but to take their stand with the other creditors." But why should bankers, any more than other creditors, be debarred from any legitimate advantage they may gain by pressing their debtor, though of course the law strikes at anything like undue preference.? It is a banker's right to collect his debts as thoroughly as he can, and where the bank is a joint-stock one, its managers and servants would be neglecting their duty if they did not use all their exertions to avoid a bad debt .- London Economist.

RESIGNATION AND CHANGE OF OPERATIONS. The Montreal Gazette says we learn that Mr. H. J. Johnston has resigned his position as Secretary to the Scottish Imperial Insurance Company, and has entered into arrangements with the Confederation Life Association, to devote his entire time and energy in the capacity of manager for the Province of Quebec to the working up of the business, in order that the merits of that enterprising and reliable Home Life Institution may be properly placed before the public, and that it may take up its position in the foremost ranks here, as it is entitled to do, and as it has already done in Ontario and and the other Provinces. At a meeting of the Provincial Board, held on Saturday, presided over by Sir Francis Hincks, in the absence of the local Chairman, it was arranged, with a view to facilitate the object aimed at, that the office of the Association should be removed to a prominent position in St. James street. We heartily wish Mr. Johnston every success in his undertaking.

The gauge of the Intercolonial Railway from Halifax to St. John, and Halifax to Truro, has been changed to correspond with its connecting lines-4ft. 81in.

## BANK OF BRITISH NORTH AMERICA

The Court of Directors hereby give notice that a half-yearly dividend at the rate of

TEN PER CENT PER ANNUM

on the Capital of the Bank, will be payable on the

# Third day of July, 1875,

Proprietors of Shares Registered in the Colonies. The Dividend will be payable at the rate of exchange current on he

THIRD DAY OF JULY, 1875,

To be fixed by the Managers. No Transfer can be made between the

#### Twenty-fourth inst. and the Third prox.,

As the Books must be closed during that period.

By order of the Court.

(Signed) R. W. BRADFORD,

Secretary. No. 3 Clements Lane, Lombard St, E.C., 1st June, 1875.

#### INSOLVENT ACT OF 1869 AND AMEND-MENTS THERETO.

In the matter of James Cumming McSymo;, of Toronto, dry goods merchant, an Insolvent.

The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 7 and 8 Toronto Exchange, Wellington Street, Toronto, on Thursday, the eighth day of July next, at 11 o'clock a.m. to receive statements of his affairs, and to anyoint an assigner. appoint an assignee.

WILLIAM F. MUNRO. Interim Assignee.

7 and 8 Toronto Exchange, }
Toronto, 23rd June, 1875.

## CONFEDERATION Life Association.

HEAD OFFICE-TEMPLE CHAMBERS, TORONTO.

PRESIDENT-Hon. W. P. HOWLAND, C.B. VICE-PRESIDENTS-Hon. WM. McMaster, Wm. Elliot, Esq. ACTUARY-J. B. CHERRIMAN, Esq., M.A.

#### A HOME COMPANY.

Offering insurance on both STOCK and MUTUAL PLANS. Participating policies are entitled to not less than 90 per cent. of profits.

All policies are non forfeitable after two annual premiums have been paid.

Its "Government Navines Rank" policies described

Government Savings Bank" policies deserve special atten ion.

R. S. BAIRD, Agent for the City of Toronto. J. K. MACDONALD, Managing Director.

### WESTERN ASSURANCE COMP'Y.

Notice is hereby given that a dividend at the rate of

#### Fifteen Per Cent Per Annum

Has been this day deel red upon the paid up Capital Stock of the Company for the half-year ending 30th instant, and that the same will be payable at the Company's office

#### SATURDAY, the 10th day of July next.

The Transfer Books will be closed from the 2 th to the 30th inst., both days inclusive. By order of the Board.

BERNARD HALDAN,

Managing Director. Western Assurance Company's Office, \
Toronto, 22nd June, 1875.

### BRITISH AMERICA

# ASSURANCE COMP'Y.

(Incorporated, A. D. 1833.)

Notice is hereby given that a dividend at the rate of

#### Ten Per Cent Per Annum,

On the Capital Stock paid up has been this day dec'ared for the half-year ending the 30th inst., and that the same will be payable on and after

# Thursday, the 8th day of July, next.

The Stock and Transfer Books will be closed from the 25th to the 30th instant, both days inclusive. By order of the Board.

F. A. BALL Manager

British America Assurance Office, Toronto, 22nd June, 1875.

#### INSOLVENT ACT OF 1869, AND AMEND-MENTS THERETO.

In the matter of W. P. Sainger, Insolvent.

I, the undersigned James Bellingham Boustead, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month, and are hereby notified to meet at my office, No. 14 Adelaide Street East, Toronto, on Monday, the 19th day of July next at two o'clock p.m, for the purpose of examining the insolvent and for the ordering the affairs of the estate generally.

JAS. B. BOUSTEAD, Assigner.

Toronto, June 18, 1875.

#### INSOLVENT ACT OF 1869 AND AMEND-MENTS THERETO.

In the matter of G. & J. W. Cox & Co., Insolvents. A third Dividend Sheet has been prepared open to objections until the 29th day of June next, after which Dividends will be paid.

W. T. MASON, Assignee Dated at Toronto, this 12th day of June, A.D. 1875.

The Leading Wholesale Trade of Hamilton.

### JOHN I. MACKENZIE & Co.,

#### HAMILTON

Have removed to the newly erected Warehouses on

HUGHSON STREET,

Opposite Messrs. James Turner & Co's. OUR

### SPRING STOCK

IS NOW OPEN.

We have a Choice and New Assortment to offer. Buyers are invited to inspect.

Agents for HOCHELAGA COTTONS. Agents for CORNWALL COTTONS.

JUHN J. MACKENZIE & CO.

March, 1875.

### BROWN, ROUTH & CO.,

#### IMPORTERS OF TEAS,

AND

Wholesale Grocers.

HAMILTON.

Adam Brown. .

H. W. ROUTH

### SPRING DRY GOODS.

OUR STOCK IS NOW

# COMPLETELY ASSORTED

IN ALL DEPARTMENTS.

Thomson, Birkett and Bell, HAMILTON.

### CURRIE & THOMSON. GENERAL GRAIN DEALERS

And Manufacturers of

Oat Meal, Corn Meal, Pot Barley, and Split Peas.

Mitchell, Ont-

#### INSOLVENT ACT OF 1869.

In the matter of James A. Perry, an Insolvent.

A first and final dividend sheet has been prepared, open to objection until the fifth day of July next, after which dividends will be paid. JOHN KERR, Assignee.

Toronto, June 17, 1875.

#### INSOLVENT ACT OF 1869.

In the matter of Margar, t Taylor, an Insolvent.

The Insolvent has made an assignment of her estate to me, and the Creditors are notified to meet at the office of Kerr & Anderson, No. 23, Toronto street, on Monday, the 5th day of July, 1875, at two o'olock in the afternoon, to receive statements of her affairs, and to appoint an

JOHN KERR, Interim Assignee. Toronto, 15th June, A.D., 1875.

insolvent act of 1860.

In the matter of Robert F. Taylor and Henry Alexander Taylor, both individually and as partners, carrying on business under the name, style and firm of R. F. Taylor & Son Business under the

on business under the name, style and firm of R. F. Taylor & Son, Insolvents.

I Henry B. Picken, jr., of t e City of Montreal, accountant, have been appointed assignee in this matter. Creditors (who have not already done so) re requested to file their claims before me within one month, and are hereby notified to meet at the office of Gault Bros. & Co., in Montreal, on Wednesday, the 21st day of July A.D. 1875, at the hour of three o'clock in the afternoon, for the public examination of the Insolvents, and for the ordering of the affairs of the estate generally.

HENRY B. PICKEN, Jr., Assignee.

Toronto, June 12, 1875.

Toronto, June 12, 1875.