**, 10th day of July next, at twelve o'clock, noon, from parties desirous of contracting for supplying that institution for one year from the First day of July, 1883, with the articles comprised in the following classes:—

- No. 1. Flour, best strong bakers', in barrels, inspected. In bag, "best city bags," Graham, best strong bakers', in barrel. Oatmeal.
- No. 2. Hard Coal and Smith Coal.
- No. 3. Groceries and Coal Oil.
- No. 4. Fresh meat (Bref and Mutton).
- No. 5. Salt Pork, Mess, inspected.
- No. 6. Peas and Oats (not included for seed), Hay and Straw.
- No. 7. Leather and findings.
- No. 8. Hardware.

Not less than one of the foregoing classes in its entirety shall form the subject of a tender; but several classes may be included in one tender.

Samples of articles comprised in the 3rd, 7th and 8th classes to be furnished by the tenderers, at the same time with the tenders.

The signatures of at least two responsible parties, willing to become sureties, in the event of the tender being accepted, are required to subscribe to it before it be accepted.

Any tender not in the prescribed form will be rejected.

All information respecting the details of the above supplies, together with blank forms of tenders and copies of specifications and conditions, and also samples, will be furnished on application to the undersigned.

The printed forms and specifications will require to be filled up in detail, both extensions being carried out and additions completed, and signed by the party or parties tendering.

GODF. LAVIOLETTE,  
Warden.

St. Vincent de Paul Penitentiary,  
1883.

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Trade Auction House  
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Cash advanced on Merchandise warehoused on reasonable Terms. Correspondence solicited. Good Storage, Large Premises. Low Insurance.

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

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

*I am Gentlemen*

*Yours truly*

*G. P. Goodwood M.D. M.R.C.S.*

*Prof of Practical Chemistry McGill College  
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Just received, an importation of the above Whiskey (Spring of 1878, and shall be glad to receive orders for it in either Cases or Wood.

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**WHAT THE PUBLIC WANT.**

**PRIVILEGES,**

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*On their Life Policies.*

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**SUN LIFE ASSURANCE CO. of Montreal,**

contain *not one condition*, but have the following *privileges* on them:

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3. *Thirty days of grace* for premiums.
4. Policy may be revived within a year after lapse.
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Compare this with ordinary policies.  
The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

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

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**INSURANCE COMPANY.**

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

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Thirty-Six years business experience.  
Prominent Object.—Sound life insurance.  
Results.—Over \$6,000,000 paid in claims. 3000 families benefited.  
Bonuses every three years.  
Accumulated Funds . . \$4,500,000  
Annual Income, nearly . . 800,000  
Canadian Investments, nearly 400,000  
Claims and Bonuses, nearly 8,000,000

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**GENERAL MANAGER.**

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

**FIRE & MARINE.** Incorporated 1851.

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

**HEAD OFFICE: TORONTO, ONT.**

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**JAS. ROOMER, Secretary.**  
**J. H. ROUTH & CO., Managers, Montreal Branch.**  
190 ST. JAMES STREET.

**EXTRACT FROM GOVERNMENT SUPERINTENDENT'S REPORT,**  
FOR YEAR ENDING 31st DECEMBER, 1881.  
**Canadian Life Companies—Assets and Liabilities.**

COMPANY.	ASSETS.		Liabilities including Reserve but not Capital Stock.		Surplus of Assets over Liabilities and Capital Stock.		Percentage of S'p's of As'ts over Liab's & Capital Stock.
	\$	cts.	\$	cts.	\$	cts.	
Canada Life .....	4,588,955.65		4,137,203.66		326,752.09		*8
Citizens (Life) ....	100,781.03		138,070.69				28½
Consolidation .....	879,054.47		643,138.81		185,915.66		8½
Mutual Life .....	184,334.17		142,227.60				9
North American .....	88,763.47		28,932.83		2,430.64		15½
Ontario Mutual .....	337,101.65		309,606.50		27,495.15		25½
Sun .....	538,623.75		1411,199.68		64,824.07		
Toronto .....	67,431.60		29,921.79		7,647.36		

\* It may be stated that this Company's percentage for preceding year before the distribution of profits was about 24 per cent.  
† The capital in this Company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.  
‡ Including Liability, Accident Department, \$3,387.35.

Manager for the Province of Quebec, **J. K. MACDONALD,** Managing Director.  
**H. J. JOHNSTON, Montreal,** Manager for Nova Scotia,  
Manager for New Brunswick, **AUGUSTUS ALLISON,**  
**Major J. MACGREGOR GRANT, St. John.** **Hallifax.**

**THE FIRE**  
**Insurance Association**  
(LIMITED)  
OF LONDON, ENGLAND.

**Capital - - - \$5,000,000,**  
**Reserve Fund, \$450,000**  
**Government Deposit, \$100,000**

**Every Description of Property Insured**  
**at Lowest Rates.**

*Canada Branch, Head Office:*  
**No. 217 St. James Street,**  
**MONTREAL.**

**WILLIAM ROBERTSON, General Manager.**  
Active and Reliable Agents wanted throughout the Dominion.

WHOLESALE PRICES CURRENT—THURSDAY, JUNE 14th, 1893.

Name of Article:	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
\$ c. \$ c.	\$ c. \$ c.	\$ c. \$ c.	\$ c. \$ c.	\$ c. \$ c.	\$ c. \$ c.	\$ c. \$ c.	\$ c. \$ c.
<b>Boots and Shoes.</b>		Soda Ash.....	1 60 1 75	Japan, fine to choice lb.	0 36 0 62	Spices: Cassia..... per lb.	0 10 0 18
Men's Thick Boots Wax...	2 25 3 25	Soda BiCarb.....	2 50 2 75	Japan Nagasaki.....	0 15 0 24	Mace..... per lb.	0 80 0 95
" Split .....	1 50 2 25	Sal Soda.....	1 95 1 65	Y. Ilyson common to gd	0 16 0 34	Cloves..... "	0 23 0 35
" Kip Boots.....	2 50 3 25	Tartaric Acid.....	0 58 0 60	Y. Ilyson fine to finest, lb	0 36 0 60	Nutmegs..... "	0 60 0 90
" Calf Boots, pegged..	1 35 1 40	Bleaching Powder.....	66 1 90	unp'd, fair to med.	0 28 0 34	Jamaica Ginger, Bl.	0 22 0 23
" Kip Brogans.....	1 35 1 40	Citric Acid.....	0 75 0 80	" Good to fine .....	0 40 0 50	Jamaica Unbl. "	0 17 0 20
" Split do.....	0 80 1 00	Camphor Eng. Ref.....	0 46 0 48	Gunpd. Finest.....	0 57 0 65	African..... "	0 12 0 14
" Buff Congress.....	1 50 2 40	" Am. Ref.....	0 38 0 40	Imper'l, med. to gd	0 20 0 33	Pimento..... "	0 104 0 13
" Buff & Pebbled Bals.	1 75 2 00	Gum Arabic, per lb.....	0 20 0 35	" Fine to finest.....	0 37 0 63	Pepper..... "	0 15 0 16 1/2
" Split do.....	1 35 1 75	" Traj.....	0 45 0 90	Twanky, com. to gd.	0 12 0 18	Mustard, 4 lb. Jars.	0 19 0 20
Wom's Pebbled & Buff Bals	1 00 1 50	Coppers per 100 lbs.....	0 95 1 00	Coolong.....	0 30 0 65	" 1 lb. "	0 24 0 25
" Split Bals.....	0 90 1 00	Blue Vitrol.....	0 5 1 07	Congo.....	0 17 0 22	Rice: Arracan, & p. 100 lb.	3 55 3 90
" Prunella do.....	0 50 1 50	<b>Dry Goods.</b>		" med. to good.....	0 36 0 65	Sago..... per lb	0 05 1 06
" Interior do.....	0 46 0 50	(See Manuf's of Cotton.)		" fine to finest.....	0 15 0 22	Tapioca, Pearl.	0 5 1 07 1/2
" Cong. do.....	0 60 1 25	<b>Flour.</b>		" med. to good .....	0 25 0 34	Flake. "	0 05 1 07
" Bunkins. do.....	0 00 0 75	Superior Extra.....	5 00 0 00	Fine to choice .....	0 38 0 65	<b>Glass.</b>	
Misses' Pebbled & Buff Bals	0 85 1 15	Extra Superfine.....	4 80 4 85	Coffees, green Mocha per lb.	0 23 0 34	7 1/2 x 8 1/2, 7 x 9, 8 x 10....	1 90 2 60
" Split Bals.....	0 75 0 90	Strong Bakers.....	4 90 5 25	Java.....	0 17 0 27	10 x 12 10 x 14.....	2 00 2 10
" Prunell do.....	0 60 1 00	Do American.....	6 00 6 50	Maracabo.....	0 12 1/2 0 15	12 x 16 14 x 20.....	2 80 2 40
" Cong. do.....	0 60 0 70	Fancy.....	4 80 0 00	Cape.....	0 11 0 12	18 x 24.....	2 80 2 40
Childs' pebbled Buff B'ls	0 60 0 90	Spring Extra.....	4 70 4 75	Jamaica.....	0 10 0 14	<b>Hardware.</b>	
" Split Bals.....	0 60 0 60	Superfine.....	4 35 4 50	Rio.....	0 104 0 13	Tin: Block, per lb.....	0 23 1/2 0 24
" Prunella do.....	0 50 0 75	Fine.....	3 80 3 90	Singapore & Ceylon	0 17 0 24	Grain.....	0 25 0 25
Infants' Coaks, doz.....	8 75 6 60	Middlings.....	3 60 3 70	Chicory.....	0 11 1/2 0 12 1/2	Copper: Ingot.....	0 18 0 19
<b>Dairy Produce.</b>		Foldings.....	3 35 3 50	Sugars, (Cks. & Brs.)		Sheet.....	0 24 0 00
Creamery, choice select'ns.	0 00 0 00	Ont. Bags.....	2 25 2 45	Porto Rico..... per lb	0 6 1/2 0 7 1/2	Cut Nails: 3 in. to 6 in.	
Towships, fine.....	0 19 0 21	City Bags.....	3 00 3 05	Cuba.....	0 64 0 71	Nett, 30 days, or 7 p.c. added	
" fair to good.....	0 18 0 20	Oatmeal.....	5 50 5 75	Barbadoes..... per lb.	0 7 0 7 1/2	Hot Cut Am. or Can. Pat'nt	
Brockville, fine.....	0 00 0 00	Cornmeal.....	3 50 3 90	Yellow Refined.....	0 7 0 8 1/2	2 1/2 & 2 1/2 ins. "	2 75 0 00
" fair to good.....	0 18 0 20	Bran, per ton.....	5 00 16 00	Cubes.....	0 9 1/2 0 9 1/2	2 & 2 1/2 ins. "	3 25 0 00
Morrisburg, fine.....	0 00 0 00	<b>Grain.</b>		Granulated.....	0 8 1/2 0 9	2 & 2 1/2 ins. Am. "	3 50 0 00
" fair to good.....	0 17 0 18	Canada White, No. 2.....	1 13 1 14	Syrups,—Extra. imp. gal.	0 64 0 80	1 1/2 & 1 1/2 ins. "	4 25 0 00
Western Dairy fair to good	0 00 0 00	" Spring No. 2.....	1 15 1 17	Good.....	0 60 0 62	1 1/2 ins. "	4 25 0 00
" low grades perib	0 00 0 00	" Red Winter.....	1 18 1 19	Fair.....	0 47 0 52	1 1/2 & 1 1/2 Cold Cut, Can. "	3 75 0 00
Kamouraska.....	0 00 0 00	Extra White Michigan.....	0 00 0 00	Molasses (Barbadoes). "	0 48 0 53	1 1/2 ins. "	3 75 0 00
Cheese, fair to choice.....	0 10 1 00 1/2	White Michigan, No. 1.....	0 00 0 00	Trinidad.....	0 9 1/2 0 9 1/2	<b>Casting Box, Shook:</b>	
<b>Drugs &amp; Chemicals.</b>		Red Winter, No. 2 Toledo.	0 00 0 00	Layers in boxes.....	1 85 2 20	1 1/2 in. p. 160 lb. keg.	4 75 0 00
Aloes Cape.....	0 16 0 18	Spring, Chicago No. 2.....	0 00 0 00	Sultanas.....	0 9 1/2 0 11 1/2	1 1/2 in. to 1 1/2 " "	4 00 0 00
Alum.....	1 75 1 90	Spring, Milwaukee No. 2.....	0 20 0 00	Seedless.....	0 10 0 11 1/2	2 in. to 2 1/2 " "	3 75 0 00
Borax xtls.....	0 15 0 17	Oats.....	0 39 0 40	Valencia..... per lb.	0 05 1/2 0 7 1/2	2 in. 1/2 to 2 " "	3 10 0 00
Castor Oil.....	0 9 1/2 0 10 1/2	Barley.....	0 53 0 55	Currants.....	0 05 1/2 0 7 1/2	3 in. to 4 1/2 " "	8 25 0 00
Caustic Soda.....	2 80 2 50	Peas..... per 66 lbs.	0 37 0 98	Prunes.....	0 06 1/2 0 08	Cut Spikes, all sizes.....	3 00 0 00
Cream Tartar.....	0 35 0 37	Rye.....	0 70 0 73	Figs.....	0 05 0 16	<b>Finishing Nails:</b>	
Epsom Salts.....	1 25 1 40	Corn in bond.....	0 64 0 65	H. S. Almonds.....	0 06 0 00	1 in. to 1 1/2 in. p. 100 lb. kg	5 50 4 75
Extract Logwood.....	0 09 0 10	Flax Seed, prime.....	0 80 0 80	S. S. Tarragona.....	0 14 1/2 0 16	1 1/2 in. to 1 1/2 in. " "	4 50 4 25
Indigo Madras.....	0 85 1 00	<b>Groceries.</b>		Walnuts.....	0 07 1/2 0 10 1/2	2 in. and up " "	3 75 0 00
Madder.....	0 12 1/2 0 13 1/2	TEA, (H.C.H. & Cad.)		Filberts.....	0 07 0 09 1/2	<b>Tobacco Box Nails:</b>	
Opium.....	0 00 5 00	Japan, com. to med. lb.	0 13 0 23	Brazils, new.....	0 11 0 12	1 1/2 in. & 1 1/2 in. p. 100 lb kg	4 80 3 85
Oxalic Acid.....	0 15 0 17	" to good.....	0 24 0 33	Batty's Nabob Pickles, doz	4 00 0 09	1 1/2 " 2 " " "	3 70 8 50
Potass Iodide.....	2 10 2 20			" Mixed do	2 80 0 00	2 1/2 " 3 " " "	3 80 3 00
Quinine.....	2 00 2 25			" Nabob Sauce, pts	3 60	Nett 30 days or 7 p. 04 mos.	

**CAPITAL, - - - \$200,000.**  
**BRITISH AMERICAN**  
**BANK NOTE COMPANY,**  
**ENGRAVERS & PRINTERS,**

Bank Notes, Bonds, Bills of Exchange, Certificates of Stock, and all kinds of Bank and Commercial Engraving in the best style.

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**G. B. BURLAND, - PRESIDENT.**

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 Stamped in RELIEF COLORS,  
 NO CHARGE FOR DIES.

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 69 ST. JAMES ST., MONTREAL.

Barrow Hematite Steel Co'y,  
 BARROW-IN-FURNESS,  
**COX & GREEN,**  
 Agents for Dominion of Canada,  
**Steel Rails,**  
 Steel Fish Plates,  
 Bessemer Pig Iron, &c.

**JOHN MORROW,**  
**Machine Screw Works,**  
 LONDON, ONT.



Milled Machine Screws Made to Order from Samples.

**W. D. Hepburn & Co.,**  
 Manufacturers and Wholesale Dealers in  
**BOOTS & SHOES.**  
 PRESTON, ONT.

Academy Knitting Works.  
 PLAIN, RIBBED AND FANCY  
**SEAMLESS HOSIERY,**  
 In Wool, Cotton, Cashmere and Merino,  
**Genuine Rib-top Half-Hose,**  
 Style equal to Imported Goods,  
**A. Mc MILLAN,**  
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**WANTED.**  
 ASSISTANT EDITOR, for a first-class weekly Commercial paper. One having experience of business in Staple Merchandise preferred. Habits of promptness and accuracy indispensable.

Address,  
 Editor  
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**Toronto Advertisements.**

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L. C. BACON, ROLLED SPICED BACON,  
 C. C. BACON, GLASGOW BEEF HAMS,  
 SUGAR CURED HAMS, DRIED BEEF,  
 BREAKFAST BACON, SMOKED TONGUES,  
 MESS PORK, PICKLED TONGUES,  
 FAMILY OF NAVY PORK, LARD in TUBS and PAILS.

The best brands of English Fine Dairy Salt in stock.

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 MANUFACTURERS OF  
**LEATHER BELTING,**  
 70 King Street East.  
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LARGE DOUBLE DRIVING BELTS A SPECIALTY.  
 Send for Price Lists and Discounts.

**LOVELL BROTHERS,**  
**COMMERCIAL PRINTERS**  
 39 & 41 MELINDA STREET, TORONTO.  
**Fine Printing a Specialty.**

# SURETYSHIP.

## THE GUARANTEE CO.

Of North America.

Capital Authorized, . . . \$1,000,000  
 Paid up in Cash (no notes), . . . 300,000  
 Assets over . . . . . 395,000  
 \* Deposit with Dominion Gov't. 57,000

### THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

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

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

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

Bankers . . . . . THE BANK OF MONTREAL.

#### HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.

**EDWARD RAWLINGS,**

Managing Director.

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

### STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices, June 14.
British North America	\$50	\$ 4,868,866	\$ 4,868,866	889,719	3	108 112
Canadian Bank of Commerce	\$ 50	6,000,000	6,000,000	1,500,000	4	136 136 1/2
Dominion Bank	50	1,000,000	1,000,000	461,000	4	186 196 1/2
De Temple	50	1,600,000	1,600,000	169,000	2 1/2	79 80
Eastern Township	50	1,600,000	1,600,000	270,000	4	129 1/2
Exchange Bank	100	1,600,000	1,600,000	339,000	4 1/2	150 1/2
Federal Bank	100	1,600,000	1,600,000	300,000	3 1/2	169 160 1/2
Hamilton	100	1,600,000	1,600,000	100,000	4 1/2	111 112 1/2
Hochelaga	100	680,200	680,200	50,000	3	98
Imperial Bank of Canada	100	1,600,000	1,492,000	54,000	4	140 146 1/2
Jaques Cartier	25	600,000	600,000	125,000	3 1/2	112 1/2
Maritime	100	693,000	697,800	.....	4	115 120
Merchants' Bank of Canada	100	5,798,267	5,613,399	760,000	3 1/2	124 124 1/2
Molson Bank	50	2,000,000	2,000,000	425,000	4	124 126
Montreal	200	12,000,000	11,999,200	5,500,000	5	193 199
Nationals	50	2,000,000	.....	.....	3 1/2	70 1/2
Ontario Bank	100	1,500,000	1,500,000	225,000	3	111 111 1/2
Quebec Bank	100	2,500,000	2,500,000	325,000	3 1/2	117
Standard	50	764,600	764,600	80,000	3 1/2	117 117 1/2
Toronto	100	2,000,000	2,000,000	1,000,000	4 & 2b.	186 187
Union Bank	100	2,000,000	2,000,000	18,000	4	82 93
Ville Marie	100	600,000	464,250	.....	3	96 100
Building and Loan Association	25	750,000	747,674	53,000	3	103 106
Canada Cotton Co.	100	.....	.....	.....	5	102 104
Canada Land Credit Co.	50	1,500,000	663,980	125,000	4	123
Canada Term Loan and Savings Co.	50	2,000,000	2,000,000	1,000,000	7	228 1/2
Dominion Savings & Inv. Co.	50	1,000,000	664,382	140,000	4	117
Dominion Telegraph Co.	50	111,700	1,000,000	.....	3	94 95 1/2
Dundas Cotton Co.	100	500,000	.....	.....	5 & 2b.	85
Farmers' Loan and Savings Co.	50	1,057,250	611,340	75,657	.....	125
Freehold Loan & Savings Co.	100	1,050,400	890,080	261,500	5	168
Hamilton Provident & Loan Society	100	1,500,000	1,100,000	97,000	4	125
Hudson Cotton Co.	.....	.....	.....	.....	.....	161 1/2
Huron & Erie Sav. & Loan Soc.	50	1,000,000	1,000,150	370,000	5	161 1/2
London & Can. Loan & Agency Co.	50	1,000,000	660,000	215,000	5	137
London Loan Co. of Canada	50	659,700	464,519	45,500	4	113 1/2
Manitoba Loan Co.	200	518,900	.....	.....	5	123
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	125 126
Montreal City Gas Co.	40	2,000,000	1,880,000	.....	6	177 177 1/2
Montreal City Passenger Ry Co.	50	600,000	600,000	.....	2 1/2	138 134
Montreal Cotton Co.	.....	.....	.....	.....	10	125
Montreal Investment and Building Co.	50	600,000	368,580	.....	0	69
Montreal Loan & Mortgage Co.	50	1,000,000	832,812	106,000	3 1/2	103 104
National Investment Co.	100	1,480,000	292,000	16,000	3 1/2	107 1/2
Ontario Loan and Debenture Co.	50	1,000,000	1,000,000	226,000	4	120
Richelieu & Ontario Nav. Co.	100	1,665,000	1,665,000	.....	2	79 80
Toronto City Gas Co.	50	800,000	800,000	.....	2 1/2	134 x d
Union Loan and Savings Co.	50	800,000	675,000	160,000	4	135 1/2
Western Canada Loan & Savings Co.	50	2,000,000	1,200,000	670,000	5	194 195

#### Hamilton Advertisements.

HAMILTON ORNAMENTAL FOUNDRY.

## OLMSTEAD & SON,

Manufacturers of the latest

### IMPROVED BOYNTON FURNACE

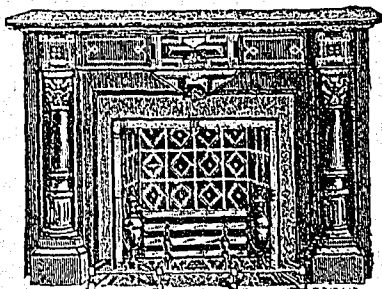
(the best in the market.)

Also Wagon Skids, Fountains, Lawn Ornaments. All kinds of Wrought and Cast Iron, Fencing, Cresting, etc. Send for prices.

180 York St., - Hamilton, Ont.

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MARBLE & MARBLEIZED SLATE MANTLES  
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 Send for Catalogue.

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The Latest Styles of PARLOR, DINING ROOM and BEDROOM FURNITURE, of best quality.

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### Gilt and Imitation Mouldings,

LOOKING GLASS AND PICTURE FRAMES,

DEALERS IN

### STEEL ENGRAVINGS, PAINTINGS & FINE CHROMOS

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Timothy, Clover, Seed Wheat, Tares, Barley, Oats, &c. Prices and Samples on application. Trade Price List and Illustrated Catalogue free.

#### SECURITIES.

	Montreal, June 14.
Can. Government Debentures, 6 p. ct. 1882-84	101 1/2
Do. do. 1885 op. of Gov.	102 1/2
Do. do. inscribed stock.	103
Dominion 5 per ct. Stock	110
Montreal 5 per cent Stock	106
Montreal Harbor Bonds 6 p. o.	107
Do. Corporation 6 per ct. Bonds	104
Do. 7 per ct. Stock	.....
Toronto City 6 per ct. 1904	116
Co. Debentures, (Ont.) 20 years 6 per ct.	110
Township Debentures, (Ont.) 6 per ct.	108

Shrs.	Railway and other Stocks.	Pa.	June 14.
100	Atlantic & St. Lawrence Shs 6 p. c.	all	132
10	Do. 6 p. c. Stor. Mt. Bonds	100	.....
100	Do. do. 3rd Mort. 1891	100	.....
10	Buffalo and Lake Huron	all	11
100	Do. do. 2 1/2 p. c. 1st Mort.	100	123
10	Do. do. 2nd Mort.	100	103
..	Can. Central 5 p. c. 1st M. Bds Int. guar. by Gov.	.....	.....
100	Canada Southern 1st Mort. 3 p. c.	all	100.
100	Chic. & G.T.R. 6 p. c. 1st M. Bds 1900	all	117 1/2
100	Grand Trunk of Canada Consol.	100	181 1/2
100	Do. Eq. Mort. Bds, 1st charge 6 p. c.	all	22
100	Do. do. 2nd do do	all	22
100	Do. do. 1st Pref Stock	all	102
100	Do. do. 2nd Pref Stock	all	84
10	Do. do. 3rd Pref Stock	all	42
100	Do. 5 p. c. Perp Deb Stock	100	115
200	Great Western of Canada	all	15 1/2
100	Do. do. 1890	all	110 1/2
100	Do. 5 p. c. pref conv.	all	115
100	Do. Perpetual 5 p. c. Debenture Stock	all	112
100	Hamilton and N. W.	.....	111
100	N. of Canada 2 1/2 p. c. Stg. 1st Mort.	all	99
100	N. of Canada 6 p. c. 1st Pref Bnd	100	104
100	Do. do. 2nd do	100	101
100	Northern Extension, 6 p. c. guar.	.....	108
100	Do. do. 6 p. c. 1st Mort.	.....	108
100	Wall, Grey & Bruce, 7 p. c. Bds, 1st Mort.	.....	26
100	T. G. & B. 6 p. c. bonds 1st mort.	.....	67
100	St. Law. & Ont. 6 p. c. Bds	.....	117
100	British Columbia, July, 1907 6 p. c.	.....	97
100	Can. Gov. 1877-80	.....	103 1/2
100	Can. Gov. 1876 p. c. 1882-84	.....	103 1/2
100	Do. 5 p. c. 1885, Op. of Gov.	.....	103 1/2
100	Do. 5 p. c. Ins Stock	.....	103
100	Do. Dom Stock of 1907, April and Oct.	.....	103
100	Do. Dominion Stock of 1904, 4 p. c.	.....	103
100	Do. Do. 1904 Ins Stock 4 p. c.	.....	103
100	New Brunswick 6 p. c. Jan and July	.....	111
100	Nova Scotia 5 p. c. 1888	.....	106
100	Quebec Prov. 5 p. c.	.....	111

**A. M. FORSTER,**

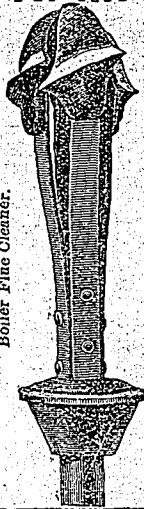
Manufacturer of  
Engineers' and Plumbers'  
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All kinds of

**BRASS CASTINGS.**

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HAMILTON, Ont.

Boiler Flue Cleaner.



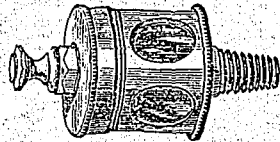
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Manufacturer of  
**FULL FINISHED**  
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GALT, ONT.

Galt Brass Foundry and Novelty Works.  
**H. & G. DAKIN,**



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Hamilton Advertisements.

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**—PORK PACKERS—**

Mild Sugar-Cured Hams,  
Breakfast Bacon, Spiced Rolls,  
C. C. and L. C. Bacon, Lard, etc.  
**5 Walnut Street, North,**  
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**THOS. LAWRY,**  
**PORK PACKER**

Curer of the  
**CELEBRATED CROWN BRAND**  
HAMS AND BACON.

Kettle-Rendered Lard, Spiced Rolls,  
Long Clears and Cumberlands, Shoulders,  
Spiced Beef-Hams, Dried Beef,  
Smoked Tongues, Mess & Navy Pork, &c.  
Hamilton, Ont.

**VICTORIA WIRE MILLS.**

**WIRE ROPES,**  
best brands Crucible Cast Steel, Siemens-Martin, Bessemer Steel and Charcoal Iron.  
Malt Kiln Floors, Steel and Iron Wire Cloth Moulders' Riddles and Steel Wire Brushes, Blind, Bed, and Galvanized Fence Staples, Patent Double Pointed Carpet Tacks, Wire Window Guards, and

**WIRE WORK OF EVERY DESCRIPTION**

Manufactured by  
**B. GREENING & CO.,**  
Hamilton, Canada.

**The Fensom Elevator Works,** 38 DUKE ST., Head of Frederick St. Toronto.

Manufacturers of **ELEVATORS**  
HAND, STEAM, AND HYDRAULIC, for light or heavy Work.  
In **FACTORIES, HOTELS, WAREHOUSES, Etc.**  
*Estimates furnished.*



MANUFACTURERS OF

**Blacksmiths' Tools.**

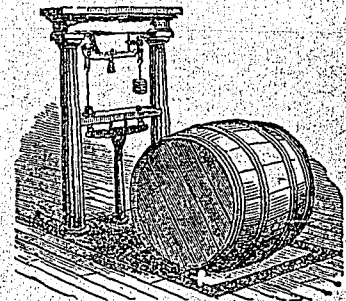
Trade Discounts on application.

**A. B. JARDINE & SONS,** - **Hespeler, Ont.**

**ELEVATORS**

LEITCH & TURNBULL'S, HAMILTON, CANADA

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



**Gurney & Ware's**  
**STANDARD SCALES**

For Railroads, Rolling Mills,  
Grist Mills, and Elevators.

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

**DAIRY & FARMERS' SCALES.**

Fish, Pork and Wool Scales, Butchers' Scales,  
Scales and Benches for Pedlars' Waggon.  
All sizes of Railroad and Warehouse Trucks,  
Alarm Money Drawers.

Every Scale warranted. All makes promptly repaired.

Send for illustrated catalogue to

**Gurney & Ware,**  
HAMILTON.

**E. & C. Gurney & Co.,**  
387 St. Paul Street, MONTREAL

**E. & C. Gurney & Co.,**  
Rupert Street, WINNIPEG, Manitoba.

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

WHOLESALE PRICES CURRENT THURSDAY, JUNE 14th, 1883.

Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale
		\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.
<b>Clinch and Heavy Clinch:</b>			<b>Tin Plate: IC Coke</b>			<b>Slaughter, No. 1</b>			<b>Coal Oil:</b>		
1 and 1 1/2 in. per lb.	0 08 1 08		IC Charcoal	4 20 4 50	0 25 0 28	<b>Imp. Gals. f.o.b. (petroles)</b>		0 13 0 00	<b>Car Lots in Store</b>		0 16 0 00
1 1/2 " 2 "	0 07 0 07		IX "	7 50 7 75	0 32 0 30	<b>Broken Lots</b>		0 17 0 18	<b>Car Lots</b>		0 17 0 18
2, 2 1/2, 3 in. and up.	0 06 0 00		IX " "	9 25 9 50	0 35 0 38	<b>Single Brls.</b>		0 18 0 19	<b>Ostrich Plumes (wild.)</b>		
<b>Flat &amp; Sharp pressed Nails:</b>			DX "	5 00 7 25	0 37 0 40	<b>Cape, Nos. 1 to 3...</b>		10 00 1 50	<b>Mongador, Nos. 1 to 3...</b>		9 00 1 50
1 and 1 1/2 in. per lb.	0 10 1 00		DX " "	8 75 9 00	0 75 0 95	<b>Egypt, Nos. 1 to 3...</b>		7 00 0 75	<b>Domestic Plumes \$1 lower</b>		
1 1/2 " 2 "	0 09 0 08		Russ. Sheet Iron	0 10 1 01	0 05 0 75	<b>for higher Nos., and 25c. to</b>			<b>50c. cheaper for lower Nos.</b>		
2 " 2 1/2 "	0 08 0 07		Anchor, per lb.	4 75 5 75	0 45 0 65	<b>Bunches, 8 tips...</b>		0 75 6 00	<b>" Vult. tips...</b>		0 45 0 75
3 " 4 "	0 07 0 07		Lion & Crown, Tin'd Sheets	0 10 1 10	0 70 0 85	<b>Natural Grey Boos, doz...</b>		2 00 5 00	<b>Disc. 5 p.c. 30 days.</b>		
8 in. and up.	0 06 0 00		Lead: Bar per 100 lbs.	4 75 5 09	0 60 0 70	<b>Meats, Eggs, &amp;c.</b>					
<b>Disc. on application.</b>			Pig "	4 00 4 25	1 00 1 35	<b>Pork, Mess, Can. short cut</b>		23 00 28 50	<b>" Western, new</b>		22 25 22 75
<b>Horse Nails: 7 lb. size.</b>		0 22 0 00	Sheet "	4 75 5 10	0 23 0 28	<b>Hams, City Cured...</b>		0 14 0 15	<b>Lard, in pails</b>		0 14 0 14
" " 8 lb.	0 21 0 00		Shot "	6 00 6 00	0 21 0 23	<b>Bacon, per lb.</b>		0 14 0 14	<b>Eggs, Strictly Fresh...</b>		0 16 0 16
" " 9 lb.	0 20 0 00		Lead Pipe, per 100 lbs.	5 75 6 00	0 17 0 19	<b>Limed and Packed.</b>		0 00 0 00	<b>Tallow, Rendered</b>		0 00 0 00
" " P. & F. Bright.	0 22 0 24		Zinc: Sheet, lb.	5 00 5 50	0 12 0 14	<b>" Rough</b>		0 00 0 00	<b>Mess Beef, per bri</b>		0 00 0 00
55 to 67 1/2 p.c. dis.			Powder: Canada Blasting.	3 50 4 00	0 15 0 17	<b>Maple Syrup, per gallon.</b>		0 00 0 00	<b>Maple Sugar, per lb.</b>		0 00 0 00
<b>Horse Shoes</b>		3 90 4 00	P. F. to F. F. F.	4 75 5 00	0 15 0 16	<b>Manuf's of Cotton.</b>					
<b>Galvanized Iron: No. 21.</b>		0 06 0 06	Barbed wire, per lb.	0 08 0 08	0 12 0 15	<b>Valleyfield, (blech'd) B 28 in.</b>		0 06 0 00	<b>X 30 in.</b>		0 06 0 00
" " No. 20.	0 06 0 07		<b>Hides and Skins.</b>			<b>" XXX 33 in.</b>		0 07 0 00	<b>" XXX 36 in.</b>		0 07 0 00
" " No. 23.	0 07 0 07		<b>Green Hides, No. 1 p. 100 lbs.</b>		7 00 8 00	<b>" O 36 in.</b>		0 07 0 00	<b>" P 36 in. Soft Finish</b>		0 08 0 00
<b>Pig Iron: Siemens No. 1.</b>		22 00 0 00	" " No. 2	6 00 7 00		<b>" QO 36 in.</b>		0 08 0 00	<b>" EE 36 Soft Finish</b>		0 08 0 00
<b>Coltness</b>		0 00 0 00	" " No. 3	5 00 6 00		<b>" EE 36 in.</b>		0 08 0 00	<b>" OOO 36 in.</b>		0 08 0 00
<b>Caldor</b>		21 60 21 50	Sheepskins, each	1 00 1 25		<b>" EE 36 Soft Finish</b>		0 08 0 00	<b>" EE 36 Soft Finish</b>		0 08 0 00
<b>Langloan</b>		0 00 0 00	Calfskins, per lb.	0 12 0 20		<b>" OOO 36 in.</b>		0 08 0 00	<b>" EE 36 Soft Finish</b>		0 08 0 00
<b>Summerlee</b>		21 00 21 00	<b>Wool.</b>			<b>" EE 36 in.</b>		0 08 0 00	<b>" CC 36 ex. H'y.</b>		0 10 0 00
<b>Gurtherrin</b>		20 50 21 00	Flaoce,	0 00 0 00		<b>" EE 36 in. (Heavy)</b>		0 11 0 12	<b>" LLL 36 in. (Fine)</b>		0 12 0 00
<b>Glengarnock</b>		19 50 20 00	Pulled, unassorted.	0 23 0 25		<b>Valleyfield, (blech'd) B 28 in.</b>		0 06 0 00			
<b>Carbone</b>		10 50 20 00	Extra Super.	0 30 0 33		<b>X 30 in.</b>		0 06 0 00			
<b>Byglinton</b>		18 50 19 00	" B Super.	0 26 0 27		<b>XXX 33 in.</b>		0 07 0 00			
<b>Hematite</b>		25 00 26 00	" O	0 21 0 22		<b>O 36 in.</b>		0 07 0 00			
<b>Bar Iron, per 100 lbs.</b>		1 93 2 00	Australian.	0 22 0 32		<b>P 36 in. Soft Finish</b>		0 08 0 00			
<b>Best Refined</b>		2 16 2 25	Cape	0 18 0 20		<b>OO 36 in.</b>		0 08 0 00			
<b>Siemens</b>		2 25 2 30	<b>Leather (at 6 month).</b>			<b>EE 36 Soft Finish</b>		0 08 0 00			
<b>Swales</b>		4 25 4 50	No. 1, B. A. Sole	0 24 0 27		<b>OOO 36 in.</b>		0 08 0 00			
<b>Sheet Iron to No. 20</b>		2 65 3 25	No. 2, B. A. Sole	0 22 0 24		<b>EE 36 Soft Finish</b>		0 08 0 00			
<b>Boiler Plates</b>		2 75 3 75	No. 1 Ordinary Solo.	0 25 0 33		<b>CC 36 ex. H'y.</b>		0 10 0 00			
<b>Hoops and Bands</b>		2 50 2 75	No. 2	0 22 0 23		<b>BB 36 in. (Heavy)</b>		0 11 0 12			
<b>Canada Plates: Hutton</b>		3 15 0 00	Buffalo Sole, No. 1.	0 21 0 28		<b>LLL 36 in. (Fine)</b>		0 12 0 00			
<b>Penn. and W. P. &amp; Co.</b>		3 00 3 15	" No. 2.	0 19 0 21							
<b>Iron Wire: No. 6, p. bde.</b>		1 75 1 85	China " No. 1.	0 22 0 23							
<b>" " No. 9, "</b>		2 10 2 30	" No. 2.	0 19 0 21							
<b>" " No. 12, "</b>		2 50 2 60	Zanzibar, No. 1.	0 23 0 20							
<b>" " No. 16, "</b>		3 25 3 50	" No. 2.	0 21 0 00							
<b>Wright Iron pipe 67 p.c. dis.</b>		0 06 0 41									
<b>Steel, cast per lb.</b>		0 11 0 12									
<b>" Spring 100 "</b>		3 25 3 50									
<b>" Tire, "</b>		3 25 3 50									
<b>" Sleigh Shoe, "</b>		2 40 2 50									
<b>" Blister, "</b>		0 08 0 10									

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.  
 Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

Guelph Advertisements.

**MCCRAE & CO.,**  
 YARN SPINNERS, HOSIERS' and  
 WOOLEN Manufacturers.  
 KNITTING YARNS,  
 Of every kind, in Cotton, Union and Woollen  
 GUELPH, Ont.  
 Box 200.

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

**PIANOS.**  
**THE RAINER,**  
*Is the Best in the World.*  
**RAINER, SWEETNAM & HAZELTON,**  
 MANUFACTURERS, GUELPH, Ont.

Guelph Advertisements.

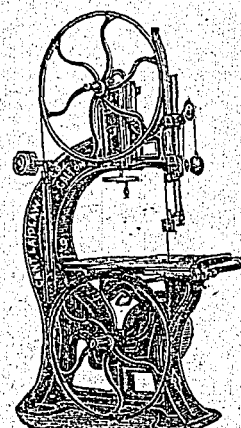
**SUPERIOR TONE.**  
**T. JAMES & CO. GUELPH, ONT.**  
 MODERATE PRICE. BEST IN THE MARKET.  
**ROYAL & ORCAN.**  
 FINE FINISH.

**LAWN MOWERS,**  
 The best in the market.  
**Tree Pruners and Pruning Shears.**  
 SAD IRONS. EGG BEATERS.  
 All my goods guaranteed. The trade supplied.  
**W. RUSSELL,**  
 Guelph Sewing Machine Novelty Works.  
 GUELPH, Ont.

**HUGH WALKER & SON,**  
 Importers and Wholesale Dealers in  
 Oranges,  
 Lemons,  
 Pine Apples,  
 Bananas,  
 Cocoanuts, &c.  
 GUELPH, Ont.

Galt Advertisements.

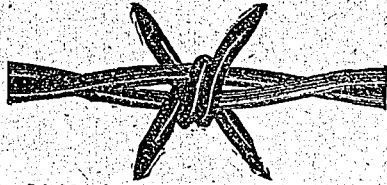
**CANT, LAIDLAW & CO.,**  
 Manufacturers of  
**Wood-Working Machinery**  
**GALT, ONT.**



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

Leading Wholesale Trade.

**DOMINION BARB WIRE CO.**



Sole Manufacturers in Canada of the Celebrated  
**Lyman Lock Barb & Lyman Double  
Lock Barb, Steel Fencing Wire,  
Galvanized and Enamelled.**

**SECURED FIRST PRIZE** over all competi-  
tors, at the following Provincial Exhibitions:  
Montreal, 1880-81-82 Toronto, 1882  
Hamilton, 1880 Kingston, 1881.  
The Strongest, Lightest, consequently the cheapest  
made.

Send for Circulars and Prices.  
**OFFICE 44 FOUNDLING STREET  
MONTREAL.**

Leading Hotels in Canada.

**ST. LAWRENCE HALL.**

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

**H. HOGAN, Proprietor.**  
**S. MONTGOMERY, Manager**

**THE RUSSELL,  
OTTAWA.**  
THE PALACE HOTEL OF CANADA.

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

**JAS. A. GOUIN,**  
PROPRIETOR.

**Preston Mineral Baths & Summer Resort  
PRESTON, ONT.**

EXPERIENCE has proved that the continuous use  
of the water with which the Preston Mineral  
Baths are supplied, used internally and externally,  
is of great benefit to invalids suffering from Gout,  
Nervous Debility, Diseases of the Stomach, Liver and  
Kidneys, but more especially Skin Diseases.  
Sufferers from Rheumatism will find that using  
these waters will almost always effect a cure.  
Stage Line between Preston and Berlin meets G.  
W. R. and G. T. R. Trains.

**C. KRESS, DR. MULLOY,**  
Proprietor. Consulting Physician.

**GALT—IMPERIAL HOTEL,**  
ISADORE EBY, Prop. Every accommodation;  
Telephone communication; Gas; Electric Bells.  
Steam Heated.

**GALT—QUEEN'S HOTEL,**  
The Hotel of the Town. Telephone, Gas,  
Billiard Parlor, Electric Bells. Rates \$1, \$1.50, \$2.00  
per day, Special rates to Tourists. C. LOWELL, Prop.

**BRANTFORD—KERBY HOUSE.**  
Every accommodation for Commercial Men  
Palmer, Proprietor.

**TO DRY GOODS & MILLINERS,  
GOLD MEDALIST DYERS.  
POSITIVELY**

The only reliable Re-Dyers of Piece Goods,  
Feathers, Gauze, Yellings, Silks, Satins, Velvets,  
Ribbons, Laces, Dress Goods, Union or all-Wool  
Unions, Cashmeres, Tweeds and Cloths, &c., &c.  
Work guaranteed unequalled in the Dominion.

**British American Dyeing Co.**  
HEAD OFFICE, 521 St. Joseph St., Montreal.  
Offices, 90 King Street E., Toronto.  
91 John Street, Quebec.  
123 Sparks Street, Ottawa.  
Also GENTS' and LADIES' DRESS of all kinds  
Dyed and Cleaned.

Legal.

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C. A. MYERS,  
Attorney, Solicitor, &c.

**Mount Forest, Ont.**  
M. O. MAGREGOR,  
ATTORNEY, SOLICITOR &c.

**Montreal.**  
A. ABBOTT, TAIT & ABBOTT.  
ADVOCATES.  
North British Chambers, 11 Hospital street.

**CHURCH, CHAPLEAU, HALL &  
ATWATER,**  
ADVOCATES, BARRISTERS & COMMISSIONERS,  
131 St. James Street, Montreal.  
RUGGLES CHURCH, Q.C. JOHN S. HALL,  
Hon. J. A. CHAPLEAU, Q.C. A. W. ATWATER.

**E. A. D. MORGAN, B.C.L.**  
ADVOCATE, BARRISTER, &c.  
112 St. Francois Xavier Street, Montreal.  
P. O. Box 310.

**Ottawa, Ont.**  
COCKBURN & MCINTYRE,  
Barristers, Notaries, Parliamentary Agents, &c.  
Solicitors for the Bank of Montreal, &c.  
Hon. Jas. COCKBURN, Q.C. formerly of Cockburn &  
McCauley.  
A. J. MCINTYRE, formerly of Walker & McIntyre.

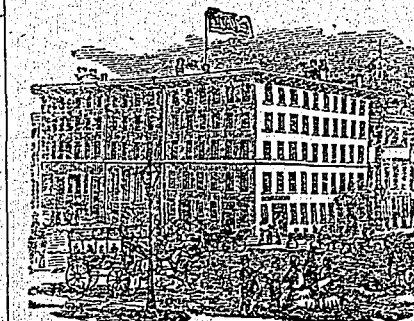
**Owen Sound, Ont.**  
CREASOR & MORRISON,  
BARRISTERS, ATTORNEYS,  
Solicitors in Chancery, &c., Owen Sound, Ont.  
John Creasor. Duncan Morrison.

**Paisley, Ont.**  
GEORGE W. MALLOCH,  
ATTORNEY-AT-LAW,  
SOLICITOR IN CHANCERY, NOTARY PUBLIC.  
Commissioner and Conveyancer.  
PRIVATE MONEY TO LEND.

**Peterborough, Ont.**  
E. B. EDWARDS,  
BARRISTER, &c.,

**HATTON & BECK,**  
SOLICITORS, etc. OFFICE—Simcoe Street

**ST. LOUIS HOTEL,  
THE RUSSELL HOTEL CO., PROPRIETORS,**



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

Montreal Advertisements.

**ESTABLISHED IN 1861.**  
**J. H. LEBLANC,**  
WHOLESALE DEALER IN  
**OSTRICH FEATHERS**  
AND  
**VULTURE FEATHERS**  
OFFICE AND FACTORY:

**547 CRAIG STREET, 547.**  
P.S.—The Trade is respectfully requested to remem-  
ber the following:  
According to a new process which I  
possess, I can dye Plumages and Feathers  
to any color whatever, and this, in  
less than ten minutes.

**ROBT. MITCHELL & CO.,**  
Manufacturers of and Dealers in  
**BRASS WORK,**  
Copper, Iron and Earthenware,  
Materials and Supplies for  
Plumbers, Gas and Steam Fitters,  
Warehouse, Nos. 140 & 142 St. Peter St.  
Office, 672 Craig Street.  
WORKS: [NOS. 674, 676, 678, 680 & 682 CRAIG STREET  
AND 177, 179, 181 & 183 FORTIFICATION LANE  
MONTREAL.

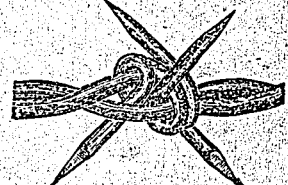
**THE  
BELL TELEPHONE CO.**  
OF CANADA

Incorporated by Act of Parliament, 1880.  
President: - - - ANDREW ROBERTSON,  
Vice-President and Managing Director: C. F. SIZZ,  
Secretary-Treasurer: - - - C. P. SOLATER.  
This Company is now prepared to furnish Tele-  
phone Exchange facilities to Cities and Towns at  
reasonable rates, and to connect Cities or Towns  
with each other for Telephonic communication; also  
to build Private Lines connecting Mills, Offices,  
Dwellings or other points which parties may desire  
to connect by Telephone.—For particulars address,  
**THE BELL TELEPHONE COMPANY  
OF CANADA.—MONTREAL.**

**BARB WIRE FENCING**

FIRST PRIZE awarded us at the Exhibition held  
in Montreal, September, 1882, and SILVER MEDAL  
for the Machine used in the manufacture of same.

**THE MANITOBA**



**Four-Point Barb Galvanized steel  
Wire Fencing.**  
Ordinary Fencing Barbs, 7 1/2 inches apart. Hog  
Wire for bottom line, Barbs 4 1/2 inches apart.  
Plain Twisted Wire Fencing, without Barbs, at  
**REDUCED RATES.**  
Send for Circulars and Price Lists.

**THE CANADA WIRE CO.,**  
H. R. IVES, President and Manager,  
**QUEEN STREET, Montreal.**

Legal.

**Toronto.**  
**BLAKE, KERR, BOYD & CASSELS,**  
BARRISTERS, &c.,  
Edward Blake, Q.C. J.K. Kerr, Q.C. J.A. Boyd, Q.C.  
Walter Cassels, W. R. Muloch, C.T. Holman, H. Cassel,

WHOLESALE PRICES CURRENT. —THURSDAY, JUNE 14th, 1893.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 0.06 0.00	AA 33 in.....	\$ 0.21 0.00	Birch, 1 to 4 in., BM.....	\$ 20.00 00.00	Brandy: Hennessy's, gal	4 50 5 00
" A 27 in.....	0 05 0 00	36 in.....	0 21 0 00	Basswood, 1.....	00 00 00 00	" case	11 00 15 50
" B 27 in.....	0 05 0 00	Check, 33 in.....	0 20 0 00	Basswood.....	18 00 20 00	Bisquit, Dubouché & Co., gal	3 50 3 50
" H33 in.....	0 07 0 00	Denims Blue, or Brown AA	0 10 0 00	Black Walnut, culls.....	60 00 65 00	" case	8 00 0 00
" H1186 in.....	0 07 0 00	" A.....	0 17 0 00	Do do 1st & 2nd.....	100 00 110 00	Jules Duret & Co., case	4 00 4 50
" DD.....	0 07 0 00	" B.....	0 15 0 00	Do do 1st quality.....	110 00 120 00	" case	9 00 9 50
" H11136 in.....	0 07 0 00	" C.....	0 13 0 00	Cedar, round, lineal foot.....	00 05 00 10	Pinet, Castillon & Co., gal	3 50 3 50
" XX30 full.....	0 09 0 00	" D.....	0 11 0 00	Cedar, flat, lineal foot.....	00 04 00 06	" case	3 00 3 50
" XXX30 in, full (std'd)	0 09 0 00	Shirtings:		Cedar, square, lineal foot.....	90 07 00 09	Cheaper shippers..... gal	2 50 2 75
" R drilling, 8-4 plain	0 09 0 00	Oxford striped BX.....	0 10 0 00	Elm, soft, 1st.....	16 00 18 00	" case-qts	6 00 6 50
" R. R. Sheeting, 8-4 twill'd	0 25 0 00	" C X.....	0 09 0 00	Elm, Rock.....	25 00 30 00	Irish Whiskey—Roe's case	7 75 7 75
" Y.....	0 00 0 27	check B.....	0 12 0 00	Hemlock, 1 to 3 in., M.....	9 00 10 00	Dunville..... case	5 50 7 00
" N. P. (White) 36 in.....	0 12 0 00	O.....	0 09 0 00	Hemlock, timber, M.....	14 00 15 00	Mitchells..... imp gal.	2 40 2 50
Stormont (Brown) A 30 in.....	0 07 0 07	Galatea Stripes.....	0 14 0 00	Maple, hard, M.....	24 00 22 00	" cases	5 50 5 50
" A A33 in.....	0 07 0 08	Regatta, Check A.....	0 14 0 00	Soft, do.....	16 00 00 00	Scotch Whiskey..... case-qts	5 50 7 50
" B B33 in.....	0 07 0 08	Check Solids A.....	0 14 0 00	Oak, M.....	40 00 45 00	Encore..... case	5 00 6 00
" C C33 in.....	0 08 0 08	Bags: 3-ply 16 oz. B, per bble	22 00 00 00	Pine, clear, M.....	35 00 40 00	Hay, Fairman & Co., case	0 00 0 00
Canada (Grey) A 27 in.....	0 08 0 00	Park's Yarn, White.....	0 22 0 00	2nd quality, do.....	22 00 25 00	" gal.	2 00 2 75
" A W 30 in.....	0 06 0 09	" Colored.....	0 23 0 00	Shipping Culls.....	14 00 16 00	Sheriff's Islay..... imp gal.	2 00 3 00
" A D 32 in.....	0 06 0 00	" Colored.....	0 24 0 00	Mill do.....	7 00 10 00	" cases	0 00 0 00
" A H 35 in.....	0 07 0 00	" Colored.....	0 31 0 00	Lath, M.....	2 00 2 50	Jamaica Rum per imp gal.	2 50 2 90
" A C 36 in.....	0 07 0 00	Do. Knitting Cotton Balls—		Spruce, 1 to 2 in., M.....	11 00 12 00	Geneva Spirits..... imp gal.	1 65 2 10
" A B 36 in.....	0 08 0 00	No 8 Unbleached.....	0 42 0 00			" Green c'see	3 80 4 00
" A E 30 in.....	0 08 0 00	" Bleached.....	0 44 0 00	Tobacco:		" Red cases..	7 00 7 75
" A A 30 in.....	0 09 0 00	" Colored.....	0 48 0 71	Tobacco in Boxes—Duty 20c p. lb.		Champagne	
Technics:— 182 30 in.....	0 10 0 00	Windsor Sheeting.....		Black, Cheating in boxes	0 14 0 17	G. H. Mumm, Dry Verzen'y	26 50 25 00
BBB 30 in.....	0 13 0 00	No. 33.....	0 06 0 00	" in caddies	0 15 0 17	Pommery.....	23 00 32 00
BB 30 in.....	0 15 0 00	No. 41.....	0 07 0 00	Mahogany's, Smoking bxs.	0 18 0 25	J. Mumm Extra Dry.....	21 50 23 00
AA 32 in.....	0 16 0 00	No. 53.....	0 08 0 00	" caddies	0 21 0 27	Bollinger..... qts.	26 25 27 50
Shirtings—Clyde Checks,	0 13 0 00	No. 22.....	0 05 0 00	Brights:	0 30 0 35	Piper Heidsieck.....	25 00 26 00
Canada.....	0 12 0 00	Paints, &c.		Tobacco Duty paid.		Sherris—Pemartin's.....	1 60 5 00
Lybster No. 3, 30 in.....	0 06 0 00	White Lead, gen, 100 lb kgs	6 50 7 00	Nelson's Navy 3's & 1's.	0 38 0 40	Ports—Cuekburn, Smiths	
" No. 3, 32 in.....	0 06 0 00	" No. 1.....	6 00 6 50	Black, Twist 12's.....	0 39 0 42	& Co.'s.....	1 90 5 00
" No. 2, 35 in.....	0 07 0 00	White Lead No. 2.....	5 00 5 50	Mahogany Cheating.....	0 4 0 50	G. B. Sandeman, Sons & Co	1 80 5 00
Colored Goods:—		in Oil, per 25 lbs.....	1 90 2 00	Solace Common.....	0 5 0 50	Gralum's.....	2 10 4 80
Donnas, blue & brown.....	0 10 0 00	Do., No. 1.....	1 60 1 80	Solace Fair.....	0 5 0 45	Claret, (cases.)	3 00 & up
Checks, blue, brown, foy.	0 14 0 00	" 2.....	1 40 1 50	" Good.....	0 5 0 60	Tarragona Ports, imp gal.	1 10 1 80
Checks, Prince Victor.....	0 14 0 00	" 3.....	1 30 0 00	Rough and Ready, in 1/2 bxs	0 55 0 60	Native Wines.....	0 80 1 50
Ticking, 28 in, No. IX.....	0 12 0 00	White Lead, dry.....	0 08 0 03	Navy, 6's & 8's & 10's.....	0 47 0 55	Can. Spirits, imp. gallon.	Duty In
" 30 in, No. CI.....	0 14 0 00	Red Lead.....	0 05 0 06	Gold Bars, 6 and 12 inch.....	0 55 0 65	Alcohol— 65 O. P.	2 71 1 04
" 30 in, No. BI.....	0 16 0 00	Venetian Red, Eng'h.....	1 60 1 85	Mahogany Navy, 3s.....	0 42 0 48	" Pure Sprites— 25 U. P.	2 72 1 05
Dundas (Grey) D 30 in.....	0 06 0 00	Yel. Ochre, French.....	1 60 2 50	Bright Navy, 3s.....	0 53 0 62	" 50 U. P.	3 47 0 95
" C 33 in.....	0 07 0 00	Whiting.....	0 55 0 60	Wines, Liquors etc.		Whiskeys—Family Proot.	1 39 0 53
" B 36 in.....	0 08 0 00	Salt.		Ale English..... qts	2 35 2 40	Old Bourbon.....	1 39 0 53
" A 36 in.....	0 09 0 00	Liverpool Coarse, per bag	0 45 0 55	Domestic..... qts	1 00 1 55	Rye, Toddy, Malt.....	1 31 0 55
" AX 36 in full.....	0 09 0 00	Canadian per bbl do	0 00 0 00	" pts	0 30 1 15	Kye, 4 years old.....	1 00 0 78
" E 36 in.....	0 07 0 00	Factory filled..... do	1 20 1 35	Stout: Guinness'..... qts	2 25 2 45	" 6.....	1 70 0 58
Technics—C 30 in.....	0 14 0 00	Eureka factory filled do	2 40 0 00	" Domestic..... pts	1 50 1 55	" 7.....	1 80 1 93
D 30 in.....	0 12 0 00	Timber, Lumber, &c.		" "..... pts	1 45 1 50		1 90 1 03
B 33 in.....	0 16 0 00	Ash, 1 to 4 in., M.....	18 00 19 00		0 70 0 00		
A 33 in.....	0 18 0 00	Ash, timber, M.....	25 00 00 00				

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

**DIXON BROTHERS,**  
IMPORTERS OF  
**FIRECRACKERS,**  
**FIREWORKS, &c.,**  
**FRUITS, NUTS, &c.**  
33 KING STREET EAST,  
**HAMILTON, ONT.**

**L. A. GORDON & CO.,**  
GENERAL MERCHANTS,  
**FISH, OILS, PRODUCE, &c.,**  
Consignments receive prompt attention.  
31 & 33 ST. NICHOLAS STREET,  
**MONTREAL.**

ESTABLISHED 1874.  
**FINNAN HADDIES,**  
ALL KINDS OF  
Smoked, Pickled, Boneless, Green  
and Shell Fish.  
CANNED GOODS,  
MALPEQUE SHELL OYSTERS, &c.,  
**D. HATTON & CO.,**  
IMPORTERS  
Fish, Canned Goods, Fruits, &c.,  
137 McCILL & 18 BONSECOURS STS.,  
**MONTREAL.**

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

Security against Errors.  
**The Rate-Inlaid Interest Tables**  
AND  
**Account Averager.**  
4 to 10 PER CENT.  
\$100 to \$10,000.  
One DAY to One YEAR.  
Free by Mail. \$5 Each.  
**WILLING & WILLIAMSON,**  
TORONTO,  
AND ALL BOOKSELLERS.

USE  
**Strachan's Gilt Edge Soap.**



**EACH BAR WEIGHS 1 lb.**

**MACHINE OILS.**  
**LARDINE,**  
**CYLINDER,**  
**BOLT CUTTING,**  
**WOOL**  
and other Oils.  
AWARDED  
Gold, silver and Bronze Medals  
also Diplomas  
Manufactured by  
**McCOLL BROS. & CO.,**  
TORONTO.

—THE LONDON—  
**MACHINE TOOL WORKS.**  
Manufacturers of all Sizes of  
Lathes, Drills, Slotters,  
Rolls, Planers, Sharpers,  
Punches, Shears, Pulleys,  
Shafting, Hangers, &c., &c.  
And all descriptions of Tools for  
MACHINISTS,  
BOILERMAKERS and  
BLACKSMITHS.  
Inspection and orders solicited. Catalogues on  
application.  
**WILLIAM YATES,**  
Manager, London, Canada.

**THE  
CITY OF LONDON  
FIRE INSURANCE COMPANY, Limited,  
OF LONDON, ENGLAND.**

**CAPITAL, - - - \$10,000,000.**

All descriptions of property insured at lowest current Rates.

Head Office for the Province of Quebec:

53 and 55 St. Francois Xavier St., Montreal.

*W. R. OSWALD, General Agent.*

**LIFE ASSOCIATION OF CANADA.**

HEAD OFFICE, - HAMILTON, ONT.

GUARANTEE CAPITAL, - - - -	\$200,000
RESERVE FUND, - - - -	141,000
GOVERNMENT DEPOSIT, - - - -	101,000

Life Insurance Agents who can do \$100,000 of new business in a year are invited to communicate with **DAVID BURKE**, Manager, Hamilton, with a view to an engagement.

**NORTHERN**

**Scottish Imperial**

(FIRE) ASSURANCE CO.  
OF LONDON.

(FIRE) INSURANCE CO.  
OF GLASGOW.

**\$36,000,000**

**CAPITAL AND INVESTED FUNDS REPRESENTED.**

Local Agents having local influence, wanted for above Companies in unrepresented districts.

J. C. BRAZIER, Inspector. Wm. JACKSON, Secretary.

All communications to be addressed to

**TAYLOR BROTHERS,**

GENERAL AGENTS, MONTREAL.

**THE FEDERAL**

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Capital Subscribed, - - - -	\$700,000
Deposited with Dominion Government, - - - -	51,100

President: D. B. CHISHOLM, Esq., Hamilton.  
Vice-Presidents: JAS. H. BEATTY, Esq.; ROBERT BARBER, Esq.  
SHEPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms, and issues **NON-FORFEITABLE POLICIES**, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

S. G. CHAMBERLAIN,  
Superintendent of Agencies.

**DAVID DEXTER,**  
Managing Director.

**BRITISH AMERICA**

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

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON,	- - -	Governor.
H. R. FORBES,	- - -	Deputy Governor.
Peter Paterson,		John McLennan.
Hon. W. Cayley,		H. S. Northrop.
George Boyd,		John Y. Reid,
	John Leys.	Secretary.
SILAS P. WOOD,		Resident Agent, Montreal.
H. A. HOLDEN,	- - -	

**COMMERCIAL UNION**

ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent

**THE ROYAL CANADIAN**

FIRE AND MARINE INSURANCE CO.

President, . . . ANDREW ROBERTSON, Esq.

Vice-President, Hon. J. R. THIBAudeau.

ARTHUR GAGNON, JAMES DAVISON,  
Secretary-Treas. Manager.

HEAD OFFICE:—160 ST. JAMES Street, MONTREAL

M. J. E. DROLET, Agent for City and District.

**THE STANDARD**

FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.

**GOVERNMENT DEPOSIT,**

**\$25,000.**

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

PRESIDENT:— D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex-M.P. for Hamilton.

SECRETARY-TREASURER—H. THEO. CRAWFORD.

JOHN FULTON, Manager Montreal Branch.



Insurance.

**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

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

**CASH ASSETS, 1st January, 1881,**  
per Government Blue-Book 352,101.20  
**Deposit with Dominion Govt. - 142,000**  
**Losses Paid to 1st Jan, 1880. 1,648,176**

**DIRECTORS:**

President:—HENRY LYMAN.  
Vice-President.—ANDREW ALLAN.  
N. B. Corse. Robert Anderson. J. B. Rolland.  
Arthur Prévost. Alderman C. D. Proctor.  
ARCH. MCGOUN, SEC. TREAS.

**GERALD E. HART, GEN'L MAN'R.**

**CAPT. JOHN LAWRENCE, Special Agent.**

*Fire, Life, Accident, Guarantee.*

RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—BOUSTEAD & GIBBS, Agents.  
QUEBEC—H. C. BOSSÉ & Co., Agents.  
ST. JOHN, N. B.—H. CHURCH & Co., Agents.  
HALIFAX, N. S.—MCSWENEY & FIELDING, Agts.  
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,  
Agent.

WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.

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

**ALFRED PERRY, late General Manager of the**  
*Royal Canadian Insurance Co.,*

AGENT for the CITY OF MONTREAL.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, June 14, 1883.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotation per ct.
British America Fire & Marine. ....	10,000	5-6mos.	\$50	\$50	116 1/8
Canada Life .....	2,500	7 1/2-6mos.	400	50	469
Citizens, Fire, Life, Guarantee & Acc't	11,980	.....	100	24	3/0
Contederation Life .....	5,000	5-6 mos.	100	10	460
Sun Life and Accident .....	6,000	4-6 mos.	100	12 1/2	200
Queen City Fire .....	2,000	10	50	10	.....
Western Assurance .....	20,000	6 6 mos.	40	20	140 1/2 142
Royal Canadian Insurance .....	20,000	5	100	15	.....
Accident Ins. Co. of North America ..	2500	3 per ct.	100	20	.....
Guarantee Co. of North America .....	13,000	3 per ct	50	10	.....

**BRITISH AND FOREIGN.—(Quotation on the London Market, May 23 1883,**

				Market value p. pd up share.
Briton Life Association .....	\$50,000	.10	1	1
British & Foreign Marine .....	50,000	50	20	4
Commercial Union Fire Life & Marine ..	50,000	30	50	5
Edinburgh Life .....	5,000	10	100	15
Fire Insurance Association .....	100,000	5	£10	£2
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
Life Association of Scotland .....	10,000	15	40	8 1/2
Lion Fire .....	500,000	..	10	2
Lion Life .....	92,000	..	10	2
London Assurance Corporation .....	35,8e2	48	25	12 1/2
London & Lancashire Life .....	10,000	10	10	17-20
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2
Northern Fire & Life .....	30,000	70	100	5
North British & Mercantile Fire & Life	40,000	56	50	3/4
Phoenix Fire .....	6,722	£21 p. s.	.....	.....
Queen Fire & Life .....	200,000	80	10	1
Royal Insurance Fire & Life .....	100,000	60	20	3
Scottish Commercial Fire & Life .....	125,000	10	19	1
Scottish Imperial Fire and Life .....	50,000	6	10	1
Scottish Provincial Fire & Life .....	20,000	15	50	2
Standard Life .....	10,000	53 1/2	50	12
Star Life .....	4,000	5	25	1 1/2

**FIRE INSURANCE.**

**NATIONAL ASSURANCE CO.**  
OF IRELAND.

Incorporated by Royal Charter, 1822.

**CAPITAL** . . . . . £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

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

**PHENIX FIRE ASSURANCE COMPANY**  
LONDON.

ESTABLISHED IN 1782. CANADIAN BRANCH ESTABLISHED IN 1804.

Losses paid, since the establishment of the Company, } \$65,000,000  
have exceeded  
Balance held in hand, for payment of Fire } 3,000,000  
Losses only, exceeds

**LIABILITY OF SHAREHOLDERS UNLIMITED.**

Deposit with the Dominion Government, for } \$100,000  
the security of Policy Holders in Canada, Upwards of

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

**GILLESPIE, MOFFATT & CO.,**

AGENTS FOR THE DOMINION.

**ROBERT W. TYRE, Manager.**

**ROYAL INSURANCE CO'Y.**

OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

**CAPITAL** . . . . . \$26,000,000

**FUNDS INVESTED** . . . . . 21,000,000

Investments in Canada for sole protection of  
Canadian Policy-holders . . . . . 700,000

**HEAD OFFICE FOR CANADA—MONTREAL.**

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

— CHIEF AGENTS:—

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

**PROVIDENT MUTUAL ASSOCIATION OF CANADA.**

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

**BOARD OF DIRECTORS.**

President:—A. L. de Martigny, Esq., Cashier Jacques Cartier Bank. Vice-  
President:—Hon. W. W. Lynch M.P.P. Directors:—L. H. Massue, Esq., M.P.,  
B. Globensky, Esq., Q.C., J. L. Cassidy, Esq., merchant, J. McEntyre, Esq.,  
merchant, J. Thomson, Esq., merchant, M. Babcock, Esq., manufacturer, John  
L. Harris, Esq., Moncton, N.B.  
Medical Director:—J. J. Guerin, Esq., M.D., Legal Adviser:—Hon. Alex.  
Lacoste, Q.C., M.L.C.

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

SECTION 11. Assembly Bill 189, passed March 30th, 1883. "The Provident  
Mutual Association of Canada shall be deemed to be an Association duly formed  
under the said chapter 71 of the Consolidated Statutes of Canada."  
Reserve fund to be invested in Dominion Bonds and deposited in trust with  
the Provincial Treasurer.

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

**ARTHUR GAGNON, Secretary & Treasurer.**  
**JOHN HOPPER, General Agent.**

**Insurance.**

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

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

Authorized Capital, - - \$500,000.

**HEAD OFFICE:**

**260 ST. JAMES STREET, MONTREAL.**

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

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

**Legal.**

**Toronto.**

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

**Walkerton, Ont.**

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

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

**Woodstock, N. B.**

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

**Windsor, N. S.**

**W. H. & A. BLANCHARD,**  
Solicitors, Accountants and Notaries Public.

**Wingham, Ont.**

**J. A. MORTON,**  
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Special attention to mercantile collections.

**Winnipeg, Man.**

**ROSS, KILLIAN & HAGGART,**  
BARRISTERS,  
REAL ESTATE BOUGHT AND SOLD.

**Woodstock, Ont.**

**BEARD & NELLIS,** Barristers, &c., Offices in the Oxford Permanent Building Society's Building.

**A. V. MCLENEGHAN,**  
BARRISTER & ATTORNEY-AT-LAW,  
Solicitor in Chancery, Conveyancer, Etc., Etc.  
OFFICE:—Immediately West of American Express Office.

**Yarmouth, N. S.**

**THOS. B. FLINT, LL.B.,**  
BARRISTER and ATTORNEY-AT-LAW.

**Insurance.**

Established 1803.

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

HEAD OFFICE FOR CANADA:

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

Subscribed Capital, . . . £1,600,000 Stg.  
Paid-up Capital, . . . £700,000 Stg.  
ASSETS, . . . . . £2,222,562 St

**QUHEN INSURANCE CO. OF ENGLAND.**

**FIRE AND LIFE.**

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

**FORBES & MUDGE,**

Montreal,  
Chief Agents in Canada.

**SOVEREIGN Fire Insurance Company OF CANADA.**

**CAPITAL, . . . \$600,000.**

Deposit with the Dominion Government, \$100,000

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

**THE WATERLOO Mutual Fire Insurance Co. ESTABLISHED IN 1833.**

HEAD OFFICE, - - Waterloo, Ont.

This Company has been over eighteen years in successful Operation in Western Ontario.

During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,872,023.00;

and paid in losses alone \$709,752.00.

ASSETS, \$170,000.00.

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

**CORE DISTRICT FIRE INSURANCE COMPANY.**

HEAD OFFICE GALT, ONT.

Established 1836

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

**REMOVAL.**

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

**Insurance.**

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

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



**Intercolonial Railway**

1882. Winter Arrangement. 1882 3.  
Commencing 4th Dec., 1882,  
THROUGH EXPRESS PASSENGER TRAINS  
run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.10 a.m.
Arrive Riviere du Loup.....	12.55 p.m.
“ Trois Pistoles.....	2.05 “
“ Rimouski.....	3.40 “
“ Campbellton.....	8.35 “
“ Dalhousie.....	9.15 “
“ Bathurst.....	11.17 “
“ Newcastle.....	12.52 a.m.
“ Moncton.....	4.00 “
“ St. John.....	7.30 “
“ Halifax.....	12.40 p.m.

This Train connects at Chaudiere Curve with the Grand Trunk Train leaving Montreal at 10 p.m.

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

The trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 6.05 a.m., by connecting at Chaudiere Curve with the Grand Trunk train at 9.20 p.m., remain at Campbellton over Sunday.

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

For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements, &c., apply to  
G. W. ROBINSON,  
Eastern Freight and Passenger Agent,  
136 St. James Street,  
(Opposite St. Lawrence Hall),  
Montreal.

**D. POTTINGER,** Chief Superintendent,  
Moncton, N.P., 25th November, 1882.

**THE JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW.  
DEVOTED TO

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

Issued every Friday Morning.

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American “ - - -	\$3
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Editorial and Business Offices:

No. 9 & 181 ST. JAMES Street,  
(CITY INSURANCE BUILDINGS),  
MONTREAL.

Nearly opposite Head of St. John Street.  
M. S. FOLEY, Editor, Publisher and Proprietor.  
We do not undertake to return unused manuscripts.

# THE STANDARD LIFE ASSURANCE COMPANY.

Established 1825.

CONSTITUTED BY SPECIAL ACTS OF PARLIAMENT.

## ANNUAL REPORT, 1883.

THE FIFTY-SEVENTH ANNUAL GENERAL MEETING of the COMPANY was held at Edinburgh on Tuesday, April 24, 1883, W. S. WALKER, Esq., of Bowland, C.B., in the Chair.

### RESULTS COMMUNICATED IN THE REPORT BY THE DIRECTORS.

AMOUNT PROPOSED FOR ASSURANCE during the year 1882 (3,036 Proposals) ...	\$9,754,085.88
AMOUNT OF ASSURANCES ACCEPTED during the year 1882 (2,561 Policies) ...	7,239,048.13
ANNUAL PREMIUMS on New Policies during the year 1882 ... ..	248,802.75
CLAIMS BY DEATH during the year 1882, inclusive of Bonus Additions ... ..	2,462,226.60
AMOUNT OF ASSURANCES ACCEPTED during the last five years ... ..	82,014,060.67
SUBSISTING ASSURANCES at Nov. 15, 1882 (of which \$7,753,031.15 is Re-Assured with other Offices) ... ..	98,936,302.92
<b>Invested Funds, \$29,583,416.40.</b>	<b>Annual Revenue, \$4,267,547.00.</b>

IN moving the adoption of the REPORT, the CHAIRMAN said:—  
“The Report which you have just heard read will indicate to you pretty clearly, I think, without many additional words from me, that the Company continues to maintain its position among the leading Life Assurance Institutions of the British Empire.

“Once more the business of the STANDARD has exceeded that of any other Scottish Life Office (and the Scottish Offices, as you are probably aware, are the leading institutions for Life Insurance in the United Kingdom), while, moreover, the Standard itself keeps on advancing, with the result that, as you have heard in the Report, we have granted a larger number of Policies in 1882 than in any previous year of the Company's history.

“Our field of operations is not, as you are aware, confined to the United Kingdom, but, while working with every diligence the area which lies around our own doors, we utilise the inheritance acquired some sixteen years ago from the Colonial Company in various other parts of the British Dominions. The interests of the Company are extremely well attended to by our Local Boards, Officers, and Agents abroad; but their operations receive the constant supervision of the Directors at the Head Office, and our experience is that the business procured by us outside the British Isles is no less profitable than what we obtain at home.

“This constant supervision, indeed, we look upon as one of the chief elements of our success amidst the great competition for business which is now everywhere so keenly felt, the supervision being of a twofold character, for it is directed as well to the careful watching of the conduct of our business by the representatives to whom, as empowered by our Acts, cer-

tain of our own powers are delegated, as to the comprehension of the special wants of the different districts or countries where we seek for support (each place having in many ways its own system of doing business) so as to accommodate ourselves to local requirements as far as we can safely do so.

“In some cases the conditions of doing business are so onerous, that we think it more prudent for the present to lie by without making active efforts to secure it, feeling pretty certain that in the long run these conditions will alter so as to afford a better opportunity; and more especially do we find this the best course to follow in the case of places to and from which communication is long and tedious. But other of the British possessions are so near at hand, and can be so easily overlooked, that in these we have hitherto found it possible to hold our own with a satisfactory measure of success against all comers, and I see no reason why we should not continue to do so.

“The Report has already informed you of the Deputation which at our request visited Canada in the course of last year; and with reference to it I would merely state that the Directors have felt very much strengthened in dealing with Canadian business by having received from the gentlemen who formed it—Mr. Mackenzie, Mr. Dundas, and the Manager—an altogether satisfactory report regarding the position of our existing Canadian business, and the circumstances under which it continues to be conducted.”

The CHAIRMAN concluded by moving the adoption of the Report, which was unanimously approved of.

By Order of the Board of Directors,

SPENCER C. THOMSON, MANAGER.

H. JONES WILLIAMS, GENERAL SECRETARY FOR ENGLAND.

HEAD OFFICE—3 & 5 GEORGE STREET, EDINBURGH.

LONDON—83 KING WILLIAM STREET; AND 3 PALL MALL EAST. DUBLIN—66 UPPER SACKVILLE STREET.

MANAGER FOR CANADA—WM. M. RAMSAY, 151 ST. JAMES STREET, MONTREAL.