

# THE MONETARY AND COMMERCIAL TIMES.

## INSURANCE CHRONICLE.

VOL. IV—NO. 34.

TORONTO, ONT., FRIDAY, APRIL 7, 1871.

SUBSCRIPTION,  
\$2 a Year.

THE LEADING WHOLESALE TRADE OF  
TORONTO.

**JOHN MACDONALD & Co.**

EVERY WEEK goods are  
ordered from Europe by  
JNO. MACDONALD & CO.

EVERY WEEK goods are  
shipped from Europe by  
JNO. MACDONALD & CO.

EVERY WEEK goods are  
received at their Ware-  
house by  
JNO. MACDONALD & CO.

Toronto, April 5, 1871. 32-ly

THE LEADING WHOLESALE TRADE OF  
TORONTO.

**A. R. McMASTER  
and BROTHER,  
TORONTO,**

HAVE OPENED OUT

A more than usually attractive assortment of

**BRITISH & FOREIGN IMPORTATIONS,**

WITH DESIRABLE LINES OF

**Canadian and American Manufactures,**

FOR THE

**SPRING AND SUMMER TRADE,**

TO WHICH

They call the attention of their Customers and Friends,

AT

**32 YONGE STREET.**

"BEAVER MILLS" CARPET WARP, COTTON  
YARN, COTTON BAGS.

OFFICE:

102 Cross St., Albert Square, Manchester, England.  
Toronto, March, 1871. 32-ly

THE LEADING WHOLESALE TRADE OF  
TORONTO.

**GORDON, MACKAY & Co.**  
IMPORTERS & MANUFACTURERS,

Have now received their usual supply of

**SPRING GOODS**

SELECTED IN THE

VARIOUS MARKETS OF THE WORLD,

AND WHICH THEY

OFFER ON LIBERAL TERMS.

Also, constantly receiving the Products of the new

**CELEBRATED LYBSTER COTTON MILLS.**

The great superiority of those Goods over Imported  
or Foreign, render them worthy of the  
notice of the Trade.

THEY ARE MADE FROM PURE AND

**Long Stapled American Cotton,**

PERFECTLY FREE FROM ALL

STIFFENING, SIZING & CHEMICAL PREPARATION  
that improve appearance, but destroy the fibre.

They are also noted for

**THEIR GREAT BLEACHING QUALITIES**

**GORDON, MACKAY & Co.**

Toronto, April 5, 1871. 32-ly

SPRING, 1871.

**J. GILLESPIE & CO.,**

HAVE OPENED

OVER 500 CASES NEW SPRING STYLES

FELT HATS

and

STRAW GOODS

64 YONGE STREET

3-ly

TORONTO.

**SMITH & KEIGHLEY,**

TEA MERCHANTS

AND

**GENERAL GROCERS.**

Fresh Goods Regularly Received,

Stock and Assortment

Large and Attractive.

We solicit a special and early examination of  
our fresh

**TEAS,**

Just arrived ex ship "Benefactor" at New York  
from Shanghai.

A. M. SMITH.  
Toronto, 1871.

W. W. KEIGHLEY.  
32

**SAMSON,**

**KENNEDY,**

and **GEMMEL**

ARE RECEIVING

SHIPMENTS

—OF—

**HABERDASHERY**

—BY—

**EVERY STEAMER.**

An inspection of Stock invited.

THE LEADING WHOLESALE TRADE OF  
TORONTO.**Jno. Charlesworth & Co.,**

WHOLESALE IMPORTERS OF.

BRITISH &amp; FOREIGN DRY GOODS,

Have received the bulk of their Importations of

**NEW SPRING DRY GOODS & MILLINERY**

And in a few days will open out about Eighty packages more, to which they invite inspection by their friends and the trade generally.

**Special Terms to Cash and Short Credit Buyers.****JNO. CHARLESWORTH & CO.,**

44 Yonge Street,

and 3 Wellington Street West Toronto.

Toronto, March 23, 1871.

1-1y

**Winans, Butler & Co.**  
COMMISSION MERCHANTS,

DEALERS IN

FOREIGN AND DOMESTIC WOOLS,

GRAIN AND FLOUR.

Cash advances made on consignments. Agents for Stocks celebrated Lubricating Machine Oils.

77 Front Street, Toronto and  
Division Street, Cobou**Brown Brothers.**  
ACCOUNT-BOOK MANUFACTURERS,  
Stationers, Book-Binders, Etc.,  
66 and 68 King Street East, Toronto, Ont.

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

**Cleverdon & Coombe,**

Importers of

CHINA, GLASS AND EARTHENWARE,

WHOLESALE,

NO. 8 ADELAIDE STREET WEST, TORONTO.

*Agents for Moule's Patent Earth Closets.***Ridout, Aikenhead & Crombie,**

(Late Ridout Brothers &amp; Co.)

Corner of King and Yonge Streets, Toronto,

Importers of and Dealers in

IRON, STEEL, NAILS, COPPER, LEAD, TIN,  
CUTLERY, PAINTS, CORDAGE,

FISHING AND SHOOTING TACKLE,

And every description of

*British, American, and Domestic Hardware.***The British American Commercial College,**

COR. OF KING &amp; TORONTO STREETS, TORONTO.

THIS old-established and thoroughly reliable Institution affords unequalled facilities for obtaining a

THOROUGH BUSINESS EDUCATION,

or instruction in any of the following branches:

Book-Keeping, by Double and Single Entry; Banking, Commission, Steamboating, Insurance, Commercial Law, Commercial Arithmetic, Business Practice, Business Correspondence, Spelling Penmanship, Telegraphy, &amp;c., &amp;c., &amp;c.

41-1y

ODELL &amp; TROUT.

THE LEADING WHOLESALE TRADE OF  
TORONTO.**THOMAS LAILEY & Co.,**

IMPORTERS

AND

WHOLESALE CLOTHIERS.

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,  
TORONTO.**ELLIOT & COMPANY,**

No. 3 FRONT STREET, TORONTO,

*(Formerly of Lyman Elliot & Co., successors to  
Dunspaugh & Watson.)*

THE attention of Druggists, Manufacturers, and General Merchants is invited to their Stock in the following Departments:

Drugs,	Chemicals,
Dye-Stuffs,	Brushes, all kinds,
Corks,	Druggists' Sundries,
Spices,	Pure Wines and Spirits,
Surgical Appliances,	Patent Medicines,
Perfumery,	Fancy Soaps,
Colours, Dry,	Colours in Oil,
Naval Stores,	Oils,
Varnishes,	Earthenware,
Flint Bottles,	Green Bottles,
Druggists' Furniture.	Manufacturers' Supplies.

AGENTS FOR CONVERSE'S EXTRA CALCINED PLASTER.

Manufacturers of White Lead in Oil, Chemicals and Pharmaceutical Preparations. Every requirement for new shops and re-fitting. Orders solicited. Lists mailed on application.

**GOODERHAM & WORTS,**

DISTILLERS, MALSTERS &amp; MILLERS.

MANUFACTURERS OF

PURE SPIRITS,

ALCOHOL,

OLD RYE,

TODDY AND

MALT WHISKIES.

MALT FOR BREWERS,

AND

"TEA ROSE" FLOUR.

**Robert McPhail,**

IMPORTER OF

ENGLISH, FRENCH AND GERMAN  
FANCY GOODS,

STATIONER, SCHOOL BOOK PUBLISHER

and Blank Book Manufacturer.

8 FRONT STREET, TORONTO.

THE LEADING WHOLESALE TRADE OF  
HAMILTON.

1871

EARLY SPRING IMPORTATIONS.

**BUCHANANS, BINNY & MCKENZIE,**

Have received a large portion of their

**EARLY SHIPMENTS**

and have pleasure in announcing that they will be prepared

ON THE 7th MARCH,

To show a fully assorted, well bought and most attractive Stock of

STAPLE AND FANCY DRY GOODS.

Their stock of

**CANADIAN TWEEDS,**

is now full, and unusually varied and fine.

DUNDAS COTTON MANUFACTURES

always in Stock at

MILL PRICES AND TERMS.

**BUCHANANS, BINNY & MCKENZIE.**

Hamilton, 25th February, 1871.

34-1y

**James Turner & Co.,**

IMPORTERS

AND

WHOLESALE GROCERS,  
HAMILTON, ONTARIO.

STORES, HUGHSON STREET.

**Jno. Boice & Co.,**

ARE PREPARED TO SHOW AN

ATTRACTIVE ASSORTMENT

—OF—

Gentlemen's Furnishings,

Fancy Goods,

Small Wares, &amp;c.

Hamilton, March 24, 1871.

**Dundas Domestics,**

AT

REDUCED PRICE LIST

OF FIRST FEBRUARY.

THOMPSON, BIRKETT &amp; BELL,

29-3m.

HAMILTON,

**RICE BROTHERS,**

PAPER COLLAR MANUFACTURERS,

MONTREAL.

MESSRS. RICE BROS. have constantly on hand all styles of Gent's Paper Collars, Cuffs, Fronts, &amp;c. Also, Ladies' Collars and Cuffs, which are manufactured in the neatest possible manner, from the best material, imported from London and Germany. New styles just being completed.

36-1y

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.

**CHARLES D. EDWARDS,**  
MANUFACTURER OF  
**FIRE-PROOF SAFES,**  
SALESROOM—19 VICTORIA SQUARE,  
MONTREAL.  
GENERAL AGENT FOR ONTARIO.—E. H. MOORE, No. 51  
Front Street East, Toronto.

LOCAL AGENTS.  
A. McKEAND.....Hamilton.  
A. G. SMYTH.....London.  
GEO. HAY.....Ottawa.  
CHINIE & BEAUDET.....Quebec.  
D. STARR & SONS.....Halifax, N.S.

**Kingan & Kinloch,**  
IMPORTERS OF  
TEAS, GENERAL GROCERIES,  
WINES, &c.  
Corner of St. Peter and St. Sacrament Streets,  
MONTREAL.

**John McArthur & Son,**  
Importers and wholesale Dealers in  
Window Glass (Star and Diamond Star Brands),  
Sheet and Plate Glass of every Description,  
Linseed Oil, Paints, Colors, Varnishes,  
Japans, Artists' and Painters' Materials,  
Naval Stores, Chemical Dye Stuffs, &c.  
Cod, Seal, Whale, Lard, Sperm, Olive, Machinery,  
and Wool Oils.  
18 LEMOINE STREET.

**S. H. May & Co.,**  
Importers and Dealers in  
**PAINTS, OIL, VARNISH, &c**  
CHANGES SMITHWICK, 26 AND 21 OZ.  
STAR, DIAMOND STAR, AND DOUBLE THICK GLASS  
17 July 70 274 St. Paul st., Montreal.

**J. A. Mathewson,**  
202 MCGILL STREET AND LONGUEUIL LANE,  
TEAS AND GENERAL GROCERIES,  
Stock and assortment kept large and attractive.  
ORDERS CAREFULLY EXECUTED. 1y

**W. & F. P. Currie & Co.,**  
100 GREY NUN STREET, MONTREAL,  
Importers of  
**IRON, TIN, STEEL, BOILER PLATES,**  
GALVANIZED IRON, CANADA PLATE,  
BOILER TUBES, GAS TUBES, IRON WIRE  
Gas Tube Fittings, Boiler Rivets, Gauge Glasses, Paint  
and Putty, Cements, Window Glass, Fire Bricks, Fire Clay  
Drain Pipes, Patent Encaustic Tiles, &c., &c.,  
MANUFACTURER OF  
"CROWN" SOFA, CHAIR AND BED SPRINGS.  
A large stock always on hand. 34-

THE LEADING WHOLESALE TRADE OF MONTREAL.

**David Terrance & Co.,**  
EAST AND WEST INDIA MERCHANTS,  
EXCHANGE COURT,  
MONTREAL.  
Montreal, 1871. 10Ja71

**James Robertson,**  
METAL MERCHANT,  
AND MANUFACTURER OF  
LEAD PIPE, SHOT, PAINTS, PUTTY &c.,  
ALSO,  
Circular, Gang, Cross Cut, and other Saws.  
PROPRIETOR,  
Canada Lead & Saw Works, } Also { Dominion Saw Works  
Montreal. } Toronto.

**Crathern & Caverhill,**  
61 ST. PETER STREET,  
IMPORTERS OF HARDWARE, IRON,  
Steel, Tin Plates, &c.,  
WINDOW GLASS, PAINTS AND OILS.  
AGENTS:—Victoria Rope Walk.  
1 July, 71 Vieille Montagne Zinc Company.

Established 1818.  
**SAVAGE, LYMAN & Co.**  
FINE Watches, and Rich Jewellery, Silver and Electro-  
Plated Ware, French Clocks and Bronzes  
CATHEDRAL BLOCK, 271 NOTRE DAME STREET,  
MONTREAL.  
N. B. Sole Agents in Canada for the celebrated Ulysse  
NARDIN WATCH. 52-ly

**Joseph Gould,**  
(SUCCESSOR TO GOULD & HILL)  
IMPORTER OF THE  
CELEBRATED CHICKERING, STEINWAY,  
AND OTHER PIANOFORTES,  
AND THE WELL-KNOWN  
MASON & HAMLIN CABINET ORGANS.  
115 GREAT ST. JAMES STREET, MONTREAL,  
24 Aug 70

**N. S. Whitney,**  
IMPORTER OF FOREIGN LEATHER, ELASTIC  
WEBS, PRUNELLA LININGS, &c.,  
14 Helen Street, Montreal. 1Ja71

**A. Ramsay & Son,**  
Importers of  
OILS, PAINTS, VARNISHES, BRUSHES, &c.,  
Rolled, Rough and Polished Plate Glass, English and  
German Sheet Glass, Glaziers' Diamonds,  
GOLD AND SILVER LEAF BRONZES, &c.  
37, 39 & 41 Recollet Street,

**W. R. Ross & Co.,**  
GENERAL MERCHANTS,  
AND IMPORTERS OF  
TEAS AND GENERAL GROCERIES,  
464 & 466 St. Paul Street,  
MONTREAL.

THE LEADING WHOLESALE TRADE OF MONTREAL.

**GREENE & SONS.**  
—  
**BUFFALO ROBES,**  
COLLECTION OF 1870.  
—  
**FRESH SKINS.**  
—  
THE FIRST DIRECT IMPORTATION  
FROM  
**HUDSON BAY TERRITORY.**  
—  
Our Collection is THE BEST we have had for many  
years.  
—  
**GREENE & SONS.**  
517, 519, 521, 523 and 525 St. Paul Street,  
MONTREAL.

**FERRIER & Co.,**  
IRON AND HARDWARE MERCHANTS,  
ST. FRANCIS XAVIER STREET,  
MONTREAL.  
AGENTS FOR:  
Windsor Powder Mills.  
La Tortu Rope-Walk.  
Burrill's Axe Factory.  
Sherbrooke's Safety Fuse. 31 Dec 70

**Chapman, Fraser & Tylee,**  
Successors to Matland, Tylee & Co.,  
WHOLESALE WINE, GENERAL AND  
COMMISSION MERCHANTS.  
Feb 71 10 Hospital Street.

**Robert Mitchell,**  
COMMISSION MERCHANT AND BROKER,  
24 Sacrament Street, Montreal.  
Drafts authorised and advances made on shipments of  
Flour, Grain, Pork, Butter, and General Produce, to my  
address here.  
Advances made on shipments to Europe.  
The sale and purchase of Stocks and Exchange will  
receive prompt attention. 1 May

**Mercantile Summary.**

It is estimated that 125,000 mowing and reaping  
machines are made every year in the United  
States.  
LAST YEARS' Jamaica sugar crop was 31,000  
hogsheads. This year it is unusually large, being  
estimated at 40,000 hds.  
THE San Francisco *Bulletin* notices the arrival  
of a cargo of anthracite coal from Queen Charlotte  
Island, British Columbia, and says that the event  
excited a good deal of interest. This is said to  
be the first hard coal discovered on the Pacific  
Coast.  
THE GRANITE quarries on the main Nipisquit  
river, four miles from Bathurst, N. B., are com-  
ing into prominent notice. Large quantities are

il  
c.  
yd.  
il.  
st.

**THE LEADING WHOLESALE TRADE OF TORONTO.**

**OGILVY & CO.,**  
**IMPORTERS -OF DRY GOODS,**  
 18 and 20 WELLINGTON | Cor. ST. PETER and ST.  
 STREET, | PAUL STREETS,  
 TORONTO, | MONTREAL.

Stocks in BOTH PLACES are now WELL ASSORTED.  
 March 14, 1871. 1-y

**THOMSON & BURNS,**  
 IMPORTERS OF  
**SHELF AND HEAVY HARDWARE,**  
**CROCKERY, CHINA, GLASSWARE,**  
 AND DEALERS IN  
*Canadian and American Manufactures*  
 OF  
**HARDWARE AND AGRICULTURAL IMPLEMENTS.**  
 10 and 12 FRONT STREET WEST, TORONTO.

being quarried and business there is brisk, and promises well for the summer, in view of the Intercolonial Railroad operations thereabout.

A VERY judicious and commendable step has been taken in the publication, by official sanction, of a statement of the monthly importations and exportations of the Dominion in the *Canada Gazette*. We presume these will be continued from month to month, as the bank statements are. By doing so, an important service will be rendered to the interests of trade and commerce, provided always that there is not too much official tediousness in getting out the returns. The January imports were—In 1871, \$2,778,936, and in 1870, \$2,595,801, showing an increase of \$183,135. The exports show a decrease, being \$2,404,967 this year, and \$2,528,124 last year—a falling off of \$113,157. The importations of dry goods compare thus:

	1870	1871
Woolens .....	\$188,298	\$231,547
Cottons.....	216,539	242,305
Silks and Velvets.....	18,725	36,175
	\$423,562	\$510,027

Increase (20 per cent.) ..... \$86,465

THE BRAZEN front of trade, odious vulgar trade, is rearing itself in the midst of the fashionable west end of Montreal. Already a grocery hangs out its huge tea-pot sign, facing the elegant English cathedral, and offending the eyes of the aristocratic worshippers. A candy-shop has the hardihood to (dis) grace the corner of Philip's square, and now we are told that a row of dwellings fronting on University street and St. Catharine, (which latter may be called the Fifth Avenue of our Eastern metropolis) is to be con-

**THE LEADING WHOLESALE TRADE OF TORONTO.**

**Notice.**

THE undersigned beg to notify the Trade, that they have been appointed Agents for the City of Toronto, and points East, for the sale of Messrs. DOW & CO.'S Celebrated Ales and Porter. All orders will receive prompt attention.

**CRAMP, TORRANCES & Co.**

For sale, in store and to arrive:—  
 TEAS,  
 COFFEES,  
 SUGARS,  
 and NEW CROP (1870) FRUITS.

TEAS—Hyson, Young Hyson, Gunpowder, Imperial, Natural Leaf Japan, Oolong, Souchong, and Congou.  
 COFFEES—Old Government Java, Maracaibo, Laguayra and Rio.  
 SUGARS—Tierces and barrels Scotch Refined. Barrels Bright Porto Rico.  
 Also, now landing, 25 cases German Cigars,

**CRAMP, TORRANCES & CO.,**  
 11-1y 10 Wellington St. East.

**Yarmouth Bloaters.**

500 CASES just received, direct from the Seaboard. Also, on hand—  
 1,000 boxes Digby Herrings.  
 500 half-barrels Lake Superior Trout— Fall Catch.  
 100 barrels Split Canso Herrings.  
 100 quintals Prime Table Codfish.  
 100 bags Messina Filberts.  
 50 cases Pearl Sago.  
 50 bags Pimento.  
 25 bales Cloves.  
 5 cases Choice Nutmegs.  
 25 barrels Day & Martin's Japan Blacking, in Pints and Quarts.  
 12 cases Taylor's Maravilla Cocoa.  
 10 " " Soluble "  
 15 " " Homeopathic Cocoa.  
 10 " " Soluble Chocolate.  
 12 " Epps' Homeopathic Cocoa.

For sale by

**THOMAS GRIFFITH & Co.,**  
 37 & 39-Front Street, Toronto.

verted shortly into a block of stores for adventurous "merchandisers." We fancy we hear the west enders say, "cannot this be frowned down? Will no one stop this encroachment upon the rights of stylish and fashionable people? It was bad enough when the pretty little *parterres* of Tecumseth Terrace on Bleury street, surrounded as they were by the tomahawk and arrow railings emblematic of the grand old Indian, and hallowed as they were by the aristocratic associations of thirty by-gone years, were ruthlessly hid from our gaze the other day, by iron and brick store fronts rudely thrust forward to the street! But that St. Catharine street west should be profaned by shopkeepers, that the levelling and degrading tendencies of trade should show themselves thus at our very doors, is too much to be borne."

MR. JAMES WOODLEY of Quebec, one of a shoe manufacturing firm there, who employ 600 hands; in responding to an address accompanying the presentation of a silver tea-service to the firm by their employees last week, said, after sketching his own career since he landed in Quebec, thirty years ago, with a total cash capital of five shillings sterling: "I will give you the reasons why, I think, you workmen don't get on. First, you have no ambition; second, although I scarcely know a man of you who can be called a drunkard, yet most of you take some liquor every day or two, and then a little extra on Saturday after pay time, and so a dollar, or may be two

**THE LEADING WHOLESALE TRADE OF TORONTO.**

Canada Confectionary and Biscuit Works.

**William Hessin,**  
**WHOLESALE CONFECTIONER**  
 AND  
**BISCUIT MANUFACTURER.**

OFFICES AND FACTORY:  
**No. 7 FRONT STREET,**  
 TORONTO. 5

1871.] **R. H. GRAY & Co.,** [1871.  
 43 YONGE STREET, TORONTO,

Will show this Season, the contents of 150 packages of Spring Goods, embracing:—

- 1,000 Dozen SCARFS AND BOWS,
- 1,800 " HOSE AND HALF HOSE.
- 1,100 " GLOVES, IN VARIETY,
- 600 " BRACES, "
- 600 " SHIRTS, "
- 625 " LINEN COLLARS,
- 20 DIFFERENT KINDS. PAPER-COLLARS
- 1,600 Dozen HAIR NETS,

And a Complete Stock of HABERDASHERY and SMALL-WARES.

**Henderson & Bostwick,**

IMPORTERS OF  
**MILLINERY AND FANCY GOODS,**  
 MANUFACTURERS OF  
**STRAW GOODS.**  
 CORNER OF FRONT AND BAY STREETS,  
 TORONTO, ONT.

dollars a week are gone. \* \* \* \* \* Give up all drinking, even in small quantities, you are better without it, no one will help you or give you credit if you drink or get drunk. \* \* \* Any man with ordinary prudence and resolve to get on, can do so in Canada, as well as any country in the world. \* \* \* \* \* Don't imagine that if you were in some other place you could get along better, it is the man who makes the best of the circumstances he is placed in, that gets on."

"ORGANIZING is now the order of the day," said the chairman of a meeting of commercial travellers in the Ottawa Hotel, in Montreal, on Monday evening last, and accordingly this numerous and important class of men are organizing into a mutual benefit society. About a hundred salesmen, travellers, and merchants attended the meeting in question, and seemed generally agreed that an association was desirable which should assist those of its members who were disabled from duty by accident or illness, or should contribute to.

wards the support of the widows or families of such as were cut off without having made provision for them. One of the speakers, apparently a conscientious promoter of the scheme, informed the meeting of what probably few knew before, that a similar project was started in Montreal in 1866, but was never brought to working order. There is, however, more scope for the working of such a society now, and more need for its formation, when we remember how much more goods are sold by travellers now than then, and what an increase has been made in the numbers of what the Yankees call "drummers." If the society is to be successful, however, and to accomplish its benevolent objects, as above stated, it had better be confined to them, strictly; for there is danger of "ambition o'erleaping itself," if it is attempted to combine with this a travellers' club, as was suggested by some of those present, or to "elevate the social status of travellers," as the unfortunate wording of one of the resolutions had it. A committee was formed, however, to which was confided the drawing up of the constitution and by-laws; and we have confidence in the good sense and ability of the gentlemen named to lay the foundation of a Benevolent Association which will assist unfortunate members, of an influential interest whose members are particularly exposed to "moving accidents by flood and field." The committee is composed of the following gentlemen: J. S. Shearer, of Shearer MacRedie & Co.; R. Bowie, with D. Robertson; A. G. Lindsey with Fogarty & Bro.; H. Mott, with Thos. May & Co.; D. Glover with E. Wield & Co.; W. Alexander, with Robertson, Stephen & Co.; J. Perrin with L. S. Black and Thom; Frank Edgar with Joseph Mackay Bros.; W. F. Mewhart with W. McLaren & Co.; George McKay, of Hall, Kay & Co. They are to report at a further meeting on Saturday night, and we shall probably hear something more about the progress of the affair to chronicle.

#### OUR CORRESPONDENTS.

An intelligent proprietor of a country store in one of the northern counties of Ontario, who declares himself a "careful reader" of THE MONETARY TIMES, devotes a paragraph of an interesting letter to the Stamp Act. He writes thus:—"I venture to say that there is scarcely a merchant, tradesman or farmer in the country who has not been more or less bothered with the thing: Assuming your statements to be strictly correct as to the validity or otherwise of notes according to the times and manner of applying the stamps, the great bulk of the paper in Canada, under the present custom of stamping, would be entirely worthless if sharply looked after according to law. Among farmers the whole affair is a nuisance, because stamps are only procurable at certain central post-offices, often at great distances apart. This difficulty could, in a great measure, be remedied by compelling all, or nearly all the postmasters to keep a supply of bill stamps on hand, and allow them 10 per cent. for their trouble. The present almost universal practice among all classes is to take the note or notes, and affix the necessary stamps at the first opportunity

Some notes, when they do not change hands, are never stamped. At the same time, I have known 'particular' people lose half a day 'to go after a two or three cent stamp. Your suggestion to use stamped paper is good; but there would still be the same difficulty in country places, unless effectual means were adopted to distribute it. I would suggest that you advocate a total abandonment of the duty on notes under \$100."

Another says:—"No wonder Mr. ——— failed; though you didn't name him, you meant him when you mentioned his failure in a late number. He doesn't know anything about store business unless he learned it in the three months he boarded next door to a store. He can't tell a skirt from a corset; is not fit for business; has no head for it. Is at home between the handles of a plough, or behind a wood-pile with an axe, but not behind a dry-goods counter. *But he got credit.* Oh yes! he got credit without any trouble. When will you city people learn sense?"

#### Financial.

#### TORONTO STOCK MARKET.

Reported by Blaikie & Alexander, Brokers.

TORONTO, April, 7, 1871.

The market continues to rule active with large transactions in all the favorite stocks and at figures that with few exceptions shew an advance on our last quotations. The demand for first class debentures for permanent investments is very strong, but the market is almost bare of them at the current rates.

**Banks.**—Commerce fell off in the early part of the week but recovered again with sales at 134 and 134½, closing firm with none offering under 135½. Sales of Toronto were readily made during the week at from 170 to 176, closing with buyers at the latter rate. Royal continues to rule active and in demand with sales at 101½ to 102½ the closing rate. Ontario remains steady and firm at 113½ to 114½ with transactions at these figures. Montreal ruled active during the week under a slight advance, closing with sales at 243½. A further advance is made in Merchants from 120½ to 125½ for buyers with large transactions up to the latter rate and a strong demand.

**Bonds.**—Governments are almost nominal, at 106 for "Sixes" and 97½ for "Fives." Dominion Stock has buyers at 111 and sellers at 111½. City Bonds could be taken at 93½ and holders firm at 94. For Counties 103 to 103½ would readily be paid for first class long dates, and 96 to 96½ for Townships.

**Sundries.**—Building Societies are in good demand. All the Freehold offered under 135 was readily taken, holders asking 136. Canada Permanent is wanted at 147, but none to be had under 150. The demand for Western is good 134½ with small offerings. Some amounts of Union were placed at 116 and the stock is scarce. Sales of Landed Credit were made at 103 holders looking for higher figures. Building and Loan would be taken at 108½ with little offering under 110. The demand for Western Assurance is strong, sales were made up to 130 holders asking 135. British America is enquired for at 87. No transactions in City Gas for some time past, 125 would be paid.

—The Cornwall Woolen factory is to be rebuilt without loss of time. The town of Cornwall gives \$600 per annum bonus for ten years, and remits taxes for twenty-one years, and, in addition, gives \$4,000 bonus, with the necessary land and remission of taxes if a cotton factory is built. The offer, which is certainly a very handsome one, has been accepted, and the two factories will be proceeded with immediately.

#### MONTREAL STOCK AND MONEY MARKET.

Reported by Macdougall & Davidson, Brokers.

MONTREAL, April 4, 1871.

A fair amount of business has been done during the week, and prices generally have been well sustained.

**Banks.**—A large amount of Montreal has changed hands at rates ranging from 243 to 244½, there being to-day buyers at 244½ and sellers at 245. No British in market. City has advanced, sales having taken place as high as 99½. Yesterday sales of People's took place at 113; this forenoon there were no buyers over 112½, but subsequently it was readily taken 113½. Ontario sold at 113 and 113½, holders demanding 114. No Molson's offering, nominally 115. Merchants' has gradually advanced during the week, the market to-day closing with buyers at 125½ and no sellers under 126. Toronto sold at 176, at which it is steady. Jacques Cartier—Nominal, no stock procurable. Quebec has been nominally 119 to 120, but to-day there are buyers at 120 and no sellers. Nationale—Nothing whatever doing, prices purely nominal. No Eastern Townships in market; buyers offer 112½. Sales of Union at 113 and 113½, but there are no buyers to-day over 112½ to 113. Nothing doing in Mechanics. Commerce has been sold at very irregular prices, from 133 up to 135½; market closes heavy at 134. Royal Canadian has improved; it is taken at 100½ to 101.

**Debentures.**—No Governments in market, quotations nominal. Neither Dominion Stock nor Bonds in market. Montreal Corporation Bonds are inactive, and there are to-day sellers at 101. Corporation stock—sales of 6 per cent. stock continue to take place from 104½ to 105. No Harbor Bonds in market.

**Railway Stocks and Bonds.**—Very little doing that is worthy of notice.

**Sundries.**—Montreal Telegraph sold at 178½, sellers to-day asking 179½. Richelieu Navigation may be quoted 187 to 190. Sales of Canadian Navigation at par and 100½; holders generally ask 101½. City Passenger Railway has been taken to some extent at 190. Sales of City Gas at 170, holders to-day asking 172½. Nothing whatever doing in Mining Stocks.

**Exchange.**—Has been steady, but with little doing, the nominal rate for bankers' 60 days and sight sterling bills being 9½ to 10 per cent.

**STOCK SALE IN HALIFAX.**—The following were the sales of stock at auction yesterday, by Mr. Nash:—£200 stg. Provincial Debentures, 6 per cent. premium; 10 shares Bank B. N. America, £70; 15 shares Truro Boot & Shoe Co., \$24.25; 14 shares Union Bank, \$57.25; 20 shares Merchants' Bank, \$52; 10 shares Merchants' Bank, \$51.50; 20 shares Merchants' Bank, \$51.52; 8 shares Nova Scotia Telegraph Co., \$17; 7 shares Nova Scotia Telegraph Co., 17.25; 1 share (orig'l) Temperance Hall, \$20.

**A NEW INSPECTION LAW.**—The following is Sir Francis Hincks resolution relating to the subject of inspection and on which a bill has been founded:—*Resolved*, That it is expedient to repeal the Acts at present in force in the several Provinces of the Dominion, respecting the Inspection of the following articles, viz.: Flour and Meal—Wheat and other Grain—Beef and Pork—Fish and Fish Oil—Pot Ashes and Pearl Ashes—Butter, Cheese and Lard—and Leather and Raw Hides—and to make one law respecting the Inspection of such articles applicable to the whole Dominion, consolidating such provisions of the existing laws as have been found advantageous, and giving power to the Governor in Council, to establish from time to time the fees to be paid for such Inspection and the services of the inspectors with respect thereto.

**BRYCE, McMURRICH & CO.**

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 2 CASES BLACK SILKS,  
 1 CASE COLOURED SILKS,  
 20 CASES HOSIERY, assorted,  
 4 CASES GLOVES, assorted,  
 10 CASES NEW PARASOLS,  
 4 CASES UMBRELLAS,  
 6 CASES HABERDASHERY,  
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Toronto, March 22, 1871.

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THE  
**Monetary and Commercial Times.**

WITH WHICH HAS BEEN INCORPORATED

**THE MONTREAL TRADE REVIEW.**

TORONTO, CAN., FRIDAY, APRIL 7, 1871.

**THE DOMINION PACIFIC RAILWAY.**

The work of building up a New Dominion, which shall have for its boundary on one side the Pacific, and on the other the Atlantic Ocean, is of a magnitude more colossal than was ever before undertaken by five millions of people, since the world began. Even those engaged in it can have only a faint idea of its immensity. It is only when we become better acquainted with the vast extent of the area which comprises this nascent nation that we shall realize the immensity of the work in which we are engaged. After the purchase of the North-west and the Hudson's Bay Territory, another annexation was necessary to complete the work in the West. British Columbia and Vancouver's Island had to be brought in. The terms of the new accession have already received the assent of the House of Commons, at Ottawa. We shall state them very briefly. Canada assumes the debts and liabilities of British Columbia. The difference of debt as compared with the other provinces, being in favor of British Columbia, she will receive out of the Dominion treasury interest at the rate of five per cent per annum, on the difference between her actual indebtedness and that of the population of Nova Scotia and New Brunswick, per head \$27.77; the population of the new province being for

this purpose, assumed at 60,000; \$35,000 a year for the support of the Legislature in addition to the 80 cents per head which is payable to this in common with the other provinces. In this case, the amount is to embrace the whole population until it reaches 40,000, at which figure it is to become stationary. The general Government, in providing for the mail service, is to put a fortnightly line of vessels adapted for the conveyance of freight and passengers, between Victoria and San Francisco, and a bi-weekly line between Victoria and Olympia. The tariff of excise and customs are to remain the same as at present, in British Columbia, until the Pacific coast is connected with the railway system of Canada, unless the Legislature of that Province voluntarily accept the excise and customs laws of Canada, before that date. But the stipulation before which all others pale is that which relates to the construction of the Dominion Pacific Railway. It is to be commenced within two and completed within ten years from the date of the union, the work to commence simultaneously somewhere east and west of the Rocky Mountains. Towards the construction of the road British Columbia is to grant land not exceeding the width of twenty miles on each side of the road, in consideration of \$100,000 a year from the Dominion.

Having entered on the work of confederation, it would be a symptom of the greatest weakness and vascillation to hesitate now in presence of the magnitude of the work that remains to be done. We have secured a seaport at Halifax, for the convenience of our European trade; we must now obtain like facilities for trading with Japan, India, China and Australia. Confederation having once been entered on, its completion is a work of necessity. And Confederation could never be completed without the construction of two railways; one connecting with the open harbor of Halifax, and the other with the Pacific. The cost will be heavy—immensely heavy for a population of less than five millions. But all this must be presumed to have been considered and counted upon before the first irrevocable step was taken. We cannot now look back, and our forward progress must be made with all possible speed. The great cost of Confederation is in the railways; but, without them half a continent must have remained closed to the industry of civilization.

The means by which it is proposed to build the Pacific Railway is one that experience presents to us with the stamp of success. It was by a combined grant of land and money that the United States Central Pacific was built. What has been successfully done once may be done, again. The land on the

British Columbia side, we buy from that Province, the rest we have already bought once from the Hudson's Bay Company, and we must buy it a second time from the Indians, its recognized original owners. When we have given fifty millions of acres, it is expected we shall get off with a supplementary money payment of a million of dollars a year. The terms, we fear, are presented in too favorable a light. The United States issued in favor of the Central Pacific Railroad, six per cent. bonds to the amount of \$63,616,000, on which the annual interest is \$3,934,560. What, then, are the grounds on which rests the expectation that we can build a Pacific Railway for about a quarter as much in money contributions as the United States had to pay? This is a point on which we have need of light. Is our land better and of greater value? The quantity of land given by the United States was 12,800 acres a mile. We shall have reason to be content if we get off with a money contribution of a million of dollars a year. It would not be long before the new settlements would bring us, in customs and excise duties, over that sum. We should not be surprised if the amount of money contribution came to be, in the end, nearer five millions than one. The land is the main basis of the railway. But money will be required to build the road, and it will have to be raised by a private company, to whom the subvention is to be made. The railway will give value to the land, and in this way create much of the capital required for its construction. There is abundant evidence, in the experience of the United States, to show that this can be done, in a prairie country. Much depends, no doubt, on the quality of the land. And here we must remark that unfair attempts appear to us to have been made to depreciate the quality of the land through which this road would pass, on the eastern slope of the Rocky Mountains. There is no reason whatever to doubt its general fertility; though there are unquestionably bad spots here and there. No obstruction will be encountered in the shape of lakes, when once the prairie is entered on, till the Rocky Mountains are reached. But there is one difficulty which has not been touched on in the discussion of the question. It will not be easy to find a route on which the roadway will not, in the vicinity of the Rocky Mountains, be liable to be submerged on the melting of the snows, in spring. Damage to the road and interruptions to traffic may occur in this way. But science will find a means of reducing them to a minimum, or possibly of preventing them altogether. One of the great items of cost of construction will be the transportation of timber over immense stretches of prairie.

At the eastern end the work will have to be commenced in a timbered country. West of the Rocky Mountains there will be no want of ties and sleepers.

Ten years is thought by some to be too short a time in which to girdle the continent with a band of iron. But the sooner the work is done the cheaper it will be. If we are to pay a million of dollars a year, or any larger sum, as a money contribution, we can only be reimbursed by the settlement of a consuming population. If we are to build up a nation, we must not sleep away the golden opportunity; we must be up and doing. Ten years would nearly double the cost if the whole of the capital remained unproductive; and, to exceed that time, would be to make matters worse. We must put forth a supreme effort; for, in this peaceful work, we may unconsciously be passing through the crisis of our fate as a people.

#### LIFE INSURANCE IN CANADA.

We have compiled from the official returns a comparative statement of the Canadian business reported by the life insurance companies for the last three years:

	1868	1869	1870
Premiums received..	\$900,831	\$1,314,324	\$1,441,562
Policies issued.....	3,590	6,308	7,205
Am't of new policies.	\$3,971,967	\$10,708,838	\$11,634,794
Am't of all policies in force.....	\$29,577,183	\$31,815,397	\$7,649,792
No. of policies become claims.....	106	146	160
Am't of policies become claims.....	\$238,282	\$306,125	\$416,529

It is not assumed that the above is a strictly accurate statement of the life insurance business of this country, owing to the defective character of the returns made by some of the companies, and because of others of them totally ignore the requirements of the Act in this respect, by neglecting to make any returns whatever. We must again protest against the loose manner in which the law relating to this subject is administered. Better have no legislation at all, and leave the public interest to care for itself as best it may in the matter of life insurance, than to go through the farce of passing laws that are ignored or obeyed at pleasure. But we presume that the insurance legislation now pending will remedy this defect.

The figures above given indicate a steady increase in the amount of business done. It will have been noticed from the detailed statement published last week, that the American companies take the lead by a large amount; some of the British companies show a fair increase; and the only local company making returns—the Canada Life—heads the list.

Charters are being sought at the present Session for three new life companies, which, added to three or four previously organized, will give a formidable representation of local companies—more, perhaps, than will find the material for a profitable business.

#### BANKING & COMMERCIAL REVIEW.

The protracted discussion of new legislative action relating to Banking has given to many the impression that the act passed in 1870 has been displaced by another measure. This, however, is not so; the work which the present session has been occupied with was a revision of the Banking Acts and Charters, for the purpose of consolidating them, and bringing every banking institution under the same general law, and placing every charter upon the same common basis. The session of 1870 settled as it were the ground and extent and dimensions of the new structure; the present session has been occupied in arranging the internal details and bringing the whole into order and harmony. The three points of most importance and interest affected by the recent discussions, and we are informed likely to be permanently embodied in the Act, are the laws affecting warehouse receipts, advances upon securities, and a removal of the restrictive clause as to deposits.

The law as to warehouse receipts has undergone a searching revision, important amendments have been introduced, and technical difficulties removed. The effect of this will be to bring the law more in harmony with equity, and to render fraud more difficult than hitherto. The Banks will have more protection and security; all legitimate operations will be conducted with more facility, and their number materially increased. The question as to what security bankers may advance upon is now to be definitely settled. Another risk incident to banking business will thus be removed, and with it another obstruction to legitimate trading.

The restrictive clause as to the amount of deposits any Bank could take being abolished, the public are at full liberty to invest where they have confidence. They will not be compelled, because a perfectly sound institution has reached its maximum, to place their funds where their confidence is not strong, and from whence they would be withdrawn at every rumor, to the probable ruin of the institution having deposits out of proportion to the trust reposed in its stability by the investors. The great fundamental point of circulation is not touched by the recent measure. After years of debating and conflict, after numerous opinions expressed in writing by bankers, and exhaustive reports of committees of both Houses, that question was settled in the Act of 1870, and though open to modifications of detail, must remain as the basis on which the banking, and with it the general commercial prosperity of this country, is to be built up. A Bank, after the Act comes into operation, can issue bills to the amount of its capital, and no more.

Since last review money has somewhat tightened owing to the large imports which have been entered, much exceeding so far, any previous period. The total imports for January and February 1870, at Montreal, were \$2,002,000, in 1871 \$3,393,000, an increase of \$791,000. At Toronto the total imports for January and February this year are \$387,000 in excess of 1870, or over 50 per cent. These figures are startling. If this ratio of increase continues throughout the season, there will be trouble in Canada before many months are over. Even if we have a harvest of extraordinary abundance which no one can venture to say there is any ground to expect, such enormous imports will strain the finances of the country to an uncomfortable degree; but if the harvest is a mere average, which is more probable than otherwise, then the country will be in the position of the man who has spent beyond his means. Money will be very tight and bank accommodation restricted. There will be numerous failures, and confidence will be seriously shaken, and if, as we earnestly hope may not be the case, the harvest is again deficient, there is every reason to fear that we shall have to face a crisis of disaster such as we knew in 1847 and 1857, which will put back the country for years. We would impress upon retailers who are buying stocks the necessity for guarding against this contingency for their own sakes. The store-keeper who buys goods which he cannot pay for except from the proceeds of an unusually good harvest, is little better than a gambler, staking on a great risk, property which is not his own. The merchant who gives long credit and offers temptations to buyers is abetting a crime, the inevitable punishment of which he must share. We notice the same extraordinary expansion of Imports into New York. January and February they were much larger than in any preceding year, while the stocks in warehouse are also very full. There is this, however, to be said for the States, that last year the increased value of Exports was \$45,000,000 gold, and of Imports only \$12,000,000, so that the buying power of the country was largely developed, while ours last year was weakened.

A very heavy amount of engagements for payments upon mortgages due late in 1870, or early this year, are being carried over to next fall, from the poor returns realized for crops. Our sanguine importers would do well to remember that when the push comes these must be paid, though their claims are left out in the cold.

In furnishing the usual return of the Banks, we would urge those in charge of these institutions to watch their advances

with more than ordinary care, and firmly to resist efforts made to raise capital for speculative operations.

*Official Return of the Banks of Ontario and Quebec, to 28th February, 1871.*

LIABILITIES.		
Capital authorized .....		\$40,466,466
Capital paid up .....		30,857,601
	Feb'y, 1871.	Jan'y, 1871.
Circulation .....	\$18,255,412	17,776,456
Due to other banks...	1,815,268	1,897,385
Deposits not bearing interest .....	16,528,745	17,482,849
Deposits bearing interest .....	33,929,587	32,804,650
Total Liabilities.	\$70,549,042	\$70,060,740
ASSETS.		
	Feb'y, 1871.	Jan'y, 1871.
Specie .....	\$14,295,013	\$15,222,768
Landed or other property .....	1,633,232	1,687,223
Government securities .....	4,424,406	4,442,502
Notes of other banks .....	2,691,460	2,535,471
Due from other banks .....	9,954,318	9,728,306
Notes discounted .....	74,354,911	72,459,403
Other debts.....	1,941,592	2,035,358
	\$109,354,932	\$108,111,031

The item discounts, it will be seen, which has remained without material variation from November to end of January at about \$72,400,000, has shot up \$2,000,000 in February—a sudden increase, without precedent in Canadian banking, and with the single exception of the change from September to October last year—is as large as any previous increase in the most active periods of other years.

Besides this, the current account credit balances have diminished \$1,000,000; so that, during February, a sum of \$3,000,000 was transferred from the dormant funds of the Banks for the active requirements of business at this early period of the season.

The proposed prodigious outlays on canal improvements, and for the Pacific Railway, will exercise a marked influence upon the Dominion finances as soon as they are entered upon. We are anxious for the early settlement of our waste lands, and for the practical unification of the Dominion from the east to the western seaboard, but there may be grave doubts whether the railway and other "enterprises of great pith and moment," needed for this magnificent consummation, are within the power of the country at present.

SIR FRANCIS HINCKS'S Insurance Bill seems to have received very rude treatment at the hands of the committee on Banking and Commerce; about eight or ten clauses were struck out altogether. Private despatches state that owing to the limited time before prorogation the bill will most likely be left over till next session.

#### A BAD CASE.

In another place we give some facts relating to a case recently tried at Guelph (Wyllie vs. Liverpool and London and Globe Insurance Company,) which reveals a combination of fraud, perjury and arson rarely met with in a single suit. The conspirators began first with frauds on the revenue in connection with their distillery, and when that was no longer possible, owing to the closing of the distillery by the revenue officers, resort was had to the Insurance Company against which it was hoped a claim could be established by means of arson and an unlimited use of perjury. Judge Hagarty commented upon the plaintiff's evidence in the following strong language:

"Taking Wyllie's very frank statement concerning his dishonest dealings with the Government—this frankness being the single commendable feature in his conduct—I must say that a more sickening detail of disgusting rascalities was never more unblushingly told in a witness box; and I hope, without any reference to this case, that some means of condignly punishing such conduct will be found. I do hope that the arm of the law is not so weak as to be unable to reach and punish such a man."

In connection with this language, we make a further quotation from the Judge's charge: "I have known very few instances in which respectable companies have disputed claims upon frivolous pretexts; and I never knew a case where there were better grounds, in the first instance, for a thorough investigation than this."

Not only was the Company justified in resisting such a claim, but in so doing it has both served its own interests and rendered a public service by unravelling a network of fraud, and securing for the principal in the nefarious plot, his just deserts—a perjurer's punishment.

#### THE MAGILL FIRE.

The case of McKinstry v. the Ætna Insurance Company—one of the suits relating to the Magill fire—was tried at Hamilton last week. The only new matter produced in evidence was the testimony of John McDonald, who was induced to come over from the United States and testify, though he had previously refused to be examined by commission in Buffalo. McDonald's evidence corroborates that of Robert Magill, and goes to prove that there was a deliberately planned conspiracy to defraud the insurance companies. The result of the trial shows that in the minds of the jury the evidence of Robt. Magill and McDonald together, had great weight, they being equally divided as to their verdict. A most disgraceful use of detectives seems to have been made in this whole business. The insurance companies

have no doubt weakened their case by this means, by paying enormous fees to such low blackguards as Armstrong and Howie, the latter of whom refused to answer a question on the ground that it would subject him to prosecution as a thief. As the Judge remarked, "To think that \$6,000 has been thrown away on these people is monstrous. Here is McKinnon employed for the last fifteen months at a salary of \$12 a week. Can you tell what he has been doing all that time? I am sure I cannot. I hope I may never hear of such proceedings again. It seems extremely unfortunate that resort to such means should be had."

In charging the jury His Lordship showed that it was not necessary to the success of the defendants that they should be able to produce sufficient evidence to convict any one of the crime of arson. He said, "you are not justified in finding a man guilty of crime on mere suspicion. You must have a much stronger belief. But here it is not necessary you should be as well satisfied of the commission of the act as you would require to be to convict the parties of arson, to enable you to find for the defendants. If you have a reasonable doubt whether the Magills fired the place, you will find for the defendants."

The case against the Commercial Union was then proceed with, but owing to an objection raised in reference to some of the jurymen, it was thrown over to the next assizes.

LA REVUE CRITIQUE, ET DE JURISPRUDENCE DU CANADA. Montreal: Dawson Bros. 1871.

The above is the title of a new quarterly publication of 120 pages, 8vo, edited by prominent members of the Bar in Lower Canada, and intended to supply a want which has hitherto existed, and which has frequently been felt, that is to say, a medium for the calm and critical discussion of questions of commercial, legal, or international interest. It is printed partly in French and partly in English, the contributors being allowed to choose the language they prefer for the expression of their ideas. This determination was due, we presume, to the greater number of French advocates forming the Bar of the Province of Quebec, and probably the plan was necessary to secure the co-operation and make available the abilities of such writers as use with fluency only the latter language. The first article is "An Impartial Opinion upon the Alabama Question," by Dr. Bluntschli, of the University of Heidelberg. Next an able *resume* of the "Fishery Question," from a Canadian point of view (with appendices, giving extracts from the treaties of 1783 and 1854, the convention of 1818, and the recent circular of the U. S. Treasury Department.) A paper upon "The Provincial Arbitration," which takes the Quebec view of the award, and cites numerous authorities in support follow. There is



also an interesting summary of the proceedings in the Guibord case, now become a *cause célèbre*; and the number concludes with a chronicle of recent English, American and Canadian decisions. Altogether, the *Revue* promises extremely well, and the names of the conductors, and the contributors obtained thus far, are a guarantee that it will be worthy of its projectors. Arrangements are in progress to secure the co-operation of the best legal ability in Ontario and the Maritime Provinces. We are told that the April number will contain an article upon the powers and disabilities of the High Commission now sitting at Washington.

### Insurance.

#### GEO. W. WYLLIE *VERSUS* THE LONDON AND LIVERPOOL AND GLOBE INSURANCE COMPANY.

In June 1870 George G. Wyllie effected an insurance in the Liverpool and London and Globe Insurance Company, to the extent of \$4,000 on whiskey, 184 barrels in bond, and 63 barrels duty paid, all contained in a store house in the village of Fergus—the former in the basement and the latter in the first story. A fire occurred in the building early on Monday, the 22nd of August, which partially destroyed it, together with a portion of its contents. About 61 barrels were saved from the bonded store. The insured furnished the Company with a statement which he swore to—showing of the 63 barrels duty paid whiskey 19 only had been sold between the 23rd June and 28th July inclusive, and claiming for the value of the remainder, less the 61 barrels saved.

In an issue of 13th January last, in alluding to this case, we mentioned the fact that a charge of perjury had been laid against Wyllie—that the charge had been examined into by Mr. George Elliott, J. P., and that Wyllie had been committed for trial at the next assizes. We are informed that Wyllie was admitted to bail in \$1,000.

The policy contained the following clause, "loss if any, payable to Wm. Robertson." Immediately after Wyllie's committal—the Company having declined to pay the claim, Robertson commenced a suit in Wyllie's name. The case was tried at the late assizes, at Guelph, before Mr. Justice Hagerty, and occupied nearly two days. Some fifty witnesses gave their evidence.

It is impossible to give a fair summary of the statements sworn to by the different witnesses in a limited space; but the Judges charge to the jury will pretty well indicate the facts in this very complicated case.

The following is Judge Hagerty's charge:

*Gentlemen of the Jury*.—As the counsel for the plaintiff in this case has told you very correctly, Mr. Robertson is not responsible for what the plaintiff, Wyllie, may have done in defrauding the Government of its revenue by swearing to false returns, nor is he morally responsible for any false swearing which Wyllie may have been guilty of in support of this claim against the Insurance Company; but, unfortunately for himself, Mr. Robertson is legally responsible, so far as the amount of this claim is concerned, for any false swearing which Wyllie may have been guilty of in support of the claim against the Company. Wyllie was acting, in some sense as Robertson's trustee, the whiskey having been insured for the latter's benefit, he having advanced money to Wyllie; and one of the conditions of the policy very properly is, that if an improper claim is rendered, the whole claim becomes vitiated. It does not matter who gave the evidence upon which the claim is founded, if the evidence is false; and if there is an attempt to defraud these

defendants the claim is vitiated. Now, the question to be decided is, Has there been an attempt to commit fraud? I need scarcely tell you that we have nothing to do with Wyllie's antecedents in this case, or with his false returns to the Government, as admitted by himself, except so far as these facts affect the credibility of his testimony. But I must also tell you that this Company had a perfect right to dispute this claim under the circumstances. The distillery was closed, no more liquor was being manufactured there, and yet the proprietor of the distillery was selling whiskey all about the country to different parties, and it was therefore no wonder that the Company became suspicious. I have known very few instances in which respectable companies have disputed claims upon frivolous pretexts, and I never knew a case where there were better grounds, in the first instance, for a thorough investigation than this. The time which we have spent here upon this case has been well spent; and taking Wyllie's very frank statement concerning his dishonest dealings with the Government—this frankness being the single commendable feature in his conduct—I must say that a more sickening detail of disgusting rascalities was never more unblushingly told in a witness box; and I hope, without any reference to this case, that some means of condignly punishing such conduct will be found. I do hope and believe the arm of the law is not so weak as to be unable to reach and punish such a man.

There appears to have been two separate lots of whiskey stored in these premises which were destroyed by fire. They were under one roof; that in the upper story, which is called the storehouse, being duty paid, and that in the lower or cellar part of the building, called the bonded warehouse, being in bond, owing duty to the Government, and being under the charge of Government officers. There is no proof of abstraction from the warehouse, the question being about the whiskey stored above. There were sixty-three barrels of whiskey upstairs in the storehouse, duty paid, and Robertson, being a large creditor of Wyllie's, the whiskey was insured for his benefit. The Company do not dispute the quantity in the place upon the 14th of June, when the policy was effected; that is granted; but the real pinch of the case is, that the defendants allege that between the 14th of June and the time of the fire there were more barrels of whiskey removed than the nineteen which the plaintiff accounted for to them. If Wyllie's affidavit in support of his claim against the Company has so far differed from many of his previous oaths as to be true, then the verdict must be for the plaintiff; but if his affidavit is like his affidavits to the returns to Government, false, then the verdict must be for the defendants. Robertson testifies that he visited the premises on the Friday before the fire, and found, by actual count, that the full number of barrels, minus the nineteen accounted for, were there. If this is true, it disposes of the previous evidence, and narrows the case down to the question as to whether there were any barrels taken away during the time which elapsed between his visit on Friday and the occurrence of the fire, early on Monday morning. If Robertson's testimony is to be accepted, it clears away a good deal of the previous points, and narrows the case down to this issue. Now, I will first endeavor to bring out, for your benefit, the leading facts of the testimony. Simpson swears that he and his teamster, Wilkie, took away six barrels, and that, according to his judgment, there could not have been more than nineteen or twenty barrels remaining. This was on the 2nd of August. If Simpson took these six barrels, Wyllie's testimony is false; for he sticks most emphatically to the statement that the last sale which he made was on the 28th of July. A great deal has been said about Simpson by the counsel on both sides, Hon. J. H. Cameron producing his letter to Forbes, and contending that the man who wrote that letter was unworthy of credence. It has also been said that

Simpson had an interest in sustaining the case of the defendants, as he thereby hoped to escape from his responsibility to the Government as Wyllie's security. On the other hand, the Hon. M. C. Cameron has told you that Simpson wrote what he believed to be the truth. I consider it, at least, to have been a very reckless way of talking. But does Simpson stand unsupported in his testimony? Wilkie was in Simpson's employment, and corroborates the latter's statement as to having removed the six barrels on the 1st or 2nd of August. Watt admits having received whiskey upon that date, but there is a discrepancy as to the hour. In this case it is most singular that the witnesses differ about almost everything. Wilkie says that he delivered the whiskey to Watt after six o'clock in the evening, and Watt says he received it in the afternoon just after dinner. But the question is as to the main fact, which is the date. The testimony of these witnesses does not conflict upon this point, and if that testimony is true, it is evident that there was liquor sold out of that storehouse after the 28th of July. Dalzell told us yesterday that shortly before the fire, he drew five barrels of whiskey from the storehouse; and this morning he came back to correct himself, by saying that he had made a mistake, as he had drawn it from the distillery. Unless he is an excessively stupid man, his correction is open to suspicion. This I will, of course, leave you to consider. Golland tells us of different lots of whiskey which he drew to different parties, and the plaintiff's theory is that these were part of the nineteen barrels sold and accounted for up to the 28th of July. Golland also says that Simpson offered him, or promised, \$2,000 to testify against the plaintiff; but Simpson says this is a lie. Murdoch Smith says that on the Friday before the fire he saw Donald Smith's team backed up against the storehouse, with barrels in the waggon. This was the occasion upon which Donald Smith's team was borrowed; but the boy McQuarry, who saw the team borrowed, says it was Saturday night. Anderson saw whiskey loaded at the storehouse on the 17th August, and Armstrong saw a team at the storehouse, with barrels, the Saturday night before the fire. Against all this we have Wyllie's testimony that nothing was taken away after the 28th July, and Robertson's statement of having counted the barrels on Friday, though if any were removed on Friday or Saturday night, it would, of course, be subsequent to the counting by Robertson. Wyllie's conversation with Mr. Gordon, as reported by the latter, concerning the proposed removal of the whiskey, is denied by Wyllie; his reply to detective Smith, whom he knew to be a detective, to the effect that he had made away with the whiskey, is such an improbable-looking affair, that it must be regarded only as a jest. Now the case is narrowed down to this: The defendants allege that after the 14th of June, there was removed a quantity of whiskey not accounted for in the return of nineteen barrels, while, according to Wyllie and Robertson, no liquor, except those nineteen barrels, was sold up to the 28th July, after which none was sold or removed. Other witnesses swear that liquor was removed previous to the fire, during the month of August. The case turns upon the question of fraud or false swearing in the affidavit made by Wyllie in support of the claim against the Insurance Company. Altogether, the revelations in regard to this business are most deplorable. Whiskey is doing great evil all over the country, occasioning all sorts of crime; but in this instance it appears to have degraded men very low, making them perjure themselves in order to gain advantage over the Government. The Government takes every precaution to prevent these frauds, and yet this case reveals a frightful tissue of frauds. The attempt was made elsewhere to put down the liquor traffic altogether, but it was a question if even that did not produce more perjury and fraud than the taxing of it for revenue purposes. One of the strange features of this case is that the defendants endeavor to make

the plaintiff out an honest man than he claims to be. The defendant's witness, Hanlon, who was the plaintiff's distiller, swears that he does not believe that the plaintiff defrauded the Government to the extent which the latter claims to have done, and that it was impossible for so much whiskey to have been taken away from the distillery at night and stored around the country without arousing his (Hanlon's) suspicions. The issue is, gentlemen of the jury, Has Wyllie sworn falsely in support of the claim against this Insurance Company? If he has, you will find for the defendants; if he has not, you will find for the plaintiff.

Verdict rendered for defendants.

Lindsay, April 4.—This afternoon, about 3:30, a destructive fire broke out in a frame house, owned and occupied by A. Lacourse, barrister, of this town, which was totally consumed. The furniture was partially saved: uninsured. The building was insured in the Western for \$700. The origin of the fire is unknown.

#### GOLD MINING IN NOVA SCOTIA.

The following is from the official report of the chief commissioner of mines for 1870. The net revenue exceeds that of the previous year by the sum of \$4,616.76, there being an increase of revenue of \$2,966.09, and a decrease of expenditure of \$1,650.67. This may appear to some to be but a small addition, but when it is known that there has been an increase of \$10,456.74 royalty on coal, and \$1,183.40 royalty on gold, it shows a much more healthy state of the mining interest than in 1869. The accounts that show a decrease are: Rents and prospecting licenses for gold, and licenses to search and work for coal, which are yet much too large, as they are mostly kept up by speculators, and by parties holding mines that are not now at work. There are many reasons for this, but the principal one is, the mode of forming companies. The company is formed; the stock 100,000 shares, at \$1 per share. These are sold for a few cents, and when a call is made the money is not forthcoming, and the property has to be sold to pay the debts. Speculating has also been very detrimental to the mining interests, as now there are a number of paying mines (judging from returns) that are not working, from the want of means to put up necessary machinery, etc., there having been so many worthless properties sold that capitalists are afraid to have anything to do with them. I do not expect, neither do I wish to see a return of the mania of 1867 and 1868; what I expect, and what I wish, is to see a steady increase of royalty, and the rents and licenses only sufficient to keep up legitimate mining. Any more is prejudicial to the mining interest of the Province, which interest, as the cost of treatment is reduced, and better modes of mining and amalgamating introduced, must grow to be a very large and important one. It has been said by one well qualified to judge that, "taking into consideration the mode of mining and amalgamating pursued in this Province, the wonder is not that the mines are in a depressed state, but that any are at work, and it is only from their extraordinary richness that there are any at work." The above remarks more particularly apply to gold mining. As for the coal mines, there are a number so well equipped that they would be a credit to any country, and could now supply any demand that will likely be made on them for some years.

#### Stornont.

The District, although showing an increase over that of the returns of last year, has not come up to what was expected.

The United Mining Association, "limited," has done the largest business, and is likely to prove a success. Their crusher is driven by water-power, and has 15 stamps, and is capable of crush-

ing a large quantity of quartz. It commenced work in July, but from a scarcity of water, the amount of work done was small until the Fall rains. This will not again occur, as the mill is supplied from a large lake by a canal cut during the summer. The returns by this company are, 1,360 tons crushed, yielding 453 ozs. 19 dwts. 9 grs. There has been a new mine opened at Johnston's Brook, at the head of Country Harbour, which promises exceedingly well.

#### Wine Harbor.

In this District there has been a large reduction in the number of men employed as compared with last year. Two mines only have been at work to any extent, namely, the Eldorado and the Gladstone. The yield of gold is, however, larger, and has left a considerable margin of profit. There have been 2,356 tons of quartz crushed, yielding 914 oz., 15 dwts., 14 grs. Of this was returned from the Eldorado 1,727 tons, yielding 733 oz., 6 dwts., 14 grs.; and from the Gladstone 496 tons, yielding 171 ozs., 15 dwts., 07 grs. It is a matter of regret that this District continues in such a depressed state. It would, perhaps, be hard to say that mismanagement is the sole cause, but a change of Managers by one of the above companies resulted in a profit of about \$1,000 per month.

#### Sherbrooke.

This District shows an increase of 1,588 ozs. over that obtained last year, with 72 tons less quartz crushed; the rate per man has also increased, viz., from \$765.76 to \$840.63 per annum. There has been 11,428 tons quartz crushed, yielding 7,134 ozs. 4 dwts. gold. A large part of this has been from four companies, viz.:

	Tons.	Ozs.	Dwts.	Grs.
Dominion.....	3,630	1,465	02	12
Palmerston.....	2,018	776	03	00
Wellington.....	2,698	2,162	10	02
New York & Sherbrooke.....	1,837	1,811	19	04

There are, besides these, a number doing a smaller business, some of them quite profitable, viz., Messrs. Snow, Cleverdon, John McDaniel, Warren, Twist, Hamilton and others. From the commencement of Gold mining in this Province, Sherbrooke has been prosperous.

Cochran Hill, although a part of the Sherbrooke District, lies about 8 miles northwardly from the mines at Sherbrooke. Although there has been some mining done during the year, it has not come up to what was expected, at the same time there is no doubt but that several of the lodes opened, if properly mined, would prove profitable.

#### Tangier

May now be considered one of the permanent gold-producing Districts. In the past year there has been crushed 2,753 tons of quartz, yielding 1,814 oz. of gold, 2,605 of the above were from the mines owned by the Humber, Burlington and Strawberry Hill companies. The Humber company's works are at Old Tangier, about 12 miles north from the harbor of Tangier. There is on the works an 8-stamp crushing mill, driven by steam-power. The present crushing power is totally inadequate to reduce the rock now available. There is now completed an adit, driven from near the water level of the river into the hill, a distance of 450 feet, with a cross-tunnel that cuts the principal lodes at a depth of about 50 feet, thereby securing drainage for extensive workings. There has been crushed during the year 712 tons of quartz (yielding 386 oz. 15 dwts. of gold), principally obtained from the adit and other permanent works. This mine is considered to be a very promising one, as the lodes are numerous; some are large, and some have proved rich. The greatest drawback to this mine is the difficulty of access, as the road from the harbor is a very poor one. The Burlington company's mine is situated at the harbor of Tangier, and was formerly owned by the New York and Nova Scotia company. The crusher is driven by steam-power, and has 8-stamps. It is now being enlarged to 16-stamps. The lodes worked are the

Nigger and Leary. There has been a large amount of dead work done in sinking and tunnelling, to concentrate the water to one point in each lode, so as to be economically pumped to the surface. Both lodes are now opened in such a manner that a large amount of quartz can be mined at a very small expense. There was crushed during the year 1,104 tons, yielding 548 oz. 10 dwts. The Strawberry Hill Company's mine is situated at Strawberry Hill, near the head of Pope's Harbor; their crushing mill is driven by steam-power and has 10 stamps. The lodes worked are the Wallace, Forrest, Hill, Tunnel, and Dunbrack; there was crushed during the year 789 tons, yielding 838 ozs. This mine has hitherto been worked by a number of separate workings on the richest places; it is now proposed to work a lower grade of rock on a larger scale, and have the works more connected for draining and hoisting purposes; although greatly disturbed by faults, yet from the low price that a large quantity of a low grade of quartz can be obtained with the rich bands, there can hardly be a doubt that with judicious mining, this mine can be worked at good profit for many years. Mr. Andrew McG. Barton has a property adjoining the Strawberry Hill mine, on which there has been some prospecting and mining done; he has an 8 stamp mill driven by water-power.

#### Waverley.

In this District the only operations carried on are by the Lake Major and Rockland, under the superintendence of Thos. J. DeWolfe, Esq., and the American Hill and Waverley companies, under the superintendence of W. H. Clarke, Esq. Mr. Burkner has erected an engine and pump on the property under his superintendence; this is now about ready for work. The works have all been of a very limited character, the returns being only 2616 tons crushed, yielding 811 ozs., 03 dwts., 21 grs.; of this a large part was from the old dumps.

#### Oldham.

This District returns more gold in the past year than in any year previous, viz., 2644 tons of quartz crushed, yielding 2052 ozs. of gold. The mining in this District, with the exception of the Sterling and Oldham and Boston Companies, has been by individual efforts, although the most expensive, and was during the past year wonderfully successful. The Oldham and Boston have paid fair dividends. The Sterling, although a large sum of money was expended in a crusher, and opening up the works, has not as yet proved a success; this, I judge, was largely due to defect in amalgamating, as from a lode that had returned over an oz. to the ton before, and has returned since, 1½ ozs. to the ton, 358 tons were crushed that only gave 182 ozs., with a loss of 25 lbs. of quick-silver. From the Hall lode, which has been abandoned for some years, from the intervention of a fault, 106 ozs. 13 dwts. was obtained from 1½ tons of quartz. There is no doubt as to the richness of the Oldham District, but while the appliances put into the hands of amalgamators are such (and they do not know any better than to work with them) as that 25 lbs. of quick-silver can be lost in crushing 358 tons, and that not known until the operation is completed, we must expect failures. There are three crushers, two driven by water-power, and owned, one by Mr. Robt. G. Fraser, and the other by the Oldham Company; these are principally employed by the different small mines, of which, in this District, there are so many; the third is driven by steam-power, and is owned by the Sterling Company.

#### Renfrew.

The returns from this District, for the past year, are less than for any year since 1865, being 3243 tons crushed, yielding 1171 ozs., 18 dwts., 11 grs. There have been no extensive operations attempted. A number of small works are employed, and the old companies are working in a small way.

*Uniacke.*

The Uniacke Union is the only mine that has been kept continuously at work, and has returned 1631 tons crushed, yielding 501 ozs., 13 dwts., of gold, the whole returns being 1794 tons crushed, yielding 566 ozs., 14 dwts., 5 grs. There has, perhaps, been no district so much injured by the speculating mania of 1867 and 1868 as this one. Properties that were of moderate size were cut up into two or three, and sold to speculators. In some cases crushers were built, not with the expectation of mining, but to sell stock. The result has been litigation, disappointment in making sales, and stoppage of the works, not because the mines would not pay, for on several of them there was sufficient work done to prove them valuable. In fact it is not considered by those best acquainted with the district that the Uniacke Union is by any means the best.

*Montagu.*

In this District, the Montagu mine, now owned by Messrs. Taylor & Wier, and the Albion owned by Messrs. W. & E. Lawson, have been continuously worked, giving large and profitable returns. The new crusher on the Montagu mine, got into operation in June, and has since been kept pretty steadily at work. The Albion mine returned during the year, 447 tons crushed, yielding 2582 ozs. 16 dwts. from 7792 days' labor. The returns for the year are larger than for any previous year, and are 956 tons crushed, yielding 3831.09.06.

*Cariboo.*

In this District operations have been of a limited character, the Bushing and Hyde mines have stopped early in the year, principally from want of means for erecting pumping and hoisting machinery. The Tonquoy mine is the only one that has been continuously at work, and has been quite successful, the returns from which have been 338 tons, yielding 327 ozs., 08 dwts., 7 grs., from 2213 days' labor. There has also been some work done on a small mine by Mr. Josiah Jennings, which has proved remunerative; 5 tons crushed, gave 19 ozs., 06 dwts., 22 grs. The yield from the District, has been for the year, 755 tons, yielding 613 ozs., 11 dwts., 02 grs.

*Gey's River.*

In this District the mining is alluvial, and has only been prosecuted by one establishment, viz., by McLean & Co., who obtained from 647 days' labor, 123 ozs., 17 dwts., 08 grs. There was also 4 tons taken to Renfrew and crushed, yielding 5 ozs., 12 dwts., 04 grs. During the quarter ended December 31, McLean & Co. obtained 100 ozs., 01 dwts., 06 grs., from 328 days' labor; there is a small crusher, but it has not been in operation during the year. Lawrencetown, Ovens, and Wagamatcock Districts have been practically at a stand still.

*Unproclaimed.*

In the unproclaimed Districts there has been nothing done excepting some prospecting at Beaver Dam Barrens, where the prospects are said to be good; and at Cranberry Head, in Yarmouth County, where the Yarmouth Gold Mining and Quartz Crushing Company have opened a mine on a lode averaging about 15 inches; one shaft is 98 feet deep, and a tunnel of 106 feet; 184 tons crushed, yielded 130 ozs., 10 dwts., 04 grs. The crushing mill is driven by water-power, and has ten stamps.

In a review of the gold mining for the year we find that Stormont, Wine Harbor and Sherbrooke, have each returned more gold than in the year 1869; and Tangier, Oldham and Montagu, more than in any previous year. The other districts show a falling off. The increase in the whole over that of 1869 is 1998.04.11. There has not been that improvement in the appliances for amalgamating that I expected: in fact there has been no improvement. The flowered mercury; sulphites and pyrites, are all allowed to escape with the tailings, with whatever amount of gold they may happen to carry; and while this is the

case gold mining cannot be carried on in any but the richest places. Every pennyweight saved, and every dollar of expense reduced, per ton, in mining and reducing, largely increases the breadth of ground that can be worked; and that this breadth will be increased here, as well as in Australia and other places, cannot be doubted, when we see the amount that has been obtained, and the yield per ton, namely, 230,460 tons, yielding 177,549.00.19, being a fraction of within 15 dwts. per ton, and at \$19 per ounce, amounts to \$3,373,431. The following are the items:

	Tons.	Ozs.	Dwts.	Grs.
Stormont.....	8340	9191	07	08
Wine Harbor.....	23827	16380	08	12
Sherbrooke.....	51336	47215	18	10
Tangier.....	9653	7526	18	03
Waverley.....	72417	42047	05	04
Oldham.....	12812	10373	14	16
Renfrew.....	32620	25246	08	04
Uniacke.....	10836	7376	11	15
Lawrencetown.....	864	486	05	06
Ovens.....	102	437	05	14
Cariboo.....	2338	1614	12	01
Montagu.....	3805	8477	15	15
Unproclaimed.....	1510	1174	10	07
<b>Total</b> .....	<b>230460</b>	<b>177549</b>	<b>00</b>	<b>19</b>

*Summary Statement.*

The following is a summary statement, showing the average daily labor employed; the amount of quartz crushed; the yield of gold per ton, &c. &c. in 1870.

DISTRICTS.	Average yield per man for 12 months at \$18.50 per oz.	Maximum yield per Ton.	Total yield of Gold.	Gold from Alluvial Mines.	Yield per Ton.	Quartz, etc., Crushed.	Water Power.	Steam Power.	Crus'g Mills oved Dec. 31, '79.	Average employed.
Stormont.....	509 41	6 08 06	578 05 15	.....	07 13	1525	2	1	3	21
Wine Harbor.....	650 87	1 05 03	914 15 14	.....	07 17	2356	1	4	5	26
Sherbrooke.....	840 63	4 08 08	7134 04 00	.....	12 11	11428	9	0	11	157
Tangier.....	357 00	61 10 00	1814 02 10	.....	13 06	2732	3	3	4	94
Montagu.....	1476 70	34 01 12	3871 09 06	.....	00 00	956	1	2	2	48
Waverley.....	359 68	1 10 00	811 03 21	.....	05 05	2616	1	3	3	42
Oldham.....	584 00	71 02 00	2051 15 03	.....	15 12	2644	1	2	3	65
Renfrew.....	602 22	2 08 08	1171 18 11	.....	07 02	3243	5	2	5	36
Uniacke.....	524 45	0 19 00	566 14 05	.....	06 07	1794	5	1	6	20
Cariboo.....	540 50	4 07 14	613 11 02	.....	16 06	755	1	1	2	21
Unproclaimed and other Districts.	280 00	1 05 00	378 05 15	.....	03 22	453	4	4	8	25
<b>Total</b> .....	<b>660 40</b>	<b>71 02 ...</b>	<b>19866 05 06</b>	<b>176 16 15</b>	<b>13 ...</b>	<b>30502</b>	<b>18</b>	<b>35</b>	<b>53</b>	<b>555</b>

RECORD OF OPERATIONS FOR NINE YEARS—AMOUNT OF GOLD OBTAINED EACH YEAR SINCE 1861.

Year	Stormont	Wine Harbor	Sherbrooke	Tangier	Waverley	Oldham	Renfrew	Uniacke	Montagu	Cariboo
1862	197 397 00	526	301 1040 04	1122 1999 00	1056 1055 07	1140 1605 0	94 119	690 673 02	794 327 00	1523 678 05
1863	1865	301 1040 04	1122 1999 00	1056 1055 07	1140 1605 0	94 119	690 673 02	794 327 00	1523 678 05	3340 9101 07
1864	1865	1866	1867	1868	1869	1870	Total	1862	1863	1864
1865	1866	1867	1868	1869	1870	Total	1862	1863	1864	1865
1866	1867	1868	1869	1870	Total	1862	1863	1864	1865	1866
1867	1868	1869	1870	Total	1862	1863	1864	1865	1866	1867
1868	1869	1870	Total	1862	1863	1864	1865	1866	1867	1868
1869	1870	Total	1862	1863	1864	1865	1866	1867	1868	1869
1870	Total	1862	1863	1864	1865	1866	1867	1868	1869	1870
Total	3340 9101 07	1523 678 05	794 327 00	1056 1055 07	1140 1605 0	94 119	690 673 02	794 327 00	1523 678 05	3340 9101 07

## Commercial.

## MONTREAL MARKET.

MONTREAL, April 4, 1871.

Mild weather has prevailed during the week, with light frost during the nights. The ice on the river has now broken up and there is a clear channel all the way down from the Victoria bridge; the water is unusually low and there is no chance of the lower parts of the city being flooded. A large quantity of ice is resting on the wharves, which will take some time to remove. Schooners from winter quarters are expected up during the week.

With the exception of dry goods, business has been dull and inactive. Breadstuffs have been unsteady. Provisions easier. Ashes—market for pots easier; Pearls active and advanced in price. Stocks quiet; Sterling Exchange steady at 109½ for bankers' 60 day bills.

ASHES—Pots—Market has declined somewhat towards the close; in the early part of the week the market was strong, at \$5.90 to \$5.95, but has fallen to \$5.90 and \$5.92½, with a steady business doing at these rates. Pearls—There has been an active enquiry for this ash all week, at \$7.40, at which price the market closes firm; none as yet coming into market. The stocks at present in store are—Pots, 613 brls.; Pearls 183 brls.

BOOTS AND SHOES—The manufacturing houses have been very busy all week, owing to the number of western buyers now in the city, and filling orders sent in by travellers; prices are steady and unchanged from late quotations, and no change is anticipated during the present season.

COALS—The mild weather has restricted the demand, and the market is consequently very quiet; no improvement is looked for now till the opening of navigation, when a change in prices may be expected.

CATTLE—Easter meat has been coming in and more activity is now noticeable, and all in the market was taken up at \$8 to \$9 per 100 lbs. Milch cows are few and of inferior quality; small demand for good milkers; \$40 to \$45 would be paid. Few calves in market but what are of good quality, and find buyers at \$6 to \$10 each. Sheep and lambs in brisk demand at from \$6 to \$10.

DRUGS AND CHEMICALS.—Without any very marked activity, there has been an improvement in this branch of trade; orders from the country have been coming in freely, and parties who are at present in town seem more inclined to purchase. The following are the present quotations:—Salt-petre, \$12; sal soda, \$1.50 to \$1.60; epsoms, \$2 to \$2.25; bi carb, \$3.30 to \$3.50; soda ash, 2½c. to 2½c.; alum, \$2.15 to \$2.25; bleaching powder, 2½c. to 3½c.; caustic soda, 3½c. to 4c.; borax, 18c. to 19½c.

DRY GOODS.—There has been an active business done in all staple goods; a large number of buyers are still in town, and everything promises well for a successful result to this year's operations. The trade was well prepared to meet the expected demand, and confidently looked for it; no disappointment in the amount of business anticipated need be feared.

FISH.—Are dull and neglected, only a few lots of Dry Cod changing hands at \$5.50 to \$6, according to sample; salmon, \$15.50 to \$16; Labrador Herrings, \$6.25 to \$6.50; nothing doing in other kinds.

FURS.—There has been about the usual amount of business done this week. Prices of all kinds of raw furs are steady and unchanged.

FLOUR—Receipts during the past week 3,186 brls. Total receipts from 1st January to date 77,346 brls. against 75,294 brls. in corresponding period of 1870, being an increase of 2,052 brls. The stocks in store and in the hands of millers on the 1st inst. were 125,754 brls., being a decrease of 3,259 brls on the stock in store on the 15th ult., but an increase of 76,797 brls on the stock in store on 1st April, 1870. The uncertainty

which seems to prevail in the Western and British markets has had a depressing influence on this market and a decline is noted on the week. The amount of business done has been limited and without any speculative demand, the market today closes dull at the following rates, (all quotations now are duty free.) Superior extra \$7 00; extra \$6 75 to \$6 80; fancy \$6 50 to \$6 55; fresh supers from Canada wheat \$6 15 to \$6 20; Western States supers \$5 90 to \$6 00; strong bakers' flour \$6 25 to \$6 35; Welland canal flour \$6 25; Canada super No 2 \$5 80 to \$5 90; fine \$5 50 to \$5 60; middling \$5 00 to \$5 25; pollards \$3 75 to \$4 25; Upper Canada bag flour \$3 00 to \$3 20. Oatmeal is rather scarce \$5 80 to \$6.

GRAIN.—Wheat—The stocks in store and in the hands of millers, on the 1st inst. were 340,593 bushels against 249,373 bushels on the 15th ult., and 431,417 bushels on the 1st April 1870. There have been no transactions to note in this cereal during the week, so that no quotation can be given. Maize—the stock in store on the 1st inst. was 18,900 bushels; no great amount of business doing; the rate up till the 1st inst. was 85c, 90c duty paid. Since the 1st inst. no transactions have been reported. Oats—market has been quiet, and prices continue steady at 44½c to 45c, very little in the meantime coming to market. Barley—for bright samples 65c has been paid, inferior kinds bringing 62½c. Peas—the stocks in store on the 1st inst. were 1,720 bushels. Market has been firmly sustained all week, and prices have advanced; last sale reported was 6,000 bushels at \$1. Seeds—timothy is easier, and prices have declined to \$3 80c, and \$4 10c. Clover \$5 70c. with good inquiry.

GROCERIES.—Tea—Market has been weak and declining, the following kinds are now quoted: Young Hyson 35c to 40c; Twankey 30c to 35c; Hyson Twankey 35c to 40c; no change to quote in other kinds. Sugar—Has only been in light demand, but there is evidently a stronger feeling in the market owing to the prospect of a short supply, only small lots have changed hands, the rate at present is 8½ to 9½. There is a decline in all grades of refined sugar, the refinery prices here are Dry Crushed 12½c; Ground 12½c; Extra Ground 13½c; Crushed A 12c; Yellow refined 9½ to 10½c; Inferior ditto in brls 9c to 9½c; Standard Syrup 44c; Golden Syrup 50c; Amber ditto 80c. Molasses—Some small sales are reported to meet local wants. Our quotations are Centrifugal 20½c; Clayed 22c to 23c; Trinidad 31c to 33½c; Barbadoes 37c to 38c; Porto Rico 38c to 40c. Coffee—Very little doing at the following rates, Laguayra 16½ to 19c; Maracaibo 17c to 19c; Jamaica 16c to 18c; Java 16c to 25c; Rio 14½ to 16c.

HARDWARE.—The business done this week has been eminently satisfactory as regards the extent, and manufacturers and wholesale houses say that they cannot refer to a previous month of March showing such a large return. Bar iron is very low in stock and some sizes are not now to be had, the quotations for bars are Staffordshire, \$50 to \$52; refined, \$55 to \$60; Scotch, \$50 to \$54; Swedish, \$85 to \$100; hoop and band iron are also scarce, hoops for cooper's, \$2.80 to \$3.10; cut nails are in active demand at \$3 to \$3.25; but there is little prospect of the supply being anything near equal to the demand for some time to come. Tin plates are scarce and are held in few hands at last week's rates. Window glass in large demand with heavy sales at \$1.70 to \$1.90 being a decline on late rates. In other articles there is no change in price to note. The reduction in the G. T. R'y. rates on the 1st and 15th inst. will naturally cause an increase in the business.

LEATHER.—There is still great want of life in this market, and only inconsiderable lots changing hands for immediate wants. Stocks are generally well assorted, and prices although unchanged, are weak with a downward tendency.

LIQUORS.—There has been a fair business done in all kinds of liquors; prices are firm but unchanged, we quote Brandy—Hennessy's \$2.25 to \$2.50;

Martells \$2.20 to \$2.40; Jules Robins \$2.10 to \$2.30; Pinit's \$1.95 to \$2.05. Gin—De Kuypers \$3.55 to \$3.60 for green and \$6.75 to \$6.87½ for red cases; Houtman's green cases \$3.45 to \$4.50. Red ditto \$6.50. Rum—Jamaica at \$1.75 to \$2.10; Demerara \$1.75 to \$1.80; Cuba \$1.60 to \$1.67½. High Wines—Upper Canada, Montreal make. 50c. to 53½c. according to the size of lots. Rye Whiskey is stated at 83c. to 85c.

NAVAL STORES—A good business doing; spirits of turpentine 60c to 67½c. strained rosin \$3 25 to \$3 30. No. 2 ditto \$3 50 to \$3 75; No. 1 ditto \$4 to \$4.50; pale and extra pale ditto \$5.25 to \$7.50; tar \$3.50.

OILS.—There has been considerable difficulty in moving oils except at a slight reduction of price. Cod was sold to some extent at 55c. Seal oil is entirely neglected. Olive is steady at \$1.10 to \$1.25. Palm 9c to 10c per lb.

PETROLEUM.—Market continues dull at 26c to 28c for good to choice samples, and 22½c to 24c for grade ordinary.

PROVISIONS.—Butter—Receipts 292 kegs, no shipments, market dull and great difficulty is experienced in making sales, the stock in hand is much above the requirements of trade, we quote common to medium 14c. to 16c.; fair to good 16½c to 18c.; good to choice 18½c. to 19½c. Cheese—There has been no enquiry for this article, and prices are nominal at 12c. to 13½c. according to quality. Pork—nothing doing and prices are depressed, Mess Pork \$21.50 to \$22.00; Thin Mess \$20.00; Extra Prime Pork \$16 to \$16.50; Lard dull 11½c. to 12½c.; Tallow 9c. to 9½c.

RICE.—In demand and advanced in price. Aracan is 25c. higher, and is now quoted \$1.50c. and \$4.75. Rangoon, \$4.50.

SALT.—The stocks now in hand, are held for 66c. for coarse, and 75c. for fine.

WOOL.—Business has been moderate and prices steady. Fleece wool, 29c. to 32c.; pulled wool super, 28c. to 30c.; ditto No. 1, 23c. to 25c.; ditto black, 23c. to 25c.

## TORONTO MARKET.

The wholesale trade of this city has generally shewn a decided improvement during the last week, a large number of buyers of dry goods and general goods having been in town. The trade sale of earthenware and glassware for account of Messrs. Thompson & Burns, on Tuesday and Wednesday, however attracted a very small attendance, and the bidding was slow and results altogether unsatisfactory. Messrs. Cramp, Torrance & Company, announce a sale of teas, sugars, and general groceries for the 6th, but at time of going to press this is only in progress. The weather during the week has been for the most part fine, but heavy rains have also fallen and the roads everywhere are still in a wretched state, and nothing but the absolute necessity for goods induces traders at a distance from railway stations to order for present delivery.

The imports at this port for March were again heavy especially of cottons and woollens; while in teas and sugars there has been a decided falling off as compared with March 1870. The following is a comparative statement of the imports for the month and three months ended March 31, 1870 and 1871:—

	March,	
	1870.	1871.
Dutiable Goods, .....	\$968,764	\$1,271,389
Free " .....	54,526	7,726
Total for March, .....	\$1,023,290	\$1,279,115
	3 months.	
	1870.	1871.
Dutiable Goods .....	\$1,621,213	\$2,301,822
Free " .....	155,515	117,597
Total for 3 months .....	\$1,776,728	\$2,419,419
Increase, 1871 .....		\$642,691
or 35 per cent over the imports of the first quarter		

of 1870. The duties collected were \$214,221 for the month, and \$403,633 for the three months as against \$167,107 and \$276,992 for the corresponding periods of 1870.

**BOOTS AND SHOES.**—Trade has been very brisk during the past week, and a large amount of goods has been shipped. Prices are firm and unchanged.

**DRUGS.**—Business has been moderately active, though there has been no special demand for goods. There is no change to note in quotations.

**DRY GOODS.**—There has been a great deal of activity in this branch of trade during the week, many buyers having been in town and purchasing in not a few instances with freedom. Still in a majority of cases a fair degree of caution has been observed on the part of buyers, and it is to be hoped they have not overloaded themselves. The winter stocks reported as having to be carried over to next season are not represented as above an average. Collections are only fair, but considered good, when the light crop of last harvest and the present impassible state of the roads are taken into account. The imports for the month of March were unusually heavy of all articles, the increase in woollens being \$48,741, and in cotton \$106,640, as compared with the corresponding month of last year. The following are the figures for the month and three months:—

	March	
	1870.	1871.
Woollens.....	\$194,010	\$242,751
Cottons.....	324,984	431,624
Silks and Velvets.....	\$9,879	134,570
Fancy Goods.....	85,568	108,329

  

	Since January 1—	
	1870.	1871.
Woollens.....	\$324,660	\$437,619
Cottons.....	504,842	756,066
Silks and Velvets.....	116,492	171,046
Fancy Goods.....	140,759	147,727

**FREIGHTS.**—Are dull, very little flour or grain offering, except barley, of which some cargoes have been taken. Shipments of lumber have also commenced; the first cargo consisting of 115,000 feet, per schooner Eveleen, to Oswego, at \$1.50 U.S. currency. By rail, the chief freights which have recently offered, have consisted of box bacon and hams, of which a considerable quantity has been shipped to Liverpool. Some butter has also been taken for the same destination. The following are the spring rates on the Grand Trunk now in operation:—Flour to Kingston, 25c., grain, 13c.; flour to Prescott or Brockville, 30c., grain, 15c.; flour to Montreal, 35c., grain, 18c.; flour to Quebec, 55c., grain, 28c.; flour to St. John, N.B., 90c., grain, 45c.; flour to Halifax, 95c., grain, 48c.; flour to New York, 75c., grain, 38c.; flour to Boston, 80c., grain, 40c. gold. The steamers Chase and Carlotta leave Portland for Halifax on Wednesdays and Saturdays. The St. Lawrence canals will probably be open for business by the 20th, and the steamers of the Royal Mail Line will probably commenced running the last week of the month.

**GROCERIES.**—Trade has improved somewhat, and a good many sales have been made principally to general dealers who have come to town for their dry goods and who are buying to sort up their stock of groceries. The regular trade can hardly be said to have commenced yet, and no heavy business can be expected until the roads have become better. The imports for March for the leading articles were light both as compared with the previous month and with march of last year. They were as follows for the articles named:—

	March	
	1870.	1871.
Sugar.....	lbs. 644,381	lbs. 85,029
“.....	\$ 33,699	\$ 4,850
Tea, green and Japan.....	lbs. 150,974	lbs. 74,239
“.....	\$ 55,777	\$ 25,279
“ black.....	lbs. 8,674	lbs. 8,349
“.....	\$ 2,199	\$ 2,655
Coffee, green.....	lbs. 13,573	lbs. .....
“.....	\$ 1,947	\$.....
Dried fruits and nuts.....	\$ 293	\$ 405

	Since Jan. 1—	
	1870.	1871.
Sugar.....	lbs. 1,045,421	lbs. 624,065
“.....	\$ 54,643	\$ 34,918
Tea, green and Japan.....	lbs. 185,741	lbs. 223,754
“.....	\$ 69,376	\$ 75,059
“ black.....	lbs. 24,962	lbs. 28,912
“.....	\$ 8,088	\$ 10,092
Coffee, green.....	lbs. 56,978	lbs. 19,208
“.....	\$ 7,472	\$ 2,106
Dried fruits and nuts.....	\$ 1,261	\$ 2,345

**Coffee.**—A small sorting up trade has been done at unchanged quotations. **Fish.**—The market is generally bare of all kinds, but there is very little demand, and prices are without change. **Fruit.**—The demand has been almost confined to small lots, which have been sold within the range of quotations. **Rice.**—has only been dealt in to a small extent, and prices are without alteration. **Spices.**—quiet and unchanged. **Sugars.**—Holders of raw are firm at prices quoted which are above the views of holders, but which are relatively cheaper than refined yellows, and which are lower than the same goods could now be laid down here either direct from Cuba or from New York. An impression appears to prevail here that prices must soon rule lower, but there seems to be no good ground for expecting any such reduction. Whites are stationary for the present. **Teas.**—Few moving at private sale except in small lots. The result of trade sale for account of Messrs. Cramp, Torrance & Co., is not known at time of writing. **Tobacco.**—The market is a little easier for bright sorts, which may now be quoted down to 35c.

**HARDWARE.**—There has been a good many orders booked during the past week, principally, however, for spades and shovels and for nails, which articles have become a necessity throughout the country. There is no change, whatever, to note in prices. The imports for March were of hardware, \$17,803 and of iron paying 5 per cent., \$5,804, as against \$13,732 and \$5,343 for the corresponding month of 1870.

**HIDES AND SKINS.**—Hides are unchanged in price. Receipts continue fair, with a not very brisk demand. Several lots of western offering at prices which prevent any advance in domestic. Sheepskins come in pretty fairly, and are in active demand, all arriving finding ready sale at advancing prices. **Calfskins.**—Are in increasing supply but meet a good demand at higher prices than have been recently paid, green being now taken at 12c.; cured are unchanged.

**LEATHER.**—The market has been more active during the past few days, and prices are firm for all kinds of desirable stock, with the exception of Canadian calf, stocks of which have been gradually accumulating, and which is now a slow sale. French calf scarce and firm.

**PAINTS AND OILS.**—A fair amount of business, prices entirely without change.

**PETROLEUM.**—Trade very dull. No further change in prices.

**PRODUCE.**—There has been little change in the grain and breadstuffs market since last week, although prices generally are very firm, and in some instances an advance on previous rates has been obtained. **Flour.**—the market opened quiet, with sellers at \$5.80 to \$5.85, and no buyers for investment over \$5.60; single hundreds taken at \$5.75 to \$5.80 for local consumption. Under favorable advices from England the market became somewhat firmer, and buyers were reported to have offered \$5.80 for superfine without result. Spring extra was held at \$6; fancy and extra, nominal. In store on the 31st ult., 27,345 barrels. **Wheat.**—business has been done to a very small extent, being limited by the very wide divergence between the views of buyers and sellers. White wheat has generally been held at \$1.50 with buyers offering \$1.40. Treadwell was offered on the track at \$1.40 without buyers. A car of deihl sold at \$1.35, f.o.b.; at Oakville. Spring is held at \$1.40, with buyers offering \$1.35, and no sales reported. Stock in store, 31st ult.,

75,370 bushels fall, and 51,801 bushels spring. **Barley.**—the demand has been gradually improving under the influence of small receipts and stocks reduced by shipment of several cargoes across the lake. Few transactions, however, have taken place, so far as made public, although some round lots are believed to have changed hands at outside figures. At the close holders were firm at 70c. to 72c. for No. 1 in store, with buyers at 69c. to 71c.; receipts, ex farmers' waggons, being taken principally at 70c. No. 2 is held at 62c. to 64c. in stores, with a sale of one lot at 66c. on the cars, equal to about 64c. in store. In store, on the 31st ult., 70,311 bushels. **Oats.**—the market has been inactive, but prices have been pretty well maintained at about 51c. to 64c., holders at the close offering at 52c. for car lots on the track, and buyers at 51c. to 52c. In store on the 31st ult. 34,952 bus. **Peas.**—There has been very little doing, holders asking 90c in store and f. o. b., about 5c above the views of buyers, who do not seem inclined to increase their offers, even under the influence of an advance of 1s. per qr. in the Liverpool markets. No transactions consequently have taken place except in a retail way. In store on the 31st ult. 17,078 bus. **Seeds.**—Clover is in demand only for small lots, which are taken at \$4.40 to \$4.60, holders of round lots asking \$5, without buyers. Timothy has been taken at \$4.40 for a lot of choice, but there is no demand, and prices are nominal at from \$4 to \$4.40. **Hay** has been in pretty fair supply at \$9 to \$14 50. **Straw.**—Receipts have somewhat improved, selling at \$7.50 to \$9.

**PROVISIONS.**—The market has been quiet, and the receipts generally small. Prices are steady and generally unchanged. **Eggs** are coming in rather more plentifully, and prices are somewhat easier, now quoted at 13c. to 14c. **Pork** has sold in a limited way at \$20.50 to \$21, but no buyers of round lots over \$19.50. A small round lot of Cumberland bacon and hams is reported to have changed hands at 9c. all round.

OIL MATTERS AT PETROLIA.

From our Own Correspondent )

PETROLIA, April 3, 1871.

During the first part of last week, crude oil was held firm at rather advanced rates, but towards the close the market showed symptoms of decline, and from five to ten cents less per barrel was accepted for some prime lots. The production of crude for the last week was in excess of the week previous, and is estimated at about 1,000 barrels per day. The shipments have been decidedly less, being only some 16 to 18 cars per day.

The large still is in full blast, and Englehart & Co. are still actively engaged in shipping for export, though the New York market is rather against them at present.

The McMillan well has not proved a large one, but may be called a good eight-barrel well. The Hyde well has not yet been fairly tried. There are several wells going down in the vicinity of the old Ironsides (Parson's well), but as yet none of them are finished.

There have been no sales of territory to note this week, and oil lands have not been much enquired after. The sales of oil have been merely to supply immediate demands, and matters at present are rather at a stand-still, the flattening of the market being the cause.

Good Crude, 32 sp. gr., per brl. .... \$1 30 to \$1 40  
Refined, per gal. .... 0 18 0 20

GREAT WESTERN RAILWAY.—Traffic for week ending March 10th 1871.

Passengers.....	\$25,053 54
Freight and Live Stock.....	66,126 52
Mails and Sundries.....	1,997 71
Total Receipts for week.....	\$93,177 77
Corresponding week, 1870 ..	84,352 66
Increase.....	\$8,825 11

**DOMINION NOTES.**—The following is a return by the Receiver General of the amount of Dominion Notes which were outstanding on the 2th Feb., 1871, and of the Specie and Debentures held for their redemption.

In circulation & redeemable in Montreal	\$4,598,833
do do Toronto	1,287,167
do do St. John, New Brunswick	471,000
In circulation & redeemable in Halifax, Nova Scotia, \$301,000 at 2½ ex.	292,974
Fractional notes in circulation and redeemable in Montreal, Toronto, and St. John	408,000
	<b>\$7,057,974</b>

Specie held in Montreal	\$ 919,767
Do. Toronto	257,433
Do. St. John, New Brunswick	94,200
Do. Halifax, Nova Scotia	58,595
Do. Montreal alone for Fractional Notes	81,600
Additional Specie held to cover the excess beyond the \$7,000,000 authorized	46,379
Debentures held by the Receiver General	5,600,000
	<b>\$7,057,974</b>

**WEIGHTS AND MEASURES.**—The Finance Minister's Resolutions respecting weights and measures are—1. *Resolved*, That it is expedient to amend and consolidate the laws of the Dominion respecting Weights and Measures, and to establish one uniform system thereof for all Canada, except only as to special measures used for certain purposes in the Province of Quebec; and to provide for the Inspection of Weights and Measures, with power to the Governor in Council to make a Tariff of Fees for such inspection sufficient to defray the expenses of carrying the Act into effect. 2. *Resolved*, That it is expedient to permit the use of the Metric System of Weights and Measures in the Dominion, in cases where the parties to any contract or agreement may wish to adopt that system.

**BROOM CORN IN CHICAGO.**—There is considerable firmness and activity manifested, and as stocks of all kinds are reduced prices are well maintained at quotations, extra Hurl selling at \$140.

—A movement is on foot for establishing a Beet Sugar Manufactory in Elora. Several meetings of some of the leading men have been held of late, the upshot of which was that the preliminary steps have been taken towards forming a Company with the following gentlemen as a board of Provisional Directors:—G. A. Drew, M. P., W. T. Smith, J. M. Fraser, J. M. Ross, Geo. Fraser, R. Dalby, W. H. Lapentire, D. Foote and W. P. Newman.

**W. J. Pitou, R. H. Hunter,**  
**GENERAL COMMISSION**  
 AND  
**MANUFACTURER'S AGENTS,**  
**WINNIPEG,**  
**PROVINCE OF MANITOBA**  
 Consignments solicited

**Insolvent Act of 1869.**

In the matter of ANN LOVELL, an Insolvent. THE Creditors of the Insolvent are hereby notified to meet at my office, Toronto, on WEDNESDAY, the TWENTY-SIXTH day of APRIL, at TWO o'clock p. m., for the public examination of the Insolvent, and for ordering the affairs of the estate generally.

JOHN KERR, Assignee.  
 Toronto, March 30th, 1871. 34-2t

**Grand Trunk Railway.**

TRAINS arrive and depart as follows at and from Toronto

EAST.				
Depart	a.m.	p.m.	p.m.	p.m.
Arrive	5.37	12.07	5.37	7.07
	9.37	11.07	6.57	11.07

WEST.				
Depart	a.m.	a.m.	p.m.	p.m.
Arrive	7.30	11.45	3.45	5.30
	5.30	10.05	12.50	5.20
				9.05

**Great Western Railway.**

Depart	a.m.	a.m.	p.m.	p.m.
Arrive	7.00	11.45	4.00	5.30
	9.20	11.00	5.30	9.20

**Northern Railway.**

Depart	a.m.	p.m.
Arrive	7.45	8.10

Trains leave Brock Street Station 15 minutes later.

**Dickson & Macgregor.**

INSURANCE and General Agents and Accountants. Marine and Fire Losses carefully adjusted; accounts audited, and prompt attention given to collections. No. 8 Ontario Chambers, corner of Church and Wellington streets  
 CHARLES R. DICKSON, ALEX. MURRAY MACGREGOR

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**S. R. Foster's**

**NAIL, SHOE NAIL AND TACK WORKS,**  
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 For price list and samples please address our Agent at Montreal.  
 JOHN A. ADAMS,  
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Manufacturer of every description of  
**PATENT GROUND**  
**WARRANTED CAST STEEL SAWS,**  
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AN IMPORTANT IMPROVEMENT IN THE MANUFACTURE OF BROOMS.

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It is too well known that Brooms are liable to, and often do, come off the handle; but that is ENTIRELY PREVENTED by BROWN'S LOCKED BINDING, which adds to the beauty of the Broom, and for durability it cannot be excelled.

Prices as low as for any Broom in the market. Orders from the trade respectfully solicited.

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Rates lower than by any other mode.  
 Apply at the office of the Union Building Society, 82 King Street East.

W. MACLEAN,  
 Secretary and Treasurer.

**THE EQUITABLE**

Life Assurance Society.

**ANNUAL STATEMENT, JANUARY 1st, 1871 :**

Net Cash Assets, January 1, 1871.....\$9,173,871 30

**RECEIPTS.**

Premiums	\$6,502,723 59
Interest	591,112 20
Rents (eight months)	90,508 34
	<b>7,184,344 13</b>

**\$16,358,215 43**

**DISBURSEMENTS.**

Claims by death	\$1,375,316 55
Cash, dividends, including additions paid to policyholders	1,129,058 36
Annuities, matured endowments and surrendered policies	722,070 31
	<b>\$3,226,445 22</b>

Total paid policyholders	\$3,226,445 22
Total expenses, including commissions	1,088,565 43
Dividend on capital	8,213 33
	<b>4,323,223 58</b>

NET ASSETS (exclusive of future premiums).....\$12,034,991 45

Invested as follows:

Bonds and mortgages	\$7,464,162 50
Real estate (unencumbered)	2,246,025 19
U. S. stocks, cost	641,372 45
New York State, city, and town bonds, cost	587,495 34
Bonds of other States, cost	67,804 55
Cash in banks and other depositories	805,262 39
Loans on call secured by U. S. stocks	165,061 72
Personal assets connected with building	57,806 31

Actual cash investments	\$12,084,991 45
Interest due and accrued	63,753 19
Premiums in hands of agents and in course of collection	148,222 00
Rents due and accrued	15,102 46
Office premiums in course of collection	204,815 93
Deferred semi-annual and quarterly premiums for the year	692,042 00
Market value of stocks in excess of cost	77,097 5

TOTAL ASSETS, JANUARY 1, 1871.....\$13,236,024 59

The assets are thus appropriated:

Total liabilities, including reserve for re-insurance of existing policies	\$11,843,172 00
Capital stock	100,000 00
Surplus, eleven months only since Feb. 1, 1870	1,292,852 59
	<b>\$13,236,024 59</b>

Policies issued during year 10,063 \$40,295,799 00 being the largest amount issued during the year by any company.

**R. W. GALE,**  
 Manager for Dominion of Canada.

GEO. B. HOLLAND, } **HOLLAND & DEMING,**  
 GEO. B. DEMING. } General Agents for Ontario.

OFFICE—53 CHURCH STREET, TORONTO.

**Mercantile.**

**Lawson, Harrington & Co.,**  
**GENERAL COMMISSION MERCHANTS**  
 DEALERS IN  
 DRY AND PICKLED FISH, FISH OILS  
 AND KEROSENE.  
 COMMERCIAL WHARF,  
 HALIFAX, N. S.

**Joseph S. Belcher,**  
 (Late Geo. H. Starr & Co.)  
**COMMISSION & 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

**Toronto Auction Mart,**  
 Established 1834  
**F. W. COATE & CO.,**  
 Manufacturers' Agents,  
**AUCTIONEERS AND COMMISSION MERCHANTS,**  
 KING STREET, TORONTO.

**Richard Hall & Co.,**  
**HARDWARE Merchants,** 37 Front Street, Toronto.

**L. Coffee & Co.**  
**PRODUCE and Commission Merchants,** No. 2 Manning's Block, Front St., Toronto, Ont. Advances made on consignments of Produce.

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**WOODSTOCK, Ont., Manufacturer of First-class Turned Flour Barrel Heading. Insurance and Land Agent.** 24

**THE MONETARY AND COMMERCIAL TIMES—INSURANCE CHRONICLE.**  
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 THE undersigned beg to notify the public that they have purchased the above well-known first-class Hotel, and which is now carried on as a  
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The Superintendent certifies that every

REGISTERED POLICY

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SUPERINTENDENT MILLER, in his last Report, says that a Registered Policy offers the following advantages:

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2nd. That such reserve fund consist of securities of the highest class, and which have passed not only the examination of the officers and counsel of the Company, but also the scrutiny of the Department.

3rd. The obligation of the State that the deposits shall be faithfully kept and applied.

4th. The impossibility of any loss, or great inconvenience even, from the loss of any policy, a duplicate always being on the file in the Department, and a copy obtainable on application.

Perfect assurance that a company has, securely invested and in entirely safe keeping, the amount which, by the legal standard, will be sufficient to meet its liabilities, is about the highest security which can reasonably be expected. This assurance would seem to be fairly the result of the registered policy system. It certainly removes all question as to the amount of a company's reserve fund being made up of fictitious items, or assets which look large on paper, but fail to meet expectations when wanted to pay losses. There are but few of our non-registering companies but which credit themselves with items of assets to make up the required reserve, which would be entirely unavailable as a deposit under the registered policy system. There are many who believe that this system should be made compulsory; that the public interests demand that the Legislature should provide this protection to those interested in life insurance. The Superintendent, however, in this, as in other particulars, is inclined to think it the better policy to leave both insurer and insured unrestricted by law to the widest possible degree compatible with ultimate security. *If investigation discloses that companies are not honestly and faithfully reserving assets to an amount and of a character adequate to meet their ultimate liabilities, a remedy will very likely be provided by the Legislature compelling the adoption of this system.*—HON. GEO. W. MILLER, Supt. Ins. Dept., New York.

All Policies are Non-forfeitable.

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wanted in unrepresented localities, to whom every assistance will be rendered in conducting an honorable competition.

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General Manager  
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## Agents' Directory.

**JOHN TISSIMAN**, Agent Hartford Fire and Canada Life Insurance Companies, General Land Agent, &c., &c., Chatham, Ont. 26

**A. C. BUCK**, Agent of Liverpool and London and Globe, Provincial, and Canada Life Insurance Companies; Exchange Broker; Money loaned and received on deposit. Caledonia, Ont.

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

**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 Companies, and for the Imperial, Aetna, and Hartford Fire Insurance Companies. St. John, N.B. 22

**J. L. HOOPER**, Agent for Liverpool, London, and Globe Fire and Life; also British America Marine. Hamilton.

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

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**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.

**ARCHIBALD McKEAND**, Agent, Hartford Fire Ins. Co., Travelers' Ins. Co., (Life and Accident,) No. 11 James Street, Hamilton.

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

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

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**R. N. GOOCH**, Agent Life Association of Scotland, North British and Mercantile (Fire), and Montreal Ins' Co. (Marine), No. 32, Wellington Street East, Toronto.

**JAMES FRASER**, Agent Liverpool and London and Globe and Briton Medical and General Life Association, & Sec'y Metrop'n Perm't Bldg. Soc'y, No. 5 King-st. 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.

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**JOHN BUTLER**, Agent for Queen Ins. Co., Hartford Ins. Co., Western Ins. Co., and Travelers' Life and Accident Ins. Co. Victoria Hall, Cobourg, Ont.

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## Insurance.

## ANNUAL STATEMENT

OF THE

## NATIONAL LIFE INSURANCE Co.,

OF THE

UNITED STATES OF AMERICA.

FOR THE YEAR ENDING DECEMBER  
31st, 1870.

NET ASSETS, JANUARY 1, 1870, - \$1,224,482.40

## RECEIPTS DURING THE YEAR.

Prem's on Policies	..\$640,982 18
Extras, &c.	..1,813 73
Interest	..96 885 05
	\$730,680 96

## DISBURSEMENTS FOR THE YEAR.

Claims by Death and Annuity	..\$105,848 30
Surrendered Policies	..19,578 65
Re-Insurance	..17,080 40
Taxes	..10,541 19
Expenses	..218,807 33
	\$371 8

## INCREASE IN NET ASSET DURING

THE YEAR, - - - - - \$367,825 09

\$1,592,307 49

## ASSETS, JANUARY 1, 1871.

Cash on hand and in Bank	....\$89,701 74	
\$450,000 U. S. Bonds (Cost)	....452,507 60	
\$35,000 Virginia State 6's (Cost)	..16,747 26	
Dominion of Canada 6's (Cost)	..63,878 33	
Loans on First Mortgages on real estate	.....339,366 70	
do. Bonds and Stocks (worth \$902,900)	.....591,600 00	
do. Other Securities	.....28,552 70	
Office Furniture and all other Property	.....10,457 16	\$1,502,307 49
Present Value of Re-Insured Policies	.....\$16,850 00	
Premiums Deferred (Semi-Annually and Quarterly)	.....94,443 00	
do. in Course of Collection	..33,265 00	
Market value of Investments in excess of Cost	.....17,377 74	
Interest accrued	.....11,354 00	\$173,289 74

GROSS ASSETS, JANUARY 1, 1871, .. \$1,765,597 2

Number of Policies in force, January 1st, 1871	.....7,259 00
Amount do. do.	.....\$18,549,637 00

The Annual Statement, as given above, shows that this Company has accumulated, during the twenty-nine months of its existence, the sum of \$765,597.23, which, with the Capital Stock of \$1,000,000, makes a total amount of available and Valuable Assets of ONE MILLION, SEVEN HUNDRED AND SIXTY-FIVE THOUSAND, FIVE HUNDRED AND NINETY-SEVEN 23.100 DOLLARS, the whole of which is held safely and profitably invested for the security of its Policy-Holders.

A valuation of the Policies in force on the first day of January, 1871, made by the most rigid method, and upon the same standard as to Interest and Mortality as that upon which its Premiums are based, shows that the full present value, or amount required to safely re-insure its risks on that date, was \$807,389.

A careful examination of the above figures, and of the character of the Assets, gives conclusive evidence that the NATIONAL LIFE INSURANCE Co. of the U. S. of AMERICA affords to policy-holders that which is the most desirable in any Life Insurance Co., namely, *abundant security*.

The ratio of Assets to Liabilities is over 200 per cent.; that is, the Company has more than \$200 for each \$100 of liability.

The National Life Insurance Co. of the U. S. of America is the only American Life Company that has made a deposit in Canada for the exclusive benefit of "Canadian Policy-holders."

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General Agents for Canada, Toron o

Office;—York Chambers, Toronto St.



British Advertisements.

Dunville & Co.'s



OLD IRISH WHISKEY,

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

And now regularly to the House of Lords, the quality of
which is equal to the Finest French Brandy, may be had
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A liberal discount to wholesale stationers.

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Sold by all Dealers throughout the World.

Seymer's Straw Bottle
Envelopes



shipped in eight gross canvas pack-
ages, at 6d per gross, or forwarded
for packing empty bottles or Wines
and Ales for shipment. They save
freight, breakage, &c., and resell on
arriving. Established 15 years. Sole
manufacturer.

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FOR THE
PROMOTION AND PROTECTION OF TRADE
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Business Men in the Dominion, published semi-
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Dry Lumber of all kinds, to Builders
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Office, south-west corner of King and Yonge Streets,
over Dow's Dry Goods store.

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

TORONTO PRICES CURRENT.—APRIL 6 1871.

Table with multiple columns listing various goods and their prices. Columns include Name of Article, Wholesale Rates, and specific price points in dollars and cents. Categories include Boots and Shoes, Groceries, Hardware, Leather, and various oils and chemicals.

<b>Soap &amp; Candles.</b>	\$ c.	e.				
Golden Bar	0 07	0 07				
Silver Bar	0 07	0 07				
Brown No. 1	0 05	0 05				
	0 03	0 03				
<b>Wines, Liquors, &amp;c.</b>						
<b>Ale:</b>						
English, per doz. qrts.	2 60	2 75				
Guinness DubPortr.	2 35	2 40				
<b>Spirits:</b>						
Pure Jam. Rum, 16 o.p.	1 80	2 25				
De Kuyper's H. Gin.	1 55	1 65				
Booth's Old Tom	1 90	2 00				
<b>Gin:</b>						
Green, cases	4 00	4 25				
Booth's Old Tom, c.	5 60	6 00				
<b>Wines:</b>						
Port, common	0 75	1 25				
" fine old	2 00	4 00				
Sherry, common	0 75	1 50				
" medium	1 70	1 80				
" old pale or golden	2 50	4 00				
<b>Brandy:</b>						
Hennessy's, per gal.	2 40	2 60				
Martell's	2 40	2 60				

<b>Brandy:</b>	\$	\$	c
J. Robin & Co.'s	2 30	2 40	
Otard, Dupuy & Co.	2 30	2 40	
Brandy, cases	8 75	9 00	
Brandy, com. per c.	4 25	4 50	
<b>Whiskey:</b>			
<b>GOODERHAM &amp; WORTS'</b>			
Wholesale Prices:			
Terms Cash—Under 5			
brils., net: 5 to 10 brils.,			
2½ p.c. of: 10 brils. and			
over, 5 p.c. of.			
In Bond.			
Duty Paid			
Family Pro Whiskey	0 35	0 88	
Old Bourbon	0 35	0 88	
Old Rye	0 30	0 80	
" Toddy	0 30	0 80	
" Malt	0 30	0 80	
Alcohol, 65 o.p.	0 55	1 65	
Pure Spirits 65 o.p.	0 56	1 66	
" 50 o.p.	0 50	1 50	
" 25 u.p.	0 20	0 77	
Dom. Whiskey, 32 u.p.	0 21	0 67	
" 36 u.p.	0 20	0 63	
" 40 u.p.	0 19	0 59	
<b>Wool:</b>			
Fleece, lb.	0 30	0 32	
Pulled "	0 26	0 28	

**INSURANCE COMPANIES**  
ENGLISH—Quotations on the London Market.

No.	Last Dividend.	Name of Company.	Share parval.	Amount paid.	Last Sale.
20,000	8 b 15s.	Briton Medical and General Life...	10	2	21 3/4
50,000	10	Commer'l Union, Fire, Life and Mar.	50	5	9 9/16
24,000	8	City of Glasgow	25	2 1/2	4 1/4
53,000	9 1/2	Edinburgh Life	100	15	34 1/2
400,000	5	European Life and Guarantee	2 1/2	26 1/2	52 1/2
20,000	5 1/2	Guardian, £10 originally paid	100	50	52 1/2
12,000	£1 p.sh.	Imperial Fire	100	10	74 7/8
7,500	10	Imperial Life	100	10	16 1/2
100,000	10	Lancashire Fire and Life	20	2	3 1/4
10,000	11	Life Association of Scotland	40	7 1/2	25 1/2
35,892	36	London Assurance Corporation	25	12 1/2	47 1/2
10,000	5	London and Lancashire Life	10	1	1 1/2
91,752	40	Liverp'l & London & Globe F. & L.	20	2	8 1/4
20,000	14	Northern Fire and Life	100	5	15 1/2
40,000	16	North British and Mercantile	50	6 1/2	28 1/2
40,000	50	Ocean Marine	25	5	18 1/2
200,000	£9 1/2	Phoenix	10	1	15 1/2
100,000	10	Queen Fire and Life	10	1	1 1/2
100,000	11 1/2	Royal Insurance	20	3	6
20,000	10	Scottish Provincial Fire and Life	50	2 1/2	6 1/2
10,000	25	Standard Life	50	12	72
4,000	5 bo	Star Life	25	1 1/2	—
	£4 15 1/2				

**CANADIAN.**

8,000	4-6mo.	British America Fire and Marine	\$50	\$25	80
2,500	5	Canada Life	400	50	112 1/2
4,000	12	Montreal Assurance	£50	£5	200
10,000	None.	Provincial Fire and Marine	60	\$11	—
	\$3 p.sh.	Quebec Fire	40	32 1/2	£20 £21
	10	" Marine	100	40	85 90
10,000	6-mo.	Western Assurance	40	10	115 116

**AMERICAN.**

When org'n	No. of Shares.	Last Dividend.	Name of Company.	Parval of Sh's	Offered	Asked.
1853	1,500	..	Etna Life, of Hartford	\$100	207	250
1819	30,000	6	Etna Fire, of Hartford	100	210	212 1/2
1810	10,000	10	Hartford, of Hartford	100	245	252
1859	10,000	..	Home, of New Haven, Ct	100	..	..
1863	5,000	..	Trav'lers' Life & Accident	101	110	114

**RAILWAYS**

	Sha's	Parl	Montr	London
			Mar 15	Mar 11
Atlantic and St. Lawrence	£100	All.	..	80 82
Do.	100	"	..	90 92
Buffalo and Lake Huron Pref	100	"	..	4 1/2
Do.	100	"	..	79 81
Montreal and Champlain	200	"	16 21	..
Do.	200	"	10 11 1/2	..
Grand Trunk	100	"	14 15	14 1/2
Do.	100	"	..	94 96
Do.	100	"	..	66 67 1/2
Do.	100	"	..	48 49 1/2
Do.	100	"	..	37 38
Do.	100	"	..	21 22
Great Western	20 1/2	"	15 16	16 1/2
Do.	100	All.	..	100 101
Do.	100	"	..	97 99
Northern of Canada, 6 p.c. 1st Pref. Eds.	100	"	..	102 103
Do.	100	"	..	91 93
Do.	100	"	..	85 87

**EXCHANGE.**

	Montr'l.	Quebec.	Toronto.
Bank on London, 60 days	9 1/2 10	9 1/2 10	10 10 1/2
Sight or 75 days date	9 1/2 9	9 1/2 9	9 1/2 9 1/2
Private do.	9 1/2 9	9 1/2 9	9 1/2 9
Bank on New York	9 1/2 10	9 1/2 10	9 1/2 10
Private do.	9 1/2 10	9 1/2 10	9 1/2 10
Gold Draft do.	par to 1/2 prm.	..	..
American Silver	4 1/2 5 1/2	..	..

**STOCK AND BOND REPORT.**

NAME.	Shares.	Paid up.	Divid'd last 6 Months	Dividend Day.	CLOSING PRICES.		
					Toronto, April 5.	Montre'l April 4.	Quebec, April 4.
<b>BANKS.</b>							
British North America	£50 All.	3 1/2	3 1/2	July and Jan	109 1/2 110	109 1/2 110	109 1/2 110
Canadian Bank of Com'e	£50 All.	4	4	..	134 1/2 135	134 1/2 135	134 1/2 135
City Bank Montreal	100	"	3	June 1, 1 Dec.	97 97 1/2	97 98	96 97 1/2
Du Peuple	50	"	3 1/2	1 Mar., 1 Sept.	112 113	113 113 1/2	112 1/2 113
Eastern Townships	50	"	4	1 July, 1 Jan.	112 112 1/2	112 112 1/2	112 112 1/2
Jacques Cartier	50 All.	4	4	1 June, 1 Dec.	122 125	122 125	122 125
Mechanics' Bank	50	90	4	1 Nov., 1 May.	89 90	88 1/2 90	89 90
Merchants' Bank of Canada	100 All.	4	4	1 Jan., 1 July.	123 1/2 124 1/2	124 124 1/2	124 124 1/2
Molson's Bank	50	"	3	1 Apr., 1 Oct.	114	114	112 114
Montreal	200	"	6 & 1/2	1 June, 1 Dec.	243 1/2 244	243 244	243 244
Nationale	50	"	3 1/2	1 Nov., 1 May.	118 120	120 120	120 120
Dominion Bank	50	25	3	1 Jan., 1 July.	1 1/2 102	..	..
Ontario Bank	40 All.	4	4	1 June, 1 Dec.	114 114 1/2	113 114	113 114
Quebec Bank	100	"	3 1/2	1 June, 1 Dec.	120 120 1/2	119 120	119 120
Royal Canadian	40 All.	..	..	1 Jan., 1 July.	102 102 1/2	101 102	101 101 1/2
Toronto	100	"	..	1 Jan., 1 July.	175	174 175	170 175
Union Bank	100	"	..	1 Jan., 1 July.	114 116	114 115	114 115
<b>MISCELLANEOUS.</b>							
Canada Landed Credit Co.	50	\$25	3 1/2	..	101 1/2 102	..	..
Canada Per. B'ldg Society	50	All.	5 1/2	..	148 150	..	..
Do. In'd Steam Nav. Co.	100	All.	5 1/2	12 m	..	100 1/2 101 1/2	100 101
Canada Rolling Stock Co.	100	"	None.	..	..	105 110	..
Freehold Building Society	100	All.	5	..	134 1/2 135	..	..
Hamilton Gas Company	..	..	4 1/2	..	..	..	..
Huron Copper Bay Co.	..	..	25	..	..	40 60	..
Huron & Erie Sv'gs & Loan Soc	50	All.	4 1/2	..	115 116	..	..
Montreal Mining Consols.	20	15 1/2	..	..	..	2 60 3 00	..
Do. Telegraph Co.	40	All.	5	..	178 180	179 185	178 185
Do. Elevating Co.	100	"	5	..	..	..	..
Do. City Gas Co.	40	"	4	15 Mar. 15 ep	..	165 175	165 175
Do. City Pass. R., Co.	50	"	4	..	..	180 190	180 190
Quebec Gas Company	200	All.	4	1 Mar., 1 Sep.	..	125 130	..
Quebec Street R. R.	50	25	4	..	..	100 101	..
Richelieu Navigation Co.	100	All.	15-12m	1 Jan., 1 July.	..	188 189 1/2	188 189
People's Telegraph Company	100	"	None.	..	..	101 110	..
St. Lawrence Tow Boat Co.	100	"	2 p.c. 3m	3 Feb.	..	..	..
Tor'to Consumers' Gas Co.	50	"	2 p.c. 3m	1 My Au Mar Fe	120 125	..	..
Union Per. Building Society	50	"	5	..	115 116	..	..
West'n Canada Bldg Soc'y	50	All.	5	..	134 135	..	..

**SECURITIES.**

	Toronto.	Montreal	Quebec.
Canadian Gov't Deb. 6 p.c. stg.	105 1/2 106	105 105 1/2	104 1/2 105
Do. do 5 p.c. cur., 1883	97 1/2 97 1/2	96 96 1/2	96 96
Do. do 5 do. stg., 1885	97 1/2 98	97 97 1/2	97 97 1/2
Do. do 7 do. cur.	..	..	..
Dominion 6 p.c. 1878 cy	110 1/2 111 1/2	111	110 111 1/2
Dominion Bonds	..	..	..
Hamilton Corporation	..	..	..
Montreal Harbor, 8 p.c. d. 1869	..	..	..
Do. do 7 do. 1870	..	..	..
Do. do 6 1/2 do. 1875	103 104	104 105	..
Do Corporation, 6 p.c. 1891	101 102	101 101 1/2	101 102
Do. 7 p.c. stock	116 119	116 119	116 118
Do. Water Works, 6 p.c. stg. 1885	100 101 1/2	100 101 1/2	..
Ottawa City 6 p.c. d. 1880	..	95 97	..
Quebec Harbour, 6 p.c. d. 1883	..	..	50 60
Do. do. do. do.	..	..	80 70
Do. do. do. do. 1886	..	..	75 85
Do. City, 7 p.c. stock	..	..	100 100 1/2
Do. do 7 do. 8 do.	..	..	100 100 1/2
Do. do 7 do. 5 do.	..	..	100 100 1/2
Do. Water Works 6 p.c. stg., 5 years	..	..	95 96 1/2
Do. do. 6 do. 1 1/2 do.	..	..	..
Tor'to Corporation, 6 p.c. 20 years	94 1/2 96	93 1/2 94 1/2	..
Kingston City 6 p.c. 1872	..	92 1/2 93	..
County Debentures	103	..	..

**PRODUCE—Comparative Price in Toronto Market**

	1871.		1871.		1870.		1869.		1868.	
	WEDNESDAY, April 5.	WEDNESDAY, March 29.	WED							

**Insurance.**

**PROVINCIAL Insurance Company of Canada.**  
**FOR FIRE AND MARINE INSURANCE.**  
 HEAD OFFICE.....TORONTO, ONT.  
 PRESIDENT.—The Hon. J. H. Cameron, D.C.L., Q.C., M.P.  
 Vice President.—Lewis Moffatt, Esq., of Moffatt, Murray & Beatty. Other Directors.—C. J. Campbell, Esq., of Campbell & Cassella, Toronto; Hon. M. Cameron, Ottawa; W. J. Macdonell, Esq., President Toronto Savings Bank, Toronto; A. B. McMaster, Esq., of A. R. McMaster & Bro., Toronto; H. S. Howland, Esq., Vice President Bank of Commerce, Toronto; George Duggan, Esq., Judge of the County Court, County York, Toronto; A. T. Fulton, Esq., of Geo. Michie & Co. and Fulton, Michie & Co. Toronto; Angus Morrison, Esq., Barrister, M.P., Toronto; James S. Crocker, Esq., Toronto. Manager.—Arthur Harvey, Esq. 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 descriptions of property. Fairness in settlement and an equitable construction of insurance contracts, are the invariable rules of the Company. No claim that has arisen under the present management has been unadjusted for as long as a week, and all adjusted claims are paid.  
**ARTHUR HARVEY, Manager.**

**LANCASHIRE INSURANCE COMPANY.**  
  
 CAPITAL, £2,000,000 - - - STERLING.  
**FIRE RISKS**  
 taken at reasonable rates of premium, and  
**ALL LOSSES SETTLED PROMPTLY,**  
 By the undersigned, without reference elsewhere.  
**S. C. DUNCAN-CLARK & CO.,**  
*General Agents for Ontario,*  
 5-ly N. W. cor. King and Church streets, Toronto.

**Dominion Plate Glass Insurance Office.**  
 Insurance against Breakages effected upon PLATE GLASS  
 In WINDOWS, DOORS, SHOW CASES, &c., &c.  
 And in TRANSIT.  
**ALEXANDER RAMSAY,**  
 37, 39 and 41 Recollet Street, Montreal.

**Insurance.**

**General Insurance Agency.**  
 SWERTSBURG.....PROVINCE OF QUEBEC.  
 PROVINCIAL INSURANCE COMPANY,  
 FIRE AND MARINE.  
 AGRICULTURAL INSURANCE COMPANY,  
 FARM PROPERTY ONLY.  
 TRAVELLERS' INSURANCE COMPANY,  
 LIFE AND ACCIDENTAL.  
**E. H. GOFF,**  
 GENERAL AGENT.  
 22-2m SWERTSBURG.

**COMMERCIAL UNION Assurance Company (Fire and Life).**  
 CHIEF OFFICES:  
 19 AND 29 CORNHILL, LONDON, ENGLAND, and  
 385 AND 387 ST. PAUL STREET, MONTREAL, CANADA.  
 CAPITAL.....£2,500,000 Stg.  
 MORLAND, WATSON & Co., General Agents for Canada  
 FRED. COLE, Secretary.  
 39-ly W. M. WESTMACOTT, Agent at Toronto.

**The Agricultural Mutual Assurance Association of Canada.**  
 HEAD OFFICE.....LONDON, ONT.  
 A purely Mutual—Purely Farmers' Company.  
 Capital, 1st January, 1870.....\$228,773 95  
 Cash and Cash Items.....\$76,874 66  
 With 32,822 Members.  
 THIS, the only "Fire Mutual" that has invested with the Dominion Government, in compliance with the Insurance Law of Canada, continues to do the largest Farmers' business in Ontario, having last year issued 11,141 Policies, and a large increase has taken place in the business for the first five months of 1870. Its rates are as low as any well established company in the Dominion, and lower than those of a great many. For insurance, apply to any of the Agents, or address the Secretary, London, Ont.  
 N. B.—The "Agricultural" is now establishing Agencies portions of the Province of Quebec.

**Queen Fire and Life Insurance Company,**  
 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 Stg.  
 CANADA BRANCH OFFICE—Exchange Buildings, Montreal.  
 Resident Secretary and General Agent,  
**A. MACKENZIE FORBES,**  
 13 St. Sacrament St., Merchants' Exchange, Montreal.  
 Wm. ROWLAND, Agent, Toronto. 1-ly

**Insurance.**

**BEAVER AND TORONTO Mutual Fire Insurance Company.**  
 OFFICE, BANK OF TORONTO BUILDINGS, WELLINGTON ST.  
 Number of Policies issued to July, 1870, - - - 36,000  
 Premium Note capital, over - - - - - \$220,000  
 C. E. CHADWICK, INVERBOLL, President.  
 D. THURSTON, TORONTO, Vice-President.  
 S. THOMPSON, Managing Director.

**CLASS OF PROPERTY INSURED.**  
**MERCANTILE BRANCH.**  
 All property of a class not specially hazardous will be insured by this Company, including Stores and their contents, Dwelling Houses (not included in the Household Branch) and their contents, and City, Town, and Village Property generally. Also Country, Stores, Taverns, Flour Mills, &c., &c., &c. The rates of Insurance will be on the lowest scale of Mutual Insurance Companies.  
 Parties insured in either Branch are exempt by law from all liability for losses sustained in the other Branches. Cost of Insurance in this branch averages about two thirds of the usual proprietary rates, as no profits are required. This company has authority under the Statute 27 and 28 Victoria, cap 90, to issue Policies of Insurance on **LIFE STOCK.**  
 Applications will be received through any Agent of the Company, for Insurance against death from any cause, of Horses, Bulls, Oxen, Steers, and Cows.  
**HOUSEHOLD BRANCH.**  
 Non-hazardous Household Property will be insured for three years or less, on which a Premium Note averaging from 1½ to 4 per cent. will be taken, of which a small sum must be paid in Cash at the time of insuring, and endorsed on the Note.  
**FARMERS' BRANCH.**  
 Country Dwelling Houses, isolated, with the Household Furniture, &c., contained therein. Also, Barns and Out-houses, and Farm Produce; Hay and Grain in Stacks; Horses and other Cattle, Waggon, Sleighs and Harness; and Farm Implements and Machines generally; Churches and School Houses, not situated in cities, towns or villages, and isolated from all other buildings.  
 Agents of this Company are not allowed to charge any fee for Application or Survey.  
**W. T. O'REILLY, } Joint Secretaries.  
 H. HANCOCK, }**

**PHENIX MUTUAL Life Insurance Company, of Hartford, Conn.**  
 ASSETS OVER.....\$5,000,000.  
 ISSUES POLICIES OF ALL KINDS,  
 either on the "HALF-NOTE" or "ALL CASH" plans,  
 AND DIVIDES ALL THE PROFITS ANNUALLY AMONGST THE INSURED.  
**ANGUS R. BETHUNE,**  
 GEN. AGENT, MONTREAL.  
**GOOD ACTIVE MEN WANTED**  
 to act as Agents in unrepresented localities.  
 APPLY AS ABOVE.  
 1-ly 8-ly

**LIFE ASSOCIATION OF SCOTLAND.**  
 Invested Funds Upwards of £1,000,000 Sterling.  
 THIS Institution differs from other Life Offices, in that the BONUSES FROM PROFITS are applied on a special system for the Policy-holder's personal benefit and enjoyment during his own lifetime, with the option of large bonus additions to the sum assured. The Policy-holder thus obtains a large reduction of present outlay, or a provision for old age of a most important amount in one cash payment, or a life annuity, without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.  
 CANADA—MONTREAL—PLACE D'ARMES.  
**DIRECTORS:**  
 DAVID TORRANCE, Esq., (D. Torrance & Co.)  
 GEORGE MOFFATT, (Gillespie, Moffatt & Co.)  
 ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.  
 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. TORRANCE & MORRIS.  
 Medical Officer—R. PALMER HOWARD, Esq., M.D.  
 Secretary—P. WARDLAW.  
 Inspector of Agencies—JAMES B. M. CHIPMAN.  
 Toronto Office—No. 22 WELLINGTON STREET EAST.  
**R. N. GOOCH, Agent.**

**THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.**  
 Capital, Surplus and Reserved Funds.....\$17,005,026.  
 Life Reserve Fund.....\$9,865,100.  
 Daily Cash Receipts.....\$20,000  
**Directors in Canada**  
 T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).  
 HENRY STARNES, Esq., Deputy Chairman (Manager Ontario Bank.)  
 E. H. KING, Esq., (General Manager Bank of Montreal).  
 HENRY CHAPMAN, Esq., Merchant.  
 THOS. CRAMP, Esq., Merchant.  
**FIRE INSURANCE** Risks taken at moderate rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various convenient modes (applicable alike to business men and heads of families) of securing this desirable protection.  
**JAMES FRASER, Esq.,** Agent Fire Department, 5 King street West, Toronto.  
**THOMAS BRIGGS, Esq.,** Agent, Kingston.  
**F. A. BALL, Esq.,** Inspector of Agencies, Fire Branch.  
**T. W. MEDLEY, Esq.,** Inspector of Agencies, Life Branch.  
**WILLIAM HOPK, Agent** Life Department, 18 King Street East.  
**G. F. C. SMITH,**  
 Chief Agent for the Dominion,  
 Montreal.

## Insurance.

## BRITON MEDICAL

And General Life Association,

with which is united the

BRITANNIA LIFE ASSURANCE COMPANY.

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

ANNUAL INCOME, £220,000 STG. :

Yearly increasing at the rate of £25,000 Sterling.

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

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

42 TORONTO AGENCY, 5 KING ST. WEST.

Oct 17-9-lyr

JAMES FRASER, Agent.

Fire and Marine Assurance.

THE BRITISH AMERICA  
ASSURANCE COMPANY

HEAD OFFICE:

CORNER OF CHURCH AND COURT STREETS,  
TORONTO.

BOARD OF DIRECTORS:

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

Governor:

GEORGE PERCIVAL RIDOUT, Esq.

Deputy Governor:

PETER PATERSON, Esq.

Fire Inspector:

E. ROBY O'BRIEN.

Marine Inspector:

CAPT. R. COURNER.

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

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

THOS. WM. BIRCHALL,

25-ly

Manager.

## Canada Farmers'

Mutual Insurance Company.

HEAD OFFICE, HAMILTON, ONTARIO.

INSURE only Farm Property, Country Churches, School Houses, and isolated Private Houses. Has been seventeen years in operation

THOMAS STOCK,  
President.RICHARD P. STREET,  
Secretary and Treasurer. 26

## Etna

Life Insurance Company of Hartford, Conn.

THE ETNA is not surpassed in economical management in financial ability, in complete success, in absolute security, by any company in the world. Its valuable features

LOW CASH RATES

ANNUAL DIVIDENDS, JUST NOT-FORFEITURE SYSTEM, Commend themselves to those desiring Insurance in any form.

JOHN GARVIN,  
General Agent, No. 2 Toronto Street, Toronto.

## Agricultural

Insurance Company of Watertown.

CASH ASSETS	\$500,000
DEPOSITED AT OTTAWA	\$54,500

THIS Company is prepared to do a FARM, LIVE STOCK, and NON-HAZARDOUS business throughout Ontario.

A. W. SMITH,

Agent for Toronto and Vicinity.

HENRY CLINE, General Agent, Kingston.

7- OFFICE—WELLINGTON STREET, TORONTO

## Insurance.

## CANADA

Life Assurance Company.

ESTABLISHED 1847.

THE recent failures of Insurance Companies, and the discoveries of frauds in their accounts and securities, naturally causing anxiety, it will be satisfactory to assurers in the

## CANADA LIFE

to know that in it every means are adopted to secure accuracy and faithfulness in its accounts and statements, as well as for the

## SECURITY AND SAFE CUSTODY

of its funds and property. This may be seen by the following documents:

1st. The report by a COMPETENT AND SKILFUL AUDITOR, showing that the books, accounts and securities are accurately and safely kept.

2nd. The Report by a Committee of Directors, showing that they have SEEN and IDENTIFIED the VARIOUS SECURITIES held by the Company, and that these are valuable for the sums they represent.

3rd. The report and valuation of the position of the Company by the highest and most competent actuarial authority, the

HON. ELIZUR WRIGHT, of BOSTON.

A Comparison of the Company's Profit Bonuses, and its rates for assurances, with those of other offices is invited. Agencies throughout the Dominion, where every information can be obtained, or at the

HEAD OFFICE, IN HAMILTON, ONT.

A. G. RAMSAY, MANAGER.

Agent in Toronto, E. BRADBURNE, Esq.,  
Toronto Street.General Agent for Eastern Ontario,  
GEORGE A. COX,  
Peterborough. 1y

## Reliance

Mutual Life Assurance Society

OF LONDON, ENGLAND. Established 1840.

GOVERNMENT DEPOSIT.....\$100,000

Head Office for the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.  
DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; Major T. E. Campbell, C.B. St. Hilaire; the Hon. Jno. Hamilton, Hawkesbury; V. Wolfstan Thomas, Esq., Cashier, Molson's Bank.

RESIDENT SECRETARY—James Grant.

Net Assets, as at 31st Dec. 1869.....\$1,279,670 00  
Net Liabilities, do. do.....1,201,715 00

Surplus.....\$77,955 00  
Prospectuses, &c., can be had on application at the Head Office, or at any of the Agencies.

JAS. GRANT, Resident Secretary.

AGENTS:—Toronto, Messrs. Dickson & McGregor, 8 Ontario Buildings, Corner of Church and Wellington Streets.  
Hamilton, John B. Young, Esq.

## The Gore District

Mutual Fire Insurance Company

GRANTS INSURANCES on all description of Property against Loss or Damage by FIRE. It is the only Mutual Fire Insurance Company which assesses its Policies yearly from their respective dates; and the average yearly cost of insurance in it, for the past three and a half years, has been nearly TWENTY CENTS IN THE DOLLAR less than what it would have been in an ordinary Proprietary Company.

THOS. M. SIMONS,

Secretary &amp; Treasurer

ROBT. McLEAN, Inspector of Agencies.

## 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.

## WESTERN

Assurance Company.

INCORPORATED 1851.

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

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO.

Hon. NO. 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.

JAMES G. HARPER, Esq.

B. HALDAN, Secretary.

J. MAUGHAN, Jr., Assistant Secretary.

WM. BLIGHT, Fire Inspector.

CAPT J. T. DOUGLAS, Marine Inspector.

JAMES PRINGLE, General Agent.

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

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

On Cargo Risks with the Maritime Provinces by sail steam.

On Cargoes by steamers to and from British Ports.

## The Waterloo County

Mutual Fire Insurance Company.

HEAD OFFICE: WATERLOO, ONTARIO.

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. 15-yr

## London Assurance Corporation.

FIRE AND LIFE.

ESTABLISHED BY ROYAL CHARTER, 1720.

FUNDS IN HAND.....£2,463,533 17s 4d. Stg.

HEAD AGENT, MONTREAL—ROMEO H. STEPHENS,  
No. 56 St. Francois Xavier Street.

S. F. HOLCOMB, Agent,

No. 2 Exchange, Toronto.

## The Victoria

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property, at Low Rates.

BUSINESS STRICTLY MUTUAL.

GEORGE H. MILLS, President.

W. D. BOOKER, Secretary.

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

## Montreal

Assurance Company.

INCORPORATED 1840.

CAPITAL,.....\$800,000

INVESTED FUNDS (approximately).. 400,000

HEAD OFFICE.....MONTREAL.

A. MURRAY.....MANAGER

BRANCH OFFICE—32 Wellington Street, Toronto.

Marine Inspector.....CAPT. DAVID ROSS KERR.

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

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

## Imperial

Fire Insurance Company of London.

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

ESTABLISHED 1803.

Canada General Agency,

RINTOUL BROS.,

24 St. Sacramento Street, Montreal.

JAMES E. SMITH, Agent.

Toronto, 3 Manning's Block, Front Street.

PUBLISHED AT THE OFFICE OF THE MONETARY AND COMMERCIAL TIMES, No. 60 CHURCH ST. PRINTED AT THE DAILY TELEGRAPH PUBLISHING HOUSE BAY STREET CORNER OF KING.