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THE MONETARY TIMES AND TRADE REVIEW. - INSURANCE CHRONICLE -

VOL. VII—NO. 22.

TORONTO, ONT., FRIDAY, NOVEMBER 28, 1873.

SUBSCRIPTION
\$2 a Year.

The Leading Wholesale Trade of Toronto

JOHN MACDONALD and CO.

IN A FEW DAYS

LARGE SHIPMENTS

IN

METZ CORD in the New Colours.
ARNOLD'S RUFFLES.
HABERDASHERY.
FLOWERS, LACES.
MACHINE THREADS.
29 and 32 inch GREY COTTONS.
WATERPROOF TWEEDS.
BRACES, WINCEYS, DEMINS and
HOLIDAY GOODS.

JNO. MACDONALD & Co.

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

3 YORK STREET, MANCHESTER, ENGLAND.
Toronto, Nov. 12, 1873.

The Leading Wholesale Trade of Hamilton.

1873. FALL TRADE. 1873.

THOS. C. KERR and Co.,

Dry Goods Importers,
HAMILTON.

Will open in a few days Fresh Arrivals of

Ribbons, Dress Goods, Winceys,

TICKS, COTTONS, &c.

All of which shall be offered to the Trade at low prices.
The Stock will be unusually complete for the sorting-up
trade.

Orders by mail or through our Travellers receive
special care.

THOS. C. KERR & Co.

Hamilton, Oct. 1873.

The Leading Wholesale Trade of Toronto.

1873.

A. R. McMASTER
and BROTHER,

Dry Goods Importers,

AND DEALERS IN

CANADIAN

AND

American Manufactures,

Nos. 4 AND 12 FRONT STREET WEST,
TORONTO.

OFFICES—34 Clement's Lane, Lombard St., London, E. C.
Toronto, July 1873. 32-ly

SMITH & KEIGHLEY,
IMPORTERS,

12 and 14 Wellington Street, Toronto,

Have just received importations of

NEW FRUITS,

CROP 1873, COMPRISING

Boxes Prime New Layer Raisins—Olemens.

“ Selected Valencia do.—Deresa.

“ Sultana do.

“ Turkey Figs. in Small Boxes.

Fraills Prime Soft Shell Almonds.

Bags “ Brazil Nuts.

Brls. “ Currants—very Fine Fruit.

Cases “ Leghorn Citron Peel in small bxs.

“ “ “ Lemon “ “

“ “ “ Orange “ “

All of which they offer to the Trade at a very small
advance.

A. M. SMITH.

W. W. KEIGHLEY.

Toronto, 5th Nov., 1873.

The Leading Wholesale Trade of Toronto.

1873. AUTUMN. 1873.

GORDON MACKAY and CO.

Have in their various departments

A FULL ASSORTMENT
OF THEIR

AUTUMN IMPORTATIONS,

Being the most complete hitherto offered,
and to which they

Invite the attention of the Trade.

GORDON, MACKAY & Co.,
Corner Bay and Front Streets,
TORONTO.

SAMSON,

KENNEDY,

and GEMMEL

HAVE A LARGE STOCK OF

White Blankets.

Scarlet do.

Gentian do.

Brown Horse Blankets.

Blue do. do.

Grey Shanty do.

Brown Plaid do.

Fawn Striped do.

SAMSON, KENNEDY & GEMMEL,

44 Scott and 19 Colborne St.

TORONTO.

Toronto, 22nd Oct., 1873

The Chartered Banks.

BANK OF MONTREAL.

NOTICE

Is hereby given that a Dividend of

SIX PER CENT.

And a Bonus equal to Two per cent. upon the paid-up Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at its

BANKING HOUSE,

in this City, on and after

Monday, the first day of December next.

The Transfer Books will be closed

From the 15th to the 30th Nov. next,

Both days inclusive.

By order of the Board.

R. B. ANGUS,
General Manager.

Montreal,
24th October, 1873.

The Canadian

BANK OF COMMERCE.

DIVIDEND No. 13.

NOTICE IS HEREBY GIVEN THAT A

DIVIDEND OF FOUR PER CENT.

Upon the paid up Capital Stock of this Bank has been declared for the current half year, and that the same will be payable at the

BANK AND ITS BRANCHES,

On and after Friday, the Second day of January next.

The Transfer Books will be closed

From the 16th to the 31st day of Dec.,

Both days inclusive.

By order of the Board.

W. N. ANDERSON,
Cashier.

The Canadian Bank of Commerce,
Toronto, 25th Nov., 1873.

The Chartered Banks.

BANK OF BRITISH NORTH AMERICA,

Incorporated by Royal Charter.

PAID-UP CAPITAL, £1,000,000 STG.

London Office—124 Bishopgate St. Within.

COURT OF DIRECTORS.

Henry R. Farrar, J. J. Kingsford,
Alexander Gillespie, Frederick Lubbock,
Richard H. Glyn, A. H. Philpotts,
Samuel Hoare, J. Murray Robertson,
W. Burnley Hume, John James Cater.
General Manager CHARLES McNAB.
Secretary—R. W. BRADFORD

BANKERS.—The Bank of England; Messrs. Glyn, Mills, Currie & Co.

NEW YORK.—Agents—John Paton, Thomas Fysher, D. B. Davidson, 52 Wall Street.

SAN FRANCISCO.—Agents—Archibald McKinlay, A. S. Finnie, 322 California Street.

Branches and Agencies in Dominion of Canada.

ONTARIO.—London, Brantford, Paris, Dunnville, Hamilton, Toronto, Napanee, Kingston, Ottawa, Arnprior, Renfrew

QUEBEC.—Montreal, Quebec.

NEW BRUNSWICK.—St. John, St. Stephen, St. Andrew's, Fredricton, Moncton.

NOVA SCOTIA.—Halifax.

BRITISH COLUMBIA.—Victoria, Barkerville.

Agents:—Liverpool—Bank of Liverpool. Australia Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand. India, China, and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Andre & Co

ROYAL CANADIAN BANK

DIVIDEND No. 14.

Notice is hereby given that a Dividend of FOUR PER CENT. for the current half year, being at the rate of Eight per cent. per annum upon the paid-up capital of this Bank has this day been declared, and that the same will be payable at the Bank and its Branches on and after

Monday, the First day of December next.

The Transfer Books will be closed from the seventeenth to the twenty-ninth day of November, both days inclusive.

By order of the Board.

THOS. McCRAKEN,
Cashier.

BANK OF TORONTO,
CANADA.

DIVIDEND No. 35.

Notice is hereby given that a Dividend of SIX PER CENT. for the current half year, being at the rate of TWELVE PER CENT PER ANNUM, has this day been declared, and that the same will be payable at the Bank and its branches, on and after

Monday, the First day of Dec. next.

The Transfer Books will be closed from the fifteenth to the thirtieth day of November next, both days inclusive.

By order of the Board.

G. HAGUE,
Cashier.

Toronto, 29th Oct., 1873.

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 Loans on Stock and Bond collaterals.

HON. FRANK SMITH, Senator, President.
Bank of Deposit—Canadian Bank of Commerce.

JAMES MASON, Manager

The Chartered Banks.

MARITIME BANK,

OF THE DOMINION OF CANADA.
ST. JOHN, N. B.

Capital Subscribed, - \$1,000,000.

Head Office, - - St. John, N. B.

President—Hon. A. J. SMITH, M. P.

Vice-President—JAMES DOMVILLE, Esq., M.P.

DIRECTORS.

Hon. JOHN ROBERTSON.

GEORGE MCKEAN, Esq.

J. V. TROOP, Esq.

Hon. W. MUIRHEAD.

W. H. THORNE, Esq.

Manager—J. W. H. ROWLEY, Esq.

AGENTS.—Quebec, Ontario and Nova Scotia—Bank Montreal, its Branches and Agencies. New York—Bell & Smithers. Chicago—Bank of Montreal. Boston—Merchants National Bank. London, England.

THE DOMINION BANK.

CAPITAL, . . . \$1,000,000.

Head Office—Toronto.

Agencies—Orillia, Oshawa, Uxbridge, Whitby, Queen Street.

Interest allowed on Deposits.

Drafts issued on New York, Gold and Current Funds.

Drafts issued negotiable in Great Britain and Ireland.

Drafts on Great Britain purchased.

Drafts on New York, Gold and Currency, purchased.

ONTARIO BANK.

DIVIDEND No. 33.

Notice is hereby given that a Dividend of FOUR PER CENT. upon the Capital Stock of this Institution, for the current half year, has this day been declared, and that the same will be payable at the Bank and its branches on and after

Monday, the 1st day of Dec. next.

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

By order of the Board.

D. FISHER,
Cashier.

Ontario Bank,
Bowmanville, 21st Oct., 1873.

METROPOLITAN BANK,
MONTREAL.

CAPITAL SUBSCRIBED, - - \$1,000,000

HENRY STARNES, President and Man. Director.

A. F. HINCKS, Cashier.

Agents in London, Eng.—Bank of Montreal.

Agents in New York—Bell & Smithers.

MERCHANTS' BANK
OF HALIFAX.

CAPITAL, - - - \$1,000,000.

DIRECTORS.

THOMAS E. KENNY, Esq., President.

HON. JEREMIAH NORTHRUP, Senator, Vice-Pres.

James Butler, Esq.

Thomas Abbott, Esq.

John Taylor, Esq.

Michael Dwyer, Esq.

Georg. Maclean, Cashier.

Joseph Wier, Esq.

Agents in Ontario and Quebec—Merchant's Bank of Can.

Agent in Charlottetown, P. E. I.—OWEN CONNOLLY.

Agents in Nova Scotia:

Antigonish..... T. M. King, Agent
Bridgewater..... Andrew Gow, "
Pictou..... Wm. Ives, "
Sydney..... J. E. Burchell, "
Truro..... John B. Dickie, "
Weymouth..... Colin Campbell, Jr. "
Mailand (Hants Co.)..... David Frieze,

The Chartered Banks.

Banque Jacques Cartier.

DIVIDEND.

Notice is hereby given that a Dividend of FOUR PER CENT. on the paid-up Capital of La Banque Jacques Cartier has been declared for the current half-year, and will be payable at the Bank,

On and after the 1st day of Dec. next.

The Transfer Books will be closed from the 17th to the 29th November next, both days inclusive.

By order of the Board.

H. COTTE,
Cashier.

Montreal, 30th Oct., 1873.

NIAGARA DISTRICT BANK

Head Office, St. Catherines, Ont.

DIRECTORS.

HON. JAS. R. BENSON, Senator, President.
THOMAS R. MERRITT, M.P., Vice-President.
S. S. JUNKIN, Esq., St. Catharines.
HY. CARLISLE, Esq., St. Catharines.
ROBT. LAWRIE, Esq., St. Catharines.
JOHN BROWN, Esq., Thorold.
C. M. ARNOLD, Cashier.

Agencies—Ingersoll, Port Colborne.
Foreign Agents—London, Eng., Bosanquet, Salt & Co. New York, The Manhattan Bank. Chicago, The Bank of Montreal. Oswego, Second National Bank.

BANK OF HAMILTON.

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

Upon the paid-up Capital Stock of this Institution has this day been declared, and that the same will be payable at the

BANKING HOUSE,
in this city,

On and after Monday, 1st Dec. next.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board.

H. C. HAMMOND, Cashier.

Hamilton, Oct. 27, 1873.

ST. LAWRENCE BANK.

(Incorporated by Act of Parliament A.D. 1872.)

CAPITAL, - - - \$1,000,000.

HEAD OFFICE—TORONTO.

DIRECTORS.

J. C. FITCH, Esq., President.
JOHN C. W. AN, Esq., Vice-President.
CAPT. THOS. DICK.
A. THORNTON TODD, Esq.
W. F. ALLEN, Esq.
R. C. JAMIESON, Esq., Montreal.
K. F. LOCKHART, Cashier.

Bradford—A. H. Ireland, Agent.
London—J. C. P. Phillips, Agent.
Newcastle—J. K. Allen, Agent.
Strathroy—J. B. Cummings, Agent.
Agents in New York—R. Bell & C. F. Smithers.
Agent in Montreal—The Bank of Montreal.

Union Bank of Lower Can.

CAPITAL, - - - \$2,000,000.

Head Office, - - - Québec.

DIRECTORS.

CHARLES E. LEVEY, Esq., President.
Hon. THOS. MCGREVVY, Vice-President.

Hon. Geo. Irvine, John Sharples, Esq.,
D. C. Thomson, Esq., J. B. Renaud, Esq.,
Andrew Thomson, Esq.,
Cashier—P. MacEwen. Asst. Cashier—J. G. Leitch.

BRANCHES—Savings Bank (Upper Town,) Montreal, Ottawa, Three Rivers.
Foreign Agents—London—The London and County Bank. New York—National Park Bank.

The Chartered Banks.

MOLSON'S BANK.

Capital Authorized, \$2,000,000.
Capital Subscribed, \$1,990,000.
Capital Paid-up, \$1,688,740.

BOARD OF DIRECTORS.

Wm. Molson, Esq., Pres. J. Molson, Esq., Vice-Pres.
Thos. Workman, Esq., Thos. Cramp, Esq.,
E. Hudon, Esq., T. J. Claxton, Esq.

HEAD OFFICE, MONTREAL, CANADA.
F. WOLFERSTAN THOMAS, Cashier

BRANCHES.
Brockville, Owen Sound, S. rel,
London, Windsor, Toronto,
Morrisburg, St. Thomas, Welland.

BANKERS.

New York—Messrs. Jay, Cooke & Co., Messrs. Morton Bli s & Co.
London, England—The City Bank, Threadneedle St.
New Brunswick—Bank of New Brunswick, St. John, N.B.

Coll ctions made in all parts of the Dominion and United States. Returns promptly remitted at lowest rates of exchange.

THE QUEBEC BANK.

Notice is hereby given that a

DIVIDEND OF FOUR PER CENT.

Upon the Capital Stock of this Institution has been this day declared

FOR THE CURRENT HALF YEAR,

and that the same will be payable at the Banking House in this city on nd after

MONDAY, the FIRST DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 15th to the 30th NOVEMBER next.

By order of the Board,

J. STEVENSON,
Cashier.

October 31, 1873.

LA BANQUE NATIONALE
BANKING INSTITUTION.

Authorized Capital, - \$2,000,000.
Paid-up, do. - 1,609,755.

HEAD OFFICE AT QUÉBEC.

EUGENE CHINIC, Esq., President.
HON. ISIDORE THIBAudeau, Vice-President.
Hon. U. I. Tessier, Abraham Joseph, Esq., C. Tetu, Esq., Ol. Robitaille, Esq., M.D., and Prudent Valee, Esq.,
FRANCOIS VEZINA, Esq., Cashier.

Branches, in Montreal and Ottawa. J. S. Paquet, Manager, Montreal. Sam. Benoit, Esq., Manager, Ottawa.

Agencies.—The Bank of Toronto for Province of Ontario. The Bank of New Brunswick for the Maritime Provinces. The Quebec Bank for Three Rivers. Messrs. John Le Bouillier & Co. for Gaspe; and John Meagher, Esq., for Carleton and County of Bonaventure. The National Bank of Scotland, London, England. Messrs. Ballin & Co., Bankers, Paris, France. The National Bank of the Republic, New York.

Bank of British Columbia

(Incorporated by Royal Charter, 1862.)

CAPITAL, \$2,500,000 (WITH POWER TO INCREASE)

DIRECTORS.

T. W. L. Mackean, Esq., (Director of London and South African Bank) Chairman, London. Robert Gillespie, Esq., (Lond n Director Bank of Montreal) Deputy Chairman. Jas. Ande son, Esq., (Messrs. Anderson, Anderson, & Co.) Eden Colville, Esq., (Deputy Governor Hudson's Bay Co.) H. D. Harrison, Esq., (Messrs. Falkner, Bell & Co., San Francisco). Sir John Rose, Bart., K.C.M.G., (Messrs. Morton, Rose & Co., London.)
London Office—5 East India Avenue, Leadenhall Street, London.

Branches at San Francisco, California; Portland, Oregon; Victoria, British Columbia.
Agents in Canada and the United States—The Bank of Montreal.

The Bank of Montreal will undertake collections or other Banking business in connection with the Province of British Columbia through the above Bank.
Victoria, B. C., April 3, 1873.

The Chartered Banks

CITY BANK MONTREAL

Notice is hereby given that a

Dividend of Three and one-half per cent.

Upon the Capital Stock of this institution has been declared for the current half year, and that the same will be payable at its Banking House, in this city, on and after Monday, the First day of December next.

The Transfer Books will be closed from the 16th to the 30th of November, both days inclusive.

By order of the Board.

J. B. RENNY,
Cashier.

Montreal, 25th October, 1873.

UNION BANK,
PRINCE EDWARD ISLAND.

Incorporated by Act of Parliament 1868.

CHARLES PALMER, ESQ., President.
WILLIAM HEARD, Cashier.

HEAD OFFICE at CHARLOTTETOWN.
BRANCH at SUMMERSIDE.

AGENTS IN

Montreal.....Bank of Montreal.
New York.....National Park Bank.
Boston.....National Bank of Commerce.

LA BANQUE DU PEUPLE.

CAPITAL \$2,000,000.

Head Office, - - - Montreal.

J. PRATT, Esq., President.
A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

London—Glynn, Mills, Currie & Co.
New York—National Bank of the Republic.
Quebec Agency—La Banque Nationale.

Permanent Building Societies.

CANADA PERMANENT
Building and Savings Society.

Stock Capital \$1,500,000
Assets 3,000,000
Annual Income..... 500,000

Office—Masonic Hall, Toronto.

ADVANCES

Made on approved Real Estate, situate in the Province of Ontario.

SAVINGS BANK BRANCH.

Deposits received daily in sums of \$10 and upwards subject to withdrawal, and bearing interest at FIVE and SIX per cent. per annum.

The whole Capital and Assets of the Society, invested on first-class Real Estate, being pledged for the security of money thus received, depositors are at all times assured of perfect safety.

For Circulars, &c., apply to

J. HERBERT MASON, Sec. & Treas.

THE CANADA

LANDED CREDIT COMP'Y

Are prepared to make Loans on approved

Real Estate Security.

It offers amongst others the following advantages:—

1. The mortgage is at a long date, but may be discharged at any time, on usual notice.
2. Repaid gradually by a Sinking Fund.
3. Interest paid half-yearly or yearly, and not in advance.

4. Interest only charged from date of Cheque.
 5. No Commissions allowed or charged.
 6. No expenses of renewals.
 7. Loan completed with greatest despatch.
- The Company also purchases mortgages at liberal rates. Forms of application may be had of the local valuers, or by writing direct to the Company's office.

J. SYMONS, Secretary.
Company's Office,
22 King Street, Toronto.

Financial.

Oswald Brothers,
STOCK BROKERS,
Members of the Stock Exchange.)
55 ST. FRANCOIS XAVIER STREET, MONTREAL.
stocks and Bonds bought or sold on margin or for cash.

Bond Brothers,
STOCK BROKERS.
7 ST. SACRAMENT STREET, MONTREAL—(MEMBERS OF THE STOCK EXCHANGE.)
Orders received for the purchase and sale, for investment or on margin, of stocks, Bonds and Debentures, in Canada and the United States.
CORRESPONDENTS:
Messrs. SHEPHERD & GRIEVESON, London, Eng.
Messrs. DRAKE BROS., New York.

Blaikie & Alexander,
10 KING STREET EAST, TORONTO.
WM. ALEXANDER, JOHN STARK, LAWRENCE BUCHAN,
Members of the Stock Exchange.
BANKERS, STOCK BROKERS & FINANCIAL AGENTS
Stocks, Bonds, Debentures, &c., bought and sold. Money loaned on Mortgage. Mortgages negotiated. Investments made.
CORRESPONDENTS.—The National Bank of Scotland, London. The Bank of Scotland, Glasgow. The Bank of British North America, New York.

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

Taylor & Minty,
BANKERS, EXCHANGE AND STOCK BROKERS,
Agents of the United States L'oyds,
AND GENERAL INSURANCE AGENTS, HAMILTON, ONT.
GEO. TAYLOR, FRANCIS C. MINTY.
Late Manager of Bank of B.N. Am., Hamilton Late of the Bank of Montreal, Hamilton.

BURNETT & Co.,
(Late Burnett & Thomson.)
STOCK AND SHARE BROKERS.
(MEMBERS OF THE STOCK EXCHANGE.)

61 ST. FRANCOIS XAVIER STREET, MONTREAL

A. T. McCORD, JR., & Co.,
Stock Brokers & Insurance Agents
Members of the Stock Exchange.
No 7 TORONTO STREET,
Opposite the Post Office.
BANK STOCKS CARRIED ON MARGINS.

Campbell & Cassels,
C. J. CAMPBELL,] 56 & 58 King Street East, [W. O. 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.

J. D. Crawford,
STOCK BROKER,
Member of the Stock Exchange,
17 ST. SACRAMENT STREET,
MONTREAL.

Financial.

MacDOUGALL BROTHERS,
STOCK BROKERS,
Members of the Stock Exchange,
Buy and sell STOCKS and BONDS in Canada, the United States, and London.
MONTREAL.

ALISTER M. CLARKE. JAS. F. FEILDE,
Late Ontario Bank.
CLARKE & FEILDE,
2 Wellington Chambers, Jordan Street, Toronto,
STOCK BROKERS.
ALL ORDERS PROMPTLY EXECUTED.

MACDOUGALL & DAVIDSON,
BROKERS,
North British and Mercantile Insurance Buildings,
MONTREAL.
Members of the Stock Exchange.
CORRESPONDENTS. The Bank of Montreal, London; Messrs. Morton, Rose & Co., London; The Bank of Scotland in Edinburgh, Glasgow and Dundee; Messrs Cammann & Co., New York.

HENRY C. SCOTT,
STOCK AND SHARE BROKER,
(Member of the Stock Exchange)
Agent Quebec Fire Assurance Co.,
32 Francois Xavier Street,
MONTREAL.

R. & J. MOAT.
Members of Montreal Stock Exchange.
Stocks bought or Sold on a Margin or for Cash.
11 Hospital Street,
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 Public

Dunn, Davies & Co.,
OF THE STOCK EXCHANGE,
Brokers in Bills, Shares, Exchange, &c.
And Agents for the Negotiation of Mortgages and Financial Arrangements generally.
117 ST. FRANCOIS XAVIER STREET, MONTREAL.
W. DUNN, J. TRY-DAVIES.
Late Cashier of Quebec Bank and of Union Bank of Lower Canada.

Frederick L. Hart,
STOCK BROKER,
17 St. Sacramento Street, Montreal.
Member of the Stock Exchange.
Orders received for the purchase and sale for investment or on margin of Stocks, Bonds, and Debentures in Canada and the United States.
Correspondents—Messrs. Whitehouse & Co., New York.

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 and on Margin.

The Leading Wholesale Trade of Hamilton.

1873. FALL CIRCULAR. 1873.
JOHN I. MACKENZIE & Co.,
Importers of Dry Goods, Hamilton, Ont
In thanking our correspondents—new and old—for the very satisfactory orders given by them to our Travellers during the last month, we have now also the pleasure to advise that we are now busily engaged opening out our FALL IMPORTATIONS.
We will be ready and pleased to see all intending buyers at our Warehouse here by the First September, at which date our entire Stock will be opened out, when we hope, by the Choice Stock we will offer, to induce many of those who have not hitherto been our correspondents, as well as our present friends, to purchase from us. Our inducements, as regards values, will be found to compare most favorably with those of any of the other Houses in the Dominion.
Our Stock consists of all the classes of goods requisite for "stocking" a General Dry Goods Store, viz.: British Staples, British and Foreign Fancy Dress Goods, Small Wares, Silks, Ribbons, &c., Cloths, Tweeds, &c., Knitted Goods, Hosiery, Canadian Manufactures—well assorted, &c., &c.
Hamilton, Aug. 28. '73. JNO. I. MACKENZIE & Co.

DAVID McLELLAN & CO.,
MANUFACTURERS AND IMPORTERS OF
GENTS' FURNISHINGS, PAPER GOODS,
TAILORS' TRIMMINGS, LADIES' BELTS,
REAL AND IMITATION HAIR GOODS
53 King Street, West,
HAMILTON, ONTARIO.

Thomson, Birkett and Bell,
HAMILTON,
Are receiving and opening
NEW FALL GOODS.
Dundas Cotton Manufactures.

ONTARIO STEAM BISCUIT
AND
Confectionery Works,
Nos. 67, 69 and 71 KING STREET EAST.
Biscuits & Candies Wholesale.
Manufacturer—I. C. CHILMAN,
HAMILTON, Ont.

W. M. LOTTRIDGE & Co.,
IMPORTERS
AND
WHOLESALE GROCERS,
62 MACNAB STREET,
HAMILTON, Ont.

RIDOUT, AIKENHEAD & CROMBIE,
Importers of
BRITISH, AMERICAN,
AND
DOMESTIC HARDWARE,
Fishing and Shooting Tackle, &c.,
TORONTO.

E. C. WINANS & Co.
GENERAL COMMISSION,
Woolen Manufacturers' Agents,
AND DEALERS IN
Foreign and Domestic Wools, Dye Stuffs,
Warps, &c.,
77 FRONT STREET, TORONTO.
Sole Agents in Canada for "Pure West Virginia Lubricating Oil."

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.

A. RAMSAY & SON,
Importers of
WINDOW GLASS, OILS,
PAINTS, &c., &c.,
37, 39 and 41 RECOLLET STREET,
MONTREAL.

BLACK & LOCKE,
LEATHER MERCHANTS,
MONTREAL.

S. H. MAY & CO.,
Importers and dealers in
Paints, Oils, Varnishes, Glass, &c.,
No. 474 ST. PAUL STREET,

N. S. WHITNEY,
Importer of Foreign Leather, Elastic Webs,
Prunella Linings, etc.,
14 ST. HELEN STREET, MONTREAL

W. and F. P. Currie and Co.,
100 GREY NUN STREET,
Importers of Pig Iron, Bar Iron, Boiler Plates,
Galvanized Iron, Canada Plates, Tin Plates,

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

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

JAMES ROBERTSON,
GENERAL METAL MERCHANT
AND MANUFACTURER,
Canada Lead and Saw Works.
Works—Queen, William and Dalhousie Streets.
Office and Warehouse—20 Wellington Street,
MONTREAL.

BEVINGTON & MORRIS,
Wholesale Leather and Fur Merchants,
LONDON, ENGLAND.
R presented in Canada by Sculthorp & Pennington.
WALHOUSE, 380 ST. PAUL STREET, MONTREAL.
Stocks of Furs, Skins and Leather always on hand.

The Leading Wholesale Trade of Montreal.

W. R. ROSS & CO.,
GENERAL MERCHANTS,
AND IMPORTERS OF
TEAS AND GENERAL GROCERIES,
Merchants Exchange, No. 11 St. Sacrament St.
MONTREAL.

Robinson, Donahue & Co.
Importers and Wholesale dealers in
Teas, Sugars & Tobaccos.
No. 152 MCGILL STREET,
MONTREAL.
Samples sent by mail when desired.

WINNING, HILL & WARE,
Distillers and Manufacturers
OF
Cordials, Tom Gins,
Ginger Wines, Choice Fruit Syrups
Bitters, Brandies,
Bourbon and Rye Whiskies.
Warehouse & Offices, 389, 391 St. Paul St.
DISTILLERY & BONDED STORES,
287 and 289 Commissioner's Street,
MONTREAL.

FRED. BIRKS,
Dry Goods Commission Merchant
AND
MANUFACTURERS' AGENT,
1 St. Helen Street, MONTREAL.
35 Front Street, Toronto.

TO BRASS FOUNDERS.
BELFAST
MOULDING SAND
For Sale by
COPLAND & McLAREN,
Montreal.

THOS. ROBERTSON & CO.,
METAL MERCHANTS,
9, 11 & 13 Chenneville St., Montreal.
Boiler Plate and Tubes,
Iron Pipes and Fittings,
Sheet, Copper, and Brass,
Thomson's Tube Expander.
Engineers' Stocks & Dies to Whitworth's Thread

OAK TANNED LEATHER BELTING
AND FIRE ENGINE HOSE
Manufactured by
JOHN L. HARDMAN & Co.,
Office and Factory; 107 and 109 Queen Street,
MONTREAL.
Price Lists on application.

The Leading Wholesale Trade of Montreal.

T. JAMES CLAXTON & Co.
DRY GOODS.

We have now in stock FULL LINES of
CANADIAN BLACK LUSTRES
Our Stock generally is well assorted.

Caverhill Buildings, St. Peter Street
MONTREAL.

CASSILS, STIMSON & CO.,
IMPORTERS OF
FOREIGN LEATHERS,
Elastic Webs, Prunella, Shoe Goods,
in general, and
Leather Commission Merchants.
Cash Advances made on Consignments.
10 Lemoine Street, MONTREAL.
ARCH. M. CASSILS. CHAS. STIMSON. JAS. HEDLEY.

JOHN MCARTHUR & SON,
OIL, LEAD, PAINT, COLOR,
And Varnish Merchants.
Importers of
ENGLISH & BELGIAN WINDOW GLASS,
(Plain and Ornamental Sheet, Polished, Rolled and
Rough Plate, &c.)
PAINTERS' & ARTISTS' MATERIALS, BRUSHES, &c.
18 and 20 DEBRESOLES STREET, and
17 and 19 LEROYFR STREET,
Nun's New Buildings,
MONTREAL.

JOHN MCARTHUR & SON,
MERCHANTS IN
OILS, CHEMICALS,
DYE STUFFS, GUMS, &c.
18 and 20 DEBRESOLES STREET,
and 17 and 19 LEROYFR STREET,
NUN'S NEW BUILDINGS,
MONTREAL.

Mercantile Summary.

A COMMITTEE of the Hamilton Board of Trade have reported in favor of the continuance of the insolvency laws with certain amendments. The extension of the act so as to include non-traders is recommended.

A YOUNG, and, for a time, promising grocery firm in Ottawa, Messrs. Martin & Scott, are in grief, or possibly it is more correct to say, their creditors are. They owe a great deal of money. Being a jobbing house in the Capital, they conducted affairs on a Capital scale, and up to a late date were believed to be as they themselves declared, in a solvent position. They now proffer to their creditors five shillings in the pound! What is become of the remainder? is a natural question, and so far as we are informed the reply of these young men to their creditors is in sub.

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,

IMPORTERS OF

Shelf & Heavy Hardware,

Crockery, China, Glassware,

AND DEALERS IN

Canadian and American Manufactures

OF

**HARDWARE AND AGRICULTURAL
IMPLEMENTS,**

10 & 12 Front Street West, Toronto.

GRAY, RENNIE & CO.25 FRONT ST. WEST,
TORONTO.

White Dress Shirts.

Oxford Shirts.

Flannel Shirts.

Serge Shirts.

Tweed Shirts.

EVERY MAKE, STYLE AND PRICE,

At GRAY, RENNIE & CO.

The Leading Wholesale Trade in Toronto.

MACNAB & MARSH,

IMPORTERS OF

*SHELF AND HEAVY***HARDWARE,**British, French, German, American and Canadian man-
ufacture.Agents for the unrivalled Chester Emery; also,
Foundry Facings.

5 FRONT STREET, TORONTO.

JOHN MACNAB,

T. HERBERT MARSH

P. G. CLOSE & CO.,

IMPORTERS

AND

WHOLESALE GROCERS

AND

Wine Merchants.

59, 61 and 63 FRONT STREET,

TORONTO.

THOMAS LAILEY and CO.,

IMPORTERS

AND

Wholesale Clothiers,

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,

TORONTO.

proved more successful. As there is a large consumption of alpacas in this country the reason for this change is not the smallness of the market, but the difficulty of competing with imported goods.

THE last but two of the properties requiring to be expropriated for the completion of the Montreal park was recently acquired by the city, and "Mount Royal Park" is so far regarded as a fixed fact, that a number of the civic dignitaries and citizens had a lunch the other day to celebrate the close of the troublesome purchases. The amount so far expended is about \$770,000. A very round sum, think some of the tax-worried grumblers, for a playground, but no one who considers its present bracing beauties, or considers the city's future necessities, can think it money badly spent.

THE FOLLY of granting indiscriminate compromises is illustrated in the case of the senior member of the late firm of Perkins & Clark, grocers and spice dealers, Hamilton. This firm failed in the early part of 1872, and a compromise was accepted of 35c cash, Mr. Perkins purchasing the estate with the assistance of a substantial friend. His misrepresentations in connection with the compromise were rather

The Leading Wholesale Trade of Toronto.

1873. AUTUMN. 1873.

THOMAS WALLS & Co.,

38 YONGE STREET,

AUTUMN & WINTER DRY GOODS.We are now prepared to show a COMPLETE
ASSORTMENT IN EVERY DEPARTMENT.**OUR WOOLLEN ROOM**

Is very attractive.

NEW GOODS by every Steamer.

THOMAS WALLS & Co.

9 FRONT STREET WEST.

AUTUMN AND WINTER

DRY GOODS.*Fall Stock coming to hand daily.*

Will be larger than usual. First class value.

TERMS LIBERAL.

DOBBIE & CARRIE,

August, 1873.

WILLIAM HESSIN,

Wholesale Confectioner,

AND

BISCUIT MANUFACTURER,**Candied Peel, Lemon, Orange,****Citron, &c.**

No. 7 FRONT STREET EAST, TORONTO

severely commented on at the time; but this did not prevent the consummation of the arrangement just stated. It was supposed at the time that the composition would have yielded him a larger surplus than had been in the concern for some years previous. Instead of this anticipation being realized he again assigned; thus causing a second loss to creditors under circumstances which show that he was entirely unworthy of their former leniency.

A GOOD deal of animosity exists between the Fish Inspector of Montreal and some of the firms engaged in that line of trade, on account of the rigid way in which the Inspector insists on enforcing the requirements of the inspection act. Some correspondence has appeared in the Montreal journals on the subject. It appears that the Inspector requires all fish to be carted to his premises for inspection, instead of visiting the warehouses for that purpose. This of course involves delay and expense, especially as his warehouse is stated to be not in a central position. While the law should be faithfully enforced it should be done with as little trouble and expense to merchants as possible; and, if necessary, it will be the duty of Parliament to so amend the act as to make it harmonize with

stance like this:—"We have taken the other fifteen-twentieths of the estate, which you ought to have, and we have sprinkled it about the district, amongst lumberers whose assets are useless, amongst corner grocers who don't pay us, amongst credit customers from whom we can't collect. We have given here a slice for a lumbering speculation, and there occasional slices for endorsements, discounts and what not so that all we can offer you is the remaining five-twentieths, and if you don't take that you will hardly get anything." This proposition the creditors—with a few notable exceptions—agree to accept, and lose three-fourths of their claims. Would it not be better to expend the other fourth in probing such an estate as this?

It is stated that another sewing machine company has been formed in Hamilton, which will manufacture what is called "the Henderson & Wright Revolving Sewing Machine." They have purchased the entire stock, plant and works of the Hespeler Sewing Machine Company of the same city. The capital of the new company is \$75,000. A charter has been applied for.

REPORTS having been circulated affecting the credit of one of the oldest and most respectable dry goods firms in Toronto, we have been at particular pains to make enquiries on the subject, and find that there is really no ground whatever for the statements made. The standing of the house in question is not at all impaired.

WE REGRET to hear that the only manufactory of black alpacas on this continent, hitherto carried on by Messrs. Randall, Farr & Co., of Hespeler, is about to be transferred to Holyock, Mass. Canada raises largely of the grade of wool used in the manufacture of this class of goods; and it is unfortunate that the first establishment of this kind here should not have

The Leading Wholesale Trade of Toronto.
CHILDS & HAMILTON,
 (Succeeded by W. B. HAMILTON)
 MANUFACTURERS & WHOLESALE DEALERS
 IN
BOOTS & SHOES,
 TORONTO, ONT.

1873. 1873.
DAVID ARNOTT & Co.,
 ARE NOW
FULLY ASSORTED
 In Every Department.
FALL & WINTER GOODS.
 44 Yonge and 3 Wellington St. West.

PHILLIPS, THORNE & CO.,
 223 Front Street West, Toronto
 IMPORTERS OF
China, Glass, and Earthenware,
 SILVER-PLATED WARE, CUTLERY,
Kerosene Lamps, Chandeliers,
 &c., &c.,
GILDERS AND ENAMELLERS.
 FRANK J. PHILLIPS. CHAS. E. THORNE.

the interests of trade. We suggest that the Inspector ought not to deal harshly with traders at the outset even if it comes within his legal powers to do so; a little mutual concession would probably go far to remove the present difficulty, and prevent the growth of bad feeling.

ALTHOUGH the movement of the season's crop in the United States has been impeded by the crisis it appears that the receipts at the seaboard are fully up to last year. At seven ports, New York, Boston, Montreal, Portland, Philadelphia, Baltimore and New Orleans the receipts of flour and grain from the 1st January to 25th October were as follows:

	1872.	1873.
Flour, barrels	6,350,350	8,118,366
Wheat, bush.	19,467,978	42,376,956
Corn " "	65,575,024	44,160,794
Oa's, " "	19,876,114	19,949,069
Barley, " "	3,479,384	2,005,689
Rye, " "	475,380	1,036,490
Total	108,873,880	109,528,998

A small increase in receipts of grain and a large increase in flour over 1873 is apparent from these figures. It appears, however, that the accumulations in store in the leading markets and in transit are about two and a half million

The Leading Wholesale Trade of Toronto.
SESSIONS, COOPER & SMITH,
 MANUFACTURERS, IMPORTERS AND WHOLESALE
 DEALERS IN
Boots and Shoes,
 36, 38 & 40 FRONT STREET WEST,
 Toronto, Ontario.
 JAS. COOPER. J. C. SMITH.

DISSOLUTION.
W. & R. GRIFFITH,
WHOLESALE GROCERS, &c.,
 Corner of Church and Front Streets,
 Established 1861.
 In future the above business will be continued by the undersigned, who begs to assure the customers and friends of the Old Firm that every effort will be made to merit a continuance of the confidence extended to the House for the last Twelve Years.
 ROBERT J. GRIFFITH.
 Toronto, Aug. 1st, 1873.

Merchant Tailors' Goods
JUST RECEIVED,
 West of England Cassimeres,
 Scotch Tweeds,
 Fancy Coatings,
 Worsted Coatings,
 Silk Mixed Coatings,
 Silk Velvet Vestings,
 Rich Silk and Wool Vestings
 Tailors' Trimmings.
HUGHES BROTHERS,
 No. 62 Yonge Street, TORONTO.

WALKER, EVANS & Co.,
 Manufacturers, Importers and Wholesale Dealers in
BOOTS AND SHOES,
 No. 15 PHENIX BLOCK,
 FRONT STREET WEST,
TORONTO.

bushels larger than last year. The total visible supply of four kinds of grain, that is the quantity in store at fifteen principal points and in transit on the lakes and by rail, is as follows:

	1872.	1873.
Wheat, bush.	6,934,899	9,073,617
Corn, " "	10,988,874	9,920,664
Oats " "	414,153	3,045,251
Barley, " "	3,119,662	2,039,940
Total	21,457,588	24,079,472

OIL MATTERS IN PETROLIA.
 (From our own Correspondent.)
 PETROLIA, Nov. 26, 1873.
 No improvement in business. Producers have had to accept 30cts for Crude and with every prospect of a lower price. The produc-

The Leading Wholesale Trade of Toronto.
MOFFATT BROS. & CO.
 Will show this week their
FALL IMPORTATIONS
 Of Staple and Fancy
DRY GOODS

CANADIAN GOODS
 IN GREAT VARIETY.
NEW BRUNSWICK COTTON YARN,
CANADIAN COTTON BAGS.

The Leading Wholesale Trade of Guelph.
MASSIE, PATERSON & Co.
 IMPORTERS
 AND
WHOLESALE GROCERS
ALMA BLOCK,
GUELPH.

ROBT. RAE & Co.,
 Wholesale Importers of
CHINA, GLASS,
 AND EARTHENWARE,
Lamps, Cutlery, Cruet Stands, Fancy Goods
GUELPH, Ont.

tion is about the same, between 8000 and 9,000 brls. per week, with no enquiry either for manufacturers or speculative lots. Refiners doing nothing. Developments very flat and so soon as the wells that are going down are completed it is thought that no new ones will be commenced until times change. The shipments for the last week from 14th to 20th Nov., both inclusive: Crude 2,900 brls; Refined 729 brls.

—Two hundred men are constantly employed on the Levis & Kennebec Railway, six miles of track have been laid, and four miles more left unfinished. It is expected the first section—from Levis to St. Mary's—will be opened for traffic during next season.

—The Toledo, Canada Southern & Detroit road was opened from Toledo to Detroit by an excursion over the line, which took place November 13.

1873. OCTOBER. 1873

Bryce McMurrich & Co.

FURTHER SHIPMENTS

RECEIVED, AND

Stock in all Departments

STILL

FULLY ASSORTED.

34 YONGE STREET, Toronto.

Toronto, 2nd October, 1873.

THE MONETARY TIMES,
AND TRADE REVIEW.

TORONTO, CAN. FRIDAY, NOV. 28, 1873

IS IT UNSAFE FOR BANKS TO AL-
LOW INTEREST ON DEPOSITS?

To those who have been accustomed to the practice of banking in England and Scotland, where interest has been allowed on deposits as long as banking has existed, and where banking casualties have always been rare events, such a question as the above would seem almost childish. That it is not unsafe is proved by the solid character, vast resources, and boundless credit of numbers of banks, both in the great financial metropolis and in the provinces, who have maintained their position unimpaired through the most trying revulsions, and some of whom have had an existence dating back to former centuries. These banks have allowed interest on deposits as a part of their regular system of business, and in the case of the banks of Scotland particularly—which are institutions of exceptional strength and stability—they have always considered the allowance of interest as the very keystone of their whole system, and as a most valuable element in developing the national habit of thrift.

How then does it come to pass that this practice, which has been so safely carried on in England and Scotland for years, is pronounced by a grave and learned committee of bankers in New York to be dangerous, to be in fact a fruitful source of financial disaster. The report to which we drew attention last week laid great stress on this point, and argued that a vast mass of illegitimate business was the consequence of

the practice; recommending as one of the most urgently needed reforms of the banking system of New York that allowing interest on deposits should be entirely abolished.

No one can have paid any attention to the banking of England and Scotland without noticing the enormous amount deposited with banks there, and what a vast proportion of all the business done is done by means of those deposits. The immense amount of money on deposit with the joint stock banks of London is well known—amounting to six, eight, or ten times their whole capital. On all this interest is allowed, and the whole amount of these enormous accumulations of money has to be kept and is kept actually employed. But this state of things is by no means confined to London. Examine the statements of banks in the rural districts, such as Dorsetshire or Norfolk, or banks in the great manufacturing regions of Yorkshire and Lancashire, or look at the returns of those great banks of north Britain, of which all Scotchmen are so proud, and we find the same condition of things. The deposits amount to four, six or, eight times the capital of the bank, on all which, as in London, interest is allowed, and the whole of which is employed in discounting. And, speaking broadly and generally, it is done safely. Beyond question, it has been done safely for many years back, and certainly no one could think of saying that as a whole the banks of England and Scotland are less safe, less stable, and governed less wisely at present than the banks of New York and the United States.

It has been suggested lately, not for the first time, that no bank in the United States should be allowed to discount to the extent of more than two and a-half times its capital. Yet there are in Great Britain numbers of banks, in fact a majority of them, whose discounts far exceed that, and some of them at all times of the year and for years back, have amounted to five or even to ten times their capital, and all done safely.

What then can be the difference between banking in the States, and banking in the United Kingdom? Why has that been done safely in the one which it is declared cannot be done safely in the other? Is it the system or the men that carry it on, or is it to be found in the national habitudes, proclivities, and general character? To us it seems like a confession of incompetence and inability to carry on a confessedly difficult business, when such restrictions are sought to be imposed upon it. Let us briefly look, however, at the difference between banking in England

and the States under each of the above heads. There is some difference, in the first place, in the system; and particularly between the States and Scotland. In the latter a few large banks with numerous branches and very large capital and business, carry on the banking of the whole country. The system, then, requires and develops, in the two main centres, an order of men accustomed to large transactions, to wide surveys, to calculations of very numerous contingencies, to long and careful foresight, and to broad generalizations. The same may be said of many banks in the country districts of England, where from one centre numerous branches are centered, and still more of the large banks of London, where the finances of the world have their centre. The banking of the States is almost universally a system of small local banks, having no influence and no care beyond their own little sphere, requiring but little breadth of view, no powers of generalization, and comparatively little foresight. Even the banks of New York have but a confined circle of operations, and for many years back have had a comparatively restricted business; none of them, even the largest, bearing a comparison with that of our own largest institution—the Bank of Montreal. The talent and ability requisite for the safe conduct of banking operations in the States is of a very much lower quality than that required in the great centres of Great Britain, and we cannot, therefore, be surprised to find that in a time of trial and difficulty, remedies should be suggested and principles laid down which a wider acquaintance with business would show to be fallacious.

So much for the system. As for the men, there is again a wide difference between the practice of Britain and the States. The real and practical control of banking in Britain is in the hands of trained officials, who have made banking a profession for life, who have been educated in it, have studied it and made themselves thoroughly masters of it. The great private banks of England are controlled by partners who have been thoroughly trained to business and have even gone through the drill and routine of the office. And at this day in nearly all the private banks of London the sons of partners may be seen working their way up like the commonest clerk, that they may gain a thorough knowledge of the business. The so-called private bankers of the States are no more to be compared with the bankers of England than a raw militiaman is to a disciplined soldier of the line, and the anomalous position occupied by the president of the banks of the States is entirely unknown in Britain. There is

a chairman of the Board of Directors, but the *banker* is the trained and disciplined manager. No one acquainted with the internal working of the banks of England or of the States can fail to know how inferior the one is to the other in point of accuracy, etc., and equally so is the superiority of English bankers in financial skill, experience and capacity to handle successfully large and complicated affairs. These things are but natural, and the result of different modes of preparation.

Finally we come to the habits and proclivities of the people. Here there is a manifest difference. Of the two great branches of the Anglo Saxon race, the American is the more distinguished by enterprise, boldness, readiness to open new paths and to embark in new enterprises. But he is not distinguished by caution. Nor are Americans generally conspicuous for readiness to submit to long training and discipline. But banking is a business in which caution is pre-eminently required. Caution as a habit of mind, combined with thorough knowledge is an essential feature of sustained banking success, and next to this is a willingness to submit to training and that for a long period. None can deny that the people of Great Britain, speaking broadly and generally have these qualities, and Scotchmen particularly, nor that the result is a capacity to handle successfully, and for long periods together, amounts of money enormously in excess of any capital of their own.

In these three points which we have discussed with perfect frankness, we think may be discovered the reason why bankers in Britain have done and are doing that which their brethren in the States confess themselves unable to do.

THE CITY AND DISTRICT SAVINGS BANK.

In response to our request for the production of the monthly statements required by law from the City and District Savings Bank of Montreal, we have all the light which that statement affords, and in addition, further facts and explanations in an article, evidently written by one "who knows," in the *Montreal Witness*. Our prediction that the statement would prove interesting has been fully verified. It is evident, too, that the advantages of the position occupied by the small body of stockholder-directors were not exaggerated. We can readily see that they might be envied when browsing and growing fat in such rich pasture, by their neighbors who had to be content with scant pickings on the common outside. If these *ten* are not

grateful to the "assembled wisdom" for that benevolent statute 34 Victoria cap. 7 they must be the veriest ingrates. Happily any doubt on this point is removed by the article in the *Witness*, from which it appears that the other nine viz: Henry Judah, President, Edward Murphy, Vice-President, William Workman, E. Atwater, H. Mulholland, A. M. Delisle, A. LaRocque, Henry Starnes and Judge Berthelot—have taken into their own charmed circle the author of that statute, as the fitting reward of his disinterestedness and high regard for the public safety evinced in its initiation and passage through Parliament as a government measure. Whether even this is a sufficient recognition of such valuable services is a question we leave to the appreciative consideration of the other nine. It was fortunate, as affording an excellent opening for their display of gratitude, that Mr. L. H. Hoiton has a conscience; and so sensitive is it that he felt "his relations to the Bank to some extent incompatible with his position as a legislator." Hence he became a seller of his interest; and another legislator, who had not the same absurd sensibilities—the distinguished parent of the statute 34 Vic. cap. 7—became the purchaser.

However, this is of "no consequence" except as illustrative of the good side of human nature. That which is interesting is the fact that the Savings Bank enjoys a most liberal share of Dominion Government patronage. Government deposits to the amount of \$1,200,000 are lodged there. It seems then, in verification of the old adage, that not only Providence but the Government has liberally helped those who have so well helped themselves. It is not very clear why \$700,000 of Government money should be committed to this Institution at 5 per cent on notice, when a chartered bank which would devote this money to a better purpose than fostering speculation in bank stocks—viz., lending it to the traders and manufacturers of the Dominion—would readily take it on the same terms. But it is still more difficult to understand why the same concern should have \$500,000 more bearing no interest at all. In other words why should the Dominion Government make those ten gentlemen a clear gift of \$25,000 per annum? It is no answer to this question to say that the Savings Bank circulates Government notes by paying them out to depositors, for that office any chartered bank could as well perform. Without, however, pressing the question, it is apparent that the connection between the Savings Bank and the Receiver General's office is too intimate, and will have to be severed. We are clear that the

same officer—though Mr. Barbeau is a most competent and careful banker—ought not to fill both positions. We see no good reason why the chinking of government coin, as it is counted and weighed in the back parlor, the handling of stacks of Dominion notes, and the presence of the Assistant Receiver General should help to give prestige and profits to a small knot of gentlemen who are so thoroughly competent to take care of themselves. It will not do to keep up the fiction of having the Receiver General's office in the basement when the business is done in the Savings Bank above; what is wanted is a separate office as in Toronto, St. John, &c.

The general deposits of the Savings Bank to the amount of over two millions of dollars, are, we notice, lodged with three chartered banks, the City, Merchants and Metropolitan—the latter, report has it, having the lion's share. It is asserted also in St. Francois Xavier Street that this institution is favored with a share of the government deposits in return for certain advantages extended to the Savings Bank directors. Whether this theory is based upon the peculiar composition of the directorate and management of the two institutions, or on ascertained facts, we are not prepared to say.

Another point, as we have so far discussed the matter, which has not been explained by the evidently well-informed writer in the *Witness* is in reference to the real estate, \$201,000. The building was erected before the present company was organized; has it then been presented by the directors to themselves, or does it belong to the poor as well as the surplus profits of \$180,000? In reference to the goodwill of the concern we are informed that the directors weighed carefully the question whether it was rightfully the property of the depositors or of themselves; and "the view that commended itself to the minds of the directors was that it belonged to them." Was a similar line of reasoning pursued and a similar conclusion arrived at respecting the building?

BANKING REVIEW.

The return of confidence in the States seems likely to be secured at an early date. Although the New York banks are maintaining a large reserve, the demands of ordinary and legitimate trade have been met with an ease not experienced for some months past. Indeed we know of notes held from presentation from a certainty of their being sent back dishonored, having been taken up by remittances quite unexpectedly. In addition to the reforms pro-

posed by the committee of associated bankers to which we alluded in our last issue, it has been urged by some that a return should be compiled for periodic publication of the assets and liabilities of the banks on a similar plan to the official returns of the banks of the Dominion. If the associated bankers were to engraft such a scheme upon their amended constitution for those institutions embraced in the clearing house system, it would be of infinite service to themselves and the public. The report they have issued proves that before the panic they were acting quite in the dark as to the operations and condition of each other, each supposing that what was exceptional in its financial state was also exceptional as regards other banks. The report expresses the surprise of the bankers at finding that the liquidation or negotiation of the securities in which their summer surpluses were invested was checked by the demand for money in September for moving the crops, absorbing also the funds necessary for the operation of redeeming the securities in which their funds were locked up. Although the September demand for the return of deposits was doubtless unusually large, there were indications for months before that such would be the case. If indeed the banks were taken aback by the call for money for produce operations throughout the country being unexpectedly so large, one of the main objects of their agricultural bureau failed to be accomplished or the bankers failed to read the signs of the times so plainly indicated by reports of heavy crops. There is too much reason to fear that the whole banking organization of the States has become weakened in administrative power by capable officials being drawn off into more lucrative or congenial occupations, and the control being monopolised too much by those who do not sufficiently appreciate the broad distinction between the business of a private trader and the business conducted by a banker using all his funds as a trustee of the public. It is a weakness growing into the banks of this country also. The remuneration of officers is made too exclusively a minimum payment for present services, just as a laborer is engaged from day to day, the necessity being too much overlooked of acquiring a staff not merely able to discharge the routine of the office with due efficiency, but which when emergency arises will be able to bring to the discharge of higher responsibilities those qualities which their possessor in the absence of suitable compensation takes to a more promising market.

The financial condition of the States

must be bad indeed should it not respond to the remedial influences being exerted through the extension of sales to and lessening of purchases from foreign markets. The imports and exports at New York for ten months of this and last year stand thus:

IMPORTS.		EXPORTS.	
1872...	\$381,202,700	1872...	\$254,804,300
1873...	\$352,732,000	1873...	\$290,165,300

Taking the differences for the two years we find imports \$28,470,000 less and exports \$35,361,000 more, a total of \$63,831,000 in favor of the United States as compared with 1872. Of course the customs receipts have fallen off owing to this decreased importation, the loss being about \$20,000,000. The deficiency this will cause in the Treasury receipts is certain to lead to fiscal changes which may take the shape of a re-imposition of the duties on tea and coffee. Such a change would react upon our markets.

The exports from our ports are likely to prove large, prices are good, and on the whole things look well, and if "well" can be left alone there is nothing likely to disturb the business of the country.

The official return for the Banks of Ontario and Quebec, to 31st Oct., is below:—

CAPITAL.			
	Sept. 30, '73.	Oct. 31st, '73	
Capital authorised..	\$61,566,666	\$61,566,666	
Capital paid-up	52,085,292	52,877,139	
LIABILITIES.			
Circulation	25,817,957	28,533,540	
Dom. Govt. deposits on demand	5,364,189	4,238,878	
Prov. Govt. deposits on demand	743,954	530,151	
Dom. Govt. deposits at notice	1,790,843	1,787,000	
Prov. Govt. deposits at notice	3,240,864	2,681,424	
Pub. deposits on demand	28,486,239	29,244,829	
Pub. deposits at notice	22,728,692	22,495,595	
Due bks. in Canada..	1,283,640	1,168,301	
Due foreign agents..	1,365,596	1,512,085	
Due agencies in U. Kingdom	983,065	763,656	
Sundries	81,533	200,109	
Total Liabilities..	\$91,892,572	\$93,155,668	
ASSETS.			
Specie	\$6,679,915	\$6,472,973	
Dominion Notes....	7,650,029	8,068,546	
Notes and cheques on other Banks ..	4,554,063	4,432,710	
Due from other bks. in Canada	2,795,557	2,306,287	
Due from foreign agents	6,784,119	6,374,518	
Due from agents in United Kingdom..	2,513,929	3,037,613	
Available assets..	\$30,955,642	\$30,692,647	
Govt. stock	1,352,755	1,358,334	
Loans to Dom. Gov.	156,979	215,340	
Loans to Prov. Gov.	1,776	6,813	
Advances on Bank stock	3,850,689	3,854,003	

Loans on bonds....	1,908,845	1,922,573
Loans to Corporat's.	2,345,469	2,516,642
Discounts, including over-due notes ...	113,484,730	114,672,688
Real Estate	965,901	971,779
Bank Premises	2,140,272	2,163,047
Sundries	1,518,433	1,585,180

Total Assets \$158,681,491 \$159,959,046

The large increase in circulation from September to October, \$2,700,000, is owing of course to the movement of the crops, and particularly barley. It must not be imagined, however, that this represents all, or nearly all, that has been disbursed for this purpose. A bank will frequently have nearly or as many notes sent in for redemption during the day as it pays out, and this even in the season when circulation is constantly increasing. In a single week, for example, millers and grain merchants may draw from a bank and pay to farmers, a sum of \$250,000. But at the very same time the notes previously issued may be coming in through its mercantile customers and through other banks to the extent of \$200,000. The increase in circulation for the week would therefore only be \$50,000, although there had been \$250,000 issued for grain purchases. We have little doubt that during the month of October, at least \$5,000,000 was disbursed for grain, and it is satisfactory to note that to all appearance a very active winter's trade may be expected in that which remains.

Discounts are now at a very high figure, and we have no hesitation in saying that further expansion would be undesirable if not dangerous. *A policy of caution cannot be too strongly impressed upon our merchants.*

Meetings.

CANADA GUARANTEE COMPANY.

The first annual meeting of the shareholders of the Canada Guarantee Company was held in the office of the Company, No. 40, St. James street, Montreal, on the 12th inst. The meeting was attended by many influential citizens—stockholders in the Company.

Sir Alex. T. Galt took the chair, and called upon the Secretary to read the notice convening the meeting and the report of the Directors.

The report showed that 614 proposals had been received for assurance, amounting to \$1,829,000, and that the policies now in force amounted to \$1,504,550. The annual revenue of the Company was \$17,036.71.

The financial report showed that the receipts had been \$24,982.27, and the net balance carried over after payment of all losses and expenses (including the whole of the preliminary expenses) was \$14,784.04.

The statement of profit and loss showed that after providing for all liabilities, the profit realized was equal to 35 per cent on the paid-up capital, out of which a dividend was declared at the rate of 8 per cent per annum, the amount of which was less than the interest received on the Company's investment, the balance being carried to the reserve fund.

The Auditors' report, showing an exhaustive

investigation, and confirming these statements, also referring in very satisfactory terms to the clear and concise manner in which the books of the Company were kept, was also read.

The President, Sir A. T. Galt, in moving the adoption of the report, remarked upon the success which had attended the operation of the Company since its organization up to the present time. Such was the favorable reception with which this Company—devoting itself entirely to the business of guarantee had met—that it might be stated that whereas before its establishment the Dominion Government declined to accept Guarantee Bonds as security from public officers, now, not only the Dominion Government, but every Government in the Dominion readily accepted the bonds of this Company. And, moreover, many of our large institutions had been so convinced of the superiority of this Company's system over the old usage of taking private suretyships, that they had required in every case of officers in their employ, the bonds of the Company as security.

The report showed that the effect of the introduction of the system of guarantee had been most beneficial in reducing the average of defalcations, this being strikingly demonstrated in the fact that out of all the cases guaranteed by this Company, not one case of fraud had arisen, and there was but little doubt that if institutions generally were to adopt this Company's system exclusively, it would eventually tend to the complete extinction—by means of prevention—of such occurrences.

The rates charged by this Company were lower than those that had hitherto been charged, and they were such that it was now within the reach of every class of employees to be independent of obligations to their friends to obtain security.

In speaking of the financial position of the Company, the President congratulated the stockholders on the fact that after having placed the whole of the preliminary expenses to the debit of this year's accounts, and after the payment of all losses and expenses of every description, they had a balance in hand, over and above their capital, of \$14,784, whilst their assets and liabilities showed that they had earned a clear profit on the transactions of over 35 per cent. on the cash capital.

The first deposit of \$16,666 required by Government had been made, and in a few days the second deposit of a similar amount would be made, and this would be done without necessitating any additional call upon the stockholders.

Out of the profit of 35 per cent. they had declared a dividend of 8 per cent. on the paid up capital, the amount of which dividend was actually less than the amount of interest earned on the Company's investments, thus leaving the balance from premium revenue untouched, and after this payment they were enabled to carry over a balance to the credit of the reserve fund—as an extra security over and above the capital—equal to 25 per cent. on the paid-up capital.

The Company, therefore, had been able to fulfil a threefold object—it had paid all the necessarily heavy expenses of organization and preliminary supplies, it had given the stockholders a fair return on their investment, and, at the same time, it had not neglected to pay due regard to the interests of its customers in respect of the additional security afforded by a reserve fund over and above its subscribed capital. (Applause). He had every reason to anticipate that as each future year's results were arrived at, there would be subject for congratulating the stockholders.

The adoption of the report having been seconded and unanimously carried,

Messrs. Andrew Robertson and Henry McKay were appointed scrutineers.

It was then moved by Mr. George Barnston,

That the thanks of the stockholders are due and are hereby tendered to the Directors for their services during the past eighteen months.

In moving the resolution, Mr. Barnston referred to the eminent position of the gentlemen composing the Board, and of the value of having such an able and influential body of gentlemen to preside over the interest of a Company destined to become of so much importance to the public.

The resolution, having been seconded by Mr. Andrew Robertson, was unanimously carried.

It was then moved by Mr. Henry Mackay, seconded by Mr. J. C. Hatton, and carried unanimously, That a sum not exceeding \$1000 be voted for the Directors' remuneration for their services during the ensuing year, to be divided as they shall deem fit.

Moved by Mr. John Rankin, seconded by Sir A. T. Galt, That the thanks of this meeting be given to Mr. Edward Rawlings, for the ability and zeal displayed in the organization and management of the Company; also to the agents and officers of the Company for their attention to its interests.

In acknowledging the compliment, the manager expressed his gratification at the progress so far made. The Company had made a good commencement; it had gone through its heaviest expenses, and had come out with a very satisfactory profit. He looked forward with confidence to be able, with a continuance of the co-operation, advice and unanimous support which was at all times accorded him by the directors, to prove, year by year, that the present results were only typical of the success which he had never hesitated to believe a guarantee company in Canada, conducted on equitable and prudent principles, was capable of yielding. He begged to thank the meeting for their vote to the staff. The staff was not a large one, but of those gentlemen who composed it he could speak only in the highest terms of the manner in which they performed their duties, and of their assiduity in the interests of the Company.

The ballot was then taken, and the retiring Directors having been re-elected, the meeting closed with the customary vote of thanks to the chairman.

The statements of profit and loss, and assets and liabilities, were laid on the table in duplicate for the inspection of stockholders, as also was the Auditor's report.

At a subsequent meeting of Directors Sir A. T. Galt was re-elected President, and John Rankin, Esq., Vice-President.

The Directors for the ensuing year were: President.—Sir Alex. T. Galt, K.C.M.G., Montreal. Vice-President, John Rankin, Esq., Montreal.

Directors.—Thomas Cramp, Esq., Montreal; D. Lorn Macdougall, Esq., Montreal; Edwd. Mackay, Esq., Montreal; John Molson, Esq., Montreal; R. J. Reekie, Esq., Montreal; Jas. Rose, Esq., Montreal; John L. Blaikie, Esq., Toronto; Wm. Gooderham, jr. Esq., Toronto; A. R. MacMaster, Esq., Toronto; Donald McInnes, Esq., Hamilton; Jas. G. Ross, Esq., Quebec.

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, November 25, 1873.

Snow has fallen more or less every day since this day week, and early yesterday morning a heavy snow storm set in accompanied with very high wind drifting up roads streets and railways, such a depth of snow as now is here has seldom been known so early in the season. The canal and harbour basins are frozen over to the depth of 6 or 8 inches, and a number of Propellers and Barges will require to be discharged above the bridge at Cote St. Paul.

As might be expected the severe weather we have experienced has interfered with trade which is generally very active the week previous to the 1st of December. A good many orders for shipment by rail are on hand to be filled before the 1st prox., when the G. T. R. winter rates come into force, but wholesale trade generally is quiet. Groceries are quiet, but prices well maintained. Ashes steady; Breadstuffs dull and easier; Provisions dull, prices a shade off. Dry goods without any material change. Drugs and chemicals steady.

Freights by G. T. R. and Portland to Liverpool are firm, freight room being small at present.

ASHES.—Pots.—There has been a moderate demand for *firsts*, and what were offered were readily taken up at last weeks quotations of \$5.90 to 6.00, market to-day closing steady at these prices. Not much demand for *seconds*, which are worth \$5.25; and *thirds* \$5 to 5.10. *Pearls*.—This description of ash has been selling to a limited extent at \$7.30 to 7.35 and the market closes at these prices, some exceptional sales were made at \$7.50 for extra tares, *seconds* \$6.30. The stocks at present in store are pots 1,377 brls; pearls 573 brls.

BOOTS AND SHOES.—We have no change to report in prices, only a few orders for heavy stock coming in. Manufacturers are working up stocks. Country stocks are still reported as being very complete, but it is expected that the good winter roads will cause some activity in the trade.

CATTLE.—The market is well supplied just now, which meet with a fair demand, prices are firm but unchanged. *Sheep*.—Since the boats have ceased running the arrivals have been small, while the demand is increasing, prices are unchanged. *Hogs*.—Are also without any change to notice.

DRY GOODS.—Business during the past week has been quiet, and very little is reported doing beyond the filling of some small orders. Stocks are gradually working down, and it is confidently expected that the stocks to be carried over will in no instance be excessive. Prospects in the country are good for the coming season, but in the meantime there are many complaints about remittances. Fancy goods are brisk.

DRUGS AND CHEMICALS.—Very little change to notice in quotations. *Sal soda*—Has advanced to \$2.50. *Bi carb.*—Is steady and the late advance well maintained, we continue to quote \$5.70 to 5.75 for round lots. The close of navigation has interfered with transactions, but has tended to stiffen prices, but in the meantime we do not change quotations.

FURS.—Trade here has been moderately active and prices well sustained, but a decline is confidently looked for as soon as the present demand is over. We quote:—Beaver \$1.75 to 2.00 per lb; black bear large \$8.00 to 10; ditto cub \$3 to 5; fisher \$6 to 7.50; silver fox \$25 to 50; cross fox \$3 to 5; red fox \$1.50; lynx \$2 to 2.50; marten, dark Labrador, \$7 to 8; pale marten \$1.75 to 2.00; prime dark mink \$3 to 3.50; otter \$8 to 10; fall muskrat 12c; winter muskrat 15c; racoon 25 to 50c; skunk 10 to 20c.

FISH.—Dry cod.—In moderate supply and fair demand, prices are firm at \$5. *Green cod* \$4.50; *Salmon* \$14; *Labrador herrings* \$4.75 to 5; *scaled herrings* 30c per box.

FREIGHTS.—The winter rates via the G. T. R., and Portland to Liverpool are now established, but the amount of freight room is as yet very limited, present rates are for heavy grain 13/6. Pot 60/0. Pearl ash 70/0. Butter and cheese 85/0 per gross ton.

FLOUR.—Receipts for the past week 32,409 brls; total receipts from 1st January to date 1,004,755 brls, being an increase of 187,703 brls on the receipts for the corresponding period of 1872. Shipments during the week 12,135 brls;

total shipments from 1st January to date 844,284 brls, being an increase of 155,045 brls on the shipments for the corresponding period of 1872. The sudden stoppage in the navigation has operated materially against the trade in breadstuffs, and very little has been doing during the week beyond the supply of pressing wants, at a decline in our quotations of last week. Market to-day closed dull and very quiet at the following rates:—Superior extra \$6.30 to 6.35; Extra superfine \$6.10 to 6.20; Spring extra \$5.70 to 5.75; Superfine \$5.50 to 5.60; Strong Bakers flour \$6.00 to 6.30; fine \$5.00 to 5.25 Middlings \$4.50 to 4.60; Pollards \$3.50 to 4.00; Upper Canada bags \$2.70 to 2.80; Oatmeal steady at \$4.75 to 5.00; Cornmeal \$3.00 to 3.20.

GRAIN.—*Wheat.*—Receipts for the past week 18,700 bush; total receipts from 1st January to date 9,097,287 bush being an increase of 4,604,307 bush on the receipts for the corresponding period of 1872. Shipments during the week 164,414 bush; total shipments from 1st January to date 8,001,541 bush being an increase of 4,471,297 bush on the shipments for the corresponding period of 1872. Transactions in this grain have been small and prices have advanced since our last report, but our quotations may be looked on as nominal in the absence of transactions. We quote U. C. winter \$1.30 to 1.32½; Canada red winter \$1.27½ to 1.30; Upper Canada spring \$1.28; No. 2 Chicago spring \$1.21 to 1.22; No. 2 Milwaukee \$1.22 to 1.25. A sale yesterday of Canada spring in store at our quotation, and also a cargo of No. 2 Chicago on p. t. *Maize* is held for 55c. *Peas* market steady at 7¼ to 7½c per 66 lbs. *Barley* quiet, but steady at \$1.00 to 1.05. *Oats* quiet 37 to 38c; *Pot* and *Pearl Barley* are unchanged.

GROCERIES.—*Teas.*—The demand for Japans is good and the market is firm. Market is poorly supplied at present with the finest grades which would command a high price, in other grades a moderate trade has been done within our range of last weeks quotations. *Coffee.*—Market very firm, but owing to the lightness of the stocks, transactions are restricted to small lots on the spot of Java and Maracaibo the former at 28¼ to 30c, and the latter at 27¼c. *Fruit.*—Layer raisins are firmer and in better demand, prices have consequently advanced to \$2.00 to 2.10 at which prices large transactions were reported early in the week. Valencias 6½ to 6¾; currants 5½ to 6c; nuts and almonds are scarce, but without change in price. *Spices.*—Are firm especially pepper, the news that the Dutch has again sent an expedition against the Achemese having materially strengthened the market. Black pepper is now firmly held at 20c; cloves have advanced to 35c; cassia 20 to 22c; nutmegs 88 to 95c. *Rice* is in very good demand, sales averaging \$4.20 to 4.25. *Sugar.*—The market for raw sugars has been quiet, but a fair trade has been doing in Scotch refined at 8½ to 8¾c; New York dry crushed 10¼ to 11c; local refined is steady at the decline noted last week. *Molasses.* The demand during the past week has been small and confined to job lots. Quotations are unchanged.

HIDES.—A fair business is doing considering the state of the weather. Last weeks rates are still paid but their is a strong feeling that lower prices will yet prevail. We continue to quote:—No. 1 inspected, \$9.00 to 9.12½; No. 2 ditto, \$7.75 to 8.12½; No. 3 ditto, \$6.50 to 7.00; sheep and lamb skins, 90c to 1.00; calf skins, 14 to 16c per lb.

HARDWARE.—Now that navigation is closed for the season, many houses have commenced to take stock, and in consequence of moderate imports during the past six months and good sales, stocks are certain to be found much lighter than at the end of 1872. Trade keeps up moderately well and prices are firm but unchanged. Remittances on the whole are satisfactory. We continue to quote:—Gartsherrie

\$37.00 to \$38; Summerlee, \$36.00 to 37.00; Laugloan, \$36.00 to \$38.00; Eglinton \$34.00 to 35.00; Glengarnock \$35 to 36; Carnbroe \$34 to 36; Monkland and Clyde \$33 to 35. Hematite \$42 to 44. *Bar Iron* per 100 lbs. Scotch \$3.25 to 3.35; Staffordshire \$3.25 to 3.35; ditto refined \$3.50 to 3.70; Swedes \$5.50 to 6.00 *Hoops and Bands* \$4.00 to 4.50; Sheets \$4.50 to 5.50; Boiler plate \$4.50 to 5.50; Russian sheets \$16 to 17; Galvanized sheets \$9.00 to 11. *Canada Plates* per box; Hatton \$6.50 to 6.75; Arrow and Garth \$6.75 to 7.00; F. and W. crown \$7.50 to 8.00. Budd Lion \$7.00 to 7.25; Glamorgan \$6.75 to 7. *Tin Plates* per box: Charcoal IC \$11.00 to 11.50; ditto IX \$13.00 to 13.50; ditto DC \$10.00 to 10.50; ditto DX \$12.00 to 12.50; Coke IC \$10.00 to 10.50. *Tin*—Block per 100 lbs \$34 to 35; Antimony \$18 to 19. *Zinc* sheet \$7.50 to 8.00; ditto *pellet* \$6.50 to 7. *Lead* per 100 lbs. Bar \$6.50 to 7; ditto sheet \$7 to 7.50; ditto pig \$6.25 to 6.75; shot \$7.00 to 7.50. *Nails* cut \$4.25 to 5.75; ditto pressed \$7 to 10; ditto horse 5 to 10 0/0 disc off list; Spikes pressed \$6 to 7. *Steel.*—Cast \$14 to 16; ditto spring \$6 to 7; ditto sleigh shoe \$5.50 to 5.75; anvils \$10 to 11 per 100 lbs; vices \$12 to 14; anchors \$7.50 to 9; manilla rope 13.50 first quality. *Blasting powder* \$3.50 to 4; sporting powder \$4.25 to 5. *Boiler tubes*, 2 in 22c; 2½ in 24c; 3 in 26c; 3 in 31c; 3½ in 24c; 4 in 53c; 5 in \$1.00. *Iron wire* per bale up to No. 6 \$3.20 to 3.30.

LEATHER.—*Spanish sole* is firmly held at quoted rates and stocks are only moderate. *Slaughter sole* is in fair request for choice firm stock, while inferior is neglected. *Harness* since close of navigation is dull, and outside quotations are barely obtainable. *Waxed Upper* medium and heavy are not wanted, light well finished stock is saleable. The following are our revised quotations. *Spanish sole* No. 1 25 to 26c do No. 2, 23 to 24c. *Buffalo sole* No. 1, 22 to 23c; do. No. 2, 19 to 21c; *Hemlock slaughter* 27 to 31c; *waxed upper* light and medium 37 to 42c; do. heavy 33 to 37c; *grained upper* 35 to 42c; *large splits*, 26 to 32c; do. small 18 to 25; *calf skins* (27 to 35 lbs) 60 to 80c; do. (18 to 26 lb) 50 to 70c; *sheep-skin linings*, 35 to 45c; *harness*, 27 to 30c; *buffed cow*, 14 to 17c. per foot; *enamelled cow* 18 to 19c; *patent cow* 19 to 20c; *pebbled cow*, 14 to 17c; *rough leather* 28 to 29c.

LIQUORS.—*Brandy.*—Market firm with good demand for the favorite brands at \$2.30 to 2.50 in wood, and \$7.75 to 8.25 in cases, other brands sell from 20 to 30c less in wood, and \$1.25 less in cases. *Gin.*—Is very firm, last weeks prices which we repeat are fully maintained viz. *DeKuypers* in wood \$1.44 to \$1.48½; *red cases* \$7; *green cases* \$3.90. *High wines.*—In fair request at unchanged values.

NAVAL STORES.—The demand for articles in this line of business has materially fallen off especially spirits turpentine prices of which are nominal at 60c. *Rosins.*—Stocks are low and some demand exists which has strengthened prices. We quote strained \$4.25, No. 2 4.50; No. 1 \$5.00; *Pale* \$5.50 to 7. *Coal tar* in small demand at \$3.00; *pine tar* \$5; *pine pitch* \$4.75 to 5.

OILS.—*Cod oil.*—Price firm and considerable sales are reported to have taken place at 58 to 60c. *Seal oil* is firm, steam refined 62½ to 65c. *Ordinary pale seal* 55 to 57c; *straw seal* 50 to 52½c. *Linseed* quiet; *boiled* 77½ to 80c; *raw* 72½ to 75c. *Olive* unchanged. *Petroleum.*—There has been an improved demand this week for this oil and considerable quantities have changed hands both in large and small lots. *Car loads* bring from 31½ to 32½c, *single barrels* 33 to 34c.

PROVISIONS.—*Butter.*—Receipts during the week 3,600 kegs; shipments 9,994 kegs. Market keeps very firm but not much business doing, quotations have advanced a trifle since our last report. We now quote store packed western 19 to 20c; western dairy 21 to 22c; *Brockville*

and *Morrisburg* 23 to 24; *Eastern Township* 23 to 25c. *Cheese.*—Receipts 6952 boxes; shipments 15,888 boxes. Market dull and inactive, fine factory 11 to 11¼c; finest factory 11½ to 12c. *Pork.*—Receipts 325 brls; shipments 780 brls. Market dull, and new Canada mess has receded in value being now quoted at \$18.00 to 18.50; thin mess steady at \$17.50. *Beef* unchanged. *Lard* quiet at 10 to 10¼c. *Tallow* in the rough 4½ to 5c; ditto in barrels 7 to 7¼c. *Hams* scarce, city canvassed 15½ to 16c.

SALT.—Business has been very quiet, only some small transactions reported in coarse from \$1.30 to 1.35. Fine \$1.40; factory filled \$2.25.

WOOL.—We have no change to notice in values there is very little doing at present, mills are well stocked with wool, and quotations are nominal. We continue to quote:—Western combing, 35 to 36c; Western clothing, 33 to 35c; Super pulled, 32 to 34c; Lower Canada pulled, 26 to 30c; Black and unassorted, 24 to 26c.

TORONTO MARKET.

TORONTO, Nov. 27, 1873.

There is nothing new to note in the condition of trade in this city. Buyers are purchasing lightly, and only what they need to meet present requirements. Lake navigation is still open, though the weather has been somewhat more severe, and shippers of wheat and barley have been operating to a fair extent. Flour was moderately active and firmer, closing quiet. In provisions there has been very little movement. The money market has been tolerably well supplied with funds, and rates of interest have been without change. Leading firms report remittances from their customers very fair, fully as good as customary at the close of November.

BOOTS AND SHOES.—Trade, though less lively than last week, is still fair, and goods are going out as rapidly as can be expected. There is no change to note in prices.

CATTLE.—*Beeves.*—The receipts during the past week were about 600 head, the larger proportion of which were medium and inferior, with fewer prime fat cattle than were needed. The demand for these was good, and there was also a fair enquiry for ordinary, which were all taken at about previous prices. First-class are quoted at \$4 to 4.50, second-class at \$3.50, and third-class at \$2.50 to 3. The following are some of the sales: three cars of steers, average weight 1,050 lbs., at \$32; two cars, average 1,150 lbs., at \$46; one car, average 1,200 lbs., at \$48; one car of cows, average 980 lbs., at \$29; two cars of oxen, average 1,400 lbs., at \$49; 100 head of thin cattle, average 1,050 lbs at \$30.

Sheep.—Have been offering freely, but the demand was about equal to the supply and there is no change to note in prices, which are for first-class \$5 to 6; for second-class, \$4; and for third-class \$2.50 to 3. *Lambs.*—Have been taken at a range of from \$2.50 to 5, a large proportion of those coming in being medium and inferior. *Calves.*—The demand is light, but there are few coming in, and these bring from \$3 to 8. *Hogs.*—In fair demand and firmer, at \$4.25 to 4.50.

DRUGS.—Business inactive, and there is no change whatever to make in quotations.

FLOUR AND MEAL.—*Flour.*—Stock on the 24th inst., was 4480 brls against 3362 brls the previous week, and 2564 brls the corresponding date of last year. The market has been moderately active during the week, with more firmness apparent, in consequence of a rise of 1s. in Liverpool. Superfine sold in a moderate way only at \$5.10 for a medium brand, and more recently at \$5.00 for an ordinary quality. Spring wheat extra had a good enquiry, with sales of considerable amounts at 5 25 although at the close, with diminished demand, \$5.20 was all that could be obtained. Extra sold at \$5.60 to 5.65 at which there are still buyers. For superior

extra it is probable that \$5.70 to 5.80 could be got. *Oatmeal*.—There has not been much doing prices ranging as formerly, at from \$4.60 to 5.00 by the 100 brls. *Bran*.—In light request, at about \$11.00 to 12.00.

GRAIN.—*Wheat*.—Stocks on the 24th inst., 116,955 bush. against 120,058 bush. the previous week, and 27,230 bush. the corresponding date of last year. During the past week, there has been some improvement in the English and American markets, and although prices here have not advanced there has been a steady demand for anything offering at the rates previously paid. Some sales of spring have been made at \$1.10 to 1.11 f.o.c. for No. 2 and at \$1.13 for No. 1. Treadwell has been sold at \$1.18 to 1.19, and white changed hands at \$1.24 for No. 1, and \$1.22 for No. 2. *Barley*.—Stock on the 24th inst., had diminished to 16,948 bush. against 82,945 bush. the previous week, and 87,975 bush. the corresponding date of last year. Lake navigation not having yet closed, and prices at Oswego having advanced, shippers were buying steadily, although on account of the small receipts there was only a limited business done. Reported transactions were chiefly in car lots at \$1.14 to 1.15 f.o.b. for No. 1, \$1.10 for No. 2, and \$1.01 for No. 3. *Pas*.—Market now very quiet, with little offering and a restricted demand. Last reported sale was at 60 f.o.c. *Oats*.—With improving receipts and a slackening off in the demand, a decline has been established, and recent sales have been at 38½ to 40c on the track. *Rye*.—Sales of car-lots at 70c on the track, at which figure there is a steady demand.

GROCERIES.—*Coffee*.—Java is quoted at 29 to 30c, and Rio at 28 to 29c, with very small stocks here of either description. *Fish*.—Dry cod are unchanged, with no very pressing demand at former prices. Herrings have not much enquiry, but are firm as quoted. White fish are not obtainable in quantity, and prices are nominal. There is a fair supply of trout, which sells at \$3.75. *Fruit*.—Layer raisins have gone off slowly at unchanged prices. Valentias are firm at 7½ to 7¾c for new. Old have sold as low 3¾c at which a round lot changed hands a few days ago. Currants are selling to a fair extent at 6 to 6½c for new fruit, and 4½ to 4¾c for old. Nuts are in good demand at 11½ to 12c for filberts, and 14½ to 14¾c for soft shell almonds. *Rice*.—In only retail demand, with limited sales at from \$4.25 to 4.50. *Salt*.—Canadian is moving off quietly at \$1.45 to 1.50 according to quantity. There is hardly any Liverpool coarse in this market, and holders are asking \$1.85. *Spices*.—Are quiet and unchanged, with generally very small stocks here. *Sugar*.—Hard whites have advanced in sympathy with higher prices in New York, and holders are now asking 11 to 11½c, but there is not much doing in these at present. Yellow refined has had a moderate enquiry, with sales at from 8 to 9½c for low to light Scotch samples, and at 8½ to 9c for Montreal. Cuba sugars have sold at from 8½ to 9½c for centrifugals. *Tea*.—Privately, there has been little doing, sales being chiefly of small lines of low grade Young Hysons at auction, and about 1,500 packages were sold—of 5000 offered—comprising Young Hysons at 28 to 72c, gunpowders at 40 to 74c, and Congous at 32 to 64½c. *Tobacco*.—In steady demand for staple goods at unchanged prices. *Wines and liquors*.—Have been asked for to some extent, and quotations for all kinds are firmly maintained, especially for brandies and Canadian whiskies.

HARDWARE.—There has been only a light business done during the past week, buyers purchasing still very cautiously. Prices remain without change as quoted.

HIDES AND SKINS.—*Hides*.—There are a good many coming in, but prices remain steady at the decline noted last week. *Calfskins*.—The few offering are taken at 11c for green veals, but the trade generally is very dull. *Sheepskins*.—

There are not so many coming in as formerly, but dealers are not paying over \$1 at present.

HOPS.—There has been but little doing during the past week, and in the absence of recent transactions prices remain nominally unchanged.

LEATHER.—The market has been without any special change to note during the past week, prices being steady as quoted.

PROVISIONS.—*Butter*.—There has been a slight improvement in the receipts, but the demand has not fallen off, and prices remain as previously, ranging from 15 to 25c, according to quality and quantity. *Cheese*.—Sales at 12½ to 12¾c for medium qualities, and at 13 to 13½c for retail lots. *Eggs*.—Held at 18c for packed, with some small sales at 19 to 20c. *Lard*.—May be quoted at 9 to 9½c for tinnets. *Bacon*.—In light request, with small sales at 9c to 9½c. *Hams*.—Smoked are now selling at 10½ to 11c. *Pork*.—Mess has sold at \$15.75 to 16.00, which are present quotations. *Dressed Hogs*.—The market is unchanged, and \$5.50 is the regular price for medium weights, although some sales of heavy have been made at \$5.25.

WOOL.—Pulled supers have been placed at 28c for ordinary and 32c; recent sales being noted of some 14,000 lbs. at these prices. In fleece there is nothing doing, and quotations are nominally without change.

—The London *Advertiser* says that a bill has been filed in chancery against Hon. Jno. Carling, Messrs. Walsh, Walker, and others at the instance of certain English bondholders of the Western of Canada Oil Lands Company who allege fraud and misrepresentation against these gentlemen, in connection with the organization of the company.

COAL.

J. F. COLEMAN & Co.,
Importers and Dealers

In all kinds of

HARD AND SOFT COAL

A Large Supply constantly on hand.

OFFICE—65 YONGE STREET,

Three Doors South of King.

Yard and Wharf—Esplanade Street,

Near Church Street.

BUILDING & LOAN ASSOCIATION.

DIVIDEND No. 7.

Notice is hereby given that a dividend at the rate of NINE PER CENT. per annum for the half year ending the thirty-first day of December next, has been declared on the Capital Stock of the Association, payable on and after the 5th day of January, 1874.

The Transfer Books will be closed from the 15th of December to the 1st of January next, inclusive.

By order of the Board.

ISAAC C. GILMOR,
Secretary.

Toronto, Nov. 24, 1873.

Insolvent Act of 1869 and Amendments thereto.

In the matter of Ellwood Grantham, an Insolvent. The Insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 12 Adelaide Street East, Toronto, on Friday, the 12th day of December next, at two o'clock in the afternoon, to receive statements of his affairs and to appoint an Assignee.

JAS. B. BOUSTEAD,
Interim Assignee.

Toronto, 27th Nov., 1873.

TO TANNERS.

The undersigned offer for sale

350 BARRELS

PRIME

NEWFOUNDLAND COD OIL.

M. H. SEYMOUR & SON,

Montreal.

J. A. MATHEWSON,

Importer and Wholesale Grocer,

202 MCGILL STREET,

MONTREAL.

Great Western Railway.

TENDERS

FOR

General Stores, Castings, Wheels and Axles, Tyres, Timber and Lumber and Ties.

The Directors of the G. W. R. Company invite Tenders for SIX MONTHS supply of the following articles:

- Sheets, Plate, and Bar Iron.
 - Hardware.
 - India Rubber Ware.
 - Rope, Bed-cord &c.
 - Brooms and Brushes.
 - Coal Oil and Lamps.
 - Paints, Oils, Varnishes, &c.
 - Locomotive and Car Axles, Tyres and Wheels.
 - Cotton Waste.
 - Glass.
 - Soap and Candles.
 - Iron Castings; and
- TWELVE MONTHS Supply of
Timber and Lumber.
Ties.

Bills of probable quantities required during these periods, specifications, and form of tender may be had on application to the General Purchasing Agent, Mr. Robt. Beatty, Hamilton.

Sealed Tenders, marked on the outside, "Tender for Supplies," addressed to the undersigned, will be received up to and including TUESDAY, the 9th of December next, and Contracts will be awarded before the 23rd of December.

JOSEPH PRICE,
General Manager.

General Offices, Hamilton, }
Nov. 20, 1873. }

Wellington, Grey & Bruce RAILWAY.

NOTICE TO BONDHOLDERS.

At the semi-annual balloting, on the 15th November instant, the following bonds were drawn, and will be paid at par on presentation at the

GREAT WESTERN RAILWAY OFFICES
IN HAMILTON, ONTARIO,

or 126 GRESHAM HOUSE, LONDON, ENGLAND, on the 1st January next:—

- 381, 1325, 34, 1374, 179, 1744, 1513, 1849, 1385, 147, 1799, 523, 500, 2388, 1698, 1852, 979, 691, 7, 2098, 696, 437, 2380, 427, 2237, 1213, 61, 527, 1042, 1306, 331, 859, 940; in all, £3,300 stg.

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

W. McCulloch,
Sec. and Treas.
Hamilton, Ont., 19th Nov., 1873.

SAFETY AND DISPATCH CANADIAN EXPRESS CO.

The Canadian Express Company beg to call attention to the facilities offered by them for the safe and speedy transmission of Merchandise and Money to and from all the principal places throughout the Dominion, United States, and Europe.

Time and Insurance saved on all Goods forwarded by Rail. Two Expresses daily over all principal portions of the line.

All Express Goods being forwarded on Express Passenger Trains will make the same time as the mails.

Fruit, Butter, Fresh Meat, Fish, and all articles perishable by heat, will be forwarded in well ventilated Cars. Perishable Goods will be guaranteed against damage by frost without extra charge, if character of Goods is specified in Bill of Lading or Receipt at time of shipment, which is important. This arrangement offers great facilities for parties shipping Wines, Ales, Fruits, and such articles, through the winter.

Parties living off the line of Railway will do well to forward Goods by Express, as the prompt and regular delivery at the points where they communicate with the Railway, will save much trouble in getting them from the Railway to destination.

Lower Provinces, New York & Boston.

Consignments destined to the Provinces of New Brunswick and Nova Scotia can be forwarded to Portland by Express, and from thence by Steamers, if desired, thus securing quick dispatch and low rates. Consignments of Produce, Butter, Eggs, Poultry, &c., will be sent through to New York or Boston at reduced rates.

No Consular certificate required for Goods in transit through the United States bound for the Lower Provinces or Europe. No Consular certificate required for Goods going to the States on consignments of less than \$100. Consignments for Halifax will be shipped by the steamer "Carlotia," from Portland, if desired.

Special attention to our low rates for large consignments is requested.

Merchants visiting Montreal, Toronto, London, Quebec, Portland, or other large points to purchase Goods, will do well to call at the Express Office before arranging to send their goods by other conveyance.

Goods destined for the United States, or any foreign country, will be entered at frontier without delay, provided invoices are furnished by senders, which is absolutely necessary.

For Red River.

Our arrangements with the American Merchants' Union Express Company will insure quick dispatch for all Goods destined for Fort Garry and points in the Red River country. Parties shipping are requested to be very particular to have marks and numbers on goods, and those on invoices correspond. The numbers in invoices should specify the exact contents of Goods contained in packages with corresponding numbers. This is a protection, and will facilitate in bonding at the frontier.

Parties receiving consignments of furs, or other merchandise from Red River, will do well to have them bonded through from Pe bin to Port Huron, Mich., and order them sent by Express through to destination.

Important to Importers.

A weekly Express is made up for all parts of Europe by each of the Montreal Ocean Steamship Company's Steamers, via Quebec in summer and Portland in winter. The facilities offered through our foreign branch are better than can be had through any other Agency. Our Office in Liverpool being a regular Shipping Office, we are prepared to receive orders for shipping Goods from there, which can come by cargo to Portland or Quebec, and thence by Freight on through Bill of Lading, or by cargo to Portland, and thence by Express train. All consignments of less than four cubic feet should be forwarded by Express though, as the rate will be less than by any other way. All questions as to shipping charge, or other information can be settled at our local office, thus saving importers the trouble of corresponding with agents in Liverpool.

Cargo Express.

Any Consignment of ordinary Goods of fifteen cubic feet and upwards, will make same time as the regular Express, and at rates very little higher than by ordinary Freight Trains. Importers will please confer with our Agents, as to the quick and cheap transportation of Goods from Europe by this Cargo Express, which is very important, particularly in the winter months, when steamers run to Portland.

Every Railway Station in Great Britain an Express Office.

Parties can inform their friends in Europe that packages handed in at any Railway Station in Great Britain, or to any Agent of the Globe Parcels Express Company, at any place in Europe, consigned to Wm. Blackwood, Agent Canadian Express Company, Liverpool, will find quick dispatch.

Consign all Goods to the care of William Blackwood, Agent Canadian Express Company, Liverpool.

Low rates for large consignments from Portland or Quebec to any point in Canada.

Consignments solicited.

For further particulars, please inquire at any of our principal offices.

G. CHENEY, Superintendent.

STATEMENT OF BANKS Acting under Charter for the Month ending Oct. 31st, 1873, according to Returns furnished by the Banks to the Auditor of Public Accounts.

NAME OF BANK.	CAPITAL.				LIABILITIES.							Total Liabilities.	
	Capital Authorized.	Capital Subscribed.	Capital Paid Up.	Notes in Circulation.	Dom. Govt deposits payable on Demand.	P. Govt deposits payable on a fixed day.	Other Deposits Payable on Demand.	Other deposits payable on a fixed day.	Due to other Banks in Canada.	Due to Agents of other Banks for accounts in foreign countries.	Due to Agents of other Banks for other Bills in foreign countries.		
ONTARIO.													
Bank of Toronto	2,000,000	1,500,000	1,500,000	1,330,000	73,600	150,000	1,105,819	849,458	50,512	120	120	83,704	
Bank of Hamilton	1,000,000	404,000	404,000	401,304	37,333	306,250	237,429	63,628	5,072	50,512	50,512	704,847	
Can. Bank of Commerce	6,000,000	6,000,000	5,681,837	3,004,167	9,614	250,000	3,388,942	1,855,019	15,068	15,068	15,068	9,048,402	
Dominion Bank	1,000,000	973,250	931,204	920,406	8,161	350,000	527,713	48,764	9,974	9,974	9,974	2,190,359	
Niagara District Bank	400,000	320,200	359,482	351,917	8,161	350,000	134,038	431,210	105,674	11,260	11,260	1,068,491	
Ontario Bank	2,000,000	2,000,000	2,476,150	1,573,485	168,631	400,174	500,444	1,407,491	20,774	20,774	20,774	4,518,723	
Royal Canadian Bank	2,000,000	2,000,000	1,953,181	1,426,910	283,000	400,174	1,400,024	500,529	23,165	23,165	23,165	3,604,161	
St. Lawrence Bank	1,000,000	720,000	442,308	157,200	283,000	400,174	151,042	14,115	2,681	2,681	2,681	333,025	
QUEBEC.													
Bank of Montreal	12,000,000	12,000,000	11,845,940	4,134,940	2,420,417	600,000	5,408,311	3,223,477	657,422	468,622	468,622	18,063,530	
Bank of N. A.	4,866,666	4,866,666	4,866,666	2,338,512	1,434,100	600,000	1,434,100	4,647,255	19,612	115,650	115,650	12,866,266	
Bank of People	1,000,000	1,000,000	1,000,000	66,033	9,320	100,000	403,040	554,350	2,361	2,361	2,361	1,431,056	
Banque Nationale	2,000,000	2,000,000	1,824,310	674,131	15,068	100,000	730,359	1,102,843	67,402	218	218	2,059,120	
Banque Jacques-Cartier	2,000,000	2,000,000	1,640,700	577,554	170,863	100,000	378,104	958,176	16,816	16,816	16,816	2,420,817	
Banque Ville-Marie	1,000,000	600,000	340,060	249,524	15,068	100,000	68,843	62,966	514	514	514	441,711	
Banque de St. Jean	1,000,000	540,000	110,150	206,925	94,108	5,000	1,081,079	225,237	10,075	7,945	7,945	1,822,082	
City Bank	1,200,000	1,200,000	1,200,000	740,512	128,623	100,000	202,117	230,918	6,143	46,700	46,700	1,519,412	
Eastern Townships Bank	1,000,000	974,000	804,951	254,773	15,068	100,000	300,542	66,510	1,002	10,021	10,021	883,570	
Exchange Bank of Canada	1,000,000	1,000,000	630,880	486,000	15,068	100,000	1,085,849	538,853	21,065	14,023	14,023	3,797,754	
Molson's Bank	2,000,000	2,000,000	1,855,400	1,273,304	32,694	125,000	473,879	2,566,113	51,049	740,345	740,345	4,508,802	
Merchants' Bank	6,000,000	8,607,200	7,122,450	4,324,450	32,694	125,000	238,663	668,500	828	2,180	2,180	13,477,823	
Mechanics' Bank	1,000,000	600,000	684,120	404,000	140,000	100,000	174,537	174,537	30,316	30,316	30,316	450,802	
Metropolitan Bank	1,000,000	1,000,000	963,311	260,733	140,000	100,000	2,105,065	74,506	30,316	1,278	1,278	3,043,262	
Quebec Bank	3,000,000	2,000,000	2,000,000	1,166,916	140,000	100,000	662,067	846,910	30,316	3,372	3,372	4,337,304	
Union Bank	2,000,000	1,984,000	1,806,620	1,470,152	461,059	150,000	662,067	846,910	30,316	3,372	3,372	3,718,268	
Total Ontario and Quebec	61,566,666	58,017,316	52,877,138	28,533,640	4,238,577	2,681,424	29,244,829	22,495,595	1,168,301	7,512,085	7,512,085	97,488,040	
NOVA SCOTIA.													
Bank of Yarmouth	300,000	300,000	53,666	165,171	40,379	40,379	37,488	37,488	14,567	14,567	14,567	248,075	
Bank of Nova Scotia	1,000,000	700,000	713,820	711,831	91,862	72,139	302,737	824,389	5,066	5,066	5,066	2,135,041	
Exchange Bk of Yarmouth	1,000,000	1,000,000	700,000	711,831	91,862	72,139	302,737	824,389	5,066	5,066	5,066	2,135,041	
Merchants' Bk of Halifax	1,000,000	1,000,000	700,000	711,831	91,862	72,139	302,737	824,389	5,066	5,066	5,066	2,135,041	
People's Bank do	1,000,000	1,000,000	700,000	711,831	91,862	72,139	302,737	824,389	5,066	5,066	5,066	2,135,041	
Union Bank do	1,000,000	1,000,000	700,000	711,831	91,862	72,139	302,737	824,389	5,066	5,066	5,066	2,135,041	
PR. EDWARD ISLAND.													
Bk of Prince Ed. Island	1,000,000	1,000,000	231,940	53,968	84,548	16,406	16,406	16,406	216	216	216	198,319	
NEW BRUNSWICK.													
Bank of New Brunswick	2,000,000	1,000,000	200,000	120,267	22,290	200,000	64,124	28,506	7,484	1,545	1,545	198,319	
Maritime Bk of N. B.	2,000,000	1,000,000	200,000	120,267	22,290	200,000	64,124	28,506	7,484	1,545	1,545	198,319	
St. Stephen's Bank	2,000,000	1,000,000	200,000	120,267	22,290	200,000	64,124	28,506	7,484	1,545	1,545	198,319	
BRITISH COLUMBIA.													
Bk of British Columbia	2,000,000	1,000,000	200,000	120,267	22,290	200,000	64,124	28,506	7,484	1,545	1,545	198,319	

ASSETS.

BANK.	Specie.	Dominion Notes.	Notes and Cheques on other Banks.	Balances due from other Banks in Canada.	Bal. due from Abroad.	Bal. due from Abroad in foreign currencies.	Bal. due from Abroad in United Kingdom.	Gov't Debts or Stock.	Loans to the Dominion Gov't.	Loans to Provincial Governments.	Advances secured by Stock.	Loans secured by Bonds.	Loans & Co. to Corporations.	Notes and Bills discounted and Current.	Notes, & Co. overdue and not specially secured.	Overdue debts secured.	Real Estate (other than the Bk. Premises).	Bank Premises.	Oth'r Assets not included above.	Total Assets.
ONTARIO.																				
Bank of Toronto.	181,226 89	296,514 00	89,366 91	45,261 62	110,644 18	24,728 69	37,150 77	147,155			30,000	95,734	531,583	4,537,208	33,036	70,535 60	50,261	40,800	10,371	6,327,473 32
Bank of Hamilton	58,087 53	53,082 00	21,041 19	41,258 89	110,644 18	37,150 77	37,150 77	34,579			32,000	133,953	101,743	775,170	6,066	94,365 30	14,340	164,831	10,020	1,227,346 47
C.Bk. of Commerce	926,723 95	797,326 60	558,966 32	167,970 43	451,597 20	7,549 39	10,999	250,000			63,151	46,557	316,937	13,620,474	5,924	16,370 30	8,000	12,698	13,006	10,947,607 23
Dominion Bank	125,968 38	136,253 00	107,599 46	110,353 33	45,997 20	7,549 39	10,999				40,000	30,000	178,450	9,807,159	2,708	12,610 40	8,000	66,039	66,039	3,310,493 73
Niagara Dist. Bk.	62,582 28	17,259 00	50,233 00	10,444 23	176,483 34	87,121 50	87,121 50	1,099			174,388	94,412	250,446	4,235,276	56,222	139,246 37	40,708	149,972	20,645	1,512,517 93
Ontario Bank	207,387 52	277,190 00	177,100 00	210,362 27	87,183 04	87,121 50	87,121 50	82,733			5,036	94,412	250,446	4,235,276	56,222	70,543 58	40,708	20,645	20,645	2,543,234 75
Royal Canadian B.	246,360 47	412,387 25	238,682 82	204,662 28	46,655 04	12,000 00	12,000 00	82,733			174,388	94,412	250,446	4,235,276	56,222	70,543 58	40,708	20,645	20,645	6,285,234 75
St. Lawrence Bk.	2,704 97	131,504 00	24,961 20	3,609 20	46,655 04	12,000 00	12,000 00	82,733			174,388	94,412	250,446	4,235,276	56,222	70,543 58	40,708	20,645	20,645	586,589 25
St. QUEBEC.																				
Bank of Montreal.	1,578,894 56	1,667,197 86	926,124 07	349,752 24	4,356,189 22	1,317,329 27	1,317,329 27	54,993			50,000	70,605	530,276	2,000,763	7,604	18,215 60	8,276	400,000	207,083	36,987,255 83
Bank of N. A.	869,888 00	767,977 86	272,311 07	23,813 00	448,490 22	1,317,329 27	1,317,329 27	54,993			50,000	70,605	530,276	2,000,763	7,604	18,215 60	8,276	400,000	207,083	11,977,466 06
Bank du Peuple	61,436 50	134,966 00	85,998 71	17,401 73	4,213 44	5,674 91	5,674 91	37,208			70,148	37,208	31,500	2,630,975	19,972	1,512 40	2,715	35,000	3,995	3,256,897 95
Bank Nationale	61,436 50	134,966 00	85,998 71	17,401 73	4,213 44	5,674 91	5,674 91	37,208			70,148	37,208	31,500	2,630,975	19,972	1,512 40	2,715	35,000	3,995	3,256,897 95
Bk Jacques Cartier	32,778 51	270,100 00	67,855 04	3,863 33	90,960 24	71,012 99	71,012 99	138,000			138,000	1,816	82,000	3,502,510	59,488	34,864 48	85,044	4,570,334 02	2,000	4,570,334 02
B. de St. Jean	23 91	350 00	305 00	30,000 00	90,960 24	71,012 99	71,012 99	138,000			138,000	1,816	82,000	3,502,510	59,488	34,864 48	85,044	4,570,334 02	2,000	4,570,334 02
City Bank	29,218 21	217,366 00	165,297 30	6,024 49	13,244 07	123,248 82	123,248 82	54,993			166,321	51,156	311,24	2,000,763	7,604	94,257 7	30,603	124,000	64,151	3,177,423 18
Eastern T. P. Bank	17,763 33	37,604 00	53,154 04	13,614 24	148,103 47	8,672 56	8,672 56	27,000			27,000	142,545	1,893,269	33,288	3,069 00	16,437	16,437	2,670,034 33	7,703	2,670,034 33
Ex. Bk. of Canada	5,265 15	140,647 00	54,330 47	41,307 26	107,343 21	3,192 82	3,192 82	37,208			155,884	30,184	25,000	4,717,042	24,591	48,033 67	360	93,476	7,703	1,524,083 81
Molson's Bank	178,569 11	401,111 00	274,973 10	68,228 84	107,343 21	3,192 82	3,192 82	37,208			155,884	30,184	25,000	4,717,042	24,591	48,033 67	360	93,476	7,703	1,524,083 81
Mechanics Bank	1,354,768 59	1,202,133 25	725,987 70	150,581 99	134,550 20	4,760 95	4,760 95	370,332			150,000	1,000	104,848	15,421,085	320,238	177,815 47	634,739	572,903	1,585,447	22,897,945 51
Mechanics Bank	1,354,768 59	1,202,133 25	725,987 70	150,581 99	134,550 20	4,760 95	4,760 95	370,332			150,000	1,000	104,848	15,421,085	320,238	177,815 47	634,739	572,903	1,585,447	22,897,945 51
Metropolitan Bank	21,752 55	23,243 00	47,740 34	9,935 79	1,577 00	18,157 07	18,157 07	177,6			5,000	591,193	437,26	634,512	51,119	128,979 17	74,418	12,901	64,115	3,845,869 28
Metropolitan Bank	21,752 55	23,243 00	47,740 34	9,935 79	1,577 00	18,157 07	18,157 07	177,6			5,000	591,193	437,26	634,512	51,119	128,979 17	74,418	12,901	64,115	3,845,869 28
Quebec Bank	232,178 28	574,858 00	108,833 00	5,944 72	88,148 72	18,157 07	18,157 07	148,433			1,887,859	591,193	437,26	634,512	51,119	128,979 17	74,418	12,901	64,115	6,866,065 80
Union B. of L. C.	116,888 00	282,595 00	128,541 90	17,995 43	20,060 73	213,750 62	213,750 62	358,334			20,000	28,263	18,000	4,594,776	107,034	77,235 22	21,485	59,824,321 08	1,585,186	159,959,952 59
Total Ont. & Que.	6,472,973 97	8,068,546 96	4,435,710 18	2,306,287 58	6,574,518 12	3,637,613 05	3,637,613 05	1,338,334			6,813	3,854,003	2,516,642	112,084,554	2,550,631	1,337,593 41	97,779	103,047	1,585,186	159,959,952 59
NOVA SCOTIA.																				
Bank of Yarmouth	14,295 87	8,600 00	4,222 29	28,408 47	9,487 71	7,593 07	7,593 07	704				10,561	157,249	430,620	44,449	1,266 00	60,936	7,600	25,576	537,354 73
Bk of Nova Scotia	150,604 80	126,993 50	95,617 73	88,510 84															667,104	2,933,263 38
Ex B. of Yarmouth																				
Merch. B. of Hall.																				
People's B. of Hall.																				
Union Bk. of Hall.																				
PR. EDWARD I.																				
B. of Pr. Edward I.																				
Union Bank																				
N. BRUNSWICK																				
H. of N. Brunswick																				
Maritime Bk. of C.A.																				
People's Bk. of C.A.																				
St. Stephen's Bk.	1,537 05	23,152 00	17,000 00	20,235 39	320 87	82,580 44	82,580 44	60,970			2,500	60,970		177,541	1,537	800 00			41,947	414,822 34
B. COLUMBIA	5,985 07	9,024 00	3,040 10	23,067 85	37,962 99									391,324	16,659	3,000 00		3,600		494,837 93
Bk. of B. Columbia																				

JUST ARRIVED AND FOR SALE, NEW FRUIT AND FRESH GROCERIES.

Valencia Raisins, Malaça Raisins, Sardines, ½ and ¼ tins.

Green Peas and Mushrooms. Pipes an Qr.-casks Sherry, San Pedro, Qr.-casks Port, Burgundy Port, Hhds. St. Julien, Hhds. Bordeaux Vinegar, Sugar, Scotch and Porto Rico Dry Crushed and Granulated. Tarragona and Provence S. S. Almonds Barbadoes Molasses Muscovado } Amber } Honey } Golden } Syrups. Gin—Hhds, Qr.-casks, Red and Green—DeKuyper Heutman

Hhds. Martel's Brandy Cases Gerin's Brandy Qr.-casks Port Wine Sherry } Lacave Cases Scotch Whiskey Tuns Old Jamaica Rum Dublin Porter, qts and pints Champagne, various brands Celebrated St. Peray Sparkling Wine. French Mustard Vermouth Stover's Pickles Chablis and Ermitage Wines Arracan Rice Olive and Steam Refined Pale Seal Oils

V. HUDON, LE ROYER STREET.

GRAND TRUNK RAILWAY.

Trains going West will leave at			
a.m.	a.m.	p.m.	a.m.
7:30	11:45	3:45	12:05
ARRIVE AT			
a.m.	a.m.	p.m.	p.m.
5:15	10:30	1:05	6:30
Trains going East will leave (Toronto time) at			
a.m.	p.m.	p.m.	p.m.
6:37	12:07	5:37	7:07
ARRIVE AT			
9:37 a.m.	10:37 a.m.	11:07 p.m.	7:00 p.m.
C. J. BRYDGES, Man. Director.			

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of Edward Killefer, of Toronto, an Insolvent.

The creditors of the insolvent are notified that a meeting will be held at my office, No. 7 Exchange Buildings, Wellington Street, Toronto, on Monday, the fifteenth day of December next, at three o'clock in the afternoon, for the purpose of examining the insolvent, and for the ordering of the affairs of the estate generally.

W. F. MUNKO, Assignee.

Dated at Toronto, this 20th day of November, A.D. 1873.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the Matter of George Lee Garden, of Toronto, Grocer, an Insolvent.

The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 7 Merchants' Exchange, Wellington Street, Toronto, on Saturday, the 13th day of December next, at two o'clock p.m., to receive statements of his affairs, and to appoint an assignee.

Dated at Toronto, this 24th day of Nov., A.D. 1873.

WM. F. MUNRO, Interim Assignee.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of Morison, Trachan & Co., Insolvents.

The undersigned William Ferguson Munro, of the city of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month.

Dated at Toronto, this 24th day of Nov., A.D. 1873.

WM. F. MUNRO, Assignee.

NOTICE.

The Partnership between the undersigned as Wholesale Dry Goods Merchants and Importers, under the style and firm of

ROBERTSON, STEPHEN & Co.,

was dissolved by the retirement therefrom of FRANCIS STEPHEN, on the 31st May last.

Signed, ANDREW ROBERTSON,
FRANCIS STEPHEN,
ROBERT LINTON,
JNO. ARMOUR ROBERTSON.

Montreal, 31st October, 1873.

The undersigned continue the business of the late firm of Robertson, Stephen & Co. under the name and firm of

ROBERTSONS, LINTON & CO.,

and are duly authorized to settle all matters connected with the late firm.

Signed, ANDREW ROBERTSON,
ROBE T LINTON,
JNO. ARMOUR ROBERTSON.

Montreal, 31st Oct., 1873.

Government House,

Ottawa, 31st day of October, 1873.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL
IN COUNCIL,

On the recommendation of the Hon. the Minister of Customs, and under the provisions of the 123rd Section of the Act 31 Vic., Cap. 6, intitled, "An Act respecting the Customs," His Excellency has been pleased to order, and it is hereby ordered, that the Port of Stanstead, in the Province of Quebec, be, and the same is hereby constituted a Warehousing Port for all the purposes of the said Act.

Certified,
W. A. HIMSWORTH,
Clerk, Privy Council.

Government House,

Ottawa, Wednesday, 29th day of Oct., 1873.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL
IN COUNCIL.

On the recommendation of the Hon. the Minister of Customs, and under the provisions of the 8th Section of the Act passed in the 31st year of Her Majesty's reign, intitled, "An Act respecting the Customs," His Excellency has been pleased to order, and it is hereby ordered, that the Out Port of Collingwood, in the Province of Ontario, hitherto under the survey of the Port of Toronto, be, and the same is hereby constituted and erected into an independent Port of Entry, and a Warehousing Port for all the purposes of the said Act.

W. A. HIMSWORTH,
Clerk Privy Council.

Government House, Ottawa.

Monday, 3rd day of Nov., 1873.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL
IN COUNCIL.

On the recommendation of the Hon. the Minister of Customs, and under the authority given by the 123rd section of the Act 31 Vic., Cap. 6, intitled, "An Act respecting the Customs," His Excellency has been pleased to order, and it is hereby ordered, that the town of Sorel, in the County of Richelieu and Province of Quebec, be, and the same is hereby erected and constituted a Port of Entry and a Warehousing Port for all the purposes of the said Act.

Certify,
W. A. HIMSWORTH,
Clerk, Privy Council.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of George Lee Garden, of Toronto, Grocer, an Insolvent.

The creditors of the Insolvent are notified that a meeting will be held at my office, No. 7 Exchange Buildings, Wellington Street, Toronto, on Saturday, the thirteenth day of December next, at three o'clock in the afternoon, for the purpose of advising the Assignee as to the disposal of the entire estate and effects of the insolvent in one lot, and for the ordering of the affairs of the estate generally.

WM. F. MUNRO, Interim Assignee.
Dated at Toronto, this 25th day of Nov., A.D. 1873.

FREEHOLD**Loan and Savings Company.****DIVIDEND No. 28.**

Notice is hereby given that a Dividend of FIVE PER CENT. for the half-year ending the 31st of October, has been declared on the Capital Stock of the Company, payable on and after the 1st December next, at the Office of the Company, Church Street.

By order of the Board,
CHAS ROBERTSON,
Secretary.

Toronto, 5th November, 1873.

INSOLVENT ACT OF 1869.

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

In the matter of James McBean and William McBean, Insolvents.

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

JAMES McBEAN,
By Crowther & Tilt, his Attorneys ad litem.
Dated at the City of Toronto, this 30th day of Oct., 1873.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

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

In the matter of William Scott, of the City of Toronto, Iron-founder, an Insolvent.

The undersigned has filed in the office of this Court a deed of composition and discharge, executed by his creditors, and on Thursday, the fourth day of December next, he will apply to the Judge of the said Court for a confirmation of the discharge thereby effected.

Toronto, October 31st, A.D. 1873.
WILLIAM SCOTT,
By his Attorneys ad litem, Smith, Rae & Fuller.

INSOLVENT ACT OF 1869.

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

In the matter of Horace Johnson Morse, of the City of New York, doing business in Toronto under the name of H. J. Morse & Co., an Insolvent.

The undersigned has filed in the office of this Court a consent by his creditors to his discharge, and on Thursday, the eleventh day of December next, he will apply to the Judge of the said Court for a confirmation of the discharge thereby effected.

Toronto, November 7th, 1873.
HORACE JOHNSON MORSE,
By Bigelow & Hagle, his Attorneys ad litem.

INSOLVENT ACT OF 1869.

In the matter of Horace Johnson Morse, of the city of New York, doing business in Toronto under the name of H. J. Morse & Co., an Insolvent.

The creditors of the above named insolvent are hereby notified that he has deposited with me a deed of consent to his discharge, purporting to be executed by a majority in number of his creditors for sums of \$100 and upwards, and representing at least three-fourths of their liabilities subject to be computed in ascertaining such proportion; and should no opposition be offered thereto by a creditor within three judicial days after the last publication of this notice, by filing with me a declaration in writing that he objects to such deed of discharge, I shall act upon the said deed of discharge according to its terms.

JOHN KERR, Assignee.
Toronto, 31st October, 1873.

APPLICATION

Will be made to the Parliament of Canada, at its next session, for an Act to incorporate a Bank under the name of "THE LONDON AND CANADA BANK," with a Capital of One Million of Pounds sterling or Five Millions of Dollars, and with the Head Office thereof in the City of Toronto.

ROBERT ARMOUR,
Solicitor for Applicants.
Bowmanville, Nov. 8, 1873.

NOTICE IS HEREBY GIVEN,

That an application will be made to the Legislature of Ontario, at its next session, for an Act to incorporate a Company to be called "The Toronto Central Freight and Elevator Company," with full powers to enable them to carry on all the branches of the Warehousing, Elevating, Carrying, and Forwarding business—the following being the provisional office-holders: President, John Gardner; Vice-President, W. H. Beatty; Directors—William Arthurs, James L. Morrison, John Macnab, P. G. Close, George D. Morse, John F. Taylor, William Bayley, and William Hamilton, Junior
November 21st, 1873.
Z. A. LASH, Solicitor.

INSOLVENT ACT OF 1869.

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

In the matter of James McBean and William McBean, as individuals and as members of the firm of McBean Brothers, Insolvents.

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

WILLIAM McBEAN,
by W. B. McMurrich, his Attorney ad litem.
Toronto, 15th November, 1873.

INSOLVENT ACT OF 1869.

In the matter of William Coulter, an Insolvent.

The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 37 Scott Street, Toronto, on Tuesday, the ninth day of December, A.D. 1873, at 11 o'clock in the forenoon, to receive statements of his affairs, and to appoint an Assignee.

JOHN SHAW, Interim Assignee.
Toronto, 17th November, 1873.

INSOLVENT ACT OF 1869.

In the matter of Hugh Macquodale, 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, and are hereby notified to meet at my office, in Court Street, Toronto, on Thursday, the 18th day of December, 1873, at three o'clock in the afternoon, for public examination of the insolvent, and for the ordering of the affairs of the estate generally.

JOHN KERR, Assignee.
Toronto, 17th Nov., 1873.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of Burn & Baker, of Toronto, Insolvents. I, the undersigned William Ferguson Munro, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month.

Dated at Toronto, this 15th day of November, A.D. 1873.
WM. F. MUNRO, Assignee.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of Charles Whittaker Grossmith, of Toronto, an Insolvent.

The creditors of the insolvent are notified that a meeting will be held at my office, No. 7 Exchange Buildings, Wellington Street, Toronto, on Tuesday, the ninth day of December next, at two o'clock in the afternoon, for the purpose of examining the insolvent, and for the ordering of the affairs of the estate generally.

Dated at Toronto, this 19th day of November, A.D. 1873.
W. F. MUNRO, Assignee.

INSOLVENT ACT OF 1869.

In the matter of Horace Johnson Morse, 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, and are hereby notified that a meeting of creditors for the public examination of the insolvent, and ordering the affairs of the estate generally, will be held at my office, Court Street, Toronto, on Wednesday, the twenty-fourth day of December, 1873, at three o'clock p.m.

JOHN KERR, Assignee.
Toronto, 19th November, 1873.

INSOLVENT ACT OF 1869.

In the matter of Levi Beemer, an Insolvent.

The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 12 Adelaide Street East, Toronto, on Saturday, the 6th of December, at twelve o'clock noon, to receive statements of his affairs, and to appoint an Assignee.

JAS. B. BOUSTEAD, Interim Assignee.
Toronto, 4th November, 1873.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of Spencer LeNeve Neave, Charles William Brown, and Thomas Edward Jones, trading under the name and firm of Neave & Brown Insolvents.

The insolvents have made an assignment of their estate to me, and the creditors are notified to meet at my office, No. 12 Adelaide Street, Toronto, on Thursday, the 4th day of December next, at two o'clock in the afternoon, to receive statements of their affairs, and to appoint an Assignee.

JAS. B. BOUSTEAD, Interim Assignee.
Toronto, 14th November, 1873.

WILLIAM HARE,
General Commission Merchant,
HALIFAX, N. S.

Agent for the Phoenix Fire Insurance and the Pelican Life Ins. Companies of London.

Late Consul for the Hanse Towns.

Joseph S. Belcher,

Late Geo. H. Starr & Co.)

Commission and West India Merchant,

HALIFAX, N. S.

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

CONSIGNMENTS SOLICITED.

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

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Head Office, Montreal.

SIR ALEX. T. GALT, President.

JOHN RANKIN, Esq., Vice-President.

EDWARD RAWLINGS,

Manager and Secretary.

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AGENTS, TORONTO.

AGENTS WANTED.

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Cooking, Hall and Parlour Stoves,

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CELEBRATED "LIVELY TIMES" HOT-AIR FURNACE

No. 93 Yonge Street,

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CANADA TOOL WORKS,
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McKECHNIE & BERTRAM,

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MACHINISTS' TOOLS,

AND

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(Opposite Union Station.)

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CORN CAKE and CORN BALLS.

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Manufacturer of

Fire Proof Safes,

AND ALL KINDS OF

FIRE AND BURGLAR PROOF SECURITIES.

E. H. MOORE,

54 Front St. East, Toronto,

General Agent for Ontario.

Toronto Machinery Depot

AND

CANADA PATENT AGENCY,

86 York Street, Toronto, Ont.

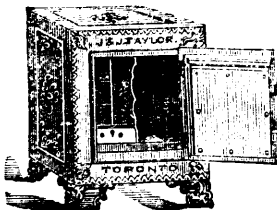
We are sole Agents in Canada for the celebrated "SPECIAL STEAM PUMP," manufactured by Messrs. A. S. Cameron & Co., New York.

Large Illustrated Catalogue and specific information furnished on application. We are also Sole Agents for the Home Standard Scale, which is now the leading Sale in the United States.

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Manufacturers of

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ST. CATHARINES SAW WORKS.

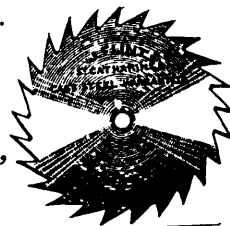
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(Successor to J. Flint.)

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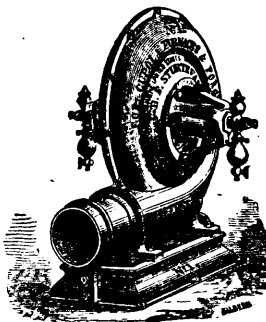
For Cupola Furnaces, Forges, Steamships, Iron Mills, Ventilation, Etc. and Exhaust Fans of all kinds for carrying off Shavings, Dust, Smoke, Gas, and other noxious fumes.

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Patentee and Sole Manufacturer,

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AND GENERAL MACHINERY.

GANANOQUE, - - ONTARIO.

CANADA SCREW COMP'Y,

DUNDAS, ONT.

Manufacturers of Gimlet Pointed Screws.

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

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GEO. F. BURROWS,

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BOBBINS AND SPOOLS.

C. G. BECKETT & Co.,

SHERBROOKE, QUE.,

Manufacturers of Bobbins and Spools

Of every description.

ROUND WOOD DRUGGIST BOXES,

SUPERIOR TELEGRAPH MATCHES.

All Goods warranted to be of the best quality.

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**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 17 years. Sole
Manufacturer,
Thos. Whitehead,
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**BREAKFAST.—EPPS'S COCOA—GRATEFUL AND CON-
FORTING.**—"By a thorough knowledge of the natural laws
which govern the operations of digestion and nutrition,
and by a careful application of the fine properties of well-
selected cocoa, Mr. Epps has provided our breakfast tables
with a delicately flavored beverage which may save us
many heavy doctors' bills."—*Civil Service Gazette.* Made
simply with Boiling Water or Milk. Each packet is la-
belled, "JAMES EPPS & Co., Homeopathic Chemists, Lon-
don."

MANUFACTURE OF COCOA.—"We will now give an ac-
count of the process adopted by Messrs. James Epps &
Co., manufacturers of dietetic articles, at their works in
the Euston Road, London."—*Cassell's Household Guide.*

S. R. CLARKE,
Barrister, Attorney, Solicitor, &c.,
NO. 9 YORK CHAMBERS,
Toronto Street, TORONTO, Ont.
N. B.—Special attention given to Insurance Law.

E. MORRISON & Co.,
COMMISSION MERCHANTS
HALIFAX, N. S.
Liberal advances made upon approved consignments.

COTTON YARN.
WHITE, BLUE, RED AND ORANGE
Carpet Warps, Beam Warp for Woolen Mills
Warranted the very best quality. None genuine with-
out our label.
ALEX. SPENCE, McGill Street, Montreal, Agent
for Quebec and Ontario.
WM. PARKS & SON.,
New Brunswick Cotton Mills,
St. John, N. B.

CUSTOMS DEPARTMENT.
Ottawa, Sept. 19, 1873.
Authorized discount on American Invoices until furth-
er notice: 6 per cent.
R. S. M. BOUCHETTE,
Commissioner of Customs.

WADSWORTH, UNWIN & BROWNE,
CIVIL ENGINEERS,
PROVINCIAL LAND SURVEYORS,
DRAUGHTSMEN AND VALUATORS.
Surveys of every description performed in all parts of
Ontario.
Office—50 Adelaide Street East, opposite the Court
House, TORONTO.
B. WADSWORTH. CHARLES UNWIN. H. J. BRQWNE.

PARSON BROTHERS,
Manufacturers and Dealers in
Refined Petroleum,
LUBRICATING AND OTHER OILS,
No. 10 Front Street,
TORONTO, ONT.
REFINERY—Petrolia and Hamilton.

TORONTO FUEL ASSOCIATION.
A few Shares in the Stock of this Company may be ob-
tained at the General Office, 77 Front Street East.
Persons having Cordwood or Hardwood Lands to
dispose of will please address (stating price and par-
ticulars).
W. B. McMURRICH,
Secretary-Treasurer.

DEPOSIT OF \$100,000.00
AT OTTAWA FOR THE BENEFIT OF
CANADIAN POLICY-HOLDERS ONLY.
THE
METROPOLITAN
LIFE
Insurance Comp'y of New York.
Joseph F. Knapp, President,
JOHN R. HEGEMAN, *Vice-Pres.* | R. A. GRANNIS, *Secretary.*
WM. P. STEWART, *Actuary.* | Maj. B. R. CORWIN, *Man-
ager for the Dom. Canada.*
Lt.-Gov. Lemuel Allen Willmot, D.C.L.,
Fredericton, New Brunswick,
RESIDENT DIRECTOR.

THE RESERVE PLANS
Of this Co. are the most popular system of Life Insur-
ance ever offered, and are rapidly superceding the old
practice.
8,642 POLICIES!!

Issued in 1872, attest public appreciation of their value.
The Reserve plans furnish the largest PROTECTION
against Death at the least cost, and at the same time A
CASH ENDOWMENT, during the life-time of the In-
sured and at periods elected by himself.
*The best investment that can be made—Provision
for Life and Protection against Death in the
same Policy.*

Apply to the annexed Superintendents for blank pro-
posals, and inspect the list of
**PROMINENT CANADIAN POLICY-
HOLDERS,**
who have availed themselves of these popular plans.

STERLING AGENTS WANTED
At Every Unoccupied Point.
The most profitable plans an Agent can offer.
F. A. MOORE & SON,
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Superintendents for Ontario & Quebec.
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Superintendents for the Maritime Provinces.

THE EQUITABLE
LIFE ASSURANCE SOCIETY
Of the United States.
HEAD OFFICE—120 BROADWAY
NEW YORK.

WM. C. ALEXANDER, - - - President.
H. B. HYDE, } Vice-Presidents
J. W. ALEXANDER, }
R. W. GALE, Man. for Dominion of Canada
198 ST. JAMES ST., MONTREAL.

Assets	\$20,000,000 01
Annual income, over	9,000,000 00
Total paid Policy-holders in 1872	3,646,289 96
Total surplus 1872	2,520,090 17

*All Cash—Purely Mutual—Annual
Dividends.*
The new business of this society during the last four
years exceeds that of any other Life Insurance Company
in the world.
New Policies in 1872, 12,491, assuring \$51,911,079.
Its leading principles are

Perfect Security & Equity to the Assured
It issues all the most desirable kinds of LIFE AND
ENDOWMENT POLICIES, on which Dividends will
be paid annually, or on

THE TONTINE PLAN,
First introduced by this Society, and highly recommend-
ed and endorsed, not only by the most celebrated experts
in Life Insurance, but by the leading business firms of
the United States and Canada.

*It receives Premiums and pays losses IN
CASH ONLY.*
It neither receives notes nor pays them out in LIEU OF
CASH when its Policies become claims.

*All its investments are confined by law to the
most reliable securities.*
The general averages of all State Life Insurance Re-
ports show that in every leading and desirable feature
the Society

STANDS IN THE VERY FRONT RANK.
It will be seen by the Dominion Government Report
that the Society's

BUSINESS IS STEADILY INCREASING IN CANADA,
and although only established in the country about five
years, its business exceeds many of the older established
companies, having issued in 1872, 895 Policies, insuring
\$2,324,150, being a very little short of the

*Largest Business done by any Company, foreign
or local, in Canada.*

HEAD OFFICE FOR ONTARIO
58 CHURCH ST., TORONTO
CAPT. R. W. McCUAIG,
General Agent Eastern Ontario and Inspector
OFFICE—OTTAWA.
ED. A. SCADDING,
Special Agent,
TORONTO
GEORGE B. HOLLAND
General Agent for Ontario.

TORONTO PRICES CURRENT.—NOV. 20, 1873.

R. H. BOWES,
Barrister, Solicitor, Attorney,
 NOTARY PUBLIC & CONVEYANCER,
 Office—Ontario Hall, 46 Church St.,
 TORONTO.

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. 3-1y

NOTICE

Is hereby given that application will be made to the
 Legislature of the Province of Ontario, at the next ses-
 sion thereof, for an Act to incorporate a Company, to be
 called "The Ontario Warehousing and Transportation
 Company," for the purpose of providing vessels and
 other conveyances for forwarding merchandise and other
 commodities, and the transaction of a warehousing
 business.

W. B. McMURRICH.

L. Coffee & Co.,

PRODUCE & COMMISSION MERCHANTS.

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

Advances made on consignments of Produce

CANADA MARBLE WORKS.

R. FORSYTH, PROPRIETOR.

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

Marble, Slate Mantles, Grates, etc.

DOMINION LINE.

This Line is composed of the following first-class, full
 powered Clyde-built Steamships, and is intended to per-
 form a regular service between Liverpool and Quebec
 and Montreal in summer, and Liverpool and Portland in
 winter:—

DOMINION.....	3,200 Tons....	(Building)
ONTARIO.....	3,200 Tons....	do.
TEXAS.....	2,350 Tons....	Capt. Bouchette.
LOKID CLIVE.....	3,000 Tons....	Capt. Urquhart.
MEMPHIS.....	2,500 Tons....	Capt. Meillon.
MISSISSIPPI.....	2,200 Tons....	Capt. Dunlevy.
VICKSBURG.....	2,500 Tons....	Capt. Pearson.
MISSOURI.....	2,150 Tons....	Capt. Matthias.
ST. LOUIS.....	1,824 Tons....	Capt. Roberts.

These vessels have very superior accommodation for
 Cabin and Steerage Passengers, and special Tickets are
 issued at reduced prices to those desirous of bringing
 out their friends. Through Tickets can be had at the
 principal Grand Trunk Railway Ticket Offices in Canada.
 For Freight or Passage apply in Liverpool to

FLINN, MAIN & MONTGOMERY,

In Montreal to Lancelot's-hey.
DAVID TORRANCE & Co.,
 Exchange Court.

THE MERCANTILE AGENCY,

FOR THE

PROMOTION AND PROTECTION OF TRADE.

Established in 1841.

DUN, WIMAN & CO.:

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

REFERENCE BOOK, containing Names and ratings
 of Business Men in the Dominion, published quar-
 terly. 24-1y

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. \$ c.	Groceries—continued.	\$ c. \$ c.	Leather—continued.	\$ c. \$ c.
Mens' French Calf Boots.	3 62 4 00	Dry Crushed	0 11 0 11	Spanish Sole, 1st quality	0 26 0 28
" Grain K. Bts, taj	0 00 3 85	Extra Ground	0 12 0 00	middle, wghts. lb	0 23 0 25
" Riding Boots, taj	0 00 4 00	Teas:		Do. No. 2,	0 25 0 29
" Stogas, bts, ex. & taj	0 00 3 00	Japan common to good	0 35 0 45	Slaughter, heavy	0 21 0 27
" " No. 1,	0 00 2 75	fine to choicest ..	0 50 0 65	Harness, best	0 25 0 28
" " No. 2,	0 00 2 50	Colored, common to fin	0 45 0 75	Do. light	0 00 0 00
" " No. 3,	0 00 2 20	Congou & Souchong ..	0 30 0 80	" No. 2	0 00 0 00
" Kip Boots, Tap.....	0 00 1 90	Oolong, good to fine...	0 45 0 60	Upper heavy	0 37 0 40
" " D G sold	3 25 3 50	Y. Hyson, com. to good	0 36 0 55	light	0 40 0 43
" Felt Cong. M St Co	1 90 2 60	Medium to choicest ..	0 60 0 75	Kip skins, Patna	0 35 0 40
" D. S. Buff Fox Ba	0 00 2 40	Extra choice	0 80 0 87	English	0 65 0 90
" " Cong.	1 75 2 40	Gunpowd com. to med	0 50 0 60	Hemlock Calf (30 to 35	0 60 0 65
" Buff plain	1 60 2 15	med. to fine.	0 60 0 75	lbs.), per doz.	0 50 0 60
" Kip Cob. & bunkum	1 50 1 70	fine to fines	0 80 0 90	Do. light	1 25 1 40
" Split	1 20 1 40	Hyson	0 38 0 50	Splits, large, ½ lb.	0 30 0 35
" Split	1 20 1 40	Imperial	0 42 0 80	" small	0 00 0 24
Boys' No. 1 ex Stoga Boot	0 00 2 10	Tobacco—Manufactured		Enamelled Cow, per ft.	0 20 0 21
" " No. 2	1 55 1 70	Dark 55 & 10s	0 35 0 35	Patent	0 20 0 21
" R din boots, tap ..	0 60 2 80	" " Western Lea		Pebble Grain	0 15 0 17
" G. K. boots, tap....	0 00 2 50	(good to fin	0 38 0 50	Buff	0 15 0 17
" Tap Sole Kip boot:	0 00 2 35	Bright sorts, gd. to fin	0 42 0 50	Russets, light	0 36 0 42
" Bunkums & Balmor	1 10 1 60	choice ..	0 55 0 80	" heavy	0 25 0 33
" Buff & Cali Congs	1 35 1 90	Solace	0 35 0 46		
Youths' No. 1 ex. Stoga:	0 00 1 70			Oils.	
" Bunkums & Bals	1 00 1 30	Hardware.		Cod Oil	0 67 0 70
Womens' D G Cali Batt	0 00 1 50	<i>Tin (net cash prices):</i>		Lard, extra	0 85 0 90
" Split & Buff Batt:	1 30 1 50	Block, ½ lb.	0 33 0 35	" No. 1	0 75 0 80
" " Peb & Buff Ba	1 15 1 60	Grain	0 36 0 38	" No. 2	0 72 0 77
" " Buff Cong	0 00 1 60	Copper:		Lubricating, patent ..	0 00 0 00
" " M S Felt Bals....	1 20 2 00	Pig	0 24 0 26	Duncan-Clark & Co's.	0 45 0 00
" " Cong.....	0 00 1 75	Sheet	0 29 0 33	Linseed raw	0 75 0 80
Misses' Split & Buff Batt	0 80 1 05	Cut Nails:		" boiled	0 80 0 83
" " Peb & Buff Bals	0 95 1 30	3 inch to 6 inch....	4 50 4 75	Machinery	0 30 0 40
" " M S "	0 00 1 50	2½ inch to 2½ inch....	4 75 5 00	Olive, common, ½ gall.	1 00 1 10
Childs' Split & Buff Batts	1 60 1 95	Shingle	5 50 5 50	" salad	1 80 2 30
" " Peb. Buff Bals....	0 90 1 05	Lathe	6 25 6 50	" salad, in bottles,	
Turned Cacks	0 95 1 15	Galvanized Iron:		qt., per case	3 30 3 40
		Best, No. 2	0 09 0 10	Seal, pale	0 68 0 70
		Best No. 24	0 09 0 10	Spirits Turpentine ..	0 58 0 60
		" 26	0 10 0 10½	Whale, refined	0 90 0 00
		" 28	0 10 0 11	Paints, &c.	
		Horse Nails:		White Lead, genuine, in	
		Guest's or Griffin's as		Oil, 25 lbs.	0 00 2 50
		sorted sizes	0 00 0 00	Do. No. 1	0 00 2 25
		E. T. or W. assd. size	0 19 0 20	" 2	0 00 2 00
		Patent Hammered do.	0 00 0 17	" 3	0 00 1 75
		Iron (at 6 months):		Common	1 30 0 00
		Pig. Gartsherrie, No.	0 00 0 00	White Lead, dry	0 75 0 09
		Eglinton No. 1	0 60 0 37 00	Red Lead	0 72 0 08
		" No. 3	0 00 0 00	Venetian Red, English.	0 02 0 03
		Other brands, No. 1 ..	0 00 0 00	Yellow Ochre, French.	0 02 0 03
		" No. 2	0 00 0 00	Whiting	0 90 1 10
		Bar—Scotch, ½ 100 lb	3 40 3 75	Petroleum.	
		Refined	0 00 0 00	(Refined, ½ gallon.)	
		Swedes	7 25 7 5	Delivered at London, On	
		Hoops—Coopers	3 75 4 25	No. 1 5 cars	0 00 0 26
		" Band	1 00 1 45	Delivered in Toronto:	
		Boiler Plates	4 50 4 75	No. 1, 1 car	0 00 0 27½
		Canada Plates:		" less than car....	0 29 0 30
		Hatton	7 00 7 25	Benzine	0 00 0 40
		Arrow Glamorgan ..	7 50 0 00	Produce.	
		Swansea	7 50 0 00	Grain:	
		Lead (at 4 months):		Wheat, Spring, 60 lb.	1 10 1 13
		Bar ½ 100 lbs.	0 07 0 07½	" Fall, 60 lb.	1 22 1 25
		Sheet	0 06 0 07	Barley,	1 01 1 15
		Shot	0 07 0 07½	Peas	0 00 0 60
		Iron Wire (4 months):		Oats	0 39 0 40
		No. 6, ½ bundle	3 5 3 35	Rye	0 00 0 70
		" 9,	3 55 3 65	Seeds:	
		" 12,	3 85 3 95	Clover, choice, 60 lb. .	0 00 0 00
		" 16,	4 25 4 35	Timothy, choice, 48 lb.	0 00 0 00
		Powder:		Flax	0 00 0 00
		Blasting Canada	1 00 0 00	Flour (per burl):	
		FF	5 00 0 00	Superior extra	0 00 5 80
		FFF	5 25 0 00	Extra	5 60 5 25
		Blasting, English	0 00 0 00	Spring extra	5 00 5 10
		FF	5 00 5 50	Superne	4 60 5 00
		FFF	5 50 6 00	Oatmeal, per burl.	
		Pressed Spikes (4 months):		Butter, choice, ½ lb	0 21 0 24
		Regular sizes, 100 ..	0 00 6 75	" ordinary	0 16 0 18
		Extra	7 00 9 00	Cheese	0 12 0 13½
		Tin Plate (4 months):		Pork, mess, new	15 75 16 00
		IC Coke	10 25 0 00	Bacon, Canada	0 00 0 00
		IC Charcoal	11 25 0 00	" Cumberland cut.	0 09 0 09½
		IX	13 25 0 00	" smoked	0 00 0 10
		IXX	15 25 0 00	Hams, smoked	0 10 0 11½
		DC	10 25 0 75	" canvassed	0 00 0 00
		Hides & Skins, ½ lb.:		Shoulders, in salt ..	0 00 0 00
		Green, No. 1	0 00 0 06½	Lard	0 08 0 09½
		" No. 2	0 00 0 05½	Eggs	0 18 0 20
		Cured and inspected ..	0 07 0 11	Beef Hams	0 00 0 00
		Calfskins, green	0 00 0 08	Tallow	0 00 0 00
		" cured	0 20 0 30		
		Sheepskins	0 00 1 00	Salt, etc.	
		Leather, @ 4 months:		Liverpool coarse	1 80 1 85
		In lots of less than		Goderich	1 45 1 50
		50 sides, 10 ½ cent.		Plaster	0 00 0 00
		higher		Water Lime	0 00 0 00
		Spanish Sole, 1st quality			
		heavy weights, ½ lb.	0 28 0 30		

Soap and Candles.	\$ c. \$ c.	Brandy:	\$ c. \$ c.
Golden Bar.....	0 06 1/2 0 07	J. Robin & Co.'s "	2 10 2 25
" Silver Bar.....	0 06 1/2 0 07	Otard Dupuy & Co. "	2 10 2 25
Brown No. 1.....	0 05 0 05 1/2	Brandy, cases ...	3 75 9 00
	0 03 1/2 0 03 1/2	Brandy, com. per c.	4 35 4 50
Wines, Liquors, etc.		Whisky:	
<i>Ale:</i>		GOODERHAM & WORTS'	
English, per doz. qrts.	2 00 2 75	Wholesale Prices:	
Guinness Dublin Porter	2 35 2 40	Terms Cash.—Under 5	
<i>Spirits:</i>		brls., nett.; 5 to 10 brs.	
Pure Jam. Rum, 16 o.p.	1 80 2 25	2 1/2 p.c. off; 10 brls. and	
DeKuyper's H. Gin ...	1 55 1 65	over, 5 p.c. off.	In Duty
Booth's Old Tom	1 90 2 00	Family Proof Whiskey	Bond. Paid.
		Old Bourbon	0 35 0 88
Green, cases	4 00 4 25	" Malt	0 30 0 80
Booth's Old Tom, c. e.	5 50 6 00	" Toddy	0 30 0 80
<i>Wines:</i>		" Malt	0 30 0 80
Port, common	0 75 1 25	Alcohol, 65 o.p.	0 55 1 65
" fine old	4 00 4 00	Pure Spirits, 65 o.p. ...	0 56 1 66
Sherry, common	0 75 1 50	" 50 o.p.	0 50 1 50
" medium	1 70 1 80	" 25 u.p.	0 26 1 77
" old pale or golden	2 60 4 00	Dom. Whiskey, 32 u.p. ...	0 21 1 67
<i>Brandy:</i>		" 36 u.p.	0 20 1 63
Hennessy's, per gallon	2 25 2 40	" 40 u.p.	0 19 1 59
Martell's	2 25 2 40	Wool.	
		Fleece, lb.	2 30 0 35
		Pulled	0 28 0 30

STOCK AND BOND REPORT.

NAME.	Shares.	Capital subscribed	Dividend last 6 Months.	CLOSING PRICES	
				Toronto, Nov. 26.	Montreal, Nov. 26.
BANKS.					
British North America	100	4,866,666	5		135 140
Canadian Bank of Commerce	50	6,000,000	4	120 120 1/2	120 120 1/2
City Bank, Montreal	80	1,200,000	3 1/2		91 92
Du Peuple	50	1,600,000	4		104 105
Eastern Townships	50	747,700	4		110 111
Exchange Bank	100	1,000,000			101 102
Hamilton	100	1,000,000			bks closed
Jacques Cartier	50	2,000,000	4		bks closed
Mechanics' Bank	50	500,000	3		82 84
Merchants' Bank of Canada	100	9,000,000	4	110 110 1/2	110 110 1/2
Metropolitan	100	1,000,000	3		100 102
Molson's Bank	50	1,990,000	4		105 106
Montreal	200	11,568,800	6 & b 2	175 175 1/2	175 175 1/2
Maritime	50	1,000,000	4		85 90
National	50	2,000,000	4		
Dominion Bank	50	888,700	4	103 105	
Ontario Bank	40	2,500,000	4	102 103	1 2 1/2 105
Quebec Bank	100	2,000,000	4		bks closed
Royal Canadian	40	2,000,000	4	95 1/2 96	95 1/2 96 1/2
Toronto	100	1,500,000	6	180 184	180 184
Union Bank	100	1,985,000	4		102 103
MISCELLANEOUS.					
Canada Landed Credit Company	50	500,000	4	105 106	
Canada Permanent Building Society	50	1,500,000	4 1/2	150 151	
Canadian Navigation Co.	200	575,800	5		
Canada Rolling Stock Co.	200	400,000	4		
Farmers' & Mechanics' Bdg Socy.	100	250,000	5	95 97	
Freehold Building Society	100	500,000	5	125 126 x	
Huron Copper Bay Co.	50	520,000	5		20 40
Huron & Erie Savings & Loan Society	40	1,250,000	5		21 1/2 21 1/2
Montreal Telegraph Co.	40	400,000	6		27 1/2 29
Montreal City Gas Co.	50	400,000	6		
Montreal City Passenger Railway Co.	200	3,000,000	2 1/2 12mo.	98 99	
Quebec Gas Company	100	350,000	4 1/2	98 100	
Richelieu Navigation Co.	50	200,000	4	100 102	
Dominion Telegraph Company	100	200,000	4		
Provincial Building Society	50	200,000	4		
Imperial Building Society	25	400,000	5		
Building and Loan Association	50	400,000	5	125 130	
Toronto Consumers' Gas Co. (old)	50	200,000	5	110 111	
Union Permanent Building Society	50	600,000	5	120 130	
Western Canada Building Society	50	600,000	5		

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Oct. 25, 1873.)

No. Shares.	Last Dividend.	NAME OF COMPANY.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 s	Briton Medical and General Life	£10	2	3
50,000	20	Commercial Union Fire, Life & Marine	50	5	9 1/2 10
24,000	8	City of Glasgow	25	2 1/2	4 1/2
5,000	10	Edinburgh Life	100	15	31 1/2
20,000	6 b 10 s	Guardian, £10 originally paid	100	50	54
12,000	£1 p.sh.	Imperial Fire	100	10	80 1/2
10,000	15	Lancashire Fire and Life	20	2	4
10,000	11	Life Association of Scotland	40	8 1/2	27 1/2
55,862		London Assurance Corporation	25	12 1/2	
10,000	5	London and Lancashire Life	10	1	4
391,752	20	Liverpool & London & Globe F. & L.	20	2	19 1/2
20,000	28	Northern Fire and Life	100	5	24 1/2 25 1/2
40,000	28	North British and Mercantile	50	0 1/2	124
200,000	£6 p. s.	Phoenix	10	14	28
100,000	16 1/2 b 3	Queen Fire and Life	20	3	6 1/2
50,000	6	Royal Insurance	10	1	205
20,000	10	Scottish Imperial Fire and Life	50	3	64
10,000	25	Scottish Provincial Fire and Life	50	12	77
4,000	£4 15s. 9d.	Standard Life	25	1 1/2	13
CANADIAN.					
8,000	4-6 mo	British America Fire and Marine	\$50	\$25	p. c. 74 75
2,500	5	Canada Life	400	50	120
10,000	None.	Citizens Fire and Life	100	25	
5,000		Confederation Life	100	10	
5,000	6-12 mos.	Sun Mutual Life	100	10	
5,000		Isolated Ris. Fire	100	10	105 107
4,000	12	Montreal Assurance	£50	£5	
10,000	None.	Provincial Fire and Marine	60	\$11	
		Quebec Fire	40	32 1/2	
		" Marine	100	40	80 90
2,000	10	Queen City Fire	50	10	
15,000	4-6 mo	Western Assurance	40	14	110 112

SECURITIES.	Toronto.	Montreal.
Canadian Government Debentures, 6 p.c. stg.		
Do. do. 5 p.c. cur.	104	104 105
Do. do. 5 p.c. stg., 1885		
Do. do. 7 p.c. cur.		
Dominion 6 p.c. stock	104	104
Dominion Bonds	104	104
Montreal Harbour bonds 6 p.c.		98
Do. Corporation 6 p.c.		95 97
Do. 7 p.c. Stock		108 111
Quebec Water Works 6 p.c.		
Toronto Corporation 6 p.c., 20 years	94 96	
Kingston City, 6 p.c., 1872		
County Debentures	94 95	
Township Debentures	88 90	

When org'niz'd	No. of Shares.	Last Dividend.	NAME OF COMPANY.	Par val. of Sh'rs.	Offered.	Asked
1863	20,000		Agricultural	\$ 5		
1853	1,500		Etna Life, of Hartford	100	250	300
1819	30,000		Etna Fire, of Hartford	100	160	165
1810	10,000		Hartford, of Hartford	100	130	145
1863	5,000		Travellers Life & Accident	101	140	145

EXCHANGE.	Toronto.	Montreal.
Bank on London, 60 days	7 7 1/2	7 7 1/2
Private do.		
Bank on New York		
Private do.		
Gold Drafts do.		
American Silver		1/2 1/2 prem.

RAILWAYS.	Sh'rs.	Paid.	Toronto Nov. 12.	London, Oct. 25.
Atlantic and St. Lawrence	100	All.		98 102
Do. do. 6 p.c. stg. m. bds.	100			100 102
Canada Southern 7 p.c. 1st Mortgage				55 60
International Bridge 6 p.c. Mort. Bds.				100 102
Do. do. 6 p.c. Pref Shares				99 101
Wellington, Grey & Bruce 7 p.c. 1st Mor.				99 101
European & N. A. 6 per 1 M. Bonds, 1898				
Grand Trunk	100			18 1/2 19
Do. Eq. G. M. Bds. 1 ch. 6 p.c.	100			100 102
Do. Eq. Bonds, 2nd charge	100			100 102
Do. First Preference, 5 p.c.	100			73 75
Do. Second Pref. Bonds, 5 p.c.	100			63 1/2 64 1/2
Do. Third Pref. Stock, 4 p.c.	100			34 35
Great Western	204			17 1/2 17 1/2
Do. 6 p.c. Bonds, due 1873-76	100			101 103
Do. 5 1/2 p.c. Bonds, due 1877-78	100			99 100 1/2
Do. 5 p.c. Pref., issue at 80	100			109 110
Do. 6 per cent bonds 1890	100			109 110
Midland, 6 p.c. 1st Pref Bonds	100			91 92
Northern of Canada, 6 p.c. 1st Pref. Bds.	100			99 101
Do. do. Second do.	100			94 96
Toronto, Grey and Bruce, Stock	100	60 p.c.		50
Do. 1st Mor Bonds	100			91 92 95
Toronto and Nipissing, Stock	100	90 p.c.		60
Do. Bonds				97 1/2 98 1/2

PRODUCE.									
Comparative Prices in Toronto Market.									
1873.		1873.		1872.		1871.		1870.	
Nov. 26.	Nov. 19.	Nov. 26.	Nov. 26.	Nov. 26.	Nov. 26.	Nov. 26.	Nov. 26.	Nov. 26.	Nov. 26.
Wheat, Fall ... 60 lbs.	1 22 @ 1 25	1 20 @ 1 25	1 25 @ 1 35	1 30 @ 1 37	1 15 @ 1 25				
" Spring	1 10 1 13	1 10 1 12	1 15 1 0	1 20 1 23	1 10 1 13				
Barley	1 10 1 15	1 05 1 14	1 15 1 30	0 52 0 60	0 58 0 70				
Oats	0 39 0 40	0 40 0 41	0 6 0 68	0 38 0 40	0 40 0 41				
Peas	0 00 0 60	0 02 0 65	0 40 0 41	0 08 0 72	0 59 0 70				
Flour, Super	5 00 5 10	5 00 5 10	5 25 6 30	5 40 5 50	5 15 5 25				
" Spring Extra	5 20 5 25	5 20 5 25	0 00 0 00	5 70 5 75	5 00 5 00				
" Extra	5 60 5 65	5 45 5 10	6 30 6 40	5 80 5 85	5 50 5 75				
Oatmeal	4 60 5 00	4 60 5 00	4 75 4 80	4 50 4 75	4 50 4 60				
Port, Mess.	15 75 16 00	16 00 16 50	16 50 17 00	15 50 16 00	27 00 28 00				
Butter	0 14 0 23	0 16 0 24	0 08 0 16	0 12 0 17	0 14 0 19				
Hides, green	0 05 1/2 0 6 1/2	9 00 9 50	7 00 8 00	7 50 8 50	7 00 8 00				

THE ROYAL CANADIAN INSURANCE COMPANY.

AUTHORISED CAPITAL - - - - \$5,000,000.
LIMITED LIABILITY.

The present rates for Fire Insurance throughout the Dominion (the result of combination among the various Insurance Companies) are, it is believed, not only excessive, but unnecessary; and however severe the losses to those Companies may have been in the late calamitous fires in Chicago, Boston, and other cities in the United States, the losses in the business of Insurance throughout the Dominion does not warrant the great increase which has lately taken place in the rates.

Such being the case, the Hon. John Young, M.P., Messrs. Thos. Caverhill, L. A. Boyer, M.P., Benjamin Lyman, J. F. Sincennes, Andrew Robertson, James Crathern, Wm. Workman, J. R. Thibaudeau, John Duncan, F. K. Greene, John A. Perkins, Joseph Barsalou, E. G. Penny, J. Hodgson, R. J. Reekie, John Grant, Henry Bulmer, Wm. McNaughton, James Benny, Henry Lyman, J. Donnelly, S. H. May, James Coristine, John Popham, Wm. O'Brien, Andrew Wilson, Alex. Buntin, and Thos. Tiffin have secured an Act of Incorporation for the above Company during the last session of Parliament to carry on the business of Fire and Marine Insurance. The authorized capital of the Company is \$5,000,000, in fifty thousand shares of \$100 each. Five per cent. is payable on subscription of the stock, and five per cent. within six months thereafter. The remainder of the Stock is payable in such instalments as the majority of the Directors shall determine; not, however, to exceed five per cent per call, and at periods of not less than three months' interval.

It is not intended, however, to call up more than ten per cent. of the subscribed Stock, which amount will be paid to the Receiver-General for the benefit of Policy-holders; said deposit to bear interest at the rate of six per cent. per annum.

The Company having complied with the terms of the Act, have secured a License, and are now prepared to do business. The Directors propose to open Agencies in the chief towns and cities of the Dominion, on condition that not less than \$50,000 be subscribed to the Capital of the Company.

DIRECTORS.

HON. JOHN YOUNG, M.P.	President.
J. F. SINCENNES,	Vice-President.
ANDREW ROBERTSON.	JOHN OSTELL.
J. R. THIBAudeau.	W. F. KAY.
L. A. BOYER, M.P.	M. C. MULLARKY.

ANDREW WILSON.

Secretary-Treasurer—ARTHUR GAGNON.

Manager—ALFRED PERRY.

HEAD OFFICE—160 ST. JAMES STREET, MONTREAL.

HAND-IN-HAND MUTUAL FIRE INS. Co.

DIRECTORS.

W. H. HOWLAND, - - - President.
W. THOMSON, - - - Vice-President.
A. T. WOOD (President Board of Trade), Hamilton.
L. COFFEE (Produce Merchant), Toronto.
WM. HARGRAFT (Merchant), Cobourg.
J. STUART (Messrs. Harvey, Stuart & Co.), Hamilton.
A. T. FULTON (Messrs. G. Michie & Co.), Toronto.



DIRECTORS.

HORATIO YATES, M.D., Kingston.
C. R. MURRAY, (Manager Bank of Commerce), Hamilton.
R. WILKES, M.P., Toronto.
C. P. SMITH (President Board of Trade), London.
R. G. BARRETT, Toronto.
H. S. HOWLAND (Vice-President Bank of Commerce Toronto)

Bankers—THE ROYAL CANADIAN BANK.

Solicitors—Messrs. MOWAT, MACLENNAN & DOWNEY.

Secretary—HUGH SCOTT

HEAD OFFICE, ONTARIO HALL, CHURCH STREET, TORONTO.

The following extracts from the By-law adopted by the Directors will show the advantages derived by insurers in this Company:—

DIVISION OF SURPLUS.

1. On or immediately after the first day of January in each year, the Board of Directors shall ascertain, as nearly as may be the net surplus funds, if any, arising from Premiums, Investments, and other sources, during the year ending on the 31st day of December then last, after making provision for all expenses, losses, and liabilities of the same year, including claims for losses not yet adjusted; and the amount of the said surplus ascertained as aforesaid, shall be binding on all persons interested therein.
2. The Board of Directors shall then appropriate to every person who shall have been insured with the Company during the said year such a proportion of the said surplus funds, ascertained as aforesaid, as the total amount of cash premium received by the Company from him during the year, exclusive of sums returned upon cancelled or rejected risks, bears to the aggregate amount of the premiums so received from all such persons.
3. The said scrip funds shall be applicable without limit, if necessary, for all losses of the Company by fire or otherwise, and for expenses over and above the cash receipts of any year, the same being applied in the inverse order of their dates, the fund of a later year being applied first, and so on to the earliest in date; and the scrip represented by the funds so applied shall be proportionately reduced or wholly cancelled accordingly, and the scrip funds of the Company shall be resorted to, and if necessary exhausted, before any assessment shall be made upon the undertakings of the insurers.
4. Whenever the scrip funds in the hands of the Company shall amount in the aggregate to \$250,000, the Board of Directors shall thereupon apply a part thereof, not less than one-half of the excess over \$250,000 from year to year, towards the redemption of existing scrip, commencing with the earliest in date, and shall continue so to do until the scrip funds shall amount to \$500,000, when a part thereof equal to the entire annual excess over \$500,000, shall be applied to the redemption of scrip in the order aforesaid.

The Companies that have somewhat approximated the plan laid down by this Company are the "Hand-in-Hand" of England, established in 1696, the "Manufacturers" of Boston, and the "Continental" of New York. The first Company referred to has returned to its Policy-holders 66 per cent. of the premiums paid. The average rate returned by the "Manufacturers" for the twenty-two years during which it has been doing business is 67½ per cent., and no assessment; and the "Continental" paid its large loss by the Chicago fire, amounting to over one and a quarter million dollars, out of the scrip issued to its participating policy-holders, and had redeemed several years' issue previously.

The Directors feel justified, by the foregoing actual experience, in founding this company on the basis they have adopted, which, on close examination, they believe will be found peculiarly adapted to Canada, and will supply the want to a certain extent now felt by insurers.

W. H. HOWLAND, President.

Hall & Fairweather,
COMMISSION MERCHANTS
 AND
 DEALERS IN FLOUR.
 ST. JOHN, NEW BRUNSWICK.

Life Association of Scotland.

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

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

CANADA—MONTREAL—St. James St.
 DIRECTORS.

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

Solicitors—Messrs. RITCHIE, MORRIS & ROSE.
 Medical Officer—R. PALMER HOWARD, Esq., M.D.
 Secretary—P. WARDLAW.

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.
 R. N. GOOCH, Agent.

HASTINGS MUTUAL

Fire Insurance Company,

Having raised a Guarantee Capital, now cover all classes of risks. Applications for agencies are solicited from qualified persons in all places not represented in Ontario.

JAMES H. PECK,
 Secretary.

Belleville, July 17, 1873.

The Gore District

Mutual Fire Insurance Company

HAVE BEE 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.

A. T. McCORD, Jr., Agent,
 No. 7 Toronto Street, Toronto.
 February 1st, 1872.

The Ontario

Mutual Fire Insurance Company.

HEAD OFFICE.....LONDON, ONT.

THIS COMPANY IS ESTABLISHED FOR THE Insurance of Dwelling-houses and non-hazardous property in Cities, Towns, Villages, and Country. Applications for Insurance made through any of the Agents.

S. McBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer.

Insurance.

Imperial

Fire Insurance Company of London.
 No. 1 OLD BROAD STREET, AND No. 16 PALL MALL.
 ESTABLISHED 1803.
 Canada General Agency,—

RINTOUL BROS.,
 24 St. Sacrament Street, Montreal.
 TORONTO OFFICE—75 Colborne Street.
 A. W. SMITH, Agent.

MUTUAL FIRE INSURANCE COY
 Of the County of Wellington.

Business done exclusively on the Premium Note System.
 F. W. STONE, President.
 CHAS. DAVIDSON, Secretary.
 Head Office, Guelph, Ont.

The Waterloo County
Mutual Fire Insurance Company.

HEAD OFFICE.....WATERLOO, ONT.
 ESTABLISHED 1863.
 THE BUSINESS OF THE COMPANY IS DIVIDED into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES, Each Branch paying its own losses and its just proportion of the Managing expenses of the Company.
 C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.
 J. HUGHES, Inspector.

Queen

FIRE & LIFE INSURANCE COMPY
 OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms
 LIFE RISKS will be taken on terms that will compare favorably with other Companies.

CAPITAL.....£2,000,000
 CANADA BRANCH OFFICE—Exchange Buildings, Montreal
 Resident Secretary and General Agent—
 A. MACKENZIE FORBES,
 Great St. James Street, Montreal.
 Wm. ROWLAND, Agent, Toronto.

The Canadian Mutual
Fire Insurance Comp'y.

HEAD OFFICE, - - HAMILTON, ONT.
 The Purely Mutual System.
 Farmers' Stock held insured anywhere on owner's premises.
 The Premium Note System affords a perfect guarantee.
 JOHN BARRY, President.
 R. CHRISTIE, M.P.P., Vice-President.
 F. R. DESPARD, Sec. E. WILDE, Gen. Agt.

Canada Farmers'
Mutual Insurance Company.

HEAD OFFICE.....HAMILTON, ONTARIO
 INSURE ONLY FARM PROPERTY COUNTRY Churches, School Houses, and isolated Private Houses. Has been seventeen years in operation.
 THOMAS STOCK, President.
 RICHARD P. STREET, Secretary and Treasurer.

SCOTTISH IMPERIAL
INSURANCE COMPANY.

CAPITAL.....£1,000,000.
 Head office for the Dominion, 9 St. Sacrament Street, Montreal.
 H. J. JOHNSTON, Gen'l Agent.
 ISAAC C. GILMOUR Agent, Toronto.
 McKENZIE & MACKAY } Agents, Hamilton.
 TAYLOR & MINTY }

Insurance.

THE STANDARD

Life Assurance
COMPANY.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - - MONTREAL.

Policies in force, over Eighty Millions of Dollars. Accumulated Fund, over Twenty Millions of Dollars. Income, over Three Millions and a half. Claims paid in Canada, over \$500,000. Funds invested in England, United States, and Canada, with the most perfect safety. Deposited at Ottawa, for benefit of Canadian policy holders, \$150,000.

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to
 W. M. RAMSAY,
 Manager, Canada.

WESTERN

Assurance Company,

INCORPORATED 1851.

CAPITAL.....\$600,000.

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO.

Hon. JOHN McMURRICH, President.
 CHARLES MAGRATH, Vice-President.
 DIRECTORS.

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

INSURANCES effected at the lowest current rates on Buildings, Merchandize, and other property, against loss or damage by fire.
 On Hull, Cargo, and Freight against the perils of Inland Navigation.
 On Cargo Risks with the Maritime Provinces by sail or steam.
 On Cargoes by steamers to British Ports.

THE LANCASHIRE
INSURANCE COMPANY.



Capital

£2,000,000 Stg.

The only British Insurance Company
having a Head Office in Ontario.

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.

The Victoria

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

BUSINESS STRICTLY MUTUAL.

GEO. H. MILLS, President.
 W. D. BOOKER, Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO

Insurance.

THE GLOBE
Mutual Life Insurance Company

OF NEW YORK,

Having deposited with the Finance Minister of Canada

ONE HUNDRED THOUSAND DOLLARS,

For the protection of Canadian Policy-holders only, is now prepared to

Transact Business in the Dominion.

C. S. LEWIS, } Montreal,
JOHN CONVERSE, }

Managers for Canada.

A General Agent for Ontario is Wanted.

MUTUAL INSURANCE

FOR

COMMERCIAL MEN.

The Board of Directors of the Beaver and Toronto Mutual Fire Insurance Company have opened a Branch for the exclusive purpose of insuring property situated within range of the hydrants connected with the Water Works of Toronto and Hamilton.

By the passage of the Mutual Insurance Companies Act of last session of the Ontario Legislature, all the vexatious clauses of the old Mutual Insurance law have been entirely removed. No lien or real estate, no liability for any payment over and above the amount of the premium note can hereafter exist. No premium note, even, is necessary, but a simple "undriking" to pay assessments up to a limited amount, thus removing a very general objection on the part of mercantile men heretofore felt by them.

THE CITY BRANCH will insure, for three years, all property coming under the above class, on receiving the "undertaking" of the insured for four times the usual annual rate, and will collect thereupon a first payment of 2 1/2 per cent., or one-eighth of the amount of the "undertaking," and will make no assessment thereon until required to meet expenses and losses arising within the limits above laid down.

Application may be made either at the Head Office, over Toronto Bank, or to the undersigned.

HERBERT HANCOCK,
City Agent.

Office, 26 Adelaide street,
Three doors west of the New Post Office.

The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE.....London, Ont.

A purely mutual Company, avoiding all hazardous risks

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

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

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

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

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

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

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

D. C. MACDONALD, Secretary.

COADY General Agent and Inspector.

Agents' Directory.

JAMES DEAN, General Agent for the Beaver and Toronto Fire and Live Stock Mutual Insurance Company, London Ontario.

J. E. THOMPSON, Real Estate Agent & Stock Broker. J. Agent for the Guardian Ass. Co., Agricultural Mut. Ass. Co., Waterloo Mut. Fire Ins. Co., 24 Adelaide St. East, Toronto.

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

D. W. COWARD & CO., Com. & Produce Merchants, Agent for the Liv. and Lon. and Globe Fire and Lif., 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 in first class securities, mortgages in first-class securities for sale. Stratford O.

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

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

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

THOS. MILLER, Official Assignee, Accountant, Insurance—Fire and Life—and Real Estate Agent. Debts Collected. Money to Loan and Invested. Stratford, Ont.

KERR & ANDERSON, Official Assignees and Accountants. Money to loan on Real Estate, Mortgages bought. Office, cor. Church & Court sts. Toronto.

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

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

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

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

C. E. L. JARVIS, Insurance and Commission Agent. General Agent, Queen Insurance Co. of Liverpool and London. St. John, N.B. 22

ROBERT MARSHALL, Notary Public, Agent for the Montreal, British America & Quebec Marine Insurance Co.'s and for the Imperial, Aetna, and Hartford Fire Insurance Companies. St. John, N.B. 22

S. E. GREGORY, Agent for Imperial Fire Insurance Co., Montreal Assurance Co., and General Commercial Agent, Hamilton.

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

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

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

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

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

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

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

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

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

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

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

Insurance.

Fire and Marine Insurance.

THE BRITISH AMERICA
ASSURANCE COMPANY.

HEAD OFFICE:

Corner of Church and Court Streets,
TORONTO.

BOARD OF DIRECTION:

Hon G. W. Allan, M.L.C., Hugh McLennan, Esq.
George J. Boyd, Esq., Peter Paterson, Esq.,
Hon. W. Cayley, Jos. D. Ridout, Esq.,
Peleg Howland, Esq., E. H. Rutherford, Esq.,
Jno. Gordon, Esq.

Governor: PETER PATERSON, Esq.

Deputy Governor: E. H. RUTHERFORD, Esq.

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

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

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

F. A. BALL,
23-ry. 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, Bros.

OTHER DIRECTORS:

C. J. Campbell, Esq., of A. Cameron, Esq., Cashier, Campbell & Cassells, Toronto. Merchants' B'k, Toronto.

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

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

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

W. Kay, Esq., Goderich. Manager.—Arthur Harvey, Esq. Geo. A. Hine, Esq. Asst.-Sec'y. Fire Inspector.—Wm. Henderson, Esq. General Agent, Marine Department.—Capt. C. G. Fortier.

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

ARTHUR HARVEY, Manager.

THE ONTARIO MUTUAL

Life Assurance Company

ISSUE Policies on all the most approved methods.

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

Dividends declared yearly after Policies are three year old.

WM. HENDRY, Manager,
Waterloo, Ont.

ROYAL INSURANCE COY

OF LIVERPOOL & LONDON—FIRE AND LIFE.

Liability of Shareholders unlimited.

CAPITAL\$10,000,000

FUNDS INVESTED..... 12,000,000

ANNUAL INCOME..... 5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium

Life Assurances granted in all the most approved forms

H. L. ROUTH,
W. TATLEY,

Chief Agents

JOHN HUTCHISON, Inspector P. O.

H. J. MUDGE, Inspector P. Q.

TORONTO OFFICE - Royal Insurance B'dgs., Yonge St.

F. H. HEWARD, Agent.

