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THE MONETARY TIMES AND TRADE REVIEW. -INSURANCE CHRONICLE-

VOL. VI—NO. 21.

TORONTO, ONT., FRIDAY, NOVEMBER 22, 1872.

SUBSCRIPTION
\$2 a Year.

The Leading Wholesale Trade of Toronto

JOHN MACDONALD and CO.

The Time to Assort Stocks,
NOVEMBER,
THE PLACE
21 & 23 WELLINGTON ST.
JNO. MACDONALD & CO.
21 and 23 WELLINGTON ST. } TORONTO.
28 and 30 FRONT STREET, }
3 YORK STREET, MANCHESTER, ENGLAND.
Toronto, Nov. 21, 1872.

The Leading Wholesale Trade of Toronto.

1872. Fall. 1872.

ON MONDAY THE 16TH INSTANT,

A. R. McMASTER
and BROTHER,
Will have opened out a complete assortment of their
AUTUMN IMPORTATIONS.
When they will be glad to see their customers and
friends at
Nos. 4 to 12 FRONT STREET WEST,
TORONTO.
Toronto, September 1872. 32-ly

The Leading Wholesale Trade of Toronto.

GORDON MACKAY and CO.

Have now on exhibition the Largest
and most
MAGNIFICENT STOCK
OF
HOME AND FOREIGN
AUTUMN GOODS!
They ever offered to the Trade.
Special Terms made to Package Buyers.
TERMS LIBERAL AS USUAL.
Toronto, Sept. 18, 1872. 32-ly

The Leading Wholesale Trade of Hamilton.

THOS. C. KERR and Co.,
Importers and Wholesale Dealers in STAPLE
AND FANCY
DRY GOODS,
HAMILTON,
Are now opening their
FALL IMPORTATIONS,
And on the 20th inst. will be prepared to show complete
assortments. Full stock of
CANADIAN MANUFACTURES.
Hamilton, 14th August, 1872.

SMITH & KEIGHLEY,
IMPORTERS.
12 and 14 Wellington Street, Toronto,
Have now in Stock
3000 PACKAGES FRESH TEAS.
250 Hds. SCOTCH REFINED SUGARS.
500 BARRELS GOLDEN SYRUPS.
1000 PACKAGES TOBACCO.
250 BAGS COFFEES.
2000 HALF BARRELS SALMON TROUT
1000 do. WHITE FISH.
4000 BOXES SCALED HERRINGS.
2000 BOXES NEW LAYER RAISINS.
500 CASES ASSORTED PICKLES.
300 KEGS BI-CARB SODA.
100 CASKS SAL SODA.
Which they are offering low to cash and prompt paying
Customers.
A. M. SMITH. W. W. KEIGHLEY.
Toronto, 1872.

SAMSON,
KENNEDY,
and GEMMEL.
YOU CAN FIND A LARGE ASSORTMENT OF
NUBIAS,
ENGLISH AND CANADIAN,
Also
MISSSES & WOMEN'S WOOL HOODS
And Men's
SCARFS AND WRAPPERS,
AT
SAMSON, KENNEDY & GEMMEL.
Corner of Scott and Colborne Sts.
TORONTO.
November 7, 1872.

The Leading Wholesale Trade of Toronto.

**BOOTS SHOES AND RUBBERS
WHOLESALE.**

CHILDS & COMPANY.

Invite attention to their

FALL SAMPLES

Of Boots, Shoes & Rubber Goods

which have been selected with great care, and comprise leading lines in Toronto, Montreal, and American manufactures.

CHILDS & COMPANY,

51 YONGE STREET, TORONTO.

NEW FRUITS! NEW FRUITS!

First Arrival of the Season.

The undersigned have just received, and will sell on the most favorable terms,

2,000 boxes Halves and Quarters Layer Muscatelle Raisins,
500 boxes Mr. Raisins.
400 kegs Seedless Raisins.
300 half boxes 12 lb. Malaga Figs.
100 kegs Malaga Grapes.
100 boxes Lemons.

Also, a large and complete assortment of the finest 1 and 2 Crown Layer Raisins, blue and black; Basket Raisins, &c. &c.

THOMAS GRIFFITH & CO.,

37 & 39 Front Street.

TORONTO

REMOVAL

OF

Wholesale Boot & Shoe Warehouse.

We beg to notify our customers and the trade generally that we have this day removed into our

NEW PREMISES,

No. 15 FRONT ST. WEST,

IN THE

PHENIX BLOCK,

(Formerly the Iron Block.)

Our Fall Stock is now complete, and we trust to have a call from our friends when in town.

WALKER, EVANS & Co.,

No. 15 FRONT ST. WEST.

SAMUEL STERN,

IMPORTER AND

WHOLESALE DEALER IN FANCY GOODS,

Jewelry, Electro-plated Ware, Cutlery, Stationery, Smoking Articles, Druggists' Sundries, Looking-Glass Plates, &c.,

No. 14 Wellington Street West,

TORONTO, ONT.

L. Coffee & Co.,

PRODUCE & COMMISSION MERCHANTS.

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

Advances made on consignments of Produce

THE MERCANTILE AGENCY,

FOR THE

PROMOTION AND PROTECTION OF TRADE.

Established in 1845.

DUN, WIMAN & CO.:

Montreal, Toronto, Halifax, and St. John, N.B.

REFERENCE BOOK, containing Names and ratings of Business Men in the Dominion, published quarterly.

24-17

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.

Parson Bros.,

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

Leading Trade of the Maritime Provinces.

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.

COTTON YARN.

WHITE AND COLOURED

Beam Warps for Woollen Mills.

Warranted of best quality, full length, and correctly numbered. Manufactured by

WM. PARKS & SON.,

New Brunswick Cotton Mills,
St. John, N. B.

Joseph S. Belcher,

Late Geo. H. Starr & Co.)

Commission and West India Merchant,

HALIFAX, N. S.

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

CONSIGNMENTS SOLICITED.

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

J. F. Lawton,

Manufacturer of every description of

PATENT GROUND

WARRANTED CAST STEEL SAWS.

ST JOHN, N.B.

For Price List and Terms send address.

Hall & Fairweather,

COMMISSION MERCHANTS

AND

DEALERS IN FLOUR.

ST. JOHN, NEW BRUNSWICK.

The Leading Wholesale Trade of Hamilton.

**FALL IMPORTATIONS
OF
DRY GOODS.**

John I. Mackenzie & Co.,

Have received the bulk of their Autumn supplies of

BRITISH AND CANADIAN GOODS,

And from this day forward they will be prepared to serve the trade with new and choice goods at a liberal discount for cash—short time or prompt payment at maturity.

John I. Mackenzie & Co.

20th August, 1872.

DAVID McLELLAN & CO.,

MANUFACTURERS AND IMPORTERS OF

**GENTS' FURNISHINGS, PAPER GOODS,
TAILORS' TRIMMINGS, CORSETS.**

53 King Street West,

HAMILTON, ONTARIO.

**Thomson, Birkett and Bell,
HAMILTON.**

FULL STOCK OF

**DUNDAS DOMESTICS, YARN,
AND BAGS,**

At Reduced Price List of 6th August.

ONTARIO STEAM BISCUIT

AND

Confectionery Works,

Nos. 67, 69 and 71 KING STREET EAST.

Biscuits & Candies Wholesale.

Manufacturer—I. C. CHILMAN,

HAMILTON, Ont.

WINANS, BUTLER & CO.,

COMMISSION MERCHANTS,

DEALERS IN

WOOL, GRAIN AND FLOUR.

Division Street, COBOURG.

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. 31Dec72

BARSS, TUPPER & CO.,

Wholesale dealers in

SEAL, COD AND LARD OIL,
Dry Cod, Herring, Mackerel and Salmon
Molasses, Sugars, and West India produce.

Stocks constantly on hand.
359 Commissioners Street, Montreal.

S. H. MAY & CO.,

Importers and dealers in

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

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

John C. McLaren,

Manufacturer of

ENGLISH LEATHER BELTING,
FIRE ENGINE HOSE, &c.

Opposite VICTORIA SQ., 12 Bonaventure Street,
MONTREAL.

CANADA MARBLE WORKS.

R. FORSYTH, PROPRIETOR.

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

Marble, Slate Mantles, Grates, etc.

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,	Garden Vases,
Pig Lead,	Flue Covers,	Chimney Tops
Dry Red Lead,	FIRE BRICKS,	Fountains,
Dry White do,	RAIN PIPES,	RAIN PIPES,
PATENT ENCAUSTIC PAVING TILES, &c.		

MANUFACTURERS OF

Sofa, Chair and Bed Springs.
A large stock always on hand.

The Leading Wholesale Trade of Montreal.

W. R. ROSS & CO.,
GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,
Merchants Exchange, No. 11 St. Sacrament St.
MONTREAL.

H. L. ROBINSON & CO.

IMPORTERS OF TEAS,

No. 152 MCGILL STREET,
OPPOSITE ALBION HOTEL,
MONTREAL.

JOHN McARTHUR and SON,

Importers and Wholesale Dealers in

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

18 LEMOINE STREET.

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.

31Dec72

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

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 Leading Wholesale Trade of Montreal.

FALL, 1872.

GREENE & SONS

MONTREAL,

MANUFACTURERS & DEALERS IN

Ladies' Furs, Gent's Furs,
Felt Hats, Silk Hats,
Cloth Caps, Scotch Caps,
Buffalo Robes, Fancy Robes
Buck Gloves & Mitts,
Kid Gloves & Mitts,
MOOSE MITTS, MOCCASINS, SNOW SHOES

&c., &c., &c.

Our Stock is complete in all of above lines. Careful attention given the execution of orders. Inspection solicited. Letter orders promptly attended to.

FACTORIES:

FUR GOODS—525 St PAUL STREET.

FELT HATS—114 QUEBEN STREET.

SILK HATS—521 1/2 ST. PAUL ST.

STRAW GOODS—524 ST. PAUL STREET.

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

GREENE & SONS.

FALL 1872.

T. JAMES CLAXTON & Co.,

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

OUR STOCK WILL BE

COMPLETE IN EVERY DEPARTMENT

By THURSDAY, the 15th AUGUST.

August 13th, 1872.

Mercantile Summary.

A LINE of steamers has been established between the Island of Demarara and New York calling at St. Thomas and Barbadoes.

MR. JOHN FENN, of Toronto, lately shoemaker, aspired to the business of grocer, but has signally failed as usual in such cases. His few creditors have now to regret his hasty departure to parts unknown.

ABOUT 150,000 sides of sole leather were burned in Boston and upper leather in proportion. India rubber goods to the amount of \$1,000,000 were also destroyed. This has caused a considerable advance in upper leather, sole has been less affected; woollen-lined rubber goods are in limited supply and will advance.

A CIRCULAR has been issued to members of the Toronto Board of Trade by the President, Mr. A. R. McMaster, which we hope will receive their serious consideration. They evidently need a stirring up. Several most important subjects are suggested as being of immediate importance demanding the attention of the mercantile community. These are the Tariff on Imports; the Stamp Act; the Insolvency Laws; Railway Extensions; the Toronto

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,

Have a large stock of

KNITTED WOOLLEN GOODS.

- Nubia's Scarfs and Sashes,
- Hoods and Hats,
- Mitts, Cuffs, and Infantees,
- Shawls and Cross-overs,
- Jackets and Polkas,
- Men's Cardigans,
- Shirts and Drawers.

GRAY, RENNIE & CO.

Harbor, and the Municipal Representation. Our merchants, should be ready with intelligent, decided and clearly expressed opinions on several, if not all, of these subjects embodying the same in resolutions or petitions as the case might require—opinions given as merchants and irrespective of their political bearing. Such expressions always exercise a certain amount of influence in shaping legislation, and directing it in harmony with the material interests of the country. In the absence of any action by mercantile bodies, these great questions are generally dealt with solely from a political stand-point, and often in a manner most prejudicial to trade and commerce. We hope the merchants of Toronto will remember that their interests are not always best served by plodding at the desk from day to day, or being wholly absorbed in the details of their own business, to the entire neglect of matters of general interest, affecting the general good.

THE FAILURE of Rial Canfield, general store and lumber dealer of Jarvis, Ont., has created some surprise, he having been regarded as one of the substantial men of that locality. At a meeting of creditors we believe, Mr. Canfield stated his liabilities at something over \$70,000 with assets of about one-third that amount. As the estate seems to be somewhat "mixed," the creditors appointed Mr. J. J. Mason of Hamilton to investigate his affairs.

It is announced that Messrs. James Austin & Co., merchants of Montreal, have suspended; and it is rumored that their estate will show a considerable deficiency. As far as we can learn the concern had the confidence of a good many houses and seem to have given no premonitory indications of their final collapse.

The Leading Wholesale Trade in Toronto.

JOHN MACNAB & CO.,

IMPORTERS OF

SHELF AND 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

TEAS.

The Subscribers are now receiving ex "Thames" from London,

800 HALF CHESTS AND CATTIES

CHOICE NEW SEASON'S

CONGOUS AND ASSAMS,

Also in stock and to arrive,

1250 HLF. CHESTS & CATTIES Y. HYSON,

375 PKGS. SOUCHONGS & CONGOUS,

150 " JAPANS & PEKOES.

Which will be offered to the Trade at low prices and on favorable terms.

P. G. CLOSE & Co.,

59, 61 & 63 FRONT ST., TORONTO.

MESSRS. R. S. T. DAVIDSON & Co. of London, in the retail dry goods trade assigned last week. We have been unable to ascertain the exact amount of liabilities but believe they will be nearer \$25,000 than \$20,000, more than half of this amount being, we understand, due to one establishment in Montreal.

A BROKER of St. Catherines, Mr. J. Ambrose Goodman, who has been for many years employed in various banks and commenced in St. Catherines the above business in 1869, left that town suddenly on the 9th inst. for parts unknown. There are stated to be some circumstances connected with his departure which, if as represented, render him eligible for a place in the penitentiary, notwithstanding for many years his character was above reproach.

THE FINANCIAL pressure in New Brunswick and the Maritime Provinces seems to have been felt with special severity by the traders of St. John, N.B. Since we announced the suspension of Messrs. Cudlip & Snider, we learn that Captain W. M. B. Firth, ship-chandler of the same city, has also suspended; and H. R. Ranney, insurance agent, has been compelled to take the same step. Messrs. Cudlip & Snider have been for many years one of the prominent business firms of St. John, the senior member having represented the city in the local Parliament, for some time since Confederation, where he took a foremost place among the anti-unionist party in the Province. They were principally engaged in handling cargoes of timber for European houses on commission. They also had agencies for many of the principal wine and spirit houses on the continent of Europe. Their liabilities are stated at about \$130,000 and assets believed to be not much more than half that amount.

The Leading Wholesale Trade of Toronto.

1872. FALL. 1872.

THOMAS WALLS & Co.,

38 YONGE STREET,

ARE NOW FULL

IN

Every Department.

TERMS LIBERAL

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 just the kinds required by our largely increasing TRADE. We have only to say that all dealers in Boots and Shoes requiring goods to suit the wants of this Province, will do well to send their orders to, or call on

CHILDS & HAMILTON.

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

Mr. Ranney is well known in Ontario and represents some of our local fire insurance companies. Some years ago he organized a company of underwriters known as the St. John Lloyds, and has since acted as its agent.

IT IS A pity that the pork corner engineered by Wm. Young & Co. of Chicago is likely to prove a success, in a measure at least. To attempt to control so important an article of trade, involving such large amounts of money, is a daring venture; but it appears that the conspirators have laid their plans well, and are steadily gathering in the profits. In June last operations were commenced by buying up simultaneously all that could be obtained in the different markets of the United States at or above current rates, which were then \$12 to \$12.25. Many of the sellers thinking they had done well sold "short" to a large extent, expecting to buy to fill their contracts. So well was the "corner" managed, however, that in most cases this was found to be impossible, and the only alternative was to settle up with Young & Co. on the best terms obtainable. It usually cost \$2.50 to \$3.50 per barrel to get matters arranged. Ever since June the firm named have bought all the pork that offered at the steadily advancing prices fixed by themselves, and of course filled the demand from consumers at their own rates. The present position is that Young & Co. hold all the pork in the Chicago market, some 90,000 barrels, and doubtless nearly all that remains of last year's crop. An effect is that while the stock in New York on the 15th inst. was but 19,000 barrels, against 47,000 brls. last year; Chicago has 90,000 to 95,000 brls. against about 14,000 brls. last year. The next six weeks will

The Leading Wholesale Trade of Toronto.

NO. 9 FRONT STREET WEST.

DOBBIE & CARRIE

Keep their

STOCK CONSTANTLY ASSORTED

By fresh arrivals of

EUROPEAN,

American and Home Productions.

Orders by mail promptly and carefully filled.

DOBBIE & CARRIE,

Importers of

British and Foreign Dry Goods.

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.

decide the fate of the "corner," and close it one way or another. As the contracts cannot be filled according to the rules of the trade with new crop pork, and as there are over 40,000 brls. yet to deliver to Young & Co., they seem to have the game pretty well in their own hands. Another effect is that packers are afraid to take hold of the new crop at current rates, in anticipation of the fall in prices which is considered pretty certain to occur when the "corner" is disposed of. The trade is therefore stagnant with the largest crop of hogs ever grown in the United States, being somewhere between five and six million head, to come forward.

OIL MATTERS IN PETROLIA.

(From our own Correspondent.)

PETROLIA, Nov. 18, 1872.

Oil matters not quite so brisk, owing to the small production of crude. All the large wells are to a certain extent reduced, and the production last week would not be over 7,500 to 8,000 brls. The export firms will have to reduce their capacity or fresh wells will have to be struck, hitherto they have had a chance at tanked oil, but when that gets used up the production will no more than supply half their wants. Messrs. Williams & Cochrane of Petrolia have now 2 large stills running and a third nearly up. Capacity of the three above about 1,400 brls.

Messrs. Parson Carton Oil Company have also two stills here at work.

Crude, \$1.82 to 2 per brl, the latter figure rulling.

Shipments from July 1st to Nov. 8th:—Crude 145,071 brls; refined 2,070 do; distillate 23,387 do. This week the shipments were:—Crude 11,234 brls; refined 426 do; distillate 1,260 do. Prices of refined about the same.

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,
17r.

JAS. COOPER.

J. C. SMITH.

Leading Wholesale Trade of Ottawa.

MAGEE & RUSSELL,

IMPORTERS OF

DRY GOODS,

OTTAWA,

Are now receiving their AUTUMN STOCK

Assortment will be complete early in August.

Ottawa, July 22nd, 1872.

PAINTED BOATS.

The following readable and truthful painting of the financial situation in the United States is from the Chicago Journal of Commerce:—We esteem nothing in this age but success. So are all things measured. Men reason themselves into confidence, and drift because the boat seems steadier than ever, not knowing, or, if they do know, not heeding, that the boat has a false bottom and may leak badly and suddenly sink. They neither heed the distance nor the peril. "She may float safely to harbor." Other and more experienced navigators, who know the danger, are alarmed. They are theorists. They have a policy about repairing and strengthening the boat. The men who built the boat say that she was a mere expedient, constructed for a special occasion, and not fitted to cross the ocean. They answer,—“She floats! We are having a jolly time. If we happen to land our goods, what matter about the rest?”

Men who, in 1861, did not understand that paper could be made a legal tender, under the clause authorizing Congress "to coin money and declare the value thereof"—i. e., the value of coined money—failed. Therefore they were not successful men, and were not deemed able men. After a long debate, in which many of all parties denounced the scheme, the legal tender act was passed. Many men who had navigated successfully through all the financial storms of thirty years, had failed under their convictions. The new vessel was a novelty, and they did not trust it, and their failure was perpetual. Other and shrewder men ventured with the rest, and more adventurous spirits found the cockle shell exactly to their taste. They delighted to float in a painted boat upon a painted sea. They knew that the boat was simply an expedient of war. If the war had ended in one year, or two years, the boat would have been laid aside, and the old vessel substituted; but four years of war made all things a painted sea, and all boats of painted paper. The constructor of the boat declared that it was a war expedient. All safe

THE REASON WHY

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business men who had not succumbed had prepared their accounts for a settlement at the end of the war. Business had been mostly cash, and could have been adjusted to new values on a coin basis, and nothing would have been lost. The pilot, Mr. McCullough, commenced to destroy the painted boat; when a new class of men was found in the business community. On their appeal the destruction of the painted boat was "suspended"; our business with all the rest of the world must be done in an old-fashioned staunch vessel; but with ourselves, on our own painted sea, it was as delightful as ever to sail in painted boats.

It was the very poetry of finance! We could jostle them so lightly against, and they would bound off so buoyantly from, the stauncher vessels; and then we bobbed over the waves so gaily! If one was lost, we easily painted another: paper was plenty! Let the old ships go to foreign ports, where they prize them. Everything grows larger when we sail in painted boats. Estates are counted in millions; assets of insurance companies are spread in gilded letters quite across a newspaper or a signboard; little things are of no account! Who would go back to counting coin pennies?

We pay double for everything. Who cares? Are we not sailing in a painted boat? The cost of transportation is increased. Why should the farmer complain while he can look upon the grand array of painted boats? His produce is measured by the standard of the old vessel which trades with Europe, but he has a painted boat at home which is exchangeable at par for other painted boats. A disaster like the Chicago fire comes; but it is all insured—in painted boats; half of them are wrecked—but we can paint more of them!

Our pilot, Boutwell, has a 44,000,000 fleet ready to launch, if necessary; and we can bob around on the waves to our hearts' content, and knock our little buoyant vessels against each other, and feel so jolly and so rich; and then we can trade our little painted scallops, which yield no profit, for larger scallops which pay an interest, and make them mutually interchangeable on a definite standard; and so we will sing, Sail on, thou painted boat, until we all reach the crest of the highest wave—or in some great storm when we are fully insured—we are all capsized, and then take our chances, each for himself, of being picked up and saved by one of the old-fashioned craft.

—The Kingston & Pembroke Railway is progressing satisfactorily, the contractors having reached Verona a distance of 20 miles from Kingston.

1872. SEPTEMBER. 1872.

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THE MONETARY TIMES, AND TRADE REVIEW.

TORONTO, CAN. FRIDAY, NOV. 22, 1872.

THE SAN JUAN BOUNDRY.

If the decision of the Emperor of Germany in the San Juan boundary arbitration was disappointing to Canada, the discussion that has arisen out of it was commenced by the *Times* telling the Dominion, in no gingerly terms, to set up on its account. In the rattle of replies and replications, the merits of the arbitrator's award are in danger of being lost sight of. But before we get absorbed with the collateral question, it will be well to look at the subject matter out of which it arose. It is universally conceded that in all questions of boundary the Americans get the better of us. This is not difficult to account for. An entirely new tone has been imported into the discussion of these questions, since the American colonies won their independence. When France and England were contending for supremacy in North America, England would not yield an inch of what she considered her just claims. Since the exhaustive discussion of the disputed boundaries of Acadia or Nova Scotia, by the French and English Commissaries, before the Seven Years' War, which determined the long contested

supremacy, no such spirit of resolute firmness has been shown by the English. For five long years, the English commissaries accumulated every fact and exhausted every argument applicable to the case. The sword finally cut the knot of the difficulty, and gave not only what she had contended for in Nova Scotia, but also the whole of Canada to England. When the pressure of French aggression was removed, the English were free to quarrel among themselves, and England's colonial empire in America was broken in pieces: all that remained to her being the recent acquisition from the French. When she had given up an empire, England deemed it matter of indifference whether the boundaries of her remaining possessions were contracted or expanded by a few miles on one side or the other. Against this indifference the United States opposed the ruling passion for territorial expansion, manifested besides in the annexation of Texas, the Mexican War, the purchase of Alaska, the numerous attempts to get possession of Cuba, the nibbling at St. Thomas, and the desire to absorb all the northern part of the continent.

Canada, which is really interested in these boundary questions, has not the settling of them; and she wastes in faction fights the time that might profitably be given to their consideration. Nothing could more clearly show the utter indifference with which such questions are approached than the fact that when the English surveying party now in this country left England, the Imperial Government was ignorant of the fact that the portion of the international line from the mouth of Pidgeon River to Rainy Lake had still to be run, the survey made under the Treaty of Ghent having been set aside by the Ashburton Treaty. It was only, we have reason to believe, by Mr. Lindsey, of this city, calling attention to the circumstance, that the fact became officially known. On investigation, it turned out that the English and American Commissioners, under the Treaty of Ghent, disagreed and made a separate report, which led to a readjustment of the question by the Ashburton Treaty. When on our side this ignorance prevailed, the Americans have been making private surveys of this section of the international line, and are chuckling in advance about the advantages they intend to obtain; notably in securing by anticipation an island rich in coveted minerals.

It is rumored that something of the kind helped to make the San Juan decision go the way it went. The Americans are said to have obtained surveys of the two channels to which the choice of the arbitrator was

very improperly confined by the Treaty of Washington, and to have presented them in evidence; and as there was no rebutting evidence, though there might and ought to have been, the case went against us. If England was not indifferent, she did not feel the same interest that would have moved her if Jersey or Gurnsey had been in dispute instead of San Juan. The latter island is valuable only from its position in commanding the Strait of Rosario, and we must now resort to artificial contrivances to make the navigation of that Strait of as little consequence as possible. We can only hope measurably to succeed; and that at a very serious outlay.

Canada can no longer absolve herself from blame in questions of this kind. Our patriotism ought to prompt us to take as much interest in them as Americans take. If the same trouble was not taken on the English as on the American side, a large share of the blame may be taken to themselves by Canadians. It was within our power to have got up evidence to rebut that offered by the Americans; it may not have been our business, strictly speaking; but we could have made it our privilege. We have got the Imperial Government virtually to give the Dominion a representation on the International Boundary Survey; but the folly of the selection will utterly nullify the privilege, and we shall be quite as bad off as if we had not offered any one to the nomination of the Imperial Government. Hereafter, it will be the fault of Canada if she does not use every exertion to secure justice in all international questions in which she may be interested.

THE FLOUR AND GRAIN TRADE OF GREAT BRITAIN.

The quantity of breadstuffs annually consumed in Great Britain has become very large, and as the mother country is largely dependent upon other nations for its food supply, this question is always one of the highest importance. A bad harvest at home, or a bad one either in eastern Europe or western America, is sure to raise the price of bread to the toiling millions of Great Britain, and that is a trial which comes home to every dwelling of the poor. Situated as Canada is, as one of the grain producing countries of the world, it is of interest to us, as it always is to our fellow-countrymen at home, to see whence the flour and grain supply of the mother country is obtained, and whether its tendency is to diminish, increase, or change into new channels.

The quantity of breadstuffs and other cereals produced by Great Britain itself is large.

The acreage annually under crop ranges high, and from the superior system of husbandry followed, the yield probably surpasses that of any other country. The land under grain crop during last year was as follows:

Wheat	acres..	3,831,054
Barley.....		2,616,965
Oats.....		4,362,139
Rye.....		81,222
Beans and Peas.....		941,863

Total 11,833,243

This was an increase of 78,000 acres over 1870, but we regret to say that, taking the principal article, which is wheat, the total yield appear for several years past to have declined. It is calculated by a reliable authority, that the total yield of wheat was in 1868, sixteen and a half millions of quarters, in 1869, twelve millions, in 1870, thirteen, and last year, only nine and a half millions. The harvest was admittedly deficient last year, the yield per acre not being over 22 bushels, whilst 30 bushels is the general average; but all the three years subsequent to 1868, show such a falling off, that we may conclude that the British Isles have nearly, if not quite reached the maximum. The population, however, continues to increase, and therefore as the years roll on, Great Britain must become more and more dependent upon other nations for the food necessary to feed its people.

The three greatest grain-producing countries in the world are the United States, Russia and France. Production in the latter country has been disturbed of late years, but in 1869, it is estimated that it raised about 250,000,000 of bushels. France, however, requires all her wheat for her own consumption, and, therefore, the principal supply of the British people is drawn from Russia and the United States. This will be observed by the following table, which shows the total quantity of wheat imported into the mother country during last year:—

Country.	Cwts Wheat	Differences.
United States.....	13,405,057	Inc. 8.35 p. c.
B. N. A. Provinces..	3,279,264	" 15.33 "
Germany.....	3,049,031	Dec. 8.39 "
Denmark.....	130,370	" 60.24 "
France.....	134,841	" 46.84 "
Russia.....	15,629,435	Inc. 52.19 "
Austria.....	239,147	" 295.46 "
Turkey, Wallachia, &c	1,418,886	" 190.72 "
Egypt.....	884,396	" 743.42 "
Chili.....	549,529	Dec. 8.27 "
Other Countries.....	687,690	Inc. 189.24 "
Total.....	39,407,646	Inc. 27.52 p. c.

Besides the above quantity of wheat, there were also imported during the same year 3,984,638 cwts. of flour and wheat

meal. The principal sources of this supply were the United States, 1,794,805 cwts., Germany 967,892 cwts., and Canada 403,189 cwts. Compared with the importations of 1870, there was a falling off of 17.07 per in flour and wheat meal.

One of the most noticeable facts shown by the above statistics, is the position taken by Russia as a producer of breadstuffs. The United States had last year to relinquish the first place which it has held so long, and judging from recent returns, Russia will make strong efforts to retain its supremacy. The rapid manner in which its wheat production has increased, may be known from the fact that its exports to Great Britain in 1869 were 9,158,331 cwts., in 1870 they rose to 10,269,198, and last year they went up to 15,629,435 cwts. This is a rapid increase, and with proper cultivation of its large wheat-producing area, there is every reason to expect that the annual yield of Russian wheat will continue to augment. This is a hopeful circumstance for the people of Great Britain. It makes them more certain of obtaining a sufficient supply of breadstuffs at fair prices, and with two great sources of supply, one in the east and the other in the west, they are never likely to be seriously pinched for a supply of the staff of life.

The shipments of wheat and flour from the Dominion to Great Britain have we are glad to observe, been considerable during the past three years. The largest exports we ever made in any one year were in 1862, when the quantity (including flour) was 9,554,903 bushels. We had one good harvest the year before, and one the year after 1862, but after that time, our exports of breadstuffs to the mother country ran down below one million bushels, and remained at from that to one million and a half for several years. In 1869, they rose suddenly to 6,340,153 bushels and have continued about six millions and a half ever since. Last year we sent 8.52 per cent of the total quantity purchased by Great Britain, and our neighbors across the lines sent 35.25 per cent.

The quantity of the coarser grains annually purchased by Great Britain from foreign nations, is also very large. In order that the full volume of her trade in this department, may be clearly understood we annex the returns of her importations for 1870 and 1871 respectively:—

Article.	1870-cwts.	1871-cwts.
Barley.....	7,217,327	8,589,059
Oats.....	10,830,630	11,007,106
Peas.....	1,799,354	1,021,950
Beans.....	1,505,798	2,975,651
Indian Corn.....	16,756,783	16,832,499

Although the demand for breadstuffs by the British Isles is exceedingly great and con-

stantly increasing, there is no cause to be alarmed in regard to a failure of supply. The production of wheat, both in Europe and America, is steadily increasing, and is capable still of immense expansion. There are millions of uncultivated acres of land held adapted for wheat-growing, both in the United States and Russia, not to speak of the Australian colonies, or our own magnificent wheat region in the North-West Territories. The acres under wheat in Australia and New Zealand are calculated to be not more than 1,240,000, which produce about 17,000,000 bushels. This is a moderate quantity for such an immense territory, and as population increases, there will doubtless be a great advance in their production not only of wheat but of grains of all kinds.

LONDON AND CANADIAN LOAN AND AGENCY COMPANY.—Loaning money on the security of stocks and shares is a class of business which is assuming considerable proportions, and is likely to increase very much in the near future. The great extension of bank capital, the new societies and companies of various classes which were floated so readily during a period of monetary ease, have absorbed a good share of the funds which should have been reserved by many traders to meet the exigencies of their business. They were able to spare these funds conveniently because the banks were ready and anxious to extend them accommodation at low rates. Now, however, matters are a little different. The banks are very much more conservative; instead of looking ahead to see how they can get their funds out, they are on the alert to keep their position as strong as possible—to place their money in good hands at full rates of interest. The curtailment of borrowing facilities at the banks compels many to resort to borrowing on their stocks. One of the chief objects aimed at in the organization of the above Company is to lend on stocks, and the circumstances are therefore peculiarly favorable for this class of business. A good deal of pressure was brought to bear upon the building societies during the late money pressure to lend on stock collaterals, and we believe some of them fell a victim to the snare, being induced to exceed the powers conferred upon them by the statute, from the temptation of the high rates offered. This is dangerous business, and may prove not so profitable as expected, should some of the debts so incurred be repudiated. The London and Canadian Loan Society is organized on a comprehensive basis, both as to the extent of capital and the variety of its business.

How far British capital can be induced to seek investment in Canada through the agency of such a Society is uncertain; this department of their proposed operations must be somewhat experimental. The same thing has been tried before and failed, but perhaps not under such favorable auspices. An influential Board has been secured, but too widely scattered to be very workable; perhaps many of these names are intended to be merely honorary, if so, the fact ought to be stated. There is the advantage of a practical President, who has been eminently successful, not only as a politician, but as a business man, and who will actively and shrewdly supervise the affairs of the Company. We have good hopes that, taken altogether, the undertaking will prove useful and profitable to the shareholders, and, in a measure, also to the public.

FAILURES.—We notice in our commercial summary this week several failures, involving losses to the wholesale trade of a large amount in the aggregate. Notwithstanding the unpleasant nature of these unfortunate occurrences, it is probably better, since they were to take place, that they were brought to an issue at this particular time, rather than that they should have been deferred to the spring. Should the bank rates ruling in England be maintained at or about present figures, the effect on our money market must be felt even more than now. The opinion is generally expressed that the early spring months, when payments for fall stocks mature, will witness a more severe strain on the market than was experienced in September last. It is easy to perceive that stocks of insolvent estates which may have to be forced on the market at such a period, both from the condition of the money market and the season of the year, will bear a largely depreciated value as compared with what might be realized for them now. And the wholesale trade would act wisely if, on the first indication of a fatal weakness, they would make an immediate and thorough investigation of their debtor's affairs. By this means they will get rid of dangerous and troublesome matters at a time when they can be best attended to, more will be realized than by allowing their estates to fritter away; it is far better that they should be sold while there is something to be got, than to wait till each creditor is allotted his share of what may be left. This action would also tend to the public advantage by eliminating from the trade an element which would prove most dangerous in a time of general depression.

"HINTS TO YOUNG MEN ON PREPARATION FOR BUSINESS."—This is the title of an introductory lecture recently delivered by Mr. Geo. Hague, Cashier of the Bank of Toronto, before the students of the British American Commercial College, Toronto. It has been published in a neat pamphlet by the proprietors of that Institution for circulation. Mr. Hague's lecture is a plain, practical, direct statement, without any pretensions to ornamentation, of the qualifications which commend a young man to the notice of a banker or merchant, and which prepare him for the discharge of the duties attaching to a responsible post with credit and success. The quick-tempered young man, the fast, the lazy, the gamester, the super-decorated nose-gay gentleman, the tipping youths he places in one category and intimates that the answer they usually get to an application for a place is a mysterious shake of the head—a "pass down sir, if you please." He prefers the quiet, steady, plodding fellows, providing they have got the other qualifications. First among these he puts good handwriting, then plain figures, good arithmetical knowledge including familiarity with mental arithmetic, then neatness, cleanliness and method. Slovenliness in a bookkeeper he regards as intolerable; mistakes are inexcusable and inadmissible. Reliability and accuracy rank along side the cardinal virtues of honesty and truthfulness in one who has charge of accounts. After explaining and illustrating the qualities to be cultivated by a young man entering a commercial office he sums them up as follows:—1. Strength of character, which we may sub-divide into the following:—Steadiness in work; courage to overcome difficulties; patience to bear contradiction; perseverance to rise after falling; honesty, truthfulness, promptness. 2. Technical ability, viz:—Good, clean, clear handwriting; arithmetical knowledge; neatness and order in work; a good memory; combined rapidity and accuracy. 3. Power to think, viz: To form a judgment on the method pursued; to strike out new and better courses; to pursue the shortest way to the desired end; to adapt general principles to ever changing circumstances. Mr. Hague's success as a banker and his constant contact with all classes qualify him to detect the weak points of human nature, to discover the reasons why men fail, and to give just the kind of instruction and warning that ought to be heeded by young men. He lays great stress upon the value of character in business laying down the axiom that "The men who permanently succeed are universally men whose work and goods can be depended on." We sometimes feel a degree of satisfaction in thinking that the idea so well put by Rev. Mr. Hepworth, in a sermon recently delivered in New York is more generally entertained as a deliberate conviction, than hitherto; his words are: "How many men in New York have found out that character is better than money? We might say thousands and the number we believe is constantly increasing." There is a certain sort of success which attends the active, indus-

trious, though unprincipled prosecution of any business; but enduring, worthy success is only that which is won by uprightness and merit. Money is a desirable thing to those who are following any branch of active business, but there is something better than money, which all business men should aim to secure, and that is *character*. The concluding portion of the lecture urges strongly that what is done in the capacity of a clerk, as in any other capacity, should be done well and without any assumption of airs or jostling of fellow-clerks, what the position a man occupies is not the all-important matter, that

"Honor or shame from no condition rise;
Act well your part: there all the honor lies."

The lecture abounds with good sense and good advice; and we think the Managers of the British American College have done their pupils good service by placing in their hands in such elegant style for preservation the pithy, pointed and matured thoughts of Mr. Hague.

—The National Life Insurance Company of the United States have appointed a Canadian Board consisting of well known business men to supervise their affairs in Canada.

—The Toronto & Nipissing Railway Company at a meeting held on the 15th inst. resolved upon a further issue of bonds of the Company to the amount of \$76,000.

—The gauge of the Grand Trunk Railway, between Sarnia and Fort Erie, a distance of over 200 miles, was changed on the 17th inst., from the 5 ft. 6 in. to the 4 ft. 8½ in. gauge.

—Mr. H. S. Strathy, Cashier of the Bank of Commerce, is about to retire from that position and enter upon the business of a money broker in Montreal, in connection with a relative, Mr. H. G. Strathy, of that city.

Insurance.

FIRE RECORD.—Quebec, Nov. 12.—A fire broke out in St. Sauveur, in a brick hangard belonging to M. Genest, tanner, which consumed the whole establishment. The fire spread to the establishments of Messrs. Dumontier, Laroche and Vezina. But one of these houses was insured.

West Clifton, E. T., Nov.—The house and barns of Messrs. Merrill with contents. Insured in the Sherbrooke Mutual for \$700 and Agricultural of Watertown for \$400.

Toronto, Nov. 18.—A fire broke out in the house of W. B. Butler on Church St; damage to the house and contents about \$300; insured in *Ætna*.

Sharon, Nov. 13.—A fire broke out in a stable adjoining a house occupied by a weaver named Hutchinson, about a mile north of this place. The fire spread to an hotel near by, kept by Patrick Horan. Both the house and barn were entirely consumed. The hotel was partly insured.

Aylmer, Nov.—The office of the *Weekly Review* was burned with contents; loss stated at \$2,500; insured.

—Rates have been fixed by the Montreal insurance offices for that city as follows:—First class wholesale warehouses, contents, 50c, building, 40c; first class retail stores, contents, 75c, building, 50c; mansard roofs, 10c extra, steam hoisting 5c extra.]

THE BOSTON FIRE—ADVANCE IN RATES.

Insurance companies everywhere have, in view of these great losses by the Chicago and Boston fires, determined to increase their rates. The English companies in New York had a meeting on the 17th and it was resolved to advance their rates of insurance in what is denominated the dry-goods district, twenty-five cents on the hundred above the present standard. The American companies, without concerted action, have followed suit, and are charging a larger tariff. At a meeting of the Executive Committee of the Board of Underwriters yesterday, resolutions were passed, recommending companies—until the rate Committee report to the Board on Wednesday next—to charge an additional rate of fifty cents on all buildings used for mercantile purposes, having wooden-frame Mansard roofs, the same addition to apply to the contents of such buildings. This list embraces numerous corrections on that published last week. Much of the property burned has only been partially destroyed, and the salvage will reduce the loss.

The list is as follows:—

NEW-YORK COMPANIES.

Adriatic, \$7,500; Aetna, \$100,000; Alps, Erie \$34,000; Albany, \$10,000; American, \$75,000; American, Phila, 400,000; American Exchange, \$10,000; Arctic, \$100,000; Atlantic, \$25,500; Brewers' \$56,000; Brewers & Malsters \$50,000; Black River, \$65,000; City, 125,000; Citizens, \$250,000; Clinton, \$60,000; Columbia, 75,000; Commerce, Albany, \$40,000; Commercial, 100,000; Continental \$400,000; Corn Exchange, \$140,000; Empire City, \$10,000; Exchange, \$15,000; Farragut, \$20,000; Firemen's, \$89,500; Firemen's Fund, \$5,000; Farmers' Mutual York Penn \$5,000; Firemen's Trust, \$5,000; Gebhard, \$22,500; German, Erie, \$20,000; Germania, \$450,000; German American, \$109,000; Globe, \$15,000; Glenn's Falls \$50,000; Greenwich, \$20,000; Guardian, \$70,000; Hanover, \$250,000; Home, \$800,000; Hope, \$50,000; Howard, none. Humboldt, suspended, Importers and Traders' \$32,000; International, suspended, Irving, \$100,000; Jefferson, \$10,000; Kings County, \$15,000; Knickerbocker, none. Lafayette \$5,000; Lamar, \$75,000; Lenox, 16,000; Lorillard, \$100,000; Long Island, none. Manhattan, \$35,000; Market, \$100,000; Merchants' \$116,500; Mechanics' \$5,000; Mechanics' and Trader's, \$35,000; Mercantile, \$68,000; Meriden \$30,000; Montauk, \$5,000; National, \$140,000; National Hartford, \$200,000; N. Y. Equitable, \$15,000; N. Y. and Yonkers, \$75,000; Niagara, \$300,000; Pacific, \$15,000; Phoenix, \$450,000; Relief, \$50,000; Republic, \$200,000; Resolute, \$10,000; Safeguard, \$15,000; Standard, \$330,000; Star, \$130,000; St. Nicholas, 15,000; Tradesmen's \$250,000; Union Mutual, \$35,000; United States, \$5,000; Washington \$90,000; Westchester, \$100,000; Williamsburg City, \$150,000. Total \$7,241,500.

COMPANIES OF OTHER STATES HAVING AGENCIES IN NEW-YORK.

Aetna, Hartford Conn, \$1,560,000; Alps, Erie Penn, \$34,000; Allemania, Cleveland, Ohio \$5,000; American Central, St Louis, Mo, \$15,000; American, Boston, \$400,000; American, Philadelphia, \$400,000; Atlantic, Providence, R. I. \$140,000; Bay State, Worcester, Mass, suspended; Citizens, New Jersey, \$17,500; Connecticut, Hartford, Conn 105,000; Equitable Providence, R. I. suspended; Fairfield, South Norwalk, Conn \$45,000; Firemen's Fund, San Francisco, Cal, \$75,000; Firemen's Mutual, York, Penn \$5,000; Franklin, Philadelphia, \$425,000; Girard, Philadelphia, \$50,000; Hartford, of Hartford, Conn \$600,000; Home Ohio, \$35,000; Insurance Co., of North America Phila, \$900,000; Insurance Co., State of Pennsylvania \$75,000; Lycoming, Penn, 10,000; Merchant's

Providence R. I. \$210,000; National, Hartford, Conn \$200,000; National, Philadelphia, \$25,000; People's, Worcester, Mass, suspended; Pennsylvania, Philadelphia, \$400,000; Phoenix, Hartford, Conn, \$450,000; Pennsylvania, Underwriters, \$15,000; Springfield, Mass, \$250,000; St. Paul Fund M. Ins. Minn \$30,000; Sun, Cleveland, Ohio, 60,000; State Missouri, \$5,000; Trades Chicago, Ill \$30,000; Union Bangor, Me \$150,000. Total \$6,724,500.

FOREIGN COMPANIES.

Commerical Union, \$300,000; Imperial \$750,000; London, Liverpool, and Globe, \$1,639,500; London Assurance Corporation, \$100,000; Lancashire \$150,000; North British & Mercantile \$600,000; Queen, 510,000; Royal, \$1,250,000; Total \$5,289,000. Grand total \$19,255,000.

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, Nov. 19, 1872.

The rush of business prior to the close of navigation is now about over, and this last week has been generally quiet, but prices of most articles have been well maintained. The dry goods business remains dull as noticed in last report. Hardware is not much changed in price, but a rise is soon expected. Groceries are fairly active for jobbing lots. Breadstuffs quiet and easier with downward tendency. Provisions dull. Ashes dull and lower. As the season is now about closed tonnage is freely offered at lower figures than were accepted last week. The harbor is getting pretty well cleared of vessels, the last ocean steamship expected this season arrived yesterday and is expected to clear about Thursday.

The weather has been very seasonable, during the week we have had several falls of snow, but a good deal of it has melted, frost has been pretty hard every morning since Friday. Today overcast with light snow falling.

ASHES.—Pots—We have to note a declining tendency in this market, but notwithstanding this, a good many barrels have changed hands at prices ranging from \$6.25 to 6.30, no sales over our outside quotations having been reported. Seconds have been placed to some extent at \$5.60 and thirds \$5.25. Pearls—In the absence of sales of this ash, prices are entirely nominal at \$8.25 to 8.35. Holders are firm asking for an advance. The receipts of both pots and pearls at the inspection stores have fallen very much off, and the stocks at present held are pots, 1,377 bbls; pearls, 322 bbls.

BOOTS AND SHOES.—If the destruction of the boot and shoe factories in Boston has not raised prices here, it has tended to stiffen the market, but trade in the meantime continues dull. We quote men's No. 1 stogas \$2.50 to \$2.75; ditto No. 2 \$2.25 to 2.30; kip clumps \$3; calf clumps \$3.75; calf congress \$2.50 to 3; buff congress \$2.20 to 2.30; boys boots \$2 to 2.25; women's calf boots, D S, \$1.30; ditto buff D S, \$1.25; ditto split D S' \$1.10 to 1.20; buff congress D S, \$1.15 to 1.35; Balmorals D S, \$1.40 to 1.60.

CATTLE.—We have no change to report in prices of either cattle or sheep. The market has been well supplied and all fat stock was readily bought up. Thin stock being present on the market and sold in lots at a trifle under our last weeks quotation for third class cattle. Hogs—Continue in good demand and have appreciated somewhat in value since our last report and good to choice is quoted from \$4.75 to 5.

DRY GOODS.—We have a dull market to report this week, but as the frost will improve the state of the roads in the country, some extra business is soon expected. Even in fancy

goods there has been very little doing as yet, but as the holiday season is fast approaching, an active trade is looked for. Clothing is quiet all heavy orders having been executed.

DRUGS AND CHEMICALS.—This market has been quiet but values generally keep steady. Bi Carb—Is a shade easier with sales from \$5 to 5.50. Sal Soda—Has been placed to some extent at \$2.25 to 2.50, with this exception we have no change to note in the price of any other article in this department this week.

FURS.—A good many skins have been coming in and are bought up within our range of quotations, which are firm with the exception of mink and martin, which are dull with a downward tendency. We quote beaver, \$2 to 2.50 per lb; black bear, \$10 to 12; fisher, \$6 to 7; silver fox, \$20 to 50; cross fox, \$2 to 5; red fox, \$1.50; lynx, \$1.50 to 1.75; dark marten, \$5 to 7; pale marten \$2 to 2.50; dark mink, \$4. to 5; pale mink, \$1.50 to 2; fall muskrat, 10c. to 12c; winter do., 15c; spring do., 25c; racoon, 40c. to 50c; skunk, 25c; otter, \$10 to 12.

FISH.—The market at present is overstocked with some kinds of fish and trade in consequence has been dull. Labrador herrings have been selling from \$3.62 1/2 to 4, but at the close of the market they were held for \$4 to 4.50. Dry cod is firm and held for \$4.12 1/2 to 4.37 1/2. Green cod only in moderate demand at \$3.25 to 3.37 1/2. Salmon is very firm and held at \$16 to 17.50. A few sales of Canso herrings were reported from \$3 to 3.25.

FREIGHTS.—The season has now almost closed, and engagements are made for tonnage under last weeks rates, but as any quotations we could give would be nominal, we will now discontinue quoting freight from this port. The rates via Portland and G. T. R. are for heavy grain 9s, and flour 4s 6d per brl to Liverpool.

FLOUR.—Receipts during the past week 31,282 bbls; total receipts from 1st January to date, 785,249 bbls, being a decrease of 44,508 bbls on the receipts for the corresponding period of 1871. Shipments during the past week, 38,331 bbls; total shipments from 1st January to date, 663,224 bbls, being an increase of 7,388 bbls 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 31,750 bbls, against 60,141 bbls on the 1st inst, and 61,970 bbls on the 15th Nov. 1871. Flour of all kinds has met with an active demand, and sales were generally reported somewhat over last week's rates, but prices have been rather unsteady, at the close the market was steadier and the ruling quotations were for Extra, \$7.15 to 7.25; fancy, \$6.55 to 6.70; supers Canada wheat, \$6.00 to 6.15; strong baker's flour, \$6.42 1/2 to 6.50; Welland Canal flour, \$6.00 to 6.10; Canada super No. 2, \$5.80 to 5.90; fine, \$5.25 to 5.35; middlings, \$4.15 to 4.25; pollards, \$2.50 to 3.10; Upper Canada bags nominal, \$2.70 to 3; oatmeal quiet and steady at \$4.75 to 5.10; cornmeal, \$3 to 3.15.

GRAIN.—Wheat.—Receipts during the past week 220,802 bush; total receipts from 1st Jan. to date, 4,279,739 bush, being a decrease of 3,245,790 bush on the receipts for the corresponding period of 1871. Shipments for the past week 392,083 bush; total shipments from 1st January to date, 3,308,387 bush, being a decrease of 3,587,618 bush 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 250,049 bush, against 428,288 bush on the 1st inst, and 303,835 bush on the 15th Nov, 1871. Market has been active and prices ruled generally steady. The closing quotations being for white winter \$1.35 to 1.37 1/2; red winter \$1.35; Upper Canada spring \$1.35 to 1.36 1/2. Maize—Stocks in store 457,033 bush, a number of cargo sales reported at 53c, with a firm market. Oats.—Stock in store 63,439 bush.

We have had a very steady market with a firm feeling at 32 to 34c. *Pease*.—Stock in store 7,076 bush, no late transactions, quotations nominal at 82½c. *Barley*.—Quiet but firm at 52 to 55c.

GROCERIES.—*Teas*.—There has been less activity in this trade and only small sales are reported. Uncolored Japans, 30 to 60c; young hyson, 35 to 85c; imperial, 40 to 85c. *Sugars*.—Very little business to report this week. A good deal has been offering for sale ex ship. We quote raw firm at 8½ to 9½c, and yellow, 9½ to 10½c; local refined sugar in good demand and firm at late quotations. *Molasses*.—Very little doing in any kind of molasses except Barbadoes, which has been sold to some extent at 38 to 40c. Prices of all kinds nominal. *Fruit*.—Quietness still prevails in this market. Lard is quiet but has only changed hands to a small extent at \$1.62½ to 1.67½, but to move large parcels a much lower figure would have to be accepted. Valentias are firm with considerable sales at 7½ to 8c; thin raisins are now held for 8 to 8½c; currants are readily placed at 6 to 7c; filberts, 10 to 10½c; walnuts, 6½ to 9c; almonds, 8 to 13c. *Spices*.—Nutmegs are firm but a trifle lower than last week, 85c to \$1 being the range; pepper firm and unchanged at 15½ to 16½c; pimento is higher, we have heard of no sales under 8c; cassia, 23 to 24c; ginger (Jamaica) 15 to 20c. *Rice*.—Has been moved to a fair extent at \$4.10 to 5.35 according to quality. *Coffee*.—Is in good demand and been moved in quantity within the range of last weeks quotations.

HIDES AND PELTS.—A fair business continues to be done, but very little variation is noticeable in the prices at the inspector's office. We continue to quote—Salted hides hide, \$10 to 10.50; No. 1 green, \$9.50 to 10; No. 2 do, \$9 to 9.50; No. 3 and bulls, \$7.50 to 8.50; sheep and lambskins, 75 to 90c.

HARDWARE.—We have very few remarks to offer this week on this trade. The season is now far advanced and trade is getting dull but we have still a fair demand for pig iron and bars. We make some little change in prices, but it is questionable if holders could move large lots without accepting a shade under our quotations. Meantime we quote *Pig Iron*.—Coltness, \$44 to 45; Gartsherrie, \$43.00 to 44.00; Summerlee, \$42 to 43; Glengarnock, \$31 to 42; Laugloan, \$40 to 41; Eglinton, \$40 to 41; Clyde, \$38 to 39; Hematite, \$46 to 47.00. *Bars*.—Scotch or Staffordshire, \$65 to 70; best refined, \$75 to 80; Swedes, \$100 to 120. *Hoop and Band*, \$4.50 to 6.00. *Sheets*, \$6 to 7.50. *Plates*.—Best, \$5 to 7; Lowmoor and Bowling, \$9 to 10. *Nails*.—Cut, \$6 to 7; pressed, \$7 to 11; pressed spikes, \$6.50 to 7. *Canada Plates*.—Hutton, \$8.00 to 8.25; Swansea, \$8.25 to 8.50. *Tin Plates*.—Charcoal IC, \$13.00 to 13.50; ditto IX, \$15.00 to 15.50; coke, IC, \$12.50 to 13. *Sheet Lead*, \$7 to 7.50; pig lead, \$6 to 7. *Zinc*.—Spelter, \$6.50 to 7; sheet, \$7.50 to 8. *Galvanized Iron*, 11c to 13c. *Cast Steel*, 14c to 16c; spring do., 6c to 6½c; sleigh shoe, 5½c to 6c. *Window Glass*.—In consequence of the rise in price of glass in Belgium, the trade here held a meeting on Wednesday to assimilate prices, they unanimously agreed to the following tariff: For good 4th quality, under 25 united inches, \$2; to 40 inches, \$3.20; to 50 inches, \$3.50.

LEATHER.—Although prices in New York has been sensibly affected by the Boston fire, there has been no advance in this market but prices are firm, and stocks gradually diminishing. A fair business has been doing here in Spanish sole within our range this article is now scarce here. Heavy Harness is in good demand. Receipts are not beyond the requirements of trade, we continue to quote—No. 1 Spanish sole, 26c to 27c; do. No. 2, 23 to 25c; Buffalo sole No.

1 23; do No. 2, 21c; slaughter sole No. 1, 28 30c; light waxed upper, 37½ to 42c; heavy do. 35 to 37½c; grained upper 38 to 42c; large splits, 25 to 34c; small do. 25 to 30c; sheepskin linings, 30 to 36c; harness, 28 to 31c; buffed cow, 14 to 17c. pebbled cow, 14 to 17c; patentcow, 19 to 20c.

LIQUORS.—*Brandy*.—An active demand has been experienced for this liquor and considerable sales of the best brands in wood are reported at \$1.97½ to 2.15, and in cases at \$7.00 to 7.75. *Gin*.—There has been very little done in this article owing to holders asking an advance of from 2½ to 5c and in the absence of transactions quotations would be nominal. *High Wines*.—Are in brisk demand Montreal brands bringing \$1.50 to 1.55 and Upper Canada \$1.47½ to 1.50.

NAVAL STORES.—As the last importation of spirit of turpentine by water has arrived the market for this article is much firmer and price has advanced to 80 to 82½c. *Rosins* have also an advancing tendency and we now quote:—Strained \$5.25 to 5.50; No. 2 \$5.75; No. 1 \$6. Pale and extra pale \$6.25 to 7.50; Pine Pitch and Tar \$5.50; Coal Pitch and Tar \$3.00.

OILS.—Not much doing this week in this market. Cod oil moves slowly at 53 to 56c according to lot and sample. *Seal oil* in very light demand at 65 to 67½c for pale, and 57½ to 60c for straw. *Linseed* is quiet and without change in value; *Olive* is steady at 98 to \$1.07½, whale oil inactive and nominal. *Petroleum* is in demand and advancing, sales at 38½ to 42½c being about 2½c over the prices paid last week.

PROVISIONS.—*Butter*.—Receipts 8441 kegs; shipments 12,051 kegs; very little business doing, our nominal quotations are Fair Dairy 12 to 15c Choice Dairy 16 to 18c; but both Eastern and Western dealers are firm asking higher prices. *Cheese*.—Receipts 9140 boxes; shipments 5880 boxes. Market is rather quiet with limited sales at steady rates viz., for Fine factory 11 to 11½c Finest new 12 to 12½c. *Pork*.—Receipts 216 brls; shipments 782 brls. Market is quiet but prices on the whole are well sustained. Mess \$16.75 to 17.25; thin mess \$15.50; extra prime \$10.00. *Cincinnati Sugar cured Ham* nominal none in this market at present. *Lard* in fair demand for the local trade at 10½ to 11c; *Tallow* nominal at 7½ to 8½c; *Oilcake* from \$40 to 50 a ton.

SALT.—There is not so much excitement now in this market but prices remain very firm, we quote; New coarse \$1.20 to 1.25; *Fine* is worth about 95c; Factory filled \$1.65 to 1.75. We understand that some Western salt of a very fine quality in small packages has been offered in this market but we have not heard of any sales on which to base quotations.

WOOL.—The prevailing feature in this market is dullness no transactions of any moment transpiring. We continue to quote; Fleece wool 40 to 45c; pulled wool super 35 to 40c; ditto No. 1 30 to 35c; ditto black 32 to 38c; ditto unassorted 30 to 35c.

TORONTO MARKET.

TORONTO, Nov. 21.

Since last report trade has presented no new features. The weather has become wintry in temperature, with heavy snow-storms at various localities Toronto being so far exempt, and there is every probability of an early close of navigation. This has prevented grain shippers from operating except to a limited extent, and on orders only. Business in imported goods has been generally dull. The financial position is not materially altered, and money is still dear on all but first class paper, or where the bank receives an equivalent in the shape of having its notes put into circulation. Remittances from the country are still below the average, and importers are compelled to carry an increased amount of indebtedness.

BOOTS AND SHOES.—Trade remains comparatively inactive, and prices are without alteration.

DRY GOODS.—The advent of cold weather has quickened the demand for winter goods and a good many orders have come in during the week to sort up stocks. With regard to the effect on prices in Canada of the fire in Boston, it is not thought that any immediate change can result, but woollen goods in England, and importers will probably have to pay some advance on their spring stocks. The raw material has already advanced, and yarns and fabrics will soon follow.

FLOUR AND MEAL.—*Flour*.—There has been no change in the English markets since this day week, but sales here have been made at rather lower prices than were current at date of last report. Super. has sold down to \$5.25 for inspected No. 1 but transactions were mostly at \$5.30 to 5.35 at which choice brands could still be sold readily. Fancy has been in comparatively small supply, and holders have not pressed it for sale, so that there has not been any marked decline in this grade. Sales in the early part of the week were made at \$5.75 to 5.80 but no recent transactions are reported at over \$5.75. Extra has met considerable enquiry, but but there was a good deal offering, and prices were easier at the close. Large sales were reported during the week at \$6.35 and yesterday a lot change hands at \$6.30. *Oatmeal*.—One lot was placed early in the week at \$4.50 but none has since sold under \$4.75 at which holders now appear to be firm. *Bran*.—Sales are reported of several cars in bulk at \$13 on the track, but there is now less offering and \$14 to 14.50 is generally demanded.

FREIGHTS.—Few shipments have been made during the week, but there have not been many vessels offering and rates are firm. Recent charters have been at 4½c gold to Kingston, and 4 to 5c greenbacks respectively to Oswego and Ogdensburg.

GRAIN.—*Wheat*.—Fall has not met much demand during the week, but recently a number of lots of No. 1 Treadwell and No. 2 white were taken at \$1.25. Of spring a few cars changed hands early in the week at \$1.22 f.o.b., but more recently sales to a considerable extent were made at \$1.20 f.o.b. a couple of cars of No. 1 yesterday selling at \$1.17 to 1.19 on the track. *Barley*.—In the early part of the week there was a good demand, prices ranging up to 70c for No. 1. Buyers then generally withdrew, and while the receipts were if anything on an increasing scale, the demand was very light except from local malsters and prices fell off somewhat. Latest sales were of about 20,000 bush No. 1 at 68c f.o.b., No. 2 bringing 62c f.o.b. to a small extent. *Oats*.—There has been very little offering, and though the demand was not heavy prices from occasional scarcity ranged as high as 41 to 42c, closing, however, with sales at 40c on the track. *Peas*.—Nominal. *Rye*.—Quiet, quoted at 65c.

GROCERIES.—The market has been very quiet during the week, except in fish, which have been enquired for and have been sold freely at full prices. *Coffee*.—Quiet and unchanged. *Fish*.—Lake fish have been in active request, with the supply quite unequal to the demand, and prices both of white fish and trout are firm at \$4 for the former and \$3.50 for the latter. Herrings have met a good enquiry. Labrador splits selling at \$4.75 to 5. Dry cod are active and firm at quotations. *Fruit*.—Raisins are now in fair supply, but the demand is only to a moderate extent, and prices are without special change. Currants are held at 6½ to 7c for new, but are only moving in small lots to the retail trade. *Rice*.—Has sold to a fair extent to the trade, with some enquiry from jobbing houses for low grades of Arracan. *Spices*.—Inactive,

but low in stock and prices firm. *Sugar*—An advance of $\frac{1}{4}$ c on nearly all descriptions in New York has stiffened prices here, and with light stocks of desirable sugars in first hands, holders are very firm at an advance of $\frac{1}{8}$ to $\frac{1}{4}$ c on refined goods. Raws have moved very sluggishly, a few packages here and there at prices within the range of quotations. Bright yellows have been in fair request, selling at from $9\frac{1}{2}$ to $10\frac{1}{2}$ c. Whites are scarce and quoted firm at 13 to $13\frac{1}{2}$ c. *Tea*—There has not been much enquiry from any quarter. The jobbers appear to supply themselves very sparingly, and the demand from the retail trade has also been light. A few low grade young hysons and some uncolored Japans were the principal goods placed. *Tobacco*—In only the ordinary demand and prices without change. *Wines and Liquors*—The market generally very quiet. Whiskey, however, has been scarce, orders coming in in excess of the present supply and prices very firmly maintained.

HARDWARE.—Trade has been slow throughout the week, and prices for the most part are without change. For heavy goods holders could probably be induced to make concessions in order to move round lots, but buyers are averse to taking in heavy stocks. Tin plates are quoted 25 c lower on all grades. Hoop iron is also somewhat easier to buy.

HIDES AND SKINS.—*Hides*—The enquiry has increased somewhat and all offering now find ready sale at quotations. *Calfskins*—Nothing doing and quotations nominally unchanged. *Sheepskins* are being taken at from $\$1.15$ to 1.35 according to size, with a good deal of competition from buyers in consequence of the advance in the market for pulled wool.

HOPS.—The market continues inactive, small sales having been made during the week at 20 c, buyers still only purchasing to meet immediate demand.

LEATHER.—*Spanish sole*—There has been a fair enquiry and sales to a moderate extent within the range of quotations. *Slaughter sole*—The receipts have been increasing and with light demand, stocks are accumulating. Prices however, are without change. *Harness*—There is nothing doing, excepts in light well finished, stock which meets ready sale. *Upper* inactive and unchanged. *Russets*—The demand has improved somewhat and prices are moderately firm at quotations.

PROVISIONS—*Butter*—Stocks of undesirable qualities are large and increasing, and sales are made with more and more difficulty. Some few lots have been placed at from 8 to 15 c from ordinary to fine, but there are only small orders in the market even at these figures, and it is now stated that about as much Ontario butter has been shipped as will find sale in the leading British markets. *Cheese*—Unchanged and selling in a retail way at $12\frac{1}{2}$ to 13 ; a few lots changed hands at $10\frac{1}{2}$ c for ordinary and 12 c for choice factory. *Lard*—Is in moderate demand at quotations. *Bacon*—Small sales at $8\frac{1}{2}$ to $8\frac{3}{4}$ c for new Cumberland cut. *Hams*—Quoted at $10\frac{1}{2}$ c for salted and 12 c for smoked. *Dressed Hogs*—The receipts have been fair but with an improved enquiry from packers, prices have advanced somewhat, ranging from $\$5$ to 5.60 .

SALT.—Goderich is in moderate request at unchanged quotations. Liverpool coarse is held at $\$1.70$ for new and $\$1.50$ to 1.60 for old.

WOOL.—The market is excited, and in sympathy with the American and English markets prices for fine wools have advanced, with a good deal of enquiry from speculative buyers as well as manufacturers. Prices are somewhat irregular as yet, and it is difficult to obtain quotations. Sales, however, are reported of supers at 38 c, and holders are now asking more money. Combing wool is held at an advance, but there is no demand, and it is doubtful whether sales could be made at figures over those current previous to the Boston fire.

MONTREAL LEATHER MARKET.

(Rep rted by M. H. Seymour & Son.)

Business has been rather more active the past fortnight, but sales generally have been at lowest quotations. Receipts of stock have not been as large, and no increased accumulation has taken place. Boot and shoe manufacturers are preparing to take stock 1st proximo, and sales are likely to fall off for a short time.

Spanish Sole—Prices are unchanged. Sales are fair for the season.

Slaughter Sole—Thin has no particular inquiry at the moment; quotations are steady.

Rough has no special call.

Harness—Some inquiry exists for heavy, but prices favor buyers.

Wax Upper—Some fair lots have lately passed into cutters' hands, and some outside lots have been sold down as low as 33 c to 35 c.

Buff and Pebbled—Have been in somewhat better request for choice makes, while inferior are low in price and more difficult of sale.

Patent and Enamelled—Very quiet.

Splits are in ample stock; prices have not further receded.

Calfskins—No inquiry.

Sheepskins—Russets have been more plentiful, but command good prices.

WOOL AND THE BOSTON FIRE.—The amount of wool destroyed by the fire in Boston is estimated by Geo. W. Bond & Co., wool brokers, as follows:— $150,000$ lbs fine scoured, $45,000$ lbs lbs tub, $4,000,000$ lbs fleece, $1,000,000$ lbs pulled, $100,000$ Cape, $1,800,000$ lbs California, $200,000$ lbs South American, $1,500,000$ lbs Australian, $500,000$ lbs sundries. Total, $9,295,000$ lbs, the total value being about $\$4,500,000$. Another estimate made up from information furnished by individual losers places the total amount burned at $10,225,000$ lbs. The stock now in bonded warehouses in Boston is $14,700,000$ lbs; in New York, $17,000,000$ lbs; and in Philadelphia, $200,000$ lbs. With regard to the trade the Boston Advertiser of Saturday says:—“The market since the fire has naturally been unsettled, and prices are irregular. There, has been a brisk enquiry from manufacturers, and the sales since the fire have been $800,000$ lbs of wool and $180,000$ lbs sheep skins. Foreign wool has advanced fully 5 c per lb, and there has also been a corresponding advance on all grades and descriptions of fleece and pulled. Consignments of domestic fleece meet with a ready sale at full prices.” From the list of sales we find that Cape wool which sold at 37 c prior to the fire has realized 42 to 44 c within the past few days. Australian sold at $54\frac{1}{2}$ c before the fire and $62\frac{1}{2}$ c since then. Californian sold at $42\frac{1}{2}$ c, and Ohio at $68\frac{1}{2}$ to 70 c.

—Notice is given of application to Parliament at the next session to charter a Life Insurance Company, to be located in the City of Halifax.

—“The North American Broom Company,” with a capital of $\$100,000$, has applied for letters-patent. The intention is to acquire “Pierce's Detachable Broom.”

—The town of Collingwood has voted a bonus of $\$40,000$ in aid of the proposed Hamilton & Northwestern Railway, to run from Hamilton to some point on the Georgian Bay.

—The price of iron rails has fallen in New York from $\$85$ and $\$90$ per ton to $\$78$ and $\$80$, with an inactive market.

—A charter is to be asked from the Ontario Legislature at the approaching session for a line of railway to run from Dresden to Oil Springs, connecting at the last named point with the northern branch of the Canada Southern.

—A fire destroying property to the value of $\$100,000$ has occurred in Boston since the great fire; also an $\$800,000$ fire in New York.

—The Supreme Court of the United States has decided that where the agents of insurance companies having agents at a distance from their principal place of business, undertake to prepare the application of the insured, or to make representations to the insured as to the character or effect of his statements or his application, they will be regarded, in so doing, as the agents of the company, not of the person insured; and no limitation of the agent's authority will be binding on parties with whom he deals unless brought to their knowledge.

—Five or six actions have been commenced, some of them by leading citizens of Montreal, to have the city by-law granting one million dollars to the Northern Colonization Railway Company declared illegal.

—The Midland Railway are pushing their line vigorously; it is now completed to Atherly, within three miles of Orillia.

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DUNDAS, ONT.

Manufacturers of Gimlet Pointed Screws.

Price as low as they can be imported. Quality unsurpassed.

Orders solicited.

GEO. F. BURROWS,

Manager.

ROYAL CANADIAN BANK.

Dividend No. 12.

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

The transfer books will be closed from the sixteenth to the thirty-first day of December, both days inclusive.

By order of the Board,
THOS. McCracken, Cashier.
Toronto, Nov. 20th, 1872.

INSOLVENT ACT OF 1869.

In the matter of John Dundas Armstrong, an Insolvent.

The Insolvent has made an assignment of his Estate to me, and the Creditors are notified to meet at my office in Court Street, Toronto, on Tuesday, the tenth day of December, 1872, at three o'clock p.m., to receive statements of his affairs and to appoint an assignee.

JOHN KERR, Interim Assignee.
Toronto, 21st Nov., 1872.

Insolvent Act of 1869.

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

In the matter of James Bruce Sorley and John Charles Howe, as well individually as members of the firm of Sorley & Howe, Insolvents.

On Thursday, the fifth day of December next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

Toronto, 7th Nov., 1872.
JAMES BRUCE SORLEY,
JOHN CHARLES HOWE.

INSOLVENT ACT OF 1869.

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

In the matter of Jacob Wardell an Insolvent. The undersigned has filed in the office of this Court a deed of composition and discharge executed by his Creditors, and on Wednesday, the Eleventh day of December next, he will apply to the Judge of the said Court for a confirmation of the discharge thereby effected.

JACOB WARDELL,
by H. B. Morphy,
His Attorney ad litem.

Dated at Toronto, this 7th day of November, A. D., 1872.

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NATIONAL LIFE
Insurance Company

OF THE
UNITED STATES OF AMERICA.
(Chartered by Special Act of Congress.)

Has full power to effect Insurances and invest its Funds in any part of the world, and, owing to the Company's success in Canada, it has established a Board of Directors for the Dominion, who will supervise the Company's Canadian business and Investments.

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B. M. BRITTON, Esq., Messrs. Britton & Price, Barristers, Kingston.

E. W. RATHBUN, Esq., Messrs. H. B. Rathbun & Son, Millpoint.

GEO. H. WILKES, Esq., Messrs. C. H. Waterous & Co., Brantford.

C. E. CHADWICK, Esq., Manager Niagara District Bank, Ingersoll.

ROBERT BARBER, Esq., Messrs. Barber & Brothers, Streetsville.

D. B. CHISHOLM, Esq., M.P., Mayor, Ham'n.

THOS. SAUNDERS, Esq., Messrs. Thos. Saunders & Co. Hamilton.

LYMAN MOORE, Esq., Messrs. Rutherford & Co., Hamilton.

P. W. DAYFOOT, Esq., Messrs. P. W. Dayfoot & Co., Hamilton.

JOHN WALDIE, Esq., Merchant, Wellington Square.

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Counsel—Hon. ADAM CROOKS, Q.C., LL.D.

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HAMILTON, ONT.

ED. T. TAYLOR, Manager, Montreal.
W. R. SMITH, M.D., Manager, Toronto.

BUCHANAN, ANDERSON & Co.
MERCHANTS.

Commission Merchants

AND

GENERAL AGENTS,

62 King St. East,

TORONTO.

HARTFORD
**FIRE INSURANCE
COMPANY.**

By Telegraph from Hartford, Conn.

11th NOVEMBER, 1872.

To H. J. MORSE & Co.,

TORONTO.

OLD HARTFORD STILL SOUND.

Secretary Brown, who is in Boston, telegraphs our loss will be LESS THAN

Five Hundred and Fifty Thousand Dollars

ASSETS, NOVEMBER 1,

Three Million Three Hundred
Thousand Dollars.

Give us all the good business you can at advanced rates.

GEORGE L. CHASE,

President.

Hartford Insurance Office, Toronto, corner of King and Toronto Streets.

H. J. MORSE & Co., Bankers.

Agent—ALEXANDER DAVIDSON.

INSOLVENT ACT OF 1869.

In the matter of William Moulds, an Insolvent.
A second Dividend Sheet has been prepared, open to objection until the second day of December, after which dividend will be paid.
JOHN SHAW, Official Assignee.
Toronto, 13th Nov., 1872.

INSOLVENT ACT OF 1869.

In the matter of John Villiers, an Insolvent.
A final Dividend Sheet has been prepared, open to objection until the tenth day of December, 1872, after which Dividend will be paid.
JOHN KERR, Assignee.
Toronto, 22nd November, 1872.

Wellington, Grey and Bruce Railway

NOTICE TO BONDHOLDERS.

At the semi-annual balloting on the 15th inst., the following Bonds were drawn, and will be paid at par on presentation at the offices of the Great Western Railway at Hamilton, Ontario, or at 126 Gresham House, London, England, on the 1st January next.

13, 129, 253, 318, 497, 411, 892, 873,
973, 105, 1153, 1281, 1368, 1518, 1603,
1961, 1888, 2064, 2158, 2151.

The holders of these bonds will take notice that interest will cease after 1st January next.

W. McGIVERIN,
President.

W. McCULLOCH,
Sec'y-Treasurer.

Hamilton, Nov. 15, 1872.

ONTARIO BANK.

DIVIDEND NO. 31.

Notice is hereby given that a dividend of FOUR PER CENT upon 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 and its branches on and after

Monday, the 2nd day of December next.

The Transfer Books will be closed from the 15th till the 30th November, both days inclusive.

By order of the Board,

D. FISHER, Cashier.

Ontario Bank, Bowmanville, 24th Oct., 1872.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of Henry Cobby, trading under the name, style and firm of Henry Cobby and Company, an insolvent.
A Third and final dividend sheet has been prepared, open to objection until the Second day of December next, after which dividends will be paid:

W. T. MASON, Assignee.

Dated at Toronto, this Sixteenth day of November, A.D. 1872.

INSOLVENT ACT OF 1869.

In the matter of James Bruce Sorley and John Charles Howe, as well individually as members of the firm of Sorley & Howe, Insolvents.

A Dividend Sheet has been prepared, open to objection until the third day of December next, after which dividend will be paid.

Toronto, 18th Nov., 1872.

F. FENTON, Assignee.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of David Blackley, of the City of Toronto, Retail Grocer, an Insolvent.

The Insolvent has made an assignment of his Estate to me, and the Creditors are notified to meet at my office, No. 7 Merchants' Exchange, Wellington Street, on Monday, the ninth day of December next, at eleven o'clock in the forenoon, to receive statements of his affairs and to appoint an assignee.

W. F. MUNRO, Interim Assignee.

Dated at Toronto, this 19th day of November, A.D. 1872.

INSOLVENT ACT OF 1869.

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

In the matter of William Henry Boxall, of Toronto, an Insolvent.

On Tuesday, the twenty-fourth day of December next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

Dated at Toronto, this 21st November, A.D. 1872.

jt

W. H. BOXALL.

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,
310, St. Paul Street, Montreal.
JAMES DAVISON, 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 Stock-holders, all advantages go to the benefit of Policy-holders.
Dividends declared yearly after Policies are three years

WM. HENDRY, Manager,
Waterloo, Ont.

Insurance.

North British and Mercantile

Insurance Company.

ESTABLISHED 1809.

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

The £65s. 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.....R. 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 Company.)
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

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

Reliance

Mutual Life Assurance Society,
Established 1840.

Head Office or the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

DIRECTORS—Walter, Shanly, Esq., M.P.; Duncan MacDonald, Esq.; Major T. E. Campbell, C.B., the Hon. J. Hamilton, F. W. Thomas, Esq., Cashier Molson's Bank.
Net Assets, as at 31st Dec., 1870.....\$1,400,145 06
Net Liabilities, do. do. 1,208,625 00

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

JAS. GRANT, Resident Secretary.
Agent—WM. JEFFERY, Esq., Broker.

Imperial

Fire Insurance Company of London.

No. 1 OLD BROAD STREET, AND NO. 16 PALL MALL.
ESTABLISHED 1803.

Canada General Agency,
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The Victoria

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

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HEAD OFFICE.....HAMILTON, ONTARIO
Aug. 15-17

Insurance.

CONFEDERATION
LIFE ASSOCIATION
OF CANADA.

HEAD OFFICE, MASONIC HALL, TORONTO

CAPITAL, - - - \$500,000.

Stock and Mutual Plans Combined.
Deposited with Dominion Government for Security of POLICY-HOLDERS, \$50,000.

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PRESIDENT—SIR FRANCIS HINCKS, K. C. M. G.,
Finance Minister of Canada.

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C. B., Lieutenant-Governor of Ontario.
HON. WM. McMASTER, President Canadian Bank of Commerce.

This Association offers the following advantages:
1. It is a Canadian Institution under home management.

2. Perfect security by character of directors, wealthy proprietary and large guarantee capital, only one-tenth of which participates in profits.

3. Holders of mutual Policies share in profits and management.

4. Equal and just application of non-forfeiture principle, not arbitrary, but fixed by charter.

5. A policy free from vexatious restrictions.

6. Its investments made in Canada, thus being a source of home benefit, instead of a constant drain of wealth into foreign channels.

7. Comparatively low rates, its participating premium is over 2 per cent. less than ordinarily charged by mutual companies, and the stock rates over 25 per cent. less than the same.

Agents wanted in unrepresented districts.
Apply with references to

WILLIAM McCABE,
General Manager, Toronto.

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.

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ALEXANDER MORRIS, Minister of Inland Revenue
SIR G. E. CARTIER, M.P., Minister of Militia.
PETER REDPATH, Esq. (J. Redpath & Son.)
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Medical Officer—R. PALMER HOWARD, Esq., M.D.

Secretary—P. WARDLAW.

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.

R. N. GOOCH, Agent.

THE MONETARY TIMES AND TRADE
REVIEW—INSURANCE CHRONICLE.

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Surveys of every description performed in all parts of Ontario.

Office—50 Adelaide Street East, opposite the Court House, TORONTO.

V. B. WADSWORTH. CHARLES UNWIN. H. J. BROWNE.

THE ST. LAWRENCE BANK

Notice is hereby given that the

First Call of Ten per cent

On the Subscribed Capital Stock of this Institution, is now due and payable at the office of

MESSRS. FITCH & EBY, CHURCH ST., TORONTO.

By Order of the Board,

K. F. LOCKHART,

Cashier

Toronto, Nov. 4, 1872.

FREEHOLD PERMANENT BUILDING AND SAVINGS SOCIETY.

Dividend No. 26.

Notice is hereby given that a dividend of FIVE PER CENT has been declared upon the capital stock of the Society, for the half year ending 30th inst., payable on and after

Monday, the 2nd December,

At the office of the Society, Church-st. The transfer books will be closed from the 16th to the 30th inst., inclusive. By order,

CHAS. ROBERTSON, Sec.

Toronto, Nov. 7, 1872.

INSOLVENT ACT OF 1869.

In the matter of Francis Riddell, an Insolvent.

As assignee of the above named Insolvent, I shall offer for sale by public auction at my office, No. 7 Exchange, Toronto, on Tuesday, the third day of December, A.D. 1872, at 1 o'clock a.m., all the right, title, and interest, and equity of redemption of the above named Insolvent, and of me as his assignee, in that certain parcel of land and premises lying north of Edward Street, in the City of Toronto and being composed of building lot No. 15 A, according to a map or plan made by Robert Lynn, P.L.S., for one George Bilton. Also, the said Insolvent's interest as lessee of lots 35, 36, 37, and the east twenty feet of lot 38, on the north side of Edward Street aforesaid, the said lots extending 170 feet more or less westward from Teraule Street, and 100 feet more or less northward in depth to lot No. 15 A aforesaid, the whole leasehold and freehold property, forming a parallelogram 170 feet by 140 feet more or less. For her particulars and conditions of sale to be made known on the day of sale.

W. F. MUNRO, Assignee
Dated this 31st October, 1872.

BANK OF TORONTO.

DIVIDEND No. 33.

NOTICE is hereby given that a dividend of SIX PER CENT, for the current half year, being at the rate of 12 per cent. per annum, has this day been declared, and that the same will be payable at the Bank and its branches, on and after

Monday, the 2nd day of December next.

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

By order of the Board,

G. HAGUE,

Cashier.

Toronto, 23rd Oct., 1872.

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.

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

CANADA PERMANENT BUILDING AND SAVINGS SOCIETY.

Stock Capital - - - \$1,500,000.
Investments - - - \$2,800,000.

DIRECTORS.

Joseph D. Ridout, President; Peter Paterson, Vice-President; James G. Worts, Samuel Nordheimer, Edward Hooper, E. H. Rutherford, Joseph Robinson, A. M. Smith.

Office—Masonic Hall, Toronto Street, Toronto.

LOANS.

Advances made on real estate situated in the Province of Ontario, repayable in from one to twenty years.

SAVINGS BANK BRANCH.

Deposits at interest received daily. The Stock and assets of the Society being pledged for the security of money thus received, depositors are at all times assured of perfect safety.

For further information apply to

J. HERBERT MASON,
Secretary and Treasurer.

CANADIAN MERCANTILE ANNUAL,

FOR 1873,

ISSUED BY DUN, WIMAN & CO.,

Containing interesting and instructive information of a
Legal, Statistical and Moral Character,

OF DAILY USE TO

**Merchants, Traders, Manufacturers,
&c. &c.**

With the commencement of the New Year we shall issue the first number of the "Canadian Mercantile Annual," containing information and statistics relative to the trade of the various Provinces in the Dominion, legal matters of interest to Merchants, Bankers, &c.; important legal decisions affecting trade, local trade usages; facts about failures, and various matters of interest and service to the mercantile community; instructive and valuable as a book of reference.

The "Canadian Mercantile Annual" will be distributed GRATIS to every solvent trader and merchant of importance in the Dominion, Newfoundland, and Prince Edward Island, including British Columbia and Vancouver's Island; and the fact that it will reach every good buyer, and good buyers only, will make it the most valuable channel for advertisers hitherto presented to the trade of the Dominion.

Full particulars relative to the publication can be obtained at our offices.

DUN, WIMAN & CO.,
Telegraph Buildings, Toronto;
35 King-street East, Hamilton;
Corner St. Peter & St. James-st., Montreal;
7 Market Square, St. John, N. B.;
160 Hollis-street, Halifax, N. S.

Insolvent Act of 1869.

In the matter of Jacob Wardell, an Insolvent.

The Insolvent has made an assignment of his Estate to me, and the Creditors are notified to meet at 200 King Street East, on Monday, the twenty-fifth day of November instant, at 11 o'clock in the forenoon, to receive statements of his affairs and to appoint an assignee.

Dated at Toronto, this 7th day of November, A.D. 1872.
W. F. MUNRO, Interim Assignee.

Mathushek Pianos

Are the best. So say A. Farini, H. Mollenhauer, Chas. Fraefel, J. J. Watson, O. E. Bull, A. D. W. Bessemen, E. Mollenhauer, Otto, Muller, and scores of other artists. We are sole agents for the Dominion, also agents for the

**"STECK," "ARION,"
LABELLE, HARDMAN,**

And American and English

**COTTAGE PIANOS,
AND
PRINCE ORGANS.**

CHEAPEST PIANOS IN THE CITY.

ALL WARRANTED FIVE YEARS.

Call and see them. Catalogues sent to any address. Dealers supplied at Manufacturers' wholesale prices.

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TORONTO.

NORRIS & SOPER.

WM. NORRIS.

L. N. SOPER.

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ACCOUNT-BOOKS FOR BANKS, INSURANCE Companies, Merchants, etc., made to order of the best materials and for style, durability and cheapness unsurpassed. A large stock of Account-Books and General Stationery constantly on hand.

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.

1872) (1872
AS USUAL, COMPLETE, SUCCESS!

Ten first prizes at two Exhibitions

W. BELL & COMPANY,

GUELPH, ONT.,

Received every First Prize for

ORGANS & MELODEONS.

At the Provincial Exhibition, Hamilton, and Central Exhibition, Guelph.

This grand success, in addition to last year's record of a Silver Medal, 3 Diplomas, and 12 First Prizes, prove that our Instruments in the opinion of competent judges are incomparably superior to all others.

Sole Proprietors of the ORGANETTE, containing Scribner's Patent Qualifying Tubes, acknowledged by all to be the greatest improvement yet introduced. Their superiority is conceded by other makers, from the fact that at Guelph they withdrew from competition, thus acknowledging their inability to compete with them.

Every instrument fully warranted for five years. Send for catalogue containing fifty different styles of instruments.

Guelph, Oct. 15, 1872.

W. BELL & CO.

D. MORRISON,

Biscuit Manufacturer,

And Wholesale Confectioner,

36 and 38 Rideau St., OTTAWA, Ont.

The Canada Guarantee Company.

(Incorporated by Act of Canadian Parliament.)

Capital \$100,000.

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John Rankin, Esq., Vice-President. R. J. Reekie, Esq.,
Edwd. Mackay, Esq.; James G. Ross, Esq., Quebec;
John Molson, Esq.; James Rose, Esq.; D. Lorr Mac-
Dougall, Esq.; Donald McInnes, Esq., Hamilton.

Legal Advisers—Messrs. Carter & Hatton.

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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.

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 mature and settle them with promptitude and liberality.

THOS. M. SIMONS,
Secretary.

A. T. McCORD, Jr., Agent,
No. 7 Toronto Street, Toronto.

February 1st, 1872.

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

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 InspectorCAPT. 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

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

Ætna

Life Insurance Company of Hartford, Conn.

THE ÆTNA IS NOT SURPASSED IN ECON- omical 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.

**SCOTTISH IMPERIAL
INSURANCE COMPANY.**

CAPITAL £1,000,000.

Head office for the Dominion, 9 St. Sacrament Street, Montreal.

H. J. JOHNSTON, Gen'l Agent.

ISAAC C. GILMOUR, Agent, Toronto.
McKENZIE & MACKAY } Agents, Hamilton
TAYLOR & MINTY }

**ST. LOUIS MUTUAL
Life Insurance Comp'y.
OF ST. LOUIS, MO.**

ASSETS OVER \$6,000,000.

This Company having deposited with the Receiver-General \$50,000, for the benefit of its CANADIAN POLICY HOLDERS, and having complied with the law in all other respects, its General Manager for Ontario, Mr. R. S. BAIRD, has opened an office in this city at No. 11 TORONTO STREET.

That eminent and well-known actuary, Hon. Elizer Wright, of Boston, in a letter to this Company says:—"The higher rates of interest in the West give your Company a decided advantage, and the day is not far distant when, if you seek those fields, the St. Louis Mutual Life will draw more money from the East than Eastern Companies now draw from the West. The indemnity will be as certain, and, on the average, sure to cost less than in companies which cannot invest so profitably."

\$1,000 compounded for thirty years at ten per cent. interest amounts to \$17,449.40, while the same amount, compounded for the same length of time at six per cent., amounts to only \$5,743.50. It is therefore a self-evident fact that the company which receives the highest rate of interest on its investments, other things being equal, will pay the large dividends to its policy holders.

Particular attention is invited to the

SAVINGS DEPOSIT PLAN,

recently introduced by this Company. On this plan a person can insure on the ordinary life rates, and at the end of fifteen years, or of any subsequent period of five years, withdraw his entire interest in the Company, which, at the end of twenty years, would, on most conservative estimates, be considerably more than DOUBLE THE AMOUNT OF PREMIUMS PAID..

THOSE DESIRING LIFE INSURANCE

Would do well to examine this as well as the other popular plans presented by this Company, before insuring elsewhere.

WM. OLDRIGHT, M. D.,
Medical Examiner,

JAMES FORSTER.

CITY MANAGER.

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. McPRIDE, President.

JAMES JOHNSON, Secretary-Treasurer.

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,

C. J. CAMPBELL,] 56 & 58 King Street East, [W. G. CASSELLS

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.

**BOND BROTHERS,
STOCK BROKERS.**

7 ST. SACRAMENT STREET, MONTREAL—(MEMBERS OF THE STOCK EXCHANGE.)

Orders received for the purchase and sale, for investment or on margin, of stocks, Bonds and Debentures, in Canada and the United States.

CORRESPONDENTS:

Messrs. SHEPHERD & GRIEVESON, London, Eng.
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Members of the Stock Exchange.)

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Stocks and Shares of all kinds bought and sold on Commission.

**BURNETT & THOMSON,
STOCK AND SHARE BROKERS.**

(MEMBERS OF THE STOCK EXCHANGE.)

61 ST. FRANCOIS XAVIER STREET, MONTREAL.

TAYLOR & MINTY,

BANKERS, EXCHANGE AND STOCK BROKERS,

Agents of the United States Lloyds,

AND GENERAL INSURANCE AGENTS, HAMILTON, MONT.

GEO. TAYLOR, FRANCIS C. MINTY.
Late Manager of Bank of E.N. Am., Hamilton Late of the Bank of Montreal, Hamilton.

**Philip Browne & Co.,
BANKERS AND STOCK BROKERS,**

DEALERS IN

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

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE. S PHILIP BROWNE, Notary 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

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 NON-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 COMP'Y

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,

Great St. James Street, 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, \$750,000.

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

W. M. RAMSAY,

Manager, Canada.

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, Merchandize, 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.

THE ONLY BRITISH INSURANCE COMPANY HAVING A HEAD OFFICE IN ONTARIO IS

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,

WHITTEMORE BUILDINGS,

Toronto Street, Toronto.

D. MITCHELL McDONALD.

GEO. W. BADGEROW

Insurance.

EQUITABLE LIFE ASSURANCE SOCIETY

No. 120 Broadway, New York.

Wm. C. Alexander, President.

Henry B. Hyde, Vice-President.

R. W. GALE,

Manager for the Dominion of Canada,

128 St. James Street, Montreal.

1. Net Cash Assets, 1st Feb., 1872 \$18,000,000
2. Annual Cash Income..... 8,000,000
3. Total paid policy-holders, 1871 3,459,340.37
4. Surplus, 1871..... 1,700,000

NEW BUSINESS, SUM ASSURED, 1871,

\$41,804,027.00.

This Society has led the van in the Insurance world for many years; it has introduced more improvements and given greater impetus to the business than any Life Company in the United States, and is deserving in this respect of the praise and gratitude of the community.

There are many reasons for selecting the EQUITABLE LIFE ASSURANCE SOCIETY.

FIRST—No Company has such large annual transactions, thereby infusing into its business a constant accession of fresh and selected lives, which is one of the greatest elements of strength.

SECOND—Liberality in dealing with all claims: observing, at the same time, a due regard to the interests of its present large body of Policy-holders by a firm resistance to any attempt at imposition.

THIRD—Perfect organization in every department, which renders official information easily attainable and secures a complete administration of its affairs.

FOURTH—Being one of the most progressive institutions of its kind in the world, it is ever prepared to seize at once upon all the improvements in the business that Science can suggest.

The EQUITABLE LIFE ASSURANCE SOCIETY issues every recognized form of Policy, and especially the

TONTINE SAVINGS FUND INSURANCE, which the Company introduced. This new plan has become very popular, as equalizing among all who are insured under it the advantages which arise from the profits of the business, without in any respect infringing upon the normal results for which Life Insurance was first instituted.

The EQUITABLE feels that it has the strongest claims upon public confidence. Under the management that distinguishes it and the principles by which it is guided, perfect security is given for the future, than which no greater inducement can be held out to all wishing to insure their lives.

Further information regarding the different kinds of Policies issued by the Society can readily be obtained at

The Company's Offices,

120 Broadway, New York.

Or from any of its representatives throughout the United States and Canada.

HEAD OFFICE FOR ONTARIO,

58 CHURCH STREET, TORONTO.

CAPT. R. N. MACCUAIG,

General Agent, Ontario East and Inspector

J. GORDON MORTIMER,

Inspector of Agencies, Ontario West

EDWARD A. SCADDING, Special Agent.

GEO. B. HOLLAND,

General Agent for Ontario.

British Advertisements.

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

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

MANUFACTURER OF COCOA.—We will now give an account of the process adopted by Messrs. James Epps & Co., manufacturers of dietetic articles, at their works in the Euston Road, London.—Casell's Household Guide.

CUSTOMS DEPARTMENT.

Ottawa, 10th May, 1872.

Authorized discount on American Invoices until further notice: 13 per cent.

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

NOTICE

Is hereby given that an application will be made at the next Session of the Legislature of the Province of Ontario for an Act to incorporate the Toronto Eye and Ear Infirmary.

W. T. MASON.

Dated this 4th day of November, A.D. 1872.

COD OIL.

For Sale, Prime Newfoundland Cod Oil,

IN LARGE OR SMALL LOTS.

M. H. SEYMOUR & SON, MONTREAL.

TORONTO PRICES CURRENT.—NOV. 14, 1872.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. \$ c.	Groceries—continued.	\$ c. \$ c.	Leather—continued.	\$ c. \$ c.
Mens' French Calf Boots.	3 62 4 00	Dry Crushed	0 13 0 13	Spanish Sole, 1st quality	
"TapSleKipBts.No.1,Ex	0 00 3 25	Extra Ground	0 14 0 14	middle, wghts. lb	0 25 0 26
"Dbl. " " No.1, Ex	2 40 3 10	Teas:		Do. No. 2.	0 27 0 30
"Tap&D.S.KipBts.No.1	2 40 2 85	Japan common to good.	0 35 0 45	Slaughter, heavy	0 27 0 30
"ThckBts, No.1, Ex.	2 50 2 75	" fine to choicest ..	0 50 0 65	Harness, best.	0 26 0 29
" " " No. 1.	0 00 2 40	Colored, common to fine	0 45 0 75	" " No. 2.	0 25 0 30
" " " No. 2.	0 00 2 20	Congou & Souching ..	0 30 0 80	Upper heavy	0 35 0 37
" " " No. 3.	0 00 2 00	Oolong, good to fine ..	0 45 0 60	" light	0 37 0 40
" D.S. Buff Fox Bal.	2 30 2 40	Y. Hyson, com. to good.	0 60 0 75	Kip skins, Patna	0 35 0 40
" " Conga Gaiters.	1 70 2 23	Medium to choice	0 60 0 55	English	0 35 0 40
" Calf Fox Cong.	2 30 3 00	Extra choice	0 60 0 87	Hemlock Calf (30 to 35	0 65 0 90
" Goat & Seal Cong.	2 65 3 00	Gunpwr r.com. to med.	0 50 0 60	lbs.) per doz.	0 60 0 65
" Prunella Congs.	1 40 2 25	" med. to fine.	0 60 0 90	Do. light.	0 50 0 60
" Split & Kip Bunkums	1 20 1 50	" fine to finest.	0 80 0 75	French Calf.	1 25 1 40
" " Bunkums	1 40 1 90	Hyson	0 38 0 20	Splits, large, 1/2 lb.	0 30 0 35
Boys' Dbl. Sl Thick Boots	1 70 2 00	Imperial	0 42 0 80	" small	0 20 0 24
" " Kip	0 00 2 10	Tobacco—Manufactured:		Enamelled Cow, per ft.	0 20 0 21
" " Bals & Congs.	1 70 1 80	Dark's & ros	0 34 0 37	Patent	0 20 0 21
" Split & Kip Bunkums	1 25 1 50	" " Western Leaf,		Pebble Grain	0 15 0 18
" Split & Kip Cobourgs	0 95 1 10	[good to fine	0 38 0 50	Buff	0 20 0 21
Youths' D.S. Thick Boots	1 50 1 60	Bright sorts, gd. to fine.	0 42 0 50	Russetts	0 15 0 18
" " D.S. Kip	0 00 1 70	" choice	0 55 0 80	Oils.	
" " Bals & Congs.	0 00 1 35	Hardware.		Cod Oil	0 62 0 65
" Split & Kip Bunkums	0 00 1 20	Tin (net cash prices):		Lard, extra	0 95 1 00
" " Cobourgs	0 00 0 90	Block, 1/2 lb	0 37 0 40	" No. 1.	0 90 0 95
Womens' Dblsole Calf Bals.	1 50 1 75	Grain	0 40 0 42	Lubricating, patent	0 85 0 90
" Buff & Peb do.	1 15 1 80	Copper:		" Mott's economic	0 40 0 00
" " Cong	1 15 1 50	Fig	0 25 0 27	Linseed raw	0 80 0 85
" Goat & Kid Bals	2 25 2 50	Sheet	0 26 0 28	" boiled	0 85 0 90
" G ad&Kid Cong	2 20 2 25	Cut Nails:		Machinery	0 30 0 40
" Buff Batts	1 15 1 40	3 inch to 6 inch	6 00	Olive, common, 1/2 gall.	1 15 1 25
" Split	0 95 1 00	2 1/2 inch to 2 1/2 inch	0 00 6 25	" salad	1 80 2 30
" Prun. Bal & Cong.com	0 85 1 25	Shingle	6 75 0 00	salad, in bottles,	
" " fine	1 55 2 00	Lathe	7 25 0 00	qt., per case.	3 30 3 40
Misses' Peb & Buff Bals.	0 95 1 40	Galvanized Iron:		Seal, pale	0 80 0 85
" Buff Batts	0 92 1 05	Best, No. 2	0 11 0 11	Spirits Turpentine	0 80 0 85
" Prun. Bals & Cong	8 80 1 15	Best, No. 24	0 11 0 11	Whale, refined	1 00 0 00
Childs' Peb. Buff Bals.	0 75 1 25	" 28	0 11 0 11	Paints, &c.	
" Buff Bals.	0 55 0 75	" 28	0 12 0 12	White Lead, genuine, in	
" Prun. Bals. & Cong	0 70 1 03	Horse Nails:		Oil, 25 lbs	0 00 2 25
" Turned Cacks	4 75 6 25	Guest's or Griffin's as-		Do. No. 1	0 00 2 05
" " English	2 25 5 00	sorted sizes	0 00 0 00	" 2	0 00 1 85
Drugs.		E. T. or W. ass'd. sizes	0 19 0 20	" 3	0 00 1 65
Aloes Cape	0 16 0 20	Patent Hammered do.	0 00 0 17	Common	1 30 0 00
Alum	0 02 0 03	Iron (at 6 months):		White Lead, dry	0 07 0 09
Borax	0 27 0 30	Pig-Gartherrie, No. 1	0 00 0 00	Red Lead	0 07 0 08
Castor Oil	0 15 0 16	Eglington, No. 1	42 00 43 00	Venetian Red, English	0 02 0 03
Caustic Soda	0 06 0 06	" No. 3	40 00 42 00	Yellow Ochre, French	0 02 0 03
Cream Tartar	0 30 0 31	Other brands, No. 1	40 00 42 00	Whiting	0 95 1 25
Epsom Salts	0 02 0 03	" No. 2	0 00 0 00	Petroleum.	
Extract Logwood	0 10 0 13	Bar—Scotch, 1/2 100 lb.	3 75 4 00	(Refined, 1/2 gallon.)	
Indigo, Madras	0 09 1 05	Refined	0 00 0 00	Delivered at London, Ont	
Madder	0 15 0 17	Swedes	7 25 7 50	No. 1 5 cars	0 00 0 32
Opium	8 50 8 75	Hoops—Coopers	4 00 4 50	" 1	0 00 0 33
Oxalic Acid	0 35 0 40	" Band	4 00 4 50	" Single brls	0 00 0 00
Potass Iodide	11 50 11 75	Boiler Plates	5 50 5 75	Delivered in Toronto:	
Soda Ash	0 03 0 04	Canada Plates:		No. 1, 1 car	0 00 0 35
Soda Bicarb.	0 06 0 06	Hatton	8 75 0 00	" less than car.	0 35 0 57
Tartaric Acid	0 50 0 50	Arrow & Glamorgan	9 00 0 00	No. 2, 1 car	0 00 0 00
Groceries.		Swansea	9 00 0 00	" Single brl	0 00 0 00
Coffees:		Lead (at 4 months):		Beeswax	0 00 0 40
Java, 1/2 lb.	0 22 @ 0 24	Bar 1/2 100 lbs.	0 07 0 07	Produce.	
Maracaibo	0 19 0 21	Sheet	0 06 0 07	Grain:	
Rio	0 18 0 20	Shot	0 06 0 07	Wheat, Spring, 60 lb.	1 15 1 20
Fish:		Iron Wire (4 months):		" Fall, 60 lb.	1 25 1 35
Herrings, Lab. split	4 75 5 00	No. 6, 1/2 bundle	3 50 0 00	Barley, 48 lb.	0 61 0 68
" Canso	0 00 0 00	" 9	3 90 0 00	Peas, 60 lb.	0 65 0 72
" round	0 00 0 00	" 12	4 20 0 00	Oats, 34 lb.	0 40 0 41
" scaled	0 30 0 35	" 16	4 00 0 00	Rye	0 05 0 60
Mackerel, brls.	0 00 0 00	Powder:		Seeds:	
White Fish	3 75 4 00	Blasting Canada	4 00 0 00	Clover, choice, 60 lb.	5 40 5 60
Trout	3 50 3 75	FF	5 00 0 00	Timothy, choice, 60 lb.	3 75 4 00
Salmon, salt water	16 00 16 50	Blasting, English	0 00 0 00	Flax	0 00 1 45
Dry Cod, 1/2 lbs.	4 75 5 00	FFF	5 00 5 50	Flour (per brl.):	
Fruit:		FFF	5 50 6 00	Superior extra	0 00 0 00
Raisins, Layer	1 75 1 90	Pressed Spikes (4 months):		Extra	6 30 6 40
Sultanas	0 11 0 11	Regular sizes, 100	0 00 6 75	Fancy	5 75 5 80
" Valentias	0 08 0 08	Extra	7 00 9 00	Superfine No. 1	5 25 5 30
Currants, new	6 75 7 00	Tin Plate (4 months):		" 2	4 75 4 80
" old	5 75 6 50	1C Coke	12 00 60 00	Oatmeal, per br.	4 75 4 90
Molasses:		1C Charcoal	12 75 13 00	Provisions	
Clayed, 1/2 gall.	0 28 0 30	IX	11 75 15 00	Butter, dairy tub, 1/2 lb.	0 14 0 16
Syrups, Standard	0 45 0 46	IXX	16 5 17 00	" store pack.	0 08 0 10
" Golden	0 49 0 50	DC	0 00 12 25	Cheese	0 24 0 13
Rice: —Arracan	4 40 4 75	Hides & Skins, 1/2 lb.		Pork, mess, new	16 50 17 00
Rangoon	4 60 4 60	Green, No. 1	0 00 0 08	Bacon, Canada	0 00 0 00
Spices:		" No. 2	0 00 0 07	" Cumberland cut.	0 08 0 08
Cassia, whole, 1/2 lb	0 26 0 30	Cured	0 00 0 00	" smoked.	0 00 0 00
Cloves	0 20 0 22	Caifskins, green	0 10 0 12	Hams, sal.	0 10 0 00
Nutmegs	0 95 1 00	" cured	0 00 0 13	" smoked	0 00 0 12
Ginger, ground	0 18 0 30	Sheepskins	1 15 1 35	Shoulders, in salt	0 00 0 00
" Jamaica, root	0 17 0 25	Leather, @ 4 months:		Lard, in kegs	0 10 0 11
Pepper, black	0 18 0 20	In lots of less than		Eggs, fresh	0 20 0 21
Sugars—(60 days)		50 sides, to 1/2 cent		Beef Hams	6 00 0 00
Porto Rico, 1/2 lb	0 09 0 10	higher		Tallow	0 00 0 00
Centrifugal	0 10 0 10	Spanish Sole, 1st quality		Salt, etc.	
Cuba, St. Jago	0 09 0 09	heavy, weights, 1/2 lb	0 06 0 08	Liverpool course	1 50 1 70
Soft Yellow	0 09 0 10			Goderich	1 40 1 50
Crashed X	none.			Plaster	0 00 10
" A	0 12 0 12			Water Lime	0 00
Ground	0 13 0 13				

STOCK AND BOND REPORT.

Soap and Candles.	\$ c.	\$ c.	Brandy:	\$ c.	\$ c.
Golden Bar.....	0 06	0 07	J. Robin & Co.'s "	2 10	2 25
Silver Bar.....	0 06	0 07	Otard Dupuy & Co. "	2 10	2 25
Brown.....	0 05	0 05	Brandy, cases.....	3 75	9 00
No. 1.....	0 03	0 03	Brandy, com. per c.....	4 35	4 50
Wines, Liquors, etc.			Whisky:		
Ale:			GOODERHAM & WORTS'		
English, per doz. qrts.	2 00	2 75	Wholesale Prices:		
GuinnessDubln.Porter	2 35	2 40	Terms Cash.—Under 5		
Spirits:			brls., nett.; 5 to 10 brls.,		
Pure Jam. Rum, 16 o.p.	1 80	2 25	2 1/2 p.c. off; 10 brls. and		
DeKuyper's H. Gin...	1 55	1 65	over, 5 p.c. off.	In Duty	Bond. Paid.
Booth's Old Tom.....	1 90	2 00	Family Proof Whiskey.	0 35	0 88
Gin:			Old Bourbon.....	0 35	0 88
Green, cases.....	4 00	4 25	Old Rye.....	0 30	0 80
Booth's Old Tom, c.....	5 50	6 00	" Toddy.....	0 30	0 80
Wines:			" Malt.....	0 30	0 80
Port, common.....	0 75	1 25	Alcohol, 65 o.p.....	0 55	1 65
" fine old.....	2 00	4 00	Pure Spirits, 65 o.p.....	0 56	1 66
Sherry, common.....	0 75	1 50	" 50 o.p.....	0 50	1 50
" medium.....	1 70	1 80	" 25 u.p.....	0 26	0 77
" old pale or golden	2 60	4 00	Dom. Whiskey, 32 u.p.....	0 21	0 67
Brandy:			" 36 u.p.....	0 20	0 63
Hennessy's, per gallon	2 25	2 40	" 40 u.p.....	0 19	0 59
Martell's.....	2 25	2 40	Wool.		
			Fleece, lb.....	0 45	0 50
			Pulled.....	0 36	0 40

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Nov. 8, 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	2 1/2
50,000	20	Commer' Union Fire, Life & Marine	50	5	11 1/2
24,000	8	City of Glasgow	25	2 1/2	4 1/2
5,000	10	Edinburgh Life	100	15	32 1/2
20,000	6 b 10 s	Guardian, £10 originally paid	100	50	56
12,000	£1 p.sh.	Imperial Fire	100	10	8 1/2
00,000	15	Lancashire Fire and Life	20	2	28
10,000	11	Life Association of Scotland	40	8 1/2	28
55,862		London Assurance Corporation	25	12 1/2	54 1/2
10,000	5	London and Lancashire Life	10	1	5 1/2
391,752	40	Liverpool & London & Globe F. & L.	20	2	17 1/2
20,000	14	Northern Fire and Life	100	5	26 1/2
40,000	28	North British and Mercantile	50	6 1/2	13 1/2
	£6 p. s.	Phoenix	10	1	34 1/2
200,000	10	Queen Fire and Life	10	1	7 1/2
100,000	11 1/2 b £3	Royal Insurance	20	2 1/2	6xD
20,000	10	Scottish Provincial Fire and Life	50	12	73 1/2
10,000	25	Standard Life	50	12	73 1/2
4,000	5 b	Star Life	25	1 1/2	13
	£4 15s. 9d.				
		CANADIAN.			
8,000	4-6 mo	British America Fire and Marine	\$50	\$25	85 90
2,500	5	Canada Life	400	50	
10,000	7	Citizens Fire and Life	100	25	
15,000		Confederation Life	100	10	
5,000		Sun Mutual Life	100	10	
5,000		Isolated Risk Fire	100	10	100 102
4,000	12	Montreal Assurance	£50	£5	200
10,000	None.	Provincial Fire and Marine	60	11	101
	£3 p. sh.	Quebec Fire	40	3 1/2	
	10	" Marine	100	4	
2,000	10	Queen City Fire	50	10	
10,000	7 1/2-6 mo	Western Assurance	40	10	104 107 1/2

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		Ætna Life, of Hartford	100	250	300
1819	30,000	6	Ætna Fire, of Hartford	100	153 1/2	157 1/2
1810	10,000	10	Hartford, of Hartford	100	157	159
1863	5,000		Travlers' Life & Accident	101	122	125

RAILWAYS.

	Sh'rs.	Pa'd.	Toronto Nov. 20.	London, Nov. 1
Atlantic and St. Lawrence	£100	All.		94 96
Do. do. 6 1/2 p.c. stg. m. bds.	100	"		98 100
European & N. A. 6 per 1 M. Bonds, 1868		"		76 77
Grand Trunk	100	"		198 200
Do. Eq. G. M. Bds. 1 ch. 6 1/2 p.c.	100	"		101 102
Do. First Preference, 5 1/2 p.c.	100	"		73 75
Do. Second Pref. Bonds, 5 1/2 p.c.	100	"		64 66
Do. Third Pref. Stock, 4 1/2 p.c.	100	"		43 45
Do. Fourth Pref. Stock, 4 1/2 p.c.	100	"		26 27
Great Western	20 1/2	"		22 23
Do. 6 1/2 p.c. Bonds, due 1873-76	100	"		101 103
Do. 5 1/2 p.c. Bonds, due 1877-80	100	"		98 101
Do. 5 1/2 p.c. Pref. issue at 78	100	"		30 33
Do. 6 per cent Pref. issue at 90	100	"		106 107
Midland, 6 1/2 p.c. 1st Pref.	100	"		87 89
Northern of Canada, 6 1/2 p.c. 1st Pref. Bds.	100	"		93 95
Do. do. Second do.	100	"		88 90
Toronto, Grey and Bruce, Stock	100	60 p.c.		50 52
Do. Bonds	100	"		94 95 1/2
Toronto and Nipissing, Stock	100	90 p.c.		100 105
Do. Bonds	100	"		98 99

NAME.	Shares.	Capital subscribed	Dividend last 6 Months.	CLOSING PRICES	
				Toronto, Nov. 21.	Montreal, Nov. 21.
BANKS.		\$	¢		
British North America	£50	4,866,666	3 b 1/2 p.c.	114 115	115
Canadian Bank of Commerce	\$50	5,300,000		126 126 1/2	125 127
City Bank, Montreal	80	1,200,000	3		85 x d
Du People	50	1,600,000	3		108 108 1/2
Eastern Townships	50	750,000	4		115 120
Exchange Bank					101 102 1/2
Hamilton				99 99 1/2	99 100 1/2
Jacques Cartier	50	2,000,000	4		106 110
Mechanics' Bank	50	1,500,000	4		84 89
Merchants' Bank of Canada	100	7,200,000	4	116 116 1/2	116 116 1/2
Metropolitan		1,000,000	..		106 108
Molson's Bank	50	1,500,000	4		110 111 1/2
Montreal	200	8,000,000	6 & b 2	228 1/2 x d	228 1/2
Maritime					96 98
Nationale	50	1,250,000	4		108 108 1/2
Dominion Bank	50	8,884,000	4	107 109	
Ontario Bank	40	2,500,000	4	102 105	104 105
Quebec Bank	100	2,000,000	4		B C
Royal Canadian	40	2,000,000	4	104 1/2 105	104 105
Toronto	100	1,500,000	4	203 1/2 205	204 1/2 205
Union Bank	100	2,000,000	4		106 108
MISCELLANEOUS.					
Canada Landed Credit Company	50	500,000	4	104 1/2 106 1/2	
Canada Permanent Building Society	50	1,500,000	5 1/2	154 157	
Canadian Navigation Co.	100				108 110
Canada Rolling Stock Co.	100				
Freehold Building Society	100	500,000		132 x d	
Huron Copper Bay Co.			2 1/2		
Huron & Erie Savings & Loan Society	50	520,000	4 1/2		
Montreal Telegraph Co.	40	1,250,000	5	222 1/2 223	223 224
Montreal City Gas Co.	40		4		210
Montreal City Passenger Railway Co.	50		4		305 307
Quebec Gas Company	200		4		
Richelieu Navigation Co.	100				194 200
Dominion Telegraph Company	50		5 12mo.	115 120	115 117
Provincial Building Society	100	350,000	4 1/2	100 103	
Imperial Building Society	50	200,000	4	105 106	
Building and Loan Association	25	200,000	4	105 110	
Toronto Consumers' Gas Co.	50	400,000	2 p.c. 3 m		
Union Permanent Building Society	50	125,000	5	108 110	
Western Canada Building Society	50	500,000	5	134 135	

SECURITIES.

	Toronto.	Montreal.
Canadian Government Debentures, 6 1/2 p.c. stg.	105	104 1/2 105
Do. do. 5 1/2 p.c. cur.	97 97 1/2	97
Do. do. 5 1/2 p.c. stg., 1885	97 99	97 99
Do. do. 7 1/2 p.c. cur.		
Dominion 6 1/2 p.c. stock	108 109 1/2	109 109 1/2
Dominion Bonds		
Montreal Harbour bonds 6 1/2 p.c.		101 103
Do. Corporation 6 1/2 p.c. 1891		95 97 1/2
Do. 7 1/2 p.c. Stock		108 113
Quebec Water Works 6 1/2 p.c.		
Toronto Corporation 6 1/2 p.c., 20 years	96 1/2 97 1/2	
Kingston City, 6 1/2 p.c., 1872		
County Debentures	100 101	
Township Debentures	93 1/2 95	

EXCHANGE.

	Toronto.	Montreal.
Bank on London, 60 days	108 1/2 108 1/2	
Private do.		8 1/2 8 1/2
Bank on New York	13	12 1/2 13
Private do.		par to 1/2 prem
Gold Drafts do		3 1/2 5
American Silver	3 1/2 5	

PRODUCE.

Comparative Prices in Toronto Market.

	1872. WEDNESDAY, Nov. 14	1872. WEDNESDAY, Nov. 21.	1871. Nov. 21.	1870. Nov. 21.	1869. Nov. 21.
Wheat, Fall... 60 lbs.	\$ 25 @ 1 35	1 25 @ 1 35	1 29 @ 1 32	1 15 @ 1 25	0 85 @ 0 90
" Spring "	1 15 @ 1 25	1 15 @ 1 20	1 19 @ 1 23	1 10 @ 1 12	0 85 @ 0 90
Barley..... 43 lbs.	0 64 @ 0 70	0 61 @ 0 68	0 55 @ 0 60	0 48 @ 0 70	0 40 @ 0 68
Oats..... 34 lbs.	0 40 @ 0 41	0 41 @ 0 42	0 38 @ 0 40	0 40 @ 0 41	0 33 @ 0 34
Peas..... 60 lbs.	0 68 @ 0 72	0 68 @ 0 72	0 65 @ 0 70	0 70 @ 0 78	0 63 @ 0 65
Flour, No. 1, Super. brl.	5 40 @ 5 50	5 30 @ 5 45	5 50 @ 5 50	5 15 @ 5 25	4 10 @ 4 15
" Fancy..... brl.	5 60 @ 5 70	5 75 @ 5 85	5 50 @ 5 60	5 30 @ 5 40	4 20 @ 4 25
" Extra..... brl.	6 40 @ 6 50	6 30 @ 6 40	5 80 @ 5 85	5 50 @ 5 75	4 25 @ 4 35
Oatmeal..... brl.	4 75 @ 4 90	4 90 @ 4 90	4 50 @ 4 60	4 50 @ 4 70	4 20 @ 4 25
Pork, Mess..... brl.	16 50 @ 17 00	17 00 @ 17 00	15 50 @ 16 00	27 50 @ 28 50	27 00 @ 28 00
Butter..... lb.	0 14 @ 0 16	0 14 @ 0 16	0 14 @ 0 16	0 14 @ 0 16	0 19 @ 0 22
Hides, green... 100 bs.	9 00 @ 9 50	9 00 @ 9 50	7 00 @ 8 00	7 50 @ 8 00	6 50 @ 7 00

Insurance.

LONDON AND LANCASHIRE

Life Assurance Company.

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

Deposited at OMAHA, 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. 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, Etna, 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

WM. 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, Etna, 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, Etna, 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 Etna Life Insurance Company of Hartford, Conn., for Western Canada. Office, Toronto street, Toronto.

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

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

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

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 Metrop'ln Perm't Bldg. Soc'y, No. 5 King street West, Toronto.

PETER MCCALLUM, Agent for the Lancashire Ins. Co.; Travellers 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., Hugh McLennan, Esq.
George J. Boyd, Esq., Peter Paterson, Esq.,
Hon. W. Cayley, G. P. Ridout, Esq.,
Peleg Howland, Esq., E. H. Rutherford, Esq.,
Thomas C. Street, Esq.

Governor:

GEORGE PERCIVAL RIDOUT, Esq.

Deputy Governor:

PETER PATERSON, Esq.

Fire Inspector:

E. ROBY O'BRIEN

Marine Inspector:

CAPT. E. COURNER.

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.

23-17.

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 & Cassels, Toronto. Merchants' B'k, Toronto.

W. J. MacDonell, Esq., President, Toronto Savings Bank, Toronto. Geo. Duggan, Esq., Judge of the County Court, County York, Toronto.

A. R. McMaster, Esq., of A. T. Fulton, Esq., of Geo. R. McMaster & Bro., Toronto. Michie & Co., and Fulton.

H. S. Howland, Esq., Vice-President Bank of Commerce, Toronto. Angus Morrison, Esq., Barrister M.P., Toronto.

W. Kay, Esq., Goderich. Manager.—Arthur Harvey Esq. Geo. C. Hime, Esq. Ass. 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
409 ST. PAUL STREET, MONTREAL, CANADA.

CAPITAL £2,500,000 Stg

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

FRED. COLE, Secretary.

39-17 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 Bldg., Yonge St
F. H. HEWARD, Agent.

THE LONDON AND CANADIAN LOAN & AGENCY COMPANY.

(LIMITED)

INCORPORATED BY ACT OF PARLIAMENT 29 VIC., CAP. 50. AMENDED BY ACT OF PARLIAMENT 35 VIC., CAP. 108.
AUTHORISED CAPITAL, \$2,000,000. SUBSCRIBED CAPITAL, \$1,250,000.

BOARD OF DIRECTORS.

PRESIDENT—THE HON. W. P. HOWLAND, C.B., Lieutenant-Governor of Ontario.

VICE-PRESIDENTS—C. S. Gzowski, Esq., C.E., of Messrs. C. S. Gzowski & Co.; Donald A. Smith, Esq., M.P., Gov. Hudson's Bay Co. The Hon. Alex. Campbell, Postmaster-General; C. J. Campbell, Esq., Banker, Toronto; A. T. Fulton, Esq., Director, Bank of Toronto; Henry S. Howland, Esq., Vice-President, Bank of Commerce; Donald M'Innes, Esq., President, Bank of Hamilton; A. R. M'Master, Esq., President, Toronto Board of Trade; The Hon. John Carling, M.P., Director, Great Western Railway; A. G. P. Dodge, Esq., M.P., Keswick; Thos. N. Gibbs, Esq., M.P., Vice-President, Ontario Bank; Lewis Moffatt, Esq., Director, Bank B. N. America; Wm. M'Giverin, Esq., President, Dominion Board of Trade; J. B. Plumb, Esq., Niagara.

MANAGER—J. GRANT MACDONALD, Esq. SOLICITOR—RICHARD GRAHAM, Esq. BANKERS—THE CANADIAN BANK OF COMMERCE, THE ONTARIO BANK. BROKERS—MESSRS. CAMPBELL & CASSELS.

OFFICES OF THE COMPANY, EXCHANGE BUILDINGS, WELLINGTON STREET, TORONTO.

I.—One of the most noteworthy features in the recent financial history of the Canadian Dominion has been the surprising and constantly increasing demand for capital, and the consequent expansion of the business transacted by the banks. This is not attributable, in any appreciable degree to undue inflation or mere speculation, but has been brought about naturally from the extension of public works throughout the country, the necessities arising out of the opening up of new territory, and the security in the future, which has been one of the main advantages of confederation; and these causes are not merely temporary, but promise to be permanently beneficial in their results.

II.—The nature of the accommodation thus required, however, is such that the inherent character of the business transacted by the banks renders it impossible for them to meet the full requirements of the public, and the necessity has accordingly arisen for the establishment of institutions of a different character, namely, such as can safely lend their moneys over more extended periods, and upon securities of a less fluctuating and more permanent character.

III.—This demand has been hitherto partially supplied by the different Building Societies and Mortgage Companies which have been established, and which, as the returns of the Stock Market show, have been most successful and remunerative to their proprietors; and, from the steady and healthful improvement in the value of all kinds of property, caused by the construction of railways and other public works, and the opening up and settlement of the newer districts, it is undoubted that this demand will continue unabated for many years to come.

IV.—Supplementary to this, however, there is now a large and constantly growing requirement for accommodation, for more or less extended periods, upon other such safe and permanent securities as Government and Municipal Debentures, to meet which the powers of these institutions are insufficient; and the desirability has accordingly arisen for the organization of an association which, while making the investment of its funds upon the security of real estate the main feature and groundwork of its business, will yet be calculated in a large measure to supply the latter species of demand.

V.—The London and Canadian Loan and Agency Company has accordingly been organized for the purpose of meeting these various wants. The capital already subscribed is \$1,250,000, which has all been taken up in Canada, the names of a large number of the most prominent and responsible capitalists in the Dominion appearing on the stock list; upon these subscriptions ten per cent. has already been paid up in accordance with the requirements of the charter, by which power is given to borrow upon the issue of debentures and by the receipt of deposits, an amount not exceeding the remainder of the subscribed capital.

VI.—The debentures will have as their security the whole subscribed capital of the Company, and, in addition, the securities in which the money derived from their issue may be invested. They will be offered both in Canada and Great Britain, and will afford to capitalists a perfectly secure investment for their funds. From the abundance of money at present looking for an outlet in Great Britain, and the difference between the ordinary rates of interest procurable there and in Canada, it is confidently expected that they will be put upon the market at rates highly remunerative to the stockholders of the Company.

VII.—It is not proposed, however, to restrict the future operations of the Company within the limits of the present subscribed capital. An Act was passed during the last session of the Dominion Legislature, by which power was given to increase the capital from time to time, as occasion might require, to \$5,000,000, and, in accordance with this power, a resolution was adopted at the general meeting of the shareholders, held on the 8th of August

last, authorizing the directors to issue additional stock to the extent of \$750,000, making in all the sum of \$2,000,000.

VIII.—It is intended to offer a large proportion of this new stock to Great Britain, as, with the assistance and co-operation of a good class of British shareholders, it is expected that better facilities will be obtained for negotiating the Company's debentures at the lowest market rates, and for extending the Agency branch of its business.

IX.—The Company is empowered to loan its share and debenture capital, including the amount received from depositors in the following securities:—

1. Mortgages upon Real Estate.
2. Government Securities.
3. The Debentures of Corporations issued under statutory authority.
4. The Stock or Shares of Incorporated Banks.

As well as to buy and sell Mortgages upon Real Estate and Municipal Debentures.

X.—In addition to those powers, the Company is authorized to act as an Agency Association, and, as such, to invest for all persons who may entrust them with money for that purpose in such securities as are mentioned above, or in any other securities which, when not specially named by the principals, the Directors may determine; and it is thought that, from this source alone, an extensive and remunerative business will be drawn.

XI.—The desirability of obtaining for the large accumulations of capital in Great Britain safe and profitable outlets in colonial securities, is undisputed, and the main difficulty investors have hitherto had has been in discriminating as to the quality and value of these securities, and in the procurement of a thoroughly responsible and trustworthy intermediary to undertake for them the judicious and profitable application of means entrusted to them. This Company will be peculiarly well calculated to supply this want, as the unusual strength of its stock list and the wide distribution of its stock will fully guarantee the capable transaction of all business entrusted to it, and the prompt fulfilment of all its obligations.

XII.—To public companies in Great Britain having moneys to invest, such as Life Assurance Societies, the advantage of a connection with an institution like "The London and Canadian" would be very great, as it would give them a safe channel for obtaining investments at rates very considerably higher than those obtainable in Britain.

XIII.—In this connection it may be well to direct attention to the 29th section of the Act of Incorporation, by which it is provided that no transfer of the Company's shares can be made without the sanction of the Directors.

XIV.—The liability of each shareholder is limited to the extent of his shares in the capital of the Company not paid up.

XV.—The Head Office will be in the City of Toronto; but it is proposed to establish agencies in the most suitable localities throughout the Province of Ontario, and, whenever the interests of the shareholders require it, to extend its operations into the other Provinces.

XVI.—Companies similar to the present have been for many years in operation in the different Colonies of the British Empire, and have been almost uniformly successful as appears from the following statement, which includes the name of every institution doing the class of business proposed to be transacted by "The London and Canadian," and whose shares are to be found quoted in the records of the London Stock Exchange. The figures in the statement are extracted from a recent number of the *London Economist*:—

NAME OF COMPANY.	Authorized Capital.	Amount Called up.	Last Dividend per annum.	Present Value per £100.	Reserve.	STATEMENT AS TO COLONIAL INVESTMENT COMPANIES ESTABLISHED IN GREAT BRITAIN.
Australian Mortgage Land and Finance Company.....	£875,000	20 Per Cent.	10 Per Cent.	£145	£435	
Mauritius Land Credit and Agency Company.....	250,000	20 Per Cent.	10 Per Cent.	110	7,000	
New Zealand Loan and Mercantile Agency Company..	500,000	10 Per Cent.	15 Per Cent.	140	34,436	
New Zealand Trust and Loan Company.....	500,000	20 Per Cent.	10 Per Cent.	133	39,359	
Otago and Southland Investment Company.....	250,000	20 Per Cent.	10 Per Cent.	125	5,000	
Trust and Agency Company of Australia.....	330,000	10 Per Cent.	20 Per Cent.	225	54,030	
Trust and Loan Company of Upper Canada.....	1,000,000	25 Per Cent.	8 Per Cent.	110	85,005	
Credit Foncier of Mauritius.....	500,000	20 Per Cent.	8 Per Cent.	115	11,155	

NAME OF COMPY.	Capital.	Rate of Dividend.	Market Value
Can. Landed Credit Co.	\$500,000	8 Per Cent.	106
Can. Per. Build'g Socy.	1,500,000	11 Per Cent.	154
Western Can. do.	500,000	10 Per Cent.	133
Freehold do.	500,000	10 Per Cent.	133
Provincial do.	350,000	9 Per Cent.	103
Imperial do.	200,000	8 Per Cent.	105
Build'g & Loan Assoc'n.	400,000	8 Per Cent.	105

XVII.—Attention may also be called to Stock Companies in Canada not perhaps known in England, but holding a high place in the confidence of Canadian capitalists, as may be seen from the following list, showing capital, dividends, and market rates of shares:—

XVIII.—It will be seen that very large and valuable shares have been given to the Corporation, which, when put into active operation, will place it amongst the leading financial institutions of the country.