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Vol. 3.—No. 14.

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Merchandise Summary.

— It is now proposed that the railway extension to Waterloo be built as a horse tramway, and extended to Berlin.

— Lumber is still shipped from the Georgian Bay to Toronto over the Midland and the Nipissing railways.

— Prince Edward Island is shipping large quantities of potatoes to the New England ports.

— Cudless, the absconding clerk from the Bank of Montreal, St. John, N.B., has been arrested in New York, and is now in gaol there. The doctors are taking the best care of him.

— A despatch from London states that large speculation purchases of sugar continue to be made, mainly because of the deficiency of the crop.

— The Liverpool and London and Globe Insurance Co. are putting up a handsome clock on their premises, corner Place D'Armes and St James street, which will be much appreciated. How about the New Post Office clock?

— The Council of Belleville has resolved to take the necessary steps to secure the incorporation of the town as a city, and to apply for the incorporation of a company to construct a bridge across the Bay of Quinte at that place.

— An interesting milk case is before the court in London, Ontario. A milkman is charged by a dairyman with watering his milk. The milkman claims he had a right to mix the liquids. The case is to be left to the County Crown Attorney.

— The bankrupt stock of D. H. Stewart, of London, grocer, who lately absconded, owing to a suit for damages for breach of promise of marriage, has been sold, realizing 75 per cent. on the invoice costs.

— Mr. Lewis Ross, M.P., accompanied by Mr. Hugel, the enterprising President of the Midland Railway Company, are in Ottawa, urging upon the Government the advisability of making additional improvements in the harbor of Port Hope.

— The total quantity of lumber shipped from Ottawa to the United States market this season was 79,000,000 feet, valued at \$812,329. Of this 61,000,000 were exported in American boats. In 1874, nearly all the lumber shipped from that port was carried in Canadian bottoms.

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AGENT FOR PROVINCE OF QUEBEC OF

WATERS' PERFECT ENGINE GOVERNOR.

— In the speech from the throne last Saturday, the Quebec Government intimated that a measure would be submitted to assist such of the railway companies in the Province as have found their progress arrested by the difficulties they had met with in the money market.

— An engineering party has been sent by the Minister of Public Works to examine the chutes near Bryson, and the Rocher-fondu channel, and from thence the whole course of the river up to the Culbute, and to estimate the amount that will be required to make the necessary improvements, and report upon what is best to be done.

— The character who gave his name as Lumley, and who negotiated for the purchase of several farms in Oxford County some time ago, but always cleared out when the writings were to have been signed and the money paid, has turned up in Huron County, where he is still pursuing his nefarious business at the expense of unsuspecting farmers.

— It is said that the Government have decided to take water from the Ottawa corporation works at the rate of \$8,000 per annum. — The Council of Agriculture, now in sessions at Quebec, have fixed upon that city for holding the next provincial exhibition, provided the City Council will grant \$6,000 towards the expenses.

— James P. Clark & Co., of this city, dry goods merchants, have disposed of their business to J. Stevenson Brown and Innes M. Taylor, both gentlemen of experience in the trade, and well known in Montreal. The new firm carries on business in the same premises, under the name of Brown, Taylor & Co.

— Reliable information has been received from responsible parties in New York, respecting the notice signed "Investigator" which appears in our daily papers, in reference to the "New York Life," pronouncing the whole thing a black-mailing dodge, and not worthy of attention. It was refused insertion in our pages.

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— We notice in last issue of the Quebec *Official Gazette* that H. Davis & Co., whose very heavy failure in the wholesale woolen line in the spring of '75 was the occasion of so much unfavorable comment and the cause of much trouble to those unfortunately complicated, will apply for discharge on the 14th December. It remains to be seen what course creditors will take.

— The firm of O. O. Pense & Co., coal merchants, of Coteau Landing, who succeeded to the business of O. Pense & Son, in the summer of '75, compromising the old firm's liabilities, is in trouble. They apparently have had considerable difficulty in carrying out the settlement, numerous suits appearing against them for some time back. A few days ago a demand of assignment was served up on them. Statement of liabilities not yet submitted.

— For some time past, under instructions from the Western and Beaver Insurance Companies, in Toronto, an investigation has been held as to the cause of fire on the premises of a Mrs. Dear, at Seaton Village, by which five houses, heavily insured, were destroyed. It having been decided that there were suspicious circumstances connected with the case, a warrant of conviction has been issued against Elizabeth Dear, on suspicion of incendiarism, who was accordingly conveyed to jail, where she will be held until the case is heard in court.

— Pierre Joly & Co., of this city, wholesale grocers, who obtained a settlement, about six months ago, of 33½ cents on the dollar, at 3, 6 and 9 months, not being able to meet their second payment in the ordinary course of business, concluded manfully to give up, Mr. Joly selling his stock, furniture and effects, to enable him to make his second payment. His honesty and experience as an accountant should not fail to be appreciated. The third payment is fully secured. Difficulty in disposing of some

building society stock which he owned is said to be partly the cause of his trouble.

— As yet no trace has been discovered of the missing packages of uncountersigned ten dollar bills of the Consolidated Bank. We were in error last week in saying that a new plate would cost as much as \$4,000 to 5,000. A duplicate of the plate in question would not exceed \$1,500. If the packages be not recovered it is purposed by the bank to abandon the issue of ten dollar bills altogether, and to issue eight dollar bills if it should be deemed requisite to have any denomination between fives and twenties. The loss might have been more awkward had it been the smaller and more necessary bills that were lost. Tens can be more easily dispensed with than any of the others intended for circulation.

— In Monday's *Witness* we noticed an extract, word for word, from our Chicago letter of last week, which extract our contemporary naively remarks is taken "from a letter received in this city." We know that no letter of the kind has been received here beyond that published in the *JOURNAL OF COMMERCE*. In Friday evening's *Witness*, also, we were credited with only one paragraph out of several taken from our columns, and one of these, though correct on Thursday, required some modification on Friday, but the *Witness* preferred to copy from us to seeking information direct, as shown by its retraction next day. The paragraph referred to related to the business of Messrs. Shearer, Mackenzie & Co., which has been bought in by Messrs. D. Morrice & Co., of this city.

— The thirty-seventh annual meeting of the Life Association of Scotland was held at Edinburgh on the 31st ult. The bonuses on class A policies, for the last twenty years, have been 25 per cent., but it is anticipated, from the success attending the company's business that, after the close of the present fiscal year, the bonuses

Leading Wholesale Trade of Montreal

Fall Trade, 1876.

OGILVY & CO.,

IMPORTERS OF

DRY GOODS

CORNER OF

St. Peter and St. Paul Streets,

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will be at a much higher rate for policy-holders who have entered prior to April, 1860. The profits during the last five years have been £269,000 sterling. For many years past all the earnings of the Association have been invested in Canada, and their investments here now amount to over four hundred thousand dollars, besides real estate owned in Montreal. The Company is now negotiating for another investment in Ontario Government Bonds to the amount of \$144,000, half of which have been delivered.

— The retail drug business does not seem as profitable as it was when the druggist used to be aroused from his slumbers for a pennyworth of salts, and, when taken to task by his wife, replied, it only cost me a half penny—judging from the fact of the short career of Dr. McMillan of this city who recently bought out a well-established stand on the Main street, and a few days ago was served with a writ of attachment by Messrs. Kerry, Watson & Co. The principal sufferer is Mr. J. D. L. Ambrose whose stock and goodwill he purchased some time since. The cash part of the transaction was only partly fulfilled, and notes given for the balance. The doctor did a fair country business formerly in the village of Rigaud, Quebec, where his prescriptions were more highly favored than they appear to have been in Montreal. Caesar the ambitious would rather be first in a village than second in Rome.

— Mr. Charlton T. Lewis, the Secretary of the New York Chamber of Life Insurance, in a recent address, showed that the duration of human life has steadily increased with the progress of civilization. The causes of this increased average longevity he found in the improved care of infant life, care for the sick, the infirm and the aged; the avoidance of epidemics and of other calamities, such as famine, the comparative exemption from personal violence, and

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the fact that the preservation of health is beginning to be recognized as an end in the organization of society. He criticised sharply the theory of improving the race by selection, or the survival of the fittest, and declared that the best symbol of human progress is a venerable man decayed in body, but preserving the full energies of a wise, benevolent and vigorous mind.

— The report adopted at the thirty-seventh annual meeting of the Life Association of Scotland, held on the 31st of October, showed the new assurance transacted during last year to have been £982,388, being £72,466 in excess of any former year. The revenue of the year had been £418,000, against £378,000 of the previous year, and the funds had increased to £1,880,000. The quinquennial valuations had been made according to the Institute of Actuaries' table at 3½ per cent, and showed the profit arisen since last valuation to have been \$269,024. Increased cash bonuses were allocated in Class A, and new bonus additions in Class B. A dividend of 15 per cent. was declared on the paid-up capital.

— About a year ago T. Colwell sold to A. H. Peatman the stock, furniture, and effects in the Queen's Arms Hotel, Galt, for \$3,500, receiving part in cash and a chattel mortgage on the effects to secure notes amounting to \$2,500 that were given for the remainder of the purchase money. Colwell negotiated some of the notes, and Peatman paid them as they became due. He failed, however, to pay two notes which

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Tapes	Siderings	Card Board Tex
Buttons	Shawtings	Chairs
Burners	Shawls	Combs
Embossed Cotton	Ticking	Concertinas
Flannel	Tweeds	Crosses
Carpet Binding	Towels	Crucifixes
Fish Lines	Umbrellas	Dolls
Chalk Lines	Valerians	Drums
Elastic Cord	Winceys	Ear-Rings
American Lace	Guichams	Exquisitees
Boot Buttoners	Ribbons	Fans
Bookings	Silks	Feather Duster
Arm Elastic	Gloves	Flags
Brands	Canton Flannel	Foot Balls
Braces	Cloths	Jewellery
Buckles	Waterproof Tweek	Jaws Harps
Cable Cord	Coburgs	Knives
Carpet Binding	Crape	Locketts
Crochet Cotton	Curians	Marbles
Crochet Hooks	Dress Goods	Masks
Hair Pins	Corsets	Mirrors
Hair Oils	Collars	Necklaces
Ramp	Candle Wick	Note Paper
Ink	Buttons	Box Paper-cases
Mending Cotton	Woodenchiefs	Parian Waru
Nursery Pins	Hesslin	Paint Boxes
Knitting Pins	Holland	Perfumery
Pens	Geology	Picture Frames
Pencils	Jeans	Pipes
Pencil Cases	Knitting Cotton	Playing Cards
Purses	Holbol Linings	Razors
Ribbon Wire	At Home	Rings
Silk Twist	Moleskins	Sarcels
Slates	Muslins	Slipper Patterns
Stay Binding	Oil Cloth	Skiping Ropes
Tarting Shuttle	Pillow Cotton	Spectacles
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AND

253, 255 and 257 Commissioners Street,
MONTREAL.

matured about two months ago. The holder of which entered a suit against Peatman, as well as against Colwell, who had endorsed them, and got judgment. The result was that Peatman's estate was seized and put into the Insolvent Court, and Colwell, an endorser, was called upon to pay. The hotel has not been doing well of late.

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PRIVATE STOCK—IMPERIAL.

JOHN HAURIE NEPHEW, Xerez, Sherries.
OSBORN & CO., Oporto, Ports.
"RIP VAN WINKLE," Schiedam, Gin.
T. P. GRIFFIN & CO.; London, Export Bottlers
of "BASS'S" AND "ALLSOPP'S ALES, AND
"GUINNESS'S" STOUT.

AND IMPORTERS OF

Fine Old London Dock JAMAICA RUMS and
the leading brands of GINS and BRANDIES.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOV. 17, 1876.

LIGHT DUES ON SHIPPING.

The imposition by the British Government of light dues on shipping has been frequently complained of by commercial organizations in England, but their memorials have each time failed to induce the abolition prayed for. The subject was renewed at an influential meeting recently held in Bristol, showing a spirit of perseverance which is always worthy in a good cause. The lighthouses on the coasts of the United Kingdom are under the management of the Corporation of the Trinity House, the Commissioners of Northern Lights and the Ballast Board of Dublin, with powers, subject to the supervision of the Board of Trade, to levy dues on shipping for the maintenance of such lighthouses. It is contended that these charges are unequal in operation, and unjust in principle, as a tax falling ultimately on the consumers of seaborne commodities, thus being levied indirectly and in a prejudicial manner. Exception is taken to the management of the lighthouse system, it being urged that the service could be more economically and intelligently managed, if placed under the direct control of one of the Government departments. Again, it is shown that other countries, amongst them America, France, Prussia, Russia and Spain, have ceased to

charge shipping for the maintenance of lights and buoys. British shipping is not, therefore, taxed in this respect when trading to the ports of the countries mentioned; but the levying of the tax in Britain forms an argument which might justly be made use of by foreign nations against admitting British vessels to other privileges. It is gratifying to see that the desires to have an evil corrected are not being permitted to die out. The subject is one of no little importance to Canadian shipping, and has more than once had the attention of the representative commercial body of this country, but their efforts proved futile. It is to be hoped the example of perseverance will be emulated. The Dominion owns over a million tons of shipping, chiefly engaged in trading to Great Britain and other parts of Europe. The tax levied upon Canadian ships, in common with all other vessels, when visiting the mother country, is felt as a serious matter, inasmuch as many of these ships make three or four voyages a year, and are compelled to pay "light dues" twice every voyage, unless in ballast. The Dominion has a coast-line of 1200 miles, lighted and buoyed at the sole expense of its Government, a full share of the cost of which is borne by its ship-owners,—while these lights and buoys are absolutely free to all nations of the world. These facts indicate the unfavorable position our shipowners occupy, as they pay to give free lights to British ships, but are themselves taxed additionally if they send vessels to Britain. Then, too, the "light dues" as at present enforced are full of anomalies, one of which is, that ships discharging at French and other continental ports, which have passed English lights *en voyage*, pay no dues; whilst, if they discharge at British ports (passing, of course, the same lights they passed in the former instance of exemption) the tax is enforced. The tax is, therefore, virtually a premium in favor of continental trade as against trade with Great Britain. This continued taxation of Canadian ships in Britain is an injustice; and we trust means will yet be found to induce the Imperial Government to defray the cost of maintaining its lighthouses, &c., out of its public revenue. It is strange that there should be such persistent blindness, where all other intelligent countries exhibit right views for the encouragement of the shipping interests.

—Corwhin is the name of a new post-office opened lately in Puslinch, Wellington county; a post-office opened in the Nipissing district is called Lake Tallova; and the settlers on St. Joseph's Island have been given a post office named after the island.

AFRICA AND THE AUSTRALIAN TRADE.

[COMMUNICATED.]

Against the chances of establishing a profitable trade with Australia it has been objected by persons whose caution exceeds their enterprize that it is a long voyage and our ships could bring nothing back. We think this is a fallacious opinion. Not intended to be more than merely suggestive,—more geographical, perhaps, than commercial,—the following hints are thrown out for consideration:

The Australian group of British possessions lie at the other end of the world. To reach them we have to pass the coast line of most of the African colonies. Once beyond the Cape the waters of the Indian Ocean are the centre of the Australia-Indian trade. A Canadian vessel of suitable size and equipment might sail east from the St. Lawrence on a trading and freight-carrying voyage; might deliver a dozen cargoes at the principal ports of the world and return from the west, after having circumnavigated the globe and paid her cost from truck to keelson; or, in a shorter period, might bring to our shores the usual imports of British goods after having disposed of her venture of Canadian manufactures in Australia, and thence taken a cargo of Australian wool, tallow or hides to England. From the St. Lawrence to Australia, thence to England, and from England home is so evident a course that we need say nothing more regarding it. Let us rather touch on a course of trade which, although ahead of present requirements, will, without doubt, develop itself more or less slowly in the future.

Gold, ivory, fancy furs, spices and medicinal gums are available for the purposes of commerce all the civilized world over. They are to be obtained on the west coast of Africa in exchange for cottons, gaudily dyed homespuns, small iron ware, ammunition and other articles of Canadian manufacture. Cargoes of palm oil and other tropical products for England are to be found there. Forty degrees to the south, on the highway to Australia, we reach the colony of Good Hope where there will almost certainly be found an outlet for all the varieties of articles now being shipped as an experiment to Australia, especially boots and shoes, ready-made clothing, saddlery, carriage wheels and metallic castings, small ironware, the better qualities of black and grey homespun, with many other articles. Freight probably not plenty, but occasionally, shipments of wines, with passengers to Australia or India. We need not particularise the various articles now being

sent to Australia proper, except to say that the first shipments if properly placed will doubtless lay the foundation of a permanent trade and require constant renewal, not only for Melbourne but the other Australasian settlements. Our ships when in those waters are in the centre of Asiatic commerce. Canadian vessels (although we Canadians say it,) are exceptionally good, and in hull and equipment, as well as in the nautical skill of the masters and seamanship of the crews, compare favorably with the marine of any flag. Shippers, even at the other side of the world, will not overlook that fact, and we cannot be considered as too sanguine in supposing the trade will give the preference to ships manned by better men than ragamuffin lascars. Wool, tallow, hides, wheat, with passengers and treasure, are the exports to England, for a share of which transport Canadian ships may fairly compete. Or, in another direction, the Australian colonies export horses in large numbers to India, and otherwise conduct an extensive commerce with Indian ports. Here again Canadian bottoms can compete with such ships as are on the route, especially in the matter of horses, by being prepared with the appliances that answer so well in shipping cattle to England. India is on the highway to China, where cargoes of tea and other goods are not hard to be found. China is next door to British Columbia, and that province is but a few days sail from the Golden Gate of California. San Francisco has trade with the Polynesian Islands; they, more or less, with New Zealand. From that colony there is much intercourse with Great Britain and somewhat with the West Indies. From Guiana and the West India Islands mahogany, rum and sugar freights are obtainable; and from England the return home, having circumnavigated the globe and yet not gone beyond the range of British colonies.

It is not pretended that all these voyages are likely to be made in one trip, but some among them offer good prospects, and, at all events, they open up a larger field of enterprise than the beaten tracks that at present circumscribe our shipping.

The South African colonies are, however, well worth looking up. They require just the articles we can supply them with. They pay in gold.

—The British ship *Melbourne* on her last voyage to Australia made the extraordinary running of 5,139 miles in 17 days, being over 300 miles daily.—England has lost \$500,000,000 by Turkish, Spanish, Egyptian and South American defaults.

PRINCIPLES OF LIFE ASSURANCE.

It may be said for Life Assurance Companies that the cases of failure among them are rarer than in most other institutions. This indeed is fortunate, as it is more necessary to the existence of the system than in any other business. Life assurance with most men is purely a matter of implicit trust, and all companies for this reason should guard carefully against any circumstances that may injure the character of any, when so much depends upon the aggregate reputation. Like Cæsar's wife, they should be above suspicion. It is to be regretted that Life Insurance Companies are not looked upon as individual institutions but as a class, so that whatever injures the reputation of one casts distrust upon all. This is exemplified by the number of policies allowed to lapse in the United States owing in a considerable degree to the knavery or misfortune of a few concerns which have broken down. Every man before insuring his life wants to be thoroughly satisfied as to the guarantees and security on the part of the insurance companies, that what they undertake they will be able to carry out, and that when the time comes for payment the money will be forthcoming and paid.

When one of these large companies goes to ruin the principle of insurance is put back for years. Men do not look upon such matters as they do in ordinary business transactions. If our grocer sends us stale eggs or questionable coffee, we do not give up eating eggs and drinking coffee; we merely change our grocer. Thus instead of giving up the principle of future sustenance when we have reason to suspect the soundness of the life insurance company we have entrusted with the sacred charge, we should merely look out for a better company. To get rid of suspicion is one of the chief necessities imposed on insurers and insured. The insured wants to be certain that the box into which he has been dropping his money is not furnished with a false bottom, a worse than Pandora's box, and that when death shall break the box those who come after him shall not find it empty. Directors of insurance companies are chosen from among our best merchants, but we know a country where their generosity (to themselves) has become proverbial, belonging to that class of people who, spending other people's money, do it with a good deal of generosity, and doing as the poor improvident author of the Vicar of Wakefield did when the washerwoman was clamoring for his bill, and Dr. Johnson sent him a guinea: he did not spend the guinea in paying the washerwoman direct-

ly—not he! no, he paid for a bottle of Madeira, using the guinea in a more gentlemanly way—in something generous and rich! People who insure want their money to be perfectly safe, they want to feel that they are not the victims of any designing knavery or false calculations. The position of the majority of existing assurance companies doing business in Canada is indeed satisfactory if they be regarded only in their character as commercial institutions. Some of them have met with almost unvaried prosperity from the precaution exercised of charging a considerable margin in favor of the company over the mathematical value of the risk attending the assurance of any life, a low rate of business expenditure and from the judicious manner in which the premiums are invested. The laws of average on which these calculations are based coincide so exactly with results as proved by the career of our most respectable companies that it is generally conceded there is less tendency to fluctuation in the profits of an insurance company than in those of any other commercial enterprise.

There is nothing perhaps that a man undertakes in which he should exercise more care than in insuring his life; but it is often the case that the company whose general arguments in favor of life insurance are most successful, is that which does the business apart from any special advantages it may possess. Although public failures amongst life insurance companies are comparatively of rare occurrence, yet the covert bankrupt state of such institutions ought in reality to be more vigilantly watched for than the open relinquishment of business. By the latter course assureds are at once placed upon their guard; but against the undetected poverty of a necessitous institution it is difficult to be on the alert. The public are not generally aware that the business of life assurance is so peculiar that a company may, to an inexperienced eye, be apparently in a flourishing condition, and actually adding every year considerable sums to its capital, although proceeding steadily towards eventual insolvency, none the less real, because it does not apparently suspend the progress of the company.

Excessive expenditure and too low a scale of premiums with excessive profits are among the chief causes of deterioration, as may be seen in recent as well as in former cases of failure. During a long and improvident infancy the premium fund may be so entrenched upon without being exhausted, that it may be insufficient in the company's maturity to pro-

vide against the inevitable increase in the number of claimants through death among the policyholders, meantime the assurers continue sinking their premiums in blind security, until, too late, the reality of the case becomes known,—another "Continental" swindle be perpetrated upon an unsuspecting public, and incalculable injury done to honest and well conducted companies. Let every man ask himself, when he has made up his mind to perform this grand duty of insuring his life, to consider where his money is most liable to be honestly and carefully employed.

BUTTER AND CHEESE.

As mentioned last week, the shipments of the stock of butter held here have been shipped out during the present week, the quantity sent to all parts being over 14,000 packages. The openness of the fall season has been favorable for making butter up to a later period than last year, and the quality of the fall make is certainly finer than usual. We call the market quiet, since our last issue buyers seeming satisfied to have it so, while deliveries from the country are being made. The general feeling seems to indicate a willingness to go into the winter with a stock of choice butter at, say, 22½ to 24c for good to choice Brockville & Morrisburgh, and 23½ to 25c for Townships. Some very good Western butter is being taken up at 20 to 22c. We close the shipping season, via River St. Lawrence, this week, with a moderate stock of as good butter as has been produced for several years, and must congratulate our butter merchants on their prudence in meeting the demand straight through the season in such a manner as to give them a moderate profit, with no accumulated piles of poor butter to stare them in the face with a probability of wiping out all they have made; the motto of "small profits and quick returns" has proved a sound one thus far this season.

There is not much to say about the transactions in cheese during the past week. Shippers appear to have been occupied every minute of the time in getting their last shipments by the river on board steamers. The quantity sent out is 22,000 boxes, in round numbers, to all ports; this clears the stock down to a low point, and we are much mistaken if the shipments via Portland for the next two weeks are not very small. The English market continues firm, with a good enquiry for fine late-made cheese. In this market there is very little to report in the way of sales. The stock is held in a few firm hands, who, as they do not look for customers here, are not disposed to gratify the curiosity of that class of "anxi-

ous enquirers" commonly known as reporters, hence we can only say the current quotations are at from 10 to 11c. for good to choice August, and 11 to 12½ for later makes, according to the quality.

TRADE WITH THE WEST INDIES.—We desire to direct attention to an article in another column taken from the *Jamaica Budget*. The inability of the gentleman named therein to promptly furnish some important commercial information asked for respecting Canada, as evidenced at a meeting of Jamaica merchants last month, almost warrant the supposition that his reported success may be problematical. But intelligent enterprise will always command respect and prosperity. The desires for an exchange of products are manifestly mutual between Canadian and West India merchants, and, so far as possible, each should respond to the other in a practical manner. Of course there are barriers in the way of doing any considerable trade, without reciprocal concessions in the tariffs as affecting leading interchangeable commodities,—and without regular communication between the countries. The prominence given by the *Budget* to the chances for obtaining credit from Canadian merchants, as is received from England, strikes one somewhat singularly, considering the fact that the Jamaicans pay cash for all the goods they import from the United States. The latter point leads to the belief that the Americans are doing in the West Indies what they have done in Canada: driving business, and selling for cash. However, credit is a matter which must develop itself when it seems opportune. The suggestion about transferring principal West India articles on exhibition at the Centennial to Canada, ought to be favorably considered, as it would greatly facilitate trade extension.

STOCK AND MONEY MARKET.

The unusual excitement and ferment in St. Francois Xavier street, during the last few days, culminated yesterday afternoon in the temporary suspension of one of our most respectable firms of stock and bond brokers, a firm whose operations were occasionally of a magnitude that would not discredit the New York market. The difficulty arose through extensive operations in Montreal Telegraph Stock (the favorite football on the street) on the part of three firms, Messrs. Bond Brothers, Strathy & Strathy, and L. J. Forget, and a few outside parties. In the course of heavy transactions extending over several weeks, Mr. L. J. Forget met with some losses, and some of his customers being unable to pay up, Bond Bros. advanced him by degrees till it reached the sum of \$57,000, after which they refused to advance him any more, and last Monday he found his account with the Exchange

Rank considerably overdrawn. In the course of operations Mr. Forget having to pay to, and receive cheques from Strathy & Strathy, he deposited these in the Exchange Bank in the usual way, and Messrs. Strathy deposited in the Bank of Montreal but without acceptances. When the bank sent the following day for acceptances there was "no funds," the deposit intended to meet them having been applied to the old drafts. Mr. Forget being interested in several leading securities, especially Montreal Telegraph and City Passenger, and the banks having advanced on them, naturally called upon the brokers to both pay up loans and increase the margins. In the excited state of the market this was found impossible; and one firm in particular, the Messrs. Bond, declined to pay anything till some settlement was arrived at, thus causing the report of their suspension. Their statement to the afternoon Board was that they were prepared to settle all claims if time were given to arrange them. The amount of Telegraph involved reaches \$660,000, City Passenger \$400,000; besides Bank of Toronto and other securities amounting to about \$1,000,000 more. On these loans were effected to the amount of \$500,000. The banks hold fair margins on the stocks. Active efforts are being made to adjust matters, and it is expected that some satisfactory arrangement will be arrived at. In other respects the stock market for the week experienced but little change. Montreal Telegraph sold as low as 150 yesterday. At five o'clock yesterday afternoon the President of the Stock Exchange announced to the Board that Messrs. Bond Bros. would meet any demands made on them for margins in the morning. No change of note in the money market.

— The cigar manufacturers of Havana have adopted a resolution to petition the Government to raise the export duty on tobacco leaf to \$14 gold per quintal, and declare manufactured cigars free of duty. The object of this measure is to promote the interests of the manufacturers, and check the exportation of raw tobacco.

— The Rockland State Company are building an addition to their slate sheds in the woodyard at Richmond.

— New Orleans merchants are congratulating themselves on the prospect of the revival of their business by the success of the South Pass jetties.—Nearly all the Halifax banks have reduced the rate of interest on permanent deposits from 5 to 4 per cent.—The Minister of Justice has requested the Quebec Government to take immediate action regarding the condition of the Montreal Courts.

— The steamer *Moravian* has brought out one hundred cases of bronze coin for the Bank of Montreal.—The American prints that were lately shipped to England in such large quantities, have been reshipped to New York, it having been found impossible to place them upon the English market at terms to compete with English cottons. There were 450 bales in all.

— It is announced that Canada is to have a stamped envelope, which will be ready about the beginning of 1877. The design will be: In an oval frame the head of Queen Victoria, and it will be of the value of 3 cents.

— The case of H. A. Pacaud, of Victoriaville, insolvent last month, presents some points of interest to his sorrowing creditors. Mr. Pacaud has always enjoyed the reputation of being a man of some means. He shuved notes, loaned money, &c., in addition to his store business, and his failure was a matter of much surprise. An investigation into his affairs reveals the fact that, when he took unto himself a wife a short time ago, he testified his affection in a very substantial manner, by transferring to her, chattels, &c., to the value of some \$3000. He also doctored his real estate for her benefit in such a way that it is not available, and now our counterfeit insolvent lives in good style at the expense of his creditors and speaks boastingly of his having consulted the best legal talent in Quebec and Three Rivers to accomplish his ends. And still there will be a sufficiency of confiding persons ready to sell to this man again, perhaps to be victimized in the same way.

WESTERN AFFAIRS.

(From our Toronto Correspondent.)

Toronto, Thursday, Nov. 16th, 1876.

— A grocery house here, after five years of successful business, although upon a small capital, had to succumb in midsummer, owing to one of the partners having a weakness for the sample room. As an instance of how much personal habits are effected commercially, now that he has been removed, the firm have resumed their old position here, and the remaining partner, an energetic and hard-working man, is credited for all his requirements.

— One of our principal hotels is contemplating a change of hands. If the negotiations now carried on are completed, the travelling public will sadly miss the genial manners of one of the most successful hotel managers in Canada. The new proprietor, whose name is not unknown in the same capacity, will no doubt endear himself to his old friends.

— A young provision house is now closing up its affairs after three or four years successful business from "incompatibility of temper."

— The Manufacturers and Merchants Mutual Insurance Co. have thought fit to sue for fraud their late manager here. The case was remanded till a later day, and when then brought up to! there was no prosecution, and the agent has been discharged.

— The Victoria railway from Lindsay to Kilmount, and passing through Fenelon Falls, a distance of thirty-three miles, has been completed. The first freight train took a shipment of hides for one of our aldermen.

— The Directors of the Imperial Bank have determined to open a branch in St. Thomas.

— A writ of attachment has been issued by a leading dry goods firm in Montreal, against Miller & McClelland, dry goods merchants, of this city. Mr. Miller, of the firm did business formerly under several styles in Markham. He came to Toronto in March, 1874, and, in company with Mr. Hughes, a farmer who had no knowledge of business, bought out for \$28,000 the retail business of Cox & Co. In September following they found it necessary to call a meeting of creditors. An extension was obtained, and in July, 1875, at another meeting o-

creditors, they compromised their indebtedness at fifty cents on the dollar. Mr. Hughes, retiring, was succeeded by Mr. McClelland. And now the creditors are called together again.

— Brantford will apply at the next session of the Legislature of the Province of Ontario for an Act of Incorporation as a city, and for other purposes. The growth and importance of Brantford fully warrants this step.

— Oakville has shipped 5,000 barrels of apples this fall.

— Bread is rising in Clinton. Bakers there now charge 14 cents.

— J. P. Billington, of Dundas, is still at odds with the insurance companies who refuse, on technical grounds, to pay him for his loss by fire in that town.

— Woodstock is having a large petroleum refinery erected by one of her enterprising men. A Board of Trade is also deemed a desideratum.

— The large additions to the premises of the Canada Screw Company, Dundas, are being rapidly pushed forward, and will soon be completed. The works are now running from seven a.m. till ten p.m., which certainly indicates that a lively business is being done.

— The Marmor lithograph mill is again in operation, and a quantity of stone is being got ready for shipment.

— It is reported a gentleman residing in Leamington purposes starting a wholesale boot and shoe manufactory in Ridgetown next spring.

— At a meeting of the creditors of Cleverdon and Coombe whose failure in the crockery trade in this city took place some six weeks ago, it was resolved to put the estate into the hands of inspectors to realize as much from it as possible, an offer of sixty-five cents on the dollar was made and rejected.

F. Clarke & Sons, retail boot and shoes dealers of this city, are seeking a compromise with their creditors at 75 cents on the dollar. The liabilities of the firm are about \$4,300 and assets \$4,000.

— The market to day is generally firm; Flour is unchanged; Extra sold at \$5.30 on the track; Spring Wheat firm, some cars of No. 1 Spring sold at \$1.10 f. o. c. with more wanted at the same price. No. 2 Fall, sold at \$1.15 f. o. c. Oats firm; cars sold 44c. on track, which would be repeated. Barley, inactive; no orders in, one car of No. 1 sold at 82c. on track, and five cars of No. 2, at 71c. f. o. c., but more offered at 69c. Peas, nominally unchanged. On the street, Fall Wheat sold at \$1 to \$1.20. Spring, \$1.07 to \$1.09; Oats, 46c.; Peas, 72c. to 95c.; and 1000 bushels Barley, at 60c. to 82c., general run being 60c. to 75c.

NEW YORK AFFAIRS.

(From our own Correspondent.)

New York, Nov. 16, 1876.

— Nothing, while it lasts, so completely upsets a man as a presidential campaign, and what applies to the individual is, to a great degree, applicable to the state of business. But while the many have been busy over the elections the more sensible few have been looking after the dollars and cents. The rise in sugars is owing in a great degree to a gigantic specu-

lation set agoing of late. Some of our leading houses have been sending to Montreal for supplies, and it is most unlikely that the people of the Dominion will be able soon again to get their sugars at 8 to 9 cents a lb.

— But the election excitement is subsiding. For the last few months the city has almost resembled an Italian town in carnival time. Torch-lighted armies have paraded the streets by night, and bands of music by day; respectable citizens have arrayed themselves in coats of many colors, and shouted themselves into incipient bronchitis in favor of their respective favorites. The amount of breath expended by public speakers, private speakers, and professional shouters would have kept all the sick men in the country in wind for many years. We dare not speak of the thirst occasioned by all this exercise of lung; of the barrels of liquor which have gone down excited and droughty throats. Many a wife at least will rejoice that the contest is over, that her man John cannot now give as an excuse for his non-appearance at the evening meal, or his absence when all respectable husbands should be in bed, that he was saving the country at political headquarters.

— Things are somewhat unsettled as yet, and will remain so until it is finally settled who shall be elected. The Wall street markets are in a state of feverish excitement and are governed, so far as political matters are concerned, by different considerations to those which it was supposed would affect them, before the election.

— Gold has fluctuated between 109½ and 109¼. Foreign Exchange has been dull.

— If legal tenders decrease at the banks as rapidly during the remainder of the year as in previous seasons, the reserve will reach a lower and more dangerous point than since 1873. The banks lost one-fourth during the four weeks ending last Monday, the proportion to deposits having decreased from 25.3 per cent to 21.5 per cent. If a war in Europe should spring up, the greater movement of crops from the west that would follow, and the retirement of the legal tenders in the process of substituting the new 4½ per cent. bonds for 6 per cents as security for circulation, are among the courses that may render it dangerous for banks in this city to run on low reserves. There is also a suspicion that a movement to lock up greenbacks is on foot.

— Government bonds have been extremely dull.

— Messrs. Fay, Hazen & Co., dry goods jobbers, of 447 Broadway, have suspended payment.

— The new section of the elevated railroad, from Bank to Twenty-Fourth street, has been opened for the transportation of passengers. The new time-table will show an interval of seven and a half minutes only between trains, and, possibly, the waits will be but six minutes apart. The officers expect this arrangement will add 8,000 passengers daily and that business will demand the extension of the road to Seventy-seventh street.

— The "carrier" cable used for carrying over the first 'foot bridge cable' for the Brooklyn Bridge has been placed in position for transporting the second one.

— There have been very few buyers in the dry goods market during the week, and orders have been light—but more confidence is shown with regard to future trade. The importations of dry goods at this port last week were \$1,076,162 less than for the previous week and \$853,962 less than for the corresponding week of last year. The importation since the 1st of January, 1876, estimated in gold value is \$19,626,037 less than for the corresponding period in 1875.

— Many of the country dealers have bought very sparingly so far this fall, and have very light stocks now on hand. Stocks of foreign goods are in very good shape. Business has been quiet with importers, but prices for the most staple fabrics have been fairly maintained.

— A receiver has been appointed for the Continental Insurance company but gives no encouragement to the hope that something definite as to its actual condition may soon be learned.

CHICAGO AFFAIRS.

(From our own Correspondent.)

Chicago, November 15th, 1876.

— Among the imports for the week I notice here upwards of one hundred barrels of fish shipped from Halifax *via* your Intercolonial Railway.

— The calm and the quiet which succeed political excitement are beginning to be felt. The *Inter-Ocean*, more forcibly than elegantly, says excitement of any kind in this city resembles boils; until they come to a head the fever is terrible; but once over it is surprising how speedily the world returns to its usual routine, the business man to his ledger, the workingman to his tools, the professional politician to his plans for the future—all to the every-day cares and amusements of life. It was a fair fight, and a well-contested one on both sides. If men have lost money in betting, they are generally those who can best afford to lose it. If others have lost an oyster supper, a new hat, or a box of cigars, they can at least have the pleasure of enjoying the supper, of admiring the grace of the hat which it is more blessed to give than to receive, and perhaps of helping to empty the box which fate has reserved for a better cause. The citizen who feels disappointed can solace himself, like Jacob Faithful's father, with the reflection that "What's done can't be helped; better luck next time." And the disappointed office-seeker may find some consolation in the fact, that a dollar earned legitimately out of office is better than five with the certainty of being dropped at some future day.

— The correctness of Beerbohm's special cablegram of last week with regard to the quantity of grain on passage, and which gives the total at 14,288,600 bushels, is not believed here. Of the amount in transit, over 8,000,000 bushels are from this side, whence the export clearances have been only about 1,600,000 bushels a week since the first September. The question is asked, from what other sources has there been the large increase indicated by this cablegram? It may have been made from south-eastern Europe during the war panic, from shipments that had not been reported till the date of the cablegram referred to.

— Of the 160,000,000 pounds increase of hog

product exported from the United States during the past twelve months, nearly sixty per cent. was supplied by this city. These figures, which depend largely upon the great activity in summer packing in 1875, led many to think that European consumers are not so short of meat as usual at this date, and will hold out for minimum prices for the future. The outward shipments, especially to Europe, continue large, as the weather has been too warm to permit shipping to the south of any but fall-cured lots.

— The demand for hides continues very strong, under moderate receipts.

— Lumber is quiet, and prices remain unchanged.

— The receiver of the defunct Mutual Life Insurance Company of Chicago, filed a petition on Saturday in the Circuit Court, setting out that he has collected in cash of the assets of the company \$31,910. Of this amount \$2,222 has been paid for the redemption or protection of the company's real estate; \$998 has been paid for other expenses, leaving a balance of \$27,407 on hand. Claims against the company have been proved up to the amount of \$199,600. The greater portion of the company's assets consist of real estate and notes which cannot be advantageously converted into cash at present. After allowing for all claims, however, which are estimated at about \$130,000, there is cash enough on hand to make a dividend of 10 per cent. As it will be some time before any more can be paid, the receiver thinks this \$27,000 should be distributed, and Judge Williams made an order directing the payment of a 10 per cent. dividend.

The receiver also reports that he has received from time to time, from divers persons, \$1,272 for premiums due on outstanding risks. As the liability of the company was definitely fixed May 1, 1876, when the Auditor of State filed a petition to wind it up, and it has not since taken any risks, the Judge, on the request of the receiver, ordered that this money so received should be returned to the policy-holders who had sent it.

— It is rumored that a prominent grain firm is investing largely on the "long" side, in the expectation that our receipts will fall to a low point within a week or two, and this diminishes the practice of those who are anxious to sell. It is not generally supposed that the shortage in wheat this year in the west will cause any remarkable advance in price eastward, as it is conceded that the crop of winter wheat in the Middle States is large, and it is known that the British market is less dependent upon the United States than formerly. There is, however, a very large line of shorts out in this market, but a fall off in receipts to a low point would cause an artificial stringency that might be developed into a magnificent corner, independent of prices in any other cities.

— In cattle there is an upward tendency. The highest transactions for the week have been at \$4.85 with ruling prices at \$3.50 to \$4.50 for fair to prime. Hogs are also inclining upwards at \$5.60 to \$5.85 per 100 lbs.

— The Grangers are complaining of the extravagant habits of some of the lodge officers. Receipts have been so plentiful that they have been taking some advantages, taking themselves

and families on seaside trips, and indulging in other luxuries inconsistent with the character of "good Grangers."

— The tug *Goldsmith's Maid* has returned unsuccessfully from her attempt to raise the whiskey sunk on board the schooner *Lavorie* in 1863 at the head of Lake Erie. The captain is now busy in organizing a joint stock company, to set to work again in the spring, and he says he is determined to make that whiskey see daylight yet.

— An insurance agent told me to-day that the National Fire Insurance Co. of your city is about to publish an insurance Journal of its own.

MADISON.

TRADE WITH THE WEST INDIES.

We understand that Mr. Mason will shortly return to Canada, taking with him samples of produce which may be exported in large quantities to Canada, as well as a correct account furnished by several leading merchants, of the class and description of goods usually exported by Canada, which are suitable to this market. In fact, we have reason to believe that Mr. Mason will take even more encouraging signs to the Canadian merchants of the probability of success that has attended his mission—he will take a few large orders for goods, such as flour and other articles which are now imported from the United States. We regard this as a practical mode of entering upon the work, as it will enable both parties to consider and decide whether the prospect is a good one—to the people of Jamaica whether it will be worth their while to abandon the present fields of trade and enter the new one which is now opened to them, and to which they are so cordially invited. One gentleman at the recent meeting pointed out that the advantage of credit is now enjoyed in transactions with English merchants and manufacturers, wondering whether like advantages will be held out by the Canadians. Well, credit is the life and soul of trade, and without it could hardly be expected that transactions could assume any degree of magnitude; but it seems to us that on this head there need be no particular anxiety felt, for credit is the result of confidence, and will depend entirely upon the good understanding which each individual is able to establish for himself.

Another important suggestion was in relation to the forwarding of samples, namely, that the articles sent to the Centennial Exhibition to represent the resources and industry of this island should be transferred to one of the leading Canadian cities and kept there on exhibition for a short time. It would, perhaps, be useless expense to send the entire collection; as many of the articles might not be of a character to meet the object particularly to be held in view; but a large portion of the collection might be sent. We doubt not it would be productive of the utmost good—of far more good, perhaps, than is to be gained by representation at the Centennial. Canada is bent upon establishing a trade with us, and would, therefore, study our resources with peculiar interest with that avowed purpose; whereas, at the Centennial, only such articles as may strike individuals may lead up to commercial transac-

tions. But enough was not made of the proposal. It would cost money to transmit the exhibits in the manner proposed, and it was assumed that the Government would not undergo the expense. Now, this was assuming too much. It is just one of those matters that the Government with a board policy might entertain. At least, there would be no harm in trying it. Government did not begrudge the expense in respect to the Centennial, where the good to result, at most, would be indirect, and it is not unreasonable to suppose that it would extend the necessary expenditure with the object suggested, seeing that a direct and positive good might result. But suppose the Government did not entertain the proposal, the amount to defray the cost could not be so great that it might not be subscribed among the merchants and trading community.—*Kings-ton, Jamaica, Budget, Oct. 2A.*

EXPORTS RETURNS.

Value of exports shipped from the port of Montreal during the month of October, 1876, with the figures for the corresponding date last year:—

	Oct., 1875. Value.	Oct., 1876. Value.
THE MINE.		
Oils—Petroleum, gals.....	\$634	\$42,147
Copper ore, tons.....	10,800	320
Other ores.....	7,500	.....
Other articles.....	.....	1,094
Total.....	\$18,934	\$43,561
FISHERIES.		
Fish.....	.....	\$2,563
FOREST.		
Ashes, Pots and Pearls, barrels.....	\$67,235	\$36,900
Logs—Oak, M. ft.....	.....	.....
Logs—Spruce, M. ft.....	.....	.....
Lumber—deals and ends.....	60,620	44,184
Lumber—planks, boards and joists.....	.....	33,323
Other woods.....	389	2,246
Total.....	\$128,244	\$143,653
ANIMALS AND THEIR PRODUCE.		
Horses.....	.....	\$23,550
Horned cattle.....	720	22,740
Sheep.....	.....	8,922
Pork, beef, mutton, bacon, hams.....	39,457	88,727
Butter, cheese and eggs.....	1,229,419	809,386
Furs, dressed and un- dressed.....	1,415	8,281
Hides, skins, &c.....	2,234	.....
Lard, lbs.....	3,090	15,000
Meats, preserved, lbs.....	.....	10,937
Tallow, lbs.....	.....	58
Wool, lbs.....	4,329	.....
Other articles.....	.....	588
Total.....	\$1,280,574	\$994,189
AGRICULTURAL PRODUCTS.		
Beans and peas, bush.....	.....	\$269,107
Barley, rye & oats, bus.....	203,006	74,096
Wheat, bush.....	674,573	431,627
Flour, brls.....	285,015	191,963
Indian meal and other.....	.....	4,400
Vegetables.....	.....	.....
Fruits, green.....	8,705	55,640
Other articles.....	5,384	4,726
Total.....	\$1,176,647	\$1,031,559

MANUFACTURES.		
Books.....	.....	\$1,547
Candles, lbs.....	337	.....
Carrriages.....	150	250
Cottons, wools, &c.....	473	9,758
Iron—Scrap, pig, cast- ings and hardware.....	373	903
Leather.....	85,865	6,961
Leather, manufactures of.....	.....	20,344
Liquors of all kinds, gals.....	.....	.....
Machinery.....	8,294	250
Tobacco, snuff and cigars, lts.....	1,091	8,816
Wood.....	1,250	5,039
Other articles.....	20,973	32,020
Total.....	\$119,226	\$86,842
Miscellaneous articles.....	2,708	5,768
Total goods the pro- duce of Canada.....	\$2,726,333	\$2,398,135
Goods not the produce of Canada.....	1,001,550	600,968
Grand total.....	\$3,727,883	\$2,999,103

LIFE INSURANCE RENEWAL PREMIUMS.

The Legislature of the State of New York passed an Act which came into operation on 1st May last, making it compulsory on the part of all Life Companies doing business in that state, to give thirty days' notice to each policy-holder prior to the maturity of renewal premiums, thus obviating lapse or forfeiture, through ignorance or oversight. This law must commend itself to all, and its adoption in the Dominion would be welcome. We are all aware of the steady pertinacity with which the Life Insurance canvasser sticks to a supposed insurer until his application is signed and the medical examination concluded, and also how carefully he looks after our interests by hurrying up the policy, and bringing it to us, with the receipt for first premium. With what urbanity he receives our cheque for the amount of insurance, picks up his hat, and bids us adieu, almost, we may say, forever, for, unless we wish to increase the amount of insurance, it is rarely he ever visits us again. We then are in the hands of the general agent or manager, who may or may not advise us of the date upon which our policy matures the ensuing year. We are aware that it is customary for all respectable offices to so notify their policy-holders, but there is nothing obligatory in this, and we think some such law might be adopted by our government, as it would effectually preclude any possibility of forfeiture of policies, upon the ground of ignorance. If, after notice has been given, the policy is allowed to lapse, then the insured is alone to blame; but if, through oversight, a policy become forfeited, it is manifestly unfair upon the insured. The remedy is a very simple one.

The difficulty in such times as the present generally lies more in the other direction, nearly all companies complaining of tardiness in payment of premiums. The suggestion made by a correspondent that an example should be made of a few cases would not be likely to have the desired effect. The circumstances would not be generally known and it would therefore fail in its object. A little judicious pressure might have the desired effect where the party is able to pay, and of this each company must judge for itself.

HIGH RATE OF WORKING EXPENSES.

The London *Economist* of recent date refers to the expenditure of the Grand Trunk railway and the railway war on this continent as follows:—Captain Tyler's speech to the Grand Trunk meeting on Thursday contains a remarkable account of the ruinous kind of business forced upon it, which is all but unprecedented, we should say, at any rate on so large a scale, in railway history. During the last half-year they had received £936,000, but this had been earned at a cost of £734,000, or 78 per cent. The result was that the company had only £202,000 to pay its pre-preferences, whereas if they had received the same rates for conveying their goods as in 1873, they would have earned £350,000 more, and been able to pay the preferences in full. Captain Tyler allows that probably they might not have had so much traffic if the former rates had been maintained, but the falling off is so enormous as to make it evident that a higher rate would probably have been nearly as much more profitable as this estimate, for if the traffic had fallen off, the working expenses would also have been diminished. It is quite certain that no capitalists would have consented beforehand to make railways anywhere with the prospect of working at such rates as the railway war has forced on the Canadian and some of the United States railways; and we can only hope, for the sake of the large capital already embarked, and also because it is not desirable that the business of old countries lending to new ones should be wholly stopped, that Captain Tyler's not over-sanguine hopes of an agreement among the companies may be realized very soon. Traders in America probably derive some benefit from the excessively low rates, but the benefit is a doubtful one when the rates are so much below the paying point to the carrying companies as they now seem to be. Such rates cannot be depended upon to last, and the uncertainty makes them less beneficial to trade than a moderately low rate would be.

FIRE RECORD.

St. John, N.B., Nov. 9.—Customs building at Chatham gutted by fire. Damage not known.

London, Ont., Nov. 10.—Dwelling of Mr. Tifen, between Down Mills and Florence, destroyed.

Sherbrooke, Nov. 11.—Fire broke out in the Sherbrooke Canadian Meat & Produce Company. Main building totally consumed. Amount insured \$30,000, in seventeen different companies, none of which lose over \$5,000.

Woodstock, Ont., Nov. 10.—Reynold's mills at Innerkip burned to the ground; reported to be well insured.

Sorel, Nov. 11.—Fire in Mr. Jobin's store on Market Place, in a brick block owned by Mrs. Conlin. The whole stock, about \$6,000, is lost; insured in the Stadacona for \$3,000.

Montreal, Nov. 14.—Fire in dwelling house in King street. Damage slight.

Kingston, Nov. 14.—Fire in village of Portsmouth totally destroyed three frame dwellings owned by Mr. John Waters. Insured in the Agricultural for \$600, and in the Provincial for \$400. Cause unknown.

Halifax, Nov. 14.—Building used as a warehouse and barn, owned by Mr. Alex Munro, at Antigonish. Mr. Munro is not insured, but the owner of the contents of the warehouse is insured for \$600 in the Citizens. Loss about \$1,600. Two other buildings belonging to Mr. Munro were burned the same night.

Halifax, N. S., Nov. 15.—Building at Mill Village, owned by Joseph Wyman, and occupied as a masonic lodge-room and furniture factory. No insurance.

Clinton, Nov. 15.—Lamb & Son's large saw mill, together with an extensive dry goods house. Loss over \$80,000; uninsured.

Toronto, Nov. 15.—Fire in basement of house occupied by Mrs. Martha Kennedy, 56 George st. Damage slight.

Chatham, Nov. 16.—About three o'clock this morning flames were discovered in the market building, supposed to have originated from a defective stovepipe. Loss about \$400 or \$500.

—Mr. John Rollo Middlemiss, of this city, financial broker, is said to have fallen joint heir to a large patrimony in England, of which his share is about seven million and a half pounds sterling.

—The Intercolonial Railway authorities are placing a steam barge on Halifax harbor, for the conveyance of heavy freight between Richmond and the wharves. The steamer Mayflower, formerly used as a ferry-boat on Picou harbor, has been selected for the service. A small charge will be made on freight carried by the boat, enough to defray the expense, but, doubtless, much less than the present expense of truckage.

—The flax crop in Ontario has yielded well this season, while in almost all other crops there has been a deficiency. The flax at present grown in the Province amounts to \$700,000 in seed and fibre.

—It is stated on good authority that Germany positively refuses to take any part in the Paris Exhibition of 1878.—One of the largest steel manufacturing firms in Sheffield is about to establish its factory near Syracuse, New York, and has advised its customers of the fact.

—The wool crop of the United States in 1875 was nearly 200,000,000 pounds, whereas in 1860 it was only 55,000,000 pounds. In 1875 the country bought about \$50,000,000 worth of woollen goods; \$11,000,000 worth of wool.

—The harbor revenue of Montreal to November has been \$206,508 against \$213,036 last year.—Specie to the value of £84,000 was withdrawn from the Bank of England on Monday for shipment to the United States.—All the Russians in Paris under forty have been ordered home.—The new gold struck by the German Imperial Mint during the week ending the 7th ult. amounts to 3,083,540 marks.

—It is estimated that 24,000 barrels of apples have been imported into Ottawa during the present season.—Experiments are being made with telescopic sights for the monster guns now being manufactured.—There are sixteen express companies in Montreal.—There are one hundred and thirty-four ports of entry in the Dominion of Canada.

—The lumber exports to the United States from Ottawa during the season just closed amounted to 86,500,000 feet, valued at \$812,329. Of this, 61,000,000 feet was exported in American vessels, and the balance in Canadian. Several years ago the greatest portion of the lumber from that port was shipped in Canadian bottoms, but American Customs regulations now prevent our forwarders competing with their American opponents. The export of last year was 83,500,000 feet, valued at \$769,097.

—An extensive fire in Grenada, Miss., destroyed \$25,000 of property.—Two hundred French Canadians have been brought to Norwich, Conn., to work in the mills there.—The coal monopolists have again determined to stop work in the Pennsylvania mines.—San Francisco receipts of flour and wheat are expected this year to reach the large aggregate of 14,000,000 centals.

ASSIGNMENTS IN ONTARIO FOR PAST WEEK:
C. H. Jackson, grist and saw mills, Westmeath.
Thomas A. Gannon, grocer, Toronto.
Preston & Co., boots and shoes, Ottawa.
Joel Reaman, tins, furniture, &c., Woodbridge.
Thos. A. Ivey, music, Port Dover.
D. Catlin & Co., produce and commission, Toronto.

Patrick Ryan, Lake Callabogie.
Geo. Rice, general store and harness, Fullerton.
WRITS OF ATTACHMENT ISSUED vs.
James Fleming, shoes, Amherstburg.
Thomas Chittels, grocer, Windsor.
Miller & McClelland, dry goods, Toronto.
Canada Lead Mining and Smelting Co. Lyndhurst.

James Birmingham, auctioneer, Ottawa.
Fred. Fooks, saloon, Ottawa.
F. S. Beamish, general store, Clifford.
D. C. Buchan, general store, New Edinburgh.
G. W. Huson, soap and candles, Chatham.
Alfred O. Stringer, general store, Fenwick.

ASSIGNMENTS IN PROVINCE OF QUEBEC.
Wm. Kirwin, hotel, Quebec.
Norman Paillet, grocer and hardware, Sorel.
Barbeau & Co., store, Laprairie.
Jos. Lauzon, boots and shoes, Montreal.
T. F. Walsh & Co., boots and shoes, Montreal.

WRITS OF ATTACHMENT ISSUED vs.
Frs. Charron, wheelwright, Waterloo.
Amedée Corneillier, store, Jolietto.
E. J. Briggs & Son, general store, Stanbridge East.
Schulze, Reinhardt & Co., hats and furs, Montreal.
Geo. G. Bryant, contractor, &c., Sherbrooke.

Correspondence.

[Correspondence containing information of interest to the business community is desired; but as our space is limited, facts briefly stated are all we can insert, and for such we shall be thankful. Where mistakes occur, and opinions differ, we wish it to be understood that our columns are always freely opened for corrections and for the views of the other side.]

THE SUN'S CIRCULAR.

Editor *Journal of Commerce* :—

Sir,—The thanks of the Insuring public are due you for the manly stand you have persistently taken in shewing up defects or incongruities in statements of Life Insurance Companies, and your fearless handling of them has done a vast amount of good. I now wish to point out to you, (as a sort of addenda to the valuable letter of "Actuary," published in your last issue), a few more facts relating to the "Sun Mutual" of your city. Mr. Burke, in the *Montreal Herald* of November 3, pointedly calls attention to the statement published in their circular, and asks the directors whose names are appended to the same for an explanation, but nearly two weeks have elapsed, and silence is still maintained. It looks as though somebody were responsible for the emanations of the secretary. All I can say is that if the business of the Company depends upon "cooked statements," as is evident upon the face of the one referred to, then it is certainly in a sorry plight and to be pitied. The managing-director, Mr. Gault, known to many of us as a gentleman of probity and honor, disclaims any knowledge of the issue of this circular; such being the case, it is very important that he take such measures for the future as will preclude his secretary from issuing incorrect statements, with the name of the highly respectable and honorable gentlemen who compose the board attached. It strikes people here that the Company is in a very anomalous position, for, if the Superintendent of Insurance sees a published statement to the effect that its receipts are \$82,448, and it only returns \$65,304,

he must think there is a "nigger in the fence" somewhere. My only reason, Mr. Editor, for troubling you with this lengthy communication is for the purpose of getting at the bottom of the matter, for, if the statement of "the Sun" is correct, then all the recognized ideas as to the standing of old and hitherto considered reliable companies, both in the United States and Canada, are incorrect, and I sincerely trust, in the interest of others in the same position as myself, that a denial on the part of the direction of "the Sun" will shortly appear, in order that the minds of policy-holders in the companies referred to may be relieved.

Yours very truly,
A POLICY-HOLDER.

Toronto, Nov. 14, 1876.

Commercial.

MONTREAL GENERAL MARKETS.

MONTREAL, Nov. 16th, 1876.

Business during the week has continued fair, and there is every likelihood of a continuation of the present state of things far into the winter. Sales have been exceedingly light, and stocks in the country being low it is expected that a fair demand will exist much longer than in previous years. A notable feature is the sharp rise in sugars, noted in another column. The stock market closes excited—the cause of which is explained elsewhere.

ASHES.—Receipts have been fair, and First Pots have again declined to \$4.25 to 4.30, according to tares, at which above 150 brls. have been sold. Seconds \$3.25. Thirds nominal, there being none offering; the market closes quiet, the last freight engagement by sea being about filled. Pearls—Firsts have fallen in consequence of a decline of 2 p.c. per cwt. in Liverpool, and are difficult of sale. We cannot give a reliable quotation. The receipts for the year to date are 12,807 brls Pots and 1287 brls Pearls; the deliveries 12,199 brls Pots and 1585 brls Pearls, and the stock in store this evening was 2689 brls Pots and 707 brls Pearls.

BOOTS AND SHOES.—There is quite an active trade the present week, owing in part to the near approach of close of navigation. Stocks are well reduced and prices firm.

DRUGS AND CHEMICALS.—Owing to the approaching close of navigation, orders are dwindling down very small, as stocks have now been filled up and travellers have nearly all returned from both West and East. They report that prospects of a winter's business, in the West particularly, are quiet, and buyers up there say that they will be quite satisfied if they do not find things worse than last year. Quinine still maintains the advance reported in our last, other goods about the same.

DRY GOODS.—Our city retail trade continues to be dull and unsatisfactory, and we are told that bankrupt stocks are certainly not contributing towards the return of a legitimate business being done. Experience, however, teaches wisdom, and we can only hope for better times. There is certainly great room for the exercise of much caution in conducting the Dry Goods business for the future. Our wholesale friends are doing but little in the way of selling at this season. Some travellers have returned from the "sorting-up" trip, having had but poor success in placing anything like large parcels. The resolves made of late seem to be—"Hold, better cry over the goods than after them." Remittances are slow and unsatisfactory.

FISH.—Labrador Herrings, \$6.25 to \$6.50. Salmon No. 1, 2 and 3, \$14, \$13, \$12. Mackerel No. 1, \$10; No. 2, \$9. Tablefish \$5.75 per qt., demand greatly checked by high prices. Greenfish, No. 1, per brl. \$6.50 No. 2, \$6.00. Draftfish No. 1, \$7.50. Greenfish is scarce and firm.
FURS AND SKINS.—No change since last week. We quote.—Rat, Fall, 12c. to 15c. Do, Winter, 15c. to 22c.; Fox, Red, \$1.20 to 1.50; Marten, Pale, \$1.25 to \$1.50; Marten, dark Labrador, \$5 to \$7; Mink, Western, \$2 to \$2.50

Mink, Canada, dark prime large, \$2.00 to \$3.00; Otter, dark prime, \$6.00 to \$9.00; Fisher, \$5 to \$7; Lynx, \$1.25 to \$2; Beaver, Fall, \$1.25 to \$1.50; Beaver, Winter, \$1.50 to \$2; Bear, large, \$8 to \$12.

LIVERPOOL.—The last steamer for this port left Liverpool on the 2nd instant, and stiff rates of freight were demanded. Stocks are now pretty much what we must depend upon for the winter, and are none too heavy. The English from market closes with the feeling that no concessions would now induce large orders, and a nominal feeling of moderate firmness is maintained. Tin Plates continue depressed, contrary to all expectation, but on the first sign of actual reviving trade in the United States, firmness, if not a marked advance, may be expected.

LEATHER.—No particular change to note the past week. No. 1 B. A. Sole, heavy weights, continues in good demand, also cheap lines of Splits. Very little demand for Buff, Pebble and Upper Leather. For quotations see *Prices Current*.

LIVE STOCK.—The arrivals at Point St. Charles last week were 13 carloads of cattle, 7 carloads of hogs, 8 of sheep, 7 mixed cattle and hogs, 2 mixed cattle and sheep and a mixed load of hogs and sheep. The arrivals on Monday at the St. Gabriel market consisted of 16 carloads of cattle, 5 double decked and 2 single carloads of hogs, 2 carloads of sheep, 3 loads mixed cattle and hogs and 2 of cattle and sheep. There existed a pretty brisk demand for cattle, but prices ruled from \$2.25 to \$4.75 per 100 lbs., the quality being generally inferior. The number shipped of late to Great Britain has stilled the market somewhat. The increase in this trade, still in its infancy, is likely to have a beneficial effect on prices in future. The superior facilities afforded by such inventions as that of Mr. Ralph, will enable cattle to be shipped with more safety and consequent profit. The greater number of the inferior "beef cutters" this week were bought by agents of the meat-packing companies, some as low as \$2.22½c. per 100 lbs. Hogs are declining in price, ranging from \$5.70 to \$6.00. There were some fine sheep and lambs on the market, which sold at \$4.25 per 100 lbs., others brought \$3.25 and upwards, according to quality and in fair request. Pelts and hides are appreciating in value owing to demand from tanners and in sympathy with the United States. We quote:—Hides, No. 1, \$6.25 to \$6.50; No. 2, \$5.25 to \$5.50, and No. 3, \$4.25 to \$4.50 per 100 lbs.; calfskins, 8c. per lb.; sheep and lambskins, 75c. to 90c. each; tallow, rough, 5½c. per lb.

LIQUORS.—Nothing new to report, and we have heard of no sales of any moment. Brandy and Gins are held firmly at the advance. See *Prices Current*.

OLS.—Lined Oil remains the same in this market, and the ordinary fall orders are being filled at 60c. to 65c. for Raw and Boiled respectively. Lined continues to advance in Calcutta, so that we need not look for lower prices for some time to come. Olive is held at \$1.00 to \$1.05. S. R. Seal 67½c. to 70c., according to quantity. Other Oils without change and business quiet in all lines. **Natural Stores.**—Turpentine has advanced in New York, and is held here at 47c. to 50c. Rosins are in fair demand and are without change in price. **Paints.**—are quiet without material change in price, although on account of advance in Lined Oil a firmer feeling prevails. See *Prices Current*.

PROVISIONS.—Butter—Market quiet but firm. Holders do not press their lots for sale, and the stocks are not over large for this season of the year. Sales making are light, and are generally at inside rates. **Cheese.**—The market closes strong and excited. Every box of Cheese in Montreal could change owners at a decided advance on last week's prices. Holders of this article have had to show considerable pluck during the past six weeks, on account of the English markets stubbornly refusing the advance that took place in September, and have ordered very sparingly all along hoping holders on this side would show weakness and break in price. The result is that the English

markets have been well cleared, which fact holders on this side have kept before them, and gradually stiffened in their ideas on price, the consequence is English markets have improved greatly this week and large cable orders have been received. The most amusing part of the situation is, the mail from England received this week by all shippers is to the effect that, the outlook of cheese is bad, lower prices predicted and the most disastrous losses expected, the same shippers have received cables from writers of such predictions, about the same time the letters came to hand, ordering freely, expressing anxiety to secure quantity, in fact any one of a philanthropic turn of mind, would be induced to believe they were very anxious to make the loss to holders on this side as small as possible by relieving them of their stocks at once.

SALT.—Liverpool salt maintains the advance. Price 57½c. to 69c., firm at that. Factory filled, \$1.20.

WHOLESALE GROCERY MARKET.—**Sugars.**—Have been largely dealt in here and in Britain and United States, since last report, at extreme prices. Yellow Refined, notwithstanding some lull and decline from the sales of beginning of week, are to day in Britain held for bright equal to about 11c. here, duty paid. Granulated and inferior grades of United States Refined have sold very largely up to close on 8c. for granulated, representing about 11½c. here, duty paid. Prices here to-day may be given as 9½c to 9¾ for Raw Sugars, and 9½c. to 11 for Yellow Refined, and Whites 11½ to 11¾. **Molasses and Syrups.** in sympathy with Sugars, higher. Barbados held 47½ cts to 50 cts. Syrups are about 3 cents higher. **Teas.**—Market quiet for all kinds. A fair demand for ordinary wants of the country, without any extensive operation to report. **Coffees** and **Rice** continue without special change, and moderate business doing. **Soda.**—Sal Soda 1½ to 1; Bi-Carbonate \$3.55 to 3.85. **Spices.**—Pepper firm at 10½c. to 11½c.; Pimento scarce. Other spices unchanged.

Wool.—Price of wool remains quite firm at quotations with moderate demand from local manufacturers. European advices speak of considerable excitement there in wools, and an advance of from 2 to 3 cents on fine wools have been firmly established. Medium and coarse grades, although not raising so much as the fine qualities in value, have advanced considerably, and are held quite strong with an upward tendency.

RAILWAY RETURNS.

GRAND TRUNK RAILWAY.—Return of traffic for week ending Nov. 4th, 1876, and the corresponding week, 1875. 1876.—Passengers, Mails and Express freight \$62,460; Merchandise \$128,786; Total, \$191,246. 1875.—Passengers, Mails and Express Freight, \$60,767; Merchandise, \$152,347; Total, \$213,114. Decrease \$21,868.

MIDLAND RAILWAY OF CANADA.—Port Hope, Nov. 11th, 1876. Statement of traffic receipts for week, from 1st to 7th November, 1876, in comparison with same period last year.—Passengers, \$1627.77; Freight, \$5,471.98; Mails and Express, \$240.08; Total, \$7,339.93. Same week last year, \$6606.99. Increase \$731.94. Total traffic to date, \$240,049.71; do year previous, \$255,918.34. Decrease, \$15,868.63.

F. WHITEHEAD,
Secretary.

NORTHERN RAILWAY OF CANADA.—The traffic receipts for week ending 8th November, 1876.—Passengers, \$5,132.72; Freight, \$11,020.52; Mails and Sundries, \$936.27; Total receipts for current week, 1876, \$17,089.51. Corresponding week of 1875, \$16,580.75. Increase \$508.76. Total traffic to date, 1876, \$692,029.08. Total traffic to date, 1875, \$645,403.07. Increase, \$46,626.01.

THOS. HAMILTON,
Secretary.

Toronto, 13th Nov., 1876.

IMPORTS.

Comparative statement of Imports at the Port of Montreal from 1st January to 15th November, 1875 and 1876:

	1875.	1876.
Ashes.....	16,085	13,453
Bacon.....	29	224
Barley.....	158,506	249,484
Butter.....	150,397	126,002
Cheese.....	530,668	326,262
Corn.....	1,800,410	3,864,131
Flour.....	957,438	849,717
Lard.....	315	33,901
Oats.....	236,991	2,598,899
Peas.....	1,151,076	1,011,976
Pork.....	21,898	14,788
Wheat.....	8,439,973	6,349,320

REMARKS.

Ashes.—Receipts for the week, 320 brls. Port. Decrease, 2,632 brls.
Bacon.—Receipts, none. Increase, 195 boxes.
Barley.—Receipts, 21,813 bush. Increase, \$1,888 bush.
Butter.—Receipts, 10,348 brls. Decrease, 24,325 brls.
Cheese.—Receipts, 9,061 boxes. Decrease, 204,406 boxes.
Corn.—Receipts, 40,756 bush. Increase 2,063,721 bush.
Flour.—Receipts, 25,813 brls. Decrease, 107,781 brls.

Insurance.

ELEVENTH ANNUAL REPORT

OF THE

Globe Mutual Life Insurance Co. of New York,
JANUARY, 1876.

Balance from last account.....	\$3,807,695 10
Premiums received during the year 1876.....	869,093 03
Interest and Rents received during the year 1875.....	211,542 24
Other items received during the year 1875.....	1,510 37
	\$4,882,089 74
Paid for Losses and Endowments.....	393,054 78
Paid for Policies surrendered, Return Premiums and Rebate to Policy holders.....	266,571 35
Paid for Commissions and Salaries to Agents.....	117,248 50
Paid for Taxes and Reinsurance.....	8,235 06
Paid for all other expenses.....	117,361 58
Balance to new account.....	3,980,908 67
	\$4,882,089 74

LIABILITIES.

Policy Reserve at 4 1-2 per cent interest.....	\$3,564,519 00
Less value of risks reinsured.....	1,908 60
	\$3,562,610 40
Policy claims adjusted, not due and un-adjusted.....	121,318 00
Reserve for other liabilities.....	114,806 00
All other claims against the Company.....	7,000 00
Surplus to Policy-holders.....	607,230 68
	\$4,413,356 68

ASSETS.

Loans on Stocks and Bonds.....	\$ 107,323 70
Loans on Bonds and Mortgages and Real Estate.....	23 1,541 67
Stocks and Bonds owned at market value.....	1,161,555 29
Loans on Policies in Force.....	33,391 90
Cash on hand and in Banks.....	219,840 67
Accrued Interest.....	76,636 66
Premium uncollected and deferred, less cost of collection.....	172,639 42
All other items.....	49,337 38
	\$4,413,625 63
Dec. 31, Surplus to Policy-Holders.....	\$ 607,230 68
In force Dec. 31, 1875, 10,818 Policies.....	\$21,744,480 00

From the undivided Surplus the Board of Trustees have declared a Rebate of premium on all participating Policies entitled thereto, to be applied in settlement of Renewal Premiums falling due from March 1, 1876, to March 1, 1877.

PLINY FREEMAN, Wm. STURGIS,
President. Managing Agents.
JAMES M. FREEMAN, E. H. SEWELL,
Secretary. Actuary.
J. F. BURNS, Manager in Chief of Agencies.
J. D. WELLS, General Manager for Canada.

Head Office for Dominion, 171 St. James Street, MONTREAL.

Lard.—Receipts, 196 bls. Increase, 33,586 bls.
Oats.—Receipts, 28,369 bush. Increase, 2,361,875 bush.
Peas.—Receipts, 43,858 bush. Decrease, 139,100 bush.
Pork.—Receipts, 170 brls. Decrease, 7,110 brls.
Wheat.—Receipts, 43,359 bush. Decrease, 2,090,688 bush.

EXPORTS.

Comparative statement of Exports of leading articles at the Port of Montreal, from the 1st January to 15th November, 1875 and 1876.

	1875.	1876.
Ashes.....	15,006	13,840
Bacon.....	13,553	33,245
Barley.....	175,793	135,461
Butter.....	128,330	167,283
Corn.....	1,685,359	3,746,256
Cheese.....	499,826	459,121
Flour.....	797,763	689,928
Lard.....	19,253	42,836
Oats.....	341,938	2,906,968
Peas.....	1,415,564	1,289,125
Pork.....	13,095	12,666
Wheat.....	6,864,282	4,947,940

REMARKS.

Ashes.—Exports for the week, Pils, 1141 brls. Peas none. Decrease, 1,166 brls.
Bacon.—Exports, boxes. Inc., 19,392 boxes.
Barley.—Exports, 18,876 bush. Increase, 9,663 bush.
Butter.—Exports, 16,880 brls. Increase, 38,953 brls.
Cheese.—Exports, 14,040 boxes. Decrease, 31,765 boxes.
Corn.—Exports, 68,577 bush. Increase, 2,060,897 bush.
Flour.—Exports, 30,557 brls Dec, 107,835 brls.
Lard.—Exports, 43 bls. Increase, 23,583 brls.
Oats.—Exports, 61,951 bush. Increase, 2,565,030 bush.
Peas.—Exports, 56,211 bush. Decrease, 126,439 bush.
Pork.—Exports, 434 brls. Decrease, 339 brls.
Wheat.—Exports, 93,843 bush. Decrease, 1,916,342 bush.

STADACONA

Fire and Life Insurance Company.

\$35,000 CASH—We the undersigned hereby acknowledge the prompt payment of our claims for loss sustained by the fire of the THIRD of SEPTEMBER last, and would express our approval of the settlements made with us by the STADACONA.

HONORÉ MERCIER, VICTOR COTÉ, MAURICE BUCKLEY, L. PAGE, E. St. JACQUES, G. DAIGNEAULT, A. CHOQUET, A. MENARD, A. BOURRET,
 C. A. BOIVIN, E. REEVES, P. LAPIERRE, H. DUSSAULT, L. H. BEAUDRY, J. BOURBONNIÈRE, L. BEAUDRY, O. CHALIFOUX.
 St. Hyacinthe, 2nd Nov. 1876.

THOS. LEEMING & CO.,
COMMISSION MERCHANTS

AND

EXPORT AGENTS,

For the Purchase and Sale of
 BUTTER, CHEESE, PROVISIONS,
 GRAIN AND FLOUR.
 ESTABLISHED IN 1859.
 CORNER KING AND WILLIAM STS,
 MONTREAL.

NOTICE OF CO-PARTNERSHIP.

The undersigned have this day entered into Co-Partnership to carry on the business of Assignees and Accountants, under the name and firm of LAJOIE & SEATH, and on and after this date their Office will be at

Nos. 66 and 68 ST. JAMES STREET,
 Opposite "La Banque du Peuple."
 L. JOS. LAJOIE,
 Official Assignee and Commissioner.
 DAVID SEATH,
 Accountant and Commissioner.
 Montreal, 8th November, 1876.

THE

"EXPRESS!"

Cream-Laid Business Envelope
 IS THE BEST VALUE IN THE CITY.

One Thousand for \$2.00,

OR

5,000 for \$9.50,

Done up, neatly and compactly,
 in half-thousands.

SAMPLES ON APPLICATION.

MORTON, PHILLIPS & BULMER,

ACCOUNT BOOK MANUFACTURERS
 AND STATIONERS,

375 NOTRE DAME STREET,
 MONTREAL.

CANADA PAPER CO.,
(LIMITED)

LATE

ANGUS, LOGAN & CO.,

MANUFACTURERS OF

News, Book and Coloured Printing
 Papers.

ENVELOPE PAPERS AND ENVELOPES,

Manilla, Brown, Grey and Straw Wrapping Papers,
 Roofing Felt and Match Paper, Strawboard and
 Paper Bags, Cards and Card Board.

Blank Books.

IMPORTERS OF EVERY DESCRIPTION
 OF FINE

WRITING AND JOBING PAPERS, ENAMEL-
 LED PAPERS, ENVELOPES.

Mills at Windsor, Sherbrooke and Portneuf.

374, 376, 378 ST. PAUL STREET.

MONTREAL.

Fairbanks Scales,

THE

STANDARD.

U. S. Centennial Commission,

INTERNATIONAL EXHIBITION,

1876,

PHILADELPHIA.

The UNITED STATES CENTENNIAL COMMISSION
 announce the following report as the basis of
 an award to

E. & T. FAIRBANKS & CO.,

ST. JOHNSBURY, Vermont,

For Platform Scales and Weighing Beams.

REPORT:

For originality in design, excellence of construction, quality of workmanship and material, accuracy and durability. The exhibit of FAIRBANKS & CO. comprises a great variety of forms and sizes of Scales, adapted to every branch of business, such as Railway Track, Wagon, Stock, Coal, Miner's Dormant and Portable Platform; Grocer's Counter, Druggist's, and Post Office Scales; Weighmaster's Beams and Testing Scales. The construction of all is excellent in plan and execution, insuring sensibility and endurance.

(Signed,)

A. T. GOSHORN,

Director General.

[Seal.]

J. B. HAWLEY, President.

Attest.—J. L. CAMPBELL, Secretary.

Three Medals Awarded

Fairbank's Scales,

THE

STANDARD

OF THE

WORLD.

Highest Prize at London, - - 1851.
 Highest Prize at Paris - - - 1857.
 Highest Prize at Vienna - - 1873.
 Highest Prize at Santiago . - 1875.
 Highest Prize at Montreal - - 1876.
 Highest Prize at Philadelphia, 1876.

KNIGHTLY CROSS

OF THE

Imperial Order of Francis Joseph

CONFERRED BY THE

EMPEROR OF AUSTRIA,

Upon the Inventor of the FAIRBANKS' SCALES.

Dominion Warehouse,

403 ST. PAUL ST., MONTREAL.

THE INTER OCEAN.

THREE EDITIONS:

Weekly, Semi-Weekly and Daily.

Established less than four years ago as a Representative Republican paper, pledged to maintain and defend the principles and organization of the National Republican Party, the INTER-OCEAN was early pushed to the forefront of journalism, and achieved a success unprecedented in the history of such enterprises. By universal assent it has been assigned position as

The LEADING REPUBLICAN PAPER IN THE NORTH-WEST.

Not alone on its political character does the INTER-OCEAN rest its claims to popular favor. It aims at the highest excellence in all departments, and in this era of progressive journalism aspires to position among the best.

The INTER-OCEAN makes especial claim as

A FAMILY NEWSPAPER.

Its columns are carefully guarded against objectionable matter, and every effort is made to render it a pleasant and profitable companion to the home fire-side.

THE COMMERCIAL DEPARTMENT

Is conducted with great care, and everything possible is done to make the

MARKET REPORTS

Such as the FARMERS and BUSINESS MEN of the North-West can RELY UPON.

THE AGRICULTURAL DEPARTMENT

Is carefully edited by gentlemen of ability and experience

IN LITERATURE LOCAL AND GENERAL NEWS, FOREIGN AND DOMESTIC CORRESPONDENCE,

AND EVERYTHING THAT GOES TO MAKE

A FIRST-CLASS NEWSPAPER.

It is not excelled by any publication in the country. The INTER-OCEAN is a

NATIONAL NEWSPAPER,

one that will be found useful and interesting to Americans in every part of the globe. While it especially represents the

Great Interests of the North-West,

It is National in its views and comprehensive in its news-gatherings. Firm in its political faith, it is not flogged, and in all discussions aims to be candid, dignified, and above personal abuse.

The INTER-OCEAN has the largest aggregate circulation of any newspaper published in the North-West. It is sent to more than 7 000 Post offices, distributed in every State and Territory in the United States, in all the British Provinces, and numerous foreign States and countries.

TERMS OF SUBSCRIPTION:

DAILY.

By mail (payable in advance), per year postpaid \$10.00

By mail (payable in advance), 3 mths postpaid 2 50

SEMI-WEEKLY.

By mail, per year (in advance), postpaid. 3.30

By mail, club of four (in advance) postpaid. 12.20

By mail, club of six (in advance), postpaid. 17.30

By mail, club of ten (in advance), postpaid. 28.00

One FREE copy with every club of ten.

WEEKLY.

By mail, per year (in advance), postpaid. 1.65

Club of four (in advance), postpaid. 5.00

Club of ten (in advance), postpaid. 13.50

Club of twenty (in advance), postpaid. 23.00

One FREE copy with every club of twenty.

POSTAGE.—The new postage law took effect the 1st day of January, A.D. 1875. Under this law the postage on newspapers must be paid at the OFFICE WHERE THEY ARE MADE.

Money can be sent by draft, money-order, express, or registered letter, at our risk. Special arrangements made with country publishers for Clubbing with their publications.

SAMPLE COPY SENT FREE.

Address

INTER-OCEAN,

119 LAKE STREET, CHICAGO.

Bank of Montreal.

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF

SEVEN PER CENT.

upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its BANKING HOUSE in this City on and after

FRIDAY, THE FIRST DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th NOVEMBER next, both days inclusive.

By order of the Board.

R. B. ANGUS,

General Manager.

Montreal, 12th October, 1876.

ONTARIO BANK.

DIVIDEND No. 39.

Notice is hereby given that a DIVIDEND of FOUR per cent. upon the capital stock of this institution has this day been declared for the current half year, and that the same will be payable at the Bank and its branches on and after Friday, the first day of December next. The Transfer Books will be closed from the 16th to the 30th November, both days inclusive.

By order of the Board.

D. FISHER,

General Manager.

Ontario Bank,

Toronto, 20th October, 1876.

SHIPMENTS OF

Live Stock to the English Markets.

CAUTION.

RELPH'S PATENT HORSE and CATTLE FITTINGS.—Several persons having during my absence in England, infringed my Patents (against whom legal proceedings are now pending), NOTICE is hereby given that ship owners or any person Shipping Cattle or Horses in Stalls or Fittings constructed in accordance or in imitation of my Patents, without first having obtained a license to do so, from either myself or my authorized agents, will have immediate legal proceedings taken against them without further notice.

(Signed,)

F. H. RELPH,

Patentee,

Dominion S. S. Co's Wharf, Montreal.

Hotels.

ROSSIN HOUSE, TORONTO.

Rates . . . \$2.00 to \$3.00 per Day

According to location of room.

Special Rates by Week or Month.

Extra charge for rooms with Bath and Closets attached.

G. P. SHEARS.

April, 1876.

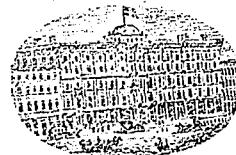
AMERICAN HOTEL,

Corner of Yonge and Front Streets, TORONTO.

GEORGE BROWN, Proprietor.

This Hotel has been rebuilt, and newly furnished throughout, and will now be found second to none for commercial mail. The most centrally situated in the city.

OTTAWA HOTEL



MONTREAL.

IMPORTANT TO TRAVELLERS.

GREAT REDUCTION IN CHARGES.

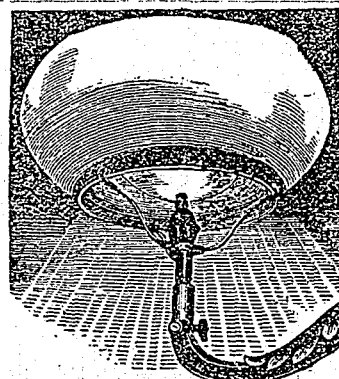
The Proprietors of this well-known First-class Hotel have reduced their rates as below, according to location of Rooms:

60 Rooms with Board. . . .	\$1.50 per day.
60 " " " " " "	2.00 " "
60 " " " " " "	2.50 " "
60 " " " " " "	3.00 " "

A limited number of SINGLE and FAMILY BOARDERS taken for the winter months at reasonable rates.

BROWNE & PERLEY,

Proprietors.



THE

ELLIS PATENT GAS-BURNER AND REGULATOR.

With Opal Globes. The best, the most economical, the cheapest: 20,000 now in use in this City. Adopted by the Government and all the leading Merchants and Manufacturers. Send your orders to the

MONTREAL NOVELTY CO.,

236 St. James street (up one flight) Proprietors and Manufacturers.

Good Agents wanted in every city where Gas is used



DEPARTMENT OF THE INTERIOR,
ORDNANCE AND ADMIRALTY LANDS BRANCH,
OTTAWA, 21st October, 1876.

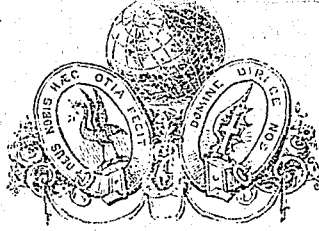
Public Notice is hereby given that on SATURDAY, the 11th November next, at NOON, at the office of OWEN MURPHY, Esq., Auctioneer, Quebec, will be sold a large number of building lots fronting on the Grand Allée or St. Louis Road, on the South side, and numbering from Lot 2 to Lot 82, on the said front. Also a number of building lots in rear of the foregoing, fronting to the South and the River St. Lawrence and numbering from Lot 84 to Lot 174 inclusive, as shown upon Plan by Tremblay, P.L.S., 4th Sept., '76, a copy of which may be seen at the office of the above named Auctioneer.

One-sixth of the purchase money to be paid at the time of the sale, and the balance in four equal annual instalments with interest at six per cent.

Further conditions at the time of sale, when an upset price will be put on each lot.

E. A. MEREDITH,
Deputy of the Minister of the Interior.

WILLIAM F. COFFIN,
Commissioner of Ordnance and
Admiralty Lands.



THE
Liverpool AND London Globe

INSURANCE COMPANY.

LIFE AND FIRE

Capital - - - - - \$10,000,000
Funds Invested in Canada - - - 700,000
Government Deposit for Security of
Canadian Policy Holders - - - 150,000
Security, Prompt Payment and Liberali-
ty in the Adjustment of Losses
are the Prominent Features
of this Company.

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman, T. CRAMP, Esq.,
Dep. Chairman, (Messrs. David Torrance &
Co.) ALEXANDER S. HINCKS, Esq., SIR
ALEXANDER T. GALT, K.C.M.G.,
THEODORE HART, Esq.

G. F. C. SMITH, Resident Secretary
Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—FREDERICK GRIFFIN, Esq., Q.C.

Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,
MONTREAL.

Insurance.

BRITON
LIFE ASSOCIATION,
[LIMITED.]

Chief Offices, 429 Strand, London.

HEAD OFFICE FOR THE DOMINION:
12 PLACE D'ARMES, MONTREAL.
Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Govern-
ment.
\$50,000 deposited with Dominion Government
for exclusive benefit of Canadian Policy-
holders.

JAS. B. M. CHIPMAN,
Manager for Canada.

Established 1803.

IMPERIAL
Fire Insurance Comp'y
OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, 102 St. Francois Xavier St

RINTOUL BROS., Agents.

Subscribed Capital, - £1,600,000 Stg.
Paid-up Capital, - £700,000 Stg.
ASSETS, - - - - - £2,222,552 Stg.

The Ottawa Agricultural Insurance Company.

CAPITAL, - \$1,000,000.

Head Office - - - - - OTTAWA.

President—THE HON. JAMES SKEAD.

Secretary—JAMES BLACKBURN.

\$50,000.00 CASH

*Deposited with Government for protection
of Policyholders.*

DIRECTORS AT MONTREAL:

JOHN S. HALL, Esq., Mayor, River St. Pierre. A. PROUDFOOT, M.D., Oculist, &c., &c.
ALDERMAN NELSON, H. A. Nelson & Sons. HON. P. MITCHELL.
J. ALC. OUIMET, M.P. N. GAGNON, Chumplain.
L. BEAUBIEN, M.P.P.

This Company Insures nothing more hazardous than Farm Property and Private Residences.

INSURES AGAINST LOSS OR DAMAGE BY FIRE & LIGHTNING

Farm Property, Private Residences, Churches, Convents, and Risks of a similar Class.

Also Contents of such Risks.
No Insurance effected on Manufacturing or Commercial Risks, thus avoiding losses from sweeping
fires, to which many Companies are liable.

Farmers and others owning Private Dwelling Houses will find it very much
to their advantage to Insure with this Company,

As its Rates and the provisions of its policies are much more liberal than those of Companies doing
a general business.

The Insuring Public will notice that our DEPOSIT is in CASH, and not Debentures or Stock,
which may be of doubtful value.

Rates and all information required given on application to

G. H. PATTERSON, GEN'L AGENT,
97 St. James St., Corner Place d'Armes, MONTREAL.

RILEY & LADRIERE,
AGENTS AT QUEBEC,
14½ St. Peter street, opposite Québec Bank.



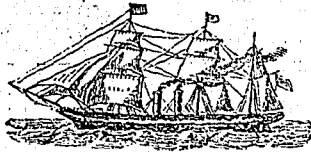
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOVEMBER 16th, 1876.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
	\$ c. ¢ c.		\$ c. ¢ c.		\$ c. ¢ c.		\$ c. ¢ c.
Boots and Shoes:							
Men's Calf Boots.....	3 00 3 50			Leather (at 6 m'ths):		Extra Superfine.....	5 50 5 00
" " " " " "	2 50 2 75			In lots of less than 50		Strong Bakers.....	5 30 5 50
" " " " " "	2 30 2 60			Spa'sh Sole, 1st q'ty		Fancy.....	5 00 5 45
" " " " " "	2 00 2 40			heavy w'gts. per lb	0 21 0 22	Spring Extra.....	5 15 5 25
" " " " " "	3 00 3 75			Spanish Sole, 1st		Superfine.....	4 75 4 85
" " " " " "	1 75 2 00			quality mid. w'ts., lb	0 23 0 24	Fine.....	4 15 4 25
" " " " " "	1 00 1 25			Do. No. 2.....	0 19 0 21	Middlings.....	3 50 3 75
" " " " " "	1 75 1 90			Buffalo Sole No. 1.....	0 19 0 20	Polards.....	2 50 3 10
" " " " " "	1 30 1 75			Do. do. 2.....	0 17 0 18	U. C. Bags, per 100 lbs.	2 35 2 40
" " " " " "	1 30 1 50			Slaughter, heavy.....	0 22 0 23	City Bags.....	2 65 2 70
" " " " " "	1 35 1 35			Do. light.....	0 23 0 24	Provisions.	
" " " " " "	1 25 1 60			Ranchar No. 1.....	0 19 0 20	Butter, Townships, pr lb	0 27 0 26
" " " " " "	30 1 00			Do. No. 2.....	0 17 0 18	Do. Brockville.....	0 23 0 21
" " " " " "	0 75 0 85			Harness, best.....	0 25 0 27	Do. Morrisburg.....	0 19 0 18
" " " " " "	0 70 0 80			" " No. 2.....	0 23 0 25	Do. Western Dairy.....	0 17 0 24
" " " " " "	0 60 0 60			Upper heavy.....	0 30 0 32	Do. Store packed.....	0 17 0 24
" " " " " "	0 83 0 45			" " light.....	0 33 0 36	Cheese, fine.....	0 12 0 13
Drugs.							
Aloes Cape.....	0 16 0 18			Grained Upper.....	0 32 0 34	Pork, mess, inspected	21 50 22 00
Alum.....	0 2 0 21			Red Upper.....	0 32 0 34	Do thin mess.....	20 50 21 00
Borax.....	0 13 0 15			Kip Skins, French.....	0 30 1 05	Ham, smoked.....	0 14 0 15
Castor Oil.....	0 10 0 11			English.....	0 65 0 75	Do canvassed.....	0 16 0 17
Caustic Soda.....	0 34 0 33			Hemlock Calf 30 to		Lard.....	0 12 0 13
Cream Tartar.....	0 29 0 32			40 lbs.....	0 60 0 75	" " " " tubs.....	0 12 0 13
Epsom Salts.....	0 2 0 21			Do. light.....	0 50 0 60	" " " " " " " " " " " "	0 12 0 13
Extract Logwood.....	0 10 0 11			French Calf.....	1 15 1 20	Eggs, Fresh.....	0 13 0 14
Indigo, Madras.....	0 05 0 12			Fine Calf Splits.....	0 23 0 32	Tallow rendered.....	0 07 0 08
Madder.....	0 90 0 75			Stoga Splits.....	0 24 0 25	Beef, prime mess, T'rees	25 00 0 00
Opium.....	0 15 0 18			Splits, large, per lb.....	0 24 0 26	India Mess.....	2 00 0 00
Oxalic Acid.....	0 10 0 10			Extra fine Sluved Splits.....	0 17 0 21	Prime mess " " brls.	15 00 0 00
Potash Iodide.....	2 00 3 00			Leather Board, Canadian.	0 12 0 14	Mess " " " "	17 00 18 00
Quinine.....	3 25 3 35			Enamelled Cow, pr fl.....	0 17 0 18	Hops.....	0 20 0 30
Soda Ash.....	2 00 2 25			Patent.....	0 17 0 19	Salt.	
Soda BiCarb.....	3 75 3 90			Polished Grain.....	0 14 0 16	Liverpool, coarse.....	0 57 0 60
Sal Soda.....	1 50 1 60			Poble Grain.....	0 13 0 15	Fine.....	0 75 0 80
Tartaric Acid.....	0 45 0 48			Buff.....	0 12 0 16	Factory Filled.....	1 20 1 25
Bleaching Powder.....	0 24 0 24			Russets, light.....	0 25 0 35	Wines, Liquors, etc.	
Groceries.							
TEA, (Hf-Chests. & Cad.)	0 25 0 35			" " heavy.....	0 20 0 30	Ale English.....	1 50 2 05
Japan, com. to med per lb.	0 35 0 45			Calfskins, green.....	0 10 0 12	" " " " " "	2 65 1 75
" " " " " "	0 48 0 57			cured.....	0 10 0 12	Stout: Guinness.....	2 45 2 60
" " " " " "	0 24 0 35			Sheepskins.....	0 20 0 25	" " " " " "	1 65 1 70
Y. Hyson common	0 27 0 35			Oils.		Montreal.....	1 15 1 24
" " " " " "	0 55 0 70			Cod Oil, Newfoundland.	0 65 0 68	" " " " " "	70 75
" " " " " "	0 37 0 40			Straits Oil—American...	0 50 0 55	Brandy: Hennessy's, gal	2 80 3 00
" " " " " "	0 55 0 65			Olive Oil.....	1 00 1 15	" " " " " "	9 75 10 00
" " " " " "	0 65 0 75			Straw Seal.....	0 00 0 58	Martell's.....	2 30 2 50
" " " " " "	0 30 0 40			S. R. Pale Seal.....	0 05 0 70	" " " " " "	8 50 9 00
" " " " " "	0 40 0 60			Pale Seal, ordinary.....	0 10 0 65	Bisquit, Dubouché & Co, gal	3 00 0 00
" " " " " "	0 22 0 28			Lard Oil.....	0 85 0 95	" " " " " "	0 00 0 00
" " " " " "	0 25 0 32			Linsed raw.....	0 60 0 60	" " " " " "	11 00 0 00
" " " " " "	0 40 0 45			" " " " " "	0 65 0 00	Jules Duret & Co.....	2 30 2 50
" " " " " "	0 30 0 32			Stock's Ext. 25 spec. Grav	0 50 0 50	" " " " " "	7 50 8 00
" " " " " "	0 40 0 45			" " " " " "	0 85 0 85	J. Robin & Co.....	2 30 2 50
" " " " " "	0 55 0 75			" " " " " "	1 75 1 90	Finet, Castillon & Co.	2 10 2 25
COFFEES, green.							
Mocha.....	0 81 0 94			" " " " " "	2 60 2 75	Jules Berlier.....	7 00 7 50
Java, old Govt.....	0 27 0 30			" " " " " "	4 00 4 20	V. Chaloupin.....	8 00 8 50
Marcarbo.....	0 21 0 24			" " " " " "	5 00	Ottard Dupuy & Co.....	flks
Cape.....	0 22 0 23			Spirits Turpentine.....	0 47 0 50	Renault & Co.....	gal
Jamaica.....	0 00 0 24			White, refined.....	0 70 0 75	Cheaper shippers.....	2 00 2 10
Rio.....	0 27 0 29			Paints, &c.		" " " " " "	6 50 7 00
Ceylon.....	0 11 0 11			White Lead, gen., 100 lb.	9 60	Irish Whiskey—(Roe's) gal	2 50 0 60
Chicory.....	0 11 0 11			" " No. 1.....	8 60	" " " " " "	7 00 7 50
SUGAR, (Pes. & Brls.)							
Porto Rico.....	0 00 0 00			" " 2.....	6 60	Scotch Whiskey.....	5 00 5 75
Cuba.....	0 09 0 09			White Lead, genuine.....	2 50	" " " " " "	6 25 6 50
Barbadoes.....	0 09 0 09			in Oil, per 25 lbs.....	2 10	Hum: Jamaica.....	gal
Demerara.....	0 09 0 09			Do., No. 1.....	1 65 1 70	Denmarara.....	2 20 2 40
Sec. Refined.....	0 09 0 09			" " 2.....	1 75	Gin: DeKuyper.....	gal
Dry Crushed.....	0 12 0 12			White Lead, dry.....	0 54 0 72	" " " " " "	3 0 4 10
Granulated.....	0 11 0 12			Red Lead.....	0 63 0 72	" " " " " "	7 75 8 00
SYRUPS.							
Amber 60 days.....	0 65 0 70			Venetian Red, Eng'h.....	0 2 0 21	Champagne.....	21 00 28 00
Golden.....	0 47 0 48			Yel. Ochre, French.....	0 24 0 24	Muet & Chaudon.....	32 50 34 50
Standard.....	0 47 0 50			Whiting.....	0 75	Louis Roderer.....	17 50 24 00
Molasses (Barbadoes) Hhds	0 47 0 50			Produce.		Jules Mumm & Co.....	19 00 20 00
Trinidad.....	0 48 0 45			Golden Drop Wheat.....	0 0 0 07	" " " " " "	20 50 21 50
Sugar House.....	0 28 0 32			Michigan White.....	1 15 1 17	" " " " " "	17 00 18 00
Fruit.							
Loose Muscatel.....	1 90 2 10			Treadwell.....	0 00 0 00	V. G. Native Brandy, gal	1 50 2 00
Layers in boxes.....	1 60 1 80			Canada Spring, (No. 1.)	1 17 1 20	" " " " " "	5 50 0 20
Sultanas.....	1 00 1 10			Canada Fall No. 2.....	1 33 0 00	" " " " " "	7 50 1 50
Seedless.....	1 00 1 10			Chicago.....	0 85 1 00	Port, per gall.....	3 75 5 00
Valentia (New).....	1 00 1 10			Red Winter.....	0 00 0 00	Sherry.....	3 75 5 00
Currants.....	1 00 1 10			One.....	0 35 0 37	Claret, per doz.....	2 75 2 0
Prunes.....	1 00 1 10			L. C. Barley, per 48 lbs.	0 55 0 67	Wool.	
Figs.....	1 00 1 10			Pens.....	0 00 0 00	Fleece.....	0 25 0 30
Almonds, shelled, in	20			Oatmeal.....	4 10 4 25	Fulled Wool, Super.....	0 25 0 30
boxes.....	20			Corn.....	0 55 0 56	" " " " " "	0 24 0 25
H. S. Almonds.....	42 5			Flour.		Black.....	0 23 0 26
S. S.....	14 15 1/2			Superior Extras.....	5 70 6 00		
Walnuts.....	53 8						
Pilberts.....	74 8 1/2						
Brazils, new.....	8 9						
Spices.							
Cassia.....	20 24						
Mace.....	90 1 00						
Cloves.....	42 48						
Nutmegs.....	20 95						
Jamaica Ginger, Bl.	24						
Jamaica Ginger, Unbl.	20 2/2						
African.....	12 15						
Pimento.....	54 10						
Pepper.....	102 11 1/2						
Pimento.....	94 10						
Mustard, 4 lb. Jars	15 19						
1 lb. " "	24 25						
Rice.							
Arracan, &c.....	3 90 4 10						
Sago.....	0 06 0 06 1/2						
Tapioca, Pearl.....	81 0 69						
" " Flake.....	64 0 74						
Hardware.							
7in (four months):							
Block, per lb.....	0 21 0 23						
Grain.....	0 24 0 26						
Copper:							
Pig.....	0 22 0 23						
Sheet.....	0 27 0 28						
Cut Nails:							
3 inch to 6 inch.....	2 90 5p off						
2 1/2 inch to 2 3/4 inch.....	3 20						
Shingle.....	3 70 100 ks						
Lath.....	4 50						
Pat. Chisel Pointed.....	25 cts. extra						
Galvanized Iron:							
Best, No. 24.....	0 7 0 8 1/2						
" " 25.....	0 8 0 8 1/2						
" " 26.....	0 8 1/2 0 9						
Horse Nails:							
Patent Ham'd sizes.....	0 20 25p off						
Iron:							
Plg. Gartsherric.....	21 00 22 00						
No. 1.....	19 00 20 00						
Eglinton, No. 1.....	20 00 21 00						
" " Summerlee.....	18 00 19 00						
Other brands, No. 1.....	2 00 2 10						
Bar—Scotch pr 100 lbs.....	2 30 2 40						
Refined.....	4 75 5 00						
Swedes.....	2 60 2 75						
Hoops—Coopers.....	3 50 3 60						
Canada Plates:							
Hatton.....	4 00 4 20						
Arrow.....	3 75 4 00						
Swansea.....	4 00 4 20						
Marshfield.....	3 75 4 00						
Penn.....	3 50 4 00						
Iron Wire (4 m'ths):							
No. 6, per bundle.....	2 40 2 50						
" " 9.....	2 70 2 80						
" " 12.....	3 00 3 10						
No 16, per bundle.....	3 50 3 60						
7in Plate (4 m'ths):							
IC Coke.....	6 00 6 50						
IC Charcoal.....	7 25 7 50						
IX.....	9 25 9 50						
IXX.....	11 25 11 50						
DC.....	6 25 6 50						
Anchors, per lb.....	0 07 0 09						
Hides, per 100 lbs.							
Gr'n Hide, Insp'ed No. 1	7 25 0 00						
" " " " " " No. 2	6 25 0 50						
" " " " " " No. 3	4 00 4 50						
Cured and Inspected.....	1 cent more						

Retailers will please bear in mind that the above quotations apply only to large lots

Oceanic Steamships.

ALLAN LINE,



UNDER CONTRACT with the Government of Canada for the conveyance of the CANADIAN and UNITED STATES MAILS.

1876. Summer Arrangements. 1876

This Company's Lines are composed of the undernoted First-class, Full-powered Clyde-built, Double-Engine, Iron Steamships:—

Tons.	
Sardinian.....4100	Lt. J. E. Dutton, R.N.R.
Circassian.....3400	Capt. J. Wylie.
Polynesian.....4100	Capt. Brown
Sarmatian.....3600	Capt. A. D. Aird
Hibernian.....3434	Lt. F. Archer, R.N.R.
Caspian.....3200	Capt. Trocks
Scandinavian.....3000	Capt. R. S. Watts
Prussian.....3000	Capt. J. Ritchie
Austrian.....2700	Capt. H. Wylie
Nestorian.....2700	Capt. Barclay
Moravian.....2650	Capt. Graham
Peruvian.....2600	Lt. W. H. Smith, R.N.R.
Manitoban.....3150	Capt. McDougall
Nova Scotian.....3200	Capt. Richardson
Canadian.....2600	Capt. McLean
Corinthian.....2400	Capt. Meuzies
Acadian.....1350	Capt. Cabel
Waldensian.....2800	Capt. J. G. Stephen
Phoenician.....2800	Capt. Scott
Newfoundland.....1500	Capt. Mylins

FROM QUEBEC.

Polynesian .....	.....
Sardinian .....	.....
Circassian .....	.....
Sarmatian .....	.....
Moravian .....	.....

RATES OF PASSAGE FROM QUEBEC.

Cabin.....	\$80, \$70, and \$50
According to accommodation.	
Intermediate.....	\$40 00
Steerage.....	25 00

The Steamers of the Glasgow Line are intended to sail from the CLYDE every Tuesday, and from Quebec on or about every Thursday.

FROM QUEBEC.

Austrian.....	.....
Phoenician.....	.....
Waldensian.....	.....

RATES OF PASSAGE FROM QUEBEC.

Cabin.....	\$60
Intermediate.....	40
Steerage.....	25

An experienced Surgeon carried on each Vessel. Berths not secured until paid for. Corkage will be charged at the rate of 2s. per bottle to Cabin Passengers supplying their own Wines or Liquors.

For Freight or other particulars, apply in Portland to H. & A. ALLAN, or J. L. FARMER; in Quebec to ALLANS, RAE & Co.; in Havre to JOHN M. CURRIE, 21 Quai d'Orleans; in Paris to GUSTAVE BOSSANGE, Rue du Quatre Septembre; in Antwerp to Aug. SCHMITZ & Co., or RICHARD BERNIS; in Rotterdam to G. P. ITTMANN & SON, or RUY & Co.; in Hamburg to W. GIBSON & HUGO; in Bordeaux to LAPITTE & VANDERCRUYCE, or E. DEPAS & Co.; in Belfast to CHARLEY & MALCOLM; in London to MONTGOMERIE & GREENHORNE, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN BROTHERS, James Street; in Chicago to ALLAN & Co., 72 La Salle Street.

H. & A. ALLAN,

Corner of Youville and Common Streets.

CANADA LIFE ASSURANCE COMPANY.

The "MINIMUM" system of Assurances has just been adopted by this Company, where, By a PARTIAL APPLICATION OF THE PROFITS, RATES OF PREMIUM ARE CHARGED

LOWER THAN HAVE EVER BEFORE

BEEN OFFERED FOR LIFE ASSURANCE.

The following are the rates for Assurance of each \$1,000, with profits upon the system referred to:

AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.
21	\$12 80	30	\$17 50	39	\$23 80	48	\$32 70
22	13 10	31	18 10	40	24 70	49	34 10
23	13 50	32	18 60	41	25 60	50	35 70
24	14 00	33	19 20	42	26 50	51	37 60
25	14 70	34	19 80	43	27 40	52	39 60
26	15 20	35	20 40	44	28 50	53	41 70
27	15 80	36	21 10	45	29 60	54	44 00
28	16 49	37	22 00	46	30 60	55	46 40
29	16 90	38	22 90	47	31 60		

The above table, and a full explanation of the "Minimum" system, are published, and may be had upon application.

A. G. RAMSAY, Managing Director.

R. HILL, Secretary.

Agent in Toronto, J. D. HENDERSON, Canada Life Buildings, 46 King Street West.

R. POWNALL, General Agent for Province of Quebec.

CANADA LIFE BUILDING, 182 ST. JAMES STREET, MONTREAL.

J. R. MIDDLEMISS & CO.,

BANKERS,

Financial and General Agents,

DEALERS IN

STOCKS, BONDS AND DEBENTURES,

Safe and profitable investments secured for clients.

ORDERS PUNCTUALLY ATTENDED TO.

57 St. Francois Xavier Street,

MONTREAL.

Fire Record.

EDWARDS' FIRE-PROOF SAFES in the great fires which destroyed St. Johns, Quebec, and an important part of Kingston, were tested against all others and invariably proved

REALLY FIRE-PROOF,

the contents of the safes were intact. The following firms owned these safes:—

- J. E. MOLTISOR, St. Johns.
- LOUIS BOSQUET, St. Johns.
- ARPIN & FREDETTE, St. Johns.
- E. & D. MACDONALD, St. Johns.
- SHALLOW BROTHERS, St. Johns.
- WILLIAM MARTIN, Kingston.
- ST. JOHNS WOOLLEN MILL CO., St. Johns.
- LANGSLETTER & DECEULES, St. Johns.
- NATIONAL EXPRESS CO., St. Johns.

These safes, as taken out of the ruins, are now on exhibition at the Edward Safe Factory, No. 49 St. Joseph street.

THE MUTUAL FIRE INSURANCE COMPANY

OF THE

COUNTY OF HOCHELAGA,

194 St. James Street, - - - MONTREAL.

OFFICE BEARERS:

WILLIAM RUTHERFORD, President. | JAMES GRANT, Managing Director.

DIRECTORS:

- J. K. WARD, Mayor of Notre Dame de Grâce.
- Joseph A. M. Lapierre, M.D., St. Jean Bapt. Vil.
- Duncan Macdonald, Railway Contractor.
- Narcisse Trudel, Mayor of St. Henri.
- Alex. Holmes, Lumber Merchant, &c.
- Legal Advisers—Messrs. CROSS, LUNN & DAVIDSON, Q.C.
- Michel Lefebvre, Mayor of Coteau St. Louis
- John McMillan, Oil Merchant and Refiner.
- William Rutherford, Lumber Merchant, &c.
- James Grant, Côte des Neiges.

Bankers—THE CONSOLIDATED BANK. Secretary & Treasurer—JAMES GRANT.

Fire Insurances of every description, not specially hazardous, granted on equitable terms,

LONDON & LANCASHIRE

LIFE ASSURANCE COMPANY.

HEAD OFFICE FOR CANADA :

Molsons Bank Chambers, St. James Street. Montreal.

DIRECTORS.

WILLIAM WORKMAN, Esq., *Chairman.* | C. A. LEBLANC, Esq., (*Sheriff of Mont-*
ALEXANDER M. DELISLE, Esq. | Hon. DONALD A. SMITH, M.P. [*real.*]

MEDICAL OFFICERS.

GEO. E. FENWICK, Esq., M.D., *Professor of Surgery, McGill College.*

ARTHUR A. BROWNE, Esq., M.D.

Manager for Canada.

WILLIAM ROBERTSON.

The ONLY Company offering ALL the advantages of a HOME Institution, with the Security of a British Office.

Active, energetic Agents wanted throughout the Dominion, to whom liberal inducements will be offered.

THE

MERCHANTS' MARINE INS.

COMPANY OF CANADA.

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

With Power to Increase to \$2,000,000.

Head Office, Montreal.

BOARD OF DIRECTORS :

WM. DARLING, Esq., *President.*
A. W. OGILVIE, Esq., M.P.P., *Vice-President.*
EDWARD MACKAY, Esq. SAM. WADDELL, Esq. JAMES LORD, Esq.
ALEX. WALKER, Esq. JAMES O'BRIEN, Esq. W. WITHALL, Esq., Que.
JAMES MACDOUGAL, Esq. W. R. OSWALD, Esq. D. C. THOMSON, Esq., Q.
C. H. GOULD, Esq. AUGUSTIN CANTIN, Esq. F. M. AUDET, Esq., Que.
Hon. PETER MITCHELL, M.P.

This purely CANADIAN COMPANY is now prepared to take every description of Inland and Ocean Marine Insurance, on the most favourable terms, throughout the Dominion.

J. K. OSWALD,
General Manager

Deposited with the Dominion Government \$50,000.

Insure with the

CANADA



FIRE AND MARINE INSURANCE

JOHN WINER, Pres't.

GEO. ROACH and

D. THOMPSON, M.P.,

Vice-Pres'ts.

CHAS. D. CORY,
Manager.

COMPANY.

HEAD OFFICE,—HAMILTON, ONT.

Capital, \$1,000,000

SIMPSON & BETHUNE, *General Agents,*

MONTREAL; Office, 329 Notre Dame Street

FIRE and MARINE

INSURANCE.

THE BRITISH AMERICA

Assurance Company.

INCORPORATED 1833.

HEAD OFFICE:

Cor. of Court and Church Streets, Toronto.

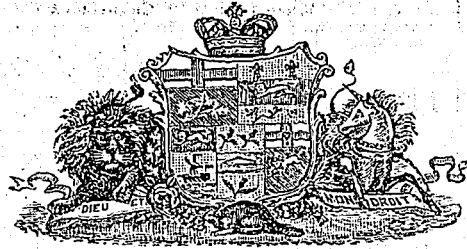
BOARD OF DIRECTORS:

Hon. G. W. ALLAN, M.L.C.	HUGH McLENNAN, Esq.
GEORGE J. BOYD, Esq.	PETER PATTERSON, Esq.
Hon. W. CAYLEY.	JOS. D. RIDOUT, Esq.
PELEG HOWLAND, Esq.	JNO. GORDON, Esq.
ED. HOOPER, Esq.	

GOVERNOR PETER PATTERSON, Esq.
DEPUTY GOVERNOR Hon. WM. CAYLEY.
INSPECTOR JOHN F. McCUAIG.
General Agents KAY & BANKS.

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.

F. A. BALL, Manager



ROYAL CANADIAN INSURANCE COMPANY, FIRE AND MARINE.

THIRD ANNUAL STATEMENT

For the Year ending 31st December, 1875.

Amount of Capital Subscribed	\$6,000,000	Amount of Capital paid up in Cash	\$579,780
ASSETS.		LIABILITIES.	
U.S. Bonds and other Securities and Cash in hands of U.S. Trustees.....	\$581,218 78	Cash on hand and on Deposit.....	50,252 59
Bank Stocks and Bonds (Canadian).....	354,461 30	Total Assets.....	\$1,387,999 85
Due by Agents in course of transmission.....	219,860 47	Total Liabilities, including unpaid and unadjusted Losses, and Amount required to re-insure all outstanding Risks.....	\$664,790 62
Mortgages on Real Estate (1st lien).....	37,000 00	INCOME.	
Bills Receivable (Marine Premiums).....	43,714 97	Premiums received.....	\$1,368,680 36
Amount of Interest due and accrued.....	16,716 52	Interest on Investments.....	57,982 36
Due the Company for Salvages, Claims on Re-Insurances, and Premiums due H. A.....	\$62,502 48	Total Income during the Year.....	\$1,426,662 71
Office Furniture (Home and Foreign).....	22,272 74		

The above Statement is presented to the Canadian Public as an evidence of its strength, and the Company trusts to receive a continuance of the patronage hitherto accorded by the Insurance community.

Board of Directors.

<p>JOHN OSTELL, President.</p> <p>ANDREW WILSON, M. C. MULLARKY, W. F. KAY,</p>	<p>J. ROSAIRE THIBAudeau, Vice-President.</p> <p>ANDREW ROBERTSON, HUGH MACKAY, DUNCAN McINTYRE, JOSEPH BARSALOU,</p>
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Trustees of Funds and Securities in the United States:—RICHARD BELL, EUGENE KELLY and JOHN D. WOOD.
New York Managers:—JOS. B. ST. JOHN, Wm. J. HUGHES. *Office, No. 181 Broadway, New York*

Boston Directors:—GEORGE RIPLEY, EZRA FARNSWORTH, D. N. SKILLINGS, CHARLES WHITNEY, WM. CLAFLIN, JOHN CUMMINGS and HARVEY D. PARKER. *Manager:*—C. F. SISE, 24 Congress Street, BOSTON.
Detroit Directors:—E. G. MERRICK, Chairman; ALEX. LEWIS, Mayor of Detroit; HUGH MOFFAT, H. P. BRIDGE and PETER HENKEL.
General Agent:—HENRY F. CRAWFORD, 115 Griswold Street, DETROIT.
New Orleans Directors:—J. M. Allan, Wm. Flash, Jos. Bowling and F. Bugster. *Manager:*—Douglas West, 195 Gravier Street

LOCAL BOARDS IN CANADA.

TORONTO.

R. Wilkes, M.P.
Benj. Lyman, (Lyman Bros & Co.)
Wm. Arthur.
Solicitors—Beatty, Chadwick & Lush,
Capt. Chas. Perry, Agent.

BRANTFORD.

C. H. Waterous, (C. H. Waterous & Co.)
Alfred Watts, Merchant.
H. W. Brethour, (H. W. Brethour & Co.)
James Wilkes, Agent.

KINGSTON.

John Carruthers.
John MacNee,
James Richardson.
M. Doran.
C. F. Gildersleeve, Agent.

LONDON.

Geo. F. Birrell, (Birrell & Co.)
Daniel Macfie, Merchant.
Ellis W. Hyman, Merchant.
A. G. Smyth, Agent.
Barrister—Hugh MacMahon.

HAMILTON.

James Turner, (James Turner & Co.)
John Stuart, (Harvey, Stuart & Co.)
Alex. McInnes, (Donald McInnes & Co.)
Solicitors—McKilcan, Gibson & Bell.
S. Jones, Agent.

QUEBEC.

Hon. I. Thibaudon, M.P.
A. Joseph, Vice-Consul of Belgium.
Joseph Hamel, Merchant.
O. Roy, Agent.

ST. JOHN, N.B.

J. S. B. De Veber, M.P., Merchant.
Simon Jones, Merchant.
J. H. Parks, Merchant.
Hon. T. W. Anglin, M.P., Speaker House of Commons.
Thos. Furlong, Merchant.
Solicitor—G. Sydney Smith
M. & T. B. Robinson, Agents.

PORT HOPE.

J. Ross, M.P.
Arthur Williams, M.P.P.
A. M. Cosby, Agent.

COBOURG.

Peter McCallum, (of McCallum & Son.)
John Jeffery (of Jeffery Bro.)
George Guillet.
John Butler, Agent.

WINDSOR.

Wm. McGregor, M.P. (Banker.)
Geo. Campbell, Merchant.
C. D. Grassett, Manager Molsons Bank.
M. McIntosh, Merchant.
J. C. Paterson, Barrister.
Fraser and Johnson, Agents

HALIFAX DIRECTORS:

J. B. Duffus, Chairman.
Thomas E. Kenny.
A. W. West.
Wm. Esson.
W. J. Lewis.
W. M. Harrington.

Representing in all nearly one thousand Distinct Agencies.

<p>CHAS. G. FORTIER, <i>Manager Marine Dept.</i></p> <p>ARTHUR GAGNON, <i>Secretary-Treasurer.</i></p>	<p>DAVID L. KIRBY, <i>Sub-Manager.</i></p> <p>ALFRED PERRY, <i>General Manager</i></p>
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Insurance.

North British & Mercantile

INSURANCE COMPANY.

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

FIRE DEPARTMENT.

The Company insures almost every description of property at the lowest rate of premium corresponding to the nature of the risk.

LIFE DEPARTMENT.

BONUS YEAR, 1875.

The next division of profits for the five years since 1870, will be made on the closing of the books on the 1st December, 1875. All policies on the Participating Scale, opened before that date will share in the Division.

At last Division the Bonus declared was at the rate of £1 6s. per cent. per annum on all sums assured, and the previously vested Bonuses. On policies of old standing, this was in many cases equal to £1 10s. per cent. per annum on the original sum assured.

Ninety per cent. of the whole Profits is divided among the assured on the participating scale, which is as large a share of Profits as is allowed by any office.

Profits are ascertained every five years. Agents in all the cities and principal towns in the Dominion.

MACDOUGALL & DAVIDSON,

Managing Directors and General Agents,
72 St. Francois Xavier St.,
Montreal.

Wm: EWING, Inspector.

THE CITIZENS' INSURANCE COMPANY.

FIRE, LIFE, GUARANTEE & ACCIDENT.

Capital Two Million Dollars—\$103,000
Deposited with the Dominion
Government.

HEAD OFFICE, - - MONTREAL,
No. St. James Street.

DIRECTORS.

Sir Hugh Allan, President. | John Pratt, Vice-Pres
Adolphe Roy. | Henry Lyman.
Andrew Allan. | N. B. Corse,
J. L. Cassidy.

EDWARD STARKE,

Manager Life, Guarantee and Accident Department.

JOHN HUTCHINSON,

Manager of Fire Department.

ARCH'D McGOUN, Secretary-Treasurer.

Fire risks taken at equitable rates based upon the irrelative merits. All claims promptly and liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto

Insurance.

QUEEN Insurance Co'y.

OF

LIVERPOOL AND LONDON.

CAPITAL, - - - \$10,000,000

FIRE.

All ordinary risks insured on the most favorable terms, and losses paid immediately on being established.

LIFE.

The Security of a British Company offered.

A. MACKENZIE FORBES

H. J. MUDGE,

Montreal,

Chief Agents in Canada

THE STANDARD LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - MONTREAL.

Income, over Three Millions and a half.
Claims paid in Canada, over \$500,000.
For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY,

Manager, Canada.

A GOOD CHANCE

TO MAKE MONEY.

For the purpose of further increasing the Circulation of the "JOURNAL OF COMMERCE," we make the following offer:

To any person procuring us Five Subscribers we shall send \$2 cash; for Ten Subscribers \$5; Twenty Subscribers \$11; Forty Subscribers \$23; and One Hundred Subscribers \$60

Those who choose to avail themselves of this offer will advise us immediately. Subscriptions to be solicited from business men and manufacturers only. The above offer is not intended to apply to agents already established. Sample copies of the "JOURNAL OF COMMERCE" are sent only to responsible dealers and manufacturers.

Insurance.

Royal Insurance Coy.

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders unlimited.

CAPITAL - - - - - \$10,000,000

FUNDS INVESTED - - 12,000,000

ANNUAL INCOME - 5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.
Every description of property insured at moderate rates of premium.

Life Assurances granted in all the most approved forms.

H. L. ROUTH,

W. TATLEY,

Chief Agents

THE STADACONA

Fire & Life Insurance Co.

HEAD OFFICE: QUEBEC.

FINANCIAL RESULT OF 14 MONTHS BUSINESS TO 31st DEC., 1875:

Authorized Capital, . . . \$5,000,000
Subscribed do. 2,300,000
Paid up Capital, 200,000
Government Deposit, (Fire) 50,000
Do. do. (Life) 50,000

Total Revenue, Fire Premiums, and Interest, } \$223,775
Total Losses, 63,528

Invested Funds, 194,713
Cash in hand and Deposit, . . . 49,193
Other Assets, 49,888

Total Assets. \$293,794

This Company has now established itself, and has 11 Branches and 207 Agencies in the Dominion.

GEO. J. PYKE, General Manager.

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE. . . . Toronto Street, . . . TORONTO, ONT.

PRESIDENT:

The Hon. J. H. Cameron, D.C.L., Q.O., M.P.

VICE-PRESIDENT:

A. T. Fulton, Esq.

OTHER DIRECTORS:

D. McKay, Esq., Toronto. | W. Kay, Esq., Goderich.
C. J. MacDonell, Esq., Toronto. | A. Cameron, Esq., Cashier
Merchant's Bk, Toronto.
A. R. McMaster, Esq., of | W. H. Dunsmuir, Toronto
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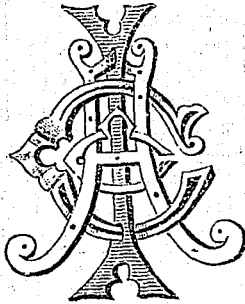
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FRIDAY, the First Day of December next.

The Transfer Books will be closed from the 16th to the 30th November next,

both days inclusive.

By order of the Board.

WM. R. DEAN,

Cashier.

Quebec, 30th October, 1876.

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Dividend of Three and One-Half per Cent. (3½ p. c.)

upon the Paid-up Capital Stock of this Institution has this day been declared for the current Half-year, and that the same will be payable on and after

Friday, the First Day of December next.

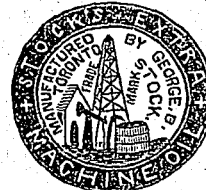
The Transfer Books will be closed from the SIXTEENTH to the THIRTIETH of NOVEMBER next, both days inclusive.

By order of the Board.

J. B. RENNY,

General Manager.

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