

of which has been clear lumber. Prices at last week's quotations.

PAINTS AND OILS.—There is a moderate business being done, mostly at unchanged rates. Spirits of turpentine are higher and firm at the advance, now quoted at 70c. to 75c.

PETROLEUM.—Trade is steadily improving, and the sales of refined oils are larger than at the corresponding date of last year. There is no change, however, to note in prices, which are firmly maintained. There has been a slight weakness in crude at the wells, in consequence of stoppage of the demand for distillate from the Carbon Oil Company at Hamilton. That Company, however, having obtained a settlement from the insurance companies, is energetically proceeding with the construction of new works, which it is expected will be in operation in the course of five or six weeks.

PRODUCE.—There has been an active demand for the finer grades of flour and for white wheat, as also for barley, during the past week, other grains being comparatively neglected. The tendency during the greater part of the week was strongly upwards in prices, and although there was a slight falling off at the close, a decided advance was established over last week's quotations. **Flour.**—There has been a steady demand for extras throughout the week, with sales to a considerable extent in round lots, chiefly at \$5.75. The demand still continues, but buyers have moderated their views slightly, and \$5.65 to \$5.75 may be looked upon as the range within which business would be done at the close. Very little fancy has been on offer, and no sales are reported; generally held at \$5.60, with buyers at about \$5.50. Superfine has only been in moderate request, with sales principally of 100 bbl. lots, at \$5.40 to \$5.45. At the close holders were asking \$5.45 to \$5.50, but as a material decline had taken place in Montreal and other outside markets, buyers were completely off in their ideas, and sales could probably be effected only at a considerable giving way from the above figures. **Oatmeal.**—A sale of a small round lot was made within a few days at \$4.85, and from that to \$5 may be considered the value for wholesale parcels.

Wheat.—There continued to be a very active demand for Soule's and Treadwell, with sales of the former up to \$1.30 for car-loads, and of the latter to \$1.28. The receipts by rail were not large, but the deliveries from farmers' wagons were unusually liberal, and for these there was a brisk competition at from \$1.28 to \$1.32. The quality offered is reported to be almost universally very fine. At the close of the week buyers were somewhat less eager to operate at current rates, and with rather more offering, cars sold down to \$1.27 for Soules. Spring has not been in active demand, and quotations are nominal. **Barley.**—Receipts have been very light, and the local demand has been sufficient to sustain prices, and even to secure an advance. Sales of car-loads have ranged from 60c. at the beginning to 63c. at the close, with up to 65c. paid on the street market; No. 2 is worth about 55c. **Oats.**—Owing to light receipts and small stock, holders have become more firm, asking 35c. to 37c., and latest sales have been at 36c. on the track. **Peas.**—None offering, and nothing done. **Hay** has been in moderate supply, and sold at \$15 to \$18. **Straw** scarce, at \$10 to \$14.

PROVISIONS.—There is no shipping demand whatever, but to meet home requirements there is a moderately active trade. **Butter** is without change. **Cheese** is offered freely by the factories, and 8c. to 8½c. would probably be accepted by the majority of them. Sales are made in a retail way at 9½c. to 10c. **Eggs** offer freely, and are somewhat more freely taken—10c. to 11c. would be paid for packed. **Bacon and Hams** continue in demand to meet local trade at late rates. No round lots changing hands. **Pork** quiet and unchanged. **Lard** selling to a small extent at previous prices.

DOMINION BANK.

NOTICE is hereby given that

A DIVIDEND

At the rate of

EIGHT PER CENT. PER ANNUM

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

First day of November next.

The Dividend will be calculated from the date of the organization of the Bank, viz.: the 10th day of January last, and upon subsequent payments from their dates.

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

By order of the Board.

R. H. BETHUNE, Cashier.

Toronto, 8th Sept., 1871.

Insolvent Act of 1869.

In the matter of Wm. B. Yeats, of Toronto, an Insolvent.

THE Insolvent has made an assignment of his estate to me, and the Creditors are notified to meet at his place of business, No. 232 Yonge Street, Toronto, on Tuesday, the third day of October next, at ten a.m., to receive statements of his affairs, and to appoint an assignee.

Toronto, Sept. 14, 1871.

JOHN KERR, Interim Assignee.

BREAKFAST.—EPPS'S COCOA.—GRATEFUL AND COMFORTING.—"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctor's bills."—*Civil Service Gazette.* Made simply with Boiling Water or Milk. Each packet is labelled—"JAMES EPPS & Co., Homoeopathic Chemists, London." Also, makers of Epp's Milky Cocoa (Cocoa and Condensed Milk).

NATIONAL

Life Insurance Company,

OF THE

UNITED STATES OF AMERICA.

(Incorporated by Special Act of Congress.)

OFFICERS:

President—C. H. Clark, Esquire, President First National Bank of Philadelphia.

Vice-Presidents—Hon. E. A. Rollins, late Com. Inland Revenue, United States; Hon. Henry D. Cooke, Governor of the District of Columbia.

Chairman Fin. and Ex. Committee—Jay Cooke, Esq., (of Messrs. Jay Cooke & Co.) Bankers, New York, Philadelphia, Washington, and London, England.

Chief Medical Director—Francis Gurney Smith, Esq., M.D., Medical Faculty, University of Pennsylvania.

Secretary and Actuary—Emerson W. Peet, Esquire, Philadelphia, late of the Mutual Life Insurance Co., of New York.

CANADA BRANCH.

General Agents for Canada—Livingston, Moore & Co., Hamilton, Ontario.

Chief Medical Referee—J. M. Drake, Esq., M.D., Medical Faculty, University of McGill College, Montreal.

Manager for the Province of Quebec—H. J. Johnston, Esq., Montreal, General Agent Scottish Imperial Fire Insurance Company.

Manager at Toronto—Clark & Fielde.

General Manager for Canada—T. C. Livingston, Esq., Hamilton.

DISTINCTIVE FEATURES.

LARGE cash capital (\$1,000,000.00), large accumulations, cash system, stock plans, low rates of premium, no dividend delusions, plans simple, contracts definite, nearly a world-wide policy, perfect security, liberal non-forfeiting features, conservative influence of capital, two dollars of Assets to every dollar of Liability, the only American Life Company that has made a deposit in Canada for the exclusive benefit of "Canadian Policy-holders."

Annual Premium to secure \$1,000, payable at Death Age at nearest Birthday.

Age.	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
Male	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40	42
Female	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40

Rates for Endowment and other plans of Insurance equally favorable.

N.B. Active Agents and Medical examiners wanted in all places where the Company is not represented. Address the General Agents. Sept. 30th.

THE EQUITABLE

Life Assurance Society.

From the Daily Telegraph June 10.

It would be impossible for any one at all conversant with the feelings of the Canadian people to mistake the fact that there exists a strong attachment in favor of Home Life Insurance Companies. This arises not from any feeling that they are sounder, or more liberal in their dealing with the assured than the Foreign Companies, but because their assets are in the country and subject to the control of our laws, and the jurisdiction of our courts. It is felt, too, that the deposit required by the present Insurance Act is not graduated according to the liabilities of Foreign Companies, but is arbitrary and fixed, the amount of deposit being the same for all Companies, and hence having no relation to the liabilities they are intended to secure. This state of facts is fully recognized by the intelligent management of the "Equitable," and seeing the justice of this view, they have resolved to secure Canadian policy-holders beyond the possibility of loss by depositing in this country the full amount of the re-insurance fund! that is, a sum which, in case of such an almost unimaginable possibility as the failure of the "Equitable," would be accepted by any other Company as compensation for assuming the entire responsibility of paying off these risks at maturity. Such a step makes the Equitable substantially a Canadian Company, with the additional advantage of the strict and careful supervision of the State laws of New York and Massachusetts, which are enforced over all American Co's. The premiums are invested here where the risks are taken, and hence the money does not go to diminish the floating capital of the country. This wise arrangement must tend greatly to increase the popularity of the Equitable in this country and to extend its business.

We publish below the letter of the 2nd Vice-President to Mr. R. W. Gale, the talented and energetic manager of the society for the Dominion of Canada, as to their determination to make this voluntary deposit. Mr. Geo. B. Holland of this city, an old and respected citizen, the representative of the Equitable in the Province, and is now organizing agencies throughout Ontario, and has openings in unrepresented districts for energetic agents, and for a few gentlemen of experience to act as special agents, to whom liberal inducements will be offered.

Branch Office of the Equitable Assurance Society of the United States, 198 St. James St., adjoining Molson's Bank.

MONTREAL, 5th JULY, 1871.

GEO. B. HOLLAND, Esq.,

General Agent for Ontario of the Equitable Life Assurance Society, Toronto.

DEAR SIR,—I enclose a copy of letter received from J. W. Alexander, Esq., 2nd Vice-President, to the effect that the society have determined to keep in Canada always a deposit sufficient to reinsure all Canadian risks. This will forever set at rest the question raised by some parties as to the protection of Canadian policy holders, so far as the Equitable is concerned, and virtually make the Equitable a Home Company in Canada. You will therefore give this the necessary publicity, and notify your sub-agents of this important voluntary step on the part of the society.

Your obedient servant,

R. W. GALE,

Manager for Dominion of Canada.

Office of the Equitable Life Assurance Society of the United States, 120 Broadway.

NEW YORK, June 9th, 1871.

R. W. GALE, Esq., Manager,

198 St. James Street, Montreal.

DEAR SIR,—After much deliberation and careful examination of the subject, we have determined whether the Government of Canada require it or not, to keep a deposit in the Dominion of Canada always sufficient to reinsure the Canadian risks on the basis of the New York State Tables, at 4½ per cent. interest.

Yours truly,

J. W. ALEXANDER, and Vice-President.