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THE MONETARY TIMES AND TRADE REVIEW. -INSURANCE CHRONICLE-

VOL. V—NO. 27.

TORONTO, ONT., FRIDAY, JANUARY 12, 1872.

{ SUBSCRIPTION,
\$2 a Year.

1872. JOHN MACDONALD & CO 872.

Buying DRY GOODS to sell again is just like buying any other class of goods which men have to sell, and from which they hope to realize a profit.

BUYERS MUST BE ABLE TO SELECT FROM A LARGE STOCK,

From a stock embracing the newest and choicest styles; from a stock fully and constantly assorted, and at such prices as will secure a speedy sale and leave them a living profit. Better far not to go into business at all than to invest money carelessly in stocks selected without reference to style, assortment or value. The only end of which investment must be serious loss to both the wholesale and retail merchant. We risk nothing in affirming that the failure of any house which does not buy ITS STOCK WELL is only a question of time. While no business can be extended unless the stock is rendered attractive by keeping the NEWEST AND CHOICEST GOODS.

We do not undertake to say that our house is the only house that keeps a large stock, or that the newest and choicest goods are only to be found with us; that the facilities we possess, and the terms we offer are superior to any other house in the trade. We consider all such expressions as boastful, extravagant and unbusiness like. We are glad that in the wholesale Dry Goods trade of Ontario there are houses of the highest character with means abundantly ample to carry out anything they undertake, and worthy of every confidence.

If a business experience of nearly a quarter of a century—if the possession of ample means for the carrying on of our trade—if a thorough knowledge of the best markets at home and abroad—experienced and prudent buyers—the keeping of a very large stock throughout the year, and the maintenance of every department in the highest state of efficiency—are reasons which commend themselves to the trade as embracing all that is required to give confidence to the buyer. This experience, and these facilities we possess, and offer to all those who entrust us with their business.

We steadily adhere to our fixed purpose of EMPLOYING NO TRAVELLERS, and of selling goods upon the principles of COMMON SENSE, viz., in the CURRENCY OF THE COUNTRY ONLY. We do not find that to sell goods we have to expose our invoices to our customers, showing from whom we buy our goods and what they cost us, any more than we have to show them our bank account (which we think would be just as sensible) to enable us to do a business. How far we succeed in this our old-fashioned way of doing business may be gathered from this one fact, viz: that the increase in our sales for September, 1871 over the same month of 1869 was upwards of \$85,000.

With the close of December, 1871, we completed by very much the largest season's trade we have ever had since we have been in business, and are looking for a large and growing trade for the COMING SEASON. Our arrangements for the Spring will be of the most complete and satisfactory character. We were advised very early of the advance in COTTON as well as in WOOLLEN GOODS, and therefore much earlier than usual placed our orders for our SPRING SHIPMENTS. In several instances these were placed in the hands of Manufacturers on a basis of at least TWENTY PER CENT. BELOW THE PRESENT PRICE OF COTTON GOODS, while in other instances a slight but unavoidable advance had to be conceded upon the prices of last Spring.

We are warranted in stating that our SPRING SHIPMENTS will be the most attractive and complete we have ever imported, and such as we hope will prove of greater benefit to our friends than any former Spring stock.

Our advices of the probable further advance in the price of WOOLLEN GOODS led us some time since to place our orders for the Autumn of 1872 for our

**BLANKETS, WINCEYS, WOOL SHAWLS,
NUBIAS, WOOLLEN HOSIERY, FINGERING YARNS,**

Together with many lines of HABERDASHERY, which were at all likely to be effected by a further advance in the price of Wool. Our first LARGE SHIPMENT of Spring Stock was made by steamer from Liverpool of January 3rd, this to be followed by weekly shipments by successive steamers, so that we hope to be fully complete with our New Stock in every Department by the last week in February or the first week in March.

We call attention to our ORDER DEPARTMENT with much confidence. We promise the utmost fidelity in executing orders with promptness of despatch. The privilege of returning goods if not satisfactory.

Our premises are now so widely known that we think it unnecessary to give a CUT OF THEM. But we invite any who have not seen them to an early inspection of them.

John Macdonald & Co.

WAREHOUSE ENTRANCE—21 & 23 Wellington Street.

GOODS ENTRANCE—28 & 30 Front Street.

ENGLISH OFFICE—3 York Street, Manchester.

PROVINCIAL INSURANCE COMPANY OF CANADA.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE,..... TORONTO STREET,..... TORONTO, ONTARIO.

PRESIDENT:

THE HON. J. H. CAMERON, D. C. L., Q. C., M. P.

VICE-PRESIDENT:

LEWIS MOFFATT, ESQ., OF MOFFATT, MURRAY & BEATTY.

OTHER DIRECTORS:

C. J. Campbell, Esq., of Campbell & Cassells, Toronto.	Geo. Duggan, Esq., Judge of the County Court, County York, Toronto.
W. J. MacDonell, Esq., President Toronto Savings Bank, Toronto.	A. T. Fulton, Esq., of Geo. Michie & Co., and Fulton, Michie & Co, Toronto.
A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto.	Angus Morrison, Esq., Barrister, M. P., Toronto.
H. S. Howland, Esq., Vice-President Bank of Commerce, Toronto.	W. Kay, Esq., Goderich.
A. Cameron, Esq., Cashier, Merchants' Bank, Toronto.	
MANAGER—Arthur Harvey, Esq. ASSISTANT SECRETARY—Geo. C. Hime, Esq. FIRE INSPECTOR—Wm. Henderson, Esq. GENERAL AGENT.	Marine Department—Capt. C. G. Fortier. BANKERS—The Canadian Bank of Commerce.

This Old Established and Popular Company

Takes Insurance at reasonable rates on all descriptions of Property. Fairness in settlement, and an equitable interpretation of Insurance Contracts are its invariable rules.

Owners and occupants of Dwelling Houses, isolated or only endangered by other Dwellings will find it to their interest to apply to some of the Company's ONE HUNDRED AND FIFTY AGENCIES for Indisputable Policies, so free from the ordinary conditions under which, technical policies are often set up as to be virtually unconditional. These policies are moreover PAYABLE ON ADJUSTMENT, instead of the usual delay of sixty or ninety days, and are issued at MUCH REDUCED RATES. On Dwelling House Policies, the Company has never contested a single claim, and its endeavor is by all means to avoid litigations of all kinds.

This Company never advertises CARDS OF THANKS, although they are frequently published by claimants, while losses have been equitably and promptly adjusted; but annexed is a list of most of the losses which have been paid since the 1st of July last—the commencement of its fiscal year.

The income of the Company during the active season reaches over one thousand dollars per day, and the annual income is two hundred thousand dollars, from judiciously selected risks, of amounts seldom over \$5,000, distributed from Gaspe to Sault Ste Marie.

The continued patronage and confidence of the public are respectfully solicited.

TORONTO, January 11th, 1872.

FIRE LOSSES PAID SINCE JULY 1ST, 1851.

W. M. Robson, Lindsay, - - - - \$600	Livenzen & Lucas, Petrolia, (about) - \$ 400	Mrs. Richards, Windsor, - - - - \$ 500
M. Solomon, Toronto, - - - - 7	S. Overfield, Dundas, - - - - 150	M. Richford, do. - - - - 20
Ed. Tyhurst, Howard Township, - - 1361	P. S. Marentelle, Sandwich, - - - 350	M. Whittaker, do. - - - - 38
Mrs. Vanwycke, Parkhill - - - - 541	J. F. Taylor, Georgetown, - - - 300	R. H. Bradt, do. - - - - 30
Mrs. Rowe and Wm. Wells, King Tp. - 800	S. F. McKennan, do. - - - - 1000	Mrs. A. Weaver, do. - - - - 17
Geo. Tanner, Peterboro, - - - - 1991	J. Daleiden, Sandwich, - - - - 1009	H. Russell, Davenport, - - - - 462
James Hall, do. - - - - 1142	D. & B. Road Co., Bathurst Tp., - 197	Adam Foster, Brockville, - - - - 1000
Thos. Corbett, Caledon, E., - - - - 500	Mrs. M. Hall, Oakville, - - - - 150	Thos. B. Carson, Port Hope, - - - - 89
Thos. Brignall, Woodville, - - - - 500	Mrs. Yardington, Brantford, - - - 600	Hon. Jas. Skead, Ottawa - - - - 2814
H. C. Hilborn, Ayr, - - - - 1300	D. Rheaume, Windsor, - - - - 500	B. Newstead, Paris, - - - - 35
W. Martin, Caesarea, - - - - 1850	L. Neveux, do. - - - - 1000	Geo. Mochhead, London, - - - - 1875
Thos. Colwell, Ayr, - - - - 2400	W. & D. McGregor, do. - - - - 147	John Doran, Perth - - - - 200
Jos. Hunter, Brampton, - - - - 30	Geo. Shipley, do. - - - - 120	J. White, Woodstock, - - - - 20
Robt. Fowler, do. - - - - 210	H. Davenport, do. - - - - 582	Boyce Bros., Pakenham, - - - - 2628
Ed. Walsh, do. - - - - 1756	M. Manning, do. - - - - 80	W. A. Thomas, Oshawa, - - - - 15
John Thistle, (Estate) Brampton, - - 540	A. Cameron, "Record," Windsor - 500	Peter Marun, Pembroke, - - - - 23
Sarah Philo, Morrisburg, - - - - 400	Mark Richards, Windsor, - - - - 500	S. Solmes, Northport, - - - - 21
A. Cowan, Brockville, - - - - 600	Mrs. Bulmer, do. - - - - 500	Mrs. Wilson, Hastings, - - - - 384
H. Abbott & Co., Brockville, - - - 2500	Desroches & Rochleau, do. - - - 829	J. A. Mason, Lindsay, - - - - 53
Jas. Mills, Fitzroy, (about) - - - - 550	Geo. Bell, do. - - - - 913	Mrs. Woodruffe, Parkhill, - - - - 15
J. Goldbey, Sherbrooke Township - - 1000	H. C. Bell, do. - - - - 888	&c. &c.
J. Isbister, Petrolia, - - - - 150	Jos. Pratt, do. - - - - 425	

MARINE LOSSES PAID SINCE JULY 1ST 1871—HULL AND CARGO LOSSES.

Montreal Assurance Co., Montreal - - - - Ayr, \$ 640	John Dalziel - - - - Parkhill - - - - W.B. Robinson, 141
Battle & Cahill - - - - St. Catharines - - - - A. Stevens, 4,379	John Griffin - - - - Chicago - - - - Lewis Day, 235
J. P. Jones - - - - Amherstburg - - - - J. K. Colfage, 712	Jas. Ross & Co. - - - - Quebec - - - - McLeod, 747
John Proctor, - - - - Hamilton - - - - Magnet, 1,194	H. Dinning - - - - do. - - - - Gunnevere, 100
John Waldie - - - - Wellington Square - - - - Sweepstakes, 77	D. & J. Maguire - - - - do. - - - - Eleanor, 821
P. & A. McInnis - - - - Kincardine - - - - A. Herbus, 225	Re-Insurance - - - - New York - - - - Oricola, 5000
P. Larkins - - - - St. Catharines - - - - Valetta, 6,000	John Roche - - - - Quebec - - - - Messina, 938
Western Assurance Co. - - - - Toronto - - - - Yarrow, 2,836	Astat & Todd - - - - Galt - - - - Virginia, 32
James Collins - - - - Picton - - - - Wm. Elgin, 922	Alex. Duncan - - - - Perce - - - - Topsy, 400
Hall & Fleming - - - - Windsor - - - - Pelee & Sable, 2900	DeWolf & Powell - - - - Quebec - - - - Myrtle, 318
J. B. Lynn - - - - Chicago - - - - C. A. King, 780	do. - - - - do. - - - - Zenia, 200
W. H. Goodman - - - - do. - - - - Sky Lark, 218	Jas. Ross & Co. - - - - do. - - - - McKay Spear'g 242
J. B. Lynn, - - - - do. - - - - E. B. Allen, 2000	&c. &c.

FIRE AND MARINE INSURANCE.

THE

British America Assurance Comp'y.

HEAD OFFICE : CORNER OF CHURCH AND COURT STREETS, TORONTO.

BOARD OF DIRECTORS :

Hon. G. W. Allan, M. L. C.,	Rev. Dean Grasett,
George J. Boyd, Esq.,	Peter Paterson, Esq.,
Hon. W. Cayley,	G. P. Ridout, Esq.,
Peleg Howland, Esq.,	E. H. Rutherford, Esq.,
Thomas C. Street, Esq.	

GOVERNOR	GEORGE PERCIVAL RIDOUT, Esq.
DEPUTY GOVERNOR	PETER PATERSON, Esq.
<i>Fire Inspector</i> : E. Roby O'Brien.	<i>Marine Inspector</i> : Capt. R. Courneen.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation.

Agencies established in the principal cities, towns and ports of shipment throughout the Province.

Thomas Wm. Birchall,

MANAGER.

WESTERN ASSURANCE COMPANY.

Head Office, Toronto. Incorporated 1851.

CAPITAL STOCK.....	\$400,000 00
RECEIPTS FOR THE YEAR ENDING JUNE 30, 1871	359,858 26
SURPLUS FUNDS.....	208,369 64

DIRECTORS :

HON. J. McMURRICH, President,	CHARLES MAGRATH, Esq., Vice President,
JOHN FISKEN, Esq.,	NOAH BARNHART, Esq.,
JAMES MICHIE, Esq.,	WILLIAM GOODERHAM, Jr., Esq.,
A. M. SMITH, Esq.,	ROBERT BEATTY, Esq.
FREDERICK LOVELACE, Secretary,	
WILLIAM BLIGHT, Fire Inspector,	
CAPT. J. T. DOUGLAS, Marine Inspector,	
JAMES PRINGLE, General Agent.	

Insurances effected against loss or damage by fire. Inland and Ocean Marine at usual current rates. Losses liberally adjusted and paid in full at once on proof of claim.
 Special rates and Policy for the Insurance of Dwellings, Schools, and Churches, in Town or Country, for one or three years. This branch of the business will be found highly favorable to the Farming Community. Conditions of Policy materially modified for this special class of Insurance.

HEAD OFFICE—Corner Church and Colborne Streets, Toronto.

BERNARD HALDAN, Esq., Managing Director.

ANDES INSURANCE COMPANY.

J. B. BENNETT, PRESIDENT.

J. H. BEATTIE, SECRETARY.

Audit by New York Insurance Department, H. E. Sickles, Examiner, Dec. 12, 13, and 14, 1871.

AUDIT OF THE ANDES INSURANCE COMPANY.

CHICAGO LOSSES paid up to Dec. 15th, 1871.....	\$626,810 41
Other losses paid from January 1st, 1871 to December 1st, 1871	582,951 44

Total,.....\$1,209,761 85

Total Assets, Dec. 15, 1871, after Payment of above Losses,

Cash on hand, in bank and in transit.....	\$404,822 58
Bonds U. S., State, City and County, Mar. Value.....	390,560 65
Collateral Loans and Accrued Interest.....	126,500 00
First Mortgage Bonds.....	462,819 53
Bills Receivable, and 2nd and 3rd Assessment Notes (1st paid).....	389,420 55
Book Accounts, Premiums, and Agency Balances.....	116,976 15
Railroad Bonds and other Investments.....	91,215 00

\$1,982,312 46

LIABILITIES.

Losses in process of adjustment and all other liabilities (including Chicago).....	\$398,365 00
Net Assets, December 15, 1871.....	1,583,947 46

Andes Chicago Losses Adjusted and Paid to December 20th, 1871,.....\$768,668 55.

SCOTT & WALMSLEY, Agents for Toronto.

Queen City Fire Insurance Company.

HEAD OFFICE, ONTARIO HALL, 46 CHURCH STREET,

TORONTO.

PRESIDENT :

W. H. HOWLAND.

VICE-PRESIDENT :

R. G. BARRETT.

DIRECTORS :

JAMES AUSTIN (President Dominion Bank.)	JOHN MACNAB (Messrs. John MacNab & Co.)
T. McCROSSON (Messrs. McCrosson & Co.)	J. MACLENNAN (Messrs. MacleNNan & Downey.)
WILLIAM PATERSON (Banker, &c., &c.)	

SOLICITORS :

MESSRS. McDUGALL, ENGLISH AND McDUGALL.

RISKS ACCEPTED ON ALL DESCRIPTIONS OF INSURABLE PROPERTY.

RISKS FIXED WITH REGARD TO THE LAWS OF AVERAGE, AND FAIR COMPENSATION FOR THE HAZARD ASSUMED.

HUGH SCOTT, Manager and Secretary.

WESTERN CANADA

BUILDING & SAVINGS SOCIETY

OFFICE, NO. 70 CHURCH STREET,

CAPITAL, \$500,000.

SAVINGS BANK BRANCH.

Money received on Deposit, and interest allowed. Compounded half yearly.

MONEY TO LOAN

On City or Farm Properties, or, for Building Houses, at reduced rates.

For further particulars and circular, apply at the office, No. 70 Church Street,

WALTER S. LEE, Secretary.

THE MONETARY TIMES

AND TRADE REVIEW.

- INSURANCE CHRONICLE -

VOL. V—NO. 27.

TORONTO, ONT., FRIDAY, JANUARY 12, 1872.

{ SUBSCRIPTION, \$2 a Year.

The Leading Wholesale Trade of Toronto.

JOHN MACDONALD and CO.,

A FULL RANGE
OF
Black Lustres.

JNO. MACDONALD & CO.

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

3 YORK STREET, MANCHESTER, ENGLAND.

Toronto, Sept. 26th, 1871. 32-ly

The Leading Wholesale Trade of Toronto.

1871. FALL. 1871.

A. R. McMASTER
and **BROTHER,**
TORONTO.

Will be prepared to show a complete assortment of
FALL AND WINTER GOODS

To their Customers and friends on and after
MONDAY NEXT, THE 11TH INSTANT,

AT
YONGE STREET

SEPTEMBER.

"BEAVER HILLS" CARPET WARP COTTON
YARN, COTTON BAGS.

OFFICE:
10 Ross St., Albert Square, Manchester, England. 32-ly
Toronto, 1871.

The Leading Wholesale Trade of Toronto.

AUTUMN, 1871.

GORDON MACKAY and CO.

Have received the greater portion of this Season's
Importations, and by
Tuesday. the 29th instant,
will have Complete Assortments in the various Depart-
ments, including full lines of
CANADIAN MANUFACTURES.

The Attention of the Trade is respect-
fully solicited.

N B.—Also full lines of their Celebrated
LYBSTER MILLS PRODUCTIONS.

GORDON, MACKAY & Co.
Toronto, 1871. 32-ly

W. and R. GRIFFITH,
Importers of Teas,
WINES AND GENERAL GROCERIES,
ONTARIO CHAMBERS,
CORNER OF CHURCH AND FRONT STS.
TORONTO.

SMITH and KEIGHLEY,
IMPORTERS OF TEAS,
English and Foreign Groceries,
Have now in stock FULL SUPPLIES of general
GROCERIES, ex the following steamers and
clipper ships:

1,500 PACKAGES NEW SEASON TEAS, ex
Steamships "Thames," "Niger," "Severn," "Sarma-
tion" and "Medway."

250 CASKS SCOTCH REFINED SUGARS,
"Lock-Ness."

300 CASES PICKLES, SAUCES, JAMS & FRUITS
ex "Superior," "Viola," and "Lake Ontario."

50 CASKS EPSOM SALTS, ex ship "Learnie."

500 PKGS. OILMAN'S STORES, MUSTARDS,
&c., ex ship "City of Quebec."

150 do. RICE, LEAD, BLUES and MUSTARD,
ex ship "Chrysis."

100 do. BATH BRICKS, &c., ex ship "Osceola."

200 do. COFFEES, PEPPER, and CHEMICALS,
ex ship "City of Quebec."

45 CASES OILMAN'S STORES, do. "Three Bells,"
10 do. NUTMEGS, ex ship "Maria Luck."

Also a direct importation of new Fruits,
2,000 Half Boxes Prime Selected VALENTIA RAISINS,
ex ship "Flora O'Mora" (direct from Denia.)

A. M. SMITH. **W. W. KEIGHLEY.**
Toronto 1871

SAMSON,
KENNEDY,
and **GEMMEL,**
HAVE RECEIVED
10 CASES BLACK LUSTRES
Purchased at last July prices. Also to hand,
3 CASES BLACK VELVETEENS,
FINE MAKE.
Also in stock, over Seventeen Hundred
Pieces of
BLACK AND COLORED
CORD EDGE RIBBONS

SAMSON, KENNEDY & GEMMEL
Corner of Scott and Colborne Sts.,
TORONTO.
October 1, 1871

The Leading Wholesale Trade of Toronto.

John Charlesworth & Co.,
 IRON BLOCK, 13 FRONT ST. WEST,
 TORONTO.

OUR STOCK IS STILL VERY
 COMPLETE IN EVERY DEPARTMENT

Additions being made to it by each week's camera.

BUYERS SORTING UP

Will find it to their advantage to call.
JNO. CHARLESWORTH & CO.,
 Iron Block, 13 Front Street West, Toronto.
 Toronto, September, 1871.

*Canada Confectionery and Biscuit
 Works.*

WILLIAM HESSIN,
 WHOLESALE CONFECTIONER
 AND
 BISCUIT MANUFACTURER,

OFFICES AND FACTORY:

No. 7, FRONT STREET, TORONTO.

NOTICE.

THE undersigned beg to notify the Trade that they have been appointed Agents for the City of Toronto, and points East, for the sale of Messrs. DOW & CO.'S Celebrated Ales and Porter. All orders will receive prompt attention.

Cramp, Torrance and Co.

FOR SALE, in store and to arrive:—
 TEAS,
 COFFEES,
 SUGARS,
 and
 NEW CROP (1870) FRUITS

TEAS.—Hyson, Young Hyson, Gunpowder, Imperial Natural Leaf Japan, Oolong, Souchong, and Congou.
 COFFEES.—Old Government Java, Maracaibo, Lagayra and Rio.
 SUGARS.—Tierces and barrels Scotch Refined. Barrels Bright Porto Rico.
 Also, now landing, 25 cases German cigars.
CRAMP, TORRANCES & CO.,
 10 Wellington Street East.

Ridout, Aikenhead and Crombie,
 (Late Ridout Brothers & Co.)

Corner of King and Yonge Streets, Toronto.
 Importers of and Dealers in

IRON, STEEL, NAILS, COPPER, LEAD,
 TIN, CUTLERY, PAINTS, CORDAGE.

FISHING AND SHOOTING TACKLE.

And every description of

British, American and Domestic Hardware.

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.

The Leading Wholesale Trade of Toronto.

THOMAS LAILEY and CO.,
 IMPORTERS
 AND
 WHOLESALE CLOTHIERS

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,
 TORONTO.

J. B. Boustead,
 PROVISION & COMMISSION MERCHANT,
 2 & 4 Colburne Street, Toronto.

Advances made on consignments.

L. Coffee & Co.,
 PRODUCE & COMMISSION MERCHANTS,
 No. 2 Manning's Block, Front St., Toronto.

Advances made on consignments of Produce.

Leading Trade of the Maritime Provinces.

Lawson, Harrington & Co.,
 GENERAL COMMISSION MERCHANTS,

DEALERS IN

DRY AND PICKLED FISH, FISH OIL AND KEROSENE,
 Commercial Wharf,
 Halifax, N. S.

Joseph S. Belcher,
 (Late Geo. H. Starr & Co.)
 Commission and West India Merchant,
 HALIFAX, N. S.

Particular attention given to the purchase and sale of Dry and Pickled Fish, Flour and West India Produce, &c.
 CONSIGNMENTS SOLICITED.

REFERENCES.—Quebec Bank, Toronto; G. H. Starr, President People's Bank, Halifax; R. W. Fraser & Co., Halifax; Geo. Hughes & Co., Boston. 3-6m

J. F. Lawton,
 Manufacturer of every description of
 PATENT GROUND
 WARRANTED CAST STEEL SAWS.
 ST. JOHN, N.B.
 For Price List and Terms send address.

Hall & Fairweather,
 COMMISSION MERCHANTS
 AND
 DEALERS IN FLOUR.
 ST. JOHN, NEW BRUNSWICK.

The Leading Wholesale Trade of Hamilton.

FALL 1871.

Buchanans, Binny and McKenzie,
 HAMILTON, ONT.

Will have their

FALL IMPORTATIONS

OF

STAPLE AND FANCY DRY GOODS,

complete and opened for inspection on

FRIDAY THE 1st SEPTEMBER,

to which they invite the attention of their customers and of the trade generally.

IN CANADIAN MANUFACTURES.

TWEEDS, BLANKETS, KNITTED GOODS,

COTTONS, COTTON YARNS, BATS, &c.

Their Stock will be found large and well bought.

BUCHANANS, BINNIE & MCKENZIE.

Hamilton, 21st August, 1871.

John Boice and Co.,

Are prepared to show an

ATTRACTIVE ASSORTMENT

—OF—

Gentlemen's Furnishings,
 Fancy Goods,
 Small Wares, etc.

Hamilton, Sept. 1, 1871.

Thompson, Birkett and Bell,

HAMILTON.

Have their

STOCK FULLY ASSORTED

For the

FALL TRADE.

W. J. PITON.

R. M. HUNTER.

Piton & Hunter,
 GENERAL COMMISSION
 AND MANUFACTURER'S AGENTS,
 WINNEPEG, PROVINCE OF MANITOBA.

Consignments Solicited.

COLLECTION OF DEBTS

Cupples & Hunter,

Managers of the

Canada Mercantile Protective Association,

Established 1864, for the Collection of Debts through out the Dominion, &c. Commission charged only on amount collected.

20 TORONTO STREET, TORONTO.

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.

FERRIER & CO.,

IRON & HARDWARE MERCHANTS,

St. Francois Xavier Street,

MONTREAL.

Agents for:

Windsor Powder Mills.
La Tortu Rope-Walk.
Burrill's Axe Factory.
Sherbrooke's Safety Fuse.

31 Dec 71

Kingan and Kinloch,

IMPORTERS OF

TEAS, GENERAL GROCERIES,

WINES, &c.,

Corner of St. Peter and St. Sacrament Streets,

MONTREAL.

THE MERCANTILE AGENCY,

FOR THE

PROMOTION AND PROTECTION OF TRADE.

Established in 1845.

DUN, WIMAN & CO.:

Montreal, Toronto, and Halifax.

REFERENCE BOOK, containing Names and ratings of Business Men in the Dominion, published semi-annually. 24-1y

EXTRA SHOE NAILS, TACKS, &c.

S. R. Foster's

NAIL, SHOE NAIL AND TACK WORKS,

ST. JOHN, N.B.

For Price List and Samples please address our Agent at Montreal.

JOHN A. ADAMS,

30 St. Francois-Xavier Street.

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

60 GREY NUN STREET, MONTREAL,

IMPORTERS J & F

IRON, TIN, STEEL, BOILER PLATES,

Galvanized Iron, Canada Plates,

BOILER TUBES, GAS TUBES, IRON WIRE,

Gas Tube Fittings, Boiler Rivets, Gauge Glasses, Paint and Putty, Cements, Window Glass, Fire Bricks, Fire Clay, Drain Pipes, Patent Encaustic Tiles, &c., &c.

MANUFACTURER OF

"Crown" Sofa Chair and Bed Springs.

A large stock always on hand. 34-4

Henderson and Bostwick,

IMPORTERS OF

MILLINERY and FANCY GOODS,

MANUFACTURERS OF

STRAW GOODS,

CORNER OF FRONT AND BAY STREETS,

TORONTO-ONT.

The Leading Wholesale Trade of Montreal.

David Torrance & Co.,

EAST and WEST INDIA MERCHANTS,

EXCHANGE COURT,

MONTREAL.

Montreal, 1871.

10 July 71

JOHN McARTHUR and SON,

Importers and Wholesale Dealers in

Window Glass (Star and Diamond Star Brands),

Sheet and Plate Glass of every description,

Linseed Oil, Paints, Colors, Varnishes;

Japans, Artists' and Painters' Materials,

Naval Stores, Chemical Dye Stuffs, etc.,

Cod, Seal, Whale, Lard, Sperm, Olive,

Machinery and Wool Oils.

18 LEMOINE STREET.

JAMES ROBERTSON,

METAL MERCHANT,

AND MANUFACTURER OF

LEAD PIPE, SHOT, PAINTS, PUTTY, &c.

ALSO,

Circular, Gang, Cross Cut, and other Saws.

PROPRIETOR, } Also { Dominion Saw Works
Canada Lead & Saw Works, } Montreal. } Toronto.

R. Dunn, Fish and Co.,

WHOLESALE DRY GOODS,

479, St. Paul Street, Montreal.

Sole Importers of the celebrated

GLADSTONE BRAND DOUBLE WARP

RAVEN BLACK LUSTRE.

Trade Mark Registered.

N. S. WHITNEY,

Importer of Foreign Leather, Elastic Webs,

Prunella Linings, etc.,

14 ST. HELEN STREET, MONTREAL

B. HUTCHINS,

TEA MERCHANT,

188 & 190 McGill Street,

MONTREAL.

ORDERS BY LETTER PROMPTLY ATTENDED TO.

W. R. ROSS & CO.,

GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

464 and 466, St. Paul Street,

MONTREAL.

CANADA MARBLE WORKS.

R. FORSYTH, PROPRIETOR.

OFFICE—130 Bleury Street. MILL—552 William Street
MONTREAL.

Marble, Slate Mantles, Grates, etc.

The Leading Wholesale Trade of Montreal.

FURS. FURS. FURS.

GREENE and SONS,

MONTREAL.

WE are now fully prepared to supply our customers with all the leading novelties of HOME AND FOREIGN MANUFACTURE OF

Furs, Felt Hats, Cloth Caps, Buckskin

and Kid Gloves and Mitts, Moose

Moccasins, and Mitts, Snow

Shoes, Buffalo Robes, &c.

Forty years experience our firm have had in the manufacture of the various lines pertaining to the Fur and Hat trade. We seek to please our customers by producing goods well made and cheap, and we hope by careful attention to maintain the standing we now hold amongst our customers and the business community.

FACTORIES:

FUR GOODS—525 S PAUL STREET.

FELT HATS—114 QUEEN STREET.

STRAW GOODS—624 ST. PAUL STREET.

MOCCASINS AND SNOW SHOES—LORETTE, QUEBEC.

WAREHOUSE—517, 519, 521 St. Paul St., Montre

GREENE & SONS.

FALL TRADE, 1871.

T. JAMES CLAXTON & Co.,

IMPORTERS OF

DRY GOODS,

Our Stock is now complete in every Department.

T. JAMES CLAXTON & CO.,

Caverhill's Buildings,

St. Peter St., Montreal

Mercantile Summary.

WE understand that the wholesale grocery and spice house of Perkins & Clark, Hamilton, has found it necessary to call their creditors together. This firm has many friends, and it is hoped their difficulties are only temporary.

IT WOULD seem from an incident narrated in the *Montreal News*, to be the opinion of the publishers and others of London Eng., that the productive industry of this country is limited to the dressing of bear-skins and curing of cod fish. When Mr. John Lovell entered some three hundred of his directories at the Liverpool Custom House, the authorities refused to believe that such a book could be produced in Canada; and insisted that the alleged publication of the work in this country was a Yankee dodge to save duties. In consequence of this suspicion, Mr. Lovell had to pay a duty of thirty shillings per cwt., instead of fifteen; when, however, the strange incredulousness of the officials was finally forced to succumb to facts and evidence, the excess of duty was refunded. What have our immigration lecturers been about, since the people of England do not seem even to know that we can print books here?

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,

IMPORTERS OF

SHELF AND HEAVY HARDWARE

Crockery, China, Glassware,

AND DEALERS IN

Canadian and American Manufactures

OF

HARDWARE AND AGRICULTURAL

IMPLEMENTS,

10 & 12 Front Street West, Toronto.

JOHN MACNAB & CO.,

Late Lyman & Macnab,

WHOLESALE*Hardware Merchants,***TORONTO.**

5 Front Street East, opposite American Hotel.

JOHN MACNAB.**T. HERBERT MARSH**

It was the intention to have given in this issue a condensed review of commercial operations in Toronto during the past year, but the pressure upon our space compels us to defer most of it till next week.

FROM THE rising town of St. John's, near Montreal, we hear of a suspension of considerable magnitude. Mr. James McPherson, a merchant of that place of some fifteen years standing, has stopped payment, and called his creditors together. M. M., who was a man of good reputation, and large notions, did a considerable wholesale and retail trade in merchandize; was partner, we believe, in a woollen business in the neighborhood, and pressed hay for the Boston market. All this, however, though done prosperously so far as we learn, was not enough for his ideas. He must buy grain as well, and he bought grain accordingly, in the shape of a hundred thousand bushels of oats a twelve-month ago—sent them to New York, where, as the market was unfavorable, they were stored a long time, heated, and were sold at a ruinous loss. This loss was concealed, however, and from that time to this Mr. M. seems to have been financing to carry it over, till some happy strike should make up his loss. This happy time did not come, but, instead, came the failure of the New York house to whom he had shipped, and the truth would no longer be hid. The sympathy felt for the downfall of so important a merchant is a good deal lessened by the knowledge that to hide his

The Leading Wholesale Trade in Toronto.

OGILVY and CO.,

CORNER OF WELLINGTON AND JORDAN STS

We invite an inspection of our Stock, which is now complete in all Departments,

WOOLLENS, COTTONS, LINENS,

SILKS, SMALL WARES AND

FANCY GOODS.*Liberal Terms and Close Prices.*

OGILVY & CO.

Toronto, 13th September, 1871.

R. H. GRAY & CO.,**CLOUDS,****CLOUDS,****CLOUDS.**

Balance of Manufacturer's Stock at reduced prices.

R. H. GRAY & CO.,**-43, YONGE STREET, TORONTO,**

losses he had misrepresented to the banks the nature of the renewal drafts he passed from time to time—told them indeed what was not true about his current transactions.

THE FOLLY of trusting goods out largely to traders without business knowledge or experience has just received another illustration in the case of Mr. Wm. Meakin, of Yonge street, Toronto, against whom an attachment in insolvency was issued during the week. This man commenced in a small way, some few years ago, and continued with apparent success until within the past three weeks, when he virtually stopped payment, either from inability or unwillingness to discharge his indebtedness. His creditors entertain views on this point by no means favorable to Mr. Meakin's integrity. He had, we are informed, branch stores at Barrie and Orillia, and was one of the sufferers by the late fire in the former town, his entire stock there being consumed, without any insurance. Notwithstanding the well-known fact that he was doing a large cash business, and boasted of a prosperous trade during the holidays, the proceeds of which were retained, he pleaded an unaccountable impecuniosity. The old story of "no cash book" nor any intelligible record of his affairs is again made to duty and adds to the complications of the case, giving it also a strong air of suspicion. His liabilities are stated at \$40,000; assets not ascertained. It is scarcely necessary for us to repeat what we have frequently urged before, that granting

The Leading Wholesale Trade of Toronto.

THOMAS WALLS and Co.,

7 Front Street,

(The New Iron Block,)

TORONTO,

ARE prepared to shew the contents of 400 packages of well assorted

DRY GOODS.*Terms liberal to close buyers.***FISH! FISH!! FISH!!!**

LAKE SUPERIOR

Trout and White Fish,

500 half Barrels just received from our own Fishery. Also on hand

Bbbs. Round Herrings.
Bbbs. and $\frac{1}{2}$ bbls. Mackerel.
Quintals prime Table Codfish.
 $\frac{1}{2}$ Boxes choice sealed Digby Herrings.
Cases Fresh Nackerel, (1 lb. tins.)
Cases Fresh Salmon (2lb. tins.)
&c. &c. &c.,

THOMAS GRIFFITH & CO.,

Wholesale Grocers Wine and Spirit Merchants,

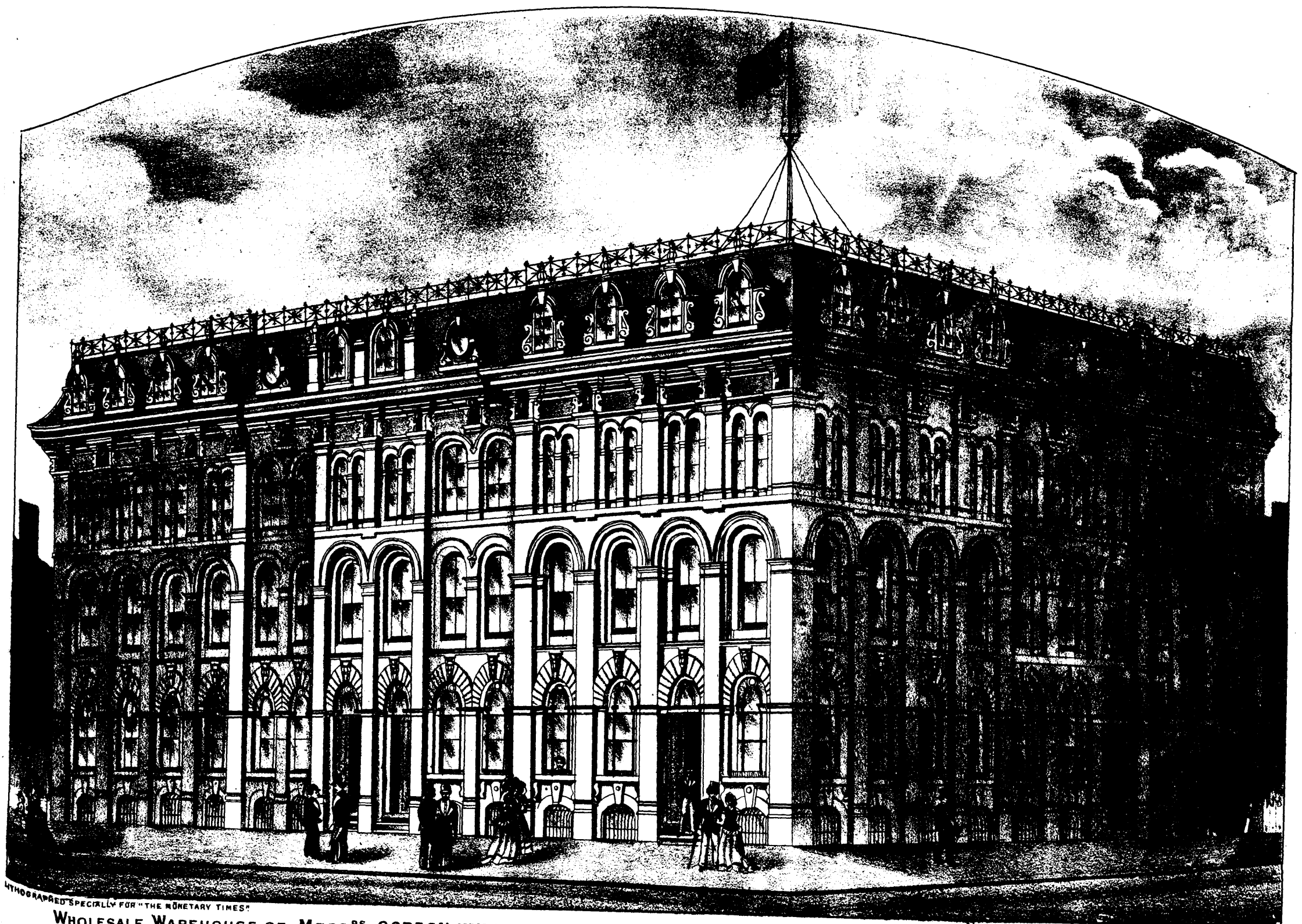
37 & 39 Front Street.

compositions in such a case is simply placing a premium on roguery, against which no honest retailer can compete. If the cupidity of wholesale merchants renders them powerless to deal effectively with these cases, it will become the duty of retail merchants to take the matter up and devise a remedy for self protection.

FIRE RECORD.—Belleville, Jan. 4.—Between eight and nine o'clock last night, Burrell's axe factory was discovered to be on fire. The main building and the greater part of the valuable machinery, in spite of the efforts of the firemen, were entirely consumed. The loss is about \$4,000; insured in the Liverpool, London and Globe for \$2,000. The cause of the fire is unknown. About two hours after this fire, a shed belonging to Mr. James Cummins, in rear of his harness shop, took fire from some unknown cause. The engines were soon on hand, and the flames were confined to the shed. A quantity of harness material, &c., was consumed. The loss was about \$400; insured in the Imperial for \$200. It is supposed to have been the work of an incendiary.

Ridgetown, Ont.—An old saw-mill, the property of John E. Brooks, of Chatham, was fired for the third time and reduced to ashes.

Simcoe, Dec. 6.—The barns and sheds of Mr. Wm. Shand, of Woodhouse, were destroyed by fire. The barn contained over sixty tons of hay and large quantities of wheat, barley, peas, oats and clover seed, besides reapers, mowers, threshing machine and farming implements. The loss to Mr. Shand will be very severe as he was only insured for \$1,200 in the Agricultural Mutual of London. The fire is supposed to have been the work of an incendiary.



LITHOGRAPHED SPECIALLY FOR "THE MONETARY TIMES"

WHOLESALE WAREHOUSE OF MESS^{RS} GORDON, M^CKAY & C^O DRY GOODS MERCHANTS, COR. FRONT & BAY STREETS, TORONTO, ONT. ERECTED 1871.

J. T. ROLPH LITH. TORONTO.

The Leading Wholesale Trade of Toronto.

BOOTS AND SHOES

WHOLESALE:

CHILDS & HAMILTON,

MANUFACTURERS.

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

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

CHILDS & HAMILTON.

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

CHILDS & COMPANY.

WHOLESALE.

BOOTS AND SHOES

SHOW A LARGE

ASSORTMENT OF SPRING GOODS,

Selected from the English, Canadian and
American Manufacturers.

51 YONGE STREET, TORONTO.

**MESSRS. GORDON & MCKAY'S WHOLE-
SALE WAREHOUSE.**

Our engraving of the handsome block erected last year for Messrs. Gordon, McKay & Co., on the corner of Front and Bay streets, represents a structure designed in the Italian style, the peculiarity being indentions, instead of projections as in the case of others of our principal buildings. In size this warehouse is something really capacious, having a frontage of 109 feet on Front, by 127 feet on Bay street. The height to the top of the railing from the ground level is about 70 feet. Erected on a massive foundation of cut stone, the building rises by three grand stories and an attic to the Mansard roof, which is laid in slate and galvanized iron. The main structure is of white brick with cut stone facings, keystones and labels over the windows, and cut stone caps over the impostes of the main front and return. The cornice is of galvanized iron, with large console blocks on each side of the impostes. A sprightly effect is given to the building by the arrangement of the windows, those on the ground floor being large single windows, and on the second floor double windows; on the Bay street side there is a grand row of ten of the single and fifteen of the double windows. The most ample accommodation for the display of goods is afforded by the spacious floors, that on the ground story being 42 x 82 feet, and the others 42 x 127 feet. The stories, exclusive of the basement, are 16 feet 4 inches, 15 feet 4 inches and 13 feet respectively in height. The offices, packing room and furnace room are all to the right of the Bay street entrance, and the appointments of each of these are in the same first-class style as the rest of the building.

Like all our really successful men this firm have built up their business steadily and on a solid basis, until the leading position the house now occupies as manufacturers and merchants has been attained.

MONTREAL TELEGRAPH COMPANY.

The imposing edifice, well represented in our engraving, which has just been taken possession of as the Toronto offices of this Company is not more striking in the harmony of its proportions and the elegance of design perceptible in its exterior than in the ingenuity, convenience, and good taste with which its internal appointments have been adjusted. Every want detected by a keen sagacity during an experience of twenty-five years has been met: every possible accessory to the despatch of the Company's expanded business seems to have been carefully supplied.

Entering the main door, on the corner of Scott and Wellington streets, you find a spacious and well lighted and finished Receiving Room divided by a carved walnut counter, behind which stand the Receiving clerks; against the wall in front of the counter is a desk affording ample accommodation to the public for writing telegrams. From this room messages are conveyed by pneumatic tubes to the Superintendent's room one story, or the operating room two stories above; this is done instantaneously. From the same room the messages are delivered to the carriers by a wicket which communicates with the adjoining lobby. A capacious safe connected with this room contains sets of pigeon holes sufficient to accommodate copies of the messages for a period of eight months, each days despatches being kept entirely separate. There is also an inner safe for the use of the cashier. One flight of stairs above is the private office of the Superintendent, Mr. H. P. Dwight, connected by speaking tubes with all the other offices. Adjoining this room is that of Mr. B. Tovey, the Assistant Superintendent. A room 40 x 60 feet in the front of this story is occupied by the Mercantile Agency of Messrs. Dunn, Wiman & Co., an institution well known and esteemed by our wholesale merchants as a reliable source of information relating to trade end traders. The entrance to these rooms is by the side door opening off Wellington street. The next story is intended exclusively for the operating department, and contains sufficient accommodation for seventy lines. The room is divided in order to provide a separate department for ladies, whom it is intended to employ as opportunities arise.

The wires converge at the cupola and are brought directly down to a neat walnut case enclosing the "switch" from which they are led, carefully insulated beneath the floor, to the different operating tables.

On the third story is the battery room which supplies the power for all the work that is carried on in the operators room.

One hundred and fifty new offices were opened last year, the total number of offices on the Company's lines and its immediate connections being 895, viz., in Ontario 430; Quebec 215; United States, 130; New Brunswick, 66; and in Nova Scotia, 54. The total number of offices of the Company and its immediate connections in the Dominion is 765, scattered from the remote points of Gaspé, in Quebec, to the extreme western section of Ontario. The total length of wire is about 15,000 miles. Extensions more considerable than any made heretofore, are projected for next season.

Like most of the enterprises with which Sir Hugh Allan is associated, the Montreal Company has been one continued success. His wise counsel and prudent oversight have ever been employed in furthering its interests and directing its operations.

The Superintendent in this western field, Mr. H. P. Dwight, is the life and soul of the Company, and his characteristic energy has been largely infused into it. In every direction the wants of the country are not only supplied but anticipated, so that the Canadian public

have now little or nothing to wish for in the way of telegraphic facilities.

A. R. McMASTER & BRO'S WHOLESALE WAREHOUSE.

The beautiful lithograph in another part of this paper represents a building designed in the Italian style of architecture throughout; constructed with all the modern improvements and of the most durable material, the object being to erect a serviceable structure, adapted to the wants of the firm, present and prospective, and having a due regard to ornament, without special reference to the cost. The site is at the corner of Front and Yonge streets, opposite the Custom House. The main portion is 125 ft. long by 50 ft. in width and 3 stories high, exclusive of the Mansard roof; from the ground line to the top of the railing surmounting the roof is 80 feet. The height of the several stories is, basement, 12 ft.; ground floor, 17 ft. 6 in.; first floor, 15 ft. 6 in.; second floor, 15 ft.; the attic extends to the Mansard roof, and is of commodious height. The front of the ground story consists of six Corinthian columns, with accompanying pilasters, finished with a moulded architrave and modillion cornice. The openings on the first floor, of which there are five, are finished with Corinthian columns in full relief, and elliptical arches, keystone, &c. The five upper floor windows are finished with semi-circular heads and keystones. Surmounting the front is the main cornice, composed of large consoles, and finished with heavy moulded enriched console blocks. The return side of the building for fifty feet is finished the same as the main front, both of which are of cut stone, from the Ohio quarries. Iron pilasters and glass make up the rear portion of the return side on the ground floor, the windows being made very wide, so as to admit an abundance of light. These pilasters are carried up of brick with cut stone dressings to the under side of the main cornice, which is the same height as that on the front of the building. Slates of various colors and patterns make up the roof.

The inside is finished in a plain, substantial manner; all the floors are supported with columns finished with handsome capitals and bases. The main staircase from the ground to the first floor consists of two flights of steps wholly of oak, the navell post being of walnut, and is the finest staircase in Canada. The elevator is a model in every respect; is worked by steam and is the best of its kind in the Dominion. It was fitted up by Messrs. Otis Bros. of New York, who are the elevator builders of the United States. Work was commenced on the building in the spring of 1871, and the firm have just entered into occupation of a structure which may be described generally as one of the very finest, if not the finest on the north side of the St. Lawrence.

The business of this firm was first established by Mr. Wm. (now Hon.) McMaster in 1844, the premises occupied being the south-west corner of King and Yonge streets. In 1850 the firm removed to the site lately occupied, No. 32 Yonge street, where their trade has undergone a steady increase, growing with the growth of the country, and built up on thoroughly sound principles, till the present enviable position has been reached. In 1859 Mr. Wm. McMaster's two nephews were taken into the firm, when the style was changed to "Wm. McMaster & Nephews." On the retirement of Hon. Wm. McMaster, in 1864 it was resolved into "A. R. McMaster & Bro.," which style is still retained, Mr. J. S. McMaster remaining the resident partner in England. The following gentlemen now compose the firm:—Messrs. A. R. McMaster, Jas. S. McMaster, Wm. F. Master and Saml. F. McMaster.

NOVEMBER 1871,

Bryce, McMurrich & Co.,

Have received

LARGE ADDITIONS

to their stock, ex steamers recently arrived at Montreal, from

LONDON, LIVERPOOL and GLASGOW,

and all departments being again

FULLY ASSORTED

they will be glad to be favored with orders which will have their best and prompt attention.

There are MANY LINES in our stock which we continue to offer at prices

VERY CONSIDERABLY UNDER

their present value. We refer especially to

WOOLLEN AND LINEN GOODS,

which have already

MUCH ADVANCED

in value in the Home Markets, and must still be much higher, on account of the great advance in the price of the raw material, and also in labor.

BRYCE, McMURRICH & CO.**THE MONETARY TIMES,
AND TRADE REVIEW.**

TORONTO, CAN., FRIDAY, JAN. 12, 1872

THE INSOLVENT LIST.

We place before our readers this week a very instructive record containing for our business men much food for thought. Many discard the notion that "store-keeping" in Ontario is carried beyond a healthy competitive limit. This idea we have endeavored to combat. It is apparent to every sound business man that overtrading exists to a very undesirable extent, and we feel assured that if our words of caution should deter any from entering the lists a public service of more or less value will have been rendered. Canada has just passed through one of the most prosperous years in her history. With abundant crops, a large and expanding bank circulation, an easy money market, activity in manufactures and productive industry of all kinds—in spite of all these favorable conditions a catalogue of failures is presented which is at once startling and significant.

Some cases might be selected from the list in which the losses to creditors range from \$20,000 to \$30,000; another group represent deficiencies of \$5,000 to \$10,000, while others range amongst the hundreds. One thing is certain that all represent a loss of greater or lesser extent. Taking a safe estimate, and one unquestionably far below the average, it is apparent that the profit on not less than four or five millions of dollars worth of trade has been swallowed up in this gulf of difficulty. This is an un-

pleasant subject to dwell upon; but it is a part of our duty to give the gloomy as well as the bright side of the picture.

The mere tyro commencing business life can draw from this list some idea of the difficulties which beset his future. In it are the names of men who started with fair prospects, and after struggles, extending in some cases over a period of ten to twenty years, found themselves again at the foot of the ladder, with little prospect of ever regaining lost ground. Some with plenty of means and fair abilities, others with means, high character and good ability have made a hard but vain fight against the pressure of overwhelming numbers. Struggling against the constantly recruited ranks of new comers, they have eventually succumbed to an exhausting competition, and their names were added to the list of the victims of overtrading.

DRY GOODS.

In no department has the prosperity which has been so generally participated in during the past few years been more apparent than in connection with the dry goods trade. Various facts might be cited in illustration. Some of the more prominent firms finding their premises inconveniently small for their increased trade have erected handsome structures conforming to their tastes and suited to their wants. Others have met the demands growing out of an increasing business by removing into larger warehouses, many of which have been erected to meet those requirements. A plot of ground formerly washed by the waters of the lake is now the site of an elegant iron block embracing ten or twelve stores. This row is not surpassed in appearance or accommodation this side of the St. Lawrence. The beautiful lithographs in this issue give an excellent idea of what has been achieved by the enterprise of individual firms. Perhaps the best measure of the extension of trade in this branch is contained in the figures that represent our importations for the past year:

IMPORTS OF DRY GOODS AT TORONTO.

	1870	1871
Woollens	\$1,483,842	\$2,018,021
Cottons	1,439,258	1,748,718
Silks	375,124	479,532
Fancy Goods...	466,515	577,851
	<u>\$3,764,739</u>	<u>\$4,825,122</u>

A few years ago some ten or twelve houses more than sufficed for the requirements of trade at this point; now we have about two dozen firms all doing an active business of greater or less extent while the older establishments have doubled or

trebled the volume of their business. Although the figures above given show immense strides in the path of progress there is an important element which they do not indicate. We refer to the trade in Canadian manufactured goods, an immense quantity of which find a market here. These are chiefly the fabrics of the Lybster and Dundas Cotton Mills, cotton and linen bags, Canadian tweeds, blankets, flannels, and knitted goods in great variety. The demand for these home-made products steadily increases as the quality of the manufacture is improved. It is estimated that dry goods to the value of six and a half or seven millions of dollars were handled here by the wholesale trade during the past year. Of this quantity about 80 per cent. are imported, and 20 per cent. home manufactured. In this are not included some varieties of fancy goods which do not properly belong to the dry goods trade.

As a profitable year, 1871 has had advantages not likely to recur in the year upon which we have entered. Fortunately, being early buyers, the trade felt but little of the heavy advance which took place in woollen goods of all classes. Cottons are already responding to the upward movement in these goods. Buyers for the ensuing season, therefore, enter the British market under somewhat unfavorable circumstances. High prices mean poorly supplied markets; and it is not from such as these that buyers can obtain goods which will bear a large margin of profit. The incoming season will not be unattended with risk; and it is hoped that buyers will use such discretion that there will be no possibility of being caught with large stocks at the end of the season, purchased at maximum prices.

There should be no attempt, either, to force goods on retailers beyond their actual wants, so long at least as dear markets rule. Most of our country storekeepers are pretty well stocked, and a couple of seasons of high prices, if used with prudence, will, to some extent, enable them to work their stocks down to reasonable proportions.

REVENUE REFORMS.

A petition presented to the municipal council of Hamilton, and signed by a number of manufacturers, contains certain allegations which, if well founded, seem to add strength to our demand for changes in the existing arrangements with reference to the collection of the public revenue. They assert that frequent seizures are made for "merely trifling and formal reasons uncon-

connected with any frauds or attempted or intended wrong or concealment as respects the revenue in any manner;" that officers may seize and confiscate property for the least omission of entry in any of the stock books required to be kept, although such omission may have been previously not objected to; that when an appeal was made in a certain case mentioned to the Minister of Inland Revenue the very officers who made the seizure were appointed to investigate the appeal and protest of the accused. We are slow to lend an ear to charges raised by interested parties when the chances are that they are themselves perhaps chiefly to blame; but all the allegations above made derive force, and will carry more or less weight, inasmuch as the officers against whom they are made have a pecuniary interest in these seizures—are in fact entitled to share in the property confiscated or the fines levied. The objection that an officer so interested, besides having his reputation for shrewdness and sagacity at stake, is not competent to act as a judge, seems well taken; indeed such a proceeding is little else than scandalous and necessarily subversive of the ends of justice. At a meeting of manufacturers held at Dundas this feature of our revenue system was warmly discussed, and great stress was laid on the statement that the pecuniary advantages to revenue officials depending on the seizure and stoppage of manufactories is a constant source of needless annoyance, trouble, and expense. It was resolved to petition the Dominion Parliament to have this grievance removed. We have in previous issues of this journal given our reasons why we urge the discontinuance of moiety to revenue officers as odious and unjust to the business public, and unnecessary for the faithful collection of the duties. Besides all this, the practice tends to discourage manufacturing enterprise, by thwarting and tripping up those who are honestly aiming at its development. In the petroleum refineries the super-sharp surveillance that exists is specially obnoxious and obstructive to business.

But the over-heated zeal of revenue underlings is no more meddlesome and useless in respect to the collection of the excise duties than in the case of duties on imports. The same vulturous propensities are excited because the prey is equally tempting. We believe that the Dominion Board of Trade intend to take this matter up at the ensuing meeting in Ottawa. When the subject was mooted at a meeting of the Montreal Board of Trade a few days ago Mr. Ogilvy who has good reason to feel acutely, showed that what is the practice at one port does not prevail at others. He says that goods

recently imported were entered at other ports than Montreal at four pence per yard, while three-eighths of a penny were added at the Montreal custom house.

This is construed as an attempt to enforce a doctrine asserted recently for the first time that goods subject to *ad valorem* duties must have the duty levied, not on the prices that have been paid for them but on their value at the date they have been put on board ship. Mr. Ogilvy gives it as his experience, extending over 30 years, that he had not known an honest invoice to be disputed until recently. We hope that suitable action will be taken by the Dominion Board in reference to the various points raised by this case.

Difficulties, doubtless, may and will arise in the interpretation and application of the Custom's Acts, but it is plain that the working of our revenue system may become very much smoother by the adoption of certain reforms which will have the effect of placing it on a business basis and harmonizing it with sound commercial principles. While it is most desirable that the public revenue should be faithfully, even rigidly collected, it is equally desirable that no unnecessary obstructions should be placed in the way of our importers and manufacturers. We think we express the opinion of the trade in saying that when difficulty does arise between our manufacturers and traders and the revenue authorities it is commonly traceable to the premium that is offered to the subordinates of the customs and excise departments for undue vigilance in nosing out flaws and digging up clerical defects for the purpose of demonstrating their superior fidelity and putting money in their own pockets.

REAL ESTATE IN 1871.—An active demand for property continued throughout the year, not only in the chief cities, but in the towns and villages. The tendency of prices has been upward in all cases, but we do not think that the general advance on prices demanded a year ago has been very great. The public prosperity which is now so marked in every corner of this Province has enabled thousands of mechanics, clerks, and business men who formerly lived in rented to secure homes of their own, while the steady increase of population has prevented the vacated properties from remaining unemployed. In Toronto a rise in lots suitable for business structures of about ten per cent. may be quoted, owing to the increased demand for accommodation by mercantile firms. The same gratifying features may be observed to-day that we have had to notice in previous years that scarcely a single warehouse can be

found "To let" in any suitable location in the city. Not only has the business portion of the City filled up but vacant lots suitable for dwellings within a "reasonable" distance from the centre of population are now very scarce and all firmly held at high prices. In some quarters there has been an advance of twenty to twenty-five per cent. on building sites, while in other places the improvement is limited to a better demand from intending occupants. We note it as a most satisfactory circumstance that there is not now, nor has there been at any time during the year any undue excitement, which is commonly evinced by a disposition to buy at extravagant prices in the hope of selling again at a profit. Neither has there been an entire absence of speculation, but operations of this class have been limited to a few persons in that particular line; and as the banks most wisely refuse to encourage this class of business by granting loans to speculators, there is not any present danger of its development to a dangerous extent. A pretty brisk demand has existed for wooded lands along the new Narrow Gauge lines of railway. The provisions in the charters of these roads fixing the charge for the carriage of wood, and compelling them to receive it are regarded as a good basis of operations. Many properties so situated which two years ago were unsaleable, are now readily taken up at good prices.

DOMINION BOARD OF TRADE.—At the meeting of this body on the 17th inst., a number of most interesting commercial questions will be discussed. So far as announced, these are: Internal Navigation, embracing canals, and river and harbor improvements; pilotage and towage; a trunk railway from Toronto via Ottawa to the seaboard; trade relations with the United States, including certain provisions of the Washington Treaty; revision of the tariff; fees charged by American Consuls; changes in the customs and excise laws; the insolvency act; immigration; cental system of weights and measures; warehouse receipts; free delivery of letters in cities and towns; appointment of Adjusters of Averages; inspection of fish and oil; navigation of American canals; extension of telegraphs; extension of postal service; international meteorological observations. The foregoing presents an interesting programme, and affords "food for reflection." Let us hope that the deliberations will be so conducted, and the decisions arrived at so wisely framed, as to reflect credit upon the assemblage which may fairly claim to represent the trading and manufacturing interests of the whole Dominion.

—The County Council of Wentworth have confirmed the vote of \$20,000 in aid of the Hamilton and Lake Erie Railway.

WEEKLY PRICES OF THE VARIOUS CLASSES OF SECURITIES
Quoted in the Toronto Market in 1871—except Government and Municipal inside quotations.

BANKS, &c.	JANUARY.				FEBRUARY.				MARCH.				APRIL.				MAY.				JUNE.			
	4	11	18	25	1	8	15	22	1	8	15	22	6	13	20	27	3	10	17	24	7	14	21	28
Bank of Montreal.....	222	227	233	232	231	230	235	236	241	240	237	241	243	247	266	272	257	276	292	292	286	268	262	250
Bank of British North America.....	106	106	107	108	108	108	110	110	110	110	109	109	109	109	113	114	112	112	113	114	115	115	115	115
Bank of Toronto.....	156	157	163	175	175	175	175	175	178	190	188	160	175	179	185	180	182	182	184	186	201	187	Div.	185
Ontario Bank.....	107	108	109	111	110	110	111	111	111	111	111	111	114	116	118	120	120	121	121	117	124	124	117	117
Royal Canadian Bank.....	Div.	89	89	89	90	90	90	90	89	90	94	100	102	102	108	109	108	108	108	111	114	112	112	108
Bank of Commerce.....	117	117	117	117	117	118	118	118	118	127	129	131	134	134	139	140	142	141	146	149	150	146	Div.	144
City Bank.....	85	85	87	90	91	91	91	91	92	93	93	95	95	95	94	94	96	98	98	94	95	95	94	90
Quebec Bank.....	113	113	113	113	114	114	117	117	117	117	117	117	120	120	122	120	124	129	130	125	124	122	Div.	117
Union Bank.....	108	107	108	107	107	107	107	108	108	108	108	108	110	114	119	119	119	119	119	122	124	119	119	112
National Bank.....	106	106	106	107	107	107	107	107	107	107	107	107	110	110	119	120	120	120	120	122	122	119	122	122
Jacques Cartier Bank.....	114	114	115	116	116	118	118	219	119	119	119	119	122	124	127	125	125	125	124	124	123	122	112	112
People's Bank.....	106	106	107	107	108	108	108	Div.	105	105	105	105	106	112	115	116	112	112	113	113	112	112	112	111
Mechanics' Bank.....	69	69	69	71	81	81	81	86	89	89	88	89	89	89	89	90	88	88	88	88	89	90	94	90
Merchants' Bank.....	116	116	116	116	117	116	116	116	117	118	119	121	124	135	138	138	137	137	144	145	148	145	Div.	136
Molson's Bank.....	109	109	110	110	110	110	110	110	111	112	114	119	Div.	114	116	120	120	121	122	123	124	114	112	112
Dominion Bank.....	op	ene	d.	.....	.....	.....	.....	.....	.....	.....	.....	.....	101	102	108	108	108	108	108	108	110	114	.....	.....
Canada Permanent Building Society.....	140	142	145	146	146	146	146	146	145	146	146	147	148	150	151	151	154	155	156	160	160	165	165	Div.
Western Canada Building Society.....	125	125	127	127	127	127	128	128	129	130	131	131	132	134	135	136	138	139	143	140	145	145	145	Div.
Freehold Building Society.....	126	126	126	127	127	128	129	129	130	131	131	133	134	135	135	136	138	142	140	140	140	139	140	140
Canada Landed Credit Company.....	100	100	98	97	99	99	101	101	101	101	101	102	102	102	105	105	105	105	107	107	108	109	110	110
Toronto Gas Company.....	116	117	117	118	119	119	119	119	120	120	120	120	122	125	126	126	127	127	128	128	127	128	128	129
British American Assurance Company.....	72	Div.	70	70	70	70	72	72	75	80	80	80	82	85	87	87	90	91	92	93	92	92	91	92
Western Assurance Company.....	100	100	100	101	101	101	104	104	105	113	115	115	115	125	133	136	137	137	130	130	137	137	136	136
Montreal Telegraph Company.....	222	Div.	.....	177	176	176	176	176	178	179	178	178	179	178	180	195	205	202	203	205	207	206	202	200

BANKS, &c.	JULY.				AUGUST.				SEPTEMBER.				OCTOBER.				NOVEMBER.				DECEMBER.			
	5	12	19	26	3	10	17	24	6	13	20	27	3	10	17	24	1	8	15	22	5	12	19	26
Bank of Montreal.....	268	264	255	255	260	264	268	269	274	268	265	250	243	238	240	237	237	240	244	Div.	255	253	250	250
Bank of British North America.....	115	109	109	109	109	110	112	112	112	114	115	112	110	112	116	116	116	113	115	115	115	115	118	Div.
Bank of Toronto.....	175	180	180	187	187	187	187	187	187	188	187	186	180	172	172	174	178	191	190	Div.	193	193	194	194
Ontario Bank.....	115	110	110	109	110	110	110	110	110	110	109	108	105	104	106	108	109	111	114	Div.	108	111	111	111
Royal Canadian.....	107	106	104	105	105	106	106	106	108	109	106	105	104	102	102	102	107	107	109	109	107	107	105	105
Bank of Commerce.....	140	142	130	133	126	125	126	128	128	127	127	122	124	122	123	121	123	127	131	129	130	134	132	129
City Bank.....	90	89	89	90	91	91	91	90	90	85	85	80	80	85	84	85	85	85	83	Div.	80	80	80	80
Quebec Bank.....	111	112	111	112	114	114	114	114	114	114	114	114	113	111	114	113	113	115	115	Div.	112	112	112	113
Union Bank.....	119	115	115	115	116	114	112	112	111	111	111	111	104	104	103	103	105	108	110	110	110	110	110	110
National Bank.....	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119
Dominion Bank.....	112	110	110	110	108	107	107	107	109	110	109	108	107	107	Div.	105	105	105	108	108	109	109	109	108
Jacques Cartier Bank.....	111	112	112	113	113	110	110	Div.	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111
People's Bank.....	90	90	91	91	91	91	91	91	91	93	93	93	93	90	90	90	90	90	90	90	90	90	90	90
Mechanics' Bank.....	131	134	132	133	132	132	132	133	133	132	132	128	128	122	122	122	125	129	133	130	134	138	138	135
Molson's Bank.....	125	125	122	123	124	115	115	118	118	118	118	118	118	113	113	111	111	112	112	113	112	113	113	113
Canada Permanent Building Society.....	160	160	160	160	158	158	158	158	158	158	158	156	156	156	156	155	159	159	159	159	159	160	160	Div.
Western Canada Permanent Building Society.....	140	139	139	139	139	139	139	138	138	138	138	138	138	136	135	135	137	140	140	Div.	140	141	141	Div.
Freehold Building Society.....	140	139	139	139	139	139	139	138	138	138	138	138	138	136	135	135	137	140	140	Div.	140	141	141	Div.
Canada Landed Credit Company.....	110	107	107	107	107	107	107	107	108	108	108	108	109	108	107	107	107	109	109	109	107	107	110	110
Toronto Gas Company.....	129	129	128	127	127	127	127	127	127	127	128	128	128	126	126	126	128	127	127	127	128	128	128	128
British America Assurance.....	90	91	90	92	89	88	88	88	88	88	88	87	87	87	87	87	87	87	88	88	88	87	88	88
Western Assurance.....	136	136	136	137	130	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	130	135
Montreal Telegraph.....	195	190	190	190	197	195	195	195	195	195	185	190	185	175	180	175	175	190	192	190	195	194	193	197

LIST OF INSOLVENTS IN ONTARIO IN 1871.

NAME.	PLACE.	ASSIGNED.	ASSIGNEE.	NAME.	PLACE.	ASSIGNED.	ASSIGNEE.
Alex. Anger	Welland	Dec. 27	J. McGlashan	John McLean	Co. Wellington	" 7	T. Saunders
Henry Myres	Peterboro	Jan. 5	D. W. Dumble	Henry Moses	Co. Durham	" 6	C. R. D. Booth
Neil McMillan	Toronto	" 6	T. Clarkson	Alex. B. McDonell	Kingston	" 7	H. C. Voigt
Thomas Robin	Toronto	" 14	"	J. H. Dietz	New Hamburg	" 7	H. F. J. Jackson
Wm. McMillan	London	" 4	T. Churcher	Wm. Watson	Ingersoll	" 3	J. McWhirter
Hugh Flanley	Young's Corners	" 7	J. McWhiter	Chas. Diffin	Welland	" 9	J. McGlashan
Wm. Ashburgh	Hamilton	" 4	J. J. Mason	T. H. Edwards	Durham	" 28	R. Findlay
G. M. Matthews	Grey Co.	" 9	Geo. J. Gale	Henry Toase	Lloydstown	" 8	W. T. Mason
Wm. Scott	"	" 9	"	Hogan & O'Neill	Hamilton	July 25	J. J. Mason
L. F. Brooke	Durham Co.	" 10	C. R. D. Booth	Ezra Hemphill	Halton Co.	Mar. 2	R. S. Applebee
George Burmall	Brant Co.	" 12	T. Botham	Thos. Driver	Kingston	Feb. 27	R. M. Rose
Wm. Noble	Guelph	" 6	J. A. McMillan	T. B. Griffith	Toronto	Mar. 2	T. Clarkson
Jas. Colcleugh	Aylmer	" 11	Sam. Price	John Hopper	New Hamburg	Feb. 28	K. Goodman
John Warren	Durham Co.	" 5	C. R. D. Booth	Daniel Walker	Hamilton	" 25	J. J. Mason
Alex. Leslie	Toronto	" 7	W. T. Mason	Thos. Cowan & Co.	Princeton	" 27	J. McWhirter
Thos. Bilton	"	" 7	"	J. Gregory & Co.	Toronto	May 4	W. T. Mason
John O'Connell	"	" 5	T. Clarkson	John Souice	Peterboro Co.	Feb. 22	R. W. Errett
H. C. Wright	Toronto	" 7	W. T. Mason	Richard Clayton	Ingersoll	Mar. 1	J. McWhirter
J. R. Freeman	Hamilton	" 17	J. J. Mason	Henry McCrony	Fergus	" 2	T. Saunders
George Oliver	Tp. Lobo, C. Middlesex	" 18	L. Lawrason	James Mitchell	Elgin Co.	Feb. 28	Sam'l Price
J. H. DeLamere	Northumberland Co.	" 14	Henry Mason	Francis Armitage	Lucan	Mar. 1	T. C. Hodgins
Thomas Costello	Wellington Co.	" 18	Wm. Balford	Isaac Wolever	Hastings Co.	" 1	J. P. Thomas
Stephen Terryberry	Lincoln Co.	" 14	Geo. Groves	W. A. Baldwin	Prince Albert	Feb. 27	Ed. Major
J. S. Dennis	Toronto	" 19	Thos. Clarkson	David Miller	Clinton	Mar. 6	Dixie Watson
Henry Markle	Hawksville	" 12	H. F. J. Jackson	W. H. Bassett	Durham Co.	" 13	C. R. D. Booth
James W. Patterson	Toronto	" 11	W. T. Mason	J. S. Oliver	Lowville	" 17	R. S. Applebee
Patrick Hyland	"	Feb. 7	"	W. M. Crawford	St. Mary's	" 13	Thos. Miller
G. W. Smith & Co.	Lindsay	Jan. 18	S. C. Wood	John J. Curry	Strathroy	" 16	T. Churcher
J. A. Bandel	Ontario Co.	" 25	Jas. Holden	E. A. Jones	Toronto	" 17	T. Clarkson
Robinson & Pearson	Toronto	" 26	Thos. Clarkson	W. H. Ousterhout	Aylmer	" 11	David Parish
Dease & Chambers	Woodstock	" 14	Jas. McWhiter	Lewis Ferguston	Puslinch	" 11	Edwin Hewton
James S. Scott	Dunville	" 17	J. L. Brodie	Jas. Roylie	Bowmanville	" 17	C. R. D. Booth
E. R. Shipley	Gosfield	Feb. 8	J. McCrae	Alfred Watkinson	Huron Co.	Feb. 21	Sam. Johnston
Thomas Casey	Elansville	" 8	R. A. Carmich'l	E. R. Will	"	Mar. 18	J. J. Mason
W. S. Wood	Walkerton	" 21	W. Colins	Garrett & Co.	Belleville	" 23	J. P. Thomas
T. H. Buckley	Middlesex County	" 10	L. Lawrason	Alex. Leisham	Twp. Ramsay	" 20	A. Campbell
S. R. Girvin	Welland	" 9	J. McGlashan	Wm. Waller	Frankford	" 25	G. D. Dickson
Charles Mattice	Duncanville	Jan. 30	Jno. R. Craig	Wm. Watson	Durham Co.	" 24	C. R. D. Booth
James McClary	Clayton	Feb. 1	A. Campbell	James Wyllic	Bowmanville	" 17	C. R. D. Booth
James D. Burgess	Napanee	" 8	W. S. Robinson	E. M. Heal	Ayr	" 23	A. McGregor
James Knight	"	" 8	W. S. Williams	Jas. McLennan	Brant Co.	" 29	A. W. Smith
William Coulter	Peterboro	" 7	D. W. Dumble	James Bain	Belleville	" 30	G. D. Dickson
John Parker	Stratford	" 8	Thos. Miller	George Martin	Pt. Dover	" 29	A. J. Donly
R. G. Robinson	Toronto	" 11	W. T. Mason	Elijah Gray	Ranelagh	" 27	"
T. D. Knox & Co.	"	" 11	"	T. A. Hawthorn	Oshawa	" 22	E. Major
Thomas Avery	Lefroy	Jan. 31	Jos. Rogers	Wm. McBroom	Galt	" 23	A. McGregcr
Thomas McCollum	Kent County	Feb. 1	Rich. Monck	Tilt Bros.	Listowell	" 27	Thos. Miller
William McPherson	"	Jan. 28	"	Benj. Freedy	Allanford	" 22	J. G. Cooper
Oscar Arnold	"	" 28	"	J. C. McPherson	Whitby	" 22	Edw. Major
J. W. Rose	Parry Sound	Feb. 2	Jos. Rogers	E. B. McMillan	Grey Co.	" 28	Robt. Findlay
Alex. McGregor	New Lancaster	Jan. 5	D. McLelland	Thos. E. Wilde	Ontario Co.	" 30	J. Holden
P. L. Reddick	Hastings Co.	" 5	G. D. Dickson	Harriet Cole	Port Hope	" 29	C. R. D. Booth
Alex. McDonnell	Bloomfield	" 10	Wm. C. Bockus	James Jones	Stratford	April 4	Thos. Miller
J. Dunlop & Co.	Picton	" 11	Henry Low	C. Kerr	Strathroy	" 4	T. Churcher
D. A. McDonald	Cornwall	" 18	Jas. Tyre	McKenzie & Muggins	Embro	Mar. 31	J. McWhiter
Isaac Briggs	"	" 18	S. R. Evans	Edwin Parrott	Collingwood	April 6	Jos. Rogers
James McG. Detlor	Tweed	" 23	G. D. Dickson	W. King	Kingston	" 4	D. McFarlane
Peter McEwen	Lanark	" 21	A. Campbell	M. Fischer	Lindsay	" 1	S. C. Wood
Roscheleau & Shay	Windsor	Feb. 3	J. McCrae	Wm. Alexander	Toronto	" 6	T. Clarkson
Simon Cress	Elmira	" 2	Thos. Saunders	E. B. Tully	Bobcaygeon	" 1	S. C. Wood
W. B. Schofield	Port Dover	" 7	John Fair	Thos. Farrell	Tp. Sherbrooke	May 31	A. Campbell
John Doty	Oakville	" 8	R. S. Applebee	W. D. Easton	Colborne	Ap'l 12	H. Mason
Stewart & Buschlen	Port Elgin	" 3	Geo. Gould	Thos. H. Tate	Brantford	" 11	T. Botham
J. S. Fretz	Napanee	" 14	Robt. McCay	Richard A. Smith	Wellington County	" 8	T. Saunders
John Zinbuchen	Township Wilmot	" 13	H. F. J. Jackson	Robert Burns	Lefroy	" 12	Jos. Rogers
Michael Joseph, Jr.	Waterloo Co.	" 13	"	Henry Griffith	Hamilton	" 12	W. F. Findlay
Henry Fleming	Cummingsville	" 15	R. S. Applebee	Safe Bannerman	Brooksdale	" 10	J. McWhirter
Francis Garland	Guelph	" 9	Thos. Saunders	James L. McLennan	Brantford	" 13	A. W. Smith
Raich Bros.	Biarte	" 15	R. S. Applebee	W. H. Moore	Carleton Place	" 10	A. Campbell
Samuel Zingg	New Hamburg	" 8	H. F. J. Jackson	W. H. Easton	Merrickville	" 10	E. Whitmarsh
G. D. Prest	Guelph	" 15	Geo. Groves	R. M. Easton	Merrickville	" 10	"
Samuel R. Davis	Toronto	" 24	T. Clarkson	John McLean	Guelph	Apr. 18	T. Saunders
Jos. Ransier	Singhampton	" 18	Jos. Rogers	John Villers & Co.	Toronto	" 18	John Kerr
Richard Joyce	Tp. North Fredericksb'h.	" 17	W. S. Robinson	A. T. Smith	Stirling	" 18	J. P. Thomas
R. Baker & Co.	Brantford	" 22	Thos. Botham	C. D. Shaw	London	" 18	T. Churcher
L. & T. Richardson	Walkerton	" 15	J. G. Cooper	A. G. Shaw	Woodstock	" 14	J. McWhirter
Jos. Loughtin	Emburn	" 15	E. P. Johnston	John Babcock, jr.	Kingston	" 25	R. M. Rose
George McAndrews	Wentworth Co.	" 22	J. J. Mason	John Hill	Lemonville	" 28	T. Clarkson
Duncan McIntosh	Township Vespra	Mar. 2	Jos. Rogers	A. T. Gordon	Sarnia	" 26	G. Stephenson
John Martin	Guelph	Feb. 23	Thos. Griffith	Henry B. Stiles	Aurora	" 28	W. T. Mason
Saint John Scarlett	Weston	Mar. 9	T. Clarkson	Geo. Bartlett	Ottawa	" 27	F. Clemord
Joseph Jardine	Collingwood	Mar. 7	John Kerr	Wm. McKellar	Strathroy	May 3	T. Churcher

LIST OF INSOLVENTS.—(Continued.)

NAME.	PLACE.	ASSIGNED.	ASSIGNEE.	NAME.	PLACE.	ASSIGNED.	ASSIGNEE.
Alfred Avery.....	Twp. Yonge.....	"	3. F. L. Lothrop	J. H. Campbell.....	Schomberg.....	"	24. T. Clarkson..
Robert Hill.....	Strathroy.....	"	3. T. Churcher	T. W. Brown.....	Hawkesburg.....	"	11. E. P. Johnston
Daniel Brook.....	Peterboro.....	"	2. D. W. Dumble	Charles Baechler.....	New Hamburg.....	"	13. H. F. Jackson
James Whiskelly.....	Arnprior.....	"	1. T. Deacon	Samuel Irwin.....	Tp. Warwick.....	"	17. G. Stevenson
T. O. Scott.....	Princeton.....	"	1. J. J. Mason	Robert Smith.....	Northumberland Co.....	Aug.	1. Alex. Martin
John P. Shaver.....	Belleville.....	"	2. J. P. Thomas	J. Giddings.....	Cobourg.....	July	28. "
John Ferguson.....	".....	"	4. "	J. Cook.....	Glen Williams.....	"	17. R. S. Applebee
Wilson & Cole.....	London.....	"	4. T. Churcher	B. McIntyre.....	Iona.....	"	31. S. Price
Gottfried Maskeiengen.....	Neustadt.....	Ap'l 26.	G. J. Gale	George Sherwood.....	Paisley.....	July	29. W. Collins
George Scott.....	Galt.....	May	1. A. McGregor	J. G. Miller.....	Beaverton.....	Aug	2. J. Holden
S. E. Perkiss.....	Wentworth County.....	"	8. J. J. Mason	D. M. White.....	Perth Co.....	"	3. T. Miller
R. O. Miller & Bros.....	Chatham.....	"	5. R. Monck	P. Hutcheson.....	Brockville.....	July	26. F. L. Lothrop
John Shaw.....	Tp. Drummond.....	"	5. A. Campbell	J. H. Sims.....	Waterloo.....	Aug	9. H. F. J. Jackson
James Young, sen.....	Huron County.....	"	11. J. Halden	Purcell Bros.....	Strathroy.....	"	7. T. Churcher
E. B. McMillan.....	Grey County.....	"	8. R. Findlay	F. S. Clarke.....	Middlesex Co.....	"	7. "
Isaac Hamsberger.....	Rainham.....	"	11. T. Botham	C. R. Baker.....	Brantford.....	"	11. T. Botham
James Hodgins.....	Strathroy.....	"	6. T. Churcher	Ralph Slattery.....	Almonte.....	"	7. A. Campbell
John Grand.....	London.....	"	10. "	Megan & Mulin.....	Goderich.....	"	12. Dixie Watson
James C. Munro.....	Tp. Matilda.....	"	12. S. K. Mathews	Donaldson & Andrews.....	St Catharines.....	"	18. G. Groves
W. T. Hall.....	Mount Forest.....	"	10. W. Balfour	John Pierson.....	Milverton.....	"	24. T. Miller
Samuel Waugh.....	Carleton Place.....	"	10. A. Campbell	H. Cardiff.....	Ainleyville.....	Sept	7. Dixie Watson
Thos Sadler.....	Strathroy.....	"	14. L. Lawrason	Thomas & Townsend.....	Orono.....	"	5. C. R. D. Booth
Murdoch Craig.....	Garafraxa.....	"	16. Ed. Newton	Robert Reid.....	Listowell.....	"	7. T. Miller
R. Joyce.....	Napanee.....	"	17. W. S. Robinson	Richard Howe.....	Elizabethtown.....	"	6. F. L. Lothrop
Elias Fith.....	Lincoln Co.....	"	15. Geo Groves	W. M. Lyon.....	Springfield.....	"	7. S. Price
A. D. Arnott.....	Waterloo Co.....	"	15. Alex McGregor	R. B. B. Keeler.....	Listowell.....	"	7. T. Miller
Isaac S. W. Moyer.....	Walkerton.....	"	10. J. G. Cooper	T. McDonnell.....	Dundas.....	"	4. J. J. Mason
Archd. McKeand.....	Hamilton.....	"	18. J. J. Mason	Morris Denn.....	Kingston.....	Aug.	31. H. C. Voigt
W. C. Despard.....	Picton.....	"	15. N. McBockus	Jos. Harris.....	Toronto.....	"	31. T. Clarkson
Wm. McRae.....	Vankleek Hill.....	"	13. E. P. Johnson	J. C. Whitney.....	Township Augusta.....	Sept.	6. F. L. Lothrop
Coates & Dunn.....	Owen Sound.....	"	23. G. J. Dale	Henry Hicks.....	Colborne.....	"	14. Alex. Martin
Turnbull & Lockie.....	Listowell.....	"	24. Thos Miller	McClary & McComb.....	Toronto.....	"	16. W. T. Mason
Clifton & Co.....	Richmond Hill.....	June 20.	Thos Clarkson	W. B. Yates.....	Toronto.....	"	14. J. Kerr
James Trott.....	Chatham.....	May 23.	Rich'd Monk	C. H. Farr.....	Welland.....	"	13. J. McGlashan
Nelson Wycott.....	Picton.....	June 1.	H. Low	Francis Crooks.....	Oakville.....	"	21. R. S. Applebee
Wm. Mildred & Co.....	Newtonville.....	"	5. C. R. D. Booth	Fred. Sass.....	South Dumfries.....	"	22. T. Botham
Samuel McNiell.....	Cornwall.....	"	5. D. McLellan	S. A. Haight.....	Oshawa.....	"	26. J. Holden
Wm. Sutherland.....	Wellanport.....	"	2. J. L. Brodie	T. Barker.....	Cobourg.....	"	27. H. Mason
Wm. Kilbank.....	Codington.....	May 17.	Alex Martin	P. D. McMartin.....	Martintown.....	"	27. D. McFarlane
M. McDonald.....	Riversdale.....	June 1.	J. G. Cooper	Hartman & Co.....	Aurora.....	"	30. W. T. Mason
D. J. Revington.....	Ailsa Craig.....	May 27.	T. Churcher	N. M. Davy.....	Iroquois.....	"	27. S. K. Mathews
Wm. Cox.....	Innisfil.....	June 10.	Jos. Rogers	T. McCabe.....	Hamilton.....	"	18. J. J. Mason
Wm. Stephens.....	Meaford.....	"	10. T. Plunkett	J. Eden.....	Middlesex County.....	"	30. T. Churcher
P. C. Barnard.....	London.....	"	15. K. Lawrason	W. J. Smith.....	Uxbridge.....	Oct.	2. E. Major
E. B. Lewis.....	Ingersoll.....	"	14. J. McWhirter	T. Johnston.....	Prince Albert.....	"	2. E. Major
Thos. Tweedy.....	Smith's Falls.....	"	21. A. Campbell	B. Pines.....	Welland.....	"	4. J. McGlashan
Wm. Dobbin.....	Ashburnham.....	"	14. E. Pearse	Cowper & Craig.....	St. Catharines.....	"	11. G. Groves
J. G. Robb.....	Wyoming.....	"	19. G. Stephenson	J. Materson.....	Chatham.....	"	6. R. Monck
R. S. Armstrong.....	Guelph.....	"	20. T. Saunders	J. Boice & Co.....	Hamilton.....	"	7. W. F. Findlay
H. F. Johnston.....	Dunnville.....	"	21. T. Botham	J. Coleman.....	Dundas.....	"	9. "
R. H. Tisdale.....	Attercliffe.....	"	22. G. Groves	Wm. Boice & Co.....	Hamilton.....	"	7. "
as. Lister.....	Orangeville.....	"	29. T. Saunders	A. R. Bingham.....	Orillia.....	"	9. J. Rogers
D. McKenzie.....	Kenilworth.....	"	28. Wm. Balfour	G. J. Ramsay & Bro.....	Newmarket.....	"	14. J. Cook
O. G. Rackham.....	Toronto.....	"	24. J. Kerr	J. Dickie.....	Dundas.....	"	16. W. F. Findlay
Wm. McCoy.....	Simcoe.....	"	26. A. J. Donly	Gardener & McKay.....	Brantford.....	"	18. T. Botham
A. Lawr.....	Pine Grove.....	July	6. T. Clarkson	C. Dawbarn & Co.....	Toronto.....	"	16. J. Kerr
J. P. Macpherson.....	Ottawa.....	"	1. F. Clemord	R. Hancock.....	".....	"	19. T. Clarkson
D. Pilbean.....	Welland.....	"	5. J. McGlashan	J. McArthur.....	Kirkfield.....	"	21. S. C. Wood
John Smith.....	Toronto.....	"	6. T. Clarkson	J. Kavanagh.....	Fergus.....	Oct.	17. Edwin Newton
Cherry & Blackburn.....	Blackburn.....	"	4. J. P. Thomas	P. J. Green.....	Belleville.....	"	21. J. P. Thomas
Depotie Bros.....	Stratford.....	"	12. T. Miller	J. Stark.....	Sandford.....	"	25. E. Major
Peter Ralston.....	Paisley.....	"	10. G. Gould	J. Geale.....	Port Hope.....	"	30. C. R. D. Booth
Henry Foulds.....	Peterboro.....	"	10. J. Holden	W. Brydon.....	Waterloo.....	"	30. A. MacGregor
D. Payette.....	Twp. Bindenell.....	"	11. T. Deacon	Drake & McQueen.....	Ingersoll.....	"	30. J. McWhirter
F. Wheeler.....	Arnprior.....	"	11. T. Deacon	E. Bockhouse.....	Norfolk Co.....	Nov.	2. A. J. Donly
H. Charlebonis.....	Longueil.....	"	6. E. P. Johnston	T. Howarth.....	Toronto.....	"	1. J. Shaw
Wm. Johnston.....	Almonte.....	"	6. A. Campbell	J. Robertson.....	Goderich.....	Oct.	25. Dixie Watson
R. McDonald.....	Peterboro.....	"	10. G. Pease	H. D. Hunter.....	Mount Albert.....	Nov.	2. J. Kerr
Wm. Wright.....	Belleville.....	"	12. J. P. Thomas	G. Woodcock.....	Kennebec.....	"	7. W. S. Robinson
J. Dixon.....	South Plantagenet.....	"	12. E. P. Johnston	G. N. Parks.....	".....	"	7. "
John H. Doan.....	Simcoe.....	"	5. A. J. Donly	Wm. Barley.....	Mitchell.....	"	6. T. Miller
John Festner.....	Brantford.....	"	20. T. Botham	H. V. Demming.....	Gosfield.....	"	8. J. McCrae
Samuel Irwin.....	Sarnia.....	"	17. G. Stephenson	J. Laren.....	Port Colborne.....	"	8. J. McGlashan
L. Lroenzen.....	Petrolia.....	"	15. "	G. Ashton.....	Barrie.....	"	9. J. Rogers
W. H. Gray.....	North Fredericksburg.....	"	24. W. S. Robinson	H. Fitzsimons.....	Port Hope.....	"	7. C. R. D. Booth
J. B. Black.....	Chatham.....	"	24. R. Monck	D. Cameron.....	St. Vincent.....	"	6. T. Plunkett
Robert Dale.....	Sandhill.....	"	26. T. Clarkson	Hart & Clemen.....	Toronto.....	"	9. T. Clarkson
W. S. Ward.....	Wardsville.....	"	25. T. Churcher	J. O'Neill.....	Northumberland Co.....	"	10. H. Mason
W. D. Leflor.....	Welland County.....	"	20. J. McGlashan	G. Huton.....	Ancaster.....	"	9. W. F. Findlay
J. A. Sutherland.....	Maxwell.....	"	24. R. Maxwell	Alex. Fraser.....	Cobourg.....	"	10. A. McNathan
Alex. Brown.....	Durham.....	"	21. R. Findlay	Wm. Moulds.....	Toronto.....	"	22. J. Shaw
J. Criddle.....	Ottawa.....	"	21. F. Clemord	J. Gibbs.....	Welland.....	"	22. J. McGlashan
Wm. Nelson.....	Middlesex.....	"	26. T. Churcher	D. Forbes.....	Hamilton.....	"	21. W. F. Findlay
Wm. Jeffrey.....	Berlin.....	"	24. H. F. Jackson	G. Swanson.....	Fenlon Falls.....	"	17. S. C. Wood



SMITH & GEMMELL ARCHITECTS.

J. T. ROLPH LITH. TORONTO.

OFFICES OF THE MONTREAL TELEGRAPH COMPANY CORNER SCOTT & WELLINGTON STREETS, TORONTO.

List of Insolvents.—(Concluded.)

NAME.	PLACE.	ASSIGNED.	ASSIGNEE.
G. W. Carter	Sarnia	"	18. G. Stevenson
Daudson Bros	Campbellville	"	30. R. S. Applebee
Merrick Bros	Toronto	Dec.	8. T. Clarkson
R. S. Ballantyne	Goderich	"	12. Dixie Watson
Paul Flock	Harley	"	14. T. Botham
J. D. Merrick & Co	Toronto	"	8. T. Clarkson
Fisher Munro	Orangeville	"	16. T. Saunders
R. O. Reid	St. Thomas	"	18. S. Price
W. M. Braid	Brampton	"	23. W. T. Mason
Robert Nicolls	Toronto	"	21. T. Clarkson
Parker & Turner	Ingersoll	"	19. J. McWhiter
Oswald & Patterson	Woodstock	"	20. "
Andrew Eaton	"	"	18. "
Adams & Beck	Stratford	"	12. "
McCerquodale & Smith	Woodville	"	13. S. C. Wood
J. A. Rehm	Almonte	"	12. A. Campbell
H. R. Bowman	Norfolk	"	27. A. J. Donly
C. W. & T. L. Kempster	Hamilton	"	29. J. J. Mason
John Ingalls	Wroxeter	"	22. Dixie Watson
James Henry	Toronto	"	30. W. T. Mason

ROYAL CANADIAN BANK.

We present our readers with a view of the front elevation on Front street of the new and handsome building in course of erection for this Bank, and now nearly completed. It covers a curiously shaped lot between Front and Wellington streets, and extends through from the one to the other. The locality is central, being opposite the Merchants' Exchange, and just east of the large dry goods warehouse of Messrs. John Macdonald & Co. Red brick with iron fronts on both streets are the principal materials employed in the building. Portions of it not required for the purposes of the Bank will be leased, one effect of which will be that the Bank will have the convenience and luxury of commodious and elegant offices for a merely nominal cost annually.

The Royal Canadian Bank opened its doors for business in August, 1865, and came under the present management, with Mr. Thomas McCracken as Cashier, in September, 1869, since which it has been conducted with uniform success, and is now in a strong and thoroughly stable position. On the 1st January, 1871, the capital stood at \$897,560, and in May of the same year was increased by a new issue of shares to \$1,400,000. In December last, an allotment of \$600,000 additional capital was made to the shareholders, bringing the total capital up to \$2,000,000.

AGENCIES.—This Bank has the following branches in Canada, besides agencies in England and the United States:—Montreal, Wm. SACHE, manager; Hamilton, W. G. Crawford, manager; Galt, John Cavers, manager; Woodstock, John M. Burns, manager; Chatham, R. C. Fitzgerald, manager; Clinton, M. Lough, agent; Newmarket, Jos. Cawthra, agent; Port Perry, — Denison, agent; Seaforth, M. P. Hayes, agent; Stratford, James Young, agent; Whitby, —; Belleville,

DIRECTORS.—John Crawford, Esq., M. P., President; Wm. Thomson, Esq., Vice-President; Hon. John McMurrich, Toronto; Wm. McGiverin, Hamilton; James Crombie, Galt; Wm. Barber, Georgetown; James McGee, King, and J. H. Dumble, Cobourg, Esquires.

CASHIER.—Thomas McCracken.

BANK STOCKS.

Average prices each month for four years.

The following table shows the average prices of the shares of the leading Banks of Ontario and Quebec in the Toronto Market each month during the past three years; the table is intended to indicate the general course of the market through that period.

BANKS.	Year.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Bank of Montreal	1868	128	126	129	129	133	129	129	132	134	135	141	138
	1869	139	139	142	145	156	159	160	161	163	163	167	162
	1870	155	156	162	166	180	192	194	187	198	212	230	222
	1871	232	234	241	265	285	270	260	265	258	240	241	251
Bank of British N. America	1868	104	103	103	101	112	104	100	102	103	104	104	105
	1869	105	104	105	105	105	106	104	105	105	106	106	106
	1870	104	105	106	106	106	107	106	104	105	106	107	108
	1871	107	109	110	109	113	115	109	112	113	115	115	116
Bank of Toronto	1868	111	111	110	111	112	114	111	114	116	117	119	120
	1869	118	121	121	121	118	121	122	124	174	125	126	126½
	1870	125	118	118	135	140	150	161	158	153	148	151	153
	1871	162	175	175	182	190	187	180	187	186	174	188	193
Ontario Bank	1868	98	99	99	100	100	97	99	99	99	101	103	101
	1869	100	100	100	100	100	97	96	96	97	97	102	97
	1870	98	100	101	104	103	102	105	105	105	107	108	107
	1871	109	111	111	115	120	122	112	110	109	106	110	111
Royal Canadian	1868	94	91	89	88	88	88	82	81	89	91	91	87
	1869	85	80	80	79	70	45	51	54	63	62	65	62
	1870	61	64	65	64	62	65	68	67	66	69	70	71
	1871	89	90	90	102	108	112	105	106	106	103	107	106
Bank of Commerce	1868	100	100	100	102	102	103	101	102	103	103	104	106
	1869	102	103	103	102	102	103	102	104	106	108	110	111
	1870	109	111	112	114	114	117	119	121	122	122	121	121
	1871	117	118	129	138	143	146	138	126	126	122	127	131
City Bank	1868	99	100	101	101	102	98	99	101	102	102	103	102
	1869	102	102	103	102	101	82	99	100	97	90	91	89
	1870	87	83	87	88	91	86	88	87	88	89	90	86
	1871	88	91	94	100	98	95	90	91	87	85	83	80
Quebec Bank	1868	98	99	99	99	100	98	98	98	97	98	99	99
	1869	99	99	100	100	102	100	100	101	101	101	102	103
	1870	102	103	104	105	105	103	104	106	107	109	110	112
	1871	113	114	117	121	127	118	112	114	114	113	115	113
Union Bank	1868	100	100	107	101	101	101	101	107	102	102	103	105
	1869	103	103	105	105	106	107	105	105	105	106	106	107
	1870	105	105	106	106	107	109	108	106	108	108	109	109
	1871	108	107	108	115	120	122	115	114	111	105	110	110
Jacques Cartier Bank	1868	107	106	106	107	107	105	104	107	107	107	108	106
	1869	107	108	109	109	109	107	108	108	108	109	109	102
	1870	107	109	109	109	111	108	110	111	113	113	113	113
	1871	115	118	119	124	125	122	121	122	.....	.....	.....	119
People's Bank	1868	111	110	107	106	105	105	105	106	105	105	106	107
	1869	108	109	107	108	108	108	109	109	107	104	106	106
	1870	107	108	103	104	104	115	106	105	102	103	103	105
	1871	107	108	106	115	113	112	112	112	111	106	109	111
Mechanics' Bank	1868	97	98	97	98	97	98	95	95	95	95	96	96
	1869	95	96	97	98	94	93	94	94	94	94	90	92
	1870	91	91	89	90	91	91	90	90	85	75	77	77
	1871	70	82	89	90	89	93	90	91	92	90	88	88
Merchants' Bank	1868	109	108	107	106	105	106	104	106	105	106	109	112
	1869	108	109	108	107	108	109	105	106	105	106	107	108
	1870	106	107	108	110	116	118	113	112	116	116	119	118
	1871	117	116	108	133	142	145	133	133	132	123	130	136
Molson's Bank	1868	111	111	111	108	107	108	108	110	110	108	108	110
	1869	110	111	113	108	108	109	109	106	102	102	102	101
	1870	102	101	98	95	101	104	104	101	103	102	107	109
	1871	110	110	115	118	122	127	124	116	118	112	113	113
Dominion Bank	1871	not op'd			102	108	110	108	109	109	107	105	109

OIL MATTERS IN PETROLIA.

(From our Own Correspondent.)

PETROLIA, Jan. 7, '72.

Since my last we have had two very important strikes of oil. 1st, Mr. McDonald has struck a very fair well on lot No. 2, 12th concession, Enniskillen. This well is fully 6 miles N.W. of Petrolia, and its success proves that the oil field is a great deal larger than was expected. This well produces between 25 and 30 brls. of good oil per day. 2nd, Mr. Kennedy has struck a flowing well on the Monroe property, west of the Shoemaker Territory; it yields 40 brls. per day. Messrs. Parson & Prince have a good well—30 brls.—on lot 8, 13th concession, Enniskillen. These late strikes make the N. West Territory at present the favorite. The production is now fully up to 12,000 brls. per week, but shipments are not so large.

TORONTO STOCK MARKET.

Reported by Blaikie & Alexander, Brokers.

TORONTO, Jan. 10, 1872.

Since date of our last report a very large business has been done in all the leading Stocks and at slightly advanced rates. Considerable activity has also been shown in Municipal Bonds.

Banks.—On opening of books on 2nd inst., large sales of Commerce were made at 127½ to 130 since running up to 130½, but to-day closing rather easier and offered freely at 130 with bids at 129½. In Ontario very little has been done, the figures remaining unchanged at 110 to 111½. Toronto continues very firm at 192½ to 194 without many transactions. A very large business has been done in Royal, commencing at 104 and steadily advancing with a strong demand to 107, the figure for to-day sales, with buyers at 106½. There are sellers of Dominion at 108½, but there is no demand over 107. Sales of Merchants' have been made from 133½ to 135, the closing figures to-day being 133½ bid and 134 asked. The fluctuations in Montreal have been heavy, running from 251½, with large sales, up to 275, closing to-day with transactions at 272, 270 and 269, and buyers at 269.

Bonds.—There is no movement in Government securities of any description. The market was cleared of City Bonds at 97½. Some large amounts of first-class Counties were placed at 102½ and 103 and Townships at 97½. Grey and Bruce Railway were taken at 94, and are now wanted at 95. Nipissing would be taken at 96.

Sundries.—Building Societies remain inactive. Canada is offered at 159, and Freehold and Western at 138½. Provincial was taken in small lots at 108 and Landed Credit at 110. Some round lots of British America Insurance were placed at 86 and 86½. Western Assurance is offered at 132½ and 130 bid for it. 105 is asked for Isolated Risk. There are buyers of City Gas at 128, and of Nipissing Railway at par, but no sellers of either.

TORONTO MARKET.

TORONTO, Jan. 11, 1872.

General business can hardly be said to have recovered from the languor incident to the holiday season, just over.

GROCERIES.—The market has not changed in any respect since our last, except that buyers are now making their appearance from the country, and jobbers feel more disposed to do business. **Teas.**—The market remains firm for all fine and medium greens, stocks of which have not been increased by any recent importations, so that any reduction in present asking prices need not be expected. **Coffee.**—There is no material change to note. The demand is not at all active, as prices keep very stiff. **Sugar.**—The market keeps quiet, but shows in-

creasing strength. Refined goods have advanced in Montreal ¼ to ¾c, and holders are asking the same advance here. Raws are also held for higher rates. The new crop is being offered in Havana and Matanzas, chiefly on contract orders. The receipts at the end of the year had reached 8,000 boxes and 1,400 hhds. On the 30th December stocks at both ports amounted to 27,802 boxes and 1,405 hhds. Advances generally indicate a favorable condition of the crop, with prospects for receipts fair, and as old stocks are not so small as to be easily controlled, full bids are mostly accepted when made. **Fruit.**—Has been quiet, under a late demand, but with light stocks, prices are well maintained at late quotations. **Fish.**—Very quiet, and likely to be so for another month. **Tobacco.**—Very firm, but not a great deal moving. **Flour.**—The advance of 2s per brl in England during the week, was reflected here and in Montreal, but not nearly to the extent, frequently observed on other occasions of a similar or even smaller rise. 10 to 15 being the utmost length to which buyers in either market would advance their views, and then it was chiefly for established brands wanted for actual consumption. Sales of fancy this day week were made at equal to \$5.60 here, of No. 1 superfine on Friday at \$5.50, and of fancy at \$5.65. On Saturday holders were asking \$5.90 to 6 for extra, but no sales during the week, of this grade were reported at over the inside rate. Yesterday there was a somewhat weaker feeling here and in Montreal, probably owing to the decline of 2d. in white wheat in England. No sales were reported, buyers and sellers differing. Stocks are light, and at the enhanced prices of wheat, millers can hardly renew them to make anything like a profit on the flour at current quotations.

GRAIN.—There has been a more active demand for wheat, chiefly spring, but the advance of 3d. to 4d. per cental in Liverpool since our last has placed the market almost beyond the reach of buyers. Spring was offered this day week at \$1.22 and refused, since then holders have been asking \$1.25, but the highest that we have heard being paid was \$1.24 l.o.c. Some car lots of white changed hands, but the terms were not reported, probably \$1.30 to 1.32 in store was the figure. Since Tuesday \$1.30 to 1.31 was paid for Soules & Deihl on the street market; \$1.20 for spring, and \$1.23 to 1.24 for Treadwell. **Barley.**—There has been a good enquiry for No. 1 in car lots for shipment as well as malting purposes, and rather firmer prices have been paid. Sales were reported this day week at 67c on the track, and on Saturday at 66c to 66½c. 5 cars sold on Tuesday at 68c on the track; No. 2 is neglected and nominal at, say, 60c to 61c. Street prices, Tuesday, ranged from 68c to 72c, and on Wednesday, from 65c to 70c. **Peas.**—There was a sale of a car load during the week at 66½c on the track. **Oats.**—There is a good local demand; prices have ruled steady at 44c for car loads on the track. **Corn.**—Small lots of crushed selling at 65c; No. 2 Western could be bought in round lots at 62c in store.

HIDES AND SKINS.—The market is firm at the old prices for hides—7½c to 8c for rough, 8½c for trimmed. Several car loads of No. 1 cured and inspected sold at 9½c to 9½c. A better demand exists for the latter. **Sheepskins.**—The best green skins now fetch \$2, and the demand for them is very active. Our range of quotations is \$1.75 to \$2. **Calfskins.**—Are not offered.

LEATHER.—Trade has not yet resumed its ordinary course. Everything remains unchanged. Stocks light and not accumulating.

LIVE STOCK.—Several car loads of ordinary cattle have been offered during the week, but both butchers and local dealers are holding off, or buying only to meet the more pressing wants of the day. First class cattle would not

fetch more than 4½ to 4¾ live weight. Some few are, probably, worth 5c, but they are not wanted. Second class may be quoted at 3½ to 4c., and third at 3 to 3½c. Few sheep or lambs have been offered, and but few are required. 1st class sheep are worth \$5.50 to \$6, 1st class lambs, \$4 to \$4.50. Other grades neglected and nominal.

OATMEAL.—No movement is reported. We quote small lots at \$5 to \$5.25. Car lots are worth \$4.75 to \$4.80. **Cornmeal.**—Is unchanged at \$3.40 to \$3.50 for small lots. **Bran.**—Wanted in car lots at \$17, small lots worth \$18 to \$19.

PROVISIONS.—**Butter.**—Quite neglected, inferior kinds are not saleable except in small parcels to bakers, at prices ranging from 12 to 14c. Really choice would fetch a good price as it is scarce and wanted for local use. What goes by the name of fine would not bring over 16 to 17c, and a slow demand at that. **Cheese.**—Is worth 11 to 12c for small lots, only such being in demand. **Eggs.**—Fresh on the street sold at 20 to 22c, packed lots are worth 16 to 17c. **Dressed Hogs.**—Have been offered freely since Monday, speculators on other markets having consigned a number of carloads here. There were sales on Tuesday of several car-loads of medium qualities and weights at \$5.10 to 5.20. The market was easier on Wednesday, with very little receipts on the street, and packers refusing to purchase at over \$5, and not keen at that. In hog products there has scarcely been any movement beyond the merest local trade. **C. C. Bacon.**—May be quoted in shipping lots boxed, at 6½c, and no demand at that. **Hams.**—Salt would find buyers at 8½ to 9c, smoked at 10c. **Lard.**—In small lots sells at 10c. **Pork.**—From the continued scarcity of heavy hogs, very little heavy mess has been packed, and it is held firmly for \$15.50 to 16; thin mess might be bought at \$15, but there is no demand. **Dried Apples.**—Continue light in stock, and firm at 8½ to 9. **Hops.**—Choice last year's are wanted at 50 to 55c, very few, if any, to be had.

SEEDS.—Some inquiry is heard for clover, and sales have been made at equal to \$6.90, but speculative buyers are not offering much over \$6.25. Very few lots have yet been offered on the street market. **Timothy** has not yet been offered, and we hear of no enquiry; it would probably fetch \$3.25 to 3.50. Other seeds not offered, and values not ascertained.

Wool continues in active demand at rather firmer rates. Sales reported of 10,000 lbs. of mixed fleece at 42½c, and 4,000 lbs. of pulled super at 39c.

MONTREAL MARKET.

From our own Reporter.

Montreal, 8th Jan.

A heavy fall of snow here last Wednesday has done much to improve the roads, enabling farmers and country merchants to get into town, and although business has not yet recovered the usual slackness of the holiday season, it has been rather brisker than during the previous week. Breadstuffs are rather firmer, ashes steady, provisions moderately active, dry goods quiet.

The weather, which was comparatively mild up till Saturday night, became very cold on Sunday and still continues so, the thermometer ranging about 7 degrees below zero.

ASHES.—**Pots.**—This market has been very steady all week, sales have been from \$7.30 to \$7.50, for firsts, market towards the close was rather easier, with sales at \$7.25; seconds are placed at \$6.40, but somewhat higher prices ruled early in the week; thirds \$5.80. **Pearls.**—Prices of pearls have been very steady, but the quantity changing hands has been very limi-

ted; in the early part of the week the quotation was \$8.40, latterly, however, the price has declined to \$8.25. The stocks at present in store are—Pots 144 brls.; Pearls 30 brls.

BOOTS AND SHOES.—This branch of trade is still without much animation; travellers are preparing to set out with spring samples, when some activity is looked for; very few buyers have yet been in town. We are now quoting Men's No. 1 stogas, \$2.50 to 2.62½; No. 2 ditto, \$2.25 to 2.30; kid clump, \$3; calf clump, \$3.75; calf congress, \$2.50 to 3; boy's boots, \$2 to 2.25; women's calf boots D S, \$1.30; buff ditto, D S, \$1.25; split ditto, \$1.10; buff congress, D S, \$1.35; balmorals, D S, \$1.40 to 1.60.

CATTLE.—There is no change to note in prices, which have been on the whole rather easier than last week; there has been a fair supply to meet the demand, which has not been very large. *Sheep and lambs* are in moderate request, with sales at last quotations.

COAL.—The recent high rates for all kinds of coal have been fully sustained. We now quote American anthracite, \$12; Welsh anthracite, \$12; Scotch steam, \$10 to 11; Newcastle grate, \$11; English coke, \$9.50 to 11.

DRESSED HOGS.—The receipts have been very liberal, but as yet packers have not commenced operations, and the demand has been confined principally to butchers and retail dealers. The market closes with a weak feeling at \$5.50 to 5.70.

DRUGS AND CHEMICALS.—For the principal articles in this trade there has been very little demand; stocks are generally very light and quotations are firm, as under:—Saltpetre, \$9.50 to 10.50; sal soda, \$1.75 to 2; epsom salts, \$2; sulphur, 3¼ to 3½; carbonate of soda, \$4.75 to 5; soda ash, 2½ to 3c; copperas, \$1 to 1.10; alum, \$2.15 to 2.25; bleaching powder, 3½c; caustic soda has advanced, and is held firm at 4½ to 5c; Cream Tartar Crystals, 22 to 23c; Cream Tartar ground, 26c.

DRY GOODS.—There has been nothing doing in this business since the beginning of the holidays, some activity is now looked for, as the country roads are in a good state for travelling.

FISH.—We have nothing of importance to notice in this trade, the demand has been of a retail character, and any sales transpiring have been at last week's rates, which are steady.

FURS.—An active business continues to be done in raw furs, which continue to arrive in considerable quantities, and all offering are readily taken up within the range of our quotations, viz.:—Cross fox, \$4; red fox, \$1.25 to 1.50; pale martin, \$1.50 to 2; mink, \$3.50 to 5; bear, \$7 to 10; lynx, \$1.50; fisher, \$4 to 6; beaver, 1.25 to 1.50; fall muskrat, 10c; winter muskrat, 12½c; spring muskrat, 20c; otter, \$6 to 8; racoon, 30 to 40c; skunk, 20 to 50c.

FLOUR.—The receipts during the past week were 2,500 brls. The stocks in store and in the hands of millers on the morning of the 2nd inst., were 76,065 brls, against 75,184 brls on the 15th ult, and 111,683 brls on 1st January, 1871. The market is still without any speculative demand, and the only business done has been for local purposes; towards the close there was a better feeling in the market, and our advance was established and maintained; the closing rates are, for extra, \$6.40 to 6.50; fancy, \$6.15 to 6.20; ordinary super from Canada wheat, \$6.05 to 6.10; Welland Canal flour is nominal at \$5.90 to 5.95; Canada Super No. 2, \$5.60 to 5.75; fine, \$4.90 to 5; middlings, \$3.50 to 4; pollards, \$3 to 3.50; Upper Canada bag flour, \$2.70 to 2.75; oatmeal scarce and firm, \$4.75 to 5.

GRAIN.—Wheat—The stocks in store and in the hands of millers on the morning of the 2nd inst., were 292,495 bushels, against 331,095 bushels on the 15th ult., and 359,430 bushels on 1st Jan., 1871. The only sale which has transpired here during the week was about 30,000

bushels of No. 1 Milwaukee spring at \$1.40. The market continues nominal and in absence of transactions we cannot give quotations. **Maize**—A few retail lots have changed hands at about 65c. per bushel. **Oats**—A few car loads occasionally reported at 34½c. to 35c. **Barley**—Market very quiet at 52c. to 55c. **Peas**—The quotation to-day is from 82c. to 84c. Several car loads having been placed within our range. **Timothy Seed**—Quiet. Fair to good samples worth from \$1.50 to 2.

GROCERIES.—Teas—A fine business has been done in Japans, Young Hysons and Twankay at full rates; our quotations are for Uncoloured Japans 37c. to 52c.; Young Hyson, 42½c. to \$1; Twankay, 28c. to 35c.; Hyson Twankay, 35c. to 50c.; Congou, 35c. to 75c.; Souchong, 35c. to 80c. **Sugar**—There has been more enquiry for refinery grades, and some considerable sales have been made at 8½c. to 9c.; Scotch refined is steady at 9½c. to 10c.; in local refined sugars the market has been very active at the following rates:—Loaves, 14½c.; dry crushed, 13½c.; table ground, 13½c.; extra ground, 14½c.; crushed A, 12c.; yellow refined, 9c. to 10½c. **Molasses**—Have been asked after, but very little business has been done and prices are nominally unchanged. **Rice**—Stocks are very light and prices are firm at \$4.20 to \$4.50, according to quality. **Coffee**—Prices have advanced about ¼c. to 1c. per lb. for choice samples which are scarce, the market prices are Laguayra, 19c to 20c; Maracaibo, 19½c to 21c; Jamaica, 19c to 20c; Java is held for 23c to 26c; Rio, 17½c to 18c. **Fruit**—Prices of all kinds of fruit are steady, but the demand in the meantime is over except for local consumption. Quotations are unchanged since last week. **Spices**—The demand has been light, but as the market is rather bare of some kinds, the prices have an upward tendency, but are not quotably higher.

HIDES.—Market this week has been dull, and prices are without change. Hides are worth 8½c to 10c, and pelts \$1.25 to \$1.50.

HARDWARE.—The trade has been very dull all week, and no great movement is looked for during the month. The present high prices prevent any speculative demand. Holders, in general, are by no means disposed to push sales, and although the tendency of the market is upward, they do not wish to be extravagant in the prices asked for most of the leading articles. We quote as follows:

—**Pig Iron**—Coltness or Gartsherrie, \$30 to \$32; Calder or Summerlee, \$28 to 30; other brands, \$27 to 28; hematite, \$30 to 32. **Bars**, Scotch or Staffordshire, \$56; best refined, \$60 to 65; Swedes, \$80 to 100. **Ho. ps and Band**—\$3.10 to 5.75. **Sheets**—\$3.40 to 5. **Plates**—Best—\$3.40 to 3.50; Low Moor or Bowling, \$7 to 8; cut nails, \$4 to 4.50; pressed nails, \$4.50 to 7.50; spikes, \$3.75 to 4.50. **Canada Plates**—\$4.50; Swansea, \$5; **Tin Plates**—Charcoal, I. C., \$8.50 to 9.00; ditto, I. X., \$10.50 to 11.00; coke, I. C., \$7 to 7.50; sheet lead, \$7 to 7.50; pig lead, \$6 to 7; sheet zinc, \$6 to 6.50; window glass, \$1.70 to 2; cast steel, 11½c to 16c; spring steel, 3½ to 5; potash kettles, \$2.25 to 3; camp ovens, \$3.50 to 3.60; bellied pots, \$3.30 to 3.50. It may be noticed that manufactured iron has sustained a considerable advance since last week.

LEATHER.—No great amount of business has been doing during the past week, stocks are light and receipts very limited. There is not much change to note in prices, but an advance is looked for on our present quotations as soon as any activity takes place in business.

LIQUORS.—Brandy—We quote Hennessy's, \$2.10 to 2.25; Martell's, \$2 to 2.15; Dulary & Co., \$1.90 to 2; Jules Robins, \$1.90 to 1.95; cases are sold from \$6.75 to 9; these are the asking prices for small lots, but it is understood

that a shade less would be taken for a round lot. *Gin* is very firm—De Kuyper's, \$1.32½ to 1.35; Schiedam green cases, \$3.50 to 3.62½; red cases, \$6.50 to 6.75. *Hightines* market active, and higher sales of both Montreal and Upper Canada brands at \$1.50 to 1.52½.

NAVAL STORES.—All articles in this department of trade are slow of sale; prices are nominally rather higher. We now quote, spirits of turpentine, 85c to 87½c; strained rosin, \$5 to 5.25; do. No. 2, \$5.50 to 5.75; do. No. 1, \$7 to 8; pale and extra pale, \$8.25 to 10; tar \$4 to 4.25.

OILS.—At present oils are entirely neglected, and quotations nominally unchanged.

PROVISIONS.—Butter—Receipts during the week, 1,939 kegs; shipments, 5,250 kegs. Market has been inactive, and the following quotations are nominal: good to choice western dairy, 21c to 23c; fair to good ditto, 16c to 18c; store-packed western, 14c to 15c; really choice butter is in light supply, and would command full prices if offered in this market. **Cheese**—There have been no receipts or shipments this week; market dull; no wholesale transactions transpiring. Old is worth from 10c to 10½c, and new 11c to 11½c per lb. **Pork**—Very little has been doing as yet in barrelled pork, holders consider the present prices too low as compared with the price of hogs. The quotations here at present are for old mess pork, \$15.50 to 15.75; new mess pork, \$16 to 16.25; thin mess, \$14 to 14.50; prime pork, \$13 13.50; extra prime pork, \$11 to 11.25; smoked hams, 12c to 13c. **Lard**, dull and nominal, at 10c to 12½c. **Tallow** steady, but slow to move, at \$8 to 8.75 per barrel for rendered, and \$5.50 to 6 per barrel for unrendered.

SALT.—There has been a better demand this week for coarse salt, and considerable sales are reported at 75c to 80c; fine is dull of sale, at 75c; factory filled is worth \$1.45 to 1.50.

WOOL.—A cargo of Cape wool consigned to a firm in Montreal, and now landing in New York, is advertised for sale here in the course of a week; also a large quantity of sheepskins suited for wool pullers. A report of the sale will be given as soon as it takes place. In the meantime very few sales of wool of any consequence are taking place, as manufacturers cannot run their mills at present owing to the lowness of the water. The quotations are, for fleece wool, 35c to 40c; pulled wool super, 32c to 37c; ditto No. 1, 30c to 32c; ditto black, 30c to 32c; ditto unassorted, 28c to 32c

INSOLVENT ACT OF 1869.

In the matter of John Seager, an Insolvent.

The Insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, Court Street, Toronto, on Monday, the 22nd day of January instant, at two o'clock p.m., to receive statements of his affairs, and to appoint an assignee.

JOHN KERR,
Interim Assignee.

Toronto, 5th January, 1872.

INSOLVENT ACT OF 1869, and Amendments Thereto.

In the matter of Joseph Hurd and Edmund Goodall Leigh, as well individually as co-partners, trading under the name, style and firm of Hurd, Leigh & Co., Insolvents.

I, the undersigned William Thomas Mason, of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month.

W. T. MASON,
Assignee.

Dated at Toronto, this 6th day of January, 1871.

Grand Trunk Railway.

TRAINS ARRIVE AND DEPART AS FOLLOWS
at and from Toronto:

EAST.					
	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	5:37	0:00	12:07	5:37	7:07
Arrive	9:37	11:07	6:57	0:00	11:07

WEST.					
	a.m.	a.m.	a.m.	p.m.	p.m.
Depart	7:30	11:45	12:05	3:45	5:20
Arrive	5:15	10:10	1:05	6:00	9:05

Great Western Railway.

	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	7:00	11:45	4:00	5:30	8:00
Arrive	9:20	11:00	1:15	5:30	9:20

Northern Railway.

	a.m.	p.m.
Depart	7:45	3:45
Arrive	11:10	8:30

Trains leave Brock Street Station 15 minutes later.

Toronto and Nipissing Railway.

	a.m.	p.m.
Depart, Berkeley Street.....	7:45	3:30
Arrive	10:45	6:20

Toronto, Grey and Bruce Railway

	a.m.	p.m.
Depart, Union Station.....	7:45	4:15
Arrive	10:40	7:2.



INTERCOLONIAL RAILWAY.

The Commissioners appointed to construct the Intercolonial Railway give notice that they are prepared to receive

TENDERS

For the erection of Freight and Passenger Buildings at Little Forks, River Phillip, Iron Mines, and Debert; also, Buildings for Flag Stations at Nappan Road, Manidie Road, Salt Springs, Grenville, Purdys, Folly Lake, and Ishgonish; also, for Tank Houses at Little Forks, Salt Springs, River Phillip, Grenville, Folly Lake, Iron Mines and Debert, on the Nova Scotia District of the Railway.

Plans, specifications and forms of tender may be seen on and after the 15th January, at the office of the Chief Engineer, Ottawa, and at the railway offices at Moncton and Halifax.

Tenders may be for the whole or any lesser number of these buildings, and will be received at the Commissioners' office, Ottawa, up to twelve o'clock, noon, of the 20th day of February next.

Tenders will also be received for the erection of new freight and passenger buildings at Moncton and Truro, and engine-house at Truro, and a refreshment building at Amherst.

Plans, specifications and form of tender for which may be seen at the same offices on and after the 15th February next, and tenders will be received as above, up to 12 o'clock, noon, of the 20th day of March next.

Tenders will also be received for the construction of two post-office and smoking cars, for the Nova Scotia District of the Railway, to be delivered at Amherst or Truro; also for one hundred platform cars, fifty to be delivered on the line of railway at Campbellton, and fifty on the line of railway at Miramichi.

Plans, specifications and form of tender for these cars may be seen at the offices referred to, on and after the 15th day of January next, and tenders will be received as above, up to 12 o'clock, noon of the 20th day of February next.

A. WALSH,
E. B. CHANDLER,
C. J. BRYDGES,
A. W. McLEAN,
Commissioners.

INTERCOLONIAL RAILWAY Commissioners' Office, Ottawa, Dec. 20, 1871.

LIFE ASSURANCE

AS AN
INVESTMENT.

Tontine Savings Fund Assurance,

AS INTRODUCED BY

THE EQUITABLE

LIFE ASSURANCE SOCIETY,

OF THE UNITED STATES,

No. 120 BROADWAY, NEW YORK.

Wm. C. Alexander, President: Henry B. Hyde, Vice-President.

R. W. GALE, Manager for Dominion of Canada,
198 St. James Street, Montreal.

CASH ASSETS, 1st SEPTEMBER, 1871,	\$17,500,000 00
CASH INCOME, " " "	8,000,000 00
SUM ASSURED, (New Business) 1870	40,295,799 00

A NEW PLAN.

An Endowment, at ordinary Whole Life Rates of Premiums, securing greater Advantages than have ever before been presented to the Public, and affording A Safe Investment, with Large Profits, which may be withdrawn at stated intervals, or converted into an Increasing Annuity, Payable during Old Age.

By a NEW METHOD OF LIFE ASSURANCE, which applies the Tontine principle to the distribution of dividends, and which, by allowing the assured to sell his policy to the Company only after stated periods, results more favorable than any hitherto experienced may be enjoyed by persons possessed of constitutional longevity, who may keep their policies in force until the middle or latter part of their lives.

THE NEW

TONTINE SAVINGS FUND POLICY!

Is based on the above conditions, and presents the following distinguished features, which are illustrated by a CALCULATION OF PROBABLE RESULTS on a policy of Ten Thousand Dollars, at ORDINARY LIFE RATES, age 37, annual premium, \$281.70.

FIRST—SALE OF POLICY TO THE COMPANY.

At the end of 10 years.....	10	per cent of premiums returned,
" " 15 "	15	" " "
" " 20 "	20	" " "

SECOND—PAID UP POLICY.

At the end of 10 years.....	\$ 7 000
" " 15 "	14,000
" " 20 "	21,000

THIRD—AN ANNUITY.

At the end of 15 years the profits will EXTINGUISH THE ANNUAL PREMIUM, and, with the subsequent Annual Dividends, will purchase a yearly income of..... \$173.30
Or at the end of 20 years, of..... 647.40

These estimates are derived from a careful digest of Past Experience, and are endorsed by:

SHEPPARD HOMANS,

Consulting Actuary.

Person intending to assure their lives will find it to their advantage to examine this new plan with care. Documents giving full particulars of the rules of the Company with regard to the issue of the above Savings Fund Policy extended tables of rates, and their interesting matter, may be obtained by application to the undersigned, or any of the Agents of the Society in Canada.

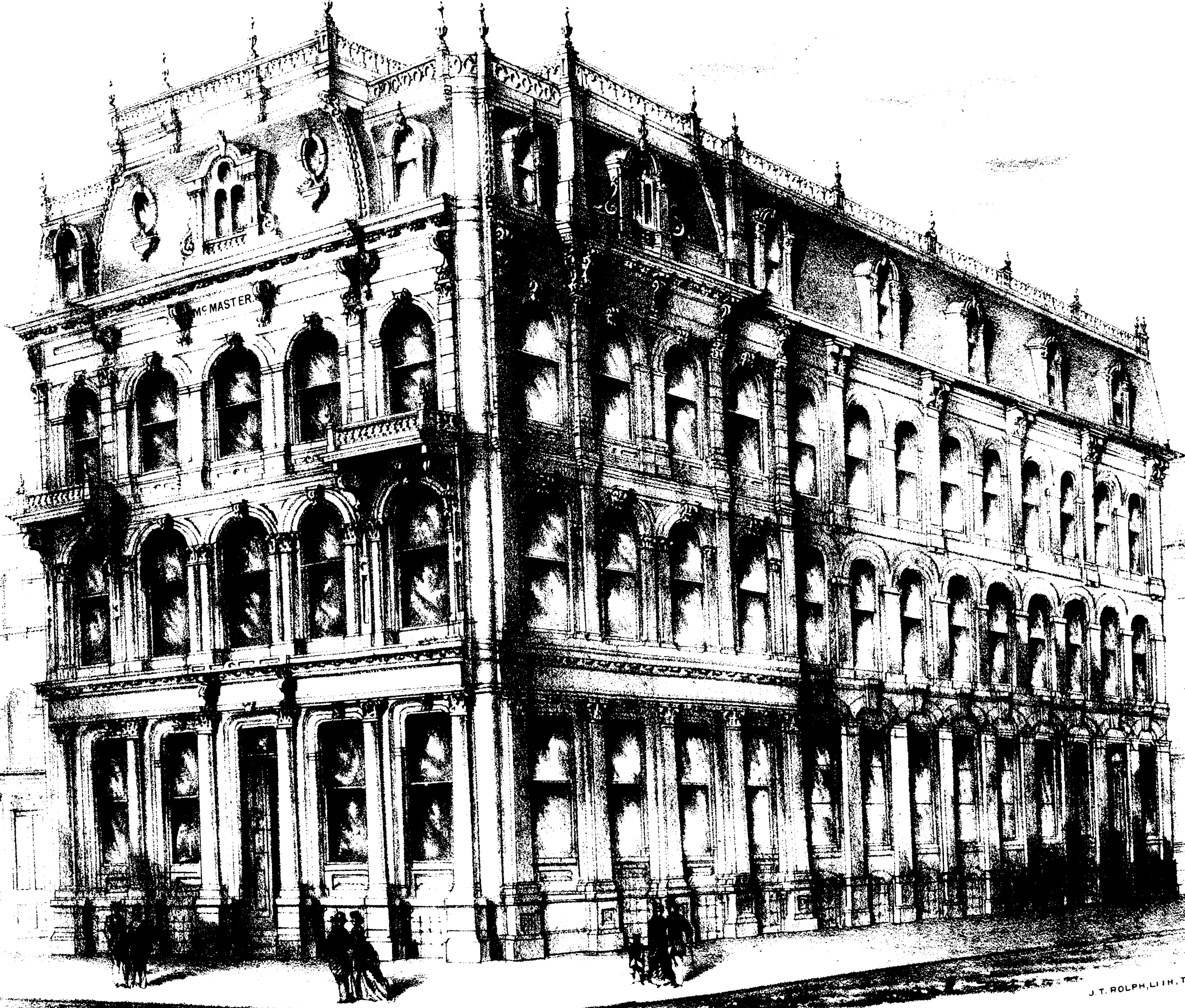
Head Office for Ontario—58 Church Street, Toronto.

CAPT. R. C. N. MACCUAIG,
Inspector of Agencies, Ontario East.

J. GORDON MORTIMER,
Inspector of Agencies, Ontario West.

EDWARD A. SCADDING, Special Agent.

GEO. B. HOLLAND,
GENERAL AGENT FOR ONTARIO.



WHOLESALE DRY GOODS WAREHOUSE OF MESSRS. A.R. M^C MASTER & BRO., 4 FRONT ST. WEST, COR. OF YONGE STREET, ERECTED 1871.

J. T. ROLPH, LITH. TORONTO.

AGRICULTURAL

Insurance Company of Watertown, N. Y.

CANADA OFFICES—KINGSTON, ONT., AND 235 ST. JAMES STREET, M. TREAL.

Cash Assets - - - - - \$635,000.
Deposit at Ottawa - - - - - 100,000.

JOHN C. COOKER, Pres., ISAAC MUNSON, Sec.,
E. H. GOFF, General Agent.

This Company commenced business in Canada in June, 1870, and up to the present time has issued upwards of 10,000 Policies—a result in first year's business unparalleled in the history of Canadian Insurance.

ADVANTAGES OFFERED.

1st. Absolute security to Policy-holders in the shape of a large paid-up Cash Capital, with over half a million dollars surplus, and having a deposit of one hundred thousand dollars with the Government for the security of Canada Policy-holders especially.

2nd. This Company confines its business to farm property and detached residences, thus securing our patrons from the liability of paying losses on Stores, Hotels, Shops, and all other hazardous property.

3rd. A large and profitable business, with ample assets, enables the Company to adjust all honest losses, and pay without any delay.

4th. This Company insures against loss and damage by lightning, even where no fire occurs. No other Company in Canada gives this security to its Policy-holders.

A. W. SMITH,
Agent for Toronto and vicinity.

Office—Wellington Street.

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Fire and Life Insurance Company
OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms. LIFE RISKS will be taken on terms that will compare favorably with other Companies.

CAPITAL - - - - - £2,000,000
CANADA BRANCH OFFICE—Exchange Buildings, Montreal.
Resident Secretary and General Agent—
A. MACKENZIE FORBES,

13 St. Sacrament St., Merchants' Exchange Montreal.
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Reliance

Mutual Life Assurance Society,
Established 1840.

Head Office for the Dominion of Canada:
420 ST. JAMES STREET, MONTREAL.
DIRECTORS—Walter Shanley, Esq., M.P.; Duncan MacDonald, Esq.; Major T. E. Campbell, C.B.; the Hon. J. Hamilton, P. W. Thomas, Esq., Cashier of the Bank.
Net Assets, as at 31st Dec., 1870. \$1,400,145 00
Net Liabilities, do. do. 1,208,625 00

Surplus \$101,520 00
Agent:—WM. H. JEFFERY, Esq., Broker.

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.
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J. HUGHES, Inspector.

THE MUTUAL

Life Association of Canada

Incorporated by Special Act of Dominion Parliament, 1871.

The only Canadian Mutual Life Assurance Company licensed to do business in Canada.

HEAD OFFICE:

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Clarke Gamble, Esq., President; John Turner, Esq., Vice-President; Wm. Thompson, Esq.; Hon. Wm. Cayley; Hon. Wm. McDougall, C.B.; G. L. Beardmore, Esq.; James Michie, Esq.; W. H. Howland, Esq.; Frank Shanley, Esq.; John Birrell, Esq.; London; A. Thornton Todd, Esq.; W. L. Billings, Esq., M.D., Hamilton.

Prospectus and every information may be obtained at the Head Office or at any of the Agencies.

W. M. POWIS,
Actuary and Secretary.

Hotels.

St. James' Hotel, Montreal.

THE UNDERSIGNED BEG TO NOTIFY THE public that they have purchased the above well known first-class Hotel, and which is now carried on as a Branch Establishment of the St. Lawrence Hall,

Under the management of Mr. Samuel Montgomery, (nephew of Mr. Hogan,) and Mr. Frederick Geriken, both well known to the travelling community, both in the United States and Canada, as being connected with the St. Lawrence Hall.

The ST. JAMES is favorably situated, facing Victoria Square, in the very centre of the city, and contiguous to the Post Office and Banks. Its convenience for business men is everything that can be desired, as it is in the immediate vicinity of the leading Wholesale Houses. The rooms being well appointed and ventilated, are cheerful for families, while the menage will be unexceptionable, and no pains will be spared in ministering to the comfort of guests. The proprietors, having leased the adjoining premises, are prepared to offer every inducement to the Spring and Fall Trade; and as their tariff is unexceptionably reasonable, they hope to obtain a large share of public patronage.

H. HOGAN & CO.

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Wadsworth & Unwin,

Office, 42 Adelaide Street East, Toronto.

PROVINCIAL LAND SURVEYORS, VALUATORS, Civil Engineers and Land Agents. Office—42 Adelaide Street East, opposite the Court House, Toronto. N.B.—Surveys of every description performed in all parts of Ontario. Mining Lands and Timber Limits, in unsurveyed territory, surveyed in accordance with the rules and regulations of the Crown Lands Department.
V. B. WADSWORTH, CHARLES UNWIN,
27-171 P. L. Surveyor. P. P. Suaveyor.

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Or to the Agency in Toronto,
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Barristers, Attorneys, and Solicitors,

WHITTEMORE BUILDINGS,

Toronto Street, Toronto.

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Insurance.

THE ISOLATED RISK

FIRE INSURANCE CO. OF CANADA.

HEAD OFFICE:

King Street, Corner of Church, Toronto.

CAPITAL - - - - - \$500,000
DEPOSITED WITH GOVERNMENT - - - - - 50,000

President,

ALEXANDER MCKENZIE, Esq., M. P.

Manager,

JOHN MAUGHAN, JUN.

(Late Assistant-Secretary Western Assurance Co.)

Bankers—Canadian Bank of Commerce.

Advantages Offered:

1st. Absolute security to Policy Holders, in the shape of a very large Cash Capital.
2nd. The important feature introduced by this Company of insuring non-hazardous property only, being the means of giving its Policy Holders very low rates on detached dwellings, &c.
3rd. The Stockholders, Directors and Agents, being all resident in Canada, losses will be adjusted without delay, and paid in cash at once.

Financial.

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

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

**THE BANKING AND EXCHANGE OFFICE OF
R. Henry Brett,**

TORONTO, CANADA.

In addition to a local business this office draws Exchange on London and Liverpool and also small bills at sight for the accommodation of emigrants and others.

APPLICATION FOR DISCOUNT may be made daily at the counter from ten to twelve o'clock.

BANK OF ENGLAND NOTES,

Sterling Exchange, American Currency bought and sold
R. H. BRETT,

Toronto, August, 1871. Toronto Street

Herrick & Crombie,

**BANKERS, COMMISSION MERCHANTS,
AND GENERAL AGENTS.**

For the Purchase and Sale of Manufacturers, Produce Bank and other Stocks, &c.,

OTTAWA AND PEMBROKE.

Consignments solicited. Parliamentary business attended
G. H. HERRICK. 35 EDWARD B. CROMBIE.

Hamilton & Jeffery,

BANKERS, STOCK BROKERS, &c.,

62 King Street East, Toronto.

REFERENCES: H. S. Strath, Esq., Cashier, Canadian Bank of Commerce; G. Hague, Esq., Cashier, Bank of Toronto; R. H. Bethune, Esq., Cashier, Dominion Bank; Messrs. Gooderham & Worts, Toronto; Messrs. A. E. McMaster & Bro., Toronto; Messrs. Reford & Dillon, Montreal.

Philip Browne & Co.,

BANKERS AND STOCK BROKERS,

DEALERS IN

STERLING EXCHANGE, U. S. Currency, Silver and Bonds, Bank Stocks, Debentures, Mortgages, &c., &c. Drafts on New York issued, in Gold and Currency. Prompt attention given to collections. Advances made on Securities.

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE. 8 PHILIP BROWNE, Notary Public.

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

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce
W. J. MACDONELL,
Manager

Toronto and Nipissing Railway.

To the Shareholders.

TAKE NOTICE that the Directors of the Toronto and Nipissing Railway Company have this day made a further call of ten per cent. on the Capital Stock of the said Company, and which is payable at the Company's Offices corner of Front and Bay Streets, in this City, on Thursday, the 18th January, 1872.

By order,

JAMES GRAHAM,
Secretary and Treas.

Toronto, 13th December, 1871.

MONTREAL TELEGRAPH CO'Y.

NOTICE is hereby given that the Annual General Meeting of the Shareholders, will be held at the Company's Office, in Montreal,

On Friday, the 12th day of January next,

At One o'clock p.m., to elect Directors for the ensuing year, and generally to transact the business of the Company.

A DIVIDEND OF FIVE PER CENT.

For the half-year ending 30th November, has been declared upon the Capital Stock and will be payable at the Offices of the Company, on and after Friday, 12th of January.

The Transfer Books will be closed from 30th December till after the General Meeting.

By order of the Board,

JAMES DAKERS,
Secretary

December 29.

**Insolvent Act of 1869,
And Amendments thereto.**

In the matter of John H. Campbell, of Schomberg, an Insolvent.

A first and final Dividend Sheet has been prepared, open to objection until the twenty-second day of January instant, after which Dividend will be paid.

Dated at Toronto this 3rd day of January, A. D. 1872.
THOMAS CLARKSON,
Official Assignee.

**INSOLVENT ACT OF 1869,
AND AMENDMENTS THERETO.**

In the matter of John Somers, of the City of Toronto, Retail Grocer, an Insolvent.

The Insolvent has made an assignment of his Estate to me, and the Creditors are notified to meet at my offices, Nos. 7 and 8, Merchant's Exchange, Wellington Street, Toronto, on Friday, the nineteenth (19th) day of January instant, at one o'clock in the afternoon, to receive statements of his affairs, and to appoint an assignee.

THOMAS CLARKSON,
Interim Assignee.

Dated at the City of Toronto,
this 3rd day of January, A. D. 1872.

Insolvent Act of 1869.

Canada, Province of Ontario, County of York.
In the County Court of the County of York.

In the matter of David Thompson, an Insolvent.

On Tuesday, the seventh day of February next, the undersigned will apply to the Judge of the said court for a discharge under the said Act.

Dated at Toronto this 2nd day of January, A. D. 1871.
DAVID THOMPSON,
by **D. MITCHELL McDONALD,**
his Attorney ad litem

**INSOLVENT ACT OF 1869,
And Amendments thereto.**

Canada, Province of Ontario, County of York.
In the County Court of the County of York.

In the matter of Wm. R. Roberts, an Insolvent.

The undersigned has filed in the office of this Court a deed of composition and discharge, executed by his creditors, and on Tuesday, the sixth day of February, A. D. 1872, he will apply to the Judge of the said court for a confirmation of the discharge thereby effected.

To
W. R. ROBERTS,
Toronto, January 4, 1872.

Western Assurance Company.

NOTICE is hereby given that a Dividend at the rate of

Fifteen per cent. per annum,

Has been this day declared upon the paid-up capital stock of this Company, and that the same will be payable at the Company's Office, on and after

Thursday, the 4th day of January next.

The transfer books will be closed from the 26th to the 31st inst., both days inclusive.

By order of the Board.

BERNARD HALDAN,
Managing Director.

Western Assurance Company's Office,
Toronto, 19th Dec., 1871.

Notice.

BUILDING AND LOAN ASSOCIATION.

The general Annual Meeting of Shareholders for the election of Directors for the ensuing year, and for other general purposes relating to the management of this Association, will be held at the offices of the Association, 36 King Street East, Toronto, on Tuesday, the 6th day of February, 1872, at two o'clock, p. m.

ISAAC C. GILMOR,
Secretary and Treasurer.

Toronto, Dec. 26, 1871.

CANADA PACIFIC RAILWAY.

Notice is hereby given, that an application will be made to the Parliament of Canada, at its next Session, for an Act to incorporate the Canada Pacific Railway Company for the purpose of constructing and working a railway from Lake Nipissing or some other point in the Province of Ontario, connecting with the railway system of Canada to Fort Garry or Winnipeg in the Province of Manitoba, thence westerly through such pass of the Rocky Mountains in Canadian Territory as may be found practicable, to Bute Inlet, or some other point on the seaboard of the Pacific Ocean, in the Province of British Columbia (with power to extend to Victoria or some other point in Vancouver's Island, if found advisable); together with branch lines from near Winnipeg River to the Lake of the Woods, and from Fort Garry or Winnipeg, aforesaid, to Pembina, or such other point or place on the boundary of the Province of Manitoba, as may connect with the railway system of the United States.

ALFRED WADDINGTON.

Ottawa, Dec 2, 1871.

E. FORD,

STOCK AND SHARE BROKER,
(Member of the Stock Exchange.)

83 St. Francois Xavier Street, Montreal.

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

MONTREAL ASSURANCE CO'Y.

Notice is hereby given that a DIVIDEND OF TWELVE PER CENT. upon the paid-up capital of the Company for the past year has been declared this day, and will be payable at its office in this city on and after Friday, the 29th inst.

Also, declared this day, and will be paid at the same time and place, a BONUS OF FIVE PER CENT. on the subscribed capital of the Company.

By order of the Board,
A. MURRAY,
Manager.

Montreal, Dec. 20, 1871.

Mercantile.

Parson Bros.,

PETROLEUM REFINERS, AND WHOLSALE
Dealers in Lamps, Chimneys, etc. Warerooms, 51 Front St.; Refinery, cor. River and Don Sts., Toronto.

Sessions, Turner & Cooper,

MANUFACTURERS, IMPORTERS & WHOLE
sale Dealers in Boots and Shoes, Leather Findings etc. Warehouse, Front St., and next door to that of Jas Campbell.

John Beard,

WOODSTOCK, ONT., MANUFACTURER OF
First-Class Turned Flour Barrel Heading.
Insurance and Land Agent.

Insurance

LONDON AND LANCASHIRE
Life Assurance Company.

Chief Office—Leadenhall St., Cornhill, London.
Canada Branch, Head Office, 235 St. James' St. Montreal.

Deposited at Ottawa, for the EXCLUSIVE BENEFIT OF CANADIAN POLICY-HOLDERS, THE SUM OF
\$100,000.

BOARD OF DIRECTION.—Wm. Workman, Esq., President, City Bank; Alex. M. Delisle, Esq.; Collector of Customs. Charles L. Leblanc, Esq. The next valuation is appointed by the deed to take place at the end of 1872, and all policies on the books of the Company, at that date, entitled to participate, will share in the division of profits. Copies of the Report with statement of the investment can be had on application to any office or agency of the Company.

WILLIAM ROBERTSON,
CAPT. R. THOMAS, Manager for Canada.
Agent for Toronto.

Canada Farmers'
Mutual Insurance Company.

HEAD OFFICE,.....HAMILTON, ONTARIO,

INSURE ONLY FARM PROPERTY COUNTRY Churches, School Houses, and isolated Private Houses. Has been seventeen years in operation.
THOMAS STOCK,
President.

RICHARD P. STREET,
Secretary and Treasurer. 26

BEAVER AND TORONTO

Mutual Fire Insurance Company.

Office, Bank of Toronto Buildings, Wellington St. est.

Number of Policies issued to Oct., 1871 - - - - - 44,000
Premium Note Capital, over - - - - - \$200,000

C. E. CHADWICK, Ingersoll, President.
D. THURSTON, Toronto, Vice-President.
S. THOMPSON, Managing Director.

CLASS OF PROPERTY INSURED.

Mercantile Branch.

All property of a class not specially hazardous will be insured by this Company, including Stores and their contents, Dwelling Houses (not included in the Farmers' Branch) and their contents, and City, Town, and Village Property generally. Also Country Stores, Taverns, Flour Mills, &c., &c. The rates of Insurance will be on the lowest scale of Mutual Insurance Companies.

Parties insured in either Branch are exempt by law from all liability for losses sustained in the other branch. Cost of Insurance in this branch averages about two-thirds of the usual proprietary rates, as no profits are required.

W. T. O'REILLY,
H. HANCOCK,

6m Joint Secretaries.

W. BELL and Co.,

ORGAN
AND

Melodeon Manufacturers

GUELPH, ONT.

RECEIVED AT KINGSTON,

A SILVER MEDAL AND ALL THE
FIRST PRIZES.

At Western Fair, London. Diploma and First Prizes for Best Melodeon and Cabinet Organ of any kind.

At Great Central Fair, Hamilton. Diploma and all the First Prizes.

At Central Exhibition, Guelph. A Diploma for General Excellence, and three First Prizes out of four for Music.

British Advertisements.

Dunville & Co.'s



OLD IRISH WHISKY,

BELFAST,

Of same quality as that supplied to the

INTERNATIONAL EXHIBITION of 1862,

DUBLIN EXHIBITION 1865,

PARIS EXHIBITION, 1867,

And now regularly to the House of Lords, the quality of which is equal to the finest French Brandy, may be had in casks and cases from the principal Spirit Merchants in Canada. The Trade only supplied.

Quotations on application to

Messrs. DUNVILLE & Co.,
Royal Irish Distillers,
BELFAST, IRELAND.

JOHN HEATH,

(Late Thos. Lowe & Co.)

Buckingham Buildings, George Street, Parade,
and 33 Newhall Hill,

BIRMINGHAM, ENGLAND,

STEEL PEN MANUFACTURER,

AND

STATIONERS' IRONMONGER.

Sole Manufacturer of Thos. Lowe's celebrated Steel Pens.
Agent for Hart's Patent Paper Fasteners.

Almost every article in demand under the head of Stationers' Sundries kept in stock, and any special make of Goods obtained to order.

Particular attention is requested to J. HEATH's first-class Extra Strong Pens, now so largely used.

A liberal Discount to Wholesale Stationers.

Illustrated Catalogues supplied to the Trade only, on receipt of Business Card.



JOSEPH GILLOTT'S
STEEL PENS.

Sold by all Dealers throughout the World.

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

Seymer's Straw Bottle Envelopes,
Shipped in eight gross canvas packages, at 6s. 6d. per gross, or forwarded for packing empty Bottles or Wines and Ales for shipment. They save freight, breakage, &c., and re-sell on arriving. Established 15 years. Sole Manufacturer,
THOS. WHITEHEAD,
37 Eastcheap, London, E.W.

DRY LUMBER OF ALL KINDS,
To Builders and Dealers, by the Car Load, at Wholesale Prices.

THE Subscribers have on hand an unlimited supply of Dry boards of all kinds, 1 1/2" and 1 3/4" Flooring, 1 1/2" and 1 3/4" dry, and loaded on cars to suit purchasers, at the lowest wholesale prices.

McDOUGALL & BRO.
Office, south-west corner of King and Yonge Streets, over Dow's Dry Goods Store.
All Orders promptly supplied. Bills cut to order on the best notice.

TORONTO PRICES CURRENT.—JAN. 10, 1872.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. c.	Groceries—continued.	\$ c. c.	Leather—continued.	\$ c. c.
Mens' GnKneeBootsTapel	0 00 3 85	Dry Crushed	0 13 14	Spanish Sole, 1st quality	0 26 0 29
French Calf Boots..	3 75 4 00	Extra Ground	0 14 0 14 1/2	middle, heavy, wgt. lb	0 24 0 25
TapSoleKipBoots..	2 40 2 50	Teas:		Do. No. 2, light weights	0 26 0 27
" " No. IX	0 00 3 25	Japan common to good.	0 42 0 50	Slaughter, heavy	0 24 0 29
" " No. IX	0 00 3 00	" fine to choicest	0 60 0 70	Do. light	0 24 0 27
" Dbl.SIThckBtsNo.IX	2 00 2 75	Colored, common to fine	0 50 0 70	Harness, best	0 28 0 34
" " Stogie" No. 1	2 40 2 50	Congou & Souchong	0 35 0 80	" No. 2	0 26 0 30
" " " " Split	0 00 2 30	Oolong, good to fine	0 50 0 65	Upper heavy	0 36 0 38
" " " " Split	0 00 2 00	Y. Hyson, comm. to good.	0 36 0 55	" light	0 40 0 44
" Hy. Dbl. Sole Bals.	1 80 2 50	Medium to choice	0 65 0 75	Kip skins, Patna	0 35 0 40
" " Cf.FoxdCongGtrs	2 00 2 60	Extra choice	0 80 0 87	French	0 70 0 80
" Buff & Gn. do.	1 75 2 30	Gumpwdr. com. to med.	0 55 0 70	English	0 65 0 90
" Felt Congs. Gaiters.	1 45 2 25	" med. to fine.	0 70 0 80	Hemlock Calf (30 to 35	
Boys'Dbl.SIThckBtsNoIX	0 00 1 95	" fine to finest.	0 85 0 90	lbs.), per doz.	0 70 0 85
" " Stogie do.	1 55 1 75	Hyson	0 38 0 50	Do. light	0 65 0 70
" Bals & Congs.	1 40 1 80	Imperial	0 42 0 80	French Calf	1 20 1 40
Youths' Thick Boots	1 35 1 60	Tobacco—Manufactured:		Splits, large, wgt. lb.	0 30 0 55
" Bals. & Congs.	0 85 1 35	Darkgs & ros	0 32 0 35	" small	0 00 0 24
" Kip Boots S. sole	1 25 1 40	" " Western Leaf,		Enamelled Cow, per ft.	0 20 0 21
Womens' Cf.Bals. Dblsole	1 50 1 75	[good to fine	0 38 0 50	Patent	0 20 0 21
" Buff & Gn. do.	1 20 1 60	Bright sorts, gd. to fine.	0 42 0 50	Pebble Grain	0 15 0 18
" Kid & Goat Bals.	2 00 2 60	" choice	0 55 0 80	Buff	0 15 0 18
" & Congs. Dbl.sl	1 25 1 85	Hardware.		Oils.	
" Felt Balmorals.	1 00 1 10	Tin (net cash prices):		Cod	0 60 0 65
" Dbl. sole Split Batts	1 20 1 30	Block, wgt. lb.	0 37 0 38	Lard, extra	1 00 1 00
" " Buff Batts	0 00 1 00	Grain	0 38 0 39	" No. 1	0 95 0 95
Misses' Buff Batts, Dbl. sl	0 80 0 90	Copper:		" No. 2	0 85 0 90
" Split	0 95 1 30	Pig	0 20 0 22	Lubricating, patent	0 30 0 95
" Buff & Gn. Bals.	0 70 1 10	Sheet	0 29 0 31	" Mott's economic	0 60 0 00
Childs' Buff & Gn. Bls. Dbl.sl	0 70 0 72 1/2	Cut Nails:		Linsee raw	0 77 0 80
" Buff Batts, Dbl. sl.	0 55 0 65	Assorted 1/2 Shingles,		" boiled	0 82 0 85
Drugs.		wgt. 100 lbs.	4 25 0 00	Machinery	0 30 0 40
Aloes Cape	0 12 0 16	Shingle alone do.	0 00 4 50	Olive, common, wgt. gall.	1 15 1 25
Alum	0 02 0 03 1/2	Lathe		" salad, in bottles,	1 80 2 30
Borax	0 25 0 30	Galvanized Iron	0 00 0 00	qt., per case	3 65 3 75
Camphor, refined	0 50 0 55	Assorted sizes	0 00 0 00	Seal, pale	0 70 0 75
Castor Oil	0 15 0 16	Best No. 24	0 00 0 08	Spirits Turpentine	0 80 0 90
Caustic Soda	0 03 0 05	" 26	0 00 0 09	Whale, refined	0 80 0 90
Cream Tartar	0 27 0 28	" 28		Paints, &c.	
Cpsom Salts	0 02 0 03	Horse Nails:		White Lead, genuine, in	
Extract Logwood	0 10 0 13	Guest's or Griffin's as-	0 00 0 00	Oil, wgt. 25 lbs.	0 00 0 30
Gum Arabic, sorts	0 28 0 33	sorted sizes	0 18 0 19	Do. No. 1	0 00 1 90
Indigo, Madras	0 95 1 05	E. T. or W. assd. sizes	0 16 0 17	" 2	0 00 1 70
Liqo rice, com.	0 14 0 25	Patent Hammered do.	0 00 0 00	" 3	1 30 0 00
Madder	0 16 0 18	Iron (at 4 months):	0 00 0 00	Common	0 00 0 09
Opium	6 00 6 00	Pig—Gartsherrie,	0 00 0 00	White Lead, dry	0 06 0 08
Oxalic Acid	0 30 0 32	Calder, No. 1	0 00 0 00	Red Lead	0 02 0 03
Potash, Bi-tart	0 27 0 28	" No. 3	33 00 35 00	Venetian Red, English	0 02 0 03
" Bichromate	0 26 0 27	Other brands, No. 1	0 00 0 00	Yellow Ochre, French	0 02 0 03
Potass Iodide	10 50 0 00	" No. 2	2 90 3 00	Whiting	0 85 1 25
Soda Ash	0 03 0 04	Bar—Scotch, wgt. 100 lb.	0 00 3 50	Petroleum.	
Soda Bicarb	5 00 5 25	Refined	5 00 5 50	(Refined, wgt. gallon.)	
Tartaric Acid	0 45 0 50	Swedes	0 00 3 75	Water white	0 00 0 37
Groceries.		Hoops—Coopers	0 00 3 75	Straw, 5 brls.	0 09 0 35
Coffees:		" Band	3 75 0 00	" single brl.	0 60 0 39
Java, wgt. lb.	0 24 0 26	Boiler Plates	0 00 0 00	Standard White	0 60 0 39
Laguayra	0 20 0 21	Canada Plates	0 00 0 00	Benzine	0 60 0 00
Rio	0 19 0 20	Coatbridge	5 00 0 00	Produce.	
Fish:		Glanmorgan	5 00 0 00	Grain:	
Herrings, Lab. split	5 25 5 75	Swansea		Wheat, Spring, 60 lb.	1 22 1 24
" Canso	5 00 5 25	Lead (at 4 months):	0 06 0 07	" Fall, 60 lb.	1 30 1 34
" round	3 50 4 00	Bar wgt. 100 lbs.	0 06 0 08	Barley, 48 lb.	0 60 0 63
" scaled	0 32 0 37	Sheet	0 07 0 07 1/2	Peas, 60 lb.	0 65 0 67
Mackerel, brls.	6 00 6 50	Shot		Oats, 34 lb.	0 43 0 44
Loch. Her. wh' firks	0 00 0 00	Iron Wire (net cash):	2 60 0 00	Rye	0 78 0 80
" half	0 00 0 00	No. 6, wgt. bundle	2 00 0 00	Seeds:	
White Fish and Trout	3 50 4 00	" 9, "	3 00 0 00	Clover, choice, 60 lb.	6 50 7 00
Salmon, salt water	16 00 16 50	" 12, "	3 00 0 00	Timothy, choice, 60 lb.	0 00 0 00
Dry Cod, wgt. 112 lbs.	4 75 5 00	" 16, "		Flax	0 00 0 00
Fruit:		Powder:	4 00 0 00	Flour (per brl.):	
Raisins, Layer, old	1 75 2 00	Blasting, Canada	5 00 0 00	Superior extra	6 00 6 25
" M. R.	1 65 1 90	FF	5 25 0 00	Extra	5 90 6 00
" Valentias	7 00 7 25	FFF	0 00 0 00	Fancy	5 65 5 70
Currants, new	6 75 7 00	Blasting, English	5 00 5 50	Superfine No. 1	5 50 0 00
" old	5 00 5 50	FF	5 50 6 00	" 2	0 00 0 00
Figs	0 74 0 16	FFF		Oatmeal, per brl.	4 70 4 80
Molasses:		Pressed Spikes (4 months):	4 00 4 25	Butter, dairy tub, wgt. lb.	0 70 0 79
Clayed, wgt. gall.	0 30 0 35	Regular sizes, 100	4 50 5 00	store packed	0 12 0 15
Syrups, Standard	0 48 0 50	Extra		Cheese	0 11 0 12 1/2
" Golden	0 50 0 52	Tin Plate (net cash):	0 00 0 00	Pork, mess, new	15 50 00 00
Rice:—Arracan	4 60 4 70	IC Coke	0 00 9 50	" prime mess	0 00 0 00
" Rangoon	4 50 4 60	IC Charcoal	0 00 11 50	" prime	0 80 0 00
Spices:		IX	0 01 14 00	Bacon, Canada	0 06 0 07
Cassia, whole, wgt. lb.	0 35 0 40	IXX	0 00 8 50	" Cumberland cut	0 06 0 07
Cloves	0 10 0 12	DC	0 03 10 50	" smoked	0 9 0 9 1/2
Nutmegs	0 90 1 00	DX		Hams, salt	0 84 0 94
Ginger, ground	0 18 0 23	Hides & Skins, wgt. lb.	0 00 0 08 1/2	" smoked	0 10 0 10 1/2
" Jamaica, root	0 17 0 20	Green, No. 1	0 00 0 07 1/2	Shoulders, in salt	0 00 0 00
Pepper, black	0 17 0 18	" No. 2	0 09 0 09 1/2	Lard, in kegs	0 9 0 10
Pimento	0 06 0 08	Cured	0 00 0 12	Eggs, packed	0 16 0 00
Sugars—(60 days).	0 06 0 10	Calfskins, green	0 00 0 13	Beef Hams	0 00 0 00
Porto Rico, wgt. lb.	0 09 0 10 1/2	" cured	1 50 1 75	Tallow	0 07 0 08
Cuba	0 09 0 10	Sheepskins		Hogs, dressed, heavy	5 20 5 50
Barbadoes (bright)	0 09 0 10	Hops.	0 40 0 50	" medium	5 00 5 20
Canada Sugar Refinery	0 09 0 10	Medium to best		" light	4 75 5 00
Soft Yellow	0 09 0 10 1/2	Leather, @ 4 months:		Salt, etc.	
Crushed X	0 12 0 13 1/2	In lots of less than		Liverpool coarse	1 00 1 10
" A	0 12 0 13	50 sides, 10 wgt. cent.		Goderich	1 25 1 35
Ground	0 13 0 15 1/2	higher		Plaster	1 05 1 00
		Spanish Sole, 1st quality	25 0 7	Water Lime	1 0 0
		heavy, weights, wgt. lb.			

Soap and Candles.	\$ c. \$ c.	Brandy:	\$ c. \$ c.
Golden Bar.....	0 06 1/2 0 07	J. Robin & Co.'s "	2 30 2 40
Silver Bar.....	0 06 1/2 0 07	Old Dupuy & Co. "	2 30 2 40
Brown	0 05 0 05 1/2	Brandy, cases	3 75 9 00
No. 1.....	0 03 1/2 0 03 1/2	Brandy, com. per c.	4 35 4 50
Wines, Liquors, etc.		Whisky:	
Ale:		GOODERHAM & WORTS'	
English, per doz. qrts.	2 00 2 75	Wholesale Prices:	
Guinness/Dublin/Porter	2 35 2 40	Terms Cash.—Under 5	
Spirits:		brls. nett.; 5 to 10 brls.	
Pure Jam. Rum, 16 o.p.	1 86 2 25	2 1/2 p.c. off; 10 brls. and	
DeKuyper's H. Gin	1 55 1 65	over, 5 p.c. off.	
Booth's Old Tom	1 90 2 00	Family Proof Whiskey.	0 35 0 88
Gin:		Old Bourbon.....	0 30 0 80
Green, cases	4 00 4 25	" Toddy.....	0 30 0 80
Booth's Old Tom, c.	5 50 6 00	" Malt.....	0 30 0 80
Wines:		Alcohol, 65 o.p.	0 55 1 65
Port, common	0 75 1 25	Pure Spirits, 65 o.p.	0 55 1 66
fine old	2 00 4 00	" 50 o.p.	0 50 1 50
Sherry, common	0 75 1 50	" 25 u.p.	0 26 0 77
medium	1 70 1 80	Dom. Whiskey, 32 u.p.	0 21 0 67
old pale or golden	2 60 4 00	" 36 u.p.	0 20 0 63
Brandy:		" 40 u.p.	0 19 0 59
Hennessy's, per gallon	2 40 2 60	Wool.	
Martell's "	2 40 2 60	Fleece, lb.	0 38 0 39
		Pulled.....	0 37 0 38

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Nov 25.)

No. Shares.	Last Dividend.	NAME OF COMPANY.	Share par val. £	Amount paid. £	Last Sale. £
20,000	8 b 15 s	Briton Medical and General Life	10	2	2 1/2
50,000	20	Commerc'l Union Fire, Life & Marine	50	5	11 1/2
24,000	8	City of Glasgow	25	2 1/2	4 1/2
5,000	9 1/2	Edinburgh Life	100	15	35 1/2
20,000	6 b 10 s	Guardian, £10 originally paid	100	50	55
12,000	£1 p.sh.	Imperial Fire	100	10	7 1/2
100,000	15	Lancashire Fire and Life	20	2	4 1/2
10,000	11	Life Association of Scotland	40	7 1/2	26 1/2
35,862		London Assurance Corporation	25	12 1/2	50
10,000	5	London and Lancashire Life	10	1	3 1/2
991,752	40	Liverpool & London & Globe F. & L.	20	2	3 1/2
20,000	14	Northern Fire and Life	100	5	17
40,000	28	North British and Mercantile	50	6 1/2	29 1/2
	£6 p. s.	Phoenix			148 1/2
200,000	10	Queen Fire and Life	10	1	1
100,000	11 1/2 b 3/4	Royal Insurance	20	3	6 1/2
20,000	10	Scottish Provincial Fire and Life	50	2 1/2	5 1/2
20,000	7 1/2	Scottish Fire	20	2	
20,000	7 1/2	Scottish Imperial	20	2	
20,000	25	Standard Life	50	12	73
4,000	£4 15s. 9d.	Star Life	25	1 1/2	12 1/2
CANADIAN.					
8,000	4-6 mo	British America Fire and Marine	\$50	\$25	84 86x
2,500	5	Canada Life	400	50	118 120
10,000	7	Citizens Fire and Life	100	25	57 58
5,000		Confederation Life	100	10	
5,000		Sun Mutual Life	100	10	
4,000		Montreal Assurance	£50	£5	200
10,000	12	Provincial Fire and Marine	60	11	
10,000	£3 p. sh.	Quebec Fire	40	3 1/2	
10,000	10	" Marine	100	40	
10,000	7 1/2-6 mo	Western Assurance	40	10	138x

AMERICAN

When org'n'd	No. of Shares.	Last Dividend.	NAME OF COMPANY.	Par val. of Sh'rs.	Offered.	Asked
1863	20,000	15	Agricultural	\$ 5		
1853	1,500		Ætna Life, of Hartford	100	250	300
1819	30,000	6	Ætna Fire, of Hartford	100		
1810	10,000	10	Hartford, of Hartford	100		
1865	5,000		Travlers' Life & Accident	101		
1870	10,000	10	Andes of Cincinnati	100		

RAILWAYS.

	Sh'rs.	Paid.	Toronto	London, Nov. 18.
Atlantic and St. Lawrence	£100	All.	91 93	
Do. do. 6 1/2 c. stg. m. bds.	100	"	98 100	
Grand Trunk	100	"	21 21 1/2	
Do. Eq. G. M. Bds. 1 ch. 6 1/2 c.	100	"	99 100	
Do. First Preference, 5 1/2 c.	100	"	71 72	
Do. Second Pref. Bonds, 5 1/2 c.	100	"	57 58	
Do. Third Pref. Stock, 4 1/2 c.	100	"	42 44	
Do. Fourth Pref. Stock, 4 1/2 c.	100	"	27 28	
Great Western	20 1/2	"	22 1/2 23 1/2	
Do. 6 1/2 c. Bonds, due 1873-76.	100	"	100 102	
Do. 5 1/2 c. Bonds, due 1877-78.	100	"	98 101	
Do. 5 1/2 c. Pref. issue at 80	100	"	128 132	
Midland, 6 1/2 c. 1st Pref.	100	"	81 84	
Northern of Canada, 6 1/2 c. First Pref. Bds.	100	"	96 98	
Do. do. Second do.	100	"	90 92	
Toronto, Grey and Bruce, Stock	50 p.c.		70	
Do. Bonds			90 95	
Toronto and Niagara, Stock	50 p.c.		95 97	

STOCK AND BOND REPORT.

NAME.	Shares.	Capital Paid up.	Dividend last 6 Months	CLOSING PRICES.	
				Toronto, Jan. 10.	Montreal, Jan. 10.
BANKS.					
British North America	£50	4,866,666	3 b 1/2 p.c.	145	144 1/2
Canadian Bank of Commerce	£50	3,193,735	4	130 1/2 131	130 130 1/2
City Bank, Montreal	80	1,200,000	3	80	80 8 1/2
Eastern Townships	50	2,000,000	3	113 115	113 116
Jacques Cartier	50	1,000,000	4		118
Mechanics' Bank	50	1,329,360	4	88 89	85 90
Merchants' Bank of Canada	100	6,000,000	4	133 134	133 13 1/2
Metropolitan					110
Molson's Bank	50	1,000,000	4	115 116	114 115
Montreal	200	6,000,000	6 & b 2	269 271 1/2	270 272
Nationale	50	1,000,000	4		
Dominion Bank	50	888,400	4	108 108 1/2	
Ontario Bank	40	2,000,000	4	111 112	110 113
Quebec Bank	100	1,500,000	4	113 114	112 113 1/2
Royal Canadian	40	1,400,000	4	106 1/2 107	106 1/2 107
Toronto	100	1,400,000	4	193 195	193 194
Union Bank	100	1,000,000	4	105 106	1 5 107
MISCELLANEOUS.					
Canada Landed Credit Company	50	250,000	4	110	
Canada Permanent Building Society	50	1,500,000	5 1/2	159	
Canadian Navigation Co.	100				
Canada Rolling Stock Co.	100		None.		120 122
Freehold Building Society	100	500,000	5	138 139	
Huron Copper Bay Co.			25		8 52
Huron & Erie Savings & Loan Society	50	520,000	4 1/2	118 119	
Montreal Telegraph Co.	40	500,000	5	207	Bks closed
Montreal City Gas Co.	40		4		
Montreal City Passenger Railway Co.	50		4		250 255
Quebec Gas Company	200		4		
Quebec Street R.R.	50		4		
Richelieu Navigation Co.	100				225 235
People's Telegraph Company	100		None.		
Provincial Building Society	100	350,000	4 1/2	109 110	
Imperial Building Society	50	200,000	4	106 107	
Building and Loan Association	25	200,000	4	108	
Toronto Consumers' Gas Co.	50	400,000	2 p.c. 3 m.	128	
Union Permanent Building Society	50	125,000	5		
Western Canada Building Society	50	400,000	5	739	

SECURITIES.

	Toronto.	Montreal.
Canadian Government Debentures, 6 1/2 ct. stg.	104 1/2 105	104 106
Do. do. 5 ct. cur.	96 97	96 97
Do. do. 5 ct. stg., 1885	96 98	96 98
Do. do. 7 1/2 ct. cur.		
Dominion 6 1/2 ct. stock		111
Dominion Bonds		
Montreal Harbour		103 104
Do. Corporation 6 1/2 ct. 1891	100 102	101 102
Do. 7 1/2 ct. Stock	114 117	
Quebec Water Works 6 1/2 ct.		
Toronto Corporation 6 1/2 ct., 20 years	97 1/2	
Kingston City, 6 1/2 ct., 1872		
County Debentures	100 102	
Township Debentures	96 98	

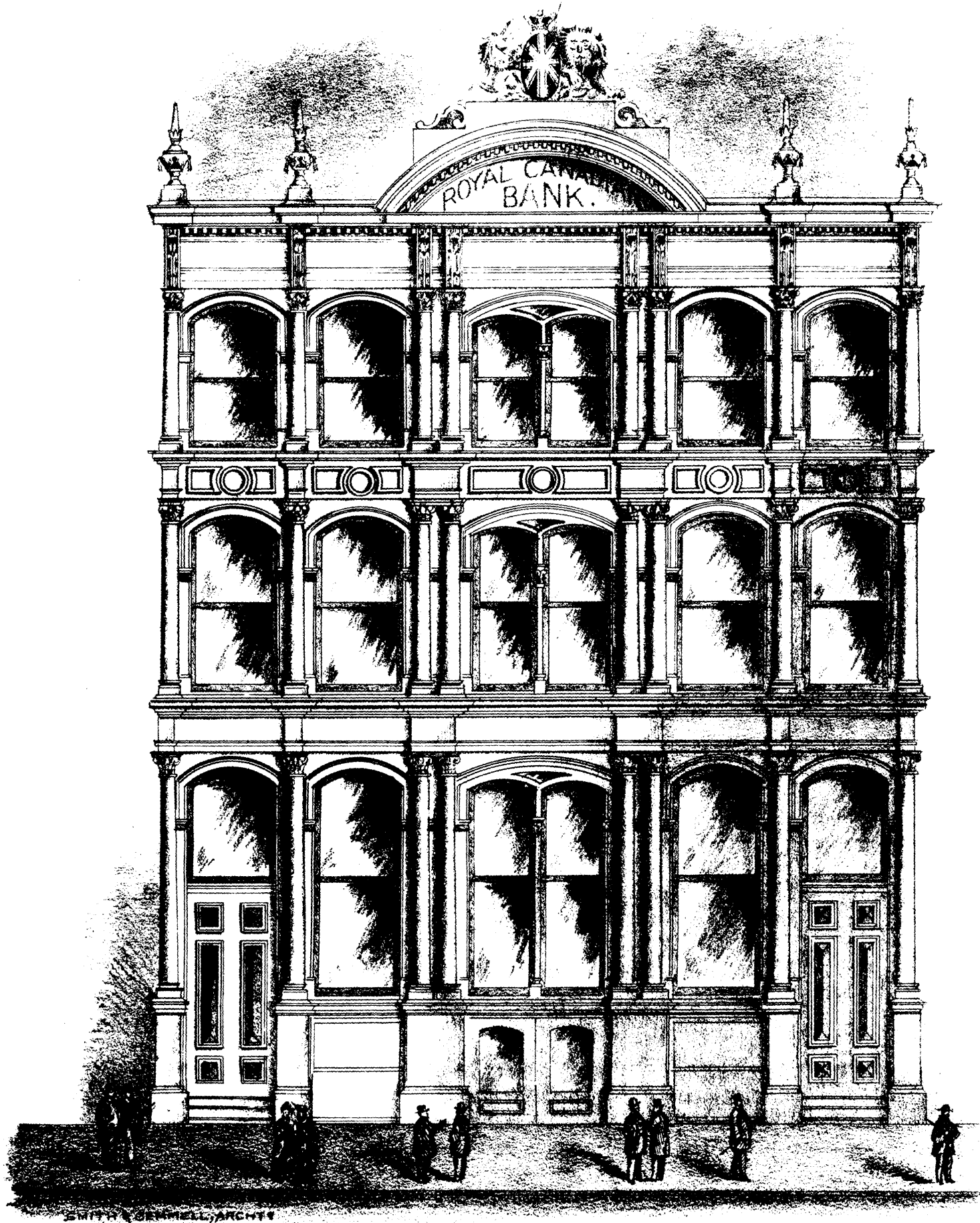
EXCHANGE.

	Toronto.	Montreal.
Bank on London, 60 days	9 1/2 9 1/2	9 1/2 9 1/2
Private do.	8 1/2 8 1/2	8 1/2 8 1/2
Bank on New York	9	9 10
Private do.		
Gold Drafts do.		
America Silver		par to 1-16 p. c.

PRODUCE.

Comparative Prices in Toronto Market.

	1871.		1871.		1870.		1869.		1868.	
	WEDNESDAY, Jan. 10.	WEDNESDAY, Jan. 3.	Jan. 10.	Jan. 3.	Jan. 10.	Jan. 10.	Jan. 10.	Jan. 10.	Jan. 10.	
Wheat, Fall... 60 lbs.	1 23 1 24	1 25 1 28	1 15 1 22	0 84 0 88	1 10 1 12					
" Spring	1 30 1 32	1 18 1 22	1 13 1 15	0 62 0 64	1 00 1 12					
Barley..... 43 lbs.	0 60 0 68	0 60 0 67	0 50 0 60	0 50 0 54	0 50 0 54					
Oats..... 34 lbs.	0 43 0 44	0 43 0 44	0 41 0 42	0 28 0 30	0 25 0 27					
Peas..... 60 lbs.	0 62 0 67	0 65 0 67	0 68 0 70	0 50 0 50	0 51 0 52					
Flour, No. 1, Super. brl.	5 50 0 00	5 40 5 45	5 20 5 30	3 85 4 50	4 50 5 50					
" Fancy..... brl.	5 00 5 70	5 60 5 65	5 40 5 50	3 90 4 00	4 90 5 00					
" Extra..... brl.	5 00 5 00	5 75 5 80	5 00 5 25	4 40 4 50	5 20 5 30					
Oatmeal..... brl.	4 70 4 80	4 60 4 90	0 00 0 00	3 70 3 90	6 00 6 25					
Pork, Mess..... lb.	15 00 16 00	14 50 0 00	19 00 20 00	26 00 26 00	21 00 22 00					
Butter..... lb.	0 14 0 19	0 12 0 19	0 13 0 18	0 15 0 18	0 20 0 23					
Hides, green... 100 lbs.	0 12 0 19	8 00 8 50	0 00 7 00	6 00 7 00	6 00 7 00					



ROYAL CANADIAN BANK, FRONT STREET, TORONTO.

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Fire and Marine Insurance.

THE BRITISH AMERICA

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Corner of Church and Court Streets,
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THOS. WM. BIRCHALL,

Manager.

23-17.

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Life Insurance Company of Hartford, Conn.

THE ÆTNA IS NOT SURPASSED IN ECONOMIC management in financial ability, in complete success, in absolute security, by any company in the world.

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LOW CASH RATES,

ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM,

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CAPITAL.....\$2,500,000 Stg

MORLAND WATSON & Co., Gen'l Agents for Canada FRED. COLE, Secretary.

39-17

W. M. WESTMACOTT, Agent at Toronto.

Insurance.

ROYAL

Insurance Company.

FIRE AND LIFE.

CAPITAL.....£2,000,000 Stg

ANNUAL INCOME, over.....£800,000

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INVESTED FUNDS (approximately)..... 400,000

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AND

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This Company has been established to conduct the following business, and thus supply a want greatly felt by Property-holders, Capitalists, and others.

GUARANTEE OF RENTS.—1. To guarantee the rents of every description of rentable property, thus securing to property-owners their income at fixed periods, as reliably as if invested in Government Securities or Bank Stock.

PROCURING LOANS.—2. To obtain loans at short dates, and for temporary purposes, offering a confidential and reliable channel for negotiation.

INVESTMENTS.—3. To sell or purchase land and house property, mortgages, stocks and shares, marketable and other securities, and if so agreed to guarantee the interest and principal of investments.

TO PROPERTY HOLDERS AND INVESTORS.

This Company originated in the difficulty experienced by some of its stockholders in renting, collecting rents, insuring and repairing their own houses, &c., during absence abroad and even while at home, when absorbed in professional or mercantile business. House and Land Agents offer their services, it is true, but they act as individuals, and on individual responsibility only. They guarantee nothing. If honest, intelligent, and capable, you may have nothing to complain of; if deficient in either point, you may find your houses dilapidated, vacant, or badly rented; or your accounts with your agent may not be satisfactory, and you have no remedy.

On the other hand, a Company, with an efficient Staff, the supervision of a Board of Direction, and a sufficient capital to ensure responsibility and watchfulness, may not only undertake to let, repair, insure, collect rents, invest monies, sell and buy Lands and Houses, for absent capitalists and owners, but to guarantee the income or profit which may result. It is believed that even property owners, residing permanently in this country, will find it profitable to use the Agency of this Company in the management of their houses and estates.

An organized staff of officers, combining the best legal and professional skill, an extensive local experience, with a common business centre, must possess great advantages over individuals, acting for others or for themselves, obliged to employ professional assistance in each case, or risk the consequences of acting without it.

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CANADA

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THE RECENT FAILURES OF INSURANCE Companies, and the discoveries of frauds in their accounts and securities, naturally causing anxiety, it will be satisfactory to assurers in the

CANADA LIFE

to know that in every means are adopted to secure accuracy and faithfulness in its accounts and statements, as well as for the

SECURITY AND SAFE CUSTODY

of its funds and property. This may be seen by the following documents:

1st. The report by a COMPETENT AND SKILFUL AUDITOR, showing that the books, accounts, and securities are accurately and safely kept.

2nd. The Report by a Committee of Directors, showing that they have SEEN and IDENTIFIED the VARIOUS SECURITIES held by the Company, and that these are valuable for the sums they represent.

3rd. The report and valuation of the position of the Company by the highest and most competent actuarial authority, the

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General Agent for Eastern Ontario,

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BRITON MEDICAL

And General Life Association,

with which is united the

BRITANNIA LIFE ASSURANCE COMPANY,

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ANNUAL INCOME, £220,000 STG.:

Yearly increasing at the rate of £25,000 Sterling.

THE IMPORTANT AND PECULIAR FEATURE originally introduced by this Company, in applying the periodical Bonuses, so as to make Policies payable during life, without any higher rate of premiums being charged, has caused the success of the BRITON MEDICAL AND GENERAL to be almost unparalleled in the history of Life Assurance. Life Policies on the Profit scale become payable during the lifetime of the Assured, thus rendering a Policy of Assurance a means of subsistence in old age, as well as a protection for a family, and a more valuable security to creditors in the event of early death: and effectually meeting the often-urged objection, that persons do not themselves reap the benefit of their own prudence and forethought.

No extra charge made to members of Volunteer Corps or services within the British Provinces.

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AGENCY ESTABLISHED IN CANADA IN 1804. Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

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Life Assurance Company

ISSUE Policies on all the most approved methods. This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assurance are self-sustaining, yet lower than others on the participating plan. There being no Stock-holders, all advantages go to the benefit of Policy-holders. Dividends declared yearly after Policies are three years

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Invested Funds upwards of £1,000,000 Sterling.

THIS INSTITUTION DIFFERS FROM OTHER Life Offices, in that the BONUSES FROM PROFITS are applied on a special system for the Policy-holder's personal benefit and enjoyment during his own lifetime, with the option of large bonus additions to the sum assured. The Policy-holder thus obtains a large reduction of present outlay, or a provision for old age of a most important amount in one cash payment, or a life annuity, without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.

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Assurance Company,

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FIRE AND MARINE.

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Insures only Non-Hazardous Property at low rates.

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Aug. 15-17T

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THIS COMPANY IS ESTABLISHED FOR THE Insurance of Dwelling-houses and non-hazardous property in Cities, Towns, Villages, and Country.

Applications for Insurance made through any of the Agents.

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JAMES JOHNSON, Secretary-Treasurer.

Insurance.

Liverpool and London and Globe

Insurance Company.

Capital, Surplus, and Reserved Funds.....\$17,005,026

Life Reserve Fund.....9,865,100

Daily Cash Receipts.....20,000

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HENRY STARNES, Esq., Deputy Chairman, (Manager Ontario Bank.)

E. H. KING, Esq., (General Manager Bank of Montreal.)

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THOS. CRAMP, Esq., Merchant.

FIRE INSURANCE RISKS TAKEN AT MODERATE rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various convenient modes (applicable alike to business men and heads of families) of securing this desirable protection.

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WILLIAM HOPE, Agent Life Department, 18 King Street East.

G. F. C. SMITH,

Chief Agent for the Dominion,

17

Montreal.

North British and Mercantile

Insurance Company.

ESTABLISHED 1809.

CAPITAL.....£2,000,000 Stg.

INVESTED FUNDS.....2,838,118 18s. 8d. Stg.

The £6 ss. paid shares of this Company are now quoted on the London Stock Exchange at £28 10s. Stg.

Fire and Life Insurances effected on the most favorable terms.

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GRANTS INSURANCES ON ALL DESCRIPTION of Property against Loss or Damage by FIRE. It is the only Mutual Fire Insurance Company which assesses its Policies yearly from their respective dates; and the average yearly cost of insurance in it, for the past three and a half years, has been nearly TWENTY CENTS IN THE DOLLAR less than what it would have been in an ordinary Proprietary Company.

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A large Liverpool, (Eng.) firm write to their correspondents on this side: "That is an excellent paper you send me; see that it is maintained at all hazards."

An intelligent merchant in the County of Elgin, Ont., says: "I find your paper invaluable to a business man, and would not be without it."

Another dates his letter from the village of Dresden, Ont., encloses two years' subscription, and adds: "I esteem your paper highly, and trust it will prove as profitable to its proprietors as it is useful to the business man."

One of the best known firms in Peterboro' express themselves thus: "Keep that paper up. It is the soundest paper in Canada, and we read it with more interest than any other that we subscribe for."

A merchant in Glasgow, Scotland, writing under date of 9th November last, to notify us of the miscarriage of certain numbers in the mail, winds up thus: "I have long got THE MONETARY TIMES, and think it is a most excellent commercial paper; the views advocated in it are thoroughly sound and wise, and the information valuable to all business men."

"THE RAILWAYS OF CANADA."

For 1870-71.---200 Pages, Price \$2 per Copy,

Shewing the progress, mileage, cost of construction, the stocks, bonds, traffic, earnings, expenses, and organization of the Railways of the Dominion. Also, an interesting sketch of the difficulties incident to transportation in the pre-railroad days,

By J. M. and E. Trout.

THIS work has been warmly received by all interested in railway enterprise, as it is the only book from which the ample information it affords on Canadian Railways can be derived. We subjoin a few extracts from notices of the press:—

"THIS is a most useful book of reference for English dealers in Canadian Railway Securities. It shows at a glance the progress, mileage, cost of construction, stocks, bonds, traffic, earnings, expenses, and organization of the railways of 'The Dominion.' We have no such book in England, and we very much want such an one. They manage these things much better across the Atlantic. An amusing description of the condition of travelling in Canada anterior to railways reminds us of the present condition of Indian travelling, and the expense of carriage of goods where railways do not exist."—*Investor's Guardian*, London, Eng.

"THE BOOK is most valuable and timely."—*United States Mining and Railroad Journal*.

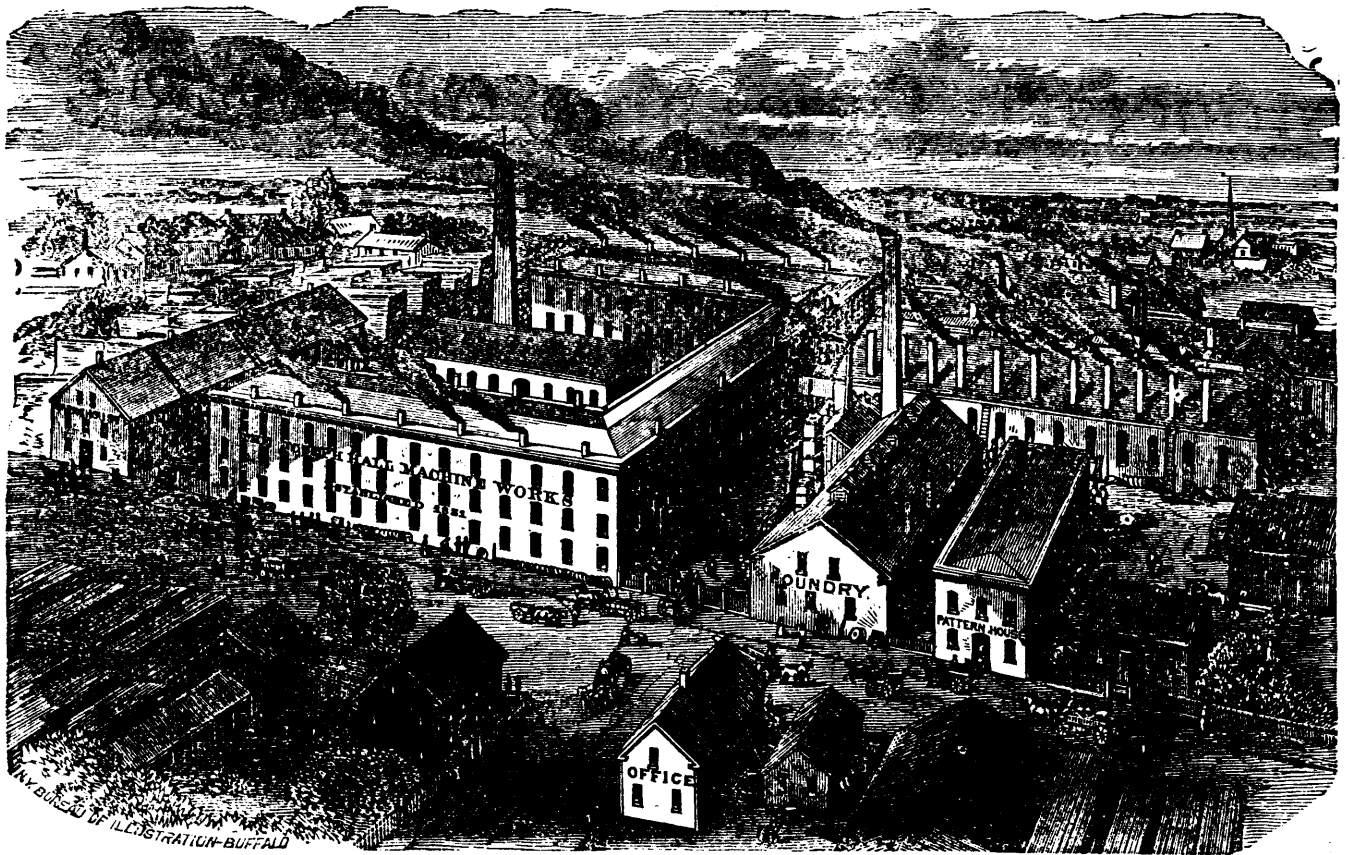
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Cash and Cash items 77,289 50
In hands of Dominion Government 25,000 00

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Life Insurance Company,

HARTFORD, CONN.

JUNE 15TH, 1871.

ASSETS, securely invested.....\$6,554,476 54
SURPLUS, free of all liabilities..... 1,761,147 19
Ratio of Assets to Liabilities larger than that of any other Company of equal age, being

140.68 of Assets to every 100 of Liabilities.

DIVIDENDS paid to Policy-holders.....\$1,255,593 65
INCOME for the year..... 2,937,939 83

As indicating the uninterrupted and rapid increase of the business of the Company, the following statement is given, comparing the business of 1868 and 1871 respectively.

	No. of Policies Issued.	Income.	Assets.
1868.....	7,167	\$1,445,211.50	\$2,992,840.11
1871.....	9,107	2,937,939.83	6,554,476.54

And in the same period of time the yearly Dividends paid to policy-holders have been increased from

\$85,382.00 to \$585,364.00.

Thus it appears that while there has been so large an increase in Dividends within the past three years, the Company has still been able to nearly three-fold its Assets, as well as to maintain a large and regularly accumulating Surplus over all Liabilities. And it is to be further considered, that within the same time there has been paid in losses by death the sum of

\$1,258,566.00.

These facts afford sufficient evidence that the Company is, in all particulars, ever watchful of the present interests of policy-holders, in order that in the end it may not only be just, but liberal toward them.

That the business of the Company is managed with strictest economy, is indicated by the fact that notwithstanding the large increase in business the expenses have been in inverse proportion, as will be seen by the following table:—

	1870.	1869.	1868.	1867.
Ratio of Expense to Prem. Receipts	17.39	19.27	19.67	22.53
Ratio of Expense to Gross Receipts	15.41	17.20	18.07	20.33

As evidence of the special care taken by the Company in the selection of risks, it is sufficient to state that its ratio of losses paid to amount at risk, is smaller than that of any other Company of equal age, namely, 0.91.

Since the commencement of business, the Company has issued more than,

47,000 POLICIES,

and has paid in losses

Nearly Two Million Dollars

To the families of those who have deceased while members of the Company.

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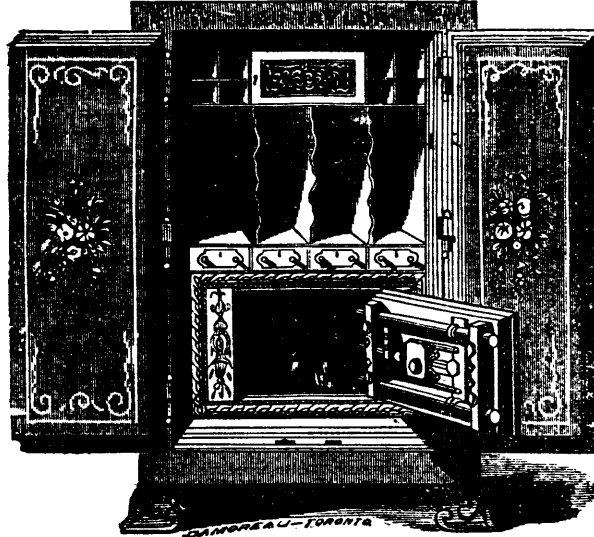
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