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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 17.

MONTREAL, FRIDAY, NOVEMBER 16, 1883.

Finance Dept. 22 Dec. '83 13

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

STAPLES.

EXTRA VALUE IN

- Fancy Flannels,*
- Navy Blue Flannels,*
- Grey Flannels,*
- Canton Flannels,*

- BROWN BLANKETS,**
- FAWN BLANKETS,**
- WHITE BLANKETS,**
- ALL WEIGHTS.**

JOHN MACDONALD & CO.
TORONTO & MANCHESTER.

WYLD, BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

Mr. R. HR ROW R,

182 ST. JAMES STREET

Leading Wholesale Houses of Montreal

HOLIDAY GOODS.

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

H. A. NELSON & SONS.

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

Wholesale Dealers in

European and American
Fancy Goods,

Clocks, Toys,
Smallwares, &c.

Manufacturers of

Brooms and Woodenware.

S. GREENSHIELDS, SON & CO.

WHOLESALE

DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736,

CRAIG STREET,

MONTREAL.

The Chartered Banks.

BANK OF MONTREAL.

NOTICE IS HEREBY GIVEN

that a

DIVIDEND

OF

FIVE PER CENT.

upon the paid-up Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at its Banking House, in this city, and at its Branches, on and after

SATURDAY,

the first day of December next.

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

By order of the Board.

W. J. BUCHANAN,

General Manager.

Montreal, 23rd Oct., 1883.

EXCHANGE BANK OF CANADA.

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

HEAD OFFICE, - MONTREAL.

DIRECTORS.

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

Henry Bulmer.

BRANCHES.

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

FOREIGN AGENTS.

LONDON - The Alliance Bank (Limited).
New York - The Hanover National Bank.
Boston - The Mercantile 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. Kentall,
John James Cater, J. J. Kingsford,
Henry R. Farrer, Frederic Lubbock,
Richard H. Glyn, A. H. Philipotts,
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.
Brantford, Ottawa, Fredericton, N.B.
Paris, Montreal, Halifax, N.S.
Hamilton, Quebec, Victoria, B.C.
Toronto.

Agents in the United States:

New York.—D. A. McTavish and H. Stikeman, Agents.

CHICAGO.—H. M. Breeden, Agent.

San Francisco.—W. Lawson & C. E. Taylor, Agents.

LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.

Foreign Agents.—Liverpool—Bank of Liverpool.

Australia—Union Bank of Australia. New Zealand

—Union Bank of Australia, Bank of New Zealand,

Colonial Bank of New Zealand. India, China and

Japan—Chartered Mercantile Bank of India. London

and China—Agra Bank, Limited. West Indies,

Colonial Bank. Paris—Messrs. Mareau & Krauss &

Co. Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available

in all parts of the world.

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Res., \$125,000.

HEAD OFFICE, MONTREAL.

Directors.

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

Branches of the Molsons Bank.

Aylmer, Montreal, Toronto,
Brockville, Morrisburg, St. Thomas,
Clinton, Owen Sound, Sorel, P. Q.
Kzeter, Rimouski,
Ingersoll, Smith's Falls, Waterloo, Ont.
London.

AGENTS IN THE DOMINION.

Quebec—Merchants Bank and Eastern Townships

Bank.

Ontario and Manitoba—Dominion Bank and Fed-

eral Bank and their Branches.

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

Nova Scotia—Halifax Banking Company and its

Branches.

Prince Edward Island—Union Bank of P. E. I.

Charlottetown and St. John's.

Newfoundland—Commercial Bank of Newfound-

and St. John's.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs.

Morton, Bliss & Co., Messrs. W. Watson and Alex.

Láng; Boston, Merchants National Bank, Portland,

Oasco National Bank; Chicago—First National

Bank; Cleveland, Commercial National Bank;

Detroit, Mechanics' Bank; Buffalo, Farmers and

Mechanics' National Bank; Milwaukee, Wisconsin

Murie and Fire Insurance Co.; Bank; Toledo, Sec-

ond National Bank; Helena, Montana—First Na-

tional Bank; Fort Benton, Montana—First National

Bank.

AGENTS IN EUROPE.

London—Alliance Bank, Limited, Messrs. Glyn,

Mills, Currie & Co.; Messrs. Morton, Rose & Co.

Liverpool—The National Bank of Liverpool.

Antwerp, Belgium—La Banque d'Anvers.

Collections made in all parts of the Dominion and

returns promptly remitted at lowest rates of ex-

change. Letters of Credit issued, available in all

parts of the world.

The Chartered Banks.

MERCHANTS BANK

OF CANADA.

NOTICE is hereby given that a dividend of

Three and One-Half per Cent.

For the Current Half Year, being at the rate of

Seven per cent. per annum,

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

Saturday the 1st of December next.

The Transfer Books will be closed from the

16th to the 30th of November next,

both days inclusive.

BY ORDER OF THE BOARD.

G. H. AGUIE

GENERAL MANAGER.

Montreal, 24th Oct., 1883.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, MONTREAL.

C. S. CHERIER, 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.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID UP \$2,000,000.

DIRECTORS.

HON. ISIDORE THIBAUDEAU, President.

JOSEPH HAMIL, Esq., Vice-President.

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

J. LeBlond, Esq., J. W. Bayle, Esq.

U. Desjardins, Esq., J. LaFrance, Cashier.

HONORARY DIRECTOR—Hon. J. B. Thibaudon.

BRANCHES—Montreal—C. A. Villain, Manager;

Sherbrooke—John Campbell, Manager; Ottawa—

C. H. Carrière, Manager.

AGENTS—England—National Bank of Scotland,

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

La Banque de Paris et de Pays Bas; United States

National Bank of the Republic, New York; National

Revere Bank, Boston; Newfoundland—The Com-

mercial Bank of Newfoundland.

CANADA—Prov. Ontario—The Bank of Toronto,

Maritime Provinces—Bank of New Brunswick, Mer-

chants Bank of Halifax, Bank of Montreal; Manitoba

—The Merchants Bank of Canada.

A general Banking, Exchange and collection bus-

ness transacted. Particular attention paid to collec-

tions and returns made with utmost promptness.

Correspondence respectfully solicited.

The Chartered Banks.

The Chartered Banks.

Loan Societies.

THE CANADIAN Bank of Commerce.

Head Office, Toronto. Paid-up Capital \$6,000,000 Rest 1,900,000

DIRECTORS.

Hon. WILLIAM McMASTER, President. WM. BULLIOT, Esq., Vice-President. T. Sutherland Stayer, Esq., Jas. Crathern, Esq., John Waidie, Esq., Hon. S. C. Wood, George Taylor, Esq., W. N. ANDERSON, General Manager, JNO. C. KEMP, Ass't Gen'l Manager, ROBERT GILL, Inspector.

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

BRANCHES.

Ayr, Goderich, St. Catharines, Barrie, Guelph, Sarnia, Belleville, Hamilton, Seaford, Berlin, London, Simcoe, Brantford, Montreal, Stratford, Chatham, Norwich, Strathroy, Collingwood, Orangeville, Thorold, Dundas, Ottawa, Toronto, Dunnville, Paris, Warkenton, Galt, Parkhill, Windsor, 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.

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

IMPERIAL BANK OF CANADA.

Capital Paid up \$1,300,000 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, Tugersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winipeg, 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.

INCORPORATED IN CANADA

AUTHORIZED CAPITAL \$1,500,000 CAPITAL PAID IN MAY 15, 1880 1,440,659 RESERVE FUND 363,000

Board of Directors.

W. HENNEKER, President, A. A. ADAMS, Vice-President, Hon. M. H. O'Chrane, G. N. Galer, G. K. Foster, Hon. J. H. Pope, T. S. Morey, Hon. G. G. Stevens.

Wm. FARWELL, General Manager.

Head Office—Sherbrooke, Que.

Branches—Waterloo, Richmond, Cook's Bay, Stansfeld, Cowansville, Granby, Farnham.

Agents in Montreal—Bank of Montreal, London, England—London & County Banks, Boston—National Exchange Bank.

New York—National Park Bank. Collections made at all accessible points and promptly remitted for.

THE BANK OF TORONTO.

DIVIDEND NO. 55.

NOTICE is hereby given that a Dividend of

FOUR PER CENT.

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

Saturday, the First day of December next.

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

By order of the Board, D. COULSON, Cashier.

Toronto, 24th October, 1883.

The Western Bank of Canada.

HEAD OFFICE, OSEAWA, 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.

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

LA BANQUE JACQUES CARTIER.

NOTICE is hereby given that a Dividend of

THREE and a HALF PER CENT.

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

for the current half year

and will be payable at the Office of the Bank in Montreal on and after

The 1st day of the month of December next.

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

By order of the Board, DEMARTIGNY, Cashier.

Montreal, October 24th, 1883.

THE MARITIME BANK

OF THE

DOMINION OF CANADA.

Head Office—ST. JOHN, N.B.

Board of Directors.

THOS. MACLELLAN, President, JER. HARRISON, (of J. & W. F. Harrison, Flour Merchants), Vice-President, JOHN TAPLEY, (of Tapley Bros. Indian Town), JOHN D. MOY, (of Troop & Son Shipwreck), JOHN McMILLAN, (of J. & A. McMillan, Book Sellers).

JOSIAH WOOD, M.P., Sackville, A. A. STERLING, Fredericton, C. A. SHIER, Alfred T. Y.

AGENCY—FREDERICTON: S. S. Murray, Agent. WOODSTOCK, N.B.: G. W. Yanward.

Montreal Loan & Mortgage Co.

INCORPORATED 1858.

CAPITAL \$1,000,000.00 TOTAL ASSETS \$1,583,263.52

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

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

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

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

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

BOARD OF DIRECTORS: M. H. GAULT, Esq., M.P., President, Hon. A. W. OGILVIE, Senator, Vice-President, G. F. C. SMITH, of the L. L. and Globe Insurance Company.

JAMES CRATHERN, of Crathern & Cameron, THEODORE HARRIS, Esq., Director, Liverpool & London & Globe Insurance Company, A. F. GAULT, Esq., of Messrs. Gault Bros. & Co., THOMAS CRAIG, Esq., President Exchange Bank of Canada.

TRUSTEES AND EXECUTORS AUTHORIZED BY ACT OF PARLIAMENT TO INVEST THE DEBENTURES OF THIS COMPANY.

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

THE HAMILTON Provident and Loan Society.

GEORGE H. GILLESPIE, Esq., President, JOHN HARVEY, Esq., Vice-President.

Subscribed Capital \$1,500,000.00 Paid-up Capital 1,100,000.00 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.

Dominion Savings & Investment Soc.

LONDON, ONT. INCORPORATED, 1872.

Capital \$1,000,000.00 Subscribed 1,000,000.00 Paid-up 700,000.00 Reserve Fund 804,882.88 Contingent Fund 140,000.00 Loans made on farm and city property, on the most favorable terms.

Municipal and School Section Debentures purchased. Money received on deposit and interest allowed thereon. F. B. LEYS, Manager.

CANADA LOAN AND BANKING CO.

SAVINGS BANK.

HAMILTON, Ont.

Interested on deposits of one dollar and up wards. Money to loan on real estate.

ROBT DUNCAN, Esq., W. KIRNS, M.P., J. A. KENNEDY, Manager.

Oceanic Steamships.

Allan Line.



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

1883. Summer Arrangements. 1883.

This Company's Lines are composed of the following Double Engine City 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.
Numidian.....	6,100	Building.
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	" James Wylie.
Sardinian.....	4,050	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	" W. Richardson.
Hibernian.....	3,434	" Hugh Wylie.
Capitan.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Pruselan.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Siberian.....	3,000	Building.
Buenos Ayres.....	3,800	" R. P. Moore.
Coastal.....	3,000	" Barclay.
Cresian.....	3,600	" C. E. McGallais.
Manitoban.....	3,150	" McNical.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,500	" J. Brown.
Waldensian.....	2,600	" W. Dalzell.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylius.
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, Londonderry and Quebec Mail Service.

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

FROM QUEBEC:

Polynesian.....	Saturday, Nov. 10
Parisian.....	Saturday, Nov. 24
Peruvian.....	Saturday, Nov. 17
Sarmatian.....	Saturday, Dec. 1
Sardinian.....	Saturday, Dec. 8
Circassian.....	Saturday, Dec. 15

RATES OF PASSAGE FROM QUEBEC.

Cabin.....	\$70 and \$80
(According to Accommodation.)	
Intermediate.....	\$40
Steerage.....	\$25

FROM HALIFAX.

Hibernian.....	Monday, Nov. 19
Capitan.....	Monday, Nov. 26
Nova Scotian.....	Monday, Dec. 3

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

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

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

An experienced surgeon carried on each vessel. Berths not secured until paid for.

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other Information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; O. Huzo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 3, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch St., London; James & Alex. Allan, 70 Great Clyde St., Glasgow; Allan Bros., James Street, Liverpool; Allan, Hae & Co., Quebec; Allan & Co., 75 La Salle Street, Chicago; H. Hourlier, Toronto; Lewis & Alden, 207 Broadway, New York, and 201 Washington Street, Boston, or to

J. & A. ALLAN, 101 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.....	3,850
Quebec.....	2,700	Orson.....	3,550
Mississippi.....	2,630	Vancouver.....	5,700
Brooklyn.....	3,000		

DATES OF SAILING

FROM QUEBEC TO LIVERPOOL. FROM PORTLAND.

Toronto.....	21th Nov.	* Oregon.....	20th Dec.
* Sarnia.....	6th Dec.	Dominion.....	27th Dec.
Ontario.....	13th Dec.		

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60, \$65, and \$80; return, \$90, \$108, \$117, and \$144, according to steamer and berth. Intermediate, \$40. Steerage, \$24.

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

For Freight or Passage apply in London to 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.

Brantford, Ont.

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., 82 St. George's Square, GUELPH, ONT. Assignments taken and Estates managed

Montreal.

JOHN FAIR, 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, 215 St. James, St., (Nordheimer's Block.) Montreal.

KENT & TURCOTTE, Public Accountants & Auditors,

7 PLACE D'ARMES SQ.

Jacques-Cardier Bank Building, Montreal. A. L. KENT ALPHONSE TURCOTTE.

Leading Toronto Brokers.

E. STRACHAN COX. T. F. WORTS.

COX & WORTS, STOCK BROKERS,

No. 26 Toronto Street, Toronto.

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

Agents' Directory.

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

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

Legal.

For Accountants, &c., see other page.

Bandon and Regina, Man.

PETERSON & PETERSON, BARRISTERS, &c.,

DENMARK & NORTHRUP, Barristers, &c., Belleville, Ont.

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

HARDY, WILKES & JONES, BARRISTERS & ATTORNEYS-AT-LAW, Solicitors in Chancery, Notaries, &c. ARTHUR S. HARDY, Q. C. ALFRED J. WILKES, LL.B. C. S. JONES.

St. Catharines, Ont.

ALBERT C. BROWN, (Successor to Brown & Brown.) Barristers, Attorneys, Solicitors in Chancery, Notaries Public, &c.

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H. SANFIELD MACDONALD, (late MacLennan & Macdonald.) BARRISTER, SOLICITOR, CONVEYANCER, NOTARY, &c. Solicitor for the Ontario Bank. N.B.—Special facilities for making prompt Collections throughout Ontario and Manitoba.

Galt, Ont.

BALL & BALL, BARRISTERS AND ATTORNEYS-AT-LAW, Solicitors for Canadian Bank of Commerce

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

Hamilton, Ont.

FURLONG & STEELE, Barristers and Attorneys at Law, Solicitors in Chancery, etc., 10 King St. W. EDWARD FURLONG, LL.B. D. STEELE, Jr.

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

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

A. D. CAMERON, Barrister, Attorney-at-Law, Solicitor in Chancery and Insolvency, Notary Public, Conveyancer, &c. No. 10 Huchson St., south, Hamilton, Ont.

PARKES & MACADAMS, BARRISTERS AND SOLICITORS IN THE SUPREME COURT, ATTORNEYS AND NOTARIES. Offices: Hamilton Provident and Loan Society Chambers, First Flat. Entrance on Huchson St.

**ONTARIO INVESTMENT ASSOCIATION,
LIMITED,
OF LONDON, ONTARIO.**

CAPITAL SUBSCRIBED \$2,050,000
RESERVE FUND 4,100,000
CONTINGENT FUND 1,871,500
INVESTED

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

HENRY TAYLOR, Manager.

OFFICE—Richmond St., London, Ont.

BANQUE VILLE-MARIE.

Notice is hereby given that a dividend of THREE AND ONE-HALF PER CENT (3½ per cent) upon the paid-up capital stock of this institution, has been declared for the current half-year, and that the same will be payable at its Head Office, in this city, on and after

Saturday, the 1st Day of December next.

The transfer books will be closed from the 20th to the 30th of November next, both days inclusive.

By order of the Board,

UBALDE GARAND,

Cashier.

Montreal, 25th October, 1883.

Bank of Hamilton.

DIVIDEND NO. 22.

Notice is hereby given that a dividend of

Three and one-half per cent

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

Saturday the 1st day of Dec. next.

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

By order of the Board.

E. A. COLQUHOUN,

Cashier.

Hamilton, October 25th, 1883.

THE LEADING

Trade Auction House

IN CANADA.

PETER RYAN,

Trade Auctioneer & Financial Agent,

29 FRONT STREET WEST,

TORONTO.

Trade Sales every Two Weeks on the above premises. **Dry Goods, Clothing, Boots and Shoes, Woollens and General Merchandise.**—Special attention given to Sales of Bankrupt Stocks and Estates.

Consignments solicited of surplus merchandise from Manufacturers, Importers and General Merchants.

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

Leading Wholesale Trade.

ROBT. MCCREADY,
WHOLESALE
BOOT & SHOE
MANUFACTURER
Office & Warehouse, 29 & 31 WILLIAM ST.,
Factory, 28 COLLEGE STREET,
MONTREAL.

E. E. GILBERT & SONS,

MANUFACTURERS OF
PORTABLE AND STATIONARY
ENGINES,
Steam Pumps, Shafting, Pulleys, &c.
Office:
722 ST JOSEPH STREET
MONTREAL.

W. & F. P. CURRIE & CO.

100 GREY NUN ST., Montreal,
MANUFACTURERS OF
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

J. A. MATHEWSON

202 McGill Street.

DOMINION PAPER CO'Y.

100 Grey Nun street, Montreal,

(MILLS AT KINGSEY FALLS, P.Q.)

MANUFACTURERS OF

The following grades of high class papers:—

Nos. 1 & 2 Book and Printing, (Toned & White,

" 3 News and Printing, "

White Tea and Bag,

Bleached Manilla Envelope, Bag and Wrapping.

White Manilla Tea and Wrapping.

Unbleached Manilla Bag and Wrapping.

Blotting Paper.

First Prize Dominion Exhibition 1880.

JOHN CRILLY & CO.,

MANUFACTURERS OF

Blotting Paper, Flour Sack Paper,

Music Paper, Fine Manilla Paper,

Colored and Brown & Grey Wrapping

White Printing Paper,

Flour Sack Paper Brgs, &c., &c. Paper.

Roofing Felt and Match

Special Sizes and Weights made to order

389 ST. PAUL ST., MONTREAL.

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.
MANUFACTURERS OF
Boots and Shoes, Wholesale
CORNER OF
Craig and St. Francois Xavier Streets,
M. H. Cochrane,
Chas. Cassils, } **MONTREAL.**

JAMES MCCREADY & CO.
WHOLESALE

BOOT AND SHOE
MANUFACTURERS,
35 & 37 WILLIAM STREET.
MONTREAL.

J. & T. BELL,

MANUFACTURERS OF

Fine Boots and Shoes

WHOLESALE,

273 NOTRE DAME STREET.
MONTREAL.

Fine made goods, latest styles, equal in finish the best American makes, and specially adapted town custom.

W. J. WEBSTER,

Wholesale Manufacturer of

Fine Hand and Machine-Sewed

BOOTS AND SHOES,

626 Craig Street, Montreal.

**SHAW BROS. & CASSILS,
TANNERS,**

And dealers in

HIDES AND LEATHER,

426 & 428 NOTRE DAME ST.

MONTREAL.

Cassils, Stimson & Co.,

IMPORTERS OF

FOREIGN LEATHERS

PRUNELLAS & SHOE FINDING

AND

Leather Commission Merchants,

13 & 15 ST. HELEN ST., MONTREAL

Legal.

Kingston, Ont.

E. H. SMYTHE, LL. D.

BARRISTER, SOLICITOR, &c.

Special attention to Commercial Collections.

Penetanguishene, Ont.

WALTER J. KEATING,

SOLICITOR, &c.

Pictou, Ont.

EDWARDS MERRILL,

BARRISTER, SOLICITOR, NOTARY PUBLIC,

&c. Office: Washburn Block, Main St., Pictou.

St. Thomas, Ont.

FRMATERING & ROBINSON, Barristers, &c.,

Solicitors for Imperial Bank and South-Western Loan Society. Collections promptly attended to in all portions of Western Ontario.

Seaforth, Ont.

MCCAUGHEY & HOLMESTED, Barristers, &c

Seaforth, Ontario.

Leading Manufacturers &c.

D. Morrice & Co.

General Merchants Manufacturers' Agents, &c.,
MONTREAL and TORONTO.

HOHELAGA COTTONS.

Brown Cottons, and Sheetings, Fine Bleached Shirtings, Canton-Flannels, Yarns & Bags.

STORMONT COTTON CO.

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

VALLEYFIELD COTTONS.

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

ST. CROIX COTTON MILL.

Fancy Checks, Gingham, Bleached Shirtings, Wide Sheetting, &c.

WINDSOR COTTON MILL.

Brown Cottons, &c.

STE. ANNE SPINNING CO. (Hochelaga).

Heavy Brown Sheetings.

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

The Wholesale Trade only supplied.

— THE —

Canada Cotton Man'g.

COMPANY,

CORNWALL, ONT.

MANUFACTURERS

COTTONADES, WOVEN DUCKS, DYED DUCKS,

White Ducks for Sails, Tents, in 7, 7 1/2, 8, 9, 10 and 12 oz.

CANTON FLANNELS, BLEACHED, UN-BLEACHED and COLORED.

GRAIN BAGS, SUGAR BAGS.

All orders executed DIRECT from the Mills at Cornwall Accounts opened with the Wholesale Houses only

THE

Bolt and Iron Co.

OF TORONTO

Manufacture every kind of

Carriage and Fancy Head Bolts,

Tire and Sleigh Shoe Bolts,

Stove and Sink Bolts,

Railway and Machine Bolts,

Boiler Rivets and other Rivets,

Railway Spikes & other Spikes,

Lag and Gimlet-Pointed Screws

Plough & Special Shaped Bolts.

Specify early. Specify now and avoid disappointment in deliveries.

Leading Manufacturers &c.

CANTLIE EWAN & CO.,

GENERAL MERCHANTS

AND MANUFACTURERS' AGENTS,

MONTREAL AND TORONTO.

Merchants Manufacturing Co., BEACHED SHIRTING.

Cornwall Manufacturing Co., WHITE & COLORED BLANKETS

A. Loma & Son (Herbrooke), PLAIN AND FANCY FLANNEL.

Almonte Knitting Co., SHIRTS AND DRAWERS.

Thorold Knitting Co., SHIRTS AND DRAWERS.

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

15 Victoria Square, Montreal

13 Wellington Street, East, TORONTO.

SIMARD & FOERSTER,

MANUFACTURERS OF

Gilt and Imitation Mouldings,

LOOKING-GLASS AND PICTURE-FRAMES,

DEALERS IN

STEEL ENGRAVINGS, PAINTINGS & FINE CHROMOS

WHOLESALE AND RETAIL.

658 & 660 CRAIG STREET, MONTREAL.

Re-Gilding Done Promptly.



Chamblly Flannels,

WARRANTED ALL WOOL.

NONE GENUINE unless

Stamped with the above Trade

Mark. Buyers will please note

this when purchasing.

CHAMBLLY

GREY COTTONS

IN THE FOLLOWING WIDTHS

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

Unsurpassed in Make and Quality.

Leading Manufacturers &c.

WM. PARKS & SON,

COTTON SPINNERS, BLEACHERS AND DYERS,
NEW BRUNSWICK COTTON MILLS

ST. JOHN, N.B.

COTTON YARNS, White and Colored, Single and Double Twist Yarns, Bleached and Colored

CARPET WARPS, White and Colored.

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

HOSIERY YARNS of every description.

BALE KNITTINGS, superior in quality to that imported.

FANCY WOVEN SHIRTINGS and APRON CHECKS.

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

A GOLD MEDAL at the Dominion Exhibition at Montreal, 1880.

A SILVER MEDAL at Kingston for best assortment of Cotton Manufactured at Montreal, 1882.

A SILVER MEDAL at Montreal, 1882 for best display of Cotton Goods. For Sale by the Wholesale and Retail Dry Goods Trade throughout the Dominion, 1882.

AGENTS: WM. HEWETT, 21 Lemoine St., Montreal. 11 Colborne St., Toronto.

HAMILTON

COTTON COMPANY,

HAMILTON, ONTARIO,

MANUFACTURERS OF

COTTON YARNS,

White and Colored, Single and Double

CARPET WARPS, white and all colors,

BEAM WARPS of every description,

HOSIERY YARNS

And Balled Knitting Yarns,

EVERY VARIETY.

Denims, Tickings and Cottonades,

These goods are universally pronounced by the trade to be fully equal to any made and for regularity and evenness in make and coloring they are unsurpassed.

CARPET WEAVERS: You will find our Warps superior to any in the market, we ask you just to GIVE IT A TRIAL.

If your Dry Goods Man has not got it, write to us, and we will see you are promptly supplied.

OUR YARNS, of which we make all descriptions, will be found equally good.

ASK FOR THEM—TRY THEM.

This Company was awarded two first prize silver medals at Toronto Exhibition 1881, and three first prizes at Provincial Exhibition at Kingston, 1882.

AGENTS:

Winans & Co., Toronto.

F. McElderry & Co., Montreal.

GRAVEN COTTON CO.,

MANUFACTURERS

BRANTFORD, ONT.

STANFORD MOIZZIMMOO

GREY SHEETINGS.

AGENT:

S. DAVIDSON,

16 Colborne Street, Toronto.

Legal Notice

Kingston, Ont.

J. A. MACPHERSON,

Attorney, Solicitor, Notary-Public.

Silk and Cotton Manufactories, &c.

MONTREAL, JULY 2ND, 1883.
"SILK THREAD"

CHANGE OF
Standard Shade Card.

We take pleasure in notifying the trade that we have issued a

NEW STANDARD SHADE CARD

largely increasing the number of colors in which our goods are produced.

Retail merchants desiring a card for their convenience will be furnished with one by applying to their wholesale house or direct to

BELDING, PAUL & CO.

THE

STEEL COY'S CANADA

Manufacture

PIC AND BAR IRON CAR WHEELS,

CAR AND LOCOMOTIVE AXLES,

NAIL PLATE, &c.

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

OFFICE IN MONTREAL,

No. 17 St. John Street.

REMINGTON TYPE-WRITER.

WYCKOFF, SEAMANS & BENEDET, NEW YORK.

SOLE EXPORTING AGENTS.

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

P.O. Box, 1824.

J. O'FLAHERTY,

AGENT FOR CANADA

489 ST. PAUL STREET, MONTREAL.

BOWN & WOODS,

ST. JOHN'S, NEWFOUNDLAND,

TWO GENERAL AND 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.

Leading Wholesale Trade of Montreal.

WM. BARBOUR & SONS,
IRISH FLAX THREAD

Received Gold Medal THE Grand Prix Paris Exhibition, 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.



SPOOL COTTON.

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

M. E. Q.

ESTABLISHED 1830

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.

THE NEW

CROCODILE LEATHER

NOTE PAPERS,

In four Tints, viz:

Cream, Primrose, Celestial

Blue & Caledonian Grey.

Rex Octavo & Regina Octavo.

ENVELOPES TO MATCH

NEW COURT WALLET SHAPE.

Sample Books on Application.

MORTON, PHILLIPS & BULMER,

STATIONERS,

Blank Book Makers and Printers,

375 Notse Dame St., Montreal.

Leading Wholesale Trade of Montreal.

NEW FRUITS.

Box Valencias (Extra selected in Layers).

Ordinary Layers.

London do

Best London do

Choice Dehesa do

Imperial Cabinet do

Bris. Malaga Grapes.

Bris. Provincial Currants.

Cases do do

Patras do do

Bostizza do

PRUNES IN 2lb. JARS,

Choice Imperial, Imperial, Superior, Extras.

TURNER, ROSE & CO.,

IMPORTERS OF TEAS,

WHOLESALE GROCERS,

Corner ST. JOHN AND HOSPITAL,

MONTREAL.

Commercial Summary.

The QUANTITY of beet-root sugar imported to Great Britain in 1870 was 165 tons; in 1882 it was 400,000 tons.

According to Chamber's Journal the milkmen have discovered a way to defy the lactometer. By mixing syrup of glucose with the water, it is stated to be impossible to detect the difference by means of that instrument, hither deemed an absolute test.

Messrs. Greenshields, Busted & Guerin have dissolved by the retirement of Mr. E. B. Busted, who continues in another office of the Exchange Bank chambers on his own account.—Mr. R. R. Stevenson has been appointed selling agent of the Montreal Cotton Co.

At the auction sale of the estate of R. W. Cowan & Co. this week, Messrs. McLean, Shaw & Co., the largest creditors, became purchasers of the stock, which realized 36 cents in the dollar. Mr. Cowan has been put in charge of the business by the firm.

We are highly complimented by the clever manner in which our contemporary, the Star, adapts our paragraphs to the columns of its Saturday edition; we think however, the new "city editor" should acknowledge the source of his information—once in a while.

Mr. M. Kortosk lost no time after the purchase of Taylor, Robertson & Co.'s stock at 27 cents in the dollar the other day, in having his sign put up in front of the premises,—and no seizures were made. It is supposed the old firm will carry on the business for the purchaser meantime; as no arrangement has been made for a discharge.

The customs authorities in leaning towards a liberal interpretation of intentions may forget that a small fine is merely an incentive to renewed efforts. The importer who succeeds in getting caught only once in a while can afford to pay a little out of the proceeds; and it often costs nothing to try. Persian lamb-skins and sealskins-mantles would appear to be rather favored.

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA.

Dyestuffs, Colors,
Chemicals, &c.

OF

WM PICKHARDT & KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,
GERMANY.

BUY

PRINCESS
BAKING POWDER,
ABSOLUTELY PURE.

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

MANUFACTURED BY

WM. LUNAN & SON,
SOREL, QUE.

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

A New Yorker has received a gold medal from the Lyons (France) Academy for an ingenious machine he has invented for the automatic reeling of silk from the cocoons by means of electricity, which has been warmly received by the French manufacturers.

ONE OF THE many persons who invested, not wisely but too well, in North-west land speculations is a gentleman in a town along the line of the Midland Railway. He owes a local bank a considerable sum, and action with a view to recovery is spoken of. His wife has already sued for \$6,000, money lent, and will probably obtain first judgment.

SOME OF THE leading manufacturers of Ontario are endeavoring to bring about some understanding with the Government in order that Canadians may be free from the harassing claims of American patent holders for royalties and other remunerations on improvements made in this country which sometimes unavoidably resemble those patented in the United States.

ATTENTION has been directed again to the abuse of the "franking privilege" practised in and about the legislative halls at Ottawa. There can be no valid reason why an intending publisher of parliamentary works, compiled solely for self-interest, should be permitted to issue his circulars and letters postage free—unless it is because he is a civil servant and adds to his name "Kt. H. S., Ottawa."

Leading Wholesale Trade of Montreal.

GREENE & SONS
COMPANY

MONTREAL,

HATS, CAPS,

—AND—

FURS.



ALL LINES ARE NOW COMPLETE,
AND ORDERS PROMPTLY ATTENDED TO.



BUFFALO

—AND—

FANCY ROBES.

GENTLEMEN'S FURNISHING.

Latest Styles, Lowest Prices,

—SELECTED FOR—

FALL TRADE, 1883.

MR. VINEBERG, of Riceville, Ont., is said to be offering his creditors 15 cents in the dollar. This is some proof in the direction of his expressive remark a few weeks ago to a clever legal gentleman who drove some forty miles to collect an account for a firm in this city, who had filled a small order, evidently mistaking Vineberg for a more responsible namesake. He is reported as having received for answer that there were no assets, and that the firm were—not wise—to trust him.

J. CEDRAS, a maker of silk hats in a small way, this city, is another of the traders brought down by the troubles of Taylor, Robertson & Co. Cedras owed the firm two notes, amounting together to \$500, and was obliged to ask for some indulgence. This he procured, and gave renewal notes to retire the old ones; but through some mishap the old notes were not removed, and Mr. Cedras now finds himself liable for \$1,000 instead of for \$500. At a meeting of his creditors last week he acknowledged himself owing some \$1,000.

CHAS. CULLEN, of Carleton, Que., general dealer, has cabled a meeting of creditors. He claims to have sufficient in the business to pay all claims, but has not been able to realize in time. A statement is being prepared.—Mr. Paxton, oil dealer, this city, who recently failed, is endeavoring to pay 25 cents in the dollar, cash, to enable him to get his discharge.—The St. Croix Cotton Co., St. Stephen, N.B., had a meeting of creditors at Providence, R.I., recently, at which it is reported some practical arrangements were concluded.

R. B. MURRAY & Co., oil dealers, this city, have assigned to Peter Pulton, who is preparing a statement for the creditors. The firm was formerly Murray, Bremner & Co. The concern was well "inted," probably owing to

the interest of Mrs. Murray in the business, who now, however, appears as one of the largest creditors. There seems to have been some misapprehension as to the firm's dealings with Mr. John McMillan, wholesale oil dealer. The only "accommodation paper" was a note for \$500, which Mr. McMillan recently gave R. B. Murray & Co., in advance, for as many oil barrels bought from the latter.

WINNIPEG is gradually recovering from the depression which followed the extraordinary period of prosperity that marked its growth during the last year or two. Mr. F. Wheeler, connected with the Standard Life Ins. Co. in this city, who has just returned from a trip to the North-West, says the value of buildings erected in Winnipeg during the past season will not fall short of two millions of dollars. Much of the falling off in the trade of that city is due to the rise and growth of other important centres, which, according as the railroad advanced westward and population spread, became in their turn distributing points for their own immediate section of country.

ON SATURDAY last judgment was recovered by their bankers against Field & Davidson, wholesale saddlery, Hamilton, for upwards of \$9,000. The house has been on a downward course for some time past. It established a branch in Winnipeg a couple of years ago under the management of Chas. J. Field, and heavy losses then precipitated the catastrophe. The house was founded by the late John Field, and was developed by him from a small saddlery concern to a large wholesale house. The present partners are Margaret Field, his widow, and William J. Field, his son. An assignment for benefit of creditors has been made to S. E. Townsend, but of course the Bank judgment will be a first charge. After that is satisfied not much will remain for the other creditors.

Leading Wholesale Trade of Montreal

Taylor, Robertson & Co.
WHOLESALE
HAT AND FUR HOUSE,
PULL OVER AND SILK HAT,
MANUFACTURERS,
587 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 18, 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

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfid.,
Cod Liver Oil, Norwegian,
Coriander Seeds, Cream of Tartar,
603 CRAIG STREET,
MONTREAL.

BERTHIER en haut is to have a bolt factory. The town has promised a bonus of \$4,500, on condition that constant employment be given to at least 40 hands. The factory is expected to be ready by March.

WE COMMENT to the insurance fraternity a perusal of the somewhat lengthy communication of our fair friend in Boston, as affording an unusually frank description of the circumstances surrounding a heavy fire loss and its adjustment—in Canada.

R. LOUGHEAD & SON, furniture, Toronto, are offering a time compromise of 50 cents in the dollar on liabilities of about \$2,000. Mr. Loughhead was formerly unsuccessful as a builder, and was not likely to be more so in a business of which he had a more limited knowledge.

J. L. EWING, general dealer, Otterbourne, who began business there some 5 years ago with a capital of about \$1,250, has assigned. His stock is valued at \$1,200; book debts foot up \$2,100. He lays claim to the land on which he built, and says it is worth some \$1,600.

FROM the reference to the late firm of H. R. Beveridge & Co., last week, it might have been inferred that Mr. A. M. Perkins' experience in the dry goods business had been a sad one. Mr. Perkins is shown to have come out of the business rather ahead, even after the terms of the dissolution had been completed.

Leading Wholesale Trade of Montreal

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

BRANCH WAREHOUSE,

Post Office Street, Winnipeg, Man.

Merchants visiting the city are invited to inspect our

FALL STOCK OF CLOTHING,
LADIES' MANTLES AND ULSTERS.

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

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

S. H. MAY & CO.,

474 AND 476 ST. PAUL STREET,
Importers and Dealers in

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

SOME heavy failures are reported among the lumbermen of Chicago. Canadian trade is affected but lightly. We note that the presumably wealthy Toronto firm of McIntosh & Co. have been obliged to call their creditors together. The liabilities are stated to be about \$55,000; assets somewhat less.

MR. W. J. WHITHEAD, manager of the Hudson and St. Anne's Cotton Mills, says operations will be resumed on Monday, the 26th inst., a boon which the people of our eastern suburb will know how to appreciate. The growth of Hochelaga under the influence of these large manufactories is truly remarkable.

A COMPARISON of the imports of merchandise at the port of Montreal during October with those for the corresponding month of 1882 shows a decrease in cotton fabrics of over 50 per cent, a slight falling off in iron and steel; a slight increase in fish; a slight decrease in woollen manufactures and a large increase in bacon, hams, beef, etc.

THE PRIVATE bankers in Winnipeg referred to last week are Messrs. Adamson & Co. As might be supposed, the troubles are due to real estate speculations. Judgment has been recorded in favor of the Federal bank for about \$70,000. Another bank is suing for \$40,000, and a third one for \$15,000. Numerous other

KIRK, LOCKERBY & CO.,

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,
MONTREAL.

writs have been served, but there is said to be little prospect for unsecured claims.

MORIN & Co., traders, St. Cesaire, Que., have effected a compromise at 50 cents in the dollar. —The liabilities of J. Daigneau & Co., hemlock bark dealers, St. Hyacinthe, are about \$250,000, cause of trouble trying to control the market in their line. The estate will be liquidated under the supervision of Mr. W. Farwell, cashier of the Eastern Townships Bank, to whom they assigned.

MESSRS. A. W. OGILVIE & Co., flour millers, this city, have expended \$100,000 in building elevators along the line of the Canadian Pacific Railway during the past season. Mr. W. W. Ogilvie of the firm, who has just returned from a several months' sojourn in the North-West, says it is the first of their investments out there from which they have received full value for their money.

JOHN ST. PIERRE, of St. Polycarpe, Que., storekeeper, has assigned to Kent & Turcotte. Liabilities about \$3,000; assets about \$2,000. Cause of trouble, selling too cheap. —Jos. Loisel, carrying on the business of grocer and furniture dealer in a small way at the Tanneries suburb, has assigned to Kent & Turcotte. He owns property valued at \$5,000, but heavily

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 art wing demands of the trade. A buyer of taste and experience in the British and the Canadian Woolens market enables us to secure to our customers choice and able goods as to styles, patterns, textures and make up, suitable to all classes and to the demand of the times, and at prices that cannot fail to give satisfaction.

JOHNSON'S GENUINE WHITE LEAD

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



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

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

HENRY CHAPMAN & CO.,

IMPORTERS, MONTREAL.

AGENTS IN CANADA FOR:

Messrs. PINET, CASTILLON & CO., COGNAC, BRANDIES.
 " LUCAS FRERES, Do
 " G. H. MUMM & CO., REIMS, CHAMPAGNES.
 " P. A. MUMM & CO., FRANKFORT, O.M., Hocks & Moselles.
 " B. & E. PERRIER, CHALONS, CHAMPAGNES.
 " T. G. SANDEMAN & SONS, OPORTO, PORTS.
 " CASTLES & CO., TABRAGONA, RED WINES.
 " W. HAY, FAIRMAN & CO., GLASGOW, WHISKIES.
 " DUNVILLE & CO., BELFAST, Do
 " R. THORNE & SON, GREENOCK, Do
 " BAGOTS, HUTCHIN & CO., DUBLIN, Do
 " H. G. KAWNEY & CO., LIVERPOOL, Old London Dook Rum in Case.
 " D. J. THOMPSON & CO., LEITH, Ginger Wine, Old Tom, etc. etc.
 " MACHEN & CO., LIVERPOOL, Export Bottlers of Guinness & Sons P. S.
 " ROBERT PORTER & CO., LONDON, Bess & Co.'s Ale.
 Mr. WILLIAM MERWAN, EDINBURGH, SCOTCH ALES.
 " LAWRENCE JOYCE, LIVERPOOL, PICKLES.
 THE A POLLINARIS CO., LTD. LONDON, NATURAL MINERAL WATERS.
 August 20th.

SANDERSON, BROS. & CO., (LIMITED),

Sheffield, ENGLAND,

Manufacturers of the

PATENTED SAND BLAST SHARPENED FILES.

These Files are fast superseding the old style of make, and are acknowledged by all who have used them to be superior to any other file made. For revised prices from stock or to import write—

J. MUCKLESTON & CO.,

WHOLESALE HARDWARE,

KINGSTON ONTARIO,

SOLE AGENTS FOR THE DOMINION.

Orders Solicited for Sanderson's Celebrated Cast Steel from Stock or Importation.

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

encumbered. He will probably show a surplus. Trouble caused by business not keeping pace with the ripening of his promises to pay.

THERE is nothing discouraging implied by the manner in which the Marysville, N.B., cotton mill is progressing. The *Herald* of this city quotes advices to the 5th to the effect that Mr. Alex Gibson, the chief promoter, has "between 300 and 400 persons employed about the cotton mill. About 180 masons are employed on the structure. Next season Mr Gibson intends to erect about 150 brick dwellings and two hotels for the accommodation of the mill operatives."

PATTERSON & FOTHERINGHAM, proprietors of the knitting factory at Merriton, Ont., have assigned, owing to inability to secure payment of some \$4,000 to their bankers, who were already creditors for some \$8,000, but for which they hold goods as security. The total liabilities will not much exceed \$15,000. The firm made every endeavor to arrange for the extension of the \$4,000, but were not able to procure a satisfactory endorser. They owe some \$3,000 for endorsement to another person in the vicinity. This is one of the mills which Mr. Morrice had been helping along.

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

AND

HOSIERY,

750 to 754 CRAIG ST., MONTREAL.

BENNET & Co., of this city, wholesale paper dealers, have assigned. Mr. Bennet was formerly in the employ of the Canada Paper Co., and started for himself some seven years ago, but has been more or less hampered for want of capital. He lost by the recent failure of Mr. John Yule, of Chambly, and finding that prospects were not improving, and some claims pressing, he concluded to secure, as far as in him lay, an equitable division of the assets among his creditors. The liabilities are estimated at \$43,000, of which \$28,000 are direct; the assets may be worth three-fourths of the direct debts.

J. ROBITAILLE & FILS, of St. Flore, on the St. Maurice, who assigned to Kent & Turcotte, of this city, this week, acknowledge liabilities of about \$25,000. The firm have been largely interested in the lumber trade. One of their two mills was sold on the 14th ult. under circumstances not satisfactorily understood by the creditors. The remaining mill is valued at \$14,000. Their troubles are attributed to losses by lumber contracts. The firm showed a surplus last year of some \$10,000, but this, it appears, has vanished, together with amount of the present deficiency, \$1,000. The purchaser

THE PATENT**Exhaust Steam Injectors**

for Stationary & Locomotive Boilers

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

Lists and prices on application to the Agents,

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

of the mill appears to have had a claim of \$3,500 against the firm.

H. S. PATTERSON, a general storekeeper of Portage la Prairie, who started there with a capital of about \$5,000, in 1880, was granted an extension by his creditors a few months ago, but a Hamilton firm, together with his former partner, whose interest he had bought out refused, and he was in consequence pushed, and was sold out by the sheriff, on the 3rd inst., at 55c in the dollar. His trouble is attributed to having paid too large a price (\$26,000) for his partner's interest in the business and to real estate speculation in Winnipeg, where he formerly did business, and where he made considerable money in real estate but subsequently lost during the general depression.

A. D. DELISLE, general storekeeper, Stanfold, Que., whose assignment was recently noted, shows a small nominal surplus over liabilities of some \$4,000. He was formerly in the dry goods trade in Quebec, but was unfortunate; not being able to carry out the compromise effected with his creditors in 1876, he was

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 Latched 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 Plushing Nails, Pressed and Clinch Nails, Slatting, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Nails, Galvanized Nails Also, Tinned Nails and Tacks of all kinds.
Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felice Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

PORTER & SAVAGE,
TANNERS

AND MANUFACTURERS OF

LEATHER BELTING,

FIRE ENGINE HOSE, HARNESS, MOCCASINS

LACE, RUSSET and

OAK SOLE LEATHERS.

OFFICE AND MANUFACTORY

436 VISITATION STREET, MONTREAL.

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

compelled to abandon the business. His career at Stanfold dates from 1881.—Mr. Odé of the firm of Victor Odé & Co., leather dealers of St. Hyacinthe, Que., whose assignment has already been noted, was at one time a prominent merchant of that city. He lost heavily by the fire in 1868, and was obliged to settle at 40 cents in the dollar, but has evidently not been able to recover from the effect of his losses at that time.

Our occasional correspondent, "Traveller," in a recent communication, calls attention to methods pursued by some hardware houses, among whom competition is becoming exceedingly keen. "It would seem," he says, "as though nothing is left undone to break prices on the manufacturers. Travellers sell at cost and under to consumers instead of to the retail trade; and if any respectable wholesale hardware dealer doubts it, let him request his customers to ask the nearest country blacksmith or wagon-maker, and he will learn the truth of the statement." We fancy our correspondent takes too gloomy a view of other things; and this is evidenced by the

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue Black

Writing Fluid

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.

THOURET,
FITZGIBBON & CO.,

15 Lemoine St., Montreal,

AND

41 Luetzow Street, Berlin, Germany.

IMPORTERS OF

French Woollens,

Tailors' Trimmings,

Swiss Embroideries,

German Hosiery and Gloves.

ANILINES

In full stock and guaranteed pure.

The Morse Soap and Chemical Company,

TORONTO.

Sole Agents for READ, HOLLIDAY & SONS

PATENT ACID MAGENTA.

Teas, Costigan & Wilson,

(Successors to James Jack & Co.,)

IMPORTERS of TEAS

AND GENERAL GROCERIES

66 ST. PETER STREET, MONTREAL

readiness with which accounts generally are being met, and by the many merchants throughout the country who take advantage of extra discounts on cash payments, a method adopted by a few wholesale houses who have, prudently, perhaps, adopted the plan during the fall season.

THE Chicago commission agent of a New York house has been ignominiously exposed by a wholesale firm in that city whom he had been accustomed to supply. The buyer of the Chicago house was approached by the representative mentioned with the proposition that if he would make extensive orders through him he would arrange it so both could make some money. He further unfolded his plan by stating that the buyer could report to the house that he had bought his goods at a considerable

Leading Wholesale Trade of Montreal

JAMES GUEST,
COMMISSION MERCHANT

—AND—

GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR

- Jules Duret & Co., Cognac. (Vine Growers Co.)
- Jules Bellerie. (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. Cauneux et Fils, Château de Dizy, près Epernay, Champagne.
- Renaudin Bollinger & Co., Ay, Champagne.
- Seigert & Sons, Trinidad, Genuine Angostura Bitters
- Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
- Guinness' Stout, Bass' and Allsopp's Ale, &c.
- Boig Fousset & 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 Famous Loch Katrine, Scotch Whiskies.
- James Watson & Co., Dundee, Fine Old Scotch Whiskies.

OLIVES

IN BULK, AND BOTTLED.

C. H. BINKS & CO.,
MONTREAL.

CHICORY

BEST QUALITY

GRANULATED

in casks and cases of

8-14 lb. TINS.

JOHNSON, RUSSEL & CO.,

77 ST. JAMES STREET,

MONTREAL.

advance over the actual cost, that the goods would be billed at such advanced rate, and when he (the commission man) was paid he would divide with the buyer. The latter reported the whole story. Upon advice eighteen dozen fur collars were contracted for at \$10 per dozen, the customary price being \$7.50. The goods were delivered and paid for at the advance, and the commission man was honest enough to pay the buyer \$27 as his share, which he turned over to his chief. The agent was sent for, and charged with the offence, which he endeavored to blame on the buyer, but, on being confronted with the latter, he abandoned the denial, and was obliged to beat a hasty retreat.

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

Hodgson, Sumner & Co.,
 IMPORTERS OF
DRY GOODS,
 SMALL WARES and FANCY GOODS,
 347 & 349 ST. PAUL ST.
MONTREAL.

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

A. & T. J. DARLING & CO.
 Bar Iron, Tin. &c. and Shelf
 Hardware,
 GUN-OUTLERY A SPECIALTY.
 FRONT ST., East.] **TORONTO.**

J. & J. TAYLOR,
TORONTO
SAFE WORKS.

ESTABLISHED, - 1855.

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

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

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

GALT SAFE WORKS.

Goldie & McCulloch

GALT, ONT.,

MANUFACTURERS OF

FIRE AND BURGLAR
PROOF SAFES

Vaults, Vault Doors, Etc.,

For **BANKS, REGISTRY OFFICES,**
PRIVATE and PUBLIC BUILDINGS, ETC.,

ALFRED BENN, Agent,
 31 St. James St., **Montreal.**

CANADA

BUSINESS COLLEGE
Hamilton, Ontario.

A superior Business College. The largest in Canada. Offers young Men and Ladies a thorough and complete course of ACTUAL BUSINESS TRAINING. Students enter any time. For Catalogue apply to R. E. GALLAGHER, Principal.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 16, 1893.

THE CANADIAN PACIFIC RAILWAY.

The New York bears are leaving no stone unturned to damage the Canadian Pacific Railway; and although we have in Canada numbers of politicians who would like to injure the Pacific Company in order to damage the Government, which, naturally, desires its success, yet the hostile parties are driven to take opposite ground. In Canada the cry has been and still is that the Government has granted to the Canadian Pacific Company such advantageous terms that those interested are likely to make enormous profits.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	about \$100,000,000
Invested funds.....	do 30,000,000
Annual Income.....	do 4,000,000
or over \$10,000 a day.	
Claims paid in Canada.....	do \$ 1,300,000
Investments in Canada.....	do 2,000,000

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

W. M. RAMSAY, Manager, Canada.

STILL ANOTHER VICTORY!

Victory has once more perched upon the banners of the

Williams Singer Sewing Mach. Co.

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

Head Office, 347 Notre-Dame Street, Montreal.

DOMINION

Organ & Piano Co.,

BOWMANVILLE, ONT.

Manufacturers of First Class PIANOS and ORGANS.

Highest Awards wherever exhibited.

Philadelphia, 1876; London, 1876; Sydney Australia, 1877; Paris, 1878.

Instruments for ARTISTS a Specialty.

Visitors welcome, and a Large Assortment always in stock at our

Wholesale and Retail Warerooms,

280 Notre Dame St. Centre.
MONTREAL.

L. E. N. Pratte, General Agent.

1883 - St. John Exhibition - 1883

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

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

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

ROBIN & SADLER,
MONTREAL,
 OVER ALL COMPETITORS.

On the other hand, the New York bears represent the Canadian Pacific Company as having received so little from the Government that they are wholly without the means of fulfilling their engagement. Both assertions are unreliable, and for obvious reasons: the New York bears have in view to depreciate the stock as much as possible for speculative purposes, while the opposition journals feel that it is a safe question on which to oppose the Government, and one likely to enlist the prejudices of the masses. In regard to the guarantee, which has been recently given, we plead guilty to the charge of having avoided going into details, and we were rather pleased to find that an important change had been made in the scheme as originally published, possibly without proper authority. It appears now that the guarantee is to be limited at present to \$65,000,000, and of course the amount to be paid by the Company in advance will be much less. The New York *Graphic* appears to have been completely misled by false information. It states that a pool "bargained with some Canadian speculators" to call a block of the stock at about 20. This is simply impossible, as is the further statement that the pool is trying to sell the shares at the best obtainable price above 20. There are no Canadians who can fairly be termed "speculators" who are large holders of the stock. The parties referred to must be the syndicate which made the bargain with the Canadian Government. The *Graphic* has instituted a comparison between the resources of the Northern and Canadian Pacific Companies. It leaves out of the latter's resources first an item of no less than \$30,000,000 being the lowest estimate of the value of the sections of the road constructed by the Government and handed over to the Canadian Pacific. Then it places the subscription of stock at \$5,000,000, in other words, it suggests that for \$55,000,000 stock already issued and \$10,000,000 about to be issued only \$5,000,000 will be realized. If the *Graphic* will permit us to do so, we shall venture to amend its estimate. We place the sections of the road built by the Government at \$30,000,000, the cash bonus and land grants at \$50,000,000, although a portion of the land has been sold at nearly \$3 an acre. Then we place the value of \$65,000,000 of stock at about \$36,000,000 and the result of the whole will be \$116,000,000; or rather more than the estimate for the Northern Pacific. It is, however, to be borne in mind, that the Canadian Pacific has no interest liability except for the \$65,000,000 of stock, the interest of which, at 3 per cent, is guaran-

teed for ten years by the Government of Canada, while the whole, \$112,650,000 of the Northern Pacific is bearing interest. As to the Canadian grumblers we have merely to repeat that we are unacquainted with the precise details of the bargain between the Government and the Company, but we feel assured that the Government will have ample security for its guarantee; and, on the assumption that it has, we think that there can be no doubt that it will be sustained by public opinion in aiding the Canadian Pacific Company.

Further information has been obtained since the foregoing was written. We are still, however, in the dark as to the cause of the arrangement being made. The inference to be drawn from some of the articles in the English press is that, owing to the rapidity of construction, the Government is being called on for its cash bonus sooner than it expected, and that it finds it convenient to borrow on terminable annuities the amount of that bonus. As to the *Globe's* criticism that the Pacific Company might fail to pay for the balance of the terminable annuities, it is clear that so long as the certificates of the unissued \$35,000,000 of stock are in the hands of the Government it can incur no risk, as the annuities would be payable to the holders of the stock. We publish at foot President Stephen's letter communicated to the New York press, in order to remove the false impressions that had obtained currency:

OFFICE OF THE CANADIAN PACIFIC RAILWAY COMPANY, No. 63 William street, New York: The Canadian Pacific Railway Company, in order to insure to its stockholders a fixed minimum dividend on their shares, and thus constitute the stock an absolute reliable security for permanent investment, have deposited with the Government of the Dominion of Canada money and securities, in consideration of which that Government, on the tenth day of November instant, executed a contract with the company and the Bank of Montreal, under which it bound itself to pay into that bank, as trustee for the shareholders, on the seventeenth day of February and August in each year, until the 17th of August, 1893, inclusive, a sum of money sufficient to pay a semi-annual dividend of 1½ per cent on the entire outstanding capital stock of the company. Out of this sum the Bank of Montreal, by the same contract, covenants with the railway company to pay to the stockholders half-yearly dividends at the above rate. It is the intention of the Railway Company to supplement the guaranteed dividend by an additional 1 per cent semi-annually during construction, thus making an annual dividend on the stock of 5 per cent, and after the entire completion of the railway (which, it is expected, will be accomplished at latest by the Spring of 1886), by such further dividends as its earning will warrant.

Notwithstanding this arrangement, securing a minimum dividend for ten years of 3 per cent per annum, the unearned subsidies granted to the company under its charter in money and lands remain wholly unimpaired, and will be obtained from the Government as heretofore as construction progresses, and will therefore be available for the completion and equipment of the railroad. [Signed] GEORGE STEPHEN, President.

OUR COMMERCIAL POLICY.

It is rather amusing to read the various theories enunciated from time to time by the exponents of the policy of the Opposition on the subject of our Commercial Policy. We should infer from some recent articles in the *Globe* and *Hamilton Times* that the designation "Free Trade party" will be abandoned. The *Globe* frankly admits that "there is no Free Trade party in Canada," while the *Times* has a long article headed, "What's in a Name?" in which the writer argues that there really is a Free Trade party in Canada, although not a party favorable to the abolition of all customs duties. The *Times* must be aware that there are customs duties in England, and yet there is there what is generally known as a Free Trade party. The meaning of the term in England is not the abolition of all customs duties but the abolition of all duties that involve protection to domestic industries. A duty on tea falls on all consumers of the article and gives no protection, as it is not produced in the United Kingdom. The cultivation of tobacco is prohibited by law.

In the case of spirits the duties are the same on the domestic as on the foreign article. Now, it would be quite possible to raise an excise revenue in Canada on manufactures produced in the country, and in the case of tobacco the system has been adopted. It will not do for the *Times* to argue that "Free Trade," as understood in England, is impracticable, although it is notorious that it has no advocates in Canada, as the *Globe* admits. As to "duties for protection" we must assure the *Times* that the English manufacturers would maintain that 17½ to 20 per cent were protective duties, and the Canadian Free Traders have always admitted they were willing to consent to incidental protection. Under our old duties both cotton and woollen factories were established in Canada, and for many years the avowed protectionists acknowledged that they would be quite satisfied with duties ranging about 20 per cent. Of course, all those who are interested in manufactures must naturally desire as much protection as they can get, and the

policy of the present Government, on which it appealed to the people, was to carry out the principle of protection to every industry at all suitable to the country.

The principal Manitoba organ of the Opposition, the *Winnipeg Free Press*, objects to being charged with disloyalty, because of his advocacy of Commercial Union, but his definition of loyalty is loyalty to what he holds to be "the best interests of Canada." That is simply begging the question. The advocates of annexation and independence profess to be loyal to the best interests of Canada. What we think the *Winnipeg Times* is called on to do is when it takes so wide a departure from the avowed policy of the party, to which it professes to be allied, to explain the practical effect of the system which it advocates, and its ground for believing that, even if it were desirable, it would be possible to procure its adoption. The *Free Press* declares that "Canada cannot exist under present circumstances." It points out that the people in the different provinces are engaged in different industries, some in lumbering, others in mining, others in agriculture, others in manufacturing. This no one will dispute, and precisely the same may be said of the people of the United States, where the employments of the people are still more varied, owing to climate. There are cultivators of several products in the Southern States which are not suitable to a northern climate. The *Free Press* cannot pretend that our commercial policy has been adopted from any sentiment of loyalty to the great nation of which we form a part. Strange as it may seem, the *Free Press* holds that our institutions are superior to those of our neighbors, while he recommends a policy that every man with common sense must perceive would inevitably lead to that "political absorption" which he professes to deprecate. We shall simply call on the *Free Press* to deal candidly with the question of "Commercial Union." We ask him: 1st. Does he believe that it would be possible for Canada, while connected with Great Britain, to admit the manufactures of the United States free of duty and to impose duties on those of Great Britain? 2nd. Does he maintain that Canada should adopt the United States tariff against Great Britain, or, if not, how a common tariff should be framed? 3rd. Can he state any fact to warrant the supposition that the United States would agree to establish what is termed a Zollverein with Canada, that is, a common tariff the receipts to be divided according to the population or

otherwise, with internal free trade? When United States journals have treated the question they have scouted as absurd all such ideas, avowing at the same time that they want Canada and are ready to take it over. We confess that we find it impossible to comprehend how advocates of Commercial Union can be other than annexationists. Even independents would hardly favor the free admission of United States manufactures. It is strange that the *Free Press* should fail to perceive that, while professing to advocate free trade, he is really giving in his adhesion to the most protective policy in the world. We should have to adopt a still more protective policy than we have got. If the opposition party are for annexation let them proclaim it; if not, then the hypocrisy of their organs should be exposed. Not a leading opposition journal has ventured to call attention to the practical advocacy of annexation by the *Winnipeg Free Press*.

IMMIGRATION.

We have had to devote so much space to a criticism of the *Minerve's* article on the important subject of "Trade with France" that we must be brief in our notice of some highly impertinent (we shall not use a stronger term) remarks on our criticism of Sir Hector Langevin's late speech, intimating the intention of the Government to devote the taxes raised from the people of Canada to paying the railroad fares, etc., etc., of persons who have left the country, in order to coax them to return. We may have been led into a slight error in assuming that the emigrants to be brought back were French Canadians. Our objection applies to all classes of emigrants from this country, who, in our humble judgment, having left of their own free will, should not be paid to come back. The cause of our error we shall explain: Quebec has been playing the same game, but the Quebec treasury is at a low ebb, and it seemed to us clear that this was one mode of getting "better terms." The Dominion was to do what Quebec could no longer do, and supply the means to bring back the French Canadians. We would like to subject Sir John Macdonald and a few of his colleagues to a cross-examination on oath as to the originator of this notable scheme. We entirely acquit every member of the Government, from the Provinces, outside of Quebec, of having suggested such a scheme. We hope that care will be taken to ascertain the nationality of the assisted immigrants under the new scheme, should the Ontario members

be infatuated enough to adopt it. If it should fail we do not imagine that it will cause any resignations. We have taken broad ground as to bringing back emigrants, but it is notorious that the bulk of the French Canadians are in the New England factories and that our own operatives are being thrown out of employment.

We have noticed the impertinence of the *Minerve*, who, in defiance of established usage, has not only introduced the name of a gentleman having no responsibility for what appears in our editorial columns, but who has been mean enough to ascribe as a motive for our criticism, that Sir Francis Hincks did not receive an invitation to the late political demonstration in honor of Sir Hector Langevin. We can hardly believe the *Minerve* so ignorant as to be unaware that Sir Francis Hincks has not taken part in any political demonstration during the last ten years, and that he could not have been induced to take part in one, either as guest or subscriber. It is, to say the least, a pitiful motive to attribute to one who had been a Minister before Sir Hector Langevin's entrance into public life.

TRADE WITH FRANCE.

When we expressed the opinion in a recent issue of this journal that there are Canadians base enough to contemplate the degradation of permitting France to dictate to our Government stipulations in regard to our tariff, which we have refused to listen to, when suggested by our fellow countrymen, we obviously had special reference to that class of Canadians who make no secret of their preference for France over Great Britain. *La Minerve* of this city is a fit organ of that party, and we are neither surprised nor are we altogether crushed by the tirade that we find in a late number of that journal. Our article is said to be "a real consummation—a consummation of ignorance, a consummation of blindness, a consummation of imbecility, a consummation of fanaticism, a consummation of national bigotry"!!! When we read the whole article we almost fainted away, but we were encouraged by the reflection that even in Montreal, Quebec and Ottawa the people are not all French, that there are still a large number of Canadians with British sentiments, who can appreciate sound argument, even though it may establish the fact which we stated in our last, that France has treated us like outcasts. Without condescending to notice further the *Minerve's* abuse we shall deal with its criticisms. The French Vice-Consul was right in the *Minerve's*

opinion in expressing his belief that "Canada was not doing its share in bringing about so desirable an object" as a commercial treaty. We are not surprised at the *Minerve* siding with France against Canada, and we have little doubt that the writer truly represents the opinions of many of his countrymen. Canada should have gone meekly to France, and offered to submit to any terms, no matter how degrading, that she might think fit to impose. *La Minerve* goes further. It enquires whether Sir Alexander Galt took the best means to succeed, and adds, "we do not believe so, and we might even add that we know the contrary." Exactly! Sir Alexander Galt, we fully believe, did not take the best means to succeed. He acted in the interest of Canada and not of France, and subserviency to France is the policy of the allies of *La Minerve*. An intimation is given that Sir Charles Tupper will go the right way to work, and that the result of his negotiations will be to prove that France is "far from being hostile to the establishment of the most intimate commercial relations with Canada." This no one has ever denied. Let Canada degrade herself by adopting a tariff on French exports such as France wishes, and in that case France will admit her exports on the same terms as those of Turkey.

We have more than once pointed out the utter irrelevancy of the complaint against Great Britain for not including Canada and her other colonies in the French treaty of 1860. It is rather absurd to find it put forward by the organ of a Government which has protested against being included in the treaties of the Mother Country. It must be obvious that, unless Canada had intimated a desire to obtain some concessions from France, Great Britain could not have ventured to complicate the negotiations by making pledges that might have been repudiated. Great Britain's interests are widely different from those of Canada. Her great object in entering into a commercial treaty with France was to obtain a market for her manufactures on more favorable terms than had previously existed. Our object is simply to obtain admission to French markets on the footing of the most favored nations, having always admitted French exports into Canada on the same terms. Can the *Minerve* assign a single reason for the refusal of so reasonable a demand on our part? What right has France to stipulate that, in return for this demand, we shall regulate our tariff to please her? As to the reduction of the duty on vessels, we never asked more than that our ships

should be admitted on the same terms as those from Great Britain and many other foreign countries (including Turkey) with which France has treaties. No concession was made to us, quite the reverse. Our demand was refused, but in process of time France, for her own purposes, reduced her general tariff on ships, and we simply obtained what the whole world did.

The *Minerve* professes ignorance on the subject of our reference to Sir John Macdonald's views regarding the negotiation of treaties, and we should imagine from some of his remarks that he is grossly ignorant of the whole subject. The *Minerve* will find that Mr. Blake, the Opposition leader, proposed that Canada should be empowered to negotiate commercial treaties without reference to Great Britain. Sir John Macdonald, on behalf of a Government comprising Sir Hector Langevin and Mr. Mousseau, pointed out the impossibility of a dependency treating with independent States, but stated, further, that in practice there was no difficulty, as Canada could always rely on the efficient aid of the British Ministers.

La Minerve's remarks are all in the way of complaint of this restriction, but he fails to show that, either at Paris or elsewhere, the British representatives refused to obtain any reasonable demands made by the Canadian delegates. The assertion that Sir Alexander Galt obtained permission to enter into direct negotiations with the French authorities is not true, any more than other statements to the same effect, especially in regard to the old reciprocity treaty with the United States. *La Minerve* has completely lost its head on this subject of the negotiation of treaties.

With regard to the remarks on Turkey, we own that they are incomprehensible to us, and we can only imagine that *La Minerve* has failed to comprehend our reference. We are told "*elle n'a rien du tout à faire en cette galere.*" Our reference to Turkey was simply that France treated that Mahometan State more liberally than Canada, admitting its exports on the footing of the most favored nations. We own our inability to comprehend the meaning of the remark, "*la faute en est au gouvernement anglais, pas à nous.*" It would be imagined that we had thrown the blame on the Canadian Government. How England can be held responsible for a treaty between France and Turkey we leave the *Minerve* to explain. "*La faute*" is with France alone, which treats the Mahometans as brothers and the Canadians as outcasts (*Parias*).

We must refer briefly to the action of French Consuls-General, officers who, though they have no diplomatic functions, have, nevertheless, obtruded their advice on members of the Canadian Government. It suits the *Minerve* to sneer at an important member of the British Government for doing his duty by calling attention to an irregularity, but it admits that the Government of France repudiated Mr. Lefavre, and that nevertheless the Comte de Sesmaisons and Mr. Perrault have repeated the same conduct. We disclaim all gratitude to these gentlemen. Had they induced their own Government to do justice to Canada, gratitude would have been freely given, but they have merely intrigued to bring about the degradation of Canada by bringing French influence to bear on French Canadian members of the Government to procure concessions that France has no right to demand and that cannot be granted with honor. What Sir Charles Tupper may do we are unable to surmise, but that Sir Alexander Galt maintained the honor of his country we implicitly believe.

HARDWARE FREIGHTS.

Wholesale metal merchants view with much regret the result of the combination recently entered into between our two leading ocean lines and the Grand Trunk Railway, for regulating the winter rates of freight for heavy hardware from Liverpool to Montreal and points west. The rate to Toronto, Hamilton, London and other points west is 25s, and ten for primage, while the rate to Montreal is the same; that is to say, the Grand Trunk Railway, which certainly has had no illiberal treatment from the people of Montreal, engages to carry heavy hardware merchandise from 330 to 500 miles absolutely for nothing for western merchants, enabling them to compete at much advantage with the Montreal trade in this class of goods. But this is not the worst feature of the combination: importers who happen to have their headquarters fixed at Gananoque, Kingston or Belleville must pay 30s,—or 5s more than he of London, who lives some hundreds of miles farther from the place of shipment. This condition of things is doubtless due to the competition via Boston and New York to western Ontario, for if our friends of the ocean lines and the only Canadian through railway route refuse to carry at these figures, the more southerly lines are only too willing to undertake the job. Eastern merchants and manufacturers must be made to contribute towards making up for the low

freights to the west, and Montreal importers should probably grin and bear it, and thank their stars that it is no worse—that there is not a sliding scale all the way east, in order that there may be no exception to the rule of—the greater the distance the lesser the charge. The ample capital and wealth of many hardware and metal merchants enable them to neutralize, in a measure, any advance in winter freights, as testified by the ample and well-assorted stocks in warehouses imported during the season of navigation; nevertheless there is considerable disadvantage to them in the new winter arrangements. Montreal merchants have surely some reason to hope for more liberal treatment at the hands of the Grand Trunk authorities—certainly that no discrimination shall be made to their disadvantage, and it should not be a hopeless endeavor to apply for some modification of the objectionable features of the new freight regulations. It is to be regretted that our great railway corporation has not seen fit to maintain the former rate of difference between this city and the west, a comparatively low one compared with local charges.

IN VIEW of the attempts, some of them successful, made from time to time by plausible strangers to swindle our banks, the following circular, dated 10th inst., from St. Louis, Mo., may not be unworthy of note: "A man representing himself as Edward Webster is now operating among the banks by means of forged and raised drafts. He is described as being about 34 years of age, five feet, seven inches high, 145 pounds weight, light-brown or sandy hair, cut short, rather large, dark-gray eyes, fair complexion, full oval face, and large straight nose, small sandy mustache curled up on ends, cheeks tinged with red, judged to be either English or Scotch from his accent. When last seen—the 2nd inst.—he wore a black cut-away coat and vest of wide diagonal goods, small checked light pants, dark Derby hat, large wide-toed shoes, brow chinchilla overcoat. Wears a small pin in scarf, and carries a silver watch and gold chain. He is supposed to have a confederate with him, whose description is unknown. His mode of operation is as follows: He rents a room and advertises for a clerk, and from the applicants selects some well-appearing and unsophisticated youth to do his banking business, with the promise of a good salary; or he may rent two rooms and hire two clerks, neither clerk knowing anything of the other clerk or office. He then makes deposits of \$500 or \$1,000 in several banks, gets acquainted with the bank officials, and endeavours to and generally succeeds in gaining their confidence. After leaving a deposit at a bank for some time he introduces his clerk to the paying teller and his bookkeepers. He then occasionally checks out sums of money from his original deposit, leaving a small balance, which move is followed up by the presentation of a forged or raised draft for a large amount late in the evening. The next morning, somewhat early, the clerk is sent to draw out a sum of money equivalent to about three-fourths of the face value of the bogus draft. In the meantime the clerk is shadowed by the chief operator and his confederate, and if the money is paid the clerk is

followed to their office and relieved of the amount. If, on the other hand, the clerk should be arrested the principals decamp."

A process for rolling rails without reheating the ingots in the bloom-mill furnaces has been put in operation at Joliet, Ills. Two hundred and fifty rails were run through direct from the shears—that is, they were taken from the converter direct to the bloom rolls, and instead of being taken thence to the bloom furnaces were put at once through the rolls and finished without losing a rail or sending back a single bloom. It is said that the rails worked just as well and as easily as they do when reheated and taken from the bloom furnace. The process will be adopted, and will throw from thirty to forty heaters, chargers, buggy-men, and helpers out of employment, but this, it is claimed, is only a handful compared with the number that will be laid off when the new initial heat and soaking-pit process is adopted. This will do away with both rail-mill and bloom-mill furnaces, and the 100 or more operatives that man them, also fifty or seventy-five others engaged in the two extra meltings and heatings now used.

AMERICAN papers are urging their Government to retaliate on Germany for having so effectually raised the cry of "trichina" against the hog product of our neighbors, by passing a law forbidding the importation of adulterated German wines, which they claim would exclude fully three-fourths of the entire quantity. They also suggest that German hosiery goods should be excluded on account of the alleged poisonous dyes used in their manufacture. "If one scratches his ankle," says one of the editors, "and has a pair of German socks on at the time, he may get blood-poisoned and die."

HOW THE LOSS WAS ADJUSTED.

WASHINGTON AVENUE, BOSTON.

Thursday, November 15, 1883.

The Editor of the JOURNAL OF COMMERCE,
Montreal, Canada.

MY DEAR MR. EDITOR,—As my papa was in business in Canada for some years, and has yet some property there, he continues to subscribe for the JOURNAL OF COMMERCE, which I very generally read with a view to the extension of my culture, in order that I may not be behind the age in general information. I make this explanation so that you may understand how that a young lady should have read the very undignified letter on Fire Loss Adjustments, which appeared in the JOURNAL OF COMMERCE, a week or two ago, and I write this for the purpose of expressing, not only my surprise that you should allow such dreadfully inelegant language and such awfully incorrect spelling into the columns of your valuable journal, but also to show your many readers how very superior a lady my mamma is in tact and judgment, as you will perceive when you read my explanation of the mode in which we managed to conduct, not a rough, awkward fraud, such as Mr. Smart acknowledges, but a financial operation by means of which my dearest papa was enabled to allow us to spend our summers in Boston or at the seashore, and our winters in Washington or Florida.

You will remember, my dear Mr. Editor, my papa was a large lumber manufacturer in Canada; I do not mean that he was or is a very large man, or that he manufactured particularly large lumber, yet I noticed that he was always spoken of as "a large lumberman," for some reason or other, concerning which I have not yet made proper enquiry, as I now intend to do, as I deem it my duty to be

thoroughly cultured in every department of useful knowledge, as are all the ladies of Boston. Well, my dearest papa had been very much depressed in his spirits for some time on account of some trouble with one of his partners, who was continuously finding fault about the expenses of conducting the business which had made it so very unprofitable that none of them except my own papa seemed to make any money out of it, but then your know they were not nearly so intelligent or so *vivacious* as my papa is, and so did not make such progress as he did.

Would you believe it, my dear Mr. Editor! When my dearest papa presented the balance sheet of the business to his partners in July last, they were so overwhelmed with the state of the affairs, and were so dreadfully rude to my papa that he was obliged to buy them out of the concern, and had to give them his very own promissory notes in order to be fully relieved of those unmannerly impediments to his financial progress, shortly after which he was so fortunate as to sell at very high prices for cash some timber limits which he had preserved from the desecrating axes of those rough men who come from Lower Canada for the very purpose of destroying the beauty of our virgin forests. My papa, kind, thoughtful gentleman that he always is, had lately explained to me, whom he desires to be most highly accomplished and cultured, that he was really obliged to hide the existence of these virgin limits from his partners, lest they should insist on sending those rough Frenchmen into them to destroy their pristine beauty by cutting down those magnificent pine trees which have furnished themes for poets from Scott to our own superior Longfellow, and, in order to do so, he had to send those uncultured Frenchmen, winter after winter, into woods which had been cut over from time to time, till it was difficult for them to find pine trees upon whose gaunt trunks they could exercise their destructive propensities.

Having sold his partners and got rid of his virgin limits; no, no, no, I mean got rid of his limits and sold his partners. Oh, my dear Mr. Editor! How shall I get it right? for when a young lady's letter is crossed, one cannot cross it out. Perhaps it should be: having sold his virgin limits and got rid of his partners, my papa had left on his hands those limits on which, here and there, but very far between, stood those decayed pine trees, which, like the poor old Indian, seemed to mourn the departure or death of all their plumed tribe, and he was very much depressed in his spirits because he had to continue to pay immense monies for insurance premiums on the saw mill which was now no longer of any use to him. Would you really believe it, my dear Mr. Editor, that saw mill was not worth more than forty thousand dollars at any time, and has now become quite absolutely worthless as a saw mill, and yet those dreadful insurance agents made my poor dear papa pay premiums on nearly eighty thousand dollars; was it not quite too dreadful to bear?

Well, my dear Sir, one day last summer my papa bought a few barrels of coal oil, and, would you believe it, the horrid smelling stuff began to percolate through the joints of the staves of the quite new flour barrels in which my own dear papa had it placed in order that he might cause those beautiful sky-tinted barrels in which it came to be returned, because they were found to be very scarce and dear at the wells. Of course we could not bear the too dreadful smell of the oil, which came quite from the storehouse to the drawing-room, so papa instructed one of our gentlemen-helps to remove it—one barrel to the barn and one to the stable, and one to the saw mill; but the awkward fellow to whom my own dear papa entrusted the operation allowed the straw and chips, which lay upon the ground between the buildings, to become quite saturated with the *huile-de-charbon*, and, to my papa's astonishment and vexation, the barrel which was removed to the saw mill, became quite dislocated (one of the adjusters afterwards said, in very improper language, it was mislocated, but

my papa understands his own business quite thoroughly), so that the oil was spilt over a large part of the mill, and so saturated the dry timbers that I could no longer enjoy the coolness of its shaded colonnades.

My poor papa was dreadfully agitated over this *contretemps*, and after actually horse-whipping one of the men, he discharged every man about the place without paying them any wages, although some of them had been working for a long time out of pure devotion to us, and a quite natural desire to serve a family of intelligence and cultivation. We were all of us so dreadfully annoyed that my very own dear mamma proposed we should go to spend a few days with some friends of ours who lived a few miles away, but on learning of our proposed absence, the lady-helps of our establishment pretended to be afraid to remain alone in the house, so my kind-hearted mamma had really to grant them permission to attend an entertainment in the town, about ten miles distant, and my papa, in order to equal my mamma in kindness, lent them our remaining carriage and a pair of horses with robes and our other beautifully mounted harness; they were, however, to start at the same time as we did, so that the house might be locked by my thoughtful papa and they might take the keys.

Fearing that some one might be tempted to break into the house in the absence of everyone, we placed our silverware in an empty cistern under the cellar, and we took our jewel cases with us; after we thought we were all ready to start on our jaunt, my papa found he had forgotten those delicious cigars whose perfume is so delightful, so called back one of the lady-helps to take the key and fetch his cigar case, which she did, and as I enjoy the aroma so exceedingly my papa lit one of the cigars as we all started away, although he had to place three of those patent fuses together in order to induce the cigar to become illuminated, but he threw them on the ground lest they should injure the robes in the carriage.

This letter is becoming so too fearfully long that I am afraid you will be too dreadfully impatient, and my feelings become too agitated when I rise to the contemplation of my mamma's tact and management of those dear adjusters that I cannot now continue, so must ask your very kind forbearance for the present, remaining

My Dear Editor,
Yours most sincerely,
LUCIA FINESSE.

P.S.—As I know you will be quite as impatient to know as I am to write of my mamma's magnificent management of those acute adjusters who arrived at our friend's house in consequence of telegrams which my papa was obliged to send from there because of the unfortunate destruction of his saw mill and other buildings, on the very night we left home, therefore I shall exercise the privilege, which some young ladies neglect, of adding a brief postscript to my letter.

There were three of these gentlemen arrived all at once, but my poor papa was too unnerved to do more than to relate the circumstances of the day preceding the fire, and beg them not to suspect any of the gentlemen-helps whom he had dismissed so abruptly on that day, as he told them that, lest they should be afterwards proved to be guilty of such a dreadful crime, he did not intend to pay any of them the money which he otherwise would have considered due to them. One of the adjusters, the one who afterwards endeavored to make amends for his rude remark concerning the mislocation of the coal oil by remarking that my papa and mamma must be conservative—because I was so sweet—(did you ever hear such a stupid attempt at a compliment?)—insisted on learning the names of every one of our lady and gentlemen helps and is, I suppose, yet hunting them up in order to learn the cause of the fire. Now, do you really think, my dear Mr. Editor, if my own papa cannot for the very life of him imagine how that fire could occur, could that stupid adjuster ascertain if he followed those lady and gentlemen helps over the Alps and Himalayas and the Andes, or anywhere else.

Some time before my papa dissolved his partners he sent the books from the mill office to our town residence where our good furniture was, but he was now too exhausted by the shock of the burning of the saw mill and other buildings to do anything in the adjusting, so my mamma induced our friends to invite the adjusters to an impromptu *soirée dansante*, at which they and several of my own young lady friends enjoyed themselves exceedingly, and both myself and my mamma exerted ourselves so much for the purpose of giving pleasure to those adjusters that my papa was just inclined to be a little censorious and jealous of my mamma, and indeed, Mr. Editor, I have been engaged to one of those adjusters (not the one with the glass-eye, the horrid creature) ever since, and my mamma informs me that it is even yet too premature to dislocate the engagement.

During the evening, my mamma made arrangements for those adjusters to meet my papa in the drawing-room of our friend's house for the purpose of making out some papers, as my papa was not yet quite recovered from the shock caused by the news of the fire, so the next morning, my papa had an enormous quantity of books brought over from town for the adjusters to examine, but they, each one, declared that my papa was too perfect a gentleman for them to consider it at all necessary to make more than a cursory examination, so my papa dictated to my mamma and myself certain accounts which he seemed to remember perfectly well by reason of the intense thought which he was, most wonderfully, enabled to bring upon the subject, notwithstanding his exhaustion and agitation.

As my mamma and myself wrote, one of the adjusters, who persisted in sitting quite close to me, copied the marvelous arrays of figures to some papers which were sometimes printed and in some places blank, and he did it so surprisingly well, that when he got through the whole read just as though it were all printed or all written.

My dearest mamma noticed that the day was wearing apace, and so invited the adjusters to remain to luncheon if they would not be disturbed by the presence of two of my young lady friends who just dropped in to see how I had borne the fatigues of the previous evening, on which I had danced quite too much. Ah! my dear Editor, you should have been present with us—my dear, charming, generous-hearted mamma actually surprised us with some delicious champagne, of which we all tasted just a little—a very, very little.

After luncheon my mamma asked my papa to excuse us, as we had an engagement for the evening for which we desired to make some preparations, at which my papa was quite surprised, but after a little whispering between themselves, one of my young lady friends explained that she had thought he was aware of her intention to have us spend the evening with her, just for a little dancing and singing and music. Papa replied that he was engaged with the gentlemen who had come so long a distance to adjust his loss, and that he was not sure how long a time it would take, and even if they got through their work in time he did not think it would be quite polite to leave the gentlemen to spend the evening alone; whereupon, after a little quiet consultation with my mamma, my young lady friends induced the gentlemen, the adjusters, to promise to accompany us if they could finish their work in time to do so.

As it fortunately happened that my papa's friend is a magistrate and a perfect friend to my papa, they had all the papers completed very quickly, and they and we had another perfectly splendid time that evening.

When the adjusters went away on the next morning, my mamma and myself joined with my papa in entreating those adjusters not to be too severe upon those gentlemen helps of ours in the event of their confessing to having caused that dreadful fire, as my papa was firm in his resolution not to pay anything to any of them lest they should really have been guilty.

My papa, shortly afterwards, received his cheques for the full amount of the policies which had cost him so much money, and one of the adjusters had the charming audacity to enclose a letter to me in one of papa's envelopes, but my indulgent papa did not upbraid me on that account.

My papa's health seemed to require a change of climate, so he disposed of his town house and the furniture, and he was so grateful to my mamma when he found our silverware unhurt in the cistern in which my mamma had advised him to place it, that he transferred to her all his Canadian property which he could not sell at once.

L. F.

P.P.S.—My papa was so very uncertain as to who caused the fire that he determined not to pay any money to any one in Canada, so that since we came back to this really cultured community he has been sometimes annoyed by disgraceful letters, but by reading Emerson and Spencer he manages to be peculiarly philosophical.

L. F.

FIRE RECORD.

ONTARIO.

Hamilton, Nov. 9.—J. H. Stone's factory, damaged to the extent of \$300; insured. *Selkirk*, 9.—J. Fry's barn destroyed with contents. Loss \$2,000. *Toronto*, 10.—Mr. Collin's factory totally destroyed. Loss \$6,000; insurance not known. Nov. 13.—The building owned by Mrs. J. Boulton and occupied by the Railway supply and manufacturing Co., and Mr. Penchen, paints and oils, partly destroyed. The losses are as follows:—On the building, \$3,000, insured for \$8,000 in the Fire Association; loss to the Railway Supply Co. machinery \$1,000 and stock \$1,500, insured for \$3,000 in the North British and Mercantile, \$3,000 in Citizens, and \$2,000 in the British American. Penchen loses \$4,000, insured for \$4,000 in the Mercantile and Waterloo and \$2,000 in Royal Canadian.

QUEBEC.

Montreal, Nov. 10.—Mr. T. Jobin's residence damaged to the extent of \$500, fully insured; J. A. E. Dubois, grocery stock destroyed. Loss \$400; no insurance. Building damaged to the extent of \$300; fully insured. Nov. 12.—T. Beaudoin & Co's. grocery stock damaged to the extent of \$1,000; covered by insurance. Nov. 14.—A fire in the house occupied by W. St. Pierre and owned by Mr. Mollette. The damage is estimated at \$400, insured in the Northern Insurance Co.

NEW BRUNSWICK.

Coin Ridge, Nov. 9.—R. Wilson's house destroyed with contents. Loss not known; no insurance.

Market Reports.

MONTREAL WHOLESALE MARKETS.

THURSDAY, NOV. 15, 1883.

The wholesale business of the week has presented no unusual features of activity, and retailers continue to buy with extreme caution. The evident approach of wintry weather is promoting retail business in seasonable goods, such as furs and woollens. Money is easy. Stocks continue on the down grade, and appear to receive fresh impetus according as speculative customers arrive at the end of their tether. Rumor on Wednesday pointed to the failure of another private banker in Winnipeg. The following table shows the highest and lowest prices for the week and the number of shares sold;

	Shares sold.	Highest price.	Lowest price.
<i>Banks.</i>			
Montreal.....	2,691	187½	XD 180½
Ontario.....	1,125	106½	XD 98
Merchants.....	401	XD 116	115½
Commerce.....	1,060	125½	122½
Federal.....	371	144½	137
Toronto.....	180	171	169½
Molson's.....	323	114½	113½
Peoples.....	70	64	63
Jacques Cartier.....	25	80	.....
<i>Miscellaneous.</i>			
Montreal Gas Co.....	948	169	167
Wichelieu & Out. Nav. Co.....	781	57½	54½
City Passenger Ry	525	112	110½
Can. Pac. Ry.....	1,255	63½	60½
Telegraph.....	164	117½	117
Koyal Canadn. Ins.	55	50	.....
Can. Cotton Co.....	175	59	.....
Government 7 p.c.	2,027	140	133

ASHES.—Receipts continue liberal. There were sales the end of last week at \$5.05 for very light tares, and \$5.10 for 12½ per cent tares, but owing to several lots being pressed on the market, prices are easier at \$4.85 to \$4.90 at the close. Seconds \$4.25. No Thirds offering. **Pearls.**—About 40 barrels have arrived, nearly all of which are said to have been sold to arrive. We hear of no transactions and quote nominal. The stock now here is ample for the season. Receipts since 1st January, 7,328 barrels Pots, 499 barrels Pearls. Deliveries, 6,761 barrels Pots, 534 barrels Pearls. Stock Wednesday evening, 882 barrels Pots, 57 barrels Pearls.

BOOTS AND SHOES.—Orders for spring goods are already commencing to come in from Manitoba and the Lower Provinces, and a few sorting-up orders continue to be received, so that the factories are still kept employed. Preparatory to taking stock on the 1st December, stocks of raw material are kept as low as possible. The recent snow and cold weather throughout the country will greatly induce the sale of winter goods. Payments reported good.

CATTLE.—At the local markets last Monday, there was a fair supply of export cattle, but the demand was only moderate, the best quality selling at from 5c to 5½c; sheep at from 4½c to 5c, and choice hogs at from \$5.75 to \$6. per 100 lbs., live weight. The offerings of butchers' cattle comprised about 300 head, which met with a good demand at an advance of fully ½c; prices varying at from 3c to 4½c as to quality. About 800 sheep and lambs were on the market, there being a good demand, the former sold at from \$4 to \$8 each, and the latter from \$2 to \$4. A few calves sold at from \$3 to \$15 as to size and quality. The shipments of last week comprised 647 head of cattle, and 2,259 sheep.

DAIRY PRODUCE.—There has been a little more enquiry for Butter this week from exporters for orders per last steamer leaving port, and lots of pleasing quality have been closely picked up. The market remains extremely dull and unsettled for medium grades, and with no outlet at present. Prices nominal and unchanged. There are but few orders for Cheese and, so far as can be judged at present, the market is unchanged, scarcely anything in the shape of an open board prevailing. Stocks are large, customers scarce, and the feeling with holders weak, the near approach of the close of navigation making them anxious to sell and a lower feeling is noticeable to-day in order to fix sales. At Ingersoll, this week, 16 factories registered 11,195 boxes cheese; 9,270 boxes sold; 100

at 11½c; 8,870 at 12c; 300 at 12½c. About 10,000 boxes in section unsold. Next Tuesday will be the last market day for this season. Eight buyers present. At Little Falls sales 4,000 boxes, which virtually closes our market. All October current at 11½c; a few 11c. At Utica, 6,900 boxes sold at 10½c to 11½c; ruling price 11c.

DRY GOODS.—The city retailers, with one accord, hail the coming of the beautiful snow. They say this is just what is wanted to give business a new start, and, judging from appearances, they must feel more in tune than they have done of late. Travellers, a few of whom are still on the road, are not glowing in their reports of the trade being done in the country, but they all agree in thinking this will come right when the roads are passable, which they are hardly so in the meantime. It is satisfactory, however, to learn that stocks in the hands of the retail trade are not large, and, should the business of the ensuing winter be a fair average, more goods are sure to be wanted ere long. Confidence in placing cotton orders, both by wholesale and retail, we are told, is greater than it has been for some weeks; the supply in many lines being altogether stopped, and the consumption going on, the market in staples must soon assume a healthy condition, and this we hope will soon be made apparent by the resumption of work in all the mills, both for the sake of the operatives as well as the shopkeepers and even the shareholders.

FRUITS, ETC.—Apple market is fairly active this week, as dealers are putting in their winter stock, after which we may look for an advance in prices. Sales have been made at \$3.75 to \$4 per carload. Grapes firm, at \$5 to \$5.50 per keg. Latest cable reports quote Liverpool 17s to 18s. Malaga Lemons, receipts light; chests, \$9 to \$10; J-chests, \$5. Oranges, \$9 per case; Jamaica Oranges, \$8 to \$9 per bbl. California Pears, \$5 to \$5.50 per box. Coconuts, fresh arrivals, \$6.50 per 100. Black Dates, 6c. Onions \$2 to \$2.25 per bbl.

FLOUR AND GRAIN.—Prices are steady and unchanged, although on the eve of the close of navigation, and holders being anxious to relieve themselves of all they can. A more active demand has been experienced this week from Quebec and the Lower Provinces, which has reduced stocks here, and helped to maintain prices. **Grain.**—No change has occurred in quotations; and very few transactions have transpired. A few car loads of White Canadian Wheat, which is poor quality and only grades No. 3, has been selling at from \$1.17 to \$1.18. A few carloads of Peas sold at from 92c to 93½c, 92c on spot, and 90c to arrive. Navigation being about to close, business is rather dull.

FURS AND SKINS.—No change from last week's quotations.

GROCERIES.—Teas.—The finer qualities are reported from Japan as scarce, market firm there and rather active. With us there is steadiness and moderate business without noteworthy change of values. Advices from China report diminished exports with firm market. Steadiness prevails for fine Young Hysons and Gunpowders. English market higher for best Teas. Congous and Souchong remain steady.

Sugars.—A drop of ¼c to ½c on Refined is to be noted. Granulated 8½c to 9½c. Yellows 7½c to 8½c. Molasses dull. Syrups not specially changed. Rice firm at the advance as previously noted. **Coffees.**—Only moderate business on basis of late valuations. **Spices.**—Pepper still very high at 15½c to 17½c. Nutmegs firm. Other Spices quiet. **Fruits.**—Valentias the turn ensier, any 6½c to 7½c, and for Extra 9c to 10c. Malaga Fruit has been sold largely in New York, and an advance of about 5c to 10c noted. With us London Layers scarce.

Loose and ordinary Layers not active. Currents moderately active. Sultanas firm. Eleme Figs, owing to advices from Smyria reporting some deficiency from expected supply, held here at 13½c to 15c. Malaga Figs steady. Almonds very firm for Turragnons. Filbert also firm at the advance.

HARDWARE AND METALS.—Business is not characterized by any unusual briskness. Wholesale firms are fairly busy for the season. There has been some inquiry for pig iron; there is little doing, however, foundrymen being tolerably well stocked; on the other hand, the quantity held here is very light. The only change along the line is in Garisherie, which is quoted at \$20 to \$20.50. A sale of several hundred tons was made a few days ago at the inside figure, four months. The trade complain bitterly of the new freight regulations via Portland, Me., which are referred to elsewhere.

HIDES AND SKINS.—The market for both native and Western hides is quite active, the supply not being equal to the demand. Tanners who have been making but little black leather will now find it difficult to obtain hides. The Chicago market is reported steady, and sales of Dry Salted No. 1 have been effected at 11c, and No. 2 at 7½c on last Monday.

HOPS.—There have been very few transactions in the hop market of late, prices ranging from 23c to 25c, and even as low as 20c for the lower grades. Liverpool quotations for American hops are £6 to £8 10s.

LEATHER.—Business is quiet, as must be expected at this season, and there is little movement anticipated till about the middle of December, when shoe manufacturers begin on spring business. The trade is almost a unit on the subject of the shortening of credits, alluded to last week, and it is supposed that at the meeting to be held to-morrow, some practical arrangements may be devised for carrying out the plan proposed. Smaller dealers particularly will find it to their interest to promote this scheme; larger and wealthy firms will live safely through a competition which must drive their weaker brethren out of existence, and if undue competition as to prices or time must arise the weaker must go to the wall. The main difficulty to be overcome must lie in the enforcement of penalties for violation of the terms of agreement.

LUMBER.—The general trade is quiet. Some little stir amongst country customers, getting supplies by boats before close of navigation, but general business is very dull for this season of the year. Building operations are comparatively light this Fall, and a slack winter season is looked for. Prices are nominally the same as hitherto, but forced lots sell considerably lower. There is absolutely no speculation in lumber at present, and little change is expected before spring.

OILS.—Linseed Oil is stronger and higher, owing to light stocks, and advance in freights. **Spirits of Turpentine.**—With few enquiries the market favors buyers.

PROVISIONS.—In Liverpool a further drop of 1s occurred yesterday in pork, which closed at 66s; lard was 6d lower at 40s, bacon from 36s 6d to 37s 6d, and tallow 39s. The principal feature in the Chicago hog market yesterday was the large increase in receipts, which were estimated at 54,000 head, or 16,000 more than the previous day, and 24,000 more than at this date last year. Prices, however, did not recede much, being only 5c per 100 lbs lower. In the home market a fair enquiry was experienced for Western mess pork, at former values, a carload changing hands at \$15. A lot of Western lard sold at 10½c. The weak closing of the Chicago market has caused an unsettled feeling here.

Eggs—With colder weather and continued light receipts, the market takes a further upward move. To-day we find but little stock in receivers' hands; consequently light supplies move on arrival at from 1c to 2c higher than our last quotations. The market closes decidedly firm, and we look for still higher prices. *Pickled* or *Lined* are coming forward more freely; some of which are of very poor quality, which receivers find difficult to market even though the offerings of other kinds are extremely light. Sales of *Pickled* eggs range at from 18c to 24c. *Tallow* quiet, at unchanged quotations.

TOBACCO.—A fair to good business is being done, and prices continue steady at quotations.

WINES AND LIQUORS.—All direct shipments have gone forward; and sorting-up orders for the holiday trade are coming in quite freely. Quotations remain unchanged, and payments reported remarkably good.

WOOL.—The market generally remains quiet, with values steady and unchanged. Several large shipments have arrived this week, and are being warehoused. The English markets are reported firm and quotations unchanged. The American markets may be called steady for domestic wools; while for the more attractive stock, such as fleeces, combings, etc., holders display a confident feeling sufficient to prevent even a fractional shading on cost.

AMERICAN MARKETS.

Boston, Nov. 15.—*Flour*, demand steady, market firm. Sales of Superfine at from \$3 to \$3.50; Extras from \$3.75 to \$4.25, including choice Bakers' from \$4.50 to \$6. Spring Wheats selling at from \$6.75 to \$7.25, and Winter at from \$6 to \$6.75. *Cornmeal*, sales at from \$2.75 to \$2.80. *Oatmeal* selling at from \$4.75 to \$5 for fair to good, and from \$5.75 to \$6.25 for choice brands. *Hay*, moderate demand, best grades sell at from \$16 to \$17; fair to good from \$13 to \$15. *Butter*, better demand for choice grades. Sales of choice creameries at from 28c to 30c, fair to good from 22c to 26c. *Cheese* not so firm, extreme prices unrealizable. Sales of choice at from 12c to 13c; fair to good 10c to 11c. *Eggs* have been in demand, fresh lots scarce. Sales of Canadian at from 28c to 29c. *Canada Peas* selling at from \$1.10 to \$1.15 for choice. *Potatoes* arriving freely, market well supplied. Sales of best grades at from 50c to 55c.

Chicago, 2.00 p.m.—Wheat, Dec., 97c; Jan., 97½c; Feb., 98½c. Corn, Nov., 49½c; Year, 48½c; Jan., 48c. Oats, Nov., 28½c; Dec., 29½c; Jan., 29½c. Pork, Nov., \$10.70; Jan., \$11.5½; Feb., \$11.72½. Lard, Nov., \$7.47½; Jan., \$7.57½; Feb., \$7.67½.

New York, 2.00 p.m.—Wheat, No. 2 Red, Dec., \$1.12½; Jan., \$1.14½; Feb., \$1.16½. Corn, Jan., 60½c; Feb., 60c; May, 60½c.

Milwaukee, 2.00 p.m.—Wheat, Nov., \$1.02½; Dec., \$1.06½c; Jan., \$1.07½.

ENGLISH MARKETS.

LIVERPOOL, Nov 15, 1883.

(Beerbohm's Advices.) Cargoes off Coast—Wheat, firm, but not active. Corn, nothing offering. Cargoes on passage—Wheat, firm but not active. Corn, firm. No. 2 Spring Wheat off Coast—American terms 4½ to 4½ 3d. Red Winter Wheat off Coast; 43s 3d. California do, 44s 3d. to 44s 6d. No. 2 Spring Wheat, prompt shipment, 39s. Red Winter Wheat, 42s 9d. Red Winter Wheat, present and following months, 42s 9d. California Wheat, just shipped, or prompt to be shipped, value about is below.

No. 1 terms 45s 6d. California Wheat nearly due, terms ditto, 44s 6d. Quantity Wheat on passage for Continent, 400,000 qrs.; Maize, 40,000 qrs. Maize for United Kingdom, 160,000 qrs.; Wheat 1,900,000 qrs. Liverpool Wheat on spot quiet but steady. Corn, weaker. Liverpool Mixed Maize, 5s 3½d. Peas 6s 10d.

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., }
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TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, November 15, 1883.

There is a steady medium tone in most departments. The prospects for improvement are not assuming any brighter hue; still there is no real cause to grumble, and, as the best season is yet to come, business may reach to fair proportions. In financial circles money is reported easy, with a light demand for bank accommodation. Commercial paper is still discounted at 7 for first-class, and 7½ to 8 per cent for less acceptable. Call loans on stocks are made at 6½ to 7 per cent. Sterling Exchange has been firmer; 60 day bills quoted at 108½ to 108½ between banks, and 108½ across the counter. Demand bills ½ higher. Gold drafts on New York, at a premium of 1-16 to 1-10 between banks, and ½ to ¼ across the counter. The Stock Exchange has been quiet, and values unsettled. The state of the market is uncertain, and among possible fluctuations a decline is not improbable. Prices are not yet down to the basis required by investors, and speculation does not point to higher figures. Following are the bids to-day, compared with those of last Thursday:

Banks.	Bid Nov. 8.	Bid Nov. 15.	Loan Cos.	Bid Nov. 8.	Bid Nov. 15.
Montreal.	186½	185	Can. Permanent	.....	.....
Toronto.	171	169	Freehold	167½	167½
Ontario.	105½	101½	Western Can.	194	.....
Merchants.	.....	715	Wdg. & Loan	.....	.....
Commerce	124½	123½	Farmers' Loan	122	.....
Dominion	190	187	Land & Can'dn	139	.....
Hamilton	.....	115	Huron & Erie	162	.....
Stand'd.	114	.....	Dom. Savings	114	115
Federal	143½	130½	Ontario Loan	.....	.....
Imperial	188½	115	Hamilton Prov.	123	124
Molson's	.....	.....	Imperial Savin's	109	109½

FLOUR AND MEAL.—The Flour market here is very steady, and prices are looked for to be maintained, if not improved. Stocks are almost nil, and the market is in favor of holders. Good brands of Flour will have a higher value comparatively this season, as it is certain that a large proportion of the Western Ontario Wheat is damaged by rust and frost. Prices in this market are nominally unchanged. Sales are only of small lots to the trade and bakers, and prices are firm at \$6 to \$6.80 for Patent Process Flour; ordinary brands of Superior Extra at \$5.15; choice brands at \$5.25; Spring Extras at \$4.85 to \$4.90. The stock on Monday was 15 barrels, against 781 barrels on November 6; nil stocks Nov. 13, 1882; and 2,450 barrels, Nov. 14, 1881. *Oatmeal* is nominally unchanged, at \$4.20 for ordinary, and \$4.35 for Granulated. *Cornmeal* inactive, and small lots sell at \$3.60 to \$3.75 per barrel. *Bran* is dull; there is little off-riding and demand is small; sales at \$12 on the track.

WHEAT.—The market remains nearly unchanged. Outside markets are nominally unchanged. Stocks of wheat afloat and in sight on this continent a week ago were about 49,000,000 in round numbers, or about 12,000,000 bushels more than at the same date last year. The chances for high prices, based on the quantity of wheat available at the present time, are not great. The market here is nominally unchanged. During the week some small sales have been made at \$1.12 for No. 1 Spring; No. 2 Fall and No. 2 Spring have been quoted with small transactions at \$1.10; and No. 3 Fall at \$1.07. The quantity of wheat to reach this market is not large, and it is thought there will be very little for export this season from Ontario. The market to-day closed quiet, and prices rule steady.

COARSE GRAINS.—The stocks of *Barley* is increasing, owing to liberal receipts and light shipments. Prices are higher, notwithstanding some dullness in the United States markets. Sales have been made this week at 73c to 74½c for No. 1; at 67c to 68c for No. 2; at 63c to 65c for No. 3 Extra; and at 56c and 57c for No. 3. The demand continues very good; with sales of No. 1 at 74c; No. 2 at 68c; No. 3 extra at 65c and No. 3 at 57c. *Oats* have been very steady; car lots of Western selling at 37c on the track, with only a moderate demand. There are no stocks. *Peas* are very quiet and receipts light; quoted at 73c to 74c for No. 2 in cars on the track. *Rye*, nothing doing, and prices nominal at 61c to 62c on the track. Stocks are nil.

COAL OIL.—Prices are steady and unchanged. Common Canadian refined 18c, carbon safety 19c; American refined, prime, 25c; water white, 28c, for single barrels. There is an opinion among dealers that refined is higher than it should be with crude at 85c to 90c per barrel.

DRUGS AND CHEMICALS.—Business is reported rather quiet; quotations unchanged.

HARDWARE.—Trade is still rather quiet, and prices steady at previous quotations.

FISH.—There is a good trade in both salt and fresh water fish, and prices are rather higher. Quotations now are: for codfish, cwt., No. 1, \$6 to \$6.25; No. 2, \$4.50 to \$5; herrings, Labrador; No. 1, \$6.50 to \$7.00; No. 2, \$5.50 to \$6; Salmon, barrel, \$18; Lake trout, \$4 to \$4.50; white fish, \$4.75 to \$5. Reports are favorable from the fisheries on Georgian Bay and Lake Superior.

GROCERIES.—There is no change to note in the trade. Prices are steady, and a fair business is being done. Quotations are firm for sugars and new fruits. Quote:—*Sugars*.—Porto Rico, dark to fair, 6½c to 7c; bright to choice, 7½c to 7¾c; Canadian

refined, 7½c to 8c; granulated, 9½c; Paris lump, 10c; Scotch refined, 6½c to 7c, *Teas* steady. *Coffees*, steady; Java, 18c to 25c; Rio, 12½c to 13c; Ceylon, 23c to 25c; Mocha, 30c to 32c. *Syrups*, common, 54c to 56c; amber, 60c to 63c; *Molasses*, 33c to 40c. *Fish*, herring, No. 1 Labrador, \$6.50 to \$7; No. 2, \$5.50 to \$6; Codfish, No. 1, \$6 to \$6.25; No. 2, \$4.50 to \$5; trout, lake, \$4 to \$4.25; whitefish, \$4.75 to \$5.00. *Fruits* steady; new Valencias, 7½c to 7¾c; old, 5½c; currants, 6½c to 7½c; Sultanias, 9c to 10c.

HIDES, LEATHER, ETC.—The home supply of hides is pretty large, and prices are not more than steady. The demand from tanneries is also very moderate, and the market altogether is not more than moderately active. Green hides are bought at 7½c for cows and 8½c for steers; cured hides are slow of sale, at 8c to 8½c. *Calfskins* buying, green at 13c for No. 1, and 11c for No. 2; selling, cured at 15c for No. 1, and 13c for No. 2. Pelts, sheep and lamb, improved, and taken freely at 80c to 85c. *Leather* is very quiet; and small orders only are reaching dealers. Prices are steady at former quotations.

PROVISIONS, ETC.—There have been few changes in values, and none of any consequence. *Bacon* is nearly done, and quoted at 8c to 8½c. *Hams* none in market. *Lard* dull, large lots selling at 10½c to 11c; small lots at 11½c to 12c. *Pork* nominal at \$14 to \$14.50 per barrel. *Beef* quiet at \$15 for prime and \$16 for mess. *Poultry*, in light supply and unchanged, 6c to 7c per lb. for fowls and geese, and 8c to 10c for turkeys and ducks. *Hogs*, on the street market, \$6 to \$6.25. *Butter* in good supply; choice tubs selling at 19c to 20c; store-packed, all yellow, 15c to 16c; inferior 12c to 13c. *Eggs* unchanged at 22c for case lots. *Cheese* is fairly active; fine brands selling in small lots at 12c to 12½c; common grades at 11c. *Dried Apples* rather quiet at 10c; and evaporated at 15c. *Beans* in moderate demand, and supplies not coming forward; quoted at \$1.80 to \$2 per bushel. *Hops* are quiet; choice sell at 24c to 26c for small lots; ordinary bring 22c. *Potatoes* steady at 75c to 80c per bag on the track. *Green Apples* in fair supply; good cooking bring \$2 to \$2.50; winter-packed, \$3 to \$3.50. *Salt* unchanged, from last week. *Tallow* unchanged; buying, rough at 4c and rendered at 7½c, selling, rendered at 8c.

THE LIVE STOCK TRADE.—There is a fair demand for cattle for local consumption, and the market is rather quiet and steady. Good to best butchers' cattle sell at \$4.25 to \$4.75; ordinary at \$3.75 to \$4. Good stockers sell at \$4 to \$4.50; and bulls at \$3 to \$3.50. Sheep in moderate supply at \$4 to \$4.75; lambs in large supply, and sell at \$3.50 to \$4 per head. Hogs are not coming in largely and prices are steady at the yards, at \$6 to \$6.25 and \$6.50 for choice.

WOOL.—There is no change to note in prices. Dealers are buying Lancaster at 19c to 20½c for selections; Cotswold at 17c; and Southdown at 26c. Other downs bring 22c to 24c, according to quality. Factories are not asking more than moderate supplies, and prices are steady; Supers, pulled, quoted at 24c to 25c, and Extra Supers at 28c.

SPECIAL NOTICES.

Among the most important of Hamilton's industries is that of Mr. R. Hinchliffe, who is now manufacturing dynamo machines for electric light purposes. Mr. Hinchliffe, who has given the matter his attention for many years past, claims to have made great improvements in the "field" of dynamo machines. The firm also manufacture electro-plating machines—one of which is now in use by James

Stuart & Co., of Hamilton, and another has been lately erected in the foundry of Harte & Smith, of Belleville. Mr. Hinchliffe has recently been asked to give tenders for electric lights in several factories throughout the Dominion, both for incandescent and dark systems. He believes that he has succeeded in combining the two systems, so as to be used together—a task that has heretofore proved somewhat difficult to experienced electricians. Mr. Hinchliffe is the inventor of the "arc" lamp, which he claims is the simplest in the market, as it only comprises two moving parts. Machines now being constructed will be self-regulating, furnishing either a constant electro-motive force or a constant current at will. Mr. Hinchliffe claims that his dynamos are the best and simplest yet invented.

LEATHER BELTING.—Among the exhibits worthy of mention at the St. John Exhibition was that of the Montreal firm of Robin & Sadler, which we omitted to mention in our report at the time. They have received many encomiums both from the St. John and Montreal papers for their fine display of leather-belting, hose leather, belt leather and leather fire-engine hose, in all of which they took first prizes. Their goods were shown in practical use in the exhibition building in the shape of the driving belt of the engine in the machinery hall furnishing the motive power for the entire building, and gratuitously supplied for the occasion by the firm. Millmen who have examined their belting have pronounced it equal to the best of American manufacture; and as the belting is Canadian, from the hide to the polish, this should be sufficient to convince people on this side that it is no longer necessary to send to the States for goods of this description.

AGENTS—JUST OUT—"HOUSEWIFE'S LIBRARY" in eight departments—eight books in one; cheap and useful; an order to be got at every house; book indispensable; finely illustrated; commission good; write for terms. World Publishing Company, Guelph, Ont.

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Manufacture HOSIERY AND TUQUES

In Cotton, Wool and Merino.

Jas. McGillivray, HUGH G. CHAMBERLIN,
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NEW YORK Life Insurance Co.,

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

Applications (Confidential if desired) made to

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

CARSLEY & CO.

93 ST. PETER STREET,

MONTREAL,

AND

18 BARTHOLOMEW CLOSE,

London, Eng.

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

LATEST NOVELTIES

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

VERY LATEST DESIGNS

in French, British and other European products.

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

Fancy Dress Goods,

ALSO TO OUR

BLACK AND COLORED

French Cashmeres and Merinos,

all of which will be quoted at special prices.

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

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

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

CARSLEY & CO.,

93 St. Peter Street,

MONTREAL.

PELEE ISLAND WINES.

Vintage 1882.
 Dry & Sweet Catawba.
St. Emilian,
St. Augustine,
Isabella, Claret.

The Vintage of 1882 was of a very superior character. We are now in receipt of the mature wines of the above vintage of Pelee Island Wines.

All orders on our books are now being shipped. Catalogues on application.

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 Sole Agents for Canada.

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Manufacturers and Wholesale Dealers in

BOOTS & SHOES.
 PRESTON, ONT.

GROCCERS'

Wood, Vinegar Measures

(IMPERIAL, STAMPED)

STEEL SUGAR SCOOPS

ASK FOR

"Globe" Washboards.

WALTER WOODS,

Hamilton, Ont.

**Warehouses in Hamilton
 TO LET.**

The building formerly occupied by the Canada Life Assurance Company has recently been divided and fitted up as three warehouses, which are now ready for occupation. These buildings are now centrally situated, and well lighted, and very strongly built, and are well suited to a wholesale business of any kind. It is thought that there is a good opening in Hamilton for a wholesale Millinery fancy goods, dry goods, and hats and caps. Each warehouse has a hoist, good, safe accommodation, and convenient access from a yard in the rear of the premises for loading goods.

For terms and particulars apply to

GEORGE S. PAPPS,

Solicitor for the Owner.

F. E. DIXON & CO.,

MANUFACTURERS OF

LEATHER BELTING,

70 King Street East.

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LARGE DOUBLE DRIVING BELTS A SPECIALTY.

Send for Price Lists and Discounts.

RAMSAY, DODS & CO.,

IMPORTERS OF

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ARTISTS' MATERIALS,

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GEORGE BISHOP & CO.,
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**LOVELL BROTHERS,
 COMMERCIAL PRINTERS**

39 & 41 MELINDA STREET, TORONTO.

Fine Printing a Specialty.



ST. LAWRENCE CANALS.

Notice to Contractors.

The letting of the works at the upper entrance of the CORNWALL CANAL, and those at the upper entrance of the RAPIDE PLAT CANAL, advertised to take place on the 13th day of November next, are unavoidably postponed to the following dates:—

Tenders will be received until TUESDAY, the FOURTH day of December next.

Plans, specifications, &c., will be ready for examination at the places previously mentioned on and after TUESDAY, the TWENTY-THIRD day of November.

For the works at the head of the Galops Canal tenders will be received until TUESDAY, the EIGHTEENTH day of DECEMBER. Plans and specifications, &c., can be seen at the places before mentioned on and after TUESDAY, the FOURTH day of DECEMBER.

By Order,

A. P. BRADLEY,
 Secretary.

Department of Railways & Canals,
 Ottawa, 20th October, 1883.

SMYTH & WALLS,

Trade Auctioneers

AND

Commission Merchants.

Trade Sales every Tuesday. Liberal cash advances made on consignments when necessary. Correspondence invited from Merchants, Trustees and Manufacturers. Storage in Bond or Free.

10 DeBRESOLES ST.,
 MONTREAL.

SPECIAL LINES.

FOLLOWING DEPARTMENTS:

MILLINERY AND MANTLES,
 HOSIERY AND LACES,

Small Wares and Notions,
Dress Goods and Silks,

Merchant Tailors' Goods,
 CARPETS AND

HOUSE FURNISHING,
 STAPLES.

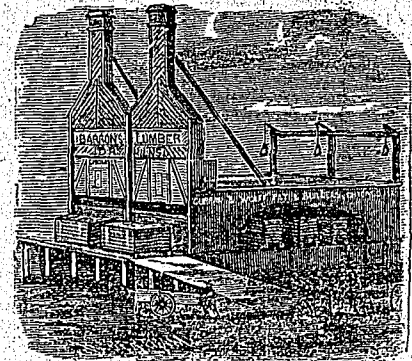
HUGHES BROTHERS,

WAREHOUSE:

Yonge, Melinda, Jordan Sts., Toronto.

OFFICE:

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



BARRON'S LUMBER DRYER

J. J. CURRAN, Inventor.

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

A. F. BARRON,

Patentee and Builder for the Dominion of Canada

Office, 9 Corn Exchange,

MONTREAL.

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

Dryers built and in working order by the following Companies:

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

SURETYSHIP.

THE GUARANTEE CO.

Of North America.

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

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of **One-half p. Cent per Annum is reached.**

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

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

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

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.
EDWARD RAWLINGS,
Managing Director.

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

STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Res.	Dividend last 6 Months.	Closing Prices Nov. 15.
BANKS						
British North America	50	\$ 4,866,666	\$ 4,866,666	889,719	3	116 117
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,911,000	4	123 123 1/2
Dominion Bank	50	1,500,000	1,500,000	880,000	5	190
Du. People	50	1,600,000	1,600,000	241,000	2 1/2	62 65
Eastern Townships	50	1,500,000	1,500,000	350,000	3 1/2	110 115
Exchange Bank	10	500,000	500,000	300,000	5	60 65
Federal Bank	100	2,900,000	2,787,500	1,467,000	4	118 121
Hamilton	100	1,000,000	975,000	201,000	3 1/2	86 85
Hochelaga	100	690,000	690,000	149,000	3 1/2	130 131
Imperial Bank of Canada	100	1,500,000	1,500,000	600,000	4	130 131
Jacques Cartier	25	500,000	500,000	149,000	3 1/2	87 100
Maritime	100	686,000	686,000	149,000	4	40 45
Mercantile Bank of Canada	100	5,788,267	5,714,500	1,150,000	3 1/2	111 112 1/2
Molsons Bank	50	2,000,000	2,000,000	500,000	4	113 114
Montreal	200	12,000,000	11,888,200	6,757,000	5	180 181 1/2
Nationale	50	2,000,000	2,000,000	150,000	4	70 1
Ontario Bank	100	1,500,000	1,500,000	335,000	3	95 100
Quebec Bank	100	2,500,000	2,500,000	825,000	3 1/2	112 113
Standard	50	764,600	764,600	140,000	2 1/2	115
Toronto	100	2,000,000	2,000,000	1,061,000	4	165 167 1/2
Union Bank of Lower Canada	100	2,000,000	2,000,000	13,000	4	74 90
Ville Marie	100	500,000	461,250	20,000	3 1/2	98 100
Building and Loan Association	25	760,000	747,574	18,000	5	102 1/2
Canada Cotton Co.	100	1,500,000	668,990	125,000	7	50 55
Canada Landed Credit Co.	50	2,000,000	2,000,000	1,000,000	4	120 121
Canada Perm. Loan and Savings Co.	50	1,000,000	864,882	140,000	3	26
Dominion Savings & Inv. Co.	50	711,709	1,000,000	140,000	4	214 116
Dominion Telegraph Co.	50	500,000	500,000	125,000	3	187 189 1/2
Dundas Cotton Co.	100	500,000	500,000	50,000	5 & 2b.	126
Farmers' Loan and Savings Co.	50	1,067,250	811,430	75,857	4	50 10
Freehold Loan & Savings Co.	100	1,050,000	690,000	201,500	4	167 168
Hamilton Provident & Loan Society	100	1,500,000	1,310,000	97,000	4	125 1/2
Hudson Cotton Co.	100	1,000,000	1,000,000	321,000	5	90
Huron & Erie Sav. & Loan Soc.	50	4,000,000	560,000	240,000	5	162 163
London & Can. Loan & Agency Co.	50	659,700	464,519	45,500	4	116 118
London Loan Co. of Canada	100	518,900	518,900	115,200	5	116 118
Manitoba Loan	40	2,000,000	2,000,000	400,000	4	117 118
Montreal City Gas Co.	40	2,000,000	1,589,000	600,000	6	167 169
Montreal City Passenger Ry Co.	50	600,000	600,000	110 111	2 1/2	110 111
Montreal Cotton Co.	100	500,000	398,880	108,000	7	90
Montreal Building Association	50	1,000,000	882,812	150,000	3 1/2	50 72 1/2
Montreal Loan & Mortgage Co.	100	1,400,000	292,000	16,000	3 1/2	104
National Investment Co.	50	1,000,000	1,000,000	226,000	4	128
Ontario Loan and Debenture Co.	100	1,565,000	1,565,000	665,000	2	54 1/2 55 1/2
Riochellen & Ontario Inv. Co.	50	800,000	800,000	160,000	2 1/2	184 x.d
Toronto City Gas Co.	50	600,000	676,000	160,000	4	133 1/2
Union Loan and Savings Co.	50	2,000,000	1,200,000	570,000	5	195
Western Canada Loan & Savings Co.	50	2,000,000	1,200,000	570,000	5	195

SECURITIES.

	Montreal, Nov. 15
Can. Government Debentures, 6 p. ct. 1882-84	104 1/2
Do. do. 1885 op. of Gov.	102
Do. do. Inscribed stock	103
Dominion 5 per ct. Stock	103
Montreal 5 per cent Stock	104 1/2
Montreal Harbor Bonds 6 p. c.	107 1/2
Do. Corporation 6 per ct. Bonds	107 1/2
Do. 7 per ct. Stock	110
Toronto City 6 per ct. 1904.	116 1/2
Co. Debentures, (Ont.) 20 years 6 per ct.	110
Township Debentures, (Ont.) 6 per ct.	108

Shrs.	Railway and other Stocks.	Pd.	Nov. 15
100	Atlantic & St. Lawrence 5 1/2 p. c.	all	131 1/2
100	Do. 6 p. c. Ser. Mt. Bonds	all	100
100	Do. do. 3rd Mt. 1891	all	11 1/2
10	Buffalo and Lake Huron	all	121
100	Do. do. 5 1/2 p. c. 1st Mt.	all	120
100	Do. do. 2nd Mt.	all	100
100	Do. do. 7 per ct. Stock	all	113
100	Can. Central 5 p. c. 1st Mt. Bds. tax. by Gov.	all	99
100	Canada Southern 1st Mt. 3 p. c.	all	114
100	Chic. & G.T.R. 6 p. c. 1st 3/4 Comp. 1,900	all	124
100	Grand Trunk of Canada Consol.	all	121
100	Do. Eq. Mt. Bds, 1st charge 4 p. c.	all	121
100	Do. do. 2nd do	all	102 1/2
100	Do. do. 1st Pref. Stock	all	91
100	Do. do. 2nd Pref. Stock	all	102
100	Do. do. 3rd Pref. Stock	all	102
100	Do. 5 p. c. Perp. Deb. Stock	all	113
200	Great Western of Canada	all	14
100	Do. 6 do do 1890	all	113
100	Do. 5 p. c. pref. conv. 1st Mt.	all	111
100	Do. Perpetual 5 p. c. Debenture Stock	all	111
100	Hamilton and N. W.	all	111
100	N. of Canada 2 1/2 p. c. Stg. 1st Mt.	all	95
100	N. of Canada 6 p. c. 1st Pref. Bonds	all	105
100	Do. do. 2nd do	all	102
100	Northern Extension, 6 p. c. guar.	all	105
100	Do. do. 6 p. c. Inv. Mt.	all	95 1/2
103	Well, Grey & Bruce, 7 p. c. Bds, 1st Mt.	all	94
100	W. G. & M. G. p. c. Bonds 1st Mt.	all	94
100	St. Law. & Ott. 6 p. c. Bds.	all	117
100	British Columbia, July, 1907 6 p. c.	all	104 1/2
100	Can. Gov. 1877-80	all	102
100	Can. Gov. 1881-84	all	103
100	Do. 3 p. c. 1885, Op. of Gov.	all	103
100	Do. 5 p. c. Inv. Stock	all	106
100	Do. Don. Stock of 1903, April and Oct.	all	105 1/2
100	Do. Don. Stock of 1901, 4 p. c.	all	105 1/2
100	Do. Do. 1904 Inv. Stock & p. c.	all	105
100	New Brunswick 6 p. c. Jan and July	all	101
100	Nova Scotia 6 p. c. 1885	all	101
100	Quebec Trv. 5 p. c.	all	101

Hamilton Advertisements.

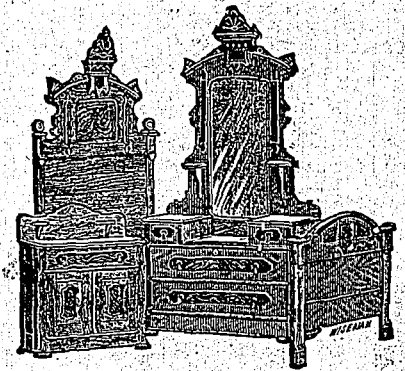
Hurd & Roberts,
 CORNER
YORK AND BAY STREETS,
HAMILTON.

Manufacturers of
Marble and Marbleized
SLATE MANTELS.

LARGEST, BEST
 AND
Cheapest Stock in the Dominion.

Inspection invited.

HENRY J. SHAW & CO.,



Cabinet Makers, Upholsterers,

Manufacturers and Importers of
Every Description of Household Furniture,

WAREROOMS, 724, 726 & 728 CRAIG ST.,
 Near Victoria Sq. **MONTREAL, CANADA.**
 The Trade Supplied.

ELEVATORS
LEITCH & TURNBULL'S HAMILTON CANADA

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

CANADA SOAP AND OIL WORKS,
TORONTO, ONT.

RODGER, MACLAY & Co.

Manufacturers of the

"LILY WHITE"

FLOATING SOAP,

"ENGLISH MOTTLED SOAP,"

and other celebrated brands of

FINE LAUNDRY SOAPS,

Fulling Soaps, Toilet Soaps,
ANILINE DYES.

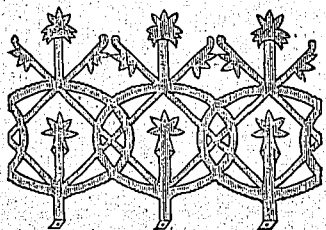
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RODGER, MACLAY & Co.,

Canada Soap and Oil Works,

Office: 70 FRONT STREET E.

Works: DEFRIES ST., TORONTO.



R. DENNIS,

211 King Street, London, Ont.

MANUFACTURER OF ALL KINDS OF

FENCING.

CRESTINGS & FINIALS,
STABLE FIXTURES,
WINDOW GUARDS and
BANK RAILINGS

Of every description.

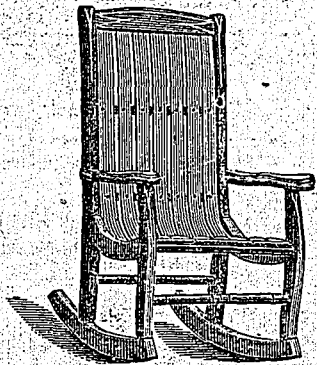
BUILDERS' SPECIALTIES,

Railings, Cemetery Fencing, &c.

Send for Illustrated Catalogue.

J. S. ANTHERS,

MANUFACTURER OF



CHILDREN'S CARRIAGES

and PATENT SLAT CHAIRS.

CATALOGUES AND PRICE LISTS SUPPLIED
TO THE TRADE ON APPLICATION.

J. S. ANTHERS,

BERLIN NOVELTY WORKS,

BERLIN, ONT.

THE GRAPE SUGAR
Refining Company of Canada.

(LIMITED.)

Manufacturers of

Grape Sugar, Glucose and
Steam Refined Syrups.

Grocers' Syrups, Tobacconists' and Wine Growers'
Supplies.

Works at WALKERVILLE, Ont.

Hon. R. W. SCOTT, Pres., CHAS. T. BATES, vice-Pres.,
JONATHAN TURNER, Man'g Director,

J. E. THOMAS, Treasurer.

THE ST. LAWRENCE
SUGAR REFINING CO.

(LIMITED.)

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A. BAUMGARTEN, - - - VICE-PRESIDENT

THEO. LABATT, - SECRETARY-TREASURER.

OFFICE: 88 KING ST.

MONTREAL.

The wholesale trade only supplied.

ACADEMY KNITTING WORKS.

PLAIN, RIBBED AND FANCY

SEAMLESS HOSIERY,

In Wool, Cotton, Cashmere and Merino,

Genuine Rib-top Half-Hose,

Style equal to Imported Goods,

A. McMILLAN,

Rockwood, Ont.

Commission Merchants:

ALEX. CHISHOLM,
Produce Commission

MERCHANT,

No. 32 ST. PETER STREET, MONTREAL.

Solicits consignments of Butter, Cheese, Eggs and
other Produce.

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

REFERENCES:

Messrs. J. Y. Gilmour & Co., Wholesale Dry Goods
Merchants, Montreal.

Adam Darling, Esq., Wholesale Crocker, Merchant
Montreal.

BROCK & CO.,
COMMISSION MERCHANTS,

259 COMMISSIONERS ST., MONTREAL,

Agents in Canada for:

MESSRS. DIAS & LIMA,

Manufacturers of

CORKS AND CORKWOOD,
OPORTO.

Messrs. Fratelli de Pasquale & Co.,

Manufacturers and
Exporters of ESSENTIAL OILS,

MESSINA.

Messrs. John Bapt. Farina & Co.,

Distillers of the genuine EAU DE COLOGNE.

Julesplatz No. 2 COLOGNE.

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 sour mash Whiskey "Cup 1874" sent me by you;
I now report it to be free from fusel oil, and, all other, so have no
compounds injurious to health; and that it is in every respect
a sample of a choice spirit, and of such an one 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. Woodward M.D. M.R.C.E.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

WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 15th, 1893

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.	\$ c. \$ c.	Soda Ash.....	\$ c. \$ c.	Japan Nagasaki.....	\$ c. \$ c.	Mace.....per lb.	\$ c. \$ c.
Men's Thick Boots Wax.	2 25 3 00	Soda Bi Carb.....	2 50 2 75	Y. llyson common to gd	0 13 0 33	Gloves.....	0 23 0 35
" Split	1 50 2 25	Sul Soda.....	1 00 1 15	Y. llyson fine to finest, lb	0 36 0 60	Nutmegs.....	0 60 0 90
" Kip Boots	2 50 3 25	Tartaric Acid.....	0 58 0 60	Gunpd., fair to med.	0 28 0 54	Jamaica Ginger, Bl.	0 22 0 28
" Calf Boots, pegged.	8 00 8 75	Bleaching Powder.....	2 65 2 85	" Good to fine	0 40 0 80	Jamaica Unbl.	0 17 0 20
" Kip Brogans	1 35 1 40	Gum Arabic, per lb.	0 68 0 78	Gunpd., finest.	0 67 0 65	African	0 12 0 14
" Split	0 90 1 10	" Traj.	0 45 0 90	Imperl., med. to gd	0 20 0 23	Pimento.....	0 104 0 12
" Buff Congress.	1 50 2 40	Copperas per 100 lbs.	0 95 1 00	" Fine to finest.	0 32 0 35	Pepper.....	0 17 0 17
" Buff & Pebbled Bals.	1 50 3 00	Blue Vitriol.....	3 05 4 07	Twankey, com. to gd.	0 37 0 58	Mustard, 4 lb. Jars.	0 17 0 20
" Split do	1 20 1 50	Polash Bichrona.....	0 11 0 12	Oolong	0 12 0 18	Mustard, 1 lb.	0 24 0 25
Wom's Pebbled & Buff Bals	1 00 1 50	Dry Goods.		Congou common.	0 30 0 55	Rice: Arracan, & p. 100 lb.	3 45 3 85
" Split Bals.....	0 80 1 10	(See Manuf's of Cotton.)		" med. to good.	0 28 0 35	Sago..... per lb	0 054 0 06
" Prunella do.....	0 50 1 25	Flour.		" fine to finest.	0 38 0 65	Tapioca, Pearl.	0 054 0 07
" Inferior do.....	0 45 0 50	Superior Extra.....	5 60 5 65	Souchou common.	0 18 0 20	Flake.	0 054 0 07
" Cong. do.....	0 50 1 05	Extra Superfine.....	5 45 5 55	" med. to good	0 25 0 34	Glass.	
" Buskins do.....	0 60 1 25	Strong Bakers.....	5 50 5 75	" fine to choice	0 38 0 60	7 1/2 x 8 1/2, 7 x 9, 8 x 10....	1 00 2 00
Misses' Pebbled & Buff Bals	0 85 1 16	Do American.....	5 75 6 00	Coffees, green Mocha per lb.	0 27 0 33	10 x 12 10 x 14.....	1 00 2 00
" Split Bals.....	0 75 0 90	Fancy.....	5 40 5 00	Java,	0 17 0 27	12 x 16 14 x 20.....	2 10 2 05
" Prunell do.....	0 60 1 00	Spring Extra.....	5 25 5 30	Maracaibo.....	0 12 0 15	18 x 24.....	2 25 2 30
" Cong. do.....	0 60 0 90	Superfine.....	4 75 4 90	Cape.....	0 11 0 12	Hardware.	
Childs' pebbled Buff Bals	0 50 0 60	Fine.....	3 90 4 00	Jamaica.....	0 10 0 14	Tin: Block, per lb.....	0 224 0 24
" Split Bals.....	0 50 0 75	Middlings.....	8 60 3 75	Rio.....	0 10 0 13	Grain.....	0 24 0 25
" Prunella do.....	0 50 0 75	Pollards.....	3 00 3 25	Singapore & Ceylon	0 17 0 24	Copper: Ingot.....	0 18 0 19
Infants' Cacks, doz.....	3 00 6 00	Ont. Bage.....	2 25 2 50	Chicory	0 11 0 12	Sheet.....	0 24 0 20
Dairy Produce.		City Bage.....	3 00 0 00	Sugars, (Ccks. & Brls.)		Cut Nails: 30 days price;	
Creamery, fine to choice.....	0 22 0 26	Oatmeal.....	6 00 5 25	Porto Rico..... per lb	0 7 0 7 1/2	7 p. ct. per an. added for	
Townships, finest.....	0 21 0 22	Cornmeal.....	3 25 3 40	Cuba.....	0 64 0 73	4 months' note.	
" fair to good.....	0 16 0 20	Bran, per ton.....	14 00 15 00	Barbadoes..... per lb.	0 7 0 7 1/2	Hot Cut Am. or Can. Pat'n	
Brookville, finest.....	0 20 0 21	Shorts do.....	17 00 18 00	Yellow Refined.....	0 74 0 84	3 in. and above	3 00 0 00
" fair to good.....	0 16 0 19	Grain.		Faris Lump.....	0 94 0 98	2 1/2 & 2 1/2 ins.	3 25 0 00
Morrisburg, finest.....	0 20 0 21	Canada White, No. 2.....	1 17 1 18	Granulatea.....	0 84 0 91	2 & 2 1/2 ins.	3 50 0 00
" fair to good.....	0 16 0 19	" Red Winter	1 21 1 23	Syrups.—Extra..... per lb.	0 44 0 51	1 1/2 & 1 1/2 ins. Am.	8 75 0 00
Western Dairy, finest.....	0 16 1/2 17 1/2	" Spring No. 2.....	1 18 1 19	Fair.....	0 34 0 41	1 1/2 ins.	4 50 0 00
" med to good.....	0 13 0 16	White Michigan, No. 1.....	0 08 0 00	Molasses (Barbados) im g.	0 3 0 3 1/2	1 1/2 & 1 1/2 Cold Cut, Can.	3 00 0 00
Cheese, fair to choice.....	0 10 0 11	Red Winter, No 2 Toledo.	1 10 1 16	Trinidad.....	0 45 0 50	1 1/2 ins.	4 00 0 00
" Sept.....	0 11 0 12	Spring, Chicago No. 2.....	1 07 1 09	Erult: Loose Muscatel, new	2 00 2 40	10c per kg off above prices,	
" Medium Grades.....	0 49 0 10	Spring, Milwaukee No. 2.....	1 10 1 16	Layers in boxes.....	1 85 2 10	not cash.	
Drugs & Chemicals.		Oats.....	0 33 0 34	Sultanas.....	0 94 0 11	Casting, Box, Shook:	
Aloes Cape.....	0 10 0 18	Barley.....	0 50 0 60	Sultanas.....	0 94 0 11	1 1/2 in. p100 lb. keg.	4 90 0 00
Alum.....	1 75 0 30	Pens..... per 66 lbs.	0 91 0 98	Seedless.....	0 9 0 10	1 1/2 in. to 1 1/2 "	4 15 0 00
Borax Xtls.....	0 14 0 16	Rye.....	0 62 0 63	Valentia..... per lb.	0 064 0 08	2 in. 1 to 2 1/2 "	3 90 0 00
Castor Oil.....	0 10 1/2 0 11 1/2	Corn in bond.....	0 50 0 61	Curranas.....	0 068 0 73	2 1/2 in. to 2 1/2 "	3 65 0 00
Caustic Soda.....	2 30 2 50	Flax Seed, prime.....	0 60 0 61	Prunes.....	0 064 0 07 1/2	3 in. to 4 1/2 "	3 40 0 00
Cream Tartar.....	0 35 0 37	Groceries.		Figs C. Mats.....	0 044 0 06	Cut Spikes, all sizes.....	3 15 0 00
Epsom Salts.....	1 25 1 40	TEA, (H-Ch. & Cad.)		H. S. Almonds bxs	0 124 0 15	Finishing Nails:	
Extract Logwood.....	0 09 0 10	Japan, com. to med. lb.	0 13 0 22	S. S. Tarragona.....	0 164 0 18	1 in. to 1 1/2 in. p. 100 lb. kg	5 55 4 80
Indigo Madras.....	0 85 1 00	" to good.	0 24 0 32	Walnuts.....	0 07 0 104	1 1/2 in. to 1 1/2 in. "	4 55 4 30
Madder.....	0 12 1/2 0 13 1/2	Japan, fine to choice lb.	0 33 0 50	Filberts.....	0 07 0 10	2 in. and up	3 80 0 00
Opium.....	4 10 4 25	TEA, (H-Ch. & Cad.)		Brazils, new.....	0 11 0 12	Tobacco Box Nails:	
Oxalic Acid.....	0 15 0 17	Japan, com. to med. lb.	0 13 0 22	Bally's Nabob Pickles, doz	2 70 3 00	1 1/2 in. & 1 1/2 in. p. 100 lb kg	4 95 4 00
Potash Iodide.....	1 80 2 00	" to good.	0 24 0 32	Mixed do	2 80 3 00	1 1/2 in. 2 "	3 85 3 65
Quinine.....	1 95 2 15	Japan, fine to choice lb.	0 33 0 50	" Nabob Sauce, pts	3 60 4 00	2 1/2 in. 3 "	3 55 3 15

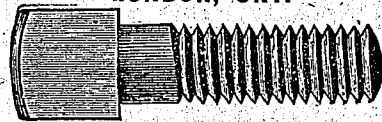
R. HINCHLIFFE,
ELECTRIC
ENGINEER,
HAMILTON.

MANUFACTURES
DYNAMO-ELECTRIC MACHINES
FOR
Electric Lighting, Electro-
plating, and Electrotyping.
PLATERS' SUPPLIES.
Full Particulars on Application.

Blacksmiths' Tools.
PATENT
Drilling Machines.
PATENT
Tire Upsetters,
Tire Benders,
Bolt Clippers, &c.
Discounts to Hardware Trade on application.
A. B. JARDINE & CO.,
Hespeler, Ont.

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

JOHN MORROW,
Machine Screw Works,
LONDON, ONT.



Milled Machine Screws Made to Order
from Samples.

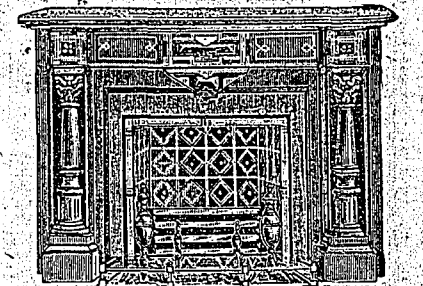
Barrow Hematite Steel Co'y,
BARROW-IN-FURNESS,
COX & GREEN

Agents for Dominion of Canada,
Steel Rails,
Steel Fish Plates,
Bessemer Pig Iron, &c

Hamilton Advertisements,
VICTORIA WIRE MILLS.

WIRE ROPES,
best brands Crucible Cast Steel, Siemens-
Martin, Bessemer Steel and Charcoal Iron.
Malt Kiln Floors, Steel and Iron Wire Cloth
Moulders' Riddles and Steel Wire Brushes,
Blind, Bed, and Galvanized Fence
Staples, Patent Double Pointed
Carpet Tacks, Wire Window
Guards, and
WIRE WORK OF EVERY DESCRIPTION
Manufactured by
B. GREENING & CO.,
Hamilton, Canada.

Canada Marbleized Slate Works,
HAMILTON, ONT



MARBLE & MARBLEIZED SLATE MANTELS.
J. M. DURWARD,
Send for Catalogue.

A. M. FORSTER,

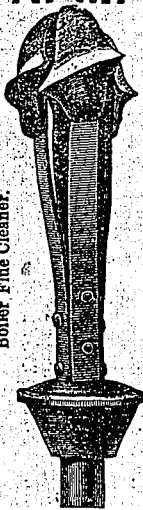
Manufacturer of
Engineers' and Plumbers'
BRASS GOODS.

Vacuum Lubricator,
Pat. Boiler Purger,
Flue Cleaners,
Portable,
Lawn Fountains
All kinds of

BRASS CASTINGS.

173 & 175 James St. North,
HAMILTON, Ont.

Boiler Flue Cleaner.



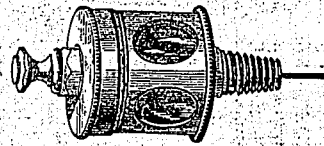
Galt Advertisements.

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 & Malleable Iron Portable Lawn Fountains Window Sills, etc. GALT, ONT.

Hamilton Advertisements.

HAMILTON PACKING HOUSE

"Crown Brand Hams and Bacon."
Orders can be now placed for all lines. New Goods of the above celebrated brand. Winter Cured Meats still in stock.

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

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

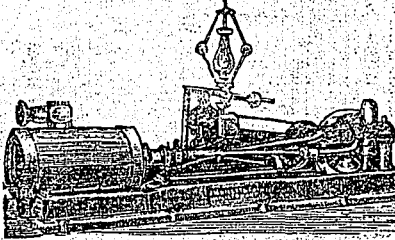
L. C. BACON, ROLLED SPICED BACON,
C. C. BACON, GLASGOW BEEF HAMS,
SUGAR CURED HAMS, DRIED BEEF,
BREAKFAST BACON, SMOKED TONGUES,
MESS PORK, PICKLED TONGUES,
FAMILY OF NAVY PORK, LARD in TUBS and PAILS,
The best brands of English Fine Dairy Salt in stock.

McKILLOP BROS.

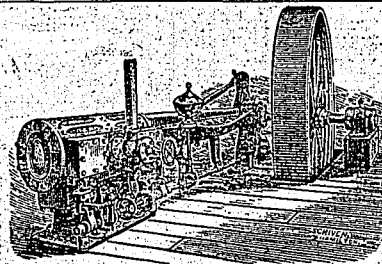
—PORK PACKERS—

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

**J. H. KILLEY & CO.,
HAMILTON, Ont.**



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

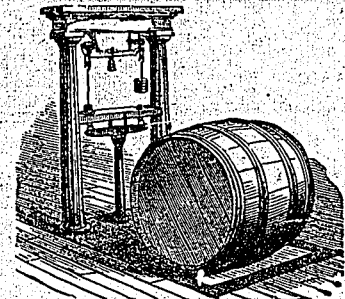


**THOS. WORSWICK,
GUELPH, ONT.**

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

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

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



**Gurney & Ware's
STANDARD SCALES**

For Railroads, Rolling Mills,
Grist Mills, and Elevators.
Scales for everything—Hay, Coal and Stock.
All sizes of Warehouse Scales. Counter Scales of all kinds.

DAIRY & FARMERS' SCALES.

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

Every Scale warranted. All makes promptly repaired.

Send for illustrated catalogue to
**Gurney & Ware,
HAMILTON.**

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

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

W.H. STOREY & SON ACTON, ONT.
SOLE MANUFACTURERS IN CANADA of
WALKING AND DRIVING
PAT. "NAPA" BUCK GLOVES JUST INTRODUCED

THESE GOODS HAVE NO EQUAL FOR ELASTICITY, FINENESS OF MATERIAL, STRENGTH AND WEAR. ARE GUARANTEED FIRST CLASS IN EVERY RESPECT, AND WARRANTED TO GIVE FULL SATISFACTION. ASK YOUR MERCHANT FOR THEM. SEE THAT THEY BEAR THE IMPRESS OF OUR NAME AND TAKE NO OTHER.

WHOLESALE PRICES CURRENT THURSDAY, NOVEMBER 15th, 1883.

Table with 8 columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Contains various commodity prices like iron, coal, oil, and livestock.

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

Guelph Advertisements.

McCRAE & CO., YARN SPINNERS, HOSIERS' and WOOLEN Manufacturers.

KNITTING YARNS, Of every kind, in Cotton, Union and Woollen GUELPH, Ont. Box 200.

GUELPH CARPET WORKS

J. & A. ARMSTRONG & CO. MANUFACTURERS OF WOOL, UNION, AND DAMASK CARPETS

OF NEW PATTERNS AND DESIGNS, GUELPH, Ont.

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

Guelph Advertisements.

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

APPLE PARERS READING, HUDSON, WHITE MOUNTAIN, ROYAL CLUB, STEEL SKATES, Hardened and Polished, Plated and Extra-finished IRON SKATES, Cast Clamp, Cast Club, manufactured by WM. RUSSELL, Guelph Sewing Machine and Novelty Works. The Trade Supplied. GUELPH, Ont.

HUGH WALKER & SON, AGENTS FOR McEwan's Celebrated Finnan Haddies And Mallory's, Diamond Brand, BALTIMORE OYSTERS, GUELPH, Ont.

Galt Advertisements.

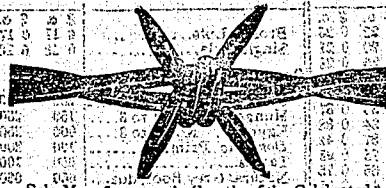
Gant, Laidlaw & Co. GALT, Ont. AWARDED The Gold Medal

For Collection of WOOD-WORKING MACHINERY, AND IMPROVEMENTS, AT Canada's Great Fair, TORONTO, 1883, and Gold Medal at Western Fair, London, 1883. Send for Prices and Terms.

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

Leading Wholesale Trade.

DOMINION BARB WIRE CO.



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

SECURED FIRST PRIZE over all competitors, at the following Provincial Exhibitions:
**Montreal, 1880-81-82 Toronto, 1882
Hamilton, 1880 Kingston, 1881.**

The Strongest, Lightest, consequently the cheapest
made.

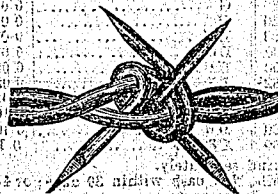
Send for Circulars and Prices.

**OFFICE 44 FOUNDLING STREET
MONTREAL.**

BARB WIRE FENCING

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

THE MANITOBA



**Four-Point Barb Galvanized steel
Wire Fencing.**

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

Plain Twisted Wire Fencing, without Barbs, at
REDUCED RATES.

Send for Circulars and Price Lists.

THE CANADA WIRE CO.

H. R. IVES, President and Manager,

QUEEN STREET, Montreal.

Legal.

BLAKE, KERR, BOYD & CASSELS,

BARRISTERS, & C.

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

BELL TELEPHONE CO.

OF CANADA

Incorporated by Act of Parliament, 1880.

President: ANDREW ROBERTSON.
Vice-President and Managing Director: C. F. SISK.

Secretary-Treasurer: C. P. SOLATER.

This Company is now prepared to furnish Tele-
phone Exchange facilities to Cities and Towns at
reasonable rates, and to connect Cities or Towns
with each other by Telephonic communication; also
to build Private Lines connecting Mills, Offices,
Dwellings or other points which parties may desire
to connect by Telephone. For particulars address,
**THE BELL TELEPHONE COMPANY
OF CANADA - MONTREAL.**

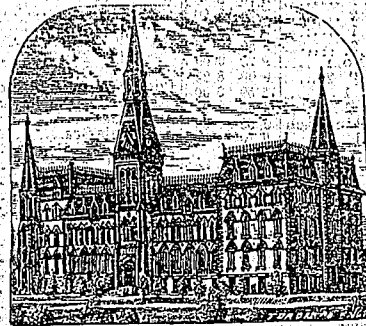
The Montreal Business College

Is now open for the reception of stu-
dents. Parties desiring to attend
should secure seats with-
out delay.

The course of study is thorough and practical,
and designed to impart a sound Business Education.
It combines theory and practice, and includes book-
keeping in all its forms, Business Customs, Com-
mercial and Mental Arithmetic, Penmanship and
Business Correspondence, Commercial Law and
Business Forms, English, French and Shorthand.

The Actual Business Department is conducted on
the Board of Trade principle, and the student gets
actual practice and experience in the various bran-
ches of business.

For particulars apply at the College, corner of
Notre Dame and Place d'Armes, or send for circular
containing full description of the course, terms, etc.
Address DAVIS & BUIE.



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

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

Full Staff (14) of Thoroughly qualified and expe-
rienced teachers. Board, Room, Light and Laundry,
with tuition cost in the Preparatory Department only,
\$38.00, \$42.00 in the Academic, and \$45.00, in the
Collegiate. The same with Music and Drawing costs
only \$190.00 a year in advance.

Students may enter Nov. 14th, '83, or Jan. 4th, '84.
For information or admission, address

Principal AUSTIN, B.D.

Legal.

London, Ont.

GIBBONS & McNAB,

BARRISTERS AND SOLICITORS,
Office Cor. Richmond and Carling Streets.
Geo. C. Gibbons, Geo. McNab.

Morrisbourg, Ont.

C. A. MYERS,

Attorney, Solicitor, &c.

Mount Forest, Ont.

M. O. MACGREGOR,

ATTORNEY, SOLICITOR & C.

Montreal

ABBOTT, TAIT & ABBOTTS,

Advocates,
North British Chambers, 11 Hospital street.

E. A. D. MORGAN, B.C.L.

ADVOCATE, BARRISTER, & C.
112 St. Francis Xavier Street, Montreal.
P. O. Box 310.

Peterborough, Ont.

E. B. EDWARDS,
BARRISTER, & C.

HATTON & WOOD,

BARRISTERS, SOLICITORS, & C.
C. W. Hatton, R. E. Wood, B.A.

Renfrew, Ont.

JOHN D. McDONALD, Barrister, Attorney-at-
Law, & C., Official Assignee for the County
of Renfrew, Office - Raiglen Street, opposite Smith
& Stewart's Hardware Store.

Montreal Advertisements.

ESTABLISHED IN 1861.

J. H. LEBLANC,
WHOLESALE DEALER IN
**OSTRICH AND
VULTURE FEATHERS**

OFFICE AND FACTORY:

547 CRAIC STREET, 547.

P.S.—The Trade is respectfully requested to remem-
ber the following:

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

Leading Hotels in Canada.

ST. LAWRENCE HALL.

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

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

THE RUSSELL,

OTTAWA.

THE PALACE HOTEL OF CANADA

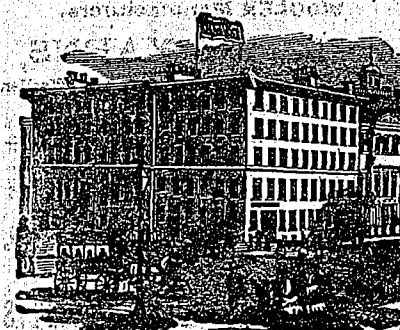
This magnificent new Hotel, fitted up in the most
modern style, is now Re-opened. The Russell con-
tains accommodation for over FOUR HUNDRED
GUESTS, with passenger and baggage elevators, and
commands a splendid view of the city, Parliament-
ary grounds, river and canal. Visitors to the Cap-
ital having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

JAS. A. GOUIN,

PROPRIETOR.

ST. LOUIS HOTEL,

THE RUSSELL HOTEL CO., PROPRIETORS.



WILLIS RUSSEL, President, QUEBEC.

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

GALT-IMPERIAL HOTEL.

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

GALT-QUEEN'S HOTEL.

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

BRANTFORD - KERBY HOUSE

Every accommodation for Commercial Men
Palmer, Proprietor.

WHOLESALE PRICES CURRENT.—THURSDAY, NOVEMBER 15th, 1883.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
C Drill.....	\$ 0 09 0 00	AB Blue.....	\$ 0 11 0 00	Basswood.....	\$ 0 16 0 00	Jules Duret & Co.....	\$ 4 07 4 50
M.....	0 10 0 00	B Brown.....	0 15 0 00	Black Walnut, cut.....	00 00 65 00	Pinet, Case.....	9 00 9 50
HR 8 1/4 Brown Sheeting	0 25 0 00	BB Brown.....	0 17 0 00	Do do 1st & 2nd.....	100 00 110 00	Pinet, Case.....	3 00 3 50
XX do do	0 30 0 00	SB Brown.....	0 20 0 00	Do do 1st quality	110 00 120 00	Pinet, Castillon & Co.....	3 00 3 50
Seamless Bags.		Brown Sheeting.		Cedar, round, lineal foot.....	00 08 08 10	A. Malignon & Co. Gal.....	3 50 4 50
C.....	24 00 0 00	A Caledonia.....	0 04 0 00	Cedar, flat, lineal foot.....	00 07 06 08	Case.....	3 00 3 50
B.....	26 99 0 00	Canada.		Cedar, square, lineal foot.....	00 07 06 08	M. Boitard, Gal.....	3 00 3 50
A.....	28 00 0 00	Canada.—Clyde Checks.	0 19 0 00	Elm, soft, 1st.....	15 00 17 00	Case.....	7 00 8 00
Bleached Shirting, BB	0 10 0 00	Canada.....	0 12 0 00	Elm, Rook.....	25 00 30 00	Cheaper shippers.....	2 50 2 75
Canons.		Lybster No. 3, 30 in.....	0 08 0 00	Hemlock, 1 to 8 in., M.....	8 00 9 00	Case.....	6 00 6 50
A Brown.....	0 08 0 00	No. 2, 32 in.....	0 06 0 00	Hemlock, timber, M.....	14 00 15 00	Irish Whiskey—Roe's case	7 75 9 75
B Brown.....	0 09 0 00	Dundas (Grey) D 30 in.....	0 06 0 00	Maple, hard, M.....	21 00 22 00	Danville.....	6 50 7 00
C Brown.....	0 10 0 00	C 30 in.....	0 07 0 00	Soft, do.....	16 00 00 00	Mitchell.....	6 00 7 50
H Brown.....	0 12 0 00	Windsor, Br' Sheeting.		Oak, M.....	40 00 45 00	Scottish Whiskey, case-qt	8 00 8 50
Bleached.....	16 00 0 00	22.....	0 05 0 00	Pine, clear, M.....	25 00 40 00	Glenahiel, qts and Pts.....	8 00 8 50
Valleyfield, Bleached.		38.....	0 06 0 00	2nd quality, do.....	22 00 25 00	Ross' Dew Ben Wyvis, Case	7 20 8 20
W.....	0 07 0 00	44.....	0 07 0 00	Shipping Culls.....	12 00 14 00	Gal.....	2 50 3 25
A.....	0 07 0 00	55.....	0 07 0 00	Mill do.....	7 00 9 00	Encore.....	6 00 6 00
AA.....	0 08 0 00	Paints, & c.		Lath, M.....	1 75 0 00	Jamaica Rum per imp. gal	2 50 2 90
M.....	0 09 0 00	White Lead, pure 25 to 100	6 25 7 00	Spruce, 1 to 2 in., M.....	10 00 12 00	Geneva Spirits, imp. gal	1 65 2 10
SM.....	0 09 0 00	lb kgs.....	5 50 6 00	Tobacco (In Bond.)		Green c'ses	3 90 4 40
AW.....	0 11 0 00	No. 1.....	4 50 5 00	Black, Chewing in boxes.....	0 18 0 20	Red cases..	7 60 7 75
MM.....	0 11 0 00	No. 2.....	4 00 4 40	" in caddies.....	0 20 0 21	Champagne	
SS.....	0 12 0 00	No. 3.....	4 00 4 40	Mahoganies, Smoking.....	0 21 0 22	G. H. Mumm, Dry Verzen'y	26 50 23 00
C Cheese Cloth.....	0 06 0 00	White Lead, dry.....	0 05 0 06	Do Chewing.....	0 21 0 22	Pommery.....	28 00 32 00
C Butter Cloth.....	0 30 0 00	Red Lead.....	0 04 0 06	Bright, Smoking.....	0 17 0 32	Bollinger.....	26 25 27 50
H Interlining.....	0 05 0 00	Venetian Red, Eng'h.....	1 00 1 55	Fancy Bright Smoking.....	0 32 0 35	Ayala, Ex dry.....	25 00 30 00
A Wigans (all colors).....	0 08 0 00	Yel. Ochre, French.....	0 55 0 90	(Duty Paid.)		Sherries.....	1 60 5 80
Stormont.		Whiting.....	0 55 0 90	Black, chewing boxes 10's	0 31 0 34	Portis.....	1 90 5 50
Striped Ticking.		Portland Cement, brl.....	2 60 3 00	Do Navy, Cads, 3's, 6's,	0 31 0 35	R. Van Zeller's.....	2 10 5 00
A.....	0 11 0 00	Woman " brl.....	2 60 3 00	& 10's.....	0 31 0 35	Pelee Island Wines.....	1 44 1 65
AA.....	0 13 0 00	Water Lime, brl.....	1 50 2 00	Mahogany Chewing 6's&8's	0 38 0 35	Claret, (cases.).....	8 50 8 50
AA.....	0 14 0 00	Fire Bricks per M.....	3 00 3 50	Solace, Common.....	0 25 0 37	Burgundy	1 10 1 80
SB.....	0 15 0 00	Salt.		Solace Fair.....	0 35 0 37	L. Latour's, Still, Case..	10 00 23 00
W.....	0 17 0 00	Liverpool Course, per bag	0 47 0 65	Good.....	0 45 0 49	Sparkling	16 00 17 50
AAA.....	0 19 0 00	Canadian per brl do	0 00 0 00	Bright Smoking, 3's & 8's	0 45 0 0	Can. Spirits, Imp. gallon.	Luty Bond
M.....	0 23 0 00	Factory filled, do	1 30 1 50	Do Paiguy.....	0 47 0 55	Alcohol—	2 71 1 04
Checks.		Eureka factory filled, do	2 40 0 00	American Fancy ch and sm	0 70 0 95	" Pure Spirits " 65 O. P.	2 72 1 05
A, Nuns' Stripes.....	0 13 0 00	Timber, Lumber, & c.		Wines, Liquors etc.		" " 50	2 47 0 95
Denims.		Ash, 1 to 4 in., M.....	18 00 19 00	Ale. English.....	2 35 2 40	" 25 U. P.	1 29 0 58
AB Brown.....	0 11 0 00	Birch, 1 to 4 in., M.....	20 00 00 00	Domestic.....	0 80 1 15	Whiskeys.—Family Proof.	1 39 0 58

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

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

ESTABLISHED 1874.

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

D. HATTON & CO.,
18 Bonsecours Street,
MONTREAL.

ESTABLISHED 1880.

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

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

MACHINE OILS.
AWARDED
GOLD AND SILVER MEDALS.
LARDINE, CYLINDER,
BOLT CUTTING, WOOL OILS.
MANUFACTURED BY
McCOLL BROS. & CO.,
TORONTO.

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

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

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

WILLING & WILLIAMSON,
TORONTO.
AND ALL BOOKSELLERS.
COUNTER CHECK BOOKS.
PRICE LIST REDUCED.
GORDON & MACKAY,
STRATFORD, Ont.
Exclusive Counter Check Book Manufacturers and sole Patentees on this Continent for the same, will submit on application an extra close price list for their celebrated Check Books, made in 10 different styles and sizes, either oblong or square, by leaf or book form. All orders will have prompt despatch.
GORDON & MACKAY.
Stratford, Ont.

NORTHERN ASSURANCE CO'Y.
OF LONDON.
ESTABLISHED 1836.

CALEDONIAN INSURANCE CO.,
OF EDINGURGH.
FOUNDED 1805.

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

TAYLOR BROS.,
45 ST. FRANCOIS XAVIER STREET, MONTREAL,
GENERAL AGENTS.
ESTABLISHED 1845.

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

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:
JOHN MORISON, - - - Governor.
H. R. FORBES, - - - Deputy Governor.
Henry Taylor, 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.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, - - - \$104,000

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

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

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

CAPITAL and FUNDS - - - ANNUAL INCOME
nearly - - - about
\$6,500,000. - - - \$1,200,000.

The continued steady increase of the Company's business, now exceeding the aggregate of all the other Canadian Companies, and being more than a fourth of the entire Life Assurance business of the Dominion, its favorable mortality, its moderate expenses, and the high character of its investments, afford good grounds for anticipating highly favorable and satisfactory profits to its assurers.

A. C. RAMSAY, Pres't. R. HILLS, Secy.
J. D. HENDERSON, Agent. Office—46 King St. West, Toronto.
J. W. MARLING, Agent, 181 St. James St., Montreal.

THE FEDERAL
LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

WRITES LIBERAL POLICIES
Without burdensome conditions.

NON-FORFEITABLE POLICIES.

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

DAVID DEXTER,
Managing Director.

THE ONTARIO MUTUAL
LIFE ASSURANCE CO'Y.

Head Office, Waterloo, Ontario.

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

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1882, - - - 4,335
Covering Assurance to the amount of - - - \$5,504,478 00
Net Cash Assets - - - 365,328 71
Net Reserve to Credit of Policy-holders, - - - 383,044 59

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

The rapid growth of the Company may be seen from the fact, that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$427,429 !!

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

THE STANDARD
FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.

GOVERNMENT DEPOSIT,
\$25,000.

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

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

INSURANCE.
CITIZENS
INSURANCE COMPANY,
OF CANADA.
CAPITAL, \$1,188,000.
CASH ASSETS, 1st January, 1883,
per Government Blue-Book 407,987.89
Deposit with Dominion Govt. 122,000
Losses Paid to 1st Jan., 1883, 1,954,131
Income 1882. 343,660

DIRECTORS:
 President—HENRY LYMAN
 Vice-President—ANDREW ALLAN,
 N. B. Coase, Robert Anderson, I. B. Rolland,
 Arthur Prevost, C. D. Proctor.
ARCH. MCGOUN, SEC.-TREAS.

GERALD E. HART, GEN'L MAN'R.
CAPT. JOHN LAWRENCE, Special Agent.
Fire, Life, Accident.
RISKS TAKEN AT MODERATE RATES.

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

HEAD OFFICE, 179 St. James Street,
MONTREAL.
 Every reliance may be placed in the
 contracts of this company, as the capital is fully
 subscribed by the wealthiest capitalists of the
 country, and its past record for prompt and liberal
 payment of claims is of the best.
 Agents throughout the Dominion.

STOCKS AND BONDS.
INSURANCE COMPANIES. CANADIAN.—Montreal Quotations, Nov. 5, 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	5-6 mos.	\$50.00	\$50.00	108 1/2
Canada Life.	3,500	7 1/2-6 mos.	400	400	409
Citizens Fire, Life, Guarantee & Acct	11,880	100	100	100	250 3/4
Confederation Life.	5,000	5-6 mos.	100	121	200
Sun Life and Accident.	2,000	4-6 mos.	100	121	123 1/2
Queen City Fire.	2,000	10	100	10	123 1/2
Western Assurance.	20,000	6 6 mos.	100	15	100
Royal Canadian Insurance	20,000	5	100	20	100
Accident Ins. Co. of North America.	2,500	3 per ct.	100	10	100
Guarantee Co. of North America.	13,000	3 per ct.	100	10	100

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 29 1883.)

NAME OF COMPANY	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p. pd up share.
Briton Life Association	50,000	10	1	1	£21 1/2
British & Foreign Marine.	50,000	50	20	20	£17 1/2
Commercial Union Fire Life & Marine.	50,000	80	20	20	£40 5/8
Edinburgh Life.	5,000	10	100	15	£40 5/8
Fire Insurance Association	100,000	5	100	22	£58 1/2
Guardian Fire and Life.	20,000	18	100	50	£130 1/2
Imperial Fire.	12,000	£7 p. sh.	100	25	£22 1/2
Lancashire Fire and Life.	100,000	30	20	2	£53
Life Association of Scotland	10,000	15	40	2	£44 1/2
Lion Fire.	600,000	10	10	2	108 2/8
Lion Life.	92,000	10	10	2	103 1/2
London Assurance Corporation	95,802	48	25	12 1/2	£53 1/2
London & Lancashire Life.	10,000	10	10	1 1/2-20	35 1/2
Liverpool & London & Globe Fire & Life	£391,752	70	20	12 1/2	£20 1/2
Northern Fire & Life.	30,000	70	100	5	£45 1/2
North British & Mercantile Fire & Life	40,000	66	50	6 1/2	£24 1/2
Phoenix Fire.	5,723	£2 1/2 p. s.	10	10	£220 1/2
Queen Fire & Life.	200,000	30	20	1	48 1/2
Royal Insurance Fire & Life	100,000	30	20	2 1/2	£22 1/2
Scottish Commercial Fire & Life.	125,000	10	10	1 1/2	£29 1/2
Scottish Imperial Fire and Life	50,000	6	10	1 1/2	£29 1/2
Scottish Provincial Fire & Life	20,000	15	50	3	£11 1/2
Standard Life	10,000	5 1/2	50	12	£40
Star Life.	4,000	5	25	25	£15

NATIONAL ASSURANCE CO.
OF IRELAND.
FIRE INSURANCE.
 Incorporated by Royal Charter, 1822.
CAPITAL £1,000,000 Sterling
 79 St. Francois-Xavier Street, Montreal.
SCOTT & BOULT,
 CHIEF AGENTS FOR DOMINION.

ROYAL INSURANCE CO'Y.
OF LIVERPOOL AND LONDON.
FIRE AND LIFE.
LIABILITY OF SHAREHOLDERS UNLIMITED.
CAPITAL £28,000,000
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. Liv.
 Assurance granted in all the most approved forms.
— CHIEF AGENTS:—
M. H. GAULT, W. TATLEY.

COMMERCIAL UNION
ASSURANCE CO.
OF LONDON, ENGLAND.
CAPITAL £2,500,000 Sterling.
MONTREAL 64 ST. FRANCOIS XAVIER ST.
FRED. COLE, General Agent

PROVIDENT MUTUAL ASSOCIATION OF CANADA
 Incorporated by the Con. Stat. of Can. chap. 71 and amendments.
BOARD OF DIRECTORS:
 President—A. L. de Martigny, Esq., Cashier, Jacques Cartier Bank. Vice-
 Presidents—Hon. W. Lynch M.P. B. Globensky, Esq., Directors—L. H.
 Massue, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEwen, Esq.,
 merchant, M. Babcock, Esq., manufacturer, J. John L. Harris, Esq.,
 Montreal, N.B.
 Medical Director—J. J. Guerin, Esq., M.D., Legal Adviser—Hon. Alex.
 Lacoste, Q. C., M.L.C.
ARTHUR GAGNON, Sec-Treas. JOHN HOPPER, Gen. Agt.
 SECTION 11.—Assembly Bill 130, passed March 30th, 1883. "The Provident
 Mutual Association of Canada shall be deemed to be an Association duly formed
 under the said chapter 71 of the Consolidated Statutes of Canada."
 Reserve fund to be invested in Dominion Bonds and deposited in trust with
 the Provincial Treasurer.
GENERAL OFFICE—162 ST. JAMES STREET, MONTREAL, P. Q.

THE ROYAL CANADIAN
FIRE AND MARINE INSURANCE CO.
 President, **ANDREW ROBERTSON, Esq.**
 Vice-President, **Hon. J. R. THIBAUDEAU,**
ARTHUR GAGNON, Secretary-Treas.
JAMES DAVISON, Manager.
 Head Office—160 St. James Street, Montreal.
M. J. E. DROLET, Agent for City and District.

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

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

THE LONDON
GUARANTEE & ACCIDENT CO.
(LIMITED)
OF LONDON, ENGLAND.

CAPITAL, - \$1,250,000.

Available Assets, \$807,506.50
Dominion Government Deposits, \$56,745.32
HEAD OFFICE FOR CANADA,
72 KING STREET EAST,
TORONTO.

Gentlemen of influence wanted in unrepresented districts.

1,000,000,000 A. T. McCORD,
1,000,000,000 Manager for Canada.
GEO. H. PATTERSON
264 ST. JAMES STREET, MONTREAL,
General Agent Province of Quebec.

Toronto.

JONES, MACKENZIE & LEONARD,
BARRISTERS & SOLICITORS.
Canada Permanent Chambers, Toronto.
CLARKSON JONES, BEVERLEY JONES,
GEO. A. MACKENZIE, C. J. LEONARD.
English Agent, HQ to 1810 E.

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

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

Waterloo, P.Q.

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

WOODSTOCK, N.B.
A. PLEBBY & COURSER, Barristers and Attorneys at Law, Notaries, &c. Woodstock, N.B.
Special attention given to collections.

Insurance.

Established 1803.

IMPERIAL
Fire Insurance Comp'y
OF LONDON.

HEAD OFFICE FOR CANADA
Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS. Agents.

Subscribed Capital, \$1,000,000 Stg.
Paid-up Capital, \$700,000 Stg.
ASSETS, \$2,222,552 Stg.

QUEEN
INSURANCE CO.
OF ENGLAND.

FIRE AND LIFE

Capital, \$2,000,000 Stg.
INVESTED FUNDS, \$880,818.

FORBES & MUDGE
Montreal, Quebec & St. John's
Chief Agents in Canada.

SOVEREIGN
Fire Insurance Company
OF CANADA.

CAPITAL, \$600,000.
Deposit with the Dominion Government, \$100,000.

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

The Waterloo Mutual
FIRE INSURANCE CO.
ESTABLISHED IN 1863.

HEAD OFFICE - Waterloo, Ont.

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

During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,372,028.00, and paid in losses alone \$709,752.00.

ASSETS, \$170,000.
J. H. WALDEN, M.D., President.
C. M. TAYLOR, Sec. B. HUGHES, Inspector.

CORE DISTRICT
FIRE INSURANCE COMPANY.
HEAD OFFICE GALT, ONT.
Established 1836

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

REMOVAL.

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

Insurance.

Plate Glass Fronts Insured
AGAINST BREAKAGE,
AND
Immediate Replacement
Furnished when Broken.

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

Intercolonial Railway

FALL ARRANGEMENT.
Commencing 15th Oct., 1883,
THROUGH EXPRESS PASSENGER TRAINS
run DAILY (Sunday excepted) as follows:

Leave Point Levis	8:00 A.M.
Arrive Riviere du Loup	12:15 P.M.
Caouanna	12:41 "
Trois Pistoles	1:22 "
Rimouski	3:07 "
Little Metis	4:03 "
Metepedia	6:55 "
Campbellton	7:23 "
Dalhousie	8:00 "
Bathurst	9:50 "
Newcastle	11:32 "
Moncton	2:05 A.M.
St. John	6:00 "
Halifax	10:00 "

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

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

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

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

G. W. ROBINSON,
Eastern Freight and Passenger Agent,
186 St. James Street
(Opposite St. Lawrence Hall),
Montreal.
D. POTTINGER, Chief Superintendent,
Moncton, N.B., Oct. 15th, 1883.

THE
JOURNAL OF
COMMERCE
FINANCE AND INSURANCE REVIEW.

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

Issued every Friday Morning.

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British	10c; stg
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Editorial and Business Offices:
Nos 179 & 181 ST. JAMES STREET,
(CITIZENS INSURANCE BUILDINGS),
MONTREAL.

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

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 indispensible after two years.
 8. Any difference to be referred to arbitration.
- Compare this with ordinary policies.

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

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

R. MACAULAY, Manager.

Insurance.

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

LIFE AND FIRE

Invested Funds \$30,500,000
Funds Invested in Canada \$900,000

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

CANADA BOARD OF DIRECTORS:
HON. HENRY STANNES, Chairman,
THOMAS CRAMP, Esq., Dep. Chairman,
THEODORE HART, Esq., ANGUS C. HOOPER, Esq.,
EDWARD J. BARBEAU, Esq.

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

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

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

Head Office - - TORONTO.

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

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.P., Vice-President.
JOHN L. BLAIKIE, Esq.,
WILLIAM MC CABE, Managing Director.

MONTREAL OFFICE,
185 ST. JAMES STREET.
CEO. FORBES,
Manager for the Province of Quebec.

Insurance.

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

ESTABLISHED 1847.

CANADIAN
Head Office, - Montreal.

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

APPLICATIONS FOR AGENCIES INVITED.
ALF. H. ELLIS,
General Agent, Province Quebec.

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

F. STANCLIFFE,
GENERAL MANAGER.

**WESTERN
ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

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

HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.
JAS. BOOMER, Secretary
J. H. ROUTH & CO., Managers, Montreal Branch,
180 ST. JAMES STREET.

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

COMPANY.	ASSETS.	Liabilities including reserve but not Capital Stock.	Surplus of Assets over Liabilities and Capital Stock.	Percentage of S'pl's of A's'ts over Liab's & Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	%
Canada Life	4,588,956.65	4,137,203.56	326,752.09	7%
Citizens (Life)	156,564.03	136,070.60	20,493.43	13%
Confederation	879,054.47	643,138.81	185,915.66	21%
Mutual Life	181,334.17	142,227.60	39,106.57	22%
North American	88,763.47	26,632.83	2,420.64	3%
Ontario Mutual	337,101.65	309,606.50	27,495.15	8%
Sun	538,523.75	441,199.68	64,824.07	12%
Toronto	67,431.50	29,921.79	7,647.36	11%

* 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, \$3,387.55.

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

**LONDON & LANCASHIRE
LIFE ASSURANCE CO.**

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300 000
AND INCREASING YEARLY.
Low Rates of Premium.

HEAD OFFICE FOR CANADA,
217 ST. JAMES ST.
MONTREAL.
WILLIAM ROBERTSON, General Manager.

**THE FIRE
INSURANCE ASSOCIATION
(LIMITED)
OF LONDON, ENGLAND.**

FIRE INSURANCE EXCLUSIVELY.

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

Head Office for Canada,
217 ST. JAMES ST.,
MONTREAL.
WILLIAM ROBERTSON, General Manager.