

# THE MONETARY AND COMMERCIAL TIMES.

## INSURANCE CHRONICLE.

VOL. IV—NO. 13.

TORONTO, ONT., FRIDAY, NOVEMBER 11, 1870.

SUBSCRIPTION,  
\$2 a Year.

THE LEADING WHOLESALE TRADE OF  
TORONTO.

**JOHN MACDONALD & Co.,**

ARE RECEIVING,  
BY EACH STEAMER,  
LARGE  
**RE-ORDERS**  
FOR  
EVERY DEPARTMENT.

JOHN MACDONALD & Co.

Toronto, Oct. 4, 1870.

32-ly

FALL, 1870.

**J. GILLESPIE & CO.,**

MANUFACTURERS

AND IMPORTERS

HATS,

CAPS, and

FURS;

GLOVES,

MITTS,

AND GAUNTLETS,

BUFFALO ROBES.

41 YONGE STREET,

33-ly]

TORONTO.

THE LEADING WHOLESALE TRADE OF  
TORONTO.

**A. R. McMASTER  
and BROTHER.**

32 YONGE STREET, TORONTO.

OPENED OUT

A FULL ASSORTMENT

OF

FALL AND WINTER GOODS,

ON TUESDAY, 14th INSTANT,

After which date they will be glad to see their  
Customers and Friends.

BEAVER MILLS COTTON YARN.

BEAVER MILLS COTTON BAGS  
TO ORDER.

OFFICES:

102 Cross St., Albert Square, Manchester, and } England.  
Alexander Building, James Street, Liverpool, }

Toronto, September, 1870.

32-ly

**REFORD & DILLON,**

TEA MERCHANTS,  
GENERAL GROCERS.

FRESH GOODS REGULARLY RECEIVED.

STOCK AND ASSORTMENT

LARGE AND ATTRACTIVE.

WE SOLICIT A

SPECIAL AND EARLY EXAMINATION  
OF OUR

TEAS. JUST ARRIVED.

Ex Ship "J. S. STONE,"

NEW YORK, FROM SHANGHAI

REFORD & DILLON.

Toronto, 1870.

32-ly

THE LEADING WHOLESALE TRADE OF  
TORONTO.

**GORDON, MACKAY & Co.**

IMPORTERS & MANUFACTURERS.

Have now received their usual supply of

**FALL GOODS**

SELECTED IN THE

VARIOUS MARKETS OF THE WORLD,

AND WHICH THEY

OFFER ON LIBERAL TERMS.

Also, constantly receiving the Products of the now  
**CELEBRATED LYBSTER COTTON MILLS.**

The great superiority of those Goods over Imported  
or Foreign, render them worthy of the  
notice of the Trade.

THEY ARE MADE FROM PURE AND

**Long Stapled American Cotton,**

PERFECTLY FREE FROM ALL

STIFFENING, SIZING & CHEMICAL PREPARATION  
that improve appearance, but destroy the fibre.

They are also noted for

THEIR GREAT BLEACHING QUALITIES

GORDON, MACKAY & Co.

Toronto, March 24, 1870.

32-ly

**MOFFATT, MURRAY & BEATTIE,**

ARE RECEIVING AND OPENING OUT

THEIR FALL SHIPMENTS

OF

**STAPLE AND FANCY DRY GOODS.**

The Stock has been selected with great care in the

BRITISH AND FOREIGN MARKETS.

And will be found worthy of the attention of Trade.

FULL LINES OF

AMERICAN & CANADIAN MANUFACTURES.

Close Prices to Cash and Short Credit Buyers

DUNDAS COTTON,

FULL LINES

DUNDAS YARN,

AT

DUNDAS BAGS,

MILL PRICES.

Nos. 36 & 38 Yonge Street Toronto.

MOFFATT, MURRAY & BEATTIE.

Toronto, August, 1870.

32-ly

THE LEADING WHOLESALE TRADE OF  
TORONTO.**Jno. Charlesworth & Co.,**

Received, ex "Atlas" and "Peruvian,"

PRINTS,

STRIPED SHIRTINGS,

HEATHER DENIMS,

BROWN HOLLANDS,

PAPER COLLARS,

FANCY FLANNELS,

UMBRELLAS,

FLOWERS &amp; FEATHERS.

JNO. CHARLESWORTH &amp; CO.,

44 Yonge Street,

and 3 Wellington Street, Toronto.

**Winans, Butler & Co.**

## COMMISSION MERCHANTS,

DEALERS IN

FOREIGN AND DOMESTIC WOOLS,

GRAIN AND FLOUR.

Cash advances made on consignments. Agents for Stocks  
celebrated Lubricating Machine Oils.

77 Front Street, Toronto and

Division Street, Cobourg

**Brown Brothers,**

## ACCOUNT-BOOK MANUFACTURERS,

Stationers, Book-Binders, Etc.,

66 and 68 King Street East, Toronto, Ont.

ACCOUNT Books for Banks, Insurance Companies  
Merchants, etc., made to order of the best materials  
and for style, durability and cheapness unsurpassed.A large stock of Account-Books and General Stationery  
constantly on hand. 3-1y**Cleverdon & Coombe,**

Have received several large shipments of

## CHINA, GLASSWARE, AND EARTHENWARE,

To which they invite the attention of buyers.

ENGLISH GLASS AND CHINA WAREHOUSE,

No. 8 Adelaide Street East,

TORONTO.

43-1y

**Ridout, Aikenhead & Crombie,**

(Late Ridout Brothers &amp; 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.

**The British American Commercial  
College,**

COR. OF KING &amp; TORONTO-STREETS, TORONTO.

THIS old-established and thoroughly reliable Institution  
affords unequalled facilities for obtaining a

THOROUGH BUSINESS EDUCATION,

or instruction in any of the following branches:

Book-Keeping, by Double and Single Entry; Banking,  
Commission, Steamboating, Insurance, Commercial  
Law, Commercial Arithmetic, Business  
Practice, Business Correspondence,  
Spelling, Penmanship, Telegraphy, &c., &c., &c.

41-1y

ODELL &amp; TROUT.

THE LEADING WHOLESALE TRADE OF  
TORONTO.**THOMAS LAILEY & Co.,**

IMPORTERS

AND

WHOLESALE CLOTHIERS.

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,

TORONTO.

**ELLIOT & COMPANY,**

No. 3 FRONT STREET, TORONTO,

(Formerly of Lyman Elliot & Co., successors to  
Dunspaugh & Watson.)THE attention of Druggists, Manufacturers, and General  
Merchants is invited to their Stock in the following  
Departments:

|                       |                          |
|-----------------------|--------------------------|
| Drugs,                | Chemicals,               |
| Dye-Staffs,           | Brushes, all kinds,      |
| Corks,                | Druggists' Sundries,     |
| Spices,               | Pure Wines and Spirits,  |
| Surgical Appliances,  | Patent Medicines,        |
| Perfumery,            | Fancy Soaps,             |
| Colours, Dry,         | Colours in Oil,          |
| Naval Stores,         | Oils,                    |
| Varnishes,            | Earthenware,             |
| Flint Bottles,        | Green Bottles,           |
| Druggists' Furniture. | Manufacturers' Supplies. |

AGENTS FOR CONVERSE'S EXTRA CALCINED  
PLASTER.

Manufacturers of White Lead in Oil, Chemicals and Phar-  
macetical Preparations. Every requirement for new  
shops and re-fitting. Orders solicited. Lists mailed on  
application.**GOODERHAM & WORTS,**

DISTILLERS, MALSTERS &amp; MILLERS.

MANUFACTURERS OF

PURE SPIRITS,

ALCOHOL,

OLD RYE,

TODDY AND

MALT WHISKIES.

MALT FOR BREWERS,

AND

"TEA ROSE" FLOUR.

**John Morison,**

IMPORTER OF

Teas, Groceries, Wines and Liquors,

38 &amp; 40 WELLINGTON STREET,

TORONTO.

Toronto, May 13, '70.

## LEADING MANUFACTURERS.

**WILSON, BOWMAN & Co.,**

## SEWING MACHINE

MANUFACTURERS,

HAMILTON, ONT.

THIS FIRM MANUFACTURES THE CELEBRATED

LOCKMAN PATENT

FAMILY

SHUTTLE SEWING MACHINE,

WHICH HAS ALL

THE LATEST IMPROVEMENTS

AND IS SOLD AT

VERY LOW RATES.

AGENTS WANTED. Address

WILSON, BOWMAN &amp; Co.,

HAMILTON, ONT.

**CHARLES D. EDWARDS,**

MANUFACTURER OF

## FIRE-PROOF SAFES,

SALESROOM—19 VICTORIA SQUARE,

MONTREAL.

LOCAL AGENTS.

|                       |               |
|-----------------------|---------------|
| A. K. DOOMER.....     | Toronto.      |
| A. McKEAND.....       | Hamilton.     |
| A. G. SMYTH.....      | London.       |
| GEO. HAY.....         | Ottawa.       |
| CHINIE & BEAUDET..... | Quebec.       |
| D. STARR & SONS.....  | Halifax, N.S. |

**RICE BROTHERS,**

PAPER COLLAR MANUFACTURERS,

MONTREAL.

MESSRS. RICE BROS. have constantly on hand all  
styles of Gent's Paper Collars, Cuffs, Fronts, &c.  
Also, Ladies' Collars and Cuffs, which are manufactured  
in the neatest possible manner, from the best material,  
imported from London and Germany. New styles just  
being completed. 36-1y**Mulholland & Baker,**

IMPORTERS OF

HARDWARE, IRON, STEEL, TIN PLATES, CANADA  
PLATES, GLASS, &c., &c.

419 and 421 St. Paul Street,

Yard Entrance—St. Francois Xavier Street.

**Robert Mitchell,**

COMMISSION MERCHANT AND BROKER,

24 Sacrament Street, Montreal.

Drafts authorised and advances made on shipments of  
Flour, Grain, Pork, Butter, and General Produce, to my  
address here.Advances made on shipments to Europe.  
The sale and purchase of Stocks and Exchange wi  
receive prompt attention.

**THE LEADING WHOLESALE TRADE OF HAMILTON.**

**BUCHANANS, BINNY & MCKENZIE**

Have now received and opened the greater portion of their

**FALL IMPORTATIONS**

OF

**STAPLE AND FANCY DRY GOODS,**

FROM THE

**EUROPEAN MARKETS,**

And with further shipments immediately arriving, we shall have full assortments opened out by

**THURSDAY, 1st SEPTEMBER.**

Our stock will be found fresh and new in every line, and to indicate great care and judgment in the selection. In

**STAPLE COTTON GOODS,**

having purchased after the fall in price caused by the European War, we are able to offer the best value in the market.

Full lines open of

**CANADIAN TWEEDS, KNITTED GOODS, AND BLANKETS.**

Also, at reduced Mill Prices.

**DUNDAS COTTONS,**

Do. Do. **YARNS,**

Do. Do. **BAGS,**

**BUCHANANS, BINNY & MCKENZIE,**

HAMILTON, 23rd August, 1870. 34-1y

**Thomson, Birkett & Bell,**

(Successors to Young, Law & Co.)

**WHOLESALE DRY GOODS,**

HAMILTON,

**DUNDAS MANUFACTURES.**

at Reduced List of 7th October.

**James Turner & Co.,**

**SCOTCH REFINED SUGARS,**

**YELLOWS IN TIERCES, Nos. 2½ and 3, and CRUSHED A IN TIERCES.**

For sale by

**JAMES TURNER & CO.**

by HAMILTON, ONT.

**THE LEADING WHOLESALE TRADE OF MONTREAL.**

**S. H. May & Co.,**

Importers and Dealers in

**PAINTS, OIL, VARNISH, &c**

CHANCE SMITHWICK, 26 AND 21 OR

**STAR, DIAMOND STAR, AND DOUBLE THICK GLASS.**

17 July 70 274 St. Paul st., Montreal.

**W. & F. P. Currie & Co.,**

100 GREY NUN STREET, MONTREAL,

Importers of

**IRON, TIN, STEEL, BOILER PLATES,**

GALVANIZED IRON, CANADA PLATES, BOILER TUBES, GAS TUBES, IRON WIRE

Gas Tube Fittings, Boiler Rivets, Gauge Glasses, Paints 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-

**THE LEADING WHOLESALE TRADE OF MONTREAL.**

**David Torrance & Co.,**

**EAST AND WEST INDIA MERCHANTS,**

**EXCHANGE COURT,**

**MONTREAL.**

Montreal, May 9, 1870. 10Ja71

**James Robertson,**

**METAL MERCHANT,**

AND MANUFACTURER OF

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

Also, Circular, Gang, Cross Cut, and other Saws.

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

**Crathern & Caverhill,**

61 St. Peter Street,

**IMPORTERS OF HARDWARE, IRON,**

**Steel, Tin Plates, &c.,**

**WINDOW GLASS, PAINTS AND OILS.**

AGENTS:—Victoria Rope Works, 1 July 71. Vieille Montagne Zinc Company.

**Established 1818.**

**SAVAGE, LYMAN & Co.**

**FINE Watches, and Rich Jewellery, Silver and Electro-Plated Ware, French Clocks and Bronzes.**

**CATHEDRAL BLOCK, 271 NOTRE DAME STREET, MONTREAL.**

N. B. Sole Agents in Canada for the celebrated ULYSSE NARDIN WATCH. 52-1y

**J. A. Mathewson,**

202 MCGILL STREET AND LONGUEUIL LANE,

**TEAS AND GENERAL GROCERIES,**

Stock and assortment kept large and attractive.

ORDERS CAREFULLY EXECUTED. 1y

**Joseph Gould,**

(SUCCESSOR TO GOULD & HILL)

IMPORTER OF THE

**CELEBRATED CHICKERING, STEINWAY,**

**AND OTHER PIANOFORTES,**

AND THE WELL-KNOWN

**MASON & HAMLIN CABINET ORGANS.**

115 GREAT ST. JAMES STREET, MONTREAL. 25Aug70

**N. S. Whitney,**

IMPORTER OF FOREIGN LEATHER, ELASTIC

WEBS, PRUNELLAS, LININGS, &c.,

14 St. Helen Street, Montreal. 1Ja71

**A. Ramsay & Son,**

Importers of

**OILS, PAINTS, VARNISHES, BRUSHES, &c.,**

Rolled, Rough and Polished Plate Glass, English and German Sheet Glass, Glaziers' Diamonds,

**GOLD AND SILVER LEAF BRONZES, &c.**

37, 39 & 41 Recollet Street,

**MONTREAL.**

**THE LEADING WHOLESALE TRADE OF MONTREAL.**

**GREENE & SONS.**

**BUFFALO ROBES,**

**COLLECTION OF 1870.**

**FRESH SKINS.**

**THE FIRST DIRECT IMPORTATION**

FROM

**HUDSON BAY TERRITORY.**

Our Collection is THE BEST we have had for many years.

**GREENE & SONS.**

517, 519, 521, 523 and 525 St. Paul Street,

**MONTREAL.**

**FERRIER & Co.,**

**IRON AND HARDWARE MERCHANTS,**

**ST. FRANCIS XAVIER STREET,**

**MONTREAL.**

AGENTS FOR:

Windsor Powder Mills.

La Torta Rope-Walk.

Burrill's Axe Factory.

Sherbrooke's Safety Fuse. 31Dec70

**Chapman, Fraser & Tylee,**

Successors to Haultain, Tylee & Co.,

**WHOLESALE WINE, GENERAL AND**

**COMMISSION MERCHANTS.**

Feb71

19 Hospital Street.

**W. R. Ross & Co.,**

**GENERAL MERCHANTS,**

AND IMPORTERS OF

**TEAS AND GENERAL GROCERIES,**

464 & 466 St. Paul Street,

**MONTREAL.**

**Angus Logan & Co.,**

**PAPER MANUFACTURERS,**

AND

**WHOLESALE STATIONERS.**

373 St. Paul Street.

**Mercantile Summary.**

By a cable despatch from England, the death of Mr. Andrew Law, of the firm of Law, Young & Co., of Montreal, is announced.

THE RECEIPTS of Canada barley at Oswego, from opening of Navigation to 1st November were 2,083,552 bushels; during October they were 1,518,031 bushels.

THE LEADING WHOLESALE TRADE OF  
TORONTO.

Canada Confectionary and Biscuit  
Works.

**William Hessin,**  
WHOLESALE CONFECTIONER  
AND  
BISCUIT MANUFACTURER.

OFFICES AND FACTORY:  
No. 7 FRONT STREET,  
TORONTO.

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

THE LEADING HOUSE IN TORONTO FOR  
PAPER GOODS, all kinds.  
GENTS' FURNISHINGS.  
TAILORS' TRIMMINGS.  
KNITTED WOOL GOODS.  
CORSETS AND UNDER-SKIRTS.  
HABERDASHERY, and

GENERAL SMALL WARES,

Also the leading Manufactory in Ontario for all kinds of  
HOOP-SKIRTS.

Warehouse—43 YONGE STREET.

**Robert McPhail,**

IMPORTER OF

ENGLISH, FRENCH AND GERMAN  
FANCY GOODS,

STATIONER, SCHOOL BOOK PUBLISHER  
and Blank Book Manufacturer.

8 FRONT STREET, TORONTO.

A SURVEY is being made with the object of finding the best route for the construction of the proposed Bay Verte Canal. It is stated that three practicable routes have been found from the Bay of Fundy side, and that these are reduced to two as they approach the Gulf of St. Lawrence. The construction of this work would be an immense gain to our commerce, and it is hoped that the project will receive the best attention of the Canal Commission which is about to take the whole subject up.

THE IMPORTS at the port of Toronto for the month of October show a further remarkable increase on the figures of last year. Dutiable goods to the value of \$776,260 were imported, against \$492,165 last year, showing an increase of \$284,095, or nearly 60 per cent. In free goods there was only a slight increase. The totals for the month compare thus: Oct., 1870, \$398,465; Oct., 1869, \$612,324. The imports for the previous nine months were \$6,702,352 this year, and \$5,364,958 last year, to which, adding the totals for October, we have, as the total importations of this year, \$7,478,612, against \$5,857,173 last year, showing an increase this year of \$1,623,535.

THE LEADING WHOLESALE TRADE OF  
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, TORRANCES & 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, Maracibo, Laguayra and Rio.  
SUGARS—Tierces and barrels Scotch Refined. Barrels Bright Porto Rico.  
Also, now landing, 25 cases German Cigars,  
CRAMP, TORRANCES & CO.,  
11-ly 10 Wellington St. East.

**THOMAS GRIFFITH & CO.,**

WHOLESALE GROCERS,

WINE AND

SPIRIT MERCHANTS,

37 AND 39 FRONT STREET,

TORONTO, ONTARIO.

12-ly

MENTION was made last week of the disappearance of a Whitty trader who became involved in grain speculations. The party referred to—Mr. Thwaites—has not yet turned up, though some one or two persons at least are anxiously enquiring after him. The secret of his "taking off" is an adverse turn in the barley market, a cause to which more than one other dealer can ascribe serious financial inconveniences. There is a class that always will speculate and speculate recklessly and without capital, and no amount of moralizing can deter them; but so long as that is the case, there will be embarrassments, failures and abscondings. The banks only have the power to cure this evil; its continuance depends upon their countenance and patronage; they encourage men without capital or credit as against the legitimate trade, and the consequences are usually disastrous to all but the banks themselves, who are usually well secured.

**CREDIT.**

Men of business who are engaged in the retail trade often become victims to their own vanity, or at least to a mistaken idea, by supposing that an accumulation of names in their books is an indication of a prosperous business. This is a great and fatal mistake. That there is a certain line to be drawn, a proper discrimination to be used in giving and refusing credit to purchasers, is something which every retailer will allow. The proper limit can only be made according to each one's judgment and circumstances. But too often the judgment is sacrificed to the desire of making a large show, and an ambition to use names as customers, whereas the safer method of a cash busi-

ness with a limited number of good debtors is almost entirely ignored. The difficulty, it is said, everywhere exists of just how far a retailer should go in giving and refusing credit to purchasers. For, on the one hand, the name of giving credit will very likely bring numerous applications for goods, and the store will be filled from morning to night with parties who will occupy the time of salesmen in examining goods, explaining their present peculiar circumstances, or their perfect ability to pay for the goods they have selected and so much need, and by appearances and conversational powers induce the salesmen to enter their names on their books. On the other hand, if credit is constantly denied, and cash be the terms positively demanded, then the number of customers becomes reduced, and sales are lost, by competing parties meeting the wishes of those who "want time" for payment. Every tradesman has something to say on this matter, which becomes more or less difficult, according to his own circumstances and sphere of business.

But is there, or should there be, any real difficulty? Is there no line of conduct a retailer can pursue, which will enable him to please his customers, and at the same time secure himself from imposition? A cash business is everywhere a safe business; but are there not exceptions to be made, where credit can be given without loss of reputation or detriment to the firm. These are queries which some have endeavored to answer; and the very attempt at a solution has perplexed many a wise and long head. To give our own ideas upon this subject would, perhaps, open us to a charge of egotism or incompetency to judge of the many peculiarities which occur in each man's business; but at least we can suggest that in nine cases out of ten there can be a balance made with seller and customer, which will secure the one and blind the other, by enforcing a fair, open, explicit negotiation at the time of purchase. "Send these goods to my residence," says one, and the goods are delivered with a bill for payment. But at this time something occurs whereby payment is not immediately secured, and the question arises, should the goods be left or brought away. Now, at the time of purchase, it should have been distinctly understood to what particular party the bill was to be sent, who was responsible, in fact, and where that party transacted business. This ascertained to be correct, and the goods delivered, the party to whom the bill is made out and rendered becomes responsible, and the amount can be collected, if necessary, by legal measures. In assuming that the party is unknown, inquiry and investigation may be used, with caution and propriety, prior to the goods being made up; but even here the seller may be misled, and after all has been said and done, trouble and loss may be the only result of the transaction. Low prices and cash sales are a good offset to numerous customers and long credit. Therefore, we say, and maintain as our opinion, that, as a general rule, the fewer names that appear on the books of debtors, the better for the business; and if caution, judgment, and sound sense are constantly exercised, then a certain amount of credit may be given without detriment, to persons of recognized honor and social stability.

—It is announced that a branch of the Bank of Montreal, will shortly be established in Manitoba.

—Mr. R. R. Grindley, manager of the Bank of British North America at St. John, N. B., has been promoted to the important position of manager of the same institution in Montreal. He will be succeeded at St. John by Mr. Thomas McLellan, at present managing the branch at St. Stephen's, and Mr. James Lockie, one of the bank's agents in New York, will go to St. Stephen's.

—A telegram from Hong Kong, dated September 1st, gives the total exports of new season's teas from China and Japan as 53,000,000 lbs., against 72,000,000 lbs., about the same date in 1869-70, and 94,000,000 lbs. in 1868-69.

**BRYCE, McMURRICH & CO.**

A LARGE PORTION

OF OUR

**FALL STOCK**

IS

NOW TO HAND, AND OPENED.

ALL DEPARTMENTS FULLY ASSORTED.

Office—34 Yonge Street, Toronto.

AND

WEST REGENT STREET, GLASGOW, SCOTLAND.

BRYCE, McMURRICH &amp; CO.

Toronto, September 6, 1870.

32-1y

THE  
**Monetary and Commercial Times.**

WITH WHICH HAS BEEN INCORPORATED

**THE MONTREAL TRADE REVIEW.**

TORONTO, CAN., FRIDAY, NOV. 11, 1870.

## OUR RAILWAY POLICY.

From private sources we have the rumour that the Dominion Government will declare a decided and vigorous railway policy at the next session of Parliament. It is stated that the Ministry are prepared to concede extensive land grants in aid of the proposed Trans-Continental Railway, from the territory not under the control of the separate provinces. We hope this rumour is correct.

Whatever personal and party hostility may exist between the people's representatives on both sides of the House, we believe that there is a remarkable unanimity of opinion in favor of taking immediate steps to bring about the early construction of this great work. It is conceded that along with the Intercolonial, the railway to Manitoba and British Columbia, will cement with bonds of iron the outlying members of this Confederacy. Without such a medium of intercommunication the political fabric we have erected is of the most brittle and unstable kind. Its very existence has been twice in serious peril already, and nothing but the best facilities of transport and travel can bring about that homogeneity which is indispensable to the stability of any political union. Such at least is the view taken of the subject by some of our soundest thinkers.

In this matter of railway development, the attitude assumed by the Government of Ontario will carry great weight, and be of the utmost practical consequence. An obstructive

policy would simply mean years of delay, if not defeat. We shall therefore watch with the utmost interest for the ministerial announcement on this subject. Within the boundaries of Ontario, there are immense tracts of wild land—wilderness indeed—which may, and ought to be made available, to the extent of our interest, in the construction of a Pacific railway. We are not about to urge that any portion of the handsome surplus which has been accumulated under the administration of Hon. John Sandfield Macdonald and his colleagues—and which does them very great credit—should be appropriated in this way. But we do maintain that the freest use ought to be made of our wild lands for the purpose of opening them up to settlement and giving them a market value; and that can best be done by means of railways. These lands will have been well disposed of, too, if we can by that means bring into the lap of Ontario the extensive trade that will flow between the Northwest territories and this Province as soon as railway communication is established, which trade is now controlled by the United States.

If these lands are never opened up till private capital and private enterprise come to the rescue, then we may as well defer all hope of such a result beyond the life of the present generation. There are objections, too, to extensive municipal aid to railway projects. Obligations are often assumed in this way which are not fulfilled and cannot be enforced, and are therefore worthless. The experience of the United States and this country all goes to show that the best and safest, and indeed the only practical way to extend railways into new sections, is by a grant of the public domain. It would be false economy on the part of this Province to withhold such grants whenever they can be made available for penetrating our northern wilderness with railways. We have the strongest hopes that the Ontario Government will be found in perfect accord with that of the Dominion, and that both will declare unequivocally for the vigorous prosecution of the Pacific Railway scheme without any further delays than such as are necessarily incident to an undertaking of such magnitude.

GOLD MINING AS A COMMERCIAL  
ENTERPRISE.

In every undertaking that has the mining of gold for its basis, there are two essential requisites to success. The first is, that there be a good mine; the second, that there be good management. In order to ascertain the former, and ensure the latter, in cases where the promoters, or some or one of them, do not

conduct the work in person, great care is necessary in the selection of an agent, or general superintendent.

The person appointed to fill this important and responsible office, should be thoroughly capable of testing the value of ores, both by fire and mill assay, of directing the work of the mine, and of adapting the manipulation of the ores to the peculiarities of their composition; as well as of determining the qualifications of workmen, and assigning each to that department in which his skill or strength can be employed to the best advantage; and generally, he must be able to take hold of and conduct the whole business of the concern in the mine, the mill, the laboratory, and the office. Above all, he should be thoroughly and incorruptibly honest, and careful to select honest subordinates.

The necessity for insisting upon this trait of character is obvious, when we consider that a piece of gold the size of a pea is worth a dollar, and observe the many opportunities afforded in the various stages of the process to dishonest employees to abstract many times the amount of their wages without the possibility of detection. There may not be many who could rival in champion speculation the agent of an English company in the Pacific region, who built a mill of his own in such a situation that the "tailings," flowed from the company's sluice-boxes directly into his own pans, and who extracted \$15 per ton out of the ore in his employers' mill, and ruined the company, and took out \$30 per ton more in his own mill, and made a fortune in a year; but the occurrence of such a circumstance goes far to prove that we have not insisted too strongly upon the importance of securing a capable and honest superintendent.

Next in importance is the chief operator, or mill-man, who should be competent to conduct the operation of reducing the ore in the most economical and beneficial manner, to keep the machinery and apparatus in good running order, and to make or direct any repairs that might be necessary in case of accident.

In the mine, there should be a competent "captain," and two good working miners, and a blacksmith. For the rest, laborers of ordinary intelligence will suffice.

The foregoing remarks and estimates apply to obtaining gold from its ores by the process of mercurial amalgamation in iron pans, and wooden or copper shoots, as that is the mode generally adopted in the mines of the Dominion. There is, however, another method of exposing the gold to the action of mercury which is employed with advantage in some of the oldest and most extensive reduction works in existence; such as the

mines of Chemnitz in Hungary, the reduction works at Freibourg in Saxony, and at the celebrated Morro Velho mine in Brazil. It consists in placing the crushed ore along with the proper quantity of quicksilver and a number of iron balls of about 1 inch in diameter in stout wooden barrels, which are made to revolve by machinery for a number of hours, after which the amalgam is taken out, and retorted over in the usual way. For a more detailed description of this process, we refer our readers to J. A. Phillip's great work on the "Mining and Metallurgy of Gold and Silver," or to Dr. Lamberne's treatise on the "Metallurgy of Silver and Lead," published in "Weale's Rudimentary Series."

There is another method of separating gold from its concomitant minerals, by the agency of chlorine gas, but as it is only applicable to clean gold in clean quartz, and fails where much lime or magnesia is present in the gangue, our description of it must needs be brief. The crushed and roasted ore is slightly damped, and placed in wooden tubs lined with a coat of pitch, a stream of chloride gas is then introduced at the bottom, and continued till the whole mass is permeated. The vessels are then closed, and suffered to remain in that state for several hours, when the gold is found to be converted into a chloride. The tubs are then filled with water which dissolves the chloride. It is then drawn off into suitable vessels, and the gold precipitated by a solution of protosulphide of iron. Though this process is somewhat more expensive than simple amalgamation, it is more satisfactory in some cases; especially for the treatment of concentrated sulphurets, as it takes out 95 to 98 per cent. of all the gold contained in the ore, while the best managed amalgamation will not take more than 70 per cent. This process is also preferable when gold occurs in combination with silver and copper, as by it the metals can be obtained in a separate form, and in a state of great purity.

#### GRAND TRUNK RAILWAY.

No public enterprise ever set on foot in this country, has been so conducive to the development and material progress of Canada as the Grand Trunk Railway. It represents an expenditure, mostly of English capital, amounting nearly to ninety millions of dollars, disbursed in the opening of a grand leading railway artery, from the eastern to the western limit of the Provinces of Ontario and Quebec. Instead of being shut up in winter, much as Manitoba now is, these provinces were provided in the construction of the Grand Trunk, with an outlet and an inlet, always open, affording ready access for

freight and travel to the outside world. It gave us a main line, with which the numerous short and cheap roads can connect, and so distribute the incalculable advantages of railway facilities to the remotest and hitherto almost inaccessible districts of Canada.

All these facts are so well understood that it is only necessary to recount them because unscrupulous and disappointed politicians do not hesitate to drag this enterprise through the mud of their party jealousies, whenever it suits the purpose of the hour; to denounce it as a "nuisance," and a failure; to decry its credit and damage its reputation in every possible way. The Grand Trunk has often passed through this ordeal, so that recent assaults have not even the grace of novelty to hide their manifest malevolence; it has been found scarcely possible to cover even with a thin veil of plausibility, their positive untruthfulness and indecency.

It is not the province of this journal to take part in the discussion of domestic politics, but we fail to see what the country can gain by any of its trading or financial institutions being made the subject of party strife. It is of the utmost consequence that the Grand Trunk should be made as efficient as capital and skill can make it. Its defective condition might inflict serious injury to merchants by damaging or delaying the transport of their goods, and what is much worse, might entail destruction of life. That our great rail-highway is not what we hope to see it, must be admitted; at the same time we insist that any discussion as to the best mode of raising its condition and giving greater efficiency to its administration, cannot be conducted with any prospect of good results, if engaged in as a side-issue in a political struggle. The policy of systematic opposition and depreciation, which is followed by those who regard this line as though it were but an outpost of their enemy—the present Government of the Dominion—can only tend to aggravate existing difficulties, and to embarrass and obstruct the efforts being made to give greater efficiency to this really national enterprise.

The Directors' report for the half-year ended June 30th, states the gross receipts for that period at £704,567, or £29,946 greater than in the previous half year. In this way the traffic has been steadily rising during the last decade, till it now promises soon to reach the immense annual aggregate of £1,500,000 sterling, or over seven millions of dollars. If the road, with such a revenue, could be worked at anything like the usual rate of expenses on English railways, the profit would be something handsome. But that is not to be anticipated, at least for many years to come.

When comparisons are made, as they often are, between the working expenses of the English railways and those of the Dominion, a number of most important considerations are left out of sight. English railways do not have to compete with the low freights and fares and luxurious accommodation of the leading American lines—a kind of competition to which any trunk line in this country is necessarily subjected. With expenses of necessity much greater, the Grand Trunk does not obtain more than from one-third to one-half the fares charged by an English railway for a much lower average of accommodation and comfort in travelling. The great English lines, for instance, obtain coal at a little over a dollar a ton for the use of their engines. Compare that with what is paid here for fuel and see the disparity; other important items are in the same proportion. A warmed carriage on a Canadian line is far more comfortable than the best of first-class English coaches, which are never warmed however cold and damp the weather may be; yet, in this country the same rate only is charged for the best accommodation as is paid in England for seats in those mere dog-kennels called "third class." The density of population in England, and the large mass of rich persons who travel much for pleasure, gives them a traffic vastly in excess of ours. There, too, the roadway, plant, staff of officials, are all utilized to the utmost, while on the Grand Trunk enormous stretches of permanent way lay between stations over which nothing rolls but through traffic; yet for this plant must be maintained and officials retained, the services of which are only occasional. The English lines, too, run the year through with hardly any hindrances from the weather; here, not only are there constant difficulties from this source, but the whole traffic for some months is depressed to a very low average, both for passengers and freight, during which period heavy expenses are entailed in keeping the permanent way open and safe.

Every effort is, we are convinced, being put forth by the management to give greater facility to public travel and traffic. Since the commencement of the present year the rolling stock has been increased by 12 locomotives, 40 passenger and emigrant cars, and 320 freight cars. The fast trains run since the beginning of summer have proved a boon, especially to business men. A large quantity of steel and iron rails have been laid down, so that the track is in a better condition than ever before.

We have not hesitated to criticize the management of the Grand Trunk in the past nor shall we fail to do so in the future if the occasion demands it; but to belittle every

effort at improvement and to magnify every defect while the Company's prospects are steadily improving, is a course as unpatriotic as it is unfair, and should be frowned upon by every one concerned in the prosperity of Canadian enterprises, and interested in the development and progress of the country.

#### OUR UNEXPLORED LANDS.

Until quite recently it has been generally believed that the large extent of country between the head of Lake Superior and the settled districts of Ontario, and extending northward to James' Bay, was utterly barren and uninhabitable. Recent explorations, however, would go to show that this description is entirely overdrawn, and that, at the very lowest estimate, there are many tracts of good land to be found, which are quite capable of settlement.

It is not very creditable to us, as a people, that so little should be known of the real character of the interior of our country. It is only within comparatively a few months that we have known anything about the Lake Nepigon region. We had heard, it is true, that there was a sheet of water of some kind somewhere north of Superior and connected with it. But it is only since the recent visits of Prof. Bell and staff, Messrs. Herrick, Fleming, Beatty and others, government engineers, and a few adventurous travelers, that we have learned that Nepigon is a large and beautiful lake; that it is connected with Lake Superior by a fine river, and that in the region there is sufficient fertile land to afford homes for a goodly number of settlers.

Further evidence that the interior of the country is not so inhospitable as it has been painted, comes to us from Moose Factory, one of the Hudsons Bay Company's posts. This place is situated near James' Bay, about 500 miles north of Toronto. Scarcely anything is known by the people of Canada regarding this section of country. It has been the interest, heretofore, of the great fur monopoly and its agents, to represent it as utterly barren and useless, and this has long been the general opinion. But a letter recently published in Ottawa from a gentleman at Moose Factory, bearing date the 25th August last, speaks quite favorably of the character of that comparatively unknown region. If his statements can be relied upon, not only the soil, but in many sections the climate, is equal to "central or even western Canada."

The soil of the country around Moose Factory is described as very fertile, and finer crops the writer of the letter referred to never saw, than those growing

there this summer. Wheat is said not to be a sure crop there, but about 100 miles inland there is a belt or plateau of very fertile land, which extends over a large surface of country, which is quite suitable for wheat-growing. This has been frequently proved by experiments at the Hudson Bay Company's posts. At Moose, besides barley, oats and peas, lettuce, rhubarb, cabbage, cauliflower, cucumbers, radishes, turnips, carrots, beets, parsnips, and many varieties of both annual and perennial flowers, were grown this season to great perfection. The country is well-wooded, abounds in mineral wealth, and contains many splendid lakes and rivers, which are alive with wild fowl and fish. The writer urges that the Pacific railway should pass through that country, "keeping well clear of the mountainous districts north of Lake Superior," for "a railroad passing through this country would have a two-fold object; firstly, to open up this vast country for agriculture; and secondly, as being the easiest and safest route to Red River."

We confess to having read this valuable letter with surprise, and, if the writer has correctly represented the facts, we consider that he is quite justified in asking: "With a fertile soil, and a climate suitable for grain-growing, is it too much to hope that this will be a great agricultural country at a day not very far distant?"

The above may be too sanguine a view to take, but after the experience we have had in the Free Grant district of Muskoka, we cannot doubt that there are large tracts of land in the interior of the country well worthy of our attention. Only a few years ago, the country around Lakes Muskoka, Rousseau and Joseph, was as much a *terra incognita* as the more distant regions of the Nepigon and Moose Factory are now. And yet, we now find that the former district contains much fertile land, and is rapidly filling up with hardy and industrious settlers. The possibility is that tens of thousands of acres of good land, not a little of it better than the lands of the Free Grant district, exist in the unexplored country to which we have been alluding, and that before many years these localities are destined to be opened up, and become the abode of a hardy and thriving population.

We hope the work of exploring the interior of the country in the direction of James' Bay, will be prosecuted by our Government with increased energy. The officers of the Geological Survey, and the engineers sent out by the Ontario Government, returned from their explorations to the north of Lake Superior, recently. The result of their labours should be speedily laid before the public, and preparations should be made

during the winter for beginning the work next spring as soon as the season opens. Every acre of farming land found north and east of Lake Superior, adds to the importance and brightens the future of Canada, and we cannot know a day too soon how much of such land we really possess.

#### THREATENING THE PRESS.

An unseemly disagreement has arisen between the *London Reporter* and the Royal Insurance Company. In consequence of some strictures by that journal upon the management of the Royal, the Managers seem to have been aroused into a state of unwonted indignation; they cut off their subscriptions, and attempt to terrify the editor with the announcement that all future advertising patronage will be withheld from his publication. The conduct of these Managers appears to us, at this distance, to be little else than childish.

But the sensible thinking public will be tempted to ask—Why take such mortal offence at a little criticism? Has the Royal become so accustomed to the smoothing-down process that a slight back-stroke not only raises its hair, but rouses its ire? Or is it possible that this editor has told some pointed truths, which can be better "bluffed" than denied? The *Reporter* man declares his intention—now that his wrath is stirred up—of pricking "this over-blown bubble," and laying bare to the public gaze the affairs of an Institution which he declares is "rotten to the core." If the editor of the *Reporter* can establish his allegations, or even a moiety of them, this quarrel will possess great interest in more than one corner of the globe.

While the spokesmen of the Royal have acted a foolish part, we cannot acquit the *Reporter* of folly. Its criticisms display too much temper. It would seem that the editor has for the moment lost sight of the interests of the public in the pique of the journalist. No journal should be made the vehicle of personal spite, nor should its utterances be dictated by mere private interests.

In another London paper—one of the best and most enterprising of our English exchanges—*The Review*, the European Assurance Society displays similar sensitiveness to criticism. The directors, through the Company's solicitors, inform the editor that they "have reason to believe that the ensuing number of *The Review* will contain libellous matter affecting the Society," and state their determination to prosecute him forthwith if anything defamatory appears. To our mind, this is putting the meekness and forbearance of an editor to a too severe test. Such unwarranted interference with the liberty of the press would not be tolerated for a moment in this country. If it is possible to control the utterances of British journalists in this manner, it is little wonder that a host of swindling life insurance and other organizations have sprung up, flourished, and fattened on the spoils of an unsuspecting public. Against this kind of mischief there is no remedy so effective as a free press; and we at once become suspicious of the soundness and honesty of any institution which shrinks from criticism, and seeks to elude it by attempting to muzzle the press.

## ROYAL CANADIAN BANK.

We understand that the Directors have purchased the Buchanan property in this city, between Wellington and Front streets, on the east side of Mr. John Macdonald's wholesale warehouse. It is their intention to erect a handsome structure on the premises. A large portion of the building will be sub-let, and it is believed that in this way the Bank will have its own office at a very low annual charge, if not entirely free of expense.

**INTERCOLONIAL RAILWAY.**—The Commissioner have gone over the route, and inspected the works now in progress. They express themselves as generally well satisfied with the operations of the different contractors, though one or two of them are censured. The Commissioners believe that the track may be laid upon the greater part, if not the whole of the following sections, by the close of next year; sections Nos. 1, 2, 5 and 8, in Quebec—86 miles. Nos. 3, 6, 9 and 15, in New Brunswick—79 miles. Nos. 4, 7 and 12, in Nova Scotia—73 miles. Total, 238 miles. Tenders for steel rails have been advertised for, deliverable in spring, and tenders for ties will be asked for, deliverable in winter. The price paid for the right of way so far has been reasonable, and it is hoped the whole right of way will be secured before the end of the present year.

**"CANADIAN BANKS AND WALL STREET."**—In a leading article under this heading, published last week, the word "cheques" was substituted for "cliques," by a printer's error; and the words "cotton bills are sold at six months," should read "in six months."

## Insurance.

## INSURANCE MATTERS IN MONTREAL.

(From our own Correspondent.)

MONTREAL, NOV. 1, 1870.

This good city has been greatly favored by immunity from casualties by fire of a serious nature since last advices.

Oct. 26.—A foul chimney of a house at the corner of LaGauchetière and Amherst street took fire and got a more thorough cleansing thereby than it would have otherwise obtained; it occasioned considerable alarm in the neighborhood, but happily burned itself out without damage.

Oct. 27.—An alarm this morning from signal station 42, on account of a chimney on the premises of Mr. James Howby, cooper, Colborne street, who suffered so severely by the fire on the 20th ult., was extinguished without any damage. Alarm from station 41. A fire discovered in a little hovel, No. 20 Chaboillez square, occupied by R. Webster, furniture broker, directly opposite No. 4 Hesse Station, extinguished without much damage; contents insured with Commercial Union for \$200; damages, say half that amount; building believed not insured; its intrinsic worth about \$25.

Oct. 31.—A very fortunate discovery prevented what might have proved a serious fire this evening at a merchant's store in St. Sacrament street. The storeman, who was about closing for the night, observed smoke issuing from a wall in the neighborhood of the chimney, and on examination, found fire smouldering beneath; without raising an alarm he sent to the central

station for assistance; the firemen, on arriving on the spot applied the axe pretty freely, and revealed a beam which had been built upon a chimney, and very carefully covered up, on fire for several feet of its length, and thus a possibly very destructive fire was snuffed out in a quiet way.

A notice has been given of application to the Provincial Parliament for an act to incorporate the Salvage Corps, which has been on the tapis so long; the notice is subscribed by A. McKenzie, Forbes, Frederick Cole and Alfred Perry.

During the past week one of our well-known local worthies, J. R. Bronston, popularly known in days long bygone, by the characteristic title of the Fire King, has passed away from our midst. Born of British descent at Boston, in the neighboring republic, about the year 1792, he settled here in 1813, and for several years was actively and extensively engaged in business as a contractor for public works. After residing here for some time he was struck by the absurdly inefficient expedients for extinguishing fires, which were then in vogue, and set himself to work to devise a remedy; the result was that in concert with several other energetic, public spirited men, he raised and organized a volunteer fire company—the germ and precursor of our present almost matchless brigade. Of this corps he was chosen captain, and commanded it for several years with such spirit and ability, and such public advantage, that at the incorporation of the city in the year 1840, the post of chief engineer of the fire department was conferred on him as a matter of right; this position he retained for some years, when, engaging in a business enterprise of considerable magnitude, which demanded his personal supervision, he felt it a matter of duty to retire from it. Later in life he was three times chosen a member of the City Council, served as Alderman of his ward in courses, and during his whole term of office filled (naturally as it were) the chair of the fire committee. He was an immense favorite with the whole brigade, whose efficiency and welfare he strove to promote by all the means in his power, until his advancing years induced him to retire altogether from public life. He was for many years in the commission of the peace for the city and district of Montreal, and filled many other positions of honor and trust. He closed his long and useful career after a brief illness on the 26th ult., and his remains were escorted to their last resting place by most of his colleagues in the corporation, and a long array of the most respected men of the city, headed by the brigade in deep mourning, under their chief, which had been an object to him of such interest in life.

**FIRE RECORD.**—Beauport, Oct. 31.—J. B. Renaud's flour mill was destroyed by fire about 5 a.m. It was insured in the Quebec Fire office for \$18,000, and in the Western of Canada for \$4,000, over and above which Mr. Renaud's loss is considerable—say \$8,000.

St. Catharines, Nov. 5.—A frame barn, occupied by Dr. Goodman, was totally destroyed by fire about 10 p.m. The fire extended to two adjoining barns, owned by Henry Brownlee and Mark Bryant, both of which were destroyed. Two horses which were in the barns of these two gentlemen, as well as most of the contents of all, were saved. Insurance—Hartford, \$100; Western, \$60. The cause of the fire has not been ascertained, but it is supposed to be accidental, originating in Dr. Goodman's premises.

Kincairdine, Oct. 29.—The boiler of Gibson's steam saw mill exploded, carrying away the engine house and killing the fireman.

Lobo Township, Oct. 25.—The stables, two sheds, and two barns of Laughlin McTaggart were totally destroyed. Loss between \$4,000 and \$5,000; no insurance. Incendiarism is suspected.

Belleville, Oct. 28.—The show-room and finishing shop of Brown & St. Charles. The building was destroyed; insurance on stock.

Orford Township, Oct. 17.—Barn of Robert Bailey, with contents; loss, \$2,000; insurance, \$1,000. Cause believed to be incendiarism.

Mulmur, Oct. 12.—The dwelling house and contents belonging to Mr. James Latimer, on lot 28, 4th con, Mulmur, was totally destroyed by fire; caused by stovepipe. Insured in the Agricultural Mutual for \$300, which will mostly cover the loss.

Belleville, Nov. 7.—A destructive fire in Madoc yesterday destroyed seven or eight buildings, among which were the following: John Robertson's store, Andrew Wright's grocery, C. G. Wilson's drug store, the Montreal Telegraph Co.'s office, C. D. Rowe's jewellery store, two dwelling-houses of E. Franklin's, and all the outbuildings between Moon's hotel and Robertson's store. Moon's hotel was saved with difficulty. The loss and insurance of some of the parties are as follows:—Mr. A. Wright, loss on building \$1200; insurance \$800 in the Beaver Mutual, Toronto. Loss on goods \$600; insurance \$500 in the Queen, Montreal. Loss on furniture \$40; insurance covers loss in the Queen. Mr. John Robertson, loss on goods heavy; insurance in Provincial \$1000. Mr. C. G. Wilson, loss on building not less than \$1,200; insurance \$400; loss on goods from \$500 to \$1,000—can't estimate with any degree of accurateness—insurance \$400. Mr. Edward Franklin loss on furniture not very great, probably fully covered by insurance; but he must have lost considerable on property not covered by insurance. Insurance on some of the other buildings not accurately ascertained, but supposed to be covered to two-thirds its value.

Euphrasia, Oct. 29.—The saw-mill of Jas. Reid, 7th concession, was totally destroyed by fire. No insurance.

Brighton, Nov. 8.—A barn, containing a quantity of hay and grain, belonging to Mr. S. W. Van Wicklin, of this village, was struck by lightning and wholly destroyed, with contents.

Woodville, Mariposa Township, Nov. 1.—The barns, stables, most of the agricultural implements, and two years crops of Mr. David Arnos, was destroyed by fire. The insurance was only \$500, and his loss is estimated at over \$2,000.

Toronto, Nov. 6.—Three cottages belonging to a Mr. Ashworth, on Richmond Street west, were consumed; insured in British America for \$1,000. An adjoining building, owned by Mr. Shipman, and occupied by E. M. Carruthers, was damaged; the building was insured in the Western, on which the loss will be \$40 to \$50. Carruthers' furniture was insured in the Royal; a claim of \$1,600 for loss on same has been sent in to the Royal.

**MARINE RECORD.**—St. John, N.B., Oct. 21.—A telegram received here announces the loss of the ship Geneva, which cleared at Liverpool on the 7th Oct. for this port with a general cargo. No particulars are given.

Port Burwell, Oct. 31.—The schooner Leviathan is ashore here, and likely to be a total loss.

Southampton, Nov. 1.—The propeller Bruno was driven ashore at Chantry Island, and sunk alongside the pier in nine feet of water, and filled within an hour after going ashore. The captain thinks that a hole is stove through her bottom. She is insured for \$14,000, of which \$5,000 was in the British America, \$2,000 in the Western, and \$7,000 in the Etna. By a later dispatch it appears that the propeller Bruno has been got off, and towed into Detroit.

—The steamer Bloodhound, from Malaga 10th September, with fruit for Montreal and Toronto, about which some uneasiness was felt, has reached Montreal in safety.

—The barque Pride of America, which was driven ashore near Kingston in the storm of the 18th ult., has been got off. The expenses amounted to about \$2,000.

—The tug Otter, plying between Gatineau Point and New Edinburgh, was burned a few days ago. She was valued at \$5,000, and insured in the British America for \$2,500.



—The schooner *Eli Bates* (American) ashore near Buffalo, is nearly worthless. She was rated B 2., and was insured in the National of Boston and the Albany City companies for \$6,000 each.

The schooner *Ben Flint* (American) was lost on Big Point Sauble; also the captain and a passenger. She was loaded with lumber for Chicago; no insurance on vessel or cargo.

The schooner *Jefferson* (American), ashore near Lincoln, is a total wreck; value, \$6,000; no insurance.

—The schooner *Darien* (American), went ashore on Presque Isle with iron for Cleveland; total loss; valued at \$8,500.

—The John Williams struck on a pier in Kingston harbor, and split from stem to stern and sunk; vessel valued at \$2,000, cargo \$4,000; no insurance.

—The scow barge *J. A. Holton* (American), was abandoned in Lake Huron, water-logged, and laden with lumber; two of her crew drowned. It is supposed there were two other barges lost at the same time.

—The barges *W. G. Keith* and *Shierwasso* went ashore at Port Rowan. The *Glad Tidings*, of Detroit, was at anchor, water-logged, at the same place.

—The schooner *Britannia* (Canadian) was lost on Lake Erie; she had a load of grindstones for Toronto. One of the crew was fatally injured.

—The schooner *W. Ward*, reported ashore last week at Port Elgin, was taken off by Captain Douglass, of the *Western*, with only slight damage; the cargo of grain was perfectly dry; insurance in *Western* for \$10,000.

—The schooner *W. G. Keith* ran ashore at Long Point with 14,000 bushels of wheat from Milwaukee for Port Colborne; insured for \$18,000 in six American companies.

—The schooner *Carrington* (American), with cargo of shingles and pig iron, ran ashore in Green Bay and sunk; insured in two American companies for \$5,000 each.

—The schooner *Castalia* struck the abutment of the guard lock at Allansburgh, Welland Canal, on the 28th ult., and sunk. She is upward bound with a cargo of pig iron.

—The barges *Harvest*, *Burchard*, and *Hereules* broke loose from their tow when off Point au Barques, and have not since been heard of.

—The propeller *Neptune* sunk at Cleveland.

—At Erie the scow *Elyria* went ashore and sunk; the crew clung to the rigging, but two were drowned.

—The tug *Harrison*, of Buffalo, sprung a leak off Sturgeon Point on Monday, and sunk in deep water. The *Harrison* was built in 1868, owned by E. B. St. John Dennis, and valued at \$10,000. She was insured for \$7,000 in different companies.

—The *Gore Mutual Insurance Company* was sued at the recent Guelph assizes, by Mr. John A. McMillan, of Guelph, upon a policy of \$2,000 upon machinery and stock destroyed by fire in *Fergus*, last February. The plea of the defence was that defendant had put in a fraudulent claim, and witnesses were called to prove that the stock was not so large as represented, thereby voiding the policy. The plaintiff's case was sustained by several witnesses, who estimated the stock at various amounts over the sum stated in the policy. In summing up, Judge Morrison pointed out the very contradictory character of the evidence, the immense discrepancy that existed between the various estimates on the amount of stock lost and the damage done, and instructing the jury that if they believed the plaintiff had made a false statement as charged on the record, they were to find for the defendants, while if on the contrary they believe that the plaintiff had sworn the truth, they were to assess such damages as to them might seem just and sufficient. The jury retired, and, after an absence of over two hours, brought in a verdict for the plaintiff for \$50.

In reply to the plaintiff's counsel, the foreman of the jury said, that the loss on the furniture was estimated at \$200, and on the machinery \$200, and on the stock \$100, making a total of \$500.

**ST. CATHARINES' FIRE BRIGADE.**—A correspondent sends us the following: At the conclusion of the morning meeting of the town council, the mayor, Hon. J. G. Currie, took occasion to call the attention of the council to the present insufficiency of the fire brigade of the town. Having referred to the conduct of the firemen at the fire on the previous Saturday evening, when he witnessed the chief engineer grossly insulted by some members of the brigade, he characterized the whole department as a cheat and fraud upon the ratepayers of the town, who had been at great expense in furnishing a new building, complete apparatus, and expended nearly \$2,000 on the department annually, only to find this important branch of the corporation more inefficient than ten years ago. He concluded by stating he felt it his duty to recommend the disbandment of the entire brigade, and urged the council themselves to appoint a chief and assistant engineers, and make a property qualification the basis of electing members of the brigade, and thus get quit of a large number of young rascals, of no character, who had of late become members, or were associated with the brigade, from other motives than a desire to save their fellow citizens property from destruction, and guaranteed that within forty-eight hours a sufficient number of persons, with the required qualification, would cheerfully enrol themselves into the service, and soon restore that confidence in the brigade which its present members had, by their recent misconduct, forfeited. The mayor's sentiments were warmly applauded by the citizens present; and, on motion, the matter was referred to the Fire and Water Committee, to investigate and report at next meeting of Council.

**CO-OPERATIVE.**—The Baptist Ministers of Yarmouth, N. S., have organized the "Baptist Ministers Mutual Life Insurance Company," upon the following basis: An annual payment of 25 cents by any ordained or licensed Baptist minister will constitute him a member. Each member shall pay to the Secretary \$15 within 30 days after the announcement of the death of a member, the money thus raised to be paid to the family of the deceased. Any person can become an honorary member by paying \$1. The Company is intended to be a provincial affair. Baptist Ministers, or any other ministers, should know better than to take up any such foolish and profitless scheme as this. The idea has been exploded time and again but still there are those who can't see that schemes of this kind are only a delusion and a snare.

**WESTERN UNION TELEGRAPH COMPANY.**—The annual report of the directors shows that on the first of July, 1870, the company possessed 53,109 miles of poles and 112,791 miles of wire, against 62,099 miles of poles and 104,584 miles of wire at the same time last year, being an increase of 1,910 miles of poles and 7,607 miles of wire. The gross receipts for the year ending July 1, 1869, were \$7,316,918.30; do. 1870, \$7,138,757.96, a decrease of \$178,160.34, or 2½ per cent. The gross expenditures for the year ending July 1, 1870, were \$4,910,772.42; do. 1869, \$4,568,116.85, an increase of \$342,655.57, or 7½ per cent. The number of messages transmitted during the year was 22 per cent. more than the preceding year. The profits for the year ending July 1st, 1869 were \$5,801,457.48; do. 1870, \$5,227,965.54, being a decrease of \$573,491.94, or 20 per cent.

—According to certain new postal arrangements letters may now be registered for Manitoba as for other parts of Canada. Mails from Manitoba will be closed, at Windsor, on Tuesday, Thursday and Saturday afternoon.

—Peterboro' has voted a bonus of \$40,000 to the Peterboro' and Haliburton Railway.

Railways.

GRAND TRUNK RAILWAY.

The following is the Report of the Directors to the Bond and Stock-holders, and statement of the revenue and capital accounts for the half-year ending June 30th, 1870:—

| June half of 1869. | The gross receipts upon the whole undertaking including the Buffalo and Champlain lines, have been....                          | June half of 1870. |
|--------------------|---|--------------------|
| £674,621           |   | £704,567           |
|                    | Deduct—   |                    |
| 455,958            | The ordinary working expenses (being at the rate of 63.96 per cent., against 67.59 of the corresponding half of last year)..... | £492,921           |
| 77,039             | The renewals, &c. of the permanent way and works in the half-year debited to revenue.....                                       | 66,781             |
|                    | Leaving an available balance earned in the half-year of.....  | £144,865           |
| £141,624           | Deduct loss on American currency.....   | 7,157              |
| 24,841             | Balance.....  | £137,708           |
| £116,783           | To this sum of..... has to be added the balance carried from the Net Revenue Account of last half-year of.....                  | 1,618              |
|                    | Making a total balance of.....  | £139,326           |
|                    | From this has to be deducted the amount of Postal and Military Revenue due for the half-year to the Postal Bondholders of.....  | 10,722             |
|                    | Leaving the balance of.....   | £119,604           |
|                    | Applicable for the following payments:—   |                    |
|                    | Interest, &c. paid on lands.....  | £. s. d. £. s. d.  |
|                    | Do on Mortgage to Bank of Upper Canada.....   | 1,847 15 3         |
|                    | Do on Loans, Bankers' Balances, Promissory Notes, European Exchange, &c.....  | 4,423 16 2         |
|                    | Do on British American Land Company's Debentures.....   | 616 8 9            |
|                    | Do on Montreal Seminary Debentures.....   | 616 8 9            |
|                    | Dh on Island Pond Debentures.....   | 2,700 0 0          |
|                    | Half-yearly instalment on Portland Sinking Fund.....  | 2,369 2 4          |
|                    | Atlantic and St. Lawrence Lease (in full).....  | 34,515 12 1        |
|                    | Detroit Line Lease (in full).....   | 11,250 00 0        |
|                    | Montreal and Champlain Railway Co.....  | 9,218 5 2          |
|                    | Buffalo and Lake Huron.....   | 22,500 00 0        |
|                    | 1st Equipment Bond Interest.....  | 15,000 00 0        |
|                    | 2nd.....  | 2,550 00 0         |
|                    | Balance.....  | 65,032 17 3        |
|                    |   | 8,639 4 1          |
|                    |   | £119,603 11 1      |

Comparing this half-year with the corresponding period of 1869, there is an increase of £1,935 in the passenger receipts, and of £28,011 in the freight receipts, making a total increase in the gross receipts of £29,946. The number of passengers carried was 700,334, against 655,850, and the gross freight tonnage conveyed was 612,959, against 520,881, showing an increase in passenger traffic of 6.78 per cent., and in goods traffic of 17.67 per cent.

But the average receipt per passenger was only 6s. 5d. against 6s. 9d., and per ton of goods, only 15s. against 16s. 6d. These figures explain the reason why the receipts have not increased in the same proportion with the traffic carried, and Mr. Brydges' accounts for this state of things in the following words:—

"As regards rates for property from the east to the west, i.e., on manufactured and imported goods which are of course the most valuable we carry, the rates in many cases during the whole half-year were almost nominal. As compared with the half-year ending June, 1869, the rates for a very considerable period were in the proportion of 25 cents per hundred pounds, between New York or Boston and Chicago in 1870, as against \$1 per hundred pounds in 1869—that is

to say, that for a considerable period of the half-year a very valuable portion of our traffic had to be carried at only 25 per cent. of the rates which were in force in the year previously.

"From the west the reduction was not so great, but it averaged from 15 to 25 per cent., and of course upon the much larger quantity of business moved from the west to the east, it inflicted a very serious loss indeed upon our gross receipts. Cattle rates were also largely reduced. The usual rates per car from Detroit to Buffalo are \$35 to \$40. During the large part of last half-year they were from \$10 to \$12 a car.

"We have carried an increased tonnage of close upon 18 per cent. in weight, and with proper and reasonable rates that increased tonnage ought to have given us at least £30,000 more gross money than it did—all of which would of course have been profit.

"The same general statement applies to passenger traffic.

"Early in the season, the quarrels between the great New York lines forced a reduction in the passenger fares between Boston and Chicago from \$24 to \$18, or 25 per cent.

"Those rates have remained low during the whole of the busy period of the half-year ending 30th June, 1870."

It would thus appear that the Company have lost during the half year as much as £30,000, not of gross receipts, but of net profit, principally by the unfortunate competition which has existed between great American lines, and partly by the low prices of produce, and the Fenian invasion of May and June also caused an interruption of business for a considerable length of time.

The aggregate expenses for the half-year, including renewals, amounted to £559,702, or 79.43 per cent. of the receipts, as against 79.01 per cent.; and excluding the renewals, the ordinary working expenses were 69.96 per cent. of the receipts, against 67.59 per cent. for the corresponding period of 1869. The excess expenditure of the half-year was £36,963, of which sum about 40 per cent. is chargeable to the locomotive and carriage departments, 33 per cent. to the traffic department, and the remainder to hire of rolling stock. This excess is due to extra mileage for the greater amount of traffic carried, the engine mileage having thus been increased by 189,955 miles and the car mileage by nearly 3,000,000 miles. The expenses of the traffic department were unavoidably increased in like manner, partly for the service of this extra mileage, but partly also by the outlay for extra watchmen and precautionary measures rendered necessary at the time of the Fenian invasion for the protection of the railway. The unfavorable comparisons of the percentages of working expenses between this half-year and the corresponding half-year of 1869, are therefore due principally to the low rates and fares which have prevailed. It will be observed, on the other hand, that in the charge for maintenance of way there is a reduction of £5,292, arising, in spite of the extra traffic, from the improved condition of the road.

The number of miles of railway relaid with new iron in the half-year was 49 miles, the number of new ties put into the track was 29,973, and 33,836 cubic yards of ballast were laid upon 20 miles of railway. The steel rails sent out this year are in course of being laid in the railway west of Montreal, and they will all be in the line before the winter sets in. The accounts received thus far of these steel rails are very satisfactory, and arrangements are in progress for an additional supply of 6,000 tons for next season.

The loss upon the conversion of the receipts in American currency, is less than it has been since June, 1863, and there is every reason to hope, not only that this reduction will be permanent, but also that this item will disappear altogether at no distant period, from the Company's Accounts.

The items charged as additions to capital during the half-year are fully set forth in the accounts, and explain themselves. Out of the total bal-

ance of £50,614, there is a sum of £37,833 for the completion of the payment for the new engines purchased in Glasgow, and another sum of £9,190 for the balance of the purchase money of the Toronto Rolling Mill.

The construction of the Intercolonial Railway is being pushed forward with vigor, the whole line being now under the contract, and the progress already made, leaves little doubt that portions of it will be opened next year, and the remainder by the end of 1872. The Commissioners have already advertised for tenders for 40,000 tons of steel rails, and are otherwise building the railway in a substantial manner, with a view to its occupying, in connection with the Grand Trunk system, a prominent position amongst the great "through routes" between the Western States and the Atlantic Ocean.

In pursuance of the powers conferred by a clause inserted for the purpose in the Canadian Act of Parliament which was passed during the last session (for confirming the agreement with the Buffalo Company) the Directors have entered into an agreement with the International Bridge Company for the lease for 999 years of their bridge and all its appurtenances, as well as for the assignment of all the tolls, rights, powers and franchises of the Bridge Company, upon payment by the Grand Trunk Company of an annual sum of £20,000, about £16,000 of which constitute rent, and the remaining £4,000 sinking fund for the redemption of the capital. This sum will be paid by half-yearly instalments, to commence from the 1st day of January, 1872, by which date the bridge is contracted to be opened for traffic. The progress already made, and which was secured by the loan of £20,000 authorized to be made to the Bridge Company at the meeting held in April last, is satisfactory, and the whole of the work intended to be carried out this year is in an advanced state. Upwards of £50,000 will probably be expended by the close of the present year, and the Directors hope to be in a position to lay before the proprietors, at the approaching half-yearly meeting, the proposals for raising the bridge capital.

The Directors have to express their deep regret at the death of Mr. Morland, the late Canadian Auditor, who was for many years a faithful servant to the proprietors. It appeared to the two remaining Auditors that efforts should be made to procure in Canada for the last half year's accounts, the services of a gentleman of commercial eminence and independence, and accordingly, with the concurrence of the Board, application was made to the Bank of British North America to permit their manager at Montreal, Mr. Hooper, to act *pro tem.*, as Auditor in Canada, and he writes as follows to his London Colleagues:—

"I have made a special audit of the Grand Trunk Railway Company's accounts for the half year which ended on the 30th of June last:

"I have given an official certificate of the correctness of the accounts, and I only desire to add, for your information, that I have gone through all the books of the Company here, and that every facility has been accorded to me during the period of my examination and investigation by the Company's officers, and all desired information and requisite assistance freely given.

"The books are well kept, and as closely written up as the nature of the work will permit, and the constituted checks on the accounts I consider to be well devised and efficient, and regularly observed by the officers.

"The system adopted of paying all liabilities by cheque on the authority of a warrant duly signed, as well as that of deposit being made direct by the Company's cashiers themselves to the credit of the Company with its bankers, are fundamental safeguards of a most important character.

"The stock books, account of stores, stationery &c., accounts between departments, and the periodical returns from stations, appear to be all

in order, and the various checks in regard to them well calculated to prevent irregularity."

The Directors have watched the working of this half-year with anxiety, and have considered its results with the greater care, because they believe the present to be an important crisis in the history of the undertaking. They have, with the assistance and co-operation of the proprietors, done all that was possible in restoring the credit of the Company, in paying off the debts and liabilities by which it was embarrassed in previous years, in improving the condition of the permanent way and rolling stock, and in adding liberally to the plant and buildings. They have thus been able to perform far more than appeared to anyone to be possible twelve months ago; and after concluding a permanent agreement on fair terms with the Buffalo Company, they hoped for a great and immediate improvement, not only in the gross receipts, but also in the net profits of the undertaking. The former they consider to be of no importance, excepting in so far as they contribute to the latter; and an increased return to the proprietors is the primary object which they have kept and will keep steadily before them. They have up to the present time experienced much disappointment. The increase in the gross receipts, as compared with the corresponding half-year of 1869, has been only £29,946; and the increase in the net receipts only £12,384. These are results very different from those which they considered themselves justified in anticipating; though they are quite as good as they were able to hope for when they found, during the half-year, the various disadvantages under which the executive in Canada were labouring. The low fares and rates which have ruled, more or less, during the half-year, were dependent on competition between their rivals, on the prices of and demand for produce, and on other circumstances which were entirely beyond their own control or that of their officers; and there must sooner or later be a material improvement in this respect. The Fenian invasion, which diminished their traffic, and disorganized their staff, they had no means of averting. Meanwhile, the International Bridge over the Niagara River at Buffalo is steadily progressing; the Intercolonial Railway is being rapidly constructed; the loss by discount on American currency has materially decreased, and there are other symptoms of hopeful augury for the future. The extra resources which have been supplied for rendering the route more attractive, and for increasing the traffic, have not yet had time to bear fruit. The line is being prepared in all respects for the time when paying rates and fares combined with an important increase of traffic must produce the effect to which all who are interested in it can now only look forward. Taking a calm view of its prospect as a whole, it is so far satisfactory to remember that an important advance has been made towards general improvement. The undertaking is now in a thoroughly sound and stable condition. It is entirely free from debt, and with a turning tide of reasonable paying rates and fares, there must come that measure of prosperity for which the Directors have so anxiously laboured, and which the Proprietors have so long expected.

By order,

RICHARD POTTER,  
President.

GRAND TRUNK RAILWAY OFFICES,  
21, Old Broad Street, London, E. C.,  
October 19th, 1870.

GREAT WESTERN RAILWAY.—Traffic for week ending Oct., 14, 1870.

|                             |             |
|-----------------------------|-------------|
| Passengers.....             | \$31,692 89 |
| Freight and Live Stock..... | 49,110 66   |
| Mails and Sundries.....     | 2,657 57    |

|                             |            |
|-----------------------------|------------|
| Total Receipts for week.... | \$6,461 12 |
| Corresponding week, 1869... | 83,962 34  |

Increase.. .. . \$2,498 78

GREAT WESTERN RAILWAY.—Traffic for week ending, Oct. 21st, 1870.

|                              |             |
|------------------------------|-------------|
| Passengers.....              | \$34,076 76 |
| Freight and Live Stock.....  | 52,746 89   |
| Mails and Sundries.....      | 1,750 12    |
| Total receipts for week..... | \$88,573 23 |
| Corresponding week, 1869...  | 90,080 15   |

Decrease ..... \$1,506 87

—A narrow-gauge railway is to be constructed in Texas—gauge to be not less than 24 inches.

—The E. & N. A. Railway Company of Maine are about to be put in possession of the funds voted by Congress to be paid over as indemnification for the money expended in the last war with Great Britain, Secretary Boutwell being instructed to issue certificates of not less than \$100,000 to run five years, bearing interest at 4 per cent. These bonds will be ready for issue on the 15 November.

—At a meeting of the directors of the Canada Central Railway, held in Montreal on the 3rd Nov., Mr. Richardson resigned, through ill-health, the Presidency of the company. The Hon. J. J. C. Abbott was unanimously elected President in his stead, and Mr. L. J. Beaubien Vice-President. It was stated that the prospects of local aid were very encouraging. The county of Prescott had resolved to contribute the sum of \$200,000, provided the city of Montreal contributed \$1,000,000.

—The locomotive works at Schnectady, New York, are employing more hands than ever before. The same is true of every locomotive maker of whom we have any knowledge. They are all over-stocked with orders. The business of railroad making is more active than ever before, and yet intelligent parties in the iron business, some twenty years ago, feared that the iron manufacture would soon prove unprofitable by reason of all the railroads required for the business of the country being made. How short-sighted! The result has shown that every mile of new railroad laid proves the necessity of two more.

## Financial.

### STOCKS AND MONEY.

Reported by Blaikie & Alexander, Brokers.

TORONTO, Nov. 9, 1870.

The business of the week has been moderate, but under the increased demand for investment, and the near approach of dividend days, prices have in many cases materially advanced. The money market continues to be well supplied.

**Banks.**—Commerce is offered at 121½, with buyers at 120, and few transactions. Toronto shows little movement at present, 153 is asked, but buyers will not give higher than 149½ to 150. Royal continues steady at 69½ bid, and 70 is asked. An advance is shown in Ontario, from 108½ to 109½ for buyers, and 110½ for sellers. British is enquired for at 107½; but there is none in the market. Montreal has again advanced from 228 to 235, with sales at rates between these figures, closing firm at the latter rate. Merchants fell off a little in the early part of the week, but recovered and advanced from 117½ to 120, closing with buyers at this figure. Sales of City have been made at 90; 89½ is now offered. Buyers of Molsons are offering 104½ without result.

**Bonds.**—Governments are inactive, and quotations are nominal. Dominion Stock continues in demand at 110. Montreal City Bonds have advanced to 104, and Toronto City to 93½, with sales at these figures and a good demand. County Debentures would command 102 to 102½, sellers asking 103. 94 would be given for township, coupons yearly, and 95½ for half yearly.

**Sundries.**—Under the continued demand Freehold Building Society has advanced to 129 for buyers, with no sellers now at that figure. Canada

has been dealt in at 135½ and 136, closing in some demand at that rate. Western Canada is somewhat enquired for at 125½ to 126, with little on the market. Union is rather quiet, quoted at 112½ to 114. Buyers of Canada Landed Credit freely offer par, but there are few sellers. Western Assurance has been played at 87½, and is still procurable at this figure. British America Assurance is in demand at 70, with no sellers under 71. There are no sellers of City Gas, though 116½ is offered. Montreal Telegraph has been sold at 216.

### TORONTO STOCK MARKET.

Reported by Pellatt & Osler, Brokers.

TORONTO, Nov. 8, 1870.

A good business has been done during the past week in most of the leading stocks and bonds, prices have in nearly all cases advanced, and the market closes firm at outside quotations.

**Banks.**—Montreal sold at 230, 229, and 228½, subsequently recovered and sold at 230 to 233, closing with sales to-day at 235 and 236. British is asked for at 107½ and 108 with no sellers. Ontario has been in good demand during the week and prices have advanced, closing with buyers at 109½, and sellers to a very limited extent at 110. Small sales of Toronto at 150, at which rate there are buyers, but sellers ask 155. Royal Canadian sold during the week at 69½, at which rate there are buyers, with sellers at 70. Small sales of Commerce at 120, closing with buyers at this rate, but no sellers under 121. Sales of Merchants' during the week at 117, 118, and 119, closing to-day with buyers at 120. Buyers would give 110½ for Quebec, no stock offering. Molson's is in good demand at 104½, with none on market. City nominal at 89½ and 90, no late sales. Sales of Du Peuple at 103½, which is the rate to-day. Nothing doing in Nationale on this market. Buyers would pay 114 for Jacques Cartier, no sellers. Buyers offer 75 for Mechanics', no stock on market. Union, buyers at 108½; none on the market under 110.

**Debentures.**—No Government debentures of any denomination are offering. 95½ would be paid for Sterling "Fives," and 10 for Dominion Stock. Sales of Toronto at 93 and 93½, closing with very limited amount procurable at latter rate. Considerable sales of County at 102½ to 103, closing in demand.

**Sundries.**—City Gas would be taken at 116½, but there are no sellers. British America Assurance is asked for at 70, small lots procurable at 71. Considerable sales of Western Assurance at 85 and 86, offering at latter rate. Canada Life is in good demand at outside quotations, 103 to 105, but no stock on market. Large sales of Canada Building Society at 135½, 136, 136½, closing firm and in demand at latter rate. The market has been cleared of Western at 126, closing in demand at 126½, with none offering. Freehold sold at 128½ and 129, closing in demand at latter rate. Union offering at 113, not much doing. No sales of Huron and Erie on this market. Montreal Telegraph is in demand at 217, but sellers will not accept less than 220. No sales of Canada Landed Credit, buyers will give par. Mortgages are asked for at 8 per cent. Borrowers do not offer over 7½ per cent. on first class security. Toronto, Grey and Bruce Railway sold at 80, which is the closing rate. Sales of Toronto and Nipissing at 80, and closing in demand at this rate.

### HAMILTON MONEY MARKET.

Reported by Stinson's Bank.

HAMILTON, Nov. 10, 1870.

No change to note in the money market during the past week; there is continued ease, with a fair demand. There are numerous inquiries for mortgages, with but few offering. Stocks quiet; Commerce, sellers at 121½, and Royal Canadian at 70. Hamilton Debentures, 68.

**BANK OF MONTREAL.**—A special meeting was held in Montreal, recently, to consider the expediency of authorizing the directors to apply for an extension or modification and continuance of the charter, in accordance with the Act on "Banks and Banking," passed last session of Parliament. Mr. King, the President, explained that if they desired to continue the bank in existence under the charter, the law passed last session left the directors no alternative but to call this meeting. It was generally known that many of the provisions of the law had not met with his approval, but they were obliged to take the law as it stood. The directors were advised that there might be advantages to be secured by obtaining a renewal of their charter by statute instead of doing so under the recent act, by letters patent. All the power asked for, however, by the directors, was to give them the option which course to adopt, and a resolution would be laid before them so as to authorize them to act in the matter for the best interests of the bank. In reply to a question, Mr. King said, that the question was chiefly a legal one, and it was thought they could obtain more advantageous clauses, especially for suits in foreign countries. Mr. William Murray then moved, "That it is expedient to obtain from either the Parliament of the Dominion or the Governor General in Council, such an extension or modification and continuance of the present charter of the bank, as shall embody the provisions contained in the last eighteen of the twenty sub-sections of the first section of the act passed by the said parliament in the thirty-third year of Her Majesty's reign, chapter xi., and entitled, 'An Act respecting Banks and Banking,' together with such further alterations or amendments of the charter, as the directors may deem to be in the interests of the bank; and that the directors do accordingly adopt all such means as they may consider necessary to obtain the desired end." He presumed that the more prudent course would be to leave the details to the consideration of the directors, but would suggest that in the new charter, power should be obtained to increase the capital to eight or perhaps ten million dollars, as the country was increasing. Mr. T. M. Thomson seconded the resolution, which was put and carried. With reference to the suggestion made by Mr. Murray to ask power to increase the capital, Mr. King stated that the subject had been before the Board. He believed there was nothing in the act to prevent the Minister of Finance from sanctioning an increase of capital, and the directors thought it would be right to ask authority to obtain powers for an increase, but certainly not for a sum beyond ten millions. If authority should be given, the shareholders might be sure that nothing would be done without the assent of a meeting specially called. He presumed it to be the wish of the shareholders that this authority should be obtained, but he thought it right to say that the directors saw no immediate prospect of being able to use further capital to advantage. An impression that an increase was contemplated had gone abroad, but there was no ground for the belief of any immediate step of that kind. Mr. King then referred to the office in London recently opened, and hoped, when the circulars regarding the dividend were issued, that the directors would be able to announce that stock could be registered in London, and dividends payable there. It was then announced that a dividend at the rate of 12 per cent. per annum and a bonus of 2 per cent. or \$4 per share had been declared. The proceedings then terminated.

—Mr. MacKenzie, lately connected with the British Bank in Montreal, has been appointed Cashier of the Bank of Nova Scotia, in place of the somewhat notorious Forman.

—It is reported that a large number of one dollar bills of the Bank of New Brunswick are in circulation, which have been altered so as to appear "fives." The fraud is well executed, and escapes detection except when held up to the light, when it is easily discovered.

## Commercial.

## MONTREAL MARKET.

MONTREAL, November 8, 1870.

During the past week, we have had very reasonable weather, but no snow as yet, farmers are now looking anxiously for a fall to cover the autumn sown wheat which is reported as looking well.

Business generally has been dull, and prices for most articles are weak and lower. Breadstuffs have only been in limited demand, and the stock in store in this city has increased since the 15th. Provisions have been in small demand, and prices are without material change. Ashes are quiet.

The Harbour is pretty well filled with ships, but all are busy loading up to get clear before the winter fairly sets in. Freights are unchanged with few recent engagements.

**ASHES POTS.**—There was a fair business done in the early part of the week, and prices were steady at \$6.30 to \$6.40 for firsts according to tares; Seconds sold at \$5.25 to \$5.30; Thirds were taken up at \$4.50 to \$4.60. The market to-day closes rather firmer, but at a considerable decline from last Thursday's prices. Firsts being sold at \$6.15 to \$6.26; Seconds \$5.20. **Pearls.**—In some cases sales have been made at \$7.00; but the greater part of the business done was at \$6.75 to \$6.95, closing quiet at the inside figure. Stocks now in store are Pots 619 brls.; Pearls 329 brls. being a decrease of 905 brls. Pots, and 68 brls. Pearls on the stock in store on the same date of 1869.

**BOOTS AND SHOES.**—Trade on the whole has been rather dull, but prices have been well maintained, a decrease in price was at one time looked for, but as leather keeps well up, and is held for high figures, no change in the staple articles can now be looked for, prices are unchanged from our last week's quotations.

**COALS.**—Scotch steam is scarce in this market, and the demand for it is good, the prices here are from \$5.25 to \$5.50; American Anthracite is readily taken up at \$8.00 to \$8.25; Welsh Anthracite sells at \$7.50 to \$7.75. Picton Steam Coal is now quoted at \$4.75 to \$5.25. There is very little doing at present in other kinds, and quotations are unchanged.

**CATTLE.**—The supply of fat cattle is short of the demand, but thin cattle are abundant, and dull of sale. Hogs are coming in freely, and meet with a fair demand, but prices are drooping. Sheep and Lambs are scarce. The following are to-day's prices:—Cattle, 1st quality, 7c. to 7½c. per lb.; 2nd and 3rd quality, 6c. and 5c. Milk cows \$30 to \$35, and \$45 to \$50, according to quality. Sheep are unchanged at 3c to 5c. Lambs 2c. to 3c. Live Hogs are firm at \$6½ to \$7. Dressed Hogs are dull, and are only sufficient to supply the city trade, the prices to-day were \$7 to \$8 per 100 lbs.

**DRY GOODS.**—There has been a fair business done during the week considering the season of the year. Prices have been steady and firm for woollen goods, for which there has been a good demand; in other goods the usual trade has been done, but no change in prices to note.

**DRUGS AND CHEMICALS.**—There has been more activity in this market during the week, but prices have not materially changed. Cream tartar crystals 22c. to 22½c. Saltpetre \$10 to \$10.50. Bleaching powder is nominal at 2c. Caustic soda is rather higher, latest quotations being 3½c. to 3¾c., at which latter prices it is now held firm. Sal soda has been placed at \$1.22½ to \$1.40, according to tares. Soda ash is quiet but firm at 2c. to 2½c. Bi carb has been disposed of at \$3.10 to \$3.15. Borax 16c. to 17c. Liquorice paste 12½c. to 20c.; Alum \$2.15 to \$2.25 per cwt. Copperas 95c. to \$1.05. Epsoms \$2 to \$2.25. Saleratus is at present without a quotation in this market.

**FISH.**—The market this week has been active,

and prices are firm; Labrador Herrings are scarce and firm. The trade sales which have taken place are satisfactory to the sellers. The following are the prices in the market to-day: Salmon in tcs. \$22 to \$22.50. Labrador Herrings \$6.12½ to \$6.50. Bay of Island Herrings \$2.50 to \$3.50. Dry Cod \$4.87½ to \$5.12½. Round Herrings \$3 to \$3.50.

**FLOUR.**—Receipts for the past week, 21,136 brls. Total receipts from 1st January to date, 861,744 brls., against 802,131 brls. in corresponding period of 1869, being an increase of 59,613 brls. Shipments for the past week, 10,546; total shipments from 1st January to date, 672,723 brls. against 707,696 brls. in corresponding period of 1869, being a decrease of 34,973 brls. The stock in store and in the hands of millers on the 1st inst was 116,461 brls., against 49,205 brls. at the same date of 1869. The market this week has ruled rather lower, and although some considerable sales have been made, the business done is not equal to the same period of former years. The following are the quotations of to-day's market: Superior Extra, \$6.40 to \$6.50; Extra, \$6.20 to \$6.25; Fancy, \$5.85; Western States Super, \$5.10 in bond; Medium Strong Supers, \$5.45 to \$5.50; Strong Bakers' Flour, \$5.70 to \$5.90; Welland Canal Flour, \$5.05 to \$5.15 in bond; Canada Super No. 2, \$5.05 to \$5.10; Fine, \$4.60 to \$4.70; Middlings, \$4.05 to \$4.25; Pollards, \$3 to \$3.50; U. C. bags, \$2.40 to \$2.50. Oatmeal is scarce at \$4.74 to \$5.

**FREIGHTS.**—There is a fair supply of tonnage, prices, however, are unchanged. The latest engagements by iron clippers were at 4s. 9d. to 5s. 3d. for wheat to London, Liverpool and Glasgow, very little doing; for flour latest rates were at 2s. 2s. 3d. per barrel to these three ports. Latest rates to Liverpool and Glasgow per steamer, were 5s. 6d. to 6s. for heavy grain; flour 2s. 6d. to 3s. Ashes unchanged. Provisions 45s. Butter 60s. and cheese 65s. per gross ton.

**GRAIN.**—Wheat, receipts for the past week 117,843 bushels; total receipts from the 1st January to date 5,370,438 bushels, against 6,397,047 bushels in corresponding period of 1869, being a decrease of 826,609 bushels. Shipments during the past week 152,618 bushels. Total shipments from 1st January to date 4,647,785 bushels against 4,718,116 bushels in corresponding period of 1869, being a decrease of 70,331 bushels. The stock in store on the 1st inst., was 592,044 bushels, against 443,244 bushels on the same date of 1869. Very few cargoes have changed hands that have been reported, although it is understood that a good deal has been done on private terms. Market to-day closes rather more active, with sales of No. 2 Chicago at \$1.12½, for No. 1 \$1.15 is asked. Oats are in fair request at 40 to 42c., several cargo sales have been made at inside figure. Barley is dull and prices have ruled weak at 65c. to 67½c., but buyers are hardly willing to buy at these figures. Peas.—Several small lots have been sold at 87½c. per bushel but the current quotations were 85 to 87½c.

**GROCERIES.**—Teas.—There has been an active demand during the week and an advance is noted on desirable grades. Japans are firm at 51 to 57c. Young Hyson 50 to 75c. Sugar—a good enquiry has been experienced this week, Cuba, grocery \$8.50 to \$8.75; Cuba refinery \$8.25 to \$8.50; Porto Rico \$8.75 to \$9. Refinery prices: Dry crushed 12½c.; crushed A, 11½; yellow refined 9½c. to 9½; Standard syrup 44c.; golden syrup 50c. Rice has been active, prices are rather higher at \$3.80 to \$4. Molasses, are dull and only small sales are reported, clayed brought 20 to 21c., at auction; Barbadoes 35c., but at these prices the lots were withdrawn. Fruit.—Large quantities have been sold this week; layer raisins have been sold in lots from \$1.90 to \$2; Valencias have met a ready market at 8½ to 8½c.; seedless raisins bringing 7½ to 7½. Currants in demand at 2½ to 6½c. Walnuts are in small supply at 8c to 9c.; Almonds 13½ to 15c. Coffee, Rio and Laguayara

were placed at 15½ to 17½c., and Java at 20½ to 23c.

**HIDES AND SKINS.**—The business done this week has been fair; butchers' green hides 8½ to 9½c; pelts active at 55 to 60c.

**HARDWARE.**—The business for the past week has been fully up to the average for this season of the year. The demand for nails exceeds any previous year, and manufacturers cannot supply the demand; many orders some months old are not yet supplied. Prices of all goods are very firm, but no advance on any article can at present be noted.

**LIQUORS.**—An active trade has been done during the past week, and prices are firm. Brandy is rather easier; Hennessy's \$2.20 to \$2.60 per gallon; Martel's \$2.30 to \$2.60; Otard Dupuy & Co. \$2.10 to \$2.25; Jules Robins' \$2.10 to \$2.30. Rum—Jamaica \$2.10 for 16 o.p. Gin—Hollands \$1.35 to \$1.50; Schiedam \$3.75 to \$3.85; gin, red, \$7 to \$7.50; high wines \$1.50 to \$1.52½; old whiskey 82 to 85c.

**LEATHER.**—The prices of leather are unchanged but a good business has been done; sole and upper are in light supply, but the demand is very active; harness is easy.

**OILS.**—Market quiet and nominal: lead has been sold from 55 to 56c, and is now held at outside figure; seal is dull at 62½ to 64c per gallon; 63 to 65c for steam refined, and 55 to 57½c for straw; linseed is steady at 72½c for raw and 77½ for boiled; crude whale is heavy, some good samples have been offered at 55c.

**PETROLEUM.**—Is in good demand at 24½ to 26c; 27½ to 30c is asked for choice grades.

**PROVISIONS.**—Butter—Is quiet; fine western is sold at 21 to 21½c; finest for city use 22 to 23c. Cheese—Fine qualities bring from 12 to 12½c, and good 11½ to 12c. Lard—Is quiet and steady at 13 to 14c. Pork.—Market very quiet; mess \$26 to \$26.50; thin mess scarce at \$25; prime mess \$23.75; prime 22.

**SALT.**—Market dull and heavy for all kinds; only small lots changing hands; coarse at 52 to 52½c; lower rates would be taken for round lots; fine 73 to 75c; factory filled was placed to some extent at \$1.35.

## TORONTO MARKET.

Trade has been slightly more active during the past week, the trade sales to which previous reference was made having attracted rather more buyers to the city, though the attendance has been hardly as large as was anticipated. The country roads are still in very poor condition, and business generally has in consequence been rendered dull and unsatisfactory in most sections of Ontario. The advent of settled cold weather is now required to make trade active.

The imports at this port for the month of October, though nearly a third short of those for September, are very much in excess of those for October 1869, the increase being 43½ per cent. The following statement shows the imports for the month and ten months of 1870, as compared with the corresponding periods of 1869:—

|                            | 1869.       | 1870.       |
|----------------------------|-------------|-------------|
| Imports, October.....      | \$612,324   | \$898,465   |
| Previous nine months ..... | 5,364,958   | 6,702,352   |
| Total to October 31.....   | \$5,977,282 | \$7,600,817 |

Increase, 1870.....\$1,623,535 or 27 per cent. advance on the imports for the first ten months of 1869. At this rate of increase the trade of this city would more than double itself every three years; and although this very rapid progression is hardly likely to be continuous, still there is no reason why there should not be such steady progress as to satisfy every reasonable expectation.

**BOOTS AND SHOES.**—There is a steady demand for heavy goods, with average stocks from which to select. There is also some enquiry for the finer

classes of goods, and stocks are not accumulating. Prices are without alteration.

**DRUGS.**—Business has been rather quiet during the past week, and prices are entirely unaltered.

**DRY GOODS.**—There has been some little improvement in trade, and a good many buyers have been in town, not generally purchasing heavily, however. The reports from all directions are less favorable now than was anticipated as to the amount of grain to come to market, and collections are consequently expected to be slow, and much paper will have to be renewed. It is to be hoped the country has not taken more goods than it will be able to pay for. The following figures shew the imports for last month and from January 1st:—

|                      | For October |             |
|----------------------|-------------|-------------|
|                      | 1869.       | 1870.       |
| Woolens .....        | \$68,076    | \$131,133   |
| Cottons .....        | 30,298      | 76,205      |
| Silks & Velvets..... | 12,736      | 28,672      |
| Fancy Goods.....     | 31,982      | 35,705      |
| —Since January 1st—  |             |             |
|                      | 1869.       | 1870.       |
| Woolens .....        | \$1,006,978 | \$1,376,189 |
| Cottons .....        | 1,060,757   | 1,350,601   |
| Silks & Velvets..... | 283,686     | 348,961     |
| Fancy Goods.....     | 359,193     | 449,178     |

**GROCERIES.**—There has been a moderate business transacted during the past week, and quite a number of out-of-town buyers came to attend the trade sales which have taken place. At the auction of general groceries by Messrs. T. Griffith & Co., the attendance was fair, and a considerable amount of goods was placed; but the competition was not very keen, the bidding at times being almost entirely destitute of spirit, and the prices realized were in many instances not at all equal to anticipations and scarcely satisfactory to the sellers. The following are the imports for October and from January 1st, for the articles named:—

|                         | For October |           |
|-------------------------|-------------|-----------|
|                         | 1869.       | 1870.     |
| Tea, Green & Japan..... | \$39,349    | \$45,763  |
| Tea, Black.....         | 8,670       | 30,833    |
| Sugar.....              | 810         | 25,302    |
| Brandy, Gin & Rum.....  | 3,742       | 7,522     |
| —Since January 1st—     |             |           |
|                         | 1869.       | 1870.     |
| Tea, Green & Japan..... | \$285,676   | \$391,254 |
| Tea, Black.....         | 58,174      | 81,466    |
| Sugar.....              | 118,432     | 239,505   |
| Brandy, Gin & Rum.....  | 33,038      | 43,469    |

**COFFEE.**—There is only the ordinary demand at unchanged prices. **Fish.**—Herrings are scarce. Labrador split are now quoted at \$6½ to 6¾; Canso \$5½ to 5¾; round \$4 to 4½; white fish and trout are firm at \$3.65 to 3.75; dry cod is in only moderate supply, and firm at quotations. **Fruit.**—Layer raisins and M. R's. are in better supply, and prices have given way somewhat. They are now quoted at \$2.20 to 2.30 for layers, and \$2.10 to 2.20 for M. R's.; Valentias are firm at 8½ to 9c; new currants are held at 6½ to 7c, and are enquired for; old are in less demand and quoted at 5½ to 5¾c. **Rice.**—Ordinary Arracan is held at \$4.10 to 4.25; choice samples, which are very scarce, are held at \$4.50; Rangoon sells at \$3.90 to \$4. **Spices.**—Are quiet and without change. **Sugars.**—The market is very firm and the tendency upwards for both raw and refined. The refineries have advanced their quotations ¼c this week, but holders here are still selling on their last week's prices, with very little business passing, the demand for consumptive purposes having somewhat fallen off. **Teas.**—The business at private sale has been of a moderate character, consisting chiefly of small lots of fine and medium grades. **Tobacco.**—Quiet and unchanged.

**HARDWARE.**—Business has been rather quiet during the week, with a slight improvement noticeable towards the close. No change to note in prices. The imports for October last, were of Hardware, \$24,049, and of dutiable iron \$18,403,

against in 1869, Hardware \$19,788, and dutiable iron \$20,160.

**HIDES AND SKINS.**—Receipts of Hides are only moderate, while the demand is active, and far in excess of the supply. Prices are consequently firm, though without change. **Sheepskins** are in average supply, all coming in being readily taken at quotations.

**LEATHER.**—Spanish Soles in request and firm at quotations. **Slaughter** is quiet and unchanged. There is rather better enquiry for **Upper** which is somewhat more firmly held. **Harness** is still neglected. **Native Calf** and **Kip** are scarce and wanted. **Russetts** are in demand at previous prices.

**PAINTS AND OILS.**—Business is quiet, and prices are without change.

**PETROLEUM.**—Trade continues active for Canadian consumption. The export trade is less active, and prices of export oil have slightly given way, but domestic oil is firm at previous quotations.

**PRODUCE.**—There has been a fair amount of business done in grain, especially Barley, during the past week. Advancing Ocean freights, accompanied by declining markets in the United States, however, have made breadstuffs more difficult of sale, and transactions have in the main been limited to supplying local demands. **Flour.**—There has been only a fair enquiry during the week, and sales have been moderate. Towards the close, the market gave way somewhat, and superfine could be bought at from 5c. to 10c. below last week's quotations; and, but for the small offerings, even lower prices would probably have to be accepted in order to effect sales. The transactions made public during the week were as follows:—100 brls. Fancy, at \$5.40, on the cars at Georgetown; 300 brls. do., at \$5.50, f. o. c. here; 100 brls. Spring Wheat extra, at \$5.30, f. o. c.; 100 brls. Fancy, at \$5.30, and 100 brls. extra, at \$5.50 f. o. c. at Hamilton; 100 Spring Wheat extra in bags, at \$5.25 delivered, and 100 brls. do. in wood, at \$5.27½ at Weston; 500 brls. choice Superfine, at \$5.25 here; and 200 brls. T. Rose, at \$5.50 at Malton. **Wheat.**—During the fore part of the week, fall wheat was dull and weak, with only very light deliveries and small sales. Toward the close, however, there was more enquiry for white, and some choice samples found purchasers at \$1.25. Spring wheat is dull and lower; Western wheat coming into serious competition with Canadian, its price being relatively lower. Buyers in this market who had been bidding as high as \$1.15 withdrew their offers, and not more than \$1.10 to \$1.13 would now be paid. **Barley.**—The market has been rather active for desirable samples, but closed very dull for ordinary; and there has been a very wide range of prices. As high as 73c. has been paid for strictly choice, by the local malsters, with considerable sales of Northern at 68c, 68½c. and 69c. for shipment; while ordinary has sold down to 57c. to 60c, according to quality. Private advices from Chicago are to the effect that probably three-fourths of the Western crop are now marketed, and that what remains will not more than supply the home demand, the greater proportion of the stock in Chicago being held on Eastern accounts; the impression is that prices will rule much higher than at present, and it is on the cards that even some Canada barley may be needed before the end of the winter. **Oats.**—Have become scarce, and holders have slightly advanced their demands, 1,600 bus. changed hands at 40c. on the track, and sellers are now asking 41c. for car lots. On the street, for waggon loads, 42c. to 45c. is being paid. **Peas.**—Have been rather dull, and prices are scarcely so firm. No sales of shipping lots reported, holders asking 69c. with only occasional buyers at 68c. **Rye.**—Nominal at 70c, the receipts being of little consequence, and stock very small. **Hay.**—Is in good demand for local consumption, for which the supply coming forward

is insufficient, and as high as \$15.50 is paid for good quality. **Straw.**—\$11 to \$14.

**PROVISIONS.**—The past has been another rather dull week, the roads being still heavy and the deliveries consequently light. **Butter.**—Very little choice coming in, and all offering taken readily at 18c. to 19c. for Dairy. Store packed is pressed for sale, with only occasional buyers, and quotations are to some extent nominal. **Cheese.**—meets a moderate consumption demand at quotations. **Eggs.**—Receipts are unequal to the demand, and fresh are taken at high prices. Packed are also firm, and held at 16c. **Pork.**—none in market. **Bacon** and **Hams.**—are quiet and unchanged. **Lard.**—steady at 13c. with a moderate consumptive demand. **Dressed Hogs.**—Receipts are only moderate, and unequal to the demand. From \$6.75 to \$7.25 has been paid, but the market closes a little easier with not more than \$7 paid for average weights.

**WOOL.**—Little doing in **Fleeces.** **Pulled.**—Is in improved demand; all offering being readily taken at 26c. to 28c.

**MONEY.**—Sterling Exchange, 60 days' sight or 75 days' date, 109½ to 109¾; gold drafts on New York, ¼ prem.; currency drafts on New York or greenbacks, 90 to 91; American silver, large 5½ to 6½; small 7 to 10 discount. Gold in New York has been full and declining, closing at 110½, after having touched 110.

**FREIGHTS.**—Are offering more freely, and rates have stiffened, although nominally unchanged. Grain 2½c., to 3c. greenbacks to Oswego, and 2c. gold to Kingston by sailing vessel; from Kingston to Montreal, by barge 4½c. Steamer rates unchanged, fruit being chief freight offering. We quote for flour, 15c. to Kingston; 17½c. to Brockville and Prescott, 25c. to Montreal and 20c. gold to Oswego and Ogdensburg Apples are taken at 30c. per brl. to Montreal. Some butter is being carried at 17½c. per 100 lbs. to Montreal. Railway rates are without change. Per G. W. Railway:—Flour, from Detroit to Toronto 35c. per brl; grain, 18c. per 100 lbs. From Sarnia, 30c. per brl; grain 15c. per 100 lbs. From the Suspension Bridge, 25c.; grain, 13c.

OIL MATTERS AT PETROLIA.

(From our Own Correspondent)

PETROLIA, Oct. 31, 1870.

Since my last Messrs. Vivian & Co. have struck a very fine well on lot 8, 13th concession Erin. I was present when the pump was put in on Thursday last; from the little I saw I should put it down as a 50 feet well; this being the best well in the Northwest, opens out quite a new oil field, and in the opinion of oilmen, is one of the most important strikes yet made. Three other wells are going down in its immediate vicinity—one by Mr. Townsend—one by Mr. Keenlyside—and one by Harry Prince. The wells on the McMillan territory are doing well; the strikes there are the Craze, (209); the Brate, (repairing); the Fish, (50); the Cole No. 1, (20); the Cole No. 2, (50); the H. Prince, (20); the Reynolds, (100); the Stokes, (50); the Lancy about (60). Immediately in the vicinity of these, north, we find the Woodward & Cook (150); the Perkins, (60), and others going down south; the only strike is P. Taylors, (15), with some others not tested. The production for the last week has increased and now foots up to some 7,500 or 8,000 bbls. The shipments are about the same, with a continued demand for more cars; the export trade is still flourishing, but apparently on old contracts. The demand for crude is good and prices firm; the quality of the oil obtained on the McMillan territory is not so good as the old territory, the gravity being only from 29 to 30, and of a red color; lands are changing hands, but mostly inside lots for immediate development. All the McMillan and Shoemaker lots are taken up mostly on lease.

# THE PROFITS OF THE STANDARD LIFE ASSURANCE COMPANY

HAVE BEEN DIVIDED ON SEVEN OCCASIONS,

Since its establishment in 1825.

**THE EIGHTH DIVISION OF PROFITS is to be made  
ON 15th NOVEMBER, 1870,**

And all Policies effected before that date under the Profit Scheme  
will participate.

THE INCOME OF THE COMPANY EXCEEDS THREE MILLIONS AND A HALF OF DOLLARS.

THE INVESTED FUNDS AMOUNT TO ABOVE TWENTY MILLIONS OF DOLLARS.

THE SUMS ASSURED ARE NEARLY EIGHTY MILLIONS OF DOLLARS.

Copies of the Statement submitted at last Annual General Meeting, containing the Auditor's Report on the Company's Investments, Balance Sheets, and Resolution as to Fixed Surrender Values, can be obtained at the Company's Office or Agencies.

**HENRY PELLATT,**

AGENT FOR TORONTO.

**W. M. RAMSAY,**

MANAGER FOR CANADA.

**The Freehold Permanent Building Society.**

DIVIDEND NO. 22.

NOTICE is hereby given, that a dividend of FIVE per cent. on the Capital Stock of the Society has been declared for the half year, ending 31st October last, payable on and after Thursday, the first day of December next, at the office of the Institution, Church Street.

The Transfer Books will be closed from the 16th to the 30th instant inclusive.

By order,

CHAS. ROBERTSON, Secretary.

Toronto, 9th November, 1870.

**BANK OF TORONTO.**

DIVIDEND NO. TWENTY-NINE.

NOTICE is hereby given that a Dividend of four per cent. for the current half-year, being at the rate of Eight per cent. per annum upon the paid up capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches, on and after

THURSDAY, THE 1st DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the Fifteenth to the Thirtieth day of November, both days inclusive.

By order of the Board.

G. HAGUE, Cashier.

Toronto, October 26, 1870.

**The Agricultural**

**Mutual Assurance Association of Canada.**

HEAD OFFICE..... LONDON, ONT.

A purely Mutual—Purely Farmers' Company.

Capital, 1st January, 1870..... \$228,773 95

Cash and Cash Items..... \$76,874 66

With 32,822 Members.

THIS, the only "Fire Mutual" that has invested with the Dominion Government, in compliance with the Insurance Law of Canada, continues to do the largest Farmers' business in Ontario, having last year issued 11,141 Policies, and a large increase has taken place in the business for the first five months of 1870. Its rates are as low as any well established company in the Dominion, and lower than those of a great many. For insurance, apply to any of the Agents, or address the Secretary, London, Ont.

N. B.—The "Agricultural" is now establishing Agencies in portions of the Province of Quebec.

**Toronto and Nipissing Railway.**

NOTICE is hereby given to the Shareholders of the Toronto and Nipissing Railway Company, that a special General Meeting of the said Shareholders will be held at the offices of the said Company in the City of Toronto, on MONDAY the

TWENTY-FIRST DAY OF NOVEMBER, A. D. 1870.

at the hour of twelve o'clock noon, for the purpose of giving to the Directors of the said Company the sanction of the said shareholders to the issue by the said Directors of the bonds of the Company, under, in pursuance of, and for the purposes declared in the 22nd section of the Act of the Legislature of Ontario, incorporating the said Company.

By order,

JAMES GRAHAM,

Secretary.

Dated at Toronto,  
This 4th day of October, 1870.



**Government House, Ottawa.**

16th DAY OF OCTOBER, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of Customs, and under the authority given by the 54th Section of the Act 31st Vic., Cap. 6, intitled, "An Act respecting the Customs." His Excellency has been pleased to Order, and it is hereby Ordered, that the Port of Owen Sound, in the County of Grey, and Province of Ontario, shall be and is hereby erected into and constituted a Warehousing Port, within the meaning of that Act.

WM. H. LEE,

Clerk Privy Council,

Canada.

**Grand Trunk Railway.**

TRAINS arrive and depart as follows at and from Toronto

|             | EAST. |       |       |       |
|-------------|-------|-------|-------|-------|
|             | a.m.  | a.m.  | p.m.  | p.m.  |
| Depart..... | 5.37  | 6.37  | 5.37  | 7.07  |
| Arrive..... | 9.37  | 10.37 | 10.37 | 9.07  |
|             | WEST. |       |       |       |
|             | a.m.  | a.m.  | p.m.  | p.m.  |
| Depart..... | 7.30  | 11.10 | 3.45  | 10.37 |
| Arrive..... | 5.30  | 12.50 | 5.20  | 9.05  |

**Northern Railway.**

|             | a.m.  | p.m. |
|-------------|-------|------|
| Depart..... | 7.00  | 4.00 |
| Arrive..... | 10.35 | 9.10 |

Trains leave Brock Street Station 15 minutes later.

**Toronto, Grey & Bruce Railway.**

**BONDS FOR SALE.**

Offers will be received up to the 15th of NOVEMBER for \$215,000 of the First Mortgage Bonds of the Toronto, Grey & Bruce Railway, 5 years to run, bearing 8 per cent interest (principal and interest payable at office of Bank of Montreal, Toronto,) semi-annually on 15th May and 15th November.

The intrinsic value of these Bonds will be apparent from the fact that by the Company's Act of Incorporation, no greater amount of Bonds can be issued than an amount equal to that spent by the Company in works of construction and surveys on the line; so that a holder of these Bonds has, first the money spent by the Company, and second the amount of the Bonds as security, or \$2 for every \$1 advanced.

Applications to be addressed to the undersigned.

W. SUTHERLAND TAYLOR,

Secretary-Treasurer.

**Dickson & Macgregor.**

INSURANCE and General Agents and Accountants. Marine and Fire Losses carefully adjusted; accounts audited, and prompt attention given to collections. No. 8 Ontario Chambers, corner of Church and Wellington streets.

CHARLES R. DICKSON,

ALEX. MURRAY MACGREGOR.



## Financial.

**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, S. PHILIP BROWNE, Notary Public.

**THRESHING MACHINES.**

The subscriber offers for sale the right to manufacture

LAPPIN'S  
IMPROVED  
THRESHING  
MACHINE.

The advantages of this machine are as follows:—

The HORSE-POWER can be placed at any angle towards the machine.

The GEARING is so arranged that the strain comes equally on all the wheels.

The MOTION is uniform and steady.

There is a great SAVING OF POWER.

The machine will THRESH MORE, in a given time, than any other now in use.

For further particulars apply to

**J. W. G. WHITNEY,**

Corner Church and Court sts., Toronto.

**Herrick & Crombie,**BANKERS, COMMISSION MERCHANTS,  
AND GENERAL AGENTS

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

OTTAWA AND PEMBROKE.

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

**Campbell & Cassels,**

J. CAMPBELL,] 92 King Street, East, [W. G. CASSELS.

TORONTO,

BANKERS AND BROKERS,

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

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

**Robert Beaty & Co.,**

EXCHANGE OFFICE,

BANKERS, BROKERS, &amp;c.,

53 KING STREET EAST, OPPOSITE TORONTO ST., TORONTO

DRAFTS ON NEW YORK, Gold, Silver, Uncurrent 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

**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.

## Agents' Directory.

**J. L. HOOPEL,** Agent for Liverpool, London, and Globe Fire and Life; also British America Marine. Hamilton.

**GREGORY & YOUNG,** Agents for Imperial Fire Ins. Co., Commercial Union Fire and Life, Montreal Marine, and Equitable Life Ass. Soc<sup>y</sup> Hamilton.

**OWEN MURPHY,** Insurance Agent and Commission Merchant, Telegraph Building, (basement) No. 26 St. Peter Street, Quebec.

**JOHN GARVIN,** General Agent for the Etna Life Insurance Company, of Hartford, Conn., for Western Canada. Office, Toronto Street, Toronto.

**GEORGE A. YOUNG,** Agent, Hamilton Branch, Royal Insurance Company, Fire and Life, corner James and Merrick Streets.

**ARCHIBALD McKEAND,** Agent, Hartford Fire Ins. Co., Home Ins. Co., of New Haven, Travelers' Ins. Co., No. 11, James Street, Hamilton.

**J. D. PRINGLE,** Agent for North British and Mercantile Fire and Life; Provincial, Fire and Marine; Scottish Provincial, Life; Etna, of Hartford, Inland Marine; Phenix, Ocean Marine, Hamilton, Ont.

**W. F. FINDLAY,** Accountant, Official Assignee, Agent for Etna Ins. Co. of Hartford; London Assurance Corporation, and Edinburgh Life Assurance Company, Hamilton.

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**PETER McCALLUM,** Agent for the Lancashire Ins' Co.; Travelers Insurance Co.; Hartford Fire Ins' Co.; Western Ins' Co., of Toronto; St. Catharines, Ont.

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**M. B. ROBLIN,** Agent Western, Provincial, Beaver, Citizens', and Star Ins. Companies; also Valuator for the Trust and Loan Co. of Upper Canada. Belleville, Ont.

**JOHN AGNEW,** Agent for Royal, Imperial, North British, Home, and Provincial Fire Ins. Cos.; Scottish Provincial Ins. Co.; also for the Colonial Securities Co. Whitby, Ont

**JOHN BUTLER,** Agent for Queen Ins. Co., Hartford Ins. Co., Western Ins. Co., and Travelers' Life and Accident Ins. Co. Victoria Hall, Cobourg, Ont.

**R. & B. O'HARA,** Agents for Western Ass. Co., Hartford Ins. Co., Travelers' Life and Accident Ins. Co., and Canada Life Ins. Co. Bowmanville, Ont.

**THOMAS CHRISTIE,** Agent Liverpool and London and Globe, N. B. and Mercantile, British America, Provincial, and Gore Mutual Ins. Cos.; Official Assignee; House and Land Agent; debts collected. Bowmanville, O.

**A. C. BECK,** Agent for Home Fire Insurance, Canada Life, and Canada Permanent Building and Savings Society, Caledonia, Ont. 1-y

## Notice

IS hereby given that application will be made to the Legislature of Ontario, at its next Session, for an Act to incorporate "The Queen City Fire Insurance Company." Toronto, 25th September, 1870. 7-6t

## Insurance.

**THE CONNECTICUT**

Mutual Life Insurance Company,  
OF HARTFORD, CONNECTICUT.

|   |                 |
|---|-----------------|
| Assets.....   | \$27,506,479 26 |
| Surplus (computing Re-Insurance by N. Y. Legal Standard)..... | 9,671,875 26    |
| Income for 1869.....  | 8,978,751 23    |
| Total Death Claims paid to date.....                          | 9,566,987 00    |
| Total Surplus Premiums returned to the Assured, to date.....  | 6,785,680 00    |

**DIVIDEND PAYABLE IN 1870, \$2,300,000 !!****TOTAL AMOUNT INSURED, OVER \$177,000,000 !!**

This Company is PURELY MUTUAL, there being no Stockholders to absorb any portion of its funds, its surplus belonging wholly to its members, and being equitably apportioned among them in annual dividends or returns of surplus premiums.

In comparison with other American Life Companies, the CONNECTICUT MUTUAL has conducted its business at a lower average rate of expenses; its claims by death have averaged less, in proportion, than those of any other Company having a sufficient extent of business to test the law of mortality; and

Its Assets have been uniformly invested at a net rate of interest exceeding that realized by any similar institution.

The necessary result of this economy in management, careful selection of lives, and highly productive investments, has been that the CONNECTICUT MUTUAL has afforded insurance to its members at a LESS AVERAGE COST, than any other Company.

Ratio of Expenses of Management to Total Receipts 1869, 8.89 per cent.

Its investments are securely and profitably made, and contain no Commuted Commissions, Fancy Stocks, Personal Securities, nor any imaginary or Unrealized Assets.

Beyond doubt, the CONNECTICUT MUTUAL is the Strongest Life Insurance Company in the world; its ratio of Assets to Liabilities, as measured by the New York Legal Standard, is \$155.50 per \$100; and it grants all desirable forms of Insurance upon Strictly Equitable Terms, and the CHEAPEST ATTAINABLE RATES OF COST.

Z. PRESTON, Vice-President, W. S. OLMSTED, Secretary

EDWIN W. BRYANT, Actuary.

MEDICAL REFEREES:

H. H. WRIGHT, M.D.; J. WIDMER ROLPH, M.D.

**HALDAN & O'LOANE,**

Assistant Managers.

OFFICE—NO. 53 KING STREET EAST, TORONTO

**Scottish Imperial**  
Insurance Company.

CAPITAL £1,000,000 STERLING.

HEAD OFFICE—GEORGE STREET, GLASGOW.

CANADIAN HEAD OFFICE—MONTREAL

No. 96 ST. FRANCIS XAVIER STREET.

H. J. JOHNSTON,

Secretary and General Agent

I. C. GILMOR,

Agent at Toronto.

20-1y

**COMMERCIAL UNION**  
Assurance Company (Fire and Life).

CHIEF OFFICES:

19 AND 20 CORNHILL, LONDON, ENGLAND, and  
385 AND 387 ST. PAUL STREET, MONTREAL, CANADA.

CAPITAL.....£2,500,000 Stg.

MORLAND, WATSON & Co., General Agents for Canada  
FRED. COLE, Secretary.

30-1y

W. M. WESTMACOTT, Agent at Toronto.

**Agricultural**

Insurance Company of Watertown.

|                          |           |
|--------------------------|-----------|
| CASH ASSETS.....         | \$500,000 |
| DEPOSITED AT OTTAWA..... | \$54,500  |

THIS Company is prepared to do a FARM, LIVE STOCK, and NON-HAZARDOUS business throughout Ontario.

A. W. SMITH,

Agent for Toronto and Vicinity.

HENRY CLINE, General Agent, Kingston.

7-1y

OFFICE—WELLINGTON STREET, TORONTO.



British Advertisements.

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DUBLIN EXHIBITION 1865,  
PARIS EXHIBITION 1867,

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which is equal to the Finest French Brandy, may be had  
cases and cases, from the principal Spirit Merchants in  
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(Late Thos. Lowe & Co.)

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Agent for Hart's Patent Paper Fasteners.

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Envelopes

shipped in eight gross canvas pack-  
ages, at 6s 6d per gross, or forwarded  
for packing empty bottles or Wines  
and Ales for shipment. They save  
freight, breakage, &c., and resell on  
arriving. Established 12 years. Sole  
manufacturer.

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Office, south-west corner of King and Yonge Streets,  
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All Orders promptly supplied. Bills sent on order on  
the shortest notice.

TORONTO PRICES CURRENT.—NOV. 10 1870.

| Name of Article.           | Wholesale Rates. | Name of Article.                | Wholesale Rate. | Name of Article.         | Wholesale Rates. |
|----------------------------|------------------|---------------------------------|-----------------|--------------------------|------------------|
| <b>Boots and Shoes.</b>    | \$ c. \$ c.      | <b>Groceries—Cont'd</b>         | \$ c. \$ c.     | <b>Leather—Cont'd</b>    | \$ c. \$ c.      |
| Mens' Tuck Boots, 1 ex.    | 2 05 0 00        | Dry Crushed.....                | 0 12 0 12 1/2   | Do. 1st qual middle do.. | 0 24 0 26        |
| " " " " " " " "            | 2 40 2 50        | Extra Ground.....               | 0 13 0 13 1/2   | Do. No. 2, light weights | 0 22 0 24        |
| " " " " " " " "            | 2 20 2 40        | <b>Teas:</b>                    |                 | Slaughter heavy .....    | 0 23 0 25        |
| " Split Boots.....         | 2 00 0 00        | Japan com'n to good..           | 0 42 0 80       | Do. light.....           | 0 26 0 26        |
| " Kip Boots, cl., 1 ex     | 3 35 0 00        | " " " " " " " "                 | 0 60 0 65       | Harness, best .....      | 0 29 0 33        |
| " " " " " " " "            | 2 90 0 00        | Colored, com. to fine..         | 0 50 0 70       | " " " " " " " "          | 0 00 0 00        |
| " " " " " " " "            | 2 50 0 00        | Congou & Souch'ng..             | 0 40 0 75       | Upper heavy .....        | 0 37 0 39        |
| " " " " " " " "            | 2 40 0 00        | Oolong, good to fine..          | 0 50 0 65       | " " " " " " " "          | 0 29 0 41        |
| Boys' Thick Boots, 1 ex.   | 1 95 0 00        | Y. Hlyson, com to gl..          | 0 35 0 45       | Kip Skins, Patna .....   | 0 35 0 40        |
| Youths' " " " " " "        | 1 75 1 89        | Medium to choice.....           | 0 65 0 80       | French .....             | 0 70 0 90        |
| " " " " " " " "            | 1 55 1 69        | Extra choice .....              | 0 85 0 95       | English .....            | 0 65 0 80        |
| " " " " " " " "            | 1 45 0 00        | Gunpow'r c. to med..            | 0 55 0 70       | Hemlock Calf (30 to      |                  |
| Child's fly top B's 6 to 9 | 1 29 0 00        | " " " " " " " "                 | 0 70 0 85       | 35 lbs.) per doz.....    | 0 60 0 50        |
| Woman's Kid Bal. MS        | 2 25 2 50        | " " " " " " " "                 | 0 85 0 95       | Do. light .....          | 0 45 0 60        |
| " " " " " " " "            | 1 80 2 20        | Hyson .....                     | 0 45 0 60       | French Calf .....        | 1 20 1 57        |
| " " " " " " " "            | 1 30 1 75        | Imperial .....                  | 0 42 0 80       | Grain & Sate Ch # doz..  | 0 00 0 35        |
| " " " " " " " "            | 1 75 2 00        | <b>Tobacco, Manufact'd:</b>     |                 | Splitts, large # B.....  | 0 30 0 36        |
| " " " " " " " "            | 1 60 0 00        | Dark, 5s & 10s, Cn Lf, # B      | 0 30 0 32       | " " " " " " " "          | 0 00 0 25        |
| " " " " " " " "            | 1 20 1 45        | " " " " " " " "                 | 0 31 0 33       | Enameled Cow # foot..    | 0 20 0 21        |
| " " " " " " " "            | 1 35 0 00        | " " " " " " " "                 | 0 38 0 50       | Patent .....             | 0 20 0 21        |
| " " " " " " " "            | 1 15 1 25        | Bright sorts, good to fine      | 0 50 0 65       | Pebble Grain .....       | 0 15 0 17        |
| " " " " " " " "            | 0 95 1 10        | choice.....                     | 0 45 0 80       | Buff .....               | 0 15 0 17        |
| Misses' Polish Peb. Bal.   |                  | <b>Hardware.</b>                |                 | <b>Gills.</b>            |                  |
| DS MS. 11 to 2.            | 1 30 0 00        | Tin (net cash prices)           |                 | Cod .....                | 0 62 0 65        |
| " " " " " " " "            | 0 85 1 10        | Block, # B.....                 | 0 23 0 25       | Lard, extra .....        | 1 45 0 00        |
| " " " " " " " "            | 0 95 0 00        | Grain .....                     | 0 35 0 00       | " " " " " " " "          | 1 12 0 00        |
| " " " " " " " "            | 0 85 0 00        | <b>Copper:</b>                  |                 | " " " " " " " "          | 0 00 0 00        |
| Child's Polish Peb. Bal.   |                  | Pig .....                       | 0 20 0 22       | Lubricating, patent..    | 0 00 0 00        |
| DS MS. 6 to 10.            | 1 05 0 00        | Sheet .....                     | 0 29 0 31       | " " " " " " " "          | 0 30 0 00        |
| " " " " " " " "            | 0 75 0 85        | <b>Cut Nails:</b>               |                 | Linseed, raw .....       | 0 75 0 80        |
| " " " " " " " "            | 0 70 0 00        | Assorted # Shingles,            |                 | " " " " " " " "          | 0 80 0 85        |
| " " " " " " " "            | 0 60 0 00        | # 100 B.....                    | 0 00 3 25       | Machinery.....           | 0 00 0 00        |
| <b>Drugs.</b>              |                  | Shingle alone do .....          | 3 20 3 40       | Olive, common, # gal..   | 1 25 1 30        |
| Aloes Cape.....            | 0 15 0 20        | Lathe and 5 dy.....             | 3 30 3 40       | " " " " " " " "          | 1 80 2 30        |
| Alum.....                  | 0 05 0 03        | <b>Galvanized Iron:</b>         |                 | " " " " " " " "          | 3 60 3 75        |
| Borax.....                 | 0 15 0 20        | Assorted sizes.....             | 0 08 0 09       | Seal, pale.....          | 0 75 0 80        |
| Camphor, refined.....      | 0 45 0 55        | Best No. 24.....                | 0 07 0 00       | Spirits Turpentine.....  | 0 55 0 58        |
| Castor Oil.....            | 0 15 0 16        | " " " " " " " "                 | 0 08 0 08 1/2   | Whale, ref'd.....        | 0 85 1 00        |
| Caustic Soda.....          | 0 05 0 05        | " " " " " " " "                 | 0 09 0 09 1/2   | <b>Paints, &amp;c.</b>   |                  |
| Cream Tartar.....          | 0 25 0 30        | Horse Nails:                    |                 | White Lead, genuine      |                  |
| Epsom Salts.....           | 0 05 0 04        | Guest's or Griffin's            |                 | in Oil, # 25 lbs.....    | 0 00 2           |
| Extract Logwood.....       | 0 10 0 13        | assorted sizes.....             | 0 00 0 00       | Do. No. 1 .....          | 0 00 2 10        |
| Gum Arabic, sorts.....     | 0 30 0 25        | For W. ass'd sizes.....         | 0 15 0 19       | " " " " " " " "          | 0 00 1 90        |
| Indigo, Madras.....        | 1 00 1 10        | Patent Hammer'd do..            | 0 17 0 18       | " " " " " " " "          | 0 00 1 70        |
| Licorice, com.....         | 0 10 0 25        | Iron (at 4 months):             |                 | Common .....             | 1 30 0 00        |
| Madder.....                | 0 15 0 18        | Pig—Gartsherrrie Nol..          | 00 00 00 00     | White Lead, dry.....     | 0 05 0 09        |
| Opium.....                 | 8 50 9 00        | Calder No. 1 .....              | 00 00 24 00     | Red Lead.....            | 0 06 0 08        |
| Oxalic Acid.....           | 0 35 0 32        | No 3 .....                      | 00 00 23 00     | Venetian Red, Eng'h..    | 0 02 0 02        |
| Potash, Bi-tart.....       | 0 25 0 28        | Other brands, No. 1..           | 22 00 24 00     | Yellow Ochre, French..   | 0 02 0 03        |
| " " " " " " " "            | 0 15 0 18        | " " " " " " " "                 | 0 00 0 00       | Whiting .....            | 0 80 1 25        |
| Potass Iodide.....         | 4 00 4 50        | Bar—Scotch, # 100 B..           | 2 40 2 60       | <b>Petroleum.</b>        |                  |
| Soda Ash.....              | 0 05 0 04        | Refined.....                    | 3 00 3 25       | (Refined # gal.)         |                  |
| Soda Bicarb.....           | 3 35 4 00        | Swedes.....                     | 5 00 5 50       | Water white, 5 bris..    | 0 27 0 00        |
| Tartaric Acid.....         | 0 35 0 45        | Hoops—Coopers.....              | 3 10 3 35       | " " " " " " " "          | 0 29 0 00        |
| <b>Groceries.</b>          |                  | Band .....                      | 3 10 3 35       | Straw, 5 bris.....       | 0 00 0 23        |
| <b>Coffees:</b>            |                  | Boiler Plates.....              | 3 10 3 35       | " " " " " " " "          | 0 00 0 24        |
| Java, # B.....             | 0 20 0 22        | Canada Plates.....              | 3 90 4 10       | Amber, by car load..     | 0 00 0 00        |
| Laguayra.....              | 0 15 0 18        | Coatbridge.....                 | 4 00 4 10       | Benzine.....             | 0 35 0 38        |
| Rio.....                   | 0 15 0 17        | Pontypool.....                  | 3 90 4 10       | <b>Produce.</b>          |                  |
| <b>Fish:</b>               |                  | Swansen.....                    | 3 90 4 10       | <b>Grain:</b>            |                  |
| Herrings, Lab. split..     | 6 00 6 75        | <b>Lead (at 4 months):</b>      |                 | Wheat, Spring, 60 B..    | 1 10 1 13        |
| " " " " " " " "            | 5 25 5 50        | Bar, # 100 B.....               | 0 05 0 07       | " " " " " " " "          | 1 15 1 25        |
| " " " " " " " "            | 1 00 1 50        | Sheet .....                     | 0 05 0 08       | Barley, new 48 .....     | 0 58 0 69        |
| " " " " " " " "            | 0 45 0 45        | Shot .....                      | 0 07 0 07 1/2   | Peas.....                | 0 60 0 70        |
| Mackerel, small kitta..    | 0 75 0 90        | <b>Iron Wire (net cash):</b>    |                 | Oats.....                | 0 40 0 41        |
| Loch. Her. wh' fishks..    | 2 30 2 75        | No. 6, # bundle.....            | 2 70 2 80       | Rye.....                 | 0 00 0 70        |
| " " " " " " " "            | 1 35 1 50        | " " " " " " " "                 | 3 10 3 30       | <b>Seeds:</b>            |                  |
| White Fish & Trout.....    | 3 65 3 75        | " " " " " " " "                 | 3 40 3 50       | Clover, choice 60 .....  | 0 00 7 25        |
| Salmon, saltwater.....     | 15 25 16 00      | " " " " " " " "                 | 4 30 4 40       | Timothy, choice 4 .....  | 0 00 0 00        |
| Dry Cod, # 112 lbs..       | 5 37 5 50        | <b>Powder:</b>                  |                 | Flax.....                | 2 00 2 25        |
| <b>Fruit:</b>              |                  | Blasting, Canada.....           | 5 75 0 00       | <b>Flour (per brl):</b>  |                  |
| Raisins, Layers.....       | 2 20 2 30        | FF .....                        | 4 75 5 00       | Superior extra.....      | 0 60 0 00        |
| " " " " " " " "            | 2 10 2 20        | FFF .....                       | 5 25 5 30       | Extra superfine.....     | 5 50 5 75        |
| " " " " " " " "            | 0 25 0 9         | Blasting, English.....          | 4 00 5 00       | Fancy superfine.....     | 5 30 5 40        |
| Currants, new.....         | 0 25 0 07        | FF house.....                   | 5 00 6 00       | Superfine No. 1.....     | 5 15 5 25        |
| " " " " " " " "            | 0 60 0 50        | FFF .....                       | 6 00 6 30       | " " " " " " " "          | 4 50 4 75        |
| Figs.....                  | 0 31 0 15        | <b>Pressed Spikes (4 mos):</b>  |                 | <b>Provisions.</b>       |                  |
| <b>Molasses:</b>           |                  | Regular sizes 100..             | 4 60 4 25       | Butter, dairy tub # lb.. | 0 15 0 19        |
| Clayed, # gal.....         | 0 30 0 25        | Extra .....                     | 4 50 5 00       | " " " " " " " "          | 0 14 0 16        |
| Syrups, Standard.....      | 0 51 0 23        | <b>Tin Plates (net cash):</b>   |                 | Cheese.....              | 0 12 0 13        |
| " " " " " " " "            | 0 25 0 56        | IC Coke.....                    | 7 25 0 00       | Pork, mess, new.....     | 27 50 28 50      |
| " " " " " " " "            | 4 60 4 25        | IC Charcoal.....                | 8 50 0 00       | " " " " " " " "          | 23 00 23 50      |
| Rice—Arracan.....          | 2 30 4 00        | IX .....                        | 10 00 10 30     | " " " " " " " "          | 20 00 22 00      |
| " " " " " " " "            | 2 30 4 00        | IXX .....                       | 12 50 0 00      | Bacon, Canada.....       | 0 60 0 00        |
| <b>Spices:</b>             |                  | DC .....                        | 7 25 0 00       | " " " " " " " "          | 0 12 0 13        |
| Cassia, whole, # B..       | 0 85 0 40        | DX .....                        | 9 25 0 00       | " " " " " " " "          | 0 13 0 14        |
| Cloves.....                | 0 10 0 12        | <b>Hides &amp; Skins, # B.</b>  |                 | Hams, covered.....       | 0 14 0 15        |
| Nutmegs.....               | 0 05 0 70        | Green, No. 1 .....              | 0 00 0 08       | " " " " " " " "          | 0 15 0 16        |
| Ginger, ground.....        | 0 18 0 23        | Green, No. 2.....               | 0 00 0 07       | Shoulders, in salt ..... | 0 11 0 12        |
| " " " " " " " "            | 0 17 0 20        | Cured .....                     | 0 00 0 00       | Lard, in kegs.....       | 0 13 0 00        |
| Pepper, black.....         | 0 15 0 15        | Calfskins, green.....           | 0 00 0 10       | Eggs, packed.....        | 0 00 0 16        |
| Pimento.....               | 0 00 0 00        | Calfskins, cured.....           | 0 00 0 00       | Beef Hams.....           | 0 00 0 00        |
| <b>Sugars—(60 days):</b>   |                  | Slackskins.....                 | 0 80 0 00       | Tallow.....              | 0 07 9 7         |
| Port Rico, # B.....        | 0 10 0 9         | <b>Hops.</b>                    |                 | Hogs dressed, heavy..    | 0 00 0 00        |
| Cuba.....                  | 0 20 0 9         | Medium to good.....             | 0 09 0 13       | " " " " " " " "          | 0 75 7 00        |
| Barbadoes (bright)..       | 0 20 0 9         | <b>Leather, @ (4 mos.)</b>      |                 | " " " " " " " "          | 0 00 0 00        |
| Canada Sugar Refine'y.     |                  | In lots of less than            |                 | Salt, &c.                |                  |
| yellow No. 2, 60 ds..      | 0 90 0 90        | 50 sides, 10 # cut              |                 | Liverpool coarse.....    | 0 80 0 85        |
| Yellow, No. 2.....         | 0 24 0 10        | higher.....                     |                 | Goderich.....            | 1 35 1 60        |
| " " " " " " " "            | 0 105 0 105      | <b>Spanish Sole, 1st qual'y</b> |                 | Plaster.....             | 1 05 1 10        |
| Crushed X.....             | 0 110 0 11       | heavy, weights # B..            | 0 23 0 25       | Water Lime.....          | 1 60 0           |
| " " " " " " " "            | 0 120 0 12       |                                 |                 |                          |                  |
| Groa d.....                | 0 125 0 125      |                                 |                 |                          |                  |

**Soap & Candles.**

|                              |      |      |
|------------------------------|------|------|
| D. Crawford & Co.'s Imperial | 0 07 | 0 08 |
| " Golden Bar                 | 0 07 | 0 07 |
| " Silver Bar                 | 0 07 | 0 07 |
| Crown                        | 0 05 | 0 05 |
| No. 1                        | 0 03 | 0 03 |
| Candles                      | 0 00 | 0 10 |

**Wines, Liquors, &c.**

|                        |      |      |
|------------------------|------|------|
| English, per doz. qts. | 2 30 | 2 40 |
| Guinness Dub Portr.    | 2 25 | 2 35 |
| <b>Spirits.</b>        |      |      |
| Pure Jamaica Rum       | 1 80 | 2 25 |
| De Kuyper's H. Gin     | 1 55 | 1 65 |
| Booth's Old Tom        | 1 99 | 2 09 |
| <b>Gin.</b>            |      |      |
| Green, cases           | 4 09 | 4 25 |
| Booth's Old Tom, c.    | 5 57 | 6 60 |
| <b>Wines.</b>          |      |      |
| Port, common           | 0 75 | 1 25 |
| " fine old             | 2 09 | 4 00 |
| Sherry, common         | 0 75 | 1 59 |
| " medium               | 1 70 | 1 80 |
| " old pale or golden   | 2 50 | 4 00 |

**Brandy:**

|                      |      |      |
|----------------------|------|------|
| Hennessy's, per gal. | 2 30 | 2 50 |
| Martell's            | 2 30 | 2 50 |
| J. Robin & Co.'s     | 2 25 | 2 35 |
| Otard, Dupuy & Co.   | 2 25 | 2 35 |
| Brandy, cases        | 8 50 | 9 00 |
| Brandy, com. per c.  | 4 00 | 4 50 |

**Whiskey.**

**GOODERHAM & WORTS'**  
Wholesale Prices—  
Terms Cash—Under 5  
brls., net; 5 to 10 brls.,  
2 1/2 p.c. off; 10 brls. and  
over, 5 p.c. off.

|                       |      |      |
|-----------------------|------|------|
| Old Rye               | 0 31 | 0 81 |
| " Toddy               | 0 31 | 0 81 |
| " Malt                | 0 31 | 0 81 |
| Alcohol, 65 o.p.      | 0 67 | 1 67 |
| Pure Spirits 65 o.p.  | 0 53 | 1 63 |
| " 50 o.p.             | 0 52 | 1 52 |
| " 25 o.p.             | 0 28 | 0 73 |
| Dom. Whiskey, 32 u.p. | 0 22 | 0 63 |
| " 36 u.p.             | 0 21 | 0 64 |
| " 49 u.p.             | 0 20 | 0 60 |

**Wool.**

|             |      |      |
|-------------|------|------|
| Fleece, lb. | 0 39 | 0 31 |
| Palled      | 0 26 | 0 28 |

**STOCK AND BOND REPORT.**

| NAME.                        | Shares. | Paid up. | Divid'd last 6 Months | Dividend Day.    | CLOSING PRICES.  |                 |                |
|------------------------------|---------|----------|-----------------------|------------------|------------------|-----------------|----------------|
|                              |         |          |                       |                  | Toronto, Nov. 9. | Montre' Nov. 9. | Quebec Nov. 9. |
| <b>BANKS.</b>                |         |          |                       |                  |                  |                 |                |
| British North America        | 250     | All.     | 3 1/2                 | July and Jan.    | 107 108          | 107 103         | 107 108        |
| Canadian Bank of Com'e.      | 250     | All.     | 4                     |                  | 120 121          | 120 121         | 120 121        |
| City Bank Montreal           | 100     | "        | 4                     | 1 June, 1 Dec.   | 83 104           | 89 100          | 89 100         |
| Du Peuple                    | 50      | "        | 3 1/2                 | 1 Mar., 1 Sept.  | 103 104          | 103 103         | 103 103        |
| Eastern Townships            | 50      | "        | 4                     | 1 July, 1 Jan.   | 106 107          | 106 107         | 106 107        |
| Jacques Cartier              | 50      | All.     | 4                     | 1 June, 1 Dec.   | 114 115          | 115 116         | 114 115        |
| Mechanics' Bank              | 50      | 80       | 4                     | 1 Nov., 1 May.   | 75 82            | 75 82           | 75 85          |
| Merchants' Bank of Canada    | 100     | All.     | 4                     | 1 Jan., 1 July.  | 119 120          | 119 120         | 118 119        |
| Molson's Bank                | 50      | "        | 2                     | 1 Apr., 1 Oct.   | 104 107          | 106 107         | 105 107        |
| Montreal                     | 200     | "        | 6                     | 1 June, 1 Dec.   | 235 236          | 235 236         | 234 235        |
| Nationale                    | 50      | "        | 3 1/2                 | 1 Nov., 1 May.   | 104 090          | 104 105         | 104 105        |
| Niagara District             | 100     | 75       | 3                     | 1 Jan., 1 July.  | 109 110          | 110 110         | 109 110        |
| Ontario Bank                 | 40      | All.     | 4                     | 1 June, 1 Dec.   | 110 110          | 110 111         | 110 110        |
| Quebec Bank                  | 100     | "        | 3 1/2                 | 1 June, 1 Dec.   | 69 70            | 69 70           | 69 69          |
| Royal Canadian               | 50      | 60       | None.                 | 1 Jan., 1 July.  | 150 155          | 150 155         | 150 152        |
| Toronto                      | 100     | "        | 4                     | 1 Jan., 1 July.  | 108 109          | 108 109         | 108 109        |
| Union Bank                   | 100     | "        | 4                     | 1 Jan., 1 July.  |                  |                 |                |
| <b>MISCELLANEOUS.</b>        |         |          |                       |                  |                  |                 |                |
| Canada Landed Credit Co.     | 50      | 25       | 3 1/2                 |                  | 100 100          |                 |                |
| Canada Per. Bldg Society     | 50      | All.     | 5                     |                  | 136 136          | 136 136         |                |
| Do. In'd Steam Nav. Co.      | 100     | All.     | 5 1/2                 |                  |                  | 104 106         | 104 105        |
| Do. Glass Company            | 100     | "        | None.                 |                  |                  |                 |                |
| Freehold Building Society    | 100     | All.     | 5                     |                  | 123 129          |                 |                |
| Hamilton Gas Company         |         |          | 4 1/2                 |                  |                  |                 |                |
| Huron Copper Bay Co.         |         |          | 25                    |                  |                  | 25 32           |                |
| Huron & Erie Svcs & Loan Soc | 50      | All.     | 4 1/2                 |                  |                  |                 |                |
| Montreal Mining Consols.     | 20      | 15 1     |                       |                  |                  | 4 00 4 20       |                |
| Do. Telegraph Co.            | 40      | All.     | 5                     |                  | 215 220          | 215 225         | 215 220        |
| Do. Elevating Co.            | 100     | "        | 5                     |                  |                  | 112 115         |                |
| Do. City Gas Co.             | 40      | "        | 4                     | 15 Mar., 15 Sep. |                  | 160 170         | 160 170        |
| Do. City Pass. R., Co.       | 50      | "        | 4                     |                  |                  | 150 160         | 150 160        |
| Quebec Gas Company           | 200     | All.     | 4                     | 1 Mar., 1 Sep.   |                  |                 | 122 123        |
| Quebec Street R. R.          | 50      | 25       | 4                     |                  |                  |                 | 90 95          |
| Richelieu Navigation Co.     | 160     | All.     | 15-12m                | 1 Jan., 1 July.  |                  | 170 175         | 170 176        |
| St. Lawrence Glass Company   | 100     | "        | None.                 |                  |                  |                 |                |
| St. Lawrence Tow Boat Co.    | 100     | "        | 2 p.c. 3m             | 3 Feb.           |                  |                 |                |
| Tor'to Consumers' Gas Co.    | 50      | "        | 2 p.c. 3m             | 1 My Au Mar Fe   | 116 117          |                 | 117 118        |
| Union Per. Building Society  | 50      | "        | 5                     |                  | 112 113          |                 |                |
| West'n Canada Bldg Socy      | 50      | All.     | 5                     |                  | 126 136          |                 |                |

**INSURANCE COMPANIES**  
English—Quotations on the London Market.

| No. Shares. | Last Dividend. | Name of Company.                   | Share parval & Amount paid. | Last Sale. |
|-------------|----------------|------------------------------------|-----------------------------|------------|
| 20,000      | 8 b 15s.       | Briton Medical and General Life    | 10                          | 9 1/2      |
| 50,000      | 10             | Commer' Union, Fire, Life and Mar. | 50                          | 5 1/2      |
| 24,000      | 8              | City of Glasgow                    | 25                          | 4 1/2      |
| 50,000      | 9 1/2          | Edinburgh Life                     | 100                         | 15 3/4     |
| 400,000     |                | European Life and Guarantee        | 2 1/2                       | 20 50      |
| 20,000      | 5 1/2          | Guardian, £10 originally paid      | 100                         | 50         |
| 12,000      | 21 p.s.        | Imperial Life                      | 100                         | 10 3/4     |
| 7,500       | 10             | Imperial Life                      | 100                         | 10 1/2     |
| 170,000     | 10             | Lancashire Fire and Life           | 29                          | 2 1/2      |
| 1,000       | 11             | Life Association of Scotland       | 40                          | 7 1/2      |
| 35,000      | 36             | London Assurance Corporation       | 25                          | 12 1/2     |
| 10,000      | 5              | London and Lancashire Life         | 10                          | 1          |
| 301,752     | 40             | Liverp'l & London & Globe F. & L.  | 29                          | 2 1/2      |
| 29,000      | 14             | Northern Fire and Life             | 100                         | 5 1/2      |
| 49,000      | 13             | North British and Mercantile       | 50                          | 6 1/2      |
| 43,000      | 59             | Ocean Marine                       | 25                          | 5 1/2      |
|             | 49 p.s.        | Phoenix                            |                             | 150        |
| 200,000     | 10             | Queen Fire and Life                | 10                          | 1 1/2      |
| 100,000     | 11 1/2         | Royal Insurance                    | 20                          | 3 1/2      |
| 20,000      | 10             | Scottish Provincial Fire and Life  | 50                          | 2 1/2      |
| 110,000     | 25             | Standard Life                      | 50                          | 12 1/2     |
| 4,000       | 5 bo           | Star Life                          | 25                          | 1 1/2      |

**CANADIAN.**

|        |          |                                 |     |        |         |
|--------|----------|---------------------------------|-----|--------|---------|
| 8,000  | 4-6 mo.  | British America Fire and Marine | 250 | 25     | 70 1/2  |
| 2,500  | 5        | Canada Life                     | 400 | 50     | 103 105 |
| 4,000  | 12       | Montreal Assurance              | 250 | 25     | 200     |
| 10,000 | None.    | Provincial Fire and Marine      | 60  | 11     |         |
|        | 33 p.s.  | Quebec Fire                     | 40  | 22 1/2 | 220 221 |
|        | 10       | " Marine                        | 100 | 40     | 85 90   |
| 10,000 | 5 6 mo's | Western Assurance               | 40  | 10     | 87 89   |

**AMERICAN.**

| When org'd | No. of Shares. | Last Dividend. | Name of Company.           | Parval of Shares | Offered | Asked.  |
|------------|----------------|----------------|----------------------------|------------------|---------|---------|
| 1853       | 1,500          |                | Etna Life, of Hartford     | \$100            |         | 250     |
| 1819       | 30,000         | 6              | Etna Fire, of Hartford     | 100              | 204     | 206     |
| 1816       | 10,000         | 15             | Hartford, of Hartford      | 100              | 260     | 270     |
| 1859       | 10,000         |                | Home, of New Haven, Ct     | 100              |         |         |
| 1863       | 5,000          |                | Travelers' Life & Accident | 101              | 115     | 117 1/2 |

**RAILWAYS**

|   | Share | Parl | Montr' Nov. 9. | London Oct. 8. |
|---|-------|------|----------------|----------------|
| Atlantic and St. Lawrence                 | 100   | All. |                | 76 79          |
| Do.                                       | 100   | "    |                | 99 92          |
| Buffalo and Lake Huron Pref.              | 100   | "    |                | 4 5            |
| Do.                                       | 100   | "    |                | 79 81          |
| Montreal and Champlain                    | 200   | "    | 16 21          |                |
| Do.                                       | 100   | "    | 100            |                |
| Grand Trunk                               | 100   | "    | 12 1/2         | 12 1/2         |
| Do.                                       | 100   | "    |                | 94 95          |
| Do.                                       | 100   | "    |                | 60 61          |
| Do.                                       | 100   | "    |                | 49 41          |
| Do.                                       | 100   | "    |                | 31 33          |
| Do.                                       | 100   | "    |                | 17 17 1/2      |
| Great Western                             | 200   | "    | 14 1/2         | 15 1/2         |
| Do.                                       | 100   | All. |                | 100 102        |
| Do.                                       | 100   | "    |                | 96 93          |
| Northern of Canada, 6 p.c. 1st Pref. Bds. | 100   | "    |                | 1 to 2 pm.     |
| Do.                                       | 100   | "    |                | 90 95          |
| Do.                                       | 100   | "    |                | 85 90          |

**EXCHANGE**

|                         | Montr' | Quebec | Toronto |
|-------------------------|--------|--------|---------|
| Bank of London, 60 days | 8 1/2  | 9 1/2  | 9 1/2   |
| Private do.             | 8 1/2  | 9 1/2  | 8 1/2   |
| Bank of New York        | 9 1/2  | 9 1/2  | 9 1/2   |
| Private do.             | 9 1/2  | 9 1/2  | 9 1/2   |
| Gold Drafts do.         | 1 dis  | 1 dis  | 1 dis   |
| American Silver         | 6 1/2  | 6 1/2  | 5 10    |

**PRODUCE—Comparative Prices in Toronto Market.**

|                       | 1870. WEDNESDAY, November 9. |        | 1870. WEDNESDAY, November 2. |        | 1869. November 9. |        | 1868. November 9. |        | 1867. November 9. |          |
|-----------------------|------------------------------|--------|------------------------------|--------|-------------------|--------|-------------------|--------|-------------------|----------|
|                       | \$ c.                        | ¢      | \$ c.                        | ¢      | \$ c.             | ¢      | \$ c.             | ¢      | \$ c.             | ¢        |
| Wheat, Fall           | 1 15                         | @ 1 25 | 1 15                         | @ 1 20 | 0 99              | @ 0 92 | 1 20              | @ 1 30 | 1 09              | @ 1 65   |
| Spring                | 1 10                         | 1 13   | 1 12                         | 1 15   | 0 85              | @ 0 90 | 1 09              | 1 11   | 1 40              | 1 45     |
| Barley                | 0 53                         | 0 69   | 0 60                         | 0 70   | 0 40              | 0 63   | 1 25              | 1 30   | 0 76              | 0 77     |
| Oats                  | 0 40                         | 0 41   | 0 38                         | 0 40   | 0 32              | 0 34   | 0 51              | 0 53   | 0 48              | 0 50     |
| Peas                  | 0 69                         | 0 70   | 0 69                         | 0 70   | 0 63              | 0 65   | 0 85              | 0 89   | 0 89              | 0 81     |
| Flour, No. 1 Super    | 5 15                         | 5 25   | 5 29                         | 5 30   | 4 90              | 4 15   | 5 00              | 5 00   | 6 60              | 6 70     |
| Fancy                 | 5 29                         | 5 40   | 5 39                         | 5 40   | 4 25              | 4 15   | 5 00              | 5 00   | 0 00              | 0 00     |
| Extra                 | 4 50                         | 5 75   | 5 20                         | 5 75   | 4 60              | 4 65   | 5 90              | 6 00   | 0 00              | 0 00     |
| Oatmeal               | 4 50                         | 4 75   | 4 50                         | 4 75   | 4 00              | 4 25   | 6 40              | 6 25   | 0 00              | 0 00     |
| Pork, Mess            | 27 50                        | 28 50  | 27 50                        | 28 50  | 27 50             | 28 50  | 21 25             | 24 75  | 13 00             | 00 60    |
| Butter                | 0 14                         | 0 19   | 0 14                         | 0 19   | 0 17              | 0 21   | 0 21              | 0 24   | 0 11              | 0 17     |
| Hides, green, 100 lbs | 7 00                         | 8 60   | 7 60                         | 8 00   | 7 00              | 8 00   | 6 00              | 7 00   | 0 00              | 0 06 1/2 |

**Insurance.**

**PROVINCIAL**  
Insurance Company of Canada.  
FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE.....TORONTO, ONT.  
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 & Cassels, Toronto; Hon. M. Cameron, Ottawa; W. J. Macdonell, Esq., President Toronto Savings Bank, Toronto; A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto; H. S. Howland, Esq., Vice President Bank of Commerce, Toronto; George Duggan, Esq., Judge of the County Court, County York, Toronto; A. T. Fulton, Esq., of Geo. Michie & Co. and Fulton, Michie & Co. Toronto; Angus Morrison, Esq., Barrister, M.P., Toronto; James S. Crocker, Esq., Toronto. Manager.—Arthur Harvey, Esq., Fire Inspector.—Wm. Henderson, Esq., General Agent, Marine Department.—Capt. C. G. Fortier, Bankers.—The Canadian Bank of Commerce.

Insurances effected at reasonable rates on all descriptions of property. Fairness in settlement and an equitable construction of insurance contracts, are the invariable rules of the Company. No claim that has arisen under the present management has been unadjusted for as long as a week, and all adjusted claims are paid.

ARTHUR HARVEY, Manager.

Provincial Insurance Co's. Buildings, }  
Toronto, June 28, 1870. 46



**LANCASHIRE**  
INSURANCE COMPANY.

CAPITAL,  
£2,000,000 - - - STERLING.

FIRE RISKS  
taken at reasonable rates of premium, and  
ALL LOSSES SETTLED PROMPTLY,  
By the undersigned, without reference elsewhere.

S. C. DUNCAN-CLARK & CO.,  
General Agents for Ontario,

25-ly N. W. cor. King and Church streets, Toronto.

**Phenix**  
Fire Assurance Company  
LOMBARD ST. AND CHURCH CROSS,  
LONDON, ENG.

Insurances effected in all parts of the World.

Claims paid  
WITH PROMPTITUDE and LIBERALITY.  
MOFFATT, MURRAY & BEATTIE,  
Agents for Toronto,  
36 Yonge Street.

**Insurance.**

**THE EQUITABLE**  
Life Assurance Society.

OF THE  
UNITED STATES.

CASH ASSETS . . . . . \$13,000,000  
ANNUAL CASH INCOME, . . . . . \$7,000,000  
NEW BUSINESS IN 1869, . . . . . \$51,021,141

THE leading company in the world for new business, by \$13,000,000. Fully Mutual, all profits annually divided among the Policyholders, on Contribution Plan. This Company has special advantageous features that no other Company in Canada offers. See "Tontine Dividend" circulars, being a 10 per cent. investment, in addition to a Life Insurance. Instalment and all kinds of Endowment Policies. The "Equitable" has fully complied with Dominion Law, by making deposit of \$100,000 in Canadian Securities. Branch office for the Dominion,

R. W. GALE, Manager,  
53 CHURCH STREET, TORONTO.

HOLLAND & DEMING, General Agents for Ontario.

Good Agents and Solicitors wanted in unrepresented localities.

**The Canada Insurance Union.**

OCEAN MARINE.

Comprising the following Insurance Companies. Incorporated in Canada:

THE BRITISH AMERICA ASSURANCE CO.  
THE MONTREAL ASSURANCE COMPANY,  
THE WESTERN ASSURANCE COMPANY,

AND AS  
ASSOCIATION OF UNDERWRITERS.

THE UNION will issue Binding Policies on HULLS, CARGOES, and FREIGHTS in MONTREAL and LIVERPOOL, and Losses will be paid in Great Britain or Canada, at the option of the assured.

DIRECTORS IN CANADA.—Wm. Murray, Esq., representing the Montreal Assurance Co.; M. H. Gault, Esq., representing the British America Assurance Co.; Alex. Murray, Esq., representing the Western Assurance Co.; John McLennan, Esq., representing the Association of Underwriters.

DIRECTORS IN LIVERPOOL.—John Johnston, Esq., of the firm of Wingate & Johnston; Robt. Allan, Esq., of the firm of Allan Brothers; John Rimmer, of the firm of Thos. Rimmer & Son.

BANKERS.—In Montreal—The Bank of Montreal. In Liverpool—The Bank of Liverpool. In London—The Bank of Montreal, 27 Lombard street.

AGENTS IN LIVERPOOL.—SMITH, BECKWITH & GASKELL, 5 India Buildings, Water street.

AGENT IN MONTREAL,  
JOHN RHYNAS,  
Commercial Chambers, 96 St. Francois Xavier Street.

**Insurance.**

**BEAVER AND TORONTO**

Mutual Fire Insurance Company,  
OFFICE, BANK OF TORONTO BUILDINGS, WELLINGTON ST.

Number of Policies issued to July, 1870, . . . . . 35,000  
Premium Note capital, over . . . . . \$220,000

C. E. CHADWICK, Toronto, 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 Household Branch) and their contents, and City, Town, and Village Property generally. Also Country, Stores, Taverns, Flour Mills, &c., &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 Branches. Cost of Insurance in this branch averages about two thirds of the usual proprietary rates, as no profits are required. This company has authority under the Statute 27 and 28 Victoria, cap 99, to issue Policies of Insurance on

**LIFE STOCK.**

Applications will be received through any Agent of the Company, for Insurance against death from any cause, of Horses, Bulls, Oxen, Steers, and Cows.

**HOUSEHOLD BRANCH.**

Non-hazardous Household Property will be insured for three years or less, on which a Premium Note averaging from 1½ to 4 per cent. will be taken, of which a small sum must be paid in Cash at the time of insuring, and endorsed on the Note.

**FARMERS' BRANCH.**

Country Dwelling Houses, isolated, with the Household Furniture, &c., contained therein. Also, Barns and Out-houses, and Farm Produce: Hay and Grain in Stacks; Horses and other Cattle, Waggon, Sleighs and Harness; and Farm Implements and Machines generally; Churches and School Houses, not situated in cities, towns or villages, and isolated from all other buildings.

Agents of this Company are not allowed to charge any fee for Application or Survey.

W. T. O'BELLY, } Joint Secretaries.  
H. HANCOCK, }

**PHENIX MUTUAL**  
Life Insurance Company, of Hartford, Conn.

ASSETS OVER . . . . . \$5,000,000.

ISSUES POLICIES OF ALL KINDS,  
either on the "HALF-NOTE" or "ALL CASH" plans,  
AND DIVIDES ALL THE  
PROFITS ANNUALLY AMONGST THE INSURED.

ANGUS R. BETHUNE,  
GEN. AGENT, MONTREAL.

GOOD ACTIVE MEN WANTED  
to act as Agents in unrepresented localities.

APPLY AS ABOVE.

**LIFE ASSOCIATION OF SCOTLAND.**

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.

CANADA—MONTREAL—PLACE D'ARMES.

**DIRECTORS:**

DAVID TORRANCE, Esq., (D. Torrance & Co.)  
GEORGE MOFFATT, (Gillespie, Moffatt & Co.)  
ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.  
Sir G. E. CARTIER, M.P., Minister of Militia.  
PETER REDPATH, Esq., (J. Redpath & Son.)  
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)

Solicitors—Messrs. TORRANCE & MORRIS.

Medical Officer—E. PALMER HOWARD, Esq., M.D.

Secretary—P. WARDLAW.

Inspector of Agencies—JAMES B. M. CHIPMAN.

TORONTO OFFICE—No. 32 WELLINGTON STREET EAST.

R. N. GOOCH, Agent.

**THE LIVERPOOL AND LONDON AND GLOBE**  
INSURANCE COMPANY.

Capital, Surplus and Reserved Funds . . . . . \$17,005,028.  
Life Reserve Fund . . . . . \$9,865,100.  
Daily Cash Receipts . . . . . \$20,000

**Directors in Canada:**

T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).  
HENRY STARNES, Esq., Deputy Chairman (Manager Ontario Bank).  
E. H. KING, Esq., (General Manager Bank of Montreal).  
HENRY CHAPMAN, Esq., Merchant.  
THOS. CRAMP, Esq., Men ant.

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.

JAMES FRASER, Esq., Agent Fire Department, 5 King street West, Toronto.

THOMAS BRIGGS Esq, Agent, Kingsto

F. A. BALL, Esq., Inspector of Agencies, Fire Branch.

T. W. MEDLEY, Esq., Inspector of Agencies, Life Branch.

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

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

**Insurance.**

**BRITON MEDICAL**  
**And General Life Association,**  
 with which is united the  
**BRITANNIA LIFE ASSURANCE COMPANY.**  
*Capital and Invested Funds.....£750,000 Sterling.*  
**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.  
 48 TORONTO AGENCY, 5 KING ST. WEST.  
 Oct 17-9-1yr **JAMES FRASER, Agent.**

**Fire and Marine Assurance.**

**THE BRITISH AMERICA**

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

BOARD OF DIRECTION:  
 Hon. G. W. Allan, M.L.C., A. Joseph, Esq.,  
 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.

Fire Inspector: E. ROBY O'BRIEN.  
 Marine Inspector: 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.  
 THOS. WM. BIRCHALL,  
 23-ly *Manager.*

**Canada Farmers'**

**Mutual Insurance Company.**  
 HEAD OFFICE, HAMILTON, ONTARIO.

INSURE only Farm Property, Country Churches, School Houses, and isolated Private Houses. Has been eventeen years in operation  
 THOMAS STOCK,  
 President.  
 RICHARD P. STREET,  
 Secretary and Treasurer. 26

**Home District**

**Mutual Fire Insurance Company.**  
 Office—North-West Cor. Yonge & Adelaide Streets,  
 TORONTO.—(UP STAIRS.)  
 INSURES Dwelling Houses, Stores, Warehouses, Merchandise, Furniture, &c.  
 PRESIDENT—The Hon. J. McMURRICH.  
 VICE-PRESIDENT—JOHN BURNS, Esq.  
 JOHN RAINS, Secretary.  
 AGENTS:—DAVID WRIGHT, Esq., Hamilton; FRANCIS STEVENS, Esq., Barrie; Messrs. GIBBS & BRO., Oshawa.

**The Orient**

**Mutual Insurance Company, New York.**  
 THIS Company have made arrangements to issue, when desired, Policies and Certificates payable in LONDON and LIVERPOOL, at the Counting Rooms of Messrs. DRAKE, KLEINWORT & COHEN.  
 EUGENE DUTILH, President.  
 ALFRED OGDEN, Vice-President.  
 CHARLES IRVING, Secretary.  
 The undersigned continue to receive applications for open and Special Policies, and to effect Insurances on ships, Cargoes, and Freights, with above well-known Company, payable in Gold or Canadian Funds.  
 HENRY MCKAY, No. 1 Merchants' Exchange.  
 Montreal 1st Feb., 1876 27-ly

**Insurance.**

**Reliance**  
**Mutual Life Assurance Society**  
 OF LONDON, ENGLAND. Established 1840.  
 GOVERNMENT DEPOSIT.....\$100,000

Head Office for the Dominion of Canada:  
 229 ST. JAMES STREET, MONTREAL.  
 DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; Major T. E. Campbell, C.B., St. Hilaire; the Hon. Jno. Hamilton, Hawkesbury; F. Wolferstan Thomas, Esq., Cashier Molson's Bank.

RESIDENT SECRETARY—James Grant.  
 Net Assets, as at 31st Dec. 1869.....\$1,279,670 00  
 Net Liabilities, do. do.....1,201,715 00

Surplus.....\$77,955 00  
 Prospectuses, &c., can be had on application at the Head Office, or at any of the Agencies.  
 JAS. GRANT, Resident Secretary.  
 AGENTS:—Toronto, Messrs. Dickson & McGregor, 8 Ontario Buildings, Corner of Church and Wellington Streets.  
 Hamilton, John B. Young, Esq.

**CANADA**  
**Life Assurance Company.**

ESTABLISHED 1847.  
 THE following are examples of the Profits added to Policies.  
 Bonus Additions made to the following Policies existing 30th April, 1870.

| No. Policy | Issued during year ending 30th April | Original sum assured. | Bonus added. | Present sum assured. |
|------------|--------------------------------------|-----------------------|--------------|----------------------|
| 35         | 1848                                 | \$2,000 00            | \$938 10     | \$2,938 10           |
| 481        | 1850                                 | 4,000 00              | 1,092 88     | 5,092 88             |
| 907        | 1852                                 | 400 00                | 114 65       | 514 65               |
| 1423       | 1854                                 | 1,000 00              | 248 29       | 1,248 29             |
| 1938       | 1856                                 | 1,400 00              | 565 34       | 2,965 34             |
| 2515       | 1858                                 | 1,500 00              | 318 84       | 1,818 84             |
| 2924       | 1860                                 | 4,000 00              | 799 15       | 4,797 15             |
| 3795       | 1862                                 | 5,000 00              | 819 32       | 5,819 32             |
| 4616       | 1864                                 | 1,000 00              | 139 50       | 1,139 50             |
| 5200       | 1866                                 | 6,000 00              | 750 00       | 6,750 00             |
| 5811       | 1867                                 | 1,000 00              | 190 00       | 1,190 00             |
| 6063       | 1868                                 | 2,000 00              | 150 00       | 2,150 00             |
| 6842       | 1869                                 | 4,000 00              | 200 00       | 4,200 00             |
| 8102       | 1870                                 | 5,000 00              | 125 00       | 5,125 00             |

A comparison of these and of the Company's Rates for Assurance, with those of other offices, is invited.  
 AGENCIES THROUGHOUT THE DOMINION.  
 Where every information can be obtained, or at the Head Office, in Hamilton, Ontario.  
 HEAD OFFICE, IN HAMILTON, ONT.  
 A. G. RAMSAY, Manager.  
 Agent in Toronto, E. BRADBURNE, Esq.,  
 May 25. 1y Toronto Street.

**The Gore District**

**Mutual Fire Insurance Company**  
 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.  
 THOS. M. SIMONS,  
 Secretary & Treasurer  
 ROBT. McLEAN, Inspector of Agencies. 15-ly  
 Galt, 25th Nov., 1868.

**Queen**

**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 Stg.**  
 CANADA BRANCH OFFICE—Exchange Buildings, Montreal.  
 Resident Secretary and General Agent,  
 A. MACKENZIE FORBES,  
 13 St. Sacrament St., Merchants' Exchange, Montreal.  
 Wm. ROWLAND, Agent, Toronto. 1-ly

**The Ontario**

**Mutual Fire Insurance Company.**  
 HEAD OFFICE.....LONDON, ONT.  
 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.  
 S. McBRIDE, President.  
 JAMES JOHNSON, Secretary-Treasurer.

**Insurance.**

**WESTERN**  
**Assurance Company,**  
 INCORPORATED 1851.  
**CAPITAL, \$400,000.**  
 FIRE AND MARINE.  
 HEAD OFFICE.....TORONTO, ONTARIO.

Hon. JNO. McMURRICH, President.  
 CHARLES MAGRATH, Vice-President.

**DIRECTORS.**  
 JAMES MICHIE, Esq. NOAH BARNHART, Esq.  
 JOHN FISKEN, Esq. ROBERT BEATY, Esq.  
 A. M. SMITH, Esq. WM. GODDERHAM, Jr., Esq.  
 JAMES G. HARPER, Esq.  
 B. HALDAN, Secretary.  
 J. MAUGHAN, Jr., Assistant Secretary.  
 WM. BLIGHT, Fire Inspector.  
 CAPT J. T. DOUGLAS, Marine Inspector.  
 JAMES PRINGLE, General Agent.

Insurances effected at the lowest current rates on Buildings, Merchandise, and other property, against loss or damage by fire.  
 On Hull, Cargo and Freight against the perils of Inland Navigation.  
 On Cargo Risks with the Maritime Provinces by sail steam.  
 On Cargoes by steamers to and from British Ports.

**The Waterloo County**  
**Mutual Fire Insurance Company.**

HEAD OFFICE: WATERLOO, ONTARIO.  
 ESTABLISHED 1863.  
 THE business of the Company is divided into three separate and distinct branches, the  
**VILLAGE, FARM, AND MANUFACTURES.**  
 Each Branch paying its own losses and its just proportion of the managing expenses of the Company.  
 C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.  
 J. HUGHES, Inspector. 15-ly

**London Assurance Corporation.**

CAPITAL.....£896,550 Stg.  
 PAID UP.....448,275 "  
 FUNDS IN HAND.....£2,463,533 17s 4d. "  
 HEAD AGENT, ROMEO H. STEPHENS.  
 S. F. HOLCOMB, Agent,  
 No. 2 Exchange, Toronto.

**The Victoria**

**Mutual Fire Insurance Company of Canada.**  
 Insures only Non-Hazardous Property, at Low Rates.  
**BUSINESS STRICTLY MUTUAL.**  
 GEORGE H. MILLS, President.  
 W. D. BOOKER, Secretary.  
 HEAD OFFICE.....HAMILTON, ONTARIO  
 Aug 15-ly

**Montreal**

**Assurance Company.**  
 INCORPORATED 1840.  
 CAPITAL.....\$800,000  
 INVESTED FUNDS (approximately).. 400,000  
 HEAD OFFICE.....MONTREAL.  
 BRANCH OFFICE—32 Wellington Street, Toronto.  
 Consulting Inspector.....CAPT. A. TAYLOR.  
 Marine Inspector.....CAPT. DAVID ROSS KERR.  
 Local Secretary and Agent.....R. N. GOOCH.  
 Inland Navigation, also Ocean-Risks (to and from Ports of Great Britain) covered at moderate rates. 34-6m.

**Imperial**

**Fire Insurance Company of London.**  
 No. 1 OLD BROAD STREET, AND 16 PALL MALL.  
 ESTABLISHED 1803.  
 Canada General Agency,  
**RINTOUL BROS.,**  
 24 St. Sacrament Street.  
 JAMES E. SMITH, Agent.  
 Toronto, Corner Church and Colborne Streets