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# THE MONETARY TIMES AND TRADE REVIEW. -INSURANCE CHRONICLE-

VOL. V—NO. 38.

TORONTO, ONT., FRIDAY MARCH 29, 1872.

SUBSCRIPTION  
\$2 a Year.

The Leading Wholesale Trade of Toronto

**JOHN MACDONALD and CO.,**

ARE SHEWING

THE LARGEST AND MOST

**SUPERB GOODS,**

THEY HAVE EVER IMPORTED.

JNO. MACDONALD & CO.

23 WELLINGTON ST. } TORONTO.  
28 and 30 FRONT STREET, }

3 YORK STREET, MANCHESTER, ENGLAND.

**W. and R. GRIFFITH,**

*Importers of Teas,*

WINES AND GENERAL GROCERIES,

ONTARIO CHAMBERS,

CORNER OF CHURCH AND FRONT STS.

TORONTO.;

The Leading Wholesale Trade of Toronto.

1872. Spring. 1872.

ON MONDAY NEXT, THE 25TH INSTANT,

**A. R. McMASTER**

and BROTHER,

Will have opened out a complete assortment of their

**Importations,**

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

No. 4 FRONT STREET WEST,

TORONTO.

Toronto, February, 1872. 32-ly

**SMITH and KEIGHLEY,**

12 & 14 Wellington St., Toronto,

**IMPORTERS OF TEAS,**

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

TWANKAYS,  
YOUNG HYSONS  
IMPERIALS,  
GUNPOWDERS,  
JAPANS  
CONGOUS,  
SCENTED ORANGE  
[PEKOES,

With a large and well assorted stock of General Groceries, to which they beg to call the especial attention of cash and prompt paying customers.

A. M. SMITH.  
Toronto 1872

W. W. KEIGHLEY.

The Leading Wholesale Trade of Toronto.

SPRING, 1872.

**GORDON MACKAY and CO.**

*Importers & Manufacturers,*

Are now receiving, and by

**TUESDAY, 5TH OF MARCH.**

Will have their stock complete in all departments, and ready for inspection.

They invite the attention of their customers and the trade generally.

SPECIAL LINES IN

**DRESS GOODS, PRINTS, &c.**

*G., McK. & Co. have also full lines from their celebrated Lybster Mills.*

**GORDON, MACKAY & Co.**

Toronto, 1872. 32-ly

**SAMSON,**

**KENNEDY,**

and **GEMMEL,**

Invite special attention to their stock of

**PRINTS,**

**RIBBONS,**

AND

**Fancy Dress Goods.**

N.B.—New Goods arriving daily.

**SAMSON, KENNEDY & GEMMEL.**

Corner of Scott and Colborne Sts.

TORONTO.

October 1, 1872

The Leading Wholesale Trade of Toronto.

**BOOTS SHOES AND RUBBERS**  
WHOLESALE.**CHILDS & COMPANY.**INVITE THE ATTENTION OF DEALERS TO  
their large stock of Goods, suitable for the  
**SPRING TRADE**Cash and prompt time buyers are particularly requested  
to examine our samples before completing their spring  
purchases.**CHILDS & COMPANY,**

51 YONGE STREET, TORONTO.

**M. STAUNTON**

MANUFACTURER OF

Roofs, Paper, Window Blinds and Borders.

The stock for the Spring of 1872 will consist of a very

LARGE AND WELL ASSORTED VARIETY

Of the newest and

MOST ATTRACTIVE DESIGNS

23 IRON BLOCK, FRONT STREET,

TORONTO

**FIGS! FIGS!! FIGS!!!**A LARGE CONSIGNMENT IMPORTED DIRECT  
from Malaga is now to hand. With regard to this  
article, we are prepared to

Offer the Trade Special Inducements.

We would also call attention to our stock of

**GENERAL GROCERIES**

TEAS, WINES, LIQUORS, &amp;c.,

Which will be found replete in every branch, and at  
such prices as must insure satisfaction.**THOMAS GRIFFITH & CO.,**37 & 39 Front Street,  
TORONTO**NOTICE.**THE undersigned beg to notify the Trade that they  
have been appointed Agents for the City of Toronto,  
and points East, for the sale of Messrs. DOW & CO.'S  
Celebrated Ales and Porter. All orders will receive  
prompt attention.**Cramp, Torrances and Co.**FOR SALE, in store and to arrive:—  
TEAS,

COFFEES,

SUGARS,

and

NEW CROP (1870) FRUITS

TEAS.—Hyson, Young Hyson, Gunpowder, Imperial  
Natural Leaf Japan, Oolong, Souchong, and Congou.COFFEES.—Old Government Java, Maracaibo, Lagu-  
ayra and K. O.SUGARS.—Tierces and barrels Scotch Refined.  
Barrels Bright Porto Rico.

Also, now landing, 25 cases German cigars.

**CRAMP, TORRANCES & CO.,**

10 Wellington Street East.,

**L. Coffee & Co.,****PRODUCE & COMMISSION MERCHANTS,**

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

Advances made on consignments of Produce.

The Leading Wholesale Trade of Toronto.

**THOMAS LAILEY and CO.,**

IMPORTERS

AND

**WHOLESALE CLOTHIERS**

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,  
TORONTO.**P. G. CLOSE & Co.,****Wholesale Grocers**

AND

WINE MERCHANT

Corner of Church and Front Streets,

TORONTO

137

**J. B. Boustead,****PROVISION & COMMISSION MERCHANT,**

2 &amp; 4 Colborne Street, Toronto.

Advances made on consignments.

Leading Trade of the Maritime Provinces.

**Joseph S. Belcher,**

Late Geo. H. Starr &amp; Co.)

**Commission and West India Merchant,**

HALIFAX, N. S.

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

CONSIGNMENTS SOLICITED.

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

Manufacturer of every description of

PATENT GROUND

WARRANTED CAST STEEL SAWS.

ST. JOHN, N.B.

For Price List and Terms send address.

Hall &amp; Fairweather,

**COMMISSION MERCHANTS**

AND

DEALERS IN FLOUR.

ST. JOHN, NEW BRUNSWICK.

The Leading Wholesale Trade of Hamilton.

**JOHN I. MACKENZIE & CO.,**

HAMILTON, ONT.,

Will have their

EARLY SPRING IMPORTATIONS  
OF  
STAPLE AND FANCY DRY GOODS

Together with full lines

OF CANADIAN MANUFACTURES,

Complete and open for inspection on

THURSDAY, THE 21st MARCH,

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

Hamilton, March 18, 1872.

**Thompson, Birkett and Bell,**

HAMILTON.

**NEW SPRING GOODS***Received and opened out daily.*

W. J. PITON.

R. M. HUNTER.

Piton &amp; Hunter,

GENERAL COMMISSION

AND MANUFACTURER'S AGENTS,

WINNEPEG, PROVINCE OF MANITOBA.

*Consignments Solicited.***Brown Brothers,****ACCOUNT-BOOK MANUFACTURERS,**

Stationers, Book-Binders, etc.,

66 and 68 King Street East, Toronto, Ontario.

ACCOUNT-BOOKS FOR BANKS, INSURANCE  
Companies, Merchants, etc., made to order of the  
best materials and for style, durability and cheapness  
unsurpassed.A large stock of Account-Books and General Stationery  
constantly on hand. 3-ly

COLLECTION OF DEBTS

**Cupples & Hunter,**

Managers of the

**Canada Mercantile Protective Association,**Established 1854, for the Collection of Debts through-  
out the Dominion, &c. Commission charged only on the  
amount collected

20 TORONTO STREET, TORONTO.

**Canada Confectionery and Biscuit****Works.****WILLIAM HESSIN,****WHOLESALE CONFECTIONER**

AND

**BISCUIT MANUFACTURER,**

OFFICES AND FACTORY:

No. 7, FRONT STREET, TORONTO

The Leading Wholesale Trade of Montreal.

**J. G. Mackenzie & Company,**

*Importers*

AND

*Wholesale Dealers in*

BRITISH & FOREIGN DRY GOODS,

381 & 383 ST. PAUL STREET, MONTREAL.

**FERRIER & CO.,**

IRON & HARDWARE MERCHANTS,

*St. Francois Xavier Street,*

MONTREAL.

Agents for:

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

31 Dec 72

**Kingan and Kinloch,**

IMPORTERS OF

TEAS, GENERAL GROCERIES,

WINES, &c.,

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

MONTREAL.

**THE MERCANTILE AGENCY,**

FOR THE

PROMOTION AND PROTECTION OF TRADE.

*Established in 1845.*

**DUN, WIMAN & CO.:**

Montreal, Toronto, and Halifax.

REFERENCE BOOK, containing Names and ratings of Business Men in the Dominion, published semi-annually. 24-19

EXTRA SHOE NAILS, TACKS, &c.

**S. K. FOSTER'S**

NAIL, SHOE NAIL AND TACK WORKS,

ST. JOHN, N.B.

For Price List and Samples please address our Agent Montreal.

**JOHN A. ADAMS,**

*30 St. Francois-Xavier Street*

**W. and F. P. Currie and Co.**

100 GREY NUN STREET,

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

**BOILER TUBES, GAS TUBES,**

Ingot Tin,	Rivets.	Veined Marble,
Ingot Copper,	Iron Wire,	Roman Cement,
Sheet Copper,	Steel Wire,	Portland Co
Antimony,	Glass	Canada do
Sheet Zinc,	Paints	Paving Tiles,
Ingot Zinc,	Fire Clay,	Garden Vases,
Pig Lead,	Blue Covers.	Ganney Tops
Dry Red Lead,	FIRE BRICKS,	Fountains,
Dry White do,		BRAIN PIPES,

PATENT ENCAUSTIC PAVING TILES, &c.

MANUFACTURERS OF

*Sofa, Chair and Bed Springs.*

A large stock always on hand. 34-

**John C. McLaren,**

Manufacturer of

*English Leather Celling and Fire Engine Hose, &c.,*

Op site VICTORIA Sq., 12 Bonaventure st., Montre l.

The Leading Wholesale Trade of Montreal.

**David Torrance & Co.,**

EAST and WEST INDIA MERCHANTS,

EXCHANGE COURT,

MONTREAL.

Montreal, 1871.

10 July 71

**JOHN McARTHUR and SON,**

*Importers and Wholesale Dealers in*

Window Glass (Star and Diamond Star Brands),

Sheet and Plate Glass of every description,

Linseed Oil, Paints, Colors, Varnishes;

Japans, Artists' and Painters' Materials,

Naval Stores, Chemical Dye Stuffs, etc.,

*Cod, Seal, Whale, Lard, Sperm, Olive, Machinery and Wool Oils.*

18 LEMOINE STREET.

**R. Dunn, Fish and Co.,**

WHOLESALE DRY GOODS,

479, *St. Paul Street, Montreal.*

Sole Importers of the celebrated

GLADSTONE BRAND DOUBLE WARP

RAVEN BLACK LUSTRE.

*Trade Mark Registered.*

**N. S. WHITNEY,**

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

14 ST. HELEN STREET, MONTREAL

**B. HUTCHINS,**

TEA MERCHANT,

188 & 190 McGill Street,

MONTREAL.

ORDERS BY LETTER PROMPTLY ATTENDED TO.

**W. R. ROSS & CO.,**

GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

464 and 466, St. Paul Street,

MONTREAL.

**CANADA MARBLE WORKS.**

R. FORSYTH PROPRIETOR.

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

Marble, Slate Mantles, Grates, etc.

**RECENT IMPORTATIONS.**

SUGARS, casks, bris.

TEAS, choice selected, new season.

NUTMEGS, cases.

ALMONDS, shelled and in shell.

FIGS, 1, 2, 3 lb boxes

SULTANA RAISINS, small boxes, &c.

ALSO, ON HAND,

*Coffees, Syrups, Molasses, Fruits, Spices, Chemicals, Soaps, and a General Assortment of Groceries.*

**J. A. MATHEWSON,**

Montreal, 28th Feb., 1872. McGill Street

The Leading Wholesale Trade of Montreal.

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

**GREENE and SONS,**

MONTREAL,

MANUFACTURERS OF

FELT HATS, STRAW GOODS,

SILK HATS, CLOTH CAPS, &c.

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

SPRING TRADE.

To which we would invite the attention of all buyers.

Forty years experience our firm have had in the wholesale trade of Canada.

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

FACTORIES:

FUR GOODS—515 St. PAUL STREET.

FELT HATS—114 QUEEN STREET.

STRAW GOODS—524 ST. PAUL STREET.

SILK HATS—521 1/2 ST. PAUL ST.

WAREHOUSE—317, 519, 521 St. Paul St., Montreal

**GREENE & SONS.**

SPRING 1872.

**T. JAMES CLAXTON & Co.,**

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

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

And NOW Complete in Every Department.

**Mercantile Summary.**

We understand that Mr. Thos. A. Mara, trader, of St. Marys, referred to last week, has arranged for a compromise with his creditors on the basis of 63 1/2c. in the dollar in cash. This will place him in possession of a nominal surplus.

It is announced from British Columbia that the Dominion tariff has enforced in that Province.

COMPLAINTS of an unusual scarcity of water, in wells more especially, are reported from various parts of this Province. In Toronto more inconvenience is being suffered than is usual in the driest portion of summer. A Buffalo paper mentions the fact that great fears are entertained of a deficient supply of water in the canals this season; the reservoirs were never so low at this time of the year, and there is very little snow on the water-sheds. Precautions have, therefore, been taken to prevent waste.

Chatham, March 21.—A fire destroyed a row of frame buildings belonging to M. Hanton. Loss about \$1,000. Insured for a small amount. They were set on fire

The Leading Wholesale Trade of Toronto.

**THOMSON and BURNS,**

IMPORTERS OF

**SHELF AND HEAVY HARDWARE**

Crockery, China, Glassware,

AND DEALERS IN

*Canadian and American Manufactures*

OF

**HARDWARE AND AGRICULTURAL  
IMPLEMENTS,**

10 &amp; 12 Front Street West, Toronto.

**GRAY, RENNIE & CO.,**

(Late R. H. GRAY &amp; Co.)

43 YONGE ST., TORONTO.

Beg to inform their friends and the general trade that their

**STOCK IS COMPLETE,**  
SHIRTS, COLLARS, FRONTS,  
SCARFS, BOWS, TIES, UMBRILLAS,  
STICKS, RUGS, HOSIERY, GLOVES,  
BRACES, HABERDASHERY,  
TRIMMINGS, CORSETS, BANDS,  
BUSTLES, FANCY AND WHITE OVER-  
SKIRTS, HOOP-SKIRTS in every novelty and  
to order.

**GRAY, RENNIE & CO.**

It has been ascertained from the Grand Trunk Railway Company that the average time occupied in the carriage of freight received from the ocean steamers through from Portland to Toronto during the winter months was six days. This fact, which is worth at least fifty opinions corroborates the view expressed by a good many merchants that the freight service on the Grand Trunk has been, considering the severity of the winter really prompt and efficient 'affording little or no cause for complaint. There have been individual cases of excessive and vexatious delay as there will be in the management of any line, but the general experience has been quite the reverse: this the fact above cited sufficiently demonstrates.

**OIL MATTERS IN PETROLIA.**

PETROLIA, March 26, '72.

(From our own Correspondent.)

The Association had a meeting in London on Tuesday last but nothing of a decided character is yet agreed upon and many are the surmises as to the result.

The production is fully 13000 brls per week and the shipments about the same.

Refiners as a body are lying on their oars waiting the decision of the Association.

The strikes referred to by me last week are doing up to the report all oil business is steady without excitement.

Refined Oil has no quotation.

Crude \$1.25 per brl.

Montreal march 27th.—Garth's Metal Works are burned this morning. Insured in Liv. Lon. and Globe \$8,000, Royal \$8,000, Commercial Union \$5,000 loss probably total.

The Leading Wholesale Trade in Toronto.

**JOHN MACNAB & CO.,**

IMPORTERS OF

**SHELF & HEAVY HARDWARE,**

British, French, German, American and Canadian manufacture.

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

5 Front Street, Toronto.

JOHN MACNAB.

T. HERBERT MARSH

**SESSIONS, TURNER & COOPER,**

MANUFACTURERS, IMPORTERS AND WHOLESALE

DEALERS IN

**Boots and Shoes,**

FRONT STREET WEST,

Toronto, Ontario.

JNO. TURNER,  
1yr.

JAS. COOPER.

**TORONTO STOCK MARKET.**

Reported by Blaikie &amp; Alexander, Brokers.

MARCH, 20, 1872.

During the past week the market has ruled steady with a fair amount of business closing rather better for favorite securities.

**Banks**—There was not much done in Toronto the views of buyers and sellers not meeting, 202 would be given and 204 is asked Ontario was taken in lots at 109½ up to 110½ and 111½ closing with sellers at 111. A good deal of Canadian changed hands at rates from 129 to 130 and is now wanted at the latter rate, with latest sales at 130½ and little offering under 131. The sales of Royal ranged from 105 to 106½ between which rates a good business was done; sellers are now asking 107. Dominion remains inactive at 109 to 110. Montreal was taken in the early part of the week at 228 falling off to 225½ but recovering again the last sales being at 226 and 227. There is not much change in Merchants the closing figures are 127 to 128.

**Bonds**—Governments are scarce and nominal; sixes are Wanted at 105½ and fives at 97; 110½ would be taken for Dominion Stock. City re-inactive at 98 to 98½ and Townships at 95 to 96½. Some large amounts of County were placed at 101 and 101½. Grey & Bruce may be had at 96½ and Nipissing at 99.

**Sundries**—Canada Building was taken at 156½ and Provincial at 109½; Freehold Western and Union are unchanged. There is some demand for Building and Loan with sales at 106 and 106½. Landed Credit changed hands at 110½ and 111½. British America Assurance is enquired for at 95 and Western at 129 without sales. 126 would be paid for City Gas ex-dividend. Buyers of Dominion Telegraph offer 101½ and sellers ask 103.

The Leading Wholesale Trade of Toronto.

**SPRING. 1872. SPRING.****THOS. WALLS & Co.**

HAVE REMOVED TO

**NO. 38 YONGE STREET**

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

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

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

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

**CHILDS & HAMILTON.***Factory and Warehouse—No. 7 Wellington St., Toronto.*

**ROUTED AT LAST.**—It appears from recent New York telegrams that the rogues who have so long held possession of the Erie Railway have been routed at last. When Gould and Fisk went into the direction the total stock and funded debts was \$47,541,130, since then it has been increased to \$112,935,710. We sold the Company's securities to the amount of \$61,000,000, realizing \$20,000,000, every dollar of which they put in their own pockets. This surpassed even Tammany itself.

Toronto, March 20—A fire broke out in the grocery store of Wm Strachan corner of King and Nelson streets about ten o'clock and gutted the building; insured in the Western for \$5,000. Building insured in the Commercial Union for \$4,000. Solomon's store adjoining was insured for \$3,000 in the same company on building and 2800 on stock in the Provincial.

Ottawa, March 20th—A fire last night destroyed Miss Lockwood's residence on Rideau street the furniture was removed. Insured in Aetna for \$900.

**CANCELATION OF POLICIES.**—An interesting case was tried before Judge Booth of the superior Court of Illinois. John Heck sued the "Home, and "North American" fire insurance companies, to recover on policies of insurance on 3,100 cords of wood, piled up near Kokomo, Ind. It was alleged that the policies were cancelled by an agent of the companies while forest fires were burning and spreading towards the vicinity of the wood referred to. The plaintiff claimed that the defendants had no right to cancel the policies under the circumstances which the latter deny, as the policies give them the right to do so. When the agent of the companies gave notice of the cancellation, no tender was made of the return premium. Judge Booth held that defendants were not entitled to treat the policies as canceled unless the premium was returned to the plaintiff or his authorized agent or at least offered, except such tender was distinctly waived. The jury found against each company for \$2,091.12.

The Leading Wholesale Trade of Toronto.

NO. 5 WELLINGTON ST., WEST.

DOBBIE & CARRIE

ARE SHOWING

A LARGE AND VARIED STOCK OF

NEW SPRING GOODS.

N.B.—Letters by order promptly attended to.

DOBBIE & CARRIE.

Leading Wholesale Trade of Ottawa.

MAGEE & RUSSELL,

Importers and Wholesale dealers in

STAPLE AND FANCY DRY GOODS.

CANADIAN MANUFACTURES,

GRAIN BAGS AND BLANKETS.

ELGIN STREET,

Ottawa.

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

OTTAWA, March 14th, 1872.

INSOLVENT ACT OF 1869

In the matter of William Adamson an Insolvent.

A dividend sheet has been prepared open to objection, until the 15th of April next, after which dividend will be paid.

Toronto, March 28th.

JOHN KERR,  
Official Assignee.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of, George Sawdon, of the City of Toronto, in the County of York, Tinsmith; an Insolvent.

The Insolvent has made an assignment of his estate to me, and the Creditors are requested to meet at my office, Nos. 7 & 8 Merchants Exchange, Wellington Street Toronto, on Saturday the thirteenth day of April next at two o'clock in the afternoon receive statement of his affairs, and to appoint an Assignee.

Dated at Toronto this 27th day of March A. D. 1872

W. F. MUNRO,  
Interim Assignee.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of William Forsyth of the City of Toronto Boot and shoe Manufacturer an Insolvent.

The Insolvent has made an assignment of his estate to me and the creditors are hereby notified to meet at my office Nos 7 and 8 Merchants Exchange Wellington Street, Toronto, on Saturday the thirteenth day of April, next at Eleven o'clock in the forenoon to receive statements of his affairs and to appoint an assignee.

Dated at Toronto this 27th day of March A.D. 1872.

W. F. MUNRO,  
Interim Assignee.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of William Dickie, of the City Toronto in the County of York retail grocer, an Insolvent  
I, the undersigned William Ferguson Munroe of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month; and are notified to meet at my offices No 7 & 8 Merchants Exchange, Wellington Street; on Wednesday the first day of May next, at two o'clock in the afternoon for the purpose of examining the Insolvent and for the ordering of the Estate generally

Dated at Toronto this 28th day of March, A.D. 1872.

W. F. MUNRO,  
Official Assignee

INSOLVENT ACT OF 1869

In the matter of William Cameron Chewett an Insolvent

A Dividend sheet has been prepared open to objection until the 15th of April next after which dividend will be paid.

JOHN KERR,

OFFICIAL ASSIGNEE.

THE BRITISH AMERICAN COMMERCIAL COLLEGE

—AND—

TELEGRAPHIC INSTITUTE,

TORONTO,

Is the only first-class Mercantile School in Ontario.

Its DISCIPLINE enforces ACCURACY, PROMPTNESS PUNCTUALITY, and INTEGRITY in all matters relating to business.

Its COURSE OF INSTRUCTION embraces the shortest and most practical method of keeping accounts.

Its BUSINESS FORMS are specially adapted to the wants of the Merchant, Manufacturer and Artisan.

Its SCHOLARSHIPS are good for life, and available throughout the International Chain of Forty Colleges. Students may enter at any time. Address,

ODELL & TROUT.

OGILVY and CO.,

CORNER OF WELLINGTON AND JORDAN ST  
TORONTO,

Have now in stock a portion of their

SPRING IMPORTATIONS,  
And are receiving weekly additions.

ASSORTMENT WILL BE COMPLETE BY 1st  
OF MARCH.

Sorting up Orders promptly executed.

OGILVY & CO.

Toronto, 1st February, 1872.

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL March 26th 1872

We have to report a favorable weeks' business in most departments.

ASHES—Pots—There has been a decided downward tendency in the market, the opening prices were \$7.60 to 7.50; to-day the price for firsts is \$7.40 to 7.45; but few sellers are disposed at the prices to operate. Receipts small and it is more than likely that prices will advance as buyers are anxious to secure supplies. PEARLS—The supply at present is very meagre and no transactions are at present reported; 8.75 is the quotation for the last sale reported, and the same price could now be obtained. The

stocks at present in store are, Pots 454 brls. Pearls, 18 brls.; at the same period of last year the stocks were Pots, 578 brls. Pearls, 195 brls.

BOOTS AND SHOES—A very active trade has been done during the past week, but although this has been the case it is believed that the heaviest part of the demand, especially for the west is now over. For the Lower Provinces large purchases have been made, but the deliveries will not take place till the opening of navigation. In this trade is a keen competition in Montreal and prices keep very firm.

DRUGS AND CHEMICALS—This market is firm and considerable quantities have been purchased here on U. S. account, prices are pretty steady and no decline need be looked for for some time owing to the advices from England. Bleaching powder has been in active demand for the New York market at 4 1/2c to 5c at which prices it is now held. Soda Ash firm at 3 1/2 to 3 3/4c being about 1/2 over last weeks rates. Bicarb is steady at \$5. Saltpetre is without any change; Salsoda firm at \$1.90c to \$2.00. Epom quiet at \$2.00 to \$2.25; Coperas \$1.00 to \$1.10; Alum \$2.15 to \$2.25; Caustic Soda is rather firmer at \$5.00; Cream Tartar both crystals and ground are steady at last weeks quotations; prices of all other articles are steady but without change.

DRY GOODS—A larger business has been done during the last week than on the same week of any previous year. A large number of buyers are in town and are laying in large stocks feeling assured that higher prices will have to be paid further on the season Canadian woollens have met a large demand notwithstanding the advance in price caused by the increased price of wool.

FISH.—Dry Codfish is very firm and tending upwards, no sales reported this week under \$5. to \$5.25. Herring and green codfish are entirely nominal, and almost unsaleable salmon meet a fair demand at \$16.00 to \$17.00; and mackerel at \$4.00 to \$4.25.

GRAIN—Wheat.—Receipts for the past week 1750 bush; total receipts from 1st January to date 55,825 bush—although the English advice has caused a livelier feeling in the market, there have as yet been no transactions on which to base quotation, Maize.—The demand has been light and only a few small sales reported at 65 to 70 cts.—Oats. There has been nothing beyond the usual local demand, at from 33 to 35c. Barley nothing doing, nominal price 50 to 65c. Peas has met a small inquiry at 82 to 85c. but these prices may be considered nominal. Timothy seed \$2.50c to \$2.60; Flax seed steady at \$1.50c to \$1.60 Clover seed is dull and exchanged.

GRCCERIES—TEA—The price of all kinds of Tea has been firm and a fair demand exists for the best kinds of Young Hyson and Japans some of which have changed at rather over last weeks quotation: SUGARS—The market has been but the amount of business done has not been large. Scotch Refined is firm at 9 1/2 to 10 1/2c Porto Rico 9 1/2 to 9 3/4c Local Refined is steady, Loaves 14 1/2; Dry Crushed 13 1/2c; Ground (table) 13 1/2c; Crushed A. 12 1/2c Yellow Refined 9 to 10 1/2c.

MOLASSES—Market dull and no business of any moment doing; COFFEE very firm, and almost all low grade cleared out of the market JAA is quoted 22 1/2 to 25c RICE keeps steady at \$4.25 to \$4.50; Spices.—Pepper is firm at 15 1/2 to 16 1/2; Nutmegs are quiet at 95 to \$1.10 in other kinds there is no change to note.

—It is stated that the contract for the construction of the Grand Junction Railway has been awarded to Messrs Brooks, Ryan & Co., at from \$15,000 to \$16,600 per mile. The contractors bind themselves to construct any of the four routes surveyed.

SPRING TRADE 1872.

Bryce, McMurrich & Co.

We have now received the bulk of our SPRING IMPORTS.

All Departments Fully Assorted.

A large portion of our purchases having been made in October and November last, we are able to shew

Many Lines under Present Value.

BRYCE, McMURRICH & CO.

34 Yonge Street.

Toronto, 1st March, 1872.

THE MONETARY TIMES,  
AND TRADE REVIEW.

TORONTO, CAN. FRIDAY, MARCH 29, 1872

BANKING REVIEW.

That "nothing happens but the unexpected" is being confirmed by the very protracted winter which has held out with extraordinary severity, retarding the opening of navigation some weeks beyond the period anticipated. The effect is very marked upon the financial barometer indicating great pressure with no very immediate prospect of change. The stocks of produce being carried over waiting for the change of season, which gives more economical modes of moving them, are heavy beyond precedent. The shortening of the season before harvest and the weight of stocks already warehoused, in addition to what is held by farmers, will give great stimulus to the carrying trade and higher rates are inevitable, as the rule of competition will be largely reversed from the temporary deficiency of accommodation and the contraction of the period for water transportation. One of the most remarkable effects of the length and unbroken character of the winter has been the springing up of a trade between the opposite shores of Lake Erie by loaded sleighs, which, we are informed, is without precedent in the memory of even the "oldest inhabitant." We do not anticipate anything but a nine days wonder from this new line of traffic; but doubtless those who participate in its advantages find in it more than the grace of novelty.

The following is the official return of the banks of Ontario and Quebec for 29th February 1872;—

Capital authorized, ..... \$46,366,666  
" Paid up, ..... 39,565,783

LIABILITIES.

	FEB. 29TH.	JAN. 31ST.
Circulation, .....	\$23,047,791	\$22,261,689
Government deposits		
on demand, .....	2,791,545	2,367,691
Other ditto, .....	27,634,804	28,475,026
Gov. dep's on notice..	5,549,174	5,556,841
Other ditto, .....	20,220,344	20,140,666
Due B'ks in Canada, ..	953,818	1,193,166
ditto not in Can. ..	1,642,125	791,865
Sundries, .....	6,669	12,473
	\$82,037,270	\$80,599,421

ASSETS.

Specie, .....	\$6,168,964	\$6,102,235
Provincial notes, ....	6,734,265	6,908,951
Notes of other Banks,	2,706,274	3,248,291
Due from do. in Can.,	1,410,636	2,065,260
Due from Banks not in Canada, .....	13,581,935	13,723,388
Total available assets,	\$30,602,074	\$32,048,125

Government Stock,....	1,422,604	1,427,471
Loans to Government,	501,793	501,793
do Corporations,	1,690,691	1,677,212
Discounts, .....	72,523,753	86,864,943
do. overdue not sec'd	1,408,232	1,432,335
do. secured, .....	1,070,142	1,087,133
Real Estate, .....	821,576	806,821
Bank Premises, .....	1,368,850	1,753,592
Sundries, .....	1,477,863	1,678,256
	\$133,087,578	\$129,277,681

CIRCULATION.

Bank Issues, .....	23,047,790	22,261,689
Provincial Notes, ....	9,500,000	9,900,000
Total, .....	\$32,547,790	\$32,161,689

The increase of discounts in one month of \$5 700,000 is doubtless accounted for by the strain on the banks which is an usual incident prior to the opening of navigation, made more than usually heavy this year by the greater bulk of grain held at all points where storage is available. The requirements for this business compelled the banks recently to call in loans on stocks, making money for other purposes somewhat dearer and less easy to obtain, hence the depression arising from the Alabama rumors was increased and the return to more favorable prices delayed.

We note that the sum "due banks not in Canada" has increased since Jan. nearly one million, arising from the large imports we have to provide for just now since we are not moving forward sufficient produce to balance the account. It is somewhat singular that the circulation was \$1,200,000 more when discounts were seven millions less and deposits have been only enlarged by about the sum that circulation has diminished. A considerable amount of the extra business done since that period the early part of the

fall of 1871, will not have been very remunerative to the bank, a very large proportion of it having been merely the extension of credits from funds supplied by more paid-up capital. Besides the demand for money arising from produce being held, there has been unexampled activity in all branches of the lumber trade. Our powers of production are at their utmost tension, prices are very high, timber lands in great demand and every thing indicates a highly active and prosperous year for this interest.

It is rumored in financial circles that the Ontario Government is about to withdraw their account from the Bank of Montreal and distribute it amongst three banks in this city viz, the Royal Canadian, the Ontario and the Bank of Commerce. The selection of these is not so significant as is the exclusion of the Bank of Toronto. The policy of selecting local banks is quite comprehensible and, under the circumstances, valid reasons for the change may be assigned. But to discriminate against the oldest bank, having its head office in Toronto and one standing in a position second to no banking institution in Canada, judging by the quotations of its stock, is difficult of explanation. If the motive for this action has, in accordance with the current rumor, some connection with the private politics of certain gentlemen associated with the management it is exceedingly reprehensible. The Bank of Toronto has maintained an honorable record throughout, it has done much to assist and develop the trade of Ontario, it has always given the full weight of its influence in favor of sound and legitimate banking and has done nothing to excite political animosity; we cannot, therefore, see that it is possible to justify the exclusion of this Bank from equitably participating in whatever advantages may result from sharing in the Government account.

A ST. LAWRENCE WINTER PORT.

The great importance of a Winter Port on the St. Lawrence for Canada, cannot be over estimated, and its practicability has been frequently asserted. The subject is again before the Press and public of the Province of Quebec, and great interest is being manifested in it by all classes. The writer came to the conclusion, several years ago, that it is possible to run steamships all the year round to some of the harbours in the Lower St. Lawrence, and that too, to some point not a great distance below Quebec city.



There is no denying the fact that the Lower St. Lawrence is generally rough during the winter months. What with winds, ice and snow storms, the dangers are vastly greater than at other seasons. But so many trips are not required in winter as in summer to accommodate the carry-ing trade, the passenger traffic is limited, and special arrangements might be made to guard against the increased dangers. With strong vessels, picked crews, and carefully selected pilots, there is reason to believe very few disasters would occur. In fact, not a few persons of experience are of the opinion that, formidable as are the difficulties in the way of successfully establishing a Winter Port, the test of actual experience would show them not only to be surmountable, but less formidable than is generally supposed.

Several different points have, on different occasions, been urged as the best place for the proposed harbour. We observe that Mr. S. X. Cimon, M.P. for Charleroi, strongly recommends St. Paul's Bay, which is about fifty miles below Quebec on the North shore, and contends that the north winds force the ice to the south shore, thus rendering that side exceedingly dangerous for vessels. Mr. Cimon asserts that the river below Baie St. Paul is "always free from ice." It matters little where the place is, so long as a Winter Port can be secured, and that it is one in which vessels will be safe from winter gales. We are of opinion, the question should be taken up by the Government. The object sought to be attained is so important that it deserves to be practically tested. For years the question has been discussed, but nothing whatever has been done. It is now time that talk gave place to action, and the practicability of establishing a Winter Port set at rest one way or the other.

Quite recently a small steamer named the 'Arctic' and employed as a ferry-boat at Quebec, made a successful trip down the St. Lawrence to tow a stranded vessel into the harbour of Tadousac. At the time of the Trent difficulty with the United States, the Cunard Steamer Persia came up the St. Lawrence in winter, and landed one thousand soldiers, and sailed out again safely. These facts afford evidence that the hopes now agitating our friends in Quebec have some foundation, and we, therefore, heartily join with them in urging the Government to consider the subject and if necessary make such experiments as may be required to arrive at a correct conclusion in regard to it,

—It is announced from British Columbia that the Dominion Tariff has been enforced in that Province.

**THE PRINTERS STRIKE**—We have not suffered less inconvenience than the daily journals from the printers strike which commenced on Monday last. Since then it has been impossible to get job printing done on any terms in Toronto; and it is only with the greatest exertions that we have been able to lay the present issue in a reduced form before our readers. We hope that before another week shall have elapsed some solution of the present difficulty may be found. No business-man will question the right of employers to retain the control of their own affairs; indeed we do not see that it is reasonable to expect success without such control. Early and unyielding opposition to the present movement to force up the labor market, is the only effectual way to prevent a great deal of trouble in the future.

—AN American insurance journal asserts that the Lancashire Insurance Company of Manchester, England, is about to open an agency in the United States; Messrs. Rankin & Lord of New York will be the chief agents.

—STEPS are being taken to organize a Fire and Inland Marine Insurance Company in Toronto, with, we believe, fair prospects of success.

**WHAT WE PAY FOR OUR SALT.**—A while ago we gave an account of a cargo of salt which arrived in Boston on the bark Nippon from Trapani. The cost of the salt was invoiced at \$1,900 and the duty on it was about \$6,500, gold—over 300 per cent. This story excited the astonishment of Honest George, and he wrote to the Collector of Boston about it. What he mainly wondered at was the cheapness of the salt. The poor man has never been abroad. But the Collector had to tell him that \$1,900 was really all the salt cost in Sicily. Let us give him something else to wonder at. The Sandusky arrived here last month from Trapani with salt. The cost \$1,003, gold. The freight was \$4,392.90, currency, and the duty was \$3,690, gold. Hence, Honest George may see that the Onondaga salt-boiler is protected by freight 430 per cent. *ad valorem*, and by legislation 360 per cent. When he considers that this allows the salt-boiler to charge 790 per cent. above cost for salt of the same grade as the Sicilian salt he may cease to wonder that salt is cheaper in Sicily than at Groton.—*N. Y. World.*

**NARROW vs. BROAD GAUGE.**—Mr. J. Edgar Thompson, President of the Pennsylvania Railroad Company, a corporation that owns or controls over 2,500 miles of railway, in comparing the broad and narrow gauge systems says: "The saving in dead weight of machinery carried by one system over the other is not important, as the heavy engines and cars used upon the usual gauge (four feet nine inches) is not due to the width of the track, but to the necessity of maintaining higher speeds, and the movement of heavier loads, than is obtainable with economy and safety on the narrow gauge. The equipment now used on the narrow gauge is heavier than that formerly used upon the four feet nine inch lines."

## GOVERNMENT FIRE INSURANCE.

In some European countries, and especially in the German states, the buildings are insured against fire by the government, a branch of which is called fire insurance department. The principal upon which this government insurance is based is that of a forced mutual insurance of all buildings within the state, administered and controlled by the government, avowedly without further charge than the actual expenses. Each owner of a building is a member of this mutual insurance company by operation of the law; he is obliged to pay his share, according to the valuation of his building, toward the rebuilding of any other house within the state that is burned down. (The insurance must be applied to rebuilding. This, in order to remove temptation to incendiarism.) And he will, in return, be indemnified if his building is damaged or destroyed by fire.

Under this system, a rigid supervision is exercised not only over the erection of buildings, but also over the use of fire and lights. The people have to submit to periodical visits of inspection from the fire-wardens, who examine closely the chimnies and fire-places, the location of stove-pipes and ash-boxes, and even compel the use of metal match-safes and certain kinds of lamps. Any person who proposes to erect a building, has to submit his plans to the proper authority, and if the same are found to be in conformity with the very excellent building and fire ordinances in force, he will receive his license: otherwise not. When the building is finished, the government appraisers appear, and, after a critical examination, put a valuation upon the books of the fire insurance department, with a copy in detail of the plans and specifications according to which the building was erected. At the close of the year, the tax collector collects the insurance tax just as the state, school and other taxes are collected, which tax depends upon the losses by fire during the previous year.

As an example of the workings and cost of this kind of insurance, we have before us the annual statement for 1870 of the department of the canton of Zurich. The value of all the buildings insured was 415,153,075 francs, or about \$80,000,000. The insurance tax amounted to 414,707 francs, or about one-tenth of one per cent. The total of losses and expenses, inclusive of the cost of appraisals, examinations, lightning rods, salaries, etc., was 511,754 francs, leaving a deficit of 97,047 francs, which amount was taken from the reserve fund, and must be refunded again. So that, in ordinary years, the cost of insurance does not exceed 3-20 of one per cent.

Suppose that a conflagration should destroy the tenth part of all the buildings in the canton of Zurich to the value of 40,000,000 francs; then the tax to be levied upon the balance of 375,000,000 francs would rise to about 12 per cent.—a very heavy tax indeed. But this calculation is based upon the supposition of an immense conflagration in a very small and comparatively sparsely settled state, in which such a mutual insurance has its very serious dangers. But let us suppose the third part of the city of Munich destroyed by fire; how large would be the tax levied upon the house-owners in the kingdom of Bavaria? Not to exceed one per cent. of their property. And the loss would be paid in full. Money to loan, upon the security of buildings only, is abundant in Bavaria at 4 and 4½ per cent. This is not entirely because of the lower rates of interest prevailing in Europe, but because capitalists there are sure that, if a building upon which they have a mortgage burns, the state insurance department will replace it.

As a general rule, in the Swiss republic and the smaller German states, private insurance companies have nothing to do with the insurance of buildings.





**CARD.**

On the occasion of my appointment by the Board of Trade as an OFFICIAL ASSIGNEE, in the place of Mr. Thomas Clarkson, my former employer, who has resigned in my favor. I take the liberty of intimating that I have furnished the required security and am prepared to undertake the responsibility of attending to the interests of Creditors in any matter of insolvency in which my services may be required.

By adopting a system of moderate charges, and seeking to influence a legitimate business only, I hope by strict attention to the duties of the responsible office to which I have been appointed, to merit a continuance of the favor enjoyed during my former connection with Mr. Clarkson.

W. F. MUNRO.

Office, 7 and 8 Merchants' Exchange, }  
Wellington Street, Toronto.

**REFERENCES.**

- HON. GEORGE BROWN.
- HON. FRANK SMITH.
- W. P. HOWLAND & COY.
- J. G. WORTS, ESQ.

**Insolvent Act of 1869 and Amendments thereto.**

In the matter of Robert Boyd, of the City of Toronto, retail grocer, an Insolvent.

The creditors of the Insolvent are notified to meet at my office, Nos. 7 and 8 Merchants' Exchange, Wellington Street, on Tuesday, the 9th day of April, A. D., 1872, at two o'clock in the afternoon, for the purpose of examining the Insolvent, and for the ordering of the affairs of the estate generally.

Dated at Toronto, 21st of March, A. D., 1872.

THOMAS CLARKSON,  
Official Assignee.

**INSOLVENT ACT OF 1869.**

In the matter of Joseph Smith and Richard Lawrence, insolvents.

The creditors of the above named Insolvents, are hereby notified to meet at my office, Court Street, Toronto, on Monday, the 8th day of April next, at eleven o'clock a.m., for the public examination of the Insolvents and the ordering of the affairs of the estate generally.

JOHN KERR,  
Official Assignee.

Toronto, 22nd March, 1872.

**Insolvent Act of 1869, and Amendments thereto.**

In the matter of William Meakin, an Insolvent.

A Dividend sheet has been prepared, open to objection until the Twenty-Fifth day of March instant, after which dividend will be paid.

W. T. MASON,  
Assignee

Dated at Toronto, this 9th day of March, A. D. 1872.

**Insolvent Act of 1869 and Amendments thereto.**

In the matter of William Meakin, an Insolvent.

The Creditors of the Insolvent are notified that a Meeting will be held at my office, No. 20 Toronto Street, in the City of Toronto, on Tuesday the Twenty-sixth day of March instant, at Three o'clock in the afternoon, for the Public Examination of the Insolvent and the ordering of the affairs of the Estate generally.

W. T. MASON,  
Assignee.

Dated at Toronto, this 9th day of March, A. D. 1872.

**Insolvent Act of 1869,**

In the matter of William Adamson, an Insolvent.

I, the undersigned, JOHN KERR, of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me, within one month.

JOHN KERR,  
Official Assignee.

Toronto, 12th March, 1872.

**Insolvent Act of 1869.**

In the matter of James Morin, an Insolvent.

The creditors of the above named Insolvent, are hereby notified to meet at my office, Court street, Toronto, on Tuesday, the Second day of April next, at 2 o'clock p.m. for the ordering the affairs of the Estate generally.

JOHN KERR,  
Official Assignee

Toronto, 14th March, 1872.

**ANNUAL STATEMENT**

OF THE

*Equitable Life Assurance*

**SOCIETY,**

**OF THE UNITED STATES,**

NO. 120 BROADWAY, NEW YORK.

**JANUARY 1 1872.**

Net Cash Assets, January 1, 1872..... \$12,054,281 70

**RECEIPTS.**

Premiums..... \$6,790,760 58  
Interest and Rents actually received..... 821,476 51 7,612,237 09

**DISBURSEMENTS:**

\$16,183,213 43

Claims by death..... \$1,549,161 60  
Cash Dividends, including additions, paid to policy-holders..... 1,100,663 88  
Annuities, Matured Endowments and Surrendered Policies..... 809,514 89

Total paid policy-holders \$3,459,340 37

Dividend on Capital..... 7,830 00  
Commuted Commissions..... 84,344 46  
Commissions..... 594,053 77  
Office and Law Expenses..... 426,659 34  
Printing, Advertising, Re-insurance, and Taxes..... 166,574 22 4,648,804

Net Assets (exclusive of Future Premiums)..... \$15,017,715 63

**INVESTED AS FOLLOWS:**

Bonds and Mortgages..... \$9,529,812 50  
Real Estate unencumbered, including purchases under foreclosure..... 2,276,235 23  
United States Stocks..... 712,702 60  
New York State, City and Town Bonds..... 609,081 00  
Bonds of other States..... 50,294 17  
Cash in Bank and other Depositories on interest..... 1,426,059 13  
Loans on Call secured by Collaterals..... 413,473 00

Actual Cash Investments..... \$15,017,715 63  
Interest and Rents due and accrued..... 110,347 51  
Premiums in hands of Agents and in course of collection, supplies and other property..... 276,194 29  
Deferred Semi-Annual and Quarterly Premiums for the year..... 708,230 00  
Safes, Furniture, etc., at half cost..... 62,337 12

TOTAL ASSETS, January 1, 1872..... \$16,174,824 55

New York, March 11, 1872. We hereby certify that we have examined the foregoing account and have found the same correct. W. P. HALSTED, THEODORE WESTON, Auditors.

**THE ASSETS ARE THUS APPROPRIATED:**

Total Liabilities, including reserve for reinsurance of existing Policies..... \$14,576,481 00  
Capital Stock..... 100,000 00  
Divisible Surplus..... 1,698,343 55

New York, March 11, 1872. The valuation of the policies outstanding has been made on the New York State standard according to the American Table of Mortality, at four and a half per cent. interest. G. W. PHILLIPS J.G. VAN CISE, Actuaries.

NEW BUSINESS SUM ASSURED, 1872

**\$41,804,027 00**

President: WILLIAM C. ALEXANDER. Vice-Presidents: HENRY B. HYDE, JAMES W. ALEXANDER.

R. W. GALE, MANAGER, CANADA BRANCH,

198 St. James Street, adjoining Molsen's Bank, Montreal.

HEAD OFFICE FOR ONTARIO, 58 CHURCH STREET, TORONTO.

CAPT. R. C. N. MACCUAIG,  
Inspector of Agencies, Ontario East.

J. GORDON MORTIMER,  
Inspector of Agencies, Ontario West.

EDWARD A. SCADDING, Special Agent.

CEO. B. HOLLAND  
General Agent for Ontario

INSOLVENT ACT OF 1869.

In the County Court of the Court of York Canada Province of Ontario County of York, in the matter of Henry Cobby trading under the name and style of Henry Cobby & Co. The undersigned has filed in the office of this court a consent by his creditors to his discharge, and on Tuesday the second day of April next, he will apply to the judges of the said court for a confirmation of the discharge thereby effected. Dated at the City of Toronto, this 23rd day of January 1872.

HENRY COBLEY, by Beaty Ch dw ck & Lash, His Attorneys ad litem.

The Gore District

Mutual Fire Insurance Company

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

SIXTEEN TO TWENTY CENTS IN THE DOLLAR

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

ISOLATED DWELLINGS,

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

THOS. M. SIMONS, Secretary.

ROBT. McLEAN, Inspector of Agencies.

Ga. February, 1st, 1872.



INTERCOLONIAL RAILWAY.

The Commissioners appointed for the construction of the Intercolonial Railway, give Public Notice, that they are prepared to receive tenders for the erection of Station Buildings, Fuel Sheds, and Engine Houses at Campbellton and New Castle.

Plans specifications and forms of tender may be seen on after the 8th March, at the office of the Chief Engineer, Ottawa, Rimouski, Dalhousie, New Castle and Halifax. And tenders may be for the whole, or any less number of these buildings, and will be received, marked "Tenders for Buildings" at the Commissioners Office Ottawa, up to 12 o'clock noon, on the 4th April next.

A. WALSH, Ed. B. CHANDLER, C. J. BRYDGES, A. W. McFLAN, Commissioners Office, Ottawa, Feb. 24th 1872.

GOOD FARM LANDS

Can be purchased by actual settlers on advantageous terms from

The Canadian Land and Emigration Company.

Apply to C. J. BLOMFIELD, Manager, Peterborough, Or to the Agency in Toronto, W. R. STRICKLAND, 39 King St. West.

E. FORD,

STOCK AND SHARE BROKER

Member of the Stock Exchange.)

83 St. Francois Xavier Street, Montreal.

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

Insurance.

Fire and Marine Insurance.

THE BRITISH AMERICA ASSURANCE COMPANY.

HEAD OFFICE: Corner of Church and Court Streets, TORONTO.

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Fire Inspector: E. ROBY O'BRIEN. Marine Inspector: CAPT. R. COURNEEN. Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation. Agencies established in the principal cities, towns, and ports of shipment throughout the Province; THOS. WM. BIRCHALL, Manager.

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE...TORONTO STREET...TORONTO, ONT

PRESIDENT:

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

VICE-PRESIDENT:

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

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ROYAL

Insurance Company.

FIRE AND LIFE.

CAPITAL.....£2,000,000 Stg ANNUAL INCOME, over.....£800,000

HEAD OFFICE FOR CANADA—MONTREAL.

Unlimited liability, and large Reserve Funds. All descriptions of property insured, and at Moderate Premiums.

H. L. ROUTH, Chief Agent.

COMMERCIAL UNION

Assurance Company (Fire and Life).

CHIEF OFFICES: 19 AND 20 CORNHILL, LONDON, ENGLAND, and 354 AND 387 ST. PAUL STREET, MONTREAL, CANADA. CAPITAL.....\$2,500,000 Stg MORLAND WATSON & Co., Gen'l Agents for Canada FRED. COLE, Secretary. 89-17 W. M. WESTMACOTT, Agent at Toronto

Ætna

Life Insurance Company of Hartford, Conn.

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

Its valuable features— LOW CASH RATES,

ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM, Commend themselves to those desiring Insurance in any form. JOHN GARVIN, General Agent, No. 2 Toronto St., Toronto.

W. BELL and Co.,

ORGAN

AND

Melodeon Manufacturers

GUELPH, ONT.

RECEIVED AT KINGSTON,

A SILVER MEDAL AND ALL THE FIRST PRIZES.

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

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

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

Toronto and Nipissing Railway, TO THE SHAREHOLDERS.

TAKE NOTICE that the Directors of the Toronto and Nipissing Railway Company have this day made a further call of Ten per cent. on the Capital stock of the said Company, and which is payable at the Company's Offices, corner of Front and Bay streets, in this city, on TUESDAY THE 2ND DAY OF APRIL NEXT.

Toronto, 7th Feb. 1872. JAMES GRAHAM, Secretary and Treasurer

NOTICE

Is hereby given that application will be made to the Parliament of Canada at its next session for an Act incorporating a company to be called—The Ontario Shipping and Forwarding Company.

Toronto, Feb. 1st, 1872. RICHARD GRAHAME, Solicitor for Applicants.

NOTICE.

The Northern Assurance Company having determined to spread its fire business in Canada, requests applications for Agencies from suitable parties.

Applicants will please state the extent and nature of the business to be expected through their influence, the means of extinguishing fires existing in their respective localities, the companies already doing business in the same, and address their applications to

TAYLOR BROTHERS, MONTREAL, The General Agents.

NOTICE

Is hereby given that an application will be made to the Dominion Parliament at its next session for an Act to incorporate a Company with its head office at the City of Toronto, to be called the Dominion Marine Insurance Company. Toronto, Feb. 6th, 1872.

NOTICE

Is hereby given that application will be made to the Parliament of the Dominion of Canada at the next session thereof for an Act to incorporate "The Imperial Bank," the head office at Toronto.

**AGRICULTURAL**

Insurance Company of Watertown, N. Y.

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

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

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

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

**ADVANTAGES OFFERED.**

1st. Absolute security to Policy-holders in the shape of a large paid-up Cash Capital, with over half a million dollars surplus, and having a deposit of one hundred thousand dollars with the Government for the security of Canada Policy-holders especially.

2nd. This Company confines its business to farm property and detached residences, thus securing our patrons from the liability of paying losses on Stores, Hotels, Shops, and all other hazardous property.

3rd. A large and profitable business, with ample assets, enables the Company to adjust all honest losses, and pay without any delay.

4th. This Company insures against loss and damage by lightning, even where no fire occurs. No other Company in Canada gives this security to its Policy-holders.

A. W. SMITH,

Agent for Toronto and vicinity.

Office—Wellington Street.

**The Waterloo County Mutual Fire Insurance Company.**

HEAD OFFICE.....WATERLOO, ONT.  
ESTABLISHED 1853.

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

**THE MUTUAL**

**Life Association of Canada**

Incorporated by Special Act of the Parliament of the Dominion, 1871.

**TORONTO OFFICE:**

British America Assurance Company's Buildings  
Corner of Church and Court Sts.

**HAMILTON OFFICE:**

No. 20 James Street South.

**BOARD OF DIRECTORS:**

James Turner, Esq., (of James Turner & Co.) President; A. T. Wood Esq., (of Wood & Leggat) Vice-President of the Hamilton Board of Trade, Vice-President; Hon. Wm McDougall, C., Toronto; Donald McInnes, Esq., (of D. McInnes & Co., Toronto; James & Co.); A. Harvey, Esq., (of Harvey, Stuart & Co.); J. M. Williams, Esq., M. P. P.; John Harvey, Esq.; Anthony Copp, Esq., (of Copp Bros.); D. B. Chisholm, Esq., (Master of Hamilton); C. R. Murray, Esq., (Manager, Canadian Bank of Commerce, Hamilton.); James Watson, Esq.; H. T. Ridley, Esq., M. D.

WM. POWIS, ROBERTSON MACAULAY,  
Actuary and Manager. Secretary

**Queen**

**FIRE & LIFE INSURANCE COMP'Y**

OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms

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

CAPITAL .....£2,000,000

CANADA BRANCH OFFICE—Exchange Buildings, Montreal

Resident Secretary and General Agent—

A. MACKENZIE FORBES,

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

**Hotels.**

**St. James' Hotel, Montreal.**

THE UNDERSIGNED BEG TO NOTIFY THE public that they have purchased the above well known first-class Hotel, and which is now carried on as a Branch Establishment of the St. Lawrence Hall,

Under the management of Mr. Samuel Montgomery, (nephew of Mr. Hogan,) and Mr. Frederick Geriken, both well known to the travelling community, both in the United States and Canada, as being connected with the St. Lawrence Hall.

The ST. JAMES is favorably situated, facing Victoria Square, in the very centre of the city, and contiguous to the Post Office and Banks. Its convenience for business men is everything that can be desired, as it is in the immediate vicinity of the leading Wholesale Houses. The rooms being well appointed and ventilated, are cheerful for families, while the menage will be unexceptionable, and no pains will be spared in ministering to the comfort of guests. The proprietors, having leased the adjoining premises, are prepared to offer every inducement to the Spring and Fall Trade; and as their tariff is unexceptionably reasonable, they hope to obtain a large share of public patronage.

H. HOGAN & CO.

McDonald & Badgerow,

Barristers, Attorneys, and Solicitors,

WHITMORE BUILDINGS,

Toronto Street, Toronto.

D. MITCHELL McDONALD. GEO. W. BADGEROW.

**Insurance.**

**THE ISOLATED RISK**

**FIRE INSURANCE CO. OF CANADA.**

HEAD OFFICE:

King Street, Corner of Church, Toronto.

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

President,

ALEXANDER MCKENZIE, Esq., M. P.

Manager,

JOHN MAUGHAN, JUN.

(Late Assistant-Secretary Western Assurance Co.)

Bankers—Canadian Bank of Commerce.

**Advantages Offered:**

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

**THE LANCASHIRE INSURANCE COMPANY.**



Capital

£2,000,000 Stg.

Head Office for Ontario:

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

GENERAL AGENTS,—

S. C. DUNCAN-CLARK & CO.,

MANAGER,—

Wm. CAMPBELL.

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

**Financial.**

**Robert Beaty & Co., EXCHANGE OFFICE,**

BANKERS, BROKERS &c.,

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

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

**Campbell & Cassels,**

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

TORONTO,

BANKERS AND BROKERS,

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

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

**Herrick & Crombie,**

BANKERS, COMMISSION MERCHANTS, AND GENERAL AGENTS.

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

OTTAWA AND PEMBROKE.

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

**Hamilton & Jeffery,**

BANKERS, STOCK BROKERS, &c.,

62 King Street East, Toronto.

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

**Philip Browne & Co.,**

BANKERS AND STOCK BROKERS,

DEALERS IN

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

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE. 8 PHILIP BROWNE, Notary Publ

**Toronto Savings Bank,**

72 CHURCH STREET.

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

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce

W. J. MACDONELL,

Manager

**Wadsworth & Unwin,**

Office, 42 Adelaide Street East, Toronto.

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

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

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

**Mercantile.**

Parson Bros.,

PETROLEUM REFINERS, AND WHOLSALE Dealers in Lamps, Chimneys, etc. Warehouses, 57 Front St.; Refinery, cor. River and Don Sts., Toronto.

John Beard,

WOODSTOCK, ONT. MANUFACTURER OF First-Class Turned Flour Barrel Heading, Insurance and Land Agent.

Insurance.

**LONDON AND LANCASHIRE**  
Life Assurance Company.

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

Deposited at Ottawa, for the EXCLUSIVE BENEFIT OF  
CANADIAN POLICY-HOLDERS, THE SUM OF  
**\$100,000.**

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

WILLIAM ROBERTSON,  
Manager for Canada.  
CAPT. R. THOMAS,  
Agent for Toronto.

**BEAVER AND TORONTO**  
Mutual Fire Insurance Company.

Office, Bank of Toronto Buildings, Wellington Street.

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

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

CLASS OF PROPERTY INSURED.

Mercantile Branch.

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

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

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

**The Agricultural**

Mutual Assurance Association of Canada.

HEAD OFFICE.....London, Ont.

A purely mutual Company, avoiding all hazardous risks

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

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

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

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

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

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

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

D. C. MACDONALD, Secretary.

COADY General Agent and Inspector.

Agents' Directory.

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

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

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

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

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

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

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

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

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

JOHN TISSIMAN, Agent, Hartford Fire and Canada  
Life Insurance Companies, General Land Agent, &c.,  
&c., Chatham, Ont.

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

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

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

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

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

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

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

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

J. D. PRINGLE, Agent for North British and Mer-  
cantile Fire and Life; Provincial Fire and Marine;  
Scottish Provincial, Life; Aetna, of Hartford, Inland  
Marine, Fenwick, Ocean Marine, Hamilton, Ont.

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

G. V. GIRDLESTONE, Fire, Life, Marine, Ac-  
cident and Stock Insurance Agent, Windsor Ontario.  
Very best Companies represented.

R. N. GOOCH, Agent, Life Association of Scotland,  
North British & Mercantile (Fire) and Montreal In-  
surance (Marine), No. 32 Wellington st. east, Toronto.

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

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

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

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

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

Insurance.

PHENIX MUTUAL

Life Insurance Company,

HARTFORD, CONN.

JUNE 15TH, 1871.

ASSETS, securely invested.....\$6,554,476 54  
SURPLUS, free of all liabilities..... 1,761 147 19  
Ratio of Assets to Liabilities larger than that of any  
other Company of equal age, being

140.68 of Assets to every 100 of Liabilities.

DIVIDENDS paid to Policy-holders.....\$1,255,593 65  
INCOME for the year..... 2,937,939 83

As indicating the uninterrupted and rapid increase of  
the business of the Company, the following statement is  
given, comparing the business of 1868 and 1871 respective-  
ly.

No. of Policies Issued.	Income.	Assets.
1868..... 7,167	\$1,445,211.50	\$2,992,840.11
1871..... 9,107	2,937,939.83	6,554,476.54

And in the same period of time the yearly Dividends  
paid to policy-holders have been increased from

**\$85,382.00 to \$585,364.00.**

Thus it appears that while there has been so large an  
increase in Dividends within the past three years, the  
Company has still been able to nearly three-fold its As-  
sets, as well as to maintain a large and regularly accumu-  
lating Surplus over all Liabilities. And it is to be fur-  
ther considered, that within the same time there has been  
paid in losses by death the sum of

**\$1,253,566.00.**

These facts afford sufficient evidence that the Company  
is, in all particulars, ever watchful of the present interests  
of policy-holders, in order that in the end it may not only  
be just, but liberal toward them.

That the business of the Company is managed with  
strictest economy, is indicated by the fact that notwith-  
standing the large increase in business the expenses have  
been in inverse proportion, as will be seen by the follow-  
ing table:—

	1870.	1869.	1868.	1867.
Ratio of Expense to Prem. Receipts	17.39	19.27	19.67	22.53
Ratio of Expense to Gross Receipts	15.41	17.20	18.07	20.53

As evidence of the special care taken by the Company  
in the selection of risks, it is sufficient to state that its  
ratio of losses paid to amount at risk, is smaller than that  
of any other Company of equal age, namely, 0.91.

Since the commencement of business, the Company  
issued more than

**47,000 POLICIES,**

and has paid in losses

Nearly Two Million Dollars

To the families of those who have deceased while mem-  
bers of the Company.

J. F. BURNS, Sec. E. FESSENDEN, Pres

SIMPSON & BETHUNE,

General Agent for Canada—Montreal.

Good, active men wanted to act as agents in Canada  
on reasonable terms. Address the General Agent, Mont-  
real.

CHARLES COOPER, JR.,

AGENT TORONTO,

Office, 22 Toronto Street

British Advertisements.

Dunville & Co.'s

V.  R.

OLD IRISH WHISKY,  
BELFAST,

Of same quality as that supplied to the  
INTERNATIONAL EXHIBITION of 1862,  
DUBLIN EXHIBITION 1865,  
PARIS EXHIBITION, 1867,

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

Quotations on application to  
Messrs. DUNVILLE & Co.,  
Royal Irish Distillers,  
BELFAST, IRELAND.

JOHN HEATH,

(Late Thos. Lowe & Co.)

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

BIRMINGHAM, ENGLAND,

STEEL PEN MANUFACTURER,

AND  
STATIONERS' IRONMONGER.

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

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

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

A liberal Discount to Wholesale Stationers.

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



JOSEPH GILLOTT'S  
STEEL PENS.

Sold by all Dealers throughout the World.



Seymer's Straw Bottle  
Envelopes,

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

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

DRY LUMBER OF ALL KINDS.

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

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

McDOUGALL & BRO.

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

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

NOTICE

Is hereby given that "The London and Canadian Loan  
and Agency Company Limited," will make application  
at the Parliament of Canada at its next session for an  
Act to amend their Act of Incorporation.  
Toronto, Feb. 6th, 1872.

RICHARD GRAHAME,  
Solicitor for Applicants.

TORONTO PRICES CURRENT.—MARCH 21, 1872.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes:</b>		<b>Groceries—continued.</b>		<b>Leather—continued.</b>	
Mens' French Calf Boots.	3 62 4 00	Dry Crushed .....	0 13 1/2 14	Spanish Sole, 1st quality	0 26 1/2 0 29
"TapSicKipBts No. 1, Ex	0 00 3 25	Extra Ground .....	0 14 1/2 0 14 3/4	middle, heavy, wghts. lb	0 25 0 28
" Dbl. " " No. 1, Ex	2 40 2 85	<b>Teas:</b>		Do. No. 2, light weights	0 26 0 29
" Tap&D.S. KipBts, No 1	0 00 2 75	Japan common to good.	0 42 0 50	Slaughter, heavy .....	0 24 0 27
" ThickBts, No. 1, Ex.	0 00 2 40	" fine to choicest ..	0 60 0 70	Do. light .....	0 28 0 34
" " " No. 1.	0 00 2 20	Colored, common to fine	0 50 0 70	Harness, best .....	0 25 0 30
" " " No. 2.	0 00 2 00	Congou & Souchong ..	0 35 0 80	" No. 2 .....	0 36 0 38
" " " No. 3.	0 00 2 40	Oolong, good to fine ..	0 50 0 65	Upper heavy .....	0 40 0 44
" D.S. Buff Fox Bal...	1 65 2 37 1/2	Y. Hyson, com. to good.	0 36 0 55	" light .....	0 35 0 40
" Congs Gaiters .....	2 45 2 55	Medium to choice .....	0 65 0 75	Kip skins, Patna .....	0 70 0 80
" Calf Fox Cong. ....	2 65 3 00	Extra choice .....	0 80 0 87	French .....	0 65 0 90
" Goat & Seal Cong. ....	1 40 2 25	Gunpowdr. com. to med.	0 55 0 70	English .....	0 60 0 75
" Prunella Congs. ....	1 20 1 50	" med. to fine .....	0 70 0 80	Hemlock Calf (30 to 35	0 60 0 75
" Spl. t & Kip Cobourgs	1 40 1 75	" fine to finest .....	0 85 0 90	lbs., per doz. ....	0 65 0 70
" " " Bunsums	1 80 1 95	Hyson .....	0 38 0 50	Do. light .....	1 20 1 40
Boys' Dbl. Sl Thick Boots	1 00 2 05	Imperial .....	0 42 0 80	French Calf .....	0 30 0 55
" " " Kip .....	1 70 1 80	<b>Tobacco—Manufactured:</b>		Splits, large, 1/2 lb. ....	0 00 0 24
" " Bais & Congs.	1 20 1 50	Darks & ros .....	0 33 0 36	" small .....	0 20 0 21
" Split & Kip Bunkums	0 95 1 10	" Western Leaf,		Enamelled Cow, per ft.	0 20 0 21
" Split & Kip Cobourgs	1 50 1 60	(good to fine .....	0 38 0 50	Patent .....	0 15 0 18
Youths' D.S. Thick Boots	0 00 1 70	Bright sorts, gd. to fine	0 42 0 50	Pebble Grain .....	0 15 0 18
" D.S. Kip .....	0 00 1 35	" choice .....	0 55 0 80	Buff .....	0 58 0 60
" " Bais & Congs.	1 00 1 20	<b>Hardware.</b>		<b>Cod Oil.</b>	
" Split & Kip Bunkums	0 00 0 90	<b>Tin (not cash prices):</b>		Lard, extra .....	1 00 1 05
Womens' Dblsole Cf. Bais.	1 50 1 75	Block, 1/2 lb. ....	0 00 0 45	" No. 1 .....	0 95 1 00
" Buff & Peb. do. ....	1 15 1 80	Grain .....	0 00 0 45	" No. 2 .....	0 85 0 90
" " Cong .....	1 15 1 50	<b>Copper:</b>		Lubricating, patent .....	0 00 0 00
" Goat & Kid Bais .....	2 25 2 50	Pig .....	0 20 0 27	" Mott's economic .....	0 40 0 00
" Gad&Kid Cong .....	2 20 2 25	Sheet .....	0 29 0 33	Linsee raw .....	0 77 0 80
" Buff Batts .....	1 15 1 40	<b>Cut Nails:</b>		" boiled .....	0 82 0 85
" Split .....	0 95 1 00	Assorted 1/4 Shingles,		Machinery .....	0 30 0 40
" Prun. Bal& Cong.com	0 85 1 25	1/2 100 lbs. ....	4 50 0 00	Olive, common, 1/2 gall.	1 15 1 25
" " " fine	1 55 2 00	Shingle alone do. ....	0 00 0 75	" salad .....	1 80 2 30
Misses' Buff & Buff Bais.	0 95 1 40	Lathe .....	0 00 5 25	" salad, in bottles,	3 65 75
" Buff Batts .....	0 92 1 05	<b>Galvanized Iron:</b>		qt., per case .....	0 70 0 75
" Prun. Bais & Cong	8 80 1 25	Assorted sizes .....	0 00 0 00	Spirits Turpentine .....	1 95 0 97
Childs' Peb. Buff Ball .....	0 75 1 15	Best No. 24 .....	0 00 0 08 1/2	Whale, refined .....	1 00 0 00
" Buff Bais .....	0 55 0 75	" 26 .....	0 00 0 09 1/2	<b>Paints, &amp;c.</b>	
" Prun. Bais & Cong	0 70 1 05	" 28 .....	0 00 0 09 1/2	White Lead, genuine, in	
" Turned Cacks .....	4 75 6 25	<b>Horse Nails:</b>		Oil, 1/2 lbs. ....	0 00 2 25
" " English .....	2 25 5 00	Guest's or Griffin's as- sorted sizes .....	0 19 0 20	Do. No. 1 .....	0 00 2 05
<b>Drugs.</b>		E. T. or W. asd. sizes	0 16 0 17	" 2 .....	0 00 1 85
Aloes Cape .....	0 12 0 16	Patent Hammered do.	0 00 0 00	" 3 .....	0 00 1 75
Alum .....	0 25 0 03 1/2	<b>Iron (at 4 months):</b>		Common .....	1 30 0 00
Borax .....	0 25 0 30	Pig—Gartsherrrie, .....	0 00 0 00	White Lead, dry .....	0 06 0 09
Castor Oil .....	0 15 0 16	Calder, No. 1 .....	0 00 0 00	Red Lead .....	0 00 0 08
Caustic Soda .....	0 05 0 05 1/2	" No. 3 .....	0 00 0 00	Venetian Red, English.	0 02 0 03
Cream Tartar .....	0 30 0 31	Other brands, No. 1 ..	0 35 0 37	Yellow Ochre, French.	0 02 0 05
Cpsom Salts .....	0 02 0 03	" No. 2 .....	0 00 0 00	Whiting .....	0 85 1 25
Extract Logwood .....	0 10 0 13	Bar—Scotch, 1/2 100 lb.	3 50 3 75	<b>Petroleum.</b>	
Indigo, Madras .....	0 95 1 05	Refined .....	0 00 4 00	(Refined, 1/2 gallon.)	
Madder .....	0 16 0 18	Swedes .....	0 00 5 50	Water white .....	0 00 0 34
Opium .....	6 50 6 75	Hoops—Coopers .....	0 00 4 50	Straw, 5 brls. ....	0 00 0 30
Oxalic Acid .....	0 00 0 35	" Band .....	4 50 0 00	" single brl. ....	0 00 0 31
Potass Iodide .....	11 75 12 00	Boiler Plates .....	0 00 4 50	Standard White .....	0 00 0 33
Soda Ash .....	0 03 0 04	Canada Plates .....	0 00 0 00	Benzine .....	0 00 0 40
Soda Bicarb. ....	5 25 5 50	Coatbridge .....	0 00 0 00	<b>Produce.</b>	
Tartaric Acid .....	0 50 0 50	Glanmorgan .....	0 00 0 00	<b>Grain:</b>	
<b>Groceries.</b>		Swansea .....	0 00 0 00	Wheat, Spring, 60 lb.	1 16
<b>Coffees:</b>		<b>Lead (at 4 months):</b>		" Fall, 60 lb. ....	1 25
Java, 1/2 lb. ....	0 24 0 26	Bar 1/2 100 lbs. ....	0 06 1/2 0 07	Barley, 48 lb. ....	0 59
Laguayra .....	0 20 0 21	Sheet .....	0 06 1/2 0 08	Peas .....	0 60
Rio .....	0 19 0 20	Shot .....	0 07 0 07 1/2	Oats .....	0 41
<b>Fish:</b>		<b>Iron Wire (net cash):</b>		Rye .....	0 72
Herrings, Lab. split .....	5 25 5 75	No. 6, 1/2 bundle ..	3 10 0 00	<b>Seeds:</b>	
" Canso. ....	5 00 5 25	" 9, " .....	3 40 0 00	Clover, choice, 60 lb.	5 60 5 75
" round .....	3 50 4 00	" 12, " .....	3 30 0 00	Timothy, choice, 60 lb.	2 75 3 25
" scaled .....	3 32 3 37	" 16, " .....	4 40 0 00	Flax .....	1 00 2 00
Mackerel, brls. ....	6 00 6 50	<b>Powder:</b>		Flour (per brl.):	
White Fish and Trout ..	3 50 4 00	Blasting Canada .....	4 00 0 00	Superior extra .....	2 75 2 75 1/2
Salmon, salt water .....	16 00 16 50	FF .....	5 00 0 00	Extra .....	6 00 6 10
Dry Cod, 1/2 112 lbs. ....	4 75 5 00	FFF .....	5 25 0 00	Fancy .....	5 60 5 65
<b>Fruit:</b>		Blasting, English .....	0 00 0 00	Superfine No. 1 .....	5 45 5 50
Raisins, Layer, old .....	1 75 2 00	" loose .....	5 00 5 50	" 2 .....	0 00 0 00
" M. R. ....	1 65 1 90	FFF .....	5 50 6 00	Oatmeal, per brl. ....	4 60 4 65
" Valentias .....	7 00 7 25	<b>Pressed Spikes (4 months):</b>		Provisions:	
Currants, new .....	6 75 7 00	Regular sizes, 100 ..	0 00 5 00	Butter, dairy tub, 1/2 lb.	0 17 0 19
" old .....	5 00 5 50	Extra .....	0 00 6 00	" store pack .....	0 10 0 11
<b>Molasses:</b>		<b>Tin Plate (net cash):</b>		Cheesees, new .....	0 11 0 13
Clayed, 1/2 gall. ....	0 30 0 35	IC Coke .....	0 00 9 50	Pork, mime mesa .....	14 00 14 25
Syrups, Standard .....	0 48 0 50	IX Charcoal .....	0 00 10 50	" .....	0 00 0 00
" Golden .....	0 48 0 52	IXX " .....	0 00 12 50	Bacon, Canada .....	0 06 0 06 1/2
Rice:—Arracan .....	4 60 4 70	DC " .....	0 00 14 50	" Cumberland cut.	0 06 0 7
" Rangoon .....	4 50 4 60	<b>Hides &amp; Skins, 1/2 lb.</b>		" smoked .....	0 06 0 06
<b>Spices:</b>		Green, No. 1 .....	0 00 0 09	Hams, salt .....	0 10 0 11
Cassia, whole, 1/2 lb. ....	0 35 0 40	" No. 2 .....	0 07 0 08	" smoked .....	0 8 0 09
Cloves .....	0 10 0 12	Cured .....	0 09 0 09 1/2	Shoulders, in salt .....	0 0 0 00
Nutmegs .....	0 9 1 00	Calfskins, green .....	0 00 0 12	Lard, in kegs .....	0 9 0 0 1/2
Ginger, ground .....	0 18 0 23	" cured .....	0 00 0 14	Eggs, fresh .....	0 18 0 20
" Jamaica, root .....	0 17 0 20	Sheepskins .....	2 50 3 50	Beef Hams .....	0 7 0 00
Pepper, black .....	17 0 18	<b>Hops.</b>		Tallow .....	0 00 0 00
<b>Sugars—(60 days.)</b>		Medium to best .....	0 40 0	Hoggs, dressed, heavy	0 00 0 25
Porto Rico, 1/2 lb. ....	0 09 1/2 0 10 1/2	Leather, @ 4 months:		" medium .....	0 00 0 00
Cuba .....	0 09 1/2 0 10	In lots of less than		" light .....	0 00 0 00
Barbadoes (bright) .....	0 09 1/2 0 10	50 sides, 10 1/2 cent.		<b>Salt, etc.</b>	128
Canada Sugar Refinery ..	0 09 1/2 0 10 1/2	higher .....		Liverpool coarse .....	I 80
Soft Yellow .....	0 11 1/2 0 11 1/2	Spanish Sole, 1st quality		Goderich .....	I 0 1/2
Crushed X .....	0 12 1/2 0 13	heavy, weights, 1/2 lb	25 0 0 27	Plaster .....	I 0 1/2
" A .....	0 12 1/2 0 13			Water Lime .....	
G. ound .....	31 5				



STOCK AND BOND REPORT.

<b>Soap and Candles.</b>	\$ c.	¢ c.	<b>Brandy:</b>	\$ c.	¢ c.
Golden Bar.....	0 06	0 07	J. Robin & Co.'s "	2 30	2 40
Silver Bar.....	0 06	0 07	Otard Dupuy & Co. "	2 30	2 40
Brown No. 1.....	0 05	0 05	Brandy, cases.....	3 75	9 00
	0 03	0 03	Brandy, com. per c.....	4 35	4 50
<b>Wines, Liquors, etc.</b>			<b>Whisky:</b>		
<b>Ale:</b>			GOODERHAM & WORTS'		
English, per doz. qrts.	2 00	2 75	Wholesale Prices:		
Guinness Dublin. Porter	2 35	2 40	Terms Cash.—Under 5		
<b>Spirits:</b>			brls., nett.; 5 to 10 brls.,		
Pure Jam. Rum, 16 o.p.	1 80	2 25	2½ p.c. off; 10 brls. and		
DeKuyper's H. Gin.....	1 55	1 65	over, 5 p.c. off.		
Booth's Old Tom.....	1 90	2 00	<b>In Duty</b>		
<b>Gin:</b>			Bond. Paid.		
Green, cases.....	4 00	4 25	Family Proof Whiskey.	0 35	0 88
Booth's Old Tom, c.....	5 50	6 00	Old Bourbon.....	0 35	0 88
<b>Wines:</b>			Old Rye.....	0 30	0 80
Port, common.....	0 75	1 25	" Toddy.....	0 30	0 80
" fine old.....	2 00	4 00	" Malt.....	0 30	0 80
Sherry, com. non.....	0 75	1 50	Alcohol, 65 o.p.....	0 55	1 65
" medium.....	1 70	1 80	Pure Spirits, 65 o.p.....	0 56	1 66
" old pale or golden	2 60	4 00	" 50 o.p.....	0 50	1 50
<b>Brandy:</b>			" 25 u.p.....	0 26	0 77
Hennessy's, per gallon	2 40	2 60	Dom. Whiskey, 32 u.p.....	0 21	0 67
Martell's.....	2 40	2 60	" 36 u.p.....	0 20	0 53
			" 40 u.p.....	0 19	0 69
			<b>Wool.</b>		
			Fleece, lb.....	0 55	0 56
			Pulled.....	0 52	0 55

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Feb. 1, 1872.)

No. Shares.	Last Dividend.	NAME OF COMPANY.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 a	Briton Medical and General Life	10	2	2½
50,000	20	Commerc' Union Fire, Life & Marine	50	5	12½
24,000	8	City of Glasgow	25	2½	4 4½
5,000	9½	Edinburgh Life	100	15	56½
20,000	6 b 10 s	Guardian, £10 originally paid	100	50	79½
12,000	£1 p.sh.	Imperial Fire	100	10	4
00,000	15	Lancashire Fire and Life	20	2	26
10,000	11	Life Association of Scotland	40	7½	4
35,862		London Assurance Corporation	25	12½	54
10,000	5	London and Lancashire Life	10	1	7
391,752	40	Liverpool & London & Globe F. & L.	200	2	16
20,000	14	Northern Fire and Life	100	4	28
40,000	23	North British and Mercantile	50	6½	148
	£6 p. s.	Phoenix	10	1	2
200,000	10	Queen Fire and Life	20	3	7½
100,000	11½ b 1/3	Royal Insurance	50	2½	58
20,000	10	Scottish Provincial Fire and Life	20	2	
80,000	7½	Scottish Fire	50	12	73
10,000	25	Standard Life	25	1½	13
4,000	£4 15s. gd.	Star Life	25	1½	13
		<b>CANADIAN.</b>			
8,000	4-6 mo	British America Fire and Marine	\$50	\$25	94 96½
2,500	5	Canada Life	400	50	115 120
10,000	7	Citizens Fire and Life	100	25	
5,000		Confederation Life	100	10	
5,000		Sun Mutual Life	100	10	
4,000	12	Montreal Assurance	£50	£5	200
10,000	None.	Provincial Fire and Marine	60	5 11	
	83 p. sh.	Quebec Fire	40	32½	
	10	" Marine	100	40	
10,000	1-6 mo	Western Assurance	40	10	123 129

AMERICAN

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

RAILWAYS.

	Sh'rs.	Paid.	Toronto	London, Feb 24.
Atlantic and St. Lawrence	£100	All.		91 93
Do.	100	"		99 101
Grand Trunk	100	"		1 4 19½
Do.	100	"		93 100
Do.	100	"		68 70
Do.	100	"		60 61
Do.	100	"		39 41
Do.	100	"		25½ 26½
Do.	100	"		21 21½
Great Western	100	"		100 102
Do.	100	"		100 102
Do.	100	"		118 122
Do.	100	"		80 82
Midland, 6 3/4 c 15. Pref.	100	"		9: 93
Northern of Canada, 6 1/2 c. First Pref. Bds.	100	"		8: 89
Do.	100	"		
Toronto, Grey and Bruce, Stock	100	50 p.c.	50 50	
Do.	100	97½		
Toronto and Nipissing, Stock	100	7½ p.c.	100 105	
Do.	100		97 98	

NAME.	Shares.	Capital subscribed	Dividend last 6 Months.	CLOSING PRICES.	
				Toronto, March 20	Montreal, March 20
<b>BANKS.</b>		\$	¢ ct.		
British North America	£50	4,866,666	3 b 1/2 p.c.	118 120	119 120½
Canadian Bank of Commerce	\$50	4,800,000	4	128½ 129½	126 127
City Bank, Montreal	80	1,200,000	3	73 74	73 74
Du People	50	1,600,000	3	109 110	109½ 110
Eastern Townships	50	500,000	4		113 115
Jacques Cartier	50	1,500,000	4		
Mechanics' Bank	50	5,000,000	4	87 90	87 88
Merchants' Bank of Canada	100	6,000,000	4	127 128½	123 128½
Metropolitan	50	1,000,000	4		104½ 105
Molson's Bank	50	1,500,000	4		104 105
Montreal	200	6,000,000	6 & b 2	226 227½	227 228½
Nationale	50	1,000,000	4		
Dominion Bank	50	1,000,000	4	1 8 1-8½	107 108
Ontario Bank	40	2,500,000	4	109 11	109 110
Quebec Bank	100	1,620,000	4	114 115	114 115
Royal Canadian	40	2,000,000	4	105½ 106	105½ 106
Toronto	100	1,500,000	4	199 203	201 05
Union Bank	100	1,920,000	4	107 108	106 109
<b>MISCELLANEOUS.</b>					
Canada Landed Credit Company	50	250,000	4	108 110	
Canada Permanent Building Society	50	1,500,000	5½	156 157	
Canadian Navigation Co.	100				100 101
Canada Rolling Stock Co.	100		None.		12½ 130
Freehold Building Society	100	500,000	5	137 138	
Huron Copper Bay Co.			25		0 52½
Huron & Erie Savings & Loan Society	50	520,000	4½		
Montreal Telegraph Co.	40	500,000	5	180 181	180 181
Montreal City Gas Co.	40		4		200 205
Montreal City Passenger Railway Co.	50		4		270
Quebec Gas Company	200		4		
Quebec Street R.R.	50		4		
Richelieu Navigation Co.	100				170 77½
People's Telegraph Company	100		None.		
Provincial Building Society	100	350,000	4½	107 109	
Imperial Building Society	50	200,000	4	106 106½	
Building and Loan Association	25	200,000	4	105 106	
Toronto Consumers' Gas Co.	50	400,000	3 p.c. 3 m.	128 129	
Union Permanent Building Society	50	125,000	5	113 113½	
Western Canada Building Society	50	400,000	5	137½ 138	

SECURITIES.

	Toronto.	Montreal.
Canadian Government Debentures, 6 3/4 ct. stg.	104½ 105	104 106
Do. do. 5 3/4 ct. cur.	97 99	97 99
Do. do. 5 3/4 ct. stg., 1885	9 98	97 98
Do. do. 7 3/4 ct. cur.		
Dominion 6 3/4 ct. stock	107 109	110
Dominion Bonds		
Montreal Harbour	100 102	101 102½
Do. Corporation 6 3/4 ct. 1891	114 117	113½ 117
Do. 7 3/4 ct. Stock		
Quebec Water Works 6 3/4 ct.	99 99½	
Toronto Corporation 6 3/4 ct., 20 years		
Kingston City, 6 3/4 ct., 1872	100 102	
County Debentures	96 98	
Township Debentures		

EXCHANGE.

	Toronto.	Montreal.
Bank on London, 60 days	9½ 9½	9½ 9½
Private do.	8 8½	8 8½
Bank on New York	9½ 9½	9 98
Private do.		
Gold Drafts do.		par. to 1/2 prem
American Silver		

PRODUCE.

Comparative Prices in Toronto Market.

	1872.	1872.	1871	1870.	1869.
	WEDNESDAY, Mar. 21.	WEDNESDAY, March 13.	March 21.	March 21.	March 21.
Wheat, Fall... 60 lbs.	1 25 @ 1 30	1 21 @ 1 30	1 35 @ 1 40	0 90 @ 0 95	0 80 @ 0 85
" Spring	1 15 1 18	1 18 1 21	1 33 1 40	0 83 0 88	0 80 0 85
Barley..... 43 lbs.	0 59 0 65	0 60 0 66	0 62 0 70	0 58 0 66	0 56 0 63
Oats..... 34 lbs.	0 41 0 42	0 44 0 43	0 54 0 55	0 58 0 58	0 60 0 60
Peas..... 60 lbs.	0 60 0 63	0 70 0 75	0 85 0 85	0 80 0 80	0 80 0 80
Flour, No. 1, Super. brl.	5 25 5 35	5 30 5 40	5 30 6 00	3 85 4 00	4 00 4 00
" Fancy..... brl.	5 45 5 50	5 50 6 00	6 00 6 25	4 10 4 00	4 10 4 20
" Extra..... brl.	5 60 5 65	5 70 5 75	6 50 6 00	4 05 4 00	4 25 4 30
Oatmeal..... brl.	4 60 4 65	4 65 4 70	5 75 6 02	3 60 3 70	5 40 5 50
Pork, Meas..... brl.	14 00 0 00	14 00 0 00	21 00 21 50	23 50 24 00	23 00 26 00
Butter..... lb.	0 12½ 0 18	0 10 0 10	0 13 0 19	0 19 0 17	0 18 0 23
Hides, green... 100 lbs.	8 00 8 50	0 9 9½ 00	7 00 8 00	6 00 7 00	6½ 00 8 00



Insurance.

CANADA

Life Assurance Company.

This Institution having been

ESTABLISHED IN 1847.

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

Its ample Capital and Funds,

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

Perfect Security

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

MODERATE RATES,

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

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

A. G. RAMSAY,

Manager.

B. BRADBURNE,

Agent in Toronto.

JOHN AGAR, Special Agent.

BRITON

MEDICAL AND GENERAL

Life Association.

with which is united the

BRITANNIA LIFE ASSURANCE COMPANY,  
Capital and Invested Funds.....£750,000 Sterling.  
ANNUAL INCOME, £220,000 Stg.:

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

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

OFFICE.—A joining Bank of Toronto, Wellington St. THOMAS R. WOOD, Agent.

JAMES B. M. CHIPMAN,  
Manager for Canada, Montreal.

Oct. 17—9-1yr.

PHENIX

Fire Insurance Company of London.

ESTABLISHED IN 1782.

AGENCY ESTABLISHED IN CANADA IN 1804. Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium. GILLESPIE, MOFFATT & Co., General Agents for Canada, 310, St. Paul Street, Montreal. JAMES DAVISON, Manager.

THE ONTARIO MUTUAL

Life Assurance Company

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

WM. HENDRY, Manager,  
Waterloo, Ont.

Insurance.

Life Association of Scotland.

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

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

CANADA—MONTREAL—St. JAMES ST.

DIRECTORS.

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

Solicitors—Messrs. RITCHIE, MORRIS & ROSE.

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

Secretary—P. WARDLAW.

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.

R. N. GOOCH, Agent.

WESTERN

Assurance Company,

INCORPORATED 1851.

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

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO.

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CHARLES MAGRATH, Vice-President.

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JOHN FISKEN, Esq. ROBERT BEATTY, Esq.  
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WM. BLIGHT, Fire Inspector.  
CAPT. J. T. DOUGLAS, Marine Inspector.  
JAMES PRINGLE, General Agent.

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

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

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

On Cargoes by steamers to and from British Ports.

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