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THE MONETARY TIMES AND TRADE REVIEW. -INSURANCE CHRONICLE-

VOL. VIII—NO. 6.

TORONTO, ONT., FRIDAY, AUGUST 7, 1874.

SUBSCRIPTION
\$2 a Year.

The Leading Wholesale Trade of Toronto

JOHN MACDONALD and CO.

—
TAPESTRY
CARPETS,
NEW PATTERNS.

21 and 23 WELLINGTON ST. } TORONTO.
28 and 30 FRONT STREET, }

3 YORK STREET, MANCHESTER, ENGLAND.

Toronto, July 27, 1874.

The Leading Wholesale Trade of Hamilton.

THOS. C. KERR and Co.,
HAMILTON.

Additional Shipments

At hand of

Ashtons and other Prints.
White Shirtings.
White Brilliants.
Cheese Cotton.

IN STOCK,

Dundas and other makes of White and
Colored Yarns.

Dundas and other makes of Bags.

ELORA CARPETS,

A very superior article in Colors and Quality.

THOS. C. KERR & Co.

Hamilton, May 18, 1874

The Leading Wholesale Trade of Toronto.

1874.

A. R. McMASTER
and BROTHER,

Dry Goods Importers,

AND DEALERS IN

CANADIAN

AND

American Manufactures,

Nos. 4 AND 12 FRONT STREET WEST,

TORONTO.

OFFICES—34 Clement's Lane, Lombard St., London, E.C.

Toronto, Jan. 1874.

32-ly

SMITH & KEIGHLEY,

IMPORTERS OF TEAS

AND

WHOLESALE GROCERS,
25 CHURCH STREET.

Have now received full supplies of

FRESH TEAS

Purchased since the recent decline in values, therefore
can offer to the trade Special Inducements, among which
will be found some very choice firsts Moyune Teas, also
medium and low grades Young Hysons, Gunpowders,
Imperials, Japans, and Congous. Also a large stock of

SUGARS,

Comprising

Barrels Dry Crushed Sugars.
" Granulated "
" Crushed X "
Hhds. Scotch Refined, low to medium sorts.
" " bright to extra bright.

Cases Centrifugal
The Trade will do well to examine our stock of Sugars,
as they have been bought for cash, and are selling at a
small advance.

Toronto, 6th July, 1874.

The Leading Wholesale Trade of Toronto.

SPRING 1874.

GORDON MACKAY and CO.

Are daily receiving their early

Spring Imports,

And hope to be fully assorted in the various depart-
ments by

Thursday, 5th March,

When the contents of

750 PACKAGES HOME & FOREIGN GOODS

Will be offered to the trade.

Toronto, March 4, 1874.

SAMSON,

KENNEDY,

and GEMMEL

HAVE RECEIVED

11 Cases White Cottons.

3 " Winceys.

5 Bales Brown and Blue Denims

2 " Cotton Tick.

2 Cases Buff and Window Hol-
land.

IN TRANSIT,

One Thousand Pieces Winceys

SAMSON, KENNEDY & GEMMEL,

44 Scott and 19 Colborne St.

TORONTO.

Toronto, July, 1874

The Chartered Banks.

BANK OF MONTREAL.

ESTABLISHED IN 1818.

CAPITAL SUBSCRIBED, \$12,000,000
 CAPITAL PAID-UP, - - 11,939,600
 RESERVE FUND, - - - 5,000,000
 Head Office, - - - Montreal.

BOARD OF DIRECTORS.

DAVID TORRANCE, Esq., *President.*
 GEORGE STEPHEN, Esq., *Vice-President.*
 Hon. Thos. Ryan, Hon. Donald A. Smith.
 Peter Redpath, Esq., Sir A. T. Galt, K.C.M.G.
 G. W. Campbell, Esq., M.D. Edward Mackay, Esq.
 T. W. Ritchie, Esq., Q.C.

R. B. Angus, Esq., *Gen. Man.*

Branches and Agencies in Canada.

Montreal, Brockville, Stratford
 Quebec, Belleville, Sarnia,
 Toronto, Cobourg, Newcastle, N.B.
 Hamilton, Guelph, Picton,
 St John, N.B., Halifax, N.S., Perth,
 Ottawa, St. Marys, Simcoe,
 London, Port Hope, Cornwall,
 Kingston, Peterboro', Lindsay,
 Brantford, Goderich, Fergus.
 Moncton, N.B. Chatham, N.B.

Agents in Great Britain.—London, Bank of Montreal, 27 Lombard Street. London Committee—Robert Gillespie, Esq., Sir John Lubbock, Bart., M.P., Brice Hugh Pearse, Esq., Sir John Rose, Bart., K. C. M. G.

Bankers in Great Britain.—London, The Bank of England; The Union Bank of London; Messrs. Roberts, Lubbock & Co. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, Richard Bell and C. F. Smithers, 59 Wall Street. Chicago, Bank of Montreal, corner of La Salle and Madison Streets.

Bankers in the United States.—New York, The Bank of New York, N.B.A.; the Merchants National Bank. Boston, The Merchants National Bank. Buffalo, The Farmers and Mechanics National Bank. San Francisco, The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

The Canadian

BANK OF COMMERCE.

Head Office, - - - Toronto.

Authorized Capital - - \$6,000,000
 Subscribed Capital, - - 6,000,000
 Paid-up Capital, - - - 6,000,000

DIRECTORS.

HON. WILLIAM McMASTER, *President.*
 H. S. HOWLAND, Esq., *Vice-President.*

F. W. Cumberland, Esq., M.P. T. Sutherland Stayner, Esq.
 William Elliot, Esq. George Taylor, Esq.
 James Michie, Esq. Robt. Wilkes, Esq., M.P.

W. N. ANDERSON, *Cashier.*

New York..... J. G. Harper and J. H. Goadby, Agents.
 London, Eng..... The Bank of Scotland.

BRANCHES.

Barrie, Brantford, Chatham,
 Collingwood, Dundas, Galt,
 Goderich, Guelph, Hamilton,
 London, Montreal, Orangeville,
 Peterboro', St. Catharines, Sarnia,
 Simcoe, Strathroy, Trenton,
 Woodstock, Thorold.

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.

The Chartered Banks.

BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

PAID-UP CAPITAL, £1,000,000 STG.

London Office—124 Bishopgate St. Within.

COURT OF DIRECTORS.

Henry R. Farrar, J. J. Kingsford,
 Alexander Gillespie, Frederick Lubbock,
 Richard H. Glyn, A. H. Philpotts,
 Samuel Hoare, J. Murray Robertson,
 W. Burnley Hume, John James Cater.
 General Manager CHARLES McNAB.
 Secretary—R. W. BRADFORD.

BANKERS.—The Bank of England; Messrs. Glyn, Mills, Currie & Co.

New YORK.—Agents—H. A. Tuzo and D. B. Davidson.

SAN FRANCISCO.—Agents—Archibald McKinlay and H. W. Glenny.

Branches and Agencies in Dominion of Canada.

ONTARIO.—London, Brantford, Paris, Dunnville, Hamilton, Toronto, Napanee, Kingston, Ottawa, Arnprior, Renfrew

QUEBEC.—Montreal, Quebec.

NEW BRUNSWICK.—St. John, St. Stephen, Fredricton, Moncton.

NOVA SCOTIA.—Halifax.

BRITISH COLUMBIA.—Victoria, Barkerville.

Agents:—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, 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. Marcuard, Andre & Co

ROYAL CANADIAN BANK

CAPITAL, - - - \$2,000,000.

Head Office, - - - Toronto, Canada.

DIRECTORS.

HON. ALEX. CAMPBELL, Senator, President.
 WM. THOMSON, Esq., (of the firm of Thomson & Burns) Vice-President.

His Honor John Crawford, Q.C., J. H. Dumble, Esq.
 Lieut. Gov. of Ontario. James McGee, Esq.
 Hon. John McMurrich. David Galbraith.
 William Barber, Esq., M.P.P.
 THOS. McCRAKEN, Cashier.

Foreign Agents.

England and Scotland—London, National Bank of Scotland, London.

Ireland—Ulster Banking Company, Belfast.

New York—National Park Bank, R. Bell, C. F. Smithers.

This Bank is one of the financial agents for the Government of the Province of Ontario.

Interest allowed on deposits and current accounts, as may be agreed on.

Letters of Credit issued, negotiable in Britain, China, Japan, France, Germany, and West Indies.

Branches.

Montreal, Belleville, Chatham, Newmarket.
 Hamilton, Galt, Woodstock, Seaforth.
 Stratford, Clinton, Ayr, Norwich.
 Prince Arthur Landing.

BANK OF TORONTO, CANADA.

DIRECTORS.

WM. GOODERHAM, Esq., Toronto, President.
 AMES G. WORTS, Esq., Toronto, Vice-President.
 WM. CAWTHRA, Esq., Toronto.
 A. T. FULTON, Esq., Toronto.
 WM. FRASER, Esq., Port Hope.
 WM. CANTLEY, Esq., Oakville.
 GEORGE GOODERHAM, Esq., Toronto.
 Cashier—GEORGE HAGUE.

Branches—Montreal, Peterboro', Cobourg, Port Hope, Barrie.

Foreign Agents—London—The City Bank. New York—The National Bank of Commerce; Messrs. Bell & Smithers. Chicago—Messrs. Geo. C. Smith & Bro.

The Bank receives money on deposit, and allows interest according to agreement.

Interest allowed on current cash accounts. Letters of credit issued available in Great Britain, the West Indies, China, and Japan.

The Chartered Banks.

MERCHANT'S BANK OF CANADA.

Capital - - - \$9,000,000

Head Office, - - - Montreal.

SIR HUGH ALLAN . . . President
 JACKSON RAE . . . Gen. Manager.

BRANCHES AND AGENCIES.

Montreal. Napanee.
 Toronto. Brampton.
 Hamilton. Elora.
 Kingston. Lindsay.
 Belleville. Almonte.
 London. Kincardine.
 Chatham. Orangeville.
 Galt. Pembroke.
 Ottawa. Mitchell.
 Windsor. Waterloo, Ont.
 Ingersoll. Tilsonburg.
 St. Thomas. St. John's, Que.
 Stratford. St. Hyacinthe.
 Berlin. Sorel.
 Owen Sound. Renfrew.
 Walkerton. Fergus.
 Prescott. Beauharnois.
 Perth: Gananoque.

Winnipeg, Manitoba.

FOREIGN AGENTS.

London:
 The London Joint Stock Bank.
 New York:
 The National Bank of the Republic.

THE DOMINION BANK.

CAPITAL, . . . \$1,000,000.

Head Office—Toronto.

Agencies—Orillia, Oshawa, Uxbridge, Whitby, Queen Street.

Interest allowed on Deposits.
 Drafts issued on New York, Gold and Current Funds.
 Drafts issued negotiable in Great Britain and Ireland.
 Drafts on Great Britain purchased.
 Drafts on New York, Gold and Currency, purchased.

ONTARIO BANK.

HEAD OFFICE, - BOWMANVILLE, Ont.

DIRECTORS.

HON. JOHN SIMPSON, PRESIDENT.
 HON. T. N. GIBBS, M.P., VICE-PRESIDENT.
 HON. W. P. HOWLAND, C.B., Lieut.-Gov.
 HON. D. A. MACDONALD, M.P.
 C. S. GZOWSKI, Esq.
 J. P. LOVEKIN, Esq.
 WM. McMURTRY, Esq.

Agents for the Government of Ontario.

Branches.—Guelph, Lindsay, Montreal, Oshawa, Peterboro', Ottawa, Port Perry, Port Hope, Pembroke, Toronto, Whitby, Mount Forest.

Foreign Agents.—London, Eng.—Bank of Montreal. New York—R. Bell and C. F. Smithers. Boston—Tremont National Bank.

D. FISHER, Esq., Cashier.

METROPOLITAN BANK, MONTREAL.

CAPITAL SUBSCRIBED, - - \$1,000,000

HENRY STARNES, President and Man. Director.
 A. F. HINCKS, Cashier.

Agents in London, Eng.—Bank of Montreal.
 Agents in New York—Bell & Smithers

The Chartered Banks.

Banque Jacques Cartier.

Incorporated by Act of Parliament
CAPITAL, - - - \$2,000,000
President: ROMUALD TRUDEAU. *Vice-President:* C. S. RODIER, Jun
Cashier—H. COTTE.
 DIRECTORS.—Nazaire Villeneuve, V. Hudon, J. B. Beaudry, Andre Lapierre, P. M. Galarneau, John L. Cassidy, L. J. Beliveau.
 FOREIGN AGENCIES.—London—Glyn, Mills, Currie & Co. New York—National Bank of the Republic. Paris, France—de Rothschild Freres.

NIAGARA DISTRICT BANK
 Established 1853.

Head Office, St. Catharines, Ont.
DIRECTORS.
 THOMAS R. MERRITT, President.
 HY. CARLISLE, Esq., Vice-Pr. ident.
 HON. JAS. R. BENSON, Senator, St. Catharines.
 S. S. JUNKIN, Esq., St. Catharines.
 ROBT. LAWRIE, Esq., St. Catharines.
 JOHN BROWN, Esq., Thorold.
 C. M. ARNOLD, Cashier.
Agencies—Ingersoll, Port Colborne.
Foreign Agents—London, Eng., Bosanquet, Salt & Co. New York, The Manhattan Bank. Chicago, The Bank of Montreal. Oswego, Second National Bank.

BANK OF HAMILTON.

CAPITAL SUBSCRIBED, - - \$1,000,000
Head Office, - - - Hamilton.
 H. C. HAMMOND, Cashier.
DIRECTORS.
 DONALD MCINNES, Esq., President.
 JOHN STUART, Esq., Vice-President.
 James Turner, Esq. Edward Gurney, Esq.
 Jacob Respeler, Esq. Dennis Moore, Esq.
 John Proctor, Esq.

Agents in New York—Messrs. JOHN J. CISCO & SON.
Agents in London, England—The National Bank of Scotland.
AGENCIES.
 Listowel - - - W. CORBOULD, Agent.
 PORT ELOIN - - - E. A. COLQUHOUN, Agent.

ST. LAWRENCE BANK.

(Incorporated by Act of Parliament A.D. 1872.)
CAPITAL, - - - \$1,000,000.
HEAD OFFICE—TORONTO.
DIRECTORS.
 J. C. FITCH, Esq., President.
 JOHN COWAN, Esq., Vice-President.
 CAPT. THOS. DICK.
 A. THORNTON TODD, Esq.
 W. F. ALLEN, Esq.
 R. C. JAMIESON, Esq., Montreal.
 K. F. LOCKHART, Cashier.
 Bradford—A. H. Ireland, Agent.
 Colborne—Robert A. Moir, Agent.
 London—J. C. P. Phillips, Agent.
 Newcastle—J. K. Allen, Agent.
 Strathroy—J. B. Cummings, Agent.
 Agents in New York—R. Bell & C. F. Smithers.
 Agent in Montreal—The Bank of Montreal.

Union Bank of Lower Can.

CAPITAL, - - - \$2,000,000.
Head Office, - - - Quebec.
DIRECTORS.
 CHARLES E. LEVEY, Esq., President.
 HON. THOS. MCGREEVY, Vice-President.
 Hon. Geo. Irvine, John Sharples, Esq.,
 D. C. Thomson, Esq., J. B. Renaud, Esq.,
 Andrew Thomson, Esq.
Cashier—P. MacEwen. *Asst. Cashier*—J. G. Leitch.
 BRANCHES.—Savings Bank (Upper Town,) Montreal, Ottawa, Three Rivers.
Foreign Agents—London—The London and County Bank. New York—National Park Bank.

The Chartered Banks.

MOLSON'S BANK.

Capital Authorized, \$2,000,000.
 Capital Subscribed, \$2,000,000
 Capital Paid-up, \$1,977,470.
BOARD OF DIRECTORS.
 Wm. Molson, Esq., Pres. J. Molson, Esq., Vice-Pres.
 Thos. Workman, Esq., T. J. Claxton, Esq.
 E. Hudon, Esq., R. W. Shepherd, Esq.
 Thos. Cramp, Esq.
HEAD OFFICE, MONTREAL, CANADA.
 F. WOLFERSTAN THOMAS, Cashier.

BRANCHES.
 Brockville, Owen Sound, Sorel, Exeter,
 London, Windsor, Toronto, Meaford.
 Morrisburg, St. Thomas, Welland.
BANKERS.
 New York—Messrs. Morton, Bli s & Co., Messrs. Bell & Smithers, Mechanics National Bank.
 London, England—The City Bank, Threadneedle St.
 New Brunswick—Bank of New Brunswick, St. John, N.B.
 Coll ctions made in all parts of the Dominion and United States. Returns promptly remitted at lowest rates of exchange.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.
CAPITAL, \$3,000,000.
Head Office, - - - Quebec.
BOARD OF DIRECTORS.
 JAS. G. ROSS, Esq., - - - President.
 WILLIAM WITHALL, Esq., Vice-President.
 Sir N. F. Belleau, Knight.
 Henry Fry, Esq. R. H. Smith, Esq.
 T. H. Dunn, Esq. A. F. A Knight, Esq.
 JAMES STEVENSON, Esq., Cashier.

Branches and Agencies in Canada:
 Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
 Montreal, Que. St. Catharines, Ont. Three Rivers, Que
 Thorold, (Ont.)
 C. HENRY, Inspector.
Agents in New York—Messrs. Maitland, Phelps & Co.
Agents in London—The Union Bank of London.
Agents in Paris—Gustave Bossange.

LA BANQUE NATIONALE

HEAD OFFICE, QUEBEC.
CAPITAL AUTHORIZED . . . \$2,000,000
" SUBSCRIBED . . . 2,000,000
" PAID-UP . . . 1,954,000

DIRECTORS.
 HON. EUGENE CHINIC, President.
 HON. ISIDORE THIBAudeau, Vice-President.
 Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D.
 Hon. U. J. Tessier. C. Tetu, Esq.
 P. Vallee, Esq.
 FRS. VEZINA, Cashier.
 Montreal Branch—William Moffatt, Manager.
 Ottawa Branch—Sam. Benoit, Manager
 Agents in New York—National Bank of the Republic.
 England—National Bank of Scotland.
 Other agencies in all parts of the Dominion.
 Quebec, 1st June, 1874.

Bank of British Columbia
 (Incorporated by Royal Charter, 1862.)

CAPITAL, \$2,500,000 (WITH POWER TO INCREASE)
DIRECTORS.
 T. W. L. Mackean, Esq., (Director of London and South African Bank) Chairman, London. Robert Gillespie, Esq., (London Director Bank of Montreal) Deputy Chairman.
 Jas. Anderson, Esq., (Messrs. Anderson, Anderson, & Co.)
 Eden Colville, Esq., (Deputy Governor Hudson's Bay Co.)
 H. D. Harrison, Esq., (Messrs. Falkner, Bell & Co., San Francisco). Sir John Rose, Bart., K.C.M.G., (Messrs. Morton, Rose & Co., London).
 London Office—5 East India Avenue, Leadenhall Street, London.
 Branches at San Francisco, California; Portland, Oregon; Victoria, British Columbia.
 Agents in Canada and the United States—The Bank of Montreal.
 The Bank of Montreal will undertake collections or other Banking business in connection with the Province of British Columbia through the above Bank.
 Victoria, B. C., April 3, 1873.

The Chartered Banks.

MERCHANTS' BANK OF HALIFAX.

CAPITAL, - - - \$1,000,000
DIRECTORS.
 THOMAS E. KENNY, Esq., President.
 Hon. JEREMIAH NORTHUP, Senator, Vice-Pres.
 James Butler, Esq. Thomas Abbott, Esq.
 John Taylor, Esq. Michael Dwyer, Esq.
 George Maclean, Cashier. Joseph Wier, Esq.
Agents in Ontario and Quebec—Merchant's Bank of Canada
Agent in Charlottetown, P. E. I.—OWEN CONNOLLY.
Agents in Nova Scotia:
 Antigonish T. M. King, Agent.
 Bridgewater Andrew Gow, "
 Pictou Wm. Ives "
 Sydney J. E. Burchell "
 Truro John B. Dickie "
 Weymouth Colin Campbell, Jr. "
 Maitland (Hants Co.) David Frieze,

CITY BANK MONTREAL

HEAD OFFICE—MONTREAL
 Toronto, AGENCIES. Sherbrooke.
DIRECTORS.
 SIR FRANCIS HINCKS President.
 R. J. REEKIE, Esq. Vice-President.
 John Grant, Esq. Robert Moat, Esq.
 W. W. Ogilvie, Esq. A. M. Delisle, Esq.
 Henry S. Tiffin, Esq. J. B. RENNY, Cashier.
 Agents in New York—The National Bank of the Republic. In Boston—Messrs. Kidder, Peabody & Co. Bankers in London—Alliance Bank (Limited), The National Bank.

UNION BANK, PRINCE EDWARD ISLAND.

Incorporated by Act of Parliament 1863.
 CHARLES PALMER, Esq., President.
 WILLIAM HEARD, Cashier.

HEAD OFFICE at CHARLOTTETOWN
BRANCH at SUMMERSIDE.
AGENTS IN
 Montreal Bank of Montreal.
 New York National Park Bank.
 Boston National Bank of Commerce.

LA BANQUE DU PEUPLE.

CAPITAL \$2,000,000.
Head Office, - - - Montreal.
 J. PRATT, Esq., President.
 A. A. TROTTIER, Esq., Cashier.
FOREIGN AGENCIES.
 London—Glynn, Mills, Currie & Co.
 New York—National Bank of the Republic.
 Quebec Agency—La Banque Nationale.

MARITIME BANK, OF THE DOMINION OF CANADA.

St. John, N. B.
Capital Subscribed, - - \$1,000,000
Head Office, - - St. John, N. B.
President—JAMES DOMVILLE, Esq., M.P
Vice-President—ZEBEDEE RING, Esq.
DIRECTORS.
 J. V. TROOP, Esq.
 GEORGE MCKEAN, Esq.
 W. H. THORNE, Esq.
 C. H. FAIRWEATHER, Esq.
 Hon. W. MUIRHEAD, Senator.
 Manager—J. W. H. ROWLEY, Esq.
AGENTS—Quebec, Ontario and Nova Scotia—Bank of Montreal, its Branches and Agencies. New York—Bell & Smithers. Chicago—Bank of Montreal. Boston—Merchants National Bank. London, England.

The Chartered Banks.

Eastern Townships Bank

CAPITAL \$1,000,000
RESERVE FUND 225,000

BOARD OF DIRECTORS.

B. POMROY, President. | C. BROOKS, Vice-Pres't.
R. W. Heneker. A. A. Adams. Hon. J. H. Pope.
G. K. Foster. E. O. Brigham. G. G. Stevens.

Head Office—Sherbrooke, Que.

WM. FARWELL, jr. Cashier.

BRANCHES.

Waterloo. Cowansville. Stanstead.
Coaticook. Richmond.

Agents in Montreal—Bank of Montreal.
London, England—
Boston—National Exchange Bank.
Collections made at all accessible points, and promptly remitted for.

PICTOU BANK,
PICTOU, N. S.

Incorporated by Act of Parliament, 1873.

SUBSCRIBED CAPITAL \$500,000
PAID-UP CAPITAL 100,000

JOHN CRERAR, Pres. | R. P. GRANT, Vice-Pres.
THOS. WATSON, Manager.

AGENTS.—Halifax, Union Bank of Halifax.
Montreal, Bank of Montreal.
New York, Bell & Smithers.
London, Eng., Imperial Bank.

STADACONA BANK,
QUEBEC.

CAPITAL, \$1,000,000

DIRECTORS.

A. JOSEPH, President.
P. GARNEAU, M. P. P. Vice-Pres.
A. P. Caron, M. P. John Ross.
William Drum. R. Renfrew.
T. H. Grant. Joseph Shehyn.
T. Ledroit.

WM. R. DEAN, Cashier.
Agents in the Dominion—Bank of Montreal.
" New York—Bell & Smithers.
" Chicago—Bank of Montreal.
" London, England, National Bank of Scotland.

Financial.

THE FREEHOLD
Loan and Savings Co.
TORONTO.

ESTABLISHED IN 1859.

CAPITAL, \$500,000, IN SHARES OF \$100 EACH
RESERVE FUND, \$120,000.

President, HON. WM. McMASTER.
Secretary-Treas. CHARLES ROBERTSON
Inspector, ROBERT ARMSTRONG.

Office Cor. Church & Court Sts., Toronto.

N.B.—Cash advanced on Freehold Property, on long credit, and easy terms of payment. Deposits received on Interest.

LONDON AND CANADIAN
Loan & Agency Co.
(LIMITED).

PRESIDENT—HON. W. P. HOWLAND, C. B.

VICE-PRESIDENTS:

C. S. GZOWSKI, Esq., C.E.
DONALD A. SMITH, Esq., M. P.

Money lent on security of Improved Farms, and productive City and Town Property.
Mortgages purchased.
Deposits received.

J. G. MACDONALD,
Manager.

Exchange Buildings, Toronto.

Permanent Building Societies.

CANADA PERMANENT
Building and Savings Society.

Grants loans to assist in purchasing Real Estate, in erecting Houses, and for other purposes, upon the most favorable terms.

TERMS OF REPAYMENT.

	5 years.	10 years.
monthly instalments required to repay a loan of \$1,000 are	\$20 80	\$12 60
The amount to be paid each year being	249 60	151 20

These instalments cancel the debt, both principal and interest. Loans are made for any term, from one to twenty years, and may be repaid by half-yearly or yearly instalments if desired. No payment in advance is required. Owners of real estate are reminded that the Sinking Fund system adopted by this Society affords the surest, easiest, and cheapest mode of paying off a loan.

For Circulars, &c., apply to
J. HERBERT MASON, Sec. & Treas.

Financial.

THE CANADA
LANDED CREDIT COMP'Y

Are prepared to make Loans on approved

Real Estate Security.

It offers amongst others the following advantages:—

1. The mortgage is at a long date, but may be discharged at any time, on usual notice.
 2. Repaid gradually by a Sinking Fund.
 3. Interest paid half-yearly or yearly, and not in advance.
 4. Interest only charged from date of Charge.
 5. No Commissions allowed or charged.
 6. No expenses of renewals.
 7. Loan completed with greatest despatch.
- The Company also purchases mortgages at liberal rates. Forms of application may be had of the local valuers or by writing direct to the Company's office.

Company's Office,
23 Toronto Street, Toronto.

STINSON'S BANK,

HAMILTON, ONT. Established 1847
Allows four and five per cent interest on deposits. Deals in New York and Sterling Exchange, United States Stocks and Bonds. Drafts issued on New York Chicago and London. Investments and sales of all descriptions of Securities effected.

Bankers in New York—Agents of the Canadian Bank of Commerce.

Bankers in London—National Bank of Scotland.

MACDOUGALL BROTHERS,
STOCK BROKERS,

Members of the Stock Exchange,

Buy and sell STOCKS and BONDS in Canada, the United States, and London.

69 ST. FRANCOIS XAVIER STREET,
MONTREAL.

Bond Brothers,
STOCK BROKERS.

7 ST. SACRAMENT STREET, MONTREAL—(MEMBERS OF THE STOCK EXCHANGE.)

Orders received for the purchase and sale, for investment or on margin, of stocks, Bonds and Debentures, in Canada and the United States.

CORRESPONDENTS'

Messrs. SHEPHERD & GRIEVESON, London, Eng.
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MACDOUGALL & DAVIDSON,
BROKERS,

North British and Mercantile Insurance Buildings,
MONTREAL.

Members of the Stock Exchange.

CORRESPONDENTS.—The Bank of Montreal, London; Messrs. Morton, Rose & Co., London; The Bank of Scotland in Edinburgh, Glasgow and Dundee; Messrs. Cammann & Co., New York.

Financial.

Dunn, Davies & Co.,

OF THE STOCK EXCHANGE,

Brokers in Bills, Shares, Exchange, &c.

And Agents for the Negotiation of Mortgages and Financial Arrangements generally.

117 ST. FRANCOIS XAVIER STREET, MONTREAL.

W. DUNN, J. TRY-DAVIES.
Late Cashier of Quebec Bank and of Union Bank of Lower Canada.

Campbell & Cassels,

C. J. CAMPBELL,] 56 & 58 King Street East, [W. G. CASSELS
TORONTO,

BANKERS AND BROKERS,

Sterling Exchange, American Currency, Bonds and Stock Gold, Silver and Canadian Stocks and Securities Bought and Sold.

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

J. D. Crawford,

STOCK BROKER,

Member of the Stock Exchange,

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stocks and Bonds bought or sold on margin or for cash.

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No. 2 Wellington Chambers, Jordan Street.

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ALL ORDERS PROMPTLY EXECUTED.

Blaikie & Alexander,

WM. ALEXANDER, JOHN STARK,

Members of the Stock Exchange.

Stock Brokers and Estate Agents.

Stocks, Bonds, Debentures, Houses, Lands, &c., bought and sold. Money loaned on Mortgage. Mortgages negotiated. Investments made.

Orders by Letter or Telegraph will receive prompt attention.

10 KING STREET EAST, TORONTO

HENRY C. SCOTT

STOCK AND SHARE BROKER,

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Agent Quebec Fire Assurance Co.,

32 Francois Xavier Street, MONTREAL.

A. T. McCORD, JR., & Co.,

Stock Brokers & Insurance Agents

Members of the Stock Exchange.

No 7 TORONTO STREET,

Opposite the Post Office.

BANK STOCKS CARRIED ON MARGINS.

E. FORD,

STOCK AND SHARE BROKER

Member of the Stock Exchange.)

83 St. Francois Xavier Street, Montreal.

Stocks, Shares, Bonds, Debentures, and all classes negotiable securities, bought and sold on commission and on Margin.

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M. B. ALMON. L. C. MACKINTOSH,
(Late Bank of Nova Scotia.)
ALMON & MACKINTOSH,
BANKERS, BROKERS,
AND
General Financial Agents,
HALIFAX, N. S.
All branches of Banking and Exchange Business transacted.
Collections made without charge. Are prepared to give every information regarding business concerns in the Maritime Provinces.

B. M. WATSON. T. M. WATSON.
WATSON BROTHERS,
Stock and Sterling Exchange Brokers,
(Members of the Stock Exchange.)
20 Toronto Street,
TORONTO.
Stocks bought or sold on margin or for Cash.

R. & J. MOAT.
Members of Montreal Stock Exchange.
Stocks bought or Sold on a Margin or for Cash.
11 Hospital Street,
MONTREAL.

FYSHE & COMINGS,
Stock, Gold & Exchange
BROKERS,
31 WALL STREET, NEW YORK.
Stocks, Gold & Exchange Bought and Sold.
Loans negotiated, strictly on Commission.
All orders will receive prompt attention.

THOS. FYSHE, W. L. COMINGS,
Late one of the Agents of the Bank of B. N. America. Member of the N. Y. Stock and Gold Exchange.

Hime, Baines & Co.,
STOCK BROKERS,
20 King St. East, Toronto,
Buy and sell on Commission,
Stocks, Bonds, and Debentures.
Mortgages Negotiated.

TORONTO SAVINGS BANK,
72 CHURCH STREET.
DEPOSITS RECEIVED, FROM TWENTY
Cents upwards; invested in Government and other
first class securities. Interest allowed at 5 and 6 per cent
Loans on Stock and Bond collaterals.
HON. FRANK SMITH, Senator, President.
Bank of Deposit—Canadian Bank of Commerce.
JAMES MASON, Manager

CURRIE & THOMSON,
GENERAL GRAIN DEALERS
And Manufacturers of
*Oat Meal, Corn Meal, Pot Barley, and
Split Peas.*
Mitchell, Ont.

LAWRENCE BUCHAN,
STOCK BROKER,
(Member of the Stock Exchange)
General Financial Agent,
Orders for Investment or on margin promptly attended to.
22 King Street East, Toronto


LeVALLEE & FOX,
COMMISSION MERCHANTS, BROKERS,
And Manufacturers' Agents for
**Glassware, Kerosene Goods & General
Merchandise,**
No. 9 WELLINGTON ST. EAST, TORONTO.

Robert Beaty & Co.
EXCHANGE OFFICE,
BANKERS, BROKERS &c.,
53 King Street East, opposite Toronto St., Toronto.

DRAFTS ON NEW YORK, GOLD, SILVER, UN
current money, Mortgages, Stocks, Lands, Houses
&c., bought and sold at best rates. Orders by Telegraph
or letter promptly attended to.
Interest paid on Deposits. 18-3m

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BANKERS AND BROKERS,
MEMBERS OF THE STOCK EXCHANGE,
Halifax, N. S.
Transact a General Banking Business. Exchange pur-
chased.
Drafts on London, New York, Boston, and Montreal
at lowest rates.
Stocks, Shares, Bonds, Debentures, and all negotiable
securities bought and sold.
Collections made on all accessible points.

By authority of the Dominion & Prov. Govts.


CANADA
GUARANTEE COMPY,
FOR THE ISSUE OF
BONDS OF SURETYSHIP
FOR
OFFICERS OF THE CROWN
AND
Employees in all Positions of Trust.
President:
SIR ALEXANDER T. GALT, K.C.M.G.
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JOHN RANKIN, Esq.
Manager and Secretary:
EDWARD RAWLINGS.
BLAIKIE & ALEXANDER,
AGENTS, TORONTO
SENECA JONES, Agent at Hamilton.

DEBENTURES FOR SALE.
The Trustees of the Port Dover and Lake Huron
Railway Municipal Trust Fund will receive Tenders for
the purchase of \$35,000 COUNTY OF OXFORD AND
TOWNSHIP OF SOUTH NORWICH DEBEN-
TURES, until 12 o'clock, noon, on Saturday, 8th of
August, 1874. Full particulars as to Denominations,
Terms of Payment &c. can be had on application to the
Trustees, T. H. PARKER, Esq., Woodstock, to whom
all Tenders are to be addressed.
The Trustees do not bind themselves to accept any of
the Tenders unless satisfactory.
Woodstock, July 27, 1874.

The Leading Wholesale Trade of Hamilton.
1874. Extract from July Circular. 1874.

JOHN I MACKENZIE & Co.,
DRY GOODS IMPORTERS,
And Dealers in Canadian Manufactures,
KING STREET EAST, HAMILTON.
Samples of Fall Stock are now in the hands of our
Travelers. Our Stock as usual will contain all lines in
Dry Goods requisite for a WELL FURNISHED
COUNTRY STORE.
Our Domestic Department contains full assortment
of the following:—
Canadian Tweeds. Canadian Twilled Cloths.
Canadian Blankets. Canadian Scarlet Fannels.
Canadian Grey Fannels. Canadian Fancy Fannels.
Kilting Goods in great variety.
CANADIAN COTTONS.
Cornwall x 33 inches. Cornwall A A 36 inches.
" B 33 inches. Hochelega 33 inches.
" A 36 inches. " 35 "
At Mill Prices.
New Brunswick Cotton Yarn. Dundas Cotton Yarn.
Also Colored Cotton Yarns and Carpet Warps.
JOHN I MACKENZIE & Co.

BROWN, ROUTH & CO.,
IMPORTERS OF TEAS,
AND
Wholesale Grocers,
HAMILTON.
ADAM BROWN. H. W. ROUTH.

ROBERT SERVICE & CO.,
Importers of
WOOLLENS
AND
TAILORS' TRIMMINGS,
James St., opposite Royal Hotel,
HAMILTON, ONTARIO.
SPRING STOCK NOW COMPLETE,
And Buyers are invited to call.
ROBERT SERVICE. GEORGE SMITH.

SPRING DRY GOODS.
STOCK IS NOW
FULLY ASSORTED.
Thomson, Birkett and Bell,
HAMILTON.

W. M. LOTTRIDGE & Co.,
IMPORTERS
AND
WHOLESALE GROCERS,
62 MACNAB STREET,
HAMILTON, Ont.

ONTARIO STEAM BISCUIT
AND
Confectionery Works,
Nos. 67, 69 and 71 KING STREET EAST.
Biscuits & Candies Wholesale.
Manufacturer—I. C. CHILMAN,
HAMILTON, Ont.

The Leading Wholesale Trade of Montreal.

JOHN HATCHETTE & Co.,Late Moore, Semblé & Hatchette, successors to
Fitzpatrick & Moore,*Importers & General Wholesale Grocers,***Wine and Spirit Merchants,**Dominion Buildings, McGill Street,
MONTREAL.**R. C. JAMIESON & Co.,**

Manufacturers of

VARNISHES AND JAPANS,

Importers of

*Oils, Colors, Spts. of Turpentine, &c.*3 CORN EXCHANGE, 6 ST. JOHN ST.,
Montreal.**A. RAMSAY & SON,****Manufacturers & Importers of White
Lead and Colors Ground in Oil.**A full stock of GLASS, in Star, Diamond and Plate.
OILS—In Raw, Boiled and Pale Poiled, of Blundell's and
other makes." Lubricating, Lard, Refined & Brown Seal, Cod, &c.
IN MISCELLANEOUS—Glue, Sand Paper, Brushes
of all kinds, and a full stock of all the miscella-
neous requirements of the Trade in our line.Warehouse—37, 39 and 41 Ecolet Street
Factory—16 to 22 cor. College and Inspector Streets,**OAK TANNED LEATHER BELTING
AND FIRE ENGINE HOSE**

Manufactured by

JOHN L. HARDMAN & Co.,Office and Factory, 107 and 109 Queen Street,
MONTREAL.

Price Lists on application.

N. S. WHITNEY,**Importer of Foreign Leather, Elastic Webs,
Prunella Linings, etc.,**

14 ST. HELEN STREET, MONTREAL

W. and F. P. Currie and Co.,

100 GREY NUN STREET,

**Importers of Pig Iron, Bar Iron, Boiler Plates,
Galvanized Iron, Canada Plates, Tin Plates,
BOILER TUBES, GAS TUBES,**

Ingot Tin,	Rivets,	Veined Marble,
Ingot Copper,	Iron Wire,	Roman Cement,
Sheet Copper,	Steel Wire,	Portland do
Antimony,	Glass	Canada do
Sheet Zinc,	Paints,	Paving Tiles,
Ingot Zinc,	Fire Clay,	Garden Vases,
Pig Lead,	Flue Covers,	Chimney Tops
Dry Red Lead,	FIRE BRICKS,	Fountains,
Dry White do,	ORAIN PIPES,	PATENT ENCAUSTIC PAVING TILES, &c.

MANUFACTURERS OF

Sofa, Chair and Bed Springs.

A large stock always on hand.

34-

JAMES ROBERTSON,**GENERAL METAL MERCHANT
AND MANUFACTURER,****Canada Lead and Saw Works.**

Works—Queen, William and Dalhousie Streets.

Office and Warehouse—20 Wellington Street,

MONTREAL.

BEVINGTON & MORRIS,**Wholesale Leather and Fur Merchants,
LONDON, ENGLAND.**Represented in Canada by Sculthorp & Pennington.
WAREHOUSE, 380 ST. PAUL STREET, MONTREAL.
Stocks of Furs, Skins and Leather always on hand.

The Leading Wholesale Trade of Montreal.

**WINNING, HILL & WARE,
Distillers and Manufacturers**

Cordials,	OR	Tom Gins,
Ginger Wines,		Choice Fruit Syrups
Bitters,		Brandies,
		Bourbon and Rye Whiskies.

Warehouse & Offices, 389, 391 St. Paul St.

DISTILLERY & BONDED STORES,
287 and 289 Commissioner's Street,
MONTREAL.**THOS. ROBERTSON & CO.,**

9, 11 & 13 Chenneville St.,

MONTREAL,

HEAVY HARDWARE MERCHANTSAnd Importers of Engineers', Boiler-makers', Steam-
fitters', Plumbers' and Gasfitters' Supplies.Dealers in Pig Iron and Metal generally, Boiler
Plates, Sheet Iron, Tubes and Rivets, Iron Pipe and
Fittings, Galvanized Iron, &c. Engineers' Stocks and
Dies, Whitworth's Thread.

Orders taken to import on favorable terms.

J. A. MATHEWSON,

Importer and

WHOLESALE GROCER

202 MCGILL STREET,

MONTREAL.

CASSILS, STIMSON & CO.,

IMPORTERS OF

FOREIGN LEATHERS,Elastic Webs, Prunella, Shoe Goods,
in general, and**Leather Commission Merchants.**

Cash Advances made on Consignments.

10 Lemoine Street,
MONTREAL.

ARCH. M. CASSILS. CHAS. STIMSON. JAS. HEDLEY

I. C. C. COMPANY.**HALL, KAY & Co.,****GENERAL METAL MERCHANTS,**McGill & Grey Nun Streets,
MONTREAL,Beg to inform those interested in Cheese Manufacturing
that they are the SOLE AND EXCLUSIVE AGENTS
IN THE DOMINION for the IRON CLAD CAN
COMPANY of New York. A Stock of Can Trimmings
always on hand, and all orders must be addressed to
them. Price Lists on application.
For Sale—Tin Plates, Canada Plates, Galvanized,
Black, and Tinned Sheet Iron, Ingot and Sheet Copper,
Iron, Copper, and Brass Wire, Tinsmiths' Tools and
Machines, &c., &c.**JOHN MCARTHUR & SON,
MERCHANTS IN****OILS, CHEMICALS,
DYE STUFFS, GUMS, &c.**18 and 20 DEBRESOLES STREET,
and 17 and 19 LEROYFR STREET,
NUN'S NEW BUILDINGS,
MONTREAL.

The Leading Wholesale Trade of Montreal.

MORLAND, WATSON & CO.,**Iron & Hardware Merchants,**

And Manufacturers of all descriptions of

Saws, Axes & Edge Tools**Nails, Horse Nails, Horse Shoes**Tacks, Paints, Lead Pipe, Shot, Leather and Rub-
ber Belting, Files, Spades, and Shovels,

DAWSON'S PLANES, &c., &c.

Agents National Tube Works Co., Boston.

385 et 387 ST. PAUL STREET,
MONTREAL.**J. H. SEMPLE,****Importer and Wholesale Grocer,**

53 St. Peter St., cor. Foundling,

MONTREAL

**BOSSANGE & GARDINER,
General Merchants**

AND IMPORTERS OF

**French and Belgian Manufactures,
MONTREAL.**

GUSTAVE BOSSANGE, Paris, 16 rue du 4 Septembre	BOSSANGE & GARDINER, 20 Hospital Street, Corner St. John Street, Montreal.
HAVRE, 11 Quai d'Orleans.	
BOURDEAUX, 31 Quai des Char- trons.	

**THE CANADIAN RUBBER COMPANY
OF MONTREAL.****Manufacturers of Rubber, Shoes,****FELT BOOTS, BELTING, PACKING,
Hose, Car Springs, &c.**Works—Papineau Square, MONTREAL.
Office and Waterrooms, 33 St. Paul St.,
Agen.y—22 Front Street West, Toronto.**BLACK & LOCKE,****LEATHER MERCHANTS,
MONTREAL.****FAIRBANKS'****STANDARD SCALES.**

The rapidly increasing demand for them

FROM ALL PARTS of the WORLD,

Is the best proof of their Undoubted Superiority.

BUY ONLY THE GENUINE.**FAIRBANKS & COMPANY
403 ST. PAUL STREET,
Montreal.**

The Leading Wholesale Trade of Montreal.

J. G. Mackenzie & Company,
Importers

AND

Wholesale Dealers in

BRITISH & FOREIGN DRY GOODS,
381 & 383 ST. PAUL STREET, MONTREAL.

JONES & BURLAND,
13 Hospital Street,
RAILWAY SUPPLY AGENTS
And Commission Merchants.

Agents for LOWMOOR and STAFFORDSHIRE IRONS.
KRUPPS' Celebrated Cast Spring Steel Tyres, Axles, &c.
Solid Drawer Brass Tubes, Wheels, Injectors, and General Supplies.
A Stock of **KRUPPS' CAST SPRING STEEL**, RAILWAY SIZES, on hand.
W. J. M. JONES. J. B. BURLAND.

SHAW BROS. & CASSILS,
TANNERS,
And
DEALERS IN HIDES & LEATHER
13 Recollet Street, Montreal. ●

ALEX. SEATH,
IMPORTER OF
British and Foreign Leather,
Prunella Linings and Elastic Webs,
and every description of
SHOE MANUFACTURERS' GOODS,
WHOLESALE.
16 Lemoine Street,
MONTREAL.

SPRING TRADE, 1874.

MACDONALD, MOODIE & CO.
Manufacturers & Importers
OF
HATS, CAPS, FURS,
AND
STRAW GOODS,

Nuns' Buildings, 35 & 37 St. Peter St.,
MONTREAL,

Have on hand a large and well assorted stock of Men's and Boys' Feit Hats, Men's and Boys' Straw Hats, Sunshades, &c., which for variety, value, and extent will be found second to none in the Trade.

Attention of close buyers solicited. Prices low. Terms liberal.

C. MACDONALD, JAS. MOODIE,
Late of the firm of Greene & Sons, Montreal. Late of the firm of Moodie & Seath, Montreal.

N. B.—Highest Market Price paid for Ray Furs.

The Leading Wholesale Trade of Montreal.

ROBERTSONS, LINTON & Co.,
DRY GOODS IMPORTERS,

AND MANUFACTURERS OF

CANADIAN WOOLLENS, &c.

CORNER

LEMOINE AND ST. HELEN STREETS,
MONTREAL,
AND BRITON BUILDINGS, 13 YORK ST.
MANCHESTER.

W. R. ROSS & CO.,
GENERAL MERCHANTS,
AND IMPORTERS OF
TEAS AND GENERAL GROCERIES,
Merchants Exchange, No. 11 St. Sacramento St.
MONTREAL.

Robinson, Donahue & Co.
Importers and Wholesale dealers in
Teas, Sugars & Tobaccos
No. 152 MCGILL STREET,
MONTREAL.
Samples sent by mail when desired.

CLARK'S ELEPHANT 6-CORD
MILE-END, GLASGOW,
SPOOL COTTON ON BLACK SPOOLS
is made specially for use on
SEWING MACHINES.

This Superior Thread is strong, free from knots, and recommended by the Sewing Machine Agents throughout the world as the BEST for Hand and Machine Sewing. Orders received from Importing Houses in the Trade only.

A Full Assorted Stock always on hand.
Price Lists furnished on application.
FRED. BIRKS,
Sole Agent Dominion of Can.,
1 St. Helen Street, Montreal.

CEMENT :
PORTLAND,
ROMAN,
CANADA.

For sale cheap in large quantities, to arrive.

COPLAND & McLAREN,
Montreal.

JOHN McARTHUR & SON,
OIL, LEAD, PAINT, COLOR,
And Varnish Merchants.

Importers of
ENGLISH & BELGIAN WINDOW GLASS,
(Plain and Ornamental Sheet, Polished, Rolled and Rough Plate, &c.)
PAINTERS' & ARTISTS' MATERIALS, BRUSHES, &c.
18 and 20 DEBRESOLES STREET, and
17 and 19 LA ROYER STREET,
Nun's New Buildings
MONTREAL.

The Leading Wholesale Trade of Montreal.

GREENE & SONS
Montreal.
WHOLESALE.

LADIES' FURS,
GENTS' FURS,
FELT HATS,
BUFFALO ROBES

Our own collection this year in the Hudson Bay Territory. Splendid Skins. Our Stock of FUR GOODS is large and very complete. **SPLENDID GOODS. SUPERIOR FINISH.**

PRICES LOW. TERMS LIBERAL.
FACTORIES :
FURS - - - 525 St. Paul St.
FELT HATS - - - Queen St., MONTREAL.
STRAW GOODS - - - 526 St. Paul St.
CLOTH CAPS - - - 523 St. Paul Street.
GREENE & SONS,
517, 519, and 521 St. Paul Street,
MONTREAL.

LEITCH, MACLEAN & Co.,
GENERAL MERCHANTS
AND IMPORTERS OF
PIG IRON, CHEMICALS,
Teas, Scotch Refined Sugars, &c., &c.,
432 to 436 St. Paul Street,
MONTREAL.

1874 JULY 1874

T. JAMES CLAXTON & Co.
MONTREAL.

NEW GOODS NOW IN STOCK.

500 Pieces Steel Gray Bright Alpaca.
1000 " Black Alpaca in single and double Warps,
Brilliantes, Star Brand, &c.
10 Cases LACE AND FANCY GOODS, Insertions,
Edgings, Curtains, &c. &c.
Full Stock of MUSLINS in all descriptions.
MEDIUM AND DARK PRINTS.
New lines by every steamer. Orders promptly attended to.
T. JAMES CLAXTON & CO

Mercantile Summary.

A VESSEL load of lobsters, caught and canned on the Nova Scotia shore, was sent to Britain from Halifax last week. It consisted of 11,600 cans, valued at close upon \$50,000.

COMPLAINTS are heard in the Maritime Provinces and find their way into the papers there, of the "eccentricity" of the Grand Trunk Railway officers in refusing Nova Scotia bank notes. A Halifax daily paper resentfully adds that "up in Canada" (as they call Quebec and Ontario), a shave of 2½ to 5 per cent. is charged on the notes of the soundest Halifax banks.

THE Company which has newly bought the Acadia Iron Mines, by the Bay of Fundy, is doing vigorous work. Twenty new houses are already built and more are building; additions are almost daily made to the staff of workmen. A survey is begun with the objects of extending

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,

IMPORTERS OF

Shelf & Heavy Hardware,

Crockery, China, Glassware,

AND DEALERS IN

Canadian and American Manufactures

OF

**HARDWARE AND AGRICULTURAL
IMPLEMENTS,**

10 & 12 Front Street West, Toronto.

GRAY, RENNIE & CO

25 Front Street West, Toronto.

FOR

**GENT'S FURNISHINGS,
CORSETS & SKIRTS,**

AND

General Small Wares,

SEE

GRAY, RENNIE & Co.,

the works and buildings, the latter to be of brick, 600 feet long by 200 wide, *provided* the prospects for ore equal the needed quantity, say 60,000 tons annually. A cargo of Scotch pig iron has been brought in the other day, to mix with the native ore for making car wheels.

Mr. E. N. SHARPE has lately resigned his position as Secretary of the Springhill Coal Mining Company of Nova Scotia. Mr. Sharpe's time is so fully occupied with other matters that he had hardly time to attend to his duties, which were quite numerous. Mr. W. E. Vroom, an excellent man for the position, succeeds Mr. Sharpe. Mr. Vroom is the senior partner in the ship-broking house of Vroom & Arnold.

Messrs. Thomas May & Co. in order to meet the demands of their large trade have removed to their handsome new warehouse on Wellington street west. This building is four stories high with cut stone front and fitted with all the modern improvements. The premises vacated will in future be occupied by Messrs. Gillespie & Co., who are going to thoroughly renovate the building, taking down a portion of the middle walls adjoining, making their warehouse when completed, double the present dimensions.

DURING the last session of the Local Legislature of Nova Scotia. Mr. G. Gordon Dunstan, of Dartmouth, obtained the passage of a bill exempting from county rates and other local taxation the capital—real and personal—of a Sugar Refining Company of which he is the head. This ought to enable the company to get a good start.

A MEETING of the Hamilton Board of Trade was held in the Board rooms on Monday the 3rd inst. chiefly for the purpose of receiving a report from the delegates to the Dominion Board of Trade, some discussion was had in re-

The Leading Wholesale Trade in Toronto.

MACNAB & MARSH,

IMPORTERS OF

*SHELF AND HEAVY
HARDWARE,*

British, French, German, American and Canadian manufacture.

Agents for the unrivalled Chester Emery; also, Foundry Facings.

5 FRONT STREET, TORONTO.

JOHN MACNAB.

T. HERBERT MARSH

P. G. CLOSE & CO.,

WHOLESALE

**GROCERS,
TORONTO.**

59, 61 and 63 Front St. East,

ference to the want of a connecting link between Hamilton and the eastern terminus of the Pacific railway. The discriminating duty of ten per cent on tea was taken up and a resolution passed embodying the views of the Board as follows: "That the Board are hereby respectfully requested to prepare a memorial to be forwarded to the Government in the name of this Board setting forth the injurious effect of the abolition of the ten per cent differential duty on tea coming from the United States, while a similar duty is retained upon it by the United States, against British and Canadian importers, the tendency of that discrimination being to throw the Canadian tea trade into the hands of American importers, and to prevent direct importation from the place of production by Canadian importers."

THE CREDIT system as worked in Prince Edward Island takes on a peculiar phase that present a striking contrast with the practice in Ontario. In the large retail flour trade with the farmers of the Island, sales are made chiefly on credit, but instead of "booking it" the farmer gives his note; and if he is at all doubtful he is required to get it endorsed by a neighbor. It is a common thing to find a flour dealer with a pile of promissory notes, endorsed and unendorsed, for sums ranging from \$4 to \$10. These are always paid, and no difficulty even occurs about proving an account. Imagine the horror of an Ontario farmer if he were asked to give an endorsed note for a debt of \$5!

THE Adams Tobacco Company of Montreal held a meeting on Friday last, at which was exhibited a balance sheet, showing the operations of the Company for the last four months to have been very profitable. It was unanimously agreed to issue to the shareholders the balance

The Leading Wholesale Trade of Toronto.

1874.

MARCH.

1874.

THOMAS WALLS & Co.**SPRING STOCK NOW COMPLETE**

IN EVERY DEPARTMENT,

STAPLES, WOOLLENS, HABERDASHERY

To our old patrons we would say that we never before have had so handsome and complete a stock for their inspection. To those with whom we have had no previous dealings, we extend a hearty invitation to call and examine what we have to offer them.

TERMS LIBERAL.

THOMAS WALLS & CO.**38 YONGE STREET.****DOBBIE & CARRIE****9 FRONT STREET WEST.**

Stock kept Constantly Assorted

BY

FRESH ARRIVALS

OF

NEW GOODS.**DOBBIE & CARRIE.**

TORONTO.

of stock still unallotted, and to call up as required the full amount of the authorized capital of \$300,000.

SOME idea of the quantity of tobacco consumed in this country may be had from the following figures. There were no less than 17,359,825 cigars, weighing 204,211 lbs., and cut tobacco 10,451 lbs., 33,876 lbs., plugs, imported through the port of Montreal for the year ending the 30th June. The revenue arising therefrom amounted to \$12,051,175.

SOME weeks ago the Manufacturers Association held a meeting in St. Catharines, at which the Reciprocity Treaty was the subject of discussion. Another meeting is to be held in Hamilton on Wednesday next. It is the intention to devote two days to the discussion of the same subject. The question is one worthy of the serious consideration of the most intelligent manufacturers in the Dominion and it is most desirable that their views should be fully placed before the country.

THE remaining sections of the Grand Trunk broad gauge track, east of Montreal, it is understood, will be changed to the uniform standard on Saturday, the 26th of September next. The Grand Trunk Railway will then be able to pass the cars of nearly all the American railways to any stations on its line. Extensive preparations are being made in advance, and no doubt the change will be effected as successfully as that between Montreal and Stratford last year.

CERTAIN irregularities have been discovered in the finances of the Consumers' Gas Company of Toronto, in which the President, E. H. Rutherford, Esq. is implicated and in consequence he has resigned the Presidency. A committee has been appointed to investigate the affair when the facts, doubtless, will be

The Leading Wholesale Trade of Toronto.

WM. B. HAMILTON,
(Late CHILDS & HAMILTON),
MANUFACTURERS & WHOLESALE DEALERS
IN
BOOTS & SHOES,
15 & 17 FRONT STREET EAST,
TORONTO, ONT.

The Leading Wholesale Trade of Guelph.

MASSIE, PATERSON & CO.
IMPORTERS
AND
WHOLESALE GROCERS
ALMA BLOCK,
GUELPH.

BARBER & CO.,
No. 9 Jordan Street, Toronto,
MANUFACTURERS' AGENTS
AND
COMMISSION MERCHANTS.
Canadian Woollens and Cottons bought and sold on
commission (with the Wholesale Trade only).

forthcoming. It is to be hoped the investigation will be thorough.

NEW ENGLAND patentees and capitalists say that the cost of putting a new and useful article on the market is usually about equal to the first cost of the thing itself. In other words, if a new sewing-machine or pistol cost ten dollars to make, it will be needful to spend ten dollars more in attracting the attention of the people, and persuading them that the novelty is worth buying. This fact has probably much to do with the high prices that are exacted at first for new labor-saving arrangements or Yankee notions. It ought not, however, to be any longer a justification for the extravagant prices still charged for certain pianos, sewing-machines, and other American-made articles, out of which from one hundred to three hundred per cent-profit continues to be made under patents which seem to be well-nigh perpetual, and which reverse the patriotic principle of the "the greatest possible good to the greatest possible number."

THE Lumber Convention which closed at Ottawa on Friday last, adopted a constitution and by-laws and appointed a committee to investigate and report as to the best practicable method of carrying out the object of the Association. At the close, the following resolutions were adopted. On motion of Mr. A. H. Campbell of Peterboro, seconded by B. Baston, of Ottawa: "Whereas, in consequence of over

The Leading Wholesale Trade of Toronto.

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.

DISSOLUTION.
W. & R. GRIFFITH,
WHOLESALE GROCERS, &c.,
Corner of Church and Front Streets,
Established 1861.

In future the above business will be continued by the undersigned, who begs to assure the customers and friends of the Old Firm that every effort will be made to merit a continuance of the confidence extended to the House for the last Twelve Years.
ROBERT J. GRIFFITH.
Toronto, Aug. 1st, 1873.

PHILLIPS, THORNE & CO.,
23 Front Street West, Toronto
IMPORTERS OF
China, Glass, and Earthenware,
SILVER-PLATED WARE, CUTLERY,
Kerosene Lamps, Chandeliers,
&c., &c.,
GILDERS AND ENAMELLERS.
FRANK J. PHILLIPS. CHAS. E. THORNE.

WALKER, EVANS & Co.,
Manufacturers, Importers and Wholesale
Dealers in
BOOTS AND SHOES,
No. 15 PHOENIX BLOCK,
FRONT STREET WEST,
TORONTO.

production of manufactured lumber and timber, there is great and unnecessary expenditure of one of the greatest and most valuable resources of the country, and it is desirable to husband this staple and to check the undue manufacture thereof, so as to bring it within reasonable limits, sufficient to stock the market; it has therefore, been arranged that the firms and merchants whose names be signed to this resolution shall shut their mills at the earliest possible moment, and reduce their usual production one-half, either by that means, or curtailing their operations during the ensuing winter. This agreement to apply to the manufacturers of square timber, as well as to manufacturers of lumber." And on motion of Mr. Duncan, M.P., seconded by Mr. Fraser, it was resolved:

The Leading Wholesale Trade of Toronto.

75 CASES AND BALES
N B W
AND
ATTRACTIVE GOODS
OPENED OUT THIS DAY.

INSPECTION INVITED.
MOFFATT BROS. & CO.
No. 36 Yonge Street.

TRADE NOTICE.
OUR STOCK IS NOW COMPLETE
In every Department, having opened over
2,000 PACKAGES
NEW SPRING GOODS.
HUGHES BROTHERS.
Toronto, 23rd March, 1874.

THOMAS LAILEY and CO.,
IMPORTERS
AND
Wholesale Clothiers,
DEALERS IN
AMERICAN RUBBER CLOTHING.
WAREHOUSE:
6 FRONT STREET WEST,
TORONTO.

"That persons or firms, who have during the present season made only one raft, shall be considered at liberty during the coming season, also to make one raft of not more than 120,000 feet." The Association will probably meet again next September.

Arkona, July 29.—A fire broke out in this place totally destroying E. B. Whites shop and contents.

HAMILTON, Aug 4th—A fire broke out in a stable and warehouse occupied by Messrs. R. M. Wanzer & Co., in which were deposited a large number of Sewing machines. The building was insured in the Canada Mutual Insurance Company for \$300.

FALL TRADE.

1874. AUGUST. 1874.

Bryce McMurrich & Co.

WHOLESALE

DRY GOODS MERCHANTS,

Are now receiving their

FALL IMPORTATIONS

By steamers from LONDON, LIVERPOOL, and GLASGOW, and expect Stocks in all Departments will be FULLY ASSORTED in course of present month.

Agents for sale of DUNDAS COTTON MILLS MANUFACTURES.

WAREHOUSE—34 Yonge Street, TORONTO.

THE MONETARY TIMES,
AND TRADE REVIEW.

TORONTO, CAN. FRIDAY AUG. 7, 1874,

TRADE WITH THE WEST INDIES.

Nothing should be more earnestly sought for by a country than profitable fields for the expansion of its trade, and it is certainly not creditable to a country's enterprise when such opportunities are allowed to pass unimproved. To say the least of it, we think Canada has no reason to congratulate itself upon the position of its trade with the West Indies. None of our annual exchanges are more profitable to us than those with these islands; there is an ample field for extending our transactions, and yet our trade, if it does not actually languish, manifests very little vigour or sign of improvement.

During the fiscal year 1873 there was a very considerable decline in our transactions with the West India group of islands, whilst our trade expanded in almost every other direction. In 1872 the aggregate of imports and exports which passed between us was \$6,775,589. This was an increase of only \$3,000 over the previous year (1871). But it is no less than \$65,922 more than last year, the total transactions of which only foot up to \$6,119,667. Considering the general expansion in our trade during 1873, this falling off in our transactions with these islands naturally arrests attention, and unless attributable to temporary causes—which we trust and believe is the case—would afford cause for much regret.

It is well known that the West India group of islands is owned by Spain, France, and other countries, as well as Great Britain. With the two important Spanish islands, Cuba and Porto Rico, we do nearly as much as with those owing allegiance to Great Britain. We annex a statement of our transactions with each during 1872 and 1873, respectively, which will bring this point more clearly before the reader:—

	1872.	1873.
British West Indies.	\$3,447,938	\$2,903,738
Spanish, do.....	2,911,042	2,757,553
French, do.....	309,453	342,472
Other, do.....	107,156	115,904
Total.....	\$6,775,589	\$6,119,667

It will be observed by the foregoing statistics that the decline last year was principally with the British West Indies—the amount being over half a million of dollars. Our business with Cuba and Porto Rico, although marked by the same feature, kept up better. The West Indies are almost the only countries which buy from us more than we take from them in exchange—the balance of trade being steadily in our favor. During 1873 our total exports to them amounted to the value of \$3,944,735, and our importations from them to \$2,174,932, showing a difference of \$1,769,803 in our favor. The table of imports and exports for the twelve months is as follows:—

British West Indies.	\$1,939,733	\$964,005
Spanish “	1,614,312	1,143,241
French “	299,000	43,412
Other “	91,630	24,274
Total.....	\$3,944,735	\$2,174,932

The statistics show that we import more into Canada from the Spanish islands than from the British; but this matters little, as the trade as a whole is very reliable, not only on account of itself, but the employment it gives to our shipping, more particularly that of the Maritime Provinces. The principal articles they supply us with are sugar, molasses, cigars, rum and coffee. Of sugar equal to and above No. 9, Dutch standard, we imported in 1873 to the value of \$2,542,915. Of sugar below that standard, \$91,172 worth; of rum, which is principally imported into Nova Scotia, \$69,618; of molasses, \$546,914; of cigars—a fact which shows we have some admirers of the real Havana amongst us—\$133,414; and of coffee, \$57,807. Besides these articles we imported from them \$36,032 worth of pelts and hides. Nova Scotia took \$59,433 worth of salt, and the remainder is made up chiefly of small quantities of tobacco, mace, nutmegs, metals, junk and oakum, vegetables, cotton and flax waste, dried fruits and drugs. Our exports

to the West Indies consist principally of fish, lumber, and wood in various shapes. They took from us last year codfish to the value of \$1,825,839, mackerel to the extent of \$172,728, herrings worth \$186,558, besides salmon and various other kinds of fish. Nova Scotia quite takes the lead in supplying these valuable articles of diet to the West Indies; the trade of New Brunswick now apparently tending more towards South America. We sold them planks and boards to the value of \$697,725; sugar boxes, \$595,782; shingles valued at \$38,702; besides a considerable quantity of spars, scantling, and minor articles of wood. Coal is set down at \$112,017, and went principally to the French islands. Animals, hay, oats, leather, sewing machines and flour, appear in the list for minor amounts; the more conspicuous remaining items being butter, \$62,333; vegetables, \$52,121; and ale, beer and cider, \$29,880.

In scanning the list of our exportations, there appears to be many articles—including several kinds of manufactures—which we ought to be able to supply the people of the West Indies with much more largely than we do, and there is no good reason which we can see why we cannot purchase our sugars and molasses much more exclusively from them than we do at the present time. This course would, we feel assured, increase our profits not less than the value of our trade with them.

Regarding this branch of our Dominion trade as specially important, we have prepared the following statement showing the amount carried on by each of the Provinces, with the exception of Prince Edward Island, whose returns do not yet appear on our blue books. These figures do not exactly correspond with the totals given already, but they closely approximate, and the difference is accounted for, we fancy, by the fact that “goods not the produce of the Dominion,” although counted in the totals, are not distributed in the returns among the different countries to which they are exported:

	Exports.	Imports.
Ontario.....	\$ 4,804	\$284,395
Quebec.....	150,615	710,927
Nova Scotia.....	2,972,455	823,288
New Brunswick ..	781,848	349,845
Total.....	\$3,909,722	\$2,168,455

A glance suffices to show how largely the West India trade of Canada is in the hands of the seaboard Provinces, and more particularly of Nova Scotia. This is as it should be, and there is every reason to believe that when the Intercolonial Railway is in running operation, the shipments from Halifax, St. John and other maritime ports

will be increased. There ought, however, to be no serious difficulty in the way of increasing direct trade between the West Indies and the St. Lawrence. Our Quebec friends should become alive to the valuable prize offered by this trade to Canadian energy and enterprise. They supply but a trifling quantity of the fish and timber used in those islands every season, and for which high prices for the transportation, as well as for the articles themselves, are paid. Why should they not immediately quadruple their annual shipments to them, which only amounted to the paltry sum of \$150,000 in 1873?

We perceive no obstacles except of a trifling nature to a large increase of our annual trade with this prosperous group of islands, unless it be the want of a regular and cheap means of communication. So far as the market is concerned, we feel assured it is ample for our purposes. We believe we are correct in saying that Cuba and Porto Rico alone import over \$100,000,000 annually, and last year we only sent them articles to the value of \$1,614,312. The United States carries on a large trade with the whole group, and there is nothing needed but sufficient capital and enterprise to enable us to successfully compete with them not only in natural products but in several kinds of manufactured articles which the islanders require. As to the opening up of steam communication between the Dominion and the West Indies, that has been frequently urged in these columns, and we need not again dwell upon the subject. We may add, however, that a regular, efficient, and cheap line of steam vessels has become a necessity if our West India trade is to be increased, and money could not be better spent than in giving a moderate subsidy in aid of such a valuable enterprise.

For many years past there has been much talk about the Government taking some steps to encourage this valuable trade. The West Indies Commission, at the inception of Confederation, reported, but its recommendations remained a dead letter. There has been a good deal of talk, both in Parliament and outside, but little or no work. We trust the present Government will not treat this important subject in the same way, but that they will take steps to aid the opening of regular steam communication with the West Indies, and use every other legitimate means to stimulate and promote this most valuable portion of Dominion trade.

—The Royal Canadian Ins. Co. has decided to do business in Massachusetts as a member of the Boston fire underwriters' union, and will have a local board of directors.

A WISE MEETING AND A WISE RESOLVE.

The recent meeting of Lumbermen in the City of Ottawa, the Association which they formed, and the conclusions to which they come, are significant signs of the times. The position of the Lumber Trade for the past twelve or eighteen months is well known: it has several times been the subject of comment in the columns of this journal, and it is notorious that excessive production had glutted the markets, and that sales could only be affected at prices which were unremunerative. This condition of things soon made itself felt in all the great lumber centres, and unless some remedy had been provided and applied, must soon have produced more or less of commercial disasters.

Under these circumstances, the Trade did well to call a Convention, and still better in deciding, as they finally did, to reduce their production this year by fifty per cent. (one-half), either by closing their mills or curtailing their operations next winter. We consider this a wise resolve, and believe it will do much to improve the lumber market. The Convention, in coming to this conclusion, acquiescence in which was given, we understand, by all present—may be said to have "taken the bull by the horns." The main cause of the trouble is over-production of late years, the quantity of timber and lumber produced in our forests has been enormous. We have only to mention that our exports in 1873 ran up to the value of \$28,586,816—within one million dollars of our total exports of products of our farms—to prove the correctness of this statement. For years there has been a steady expansion, the amount in 1873 over 1872 being within a trifle of \$5,000,000! The natural result has followed. The lumber markets, which are generally good, became glutted. Large stocks of lumber have accumulated at all points, and more particularly in the Ottawa region. Millions of bank capital have consequently been locked up. And the present seasons shows but little signs of relief and improvement. The remedy for this unfortunate state of matters is, it appears to us, to decrease production. This course the Lumbermen, in Convention assembled, have decided upon, and if the compact is loyally adhered to, there are good grounds to hope that the cloud which at present overhangs this important branch of Canadian industry will soon pass away.

Is it not just possible that there are some other branches of business in the Dominion which might not suffer from taking a slab from the Lumberman's log? Are there no other departments of our trade in which

there has been over-production or over-trading during the past few years? We have enjoyed a period of marked prosperity. Many businesses have of late largely developed, and in not a few quarters, the haste to be rich has led to over-trading—in some cases even to risky speculation. Reaction more or less marked must ultimately occur: would it not be well for such as feel that our remarks apply to them, to follow the example of the Lumbermen, and shorten sail whilst the sky still remains clear and all goes well?

Fortunately the country is now reaping a plentiful harvest—reports allege the best for many years—and this will do much to uphold and strengthen the business fabric generally. The pressure for money will not be so great as if we had a poor crop, and our monied institutions will be better able to give time for turning present stocks of lumber and timber into cash. One good feature of this class of stock is, that its value does not depreciate by its being held over for a season, and that advances made upon it are generally safe in the long run. We trust this valuable branch of Canadian enterprise will speedily feel the beneficial effects of the wise resolve come to at Ottawa, and that the business will soon again bask in the prosperity which it uninterruptedly enjoyed for so many previous years.

BRITISH AMERICA ASSURANCE COMPANY.—The result of the past year's operations of this Company cannot but be gratifying to the directors and shareholders. After providing for two dividends—the last being at the rate of 10 per cent. per annum—a balance of nearly \$180,000 remained. From this sum has been deducted \$130,000, being the amount necessary to reinsure all outstanding risks, leaving a surplus of nearly \$50,000. The assets have been increased over \$117,000, and the surplus fund from \$62,926 to \$179,914. The Company have, already, completed the necessary arrangements and are doing business in some of the American cities. The annual statement, which appears in another column, contains a full exhibit of the Company's operations and of its financial position, which, as we have shown, has been very much strengthened. We heartily congratulate the Manager on the very satisfactory result of his first year's operations.

CANADA LIFE ASSURANCE COMPANY.—A report of the past year's operations, presented in another place, shows that new policies to the number of 1,279 were issued, assuring the sum of \$1,854,766. These figures, keeping in view the keen competi-

tion everywhere encountered, indicate a rate of increase entirely in accord with the progressive record of the Company. The death claims were nearer the "expectation" than last year, but were still quite below the figures assumed in the mortality tables on which the premium tables are based. Risks are now on the Company's books to the amount of \$11,954,659, on which the total premiums are nearly \$400,000. Several changes in the directorate are noted; some of which were caused by death, but they are mostly due to the new arrangements made for the extension of the business in the cities of Montreal and Toronto. Mr. Ramsay has been elevated, as our readers are aware, to the position of Managing Director—a change which has the virtue of recognizing a long period of zealous service, and of giving a voice at the Board to one who, above all others, knew what were the interests of the Company, and how they could be best promoted.

—Mr. J. W. H. Rowley has resigned his position of Manager of the Maritime Bank, St. John, N. B. No appointment in his stead is announced yet, and it is not known who will occupy his position. We hear Mr. Rowley contemplates going to Montreal. Now that Mr. Lovitt, President of the Yarmouth Bank, is dead, would it not be well for that institution to fill the vacancy by employing its old Manager.

FEDERAL BANK.—The contest between the Provisional President and the Provisional Cashier has gone in favor of the latter. At an adjourned meeting held on Thursday week a board was elected, and the Bank opened its doors for business on Monday the 3rd August. In view of the present dearth of suitable men for Presidents and Vice-Presidents of banks the selection made for these offices is good, and the board altogether is composed of respectable and substantial business men. We believe it is contemplated to shortly open an office in London.

—We notice by late English papers that there has been a considerable advance in the securities of the Grand Trunk Railway since the last meeting, and that out of £600,000 sterling which the directors took power to issue at that meeting £300,000, 5 per cents, have been already disposed of within the discount authorized by the shareholders.

—The Bank of Nova Scotia have opened a branch in St. John, N. B., under charge of Mr. Pitcaithly, an old employee of the British Bank. This gentleman seems to thoroughly understand his position and will no doubt become popular. So far the bank has been well patronized.

—In referring recently to some remarks of the Insurance Commissioner of Connecticut, a typographical error made us say, that the total income of the two Mutual Benefit Societies named was \$3,189 instead of \$30,189.

Meetings.

BRITISH AMERICA ASSURANCE COMPANY.

The Fortieth annual meeting was held in the Company's Office, Church Street, Toronto, on Monday, the 3rd August, 1874. There was a moderate attendance of shareholders present. The Governor, Peter Paterson, Esq., took the chair, and the Manager, Mr. Ball, was requested to act as Secretary. The minutes of the last annual meeting were taken as read. The Manager read the following annual report and statement:—

The Directors have much pleasure in laying before the Shareholders of the British America Assurance Company, a statement of Assets and Liabilities, and Profit and Loss account for the year ending 30th June, 1874.

The Directors ask a careful examination of the figures embraced in this statement. It will be observed that in order to show the exact position of the Company, an estimate has been made of the amount required to reinsure all outstanding risks, and that amount has been placed in the statement as a Liability.

The gross Assets of the Company have been increased from \$330,250.26 to \$445,986.40, and the Reserve Fund from \$62,962.46 to \$179,914.09, after paying two dividends amounting to \$18,105.65.

After charging the amount required for reinsurance, the net surplus amounts to \$49,901.11. The Directors feel that there is much reason for congratulation on this result of the past year's business.

It having been determined, after very deliberate and careful consideration, to extend the Company's business to several points in the United States, which are well built, and provided with an abundance of water and efficient fire departments and appliances, it was deemed desirable to strengthen the Company's position by making a call of ten per cent. on the subscribed capital, and it will be gratifying to the Shareholders to learn that although this call, amounting to \$40,000, was not payable until the 1st July, there had already been paid in on the 30th June, \$23,577.50. (Since increased to \$31,552.00.

The Directors finding the Company's charter too restrictive in regard to the investment of the Company's funds, applied to the Dominion Legislature at its recent sitting for, and obtained amendments, which it is believed will be of great advantage.

It gave the Directors much pleasure to be in a position to increase the usual Dividend to five per cent. for the past six months.

Notwithstanding the very satisfactory nature of the past year's business, the Directors would, in conclusion, urge upon their successors, the necessity of an adherence to present rates of insurance, which the large experience gained by this Company prove to be only adequate to cover the risks assumed.

All of which is respectfully submitted.

P. PATERSON,
Governor.
F. A. BALL,
Manager.

STATEMENT OF ASSETS AND LIABILITIES FOR THE YEAR ENDED 30TH JUNE, 1874.

Assets.
Dominion Stock..... \$53,750 00

Debentures and Mortgages on Real Estate	133,276 23
Bills Receivable.....	65,654 39
Office Building and other Real Estate.....	11,500 00
Sundry Accounts Receivable and other items	16,079 99
Agents' Balances.....	21,186 60
Cash in hand and on Deposit.....	144,548 19
	\$445,986 40

Liabilities.

Paid-up Capital amounts to.....	\$223,637 50
Dividends unclaimed, and No. 61 not payable till July.....	13,171 31
Losses under adjustment and other Liabilities	29,263 50
Balance to Cr. Surplus Fund.....	179,914 09
	\$445,986 40

Profit and Loss Account.

Fire Losses.....	\$79,268 22
Marine Losses.....	96,156 67
Agents' Commission and other Charges	71,979 79
Premium on Re-insurances.....	44,096 98
Amounts written off.....	12,520 77
Balance	135,117 38
	\$439,139 81

Interest on Investments.....	\$15,276 50
Premium received Fire Department " " Marine Department	206,170 65
Profits on Investments.....	209,973 20
	7,719 46
	\$439,139 81

Reserve Fund.

Dividend No. 60.....	\$8,000 00
" " 61.....	10,165 65
Balance	179,914 09
	\$198,079 74
Balance from last Statement.....	\$62,962 36
Profit and Loss.....	135,117 38
	\$198,079 74

Re-Assurance Liability.

To Balance at Credit of Reserve Fund	\$179,914 09
Amount required to re-insure Fire business, at 40 per cent.....	\$78,572 02
Amount required to re-insure Marine business, at 65 per cent..	51,440 96
	130,012 98

Net Surplus..... \$49,901 11
Moved by the Governor, seconded by Mr. M. H. Gault, That the report now read be received and adopted, and that it be printed for distribution amongst the shareholders. Carried.

Moved by Judge Duggan, seconded by Mr. C. Hooper, That the thanks of the shareholders are due and are hereby tendered to the Directors for their attention to the interests of the Company during the past year. Carried.

Moved by Mr. J. D. Ridout, seconded by Rev. Dean Grasset, That in consideration of the services rendered in the interests of the Company by the Governor, Mr. P. Paterson, the thanks of the shareholders be presented to that gentleman, with the sum of \$3,000. Carried.

Moved by Mr. P. Howland, seconded by Mr. E. H. Rutherford, That the following gentlemen be appointed scrutineers for taking the ballot for Directors to serve for the ensuing year, viz.: Messrs. Lee and Stanton, and that the poll be closed at two o'clock, or as soon as five minutes shall have elapsed without a vote being tendered. Carried.

British America Assurance Co.,
Toronto, Aug. 3, 1874.

To F. A. Ball, Esq., Manager, Toronto,—

We, the undersigned, appointed by the stockholders scrutineers for taking the ballot at the election of Directors this day, declare that the following statement is the result of the same, and that the undermentioned gentlemen are duly elected for the ensuing year, viz.: P. Paterson, E. H. Rutherford, Hon. W. Cayley, Hon. G. W. Allan, Peleg Howland, H. McLennan, John Gordon, and Jos. D. Ridout.

WALTER S. LEE } Scrutineers
W. H. STANTON }

Moved by Mr. E. H. Rutherford, seconded by Mr. P. Howland. That the thanks of this meeting be presented to the scrutineers, with \$5 each for their services in taking the vote for Directors. Carried.

A vote of thanks to the Chairman closed the proceedings of the meeting.

At a meeting of the Board held this day the undermentioned were unanimously re-chosen for the respective offices:—

Governor—P. Paterson, Esq.
Deputy-Governor—E. H. Rutherford, Esq.

By Order of the Board,
F. A. BALL,
Manager.

British America Assurance Office,
Toronto, Aug. 4, 1874.

CANADA LIFE ASSURANCE COMPANY.

The annual meeting of the Canada Life Assurance Company was held at the offices of the Company, Hamilton, August 4th, the President Sheriff Thomas, presiding.

Mr. Ramsay read the notice calling the annual meeting, and also stated that the usual circulars to members had been issued.

The minutes of the previous meeting were also read and confirmed. The

Annual Report

Was read as follows:—

Notwithstanding that the depressed state of trade during the past year has to a small extent affected the influx of new business during that time, the Directors are again in a position to congratulate the shareholders upon the prosperous and sound position which the Company enjoys.

The usual accounts of the year which ended upon 30th April last are herewith submitted, and these fully indicate the Company's success and stability.

The Assurances issued during the year were 1,279, for the sum of \$1,854,766, yielding a new yearly premium income of \$58,851 55.

The eligibility of applicants for Assurance receives the watchful attention of the Directors, and 162 lives for Assurance of \$271,700, not being up to that standard which it is the true interest of the Company to maintain, were declined.

The total sum assured at 30th April last was \$11,954,658 96, under 7,962 policies upon 7,103 lives, and there were also in operation two life Annuities for \$648, as well as a deferred annuity for \$9 50.

The claims by deaths in the course of the year amounted to \$130,386 78, which, although considerably more than the previous year, was yet largely under the expected mortality, amounting to \$160,224.

To the judicious investments of the Company's funds the Directors continue to give their best attention, and the accounts show a large increase in the best class of securities.

Opportunities were taken during the year to secure highly desirable sites for buildings for the Company's branches at Montreal and Toronto and while the erection of convenient and attractive offices at these points will doubtless add to the Company's business by drawing permanent

attention to it, the rental of such portions of the buildings as are not required for the Company's own immediate use will yield it a remunerative return for its investment.

A dividend upon the paid-up capital at the rate of 8 per cent. per annum has been declared and will be payable on the 5th proximo.

A division of the profits of the five years ending upon 30th April next will be made thereafter.

During the past year, upon the retirement of Messrs. Eaton, Gillespie, and Hope from the Board, the seats of the first two were filled by the election of Mr. Thos. W. Ritchie, Q.C., and Mr. F. Wolferstan Thomas, banker, both of Montreal, gentlemen whose connection with the Company will add to its influence and success, more especially at its branch there. In reference to the other vacancy the Directors came to the resolution that after their long experience of the services of the Manager, Mr. Ramsay, an experience well known to the shareholders, these services entitled him to a seat at the Board as the Managing Director, and Mr. Ramsay having been accordingly elected thereto, his appointment has been amply confirmed to be in the best interests of the Institution.

The Board have to regret the death in January last of the Hon. Samuel Mills, one of the Directors of the Company, and it will be the duty of the Shareholders to elect a Director to fill his place. The five Directors at the head of the list, Messrs. John Silver, Hon. J. H. Cameron, M. P., C. S. Gzowski, N. Merritt, and Thos. W. Ritchie, Q. C., will, as the charter requires, fall to retire from the Board at the present time, but they, as well as Messrs. F. Wolferstan Thomas and A. G. Ramsay, are eligible for re-election.

(Signed) E. CARTWRIGHT THOMAS,
President.
A. G. RAMSAY,
Managing Director and Secretary.

STATEMENT OF RECEIPTS AND PAYMENTS YEAR ENDING 30TH APRIL, 1874.

Receipts.

To Balance as at 30th April, 1873	\$1,772,791 48
“ Premiums received on 1,279 new policies and renewals..	387,662 62
“ Extra risks	675 55
“ Fines	92 40
“ Interest earned on investments and profit on sale of debentures, &c.....	126,349 55
“ Received on deposit and for accumulation	17 79
	<hr/>
	\$2,287,789 39

Payments.

By Expense Account.....	\$ 74,326 25
“ Unpaid half-credit premiums written off (half-credit policies suspended)	8,500 39
“ Re-assurance premiums paid..	1,856 96
“ Claims paid.....	112,624 47
“ Cancelled (purchased) policies	3,048 64
“ Annuities paid	648 00
“ Interest on deposits.....	17 79
Profits of Mutual Branch, paid as “ Bonus”	\$10,215 48
As Cash	1,762 92
As “ Permanent Reduction”	2,964 61
	<hr/>
“ 26th years dividend paid on 2,500 shares.....	10,000 00
	<hr/>
	226,055 51
Balance distributed as under	<hr/>
	\$2,287,789 39

Cash in hand, \$288 04, and in Banks, \$4,089 94.....	\$ 4,377 98
Agents' and other balances (since accounted for)	103,165 12
Investments	1,544,047 27
Real estate—Hamilton, Toronto and Montreal properties.....	96,037 64
Interest accrued to 30th April, 1874.....	32,116 22
Half-yearly and quarterly premiums secured on policies, and payable within nine months..	82,619 58
Deferred half-payments on half-credit policies.....	197,418 07
Office furniture.....	1,952 00
	<hr/>
	\$2,061,733 88

(Signed) E. CARTWRIGHT THOMAS,
President,
A. G. RAMSAY,
Managing Director and Secretary.

The Canada Life Assurance Company, }
Hamilton, 27th July, 1874.
Audited and approved,
(Signed) G. A. BARBER.

GENERAL ABSTRACT OF THE ASSETS AND LIABILITIES OF THE CANADA LIFE ASSURANCE COMPANY, AS AT 30TH APRIL, 1874.

Assets.

Cash in hand, \$288 04; and in Banks, \$4,089 94.....	\$ 4,377 98
Agents' and other balances (since accounted for.....	103,165 12
Mortgages on Real Estate—Value in account.....	334,103 48
Debentures—Value in account. City and Town (including \$134,300 par of Montreal \$302,439 13 County	279,161 17
Township.....	317,790 22
Harbor of Montreal 145,422 20 Village	2,454 00
	<hr/>
	1,047,266 72

Stock in Montreal Consolidated Fund	21,200 00
Bank Stock (Montreal).....	18,214 00
Loans on Stock.....	43,100 00
“ Policies.....	64,375 12
“ Debentures	15,388 00
“ Bonds	400 00
Real Estate—Hamilton, Toronto and Montreal properties.....	96,037 64
Interest accrued on Debentures, &c.	32,116 22
Half-yearly and quarterly premiums secured on policies, and payable within nine months..	82,619 58
Deferred half-payments on half-credit policies.....	197,418 07
Office furniture.....	1,952 00
	<hr/>
	\$2,061,733 88

Liabilities.

Capital Stock of \$1,000,000 of which paid up	\$ 125,000 00
Balance of money lodged for accumulation.....	310 02
Assurance Funds, including half-yearly and quarterly premiums secured on policies, and payable within 9 months	1,668,530 93

NOTE.—From this falls to be deducted \$43,817 40, as it is paid for claims not fully due, or for which claimants had not presented valid discharges at 30th April, 1874 (nearly all since paid)

Annuity Funds

7,726 43

Declared Profits upon Mutual Assurances.....	243,506 81
NOTE.—From this falls to be deducted \$3,204 09, as it is paid for vested profits upon the above unpaid claims and cash profits unpaid at 30th April, 1874.	
Proprietors' Account	21,655 56

\$2,061,733 88

(Signed)

E. CARTWRIGHT THOMAS,
President.

A. G. RAMSAY,
Managing Director and Secretary.

Audited and approved,

(Signed)

G. A. BARBER.

Report of Committee on Investments.

We hereby certify that we have carefully examined, and passed in detail, the several securities specified in the "General Abstract of Assets and Liabilities, to 30th April last," and find the same to be correct. (Signed)

E. CARTWRIGHT THOMAS, JAS. HAMILTON, M. D., F. W. GATES.

Auditor's Report.

To the President and Directors of the Canada Life Assurance Company :

GENTLEMEN,—I respectfully report the completion of my annual audit of the Company's books for the financial year ending 30th April, 1874: and I have pleasure in certifying that the same have been found correct and satisfactory. I also certify that the accompanying audited statement of receipts and payments during said year, and of Assets and Liabilities at 30th April, 1874, correctly represent the amount standing in the Company's several Ledgers at that date. I further certify that all the Investment Funds, held as Assets, have been verified in detail, and checked by the Securities Ledger; and I renew on this occasion, the opinion expressed in my report of 1873, that these Securities, which form so large a Reserve Fund for the benefit of the Policy-holders, are of a first-class description. The Statements herewith submitted form an exhibit of the most satisfactory character, which cannot fail to merit increased confidence among the large and steadily advancing number of Policy-holders assured with the Company, as well as to maintain the high position which the Company so deservedly holds in public estimation. I remain, gentlemen, your obedient servant,

(Signed)

G. A. BARBER,

Auditor.

Hamilton, July 27th, 1874.

The President, in moving the adoption of the report, delivered an excellent address, setting forth the position of the Company, which is certainly flatteringly prosperous.

Rev. H. J. Grasset seconded the motion, which was carried unanimously.

Mr. Adam Brown moved, seconded by Mr. A. A. Macdonald, That a vote of thanks be tendered the Directors for their attention to the interests of the Company during the past year. In doing so both the mover and seconder paid high compliments to the Directorate.

Dr. Billings moved, seconded by Hon. J. H. Cameron, that the special thanks of the Company are due to the President for his valuable services during the past year, and that the sum of one thousand dollars be presented to him as an acknowledgement of the same. Both the mover and the seconder of the resolution paid a high compliment to the President's zeal and abilities. The resolution was carried unanimously, and the Sheriff made brief remarks, thanking them for their gift, and assuring them that in the future he would endeavor to do as much for the interests of the Company as he had done in the past.

The President moved, seconded by Mr.

Bickle, that the thanks of the shareholders be given to Mr. Ramsay for the zeal, attention, and faithful services rendered to the Company as its Managing Director.

Mr. Sheriff Thomas said that Mr. Ramsay's whole heart was in the work, and the office could not be filled by a more worthy or competent person.

This sentiment was re-echoed by several other gentlemen present.

Mr. Ramsay, in returning thanks, passed a high eulogium upon his efficient staff of assistants, particularly mentioning the Assistant-Secretary, Mr. R. Hills.

The Hon. Jno. H. Cameron, seconded by Mr. Cawthra, of Toronto, that the following gentlemen be unanimously elected as Directors to fill vacancies for the several periods which such vacancies require: John Silver, Esq., Halifax, N. S.; Hon. J. H. Cameron, Toronto; C. S. Gzowski, Esq., Toronto; N. Merritt, Esq., St. Catharines; T. W. Ritchie, Esq., Montreal; F. Wolferstan Thomas, Esq., Montreal; J. A. Harding, Esq., St. John, N. B.; A. G. Ramsay, Esq., Hamilton.

The Hon. J. H. Cameron moved, seconded by Dr. Billings, that the directors be requested to make semi-annual, instead of annual dividends, if they see nothing in the state of the Company's finances in any year to prevent such dividends being made.

On motion of Mr. J. Ferrie, seconded by Mr. Kerr, the President vacated the chair, and Mr. Bickle having taken the same, a very cordial vote of thanks to the President for his conduct in the chair was passed which that gentleman suitably recognized.

FEDERAL BANK OF CANADA.

The first meeting of the shareholders of the Federal Bank of Canada, was held at the Bank Buildings, on Wellington street, Thursday, 30th July.

A large number of shareholders were present. Mr. Campbell moved, seconded by Hon. J. H. Cameron,

That Mr. Lewis Moffat do take the chair.

It was moved in amendment by Mr. S. Nordheimer, seconded by Mr. W. A'lexander,

That Mr. Nicol Kingsmill do take the chair, and on a show of hands the amendment was declared to prevail.

The chair was then taken by Mr. Kingsmill, who declared the object of the meeting was to elect Directors for the ensuing year.

Certified lists of shareholders entitled to vote were procured, and also the Treasury certificate that the amount of \$100,000 had been paid in.

It was moved by Mr. Nordheimer, seconded by Mr. J. Strathy.

That the election of Directors be forthwith proceeded with; and that the ballot box be now opened and remain open until three o'clock this day, for the receipt of ballot tickets, and that Messrs. Rusk Harris, L. Buchan, and W. H. Stanton do act as scrutineers; the poll, to be closed, however, whenever five minutes shall have elapsed without a vote being tendered.

It was moved in amendment by Mr. McKay, seconded by Mr. Spooner.

That the name of Mr. T. H. Lees, be added to the names of the scrutineers.

On a vote being taken, the amendment was declared lost.

The original motion was then carried and the election of Directors was proceeded with.

The Secretary of the meeting then read the proposed by-laws of the Company.

Moved by Mr. Torrance, seconded by Mr. Francis,

That the by-laws now read by the Secretary, be declared to be the by-laws of the Federal Bank of Canada, under Section 28 of the Act

entitled, "An Act relating to Banks and Banking, 34 Vic., Chap. 5."—Carried.

The Scrutineers presented the following report, viz:—

FEDERAL BANK OF CANADA.

We, Rusk Harris, W. H. Stanton and Lawrence Buchan, duly appointed scrutineers at the general meeting of the subscribers to the Capital Stock of the Federal Bank of Canada, held on the 30th day of July, A.D. 1874, for the election of Directors, do hereby certify that,

Samuel Nordheimer,
William Alexander,
Benjamin Lyman,
E. Gurney, Jr.,
George W. Torrance,
John S. Playfair, and
William Galbraith,

have been duly elected Directors of the Federal Bank of Canada for the year ending July, 1875.

Dated July 30th, 1874.

(Signed)

RUSK HARRIS,
W. H. STANTON,
LAWRENCE BUCHAN.

To Nicol Kingsmill, Esq., Chairman of the Shareholders' meeting.

The above named gentlemen were then declared duly elected Directors, and we learn that the election was unanimous with the exception of three votes.

After a vote of thanks to the Chairman, the meeting adjourned.

The Board subsequently met and elected S. Nordheimer, Esq., President and W. Alexander, Vice President, and appointed H. S. Strathy, Esq., Cashier, and Messrs. Crooks, Kingsmill & Cattanch, Solicitors.

The Bank will occupy the premises lately bought on its behalf from the Edinburgh Life Assurance Company, which has been very much enlarged and improved.

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, August 5, 1874.

Since the date of our last report the weather has been somewhat unsettled, a good deal of rain has fallen which has rather interfered with the harvesting of the hay crop, and for the past two days the temperature has been more like the Fall than the beginning of August. The cereal crops on the Island are fast coming to maturity, and promises an abundant yield.

We have very little change to note on the state of the wholesale market since last week, but the tendency is to improve. Dry goods have been moderately active. Groceries trade is improving. Chemicals very firm. Hardware some lines have been in active demand. Breadstuffs quiet. Provisions firm and advancing. Ashes easier. Freight rates are again quoted down, the supply being much in excess of the demand.

ASHES.—Pots.—The receipts have been very liberal during the week, in the early part of which firsts were placed to some extent at \$5.92½ to 5.97½, but again receded to our closing quotations of last week, which prices remained steady to the close. We quote firsts \$5.90 to 5.95; seconds \$5.20, and thirds \$4.35 to 4.40. Pearls.—Some shipping parcels changed hands at \$7.80 to 7.82½. The large receipts however, has brought down prices, and to-day nothing over \$7.45 to 7.50 was reported as being paid for first sort. Seconds, nominal \$6.00. Stocks at present in store are pots 1936 brls; pearls 644 brls.

BOOTS AND SHOES.—We have no change to note in prices. Orders are coming to hand very fast, and the prospects are that the fall trade will be fully up to that of previous years. We quote men's stoga boots \$2.25 to 2.50; do kip do \$2.75 to 3.25; do French calf do \$3.50 to 3.75; boys stoga boots \$1.75 to 2.00; do kip do \$2 to 2.25; women's split boots 90c to \$1.10; do buff do \$1.15 to 1.25; do pebbled grain bals. \$1.20 to \$1.50; do fine sewed do \$1.50 to 1.75; misses heavy split boots 75 to 90c; do buff do 90c to \$1.00.

CATTLE.—The supply of all kinds of cattle is small and prices of Distillery fed have advanced to \$5.50 to 5.75 per 100 lbs live weight. For grass fed \$4 to 5 is paid. Market quite bare of *Sheep* and *Lambs*. The former we quote \$3 to 5 the latter \$2 to 3 nominal. *Live Hogs* \$7.50.

DRY GOODS.—There has been a pretty active demand for woollens this week and the travellers now out are sending in very satisfactory orders which are being filled as expeditiously as possible. Clothing orders are also coming in to a fair extent. The great bulk of the Fall Goods have now arrived and stocks are well assorted Remittances however leave room for some improvement.

DRUGS AND CHEMICALS.—This market has been fairly active in some lines and large sales of *Bi Carb Soda* have been made at \$4.70 to 4.75, chiefly at our inside quotations. *Sal Soda* has been moved to a fair extent at \$1.50 for round lots. *Saltpetre* is unchanged and is freely offered at \$8.50 to 9.50; *Epsom Salts* are a shade easier and procurable at \$1.70 to 2.00. *Caustic Soda* is if anything lower and sells at 3½ to 3¾c. *Alum* 2½ to 2¾c; *Bleaching Powder* in fair demand with large sales at 2½ small lots bringing 3c; *Cream Tartar Crystals* 27 to 28c. Other articles in this line are without particular change.

FISH.—There is a good demand for all kinds of fish but stocks are still small *Dry Cod* continues to sell freely at \$4.90 to 5.00; No other kinds of fish are offering at present.

FREIGHT.—Owing to the supply of tonnage being much in excess of demand rates have again declined and the market closes very dull, the latest engagements for heavy grain by steam and iron clippers to Liverpool and Glasgow were at 4/6 to 5/ and for Flour 2/9 to 3/. Rates to London are nominal. Rates for Lumber to the River Plate are unchanged.

FURS.—No furs are now coming in, and no change on the following quotations is looked for till after the sales in London. Beaver per lb. \$1.75 to 2.00; black bear large \$8 to 10; ditto small \$6 to 8; fisher \$6 to 8; silver fox \$25 to 50; cross fox \$2 to 5; red fox \$1.50; lynx \$2 to 2.25; martin dark labrador \$7 to 8; ditto pale \$1.25 to 1.75; mink dark prime \$3 to 3.50; ditto dark 2nds \$1.50 to 2.00; otter fine dark \$9 to 11; fall muskrat 12c; ditto winter 15 to 17c; ditto spring 20 to 27; Raccoon 25 to 50; skunk 20 to 30.

FLOUR.—Receipts for the past week 24,893 brls; total receipts from 1st January to date 580,043 brls., being an increase of 34,504 brls. on the receipts for the corresponding period of 1873. Shipments during the week 40,278 brls; total shipments from 1st January to date 501,050 brls. being a decrease of 29,554 brls. on the shipments for the corresponding period of 1873. The stocks in store and in the hands of millers on the morning of the 1st inst., were 102,984 brls., against 91,531 brls. on the 15th ult, and 48,662 brls. on the 1st of August 1873. Business has been of rather a restricted character this week. A few round lots of spring extras changed hands, but beyond this the only demand seemed to be for the supply of pressing wants. To-day there has been a better demand, and a fair business was done within the following range of quotations, market closing steady. Sup. Extra \$6.19½ to 6.20; extra \$5.95 to 6.10; strong bakers flour

\$5.65 to 6.30; fancy \$5.70 to 5.80; spring extra \$5.25 to 5.35; superfine \$5.10 to 5.15; fine \$4.95 to 5.00; middlings \$4.60 to 4.70; Pollards, \$4.30; U. C. bags \$2.65 to 2.75. Oatmeal dull at \$5.50 to 5.60. Cornmeal \$3.40 to 3.75.

GRAIN.—*Wheat.*—Receipts for the past week 189,703 bush; total receipts from 1st January to date 4,920,004 bush. being an increase of 1,318,893 bush on the receipts for the corresponding period of 1873. Shipments for the past week 251,016 bush.; total shipments from 1st January to date 4,922,916 bush., being an increase of 1,982,958 bush on the shipments for the corresponding period of 1873. The stocks in store and in the hands of millers on the morning of the 1st inst., were 333,841 bush. against 399,672 bush. on the 15th ult., and 183,605 bush. on the 1st of August 1873. There has been very little demand for this grain, the only sales reported were last Wednesday being a cargo of No. 2 Milwaukee spring ex store at \$1.17, and a cargo of No. 2 Chicago spring afloat at \$1.08, any quotations just now would be nominal. *Maise.* Market quiet and quoted at 68½ to 70c, at which quotations some forced sales are said to have taken place last Friday. *Oats.*—Market quiet and tending to lower prices, 50 to 52c being the ruling rates. *Peas.*—Market quiet but firm, with sales at \$1.00 to 1.02½ per 66 lbs. *Barley* quiet and nominal. *Pot and Pearl Barley* unchanged.

GROCERIES.—*Teas.*—The improved tone in this market has been maintained, the demand being chiefly confined to medium Japans, stocks of which are low but holders are not pushing sales at the moment except at full rates. *Coffee.*—Buyers and sellers are rather apart in their views, the former feeling confident that present firmness will be maintained while the latter are chary about paying the advance asked. Our quotations are advanced a little this week, Java is moved at 30 to 33c; Ceylon 25 to 27c; Rio scarce and nominal. *Sugar.*—The movement in raw sugar has been very small, but there has been a healthy demand for Scotch refined at from 7½ to 8½c. Local refined sells as under, Dry Crushed 10 to 10½c; Ground (table) 10½ to 10¾; Extra ground 10½ to 11c; Crushed A 9½ to 10; Yellow refined 8 to 9½c. *Molasses.*—There have been sales of Barbadoes ex-ship at 46c, this being the only kind at present in stock is held for 47½. Some Trinidad found buyers at from 39 to 40c; Amber syrup 68c. *Rice* is offered to arrive at 4.12½; while lots on the spot are placed at \$4.20 to 4.25. *Spices.*—Market firm with upward tendency. Black Pepper is advanced both in Europe and producing countries and this market has responded, sales here being from 17 to 18c; White Pepper, 24c; Cloves 42 to 47½c; Nutmegs very firm, and in demand at 95c to \$1.15; Mace \$1.20 to 1.40. Jamaica Ginger 22½ to 24. *Fruits.*—Stocks of almost all kinds are light and market is firmer. Layers are selling at \$3 to 3.12½; Sultanas are almost out of stock, and bring from 12½ to 13c. Currants are scarce with a large demand at 6 to 6½c; Filberts 10c; Walnuts 7 to 8½. New Figs at 11 to 13c.

HIDES AND PELTS.—Market this week has been rather dull and quotations are without quotable changes. We quote No. 1 hides \$9.00; No. 2 ditto. \$8.00 to 8.50; No. 3 ditto. \$7.00 to 7.50; Clipped sheeps pelts 25 to 30c.; Lambs pelts with the wool on, 50c.

HARDWARE.—Owing to the state of the Glasgow market prices of pig iron here has hardened, but there have only been very limited sales, stocks held here being very low. There has been a good demand for Tin Plates, market for which is firm, the stocks being rather low. There has been some enquiry for bar iron, but without resulting in business, prices being beyond the views of purchasers. Market closes quiet. We now quote:—*Pig Iron* per ton: Calder, No. 29 to \$30.00; Gartsherrie, \$30 to 31; Glengarnock,

\$27 to 28; Carnbroe, \$27 to 28; Summerle and Langloan, \$30 to 31; Eglington, \$26 to 27; Hematite, \$41.50 to 42. *Bar Iron* per 100 lbs. Scotch and Staffordshire, \$2.75 to 3.00; best ditto, \$3.00 to 3.25; Swedes and Norway, \$5.50 to 6.50 Lowmoor and Bowling, \$7.00 to 7.50. *Canada Plates* per box—Glamorgan and Budd, \$5.50 to 6.00; Arrow and Garth, \$5.50 to 5.75; F. and W. Crown, \$5.75 to 6.00; Hatton and Penn., \$5.25 to 5.50; Squares and 14 x 20, 25c extra. *Tin Plates* per box—Charcoal IC, \$10.50 to 10.75; ditto IX, \$12.50 to 12.75; ditto DC, \$9.50 to 10.; Coke IX, \$8.50 to 9.00. *Tinned sheets* No. 26 Charcoal best 15c; *Galvanized sheets* 9½ to 10½c. *Hoops and Bands* per 100 lbs, \$3.75 to 4.00; Sheets, best brands, \$4.00 to 4.25; Boiler plate per 100 lbs, \$3.75 to 4.00; *Cut Nails* per 100 lbs, 4.00 to \$4.75. *Wrought Spikes* per 100 lbs, \$0.00 *Pressed Spikes* per 100 lbs, \$5.50 to 6. *Shot*, Canadian, per 100 lbs, \$7 to 7.25; ditto, English, \$7.50. *Lead* 100 lbs—Pig, \$6.50; Sheets, \$6.50; Bar, \$7.00. *Steel* per lb—Cast, 13 to 14c; Spring per 100 lbs, \$5.50 to 6; best ditto, warranted, \$6 to 6.05; Tire ditto, \$6.00 to 6.50. *Ingot Tin*, \$24 to 25; *Ingot Copper*, \$22.50 to 23. *Horse Shoes* per 100 lbs, \$5.75 to 6. *Proved Coil Chain*, 3 in., \$7.25 to 7.50. *Anchor* 7 to 8c; *Anvils* 10 to 12c; *Iron wire* 6 per bd 12.80 to 2.90; *Boiler tubes* 2 inch 17c, 2½ 20c, 2½ 22c, 3 23c, 3½ 32c, 4 inch 40c per foot. *Window Glass*, 4th quality, per 50 feet, to 25 added inches \$2.25; to 40 added inches \$2.50; to 50 added inches \$2.75.

LEATHER.—Receipts for the week have been about the average, and business is fairly active, but there is nothing calling for special remark, quotations remain as at the date of our last report. We quote: Hemlock Spanish sole No. 1 B. A. 26c; do No. 2, 23 to 24c; Buffalo sole No. 1 22 to 23c; do No. 2 18 to 21c; Hemlock slaughter 26 to 30c; waxed upper light and medium 38 to 43c; ditto heavy 35 to 38c; grained upper 37 to 42c; splits, large 26 to 32c; ditto small 18 to 25c; calfskins, 27 to 36 lbs, 60 to 75c; ditto 18 to 26 lbs 50 to 65c; sheepskin linings 30 to 39c; harness 26 to 31c; buffed cow 14 to 17c per ft.; enamelled cow 18 to 19c; patent cow 19½ to 20c; pebbled cow 14 to 17c; rough leather 27 to 28½.

LIQUORS.—*Brandy* there has been a fair amount of transaction at prices within our range of quotations. The favourite brands such as Hennessys, Martells, Jules Robins &c. bring from \$2.45 to 3.00 in wood as to brand; Cases \$8.50 to 9.00; *Gin* market quiet De Kuypers in wood commands \$1.65 to 1.75; Green cases \$4.00 to 4.50; Red cases \$7.00 to 7.75; *Rum* Jamaica \$2.15 to 2.20; *High Wines* active at \$1.72½ to 1.75; *Rye Whiskey* 95c.

NAVAL STORES.—The price of *Spirits Turpentine* is maintained at 52½c. but the demand this week has not been active. *Rosins* market quiet small sales of strained at \$3.75; No. 2 \$4.00 to 4.25 No. 1 \$4.50; Pale to extra \$5.00 to 6.50; Nothing doing in *Pine Tar* or *Pitch*. *Coal Tar* and Roofing Pitch remain steady at \$2.75 to 3.00.

OILS.—In *Cod oil* a moderate trade has been done at from 60 to 62½c chiefly at inside quotations. *Steam Refined Seal* moves at 65 to 67½c. Some was placed at a shade under; inside figures but the sample was not strictly pale. *Boiled Linseed* 72½ to 75c; *Raw Linseed* 67½ to 70c, no other oil only a retail business has been transacted at previous rates. *Petroleum* this market has been very dull, rates average from 18½ to 25c. according to quantity, but there quotations are more or less nominal.

PROVISIONS.—*Butter*—Receipts during the week 2,124 kegs; shipments 1,405, with an improved demand and rather small receipts, prices especially for the lower grades have hardened, and we now quote store packed western 20c; dairy ditto 20 to 21c.; Eastern township butter 21 to 22c. *Cheese.*—Receipts 10,620 boxes;

shipments 8,377 boxes; market dull. Fine Factory 10 to 10½; and finest do. 11c to 11½. *Pork*.—Receipts 703 brls; shipments 428 brls. Market keeps very firm and prices continue to advance. We quote mess \$24.50; Thin mess \$22.00; at these rates a fair business has been done. *Lard*.—Very little doing, quotation being nominal at 13½ to 14c. *Tallow*.—Rendered 6½ to 7c.; ditto. in the rough, \$4.00 to 4.50.

SALT.—The market is pretty well stocked at present, but the demand is light, transactions mostly in small lots. Coarse 70c.; Fine 87½c. to 90c.; Factory filled \$1.40 to 1.60.

WOOL.—There is more enquiry now for wool. In the townships from 29 to 30c. is paid according to the quality of the lot. Farmers are now more disposed to part with their stocks, seeing that reciprocity is shielded for the time being. Montreal prices are: Fleece wool 30 to 32c.; Pulled wool super. 32 to 34c.; ditto. No. 1, Black, and unsorted, 30c.

TORONTO MARKET.

TORONTO, Aug. 5, 1874.

Trade is now very quiet, but preparations are being made in anticipation of a large and prosperous fall business. As the harvest progresses the reports which come in of the condition of the various grain crops are as satisfactory as could be desired. Fall wheat it is true was killed in many places by the frosts, and the total average will not be very large; but where killed it was in most instances ploughed over and some other grain sown. The samples of white wheat thus far seen are really splendid, the berry being large, plump and of good color. As regards spring wheat, though in some few sections the midge has been destructive, the yield on the whole will be very heavy, and quality good. Barley, the greatest part of which is already cut and under cover, is a very large crop, and is reported to be all, or nearly all, excellent, both as to weight and colour. Altogether merchants have reason to expect that the country will be in a position to buy largely and they are making their calculations accordingly.

CATTLE.—*Beeves*.—The receipts have been rather light, especially of desirable quality, the offerings having been generally medium and inferior. The demand was about equal to the supply, prices shewing few changes. First-class are quoted \$4.75; second-class at \$4 to 4.25, and third-class at \$3 to 3.50. Sales include two cars, averaging 1,000 lbs. at \$39; one car averaging 1,200 lbs. at \$54; two cars averaging 1,000 lbs. at \$42; one car, averaging 1,150 lbs. at \$46; one car of oxen, averaging 1,500 lbs. at \$62; one car of cows, averaging 950 lbs. at \$33. *Sheep*.—There has been a fair supply in, and a moderate demand, prices ranging from \$3 to 5, according to quality. *Lambs*.—Have been coming in freely, but all offering found ready sale at from \$2 to 3.50. *Calves*.—The supply has been light, rather less than were needed, and all arriving were readily picked up at from \$4 to 10 according to size and condition.

DRUGS.—Trade has been quiet, and prices of leading articles are entirely unchanged.

FLOUR AND MEAL.—*Flour*.—In store on the 3rd inst., 5,242 brls., against 6,047 brls. the previous week, and 1,935 brls. at the corresponding date of last year. The market has been a very quiet one, the demand being chiefly for fresh ground samples, of which there have been comparatively few offerings. Values remain much as last quoted, say \$5.45 to 5.50 f.o.b. for extra, \$5.10 to 5.15 for spring wheat extra, and \$4.70 to 4.90 for superfine. *Oatmeal*.—There have been no recent sales reported, and in the absence of business, quotations are unchanged. *Bran* is scarce and dearer, now quoted at \$13.00 on the track, broken lots selling at \$13.50 to 14.00.

GRAIN.—*Wheat*.—In store on the 3rd inst., 35,552 bush., against 40,850 bush. the previous week, and 48,641 bush. at the corresponding date of last year. The English markets have been steadier during the past week, although the tendency is still towards lower rates. Here there was very little doing. A small lot of No. 2 white changed hands at \$1.25 f.o.b., which is about the present value. For spring there has been some enquiry, but sales have been principally of car lots at \$1.25 f.o.b., \$1.20 in store being accepted in one case. *Peas*.—There are none in the market. *Barley*.—The opinions as to the price at which the barley market will open are very various, and in some cases very widely apart. The Chicago market is high, choice samples commanding \$1.10, and No. 2 being quoted at \$1.03 for September delivery. *Oats*.—In store on the 3rd inst., 3,753 bush., against 6,163 bush. the previous week, and 12,511 bush. at the corresponding date of last year. With very moderate receipts during the early part of the week, and a steady consumptive demand, the market remained firm, with sales at 59 to 60c. At the closes were made at 59c. on the spot, and at 58c. to arrive.

GROCERIES.—Business has continued very quiet, with demand for the most part limited to the supply of present wants. *Coffee*.—Only small lots are changing hands. Quotations remain without much change, at 30 to 32c for choice Java, 26 to 27c for Singapore, 23 to 26c for Rio, and 22 to 28c for Jamaica. *Fruit*.—Raisins continue in limited stock, and are steady at quotations unchanged from those of last week. Currants are firmly held, no good samples being obtainable at under 6½c, although for inferior lots 6½ might be accepted. *Rice*.—Has been selling slowly at late rates, say \$4.37½ to 4.50. *Spices*.—Black Pepper has advanced considerably in New York, but though higher here, there has not been a proportionate rise. It is now quoted at 16 to 16½. Cassia is quiet at 25 to 27½c. Cloves are nominal at 40 to 45c.—*Sugar*.—There has been little or nothing doing in raw sugars of any description. In Scotch and English refined there has been a tolerably active trade, and Montreal goods have also been moving off pretty freely, the range of prices for yellows at the close being from 8 to 9½c. New York whites are firmer, held at 10½ to 11c, for dry crushed and broken loaf. *Tea*.—There was a little more doing than was previously, but there is still scarcely any movement to note. Some few lines were placed at 75c for fine gun-powders, 47 to 46 for medium Young Hysons, and 52½ to 53c for fine Japans. *Tobacco*.—Trade continues to be checked by the indisposition of manufacturers and holders to book orders at current rates, but some lots have changed hands at full figures.

HARDWARE.—Trade has now become very quiet, but prices remain steady as quoted.

HIDES AND PELTS.—*Hides*.—Have been in a little better supply, but the demand continues active and prices are firm. Recent sales of No. 1 cured and inspected have been at 8½ to 9c, the latter for selected weights. Green hides are unchanged. *Calfskins*.—Have been in good demand. Green are still quoted at 10c, cured selling at about 11½ to 12c. *Sheeps Pelts*.—Are in pretty good supply, but are all wanted, and are now taken at 50c. *Lambskins*.—Have been advanced to 60, at which there is ready sale for all coming in.

HOPS.—There are few changing hands and prices are nominally unchanged.

LEATHER.—*Spanish Sole*.—In good enquiry, with no change to note in prices. *Slaughter Sole* inactive. *Upper*.—In moderate demand only. *Harness*.—A lot of 1000 sides sold recently at 28½c, four months but there is now no very active enquiry. *Russells*.—Are in good request and selling freely at full prices.

PROVISIONS.—*Butter*.—Very little coming in, and held at prices above what shippers can

afford to pay. For local consumption dealers are paying 20 to 22c. for large rolls, 20 to 21c. for dairy tub, and 18 to 19c. for store packed. *Cheese*.—There is a moderate retail demand at 12 to 12½c, but round lots are very difficult to dispose of. *Eggs*.—Limited sales of packed at 16c. *Lard*.—Scarce and firm at 12½ to 13½. *Bacon*.—Cumberland cut has sold in round lots at 10c., which would still be paid, small parcels being quoted at 10½c. *Hams*.—Light average are firmly held at 14c. for canvassed, but heavy can be bought for less money.

WOOL.—The market has ruled steady, with large amounts changing hands at 35 to 35½c., which are present values.

Insurance.

New Brunswick, July 18th.—Lute's building at Moncton, destroyed by fire. Insured for \$1,500 in Clinton Mutual, (of Ontario.)

July 20.—Destructive fire at Bathurst. Twenty buildings burnt. Losses as follows:—Agricultural, of Watertown, \$3,600; North British and Mercantile, \$2,960; Queen, \$2,400; Liverpool, London and Globe, \$800.

21st.—H. Johnston's building, at Welsford, Queen's County, destroyed. Insured for \$1,200 in North British and Mercantile.

28th.—Destructive fire on Charlotte street, St. John. Insurance as follows:—Dunlop's house on Charlotte street, \$1,000, and his house in the alley, \$800—both in Liverpool, London & Globe. Damage to first building \$576, to second, \$782. Building belonging to Mrs. Henry Jack, \$1,600 in North British and Mercantile, destroyed; of this \$600 is reinsured by Scottish Imperial. A. Brown's building, \$2,400 in the Liverpool, London and Globe. Damage \$454. D. Brown's stock (saddlery), \$1,000 in the Liverpool, London and Globe, and \$1,000 in the Lancashire. Whole damage \$466.35. Mrs. Olive's stock (dry goods, etc.) \$1,000 in the Queen. R. & T. Finlay's stock, (saddlery), \$4,000 in the North British and Mercantile, which has also \$600 on improvements, tools, etc.; \$2,000 of first amount reinsured by Northern. Mr. Simonson (photographer) \$800 in the Royal Canadian, and \$1,000 in the Lancashire Insurance Co. Mr. James McGill, no insurance on his furniture, but greater part saved. Mrs. Allan's stock, \$800 in the North British & Mercantile. Messrs. E. O. Hughes & Co.'s stock, \$1,000 in the Scottish Imperial, and \$500 in the Lancashire. Losses:—Liverpool, London and Globe, \$2,045; North British and Mercantile, \$4,400; Northern, \$2,000; Queen \$1,000; Lancashire \$1,700; Scottish Imperial; \$1,600; Royal Canadian \$800; from the latter of which there may be some small salvage.

29.—Long & Bamhill's steam saw mills, at Marble Cove, near St. John, destroyed by fire. Loss \$25,000. Insured for \$5,000 in Liverpool, London and Globe Insurance Co., and \$1,000 in the Queen.

Toronto, Aug. 6.—A fire broke out in Wm. Adamson's warehouse on the wharf, consuming a quantity of grain and wood. The following are the insurances:—British America \$1,800 on building, and \$1,600 on grain; Western \$1,000 on building, and \$3,000 on A. V. Delaportes grain; Queen City \$2,500 on S. McBride's wood.

INSOLVENT ACT OF 1869.

In the matter of Joseph King, an Insolvent, The above named Insolvent has deposited with me a deed of Composition and Discharge, purporting to be executed by a majority in number of his Creditors, for sums of one hundred dollars and upwards, and who represent at least three-fourths in value of his liabilities, subject to be computed in ascertaining such proportion, and if no opposition to said deed of Composition and Discharge be made to me in writing by a creditor or creditors, within three judicial days after the last publication of this notice, I shall proceed to act upon such deed according to its terms and the said Act.

JOHN KERR, Assignee.

Toronto, 3rd August, A.D. 1874.

THE STANDARD
Life Assurance Company.

NOTICE.

I have this day transferred the Agency of this Company to Mr. L. W. FULTON. HENRY PELLATT.

With reference to the above, Mr. L. W. Fulton has been appointed Agent for Toronto for the Standard Life Assurance Company.

OFFICE—18 KING ST. EAST.

W. M. RAMSAY,
Manager for Canada.

Toronto, 1st August, 1874.

TORONTO, GREY & BRUCE
RAILWAY.

GENERAL MEETING OF SHAREHOLDERS

The Annual General Meeting of the Shareholders of the Toronto, Grey and Bruce Railway Company will, in accordance with the By-laws of the Company, be held in the offices of the Company, corner of Bay and Front Streets, in the City of Toronto,

On Wednesday, 9th day of Sept., 1874,
at the hour of 12 o'clock, noon.

By order. W. SUTHERLAND TAYLOR,
Secretary-Treasurer.

Ontario Industrial Association.

A meeting of Manufacturers of the Province of Ontario will be held in the city of Hamilton, on Wednesday, the 12th, and Thursday, the 13th inst., for the purpose of taking into consideration the proposed Reciprocity Treaty with the United States.

We believe that to do justice to the subject, in a meeting of Manufacturers from all parts of the Province, at least two days will be necessary. The meeting will open at ten o'clock on Wednesday, in St. James's Hall, John Street, a few doors north from King Street.

The abstract question of Protection or Free Trade, and the general one of loss or gain in international exchanges, are being pretty fully discussed in the Press, in connection with the Treaty. What is now chiefly wanting, and what we believe this meeting should supply, is a discussion founded on a basis of facts and of business experience, giving the specific views of practical men on points of detail. Every Manufacturer attending the meeting, who will state clearly how his own particular business would, as he judges, be affected by the Treaty, will have made a valuable contribution to the discussion of the whole question. We would, therefore, earnestly urge upon every one intending to be present, to come prepared with, above all things, facts and figures relating to his own particular business. We would further suggest, as points requiring special consideration, the extent to which the Treaty would create Free Trade with England as well as with the United States, and the probable operation of the two years sliding scale. All who can are respectfully urged to be present at the opening of the meeting.

Signed on behalf of Executive Committee Ontario Industrial Association, by

Your Obedient Servants,
JOHN MACLEAN, JOS. SIMPSON,
Secretary. President.

P. S.—The meeting being designed to elicit the opinions of Manufacturers in the Province of Ontario respecting the Treaty, all such whether members of the Association or not, are cordially invited to attend.

INSOLVENT ACT OF 1869.

In the matter of Joseph King, an Insolvent. I, the undersigned, John Kerr, of the City of Toronto, have been appointed Assignee in this matter. Creditors (who have not already done so) are requested to file their claims before me within one month, and are hereby notified to meet at my office in Toronto, on Wednesday, the 2nd day of September next, at 2.30 o'clock p.m., for the public examination of the Insolvent, and for the ordering of the affairs of the estate generally.

JOHN KERR, Assignee.

Toronto, 1st August, 1874.

MURDOCH & DONALDSON,

43 Front St. East.

TORONTO,

STORAGE, WAREHOUSING

AND

COMMISSION AGENTS.

Large and Commodious Premises.

Goods Stored in or out of Bond, or received on Consignment.

☞ BANKRUPT STOCKS sold on Commission. ☜

W. RYAN, Toronto,

M. P. RYAN, Montreal.

PRODUCE

AND

Commission Merchants.

Government House, Ottawa.

Thursday, 23rd day of July, 1874.

PRESENT:

His Excellency the Governor General in Council.

On the recommendation of the Honorable the Minister of Customs, and under and in pursuance of the provisions of "The Merchant Shipping Act, 1854," and the Acts amending the same, and of the Act passed in the 36th year of Her Majesty's reign, intituled: "An Act relating to Shipping, and for the registration, inspection, and classification thereof," and "An Act respecting the Shipping of Seamen."

His Excellency the Governor General, by and with the advice of the Queen's Privy Council for Canada, has been pleased to constitute and appoint the Out Port of Maitland, in the Province of Nova Scotia, a Port for the registration of Shipping, and such Port is hereby constituted and appointed accordingly.

His Excellency, under the authority aforesaid, has further been pleased to constitute and appoint Alexander Roy, Esquire, Sub Collector of Customs at the said Out Port of Maitland, to be Registrar of Shipping, and to superintend the survey and measurement of ships thereat, under the provisions of the said Act.

W. A. HIMSWORTH, C. P. C.

Government House, Ottawa.

Saturday, 18th day of July, 1874.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL
IN COUNCIL.

On the recommendation of the Honorable the Minister of Customs, and under the provisions of the 8th and 44th Sections of the Act passed in the 31st year of Her Majesty's reign, intituled: "An Act respecting the Customs."

His Excellency, by and with the advice of the Queen's Privy Council for Canada, has been pleased to order, and it is hereby ordered, that the village of Thorold, in the County of Welland and Province of Ontario, be, and the same is hereby constituted and erected into an Outport of Customs, with warehousing privileges, and placed under the survey of the Collector of Customs at the Port of Clifton.

W. A. HIMSWORTH,
Clerk Privy Council

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of William C Black, an Insolvent.

The Insolvent has made an assignment of his Estate to me, and the Creditors are notified to meet at my office, No. 26 Toronto Street, in the City of Toronto, on Monday, the 17th day of August, at two o'clock in the afternoon, to receive statements of his affairs and to appoint an Assignee.

W. T. MASON, Interim Assignee.
Dated at Toronto, this 1st day of August, A. D. 1874.

SEMI-ANNUAL STATEMENT

OF THE

NATIONAL LIFE

INSURANCE COMPANY,

OF THE UNITED STATES OF AMERICA.

Chartered by Special Act of Congress.

Cash Capital paid in full \$1,000,000

JULY 1, 1874.

ASSETS.

Cash in Bank	\$20,524 95
U. S. Bonds (Market Value)	293,060 00
State and City Bonds (Market Value)	35,900 00
Loans secured by First Mortgage	2,446,547 69
Loans fully secured by Bonds and Stocks ..	61,187 80
Demand Loans	126,563 19
Loans to Agents, fully secured	12,188 41
Loans secured by Policies	51,958 09
Commuted Commissions and Office Furniture	58,955 44
Accrued Interest	51,406 37
Premiums in course of Collection	105,758 28
Deferred Premiums (net)	103,108 00

Total Assets, July 1st, 1874 \$3,366,888 22

LIABILITIES.

Total present Value of Policies in force, or amount required to safely re-insure all outstanding risks	\$2,018,734 00
Losses reported but not due	10,148 50

Total Liabilities, July 1st, 1874 \$2,123,269 00

Surplus \$1,243,619 22

The surplus, \$1,243,619, is entirely for the security of policy-holders, being additional to the re-insurance fund, which alone affords ample protection.

The loans secured by first mortgages of real estate, worth more than twice the face of the loans, amount to \$2,446,547, a sum considerably in excess of the total liabilities of the Company. The NATIONAL and the REPUBLIC, although under the same management, have not been merged, and the preceding statement is the financial exhibit of the National alone.

The Low Rates, the Large Capital, the Definite Contracts, and the Liberal Policies of the National, render it especially worthy the confidence and patronage of the public.

OFFICERS.

JOHN V. FARWELL, President; L. D. CORTWRIGHT and PAUL CORNELL, Vice-Presidents; J. F. CRANK, Secretary; EMERSON W. PEET, Actuary.

Branch Office, . . . Chicago, Ill.

157 to 163 La Salle Street,

Where the business of the Company is transacted.

OFFICERS CANADA BRANCH:

President Canada Board—HON. A. MACKENZIE, M. P., Prime Minister of Canada, Ottawa.

Counsel—HON. ADAM CROOKS, Q. C., M. P., Treasurer of Ontario, Toronto.

General Agents for Canada—Messrs. LIVINGSTON MOORE & Co., Hamilton.

Chief Medical Advisers—J. M. DRAKE, M.D., Medical Faculty, Univ. McGill Coll., Montreal.

General Manager for Canada—T. C. LIVINGSTON Hamilton.

We are now re-organising our Agencies throughout Canada, and desire competent and trustworthy agents at all prominent places, with whom liberal and permanent contracts will be made. Previous experience in the insurance business not considered essential.

Address, or apply personally, to

LIVINGSTON, MOORE & CO.,

General Agents for Canada,

HAMILTON.

Insurance.

THE EQUITABLE
LIFE ASSURANCE SOCIETY,
120 Broadway, New York.

WM. E. ALEXANDER, - - President.
HENRY B. HYDE,
JAS. W. ALEXANDER, } Vice-Presidents.
Head Office for Dominion of Canada:
198 St. James Street, - - Montreal.
R. W. GALE, Gen. Manager for Canada.

Total Assets, Dec. 31st, 1873	\$22,878,418 85
Total Income, 1873	9,833,942 01
Total liabilities, including reserve for re-insurance of existing policies	20,008,135 98
Total surplus over legal reserve	2,769,982 87
New Business in 1873, 13,403	
Policies, assuring	53,452,578 00

New Business in Canada for 1873 the largest of any Company reporting to the Dominion Government (see Government returns), being 993 policies, insuring \$3,038,300, averaging over \$3,000 each policy.

Policies on all approved plans are issued by the Society, including the "Tontine Savings Fund" plan, which is a first class investment as well as Life Assurance, being an ENDOWMENT AT ORDINARY LIFE RATES.

The New Business of the Equitable for the past five years has been by many millions the largest of any Company in the world, old or young.

Equitable Policy-holders and their representatives received from the Society in the year 1873 nearly FIVE MILLIONS DOLLARS, in Death Claims, Matured Endowments and Dividends.

Persons contemplating taking out Insurance would do well to examine the plans of the Equitable before insuring their lives.

Branch Office for Western Ontario,
No. 58 CHURCH STREET, TORONTO.
GEO. B. HOLLAND,
General and Special Agent.

WILLIAM HARE,

General Commission Merchant,
HALIFAX, N. S.

Agent for the Phoenix Fire Insurance and the Pelican Life Ins. Companies of London.

Late Consul for the Hanse Towns.

RIDOUT, AIKENHEAD & CROMBIE,

Importers of

BRITISH, AMERICAN

AND

DOMESTIC HARDWARE,

Fishing and Shooting Tackle, &c.,
TORONTO.

JAMES B. TURNER,

COMMISSION MERCHANT
Insurance and General Agent,

OFFICE—QUEBEC CHAMBERS,

St. Peter Street, - - QUEBEC.

Address P. O. Box 933.

Agent for the Sun Mutual Life Insurance Company of Montreal and Citizens Accident Ins. Co. of Canada.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the County Court of the County of York, County of York. In the matter of William Crozier and Robert Martin Campbell, Insolvents.

The undersigned have filed in the office of this Court a deed of Composition and Discharge, executed by their Creditors, and on Tuesday, the eighteenth day of August next, they will apply to the Judge of the said Court for a confirmation of the discharge thereby effected.

WILLIAM CROZIER,

ROBERT MARTIN CAMPBELL.

By WARMOLL & FRASER, their Attorneys ad litem.
Toronto July 13th, 1874.

Insurance.

Twenty-eighth Annual Statement
OF THE
Connecticut Mutual
LIFE INSURANCE CO'Y,
OF HARTFORD, CONN.

Net assets, January 1, 1873	\$33,679,661 69
Received in 1873	
For Premiums	\$7,631,537 60
For Interest and Rent	2,230,182 39
	\$9,861,719 99
	\$43,541,381 68

DISBURSED IN 1873.

To POLICY-HOLDERS:	
For claims by death and matured endowments	\$2,379,056 17
Surplus returned to Policy-holders	3,107,009 43
Lapsed and surrend' policies	784,469 10
	\$6,270,474 70

EXPENSES:	
Commission to Agents	\$572,912 48
Salaries of Officers, Clerks, and all others employed on salary	66,469 18
Medical Examiners' fees	14,518 00
Printing, Stationery, Advertising, Postage, Exch'ge, &c	98,455 51
	\$752,325 17
Taxes, and Profit and Loss	251,779 61
	7,274,579 48

Balance Net Assets, December 31, \$36,266,802 20

SCHEDULE OF ASSETS.	
Loans upon Real Estate, first lien	\$21,178,605 33
Loans upon stocks and bonds	303,572 11
Premium notes on policies in force	7,459,611 62
Cost of Real Estate owned by the Co'y	1,347,227 83
Cost of United States Registered Bonds	1,630,856 80
Cost of State Bonds	613,900 00
Cost of City Bonds	1,761,665 00
Cost of Bank Stock	80,205 00
Cost of Railroad Stock	26,000 00
Cash in Bank, at interest	1,294,301 34
Cash in Company's office	11,179 62
Balance due from agents, secured	59,667 05
	\$36,266,802 20

ADD:	
Interest accrued and due	\$1,108,731 92
Market value of stocks and bonds over cost	263,820 97
Net premis. in course of col'n.	9,970 28
Net deferred quarterly and semi-annual premiums	30,898 70
	1,413,421 87

Gross assets, Dec. 31, 1873	\$37,680,224 07
LIABILITIES:	
Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest	\$32,468,734 00
All other liabilities	1,148,084 78
	\$33,616,818 78

Surplus, December 31, 1873	\$4,063,405 25
Increase of assets during 1873	\$2,744,082 94
Ratio of expense of management to receipts in 1873	7.62 per cent.
Policies in force Dec. 31, 1873, 63,550, insur'g \$181,802,730	

JAS. GOODWIN, President.
JACOB L. GREENE, Secretary.
JOHN M. TAYLOR, Assistant Sec.

PHENIX

Fire Insurance Company of London.
ESTABLISHED IN 1782.
AGENCY ESTABLISHED IN CANADA IN 1804.
Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.
GILLESPIE, MOFFATT & Co.,
General Agents for Canada,
310, St. Paul Street, Montreal.
JAMES DAVISON, Manager.

Reliance

Mutual Life Assurance Society,
Established 1840.
Head Office for the Dominion of Canada:
229 ST. JAMES STREET, MONTREAL.
DIRECTORS—Walter Shanly, Esq., M.P.; Duncan MacDonald, Esq.; Robert Simms, Esq., the Hon. J. Hamilton, F. W. Thomas, Esq., Cashier Molson's Bank.
JAS. GRANT, Resident Secretary.
Agent—**J. ENOCH THOMPSON, Esq., Toronto.**

Insurance.

BRITON
MEDICAL AND GENERAL
Life Association.

Capital and Invested Funds, over	\$4,000,000
Annual Income, over	\$1,222,000 00
Government Deposit, over	100,000 00

Policies payable during lifetime at ordinary life rates,
(By application of profits)

Chief Offices, 429 Strand, London.

Head Office for the Dominion:
12 PLACE D'ARMES, MONTREAL.

JAS. B. M. CHIPMAN,
Manager.
Toronto Office—No. 2 Toronto Street.
E. A. MUMFORD,
Local Agent and Inspector of Agencies.

Liverpool and London and Globe
Insurance Company.

AVAILABLE ASSETS - - - \$27,000,000

DIRECTORS IN CANADA.

T. B. ANDERSON, Esq., Chairman,
HENRY STARNES, Esq., Deputy Chairman, (President Metropolitan Bank).
E. H. KING, Esq., (President Bank of Montreal.)
WM. CHAPMAN, (Commissioner Trust & Loan Company.)
THOS. CRAMP, Esq., Merchant:

LOSSES PAID IN COURSE OF THIRTY-FIVE Years exceed FORTY MILLIONS OF DOLLARS.
Security, prompt payment and liberality in adjustment of its losses are the prominent features of this wealthy Company.

FIRE AND LIFE POLICIES issued with very liberal conditions

JAMES FRASER, Agent Fire Department, 5 King Street West, Toronto.

THOMAS BRIGGS, Agent, Kingston.

GEORGE J. PYKE, Inspector of Agencies, Life Branch.
WILLIAM HOPE, Agent Life Department, 18 King Street East.

G. F. C. SMITH,
Chief Agent for the Dominion, Montreal

THE MONETARY TIMES AND TRADE REVIEW—INSURANCE CHRONICLE.

DEVOTED TO

Finance, Commerce, Insurance, Railways
Mining, Public Companies, Investments, and Joint Stock Enterprise.

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION PRICE:

CANADIAN SUBSCRIBERS	\$2 a year.
BRITISH	10s. stg. a year.
AMERICAN	\$3 U. S. cy.

Canadian Postage pre-paid on Foreign Subscriptions.

Book and Job Printing.

Having extended our premises and fitted up a Job Department, we are in a position to fill all orders intrusted to us with neatness and punctuality.

Office—No. 64 Church Street, Toronto, Ontario
J. M. TROUT, business Manager.



FORBES' PATENT ACME CLUB SKATES

The most reliable self-fastening Skate ever invented. Made by the **Starr Manufacturing Comp'y** They have now a WORLD WIDE REPUTATION and have superseded all others.

Also, **STEEL SCABBARD RAIL JOINTS**, Made by **FORBES' PATENT BINDING MACHINE**, either with or without side plates or bolts. These joints have been adopted on several of the Dominion Railways and are pronounced to be the most perfect rail-joint ever made.

BOLTS, NUTS, and OTHER WORK furnished to order at short notice.

Works at **DARTMOUTH**; Office—72 **BEDFORD ROW, HALIFAX, N. S.**

DOMINION LINE.

This Line is composed of the following first-class, full powered Clyde-built Steamships, and is intended to perform a regular service between Liverpool, Quebec and Montreal in summer, and Liverpool and Portland in winter:—

MONTREAL	3,250 Tons	(Building)
DOMINION	3,200 Tons	Capt. Bouchette.
ONTARIO	3,200 Tons	Capt. French.
VICKSBURG	2,500 Tons	Capt. Roberts.
MEMPHIS	2,500 Tons	Capt. Mellon.
TEXAS	2,350 Tons	Capt. Laurensen.
MISSISSIPPI	2,200 Tons	Capt. Wrakes.
QUEBEC	2,200 Tons	Capt. Bennett.
ST. LOUIS	1,824 Tons	Capt. Reid.

These vessels have very superior accommodation for Cabin and Steerage Passengers, and pre-paid Tickets are issued at reduced prices to those desirous of bringing out their friends.

Sailing from Liverpool every Wednesday, calling at Belfast Lough to take in Cargo and Passengers.

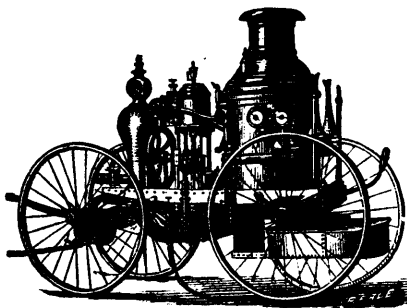
Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada.

For Freight or Passage apply in Liverpool to

FLINN, MAIN & MONTGOMERY, Lancelot's-key. In Montreal to

DAVID TORRANCE & Co., Exchange Court. Or **JOHN N. LAKE,** 20 Toronto Street, Toronto.

STEAM FIRE ENGINES



MANUFACTURED BY **HYSLOP & RONALD,** CHATHAM, ONT.

For Power, Efficiency, and Durability

are not excelled on this Continent. Raises steam from cold water in four to six minutes. Throws two streams of water. Capacity 500 gallons per minute. Weight about 5,300 lbs. Eight or ten men can easily run through Town with them. Full particulars furnished on application.

Refer to Towns using our Engines—St. Catharines, Galt, Strathroy, Napanee, Owen Sound, Chatham, &c.

Insurance Rates reduced about 20 to 25 per cent. with these Engines, thus paying for themselves shortly, besides the great security derived.

THE DECASTRO SYRUP COMPANY,

88 KING STREET,

MONTREAL,

Offer to the trade the following brand

Capillaire.	Sugar Loaf.
Pale Amber.	Amber.
Unexcelled Honey.	Honey.
Diamond Drips.	Gilt Edge.
Silver Drips.	Maple.
Extra Golden.	Golden.
Standard.	IXL Syrup in small punch'n's

STARCH, STARCH

PURE WHITE, PURE BLUE,

SATIN, SILVER GLOSS.

ESTABLISHED 1853.

Edwardsburg Starch Co.

PREPARED CORN

For Puddings,

BLANC MANGE, INFANTS' FOOD, &c., &c., &c.

Office—Montreal.

Works—Edwardsburg, Ont.

Canada Bolt Company,

TORONTO,

MANUFACTURERS OF ALL KINDS OF

BOLTS AND NUTS,

FOR

Fish Plates, Bridges, Cars, Machinery, Carriages, &c.

PRICE LISTS ON APPLICATION.

W. J. MORRIS,

General Manager.

SIR H. ALLAN President.

Toronto, 1874.

Galt Edge Tool Works.

IN STOCK AND MADE TO ORDER.

AXES:

Double and Single Steel Chopping, Scoring, Broad Hunters', Boys' and Bench.

ALL KINDS OF

Drawing Knives, Chisels, Hammers, Hatchets, Picks, and Coopers' Tools.

MACHINE KNIVES:

Stave Cutting, Stave Jointer, Shingle, Wood Planing, Wood Moulding, Wood Tennoning, Straw Cutting, Turpin Root, Paper, Flax Scutching, Cheese Box and Butchers' Cleavers, &c.

CARRIAGE SPRINGS:

Elliptic, Concord, and Side Sulky, Bright and Common Seat, made from the best English Steel, oil tempered and warranted.

JAMES WARNOCK & Co.,

GALT, Ont.

January 1st, 1874.
EIGHTH ANNUAL REPORT
OF THE
ATLANTIC MUTUAL LIFE
INSURANCE COMPANY,
ALBANY, N. Y.

ASSETS, \$1,159,197.69.

LIABILITIES, or amount required to safely re-insure all outstanding Policies, as required by Laws of State of New York **\$956,711**

Surplus as regards Policy-holders,

\$202,486.69.

RECEIPTS DURING THE YEAR.

Premiums received	\$394,569 46
Interest received on Investments, Loans, and Deposits.	69,201 01
Total	\$463,790 47

DISBURSEMENTS.

Return premiums and surrender values on surrendered and cancelled Policies, including Premium Notes cancelled and surrendered	\$194,169 61
Paid claims by death	87,185 06
Re-insurance and Commuted Commissions	13,907 52
Dividends paid Policy-holders	19,853 53
Legal Interest on Capital	8,050 00
Taxes and Licenses	5,819 41
Home Office Expenses, including Salaries, Postage, Expressage, Exchange, Stationery, &c.	\$8,742 54
Agency Expen's, including Commissions, Rents, Medical Examinations, Advertising, and other expenses	53,520 83
Total expenses of conducting the business	62,263 37
Total	\$329,648 50

ASSETS.

United States 5-20 Bonds	\$75,156 25
United States Currency sixes	125,400 00
Gold deposited with Minister of Finance for Dominion of Canada	88,822 95
Loans on Bonds and Mortgages (first liens)	331,150 00
Schenectady City Bonds	10,500 00
Saratoga Tow. Bonds	19,000 00
Cash on deposit (drawing interest) in Bank and on hand	116,851 88

LOANS ON COLLATERALS.

	Par Market value.	Amount loaned.
Albany Gas Light Co.'s St'k	\$3,000 \$12,000	
Tenth Nat. Bk. Stock, N.Y.	5,000 5,000	
Albany Railway Co.'s St'k.	6,000 6,000	20,000 00
Rome, Ogdensburg & W. & W. Stock	2,000 2,000	
Alb. & Susquehanna R. R. Stock, int. secured by Del. & Hud. Canal Co.	10,000 10,000	6,000 00
First Nat. Bank St'k Alb'y.	10,000 14,000	10,000 00
First Nat. Bank Stock, New Bedford, Mass.	2,000 2,400	2,000 00
Net actuarial value of Commuted Commissions		25,000 00
Premium Notes and Loans (drawing interest) on Policies in force		234,694 54
Premiums in course of collection through Agencies		46,276 80
Quarterly and Semi-annual Premiums, due subsequent to Jan. 1st, 1874		26,276 12
Interest accrued but not due		23,269 15
Value of Agency Supplies, Printed Matter, Furniture, &c. (not estimated).		
Total		\$1,159,197.69

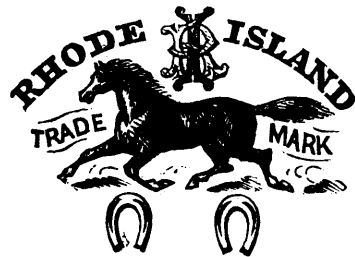
OFFICERS.

ROBERT H. PRUYN, President. **JAMES HENDRICK,** Vice-President. **WALTER BROWN,** Secretary.

The following communication, from two of the most eminent Actuaries of the country, speaks for itself:

HON. ROBT. H. PRUYN,
President Atlantic Mutual Life Ins Co.
DEAR SIR,—After a careful examination, we are satisfied that the Atlantic Mutual Life Insurance Company has a securely invested Reserve, more than sufficient for its liabilities—estimated according to the standard of the State of New York. This fact, together with the care, and very remarkable economy of its management, makes the Company worthy of public confidence.

We are, very respectfully yours,
D. P. FACKLER,
SHEPPARD HOMANS.
WINFORD YORK, M. D.,
Manager for Ontario.



We re manufacturing above celebrated make of.

HORSE SHOES,

made from selected **Wrought scrap Iron**, which for general excellence, both as regards quality and uniformity, are unsurpassed.

The **Rhode Island horse Shoes** are preferred over all others. They are used entirely by the principal Farriers and Horse Railway Companies throughout the United States.

Orders solicited, which will be promptly executed.

We also manufacture every description of Nails, Tacks, Brads, &c. Railway and Pressed Spikes.

PILLOW, HERSEY & CO., Montreal.

COTTON YARN.

WHITE, BLUE, RED AND ORANGE

Carpet Warps, Beam Warp for Woolen Mills

Warranted the very best quality. None genuine without our label.

ALEX. SPENCE, McGill Street, Montreal, Agent for Quebec and Ontario.

WM. PARKS & SON.,
New Brunswick Cotton Mills,
St. John, N. B.

Hamilton Stamping Works.

J. M. WILLIAMS & CO.,

Manufacturer of

PLAIN, STAMPED AND JAPANED

TINWARE.

Works—HUGHSON STREET (between Rebecca and Gore Streets.)

Office—74 JAMES STREET NORTH,

HAMILTON, ONT

CANADA TOOL WORKS,

DUNDAS, ONT.

McKECHNIE & BERTRAM,

Manufacturers of

MACHINISTS' TOOLS,

AND

Wood Working Machinery,

WAREROOM, FRONT STREET, TORONTO,

(Opposite Union Station.)

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of **Francis Pearson**, of Toronto, 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 Toronto Exchange, Wellington Street, Toronto, on Saturday, the eighth day of August next, at two o'clock p.m., to receive statements of his affairs and to appoint an assignee.

Toronto, July 20th, A.D. 1874.

WILLIAM F. MUNRO, Assignee.

CONFECTIONERY

AND

BISCUITS.

STARR, GILL & CO.,

BROCKVILLE.

ONTARIO GLOVE WORKS.

'JAMES HALL & CO.,

Manufacturers of

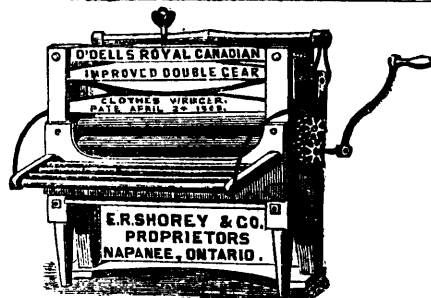
GLOVES, MITTS,

AND

Buck Over-Shoes,

BROCKVILLE,

Ontario.



LEEDS FOUNDRY.

E. E. ABBOTT,

Manufacturer of

MACHINISTS' TOOLS,

FAN BLOWERS and BOLT CUTTERS,

CIRCULAR SAW MILLS,

WOOD PLANERS,

AND GENERAL MACHINERY.

GANANOQUE, - - ONTARIO.

CANADA SCREW COMPY,

DUNDAS, ONT,

Manufacturers of *Gimlet Pointed Screws.*

Price as low as they can be imported. Quality unsurpassed.

Orders solicited.

GEO. F. BURROWS,

Manager.

21-3m

BOBBINS AND SPOOLS.

C. G. BECKETT & Co.,

SHERBROOKE, QUE.,

Manufacturers of *Bobbins and Spools*

Of every description.

ROUND WOOD DRUGGIST BOXES,

SUPERIOR TELEGRAPH MATCHES.

All Goods warranted to be of the best quality.

TORONTO SAFE WORKS

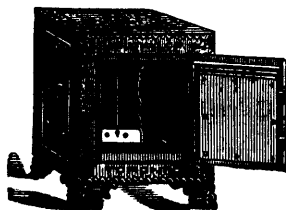
J. & J. TAYLOR,

Manufacturers of

FIRE AND BURGLAR PROOF SAFES,

Nos. 117 to 119 Front Street East,

TORONTO.



CANADA TOOL WORKS,

DUNDAS, ONT.

McKECHNIE & BERTRAM,

Manufacturers of

MACHINISTS' TOOLS,

AND

Wood Working Machinery,

WAREROOM, FRONT STREET, TORONTO,

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ST. CATHARINES SAW WORKS.

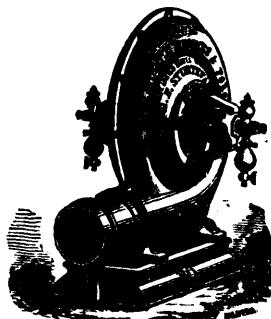
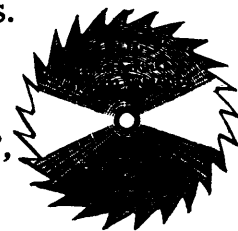
R. H. SMITH,

(Successor to J. Flint.)

Manufacturer of *all kinds of Saws,*

PATENT PLASTERING TROWELS, STRAW KNIVES, &c.,

ST. CATHARINES, ONT.



STURTEVANT

Patent Pressure Blower,

For Cupola Furnaces, Forges, Steamships, Iron Mills, Ventilation, Etc., and Exhaust Fans of all kinds for carrying off Shavings, Dust, Smoke, Gas, and other noxious fumes.

B. F. STURTEVANT,

Patentee and Sole Manufacturer,

72 SUDBURY STREET, ; BOSTON

Send for Illustrated Catalogue

A CARD.

THE AGRICULTURAL INSURANCE CO.

Of Watertown, N. Y.,

Beg leave to announce to the people of Canada that they have transferred the good will of their business in the Dominion to the

Canada Agricultural Insurance Co. OF MONTREAL,

re-insuring all its risks in said Company from the 1st day of May last, and that for the security of its Policy-holders in Canada the deposit of \$100,000 will remain in the hands of the Dominion Government for the term of three years.

On retiring our business from the Dominion of Canada, we would avail ourselves of the opportunity to tender our grateful acknowledgments to our Agents, our patrons, and to all who have in any way contributed to the unprecedented success which has crowned our four years labor; and would also express the desire that the same zeal and hearty co-operation on the part of Agents, and the same confidence and liberal patronage on the part of the public, may be extended to the new Canada Company.

ISAAQ MUNSON, Secretary.

CANADA AGRICULTURAL INS. CO'Y.

Capital, \$1,000,000.

Office—245 St. James Street, MONTREAL.

PRESIDENT:

COL. A. C. DELOTBINIERE-HARWOOD, D.A.G.

VICE-PRESIDENT:

WILLIAM ANGUS, Esq.

MANAGING DIRECTOR AND SECRETARY:

EDWARD H. GOFF, Esq.

INSPECTOR:

JAS. H. SMITH.

Western Branch Office,

King Street, Cobourg, Ont.

WM. T. FISH,

General Agent.

J. FLYNN, Inspector.

This Company is organized for the purpose of insuring Farm Property and Private Residences, thus avoiding heavy losses from sweeping fires and hazardous risks. An arrangement has been completed by which this Company has the benefit of the renewals and business of the Agricultural of Watertown, N. Y., which at once places the Company in possession of a large and profitable business.

JAS. B. BOUSTEAD,

Agent at Toronto.

OFFICE—14 ADELAIDE STREET.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERE TO.

In the matter of George Cox and John Wray Cox, trading under the name, style, and firm of G. & J. W. Cox & Co., Insolvents.

The Creditors of the Insolvent are notified that a Meeting will be held at my Office, No. 26 Toronto Street, in the City of Toronto, on Tuesday, the 11th day of August, at Two o'clock in the afternoon, for the Public Examination of the Insolvents, and the ordering of the affairs of the estate generally.

W. T. MASON, Assignee.

Dated at Toronto, this 25th day of July, A.D. 1874.

STOCK AND BOND REPORT.

NAME.	Shares.	Capital subscribed	Capital paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES	
						Toronto, Aug. 6.	Montreal Aug. 6.
BANKS.							
British North America	£50	4,866,666	4,866,666	1,170,000	5	133 1/2	134 1/2
Canadian Bank of Commerce	\$50	6,000,000	6,000,000	1,800,000	5	102	102 1/2
City Bank, Montreal	80	1,200,000	1,277,730	67,714	4	109	110 1/2
Du Peuple	50	1,600,000	1,600,000	200,000	4	115	115
Eastern Townships	50	747,700	961,911	185,000	4	91	97
Exchange Bank	100	1,000,000	861,660	55,000	4	95 1/2	97
Hamilton	100	1,000,000	537,620	9,496	4	105	108
Jacques Cartier	50	2,000,000	1,740,285	225,000	4	86	90
Mechanics' Bank	50	500,000	456,010	.....	3	117 1/2	117 1/2
Merchants' Bank of Canada	100	9,000,000	7,341,496	1,850,000	5	117	117 1/2
Metropolitan	100	1,000,000	676,900	70,000	4	101	102
Molson's Bank	50	1,990,000	1,975,470	350,000	4	113 1/2	114 1/2
Montreal	200	11,156,800	11,939,600	5,000,000	6 & b 2	188	189
Maritime	100	1,000,000	384,180	.....	4	86 1/2	89
Nationale	50	2,000,000	1,961,250	225,000	4	111	113
Dominion Bank	50	888,400	973,050	164,000	4	112 1/2	113
Ontario Bank	40	2,500,000	2,484,267	450,000	4	114	114
Quebec Bank	100	2,500,000	2,939,100	400,000	4	109 1/2	112
Royal Canadian	40	2,000,000	1,969,260	100,000	4	95	96
St. Lawrence Bank	100	720,000	26,130	.....	4	No sales.	No sales.
Toronto	100	1,500,000	1,500,000	835,000	6	180	180
Union Bank	100	1,985,000	1,910,850	353,000	4	101	104
MISCELLANEOUS.							
Canada Landed Credit Company	50	625,000	312,000	.....	4	109	110
Canada Permanent Building Society	50	1,500,000	.....	.....	5 1/2	153	154
Canadian Navigation Co.	100	576,800	.....	.....	4 1/2	.....	80
Canada Rolling Stock Co.	200	800,000	.....	.....	5	.....	98 99
Farmers' & Mechanics' Bdg Socy	.....	250,000	.....	.....	5	102 1/2	.....
Freehold Building Society	100	500,000	.....	.....	5	130	.....
Huron Copper Bay Co.	.....	.....	.....	.....	.....	.....	20 40
Huron & Erie Savings & Loan Society	50	800,000	700,000	.....	5	.....	189 1/2 190
Montreal Telegraph Co.	40	1,750,000	.....	.....	5	.....	130
Montreal City Gas Co.	40	1,440,000	1,400,000	.....	.....	.....	194 196
Montreal City Passenger Railway Co.	50	600,000	400,000	.....	.....	.....	140 150
Quebec Gas Company	200	.....	750,000	.....	.....	.....	102 1/2
Richelieu Navigation Co.	100	750,000	750,000	.....	.....	.....	.....
Dominion Telegraph Company	50	400,000	.....	.....	3 1/2	100	102 1/2
Provincial Building Society	100	350,000	.....	.....	4	98	100
Imperial Building Society	50	662,500	.....	.....	4 1/2	103	.....
Building and Loan Association	25	600,000	.....	.....	4 1/2	109	110
Toronto Consumers' Gas Co. (old)	50	400,000	.....	.....	2 p.c. 3 m	125	126
Union Permanent Building Society	50	200,000	.....	.....	5	114	115 1/2
Western Canada Building Society	50	600,000	.....	.....	5	130	.....

SECURITIES.

	Toronto.	Montreal.
Canadian Government Debentures, 6 1/2 ct. stg.	.....	.....
Do. do. 5 1/2 ct. cur.	.....	.....
Do. do. 5 1/2 ct. stg., 1885	97 98	.....
Do. do. 7 1/2 ct. cur.	.....	.....
Dominion 6 1/2 ct. stock	106 1/2	106
Dominion Bonds	.....	.....
Montreal Harbour bonds 6 1/2 p.c.	.....	99 101
Do. Corporation 6 1/2 ct.	.....	97 98
Do. 7 1/2 ct. Stock	.....	111 115
Toronto Corporation 6 1/2 ct., 20 years	95 96	.....
County Debentures	98 1/2	.....
Township Debentures	90 1/2	.....

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, July 18.)

No. Shares.	Last Dividend.	NAME OF COMP'Y.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 s	Briton M. & G. Life	£10	2	3
50,000	20	C. Union F. L. & M	100	15	9 1/2
5,000	10	Edinburgh Life	100	15	32 1/2
20,000	6 b 10 s	Guardian	100	50	58 1/2
12,000	£1 p.s.	Imperial Fire	100	10	82
30,000	11	Lancashire F. & L	20	2	4 1/2
10,000	15	Life Ass'n of Scot.	40	8 1/2	26
55,862	.....	London Ass. Corp.	25	12 1/2	35 1/2
10,000	5	Lon. & Lancash. L	10	1	1 1/2
391,752	20	Liv. Lon. & G. F. & L	20	2	6 1/2
20,000	20	Northern F. & L.	100	5	22
40,000	28	North Brit. & Mer	50	6 1/2	28 1/2
.....	£6 p.s.	Phoenix	100	6 1/2	130
200,000	10	Queen Fire & Life	10	1 1/2	34 shil.
100,000	16 1/2 b 1/3	Royal Insurance	20	3	8 1/2
80,000	10	Scot'h. Commercial	10	1	1 1/2
50,000	6	Scot'h. Imp. F. & L.	10	1	23 shil.
20,000	10	Scot. Prov. F. & L	50	3	6 1/2
10,000	25	Standard Life	50	12	73 1/2
4,000	5 b	Star Life	25	1 1/2	13
.....	£4 15s. 9d.				
CANADIAN.					
8,000	4-6 mo	Brit. Amer. F. & M	£50	\$25	92 95
2,500	5	Canada Life	400	50	.....
10.0 c.	None.	Citizens F. & L	100	25	.....
5,000	.....	Confederation Life	100	10	.....
.....	6-12 mo.	Scot. Mutual Life	100	10	.....
5,000	.....	Isolated Ris.	100	10	.....
4,000	12	Montreal Assurance	£50	£5	.....
6,500	4	Provincial F. & M	60	4 1/2	.....
.....	.....	Quebec Fire	40	3 1/2	.....
.....	.....	"Marine"	100	40	80 90
2,000	10	Queen City Fire	50	10	.....
15,000	7 1/2 b 8 1/2	Western Assurance	40	16	125 1/2 126

*7 per cent on fully paid up shares. †From \$11 to \$60.

AMERICAN.

When org'nd	No. of Shares.	NAME OF CO'Y.	Par val. of Sh'rs.	Offered	Asked
1863	20,000	Agricultural	\$ 5	.....	.....
1853	1,500	Ætna L. of Hart.	100	.....	.....
1819	30,000	Ætna F. of Hart.	100	189	194
1810	10,000	Hartford, of Har	100	170	180
1863	5,000	Trav'lers' L. & C	101	140	152

RAILWAYS.

	Sh'rs.	London, July 18
Atlantic and St. Lawrence	£100	102 1/2 103 1/2
Do. do. 6 1/2 ct. stg. m. bds.	100	102 103
Canada Southern 7 p.c. 1st Mortgage	.....	.....
Do. do. 6 p.c. Pref Shares	.....	.....
Grand Trunk	100	15 1/2 15 3/4
New Prov. Certificates issued at 22 1/2	.....	.....
Do. Eq. G. M. Bds. 1 ch. 6 1/2 p.c.	100	70 1/2 103
Do. Eq. Bonds, 2nd charge	100	99 101
Do. 1st Preference, 5 1/2 p.c.	100	70 1/2 71 1/2
Do. Second Pref. Stock, 4 1/2 p.c.	100	53 1/2 54 1/2
Do. Third Pref. Stock, 4 1/2 p.c.	100	28 28 1/2
Great Western	20 1/2	12 12 1/2
Do. 5 1/2 p.c. Bonds, due 1877-78	100	100 102
Do. 5 1/2 p.c. Deb. Stock	.....	97 98
Do. 6 per cent bonds 1890	.....	102 104
International Bridge 6 p.c. Mort. Bds	.....	99 101
Midland, 6 p.c. 1st Pref Bonds	100	.....
Northern of Can., 6 p.c. First Pref. Bds.	100	95 97
Do. do. Second do.	100	92 94
Toronto, Grey and Bruce, Stock	100	30 50
Do. do. 1st Mor Bds	95	.....
Toronto and Nipissing, Stock	100	50
Do. do. 2nd Mor Bds	.....	.....
Wellington, Grey & Bruce 7 p.c. 1st Mor	.....	94 96

EXCHANGE.

	Toronto.	Montreal.
Bank on London, 60 days	94 9 1/2	94 9 1/2
Gold Drafts do.	par to 1/2 pm	1/2 prem.
American Silver	.....	.....

CANADA

Marble & Granite Works.

Head Office--130 Bleury St., Montreal

ROBERT FORSYTH, Proprietor.

BRANCHES:

TORONTO, Ont., 80 King Street West.
HALIFAX, N.S., corner of Argyle & Sackville Streets.
ST. JOHN, N. B., Smith's Buildings, Prince William St.

There is always on hand at the above offices a very large assortment of

Marble and Slate Mantle-pieces: Marble, Scotch and Canadian Granite Monuments and Headstones.

All orders executed in best style and at moderate prices. Designs sent to all parts of the country.

TORONTO FUEL ASSOCIATION.

A few Shares in the Stock of this Company may be obtained at the General Office, 77 Front Street East. Persons having Cordwood or Hardwood Lands to dispose of will please address (stating price and particulars).

W. B. McMURRICH,
Secretary-Treasurer.

Brown Brothers,
ACCOUNT-BOOK MANUFACTURERS.

Stationers, Book-Binders, etc.,

66 and 68 King Street East, Toronto, Ontario

ACCOUNT-BOOKS FOR BANKS, INSURANCE Companies, Merchants, etc., made to order of the best materials and for style, durability and cheapness unsurpassed.

A large stock of Account-Books and General Stationery constantly on hand. 3-ly

L. Coffee & Co.,

PRODUCE & COMMISSION MERCHANTS.

No. 2 Manning's Block, Front St., Toronto.

Advances made on consignments of Produce

1874. TEMPERLEY LINE. 1874.

Montreal, Quebec, and London.



This Line is composed of the following first-class powerful Iron Steamships:

SCOTLAND SEVERN
THAMES ST. LAWRENCE
DELTA HELOIS.

And is intended to perform a regular service during the season of 1874, between

LONDON, QUEBEC, AND MONTREAL,

Leaving London every alternate

Wednesday and Saturday,

(calling at Plymouth outwards for passengers) and Quebec every alternate

Tuesday and Thursday,

Through Tickets from all points West at reduced rates. Certificates issued to persons desirous of bringing out their friends. Through Bills of Lading issued on the Continent and in London for all parts of Canada, and in the United States to Detroit, Milwaukee, Chicago, and other points in the West.

For Freight or Passage apply to

TEMPERLEYS, CARTER & PARKE,
21 Billiter Street, London.
CRANE & BAIRD, Toronto.
ROSS & CO., Quebec,
or DAVID SHAW, Montreal.

TORONTO PRICES CURRENT.—AUGUST 6, 1874.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. \$ c.	Hardware—continued.	\$ c. \$ c.	Oils—continued.	\$ c. \$ c.
Mens' Calf Boots.....	3 90@4 25	Sheet.....	0 27 0 31	Machinery.....	0 30 0 40
" Kip Boots.....	3 10 3 40	Cut Nails:		Olive, common, 3/4 gall.	0 95 1 00
" ".....	2 20 2 75	3 inch to 6 inch.....	4 00 4 25	" salad.....	1 80 2 30
" Stogas boots, No. 1	2 75 2 85	2 1/2 inch to 2 3/4 inch.....	4 25 4 50	" salad, in bottles,	
" " No. 2.....	2 00 2 50	Shingle.....	4 75 5 00	qt., per case.....	3 30 3 50
" Knee Boots.....	3 80 3 90	Lath.....	5 50 5 75	Seal, pale.....	0 72 0 75
" Cong. gaiters & Bal	1 60 2 40	Galvanized Iron:		Spirits Turpentine.....	0 58 0 65
Boys' Kip boots.....	1 85 2 25	Best No. 2.....	0 09 0 09 1/2	Whale, refined.....	0 90 0 00
" Stoga Boots.....	1 55 2 20	Best No. 2 1/2.....	0 08 1/2 0 09	Paints, &c.	
" Gaiters & Bals.....	1 55 1 80	" 28.....	0 09 0 09 1/2	White Lead, genuine, in	
Youths' Stogas.....	1 60 1 70	" 28.....	0 09 1/2 0 10 1/2	Oil, 25 lbs.....	2 25 2 50
Womens' Bals & Gat, peg	1 20 1 65	Horse Nails:		Do. No. 1.....	2 00 2 25
" " M.S.....	1 60 2 10	Guest's or Griffin's as-		" 2.....	1 80 2 00
" Batts.....	1 00 1 35	sorted sizes.....	0 00 0 00	" 3.....	1 60 1 75
Misses' Bals.....	0 95 1 35	E. T. or W. sized.....	0 19 0 20	White Lead, dry.....	0 07 1/2 0 08
" Batts.....	0 80 1 10	Patent Hammered do.	0 00 0 17	Red Lead.....	0 06 1/2 0 07
Childs' Bals.....	0 70 0 90	Iron (at 6 months):		Venetian Red, English.....	0 02 0 03
" Batts.....	0 65 0 80	Pig—Gartsherrie, No. 1	00 00 00 00	Yellow Ochre, French.....	0 02 0 03
" Turned Cacks.....	2 50 7 50	Eglinton No. 1.....	0 00 0 00	Whiting.....	0 85 1 00
Drugs:		" No. 3.....	0 00 0 00	Petroleum.	
Aloes Cape.....	0 14 0 20	Other brands, No. 1.....	30 00 32 00	(Refined, 3/4 gallon.)	
Alum.....	0 02 0 03 1/2	" No. 2.....	0 00 0 00	Delivered at London, Ont.	
Borax.....	0 19 0 22	Bar—Scotch, 3/4 100 lb.	3 00 3 25	No. 1, 5 cars.....	0 00 0 16
Castor Oil.....	0 14 0 17	Refined.....	0 00 0 00	Delivered in Toronto:	
Caustic Soda.....	0 25 0 05 1/2	Swedes.....	7 25 7 50	No. 1, 1 car.....	0 00 0 17 1/2
Cream Tartar.....	0 32 0 33	Hoops—Coopers.....	3 75 4 00	" less than car.....	0 00 0 19
Epsom Salts.....	0 04 0 03	" Band.....	3 75 4 00	Benzine.....	0 00 0 40
Extract Logwood.....	0 10 0 13	Boiler Plates.....	4 00 4 50	Produce.	
Indigo, Madras.....	0 80 0 90	Canada Plates:		Grain:	
Madder.....	0 10 0 12	Hatton.....	6 00 6 50	Wheat, Spring, 60 lb.....	1 20 1 25
Opium.....	10 00 10 50	Arrow & Glamorgan.....	6 50 6 75	" Fall, 60 lb.....	1 25 1 28
Oxalic Acid.....	0 20 0 22	Swansea.....	6 50 6 75	Barley,.....	0 00 0 00
Potash Iodide.....	4 50 4 75	Lead (at 4 months):		Peas.....	0 00 0 00
Soda Ash.....	0 04 0 04 1/2	Bar 3/4 100 lbs.....	0 06 1/2 0 07	Oats.....	0 58 0 59
Soda Bicarb.....	0 05 1/2 0 06 1/2	Sheet.....	0 06 1/2 0 07 1/2	Rye.....	0 00 0 80
Tartaric Acid.....	0 50 0 60	Shot.....	0 07 1/2 0 07 1/2	Seeds:	
Groceries:		Iron Wire (4 months):		Clover, choice, 100 lb.....	0 00 0 00
Coffees: Java, 3/4 lb.....	0 29 0 32	No. 6, 3/4 bundle.....	3 5 3 35	Timothy, choice, 100 lb.....	0 00 0 00
" Maracaibo.....	0 00 0 00	" 9.....	3 55 3 65	Flax.....	0 00 0 00
" Rio.....	0 23 0 26	" 12.....	3 85 3 95	Flour (per brl.):	
" ".....	0 00 0 00	" 16, ".....	4 25 4 35	Superior extra.....	5 80 5 90
Fish: Herrings, Lab. split	0 00 0 00	Powder:		Extra.....	5 45 5 50
" " Canso.....	0 00 0 00	Blasting Canada.....	4 00 0 00	Spring extra.....	5 10 5 15
" " round.....	0 30 0 32 1/2	FF.....	5 00 0 00	Superfine.....	4 70 4 90
" " scaled.....	0 00 0 00	FFF.....	5 25 0 00	Oatmeal, per brl.....	5 60 5 75
Mackerel, brls.....	3 25 3 50	Blasting, English.....	5 00 0 00	Provisions	
White Fish.....	3 25 3 50	FF.....	5 00 0 00	Butter, choice, 3/4 lb.....	0 20 0 21
Trout.....	16 00 16 50	FFF.....	5 25 0 00	" ordinary.....	0 16 0 13
Salmon, salt water.....	4 25 5 00	Pressed Spikes (4 months):		Cheese.....	0 12 0 12 1/2
Fry Cod, 3/4 100 lbs.....	2 75 3 00	Regular sizes, 100.....	5 50 6 00	Pork, mess, new.....	21 00 22 00
Fruit: Raisins, Layer.....	0 12 0 13	Extra.....	6 50 7 50	Bacon, Canada.....	0 09 0 00
" Sultanas.....	0 12 0 13	Tin Plate (4 months):		" Cumberland cut.....	0 10 0 10 1/2
" Valentias new.....	0 11 0 11 1/2	IC Coke.....	9 75 10 00	" smoked.....	0 11 0 00
" Seedless.....	6 25 6 50	IC Charcoal.....	10 75 11 00	Hams, smoked.....	0 12 0 13
Currants, new.....	0 40 0 55	IX.....	12 75 13 00	" canvassed.....	0 00 0 14
" old.....	0 28 0 30	IXX.....	0 45 0 46	Shoulders, in salt.....	0 12 0 13 1/2
Molasses: Clayed, 3/4 gall.	0 48 0 50	DC.....	14 75 15 00	Lard.....	0 15 0 16
" Syrup, Standard.....	0 48 0 50	Hides & Skins, 3/4 lb:		Eggs.....	0 12 0 12 1/2
" Golden.....	4 37 1/2 4 50	Green, No. 1.....	0 00 0 07 1/2	Beef Hams.....	0 05 0 05 1/2
Rice.....		" No. 2.....	0 00 0 06 1/2	Tallow.....	
Spices:		Cured and inspected.....	0 08 0 09	Salt, etc.	
Cassia, whole, 3/4 lb.....	0 22 0 25	Calfskins, green.....	0 00 0 10	Liverpool coarse.....	0 90 1 00
Cloves.....	0 40 0 45	" cured.....	0 11 0 12	Goderich.....	1 30 0 00
Nutmegs.....	0 90 1 00	Sheepskins.....	0 00 0 50	Wines, Liquors, &c	
Ginger, ground.....	0 18 0 30	Lambskins.....	0 50 0 60	Ale: English, pts.....	1 95 2 10
" Jamaica, root.....	0 17 0 25	Leather, @ 4 months:		" qts.....	2 80 2 90
Pepper, black.....	0 16 0 17	In lots of less than		Brandy: Hennessy's 3/4 gall	2 80 3 00
Sugars—(60 days).....	0 08 1/2 0 08 3/4	50 sides, 10 cent.		Martell's.....	3 50 4 75
Porto Rico, 3/4 lb.....	0 08 1/2 0 09 1/2	higher.....		Hennessy's cases.....	9 25 9 50
Centrifugal.....	0 08 1/2 0 09 1/2	Spanish Sole, 1st quality		Martell's.....	9 00 9 25
Demerara.....	0 08 0 09 1/2	heavy weights, 3/4 lb.....	0 28 0 30	Otard Dupuy & Co.....	9 0 9 25
Soft Yellow.....	0 08 0 09 1/2	Spanish Sole, 1st quality		J Robin & Co.....	1 85 1 90
Crushed X.....	none.	middle, wghts, lb.....	0 26 0 27	G'n: DeKuyers' 3/4 gal	4 50 4 75
" A.....	0 10 1/2 0 11	Do. No. 2.....	0 23 0 25	" green cases.....	7 75 8 00
Ground.....	0 10 1/2 0 11	Slaughter, heavy.....	0 26 0 29	Booth's Old Tom.....	6 25 6 50
Dry Crushed.....	0 10 1/2 0 11	Do. light.....	0 21 0 27	Rum: Jamaica 16 o. p.....	2 10 2 20
Extra Ground.....	0 13 0 14	Harness, best.....	0 25 0 28	Demerara.....	1 90 2 00
Teas:		" No. 2.....	0 20 0 20	Whisky:	
Japan common to good.....	0 35 0 45	Upper heavy.....	0 37 0 40	GOODENHAM & WORTS	
" fine to choicest.....	0 50 0 65	" light.....	0 40 0 43	Terms Cash—Under 5	
Colored, common to fine.....	0 45 0 75	Kip skins, Patna.....	0 35 0 40	brls., nett.: 5 to 10 brls.,	
Congou & Souchong.....	0 30 0 80	English.....	0 35 0 40	2 1/2 p.c. off.; 10 brls. and	
Oolong, good to fine.....	0 45 0 60	Hemlock Calf (30 to 35		over, 5 p.c. off.	
Y. Hyson, com. to good.....	0 36 0 55	lbs.), per doz.....	0 60 0 65	The following are our	
Medium to choice.....	0 60 0 75	Do. light.....	0 50 0 60	pres. int prices of Spirits:	
Extra choice.....	0 80 0 87	French Calf.....	1 25 1 40	Alcohol, 65 o.p. 3/4 W gall	
Gunpowd com. to med.....	0 50 0 60	Splits, large, 3/4 lb.....	0 30 0 35	Pure Spirits.....	0 61 1 92
" med. to fine.....	0 60 0 75	" small.....	0 30 0 24	" 50.....	0 55 1 74
" fine to finest.....	0 80 0 90	Enamelled Cow, per ft.	0 20 0 21	" 25 u. p.....	0 30 0 90
Hyson.....	0 38 0 50	Patent.....	0 20 0 21	Family Proof Whisky.....	0 37 1 00
Imperial.....	0 42 0 80	Pebble Grain.....	0 16 0 18	Old Bourbon.....	0 37 1 00
Tobacco—Manufactured:		Buff.....	0 16 0 18	" Rye.....	0 33 0 93
" Dark 58 & 108.....	0 41 0 45	Russetts, light.....	0 38 0 45	" Toddy.....	0 33 0 93
" " Western Leaf,		" heavy.....	0 25 0 33	" Malt.....	0 33 0 93
" [good to fine]	0 44 0 54	Oils:		Domestic Whisky, 32 u. p.	0 45 0 50
" choice.....	0 60 0 80	Cod Oil.....	0 65 0 70	Wool.	
Solace.....	0 48 0 52	Lard, extra.....	0 85 0 88	Fleece, lb.....	0 45 0 50
Hardware:		" No. 1.....	0 70 0 80	Pulled.....	0 33 0 39
Tin (four months):		" No. 2.....	0 70 0 75		
Block, 3/4 lb.....	0 27 0 28	Stocks, march.....	0 50 0 52 1/2		
Grain.....	0 30 0 32	Duncan-Clark & Co's.....	0 45 0 00		
Copper: Pig.....	0 42 0 44	Linseed raw.....	0 71 0 75		
		" boiled.....	0 76 0 80		

PROFITS ABOUT TO BE DIVIDED.

Assurers now joining get One Year's Share.

CANADA LIFE ASSURANCE COMPANY.

This Institution having been ESTABLISHED IN 1847, has long since surmounted all the dangers of the early years of Assurance Companies.

ITS AMPLE CAPITAL AND FUNDS

And its management in the hands of persons of long experience of such business, afford PERFECT SECURITY to Assurers. These features, as well as the Company's MODERATE RATES, render the Institution one whose advantages are not surpassed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

Detailed Reports and Table of Rates may be obtained at any of the Company's Offices or Agencies.

A. G. RAMSAY,

Managing Director.

R. HILLS, *Assistant Secretary.*

Agent in Toronto—W. PICKERING.

THE SCOTTISH COMMERCIAL INS. CO'Y. CAPITAL, ONE MILLION STERLING.

HEAD OFFICE, - - - GLASGOW, SCOTLAND.

GLASGOW BOARD.

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CANADA BRANCH OFFICE, NO. 22 KING ST. EAST, TORONTO.

The Company having complied with the laws of the Dominion, and deposited FIFTY THOUSAND DOLLARS with the Government at Ottawa, is now prepared to effect Insurance against Loss or Damage by Fire on Mercantile, Household, and First-class Manufacturing Risks, on the most favorable terms.

LAWRENCE BUCHAN, *Secretary.*

ROBERT McLEAN, *Inspector.*

BLAIKIE & ALEXANDER, Agents.

ÆTNA
Life Insurance Company
OF HARTFORD.

This Company did a larger amount of business in Canada in the year 1872 than any other Company reporting to the Dominion Government. See Government Returns.

Its Policies are all strictly non-forfeitable

thus doing justice to all, and compelling none to forfeit their payments through inability to continue paying.

It furnishes Insurance on all just and equitable Plans.

Its Mutual Rates average lower than any purely Mutual Company.

Its Stock Rates average lower than any purely Stock Company, besides guaranteeing the amount of paid-up Policy which will be given on account of surrender of Stock Policies—done by no other Company in Canada. Its ten year term plan is peculiar to itself, allowing the insured to withdraw the whole of the reserve on account of his policy when he attains the age of seventy, if he desires to do so.

Its ratio of expense to income is far below the average.

It is prompt in payment of claims, careful in the selection of risks, and guards with the utmost jealousy the interests of its Policy-holders generally.

It is believed no Company doing business in the country has higher claims upon the public.

Persons desiring information either in regard to Agencies or Insurance, will please address,

JOHN GARVIN,

MANAGER.

Toronto.

MUTUAL INSURANCE
FOR
COMMERCIAL MEN.

The Board of Directors of the Beaver and Toronto Mutual Fire Insurance Company have opened a Branch for the exclusive purpose of insuring property situated within range of the hydrants connected with the Water Works of Toronto and Hamilton.

By the passage of the Mutual Insurance Companies Act of last session of the Ontario Legislature, all the various clauses of the old Mutual Insurance law have been entirely removed. No lien or real estate, no liability for any payment over and above the amount of the premium note can hereafter exist. No premium note, even, is necessary, but a simple "undertaking" to pay assessments up to a limited amount, thus removing a very general objection on the part of mercantile men heretofore felt by them.

THE CITY BRANCH will insure, for three years, all property coming under the above class, on receiving the "undertaking" of the insured for four times the usual annual rate, and will collect thereupon a first payment of 12½ per cent., or one-eighth of the amount of the "undertaking," and will make no assessment thereon until required to meet expenses and losses arising within the limits above laid down.

Application may be made either at the Head Office, over Toronto Bank, or to the undersigned

HERBERT HANCOCK,
City Agent.

Office, 26 Adelaide street,
Three doors west of the New Post Office.

S. R. CLARKE,
Barrister, Attorney, Solicitor, &c.,

NO. 9 YORK CHAMBERS,

Toronto Street, TORONTO, Ont.

N. B.—Special attention given to Insurance Law.

THE COOK'S FRIEND
BAKING POWDER

Is a Staple Article, in demand everywhere. The Trade supplied on liberal terms.

W. D. McLAREN,

Manufacturer and Proprietor of the Trade Mark.

Union Mills, 55 and 57 College Street,

MONTREAL.

E. MORRISON & Co.,

COMMISSION MERCHANTS

HALIFAX, N. S.

Liberal advances made upon approved consignments.

CUSTOMS DEPARTMENT.

Ottawa, July 11, 1874.

Authorized discount on American Invoices until further notice: 9 per cent.

R. S. M. BOUCHETTE,
Commissioner of Customs.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of H. B. Fairfield, an Insolvent. A Dividend Sheet has been prepared, open to objection until the 10th day of August next, after which dividends will be paid.

W. T. MASON, Assinee.
Dated at Toronto, this 25th day of July, A.D. 1874.

DEPOSIT OF \$100,000.00 AT OTTAWA FOR THE BENEFIT OF CANADIAN SHAREHOLDERS ONLY.

THE METROPOLITAN
Life Insurance Company of New York.

JOSEPH F. KNAPP, PRESIDENT,

JOHN R. HEGEMAN, Vice-President.,

Wm. P. STEWART, Actuary,

R. A. GRANNISS, Secretary,

MAJOR B. R. CORWIN, Manager for Dominion of Canada.

Lieut.-Governor LEMUEL ALLEN WILMOT, D.C.L., Fredericton, New Brunswick, Resident Director.

THE RESERVE PLANS

Of this Company are the most popular system of Life Insurance ever offered, and are rapidly superceding the old practice.

THEIR SALIENT POINTS ARE :

Every Policy, whether on ordinary Life rates, or other, a Cash Endowment to the Insurer.

2. The maximum of Insurance at the minimum of cost.

3. Definite surrender value specified on the face of the Policy.

4. The term for which the insurance is to run elected by the assured.

5. Grace in payment of premiums of from one to six months, determined by the age of the Policy.

6. All the merits of plain Life Insurance, Endowment, and Investment combined in one contract.

By the sworn returns to the Insurance Departments the net increase or decrease of business of each of the Life Companies of the United States for 1873 is exhibited. It will be seen that the METROPOLITAN occupies the handsome position of FOURTH on the list in actual gain of membership, the three companies exceeding it being an average of sixteen years older! And of the total gain of the business, as done by all the companies of the country for the year, the METROPOLITAN competing with Forty-seven others, supplied ONE-SIXTH.

The total new business of the Company for 1873, exceeded the aggregate of nineteen other companies, as shown by official returns; and the increase over the corresponding business of the previous year exhibits the METROPOLITAN ahead of all the companies in the country, save one. This is a flattering exhibit, and demonstrates that in the management and the Reserve Plans of the Company, it maintains its strong hold on public confidence.

STERLING AGENTS WANTED AT EVERY UNOCCUPIED POINT,

And a previous experience in the business is not necessary. We want fresh, active, honorable business men. Send for the Company's publications, which will be cheerfully transmitted without expense.

F. A. MOORE & SON, Toronto,

Superintendents for Ontario and Quebec.

THOS. A. TEMPLE & SON, St. John, N.B.,

Superintendents for the Maritime Provinces.

ANCHOR MARINE INSURANCE CO'Y.

CAPITAL, HALF A MILLION DOLLARS.

The only Canadian Exclusively Marine Insurance Company

HEAD OFFICE—ONTARIO HALL, CHURCH STREET, TORONTO.

PRESIDENT.

HON. W. P. HOWLAND, C.B.

VICE-PRESIDENT.

DAVID GALBRAITH.

JOHN STUART (Harvey, Stuart & Co.) Hamilton.

JOHN MACNAB (Macnab & Marsh) Toronto.

JAMES TURNER (J. Turner & Co.) Hamilton.

THOMSON SMITH, Lumber Merchant, Toronto.

H. S. HOWLAND (Vice-President Canadian Bank of Commerce) Toronto.

WM. ELLIOT (Elliot & Co.) Toronto.

WM. BUNTON, Merchant, Wellington Square.

R. G. BARRETT, Toronto.

HORATIO YATES, M. D., Kingston.

BANKERS:

THE ONTARIO BANK AND CANADIAN BANK OF COMMERCE.

Solicitors— MOWAT, MACLENNAN & DOWNEY.

Manager & Secretary— HUGH SCOTT.

OCEAN

RISKS COVERED ON CARGOES, FREIGHT, AND RESPONDENTIA INTEREST.

INLAND

RISKS COVERED ON HULLS, CARGOES AND FREIGHT.

AGENTS:

ROBERT SPRATT, Montreal.
J. J. CHRISTIE, Kingston.

M. MACPHERSON, Hamilton.
SCOTT & WALMSLEY, Toronto.

THE ROYAL CANADIAN INSURANCE COMPANY.

AUTHORISED CAPITAL - - - - \$5,000,000.
LIMITED LIABILITY.

The present rates for Fire Insurance throughout the Dominion (the result of combination among the various Insurance Companies) are, it believed, not only excessive, but unnecessary; and however severe the losses to those Companies may have been in the late calamitous fires in Chicago, Boston, and other cities in the United States, the losses in the business of Insurance throughout the Dominion does not warrant the great increase which has lately taken place in the rates.

Such being the case, the Hon. John Young, M.P., Messrs. Thos. Caverhill, L. A. Boyer, M.P., Benjamin Lyman, J. F. Sincennes, Andrew Robertson, James Crathern, Wm. Workman, J. R. Thibaudeau, John Duncan, E. K. Greene, John A. Perkins, Joseph Barsalou, E. G. Penny, J. Hodgson, R. J. Reekie, John Grant, Henry Bulmer, Wm. McNaughton, James Benny, Henry Lyman, J. Donnelly, S. H. May, James Coristine, John Popham, Wm. O'Brien, Andrew Wilson, Alex. Buntin, and Thos. Tiffin have secured an Act of Incorporation for the above Company during the last session of Parliament to carry on the business of Fire and Marine Insurance. The authorized capital of the Company is \$5,000,000, in fifty thousand shares of \$100 each. Five per cent. is payable on subscription of the stock, and five per cent. within six months thereafter. The remainder of the Stock is payable in such instalments as the majority of the Directors shall determine; not, however, to exceed five per cent per call, and at periods of not less than three months' interval.

The Directors have decided to call in two instalments on all the Stock subscribed, up to the 31st Dec., 1873. The payment of instalments to be in future made in the following manner, viz.:—upon all Stock subscribed after the 1st January, to the 31st March, 1874, five per cent. (5) to be paid at the time of subscription, and five per cent. (5) on 1st of April next. Upon all subscriptions after the first (1st) of April next, ten per cent. (10) to be paid in taking the Stock.

The Company have not only complied with the terms of the Act, which requires them to make a yearly deposit of \$16,666.66, or \$50,000 three yearly payments, but have completed the full amount of their deposit, viz.: \$50,000 for the security of policy-holders.

DIRECTORS.

HON. JOHN YOUNG,	. . . . .	President.
J. F. SINCENNES,	. . . . .	Vice-President.
ANDREW ROBERTSON.		JOHN OSTELL.
J. R. THIBAudeau.		W. F. KAY.
L. A. BOYER, M.P.		M. C. MULLARKY.
	ANDREW WILSON.	

*Secretary-Treasurer—*ARTHUR GAGNON.

*Manager—*ALFRED PERRY.

HEAD OFFICE—160 ST. JAMES STREET, MONTREAL.

SUN MUTUAL
Life Insurance Company,
OF MONTREAL.

BOARD OF DIRECTORS.

THOMAS WORKMAN, . . . President.
T. JAMES CLAXTON, . . . Vice-President.
A. F. Gault, . . . John Rankin.
James Hutton, . . . Henry Mulholland.
C. J. Coursol, . . . Charles Alexander.
A. W. Ogilvie.

R. P. HOWARD, M.D., Consulting Physician.
Hon. J. J. C. ABBOTT, Q.C., M.P., Legal Adviser.
THOMAS GILROY, Inspector of Agencies.
THOMAS CRAIG, Secretary.

Issues all approved forms of LIFE and ENDOWMENT POLICIES on either the

MUTUAL OR NON PROFIT PLANS,

an aim to be a Conservative Company, exercising prudence in its management, and dealing justly with all its patrons.

M. H. GAULT,
Man. Director.

UNITED STATES
Life Insurance Company

261, 262, 263, and 264 Broadway, N.Y.
ESTABLISHED 1850.

Cash Assets, - \$4,000,000 | Cash Income, - \$1,500,000
Surplus, as regards Policyholders, \$1,000,000.

ANNUAL CASH DIVIDENDS.

The following classes of Policies are issued by this Company:

WHOLE LIFE POLICIES,

WITH or WITHOUT participation in Profits, Payable upon the death of the Insured. The Premiums may be paid annually, half-yearly, or quarterly during life, or in one, five, ten, fifteen, or twenty payments.

ENDOWMENT POLICIES,

WITH or WITHOUT participation in Profits, Payable in ten, fifteen, twenty, twenty-five, thirty, thirty-five, or forty years from date of issue, or at death, if occurring prior to the end of term. The Premiums may be paid in instalments during the endowment, or in ten, fifteen or twenty payments
ALL POLICIES NON-FORFEITABLE AFTER TWO ANNUAL PAYMENTS.

OFFICERS:

JOHN E. DEWITT, . . . President.
CAAS. E. PEASE, . . . Secretary.
WM. D. WHITING, . . . Actuary.

JOHN RHYNAS,

General Agent for the Dominion,
96 St. Francois Xavier Street, Montreal.
Medical Examiners—W. E. Scott, M.D., Prof. McGill College; Geo. Ross, M.D.
John L. Morris, Esq., Legal Adviser.
Wm. Gordon, Gen. Sup't of Agencies.

Energetic Agents wanted throughout the Dominion, to whom liberal commissions will be allowed. Address JOHN RHYNAS, General Agent for the Dominion, Montreal.

Montreal Assurance Company.

INCORPORATED 1840.

CAPITAL (liable to call).....\$720,000
INVESTED FUNDS (approximately)..... 800,000

HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER
Marine Inspector CAPT. DAVID ROSS KERR
BRANCH OFFICE—26 Wellington Street, Toronto.

Local Secretary and Agent.....R. N. GOOCH.
Inland Navigation, also Ocean Risks (to and from Ports Great Britain) covered at moderate rates. 34-6m.

INSOLVENT ACT OF 1869.

Canada, Province of Onta- } In the County Court of the
rio, County of York. } County of York.
In the matter of William Moulds, an Insolvent.
On Friday, the 14th day of August next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

WILLIAM MOULDS.

Toronto, 8th July, 1874.

Insurance.

Imperial

Fire Insurance Company of London.
No. 1 OLD BROAD STREET, AND NO. 16 PALL MALL.
ESTABLISHED 1803.

Canada General Agency,—

RINTOUL BROS.,
24 St. Sacrament Street, Montreal.

TORONTO OFFICE—75 Colborne Street.
A. W. SMITH, Agent.

MUTUAL FIRE INSURANCE COY

Of the County of Wellington.

Business done exclusively on the Premium Note System.

F. W. STONE, CHAS. DAVIDSON,
President. Secretary.
Head Office, . . . Guelph, Ont.

The Waterloo County
Mutual Fire Insurance Company.

HEAD OFFICE.....WATERLOO, ONT.
ESTABLISHED 1863.

THE BUSINESS OF THE COMPANY IS DIVIDED into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES, Each Branch paying its own losses and its just proportion of the Managing expenses of the Company.
C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.
J. HUGHES, Inspector.

Queen

FIRE & LIFE INSURANCE COMPY

OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms
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The Purely Mutual System.

Farmers' Stock held insured anywhere on owner's premises.

The Premium Note System affords a perfect guarantee.
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THE STANDARD
Life Assurance
COMPANY.

ESTABLISHED 1825.

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Policies in force, over Eighty Millions of Dollars. Accumulated Fund, over Twenty Millions of Dollars. Income, over Three Millions and a half. Claims paid in Canada, over \$500,000. Funds invested in England, United States, and Canada, with the most perfect safety.

Deposited at Ottawa, for benefit of Canadian policy holders, \$150,000.
For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY,
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Office 18 King St. East,
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Assurance Company,

INCORPORATED 1851.

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THE LANCASHIRE
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Capital

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All losses in Ontario settled at the head office in Toronto without reference elsewhere.

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Mutual Life Insurance Company
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Having deposited with the Finance Minister of Canada
ONE HUNDRED THOUSAND DOLLARS,
For the protection of Canadian Policy-holders only, is
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Having raised a Guarantee Capital, now cover all classes
of risks. Applications for agencies are solicited from
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HEAD OFFICE.....LONDON, ONT.

THIS COMPANY IS ESTABLISHED FOR THE
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Further Improvements effected for this Season's
travel.

Provincial Insurance Co.

OF CANADA.

Notice is hereby given that the Annual General Meet-
ing of the Shareholders will be held at the office of the
Company, Toronto Street, Toronto,

On Monday, the 31st day of August next,

at twelve o'clock, noon, to receive the report of the
Directors and the annual statement of the affairs of the
Company, to elect the Board of Directors for the ensu-
ing year, and for other business.

By the charter of the Company all the Directors re-
tire, but are eligible for re-election.

By order of the Board.

Toronto, 8th July, 18 4.

TO LEASE

For a term of years a

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KERR & ANDERSON, Official Assignees and Ac-
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J. T. & W. PENNOCK, Fire and Life Insurance
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ROYAL INSURANCE CO'Y
OF LIVERPOOL & LONDON—FIRE AND LIFE.

Liability of Shareholders unlimited.

CAPITAL\$10,000,000
FUNDS INVESTED..... 12,000,000
ANNUAL INCOME 5,000,000

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Every description of property insured at moderate
rates of premium.

Life Assurances granted in all the most approved forms

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Incorporated 1833.

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Insurances granted on all descriptions of property
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Agencies established in the principal cities, towns, and
ports of shipment throughout the Province;

F. A. BALL,
Manager.

23-17.

PROVINCIAL

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ISSUE Policies on all the most approved methods.
This Company is PURELY MUTUAL; its business
confined to the Province of Ontario; its rates of Assu-
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participating plan. There being no Stock-holders, all
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Dividends declared yearly after Policies are three years
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New Warehouse, 39 Front St. West

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NEW AUTUMN GOODS.

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IMPORTERS OF

Millinery, Silks & Fancy Dry Goods

HAVE REMOVED TO THEIR

NEW PREMISES,

Nos. 58 and 60 WELLINGTON STREET WEST,

A FEW DOORS WEST OF BAY.