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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 16.

MONTREAL, FRIDAY, MARCH 30, 1883.

No. 6.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

## MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of FELT HATS.

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

FOR THE

## Fall and Winter Trade

We offer a full assortment of

## FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

## JAMES CRISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

## JOHN MACDONALD & CO.

TORONTO, AND MANCHESTER, ENGLAND

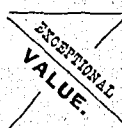
83---HOME MANUFACTURES---83

QUEEN CITY

## GREY COTTON,

of which we are the sole contributors, commends itself to the Trade because of its superior WEIGHT and FINISH, and we believe in VALUE it takes precedence of any other make. In Bale or broken Lots we are prepared to offer Special quotations to large consumers.

- Sail Ducks,
- Plain Ducks,
- Fancy Ducks,
- "Burlington" Twills,
- "Dundas" Shirtings,
- "Ontario" Shirtings,
- "Hochelaga" Sheetings,
- Cheese Cloths.



Mail, Wire orders, or a personal call solicited.

JOHN MACDONALD & CO.

WAREHOUSES,

21, 23, 25 and 27 Wellington St. East, Toronto.  
28, 30, 32 and 34 Front Street " "  
30 Faulkner St., Manchester, England.  
Toronto, March, 1883.

## M. FISHERSONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS  
And MERCHANTS.

Spring and Summer TWEEDS,  
SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in  
Latest Styles and Newest  
Colourings.

Ladies' Cashmere Dress Goods.  
Black and Coloured.

Stock will be large and well assorted through out the season.

184 MCGILL 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,

## MONTREAL,

Have removed to their former Warehouse,  
Corner of

VICTORIA SQUARE

AND

CRAIG STREET,

Which has been

ENLARGED AND IMPROVED,

The Chartered Banks.

**Bank of Montreal.**

ESTABLISHED IN 1818.  
CAPITAL ALL PAID-UP, - - - \$12,000,000  
RESERVED FUND, - - - - - 5,500,000

Head Office, - - - - - Montreal.

Board of Directors.

C. F. SMITHERS, 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. MACNEIDER, Asst. Gen. Manager and Inspector.  
H. V. Morellith, Assistant Inspector.

A. B. Buchanan, Secretary.

Branches and Agencies in Canada.

Montreal, E. S. Clouston, Manager.

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

Agents in Great Britain.—London, Bank of Montreal, 9 Birch Lane, Lombard Street. C. Ashworth, Manager. London Committee—E. H. 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, 161 Madison Street. W. Munro, Manager; R. Y. Hobson, 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.

M. H. GAULT, M.P., - - - - - President  
Hon. A. W. OGILVIE, SENATOR, - Vice-President  
Alex. Buntin. E. K. Greene.  
THOMAS CRAIG, - Managing Director.

BRANCHES.

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

FOREIGN AGENTS.

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

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall,  
John James Cater, J. J. Kingsford,  
Henry R. Farrer, Frederic Lubbock,  
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. R. 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. Silkeman, Agents.

CHICAGO.—H. M. Broedon, Agent.

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

PORTLAND, Oregon—J. Goodfellow, 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.

THE SHAREHOLDERS OF

**The Molsons Bank.**

are hereby notified that a Dividend of

**FOUR PER CENT.**

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

MONDAY, the 2nd day of April next.

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

By order of the Board.

**F. WOLFERSTAN THOMAS,**

General Manager.

Montreal, 26th February, 1883.

The Chartered Banks.

**MERCHANTS BANK OF CANADA.**

Capital - - - - - \$5,700,000.

Reserve Fund, - - - - - 750,000.

HEAD OFFICE - - - MONTREAL

BOARD OF DIRECTORS.

SIR HUGH ALLAN - - - - - President  
ROBT. ANDERSON, Esq., - - - Vice-President  
Andrew Allan, Esq. - - - Director Mackenzie, Esq.  
Wm. Darling, Esq. - - - Jonathan Hodgson, Esq.  
Adolphe Musson, Esq. - - - John Cassils, Esq.  
Hon J. J. C. Abbott, M.P.

GEORGE HAGUE, - - - - - General Manager

J. H. PLUMMER, Assistant General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville. Kingston. Renfrew.  
Berlin. London. S. Traridre.  
Brampton. Montreal. St. Johns, Que.  
Chatham. Napanee. St. Thomas.  
Galt. Ottawa. Toronto.  
Gananoque. Owen Sound. Walkerton.  
Hamilton. Perth. Windsor.  
Ingersoll. Prescott.  
Kincairdine. Quebec.

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon, Regina N.W.T.

Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.

Agency in New York.—48 Exchange Place. Messrs. Henry Hague and John B. Harris, Jr., Agents.

Bankers in New York.—The Bank of New York, N.B.A.

A general banking business transacted. Money received on deposit, and current rates of interest allowed.

Drafts issued available at all points in Canada. Sterling Exchange and drafts on New York bought and sold.

Letters of credit issued, available in China, Japan and other foreign countries. Collections made on favourable terms.

**La Banque du Peuple.**

Capital \$1,600,000.

HEAD OFFICE, - - - MONTREAL

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

FOREIGN AGENTS.

London—Glyn, 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. F. HOWLAND, Lt.-Col. C. S. GZOWSKI, 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  
Guelph, 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.**

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Rest - - - - - 1,650,000

**DIRECTORS.**

Hon. WILLIAM McMASTER, *President.*  
WM. ELLIOT, Esq., *Vice-President.*  
Noah Barnhart, Esq., *George Taylor, Esq.*  
T. Sutherland Starnner, Esq., *Jno. J. Arnton, Esq.*  
John Waldie, Esq.  
W. N. ANDERSON, *General Manager.*  
C KEMP, *Ass't Gen'l Manager.*  
ROBT. GILL, *Inspector.*

New York—J. H. Goadby and B. E. Walker, Agents,  
Chicago—A. L. Dewar, Agent.

**BRANCHES.**

Ayr	Goderich	St. Catharines
Barré	Guelph	Sarnia
Belleville	Hamilton	Seaford
Berlin	London	Simcoe
Brantford	Lucan	Stratford
Chatbam	Montreal	Strathroy
Collingwood	Norwich	Thorold
Dundas	Orangeville	Toronto
Dunnville	Ottawa	Walkerton
Durham	Paris	Windsor
Galt	Peterboro'	Woodstock.

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

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

**BANKERS.**

New York—The American Exchange National Bank.  
London, England—The Bank of Scotland.

**IMPERIAL BANK**  
OF CANADA.

Capital Paid up - - - - - \$1,330,000  
Reserve Fund - - - - - 460,000

**DIRECTORS:**

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

**HEAD OFFICE—TORONTO.**

**BRANCHES—**Fergus, Ingersoll, Port Colborne  
St. Catharines, St. Thomas, Welland, Winnipeg  
Woodstock, Brandon.

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

**EASTERN TOWNSHIPS BANK.**

AUTHORISED CAPITAL..... \$1,500,000  
CAPITAL PAID in May 15, 1880..... 1,397,639  
RESERVE FUND..... 270,000

**Board of Directors.**

R. W. HENEKER, *President.*  
A. A. ADAMS, *Vice-President.*  
Hon. M. H. Cochrane, *G. N. Galer,*  
G. K. Foster, *Hon. J. E. Pope.*  
T. S. Morey, *Hon. G. G. Stevens.*  
WM. FARWELL, *General Manager.*  
Head Office—Sherbrooke, Que.

**Branches.**

Waterloo	Richmond
Coaticook	Stanstead
Cowansville	Granby
	Farnham

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

The Chartered Banks.

**THE BANK OF TORONTO,**  
CANADA.

Incorporated 1855.

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

**DIRECTORS:**

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

**HEAD OFFICE, TORONTO.**

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

**BRANCHES.**

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

**BANKERS.**

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

Collections made on the Best Terms.

**LA BANQUE NATIONALE.**

HEAD OFFICE, QUEBEC.

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

**DIRECTORS**

HON. ISIDORE THIBAudeau, *President.*  
JOSEPH HAMEL, Esq., *Vice-President.*  
Hon. P. Garneau, *E. Baudet, Esq. M.P.P.*  
T. LeDroit, Esq., *M. W. Bayle, Esq.*  
U. Tessier jr, Esq., *P. LAFRANCE, Cashier.*  
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau, *Montreal.*

**BRANCHES:—**Montreal—A. Vallée, *Manager;* Sherbrooke—John Campbell, *Manager;* Ottawa—C. E. 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.

**LA**

**BANQUE JACQUES-CARTIER,**

HEAD OFFICE, - MONTREAL.

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

**DIRECTORS:**

ALPH. DESJARDINS, Esq., M.P., *President.*  
S. St. Onge, Esq., *Vice-President.*  
J. L. Cassidy, Esq., *P. S. Hamelin, Esq.*  
Ls. S. Monat, Esq., *I. O. Gravel, Esq.*  
Lucien Huot, Esq.

A. L. DEMARTIGNY, *Cashier.*

Branch at Beauharnois, A. Clemont, *Manager.*  
Branch at St. Hyacinthe, S. A. Durocher, *Manager.*  
Branch at St. Remi, P. Q., C. Bedard, *Agent.*  
Branch at Valleyfield, C. F. Irish, *Agent.*

Agents in New York: National Bank of the Republic. Agents in London, Eng.: Glyn, Mills, Currie & Co.

**THE MARITIME BANK**

—OF THE—

**DOMINION OF CANADA.**

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

**Board of Directors.**

THOS. MACLELLAN, *President.*  
LEB. BOTSFORD, M.D., *Vice-President.*  
ROBT. CRUKSHANK (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. TROUP (of Troup & 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.**

**LOAN & MORTGAGE CO.**  
AND  
**TRUST COMPANY.**

Incorporated 1858.

CAPITAL - - - - - \$1,000,000 00  
TOTAL ASSETS - - - - - \$1,288,143 07

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

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

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

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

**INTEREST ALLOWED ON DEPOSITS.**

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

**BOARD OF DIRECTORS.**

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

**GEORGE W. CRAIG,**

*Manager.*

OFFICE 181 ST. JAMES STREET, MONTREAL.  
July 20, 1882.

**THE HAMILTON**

**Provident & Loan Soc'y.**

GEORGE H. GILLESPIE, Esq., *President.*

JOHN HARVEY, Esq., *Vice-President.*

Subscribed Capital..... \$150,000.00  
Paid-up Capital..... 1,100,000.00  
Reserve and Surplus Profits..... 97,000.00  
Total Assets..... 2,600,000.00

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

Office: Cor. of King and Hughson Sts., HAMILTON, CANADA.

H. D. CAMERON, *Treasurer.*

Nov., 1882

**Dominion Savings & Investment Soc.,**

LONDON, ONT.,

INCORPORATED, - 1872.

Capital, - - - - - \$1,000,000.00  
Subscribed, - - - - - 1,000,000.00  
Paid-up, - - - - - 864,082.86  
Reserve Fund, - - - - - 140,000.00  
Contingent Fund, - - - - - 2,686.14

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. Winter 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 unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Vessels.	Tonnage.	Commanders.
Nuniddan.....	6,100	Building.
Hannoverlan.....	4,000	Capt. J. G. Stephen.
Parislan.....	5,400	" James Wylie.
Sardinian.....	4,650	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarantlan.....	3,400	" John Graham.
Crossian.....	4,000	LT. W. H. Smith, R.N.R.
Moravian.....	3,500	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotlan.....	3,300	" W. Richardson.
Hibernian.....	3,300	" 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 Parks.
Buenos Ayrean.....	3,800	" Jas. Scott.
Coran.....	4,000	" Barclay.
Green.....	3,000	" C. E. LeGallats.
Manitoban.....	3,150	" McNeil.
Canadian.....	2,600	" C. J. Menzies.
Phenician.....	2,800	" J. Brown.
Waldensian.....	2,600	" R. P. Moore.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylins.
Acadian.....	1,350	" F. McGrath.

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

The Steamers of the

LIVERPOOL MAIL LINE

Sailing from Liverpool every THURSDAY, and from Boston and Baltimore alternately, and from Halifax every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, and from Liverpool for Portland every alternate SATURDAY, calling at Queenstown on passages from Britain, are intended to be despatched

FROM HALIFAX :

Nova Scotlan.....	Saturday, March 3
Sardinian.....	Saturday, " 10
Caspian.....	Saturday, " 17
Sarantlan.....	Saturday, " 24
Circasian.....	Saturday, " 31
Parislan.....	Saturday, April 7

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

FROM PORTLAND TO LIVERPOOL.

Nova Scotlan.....	Thursday, March 1
Caspian.....	Thursday, " 15
Crossian.....	Thursday, " 29

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

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 Burns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Flecher & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; Gomer & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Boneller, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN,

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

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

	Tons.		Tons.
Montreal.....	3,284	Toronto.....	3,284
Dominion.....	3,176	Ontario.....	3,176
Texas.....	2,700	Sarnia.....	3,860
Quebec.....	2,700	Oregon.....	3,860
Mississippi.....	2,680	Vancouver.....	5,700
Brooklyn.....	3,000		

DATE OF SAILING.

FROM PORTLAND FOR LIVERPOOL:

\*SARNIA.....22nd Mch. | TORONTO.... 19th Apl.  
OREGON..... 5th Apl. | SARNIA..... 3rd May.

RATES OF PASSAGE.

CABIN—Montreal to Liverpool, \$67.50; Return, \$101.25.

Rates per steamer Sarnia, Cabin, Montreal to Liverpool, \$67.50, return, \$111.25; Intermediate, \$45.50; Steerage, \$30.50. \*Sarnia carries neither cattle or sheep.

Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

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

DAVID TORRANCE & CO.,

Exchange Court, Montreal.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Barrie, Ont.

JOSEPH ROGERS, Conveyancer, Insurance and General Agent, Auctioneer, &c. Rents and Chattel Mortgages collected.

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THOS. BOTHAM, Banker and Broker, Brantford, Ontario, Justice of the Peace, County of Brant, Issuer of Marriage Licenses, Post Office and Bill Stamp Distributor. Agent for Steamship, Insurance and Loan Companies.

Guelph, Ont.

JOHN SMITH,  
REAL ESTATE AND LOAN AGENT,  
ACCOUNTANT, &c.,  
32 St. George's Square,  
GUELPH, ONT.  
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ACCOUNTANT, COMMISSIONER,  
For taking affidavits to be used in the Province of Ontario.  
115 St. Francois Xavier Street Montreal.

JOHN FULTON,

ACCOUNTANT,  
242 St. James Street, Montreal.

EDWARD EVANS,

ACCOUNTANT,  
169 St. James St., (opposite St. John St.)  
Montreal.

Owen Sound, Ont.

GEORGE PRICE, Official Assignee for the County of Grey. Agent for the Dominion Telegraph Company, and Vickers' Express. Owen Sound, Ont.

Uxbridge, Ont.

WM. SMITH, Official Assignee for the County of Ontario. Agent for the Canada Permanent Loan and Savings Company, and Fire Insurance Agent.

Brokers, &c.

ARCH. CAMPBELL,  
STOCK and SHARE BROKER,  
(Member of the Stock Exchange)  
MERCHANTS EXCHANGE BUILDINGS,  
Hospital and St. Sacramento Streets  
MONTREAL.

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W. MOWAT & SON,  
BANKERS,

STRATFORD, ONT. [Established 1868.]

Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued by any banking town in Canada, and on New York, payable anywhere in the United States. Agents in Canada: The Canadian Bank of Commerce. In United States: The First National Bank New York.

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

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For Accountants, &c., see other page.

Amherst, N. S.

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Almonte, Ont.

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BARRISTERS, ATTORNEYS, SOLICITORS  
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D. G. MacDonell, M. P. James Dowdall.

Brampton, Ont.

JAMES FLETCHER,  
Barrister, Attorney, Solicitor, Conveyancer, &c.

Belleville, Ont.

PETERSON & PETERSON,  
BARRISTERS, &c.,  
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BARRISTER, ATTORNEY, SOLICITOR, &c.

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MOLEAN & MARTIN,  
Barristers and Attorneys at Law,  
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Chatham, N. B.

G. B. FRASER, Barrister and Attorney-at-Law,  
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Barrister, Attorney, Solicitor in Chancery, &c. Police Magistrate Niagara Falls, Clifton, Ont.

Clinton, Ont.

W. W. FARRAR,  
Division Court Clerk and Conveyancer  
Insurance Agent. Money to lend and Invested.

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MANUFACTURERS' AGENT,  
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AGENT FOR  
THE THREE RIVERS PAPER COMPANY,  
Manufacturers of all kinds of  
**WRAPPING PAPER, ROOFING, &c.,**  
ALSO  
The Canada Extract of Dye Wood Works,  
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100 Grey Nun street, Montreal,  
(MILLS AT KINGSEY FALLS, P.Q.)  
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The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned, & White,  
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White Tea and Bag,  
Bleached Manila Envelope, Bag and Wrapping.  
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First Prize Dominion Exhibition 1880.  
**JOHN CRILLY & CO.,**  
MANUFACTURERS OF  
Blotting Paper, Flour Sack Paper,  
Music Paper, Fine Manila Paper,  
Colored and Brown & Grey Wrapping  
White Printing Paper,  
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Flour Sack Paper Bags, &c., &c. Paper.  
Special Sizes and Weights made to order  
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Office, Queen Street, Fredericton, N. B.

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BARRISTERS AND ATTORNEYS-AT-LAW,  
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GARROW & PROUDFOOT,  
BARRISTERS, SOLICITORS, &c.,

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Barristers, &c.  
A. H. MACDONALD, W. MACDONALD

Hamilton, Ont.

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EDWARD FURLONG, LL. B. D. STEELE, JR.

J. G. CURELL,  
ATTORNEY,  
Solicitor, Conveyancer, &c., 34 St. James St., N.

Hamilton, Ont.

OSLER, GYWN & TEETZEL,  
BARRISTERS, &c., Hamilton, (nt.  
OSLER & GWYN, Barristers, &c., Dundas, Ont.,  
B. B. OSLER, Q. C., (County Attorney.)  
H. C. GWYN, J. V. TEETZEL.

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**H. J. FISK & CO.**  
Offer to the Wholesale Trade  
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**SHEEPSKINS**  
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**GOATSKINS.**

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**BOOT & SHOE**  
MANUFACTURER  
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**HODGSON & CO.,**  
**BOOTS and SHOES, WHOLESALE,**  
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Spring samples are now ready, and will be found  
very complete—having made several important  
changes in lasts and patterns to keep up with the  
times. One of our travellers will call on you  
shortly, wait for him, and examine our samples be-  
fore ordering.

**E. E. GILBERT & SONS,**  
MANUFACTURERS OF  
**PORTABLE AND STATIONARY**  
**ENGINES,**  
Steam Pumps, Shafting, Pulleys, &c.  
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**W. & F. P. CURRIE & CO.**  
100 GREY NUN ST., Montreal,  
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**SOFA, CHAIR & BED SPRINGS.**  
A large Stock always on hand.

**Roman Cement, Portland Cement**  
**Water Lime,**  
Drain Pipes, Vent Linings,  
Flue Covers, Fire Bricks, Fire Clay,  
Whiting, Plaster of Paris, Borax,  
China Clay, &c.

**TEAS, SUGARS, COFFEES,**  
**SPICES, FRUITS**  
AND A FULL ASSORTMENT OF  
**GENERAL GROCERIES,**  
Maintained from best Markets  
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Fine made goods, latest styles, equal in finish  
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**LEATHERS**  
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Shoe Manufacturers' Goods,  
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Leather Commission Merchants,  
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Special attention to Commercial Collections.

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Brown Cottons, & Sheetings, Yarns and Bags.

**STORMONT COTTON CO.**

Ducks, Tickings, Checks, &c. Colored Cotton Yarns.

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Bleached Shirting, Wigans, Silestas, Shoe Drills, Corset Jeans, &c.

**ST. CROIX COTTON MILL.**

Fancy Checks, Gingham, Bleached Shirtings, &c.

**WINDSOR COTTON MILL.**

Brown Cottons.

**STE. ANNE SPINNING CO., (Hochelagu).**

Heavy Brown Sheetings.

Tweeds, Etottes, Knitted Goods,  
Flannels, Shawls, Woollen  
Yarns, Blankets, &c.

The Wholesale Trade only supplied.

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**Bolt and Iron Co.**

OF TORONTO

Manufacture every kind of

Carriage and Fancy HeadBolts,  
Tire and Sleigh Shoe Bolts,  
Stove and Sink Bolts,  
Railway and Machine Bolts,  
Boiler Rivets and other Rivets,  
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Lag and Gimlet-Pointed Screws  
Plough & Special Shaped Bolts.

Specify early. Specify now and avoid disap-  
pointment in deliveries.

**CANADA MARBLE**

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International Granite Works,

R. FORSYTH, Proprietor,  
Manufacturer of

MARBLE & POLISHED GRANITE WORK.

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QUARRIES,

NEAR DANANOQUE, ONT. AND CLAYTON, N.Y.

Importer of Italian and all Foreign Marbles, and  
dealer in Floor Tiles, &c.

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**CANTLIE, EWAN & CO.,**

GENERAL MERCHANTS  
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Merchants Manufacturing Co.,  
BLEACHED SHIRTING.

Cornwall Manufacturing Co.,  
WHITE & COLORED BLANKETS.

A. Lomas & Son (Sherbrooke),  
PLAIN AND FANCY FLANNEL.

Almonte Knitting Co.,  
SHIRTS AND DRAWERS.

Thorold Knitting Co.,  
SHIRTS AND DRAWERS.

Canadian Tweed & Etottes,  
Cotton and Wool Hosiery, &c., &c.

38 St. Joseph Street, Montreal

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**E. B. EDDY'S**

UNMATCHABLE

**MATCHES**

IN BOTH

BRIMSTONE AND PARLORS.

Brimstone Matches put up, viz :

{ Telegraph and Telephone.  
{ Rubys in 100s, 200s and 300s

Parlor Matches without Sulphur.

Also Parlor Matches in 200s and 300s, put  
up expressly for family consumption.  
Warranted the finest match in the  
known world.

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THE LARGEST VARIETY IN CANADA.

MORTON, PHILIPS & BULMER,

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SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

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## Leading Manufacturing Firms.

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COTTON SPINNERS,  
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COTTON YARNS, White and Colored, Single  
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CARPET WARPS, White and Colored.

BEAM WARPS, for Woollen Mills in all the  
varieties required.

HOSIERY YARNS of every description.

BALL KNITTING COTTON, superior in  
quality to that imported.

FANCY WOVE SHIRTINGS and APRON CHECKS.  
ESY These Goods have been awarded FIRST PRIZES for  
each of the above articles at Montreal, Toronto, Halifax and  
Kingston Exhibitions, 1880, 1881 and 1882.

at the Dominion Exhibition at Montreal, 1880.

A GOLD MEDAL  
at Kingston for best assortment of Cotton Manuf. 1882

A SILVER MEDAL  
at Montreal, 1882, for best display of Cotton Goods.

For Sale by the Wholesale and Retail Dry Goods Trade  
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**SPECIAL LINES.**

FOLLOWING DEPARTMENTS:

MILLINERY and MANTLES,

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Small Wares and Notions

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Merchant Tailors' Goods,

CARPETS AND

HOUSEFURNISHING,

STAPLES.

HUGHES BROTHERS,

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OFFICE:

112 St. Peter Street, Montreal,

Mr. E. O'BRIEN, Representative

**BOWN & WOODS,**

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NEWFOUNDLAND,

GENERAL

COMMISSION MERCHANTS,

Respectfully solicit consignments. Returns  
promptly made.

Good references on application.

Robt. Miller, Son & Co.,

156 and 158 MCGILL STREET.

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

Papers, Stationery,

Blank Books,

Miscellaneous Books,

Paper Hangings

and Window Shades.

Silk and Cotton Manufactories, &c.

**BELDING, PAUL & CO.**  
MONTREAL,

—MANUFACTURERS OF—

**Silk Threads,**  
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OFFICES.

New York, Philadelphia, Cincinnati, Boston,  
St. Louis, Chicago, San Francisco,  
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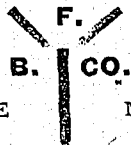
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Montreal, Que.

1883. SPRING, 1883.

**FOSTER, BAILLIE & CO.,**

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Manufacturers' Agents and Importers.

SPECIALTIES:

LINEN GOODS, great variety.

BLACK CASHMERE, COBOURGS,

BLACK CRAPES, ITALIANS, CASBANS,  
SILICIAS,

SLEEVELININGS, LACE CURTAINS,

LACES, EMBROIDERIES, &c., &c.

RAWORTH'S SEWING COTTONS,

ESTABLISHED 1843.

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The oldest FURNITURE HOUSE in the city;  
Wholesale and Retail.

Parlor Suits, 7 pieces, from - - - - \$ 45 to \$500

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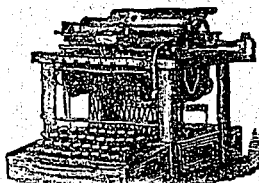
Full Dining Room Suits, 9 pcs., from 50 to 675

Library Suits, from - - - - - 100 to 500

All other portions of stock equally varied in prices  
and styles of design of finish. Our recent Exhibits  
were taken from stock.

Constantly on hand the largest, best assorted, and  
acknowledged by all the Cheapest Stock of general  
HOUSEHOLD FURNITURE in the Dominion.

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WYCKOFF,  
SEAMANS &  
BENEDICT,  
NEW YORK,  
SOLE EXPORTING  
AGENTS.

The only Machine which will suc-  
cessfully supersede Pen Writing. Used by Merchants  
and Professional men and in Railway, Insurance  
and other offices, &c., &c. Send for Catalogue and  
Testimonials.

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P. O. Box, 1324.

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

Received

Gold Medal

THE

Grand Prix

Paris Ex-  
hibition,

1878.



Received

Gold Medal

THE

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,

1 & 3 ST. HELEN STREET, MONTREAL.

**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.

**M. E. Q.**

ESTABLISHED 1850. 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,  
MONTREAL.

**Thomas Walls & Sons,**

TRADE AUCTIONEERS,

Montreal and Toronto.

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.



**Brls. No. 1 Labrador Herrings**

“ Anticosti “

**Hf.-brls No. 1 Bay**

**Bxs Medium Scaled** “

“ Tuck Tails “

“ Digby Chickens.

**Qtls Choice Table Codfish.**

**Boxes Boneless Fish.**

“ Pollock.

**Cases Finnan Haddies.**

**TURNER, ROSE & CO.**

Cor. St. John & Hospital Sts.,

MONTREAL.

**Commercial Summary.**

J. G. ROBINSON, of Belleville, Ont., vinegar  
manufacturer, and who also carries on a large  
retail grocery business in Ottawa, has assigned  
in trust.

THERE were 196 failures in the United States  
reported during last week, 78 more than for the  
like period of 1882. In Canada there were 32  
failures, a decrease of 10 compared with the  
preceding week.

THE Montreal Gas Company has declared a  
semi-annual dividend of six per cent. The  
Company is said to have reduced the price of  
gas 20c. per 1,000 feet, and carried \$6,000 to  
the “ Rest ” account.

THE Asbestos Manufacturing Company of  
Quebec has the prospect of being a beneficial  
and prosperous undertaking if it is kept free  
from politics, and if it is managed upon purely  
business principles.

MORGAN DAVIES, a wholesale dealer in teas at  
Bowmanville, Ont., is reported to have failed.  
He has been in business several years, but com-  
menced with a small capital, and, it is alleged,  
sold at inadequate profits.

MR. W. J. ANDERSON, for some time past man-  
ager of the Brockville branch of the Bank of  
Montreal, will shortly undertake the manage-  
ment of the Bank of Montreal in London, Ont.  
Mr. James Hogg, manager of the Stratford  
branch, will succeed Mr. Anderson at Brock-  
ville.

A SUBSCRIBER at River du Loup Station com-  
plains that he has not received his paper during  
the last two months until Saturday last. We  
have several complaints of this character latterly  
from points East and West, and shall not  
neglect to ascertain the cause and apply an  
effectual remedy.

MR. GEORGE DRUMMOND who has for some  
years filled the position of Accountant of the  
Bank of Montreal at Kingston, was on Tuesday  
week, on the occasion of his removal to  
Hamilton, made the recipient of a handsome  
French gilt clock with an appropriate address,  
by his numerous friends in that city.



WULFF &amp; CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA.

Dyestuffs, Colors,  
Chemicals, &c.

OF

WM PICKHARDT &amp; 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 25 per cent. less.

MANUFACTURED BY

WM. LUNAN & SON,  
SOREL, QUE.

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

It is scarcely necessary to remark that the acknowledgment published by the North American Life Assurance Company on another page is highly creditable to that enterprising young company.

WHAT are the crockery firms about? Some two weeks ago a subscriber in Aylmer, Ontario, wrote us to know if a certain crockery merchant was still carrying on business in Montreal; and this week we have a request from a subscriber in Morningdale to hand a sealed letter to "any first-class dealer in crockery," as he says, "Crockery men do not advertise."

THE stock in trade of Messrs McVenn & Dawson, Strathroy, Ont., referred to recently, was sold the 22nd inst. to Mr. Wm. Bentley of that town for 64c. in the dollar, one-half down, and the balance at 3 and 4 months. Business in Strathroy has been favorable during the winter, and local merchants appear to be in good standing, and to have little or no apprehensions for the immediate future.

A MEETING of the creditors of R. Heyneman & Co. last Wednesday resulted in an adjournment till next Tuesday to allow the insolvent time to make an offer for the estate. Among the larger creditors are the Union Bank, indirect some \$51,000, reduced to about less than \$45,000; Goldstein, Isaacs & Co, direct \$14,000; the Federal Bank, indirect, about \$9,000, also somewhat reduced.

Leading Wholesale Trade of Montreal.

GREENE &amp; 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.

WILLIAM NEAL, who commenced the dry goods and millinery business in St. Thomas, Ont., with a small cash capital, some 14 years ago, recently assigned, owing about \$22,000, with assets in goods amounting to some \$16,000. His trouble is attributed to want of capital, buying at a disadvantage, and paying high rates of interest for renewals. Neal failed about three years ago, and afterwards compromised, it is said, at 75c. on the dollar.

The liabilities of W. W. Jordan, dry goods dealer, St. John, N.B., whose failure was recently announced, foot up about \$48,000, of which \$4,280 is secured by a bill of sale. The assets in stock and book accounts are estimated at about \$25,000. Jordan ranks among the unfortunate traders, having lost heavily by the great St. John fire in 1877, from which he never recovered. It is stated, however, that latterly he has not given close attention to his business.

DAVID McMILLAN, grocer and provision dealer Niagara, Ont., is offering to compromise at 40c on the dollar. He was formerly a partner in the firm of John McMillan & Son, who failed some six or eight years, and compromised at a much larger figure than the present offer. David bought the estate, and has since carried on a large general store business. The town would undoubtedly feel the stoppage of this old establishment and the creditors, who are chiefly in Toronto, will probably accept the offer, with good security.—The Niagara Steel Works have recently been purchased by Wm. Bell, of Guelph, and, judging from the result of the late testing process, will be worked to the fullest capacity the coming summer, and will probably give employment to a large staff of men.

THE recent auction sale of the stock fixtures and book-debts of Messrs. L. Lewis & Bro. is

likely to result in some complication that the law may decide. One item of \$600 is said to have been added up twice, and Mr. Abraham Jacobs, a wealthy money-lender of this city, who purchased the assets for the Messrs. Lewis, wants to be allowed 60c in the dollar on that amount. The valuation of other items of fixtures is also deemed as having been somewhat hastily performed, while a small uninventoried item of book-debts is a subject of uncertainty. Messrs. Lewis & Bro. have addressed a communication to an evening contemporary disclaiming the responsibility attributed to them for the recent tobacco troubles in this city. They say they have had troubles enough of their own to bear without being made scapegoats for the shortcomings of others.

MR. ADOLPH GOLDSTEIN, sen., of Goldstein, Isaacs & Co., this city, is offering to compromise at 35c. in the dollar,—25c. cash and 10c. in time. If the litigation can be adjusted it is possible that this amended offer will be accepted, for should the estate be wound up, it would realize scarcely half that amount for the creditors. Mr. Isaacs, who retired from the firm in January, accepting a note for \$100 as his share, informs us that he has had long experience in the tobacco business in St. Paul (10 years) and elsewhere. He claims that all the goods sold by him while in the firm of Goldstein, Isaacs & Co. realized a profit, and that the firm showed, at the time of the dissolution, assets consisting of stock on hand of \$42,000, with liabilities of \$28,000 and some book debts. Mr. Isaacs claims the losses to be entirely owing to bad debts. Failures in the cigar and tobacco business since January have been unusual in their frequency, and certainly much greater than for some time before, the loss by one firm alone being about \$14,000, less probable dividend.

Leading Wholesale Trade of Montreal

**Taylor, Robertson & Co.**

WHOLESALE

**HAT AND FUR HOUSE,**  
PULLOVER & SILK HAT  
MANUFACTURERS,

537 ST. PAUL STREET,  
MONTREAL.

**McARTHUR, CORNEILLE & CO.,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star,  
Diamond Star, and Double Diamond Star  
Brands.

English 16, 21 and 26 oz. Sheet.  
Rolled, Rough and Polished Plate Glass.  
Colored, Plain and stained Enamelled Sheet  
Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Stores, &c., &c., &c.,

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street

MONTREAL.

**KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUCCISTS,**

HAVE REMOVED TO THEIR NEW  
AND COMMODIOUS PREMISES,

603 CRAIG STREET.

MONTREAL.

It is stated that some 7,000 tons of phosphate are ready for shipment from the Buckingham district as soon as navigation opens.

JOHN FRENCH, a small confectioner of Chatham, Ont., has been sold out by his landlord after a run of about four months, during which he paid no rent. The stock was not sufficient to satisfy the landlord's claim.

The Chaudiere mill owners are making extensive preparations for next season's cut of timber, which is expected to be fully as large as that of last year. Building operations in Ottawa will be more than usually active the coming season.

R. J. ARMSTRONG of this city, grocer, who assigned to Mr. John Fulton last week, shows liabilities of \$2,500 and assets of about \$1,500. He offers 20 cents in the dollar in three and six months secured by his brother-in-law, George Graham. The assets will be largely absorbed by the rent of this and next year. He carried on business in the name of his mother.

Will "A Retail Dealer," Campbellford, Ont., kindly furnish us some particulars concerning the grievance of which he complains; we find that our correspondent does not even furnish his name, forgetting the newspaper rule concerning anonymous communications. The matter complained of is one productive of much mischief to retailers where such sales are made,

Leading Wholesale Trade of Montreal.

**H. SHOREY & CO.,**

MEDALISTS.

Sidney, N. S. W., 1877.

Philadelphia, 1876.

Paris, 1878.

Montreal, 1880-81.

Toronto, 1881.

Branch

Post Office St.,  
Winnipeg, Man.

Wholesale Clothiers, Montreal.

MANTLE  
MANUFACTURERS.

WAREHOUSES.

32, 34, 36, 38 and 40  
NOTRE DAME ST., WEST,

54, 56, 58, 60 and 62

St. Henry Street, - - Montreal.

All the Material used in the manufacture of our Goods is thoroughly sponged and shrunk, and our Workmanship is guaranteed to its fullest extent.

**S. H. MAY & CO.,**

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

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

Messrs. Campbell, Taylor & Co., manufacturers of hosiery and other knitted goods, this city, have assigned in trust. Liabilities reported small.—Messrs. W. G. Munson & Co., gilders and dealers in picture frames, etc., Ottawa, are offering to compromise liabilities of some \$18,000 at fifty per cent.

ANOTHER small cigar dealer in this city, S. J. Burnstein, has assigned owing some \$6,000. The bankrupt stock of J. Flanagan, Ottawa, amounting to \$16,000, has sold at 58c. on the \$.—At a meeting of the creditors last Wednesday of the Toronto dry goods firm of R. Carrie & Co., whose suspension was announced last week, an offer of 60c on the dollar, payable in four, eight and twelve months, was accepted.

At a meeting of creditors in this city last Wednesday of Messrs. Therien Bros., general dealers at St. Remi, Que., who assigned early in the week, a statement was submitted showing liabilities aggregating \$27,000, distributed among some 87 creditors, chiefly in Montreal. Some dissatisfaction was expressed over a question of \$15,000 invested in the business, and which it is stated has not been satisfactorily accounted for. The assets consist of stock valued at \$16,000, and book-debts footing up \$6,000.

*Forbes, Roberts & Co.*

MANUFACTURERS,

AND

WHOLESALE IMPORTERS

OF

**MEN'S FURNISHING GOODS.**

53 Yonge St., TORONTO.

THOMAS MCSWEENEY, retail dry goods dealer, Moncton, N.B., has assigned, owing some \$25,000, with assets estimated at only \$13,000. The failure is somewhat of a surprise to the creditors, who are chiefly wholesale firms in this city, as Mr. McSweeney has only been in business about a year, and was understood to be doing well. Mr. J. M. M. Duff, of this city, has been appointed to investigate the affairs of the estate.

The suspension last Monday of the old established wholesale grocery firm of Gibb, Laird & Co., of Quebec, was heard with some surprise in this city, as one of the partners was understood to have been wealthy, and it was thought that the firm were well supported. The principal creditors are Mr. Jas. G. Ross, of that city, and the Union and Quebec banks; the total liabilities are estimated at \$125,000 to \$150,000, while the nominal assets will probably not exceed \$80,000. No statement of affairs ready yet. It is stated that Mr. Gibb was interested in the Coelirane Rancho Company, in which probably a considerable portion of his capital was locked up.—A retail grocer in St. Roches, Quebec, Ovide Grenier, has assigned in trust, with liabilities estimated at from \$6,000 to \$8,000.

**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.

**CANADA TOBACCO WORKS.**

Try the following fine brands of SMOKING AND CHEWING TOBACCOOS, they are the best made in Canada:

Porcheron's Rough and Ready	13s.
" " " "	7s
Gladstone " " " "	5s
Sponge " " " "	6s
Royal George " " " "	13s

**CHEWING**

The Pacific Twist	
" Louisa double thick Solace	7s
" Rough & Ready Navy	12s

**A. D. PORCHERON,** . . . . *Proprietor,*  
**MONTREAL.**

**Manitoba and the North West Territory**

**FARMING AND STOCK-RAISING LANDS**  
**FOR SALE BY THE**  
**HUDSON'S BAY COMPANY.**

Under agreement with the Crown, the Hudson's Bay Company are entitled to one-twentieth of the Lands in the fertile belt, estimated at about seven millions of acres, and they are prepared to offer for sale land in the Townships already surveyed by the Government of Canada. Pamphlets and full information in regard to these Lands will be given by the undersigned at the offices of the Company in Montreal and Winnipeg.

**C. J. BRYDGES,**  
*Land Commissioner.*

**HAGGERT BROS. MANUF'G. Co.**  
 LIMITED  
 Successors to HAGGERT BROS.  
 ESTABLISHED 1849.  
 Paying twelve (12) per cent dividend. For annual reports, stock sheets, &c. Apply to  
 Morphy & Fleming  
 or W. H. McFadden, Solicitors.  
 R. Cochrane, Manager,  
 BRAMPTON, ONT.

J. G. Robinson of Belleville, Ont., vinegar manufacturer, who assigned the 15th inst., shows liabilities of about \$20,000, and assets nominally of \$30,000, the latter consisting of real estate in Ottawa and Belleville, the factory, plant, etc. He was for several years in grocery business in Ottawa, and when he started in Belleville some two years ago was considered worth \$30,000. But some of his investments have turned out unfortunate. His wife holds the title to some property. He is supposed to have lost by the failure of Hill of Ottawa, who suddenly removed to Chicago a short time since.

Messrs. Blair and Larmour, dry goods merchants, Winnipeg, referred to in our issue of 2nd inst., have been compelled to assign. The difficulties are chiefly referable to the judgment for some \$40,000 held by Stobart, Eden & Co. of that city. The firm, who are both young men, carried on business formerly in Prescott, Ont., where they were reported to have made upwards of \$20,000. With this capital they purchased the retail business of Stobart, Eden & Co., and up to the time of the extension, about a month ago, were reported to have made nearly \$20,000 more. At that time the other creditors

**BEUTHNER BROTHERS,**  
 MANUFACTURERS' AGENTS, AND LEADING  
 IMPORTERS IN THE DOMINION OF  
**EMBROIDERIES**  
 AND  
**HOSIERY,**  
 750 to 754 CRAIG ST., MONTREAL.

agreed to wait till the \$40,000 due Stobart, Eden & Co. should be paid; and it was further agreed that some \$15,000 worth of goods then purchased or ordered should also have priority; some of these had been ordered from Stobart, Eden & Co. As both partners are steady, industrious and reliable, it is probable that their eastern creditors—who can afford it—will grant any reasonable indulgence as to time. The firm will probably pay 100c in the dollar if not pressed too soon.

The suspension, last Saturday, of the wholesale hardware firm of C. C. Snowdon & Co., one of the oldest houses in that line in this city, has been the chief topic in the trade this week. Mr. C. C. Snowdon has been in business in his own name for the last 23 years; he was formerly associated with the firm of Jas. Walker & Co., and in 1859 the name was changed to Walker, Snowdon & Co. A few years later Mr. Walker retired, since which time the business has been carried on under the present name, a traveller, Mr. Jas. G. Howdon, having been admitted some two years ago; he did not, however, put in much capital. In 1875, Mr. Snowdon claimed to be worth \$75,000, when he purchased the present store property, which

**H. E. NELLES,**  
*(Official Assignee under late Insolvency Act.)*  
 accepts assignments for the benefit of creditors as formerly, and trusts of all kinds.  
**OFFICE:**  
**OVER FEDERAL BANK,**  
**LONDON, ONT.**

has cost some \$36,000, and is now mortgaged for over \$20,000. During the four years of trade depression his sales fell off considerably. Subsequently when the "boom" in iron and metals enhanced prices the business of the firm increased, but the profits did not increase proportionately. The extremely keen competition in certain lines during the last two years led to a system of cutting prices to an extent which houses like the one in question could not stand, much less lead in. With all his business activity and energy Mr. Snowdon is probably convinced by this time that his endeavor to control the market in nails, employing them as a "leading line," was somewhat of a mistake. He made little money himself, and for a considerable time kept others from doing so. Another and perhaps more immediate cause of the failure is said to be the inability of a Winnipeg firm, who are a supply account of C. C. Snowdon & Co. for \$20,000, to meet their paper. On the 1st January last the latter showed a surplus of about \$10,000, but are understood to have since met with heavy losses on recent transactions in the North-West. The firm have assigned in trust, and an inventory of the stock is being taken. The liabilities are estimated at about \$150,000, due principally in this city; there are also some English creditors, and a few in the United States.

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, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Timed Nails and Tacks of all kinds.

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

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

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

AND MANUFACTURERS OF

**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASINS  
LACE, RUSSET and  
**OAK SOLE LEATHERS,**  
OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

**COMMERCIAL SAMPLE CASES**  
TRAYS AND SAMPLE CARDS

Of all descriptions made to order.

**THEO. SCHWARZ,**  
712½ CRAIG STREET 712½  
MONTREAL.

Telephone Communication.

The C. W. Williams Sewing Machine Factory of this city, which was burnt out last week, was insured for \$115,000, and will be rebuilt forthwith.

Business changes in the North-West: *Winnipeg*—Conley & Cornican, boots and shoes, unable to complete compromise and creditors in possession; McGaskill & Waitt, hotel, compromised; H. Douglass, boots and shoes, assigned; J. A. Moore & Co., crockery, obtained an extension; Blair & Larmour, dry goods, assigned. *Brandon*—P. R. O'Neill, general store, sheriff in possession; J. McNichol, boots and shoes, assigned; P. Warren, grocer, offering 30c in the dollar. *East Selkirk*—J. Christiansen, general store, assigned. *Portage la Prairie*—Peter Lovett, hotel, sheriff in possession. *St. Leon*—Lacasse & Wernicke general store, assigned. *West Lynne*—W. B. Robertson, grocer, compromised at 30c in the dollar, secured.

CHANGES.—Wood Bros., dry goods merchants, Halifax, N.S., have assigned in trust; Beckwith & Dodge, also in dry goods, Kentville, N.S., are asking an extension to enable them close the business; N. E. Clement, cheese,

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.**

**DOMINION GLUE DEPOT.**

Established 1872.

**EMIL POLIWKA & CO.,**

Awarded First Prizes at Dominion Exhibitions, Ottawa, 1879; Montreal, 1880. Diploma Provincial Exhibition, Montreal, 1881.

Largest Stock and best assortment of GLUES in the Dominion.

**32, 34 & 36 St. Sacrament St.,**  
MONTREAL.

Correspondence solicited.

**JOHN S. SHEARER & CO.,**

533 St. Paul Street,  
MONTREAL.

**CANADIAN AND EUROPEAN**  
**MANUFACTURES.**

**THE WHOLESALE TRADE ONLY SUPPLIED.**

Agents in Canada for

**Messrs. Wm. Lindsay & Co.,**

Ship-brokers, Insurance and Forwarding Agts.,  
Liverpool, London and Glasgow.

Maskinonge, Que., has assigned; John McIver of McIver, Ont., has settled at 50c in the dollar; J. J. Ritchie & Co., general store, Osgoode Station, Ont., and Chas. Young, boots and shoes, St. Catharines, offer 50c in the dollar. Apart from outside speculation, the numerous business troubles are chiefly attributable to over-stocking in connection with the unfavorable fall and winter weather.

F. X. GOUROUX & Co., hardware dealers, this city, have settled with their creditors at 60c on the \$, in six, nine and twelve months.

MORGAN DAVIES, tea importer, Bowmanville, has called a meeting of creditors for the 31st inst.

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 Bellorie. (Cognac.)

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

R. C. Ivison, Jerez de la Frontera Sherries.

Baylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.

Jules Regnier, Dijon, Burgundies and Chablis.

L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.

Ronaudin, Bollinger & Co., Ay, Champagnes.

Seigert & Sons, Trinidad, Genuine Angostura Bf

Wheeler & Co., Belfast Ginger Ales, &c. (E Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ale, &c.

Roig Ponsot & Co., Barcelona and Tarragona Spanish Ports.

J. H. Henkes Delfshaven, Holland, Superior Geneva George Roe & Co., Dublin, Celebrated Old Irish Whiskies.

Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.

C. & D. Gray's Far-famed Loch Katrine, Scotch Whiskies.

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

Batty's Nabob Pickles.

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

**PICKLES.**

George Whybrow, } LONDON.  
John Burgess & Son, }  
Carter, Hales & Co., } LIVERPOOL.

We are now entering orders for Spring shipment of the above Manufacturers' goods, and will value all enquiries from the Wholesale trade.

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

A REPRESENTATIVE of the JOURNAL OF COMMERCE was recently shown through the extensive establishment of the Colban Manufacturing Company, Toronto. The company manufacture all descriptions of mouldings, frames, mirrors and fancy cabinet ware. Each department is under the direct superintendence of skilled and experienced workmen, and all articles manufactured appear to be of the best quality. In plate and sheet glass the company are large importers. They make a speciality of plate glass for shop fronts. As the company say in their circular, they are "Headquarters" for all articles in their line.

# H. R. BEVERIDGE & CO

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

## WOOLLENS

AND

### FINE TAILORS' TRIMMINGS.

## CANADIAN PACIFIC RAILWAY CO.'Y

### Amended Land Regulations.

The Company now offer lands within the Railway Belt along the main line at prices ranging from  
**\$2.50 PER ACRE UPWARDS,**

with conditions requiring cultivation.

A rebate for cultivation of from \$1.25 to \$3.50 per acre, according to price paid for the land allowed on certain conditions.

The Company also offer lands without conditions of settlement or cultivation.

#### THE RESERVED SECTIONS

Along the Main Line as far as Moose Jaw, i.e., the Sections within one mile of the Railway, are now offered for sale on advantageous terms, but only to parties prepared to undertake their cultivation within a specified time.

The Highly Valuable Lands in Southern Manitoba, allotted to the Company South of the Railway Belt, have been transferred to the CANADA NORTH-WEST LAND COMPANY, to whom intending purchasers must apply. These include lands along the South-Western Branch of the Canadian Pacific Railway, which will be completed and in operation this season to Regina on the International Boundary, and Westward to Pembina Mountain, also lands in the Districts of the Souris, Pelican, Whitewater Lakes, and Moose Mountain.

#### TERMS OF PAYMENT—CANADIAN PACIFIC RAILWAY LANDS.

Purchasers may pay 1-6 in cash, and the balance in five annual instalments, with interest at SIX PER CENT. per annum in advance.

Parties purchasing without conditions of cultivation, will receive a deed of conveyance at time of purchase, if payment is made in full.

Payments may be made in **LAND GRANT BONDS** which will be accepted at ten per cent. premium on their par value and accrued interest. These Bonds can be obtained on application at the Bank of Montreal, Montreal; or at any of its agencies.

For prices and conditions of sale and all information with respect to the purchase of the Railway Company's Lands, apply to JOHN H. McTAVISH, Land Commissioner, Winnipeg.

By order of the Board,

**CHARLES DRINKWATER, Secretary.**

**Tees, Costigan & Wilson,**

(Successors to James Jack & Co.,)

AND IMPORTERS OF TEAS

AND GENERAL GROCERIES

66 ST. PETER STREET, MONTREAL

**Brown, Balfour & Co.,**

IMPORTERS OF

## TEAS

AND

**WHOLESALE GROCERS,**  
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

## CANADA LIFE ASSURANCE CO'Y.

ASSURERS JOINING THIS COMPANY.

ON OR

BEFORE THE 30th, APRIL

WILL SHARE IN

### THREE YEARS PROFITS

AT NEXT DIVISION IN 1885.

**J. W. MARLING,** Manager, Province of Quebec.

JAMES AKIN, Montreal District Agent.

P. LAFERRIERE, Inspector.

Office: 180 St. James Street, Montreal.

**McLachlan Bros. & Co.,**  
WHOLESALE

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**The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, MARCH 30, 1883.

#### THE ESTIMATES.

The estimates recently submitted by the Minister of Finance are rather startling. The aggregate for next year approaches very nearly to \$30,000,000, and although we have no doubt whatever that the Minister will be able to show ways and means amply sufficient to provide for them, yet it must be borne in mind that these are obtained by heavy taxation on the people, and that the time cannot be far distant when we shall have to face another period of depression, when most assuredly the revenue will fall off. We have no intention at present to discuss the details of the estimates, preferring to wait the discussion which will take place in the House when they are subjected to the criticism of the Committee of the Whole. There is, however, one branch of the expenditure that we cannot refrain from

noticing. There is a large appropriation for Toronto harbor, another for Kingston, and for several other lake ports. And this, while the Montreal Harbor Commissioners are compelled to provide for the interest on a bonded debt created, not for the improvement of the harbor, but for the removal of obstructions in the channel of the River St. Lawrence, about half way between Montreal and Quebec. It is inconceivable to us how the policy of expending Dominion money on many of the works included in the present estimates can be defended so long as aid is refused to what must be acknowledged to be a legitimate public work, and one that was recognized as such forty years ago. In the United States the improvements on the great rivers such as the Mississippi are provided for by the Federal Government; and we venture to affirm that it would be impossible to cite a case in which improvements of such a character have been defrayed out of local funds, the effect being to give an advantage to the foreign route over that on which we have expended such enormous sums in order to secure the trade. Every argument that can be used in favor of the expenditure on our canals would apply equally to the improvement of the St. Lawrence.

#### BANKRUPTCY LEGISLATION.

That justice is slow and dear, creditors are having brought home to them in the serious losses that are occurring from day to day, and there is no slight outcry that justice is not to be had even at the sacrifice of time and money. Debtors have completely collared their creditors, and are showing an amount of skill in keeping what they have, or in preventing it going to those who ought to have a fair share of the assets, which argues well for the manner in which opportunities may be improved. By means of Preferential Judgments, Bills of Sale, Chattel Mortgages, Mortgages on Real Estate, Warehouse Receipts, Leases for long periods made when confessedly Bankrupt, and numerous other fraudulent contrivances, creditors are being made to feel their own helplessness and their debtors' powers. It need, therefore, surprise no one that, from Halifax to Winnipeg, complaints of the want of means for defence are both loud and deep.

Previous to the assembling of Parliament it was freely announced in the newspapers that Mr. D. Macmaster, M.P., had been requested by the Council of the Board of Trade of Montreal to bring in a measure for the relief of creditors, and it

appears that the co-operation of the various Boards of Trade throughout the Dominion was requested by the Montreal Boards so that the proposed measure might receive the amount of attention that a subject so important is entitled to. Among the Boards there was not a single dissident, the necessity for legislation being too seriously felt to admit of question. Valuable time was lost, yet the promised measure did not appear; the loss and mischievous frauds increased, but no one appeared to regard commercial grievances as worthy the attention of the Legislature. True, Mr. Beaty introduced a measure which is not likely to receive the support of a single Board of Trade in the Dominion. One strong impression created by that Bill was, that it was much better calculated to burke the whole question than to promote sound legislation. Naturally the various Boards began to inquire what had become of the Act to which they had been requested to extend support, and it may well be, that the Montreal Board of Trade finds itself in a rather unenviable position, after having acted as if the introduction of the promised measure were not a matter of doubt. Toronto has clearly abandoned hope of relief from this quarter, and has appointed a committee to prepare a Bill, with a view to having it submitted to Parliament during the present session; and Montreal has, through the Board of Trade, communicated to the three City Members, something of the grievances from which creditors are suffering.

Whether any substantial relief will result from all this agitation during the present session will of course depend on the manner in which the question is regarded and dealt with by the people's representatives. That it is a question of widespread importance needs no saying; it is not a party question, and may therefore be urged without giving rise to any feeling on either side of the House.

What is it that Parliament is asked to do? Merely to give permission to have the estates of insolvent debtors distributed fairly and inexpensively, instead of compelling creditors to continue to suffer the injustice by which their losses are at present aggravated, by refusing to pass a measure for their relief. That is surely a request of a most reasonable kind. If any attempted persecution were in question there would be good ground for apprehending a refusal, but nothing of the sort is aimed at; all that is sought is that each creditor of an insolvent estate shall receive his fair share of the proceeds, and no more, and that creditors be left to effect the distribution among themselves,

untrammelled by cumbrous formalities and useless costs—sufficient means being provided to redress wrongs when they occur.

Should Parliament refuse to accede to a request so evidently just, it will be likely to raise inquiries as to which are the important classes in the community Parliament considers worthy of attention. The "Deceased Wife's Sister's" Bill, for instance, played no mean part before the House, and no one complains that it did so; but will any one assert that the object sought to be accomplished by that Bill was comparable with the distribution of insolvent estates in the interest of the public. For one person affected by the first Bill, ten thousand are interested in the enactment of the second. Creditors are therefore unlikely to admit that the object for which they are struggling is insignificant, either actually or comparatively. Legislation for the administration of justice between debtor and creditor is unfortunately in so unsatisfactory a condition in every Province of the Dominion as in many respects to be contemptible. One may hold the most unqualified admission of indebtedness, with a positive undertaking to pay on a given date, and yet be exposed to endless litigation in the attempt to recover payment, just as if the amount claimed were really in doubt. Let the character of the debt change, however, and let a landlord appear as the creditor, then everything is changed:—a landlord's warrant, issued by the creditor himself, addressed to any person he likes, achieves instantly what will take courts, lawyers, sheriffs and bailiffs, months or years to achieve in Ontario, even when the indebtedness is clearly established; while in Quebec the summariness and efficiency of the means for the protection of landlords are very little inferior.

So much for the traditional consequence in the eyes of the law of him who happens to have invested in real estate. Is it that the landlord is in greater peril than the creditor whose principal, as well as profit, is at stake, that this absurd discrimination is made? Or is it that a landlord is so much more upright than an ordinary creditor, that the former is vested with so extensive a power over the estate of his debtor, while the latter is practically denied any effective remedy for the recovery of his claim? and if not, on what principle of right can the denial of fair-play to an ordinary creditor be defended?

This kind of class legislation has existed too long; if any discrimination could be justified it would be that in favor of him

who has parted with possession of his property irrecoverably, and not in favor of him who has only lent his property, and never stands in danger of losing more than part of his revenue over a short period. The business community is unanimous in demanding attention to the removal of the injustice from which creditors are suffering. Should their wrongs be allowed still to continue unheeded, it need be no cause for surprise if, keeping in view the time spent in legislating upon subjects that are trivial in comparison with justice to creditors, the impression becomes strong with electors that members of Parliament hold their positions, and assemble, not for the purpose of remedying evils, but rather for their perpetuation.

#### RECIPROCITY.

The United States papers that have recently discussed the question of reciprocity seem not to understand very clearly the views of Canadians on the subject. It must not be imagined that the reluctance to respond to the demand of those who are anxious that our Government should make a new effort to obtain reciprocity is any evidence that there is a party in Canada hostile to such a measure. Quite the reverse. It may be admitted that Canadians feel that, under the circumstances which exist, their Government would not be justified in subjecting them to the humiliation of another rejection of their proposals. It must be borne in mind that Canada had been for about three years prior to 1854 urging the United States Congress to agree to a measure of reciprocal free trade in natural products, but without success. In 1854 the late Earl of Elgin was appointed an Ambassador Extraordinary to propose a measure, and, his time being limited, the negotiations were brought to a speedy and satisfactory termination. No complaint was made on either side of the operation of the treaty, which was beneficial to both countries.

There has never been a doubt raised as to the cause of the rather sudden termination of that treaty in consequence of a notice from the United States Government. There is no ground for believing that such a notice would have been given but for the Civil War, and the bitter feelings engendered thereby. When the Treaty of Washington was negotiated about ten years ago, Canada spared no effort to procure even a partial renewal of the treaty, but without success. It was deemed expedient to make a further effort before submitting the fishery ques-

tion to arbitration, and the late Senator Brown was accredited to Washington, and had protracted conferences with the Government of the United States, which professed a willingness to treat, and which made many demands which, though unacceptable to Canada, were nevertheless agreed to. After having succeeded with the President and Secretary of State, the measure agreed to was quietly shelved in the Senate.

When the present tariff was framed by the Canadian Government, power was taken to admit duty free a considerable number of articles imported from the United States, and which were subjected to duty, whenever similar articles should be admitted into the States free, when imported from Canada. This was equivalent to a declaration that Canada was prepared to meet the United States in the most liberal spirit. Any further advance would merely expose us to the humiliation of another refusal. The *Boston Journal* has distinctly avowed that the United States claims from Canada advantages which Great Britain does not enjoy. It then adds that what is true of the United States "holds with other Governments." In other words, foreign Governments claim that Canada should give them a preference in her markets over their own Mother Country. So long as the reciprocity was confined to natural products there was no difficulty, and Canada never desired that it should be extended. The United States first insist on including manufactures, and then further demand that the concessions made to them shall not be extended to Great Britain. Under these circumstances all that we can do is to be satisfied without reciprocity, and to let it be understood that there is no reluctance whatever on the part of Canadians of all parties to agree to such a measure when proposed.

#### ANNEXATION.

The April number of the *North American Review* contains a contribution from Dr. Bender, giving "a Canadian View of Annexation," which deals, as might be expected, with some commercial questions. The most startling assertion is that a caucus meeting of the Liberals was held at Ottawa on the 13th February last, when "the policy of Canadian independence was generally endorsed by the party." Such an assertion made in a review of high reputation, over Dr. Bender's signature, would seem to justify a demand that Mr. Blake should admit or deny its truth. It will readily be conceived that Dr. Bender did not fail to cite,

as one of the "telling indications of public sentiment," the efforts of the Liberal party to obtain for the Dominion the right of making her own commercial treaties, and also "the speech of Mr. Edgar, a Liberal leader, in favor of Canadian Commercial independence." The Corn Exchange of Montreal will probably be surprised to learn that, among the straws, of which Dr. Bender assures his readers a great many might be pointed to at this time to show how the wind blows, those that he thinks specially deserving of notice are, that "the several hundred merchants" of the Corn Exchange "petitioned the Federal Government in favor of the abolition of Canal tolls, and the 'obtainment of a new reciprocity treaty with the United States.'" The members of the Corn Exchange will be, unless we are greatly mistaken, rather surprised to learn that their action has been cited as evidence in support of the assertion that Canada is ripe for annexation.

The main element of popular uneasiness and uncertainty, according to Dr. Bender,—who adds "I might say alarm,"—consists in the rapid increase of Government expenditure and the public debt. Whatever ground there may be for the allegation that there is any alarm on this subject, it cannot be imputed to British connection. Dr. Bender cannot be unaware that in all matters relating to the debt and to the revenue and expenditure, Canada is just as independent as any country in the world, including the United States. It might be expected from one who is writing in favor of revolution that he would do all in his power to create dissatisfaction with all our public works, including the canals, the Intercolonial and the Pacific Railways. Dr. Bender asserts that several millions were paid the old Hudson's Bay Company for the North West Territory. We were not aware that the Hudson's Bay Company had undergone any change, or that there was an old and a new company. However, Dr. Bender will find that the United States paid considerably more for Alaska than Canada for the North West territory.

The reference to Sir Alexander Galt's knighthood, as a proof of the indifference of the Mother Country to the connection, might have been spared. It is the public policy of Great Britain to reward meritorious public services, by admission to orders of merit. The French Republic follows the same practice. In consequence of meritorious public services Sir Alexander Galt was offered knighthood. From a strong sense of delicacy Sir Alexander felt it right to state that he was an advocate of independence, and this did

not prevent the Crown from conferring the intended distinctions. It is questionable taste for Dr. Bender to introduce this anecdote in support of annexation. Equally so is the reference to Mr. Huntington as an avowed Independent. Whatever opinions Mr. Huntington may hold theoretically, he made no effort during his parliamentary career to obtain converts. He never brought any question of the kind to the notice of the House of Commons during the time that he was a member of that body.

It is some consolation to find that Dr. Bender does not advocate civil war. He admits that "most people feel a natural aversion to entering upon revolutionary crusades, involving much notoriety, sharp collision with the partisans of the old system, with other *disagreements* usually experienced by radical reformers at the outset." Accordingly he adds that, "many prefer to take the easiest and quietest method of securing the benefits of annexation by themselves silently emigrating to the Republic and encouraging thereafter all their friends to follow their example." He thinks that the United States will yearly annex many thousands of Canadians, and that "on the whole it will be best to have the people first—the country will be sure to follow." When we read the foregoing we could not help feeling some surprise that Dr. Bender should describe himself as "a Canadian who would like to see his country prosperous." We should have imagined that he would set the example of emigrating which he recommends to others.

#### COMMERCIAL TREATIES.

We believe that the advocates of the concession to the colonial dependencies of the British Empire of the right to enter into negotiations with Foreign States for the adoption of treaties of commerce have given but very little attention either to the importance of the subject, or to the views of our best writers. Such treaties originated at a time when aliens and foreigners were exposed to most inhospitable treatment in many of the European States. It was with a view to the abolition of the barbarous customs which prevailed during the middle ages that such treaties were originally made. It is the opinion of McCulloch that the commercial treaties negotiated during the last 200 years have proved either useless or positively pernicious. It cannot, he justly observes, be for the public advantage to show any favor to one set of foreigners more than to another. Common

sense suggests the propriety of dealing in preference with those who supply us best and cheapest with the articles we want. The preposterous principle on which nine out of ten commercial treaties have been negotiated has been not to remove the obstacles that oppose commerce, but to give it an artificial direction, to force it into channels in which it would not naturally flow, and in which it is sure to be least beneficial.

We pointed out in our last issue that 90 per cent of the trade of Canada is carried on with Great Britain and the United States. Canada has during the last 30 years had practically the power to negotiate treaties with the United States. The Reciprocity Treaty of 1854 was negotiated by the Governor General of Canada, acting in concert with the Ministers of the various Provinces interested. In 1874 Mr. Brown was accredited at the request of the Canadian Government to enter into negotiations at Washington, which failed, but certainly not from any cause that would be removed if the most ample powers claimed by those who complain of the *status quo* were granted. What we think desirable, if this question is really to be made a subject for discussion, is that the advocates for the right of negotiating treaties should explain frankly what they really mean.

If their object is to obtain power to give to foreign nations commercial advantages in Canadian markets which they would refuse to Great Britain and to the various dependencies of the Empire, then we admit that they desire what they have not at present, and moreover are not likely to have.

We entertain a strong opinion that those who desire to discriminate against Great Britain are really in favor of separation. Such persons, however, ought to bear in mind that even if Canada were an independent state, and in a position to negotiate commercial treaties, it would be hardly possible for her to avoid consenting to a clause which is now generally introduced into all treaties, and which provides that no higher duties shall be imposed on the exports of the country making the treaty than those to which the most favored nations are liable. Discriminating duties are now generally discarded by all civilized nations. It is true that they are maintained by France, but our export trade to that country is so insignificant, that the injustice with which Canada has been treated is really not a matter worthy of much consideration. Our belief is that the announcement that the continuance of such a policy would necessarily lead to retaliation, would long since have led to the removal of all ground for

complaint. Be that as it may, there is really no country with which at present there is any object in negotiating a commercial treaty.

We confess that we are kept a good deal in the dark as to the objects of the Government; and the members of the Dominion Parliament, who ask a great many trivial questions, and move for many valueless returns, have taken no interest, so far as we can discover, in the proceedings of their High Commissioners. It is known that Sir Alexander Galt and Mr. Bernard visited Spain with the object of promoting trade in some way, but we are in total ignorance of what they desired to obtain. We are not aware that the Spanish Colonies discriminate in any way against Canadian exports, and if not we can discover no object in attempting to negotiate any specific treaty. This subject is so important, involving as it does grave political results, that we trust that it will be dealt with more definitely than it has hitherto been.

#### READ YOUR POLICY.

It may be said of the wisest amongst us that we never fully comprehend the extent of our own folly until we contemplate the results of our own actions; but, if we learn and apply the lessons such contemplation teaches us, we may cause a comparatively trifling misfortune to avert from us more serious calamities. As illustration of these truths we may instance an old established mercantile house, the senior partner of which is nearly an octogenarian, who has recently had his first fire experience. He had regularly paid his premiums because the local agent was his son-in-law, but he had never read his policy. He had two buildings, the stock in one was totally destroyed, while that in the other was but partially damaged; to his infinite disgust he found after the fire that he had no insurance upon the destroyed goods, while his insurance upon the damaged goods was excessive. His policy was a very old one, having been in force for several years, but he was sure it was incorrectly written, consequently the application had to be sent for. On its arrival he examined it closely, and found that the policy was strictly in accordance with it. Acknowledging that it is never too late to learn, he at once called for a new application blank, and applied the results of his recent experience in applying for a new policy.

This gentleman has hundre of mortgages in his favor, some of them for very small amounts, but he has read every one of them. He never signs a receipt,



whether the sum be large or small, without reading it. Every deed he owns has been carefully scrutinized before its acceptance, and yet the application for his fire insurance policy was signed without examination, and the policy itself, although for a very considerable amount, was quietly laid away without being read at all.

Nearly all, if not quite all the trouble, annoyance and disappointment in connection with fire insurance arises from this gross carelessness on the part of the assured. After a fire they plead that they intended this and did not intend that; that they meant this and did not mean that; their explanations are often quite true and very reasonable, but not one out of a hundred of them would begin to think of allowing a series of intentions, of which neither they nor any one else ever heard or thought, to appear after the consummation of a contract, as the rightful interpretation of its terms. Shylock stuck to his bond through thick and thin so long as its interpretation was in his favor, but would, very gladly have amended it when Portia shewed him the consequences to himself. So it is with too many policy holders; when they see the results of their own acts they want to plead "intentions," forgetful of the road which is said to be paved with these deceptive materials.

There is a very large number of people who, because they have never read their policies,—or if they have read them have done it very carelessly,—rest contented with the idea that they have a certain amount of insurance against fire; but when a fire occurs, and the result of their own carelessness is that they have a very large loss with a very small proportion of their insurance applying to it, they blame the company instead of themselves, and they reply to questions on the subject in such manner as to imply that the insurance company had defrauded them. Such people are doubly dishonest, and work a two-fold damage; they not only injure the good name of a company who have dealt honestly and even liberally by them, but they lessen the confidence of the people in insurance generally, so that many are overwhelmed by calamities against which they would have sought indemnity if they had not been discouraged by their neighbor's evil tongue. We therefore repeat to all "Read your policy," read it carefully; if it is not right get it made right *at once*, if it is not clear get it made clear *at once*, as you may rest assured that every company desires its contracts to be clear and correct and self-interpreting.

#### RECIPROCITY WITH HAWAII.

It appears that a resolution has been proposed in the House of Commons by Mr. Homer of British Columbia, declaring that it is desirable that the Government should take measures to bring about reciprocity of trade between the Dominion of Canada and the Hawaiian Islands. Sir John Macdonald stated that "he had had communications on the subject from those high in authority in the Hawaiian Islands, and the Government were already aware that it was desirable to bring about reciprocity in trade between Canada and those Islands." Under these circumstances he asked the mover to withdraw his resolution, which he did. The imports from the Hawaiian Islands into British Columbia, according to the customs returns, amounted in 1881 to \$2,180, duty on which was \$327, and in 1882 to \$4,697, duty \$2,068.26. In 1881 the imports were exclusively molasses, and in 1882 molasses and sugar. Both articles were much more largely imported into British Columbia from the United States as well as from other countries which trade with Canada. The term reciprocity is rather vague, but has been generally understood with us to mean reciprocal free trade. By the treaty of 1854 with the United States it was agreed that certain natural products common to both countries should be admitted free of duty into each. This clearly is not what is contemplated in the case of Hawaii. Our chief exports to Hawaii are coal. Of course in the absence of more information than is contained in the brief remarks of Sir John Macdonald we can only surmise that he contemplates making some change in the commercial relations between Canada and Hawaii; and as sugar and molasses are the chief articles that the latter country can furnish we must consider the subject with reference to them. Now, as a large portion of the Dominion revenue is derived from sugar, we cannot entertain the idea that the abolition of the sugar duties is contemplated. If not, then if it were possible (and we own that we doubt even Sir John Macdonald's power to obtain the consent of Great Britain to any scheme of differential duties against the British Sugar Colonies which will demand the protection of the Empire) to abolish the duties on sugar from Hawaii, are we prepared to give a preference to one of our smallest customers over the United States? The last country in the world to which Canada ought to give just cause of complaint is the United States, and that an attempt to divert the trade now carried on by

British Columbia with that country to the Hawaiian Islands would be looked on as an act of aggression, is not open to doubt.

The subject, however, must be considered from another point of view. We are engaged in a very large expenditure of public money to establish a communication between the Pacific Province and the Eastern Provinces of the Dominion. Can any plausible reason be assigned for relieving the British Columbians from duties which are imposed on the people of all the other Provinces?—Even if it were possible to establish free trade with Hawaii, it would not affect any other Province but British Columbia, and would simply relieve its population from taxation to whatever extent the Hawaiian trade might produce it. If Sir John Macdonald's remarks may be looked on as an indication of what might be attempted if Canada had the power to negotiate commercial treaties, then we think that it is most fortunate that she has not a power which she lacks wisdom to wield.

TOO MANY STORES.—There is some reason to apprehend that the recent addition to the population of Carleton Place, Ont., through the establishment there of the Railway workshops, may result in misfortune rather than benefit. The number of stores opened meantime and in course of completion would be enough of themselves, apart from the regularly established firms, to supply all the demands of the place and vicinity. This tendency to overdo business is not confined to Carleton Place. It is assuring, however, to learn that wholesale houses are crediting with a greater degree of caution than during the last few seasons. The remedy for worthless book-debts, low compromises and the local mischief of Trade Sales is in the hands of the wholesale dealers, and we fancy that inexperienced persons who look upon storekeeping as the most desirable of callings—or men without sufficient capital of their own to guarantee against reckless trading—will have some difficulty for some time to come in getting started on the road to their own and their neighbors' ruin. In Carleton Place many of the hands—not much above 100 in all—board near the shops, and keep their families in Brockville, and the people of the latter place are not likely to neglect their own interests in the matter.

THE WHOLESALE CLOTHING TRADE.—The growing importance of the wholesale clothing trade of Montreal is becoming more and more apparent. We recently referred to the enlargement of the premises of one of the principal establishments, and their enterprise in reaching distant customers. Messrs. H. Shorey & Co. have also been obliged to enlarge their already extensive premises. An additional storey has been added to the main building, fronting on St. Joseph and St. Henry streets, and the large building adjoining, on St. Joseph street, occupied by Messrs. Cantlie, Ewan & Co., has also been acquired, the latter firm being about to

move to still more commodious quarters. The total addition to the premises of Messrs. H. Shorey & Co., pending the latter improvements, is nearly 20,000 square feet, making in all one of the largest wholesale clothing establishments on the continent. The number of hands employed is between 3,000 and 4,000, a portion of these being engaged in the many small factories of the firm in the neighboring towns and villages, and even as far as the city of Quebec, where much of the work is done, thus combining the advantages of cheap labor with the skill of first-class cutters and labor-saving machinery. Messrs. H. Shorey & Co. own and operate the only sponging machine in the Dominion, and have the sole right to use the same. The designers of the firm have recently returned from a trip through Europe and the United States, undertaken for the purpose of studying and inspecting new styles and fashions. A feature in the business of this firm is a Printed Guarantee of workmanship, given with every coat. Many of the goods are cut by machinery. Among the curiosities of the trade are overcoats for the North-West, some ingeniously-lined with rubber, others with soft buckskin and all trimmed with fur, constituting an article impervious to blizzards and other winter weather in the Prairie Province and territories.

"SALVAGE."—It was the intention of the writer of this series of articles that they should be published in pamphlet form for distribution as semi-official instructions to fire insurance agents; perhaps some of the managers of the Fire Insurance Companies might desire to make additions and amendments before this is done, if so we shall be pleased to hear from them on the subject. That some such form of instruction is necessary is quite evident from a recent occurrence where a stock was slightly damaged by smoke and water. As two companies were interested, the assured went to the two agents; by one he was instructed to go on with his ordinary business, by the other he was told to close his store and not touch anything until the Inspector came along.

The United States post-office department has of late been rendering good service to the public by confiscating all letters and circulars addressed to swindling concerns in various cities throughout the country. The names of the swindling firms are also posted up in the principal post offices. There are a few swindling advertising agencies which for the interests of the public should be treated in a similar manner. One of the most notorious of these is an individual styling himself "Hermon Conant & Co.," doing business at No. 5 Dey street, New York. His methods are known to many newspapers, for according to his own admission he has done business with over 3,000 of them, and he has never been known to pay a single one. He has printed references, which include some of the leading religious papers of the United States. We confess to the weakness of having been swindled by "Hermon Conant & Co.," and hereby figuratively immolate ourselves for the general good. We would advise our brethren of the press to give the swindler a wide berth and a short notice.

THE DIFFICULTY which has existed for some time concerning the proprietorship of the *Guelph Herald* appears to be adjusted at last. Mr. Smallpeice, who conducted the paper for some years past, has abandoned the affair and taken a position on the staff of the *JOURNAL OF COMMERCE* where he has wider scope for his talents and ability, and is still able to maintain business relations with his many friends in Guelph and throughout the West. Considerable feeling appears to have been evoked by the suit in Chancery—"Much ado about nothing"—if one may judge by a bitter attack upon Mr. Smallpeice in a recent number of the *Herald*, intended probably as a salve for wounded honor.

THE TRUSTEE in the case of Jno. A. Wilcox of St. George, Ontario, recently noted, sends the following memo to the creditors:—The last note given by the purchaser of the stock, Mr. J. Grant McKay, amounting to \$944.00, was payable at the Mahon Banking Co.'s Office in London, on the 19th ult. This note, which was endorsed by Mr. G. P. McKay and A. Duncan & Co., through whom it was discounted, was protested by the Merchants Bank, who were the holders, for non-payment. Mr. McKay's solicitors write in reference to the matter: "Mr. J. G. McKay desires us to write you the circumstances connected with the protest of his note due on the 19th inst. He had provided the funds at the Mahon Banking Co. to meet the note. The note was presented there by the Merchants Bank on the 19th, and was marked good, and a certificate given on the note by the Mahon Banking Co. for payment. This certificate was a direction for the Bank of Montreal to pay the amount. The note and certificate were not presented by the Merchants Bank to the Bank of Montreal till the following day, and on that day, the 20th, the Bank of Montreal stopped payment of the Mahon Banking Co.'s certificates, and the latter closed its doors and is insolvent. Had the Merchants Bank demanded the cash instead of taking the certificate they would have got it. As it is Mr. McKay claims that neither he, or his brother, or you, are liable to the Bank, and therefore notifies you of the facts that you may not pay the Bank unwittingly." The Merchants Bank now seek to recover the amount from Messrs. A. Duncan & Co., representing the Trustee; they, however, from the foregoing facts, and by the advice of their solicitor, deny the liability. Pending a settlement I deem it prudent to delay paying the dividend. Should, however, the matter not be placed in a satisfactory shape in a few days I shall make an interim dividend from the funds now in my hands of say 20 cents on the dollar, but I trust to be able to pay the full amount as advertised, and so close the matter.

## Correspondence.

### A HINT ON INSOLVENCY LEGISLATION. To the Editor of the JOURNAL OF COMMERCE.

Sir,—I fancy no person who has had anything to do with the winding up of insolvent estates is inclined to dispute the great necessity that exists for some measure providing for the equitable distribution of the assets of such estates among creditors. But the great objections are:—1st, the facility with which the insolvent obtains his discharge; and, 2nd, the great expense attending the winding up of an estate once in the hands of an assignee. Might I briefly indicate certain heads which expanded into a Statute might have the effect of avoiding these evils, to some extent at least. I will content myself with briefly sketching my views as to insolvency procedure without, in this communication, entering into argument in their favor:

1. Utilize the present judiciary.
  2. Allow no voluntary assignment.
  3. If collusion should be suspected by the judge, allow the county attorney or some other legal official to intervene.
  4. If any creditor, holding an overdue claim, desire to place his debtor in insolvency, he should serve a short date notice, stating briefly the grounds on which he relies.
  5. If the debtor desires to contest the proceedings let him serve a brief notice, concisely setting forth his reasons for opposing the application.
  6. If this contesting notice be not served, or being served the debtor does not appear, then the judge may either order that the estate be placed in the hands of the assignee, or that the application be dismissed, or call upon the county attorney, or other legal official, to intervene.
  7. But one assignee to be appointed for each judicial district or county.
  8. A speedy sale, realization and distribution of the assets.
  9. The assignee to furnish a report of the insolvent's books, state of business and manner of conducting the same, and such other information as business experience might suggest.
  10. If this report show reckless trading, false entries, non-keeping of cash or other ordinary books, suppression of entries, fraud or other good ground for refusing a discharge, then the judge to allow no discharge, whether consented to or not, and whether opposed or not, unless the estate pays 100 cents in the \$1. The books necessary to be kept, or grounds for refusing a discharge, should be clearly stated in any Act which might be framed.
- I of course do not pretend that these suggestions embody anything like a complete scheme for the distribution of insolvent estates. But they are the result of a good deal of thought and some experience in insolvency matters, coupled with, I may be permitted to say, a fair knowledge of the Statutes and laws now or formerly in force in most countries under the rule of English law. It may be that you will not find this communication not unworthy of a place in your Journal, and that some of your readers may find therein a hint or two that may be of use in finding a solution to what is at best a very difficult problem.

Yours, etc.,

EDWARD FURLONG.

Hamilton, 17th March, 1883.

### FIRE RECORD—INSURANCE. ONTARIO.

*Kincardine*, Feb. 15.—A frame house owned by R. Baird and occupied by Mitchell Bros., grocers, and the adjoining building, owned by Mrs. R. Robertson, occupied by A. Wilde, confectioner, completely destroyed. Mitchell Bros. insured in the following companies:—Royal, \$800; Lancashire, \$400; Canada Fire and Marine, \$400. Wilde is insured in London Mutual for \$900. *Kingston*, Feb. 17.—G. Robinson's carriage shop damaged to the extent of \$1,000; covered by insurance.—*Guelph*, Feb. 21.—A large frame building used as engine shed destroyed with one engine. Loss \$800; insurance not known. *Toronto*, Feb. 21.—The Railway Supply Company's storehouse destroyed. Loss, \$1,500; lightly insured. *Hamilton*, Feb. 24.—Campbell's Pottery burnt. Loss \$800; covered by insurance. Feb. 28.—The Ontario Cotton Mills, machinery and stock damaged to the extent of \$15,000; covered by insurance. *Ottawa*, March 4.—The toll house on Richmond Road, occupied by Mr. Orange, destroyed. Loss not known. *Sydenham*, 6.—J. Wood's shingle factory and planing mill destroyed. Loss considerable; insurance \$1,000. *Hamilton*, March 6.—The station house and freight shed on the Great Western Railway with freight car burnt. Loss not known. *Pembroke*, March 7.—A cooper shop on Lake street caught on fire and spread to the adjoining houses, destroying ten buildings and outhouses.

Loss \$4,000. *Odessa*, March 6.—The Wilton Cheese Factory destroyed. Loss \$3,000; insurance, \$500. *Ganoque*, March 9.—Taylor's carriage factory destroyed. Loss \$9,000; insured in following for \$3,500;—Scottish Imperial, Northern, Commercial Union, and Western. *St. Thomas*, March 17.—D. Weaver's dwelling-house destroyed. Loss, \$1,000. *Port Blyin*, 17.—The dwelling-house and part of contents of S. Phillips destroyed. Loss \$600, partly insured. *Toronto*, 17.—The Manitoba House destroyed. Loss \$2,400; insured for \$1,500. March, 20.—Portell's auction rooms, Yonge street, damaged, with stock. Loss \$1,500; partly insured. *Tabernory*, March 19.—Rixon & Co.'s sawmill totally destroyed with contents. Loss \$4,500; insured in Royal for \$1,900. *Cornwall*, March 26.—The Stormont Cotton Manufacturing Company partly burnt. Loss \$2,000; insured in Royal and "The Mills Mutual."

## QUEBEC.

*Mille Roche*, Feb. 19.—J. Robinson's planing and shingle mills destroyed. Loss, \$4,000; no insurance. *Montreal*, Feb. 20.—D. Masson & Co.'s wholesale grocery burnt. Loss \$35,000; fully covered by insurance in the following; companies:—Royal, North British and Mercantile, Scottish Union and National, Commercial Union and British America. *The Boys reformatory* partially burnt, loss on building \$30,000. The insurance amounts to \$73,000, of which \$63,000, is in the Liverpool, London and Globe and \$10,000 in Royal Canadian; several firms occupied the workshops. Among those are Bolduc & Frères, carriage-makers, loss \$3,000, partly insured. Parent, Oudette & Co., boots and shoes, \$20,000, partly insured. J. Delorme, \$4,000 insurance \$2,000 in North British and Mercantile. *Honey & Lacroix* saddlers, loss \$1,800, insured in North British for \$1,000, \$500 on tools and \$1,000 on stock. *Quebec*, Feb. 21.—The Government cottage occupied by Messrs. Lewis & Hare, burnt. Loss not known. No insurance. *River du Loup* (en bus), Feb. 24.—The Roman Catholic Church, valued at \$100,000, burnt. Insured for \$20,000 in Royal and \$16,000 in the L'Assurance Mutuelle de Fabrique. *Rigaud*, March 12.—Messrs. Mongenais & Bro.'s establishment destroyed with granary and contents. Loss not known, covered by insurance. *St. John's*, 17.—Cape's tile factory totally destroyed. Loss \$20,000; partly insured. *Quebec*, 18.—The building owned by Senator De Blois, and occupied by Gingras & Langlois, grocers, destroyed. Loss \$13,000; insured in the following companies, viz:—Sovereign, \$4,000; Commercial Union, \$6,000; British America, \$4,000. On Harris's furniture \$1,000 in Sovereign, St. John's Furniture \$1,200 in Sovereign, on Chess Club Furniture, \$3,200 in Queen, and \$4,800 in Quebec Fire Insurance Company. *Montreal*, March 19.—Z. Davis' Cigar Factory damaged to the extent of \$1,000, fully insured in Royal. —March 20.—Messrs. Normandin & Prance's brush factory damaged. Loss \$300; fully insured in Royal and British American. *St. Henri*, 24.—The Williams' Man. Co.'s works totally destroyed. Insured for \$115,000 in following Companies, viz:—Commercial Union, \$10,000; Phoenix, \$10,000; Liverpool, London & Globe, \$10,000; Lancashire, \$10,000; Western, \$10,000; London and Lancashire, \$10,000; Citizens \$10,000; Royal \$10,000; Imperial \$5,000; Northern, \$5,000; Queen, \$5,000; Quebec, \$5,000; Fire Insurance Association, \$5,000; London, \$5,000; British America, \$5,000.

The failure of Messrs. Lord & Munn, grain and provision merchants, this city, who assigned on Tuesday last, has caused regret throughout the trade, both here and in Quebec. The announcement was not altogether unexpected, as it was generally known that the firm had met with heavy losses on grain shipments to England, and by the shrinkage in values during the last few

years. They also sustained heavy losses in 1875, when engaged in the pork packing business. But the immediate cause of suspension is alleged to have been the action of one of their creditors in pressing the payment of two promissory notes for \$3,000 and \$4,000 respectively; and the firm claim that they would have been able to tide over their difficulty had they been allowed a little time on these notes. The bulk of their capital is locked up in margins on which it is impossible to realize at short notice without heavy losses. The liabilities are estimated at something over \$150,000, of which some \$50,000 is secured. The stock is being taken;—the assets consist chiefly of flour and vessel property, but the total value cannot yet be ascertained. The losses, which it is stated will be small, will fall chiefly among the local trade; the local banks interested are fully secured. The chief creditors are said to be in England. The firm, who it is stated were worth about \$160,000 when Mr. Magor withdrew some two years ago, have also been handicapped by bad mortgages on real estate to the value of nearly \$50,000.

THE AFFAIRS of Chas. Desmarreau & Co., of this city, wholesale grocers, show assets of about \$15,000, consisting of about \$7,000 in stock and the remainder mostly in book-debts, the character of which is the cause of the trouble. The deficiency will probably prove considerable.—W. B. Desmarreau & Co., another wholesale grocery house, formerly connected with the aforesaid firm, is also in trouble, and has held a meeting of his creditors. The assets show about \$14,000; liabilities about \$45,000. He hopes to be able to offer 25c in the dollar, cash. Trouble also attributable to bad debts.

## Markets Reports.

## MONTREAL WHOLESALE MARKETS.

THURSDAY, 29th March, 1883.

On the whole trade has not improved to any appreciable extent during the week. For a short period prior to the opening of navigation there is usually a lull, but apart from the Easter holidays, which caused a "break" in the week's business, additional failures have caused an unsettled feeling in wholesale circles, and the backwardness of the Spring weather and bad country roads induce retail merchants in most lines to postpone their purchases. The farmers however, have seldom if ever been in more comfortable circumstances, and the lumber trade is in a flourishing condition, so that if the Spring-like weather of the last couple of days only continues a fair season's trade in country sections may yet be done, resulting in improved remittances and a more active and healthy state of affairs generally. In the local money market business has been quiet, and rates remain unchanged. The general tone of the stock market since last Thursday has been weak and declining; the volume of business has been small, owing to the Easter holidays—there being no board meeting from Thursday till Tuesday. The only notable changes in values are for City Gas, and St. Paul and Manitoba; the former has declined 2 per cent., owing to the success of the Citizens Gas Co.'s bill in the Quebec Legislature, and St. Paul and Manitoba have advanced 4 p.c., selling to-day at 159. Bank of Montreal shows a fall of 1½ per cent.

for the week, buyers closing at 199½. Other changes only fractional; see comparative table on another page.

GROCERIES.—There is but little activity in Groceries, and almost entire absence of speculation prevails. *Teas*.—Lowest grade of sweet Japans is firm, as also high class Teas. Medium not at all active. Prices show very little of change. In China Teas, Green and Black, business is only quite moderate, and on values about as for some time current. *Sugars*.—Fair enquiry for Refined; Granulated shows no change, and Yellows maintain values. West India crop reports refer to expected diminished returns this season. *Molasses*, not active; Syrups also quiet and unchanged. *Coffees*.—Very steady for Mocha and Java. Consumption of lower qualities at current moderate figures is thought to be on the increase, and for which now there is every inducement. *Spices*.—Pepper still higher, and nominally held at 14c in Bond in New York. Out of Bond goods there being mostly held less firmly owing to duty charges approaching in July. Nutmegs, Ginger and other Spices dull. *Fruits*.—Valentia not active and just the turn easier. Malaga Fruits dull. Currants steady. Other Fruits, as well as Nuts and Almonds, without change for the week. The Cuban sugar crop is reported in New York to be 20 per cent. below recent estimates. New York refiners have sent large orders to Cuba, but this is probably due as much to the present low freights by water as to prospects of an advance in price of sugar. It is anticipated that an advance in freights will shortly follow, to an extent equal at least to the difference made by the tariff. The total stock of sugars in the United States on the 8th inst. was 47,988 tons, or 20,945 tons more than at the corresponding period of 1882; the price in New York is 1c lower than a year ago.

HARDWARE AND IRON.—General hardware trade continues quiet, without quotable change in values, but in iron there is evidently a better enquiry for Spring delivery. There are few holders of Pig Iron in the market, but sales have been made by one firm during the week of 1,500 tons of leading brands, to arrive per early steamers, on p.t., also of 700 tons Siemens pig at \$24, delivered before the 10th May next. In Bar Iron transactions are reported, including round lots of Staffordshire and equal brands, at \$2; smaller quantities bring \$2-10. Siemens bars in lots of 150 tons each have changed hands at \$2-35. In Tin and Canada Plates a steady business is being done at unchanged values. Several lots of Canadian Copper have been disposed of at 19½c. Cable advices from London quote copper £70 10s for best selected, and tin £97 10s. Freights for pig iron per first steamers from Glasgow to Montreal have been taken at 11s.

LEATHER.—On the whole the market continues quiet, though some dealers report rather more business doing the past week, at unchanged quotations. There has been a fair demand for Sole leather, chiefly from country dealers, and black leathers—Upper, Pebble, Harness and Splits—have been moving off fairly well in small lots at previously quoted figures. Manufacturers have not yet commenced to lay in stocks for the Fall make, and no round lot transactions are reported. Shipments of Buff and Splits to England continue to be made with profitable results. A few lots of Waxed Upper have changed hands in this market at 33c to 35c for good medium.

LUMBER.—No change in local trade. A large quantity of 3rd and 4th deals offered in this market have been ordered to be shipped to England, shewing improvement in that quarter. Prices of lumber in Ottawa district firm, not

withstanding the appearance of an extra large supply. Lath exceedingly scarce, and worth \$1.75 to \$2 by the car-load, an advance of 75 per cent. on usual rate. Basswood reported scarce; farmers have gone so extensively into getting out hop poles that they have neglected Basswood and other lumber. The great demand for cedar poles advanced the price so much that a man and boy could readily earn \$8 to \$10 a day in cutting and hauling them, however there is such a quantity got out that no more will be required for a long time again.

**Oils.**—As usual at this period, the market for all kinds remains very quiet. In *Cod Oil* only a small jobbing trade, to supply present wants, is being done at unchanged prices. *Steam Refined Seal* is scarce and held firm at 95c to \$1, the latter figure being the extreme limit for small lots. The demand for *Linseed* is steadily improving, and better prices are expected to rule shortly, in sympathy with firmer markets in England. *Spirits of Turpentine* quiet and unchanged; buyers are holding off, expecting some reduction in the duty, pressure having been brought to bear upon the Government with that end in view.

**PROVISIONS.**—Lard advanced 3d in Liverpool yesterday; other provisions unchanged. The Chicago hog market ruled firm, with an advance yesterday of 10c to 15c per 100 lbs; estimated receipts were 9,000, and shipments 3,807. Pork in Chicago was 10c to 12½c per brl. higher than on Tuesday, and lard advanced 12c to 17c per 100 lbs. for futures. In the local market trade has continued quiet, with price for *Mass Pork*, *Lard* and smoked meats about steady, at the figures current last week. Fairbanks' Lard is selling at 14½c in lots, while Canada do. is worth 14½c. City cured *Hams* have been in fair request at 14c, uncovered. *Eggs*—Receipts for the last three days have been light, hence prices have been steadier, with sales transpiring at 22c to 22½c for fresh; limed do. quoted at 17c. A few lots of *Maple Syrup* in tins, not new, however, were brought to market this week, and sold at \$1 to \$1.10 per Imp. gal. The season for *Dressed Hogs* is over; there are only a few stale lots left in the market, and are nominally worth \$9 per 100 lbs., retail.

**FRUITS.**—Trade dull for the past fortnight. *Oranges* firm, and not plentiful; worth \$5.50 to \$5.75 per case. *Lemons* easy at \$3.50 to \$4 per box, and \$5 to \$5.50 per case. *Cocoanuts* \$5 to \$5.50 per hundred. *Bananas* \$3 to \$4 per bunch. *Evaporated Apples*, 18c to 20c, and dried do., 10½c to 11c per lb.

**DAIRY PRODUCE.**—No important changes to note in the condition of the local market, which remains quiet at last week's prices. Business for the week has been confined to supplying a fair city demand and filling small country orders. There has been some enquiries received the last couple of days on Halifax and on Winnipeg account, but no transactions yet reported. New butter is coming forward very slowly, hence stocks of the old are being reduced more rapidly than was expected some time ago. Choice butter has become a very scarce article in this market, but the offerings of medium to inferior grades are more than ample for the demand at present asking prices. The local *Cheese* market continues firm at unchanged values; stocks are in few hands and pretty well under control. The Liverpool market continues firm at 70s. per cwt.

**DRY GOODS.**—One or two houses report a slight improvement in the trade the past week, but with the majority business for the time of year remains quiet,—and in a few instances reported even dull. There have been a few customers in the market from points east and

west, but the country roads are still reported bad, and as the bulk of Spring goods purchased by retailers remains unsold, the sorting-up demand has not begun to be felt to any extent. Prospects, however, seem to be considered good, by both retailers and wholesalers, provided of course that suitable weather characterizes the remainder of the season; and some in the trade are not anxious for an influx of buyers until the notes falling due in the early part of April have been met. Payments for the past week have not as a rule shown any improvement as compared with the previous week, and can be called only fair; a good many renewals are being asked for.

**FLOUR AND GRAIN.**—English markets, as per latest advices, remain quiet and steady. The leading American markets steady and unchanged; prices for several days in the West remaining at about the same figures. In the local grain market, nothing doing at all in the present unsettled state of trade, and values rule nominal. The *Flour* market has been very dull; buyers cautious in these days of failures, and are holding off for lower prices. Business during the week restricted to supplying the local consumption at rather easier values,—an average decline of about 3c per barrel for the week.

**WOOL.**—The demand from manufacturers appears to be improving, and sales aggregating some 85,000 lbs. *Greasy Cape* at 18½c have been reported this week. The finer qualities of *Australian* are said to be worth higher figures than buyers in this market are warranted in paying, hence there is not much doing in this grade. In Canada *Pulled* there has been a fair business done in Supers at unchanged values.

The Price of the

# EL PADRE

Is 10 Cents.

# THE SENECA

10 Cents;

# THE CABLE

5 Cents.

MANUFACTURED BY

## S. DAVIS & SON,

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

TORONTO WHOLESALE MARKETS.

TORONTO, March 29, 1883.

The condition of business this morning is peculiar and somewhat embarrassing. It is not admitted by any individual that his own particular trade or business is depressing, but there is some degree of apprehension which can scarcely be accounted for, and merchants are more watchful and anxious than usual. The general credit outside is said to be substantially good, for farmers in general are well off, and farm produce is still held to large amounts of value in the country. And the aggregate sales of the wholesale trades have been not so far behind those of the past years that they are

discouraging. But it is a fact that while the trade between the wholesale houses and the retailers has been satisfactory, the retail trade has been pinched and cut down to small dimensions, and that the goods in many cases and to a large extent might as well have been in the wholesale houses, up to the present, as in the hands of the retail men. And so the trouble comes of scanty payments and aggravating demands for renewals. How much improvement the summer season may operate remains to be seen. But the situation at present is, to say the least, vague to the trading community, both wholesale and retail. At present all trade is quiet; in many branches it is described as dull. In financial matters there is not any change that calls for notice at present. Commercial paper is still cashed at 7 per cent. for first class, and 7½ per cent. for good securities. The banks are standing well by the commercial men so far. Bank stocks are not active, nor are values likely to be enhanced for some time. It does not seem that there are many buyers besides those who have to buy, being "short." Still, outside of speculation, bank stocks are not bad investments, at a slight decline on present prices. Loan and Miscellaneous stocks have been quiet. The following table shows the closing bids to-day compared with those of last Thursday:

Banks.	Bid Mar. 29.	Bid Mar. 22.	Loan Cos.	Bid Mar. 29.	Bid Mar. 22.
Montreal..	200½	200	Can. Permanent	.....	.....
Toronto ..	182	182½	Freehold .....	111½	111
Ontario ..	111½	111	Western Can..	192	192
Merchants	122½	121½	Hdg. & Loan ..	103	102½
Commerce	132	133	Farmer's Loan ..	128	128
Dominion	199½	201	Land & Can'dn	184	.....
Hamilton	113	113	Ituron & Erie	168	168
Standard..	114	114½	Dom. Savings ..	117	116½
Federal ..	159½	159	Ontario Loan ..	124½	123
Imperial ..	139½	139	Hamilton Prov..	.....	.....
Molson's ..	120	.....	Imperial Savin's	106½	107

**FLOUR AND MEAL.**—Flour has maintained its value with moderate strength. There has been such enquiry as gave a tone to the market, and manufacturers affirm that flour is as low as it can be with wheat at \$1 a bushel. Sales have been unimportant in extent, but those reported show values to be quite as high as they were a week ago. Superior extra is quoted at \$4.55 to \$4.50 in wood. Extra is quoted at \$4.35, with not much demand, and \$2.15 was offered for a lot of extra in bags, including the bags. If there should be slight decline in wheat, however, the effect would be distinctly felt in flour values. To-day the quotations are: Superior Extra \$4.50; extra \$4.35 to \$4.40; bags, extra \$2.12. The stock in store on last Monday was 9,055 barrels, against 7,773 barrels on March 27th, 1882; and against 9,161 barrels March 28th, 1881. Stocks are reported in considerable quantities outside also. *Meal* is steady; *Oatmeal* firm and dearer; \$5.15 for standard; \$5.50 to \$5.60 for granulated. These are the prices of 20 barrel lots. *Cornmeal* is quoted at \$4; also for small lots. *Shorts* sell at \$18 to \$20 according to quality. *Bran* is quoted at \$15 with few sales reported.

**WHEAT.**—The Wheat market has been rather weak and unsettled. English markets have been weak and in some points lower. The reports of the wheat plant and prospects for the crop of 1883 have been growing more favorable, and the stocks of wheat from the crop of last year are large everywhere. From present appearances the best opinion concludes that prices are not likely to be any higher than they are just now. Statistics show an export-

able surplus yet of United States wheat of 60,000,000 bushels; there are large supplies known to be waiting passage from Russia; and British India will send forward a considerable quantity. The effect of all this will be to keep prices low; but it is not thought they will go much below what they are at present. The offerings of wheat on this market have been fair but sales have been light. Quotations to-day are \$1.01 for No. 2 Fall; 99c for No. 3 Fall; \$1.08 for No. 1 Spring; \$1.05 to \$1.06 for No. 2 Spring; and 84c for goose. But no transactions are reported. The stocks on Monday last in the elevators here were 536,537 bushels; on the Monday previous, 532,239; on March 27, 1882, there were 374,393 bushels; and on March 28, 1881, there were 227,968 bushels.

**COARSE GRAINS AND SEEDS.**—The market for coarse grains has been generally firm, at the latest quotations. Barley alone has been rather easier with only a limited demand. The movement of barley in the United States shows an increase of over 2,000,000 bushels at the principal points of accumulation on the lakes. Prices are quoted at 75c for No. 1; 70c for No. 2; 65c for extra; and 53c and 58c for No. 3. Stocks are not accumulating here; there were on last Monday 149,314 bushels against 204,833 bushels March 27, 1882, and 222,901 bushels on March 28, 1881. There is a fair export movement in *Malt*, consequent on the late United States tariff changes. *Teas* are in good demand, and worth 77c and 78c for good No. 2. Stocks on last Monday were 13,439 bushels against 19,277 bushels March 27, 1882, and 88,724 bushels March 28, 1881. *Oats* are easier, quoted at 45c for western, and 44c for eastern. The stock here is only 720 bushels. *Rye* is firm, and quoted at 65c to 67c on the track. There is no stock reported. *Seeds* are firm; alsike is selling at \$12 to \$13.50; red clover is buying at \$8 to \$8.25, and selling at \$8.40 to \$8.50. *Timothy* is buying at \$2 to \$2.25, and selling at \$2.40 to \$2.60. The stock of clover here is not large.

**PROVISIONS.**—Business continues quiet. Trade will not expand till orders come from the North-West. *Bacon* is steady, but it is not expected that prices will advance in the immediate future. Long clear in box or ton lots quoted at 11c to 11c. Car lots are quoted at 10c and 11c; U. C. at 10c for car lots, and 10c for boxes; breakfast 13c to 14c; rolls, short 12c, long 13c. *Hams*, pickled, 12c to 12c; smoked 13c. *Lard* unchanged, 14c for tubs, 14c for pails. *Butter* unchanged; in good demand; dairy quoted at 21c to 24c; large rolls fresh, 18c to 20c; store packed 13c to 16c. *Cheese* firm at 13c to 14c for medium to fine. *Eggs* steady at 20c for cases, and 22c for smaller lots. *Dried Apples* in good demand, buying at 9c and 9c, selling at 10c and 10c. *Pork* selling at \$22 and \$22.50. *Beef*, \$14 for prime, \$15 for *Mess*, and \$17 for *Plate*; with a moderate demand.

**OTHER PRODUCTS.**—There is a good local demand for *Potatoes*, which are worth 65c per bag by the car. *Apples*, green, sell at \$2.50 to \$4, with small enquiry. *Hogs* firm; by car \$8.40, and on the street at \$8.25 to \$8.50. *Hops* in small demand; offering from outside at 90c; selling here at \$1 and \$1.05. *Poultry* scarce and high priced; turkeys 15c per lb; geese 10c per lb; ducks 90c and \$1 per pair; fowls 65c to 90c per pair. *Tallow* buying at 8c and selling at 8c per lb rendered, and buying at 4c for rough. *Hay* \$15 to \$17; straw \$7.50 to \$9. Pressed hay \$13 in car lots.

**THE LIVE STOCK TRADE.**—There is still only a moderate business done in the live stock trade. At Tuesday's market there were about 150 head of cattle, which is called a "small run" by drovers. But coming so soon after the Easter supplies it was quite as much as wanted. The demand for butchers' meat is not very

active at present. Of the cattle at the market, choice butchers' brought 51c per lb live weight; and ordinary to good brought from 4c to 5c per lb. There were no cattle taken for export; nor any bought for shipment east. It does not appear that the demand for cattle will be pressing for some time, or till the demand for exportation sets in. And till then prices are not likely to advance. There were only a few sheep and lambs, and prices are easier; mixed lots selling at 5c to 6c. Still these are considered good prices. Calves not plentiful, and prices quoted at 9c to 10c per lb, dressed weight. Fat hogs are advanced, and sell at \$6.75. There have been about 250 cattle in the market during the week.

**DRUGS AND CHEMICALS.**—Business continues very fair, with some improvement during the week. There are very few complaints as to trade on any grounds. Quotations of leading articles are: Glycerine 38c to 40c; hops \$1 per lb; Cream Tartar 38c to 40c; turpentine 85c per gal.; linseed oil, raw 68c, boiled 72c; madder 13c to 14c; tannic acid firm, at 65c per lb; morphia steady at \$2.90 to \$3 an oz.; borax, 8c; fresh ergot, 55c to 60c; alcohol, \$2.75 per barrel. Quinine, Howard's, \$2.25 per oz.; German, \$1.90. Sumac, \$95 per ton. Gentian root, 13c to 16c; colombo root, 35c; gum arabic, all grades, 18c to 35c per lb.; opium, \$5; fresh ergot 55c to 60c.

**HARDWARE.**—Business is reported to be of an average description. There are enquiries now of manufacturers about farm implements. Following represents some leading articles in present demand: Nails, 10d to 60d \$3.05 to \$3.10; 8d and 9d \$3.35 to \$3.40; 6d and 7d \$3.65 to \$3.75; 4d and 5d \$3.75 to \$3.85; 3d \$4.10 to \$4.20. Glass, 25 and under, \$2.10; 26 x 40 \$2.25; 41 x 50 \$2.55. Tin, Bar, 26c to 28c; Ingot, 25c to 27c. White Lead, per keg, \$1.50 to \$2. *Manilla Rope*, 12c to 13c per lb. Glue, 8c to 20c per lb. Barbed fencing wire 8c for galvanized, and 7c for painted. Borax 15c to 17c per lb; brass kettles 35c to 36c.

**GROCERIES.**—Trade has been very dull during the past week, and during the past two months the total business has been below the average. *Teas* are reported steady; fish is still dear and in light demand. *Tobaccos* are quiet. *Fruits* are steady: Muscatel, loose \$2.65 to \$2.80; Layer \$2.90 to \$3. Valencia 7c to 8c; Prunes 7c to 8c; Currants 7c to 7c; *Sugars* firm, Porto Rico, common, 7c to 7c; Canadian refined 7c to 8c; Scotch refined 7c to 7c. Syrups, common 55c to 57c; Amber 63c to 66c; Molasses, 40c to 43c.

**HIDES AND SKINS.**—There are not so many hides offering and prices are firmer. Sales are reported now of cured cow hides at 8c. There are not so many offering even at that price. Prices of butchers' are unchanged at 7c for cows and 8c for steers. *Calfskins* are coming in freely, and all offerings are taken readily at 12c to 13c. *Sheepskins* unchanged, bought at \$1.25 to \$1.35 for good to best city offerings. Old lots sell at 75c to \$1.

**LEATHER.**—Business is said to be improving. Within the week orders are coming with more liberality than has been known for two months past. Orders from the country dealers have exceeded city orders. Prices are unchanged. Quotations are: Spanish Sole, all weights 28c to 30c; No. 2 23c to 24c; Slaughter 28c to 30c, and light 27c to 29c. Kip Skins, French 75c to 95c; English 70c to 75c; Native 50c to 65c; Splits 28c to 33c; Buff 16c to 18c; Pebble 14c to 18c; Russets, shoe 40c to 50; Saddlers \$8.50 to \$9; Hemlock Calf 35 to 40 lbs. per doz. 75c to 90c; French Calf \$1.10 to \$1.40; Cod Oil 65c to 70c; Gambier 7c; Sumach 4c to 5c.

**PETROLEUM.**—There is a good trade. Oils generally are in better demand. Canadian refined is unchanged at 17c for five barrel lots, and 17c for smaller lots. American refined is easier; prime is quoted at 25c, which is one cent lower than last week's quotations, and water white is quoted at 28c, unchanged.

**FUEL.**—The demand for fuel has exceeded all expectation this spring, and it is now reported that the stocks of both coal and wood are rather light. There is no apprehension of scarcity, but the fact keeps prices very firm. There is no advance: coal domestic \$6.50 per ton, delivered; Steam coal \$4.56 to \$5.50; small Nut, \$5.50. Hardwood \$5.50 to \$6; mixed wood \$4.50.

**WOOL.**—Business keeps exceedingly quiet. The demand for clothing wools has declined owing to a lull in manufactures. Fleece is entirely nominal, and values continues low. The prospects for an improvement in prices are very slender. Holders of last year's fleece are depressed. Quotations are: fleece 18c to 20c; Supers 26c to 28c; Extra Supers 31c to 34c.

## Grand Trunk Railway.

### NOTICE

Consignees of Ocean Steam Ship freight are requested, on receiving notification of its arrival at Montreal, to have entries passed and property removed as promptly as possible, as the Company cannot acknowledge any responsibility for loss or damage, ensuing from any cause, in consequence of freight remaining on hand after this notice.

J. HICKSON,

General Manager.

Montreal, March 21, 1883.

### WANTED.

ASSISTANT EDITOR, for a first-class weekly Commercial paper. One having experience of business in Simple Merchandise preferred. Fine writing not so much an object as habits of promptness and accuracy.

Address,

Editor,

P. O. Box 885, MONTREAL.

Legal.

Mitchell, Ont.

DENT & HODGE,

BARRISTERS, ATTORNEYS, SOLICITORS,  
NOTARIES PUBLIC, &c.

Moncton, N. B.

HARLES A. HOLSTEAD,  
BARRISTER AND ATTORNEY-AT-LAW,  
Solicitor, Conveyancer, Notary Public, &c., Real Estate Agent, Main Street, Moncton, N. B. Loans negotiated, Money Invested.

Leading Hotels in Canada.

GALT—IMPERIAL HOTEL,

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

BRANTFORD.—KERBY HOUSE.

Every accommodation for Commercial Men  
Palmer, Proprietor.

# CARSLEY & CO.

DRY GOODS, WHOLESALE,  
93 ST. PETER STREET,

MONTREAL,

AND

18 BARTHOLOMEW CLOSE,  
London, Eng.

Having now opened out our Spring Goods in the New Premises

93 St. Peter Street,  
our Stock will be found replete with the latest lines, and very best value, in all kinds of Dry Goods.

## The First Floor

CONTAINS

### HOUSE FURNISHINGS,

Raw Silk Damasks, Crotonnes,  
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.

## CHARLES TURNBULL,

Manufacturer of

FULL FINISHED  
LAMBS' WOOL  
UNDERCLOTHING.

GALT, - - - ONT.

Galt Brass Foundry and Novelty Works.

H. & G. DAKIN,

Manufacturers of

ENGINEERS' and PLUMBERS'

Brass Work & Babbit Metal.

Portable Lawn Fountains, Window Rails, &c.

GALT, - ONT.

HAMILTON ORNAMENTAL FOUNDRY.

OLMSTEAD & SON,

Manufacturers of the latest

IMPROVED BOYNTON FURNACE

(the best in the market.)

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

180 York St., - Hamilton, Ont.

## Canadian Pacific Railway Company.

### NOTICE.

The third half-yearly payment of interest on the Five per cent. First Mortgage Land Grant Bonds of the Company will be made, on presentation of Coupons, on and after the

### Second day of April next

(the first being Sunday), at the offices of the Company, Place d'Armes Square, Montreal; or at the office of Messrs. J. S. Kennedy & Co., Agents of the Company, 63 William Street, New York; or at the office of the Company, Bartholomew House, London, England.

CHARLES DRINKWATER,

Secretary and Treasurer.

### NOTICE.

#### DISSOLUTION OF PARTNERSHIP.

THE PARTNERSHIP HERETOFORE existing between the undersigned, under the firm name of Russell & McCrae, has this day been dissolved by mutual consent, David McCrae retiring from same. The business will be continued by William Russell, to whom all outstanding accounts will be paid, and who assumes all liabilities of said partnership.

Witness—E. F. B. JOHNSTON.

WM. RUSSELL.  
D. McCRAE.

Guelph, March 8th, 1885.

*Laboratory 28 Beaver Hall Terrace.*

*Montreal*

*August 12 1878*

*To Messrs W. F. Lewis & Co  
Montreal*

*Gentlemen*

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

*As I give you permission to publish this certificate, I reserve to myself the right to analyse 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*

*Montreal*

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

W. F. LEWIS & CO.

27 St. Sacrament Street, Montreal.

**Insurance**

**WHAT THE PUBLIC WANT.**

**PRIVILEGES,**

NOT

**CONDITIONS**

*On their Life Policies.*

The unconditional policies of the

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

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

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

Compare this with ordinary policies.

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

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

**R. MACAULAY, Manager.**

**Insurance.**

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

LIFE AND FIRE.

Invested Funds - - - - - \$30,500,000  
Funds Invested in Canada - - - - \$300,000

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman,  
THOMAS CRAMP, Esq., Dep.-Chairman.  
THOROUGH HART, Esq. ANGELO C. HOOPER, Esq.  
EDWARD J. BARBEAU, Esq.

**G. F. C. SMITH, Resident Secretary**  
*Medical Referee*—D. C. MACGILLUM, Esq., M.D.  
*Standing Counsel*—THE HON. WM. BADGLEY.

**Agencies Established Throughout Canada.**  
HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

**NORTH AMERICAN**  
**LIFE INSURANCE COMPANY**

Head Office, - - - - - Toronto.

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

HAMILTON, MARCH 3, 1883.

GENTLEMEN.—We hereby acknowledge the receipt of the sum of Fifteen Thousand Dollars, being in full payment of policy No. 1115, on the life of the late Charles E. Freeman, Barrister of this city, accidentally drowned in Burlington Bay, on the 13th of February. This prompt payment, without rebate, speaks volumes for the integrity and business management of your Company, the more so that the deceased had only been recently insured, and had merely given his note on one of the Company's forms for the premium, which falls due to-day.

We specially desire to commend the Company for its promptness in this case, as the claim papers were only sent in to you two days ago.

ANDREW RUTHERFORD, } Executors of the last  
CLARENCE FREEMAN, } will of CHAS. E.  
F. FREEMAN, } FREEMAN, deceased.

**Insurance.**

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

**ESTABLISHED 1847.**

ASSETS NEARLY, - - - 4,500,000  
INCOME OVER, - - - 750,000  
CANADIAN GOV. DEPOSIT, 100,000

*Sole benefit Canadian Policy holders.*

HEAD OFFICE FOR CANADA:  
**MONTREAL.**

This Company has nearly \$400,000 invested in Canadian securities. It has paid over \$6,000,000 in claims and over \$2,200,000 in bonuses, and has now 38 1/2% of all premiums received in hand. Its *cash* bonuses are very liberal, and are declared every *three* years.

**DIRECTORS:**

THE HON. JOHN HAMILTON,  
Director City & District Savings Bank.  
JOHN HOPE, Esq., of John Hope & Co.  
A. MURRAY, Esq., Dir. Bank of Montreal.  
HON. J. B. ROBINSON, Lt. Gov. Ontario.  
ROBT. SIMMS, Esq., of R. Simms & Co.

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

A General Agent wanted to represent the Maritime Provinces.

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

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,680,785 96  
Income for Year ending 31st Dec., 1880..... \$1,680,785 96

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Prost. J. J. KENNY, Man'g. Dir.  
JAS. BOOMER, 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 Surpl's of As'ts over Liab's & Capital Stock.
Canada Life .....	\$ 4,588,955.65	\$ 4,137,203.56	\$ 326,752.09	*8
Citizens (Life) .....	166,684.03	136,070.60	†	28 1/2
Confederation .....	\$79,054.47	643,138.81	185,915.66	28 1/2
Mutual Life .....	184,334.17	142,227.60	.....	.....
North American .....	\$8,763.47	28,932.83	2,430.64	8 1/2
Ontario Mutual .....	337,101.65	309,606.50	27,496.16	9
Sun .....	538,623.76	441,189.68	64,824.07	15 1/2
Toronto .....	67,431.50	29,921.79	7,047.36	25 1/2

\* 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 those columns cannot be filled up. See its Fire Statement.  
‡ Including liability, Accident Department, \$3,337.35.

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.** **Halifax.**

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, MARCH 29th, 1883

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes.</b>							
Men's Thick Boots Wax.	2 25 8 25	Soda Ash.....	1 75 2 00	Japan, fine to choice lb.	0 36 0 62	Spices: Cassia..... per lb.	0 13 0 20
" Split	1 50 2 25	Soda BiCarb.....	2 85 2 95	Japan Nagasaki.....	0 17 0 27	Mace..... per lb.	0 80 0 85
" Kip Boots.....	2 50 8 25	Sal Soda.....	1 15 1 2	Y. Hyson common to gd	0 17 0 24	Cloves.....	0 26 0 35
" Calf Boots, pegged.....	3 00 8 75	Tartaric Acid.....	0 60 0 62	Y. Hyson fine to finest, lb	0 26 0 60	Nut megs.....	0 60 0 80
" Kip Brogans.....	1 35 1 40	Bleaching Powder.....	1 75 2 00	Gundp. fair to med.	0 30 0 36	Jamaica Ginger. Bl.	0 22 0 23
" Split do	0 90 1 10	Citric Acid.....	0 75 0 80	" Good to fine	0 45 0 57	Jamaica " Unbl.	0 17 0 20
" Buff Congress.....	1 50 2 00	Camphor Eng. Ref.....	0 46 0 48	Gundp. Finest.....	0 60 0 65	African.....	0 12 0 14
" Buff & Pebbled Bals.	1 25 1 50	Am. Ref.....	0 38 0 40	Imper'l.....	0 24 0 24	Pimento.....	0 10 0 13
" Split do	1 00 1 50	Gum Arabic, per lb.....	0 20 0 35	" Fine to finest.....	0 40 0 60	Pepper.....	0 15 0 17
Wom's Pebbled & Buff Bals	0 90 1 00	Traj.....	0 45 0 90	Twankay, com. to gd.	0 17 0 22	Mustard, 4 lb. Jars.	0 18 0 20
" Split	0 60 1 00	Coppers per 100 lbs.....	0 95 1 00	Oolong.....	0 30 0 55	" 1 lb.	0 24 0 25
" Prunella do.....	0 50 1 50	Blue Vitrol.....	0 64 0 7	Congou common.....	0 18 0 24	Rice: Arracau, & c p. 100 lb.	3 40 3 90
" Inferior do.....	0 45 0 50	<b>Dry Goods.</b>		" med. to good.....	0 23 0 35	Sago..... per lb	0 05 0 06
" Cong. do.....	0 50 1 25	(See Manuf's of Cotton.)		" fine to finest.....	0 38 0 65	Tapioca, Pearl.	0 54 0 73
" Buskins.....	0 60 0 75	<b>Flour.</b>		Souchoing common.....	0 18 0 25	Flake.	0 06 0 08
Misses' Pebbled & Buff Bals	0 85 1 15	Superior Extra.....	4 95 5 00	" med. to good.....	0 27 0 38	<b>Glass.</b>	
" Split Bals.....	0 75 0 90	Extra Superfine.....	4 80 4 80	" fine to choice.....	0 33 0 68	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	1 90 2 80
" Prunell do.....	0 60 1 00	Strong Bakers.....	5 00 5 25	Coffee, green Mocha per lb.	0 23 0 34	10 x 12 10 x 14.....	2 00 2 10
" Cong. do.....	0 60 0 70	Do American.....	6 25 6 75	Java.....	0 17 0 24	12 x 16 14 x 20.....	2 80 2 40
Childs' pebbled Buff B's	0 80 0 90	Fancy.....	0 00 0 00	Maraosib.....	0 12 0 15	18 x 24.....	2 80 2 40
" Split Bals.....	0 50 0 60	Spring Extra.....	4 80 0 00	Cape.....	0 12 0 14		
" Prunella do.....	0 50 0 75	Superline.....	4 50 4 60	Jamaica.....	0 11 0 14	<b>Hardware.</b>	
Infants' Cacks, or doz.....	8 75 6 50	Fine.....	4 00 4 15	Rio.....	0 94 0 18	Tin: Block, per lb.....	0 24 0 24
<b>Dairy Produce.</b>		Middlings.....	8 75 3 85	Singapore & Ceylon	0 17 0 24	Grain.....	0 25 0 28
Creamery choice select'ns.	0 00 0 00	Pollards.....	3 50	Chicory.....	0 11 0 12	Copper: Ingot.....	0 19 0 19
Township fine.....	0 21 0 22	Ont. Bags.....	2 20 2 45	Sugars, (Ceks. & Brls.)		Sheet.....	0 24 0 00
" fair to good.....	0 18 0 20	City Bags.....	3 10 8 15	Porto Rico..... per lb	0 7 0 8	Cut Nails: 3 in. to 6 in.	
Brockville fine.....	0 19 0 20	Oatmeal.....	5 25 5 50	Cuba.....	0 7 0 7	Nett, 30 days, or 7 p.o. added	
" fair to good.....	0 17 0 18	Cornmeal.....	4 00 0 00	Barbados..... per lb.	0 7 0 7	Hot Cut Am. or Can. Pat'n	2 90 0 00
Morrisburg fine.....	0 21 0 22	Bran, perton.....	20 00 00 00	Yellow Refined.....	0 7 0 8	2 1/2 & 2 1/2 ins. "	3 15 0 00
" fair to good.....	0 15 0 20	<b>Grain.</b>		Cubes.....	0 04 0 10	2 & 2 1/2 ins. "	3 40 0 00
Western Dairy good to fine	0 15 0 18	Canada White, No. 2.....	1 13 1 14	Granulated.....	0 84 0 01	1 1/2 & 1 1/2 ins. Am.	3 65 0 00
" low grades per lb	0 15 0 18	" Spring No. 2.....	1 14 1 15	Syrups.—Extra. imp. gal.	0 61 0 80	1 1/2 ins. "	4 40 0 00
Kamouraska.....	0 00 0 00	" Red Winter.....	1 16 1 18	Good.....	0 68 0 62	1 1/2 & 1 1/2 Cold Cut, Can.	3 40 0 00
Cheese, fair to choice.....	0 11 1/2 0 14	Extra White Michigan.....	0 00 0 00	Fair.....	0 62 0 64	1 1/2 ins. "	3 90 0 00
<b>Drugs &amp; Chemicals.</b>		White Michigan No. 1.....	0 00 0 00	Molasses (Barbados) "	0 52 0 54		
Aloes Cape.....	0 17 0 18	Red Winter, No 2 Toledo.	0 00 0 00	Trinidad.....	0 44 0 46	<b>Casing, Box, Shook:</b>	
Alum.....	2 15 0 00	Spring, Chicago No. 2.....	0 00 0 00	Brazil: Loose Muscatel,	2 00 2 40	1 1/2 in. p100 lb. keg.	4 90 0 00
Borax xtls.....	0 15 0 17	Spring, Milwaukee No. 2.	0 05 0 00	Layers in boxes.....	2 20 2 60	1 1/2 in. to 1 1/2 "	4 15 0 00
Castor oil.....	0 15 0 10 1/2	Oats.....	0 39 0 40	Sultanas.....	0 10 0 12	2 in. to 2 1/2 "	3 50 0 00
Caustic Soda.....	2 30 2 50	Barley.....	0 55 0 65	Seedless.....	0 10 0 11	2 1/2 in. to 2 " "	3 5 0 00
Cream Tartar.....	0 38 0 38	Peas.....	0 53 0 95	Valencia..... per lb.	0 07 0 09	2 1/2 in. to 4 1/2 "	3 0 0 00
Epsom Salts.....	1 25 1 40	Rye..... per 66 lbs.	0 70 0 00	Currants.....	0 06 0 07	3 in. to 4 1/2 "	3 5 0 00
Extract Logwood.....	0 09 0 10	Corn in bond.....	0 70 0 75	Prunes.....	0 09 0 05	Cut Spikes, all sizes.....	
M ndigoadras.....	0 85 0 10	Flax Seed, prime.....	0 00 0 00	H. S. almonds.....	0 06 0 17	Finishing Nails:	
Madder.....	0 12 1/2 0 13 1/2	<b>Groceries.</b>		S. S. Tarragona.....	0 08 0 00	1 in. to 1 1/2 in. p. 100 lb. kg	55 4 90
Opium.....	0 00 5 00	TEA, (H.C. & Cnd.)		Waltaus.....	0 13 0 16	1 1/2 in. to 1 1/2 in. "	55 4 30
Salto Acid.....	0 15 0 17	Japan, com. to med. lb.	0 18 0 23	Filberts.....	0 09 0 12	2 in. and up.....	80 0 00
Tass Iodide.....	2 25 2 30	" to good.....	0 24 0 28	Whites.....	0 07 0 10	<b>Tobacco Box Nails:</b>	
Tine.....	2 25 2 35			Brazils, new.....	0 11 0 12	1 1/2 in. & 1 1/2 in. p. 100 lb kg	9 4 00
				Batty's Nabob Pickles, doz	4 00 0 09	1 1/2 " 2 " "	85 3 65
				" Mixed do	2 90 0 00	2 1/2 " 3 " "	
				" Nahob Sauce, nts	3 60	Nett 30 days or 7 p. 64 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.  
**MONTREAL.**  
**G. B. BURLAND, - PRESIDENT.**

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

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

(Advertisement.)  
**OUR NEW**  
**Malleable Works**  
 Every one interested in the progress and prosperity of Oshawa as a manufacturing centre will be pleased to learn that the malleable iron castings turned out of the new works erected by the Joseph Hall Manufacturing Co. prove to be of a very high order. They fulfil every requisite of first-class malleables: First, they are soft and tough. Secondly, they are stiff, and will not bend without extraordinary strain. Thirdly, they turn, bore, and drill readily. Fourthly, there is no shrinkage, so that where bolts are cast in the parts they will fit exactly the wood or other parts to which they are to be attached. Fifthly, the castings are strong and smooth. Sixthly, they are very straight and not warped. The Company has expended a large amount of money in getting the works in first class condition. Mr.

Bailey has done his part to the satisfaction of all parties. His selection of the various brands of iron has been good, and in every respect he has shown his thorough knowledge of the business.  
 The Company will not only make agricultural machinery castings, but will give special attention to saddlery and carriage hardware, builder's hardware, and castings of all kinds for various branches of manufacture in Canada. We are informed that the works will be enlarged as soon as the weather will permit, by the erection of additional moulding shops and annealing ovens so as to meet the demand for high grade goods. It is not the intention of the Company to make the lowest priced castings, but the best which have ever been made in Canada, and everything that labor, skill, money and care can do, will be done to maintain the quality of the goods turned out. It is a most important industry to Oshawa, as it will employ a large number of skilled workmen who are able to earn high wages, and must attract other business to the town. The high quality of the goods will be sure to create such a demand as will tax the capacity of the Works to supply.—Ontario Reformer, March 9th, 1883.



**SURETYSHIP.**

**THE GUARANTEE CO.**

Of North America.

Capital Authorized, . . . \$1,000,000  
 Paid up in Cash (no notes), . . . 300,000  
 Assets ever . . . 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 FERLIER  
 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. Mch. 29.
British North America . . .	£50	\$ 4,388,888	\$4,388,888		3	108 1/2
Canadian Bank of Commerce . . .	\$ 50	6,000,000	6,000,000	1,500,000	4	132 1/2
Dominion Bank . . .	50	1,000,000	1,000,000	461,000	4	200 200 1/2
Du Peuple . . .	50	1,800,000	1,800,000	169,000	2 1/2	80 82
Eastern Townships . . .	50	1,500,000	1,299,739	270,000	3 1/2	119 123
Exchange Bank . . .	100	500,000	500,000	360,000	4	150 157 1/2
Federal Bank . . .	100	1,500,000	1,500,000	390,000	3 1/2	158 160
Hamilton . . .	100	1,000,000	751,551	100,000	4	113
Hochelaga . . .	100	890,200	689,200	60,000	3	95 1/2 96
Imperial Bank of Canada . . .	100	1,500,000	1,432,000	54,000	4	139 1/2 139 1/2
Jaques Cartier . . .	25	500,000	500,000	125,000	3 1/2	110
Maritime . . .	100	693,000	697,803		3	115 120
Merchants' Bank of Canada . . .	100	5,798,267	5,613,893	760,000	3 1/2	122 1/2 123 1/2
Molson's Bank . . .	50	2,000,000	2,000,000	425,000	5	124 1/2 124 1/2
Montreal . . .	200	12,000,000	11,999,200	5,500,000	5	199 1/2 199 1/2
Nationale . . .	50	2,000,000			5 1/2	70 1/2
Ontario Bank . . .	100	1,500,000	1,300,000	293,000	3	114 1/2 114 1/2
Quebec Bank . . .	100	2,500,000	2,500,000	325,000	3 1/2	117
Standard . . .	50	784,600	784,600	80,000	3 1/2	114 1/2
Toronto . . .	100	2,000,000	2,000,000	1,000,000	6 1/2	181 1/2 182
Union Bank . . .	100	2,000,000	2,000,000	13,000	4	75 85
Ville Marie . . .	100	500,000	464,253		3	102 110
Building and Loan Association . . .	25	750,000	747,574	25,000	3 1/2	102 1/2
Canada Cotton Co. . .	100				6	116
Canada Landed Credit Co. . .	50	1,500,000	668,990	125,000	4	121 1/2 122
Canada Perm. Loan and Savings Co. . .	50	2,000,000	2,000,000	1,000,000	7	229
Dominion Savings & Inv. Co. . .	50	1,000,000	864,982	80,000	4	116 1/2 120
Dominion Telegraph Co. . .	50	711,709	1,000,000		8	94 95 1/2
Dundas Cotton Co. . .		500,000	500,000	760,000	10	82
Farmers' Loan and Savings Co. . .	50	1,057,250	611,430	53,000	4	128
Freehold Loan & Savings Co. . .	100	1,050,400	890,080	261,500	5	179 1/2
Hamilton Provident & Loan Society . . .	100	1,500,000	1,100,000	97,000	4	196
Hudson Cotton Co. . .						161 1/2
Huron & Erie Sav. & Loan Soc. . .	50	1,000,000	1,000,150	320,000	5	153
London & Can. Loan & Agency Co. . .	50	4,000,000	660,000	215,000	6	135
London Loan Co. of Canada . . .	50	484,700	300,950	17,432	4	115 1/2
Manitoba Loan . . .	100	518,900			5	123
Montreal Telegraph Co. . .	40	2,000,000	2,000,000		4	121 121 1/2
Montreal City Gas Co. . .	40	2,000,000	1,230,000		6	179 179 1/2
Montreal City Passenger Ry Co. . .	50	600,000	600,000		2 1/2	144 145
Montreal Cotton Co. . .					10	130 140
Montreal Investment and Building Co. . .	50	500,000	393,890		0	70
Montreal Loan & Mortgage Co. . .	50	1,000,000	339,512	100,000	3 1/2	129 135
National Investment Co. . .	50	1,480,000	292,000	16,000	3 1/2	105 1/2
National Savings and Investment S'oy. . .	50	1,000,000	899,000	158,000	4	120
Richelieu & Ontario Nav. Co. . .	100	1,565,000	1,565,000		2	70 1/2 70 1/2
Toronto City Gas Co. . .	50	800,000	800,000		2 1/2	134 x.d
Union Loan and Savings Co. . .	50	630,000	575,000	160,000	4	136 1/2
Western Canada Loan & Savings Co . . .	50	2,000,000	1,200,000	570,000	5	192 195

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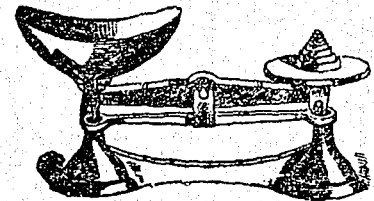
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WHOLESALE PRICES CURRENT THURSDAY, MARCH 29th, 1883.

Table with 8 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Tin Plate, Iron, Hides and Skins, Wool, Oils, and various agricultural products.

\* 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.

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SECURITIES. Montreal March 29. Can. Government Debentures, 6 p. ct. 1882-84. Do. do. 1885 op of Gov. Do. do. inscribed stock. Dominion 5 per ct. Stock. Montreal 5 per cent Stock. Montreal Harbor Bonds 6 p. c. Do. Corporation 6 per ct. Bonds. Do. 7 per ct. Stock. Toronto City 6 per ct. Co. Debentures, (Ont.) 20 years 6 per ct. Township Debentures, (Ont.) 6 per ct.

Shrs Railway and other Stocks. Atlantic & St. Lawrence Shs 6 p. c. Do. 6 p. c. Str. Mt. Bonds. Do. do. 3rd Mort. 1891. Buffalo and Lake Huron. Do. do. 2d Mort. Do. do. 1st Mort. Do. do. 2nd Mort. Can. Central 5 p. c. 1st Mt. Bds int. guar. by Gov. Canada Southern 1st Mort. 3 p. c. Chile & G.R.B. 6 p. c. 1st Mt. Coup. 1900. Grand Trunk of Canada Consol. Do. Eq. Mort. Bds, 1st charge 6 p. c. Do. do. 2nd do do Do. do. 3rd do do Do. do. 1st Pref Stock Do. do. 2nd do do Do. do. 3rd Pref Stock Do. do. 5 p. c. Perp Deb Stock. Great Western of Canada. Do. 6 p. do do 1890. Do. 6 p. c. pref conv. 1st mort. Do. Do. Perpetual 5 p. c. Debenture Stock. Hamilton and N. W. Mt of Canada 2 1/2 p. c. Stg. 1st Mort. Mt of Canada 5 p. c. 1st Pref Bonds. Do. do. do do. Northern Extension, 4 p. c. guar. Do. do. 6 p. c. Imp. Mort. Well, Grey & Bruce, 7 p. c. Bds, 1st Mort. T. C. & B. 5 p. c. bonds 1st mort. St. Law. & Ont. 6 p. c. Bds. British Columbia, July, 1907 6 p. c. Can Gov 1877-80. Can Gov 1878-81. Do 5 p. c. 1883-84. Do 5 p. c. 1885, Jan and July. Do 5 p. c. 1st Stock. Do Dom Stock of 1903, April and Oct. Do Dominion Stock of 1904, 4 p. c. Do Do. 1890 1st Stock. Do. Do. New Brunswick 6 p. c. Jan and July. Nova Scotia 6 p. c. 1886. Quebec Prov. do.

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Walter Cassels, W. R. Muloch, C. J. Holman, H. Cassel.

WHOLESALE PRICES CURRENT. —THURSDAY, MARCH 29th, 1883.

Table with 5 main columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes various goods like Hochenlaga, Stormont, Canada, Fancy Shirtings, Lybatar, Colored Goods, Dundas, Tickings, AA 23 in, Denims, Galatea Stripes, Regattas, Park's Yarn, Do. Knitting Cotton Balls, Paints, White Lead, White Lead No. 2, Do., No. 1, White Lead, dry, Red Lead, Venetian Red, Yel. Ochre, Whiting, Salt, Liverpool Concre, Canadian per brl, Factory filled, Eureka factory filled, Timber, Lumber, &c., Basswood, Black Walnut, Cedar, Elm, Hemlock, Maple, Oak, Pine, Spruce, Tobacco, Mahoganies, Brights, Nelson's Navy, Mahogany, Solace, Wines, Ale, Domestic, Stout, Guinness, Brandy, Blaquit, Jules Duret, Pinet, Cheaper shippers, Irish Whiskey, Scotch Whiskey, Encore, Hay, Fairman, Sheriff's Islay, Jamaica Rum, Geneva Spirits, Champagne, Pomnery, J. Mumm Extra Dry, Piper Heidsieck, Sherries, Port-Cockburn, G. B. Sandeman, Graham's, Carragons Ports, Native Wines, Can. Sprites, Alcohol, Pure Spirits, Whiskeys, Family Proof, Old Bourbon, Rye, Toddy, Rye, 4 years old, 5, 6, 7.

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Insurance. THE ONTARIO MUTUAL LIFE INSURANCE CO., WATERLOO, ONT.

MOTTO.—The largest amount of Assurance for the least possible outlay. For particulars schemes and terms see our agents, or address,

WILLIAM HENDRY, Manager, Waterloo, Ont. THE WATERLOO MUTUAL FIRE INSURANCE CO. ESTABLISHED IN 1863. HEAD OFFICE, Waterloo, Ont. This Company has been over EIGHTEEN YEARS in Successful Operation in Western Ontario, During the past Ten Years this Company has issued 67,496 Policies, covering property to the amount of \$40,873,038.00; 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 Pres. A. WARNOCK, Esq. Manager. - R. S. STRONG

**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.

<b>NORTHERN</b> (FIRE) ASSURANCE CO. OF LONDON.	<b>Scottish Imperial</b> (FIRE) INSURANCE CO. OF GLASGOW.
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**\$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.  
SHEPPARD 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, **DAVID DEXTER,**  
Superintendent of Agencies, Managing Director.

**BRITISH AMERICA**  
ASSURANCE CO.,  
**FIRE AND MARINE**  
INCORPORATED 1933.

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, . . . . .	
SILAS P. WOOD, . . . . .	Secretary.
H. A. HOLDEN, . . . . .	Resident Agent, Montreal.

**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

**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.

C. H. CHANDLER, Manager Montreal Branch,  
Office, 6 St. John Street, Corn Exchange Building.

**ALLIANCE FIRE INSURANCE CO.**

Head Office - - - HAMILTON, ONT.

AUTHORIZED CAPITAL - - - - - \$500,000.  
GOVERNMENT DEPOSIT, MADE.

PRESIDENT, <b>D. B. CHISHOLM.</b> MANAGER, <b>H. THEO. CRAWFORD.</b>	VICE-PRESIDENT, <b>J. E. O'REILLY.</b> INSPECTOR, <b>R. H. JARVIS.</b>
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<b>TORONTO BOARD.</b>	<b>LOCAL DIRECTORS.</b>
W. W. COPP, Esq. (Messrs. Copp, Clark & Co.), Chairman.	ALEX TERRICE, Esq., Manufacturer, Dresden.
JOHN CANAVAN, Esq., Barrister.	HORATIO JELL, Esq., Gentleman, Wainville.
JOHN TURNER, Esq., Merchant.	J. S. BUCK, Esq., Barrister, Sarnia.
J. S. KING, M.D., Surgeon, Mercer Institute.	D. B. MCLENNAN, Esq., Barrister, Cornwall.
ROBERT BARBER, Esq. Manufacturer, Steatville.	C. F. FERGUSON, Esq., M.P., Kemptville.
	ADAM ISBISTER, Esq., Merchant, Petrolia.
	HUGH BLAIR, Esq., Barrister, Bellville.

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. Corne. 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.

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TORONTO—BOURTEAD & GIBBS, Agents.  
QUEBEC—H. C. BOSSÉ & Co., Agents.  
ST. JOHN, N. B.—H. CHURCH & Co., Agents.  
HALIFAX, N. S.—MOSWENY & 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, March, 29, 1883.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	115 118
Canada Life .....	2,500	7½-8mos.	400	50	409
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	4
Confederation Life.....	5,000	5-6 mos.	100	10	300
Sun Life and Accident.....	5,000	4-8 mos.	100	12½	200
Queen City Fire .....	2,000	.....	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	152-153
Royal Canadian Insurance.....	20,000	.....	100	15	.....
Accident Ins. Co. of North America...	3500	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, March 12 1883,**

	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p'd up share
Briton Life Association.....	50,000	10	1	1	..
British & Foreign Marine.....	50,000	50	20	4	£22
Commercial Union Fire Life & Marine..	50,000	80	50	5	£19½ £20½
Edinburgh Life.....	5,000	10	100	15	40½s
Fire Insurance Association .....	100,000	5	£10	£2	50s 55s
Guardian Fire and Life.....	20,000	13	100	60	£67 £69
Imperial Fire.....	12,000	£7 p. sh.	100	25	£14½ £149
Lancashire Fire and Life.....	100,000	30	20	2	£6 11s 3d
Life Association of Scotland.....	10,000	15	40	8½	£24½ £25½
Lion Fire .....	500,000	..	10	2	21s 3d
Lion Life.....	92,000	..	10	2	15s 20s
London Assurance Corporation.....	35,802	48	25	12½	£58 £60
London & Lancashire Life.....	10,000	10	10	17-20	82s 6d 35s
Liverp'l & London & Globe Fire & Life	£291,752	70	20	2	£21½
Northern Fire & Life .....	30,000	70	100	5	£48½ £49
North British & Mercantile Fire & Life	40,000	58	50	6½	£28 £29
Phoenix Fire.....	6,722	£21 p. s.	..	..	£250 £270
Queen Fire & Life.....	200,000	30	10	1	18s
Royal Insurance Fire & Life .....	100,000	60	20	8	£20½ £20½
Scottish Commercial Fire & Life.....	125,000	22½	10	1	24s 2½s 6d
Scottish Imperial Fire and Life.....	50,000	6	10	1	27s 27s 6d
Scottish Provincial Fire & Life.....	20,000	15	50	8	£14½ £15
Standard Life.....	10,000	58½	50	12	153
Star Life.....	4,000	5	25	1½	£15

**DOMINION**  
**SALVAGE AND WRECKING CO.'Y,**

HEAD OFFICE:

**No. 26 HOSPITAL ST., MONTREAL.**

The powerful Wrecking Steamer "RELLER," with Wrecking Cables, Anchors, Steam Pumps, Hydraulic Jacks, Surf Boats, &c., fully equipped with a skilled crew of Wreckers and Divers, is stationed, with her Pontoons, at Murray Bay, ready, DAY OR NIGHT, to proceed at once to any vessel that needs assistance, on receipt of a telegram from Head Office, Montreal.

This Company has also on the Upper Lakes, the tugs "Mixer" and "Folger," and steamer "Conqueror," with all Wrecking appliances for service on the Lakes or River above Victoria Bridge.

Apply to HEAD OFFICE, or S. E. GREGORY, Assistant Manager, or Captain JOHN DONNELLY, Wrecking Master, Kingston.  
For service on Lower River or Gulf, apply to HEAD OFFICE, 26 Hospital street, Montreal.

**H. HERRIKIAN, JAS. G. ROSS, F. W. HENSHAW,**  
President. Vice-Prs., Quebec. Sec.-Treasurer.

**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 insurances granted in all the most approved forms.

— CHIEF AGENTS: —

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

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.**

**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, 89 Cannon Street, London.

\*A Comm'r for N. Y., Illinois and other States.

**Walkerton, Ont.**

A. B. KLEIN, BARRISTER, SOLICITOR, NOTARY, &c.

Walkerton, County Town of Bruce Co., Ont.

**Waterloo, P. Q.**

JOHN P. NOYES, Q. C.

ADVOCATE, WATERLOO, P. Q.

**Woodstock, N. B.**

A. PPLEBY & 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, Barrister, Attorney, Solicitor in Chancery, Notary Public, Conveyancer &c. Special attention to mercantile collections.

**Winnipeg, Man.**

ROSS, KILLAM & 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.**

**RATES REDUCED.**

**THE STANDARD LIFE**

Assurance Co.'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks.....over \$90,000,000

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, Can.

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, . . . . . £2,222,552 St

**QUEEN**

INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . . . £2,000,000 Stg.

INVEST'D 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.

**NOTICE**

**Anchor Insurance Company**

The annual meeting of the above Company will be held at the offices of the Company, Nos. 22, 24, 26, Church Street, Toronto, on Friday, the 30th day of March next, at the hour of one o'clock in the afternoon for the purpose of electing Directors for the ensuing year and for the transaction of other business.

By order of the Board,

HUGH SCOTT,

Secretary.

Toronto, Feb. 27th., 1883.

**Insurance.**

**Plate Glass Fronts Insured AGAINST BREAKAGE,**

AND

**Immediate Replacement**

Furnished when Broken.

DOMINION PLATE GLASS INS. CO'Y,

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.....	3.49 "
" 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.B., 28th November, 1882.



DEVOTED TO

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

Issued every Friday Morning.

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American " -	\$3 U.S. cy
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M. S. FOLEY, Managing Editor and Proprietor. We do not undertake to return unused manuscripts.



COBBAN

MANUFACTURING

COMPANY.

Toronto, Ont.

Dear Sir,

In returning thanks to our numerous friends and customers throughout the Dominion for the very liberal patronage extended to us during the past we have now much pleasure in stating that our efforts for the future will be more vigorous and extended than heretofore.

Referring to our own Manufactures we feel safe in saying that we are **Head Quarters** for everything in our line, our facilities being second to none in America.

Our **Factory**, covering a frontage of 200 feet, excellently lighted and fitted up with the most modern machinery and conveniences, affords our workmen every opportunity for turning out the Wares in the best and most substantial manner.

Having a large **CASH CAPITAL** invested in the business we are at all times in a position to take advantage of the markets. All Raw Materials are purchased at the closest prices for CASH.

Every department is under the superintendence of the most experienced and skilled workmen.

**MOULDINGS.**—We have seventy different designs and patterns, prices ranging from  $\frac{1}{2}$  cent per foot to \$2.00 per foot, as can be ascertained by reference to our Catalogue.

**FRAMES.**—We manufacture the largest Stock and finest designs in the Dominion, having last Autumn added to our already large assortment the manufacture of **Ebony and Satin Goods**, giving our patrons now fifty patterns to choose from. For value and style we are satisfied that we lead in this department.

**LOOKING GLASSES.**—We make all sizes from 4 x 6 to 24 x 48 in the following patterns, "Canada First," "Arch Top," "Gothic," "Louise," "X.L." and various other styles, fitted with German and Shock Plates as may be desired. For value and finish this line cannot fail to give satisfaction, as the jobbing trade have fully endorsed.

**MIRRORS.**—**FINE GOLD, WALNUT & GOLD, EBONY & GOLD.** During the past season we have manufactured some of the most elaborate designs and finest finish ever produced in Canada.

Many of our friends no doubt examined the display at the **INDUSTRIAL EXHIBITION**, held at **TORONTO**, in September, 1882. We were highly complimented on the Exhibit. We make all sizes from 18 x 36 to 66 x 264, and shall at all times be glad to furnish designs and prices on application.

**FANCY CABINET WARE.**—We are now manufacturing all styles of **WALNUT and EBONY BRACKETS, TABLES, MUSIC-RACKS, EASELS, CORNICE-POLES and CORNICES**, which for design and finish will be found equal to anything hitherto produced.

**SILVERING DEPARTMENT.**—Owing to the great demand for our **BRITISH and GERMAN MIRROR PLATES**, we have more than doubled our capacity. None but the most experienced workmen are employed, and everything that money and talent can procure is utilized in producing the most perfect plates.

We are large Importers of **PLATE, GERMAN and SHEET GLASS**, and have in stock all sizes. Plate Glass for Shop Fronts imported at lowest current prices.

**PICTURE FRAME SUNDRIES.**—A varied assortment, and everything required by country dealers.

**UPHOLSTERERS' GOODS.**—Consisting of **TAPESTRIES, REPS, JUTES, PLUSHES, HAIR-CLOTH, GIMPS, TASSELS and CORD, &c.**, purchased direct from the manufacturers. Samples and prices on application, which will compare favorably with those of any house in Canada.

**CABINET MAKERS' HARDWARE.**—**DROP HANDLES, DRAWER-PULLS, ESCUTCHEONS, CHAIR-NAILS, CORNICE-POLE TRIMMINGS IN BRASS, TOW, &c.**

Our **MR. PHILLIPS** intends visiting England, France and Germany in March, to make purchases and to perfect arrangements for the supplying of all the requirements of an extended and rapidly increasing business. We assure our customers and the trade that nothing will be left undone by us to merit a continuance of their confidence.

## OUR REPRESENTATIVES.

Annexed will be found the names of the gentlemen who will represent us, and we respectfully request you to examine their samples and compare prices. We will do our utmost to serve you faithfully, and hope our business relations will be mutually profitable and agreeable.

**MR. DAVID H. HOGG**, Grand Trunk East from Brockville, including Province of Quebec, and all lower ports to Newfoundland.

**MR. J. W. NICHOLLS**, Manitoba, and the Gt. North West.

**MR. FRANK A. HEWSON**, Canada Southern, Grand Trunk West and Gt. Western.

**MR. R. B. WILLIAMSON**, Grand Trunk East to Kingston, Toronto and Nipissing, Midland, Northern, and Toronto, Grey & Bruce Railways.

**MR. COBBAN** will superintend the above, and visit as many of his friends as possible during the year.

Letter Orders and Telegrams will receive prompt attention. Liberal Terms. Special prices to Jobbers who handle large quantities. Soliciting your Orders.

We are,  
Yours truly,

Cobban Manufacturing Company.

**FIRE NOTICE.**—The Fire in East wing of Factory on the 1st of March will not interfere with business. Our stock being kept in the West wing, sustained no damage. We are shipping as usual, and expect to be in full running order in a few days.

COBBAN MANUFACTURING COMPANY