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THE MONETARY TIMES AND TRADE REVIEW. -INSURANCE CHRONICLE-

VOL. V—NO. 50.

TORONTO, ONT., FRIDAY, JUNE 21, 1872.

{ SUBSCRIPTION
\$2 a Year.

The Leading Wholesale Trade of Toronto
JOHN MACDONALD and CO.

PARASOLS!

BLACK PARASOLS!
COLORED PARASOLS!
FANCY PARASOLS!
ALPINE PARASOLS!

BLACK LACE SHAWLS!
BLACK LACE POINTS!

JNO. MACDONALD & CO.
23 WELLINGTON ST. } TORONTO.
28 and 30 FRONT STREET, }
3 YORK STREET, MANCHESTER, ENGLAND..
Toronto, June 18, 1872.

The Leading Wholesale Trade of Hamilton.

THOS. C. KERR and Co.,
IMPORTERS OF WHOLESALE
DRY GOODS,
HAMILTON,
HAVE NOW
THEIR SPRING STOCK
Ready for Inspection.

They would solicit special attention to
their stock of
DRESS GOODS,
Which is very large.

The Leading Wholesale Trade of Toronto.
1872. Spring. 1872.

ON MONDAY NEXT, THE 25TH INSTANT,
A. R. McMASTER

and BROTHER,
Will have opened out a complete assortment of their

Importations,

When they will be glad to see their customers and
friends at

No. 4 FRONT STREET WEST,
TORONTO.
Toronto, February, 1872. 32-ly

SMITH and KEIGHLEY,
12 and 14 Wellington Street, Toronto,
IMPORTERS OF

Teas and Sugars,

Have now in stock large supplies of Fresh New Season
Teas, comprising

Y. Hysons, Imperials,
Gunpowders, Twankays,
Japans, Assams,
Javas, Congous,
Souchongs, Japan Pekoe,
and scented Orange Pekoe.

They direct special attention to their stock (just
arriving) of

SUGARS.

Hhds. Cuba,
Hhds. Porto Rico,
Cases Cuba,
Bbls. M'tl. refined,
Bbls. N. S. Granulated,
Bbls. N. S. Powdered,
Bbls. N. S. D. Crushed.

A. M. SMITH. - W. W. KEIGHLEY.
Toronto, May 25, 1872.

The Leading Wholesale Trade of Toronto.
GORDON MACKAY and CO.

WILL OPEN
MONDAY, 29TH INSTANT,

Cases Nagaski Costumes,
" Nagaski Batistes,
" French Grenadines,
" French Prints, }
" French Ribbons,
" Printed Muslins,
" Cotton Hosiery,
" Merino Hosiery,
" Dress Goods,
" Various.

GORDON, MACKAY & Co.
Toronto, April, 1872. 32-17

SAMSON,
KENNEDY,
and GEMMEL,

HAVE RECEIVED
20 Cases Wincey

AND
4 CASES WHITE COTTONS

Ex "Harold" and "Sarmatian," and are receiving

NEW GOODS
DAILY.

SAMSON, KENNEDY & GEMMEL;
Corner of Scott and Colborne Sts.
TORONTO.

June 19, 1872.

The Leading Wholesale Trade of Toronto.

BOOTS SHOES AND RUBBERS WHOLESALE.

CHILDS & COMPANY.

INVITE THE ATTENTION OF DEALERS TO
their large stock of Goods, suitable for the
SPRING TRADE

Cash and prompt time buyers are particularly request-
ed to examine our samples before completing their spring
purchases.

CHILDS & COMPANY,

51 YONGE STREET, TORONTO.

SPRING IMPORTATIONS JUST TO HAND.

½ Chests and Caddies Black and Green Teas; Bags
Coffee and Rice; Cases and Casks C. & B. Pickles, Sauces,
Potted Meats, Soups and Vegetables, Bottled Fruits, &c.,
Cases Cigars, Cases Blood's Porter, quarts, pints and Im-
perial pints, Casks Tennent's Scotch Ale, quarts and pints
in stone bottles, Cases Guinness Porter, bottled by Bur-
ker in quarts, pints and Imperial pints, Boxes Digby Her-
ring, Cases Lobsters, Cases Mackerel, Hhds and quarter
casks Port and Sherry Wines, Hhds. and quarter casks
Scotch and Irish Whiskey, Punch-ons Jamaica Rum,
Dunville's Irish Whiskey, Cases Kinahan's L. L. Whis-
key, also in stock a large assortment of Rye, Malt, and
Common Whiskies, Brandies, Gins, Clarets, as well as a
complete list of general Groceries.

THOMAS GRIFFITH & CO.,

37 & 39 Front Street,
TORONTO

CHARLES D. EDWARDS,

49 St. Joseph St., Montreal,
Manufacturer of

Fire Proof Safes,

AND ALL KINDS OF

FIRE AND BURGLAR PROOF SECURITIES.

E. H. MOORE,

54 Front St. East, Toronto,
General Agent for Ontario.

THE MERCANTILE AGENCY,

FOR THE

PROMOTION AND PROTECTION OF TRADE.

Established in 1845.

DUN, WIMAN & CO.:

Montreal, Toronto, and Halifax.

REFERENCE BOOK, containing Names and ratings
of Business Men in the Dominion, published semi-
annually. 24-17

Leading Wholesale Trade of Ottawa.

MAGEE & RUSSELL,

Importers and Wholesale dealers in

STAPLE AND FANCY DRY GOODS.

CANADIAN MANUFACTURES,

GRAIN BAGS AND BLANKETS.

ELGIN STREET,

Ottawa.

Spring Stock now complete. Inspection Invited from
the trade of Central Canada and the Ottawa District.

OTTAWA, March 14th, 1872.

The Leading Wholesale Trade of Toronto.

THOMAS LAILEY and CO.,

IMPORTERS

AND

WHOLESALE CLOTHIERS

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,
TORONTO.

J. B. Boustead,

PROVISION & COMMISSION MERCHANT,

72 & 74 Colborne Street, Toronto.

Advances made on consignments.

WINANS, BUTLER & CO.,
COMMISSION MERCHANTS,

DEALERS IN

FOREIGN AND DOMESTIC WOOLS,
GRAIN AND FLOUR.

Cash advances made on consignments.

77 Front Street, Toronto, and
Division Street, Cobourg.

L. Coffee & Co.,

PRODUCE & COMMISSION MERCHANTS,

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

Advances made on consignments of Produce

Parson Bros.,

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

Leading Trade of the Maritime Provinces.

Joseph S. Belcher,

Late Geo. H. Starr & Co.)

Commission and West India Merchant,
HALIFAX, N. S.

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

CONSIGNMENTS SOLICITED.

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

J. F. Lawton,

Manufacturer of every description of

PATENT GROUND

WARRANTED CAST STEEL SAWS.

ST JOHN, N.B.

For Price List and Terms send address.

Hall & Fairweather,

COMMISSION MERCHANTS

AND

DEALERS IN FLOUR.

ST. JOHN, NEW BRUNSWICK.

The Leading Wholesale Trade of Hamilton.

JOHN I. MACKENZIE & CO.,

HAMILTON, ONT.,

Will have their

EARLY SPRING IMPORTATIONS

OF

STAPLE AND FANCY DRY GOODS

Together with full lines

OF CANADIAN MANUFACTURES,

Complete and open for inspection on

THURSDAY, THE 21st MARCH,

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

Hamilton, March 18, 1872.

Thomson, Birkett and Bell,

HAMILTON.

FULL STOCK OF

DUNDAS DOMESTICS, YARN,
AND BAGS.

W. J. PITON.

R. M. HUNTER.

Piton & Hunter,

GENERAL COMMISSION

AND MANUFACTURER'S AGENTS,

WINNEPEG, PROVINCE OF MANITOBA.

Consignments Solicited.

Brown Brothers,

ACCOUNT-BOOK MANUFACTURERS.

Stationers, Book-Binders, etc.,

66 and 68 King Street East, Toronto, Ontario.

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

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

COLLECTION OF DEBTS

Cupples & Hunter,

Managers of the

Canada Mercantile Protective Association,

Established in 1854, for the Collection of Debts through-
out the Dominion, &c. Commission charged only on the
amount collected.

20 TORONTO STREET, TORONTO.

JOHN L. RANNEY,

GENERAL COMMISSION MERCHANT

CHICAGO & MILWAUKEE.

AGENT WELLAND RAILWAY,

And Merchants Line of Steamers,

CHICAGO TO MONTREAL.

Address—No. 7 Board Trade Building,
Chicago.

or 25 Chamber Commerce Building,
Milwaukee.

The Leading Wholesale Trade of Montreal.

J. G. Mackenzie & Company,

Importers

AND

Wholesale Dealers in

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

FERRIER & CO.,

IRON & HARDWARE MERCHANTS,
St. Francois Xavier Street,

MONTREAL.

Agents for:

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

31 Dec 72

Kingan and Kinloch,

IMPORTERS OF

TEAS, GENERAL GROCERIES,
WINES, &c.,

Corner of St. Peter and St. Sacrament Streets
MONTREAL.

S. H. MAY & CO.,

Importers and dealers in

Paints, Oils, Varnishes, Glass, &c.,

No. 274 ST. PAUL STREET,
Opposite their old Store, Montreal.

EXTRA SHOE NAILS, TACKS, &c.

S. R. FOSTER'S

NAIL, SHOE NAIL AND TACK WORKS,

ST. JOHN, N.B.

For Price List and Samples please address our Agent
Montreal.

JOHN A. ADAMS,
6 Lemoine Street.

John C. McLaren,

Manufacturer of

English Leather Belting and Fire Engine Hose,
&c.,

Opposite VICTORIA Sq., 12 Bonaventure st., Montreal.

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

100 GREY NUN STREET,

Importers of Pig Iron, Bar Iron, Boiler Plates,
Galvanized Iron, Canada Plates, Tin Plates,

BOILER TUBES, GAS TUBES,

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

MANUFACTURERS O

Sofa, Chair and Bed Springs.

A large stock always on hand.

The Leading Wholesale Trade of Montreal.

David Torrance & Co.,

EAST and WEST INDIA MERCHANTS,

EXCHANGE COURT,

MONTREAL. 10 July 71

JOHN McARTHUR and SON,

Importers and Wholesale Dealers in

Window Glass (Star and Diamond Star Brands),
Sheet and Plate Glass of every description,
Linsed Oil, Paints, Colors, Varnishes;
Japans, Artists' and Painters' Materials,
Naval Stores, Chemical Dye Stuffs, etc.,
Cod, Seal, Whale, Lard, Sperm, Olive,
Machinery and Wool Oils.

18 LEMOINE STREET.

R. Durn, Fish and Co.,
WHOLESALE DRY GOODS,
479, *St. Paul Street, Montreal.*

Sole Importers of the celebrated

GLADSTONE BRAND DOUBLE WARP
RAVEN BLACK LUSTRE.

Trade Mark Registered.

N. S. WHITNEY,

Importer of Foreign Leather, Elastic Webs,
Prunella Linings, etc.,

14 ST. HELEN STREET, MONTREAL.

B. HUTCHINS,

TEA MERCHANT,

188 & 190 McGill Street,

MONTREAL.

ORDERS BY LETTER PROMPTLY ATTENDED TO.

W. R. ROSS & CO.,

GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

464 and 466, St. Paul Street,

MONTREAL.

CANADA MARBLE WORKS.

R. FORSYTH, PROPRIETOR.

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

Marble, Slate Mantles, Grates, etc.

RECENT IMPORTATIONS.

SUGARS, casks, brls.
TEAS, choice selected, new season.
NUTMEGS, cases.
ALMONDS, shelled and in shell.
FIGS, 1, 2, 6 lb. boxes.
SULTANA RAISINS, small boxes, &c.
ALSO, ON HAND,
Coffees, Syrups, Molasses, Fruits, Spices, Chemi-
cals, Soaps, and a General Assortment
of Groceries.

J. A. MATHEWSON,

Montreal, 28th Feb., 1872. McGill Street

The Leading Wholesale Trade of Montreal.

FELT HATS, STRAW GOODS, &c., &c.

GREENE and SONS,

MONTREAL,

MANUFACTURERS OF

FELT HATS, STRAW GOODS,
SILK HATS, CLOTH CAPS, &c.

WE ARE NOW FULLY STOCKED WITH THE
leading lines of new styles for the

SPRING TRADE,

To which we would invite the attention of all buyers.
Forty years experience our firm have had in the whole-
sale trade of Canada.

We always seek to please our customers and hope, by
further careful attention to their interests, to maintain the
standing we now hold among them and the business com-
munity.

FACTORIES:

FUR GOODS—525 St PAUL STREET.
FELT HATS—114 QUEEN STREET.
STRAW Goods—524 St. PAUL STREET.
SILK HATS—521½ ST. PAUL ST.
WAREHOUSE—517, 519, 521 St. Paul St., Montreal.
GREENE & SONS.

R. C. Jamieson and Co.,

MANUFACTURERS OF

VARNISHES AND JAPANS.

IMPORTERS OF

Oils, Paints, Colors, Spts. of Turpentine,
&c., &c.

3 CORN EXCHANGE, 6 ST. JOHN ST.,
MONTREAL.

SPRING 1872.

T. JAMES CLAXTON & Co.,

Caverhill Buildings, 37 Spring Gardens,
St. Peter Street, Montreal. Manchester,
England.

Our Stock is very large, and having been bought early is
cheap,

And NOW Complete in Every Department.

Mercantile Summary.

MESSRS. DODD & Co, proprietors of the Do-
minion Cloth and Leather Works, Toronto, has
suspended with liabilities of about \$5,000, and
very small assets.

A fog bell is to be placed at the entrance to
the Toronto Harbor; it will be of much service
to the lake trade.

THE INJURIOUS effect of prohibitory duties
is well illustrated by the change which has oc-
curred in the salt trade of Canada since the
announced reduction in the American tariff.
As in the case of many other articles, this coun-
try can produce a large surplus of salt for ex-
portation; indeed it seems that the demand at
paying prices is the only ascertained limit to
the production. With lower duties it is believ-
ed that a considerable export trade can be pro-
fitably carried on with the American cities on
the lakes, hence the rise of 12c to 15c per bar-
rel within the past week.

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,

IMPORTERS OF

SHELF AND HEAVY HARDWARE

Crockery, China, Glassware,

AND DEALERS IN

Canadian and American Manufactures

OF

**HARDWARE AND AGRICULTURAL
IMPLEMENTS,**

10 & 12 Front Street West, Toronto.

GRAY, RENNIE & CO.

43 YONGE ST., TORONTO.

MENS UNDER-CLOTHING.

Mens Stout Merino Shirts.

Mens Gauze Merino Shirts.

Mens "Nove Spun" Shirts.

Mens Silk Shirts.

Mens White Cashmere Shirts.

Mens Scarlet Cashmere Shirts.

Mens Drawers to match.

GRAY, RENNIE & CO.

WE UNDERSTAND that a company is about to be formed to purchase the extensive cotton mills of Messrs. Gordon, McKay & Co., at Thorold.

MR. JOHN GORDON, President of the Toronto, Grey & Bruce Railway, has left for England, and will be absent about a couple of months.

MESSRS. R. A. HOSKIN & Co. announce the closing sale of dry goods for the spring season for the 26th inst.

IMPORTATIONS of dry goods at Montreal for May show a considerable increase on the corresponding month of last year as follows:—

	May, 1872.	May, 1871.
Woolens.....	\$327,235	\$125,590
Cottons.....	160,144	235,714
Silks, &c.....	61,917	30,450

\$549,296 \$391,754

Comparing the total imports for May with those of the same month in 1871, an increase of \$1,800,000 is shown this year. In leading groceries a similar state of facts is noticeable:—

	May, 1872.	May, 1871.
Sugar.....	\$302,693	\$225,252
Green tea.....	415,062	290,725
Black tea.....	60,680	52,102
Fruit.....	42,671	35,574
Rice.....	36,398	19,216

\$857,504 \$622,869

SOME REDUCTIONS in the American Tariff have been made which are of interest in this country. Elsewhere we publish the tariff bill *verbatim*. Bituminous coal is reduced from \$1.25 to 75¢ per ton; stock coal from 25 per cent of the value to 40¢ per bush; salt in bulk per 100 lbs. from 18¢ to 8¢; do. in sacks or barrels from 24¢ to 12¢; oatmeal from 10 per cent to 6½¢ per lb; timber, hewn from 20 per cent is now free; hides are free; wool, metals, cotton

The Leading Wholesale Trade in Toronto.

JOHN MACNAB & CO.,

IMPORTERS OF

SHELF & HEAVY HARDWARE,

British, French, German, American and Canadian manufacture.

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

5 Front Street, Toronto.

JOHN MACNAB.

T. HERBERT MARSH

P. G. CLOSE & Co.,**Wholesale Grocers**

AND

WINE MERCHANTS

Corner of Church and Front Streets,

TORONTO

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goods, glassware, books, &c. are reduced one-tenth. The Act comes into force July 1st, 1872.

A CASE which came before the Court of Common Pleas in New York and reported by the *Insurance Journal* well illustrates the difficulty experienced by insurance companies in obtaining a favorable verdict from a jury as against an individual. It was proven that the plaintiff, a clothier who sued for \$2,750 insurance on stock and fixtures, kept no books of account although he carried on two stores. The fire was accompanied with a dense black smoke resembling the burning of kerosene oil; large tin oil cans and loose straw were found in the store after the fire; oil was plainly smelled at the breaking out of the fire, and plaintiff offered bribes to defendants' witnesses not to testify against him, as it was going hard with him. Coats were found on the premises with the lapels cut off and the pantaloons with the legs cut off below the knee. All these pieces were arranged on the shelves so as to represent whole garments. Two boxes of these rudimentary vestments escaped the flames and were produced in court by defendants, and their remarkable incompleteness afforded much amusement; but they evidently disclosed some other object in the plaintiff than that of sale in a retail store; and following this exhibition prominent clothing merchants testified that the garments as presented were intended for deception. After a hearing of several days the jury brought in a verdict for about twenty-five per cent of the amount claimed. This was the first case contested by the Company in question—the Merchants Fire Insurance Company—during a career of twenty-two years and after such a result in the face of

The Leading Wholesale Trade of Toronto.

SPRING. 1872. SPRING.

THOS. WALLS & Co.

HAVE REMOVED TO

NO. 38 YONGE STREET

Where they will show a full assortment in every department, on Monday, March 18th.

*Terms Liberal to Short Date Buyers.***BOOTS AND SHOES
WHOLESALE:****CHILDS & HAMILTON,
MANUFACTURERS.**

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

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

CHILDS & HAMILTON.

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

such facts we might reasonably anticipate it would be the last.

OIL MATTERS IN PETROLIA.

(From our own Correspondent.)

PETROLIA, June 17, 1872.

A well has been struck on lot 2, 11th or 12th concession, Enniskillen, said to be very good, no test has yet been made. Messrs. Wood, of Ingersoll, and Guest, of St. Mary's, have struck a good well on the Monroe lot, about the centre; on being tried last week, it started off at about 100 brls. per day, producing an oil similar to the Coreyle flowing well, being lighter in color than the ordinary oil. The well struck by Angus Carmichael on lot 7, 11th concession, Enniskillen, proves to be a fizzle. Should the well struck on lot 2, 11th concession, prove good, it will increase to a great extent the area for the production of oil; there is no doubt there is oil there, but the question is will wells there produce enough to make them remunerative. The McDonald & Gibson wells are the nearest to it, and they pumped well for some time and then they gave out; one of them produced over 30 brls. per day. The secrecy observed in regard to this well leads parties to believe the striker's report, who says the show was first rate. The production has not increased, but may be quoted at about 10,000 brls. per week. The shipments are about as usual.

There is no home demand for refined, and refiners generally are fixing up—ready for their fall trade. Oil matters generally very flat; no sales for lands, and the low estimation of stocks in English oil companies, makes the formation of any new companies there improbable. The export firms are busy; they are well represented by Messrs. Englehart & Co., Messrs. Keenleyside, Messrs. Waterman & Co., Messrs. Wood & Co., The Canadian Carbon Oil Company of Hamilton, besides many other refiners, who, in a slack time, contribute distillate to the above firms. Mr. Williams, of Hamilton, will soon be added to the exporters; his works here are about completed, they are very fine ones. I will report their capacity at some future day.

The Leading Wholesale Trade of Toronto.

DOBBIE & CARRIE,

IMPORTERS OF

British & Foreign, Staple & Fancy

DRY GOODS.

5 WELLINGTON STREET WEST, TORONTO.

BUYERS are invited to inspect our STOCK.

Orders by mail promptly and carefully filled.

M. STAUNTON

Begs respectfully to inform his customers that in consequence of

The Late Fire,

His office in connection with his

WHOLESALE DEPARTMENT

is at present over

Retail Warerooms,

Corner of King and Yonge Streets,

and that he will rebuild the factory without delay.

Insurance.

FIRE RECORD.—Brampton, June 18.—A fire broke out in the back part of the house of Widow Henderson, on Church street, and before the engines could be brought into action the flames extended to and set on fire the stable and brick house of Dr. Hoggie, and also the stable of the Rev. Jas. Pringle, all of which were consumed. Loss \$2,000.

Ottawa, June 18.—A fire broke out in a shed in the rear of Mr. Perkins' foundry, at the corner of Sparks and Vittoria streets, which spread to the range of stone buildings on Wellington street, occupied as shops and dwellings by Messrs. Skinner, druggist; Langford, news depot; Hardy Bros., grocers; McCarthy, druggist; and Blyth, dry goods store. This row was soon almost entirely destroyed. The dwelling of Mr. Perkins was also somewhat damaged. The total loss is heavy, insurance as follows:—Skinner's, in the Western, \$3,500; McCarthy, do, \$3,000; and in North British, \$3,000; Blyth, in the Western, \$4,000; Hardy Bros., in the Hartford, \$2,000; and in the Andes, \$2,000; Langford, in the Aetna, \$2,000; Heney, do, \$2,000; Perkins, in the Liverpool and London and Globe, \$3,000. A considerable portion of Blyth's stock was saved and also part of McCarthy's and Hardys' goods.

Montreal, June 13.—The steamship *France*, of the National Line, chartered by Messrs. Allan for the season, was leaving the port, she refused to answer her rudder while coming down the current in tow of the *Rocket*, and struck on the rocks on Isle Ronde, and she had, it is supposed, her bottom bulged in, and soon began to fill with water. She was then run aground, and now lies opposite Hochelega with her dock just above water. She had a general cargo, which is badly damaged. At the time of the accident, the *France* was partially loaded, and was drawing over 22 feet fore and aft. She is a total wreck.

SUGAR! SUGAR!

BAILEY & BUNTING,

32 YONCE STREET,

Have just received in store

500 Bxs. Centrifugal Sugar,

100 Hhds. Muscovado do.,

ex the Steamship Missouri from Havana.

408 Hhds. St. Jago Sugar,

Various grades, clean and uniform in color, free from foots and sides, ex the L. C. Madeira, from St. Jago de Cuba.

102 Casks English Refined,

ex the Steamships Sarmatian and France.

22 Hhds. Bright Porto Rico,

ex the Harmony, from Ponce.

350 Brls. Dry Chd. and Grd.

Part of each lot will be stored at the Suspension Bridge, and shipment may be had from there if required. Samples will be forwarded on application.

In addition to the above, the subscribers have now in store and to arrive, a large and well assorted stock of

FRESH GREEN AND BLACK TEAS AND GENERAL GROCERIES.

BAILEY & BUNTING,

32 Yonge Street.

Amherstburg, June 14.—George Middleditch's machine shop was burnt last night. The foundry being a separate building, was saved. Loss \$4,000, covered by insurance.

GOVERNMENTAL LIFE INSURANCES.—The prospects of Governmental Life Insurance on a large scale may be judged by the fact, that during 1871 only 358 new contracts were entered into at the post offices for payments at death of sums amounting in the aggregate to £27,695. The receipts of the year on insurances amounted to £6,482. Sums amounting to £1,744 were paid by the post office in the year on 59 contracts of insurance. At the close of the year there were only 2,709 insurances current, for sums amounting in the whole to £208,079. The accounts state that from the commencement of business in April, 1865, down to the end of 1871, the post office had received £29,181 on account of life insurances, had invested \$28,751 with the National Debt Commissioners, and received from them £4,499 for the payment of insurances fallen due, and had paid £5,081 under such insurances; and there appears a balance of £429 in the hands of the Postmaster-General. A little more enterprise is evidently wanted somewhere.—*Insurance Review.*

QUEEN INSURANCE COMPANY.—The Annual Meeting was held on the 16th May. The new Life business for 1871 consisted of the issue of 307 policies assuring £134,262, and yielding £4,468 in premiums. Claims have emerged for £13,286, and surrenders were paid for £3,617. The Life premiums now amount to £39,211, and interest to £6,165. The Fire Premiums were £208,509, and the losses £127,502. A dividend of 10 per cent was declared, and £19,543 was carried forward on the fire account, after raising the reserve fund to £100,000. The funds now stand at £557,433.—*Insurance Review.*

—London, Ont., has organized yet another building society called the Dominion Savings and Investment Society. It is announced that at a meeting of the Board of Directors, held on the 4th inst., it was decided to close the books at 5 per cent premium. The applications having greatly exceeded the amount of allotted stock a further issue of a limited number of Shares at 6 per cent premium was ordered.

The Leading Wholesale Trade of Toronto.

SESSIONS, TURNER & COOPER

MANUFACTURERS, IMPORTERS AND WHOLESALE DEALERS IN

Boots and Shoes,

FRONT STREET WEST,

Toronto, Ontario.

JNO. TURNER, JAS. COOPER. J. C. SMITH. IVF.

LEGAL NOTES.—*Colorable Qualifications.*—A colorable qualification of a director is regarded as a nullity, and payment on his shares is enforced by the Court of Chancery. *Proof of Contract.*—An acknowledgment in the books of a company is held to prove the relation of debtor and creditor, and payment can be compelled, even without production of policy. *Claims on Mortgaged Policies.*—The holder of a mortgage policy of a bankrupt is compelled to return the premiums paid by said bankrupt subsequent to his insolvency to the legal representative of the estate. *Indemnity.*—The courts have no power to compel a claimant on an assigned policy to indemnify a company against a double claim, but the company may nevertheless be required to pay the money into court. *Mortgaged Policies.*—It has been decided the holder of the proceeds of a mortgaged policy may retain them against other debts than the mere original debt, and is not compelled to rank as an ordinary creditor with others upon the balance of the proceeds. *Amalgamations.*—It is reported that two small offices which cannot exist much longer singly, propose to amalgamate, thinking that unity may bring strength. Apart from the difficulties under the new laws, the prospects of the two if made one, are not even doubtful.—*Ins. Review, London, Eng.*

LUMBER PRODUCT.—The number of logs got out the past winter at the North-West, according to the carefully-prepared report of an exchange, are about as follows:—Minnesota logs, on the Mississippi River, 350,000,000; Wisconsin logs, on the St. Croix River, 250,000,000; on Chippewa River, 350,000,000; on Black River, 300,000,000; on Wisconsin River, 250,000,000; on Wolf River, 250,000,000; around Green Bay and Lake Michigan, 2,200,000,000. Total logs cut, 4,550,000,000. Left over from last year on the Wisconsin River, 75,000,000. Total come to market this year, 4,625,000,000. Out of the above about 1,250,000,000 are destined for the Chicago market, and 1,775,000,000 for the Mississippi and Western and Southern markets; the balance going to Toronto and Eastern markets. The total product of the State of Maine, as near as can be estimated, of the cut logs, is 700,000,000 feet. Of this amount the Kennebec lumbermen have cut 110,000,000 feet—the largest ever got out. The Penobscot lumbermen have cut at least 225,000,000 feet. Most of the timber product is spruce.

—At the annual meeting of the Canada Southern Railway Company, held at Fort Erie, Ont., June 5, the following directors were elected: Milton Courtright, Erie, Pa.; Sidney Dillon, New York; W. A. Thomson, Queens-town, Ont.; John F. Tracy, Chicago; John Ross, New York; O. S. Chapman, Canton, Mass.; W. L. Scott, Erie, Pa.; B. F. Ham, New York. These gentlemen were all in the old board.

1872. SPRING TRADE. 1872.

We invite BUYERS VISITING THIS MARKET to inspect our

Spring Stock!

WHICH IS

VERY LARGE AND FULLY ASSORTED

In Every Department.

Prices of many lines much under present value.

BRYCE, McMURRICH & CO.

34 Yonge Street, Toronto.

THE MONETARY TIMES,
AND TRADE REVIEW.

TORONTO, CAN. FRIDAY, JUNE 21, 1872.

NEW COMPANIES.

A glance at the legislation of the past session at once creates the impression that a remarkable and most wholesome change has come over the spirit of our dreams within the past five years. One hundred and eighteen measures received the sanction of the Dominion Parliament, and of these no less than ninety-four, or 80 per cent. of the whole, related to railway, banking, commercial, and other business interests. Thirty-five bills were passed either to incorporate railway companies or to amend or extend the powers of those before incorporated; ten new banks were chartered, also five insurance companies, and three financial companies. The proposed new banks are:—Bank of Acadia, Bank of St. John, Maritime Bank, St. Lawrence Bank, Bank of Hamilton, Exchange Bank of Canada, Bank of Manitoba, Superior Bank of Canada, Bank Ville-Marie, and Halifax Banking Company. There is good reason to anticipate that at least six of the bank charters will be utilized at once, and that we shall therefore soon have a most important addition to the list of our banking institutions, the increase in number being twenty-five per cent. This, as the result of one session, must be regarded as sufficiently progressive. Capital has already been pledged for four or five of these Banks; and should they all be organized, they will necessitate the addition of say \$10,000,000 to our present banking capital, and this would give us a total for all the banks of not less than sixty millions of dol-

lars. In view of this prospect some apprehensions are entertained of a plethora of bank capital, and consequent unsound banking and undue competition, which would tend to promote speculative enterprises and create an unhealthy condition of trade.

Such an extension of bank capital can only be rendered profitable by a corresponding expansion in the volume of our trade. Whether there is reason to expect such a development is a question doubtful at best; in fact some of the soundest thinkers are apprehensive that banking is about to suffer greatly from being overdone. It is a common mistake to suppose that banking as a business is a most profitable one; it is only such under the best management. A Bank without a Head is much like a ship without a helm; and by a Head we mean a man of known and decided business talents, strongly marked character and successful experience. It is as easy to point to the men who have made all our really successful banks as it is to call over the names of the institutions themselves. It is quite possible in prosperous times to manage an institution so as to perpetuate a sickly sort of existence; quite as easy as to navigate a vessel in calm water. But in times of crises it is altogether another affair. Then the maturest judgment and the stoutest nerves are often taxed to the utmost, to escape from difficulties that are sure to crop up in the most trying forms; then troubles are met where least expected in such strange and unheard of shapes as to exhaust every resource of tact and ingenuity; with a Scylla or a Charybdis on either side only the most experienced pilots and the most skillful navigators may hope to get on safely. We trust that investors will not rush recklessly into every scheme that interested promoters may choose to put forward; because a number of gentlemen, however respectable, choose to associate themselves as corporators of a banking institution that is no proof of their ability to skillfully manage such an undertaking or earn dividends for the shareholders. These new banks will have to encounter the opposition of the older institutions, who have the advantage of being first in the field, strong in the confidence of the public, with established connections, and fully able to take all the really sound business that offers. These facts should be duly weighed in entering upon the new projects now seeking public recognition.

Of the fire insurance companies chartered, four at least will most likely be organized during the next six months. The names are:—Anchor Marine Insurance Company, Inland Marine and Fire Insur-

ance Company, Canada Agricultural Insurance Company, Accident Insurance Company of Canada, and the Manitoba Insurance Company. But a very moderate amount of capital will doubtless suffice for these projects, as the requirements of their charters under this head are unquestionably liberal.

PACIFIC RAILWAY CONTRACTS AGAIN.

The very decided objections taken in our issue of a fortnight ago to the construction of the Pacific Railway by companies composed largely of members of Parliament, have met with much disapprobation—but only among those pecuniarily interested. Various pleas have been presented in mitigation of sentence; but no attempt has been made to answer what has been alleged, for the simple reason, doubtless, that no answer is possible.

It is argued that without the aid of those recusant representatives of the people the work would be impossible of accomplishment with Canadian resources. This defense amounts at best to the pernicious fallacy "Let us do evil that good may come." Those who attach any weight to this exculpatory allegation seem to lose sight of the facts of the case. Anyone who will take the pains to read carefully the legislation on the subject will see that it is the taxpayers of Canada who are principally responsible for putting this job through. True, the contracting company is required to deposit a million dollars with the Receiver-General, and whether that deposit be merely temporary or not, either capital or credit will be required to raise it. That it will be merely a temporary deposit is apparent from the fact that so soon as the work is fairly under way the Government are empowered to make advances on account of the subsidy. In the meantime the Company is authorized to pay interest on the capital so deposited, though it has earned nothing out of the capital itself—an arrangement which will tend very much to facilitate the operation of raising this capital. A temporary loan is clearly what is wanted, and that, in the existing state of the money market, and in view of all the "good things" in store in the future for the banking institution that becomes associated with the enterprise at the start, should not be difficult to obtain. To assert that there are not business men in Ontario or Quebec who would willingly take such an operation in hand, without including members of Parliament, is simply to say what no one who gives the subject a moment's intelligent thought will believe. The plea is therefore utterly bad and unsupportable.

It is a well established constitutional principle that no member of Parliament may in his individual capacity, take a contract from the Government. In the case of corporations, where his interest becomes very remote or relatively infinitesimal, objection has not, we believe, usually been taken in England. But let us suppose that Great Britain were about to expend a sum equal to her entire debt, eight hundred millions sterling, and that Peers and Commoners should combine and clamor for the job, what remonstrances would be excited, what hands uplifted with horror at such a desecration of honor, such an assault on constitutional usages and guarantees, such a grave abuse of Parliamentary privileges and powers. And yet the analogy with the case in hand is undeniable, the parallel true and perfect. When the interests involved are so preponderating, every possible objection that could be raised in the case of an individual applies here with equal force. We do not hesitate to say that if the transaction is carried out in the shape proposed, the country will have cause for shame and regret. For undisguised corruption Ottawa will have cast Albany in the shade, for even there some seeming regard for decency is preserved; the members of that body have never yet attempted to take the Treasury by an open assault.

We are glad to be informed that certain members of Parliament, whose names have appeared in print in the capacity of petitioners to their own body for a railway contract, and who were led into that false position at the earnest solicitation of others, without due reflection on their part, on having their attention directed to the fact, at once declared their determination to retreat from such an indefensible situation, and neither threats nor any valuable consideration can induce them to remain. The duty of those who have not so determined is plain. They should at once elect between the honor of occupying a seat in Parliament as the trusted representatives of the people, and the pecuniary advantages of a large railway contract. And unless we greatly misapprehend public sentiment, the absolute necessity of such election will by and by become apparent.

Perhaps we ought to add that the strength of our language on this subject has been ascribed by a few persons to some personal or party hostility on the part of the writer. No possible conclusion could be farther from the truth. To us it makes not the difference of one straw, so far as appears at present, what company obtains the contract in question. Indeed we shall even avow that our sympathies, if we have any,

are rather with than against the party upon whom our criticism bears most heavily. Our object is, and has been, to write in the public interest, and abundant assurances convince us that public approval is not wanting.

CROPS AND TRADE PROSPECTS.

Abundant rains, accompanied by warm weather, have brought forward the spring crops nicely during the past fortnight. Still they are rather backward for the season, owing to the general low range of the temperature; the appearance, with this exception, is all that could be desired. The plants have had ample time to get firmly rooted and make a considerable growth, so that now the danger from drought is not much feared, and farmers are sanguine of a generally good yield of all kinds of spring grain. Hay has come on remarkably, and is certain to be a most abundant crop. This is timely, since owing to the protracted winter the stock of feed was run very low. Roots are likely to do well, the season being very favorable, but it is yet too early to express any decided opinion respecting these crops. Fruit has escaped the frost and promises well. Fall wheat, unfortunately, must be pronounced a failure in very many sections, indeed there is little difficulty in coming to the conclusion that it will be quite below the average. The foregoing is derived from reports received by merchants from their correspondents in the country districts, and from various other sources. In consequence of the favorable agricultural prospects, combined with the prosperous condition of the country in other respects, the feeling in business is hopeful. The wool crop has not moved so rapidly as might have been expected, owing to the lateness of the clip and the dullness of the demand. During the past week there has been much more firmness, and with a better demand, rather higher figures have been realized, and deliveries are increasing. It is thought by many that the market cannot rule below current rates, that manufacturers have only been buying from hand to mouth for a good while, and that stocks are therefore light, and the prospect for a full demand good; these considerations, along with the reduction of ten per cent. in the United States' duty, may account for the improved condition of the market. The sale of the wool crop at good figures will tend to make money easier with the country stores, giving more liberal remittances—a change which is always welcome at the wholesale centres.

Business in every department is injuriously affected by the strikes of workmen,

and the apprehension of further difficulties in the future. This has done much to retard building operations, since builders are chary of taking contracts except at such high figures as few persons are disposed or compelled to pay. The difficulty is enhanced by the fact that the movement for eight hours has been commenced in a very resolute fashion in New York and other American cities, for it is feared that any concessions made here to the present demands would only encourage further strikes, at an early date, for still shorter hours. New York manufacturers and employers seem determined to make a final and united stand to resist the demands made upon them. The result must in any case be most injurious both to employer and employed.

BANK OF TORONTO.

We have not seen a more satisfactory and encouraging statement than that presented to the stockholders of the Bank of Toronto on Wednesday last. The declared profits of the year amount to \$295,777.59 or very nearly twenty per cent on the paid-up capital. Had the policy of fixing the new issues of stock at a good premium, (instead of at a rate that according to the usual practice here in such cases would just about pay expenses), been adopted, a much greater apparent profit might have been shown. In our opinion the Directors deserve credit for adhering to what is unquestionably a sound and safe principle, viz:—That it is no part of the legitimate business of a joint stock company to make money out of its stockholders as such. The apparent gains made in this way—for they are only apparent—are apt to create false anticipations and exaggerated ideas to be followed by corresponding disappointment.

After paying a four and a six per cent dividend, the sum of \$142,940 was added to the rest, making that fund \$750,000, or 50 per cent of the capital. The signal success of this Institution would not have been achieved without that unremitting care and sleepless vigilance bestowed upon it by the President, Vice-President and Cashier, all of whom are men of thoroughly sound views and well acquainted with all the varied wants and capabilities of this country.

INFLATION.—If we should inflate some financial bubbles in the present mood of the investing public there would be no cause for wonder or astonishment. In some new building societies that have been started into life we have undoubted instances of this fictitious class of enterprises. Some time ago we noticed particularly the opera-

tions of a London, Ont. Society and exposed the fallacious character of its operations. It appears now, according to a report which has reached us and which is doubtless substantially true, that a new society, The Dominion Building Society, is likely to far eclipse the subject of that notice. The concern in question started, in London, with a capital subscribed at par of \$125,000; further issues were placed on the market at 5 or 6 per cent premium, and the amount of the premium, fifteen or sixteen thousand dollars, was placed to reserve. The enterprising promoters now declare their intention of offering the remaining \$500,000—for the capital is no less than one million of dollars—in the English market at 25 per cent premium! Such glaring enormities as this require to be checked by legislative enactment. The building society act is entirely too loose in its provisions; there is no limit to the increase of these societies. A few persons whether possessed of means or not may at any time organize one in a day. The nature of the business is such that the public do not understand its practical working and may be easily misled and deceived. Especially as these institutions receive the deposits of the public to so large an extent they should be placed under some kind of effective restrictions and supervision. Unless some decided steps are taken to arrest the folly which we have so often pointed out we anticipate the most unsatisfactory results, not only to the crop of young societies, but to the old ones also who cannot help being damaged by exposure to reckless and dangerous competition.

AN INSURANCE CONFERENCE.—A conference of representatives of Insurance Companies was held in Montreal last week in relation to the vital question of Rates. The subject was much discussed; great dissatisfaction was expressed with the existing state of the business and the necessity of higher rates was unanimously agreed to. How to bring about the much needed reform is the Gordian Knot that was not cut on the occasion. A committee was named to take up the question in its practical aspect and seek a solution. That committee have our very best wishes for success to their labors. We must remind them here that any attempt to agree upon and work out an elaborate scale of rates is likely to fail. While there is little room for doubt on this point it appears probable that a set of minimum rates for certain general classes of risks might prove workable, and if so would effect great good. If no statute can be so worded that a coach and four may not be driven through it no tariff can

be so framed as to details which may not be covertly evaded. Whatever the action taken may lead to it is at least satisfactory to know that the companies are alive to the exigencies of the situation and determined to make an effort to induce a better state of things.

LOANS TO INSOLVENT COMPANIES.—A case of this kind arose in connection with an insolvent insurance of Chicago: A policy-holder had borrowed money from one of these companies; after the fire he attempted to set-off his claim for loss under the policy against the indebtedness to the company. As the company in question was able only to pay a percentage of its losses, and because the settlement sought by the policy-holder was equivalent to payment in full, suit was brought to recover back the amount loaned. The action was defended, and judgment has recently been given against the company. It was held that a debtor of the company might set off against his indebtedness if the same was not for unpaid stock subscriptions, the amount of his own claim for loss or damage to property insured by it. In another case, as stated by the *Chicago Chronicle*, where the indebtedness to the insolvent company was on account of unpaid stock subscriptions, properly secured, and which had become a part of the capital of such company, and had been held out to the public as such, no offset could be allowed.

AMALGAMATIONS.—The Craftsmen's Life Insurance Company of New York is about to reinsure its risks with the Hope Mutual Life, and winds up; and the Continental Life, of the same city, reinsures with the Empire Mutual, and retires also. Doubtless a good number of the smaller American Life Companies might imitate the example of the Craftsmen and the Continental with advantage to all concerned.

Meetings.

BANK OF TORONTO.

The Annual General Meeting of the Bank of Toronto (being the sixteenth since the commencement of business), was held, in pursuance of the terms of the charter, at the Banking House of the Institution, on 15th June, 1872.

William Gooderham, Esq., President, being called to the chair, the Cashier then, at his request, read the following

REPORT.

The Directors of the Bank of Toronto, in presenting their Sixteenth Annual Report, have much satisfaction in congratulating the Stockholders on the completion of another year of prosperity.

A harvest of remarkable abundance has been realized at more than an average price; in addition to which, the important exports of sawed lumber and timber are realizing large returns. The importing and manufacturing interests of the country have also been in a most prosperous condition, and the portion of Canada in which the larger part of the business of the Bank is done, exhibits every sign of sure and solid advancement.

The business of the Bank has consequently been well maintained in every department, in spite of increasing competition, and the profits realized are such as the Directors trust will be satisfactory to the Stockholders. The losses have been small, and have been nearly covered by sums recovered from former appropriations. The balance has been fully written off, and provision made in contingent fund for every debt considered doubtful.

The Directors this year have felt themselves justified in writing off the sum of \$20,000 from Bank Note account, the issue of one and two dollar notes having ceased, and the Books of the Bank showing that in making this appropriation for notes lost and destroyed, a considerable margin was reserved.

The net profits of the year, after making provision for bad and doubtful debts as stated, deducting interest due to Depositors, and rebate on notes discounted, have amounted to..... \$273,132 15
To which add on account of notes destroyed, as above stated..... 20,000 00

\$293,132 15
Balance brought forward from 1871 2,645 54
\$295,777 69

This sum has been appropriated as follows:
Dividend No. 31, 4 per cent..... \$59,416 00
Dividend No. 32, 6 per cent..... 90,000 00

149,416 00
Added to Rest..... 142,940 50
Carried forward to next year..... 3,421 19

\$295,777 69

As the Stockholders have already been in receipt of an increased dividend for the last half-year, the Directors deem it unnecessary to advert to this further than to say, that in their judgment the time has come when a larger proportion of the profits may with safety be divided amongst the Stockholders.

The Directors, however, desire to proceed cautiously in this direction, because a continuance of the remarkable prosperity of recent years is a matter of uncertainty.

Abundant exports, along with large expenditures on public works, have given an impetus to every branch of business; but the experience of former years warns the Directors to beware of undue expansion, in view of the reaction which must in time supervene.

The Directors, in conclusion, have much pleasure in bearing testimony to the ability and zeal with which the Cashier, Assistant Cashier, Managers, and other Officers of the Bank have discharged the duties devolving on them, their exertions for the interest of the Bank having been recognized by a bonus of ten per cent on their respective salaries.

The whole respectfully submitted.
(Signed) WM. GOODERHAM,
President.

Toronto, 6th June, 1872.

General Statement of Liabilities and Assets as on 31st May, 1872.

LIABILITIES.

To Notes in circulation..... \$1,118,320 00
" Government Deposits payable on demand..... 166,590 13
" Other Deposits payable on demand..... 1,763,665 26
" Other Deposits payable after notice or on a fixed day... 873,223 98
" Due to other Banks in Canada..... 22,402 65
" Due to other Banks and Agents not in Canada..... 228,721 23

" Total Liabilities to the Public.....	4,172,923 25
" Capital.....	1,500,000 00
" Rest.....	\$710,000 00
" Contingent Fund.....	40,000 00
	750,000 00
" Rebate of interest on Current Notes discounted.....	\$46,996 15
" Accrued interest on Deposit Receipts.....	14,777 18
	61,773 33
" Dividends unclaimed.....	172 00
" Dividend No. 32, payable 1st June.....	90,000 00
" Balance of Profit and Loss Account carried forward to next year.....	3,421 19
	\$6,578,289 77
ASSETS.	
By Specie.....	\$246,223 18
" Provincial or Dominion Notes.....	504,007 00
" Notes of and Cheques on other Banks.....	102,491 44
" Balances due from other Banks in Canada.....	53,185 89
" Balances due from other Banks or Agents not in Canada.....	95,466 96
" Total Assets immediately available.....	1,001,374 47
" Government Debentures.....	147,155 82
" Loans, Discounts, or Advances on current accounts to Corporations.....	582,095 00
" Notes and Bills discounted and current.....	4,707,800 76
" Notes and Bills discounted, overdue and not specially secured.....	22,031 96
" Overdue debts secured by mortgage or other deeds of real estate, or by deposit of or lien on stock, or by other securities.....	64,730 56
" Real Estate, the property of the Bank (other than the Bank premises), and mortgages on real estate held by the Bank.....	261 00
" Bank Premises.....	40,000 00
" Other Assets not included under the foregoing heads.....	12,840 20
	\$6,578,289 77
Profit and Loss Account, as on 31st May, 1872.	
To Dividend 31.....	\$59,416 00
" Dividend 32.....	90,000 00
" Amount carried to " Rest ".....	143,940 50
" Carried forward to next year.....	3,421 19
	\$295,777 69
By Balance from last year.....	2,645 54
" Net Profit for year ending 31st May, 1872.....	273 132 15
" Appropriation for Notes destroyed.....	20,000 00
	\$295,777 69
G. HAGUE, Cashier.	

The foregoing having been read, it was moved by Peter Paterson, Esq., seconded by John Moat, Esq.; and resolved, that the Report now read be adopted and printed for the information of the Shareholders.

Moved by Joseph H. Mead, Esq., seconded by Wm. Rhind, Esq., and resolved, that the cor-

dial thanks of the Shareholders are due, and are hereby tendered to the President, Vice-President, and Directors of the Bank, for the care and attention they have bestowed upon its interests during the year.

The President then called for the reading of that portion of the Banking Act which empowers the stockholders of an institution to make by-laws for certain purposes; and submitted certain by-laws for consideration.

Whereupon it was moved by Wm. Cawthra, Esq., seconded by W. Matthews, Esq., and resolved, that the by-laws now read be and are hereby adopted by the Stockholders as the by-laws of the Bank of Toronto, pursuant to the Act respecting Banks and Banking, 34 Vict., c. 5, sec. 28.

Moved by James Appelbe, Esq., seconded by R. A. Hoskins, Esq., and resolved, that Wm. Matthews and Henry Pellat be appointed Scrutineers of the election of Directors about to take place, and that they report the result to the Cashier.

Moved by Wm. Fraser, Esq., seconded by James Browne, Esq., and resolved, that the poll commence at once; that it be kept open till four o'clock this day, except in the event of five minutes elapsing without the tender of a vote, in which case it shall be closed.

Moved by Hon. A. A. Burnham, seconded by Wm. Matthews, Esq., and resolved, that the Chairman do now vacate his seat, and that Wm. Cawthra, Esq., do take the chair.

Moved by Wm. Fraser, Esq., seconded by Henry Pellatt, Esq., and resolved, that the thanks of this meeting be presented to the Chairman for his able and impartial conduct in the chair.

Report of the Scrutineers.

We, the undersigned Scrutineers, appointed at the annual meeting of the Stockholders of the Bank of Toronto, this day, declare the gentlemen undernamed unanimously elected Directors for the ensuing year:—

- WILLIAM GOODERHAM,
- JAMES G. WORTS,
- WILLIAM CAWTHRA,
- WILLIAM CANTLEY,
- WILLIAM FRASER,
- Hon. ASA A. BURNHAM,
- A. T. FULTON.

(Signed) WM. MATTHEWS,
HENRY PELLATT,
Scrutineers.

The new Board met the same afternoon, when William Gooderham, Esq., was unanimously elected President, and James G. Worts, Esq., Vice-President.

By order of the Board.

(Signed) G. HAGUE,
Cashier.

Toronto, 19th June, 1872.

THE U. S. TARIFF AS PASSED BY CONGRESS.

Below we give the Tariff as passed by Congress:

An Act to reduce Duties on Imports and to reduce Internal Taxes, and for other purposes.

Be it enacted, That on and after the first day of August, 1872, in lieu of the duties heretofore imposed by law on the articles hereinafter enumerated or provided for, imported from foreign countries, there shall be levied, collected and paid the following duties and rates of duty, that is to say:

Coal.—On all slack coal or culm, such as will pass through a half-inch screen, forty cents per ton of twenty-eight bushels, eighty pounds to the bushel. On all bituminous coal and shale, seventy-five cents per ton of twenty-eight bushels, eighty pounds to the bushel.

Salt.—On salt, in bulk, eight cents per 100 pounds; on salt in bags, sacks, barrels or other packages, twelve cents per 100 pounds. On oatmeal, one-half cent per pound. On potatoes, fifteen cents per bushel.

Leather.—On bend or belting leather, and on Spanish or other sole leather, fifteen per cent ad valorem. On calf skins, tanned or dressed, twenty-five per cent ad valorem. On upper leather of all other kinds and on skins dressed and finished of all kinds not otherwise provided for, twenty per cent ad valorem. On upper skins for morocco, tanned but unfinished: ten per cent ad valorem. On chickory root, ground or unground, one cent per pound.

Lumber, &c.—On all timber, squared or sided, not otherwise provided for, one cent per cubic foot. On sawed boards, plank, deals and other lumber of hemlock, whitewood, sycamore and basswood, \$1 per 1,000 feet board measure. On all other varieties of sawed lumber, \$2 per 1,000 feet board measure, provided that when lumber of any sort is planed or finished, in addition to the rates herein provided there shall be levied and paid for each side so planed or finished fifty cents per 1,000 feet, and if planed on one side and tongued and grooved \$1 per 1,000 feet, and if planed on two sides and tongued and grooved \$1.50 per thousand feet. On hubs for wheels, posts, last blocks, wagon blocks, oar blocks, gun blocks, heading blocks, and all like blocks or sticks, rough-hewn or sawed only, twenty per centum ad valorem; on laths, fifteen cents per thousand pieces; on all shingles, thirty-five cents per thousand; on pine clapboards, \$2 per thousand; on spruce clapboards, \$1.50 per thousand; on house or cabinet furniture, in pieces or rough and not finished, thirty per centum ad valorem; on cabinet wares and house furniture, finished, thirty-five per centum ad valorem. On casks and barrels, empty, and on sugar-box shooks and packing-boxes of wood, not otherwise provided for, thirty per centum ad valorem. On fruit, shade, lawn and ornamental trees, shrubs, plants and flower seeds, not otherwise provided for, twenty per centum ad valorem. On garden seeds, and all other seeds for agricultural and horticultural purposes, not otherwise provided for, twenty per centum ad valorem. On ginger, ground, three cents per pound; on ginger, preserved or pickled, thirty-five per centum ad valorem; on ginger, essence of, thirty-five per centum ad valorem. On chocolate, five cents per pound, and on cocoa, prepared or manufactured, two cents per pound.

Articles under the ten per cent reduction.—Sec. 2.—That on and after the 1st day of August, 1872, in lieu of the duties imposed by law on the articles in this section enumerated, there shall be levied, collected and paid on the goods, wares and merchandise in this section enumerated and provided for, imported from foreign countries, ninety per centum of the several duties and rates of duty now imposed by law upon said articles severally, it being the intent of this section to reduce existing duties on said articles ten per centum of such duties, that is to say: On all manufactures of cotton of which cotton is the component part of chief value. On all wools, hair of the alpaca goat and other animals, and all manufactures wholly or in part of wool or hair of the alpaca and other like animals, except as hereinafter provided. On all iron and steel and on all manufactures of iron and steel of which such metals or either of them shall be the component part of chief value, excepting cotton machinery. On all metals not herein otherwise provided for, and on all manufactures of metals of which either of them is the component part of chief value, excepting percussion caps, watches, jewelry and other articles of ornament: provided, that all wire rope and wire strand or chain made of iron wire, either bright, coppered,

galvanized or coated with other metals, shall pay the same rate of duty that is now levied on the iron wire of which said rope or strand or chain is made; and all wire rope and wire strand or chain made of steel wire, either bright coppered, galvanized or coated with other metals, shall pay the same rate of duty that is now levied on the steel wire of which said rope or strand or chain is made. On all paper and manufactures of paper, excepting unsized printing paper and books and other printed matter not herein specifically provided for. On all manufactures of India rubber, gutta percha or straw, and on oilcloths of all descriptions. On glass and glassware, and on unwrought pipeclay, fine clay and fuller's earth. On all leather not otherwise herein provided for, and on all manufactures of skins, bone, ivory, horn and leather, except gloves and mittens, and of which either of said articles is the component part of chief value, and on liquorice paste and on liquorice juice.

Duty for rounding the Cape.—Sec. 3.—That on and after the 1st day of October next there shall be collected and paid on all goods, wares and merchandise of the growth or produce of countries east of the Cape of Good Hope (except wool, raw cotton and raw silk, as reeled from the cocoon, or not further advanced than tram, thrown or organzine), when imported from places west of the Cape of Good Hope, a duty of ten per centum ad valorem in addition to the duties imposed on any such article when imported directly from the place or places of their growth or production.

Articles on which Duties is reduced.—Sec. 4.—That on and after the 1st day of August, 1872, in lieu of the duties heretofore imposed by law on the articles mentioned in this section, there shall be levied, collected and paid on the goods, wares and merchandise in this section enumerated, imported from foreign countries, the following duties and rates of duty, that is to say: On all burlaps and like manufactures of flax, jute or hemp, or of which flax, jute or hemp shall be the component material of chief value, excepting such as may be suitable for bagging for covering cotton, thirty per centum ad valorem; on all oil-cloth foundations or floor-cloth canvas made of flax, jute or hemp, or of which flax, jute or hemp shall be the component material of chief value, forty per centum ad valorem; on all bags, cotton bags and bagging and on all other like manufactures: herein otherwise provided for, except bagging for cotton composed wholly or in part of flax, hemp, jute, gunny cloth, gunny bags or other material, forty per centum ad valorem; on cotton bagging or other manufactures not otherwise provided for, suitable for the uses to which cotton bagging is applied, composed in whole or in part of hemp, jute, flax, gunny bags, gunny cloth or other material, and valued at seven cents or less per square yard, one and one-half cents per pound; valued at seven cents per square yard, two and one-fourth cents per pound; on insulators for use exclusively in telegraphy, except those made of glass, twenty-five per centum ad valorem; on bouillons or cannetille, and metal threads, file or gespinst, twenty-five per centum ad valorem; on emery ore, \$6 per ton, and on emery grains two cents a pound; on corks and cork bark, manufactured, thirty per centum ad valorem; on acids, viz., acetic, acetous and pyroligneous, of specific gravity of one and forty-seven thousandths and less, five cents per pound; acetic, acetous and pyroligneous, of specific gravity over one and forty-seven thousandths, thirty cents per pound; carbolic liquid, ten per centum ad valorem; gallic, \$1 per pound; sulphuric, fuming (Nordhausen), one cent per pound; tannic, \$1 per pound; tartaric, fifteen cents per pound; on acetates of ammonia, twenty-five cents per pound; baryta, twenty-five cents per pound;

copper, ten cents per pound; iron, twenty-five cents per pound; lead, brown, five cents per pound; white, ten cents per pound; totassa, twenty-five cents per pound; soda, twenty-five cents per pound; strontia, twenty-five cents per pound; zinc, twenty-five cents per pound; blue vitriol, four cents per pound. On camphor, refined, five cents per pound; on sulphate of quinine, twenty per centum ad valorem; on chlorate of potash, three cents per pound; on Rochelle salts, five cents per pound; on sal soda and soda ash, one-fourth of one cent per pound; on santanine, \$3 per pound; on strychnia, \$1 per ounce; on bay rum or bay water, whether distilled or compounded, \$1 per gallon of first proof, and in proportion for any greater strength than first proof; on rum essence or oil, and bay rum essence or oil, fifty cents per ounce. On all sized or glued paper suitable only for printing paper, twenty per centum ad valorem. On vermuth, the same duty as on wines of the same cost. On mustard, ground, in bulk, ten cents per pound; when enclosed in glass or tin, fourteen cents per pound. On Zante or other currants, one cent per pound; on figs, two and one-half cents per pound; on raisins, two and one-half cents per pound; on dates and prunes, one cent per pound; on preserved or condensed milk, twenty per centum ad valorem; on fire-crackers, \$1 per box of forty packs, not exceeding eighty to each pack, and in the same proportion for any greater or less number. On tin, in plates or sheets, terne and taggers tin, fifteen per centum ad valorem; on iron and tin plates, galvanized or coated with any metals by electric batteries, two cents per pound. On Moissic iron, made from ore by one process, \$15 per ton. On umbrella and parasol ribs and stretchers, frames, tips, runners, handles or other parts thereof, when made in whole or chief part of iron, steel or any other metal, a duty of forty per centum ad valorem; provided that the rate of duty upon umbrellas, parasols and sunshades, when covered with silk and alapaca, shall be sixty per centum ad valorem; all other umbrellas, forty-five per centum ad valorem. On saltpetre, crude, one cent per pound; refined and partially refined, two cents per pound.

The Free List.—Sec. 5.—That on and after the 1st day of August next the importation of the articles enumerated and described in this section shall be exempt from duty, that is to say: Acid, boracic and sulphuric; agates unmanufactured; almond shells; aluminium or aluminum; amber beads and amber gum. American manufactures, the following, to wit—casks, barrels or carboys, and other vessels, and grain bags, the manufacture of the United States, if exported, containing American produce, and declaration be made of the intent to return the same empty, under such regulations as shall be prescribed by the Secretary of the Treasury; angelica root; animals brought into the United States temporarily and for a period not exceeding six months, for the purpose of exhibition or competition for prizes offered by any agricultural or racing association; provided that bond be first given, in accordance with the regulations to be prescribed by the Secretary of the Treasury, with the condition that the full duty to which such animals would otherwise be liable shall be paid in case of their sale in the United States, or if not re-exported within the said six months; annatto, roncou, rocou, or orleans, and all extracts of; annatto seed; antimony, ore and crude sulphuret of; aqua fortis; argal dust; arseniate of anile; balm of gilead; balsams, viz.: Copavia, fir or Canada, Peru and tolu; bamboo reeds, no further manufactured than cut into suitable lengths for walking sticks or canes, or for sticks for umbrellas, parasols or sun shades; bamboos, unmanufactured; bezoar stones; bed feathers and downs; birds, stuffed; black salts; black

tares; bladders, crude, and all integuments of animals not otherwise provided for; Bologna sausages; bones, crude and not manufactured; bones, burned, calcined, ground or steamed; borax, crude; borate of lime; books which shall have been printed and manufactured more than twenty years at the date of importation; books, maps and charts imported by authority for the United States or for the use of the Library of Congress: provided that the duty shall not have been included in the contract or price paid; books, maps and charts specially imported, not more than two copies in any one invoice, in good faith for the use of any society incorporated or established for philosophical, literary or religious purposes, or for the encouragement of the fine arts, or for the use, or by the order, of any college, academy, school or seminary of learning in the United States; books, professional, of persons arriving in the United States; books, household effects, or libraries, or parts of libraries, in use of persons or families from foreign countries, if used abroad by them not less than one year, and not intended for any other person or persons, nor for sale; Brazil paste; Brazil pebbles, for spectacles, and pebbles for spectacles, rough; Burgundy pitch; camphor, crude; catgut strings, or gut-cord for musical instruments; chamomile flowers; charcoal; China root; cicchona root; chloride of lime; coal stores of American vessels: provided, that none shall be unloaded; cobalt, ore of; cocoa or cacao, crude, and butter fibre, leaves and shells of; coir and coir yarn, colcothar, dry, or oxide of iron; coltsfoot (crude drug), contrayerva root, copper, old, taken from the bottom of American vessels compelled by marine disaster to repair in foreign ports; cowage down, cow or kine pox or vaccine virus, cubebs, curling stones or quoits, curry or curry powders, cayanite or kyanite, diamonds, rough or uncut, including glaziers' diamonds; dried bugs, dried blood, dried and prepared flowers, elecampane root, ergot, fans, common palm leaf; farina, flowers, leaves, plants, roots, barks and seeds for medicinal purposes, in a crude state, not otherwise provided for; firewood; flint, flints and ground flint-stones; fossils; fruits, plants, tropical and semi-tropical, for the purpose of propagation or cultivation; galango, or galangal; garancine; gentian root; ginger root; ginseng root; goldbeaters' moulds and goldbeaters' skins; gold size; grease, for use as soap stock only, not otherwise provided for; gunny-bags and gunny-cloth, old or refuse, fit only for remanufacture; gut and worm-gut, manufactured or unmanufactured, for whip and other cord; guts, salted; hair, all horse, cattle, cleaned or uncleaned, drawn or undrawn, but unmanufactured: hair of hogs, curled, for beds and mattresses and not fit for bristles; hellebore root; hide cuttings, raw, with or without the hair on, for glue stock; hide rope; hides, namely, Angora goat skins, raw, without the wool, unmanufactured; asses' skins, raw, unmanufactured; hides, raw or uncured, whether dry, salted or pickled, and skins, except sheepskins with the wool on; hones and whetstones; hop roots for cultivation; horn strips; Indian hemp (crude drug); Indio or Malacca joints, not further manufactured than cut into suitable lengths for the manufactures into which they are intended to be converted; iridium, isinglass or fish glue, istle or Tampico fibre, jalap, josticks, or joslight, jute butts, leather, old scrap; leaves, all not otherwise provided for; lithographic stones, not engraved; loadstones, logs and round unmanufactured timber not otherwise provided for, and ship timber; macaroni and vermicelli; madder and munjeet, ground or prepared, and all extracts of; magnets, manganese, oxide and ore of; marrow, crude; marsh mallows, matico leaf, meerschautm crude or raw; mica and mica waste, mineral waters, all not artificial; moss, sea-

weed, and all other vegetable substances used for beds and mattresses; murexide (a dye), musk, crude; mustard seed, brown and white; nuts, cocoa and Brazil or cream; nux vomica; oil, essential, fixed or expressed, viz.: Almonds, amber, crude and rectified; ambergris; anise or aniseed; anthon or rosemary; burgamot, cajeput, caraway, cassia, cedrat, chamomile, cinnamon, citronella or lemon grass; civet, fennel, jasmine, or jessamine; juglandium, juniper, lavender, mace, ottar of roses, poppy, sesame sesamumseed or bene; thyme, red or origanum; thyme, white; valerian; oil cake; olives, green or prepared; orange buds and flowers; orpiment; osmium; oxidizing paste; palladium metal; paper stock, crude of every description, including all grasses, fibres, rags other than wool, waste, shavings, clippings, old paper, rope ends, waste rope, waste bagging, gunny bags and gunny cloth, old or refuse, to be used in making and fit only to be converted into paper, and unfit for any other manufacture, and cotton waste, whether for paper stock or other purposes; pellitory root; persis or extract of archil and cudbear; Peruvian bark; pewter and Britannia metal, old, and fit only to be manufactured; phlanguin; plumbago; polyodium; pulu; quick-grass root; quills, prepared and unprepared; railroad ties, of wood; ratans and reeds, unmanufactured; rennets, raw and prepared; root flour; saffron and safflower, and extract of; saffron cake; sago, crude; sago and sago flour; St. John's beans; salacine; salep or saloup; sassafras, bark and root; sauerkraut, sausage skins; seeds, namely, anise, anise star, Canary, chia, sesamum, sugar-cane and seeds of forest trees; shark skins; snails; soap stocks; sparterre, for making or ornamenting hats; spunk; stavesacre, crude; storax or styrax; straw, unmanufactured; strontia, oxide of or protoxide of strontium; succinic acid; sugar of milk; talc; tamarinds; teasels; teeth, unmanufactured; terra-alba, aluminous; tica, crude; tin, in pigs, bars or blocks, and grain tin; tonquin, tongva or tonka beans; Tripoli; umbrella sticks, crude, to wit, all partridge, hairwood, pimento, orange, myrtle and other sticks and canes in the rough, or no further manufactured than cut into lengths suitable for umbrella, parasol or sunshade sticks or walking canes; uranium, oxide of; vanilla beans or vanilla plants; Venice turpentine; wafers; wax, bay or myrtle, Brazilian and Chinese; whalebone, unmanufactured; yarns; yeast cakes; Zafer.

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, June 18, 1872.

The wholesale trade in this city has been moderately active, although the movement has hardly been so large as during the past two or three weeks. The duty coming off Tea and Coffee on the 1st prox. has caused a light demand in the meantime, but prices are reported firm. The decline in Drugs and Chemicals has not been required and trade is quiet at the moment. Dry Goods are quiet. Breadstuffs advancing. Ashes in good demand. Provisions dull and easy. Freights are advancing. The steamship *Francis* after leaving the wharf last week not answering her helm in the current St. Mary, struck on a bolder and sunk within a few minutes, her cargo is badly damaged, and efforts are being made to have her raised as soon as possible.

We have fine warm seasonable weather with occasional showers, crops are growing rapidly and look well all round this neighborhood.

ASHES.—*Pots*—There has been a fair demand

all week, but prices realized are considerably below those noted for the previous week. Firsts have been selling from \$7.60 to 7.45, market closing quiet at \$7.45 to 7.40; seconds, \$6.82½ to 6.92½; thirds are scarce and enquired for, and would be taken up at \$6 to 6.25. *Pearls*—The demand is much greater than the supply and prices have ruled high. Firsts are placed at \$9.82½ and close at \$9.80; second sort, \$8.80 to 9. The stocks at present in store are pots, 1,736 brls; pearls, 71 brls.

BOOTS AND SHOES.—We have no change to report in the prices since last week, and the sales at present do not foot up to any amount, but manufacturers are kept busy preparing fall goods with which travellers have now set out. A brisker trade is looked for soon.

CATTLE.—Market well supplied with a fair demand, prices keep pretty steady. First quality \$8.50 to 9; second quality, \$7.50 to 8; third quality, \$6.50 to 7. *Sheep*—For really choice animals there is a good demand at \$10; and for fair to good, \$6 to 8 would be paid. *Hogs*—Are quiet at \$4.75 to 5, according to weight and quality.

DRUGS AND CHEMICALS.—There is very little change to note in prices, and the movement has not been large. Among sales reported there has been a fair assortment at the following rates:—Bi-carb is dull at \$5 to \$5.40; alum quiet, \$2.12½ to 2.25; caustic soda is not asked for, the nominal price is 4½ to 5½c; bleaching powder at 4½ to 4½c is neglected; sal soda has been sold to some extent within the range of \$2 to 2.25; soda ash is only in small demand at 3½ to 4c; ground cream tartar 30 to 33c; cream tartar crystals 28 to 30c; ealtetre very firm and held at \$11; epsom salts 1½ to 2c; sulphur steady at \$3.25 to 3.50; brimstone \$2.75 to 3; copperas \$1 to 1.10; refined borax 25 to 27c.

DRY GOODS.—Business in this department is very quiet, some small orders are coming in, but none of any consequence. Fall goods are now arriving, and merchants are arranging their stocks. In the city trade we have had an active week. Prices of all goods in this line are firm, and English advices point to an advance, especially for cotton.

FREIGHTS.—We have to notice an advance in rates owing to the scarcity of tonnage. We have heard of engagements for heavy grain for Liverpool and Glasgow by steamships and sailing vessels at 4s. 9d. to 5s., and 2s. 3d. to 2s. 9d. for flour; to Liverpool 5s. 3d. to 5s. 6d. for heavy grain. For orders full cargoes obtain 6s. to 6s. 6d.

FUEL.—*Coal*—The supplies of coal are now very liberal, and business is active, keeping dealers fully occupied. The current rates are—egg coal \$6; Scotch steam \$6.50; Welch \$6.50; nut coal \$6.50. We hear that some dealers are asking rather higher prices, and it is probable that next week an advance will be established.

FISH.—The market is dull and neglected, and only some few retail lots have changed hands, prices quoted are nominal. Herrings, round and splits, \$1.25 to 3; dry cod, \$4.50 to 5; salmon \$15.50 to \$16; mackerel, \$4 to 4.25.

FURS.—Business has been very brisk during the week, and a large trade has been done at late rates, which are firm but unchanged.

FLOUR.—Receipts during the week, 20,591 brls; total receipts from 1st January to date, 338,722 brls, being an increase of 563 brls on the receipts for the corresponding period of 1871; shipments for the week, 12,112 brls; total shipments from 1st January to date, 153,072 brls., being an increase of 15,603 brls. on the shipments for the corresponding period of 1871. The stocks in store and in the hands of millers on the morning of the 15th inst. were—131,719 brls., against 143,171 brls. on the 1st inst., and 131,467 brls on the 15th June, 1871. Although prices have somewhat advanced since last week, we cannot say the market has been

active, still a considerable quantity of flour has changed hands, to-day, however, the market was decidedly flat, and closed with a downward tendency. Extra, \$7 to 7.10; fancy, \$6.75 to 6.90; super, \$6.45 to 6.50; super No. 2, \$5.90 to 6; fine, \$5.45 to 5.50; middlings, \$4.50 to 4.60; Pollard's, \$3.50 to 4; strong bakers' flour, \$6.80; catmeal is somewhat higher, being quoted now \$4.95 to 5.10; Upper Canada bags, \$3 to 3.05; cornmeal, kiln dried, \$3.10 to 3.15.

GRAIN.—*Wheat*—Receipts during the past week, 56,514 bush.; total receipts from 1st January to date, 468,278 bush., being a decrease of 1,597,802 bush., on the receipts for the corresponding period of 1871. Shipments during the week, 29,525 bush.; total shipments by all channels from 1st January to date, 501,317 bush., being a decrease of 1,240,446 bush. It will be noticed that a very great falling off has taken place in the receipts and shipments of wheat this year, this is attributed to the very high prices prevailing in the west, and no business in Chicago or Milwaukee wheat is doing here at present, indeed these kinds are not at present quoted in this market. The latest sales of U. C. spring were at from \$1.53 to 1.55; Canada red winter, \$1.55. The stocks of wheat in store and in the hands of millers on the morning of the 15th inst., were 183,442 bush, against 177,120 bush on the 1st inst. and 415,464 bush. on 15th June, 1872. *Maize*—Stock in store on 15th inst., 139,621 bush. The receipts are large. The amount received since the opening of navigation being 1,715,799 bush, being an increase of 1,032,440 bush on the receipts for the corresponding period of 1871. A large business doing in this grain, sales to-day at 5½ to 59c. *Barley*—Continues nominal. *Oats*—Are active and large sales are reported at 32 to 33c. *Peas*—Market dull, latest sales reported at 90 to 93c. Nothing doing in seeds the season being now over.

GROCERIES.—*Teas*—Trade this week has been confined to small lots. There is not much business looked for till after the 1st prox. when the duty comes off. The auction sales this week will give a good idea how prices are likely to run. *Spices*—Pepper is rather easier with sales at 15½ to 15½c; Cloves are firm and quoted from 12½ to 14c; Nutmegs have advanced to 90 and 95c, at which prices they are now held; Jamaica Ginger, 19c; Mace, \$1.35. *Sugar*—Only a light business has been done, still prices are well kept up, a considerable lot of Barbadoes has been placed at 9 to 9½c. Some Porto Rico also changed hands at 9½ to 9½c; Scotch refined, 9½ to 10½c the latter for very choice. For local refined there has been an active demand. *Loams*, 13½c; dry crushed, 12 to 12½c; ground (table), 12 to 12½c; crushed A, 11½ to 11½c; yellow refined, 9½ to 10½c. *Molasses*—Market dull and neglected, we quote Trinidad, 29 to 31c; Muscovado is nominal; centrifugal, 19½ to 20c; clayed, 21½ to 22½c; Barbadoes, 34 to 35c with small sales at these figures. *Fruit*—Layer raisins old crop, \$1.30 to 1.40; new crop, \$1.80 to \$1.90. very little business doing at these prices and it is understood that lower prices would be taken to effect sales. Currants are easier and are now procurable at 5 to 5½c; filberts, 8 to 8½c; walnuts, 6 to 9c; almonds, 10 to 14c, according to the locality from which they come. *Rice*—Is quiet and only small lots to the trade are changing hands at \$4.10 to 4.40. *Coffee*—Is in moderate demand, prices keeping firm and steady. Laquagra, 19 to 20c; Maracaibo, 19 to 20c; Java, 24 to 26c; Rio, 18 to 19c.

HIDES.—There is not any change in prices to notice this week, but a fair trade is being done at our last week's quotations.

HARDWARE.—All the articles in our list command full prices, and the demand is unusually good for this season of the year, when only a moderate business is looked for. Stocks of all

kinds are very complete, and all orders can be promptly executed. For sheets and plates higher prices than we quote may be looked for, and it is questionable if even now any considerable quantity could be bought at these prices. Nails are still scarce, and orders are with difficulty executed. We quote *Pig Iron*—Gartsherrie, \$39 to 40; Coltness, \$39.50 to 40; Summerlee, \$38.50 to 39; Glengarnock, \$38 to 38.25; Eglinton, \$36.50 to 37.50; Clyde, \$36 to 36.50; Hematite, \$42 to 45. *Bars*—Scotch or Staffordshire, \$65 to 70; do best refined, \$70 to 75; Swedes, \$100 to 120; hoop and band, best, \$4 to 6; sheets, \$4.25 to 5.50; plates, \$4.25 to 5; Lowmoor or Bowling, \$7 to 8; nails, cut, \$5.50 to 5.75; pressed, \$5 to 8; Canada Plates—Hatton, \$7.50 to 8; Swansea, \$8 to 8.50. Tin plates charcoal IC., \$13; do IX., \$15; coke, IC., \$12.50; sheet lead, \$7 to 7.50; sheet zinc, \$8 to 8.50. Cast steel, 13c to 16c; spring steel, 5½c to 6; sleigh shoe, 5½ to 6c. Window glass is in active demand, and the following prices are very firm—6½×7½ and 10×14 \$2.20 to 2.30; 10×16 and 18×22 \$2.40 to 2.50; 18×24 and 20×30 \$2.60 to 2.70, all for 4th quality.

LEATHER.—Sole leather is now beginning to accumulate, indeed most kinds of leather are in full supply, but not in excess of what they should be. Business this week has been quiet, and a decidedly easier feeling is visible in the market, but it is not notably lower. We continue to quote—No. 1 Spanish sole, 26 to 27c; No. 2, do. 24 to 25c; No. 1 buffalo sole, 23c; No. 2, do. 21; light waxed upper, 42 to 45c; heavy do. 40 to 43c; grained upper 40 to 43c; large splits, 26 to 34c; harness, 29 to 33c; buffed cow, 14 to 18c; patent cow, 19 to 20c; pebbled cow, 14 to 18c.

LIQUORS.—*Brandy*.—Favorite brands, such as Hennessy's and Martell's, have been sold in wood from \$2.10 to 2.25; in cases, \$7.25 to 7.75; other brands are placed at \$6.72½ to 6.87½ in cases, and \$1.80 to 1.95. *Rum*.—Market is steady for Jamaica, at \$1.85 to 1.95; Barbadoes, \$1.60 to 1.70. *Gin*.—Quiet, but steady, De Kuyper's sells at \$1.32½ to 1.35 in wood; Houtman's, \$1.27 to 1.30. *Highwines*.—In small demand at present, and prices for Upper Canada and Montreal brands range from \$1.47½ to 1.52½.

NAVAL STORES.—The scarcity of spirits of turpentine continues, but we quote the price a little lower, say 72½c to 75c, within which range there have been sales. Rosins are in fair demand at last week's rates.

OILS.—There has been a large demand for *Linseed Oil*, and a large quantity has changed hands of raw at 71c to 72½c, but it cannot now be bought under 75c, which must be taken as the inside quotation; boiled linseed is placed at 80c, market closing very firm at these prices. *Olive oil* is firm and active, and advancing in price, being now held for \$1 to 1.12½. *Cod oil* is steady, at 54c to 55c, but for a large parcel a little less would probably be taken. *Seal oil* is quiet, ordinary pale, 67½c to 68; steam refined, 70c to 72½c; buyers are not very willing to pay these prices, but holders are firm, and do not seem anxious to push sales under these rates. *Petroleum*.—There is a pretty fair demand, but the supply at present is very limited, and prices are rather firmer, holders asking 30c to 31½c for car loads, small lots are quoted at 1c higher.

PROVISIONS.—*Butter*.—Receipts 469 pkgs.; shipments 417 pkgs. The demand is small, but about sufficient for the supply. New butter is all taken up for the city trade at 15 to 18c. *Cheese*.—Receipts 2,478 boxes; shipments 75 boxes. The tendency of the market has been to decline. We quote fine factory 13c, and finest 14c. *Pork*.—Receipts 170 brls; shipments 290 brls; market dull, sales of mess at \$15; prime mess \$13.75; extra prime \$9.50. *Lard*.—The market has been quiet at 10 to 10½c. *Tallow* 7½ to 8½c.

SALT.—Coarse salt in wholesale parcels has changed hands at from 57 to 60c, according to the size of the lot. Fine salt is dull of sale at 70 to 72½c; factory filled \$1.59 to 1.60; Goderich salt is steady at \$1.25 to 1.40 per barrel, according to size of lot.

WOOL.—Owing to the irregularity of this market, many manufacturers are keeping off buying till the market becomes steadier. Lower Canada fleece wool has been sold from 45 to 50c, and Upper Canada 50 to 55c, but at these prices the volume of business done has been small.

TORONTO MARKET.

TORONTO, June 20.

The wholesale trade of the past week has been fairly active, the impression that there will be an abundant harvest gaining ground as the season advances. Fall wheat was in many places undoubtedly winter killed, but with this exception advices represent the growing grain in excellent condition, and needing a continuance of the present seasonable weather to secure a more than average yield. Money comes in from the country in settlement of maturing indebtedness with tolerable regularity, and the banks are abundantly able and willing to grant their customers all the business accommodation to which they are entitled. There does not appear to be any very active enquiry for bank stocks or other securities, with the exception of first class mortgages, but there is a steady increase in the amount of money on deposit in the banks, in the government, post office, and other savings banks.

BOOTS AND SHOES.—The business of the week has been quite up to the average of past years at this season, but there is no special activity to chronicle. Manufacturers are busy preparing their samples for the fall trade, and their travellers will be on the road in a week or two. Heavy stock is being got out to the full capacity of the workmen employed, and everything is reported to be working satisfactorily.

CATTLE.—*Beeves* have been in good supply during the week, chiefly stall-fed from Windsor, of which some 15 car loads came to hand, a portion being taken for city consumption, 6 cars going to Montreal, and a couple of cars to Collingwood, at an average of 5½c live weight. A contract for 50 head of grass-fed cattle—3 year old Durhams—for delivery as required this month and next, was made at \$60 per head. We quote first class 5½ to 5¾c; second 4½ to 5c; third 4c. *Sheep* have been offering freely, but the demand has been active for city use, and none have been left over for shipment east. Prices are steady at \$6 to 7, \$5, and \$3 to 4 for first, second and third class. *Lambs* are scarce and in good demand at \$4 for first class, \$3 to 3.50 for second, and \$2 to 2.50 for third. *Calves*.—The supply is plentiful, while there is less enquiry, and prices have accordingly receded somewhat. We now quote first class \$8, second \$5 to 6, third \$3 to 4.

DRUGS.—Trade has been steady, but by no means driving. Prices generally unchanged.

DRY GOODS.—Trade is quiet but not quite stagnant, there being rather more than the customary sorting-up business of the season. It is not expected that the imports for the fall trade will be as heavy in quantity as last year, but the impression is that in consequence of advanced prices, there will be no diminution in the value of the goods shortly to come forward, as compared with 1871. It is very much to be hoped trade will not be overdone, as retailers through the country are understood to have carried over from last winter an unusually large amount of unsold goods.

FREIGHTS.—Lake freights have been in demand during the past week, with an insufficient

supply of vessels, the principal requirements being to take lumber and corn to Oswego, 3c U.S. currency being the ruling rate. 2½c gold was offered for vessels to go to Kingston with wheat, but we have not heard of any charters. The demand for vessels to carry corn to Oswego is likely to be active, as the Northern Railway have recently made arrangements for through rates on grain from Chicago to Oswego, and about 150,000 bush. of corn have already come forward, of which 120,000 bush. have still to be shipped across to Oswego. The steamer rates on flour to Montreal are 25c per barrel. Grand Trunk rates from Toronto eastward are as follows:—To Halifax or St. John, 80c for flour, and 40c for grain; flour to Kingston, 20c, grain, 10c; flour to Prescott, 25c, grain, 12½c; flour to Montreal, 30c, grain, 15c; flour to St. Johns, Quebec, 45c, grain, 23c; flour to Point Levis, 50c, grain, 25c; flour to Portland, 70c, grain, 35c; flour to New York, 75c, grain, 38c; flour to Boston, via steamer from Portland, 80c, grain, 40c. Through rates to Liverpool are 4s per barrel on flour; 9s 6d per quarter of 480 lbs. on wheat; 6s 6d per 2,240 lbs. on butter; 57s 6d on boxed meats. To London or Glasgow, 60s for butter, and 57s 6d for boxed meats.

FLOUR.—There has been very little activity during the past week, and with a decline of 6d noted in Liverpool quotations, and lower figures in Montreal and United States markets, a reduction of 10c per barrel may be considered to have been established here. In the fore part sales were reported of some 1,500 brls No. 1 superfine, at \$6.10 f.o.c., but recent sales have been made of about the same quantity at \$6, and this may be considered the present value. Fancy may be quoted at \$6.30 to 6.40, but any business done during the week was on private terms. Extra sold in the beginning of the week at \$6.75, but was offered at the close at \$6.70, without leading to transactions.

GRAIN.—*Wheat*.—Stocks in store on the 15th inst. were 50,164 bush. of all kinds, against 66,274 bush. at the corresponding date of last year; 56,518 bush. on the 1st inst. There has not been much activity during the week, and sales have generally been of small lots. No. 1 white brought for car lots, \$1.55; No. 2, \$1.52; \$1.51 to 1.52 being paid for farmers' loads on the street. Treadwell was not offered except in a very limited way, and no transactions reported. The few loads coming in were taken at \$1.46. Spring wheat was wanted, and would have brought \$1.44, some small sales having been made at that figure. *Oats* were offering freely throughout the week at steadily declining rates, until at the close sales were made as low as 37c on the track. The stock in store is now over 30,000 bush. Nothing whatever doing in other descriptions of grain.

GROCERIES.—There has been a very fair amount of business during the past week, sugars being dealt in to the largest extent, teas comparatively neglected, while there was a good demand for dried fruits. *Coffee*.—Prices firm, but not much doing. *Fish* inactive. *Fruit*.—Valencia raisins continue in demand, and there is more enquiry than previously for Layers. Currants are brisk at 5½c to 6½c. *Rice* is in ordinary supply and demand, good samples selling to a fair extent. *Spices* are without much alteration in prices. Large lots of cloves have sold somewhat under our quotations, but the stocks in first hands are now very light, and prices are firm. *Sugar*.—There has been an active demand for all descriptions of bright raw goods, as well as yellow refined, the wants of the trade being in excess of the receipts. Foreign markets at latest advices were all reported firm and advancing, and any reduction from present quotations here is not likely. The stock of raws will shortly be replenished by liberal receipts of Barbadoes now on the way. *Tea*.—There has not been much doing in either

green or blacks, the chief enquiry having been for medium to low grade Young Hysons. A few hundred packages of fine Young Hysons were placed at from 70c to 80c. *Tobacco*—Quiet and unchanged.

HARDWARE.—Business has been fair, and a good demand exists for heavy goods, the supply of most kinds being unequal to the enquiry, and importers refusing to take any but open orders. Cut nails are very firm at quotations, manufacturers continuing greatly behind in filling their orders already booked. Pig iron is in small supply, all expected receipts being absorbed by orders on hand. Bar iron is very firm, and the assortment is not very complete. Canada Plates light in stock, and prices firm. Tin Plates are steady at quotations.

HIDES AND SKINS.—Hides are in light supply and demand at unchanged rates. *Calfskins* are coming in slowly, but the supply is abundant, and prices are unaltered. *Lambskins and Pelts* are plentiful, but meet ready sale at 35c for the former and 15c to 20c for the latter.

LEATHER.—Trade has been moderately active. *Spanish Sole* is firm at previous quotations, stocks being in small compass. *Upper* is offering more freely, and prices are less firm. *Harness* is in slack demand, but a slight improvement is perceptible in the enquiry. *Russets* are in demand at full prices for good light stock. No demand for native *Calf*.

PROVISIONS.—The local trade continues good, but there is no demand for shipment to England, nor does there appear to be any present prospect of such. *Butter* is weak, and with an anticipated large crop and no market for it abroad, prices are likely to be lower, although for the present they are nominally unchanged in this market. The receipts of strictly choice have so far been small, and from 13c to 15c would still be paid for city consumption. Other qualities are a very slow sale at irregular prices. *Cheese*—The demand has so far been sufficient to absorb receipts, and no accumulation at this point has yet taken place. Sales in small lots at 11½c to 12c. *Eggs* are in good demand, and would probably command 13c to 14c. *Lard* is in fair demand at 9½c to 10c. *Bacon* sells at 7c to 7½c for Cumberland cut, the demand continuing fairly active. *Hams* bring 11c for smoked, 12½c for canvassed. *Mess Pork* is lower in stock, and prices are firmer, at \$14.25 for car loads, and \$14.75 to 15 for broken lots.

WOOL.—The receipts have been liberal during the week on a hardening market, opening at 50c it gradually advanced to 51c, closing firm at that figure.

MONTREAL LEATHER MARKET.

(Rep rted by M. H. Seymour)

The past three weeks business has been very quiet, there being no disposition on the part of consumers to purchase stock beyond their immediate requirements, consequently a gradual accumulation has taken place, and the market cannot be considered at all firm.

Spanish sole.—Stocks have somewhat increased, and prices, though nominally unchanged, are in favor of buyers.

Slaughter sole.—Has not been asked for to any extent lately; prices are steady.

Rough.—Very little offering at present.

Harness.—Is in good supply, and less firm, there being no special enquiry.

Waxed upper.—Very little call; heavy is difficult of sale.

Buff and Pebble.—The latter is not much in demand at the moment, while the former, if strictly prime, sells liberally.

Patent and Enamel.—Very quiet.

Splits.—Have been selling more freely, but at a slight reduction from recent quotations. The demand is principally for light and medium.

Calfskins.—No enquiry whatever.

Sheepskins.—Colors are in ample supply; russets are still scarce and prices maintained.

EXPORT OF GOODS TO U.S.—A circular has been issued by the Grand Trunk Railway announcing the important fact that the restrictions and difficulties heretofore existing at Port Huron in the forwarding of goods from Canada to the United States have been removed, and that the changeable guage cars of the Grand Trunk Railway can now go direct through to the Ports of Entry of Chicago, Milwaukee, and St. Louis without their contents being transhipped, examined, or appraised at the Frontier Port of Port Huron. In order, however, to enable the Company to have the cars sealed here by the American consul, the following must be complied with:—The Consular Certificate must be procured by the Owner or Shipper; it must be made in triplicate, and to each Certificate must be attached an Invoice, or the Certificate will set forth an Invoice, which Invoice must give the numbers and marks on each package, and set forth the contents of each package, together with the value of each article therein. For instance, a case contains, say,

10 pieces Broadcloth, 200 yds., at \$2 per yard.....\$400 00
20 doz. Cotton Hose, at \$1..... 20 00
10 pieces of print, 400 yards, at 10c per yard..... 40 00

Total amount of package.....\$460 00

In like manner the value of the contents of packages of groceries, hardware, or other merchandise must be specially stated, as in the above example.

—The St. Thomas *Journal* says that Sheriff Munro of that town has invested \$90,000 in the first mortgage bonds of the Canada Southern Railway.

TRAVELLERS' GUIDE.

Trains arrive at and depart from Toronto, as follows:—

Grand Trunk Railway.

GOING EAST.

	a.m.	a.m.	p.m.	p.m.
Depart.....	5:37	12:07	5:37	7:07
Arrive.....	7:0	11:30	10:00	11:30

GOING WEST.

	a.m.	a.m.	p.m.	p.m.
Depart.....	7:30	11:45	3:45	5:20
Arrive.....	6:15	10:15	5:25	9:20

Great Western Railway.

	a.m.	a.m.	p.m.	p.m.
Depart.....	7:00	11:50	4:00	8:00
Arrive.....	11:00	1:15	5:30	9:20

Toronto, Grey and Bruce Railway

	a.m.	p.m.
Depart.....	8:10	3:45
Arrive.....	11:00	6:50

Toronto and Nipissing Railway.

	a.m.	p.m.
Depart, Berkeley Street.....	7:05	3:50
Arrive.....	10:45	6:40

Northern Railway.

	a.m.	p.m.
Depart.....	7:00	4:00
Arrive.....	9:55	8:55

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of Isaac Cowan and George Hutchison lately trading in the City of Toronto, under the name and firm of Cowan and Hutchison, Insolvents.

I, the undersigned William Ferguson Munro, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month; and are hereby notified to meet at my offices, Nos. 7 and 8 Merchants' Exchange, Wellington Street, on Monday, the twenty-second day of July next, at eleven o'clock, in the forenoon, for the purpose of examining the Insolvents and for the ordering of the affairs of the Estate generally.

Dated at the City of Toronto, this 10th day of June, A.D. 1872. W. F. MUNRO, Assignee.

MONTREAL ASSURANCE CO'Y.

The Annual General Meeting of the Shareholders will be held in the Company's Offices, St. James Street, on Tuesday, the 25th of June, at noon, when Statements and Reports for the past year will be submitted, and such other business transacted as may come before the meeting.

(By order) A. MURRAY, Manager.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

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

W. T. MASON, Assignee.

Dated at Toronto, this Fifteenth day of June, A.D. 1872.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of Thomas O'Connor, of the Village of Brockton, Retail Grocer, an Insolvent.

I, the undersigned William Ferguson Munro, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month; and are hereby notified to meet at my offices, Nos. 7 and 8 Merchants' Exchange, Wellington Street, on Monday, the twenty-second day of July next at two o'clock, in the afternoon, for the purpose of examining the Insolvent, and for the ordering of the affairs of the Estate generally.

Dated at the City of Toronto, this 19th day of June, A. D. 1872.

W. F. MUNRO, Assignee

Insolvent Act of 1869 and Amendments thereto.

In the matter of James McBean and William McBean, as well individually as Co-partners, trading under the name, style and firm of McBean & Brother, Insolvent.

The Insolvents have made an assignment of their Estate to me, and the Creditors are notified to meet at my office, No. 20 Toronto Street, in the City of Toronto, on Tuesday, the second day of July next, at three o'clock in the afternoon, to receive statements of their affairs and to appoint an Assignee.

W. T. MASON,

Interim Assignee.

Dated at Toronto, this 15th day of June, A.D. 1872.

INSOLVENT ACT OF 1869.

In the matter of David Nathaniel Black, an Insolvent.

The Insolvent has made an assignment of his Estate to me, and the Creditors are notified to meet at my office, Court Street, Toronto, on Wednesday, the third day of July, 1872, at 10.30 a.m., to receive statements of his affairs and to appoint an Assignee.

Toronto, 13th June, 1872.

JOHN KERR, Interim Assignee.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of John Patterson, Thos. Murphy, Jas. Norris, and Henry Braid, as well individually as Co-partners, trading under the name, style and firm of John Patterson & Company, Insolvents.

The Creditors of the Insolvents are notified that a Meeting will be held at my office, No 20 Toronto Street, in the City of Toronto, on Tuesday, the twenty-fifth day of June instant, at two o'clock in the afternoon, for the public examination of the Insolvents, and the ordering of the affairs of the Estate generally.

W. T. MASON, Assignee.

Dated at Toronto, this 8th day of June, A.D. 1872.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of William Henry Weston, an Insolvent

I, the undersigned William Thomas Mason, of Toronto have been appointed Assignee in this matter.

Creditors are requested to file their claims before me within one month.

W. T. MASON, Assignee.

Dated at Toronto, this 8th day of June, A.D. 1872.

INSOLVENT ACT OF 1869.

In the matter of William Augustus Stollery, an Insolvent.

The Creditors of the Insolvent are hereby notified to meet at my office, Court Street, Toronto, on Tuesday, the second day of July, 1872, at 10 o'clock a.m., for the public examination of the Insolvent, and for ordering the affairs of the estate generally.

Toronto, 13th June, 1872.

JOHN KERR, Official Assignee.

Insolvent Act of 1869, and amendments thereto.

In the matter of Francis Riddell, of the City of Toronto, Baker, an Insolvent.

The Insolvent has made an assignment of his Estate to me, and the Creditors are notified to meet at my offices, Nos. 7 and 8 Merchants' Exchange, Wellington Street, in the City of Toronto, on Monday, the first day of July next, at two o'clock in the afternoon, to receive statements of his affairs and to appoint an Assignee.

Dated at Toronto, this 13th day of June, A. D. 1872.

W. F. MUNKO, Interim Assignee.

Western Assurance Company.

Notice is hereby given that a dividend at the rate of
FIFTEEN PER CENT PER ANNUM,

has been this day declared upon the paid up capital stock of the Company for the half-year ending 30th instant, and that the same will be payable at the Company's Office, on and after

Wednesday, the 10th day of July next.

The Transfer Books will be closed from the 1st to the 6th proximo, both days inclusive. By order of the Board,

BERNARD HALDAN,
Managing Director.

Western Assurance Company's Office,
Toronto, 18th June, 1872.

Building and Loan Association.

DIVIDEND NO. 4.

Notice is hereby given that a dividend at the rate of
EIGHT PER CENT PER ANNUM.

Has been declared on the capital stock of this Association for the half-year ending 30th June next, payable on and after Monday, 8th July next, at the offices of the Association.

The Transfer Books will be closed from the 15th to the 29th June, both days inclusive.

By order of the Board.

ISAAC C. GILMOR,
Secretary and Treasurer.

Toronto, 28th May, 1872.

Canada Permanent Building and Savings Society.

Twenty-Fourth Half-Yearly Dividend.

Notice is hereby given that a dividend of FIVE AND ONE-HALF PER CENT. on the Capital Stock of this Institution has been declared for the half-year ending the 30th inst., and that the same will be payable at the office of the Society, Masonic Hall, Toronto Street, on and after MONDAY, the 8th day of July next.

The Transfer Books will be closed from the 20th to the 30th inst., inclusive.

By Order,

J HERBERT MASON,
Secretary and Treasurer.

WESTERN CANADA
Permanent Building & Savings Society

Eighteenth Half-Yearly Dividend.

Notice is hereby given that a dividend of FIVE PER CENT. on the Capital Stock of this Institution has been declared for the half-year ending the 30th day of June instant, and that the same will be payable at the office of the Society, No. 70 Church Street, on and after MONDAY the 8th day of July next.

The Transfer Books will be closed from the 20th to the 30th June, inclusive.

By Order of the Board.

WALTER S. LEE,
Secretary and Treasurer.

CLOSING SALE OF
DRY GOODS.

The subscribers will hold their last sale of the season of
SPRING AND SUMMER DRY GOODS,

Straw Goods, Ready Made Clothing, Boots and Shoes, &c.,

At their Warerooms, NO. 5 WELLINGTON STREET EAST, on

WEDNESDAY, the 26th inst.,

And following days. Goods for this Sale should be sent in at once to insure their being cleared.

Particulars in Future Advertisement.

R. A. Hoskins & Co.,

Auctioneers.

GOVERNMENT HOUSE, OTTAWA.

Tuesday, 11th day of June, 1872.

PRESENT:

His Excellency, the Governor General in Council.

On the recommendation of the Honorable the Minister of Customs, and in pursuance of the provisions of the 8th Sec. of the Act 31st Vic., Cap. 6, intituled: "An Act respecting the Customs," His Excellency in Council has been pleased to order, and it is hereby ordered, that Silver Islet, Lake Superior, be and the same is hereby constituted and erected into an Out Port of Customs under the survey of the Port of Sault Ste. Marie.

WM. H. LEE,
Clerk, Privy Council.

Customs Department,

Ottawa, 11th June, 1872.

RE-WAREHOUSING OF TEA AND COFFEE.

Public Notice is hereby given that parties entitled to re-bond and re-warehouse Tea and Coffee under the recent Resolution of the House of Commons, notice of which appears in the Extra of the *Canada Gazette* of this date, may so re-bond and re-warehouse such Tea and Coffee at the nearest Port at which the same may be, or such Tea and Coffee may be deposited and re-warehoused in any Inland Revenue Warehouse, should such Inland Revenue Warehouse be at or nearest to the place where such Tea or Coffee may be, the Collector or Officer of Inland Revenue having charge of such Warehouse, in a place where no Customs Warehouse exists, being instructed to receive such Tea and Coffee in the manner and under the conditions in the said notice mentioned.

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

GOVERNMENT HOUSE, OTTAWA.

Tuesday, 21st day of May, 1872.

PRESENT:

His Excellency the Governor General in Council.

On the recommendation of the Honorable the Minister of Public Works, and under the provisions of the 58 Sec. of the Act 31 Vic., Cap. 12, intituled, "An Act respecting the Public Works of Canada."

His Excellency has been pleased to order, and it is hereby ordered that the following rate of toll be, and the same is hereby imposed and authorized to be levied and collected on Timber passing through the Government Slide on the River Dumoine, that is to say:

On Red and White Pine Timber, fifteen cents per piece.

W. H. LEE,
Clerk, Privy Council.

Insolvent Act of 1869.

In the matter of James M. Mathew, an Insolvent. I, the undersigned John Kerr, of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month.

Toronto, 17th June, 1872.

JOHN KERR,
Official Assignee.

7 PER CENT. GOLD BONDS.

\$1,000 EACH.

Canada Southern Railway,
First Mortgage Sinking Fund.

For sale at 90 in United States currency and accrued interest.

The road runs from Buffalo to the Detroit River, and forms the eastern link in the new Air Line from Chicago to Buffalo.

Its low grade and established connections east and west will undoubtedly secure for this road a large and remunerative business from the start.

On or before the 31st Dec. of this year the road will be completed and in running order.

The principal and interest of the bonds are payable either in New York, London, or Frankfurt.

These bonds offer, at present rates, an investment yielding a return of more than Nine per cent. per annum, and a further profit of over 20 per cent. will be realized upon the bonds reaching par, which will unquestionably do on or about 1st Jan., 1874.

The above bonds are now offered for sale by CLARK & FIELDE, Stock Brokers, Jordan Street, Toronto.

CUSTOM HOUSE NOTICE.

Merchants and others are hereby notified that TEA and COFFEE, in original packages, on which duty has been paid, must, in order to obtain refund of specific duties, be Re-Bonded and Re-Warehoused before the 29th instant, as per Departmental order of 8th June.

JAMES E. SMITH,
Collector.

Port of Toronto, 17th June, 1872.

PUBLIC NOTICE.

CUSTOMS DEPARTMENT,
Ottawa, 10th June, 1872.

Re-bonding and re-warehousing of Tea & Coffee.

Public Notice is hereby given that all the Customs duties, whether specific or *ad valorem*, now payable on Tea or Coffee imported into Canada, shall be repaid upon from and after the 1st July next. And notice is further given that Tea and Coffee in the *Original Packages* on which such duties have been paid may be re-bonded and re-warehoused at any time before the twenty-ninth day of June in the present year, and that on their being so re-bonded and re-warehoused the amount of the specific duties paid on such Tea and Coffee shall be repaid to the owner thereof as a drawback by the Collector of Customs, at the port where they are so re-bonded and re-warehoused, or by the Receiver General.

By command,

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

NOTICE.

CUSTOMS DEPARTMENT,
Ottawa, 6th June, 1872.

Notice is hereby given that His Excellency, the Governor General, by an order in Council, bearing date the 3rd instant, and under the authority vested in him, by the 3rd section of the 24th Victoria, Cap. 10, has been pleased to order and direct that the following articles be transferred to the list of goods which may be imported into Canada, free of duty, viz.:

"Precipitate of Copper."

"Aniline salts using for dyeing purposes."

By Command,

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

Montreal

Assurance Company

INCORPORATED 1840.

CAPITAL \$800,000

INVESTED FUNDS (approximately) 400,000

HEAD OFFICE..... MONTREAL

A. MURRAY.....MANAGER.

BRANCH OFFICE—22 Wellington Street, Toronto.

Marine Inspector CAPT. DAVID ROSS KERR.

Local Secretary and Agent..... R. N. GOOCH.

Inland Navigation, also Ocean Risks (to and from Ports of Great Britain) covered at moderate rates. 34-6m

WM. MUIR, Dealer in Plasterers' Hair, Glue Pieces, Cat le Tails, Curriers' Grease, Leather Scraps, Wool, Hides, &c. GENERAL COMMISSION MERCHANT, 34 George Street, Toronto, REFERENCE—Thorne, Parsons & Co.

The Canada Guarantee Company

(Incorporated by Act of Canadian Parliament.)

Capital \$100,000.

DIRECTORS.

SIR ALEX. T. GALT, K.C.M.G., M.P., President.
John Rankin, Esq., Vice-President. R. J. Reekie, Esq.;
Edw. Mackay, Esq.; James G. Ross, Esq., Quebec;
John Molson, Esq.; James Rose, Esq.; D. Lorn Mac-
Dougall, Esq.; Donald McInnes, Esq., Hamilton.

Legal Advisers—Messrs. Carter & Hutton.

Manager and Secretary—Edward Rawlings.

This Company, formed for the purpose of issuing Bonds of Security for Employees in positions of Trust, at Equitable Rates, is now prepared to receive applications. It transacts no other description of business.

Head Office, 229 St. James St., Montreal.

EDWARD RAWLINGS,

Manager and Secretary.

D. MORRISON,

Biscuit Manufacturer,

And Wholesale Confectioner,

36 and 38 Rideau St., OTTAWA, Ont.

ROYAL CANADIAN BANK.

DIVIDEND No. 11.

NOTICE is hereby given that a dividend of four per cent. for the current half-year, being at the rate of eight per cent. per annum upon the paid-up capital stock of this Bank has this day been declared, and that the same will be payable at the Bank and its branches, on and after Tuesday, the second day of July next.

The transfer books will be closed from the 15th to 30th day of June, both days inclusive.

THE ANNUAL GENERAL MEETING

of the Shareholders will be held at the Banking House in this City, on Monday, the 1st day of July next.

The Chair to be taken at 12 o'clock, noon.

By order of the Board,

THOS. McCRAKEN,

Cashier.

Toronto, May 22nd, 1872.

ONTARIO STEAM BISCUIT

AND

Confectionery Works,

Nos. 67, 69 and 71 KING STREET EAST.

Biscuits & Candies Wholesale.

Manufacturer—I. C. CHILMAN,

HAMILTON, Ont.

Government House, Ottawa.

Saturday, 25th day of May, 1872.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

On the recommendation of the Honorable the Minister of Customs, and under the authority conferred by the 12th article of the 123rd Section of the Act 31st Victoria, Chapter 6, intitled "An Act respecting the Customs." His Excellency has been pleased to order, and it is hereby ordered, that Horses and Mules or other pack animals bringing provisions or other merchandise from the United States Territory across the Southern Boundary of the Province of British Columbia, be admitted without payment of duty on Bonds being given in an amount equal to double the duty on the animals brought in, and conditioned for the due exportation thereof within a period of three months from the date of their entry into such Province, or the payment of the duties upon due entry before the expiration of that delay.

WM. H. LEE,
Clerk Privy Council.

The Gore District

Mutual Fire Insurance Company

HAVE BEEN DOING BUSINESS ON THE Mutual System for THIRTY-THREE YEARS. It undertakes the insurance of all descriptions of property, excepting certain which are extra hazardous, against loss or damage by fire or lightning. The cost of insuring with it ranges from

SIXTEEN TO TWENTY CENTS IN THE DOLLAR

Less than in an ordinary proprietary company. It offers the option of insuring either on the PREMIUM NOTE, or CASH PREMIUM system; and although by adopting the latter a very considerable saving can be effected. The premium note system is undoubtedly the cheaper of the two. Its special tariff of rates for the insurance of

ISOLATED DWELLINGS,

And their contents recommends itself on the score of economy. It offers security which is ample; and by never allowing its limit of insurance on a single risk to exceed an amount which is proportionate to its assets, it is enabled to meet its engagements as they may mature and settle them with promptitude and liberality.

THOS. M. SIMONS,

Secretary.

ROBT. McLEAN, Inspector of Agencies.

Galt, February 1st, 1872.

GOOD FARM LANDS

Can be purchased by actual settlers on advantageous terms from

The Canadian Land and Emigration Company.

Apply to

C. J. BLOMFIELD, Manager,
Peterborough,

Canada Farmers'

Mutual Insurance Company.

HEAD OFFICE,.....HAMILTON, ONTARIO

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

THOMAS STOCK,
President.

RICHARD P. STREET,
Secretary and Treasurer.

26

Government House, Ottawa.

Saturday, 25th day of May, 1872.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

On the recommendation of the Honorable the Minister of Customs, and in pursuance of the provisions of the 8th Section of the Act 31st Vic., Cap 6, entituled, "An Act respecting the Customs." His Excellency has been pleased to order, and it is hereby ordered, that Salmon River, in the County of Albert, Province of New Brunswick, be and the same is hereby constituted and erected into an Out Port of Customs, and placed under the survey of the Port of Hillsborough.

WM. H. LEE,

Clerk Privy Council.

THE CANADIAN BANK OF COMMERCE.

DIVIDEND NO. 10.

Notice is hereby given that a dividend of 4 per cent. upon the paid up capital stock of this Bank has been declared for the current half year, and that the same will be payable at the Bank and its branches, on and after Monday, the 1st day of July next.

The transfer books will be closed from the 16th to the 30th day of June, both days inclusive. Notice is also given that the ANNUAL GENERAL MEETING of the shareholders of the bank will be held at the banking house, in Toronto, on Tuesday, 9th day of July next. The chair will be taken at 12 o'clock noon.

By order,

H. S. STRATHY,

The Canadian Bank of Commerce }
Toronto, 27th of May, 1872.

Cashier.

Ætna

Life Insurance Company of Hartford, Conn.

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

Its valuable features—

LOW CASH RATES,

ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM, Commend themselves to those desiring Insurance in any form.

JOHN GARVIN,

General Agent, No. 2 Toronto St., Toronto.

W. BELL and Co.,

ORGAN

AND

Melodeon Manufacturers

GUELPH, ONT.

RECEIVED AT KINGSTON,

A SILVER MEDAL AND ALL THE FIRST PRIZES.

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

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

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

THE CANADA.

INSURANCE UNION.

OCEAN MARINE.

Comprising the following Incorporated Canadian Companies.

The British America Insurance Co. of Toronto.

" Montreal Assurance Co. of Montreal.

" Western Assurance Co. of Toronto.

Will grant Binding Policies (Open or Special) on

HULLS, FREIGHTS AND CARGOES

TO AND FROM

All Ports in the World.

Sterling Certificates granted, payable either in Great Britain or Canada, at the option of the applicant.

JOHN RHYNAS,

ATTORNEY AND AGENT,

No. 96, St. Francois Xavier Street, Montreal.

June 1st, 1871.

NIAGARA DISTRICT BANK.

DIVIDEND No. 37.

Notice is hereby given that a Dividend of four per cent. on the Capital Stock of this Institution for the current half-year has this day been declared, and that the same will be payable at the Bank in St. Catharines, on and after the second day of July next.

The Transfer Books will be closed from the 20th to the 30th day of June, both days inclusive.

By order of the Board.

C. M. ARNOLD,

Cashier.

St. Catharines, 27th May, 1872.

AGRICULTURAL

Insurance Company of Watertown, N. Y.

CANADA OFFICES—KINGSTON, ONT., AND 235 St. JAMES STREET, MONTREAL.

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

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

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

ADVANTAGES OFFERED.

- 1st. Absolute security to Policy-holders in the shape of a large paid-up Cash Capital, with over half a million dollars surplus, and having a deposit of one hundred thousand dollars with the Government for the security of Canada Policy-holders especially.
- 2nd. This Company confines its business to farm property and detached residences, thus securing our patrons from the liability of paying losses on Stores, Hotels, Shops, and all other hazardous property.
- 3rd. A large and profitable business, with ample assets, enables the Company to adjust all honest losses, and pay without any delay.
- 4th. This Company insures against loss and damage by lightning, even where no fire occurs. No other Company in Canada gives this security to its Policy-holders.

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

Office—Wellington Street.

The Waterloo County Mutual Fire Insurance Company.

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

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

THE MUTUAL

Life Association of Canada

HAMILTON OFFICE—No. 20 James Street South.
TORONTO OFFICE—No. 4 British America Assurance Company's Buildings.

PRESIDENT.

James Turner, Esq., of James Turner & Co.

VICE-PRESIDENT.

A. Wood, Esq., of Wood & Leggett.

ACTUARY AND MANAGER,
William Powis.

SECRETARY,
Robertson Macaulay.

ATTENTION is invited to its system, which is purely Mutual.

Low PREMIUMS, which nevertheless are high enough to sustain any future depreciation in rate of interest.

PREMIUMS ABSOLUTELY NO-FORFEITABLE, and which may be withdrawn at any time with interest, deducting therefrom an equitable share for claims and expenses.

PROFITS DISTRIBUTED EQUITABLY—Members securing to themselves in future the full benefit of length of Membership, with constant increase of profits.

DEFERRED OR TONTINE PROFITS—A separate Branch is in operation for the benefit of those who prefer this system.

POLICIES are not allowed to lapse so long as the Premiums in arrear do not exceed cash value.

W. J. SMYTH,
Manager Toronto Branch.

Queen

FIRE & LIFE INSURANCE COMPY

OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms

LIFE RISKS will be taken on terms that will compare favorably with other Companies.

CAPITAL.....£2,000,000

CANADA BRANCH OFFICE—Exchange Buildings, Montreal
Resident Secretary and General Agent—

A. MACKENZIE FORBES,

13 St. Sacrament St., Merchants' Exchange Montreal
Wm. ROWLAND, Agent, Toronto.

Insurance.

THE STANDARD

Life Assurance
COMPANY.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - - MONTREAL.

Policies in force, over Eighty Millions of Dollars.
Accumulated Fund, over Twenty Millions of Dollars.
Income, over Three Millions and a half.
Claims paid in Canada, over \$500,000.
Funds invested in England, United States, and Canada, with the most perfect safety.
Deposited at Ottawa, for benefit of Canadian policy holders, \$ 50,000.

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY,
Manager, Canada.

THE ISOLATED RISK

FIRE INSURANCE CO. OF CANADA.

HEAD OFFICE:

King Street, Corner of Church, Toronto.

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

President,

ALEXANDER MCKENZIE, Esq., M. P.

Manager,

JOHN MAUGHAN, JUN.

(Late Assistant-Secretary Western Assurance Co.)
Bankers—Canadian Bank of Commerce.

Advantages Offered:

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

THE LANCASHIRE
INSURANCE COMPANY.



Capital

£2,000,000 Stg.

Head Office for Ontario:

North-west corner of King and Church Sts., Toronto.

GENERAL AGENTS,—

S. C. DUNCAN-CLARK & CO.,

MANAGER,—

Wm. CAMPBELL.

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

McDonald & Badgerow,

Barristers, Attorneys, and Solicitors,

WHITEMORE BUILDINGS,

Toronto Street, Toronto.

D. MITCHELL McDONALD.

GEO. W. BADGEROW.

Financial.

Robert Beaty & Co.,
EXCHANGE OFFICE,

BANKERS, BROKERS &c.,

53 King Street East, opposite Toronto St., Toronto.

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

Campbell & Cassels,

J. CAMPBELL,] 69 King Street East, [W. G. CASSELS
TORONTO,

BANKERS AND BROKERS,

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

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

Herrick & Crombie,

BANKERS, COMMISSION MERCHANTS,
AND GENERAL AGENTS.

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

OTTAWA AND PEMBROKE.

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

Hamilton & Jeffery,

BANKERS, STOCK BROKERS, &c.,

62 King Street East, Toronto.

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

Philip Browne & Co.,

BANKERS AND STOCK BROKERS,

DEALERS IN

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

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE. 8 PHILIP BROWNE, Notary Publ

Toronto Savings Bank,

72 CHURCH STREET.

DEPOSITS RECEIVED, FROM TWENTY Cents upwards; invested in Government and other first class securities. Interest allowed at 5 and 6 per cent

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce

W. J. MACDONELL,
Manager

E. FORD,

STOCK AND SHARE BROKER

Member of the Stock Exchange,

83 St. Francois Xavier Street, Montreal.

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

Wadsworth & Unwin,

Office, 42 Adelaide Street East, Toronto.

PROVINCIAL LAND SURVEYORS, VALUATORS, Civil Engineers and Land Agents. Office—42 Adelaide Street East, opposite the Court House, Toronto.


N.B.—Surveys of every description performed in all parts of Ontario. Mining Lands and Tiuber Limits, in unsurveyed territory, surveyed in accordance with the rules and regulations of the Crown Lands Department.

V. B. WADSWORTH,
27-17t P. L. Surveyor.

CHARLES UNWIN,
P. P. Surveyor

British Advertisements.

Dunville & Co.'s

V.  R.

OLD IRISH WHISKY,

BELFAST,

Of same quality as that supplied to the

INTERNATIONAL EXHIBITION OF 1862,

DUBLIN EXHIBITION 1865,

PARIS EXHIBITION, 1867,

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

Quotations on application to

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

JOHN HEATH,

(Late Thos. Lowe & Co.)

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

BIRMINGHAM, ENGLAND,

STEEL PEN MANUFACTURER,

AND

STATIONERS' IRONMONGER.

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

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

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

A liberal Discount to Wholesale Stationers.

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



JOSEPH GILLOTT'S
STEEL PENS.
Sold by all Dealers throughout the World.

Seymer's Straw Bottle Envelopes,



Shipped in eight gross canvas packages, at 6s. 6d. per gross, or forwarded for packing empty Bottles or Wines and Ales for shipment. They save freight, breakage, &c., and re-sell on arriving. Established 15 years. Sole Manufacturer,

THOS. WHITEHEAD,
37 Eastcheap, London, E.W

DRY LUMBER OF ALL KINDS.

To Builders and Dealers, by the Car Load, at Wholesale Prices.

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

Office, south-west corner of King and Yonge Streets, over Dow's Dry Goods Store.

All Orders promptly supplied. Bills cut to order on the shortest notice.

CUSTOMS DEPARTMENT.

Ottawa, 19th April, 1872.

Authorized discount on American Invoices until further notice: 10 per cent.

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

TORONTO PRICES CURRENT.—JUNE 21, 1872.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:		Groceries—continued.		Leather—continued.	
Mens' French Calf Boots.	3 62 4 00	Dry Crushed.....	0 00 0 12 1/2	Spanish Sole, 1st quality	
"Taple Kip Bts, No. 1, Ex	0 00 3 25	Extra Ground.....	0 00 0 13	middle, wghts. lb.....	0 27 0 27 1/2
"Dbl. " " No. 1, Ex	2 40 3 00	Teas:		Do. No. 2.....	0 23 0 25
"Tap D.S. Kip Bts, No 1	2 40 2 85	Japan common to good.	0 42 0 50	Slaughter, heavy.....	0 27 0 30
"Thck Bts, No. 1, Ex.	0 00 2 75	" fine to choicest.....	0 60 0 70	Do. light.....	0 26 0 29
" " " No. 1.	0 00 2 40	Colored, common to fine	0 50 0 70	Harness, best.....	0 27 0 32
" " " No. 2.	0 00 2 20	Congou & Souchong.....	0 35 0 80	" No. 2.....	0 25 0 30
" " " No. 3.	0 00 2 00	Oolong, good to fine.....	0 50 0 65	Upper heavy.....	0 36 0 38
" D.S. Buff Fox Bal...	0 00 2 40	Y. Hyson, com. to good.	0 36 0 55	" light.....	0 40 0 44
" " " " " " " " "	1 65 2 37 1/2	Medium to choice.....	0 65 0 75	Kip skins, Patna.....	0 35 0 40
" " " " " " " " "	2 45 2 55	Extra choice.....	0 80 0 87	French.....	0 70 0 80
" Goat & Seal Cong.....	2 65 3 00	Gunpowd. com. to med.	0 55 0 70	English.....	0 65 0 90
" Prunella Congs.....	1 40 2 25	" med. to fine.....	0 70 0 80	Hemlock Calf (30 to 35	
" Spl t & Kip Cobourgs	1 20 1 50	" fine to finest.....	0 85 0 90	lbs.), per doz.....	0 60 0 75
" " " " " " " " "	1 40 1 75	Hyson.....	0 38 0 50	Do. light.....	0 50 0 60
" " " " " " " " "	1 80 1 95	Imperial.....	0 42 0 80	French Calf.....	1 25 1 40
Boys' Dbl. Sl Thick Boots	1 80 2 05	Tobacco—Manufactured:		Splits, large, 1/2 lb.....	0 30 0 55
" " " " " " " " "	1 70 1 80	Dark's & 10s.....	0 33 0 36	" small.....	0 00 0 24
" " " " " " " " "	1 20 1 50	" " Western Leaf,		Enamelled Cow, per ft.	0 20 0 21
" Split & Kip Cobourgs	0 95 1 10	Good to fine.....	0 38 0 50	Patent.....	0 20 0 21
" " " " " " " " "	1 50 1 60	Bright sorts, ed. to fine.	0 42 0 50	Pebble Grain.....	0 5 0 18
" D.S. Kip.....	0 00 1 70	" choice.....	0 55 0 80	Buff.....	0 15 0 18
" " " " " " " " "	0 00 1 35	Hardware.		Oils.	
" Split & Kip Bunkums	1 00 1 20	Tin (net cash prices):		Cod Oil.....	0 58 0 60
" " " " " " " " "	0 00 0 90	Block, 1/2 lb.....	0 42 1/2 0 45	Lard, extra.....	0 95 1 00
Womens' Dblsole Cf. Bals.	1 50 1 75	" No. 1.....	0 45 0 47	" No. 2.....	0 90 0 95
" Buff & Peb do.	1 15 1 80	Grain.....	0 45 0 47	Lubricating, patent.....	0 85 0 90
" " " Cong.....	1 15 1 50	Copper:		" Mott's economic	0 00 0 00
" Goat & Kid Bals	2 25 2 50	Pig.....	0 27 0 28	Linsee raw.....	0 40 0 00
" G add & Kid Cong	2 20 2 25	Sheet.....	0 27 0 30	" boiled.....	0 80 0 81
" Buff Batts.....	1 15 1 40	Cut Nails:		Machinery.....	0 85 0 86
" Split.....	0 95 1 00	Assorted 1/2 Shingles,		Olive, common, 1/2 gall.	0 30 0 40
" Prun. Bal & Cong com	0 85 1 25	1/2 100 lbs.....	5 25 0 00	" salad.....	1 15 1 25
" " " " " " " " "	1 55 2 00	Shingle alone do.....	0 00 5 50	" salad, in bottles,	1 80 2 30
Misses' Peb & Buff Bals.	0 95 1 40	Lathe.....	0 00 6 00	qt., per case.....	3 65 7 75
" Buff Batts.....	0 92 1 05	Galvanized Iron:		Spirits Turpentine.....	0 75 0 80
" Prun. Bals & Cong	8 80 1 25	Assorted sizes.....	0 26 0 00	Whale, refined.....	0 75 0 80
Childs' Peb. Buff Ball.....	0 75 1 15	Best No. 21.....	0 00 0 08 1/2	Paints, &c.....	1 00 0 00
" Buff Bals.....	0 55 0 75	" 25.....	0 0 0 08 1/2 0 9 1/2	White Lead, genuine, in	
" Prun. Bals & Cong	0 70 1 0 1/2	" 28.....	0 0 0 08 1/2 0 9 1/2	Oil, 1/2 25 lbs.....	0 00 2 25
" Turned Cacks.....	4 75 6 25	Horse Nails:		Do. No. 1.....	0 00 2 05
" " English	2 25 5 00	Guest's or Griffin's as-		" 2.....	0 00 1 85
Drugs.		sorted sizes.....	0 00 0 00	" 3.....	0 00 1 75
Aloes Cape.....	0 12 0 16	E. T. or W. assd. sizes	0 19 0 20	Common.....	0 10 0 15
Alum.....	0 02 1/2 0 03 1/2	Patent Hammered do.	0 16 0 17	White Lead, dry.....	1 30 0 00
Borax.....	0 27 0 30	Iron (at 4 months):		Red Lead.....	0 00 1 09
Castor Oil.....	0 15 1/2 0 16	Pig. Gartsherric, No. 1	0 00 45 00	Venetian Red, English.	0 07 0 08
Caustic Soda.....	0 05 3/4 0 06	C. r., No. 1...non.....	0 00 40 00	Yellow Ochre, French.	0 02 0 03
Cream Tartar.....	0 30 0 31	" No. 3.....	0 00 0 00	Whiting.....	0 02 1/2 0 03
Cpsom Salts.....	0 02 1/2 0 03	" No. 2.....	0 00 40 00	Petroleum.	
Extract Logwood.....	0 10 1/2 0 13	Bar- Scotch, 1/2 100 lb.	3 50 3 75	(Refined, 1/2 gallon.)	
Indigo, Madras.....	0 95 1 05	Keined.....	0 00 00 00	Delivered at London, On	
Madder.....	0 16 0 13	Swedes.....	0 00 4 00	No. 1, 5 cars.....	0 00 0 30 1/2
Opium.....	6 50 6 75	Hoops—Coopers.....	0 00 4 50	" 1.....	0 00 0 31
Oxalic Acid.....	0 00 0 35	" Band.....	0 00 4 50	" Single brls.....	0 00 0 32
Potass Iodide.....	11 50 11 75	Boiler Plates.....	4 50 0 00	Delivered in Toronto:	
Soda Ash.....	0 03 1/2 0 04	Canada Plates.....	0 00 0 00	No. 1, 1 car.....	0 00 0 31 1/2
Soda Bicarb.....	0 06 0 06 1/2	Coatbridge.....	0 00 0 00	" Single brls.....	0 00 0 33
Tartaric Acid.....	0 50 0 50	Glanmorgan.....	0 00 0 00	No. 2, 1 car.....	0 00 0 30
		Swansea.....	7 50 8 00	" Single brl.....	0 00 0 31
		Groceries.		Benzine.....	0 00 0 40
		Coffees:		Produce.	
		Java, 1/2 lb.....	0 22 @ 0 24	Grain:	
		Jamaica.....	0 21 0 22	Wheat, Spring, 60 lb.....	1 40 1 44
		San Domingo.....	0 19 0 20	" Fall, 60 lb.....	1 45 1 55
		Fish:		Barley,..... 48 lb.....	0 58 0 60
		Herrings, Lab. split.....	5 25 5 75	Peas..... 60 lb.....	0 72 0 75
		" Canso.....	5 00 5 25	Oats..... 34 lb.....	0 38 0 39
		" round.....	3 50 4 00	Rye..... 56 lb.....	0 00 0 00
		" scaled.....	0 32 0 37	Seeds:	
		Mackerel, brls.....	6 00 6 50	Clover, choice, 60 lb.....	0 00 0 00
		White Fish and Trout..	3 50 4 00	Timothy, choice, 60 lb.	0 00 0 00
		Salmon, salt water.....	16 00 16 50	Flax..... 56 lb.....	0 00 0 00
		Dry Cod, 1/2 112 lbs.....	4 75 5 00	Flour (per brl.):	
		Fruit:		Superior extra.....	0 00 0 00
		Raisins, Layer, old.....	1 50 1 75	Extra.....	6 60 6 65
		" M. R.....	1 65 1 75	Fancy.....	6 30 6 0
		" Valentias.....	6 75 7 00	Superfine No. 1.....	6 00 6 05
		Currants, new.....	6 00 6 50	" 2.....	5 80 5 90
		" old.....	4 25 4 50	Oatmeal, per br.	
		Molasses:		Provisions	
		Clayed, 1/2 gall.....	0 28 0 30	Butter, dairy tub, 1/2 l	0 12 0 15
		Syrups, Standard.....	0 45 0 46	" store pack.....	0 10 0 12
		" Golden.....	0 49 0 50	Cheese.....	0 11 1/2 0 12
		Rice:—Arracan.....	4 60 4 70	Pork, mess, new.....	14 25 15 00
		" Rangoon.....	4 40 4 60	Bacon, Canada.....	0 0 0 00
		Spices:		" Cumberland cut.....	0 07 0 07 1/2
		Cassia, whole, 1/2 lb.....	0 25 0 30	" smoked.....	0 07 1/2 0 08
		Cloves.....	0 14 0 16	Hams, salt.....	0 10 0 11
		Nutmeg.....	0 90 1 00	" smoked.....	0 11 0 12
		Ginger, ground.....	0 18 0 30	Shoulders, in salt.....	0 00 0 00
		" Jamaica, root.....	0 17 0 20	Lard, in kegs.....	0 09 1/2 0 10
		Pepper, black.....	0 17 0 18	Eggs, fresh.....	0 13 0 14
		Sugars—(60 days):		Beef Hams.....	0 00 0 00
		Porto Rico, 1/2 lb.....	0 9 1/2 0 10	Tallow.....	0 00 0 00
		Cuba.....	0 09 1/2 0 09 1/2	" Salt, etc.	
		Barbadoes (bright).....	none.	Liverpool coarse.....	1 10 1 12
		Canada Sugar Refinery..	none.	Goderich.....	1 12 1 13
		Soft Yellow.....	0 09 1/2 0 10 1/2	Plaster.....	0 00 0 00
		Crushed X.....	0 12 1/2 0 12 1/2	Water Lime.....	0 00 0
		Ground.....	0 12 1/2 0 13		

Soap and Candles.	\$ c. \$ c.	Brandy:	\$ c. \$ c.
" Golden Bar	0 05½ 0 07	J. Robin & Co.'s "	2 10 2 25
" Silver Bar	0 06½ 0 07	Otar Dupuy & Co. "	2 10 2 25
Brown No. 1	0 05 0 05½	Brandy, cases	3 75 9 00
	0 03½ 0 03½	Brandy, com. per c. ..	4 35 4 50
Wines, Liquors, &c.		Whisky:	
Ale:		GOODERHAM & WORTS'	
English, per doz. qrts.	2 00 2 75	Wholesale Prices:	
Guinness Dubin. Porter	2 35 2 40	Terms Cash.—Under 5	
		brls., nett., 5 to 10 brls.	
Spirits:		2½ p.c. off., 10 brls. and	
Pure Jam. Rum, 16 o.p.	1 80 2 25	over, 5 p.c. off.	
DeKuyper's H. Gin	1 55 1 65	Family Proof Whiskey ..	0 35 0 88
Booth's Old Tom	1 90 2 00	Old Bourbon	0 35 0 88
		Old Rye	0 30 0 80
Gin:		" Toddy	0 30 0 80
Green, cases	4 00 4 25	" Malt	0 55 1 65
Booth's Old Tom, c. ..	5 50 6 00	Alcohol, 65 o.p.	0 56 1 66
		Pure Spirits, 65 o.p. ..	0 50 1 50
Wines:		" 50 o.p.	0 26½ 0 77
Port, common	0 75 1 25	" 25 u.p.	0 21½ 0 67
" fine old	2 00 4 00	Dom. Whiskey, 32 u.p. ..	0 20½ 0 63
Sherry, common	0 75 1 50	" 36 u.p.	0 19½ 0 59
" medium	1 70 1 80	" 40 u.p.	
" old pale or golden	2 60 4 00		
Brandy:		Wool.	
Hennessy's, per gallon	2 25 2 40	Fleece, lb.	0 53 0 00
Martell's	2 25 2 40	Pulled	0 90 0 52

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Ap. 27, 1872.)

No. Shares.	Last Dividend.	NAME OF COMPANY.	Share par val.	Amount paid.	Last Sale. £
20,000	8 b 15 s	Briton Medical and General Life	£10	2	2½
50,000	20	Commerr'l Union Fire, Life & Marine	50	5	11½
24,000	8	City of Glasgow	25	2½	4½
5,000	9½	Edinburgh Life	100	15	31½
20,000	6 b 10 s	Guardian, £10 originally paid	100	50	57
12,000	£1 p.sh.	Imperial Fire	100	10	79½
00,000	15	Lancashire Fire and Life	20	2	4½
10,000	11	Life Assurance of Scotland	40	8½	29
55,862		London Assurance Corporation	25	12½	58½
10,000	5	London and Lancashire Life	10	1	7
391,752	40	Liverpool & London & Globe F. & L.	20	2	15½
20,000	14	Northern Fire and Life	100	5	27½
40,000	28	North British and Mercantile	50	6½	136
200,000	£6 p. s.	Phoenix	10	1	1½
100,000	11½ b f. s.	Queen Fire and Life	20	3	7½
20,000	10	Royal Insurance	50	2½	6
10,000	25	Scottish Provincial Fire and Life	50	12	74
4,000	£4 15s. gd.	Scottish Imperial	50	12	13
		Star Life	25	1½	
CANADIAN.					
8,000	4-6 mo	British America Fire and Marine	\$50	\$25	93 95
2,500	5	Canada Life	400	50	120
10,000	7	Citizens Fire and Life	100	45	
15,000		Confederation Life	100	10	
5,000		Sun Mutual	100	10	
		Isolated Risk Fire			110 110½
4,000	12	Montreal Assurance	£50	£5	200
10,000	None	Provincial Fire and Marine	60	\$11	
	£3 p. sh.	Quebec Fire	40	32½	
	10	" Marine	100	40	
10,000	7½-6 mo	Queen City Fire	40	10	150
		Western Assurance	40	10	

AMERICAN

When org'niz'd	No. of Shares.	Last Dividend.	NAME OF COMPANY.	Par val. of Sh'rs.	Offered.	Asked
1863	20,000	15	Agricultural	\$ 5		
1853	1,500		Aetna Life, of Hartford	100	250	300
1819	30,000	6	Aetna Fire, of Hartford	100	158	165
1810	10,000	10	Hartford, of Hartford	100	170	175
1863	5,000		Travelers' Life & Accident	101	121	125
1870	10,000	10	Andes of Cincinnati	100	85	90

RAILWAYS.

	Sh'rs.	Paid.	Toronto	London, May 4.
Atlantic and St. Lawrence	£100	All.		92 94
Do.	100	6 ½ p. c. stg. m. bds.		99 101
Grand Trunk	100	"		20½ 21
Do.	100	Eq. G. M. Bds. 1 ch. 6 ½ c.		98 100
Do.	100	First Preference, 5 ½ c.		73 74
Do.	100	Second Pref. Bonds, 5 ½ c.		63 64
Do.	100	Third Pref. Stock, 4 ½ c.		43 45
Do.	100	Fourth Pref. Stock, 4 ½ c.		28½ 28½
Great Western	200½	"		22½ 22½
Do.	100	6 ½ p. c. Bonds, due 1873-76		100 102
Do.	100	5 ½ p. c. Bonds, due 1877-78		98 100
Do.	100	5 ½ p. c. Pref., issue at 80		130 132½
Midland, 6 ½ p. c. 1st Pref.	100	"		86 88
Northern of Canada, 6 ½ p. c. First Pref. Bds.	100	"		95 97
Do.	100	do. Second do.		90 94
Toronto, Grey and Bruce, Stock	100	60 p. c.	52	
Do.	100	Bonds	95 96	
Toronto and Nipissing, Stock	100	90 p. c.	100 105	
Do.	100	Bonds	98 99	

STOCK AND BOND REPORT.

NAME.	Shares.	Capital subscribed	Dividend last 6 Months.	CLOSING PRICES.	
				Toronto, June 19.	Montreal June 19.
BANKS.					
		\$	¢ ct.		
British North America	£50	4,866,666	3 b ½ p. c.	128 129	closed
Canadian Bank of Commerce	\$50	4,800,000	4	Books	closed
City Bank, Montreal	80	1,200,000	3	89 90	89 90
Du Peuple	50	1,600,000	4	110 110½	110 111½
Eastern Townships	50	500,000	3	Books	closed
Jacques Cartier	50	1,500,000	4	110 112	110 113
Mechanics' Bank	50	5,000,000	4	88 90	90
Merchants' Bank of Canada	100	6,000,000	4	Books	closed
Metropolitan	50	1,000,000	..		
Molson's Bank	50	1,500,000	4	114 114½	114 115
Montreal	200	6,000,000	6 & b 2	225½ 226	225½ 226
Nationale	50	1,000,000	4	110½	110 1 0½
Dominion Bank	50	1,000,000	4	107 108	106 108½
Ontario Bank	40	2,500,000	4	112 113	112 113½
Quebec Bank	100	1,923,000	4	104 105½	104 105
Royal Canadian	40	2,000,000	4	207 210	209 210
Toronto	100	1,500,000	4	Books	closed
Union Bank	100	1,920,000	4		
MISCELLANEOUS.					
Canada Landed Credit Company	50	500,000	4	110½ 111½	
Canada Permanent Building Society	50	1,500,000	5½	156 160	
Canadian Navigation Co.	100		None.		87½ 97
Canada Rolling Stock Co.	100		None.		130 132
Freehold Building Society	100	500,000	5	134 135	
Huron Copper Bay Co.	25		25		40 52½
Huron & Erie Savings & Loan Society	50	520,000	4½	126 128	
Montreal Telegraph Co.	40	1,250,000	5	207 209	207½ 208
Montreal City Gas Co.	40		4		204 208
Montreal City Passenger Railway Co.	50		4		305 310
Quebec Gas Company	200		4		
Quebec Street R. R.	50		4		
Richelieu Navigation Co.	100		4		181 190
Dominion Telegraph Company	100		None.	114 117	
Provincial Building Society	100	350,000	4½	106 107	
Imperial Building Society	50	200,000	4	105 107	
Building and Loan Association	25	200,000	4	108 109	
Toronto Consumers' Gas Co.	50	400,000	2 p. c. 3 m	127 128	
Union Permanent Building Society	50	125,000	5	112 114	
Western Canada Building Society	50	400,000	5	136 137	

SECURITIES.

		Toronto.	Montreal.
Canadian Government Debentures, 6 ½ ct. stg.	105		104 105
Do. do. 5 ½ ct. cur.	97 98		97 98
Do. do. 5 ½ ct. stg., 1835	97 99		97 99
Do. do. 7 ½ ct. cur.			
Dominion 6 ½ ct. stock	108 110		108 110
Dominion Bonds	108 110		108 110
Montreal Harbour bonds 6½ p. c.			102½ 103
Do. Corporation 6 ½ ct. 1891			97½ 98½
Do. 7 ½ ct. Stock			112 114
Quebec Water Works 6 ½ ct.			
Toronto Corporation 6 ½ ct., 20 years	98 99		
Kingston City, 6 ½ ct., 1872			
County Debentures	101 101½		
Township Debentures	96 97		

EXCHANGE.

	Toronto.	Montreal.
Bank on London, 60 days	94 97	98 94
Private do.	8½ 9	8½ 9
Bank on New York	88 10	91 10
Private do.	8½	
Gold Drafts do.		par to ¼ prem
American Silver		4½ 5½

PRODUCE.

Comparative Prices in Toronto Market.

	1872.		1872.		1871		1870.		1869.	
	WEDNESDAY, June 19.	WEDNESDAY, June 12.	WEDNESDAY, June 19.	WEDNESDAY, June 12.	June 19.	June 19.	June 19.	June 19.	June 19.	June 19.
Wheat, Fall ... 60 lbs.	1 45 @ 1 53	1 47 @ 1 56	1 25 @ 1 30	1 20 @ 1 25	1 00 @ 1 03					
" Spring	1 40 1 44	1 40 1 43	1 23 1 27	1 12 1 15	0 97 0 98					
Barley ... 43 lbs.	0 58 0 62	0 58 0 60	0 55 0 63	0 60 0 65	0 80 0 85					
Oats ... 34 lbs.	0 38 0 39	0 39 0 40	0 47 0 48	0 38 0 40	0 52 0 54					
Peas ... 60 lbs.	0 72 0 75	0 72 0 75	0 80 0 85	0 76 0 77	0 65 0 74					
Flour, No. 1, Super.	6 00 6 05	6 10 6 20	5 40 5 45	5 00 5 10	4 45 4 55					
" Fancy	6 30 6 40	6 30 6 40	5 50 5 60	5 40 5 50	4 50 4 60					
" Extra	6 60 6 65	6 60 6 65	6 00 6 00	5 70 5 75	4 60 4 65					
Oatmeal ... bbl.	4 70 5 00	4 70 5 00	5 50 5 60	3 90 4 00	5 50 5 75					
Pork, Mess	14 25 15 00	14 00 14 25	17 50 18 50	25 00 26 00	26 00 27 00					
Butter	0 10 0 12	0 10 0 15	0 12 0 15	0 13 0 18	0 10 0 13					
Hides, green ... 100 bs.	9 00 9 50	9 00 9 50	6 50 7 50	6 00 7 00	5 00 6 50					

Insurance.

LONDON AND LANCASHIRE

Life Assurance Company.

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

Deposited at Ottawa, for the EXCLUSIVE BENEFIT OF CANADIAN POLICY-HOLDERS, THE SUM OF

\$100,000.

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

WILLIAM ROBERTSON,
Manager for Canada.

A. W. SMITH,
Agent for Toronto.

BEAVER AND TORONTO

Mutual Fire Insurance Company.

Office, Bank of Toronto Buildings, Wellington Street.

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

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

CLASS OF PROPERTY INSURED.

Mercantile Branch.

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

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

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

6m

The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE.....London, Ont.

A purely mutual Company, avoiding all hazardous risks

Capital 1st of January, 1871.....\$231,242 25
Cash and Cash items..... 77,289 50
In hands of Dominion Government..... 25,000 00

THIS old, well established, and reliable Company, continues to do the largest Farmers' business of any Company in Canada. For the month of June, 1871, it issued the unprecedentedly large number of 1852 Policies!! a greater number than the total yearly issue of many Companies.

Intending insurers will note:—
1st. That its rates are as low as those of any responsible Company in the Dominion, and lower than those of a great many.

2nd. That parties insuring have the choice of either the Premium note or cash systems, and that on either system the Premium stated in the Policy constitutes the whole liability of the member.

3rd. The large amount of cash on hand enables it to meet all its engagements promptly.

4th. Being purely mutual, all profits accumulate for the benefit of the members, and are not paid away to go into the pockets of stockholders, as is the case in proprietary companies.

Having in the last ten years distributed over \$400,000 in settlement of losses, and ever having been up to the mark in paying honest claims, and meeting all its engagements, the Directors look forward for a continuance of the preference already shewn in favor of this Company over all foreign offices and new local ventures.

D. C. MACDONALD, Secretary.

COADY General Agent and Inspector.

Agents' Directory.

JAMES H. PECK, Agent for Lancashire, Aetna, and Andes Fire Insurance Companies, also Sec. and Treas. Hastings Mutual Fire Insurance Co., Belleville, Ont.

D. W. COWARD & CO., Com. & Produce Merchants, Agents for the Liv. and Lon. and Globe Fire and Life, Com. Union Fire and Life, Andes Fire and Marine Ins. Co's, Ottawa

W. M. MOWAT, Sect. Co Perth Mutual F. I. Co., Ins. and Real Estate Agt, money invested on first class securities, mortgages in first-class securities for sale. Stratford, O.

DIXIE WATSON, Official Assignee, Fire, Life and Accident Ins. Agent. First-class Companies represented. Money loaned, and collections made—Goderich, Ont.

GEORGE GROVES, Official Assignee, Real Estate and Insurance Exchange—Agent, Imperial Fire Insurance Co., Commercial Union, Fire and Life, Isolated Risk, Fire Ins. Co.—St. Catharines Ont.

JOHN H. MILLER, Agent for North British and Mercantile, British America, Western, Aetna, Fire and Life, Travellers Life and Accident, &c.—Broker, Land-agent, &c.—Galt, Ont.

JAMES TROUT, Fire, Life, Insurance, Land, and General Agent; Appraiser for the Canada Permanent Building and Saving Soc., of Toronto, Meaford, Ont.

KERR & ANDERSON, Official Assignees, Brokers and Accountants. Agents for Guardian Fire Ins Co. of England. Office, cor. Church & Court sts. Toronto.

J. T. & W. PENNOCK, Fire and Life Insurance Agents and Adjusters, representing first-class Companies through the whole of the Ottawa Valley, Ottawa.

ROBERT D. VIBERT, Fire and Marine Insurance Agent; General Commission and Land Agent, Auctioneer and Broker &c. Perce, Gaspé, P. Q.

D. S. R. DICKSON, Notary Public, Commissioner, &c., Money, Land and General Insurance Agent. Offices, River street, Paris, and Roy's Buildings, Brantford

GEO. A. COX, General Agent, Canada Life, Eastern Ontario Branch. Also Agent for North British & Mercantile, Imperial, Commercial Union, Western, and Hartford Fire Insurance Co's.

C. E. L. JARVIS, Insurance and Commission Agent General Agent, Queen Insurance Co. of Liverpool and London. St. John, N.B.

ROBERT MARSHALL, Notary Public, Agent for the Montreal, British America & Quebec Marine Insurance Co.'s and for the Imperial, Aetna, and Hartford Fire Insurance Companies. St. John, N.B.

GREGORY & YOUNG, Agents for Imperial Fire Ins. Co., Commercial Union Fire and Life, Montreal Marine, and Equitable Life Ass. Soc. Hamilton.

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

JOHN GARVIN, General Agent for the Aetna Life Insurance Company of Hartford, Conn., for Western Canada. Office, Toronto street, Toronto.

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

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

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

G. W. GIRDLESTONE, Fire, Life, Marine, Accident and Stock Insurance Agent, Windsor Ontario. Very best Companies represented.

R. N. GOOCH, Agent, Life Association of Scotland, North British & Mercantile (Fire) and Montreal Ins. Comp'y (Marine), No. 32 Wellington st. east, Toronto.

JAMES FRASER, Agent, Liverpool and London and Globe and Briton Medical and General Life Association, and Sec'y Metropo'n Perm't Bldg. Soc'y, No. 5 King street West, Toronto.

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

F. B. BEDDOME, Fire, Life, Marine and Accident Ins. Agent and Adjuster, Albion Buildings, London, Ont. None but the most reliable Companies represented.

D. B. BURRITT, Ins. and Real Estate Agent; Clerk Division Court. Debts Collected; Money to Loan, and Invested, &c., &c.; Stratford, Ont.

R. & H. O'HARA, Agents for Western, Queen, Andes and Hartford Fire Ins. Co., Travelers Accident, and Canada Life Ins. Co. Bowmanville, Ont.

Insurance.

Fire and Marine Insurance.

THE BRITISH AMERICA

ASSURANCE COMPANY.

HEAD OFFICE:

Corner of Church and Court Streets,
TORONTO.

BOARD OF DIRECTION:

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

Governor: GEORGE PERCIVAL RIDOUT, Esq.

Deputy Governor:

PETER PATERSON, Esq.

Fire Inspector: E. ROBY O'BRIEN. Marine Inspector: CAPT. R. COURNEEN.

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

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

THOS. WM. BIRCHALL,
Manager.

23-1Y.

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.C., M.P.

VICE-PRESIDENT:

Lewis Moffatt, Esq., of Moffatt, Murray & Beatty.

OTHER DIRECTORS:

C. J. Campbell, Esq., of A. Cameron, Esq., Cashier,
Campbell & Cassells, Toronto, Merchants' B'k, Toronto,
W. J. MacDonell, Esq., President, Geo. Duggan, Esq., Judge of
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Bank, Toronto, York, Toronto.
A. R. McMaster, Esq., of A. A. T. Fulton, Esq., of Geo.
R. McMaster & Bro., Toronto, Michie & Co., and Fulton,
H. S. Howland, Esq., Vice- Michie & Co., Toronto.
President Bank of Com- Angus Morrison, Esq., Bar-
merce, Toronto, rister M.P., Toronto.
W. Kay, Esq., Goderich.

Manager.—Arthur Harvey, Esq. Geo. C. Hime, Esq.
Asst.-Sec'y. Fire Inspector.—Wm. Henderson, Esq. General
Agent, Marine Department.—Capt. C. G. Fortier.
Bankers.—The Canadian Bank of Commerce.

Insurances effected at reasonable rates on all description of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable rules of the Company.

ARTHUR HARVEY, Manager.

COMMERCIAL UNION

Assurance Company (Fire and Life).

CHIEF OFFICES:

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

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

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

FRED. COLE, Secretary.

39-1Y W. M. WESTMACOTT, Agent at Toronto

ROYAL

Insurance Company.

Of Liverpool and London—Fire and Life.

Subscribed Capital.....\$10,000,000

Annual Income over..... 4,000,000

Funds in hand over..... 9,500,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium.

Life Assurances granted in all the most approved forms Gentlemen of position and influence desirous of acting as Agents in unrepresented districts, should apply to the undersigned.

H. L. ROUTH,

E. F. BEDDALL,

Chief Agents for the Dominion.

TORONTO OFFICE—Royal Insurance Bldgs., Yonge St

F. H. HEWARD, Agent,

Insurance.

CANADA

Life Assurance Company.

This Institution having been

ESTABLISHED IN 1847,

Has long since surmounted all the dangers of the early years of Assurance Companies.

Its ample Capital and Funds,

And its management in the hands of persons of long experience of such business, afford

Perfect Security

to assurers. These features, as well as the Company's

MODERATE RATES,

render the Institution one whose advantages are not surpassed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

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

A. G. RAMSAY,

Manager and Secretary.

R. HILLS,

Assistant Secretary.

Agent in Toronto.—E. BRADBURNE,

BRITON

MEDICAL AND GENERAL

Life Association.

with which is united the

BRITANNIA LIFE ASSURANCE COMPANY,

Capital and Invested Funds.....£750,000 Sterling.

ANNUAL INCOME, £220,000 STG.:

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

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

OFFICE.—A. joining Bank of Toronto, Wellington St.

THOMAS R. WOOD, Agent.

JAMES B. M. CHIPMAN,

Manager for Canada, Montreal

Oct. 17—9-1yr.

PHENIX

Fire Insurance Company of London.

ESTABLISHED IN 1782.

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

GILLESPIE, MOFFATT & Co.,

General Agents for Canada,

370, St. Paul Street, Montreal.

JAMES DAVIDSON, Manager.

THE ONTARIO MUTUAL

Life Assurance Company

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

Dividends declared yearly after Policies are three years

WM. HENDRY, Manager,
Waterloo, Ont.

Insurance.

Life Association of Scotland.

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

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

CANADA—MONTREAL—St. JAMES ST.

DIRECTORS.

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

Solicitors—Messrs. RITCHIE, MORRIS & ROSE.

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

Secretary—P. WARDLAW.

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.

R. N. GOOCH, Agent.

WESTERN

Assurance Company,

INCORPORATED 1851.

CAPITAL.....\$400,000.

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO.

HON. JOHN McMURRICH, President.
CHARLES MAGRATH, Vice-President.

DIRECTORS.

JAMES MICHIE, Esq. NOAH BARNHART, Esq.
JOHN FISKEN, Esq. ROBERT BEATTY, Esq.
A. M. SMITH, Esq. WM. GOODERHAM, Jr., Esq.
JAMES G. HARPER, Esq.
B. HALDAN, Managing Director.
FREDK G. C. LOVELACE, Secretary.
WM. BLIGHT, Fire Inspector.
CAPT. J. T. DOUGLAS, Marine Inspector.
JAMES PRINGLE, General Agent.

INSURANCES effected at the lowest current rates on buildings, Merchandise, and other property, against loss or damage by fire.

On Hull, Cargo, and Freight against the perils of Inland Navigation.

On Cargo Risks with the Maritime Provinces by sail or steam.

On Cargoes by steamers to and from British Ports.

Imperial

Fire Insurance Company of London.

No. 1 OLD BROAD STREET, AND No. 16 PALL MALL.

ESTABLISHED 1803.

Canada General Agency.—

RINTOUL BROS.,

24 St. Sacramento Street, Montreal.

JAMES E. SMITH, Agent,

Toronto, 3 Manning's Block, Front Street.

The Victoria

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

BUSINESS STRICTLY MUTUAL.

GEO. H. MILLS, President.

W. D. BOOKER, Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO

Aug. 15-1yr

The Ontario

Mutual Fire Insurance Company.

HEAD OFFICE.....LONDON, ONT.

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

Applications for Insurance made through any of the Agents.

S. McBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer.

Insurance.

North British and Mercantile

Insurance Company.

ESTABLISHED 1809.

CAPITAL.....£2,000,000 Stg.
INVESTED FUNDS.....2,838,118 18s. 8d. Stg.

The £6 5s. paid shares of this Company are now quoted on the London Stock Exchange at £28 10s. Stg.

Fire and Life Insurances effected on the most favorable terms.

Toronto Branch.

Local Offices, Nos. 4 and 6 Wellington Street.

FIRE DEPARTMENT.....R. N. GOOCH, Agent.

LIFE DEPARTMENT.....K. J. DALLAS,
Molson's Bank.

General Agents for Canada—

MACDOUGALL & DAVIDSON.

Liverpool and London and Globe

Insurance Company.

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

DIRECTORS IN CANADA.

T. B. ANDERSON, Esq., Chairman,
HENRY STARNES, Esq., Deputy Chairman, (President Metropolitan Bank).

E. H. KING, Esq., (President Bank of Montreal.)

WM. CHAPMAN, (Commissioner Trust & Loan Com-

pany.)
THOS. CRAMP, Esq., Merchant:

LOSSES PAID IN COURSE OF THIRTY-FIVE Years exceed FORTY MILLIONS OF DOLLARS.

Claims by CHICAGO FIRE, estimated at nearly \$3,000,000, are being liquidated as fast as adjusted WITHOUT DEDUCTION.

Security, prompt payment and liberality in adjustment of its losses are the prominent features of this wealthy Company.

FIRE AND LIFE POLICIES issued with very liberal conditions

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

THOMAS BRIGGS, Agent, Kingston.

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

GEORGE J. PYKE, Inspector of Agencies, Life Branch.

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

G. F. C. SMITH,

Chief Agent for the Dominion,
Montreal.

Reliance

Mutual Life Assurance Society,

Established 1840.

Head Office for the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

DIRECTORS—Walter, Shanly, Esq., M.P.; Duncan Mac-

Donald, Esq.; Major T. E. Campbell, C.B., the Hon. J.

Hamilton, F. W. Tho mas, Esq., Cashier Molson's Bank.

Net Assets, as at 31st Dec, 1870.....\$1,400,145 06

Net Liabilities, do. do.1,208,623 00

Surplus.....\$101,520 00

JAS. GRANT, Resident Secretary.

Agent—WM. JEFFERY, Esq., Broker.

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J. M. TROUT,

Business Manager.