

The Leading Wholesale Trade of Toronto.

BOOTS AND SHOES
WHOLESALE:**CHILDS & HAMILTON,**
MANUFACTURERS.

THIS Business was established in 1847, and is continuing at the OLD STAND, No. 7, Wellington St. East, Toronto.

Our Productive Power has so much increased, that we are now producing all classes of Boots and Shoes, and of just the kinds required by our largely increasing TRADE. We have only to say that all dealers in Boots and Shoes requiring goods to suit the wants of this Province, will do well to send their orders to, or call on

CHILDS & HAMILTON.

Factory and Warehouse—No. 7 Wellington St. Toronto.

1873. SPRING. 1873.

DAVID ARNOTT & Co.,

HAVE OPENED

250 PACKAGES
NEW GOODS.

DEPARTMENTS WELL ASSORTED.

44 Yonge and 3 Wellington Street West.

as the agents of such parties, in the same manner as is now done by private and less responsible agents. It is believed that many persons in Great Britain and elsewhere, who are now receiving three or four per cent for their money, would be glad to transfer a portion of their funds to this country, if a responsible and reliable agency was established to which they could with confidence, intrust the management of their business. This desideratum the Investment and Guarantee Agency proposes to supply.

As a Guarantee Agency the company proposes in the first place to guarantee the repayment of its investments, as well as the regular payment of the interest thereon; thus affording investors not only the security of the property on which the loan is made, but the guarantee of the company as well. This double security can, it is believed, be afforded under careful management for a very moderate commission, and where once fairly established cannot fail speedily to become a favorite form of investment.

The company intends also to extend its operations to guaranteeing ordinary commercial engagements, but this will not, as you seem to suppose, be its principal business. Being a new branch of business in Canada (although in successful operation in New York), the operations of the company in this department will be very limited at the outset, and only extended when experience shows the results to be satisfactory. I cannot agree with you that very little good paper would be guaranteed. If commercial paper was like gold and silver, permanently good, or permanently bad, this would no doubt be the case, but the paper that is good to-day may be bad to-morrow, and many importers and manufacturers would gladly pay in the shape of premiums a good deal more than the average losses on their sales to free themselves from the anxiety and risk which large indirect liabilities entail upon them. In this department it is anticipated that a very considerable portion of the business will be done with European houses, for whom the company will also act as agents in Canada.

It appears to me that insurance against commercial disasters is just as legitimate as insur-

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SESSIONS, COOPER & SMITH,MANUFACTURERS, IMPORTERS AND WHOLESALE
DEALERS IN**Boots and Shoes,**

36, 38 & 40 FRONT STREET WEST,

Toronto, Ontario.

JAS. COOPER.

J. C. SMITH.

M. & L. SAMUEL,

Importers of

HARDWARE, METALS,

Tin Plates, Chemicals, &c.,

58 YONGE STREET, TORONTO, ONT.

English House—No. 1 Rumford Place, Liverpool.

Importation Orders solicited at a nominal commission on sterling cost.

Consignments of Produce, &c., to our Liverpool firm, will have their prompt and faithful attention.

Leading Wholesale Trade of Ottawa.

1873. SPRING & SUMMER. 1873

Wholesale Dry Goods.

IMPORTATIONS COMPLETE.

TERMS LIBERAL. PRICES MODERATE

N.B.—Orders by Mail or Telegraph receive prompt and careful attention.

MAGEE & RUSSELL,
OTTAWA.

Ottawa, April, 1873.

ance against fire, or against the dangers of navigation, and if generally adopted, would not only tend to check overtrading but greatly to lessen the evil results of commercial failures when such occurred. Holding these views I believe that this company is only the pioneer of many similar institutions, and that, under proper management, it will not only yield handsome dividends to its stockholders but at the same time add not a little to the progress and prosperity of the country.

I am, &c.,

A. STOCKHOLDER.

Montreal, July 14, 1873.

DISHONEST AGENTS.

To the Editor of the Monetary Times.

DEAR SIR,—We note with much pleasure your article "Dishonest Agents" in your "4th of July" issue, page 10.

The bane of our business is in the facts you have stated. From the many years experience we have had in soliciting people to insure their lives, we know that the more plainly we have put the question respecting system of business, the better the party insuring has been satisfied at time of doing the business, and the year following on renewal. And should an agent work even for a few months only, in a city like St. John, or Halifax, he is soon known as a truth teller or otherwise—more some people

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1873.

MOFFATT BROS. & CO.**STOCK COMPLETE**

IN ALL DEPARTMENTS.

FULL LINES OF

CANADIAN MANUFACTURES

36 YONGE STREET,

TORONTO.

The Leading Wholesale Trade of Guelph.

MASSIE, PATERSON & Co.,

IMPORTERS

AND

WHOLESALE GROCERS

ALMA BLOCK,

QUELPH.

only half tell the truth. We say let it out, the whole, and the end will be many times better.

Yours truly,

H. N. FAIRBANKS.

Bangor, Maine, July 8, 1873.

ENGLISH WOOL MARKET, June 21.—The few transactions which have as yet taken place in the new season's home-grown wools seem to indicate that sellers will have to accept slightly lower rates than last year, but business is as yet very restricted. The demand for colonial wool continues good; sales by private contract are considerable in amount, and prices firm. The yarn trade is still quiet especially for export; spinners are confined to one or two sorts which happen to be in demand. There is, however, more animation in the piece market, some French buyers having come forward, and manufacturers are better employed than spinners.

NORTHERN COLONIZATION RAILWAY.—At a meeting of the shareholders held July 10th., the following directors were elected:—Sir Hugh Allan, President; Louis Beaubien, M.P., Vice-President; Jean Bte Beaudry, Henry Mulholland, Hon. J. J. C. Abbott, M.P., P. S. Murphy, James MacLaren. Mr. De Bellefeuille was re-elected secretary-treasurer, and Mr. Murphy, managing director. The tenders received for the whole road are now under consideration, and there is every prospect that the work of construction will be commenced at an early date.—Gazette.