

ale, last sale at 168. Buyers, of Jacques Cartier at 113. Mechanics, nothing doing; no sales. Union would be taken at 108; holders want 107.

**Debentures.**—Canada Sterling "Fives" sold as high as 97. Dominion stock is asked for at 108. In other denominations nothing doing. Toronto are in fair demand at 92. Large sales of Counties at 102 and 102, still on market at latter rate.

**Sundries.**—Not a share of City Gas on the market, a slight advance would probably be paid. Large sales of British America Assurance at 67 and 67, the latter price would still be paid. A small sale of Western Assurance at 85, at which rate there are buyers but no sellers under 89. Canada Life Assurance is in demand at 103, none on market. No sales of Canada Building Society; stock held at 135 and 134, buyers offer 135. No sales of Western, 125 would be paid, stock held at 126. Freehold would be taken at 126, to 127, no stock on market. Huron and Erie nominal at 116 to 117, no sales. Union sold at 111 and 112. Buyers offer 186 for Montreal Telegraph, but there are no sellers. Canada Landed Credit is asked for at par, none on market. Mortgages are much inquired for, and first class ones for large amounts would be readily taken at 7 per cent.

**BANK OF ENGLAND.**—The return for the week ending Sept. 7th, gives the following results when compared with the previous week:

|                     |              |           |         |
|---------------------|--------------|-----------|---------|
| Rest.....           | £3,666,773.. | Increase. | £4,264  |
| Public Deposits...  | 6,110,544..  | Increase. | 529,351 |
| Other Deposits..... | 19,315,454.. | Decrease. | 621,449 |

On the other side of the account:

|                     |              |                    |
|---------------------|--------------|--------------------|
| Gov't Securities... | £12,483,861. | No alteration.     |
| Other " "           | 19,442,033.. | Decrease. £391,281 |
| Notes unempl'd...   | 11,695,155.. | Increase. 303,700  |

The amount of notes in circulation is £23,466,835, being a decrease of £110,385; and the stock of bullion in both departments is £20,996,669, showing an increase of £359,936 when compared with the preceding return.

**NEW-YORK MONEY MARKET, Sept. 23.**—Business in Wall Street is very quiet and the transactions are on a small scale. Money on call is freely offered at 5 per cent. on Government Bonds and at 5 to 6 per cent. on miscellaneous collaterals. Discounts are firm, prime commercial acceptances passing at 7 to 8½ per cent. Gold is very heavy and holders are free sellers; the opening price this morning was 113½ whence the rate rapidly dropped to 113, at which the market closes, being the lowest point touched since the commencement of the uncalled for France-Prussian War.

## Insurance.

### INSURANCE MATTERS IN MONTREAL.

(From our own Correspondent.)

MONTREAL, Sept. 27, 1870.

Encouraged up to the afternoon of Saturday last, by a few consecutive halcyon days of immunity from alarms of fires, your correspondent suffered himself to be beguiled into the hope that his report to day would be as brief as the word "Nil" could express it. Although his hopes were not destined to be crowned with perfect fruition, yet he is happy to report that since last advices there have been but three alarms of fire in the city: these all occurred between the hours of 4 p.m. on Saturday, and 6 a.m. on Sunday, and were not marked by any very calamitous results.

Sept. 24.—An alarm of a fire at the carpenter's shop of Maise Martin, corner of St. Denis and Ontario streets: burned a few shavings: extinguished without damage.

Sept. 25.—A fire broke out in rear of a small wooden house belonging to Michael Barras, and occupied by James O'Mealy as a fruit shop, No. 873 St. Catherine street. Building insured

with British America, for \$1,000; damage perhaps, \$100. Tenant not insured. Cause assigned, incendiary; real cause believed to be the old tale of hot ashes.

Same morning.—A fire discovered in the garret of a first-class house, No. 189 and 191 Fortification lane, belonging to Robert Campbell, Esq. No. 189 is occupied by James Cox as a shirt and collar Manufactory; No. 191, as a boarding house. The fire appears to have originated in the latter, and to have spread through the roof of the entire building, which will have to be replaced. The whole building is seriously damaged by smoke and water. Owners covered by insurance with "Montreal"—damage, from \$800 to \$1,000. Cox insured with Liverpool, London and Globe for \$1,200; damage, probably 40 to 50 per cent. Mrs. Steele, the other tenant, uninsured.

The ascertained loss by the fire reported last week in Kempt and Colborne streets, to be borne by the respective offices are as follows: viz:—

|                                                   |                                                 |
|---------------------------------------------------|-------------------------------------------------|
| Howley's Cooper's shop, B. America.....           | \$408                                           |
| " " " " " " " " " " " "                           | Royal..... 314                                  |
| " " " " " " " " " " " "                           | — \$722                                         |
| " " " " " " " " " " " "                           | Stock in do., B. America..... 136               |
| " " " " " " " " " " " "                           | " Sheds and stable B. America..... 550          |
| " " " " " " " " " " " "                           | " Stock in stable and yard, B. America..... 500 |
| " " " " " " " " " " " "                           | " Stock in Citizens..... 1,000                  |
| " " " " " " " " " " " "                           | — 1,500                                         |
| " " " " " " " " " " " "                           | " 40 and 42 Colborne St. Royal 695              |
| " " " " " " " " " " " "                           | " 44 and 46 " " " 1,543                         |
| " " " " " " " " " " " "                           | " 4 Smith street " " 420                        |
| " " " " " " " " " " " "                           | " Stable " " 50                                 |
| " " " " " " " " " " " "                           | — 2,708                                         |
| Doherty's stock, Colborne St., B. America....     | 400                                             |
| E. J. Maxwell & Co., Kempt St., B. America.....   | 100                                             |
| E. J. Maxwell & Co., Kempt street Lancashire..... | 4,000                                           |
| " " " " " " " " " " " "                           | — 4,100                                         |
| Total.....                                        | \$10,116                                        |

It is a fact worthy of remark, that among the hundreds of splendid edifices which have sprung up almost by magic in this city within the last twelve or fourteen years, some of the most imposing and pleasing in their effect, owe their existence to the taste and munificence of British Insurance Corporations which are represented here, such as the Liverpool, London and Globe, which led the van,—the Royal whose magnificent structure has been deemed worthy of acquisition by the Dominion Government for a custom house:—the North British and Mercantile, whose building is a perfect gem of its kind; and most recent of all, the elegant building erected for

The Life Association of Scotland,

at the corner of St. James' street and Place d'Arms Hill, opposite the City Bank, which deserves more than a mere passing allusion, being, in its way, one of the most beautiful structures, and occupying one of the finest sites, in the whole city. It consists of a deep basement,—four full stories, and a mansard roof. The basement, which, owing to the fall of the ground, is chiefly shewn on Place d'Arms Hill, is of plain ent Montreal limestone: the superstructure of the two fronts, of wrought Ohio landstone. The angle at the junction of the streets, in which is the principal entrance, is gracefully rounded off. The front on Place d'Arms Hill has four windows on each story, that on St. James' street three only. The style is Composite Italian, richly, but chastely decorated. The door and window openings of the three lower stories have semicircular headings, springing from plain pilasters, surrounded with capitals, adapted from the Ionic, Corinthian and Composite orders; those of the fourth story have segmental headings; the whole have richly sculptured keystones, those of the second story being charged with an heraldic thistle and grasping, as it were, a wreath of boldly sculptured thistle leaves pendant over the arch; the same ornament, on a much larger scale, also overshadows the principal entrance, except that the keystone is charged with the arms and surmounted by the crown of Scotland. The Scottish motto *Nemo me impune lacessit*, is nowhere seen, but the hint which it conveys is perfectly embodied in these typical thistles, which no foe of man of sane mind would dream of touching with ungloved hands. Between the door and window openings on every story are panelled pilasters, harmonizing with those already described, sustaining appropriate entablatures of elegant design, the frieze of the topmost bearing, in highly relieved gilded characters, the style of the company. The whole composition is crowned by a rich block cornice, from which springs the stately mansard roof, with its dormer windows. As it strikes us, one feature is still wanting to complete the external effect of this work, viz., a crest of harmonious design to carry off the monotony of the roof line. The business offices of the company on the first and second stories are appropriately and handsomely fitted up, and the residue of the interior—approached by a separate entrance from St. James Street—is let off in suites of offices, the principal one being occupied by the Trust and Loan Company of Upper Canada. This building as well as those of the "Royal" and "North British," was erected from the designs, and under the superintendence of Messrs. Hopkins & Wiley, Architects of this city, and forms another addition to the long list of architectural ornaments, for which the city is indebted to their skill and taste. The "Liverpool and London" was the work of the late lamented Frederick Lawford.

Of course nothing that is British can be placed in the foreign category, but when corporations, whose head-quarters are three thousand miles off, do not hesitate to invest their tens of thousands in palatial edifices in our midst, does it not suggest something like reproach that similar institutions of indigenous growth should, in the commercial metropolis of this Dominion, be content with the status of tenants at will; at the end of blind passages and up dark stairways, to be cast out at brief notice as the convenience or the caprice of the proprietor may direct?

**FIRE RECORD.**—Peterboro', Sept. 25.—The late residence of Col. Haultain was completely destroyed by fire. The fire is supposed to have been accidental. The family and all the valuable furniture had been removed. Loss, about \$1,200, said to be fully covered by insurance in the Provincial and other companies. There being no water the fire engines stood still while the building burned.

Waterloo, Sept.—Barn and stables of C. M. Taylor; the loss is said to be covered by insurance.

South Norwich, Sept. 12.—A barn belonging to Adam Spencer, 10th concession, was completely destroyed by fire, together with its contents. Supposed to be the work of an incendiary. Loss estimated at \$1,000; of which \$200 was insured.

Otterville, Ont., Sept. 15.—Mr. Cleveland's Store-house and granary, were burned. Loss \$800—not insured.

Blyth, Sept. 34.—One of the most dreadful fires ever occurred in this vicinity, took place this morning, resulting in the destruction of a carding mill and shingle factory, belonging to McQuerry & Co. Loss about \$5,000; insurance only \$800. Cause accidental.

Duart, Sept.—The saw mill owned by W. J. Gosnel, two miles west of here, was destroyed by fire. From the fact that a pan used in melting babbit metal was found, after the fire, on the spot where an oil barrel stood it is considered conclusive that an incendiary did the work—the pan having been used to carry coals to the oil. Loss \$1,500; insurance \$1,000.

Whitby Township, Ont. Sept.—A barn belonging to Messrs. Tweedie, was struck by lightning, and, with its contents, entirely destroyed by fire. Loss estimated at \$1,500, on which there was no insurance.