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# THE CANADIAN MERCANTILE ANNUAL

FOR

1873

A YEARLY PUBLICATION

CONTAINING INFORMATION OF DAILY USE TO

Merchants, Traders, Manufacturers

, &c., &c.

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No.

INTEREST TO THE TRADE OF THE WHOLE  
DOMINION.

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PUBLISHED BY

DUN, WIMAN & CO.,

100 BAY STREET, TORONTO, HAMILTON, HALIFAX, N.S., AND ST. JOHN, N.F.

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1873.

**DOBBIE & CARRIE,**

Wholesale Importers of

*Staple & Fancy Dry Goods*

And Dealers in

**AMERICAN & HOME PRODUCTIONS**

The reputation which this house has earned amongst the mercantile community is unnecessary to say much in the present.

Possessing, as they do, a thorough and ample knowledge of the requirements of the trade and having facilities SECOND TO NONE, they confidently ask

**BUYERS OF DRY GOODS**

When in this Market, the favor of an INSPECTION OF THEIR STOCK, which will first class value.

Residing a large portion of the year in Europe, and being ever alive to the importance of keeping their

**STOCK AT ALL TIMES WELL ASSORTED**

Believing it better for the Retailer to buy light and frequent—they continually import the NEWEST AND MOST SALEABLE GOODS, from the Great Manufacturing Centres, thus able to serve their numerous customers and the trade generally with satisfaction, proven by the steady growth of their business each season.

**PRICES ARE CUT CLOSE TO RELIABLE MARKET**

*Terms are based on a Liberal Policy.*

Orders by mail will be promptly and carefully filled, doing the same as if the Goods were personally selected.

**STOCK FOR THIS YEAR WILL BE LARGER AND MORE VARIED THAN**

and we believe it will be to the interest of the trade to give us a call, as our Goods are selected to meet the requirements of the City and Country Trade of Canada, and can be sold readily.

**DOBBIE & CARRIE,**

9 FRONT STREET WEST

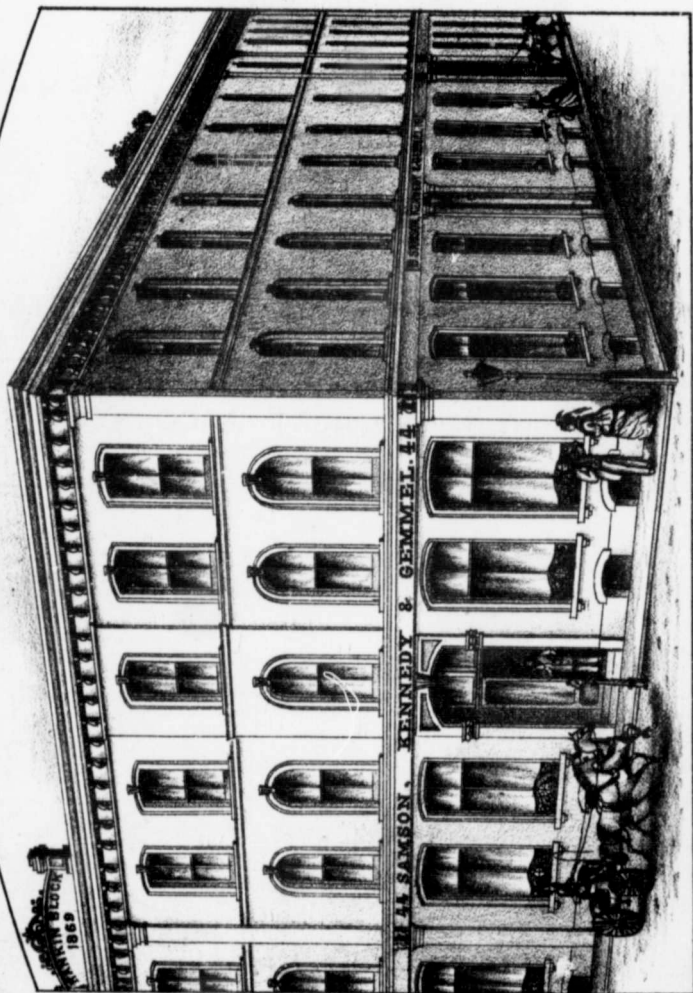
TORONTO

WHOLESALE DRY GOODS

WHOLESALE DRY GOODS

SAMSON, KENNEDY & GEMMEL.

WHOLESALE DRY-GOODS.



WHOLESALE DRY-GOODS.

J. J. Scoph. Architects.

44 SCOTT & 19 COLBORNE STREETS TORONTO ONT

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## SAMSON, KENNEDY & GEMMEL

Have closed their largest year's business, which shows an advance of nearly FIFTY PER CENT. on the trade of 1871. They are pleased gratefully to acknowledge the support which has been given them, by which their House has shared so largely in the expansion of business which has marked the Dry Goods Trade of 1872. THE PROGRESSIVE NATURE of their business will be seen by the fact that from its commencement, every season has been characterized by a large increase in the turn over of their departments. When they entered the ranks of the

### WHOLESALE DRY GOODS

Houses in Canada, it is hardly possible that the most sanguine anticipated such a rapid increase, or that their Trade would have, in so short a period, assumed more than HALF ITS PRESENT PROPORTIONS. This is the more remarkable since it has been accomplished, while houses of long standing and with large connections have occupied the field, and although not quite three and a half years have passed since they commenced, yet their Trade has assumed dimensions which THEY KNOW in some cases has only been attained after an 18 years' Wholesale Business Experience. This fact, THE TRADE OF WESTERN CANADA, whose patronage they have so largely shared, will be glad to learn.

#### THE ENERGY AND UNREMITTING ATTENTION

Bestowed on every department, from the largest transaction down to the smallest item of detail, have been amply repaid.

This success has been accomplished

### WITHOUT TRAVELLING.

All their Goods are sold in the Warehouse; and

### WITHOUT SUPPORT ACCOUNTS,

they have not one in their ledger. A walk through their Warehouse will immediately impress any one with the lively character of their business.

While they are justly proud of the position Toronto has assumed as a WHOLESALE MART for the British West, and while they thankfully share in her prosperity, they are glad to be able to render material aid to her advancement by keeping such goods as are in daily demand, and at such prices as continually induce buyers to visit this market.

To the TRADE OF CANADA they would say that it will be their aim to sustain an

### Attractive Stock of the Newest & Choicest Goods

#### AN EFFECTIVE SYSTEM OF MANAGEMENT

Characterises the house, by which the most responsible work is systematized, securing the greatest possible advantage, and commanding the confidence of every buyer:—

1st. The premises are admirably adapted for the requirements of a large business, situated in a central position, containing 4 floors, each measuring 50 by 123 feet.

2nd. They keep a resident home buyer, (Mr. Samson), who has been familiar with the English and Scotch markets for twenty-three years, and whose long experience and recognized ability have largely assisted in developing the Dry Goods Trade of this City.

3rd. They send a special buyer (Mr. Macaw), who visits the EUROPEAN MARKETS twice a year, to make purchases only for the HABERDASHERY DEPARTMENT.

4th. Their Goods are bought from the Manufacturers.

5th. Shipments are received every week throughout the year.

6th. A well assorted Stock can be always found in every Department.

7th. Each Department is under an efficient Manager.

8th. Customers are promptly served, and in a respectful manner.

9th. All orders are promptly attended to, and carefully executed by one of the Firm.

They are making preparations for a larger Spring Trade than they have hitherto done.

THEIR FIRST SHIPMENT OF SPRING GOODS from Liverpool has already been made.

They will be pleased to see their friends, or to receive their orders.

## SAMSON, KENNEDY & GEMMEL,

WHOLESALE IMPORTERS OF DRY GOODS,

44 Scott and 19 Colborne Streets, Toronto.

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THOMAS C. KERR & CO.,  
HAMILTON,  
IMPORTERS AND WHOLESALE DEALERS IN  
STAPLE AND FANCY  
**DRY GOODS.**

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ALWAYS ON HAND, A FULL STOCK OF  
CANADIAN WOOLLEN MANUFACTURES  
AND  
BOOTS AND SHOES.

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John I. Mackenzie & Co.,  
IMPORTERS

— OF —

**DRY GOODS,**

HAMILTON, - - ONTARIO.

JOHN I. MACKENZIE.

JAMES I. BUCHANAN.

A. I. MACKENZIE.

ALEX. DUNCAN.

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THE CANADIAN  
MERCANTILE ANNUAL

FOR 1873,

A YEARLY PUBLICATION,

CONTAINING INFORMATION OF DAILY USE TO

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

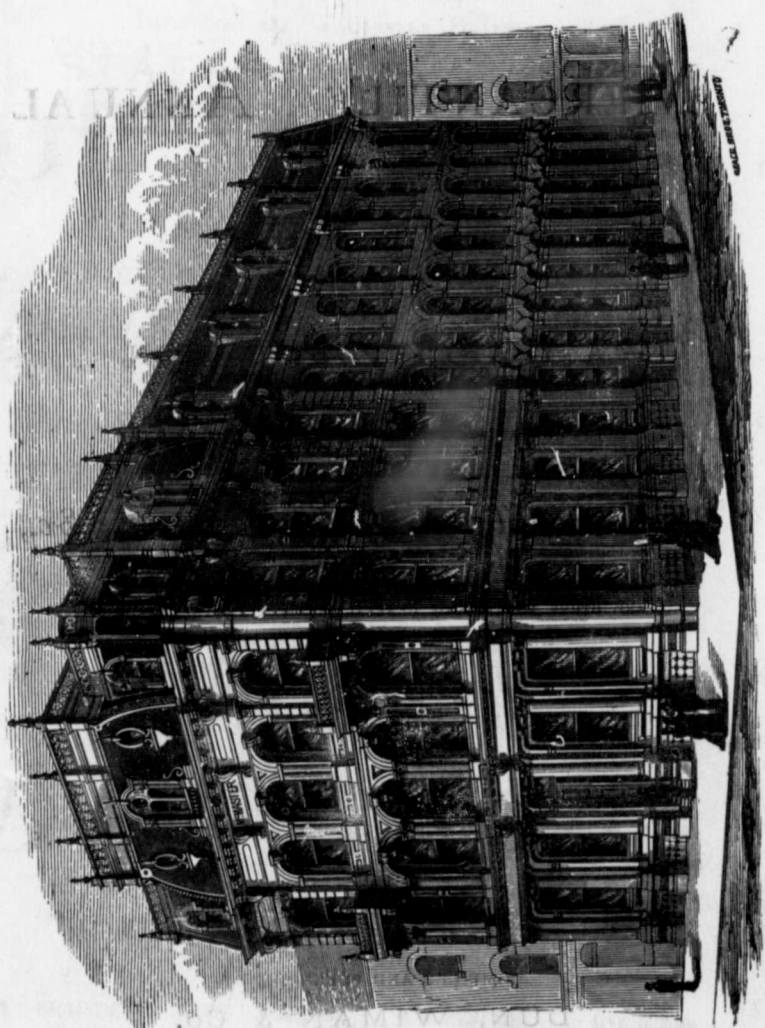
AND OTHER MATTERS OF GENERAL INTEREST TO THE TRADE OF  
THE WHOLE DOMINION.

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COMPILED AND PUBLISHED BY  
DUN, WIMAN & Co.

MONTREAL, TORONTO, HAMILTON, HALIFAX, AND ST JOHN, N. B.

THE CANADIAN



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MONTREAL: PUBLISHED BY J. B. LEBLANC, 100, RUE DU PARLAISSON, N. O.



*A. R. McMaster & Bro.,*

**DRY GOODS IMPORTERS**

AND JOBBERS IN

Canadian and American

*MANUFACTURES,*

**4 AND 12 FRONT STREET WEST**

**TORONTO.**

OFFICE :

34 CLEMENTS' LANE, LOMBARD ST.

**LONDON, E. C., ENGLAND.**

A. R. A. CANADA  
**Bolt and Nut Company,**

TORONTO, - - ONTARIO,

MANUFACTURERS OF

**CARRIAGE BOLTS,**

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*RAILWAY TRACK BOLTS*

RAILWAY CAR BOLTS,

COACH SCREWS, MACHINE BOLTS,

Hot Pressed Nuts, Hot Forged Nuts.

Orders Promptly Filled.

PRICE LISTS on application.

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THE CANADIAN MERCANTILE ANNUAL  
YALE LOCK MANUFACTURING COY.  
PREFACE.

The favorable reception accorded to our ANNUAL in the United States, where several editions have been issued, induces us to present the Trade of Canada with this first edition of the CANADIAN MERCANTILE ANNUAL. In doing so it is necessary to explain briefly the objects of the Work.

The first is to distribute widely amongst the intelligent mercantile classes information not always readily accessible, and to place in a condensed form various matters relating to trade and commerce that the man of business should be conversant with, and may have at all times by him for perusal and reference. In selecting matter, the limited space at our disposal compelled us in this first issue to give prominence to subjects of first interest. The vital importance of the stability of our Banking Institutions has induced us to give the Banking Act complete, as under its provisions the present relationship of the banks to the Government of the country were inaugurated. This is a matter that should be fully understood, and its clauses ought to be carefully read by every one who has an interest in the soundness of our financial system. We also give in full the Act relating to duties imposed on Promissory Notes and Bills of Exchange, commonly called the Stamp Act. The importance of this Act cannot be over-estimated. Ignorance of its details has caused much needless litigation, and hence every man in business should become acquainted with it.

We have thought proper, along with the Canadian Tariff of Customs, to devote a portion of our space to the tariff of the United States. It will always be useful for reference, and in some places is not obtainable. The Tariffs of Newfoundland and Prince Edward Island are also not unimportant, in view of our growing trade with these Provinces.

The record of failures in 1872 will be valuable for comparison with future years. Our Institution is at present the only means whereby an accurate record of these occurrences can be obtained. We have been at much trouble to collect the figures, and they are as valuable an index to the results of trade operations as are the tables of Imports and Exports to indicate the foreign commerce of the country.

Another object of this Work is to obtain a wide and permanent circulation for the advertiser. In this respect it claims unusual advantages. Each advertiser reaches EIGHT THOUSAND BUYERS, at a cheaper rate than by any other means he could adopt. No other publication goes wholly and solely to buyers. An advertisement is not wasted, as in the case of a publication that is sold and goes into but few hands in the larger business centres; it goes straight to the head of the firm free of cost or postage. It will be useful and interesting, and is sure to be preserved. It will be as good a year after it is received as the day it came from the post office. It will be kept for the value of its contents. Its distribution will be general, and is *guaranteed*.

While making no apology for imperfections, we may state that the unusual additional work thrown upon our Branches, by the disastrous burning of our General Printing Office, has prevented the amount of attention being paid to some matters that was, perhaps, desirable, and the consideration of which will have to be delayed till our next issue.

DUN, WIMAN & CO.,

MONTREAL, TORONTO, HAMILTON, HALIFAX, N. S., ST. JOHN, N. B.

16891

# YALE LOCK MANUFACTURING CO'Y, STAMFORD, - - CONN.,

MANUFACTURE FINE

*Store Door, Front Door, Drawer Desk & Chest Locks*

NIGHT LATCHES, PRISON LOCKS,

AND

## THE YALE POST OFFICE LOCK BOX.

These Locks have small flat Steel Key, with from 10,000 to 1,000,000 changes, and are unpickable.

E. H. MOORE, 54 Front Street, Toronto,

AGENT FOR CANADA.

I have these in stock, and sell the trade at Manufacturer's Discounts. Price Lists on Application.

## C. D. EDWARDS'

# FIRE-PROOF SAFES,

In full Stock in TORONTO, with

E. H. MOORE, - - - 54 FRONT STREET EAST,

Where we sell at Montreal Prices.

See page 17 (Adv't of C. D. Edwards.)

## H. B. WARREN & CO.,

207 Fortification Lane, Montreal,

MANUFACTURERS OF ALL KINDS

## COUNTER AND PLATFORM SCALES,

Warranted to be equal to any sold in the Dominion; and to show that we mean what we say, we will ship to any responsible parties any of our scales, and if not in every way satisfactory, they can be returned.

IN STOCK IN TORONTO WITH

E. H. MOORE, 54 Front Street East.

THE TRADE SOLD AT A LIBERAL DISCOUNT.

Price Lists on Application.

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# ST. LAWRENCE ENGINE WORKS,

17 to 29 Mill Street, and Canal Basin No. 2, Montreal.

W. P. BARTLEY & Co.

Parties requiring Steamboat Engines would do well to call and inform themselves on the great economy of our new design of Compound Steam Engine, suited for Steamboats, Factories, Grist Mills, Distilleries, Breweries, &c.

Messrs. W. P. BARTLEY & Co.,

MONTREAL, 15th November, 1872.

Gentlemen.—In reply to your letter of the 8th inst., by which you ask me how the beam engine of the Longueuil Navigation Company's steamer, "Montarville," built by you from a new design of your own, on the compound principle, has performed since the boat has commenced to run; also how the "Montarville's" engine compares as to economy of fuel with that of the sister steamer, "Longueil," built by you in 1868, on the most modern design.

I would beg to state that the Company has not yet given the "Montarville's" engine the test they would have wished; but for the time it has been working it has, from the first day, given entire satisfaction in every way; and as regards economy of fuel, I do not hesitate to say that I believe the saving in fuel cannot be less than one-third, and possibly more.

I remain, Gentlemen, Yours, &c. J. HURTEAU, Manager L. N. Co.

We fully endorse the above: OVIDE DUFRESNE, Pres. L. N. Co.; H. COTTE, Vice-Pres. L. N. Co.; S. BONNEVILLE, Director L. N. Co.

November 23rd, 1872.

We publish this morning a letter from Messrs. W. P. Bartley & Co., with one from the Directors of the Longueuil Navigation Company, on the subject of a new engine, designed by Mr. Bartley, for the steamer "Montarville." The letters explain themselves, and will be read, we doubt not, with great interest by all persons interested in the question of economy of fuel for navigation or manufacturing purposes. The statement made that, with the trial already given to this engine, a saving of at least one-third in fuel is effected, is a most important one, and its full significance will be more apparent when it is remembered that the engine on the steamer Longueuil, with which the comparison is made, is one of the best, in point of economy of working, hitherto in use. It is of the same design as those in the steamer Quebec, of the Richelieu Company, of which Mr. J. B. Lamere is Manager, the Magnet, of the Canadian Navigation Company, of which Mr. A. Milloy is Manager; the Lady of the Lake, on Lake Memphremagog, of which Sir Hugh Allan is President; and the Prince Arthur, of the Upper Ottawa Union Forwarding Co., of which Mr. R. S. Cassels is President. All these are well known and favorite passenger steamers, and their engines, from the establishment of Messrs. Bartley & Co., are known to be remarkable for economy in fuel. They are now eclipsed by the new engine, to which reference is made in the correspondence which we publish; and at a time when fuel is of enormously increased value, having reached almost famine prices, such an engine is matter of great interest to all parties engaged in navigation or manufacture. We congratulate Messrs. Bartley & Co. upon having produced an engine which is thus certified to effect a saving of thirty-three per cent. over the best engines now in use of the high pressure or condensing types.—*Gazette.*

W. P. Bartley & Co. build every description of saw and Grist Mill Machinery, High Pressure Steam Engines and Boilers for 3, 6, 8, 10, 15, 18, 24, 34, rising by 10 to 100, and by 30 from that up to 1,000 horse power, for Mills, Screw Propellers, and Paddle Steamers. Every Description of Castings in Iron and Brass.

REPAIRS—Steamboat and Mill Repairs promptly attended to.

## THE Monetary Times & Trade Review, —INSURANCE CHRONICLE—

DEVOTED TO

### FINANCE, COMMERCE, INSURANCE, RAILWAYS

Mining, Public Companies, Investments and Joint Stock Enterprise.

### ISSUED EVERY FRIDAY MORNING.

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Canadian Subscribers, \$2 a year; British do., 10s. stg. a year; American do., \$3 U.S. Cy.

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J. M. TROUT, Business Manager.

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## ROOFING.

I. L. BANGS & CO., NO. 783 CRAIG STREET.

20 YEARS IN BUSINESS IN MONTREAL.

### FELT AND GRAVEL ROOFING,

Also, Felt, Concrete and Slate Roofs (Child's Patent) covered to order in Town or Country.

All large first-class Roofs guaranteed for ten years.

Particular attention paid to repairing Old Roofs.

Also for sale, Prepared Roofing Felt, Roofing Composition, Creosote Wood Varnish, Coal Tar, Felt for laying under Carpets.

### FARMERS!

BUILD YOUR HOUSES AND BARN.

With a Roof rising three or four inches to every foot deep. This will make a more handsome building than those steep peaks, and will cost less for gable-roofing, timbers and Boards, then cover with a

### FELT CEMENT AND GRAVEL ROOF.

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Greenbacks and all Uncurrent Money bought and sold on most liberal terms. Commercial Paper discounted. Local Bank and other Stocks Bought and Sold. Interest allowed on deposits.

## PURE SNOW FLAKE POTASH.

JAMES GOULDEN,

175 St. Lawrence Main Street, Montreal.

One Pound will make fifteen pounds best Hard Soap, One pound will make nearly a barrel best Soft Soap.

Full and explicit directions for making all kinds of Soap, and much other valuable information on every direction. Use the Waste Grease of your house and make your own Soap. The Best of Family Soap. There is no Saponifer, Lye or Potash, so concentrated in Strength and Purity as the PURE SNOW FLAKE POTASH.

For Sundry Purposes.—Dissolve one Pound Snow Flake Potash in one gallon of Water and use it as below.  
To make Hard Water Soft, half a gill to a tub of water. To Clean Machinery, one pound can to a gallon of Water.  
To Clean Plates, Dishes, &c., a pint to a gallon of water. Scrubbing Greasy Floors, &c., a quart to a gallon of water. To Scour Milk Pans, Churns, &c., a pint to a gallon of water. To Remove Paint, a quart to a gallon of water. To Cleanse Infected Places, a quart to a gallon of water.



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## SANFORD, VAIL & BICKLEY,

(SUCCESSORS TO SANFORD, McINNES & Co.)

### *Clothing Manufacturers,*

45 AND 47 KING STREET,

HAMILTON, - - - - - ONT.

 Well assorted Stock of Seasonable Goods always on hand.

BEATTY, CHADWICK & LASH,

*Barristers, Attorneys, &c.,*

OFFICES:—58 KING STREET EAST, 2 DOORS EAST OF TORONTO ST.,

**TORONTO.**

WILLIAM H. BEATTY,

E. A. LASH.

EDWARD M. CHADWICK,

ESTABLISHED, 1838.

**Montreal Safe and Lock Works.**

CHARLES D. EDWARDS,

Manufacturer of

**FIRE PROOF SAFES,**

ALSO

BURGLAR PROOF SAFES,

IRON VAULT LININGS,

IRON DOORS,

IRON SHUTTERS,

IRON WINDOW FRAMES,

And every description of Iron Work for Public Buildings, Jails,  
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**POWDER PROOF BANK & SAFE LOCKS,**

COMBINATION LOCKS, &c.

*Manufactory & Salesroom:---49 St. Joseph St..*

**MONTREAL.**

**E. H. MOORE, General Agent for Ontario,**

54, FRONT STREET EAST.

**TORONTO.**

**DAVID STARK & Sons, Halifax, Agents for Nova Scotia.**

31 JANUARY, 1873. 23

Day of Month.	Day of Week.	Day of Year.	TORONTO.				QUEBEC.				ST. JOHN.				HALIFAX.			
			SUN.		MOON		SUN.		MOON.		SUN.		MOON.		SUN.		MOON.	
			Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	R. & s.	Rises	Sets	Rises	Sets	Rises	Sets	
			h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m
1	Wednesd..		7 34 4 34	9 56 7 46	4 22	10 05 7 45	4 23	sets	1 35 7 37	4 31	9 56	9 22						
2	Thursday..		7 34 4 35	10 31 7 46	4 23	10 38 7 45	4 24	8a15	2 36 7 37	4 32	10 31	10 11						
3	Friday....		7 34 4 36	11 00 7 46	4 24	11 04 7 45	4 25	9 33	3 45 7 37	4 33	10 59	11 02						
4	Saturday..		7 34 4 37	11 25 7 45	4 26	11 26 7 45	4 26	10a44	4 22 7 37	4 34	11 23	11 52						
5	SUNDAY.		5 7 34 4 38	11 48 7 45	4 27	11 46 7 45	4 27	rises	5 09 7 37	4 35	11 46	morn						
6	Monday...		6 7 33 4 39	pm10 7 45	4 28	pm06 7 44	4 28	0a07	5 56 7 37	4 36	pm07	0 42						
7	Tuesday...		7 7 33 4 40	0 33 7 45	4 29	0 26 7 44	4 29	0 31	6 42 7 37	4 37	0 30	1 39						
8	Wednesd..		8 7 33 4 41	1 00 7 44	4 30	0 50 7 44	4 30	0 56	7 30 7 36	4 38	0 55	2 42						
9	Thursday..		9 7 33 4 42	1 30 7 44	4 31	1 18 7 44	4 31	1 25	8 19 7 36	4 39	1 25	3 49						
10	Friday....		10 7 33 4 44	2 07 7 44	4 32	1 52 7 43	4 32	2 15	9 08 7 36	4 40	2 00	4 58						
11	Saturday..		11 7 32 4 45	2 50 7 43	4 34	2 35 7 43	4 34	2 41	10 00 7 36	4 41	2 44	6 02						
12	SUNDAY.		12 7 32 4 46	3 41 7 43	4 35	3 25 7 42	4 34	3 32	10 51 7 35	4 43	3 34	6 54						
13	Monday...		13 7 31 4 47	4 38 7 42	4 36	4 23 7 42	4 36	4 30	11 42 7 35	4 44	4 31	7 40						
14	Tuesday...		14 7 31 4 48	5 39 7 42	4 37	5 26 7 41	4 37	5 31	0 07 7 34	4 45	5 33	8 19						
15	Wednesd..		15 7 30 4 49	6 42 7 41	4 39	6 31 7 41	4 38	6 36	0 55 7 34	4 46	6 37	8 57						
16	Thursday..		16 7 30 4 51	7 44 7 40	4 40	7 36 7 40	4 40	7 41	1 41 7 33	4 47	7 40	9 31						
17	Friday....		17 7 29 4 52	8 47 7 40	4 41	8 41 7 39	4 41	8 45	2 28 7 32	4 49	8 43	10 04						
18	Saturday..		18 7 29 4 53	9 49 7 39	4 43	9 46 7 38	4 42	9 46	3 06 7 32	4 50	9 46	10 36						
19	SUNDAY.		19 7 28 4 54	10 51 7 38	4 44	10 51 7 37	4 44	11a11	3 47 7 31	4 51	10 50	11 09						
20	Monday...		20 7 27 4 56	11 55 7 37	4 46	11 57 7 37	4 45	sets	4 28 7 30	4 53	11 54	11 44						
21	Tuesday...		21 7 26 4 57	a m 7 36	4 47	a m 7 36	4 46	0m16	5 09 7 29	4 54	a m	a 22						
22	Wednesd..		22 7 26 4 58	1 02 7 35	4 48	1 06 7 35	4 48	1 25	5 54 7 29	4 55	1 01	1 03						
23	Thursday..		23 7 25 5 00	2 12 7 34	4 50	2 18 7 34	4 49	2 38	6 42 7 28	4 57	2 12	1 55						
24	Friday....		24 7 24 5 01	3 25 7 33	4 51	3 34 7 33	4 51	3 24	7 35 7 27	4 58	3 25	3 03						
25	Saturday..		25 7 23 5 02	4 39 7 32	4 53	4 51 7 32	4 53	5 14	8 34 7 26	4 59	4 40	4 17						
26	SUNDAY.		26 7 22 5 04	5 50 7 31	4 54	6 03 7 31	4 54	6 26	9 37 7 25	5 01	5 52	5 35						
27	Monday...		27 7 21 5 05	6 53 7 30	4 56	7 06 7 30	4 56	7 27	10 42 7 24	5 02	6 55	6 38						
28	Tuesday...		28 7 20 5 06	7 44 7 29	4 57	7 55 7 29	4 57	8 19	11 46 7 23	5 03	7 45	7 33						
29	Wednesd..		29 7 19 5 08	8 25 7 28	4 59	8 33 7 28	4 58	8 55	0 17 7 22	5 05	8 25	8 24						
30	Thursday..		30 7 18 5 09	8 58 7 27	5 00	9 03 7 27	5 00	9 24	1 14 7 21	5 06	8 58	9 14						
31	Friday....		31 7 17 5 10	9 25 7 26	5 02	9 27 7 27	5 01	9m49	2 11 7 20	5 08	9 24	10 00						

MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
First Quarter.....	5	h. m. 4 10 p.m.	h. m. 4 43 p.m.	h. m. 5 03 p.m.	h. m. 5 13 p.m.
Full Moon.....	13	11 05 a.m.	11 38 a.m.	11 59 a.m.	0 08 p.m.
Last Quarter.....	21	3 13 p.m.	3 46 p.m.	4 06 p.m.	4 16 p.m.
New Moon.....	28	0 10 p.m.	0 42 p.m.	1 03 p.m.	1 12 p.m.

**W. H. FRAZER,**  
**Dry Goods Commission Merchant,**  
 AND  
**Manufacturers' Agent,**  
**No. 8 WELLINGTON STREET,**  
**TORONTO, ONT., CANADA.**

References by Permission :

H. B. CLAFLIN & CO.,	New York.	RANDALL, FARR & CO.,	HESPERIA.
PAINE, GOODWIN & NOWELL,	" "	FARR, LONG & BISBY,	" "
COCHRANE, McLEAN & CO.,	" "	SAMSON, KENNEDY & GEMMEL,	TORONTO.
ABERNETHY & CO.,	" "	J. GILLESPIE & CO.,	" "
MILLS & GIBB,	" "	JOSEPH WEY & CO.,	" "
LESHER, WHITMAN & CO.,	" "	DOBBIE & CARRIE,	" "

ENOS BROWN & Co., CHICAGO, ILL.

**SAND LAKE COTTON WARPS.**

The Sand Lake Warp Mill Company have opened an agency in Canada for the sale of their celebrated Warps, at No. 8 Wellington Street, Toronto, Ont.

THE SAND LAKE WARP COMPANY was organized and commenced operations in 1892. By continual additions, the capacity of the concern is about 2,400,000 yards of Warp annually.

Prices guaranteed to be as low as any first-class make of warps. These warps are always full length—have never had a complaint of shortage. The number of the yarn is full and plump as marked. Are carefully packed and bound in strong pieces of board, preventing damage in shipment. Always give satisfaction. The following length and numbers generally in stock :

2200 end, No. 16 and 14 yarn, black and blue.	1400 end, No. 16 and 14 yarn, black and blue and white.
2000 end, No. 16 and 14 yarn, black and blue.	1200 end, No. 16 and 14 yarn, black and blue and white.
1800 end, No. 16 and 14 yarn, black and blue and white.	1200 end, No. 16 and 14 yarn, striped.
1500 end, No. 16 and 14 yarn, black and blue and white.	

Broad, White and Colored Warps Furnished on Short Notice.

**WM. H. FRAZER,**  
 8 Wellington Street East, Sole Agent for Canada.

**TORONTO.**

High Water

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E. B. EDDY

## FEBRUARY, 1873.

Day of Month.	Day of Week.	TORONTO.				QUEBEC.				ST. JOHN.				HALIFAX.			
		SUN.		MOON.		SUN.		MOON.		SUN.		MOON.		SUN.		MOON.	
		Rises	Sets.	Rises	Sets.	Rises	Sets.	Rises	Sets.	n. & s.	Hgh Water P. M.	Rises	Sets.	Rises	Sets.	Hgh Water	
		h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m
1	Saturday	32	7 16 5 12	9 50	7 24 5 03	9 49	7 25 5 02	rises	3 02	7 19 5 09	9 48	10 45					
2	SUNDAY	33	7 15 5 13	10 13	7 23 5 05	10 10	7 24 5 04	10m10	3 51	7 18 5 11	10 10	11 29					
3	Monday	34	7 14 5 14	10 37	7 22 5 06	10 30	7 23 5 05	10 34	4 39	7 16 5 12	10 33	morn					
4	Tuesday	35	7 13 5 16	11 02	7 20 5 08	10 53	7 22 5 07	10 58	5 27	7 15 5 13	10 58	0 11					
5	Wednesday	36	7 12 5 17	11 32	7 19 5 10	11 20	7 21 5 08	11 26	6 15	7 14 5 15	11 26	0 56					
6	Thursday	37	7 10 5 18	pm06	7 18 5 11	11 53	7 19 5 10	11m53	7 05	7 13 5 16	pm01	1 48					
7	Friday	38	7 09 5 20	0 48	7 16 5 13	pm32	7 18 5 11	sets	7 56	7 11 5 18	0 41	2 57					
8	Saturday	39	7 08 5 21	1 36	7 15 5 14	1 20	7 17 5 13	5m 4	8 47	7 10 5 19	1 29	4 15					
9	SUNDAY	40	7 06 5 23	2 31	7 14 5 16	2 16	7 15 5 14	5 59	9 38	7 09 5 20	2 25	5 38					
10	Monday	41	7 05 5 24	3 31	7 12 5 17	3 17	7 14 5 16	6 44	10 29	7 07 5 22	3 25	6 42					
11	Tuesday	42	7 04 5 25	4 33	7 10 5 19	4 22	7 12 5 17	7 21	11 15	7 06 5 23	4 28	7 28					
12	Wednesday	43	7 02 5 27	5 36	7 09 5 20	5 28	7 11 5 19	7 50	11 59	7 04 5 25	5 32	8 08					
13	Thursday	44	7 01 5 28	9 39	7 07 5 22	6 33	7 09 5 20	8 14	0 23	7 03 5 26	6 36	8 42					
14	Friday	45	6 59 5 29	7 42	7 05 5 23	7 39	7 08 5 21	8 34	1 05	7 01 5 27	7 40	9 15					
15	Saturday	46	6 58 5 31	8 44	7 04 5 25	8 42	7 06 5 22	8 53	1 46	7 00 5 29	8 42	9 43					
16	SUNDAY	47	6 57 5 32	9 47	7 02 5 26	9 48	7 05 5 24	9 10	2 26	6 58 5 30	9 46	10 13					
17	Monday	48	6 55 5 33	10 51	7 01 5 28	10 55	7 03 5 26	9m 17	3 07	6 57 5 32	10 51	10 43					
18	Tuesday	49	6 54 5 35	11 58	6 59 5 29	a m	7 02 5 27	rises	3 50	6 55 5 33	11 58	11 13					
19	Wednesday	50	6 52 5 36	a m	6 57 5 31	0 04	7 00 5 28	0m24	4 36	6 54 5 34	a m	11 47					
20	Thursday	51	6 50 5 37	1 09	6 55 5 32	1 17	6 59 5 30	1 38	5 26	6 52 5 36	1 09	a. 25					
21	Friday	52	6 49 5 39	2 20	6 54 5 34	2 32	6 57 5 31	2 53	6 19	6 50 5 37	2 22	1 09					
22	Saturday	53	6 47 5 40	3 31	6 52 5 35	3 44	6 55 5 32	4 05	7 18	6 49 5 39	3 32	2 13					
23	SUNDAY	54	6 46 5 41	4 36	6 50 5 37	4 49	6 54 5 34	5 11	8 21	6 47 5 40	4 37	3 40					
24	Monday	55	6 44 5 43	5 31	6 48 5 38	5 43	6 52 5 35	6 06	9 24	6 46 5 41	5 32	5 13					
25	Tuesday	56	6 43 5 44	6 16	6 47 5 40	6 26	6 50 5 37	6 48	10 26	6 44 5 43	6 17	6 27					
26	Wednesday	57	6 41 5 45	6 53	6 45 5 41	6 59	6 48 5 38	7 22	11 26	6 42 5 44	6 53	7 25					
27	Thursday	58	6 39 5 46	7 22	6 43 5 43	7 26	6 46 5 40	7 48	—	6 40 5 45	7 21	8 12					
28	Friday	59	6 38 5 48	7 48	6 41 5 44	7 49	6 44 5 41	8m11	0 48	6 39 5 47	7 47	8 59					

## MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
First Quarter.....	4	h. m. 4 48 a.m.	h. m. 5 21 a.m.	h. m. 5 42 a.m.	h. m. 5 51 a.m.
Full Moon.....	12	6 16 a.m.	6 48 a.m.	7 09 a.m.	7 19 a.m.
Last Quarter.....	20	6 06 a.m.	6 38 a.m.	6 59 a.m.	7 09 a.m.
New Moon.....	26	10 05 p.m.	10 37 p.m.	10 58 p.m.	11 08 p.m.

TORONTO

# MAMMOTH FACTORIES.

## E. B. EDDY,

HULL, Province Quebec.

MANUFACTURER AND WHOLESALE DEALER IN

# LUMBER,

**Tongued and Grooved Flooring,**

**SASH, DOORS, BLINDS AND MOULDINGS,**

IN EVERY VARIETY.

**PAILS, TUBS,**

**ZINC WASH-BOARDS,**

**TELEGRAPH**

**AND**

**PARLOR MATCHES,**

**NOVELTY BUTTER TUBS,**

**&C., &C., &C.**

The Subscriber invites the attention of the Trade, Jobbers and Builders, to his unequalled facilities for executing orders in any or all of the above branches of manufacture.

**WHOLESALE ORDERS ONLY RECEIVED AT THE FACTORIES FOR**

*Matches or Wooden-Ware.*

E. B. EDDY,

High Water

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MARCH, 1873.

Day of Month.	Day of Week.	Day of Year.	TORONTO.				QUEBEC.				ST. JOHN.				HALIFAX.			
			SUN.		MOON.		SUN.		MOON.		SUN.		MOON.		SUN.		MOON.	
			Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	R. & S.	Rises	Sets	Rises	Sets	Rises	Sets	
1	Saturday..	60	6 36	5 49	8 13	6 39	5 46	8 10	6 43	5 43	sets	1 38	6 38	5 48	8 10	9 41		
2	SUNDAY.	61	6 34	5 50	8 36	6 37	5 47	8 31	6 41	5 44	10A12	2 28	6 35	5 49	8 33	10 22		
3	Monday ...	62	6 33	5 52	9 02	6 36	5 49	8 54	6 39	5 46	11A28	3 18	6 33	5 51	8 58	11 00		
4	Tuesday ...	63	6 31	5 53	9 31	6 34	5 50	9 22	6 37	5 47	rises	4 08	6 32	5 52	9 26	11 39		
5	Wednesday..	64	6 29	5 54	10 04	6 32	5 51	9 51	6 36	5 48	5A54	4 59	6 30	5 53	9 58	morn		
6	Thursday....	65	6 27	5 55	10 43	6 30	5 53	10 28	6 34	5 49	6 46	5 50	6 28	5 55	10 37	0 19		
7	Friday .....	66	6 26	5 57	11 30	6 28	5 54	11 14	6 32	5 51	7 38	6 42	6 26	5 56	11 23	1 05		
8	Saturday....	67	6 24	5 58	pm24	6 26	5 56	pm08	6 30	5 52	8 30	7 34	6 25	5 57	pm17	2 09		
9	SUNDAY.	68	6 22	5 59	1 22	6 24	5 57	1 08	6 29	5 53	9 19	8 25	6 23	5 59	1 16	3 35		
10	Monday ...	69	6 20	6 00	2 24	6 22	5 59	2 12	6 27	5 54	10 06	9 13	6 21	6 00	2 19	5 06		
11	Tuesday ...	70	6 19	6 02	3 28	6 20	6 00	3 18	6 25	5 56	10 51	9 58	6 19	6 01	3 23	6 21		
12	Wednesday..	71	6 17	6 03	4 31	6 18	6 01	4 24	6 23	5 57	11A53	10 43	6 17	6 02	4 27	7 08		
13	Thursday....	72	6 15	6 04	5 34	6 16	6 03	5 29	6 21	5 59	sets	11 23	6 15	6 04	5 31	7 47		
14	Friday .....	73	6 13	6 05	6 36	6 14	6 04	6 34	6 19	6 00	6m59	—	8 14	6 05	6 34	8 18		
15	Saturday....	74	6 11	6 06	7 40	6 12	6 06	7 40	6 17	6 01	7 15	10 26	6 12	6 06	7 38	8 49		
16	SUNDAY.	75	6 10	6 08	8 44	6 10	6 07	8 47	6 15	6 03	7 17	1 07	6 10	6 07	8 43	9 17		
17	Monday ...	76	6 08	6 09	9 51	6 08	6 08	9 56	6 14	6 04	7 32	1 49	6 08	6 09	9 51	9 44		
18	Tuesday ...	77	6 06	6 10	11 06	6 06	6 10	11 08	6 12	6 05	7m52	2 33	6 06	6 10	11 00	10 15		
19	Wednesday..	78	6 04	6 11	a m	6 04	6 11	a m	6 10	6 06	rises	3 21	6 04	6 11	a m	10 45		
20	Thursday....	79	6 02	6 13	0 11	6 02	6 13	0 21	6 08	6 07	0m40	4 13	6 02	6 13	0 12	11 17		
21	Friday .....	80	6 01	6 14	1 20	6 00	6 14	1 33	6 06	6 09	1 53	5 09	6 01	6 14	1 22	11 54		
22	Saturday..	81	5 59	6 15	2 25	5 58	6 16	2 39	6 04	6 10	3 01	6 09	5 59	6 15	2 27	A. 42		
23	SUNDAY.	82	5 57	6 16	3 23	5 56	6 17	3 35	6 02	6 12	3 57	7 10	5 57	6 16	3 24	1 47		
24	Monday ...	83	5 55	6 17	4 09	5 54	6 18	4 20	6 00	6 13	4 44	8 10	5 55	6 18	4 11	3 26		
25	Tuesday ...	84	5 53	6 19	4 48	5 52	6 19	4 57	5 58	6 14	5m17	9 09	5 53	6 19	4 49	5 03		
26	Wednesday..	85	5 52	6 20	5 20	5 50	6 21	5 25	5 37	6 15	sets	10 04	5 51	6 20	5 15	6 16		
27	Thursday....	86	5 50	6 21	5 47	5 48	6 22	5 49	5 55	6 17	4A43	10 57	5 49	6 21	5 45	7 10		
28	Friday .....	87	5 48	6 22	6 11	5 46	6 24	6 11	5 53	6 18	6 03	11 49	5 47	6 23	6 09	7 53		
29	Saturday....	88	5 46	6 23	6 35	5 45	6 25	6 31	5 51	6 19	7 45	10 45	5 46	6 24	6 32	8 34		
30	SUNDAY.	89	5 44	6 24	7 00	5 43	6 26	6 52	5 49	6 21	9 02	1 05	5 44	6 25	6 56	9 14		
31	Monday ...	90	5 43	6 26	7 27	5 41	6 28	7 18	5 47	6 22	10A19	1 55	5 42	6 26	7 23	9 53		

MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
		h. m.	h. m.	h. m.	h. m.
First Quarter.....	5	8 08 p.m.	8 40 p.m.	9 01 p.m.	9 11 p.m.
Full Moon .....	14	0 27 a.m.	1 00 a.m.	1 20 a.m.	1 30 a.m.
Last Quarter.....	21	5 02 p.m.	5 35 p.m.	5 55 p.m.	6 05 p.m.
New Moon .....	28	7 37 a.m.	8 09 a.m.	8 30 a.m.	8 40 a.m.





## TO PUBLIC OFFICERS OF THE DOMINION OF CANADA.

### Notice Respecting Suretyships.

BY AN ORDER IN COUNCIL, dated 17th December, 1872,  
*It is Ordered*—That when any public officer is required to give security for the due fulfilment of the duties of any office under the Crown, the Bond or Policy of

### THE CANADA GUARANTEE COMPANY,

May be accepted as such security in lieu of private sureties. Officers already giving private sureties may relieve their bondsmen and substitute the bonds of this Company immediately.

There is, therefore, no longer the necessity which has hitherto existed, for Government Officers to involve their friends in serious responsibilities as sureties, as the opportunity is now afforded them of being their own sureties by payment of a small Annual Premium to the CANADA GUARANTEE COMPANY.

### BONDS CAN BE OBTAINED AT ONCE.

Copies of the Order in Council, Prospectuses, Forms, Rates, and all information, may be obtained on application to the Manager.

## Canada Guarantee Company.

HEAD OFFICE, - - MONTREAL.

President,

SIR ALEX. T. GALT, K.C.M.G.

Vice-President,

JOHN RANKIN, Esq.

Manager and Secretary,

EDWARD RAWLINGS

*The only Company Licensed by Government to Transact Guarantee Business throughout Canada.*

The bonds of this Company are accepted by the leading Banks, Railways, Boards of Trade, and Corporations generally as security from their Employes.

Montreal, January, 1872.

HALIFAX, N. S.

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## APRIL, 1873.

Day of Month.	Day of Week.	Day of Year.	TORONTO.		QUEBEC.			ST. JOHN.			HALIFAX.					
			SUN.		MOON.			SUN.		MOON.	SUN.		MOON.		High Water P. M.	
			Rises	Sets	Rises	Rises	Sets	Rises	Rises	Sets	R. & S.	Rises	Sets	Rises.	High Water	
h	m	h	m	h	m	h	m	h	m	h	m	h	m	h	m	
1	Tuesday.	91	5 41	6 27	7 59	5 39	6 29	7 47	5 45	6 23	rises	2 47	5 40	6 28	7 54	10 29
2	Wednesd	92	5 39	6 28	8 37	5 37	6 30	8 22	5 42	6 24	8m30	3 41	5 38	6 26	8 30	11 07
3	Thursday	93	5 37	6 29	9 22	5 38	6 32	9 06	5 40	6 26	9 13	4 35	5 36	6 30	9 15	11 49
4	Friday....	94	5 35	6 30	10 15	5 33	6 33	9 59	5 38	6 27	10 04	5 27	5 35	6 31	10 08	morn
5	Saturday..	95	5 34	6 32	11 12	5 31	6 34	10 57	5 37	6 28	11m 4	6 18	5 33	6 32	11 05	0 33
6	SUND'Y.	96	5 32	6 33	pm14	5 29	6 36	pm01	5 35	6 29	0a05	7 8	5 31	6 34	pm08	1 35
7	Monday..	97	5 30	6 34	1 17	5 27	6 37	1 06	5 33	6 31	1 11	7 54	5 29	6 35	1 12	3 01
8	Tuesday..	98	5 28	6 35	2 20	5 25	6 39	2 12	5 31	6 32	2 16	8 39	5 25	6 36	2 16	4 42
9	Wednesd	99	5 27	6 36	3 23	5 23	6 40	3 18	5 29	6 33	3 20	9 22	5 26	6 37	3 20	5 49
10	Thursday	100	5 25	6 37	4 26	5 21	6 41	4 22	5 27	6 34	4m24	10 4	5 24	6 39	4 24	6 36
11	Friday....	101	5 23	6 39	5 30	5 19	6 43	5 29	5 26	6 35	sets	10 43	5 22	6 40	5 28	7 13
12	Saturday..	102	5 21	6 40	6 34	5 17	6 44	6 36	5 24	6 37	5m21	11 26	5 20	6 41	6 33	7 46
13	SUND'Y.	103	5 20	6 41	7 41	5 16	6 45	7 46	5 22	6 38	5 38	....	5 18	6 42	7 41	8 12
14	Monday..	104	5 18	6 42	8 50	5 14	6 47	8 58	5 21	6 39	5 59	0 31	5 17	6 44	8 51	8 45
15	Tuesday..	105	5 16	6 43	10 02	5 12	6 48	10 12	5 19	6 41	6 19	1 18	5 15	6 45	10 03	9 15
16	Wednesd.	106	5 15	6 43	11 13	5 10	6 49	11 25	5 17	6 42	6 49	2 10	5 13	6 46	11 14	9 44
17	Thursday	107	5 13	6 46	a m	5 08	6 51	a m	5 15	6 43	7 23	3 4	5 12	6 47	a m	10 18
18	Friday ..	108	5 11	6 47	0 20	5 06	6 52	0 33	5 14	6 44	8 12	4 3	5 10	6 48	0 22	10 55
19	Saturday..	109	5 10	6 48	1 19	5 04	6 53	1 39	5 13	6 45	9 13	5 3	5 08	6 50	1 21	11 38
20	SUND'Y.	110	5 08	6 49	2 08	5 03	6 55	2 20	5 11	6 47	10 23	6 2	5 07	6 51	2 10	12 33
21	Monday..	111	5 07	6 51	2 48	5 01	6 56	2 58	5 09	6 48	11m42	7 0	5 05	6 52	2 49	1 46
22	Tuesday..	112	5 05	6 52	3 21	4 59	6 57	3 27	5 08	6 49	rises	7 55	5 03	6 53	3 21	3 20
23	Wednesd	113	5 03	6 53	3 48	4 57	6 59	3 52	5 06	6 51	4m13	8 47	5 02	6 55	3 47	4 50
24	Thursday	114	5 02	6 54	4 13	4 56	7 00	4 13	5 04	6 52	4 25	9 37	5 00	6 56	4 11	5 54
25	Friday....	115	5 00	6 55	4 36	4 54	7 02	4 33	5 03	6 53	4 40	10 27	4 58	5 57	4 33	6 43
26	Saturday..	116	4 59	6 56	5 00	4 52	7 03	4 54	5 01	6 54	4 57	11 16	4 57	6 58	4 56	7 27
27	SUND'Y.	117	4 57	6 58	5 55	4 51	7 04	5 17	4 59	6 56	5 20	....	4 55	7 00	5 21	8 08
28	Monday..	118	4 56	6 59	6 55	4 49	7 06	5 44	4 58	6 57	5 50	0 34	4 54	7 01	5 49	8 47
29	Tuesday..	119	4 54	7 00	6 30	4 47	7 07	6 16	4 56	6 58	6 22	1 27	4 52	7 02	6 23	9 26
30	Wednesd.	120	4 53	7 01	7 12	4 46	7 08	6 57	4 55	6 59	7m04	2 21	4 51	7 03	7 05	10 04

## MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
First Quarter.....	4	h. m.	h. m.	h. m.	h. m.
Full Moon.....	12	1 19 p.m.	1 51 p.m.	2 12 p.m.	2 22 p.m.
Last Quarter.....	20	4 34 p.m.	5 06 p.m.	5 27 p.m.	5 37 p.m.
New Moon.....	26	0 30 a.m.	1 03 a.m.	1 23 a.m.	1 33 a.m.
		5.25 p.m.	5 57 p.m.	6 18 p.m.	6 28 p.m.

**J. R. JENNETT & COMP'Y,**

176 GRANVILLE STREET, 176

HALIFAX,

*Importers and Dealers in***China, Glass and Earthenware,**

BOHEMIAN AND FRENCH CHINA AND GLASSWARE,

WHOLESALE &amp; RETAIL.

Our Stock will always be found FULL AND COMPLETE with all the above goods, and our Prices as low as any other house in the trade.

**J. R. JENNETT & COMPANY,**

174 GRANVILLE STREET, 174

HALIFAX,

*Importers and General Dealers in all kinds of***Table Cutlery & Shelf Hardware,**

FANCY GOODS, ELECTRO-PLATE WARE,

*German & French Fancy Goods, Gold and Silver Watches, Jewellery,*

PERFUMERY, FANCY SOAPS, and every other requisite generally found in a Fancy Store.

WHOLESALE AND RETAIL.

At lowest possible prices for Cash or Approved Credit.

**J. R. JENNETT & Co.,***Manufacturers of all kinds of***Brown Earthenware, Stoneware,**

BUTTER POTS, LIQUOR JARS,

And all other descriptions of Stoneware usually imported from England.

*Pottery Works at Eastern Passage, below Mount Hope Asylum,  
Dartmouth Side,*

HALIFAX, N. S.

MAY, 1873.

Day of Month.	Day of Week.	Day of Year.	TORONTO.						QUEBEC.						ST. JOHN.						HALIFAX.					
			SUN.			MOON.			SUN.			MOON.			SUN.			MOON.			SUN.			MOON.		
			Rises.	Sets.	High	Rises.	Sets.	High	Rises.	Sets.	High	Rises.	Sets.	High	Rises.	Sets.	High	Rises.	Sets.	High	Rises.	Sets.	High	Rises.	Sets.	High
			h m	h m	p. m.	h m	h m	p. m.	h m	h m	p. m.	h m	h m	p. m.	h m	h m	p. m.	h m	h m	p. m.	h m	h m	p. m.	h m	h m	p. m.
1	Thursday	121	4 51	7 02	8 01	4 44	7 10	7 46	4 54	7 01	sets	3 16	4 49	7 05	7 55	10 43										
2	Friday	122	4 50	7 04	8 59	4 43	7 11	8 43	4 52	7 02	0m32	4 08	4 47	7 06	8 22	11 24										
3	Saturday	123	4 49	7 05	9 59	4 41	7 12	9 45	4 51	7 03	1 20	5 00	4 46	7 07	9 53	morn										
4	SUND'Y.	124	4 47	7 06	11 03	4 40	7 13	10 51	4 49	7 04	1 59	5 49	4 45	7 08	10 58	0 11										
5	Monday	125	4 46	7 07	pm07	4 38	7 15	11 58	4 48	7 06	2 28	6 34	4 44	7 09	pm03	1 04										
6	Tuesday	126	4 45	7 08	1 10	4 37	7 16	1 04	4 47	7 07	2 50	7 18	4 42	7 11	0 07	2 23										
7	Wednesd.	127	4 43	7 09	2 13	4 35	7 17	2 09	4 45	7 08	3m19	8 06	4 41	7 12	2 10	3 43										
8	Thursday	128	4 42	7 10	3 17	4 34	7 19	3 15	4 44	7 09	rises	8 39	4 40	7 13	3 15	4 54										
9	Friday	129	4 41	7 12	4 21	4 32	7 20	4 22	4 43	7 10	4A41	9 22	4 38	7 14	4 20	5 49										
10	Saturday	130	4 40	7 13	5 23	4 31	7 21	5 31	4 42	7 12	5 48	10 07	4 37	7 15	5 27	6 28										
11	SUND'Y.	131	4 38	7 14	6 37	4 30	7 23	6 44	4 40	7 13	7 02	10 48	4 37	7 16	6 37	7 04										
12	Monday	132	4 37	7 15	7 49	4 28	7 24	7 58	4 39	7 14	8 11	11 37	4 35	7 18	7 50	7 36										
13	Tuesday	133	4 36	7 16	9 02	4 27	7 25	9 13	4 38	7 15	9 34	12 03	4 33	7 19	9 02	8 13										
14	Wednesd.	134	4 35	7 17	10 12	4 26	7 26	10 25	4 36	7 16	10 46	0 58	4 32	7 20	10 14	8 46										
15	Thursday	135	4 34	7 18	11 14	4 25	7 28	11 27	4 35	7 17	11A50	1 57	4 31	7 21	11 16	9 23										
16	Friday	136	4 33	7 19	a m	4 23	7 29	a m	4 34	7 18	sets	2 57	4 30	7 22	a m	10 02										
17	Saturday	137	4 32	7 20	0 07	4 22	7 30	0 19	4 33	7 19	3m13	3 57	4 29	7 23	0 08	10 45										
18	SUND'Y.	138	4 31	7 21	0 49	4 21	7 31	1 00	4 32	7 21	9 31	4 55	4 28	7 24	0 51	11 32										
19	Monday	139	4 30	7 22	1 23	4 20	7 32	1 31	4 31	7 22	10m49	5 50	4 27	7 25	1 24	a. 35										
20	Tuesday	140	4 29	7 23	1 52	4 19	7 33	1 57	4 30	7 23	0A08	6 43	4 26	7 26	1 52	1 48										
21	Wednesd.	141	4 28	7 24	2 15	4 18	7 35	2 17	4 29	7 24	1 23	7 32	4 25	7 28	2 14	3 09										
22	Thursday	142	4 27	7 25	2 40	4 17	7 36	2 38	4 28	7 25	3 02	8 20	4 24	7 29	2 37	4 21										
23	Friday	143	4 26	7 26	3 03	4 16	7 37	2 59	4 27	7 26	4 17	9 08	4 23	7 30	3 00	5 22										
24	Saturday	144	4 26	7 27	3 27	4 15	7 38	3 20	4 26	7 27	5A32	0 57	4 23	7 31	3 22	6 12										
25	SUND'Y.	145	4 25	7 28	3 54	4 14	7 39	3 44	4 25	7 28	rises	10 49	4 22	7 32	3 49	7 01										
26	Monday	146	4 24	7 29	4 26	4 13	7 40	4 13	4 24	7 29	4m20	11 43	4 21	7 33	4 20	7 45										
27	Tuesday	147	4 23	7 30	5 04	4 13	7 41	4 49	4 24	7 30	4 56	0 11	4 20	7 34	4 58	8 38										
28	Wednesd.	148	4 23	7 31	5 51	4 12	7 42	5 35	4 23	7 31	5 43	1 03	4 20	7 35	5 44	9 09										
29	Thursday	149	4 22	7 32	6 45	4 11	7 43	6 29	4 23	7 32	6 36	1 58	4 19	7 35	5 38	9 46										
30	Friday	150	4 22	7 33	7 45	4 10	7 44	7 30	4 22	7 33	7 39	2 46	4 18	7 36	7 29	10 25										
31	Saturday	151	4 21	7 34	8 49	4 10	7 45	8 36	4 22	7 34	8m42	3 40	4 18	7 37	8 43	11 06										

MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
First Quarter.....	4	h m 7 15 a.m.	h m 7 48 a.m.	h m 8 09 a.m.	h m 8 18 a.m.
Full Moon.....	12	6 00 a.m.	6 33 a.m.	6 54 p.m.	7 03 a.m.
Last Quarter.....	19	5 42 a.m.	6 15 a.m.	6 36 a.m.	6 45 a.m.
New Moon.....	26	4 02 a.m.	4 35 a.m.	4 56 p.m.	5 05 a.m.

**NOVA SCOTIA BOOT AND SHOE FACTORY,**  
Upper Water Street.

**G. S. YATES & COMPANY,**

MANUFACTURERS OF:

*Men's, Womans, Boys, Misses' and Childrens,*

**BOOTS & SHOES**

OF EVERY DESCRIPTION.

All our Goods are made of the very best Material, and under the Supervision of the Proprietors. Purchasers will do well to give us a call, as we warrant our Goods the best and cheapest in the city.

Samples can be seen at the Factory or at our **WHOLESALE WAREHOUSE—**  
**GEORGE STREET.**

**G. S. YATES.**

**CHARLES DOWNIE.**

**W. E. WEST & CO.,**

**WHOLESALE GROCERS, IMPORTERS,**

AND

**Commission Merchants,**

DEALERS IN ALL KINDS OF

**AMERICAN, CANADIAN & WEST INDIA PRODUCE.**

**LIBERAL ADVANCES MADE ON CONSIGNMENTS.**

OFFICE AND WAREROOMS,

**ACADIA CORNER, OPPOSITE H.M. ORDNANCE,**  
**HALIFAX, N. S.**

REFERENCES BY PERMISSION.

To Messrs. DUFUS & Co., Wholesale Dry Goods Hall,  
Halifax, N. S.

T. C. KINNEAR & Co. W. I. Merchants, Halifax N. S.  
HON. JAS. COCHRAN, Commission Merchant, Hal-  
ifax, N. S.

JOHN TAYLOR, Esq., W. I. Merchant, Halifax, N.S.

To A. W. West, Esq., W. I. Merchant, Halifax, N.S.  
Messrs. DANA BROS., Commission Merchants,  
Boston.

A. WINSON & SON, Boston.

JAS. MITCHELL, Esq., Merchant, Montreal

JNO. W. NICHOLSON, Esq., Merchant, St. J.

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JUNE, 1873.

Day of Month.	Day of Week.	TORONTO.		QUEBEC.			ST. JOHN.			HALIFAX.									
		SUN.		MOON.			SUN.			MOON.		High Water P. M.		SUN.		MOON.		High Water.	
		Rises	Sets	Rises	Rises	Sets	Rises	Rises	Sets	R. & S.	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	
		h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	h m	
1	SUND'Y.	152	21 7 35	9 53	4 09 7 46	9 43	4 21 7 35	sets	4 31	4 17 7 38	9 48	11 51							
2	Monday..	153	4 20 7 35	10 56	4 09 7 47	10 49	4 20 7 35	0m13	5 15	4 17 7 39	10 52	11 56	0 38						
3	Tuesday..	154	4 20 7 36	11 55	4 08 7 48	11 54	4 20 7 36	1 14	5 55	4 16 7 40	11 56	0 39							
4	Wednesd.	155	4 19 7 37	p1 12	4 08 7 49	p1 00	4 19 7 37	1 32	6 34	4 16 7 40	p1 00	1 34							
5	Thursday	156	4 19 7 38	2 05	4 07 7 51	2 05	4 19 7 37	1 50	7 15	4 15 7 41	2 04	2 45							
6	Friday....	157	4 19 7 38	3 19	4 07 7 52	3 13	4 18 7 38	1 48	7 57	4 15 7 42	3 09	3 41							
7	Saturday.	158	4 18 7 39	4 18	4 06 7 52	4 23	4 18 7 39	2m05	8 40	4 15 7 43	4 18	4 42							
8	SUND'Y.	159	4 18 7 40	5 29	4 06 7 53	5 37	4 18 7 40	rises	9 28	4 14 7 44	5 30	5 35							
9	Monday..	160	4 18 7 40	6 42	4 06 7 53	6 53	4 17 7 40	7a11	10 19	4 14 7 44	6 21	6 21							
10	Tuesday..	161	4 18 7 41	7 56	4 06 7 54	8 08	4 17 7 41	8 30	11 14	4 14 7 45	7 57	7 57							
11	Wednesd.	162	4 17 7 41	9 03	4 05 7 54	9 17	4 17 7 42	9 39	—	4 14 7 46	9 06	7 45							
12	Thursday	163	4 17 7 42	10 01	4 05 7 55	10 15	4 17 7 42	10 36	0 45	4 14 7 46	10 03	8 27							
13	Friday....	164	4 17 7 42	10 48	4 05 7 55	10 59	4 17 7 43	11 21	1 48	4 14 7 46	10 50	9 10							
14	Saturday.	165	4 17 7 43	11 26	4 05 7 56	11 34	4 17 7 43	11a55	2 48	4 13 7 47	11 26	9 56							
15	SUND'Y.	166	4 17 7 43	11 57	4 05 7 56	a m	4 17 7 43	sets	3 46	4 13 7 47	11 56	10 42							
16	Monday..	167	4 17 7 44	a m	4 05 7 57	0 02	4 16 7 44	9m56	4 39	4 13 7 48	a m	11 35							
17	Tuesday..	168	4 17 7 44	0 22	4 05 7 57	0 24	4 16 7 44	11m14	5 30	4 13 7 48	0 21	a 31							
18	Wednesd.	169	4 17 7 44	0 46	4 05 7 57	0 45	4 16 7 45	0a29	6 18	4 14 7 48	0 44	1 35							
19	Thursday	170	4 17 7 45	1 07	4 05 7 57	1 04	4 17 7 45	2 06	7 06	4 14 7 49	1 04	2 43							
20	Friday....	171	4 18 7 45	1 30	4 05 7 58	1 24	4 17 7 45	3 19	7 53	4 14 7 49	1 29	3 46							
21	Saturday.	172	4 18 7 45	1 56	4 06 7 58	1 47	4 17 7 45	4 34	8 42	4 14 7 49	1 51	4 47							
22	SUND'Y.	173	4 18 7 45	2 25	4 06 7 58	2 14	4 17 7 45	5a49	9 34	4 14 7 49	2 20	5 47							
23	Monday..	174	4 18 7 45	3 01	4 06 7 58	2 47	4 17 7 46	rises	10 27	4 15 7 49	2 54	6 40							
24	Tuesday..	175	4 19 7 46	3 43	4 06 7 58	3 28	4 18 7 46	3m36	11 22	4 15 7 49	3 35	7 30							
25	Wednesd.	176	4 19 7 46	4 35	4 07 7 58	4 19	4 18 7 46	4 26	—	4 15 7 49	4 28	8 14							
26	Thursday	177	4 19 7 46	5 33	4 07 7 58	5 18	4 18 7 46	5 25	0 41	4 16 7 49	5 26	8 55							
27	Friday....	178	4 20 7 46	6 35	4 08 7 58	6 22	4 19 7 46	6 29	1 31	4 16 7 49	6 29	9 35							
28	Saturday.	179	4 20 7 46	7 39	4 08 7 58	7 28	4 19 7 46	7 34	2 21	4 17 7 49	7 34	10 12							
29	SUND'Y.	180	4 21 7 46	8 44	4 09 7 58	8 35	4 20 7 46	8 41	3 06	4 17 7 49	8 40	10 49							
30	Monday..	181	4 21 7 46	9 47	4 09 7 58	9 41	4 20 7 46	9m43	3 50	4 18 7 49	9 43	11 26							

MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
First Quarter.....	3	h m 1 01 a.m.	h m 1 34 a.m.	h m 1 55 a.m.	h m 2 04 a.m.
Full Moon.....	10	4 43 p.m.	5 16 p.m.	5 37 a.m.	5 46 p.m.
Last Quarter.....	17	10 13 a.m.	10 46 a.m.	11 07 a.m.	11 16 a.m.
New Moon.....	24	3 54 p.m.	4 27 p.m.	4 48 p.m.	4 57 p.m.

# FORBES' PATENT

## *Acme Club Skates,*

Are the only

RELIABLE & REALLY SELF-FASTENING SKATE

Ever invented. They have now a

WORLD WIDE REPUTATION,

And have superseded every other make of Skates made by

*The Starr Manufacturing Company,*  
HALIFAX, N. S.

THE STARR MANUFACTURING COMPANY are prepared to supply  
Railway Companies with

### Steel Scabbard Rail Joints

MADE BY

FORBES' PATENT BINDING MACHINE,

And either with or without Side Plates and Bolts.

These Joints have been adopted on several of the Dominion Railways, and are pronounced to be the most perfect rail-joint ever made.

*Bolts, Nuts, and other Work furnished to order*

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HALIFAX, N. S.

JOHN STARR, PRES.

JOS. STARR, Sec.

JOHN FORBES, MANAGER.

JULY, 1873.

Day of Month.	Day of Week.	Day of Year.	TORONTO.						QUEBEC.						ST. JOHN.						HALIFAX.					
			SUN.		MOON.		SUN.		MOON.		SUN.		MOON.		SUN.		MOON.		SUN.		MOON.					
			Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	R. & S.	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets					
1	Tuesday..	182	4 22	7 45	10 49	4 10	7 57	10 46	4 21	7 46	rises	4 30	4 18	7 49	10 47	morn										
2	Wednesday..	183	4 22	7 45	11 51	4 10	7 57	11 50	4 22	7 45	0a10	5 11	4 19	7 49	11 49	0 07										
3	Thursday..	184	4 23	7 45	pm55	4 11	7 57	pm56	4 22	7 45	1 15	5 50	4 19	7 49	pm53	0 50										
4	Friday....	185	4 24	7 45	2 01	4 12	7 57	2 04	4 23	7 45	2 21	6 34	4 20	7 48	2 00	1 41										
5	Saturday..	186	4 24	7 44	3 09	4 12	7 56	3 15	4 24	7 44	3 34	7 17	4 21	7 48	3 00	2 39										
6	SUND'Y.	187	4 25	7 44	4 20	4 13	7 56	4 30	4 25	7 44	4 48	8 06	4 21	7 48	4 21	3 41										
7	Monday..	188	4 26	7 44	5 34	4 14	7 55	5 46	4 25	7 44	6 06	9 00	4 22	7 47	5 35	4 38										
8	Tuesday..	189	4 26	7 43	6 45	4 15	7 55	6 58	4 26	7 43	7 19	9 58	4 23	7 47	6 47	5 39										
9	Wednesday..	190	4 27	7 43	7 48	4 15	7 54	8 02	4 27	7 43	8a24	11 00	4 24	7 46	7 50	6 33										
10	Thursday..	191	4 28	7 42	8 42	4 16	7 54	8 54	4 27	7 43	sets	—	4 24	7 46	8 43	7 23										
11	Friday....	192	4 29	7 42	9 24	4 17	7 53	9 33	4 28	7 42	4m55	0 35	4 25	7 45	9 25	8 11										
12	Saturday..	193	4 29	7 41	9 57	4 18	7 53	10 03	4 29	7 42	6 16	1 35	4 26	7 45	9 57	9 00										
13	SUND'Y.	194	4 30	7 41	10 24	4 19	7 52	10 28	4 30	7 41	7 40	2 35	4 27	7 44	10 24	9 49										
14	Monday..	195	4 31	7 40	10 49	4 20	7 51	10 49	4 31	7 40	9 00	3 25	4 28	7 43	10 47	10 38										
15	Tuesday..	196	4 32	7 39	11 12	4 21	7 50	11 10	4 31	7 39	10 18	4 25	4 27	7 43	11 09	11 26										
16	Wednesday..	197	4 33	7 39	11 35	4 22	7 50	11 30	4 32	7 39	11m56	5 03	4 30	7 42	11 32	A. 17										
17	Thursday..	198	4 34	7 38	11 59	4 23	7 49	11 51	4 33	7 38	1a10	5 14	4 30	7 41	11 55	1 09										
18	Friday....	199	4 35	7 37	a m	4 24	7 48	a m	4 34	7 37	rises	6 40	4 31	7 40	a m	2 07										
19	Saturday..	200	4 36	7 36	0 28	4 25	7 47	0 18	4 35	7 36	0m21	7 30	4 32	7 39	0 22	3 03										
20	SUND'Y.	201	4 37	7 36	1 01	4 26	7 46	0 47	4 36	7 35	0 53	8 22	4 33	7 39	0 55	4 14										
21	Monday..	202	4 37	7 35	1 41	4 27	7 45	1 26	4 37	7 34	1 33	9 16	4 34	7 38	1 34	5 25										
22	Tuesday..	203	4 38	7 34	2 28	4 28	7 44	2 12	4 38	7 33	2 20	10 10	4 35	7 37	2 21	6 28										
23	Wednesday..	204	4 39	7 33	3 24	4 29	7 43	3 09	4 37	7 32	3m16	11 02	4 36	7 36	3 17	7 21										
24	Thursday..	205	4 40	7 32	4 25	4 31	7 42	4 11	4 40	7 31	sets	11 53	4 37	7 35	4 19	8 04										
25	Friday...	206	4 42	7 31	5 29	4 32	7 41	5 17	4 41	7 30	8a57	0 17	4 39	7 34	5 23	8 45										
26	Saturday..	207	4 43	7 30	6 34	4 33	7 40	6 24	4 42	7 29	9 22	1 01	4 40	7 33	6 29	9 20										
27	SUND'Y.	208	4 44	7 29	7 37	4 34	7 38	7 30	4 43	7 28	9 41	1 47	4 41	7 32	7 33	9 52										
28	Monday..	209	4 45	7 28	8 39	4 35	7 37	8 35	4 44	7 27	10 00	2 27	4 42	7 31	8 36	10 25										
29	Tuesday..	210	4 46	7 27	9 40	4 36	7 36	9 39	4 45	7 26	10 16	3 08	4 43	7 29	9 38	10 59										
30	Wednesday..	211	4 47	7 26	10 43	4 38	7 35	10 43	4 46	7 26	10 16	3 48	4 44	7 28	10 41	11 33										
31	Thursday..	212	4 48	7 24	11 46	4 39	7 33	11 49	4 47	7 25	10a32	4 28	4 45	7 27	11 46	morn										

MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
First Quarter.....	2	5 52 p.m.	6 25 p.m.	6 46 p.m.	6 55 p.m.
Full Moon.....	10	1 15 a.m.	1 48 a.m.	2 09 a.m.	2 18 a.m.
Last Quarter.....	16	3 40 p.m.	4 13 p.m.	4 34 p.m.	4 43 p.m.
New Moon.....	24	5 16 a.m.	5 49 a.m.	6 10 a.m.	6 19 a.m.

JOHN FORBES, MANAGER.



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Sole Agents for

*Fenerty's Patent Peerless Skate.*

Patented March 30, 1869; Re-issued Dec. 15, 1869; Patented August 19, 1872; Runner Design Registered July 15, 1872.

IS THE STRONGEST, MOST DURABLE,

*Elegant and Convenient Self-Fastening Skate ever Invented,*

And is the only one that is complete in itself, and can be adjusted to different sized boots without a Key or Wrench.

It is instantly attached to the boot by a simple motion of a short lever under the heel, which is so placed as to give the greatest power with the least exertion.

The Runner forming the only connection between the heel and toe fastenings, leaving the space between the instep and runner entirely clear, renders it extremely light and graceful on the foot, and there being but few pieces, it is not liable to get out of order. They are all manufactured from

THE BEST MATERIAL,

carefully tempered and finished, and can be confidently recommended as a **FIRST-RATE ARTICLE.**

All communications should be addressed to

**CHIPMAN BROS.**

## AUGUST, 1873.

Day of Month.	Day of Week.	TORONTO.						QUEBEC.						ST. JOHN.						HALIFAX.											
		SUN.			MOON.			SUN.			MOON.			SUN.			MOON.			SUN.			MOON.								
		Rises	Sets	High Water P.M.	Rises	Sets	High Water P.M.	Rises	Sets	High Water P.M.	Rises	Sets	High Water P.M.	Rises	Sets	High Water P.M.	Rises	Sets	High Water P.M.	Rises	Sets	High Water P.M.									
1	Friday....	2134	4 49	7 23	pm52	4 40	7 32	pm58	4 49	7 23	ris	5 11	4 46	7 26	pm53	0 07	2134	4 49	7 23	pm52	4 40	7 32	pm58	4 49	7 23	ris	5 11	4 46	7 26	pm53	0 07
2	Saturday..	2144	5 07	7 22	2 01	4 41	7 31	2 09	4 50	7 21	2A26	5 56	4 47	7 25	2 01	0 47	2144	5 07	7 22	2 01	4 41	7 31	2 09	4 50	7 21	2A26	5 56	4 47	7 25	2 01	0 47
3	SUND'Y.	2154	5 17	7 21	3 12	4 43	7 29	3 23	4 51	7 19	3 41	6 46	4 49	7 23	3 13	1 34	2154	5 17	7 21	3 12	4 43	7 29	3 23	4 51	7 19	3 41	6 46	4 49	7 23	3 13	1 34
4	Monday..	2164	5 27	7 19	4 23	4 44	7 28	4 36	4 52	7 17	4 56	7 44	4 50	7 22	4 25	2 37	2164	5 27	7 19	4 23	4 44	7 28	4 36	4 52	7 17	4 56	7 44	4 50	7 22	4 25	2 37
5	Tuesday..	2174	5 37	7 18	5 30	4 45	7 26	5 43	4 54	7 16	6 06	8 42	4 51	7 21	5 32	3 50	2174	5 37	7 18	5 30	4 45	7 26	5 43	4 54	7 16	6 06	8 42	4 51	7 21	5 32	3 50
6	Wednesday.	2184	5 47	7 17	6 28	4 46	7 25	6 41	4 55	7 14	7 04	9 43	4 52	7 19	6 30	5 03	2184	5 47	7 17	6 28	4 46	7 25	6 41	4 55	7 14	7 04	9 43	4 52	7 19	6 30	5 03
7	Thursday.	2194	5 57	7 16	7 15	4 48	7 23	7 26	4 56	7 13	7 49	10 46	4 53	7 18	7 17	6 13	2194	5 57	7 16	7 15	4 48	7 23	7 26	4 56	7 13	7 49	10 46	4 53	7 18	7 17	6 13
8	Friday....	2204	5 7	7 14	7 53	4 49	7 22	8 01	4 57	7 12	8 22	11 48	4 54	7 16	7 53	7 11	2204	5 7	7 14	7 53	4 49	7 22	8 01	4 57	7 12	8 22	11 48	4 54	7 16	7 53	7 11
9	Saturday..	2214	5 8	7 13	8 24	4 50	7 20	8 29	4 58	7 11	8 49	0 17	4 55	7 15	8 23	8 51	2214	5 8	7 13	8 24	4 50	7 20	8 29	4 58	7 11	8 49	0 17	4 55	7 15	8 23	8 51
10	SUND'Y.	2224	5 9	7 12	8 50	4 51	7 19	8 52	4 59	7 09	9 14	1 13	4 56	7 14	8 40	8 01	2224	5 9	7 12	8 50	4 51	7 19	8 52	4 59	7 09	9 14	1 13	4 56	7 14	8 40	8 01
11	Monday..	2235	5 00	7 10	9 14	4 53	7 17	9 13	5 00	7 07	9 14	2 06	4 58	7 12	9 12	9 37	2235	5 00	7 10	9 14	4 53	7 17	9 13	5 00	7 07	9 14	2 06	4 58	7 12	9 12	9 37
12	Tuesday..	2245	5 01	7 08	9 38	4 54	7 15	9 33	5 02	7 06	9 36	2 57	4 59	7 11	9 35	10 21	2245	5 01	7 08	9 38	4 54	7 15	9 33	5 02	7 06	9 36	2 57	4 59	7 11	9 35	10 21
13	Wednesday.	2255	5 02	7 07	10 02	4 55	7 14	9 55	5 03	7 04	9 58	3 46	5 00	7 09	9 58	11 03	2255	5 02	7 07	10 02	4 55	7 14	9 55	5 03	7 04	9 58	3 46	5 00	7 09	9 58	11 03
14	Thursday.	2265	5 03	7 05	10 30	4 57	7 12	10 20	5 04	7 03	10 24	4 36	5 01	7 07	10 25	11 49	2265	5 03	7 05	10 30	4 57	7 12	10 20	5 04	7 03	10 24	4 36	5 01	7 07	10 25	11 49
15	Friday....	2275	5 04	7 04	11 01	4 58	7 10	10 48	5 05	7 01	10 55	5 27	5 02	7 06	10 55	A 33	2275	5 04	7 04	11 01	4 58	7 10	10 48	5 05	7 01	10 55	5 27	5 02	7 06	10 55	A 33
16	Saturday..	2285	5 06	7 02	11 40	4 59	7 09	11 28	5 06	6 59	11A31	6 19	5 04	7 04	11 33	1 22	2285	5 06	7 02	11 40	4 59	7 09	11 28	5 06	6 59	11A31	6 19	5 04	7 04	11 33	1 22
17	SUND'Y.	2295	5 07	7 01	a 24	5 00	7 07	a 08	5 08	6 58	sets	7 12	5 05	7 03	a 3	2 46	2295	5 07	7 01	a 24	5 00	7 07	a 08	5 08	6 58	sets	7 12	5 05	7 03	a 3	2 46
18	Monday..	2305	5 08	6 59	0 24	5 02	7 05	0 08	5 10	6 56	4A56	8 05	5 06	7 01	0 16	3 27	2305	5 08	6 59	0 24	5 02	7 05	0 08	5 10	6 56	4A56	8 05	5 06	7 01	0 16	3 27
19	Tuesday..	2315	5 09	6 58	1 18	5 03	7 04	1 02	5 11	6 55	5 48	8 58	5 07	7 00	1 11	5 09	2315	5 09	6 58	1 18	5 03	7 04	1 02	5 11	6 55	5 48	8 58	5 07	7 00	1 11	5 09
20	Wednesday.	2325	5 10	6 56	2 17	5 04	7 02	2 02	5 12	6 53	6 29	9 50	5 08	6 58	2 11	6 19	2325	5 10	6 56	2 17	5 04	7 02	2 02	5 12	6 53	6 29	9 50	5 08	6 58	2 11	6 19
21	Thursday.	2335	5 11	6 55	3 18	5 06	7 00	3 05	5 14	6 41	7 00	10 37	5 09	6 56	3 12	7 09	2335	5 11	6 55	3 18	5 06	7 00	3 05	5 14	6 41	7 00	10 37	5 09	6 56	3 12	7 09
22	Friday....	2345	5 12	6 53	4 25	5 07	6 58	4 14	5 15	6 50	7 27	11 23	5 11	6 55	4 20	7 53	2345	5 12	6 53	4 25	5 07	6 58	4 14	5 15	6 50	7 27	11 23	5 11	6 55	4 20	7 53
23	Saturday..	2355	5 13	6 51	5 29	5 08	6 56	5 21	5 16	6 48	7 48	--	5 12	6 53	5 25	8 28	2355	5 13	6 51	5 29	5 08	6 56	5 21	5 16	6 48	7 48	--	5 12	6 53	5 25	8 28
24	SUND'Y.	2365	5 15	6 50	6 31	5 10	6 55	6 29	5 17	6 46	8 06	0 26	5 13	6 51	6 28	9 00	2365	5 15	6 50	6 31	5 10	6 55	6 29	5 17	6 46	8 06	0 26	5 13	6 51	6 28	9 00
25	Monday..	2375	5 16	6 48	7 33	5 11	6 53	7 30	5 19	6 44	8 21	1 07	5 14	6 49	7 31	6 29	2375	5 16	6 48	7 33	5 11	6 53	7 30	5 19	6 44	8 21	1 07	5 14	6 49	7 31	6 29
26	Tuesday..	2385	5 17	6 46	8 35	5 12	6 51	8 35	5 20	6 42	8 37	1 46	5 15	6 46	8 34	9 58	2385	5 17	6 46	8 35	5 12	6 51	8 35	5 20	6 42	8 37	1 46	5 15	6 46	8 34	9 58
27	Wednesday.	2395	5 18	6 45	9 37	5 13	6 49	8 40	5 21	6 41	8 32	2 27	5 17	6 46	9 37	10 26	2395	5 18	6 45	9 37	5 13	6 49	8 40	5 21	6 41	8 32	2 27	5 17	6 46	9 37	10 26
28	Thursday.	2405	5 19	6 43	10 42	5 15	6 47	10 46	5 21	6 39	8 55	3 09	5 18	6 44	10 41	10 56	2405	5 19	6 43	10 42	5 15	6 47	10 46	5 21	6 39	8 55	3 09	5 18	6 44	10 41	10 56
29	Friday....	2415	5 20	6 41	11 48	5 16	6 45	11 56	5 23	6 38	9 16	3 54	5 19	6 42	11 49	11 28	2415	5 20	6 41	11 48	5 16	6 45	11 56	5 23	6 38	9 16	3 54	5 19	6 42	11 49	11 28
30	Saturday..	2425	5 21	6 39	pm57	5 17	6 43	p1 07	5 24	6 37	9 43	4 46	5 20	6 41	pm59	morn	2425	5 21	6 39	pm57	5 17	6 43	p1 07	5 24	6 37	9 43	4 46	5 20	6 41	pm59	morn
31	SUND'Y.	2435	5 23	6 38	2 06	5 19	6 41	2 03	5 25	6 35	10A17	5 32	5 21	6 39	2 08	0 02	2435	5 23	6 38	2 06	5 19	6 41	2 03	5 25	6 35	10A17	5 32	5 21	6 39	2 08	0 02

## MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
First Quarter.....	1	9 11 a.m.	9 44 a.m.	10 05 a.m.	10 14 a.m.
Full Moon.....	8	8 34 a.m.	9 07 a.m.	9 28 a.m.	9 37 a.m.
Last Quarter.....	14	11 23 p.m.	11 56 p.m.	0 17 a.m.	} 0 26 a.m.
	15				
New Moon.....	22	8 12 p.m.	8 45 p.m.	9 06 a.m.	9 15 p.m.
First Quarter.....	30	10 30 p.m.	11 03 p.m.	1 24 a.m.	11 33 p.m.

S. & H. BORBRIDGE,

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JOHN McDONALD & CO.,

Importers and Wholesale Dealers in

BRITISH,

Foreign and Canadian Dry Goods,

117 and 119 Granville Street,

HALIFAX, N. S.

## SEPTEMBER, 1873.

Day of Month.	Day of Week.	TORONTO.				QUEBEC.			ST. JOHN.				HALIFAX.			
		SUN.		MOON.		SUN.		MOON.	SUN.		MOON.		SUN.		MOON.	
		Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	
1	Monday..	244	5 23 6 36	3 13	5 20 6 40	3 27	5 26 6 34	rises	6 26	5 22 6 37	3 15	0 47				
2	Tuesday..	245	5 24 6 34	4 14	5 21 6 38	4 28	5 27 6 32	4A49	7 26	5 23 6 35	4 16	1 47				
3	Wednesd.	246	5 26 6 32	5 06	5 22 6 36	5 18	5 28 6 30	5 39	8 27	5 25 6 33	5 07	3 14				
4	Thursday.	247	5 27 6 31	5 46	5 23 6 34	5 56	5 29 6 28	6 17	9 27	5 27 6 31	5 47	4 42				
5	Friday...	248	5 28 6 29	6 20	5 24 6 32	6 27	5 30 6 26	6 49	10 26	5 28 6 29	6 20	6 00				
6	Saturday.	249	5 29 6 27	6 49	5 25 6 30	6 52	5 32 6 24	7 15	11 23	5 29 6 27	6 48	6 59				
7	SUND'Y.	250	5 30 6 25	7 13	5 27 6 28	7 14	5 33 6 22	7 27	...	5 30 6 25	7 12	7 48				
8	Monday..	251	5 31 6 24	7 38	5 29 6 26	7 35	5 34 6 20	7 39	0 44	5 31 6 24	7 35	8 32				
9	Tuesday..	252	5 32 6 22	8 02	5 30 6 24	7 56	5 36 6 19	7 58	1 36	5 32 6 22	7 59	9 16				
10	Wednesd.	253	5 33 6 20	8 30	5 32 6 22	8 40	5 37 6 17	8 24	2 26	5 34 6 20	8 24	9 36				
11	Thursday.	254	5 35 6 18	9 00	5 33 6 20	8 47	5 38 6 15	8 54	3 18	5 35 6 18	8 54	10 16				
12	Friday..	255	5 36 6 16	9 37	5 34 6 18	9 20	5 39 6 13	9 28	4 12	5 36 6 16	9 30	11 16				
13	Saturday.	256	5 37 6 14	10 20	5 35 6 16	10 04	5 40 6 11	10 12	5 06	5 37 6 14	10 13	11 57				
14	SUND'Y.	257	5 38 6 12	11 11	5 37 6 14	10 55	5 42 6 09	11 04	6 01	5 38 6 12	11 04	1 45				
15	Monday..	258	5 39 6 11	a m	5 38 6 12	11 54	5 43 6 07	sets	6 55	5 39 6 11	a m	1 50				
16	Tuesday..	259	5 41 6 09	0 09	5 39 6 10	a m	4 45 6 05	4A31	7 46	5 40 6 09	0 03	3 21				
17	Wednesd.	360	5 42 6 07	1 11	5 40 6 08	0 57	5 47 6 03	5 06	8 35	5 42 6 07	1 05	4 52				
18	Thursday.	261	5 43 6 05	2 20	5 42 6 06	2 04	5 48 6 01	5 33	9 22	5 43 6 05	2 16	6 04				
19	Friday...	262	5 44 6 03	3 21	5 44 6 04	3 14	5 49 5 59	5 54	10 05	5 44 6 03	3 17	6 54				
20	Saturday.	263	5 45 6 01	4 21	5 45 6 02	4 18	5 50 5 58	6 12	10 46	5 45 6 01	4 20	7 31				
21	SUND'Y.	264	5 46 6 00	5 26	5 46 6 00	5 23	5 51 5 56	6 20	11 26	5 46 6 00	5 24	8 01				
22	Monday..	265	5 47 5 58	6 28	5 47 5 58	6 27	5 52 5 54	6 29	...	5 47 5 58	6 26	8 29				
23	Tuesday..	266	5 48 5 56	7 30	5 49 5 56	7 32	5 53 5 52	6 42	0 27	5 49 5 56	7 30	8 58				
24	Wednesd.	267	5 50 5 54	8 34	5 50 5 54	8 38	5 54 5 50	7 00	1 08	5 51 5 54	8 34	9 26				
25	Thursday.	268	5 51 5 52	9 40	5 51 5 52	9 47	5 55 5 48	7 18	1 51	5 52 5 52	9 39	9 54				
26	Friday...	269	5 52 5 50	10 48	5 52 5 50	10 57	5 57 5 46	7 44	2 36	5 53 5 50	10 49	10 23				
27	Saturday.	270	5 53 5 49	11 56	5 54 5 48	pm08	5 58 5 44	8 14	3 27	5 54 6 48	11 57	10 55				
28	SUND'Y.	271	5 54 5 47	pm63	5 55 5 46	1 16	5 59 5 42	8 54	4 19	5 55 5 47	pm64	11 32				
29	Monday..	272	5 55 5 45	2 05	5 56 5 44	2 19	6 00 5 40	9 49	5 15	5 56 5 45	2 07	morri				
30	Tuesday.	273	5 57 5 43	2 58	5 58 5 42	3 11	6 01 5 39	10A55	6 15	5 57 5 43	2 59	0 17				

## MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
		h. m.	h. m.	h. m.	h. m.
Full Moon.....	6	3 51 p.m.	4 14 p.m.	4 45 p.m.	4 44 p.m.
Last Quarter.....	13	10 23 a.m.	10 56 p.m.	11 16 a.m.	11 16 a.m.
New Moon.....	21	0 33 p.m.	1 06 a.m.	1 27 p.m.	1 36 p.m.
First Quarter.....	29	9 39 a.m.	10 11 p.m.	10 32 a.m.	10 42 a.m.

ESTABLISHED 1826.

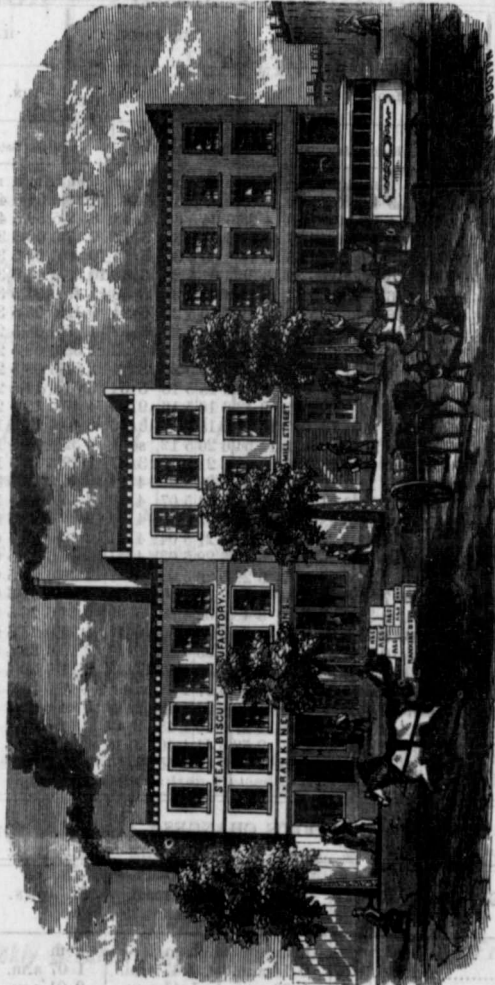
# T. RANKINE & SONS,

High Water

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## STEAM BISCUIT MANUFACTORY,

ST. JOHN, N. B.

T. RANKINE.

T. A. RANKINE.

A. RANKINE.

OCTOBER, 1873.

Day of Month.	Day of Week.	Day of Year.	TORONTO.				QUEBEC.				ST. JOHN.				HALIFAX.			
			SUN.		MOON.		SUN.		MOON.		SUN.		MOON.		SUN.		MOON.	
			Rises	Sets.	Rises	Sets.	Rises	Sets.	Rises	Sets.	n. & s.	High Water P. M.	Rises	Sets.	Rises.	High Water		
1	Wednesd.	274	5 58	5 41	3 42	5 59	5 40	3 55	6 03	5 36	rises	7 12	5 58	5 41	3 43	1 21		
2	Thursday	275	5 59	5 40	4 17	6 00	5 39	4 25	6 04	5 34	4A48	8 9	5 59	5 40	4 17	2 55		
3	Friday....	276	6 00	5 38	4 47	6 01	5 37	4 52	6 05	5 32	5 12	9 7	6 00	5 39	4 43	4 43		
4	Saturday..	277	6 01	5 36	5 12	6 03	5 35	5 14	6 06	5 30	5 35	10 0	6 02	5 37	5 11	5 46		
5	SUND'Y.	278	6 02	5 34	5 37	6 05	5 33	5 35	6 07	5 28	5 36	10 53	6 03	5 35	5 34	6 40		
6	Monday..	279	6 04	5 32	6 01	6 06	5 31	5 57	6 09	5 27	5 58	11 45	6 04	5 33	5 58	7 24		
7	Tuesday..	280	6 05	5 31	6 26	6 07	5 29	6 19	6 10	5 25	6 24	0 12	6 05	5 31	6 22	8 5		
8	Wednesd.	281	6 06	5 29	6 56	6 08	5 27	6 45	6 11	5 23	6 52	1 5	6 06	5 29	6 50	8 45		
9	Thursday	282	6 07	5 27	7 30	6 10	5 25	7 17	6 13	5 21	7 22	2 58	6 08	5 27	7 24	9 27		
10	Friday....	283	6 08	5 25	8 12	6 11	5 23	7 56	6 14	5 20	8 4	2 54	6 09	5 25	8 05	10 7		
11	Saturday..	284	6 10	5 24	9 02	6 13	5 21	8 45	6 15	5 18	8 54	3 51	6 11	5 23	8 55	10 47		
12	SUND'Y.	285	6 11	5 22	9 59	6 15	5 19	9 43	6 16	5 16	9 50	4 47	6 12	5 21	9 52	11 30		
13	Monday..	286	6 12	5 20	11 00	6 16	5 17	10 47	6 18	5 14	10A56	5 40	6 13	5 19	10 55	A. 18		
14	Tuesday..	287	6 13	5 19	a m	6 17	5 15	11 54	6 20	5 12	sets	6 32	6 14	5 17	a m	1 22		
15	Wednesd.	288	6 14	5 17	0 06	6 18	5 14	a m	6 21	5 11	3A37	7 19	6 15	5 15	0 01	2 54		
16	Thursday	289	6 16	5 15	1 11	6 19	5 12	1 01	6 22	5 09	4 1	8 48	6 17	5 13	1 06	4 25		
17	Friday....	290	6 17	5 13	2 15	6 21	5 10	2 08	6 24	5 07	4 19	8 45	6 18	5 11	2 11	5 36		
18	Saturday..	291	6 18	5 11	3 17	6 23	5 08	3 13	6 25	5 05	4 36	9 25	6 20	5 09	3 14	6 21		
19	SUND'Y.	292	6 20	5 10	4 19	6 24	5 06	4 17	6 27	5 04	4 41	10 5	6 22	5 08	4 17	6 57		
20	Monday..	293	6 21	5 09	5 21	6 26	5 04	5 22	6 29	5 03	4 51	10 44	6 23	5 07	5 20	7 28		
21	Tuesday..	294	6 22	5 07	6 26	6 27	5 02	6 29	6 29	5 02	5 7	11 26	6 24	5 05	6 25	7 56		
22	Wednesd.	295	6 23	5 06	7 31	6 28	5 00	7 37	6 30	4 00	5 24	—	6 25	5 04	7 31	8 25		
23	Thursday	296	6 25	5 04	8 39	6 29	4 59	8 48	6 32	4 59	5 49	0 34	6 26	5 02	8 40	8 56		
24	Friday....	297	6 26	5 03	9 49	6 31	4 57	10 00	6 33	4 57	6 16	1 24	6 28	5 01	9 50	9 26		
25	Saturday..	298	6 27	5 01	10 57	6 32	4 56	11 10	6 35	4 54	6 54	2 15	6 29	4 59	10 58	9 57		
26	SUND'Y.	299	6 28	5 00	11 59	6 33	4 54	pm13	6 36	4 52	7A42	3 11	6 30	4 58	pm01	10 32		
27	Monday..	300	6 29	4 58	pm54	6 35	4 52	1 08	6 37	4 51	rises	4 6	6 31	4 56	0 56	11 14		
28	Tuesday..	301	6 31	4 57	1 40	6 36	4 50	1 52	6 38	4 49	2A12	5 4	6 33	4 55	1 42	morn		
29	Wednesd.	302	6 32	4 55	2 18	6 38	4 48	2 27	6 40	4 48	2 46	6 1	6 34	4 53	2 18	0 4		
30	Thursday	303	6 34	4 54	2 46	6 40	4 47	2 52	6 41	4 46	3 14	6 56	6 36	4 52	2 46	1 13		
31	Friday....	304	6 35	4 53	3 13	6 42	4 46	3 17	6 43	4 45	3A38	7 49	6 37	4 51	3 13	2 43		

## MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
Full Moon .....	6	h m 0 14 a.m.	h m 0 47 a.m.	h m 1 07 a.m.	h m 1 17 a.m.
Last Quarter .....	13	1 08 a.m.	1 41 a.m.	2 01 a.m.	2 11 a.m.
New Moon .....	20	5 38 a.m.	6 10 a.m.	6 31 a.m.	6 41 a.m.
First Quarter .....	28	6 52 p.m.	7 25 p.m.	7 46 p.m.	7 55 p.m.

1873.

London House, Market Square,

ST. JOHN, N. B.

**DANIEL & BOYD,**  
**Wholesale Importers**

From the Leading Markets of Great Britain, Ireland, France, &c.

*OUR DEPARTMENTS.*

Gloves, Hosiery, Handkerchiefs, Ties, &c.

Dress Goods, Shawls, Mantles, &c.

London Goods in Silks, Velvets, Pushes, Ribbons, Laces, Hats and  
 [Millinery.

Manchester Goods in White and Grey Cottons, Shirtings, Ticks,  
 [Denims, &c.

Scotch Goods in Table and Bed Linens, Gingham, Winceys,  
 [Ducks, &c.

Flannels, Blankets, Rugs, Camp Materials.

Haberdashery in Trimmings & Small Wares of every kind

**CLOTHS**—West of England Broad and Narrow, Pilots, Beavers, Venetians,  
 Scotch and Canadian Tweeds, Waterproofs, Homespuns, &c.

**CLOTHING**—Men's and Boys' Suits, Overcoats, Pilot Reefing, Turnovers,  
 Overall, Shirts, Socks, Mitts, &c., specially adapted to our  
 Country's Trade, Cotton Warps, &c.

*By Weekly Steamers we are continually receiving Fresh Stock.*

**DANIEL & BOYD.**

IX.  
 ON.  
 High Water  
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## NOVEMBER, 1873.

Day of Month.	Day of Week.	Day of Year.	TORONTO.			QUEBEC.			ST. JOHN.			HALIFAX.				
			SUN.		MOON.	SUN.		MOON.	SUN.		MOON.	SUN.		MOON.		
			Rises	Sets	Rises	Rises	Sets	Rises	Rises	Sets	n. & s.	High Water P. M.	Rises	Sets	Rises.	High Water.
1	Saturday.	306	6 36	4 51	3 38	6 43	4 44	3 37	6 44	4 43	rises	8 40	6 38	4 49	3 36	4 14
2	SUND'Y.	306	6 38	4 50	4 01	6 45	4 42	3 58	6 45	4 42	4 A	0 32	6 40	4 47	3 58	5 23
3	Monday.	307	6 39	4 49	4 25	6 47	4 41	4 19	6 46	4 41	4 21	10 23	6 42	4 46	4 21	6 17
4	Tuesday.	308	6 40	4 47	4 52	6 48	4 39	4 43	6 48	4 39	4 17	11 15	6 43	4 44	4 47	6 59
5	Wednesd.	309	6 42	4 46	5 23	6 49	4 38	5 11	6 49	4 38	5 17	6 44	4 43	5 17	7 40	
6	Thursday.	310	6 43	4 45	6 02	6 50	4 37	5 47	6 51	4 37	5 55	0 39	6 45	4 42	5 56	8 22
7	Friday....	311	6 44	4 44	6 49	6 51	4 35	6 33	6 52	4 35	6 40	1 35	6 46	4 41	6 42	9 4
8	Saturday.	312	6 45	4 42	7 44	6 53	4 34	7 28	6 53	4 34	7 38	2 33	6 47	4 39	7 37	9 44
9	SUND'Y.	313	6 47	4 41	8 46	6 55	4 33	8 30	6 55	4 33	8 41	3 30	6 49	4 38	8 38	10 24
10	Monday..	314	6 48	4 40	9 52	6 56	4 31	9 39	6 56	4 32	9 45	4 33	6 50	4 37	9 46	11 10
11	Tuesday..	315	6 49	4 39	10 58	6 57	4 30	10 48	6 58	4 30	10 53	5 12	6 51	4 36	10 53	11 56
12	Wednesd.	316	6 51	4 38	a m	6 59	4 29	11 54	6 59	4 29	11 A 58	5 59	6 53	4 35	11 58	A. 51
13	Thursday	317	6 52	4 37	0 02	7 01	4 28	a m	7 01	4 28	sets	6 41	6 54	4 34	a m	2 10
14	Friday....	318	6 53	4 36	1 06	7 02	4 27	1 00	7 03	4 27	2 A 43	7 22	6 55	4 36	1 03	3 31
15	Saturday.	319	6 55	4 35	2 09	7 04	4 26	2 05	7 04	4 26	2 48	8 26	6 57	4 32	2 06	4 38
16	SUND'Y.	320	6 56	4 34	3 10	7 06	4 25	3 09	7 06	4 25	2 58	8 42	6 58	4 31	3 08	5 33
17	Monday..	321	6 57	4 33	4 13	7 08	4 24	4 15	7 07	4 24	3 12	9 23	6 59	4 30	4 12	6 14
18	Tuesday..	322	6 58	4 32	5 19	7 09	4 23	5 23	7 08	4 23	3 31	10 57	00	4 29	5 18	6 50
19	Wednesd.	323	7 00	4 31	6 27	7 10	4 21	6 34	7 09	4 22	3 52	10 52	7 02	4 29	6 28	1 25
20	Thursday.	324	7 01	4 30	7 36	7 11	4 20	7 46	7 11	4 21	4 19	11 41	7 03	4 28	7 37	7 57
21	Friday....	325	7 02	4 29	8 46	7 12	4 19	8 59	7 12	4 20	4 53	0 07	7 04	4 27	8 48	8 31
22	Saturday.	326	7 03	4 29	9 53	7 14	4 19	10 07	7 13	4 19	5 39	1 04	7 05	4 26	9 55	9 5
23	SUND'Y.	327	7 05	4 28	10 52	7 15	4 18	11 05	7 14	4 18	6 36	2 01	7 07	4 26	10 53	9 42
24	Monday..	328	7 06	4 27	11 41	7 17	4 17	11 53	7 16	4 17	7 46	2 58	7 09	4 25	11 43	10 22
25	Tuesday..	329	7 07	4 27	7 18	4 16	pm29	7 17	4 17	9 2	3 56	7 10	4 24	pm20	11 8	
26	Wednesd.	330	7 08	4 26	0 51	7 19	4 16	0 58	7 18	4 16	10 20	4 51	7 11	4 24	0 51	morn
27	Thursday.	331	7 10	4 26	1 17	7 20	4 15	1 21	7 19	4 15	11 A 39	5 44	7 13	4 24	1 16	0 3
28	Friday....	331	7 11	4 26	1 41	7 22	4 15	1 42	7 21	4 15	rises	6 34	7 14	4 23	1 39	1 8
29	Saturday.	333	7 12	4 25	2 04	7 23	4 14	2 02	7 22	4 14	2 A 2	7 25	7 15	4 23	2 01	2 22
30	SUND'Y.	334	7 13	4 25	2 27	7 24	4 14	2 22	7 23	4 14	2 A 23	8 13	7 16	4 22	2 23	3 40

## MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
Full Moon.....	4	h m	h m	h m	h m
Last Quarter.....	11	10 31 a.m.	11 03 a.m.	11 24 p.m.	11 34 a.m.
First Quarter.....	16	7 31 p.m.	8 03 p.m.	8 24 p.m.	8 34 p.m.
New Moon.....	27	10 19 p.m.	10 52 p.m.	11 13 p.m.	11 22 p.m.
		2 55 a.m.	3 28 a.m.	3 49 p.m.	3 58 a.m.



DECEMBER 1873.

# Cotton Yarn, White and Colored.

HARRIS ST. JOHN QUEBEC TORONTO

WARRANTED TO BE OF THE BEST QUALITY:

Full length, correctly numbered, and to give perfect satisfaction to the Consumer.

Also,

## BEAM WARPS FOR WOOLLEN MILLS,

Manufactured by

Wm. Parks & Son,

## NEW BRUNSWICK COTTON MILLS,

SAINT JOHN, N. B.

## ROBINSON & RALSTON,

Wholesale Manufacturers of

# BOOTS, SHOES,

AND SLIPPERS,

Corner of Union & Carmarthen Streets,

ST. JOHN, N. B.

X.

n.

High Water.

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DECEMBER, 1873.

Day of Month.	Day of Year.	TORONTO.				QUEBEC.				ST. JOHN.				HALIFAX.				
		SUN.		MOON.		SUN.		MOON.		SUN.		MOON.		SUN.		MOON.		
		Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	
		h	m	h	m	h	m	h	m	h	m	h	m	h	m	h	m	h
1 Monday..	335	14	25	2 50	7 25	4 14	2 42	7 25	4 14	rises	9 14	7 17	4 21	2 46	4 48			
2 Tuesday..	336	15	24	3 19	7 26	4 13	3 08	7 26	4 13	3 14	9 56	7 18	4 21	3 14	5 45			
3 Wednesday..	337	16	24	3 54	7 27	4 13	3 40	7 27	4 13	3 45	10 51	7 19	4 20	3 47	6 34			
4 Thursday..	338	17	24	4 37	7 29	4 13	4 21	7 28	4 13	4 28	11 47	7 20	4 20	4 30	7 22			
5 Friday....	339	18	24	5 29	7 30	4 13	5 12	7 29	4 13	5 19	0 16	7 21	4 20	5 22	8 06			
6 Saturday..	340	19	24	6 29	7 31	4 12	6 13	7 30	4 13	6 22	1 14	7 22	4 20	6 22	8 48			
7 SUND'Y.	341	20	24	7 35	7 32	4 12	7 20	7 31	4 12	7 29	2 11	7 24	4 20	7 28	9 32			
8 Monday..	342	21	24	8 42	7 33	4 12	8 30	7 32	4 12	8 36	3 03	7 25	4 20	8 36	10 13			
9 Tuesday..	343	22	23	9 48	7 34	4 11	9 39	7 33	4 12	9 45	3 51	7 26	4 19	9 44	10 54			
10 Wednesday..	344	23	23	10 52	7 35	4 11	10 46	7 34	4 12	10 49	4 37	7 27	4 19	10 49	11 37			
11 Thursday..	345	24	23	10 55	7 36	4 11	11 51	7 35	4 12	sets	5 18	7 27	4 19	11 52	a. 24			
12 Friday....	346	25	24	a	m	7 37	4 12	a	m	7 36	4 12	1 13	5 58	7 28	4 19	a	m	1 13
13 Saturday..	347	26	24	0 56	7 38	4 12	0 55	7 37	4 12	1 30	6 37	7 29	4 20	0 55	2 47			
14 SUND'Y.	348	27	24	1 59	7 39	4 12	2 00	7 38	4 13	1 17	7 17	7 30	4 20	1 58	3 23			
15 Monday..	349	27	24	3 02	7 40	4 12	3 06	7 39	4 13	1 34	7 59	7 31	4 21	3 02	4 23			
16 Tuesday..	350	28	25	4 10	7 40	4 13	4 16	7 40	4 13	1 53	8 43	7 31	4 21	4 10	5 20			
17 Wednesday..	351	28	25	5 19	7 41	4 13	5 28	7 40	4 13	2 18	9 31	7 31	4 21	5 20	6 07			
18 Thursday..	352	29	25	6 30	7 42	4 13	6 41	7 41	4 13	2 49	10 24	7 32	4 21	6 31	6 49			
19 Friday....	353	29	26	7 38	7 42	4 14	7 52	7 41	4 13	3 30	11 21	7 32	4 22	7 40	7 32			
20 Saturday..	354	30	26	8 42	7 43	4 14	8 56	7 42	4 14	4 26	—	7 33	4 22	8 44	8 12			
21 SUND'Y.	355	31	27	9 36	7 43	4 15	9 49	7 42	4 15	5 33	0 51	7 34	4 23	9 37	8 53			
22 Monday..	356	31	27	10 19	7 44	4 15	10 29	7 43	4 15	6 51	1 49	7 34	4 23	10 20	9 37			
23 Tuesday..	357	32	28	10 54	7 44	4 16	11 02	7 43	4 16	8 08	2 46	7 35	4 24	10 54	10 20			
24 Wednesday..	358	32	28	11 22	7 45	4 16	11 27	7 44	4 16	9 29	3 40	7 35	4 24	11 22	11 09			
25 Thursday..	359	32	29	11 44	7 45	4 17	11 47	7 44	4 17	10 45	4 52	7 36	4 25	11 44	11 58			
26 Friday....	360	33	30	pm08	7 45	4 18	pm07	7 45	4 18	rises	5 20	7 37	4 26	pm06	morn			
27 Saturday..	361	33	30	0 29	7 45	4 18	0 26	7 45	4 18	0 29	6 10	7 37	4 27	0 26	0 51			
28 SUND'Y.	362	33	31	0 53	7 45	4 19	0 47	7 45	4 19	0 49	6 58	7 37	4 27	0 49	1 53			
29 Monday..	363	33	32	1 20	7 46	4 20	1 10	7 45	4 20	1 14	7 49	7 37	4 28	1 15	3 02			
30 Tuesday..	364	34	32	1 51	7 46	4 20	1 39	7 45	4 21	1 44	8 41	7 37	4 29	1 45	4 07			
31 Wednesday..	365	34	33	2 30	7 46	4 21	2 15	7 45	4 22	2 22	9 36	7 37	4 30	2 23	5 17			

MOON'S CHANGES.

MOON'S CHANGES.	DAY	TORONTO.	QUEBEC.	ST. JOHN.	HALIFAX.
		h m	h m	h. m.	h m
Full Moon.....	3	11 03 p.m.	11 36 p.m.	11 56 p.m.	.....
	4				0 06 p.m.
Last Quarter.....	11	4 36 p.m.	5 09 p.m.	5 30 p.m.	5 39 a.m.
New Moon.....	19	1 32 p.m.	2 04 p.m.	2 25 p.m.	2 35 p.m.
First Quarter.....	26	10 47 a.m.	11 20 a.m.	11 41 a.m.	11 50 a.m.

# EVERITT & BUTLER,

IMPORTERS OF

## Dry Goods, Small Wares, &c., &c., &c.

A CONTRAST—LOOK ON THIS PICTURE THEN  
**WHOLESALE CLOTHIERS AND WAREHOUSEMEN.**

**LARRIGAN'S MOCCASSINS,**  
**COUNTRY KNIT SOCKS & MITTS.**

Sole Agents for the Celebrated

### OXFORD MILLS HOMESPUNS.

**NEW GOODS CONSTANTLY BEING RECEIVED**

By Every European Steamer.

**55 & 57 King Street,**

**ST. JOHN, N. B.**

**ENTRANCE No. 51.**

x.  
 High Water  
 m h m  
 16 4 48  
 4 5 45  
 47 6 34  
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 22 8 48  
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THE CASH SYSTEM.

## A CONTRAST—LOOK ON THIS PICTURE, THEN ON THAT.

The results or the benefits and evils of the Cash and Credit systems of conducting trade are so admirably symbolized above, that much moralizing seems superfluous. These are truly emblematical of the chances in the race for wealth; one may start fair, the odds may even be in his favor; but the load soon galls and chafes, vitality and energy become sapped and paralyzed, and the vultures of Bankruptcy hover in expectancy for the closing scene. The fate of thousands of our smaller traders in the past few years is here vividly portrayed, and hundreds who may smile at the sorry figure of the jaded brute, have yet to realize the painfully truthful moral it conveys. The picture is no mere fancy portrait, but a faithful sketch of the results of a ruinous system. Credit pays first high prices, then interest, protests for notes and acceptances, costs for suits and judgments, heavy discounts for loans; credit pays compound interest—it pays interest on the debt and interest on notes representing the debt; pays lawyers for questionable advice, and finally pays the expenses for a legal acquittal—a whitewash to hide the spots of dishonor. These are the positive losses. The negative losses are the profits on jobs and bargains reserved for cash customers; losses of discounts on purchases, and from inability to buy at the right time and place—actual monetary losses evaded by the cash buyer. Credit suffers also losses of a moral character. The temper is soured, the brain racked with expedients, care

sets in its furrows, the throne of truthfulness is shaken, friendships broken, relatives alienated, hopes blasted, the plans of life shattered, and the victim left to drift amongst the crowd hurrying for a mere living with a millstone of obloquy round his neck.

The obverse of this picture is Cash. Always well up to the front in the race, he is ready when called on for a spurt. With his energies snugly harbored, credit has no chance with him on the home-stretch. He started on sound principles, and now runs away from credit with its burdensome load of leeches and duns; there is no distress, the race was won from the start.

Readers, we have occupied the grand stand for a number of years. We have frequently seen the race; we know its result beforehand. We have talked with the losers; there is no difference in their story, they all saddled the wrong horse. They staked their money on the wrong animal, and lost their chance, for some of them the last they will ever have.

In a prosperous country, under ordinary circumstances, the chances are ten to one in favor of a cash trader. On the other hand, credit has wasted the substance of thousands, and placed the crows-feet of care with premature sadness in the face of brightness and smiles. Blighted hopes and ruined reputations are ever its fruit. If you will come in at the front, don't hesitate in the choice. Cash is the only safe horse!

**WILLIAM S. CALHOUN,**  
**Commission Merchant,**  
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**Trunks, Valises, Travelling Bags &c.**  
 ALL KINDS OF TRUNK STOCK CONSTANTLY ON HAND.  
 49 Germain Street, ST. JOHN, N. B.

## SUMMARY OF FIRE INSURANCE BUSINESS IN CANADA, 1871.

NAME OF COMPANY.	Premiums of the year.	No. of Policies (new.)	Amount of Policies (new.)	Amount at risk.	No. of losses during the year.	Amount of losses paid.	Losses in suspense.	Losses resisted.
	\$		\$	\$		\$	\$	\$
Ætna .....	153,751	7,039	16,099,727	12,261,341	122	116,943	11,000	1,500
Agricultural of Watertown .....	68,361	9,250	8,450,222	8,995,288	47	13,168	none.	none.
Agricultural Mutual .....	78,072	12,687	10,550,987	29,275,397	218	55,048	4,000	900
Andes .....	31,431	1,360	2,817,763	.....	.....	5,667	1,344	none.
British America .....	135,852	8,494	14,485,038	11,927,288	168	83,669	11,057	.....
Commercial Union .....	80,162	4,007	8,782,650	7,333,591	105	85,262	none.	779
Guardian .....	17,392	795	3,468,555	2,005,265	7	3,923	none.	none.
Hartford .....	60,909	.....	.....	6,000,000	.....	76,681	.....	.....
Imperial .....	85,915	4,175	10,753,562	8,645,470	61	67,986	6,316	4,000
Isolated Risk .....	20,680	2,028	2,407,907	2,407,967	2	2,132	none.	none.
Lancashire .....	33,561	1,905	3,641,367	3,230,342	23	25,055	3,000	3,000
Liverpool & London & Globe .....	263,696	13,157	27,165,768	25,115,754	248	215,555	13,580	2,750
London .....	63,330	2,542	8,762,191	6,638,118	33	35,094	10,500	.....
North British & Mercantile .....	208,724	10,844	24,428,964	20,308,283	169	140,757	7,700	none.
Northern .....	50,682	2,959	7,698,345	6,464,821	46	22,709	325	do.
Phoenix .....	80,133	2,907	4,345,133	10,463,153	29	37,226	.....	10,000
Provincial .....	171,514	9,910	15,283,494	5,500,000	192	100,344	14,570	1,000
Quebec .....	73,602	3,654	7,352,776	.....	60	17,562	15,675	1,600
Queen .....	122,609	6,178	12,163,918	10,726,788	141	89,272	19,175	none.
Royal .....	262,509	12,779	31,851,153	27,846,337	216	181,486	6,255	do.
Scottish Fire .....	20,661	1,091	3,966,121	2,300,107	20	28,408	none.	do.
Scottish Imperial .....	36,133	2,265	5,081,360	3,903,319	28	18,127	800	do.
Western .....	227,698	13,028	18,841,232	15,355,262	226	155,564	15,106	do.
Total .....	2,342,377	133,054	251,421,293	230,753,891	2,161	1,574,598	140,903	25,529

# ALEXANDRA SAW WORKS,

SAINT JOHN, N. B.

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EVERY SAW WARRANTED.

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JAMES L. DUNN & CO.,

ST. JOHN, N. B.,

*Iron and Metal Merchants,*

*Vessels of all Sizes furnished with Outfits complete, of Best Materials  
AND ON LIBERAL CREDIT.*

do.	15,106	25,029
155,504	140,903	
1,574,598		
220	2,161	
280,763,801		
257,421,293		
133,054		
2,842,377		
Total		

## GREAT BRITAIN AND HER COLONIES.

We give below a general statistical view of the population of Great Britain and her Colonies, sometimes spoken of as a whole as the British Empire. It will be seen that with the exception of British India, (which is not properly speaking a colony), the Dominion of Canada is by far the most important of the vast possessions of the realm. From its geographical proximity to Britain, its temperate climate and fertile soil, it offers the most favorable conditions for the development of the Anglo Saxon race, and is destined to become, in no distant future, the chief ornament of the Parent State, or its strongest ally.

In proportion to its area about 3,389,442 square miles, which is nearly half of the whole Empire, estimated as comprising 7,279,014 square miles, no other possession has so large a portion available for agricultural development. Of this, however, we shall speak further. In merely drawing attention here to what appears to be the most striking features, its size and population as compared with the other Colonies, and the Empire as a whole.

## THE BRITISH EMPIRE.

Countries.	Sq. Miles.	Popula- tion.
BRITISH ISLES.		
England and Wales	59,000	22,704,108
Ireland	32,524	5,402,769
Scotland	30,000	3,358,613
Total	121,524	31,465,480

## N. AMER. POSSESSIONS.

Dominion of Canada, viz.:		
Nova Scotia, New Brunswick, Quebec, Ontario, Rupert's Land, Manitoba, N. West Territory, British Columbia and Vancouver's Island	3,347,045	4,078,660
Prince Edward Island	2,173	94,021
Newfoundland	40,200	146,536
Bermudas	24	11,461
Total	3,389,442	4,330,678

## WEST INDIES, including B. GUIANA AND HONDURAS.

Bahamas	2,921	35,287
Turk's Island	450	4,872
Jamaica	6,400	441,264
Antigua	108	36,412
Barbadoes	166	152,727
Dominica	291	25,065
Grenada	133	35,672
Montserrat	47	7,645
Nevis	50	9,822
St. Christopher	106	24,440

St. Lucia	250	30,886
St. Vincent	131	31,755
Tobago	97	15,410
Trinidad	1,754	84,438
Virgin Islands	57	6,051
Honduras	13,500	26,635
B. Guiana	76,000	148,907

Total	102,461	1,116,888
Falkland Islands	7,600	686

## AUSTRALIA, including NEW ZEALAND.

New South Wales	325,000	485,356
Victoria	86,944	729,868
Queensland	678,600	109,897
South Australia	300,000	181,146
West Australia	978,000	24,785
Tasmania	26,215	101,592
New Zealand	106,260	265,789

Total	2,501,019	1,898,433
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## AFRICAN POSSESSIONS.

Cape of Good Hope	188,286	496,381
Natal	14,337	292,859
Mauritius	708	324,402
St. Helena	47	6,444
Gambia	20	5,693
Lagos	Undefined.	
Gold Coast	6,000	151,346
Sierra Leone	468	41,806

Total	219,866	1,316,931
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## ASIATIC POSSESSIONS.

British India	910,853	155,948,900
Ceylon	24,700	2,081,395
Straits Settlements	1,225	282,831
Labuan	45	3,828
Hong Kong	32	117,285
Aden	19	50,000

Total	936,873	157,894,239
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## EUROPEAN POSSESSIONS.

Gibraltar	13	15,772
Malta	118	139,502
Heligoland	1	1,954
Channel Islands	112	90,000

Total	229	247,228
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Grand Total	7,279,014	198,260,473
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—It is for the want of correct information of their own standing, and consequently of the qualifications necessary to direct business operations, that so many fail.



S. R. FOSTER & SON'S  
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Nail, Shoe Nail & Tack Works.

All descriptions of Goods  
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Manufactured to Order.



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30,886  
31,755  
15,410  
84,438  
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24,785  
101,592  
265,789

1,898,433

496,381  
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HALL & FAIRWEATHER,  
Shipping & Commission Merchants

AND  
DEALERS IN FLOUR,

ST. JOHN, N. B.

A. CHRISTIE & COMPY,  
BUILDERS,  
MANUFACTURERS OF DOORS, SASHES, BLINDS,

&c., &c., &c.  
ST. JOHN, N. B.

## NEGOTIABLE PAPER.

There is probably no legal subject more interesting and important to the mercantile community than that of negotiable paper, which term includes promissory notes, bills of exchange, drafts and bank checks.

Bills of exchange were in use as early as the fourteenth century; and about that time were introduced by the Lombards into western Europe. This innovation rendered obsolete the ancient custom of physically delivering coin for merchandise in every transaction, which necessarily hampered commerce; and it at once demonstrated its value by substituting for the previous cumber, some method of delivering the coin upon receiving the merchandise, the more practicable one of delivering only the merchandise and instead of the coin, its representative; an obligation to deliver it, legally enforceable.

At first bills of exchange were simply assignable, and had not the incident of negotiability—which now is their chief feature. Promissory notes, made necessary by the credit system, subsequently came into existence; but were simply assignable, until, by a statute passed in the time of Queen Anne of England, they were made, like bills of exchange, negotiable. This was demanded by increasing commerce, and has proved of great assistance to mercantile transactions. The distinction between assignability and negotiability is of importance. In the former case, where an instrument, in its nature assignable, as for instance a bond for the payment of money, is purchased by a third party, he who had bound himself to pay the money, if he had a good reason for not paying it, which would constitute a legal defense in an action brought to enforce payment of it by the party to whom he had originally given it, could maintain the same defense against the third party, or anyone who subsequently acquired the bond by purchase or assignment. If, for example, A binds himself to pay B \$1,000, and B assigns the bond to C, C can enforce its payment only if B could; for if A could defend if sued by B on the bond, owing to fraud on B's part in obtaining it, B's fraud would, in like manner defeat an action brought on the bond by C, though C were entirely innocent of it.

On the other hand, a bill of exchange or promissory note, which has the additional incident of negotiability, if acquired by the original holder through fraud, or without giving a valuable consideration for it, so that he could not enforce its payment against the maker, would yet be perfectly valid in the hands of a subsequent *bona fide* purchaser; and he, notwithstanding a fraud on the part of a previous endorser, could enforce its payment against the maker. This is a general distinction, under which are many special cases and qualifications.

Every promissory note is not negotiable. To make it such, it should be for the payment of money, absolutely, and to bearer or to the order of some person. If the promise were to pay so many bushels of wheat or corn, the instrument would simply be assignable, not negotiable; so also if the note were made payable upon a contingency, as the arrival of a ship, or happening of another event; and so again if the instrument were made payable simply to A, and not to his order or to bearer.

The necessity for these requirements is obvious. Were a note made payable in merchandise, it would not have a fixed staple value, representing one day the same amount of money as another, and were its payments made contingent, and not absolute, there could be no money until the contingency were removed. In the absence of these requirements, the object, which the law contemplates, in affixing the incident of negotiability to bills of exchange and promissory notes would fail of its accomplishment.

A note or bill is negotiable only before maturity. If endorsed to a third party after it becomes due, that party holds it subject to every defense, which the maker has against him to whom it was first made payable.

The Law, in order to facilitate mercantile transactions, protects one who *bona fide* purchases a promissory note before maturity, against any defense which the maker might have against him who has sold it, but does not lend this peculiar aid to any one who purchases past due notes, since it could hardly be said that this would further the interests of commerce.

To be a *bona fide* purchaser or holder, one must have received the note without fraud, and must have advanced for it a valuable consideration.

What constitutes fraud in such a transaction, and what is meant in law by a valuable consideration are very comprehensive subjects, and which, with other phases and features of negotiable paper could hardly be treated in the limited space allotted to this topic, but may hereafter be discussed.

**THE SECRET OF SUCCESS.**—There is a class of men who rail at fortune, and accuse her of being blind in her gifts. They say that dull, plodding men succeed, while men of brilliant attainments fail; but they never pause to ask why it is so. To the end of their days they continue to murmur at fickle fortune, whereas they would be far wiser to complain of fickle self. There is a simple truth, too, often lost sight of by the world, which we shall now seek to demonstrate—it is that the lesser virtues win.

LAW COURTS OF ONTARIO—THEIR JURISDICTION—PAYMENT

# FORSYTH

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**A. H. BALDWIN,**

*Manager.*

## A. H. BALDWIN,

MANUFACTURER OF

# SAWN PINE LUMBER

### LATHS, PICKETS, AND DIMENSION TIMBER,

## CHAUDIERE SAW MILLS,

### OTTAWA CANADA.

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## LAW COURTS OF ONTARIO—THEIR JURISDICTION—PAYMENT OF COSTS, &amp;c.

In the Province of Ontario the ordinary tribunals for the collection of debts are the Courts of Queen's Bench and Common Pleas—usually called the "Superior Courts of Common Law," the County Courts, and the Division Courts. A brief explanation of the jurisdiction and procedure of each will be useful.

1st. In the Division Courts all personal actions, where the debt or damages claimed do not exceed \$40, may be brought. By personal actions are meant all such as are not based upon contract, such as an action for damages for an assault—an action against a railway company for damages on account of injury while travelling, and such like.

2nd. All claims and demands of debt, account or breach of contract or covenant or money demand, whether payable in money or otherwise, where the amount or balance claimed does not exceed \$100, may be brought in these courts; and it is with actions of these kinds that the Division Courts are for the most part engaged. Actions on promissory notes to recover the price of goods sold, etc., come under the head of claims and demands of debt and money demand. A cause of action cannot be divided into two or more suits for the purpose of bringing the same within the jurisdiction of the Division Courts. A plaintiff may, however, abandon any excess over \$100 of his claim and sue for the \$100—in such case he of course loses all over the \$100. If the plaintiff's account against the defendant be an unsettled one amounting on the whole to more than \$200, he cannot sue in the Division Court, even for a small balance; in such case he must go to the County Court—the nature and jurisdiction of which will presently be explained.

The Division Courts have no jurisdiction in any action for a gambling debt, or for liquors drunk in a tavern or alehouse, or on notes of hand given wholly or partly in consideration thereof, or in actions of ejectment, or actions in which the right and title to land comes in question, or in which the validity of any devise, bequest or limitation under any will or settlement may be disputed, or for malicious prosecution, libel, slander, criminal conversation, seduction or breach of promise of marriage, or in any action against a justice of the peace for anything done by him in the execution of his office if he objects thereto.

By the Statutes under which Division Courts

are now regulated it is provided that "there shall not be less than three nor more than twelve Division Courts in each County or union of Counties, of which there shall be one Division Court in each City County and town." Usually there is a Division Court in each township, but in some of the thickly settled townships there are more than one. The Statute further provides that a Court shall be held in each division once every two months or oftener, in the discretion of the judge, and the judge may appoint the times and places within the division when and where the courts may be held. In the city of Toronto a Division Court is held every two weeks, on Tuesdays—in other places the average is a court every two months. Unless one of the parties to a suit demands a jury all actions in the Division Courts are to be tried and determined by the judge. No costs are allowed against the unsuccessful party, except the fees to the clerk and bailiff of the court. Each party has to pay his own solicitor for managing the case. A jury in the Division Court consists of but five men. A suit must be entered and tried in the court for the division in which the cause of action arose, or in which the defendant, or any one of the several defendants resides, or carries on business at the time the action is brought, notwithstanding that the defendant or defendants may at such time reside in a division or divisions different from the one in which the cause of action arose.

By the "cause of action" is meant the *whole* cause of action, or whatever the plaintiff must prove to entitle him to recover, for instance, if an order for goods be taken by a traveller, say at Lindsay, and sent by him to the plaintiff in Toronto, and then filled by the plaintiff in the latter place and shipped to the purchasers, it is clear that to entitle the plaintiff to succeed in an action for the price of the goods he must first prove the *order* which was given in Lindsay, and then the *delivery*, which took place in Toronto, by the shipment there—so that part of the cause of action arose in Lindsay, and part in Toronto, therefore the "whole cause of action not having arisen in any one division the plaintiff must sue the defendant in the division in which the latter resides, which he has a right to do in every case whether the whole cause of action arose in one division or not.

A defendant sued in the division in which he resides must be served ten days before the court day, if however he does not dispute the claim, judgment in actions for debts and accounts may be entered by the clerk in six days after service and execution issued on \_\_\_\_\_ days thereafter. If the defendant disputes the claim he must, within six days after service, leave with the clerk a notice to that effect, and the case will then come on for trial before the judge at the

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TORONTO, ONT.

proper court. Though a defendant really admits the claim, yet he may leave a notice with the clerk that he disputes it for the sake of gaining time, as the clerk, after receiving such notice, cannot enter judgment in six days, but must bring the suit on for trial at the proper court. The notice not being given under oath is very often given by persons who really do not dispute the claim.

Where the defendant resides in the division adjoining the division in which he is sued he must be served fifteen days before court, and is allowed ~~ten~~ <sup>fourteen</sup> days before the clerk can enter judgment by default, and when he resides in a division not adjoining he is allowed twenty days before court, and ~~ten~~ <sup>fourteen</sup> days before a judgment by default.

Division Courts have jurisdiction over suits for the proper amounts against a defendant residing in any part of the Province, but a person residing out of the Province cannot be sued in a Division Court. The judge of the County Court is also judge of the Division Court.

The County Court is a court established in each County, and holds four sittings in each year for the trial of cases, beginning on the second Tuesday in the months of March, June, September, and December. Its jurisdiction in personal actions (the nature of which has been explained above) is confined to cases where the debt or damages do not exceed \$200. But in all causes and suits relating to debt, covenant, and contract, where the amount is liquidated or ascertained by the act of the parties or signature of the defendant, \$400 may be recovered. For instance, a note for \$400 may be sued in the County Court, but an open account, which the defendant has not admitted, and which exceeds \$200, cannot. A plaintiff cannot abandon the excess over the \$400 or \$200, as the case may be, and then sue in the County Court. This privilege is confined to suits in the Division Court. The County Courts are not, however, like the Division Courts, confined to cases where the unsettled account in the whole case does not exceed \$200. It makes no difference what the amount of the whole unsettled account may be, provided the balance claimed is within the jurisdiction.

Like the Division Courts, the County Courts have no jurisdiction in cases where the title to land is brought into question, or in which the validity of any devise, bequest, or limitation under any will or settlement is disputed, or for any libel, slander, criminal conversation, or seduction, or in actions against a justice of the peace for any thing done by him in the execution of his office, if he objects thereto. The unsuccessful party in a County Court suit has to pay the opposite party's costs, including the court fees, as well as the attorney's charges. All cases are tried by the judge unless a jury be demanded. A County Court jury consists of twelve men. It is not necessary to bring the action in the county where the cause of action arose or where the

defendant resides, except in a few cases unnecessary to mention; but each County Court has jurisdiction in all actions within the proper amount and of the proper nature, notwithstanding where the cause of action arose or the defendant resides. A defendant to an action in the County Court must be served at least twenty-six days before court; but on account of Sundays and to avoid the possibility of being "thrown over" court, the plaintiff should have his summons served twenty days before court.

If, however, the defendant do not appear to the summons within ten days after service judgment may be signed by default for the amount of the claim, *i. e.*, assuming the claim to be on a note, account, or the like, and execution issued in eight days thereafter. But if the defendant does appear and defend, the suit must be entered for trial at the proper court. The defence not being required to be under oath is very often made to gain time, and if not true, is generally known as a "defence for time." County Court cases may now be entered for trial at the assizes or sittings of the Superior Courts, which are held twice a year, generally in the months of March or April, and September or October. In the County of York, however, a third assize is held each year in the month of January. So that cases in the County Courts may be tried in the sittings of their own courts in March, June, September, and December, and at the sittings of assize in the months of April and October (if appointed by the judges for those months) and in the County of York also in the month of January.

If in an action in the County Court, only a sum within the jurisdiction of the Division Court, be recovered, the plaintiff is entitled to Division Court costs only which, as above mentioned, are the clerks and bailiffs' fees merely, and the defendant is entitled to set off his costs of defence against the amount recovered. The judge may, however, in his discretion, allow the plaintiff full costs or prevent the defendant from setting off his costs. If, however, the plaintiff recover a sum beyond the jurisdiction of the Division Court he is entitled to his costs of suit in full.

**DON'T FAIL SOON ENOUGH.**—The trouble not unfrequently is, that those who fail, do not fail soon enough. They have gone on from year to year wasting their assets in a vain attempt to buoy themselves up when in a sinking condition, and it is the secret of the poor dividends which estates have universally yielded, that the stoppage which was inevitable had not sooner taken place. It is better for themselves, better for their creditors, better for the whole community, that failures which *must* come, should come before assets dwindle, goods are sacrificed at reduced prices, and mercantile morality is outraged.

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## THE BANKING LAW.

WHEREAS it is important that the provisions of Law respecting Banks and Banking in Canada should be as nearly as practicable uniform, and it is therefore expedient to enact certain clauses and provisions adapted to protect as well the interests of the public as of the shareholders, which may be incorporated into any Act hereafter to be passed for establishing a New Bank, without its being necessary to repeat them in such Act, and which may in like manner, be adopted as amendments to the Charter of any existing Bank, where such Charter requires to be amended:

Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. Unless it be otherwise provided in any Act establishing a new Bank, or re-enacting and continuing the Charter of any now existing Bank, the following subsections of this Act, numbered from 1 to 20, and the clauses and provisions therein contained, shall be held to be incorporated with, and to form part of, such Act, as if therein repeated and enacted, subject always to the exceptions and provisions made in the said subsections with respect to Banks *en commandite*:

1. The Bank shall not issue notes or commence the business of Banking until two hundred thousand dollars of its Capital shall have been *bona fide* paid up, nor until it shall have obtained from the Treasury Board a certificate that this condition has been complied with; and the Treasury Board shall, before granting such certificate, be satisfied in such manner as may be prescribed by Regulations to be from time to time made by the Board and approved by the Governor in Council, that the said amount of the Capital has been *bona fide* paid up:

2. At least twenty per cent. of the subscribed Capital of the Bank shall be paid up in each year after it shall have commenced the business of Banking:

3. The amount of notes intended for circulation, issued by the Bank and outstanding at any time, shall never exceed the amount of its unimpaired paid up capital, and no such note for a less sum than four dollars shall be issued by the Bank:

4. The Bank shall always receive in payment its own notes at par, at any of its offices, and whether they be made payable there or not; but shall not be bound to redeem them in specie or Dominion Notes, at any place other than where they are made payable. The place or one of the places at which the notes of the Bank shall be made payable, shall always be its chief seat of business.

5. The Bank shall always hold, as nearly as may be practicable, one-half of its Cash Reserves in Dominion Notes, and the proportion of such Reserves held in Dominion Notes, shall never be less than one-third thereof:

6. The Bank shall not make loans, or grant

discounts on the security of its own Stock, but shall have a privileged lien for any overdue debt on the shares and unpaid dividends of any of its debtors, and may decline to transfer the shares of any such debtor, until such debt is paid:

7. No dividend or bonus shall ever be made so as to impair the paid up Capital Stock, and if any dividend or bonus be so made, the Directors knowingly and willingly concurring therein, shall be jointly and severally liable for the amount thereof, as a debt due by them to the Bank; and if any part of the paid up capital be lost, the Directors shall, if all the subscribed stock be not paid up, forthwith make calls upon the Shareholders sufficient to make good such loss; and such loss, (and the calls if any) shall be mentioned in the Return then next made by the Bank to the Government; Provided that in any case where the Capital Stock has been impaired as aforesaid, all net profits shall be applied to make good such loss:

8. No division of profits, either by way of dividends, or bonus, or both combined, or in any other way, exceeding the rate of eight per cent. per annum, shall be paid by the Bank, unless, after paying the same, it shall have a rest or reserved fund equal to at least twenty per cent. of its capital, deducting all bad and doubtful debts before calculating the amount of such rest:

9. Any suspension by the Bank of payment of any of its liabilities, as they accrue, in specie or Dominion Notes, shall, if it continues for ninety days, constitute the Bank insolvent, and operate a forfeiture of its charter, so far as regards the issue or re-issue of notes and other banking operations and the charter shall remain in force only for the purpose of enabling the Directors, or the Assignee or Assignees or other legal authority, (if any be appointed in such manner as may by law be provided,) to make the calls mentioned in the next following sub-section, and wind up its business: and any such Assignee or Assignees or other legal authority, shall for such purposes have all the powers of the Directors:

10. In the event of the property and assets of the Bank becoming insufficient to pay its debts and liabilities, the Shareholders of the Bank, shall be liable for the deficiency, so far as that each Shareholder shall be so liable to an amount (over and above any amount not paid up on their respective shares) equal to the amount of their shares respectively; and if any suspension of payment in full, in specie or Dominion notes, of all or any of the notes or other liabilities of the Bank, shall continue for six months, the Directors may and shall make calls on such Shareholders to the amount they may deem necessary to pay all the debts and liabilities of the Bank, without waiting for the collection of any debts due to it, or the sale of any of its assets or property; such calls shall be made at intervals of thirty days, and upon notice to be given thirty days at least



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prior to the day on which such call shall be payable, and any such call shall not exceed twenty per cent. on each share, and payment thereof may be enforced in like manner as for calls on unpaid stock, and the first of such calls should be made within ten days after the expiration of the said six months; and any failure on the part of any Shareholder liable to such call, to pay the same when due, shall operate a forfeiture by such Shareholders of all claim in or to any part of the assets of the Bank, such call and any further call thereafter, being nevertheless recoverable from him, as if no such forfeiture had been incurred: Provided that if the Bank be *en commandite* and the principal partners are personally liable, then, in case of any such suspension, such liability shall at once accrue and may be enforced against such principal partners, without waiting for any sale or division of the property or assets of the Bank, or other preliminary proceedings whatever, and the provisions respecting calls shall not apply to such Bank:

11. Persons who, having been Shareholders in the Bank, have only transferred their shares or any of them to others, or registered the transfer thereof, within one month before the commencement of the suspension of payment by the Bank, shall be liable to calls on such shares under the next preceding sub-section as if they had not transferred them, saving their recourse against those to whom they were transferred; and any Director refusing to make or enforce, or to concur in making or enforcing any such call, shall be deemed guilty of a misdemeanor, and shall be personally responsible for any damages suffered by such default and any assignee, or other officer, or person appointed to wind up the affairs of the Bank in case of its insolvency, shall have the powers of the Directors with respect to such calls: Provided that if the Bank be *en commandite*, the liabilities of the principal partners and of the *commanditaires* shall continue for such time after their ceasing to be such, as is or may be provided in the charter of the Bank; and the foregoing provisions, with respect to the transfer of shares or to calls, shall not apply to such Bank:

12. The Bank shall be subject to such provisions of any general or special winding-up Act to be passed by Parliament as may be declared to apply to Banks; and no special Act which Parliament may deem it right to pass for winding up the affairs of the Bank, in case of its insolvency, shall be deemed an infringement of its rights or of the privileges conferred by its Charter.

13. Each Shareholder in the Bank shall, on all occasions on which the votes of the Shareholders are to be taken, have one vote for each share held by him for at least three months before the time of voting. Shareholders may vote by proxy, but no person but a Shareholder shall be permitted to vote or act as such proxy; and no Manager, Cashier, Bank Clerk, or other subordinate officer of the Bank, shall either vote in person or by proxy, or hold a proxy for that purpose:

14. The Shareholders in the Bank shall have

power to regulate by by-law, the following matters incident to the management and administration of the affairs of the Bank, viz.: The qualification and number of the Directors, which shall not be less than five, nor more than ten;—the method of filling up vacancies in the Board of Directors, whenever the same may occur during each year; and the remuneration of the President, Vice-President and other Directors; but no Director shall hold less than three thousand dollars of the stock of the Bank, when the paid-up capital thereof is one million of dollars or less;—or less than four thousand dollars of stock, when the paid-up capital thereof is over one million, and does not exceed three millions,—nor less than five thousand dollars of stock, when the paid-up capital thereof exceeds three millions; the Directors shall be elected annually by the Shareholders, and shall be eligible for re-election. Provided that the foregoing provisions touching Directors, shall not apply to a Bank *en commandite*, which shall in these matters be governed by the provisions of its Charter. The Shareholders (or if the Bank be *en commandite*, the principal partners) may regulate, by by-law, the amount of discounts or loans which may be made to Directors, (or if the Bank be *en commandite*, to the principal partners,) either jointly or severally, or to any one firm or person, or to any Shareholder, or to corporations; provided always, that the aggregate amount of discounts and advances, made by the Bank upon commercial paper or securities to any Director, or any firm of which a Director is a partner, (or if the Bank be *en commandite* to any principal partner or any firm in which a principal partner in the Bank is a partner) shall never, at any one time, exceed one-twentieth of the total amount of the discounts and advances made by the Bank at the same time:

15. Certified lists of the Shareholders, (or of the principal partners if the Bank be *en commandite*), with their additions and residences, and the number of shares they respectively hold, shall be laid before Parliament every year, within fifteen days after the opening of the Session:

16. The monthly returns to be made by the Bank to the Government shall be in the following form, and shall be made up on the first juridical day of each month, and shall exhibit the condition of the Bank on the last juridical day of the month preceding; and such monthly returns shall be signed by the President, or the Director (or if the Bank be *en commandite*, the principal partner) then acting as President, and by the Cashier, or other principal officer of the Bank at its chief seat of business:

RETURN of the amount of Liabilities and Assets of  
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Assets of day of

CAPITAL  
 UP, \$ .

LIABILITIES.		\$	CTS
1	Notes in Circulation .....		
2	Government Deposits, payable on demand .....		
3	Other Deposits, payable on demand .....		
4	Government Deposits, payable after notice, or on a fixed day .....		
5	Other Deposits, payable after notice, or on a fixed day .....		
6	Due to other Banks in Canada .....		
7	Due to other Banks or Agents not in Canada .....		
8	Liabilities not included under the foregoing Heads .....		
ASSETS.			
1	Specie .....	\$	CTS
2	Provincial or Dominion Notes .....		
3	Notes of other Banks .....		
4	Balances due from other Banks in Canada .....		
5	Balances due from other Banks or Agents not in Canada .....		
6	Government Debentures or Stock .....		
7	Loans to the Government .....		
8	Loans, Discounts, or Advances on Current Account to Corporations .....		
9	Notes and Bills discounted, and current .....		
10	Notes and Bills discounted, overdue and not specially secured .....		
11	Overdue Debts secured by Mortgage, or other Deed, on Real Estate, or by Deposit of, or lien on stock, or by other Securities .....		
12	Real Estate, the property of the Bank, (other than the Bank Premises) and Mortgages on Real Estate sold by the Bank .....		
13	Bank Premises .....		
14	Other Assets not included under the foregoing heads .....		

We declare that the foregoing return is made up from the books of the Bank, and that it is correct to the best of our knowledge and belief.

(Place) this                      day of                      18

A. B.—President, &c.  
C. D.—Cashier, &c.,

17. The making of any wilfully false or deceptive statement in any account, statement, return, report or other document, respecting the affairs of the Bank, shall unless it amounts to a higher offence, be a misdemeanor; and every President, Vice-President, Director, Principal Partner *en commandite*, Auditor, Cashier, or other officer of the Bank, preparing, signing, approving, or concurring in such statement, return, report or document, or using the same with intent to deceive or mislead any party, shall be held to have wilfully made such false statement, and shall further be responsible for all damages sustained by such party in consequence thereof.

18. If any President, Vice-President, Director, Principal Partner *en commandite*, Cashier, or other officer of the Bank, wilfully gives, or concurs in giving, any creditor of the Bank any fraudulent, undue, or unfair preference over other creditors, by giving security to such creditor, or by changing the nature of his claim, or otherwise howsoever, he shall be guilty of misdemeanor, and shall further be responsible for

all damages sustained by any party by such preference;

19. The Bank shall always be subject to any general provisions respecting Banks, which Parliament may deem necessary for the public interest;

20. The Act incorporating the Bank shall continue in force until the end of the Session commencing next after the first day of January, 1881, and no longer.

2. The Directors of any now existing Bank, being thereunto authorized at a general meeting of the Shareholders, called for the purpose, or the principal partners of a Bank *en commandite*, may, at any time before the expiration of its present charter, notify the Minister of Finance of their intention to apply for an extension or modification of its Charter, with amendments embodying and applying to such Bank the provisions contained in the last eighteen sub-sections of the preceding section, and may apply to the Governor General for a Charter granting the extension or modification with such amendments, which Charter the Governor in Council shall grant on the report of the Minister of Justice and of the Treasury Board that it is in conformity with this Act; such Charter shall contain such of the provisions of the Act incorporating the Bank, and of the Act or Acts (if any) amending it, as are then in force, and are not inconsistent with the said last eighteen sub-sections of the next preceding section, and such of the provisions of the said eighteen sub-sections as would be applicable to a new Bank of the same kind (that is to say, *en commandite* or not *en commandite*), and shall provide for the continuance of the Charter and the privileges thereby granted, until the period mentioned in the last of the sub-sections; and if any part of the Capital of such Bank be not paid it shall be the condition of such Charter that at least twenty per cent. of the part unpaid shall be paid up in each year after such Charter comes in force: And such Charter shall commence and take effect from and after the expiration of the present Charter of the Bank, unless an earlier period be therein fixed for its commencement (as it may be by the consent of the Directors or Principal Partners applying for it, such Directors being authorized to give such consent by the Shareholders as aforesaid), in which case it shall commence and take effect at the period so fixed, and the present Charter shall then be held to have expired: Provided always, that such Charter shall not be construed as a new Charter or Law, or as making the Bank a new corporation, but as continuing the Charter present and the corporation therein mentioned, subject to the amendments aforesaid: And provided also, that any provision contained in a Charter granted under this Act, altering the qualifications of Directors, shall not take effect until the election of Directors next after the time when such Charter shall come into force.

3. In the event of its being shewn upon the application of any Bank for an extension or modification of its Charter as provided in the

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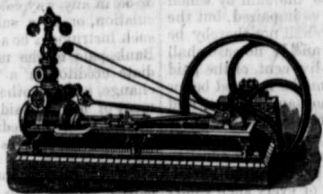
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**To YOUNG MEN.**—It is recommended with confidence to young men wishing to acquire a knowledge of book-keeping, but whose spare time is too limited to enter upon a lengthy study of the same, such as is unavoidable if following the teaching of the usual works upon the subject. A short observance of the instructions and examples herein contained will prove sufficient, and enable any one with ordinary intelligence to keep a set of books. It is needless to enlarge upon the value of such knowledge to every young man, whether he expects to put it into practice in business for himself, or whether it is to serve as a means of promotion in giving him an increased value to his employer.

The above little work contains, in simple language, all necessary particulars, and will be found a most judicious investment. It is free from the complications which bewilder beginners in the more voluminous works, and goes straight to the mark.

next preceding section, that the paid up Capital Stock thereof has been impaired, provision shall be made in the Charter to be granted thereon for a reduction of the shares and paid up Capital by an amount at least equal to the sum by which the same shall appear to be so impaired, but the liability of the shareholders shall not thereby be lessened or interfered with, and in no case shall the reduction exceed twenty-five per cent. of the paid up Capital, nor shall the same be reduced below the sum of two hundred thousand dollars: and any Charter granted under this Act, shall, so far and so far only as its provisions are consistent with this Act, have the same force and effect as if recited in, and confirmed by, an Act of Parliament of Canada, and a copy of every such Charter shall be laid before Parliament within the first fifteen days of the then next Session thereof.

4. No existing Bank obtaining a Charter, under this Act, shall, after such Charter shall come into force, issue any note for a less sum than four dollars, and all such notes of the Bank then outstanding shall be called in and redeemed as soon as practicable.

5. Every new Bank shall, and every existing Bank obtaining a Charter under this Act, shall, from the time when such Charter shall come into force, be exempt from the tax now imposed on the average amount of its notes in circulation, and to which other Banks will continue liable.

6. The Bank of British North America, which, by the terms of its present Charter, is to be subject to the general laws of the Dominion, with respect to Banks and Banking, shall not, after the first day of January, 1871, issue or re-issue in Canada, any note for a less sum than four dollars, and any such notes of the said Bank then outstanding, shall be called in and redeemed as soon as practicable: and the provisions contained in the fourth, fifth, fifteenth, sixteenth, seventeenth, eighteenth, and nineteenth sub-sections of the first section of this Act, shall apply to the said Bank; those contained in the other sub-sections shall not apply to it.

7. The Receiver General shall make such arrangements as may be necessary for ensuring the delivery of Dominion Notes to any Bank, in exchange for an equivalent amount of specie, at the several offices at which Dominion Notes will be redeemable, in the cities of Toronto, Montreal, Halifax, and St. John (N. B.), respectively.

8. No private person or party, except a Chartered Bank, shall issue or re-issue, make, draw, or indorse, any bill, bond, note, check or other instrument, intended to circulate as money, or to be used as a substitute for money for any amount whatever; under a penalty of four hundred dollars, to be recovered with costs, in any court having civil jurisdiction to the amount, by any party who will sue for the same, and the other half to Her Majesty, for the public uses of the Dominion:

The intention to pass any such instruments as money, shall be presumed, if it be made for

the payment of a less sum than twenty dollars, and be payable either in form of an Act in fact to the bearer thereof, or at sight, or on demand, or at less than thirty days thereafter, or be overdue, or be in any way calculated or designed for circulation, or as a substitute for money; unless such instrument be a check upon some Chartered Bank, paid by the maker directly to his immediate creditor, or a promissory note, bill of exchange, bond or other undertaking, for the payment of money paid or delivered by the maker thereof to his immediate creditor, and be not designed to circulate as a substitute for money:

Provided always, that the Halifax Banking Company may, until the end of the year 1874, continue to re-issue their notes now in circulation but the whole of such notes shall, as far as practicable, be called in and withdrawn by the end of the said year.

9. The Act passed in the thirty-first year of Her Majesty's reign, chapter 11, intituled, "An Act respecting Banks," shall be, and is, hereby continued until the end of the Session of Parliament, commencing next after the first day of January, one thousand eight hundred and seventy-two.

**BAD DEBTS.**—No position in the world requires a greater amount of ability and prudence than that of the merchant. No profession demands closer attention and more constant supervision, and in none is there so large an amount of apprehension and anxiety. The career of the merchant is essentially a game of skill. Without ability it is almost impossible he should succeed, and without the strictest attention to details there is no hope of success. Yet how futile does it seem that a merchant should labor all the year round to accumulate profits, and find at the end of the year that the balance to his credit is greatly lessened by bad debts. He labors to no purpose for the extension of his business, if the result of increased exertions is counterbalanced by increased losses. There is no department of business which requires greater watchfulness, and none in which there is greater liability to failure, than in granting credits. The firm that continuously assumes hazardous accounts is certain to collapse. The experience has been, and always will be, that no matter how profitable may be the prices obtained, they will never compensate for improper risks. Besides the prospects of positive loss from weak accounts, the anxiety and increased exertion which they necessitate is most trying.

**THE THREE C'S.**—Character, Capacity and Capital are the elements of success in all mercantile pursuits. If one or more is wanting in an applicant for credit, the chances that he will be a satisfactory customer stand nine to ten against it. Look out for the three C's.

H. L. ROBINSON & CO.,  
*Importers of Teas*

No. 152 MCGILL STREET

(Opposite Albion Hotel)

MONTREAL.

DAVIS, COCHENTHALER, PHILLIPS

Manufacturers and Importers of

CIGARS.

426 St. Paul St., cor. St. Francois Xavier St.

MONTREAL.

Sole manufacturers of the "DOMINION" and "LEGAL TENDER" Brands of Cigars.

P. & J. ROONEY,

IMPORTERS,

*Silks, Woollens.*

AND DRY GOODS,

57 St. SULPICE STREET.

MONTREAL.

PETER ROONEY.

JOHN ROONEY.

A. RAMSAY & SON,

IMPORTERS OF

*Window Glass,*

OILS, PAINTS &c.

37, 39, & 41 Recollet Street,

MONTREAL.

JAMES ROBERTSON,  
Metal Merchant  
AND MANUFACTURER,

Canada Lead and Saw Works,

NO. 126 TO 132 QUEEN STREET,

WAREHOUSE—20 WELLINGTON STREET,

MONTREAL.

JOHN L. CASSIDY & Co.,

IMPORTERS OF

*CHINA*

GLASS & EARTHENWARE,

339 and 341 ST. PAUL STREET,

NUNS' BUILDINGS,

MONTREAL.

M. KORTOSK & CO.,

IMPORTERS OF

*Hats, Furs, Woollens,*

HATTERS,

Cap Makers' and Furriers' Trimmings,

493, ST. PAUL ST., 463

B. KORTOSK,

GEO. J. JOSEPH,

MONTREAL.

A. R. BELL,

DIRECT IMPORTERS OF

*Foreign Wines, Liquors*

*Teas, Cigars, &c.*

Nos. 48 and 50, St. Joseph Street,

MONTREAL.

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## CANADIAN TARIFF OF CUSTOMS,

AS IN FORCE ON 1ST JULY, 1872.

All Articles not hereafter enumerated as charged with an ad valorem duty, or charged with a specific duty, or declared free of duty, are chargeable with a duty of 15 per cent. on the value thereof.

	£ c. ad val.	£ c. ad val.
Acid, Sulphuric .....	$\frac{1}{2}$ c. per lb.	Books—Printed Periodical, and Pamphlets, not being foreign reprints of British copyright works, nor Blank Account Books, Copy Book, nor Books to be written or drawn upon, nor reprints of Books printed in Canada, nor Printed Sheet Music. 5
Acetic Acid .....	10c. per gall.	Bookbinders' Tools and Implements, Millboards and Binders' Cloth .....
Acids of every description, except Acetic and Sulphuric Acid and Vinegar .....	Free	Books, copyright reprints of .....
Alcohol, on every gallon of the strength of proof of Sykes' Hydrometer, and so in proportion for any greater strength and for every less quantity than a gallon 80c. per gall.		Boots .....
Ale, in casks .....	10 per cent. and 5c. per gall.	Boot-felt .....
Ale, in bottles (5 quarts or 10 pints to gallon) .....	10 per cent. and 7c. per gall.	Borax .....
Alum .....	Free	Botany, Specimens of .....
Annato, liquid or solid .....	Free	Bran .....
Anatomical Preparations .....	Free	Bran, growth or produce of B. N. A. Provinces .....
Anchors .....	Free	Brandy (on every gallon of the strength of proof of Sykes' Hydrometer, and so in proportion for any greater strength, and for every less quantity than a gall.) 80c. per gall.
Aniline Salts, for dyeing purposes .....	Free	Brass, in Bars, Rods, Sheets, Scraps, and Strips .....
Animals of all kinds .....	10	Brass or Copper Wire, round or flat .....
Animals of all kinds, growth and produce of B. N. A. Provinces .....	Free	Brass and Copper, Manufactures of .....
Animals imported for the improvement of stock .....	Free	Bread from Great Britain and the B. N. A. Provinces .....
Antimony .....	Free	Brim Moulds for Gold Beaters .....
Antiquities, Cabinets of .....	Free	Brimstone, in roll or flour .....
Argol .....	Free	Bristles .....
Arms, Clothing, Musical Instruments for Bands, and Military Stores for the use of the Army and Navy .....	Free	Broom Corn .....
Articles for the Public uses of the Dominion	Free	Bulbs .....
Articles imported by and for the use of the Governor General .....	Free	Burrstones .....
Articles for the use of Foreign Consuls	Free	Busts, natural size, not being casts nor produced by any mere mechanical process ..
General .....	Free	Butter, .....
Ashes, Pot, Pearl and Soda .....	Free	Butter, the produce of B. N. A. Provinces
Axles, Crank, Locomotive .....	Free	Cabinets of Antiquities, Coins, Gems, and Medals .....
Axles, Railway Car .....	Free	Cables—Iron Chain, over $\frac{1}{2}$ inch, Shackled, Swivelled or not, when used for Ships only .....
Barilla or Kelp .....	Free	Cables—Hemp and Grass, when used for Ships only .....
Bark, Tanners' .....	Free	Candlewick Cotton .....
Bark used chiefly in dyeing .....	Free	Candy Sugar, brown or white ..
Bark of the Corkwood Tree .....	Free	Cane Juice .....
Bars, Guide and Slide, for Locomotives ..	Free	Canvas, for Manufacture of Floor Oil Cloth, not less than 18 feet wide, not pressed or calendered ..
Bars, Puddled Iron .....	Free	Carriages of Travellers and Carriages employed in carrying Merchandise (Hawkers and Circus Troupes excepted) ..
Beer, in casks .....	10 per cent. and 5c. per gall.	Cassia, ground .....
Beer, in bottles (5 quarts or 10 pints to gallon) .....	10 per cent. and 7c. per gall.	Casts, as models for the use of schools of design .....
Benzole .....	15c. per gall.	Cement, marine or hydraulic, unground ..
Berries, used chiefly in dyeing .....	Free	Cheese .....
Bibles, Testaments, Prayer Books, and Devotional Books .....	5	
Bichromate of Potash .....	Free	
Biscuit, from Great Britain and the B. N. A. Provinces .....	Free	
Bitters .....	\$1 20 per gall.	
Bleaching Powders .....	Free	
Blue-Black .....	Free	
Blocks, Stereotype, for Printing purposes	Free	
Blooms and Billets, puddled or not puddled	Free	
Blue Vitriol .....	Free	
Bolting Cloth .....	Free	





Cheese, the produce of B. N. A. Provinces	Free	Drugs, used chiefly in dyeing	Free
Chesnut and Cherry Plank	Free	Duck, for Belting and Hose	Free
Chicory, or other Root or Vegetable used as Coffee, raw or green	15c. per lb.	Earths, Clays and Sand	Free
Chicory, kiln-dried, roasted or ground	15c. per lb.	Eggs	Free
Chinese Blue	Free	Electrotype Blocks, for printing purposes	Free
Church Bells	Free	Emery	Free
Cigars	45c. per lb.	Fancy Goods, Manufactures of	15
Cinnamon, ground	25	Farming Utensils and Implements, when imported by Agricultural Societies for encouragement of agriculture	Free
Citrons, and Rinds of, in brine for candying	Free	Felt for Hats and Boots	Free
Clasps, Brass and Tin, for manufacture of Hoop Skirts	Free	Fibre, Fibrilla, Mexican or Tampico, white and black, and other vegetable fibres for manufacturing purposes	Free
Clays	Free	Firebrick and Clay	Free
Clothing or Wearing Apparel, made by hand or sewing machine	15	Firewood	Free
Clothing for the use of the Army and Navy	Free	Fish, fresh, not to include Oysters or Lobsters in tins or kegs	Free
Clothing, donations of, for charitable institutions	Free	Fish, salted or smoked	1c. per lb.
Coal and Coke	Free	Fish, Fish Oil, and Fish products of all kinds from B. N. A. Provinces	Free
Coal Oil, distilled, purified and refined	15c. per gall.	Fish Bait	Free
Cocoa Paste, from Great Britain and the B. N. A. Provinces	Free	Fishing Nets and Seines, Hooks, Lines, and Twines	Free
Cocoa, Bean and Shell	Free	Flax, Hemp, and Tow, undressed	Free
Coffee, green	Free	Flax, waste	Free
Coffee, kiln-dried roasted or ground	Free	Flour, Wheat, or Rye	Free
Coin and Bullion, except U. S. Silver Coin	Free	Flour of any other Grain, including Indian Meal and Oatmeal	Free
Collar Cloth Paper	Free	Fruits, green or dried, growth or produce of B. N. A. Provinces	Free
Common Soap	1c. per lb.	Fruits, preserved in Brandy or other Spirits	\$1 20 per gall.
Communion Plate	Free	Fruits, green	10
Composition Spikes and Nails	Free	Fruits, dried	15
Confectionery	1c. per lb. and 25	Furs and Skins, Pelts, or Tails, undressed	Free
Connecting Rods, Locomotive	Free	Furs, manufactures of	15
Copper, Precipitate of	Free	Gems, and Cabinets of	Free
Copper, in Pig, Bars, Rods, Bolts, Sheets and Sheathing	Free	Gin (on every gallon of strength of proof of Sykes' Hydrometer, and so in proportion for any greater strength and for every less quantity than a gallon)	80c per gall.
Copper Wire, round or flat	Free	Ginger, ground	25
Cordage, for ships and vessels only	Free	Glass and Glass Ware, Plate, and Silvered, Stained, Painted, or Colored	15
Cordials	\$1 20 per gall.	Glass Paper and Glass Cloth	Free
Corkwood and Bark	Free	Gold, Silver and Plated Ware, Manufactures of	15
Corn, Indian	Free	Goldbeaters' Brim Moulds and Skins	Free
Cottons, Manufactures of	15	Grain of all kinds	Free
Cotton, Candle Wick	Free	Grain, Wheat	Free
Cotton Thread, in hanks, colored and unfinished, Nos. 3, 4, and 6 ply, white, not under No. 20 yarn	Free	Gravels	Free
Cotton, Warp, not coarser than No. 40	Free	Grease and Scraps	Free
Cotton Waste	Free	Greens, Paris and permanent	Free
Cotton Netting for India Rubber Shoes	Free	Gum, Copal	Free
Cotton Wool	Free	Gum, British	Free
Cotton, Weaving or Tramm, for making Elastic Webbing	Free	Gutta-percha, unmanufactured	Free
Crank Axles, Locomotive	Free	Gypsum, or Plaster of Paris, neither ground nor calcined	Free
Crank Pins, Locomotive	Free	Gypsum, ground or unground, from B. N. A. Provinces	Free
Cranks, Locomotive	Free	Hair, Angola, Goat, Thibet, unmanufactured	Free
Cranks, Steamboat and Mill, forged in the rough	Free	Hair, Horse, Hog, or Mohair, unmanufactured	Free
Cream of Tartar, in Crystals	Free	Hair, Human	Free
Crinoline Thread, for covering Crinoline Wire	Free		
Curled Hair	Free		
Drawings, not in Oil	Free		
Diamonds and Precious Stones, not set	Free		
Drain Tiles	Free		
Dried Fruits	15		



	¢ c. ad val.		¢ c. ad val.
Hardware, Manufactures of	15	Locomotives and Cars are admitted free, under similar circumstances, in the United States	Free
Harness and Saddlery	15	Lumber, Plank and Sawed, of Walnut, Rosewood, Cherry, Chestnut, Mahogany, and Pitch Pine	Free
Hams	1c per lb.	Lumber and Timber of all kinds, round, hewed, but not otherwise manufactured in whole or in part, from B.N.A. Provinces	Free
Hat Felts	Free	Mace	25
Hay	10	Machine Silk Twist	Free
Hay, growth and produce of B. N. A. Provinces	Free	Machine Linen Thread	Free
Hemp, undressed	Free	Machinery for Mills and Factories, which is not manufactured in the Dominion	Free
Hides and Horns	Free	Malt	40c per bush.
Hops	5c per lb.	Manilla Grass	Free
Hops, the growth and produce of B. N. A. Provinces	Free	Manufactures of Brass or Copper	15
Imitation of Leather	15	Manufactures of Cottons	15
India-rubber, unmanufactured	Free	Manufactures of Silks and Velvets	15
Indigo	Free	Manufactures of Hardwares	15
Indian Meal	Free	Manufactures of Leather, or Imitations thereof	15
Iron of the descriptions following, viz.:		Manufactures of Glassware	15
Iron Canada Plates and Tin plates	5	Manufactures of Fancy Goods	15
Iron, Sheet	5	Manufactures of Furs	15
Iron, Galvanized Spikes and Bolts	Free	Manufactures of Gold, Silver, and Plated Ware	15
Iron, Nail and Spike Rod, round, square or flat	5	Manufactures of Leather, including Boots and Shoes, Harness and Saddlery	15
Iron, Bar, Rod, or Hoop	5	Manufactures of Woollens	15
Iron, Scrap, Galvanized or Pig	Free	Manures	Free
Iron, Hoop or Tire, for Locomotive Wheels, bent and welded	Free	Marble, in Blocks, unwrought, or sawn on two sides only, or Slabs sawn from such Blocks, having at least two edges unwrought	Free
Iron Boiler Plate	5	Mastic, Damar, Sandarac, and Shellac	1c per lb.
Iron Railroad Bars, Wrought Iron or Steel Chairs, Fish Plates and Car Axles	Free	Meats, Fresh, Salted, or Smoked	Free
Iron Wire	Free	Meats, Fresh, Salted, or Smoked, growth or product of B. N. A. Provinces	Free
Iron, Rolled Plate	Free	Medals and Cabinets of	Free
Iron Bars puddled, Blooms and Billets puddled or not puddled	Free	Medicines—Proprietary Medicines commonly called Patent Medicines, or any Medicine or Preparation, of which the Recipe is kept secret, or the ingredients whereof are kept secret, recommended by advertisement, bill, or label, for the relief or cure of any disease or ailment	25
Ivory Nuts	Free	Medicinal Roots in their natural state	Free
Ivory, unmanufactured	Free	Menageries, Horses, Cattle, Carriages, and Harness of	Free
Jewellery	15	Melado	5c per lb and 25
Junk	Free	Metallic Oxides, dry, ground, or unground, washed or unwashed, not calcined	Free
Kelp	Free	Military and Naval Stores	Free
Kerosene Oil, distilled, purified, and refined	15c per gall.	Mineralogy, Specimens of	Free
Knees and Riders, Iron, for shipbuilding purposes	Free	Models	Free
Kryolite	Free	Molasses, if used for refining or for the manufacture of Sugar	73c per 100 lbs.
Lakes, in pulp, scarlet and morone	Free	Molasses, if not so used	25
Lard	1c per lb.	Molasses, concentrated, or Syrup of	5c per lb and 25
Lard, the produce of B.N.A. Provinces	Free	Moss, for Upholstery purposes	Free
Lead, in Sheet or Pig	Free	Musical Instruments for Bands, for the use of the Army and Navy	Free
Lead, Red and White, dry	Free		
Leather, Sole and Upper	10		
Leather, or Imitation thereof, Manufactures of	15		
Lemons, and Rhinds of, in brine, for candying	Free		
Linen Machine Thread	Free		
Litharge	Free		
Lithographic Stones	Free		
Locomotive Engine Frames, Axles, Cranks, Hoop Iron or Steel for Tires of Wheels, bent and welded	Free		
Locomotive Crank Axles; Piston Rods, Guide and Slide Bars, Crank Pins and Connecting Rods	Free		
Locomotive and Passenger Baggage, and Freight Cars running upon a line of road crossing the frontier, so long as Canadian			

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**W. T. RUTHERFORD & CO.,**  
 IMPORTERS AND WHOLESALE DEALERS IN  
**Cigars and Tobaccos,**  
 AND GENERAL COMMISSION MERCHANTS,  
 29 DUNDAS STREET WEST, - - - LONDON, ONT.

**JOSEPH ATKINSON & CO.,**  
 WHOLESALE IMPORTERS OF  
*European & American Small Wares,*  
 FANCY GOODS, CUTLERY, STATIONERY, &C.  
 CARLING STREET, - - - LONDON, ONTARIO.

**J. McPHERSON & Co.,**  
 IMPORTERS, MANUFACTURERS, AND  
**Wholesale Dealers in Boots & Shoes,**  
 OPPOSITE STRONGS' HOTEL,  
 DUNDAS STREET, - - - LONDON, ONT.

**JOHN FERGUSON,**  
**Upholsterer & Furnishing Undertaker**  
 KING STREET,  
 SECOND DOOR FROM REVERE HOUSE,  
**London, Ont.**

	Per c. ad val.		Per c. ad val.
Nails, Composition .....	Free	Piston Rods for Locomotives .....	Free
Nails, Sheathing .....	Free	Pitch .....	Free
Naphtha .....	Free	Plaits—traw, Tuscan, or Grass Fancy .....	Free
Natural History, Specimens of .....	Free	Plants .....	10
Naval Stores .....	Free	Plants, growth and produce of B. N. A. Provinces .....	Free
Netting, Cotton and Woollen, for India rubber shoes .....	Free	Plaster of Paris, neither ground nor calcined .....	Free
Nitrate of Soda .....	Free	Plate, rolled Iron .....	5
Nitre or Saltpetre .....	Free	Plates, Boiler .....	5
Nuts, dried, of all kinds .....	15	Plates, Canada and Tinned .....	5
Nuts, chiefly used in dyeing .....	Free	Playing Cards .....	25
Oakum .....	Free	Plush, for Hatters' use .....	Free
Ochres, dry, ground, or unground, washed or unwashed, not calcined .....	Free	Porter, in casks .....	5c. per gall. and 10
Oil Cake .....	Free	Porter in bottles (5 quarts or 10 pints to a gallon) .....	7c. per gall. and 10
Oils, Coal and Kerosene, distilled, purified, and refined .....	15c per gall.	Pot Ashes .....	Free
Oils, Naphtha, Benzole, and Refined Petroleum .....	15c per gall.	Poultry, growth and produce of B. N. A. Provinces .....	Free
Oils, products of Petroleum, Coal, Shale, and Lignite, not elsewhere specified, 10c per gall.	10c per gall.	Precipitate of Copper .....	Free
Oils, Crude Petroleum .....	6c per gall.	Precious Stones, not set .....	Free
Oils, Coconut, Pine, and Palm, in their natural state .....	Free	Printing Ink .....	Free
Oils, Heavy or Carbonic, used in the manufacture of wood block pavement, and of wood for railroad ties and buildings .....	Free	Printing Presses, except Portable Hand Printing Presses .....	Free
Oils, Whale, in the casks from on ship-board, and in the condition in which it was first landed .....	Free	Products of Petroleum, Coal, Shale, and Lignite, not otherwise specified, 10c. per gall.	10c. per gall.
Oranges, and Rinds of, in brine, for candying .....	Free	Prunella .....	Free
Ores of all kinds of Metals .....	Free	Rags .....	Free
Osiers and Willow for Basket-makers' use .....	Free	Railroad Bars .....	Free
Packages—Bottles, Jars, Demijohns, Brandy Casks, Barrels or other Packages, in which Spirituous Liquors, Wines and Malt Liquors are contained, and carboys containing Sulphuric Acid .....	15	Ratan, for Chair Makers .....	Free
Paintings, in oil, by artists of well-known merit, or copies of old masters by such artists .....	Free	Red Lead, dry .....	Free
Patent Medicines, or any medicine or preparation of which the recipe is kept secret, or the ingredients whereof are kept secret, recommended by advertisement, bill or label, for the relief or cure of any disorder or ailment .....	25	Rennet .....	Free
Pearl Ashes .....	Free	Rosin .....	Free
Pelts .....	Free	Rice .....	1c. per lb.
Pepper, ground .....	25	Rod, Nail and Spike, round, square and flat Iron .....	5
Perfumery, not elsewhere specified .....	25	Roots, Medicinal, in their natural state .....	Free
Perfumed Spirits .....	\$1 20 per gall.	Rosewood .....	Free
Perfumed Spirits, in flasks .....	4c. per flask	Rum (on every gallon of strength of Sykes' Hydrometer, and so in proportion for every greater strength, and for every less quantity than a gallon) .....	80c. per gall.
Petroleum, crude .....	6c. per gall.	Saddlery .....	15
Petroleum, refined, purified, &c. .....	15c. per gall.	Sailcloth or canvas, from No. 1 to No. 6, when imported by shipbuilders or sail-makers for ship-building purposes .....	Free
Philosophical Instruments and Apparatus, including Globes, when imported by and for the use of colleges, schools, scientific or literary societies .....	Free	Sal-Ammoniac .....	Free
Phosphorus .....	Free	Sal-Soda .....	Free
Pig Iron, Lead and Copper .....	Free	Salt .....	Free
Pimento, ground .....	25	Saltpetre .....	Free
Pipeclay .....	Free	Sand .....	Free
		Scrap Brass .....	Free
		Sculpture, Specimens of .....	Free
		Sea Grass .....	Free
		Seeds not classed as Cereals .....	10
		Seeds of all kinds, growth or produce of B. N. A. Provinces .....	Free
		Settlers' effects of every description in actual use, not being merchandise, brought by persons making oath that they intend becoming permanent settlers within the Dominion .....	Free
		Shafts, Steamboat and Mill, forged in the rough .....	Free
		Ship's Binnacle Lamps .....	Free
		Ship's Blocks and Patent Bushes for Blocks .....	Free

G. L. BORLAND & SON,  
 WHOLESALE  
**BOOT AND SHOE**  
 MANUFACTURERS,  
 333 ST. PAUL STREET,  
 MONTREAL.

Have a large connection through Western and Eastern Canada and the Lower Provinces.

HALL, KAY & Co.,  
 GENERAL  
**METAL & TINPLATE**  
 MERCHANTS,  
 90 and 92 MCGILL STREET,  
 MONTREAL.

KENNEDY & JACKSON,  
 WHOLESALE IMPORTERS OF  
**WOOLLENS**  
 AND  
**DRY GOODS,**  
 314 ST. LAWRENCE MAIN STREET,  
 MONTREAL.

G. R. MARLER & Co.,  
 IMPORTERS OF  
**MILLINERY**  
 AND  
**FANCY DRY GOODS,**  
 146 MCGILL STREET,  
 Opposite the Albion Hotel,  
 MONTREAL.

E. E. GILBERT,  
**CANADA ENGINE WORKS,**  
 MONTREAL.  
 MANUFACTURER OF  
*Steam Engines & Boilers*  
 MACHINERY FOR  
 Saw Mills, Grist Mills, Sugar Factories,  
 Tanneries, & Bark Extract Factories.  
 STEAM PUMPS.

KELLERT & FRIEDMAN,  
 IMPORTERS OF  
**DRY GOODS,**  
*Small Wares & Fancy Goods,*  
 WHOLESALE,  
 496 AND 498 ST. PAUL STREET,  
 MONTREAL.

S. H. MAY & CO.,  
 Importers & Dealers in  
**PAINTS, OILS, VARNISHES,**  
**GLASS, &c.,**  
 474 ST. PAUL STREET,  
 MONTREAL.

OWEN MURPHY,  
**COMMISSION MERCHANT,**  
 INSURANCE AGENT.  
 REPRESENTS:  
 THE BRITISH AMERICA—Fire and Marine. Incorporated 1830.  
 THE PROVINCIAL OF CANADA—Fire and Marine. Established 1840.  
 THE CITIZENS' OF MONTREAL—Life and Guarantee. Subscribed Capital, \$1,000,000.  
 Office—No. 26 ST. PETER STREET.  
 Geo. T. DAVIS, Marine Inspector. W. J. BICKELL, Fire Inspector.  
 Also, OFFICIAL ASSIGNEE.

P c. ad val.		P c. ad val.	
Ship's Bunting .....	Free	Spirits and Strong Waters, being sweetened or mixed, so that the degree of strength cannot be ascertained, viz., Rum, Shrub, Cordials, Schiedam Schnaps, and unenumerated articles of like kind \$1 20 per gall.	
Ship's Cables, iron chain, over one-half inch, shackled or swivelled, or not.....	Free	Spirits and Strong Waters, not elsewhere specified.....	\$1 20 per gall.
Ship's Compasses.....	Free	Spirits and Strong Waters, mixed with any ingredient or ingredients, and although thereby coming under the denomination of Proprietary Medicines, Tinctures, Essences, Extracts, or any other denomination, are nevertheless deemed "Spirits and Strong Waters," and subject to duty as such .....	\$1 20 per gall.
Ship's Cables, Hemp and Grass, when used for ships only .....	Free	Starch .....	2c. per lb.
Ship's Cordage, when used for ships only.....	Free	Statues, of Bronze, Marble, or Alabaster, natural size .....	Free
Ship's Dead Eyes and Dead Lights .....	Free	Steel, wrought or cast, in bars or rods .....	Free
Ship's Deck Plugs.....	Free	Steering Apparatus for Ships.....	Free
Ship's Iron Knees and Riders.....	Free	Steel Plates, cut to any form, but not moulded .....	Free
Ship's Iron Masts, or parts of.....	Free	Stone, Lithographic .....	Free
Ship's Pumps and Pump Gear .....	Free	Stereotype Blocks for printing purposes ..	Free
Ship's Sailcloth or Canvas, from No. 1 to No. 6, when used for ships only.....	Free	Stone, unwrought .....	Free
Ship's Shackles and Sheaves .....	Free	Straw .....	20
Ship's Signal Lamps.....	Free	Straw, the growth or produce of B. N. A. Provinces .....	Free
Ship's Steering Apparatus .....	Free	Straw Plaits, Tussock and Grass, Fancy....	Free
Ship's Travelling Trucks .....	Free	Sugar Candy, brown or white, 1c. per lb. and 25 Sugar—all Sugar equal to or below No. 9, Dutch standard .....	2c. per lb. and 25
Ship's Varnish, black and bright, when used for ships only .....	Free	Sugar of Lead .....	Free
Ship's Wedges .....	Free	Satin, and fine washed white .....	Free
Ship's Wire Rigging.....	Free	Sulphur, in roll or flour .....	Free
Ship's Yellow Metal, in bars or bolts.....	Free	Syrup of Sugar or of Sugar Cane, 3c. per lb. & 25	
Ship's Yellow Metal, for sheathing .....	Free	Tampico, white and black .....	Free
Shoes .....	15	Tanners' Bark .....	Free
Shrubs, growth and produce of B. N. A. Provinces .....	Free	Tails, undressed .....	Free
Shrubs .....	10	Tallow .....	7. 1c. per lb.
Silicate of Soda.....	Free	Tallow, growth and produce of B. N. A. Provinces .....	Free
Silk, Tram or Weaving, to make Elastic Webbing.....	Free	Tapes, slotted for the manufacture of hoop skirts .....	Free
Silks, Manufactures of.....	15	Tar .....	Free
Silk Twist for Hats, Boots and Shoes .....	Free	Tea, Green and Japan .....	Free
Skins, undressed .....	Free	Tea, Black .....	Free
Slates .....	Free	Teasels .....	Free
Slides and Spangles, and Slotted Tapes, for Hoop Skirts .....	Free	Tinctures .....	\$1 20 per gall.
Snuff .....	20c. per lb., and	Tin, granulated or bar .....	Free
Soap, fancy and perfumed .....	25	Tin, blocks or pigs.....	Free
Soap, common .....	1c. per lb.	Tire or Hoop for locomotive wheels, bent and welded .....	Free
Soda, Ash .....	Free	Tobacco, manufactured .....	20c. per lb. and 12 1/2
Soda, Caustic .....	Free	Tobacco, unmanufactured .....	Free
Soda, Nitrate of.....	Free	Tow, undressed .....	Free
Soda, Silicate of.....	Free	Travellers' Baggage .....	Free
Specimens of Natural History, Mineralogy and Botany .....	Free	Treennails .....	Free
Specimens of Sculpture .....	Free	Trees, Plants and Shrubs .....	10
Spelter, in blocks, sheets or pig.....	Free	Trees, Plants and Shrubs, growth and produce of B. N. A. Provinces.....	Free
Spices, including Ginger, Pepper, Pimento, ground .....	25	Tubes and Piping of Copper, Brass or Iron, when drawn .....	Free
Spikes, composition .....	Free		
Spirits, perfumed, in flasks .....	4c. per flask		
Spirits and Strong Waters, not having been sweetened or mixed with any article, so that the degree of strength thereof cannot be ascertained as by Sykes' Hydrometer, for every gallon of the strength of proof of such hydrometer, and so in proportion for any greater or less strength, and for every greater or less quantity than a gallon, viz., Brandy, Geneva, Alcohol, Rum, Gin (including Old Tom), Tofia, Whiskey, and unenumerated articles of like kind.	80c. per gall.		



**WM. H. WYLIE,**  
**Woollen Manufacturer,**  
**ALMONTE, - - - ONTARIO.**

JOHN FLETT.

CHAS. MILLER.

JOHN SCOTT.

**ALMONTE IRON WORKS,**

**FLETT, MILLER & SCOTT, Proprietors,**

MANUFACTURERS OF ALL KINDS OF

**MILL MACHINERY,**

**ALMONTE, ONTARIO.**

**ALMONTE WOOLLEN MILLS.**

**J. A. HUNTER,**

**Woollen Manufacturer,**

**ALMONTE AND HUNTERSVILLE.**

**ELLIOTT, ROUTH & SHEARD,**

**WOOLLEN MANUFACTURERS,**

**ALMONTE, - - - ONTARIO.**

**ANDREW ELLIOTT.**

**JOHN ROUTH.**

**SAMUEL SHEARD.**

P. c. ad val.

Turpentine, other than Spirits of Turpentine	Free
Twist, Silk for Mats, Boots and Shoes	Free
Type Metal, in blocks or pigs	Free
Type	5
Ultramarine	Free
Umber, Raw	Free
Varnish, bright and black, when used for ships and vessels only	Free
Vegetables, including Potatoes and other Roots	10
Vegetables, including Potatoes and other Roots, growth and produce of B. N. A. Provinces	Free
Vegetable Fibres	Free
Vegetables, chiefly used in dyeing	Free
Velvets, Manufactures of	15
Veneering, of Wood or Ivory	Free
Vinegar	10c. per gall.
Vitriol, Blue	Free
Walnut, Plank	Free
Wearing Apparel, made by hand or sewing machine	15
Wearing Apparel of British subjects domiciled in Canada, dying abroad	Free
Whale Oil in the casks from on shipboard and in the condition in which it was first landed	Free
Watches	15
Wheat	Free
White, fine washed and sated	Free
White Lead, dry	Free
Whiskey (on every gallon of the strength of proof of Sykes' hydrometer, and so in proportion for any greater strength, and for every less quantity than a gall.) 80c per gall.	Free
Whiting or Whitening	Free
Wedges for ships	Free
Willow for basket makers' use	Free
Wines of all kinds, including Ginger, Orange, Lemon, Gooseberry, Strawberry, Raspberry, Elder, and Currant Wine (5 quarts and 10 pint bottles to contain a gallon)	10c. per gall. & 24
Wire, of Brass or Copper, round or flat	Free
Wire Cloth, of Brass or Copper	Free
Wire Rigging, for ships	Free
Wire, flat or round, uncoiled, for crinoline	Free
Wood, Cherry and Chestnut, plank	Free
Wood, Cork	Free
Wood, Mahogany, plank	Free
Woods of all kinds, wholly unmanufactured	Free
Woods, used chiefly in dyeing	Free
Woolens, Manufactures of	15
Woolen Netting for India Rubber Shoes	Free
Wrought Iron or Steel Chairs, for railroads	Free
Wool	Free
Yellow Metal, in bars or bolts	Free
Yellow Metal, for sheathing	Free
Zinc or Spelter, in sheet	Free
Zinc or Spelter, in blocks or pigs	Free
Zinc, white, dry	Free

## PROHIBITIONS.

The following articles are prohibited to be imported under a penalty of two hundred dollars, together with the forfeiture of the parcel or package of goods in which the same may be found, viz.:

Books, Printed Papers, Drawings, Paintings, Prints, and Photographs, of a treasonable or seditious, or of an immoral or indecent character. Coins, base or counterfeit.

## EXPORT DUTIES.

Shingle Bolts	per cord 123 cub. ft.	\$1
Stave Bolts	" "	\$1
Oak Logs	per M feet	\$2
Spruce Logs	" "	\$1
Pine Logs	" "	\$1

LONG-WINDED CREDITS.—Country merchants know better than we can tell them the utter folly of a long-winded credit business. Experience shows that hardly any rate of profit can atone for losses by bad debts. The embarrassment and anxiety incident to a wide-spread credit business is one of the inevitable misfortunes to which the unwise trader is subjected. Is it not well for parties who sell on indefinite time to consider the feasibility of adopting at least monthly payments, if not entirely the cash system? Since the war there are numerous establishments doing an exclusive cash business, and it is not unfrequently claimed that the money due by the consumer to the credit-giving merchant finds its way into the cash store. The temptation of low prices has been too great to be resisted; and it may account in some degree for the extreme slowness which has characterized the collection of outstandings, that the small amount of money afloat in some localities has been absorbed by the cash establishments. This consideration, in addition to all others, should induce those who give extended credits to attempt a reform. A cash system for a retail business is the only true and safe one.

CUNNING USE OF A CHEQUE.—A Toronto merchant was once asked for his cheque for a large amount by the Secretary of a Financial Institution in the city. He received therefor gold, a reason to him then satisfactory being given for this apparently unusual exchange. The matter was almost forgotten, when the person who had obtained the cheque suddenly left the city in disgrace and default. It was discovered accidentally that this cheque had been used to retire a forged note, discounted by a well-known broker, and purporting to be signed by this merchant, and this apparently *prima facie* evidence of the genuineness of the note enabled the forger to discount the name again. A singular feature was that the broker had none of his paper, nor was any bearing the merchant's name heard of after the flight of the forger. Care should be used in giving cheques for anything but *bona fide* business transactions.

**JAMES PEOPLES,**

IMPORTER OF

*Fishing & Wrapping Twines, Cordage, Shoe Threads*

AND GILLING TWINES, IRISH SPADES AND SHOVELS

*And Scoopis, Forgings, Files, Steel, Electro-Plated and Nickel Ware, Spoons, Forks,*

Irish Poplins, &c.,

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Represents in Canada—THOS. HENSHAW, Dublin; A. BEARDSHAW & Co., Sheffield; H. E. HOUNSELL, Bridport; E. MORAN, Dublin.

**JOHN J. ARNTON,**

Real Estate and General Auctioneer,

OFFICE AND SALESROOM—79 ST. JAMES ST., MONTREAL.

Sales of HOUSEHOLD FURNITURE AND EFFECTS at Private Dwellings, Hotels, &c. Sales of BLOODED AND LIVE STOCK, FARMING STOCK AND IMPLEMENTS. Sales of DAMAGED DRY GOODS, HARDWARE, GROCERIES, &c. (Account of Underwriters properly looked after and all formalities complied with.) Sales DAMAGED GRAIN AND PRODUCE. TRADE SALES OF TEA, MEDITERRANEAN AND FRUIT CARGOES, AND GENERAL MERCHANDIZE. CARGO SALES OF FISH AND OILS.

Sales of Estates, subdivided into Building and Villa Lots. General sales of Vacant and Improved Property in Dwellings sold on the ground. Warehouses, Shops, in suburbs and city.

The amount of Real Estate sold by the subscriber alone from 1st January, 1872, for one year, will considerably exceed **One Million Dollars.**

Valuations and Appraisals made as heretofore. Annual Real Estate Report and Circular will be issued early in January, 1873.

**JOHN J. ARNTON.**

**44 BATH STREET,  
GLASGOW.**

**480 ST. PAUL ST.,  
MONTREAL.**

**W. & D. YUILE,**

IMPORTERS OF

**DRUGS, CHEMICALS,**

And Druggists' Sundries Wholesale.

*J. G. Parks,*

**POTOGRAPHER AND PUBLISHER**

OF STEREOSCOPIC VIEWS.

**188 St. James Street, Montreal.**

Enlarged Copies, and painted in Oil, Water, or India Ink.

## THE MERCANTILE AGENCY.

A CANDID OPINION TERSELY EXPRESSED.

The following sensible and exhaustive view of the whole question of Mercantile Agencies appeared in the *Missouri Republican*, September 14, 1871, and is commended to all persons who do not apprehend the scope and usefulness of the institution:

"This subject of mercantile agencies has been brought so prominently before the public for the past few weeks that a word more as to the objects and purposes of such institutions will not be amiss. That when properly managed they are held in favorable consideration by the most successful business men, is amply proved by the liberal support extended to them from that source. That they can be diverted from their legitimate course and made to subvert the interests of bad men, and thus inflict injury upon innocent parties, is very true; and what business or vocation is there which cannot be so diverted? Because a minister of the gospel uses religion as a cloak for his rascality, is that an argument against the truths of that religion? or if a merchant uses his credit for fraudulent purposes, is that any justification for classing all merchants as swindlers? or if a lawyer acts in bad faith to his client, is that sufficient cause for us to charge all lawyers as being devoid of honor? We opine not. Nor because one commercial or mercantile agency may have pursued such a course as to justify bring down upon its head the condemnation of the business community, is it just to condemn all?"

"The truth is that these institutions have become a necessity to the businessmen of our large cities, a medium by means of which they are enabled to extend their trade to far distant points, thus largely increasing their business, and their profits. Were it not for this auxiliary, how would they be able to know, when a merchant from Kansas, Arkansas or Texas applied to them for credit, whether it would be safe to entrust that man with their property? These agencies have a local agent at each prominent point throughout the whole United States, and through them the offices in each city are furnished with a written statement as to the home standing of each and every man in business, the amount of his means, and of what they consist, his habits, character, and business capacity, and as to whether those with whom he daily associates, and by whom he is thoroughly well known, consider him a prudent man and likely to be successful. These agents also keep a general supervision of their district, and, from time to time, advise their principals of changes as they may occur; new firms coming in, or old ones going out; and, also, give information as to changes for the worse in habits or management of those already reported; every six months revising their list and noting improvements as to character or means.

"Instead of this being looked upon as a system of espionage, the legitimate business men of

each locality are well known to take a pride in having it sustained in justice to themselves. They cannot be injured by such reports; only those who are of bad character, or through incompetence are unfit successfully to conduct their business, are found to condemn it. A worthy and competent man, however small his means, if his case is plainly stated, will secure all the credit he should and probably would ask for. If he understands his business he will not try to buy more than he can safely handle; that far he would be trusted readily, if his abilities and character are properly vouched for to the wholesale merchant. How much more pleasant and lucrative would be the business of our retail dealers in city and country, if their worthless and ignorant competitors were out of the way. This they can bring about by coming forward and sustaining competent and reliable correspondents. The experience of traveling reporters who visit the correspondents of these agencies, and, through them and reliable residents of each locality, obtain correct reports of the solvency and prospects of success of the retail dealers, has been that all who are likely to be profitable customers, all sound and good business men, are desirous of having that fact, and the estimation in which they are held by their neighbors, fully made known. They have nothing to fear, and feel that it will be a benefit to them rather than an injury. The only exceptions are those who do not know or appreciate the true objects of these reports, and that large class of mercantile adventurers to whom nothing is so disastrous as the truth.

"If a stranger asks a retailer to credit him for his monthly bills, he must give references, and place that retail dealer in possession of such facts as will enable him to judge as to the prospects of his being able to pay the amounts at the appointed times, and in case that retail dealer applies to the city merchant for credit, can he complain if the same requirement is made of him? If there were no such facilities as the agency offers, these inquiries would require time to be answered, and during the interval the merchant must wait for his goods. But now, with the facilities referred to, he can go to any distributing city in the Union, and if his character at home is good, and he is there reported as a reliable business man, he can buy all the goods he may require, without the mortification of being closely questioned as to his past career and present condition, and without asking the use of any one's name as a reference.

"As to the reports of larger dealers in the

**ROBERT EVANS,**

WHOLESALE AND RETAIL

**SEED MERCHANT,**

**Nicholson's Block—Market Square,**

**HAMILTON, ONTARIO.**

**Catalogues Sent Free on Application.**

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*Banking & Exchange Office*

**GUELPH, ONT.**

**ARMSTRONG, McCRAE & CO.,**

*Hosiery & Woollen Manufacturers,*

**GUELPH, ONTARIO.**

**JOHN HORSMAN,**

**IRON MERCHANT,**

AND IMPORTER OF

*British, French, German and American Hardware,*

**OILS, PAINTS, COLORS, ETC.,**

**GUELPH.**

cities, the same feeling should prevail. A communication published some few months since in one of our city papers, conveyed a very erroneous idea as to how those reports were made. The author of that article was either entirely ignorant of the subject, or willfully misrepresented it to serve a personal pique of his own or of those who employed him. These reports are made up from facts obtained by the city reporter from reliable and respectable sources, and unfavorable reports are only made when the concurrent testimony of those with whom the party may have dealing, points him out as unsafe for credit. In the case of young men starting in business with small capital, if they possess the requisite qualifications of industry, integrity and capacity, that fact alone will, if made known to the wholesale dealers in their line, enable them to command a reasonable line of credit, and the city reporter takes more pains to present the good points in such cases than where the party has a large capital to fall back on. We of course refer to institutions of this character which are properly managed and where integrity and a desire to do justice is the rule. That there are such institutions can very easily be proven, and that in our own city. They do not claim to be perfect, and when the extent of country which each office has to keep reported is taken into consideration, the lukewarm feeling on the part of many who do not appreciate the importance of the subject, and the opposition of those who know that their own people have no confidence in them, the wonder is that more imperfections do not exist.

"Let the wholesale merchants of each of our large cities select such office as offices as they know are managed by competent and reliable men, let them freely consult and advise with them, as they may deem necessary from time to time, extend a more liberal support to them in the amount paid for use of the office, and then many of their short comings will be avoided and the business brought to such a degree of perfection that all will feel that in their Mercantile Agency they have an institution upon which they can rely with entire confidence. This closer relationship between manager and subscriber would naturally and surely result in benefit to both parties, and would do away with many of, if not all, the objections now urged against the system. So long as credits are extended as liberally as they now are, some means by which the home standing of the country merchants can be made known to the trade in the large cities is absolutely indispensable, and the fact that nearly every wholesale merchant in the whole country subscribes to one or more of these agencies and relies upon them as a valuable auxiliary to his business, is substantial proof that there is virtue in the system. Those who attempt to cry them down are either ignorant of their practical working or have some good reasons to fear the effect of their reports."

**SUCCESS IN LIFE.**—Perhaps the first and great requisite to perfect success in life is to be fully persuaded in your mind what is the object you wish to attain. Many make their first false step by a wavering, uncertain beginning. Not quite sure what their true aim is, they waste precious time and acquire habits that will unfit them for any patient, continuous or energetic labor.

Success must depend, in a great degree, upon the determination to concentrate one's self upon some one object.

The object of one's ambition, then, fully and unchangeably decided, the plain path of hard working perseverance, punctuality, and honesty should be pursued. There is no royal road to success; for though, as David Copperfield has told us, some happy talent and some fortunate opportunity may form the two sides of the ladder on which men mount, the rounds of the ladder must be made of stuff to stand wear and tear.

For the first round there is perhaps no better substitute than perseverance—perseverance that will lead one to work, to plod, to go over and over the same dull routine of what is often merely mechanical and uninteresting labor. It is doubly needed at the commencement of business, for here concentrate all the great obstacles that impede the way, so that it often seems that the first third is the only really difficult portion of the road to success.

Punctuality, though seemingly ranking among the lesser virtues, its absence will occasion as great evils as many a graver fault, and it cannot be dispensed with in any of the departments of life. The professional man is ruined without it, and in a business man its absence cannot be tolerated.

Honesty is, if from selfish motives only, the best policy. Honesty that will lift a man above not only a dishonest act, but a mean act, or unworthy motive; honesty that will extend into all his dealings, that will allow no shuffling or shirking of duty, no appearance of wealth not actually possessed, no extravagance of living for himself or family that may not strictly and knowingly be allowed, with a detriment to himself or his business, or without injury to others.

These qualities combined will form a strength of character sufficient to overcome obstacles, and to insure success in life in any of its many and divers pursuits. They can never be dispensed with.

**COMMON SENSE.**—This is not taught in schools, or colleges, can not be learned from books, communicated by individuals, neither inherited from ancestry. It is developed by a process of instinctive reasoning, combinations of thought and observation, the solution in the brain of cause and effect, penetration of the judgment into the vista of experience, the intellectual beam balancing the future with the past, the mental circuit between the poles of memory and foresight, an attribute of conscience.

# CHINA HALL, STEWART'S BLOCK, Rideau Street, Ottawa.

WHOLESALE IMPORTER OF

## China, Glass, and Crockery,

AND LAMP GOODS,

A Glass Engraver is employed on the Premises.

A. J. PARKER.

ESTABLISHED IN 1860.

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## Marbles & Scotch Granite Monuments,

Fire Brick, Fire Clay, Drain Pipes, Chimney Cans, Vent Linings, Flue Covers, Vases, Mangers, Cattle Troughs, etc., etc. Cements—Roman, Portland and Canadian. Agent for Ives & Allen, Iron Founders, Montreal. Estimates given for Gates, Railings, and Castings. Medieval Iron Work, every description of Wire Work and Builders' Castings.

A. MORTIMER,

## BOOK-BINDER, PAPER RULER,

And Account Book Manufacturer,

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Begs respectfully to call the attention of Merchants, Bankers, and the public generally, to his extensive Stock of Day Books, Ledgers, Cash Books, and Journals, which he has constantly on hand, made up from the best class of paper, and at prices as low, if not lower, than any other house in the Dominion, wholesale or retail.

Account Books adapted to every variety of business; if not in stock, ruled and bound to pattern on the shortest notice.

Book-binding executed in any style, from the plainest and cheapest to the most elegant.

Ruling, Perforating or numbering carefully and promptly attended to, and at most reasonable rates.

Paper ruled to any pattern.

Maps mounted. All orders executed on the shortest notice.

Written orders attended to with as much security as if delivered personally.

CENSUS, DOMINION OF CANADA, 1871.

No. 1.—State of Total Population by Provinces.

ONTARIO, 1,620,851; QUEBEC, 1,191,575; NEW BRUNSWICK, 285,777; NOVA SCOTIA, 387,600. Total, 3,486,003.

No. 2.—Principal Cities and Towns.

ONTARIO.—Toronto, 56,092; Hamilton, 26,716; London, 15,826; Ottawa, 21,545; Kingston, 12,407. QUEBEC.—Montreal, 107,245; Quebec, 59,699; Three Rivers, 7,570; Sherbrooke, 4,432; Sorel, 5,686; Lévis, 6,691. NEW BRUNSWICK.—St. John, 28,988; Fredericton, 6,006; St. Stephen, 6,515; Shediac, 5,756. NOVA SCOTIA.—Halifax, 29,582; Yarmouth, 5,335; Pictou, 3,462; Truro, 4,998; Amherst, 3,606.

No. 3.—Comparative Statement of Total Population by Provinces, according to Census Compilations of 1871 and 1861.

Table with 4 columns: Province, 1871, 1861, Increase, Increase per cent. Rows include Ontario, Quebec, New Brunswick, Nova Scotia, and Totals.

No. 4.—STATEMENT OF TOTAL POPULATION BY ELECTORAL AND CENSUS DISTRICTS.

Large table with multiple columns listing population for various districts in Ontario, Quebec, New Brunswick, and Nova Scotia. Includes sub-sections for each province.





E. F. CARTER & Co.,

588 Craig Street, Montreal,

Sole Manufacturer in the Dominion of all kinds of

**CARD BOARD,**  
AND GLAZED PAPERS.

Factory Tickets a specialty, and cards cut to any size.

AGENTS FOR CANADA FOR CARTER'S WELL KNOWN INK.

**THE RECOLLET HOUSE,**

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**BROWN & CLAGGETT,**

Importers and Retail Dealers in

**Fancy and Staple Dry Goods,**

Shawls, Mantles, Costumes and Dresses, Gents' Clothing and Haberdashery.

**THE MEDICAL HALL, ST. JAMES STREET,**

AND BRANCH, PHILIPS' SQUARE, MONTREAL.

**KENNETH CAMPBELL & CO.,**

IMPORTERS OF

**Genuine Drugs, Chemicals, Perfumery**

PATENT MEDICINES, &c.

Proprietors of the BELFAST GINGER ALE FACTORY, and of the following well known and popular remedies:—Campbell's Quinine Wine, Campbell's Cough Lozenges, Tasteless Cod Liver Oil, Emulsion of Cod Liver Oil with Hypophosphites, Chlorate Troches, and the celebrated Blood Purifier, URQUHART'S SARSAPARILLA.

**JAMES K. POLLOCK,**

**Carver, Gilder, Looking Glass**

Picture Frame and Passe Partout Manufacturer,

NO. 13 BLEURY STREET, MONTREAL.

A. 387,800.  
ston, 12,407.  
482; Sorel,  
5,756.  
rst, 3,606.  
npliations of  
se per cent,  
16.10  
7.20  
13.38  
17.21  
12.80  
TRICTS.  
..... 17,493  
..... 1,788  
..... 3,609  
..... 13,021  
..... 11,510  
..... 20,606  
..... 18,879  
..... 10,360  
..... 16,993  
ter .. 9,594  
ter .. 8,315  
hasse 12,117  
hasse 5,520  
..... 13,555  
..... 13,517  
..... 21,354  
..... 23,491  
..... 14,460  
..... 12,938  
..... 15,928  
..... 2,968  
..... 5,378  
..... 7,286  
ds... 5,173  
1,191,875  
SWICK.  
..... 52,303  
..... 23,882  
..... 24,953  
..... 13,647  
..... 8,834  
..... 27,140  
..... 19,938  
..... 11,641  
..... 5,375  
..... 15,510  
..... 20,116  
..... 19,101  
..... 29,335  
..... 10,673  
..... 985,777  
EIA.  
..... 21,301  
..... 21,510  
..... 18,121  
..... 17,037  
..... 18,559  
..... 12,417

## POPULATION BY ELECTORAL AND CENSUS DISTRICTS—Continued.

NOVA SCOTIA—Continued.	East Halifax .....	19,935	Antigonish .....	15,512	Cape Breton .....	26,454
Queen's .....	Cumberland .....	23,518	Guysborough .....	18,555	Richmond .....	14,968
Lunenburg .....	Colchester .....	23,415	Iversness .....	13,416		
West Halifax .....	Pictou .....	24,114	Victoria .....	11,346		387,800

## POPULATION, PROVINCE OF ONTARIO—MUNICIPAL COUNTRIES AND DISTRICTS.

Brant .....	32,259	Lambton .....	38,897	Perth .....	46,356	Wentworth .....	57,599
Bruce .....	48,515	Lanark .....	33,020	Peterboro' .....	30,473	York .....	115,974
Carleton .....	43,984	Leeds & Grenville .....	57,918	Prescott & Russell .....	35,991		
Elgin .....	33,666	Lennox & Addington .....	37,708	Prince Edward .....	20,336		1,608,193
Essex .....	32,597	Lincoln .....	22,547	Renfrew .....	37,977		
Frontenac .....	28,717	Midland .....	22,525	Simcoe .....	64,347	Algoma District .....	5,165
Grey .....	59,395	Norfolk .....	30,760	Stormont, Dundas .....	58,288	Muskoka do .....	5,400
Haldimand .....	24,851	Northumberland .....	76,466	and Glengarry .....	30,200	Nipissing do .....	1,791
Halton .....	22,606	Ontario .....	45,890	Victoria .....	40,251	Parry Sound do .....	1,519
Hastings .....	48,364	Oxford .....	45,237	Waterloo .....	35,780	Thunder Bay do .....	1,853
Huron .....	66,165	Peel .....	20,511	Welland .....	63,959		
Kent .....	40,634			Wellington .....	63,959		1,620,851

PROFITING BY EXPERIENCE.—As this is an age of classification, it may not be amiss to remind the reader that business men may be grouped into two divisions—those who can learn useful lessons from failure or adversity, and those who cannot. If a man possesses good average common sense—and he who does not has no business to be in business—if he will only apply that common sense strongly and practically to discover why he came short of success in any particular enterprise—he may extract from his very failure a golden homily. Many a man who fails moderately early in life, has built up a noble business from the ruins, by taking heed to the teachings of hard bought experience. To say that because a man has failed in business, or has failed to accomplish something he was bent upon, he is to be shunned as incompetent, is begging the question. The failure may be just the thing he needed to make a perfect man of him. A great many men in this country enter into business without that previous trimming and experience which is usual in older countries. They are forced by circumstances, or they are tempted by the prospect of unusual advantages, to embark upon a sea with which they are poorly acquainted. It is hard to avoid failure under such circumstances; but to say that a man shall not launch his bark again because he has failed once, is to deny him the benefit of *profiting* by experience. For a man to fail twice is another matter; and failure in business for the third time may be regarded as an indication that a man is either a fool or a rogue. But many a bright and successful career has been started from the ruins of a first enterprise. One of the most successful and wealthy of England's ironmasters began life a poor miner's boy, working from morn till dark underground. An early incident revealed a streak in his disposition from which good things might have been predicted, and in his old age the good man was fond of relating it. Those were the famous cock-fighting days of old England, when every village green had its cock pit adjacent, and in such a scene of brutal amusement our friend one night lost, by betting, a little pile of money he had saved, and got into debt besides, pretty considerably. Down he went into

the pit the next morning and came not up again until he had earned money enough to pay all his debts honorably, and then he forswore betting and cock fighting for ever. When a young man he formed a partnership and started some iron works, but failed. Nothing discouraged, however, he went to work again, giving all his spare time to the work of mental improvement, gradually saved and accumulated money, and in a few years began business again. He did not fail a second time, but when he died, which was at a hearty old age, he left a fine fortune. This was old George Jones of Wolverhampton, from whose lips the writer of this learned his first lesson of how to profit by experience.

"PAY AZ YU GO."—This little maxim has bin modestly at the service of the world for ages, supported by no particular pretensions tew terrier, cadense or pompus period, but brimfull and running over with praktikal philosophee and plebeian sense, adapted tew the latitude and longitude of every humin kriter. It kontanes within its fore blessed monesillables an analasis of weh; it is fortin's steppin stone, and a letter of credit nun kan distrust wherever it goes. It iz the right bower of ekomee and maid-ov honntr tew plezzure—fillz the day hours with kwiet and drives the ballif from the nite dream. "Pay az yu go," and yu will know how fast yure a going, how fur yu have gone, and when it is time tew stop. Tradesmen will bow when they meet yu, and det with its hungry wolf tred will starve on yure trail. "Pay az yu go," temperz luxury and chastens want, adds dignity tew the poor man and grase to the rich man, wrongs nun and iz justies tew all. Here iz an antidote for much that iz the philosopher's stone; here iz a motto for manhood; here iz a leaven for enny sized lump. Yung man, pay az yu go, and whin yu gits old yu will not depart from it; other virtues will sartilly cluster about yu; and whin natur hands in her last bill yu will be awl the better prepared to "pay az yu go."—*Josh Billings*.

—Green grocer—one who trusts.

**MARTIN & SCOTT,**  
**WHOLESALE GROCERS,**  
 WINE & SPIRIT MERCHANTS,  
 Sussex Street, - - - OTTAWA.

**GEORGE NEWELL,**  
 OTTAWA,  
**Wholesale Manufacturer of Furniture**  
 CHILDREN'S CARRIAGES, Etc.

Turning in all its Branches. Straight and Scroll Sawing for Jobbers done to order.  
**OFFICE AND WAREHOUSE,—Facing Pooleys Bridge, UPPER TOWN.**  
**FACTORY,—Chaudere Island.**

**ALEX. WORKMAN & CO.,**  
**Hardware Merchants,**

**OTTAWA.**  
 Offices and Warehouses:—**RIDEAU ST. and CANAL BASIN, Lower Town, and**  
**WELLINGTON STREET, Upper Town.**

**J. T. & W. PENNOCK,**  
**OTTAWA.**  
**EXCHANGE BROKERS,**

*Fire, Life and Accident Insurance Agents and adjusters,*  
 Representing First Class Companies throughout the entire Ottawa Valley.

Agents **CANADIAN GRAPHITE & GRENVILLE IRON MINING CO'S.**

..... 26,454  
 ..... 14,368  
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04

## TARIFF OF THE UNITED STATES.

Articles not enumerated in this list are admitted free of duty.

ABBREVIATIONS.—Bbl. = barrel; bush. = bushel; doz. = dozen; gall. = gallon; lb. = pound; n. o. p. = not otherwise provided for; p. c. = per cent; pkg. = package; pf. = proof; sq. yd. = square yard.

Articles.	Tax.	Article.	Tax.
Absinthe, pf. gall. . . . .	\$2 00	Assafetida . . . . .	20 p. c.
Acetates; pyroigneate of ammonia, lb. . . . .	0 70	Asses' skins . . . . .	30 p. c.
of baryta, lb. . . . .	0 40	Bacon, lb. . . . .	0 02
of iron, strontia, or zinc, lb. . . . .	0 50	Bagatelle balls, ivory or bone . . . . .	50 p. c.
of lead, (sugar of lead), lb. . . . .	0 20	Balsam, copaiva, lb. . . . .	0 20
of magnesia and soda, lb. . . . .	3 50	medicinal, n. o. p. . . . .	30 p. c.
of lime . . . . .	25 p. c.	Peruvian, lb. . . . .	0 60
of potash, lb. . . . .	0 75	tolu, lb. . . . .	0 30
Acids, acetic, and pyroigneous, 1864, specific gravity above 1.040 lb. . . . .	0 80	Bananas . . . . .	10 p. c.
not above 1.040, lb. . . . .	0 25	Bark, all medicinal, n. o. p. . . . .	20 p. c.
acetous . . . . .	10 p. c.	Barley, bush . . . . .	0 15
benzoic . . . . .	10 p. c.	pearl or hulled, lb. . . . .	0 01
boracic, lb. . . . .	0 05	Barytes, lb. . . . .	0 00½
chromic . . . . .	15 p. c.	nitrate of . . . . .	20 p. c.
citric, lb. . . . .	0 10	sulphate of, crude or refined, lb. . . . .	0 00½
gallic, lb. . . . .	1 50	Baskets, and other articles of grass, osier, palm-leaf, straw, whalebone, or willow, n. o. p. . . . .	35 p. c.
nitric, (yellow and white) . . . . .	10 p. c.	Bay-rum water, distilled from the leaf, gall. . . . .	1 50
sulphuric, (oil of vitriol), lb. . . . .	0 01	Beads and bead ornaments . . . . .	50 p. c.
tannic, lb. . . . .	2 00	Beans, tonqua . . . . .	20 p. c.
tartaric, lb. . . . .	0 20	vanila, lb. . . . .	3 00
for medicinal use and in the fine arts, n. o. p. . . . .	10 p. c.	Beef, lb. . . . .	0 01
Acorn coffee, and other substitutes for coffee, lb. . . . .	0 08	Beeswax . . . . .	20 p. c.
Alabaster, and spar ornaments . . . . .	30 p. c.	Benzoates . . . . .	30 p. c.
Albata, unmanufactured, or in sheets . . . . .	35 p. c.	Berries, n. o. p. . . . .	10 p. c.
Alcohol, amylic, (fusel oil) pf. gall. . . . .	2 00	Bezoar stones . . . . .	10 p. c.
Ale, beer, and porter, in bottles, gall. . . . .	0 35	Birds . . . . .	20 p. c.
otherwise, gall. . . . .	0 20	Bituminous substances, crude, n. o. p. . . . .	20 p. c.
Alkaline, silicate, lb. . . . .	0 00½	Blackening of all descriptions . . . . .	30 p. c.
Almonds, lb. . . . .	0 06	Black lead, (plumbago) ton . . . . .	10 00
shelled, lb. . . . .	0 70	Bladders, manufacturers of . . . . .	30 p. c.
paste . . . . .	50 p. c.	Boneblack and ivory drop . . . . .	25 p. c.
*Alum, (patent, substitute, sulphurous and cake), per 100 lbs. . . . .	0 60	Bone, dice, draughts, chessmen, chess balls, and bagatelle balls . . . . .	50 p. c.
Alumina, sulphate of, per 100 lbs. . . . .	0 60	manufacturers of, n. o. p. . . . .	35 p. c.
Amber beads . . . . .	50 p. c.	Bennets, hats, &c., of straw chip, grass, &c. . . . .	40 p. c.
Ammonia, refined, sulphate and car- bonate . . . . .	20 p. c.	Books, blank . . . . .	25 p. c.
muriate of, and sal. . . . .	10 p. c.	printed, bound or not, periodi- cals, &c. . . . .	25 p. c.
Anchovies, preserved in oil, or other- wise . . . . .	50 p. c.	Borate of lime, lb. . . . .	0 05
Animals, living . . . . .	20 p. c.	Borax, crude or tinical, lb. . . . .	0 05
Anodyne, (Hoffman's), lb. . . . .	0 50	refined, lb. . . . .	0 10
Antimony, crude, or regulus of . . . . .	10 p. c.	Boxes, of paper, and other fancy boxes. . . . .	35 p. c.
Aquafortis . . . . .	10 p. c.	Braids, and other trimmings of grass, straw, chip, &c. . . . .	30 p. c.
Argols, refined, (cream tartar), lb. . . . .	0 10	Brandy, (1870, and other spirits from grain, &c.), pf. gall. . . . .	2 00
Arrack, pf. gall. . . . .	2 00	Brass, (copper not component of chief value, 1869), bars or pigs . . . . .	15 p. c.
Arms, fire, n. o. p. . . . .	35 p. c.	old, fit for remanufacture only. . . . .	15 p. c.
side, n. o. p. (See Swords and sword blades) . . . . .	35 p. c.	manufactures of, n. o. p. . . . .	35 p. c.
Arrowroot . . . . .	30 p. c.	Brazil paste . . . . .	10 p. c.
Articles worn by men, women, or chil- dren, of whatever material, n. o. p., made by hand . . . . .	35 p. c.	Bricks, fire . . . . .	20 p. c.
Asbestos, manufactured . . . . .	25 p. c.	Brimstone, in rolls or refined, ton . . . . .	10 00
Asphaltum . . . . .	25 p. c.		

# OTTAWA HOTEL, MONTREAL.



The Subscribers having leased this well known favorite first class Hotel for a term of years, intend using every effort to maintain its reputation as a popular Hotel. MONTREAL TELEGRAPH OFFICE in the Hotel.

C. S. BROWNE,  
J. Q. PERLEY.

FURNITURE,

FOR ALL

JEWELS,

DEGREES

BANNERS,

FREEMASONRY,

AND EVERY

IN STOCK

REQUISITE

Or Made to Order.

HENRY GRANT,

**PRACTICAL WATCHMAKER,**

And Manufacturing Jeweller.

**OPTICIAN AND SILVERSMITH,**

Muir's Buildings, 303 Notre Dame Street, MONTREAL.

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**JAMES HOPE & CO.,**  
 Importing & Manufacturing  
**STATIONERS,**  
 ENGRAVERS, BOOKBINDERS & PRINTERS,  
 Corner of Sparks and Elgin Streets,  
 OTTAWA.  
 Engravings and Chromo Lithographs; Artists' Ma-  
 terials; Church Books and School Books,  
 Particular attention paid to the Manufacture of  
**ACCOUNT BOOKS.**

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OTTAWA, - - - - - ONTARIO.  
 COLLECTIONS IN ONTARIO PROMPTLY  
 ATTENDED TO.

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 IMPORTERS  
**STAPLE & FANCY**  
**DRY GOODS,**  
**MILLINERY & MANTLES,**  
 And Dealers in

**CANADIAN MANUFACTURES.**  
 Stock kept well assorted throughout the season  
 by Weekly Shipments from Europe. Sorting up  
 orders solicited.

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 NEGOCIANTS EN  
**Gros et en Detail**  
 DE  
**QUINCAILLERIE FERS, &C.**

**44 RUE ST. PIERRE,**  
**QUEBEC.**

**THE CHEAPEST**  
**HOUSE IN CANADA,**  
 WHOLESALE  
 For the best qualities of  
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**WRITING PAPERS,**  
 ENVELOPES AND GENERAL STATIONERY,  
**JAMES SUTHERLAND,**  
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**WHOLESALE GROCERS**  
 AND  
**COMMISSION MERCHANTS**  
**LOWER TOWN,**  
**QUEBEC.**  
**J. WHITEHEAD, R. D. TURNER.**

**DOMINION**  
**BOOT & SHOE COMPANY,**  
 Patentees of the Uncrimped Boot; Wholesale  
 Manufacturers of the Cable Screw Wire Boots, which  
 are so extensively used in England and the United  
 States. The factory being situated in the suburbs,  
 we can manufacture cheaper than any house in the  
 trade, Expenses and Wages not being so high. We  
 are connected by telegraph throughout; orders will  
 be thankfully received free of charge.  
 Factory—125 to 131 Sydenham Street.  
 Office & Warehouse—220 St. Paul St.  
**E. ANGERS, Sole Proprietor.**

**GOODWIN & COMPY,**  
 BRITISH AND FOREIGN  
**WAREHOUSEMEN,**  
**10 & 11 ST. PAUL STREET,**  
**QUEBEC.**

Article.	Tax.	Article.	Tax.
Coal, bituminous and shale, ton . . . . .	1 25	Combs, of all kinds, for the hair . . . . .	85 p. c.
all other, n. o. p., ton . . . . .	0 40	Comfits, preserved in sugar, brandy, or molasses, n. o. p. . . . .	85 p. c.
culm of, and coke . . . . .	25 p. c.	Compositions of glass or paste, set . . . . .	80 p. c.
Cobalt, and oxide of . . . . .	20 p. c.	Composition, scagliola, and other tops for tables, &c . . . . .	85 p. c.
ores . . . . .	10 p. c.	Compounds, or preparations of which distilled spirits are a component part of chief value . . . . .	Same as spirits.
Cocoa, lb. . . . .	0 02	Confectionery, colored, valued at 30 cents or less per pound, lb. . . . .	0 15
prepared or manufactured, lb. . . . .	0 05	above 80 cents per pound or sold by box, &c. . . . .	50 p. c.
leaves and shells, lb. . . . .	0 01	Copper ore, lb. fine . . . . .	0 03
nuts . . . . .	10 p. c.	old, fit for remanufacture only, lb . . . . .	0 04
[Coffee, imported direct from the place of production in American vessels, or in foreign vessels exempt from dis- criminating duties; also, if production of Netherland possessions imported from the Netherlands in the same manner, (1846 and 1857.)]		pigs, bars, ingots, or plates, lb . . . . .	0 05
Coffee, (and substitutes, 1870), exclud- ing chicory, lb. . . . .	0 03	brazier's sheets . . . . .	45 p. c.
Coins, copper . . . . .	45 p. c.	other sheets . . . . .	45 p. c.
Coins, silver . . . . .	15 00	bolts, nails, spikes, rods, &c. . . . .	45 p. c.
year n, lb. . . . .	0 01½	bottoms, (full bottoms) . . . . .	45 p. c.
Collodion, fluid, lb. . . . .	1 00	manufactures, n. o. p., of cop- per, or of which copper is com- ponent of chief value . . . . .	45 p. c.
Cologne water and other perfumery of which alcohol forms the principal in- gredient, gall. . . . .	53 & 50 p. c.	regulus of, and black or course, lb . . . . .	0 04
Colors, aniline, lb. . . . .	50 cts. & 35 p. c.	sheating, 48 inches long, 14 inches wide, weight from 14 to 34 ounces per square foot . . . . .	45 p. c.
barytes, combinations of, with acids or water, lb. . . . .	0 03	sulphate of, lb . . . . .	0 05
Berlin blue . . . . .	25 p. c.	Copperas, lb. . . . .	0 00½
blanc fixe, lb. . . . .	0 03	Coral, cut or manufactured . . . . .	30 p. c.
carmine lake, dry or liquid . . . . .	85 p. c.	Cordage, manila, untarred, lb . . . . .	0 02½
Chinese blue . . . . .	25 p. c.	all other untarred, lb . . . . .	0 03½
chromp yellow, (chromate of lead) . . . . .	25 p. c.	all tarred, lb . . . . .	0 03
Dutch pink . . . . .	25 p. c.	Cordials, gall . . . . .	2 00
enameled white, lb. . . . .	0 03	Corks . . . . .	50 p. c.
Frankfort black . . . . .	25 p. c.	Cork bark, manufactured . . . . .	50 p. c.
French green, dry or moist . . . . .	30 p. c.	Corn, Indian, or maize, bush . . . . .	0 10
Indian red . . . . .	25 p. c.	meal of . . . . .	10 p. c.
ivory black . . . . .	25 p. c.	Corsets, or manufactured cloth, woven or made in patterns of such size, shape, and form, or cut in such manner, as to be fit for corsets, valued at not over \$6 per dozen, doz. . . . .	2 00
mineral blue, dry or moist . . . . .	30 p. c.	ditto, valued at over \$6 per doz . . . . .	35 p. c.
green, dry or moist . . . . .	30 p. c.	Corset, crinoline, and hat wire, (see Steel), lb . . . . .	9 cts. & 10 p. c.
painters', n. o. p. . . . .	25 p. c.	Cosmetics . . . . .	50 p. c.
Paris green, dry or moist . . . . .	30 p. c.	Cotton, on spools, not over 100 yards per spool, doz. . . . .	6 cts. & 30 p. c.
white, dry, lb. . . . .	0 01	over 100 yards per spool, each add. 100 yards, doz. . . . .	6 cts. & 35 p. c.
ground in oil, lb. . . . .	0 01½	advanced beyond single yarn, by twisting two or more strands to- gether, not on spools, (skeins of 840 yards. . . . .	
Prussian blue, dry or moist . . . . .	30 p. c.	thread, yarn, warp or warp yarn, not wound upon spools, single or advanced beyond the condition of single by twisting two or more single yarns together, whether on	
rose pink . . . . .	25 p. c.		
satin white, lb. . . . .	0 03		
Spanish brown, dry or ground in oil . . . . .	25 p. c.		
ultramarine, lb. . . . .	0 06		
umber, per 100 lbs. . . . .	0 50		
Vandyke brown . . . . .	20 p. c.		
Venetian red, dry or in oil . . . . .	25 p. c.		
vermillion, dry or in oil . . . . .	25 p. c.		
wash blue . . . . .	25 p. c.		
water colors, moist, used in the manufacture of paper hangings, &c. . . . .	25 p. c.		
n. o. p. . . . .	35 p. c.		
wood-lake, dry or in oil . . . . .	25 p. c.		
Coloring for brandy, (not containing spirits) . . . . .	50 p. c.		



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# SIMPSON, STUART & Co.,

## IMPORTERS

—AND—

# WHOLESALE GROCERS,

HAMILTON, ONTARIO.

JAMES SIMPSON.

JAMES M. STUART.

# W. M. LOTTRIDGE & Co.,

## IMPORTERS

—AND—

# WHOLESALE GROCERS

62 McNAB STREET,

HAMILTON, - - - ONTARIO.

Article.	Tax.	Articles.	Tax.
beams or in bundles, skeins or cops, or in any other form, value not exceeding 40c. per pound, lb . . . . .	10 cts. & 20 p. c.	and all other cotton goods, value exceeding 25c. per sq. yd. . . . .	35 p. c.
ditto, value over 40 cents, not over 60 cents per pound, lb. . . . .	20 p. c.	valued at 10 cents or less (7 cents or less, 1870,) lb . . . . .	0 02
ditto, value over 60 cents, not over 80 cents, lb . . . . .	20 p. c.	over 10 cents per sq. yd., (7 cents per sq. yd., 1870,) . . . . .	0 03
ditto, value over 80c. per pound, lb . . . . .	20 p. c.	bobbinet . . . . .	35 p. c.
Cotton tissues, (exclusive of jeans, denims, drillings, &c.,—see below,) weighing over 5 ounces per square yard, not over 100 threads per square inch, warp and filling. Unbleached, 5c., bleached, 5½c.; colored, printed, painted, or stained, 5½c., and . . . . .	10 p. c.	braids . . . . .	35 p. c.
ditto, finer and lighter, over 100, not over 140 threads per square inch. Unbleached, 5c.; bleached 5½c.; colored, printed, painted, or stained, 5½c., and . . . . .	20 p. c.	caps, (gloves, 1861,) hose, leggings, mits, socks, (stockings, 1861,) made on frames, bleached or colored . . . . .	35 p. c.
Cotton tissues, over 140, not over 200 threads per square inch. Unbleached, 5c.; bleached, 5½c., colored, printed, painted, or stained, 5½c., and . . . . .	20 p. c.	carpets and carpetings . . . . .	40 p. c.
ditto, over 200 threads per square inch. Unbleached, 5c.; bleached, 5½c.; colored, printed, painted, or stained, 5½c., and . . . . .	20 p. c.	coach laces . . . . .	40 p. c.
Cotton jeans, denims, drillings, bed tickings, gingham, plaids, cottonades, pantaloons stuffs, and goods of like description, weighing over 5 ounces per square yard, and not exceeding in value 16 cents per square yard, not over 100 threads per square inch, warp and filling. Unbleached 6c.; bleached, 6½c.; colored, printed, painted, or stained, 6½c., and . . . . .	10 p. c.	cords, gimps, galloons, braces, or suspenders . . . . .	35 p. c.
over 100, not over 140 threads per square inch, warp and filling. Unbleached, 6c.; bleached, 6½c.; colored, printed, painted, or stained, 6½c., and . . . . .	15 p. c.	drawers, shirts, and other articles made on frames . . . . .	35 p. c.
over 140, not over 200 threads per square inch, warp and filling. Unbleached 6c.; bleached, 6½c.; colored, printed, painted, or stained, 6½c., and . . . . .	15 p. c.	embroidered or tamboired, in the loom or otherwise, by machinery or with the needle or other process . . . . .	35 p. c.
over 200 threads per square inch warp and filling. Unbleached 7c., bleached, 7½c.; colored, printed, painted, or stained, 7½c., and . . . . .	15 p. c.	gloves and stockings . . . . .	35 p. c.
goods, plain woven, not included in the foregoing schedules, unbleached, valued over 16c. per sq. yd.; bleached, valued over 20c. per sq. yd.; colored, valued over 25c. per sq. yd.; and cotton denims, and drillings unbleached, valued at over 20c. per sq. yd.,		hat bodies . . . . .	35 p. c.
		lace, insertings, trimmings . . . . .	35 p. c.
		lace, colored . . . . .	35 p. c.
		pankeens . . . . .	35 p. c.
		velvets . . . . .	35 p. c.
		manufactures n. o. p. . . . .	35 p. c.
		Court plaster . . . . .	35 p. c.
		Cowhag or cowitch down . . . . .	30 p. c.
		Crayons of all kinds . . . . .	20 p. c.
		Cream of tartar, lb . . . . .	0 10
		Crockery ware, white, glazed, &c. . . . .	40 p. c.
		Crocus colocotra . . . . .	25 p. c.
		Cubeb, lb . . . . .	0 10
		Currants, Zante and other, lb . . . . .	0 02½
		Cutlery of all kinds, n. o. p. . . . .	35 p. c.
		Dandelion root, raw or prepared, lb . . . . .	0 03
		Dates, green, ripe or dried, lb . . . . .	0 02
		Dentifrices . . . . .	50 p. c.
		Diamonds, glaziers', set or not . . . . .	10 p. c.
		other, not set . . . . .	10 p. c.
		set . . . . .	25 p. c.
		Dice, ivory or bone . . . . .	50 p. c.
		Dolls of all kinds . . . . .	35 p. c.
		Downs, for beds or bedding . . . . .	30 p. c.
		Dranghts, ivory or bone . . . . .	50 p. c.
		Druggets, sq. yd . . . . .	25 cts. & 35 p. c.
		Drugs, medicinal, and other, crude, n. o. p . . . . .	20 p. c.
		Dutch and bronze metal in leaf, copper not chief value . . . . .	10 p. c.
		Dyewoods, decoctions of logwood and other dyewoods . . . . .	10 p. c.
		Dyes for the hair . . . . .	50 p. c.
		Earthenware, brown or common . . . . .	25 p. c.
		all other, white . . . . .	40 p. c.
		glazed, edged, printed, painted, &c. . . . .	40 p. c.
		Embroideries, gold, silver or other metal, n. o. p. . . . .	35 p. c.
		Emery, manufactured, ground or pulverized, lb . . . . .	0 01½
		Engravings, bound or unbound . . . . .	25 p. c.

Tax.  
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**ROBERT WHITE,**  
**WHOLESALE DRUGGIST**

**AND IMPORTER,**

**Proprietor of the Kingston Oil Stores.**

**KINGSTON, - - ONTARIO.**

**FORD & SONS,**  
**CATARAQUI TANNERY,**  
**KINGSTON, - - ONTARIO,**

*Manufacturers of Slaughter Sole, Harness, Upper and Grain Leather.  
 Pebble, Hide, Carriage Top, Buff and Split Leather. Waxed  
 Calf, Cow and Calf Kid. Belting, Belt Leather, Hose, &c.*

WM. FORD, JR. WM. G. FORD. R. M. FORD.

**J. O. HENDRY & CO.,**  
**WHOLESALE GROCERS,**  
**No. 14 ONTARIO STREET,**  
**KINGSTON, ONT.**

Article.	Tax.	Article.	Tax.
Envelopes, paper.....	35 p. c.	unmanufactured, (1870, not hack-	
Ergot, lb.....	20	ed of dressed) ton	20 00
Essences, or essential oils, all n. o. p. . .	60 p. c.	hacked, ("dressed	
Ethers of all kinds and ethereal prepara-		line") ton	40 00
tions, fluid lb.....	1 00	manufacturers of flax and jute or	
Ethers, fruit, essences or oils of apple,		hemp, or of which	
pear, peach, &c., made of fusel oil or		these are the com-	
fruit, lb.....	2 50	ponents of chief val-	
Explosive substances used for mining,		ue, n. o. p.....	40 p. c.
blasting artillery, &c., valued		ditto, value 30c. or less per sq. yd.	35 p. c.
not over 20 cents per pound,		ditto, value above 30c. per sq. ye.,	
lb.....	6 cts. and	(see Lipens).....	40 p. c.
substances used for mining,		yarns, flax or linen, for carpets,	
blasting, artillery, &c., valued		not exceeding No. 8 Lea, valued	
above 20 cents per pound,		at 24c. or less per pound.....	80 p. c.
lb.....	10 cts. &	ditto, valued above 24c. per pound	35 p. c.
	20 p. c.	thread, or linen thread, twine, and	
Extracts, perfumes, or appliances to the		pack thread.....	40 p. c.
hair, mouth or skin.....	50 p. c.	Flints.....	10 p. c.
Extracts, ethereal, fluid, lb.....	1 00	Floor cloth, of whatever material, n. o. p.	
of annatto.....	20 p. c.	of eye, wooden, n. o. p.....	10 p. c.
of indigo.....	10 p. c.	of logwood.....	10 p. c.
of madder, (garancine).....	10 p. c.	of opium.....	100 p. c.
of safflower.....	20 p. c.	Eyelets of every description, mille....	0 06
Fans, all n. o. p.....	35 p. c.	Fans, palm leaf, each.....	0 01
Feather beds.....	20 p. c.	Feathers, artificial and ornamental, pre-	
pared of whatever material,		n. o. p.....	50 p. c.
for beds or bedding.....	30 p. c.	ostrich, vulture, and other or-	
Ornamental, cruds.....	25 p. c.	naments, dressed or	
Ostrich, vulture, dressed or		manufactured.....	50 p. c.
manufactured.....	50 p. c.	Feldspar.....	20 p. c.
Figs, lb.....	0 05	Fig blue.....	20 p. c.
Filberts, lb.....	0 03	Files, file blanks, rasps, and floats, not	
Files, file blanks, rasps, and floats, not		over 10 inches long, lb.....	10 cts. &
over 10 inches long, lb.....	30 p. c.	Files, file blanks, rasps and floats, over	
10 inches long, lb.....	6 cts. &	Finishing powder.....	20 p. c.
Firecrackers, box of forty packs, not ex-		ceeding 60 in each pack, and in the	
same proportion for greater numbers,		box.....	1 00
Fire screens, all kinds.....	35 p. c.	Fire wood.....	20 p. c.
Fish, all foreign caught, not in barrels		or half barrels, and n. o. p. lb.....	0 00
all in oil, n. o. p.....	30 p. c.	all pickled, in barrels, excepting	
herrings, mackerel, and salmon,		bbt.....	1 50
glue, (isinglass).....	30 p. c.	skins, raw.....	20 p. c.
Flats, for ornamenting hats, &c.....	30 p. c.	Flax, straw, ton.....	5 00
Flax, straw, ton.....	5 00	tow of, ton.....	10 00

**TO MERCHANTS AND THEIR CLERKS.**  
**BOOK-KEEPING MADE EASY:**

A Short but Comprehensive Treatise on Book-keeping, containing full instructions and examples necessary for keeping any ordinary set of Books, will be sent, postage paid, to any address, upon enclosing Fifty Cents, to

**H. GOULDING BRYANT, Toronto, Ont.**

It is absolutely essential to the success of every business man that he should understand keeping his accounts correctly, in order to know at any time how individuals stand indebted to him, what he has got to meet obligations against himself, and how to shape his affairs in order to prepare for them as they mature. This indispensable science is frequently as necessary as capital, and every merchant in the land should have it at his fingers' ends, if he desires to prosper.

The above little work contains, in simple language, all necessary particulars, and will be found a most judicious investment. It is free from the complications which bewilder beginners in the more voluminous works, and goes straight to the mark.

**Canada Nut Works**

**LUTZ & CO., PROPRIETORS,**

MANUFACTURE ALL SIZES OF

**HOT PRESSED NUTS**

Both Square and Hexagon.

PRICE LISTS AND SAMPLES SENT ON APPLICATION.

**NORTH WATER STREET, GALT, ONTARIO.**

**DOLPHIN MANUFACTURING COMPANY,**

(Incorporated by Dominion Charter)

MANUFACTURERS OF

**CHEMICAL PRODUCTIONS, WHITE LEAD,  
 And Fine Colors. Dyes Ground in Oil.**

**WORKS:**

**St. Catharines, Ontario. Five Islands, Nova Scotia.**

Address all Communications to St. Catharines.

N.B.—Coach Painters' **QUICK DRYING COLORS** in every variety. All goods bearing the Dolphin Manufacturing Company's name warranted not surpassed in quality anywhere.

Article.	Tas.	Article.	Tas.
porcelain or Bohemian glass. . . . .	40 p. c.	Hair, of all kinds, cleaned, but not manufactured . . . . .	10 p. c.
Glass, window, not above 10 by 15 inches. Rough plate, fluted, rolled, 2c. unpolished cylinder, crown and common window, 1 1/2c.; polished cylinder and crown, 2 1/2c.; cast or polished, not silvered, cast or polished, silvered, or looking-glass frames, 4c. . . . .		curled, for mattresses and beds. . . . .	20 p. c.
Glass, window, above 10 by 15 inches, not above 16 by 24 inches. Rough plate, fluted, rolled, 1c.; unpolished cylinder, crown and common window, 2c.; polished cylinder and crown, 4c. cast or polished, not silvered, 5c.; cast or polished, silvered, or looking-glass frames, 6c. . . . .		hogs', unmanufactured, (other than Angora) . . . . .	See Wool.
Glass, window, above 16 by 24 inches, not above 24 by 30 inches. Rough plate, fluted, rolled, 1 1/2c.; unpolished cylinder, crown and common window, 2 1/2c.; polished cylinder and crown, 6c.; cast or polished, not silvered, 8c.; cast or polished, silvered, or looking-glass frames, 10c. . . . .		human, uncleaned, not drawn . . . . .	0 01
Glass, window, above 24 by 30 inches, not above 24 by 60 inches, (1862). Rough plate, fluted, rolled, 2c.; unpolished cylinder, crown and common window, 3c.; polished cylinder and crown, 20c.; cast or polished, not silvered, 25c.; cast or polished, silvered, or looking-glass frames, 35c. . . . .		cleaned or prepared . . . . .	30 p. c.
Glass, window, above 24 by 60 inches. Polished cylinder and crown, 40c.; cast or polished, not silvered, 50c.; cast or polished, silvered, or looking-glass frames, 60c. . . . .		all manufactures of, n. o. p. . . . .	40 p. c.
Gloves, kid or leather, all . . . . .	50 p. c.	bonnets, hats and hoods . . . . .	40 p. c.
Glue . . . . .	20 p. c.	bracelets, braids, chains, curls, or ringlets . . . . .	35 p. c.
Glycerine . . . . .	30 p. c.	braids, plaits, flats, laces, trimmings, sparterre, tissues, &c., used for ornamenting hats, bonnets, and all manufactures, n. o. p. . . . .	30 p. c.
Gold, articles of, n. o. p. . . . .	40 p. c.	Hair cloth, (hair seating, 1870), 18 inches wide or over, sq. yd. . . . .	0 40
leaf (package of 500 leaves), pkge. and silver epaulets, galloons, laces, tassels, tresses and wings, knots and stars . . . . .	35 p. c.	less than 18 inches wide, sq. yd. . . . .	0 30
size . . . . .	20 p. c.	erinoline cloth . . . . .	30 p. c.
Goldbeaters' skins . . . . .	10 p. c.	Hair dyes, oils, perfumeries, cosmetics, restoratives, and other applications for the hair . . . . .	50 p. c.
Grapes . . . . .	20 p. c.	pencils . . . . .	35 p. c.
Grass cloth . . . . .	30 p. c.	pins, of iron wire . . . . .	60 p. c.
manufactures, n. o. p. . . . .	35 p. c.	Hams, lb. . . . .	0 02
Grease, all not specified . . . . .	10 p. c.	Harness furniture, n. o. p. . . . .	35 p. c.
Grindstones, rough or unfinished, ton . . . . .	1 50	Hassocks, mats, screens, and rugs, n. o. p. . . . .	45 p. c.
finished, ton . . . . .	2 00	Hats, of straw, chip, grass, palm-leaf, willow, or other vegetable substance, or of hair, whalebone, or other material, n. o. p. . . . .	40 p. c.
Gums, substitute, or burnt starch . . . . .	10 p. c.	of fur . . . . .	35 p. c.
Gunny bags and cloth, valued not over 10 cents per sq. yd., lb. . . . .	0 03	of silk . . . . .	60 p. c.
valued over 10 cents per sq. yd., lb. . . . .	0 04	of wool, value not exceeding 40 cents per pound, lb. . . . .	35 p. c.
Gunpowder, valued at 20 cents or less per pound, lb., 6 cts. & . . . . .	20 p. c.	Hats, of wool, value not above 40 cents, not exceeding 60c. per lb., lb. . . . .	35 p. c.
valued at above 20 cents per pound, lb., 10 cts. & . . . . .	20 p. c.	value not above 60 cents, not exceeding 80c. per lb., lb. . . . .	40 cts. & 35 p. c.
Gunwads, sporting, of all descriptions . . . . .	35 p. c.	value not above 80c. per lb., lb. . . . .	50 cts. & 35 p. c.
Gutta percha, manufactured . . . . .	40 p. c.	Hatters' plush, of silk and cotton, (cotton chief material) . . . . .	45 p. c.
		Hemp, Manila, and other like substitutes for hemp, ton . . . . .	25 00
		sunn, ton . . . . .	15 00
		tow of, (cedilla), ton . . . . .	10 00
		yarn of, unwarped, lb. . . . .	0 95
		manufactures, n. o. p., (see Linen) . . . . .	30 p. c.
		Herrings, pickled or salted, bbl. . . . .	1 00
		Hides, raw, and skins of all kinds, dried, salted, or pickled . . . . .	10 p. c.
		Hollow ware, glazed or tinned, lb. . . . .	0 03 1/2
		Honey, gall . . . . .	0 20
		Hops, lb. . . . .	0 05
		Horn, manufactures of, n. o. p. . . . .	35 p. c.

**E. W. HYMAN,**

MANUFACTURER, IMPORTER AND DEALER IN

**LEATHER, SHOE FINDINGS, &c.**

City Hall Buildings, Richmond St.,

**LONDON, ONTARIO.**

**J. H. GRIFFITHS,**

**Photographic Artist.**

Dundas Street and Market Lane, London, Ontario.

Wholesale and Retail Dealer in Photographic Goods, including Gold and Rosewood and Gilt Frames, Mouldings, &c.

J. H. GRIFFITHS obtained the following Prizes at the late Provincial Show:—First Prize for Photographs, Plain. First Prize for Photographs in Oil Colors. First Prize for Photographs finished in Indian Ink. First Prize for Landscape Views. Second Prize for Portraits in Water Colors. First Prize for Flowers in Water Colors. Second Prize for Flowers in Water Colors.

**Alfred Rowland & Co.,**

IMPORTERS OF

**China, Crockery, Glass, Lamps**

AND FITTINGS.

Plated Goods, Fancy Goods, &c., also Dealers in Coal Oil,

WHOLESALE AND RETAIL.

**196 Richmond Street, London, Ontario.**

**FOREST CITY STEAM BISCUIT & CONFECTION'RY WORKS**

25 and 27 Dundas St. West, 24 South and 21 North Carling St.,

**Biscuits and Candies,**

&c. &c., &c.,

WHOLESALE.

**D. S. PERRIN, LONDON, ONTARIO.**

Article.	Tax.	Article.	Tax.
Household furniture, n. o. p. ....	85 p. c.	thinner than No. 20, not thinner than No. 25, lb. ....	0 01½
India rubber, manufactures of, mixed with silk and other materials .....	50 p. c.	thinner than No. 25, lb. ....	0 01½
brass, suspenders, web- bing, or other fabrics, wholly or part of In- dia rubber, n. o. p. ...	85 p. c.	Iron, squares, marked on one side, lb. .... 3 cts. & 80 p. c.	30 p. c.
articles, wholly of India rubber, n. o. p. ....	20 p. c.	all other, of iron or steel, lb. .... 6 cts. & 30 p. c.	0 02½
Indigo, carmined .....	20 p. c.	anchors, and parts thereof, lb. ...	0 01½
Ink, printers', and ink powder .....	35 p. c.	andirons, cast, lb. ....	0 01½
Instruments, musical, all kinds .....	30 p. c.	anvils, lb. ....	0 02½
philosophical .....	40 p. c.	axles, or parts thereof, lb. ....	0 02½
Iodine, resublimed, lb. ....	0 75	blacksmiths' hammers or sledges, lb. ....	0 02½
salts of .....	15 p. c.	lb. ....	0 02½
Iron, old serra, ton .....	6 00	bolts, wrought, lb. ....	0 02½
cast, ton .....	8 00	butts, cast, lb. ....	0 03½
wrought, ton .....	7 00	castings, n. o. p. ....	30 p. c.
pig, ton .....	7 00	cables or chains, or parts thereof, lb. ....	0 01½
bars, rolled or hammered, includ- ing flats not less than 1 inch nor more than 6 inches wide, nor less than ¾ inch nor more than 2 inches thick, and rounds not less than ¾ inch nor more than 2 inches in diameter, and squares not less than ¾ inch nor more than 2 inches square, lb. ...	0 01½	chains, trace, halter, or fence, of wire or rods ¼ inch in diameter or more, lb. ....	0 02½
ditto, including flats less than ¾ inch and not above 2 inches thick, nor less than 1 inch or more than 6 inches wide, rounds less than ¾ inch or more than 2 inches in diameter, and squares less than ¾ inch or more than 2 inches square, lb. ....	0 01½	chains, trace, halter, or fence, of wire or rods under ¼ inch in diameter, not less than ¼ inch in diameter, lb. ....	0 02½
other descriptions of rolled or hammered, n. o. p., lb. ....	0 01½	chains, trace, halter, or fence, of wire or rods under ¼ inch in diameter, not under No. 9 wire gauge, lb. ....	0 03
bars, for railroads or inclined planes, made to pattern and fit- ted to be laid down, not above 6 inches high, per 100 lbs. ....	0 70	chains, trace, halter, or fence, of wire or rods under No. 9 wire gauge .....	35 p. c.
band, hoop, slit and rolled or hammered, (1862), and scroll, from ¼ inch to 6 inches wide, not below ¼ inch thick, (1864), lb. ....	0 01½	hatters' irons, lb. ....	0 01½
ditto, from ¼ inch to 6 inches wide, less than ¼ inch thick, not less than No. 20 wire gauge, lb. ....	0 01½	hinges, cast, lb. ....	0 02½
ditto, thinner than No. 20 wire gauge, lb. ....	0 01½	wrought, lb. ....	0 02½
boiler, and other plate, ton .....	25 00	hollow ware, glazed, tinned, lb. ...	0 03½
not less than 3-16 inch thick, lb. ....	0 01½	malleable, in castings, lb. ....	0 02½
rods, nail or spike, slit, rolled, or hammered, lb. ....	0 01½	mill irons and cranks, lb. ....	0 02
sheet, smooth or polished, all, lb. galvanized, or coated with zinc, lb. ....	0 02½	nails and spikes, cut, lb. ....	0 01½
other, common or black, not thinner than No. 20 wire gauge, lb. ....	0 01½	board nails, wrought, (spikes and rivets), lb. ....	0 02½
		nails, horseshoe, lb. ....	0 05
		nuts and washers, wrought, ready punched, lb. ....	0 02
		pipe, cast, for steam, gas, or water, lb. ....	0 01½
		railroad chair, wrought, lb. ....	0 02
		sad-irons, lb. ....	0 01½
		screws, bed, lb. ....	0 02½
		wood-screws, over 3 inches in length, lb. ...	0 08
		under 3 inches in length, lb. ....	0 11
		washed or plated, and all other, lb. ....	35 p. c.
		stoves and stove plates, of cast iron, lb. ....	0 01½
		tailors' irons, lb. ....	0 01½
		tacks, sprigs, brads, cut, not ex- ceeding 16 ounces per mille, mille .....	0 02½
		tacks, sprigs, brads, cut, exceed- ing 16 ounces per mille, lb. ...	0 03



# PERLEY & PATTEE,

MANUFACTURERS OF

## WHITE PINE LUMBER,

Chaudiere Saw Mills,

**OTTAWA, - - - - - ONT.**

WILLIAM G. PERLEY.

GORDON B. PATTEE.

# C. T. BATE & Co.

Importers & Wholesale Dealers In

**Groceries, Teas, Wines, Spirits,**

PROVISIONS, &c.,

**WEST SIDE OF CANAL BASIN,**

**Near the Sappers' Bridge,**

**OTTAWA,**

**ONTARIO.**

Article.	Tax.	Article.	Tax.
taggers' iron.....	30 p. c.	slippers, bootees, gaiters, (repealed	
tire, for locomotives, lb.....	0 03	March 2, 1867), and buttons, (March	
tubes, flues, &c., for steam, gas,		29, 1867, exclusively), not combined	
and water, wrought, lb.....	0 03½	with India rubber.....	10 p. c.
vessels, cast iron, n. o. p., lb....	0 01½	Lead, ore, and dross, lb.....	0 01¼
wire, bright, coppered, or tinned,		old scrap, fit for remanufacture	
drawn and finished, not above		only, lb.....	0 01½
½ inch in diameter, nor thiner		bars or pigs, lb.....	0 02
than No. 16 wire gauge,		pipes, lb.....	0 02½
lb.....	2 cts. & 15 p. c.	shot, lb.....	0 02½
ditto, thinner than No. 16, not		sheets, lb.....	0 02½
thinner than No. 25, lb.....	3½ cts. & 15 p. c.	pencils, in wood, gross... 50 cts. &	30 p. c.
ditto, beyond No. 25, lb., 4 cts. &	15 p. c.	not in wood, gross.....	1 00
ditto, covered, cotton, silk, &c.,		nitrate of, lb.....	0 03
(additional), lb.....	0 05	sugar of, lb.....	0 20
wrought, for ships, locomotives,		manufactures of, n. o. p.....	35 p. c.
or parts thereof, weighing 25		white and red, dry or ground in	
pounds or more, lb.....	0 02	oil, lb.....	0 03
all manufactures of, n. o. p.....	35 p. c.	Leather, japanned, patent or enameled.	35 p. c.
liquor.....	10 p. c.	tanned, all, n. o. p.....	25 p. c.
sulphate of, lb.....	0 00½	sole and bend.....	35 p. c.
Isinglass, (see Fish glue).....	30 p. c.	calkskin, upper.....	30 p. c.
Itile, or tampico fiber, lb.....	0 01	all manufactures, n. o. p.....	35 p. c.
Italian cloth, wholly or part wool,		Leaves, all, n. o. p.....	20 p. c.
worsted, &c., valued at		Lemons.....	20 p. c.
not exceeding 20 cents		Licorice, juice, lb.....	0 05
per square yard, sq. yd.....	6 cts. & 35 p. c.	paste and in rolls, lb.....	0 10
valued above 20 cents per		Line.....	10 p. c.
square yard, sq. yd.....	8 cts. & 40 p. c.	white, lb.....	0 03
all weighing 4 ounces or		chloride of, (bleaching powder),	
over per square yard,		per 100 lbs.....	0 30
lb.....	50 cts. & 35 p. c.	Limes.....	10 p. c.
Ivory, all manufactures, n. o. p.....	35 p. c.	Linen, brown or bleached, brown hol-	
Japanned coach and harness furniture		lands, blay linens, coatings,	
and hardware, n. o. p.....	35 p. c.	damasks, and drills, or other	
leather of all kinds.....	35 p. c.	manufactures of flax, jute, or	
ware, n. o. p.....	40 p. c.	hemp, value 30 cents or less	
Jellies, of all kinds.....	50 p. c.	per sq. yd.....	30 p. c.
Jet and manufactures of jet, and imita-		the same over 30 cents p. sq. yd.	35 p. c.
tions thereof.....	35 p. c.	the same, brown or bleached,	
Jewelry, imitations, and all other.....	25 p. c.	including buriaps, canvas,	
Juice, lemon and lime.....	10 p. c.	cot-bottom, crash, diaper,	
other fruit.....	25 p. c.	drills, and coatings, other	
Jute, unmanufactured, ton.....	15 00	than brown or bleached, value	
butts, ton.....	6 00	30 cents or less per sq. yd. . .	35 p. c.
all manufactures, n. o. p.....	30 p. c.	the same, value over 30 cents	
woven fabrics, wholly or part of		per sq. yd.....	40 p. c.
jute, valued at 30 cts.		yarns, for carpets, not over No.	
or less per sq. yd. . .	35 p. c.	8, Lea, value 24 cents	
over 30 cts. per sq. yd. . .	40 p. c.	or less per lb.....	30 p. c.
yarns of.....	25 p. c.	over No. 8, Lea, value	
Kaolin, ton.....	5 00	over 24 cents per lb. . .	35 p. c.
Kermes, mineral.....	10 p. c.	Liqueurs, pf. gall.....	2 00
Kirschwasser, pf. gall.....	2 00	Litharge, dry or in oil, lb.....	0 03
Laces and insertings, thread.....	30 p. c.	Macaroni.....	0 08
Lampblack.....	20 p. c.	Mace, lb.....	0 25
Lard, lb.....	0 02	Machinery, for the manufacture of flax	
Lastings, (1862), mohair cloth, silk		goods.....	
twist, or other manufacture of cloth		Mackerel, bbl.....	\$2 00
woven or made in patterns of such		Magnesia, carbonate of, lb.....	0 06
size, shape, or form, or cut in such		calced, lb.....	0 12
manner as to be fit for (1861) shoes,		Malt.....	20 p. c.
		Manganese.....	10 p. c.
		Mangoes.....	10 p. c.
		Maps, (see charts and maps).	

**ST. LAWRENCE**  
**Metal Stamping Works.**

**CHARLES STORER,**  
**Metal Stamper and Japanner,**

204, 206, 208 & 210 CRAIG ST.,

**MONTREAL,**

MANUFACTURE

TUBULAR LANTERN BURNERS,

THE "SUN" & "CALCIUM" LAMP BURNERS,  
 LAMP TRIMMINGS, COPPER BOOT & SHOE TIPS,  
 PATENT METALLIC BOOT HEELS,

SCREW TOPS FOR PRESERVE JARS,

And all kinds of Seamless Metal Boxes, Labels, Checks and all kinds of Sheet Metal work.

The Great Canadian, American and European

**PATENT AGENCY OFFICES**

OF

**CHARLES LEGGE & Co.,**

**CIVIL ENGINEERS & PATENT SOLICITORS**

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C. G. C. SIMPSON.

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CHARLES LEGGE & Co., have much pleasure in drawing the attention of Inventors to the unrivalled facilities they possess for obtaining Letters Patent in the Dominion of Canada and in other countries, as well as to the opportunity thus offered of Inventions being secured in the most perfect manner, and on the most favorable terms.

Inventors visiting Montreal should not fail to call at this Office, where they will be cordially received, and furnished with all the information they may require; or if not convenient to visit Montreal, their business can be transacted equally well by correspondence. *All communications either verbal or by letter, are, in the strictest sense of the word, confidential.* A large proportion of the Patents granted in the Dominion of Canada are obtained through this Office, and nearly all the Foreign ones.

Designs and Trade Marks enregistered. All letters to be post-paid.

You will confer a favor by drawing the attention of Inventors to this Card.

Article.	Tax.	Article.	Tax.
Marble, white statuary, brocatta, stenna, and verd antique, in block, rough, or squared, (unmanufactured, (cu. ft. . . \$1 and 25 p. c. veined, and all other, n. o. p., cu. ft. . . . . 50c. and all sawed, dressed, or polished marble, marblb slabs, paving tiles not above 2 inches thick, sq. ft. . . . . 25 c. & ditto, more than 2 inches in thickness, each additional inch per sq. ft. . . . . ditto, exceeding 6 inches in thickness. . . . . As marble in block. all other manufactures, n.o.p. . . . .	25 p. c. 20 p. c. 30 p. c. 30 p. c. 0 10 30 p. c. 50 p. c.	Mustard, ground, in bulk, lb. . . . . inclosed in glass or tin, lb. . . . . Natron . . . . . As ca. omates of soda Needles, sewing, darning, knitting, and all other . . . . . for knitting or sewing machines, mille, \$1 and . . . . . Nickel . . . . . oxide, and alloy of nickel, with copper, lb. . . . . Nitric ether, spirits of, lb. . . . . Nutmegs, lb. . . . . Nuts, all, n.o.p., lb. . . . . Oatmeal . . . . . Oats, bush . . . . . Ochres, or ochery earths, dry, per 100 lbs. . . . . ground in oil, per 100 lbs. . . . . Oilcloth, for floors, stamped, painted, or printed, valued at 50 cents or less, per sq. yd. . . . . all other, (except silk) . . . . . ditto, over 50c per sq. yd. . . . . silk . . . . . Oils, all animal, n.o.p. . . . . all essential, n.o.p. . . . . all expressed, n.o.p. . . . . almonds, essential, lb. . . . . expressed or fixed, lb. . . . . amber, essential, crude, lb. . . . . rectified, lb. . . . . anise, or anise seed, essential, lb. . . . . apple, peach, apricot, strawberry, raspberry, and all fruit ethers made of fuel oil or fruit, n.o.p., lb. . . . . bay leaves, essential, lb. . . . . bay or laurel (fixed), lb. . . . . bay rum essence, ounce . . . . . behen (cenne), gall . . . . . bergamot, essential, lb. . . . . cajeput, essential, lb. . . . . caraway, essential, lb. . . . . cassa, essential, lb. . . . . castor, gall . . . . . cinnamon, essential, lb. . . . . citronella, lb. . . . . civet . . . . . cloves, lb. . . . . coal, crude, gall . . . . . cognac, or oenanthe ether, ounce cotton seed, gall . . . . . eroton, lb. . . . . cubeb, lb. . . . . fennel, lb. . . . . fish, n.o.p. . . . . flax seed, gall . . . . . hemp seed, gall . . . . . illuminating and naphtha, benzine and benzole, refined, or produced from distillation of coal, asphaltum, shale, peat, petroleum, or rock oil, or other bituminous substances, used for like purposes gall. . . . .	0 12 0 16 of soda 25 p. c. 35 p. c. 0 30 0 20 0 50 0 20 0 02 10 p. c. 0 10 0 50 1 50 35 p. c. 45 p. c. 45 p. c. 60 p. c. 20 p. c. 50 p. c. 20 p. c. 1 50 0 10 1 10 0 20 0 50 2 50 17 50 0 20 2 00 0 30 1 00 0 25 0 50 1 00 1 00 2 00 0 50 30 p. c. 2 00 0 15 4 00 0 30 1 00 1 00 0 50 20 p. c. 0 30 0 23 1 0 40

**JOHN MACNAB & CO.,**  
**Wholesale Hardware Merchants,**  
 5 FRONT STREET EAST, TORONTO.

IMPORTERS OF

*Shelf and Heavy Hardware,*

BAR & PIG IRON, STEEL, METALS, GLASS, PUTTY, PAINTS, &C.

Sole Agents for the CELEBRATED EMERY made by the Chester Emery Co., Mass., U.S., and used by all the large manufactories in Canada and the States.

Also, FOUNDRY FACINGS of all kinds, of which a Large Stock is always kept on hand.

JOHN MACNAB.

T. HERBERT MARSH.

P. G. CLOSE.

JOHN SLOAN.

ALEX. JARDINE.

**P. G. CLOSE & CO.,**

*Wholesale Grocers,*

AND

WINE MERCHANTS,

59, 61 & 63, Front Street, Corner of Church,

**TORONTO.**

Tax.  
 0 12  
 0 16  
 of soda  
 15 p. c.  
 35 p. c.  
 0 30  
 0 20  
 0 50  
 0 20  
 0 02  
 10 p. c.  
 0 10  
 0 50  
 1 50  
 35 p. c.  
 45 p. c.  
 45 p. c.  
 60 p. c.  
 20 p. c.  
 50 p. c.  
 90 p. c.  
 1 50  
 0 10  
 1 10  
 0 20  
 0 50

2 50  
 17 50  
 0 20  
 2 00  
 0 30  
 1 00  
 0 25  
 0 50  
 1 00  
 1 00  
 2 00  
 0 50  
 30 p. c.  
 2 00  
 0 15  
 4 00  
 0 30  
 1 00  
 1 00  
 0 50  
 20 p. c.  
 0 30  
 0 25  
 0 40

Articles.	Tax.	Articles.	Tax.
juniper, lb.....	0 25	Penknives, jack knives, and pocket knives.....	50 p. c.
laurel, lb.....	0 20	Pens, metallic, (other than gold or silver) gross.....	10 cts. & 25 p. c.
lemons, essentials, lb.....	0 50	Pen tips.....	35 p. c.
linseed, gall.....	0 30	Pepper, n.o.p., lb.....	0 05
mace, lb.....	0 50	all ground, lb.....	0 10
mustard, not salad, gall.....	0 25	Percussion caps.....	40 p. c.
neat's foot.....	20 p. c.	Perfumeries, all, n.o.p.....	50 p. c.
olive, in flasks or bottles (salad) gall.....	1 00	of which alcohol forms the principal ingredient, gall, \$3 & 50 p. c.	
not salad and not in flasks or bottles, gall.....	0 25	Periodicals.....	25 p. c.
orange, essential, lb.....	0 50	Pewter, manufactures of, or of which pewter is material of chief value.....	35 p. c.
origanum, or red thyme, essential, lb.....	0 25	old, fit for remanufacturing only, lb.....	0 02
white thyme, lb.....	0 30	Philosophical and scientific apparatus and instruments, (copper not chief value).....	40 p. c.
roses, or otto, ounce.....	1 00	Philosophical apparatus and instruments imported for philosophical, literary, or religious corporations.....	15 p. c.
petroleum, crude, gall.....	0 20	Pickles, all, n.o.p.....	35 p. c.
rape seed; gall.....	0 23	Pimento, lb.....	0 05
rum, essential, ounce.....	2 00	ground.....	0 10
salad, all, gall.....	1 00	Pineapples.....	20 p. c.
seal.....	20 p. c.	Pins, solid head or other.....	35 p. c.
sesame seed, gall.....	0 30	Pipes, and pipe bowls, n.o.p., gross, \$1.50 & 75 p. c.	
spermaeeti.....	20 p. c.	Pipe cases, stems, tips, mouth-pieces, and metallic mountings for pipes, and all parts of pipes or pipe fixtures and all smokers' articles.....	75 p. c.
valerian, lb.....	1 50	Pipes, clay, common or white.....	35 p. c.
whale.....	20 p. c.	Pitch.....	20 p. c.
Olives.....	30 p. c.	Plaits and plaitings for bonnets.....	30 p. c.
Opium, lb.....	1 00	Plantains.....	10 p. c.
prepared for smoking and all preparations of, n.o.p., lb.....	6 00	medicinal, n.o.p.....	20 p. c.
Oranges.....	20 p. c.	all, n.o.p.....	30 p. c.
Orprimen, sulphide of arsenic.....	20 p. c.	Plaster of Paris, ground (sulphate of lime).....	20 p. c.
Osier, or willow, prepared for basket makers' use.....	30 p. c.	calcined.....	20 p. c.
Paddy, lb.....	0 01½	Plated ware of all kinds, (copper not chief value).....	35 p. c.
Paintings, n.o.p.....	10 p. c.	Plates engraved, of steel, wood, or other copper.....	25 p. c.
Paintings, on glass or glasses.....	40 p. c.	45 p. c.	
Paints, all, n.o.p.....	25 p. c.	Plantina, articles of, n.o.p.....	40 p. c.
Pamphlets.....	25 p. c.	Plumbago, (see black lead), ton.....	10 00
Paper, all, n.o.p.....	35 p. c.	Plumbs (dried), lb.....	0 02½
manufactures of, or of which paper is a component material hangings, and paper for screens or fire boards.....	35 p. c.	Pocketbooks of all kinds.....	35 p. c.
printing, unsized, used for books.....	20 p. c.	Polishing powder, all.....	25 p. c.
newspapers, exclusively.....	10 p. c.	Pomades.....	50 p. c.
sheating.....	10 p. c.	Porcelain, plain, white and not decorated.....	45 p. c.
Paper stock, (See Grass.).....	25 p. c.	gilded, ornamented, or decorated in any manner.....	50 p. c.
Papers, illustrated.....	25 p. c.	Pork, lb.....	\$0 01
Papier mache, manufactures of.....	35 p. c.	Potash, acetate of, lb.....	0 75
Paraffine, lb.....	0 10	bichromate of lb.....	0 03
Parchment.....	30 p. c.	chlorate of, lb.....	0 06
Parian ware, plain, white, not decorated gilded, ornamented or decorated.....	45 p. c.	chromate of, lb.....	0 03
50 p. c.		hydriodate of, lb.....	0 75
Patent size, (mordant, 1846).....	20 p. c.	iodate of iodide of, lb.....	0 75
Paving stones.....	10 p. c.	nitrate of, crude, (see Saltpeter, lb.....)	0 02½
Paving tiles.....	20 p. c.		
Peanuts, or ground beans, lb.....	0 01		
shelled, lb.....	0 01½		
Pearls, not set.....	10 p. c.		
set.....	25 p. c.		
Pebbles, for spectacles.....	40 p. c.		
Pencils, slate.....	40 p. c.		
red chalk.....	40 p. c.		
Penholders or parts thereof.....	35 p. c.		

**BROWN, GILLESPIE & CO.,**  
**Wholesale Grocers,**

**DIRECT IMPORTERS OF**  
**Teas, Sugars, &c.,**  
**HAMILTON, - - - ONTARIO.**

**MUNRO, HENDERSON & MACKENZIE,**  
**CLOTHING,**  
**MANUFACTURERS,**

**23 & 25 KING STREET WEST,**  
**HAMILTON.**  
**JAS. MUNRO. JOHN M. HENDERSON.**  
**JAS. A. MACKENZIE.**

Tax.  
 50 p. c.  
 25 p. c.  
 35 p. c.  
 0 05  
 0 10  
 40 p. c.  
 50 p. c.  
 50 p. c.  
 25 p. c.  
 35 p. c.  
 0 02  
 40 p. c.  
 15 p. c.  
 35 p. c.  
 0 05  
 0 10  
 20 p. c.  
 35 p. c.  
 & 75 p. c.  
 75 p. c.  
 35 p. c.  
 20 p. c.  
 30 p. c.  
 10 p. c.  
 20 p. c.  
 30 p. c.  
 20 p. c.  
 20 p. c.  
 35 p. c.  
 25 p. c.  
 45 p. c.  
 40 p. c.  
 10 00  
 0 02½  
 35 p. c.  
 25 p. c.  
 50 p. c.  
 45 p. c.  
 50 p. c.  
 \$0 01  
 0 75  
 0 03  
 0 06  
 0 03  
 0 75  
 0 75  
 0 02½

Articles.	Tax.	Articles.	Tax.
Potash, nitrate of, refined, lb.....	0 03	Saws, hand, over 24 inches in length,	
prussiate of, red, lb.....	0 10	doz.....	\$1 & 30 p. c.
yellow, lb.....	0 05	back, not over 10 inches in length	
Potassium.....		doz.....	75c. & 30 p. c.
Potatoes, bush.....	0 25	over 10 inches in length,	
Poultry, prepared, in cans, &c.....	35 p. c.	doz.....	\$1 & 30 p. c.
Printed matter, n.o.p.....	25 p. c.	Scagliola, tops for tables, &c.....	35 p. c.
Prunes, lb.....	0 02½	Screws, other than iron, n.o.p.....	35 p. c.
Pulp, dried.....	20 p. c.	Sealing wax.....	35 p. c.
Pumpkins.....		Sea weed, used for beds or mattresses..	20 p. c.
Patty, lb.....	0 01½	Seeds, agricultural, n.o.p.....	30 p. c.
Quicksilver.....	15 p. c.	anise, lb.....	0 05
Quills.....	30 p. c.	star, lb.....	0 10
Quinine, sulphate, and all other salts of	45 p. c.	canary, bush.....	1 00
Rags, all, of whatever material, n.o.p.....	10 p. c.	castor, bush.....	0 60
woolen, lb.....	0 12	flax, bush.....	0 20
Raisins, all, n.o.p., lb.....	0 05	flower, n.o.p.....	30 p. c.
Rasps, not over 10 in. in length, lb. 10c. &	30 p. c.	garden, n.o.p.....	30 p. c.
exceeding 10 inches.....	6c. & 30 p. c.	hemb, lb.....	0 00½
Ratafia, pf. gall.....	2 00	horticultural, n.o.p.....	30 p. c.
Rattans and reeds wholly or partially		linseed, bush.....	0 20
manufactured.....	25 p. c.	medicinal, n.o.p.....	20 p. c.
Bed precipitate.....	20 p. c.	mustard, lb.....	0 03
Resins, gum, n.o.p.....	20 p. c.	oil, (of like character with hemp	
Rice, cleaned, lb.....	0 2½	and rape seed,) lb.....	0 00½
not cleaned; lb.....	0 02	rape, lb.....	0 00½
Rifles.....	35 p. c.	sesame.....	10 p. c.
Roofing slate.....	35 p. c.	Seines, lb.....	0 00½
tiles.....	20 p. c.	Shaddocks.....	16 p. c.
Roots, bulbous, all, n.o.p.....	30 p. c.	Sale, (ton 28 bushels of 80 pounds,) ton	1 25
Rubies, not set.....	10 p. c.	Shell, boxes, and other manufactures..	35 p. c.
set.....	25 p. c.	Silicrubs, n.o.p.....	30 p. c.
Rum gall.....	2 00	Silicate of soda, or other alkaline sili-	
Russia sheetings, flax or hemp.....	35 p. c.	cates, lb.....	0 00½
Rya, bush.....	0 15	Silk, in the gum, not more advanced	
flour.....	10 p. c.	than singles, tram and thrown or-	
Saddlery, all, n.o.p.....	35 p. c.	ganzine.....	35 p. c.
Saffron, cake.....	10 p. c.	twist, of silk, or of silk and mohair	40 p. c.
Sago and sago flour, lb.....	0 01½	floss.....	35 p. c.
Sail duck.....	30 p. c.	for sewing, in the gum and purified	40 p. c.
Saleratus, lb.....	0 01½	spun, for filling, in skeins or cops	35 p. c.
Salmon, pickled, bbl.....	8 00	aprons, bonnets, braids.....	60 p. c.
preserved.....	30 p. c.	button cloth.....	See Lastings.
Salt, in bulk, per 100 lbs.....	0 18	buttons and ornaments for dresses	50 p. c.
in sacks, barrels, &c., per 100 lbs.	0 24	chemisettes, cords, dress, and piece	
Salt petre, crude, lb.....	0 02½	silk.....	60 p. c.
partially refined, lb.....	0 02	fringes.....	60 p. c.
refined, lb.....	0 03	galloons.....	60 p. c.
Salts, epsom (sulphate of magnesia), lb.	0 01	gloves, handkerchiefs, hats, hose	60 p. c.
glauber, lb.....	0 00½	lace.....	60 p. c.
rochelle, lb.....	0 15	mantillas, mits, pelerines, pongees	60 p. c.
and preparations of, n.o.p.....	20 p. c.	ribbons.....	60 p. c.
of tin.....	30 p. c.	scarfs, shawls, stockings, suspen-	
Santonine, lb.....	5 00	ders.....	60 p. c.
Sardines, preserved in oil or otherwise..	50 p. c.	tassels.....	60 p. c.
Sauces of all kinds, n.o.p.....	35 p. c.	trimmings.....	60 p. c.
Sausage, Bologna.....	30 p. c.	turbans, veils.....	60 p. c.
Saws, cross cut, lineal foot.....	0 10	velvets, value not over \$3 per sq. yd. 60 p. c.	
mill, pit, and drag, not over 9 in.		over \$2 per sq. yd.....	60 p. c.
wide, lineal foot.....	0 12½	vestings, watch chains, webbing..	60 p. c.
over 9 in. wide,		manufacturers of, embroidered ..	
lineal foot....	0 20	all other, n.o.p.....	50 p. c.
hand, not over 24 inches long,		Silver, manufactures of, n.o.p.....	40 p. c.
doz.....	75 cts. & 30 p. c.	leaf, (package of 500 leaves,) pkg	0 75



**CURRIE BOILER WORKS.****Iron Bridges and Steam Boilers**

OF EVERY DESCRIPTION MADE AND REPAIRED.

**NEW AND SECOND-HAND BOILERS**

ON HAND FOR SALE.

On the Esplanade, Near Church St., Toronto.

**NEIL CURRIE, Proprietor.****J. T. CULVERWELL,****FLOUR, PRODUCE,**

AND

**COMMISSION MERCHANT,**

QUEEN CITY FLOUR DEPOT,

265 AND 261 YONGE STREET, TORONTO.

Branch Office—DOMINION CHAMBERS, corner of CHURCH and COLBORNE STREETS.

**DAMER, KING & BROWN,**

MANUFACTURERS OF

**BOOTS AND SHOES,**

27 FRONT STREET EAST,

TORONTO, - - - ONTARIO.

Tax.

80 p. c.

80 p. c.

80 p. c.

85 p. c.

15 p. c.

85 p. c.

80 p. c.

80 p. c.

0 05

0 10

1 00

0 60

0 20

80 p. c.

80 p. c.

0 00½

80 p. c.

0 20

80 p. c.

0 08

0 00½

0 00½

10 p. c.

0 08½

16 p. c.

1 25

85 p. c.

80 p. c.

0 00½

UM

85 p. c.

40 p. c.

85 p. c.

40 p. c.

85 p. c.

80 p. c.

astings.

50 p. c.

80 p. c.

50 p. c.

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80 p. c.

80 p. c.

80 p. c.

80 p. c.

Articles.	Tax.	Articles.	Tax.
Silverplated metal, in sheets or other form	35 p. c.	Steel, wire, not less than $\frac{1}{4}$ inch in diameter, valued at 7c. or less per pound, lb.	0 02 $\frac{1}{2}$
Sirup of sugarcane juice, lb.	0 01 $\frac{1}{2}$	valued at above 7c., not above 11c. per pound, lb.	0 03
Sisal grass, unmanufactured, ton.	15 00	valued at above 11c. per pound, lb.	3 $\frac{1}{2}$ cts. & 10 p. c.
manufactures of, n.o.p.	30 p. c.	less than $\frac{1}{4}$ inch in diameter, not less than No. 16 wire gauge, lb.	2 $\frac{1}{2}$ cts. & 20 p. c.
Skates, costing 20 cents or less a pair, above 20 cents a pair.	0 08 35 p. c.	less or finer than No. 16, lb 3cts. & 20 p. c.	
Skins, raw' n. o. p.	10 p. c.	crinoline, corset, and hat wire, lb.	9 cts. & 10 p. c.
tanned and dressed, n.o.p.	25 p. c.	all, n.o.p.	30 p. c.
dried, salted, or pickled.	10 p. c.	railway bars, lb.	0 01 $\frac{1}{2}$
Angora goat, raw or unmanufactured, wool on.	30 p. c.	part steel, lb.	0 01
asses'	30 p. c.	squares, lb.	6 cts. & 30 p. c.
sheep, raw or unmanufactured, wool on, washed or unwashed.	30 p. c.	manufactures of n.o.p.	45 p. c.
calf, tanned.	30 p. c.	Stereotype plates	25 p. c.
Slate, chimney pieces, mantels, pencils, slabs for tables, and all other manufactures of, n.o.p.	40 p. c.	Stones, for building, (1870; freestone, sandstone, granite, and all building and monumental, except marble,) ton	1 50
Slates	40 p. c.	Stones, precious, not set	10 p. c.
Smalts	20 p. c.	set	25 p. c.
Soap, stocks and stuffs	10 p. c.	Stoneware, above the capacity of 10 gallons	20 p. c.
fancy, perfumed, honey, transparent, all toilet and shaving soap, lb.	10 cts. & 25 p. c.	common and not ornamented	25 p. c.
all other, n.o.p., lb.	1ct. & 30 p. c.	all other, gilt, painted, printed, or glazed	40 p. c.
Soda, ash, lb.	0 00 $\frac{1}{2}$	Straw, manufactures of, n.o.p.	35 p. c.
bicarbonate of, lb.	0 01 $\frac{1}{2}$	Strings, of gut, for musical instruments or other purposes	30 p. c.
carbonates of, all n.o.p.	20 p. c.	Strychnine, and its salts, ounce	1 50
caustic, lb.	0 01 $\frac{1}{2}$	Sugar, all (raw or muscovado, repealed December 22, 1870,) not above No. 7 Dutch standard, lb.	0 01 $\frac{1}{2}$
hyposulphate of	20 p. c.	ditto, above No. 7, not above No. 10, lb.	0 02
sal, or brinal, lb.	0 00 $\frac{1}{2}$	ditto, above No. 10, not above No. 13, lb.	0 02 $\frac{1}{2}$
Sparterre, for making or ornamenting hats, &c.	30 p. c.	ditto, above No. 13, not above No. 16, lb.	0 02 $\frac{1}{2}$
Spelter, in blocks or pigs, lb.	0 01 $\frac{1}{2}$	ditto, above No. 16, not above No. 20, lb.	0 03 $\frac{1}{2}$
in sheets, lb.	0 02 $\frac{1}{2}$	ditto, above No. 20, lb.	0 04
manufactures of	35 p. c.	Sugar, all refined loaf, lump, crushed, powdered, granulated, (and all stove dried or others sugar above No. 20, 1862,) lb.	0 04
Spices, all, n. o. p., lb.	0 20	all, after being refined, when tintured, colored, or adulterated, &c., value less than 30 cts. per pound, lb.	0 15
if ground or prepared, lb.	0 30	ditto, value above 30 cts. per lb. or sold by box, package or otherwise	50 p. c.
Spirits, distilled from grain, and all compounds or preparations of which distilled spirits is a component part of chief value, pf. gall.	2 00	Sulphur flour, ton.	\$20 & 15 p. c.
Spirituos liquors, n.o.p. gall 50 cts. & 100 p. c.		Sunae	10 p. c.
beverages and bitters containing spirits, n.o.p., gall.	2 00	Sweetmeats, jars filled with, preserved in sugar, brandy, molasses, n.o.p.	35 p. c.
Sponges	20 p. c.	Sword blades	35 p. c.
Spunk	10 p. c.	Swords	45 p. c.
Starch, burt, (see Gum, substitute)	10 p. c.	Tallow, lb.	0 01
of potatoes or corn, lb.	1 ct. & 20 p. c.	Tannin, lb.	2 00
of rice, or any other material, lb.	3 cts. & 20 p. c.		
Statutory, n.o.p.	10 p. c.		
Staves, for pipes, hogshheads, or other casks	10 p. c.		
other	20 p. c.		
Steel, in ingots, valued at 7c. or less per lb., lb.	0 02 $\frac{1}{2}$		
valued at above 7c., not above 11c. per lb., lb.	0 03		
valued at above 11c. per pound, lb.	3 $\frac{1}{2}$ cts. & 10 p. c.		
in any other form, n.o.p.	30 p. c.		

W. & F. P. CURRIE & CO.,

100 GREY NUN STREET, MONTREAL,

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 Cement,
Antimony,	Glass,	Canada Cement,
Sheet Zinc,	Paints,	Paving Tiles,
Ingot Zinc,	Fire Clay,	Chimney Tops,
Pig Lead,	Flue Covers,	Fountains,
Dry Red Lead,	Fire Bricks,	BRAIN PIPES,
Dry White Lead,	Patent Encaustic Paving Tiles, &c.	

**MANUFACTURERS OF SOFA, CHAIR, AND BED SPRINGS.**

*A Large Stock always on hand.*

**GODFROI CHAPLEAU,  
DOMINION SAFE MANUFACTORY, MONTREAL.**

THE GENUINE

ARE USED

**COMBINATION**



ON MY

LOCKS

**SAFES.**

**Fire-proof Safes, Welded Steel & Iron**

*Burglar-Proof Safes & Fire and Burglar-Proof Safes Combined.*

Also, Iron Vault Linings, Burglar-Proof Built Doors, Fire-Proof Doors, Iron Shutters, Iron Doors (for Public Buildings), Messengers' Chests and Deed Boxes, Cell Doors and Gratings, Jail, Safe, Bank and Stores Door Locks, Iron Bridge and Girders, &c., &c. A large number of Second-hand Safes of different makers, always on hand, which will be sold cheap. Also, manufacturer of

STONE-CUTTERS' TOOLS.

**OFFICE—320 ST. LAWRENCE MAIN STREET,**

*FACTORY—Cor. Ontario and St. Charles Borrome Streets, Montreal.*

P. S.—The recent improvement made in my Safes guarantees superiority in Fire-resisting and Burglar-proof qualities to any other makes of Safe in the Dominion.

**GODFROI CHAPLEAU.**

Taz.  
0 02 1/2  
0 03  
10 p. c.  
20 p. c.  
20 p. c.  
10 p. c.  
80 p. c.  
0 01 1/2  
0 01  
80 p. c.  
45 p. c.  
25 p. c.  
-1 50  
10 p. c.  
25 p. c.  
20 p. c.  
25 p. c.  
40 p. c.  
35 p. c.  
80 p. c.  
1 50  
0 01 1/2  
0 02  
0 02 1/2  
0 02 1/2  
0 03 1/2  
0 04  
0 04  
0 15  
50 p. c.  
15 p. c.  
10 p. c.  
35 p. c.  
35 p. c.  
45 p. c.  
0 01  
2 00

Articles.	Tax.	Articles.	Tax.
Tar .....	20 p. c.	Tutenag, (teutenegue), manufactures of	35 p. c.
Tartar emetics or tartrate of antimony, lb	0 15	Type metal .....	25 p. c.
Teas of all kinds, lb .....	0 15	Types, new .....	25 p. c.
Teasels .....	10 p. c.	Umbrellas, parasols, sunshades, not silk	50 p. c.
Teeth, manufactured .....	20 p. c.	silk .....	60 p. c.
Terra alba .....	20 p. c.	Varnish, valued at \$1.50 or less per gal-	
Terra tin and tigger tin .....	25 p. c.	lon, gall., 50 cts. and .....	20 p. c.
Tics, crude .....	20 p. c.	valued at above \$1.50 per gal-	
Tiles, encaustic .....	35 p. c.	lon, gall., 50 cts. and .....	25 p. c.
Timber, hewn or sawed .....	20 p. c.	Vegetable substances for beds or mat-	
used in building wharves .....	20 p. c.	tresses .....	20 p. c.
Tin, in bars, blocks or pigs .....	15 p. c.	unmanufactured,	
manufactures of, n.o.p. ....	85 p. c.	n.o.p., ton \$5 & 10 p. c.	
in plates or sheets .....	25 p. c.	for cordage, un-	
foil .....	30 p. c.	manufactured,	
Tin plates, galvanized, coated with any		n.o.p., ton ....	15 00
metal, lb .....	0 02½	Vegetables, n.o.p. ....	10 p. c.
muriate and oxide of .....	30 p. c.	prepared .....	85 p. c.
Tobacco, in leaf, unmanufactured, not		Vellum .....	30 p. c.
stemmed, lb .....	0 35	Vermicelli and all similar preparations	85 p. c.
stemmed, lb .....	0 50	Vermuth, pf. gall .....	2 00
ditto, internal rev. tax, lb ..	0 32	Vinegar, gall .....	0 10
smoking, (exclusively of stems		acetous or concentrated. See Acetic acid.	
or leaves, or of leaf with stem,		Vitriol, blue or Roman, (sulphate of	
and all fine cut, shorts		copper,) lb .....	0 05
and refuse of chewing tobacco,		green; (sulphate of iron,) lb ..	0 00½
do, lb .....	0 50	white, (sulphate of zinc,) .....	20 p. c.
ditto, internal revenue tax, lb	0 16	Wafers .....	35 p. c.
stems, lb .....	0 15	Walnuts, all kinds, lb .....	0 08
chewing, fine cut, plug or twist		Waste, floes, or shoddy of wool, lb. ..	0 12
all twisted by hand or other-		all, n.o.p .....	20 p. c.
wise prepared from the leaf,		Watches, gold and silver, &c .....	25 p. c.
without the use of machine		Watch cases, movements, parts of watch-	
or instrument, not pressed or		es .....	25 p. c.
sweetened; also stemmed and		materials .....	35 p. c.
all kinds of manufactured to-		jewels .....	10 p. c.
bacco, lb .....	0 50	Whalebone, the produce of foreign fish-	
ditto, internal revenue tax, lb	0 32	eries .....	20 p. c.
unmanufactured, n.o.p. ....	30 p. c.	all manufactures, n.o.p ..	35 p. c.
cigars and cheroots, lb, \$2.50 &	25 p. c.	Wheat, bush .....	0 20
ditto, internal revenue tax,		flour .....	
mille .....	5 00	Whiting, dry, lb .....	0 01
cigarettes, weighing over 3 lbs		ground in oil, lb .....	0 02
per 1,000, lb .....	\$2.50 & 25 p. c.	Wines, value not over 50 cents per gal-	
ditto, internal rev. tax, mille	5 00	lon, (1870, not over 40 cents	
cigarettes, weighing not over		per gallon,) gall .....	0 25
3 lbs per 1,000, lb .....	\$2.50 & 25 p. c.	value over 50 cents per gallon,	
ditto, internal rev. tax, mille	1 50	not over \$1 per gallon, (over	
snuff of tobacco, ground, dry,		40c., not over \$1.) gall .....	0 60
damp, pickled, scented and		value over \$1 per gallon, gall.	
otherwise, lb .....	0 50	\$1 & 25 p. c.	
ditto, internal revenue tax, lb	0 32	champagne and other sparkling,	
snuff flour, unprepared, in		in bottles of ¼ pint each, or	
whole or part, lb .....	0 50	less doz .....	1 50
Tooth washes, pastes, &c .....	50 p. c.	champagne and other sparkling,	
Toys, wooden and other, for children.	50 p. c.	in bottles of over ¼ pint not over 1	
Trees, fruit, shade, lawn, &c., ornamen-		pint, doz .....	3 00
tal, n. o. p .....	30 p. c.	champagne and other sparkling,	
Turpentine, spirits of, gall .....	0 30	in bottles, of over 1 pint, not	
Tutenag, (teutenegue,) in block or pigs,		over 1 quart, doz .....	6 00
lb .....	0 01½	champagne and other sparkling,	
in sheets, lb ..	0 02½	in bottles of over 1 quart each,	
		(extra,) gall .....	2 00
		Wine bottles, extra, each .....	0 08

EDWARD ADAMS & CO.,

# Wholesale Grocers,

AND IMPORTERS OF

Teas, Sugars, Tobaccos,

WINES AND SPIRITS,

DUNDAS STREET,

LONDON, - - - - - ONTARIO.

ESTABLISHED 1863.

# HENRY TAYLOR,

## BANKER,

OPPOSITE CITY HALL, LONDON, ONT.

GENERAL AGENT FOR REFINED PETROLEUM.

CORRESPONDENTS.

CANADA—BANK OF MONTREAL.

LONDON, Eng.—Jay Cooke, McCullough & Co. NEW YORK—Jay Cooke & Co.

Articles.	Tax.	Articles.	Tax.
Wood, unmanufactured, n.o.p. ....	20 p. c.	in part of wool, worsted, the hair of the alpaca goat or other like animals, made up or manufactured, except knit goods, lb., 50 cts., and..	40 p. c.
manufactures of, or of which wood is the chief component part, n.o.p. ....	35 p. c.	belts, endless, for paper or printing machines, lb. ....	20 cts. & 35 p. c.
cedar, lignum vitae, lance wood, ebony, box, grandilla, mahogany, and all cabinet wood, manufactured .....	35 p. c.	beddings, bindings, braids, buttons, or barrel button, and buttons of other form for tassals or ornaments, cords, dress trimmings, fringes, galloons, gimps, head nets, webbings, wrought by hand or braided by machinery, made of wool, worsted, or mohair, or of which wool, worsted, or mohair is a component material, ("Unmixed with silk" repealed March 29, 1867), lb. ....	50 cts. & 50 p. c.
boards, planks, staves, laths, scantling, spars, hewn and sawed timber, and timber used in building wharves .....	20 p. c.	blanketing for printing machines, lb., 20 cts., and....	35 p. c.
Wool, unmanufactured .....		cloth, n. o. p., lb. ....	50 cts. & 35 p. c.
Class I.—Clothing wools, unwashed, value 32 cents or less per pound, lb .....	10 cts. & 11 p. c.	hats .....	See balmorals, &c. hat bodies. See manufactures of wool, n. o. p.
ditto, value exceeding 32 cts. p. lb .....	12 cts. & 10 p. c.	hosiery, (knit goods). See balmorals, &c. listings, lb. ....	50 cts. & 35 p. c.
Class II.—Combing wools, value 32 cents or less per pound, lb .....	10 cts. & 11 p. c.	Woolen Shawls, lb. ....	50 cts. & 35 p. c.
ditto, value exceeding 32 cents, p. lb .....	12 cts. & 10 p. c.	women's and children's dress goods, and real or imitation Italian cloths, composed wholly or in part of wool, worsted, the hair of the alpaca goat, or other like animals, valued at not exceeding 20 cts. per square yard.	sq. yd. 6 cts. & 35 p. c.
Class III.—Carpet wools, value 12 cents or less per pound, lb .....	0 03	ditto, valued at above 20 cts. per sq. yd. ....	sq. yd. 8 cts. & 40 p. c.
ditto, value exceeding 12c. p. lb .....	0 06	ditto, all weighing 4 ounces and over per square yard, lb. ....	50 cts. & 35 p. c.
of Class I, washed .....	Double duty.	manufacture of wool or of which wool shall be the component material of chief value, n.o.p. lb. ....	50 cts. & 35 p. c.
of all classes, secured .....	Double duty.	manufactures of, worsted, of every description, composed wholly or in part of worsted, the hair of the alpaca goat, or other like animals, except such as are composed in part of wool, n. o. p. value not over 40 cents, lb. ....	20 cts. & 35 p. c.
Woolen rags, lb .....	0 12	ditto, from 40 to 60 cts., lb. ...	30 cts. & 35 p. c.
Woolen and worsted yarns .....		from 60 to 80 cts., lb. ...	40 cts. & 35 p. c.
ditto, for carpets, valued less than 50 cents per pound, exceeding No. 14 .....		above 80 cts., lb. 50 cts. & 35 p. c.	
ditto, not exceeding 40c. p. lb., lb. ....	20 cts. & 35 p. c.	Yarns .....	10 p. c.
Woolen and worsted yarns, over 40 cents, not exceeding 60 cents per lb., lb. ....	30 cts. & 35 p. c.		
ditto, over 60 cents, not exceeding 80 cents per pound, lb. ....	40 cts. & 35 p. c.		
ditto, above 80 cts. per pound, lb. ....	50 cts. & 35 p. c.		
Woolen balmorals, (blankets, flannels, hats, knit goods, 1867), composed wholly or in part of worsted, the hair of the alpaca goat or other like animals, except such as are composed in part of wool, n. o. p., value not over 40c. per lb., lb. ....	20 cts. & 35 p. c.		
ditto, over 40 cents, not over 60 cents per lb., lb. ....	30 cts. & 35 p. c.		
balmorals, &c., over 60 cents, not over 80 cents per lb., lb. ....	40 cts. & 35 p. c.		
ditto, over 80 cents per lb., lb. ....	50 cts. & 35 p. c.		
composed wholly or in part of wool, lb. ....	50 cts. & 35 p. c.		
balmoral skirts, and skirtings, and goods of similar description, or used for like purposes, composed wholly or			

**DIXON, SMITH & CO.,**

MANUFACTURERS OF

**Oak Tanned Leather Belting.**

**FIRE ENGINE HOSE, &c.,**

**81 COLBORNE ST. (near St. Lawrence Market,) TORONTO.**

All Belting THOROUGHLY STRETCHED and Warranted.

PAGES PATEN LACE LEATHER, BELT HOOKS, &c., kept constantly on hand.

**CHILDS & HAMILTON,**

Manufacturers and Wholesale Dealers in

**BOOTS AND SHOES,**

**NO. 7 WELLINGTON STREET EAST,**

**Toronto, Ont.**

**WM. B. HAMILTON.**

**TORONTO JEWELLERY MANUFACTORY.**

**W. C. MORRISON, JEWELLER,**

DEALER IN

*Diamonds & Precious Stones,*

And Manufacturer of

MASONIC, ODDFELLOWS AND ALL SOCIETY REGALIA,

**12 KING STREET WEST, TORONTO.**

*Dealer in Gold and Silver Braids, Tassels, Stars, Cords, Gimps, Fringes,  
and all kinds of Embroidery.*

Articles.	Tax.
Yellow metal or sheathing metal, (not of iron, nor copper component of chief value) ungalvanized, in sheets of 48 by 14 inches, weighing from 14 to 34 ounces per square foot, lb. ....	\$0 03
Zaffre .....	20 p. c.
Zinc, in blocks or pigs, lb. ....	0 14
in sheets, lb. ....	0 24
oxide of, dry or ground in oil, lb. ....	0 14
manufactures, n. of p. ....	85 p. c.
Unenumerated articles, crude .....	10 p. c.
ditto, worked or manufactured ....	20 p. c.
Goods, wares, and merchandise (except raw cotton and raw silk reeled from the cocoon—1865) of the growth or produce of countries beyond the Cape of Good Hope, when imported from places this side of the Cape of Good Hope, in addition to the duties imposed on any such articles when imported directly from the place or places of their growth or production, .	10 p. c.

## SPECIAL EXEMPTIONS, &amp;c.

Articles, goods, wares, and merchandise, the growth, produce, or manufacture of the United States, exported to a foreign country and brought back to the United States in the same condition as when exported, upon which no drawback or bounty has been allowed.

Household (1861, and personal) effects, old and in use, of persons or families from foreign countries, if used abroad by them and not intended for any other person or persons, or for sale, (1870, not exceeding \$500).

Oil, spermaceti, whale, and all other, the produce of American fisheries.

Paintings and statuary, (1870, fountains), the production of American artists, residing abroad, and imported as objects of taste and not of merchandise, (1870, verified by United States consul or minister).

Personal and household effects (1861, not merchandise) of citizens of the United States dying abroad.

Wearing apparel in actual use, and other personal effects not merchandise, professional books, implements, instruments, and tools of trade, occupation, or employment of persons arriving in the United States, (excluding machinery, 1861).

Books, maps, charts, mathematical and nautical instruments, philosophical apparatus, and all articles whatever imported for the use of the United States.

Philosophical apparatus, instruments, books, maps, and charts, statues, statuary, busts and casts of marble, bronze, alabaster, or plaster of Paris, paintings and drawings, etchings, specimens of sculpture, cabinets of coins, medals, (1861, regalia,) gems, (omitted 1870,) and all collections of antiquity, (omitted 1870); provided the same be specially imported in good faith, for the use of any society incorporated or established

for philosophical or literary (1861, or religious, omitted 1870) purposes, or for the encouragement of the fine arts, or for the use or by the order of any college, academy, school, or seminary of learning in the United States.

Books, maps, or charts imported by the authority of the Joint Library Committee of Congress for the use of the Library of Congress.

Copper for the United States Mint.

Specimens of natural history, mineralogy, and botany, (1870, when imported for cabinets as objects of taste or science, and not for sale).

Models of inventions, and other improvements in the arts.

Railroad iron, partially or wholly worn, imported under bond to be withdrawn and exported after the said railroad iron shall have been repaired and remanufactured.

Any cask, barrel, carboy, or other vessel of American manufacture, exported or sent out of the country, filled with the products of the United States, returned to the United States empty.

Produce of the forests of the State of Maine on the St. John's River and its tributaries, owned by American citizens, and sawed or hewn in the province of New Brunswick by American citizens, (the same being unmanufactured in whole or part).

The same regarding the produce of the forests of the State of Main on the St. Croix River.

Upon the reimportation of articles once exported, or the growth, product, or manufacture of the United States, upon which no internal tax has been assessed or paid, or upon which such tax has been paid and refunded, by allowance or drawback, there shall be levied, collected, and paid a duty equal to internal revenue tax.

Any object of art imported by any individual or association of individuals for presentation as a gift to the United States Government.

Paintings, statuary, fountains, and other works of art, imported expressly for presentation to national institutions or to any State, or to any municipal corporation.

Life boats and life saving apparatus, specially imported by societies incorporated or established to encourage the saving of human life.

Plants, trees, shrubs, roots, seed cane, and seeds imported by the Department of Agriculture or the United States Botanic Garden.

—Nine men out of ten who fail owe their insolvency either to having traded beyond their means, to a careless management of their affairs, or to criminal speculations. That is, they have undertaken more than they could perform, and this while knowing at the time of the promise that there was great doubt whether they could meet their engagements. Perhaps, indeed, they had no deliberate intention of violating their promise. But they either were more ignorant than they should have been of their ability to perform, or they trusted too confidently to the chances of the future, or took heavier risks subsequently than was consistent with their liabilities.



# London Furnishing House

## GEO. MOORHEAD,

Having now removed into his new and greatly improved Warehouse and Factory

**ON KING STREET.**

Is prepared to supply the trade and customers generally, with

### EVERY DESCRIPTION OF FURNITURE,

His facilities are such as will enable him to supply all demands at as reasonable rates as any other first-class house.

**LONDON, ONT.**

## Ontario Savings and Investment Society,

**CAPITAL,**

**\$1,000,000.**

**HEAD OFFICE:**

**RICHMOND STREET, - - - - - LONDON, ONT**

**Bankers, - - - - - MOLSON'S BANK.**

**Incorporated A.D. 1870.**

For the purpose of Advancing Money upon the Security of Real Estate only, and to assist in the Erection of Dwellings and other Buildings.

Forms of Application for Loans will be forwarded by mail, with full particulars, to parties desiring to obtain money; or application can be made at the Office, or by letter to the undersigned.

**SAVINGS BANK BRANCH.**

Sums of \$1 and upwards received on deposit, and interest allowed thereon from day of deposit to day of withdrawal.

Checks issued to Depositors, payable at par, at Toronto, Montreal, and other business centres. As the Funds of the Society are invested on Real Estate only, the security is rendered complete and permanent.

**WILLIAM F. BULEN, Jr., Sec. & Treas.**

## DYMOND'S MORALITY FOR MERCHANTS.

A man becomes insolvent and is made a bankrupt; he pays his creditors ten shillings instead of twenty, and obtains his certificate. The law, therefore discharges him from the obligation to pay more. The bankrupt engages in business and acquires property. Being then able to pay the remainder of his debts, does the legal discharge exempt him from the obligation to pay them? No; and for this reason, that the legal discharge is not a moral discharge; that as the duty to pay at all was not duty founded primarily on the law, the law cannot warrant him in withholding a part.

It is, however, said that the creditors have relinquished their right to the remainder by signing the certificate. But why did they accept half their demands instead of the whole? Because they were obliged to do it; they could get no more. As to granting the certificate, they do it because to withhold it would be only an act of gratuitous unkindness. It would be preposterous to say that creditors relinquish their claims voluntarily; for no one would give up his claim to twenty shillings on the receipt of ten, if he could get the other ten by refusing. It might as reasonably be said that a man parts with a limb voluntarily, because, having incurably lacerated it, he submits to an amputation. It is to be remembered, too, that the necessary relinquishment of half the demand is occasioned by the debtor himself; and it seems very manifest that when a man, by his own act, deprives another of his property, he cannot allege the consequences of that act as a justification of withholding it after restoration is in his power.

The mode in which an insolvent man obtains a discharge does not appear to affect his subsequent duties. Compositions, and bankrupts, and discharges by an insolvent act are in this respect alike. The acceptance of a part instead of the whole, is not voluntarily in either case; and neither case exempts the debtor from the obligation to pay in full, if he can.

If it should be urged that when a person intrusts property to another, he knowingly undertakes the risk of that other's insolvency, and that, if the contingent loss happens, he has no claims to justice on the other, the answer is this: that what ever may be thought of these claims, they are not the grounds upon which the debtor is obliged to pay. The debtor always engages to pay, and the engagement is enforced by morality; the engagement, therefore, is binding, whatever risk another man may incur by relying upon it. The causes which have occasioned a person's insolvency, although they greatly affect his character, do not affect his obligations; the duty to repay when he has the power, is the same whether the insolvency were occasioned by his fault or his misfortune. In all cases, the reasoning that applies so the debt, applies also to the interest that accrues upon it; although with respect to the acceptance of both, and especially of interest, a creditor should exercise a consider-

ate discretion. A man who has failed of paying his debts ought always to live with frugality, and carefully to economise such money as he gains. He should reflect that he is a trustee for his creditors, and all the needless money which he expends is not his, but theirs.

The amount of property which the trading part of a commercial nation loses by insolvency, is great enough to constitute a considerable national evil. The fraud, too, that is practised under the cover of insolvency, is doubtless the most extensive of all species of private robbery. The profligacy of some of these cases is well known to be extreme. He who is a bankrupt to-day, riots in the luxuries of affluence to-morrow; bows to the creditors whose money he is spending, and exults in the success and impunity of his wickedness. Of such conduct we should not speak or think but with detestation. We should no more sit at table, or take the hand of such a man, than if he knew he got his money last night on the highway. There is a wickedness in some bankruptcies to which the guilt of ordinary robbers approaches but a distance. Happy, if such wickedness could not be practised with legal impunity! Happy, if public opinion supplied the deficiency of the law and held the iniquity in rightful abhorrence!—*Jonathan Dymond.*

UTILISING SMALL BALANCES.—As the confidence on which credit is grounded extends itself, means are developed by which even the smallest portions of capital, the sums which each person keeps by him to meet contingencies, are made available for productive uses. The principal instruments for this purpose are banks of deposit. Where these do not exist, a prudent person must keep a sufficient sum unemployed in his own possession to meet every demand which he has even a slight reason for thinking himself liable to. When the practice, however, has grown up of keeping this reserve not in his own custody, but with a banker, many small sums lying previously idle, become aggregated in the banker's hands; and the banker being taught by experience what proportion of the amount is likely to be wanted in a given time, and knowing that if one depositor happens to require more than the average, another will require less, is able to lend the remainder, that is, the far greater part to producers and dealers, thereby adding the amount, not indeed to the capital in existence, but to that in employment, and making a corresponding addition to the aggregate production of the community.

—Some has money and no brains. Some has brains and no money. Those that has money and no brains were made for those who has brains and no money. The foregoing truisms were stated to be pencilled in the pocket book of the Tichborne claimant, when sojourning at Wagga Wagga.

# PATTON & CO.,

Importers of and Wholesale Dealers in

## China, Glass & Earthenware,

### 64 KING STREET EAST,

### TORONTO.

## BUCHANAN, ANDERSON & CO.,

### MERCHANTS,

### COMMISSION MERCHANTS & GENERAL AGENTS

### 62 KING STREET EAST,

### TORONTO.

## HENRY HORSLEY,

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### THE CANADIAN WOOL QUILT, WOOL MATTRESS & WOOL BED DEPOT,

### Upholsterer's Supplies of every Description,

### INCLUDING WOOL FLOCKS, BATTING, MOSS, GRASS, FIBRE, &c., &c.

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PRINCE EDWARD ISLAND CUSTOMS TARIFF, 1872.

TABLE OF IMPORT DUTIES.

	P. C. ad val.	Specific.	P. C. ad val. for Railway purposes.		P. C. ad val.	Specific.	P. C. ad val. for Railway purposes.
	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.
Anchors and Chain Cables,...	01.00	0.00	2.50	Iron Bars and Straps, intended for strapping Riders and Knees of Ships .....	02.00	0.00	2.50
Almonds, Jordan and shelled, per lb .....	00.00	0.05	2.50	Jewelry of all kinds .....	11.00	0.00	2.50
Ale, Porter and Beer, per gall.	00.00	0.07	2.50	Leather of all kinds, except Sole Leather .....	05.00	0.00	2.50
Blocks and Dead-eyes .....	05.00	0.00	2.50	Leather, sole, per lb .....	00.00	0.02	2.50
Bar Iron, Bar and Spring Steel	05.00	0.00	2.50	Looking glasses .....	12.50	0.00	2.50
Buffalo Bones .....	11.00	0.00	2.50	Lard, per cwt .....	00.00	1.63	2.50
Boots and Shoes of all kinds...	12.50	0.00	2.50	Matches .....	12.50	0.00	2.50
Bread, fine, and Crackers of all kinds, except Ship and Navy Bread .....	11.00	0.00	2.50	Molasses, per gallon .....	00.00	0.06	2.50
Bread, Ship and Pilot, per 100 lbs .....	00.00	0.16	2.50	Machinery, all wheel machinery and machinery for manufacturing, or to be used in the formation of Clocks ..	20.00	0.00	2.50
Butter, per cwt .....	00.00	1.63	2.50	Medicine, patent .....	30.00	0.00	2.50
Bacon, per cwt .....	00.00	1.63	2.50	Onions, per 100 lbs .....	00.00	0.49	2.50
Beef, per barrel .....	00.00	0.98	2.50	Oakum .....	02.00	0.00	2.50
Brooms, (corn) .....	12.50	0.00	2.50	Pork, per barrel .....	00.00	0.98	2.50
Books, being the reprint of British authors under the Imperial Act, 11th Vic., cap. 28 .....	20.00	0.00	2.50	Rigging and Cordage .....	02.00	0.00	0.50
Burning Fluid, Kerosene, Paraffine, Rock combination, and all other description of Oils manufactured from coal, per gallon .....	00.00	0.10	2.50	Rosin, Pitch and Tar .....	02.00	0.00	2.50
Canvass and Sail Cloth .....	02.00	0.00	2.50	Rice .....	05.00	0.00	2.50
Copper, Brass and Composition Bars, Bolts, Rudder Braces, Clinch Rings, Sheets and Sheathing Nails .....	02.00	0.00	2.50	Steam Engines, Boilers and Boiler Plate .....	02.00	0.00	2.50
Clothes, ready made, namely, Coats, Over Coats, Vests, Jackets, and Trousers .....	12.50	0.00	2.50	Sails, .....	02.00	0.00	2.50
Carriages of all kinds .....	12.50	0.00	2.50	Sales Rigging and Ship Materials saved from vessels wrecked on the Coast of this Island, duty payable on account sales .....	11.00	0.00	2.50
Cigars .....	20.00	0.00	2.50	Hulls of wrecked Ships not belonging to this Island ..	11.00	0.00	2.50
Clocks .....	25.00	0.00	2.50	Ships', Stores and Cargoes saved from Wrecks, or sold in Vessels stranded, to pay the same duties as in case of importation .....	00.00	0.00	0.00
Coffee, roasted and ground, per lb .....	00.00	0.05	2.50	Sugar, refined, per lb .....	00.00	0.05	2.50
Coffee, green, per lb .....	00.00	0.03	2.50	Sugar, Brown and Muscovado, per lb .....	00.00	0.01	2.50
Chocolate, Cocoa, Paste or Broma, per lb .....	00.00	0.05	2.50	Trunks, Valises, Portmanteaus	12.50	0.00	2.50
Broma, per lb .....	00.00	0.05	2.50	Tea, per lb .....	00.00	0.06	2.50
Cider, per gallon .....	00.00	0.07	2.50	Tobacco, manufactured, per lb .....	00.00	0.09	2.50
Confectionery of all kinds, per lb .....	00.00	0.06	2.50	Tobacco, unmanufactured, duty on the same to be levied on the quantity imported, without any deduction for stems or otherwise, per lb .....	00.00	0.05	2.50
Currants, Raisins, Prunes, Figs and all other kinds of dried Fruit, per lb .....	00.00	0.02	2.50	Watches, and all Machinery used in the formation thereof .....	11.00	0.00	2.50
Cheese, per cwt .....	82.00	0.02	2.50	Wood, articles manufactured from, and such articles of			
Cordage, (see rigging.) .....	00.00	0.00	p.00				
Fruit and Vegetables undried	05.00	0.00	2.50				
Gypsum, ground and unground	05.00	0.00	2.50				
Hams, per cwt .....	00.00	1.63	2.50				

# NATIONAL LINE,

Steam Weekly between NEW YORK, LIVERPOOL and QUEENSTOWN,

FORTNIGHTLY TO AND FROM

## LONDON DIRECT.

The Steamships of this Line are full powered, and the largest in the Atlantic service leaving the port of New York. They are built in watertight compartments, and are spar-decked, thus affording every convenience for the comfort of Passengers, and securing speed and safety with economy. CABIN ACCOMODATIONS UNSURPASSED.

CABIN PASSAGE:—To Liverpool, Queenstown, Londonderry, London or Glasgow; from Hamilton, (with first-class tickets to New York)..... \$67 & 77  
Return Excursion Tickets (Good for Twelve Months).....\$136 00  
Steerage as low as any other Line. For Tickets, to view plans, or other information, apply to

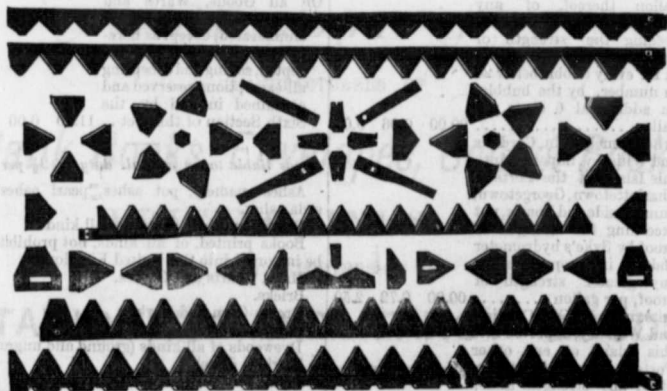
CHAS. E. MORGAN,

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P.O. Box, 112.

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COLLINSON, BURCH & CO.,



MANUFACTURERS OF

*Mowing and Reaping Knives & Knife Sections,*

EITHER SMOOTH OR SICKLE EDGE,

**Also Guard Plates and Heel Blanks.**

*Not Excelled for Quality or Finish by any Manufacturer.*

ST. CATHARINES,

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P. C. ad val.  
for Railway  
purposes.

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	P. C. ad val.	Specific.	P. C. ad val. for Bastardy purposes.
	c.	c.	c.
which wood forms the principal or more valuable part not hereinbefore mentioned	12.50	0.00	2.50

WINE, SPIRITS, &c.

Wines, Claret, and all other light Wines, except Port and Sherry, the first cost of which is under £20 sterling, per pipe	25.00	0.00	2.50
Port and Sherry Wines and all other Wines costing £20 sterling, per pipe, in addition to <i>ad-valorem</i> duty, per gallon	05.00	0.72	2.50
Spirits, namely, Brandy, imported into this Island at the Ports of Charlottetown, Georgetown, Summerside, and Souris, not exceeding the strength of proof by Syke's hydrometer, and so in proportion for any greater strength than the strength of proof, per gallon	00.00	0.80	2.50
Spirits, namely, Brandy, imported into this Island at any other Ports, for every gallon thereof, of any strength under and not exceeding the strength of proof, 28 by the bubble	00.00	0.80	2.50
And for every bubble below 28 in number, by the bubble, an additional 6 cents per gallon	00.00	0.06	0.00
Spirits, namely, Gin, Cordials and Whiskey, imported into this Island at the Ports of Charlottetown, Georgetown, Summerside and Souris, not exceeding the strength of proof by Syke's hydrometer and so in proportion for any greater strength of proof, per gallon	00.00	0.72	2.50
Spirits, namely, Gin, Cordials and Whiskey, imported into this Island at any other Ports, for every gallon thereof, of any strength under and not exceeding the strength of proof 28 by the bubble	00.00	0.72	2.50
And for every bubble below 28 in number, by the bubble, an additional 6 cents, per gallon	00.00	0.06	0.00

	P. C. ad val.	Specific.	P. C. ad val. for Bastardy purposes.
	c.	c.	c.
Rum, or other distilled Spirituous Liquors, imported into this Island not exceeding the strength of proof by Syke's hydrometer, and so in proportion for any greater strength than the strength of proof, and landed at the Ports of Charlottetown, Georgetown, Summerside and Souris, per gallon	00.00	0.40	2.50
Rum, or other distilled Spirituous Liquors imported into this Island at any other ports, for every gallon thereof, of any strength under and not exceeding the strength of proof, 28 by the bubble	00.00	0.40	2.50
And for every bubble below 28 in number, by the bubble, an additional 4 cents, per gallon	00.00	0.01	0.00
Lemon Syrup, Shrub, Santa and Gingerette, per gallon	00.00	0.17	2.50
Tinctures, per gallon	00.00	0.33	2.50
Spirituous Liquors, on all manufactured or distilled in this Island, per gallon	00.00	0.16	0.00
On all Goods, Wares and Merchandize, not above enumerated, except as hereinafter mentioned and excepted, saving and excepting all exemptions reserved and contained in and by the Sixth Section of this Act	11.00	0.00	2.50

- Goods liable to an ad val. duty of 2½ per cent.*
- Ashes—namely, pot ashes, pearl ashes and soda ashes.
  - Barrels and half barrels of all kinds.
  - Books printed, of all kinds, not prohibited to be imported into the United Kingdom.
  - Maps, Charts and Globes.
  - Bricks.
  - Broom-Corn and Bark.
  - Coal.
  - Dyewoods of all kinds (ground and unground).
  - Engines (Fire).
  - Flax.
  - Fish of all kinds, and products of fish, and all other creatures living in the water.
  - Furs, Skins and Tails (undressed).
  - Grinding Stones, hewn (wrought and unwrought).
  - Hemp and Tow (unmanufactured).
  - Hides.

# Cramp, Torrance & Co.,

IMPORTERS OF TEAS,

AND

## EAST & WEST INDIA PRODUCE

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# A. DREDGE & CO.,

MANUFACTURERS OF

Blank Books, Envelopes, School Books,

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STATIONERY AND FANCY GOODS,

OF ALL DESCRIPTIONS.

53 Yonge Street, TORONTO.

Sole Agents in Canada for C. E. JOHNSTON & CO'S Celebrated

PRINTING INKS.

P. C. ad vol.  
for Stationery  
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 Fish Oil.  
 Ores and Metals of all kinds.  
 Printing Paper, Royal and Demy, in use for newspapers.  
 Poultry and Eggs.  
 Pelts.  
 Plants, Shrubs and Trees.  
 Rags.  
 Salt.  
 Seeds.  
 Slate.  
 Stone or Marble, sawn or in its crude or unwrought state.  
 Burr or Limestone.  
 Stock, live of all kinds, for breeding purposes.  
 Seines, Nets, Lines and Twines.  
 Fishing Hooks and Jig Moulds, for the use of the fisheries.  
 Staves.  
 Tallow.  
 Teazels.  
 Lumber and Timber of all kinds, round, hewn and sawed (unmanufactured).  
 Firewood.  
 Wool.

#### Exemptions.

All articles in the following table imported from any country or colony whatsoever, shall be exempt from duty, to wit:

All articles imported by the Lieutenant Governor for his own use.

Baggage, apparel, household effects, working tools and implements used and in the use of persons or families arriving in this Island, if used abroad by them and not intended for any other person or persons, or for sale.

Flour, (wheat), Rye, Corn and Cornmeal, imported from any country or colony whatsoever.

Organs, Bells, Heating Furnaces, imported expressly for any Church, Chapel, or Sacred Edifice, and intended to be placed therein.

Ordnance and Commissariat Stores or war munitions of any kind, or military baggage or clothing brought into this Island for the use of Her Majesty's Army or Navy.

Military Clothing and Accoutrements for the use of Her Majesty's Volunteer Corps in this Island shall in no case be liable to duty.

Blocks, Rigging and Sails, which may have been used to take new vessels from this Island to a market for sale, if such blocks, rigging and sails shall be returned forthwith after the sale of the vessel, direct to this Island by the exporter thereof, and shall have previously paid, and shall have been charged with the duties by law imposed thereon, on the first importation thereof into this Island.

All articles required for the construction of any Railways now under contract, or which may or shall be contracted for by or with the Gov-

ernment, together with all locomotives, rolling stock, machinery, and all other articles of whatsoever nature and kind required for the completion thereof, and which shall be imported by the contractor or contractors thereof, for the construction of the same.

On the re-importation of any sails, rigging, blocks, cables or anchors, which may have been used in taking vessels to market, the person re-importing the same shall make oath before a Collector of Impost that such articles are the identical sails, rigging, blocks, cables or anchors, as were so previously exported in any such vessel in manner aforesaid.

The several articles hereinafter enumerated, being the growth or production of the Dominion of Canada or of Newfoundland shall be exempt from the duties hereby imposed upon them, and shall be admitted into this Island free of duty, when imported direct from the said Provinces or either of them, provided the same shall not pass through or be imported from any country not reciprocating with this Island, as long as the said articles are admitted into the Dominion of Canada and Newfoundland, or either of them, free of duty, namely:—Grain and breadstuffs of all kinds, vegetables, fruits, seeds, hay and straw, animals, salted and fresh meats, butter, cheese, lard, tallow, hides, horns, wool, fish, undressed skins and furs of all kinds, ores of all kinds, iron, in pigs and blooms, copper, lead, in pigs, grinding stones and all kinds of stones, earth, coal, lime, ochres, gypsum, ground and unground rock salt, wood, timber and lumber of all kinds, firewood, ashes, fish oil—namely, train oil, spermaceti oil, head matter and blubber fins and skins, the produce of fish or creatures living in the water, poultry, eggs, pitch, tar, turpentine, rice, broom corn and bark, dyestuffs, flax, hemp and tow (unmanufactured), unmanufactured tobacco, rags and cotton wool.

HOW TO PROSPER IN BUSINESS.—In the first place, make up your mind to accomplish whatever you undertake; decide upon some particular employment, and persevere in it. All difficulties are overcome by diligence and assiduity. Be not afraid to work with your own hands, and diligently too. "A cat in gloves catches no mice." Attend to your own business and never trust it to another. "A pot that belongs to many is ill stirred and worse boiled. Be frugal. "That which will not make a pot will make a pot lid." Be abstemious. "Who dainties love shall beggars prove." Rise early. "The sleeping fox catches no poultry." Treat every one with respect and civility. "Everything is gained and nothing lost by courtesy." Good manners insure success. Never anticipate wealth from any other source than labor. "He who waits for dead men's shoes may have to go for a long time bare-foot." And, above all things, "Nisi desperandum," for "Heaven helps those who help themselves."—If you implicitly follow these precepts, nothing can hinder you from accumulating.



# ROSSIN HOUSE, TORONTO.



This Hotel is built in Modern Style—is finished and furnished with every regard to comfort and luxury. All the Rooms have high ceilings, are large and well ventilated, and are arranged for families or parties.

ONE OF THE COOLEST SUMMER HOUSES in Canada. Has hot and cold water, with Baths on each floor. Is heated by steam in winter. Has accommodation for 500 guests.

**G. P. SHEARS,**  
Proprietor.



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**Ales, Wines and Spirits,**

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Masonic Hall, 22 Toronto Street,  
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*Laird's Gallery of Art, 79 King Street West.*

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**MIRROR AND PICTURE FRAME**

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Importer of English, French and German Chromos and English Engravings.

The Trade supplied with first-class Lithograph and Picture Frame Mouldings.  
Parties furnishing will do well to remember Laird's Gallery of Art.

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## SUMMARY OF THE INSOLVENT LAW.

The present law of Insolvency in Ontario, is the "Insolvent Act of 1869," which came into force on the 1st of September, 1869, and which must "cease to have any effect" on the 31st of August, 1873, unless renewed by the Legislature.

The Act applies to traders only, and by traders are meant "those seeking to gain a living by buying and selling." What constitutes a buying and selling within the meaning of this definition is sometimes a question of nicety; but it may be laid down as a general rule that there must be both a buying and selling—buying alone or selling alone will not constitute trading. There must also be a repeated practice of buying and selling, a single act not being sufficient; and there must be a general intention to trade as a means of gaining a living—a mere trifling buying and selling quite collateral to a man's line of life, even though it yield him a profit will not constitute him a trader. For instance, a school-master who buys books and sells them again to his scholars, at a profit. An innkeeper, as such, is not a trader in the meaning of our insolvent Act. And an infant, *i. e.*, one under twenty-one years of age, cannot be a trader, because he cannot legally contract.

Any trader unable to meet his engagements may without any notice to his creditors, or other formality, make a voluntary assignment of his estate for the benefit of his creditors. This assignment must be made to some official assignee resident within the county or place where the insolvent has his domicile, or, if there be no official assignee resident therein, then to an official assignee in the county or place nearest to the domicile of the insolvent wherein an official assignee has been appointed. Until the first meeting of creditors the official assignee is called the interim assignee, and forthwith on an assignment being made to him, he must call a meeting of creditors for the appointment of the permanent assignee, and this meeting must be held at the place of business of the insolvent, unless a judge orders otherwise. The interim assignee must have ready for the creditors at the meeting, a statement shewing the position and affairs of the insolvent, and a list of his creditors, and the amounts due to each, etc.—this list must be verified by the insolvent under oath. Ten days before the meeting the assignee must mail to

each creditor a notice of the meeting, with a list of the creditors for amounts of \$100 and upwards, and the aggregate amount of the claims of those under \$100.

Before any creditor can vote or take any part in the proceedings at the meeting he must prove his claim by filing with the interim assignee an affidavit shewing the amount and the nature of it, and stating whether or not he holds any security, and putting a value on any securities which he may hold. Creditors are very apt, in proving claims, to include the amount of any notes which may be under discount in the bank. This is clearly wrong, as so long as the bank holds the notes the creditor cannot truly swear that the insolvent is indebted to him in the amount, the bank being the holder of the notes and alone entitled to the amount. The creditor has no right to prove an account of his liability as endorser till he has taken up the notes and becomes the holder.

After having proved their claims the creditors present or represented at the meeting may appoint the assignee. This must be done by the majority in number of the creditors present or represented, for the sums of \$100 and upwards, and representing also the majority in value of such creditors. If, however, it be found that the whole of the creditors for \$100 and upwards do not represent the majority in value, the majority may be made up by the votes of the creditors for claims less than \$100.

If no assignee be appointed at the meeting, or if the assignee named refuses to act, or if no creditor attends the meeting, the interim assignee becomes the permanent assignee, and must proceed at once to wind up the estate. If the interim assignee does not become the permanent assignee he must at once deliver over to whoever may have been appointed permanent assignee the entire estate and effects.

Creditors at their first meeting may transact the following business:

1. They may appoint one or more inspectors, who are to superintend and direct the assignee in the performance of his duties, and whenever the consent of the creditors is required by the act to enable the assignee to perform any act the unanimous consent and authority of the inspectors, evidenced by a writing signed by them and deposited with the assignee, is to be taken as the consent and authority of the creditors, except in the single case of the sale of the entire estate in one lot, when the creditors themselves must give the necessary authority. The decision of the inspectors, however, is always subject to revision by the creditors at any meeting held for the purpose. It is not necessary that the inspectors should be creditors, though usually they are so.

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2. The creditors should, at the first meeting, fix, by resolution, the place in which subsequent meetings are to be held.

3. The remuneration of the interim assignee and assignee may be fixed at the first meeting. It is usual, however, to leave the remuneration of the assignee for some future meeting, when a better estimate can be made of the value of the services.

4. If, at the meeting, the insolvent makes an offer of compromise, and the offer be approved by the creditors, they may make such order as to suspending the disposal of the estate, etc., as they may deem expedient.

5. The creditors may also, at the first meeting, determine upon the security (if any) to be given by the assignee.

#### COMPULSORY LIQUIDATION.

A trader may be forced into insolvency, and a writ of attachment may be issued against him in the following cases, viz :

a. If he absconds or is immediately about to abscond from any Province in Canada with intent to defraud any creditor or defeat or delay the remedy of any creditor, or to avoid being arrested or served with legal process; or if being out of any such Province in Canada he so remains with a like intent; or if he conceals himself within the limits of Canada with a like intent;

b. Or if he secretes or is immediately about to secrete any part of his estate and effects with intent to defraud his creditors, or to defeat or delay their demands or any of them;

c. Or if he assigns, removes, or disposes of, or is about or attempts to assign, remove or dispose of, any of his property with intent to defraud, defeat, or delay his creditors, or any of them;

d. Or if with such intent he has procured his money, goods, chattels, lands or property to be seized, levied on or taken under or by any process or execution, having operation where the debtor resides or has property, founded upon a demand in its nature proveable under this Act, and for a sum exceeding two hundred dollars, and if such process is in force and not discharged by payment or in any manner provided for by law;

e. Or if he has been actually imprisoned or upon the good limits for more than thirty days in a civil action founded on contract for the sum of two hundred dollars or upwards, and still is so imprisoned or on the limits; or if in case of such imprisonment he has escaped out of prison or from custody or from the limits;

f. Or if he willfully neglects or refuses to appear on any rule or order requiring his appearance, to be examined as to his debts under any statute or law in that behalf;

g. Or if he willfully refuses or neglects to obey or comply with any such rule or order made for payment of his debts or of any part of them;

h. Or if he willfully neglects or refuses to obey or comply with the order or decree of the Court

of Chancery or of any of the judges thereof, for payment of money;

i. Or if he has made any general conveyance or assignment of his property for the benefit of his creditors, otherwise than in the manner prescribed by this Act; or if being unable to meet his liabilities in full, he makes any sale or conveyance of the whole or the main part of his stock in trade or of his assets, without the consent of his creditors, or without satisfying their claims;

j. Or if he permits any execution issued against him under which any of his chattels, land or property are seized, levied upon or taken in execution to remain unsatisfied till within four days of the time fixed by the sheriff or officer for the sale thereof, or for fifteen days after such seizure; subject, however, to the privileged claim of the seizing creditor for the costs of such execution, and also to his claim for the costs of the judgment under which such execution has issued, which shall constitute a lien upon the effects seized, or shall not do so, according to the law as it existed previous to the passing of this Act, in the Province in which the execution shall issue.

14. If a debtor ceases to meet his liabilities generally as they become due, any one or more claimants upon him for sums exceeding in the aggregate five hundred dollars, may make demand upon him either personally within the county or judicial district wherein such insolvent has his chief place of business or at his domicile, upon some grown person of his family, or in his employ; (Form E.) requiring him to make an assignment of his estate and effects for the benefit of his creditors.

If within five days after service of the demand the debtor, not having obtained an order from the judge staying proceedings upon it, does not make an assignment to an official assignee, a writ of attachment may be issued, and his estate placed in compulsory liquidation.

In order to take advantage of any of the acts mentioned in the first ten cases above mentioned, the creditor must have a claim for \$200 or upwards. The amount need not, however, be overdue. To take advantage of the right given to demand an assignment as above mentioned, the claims of the creditors making the demand must amount in the aggregate to \$500, and must be all past due. Upon an attachment being issued it must be handed to the sheriff, who is empowered to seize the estate and effects of the debtor. After seizure the sheriff must place the estate in the hands of one of the official assignees for the county, but if there be none in the county, then in the hands of some responsible person. The official assignee or person to whom the sheriff thus gives the estate is called the guardian, and after his appointment his duties are similar to those of the interim assignee as above explained. The first meeting of creditors in compulsory liquidation is held before the clerk of the court, and an assignee appointed,



and other business transacted as in the case of a voluntary assignment.

After his appointment the assignee must wind up the affairs of the insolvent in a prudent manner, and has the exclusive right in his own name to sue for the recovery of all debts due to, or claimed by the insolvent, and to bring actions for rescinding agreements, deeds and instruments made in fraud of creditors, and for the recovery back of monies alleged to have been paid in fraud of creditors. If, however, any creditor desires to cause any proceeding to be taken which, in his opinion, would be for the benefit of the estate, and the assignee, under the authority of the creditors or inspectors, refuses or neglects to take such proceeding after being duly required so to do, such creditor has the right to obtain an order from the judge, authorizing him to take such proceeding in the name of the assignee, but at his own expense and risk; and thereupon any benefit derived from such proceeding shall belong exclusively to the creditor taking the proceeding.

The following are the provisions of the Insolvent Act relating to frauds and fraudulent preferences:—

#### OF FRAUDS AND FRAUDULENT PREFERENCES.

86. All gratuitous contracts or conveyances, or contracts or conveyance without consideration, or with a merely nominal consideration, respecting either real or personal estate made by a debtor, afterwards becoming an insolvent with or to any person whomsoever, whether such person be his creditor or not, within three months next preceding the date of the Assignment, or the issue of the Writ of Attachment in compulsory liquidation, and all contracts by which creditors are injured, obstructed, or delayed, made by a debtor unable to meet his engagements, and afterwards becoming an insolvent, with a person knowing such inability or having probable cause for believing such inability to exist, or after such inability is public and notorious, whether such person be his creditor or not, are presumed to be made with intent to defraud his creditors.

87. A contract or conveyance for consideration, respecting either real or personal estate, by which creditors are injured or obstructed, made by a debtor unable to meet his engagements with a person ignorant of such inability, whether such person be his creditor or not, and before such inability has become public and notorious, but within thirty days next before the execution of a deed of assignment or the issue of a Writ of Attachment under this Act, is voidable, and may be set aside by any court of competent jurisdiction, upon such terms as to the protection of such person from actual loss or liability by reason of such contract, as the court may order.

88. All contracts, or conveyances made and acts done by a debtor, respecting either real or personal estate, with intent fraudulently to impede, obstruct, or delay his creditors in their

remedies against him, or with intent to defraud his creditors, or any of them, and so made, done and intended with the knowledge of the person contracting or acting with the debtor, whether such person be his creditor or not, and which will have the effect of impeding, obstructing, or delaying the creditors of their remedies, or of injuring them or any of them, are prohibited and are null and void, notwithstanding that such contracts, conveyances, or acts be in consideration, or in contemplation of marriage.

89. If any sale, deposit, pledge, or transfer be made of any property, real or personal, by any person in contemplation of insolvency, by way of security for payment to any creditor, or if any property, real or personal, moveable or immovable, goods, effects, or valuable security, be given by way of payment by such person to any creditor, whereby such creditor obtains or will obtain an unjust preference over the other creditors, such sale, deposit, pledge, transfer, or payment shall be null and void, and the subject thereof may be recovered back for the benefit of the estate by the assignee, in any court of competent jurisdiction; and if the same be made within thirty days next before the execution of a deed of assignment, or the issue of a Writ of Attachment under this Act, it shall be presumed to have been so made in contemplation of insolvency.

90. Every payment made within thirty days next before the execution of a deed of assignment, or the issue of a Writ of attachment under this Act, by a debtor unable to meet his engagements in full, to a person knowing such inability or having probable cause for believing the same to exist, is void, and the amount paid may be recovered back by suit in any competent court, for the benefit of the estate; Provided always that if any valuable security be given up in consideration of such payment, such security or the value thereof, shall be restored to the creditor before the return of such payment can be demanded.

91. Any transfer of a debt due by the insolvent, made within thirty days next previous to the execution of a deed of assignment or the issue of a Writ of Attachment under this Act, or at any time afterwards, to a debtor knowing, or having probable cause for believing the insolvent to be unable to meet his engagements, or in contemplation of his insolvency, for the purpose of enabling the debtor to set up by way of compensation, or set-off the debt so transferred, is null and void as regards the estate of the insolvent; and the debt due to the estate of the insolvent shall not be compensated or affected in any manner by a claim so acquired; but the purchaser thereof may rank on the estate in the place and stead of the original creditor.

If one of two or more partners in a trading co-partnership becomes insolvent, and an assignee is appointed to his estate, the partnership is thereby dissolved.

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The assignee before selling the real estate of the insolvent, must advertise it for two months.

Any assignee may be removed either at the will of the creditors or upon his own resignation, or in certain cases by the judge.

All debts owing by the insolvent, and due at the time of the assignment, may be proved against his estate. All debts owing, but not due at the time of the assignment, are subject to a rebate of interest for the time the debt has to run.

59. No lien or privilege upon either the personal or real estate of the insolvent shall be created for the amount of any judgment debt, or of the interest thereon, by the issue or delivery to the sheriff of any writ of execution, or by levying upon or seizing under such writ, the effects or estate of the insolvent, if before the payment over to the plaintiff of the moneys actually levied under such writ, the estate of the debtor shall have been assigned to an interim assignee, or shall have been placed in compulsory liquidation under this Act; but this provision shall not affect any lien or privilege acquired before the passing of this Act or any privilege for costs which the plaintiff possesses under the law of the Province in which such writ shall have issued by reason of such issue, delivery, levy or seizure.

60. If a creditor holds security from the insolvent, or from his estate, or if there be more than one insolvent liable as partners, and the creditor holds security from, or the liability of one of them, as security for a debt of the firm, he shall specify the nature and amount of such security or liability in his claim, and shall therein on his oath put a specified value thereon; and the assignee, under the authority of the creditors, may either consent to the right to rank for such liability, or to the retention of the property or effects constituting such security or on which it attaches, by the creditor, at such specified value, or he may require from such creditor an assignment of such liability, or an assignment and delivery of such security, property, or effects, at an advance of ten per centum upon such specified value, to be paid by him out of the estate so soon as he has realized such security, in which he shall be bound to the exercise of ordinary diligence; and in either of such cases the difference between the value at which the liability or security is retained or assumed, and the amount of the claim of such creditor shall be the amount for which he shall rank and vote as aforesaid; and if a creditor holds a claim based upon negotiable instruments upon which the insolvent is only indirectly or secondarily liable, and which is not mature or exigible, such creditor shall be considered to hold security within the meaning of this section, and shall put a value on the liability of the party primarily liable thereon as being his security for the payment thereof; but after the maturity of such liability and its non-payment he shall be en-

titled to amend his claim and treat such liability as unsecured.

62. Upon a secured claim being filed, with a valuation of the security, it shall be the duty of the assignee to procure the authority of the inspectors or of the creditors at their first meeting thereafter, to consent to the retention of the security by the creditor, or to require from him an assignment and delivery thereof; and if any meeting of inspectors or of creditors takes place without deciding upon the course to be adopted in respect of such security the assignee shall act in the premises according to his discretion and without delay.

64. If the insolvent owes debts both individually as a member of a co-partnership, or as a member of two different co-partnerships, the claim against him shall rank first upon the estate by which the debts they represent were contracted, and shall only rank upon the other after all the creditors of that other have been paid in full.

67. Clerks and other persons in the employ of the insolvent in and about his business or trade shall be collocated in the dividend sheet by special privilege for any arrears of salary or wages due and unpaid to them at the time of the execution of a deed of assignment or of the issue of a writ of attachment under this Act, not exceeding four months of such arrears; but such privileged amount may be increased by order of the creditors.

81. The preferential lien of the landlord for rent in the Provinces of Ontario, New Brunswick or Nova Scotia is restricted to the arrears of rent due during the period of one year last previous to the execution of a deed of assignment, or the issue of a Writ of Attachment under this Act, as the case may be, and from thence so long as the assignee shall retain the premises leased.

The insolvent may obtain his discharge in three ways:—

1st. By deed of composition and discharge executed by the majority in number of those of his creditors who are respectively creditors for sums of \$100 and upwards, and who represent, at least, three-fourths in value of the liabilities. Such deed may be made either before pending or after proceedings upon an assignment, and may provide for a composition payable in cash, or on credit, or partly cash and partly credit, and with or without security. As above mentioned, if it be found that the whole of the creditors for \$100 and upwards do not represent the necessary proportion in value, the proportion may be completed by the concurrence of creditors holding claims of less than \$100.

2nd. By the consent to the insolvent's discharge (without composition) by the same number and proportion of creditors required to give validity to a deed of composition.

Upon receiving a consent to his discharge, or a deed of composition and discharge, signed by the required number, the insolvent should file it in court, and apply to the judge, after advertisement, to have it confirmed, for

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104. Until the Court or Judge, as the case may be, has confirmed such discharge, the burden of proof of the discharge being completely effected under the provisions of this Act, shall be upon the insolvent; but the confirmation thereof, if not reversed in appeal, shall render the discharge thereby confirmed, final and conclusive; and an authentic copy of the judgment confirming the same shall be sufficient evidence as well of such discharge as of the confirmation thereof.

3rd. By applying to the judge at the end of a year from the date of the assignment and obtaining from him an order of discharge.

100. A discharge under this Act shall not apply, without the express consent of the creditor, to any debt for enforcing the payment of which the imprisonment of the debtor is permitted by this Act, nor to any debt due as damages for fraud or wilful injury to the person, seduction, libel, slander, or malicious arrest, nor for the maintenance of a parent, wife or child, or as a penalty for any offence of which the insolvent has been convicted, unless the creditor thereof shall file or claim therefor; nor shall any such discharge apply without such consent, to any debt due as a balance of account due by the insolvent as an Assignee, tutor, curator, trustee, executor or administrator under a will, or under any order of court, or as a public officer; nor shall debts to which a discharge under this Act does not apply, nor any privileged debts, nor the creditors thereof, be computed in ascertaining whether a sufficient proportion of the creditors of the insolvent have voted upon, done, or consented to any act, matter or thing under this Act; but the creditor of any debt due as a balance of account by the insolvent as assignee, tutor, curator, trustee, executor, administrator or public officer may claim and accept a dividend thereon from the estate without being, by reason thereof in any respect affected by any discharge obtained by the insolvent.

Upon the application for an order of discharge from the judge, or for the confirmation of a deed of composition, or a consent to discharge, any creditor may appear and oppose the discharge or confirmation, as the case may be, upon the ground of fraud or fraudulent preference, or fraud or evil practice in procuring the consent of the creditors to the discharge or composition, or of the insufficiency in number or value of the creditors signing, or the fraudulent retention or concealment by the insolvent of some portion of his estate, or prevarication or false swearing upon his examination, or that he has not kept a cash book and such other books as are suitable for his trade, or that he has refused to deliver his books to the assignee, or is wilfully in default to obey any provision of the Insolvent Act.

107. At any time before judgment upon an application for obtaining a discharge, the creditors or the same proportion of them that may bind the remainder by a consent to a discharge, may file before the Court, or Judge before whom such application is pending, a declaration in writing setting forth that it is their desire that

the discharge of the Insolvent should (if granted) be suspended for a period therein named not exceeding five years, or that it should be classed as second class, or both; and thereupon if such Court or Judge should be of opinion that the Insolvent is not shewn to have done or omitted anything, the doing or omission of which would deprive him of the right to his discharge under this Act (but not otherwise) and shall therefore be of opinion to grant his discharge, such Judge shall declare such opinion, and shall thereupon grant such discharge, but shall suspend the same as required by such declaration of the creditors.

108. Every consent to a discharge or composition, and every discharge or confirmation, of any discharge or composition, which has been obtained by fraud or fraudulent preference, or by means of the consent of any creditor procured by the payment or promise of payment to such creditor, of any valuable consideration for such consent, or by any fraudulent contrivance or practice whatever tending to defeat the true intent and meaning of the provisions of this Act in that behalf, shall be null and void.

The insolvent may be examined at the first meeting of creditors, or at any other meeting called for the purpose, or at any time, before the judge upon an order made for that purpose, or on his application for discharge or confirmation of discharge.

109. Any other person who is believed to possess information respecting the estate or effects of the insolvent, may also be from time to time examined before the judge upon oath, as to such estate or effects upon an order from the judge to that effect, which order the judge may grant upon petition setting forth satisfactory reasons for such order, without notice to the insolvent or to the person to be so examined.

114. If it be made known to the judge by the assignee by petition substantiated under oath, that any probable cause exists therefore, the judge may order the wife or husband of the insolvent, as the case may be, to be examined as to the reception, use, retention or concealment by or on behalf of the insolvent, or by or on behalf of the person so examined, or any other person, of any of the estate or effects of the insolvent.

121. If the first meeting of creditors which takes place after the expiry of the period of one month from the advertisement of the appointment of an assignee be called for the ordering of the affairs of the estate generally, and it be so stated in the notices calling such meeting, all the matters and things respecting which the creditors may vote, resolve or order, or which they may regulate under this Act, may be voted, resolved or ordered upon and may be regulated at such meeting, without having been specially mentioned in the notices calling such meeting, notwithstanding anything to the contrary in this Act contained, due regard being had, however, to the proportions of creditors re-

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quired by this Act for any such vote, resolution, order or regulation.

132. No plea of exception alleging or setting up any discharge, or certificate of discharge, granted under the bankrupt or insolvent law, of any country whatsoever beyond the limits of Canada, shall be a valid defence or bar to any action instituted in any court of competent jurisdiction in Canada, for the recovery of any debt or obligation contracted within such limits.

147. From and after the coming into force of this Act, any insolvent who shall do any of the acts or things following with intent to defraud, or defeat the rights of his creditors, shall be guilty of a misdemeanor, and shall be liable, at the discretion of the court before whom he shall be convicted, to punishment by imprisonment for not more than three years, or to any greater punishment attached to the offence by any existing statute:

If he shall not upon examination fully and truly discover to the best of his knowledge and belief, all his property, real and personal, inclusive of his rights and credits, and how and to whom, and for what consideration, and when he disposed of, assigned or transferred thereof or of any part thereof, except such part has been really and *bona fide* before sold or disposed of in the way of his trade or business, if any, or laid out in the ordinary expenses of his family, or shall not deliver up to the assignee all such part thereof as is in his possession, custody or power, (except such portion thereof as is exempt from seizure as hereinbefore provided,) and also all books, papers and writings in his possession, custody or power relating to his property or affairs;

If within thirty days prior to the execution of a deed of assignment, or the issue of a writ of attachment under this Act, he shall, with intent to defraud his creditors, remove, conceal or embezzle any part of his property, to the value of fifty dollars or upwards;

If in case of any person having to his knowledge or belief proved a false debt against his estate, he shall fail to disclose the same to his assignee within one month after coming to the knowledge or belief thereof;

If he shall with intent to defraud, willfully and fraudulently omit from his schedule any effects or property whatsoever;

If he shall with intent to conceal the state of his affairs, or to defeat the object of this Act or of any part thereof, conceal, or prevent or withhold the production of any book, deed, paper or writing relating to his property, dealings or affairs;

If he shall with intent to conceal the state of his affairs, or to defeat the object of the present Act, or of any part thereof, part with, conceal, destroy, alter, mutilate, or falsify, or cause to be concealed, destroyed, altered, mutilated, or falsified, any book, paper, writing, or security or document relating to his property, trade, dealings or affairs, or make, or be privy to the

making of any false or fraudulent entry or statement in or omission from any book, paper, document or writing relating thereto;

If he shall, at his examination at any time, or at any meeting of his creditors held under this Act, have attempted to account for any of his property by fictitious losses or expenses;

If within the three months next preceding the execution of a deed of assignment, or the issue of a writ of attachment in compulsory liquidation, he pawns, pledges, or disposes of, otherwise than in the ordinary way of his trade, any property, goods or effects, the price of which shall remain unpaid by him during such three months.

149. If any creditor of an insolvent, directly or indirectly, takes or receives from such insolvent, any payment, gift, gratuity or preference, or any promise of payment, gift, gratuity or preference, as a consideration or inducement to consent to the discharge of such insolvent, or to execute a deed of composition and discharge with him, or if any creditor knowingly ranks upon the estate of the insolvent for a sum of money not due to him by the insolvent or by his estate, such creditor shall forfeit and pay a sum equal to treble the value of the payment, gift, gratuity or preference so taken, received or promised, or treble the amount improperly ranked for, as the case may be, and the same shall be recoverable by the assignee for the benefit of the estate, by suit in any competent court, and when recovered, shall be distributed as part of the ordinary assets of the estate.

150. If, after the issue of a writ of attachment in insolvency, or the execution of a deed of assignment, as the case may be, the insolvent retains or receives any portion of his estate or effects, or of his moneys, securities for money, business papers, documents, books of account, or evidences of debt, or any sum or sums of money, belonging or due to him, and retains and withholds from his assignee, without lawful right, such portion of his estate or effects, or of his moneys, securities for money, business papers, documents, books of account, evidences of debt, sum or sums of money, the assignee may make application to the judge, by summary petition and after due notice to the insolvent, for an order for the delivery over to him of the effects, documents, or moneys so retained; and in default of such delivery in conformity with any order to be made by the judge upon such application, such insolvent may be imprisoned in the common gaol for such time, not exceeding one year, as such judge may order.

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Which, in point of finish and durability, are not surpassed in any market.

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All work warranted for one year, and all kinds of repairing carefully and promptly done.

**DAWSON BROS.,**  
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They publish many other useful works relating to Canada, and can supply any works published in the Dominion.

## LICENSED INSURANCE COMPANIES.

The following is a List of Insurance Companies Licensed to do Business in Canada under the Act respecting Insurance Companies, (31 Vict., Chap. 48), published in accordance with the Twenty-third Section thereof.

NAME OF THE COMPANY.	General Agent, Manager or Secretary.	Amount of Deposit.	For whose security deposited.	Description of Insurance business for which licensed.
The Etna Insurance Company of Hartford, Conn.	Robt. Wood, Genl. Agt., Montreal..	(\$53,580; viz.: \$5,070 stock, and \$48,510 bank stocks..)	Canadian policy holders .....	Fire and In-land Marine.
The Etna Life Insurance Company of Hartford, Connecticut .....	William H. Orr, Manager, Montreal	\$140,000 U. S. 5-20 bonds} ....	Pol. holders genl.	Life.
The Agricultural Insurance Co., Watertown....	Henry Cline, Genl. Agt., Kingston..	(\$100,000; viz.: \$85,500, U. S. bonds, \$14,500 stock..)	Canadian policy holders .....	Fire.
The Agricultural Mutual Assurance Association of Canada, London, Ontario .....	D. C. Macdonald, Secretary, London	\$25,000 stock .....	Can. pol. holders.	Fire.
The Andes Insurance Company, Cincinnati .....	F. B. Beddome, Genl. Agt., London, O	\$50,000 U. S. Bonds .....	Can. pol. holders.	Fire and In-land Marine.
The Atlantic Mutual Life Insurance Company, Albany, New York .....	Joseph Howson, M.D., Man., Toronto	\$80,292 stock .....	Pol. holders genl.	Life.
The British America Assurance Co., Toronto .....	T. W. Birchall, Man. Dir., Toronto..	\$50,000 stock .....	.....	Fire and In-land Marine.
The Briton Medical and General Life Association, London, England .....	Jas. B. M. Chipman, Man., Montreal	\$100,343 stock .....	Can. pol. holders.	Life.
The Canada Guarantee Company .....	Edward Rawlings, Man., Montreal..	(\$16,666; viz.: \$16,500 Montreal bonds, and \$166 stock)	Canadian policy holders .....	Guarantee Life.
The Canada Life Assurance Company, Hamilton	A. G. Ramsay, Manager, Hamilton..	\$50,000 stock .....	.....	Life.
The Commercial Union Assurance Company of London, England .....	(Morland, Watson & Co., General Agents, Montreal .....	\$150,956; viz.: \$100,343 stock, and \$50,618 Canada 5's .....	Canadian policy holders .....	Fire and Life.
The Confederation Life Association of Canada	William McCabe, Manager, Toronto	\$50,000 stock .....	Can. pol. holders.	Life.
The Connecticut Mutual Life Insurance Company of Hartford, Connecticut .....	Robt. Wood, Genl. Agt., Montreal..	\$140,000 U. S. 5-20 bonds .....	Pol. holders genl.	Life.
The Edinburgh Life Assurance Company .....	David Higgins, Secretary, Toronto..	\$150,525 stock .....	Can. pol. holders.	Life.
The Equitable Life Assurance Society of the United States, New York .....	R. W. Gale, Manager, Montreal..	\$100,000 stock .....	Pol. holders genl.	Life.
The Guardian Fire and Life Assurance Company, London, England .....	(Robert Simms & Co., and Geo. Denholm, Genl. Agts., Montreal)	\$100,343 stock .....	Can. pol. holders.	Fire.
The Hartford Fire Insurance Company, Hart-	Robt. Wood, Genl. Agt., Montreal..	\$87,090 U. S. 5-20 bonds .....	Can. pol. holders.	Fire.

The Equitable Life Assurance Society of the United States, New York  
 The Guardian Fire and Life Assurance Company, London, England  
 The Hartford Fire Insurance Company, Hart-  
 R. W. Gale, Manager, Montreal  
 (Robert Simms & Co., and Geo. Dembolin, Genl. Agts., Montreal)  
 Robt. Wood, Genl. Agt., Montreal  
 \$100,000 stock  
 \$100,349 stock  
 \$87,090 U.S. 5-20 bonds  
 Pol. holders genl. Life  
 Can. pol. holders Fire  
 Can. pol. holders Fire



NOTMAN & FRASER,

PHOTOGRAPHERS

*To the Queen,*

39, 41 & 43

KING STREET EAST,

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MINHINNICK & CO.,

*Importers and Wholesale Dealers in*

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*Manufacturer and Wholesale Dealer in Men's, Women's and Children's*

**BOOTS AND SHOES,**

**Corner of Church & Colborne Streets,**

TORONTO, ONT.

REGISTERED TRADE-MARK OF THE COMPASS

LICENSED INSURANCE COMPANIES—Continued.

NAME OF THE COMPANY.	General Agent, Manager or Secretary.	Amount of Deposit.	For whose security deposited.	Description of Insur- ance busi- ness for which li- censed.
The Imperial Insurance Co. of London, England	Rintoul, Bros., Genl. Agts., Montreal	(\$100,069; viz.: \$1,000 Cana- da 6 per cents; \$48,667 Cana- da 5 per cents; \$50,400 stock)	Can. pol. holders.	Fire.
The Isolated Risk Fire Insurance Co. of Canada	John Maughan, Jr., Sec., Toronto..	\$72,704 Municipal Debentures.	Can. pol. holders.	Fire.
The Lancashire Insurance Company	William Hobbs, Genl. Agt., Montreal	\$100,000 stock	Can. pol. holders.	Fire.
The Life Association of Scotland	Peter Wardlaw, Chief Agt., Montreal	\$150,000 stock	Can. pol. holders.	Life.
The Liverpool and London and Globe Insur- ance Company	G. F. C. Smith, Secretary, Montreal	\$150,093, viz.: \$50,000, stock, \$62,293, Canada 5's., & \$26- 800, Canada 6's., \$11,000 Mun. Deb.	Canadian policy holders	Fire and Life.
The London Assurance Corporation, England.	Romeo H. Stephens, Gl. Agt, Mont- real	(\$150,000, viz.: \$50,127 Cana- da 5's, and \$99,873 stock)	Can. pol. holders.	Fire and Life.
The London and Lancashire Life Assurance Co.	William Robertson, Man. Montreal	\$100,000, stock	Can. pol. holders.	Life.
The Metropolitan Life Assurance Co. of New York	Thos. A. Temple, General Agent, St. John, N.B.	\$50,000 U. S. Bonds	Can. pol. holders.	Life.
The Mutual Life Association of Canada	(William Powis, Actuary and Manager, Hamilton)	\$33,333 cash	Can. pol. holders.	Life.
The National Life Insurance Company of the United States of America	(Livingston Moore & Co., Gen. Agents, Toronto)	\$60,000 U. S. Bonds	Can. pol. holders.	Life.
The New York Life Insurance Company	Walter Burke, Gl. Agt. Montreal.	\$100,000 U. S. Gold Bonds	Policy holders gen.	Life.
The North British & Mercantile Insurance Co.	(Macdougall and Davidson, Genl. Agents, Montreal)	\$150,253; viz: \$50,000 stock & \$100,253 Canada 5 per cent. consols	Can. pol. holders.	Fire and Life.
The Northern Assurance Company of Aber- deen and London	Taylor, Bros., Genl. Agts., Montreal	100,000, viz.: \$85,833 stock, \$12,167 Canada 5's, and \$2,000 Canada 6's	Can. pol. holders.	Fire.
The North Western Mutual Life Insurance Com- pany of Milwaukee		\$100,000 U. S. Bonds	Can. pol. holders.	Life.
The Phoenix Fire Assurance Company, London, England	(Gillespie, Moffatt & Co., Genl. Agents, Montreal)	{ \$100,237, viz: \$50,171 stock, & \$50,126 Canada 5's }	Can. pol. holders.	Fire.
The Phoenix Mutual Life Insurance Company, Hartford, Connecticut	Simpson & Bethune, General Agts., Montreal	\$130,000 U. S. 5-20 Bonds	Policy holders gen	Life.
The Provincial Insurance Company of Canada.	Arthur Harvey, Manager, Toronto.	\$24,547 stock		Fire & In. Mar.
The Quebec Fire Insurance Company	W. L. Fisher, Secretary, Quebec.	\$100,000 stock		Fire.
The Queen Fire and Life Insurance Co., Eng..	A. M. Forbes, Genl. Agt., Montreal.	{ 151,100 viz: \$100,000 stock, & \$51,100 Canada 5's }	Canadian policy holders	Fire & Life.



Insurance Company of Canada. . . . .	Arthur Harvey, Manager, Toronto.	\$24,547 stock . . . . .	Fire & In-Mar.
The Quebec Fire Assurance Company . . . . .	W. L. Fisher, Secretary, Quebec. . .	\$100,000 stock . . . . .	Fire.
The Quebec Fire and Life Insurance Co., Eng. . . . .	A. M. Forbes, Genl. Agt., Montreal.	{151,100 viz: \$100,000 stock, & \$51,100 Canada 5's . . . . .}	Canadian policy holders . . . . .
			Fire & Life.



# OWEN MCGARVEY,

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AND

**MACHINERY BROKERS.**

Canadian, English and American Machines of every description sold at Manufacturers prices, and on the most favorable terms.

New and Second-hand Machinery sold on commission, and when consigned, exhibited free of charge at the

**TORONTO MACHINERY DEPOT,**

**86 York Street,**

**TORONTO.**



## NEWFOUNDLAND CUSTOMS TARIFF 1872.

## TABLE OF DUTIES.

Animals, viz.:		Cordials, Shrub, and other	
Horses, Mares, &c.	each \$2 30	Spirits, being sweetened or	
Sheep, Pigs and Calves	each 0 23	mixed, so that the degree of	the gallon \$0 60
Oxen and Cows	the \$100 5 00	strength cannot be ascer-	
Ale, Porter, Cider and Perry	the gallon 0 10	tained as aforesaid.	
Apples	the barrel 0 30	Sugar—Loaf and Refined	the cwt. 3 50
Bacon, Hams, Tongues, Smoked		“ Unrefined	the cwt. 2 00
Beef and Sausages	the cwt. 2 00	“ Bastard	the cwt. 2 50
Beef and Pig's Heads, salted and		Tea—Souchong, Congou and	
cured	the barrel of 200 lbs. 0 60	“ Nohea	the lb. 0 10
Biscuit or Bread	the cwt. 0 07	“ All other sorts	the lb. 0 12
Butter	the cwt. 1 12	Tobacco—Manufactured	the lb. 0 12
Cheese	the cwt. 1 50	“ Leaf	the lb. 0 10
Chocolate and Cocoa	the lb. 0 04	“ Stems	the cwt. 0 50
Cigars, 5 per cent. ad valorem,		Timber	the ton 0 30
and	the M. 2 04	Vinegar	the gallon 0 10
Coffee	the lb. 0 03	WINES, VIZ.:	
Coals, imported or brought into		Champagne	the gallon 1 50
the Port of St. John's	the ton 0 25	Port, Madeira, Hock and Ber-	
Confectionary	the cwt. 3 50	mundy	the gallon 1 10
Feathers and Feather Beds	the lb. 0 05	Sherry, 12½ per cent. ad valorem,	
Fish—salted, dried and pickled	the cwt. 1 32	and	
Flour	the barrel 0 25	Spanish, Red, Denia, Sicilien,	the gallon 0 72
Fruit (dried)	the lb. 0 04	“ Figueira Red, Lisbon Common	
“ other descriptions (except		Manzanilla, Cape, Malaga,	
Apples)	the \$100 5 00	and Claret	the gallon 0 30
Lumber	the M. 1 00	All other Wines 12½ per cent. ad	
Molasses	the gallon 0 06	valorem, and	the gallon 0 60
Oatmeal	the barrel 0 20	Ready-made Clothes, viz., Coats	
Indian Meal and Peas	the barrel 0 15	Jackets, Trowsers, Waistcoats,	
Pork	the barrel of 200 lbs. 1 00	and Southwestern	the \$100 20 00
Salt	the ton 0 20	Stockings, Shirts and Drawers,	
Shingles	the M. 0 40	(made by hand and not woven.)	the \$100 20 00
Shooks and Staves (manufactur-		Mantles, Dresses, Cloaks, Sacks,	
ed and dressed)	the \$100 20 00	Boots and Shoes	the \$100 20 00
SPIRITS, VIZ.:		Candles	the \$100 20 00
Brandy or other Spirits, not		Manufactures of Wood, (except	
herein defined or enumerat-		Cabinet Wares, Musical In-	
ed, and not exceeding the		struments, and Agricultural	
strength of proof by Syke's		Implements	the \$100 20 00
Hydrometer, and so in pro-		Empty Casks of all kinds, not	
portion for any greater	the gallon 1 30	containing Merchandise—in-	
strength than the strength		cluding Fish Boxes and re-	
of proof		turned Casks	the \$100 20 00
All other Spirits, of greater strength		Packages in which Dry Goods	
than forty-three over proof, shall be		are imported	the \$100 13 00
deemed to be undefined Spirits, and		Fresh Meat and Poultry	the \$100 5 00
subject to duty accordingly.		ANCHORS AND CHAIN CABLES,	
Gin and Rum, not exceeding		Copper and Composition	
the strength of proof by		Metal for Ships, viz.: Bar,	
Syke's Hydrometer, and so		Bolt and Sheathing	
in proportion for any greater	the gallon 0 70	Nails	
strength than the		Iron, viz., Bar, Bolt, Sheath-	
strength of proof		ing, and Sheet	the \$100 8 00
Whiskey, not exceeding the		Wrought Nails	
strength of proof by Syke's		Cordage and Hemp Cables..	
Hydrometer, and so in pro-		Oakum	
portion for any greater	the gallon 0 90	Canvass	
strength than the strength		Corks and Corkwood	
of proof		Pitch, Tar, Resin	
		Raw Turpentine	



Fishing Tackle .....	} the \$100 8 00
Masts and Spars .....	
Staves, undressed .....	
Oats, Rice, Indian Corn .....	
Bran, Barley .....	
Medicines .....	} the \$100 13 00
Goods, Wares and Merchandise, not otherwise enumerated, described or charged with duty in this Act, and not otherwise exempt .....	
LOCAL DISTILLATION.	
Brandy, not exceeding the strength of proof by Syke's Hydrometer, and so in proportion for any greater strength than the strength of proof .....	the gallon 0 81
Gin, not exceeding the strength of proof by Syke's Hydrometer, and so on in proportion for any greater strength than the strength of proof .....	the gallon 0 69
Whiskey, not exceeding the strength of proof by Syke's Hydrometer, and so in proportion for any greater strength than the strength of proof .....	the gallon 0 71
Rum, not exceeding the strength of proof by Syke's Hydrometer, and so in proportion for any greater strength than the strength of proof .....	the gallon 0 50

All Articles in the following Table shall be exempt from any Duty, viz. :-

TABLE OF EXEMPTIONS.

Printing Presses, Printing Paper (Royal and Demy.)  
 Printing Types and all other Printing Materials.  
 Printed Books and Pamphlets, Maps and Charts.  
 Coin and Bullion, Flax, Hemp, Tow.  
 Fresh Fish, Bait.  
 Wheat, Eggs.  
 Plants, Trees, Shrubs.  
 Unmanufactured Wool, Raw Cotton.  
 Specimens illustrative of Natural History.  
 Works of Art—viz., Engravings, Paintings and Statuary, not intended for sale.  
 Articles imported for Religious purposes, and not intended for sale.  
 Manufactures of all kinds.  
 Agricultural Implements and Machinery imported by Agricultural Societies, for the promotion of Agriculture.  
 Arms, Clothing and Provisions for Her Majesty's Land and Sea Forces.  
 Passengers' Baggage, Household Furniture, and Working Tools and Implements, used and in the use of persons arriving in the Island.  
 Refuse Rice, Seeds for Agricultural purposes.

Vegetables of all sorts.  
 Hides or pieces of Hides, not tanned, curried or dressed.  
 Coals (when not imported or brought into the Port of St. John's)  
 Articles of every description imported for the use of the Governor.  
 Donations of Clothing, specially imported for distribution gratuitously by any Charitable Society.  
 Cotton Yarn.  
 Pig Iron, Coke.  
 Bark for Tanning Leather.  
 Sulphuric Acid, when used for the Manufacture of Manure.  
 Materials for Sheathing the bottoms of Vessels, such as Zinc, Copper and Composition metal, together with Nails, Paper or Felt, which may be used under the same, shall be free and exempt from duty when imported in the Vessel on which they are intended to be used, and entered as Ship's Stores; such Sheathing and Materials to be so used before the Ship again leaves Port, or the same shall be entered for duty in the ordinary way.  
 Twines; to be used in manufacturing Nets in this Colony.  
 Dye Stuffs.

It shall not be lawful for any Importer of dried Fish to Warehouse the same in any of the Ports of this Colony or its dependencies, without the payment of the duty hereinbefore imposed; and the provisions of any Act of this Colony with regard to the Warehousing of Goods on the first entry thereof, or to the allowance of Drawbacks upon exportation, shall not in either case apply to or be construed to apply to such fish of British catch and cure, unless otherwise declared by Proclamation of the Governor, published in the *Royal Gazette*.

DRAWBACKS.

There shall be a Drawback of Nine Cents allowed on every Hundred Weight of Biscuit manufactured in this Colony, from Flour the Duty on which shall have been chargeable and paid; Provided that every person claiming such Drawback shall deliver to the Receiver General, Assistant or Sub-Collector, or other proper Officer of Her Majesty's Customs, an account of the Biscuit baked; and shall annex thereto an Affidavit, made before the Receiver General, Assistant or Sub-Collector of Her Majesty's Customs, that the full Duties on the Flour from which said Biscuit had been manufactured, were paid, and by whom, together with the name of the Establishment where such Biscuit was baked—whereupon such person shall be entitled to receive the Drawback allowed by this Act; Provided that no Drawback shall be payable on any quantity of Biscuit, the Drawback in respect whereof would not amount to Twelve Dollars, nor on any Biscuit manufactured from Flour the Duty on which has been secured by Bond and not actually paid.

THE  
**Huron & Erie Savings and Loan Society,**  
 LONDON, ONTARIO.  
 Incorporated, A. D. 1864. - Paid up Capital, over \$500,000.

**JOHN BIRRELL, Esq.,**  
 President.

**CHAS. STEAD, Esq.,**  
 Vice-President.

Money received on deposit in Savings Bank subject to call, and interest allowed from date of deposit to date of withdrawal.

Money advanced on the security of improved farm property, in large or small amounts, and for any length of time, from Two to Twenty Years. Tables of Rates, and all other information, may be obtained on application to the Secretary, or to any of the Society's Valuers.

N.B.—Full amount of the Loan advanced—No deduction being made for Solicitor's fees for examining title, drawing or registering mortgage, obtaining abstract, &c.

HEAD OFFICE:

**RICHMOND STREET, LONDON ONT.**

**L. GIBSON, Sec & Treas.**

**JAMES BOURGET,**

IMPORTER OF

**Wines, Spirits & Cigars,**

**No. 94 Sussex Street, - - OTTAWA.**

**NEW YORK STORE.**

**W. S. SMITH,**

**WHOLESALE GROCER,**  
 AND LIQUOR MERCHANT,

**Dundas Street and Market Square,**

**LONDON, ONTARIO.**

There shall be allowed a Drawback in lieu of any Duties that may have been paid on Materials for Shipbuilding; which Drawback shall be computed at the rate of One Dollar per Ton on every Ship or Vessel newly built, from the keel, in this Colony; which Drawback shall be paid by the Receiver General or Assistant Collector when such Vessel shall have been registered according to Law in this Colony. The Drawback payable under this Section shall be payable to the person or persons for whom such Vessel as aforesaid shall have been built, or to such person or persons duly authorized by him or them to receive the same, when any such Vessel has been registered as required aforesaid.

VESSELS BELONGING TO YARMOUTH AT DIFFERENT PERIODS SINCE 1761.

Year.	No. of Vessels.	Tons.
1761	1	25
1762	4	80
1767	7	156
1791	26	544
1808	41	1,880
1814	42	2,130
1815	49	2,441
1816	69	3,845
1817	71	3,848
1819	72	3,403
1820	67	2,877
1821	68	3,191
1823	73	3,664
1832	88	4,348
1836	103	6,855
1838	119	9,209
1839	120	10,301
1841	126	13,389
1842	120	18,765
1843	96	12,600
1844	88	11,407
1846	100	12,585
1847	114	13,590
1849	130	16,539
1850	132	17,890
1852	106	18,888
1854	120	20,994
1855	128	25,690
1856	105	24,881
1857	107	30,844
1858	117	35,714
1859	123	35,860
1860	133	36,514
1861	149	39,713
1862	161	45,198
1863	154	50,130
1864	187	64,102
1865	199	71,830
1866	187	73,055
1867	261	77,084
1868	267	78,590
1869	263	81,896
1870	289	82,147
1871	262	90,668
1872	257	95,182
1873	248	95,932

A THRIVING TOWN.

Yarmouth, Nova Scotia, appears on the census roll as the second town of importance in that Province. Though a population of only 5,335, yet they are a busy, thriving, enterprising people, and no community of a like number has so large an interest in the carrying trade on the ocean. Almost every one of those five thousand people has some interest in vessel property. On the list of traders we find nearly every other name has some connection with the absorbing business of the place. Sailmakers, blockmakers, pump-makers, boat builders, shipping supplies, ship owners, ship builders, shipping, commission. Shipping! shipping! nothing but shipping. No less than 248 vessels, with a total tonnage of 95,932 tons, sail from the port, and are owned by its enterprising townspeople, or residents of the county; the whole population of which, including Yarmouth, is set down at 18,550. The present vessel property actually afloat would therefore give an average of about 5 1/2 tons of shipping of a money value of about \$200 for every inhabitant of the county. We are indebted to a list, published for Messrs. Young, Kinney & Corning, for the following abstract, which gives a correct idea of the rise and progress of this important branch of our commerce at this point:

ABSTRACT OF THE SHIPPING OF YARMOUTH, JANUARY 1, 1873.—Three steamers, 607 tons; 33 ships, 31,261 tons; 84 barques, 53,954 tons; 6 brigs, 1,712 tons; 25 brigantines, 3,875 tons; 97 schooners, 4,523 tons. Total, 248 vessels, measuring 95,932 tons. Increase during the past year, 750 tons.

VESSELS LOST AND SOLD DURING 1872.—Total lost, 21 vessels, 7,356 tons; Total sold, 20 vessels, 8,788 tons. Total lost and sold, 41 vessels, 16,142 tons.

VESSELS NOW BUILDING OR CONTRACTED FOR.—One of 600 tons, 2 of 700 tons, 1 of 800 tons, 3 of 900 tons, 9 of 1,000 tons, 2 of 1,100 tons, 1 of 1,150 tons, 2 of 1,200 tons, 1 of 1,250 tons—total, 21,500 tons.

—A small shopkeeper in an English town sued a customer for goods supplied. At the Court he was represented by his wife, who said that whenever she paid the plaintiff she notched it on a stick; this was produced in Court. The stick contained twenty-one notches—nineteen large ones, which stood for shillings, and two small ones, which represented six-pences. Due credit being given for the payments thus vouched, a verdict was rendered for the sum due, £1. This woman's case well illustrates the value of accurate book-keeping, even though, as with her, it takes the crude form of notches in a stick.

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Being



ST. JOHN BRITISH  
 The following list of goods is for sale in the  
 of the year of 1888. The goods are of the  
 and interesting  
 account of the  
 and interesting  
 of the year of 1888.

# G. LEVIN,

MANUFACTURER OF

# HOOP SKIRTS

AND IMPORTER OF

## French & English Corsets,

43 SPARKS STREET,

OTTAWA.

# THE RUSSELL HOUSE,

OTTAWA,

CANADA.

**This Hotel is the Largest and only First-class House in the City.**

It is fitted, furnished and kept as an **unexceptional first-class Hotel, combining modern elegance, comfort, and economy.**

**IT HAS AMPLE ACCOMMODATION FOR 300 GUESTS,**

**And is delightfully and centrally situated,**

**Being in close proximity to the Parliament Buildings, the Post Office, and all the points of interest.**

RENT

25  
 80  
 166  
 544  
 1,880  
 130  
 441  
 845  
 948  
 408  
 877  
 191  
 664  
 348  
 855  
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## ST. JOHN SHIPPING.

The following list of new shipping was registered at the port of St. John, N.H., in 1872. It is compiled by James Barber, of the Customs Department, and is an accurate and interesting record of the progress of this branch of industry in that province. This statement relates only to new vessels registered at St. John during the past year:—

FOR 1870.

No.	Rig.	Tons.
3	Woodboats, .....	189
36	Schooners, .....	3,472
10	Brigantines, .....	3,193
1	Brig, .....	277
14	Barques, .....	8,823
12	Ships, .....	10,017
4	Steamers, .....	689

Tons.

189

3,472

3,193

277

8,823

10,017

689

26,612

FOR 1871.

No.	Rig.	Tons.
1	Sloop, .....	25
4	Woodboats, .....	137
26	Schooners, .....	3,707
7	Brigantines, .....	2,205
1	Barquette, .....	424
20	Barques, .....	12,775
6	Ships, .....	7,711
3	Steamers, .....	72

Tons.

25

137

3,707

2,205

424

12,775

7,711

72

27,086

FOR 1872.

No.	Rig.	Tons.
3	Woodboats, .....	206
35	Schooners, .....	4,496
4	Brigantines, .....	1,195
1	Brig, .....	453
3	Barquettes, .....	1,447
21	Barques, .....	14,985
12	Ships, .....	18,984
8	Steamers, .....	684

Tons.

206

4,496

1,195

453

1,447

14,985

18,984

684

37,802

**BANK HOLIDAYS.**—The following extracts from the Act passed at session of Dominion Parliament in 1872, to amend the Act relating to Banks and Banking, is important to business men. In all matters relating to bills of exchange and promissory notes, the following, and no other will be observed as legal holidays, or non-judicial days, that is to say:—

In the Province of Ontario, New Brunswick and Nova Scotia—Sundays; New Year's Day; Good Friday; Christmas Day; The birthday (or the day fixed by proclamation for the celebration of the birthday) of the reigning sovereign. Any day appointed by proclamation for a public holiday, or for a general fast, or a general thanksgiving throughout the Dominion; and the day next following when these days respectively fall on Sunday.

And in the Province of Quebec the same days shall be observed as legal holidays, with the addition of—The Epiphany; The Annunciation; The Ascension; Corpus Christi; St. Peter and St. Paul's Days; All Saints Day; Conception Day.

2. And in any of the said Provinces of the Dominion any day appointed by proclamation of the Lieutenant-Governor of such Province for a public holiday or for a fast or thanksgiving within the same.

3. And with regard to bills of exchange and promissory notes, whenever the last day of grace falls on a legal holiday or non-judicial day, in the Province where any such bill or note is payable, then the next day following not being a legal holiday or non-judicial day in such Province shall be the last day of grace to such bill or note.

4. All provisions of any Act or laws, or portions of Acts of laws, heretofore in force in any of the said Provinces of the Dominion, inconsistent with the provisions of this section, are hereby repealed.

This Act shall apply to the Provinces of Ontario, Quebec, Nova Scotia, and New Brunswick.

*An Act Relating to Bills of Exchange and Promissory Notes.*—Whereas doubts exist as to the time of the maturity of a Bill of Exchange or Promissory Note payable at a month or months after date, and it is desirable to set such doubts at rest: Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, declares and enacts as follows:

I. Every Bill of Exchange or Promissory Note which is made payable at a month or months from and after the date thereof, becomes due and payable on the same numbered day of the month in which it is made payable as the day on which it is dated, unless there is no such day in the month on which it is made payable, and in such cases it becomes due and payable on the last day of the month, with the addition in all cases of the days of grace allowed by law.

A question of interest to grocers was tried before an English Police Court, whether, in selling sugar, paper may be placed in the scales and charged as a part of the goods weighed. It had been the practice of some of the witnesses to weigh and sell sugar in this way for forty years, and the custom of trade was therefore pleaded in justification. It was contended, on the other hand, that if the Bench sanctioned the practice because it was a custom of trade, a butcher might place a piece of lead on the beam of his scales simply because it was a custom, and on that account only. A fine of one shilling and costs was inflicted, and the case carried to a higher court in order to test the question involved.

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Reasons why the **BAXTER STEAM ENGINE** is superior to all other small Power Engines.

The Boiler is so constructed as to generate the **GREATEST AMOUNT OF STEAM**.

The draught is up, and down, and up, by which we secure the **Largest possible amount of HEATING SURFACE.**

The Combustion Chamber is large, and **PERFECT COMBUSTION** ensues.

All the parts are Cylindrical, or Circular, consequently can be made **perfectly secure** under any pressure required.

All the Heating Surfaces are *below the water line*, hence no liability to burn out the Boiler.

The circulation of the water within the Boiler is perfect, holding all sediment in suspension, so that the same may be blown from the surface; or by blowing off the Boiler once a week, under pressure, it can be kept perfectly clean.

The Engine is built upon and secured to the Cylinder, all parts being turned and squared, by lathes and planers, consequently all parts will fit properly, be in line, and correctly placed one to the other, so that no one of the parts will be thrown out of adjustment by expansion.

The Shaft is the farthest removed from the heat—as it should be; while the Cylinder and its parts are kept hot by being immersed in the steam. All the adjustment is made before the Engine is placed upon the Boiler.

There are no loose pieces within to become disarranged.

Whenever necessary, the Engine can readily be taken from the Boiler, by simply unscrewing the holding-down bolts.

The Piston can be taken out, or can be adjusted from the top, without difficulty.

The small amount of fuel requisite to produce power, and there being no necessity of forcing the fire, or getting up an intense heat in the furnace, the result—*that the danger is greatly diminished, in fact is far less than in any other Engine*, added to which a fusible plug is placed in the apex of the crown sheet, so that in reality it is impossible to explode it.

Insurance Companies make no extra charge where these Engines are used.

We claim that we have produced *more power with a given amount of fuel than has ever before been realized* in an Engine of equal power, so that the experimental has passed into actual demonstration.

We submit this Engine to the criticism of Engineers, Mechanics, men of science, and the practical business man; believing that it is the best—mechanically, scientifically, and practically constructed Engine, ever invented. Descriptive Catalogue sent free to all applicants. For further information address **JOSEPH HALL MANUFACTURING Co., Oshawa, Ont.**

THE  
**JOSEPH HALL**

Manufacturing Company,

**OSHAWA, - ONT.,**

Are the Sole Manufacturers in Canada of the

**GENUINE LEFFEL DOUBLE TURBINE WATER WHEEL,**

The best Water Wheel, when properly made and put in operation, ever invented.

THEY ALSO MANUFACTURE

**STEAM ENGINES, BOILERS,**

**SAW MILL MACHINERY,**

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**SHINGLE & HEADING MACHINES AND JOINTERS,**

**STAVE and BARREL MACHINERY,**

**LEATHER SPLITTING MACHINES,**

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**HANGERS,**

**WATER WHEEL GOVERNORS,**

**CASTINGS IN BRASS AND IRON,**

**and all kinds of Machinery &c., &c.**

Descriptive Water Wheel Catalogues sent free to all applicants.

For further information address

**JOSEPH HALL MANUFACTURING Co.,**

Oshawa, Ont.

## AN ACT TO IMPOSE DUTIES ON PROMISSORY NOTES AND BILLS OF EXCHANGE.

PASSED 1867 AND NOW IN FORCE.

1. Upon and in respect of every promissory note, draft, or bill of exchange, for an amount not less than twenty-five dollars, made, drawn, or accepted in Canada, upon or after the first day of February, in the year one thousand eight hundred and sixty-eight, there shall be levied, collected and paid to Her Majesty, for the public uses of the Dominion, the duties hereinafter mentioned, that is to say:—

On each such promissory note, and on each draft or bill of exchange, a duty of one cent, if such note, bill or draft amounts to but does not exceed twenty-five dollars:—a duty of two cents if the amount thereof exceeds twenty-five dollars, but does not exceed fifty dollars—and a duty of three cents if the amount thereof exceeds fifty dollars but is less than one hundred dollars.

On each such promissory note, and on each such draft or bill of exchange, for one hundred dollars or more, executed singly, a duty of three cents, for the first hundred dollars of the amount thereof, and a further duty of three cents for each additional hundred dollars or fraction of a hundred dollars of the amount thereof:

On each such draft or bill of exchange executed in duplicate, a duty of two cents on each part for the first hundred dollars of the amount thereof, and a further duty of two cents for each additional hundred dollars or fraction of a hundred dollars of the amount thereof.

On each such draft or bill of exchange executed in more than two parts, a duty of one cent on each part for the first hundred dollars of the amount thereof, and a further duty of one cent for each additional hundred dollars or fraction of a hundred dollars of the amount thereof.

And any interest made payable at the maturity of any bill, draft or note, with the principal sum, shall be counted as part of the amount thereof.

2. Every bill, draft, order or instrument—

For the payment of any sum of money by a bill or promissory note, whether such payment be required to be made to the bearer or to order.

Every document usually termed a letter of credit, or whereby any person is entitled to have credit with, or to receive from or draw upon any person for any sum of money—

And every receipt for money, given by any bank or person, and entitling the person paying such money, or the bearer of such receipt, to receive the like sum from any third person—

Shall be deemed a bill of exchange or draft chargeable with duty under this Act.

3. Every bill of exchange, draft or order drawn by any officer of Her Majesty's Commissariat, or by any officer in Her Majesty's Imperial or Pro-

vincial Service, in his official capacity, or any acceptance or endorsement by such officer on a bill of exchange drawn out of Canada, or any draft of or on any bank payable to the order of any such officer in his official capacity as aforesaid, or any note payable on demand to bearer issued by any chartered bank in Canada, or by any bank issuing such note under the Act, chapter fifty-five of the Consolidated Statutes of the late Province of Canada, intituled: *An Act respecting Banks and Freedom of Banking*, shall be free from duty under this Act—and

Any cheque upon any chartered bank or licensed banker, or on any savings bank, if the same shall be payable on demand—

Any post office money order, or order on any post office savings bank—and

Any municipal debenture or coupon of such debenture—shall be free of duty under this Act.

4. The duty on any such promissory note, draft, bill of exchange or part thereof, shall be paid by making it upon paper stamped in the manner hereinafter provided, to the amount of such duty—or,

By affixing thereto an adhesive stamp or adhesive stamps of the kind hereinafter mentioned, to the amount of such duty, upon which the signature or part of the signature of the maker or drawer, or in the case of the draft or bill made or drawn out of Canada of the acceptor or first indorser in Canada, or his initials, or some integral or material part of the instrument shall be written, so as (as far as may be practicable) to identify each stamp with the instrument to which it is attached, and to show that it has not before been used, and to prevent its being thereafter used for any other instrument—or

The person affixing such adhesive stamp, shall, at the time of affixing the same, write or stamp thereon the date at which it is affixed, and such stamp shall be held *prima facie* to have been affixed at the date stamped or written thereon—

And if no material part of the instrument, nor any part of the signature of the maker, drawer, acceptor, or first indorser in Canada be written thereon, nor any date be so stamped or written thereon, or if the date do not agree with that of the instrument, such adhesive stamp shall be of no avail; and any person wilfully writing or stamping a false date on any adhesive stamp shall incur a penalty of one hundred dollars for each such offence.

5. The Governor in Council may from time to time direct stamped paper to be prepared for the purposes of this Act, of such kinds and bearing respectively such device as he thinks proper, and may defray the cost thereof out of any un-

**CHAS. ALEXANDER & SONS,**

(Established 1842.)

**Wholesale Confectioners,**

AND

**Biscuit Manufacturers.**

**ORANGE, LEMON,  
AND CITRON  
PEELS.**

**MONTREAL.**

**C. FITTS & CO.**

**CRACKER & BISCUIT**

**Manufacturers.**

**142 INSPECTORS STREET,**

**MONTREAL.**

HAMILTON

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appropriated monies forming part of the Consolidated Revenue Fund; but the device on each stamp shall express the value thereof, that is to say, the sum at which it shall be reckoned in payment of the duties imposed by this Act.

6. The Governor in Council may from time to time direct stamps to be prepared for the purposes of this Act, of such kinds and bearing respectively such device as he thinks proper, and may defray the cost thereof out of any unappropriated moneys forming part of the Consolidated Revenue Fund; but the device on each stamp shall express the value thereof, that is to say, the sum at which it shall be reckoned in payment of the duties hereby imposed.

7. Provided, that as regards any promissory note, draft, or bill of exchange on which the duty is payable in Nova Scotia, the amount on which the duty is payable under this Act, and the amount of such duty, shall be reckoned in the currency of that Province, and the stamped paper and stamps to be used there shall be marked accordingly, and shall not be used in any other part of Canada.

8. The Minister of Inland Revenue may appoint any postmasters, collectors of inland revenue, or other officers of the Government, to be the distributors of stamps and stamped paper, under this Act, and may authorize any other persons to purchase stamps from such distributors to sell again; and the Governor in Council may fix the remuneration to be allowed to such distributors, and the discount to be made to persons so purchasing to sell again; but such discount shall in no case exceed five per cent. on the value of such stamps, and shall not be allowed on any quantity less than one hundred dollars worth.

9. The Governor in Council may make such further regulations as he may deem necessary for carrying this Act into effect, and may by any order in Council declare that any kind or class of instruments as to which doubts may arise, are or are not chargeable with any and what duty under this Act according to the true meaning thereof and any order in Council made under this Act may be explained, amended or repealed by any other such order of later date; and any order in Council under this Act shall be published, and may be proved in the manner provided by the Act respecting the customs as to orders in Council under that Act.

10. The stamp or stamps required to pay the duty hereby imposed shall in the case of any promissory note, draft, or bill of exchange made or drawn within Canada, and not made upon paper stamped to the amount of the duty, be affixed by the maker or drawer thereof, and in the case of any draft or bill of exchange drawn out of Canada, by the acceptor thereof or the first indorser thereof in Canada; and such maker or drawer, acceptor or first indorser, failing to affix such stamp or stamps at the time of making, drawing, accepting or indorsing such note, draft, or bill, or affixing stamps of insufficient amount shall thereby incur a penalty here-

inafter imposed, and the duty payable on such instrument, or the duty by which the stamps affixed fall short of the proper amount, shall be doubled; stamps upon the paper being deemed to be affixed thereto for all the purposes of this Act; and any deficiency in the amount of the stamp on the paper may be made up by adhesive stamps.

[Repealed by 33 Vic. Cap. 13.]

11. If any person in Canada makes, draws, accepts, indorses, signs, becomes a party to or pays any promissory note, draft, or bill of exchange, chargeable with duty under this Act, before the duty (or double duty as the case may be) has been paid by affixing thereto the proper stamp or stamps, such person shall thereby incur a penalty of one hundred dollars, and save only in case of the payment of double duty as hereinafter mentioned, such instrument shall be invalid and of no effect in law or in equity, and the acceptance, or payment, of protest thereof shall be of no effect; except that any subsequent party to such instrument, or person paying the same, may at the time of his so paying or becoming a party thereto, pay such double duty by affixing to such instrument a stamp or stamps to the amount thereof, or to the amount of double the sum to which the stamps affixed fall short of the proper duty, and by writing his signature or part thereof, or his initials or the proper date, on such stamp or stamps, in the manner and for the purposes mentioned in the fourth section of this Act; and such instrument shall thereby become valid, but no prior party who ought to have paid thereon shall be released from the penalty by him incurred as aforesaid; and in suing for any such penalty, the fact that no part of the signature of the party charged with neglecting to affix the proper stamp or stamps is written over the stamp or stamps affixed to any instrument, or that no date, or a date that does not correspond with the time when the duty ought to have been paid, is written or marked on the stamp or stamps, shall be *prima facie* evidence that such party did not affix it or them as required by this Act.

[Repealed by 33 Vic. Cap. 13.]

12. No party to or holder of any promissory note, draft, or bill of exchange, shall incur any penalty by reason of the duty thereon not having been paid at the proper time and by the proper party or parties, provided that at the time it came into his hands it had affixed to it stamps to the amount of the duty apparently payable upon it, that he had no knowledge that they were not affixed at the proper time and by the proper party or parties, and that he pays the double duty or additional duty as soon as he acquires such knowledge; and any holder of such instrument may pay the duty thereon, and give it validity, under section eleven of this Act, without becoming a party thereto;—In this section the word "duty" includes any double or additional duty payable under the said section eleven.

**GRAY, RENNIE & CO.,**

**48 YONGE STREET, TORONTO.**

Hold a Stock "Second to None" in their SPECIAL DEPARTMENTS, which are,

**GENTS' FURNISHING GOODS,**

**HOSIERY AND GLOVES,**

**HABERDASHERY AND SMALL WARES,**

**CORSETS AND OVER-SKIRTS,**

**BUSTLES AND HOOP SKIRTS.**

*Canadian Knitted Woollens,*

**IN LARGE VARIETY.**

**☞ We are now in a position to sell, *Close Buyers*, at the *Closest Prices*.**

**GRAY, RENNIE & CO.**

**DAVID McLELLAN & CO.,**

**58 King Street West,**

**HAMILTON,**

**IMPORTERS AND WHOLESALE DEALERS IN**

**GENTS' FURNISHINGS,**

**TAILORS' TRIMMINGS, SMALL WARES,**

**AND**

*Ladies Hoop Skirts, Bustles, Braids Chignons,*

**AND CURLS,**

**At DAVID McCLELLAN & CO'S.,**

**HAMILTON**

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13. If any person wilfully affixes to any promissory note, draft, or bill of exchange, any stamp which has been previously affixed to any other, or used for the purpose of paying any duty under this Act or any other Act, or which has been in any way previously written upon or defaced, such person shall be guilty of a misdemeanor, and shall thereby incur a penalty of five hundred dollars.

14. The penalties hereinbefore imposed shall be incurred in respect of each such promissory note, draft or bill of exchange, on which the duty or double duty hereby imposed is not paid as aforesaid, or to which a stamp previously used has been fraudulently affixed, whatever be the number of such instruments executed, accepted, paid or delivered, or offences committed on the same day; and a separate penalty to the full amount shall be incurred by each person committing such offence, whatever be the number of such persons.

15. The penalties imposed by the foregoing sections of this Act, shall be recoverable in the manner prescribed by the Interpretation Act in cases where penalties are imposed and the recovery is not otherwise provided for.

16. If any person forges, counterfeits, or imitates or procures to be forged, counterfeited or imitated, any stamp or stamped paper, issued or authorised to be used for the purposes of this Act, or by means whereof any duty hereby imposed may be paid, or any part or portion of any such stamp, or knowingly uses, offers, sells or exposes to sale, any such forged, counterfeited, or imitated stamp, or engraves, cuts, sinks or makes any plate, die, or other thing whereby to make or imitate such stamp or any part or portion thereof, except by permission of the Minister of Inland Revenue, or some officer or person who, under an Order in Council in that behalf, may lawfully grant such permission—or has possession of any such plate, die or other thing, without such permission—or, without such permission uses or has possession of any such plate, die or thing lawfully engraved, cut or made—or tears off or removes from any instrument, on which a duty is payable under this Act, any stamp by which such duty has been wholly or in part paid—or removes from any such stamp any writing or mark indicating that it has been used for or towards the payment of any such duty—such person shall be guilty of felony, and shall on conviction be liable to be imprisoned in the Penitentiary for any term not exceeding twenty-one years; and every such offence in the Province of Quebec or in the Province of Ontario, shall be forgery within the meaning and purview of chapter ninety-four of the Consolidated Statutes of Canada, intituled: *An Act respecting Forgery*, and all the provisions of that Act shall apply to every such offence, and to principals in the second degree and accessories, as if such offence were expressly mentioned in the said Act, and in any other of the Provinces composing the Dominion of Canada every such offence shall be forgery, and punish-

able in the manner in which that crime is punishable by the laws of the Province in which the offence is committed.

17. The duties imposed by this Act shall be duties within the meaning and purview of the Act passed in the present Session intituled: *An Act respecting the collection and management of the Revenue, the auditing of Public Accounts and the liability of Public Accountants*, and the proceeds of the said duties shall form part of the Consolidated Revenue Fund of this Province.

18. No duty shall be payable under the Act of the Legislature of Canada, passed in the Session held in the twenty-seventh and twenty-eighth years of Her Majesty's reign, chapter four, or under the Act of the said Legislature, passed in the twenty-ninth years of Her Majesty's reign, chapter four, on any promissory note, draft, or bill of exchange made, drawn or accepted, upon or after the said first day of February one thousand eight hundred and sixty-eight, but to all promissory notes, drafts, or bills of exchange made, drawn or accepted in the late Province of Canada, or in the Provinces of Quebec or Ontario, before the said day, and to all offences committed and penalties incurred in respect thereof, the said Acts shall continue to apply.

[Sections 11 and 12 of the foregoing Act were repealed by 33 Vict., Cap. 13, which is as follows:—]

"11. If any person in Canada makes, draws, accepts, indorses, signs, becomes a party to, or pays any Promissory Note, Draft, or Bill of Exchange, chargeable with duty under this Act, before the duty (or double duty, as the case may be) has been paid, by affixing thereto the proper stamp or stamps, such person shall thereby incur a penalty of one hundred dollars, and, save only in the case of payment of double duty, as in the next section provided, such instrument shall be invalid and of no effect in law or in equity, and the acceptance, or payment, or protest thereof, shall be of no effect; and in suing for any such penalty, the fact that no part of the signature of the party charged with neglecting to affix the proper stamp or stamps, is written over the stamp or stamps affixed to any such instrument, or that no date, or a date that does not correspond with the time when the duty ought to have been paid, is written or marked on the stamp or stamps, shall be *prima facie* evidence that such party did not affix it or them, as required by this Act: But no party to, or holder of an such instrument, shall incur any penalty by reason of the duty thereon not having been paid at the proper time, and by the proper party or parties, provided at the time it came into his hands it had affixed to it stamps to the amount of the duty apparently payable upon it, that he had no knowledge that they were not affixed at the proper time and by the proper party or parties, and that he pays the double or additional duty as in the next section provided, as soon as he acquires such knowledge."



# Dr. WOOD,

PROPRIETOR OF THE

OTTAWA

CANCER CURE.



Sparks Street & Maria Street,  
OTTAWA, ONT.

## CANCERS CURED

By a New, but Certain, Speedy and nearly Painless Process,

### And Without the use of the Knife.

The Cure will be guaranteed, and, as a proof of this, no pay is required until the Cure is complete. The moment a Cancer is discovered, it should be Cured, as it will cost less and is more speedily cured than when of longer standing,—and there is nothing to gain, and everything to lose, by delay.—What now seems a harmless lump in the breast, neck, eye-lid or elsewhere, or small wart or sore on the lip, may, in a few short months, become a hideous, disgusting, destroying mass of disease. If required, references can be given to parties who have been cured many years since, and who are now sound and healthy. All communications promptly answered. No money required in advance, and none until the Cure is complete.

"12. Any subsequent party to such instrument, or person paying the same, or any holder without becoming a party thereto, may pay double duty by affixing to such instrument a stamp or stamps to the amount thereof, or to the amount of double the sum by which the stamps affixed fall short of the proper duty, and by writing his signature, or part thereof, or his initials, or the proper date, on such stamp or stamps, in the manner and for the purposes mentioned in the fourth Section of this Act; and when upon the trial of any issue, or on any legal inquiry, the validity of any Promissory Note, Draft or Bill of Exchange is questioned by reason of the proper duty thereon not having been paid, or not having been paid by the proper party, or at the proper time, and it appears that the holder thereof, when he became holder, had no knowledge that the proper duty had not been paid by the proper party, or at the proper time, such instrument shall nevertheless, be held to be legal and valid, if it shall appear that the holder thereof paid double duty as in this section mentioned, so soon as such holder acquired such knowledge, or if the holder thereof, acquiring such knowledge at the trial of inquiry, do thereupon forthwith pay such double duty; or if the validity of such Promissory Note, Draft, or Bill of Exchange is questioned by reason of a part only of the requisite duty thereon having been paid at the proper time or by the proper party, and it appears to the satisfaction of the Court or Judge, as the case may be, that it was through mere inadvertence or mistake, and without any intention to violate the law on the part of the holder, that the whole amount of duty, or double duty, as the case may be, was not paid at the proper time, or by the proper party, such instrument, and any endorsement or transfer thereof, shall, nevertheless, be held legal and valid, if the holder shall, before action brought, have paid double duty thereon, as in this section mentioned, as soon as he reasonably could, after having become aware of such error or mistake; but no party, who ought to have paid duty thereon, shall be released from the penalty by him incurred as aforesaid."

2. This Act shall not apply to any suit pending when it comes into force.

**THE MERCHANT.**—The business of a merchant is one well calculated to impart breadth of ideas, and stimulate the impulses of a broad philanthropy. Hence it is that our successful merchants are a class of men who are never appealed to in vain in behalf of any object of real utility, whether it relates to the relief of human wants, or to the purposes of public improvement. Some of them uniting the Christian virtues with the adornment of an upright and spotless character, are found foremost in every good work. These men are an ornament and a blessing to society; their influence penetrates it in all directions, with a wholesome halo radiated from an active mind full of goodness, charity and truth. There

is another class, too, largely recruited from the mercantile ranks, who are the very antipodes of the men just referred to. This kind of man lives within himself. He shrivels up into the pitiful narrowness of his own contracted heart, and isolates himself from the rest of mankind. He instinctively dreads a stranger's approach. His first impulse is that every one has designs on his pocket. His first answer is always and invariably "No." This answer he only retracts when his selfishness suggests something different. His stock is usually old and out of style. His customers are few, and for that reason must be well bled. He seldom gives anything for public improvement or charitable purposes, and measures mankind generally in his own half bushel. Such a man never helps to build railroads, steamboats, telegraph lines, or anything of the kind. If the balance of mankind were like him, stage coaches would be the only public conveyances. Where great cities now stand, a few double-pen log-houses and a bar-room would be instead. Colleges and schools would never have been thought of, and blissful ignorance would now reign supreme. He is never posted on the topics of the day, nor is he informed in regard to commercial affairs, because he shuts himself off from that source of information by discountenancing the press, the only means through which it can be attained. And when he dies, he is not generally lamented. Such are the characteristics of two numerous classes; let the reader decide for himself to which class he belongs. If he is not quite certain, let his actions be such as to place him unmistakably among those whom society respects and loves, and to whom the gratitude of mankind erects a monument more enduring than marble, who leave a name graven deeply upon the hearts and memories of those who have been benefitted and blessed.

A TABLE OF DAILY SAVINGS AT COMPOUND INTEREST.

2½	\$10 00	\$130	\$2,900
5½	20 00	260	5,800
11	40 00	520	11,600
27½	100 00	1,300	29,000
55	200 00	2,600	58,000
\$1 10	400 00	5,200	116,000
1 37	500 00	6,500	145,000

By the above it appears that if a mechanic or clerk, saves only 2½ cents per day, from the time he is twenty-one, until he is three score and ten, the aggregate, with interest, will amount to \$2,900, and a daily saving of 27½ cents reaches the important sum of \$29,000. A sixpence saved daily will provide a fund of nearly \$7,000—sufficient to purchase a good farm. There are few employees who cannot save daily, by abstaining from the use of cigars, tobacco, liquor, etc., twice or ten times the amount of the six cent piece. Every person should provide for old age, and the man in business who can lay by a dollar a day will eventually find himself possessed of over \$100,000.

CITY OF HAMILTON

BRASS FOUNDRY,

Corner of McNab and Vine Streets.

ESTABLISHED 1853.

HUGH YOUNG,

MANUFACTURER OF

STEAM FITTERS' ENGINEERS' AND PLUMBERS'

BRASS WORK.

TWIN BROTHERS'

NEW VEGETABLE



DRY HOP

YEAST,

MANUFACTURED BY THE WATERLOO YEAST COMPANY

TORONTO, ONTARIO.

## BANKING IN THE DOMINION.

Banking as now conducted in the Dominion has largely taken shape from the Act of 1870, the full text of which is given in another part of the ANNUAL. The powers conferred in the charters of the banks then in existence were varied, and as these charters were nearly all on the point of expiring, it was thought desirable in extending them to secure greater uniformity, and to introduce certain provisions deemed necessary for the protection of the general public on the one hand and the shareholders on the other. Twenty clauses of the Act in question were designed to be incorporated as amendments to the charters of existing banks, and to be incorporated into that of any new bank.

This Act may be described as the result of a long protracted and somewhat thorough investigation of the whole question—rendered much more thorough than it otherwise would have been by the strenuous opposition given by bankers to some of the Government's proposals.

An important change effected by this measure was the suppression of the small note circulation of the banks, they being prohibited from issuing any bill or note for a less sum than four dollars. While this restriction cut into the sources of banking profits, the loss was compensated in a measure at least by removing the tax on circulation which had previously been levied. Bills of lower denominations than \$4 are now issued only by the Dominion Government, and known as Dominion notes.

One of the most important changes effected by the Act in question was conferring upon the banks power to increase their capital at any time, on the sanction of the shareholders being obtained. Most of the banks have availed themselves of this power, as will be seen by the following list of banks which have increased their capital since the date of the Act, with the amount of such increase:—

Name of Bank.	Capital iss'd 1st July, 1870.	Capital iss'd 1st Jan., 1873.
Montreal .....	\$6,000,000	\$12,000,000
Banque Nationale ....	1,000,000	1,250,000
Molson's .....	1,000,000	1,500,000
Toronto .....	800,000	1,500,000
Quebec .....	1,500,000	2,000,000
Ontario .....	2,000,000	2,500,000
Eastern Townships ..	400,000	750,000
Merchants' .....	6,000,000	9,000,000
Royal Canadian .....	1,000,000	2,000,000
Commerce .....	4,000,000	6,000,000
Total (10 banks) ..	\$23,700,000	\$38,500,000
		23,700,000
Increase .....		\$14,800,000

In a number of cases the capital issued as above indicated had been authorised by special legislation prior to the General Banking Act; but the issue was nevertheless caused by that Act. One of its clauses (sub-section 3) provides that the notes of a bank intended for circulation, and issued and outstanding, shall never exceed the amount of its paid-up capital. This requirement very much hampered some of the banks which had at the time a large circulation, and a relatively small capital which, in some cases, necessitated the increase shewn above.

The returns required to be made by the Act were much more full and explicit than they had previously been. It required the bank to distinguish between the amount on deposit by the Government and the deposits of individuals; the amount due their foreign agents as distinct from other banks; what amounts were loaned to the Government, and what to railway companies or other corporations; what to directors and what to the general public; to distinguish between notes or discounts current and those overdue, and between bank premises and other real estate. Any falsification of the return is made a misdemeanor.

Previous to this Act the existence of a reserve fund was left wholly at the option of the proprietors. The existence of a reserve is now provided for, and every bank is forbidden to declare a dividend exceeding 8 per cent. unless it shall have remaining, after the declaration of such dividend, a clear reserve fund equal to 20 per cent. of the paid-up capital, after deducting all bad and doubtful debts. As to what the reserve shall be composed of it is provided that half of it, as nearly as possible, and in no case less than one-third, shall consist of Dominion notes.

A powerful stimulus has been given to banking within the last five years, chiefly by the augmented prosperity that has attended every class of operations during that period, but partly by the improved legislation that has been pointed out.

This is rendered apparent by the following comparison of the leading items of liabilities and assets for a series of years:

Circulation 30th September, 1869 ..	\$8,232,622.
Circulation 30th September, 1870 ..	16,508,510.
Circulation 30th September, 1871 ..	21,210,000.
Circulation 30th September, 1872 ..	24,422,461.

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It will be seen that the circulation was nearly trebled. The increase in deposits was also very rapid during the same period, as appears from the following figures:—

Deposits 30th September, 1869 . . .	\$38,375,862.
Deposits 30th September, 1870 . . .	47,272,919.
Deposits 30th September, 1871 . . .	55,255,151.
Deposits 30th September, 1872 . . .	57,580,648.

Discounts increased one hundred per cent nearly in the four years, showing that, while the resources of the banks have been swelled by large deposits and expanded circulation, and augmented capital, they have extended to the mercantile community a corresponding increase of accommodation:—

Discounts 30th September, 1869 . .	\$55,605,129.
Discounts 30th September, 1870 . .	66,770,521.
Discounts 30th September, 1871 . .	86,508,512.
Discounts 30th September, 1872 . .	104,990,386.

It follows, as a necessary consequence, from the foregoing facts, that the profits of the banks have been out of all precedent in the history of Canadian banking; and hence all the leading institutions have acquired a degree of stability and strength which gives them not only a good degree of power and independence, but gives assurance of their future, and creates a financial bulwark to which our rising trade and industry may cling both in prosperity and adversity.

#### DOMINION NOTES.

The issue of these notes was first provided for by Mr. Galt's measure (31 Vict., Cap. 46), which has been twice amended. In the session of 1870 an amending Act was passed, repealing certain sections of the first named Act, and providing that notes to the amount of \$5,000,000 may be issued on the security of debentures of the Dominion, and specie equal together to a like amount—of which not more than eighty per cent. shall be debentures, such debentures and specie to be held by the Receiver-General for the redemption of such notes. It was also provided that the amount of these notes might be increased to \$9,000,000, but not to any greater sum. In case of such increase—which afterwards took place—the Receiver-General must have in hand specie to the amount of 25 per cent. of the increase, and he must hold specie to the extent of 25 per cent. of all the debentures held by him for the redemption of the notes. If the specie should fall below this required percentage, then the debentures were required to be placed on the market and sold so as to make good the deficiency of specie.

Should the amount of the notes issued exceed the maximum of \$9,000,000, then the Receiver-General must hold dollar for dollar in specie for every dollar of such excess. By an Act passed at the session of 1872, this restriction was removed, it being found inconvenient to hold dollar for dollar in specie for all sums over \$9,000,000; and the Receiver-General is now only required to hold 25 per cent. of such excess

in specie, and the balance of such excess in the shape of deposits in chartered banks. As the banks can pay the Government these deposits in Dominion notes, the effect is to make Dominion notes in some measure a security for themselves. It will be noticed that the effect of the last Act is to fix no limit to the issue of these notes; they can be increased to any amount, so long as the required proportion of specie and bank deposits is preserved. The maximum circulation to which these notes have reached is slightly over eleven millions of dollars.

**INTEREST AND USURY.**—A decision of the Court of Common Pleas in the case of the Royal Canadian Bank vs. Shaw, is of interest to bankers and others. In this case the plaintiffs discounted a note made by the defendant for \$34,000, "with interest," charging 8 per cent. discount, which was the rate stipulated. The note was not paid at maturity. In the action which was brought the Bank claimed interest at the rate of 8 per cent. from the maturity of the note till the time of payment; this claim the defendant resisted. The point as to the rate of interest which the Bank was entitled to charge was argued in Hilary Term. Mr. Justice Gwynne delivered the judgment of the Court. He showed that by construing the two Acts 27 and 28 Vic., (the Bank's charter), cap. 85, sec. 21, with 22 Vic., cap. 58, sec. 4, the effect of the combined Acts was that the Bank should be entitled to recover—within the limit allowed by law, 7 per cent.—the same rate of interest after maturity as was charged on the note being discounted, the object intended being to remove all doubts as to what interest might be recoverable after maturity, when no rate was specified on the face of the note. The later Statute, 29 and 30 Vic., cap. 10, sec. 5, relieved Banks from the penalties of usury provided by 22 Vic., cap. 58, s. c. 9, which were that the note or other security is declared void, and the corporation concerned made liable for three times the amount of the money lent or bargained for, but did not enable them to recover by process of law any greater interest than 7 per cent., their powers in this respect remaining limited as before. It was therefore held that the Bank could not recover 8 per cent. after the maturity of the note; and as the note was not discounted within the limit of 7 per cent. sanctioned by law, the Bank could not even recover that rate as provided by their charter; hence the case was one in which no rate of interest was agreed upon between the parties, and therefore the Bank could only collect 6 per cent.

—I always admire self-made men, but I never yet see one who was not a little too proud of the job.—*Josh Billings.*

—Mark Twain says that picking up pins on a banker's door-step does not always lead to fortune and a happy marriage. He had tried it and was ordered off the premises under threat of arrest for stealing.

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## POPULATION OF THE PRINCIPAL CITIES OF THE UNITED STATES.

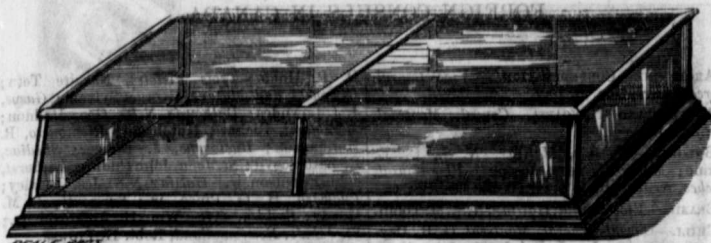
The following list gives the population of many of the leading cities, as compared with the census of 1860. The list is partial, there being no fewer than 132 cities, numbering over 25,000.

NAME AND STATE.	Population.		NAME AND STATE.	Population.	
	1870.	1860.		1870.	1860.
Albany, N. Y. ....	69,422	79,422	Mobile, Ala. ....	32,084	29,258
Alleghany City, Pa. ....	53,181	28,702	Nashville, Tenn. ....	25,872	16,988
Baltimore, Md. ....	267,354	212,418	Newark, N. J. ....	105,078	71,941
Boston, Mass. ....	250,526	177,840	New Bedford, Mass. ....	21,320	32,300
Brooklyn, N. Y. ....	396,300	266,661	New Haven, Conn. ....	50,840	39,267
Buffalo, N. Y. ....	117,715	81,129	New Orleans, La. ....	191,322	168,675
Cambridge, Mass. ....	59,624	26,060	New York, N. Y. ....	942,292	805,658
Camden, N. J. ....	20,045	14,358	Oswego, N. Y. ....	20,910	16,816
Charleston, S. C. ....	48,966	40,522	Paterson, N. J. ....	33,582	19,586
Charlestown, Mass. ....	28,323	25,065	Peoria, Ill. ....	25,787	14,045
Chicago, Ill. ....	298,983	109,260	Philadelphia, Pa. ....	674,022	565,629
Cincinnati, O. ....	216,239	161,044	Pittsburgh, Pa. ....	86,325	49,217
Cleveland, O. ....	92,846	43,417	Portland, Me. ....	31,414	26,341
Columbus, O. ....	33,745	18,554	Providence, R. I. ....	68,906	50,666
Covington, Ky. ....	24,505	16,471	Quincy, Ill. ....	24,054	13,718
Davenport, Iowa ....	20,042	11,267	Reading, Pa. ....	33,932	23,162
Dayton, O. ....	32,579	20,081	Richmond, Va. ....	61,087	37,910
Detroit, Mich. ....	79,580	45,619	Rochester, N. Y. ....	62,385	49,204
Elizabeth, N. J. ....	20,838	11,567	St. Louis, Mo. ....	310,864	160,773
Evansville, Ind. ....	22,330	11,484	St. Paul, Minn. ....	20,081	10,401
Fall River, Mass. ....	26,787	14,026	Salem, Mass. ....	24,117	22,252
Harrisburg, Pa. ....	23,109	13,405	San Francisco, Cal. ....	149,473	56,802
Hartford, Conn. ....	37,180	29,152	Savannah, Ga. ....	20,233	22,292
Indianapolis, Ind. ....	86,665	18,611	Seranton, Pa. ....	35,098	9,223
Jersey City, N. J. ....	81,744	29,326	Springfield, Mass. ....	26,703	15,199
Kansas City, Mo. ....	32,260	4,418	Syracuse, N. Y. ....	43,051	28,119
Lancaster, Pa. ....	20,238	17,603	Toledo, O. ....	28,547	13,768
Lawrence, Mass. ....	28,921	17,639	Trenton, N. J. ....	22,874	17,328
Louisville, Ky. ....	100,754	68,233	Troy, N. Y. ....	46,471	39,236
Lowell, Mass. ....	40,928	86,827	Utica, N. Y. ....	25,798	22,529
Lynn, Mass. ....	28,233	18,083	Washington, D. C. ....	109,204	61,122
Manchester, N. H. ....	23,536	20,107	Wilmington, Del. ....	30,841	21,258
Memphis, Tenn. ....	40,226	22,628	Worcester, Mass. ....	41,105	24,960
Milwaukee, Wis. ....	71,499	45,246			

**PARTICULAR AVERAGE.**—This phrase, in connection with marine insurance, is often used, but not always understood. There are two kinds of "average," general and particular. *General average* arises from loss or expense incurred for the good of all the interests imperiled. When a ship slips her anchor to avoid collision, or cuts away a mast to right the vessel, or throws overboard goods to lighten the ship, all the interests involved contribute to its payment. *Particular average* is always between the insurer and insured, where only one interest is involved, the distinction from general average being indicated by the word "particular;" that is, *general average* involves many interests; *particular average*, as between underwriter and the insured, involves but one. *Particular average* is sometimes con-

founded with partial loss. This is not always a correct use of the phrase. *Partial loss* is, strictly speaking, the whole loss of a part of the insured property; *particular average*, loss, damage, or depreciation of the property in consequence of the perils insured against. This distinction is not so clear at the present day as it was in the earlier history of marine insurance, when the total loss of even a single package was claimed, although it might not amount to three or five per cent. The unfairness of this practice soon gave rise to an average clause limiting the claims of owners to three, five, or ten per cent., as the case might be; and if the damage on any particular goods amounted to an "average," it was called in the adjustment "particular average."





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—There is no national coinage of the precious metals in China. The Government is not strong enough everywhere in its wide domain to punish those subjects who counterfeit its coin, nor honest enough itself to issue pieces of a uniform standard for a length of years. It will not receive debased metal in payment of taxes, and it is not able to force tax-payers to take adulterated coin. The result has been that all parties have adopted a form of bullion that partakes of the nature of coin in the single point, that the pieces are of a known weight and purity, and yet which can be tested without touch and, and bears no effigy to authenticate its origin. The only native coin, therefore, now in use throughout China is the *tsien*, called *cash*, by the English, and *sapque* by the French, who derived it from the Portuguese word *saepca*. It is circular, measuring between five-sixths and nine-tenths of an inch in diameter, and has a square hole in the middle for the convenience of stringing them. It is cast, and not stamped or minted; the obverse bears the name of the province in which it is cast in Manchu letters on the right of the square hole, and another word on the left of the hole; on the reverse is the name of the reign in Chinese above and below the holes, with the addition of two characters *teing pau* (current money) on the right and left of it.



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## THE ATLANTIC MUTUAL LIFE INSURANCE COMPANY

Would respectfully call attention to the following letter (which has been kindly placed at their disposal) to the Hon. Adam Crooks, Q.C., and his reply.

Office of Forbes & Lowenborough, Bankers. To Hon. Adam Crooks: DEAR SIR,—As I am a Policyholder in the Atlantic Mutual Life Insurance Co., of Albany, N.Y., I am anxious to have a legal opinion respecting the value of the registration of Policies. Does it give a greater security to Policy-holders?

I am, very truly yours,

H. B. FORBES.

Re-THE ATLANTIC MUTUAL LIFE INSURANCE COMPANY  
OF ALBANY, NEW YORK.

In reply to the question submitted for my opinion as to the value of registration of Policies in this Company, I beg to state that by an Act of the State of New York, passed in 1889, any Life Insurance Company may make special deposit of securities from time to time in sums of not less than twenty-five thousand dollars with the Insurance Department of the State—and these securities are held as a fund specially pledged for the security of the holders of the registered policies of the Company.

This fund is charged with the present value of the policy registered against it, and the Company is not allowed to issue registered policies whose present value is in excess of the deposit. The Company which adopts this system is required on the first day of July, or within sixty days thereafter, to deposit further securities to cover the increased value of the policies issued. The registered policies are authenticated under the seal of the Insurance Department and the signature of the State Superintendent or his Deputy.

Hence the value of this system of registration, for it insures to the policy-holder a fund which in case of the insolvency of the Company would represent the value of his policy, and so protect him against loss. The benefit of this system applies equally to policies issued in Canada, as in the United States.

Toronto, 7th November, 1872.

ADAM CROOKS.

JOSEPH HOWSON, MANAGER,  
No. 20 KING STREET, TORONTO.

## INSURANCE—FIRE, LIFE, AND MARINE.

The insurance business of the Dominion is transacted by two classes of Companies, one being restricted to a single Province, and the other extending over all the Provinces. Those Companies whose operations extend over the Dominion are required by the Insurance Act of 1868, to make a deposit with the Receiver General, and obtain a license in order to transact business; and this requirement applies alike to home and foreign companies.

Forty-eight companies have made the required deposit and taken out licenses under the provisions of the Act above mentioned. Of these, twenty-one are Fire Insurance Companies. Some of them however, combining Life and others Marine. Twenty-six transact life insurance, exclusively; and one is limited to the guarantee of fidelity of employees in positions of trust. A large majority of these offices are foreign, that is British or American. Twenty-two have their head-quarters in Great Britain, fifteen in the United States and eleven in Canada.

## FIRE INSURANCE.

A requirement of the Act of 1868 was that the companies should each furnish a statement annually of their operations for the year, showing also their capital, assets, liabilities, &c. Such statement to be laid before Parliament at the commencement of each Session. Since returns have been made in accordance with the form prescribed in the Act it has been possible to derive some accurate information as to the general working of the business, and the results reached. Previous to 1869, no statistics of value were collected, and it is therefore impossible to trace the statistical history of Fire Insurance farther back. It is to be regretted than even the present returns are not wholly free from defects, as some of the offices show a very indifferent regard for legislative requirements in making up their statements. The figures for 1872 have not yet been prepared, but we give a comparison of the premiums and losses, including losses resisted, of the companies doing a general Fire Insurance business for three years:

	Prem. rec'd.	Losses.
1869.....	\$1,739,896.22	\$1,167,336.84
1870.....	1,785,043.01	1,756,858.28
1871.....	2,101,662.00	1,635,936.00
Total in 3 years..	\$5,626,601.23	\$4,558,131.12
Difference .....		1,068,470.11

It is very easy to deduce from the above figures a correct conclusion as to the actual result to all these companies of their transactions during the three years. A balance or excess of premiums over losses is here shown of \$1,068,470 which is 19 per cent. of the total premiums. But the allowance usually made for expenses in all theoretical calculations on the subject is 25 per cent. If the business cost the companies 25 per cent. then they are in the aggregate out of pocket to the extent of close upon four hundred thousand dollars by the three years transactions. This affords an unanswerable argument in support of the action lately taken by the companies to bring about a change, so as to be able to show at the end of each year some profit and not an annual loss.

In order to place the business on a more satisfactory footing the companies have taken united action and organized "The Canadian Fire Underwriters Association" with local Boards at Montreal and Toronto. This Association have revised the tariff of rates on mercantile risks and entered into a binding compact to take this class of risks only at the rates fixed by the tariff.

Though as already mentioned, the figures for 1872 are not yet obtainable it is not believed that they will show any improvement on the foregoing statement, so far as net results are concerned.

The minimum amount of deposit required under the Act is \$50,000 which is not required in cash, but in any class of securities that is satisfactory to the Minister of Finance. On a company retiring from Canada this deposit may be withdrawn provided all outstanding risks are reinsured.

Included in the list of those companies whose charters are granted by the Provincial Legislatures and whose business is limited to one province, are several city companies, one at least, of this class being organized in each of the chief cities of the Dominion. These city companies—the largest of which is the Quebec Fire Assurance Company—have generally been successful and are a prosperous class. They, however, are not required by law to make returns to the Government or to have a license, and therefore there is no means of ascertaining the extent of their operations or the net results. More im-

# THE EQUITABLE LIFE ASSURANCE SOCIETY,

OF THE UNITED STATES.

Cash Assets, \$20,000,000. Cash Income, \$8,500,000.  
Surplus (beyond what is required for Reserve), \$2,000,000.

## NEW BUSINESS:

Sum Assured, 1872, Over \$50,000,000.

## PURELY MUTUAL—ALL CASH—ANNUAL DIVIDENDS.

Dividends paid at the end of the FIRST and Every Succeeding Year.

POLICIES NON-FORFEITABLE.

The Society will give a cash value, or its equivalent in a paid-up policy, and thus make policies non-forfeitable, as follows:—Life and Endowment Policies, the premiums on which are payable during a stipulated period longer than Ten Years, after three annual premiums have been paid. All Five and Ten year period policies, whether Life or Endowment, after two annual premiums have been paid, for as many Fifths or Tenths respectively as there shall have been payments made for full yearly premiums.

## THE EQUITABLE HAS BECOME THE LEADING COMPANY OF THE WORLD.

Attention is particularly called to the new method of insuring lives originated by the Equitable, combining greater advantages than have heretofore been presented to the public for making Life Insurance a Remunerative Investment.

## ENTITLED THE TONTINE SAVINGS FUND POLICY.

1. It has been urged, as an objection against Life Assurance, that it is more profitable in the case of those dying early than of those dying in old age. 2. It has been further objected that the money invested in Life Assurance could not at any time be withdrawn and the transaction terminated, except with serious loss.

To remove even the slightest ground for such objections, The Equitable Life Assurance Society introduces, for the first time, the Tontine Savings Fund Policy, the principle of which will be applied to new policies upon any plan of Insurance heretofore offered by the Equitable, without increase in rates of premium. EXAMPLES.—It is calculated that if a person insured under an ordinary life policy for \$10,000, at the age of 37 (annual premium \$281.70), should elect the TEN YEAR class, he will at the end of that time be able to terminate his policy, and receive therefor a sum in cash greater than all the premiums paid by him; should he prefer to continue his policy he may have an annuity which, with future dividends, will almost cancel subsequent premiums. In lieu of either of these methods he may take a paid-up policy for \$7,000, having been insured meanwhile for \$10,000. The same option, with still more profitable results, is open to those electing either of the other classes. If a person should elect the FIFTEEN YEAR class, he may, on the same assumptions, at the expiration of that time withdraw in cash Fifty per Cent. more than he paid in; or he may have an annuity which will pay his premiums, and yield in addition, a constantly increasing income; or he may have a paid-up policy for \$14,000. If he should elect the TWENTY YEAR class he may, on the same assumptions, withdraw in cash more than double the amount paid in; or receive an annuity that will pay premiums and leave him an income of more than double their amount; or receive a paid-up policy for \$22,000. A more elaborate explanation may be procured from the Society's Agents.

R. W. GALE,

Manager for the Dominion of Canada and British Provinces of North America.

HEAD OFFICE—198 St. James Street, Montreal, Canada.

Adjoining MOLLISON'S BANK.

GEO. B. HOLLAND,

General Agent for Ontario.

No. 58 CHURCH ST., TORONTO.

CAPT. R. C. W. MACCUAIG,

General Agent for Eastern Ontario,

RUSSELL HOUSE, OTTAWA.

portant than these, is another set of Provincial companies whose operations are confined solely to farm risks and isolated property in towns and villages—the mutual fire insurance companies. The aggregate amount at risk in these offices is very large, and, as is well known, the rates of premium are very low, the usual figure on farm property when the premium is paid in cash being 75c. per \$100 for three years. Their assets consist almost wholly of premium notes taken from the assured upon which assessments are made as losses arise, or annually to cover the entire losses of the year. No statement of the position of these companies is required by law to be published, although in Ontario, a bill is before the Local Legislature, which if passed, will render these statements obligatory upon the companies in future. A list of the mutual companies in Ontario would include the following:—

The Agricultural,  
The Beaver and Toronto,  
The Victoria,  
The Gore District,  
The Niagara District,  
The Canada Farmers',  
The Ontario,  
The Waterloo County,  
The Hastings,  
The Johntown,  
The Prince Edward County,  
The Wellington County,  
The Brant County,  
The Perth County,  
The Clinton,

and many others of less consequence. Some of them confine their operations to a single township.

Formidable competition for the class of business cultivated by these companies has arisen within the last two years. The offices doing a general business now accept risks on farm and isolated properties much lower than formerly; also an American Company with a large cash capital—The Agricultural of Watertown—has conducted vigorous operations in Canada for two years past; and a rising company—The Isolated Risk—has been organized in Toronto which makes a specialty of isolated insurance.

#### LIFE INSURANCE.

This branch of insurance has received a wonderful impetus and made very great progress

within a few years. A large proportion of the business is done by American companies many of the strongest and most flourishing of the life offices in that country being represented here. Three or four new Canadian companies have been organized within the past two years, they are conducted with a great deal of vigor and are securing an increasing proportion of the public patronage. Several large British offices of undoubted stability take their full share. The following figures represent the number of policies and amount of premiums received by the life insurance companies in the Dominion during past three years:—

	Policies Iss.	Prem. Rec'd.
1869	6,308	\$1,314,324
1870	7,205	1,441,562
1871	7,111	1,741,705

The business of 1872 will show a marked increase over that of 1871; in fact the premium receipts of last year may be pretty safely estimated at \$2,000,000.

#### MARINE INSURANCE.

Companies doing an inland marine business are required to make the deposit of \$50,000 the same as fire and life companies. Those doing only ocean marine are exempted from deposit and also from making returns, so that it is impossible to know anything accurately respecting the extent of the operations carried on in this branch of insurance. In the Maritime Provinces there are a number of local offices and some private underwriters; a number of the American and English marine offices are also represented as they are at Montreal, Quebec, &c. The inland marine is mostly done by the British America, Western, Montreal and Provincial companies.

THE HUMAN HEART.—The late Chas. Dickens said in conversation with a friend, I have spent many days and nights in the most wretched districts of the Metropolis, studying the history of the human heart. There we must go to find it. In high circles we see everything but the heart, and learn everything but the real character. We must go to the hovels of the poor and unfortunate, where trial brings out the character. I have in these rambles seen many exhibitions of generous affection and heroic endurance which would do honor to any sphere. Often I have discovered minds that only wanted a little of the sunshine of prosperity to develop the choicest endowments of Heaven. I never returned to my home after these adventures without being made a sadder and a better man.





## POST OFFICE DEPARTMENT, DOMINION OF CANADA.

## GENERAL POST OFFICE, OTTAWA.

Postmaster-General, Hon. Alex. Campbell;  
Deputy Postmaster-General, Wm. H. Griffin;  
Secretary, Wm. White.

*Post Office Inspectors.*—John Dewe, Chief Inspector, Ottawa Station, Ont.; Arthur Woodgate, Halifax Station, N.S.; John McMillan, St. John Station, N.B.; W. G. Sheppard, Quebec Station, Q.; Ed. F. King, Montreal Station, Q.; B. W. Barker, Kingston Station, Ont.; M. Sweetnam, Toronto Station, Ont.; G. E. Griffin, London Station, Ont.

## LETTER RATES, ETC.

*Canada.*—Letters posted in Canada addressed to any place within the Dominion (including Manitoba and British Columbia) pass, if prepaid, for 3 cents per  $\frac{1}{2}$  oz.; but if posted unpaid, such letters are charged 5 cents per  $\frac{1}{2}$  oz. Letters mailed at any office for delivery by or from that same office are charged one cent each, and must be prepaid, otherwise they are sent to the Dead Letter Office.

*Newfoundland.*—Postage on letters 6 cents per  $\frac{1}{2}$  oz. Newspapers 2 cents each. Prepayment necessary.

*Prince Edward Island.*—Postage on letters 3 cents per  $\frac{1}{2}$  oz., if prepaid, 5 cents if unpaid. Newspapers 2 cents each.

*Bermuda (via Halifax).*—Letters 6 cents per  $\frac{1}{2}$  oz. Newspapers 2 cents each. Printed matter 6 cents per 4 oz.

*United States.*—The rate on letters to the United States is 6 cents per  $\frac{1}{2}$  oz., if prepaid, 10 cents if unpaid. Newspapers 2 cents each.

## MAILS FOR CANADA FROM ENGLAND.

Two Ocean Steamers carrying mails for Canada leave Liverpool in each week, viz.: a Canadian Packet on every Thursday, via Derry on Friday, sailing to Québec in Summer and Portland in Winter, by which the Postage rate is 3d. stg. per  $\frac{1}{2}$  oz.; and a Cunard Packet every Saturday, via Cork on Sunday, bringing Mails to New York, by which the Postage rate to Canada is 4d. stg. per  $\frac{1}{2}$  oz. A Canadian Packet leaves Liverpool every alternate Tuesday for Halifax, calling at Queenstown *en route*; Postage 3d. stg. per  $\frac{1}{2}$  oz., same as by Canadian Packet to Quebec or Portland.

The British Post Office forwards letters to Canada by the first packet sailing after the letter is posted, unless the letters bear a special direction—"By Canadian Packet" or "By British Packet"—and in that case they are kept over for the Packet designated, "By Canadian Mail" is not a distinctive superscription; for any Mail for Canada is a "Canadian Mail," by whatever Packet forwarded.

## WEST INDIES VIA HALIFAX.

Letters for the West Indies, British and Foreign, are sent via Halifax and Bermuda, monthly; postage 12 cents per  $\frac{1}{2}$  oz.; newspapers 2 cents each; books 6 cents per 4 oz.

No unpaid correspondence forwarded by this route.

## REGISTRATION OF LETTERS.

Persons posting Letters containing value, should be careful to require them to be registered, and to obtain from the Postmaster a Certificate of receipt for Registration.

The charge for Registration, in addition to the Postage, is as follows, viz.:

On Letters to any other place in Canada, or British North America.....	2 cents.
On Letters for the United States.....	5 "
On Letters for the United Kingdom.....	8 "
On Letters for British Colonies or Possessions, sent via England.....	16 "
On Letters for France and other Foreign Countries, via France (see Table).	
On parcels, patterns, or samples, in Canada.....	5 "
On book packets and newspapers to United Kingdom.....	8 "

Both the Postage charge and Registration fee must in all cases be prepaid.

Registration is not an absolute guarantee against the miscarriage or loss of a Letter; but a Registered Letter can be traced when an Unregistered Letter cannot, and the posting and delivery or non-delivery can be proven. A Registered Letter is thus secured against many of the casualties which, from incorrect address, forgetfulness of the receiver, or error, may affect an Unregistered Letter.

## PARCEL POST.

The charge on Parcels by the Parcel Post, which is limited to places within the Dominion, is 12 $\frac{1}{2}$  cents per 8 oz., (with 5 cents additional if Registered).

## BOOK POST.

A Book Packet may contain any number of separate books, publications, works of literature and art, maps or prints, photographs, daguerotypes, when not on glass, or in frames containing glass; any quantity of paper, vellum or parchment (to the exclusion of letters); and the books, maps, papers, &c., may be either written, printed or plain, or any mixture of the three; and may be either British, Colonial or Foreign.

Book Packages must be open at both ends or both sides.

The rate on Book Packages between any place in Canada, and to Prince Edward Island and Newfoundland, is one cent per ounce.

## BOOK POST RATES.

WEIGHT.	By Can- dian Pkt.	By Cun'd Packet.	To France by Can. Str.
Not exceeding 1 oz.	2 cents.	4 cents.	4 cents.
1 to 2 oz.	4 "	6 "	4 "
2 to 4 oz.	6 "	8 "	8 "
4 to 8 oz.	12 "	16 "	16 "
8 to 12 oz.	18 "	24 "	24 "
12 oz. to 1 lb.	24 "	32 "	32 "

and so on, increasing one rate for every 4 oz.

# Canada Hat and Fur Company.

## GREENE & SONS,

MONTREAL,

### Manufacturers and Importers

OF  
BRITISH AND FOREIGN POSTAGE TABLE

Hats, Caps, &c., Felt Hats,  
Gentlemen's Furs, Straw Goods,  
Ladies' Furs, &c., Gloves, Mitts, &c.

WAREHOUSE—517, 519, 521 ST. PAUL STREET.

FUR MANUFACTORY—523, 525 ST. PAUL STREET.

STRAW MANUFACTORY—524, 526 ST. PAUL STREET.

FELT HAT FACTORY—HAMILTON, Ont., & JAMES ST., MONTREAL.

## CHEAPEST AND BEST.

# DAILY WITNESS.

\$3 PER ANNUM,

CIRCULATION, 10,500.

MONTREAL WITNESS (Tri-weekly) \$2 per Annum,

CIRCULATION, 3,000.

WEEKLY WITNESS, \$1 per Annum,

CIRCULATION, 9000.

CANADIAN MESSENGER, 38c PER ANNUM,

CIRCULATION, 14,000.

NEW DOMINION MONTHLY, \$1.50 PER ANNUM

CIRCULATION, 3,500.

The above circulations are bona fide. That of the Daily is greater than that of all the other English Dailies in Montreal put together.

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No. 1.—Table showing the Postage, including Registration Fee, to be collected on Registered Letters sent from Canada to the undermentioned countries.

COUNTRIES.	Not exceeding ½ oz.	Over ½ and not exceeding 1 oz.	Over 1 and not exceeding 2 oz.	Over 2 and not exceeding 4 oz.	Over 4 and not exceeding 8 oz.	Over 8 and not exceeding 14 oz.
Belgium.....	26 cents.	26 cents.	36 cents.	36 cents.	46 cents.	46 cents.
France.....	32 "	44 "	68 "	80 "	104 "	116 "
Hamburg.....	26 "	26 "	36 "	36 "	46 "	46 "
India.....	38 "	38 "	60 "	60 "	82 "	82 "
Italy.....	30 "	30 "	44 "	44 "	58 "	58 "
Norway.....	32 "	32 "	48 "	48 "	64 "	64 "
Prussia.....	26 "	26 "	36 "	36 "	46 "	46 "

## BRITISH AND FOREIGN POSTAGE TABLE.

## VIA ENGLAND.

No. 2.—Showing the amount of Postage, to be collected in the Dominion of Canada, upon Letters, Newspapers, and Book Packets, forwarded by Canadian Mail Steamers, to the United Kingdom, and, through the United Kingdom to the undermentioned Colonies and Foreign Countries.

In all cases the postage must be prepaid. Letters for the United Kingdom, if posted unpaid, or insufficiently prepaid, will be forwarded—but they will be charged on delivery with the amount of deficient postage, and a fine of 3d. sig. each letter.

Letters may be registered to all places, except those the names of which are followed by the letters *n r*, indicating that no registration can be effected.

The Registration Fee on letters addressed to the United Kingdom, is 8 cents each. In all other cases the Registration Fee is 16 cents from Canada to the place of destination; except to places marked *a*, in which cases a Registration fee of 8 cents each letter, and a postage of 4 cents per ½ oz. must be collected, and, in addition, double the ordinary rates of postage as given in this Table.

No Book Packet addressed to Portugal, Madeira, the Azores, or Cape de Verde, must exceed 1 lb. in weight; to Russia and Poland no such packet must exceed 8 oz. A Packet of Patterns for Germany or Belgium, or any other country *via* Belgium, must not exceed 8 oz. A Book Packet for Greece must not exceed 3 lbs. in weight, nor must it exceed 2 feet in length by 1 foot in width or depth.

Upon Letters, Newspapers, and Book Packets forwarded through the United States, the following additional rates must be collected, viz.—2 cents per ½ oz. on Letters, 2 cents on Newspapers, and 2 cents per 4 oz. on Book Packets.

An additional postage of 6 cents per ½ oz. must be collected on Letters, 2 cents each on Newspapers, and 6 cents per 4 oz. on Book Packets and Patterns for places marked \*, when addressed to be sent *via* Brindisi.

On Book Packets for the United Kingdom, not exceeding 1 oz. in weight, the postage is 2 cents; on Book Packets weighing more than 1 oz. the progressive rates of postage will be found in the table below.

COUNTRIES, ETC.	FOR A LETTER.					FOR EACH NEWSPAPER.	FOR A BOOK PACKET.					
	Not exceeding ½ oz.	Above ½ oz. and not exceeding 1 oz.	Above 1 oz. and not exceeding 2 oz.	For every additional ½ oz.	For every additional ¼ oz.		Not exceeding 2 oz.	2 oz. to 4 oz.	4 oz. to 8 oz.	8 oz. to 12 oz.	12 oz. to 1 lb.	For every additional ¼ oz.
*Aden.....	22	22	44	—	22	6 cents.	10	12	24	36	48	12
Africa, West Coast of <i>nr</i>	16	16	32	—	16	4 cents.	8	10	20	30	40	10
aAlgeria.....	10	16	26	6	4	Book rate	6	12	24	36	48	12
Ascension..... <i>nr</i>	28	28	56	—	28	4 cents.	8	10	20	30	40	10
*Australia, South.....	16	16	32	—	16	6 cents.	10	12	24	36	48	12
*Australia, Western.....	16	16	32	—	16	6 cents.	10	12	24	36	48	12
Austria.....	10	10	20	—	10	Book rate	8	16	32	48	64	16
Azores.....	16	28	44	12	4	do.	6	12	24	36	48	12
Baden.....	10	10	20	—	10	do.	8	16	32	48	64	16
Bavaria.....	10	10	20	—	10	do.	8	16	32	48	64	16
Belgium.....	10	10	20	—	10	do.	6	12	24	36	48	12

# THE NOTMAN STUDIO,



ESTABLISHED

IN 1868.

OTTAWA.

WM. J. TOPLEY, - - Proprietor.

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Will find this Establishment one of the Finest on the Continent.

It is not necessary to wait more than a few minutes at the Studio. Orders can be sent by post.

*Views of the Dominion,*

FROM HALIFAX, N. S., TO VICTORIA, BRITISH COLUMBIA.



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**STEINWAY & SONS, CHICKERING & SONS,**

And other cheaper First Class Instruments.

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SHEET MUSIC, MUSICAL MERCHANDISE.

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**PEILER, SICHEL & CO.,**

127 Granville Street, HALIFAX, N. S.

**E. PEILER & BRO.,**

Prince William Street, ST. JOHN, N. B.

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## BRITISH AND FOREIGN POSTAGE TABLE—CONTINUED.

COUNTRIES, ETC.	FOR A LETTER.					FOR EACH NEWSPAPER.	FOR A BOOK PACKET.					
	Not exceeding 3 oz.	Above 3 oz. and not exceeding 5 oz.	Above 5 oz. and not exceeding 10 oz.	For every additional 5 oz.	For every additional 10 oz.		Not exceeding 2 oz.	2 oz. to 4 oz.	4 oz. to 8 oz.	8 oz. to 1 lb.	For every additional 14 oz.	
Bolivia..... n r	40	40	80	—	40	6 cents.	10	12	24	36	48	12
*Borneo..... u r	28	28	56	—	28	6 cents.	10	12	24	36	48	12
aBourbon.....	24	24	48	—	24	8 cents.	14	16	32	48	64	16
Brazil..... n r	28	28	56	—	28	4 cents.	8	10	20	30	40	10
Bremen.....	10	10	20	—	10	Book rate	8	16	32	48	64	16
Brunswick.....												
Buenos Ayres..... n r	28	28	56	—	28	4 cents.	8	10	20	30	40	10
Canary Islands.....	16	28	44	12	4	Book rate	6	12	24	36	48	16
Cape de Verde.....	16	16	32	—	16	do.	6	12	24	36	48	—
Cape of Good Hope.....	28	28	56	—	28	4 cents.	8	10	20	30	40	10
*Ceylon.....	22	22	44	—	22	6 cents.	10	12	24	36	48	12
Chili..... n r	40	40	80	—	40	6 cents.	10	12	24	36	48	12
*China(ex Hong K'ng) n r	28	28	56	—	28	6 cents.	10	12	24	36	48	12
Constantinople.....	16	16	32	—	16	Book rate	8	16	32	48	64	16
Costa Rica..... n r	28	28	56	—	28	4 cents.	8	10	20	30	40	10
aDardanelles..... n r	16	28	44	12	4	Book rate	6	12	24	36	48	12
Denmark.....	12	12	24	—	12	do.	8	16	32	48	64	16
Equador..... n r	40	40	80	—	40	6 cents.	10	12	24	36	48	12
Egypt (Alexandria, Cairo and Suez).....	16	16	32	—	16	4 cents.	8	10	20	30	40	10
England.....	6	6	12	—	6	2 cents.	4	6	12	18	24	6
Falkland Islands.....	16	16	32	—	16	4 cents.	8	10	20	30	40	10
Fernando Po..... n r	10	16	26	6	4	Book rate	4	8	16	24	32	8
aFrance.....	10	10	20	—	10	do.	8	16	32	48	64	16
Frankfort.....	16	28	44	12	4	Book rate	6	12	24	36	48	12
aGalatz.....	16	16	32	—	16	4 cents.	8	10	20	30	40	10
Gallipoli..... n r												
Gambia.....	16	16	32	—	16	4 cents.	8	10	20	30	40	10
Gibraltar.....												
Gold Coast.....	20	20	40	—	20	Book rate	8	16	32	48	64	16
Greece.....	28	28	56	—	28	4 cents.	8	10	20	30	40	10
Grey Town..... n r	28	28	56	—	28	4 cents.	8	10	20	30	40	10
Guatemala..... n r	28	28	56	—	28	4 cents.	8	10	20	30	40	10
Hamburg.....	10	10	20	—	10	Book rate	8	16	32	48	64	16
Hanover.....	10	10	20	—	10	Book rate	8	16	32	48	64	16
Hayti..... n r	28	28	56	—	28	4 cents.	8	10	20	30	40	10
Hesse.....	10	10	20	—	10	Book rate	8	16	32	48	64	16
Hesse Homburg.....	10	10	20	—	10	Book rate	6	12	24	36	48	12
Holland.....	10	10	20	—	10	Book rate	6	12	24	36	48	10
*Hong Kong.....	28	28	56	—	28	6 cents.	10	12	24	36	48	10
*India.....	22	22	44	—	22	6 cents.	10	12	24	36	48	12
Ionian Islands.....	20	20	40	—	20	Book rate	8	16	32	48	64	16
Ireland.....	6	6	12	—	6	2 cents.	4	6	12	18	24	6
Italy (including Rome).....	14	14	28	—	14	Book rate	8	16	32	48	64	16
*Labuan.....	28	28	56	—	28	6 cents.	10	12	24	36	48	12
Larnaca.....	16	16	32	—	16	Book rate	8	16	32	48	64	16
Lunenbourg.....	10	10	20	—	10	do.	8	16	32	48	64	16
Liberia.....	16	16	32	—	16	4 cents.	8	10	20	30	40	10
Lippe Detmold.....	10	10	20	—	10	Book rate	8	16	32	48	64	16
Lubeck.....	16	16	32	—	16	Book rate	6	12	24	36	48	—
Madeira.....	16	16	32	—	16	4 cents.	8	10	20	30	40	10
Malta.....	24	24	48	—	24	8 cents.	14	16	32	48	64	16
Mauritius.....	10	10	20	—	10	Book rate	8	16	32	48	64	16
Mecklenburg.....	28	28	56	—	28	4 cents.	8	10	20	30	40	10
Mexico..... n r	14	14	28	—	14	Book rate	8	16	32	48	64	16
Moldavia.....	28	28	56	—	28	4 cents.	8	10	20	30	40	10
Monte Video..... n r	28	28	56	—	28	4 cents.	8	10	20	30	40	10

Spring of 1873.

**WALKER, EVANS & CO.,**

MANUFACTURERS, IMPORTERS, AND WHOLESALE DEALERS IN

**Boots, Shoes & Rubbers.**

WAREHOUSE AND FACTORY

No. 15 *Phoenix Block, Front Street West,*  
**TORONTO.**

W. E. & Co., beg to inform their Customers and the Trade generally, that they are now prepared to show samples of Spring Goods, which are made in the newest and improved styles. Favor us with a call, and we will give you entire satisfaction.

WALKER, EVANS & CO.

**H. L. SPENCER,**

Medical Warehouse,  
20 NELSON STREET, ST. JOHN, N.B.

General Patent Medicine Agency for the Maritime Provinces.

Mr. SPENCER would call the especial attention of Country Merchants and Consumers, to a general assortment of Patent Medicines, Fancy Articles and Toilet Goods, which by particular arrangements with the Manufacturers, he is enabled to supply to dealers on the most favorable terms. Correspondence and orders solicited.

**DAY'S COMMERCIAL COLLEGE.**

82 KING STREET EAST, TORONTO, Ont.

Under the Management of MR. JAMES E. DAY, Sole Proprietor,  
A PRACTICAL ACCOUNTANT OF GREAT EXPERIENCE IN BUSINESS.

The Course of Instruction comprises the following subjects; viz. Mercantile Bookkeeping, Public and Private Bank-Bookkeeping, Brokers', Forwarders' Administrators', Railway & Steamboat Companies' Books, Commercial Calculations, Business Correspondence and Penmanship, and Commercial Law.

Young men attending this institution are directly instructed by the Principal himself.

For terms, etc., address

JAMES E. DAY, Accountant.

## BRITISH AND FOREIGN POSTAGE TABLE—Continued.

COUNTRIES, ETC.	FOR A LETTER.					FOR EACH NEWSPAPER.	FOR A BOOK PACKET.					
	Not exceeding 4 oz.	Above 4 oz. and not exceeding 10 oz.	Above 10 oz. and not exceeding 16 oz.	Above 16 oz. and not exceeding 24 oz.	For every additional 4 oz.		For every additional 10 oz.	Not exceeding 2 oz.	2 oz. to 4 oz.	4 oz. to 8 oz.	8 oz. to 12 oz.	12 oz. to 1 lb.
	cents	cents	cents	cents	cents		cents	cents	cents	cents	cents	cents
Mytelene . . . . . n r	16	28	44	12	4	Book rate	6	12	24	36	48	12
Nassau, Duchy of . . . . .	10	10	20	—	10	do.	8	16	32	48	64	16
Natal . . . . .	28	28	56	—	28	4 cents	8	10	20	30	40	10
New Grenada . . . . . n r												
*New South Wales . . . . .	16	16	32	—	16	6 cents	10	12	24	36	48	12
*New Zealand . . . . .	16	16	32	—	16	Book rate	8	16	32	48	64	16
Norway . . . . .	10	10	20	—	10	do.	8	16	32	48	64	16
Oldenburg . . . . .	28	28	56	—	28	6 cents	10	12	24	36	48	12
*Penang . . . . .	40	40	80	—	40	6 cents	10	12	23	36	48	12
Peru . . . . . n r	16	16	32	—	16	Book rate	8	16	32	—	—	—
Poland . . . . .	28	28	56	—	28	4 cents	8	10	20	30	40	10
Porto Rico . . . . . n r	16	16	32	—	16	Book rate	6	12	24	36	48	—
Portugal . . . . .	10	10	20	—	10	do.	8	16	32	48	64	16
Prussia . . . . .	16	16	32	—	16	6 cents	10	12	24	36	48	12
*Queensland . . . . .	24	24	48	—	24	8 cents	14	16	32	48	64	16
Rennion . . . . .	10	10	20	—	10	Book rate	8	16	32	48	64	16
Reuss . . . . .	16	16	32	—	16	do.	6	12	24	36	48	12
aRhodes . . . . .	14	14	28	—	14	do.	8	16	32	—	—	—
Russia . . . . .	28	28	56	—	28	4 cents	8	10	20	30	40	10
St. Helena . . . . .	16	16	32	—	16	Book rate	6	12	24	36	48	12
aSalonica . . . . .												
aSamsoun . . . . .												
Saxe Altenburg, Saxe CoburgGotha, Saxe Meiningen, Saxe Weimer, Saxony, Schaumburg, Lippe Schwartzburg Rud- olstadt, Schwartbg. Sonderhausen . . . . .	10	10	20	—	10	do.	8	16	32	48	64	16
Scotland . . . . .	6	6	12	—	6	2 cents	4	6	12	18	24	6
Scutari . . . . .	16	16	32	—	16	Book rate	8	16	32	48	64	16
Seres . . . . .	16	16	32	—	16	4 cents	8	10	20	30	40	10
Sierra Leone . . . . .	28	28	56	—	28	6 cents	10	12	24	36	48	12
*Singapore . . . . .	16	16	32	—	16	Book rate	6	12	24	36	48	12
a Smyrna . . . . .												
Spain . . . . .	16	16	32	—	16	Book rate	8	16	32	48	64	16
Surinam . . . . .	28	28	56	—	28	4 cents	8	10	20	30	40	10
Sweden . . . . .	14	14	28	—	14	Book rate	8	16	32	48	64	16
aSwitz- (via Belgium.. erland (via France . . . . .	10	10	20	—	10	do.	8	16	32	48	64	16
Syria . . . . . n r	14	14	28	—	14	do.	6	12	24	36	48	12
*Tasmania . . . . .	16	16	32	—	16	6 cents	10	12	24	36	48	12
Techesme . . . . .	16	16	32	—	16	Book rate	8	16	32	48	64	16
Tenedos . . . . .												
aTrebizond . . . . .												
aTultcha . . . . .												
aTunis . . . . .	16	16	32	—	16	do.	6	12	24	36	48	12
aVarna . . . . .												
Venezuela . . . . . n r	28	28	56	—	28	4 cents	8	10	20	30	40	10
*Victoria . . . . .	16	16	32	—	16	6 cents	10	12	24	36	48	12
Wallachia . . . . .	14	14	28	—	14	Book rate	8	16	32	48	64	16
West Indies, British W. Indies, Foreign, n r (ex. places specified)	28	28	56	—	28	4 cents	8	10	20	30	40	10
Wurtemberg . . . . .	10	10	20	—	10	Book rate	8	16	32	48	64	16



*McGREGOR & Bro.,*

**BANKERS & BROKERS,**  
WINDSOR,

**GOLD, SILVER, CANADA AND AMERICAN CURRENCY**  
BOUGHT AND SOLD.

*Drafts on New York and Principal Points in Canada.*

COLLECTIONS MADE THROUGHOUT CANADA AND UNITED STATES.

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OLD CORN EXCHANGE 16 FRONT ST.,

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**GROCCERS,**

ONTARIO STREET.

KINGSTON.

**THOS. MAY & Co.,**

IMPORTERS OF

**STRAW, FANCY,**

AND

**Millinery Goods,**

**MEN'S STRAW & FELT HATS**

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63 St. Peter Street, MONTREAL.

**W. P. HOWLAND & Co.,**

TORONTO.

**HOWLAND, SPRATT & CO.,**

MONTREAL.

GENERAL

*Commission Merchants.*

Advances made on Consignments.

For every additional 4 oz.  
cents  
12  
16  
10  
12  
16  
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No. 3.—Showing the Rates of Postage to be collected in Canada on Letters, Newspapers, Pamphlets, Magazines, Printed Matter and Books, sent by way of the United States to the undermentioned British Colonies, and Foreign Countries.

COUNTRIES.	Letters, per 1 oz.	Newspapers each.	Pamphlets, Magazines and Printed Matter per 4 oz.	Books per 4 oz.	REGISTRATION FEE.
Acapulco .....	cts. 13	cts. 5	cts. 10	cts. 12	
Aspinwall (Colon), Reg. Letters *18] cts, Unregistered.....	13	4	8	..	10c. ea. letter ad'l
Australian Colonies .....	10	4	8	..	.....
Bahamas .....	8	4	8	..	.....
Bolivia .....	25	6	14	..	10c. each letter.
Brazil .....	18	5	10	12	..
Buenos Ayres .....	26	6	14	..	.....
Belize .....	21	4	10	..	.....
Central America (Costa Rica, Gautemala, Honduras, Nicaragua, San Salvador .....	13	4	8	..	.....
Chili .....	25	6	14	..	10c. each.
China (except Hong Kong and dependent ports.....)	10	4	8	..	(a) 10c. "
Ecuador .....	23	4	8	..	.....
Hong Kong and dependent ports of Canton, Amoy, Swatow, & Foo Chow)	13	4	14	..	.....
Japan .....	10	4	8	..	(a) 10c. each.
Mexico .....	13	5	10	12	..
New Granada (except Aspinwall and Panama.....)	21	6	14	..	10c. each.
New Zealand .....	15	4	8	..	12c. "
Panama .....	13	4	8	..	10c. "
Peru .....	25	6	14	..	10c. "
Sandwich Islands .....	9	4	8	..	.....
Venezuela .....	13	5	12	..	10c. each.
West Indies, viz:					
Angada, Anguilla, Antigus, Barbadoes, Barbuda, Cayman, Great & Little, Caymanbrack, Cuba, Dominica, Grenada, Grenadines, Jamaica, Montserrat, Nevis, St. Christopher, St. Eustatius, St. Lucia, St. Vincent, Tobago, Tortola, Trinidad, Vieque—via St. Thomas or Havana .....	II Reg. 18				10c. ea. letter ad'l
St. Thomas, St. John & Santa Cruz, via Havana .....	Unreg. 10	4	8	..	.....
Via St. Thomas .....	18	(b) 6	..	..	10c. each letter.
Buenos Ayre, Cache, Cuagua, Culebra, Curacao, Deseado, Guadaloupe, Les Saintes, Margarita, Marie Galante, Martinique, Oruba, Porto Rico, Saba, St. Bartholomew, St. Martin, Tortuga—via St. Thomas or Havana .....	10	4	8	..	.....
Havana .....	18	(b) 6	..	..	10c. each letter.
Demerara .....	13	4	8	..	.....
Hayti .....	21	6	14	..	.....

(a) Letters can be registered to Shanghai, in China, and Yokohama, in Japan, by way of the United States, but to no other place in either country.

(b) Printed Prices Current and Mercantile Circulars can, where this letter is prefixed, be forwarded as Newspapers.

Books are transmitted as such only where the rate is given; in all other cases they pass as Printed Matter, at the rates specified for that class of matter.

Registration can be effected on correspondence for those places only to which the fee is given.

THE GREAT EMPORIUM

FOR

Pianos and Organs

IN MONTREAL

IS AT THE

WAREROOMS, 432 NOTRE DAME STREET.

SOLD ON INSTALMENTS.

N. Y. & BOSTON PIANO-FORTE CO.,  
432 NOTRE DAME STREET.



BE SURE AND CALL.  
ALL ARE WELCOME.

THE NEW YORK & BOSTON PIANO-FORTE Co.

Are Agents for the following celebrated Manufacturers:—

- HALLET, DAVIS & Co., Pianos, Boston, U. S.
- W. H. JEWETT & Co., do. do.
- GEORGE WOODS & Co., Organs, do.
- J. & C. FISCHER & Co. Pianos, New York, U. S.
- GREAT UNION PIANO Co., Pianos, New York, U. S.
- MATHUSHEK COMPANY, do. New Haven, U. S.
- WEBER & COMPANY, do. Kingston.
- R. S. WILLIAMS, Organs, Toronto.

EVERY PIANO & ORGAN WARRANTED FOR 5 YEARS.

Sold on Instalments.

POSTAGE RATES, ETC., ON PATTERNS AND SAMPLES  
WITHIN THE DOMINION.

Patterns or samples of merchandise and goods for sale, not exceeding 24 oz. in weight, may be posted in Canada to be forwarded to any place within the Dominion, on pre-payment by postage stamp of a rate of 1 cent. per ounce, under the following regulations:

If such rate be not fully prepaid by the stamps affixed, the Packet is to be rated with the deficient postage and a fine of five cents in addition.

Packets of samples and patterns may be registered on pre-payment by postage stamp of a registration fee of 5 cents in addition to the postage rate, and provided such Packets be handed in to the post office for registration.

Patterns or samples must be sent in covers open at the ends, so as to be easy of examination. Samples, however, of seeds, drugs, and so forth, which cannot be sent in open covers, may be enclosed in bags of linen or other material, fastened in such a manner that they may be readily opened; or in bags entirely closed, provided that they be transparent, so that the officers of the post office may be able to satisfy themselves as to the nature of the contents.

The packet may bear on the outside the address of the sender, in addition to the address of the person for whom it may be intended; also a trade mark and numbers, and the price of the article enclosed; *inside*, there must be no enclosure but the samples or patterns themselves; particulars, however, of the trade-marks, numbers and price may be marked on the articles themselves instead of on the outside of the Packet, at the option of the sender.

POSTAGE RATES, ETC., ON PATTERNS AND SAMPLES,  
TO THE UNITED KINGDOM AND FOREIGN PARTS.

Patterns of merchandise and samples may be forwarded between Canada and the United Kingdom, France, Italy, German Empire, Netherlands, Portugal, Switzerland, and Denmark, by the Canadian Packet mails, at book post rates, and subject to the following conditions:

There must be no writing or printing other than the address of the person for whom the packet is intended, the manufacturer's or trade mark and number, and price of the article.

Samples of seeds, drugs, and similar articles intended for delivery within the United Kingdom, may be sent in bags entirely closed, provided such bags be transparent. Bags entirely closed must not be used for the transmission of seeds to foreign parts.

Scissors, knives, razors, forks, steel pens, nails, keys, watch machinery, metal tubing, pieces of metal or ore, and such like articles, are now allowed to be forwarded by the Post as samples, provided they be packed and guarded in so secure a manner as to afford complete protection to the contents of the mail bags, and to the persons of the officers of the Post Office. Such articles, however, must be so packed that they may be easily examined; and any packet containing such articles, which may be found to be insufficiently guarded, will not be forwarded by Post.

None of the articles named in the next preceding paragraph may be sent as patterns or samples to any place abroad, except Germany, Belgium, and the British Colonies, and not to these places when addressed *via* France.

PATTERNS, LIMIT OF SIZE AND WEIGHT.

The limits of weight and size are as follows:—

PLACES.	Weight	Length.	Breadth or Depth.
Azores .....	16 oz.	18 inches.	12 inches.
Belgium .....	8 oz.	24 "	12 "
Canada .....	24 oz.	24 "	12 "
Cape de Verd ..	16 oz.	18 "	12 "
Denmark .....	48 oz.	24 "	12 "
France .....	86 oz.	18 "	12 "
German Empire.	8 oz.	24 "	12 "
Greece .....	48 oz.	24 "	12 "
Italy .....	36 oz.	24 "	12 "
Madeira .....	16 oz.	18 "	12 "
Netherlands ...	16 oz.	24 "	12 "
Poland .....	8 oz.		
Portugal .....	16 oz.	18 "	12 "
Russia .....	8 oz.		
Switzerland ...	48 oz.	24 "	12 "
United Kingdom	24 oz.	24 "	12 "

Any infringement of the conditions laid down will render the packet liable to be treated and charged as a letter.

MONEY ORDERS IN CANADA.

All the Money Order Post Offices in Canada are authorized to draw Money Orders on each other for any sum up to \$100, and for as many Orders of \$100 each as the Applicant may require, upon the following terms, viz. :—

In Ontario, Quebec, and Nova Scotia,	
On Orders up to \$10 .....	5 cents.
Over \$10 and up to 20 .....	10 do.
Do. 20 do. 40 .....	20 do.
Do. 40 do. 60 .....	30 do.
Do. 60 do. 80 .....	40 do.
Do. 80 do. 100 .....	50 do.

In New Brunswick, the rate of commission is 5c. for each \$10 or fraction thereof.

MONEY ORDERS ON THE UNITED KINGDOM.

The Money Order Offices throughout the Dominion also draw upon all the Money Order Offices in England, Ireland and Scotland, and the Channel Islands, for any sum up to £10 sterling, and grant as many Orders for £10 sterling each as may be needed to make up the amount to be remitted. The terms are as under:

On Orders up to £2 .....	\$0 25
" over £2 and up to £5 ..	0 50
" over £5 " ..	0 75
" over £7 " ..	1 00

MONEY ORDERS ON THE LOWER PROVINCES.

The Money Order Offices in Ontario, Quebec, Nova Scotia and New Brunswick, draw also upon

# REMOVAL.

54 Yonge Street, TORONTO.

S. ALCOCK, C. LAIGHT & CO.,

MANUFACTURERS OF

## British Needles, Fish Hooks,

### AND FISHING TACKLE.

FISHING TACKLE

NEEDLES, G. L. & SON

Importers & Wholesale Dealers in

## BALL AND FISHING TWINES,



Pearl and other Buttons,

TRADE MARK.

TRADE MARK.

Pens, Pencils, Combs, Elastic Steel Hair Pins,

Black Vulcanite & Plated Jewellery, Thimbles, Pins, Purses, & General Smallwares.

N. B.—MANUFACTURERS OF SEWING MACHINE NEEDLES.

S. STOODLY, Manager.

MANUFACTORY—REDDITCH, ENGLAND.

## HENDERSON, BOSTWICK & CO.,

IMPORTERS OF

# Millinery & Fancy Goods

MANUFACTURERS OF

## STRAW GOODS,

CORNER OF FRONT AND BAY STREETS

TORONTO.



Established 1828.

Established 1828.

*J. STARKE & Co.,***General Letter Press Printers,**

MERCANTILE PRINTING, BOOK PRINTING, LAW PRINTING, FANCY PRINTING,

By Steam Power, at the Old Stand,

54 ST. FRANCOIS XAVIER ST., MONTREAL.

Every Description of Typography executed neatly and promptly at Reasonable Rates.

**Phoenix Fire Assurance Co. of London.**

ESTABLISHED 1782.

Canada Agency Established in 1804.

GILLESPIE, MOFFATT &amp; CO.,

General Agents for Canada.

JAMES DAVISON, Manager.

*R. W. TYRE, Inspector of Agencies.***BANKING HOUSE OF R. HENRY BRETT,**  
TORONTO, CANADA.

Toronto Street, - - - Opposite General Post Office.

In addition to a general local business, this Banking Office draws Exchange on Messrs' JAY COOKE, McCULLOCH & Co., Bankers, LONDON, and on Messrs. JAY COOKE & Co., Bankers, NEW YORK; Opens Current Deposit Accounts, and allows Interest on Special Deposits; Buys and Sells at the Counter Bank of England Notes, Sterling Bills, United States Currency, (Greenbacks), Gold and Silver Coin, and issues Sight Drafts, available in all the principal towns of England and Ireland, and the Continent of Europe.

**H. WHITESIDE & Co.,**

MANUFACTURERS OF

**Whiteside's Patent Spring Bed,**

CAMP BED &amp; CLOTHES DRYER.

*Iron Bedsteads & Mattresses of every description, Children's Carriages in great variety*

OLD COLLEGE BUILDINGS, WEST ST. PAUL ST., MONTREAL.

62 RIDEAU STREET, OTTAWA.

**GEORGE HAY,***Importer and Wholesale and Retail Dealer in***Shelf and Heavy Hardware,**

21 SPARKS STREET,

OTTAWA.

PUBLIC ACCOUNTS, DOMINION OF CANADA.

No. 1.—Statement of the Receipts and Payments of the Dominion of Canada from all sources for the year ended June 30th, 1871.

RECEIPTS.		AMOUNT.		TOTAL.		EXPENDITURE.		AMOUNT.		TOTAL.	
CONSOLIDATED FUND.		\$	cts.	\$	cts.	CONSOLIDATED FUND.		\$	cts.	\$	cts.
Customs .....		11,841,104	56			Interest on Public Debt .....		5,165,804	24		
Excise .....		3,259,944	72			Charges of Management .....		836,578	50		
Post Office—						Silver Charges Account .....		59,458	32		
Ordinary revenues .....	\$587,311	68				Sinking Fund .....		421,666	24		
Money Order Office .....	19,744	17				Premium Discount and Exchange .....		30,618	02		
Ocean Postage .....	5,574	82				Civil Government .....		642,800	50		
		612,630	87			Administration of Justice .....		314,410	98		
Public Works, including Railways .....		1,146,240	25			Police .....		39,547	35		
Bill Stamps .....		183,819	42			Penitentiaries .....		219,212	25		
Casual .....		19,737	18			Legislation .....		356,205	84		
Ordnance Lands .....		95,216	35			Geological Surveys and Observatories .....		45,779	82		
Interest on Investments .....		554,388	72			Arts, Agriculture and Statistics .....		6,173	64		
Bank Imposts .....		39,588	96			Census .....		159,506	37		
Fines and Forfeitures, including Seizures .....		47,877	28			Emigration and Quarantine .....		71,790	03		
Premium Discount and Exchange .....		92,019	59			Marine Hospitals .....		35,551	58		
Mariners' Fund .....		30,409	41			Pensions .....		52,611	49		
Harbour Police .....		31,345	28			Militia and Enrolled Force .....		794,337	98		
Emigration .....		36,750	65			Protection of Frontier .....		114,394	88		
Steamboat Inspection .....		10,692	13			Ocean and River Steam Service .....		359,038	83		
Fisheries .....		12,408	97			Fisheries .....		97,827	51		
Cullers .....		61,197	08			Light-house and Coast Service .....		334,692	56		
Militia .....		7,398	58			Steamboat Inspection .....		8,321	00		
Penitentiaries .....		124,517	85			Public Works and Buildings .....		765,858	69		
Sundry Special Receipts .....		5,487	61			North-West Territory .....		14,243	97		
Light House and Coast Service .....		5,104	44			Culling Timber .....		62,130	22		
Marine Hospitals .....		5,120	99			Subsidies to Provinces .....		2,624,940	23		
Harbour Improvements .....		3,243	30			Miscellaneous .....		165,716	06		
Canada Gazette .....		722	18			Superannuation Fund .....		12,880	49		
Superannuation Fund .....		49,470	59			Charges on Revenue—					
Nova Scotia Railway Stores Account .....		27,194	73			Customs .....		500,441	49		
New Brunswick .....		5,434	32			Excise .....		129,563	66		
Sales, Public Works .....		700	00			Post Office .....		815,470	69		
				19,329,580	81	Public Works .....		881,071	72		



LOANS.		
Stock .....	208,292 92	19,835,660 81
Debitures.....	80,000 00	
Savings Banks .....	1,498,861 69	
OPEN ACCOUNTS.		1,782,154 61
Investment Intercolonial Railway .....	73,486 66	
Consolidated Fund Investment Account.....	7,263 00	
Bank of Montreal Investment Account.....	40,123 45	
Great Western Railway Settlement Acct.....	692,058 67	
Province of Canada Debt Account.....	1,224 78	
Ontario and Quebec, Special Account .....	35,661 87	
Ontario and Quebec, Subsidy Account .....	1,725,156 45	
Province of Ontario Debt Account.....	89,258 00	
Province of Quebec Debt Account .....	20,615 72	
Province of Nova Scotia Debt Account.....	461 36	
Prov. of Nova Scotia Debt Account Sus.....	14,455 42	
Prov. New Brunswick Debt Account.....	6,732 74	
Indian Fund .....	248,277 92	
Widows' Pensions and Uncommuted Stipends, Upper and Lower Canada .....	2,044 01	
Copyright Duties .....	567 11	
Military Property.....	265 10	
Crown Agents of Colonies.....	3,439 23	
Stationery Office Stock Account.....	80 23	
Bank of Upper Canada Liquidation Acct.....	56,637 53	
Unpaid Dividends.....	48,313 70	
Balance due by Sundry Banking Accounts, 1870 .....	\$7,337,995 06	
Do. do. ....	219,302 71	
Less—Balance due by sundry Banking accounts, 1871 .....	7,118,692 35	
	6,516,948 43	3,065,122 95
Amount credited by Glynn, Mills & Co., Consolidated Fund Account .....		601,743 92
Amount erroneously Charged to Civil Government for Stationery in 1869-70, now transferred to Consolidated Fund.....		1,095 00
		192 68
<b>Total .....</b>		<b>24,785,869 97</b>

Crown Seizures .....	81,818 85	
Minor Revenues .....	3,618 43	
		16,628,081 72
REDEMPTION.		
Redemption .....	644,893 41	
Savings Banks .....	335,931 58	
		980,824 99
OPEN ACCOUNTS.		
Consolidatd Fund Investment Account.....	1,019,633 32	
Investments .....	222,043 40	
Bank of Montreal Advance Account.....	815,229 12	
Intercolonial Railway .....	2,866,376 44	
Opening Northwest Territory .....	263,421 53	
N.-West Territory Expeditionary Force.....	510,450 22	
Province of Canada Debt Account.....	4,607 39	
Ontario and Quebec Special Account .....	14,152 42	
Province of Ontario Debt Account.....	1,153,598 65	
Province of Quebec Debt Account.....	790,000 00	
Province of New Brunswick Debt Account.....	102,370 90	
Prov. New Brunswick Sus. Account.....	5,732 74	
Province of Nova Scotia Debt Account.....	14,455 42	
Province of Nova Scotia Subsidy Account.....	3,061 93	
Indians.....	185,155 26	
Widows' Pensions and Uncommuted Stipends, Upper Canada .....	4,477 12	
Copyright Duties .....	552 65	
Crown Agents of Colonies .....	3,458 15	
Municipalities Fund, Ontario .....	114 26	
Bank of Upper Canada, Trustees' Advance Account .....	\$150,000 00	
Do. do. Advance Account .....	32,497 68	
	182,487 68	
Unpaid Dividends.....	5,810 74	
		8,167,109 34
This amount erroneously credited in Account of 1868-69 to Exchange Account, instead of to Nova Scotia Conv. Account .....		13,466 20
This amount transferred from Militia Suspense Account.....		1,387 72
<b>Total.....</b>		<b>24,785,869 97</b>

No. 2.—Statement of Outstanding Debentures, forming Funded Debt, Dominion of Canada, payable therein, June 30, 1871.

Year of Maturity.	Province of Canada.	New Brunswick.	Nova Scotia.	Dominion.	Grand Total.	Years of Maturity.	Province of Canada.	New Brunswick.	Nova Scotia.	Dominion.	Grand Total.
Past due ...	\$ 667				\$ 667	Forward ...	\$1,193,727	\$68,400	\$486,666	\$4,295,223	\$6,044,018
1871 .....	78,944				78,944	1884 .....	14,700				14,700
1872 .....	606,748				606,748	1885 .....			995,233		995,233
1873 .....	36,722				36,722	1886 .....	5,600,000				5,600,000
1874 .....	122,200				122,200	1893 .....				566,000	566,000
1875 .....	63,470		\$486,666		550,136	1895 .....		40,000			40,000
1876 .....	115,416	\$68,400			183,816	1896 .....		68,500			68,500
1877 .....	26,413				26,413	1898 .....	30,000				30,000
1878 .....	10,120			\$4,295,223	4,305,343	1899 .....		20,000			20,000
1883 .....	133,025				133,925						
Forward ...	1,193,727	68,400	486,666	4,295,223	6,044,018	Total ...	6,888,447	196,900	1,481,900	4,861,223	13,428,451

No. 3.—Statement of outstanding Debentures, forming Funded Debt Dominion of Canada, payable in London, June 30, 1871.

When Redeemable.	Total Sterling.			Canada Currency.	When Redeemable.	Total Sterling.			Canada Currency.		
	£	s.	d.	\$		cts.	£	s.	d.	\$	cts.
1872 .....	55,800	0	0	271,560	02	Forward .....	5,646,300	0	0	27,478,660	09
1874 .....	354,500	0	0	1,725,233	34	1884 .....	311,200	0	0	1,514,506	67
1875 .....	691,500	0	0	3,365,300	00	1885 .....	6,720,655	2	8	32,707,095	85
1876 .....	277,000	0	0	1,348,066	67	1886 .....	96,800	0	0	471,093	33
1877 .....	111,600	0	0	543,120	00	1887 .....	117,100	0	0	569,886	67
1878 .....	257,300	0	0	1,252,193	34	1888 .....	347,400	0	0	1,690,680	00
1879 .....	1,564,400	0	0	7,613,413	34	1889 .....	194,200	0	0	945,106	67
1880 .....	1,255,800	0	0	6,111,560	01	1890 .....	144,000	0	0	700,800	00
1881 .....	275,000	0	0	1,338,333	35	1st Oct. 1903 .....	1,500,000	0	0	7,300,000	00
1882 .....	551,780	0	0	2,684,940	02	1st Oct. 1903 .....	500,000	0	0	2,433,333	33
1883 .....	251,700	0	0	1,224,940	00						
Forward .....	5,646,300	0	0	27,478,660	09	Total .....	15,577,636	2	8	\$75,811,162	61

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- NERVO-TONIC PILLS,
- PULMONIC TROCHES,           CHALYBEAT'S PILLS,
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Forward ..... \$75,811,162 61  
 15,577,686 2 8  
 Total .....  
 1,294,940 00  
 27,478,660 09  
 251,700 0 0  
 5,646,300 0 0

## PUBLIC ACCOUNTS, QUEBEC.

No. 1.—The Hon. J. G. Robertson, Treasurer, in account with the Province of Quebec, for fiscal year ended June 30, 1871.

	Dr.	\$	c.		Cr.	\$	c.
1870. June 30, Balance		667,243	49	1871. June 30. Total payments	\$1,675,118	96	
1871. June 30. Total receipts		1,651,287	09	Less—Warrants unpaid	15,623	71	
Total		2,318,530	58	Balance			659,025 33
				Total			2,318,530 58

No. 2.—Statement of Receipts and Payments of the Province of Quebec, from all sources, during fiscal year ended June 30, 1871.

RECEIPTS.	\$	c.	PAYMENTS.	\$	c.
Dominion of Canada, on account	790,000	00	Legislation	128,921	93
Crown Lands Department	535,414	96	Civil Government	128,673	25
Law Stamps	99,648	94	Administration of Justice	271,212	18
Registration stamps	8,845	70	Police	42,941	44
Inland Revenue Collectors, Licenses	100,964	81	Reformatory Prison St. Vincent de Paul, Maintenance	24,299	75
Law Fees, exclusive of Stamps	8,599	85	Prison Inspection	3,817	26
Educational Receipts	8,629	04	Education	278,413	41
Public Works: grazing rent	60	00	Literary and Scientific Institutions	3,600	00
Casual Revenue	1,008	70	Arts and Manufactures	2,000	00
Reformatory St. Vincent de Paul	3,996	66	Agriculture	59,748	70
St. John's Lunatic Asylum	365	00	Immigration	19,581	84
Building and Jury Fund, exclusive of Stamps	14,424	84	Colonization	221,652	30
Montreal Court House, exclusive of Stamps	3,696	92	Public Works and Buildings	134,008	87
Municipal Loan Fund	15,865	75	Charities	172,193	09
Quebec Fire Loan	5,688	90	Registration Service, through Crown Lands	16,202	70
Official Gazette	18,185	11	Surveys	24,000	00
Printing of the Laws	12	00	General Expenditure	53,498	47
Interest	26,423	27	Quebec Official Gazette	7,109	43
Administration of Justice	5,655	63	Municipalities Fund, C. S., L. C., c. 110, No. 7	494	00
Beauport Lunatic Asylum	41	25	Arbitration under Constitutional Act	2,598	65
Refunds: Secretary Department of Education	733	50	Miscellaneous	9,013	44
Special Police, 33 Vic. c. 24, Commissioner	63	35	Aid to Sufferers by Sanguemay and Ottawa fires	13,400	00
Colonization Society, No. 3, L'Islet	150	00	Licenses, Stamps, &c.	2,116	45
Roads and Bridges, from J. D. E. Lionais, Secretary	40	69	Disbursements by Sheriffs	7,254	81
Legislative Council, Clerk of Council	139	99	Collection Licenses	11,394	96
Legislative Assembly, Clerk of Assembly	1,378	93	Tavern Licenses paid to Municipalities	3,832	47
Accountant of Contingencies	1,241	09	Warrants outstanding 30th June, 1870	33,639	92
Total	1,651,287	09	Total	1,675,118	96

## PUBLIC ACCOUNTS, ONTARIO.

No. 1.—The Hon. Alex. Mackenzie, Treasurer, in account with the Province of Ontario, for the year ending December 31, 1871.

	Dr.	\$	c.		Cr.	\$	c.
1870. Dec. 31. Balance				1871. Dec. 31. Balance			

Contingencies .....	1,378 93
Total .....	1,241 09
	1,651,287 09

Tavern Licenses paid to Municipalities .....	11,894 96
Warrants outstanding 30th June, 1870 .....	3,832 47
Total .....	33,639 92
	1,675,118 96

## PUBLIC ACCOUNTS, ONTARIO.

No. 1.—*The Hon. Alex. Mackenzie, Treasurer, in account with the Province of Ontario, for the year ending December 31, 1871.*

	Dr.	\$	c.		Cr.	\$	c.
Dec. 31, Balance .....			199,006	33	Dec. 31, Total payments .....	1,816,866	78
1871.					Invested in Dominion Bonds .....	1,192,333	33
Dec. 31, Total receipts .....		2,333,179	62	Special Deposit .....	500,000	00	
Withdrawn from Special Deposit .....		1,150,000	00	Balance .....	172,985	84	
Total .....		3,682,185	96	Total .....	3,682,185	96	

No. 2.—*Statement of the Entire Receipts and Payments of the Province of Ontario, for year ending December 31, 1871.*

	\$	c.		\$	c.
<b>RECEIPTS.</b>			<b>PAYMENTS.</b>		
Dominion of Canada .....	1,055,466	00	Government House .....	4,508	17
Municipalities' Fund .....	85,038	20	Lieutenant-Governor's Office .....	1,801	83
Common School Lands .....	77,343	70	Attorney-General's Office .....	8,576	17
Grammar School Lands Sales .....	6,817	04	Executive Council Office .....	1,665	80
Crown Lands Sales .....	453,403	20	Treasury Department .....	11,018	24
Woods and Forests .....	215,973	28	Secretary's Department .....	19,176	10
Suspense Account .....	31,009	94	Public Works Department .....	13,861	49
Municipal Loan Fund .....	38,506	10	Crown Lands Department .....	39,338	80
Interest on Investments .....	148,703	60	Miscellaneous Salaries, &c. .....	15,672	89
Licenses .....	58,558	55	Colonization Roads .....	59,409	04
Casual Revenue .....	23,567	20	Legislation .....	94,177	28
Algoona Taxes .....	5,014	12	Administration of Justice .....	182,621	71
Law Stamps .....	77,650	97	Lunatic and other Asylums, maintenance .....	149,713	17
Education Department .....	35,450	65	Reformatory, Penetanguishene, maintenance .....	21,710	00
Reformatory, Penetanguishene .....	1,770	00	Immigration .....	29,712	56
Lunatic Asylum, Toronto .....	15,232	96	Agriculture and Mechanics' Institutes .....	74,927	90
Lunatic Asylum, London .....	1,147	62	Hospitals and Charities .....	9,280	00
Lunatic Asylum, Rockwood .....	570	82	Literary and Scientific Institutions .....	1,350	00
Deaf and Dumb Institution .....	1,953	67	Education .....	351,306	40
			Charges on Revenue .....	69,989	97
			Miscellaneous .....	34,641	90
			Public Works and Buildings .....	430,620	45
			Arbitration .....	2,669	98
			Municipalities' Fund .....	68,884	00
			Land Improvement Fund .....	64,258	43
Total .....	2,338,179	62	Total .....	1,816,866	78

PUBLIC ACCOUNTS, NEW BRUNSWICK.

No. 1.—The Hon. G. L. Hatheway in account with the Province of New Brunswick for fiscal year ending October 31, 1871.

1870.		Dr.	\$	c.	1871.		Cr.	\$	c.
Oct. 31. Balance.....			83,064	86	Oct. 31. Total Payments.....			440,907	13
1871.					Balance .....			95,734	13
Oct. 31. Total Receipts.....			453,576	40					
Total.....			536,641	26	Total.....			536,641	26

No. 2.—Statement of Entire Receipts and Payments of Province of New Brunswick, for fiscal year ending October 31, 1871.

RECEIPTS.		\$	c.	PAYMENTS.		\$	c.
Dominion of Canada:				Audit Office.....		1,703	61
Yearly Subsidy.....		314,637	60	Agriculture.....		11,603	86
Export Duty.....		66,327	85	Attorney-General.....		2,696	56
Casual and Territorial Revenue:				Board of Works.....		111,503	42
Land.....		26,545	34	Bye Roads.....		64,745	56
Timber.....		27,945	07	Boards of Health.....		6,462	77
Contingencies.....		773	68	Crown Lands and Settlement of do.....		9,401	80
Royalties.....		1,186	56	Clerk of Pleas.....		1,627	53
Supreme Court Fees.....		1,900	00	Education.....		132,247	28
Fees, Provincial Secretary's Office.....		5,133	95	Executive Government.....		3,323	93
Sums Refunded:				Emigration.....		816	56
Advance to Fredericton Branch Railway.....		2,500	00	Elections.....		2,093	74
J. C. Gough, Stationary allowance.....		6	00	Fishery Societies.....		160	00
Hon. J. S. Covert, Sunbury Bye Roads.....		7	50	Lieutenant-Governor's Private Secretary.....		1,071	13
H. W. Frith, Bear Bounty.....		13	00	Public Hospital, St. John.....		1,200	00
G. C. Hunt, Legislature, overpaid.....		7	30	Judicial.....		1,699	54
George J. Dibblee, Bear Bounty.....		40	00	Jury Fees.....		5,630	80
Balance, advance for conveyance of Mails.....		1,000	00	Legislature.....		32,855	59
Jonathan Doran, Bye Roads.....		1	00	Lunatic Asylum and Tracadie Lazaretto.....		27,200	00
Interest on Commercial Bank Liability.....		2,757	31	Marriage Certificates and Pensions.....		1,102	50
Bronze coin circulated.....		684	00	Miscellaneous.....		2,300	00
Lunatic Asylum, under 33rd Vic., cap. 25.....		1,440	00	Queen's Printer.....		7,715	71
Hayward property, Saint John.....		419	64	Railway Subsidies, including Carleton Railway.....		2,800	00
B. Robinson, old copper coin.....		206	24	Provincial Secretary and Receiver-General.....		6,271	17
Hon. D. Wark, old school books sold.....		19	48	Steam Navigation.....		1,500	00
W. F. Dibblee, auction duty.....		24	88	Unforeseen.....		1,174	12
Total.....		453,576	40	Total.....		440,907	13

PUBLIC ACCOUNTS, NOVA SCOTIA.

No. 1.—The Hon. W. Annand, Treasurer, in account with the Province of Nova Scotia, for the year ending December 31, 1871.

Hon. D. Wark, old school books sold .....	206 24	Provincial Secretary and Receiver-General .....	2,000 00
W. F. Dibblee, auction duty .....	19 48	Steam Navigation .....	6,271 17
	24 88	Unforeseen .....	1,500 00
Total .....	453,576 40	Total .....	1,174 12
		Total .....	440,907 18

## PUBLIC ACCOUNTS, NOVA SCOTIA.

No. 1.—*The Hon. W. Annand, Treasurer, in account with the Province of Nova Scotia, for the year ending December 31, 1871.*

1870.	Dr.	\$	c.	1871.	Cr.	\$	c.
Dec. 31. Balance .....		64,970	14	Dec. 31. Total Payments .....		676,699	54
1871.							
Dec. 31. Total Receipts .....		602,179	74				
Balance (Canada currency \$9,295 00) .....		3,549	66				
Total .....		676,699	54	Total .....		676,699	54

No. 2.—*Statement of the Entire Receipts and Payments of the Province of Nova Scotia, for the year ending December 31, 1871.*

RECEIPTS.		\$	c.	PAYMENTS.		\$	c.
Dominion of Canada :				Advances and Contingencies .....		1,874	62
Subsidy .....		443,984	84	Coroners' Inquests .....		1,559	86
Cash received from advances .....		974	62	Criminal Prosecutions .....		1,620	80
Crown Land Department, for land sold .....		35,647	45	Crown Land Department .....		27,329	78
Hospital for Insane .....		30,464	06	Education .....		188,679	70
Local Works .....		169	52	Hare's Lot and Brown Fund .....		792	14
Mines .....		19,965	32	Legislative Expenses .....		35,132	02
Interest .....		3,417	28	Local Works .....		68,567	12
Fees, &c., Provincial Secretary's Office .....		304	88	Mines .....		11,521	83
Marriage Licenses .....		3,809	82	Miscellaneous Expenses .....		22,082	72
Private Bills .....		460	00	Poor's Asylum and Transient Poor .....		20,189	06
Trespasses .....		44	00	Provincial and City Hospital .....		4,313	60
Royalty on Coal .....		46,943	35	Public Printing .....		22,054	97
Cumberland County .....		3,000	00	Salaries to Officers of Government .....		12,816	74
Packets and Ferries .....		2,885	00	Steamboats, Packets and Ferries .....		152	50
Special .....		10,109	60	Railway Damages (Picton Railway) .....		156	00
				Marriage Licenses .....		102,253	96
				Special .....		114,896	25
				Navigation Securities .....		6,000	00
				Agriculture .....		236,630	02
				Road Service .....			
Total .....		602,179	74	Total .....		676,699	54

CONFERENCE DOMINION OF CANADA

COMMERCE, DOMINION OF CANADA,

No. 1.—Statistical View of the Commerce of the Dominion of Canada, during Fiscal Year ending 30th June, 1871.

COUNTRIES, ETC.	COMMERCE.			SHIPPING.				
	Value of Exports.	Value of Goods Entered for Consumption.	Duty.	Tonnage of British Vessels.		Tonnage of Foreign Vessels.		TOTAL.
				Entered Inwards.	Cleared Outwards.	Entered Inwards.	Cleared Outwards.	
	\$	\$	\$					
Great Britain .....	24,173,224	42,168,170	6,561,661					
United States .....	30,975,642	29,022,387	2,325,906					
France .....	76,376	1,265,183	411,970					
Germany .....	16,235	576,332	200,466					
Spain .....	117,079	430,364	82,994					
Holland .....	6,835	173,210	289,060					
Belgium .....	57,467	171,584	31,622					
British North America Provinces .....	1,439,704	1,937,432	161,594					
British West Indies .....	2,104,062	839,523	301,696					
Foreign West Indies .....	1,773,334	2,055,597	867,374					
South America .....	720,681	79,207	9,760					
China and Japan .....		442,401	154,915					
Other Countries .....	380,758	499,755	35,641					
Goods not Produce .....	9,853,033							
Estimated amount short returned at Inland Ports .....	2,448,658							
Add difference of currency at Ports in Nova Scotia .....			20,163					
Add collections at Ports—no return .....			16,794					
Add additional duty of 5 per cent. to 16th March, 1871 .....			392,670					
	74,143,098	86,661,145	11,864,291					
Add expenses from Manitoba, 3 months, to June 30, '71 .....	30,520							
Add entered for consumption in Manitoba, for 6 months ending 30th June, 1871 .....		286,337	15,723					
	74,173,618	86,947,482	11,880,014					
Less difference between Nova Scotia and Dominion currency .....			36,359					
	74,173,618	86,947,482	11,843,655					

Entered Inwards, 6,576,771.  
Cleared Outwards, 6,549,257.

COMMERCE (Continued).

No. 2.—Comparative Statement shewing the Total Value of Exports, the Total Value of Goods Imported and Entered for Consumption, and the amount



currency. . . . .

36,359	74,173,618	86,947,482	11,843,655
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COMMERCE (Continued).

No. 2.—Comparative Statement shewing the Total Value of Exports, the Total Value of Goods Imported and Entered for Consumption, and the amount of Duties Collected in the Dominion of Canada, during the Fiscal Years ending respectively on the 30th June, 1870 and 1871.

PROVINCES.	Fiscal Year ending 30th June, 1870.				Fiscal Year ending 30th June, 1871.			
	Total Exports.	Total Imports.	Ent'rd for Consump.	Duty.	Total Exports.	Total Imports.	Ent'rd for Consump.	Duty.
	\$	\$	\$	\$ cts.	\$	\$	\$	\$ cts.
Ontario	24,659,399	26,135,178	24,530,457	2,421,710 80	23,086,535	33,773,678	29,025,243	3,335,662 49
Quebec	37,807,468	32,883,916	32,166,288	4,860,859 31	39,021,706	43,094,412	40,108,120	5,951,947 26
Nova Scotia	5,803,417	8,940,800	8,008,031	1,162,592 51	6,516,927	10,678,543	9,488,068	1,363,470 85
New Brunswick	5,308,206	6,854,447	6,532,827	1,017,777 82	5,517,930	8,292,275	8,044,714	1,213,311 17
Manitoba, 3 m'ths to June 30, '71					30,520			
Manitoba, 6 m'ths to June 30, '71						254,063	286,337	15,723 22
Less dif. b. N. Sco. & Dom. cur.	73,573,490	74,814,339	71,237,603	9,462,940 44	74,173,618	96,092,971	86,947,482	11,880,014 99
Total	73,573,490	74,814,339	71,237,603	9,462,940 44	74,173,618	96,092,971	86,947,482	11,843,655 75

No. 3.—Total Imports into Dominion of Canada from Foreign West Indies, during Fiscal year ending 30th June, 1871.

PROVINCES.	DIRECT.	THROUGH UNITED STATES.
Ontario	\$ 322	\$255,957
Quebec	515,331	675,854
Nova Scotia	723,244	
New Brunswick	196,017	48
Total	1,434,914	931,859

No. 4.—Statement of Goods in Warehouse under Bond in the Dominion of Canada, 30th June, 1871, shewing the amount of Duty chargeable thereon at that date.

PROVINCES.	VALUE.	DUTY CHARGEABLE THEREON.
Ontario	\$2,162,651	\$ 467,159
Quebec	3,485,376	1,507,482
Nova Scotia	1,155,181	492,366
New Brunswick	859,319	472,998
Total	7,662,527	2,940,005

THE CANADIAN MERCANTILE ANNUAL

No. 5.—Statement of the Value of Foreign Goods imported into the Dominion of Canada, via United States, also Goods the produce or manufacture of the United States, during the Fiscal year ending 30th June, 1871.

DESCRIPTION.	ONTARIO.	QUEBEC.	*NOVA SCOTIA.	*NEW BRUNSWICK.	TOTAL.
Foreign Goods via United States in Bond .....	\$ 5,196,323	\$8,188,857	.....	.....	\$13,385,180
“ “ purchased in U. States markets .....	1,616,389	2,503,816	.....	.....	4,120,205
Goods produce of United States .....	14,679,645	7,017,751	.....	.....	21,697,396
Total .....	21,492,357	17,710,424	.....	.....	39,202,781

\*No Official Returns from Nova Scotia and New Brunswick.

### EXPORTS, DOMINION OF CANADA.

Summary Statement of the Value of Exports, the growth, produce and manufacture of the Dominion of Canada, exported during the Fiscal year ending 30th June, 1871.

DESCRIPTION.	ONTARIO.	QUEBEC.	N. SCOTIA.	NEW BRUNSWICK.	MANITOBA.*	TOTAL.
Produce of the Mine .....	1,994,280	256,633	797,997	172,551	.....	3,221,461
“ Fisheries .....	89,475	678,162	2,852,255	374,379	.....	3,994,275
“ Forest .....	6,107,733	12,138,510	1,063,140	3,042,828	75	22,352,286
Animals and their produce .....	5,786,552	6,319,351	405,568	71,454	25,581	12,608,506
Agricultural Products .....	4,978,668	4,588,473	232,489	53,516	778	9,853,924
Manufactures .....	313,869	784,677	295,320	807,465	483	2,201,814
Miscellaneous Articles .....	256,133	79,959	32,289	19,173	3,392	390,946
Ships built at Quebec: No. 20, tons 14,688 .....	.....	558,144	.....	.....	.....	558,144
Coin and Bullion .....	1,261,598	5,325,402	2,350	83,000	.....	6,690,350
Goods not produce .....	428,475	7,713,475	817,519	893,564	211	9,853,244
Estimated amounts short returned .....	1,869,748	578,920	.....	.....	.....	2,448,663
Totals .....	\$23,066,535	89,021,706	6,516,930	5,517,930	30,520	74,173,618

\*For the three months only ending 30th June, 1871.

### IMPORTS, ONTARIO.

Summary Statement of the Value of Imports, Duty collected, &c., during the fiscal year ending 30th June, 1871.

Totals.....	\$23,086,535	39,021,706	6,516,980	5,517,930	30,520	2,448,663
*For the three months only ending 30th June, 1871.						

### IMPORTS, ONTARIO.

Summary Statement of the Value of Imports, Duty collected, &c., during the fiscal year ending 30th June, 1871.

IMPORTS.	TOTAL VALUE.	FROM WHAT COUNTRY IMPORTED.				AMOUNT OF DUTY.	
		GREAT BRITAIN.	BRITISH COLONIES.		UNITED STATES.		OTHER COUNTRIES.
			N. AMERICA.	W. INDIES.			
Dutiable Goods .....	\$ 19,236,035	11,908,197	90	14,348	6,543,035	770,365	3,187,791 25
Free Goods .....	9,786,558	977,041	3,025	.....	8,799,520	6,972	.....
For. Reprints of British Copyright Works	2,660	.....	.....	.....	2,659	.....	.....
Add 5 p.c. add. duty prev. to Mar. 16, '71	.....	.....	.....	.....	.....	.....	114,608 08
Total .....	\$ 29,025,243	12,885,238	3,115	14,348	15,345,205	777,337	3,302,394 28

### IMPORTS, QUEBEC.

Summary Statement of the Value of Imports, Duty collected, &c., during the fiscal year ending 30th June, 1871.

IMPORTS.	TOTAL VALUE.	FROM WHAT COUNTRY IMPORTED.				AMOUNT OF DUTY.	
		GREAT BRITAIN.	BRITISH COLONIES.		UNITED STATES.		OTHER COUNTRIES.
			N. AMERICA.	W. INDIES.			
Dutiable Goods .....	\$ 27,945,441	19,450,129	843,723	165,861	4,412,140	3,573,568	5,797,090 18
Free Goods .....	12,161,427	6,637,115	292,797	164,610	4,621,036	445,869	.....
For. Reprints of British Copyright Books	1,252	.....	.....	.....	1,252	.....	.....
Add 5 p.c. add. duty prev. to Mar. 16, '71	.....	.....	.....	.....	.....	.....	201,959 39
Total .....	\$ 40,108,120	26,087,244	636,520	330,471	9,034,428	4,019,457	5,949,049 57

### IMPORTS, MANITOBA.

Summary Statement of the Value of Imports, Duty collected, &c., during the six months ending 30th June, 1871.

IMPORTS.	TOTAL VALUE.	FROM WHAT COUNTRY IMPORTED.				AMOUNT OF DUTY.
		GREAT BRITAIN.	UNITED STATES.	*PROV. ONTARIO.	*PROV. QUEBEC.	
Dutiable Goods .....	\$ 286,337	139,415	112,163	17,243	17,516	15,723 22

\*The Manitoba Returns do not designate the foreign countries from which the goods are represented by these values were imported; but though mentioned incorrectly as Imports from two other Provinces of the Dominion, they are no doubt foreign goods removed in bond.

IMPORTS, NEW BRUNSWICK.

Summary Statement of the Value of Imports, Duty collected, &c., during the fiscal year ending 30th June, 1871.

IMPORTS.	TOTAL VALUE.	FROM WHAT COUNTRY IMPORTED.					AMOUNT OF DUTY.
		GREAT BRITAIN.	BRITISH COLONIES.		UNITED STATES.	OTHER COUNTRIES.	
			N. AMERICA.	W. INDIES.			
Dutiable Goods.....	\$3,094,476	\$3,997,919	\$1,861	\$191,783	\$1,634,406	\$268,557	\$1,167,857 16
Free Goods.....	1,950,142	833,161	359,545	1,146	688,933	67,866	.....
For Reprints of Brit. Copyright Works.	96	.....	.....	.....	96	.....	.....
ADD—Coll. at Woodstock. No returns.	.....	.....	.....	.....	.....	.....	10,822 14
Five p.c. add. duty to Mar. 16, 1871.	.....	.....	.....	.....	.....	.....	35,131 87
Total.....	\$8,044,714	\$4,831,070	\$361,406	\$192,879	\$2,323,435	\$335,924	\$1,218,311 17

IMPORTS, NOVA SCOTIA.

Summary Statement of the Value of Imports, Duty collected, &c., during the Fiscal Year ending 30th June, 1871.

IMPORTS.	TOTAL VALUE.	FROM WHAT COUNTRY IMPORTED.					AMOUNT OF DUTY.
		GREAT BRITAIN.	BRITISH COLONIES.		U. STATES.	OTHER COUNTRIES.	
			N. AMERICA.	W. IND.			
Dutiable Goods.....	\$6,532,073	\$4,319,890	\$9,372	\$254,587	\$1,383,639	\$564,585	\$1,296,359 07
Free Goods.....	2,950,940	1,023,528	927,019	46,251	935,625	18,517	.....
For Reprints of Brit. Copyright Works.	55	.....	.....	.....	55	.....	.....
ADD—Collected at Baddeck. No returns.	.....	.....	.....	.....	.....	.....	811 76
Port Mulgrave, do	.....	.....	.....	.....	.....	.....	5,160 99
ADD—Diff. cur'ey rec'd at Halifax, &c.	.....	.....	.....	.....	.....	.....	20,163 16
Five p. ct. add. duty to Mar. 16, 1871.	.....	.....	.....	.....	.....	.....	40,975 87
Total.....	\$ 9,483,068	5,343,418	936,391	800,838	2,319,319	583,102	1,363,470 85

EXPORTS AND IMPORTS, QUEBEC.

Statement of the Value of Exports, the Value of Goods Imported, and the amount of Duty collected, at each Port in the Province of Quebec., during the Fiscal Year ending 30th June, 1871.

Five p. ct. add. duty to Mar. 16, 1871.

Total.....\$

9,488,068

5,848,418

986,891

800,888

2,819,319

588,102

1,868,470 85

5,160 99  
20,163 16  
40,975 87

### EXPORTS AND IMPORTS, QUEBEC.

Statement of the Value of Exports, the Value of Goods Imported, and the amount of Duty collected, at each Port in the Province of Quebec., during the Fiscal Year ending 30th June, 1871.

PORTS.	EXPORTS.	IMPORTS.	DUTY.	PORTS.	EXPORTS.	IMPORTS.	DUTY.
Clarenceville .....	\$69,884	\$8,630	\$1,041 32	Rimouski .....	\$58,429	.....	.....
Coaticook .....	3,010,988	457,329	12,201 07	Russeltown .....	40,742	\$17,216	\$1,064 27
Dundee .....	95,876	15,764	1,322 78	St. John's .....	4,067,434	477,470	17,417 67
Frelighsburg .....	45,228	5,859	486 65	Stanstead .....	357,917	144,872	12,625 60
Gaspé .....	341,508	117,808	17,003 04	Sutton .....	55,689	11,125	881 75
Hemmingford .....	324,618	16,995	831 87	Three Rivers .....	98,470	94,255	5,071 77
Lacolle .....	28,069	7,853	647 27				
Magadalen Islands .....	22,542	4,386	783 40		38,442,786	48,098,160	5,951,847 26
Montreal .....	16,920,888	35,805,497	5,140,334 00	Estim. amt. short ret. at Inl. }	578,920	.....	.....
New Carlisle .....	349,188	124,240	20,973 96	Ports .....	.....	.....	.....
Philipsburgh .....	36,399	1,191	105 14	Copyrights .....	.....	1,252	.....
Potton .....	35,553	5,800	484 61				
Quebec .....	12,683,905	6,277,860	718,571 09	TOTALS.....	39,021,706	48,094,412	5,951,847 26

### EXPORTS AND IMPORTS NEW BRUNSWICK.

Statement of the Value of Exports, the Value of Goods Imported, and the amount of Duty collected at each Port in the Province of New Brunswick, during the Fiscal Year ending 30th June, 1871.

PORTS.	EXPORTS.	IMPORTS.	DUTY.	PORTS.	EXPORTS.	IMPORTS.	DUTY.
Bathurst .....	\$100,443	\$80,687	\$22,645 08	Shediac .....	\$209,122	\$323,431	\$557 43
Bay Verte .....	18,247	4,091	320 88	.....	35,855	22,628	5,718 29
Campo Bello (Wels'p) .....	17,280	13,921	4,779 03	St. Andrews .....	69,198	119,509	20,384 38
Caracquette .....	8,166	14,130	3,167 13	St. George .....	116,089	17,800	2,810 41
Chatham .....	332,368	191,001	34,746 68	St. John .....	3,724,325	6,606,138	936,360 79
Dalhousie .....	90,770	75,248	15,211 06	St. Stephens .....	99,771	365,973	62,002 43
Dorchester .....	52,784	11,880	1,896 81	West Isles .....	16,587	2,175	1,975 17
Fredericton .....	60,392	161,320	45,849 61	Woodstock .....	.....	.....	10,822 14
Hillsborough .....	152,618	15,293	1,926 11				
Moncton .....	21,805	90,599	10,015 00		5,517,930	8,292,179	1,213,311 17
Newcastle .....	198,530	80,744	16,589 98	Copyright Works .....	.....	96	.....
Richibucto .....	160,955	43,231	6,256 87				
Richmond Station .....	.....	9,866	3,518 58	TOTAL.....	5,517,930	8,292,275	1,213,311 17
Sackville .....	32,625	43,014	5,757 31				

EXPORTS AND IMPORTS, ONTARIO.

Statement of the Value of Exports, the Value of Goods Imported, and the Amount of Duty collected, at each Port in the Province of Ontario, during the Fiscal Year ending 30th June, 1871

PORTS.	EXPORTS.	IMPORTS.	DUTY.	PORTS.	EXPORTS.	IMPORTS.	DUTY.
Amherstburgh	\$125,330	\$31,972	\$1,398 83	Niagara		\$13,404	\$1,677 27
Belleville	520,526	146,641	35,002 55	Oakville	\$91,660	9,961	1,140 88
Brantford	62,175	255,037	41,943 09	Oshawa	71,898	149,821	10,643 27
Brighton	60,980	5,776	558 25	Ottawa	1,382,255	1,274,281	146,054 45
Brookville	644,153	493,303	41,289 70	Owen Sound	5,176	9,934	716 94
Burwell	90,852	4,728	1,299 83	Paris	84,326	199,504	7,363 22
Chatham	459,732	97,631	13,165 22	Penetanguishene	111,770	2,899	362 15
Chippawa	22,078	86,283	3,967 84	Pictou	187,379	27,087	2,706 75
Clifton	2,630,670	2,286,427	134,043 39	Prescott	701,414	226,956	12,942 42
Cobourg	486,988	95,770	10,173 84	Rowan	137,526	8,098	12,685 81
Colborne	18,356	16,320	1,602 04	St. Catharines	64,886	1,340,859	52,353 39
Cornwall	74,829	30,860	2,077 97	Sarnia	458,358	647,368	29,285 15
Cramahc	65,362	45,077	1,500 08	Saugen	12,613	682	69 63
Darlington	114,076	194,056	23,992 45	Sault Ste. Marie	629,899	63,788	8,097 85
Dover	178,712	14,789	3,391 43	Stanley	131,532	61,360	4,555 88
Dundas	34,240	138,829	7,838 25	Stratford	211,621	155,907	14,814 40
Dunnville	70,260	15,020	1,648 55	Trenton	2,118,978	10,354,265	1,546,100 56
Elgin	9,811	1,249	902 82	Wallaceburgh	471,862	10,058	710 37
Fort Erie	2,000,511	73,364	6,927 28	Whitby	275,220	10,294	2,429 12
Gananoque	65,015	56,447	3,394 58	Windsor	308,866	66,774	11,947 01
Goderich	35,019	218,247	9,944 02	Woodstock	457,558	567,774	39,894 48
Guelph	276,689	359,276	48,996 90		163,102	107,336	13,210 28
Hamilton	711,191	4,046,437	600,743 87				
Hope	1,121,020	268,571	22,660 69	Estimated Amt. short ret'd at	21,216,787	33,771,028	3,335,662 49
Kingston	1,435,404	7,923,378	136,387 45	In'l'd Ports	1,869,748		
Kingsville	74,720	3,777	354 80	Copyrights		2,650	
London	1,098,323	1,337,655	233,126 96	TOTALS	23,086,535	33,773,678	3,335,662 49
Morrisburgh	222,874	67,032	1,023 56				
Napanee	426,936	103,663	11,991 84				
Newcastle	57,564	50,008	8,243 57				

EXPORTS AND IMPORTS, ONTARIO

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at 3, 6, 8,

1000 hours

Round,

Superior

17

# T. LAWRENCE ENGINE WORKS,

17 to 29 Mill Street, & Canal Basin No. 2,

MONTREAL.

**W. P. BARTLEY & Co.,**

## HIGH PRESSURE ENGINES.

Superior Horizontal High-pressure Steam Engines always on hand, or made to order, suitable for Saw Mills and every description of Manufacturing purposes, from 3 to a 1,000 horse power, viz.: 3, 6, 8, 10, 15, 18, 24, 34, 40, 46, 61, 86, 92, 107, 114, 158, 164, 181, 210; varying by 25 up to a 1,000 horse power, for either Mills, Factories, Steamboats or Propellers.

## HIGH PRESSURE BOILERS.

Round, Tubular or Locomotive Boilers supplied for any of the above Engines, of the best material and workmanship.

Any of the above Engines or Boilers will be made to order, if not in stock, at very short notice, say from two weeks (for small sizes) to four and six weeks from receipt of order.

All work guaranteed in design, quality, material and workmanship.

We are specially fitted up for the building of Saw-Mill Machinery, Shafting, Hangers, and Pulleys, as we have special tools for that class of work.

## CASTINGS.

Castings of every description, either Iron or Brass, executed with despatch, at reasonable rates.

## WATER WHEELS.

Manufacturers of the Cole Samson Turbine Water Wheel, and other Turbine Wheels in stock or made to order.

## REPAIRS.

Steamboat and Mill repairs promptly attended to.

# FINCH'S

LARGE STOCK CHOICE GOODS. **THE ROYAL TIGER**  STYLE, FASHION, FIT, FIRST-CLASS

# CLOTHING HOUSE,

4, 6 and 18 KING STREET, (near Yonge)

TORONTO, ONTARIO

3,335,662 49
33,773,678
23,086,535
TOTALS.....
1,028 56
103,663
50,008
67,032
11,991 84
8,243 57
222,874
426,996
57,564
Morrisburgh.....
Napanee.....
Newcastle.....

EXTOLLE VAD JIBOBLE BILBEC

EXTOLLE VAD JIBOBLE BILBEC

## EXPORTS AND IMPORTS, NOVA SCOTIA.

Statement of the Value of Exports, the Value of Goods Imported, and the amount of Duty collected at each Port in the Province of Nova Scotia, during the Fiscal Year ending 30th June, 1871.

PORTS.				PORTS.			
EXPORTS.	IMPORTS.	DUTY.	EXPORTS.	IMPORTS.	DUTY.		
Amherst.....	\$103,861	\$96,256	\$18,186 49	Parrsborough.....	\$89,556	\$21,474	\$6,882 50
Annapolis.....	112,711	29,791	5,946 28	Pietou.....	17,553	21,401	907 64
Antigonish.....	107,988	31,005	9,264 27	Port Hawkesbury.....	269,222	378,625	33,052 71
Arichat.....	38,810	51,883	5,528 14	Port Hood.....	487	20,244	3,178 14
Baddeck.....	5,407	1,097	3,720 87	Port Medway.....	18,968	686	1,890 41
Barrington.....	23,151	44,171	2,238 59	Port Mulgrave.....			5,160 99
Bridgetown.....	1,333	12,654	2,151 79	Shelbourne.....	4,746	11,456	1,260 28
Cornwallis.....	108,018	70,891	3,751 76	Sydney.....	227,612	90,521	6,605 90
Digby.....	87,769	42,949	4,944 47	Weymouth.....	71,033	46,895	4,644 60
Halifax.....	3,806,391	8,664,139	1,147,276 32	Windsor.....	91,144	125,231	11,206 03
Liverpool.....	232,746	140,103	12,469 50	Yarmouth.....	349,354	519,619	54,225 14
Loche Port.....	127,071	25,832	2,005 57				
Londonderry.....	217,214	50,556	4,389 71		6,516,927	10,678,48	1,363,470 85
Lunenburg.....	25,960	58,220	4,643 56	Copyrights.....		55	
Margaretsville.....	317,365	115,102	7,367 63				
North Sydney.....	11,657	8,787	571 61	Total.....	6,516,927	10,678,543	1,363,470 85

\*Deposited by Collector of Port Mulgrave. No returns furnished to the Department.

## EXCISE, DOMINION OF CANADA.

No. 1.—Statement of the Number of Tobacco Manufacturers, the Description and Quantity of Tobacco and other substances used in the Manufacture of Tobacco Cigars, and Snuff, the Quantity Manufactured and the Duties accruing thereon, during the fiscal year ending 30th June, 1871.

PROVINCES.	No. of Manu- facturers.	QUANTITY OF MATERIAL USED.				TOBACCO.	CIGARS.	SNUFF.	DUTY.					
		Pro- duce of Can'da	Foreign Produce.	Other Com- modities.	Total Mate- rials used.				Duty.	Duty.	Duty.	Duty collect- ed ex Manu- factory.	Duty Goods Warehoused.	Total Duty.
Ontario.....	50	47,486	2,187,562	248,948	2,483,966	286,561 24	28,471 50	87 00	65,541 89	252,077 85	317,619 74			
Quebec.....	36	47,562	5,999,089	919,622	6,966,273	759,890 12	8,292 00	18,923 25	99,733 59	688,571 77	788,305 37			
New Brunswick.....	7		244,564	31,928	276,492	33,113 40	1,178 10		1,551 65	33,089 85	34,641 50			
Nova Scotia.....	6		665,474	88,030	753,504	92,665 05			1,978 20	90,986 85	92,965 05			
Total.....	99	95,048	9,006,699	1,288,528	10,448,965	1,171,729 81	37,941 60	19,010 25	169,805 29	1,064,730 22	1,293,531 52			

No. 2.—Comparative Statement of Number of Distilleries and Quantity of Spirits produced, Number of Breweries and Quantity of Malt Liquor produced therefrom, in Canada, during fiscal years ending June 30, 1869, 1870, 1871.



Province	No. of Distilleries	Produce.	modifiers.	Fials used.	Duty.	Duty.	Duty.	Duty of Cal-Manu- factory.	Duty Goods Warehoused.	Total Duty.
		Ibs.	Ibs.	Ibs.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	50	47,486	2,187,552	245,948	3,483,966	286,651 24	28,471 50	65,541 89	252,077 85	317,619 74
Quebec.....	35	47,652	5,999,089	6,966,273	739,390 12	8,593 00	18,923 25	69,733 594	638,571 77	788,905 37
New Brunswick.....	7	.....	244,554	276,492	35,113 40	1,178 10	.....	1,551 61	83,089 85	34,641 50
Nova Scotia.....	6	.....	665,474	88,030	92,655 55	.....	.....	1,978 20	50,356 85	92,655 05
Total.....	99	98,048	9,006,695	1,588,538	14,712,220 31	37,641 60	19,010 25	149,805 214	904,728 285	1,217,999 89

No. 2.—Comparative Statement of Number of Distilleries and Quantity of Spirits produced, Number of Breweries and Quantity of Malt Liquor produced therefrom, in Canada, during fiscal years ending June 30, 1850, 1870, 1871.

Provinces.	Number of Distilleries.	Proof Spirits Distilled.			Excise Duty collected and according.	Number of Breweries.	Malt Liquor Brewed.			Duty collected.
		1869	1870	1871			1869	1870	1871	
Ontario.....	1869	1870	1871	Gallons.	1869	1870	1871	Gallons.	Gallons.	
Quebec.....	26	25	19	4,258,280	3,123,574 24	107 17	112 119	4,055,908	3,947,251	4,967,398
New Brunswick.....	2	2	8	923,426	207,076 91	5 5	20 23	2,924,350	2,815,655	2,892,480
Nova Scotia.....	1	1	1	443	10,422	5 5	4 4	388,900	370,513	445,758
Total.....	27	28	23	3,752,032	3,484,585	5,300,171	3,341,306 00	7,603,543	7,290,540	8,457,096

No. 3.—Statement of Bonded Manufacturers in the Dominion of Canada, showing the Articles Manufactured, and the Duties according thereon, during the fiscal year ending the 30th June, 1871.

ISLAND REVENUE DIVISIONS.	No. of Manufacturers.	Quantities of Materials used.		Product of Bonded Manufactories.				Duty Accruing on Goods Warehoused.	Duty collected on Goods ex-Warehouse.	
		Spirits at Proof.	Other Commodities.	Vinegar at 3 cents per gallon.	Burning Fluid at \$1 20 per gallon.	Methylated Spirits, at 12 cents per gallon.	Ginger Wine at 0 c. per gal. & 25 p. c. and 25 per ct. valorem.			Syrups at 1 c. per lb., and 25 per ct. valorem.
Hamilton.....	3	Gallons.	Gallons.	Gallons.	Gallons.	Gallons.	Ibs.	\$ c.	\$ c.	
Toronto.....	3	98,183,17	2,181,14	274,547 2	8,176,25	25,915,67	.....	15,157 80	10,691 54	
Windsor.....	2	47,896,61	51,096,00	212,205	.....	.....	.....	6,386 14	5,152 97	
Montreal.....	2	8,911,57	.....	35,755 4	.....	.....	.....	1,072 66	446 61	
St. John, N.B. . . .	1	22,718,15	819,50	.....	.....	14,502,38	.....	9,242 51	2,546 72	
Total.....	11	12,532,42	.....	63,571	.....	.....	.....	1,907 13	1,450 14	
Other Commodities: Montreal, 3,157 lbs.			54,096,91	586,079	3,176,25	40,418,05	970	199	38,746 33	20,288 98

Other Commodities: Montreal, 3,157 lbs. Domestic Liquors 80 cents per gallon: Montreal, 9,057,92 gallons.

## THE MERCANTILE AGENCY.

Notwithstanding the fact that the Mercantile Agency has been established now nearly thirty-two years and that its operations are of a very extended character, a degree of ignorance in relation to its object and the manner in which it is conducted, not unfrequently appears, especially in the minds of retail merchants. Inasmuch as the "Annual" is to go to some 8,000 persons in trade throughout the country, it furnishes a good opportunity to clear up a good deal of this prejudice, and set many right who are wrong in their view respecting the institution. It would seem almost needless at this late day to attempt a justification and description of our business; but as a good deal of misconception exists, it can do no harm to set before the public a few facts that may be interesting and instructive. The ablest commercial minds of the country long ago correctly apprehended and properly estimated the benefits of the Agency, and we have thousands of testimonials from all quarters of the country among the leading merchants and bankers, traders and commercial writers, one of which we select as it completely covers the grounds occupied by the Agency, and contains many points descriptive and generally instructive. It is written by the late Freeman Hunt, for many years editor of "Hunt's Merchants' Magazine," and author of that rare work, "Work and Wealth," "The History of Distinguished American Merchants," etc.

Mr. Hunt occupied for nearly a quarter of a century, a distinguished place in the commercial literature of the country. He was a man whose integrity was above suspicion, and his views on all commercial subjects were universally admitted as comprehensive and sound. Altogether unsolicited by us, and in order to properly understand the matter, he investigated the Mercantile Agency thoroughly, and the following is his report, which appeared in the "Merchants' Magazine," in 1851. Since that time vast improvements have taken place in the Agency, and if the institution at that time was as commendable as he made it appear, it is infinitely more so now:—

"Though known and appreciated by a majority of the merchants in the large cities, we are aware that a prejudice exists against the Mercantile Agency in some quarters. Our object is, if possible, to remove that prejudice, by presenting the matter to our readers in the light in which it now appears to us. We say now, for we are free to acknowledge that our own "first impressions" were unfavorable. On a full examination of the subject, however, we are convinced that those impressions were founded in ignorance of the system. We have recently taken pains to inform ourselves, and do not hesitate to say, that the Agency is conducted on high and honorable principles, and is truly and extensively useful, not only to the city merchants, for whose immediate benefit it was devised and established, but to all sound, upright, industrious traders throughout the land.

"At the outset it was mainly intended as an aid to the jobber. His customers, scattered over many States, were periodically visiting him for the purpose of renewing their stocks of goods; generally canceling, in whole or in part, previous obligations, while they contracted new ones. The intelligent jobber would necessarily need to be informed, on the opening of a new account, respecting the then circumstances of his customer. From year to year he would desire to be freshly advised of the good or ill success attending him. Information of this character can, in general, be satisfactorily obtained only at the home of the trader. Hence, the main object with the Agency is, to furnish the home standing of the merchant, obtained from intelligent and reliable sources there.

"If, in his own circle at home, the trader is considered honest, attentive to business, of good business qualifications, and doing well, with a sufficient capital, is not a statement of these facts a positive benefit to himself and the community in which he resides, as well as to the city merchant from whom he buys his goods? If, on the other hand, the trader is notoriously dishonest, or otherwise so disqualified for business, as to have no credit at home, is it not every way right and proper that it should be known in all those places away from home where he may seek to obtain a credit? Would not the interest of the several parties before referred to be equally consulted, by preventing him from obtaining goods? In both cases, the legitimate ends of healthy trade are alike answered; and the Agency has the satisfaction of knowing that it is promoting the real interests of society.

"To carry out the credit system, intelligently and safely, the creditor must be well acquainted with the debtor. Confidence is the life of the system, and confidence can rest only on knowledge. Before the establishment of this Agency, our merchants were in the habit of getting such information of their customers as they could, by correspondence or otherwise. Some of the larger houses, whose business would justify the expense, employed traveling agents. These they kept constantly out in different parts of the country, looking after and reporting their debtors, and collecting debts. The smaller houses were, of course, deficient in the knowledge so necessary to their success in business, while the larger ones purchased their information at too high a cost. The Agency obviates these difficulties.

"But even the larger houses find the information to be derived at the Agency is a great check on that obtained from their travelers. It is got from a variety of sources, and often the result of not only ample inquiry at the home of the trader, but is supplemented by close inquiry at places where he buys, and where his credit is most tested.

"By an extensive and well sustained system extending to every part of the United States and Canada, it obtains the requisite information respecting every trader in the country, whose business leads him to contract debts away from home. This information is copied in books prepared for the purpose, and held for the use of such merchants as pay for it and want it. It is not made public. It is not communicated, even to subscribers, except when the trader, by soliciting credit, renders inquiry into his circumstances necessary. It is made known only to those with whom he proposes to trade. If he does not ask a credit at all, it remains on the record, unread and unseen, from year to year.

"It appears, then, that the object of the system is simply to furnish the merchant subscriber with such information as will enable him to judge whether or not, and to what extent, he should give credit to parties applying for it—thereby rendering the credit system safe and profitable.

"That this is justifiable and right, no one who reflects for a moment will be disposed to deny. The man who seeks to purchase goods on credit, or otherwise to contract a debt, virtually challenges investigation as to his responsibility. The city merchants are always ready to afford facilities to those who may wish to become their customers. They are anxious to sell their goods, and expect to sell the

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greater part of them on time; and only ask to know who and what the men are, whom they are called on to credit. What reasonable objection can such men make, when inquiry is made as to their property, character and business qualifications? The banker will not discount a note unless he knows something of the party, or parties, whose names appear on it. And why should the merchant be expected to sell his goods to a man of whom he knows nothing? And how or where is he to obtain the necessary information? Certainly at the home of the trader. There, and there only, can he learn whether he owns property, and is a man of good character—whether he does a legitimate or a speculative business—and whether he is competent, steady and attentive, or otherwise.

"It is evident that information of this kind must be had, or the credit system greatly curtailed, and, at times, almost wholly abandoned. The man who gives his neighbor credit, does so because he believes he knows him, and has confidence in his integrity and ability to pay. A stranger he will not credit, until, by obtaining the necessary information as to his character, responsibility, &c., he has acquired a degree of confidence which is equivalent to a personal acquaintance. This confidence, and the information on which it is grounded, is the indispensable basis of credit. The buyer knows and feels this, as well as the seller. He does not presume to ask a credit, without showing some reasonable ground for it in his position or property. He knows that the seller will investigate his statement. He cannot, he does not, object to his doing so. If his condition be a healthy one, he is glad to have him do so. It follows, therefore, that the obtaining of such information is justifiable and necessary. If the creditor may justly and honorably obtain it for himself, may he not properly employ an agent to do it for him? *Qui facit per alium facit per se.* And may not the merchants of any city, or section, contain the means to give it a vast saving of time, labor, and expense, by one or more agents?"

"Having thus briefly stated the object, we proceed to glance at the operations of the Agency, merely premising that our statement and opinions are the result of careful and personal examination. And here, the first thought that presents itself is this—that the proprietors can have no possible motive for injuring or misrepresenting any man. Their true and only interest is, to get as near as possible to the truth in every report. The least deviation on either side from this standard, may have, nay, must have an unfavorable influence upon their own prosperity. If they report a man too favorably, and the subscriber, thus induced to trust him, loses his debt, they are blamed. If they report him too unfavorably, and the subscriber thereby loses a good paying customer, they are equally blamed. In fact, the entire success of the system depends upon the general truthfulness and justice of their records—upon having every report they give out verified by the results to which it leads. This, we are assured, the proprietors fully understand and act upon to the utmost of their ability, sparing no pains or expense to secure the greatest accuracy in every case.

"Having thus the guarantee of the self-interest, as well as of the character of the proprietors, it would seem that the subscriber must have confidence in the Agency. There is, however, another matter of primary importance—the reliability of the sources from which information is obtained. That information can easily be had, respecting any man, is granted. But, can the Agency procure and retain the services of men, as correspondents, whose character and standing in society would entitle them to confidence. The best proof of which can be afforded of the possibility of procuring correspondents of the right sort, is the general accuracy of the reports they furnish. If these, as a whole, are true and reliable, it follows that the parties furnishing them, must be men of judgment, veracity and honor, capable of forming an accurate estimate of their fellow men; and not likely to report a man unfavorably from personal pique, or too favorably from personal friendship. The reports of the Agency being so far satisfactory and useful to

the mercantile community, as to induce a large and growing subscription to its terms, is proof enough that it has correspondents of this character in all parts of the Union and of Canada. We are informed that the number is but little less than two thousand.

"We presume the proprietors do not pretend to infallibility; but we are satisfied that the records of the office are rarely inaccurate, and never seriously so. Indeed, the plan pursued by economy and industry, they deal in facts, and not in opinions. For instance—they record the amount of real estate held by the trader; its incumbrances, if any; whether or not he permits judgments to go against him; whether he speculates, and if so, to a dangerous extent, or otherwise; whether he is attentive to business, and is capable of managing it; whether he bears a good character for integrity in his dealings, and promptness in his payments, etc. These facts are made known to the merchant, who is then left to form his own opinion, not only as to the propriety of giving credit, but as to the extent to which it should be given. To illustrate this matter more fully, the following specimens are given, showing the general character of the reports on record, and the kind of information that is sought for. The names are, of course, fictitious.

JOHN BROWN & Co., G. S., Apricot, Ontario Co., O.

FEBRUARY, 1870. Composed of John Brown and William Smith. Are in business since 1855, and report to be uniformly favorable. Had but trifling means to commence with, but by economy and industry have accumulated real estate worth \$15,000, which is unincumbered, and an active capital in business of \$10,000. They are prompt, reliable and capable. Their credit is good at the bank here and wherever they are known. "A" occasionally allows the use of his name to a party here.

SEPTEMBER, 1870. "B" has indorsed for a brother-in-law, J. Spencer, who has failed. He will lose \$3,000, which, with poor collections, may somewhat hamper them, but are, nevertheless, considered good, though hardly in as high credit as heretofore.

JONES & ROBINSON, Anticosti, Panoia Co., Ga.

DECEMBER 29, 1870. Are extensively engaged in saw mills, quarries, and general store; are pushing, driving men, with a pretty good record, but doing a business far out of proportion to their active capital. Use their credit to its utmost. They show a considerable surplus, but not in proportion to liabilities, nor in available form. They stated to us, three months ago, that their assets were \$20,000, their liabilities \$140,000. With favoring circumstances they may be more prompt than they have hitherto been; but parties who trust them now are really furnishing them with capital for a business, the extent and result of which they cannot possibly control. May not be unsafe, but can hardly be called satisfactory.

H. THOMPSON, Druggist, Orangeville, O'Brien Co., Ia.

JUNE, 1870. In business off and on in this locality for the last fifteen years. Has had a checkered career; failed as manufacturer of threshing machines; preferred his relatives whom he owed, and general creditors got very little. Has but limited means, if any. Has but little knowledge of the business, and is not attentive. Lacks energy and capacity. Impressions not favorable as to his honesty. Difficult to recommend for much or long.

DECEMBER 29, 1870. Failed recently, owed \$80,000, had assets about \$6,000, compromised at fifty cents, and is going on, and expects to make about \$1,000 by the operation. Is of doubtful reputation, and has slight claims to credit.

"But again we refer to facts as evidence on this point. The rapid growth of the Agency during the past five years, its vastly increased patronage, and the increasing confidence in it by the merchants in our large cities, are sufficient proof that the reports furnished are substantially correct, and a safe guide in their credit operations. We have also tested this point on a small scale, but quite to our own satisfaction. We have inquired for parties well known to

us, and found the reports, in all cases, in admirable harmony with our own opinion and knowledge of fact.

"We think ourselves incapable of saying one word in favor of any system of *espionage*; and, did we believe this to be one, it should have our heartiest condemnation. That it is not, is made sufficiently clear by the nature of the information sought for. The records of the country where the trader resides, which are always open to inspection, furnish an important part of this information. The rest is a matter of common observation and remark among his neighbors.

"Keeping in view the object of these agencies, we think their system of operations, as far as we have referred to them, admirably adapted for carrying out that object. The city merchant has furnished to him all the information he needs or desires at a much cheaper rate than he could procure it for himself, and with a promptness which it would be impossible for him to equal through any other channel.

"One other point in the operations, and one of considerable importance, remains to be noticed, and that is its effect upon the country trader. On this point we have expressed the opinion, which is the result of deliberate examination, that the system is as useful to those who seek credit as to the city merchants who are called upon to give it. It is a well known fact that, formerly, the trader was confined in his purchase to a few houses, where he might have formed an acquaintance. If wholly unacquainted, he was obliged to take letters from responsible parties at home, and was limited in his business relations to the few, whom those letters were addressed. Under the present arrangement the trader needs no letter of introduction. He is known to the whole list of the Agency's subscribers, or, if not known, becomes so as soon as he asks a credit. He has the range of the entire market in all the cities where these offices are established; the communication between them being such, that what is known to one is known to all. He need not even leave home to make his purchases. His order is as good as his presence, and will always be promptly met, to the extent of what his interested neighbors regard as safe and prudent. This surely is a great advantage, which the honest, capable, and trustworthy trader cannot fail to appreciate. We are confident from what we have seen and learned of the working of the system, that the instances in which it enlarges credit to the country trader are vastly more numerous than those in which it restrains or prevents it. There are, doubtless, many who, without being aware of it, are now indebted to this Agency for a good standing, and a favorable position, in places, and with houses, where once they were wholly unknown. Their sphere of operations is enlarged, their business acquaintance increased, and all their facilities for conducting a profitable trade greatly extended.

"A second advantage, and by no means a light one, which the country trade derives from this system, is the protection it affords against the unbecoming and injurious competition of fraudulent or incompetent neighbors in the same business. There is no greater drawback to the success of an honest, industrious tradesman, in a small town or village, than the *irregular, shuffling transactions of a weak, lame, broken winged, or worthless rival*, who does everything at hap-hazard, buying at any price, and selling at any sacrifice, merely to keep up a flow of business, out of which he may manage to live for the time being. There are many grades of such characters in the business world. Some of them are flagrantly dishonest, expecting and willing to fail now and then, resolved at all events to have a living out of any whom they can surprise in trusting them. Some, on the other hand, are well intentioned, but incompetent. Without knowing why, or how, they find themselves every now and then in falling circumstances. These are more to be respected than the other class, but scarcely more to be trusted. They are as much in the way of the capable, energetic, well trained business man's success as the other. They have no rules to go by; but provide, as they can, for each exigency as it arises. They never know what they

are worth, or whether they are worth anything at all. When they open an account, or give a note, they never know whether they can pay it, or not. They *hope* to pay it, and intend to if they can. The experience of every well bred merchant and trader can furnish originals for the picture. Against the vexatious and ruinous competition of such men, the Mercantile Agency is designed and calculated to protect them. It would not injure the weak or the unfortunate, but would commend them to employments which they are capable of managing. Trade is a science, to which many, who would make excellent mechanics or agriculturists, are wholly incompetent.

"A third advantage to the capable and enterprising trader is found in the fact, that he is by this system brought very near to his creditor—as it were always under his eye, and will, consequently, be stimulated to greater watchfulness, care and circumspection in his business. He will not be so readily tempted into rash speculations, or other irregular transactions which often result in disaster and dishonor. It is no discredit, even to an honest man, to say that he is safer under the wholesome restraints and jealous vigilance of society than he would be without them. Many a man, with the most upright intentions and the most confident expectations of a favorable result, has been induced to invest a portion of his means, or to speak more properly, of the means of his creditors, in some promising but unfortunate enterprise, which he would not have touched if those creditors had been near, and cognizant of the movement. Prudence is the better part, not only of valor, but of thrift; and prudence, like the other virtues is all the better for being watched.

"Under the old system it was impossible to hold an effective check upon the imprudent speculations of good men or the swindling speculation of bad ones. Such operations were, in general, known only to those who suffered by them; and the operators, having lost credit with them, had only to begin again with some new concern, and repeat the operation. Sometimes it happened that a trader, who had run himself out with one concern, was induced to be palmed off upon another, as one whom they had trusted—the object of the introduction being to get their own pay, in full, by shifting off the debt on their friends.

"On all such operations the Agency is an admirable check. The parties reported are known, not to their present creditors only, but to all with whom they seek to open a credit—not in New York alone, but equally in all the cities where the associate offices are established. Such checks we regard as decidedly salutary and wholesome, and equally so to the well meaning and prudent trader in the country, as to his prudent creditor in the city.

"These principles appear to us so plain and palpable that they need only to be stated. If among the class of traders who want more credit than they find themselves able to get, and one is still disposed to object, we take leave to ask on what principle he conducts his own business at home? Does he trust anybody and everybody without asking a question? When a stranger comes into the neighborhood, does he open an account with him at once, and to an unlimited extent, without inquiring into his affairs? Does he think it mean or dishonorable to send to the place from which the stranger came, and ascertain how far he was regarded worthy of credit there? Does he think the former neighbors of the new comer mean or dishonorable, if they tell him frankly what they think, thereby securing him a good customer or saving him from a bad one? By no means. The principle is universal. It belongs to the retail credit business, as well as to the wholesale. It governs the trader selling his hundreds or thousands as well as the importer in selling his tens of thousands on millions. Confidence rests, have before said, in the life of credit, and knowledge is the life of confidence. Business cannot go on without it, except by dwindling down to a rigid cash or barter trade.

"But it is not trade alone that acts upon the principles, and uses these means of applying them.

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The whole business of banking, marine, fire and life insurances, &c., &c., is conducted in the same way. A man who would take out a policy on his life, must undergo a rigid examination, and answer, in writing, a series of searching and difficult questions, an error, willful or otherwise, in any one of which, forfeits his policy. He must do more. He must find some personal acquaintance who shall confirm, in writing, the statements he has made. And then, the physician of the company must pass judgment upon the case. After the policy is delivered, the company still keeps a watchful eye upon the insured; and in case of death, institutes a rigid scrutiny to ascertain, if possible, whether he had not knowingly the seeds of death in him at the time when the policy was issued.

"The same scrutiny is used in fire and marine insurance. Yet nobody feels aggrieved by it. There is not, probably, a single vessel of any importance, that is likely to come into the port of New York, so as to be within the atmosphere of our insurance companies, that is not already fully and minutely described in their registers—the time and place of building, the name of the builder, owner and master; the quantity of oak, pine, hickory, &c.; the number and quality of her beams, knees, &c.; with the quantity and weight of iron, or copper, with which she is fastened. Go to an office, and ask the rate of insurance on any particular vessel. They are ready with an answer at once. It is already booked. They know the class and character of the vessel as well as the owner does. Yet nobody complains. It belongs to their business. They could not exist without it.

"The same is true with reference to the professions. The very trader who complains of *espionage* on the part of the Mercantile Agency, when it inquires into his ability and honesty in giving a note; does the same thing, not only when he takes a note from another, but when he sends that note to a lawyer for collection. He sends it only to one in whom he has confidence that he will pay over what he collects. If he does not know such a lawyer himself, he is careful to inquire till he finds one. This man who expects to be injured, in every extent with the business or property of another, without an inquiry being instituted into all those circumstances which have a bearing on his responsibility and trustworthiness can have but little experience in the ways of the world. The man who objects to such investigation, gives, in so doing, *prima facie* evidence that the result would be unfavorable to himself."

### Origin and History of the Mercantile Agency.

It may not be uninteresting to know that the Agency was established by LEWIS TAPPAN in 1841, and had its origin in the necessity which Mr. TAPPAN felt for some well organized system of obtaining information, while he occupied the position of dispensing credits in the house of ARTHUR TAPPAN & Co. The business of the latter was in those days as great in magnitude, in proportion to the extent of the country and the facilities for trade, as that of either Messrs. SREWANT or CLARKE is to-day, and the greatest possible difficulty was felt in ascertaining the trustworthiness of parties for credit. Mr. TAPPAN'S original conception seems to have been, that if all the money and effort spent by individual houses in the pursuit of information could be concentrated into a common fund, and the result made accessible to all who contribute, the information procured would be of the most valuable character, and as near perfection as any human institution could reach, while the economy would be equally apparent. But, of course, this was found impracticable, and he contented himself with laying the foundation for what has since grown to be almost an essential to every well organized business house.

He was joined in 1845 by BENJAMIN DOUGLAS, Esq., who was admitted to a partnership the following year, and in 1849, LEWIS TAPPAN retiring from the business, his brother, ARTHUR TAPPAN, took his place, and the firm became TAPPAN & DOUGLAS, which firm was dissolved in 1854 by B. DOUGLAS & Co. Since that period neither of the TAPPAN

originally connected with this business have had any interest in any commercial or Mercantile Agency, although similarity of style has been affected by other establishments. Mr. DOUGLAS possessed rare qualifications for the successful prosecution of this business, and under his management it prospered, and its usefulness expanded to an extent hardly ever dreamed of by its original promoters. He retired from business, however, in 1859, and was succeeded by R. G. DUNN & Co., the present proprietors, the style in New York being DUNN, BARLOW & Co., and in the British Provinces, DUNN, WIMAN & Co.

The various offices of the Mercantile Agency were established at the times and places and in the order following:

New York City	.....1841	Rochester, N. Y.	.....1870
Boston	.....1843	Hartford, Conn.	.....1870
Philadelphia	.....1845	Nashville, Tenn.	.....1871
Baltimore	.....1846	St. John, N. B.	.....1871
Cincinnati, Ohio	.....1849	Manchester, England	.....1872
Louisville, Ky.	.....1850	Glasgow, Scotland	.....1872
St. Louis, Mo.	.....1850	Paris, France	.....1872
New Orleans, La.	.....1851	Hamilton, Canada	.....1872
Charleston, S. C.	.....1853	Dayton, Ohio	.....1872
Chicago, Ill.	.....1854	Dubuque, Iowa	.....1872
Pittsburgh, Pa.	.....1854	Evansville, Ind.	.....1872
Detroit, Mich.	.....1856	Evansville, Ind.	.....1872
Richmond, Va.	.....1856	Grand Rapids, Mich.	.....1872
London, England	.....1857	Indianapolis, Indiana	.....1872
Montreal, Canada	.....1857	Kansas City, Kansas	.....1872
Cleveland, Ohio	.....1858	Newark, New Jersey	.....1872
Milwaukee, Wis.	.....1858	Portland, Oregon	.....1872
Toronto, Canada	.....1858	Providence, R. I.	.....1872
Buffalo, N. Y.	.....1866	Quincy, Illinois	.....1872
Memphis, Tenn.	.....1867	St. Joseph, Missouri	.....1872
Portland, Maine	.....1867	Syracuse, New York	.....1872
Halifax, Nova Scotia	.....1867	Troy, New York	.....1872
Toledo, Ohio	.....1868	Utica, New York	.....1872
Alban, N. Y.	.....1868	Worcester, Mass.	.....1872
San Francisco, Cal.	.....1869	Scranton, Penn.	.....1872
Norfolk, Va.	.....1869		

In tracing the extension of our business in each direction, we have named the cities in chronological order, referring to the dates at which each office was commenced. It will be seen that during the past year no less than twenty-one new offices have been established, entailing considerable labor and expense. In almost every case the inducement or overture to establish a Branch Office, came from the merchants resident in those cities, they subscribing or pledging themselves to support us in advance. No better evidence could be offered of our enterprise and the high esteem in which the Mercantile Agency is held by the business community.

There are now fifty-one offices and eight thousand regular yearly subscribers, comprising all the leading Banks, Importing, Manufacturing, and Wholesale Merchants in the United States and Canada. Taking the aggregate, all these fifty-one offices answer fully four thousand applications for information every day—about one-fifth of them being made in the city of New York each inquiry has reference to business transactions actually in contemplation, many of them of great magnitude and importance. The course of business men, in all our cities, requires quick despatch; and unless we can have the information on hand and on record in readily accessible order and ready for immediate use, it is obvious that the business operations of our customers would be greatly retarded. Our method of procuring the information is as follows:

"We have over ten thousand Local Correspondents. Each of these is made a subject of careful investigation before receiving the appointment. Not to be dependent entirely upon what is furnished by these local correspondents, we employ Travelers of our own training, who travel the country and gather information as to traders seeking credit, which they send to us. We require them to be furnished with the authority for the information communicated. We then carefully compare it with what has previously been furnished by the resident or local correspondent, and where any very material difference or discrepancy is observable the two reports are submitted to further scrutiny. We also hold ourselves ready at all times to receive, and indeed invite, parties seeking credit to make statements of their own pecuniary resources,

as an aid to us in our endeavours to place their claims to credit in a correct light.

We issue annually a circular to subscribers, showing from our varied resources the general state of trade, &c., throughout the country—pointing out causes of any unhealthy symptom, and suggesting remedies. This is accompanied by statistics showing the number of failures, and amount of liabilities throughout the country, year by year. These figures were used in Congress as a basis of argument on which the Bankrupt Act was passed.

The judicious care with which the business has been conducted is shown by the record of its litigation, and is embraced in the fact that during the thirty years it has been in operation, only four cases have been prosecuted, viz: Bernard, Ormsby, Billings and Beardsley—all of which have been decided in our favour.

The following is a list of all the suits ever brought: 1. *Bernard v. Douglass*, was a suit for slander, prosecuted some years ago, in the Superior Court of New York. The plaintiff was non-suited; and he acquiesced in the result.

2. *Billings v. Russell*, reported in the *Boston Law Reporter*, Vol. 8, N. S., page 699, ended in a verdict for the defendant.

3. *Ormsby v. Douglass*, reported in the 37th New York Reports, 477. In this case the plaintiff was non-suited at the trial, and prosecuted his case through two Appellate Tribunals, ending in the Court of Last Resort, where the non-suit was affirmed.

4. *Allen v. Douglass*, was tried in the Court of Common Pleas of Charleston, S. C. in May, 1859, before Writings. The plaintiff appealed, but after the close of hostilities his appeal was abandoned and dismissed.

5. *Middleton v. Tappan & Douglass*, N. Y. Supreme Court, commenced prior to October, 23, 1854, and no further prosecuted.

6. *Clark v. Same*, same Court, commenced prior to 1854, and no further prosecuted.

7. *James Scott v. Dun, Boyd & Co.*, same Court, commenced 1861. Complaint dismissed for non-appearance of plaintiff.

8. *Stevens v. Benj. Douglass*, N. Y. Superior Court, commenced and put at issue in 1856, abandoned by the plaintiff.

9. *Ormsby v. B. Douglass & Co.*, N. Y. Supreme Court, commenced in 1856, put at issue in 1857. Abandoned by plaintiff.

10. *Gitsley v. B. Douglass & Co.*, N. Y. Supreme Court, commenced and put at issue in 1857. Abandoned by plaintiff.

11. *Chipman v. Dun, Wiman & Co.*, action commenced in Halifax, N. S., 1869. Abandoned by plaintiff.

12. *Morrison v. Dun, Wiman & Co.*, action commenced in Toronto, Canada, in 1869. Abandoned by plaintiff.

13. *Beaman & Cox v. Dun, Boyd & Co.*, N. Y. Supreme Court, commenced in 1861, and abandoned by plaintiffs in same year.

14. Indictment in Philadelphia, on complaint of *O'Brien & Cahill v. R. G. Dun*, for libel in 1870, decided in our favor.

The most determined of all the suits entered against us, however, was that commenced in September, 1849, by John and Horace Beardsley, of Norwalk, Ohio, against Lewis Tappan, the then proprietor of the Mercantile Agency, for libel, claiming damages for \$10,000. It was first tried November, 1851, before a jury in the United States Circuit Court, New York, and verdict given in favor of Beardsley. A motion was made for a new trial before Judge Nelson in November, 1864, but a decision was not given till October, 1867, when the motion was denied, and judgment entered up in favor of Beardsley. The suit had in the meantime been assumed by E. G. Dun & Co., successors of Lewis Tappan. They appealed from Judge Nelson's decision to the United States Supreme Court, at Washington. The case came up for hearing, December 14, 1870, and resulted in reversing the decision of Judge Nelson. The case was thus decided in favor of the Agency, after a most determined struggle for twenty-one years, and an expenditure of probably \$20,000 in costs.

We are always glad to investigate errors or misapprehensions, and where parties conceive themselves misrepresented, much the best way is to communicate directly

with us, and they may be certain of attention and justice at our hands.

### A Good Opinion Well Expressed.

Charles O'Connor, the most eminent of American lawyers, at the recent hearing of the suit of Beardsley v. Tappan, at Washington, expressed himself as follows in relation to the Mercantile Agency:

"The country dealer who comes to any of the cities needs some evidence that he is worthy of trust and confidence. The ancient practice was for the country dealer to bring with him a certificate or a letter from some country lawyer, or, perhaps, from some fellow merchant; and then he would spend a week perhaps in New York, trying to satisfy the persons with whom he dealt that he was worthy of credit—in establishing for himself, as well as he could, a good character. What has been the result of establishing these agencies? Why, a merchant from this little town of Norwalk, Ohio, walks into the store of a wholesale merchant in New York, or Boston, or Philadelphia, and says: 'I should like to purchase from you such and such goods.' The city merchant replies: 'Well, sir, look at our goods, and whatever you desire to purchase shall be laid aside for you.' After spending perhaps half an hour in making his examination and selection of goods, he goes back to the desk or counting room, to talk about terms of payment and credit, &c. He asks: 'How long a credit do you allow?' The answer is, 'Well, we give four or six months.' He says, 'I require an invoice.' 'No, sir,' This answer, if the country dealer knew nothing about what is going on in the business world, might very much surprise him, for perhaps he never was in that store before, and so far as he can tell, he is wholly unknown there. He gets his goods and goes home. He is independent of lawyer and minister and everybody else, so far as the world and temporal interests are concerned. Upon the strength of his good character, if he has one, he gets credit. A person of doubtful reputation receives a different answer.

"This whole thing is done with a promptitude which is amazing, and to all honest people in the country very delightful. They find, indeed, that a good name is better than precious ointment; and rather to be chosen than great riches; that it accompanies them everywhere. And all this through the action of these Mercantile Agencies. While the country merchant is looking at the goods, the Mercantile Agency reports that he is a man perfectly worthy of confidence, and upon the strength of this report the New York or New Orleans merchant is willing to trust him; and he does so with a pleasantly confiding manner, which is as gratifying to the pride of the country dealer as it is conformable to propriety.

"That is the way this Mercantile Agency operates. It, of course, brings discredit to the man who has the misfortune to labor under an evil reputation. It may possibly present sometimes too favorable a report—no doubt it does. It may sometimes present an unfavorable report where a better one is deserved. But some degree of infirmity is incident to all human transactions. If the question be whether these establishments thus conducted are liable to produce mischievous results, it must be answered in the affirmative. All the instruments that are employed by man are liable to error and abuse. An honest man may, through the Mercantile Agency, suffer sometimes a degree of injury from a bad report which is unfounded, and which may even have its origin in malice. But what is the natural tendency of such an establishment? Is it not to try to give a good report of every man in regard to whom a good report can be given with any safety or truth? Does not the seller of New York or Boston who makes his application at the Mercantile Agency desire to get a good report, if the truth will warrant it? Beyond all question he does. On the other hand, what is the interest of the Mercantile Agency? It knows none of these people; it, of course, can have no malice against any of them. As everybody knows, it may be conducted carelessly in a given instance; but it is the highest interest of the persons conducting it to exercise the utmost care, the utmost caution, to do everything which may

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"That those observations are true must be very apparent. They require no extensive illustration or enforcement to carry them home to the mind of every man."

### The Mercantile Agency Collection Department.

We have the most perfect system for the collection of past due claims, and for the transaction of legal

business throughout the Dominion and United States ever established.

The advantages for transacting business through our Collection Department are as follows:

We use the utmost care to insure prompt and proper attention to each case, and frequent reports of their condition and progress.

Experience has demonstrated to us that debts are often lost through the want of prompt and efficient attention by lawyers on the spot, who are familiar with the circumstances and means of the debtor. Accounts and notes not paid at maturity need immediate looking after, and every day that elapses after they become past due detracts from their value, and enhances the prospect of total and absolute loss. Where such are promptly placed with us, we can, in most cases, prevent this, and collect or secure the whole debt.

## FOREIGN TRADE OF CANADA.

Since the Confederation of these Provinces into the New Dominion, the progress made both in foreign trade and home industry have been very remarkable, and without precedent in the history of this country, a fact which demonstrates the wisdom of the political change then effected. It is satisfactory not only to look at what has been accomplished, but to reflect on the certain prospect of a continuous growth and development at a rate not less rapid than in the past. The Dominion now presents to the immigrant a much greater variety and amount of employment than ever before; the extensive public works in course of construction, and in immediate prospect give an inexhaustible supply of labor, with the assurance of good wages; and the immense fertile territories east of the Rocky Mountains that will shortly be opened up, will provide homes for all with productive land and a salubrious climate. Few persons have any proper conception of the extent of territory capable of settlement that belongs to our yet almost unexplored public domain in the region just named. According to an official report of the Surveyor-General there are no less than 32,000,000 acres of good farming land, which will be available when the Pacific Railway is built, besides a much greater quantity of land valuable for its timber, minerals, &c. We cite these facts to show that it would be a serious mistake to suppose that the growth we have made in the past five years is either unhealthy or unnatural.

From figures which we subjoin it will be seen that our total trade—imports and exports—is now six times greater than in 1850 or twenty years ago, and that this increase has not been spasmodic, but gradual. The figures for the fiscal year 1871-2 have not yet been issued, and will not be made public before the session of Parliament in March; we will therefore make an estimate based on such information as we have been able to collect. The comparison is as follows:—

Years.	Total Trade.
1850 .....	\$29,703,497
1851 .....	34,805,461
1852 .....	35,594,100
1853 .....	55,782,739
1854 .....	63,548,515
1855 .....	64,274,630
1856 .....	75,631,404
1857 .....	66,437,222
1858 .....	52,550,461
1859 .....	58,299,242
1860 .....	68,955,993
1861 .....	76,119,843
1862 .....	79,398,067
1863 .....	81,458,335
1864 ½ year .....	34,586,054
1864-5 .....	80,644,951
1865-6 .....	96,479,738
1866-7 .....	94,791,860
1867-8 .....	119,797,879
1868-9 .....	119,411,514
1869 .....	130,889,946
1870 .....	148,387,820
1870-1 .....	161,121,000
1871-2 (estimated) .....	175,000,000

It will be interesting to know what share of this annual aggregate belongs to each Province,

though in this respect the figures do not correctly represent all the facts. It will be noticed that Quebec appears as the largest consumer of imported goods, and below the largest exporter. This arises from the fact, that goods imported for Ontario are largely entered at Montreal, and appear, therefore, in the Quebec imports; and in the same manner the productions of Ontario destined for Europe take their final departure from the Dominion at the city named, and therefore appear among her exports. The figures for two years are:—

IMPORTS.			
	1869-70.	1870-71.	
Ontario .....	\$26,135,176	\$29,025,243	
Quebec .....	32,883,916	40,108,120	
Nova Scotia .....	8,940,800	9,483,068	
New Brunswick .....	6,532,827	8,044,714	
Manitoba, $\frac{1}{2}$ year ..		286,337	
	\$74,814,339	\$86,147,482	
EXPORTS.			
	1869-70.	1870-71.	
Ontario .....	\$24,650,399	\$23,086,535	
Quebec .....	37,807,468	39,021,706	
Nova Scotia .....	5,803,417	6,516,327	
New Brunswick .....	5,303,206	5,517,930	
Manitoba, $\frac{1}{2}$ year ..		30,520	
	\$73,573,490	\$74,173,618	

The Customs Revenue for the year 1870-71 was close upon twelve millions of dollars (\$11,843,655). The increase in imports between the last two years were nearly the same amount—twelve millions of dollars: and the difference between exports and imports bring the balance of trade up to nearly the same figures.

The nature of our exports appears from the following statement for 1870-1:—

Produce of the Mine .....	\$3,221,461
“ “ Fisheries .....	3,994,275
“ “ Forest .....	22,352,211
Animals and their produce .....	12,582,925
Agricultural Produce .....	9,853,146
Manufactures .....	2,201,331
Other Articles .....	387,554
Ships .....	558,144
Goods not produce of Canada .....	9,853,033
Coin and Bullion .....	6,690,350
Short Returns .....	2,448,668
Manitoba, 3 months .....	30,520
	\$74,173,618

As compared with the previous year, an increase appears under all these heads except Agricultural produce, in which there was a considerable falling off. This may be accounted for by the increased home demand, which is the result of an extension of our manufacturing industry, of greater activity in constructing public works and carrying on the lumber trade.

As already intimated, the figures for the last

fiscal year are not accessible, but we have been at the pains to collect from the principal ports of the Dominion a statement of the importations for the calendar year 1872, which we subjoin:

Total imports at Montreal about .....	\$50,000,000
“ “ Toronto .....	14,487,202
“ “ Halifax .....	9,586,372
“ “ St. John, N.B. ....	8,142,159
“ “ Hamilton .....	6,519,501
Total for five ports .....	\$88,735,134

These figures indicate total importations—supposing the same ratio is maintained at all the ports—of about ONE HUNDRED MILLIONS for the calendar year 1872! This result, if not startling, is at least indicative of an immense expansion. It may fairly be objected that some of this trade is unhealthy, and in excess of the legitimate requirements of the country. While that is undoubtedly true, there is probably about the same proportion of goods imported to the wants of consumers as in previous years, so that the increase shown correctly measures the augmented wants of the people.

COMPROMISES.—Now that the lines of credit are being loosened, and parties are becoming too anxious to sell goods, not a few deliberate attempts are being made to make money by failing. Attempts at settlement at thirty and fifty, and even seventy-five cents are becoming alarmingly prevalent. While there are, no doubt, many men to whom a compromise is a judicious and reasonable concession, it is notorious that the system, if at all encouraged, will be most dangerous to the trade of the country. A failure, nine times out of ten, implies something wrong either in capacity, capital, character, or locality. Compromises do not supply any of these defects. It is but a premium to dishonesty to write off a rogue's indebtedness for twenty-five cents on the dollar. It will not supply brains to an honest fool to settle with him at fifty cents, nor will it help the trade of a locality to permit a failed man to rush his stock off at one-half cost, to the detriment of every honest man in the same place who is trying to pay one hundred cents in the dollar. It encourages a low grade of morality. It helps along the weak and inefficient, discourages the capable and reliable trader, and in the end will do more to sap the foundations of the wholesale dealer, than any other departure from legitimate business principles.

BE CONTENTED.—*Bulwer* says that poverty is only an idea in nine cases out of ten. Some men with \$10,000 a year suffer more for want of means than others with \$500. The reason is, the richer man has his artificial wants. A man who earns a dollar a day, and does not go into debt, is the happier of the two. Very few people who have never been rich will believe this, but it is true. There are thousands and thousands with princely incomes who never know a minute's peace, because they live beyond their means.

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## THE FAILURES OF 1872.

The departure of the old year, closed a series of three years of unexampled prosperity in the History of Canada. Satisfied with her political condition, and with the elements of party discord gradually settling into contentment under her new national existence, the country seems to have bent its energies towards developing our resources and trade. Firm in the belief that the dawn of a new era in her destiny had at length set in, and sanguine of the future, commerce has been forced, and every branch of trade extended to the verge of an unhealthy limit. It may not, however, be amiss at the commencement of the year to glance for a few moments at the obverse of what has been a bright picture. It is undoubtedly true that there is abundant reason to hope that, with the exercise of proper caution and moderation, the trade of the country may be safely tidied over any difficulties at present within the ken of our business vision. But the financial indications just now are that the pace has been exhausting, and we need to go a little slow for a while, that our resources need harboring for a time at least. Latterly the sap of our finances has been unable to supply our rapid growth, and where 'fruit had promised it has failed. We have at some trouble collected, as far as is possible, some figures respecting the failures that have occurred in the Dominion during 1872. It has been in some respects an exceptional year. It has been so from the causes we have just stated, and therefore serves the better to illustrate our remarks.

Turning first to Nova Scotia, we find but little change from any previous year. The expansion of her trade has not been so marked or rapid, and failures have been but little, if above the average of former years. Very few estates have passed into the hands of assignees, consequent upon recent business operations. Almost all were old, long drawn out concerns, mere outer shells of credit held together. As far as we can ascertain, it is believed that about \$300,000 will cover all losses by failures in this Province for the year.

We come next to New Brunswick. Here we have reliable data, and the figures before us of the principal failures that have occurred during the year. The first shock of financial tightness upset the fabric of an unhealthy combination,

involving nearly all connected with it in one common ruin. This was so sudden and overwhelming that for a time even legitimate trade was stunned by it. The figures of the two principal insolvencies are sufficient to show to what extent recklessness had been encouraged. In one instance, with liabilities of \$634,000, the estate showed a deficiency of over \$400,000; the other, with liabilities of \$560,000, a deficiency of over \$300,000. So serious and sudden a disturbance could not be without its effect on others even besides those embraced in their ramifications, and, since the 1st of September, one after another of the weaker houses have succumbed. Within a short period we have a list of twenty-seven failures in St. John alone, with an aggregate of liabilities of \$2,051,226, with assets of only \$986,242, leaving a deficiency of \$1,064,983 of somebody's money sacrificed to over-trading and reckless speculation. In the other parts of Province there have been several failures of some consequence, but only in one case do the liabilities exceed \$50,000. This, however, was a bad one, as the deficiency shown is \$42,000. Two others, with liabilities of \$30,000, show deficiencies of \$21,000 and \$23,000. In all we have a record outside of St. John of 36 failures, with total liabilities of \$322,734, and assets of \$117,792, leaving a deficiency of \$204,942, making for the whole Province a total of 63 failures, with liabilities of \$2,373,960, and assets \$1,104,034, and deficiency, \$1,269,925.

In the Province of Quebec the number of insolvents has not been large. We find during the year 232 assignments have been made. Many of these were small and unimportant, and it is impossible to get the actual and correct figures of the whole. We have a record of 160 cases, in which the liabilities were \$1,754,229, with assets of \$683,850. Considering the heavy business transactions during the year, and the numerous populous centres in this district, there is nothing unusual or extravagant in these figures. The effect, however, of an excessive trade of one year is not likely to be apparent till the next; but we are warranted in saying that there is nothing to indicate that an unhealthy tone is likely to be general; and should any number of failures occur during the current year, arising from the transactions of 1872, they will be found to pro-

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ceed from undue caution and failure to appreciate our business situation. The indications of the money market at present are too unmistakable for any man to plead that he has reason to hope an extended trade can be financed on small means through 1873 with safety and without danger.

In the Province of Ontario, as compared with the previous year, the failures have been rather more numerous. In 1871 there were 348 assignments made: for the year just closed the number has swelled to 431. Many of these were but small affairs; the bulk of them were with liabilities of from \$2,000 to \$5,000. There were only two cases in which the liabilities exceeded \$100,000. We have carefully collected all the figures that could be got at, and find enough to entitle Ontario to rank second in amount on the list. The total liabilities arrived at amount to \$2,326,336, with assets of \$1,556,900. The comparison of assets and liabilities appears more favorable in this Province; but this, however, so far as creditors are concerned, is more apparent than real. The explanation is the increased number of insolvents. The expenses of closing up a large number of small insolvent estates produce a much smaller result for the creditors than if the same amount involved but the closing of a few. To illustrate this statement, we present a sample winding-up, which shows what becomes of numbers of small estates. These figures were handed us by the assignee. They do not represent any unusual or excessive charges, and may therefore be considered a fair illustration:

Liabilities to creditors.....	\$3,528 60
Privileged claims .....	299 25
<b>Total liabilities.....</b>	<b>\$3,827 85</b>
Total assets.....	\$1,062 41
Expenses of winding up estate.....	\$390 74
Paid privileged claims .....	299 25
Dividend of 10c. in the \$.....	352 86
Cash on hand.....	19 56
<b>Amount of Insolvency Act.....</b>	<b>\$1,062 41</b>

The expenses were made up of the following items: (roughly) result of insolvency in liquidation

Interim Assignee.....	\$ 86 60
Bailiff .....	118 85
Assignee .....	25 00
Other expenses .....	160 29
<b>Total.....</b>	<b>\$390 74</b>

The balance of cash on hand, the assignee explained, was required to pay the rent of the

premises during the time the estate was being closed.

It is also found that the affairs of a great number of these small traders are, from a want of ability to keep them in proper shape, such a mixed and muddled condition that little is realized from them. In many instances the assets, of any value, have been dishonestly appropriated before being turned over to the assignee, and the probable assets stated to creditors become a mere myth under investigation.

Grouping together the figures of all the Provinces, we have the following result:

	Insolvents	Liabilities.	Assets.	Deficit.
Quebec, .....	232	\$1,754,229	\$683,859	\$1,070,370
Ontario, .....	431	2,326,336	1,556,901	769,435
N. Brunswick .....	68	2,373,960	1,104,034	1,269,926
N. Scotia, .....	.....	.....	.....	300
<b>Total.....</b>	<b>735</b>	<b>\$6,454,825</b>	<b>\$3,344,785</b>	<b>\$3,400,040</b>

We think the above figures may be instructive more especially to that class who are clamorous for a repeal of the insolvent law. While to some it was, no doubt, a boon, enabling them to be freed from a millstone of indebtedness, from which without it they could not have had an escape, on the other hand creditors have taken hold of estates which, had they been left in the hands of the debtor, would have been depleted for the especial benefit, to the great injury of the creditors. That the insolvent law is defective and susceptible of some beneficial amendments, would be idle to deny. It has some good clauses that should be retained, but it would be foolish to abandon it because it is not all that is required, and revert to the chaos of the past. It does no injustice to the retailer who is necessitated to take advantage of its provisions, but would do the wholesale trade a great injustice to plunge them at once into the former old condition of uncertainty, and its paralyzing effect upon the trade of the country would be at once marked and immediate. So long as insolvencies occur (and no country is known to be without them) judicious, well-considered Insolvent Act is necessary. As to the causes of these failures, propounding any remedy for them, are a question that we have not space to go into, and we doubt whether any benefit would result from its discussion here. It is sufficient to remark that the deep and underlying causes are the facilities afforded incompetent and financially weak traders in obtaining credit, and the evil custom, established by usage amongst the country merchants of spreading their stocks amongst their neighbors again on time. To this may be added the illiteracy, of many, of any business principles, and the ease of obtaining renewals, the term of credit being frequently drawn out by this means to nine and twelve months. The cure is unquestionably in the hands of the wholesale trade. Entire exemption from failures is an impossibility, but the losses therefrom might no doubt be lessened if the trade could act with unanimity on many important points.

me, a Notary Public in and for the State of New York, personally appeared Charles J. Shaw, having been duly sworn according to law, and says that he is the Assistant Secretary of the H. W. Wilson Company publisher of the Relative Book Index, and that the following is the best of his knowledge and belief, a true and correct statement of the ownership, management etc., of the said publication for the date shown in the certificate required by the Act of August 24, 1935, and by the Acts of March 3, 1933, and March 16, embodied in section 537, Postal Regulations, printed on the reverse of

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H. W. WILSON COMPANY  
Charles J. Shaw, Assistant Secretary

This certificate was subscribed before me this 24th day of March, 1948.  
AGNES V. LAHEY.

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