



Our Canadian Banking System.

We have received for review a pamphlet on the above subject. It is written by one of our highest financial authorities, the editor of the Canadian Journal of Commerce; and though the subject is not a very attractive one to the general reader, yet its intelligent comprehension by the public, and especially the commercial public, is just now of such vital importance, that we deem it worthy of more than a passing notice; and the more so that having carefully read the pamphlet referred to, we consider its enunciations sound, and worthy of consideration by our government.

It is no doubt pretty generally understood that the charters of all our Banks will expire in a very short time, and that there is good reason for believing that the government, instead of renewing these, will endeavor to introduce something similar to the National Banking System of the United States; or else so extend the legal tender system as to establish a purely government issue. To do either would, we believe, be a fatal mistake. With respect to the latter—the issue of government currency—it was a measure, justified only by the extraordinary circumstances of the country. As the author of the pamphlet puts it: "The government of the country was fighting for very existence, and could only meet the fearful emergency by pledging the resources of the nation for many future years. But to attempt a comparison between this state of things and what obtains in Canada at the present moment is absurd. We have no need to increase our debt. Our Government is not embarrassed. There is no overwhelming and pressing necessity upon us which makes it essential that the floating capital of the country be placed in its hands. Far better employ it in trade and commerce through the legitimate operations of commerce." This is most unquestionably true, and destroys at once any argument attempted to be based upon a similarity of condition or purpose.

Our incorporated banks under the present system can issue notes equal in amount to their paid-up capital. This not including that of the Montreal Bank (which has surrendered its circulation to the government under the legal tender system), amounts to over twenty-nine millions; but the average monthly circulation varies from eight to ten millions, or about one-third the amount authorized by law. In times of business activity, when the produce of the country has to be moved, it naturally expands to meet demands of trade, and in dull times again contracts. When this contraction occurs the Bank must be prepared, if it would sustain its good name, to redeem every note it has issued; and this necessarily guards against over-expansion. The advantage of this system is apparent. As our author very justly remarks: "This necessity for watchfulness is a better security to a bank and to the public, than any artificial support which might be derived from a government connection, and is one of the strongest arguments for the maintenance of the present system. The proverb 'Take care of the pence, and the pounds will take care of themselves,' really applies to this view of our subject. By the habit of constantly feeling the pulse of the community through the influx and reflux of the circulation, a bank can foresee and anticipate changes, and is better able to take care of its depositors." The advocates of the present banking system (and they include the most experienced men in the country) do not by any means maintain that it is not capable of great improvement in matters of detail. On the contrary it is freely acknowledged to be susceptible of amendment by prudent legislation, especially with a view of making notes a first charge upon the assets in cases of failure. What is held is that it would be the most consummate folly to exchange the principle of an independent note circulation, and of direct responsibility to the public, for the dangerous expedient of a government issue, on the ground of greater security to the note holder. Under the independent system the wants of commerce have been fully met, and we have enjoyed unexampled prosperity, while as to security we can compare favorably with any other country in the world. The two most serious failures we ever had were those of the Commercial Bank and the Bank of Upper Canada. In the former instance the notes have been paid in full; and in the latter there is little doubt but that they ultimately will be; and moreover, any loss sustained is not due to the system, but to government interference and jobbery.

The cry now and then raised against the security of note-holders under the present system, is almost wholly without foundation, and would be utterly so had we the amendment suggested, viz., notes made a first charge upon the assets of the Bank. A few figures will prove this conclusively. The present note circulation of all the banks does not much exceed \$10,000,000. To meet this there would be on an average, government securities \$4,000,000, bills receivable \$45,000,000, and twice the amount of paid up capital, or \$61,000,000 more! No insufficient security certainly. Or to put it differently: In 1868 the total liabilities of the banks ranged from \$40,000,000 to \$50,000,000, while their assets ranged from \$70,000,000 to \$80,000,000, with \$40,000,000 to fall back upon if the change suggested were effected.

Notwithstanding this self-evident security of the present system, it is proposed in high official quarters to supersede it by an extension of the Provincial note system; in other words, the creation of a national paper currency, in the form of legal tenders to be issued by the banks instead of their own notes. One argument used in favor of this proposed change is that of greater security. We have shown above, that our security is abundant. As to the injurious influence of a government issue we again quote the words of our author: "The adoption of a national paper currency leads to many abuses, especially in the disturbance of values and in the centralization of great financial power in the hands of the government. Especially is this the case when the paper so created is constituted a legal tender, which almost invariably happens." The writer of the article on political economy, in the Encyclopedia Britannica says: "There are extraordinary dangers attending the use of this instrument (government paper money) and no cause has, perhaps, been productive of more signal commercial disasters." Again Mr. R. H. Hubbard, Comptroller of the United States, in his report on its influence in that country: "Such a currency possesses no inherent qualities which adapt it to the wants of trade. It does not contract during seasons of inactivity, nor expand to meet the demands of active business. So far has the legal tender currency been from performing the equal and harmonious functions of money in its relations to trade and industry, that it has been the great disturbing element. By it all relative values have been unsettled, trade interrupted, and industry disorganized to such an extent that the whole foreign and domestic trade has been compelled to adjust itself over and over again, to the altered condition of the currency. Nothing has been permanent. Violent fluctuations have characterized the market for every commodity, and speculation has usurped the place of regular and legitimate traffic." If this were not sufficient evidence we have the additional fact that Austria, England, Russia and France, have all tried the experiment of legal tenders with most disastrous results, and owing to the prevalence of the system in the States, the American Government now pays twenty-five millions out of every hundred for discount. Our author puts the matter in a nutshell, and we quote again: "One might almost as reasonably counsel a youthful heir to a good estate to become a reckless borrower, and to send his ancestral acres to the winds, in the shape of accommodation paper, as to seriously advocate the adoption of a government note currency in a community like ours. It is only justifiable when it is the last resort of an embarrassed Treasury, and when the national honor and existence are at stake, and even then experience shows that whenever it is adopted a long heritage of debt and high expenditures is entailed upon the country which sanctions or suffers it." The other system proposed is to found our bank circulation upon national securities as is done in the U. S. National Banks. This is effected by the Banks buying from and then depositing with the government as security, bonds exceeding the value of their circulation. Without discussing the effects of such a change as applied to us in detail, we may simply note what is evident on the surface, that it would abstract from active circulation in the country some eight or ten million dollars and place them at the disposal of the government. And what would the government do with it? Send it out again as our Banks now do to facilitate commercial transactions? No. Spend it on unproductive public works, fortifications, extravagance, high salaries, useless officials, experiments of all kinds—all carried on with money which might be distributed all over the country through the ordinary channels of trade." We have extravagance enough without encouraging its extension this way. But what is more to the point, we can spare the money. We want it—every dollar, and millions more—to promote commerce and develop our resources. The great want of the country is more capital. What madness then to withdraw at once a sum nearly equal to our whole bank circulation. This would be folly in the fullest sense of the word, and the consequences of such an act in paralyzing enterprise, depreciating prices, and precipitating general bankruptcy, can easily be foreseen.

We have not space to pursue this subject further at present. Suffice it to say that we fully agree with the author of the pamphlet in declaring that the proposed change in our banking system is unnecessary and undesirable, and calculated to inflict disaster upon the material interests of the country. The adoption of either the Legal Tender or the National Bank systems would, we believe, prove a national calamity; and it is with this view of arousing public attention to the question that we have thus briefly outlined the arguments against them. We hope every business man will read this pamphlet for himself, and that timely influence will be exerted on the Government to prevent any rash interference with our most valued commercial institutions.

**BIRTHS.**  
SKINNER—At Guelph, on the 24th inst., the wife of Mr. George H. Skinner, of a daughter. (Yesterday the above was put by mistake a son instead of a daughter.)  
DAVIS—In Listowel, on the 15th ult., the wife of Mr. Angus Davis, of a daughter.  
DOUGLAS—In the Township of Minto, on the 20th ult., the wife of Mr. Donald Douglas, of a son.  
BLACK—In Mount Forest, on the 21st ult., the wife of Mr. William Black, of a son.

SEED POTATOES

**SEED POTATOES**  
Go to **HIRSCH & KENNEDY'S**  
Produce Store, West Market Square, Guelph, April 30.

NEW & FASHIONABLE GOODS.

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Practical Watchmaker, late of the Sheffield House, Toronto—the largest and most fashionable House in the Dominion, begs to intimate to the people of Guelph and the vicinity that he has received and opened at his store,

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**GOLD & SILVER WATCHES,**

CHAINS, GUARDS, &c. FINE COLOURED AND BRIGHT GOLD BROOCHES AND EAR-RINGS, FINE COLOURED AND BRIGHT GOLD COLLAR BUTTONS, STUDS, AND SOLITAIRE.

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VASES—Lustre and Bohemian Glass and other vases. CLOCKS—in great variety and at all prices. Croquet Sets, Lacrosse and Balls.

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Remember the name and place—

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Guelph, April 30. dw Next door to Berry's Confectionery Store, Wyndham-St.

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**THE FIRST TIME ANYTHING OF THE KIND HAS BEEN ATTEMPTED IN GUELPH.**

The floor above my store is crammed with thousands of **PACKETS** of various Goods which will be sold at

**25 CENTS EACH PACKET**

No customer being allowed to purchase more than one packet of the same lot. The sale will commence at 9 o'clock.

**On Saturday, the 1st day of May,**

And will continue until the whole is disposed of. Parties coming early will have the best choice, which is well worth having, as many of the packets cost over \$2.00.

To prevent overcrowding at this **TWENTY-FIVE CENT SALE**, only a limited number will be admitted to the first lot at one time.

This Twenty-Five Cent Sale is strictly cash.

**G. B. FRASER.**  
Guelph, April 30.

**SHARPE'S SEED STORE.**

**C. & A. SHARPE**  
Call attention to their stock of SEEDS, the growth of 1868, consisting of

**MANGEL WURTZEL SEED!**

LONG RED, very large Soft variety suitable for deep soils.  
LONG YELLOW, for deep soils, grows very large and keeps well.  
YELLOW GLOBE, very heavy cropper for shallow soils.  
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SHARPE'S INTERMEDIATE, recently introduced by H. & F. Sharpe, and proved to be the best variety of Mangel grown both as regards crop, solidity and keeping; is of oval shape, and grows well on either deep or shallow soil.

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EARLY SCARLET HORN, short, for shallow soil, when sown thick is very prolific.  
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LONG ORANGE, for table use, and superior for field culture where the soil is deep.  
SCARLET INTERMEDIATE, grows very thick and is one of the heaviest croppers; does well on shallow soil.  
WHITE BELGIAN, a large variety for field culture, grows very abundant on deep soil.

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Guelph, April 23. dwsw

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**ST ANDREW'S CHURCH**  
Will be held by the LADIES OF THE CONGREGATION, in the

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ON WEDNESDAY AND THURSDAY, MAY 5th & 6th, 1869,

When a variety of USEFUL AND FANCY ARTICLES, CHILDREN'S CLOTHING, &c., will be offered for sale at very moderate prices.  
Dinner and Tea will also be served on both days.

Dinner from 12 till 3, and tea from 5 till 8—Refreshment Tickets for dinner or tea 25 cents, to be had at the bookstores or at the door.  
Guelph, April 22. w2 dc

**SLEEMAN'S ALE!**

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The quality of this Ale is equal to any now imported, and sold for much less than imported Ale.

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Guelph, 29th April. dw

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Barristers, Attorneys-at-Law,  
Solicitors in Chancery, &c.,  
**GUELPH, Ontario.**  
D. GUTHRIE. J. WATT. W. H. CUTTEN  
Guelph, April 1, 1869. aw tf

**WAGGON FOR SALE.**  
For sale, a Single Spring Waggon. Appl at the Express Office.  
Guelph, 27th April. d'f

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No Credit is given. Small profits and money down is the order of the day.

Guelph, April 24. dw **HOGG & CHANCE.**

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Martell's Brandy, Hay's Scotch Whiskey, Dunville's Irish Whisky.

Blood's Porter, Guinness' Porter, O'Keefe's Porter.

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IN WOOD AND BOTTLE, AT

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Guelph, April 23. dw

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Prime Young Hyson, .... 63c

Very Choice, better than is usually sold at One Dollar, strongly recommended.... 75c

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Pure Java Coffee—ground every morning.. 25c

Bright Muscovado Sugar, 10 lbs. for .... \$1 00

Finest New York Broken Loaf, or Powered, per lb. .... 15c

Choice Smoking Tobacco .... 20c

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Extra Choice, generally sold at 50c. .... 30c

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Guelph, April, 1869. dw No. 2, Wyndham Street, Guelph.

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THIS ORIGINAL DOCUMENT IS IN VERY POOR CONDITION

## Guelph Evening Mercury

SATURDAY EVENING, MAY 1, 1869.

### POETRY.

#### MAY EVENING.

The breath of Spring-time, at this twilight hour  
Comes through the gathering glooms,  
And bears the stolen sweets of many a flower  
Into my silent rooms.

Where hast thou wandered, gentle gale, to find  
The perfumes thou dost bring?  
By brooks, that through the wakening meadows  
wind,  
Or brink of rusky spring.

Or woodside, where, in little companies,  
The early wild flowers rise  
Or sheltering lawn, where, 'mid encircling trees  
May's warmest sunshine lies?

Now sleeps the humming bird, that, in the sun,  
Wandered from bloom to bloom;  
Now, too, the weary bee, his day's work done,  
Rests in his waxen room.

Now every hovering insect to his place  
Beneath the leaves hath flown;  
And, through the long night-hours, the flowery  
face  
Are left to these alone.

O'er the pale blossoms of the sassafras  
And o'er the spice-bush spray,  
Among the opening buds, thy breathings pass,  
And come embalmed away.

Yet there is sadness in thy soft caress,  
Wind of the bloom that's past;  
The gentle presence that was wont to bless  
Thy coming, is not here.

Go, then; and yet bid thee not repair,  
Thy gathered sweets to shed,  
Where pine and willow, through the evening air,  
Sigh o'er the buried dead.

Pass on to homes where cheerful voices shout,  
And cheerful looks are cast,  
And where thou wakest, in thine airy round,  
No sorrow of the past.

And whisper, everywhere, that Earth renews  
Her beautiful array,  
Amid the darkness and the gathering dews,  
For the return of day.

## Jeannie Sinclair,

OR,  
THE LILY OF THE STRATH.

CHAPTER XXIII.

GEORGE MUNRO IN A HORRIBLE DILEMMA—THE VOLUNTEER HEROES AND HIS ASSISTANT—INTERVIEW IN THE CONDEMNED CELL BETWEEN THE PRISONER AND HIS EXECUTIONER.

'You told me she was dead,' said Lynedoch, writhing under the hallogay which Wil was inflicting.

'And so she is dead—dead twenty years ago. She died within a quarter of a mile of Hagley Castle. She was the unknown wanderer you heard of, who bore a child and died that same night in the keeper's house. A violent start was all the notice Lynedoch took of this information.

'Her child was yours, Lynedoch Sinclair. Do you wish to know what became of it? The prisoner preserved a sullen silence.

'You think you know already,' went on Wil. 'You think the child is her? They call Jeannie Sinclair. That's a mistake. You may remember that there were two children born that same night. Nell's child was a boy, her ladyship's was a girl. For the sake of the reward Sir Ferguson offered, the doctor and the nurse changed the children. They thought nobody knew it, for I saw Nell just after she died, and the boy lying by her side.

Now, Lynedoch Sinclair, you shall hear, as it is, the story of the child who was yours. The gipsy youth who saw you murder Sir Ferguson was no other than he.

Another start and groan, which Lynedoch could not suppress, gave excited joy to the heart of his tormentor.

'Ay, mark it well, Lynedoch Sinclair, and see how Nell's child began to avenge her by destroying her betrayer. But for him the murder would not have been discovered, and you would not now be within an hour of the gallows. You say nothing—you think I have done my worst against you. Wrong again, Lynedoch Sinclair. The best part of my revenge awaits me still. Listen. The hangman has not arrived, and I am to take his place.'

'You!' yelled Lynedoch, leaping from his seat as far as his bonds would permit.

'Yes, me. They are to pay me well for it. Fools, do they think I would have done the hangman's office for anything but revenge? Thousands would not have bought me to do it on a man I did not know, but you—you—oh, I was willing to hang you without a foe. Who triumphs now, Lynedoch Sinclair—who triumphs now? Think of it. Mine is the hand that fixes the noose and puts the hallogay round your neck that is to choke the vile soul out of you. And don't forget that it is for the murder of Nell that I do it—it is for what you did to her that you die, and by my hand.'

With a howl of execration, Lynedoch cast himself back upon his seat, bent his head upon his knees and his body writhing to and fro with fearful contortions. Will Sanderson stood for some moments gazing over his anguish with fiendish satisfaction, then he proceeded to turn still further the screw of mental torture—to turn it for the last and worst time upon his victim.

'Listen again, Lynedoch Sinclair. There is more to come still. It is that will place the noose upon your neck, and will the cap over your face, but I shall not draw the bolt that makes these preparations take effect. I have an assistant, and he will do that. You hear, Lynedoch Sinclair, it is another hand that will do that. Wouldst know whose hand it is? It is the hand of your own son.'

The horrible shaft went home, and the miserable man, with another yell, leapt up again.

'Hell's heaviest curses light upon you,' he shouted. 'The blackest there is an angel of mercy compared with you.'

'Ha, ha, ha! You feel so, do you? Oh, this is worth all the years I have waited for it. The sight of your torment is ample recompense for my patient planning. Having planted the last thorn in your heart, I leave it to rattle there for the half-hour you have now got to live. Hear the words again. It is Nell's child, the offspring of her shame and your sin, who draws the bolt which brings the death agonies upon you, and sends you where you must answer that and all your other evil deeds. Now, Lynedoch Sinclair—now you know the meaning of the word Rerumtorio.'

Like a caged wild beast, Lynedoch rushed to and fro in the chain that bound him, glaring with his eyes and gnashing with his teeth. Then, with a bellow of maddest rage and despair, he cast himself upon his pallet, and turning his face to the wall, writhed convulsively.

Will Sanderson looked on for some moments in the very ecstasy of gratification; then he pulled the handle of the bell, and the jailer opening the cell door, he departed to make the final preparations for the execution, the moment of which was now fast approaching.

TO BE CONTINUED

If your nerves seem to snap, and to crack, jerk and jump, and play all sorts of pranks, from the top of your head to the tips of your toes, now shooting forth like lightning along one unfortunate nerve, now trying to tie another into a thousand knots, then attempting to make a bowstring of another, sometimes in the region of the heart, again in the face, head, neck, &c. in short if you have neuralgia in its worst form, with all the agony distilled to its most excruciating degree, use Briggs' Allevator, and in a trice your neuralgia, with all its demons has departed, and once again you will know how to live without it. Price, \$1 per bottle. Sold by E. Harvey & Co., Guelph.

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Guelph, 27th April. dw

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### DRESSMAKING

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Without doubt the purest, mildest and most efficacious remedy ever discovered for the immediate relief and rapid cure of Corns, Bunions, Ingrowing Nails, Chilblains, Frost-bites, and also all Flesh Wounds and Skin Diseases, such as Cuts, Bruises, Scalds and Frost Bites, Bites of Insects, Sore Lips, Sore Nose, Chapped Hands, Erysipelas, Salt Rheum Ringworms, Ulcers, Sore Feet, Fester, Chafed Flesh, Sore Nipples, Caked Breasts, Cancerous Scars, White Swellings, Scald Head, Scoury, Gunshot Wounds, &c. The proprietor in offering this compound to the public has the most undoubted confidence in its efficacy, as it is composed of the most healing and pain-relieving substance known to mankind. The Curative, from the purity of its ingredients, will remain for as sweet as when first made.—Lard, suet, and other animal fat or oily substance have had their day. It is well known that the Serates Salves and Ointments in the market soon become rancid and unfit for use. This Modern Curative is the best household remedy in the world—simple and pleasant in its application, certain and effectual in its results. Price 50 cts. and \$1.

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The Largest Stock, the Best Goods

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The best value in Sugars, Syrups, Liquors and Tobaccos in Guelph, JOHN A. WOOD'S aim being to supply the public with First-class Groceries at equal, if not lower, prices than common Goods are sold at.

No deception practiced at JOHN A. WOOD'S. A Spade is called a Spade by him, and no inferior Goods are palmed upon the Public from either of his Establishments.

## CLOVER & TIMOTHY SEED

JOHN A. WOOD'S stock of Clover and Timothy has been acknowledged by all Farmers to be the best they have seen for many years.

## TURNIP & CARROT SEEDS.

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JOHN A. WOOD'S, ALMA BLOCK. Guelph, April 21, 1869. dw

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## AT J. & D. MARTIN'S

A CARLOAD OF

## Peach Blow Potatoes!

J. & D. MARTIN, do

Wyndham Street, Guelph, 22nd April.

## GREAT CLEARING SALE!

## CROCKERY & GLASSWARE

The whole Stock must be sold within 20 days!

Being obliged to give up this branch of business in order to meet the wants of my rapidly increasing

## GROCERY AND FRUIT TRADE!

GREAT BARGAINS WILL BE GIVEN!

In order to secure a speedy sale.

## HUGH WALKER,

Guelph, April 22. dw

## BRADFORD HOUSE

THE LARGEST ARRIVAL OF

## NEW DRY GOODS

Ever brought into Guelph is at the Bradford House.

## PHILIP BISH

Takes this opportunity of informing his old friends and the public generally that his Stock is now Complete in every Department, embracing everything

## New and Fashionable!

Only kept at such establishments as the BRADFORD HOUSE. As my Stock is too extensive to enter into details, I may merely state that I have now to hand one of the BEST ASSORTED ever shown in Guelph, which as usual will be

## SOLD AT LOWER PRICES

Than at houses with BLOWING pretensions.

## DRESS DEPARTMENT.

This department is unsurpassed in the Dominion, having the largest stock to choose from, and no old Goods to palm off on the public by mean representation. I would particularly call your attention to our magnificent stock of JAPANESE SILKS, being the latest production of the Foreign Markets, at very low prices.

## FURNISHING DEPARTMENT.

The Furnishing Department being a leading feature in this establishment, I recommend all intending purchasers to give me a call and see the immense stock of Tickings, Sheetings, Table Linens, Towellings, Cottons, Damasks, &c. 200 dozen Towels at half the price usually sold in other stores.

## FANCY DEPARTMENT.

This Department is still unrivalled in the West. Nothing you can ask for but you can get. Will be glad to show the stock at any time. As I keep nothing but obliging assistants, you may depend on getting treated with every civility, whether you buy or not.

## MILLINERY AND MANTLE SHOW ROOMS

The Millinery and Mantle Show Rooms will be opened in a FEW DAYS. Something extra may be expected. Wait for the Novelties.

## PHILIP BISH, BRADFORD HOUSE

## GUELPH CLOTH HALL!

## SHAW & MURTON

HAVE JUST RECEIVED A CHOICE SELECTION OF

SPRING AND SUMMER COATINGS, VESTINGS, TROUSERINGS, SILK HATS, DRAB HATS, FELT HATS, TWEED CAPS

## Dress Shirts, Fancy Flannel Shirts

Collars, Ties, Gloves, Gents' Hosiery, Braces, &c.

## CUSTOM WORK.

ALL ORDERS executed in the LATEST STYLES, with the BEST OF TRIMMINGS and WORKMANSHIP.

## SHAW & MURTON, MERCHANT TAILORS

## MASON & HAMLIN

CABINET AND METROPOLITAN ORGANS!

HAS JUST BEEN RECEIVED.

THEY are acknowledged the best Instruments of their class in the world. More than three hundred prominent American Artists, and a great many European Musicians have given written testimony to their great superiority. They have been awarded SEVENTY-FIVE GOLD OR SILVER MEDALS at the principal Industrial Fairs in the United States. But their crowning glory was in winning the First Prize Medal at the Paris Exposition of 1867. These organs are provided with all the Latest Improvements, including the

## Mason & Hamlin Improved Vox Humana, or Fan Tremolo

which produces a variety of very brilliant orchestral effects, including remarkable imitation of stringed instruments; also the rarest approach to the peculiarly sympathetic, rich and attractive quality of a cultivated human voice yet attained in any instrument. The facilities and resources of the Mason & Hamlin Company are now so great that they can afford and undertake to furnish not only the best, but also the LOWEST PRICED Organs made. Every Instrument is fully warranted for five years, and furnished at prices ranging from \$50 to \$1000 and upwards.

REPAIRS, RE-TUNING, & CATERING with full description and prices of the various styles of Instruments sent free to any applicant. CHANGING AGENTS WANTED.

Guelph, 12th April. W. WARNER CLARK, Guelph. dw

## Commercial Union Assurance Company,

CHIEF OFFICES—19 & 20 CORNHILL, LONDON, ENGLAND.

CAPITAL, £2,500,000.

## Fire Department.

THE success which has attended the Company's operations has been such as fully to realize the most sanguine expectations of the Directors, who have resolved to extend the business more widely, and now offer to the Canadian Public PERFECT SECURITY guaranteed by large subscribed capital and Invested Funds.

PROFIT SETTLEMENT OF CLAIMS.—The Directors and General Agents, being gentlemen largely engaged in commerce, will take a liberal and business like view of all questions coming before them.

## Life Department.

Volunteers assured in this Company, are permitted, without extra charge, to do duty on the Frontier, and to engage in repelling marauding attacks. Eighty per cent. of the Profits of the whole Life and Annuity business are divided among participating Policy Holders.

Claims are paid one month after Proof of Death. By a recent Act of Parliament a Wife can now hold a Policy on the life of her Husband free from all other claims.

Offices—385 and 387 St. Paul Street, Montreal. MORLAND, WATSON & CO., General Agents for Canada.

FREDERICK COLE Secretary.—Inspector of Agencies, T. C. Levison, P. L. S., Upper Canada

Trotter & Graham, Agents for Guelph, Feb. 6, 1869.

**HOTEL ARRIVALS**

**COULSON HOUSE,**  
GUELPH, May 1, 1869  
The following are the arrivals at the Coulson House up to 10:30 this morning: W. J. Watson, Clifford; S. Skinner, Gannock; J. McKechnie, Durham; Mrs. Oats, Galt; W. Beier, St. Catharines; J. Naismith, Mt. Forest; J. Wiggins, Clifford; Mrs. Wood, Strathroy; W. Nevel, Harrison; J. Mercer, Dundas; J. Wilson, Toronto; J. Grant, Montreal; A. Morison, Toronto; T. R. Whitehead, Montreal; A. Morgan, Hamilton; R. Ketchum, Rochester; J. Bain, Toronto; W. Smith, do; P. H. C. Heins, do; S. Jones, Hamilton; James Smith & wife, Scotland; F. Dobson, Galt; W. McEwen, do; J. V. Tyso, Berlin.

Why limp about the street, cursing and swearing with pain and rage at everything that comes in contact with your feet? Why wear continually a crown for fear some careless individual will plant his boot on your favorite corn? Get Briggs' Curative, and the corns will give place to smiles. Your cursing and groaning will cease. Briggs' Curative is unsurpassed for the cure of corns, bunions, bad nails, chilblains, frosted and tender feet. For sale by all druggists, and country merchants generally. Dr. J. Briggs & Co., proprietors, 205 Broadway, N. Y., and No. 6 King-st. West, Toronto. Sold by E. Harvey & Co., Guelph.

**COMMERCIAL.**

**Guelph Markets.**  
MERCURY OFFICE, GUELPH, May 1, 1869.

Flour @ 100 lbs	.....	\$ 2.25
Fall Wheat @ bush	.....	0.96
Spring Wheat @ bush	.....	0.88
Oats @ bush	.....	0.53
Peas do	.....	0.75
Barley do	.....	1.00
Hay @ ton	.....	18.00
Straw do	.....	3.00
Shingles @ quar	.....	1.00
Wood @ cord	.....	3.00
Wool do	.....	0.20
Eggs @ dozen	.....	0.11
Butter (store packed) @ lb	.....	0.17
do (dairy packed) @ lb	.....	0.15
Cheese, each	.....	0.25
Turkeys each	.....	0.60
Chickens @ pair	.....	0.25
Ducks do	.....	0.40
Potatoes per bag	.....	0.75
Apples @ bag	.....	1.00
Lamb @ lb	.....	4.00
Beef do	.....	0.05
Beef @ lb	.....	0.05
Pork @ 100 lbs	.....	1.00
Sheep Pelts each	.....	1.50
Lambskins	.....	0.50
Hides	.....	4.00

**Money Market.**  
JACKSON & EXCHANGE OFFICE  
Guelph, May 1, 1869  
Gold, 133 1/2  
Greenbacks at 73 1/2 to 74, sold at 74 1/2 to 75.  
Silver bought at 4 1/2 to 5; sold at 4 1/2 to 5  
Upper Canada Bank Bills bought at 55c. to 60c.

**MONTREAL MARKET.**  
Kirkwood, Livingstone & Co's. report by spec. Telegraph to Evening Mercury.  
MONTREAL, May 1, 1869.  
Flour.—Quotations nominally unchanged but somewhat quiet, and buyers claiming concessions. Strong super sold at \$4.45. Grain, rates unchanged. Pork steady with small consumptive demand. Butter very difficult to get and rates steadily receding.

Flour—Extra, \$4.75 to \$4.85; Fancy, \$4.65 to \$4.75; Willard Canal Superfine, \$4.40 to \$4.45; Superior No. 1 Canada wheat, \$2.40 to \$2.45; Superior No. 1 Western wheat, \$4.40 to \$4.45; No. 2 do, \$4.20 to \$4.25; Huz flour, \$2.20 to \$2.25; Wheat—Canada Fall, \$1.12 to \$1.14; Spring, \$1.00 to \$1.02; Western, \$1.10 to \$1.11; Oats, per 32 lbs, 46c to 47c; Barley, per 48 lbs, \$1.00 to \$1.05; Butter—dairy, 16c to 18c; store packed 16c to 18c; Ashes—Pots \$5.50 to \$5.25, pearls \$5.50 to \$5.55; Pork—Mess, \$27.50 to \$28.00; Prime, \$9.00 to \$9.50; Peas, 50c to 55c.

**TORONTO MARKETS.**  
Toronto, May 30.  
Fall wheat, \$1.00 to \$1.05; spring wheat, \$0.94 to \$0.94; flour, No. 1 super \$4.15; extra \$4.50; barley \$1.05; peas, 73c to 75c; oats, 53c to 58c.

**HAMILTON MARKETS.**  
HAMILTON, April 30.  
Barley, 1.10 to 1.25; peas, 0.65 to 0.75; oats, 51c to 52c; spring wheat, 0.80 to 0.85; white wheat, 0.95 to 0.00; red winter, 0.57 to 0.90.

**Special Notices.**  
**HALL'S VEGETABLE SICILIAN HAIR RENEWER.**  
It is the best article known to preserve the hair. It will positively restore gray hair to its original and promote its growth. It is an entirely new scientific discovery, combining many of the most powerful and restorative agents in the vegetable kingdom. It makes the hair smooth and glossy, and does not stain the skin. It is recommended and used by the best medical authorities. For sale by all druggists. Price \$1. R. P. HALL & Co., Nashua, N. H., proprietors. mar 12 dwim

**Allen's Celebrated Lung Balm**—Cures Coughs, Croup and Consumption.  
**Allen's Celebrated Lung Balm**—Cures Bronchitis, Asthma and Croup.  
**Allen's Celebrated Lung Balm**—Imparts strength to the system.  
**Allen's Celebrated Lung Balm**—Keeps to take.  
**Allen's Celebrated Lung Balm**—A way gives satisfaction or the money will be refunded. It is recommended by prominent physicians; and while it is pleasant to take and harmless in its nature, it is a powerful remedy for curing all diseases of the Lungs. Sold by all Druggists.

**PERRY DAVIS & SON, AGENTS.**  
280, St. Paul Street, Montreal.  
A. B. PETRIE and E. HARVEY, Agents for Guelph.  
Feb 25 dwim

**Beautiful Hair**  
Nature's Crown—You must cultivate.  
**GRAY HAIR**  
Is a certain indication of decay at the roots.  
**MRS. S. A. ALLEN'S HAIR RESTORER**  
Restores gray hair to its natural color and beauty, and produces luxuriant growth. It gives the hair a beautiful gloss and delightful fragrance.  
237 Manufactory and Sales Offices—35 Barclay Street and 40 Park Place, N. Y., and 266 High Holborn, London, England.  
For sale by all Druggists.  
E. HARVEY & CO., Sole Agents for Guelph.  
February 1. dsmwly Wholesale Agents

**DYSPEPSIA.**  
There is no disease which experience has so amply proved to be remediable by the  
**PERUVIAN SYRUP.**  
(A protected solution of the Protoxide of Iron), as Dyspepsia. The most inveterate forms of this disease have been completely cured by this medicine, as ample testimony of some of our first citizens proves.  
From the venerable Archbishop Scott, D. D.  
Dunham, C. E. I am an inveterate Dyspeptic more than 25 years standing. I have been so wonderfully benefited in the three short weeks during which I have used the Peruvian Syrup, Persons who have known me are astonished at the change. I am widely known, and can but recommend to others that which has done so much for me.  
Another clergyman writes as follows:—My voyage to Europe has been indefinitely postponed. I have discovered the "Fountain of Health" on this side of the Atlantic. Three bottles of Peruvian Syrup have renewed me from the fangs of the fiend Dyspepsia.  
A pamphlet of 32 pages containing a history of this remarkable remedy will be sent free to any address. The genuine has "Peruvian Syrup" blown in the glass.  
J. P. DUNSMORE, Proprietor,  
26 Day Street, New York  
Sole Agents for Guelph.  
April 2-4 dw

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J. P. DUNSMORE, Proprietor,  
26 Day Street, New York  
Sole Agents for Guelph.  
April 2-4 dw

**MEDICAL HALL, GUELPH.**



**No. 1**  
**COAL OIL**  
**ONLY**  
**40c. per gallon**

**AT THE MEDICAL HALL.**  
**E. HARVEY & CO.**  
Chemists and Druggists.  
Guelph, April 7. dw

**New Crop Teas!**  
**FRESH TEAS.**  
The subscribers are now receiving a large and well selected stock of NEW CROP TEAS (to which they beg to call the attention of the trade), comprising:

**Young Hysons and Hysons**  
**Hyson Twankays**  
**Twankays**  
**Imperials**  
**Gunpowders**  
**Souchongs**  
**Congous**  
**Colored Japans**  
**Natural Leaf Japans**  
**Oologs**

**1000 Half Chests**  
**NEW CROP TEAS**  
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**Young Hysons and Hysons**  
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**NEW CROP TEAS**  
The subscribers are now receiving a large and well selected stock of NEW CROP TEAS (to which they beg to call the attention of the trade), comprising:

**SILVER CREEK.**

**Sleeman's Ale and Beer**  
FOR SALE IN ANY QUANTITY.  
**Quarter Barrels, Half Barrels, or by the Dozen,**  
At the Store of E. CARROLL & CO., No. 2, Day's Block.

**E. CARROLL & CO.,**  
No. 2, Day's Block, Guelph, 23rd April. dw  
**AGENTS.**

**1869. SPRING. 1869.**  
**BRITANNIA RULES the WAVE**  
**AN EPOCH**  
IN THE HISTORY OF GUELPH

**THE MOST EXTENSIVE IMPORTERS OF**  
**DRY GOODS**  
IN ONTARIO.

The Old Maxim still in the ascendant:  
**SMALL PROFITS & QUICK RETURNS**  
The largest, most comprehensive, and by far the CHEAPEST and best assorted Stock of Spring and Summer Dry Goods ever brought into Canada, is now being offered for sale at the

**BRITANNIA HOUSE**  
THIS IS NO BLOWING, BUT REAL AND INDISPUTABLE. It would be useless for us attempt laying before the public a complete catalogue of the

**Many thousand different classes of Goods**  
Now in stock, suffice it to say, that the store is literally crammed. Come and see for yourselves. A cordial invitation is extended to all. One visit is sufficient to convince the most incredulous that

**HEFFERNAN BROTHERS**  
Are the right men in the right place. Buying for two of the largest Dry Goods establishments in Canada, we are enabled to sell our Goods at the same prices which smaller dealers have to pay for them.

**LOOK OUT FOR THE GRAND OPENING OF OUR MAGNIFICENT**  
**Mantle and Millinery Show Rooms**  
TIMELY NOTICE WILL BE GIVEN.

**Clothing made to order in our usual satisfactory manner.**  
French, English and American Fashion Plates just arrived. Remember the place.  
**HEFFERNAN BROTHERS.**  
Britannia House, Wyndham-St., Guelph, and corner Dundas and Talbot-sts, London  
Guelph, 8th April. dw

**1869. SPRING. 1869.**  
**ALMA BLOCK, GUELPH**  
**WHOLESALE.**  
We are now receiving our Spring Importations of

**Crockery, China and Glassware!**  
Cutlery, Plated Ware, and Fancy Goods.  
The above Goods have been purchased by one of the firm in the best Markets of Britain, and will for cheapness and quality compare with any other House in the Dominion. We respectfully solicit a call.  
**R. RAE & CO.**  
Guelph, 14th April. dw

**SALLY LUND'S**  
A DELICIOUS TEA CAKE AT  
**H. BERRY'S.**  
GREAT EXCITEMENT.  
Billiard Hall Refitted  
New Style Tables  
Exhibition Twice a Week

**AT O'CONNOR'S BILLIARD HALL.**  
Guelph, 23rd February dol  
**HARTFORD**  
**Fire Insurance Company**  
OF HARTFORD CONN  
INCORPORATED IN 1810. - CAPITAL, \$2,000,000  
Special Rates for Dwellings and contents for terms of one to three years. E. MORRIS, Agent  
Guelph, December 21. dw

**STRAW AND SILK MILLINERY.**  
**MISS LAWRENCE.**  
(Successor to Mrs. Wm. Pringle).  
Will for the present season carry on the business in all its branches at the rooms lately occupied by Mrs. Pringle, a few doors north of the Post Office, Douglas Street, Guelph.  
Guelph, 21st March. dw

**WHITEWASHING AND WALL**  
**COLOURING**  
Done by WILLIAM DAVIS, Waterloo Street, near of Messrs. Rodins and Tolson's granary, near the Grand Trunk Station.  
Guelph, March 21. dw

**LUMBER YARD.**

Upper Wyndham-st, Guelph.  
**OLD FACE IN THE OLD PLACE.**  
The subscriber begs to inform the public that he has commenced the business in the old stand occupied by O'CONNOR & STEWART.  
**Opposite the Alma Block, Guelph**  
Where all kinds of Lumber will be kept constantly on hand. Bills out on order on short notice.  
Also, Water Lime and Calcine Plaster, and Flour and Feed,  
of all kinds cheap for cash as usual. By strict attention to business, he trusts to share a part of public patronage.  
FRANCIS SMALL,  
Guelph, April 3, 1869. dw

**IMPERIAL**  
**Fire Insurance Company**  
OF LONDON.  
(Established 1803.)  
HEAD OFFICES—1 Old Broad Street, Pall Mall, London.  
GENERAL AGENCY FOR CANADA 24 St. S. Crescent Street Montreal.  
Subscribed and Invested Capital and Reserve Fund  
**£1,065,000** STERLING  
Funds invested in Canada—\$105,000

INSURANCE against loss by fire effected on the most favorable terms, and losses paid with out reference to the Board in London. No charge made for policies or endorsements.  
HISTOR. BROS. General Agents, 24 St. S. Crescent Street. JOHN DOWSON, Inspector.  
**JOHN M. BOND, Agent, Guelph.**  
Guelph, 14th Nov. dw

**Undertakers!**  
**MITCHELL & TOVELL**  
(SIGN OF THE HEARSE.)  
Having bought out Mr. Nathan Tovell's Hearse business, we hope by strict attention to business to gain a share of public patronage. We will have  
**A FULL ASSORTMENT OF COFFINS**  
always on hand.  
Funeral urns if required. Carpenters work done as usual. Premises, a few doors north of Post Office, and next D. Galt's Law Office, Douglas Street, Sign of the Hearse.  
**JOHN MITCHELL NATHAN TOVELL, Jr.**  
Guelph, December 1 dw

**MONTREAL STEAM SHIP COMPANY.**  
**GUELPH AGENCY.**  
CANADIAN LINE—Portland to Liverpool every Saturday.  
GLASGOW LINE—Portland to Glasgow every week.  
CABIN—Guelph to Liverpool \$53.50 and \$59.  
ST. RAGE, do do \$32.00  
CABIN—Guelph to Glasgow, \$73.50.  
INTERMEDIATE, do do \$47.00.  
STEERAGE do do \$31.00.  
Return Tickets at reduced rates. Prepaid Passage Certificates issued to bring freight out, at the lowest rates. For Tickets, ate-rooms every information apply to  
**GEO. A. OXNARD,**  
Agent G. T. R. Guelph  
Guelph, April 1, 1869 dw

**THE QUEEN'S HOTEL,**  
West Market Square, Guelph.  
**J. MILLER, Proprietor.**  
THIS FIRST-CLASS HOTEL has recently been opened and fitted up in a style to meet the wants of the TRAVELLING PUBLIC, and secure to his patrons all the comforts and convenience of a home.  
Which will always be furnished with all the delicacies of the season.  
FIRST-CLASS SAMPLE ROOMS FOR COMMERCIAL TRAVELLERS, with  
**LIVERY STABLE**  
Attached to the Hotel to meet the requirement of all permanent as well as transient customers.  
Guelph March 5. do t

**FUNERALS**  
FUNERALS.  
**WILLIAM BROWNLOW**  
**UNDERTAKER,**  
SHOP, in rear of the WELLINGTON HOTEL, Douglas Street. Hours in rear of Mr. F. W. Stone's Store, and fronting the Fair Ground.  
The subscriber intimates that he has prepared to attend  
**FUNERALS**  
As usual in Town and Country. Coffins always on hand and made to order on the shortest notice. Terms very moderate.  
Dec. 29, 1868 WM. BROWNLOW  
Guelph dw

**WELLINGTON Boot & Shoe Manufactory**  
WYNDHAM-ST., GUELPH.  
**JOHN A. McMILLAN**  
Has much pleasure in informing the public that he is prepared to fill orders for  
EVERY DESCRIPTION OF  
**Boots & Shoes!**  
For Spring and Summer Trade.  
home manufacture, and as cheap as any house in Toronto or Montreal.  
Dealers in Boots and Shoes are requested to call and examine my Stock and Price before ordering elsewhere.  
An immense stock of Boots and shoes always on hand.  
**WANTED.**  
A Partner, with \$5,000 or \$6,000 cash. A splendid opening for a practical man.  
Address, if by letter, post paid.  
**JOHN A. McMILLAN,**  
Wellington Boot and Shoe Manufactory, Wyndham Street, Guelph.  
March 24 1869. dw

**Lumber & Wood Yard**  
**CHARLES HEATH**  
HAS opened a Lumber and Wood Yard on  
Quebec St. West of English Church,  
Where a superb lot of lumber can be had at  
cut in seasons.  
For sale by the cord, half-cord and quarter cord, and delivered in any part of the Town.  
Also for Sale, Flour and Feed delivered in any part of the Town according to order.  
All orders from Town or Country will be promptly attended to.  
Gue Ma 1 CHARLES HEATH

**REMOVAL AND DISSOLUTION**  
OF PARTNERSHIP.  
**GUELPH**  
**MELODEON AND ORGAN COMPANY**  
  
MELROD, WOOD & Co., in returning their sincere thanks to the public for the patronage bestowed on the late firm of BELL, WOOD & Co., would beg to state that having dissolved partnership with the other members of the firm, they intend carrying on and manufacturing Melodeons and Cabinet Organs, one door East of our stand.  
In that large three-story stone building known as the old Advertiser Printing Office, and hope by strict attention to business and liberal terms to merit the confidence of the musical public.  
The partners are all practical mechanics, and as they intend using the best of stock, and their men being all tried Melodeon makers, the public may depend on getting as good an instrument as can be obtained in the United States or the Dominion of Canada.  
**TWO FIRST PRIZES**  
We were awarded two first prizes on both Melodeons and Cabinet Organs at the Provincial Exhibition of 1868, and one of our partners is the same Mr. Wood whose tuning has taken nearly all of the first prizes at Provincial Fairs for the last eight years.  
We wish specially to inform the public that, being practical mechanics, and having taken with us nearly all the workmen, whose work has gained such a reputation in Canada, we defy our late partners, or any men whom they can procure from Prince or any other establishment, to turn out work equal or far less superior to the instruments made by us. We do not intend to rest our claim for support on puffing, but invite comparison as the best test of the superiority of our work.  
We would remind the agents of the late firm and intending purchasers that, although the factory is one door East of the old stand, all the work is made by the same workmen, and under the supervision of two of the partners who have always managed the mechanical part of the business of the late firm, and the tuning is exclusively done by Mr. Wood, so that we have no facilities for turning out a more perfect instrument than could be done in the old factory.  
**Repairing done as usual, and in future**  
P. L. B. WOOD & Co. will be done by Mr. Wood exclusively. Price of tuning in town \$1.50.  
All instruments warranted for five years.  
Orders by letter will receive careful attention.  
Remember the Stand—Old Advertiser's Office, East Market Square.  
R. MELROD R. B. WOOD J. JACKSON,  
Guelph 17th April. d

**COAL OIL.**  
PRICES DOWN AT  
**HORSMAN'S**  
Coal Oil 35c. per gallon  
By five gallons  
Single Gallon, - - 40 cents  
Guelph, 7th April. dw

**SPECIAL NOTICE**  
The subscriber in returning thanks for the liberal patronage bestowed on him in former years, begs to announce that he has erected a NEW OPERATING ROOM at considerable expense, introducing all the improvements of the day, as well as  
**New RUSTIC Accessories.**  
He is prepared to execute Photographs and Portraits of all kinds  
**From the Locket to Life Size**  
Equal regards finish and life-like appearance, to any that can be obtained in the Dominion—Copying of PORTRAITS in all its branches as usual, done in a satisfactory manner.  
In Large Photographs with Frames he is enabled offering Special Inducements during the coming Holidays.  
Parties requiring large sized Photograph with handsome frame, or any other Portrait of themselves or friends, will find it to their advantage to call and examine specimens and prices.  
Rooms: Directly over John A. Wood's Grocery Store, Wyndham-St.  
Guelph December 12. dw

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