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

VOL. VIII—NO. 19.

TORONTO, ONT., FRIDAY, NOVEMBER 6, 1874.

SUBSCRIPTION  
\$2 a Year.

The Leading Wholesale Trade of Toronto

34 PACKAGES  
NEW GOODS  
TO-DAY.

Assorting the various Departments

JOHN MACDONALD and CO.'S

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

3 YORK STREET, MANCHESTER, ENGLAND.

Toronto, Oct. 1874.

The Leading Wholesale Trade of Hamilton.

THOS. C. KERR and Co.,  
HAMILTON.

OUR ASSORTMENT OF

Imported and Canadian Dry Goods

FOR THE

FALL TRADE

IS NOW COMPLETE.

IN

CANADIAN CARPETS

we have a wide range of patterns.

Full Stock of Boots and Shoes.

THOS. C. KERR & Co.

Hamilton, 25th August, 1874.

The Leading Wholesale Trade of Toronto.

1874.

A. R. McMASTER  
and BROTHER,

Dry Goods Importers,

AND DEALERS IN

CANADIAN

AND

American Manufactures,

Nos. 4 AND 12 FRONT STREET WEST,  
TORONTO.

OFFICES—34 Clement's Lane, Lombard St., London, E. C.

Toronto, Jan. 1874.

32-ly

SMITH & KEIGHLEY,

IMPORTERS OF TEAS

AND

WHOLESALE GROCERS,  
25 CHURCH STREET.

Have now received full supplies of

FRESH TEAS

Purchased since the recent decline in values, therefore can offer to the trade Special Inducements, among which will be found some very choice firsts Moyune Teas, also medium and low grades Young Hysons, Gunpowders, Imperials, Japans, and Congous. Also a large stock of

SUGARS,

Comprising

Barrels Dry Crushed Sugars.

" Granulated "

" Crushed X "

Hbds. Scotch Refined, low to medium sorts.

" " bright to extra bright

Cases Centrifugal

The Trade will do well to examine our stock of Sugars, as they have been bought for cash, and are selling at a small advance.

Toronto, 6th July, 1874.

The Leading Wholesale Trade of Toronto.

FALL 1874.

GORDON MACKAY and CO.

Have already received and opened out a large portion of their

FANCY AND STAPLE  
DRY GOODS,

Comprising

Heavy Staples, Plain and Fancy Wool-lens, Prints, Dress Goods, Black Lustres French Merinoes, Silk Shawls, Mantles Jackets, Crapes, Hosiery, Gloves, Haberdashery, Small Wares, &c. &c.

Also full lines of

Canadian Manufactured Goods

of superior value, consisting of Tweeds, Etoffes, Blanket Shirts, Pant's, Hosiery, &c. &c.

LYBSTER MILL GOODS ALWAYS ON HAND.

Toronto, September, 1874.

SAMSON,

KENNEDY,

and GEMMEL.

ARE SHOWING

AN IMMENSE ASSORTMENT

OF

FANCY WOOL GOODS.

SAMSON, KENNEDY & GEMMEL

44 Scott and 19 Colborne St.

TORONTO

Toronto, Oct. 6, 1874

The Chartered Banks.

**BANK OF MONTREAL.**

ESTABLISHED IN 1818.

CAPITAL SUBSCRIBED, \$12,000,000  
 CAPITAL PAID-UP, 11,939,600  
 RESERVE FUND, 5,000,000  
 Head Office, Montreal.

BOARD OF DIRECTORS.

DAVID TORRANCE, Esq., President.  
 GEORGE STEPHEN, Esq., Vice-President.  
 Hon. Thos. Ryan, Hon. Donald A. Smith.  
 Peter Redpath, Esq., Sir A. T. Galt, K.C.M.G.  
 G. W. Campbell, Esq., M.D. Edward Mackay, Esq.  
 T. W. Ritchie, Esq., Q.C.

R. B. Angus, Esq., Gen. Man.

Branches and Agencies in Canada.

Montreal, Brockville, Stratford  
 Quebec, Belleville, Sarnia,  
 Toronto, Cobourg, Newcastle, N.B.  
 Hamilton, Guelph, Picton,  
 St. John, N.B., Halifax, N.S., Perth,  
 Ottawa, St. Marys, Simcoe,  
 London, Port Hope, Cornwall,  
 Kingston, Peterboro', Lindsay,  
 Brantford, Goderich, Fergus,  
 Moncton, N.B., Chatham, N.B.

Agents in Great Britain.—London, Bank of Montreal, 27 Lombard Street. London Committee—Robert Gillespie, Esq., Sir John Lubbock, Bart., M.P., Brice Hugh Pearse, Esq., Sir John Rose, Bart., K. C. M. G.

Bankers in Great Britain.—London, The Bank of England; The Union Bank of London; Messrs. Robarts, Lubbock & Co. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, Richard Bell and C. F. Smithers, 59 Wall Street. Chicago, Bank of Montreal, corner of La Salle and Madison Streets.

Bankers in the United States.—New York, The Bank of New York, N.B.A.; the Merchants National Bank. Boston, The Merchants National Bank. Buffalo, The Farmers and Mechanics National Bank. San Francisco, The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's Nfd., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

The Canadian

**BANK OF COMMERCE.**

Head Office, Toronto.

Authorized Capital - \$6,000,000  
 Subscrib. & Paid-up Capital, 6,000,000

DIRECTORS.

HON. WILLIAM McMASTER, President.

ROBT. WILKES, Esq., M.P., Vice-President.

Noah Barnhart, Esq., Adam Hope, Esq.  
 F. W. Cumberland, Esq., James Michie, Esq.  
 William Elliot, Esq., T. Sutherland Stayner, Esq.  
 George Taylor, Esq.

W. N. ANDERSON, General Manager.

JNO. C. KEMP, Inspector.

New York—J. G. Harper, J. H. Goadby, and B. E. Walker, Agents.

BRANCHES.

Barrie, Brantford, Chatham,  
 Cayuga, Collingwood,  
 Galt, Goderich, Dundas,  
 Hamilton, London, Guelph,  
 Montreal, Orangeville, Lucan,  
 Peterboro', St. Catharines, Ottawa,  
 Simcoe, St. Anthony, Trenton,  
 Toronto, Thorold, Woodstock,  
 Windsor.

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America. Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS.

New York—The National Bank of the Republic.  
 London, England—The Bank of Scotland.

The Chartered Banks.

**BANK OF BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

PAID-UP CAPITAL, £1,000,000 STG.

London Office—124 Bishopgate St. Within.

COURT OF DIRECTORS.

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

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

NEW YORK.—Agents—H. A. Tuzo and D. B. Davidson.

SAN FRANCISCO.—Agents—Archibald McKinlay and H. W. Glenny.

Branches and Agencies in Dominion of Canada.

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

QUEBEC.—Montreal, Quebec.

NEW BRUNSWICK.—St. John, St. Stephen, Fredricton, Moncton.

NOVA SCOTIA.—Halifax.

BRITISH COLUMBIA.—Victoria, Barkerville.

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

**ROYAL CANADIAN BANK**

DIVIDEND No. 16.

Notice is hereby given that a Dividend on the paid-up Capital of the Bank, at the rate of

**EIGHT PER CENT. PER ANNUM,**

for the half year ending 30th November, has this day been declared, and will be paid at the Bank and its Branches,

On and after Tuesday, the first day of December next.

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

By order of the Board,

THOS. McCracken,

Cashier.

Royal Canadian Bank,  
 Toronto, 17th October, 1874.

**BANK OF TORONTO, CANADA.**

Dividend Number Thirty-Seven.

Notice is hereby given that a Dividend of SIX PER CENT. for the current Half year, being at the rate of TWELVE PER CENT. per annum, on the Paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches on and after TUESDAY, the First day of DECEMBER next.

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

By order of the Board.

G. HAGUE,

Cashier.

Toronto, 28th October, 1874.

The Chartered Banks.

**MERCHANT'S BANK OF CANADA.**

Capital - \$9,000,000  
 Head Office, Montreal.

SIR HUGH ALLAN . . . President  
 JACKSON RAE . . . Gen. Manager

BRANCHES AND AGENCIES.

Montreal. Napanee.  
 Toronto. Brampton.  
 Hamilton. Elora.  
 Kingston. Lindsay.  
 Belleville. Almonte.  
 London. Incardine.  
 Chatham. Orangeville.  
 Galt. Pembroke.  
 Ottawa. Mitchell.  
 Windsor. Waterloo, Ont  
 Ingersoll. Tilsonburg,  
 St. Thomas. St. John's, Que.  
 Stratford. St. Hyacinthe.  
 Berlin. Sorel.  
 Owen Sound. Renfrew.  
 Walkerton. Fergus.  
 Prescott. Beauharnois.  
 Perth. Gananoque.

Winnipeg, Manitoba.

FOREIGN AGENTS.

London:

The London Joint Stock Bank.

New York:

The National Bank of the Republic.

**THE DOMINION BANK.**

Notice is hereby given that a Dividend of Four per cent upon the Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at the

**BANKING HOUSE IN THIS CITY,**

ON OR AFTER

Monday the 2nd day of Nov. next.

The Transfer Books will be closed from the 16th to the 31st October next, (both days inclusive.)

By order of the Board. R. H. BETHUNE, Cashier.

Toronto, Sep. 30, 1874.

**ONTARIO BANK.**

DIVIDEND No. 35.

Notice is hereby given, that a dividend of FOUR per cent upon the paid-up Capital Stock of the Institution, for the current half-year has this day been declared, and that the same will be payable at the Bank and its branches on and after

Tuesday, 1st day of Dec. next.

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

By order of the Board.

D. FISHER,  
 Cashier.

Ontario Bank,  
 Bowmanville, 28th Oct., 1874.

**METROPOLITAN BANK.**

Notice is hereby given that a Dividend of FOUR PER CENT. for the current Half Year has this day been declared on the Paid-up Capital of this Bank, and will be payable at the Banking House in this city, on and after TUESDAY the First day of DECEMBER proximo.

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

By order of the Board.

A. S. HINCKS, Cashier.

Montreal, October 28th, 1874.

The Chartered Banks.

**Banque Jacques Cartier.**

Incorporated by Act of Parliament

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

President: ROMUALD TRUDEAU. Vice-President: C. S. RODIER, Jun

Cashier—H. COTTE.

DIRECTORS.—Nazaire Villeneuve, V. Hudon, J. B. Beaudry, Andre Lapiere, P. M. Galarneau, John L. Cassidy, L. J. Beliveau.

FOREIGN AGENCIES.—London—Glyn, Mills, Currie & Co. New York—National Bank of the Republic. Paris, France—de Rothschild Freres.

**NIAGARA DISTRICT BANK**

Established 1853.

Head Office, St. Catherines, Ont.

DIRECTORS.

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

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

**BANK OF HAMILTON.**

Dividend No. 4.

Notice is hereby given that a dividend of FOUR per cent for the current half-year, being at the rate of

EIGHT PER CENT PER ANNUM

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

Tuesday, the 1st day of Dec. next.

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

H. C. HAMMOND, Cashier.

Hamilton, Oct. 28, 1874.

**ST. LAWRENCE BANK.**

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

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

HEAD OFFICE—TORONTO.

DIRECTORS.

J. C. FITCH, Esq., President. JOHN COWAN, Esq., Vice-President. CAPT. THOS. DICK. A. THORNTON TODD, Esq. W. F. ALLEN, Esq. R. C. JAMIESON, Esq., Montreal. K. F. LOCKHART, Cashier. Bradford—A. H. Ireland, Agent. Colborne—Robert A. Moir, Agent. London—J. C. P. Phillips, Agent. Newcastle—J. K. Allen, Agent. Strathroy—J. B. Cummings, Agent. Agents in New York—R. Bell & C. F. Smithers. Agent in Montreal—The Bank of Montreal.

**Union Bank of Lower Can.**

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

Head Office, - - - Quebec.

DIRECTORS.

CHARLES E. LEVEY, Esq., President. HON. THOS. MCGREEVY, Vice-President. Hon. Geo. Irvine, John Sharples, Esq., D. C. Thomson, Esq., J. B. Renaud, Esq., Andrew Thomson, Esq., Cashier—P. MacEwen. Asst. Cashier—J. G. Leitch. BRANCHES.—Savings Bank (Upper Town,) Montreal, Ottawa, Three Rivers. Foreign Agents.—London—The London and County Bank. New York—National Park Bank.

The Chartered Banks.

**MOLSON'S BANK.**

Capital Authorized, \$2,000,000. Capital Subscribed, \$2,000,000. Capital Paid-up, \$1,977,470.

BOARD OF DIRECTORS.

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

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

BRANCHES.

Brockville, Owen Sound, Sorel, Exeter, London, Windsor, Toronto, Meaford, Morrisburg, St. Thomas, Welland, Smith's Falls

BANKERS.

New York—Messrs. Morton, Bli-s & Co., Messrs. Bell & Smithers, Mechanics National Bank. London, England—The City Bank, Threadneedle St. New Brunswick—Bank of New Brunswick, St. John, N.B.

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

**THE QUEBEC BANK.**

Incorporated by Royal Charter, A.D. 1818.

CAPITAL \$3,000,000.

Head Office, - - - Quebec.

BOARD OF DIRECTORS.

JAS. G. ROSS, Esq., - - - President. WILLIAM WITTHALL, Esq., Vice-President. Sir N. F. Belleau, Knight. Henry Fry, Esq., R. H. Smith, Esq. T. H. Dunn, Esq., A. F. A Knight, Esq. JAMES STEVENSON, Esq., Cashier.

Branches and Agencies in Canada:

Ottawa, Ont. Toronto, Ont. Pembroke, Ont. Montreal, Que. St. Catharines, Ont. Three Rivers, Que. Thorold, (Ont.)

C. HENRY, Inspector.

Agents in New York—Messrs. Maitland, Phelps & Co. Agents in London—The Union Bank of Montreal. Agents in Paris—Gustave Bossange.

**LA BANQUE NATIONALE**

HEAD OFFICE, QUEBEC.

CAPITAL AUTHORIZED . . . \$2,000,000  
" SUBSCRIBED . . . 2,000,000  
" PAID-UP . . . 1,954,000

DIRECTORS.

HON. EUGENE CHINIC, President. HON. ISIDORE THIBAudeau, Vice-President. Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D. Hon. U. J. Tessier. C. Tetu, Esq. P. Vallee, Esq.

FRS. VEZINA, Cashier.

Montreal Branch—William Moffatt, Manager. Ottawa Branch—Sam. Benoit, Manager. Agents in New York—National Bank of the Republic. England—National Bank of Scotland. Other agencies in all parts of the Dominion.

**Bank of British Columbia**

(Incorporated by Royal Charter, 1862.)

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

DIRECTORS.

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

Branches at San Francisco, California; Portland, Oregon; Victoria, British Columbia. Agents in Canada and the United States—The Bank of Montreal. The Bank of Montreal will undertake collections or other banking business in connection with the Province of British Columbia through the above Bank. Victoria, B. C., April 3, 1873.

The Chartered Banks.

**Eastern Townships Bank**

CAPITAL . . . \$1,000,000  
RESERVE FUND . . . 240,000

BOARD OF DIRECTORS.

R. W. HENEKER, Pres. | C. BROOKS, Vice-Pres't. B. Pomroy. A. A. Adams. Hon. J. H. Pope. G. K. Foster. E. O. Brigham. G. G. Stevens.

Head Office—Sherbrooke, Que. WM. FARWELL, jr. Cashier.

BRANCHES.

Waterloo. Cowansville. Stanstead. Coaticook. Richmond.

Agents in Montreal—Bank of Montreal. London, England— " Boston—National Exchange Bank. Collections made at all accessible points, and promptly remitted for.

**CITY BANK MONTREAL**

HEAD OFFICE—MONTREAL.

AGENCIES.

Toronto, Sherbrooke.

DIRECTORS.

SIR FRANCIS HINCKS . . . President. R. J. REEKIE, Esq. . . Vice-President. John Grant, Esq. Robert Moat, Esq. W. W. Ogilvie, Esq. A. M. Delisle, Esq. Henry S. Tiffin, Esq. J. B. RENNY, Cashier.

Agents in New York—The National Bank of the Republic. In Boston—Messrs. Kidder, Peabody & Co. Bankers in London—Alliance Bank (Limited), The National Bank.

**UNION BANK, PRINCE EDWARD ISLAND.**

Incorporated by Act of Parliament 1868.

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

HEAD OFFICE at CHARLOTTETOWN. BRANCH at SUMMERSIDE.

AGENTS IN

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

**LA BANQUE DU PEUPLE.**

CAPITAL \$2,000,000.

Head Office, - - - Montreal.

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

FOREIGN AGENCIES.

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

**MARITIME BANK,** OF THE DOMINION OF CANADA. ST. JOHN, N. B.

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

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

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

DIRECTORS.

J. V. TROOP, Esq. Hon. W. MUIRHEAD, Senator. GEORGE MCKEAN, Esq. W. H. THORNE, Esq. C. H. FAIRWEATHER, Esq. ALFRED RAY, Acting Cashier.

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

The Chartered Banks.

**THE FEDERAL BANK**  
OF CANADA.

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

HEAD OFFICE, - - - - TORONTO.

**BOARD OF DIRECTORS.**

S. NORDHEIMER, Esq., - - - - President.  
WM. ALEXANDER, Esq., - - - - Vice-President.  
Edward Gurney, Jun., Esq. Benjamin Lyman, Esq.  
William Galbraith, Esq., John S. Playfair, Esq.  
President Corn Exchange. Geo. W. Torrance, Esq.

H. S. STRATHY, Esq., Cashier.

BRANCHES—London and Simcoe.  
AGENTS.—London, Eng.—The City Bank, Thread-needle Street.  
New York—American Exchange National Bank.  
Canada—Bank of Montreal and its Branches.  
Collections made in all parts of Canada and the United States.  
Gold and Currency Drafts on New York bought and sold.  
Interest allowed on Deposits according to agreement.

**MERCHANTS' BANK**  
OF HALIFAX.

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

**DIRECTORS.**

THOMAS E. KENNY, Esq., *President.*  
Hon. JEREMIAH NORTHUP, Senator, *Vice-Pres.*  
James Butler, Esq. Thomas Abbott, Esq.  
John Taylor, Esq. Michael Dwyer, Esq.  
George Maclean, *Cashier.* Joseph Wier, Esq.

Agents in Ontario and Quebec—Merchant's Bank of Canada—  
Agent in Charlottetown, P. E. I.—OWEN CONNOLLY.

Agents in Nova Scotia:

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

**PICTOU BANK,**  
PICTOU, N. S.

Incorporated by Act of Parliament, 1873.

SUBSCRIBED CAPITAL \$500,000  
PAID-UP CAPITAL 100,000

JOHN CREERAR, Pres. | R. P. GRANT, Vice-Pres.  
THOS. WATSON, Manager.

AGENTS.—Halifax, Union Bank of Halifax.  
Montreal, Bank of Montreal.  
New York, Bell & Smithers.  
London, Eng., Imperial Bank.

**STADACONA BANK,**  
QUEBEC.

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

**DIRECTORS.**

A. JOSEPH, P. GARNEAU, M. P. P. President.  
A. P. Caron, M. P. John Ross, Vice-Pres.  
William Drum. G. R. Renfrew.  
T. H. Grant. Joseph Shehyn.  
T. Ledroit.

WM. R. DEAN, Cashier.

Agents in the Dominion—Bank of Montreal.  
" New York—Bell & Smithers.  
" Chicago—Bank of Montreal.  
" London, England, National Bank of Scotland.

**STINSON'S BANK,**

HAMILTON, ONT. Established 1847  
Allows four and five per cent interest on deposits.  
Deals in New York and Sterling Exchange, United States Stocks and Bonds. Drafts issued on New York Chicago and London. Investments and sales of all descriptions of Securities effected.

Bankers in New York—Agents of the Canadian Bank Commerce.  
Bankers in London—National Bank of Scotland.

Financial.

**Canada Permanent Loan and Savings Company.**

INCORPORATED 1855.

PAID UP CAPITAL, - - - - \$1,500,000  
RESERVE FUND, - - - - 430,000  
TOTAL ASSETS, - - - - 3,200,000

OFFICE—Masonic Hall, Toronto Street, Toronto.

**SAVINGS BANK BRANCH.**

Deposits received and interest allowed at 5 and 6 per cent. per annum, payable half-yearly.

Being guaranteed by the capital and assets of the Company amply secured by mortgages on approved real estate, depositors are at all times assured of perfect safety.

J. HERBERT MASON, Manager.

**THE FREEHOLD**  
*Loan and Savings Co.*

TORONTO.

ESTABLISHED IN 1859.

CAPITAL, \$500,000, IN SHARES OF \$100 EACH;  
RESERVE FUND, \$120,000.

*President,* - - - - HON. WM. McMASTER.  
*Secretary-Treas.* - - - CHARLES ROBERTSON  
*Inspector,* - - - - ROBERT ARMSTRONG.

**Office Cor. Church & Court Sts., Toronto.**

N.B.—Cash advanced on Freehold Property, on long credit, and easy terms of payment. Deposits received on Interest.

**LONDON AND CANADIAN**  
**Loan & Agency Co.**

(LIMITED).

PRESIDENT—HON. W. P. HOWLAND, C.B.

VICE-PRESIDENTS:

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Money lent on security of Improved Farms, and productive City and Town Property.  
Mortgages purchased.  
Deposits received.

J. G. MACDONALD

Manager.

Exchange Buildings, Toronto.

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**LANDED CREDIT COMPY**

Are prepared to make Loans on approved

*Real Estate Security.*

It offers amongst others the following advantages:—

1. The mortgage is at a long date, but may be discharged at any time, on usual notice.
  2. Repaid gradually by a Sinking Fund.
  3. Interest paid half-yearly or yearly, and not in advance.
  4. Interest only charged from date of Cheque.
  5. No Commissions allowed or charged.
  6. No expenses of renewals.
  7. Loan completed with greatest despatch.
- The Company also purchases mortgages at liberal rates. Forms of application may be had of the local valuers or by writing direct to the Company's office.

Company's Office, J. SYMONS, Secretary.  
23 Toronto Street, Toronto.

**KIRK & HOBSON,**

**STOCK & EXCHANGE BROKERS,**

(Of the Montreal Stock Exchange),

10 Hospital Street, Montreal.

Stocks, Bonds, Debentures, etc., bought and sold on margin or for cash. Orders promptly attended to.  
REFERENCES.—The President, Directors, and Cashier of the Union Bank of Lower Canada

Financial.

**CHRISTIAN, GALT & CO.,**  
**BANKERS, BROKERS,**

AND

GENERAL FINANCIAL AGENTS.

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OF THE STOCK EXCHANGE,

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 ST. SACRAMENT STREET, MONTREAL—(MEMBERS OF THE  
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 ment or on margin, of stocks, Bonds and Debentures, in  
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 Messrs. DRAKE BROS., New York.

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**BROKERS,**  
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 Scotland in Edinburgh, Glasgow and Dundee; Messrs.  
 Gammann & Co., New York.

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 (Late Bank of Nova Scotia.)  
**ALMON & MACKINTOSH,**  
**BANKERS, AND BROKERS,**  
 AND  
 General Financial Agents,  
 HALIFAX, N. S.

All branches of Banking and Exchange Business trans-  
 acted.  
 Collections made without charge. Are prepared to  
 give every information regarding business concerns in  
 the Maritime Provinces.

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 20 King St. East, Toronto,  
 Buy and sell on Commission,  
 Stocks, Bonds, and Debentures.  
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 Interest paid on Deposits. 18-3m

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 Transact a General Banking Business. Exchange pur-  
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**DEPOSITS RECEIVED, FROM TWENTY**  
 Cents upwards; invested in Government and other  
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 Loans on Stock and Bond collaterals.  
 HON. FRANK SMITH, Senator, President.  
 Bank of Deposit—Canadian Bank of Commerce.  
 JAMES MASON, Manager

By authority of the Dominion & Prov. Govts.



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**GUARANTEE COMP'Y,**  
 FOR THE ISSUE OF  
**BONDS OF SURETYSHIP**  
 FOR  
**OFFICERS OF THE CROWN**

AND  
 Employees in all Positions of Trust.  
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**EDWARD RAWLINGS.**  
 BLAIKIE & ALEXANDER,  
 AGENTS, TORONTO  
 SENECA JONES, Agent at Hamilton.

The Leading Wholesale Trade of Hamilton.

1874. Extract from July Circular. 1874.  
**JOHN I. MACKENZIE & Co.,**  
**DRY GOODS IMPORTERS,**

And Dealers in Canadian Manufactures,  
 KING STREET EAST, HAMILTON.  
 Samples of Fall Stock are now in the hands of our  
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 Dry Goods requisite for a WELL FURNISHED  
 COUNTRY STORE.

Our Domestic Department contains full assortments  
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Canadian Tweeds.	Canadian Twilled Cloths.
Canadian Blankets.	Canadian Scarlet Flannels.
Canadian Grey Flannels.	Canadian Fancy Flannels.
Knitted Goods in great variety.	
CANADIAN COTTONS.	
Cornwall x 33 inches.	Cornwall A A 36 inches.
" B 33 inches.	Hochelaga 33 inches.
" A 36 inches.	" 36 "

At Mill Prices.  
 New Brunswick Cotton Yarn. Dundas Cotton Yarn.  
 Also Colored Cotton Yarns and Carpet Warps.  
**JOHN I MACKENZIE & Co.**

**BROWN, ROUTH & CO.,**  
**IMPORTERS OF TEAS**  
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**Wholesale Grocers,**  
**HAMILTON.**  
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**Robert Service & Co.**  
 Importers of  
**WOOLLENS**  
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**TAILORS' TRIMMINGS,**  
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**FALL STOCK NOW COMPLETE.**  
 ROBERT SERVICE. GEORGE SMITH.

**FALL DRY GOODS.**  
 A LARGE AND CAREFULLY  
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**Biscuits & Candies Wholesale.**  
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**JOHN HATCHETTE & Co.,**Late Moore, Semple & Hatchette, successors to  
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MONTREAL.**A. RAMSAY & SON,****Manufacturers & Importers of White  
Lead and Colors Ground in Oil.**A full stock of GLASS, in Star, Diamond and Plate.  
OILS—In Raw, Boiled and Pale Poiled, of Blundell's and  
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IN MISCELLANEOUS—Glue, Sand Paper, Brushes  
of all kinds, and a full stock of all the miscella-  
neous requirements of the Trade in our line.Warehouse—37, 39 and 41 Recollet Street.  
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AND FIRE ENGINE HOSE**

Manufactured by

**JOHN L. HARDMAN & Co.,**Office and Factory, 107 and 109 Queen Street,  
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Price Lists on application.

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*Importers of Pig Iron, Bar Iron, Boiler Plates,  
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Ingot Tin,	Rivets,	Veined Marble,
Ingot Copper,	Iron Wire,	Roman Cement,
Sheet Copper,	Steel Wire,	Portland do
Antimony,	Glass	Canada do
Sheet Zinc,	Paints,	Paving Tiles,
Ingot Zinc,	Fire Clay,	Gard n Vases,
Pig Lead,	Flue Covers,	Chimney Tops
Dry Red Lead,	FIRE BRICKS,	Fountains,
Dry White do,	ORAIN PIPES,	PATENT ENCAUSTIC PAVING TILES, &c.

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*Sofa, Chair and Bed Springs.*

A large stock always on hand.

34-

**JAMES ROBERTSON,  
GENERAL METAL MERCHANT  
AND MANUFACTURER,****Canada Lead and Saw Works.**

Works—Queen, William and Dalhousie Streets.

Office and Warehouse—20 Wellington Street,

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**BEVINGTON & MORRIS,***Wholesale Leather and Fur Merchants,*  
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Represented in Canada by Sculthorp &amp; Pennington.

WAREHOUSE, 380 ST. PAUL STREET, MONTREAL.

Stocks of Furs, Skins and Leather always on hand.

**W. RYAN, Toronto,****M. P. RYAN, Montreal.****PRODUCE**

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**Commission Merchants.**

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**WINNING, HILL & WARE,  
Distillers and Manufacturers**OF  
Cordials, Tom Gins,  
Ginger Wines, Choice Fruit Syrups  
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Warehouse &amp; Offices, 389, 391 St. Paul St.

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**THOS. ROBERTSON & CO.,**

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**HEAVY HARDWARE MERCHANTS**And Importers of Engineers', Boiler-makers', Steam-  
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Plates, Sheet Iron, Tubes and Rivets, Iron Pipe and  
Fittings, Galvanized Iron, &c. Engineers' Stocks and  
Dies, Whitworth's Thread.

Orders taken to import on favorable terms.

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**CASSILS, STIMSON & CO.,**

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IMPORTERS OF

**French Calfskins, English Oak Sole,***Shoe Findings & Foreign Leathers.*

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Beg to inform those interested in Cheese Manufacturing  
that they are the SOLE AND EXCLUSIVE AGENTS  
IN THE DOMINION FOR THE IRON CLAD CAN  
COMPANY of New York. A Stock of Can Trimmings  
always on hand, and all orders must be addressed to  
them. Price Lists on application.For Sale—Tin Plates, Canada Plates, Galvanized,  
Block, and Tinned Sheet Iron, Ingot and Sheet Copper,  
Iron, Copper, and Brass Wire, Tinsmiths' Tools and  
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**Saws, Axes & Edge Tools****Nails, Horse Nails, Horse Shoes'**Tacks, Paints, Lead Pipe, Shot, Leather and Rub-  
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**THE CANADIAN RUBBER COMPANY  
OF MONTREAL.***Manufacturers of Rubber Shoes,***FELT BOOTS, BELTING, PACKING,  
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Office and Warerooms, 335 St. Paul St.,

Agency—22 Front Street West, Toronto.

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ST. JOHN, N. B., Smith's Buildings, Prince William St.There is always on hand at the above offices a very  
large assortment of*Marble and Slate Mantle-pieces: Marble, Scotch  
and Canadian Granite Monuments and  
Headstones.*All orders executed in best style and at moderate  
prices. Designs sent to all parts of the country.

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Agents for LOWMOOR and STAFFORDSHIRE IRONS.  
KRUPPS' Celebrated Cast Spring Steel Tyres, Axles, &c.  
Solid Drawer Brass Tubes, Wheels, Injectors, and General Supplies.  
A Stock of KRUPPS' CAST SPRING STEEL, RAILWAY SIZES, on hand.  
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DEALERS IN HIDES & LEATHER  
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IMPORTER OF  
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FANCY LEATHER,  
FRENCH CALF AND KIP,  
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Prunella Linings, Elastic Webs,  
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SHOE MANUFACTURERS' GOODS  
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Nuns' Buildings, 35 & 37 St. Peter St.,  
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HATS, CAPS, FURS,  
Gloves, Mitts, Mocassins,  
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All Departments of our Business fully represented.

USUAL TRADE TERMS.

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AND MANUFACTURERS OF  
CANADIAN WOOLLENS, &c.  
CORNER  
LEMOINE AND ST. HELEN STREETS,  
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AND BRITON BUILDINGS, 13 YORK ST.  
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GENERAL MERCHANTS,  
AND IMPORTERS OF  
TEAS AND GENERAL GROCERIES,  
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Robinson, Donahue & Co.  
Importers and Wholesale dealers in  
Teas, Sugars & Tobaccos  
No. 152 MCGILL STREET,  
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Samples sent by mail when desired.

CLARK'S ELEPHANT 6-CORD  
MILE-END, GLASGOW,  
SPOOL COTTON ON BLACKSPOOLS  
is made specially for use on  
SEWING MACHINES.

This Superior Thread is strong, free from knots, and recommended by the Sewing Machine Agents throughout the world as the BEST for Hand and Machine Sewing. Orders received from Importing Houses in the Trade only.  
A Full Assorted Stock always on hand. Price Lists furnished on application.  
FRED. BIRKS,  
Sole Agent Dominion of Can.,  
1 St. Helen Street, Montreal.

CEMENT :  
PORTLAND,  
ROMAN,  
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For sale cheap in large quantities, to arrive.  
COPLAND & McLAREN,  
Montreal.

JOHN McARTHUR & SON,  
OIL, LEAD, PAINT, COLOR,  
And Varnish Merchants.

Importers of  
ENGLISH & BELGIAN WINDOW GLASS,  
(Plain and Ornamental Sheet, Polished, Rolled and Rough Plate, &c.)  
PAINTERS' & ARTISTS' MATERIALS, BRUSHES, &c.  
18 and 20 DUBROLES STREET, and  
17 and 19 LEROYER STREET,  
Nun's New Buildings  
MONTREAL.

The Leading Wholesale Trade of Montreal.

GREENE & SONS  
Montreal.  
WHOLESALE.

LADIES' FURS,  
GENTS' FURS,  
FELT HATS,  
BUFFALO ROBES

Our own collection this year in the Hudson Bay Territory. Splendid Skins. Our Stock of FUR GOODS is large and very complete. SPLENDID GOODS. SUPERIOR FINISH.

PRICES LOW. TERMS LIBERAL.  
FACTORIES :  
FURS - - - 525 St. Paul St.  
FELT HATS - - - Queen St. MONTREAL  
STRAW GOODS - - - 520 St. Paul St.  
CLOTH CAPS - - - 523 St. Paul Street.

GREENE & SONS,  
517, 519, and 521 St. Paul Street,  
MONTREAL.

LEITCH, MACLEAN & Co.,  
GENERAL MERCHANTS  
AND IMPORTERS OF  
PIG IRON, CHEMICALS,  
Teas, Scotch Refined Sugars, &c., &c.,  
432 to 436 St. Paul Street,  
MONTREAL.

DRY GOODS  
OCTOBER 24TH.  
T. JAMES CLAXTON & Co.  
MONTREAL.

With recent weekly additions our Stock is now very complete.  
WELL ASSORTED  
IN EVERY DEPARTMENT.  
Orders will have most careful attention.  
T. JAMES CLAXTON & CO  
Caverhill Buildings, St. Peter Street, Montreal.

Mercantile Summary.

MR. E. WIMAN, of New York, arrived in Toronto some days ago and is making a brief stay with his friends here.

A CHANGE has taken place in the management of the Confederation Life Association; Mr. Wm. McCabe lately Manager has retired from that position and Mr. John K. Macdonald, Vice-President assumes it, temporarily, at least.

It will interest the mercantile community to know that Messrs. Murray, Middlemiss & Co., of the Commercial Agency, have dissolved. Mr. Middlemiss retires to attend to his Real Estate operations at the "Tanneries" and Mr. Bailie, the "Co.," goes into the straw goods business.

AN Ottawa despatch says that half a million of capital has been subscribed for the new Bank of Ottawa; and that a meeting is to be held shortly to elect directors.



The Leading Wholesale Trade of Toronto.

**THOMSON and BURNS,**

IMPORTERS OF

*Shelf & Heavy Hardware,*

Crockery, China, Glassware,

AND DEALERS IN

*Canadian and American Manufactures*

OF

HARDWARE AND AGRICULTURAL  
IMPLEMENTS,

10 &amp; 12 Front Street West, Toronto.

**GRAY, RENNIE & CO**

25 Front Street West, Toronto.

FOR

**GENT'S FURNISHINGS,**  
CORSETS & SKIRTS,

AND

**General Small Wares,**

SEE

**GRAY, RENNIE & Co.,**

THE name of Mr. W. F. Wortman, of St. John, was wrongly placed among a list of suspended firms in a recent issue. This was an error which we very much regret.

It is stated in Montreal that the Canada Rolling Stock Co. and the Canada Railway Equipment Company have both sold out to the Grand Trunk Railway Company; the consideration paid is said to be in the neighbourhood of a million and a quarter of dollars for the right and effects of both concerns.

SOME excitement has existed in the market for barley during the past two or three days and the price advanced on Thursday to \$1.10. This is the more remarkable since American malsters appear to be holding off. For some reason shipments from Toronto have been considerably less than last season and stocks much larger. It seems to be assumed, notwithstanding these facts, that the entire crop will be sought for at high prices; this is the only explanation we can give of the present firm condition of the market. Breadstuffs present a striking contrast to the foregoing remarks. In this department there is no speculative feeling here; there is little disposition to buy and prices keep flat at about 92c for spring wheat.

It is gratifying to see that the lumbermen both of Canada and the United States clearly understand the situation of that staple and what is necessary to restore the lumber trade to a healthy position. The resolutions adopted by our Associations and the following passed at a recent meeting of the National Association, held at East Saginaw, go to prove this:—"Resolved,—That we hereby pledge ourselves, individually and as an association, to use all hon-

The Leading Wholesale Trade in Toronto.

**WALKER, EVANS & Co.,**

Manufacturers, Importers and Wholesale Dealers in

**BOOTS AND SHOES,**

No. 15 PHENIX BLOCK,

FRONT STREET WEST,

TORONTO.

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

WHOLESALE

**GROCCERS,**

TORONTO.

59, 61 and 63 Front St. East,

ourable means to bring the supply of that great staple within the limits of a healthy business demand; and to that end we do hereby agree to reduce the manufacture at our mills, the coming season, at least one-third below the average amount manufactured the last two years, and that, as lumber manufacturers, we will try to make the importance of such limitation of the supply plain to all our brother lumbermen, so as to induce them to co-operate with us in securing this object."

THE Anticosti Company for the settlement and improvement of the Island of that name, and for trading, mining, grazing, farming and a variety of things thereon, made a considerable flourish in the newspapers of Eastern Canada during the past year or two. The captivating advertisements bore the signature now of a secretary, now of a managing director, "provisional committees" or "provisional directors," were spoken of in type, and the affair was heralded with some notice, if not into popularity, by inducements paraded with all the circumstance of genuine arrangement and plan. The real character of the affair is, however, brought out by a suit in the Montreal courts the other day against one Calreek for perjury in having sworn falsely to obtain a *saisie auc* against the company. Mr. W. L. Forsyth there declared upon oath that the company never owned anything as it was not yet formed; that there never were any regularly appointed directors, that he himself was the only member of the company, being provisional secretary, he was in fact the committee, the management, he owned it, "lock, stock and barrel," and that he authorized these advertisements in the hope of getting up a Company whose capital was to be two and a half millions.

The Leading Wholesale Trade of Toronto.

**REMOVED.**

We beg to inform our customers and the Trade generally, that we have removed to our

**New Warehouse, 39 Front St. West.**

We have opened out this week and can show the contents of

**410 Packages of New Autumn Goods.**

Each Department has a full assorted stock. Merchants visiting the city are respectfully invited to call.

Back orders will now receive immediate attention.

TERMS LIBERAL.

**THOMAS WALLS & CO.****39 FRONT STREET WEST.****DOBBIE & CARRIE****9 FRONT STREET WEST.**

Stock kept Constantly Assorted

BY

**FRESH ARRIVALS**

OF

**NEW GOODS.****DOBBIE & CARRIE.**

TORONTO.

**OIL MATTERS IN PETROLIA.**

(From our own Correspondent.)

PETROLIA, Nov. 2, 1874.  
Everything as dull as dull can be. Crude has gone down some ten cents per brl. and can now be bought at 75 to 80c per brl. f.o.b., cars here. There are no new strikes here and matters generally are about the same. There was rather a tussle between the Refiner's Association and the crude producers a short time ago as to the purchase of the Englehart Refinery in London which ended in the Association buying it at \$40,000. It originally cost over \$100,000. It is said that the Association intend to manufacture the most of their oil there. The other refineries in London are doing little or nothing. The production of crude is decreasing and cannot exceed 4,500 brls. per week. The shipments for the week ending 22nd Oct. are:—Crude, 6,000 brls.; refined, 360 brls.; distillate, none. There are several new wells going down but the late ones having turned out so small development may be said to be very slack.

TWO LAW-SUITS.—In the suits at law instituted by Corbin & Gaffney, General Agents of the North-western Life, against the Metropolitan Life Insurance Company, application was made by them for an order to examine and take copies of all the books of the latter Company for the purpose of making up a claim. In opposition to the motion affidavits were presented from all the principal Life Insurance Companies of the country, representing nearly \$300,000,000 of assets. As might have been expected, the application met with a prompt refusal of the Court, and the motion was dismissed with costs against Corbin & Gaffney. These gentlemen also have associated with them, as Secretary to the Eastern Department of the North-western Mutual Life Insurance Company of Milwaukee, a Mr. D. C. Toal, once a clerk with the Metropolitan. This gentleman brought suit against the Metropolitan for extra salary for alleged special services rendered. At the trial no witnesses were examined on behalf of the Company. Mr. Toal's letter admitting an overdraft

The Leading Wholesale Trade of Toronto.

**WM. B. HAMILTON,**

(Late CHILDS & HAMILTON),

MANUFACTURERS & WHOLESALE DEALERS

IN

**BOOTS & SHOES,**

15 & 17 FRONT STREET EAST,

TORONTO, ONT.

**Henderson, Bostwick & Co.,**

IMPORTERS OF

MILLINERY & FANCY GOODS.

MANUFACTURERS OF

**STRAW GOODS.**

Cor of Front and Bay Streets,

TORONTO.

of salary, and his own testimony, were sufficient to convince the Court that there was no justice in his claim. The Judge, therefore, dismissed the case without allowing it to go to the jury, and awarded the usual costs against Mr. Toal.

**CANADIAN CLAIMS.**—During the year 1872 there were three or four steamers lost on their voyage from the United Kingdom to Montreal, the cargoes of which were nearly all saved and forwarded and sold in a damaged state. Upon the claims being presented for settlement, it was found that the sound price was certified as being 85 per cent. and upwards above the sterling invoice cost for cash; that the auctioneer's commission was 5 per cent.; and that the rebate of duty was allowed by the customs, which rebate was credited to the assured. After many months of discussion between the assured, the insurance companies and underwriters, it was agreed by some parties concerned that the questions in dispute, viz., the sound price, the discount, auctioneer's commission, and whether the rebates of duty should be retained by the assured or credited to the underwriters—should be referred to a disinterested party, whose award should be binding as between those referring the matter. This award was given in favour of the underwriters, as shown by the following summary extracted verbatim from the award:—First—Sound value in Montreal, 65 per cent., added to sterling invoice. At places west of Kingston, 67½ per cent., added to sterling invoice. Second—Discount allowed for cash, 3½ per cent. Third—Rebate of duty allowed belongs to underwriters. Fourth—Auctioneer's charges for cash sales, 2½ per cent. The parties who had brought actions to recover on the original statements sent a commission to Canada, but in result they have elected to accept a settlement on the basis of the award before mentioned. It is with a view to bring these facts before the several marine insurance companies and underwriters that this statement is published, in order that further claims may be treated in a similar manner.—*London Insurance Review.*

—1,250 new shares of \$200 each will be issued by the Bank of Nova Scotia at a premium of 25 per cent. to existing shareholders, in the proportion of one new share to three old ones. When this new stock is fully paid up, the paid-up capital will then be \$1,000,000.

The Leading Wholesale Trade of Toronto.

**SESSIONS, COOPER & SMITH,**

MANUFACTURERS, IMPORTERS AND WHOLESALE

DEALERS IN

**Boots and Shoes,**

36, 38 & 40 FRONT STREET WEST,

Toronto, Ontario.

JAS. COOPER.

J. C. SMITH.

**DISSOLUTION.**

**W. & R. GRIFFITH,**

**WHOLESALE GROCERS, &c.,**

Corner of Church and Front Streets,

Established 1861.

In future the above business will be continued by the undersigned, who begs to assure the customers and friends of the Old Firm that every effort will be made to merit a continuance of the confidence extended to the House for the last Twelve Years.

ROBERT J. GRIFFITH.

Toronto, Aug. 1st, 1873.

**THOMAS LAILEY and CO.,**

IMPORTERS

AND

*Wholesale Clothiers,*

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,

TORONTO.

**THE MANUFACTURE OF BUTTER**—Prominence has lately been given to the question of what is the proper salt to use in the manufacture of butter, and so important has the matter become that a short time ago a committee was appointed by the Butter and Cheese Exchange to make an investigation and report. The English salts, it has always been claimed, are the best for this purpose, as they are purer and contain no foreign flavor. On the other hand, it is said that the Onondaga salt contains a fishy flavour, which is imparted to the butter and of course, if such is the case, lessens its value. There is still a third party who hold that there is no difference, or, if any, it is so slight that it cannot be distinguished. Several of the largest factories in this State are now using Onondaga salt; and it is claimed that the quality of the salt is purer and better than any grade ever used before, and in every way equal to the imported salt. The receivers in New York still object even to the new grade on the ground that it still gives the butter a foreign flavor, which deteriorates its value in the general market. The argument is also made that the difference in price between the imported and domestic salts is not enough to warrant the use of the latter, which sells at \$2 per sack, whereas the imported is worth \$2.75. This makes a difference of about one quarter of a cent per pound on salt, and as only one ounce of salt used to a pound of butter, the enhanced cost of the butter by the use of foreign salt is about the one sixty-fourth of one cent. As the difference is so small, it is thought by the majority of the trade that the Ashton salts should be used entirely to the exclusion of the other

The Leading Wholesale Trade of Toronto.

**OPENED OUT**

THE CONTENTS OF

**300 PACKAGES,**

Containing a Large Assortment of

Prints, various makes.  
Flannels, Red, White, and Fancy.  
White Shirtings, all makes.  
Denims, Brown and Blue.  
Trouserings and Fancy Coatings.  
Wincoys, Tickings, Table Linens.  
Black Lustres, Dress Goods,  
Gloves and Hosiery, complete assortment.  
(To be sold low.)

200 Packages American Cottons.

100 Bales Cotton Yarn.

100 Bales Bags.

**MOFFATT BROS. & CO.**

No. 36 Yonge Street.

Toronto, August 24, 1874.

1874. **FALL TRADE.** 1874.

THE BEST ASSORTED

**DRY GOOD STOCK**

IN THE DOMINION, OPENED.

1350 Packages British and Continental Goods.  
750 Packages Canadian Manufacture Tweeds, Shirts, Drawers, &c.  
Cash and short time buyers invited.

**HUGHES BROTHERS.**

62 YONGE STREET.

Toronto, September, 1874.

as the butter may then be depended upon in all cases. With the American salts, however, it is said the butter is apt to turn, or to lose its flavor, or acquire a new flavor from the salt. The committee appointed by the Butter and Cheese Exchange has had the matter under advisement for some days, and a report is shortly expected.—*Am. Grocer.*

**THE MIDLAND RAILWAY OF CANADA.**—The following is a statement of traffic receipts for week ending Oct. 14th, 1874:—Passengers, \$1,963.26; freight, \$4,712.49; mail and express, \$240; total, \$6,915.65; week ending 14th Oct., 1873, \$7,701.05; total traffic to date, \$246,802.01; year previous, \$268,955.48; decrease, \$22,153.47.

The Halifax *Evening Express*, of the 21st inst., gives the following quotations of Nova Scotia insurance stocks:—

	Par value.	Sales at.
Arcadia Fire Ins. Co.	40	120
Halifax Fire	20	100
Merchants' Marine	25	..
Nova Scotia Marine	146	90
Union Marine	73	65

—All the prizes for penmanship awarded at the late Provincial Exhibition were given to the British American Commercial College of Toronto, or its students—two to professors and two to graduates. Some of the finest specimens of writing we have ever seen were among the pieces exhibited.

1874. OCTOBER. 1874

**Bryce McMurrich & Co.**

WHOLESALE

DRY GOODS MERCHANDISES.

LARGE ADDITIONAL SHIPMENTS

TO HAND, AND

ALL DEPARTMENTS

AGAIN

FULLY ASSORTED.

WAREHOUSE—34 Yonge Street, TORONTO.

THE MONETARY TIMES,  
AND TRADE REVIEW.

TORONTO, CAN. FRIDAY NOV. 6, 1874

REAL ESTATE INFLATION.

We asked the question, two weeks ago, if we were to have a Real Estate revulsion in Canada again, and noticed some symptoms of inflation in Montreal remarkably like those which preceded the great break-down of 1857. Pursuing the inquiry, we now have to look at the present condition of things in Ontario, and compare it with that which was prevalent during 1855 and 1856. For it is certain that unless we have similar causes in existence, we cannot have similar effects. The collapse was a natural effect of the inflation, and could not have been produced otherwise. What then was the condition of matters previous to the great revulsion of 1857? Those who were in Canada at the time will remember that the mania for buying land set in about the time when the construction of the Grand Trunk Railway commenced, and that it continued until all classes of the community were carried away by it. Scarcely a man could be found who had not a real estate speculation in hand. The meaning of this was that almost every man, in addition to ordinary liabilities, had liabilities for real estate spreading over a long term of years. In many cases these liabilities were of enormous amount, especially on the part of professional men. Another feature of this business was that the mania was almost wholly for *unproductive property*. In solid, good, permanent buildings bringing an income, and in improved productive farms there was a certain amount of speculation,

but this was a mere nothing compared with that which prevailed in city and town lots not built upon, often miles away from where buildings were, and in wild lands. Here it was that fancy and imagination had boundless scope, and men were carried away by the wildest notions of what property might be worth at some future day. We say the wildest notions, for another feature of this mania (as indeed it is of all manias) was that men did not base their estimates of value on any rational calculation. Wheat in 1856 was worth two dollars per bushel. No man that knew the trade would think of calculating on wheat maintaining such a price in future years. Yet farming property was driven up to prices—on long credit—that could only be justified by perpetual harvests sold at that enormous price. And far worse than this—the vast forest regions were all valued on the same principle. Men bought thousands—we may almost say millions of acres of land—on long credit, and bound themselves to pay instalments on them for many years to come, which lands were entirely unproductive—absolutely useless for all practical purposes, and could by no possibility begin to return anything until money had been spent upon them.

The speculation was largely stimulated by the heavy expenditures consequent on the construction of the Grand Trunk Railway. A vast impetus was given to business by this expenditure; but men entirely forgot that this state of things was but temporary. Rents went up, because business was active, and young men commenced store-keeping on the strength of it creating demand for stores and offices. This reacted on the price of property both in the business parts of towns and the suburbs. This, too, was no doubt the basis, so far as there was any basis, for the idea of indefinite growth. Men seemed to reason thus: the business of this place has doubled in two years: it will doubtless double again in two years more, and so go on continually. So they saw, with the mind's eye, the village or the town growing and extending and swallowing up adjacent fields and farms until every town was as big as Toronto, and Toronto as large as New York.

There were a few who made rational calculations. The value of town or city property depends on the business that can be done in it. The value of farm property depends on the average value of the harvests that can be reaped from it. The business that can be done in a town or city depends entirely on the extent and the productiveness of the territory tributary to it. A village draws business from a township; a town from a county; a small city from a

district or tract of country, a large one from a whole province or from an aggregate of States, while a metropolitan centre, like London, drew business from the whole wide world. A few clear-headed men of business and capitalists weighed these things. They saw plainly enough that the notions of indefinite growth and enlargement were visionary, and they said so. They told speculators that a day of reckoning would come, and were laughed at for their pains. But the day of reckoning did come. Railway expenditure ceased. Business shrank to its former dimensions. Harvests were less abundant, and prices ruled low. Then there was a general awakening; thousands became aware that they had enormous liabilities hanging over them for property that was perfectly worthless for any present good. They awoke also to the fact that these liabilities were likely to increase by taxes and accumulation of interest at the very time that the volume of business was constantly shrinking. For it took years for things to settle down to their real level, during all which time the burden of liabilities was in most cases becoming constantly heavier. And it should not be forgotten, for it is a vital element in the consideration of the case, that a large portion of the supposed profits on these speculations—for sellers of course realized profits on paper—was spent in extravagant living, and so entirely dissipated. And another feature was that a very large amount of liability was in the shape of debts due to banks—and mostly to one—the very means for lending being produced by temporary deposits, which being withdrawn as time went on brought the bank itself into the difficulties under which it finally succumbed.

Now let us compare the past with the present: There has been a considerable rise in the prices at which real property has changed hands; but, on the whole, we think the enhanced price has been justified by the enhanced average profit to be got out of it. Farms, for years back, with grain not at excessive prices (except barley occasionally) have been steadily yielding far larger profits than formerly. Providence has smiled upon the labors of our husbandmen, and the harvests have been good for nine years past. Wild lands for farming purposes have risen in price also, but there has so far been little demand except for actual settlement, and prices have been based on reasonable calculations. Lumbering and timber tracts have risen far more than any other description of property, and there has been a certain element of speculation in certain localities. But the greater part of these lands are held by the Crown, and speculation has been in the licenses, not in

the fee. And this speculation has been confined entirely to men in the trade, and amounts to nothing more than buying for the wants of a few years hence. And there has already been a severe check put to it.

The enhanced price of city and town property has to some extent been based on an actual increase of trade, and of demand for buildings consequent thereon. There does not yet appear to be any large increase based on what may transpire in future years. Not any large increase, but this consideration has had some influence in certain localities where circumstances seem to point to growth. And it is here where the beginnings of danger are to be seen. In a few localities, lots are being to be laid out in the suburbs, and offered for sale on long credit. We very much regret to see the demoralizing practice of free champagne lunches again introduced on these occasions. Still, even if lots are bought on long credit—provided they are bought for use—that is, with a view to building on them within a reasonable time—there cannot be any great amount of mischief, unless, indeed, houses are run up on speculation on borrowed money beyond any legitimate demand. But money so borrowed is generally from loan societies, whose business enables them to lend for long periods, and who understand the conditions on which money can be safely lent for such purposes.

But this business of dealing in lots requires to be carefully watched by all who have to note the indications of the times. It may easily—very easily—outgrow any legitimate demand, when no money, or little money, is required down. And when some money is made—as it generally is at the beginning—there is a strong temptation to go in a little deeper and make more. Then the fever begins to work, and if not checked, it may grow and spread until there is as horrible a harvest of mischief as ever was reaped in the revulsion of 1857. It mainly rests with those who have the control of money whether such a thing is to come to pass or not. Banks have no business with lending money on real estate transactions. They surely all have learned this long ago. And loan societies will never be so foolish as to lend money, generally, unless on productive property.

THE COAL, IRON AND TEXTILE INDUSTRIES OF GREAT BRITAIN.

What a wonderful country Great Britain is after all! When we think of its limited area—that it might almost be dumped down into one of our great lakes and disappear—

how surprising that it should have an annual Trade so enormous as to be of the value of £669,000,000 stg., and an annual fiscal income of £73,000,000. How remarkable, too, that an island so insignificant when imperial Rome was at its zenith, should have rapidly extended its sway to every part of the Globe, and built up an Empire, which, taking area, population and wealth, has for centuries been pre-eminent throughout the world.

To enquire into all the secrets of the power and greatness of the mother country would be an arduous undertaking. We only propose in this article to refer to three things, without which it is possible there never would have been a Great Britain at all, and the current of the world's history for well nigh a thousand years might have been different. We refer to its coal, its iron, and its looms and spindles—three things which have done far more than many suppose to build up the Empire and maintain its position among the nations.

The quantity of coal and iron now annually produced in Great Britain is simply enormous, and each year witnesses an increase. There has not been a single year during the last decade in which the production of both of these invaluable minerals has not augmented, and during that time the aggregate increase of coal has been slightly over 50 and of pig iron slightly under 100 per cent. In 1872, there were produced 7,100,000 tons of the latter, and the enormous quantity of 123,386,758 tons of the former! These figures will be better understood, and the extraordinary development of mining operations more fully appreciated, by giving the value of the coal and iron produced during the first three years of the last and the present decade, which were as follows:

YEAR.	COAL.	IRON.
1861.....	£ 20,908,803	£ 9,280,975
1862.....	20,409,584	9,858,672
1863.....	21,573,053	11,275,100
1870.....	27,607,798	14,908,787
1871.....	30,121,347	16,667,947
1872.....	32,517,216	17,985,600

With such an enormous and increasing consumption of coal and iron, it is no wonder that scientific and thoughtful men in Great Britain has begun seriously to enquire, how long their supply of these minerals can hold out? South Wales and Shropshire are the only districts in which the yield has up to this time declined, and it is claimed that the supply is practically inexhaustible; but the depth of the mines and the cost of mining continues to increase, and, taken altogether, the question is one of the greatest gravity and importance to Great Britain, for its industrial supremacy is un-

doubtedly dependent upon the abundance and cheapness of these minerals.

In the textile industries of Great Britain, development also goes on with unabated speed. The capital employed—the motive power required—and the number of looms and spindles in constant operation, would have been considered fabulous a century ago; but, nevertheless, almost every year witnesses a marked increase. The manufacture of cotton still holds the leading position. In 1870, the last year for which we have returns, there were 2,483 factories in operation, which required no less than 308,870 motive horse-power, of which 300,480 were steam, and 8,390 water. The steady development and present extent of their Cotton industry, may be understood, when we state that 450,087 persons were constantly employed, whilst the number of power-looms and spindles in operation were as follows at the several periods mentioned below:

YEAR.	SPINDLES.	POWER-LOOMS.
1850.....	20,977,017	249,627
1856.....	28,010,217	298,847
1861.....	30,387,467	399,992
1868.....	32,000,014	379,329
1870.....	38,218,758	441,276

To keep these looms and spindles running there was imported, in 1870, of cotton, only 1,408,837,472 lbs! Of this immense quantity, only 273,000,000 lbs. were re-exported, the entire balance being retained for home consumption. When it is remembered, that the total importation of cotton in 1815 was less than 100,000,000 lbs., the great expansion in the manufacture of cotton fabrics in Britain during the last fifty years, may be understood and properly appreciated.

The manufacture of woollens is not so large as of cottons, but it is, nevertheless, a most extensive branch of British industry, giving employment to a large army of workmen and a vast amount of capital. It is properly divided into two classes, which may for distinction be called woollens and worsteds. With the remark that the production of woollens of all kinds is annually and rapidly increasing, we place before our readers the position of both the above branches in 1870:—

	WOOLLENS.	WORSTEDS.
Number of factories....	1,829	630
Motive horse-power— steam.....	52,164	48,977
Motive horse-power— water.....	10,138	2,058
Persons employed....	125,130	109,557
Spindles.....	2,692,761	2,131,442
Power looms.....	48,140	64,659

It is almost needless for us to say, that the large amount of machinery thus shown to be in use in woollen factories, makes it necessary for Great Britain to import very largely of wool. Of her imports in 1872,

there were retained 168,868,417 lbs. for home consumption, but these figures only show a little over one-half the total trade carried on in wool during that year. She exported to other countries no less than 137,511,247 lbs., showing her total imports for the twelve months to have been 306,379,664 lbs. The handling of this enormous quantity of wool is closely connected with the department of textile industry under consideration, and is not only highly profitable in itself, but enables Great Britain the better to maintain the superiority of her woollen goods for excellence and cheapness.

Our reference to this department of British manufactures would be incomplete, unless we mentioned the production, of silks, flax goods, hosiery, and lace. In 1870 there were 40,000 persons engaged in the manufacture of silks, and 22,000 in linens and other articles made from flax. The other industries mentioned, particularly hosiery, are also extensively prosecuted.

Cottons, woollens and iron and steel—these three are the great articles of annual export. Of cotton fabrics there was exported in 1872 to the value of £80,164,155 stg., of woollen and worsted fabrics, £38,493,411, and of iron and steel, £35,996,167. Compared with these great branches of industry, the other classes in the list of exports are comparatively insignificant, linen fabrics coming fourth and coal fifth on the list, with an exportation of the value of about ten millions of pounds sterling each, and machinery sixth, with a little over eight millions. Of the immense export trade of Great Britain, her annual shipments of cottons, woollens and iron and steel, make up *not far from two-thirds of the whole*, having been of the value of £154,000,000 (in round numbers), out of a total exportation of £256,000,000 of home produce in 1872.

May we not claim, in view of these striking and important facts, that we were justified in saying at the beginning of this article, that the coal, iron and looms and spindles of Great Britain have done far more to build up and maintain the Empire than many suppose. We freely concede the all-important effects of race and national character, and the lesser but potent influences of free Government, popular education, religious liberty and free trade. But whilst not ignoring these, who can compute the immense influence of the causes we have been considering in producing that great British Empire upon which the sun never sets?

**CANADA'S MARITIME POSITION.**—We have received from Mr. William Smith, deputy Minister of Marine, a communication on the Maritime position of Canada, with an en-

closure of a printed letter, in which he still contends that the Dominion only deserves the seventh place on the list. We see no reason to change the views already expressed upon this subject. Mr. Smith in his report stated our total tonnage at 950,000, and in his letter admits that the real amount "exceed considerably" his first estimate, and placed it at 1,073,718 tons. Having been wrong once, we have no guarantee that he is right now, and incline to the view of Mr. Fry of Quebec, that our tonnage cannot be less than 1,200,000, which would make good our claim to the third or fourth place as a Maritime power. Mr. Smith states that it was only recently that the department obtained power to procure returns from all the registrars of shipping, and gives us reason to hope that satisfactory returns, for which we recently contended, will hereafter be published annually. This announcement will be received with satisfaction.

—With proper and stringent building regulations, efficient police arrangements, and effective organization and apparatus for extinguishing fires, the risk from loss by fire may be reduced to a very small per centage indeed. This is almost self-evident. The truth of the proposition is well illustrated by the low rates of premium charged by Prussian Fire Insurance Companies. Last year they were able to make money with an average premium of only about 20c on the dollar at risk; while in the State of New York, as favourable a field for fire insurance as can be found on this continent, the companies made less money, although they received 91½ cents per \$100 at risk. The rates charged in the State named were 4½ times greater than the Prussian rates, and the loss was about 87 per cent of the premiums in New York, while in Prussia they were but 70 per cent. It is evident, therefore, that the problem of cheap fire insurance, in so far as its application to this continent is concerned, has yet to be solved. If the business could be done at an average rate of 20c instead of 90, all kinds of trade and manufactures would experience sensible relief; the present tax for fire insurance is an onerous one which it is most desirable to lighten if possible.

—Chicago has at length seen the folly of resisting the efforts of the insurance companies to have the city placed in a position to defend itself from the ravages of fire. A scheme has been laid which, if fully carried into effect, will, it is said, make Chicago one of the safest cities in the United States. With a view to carrying it out General Schaler, of New York, has been engaged to reconstruct the fire department at a salary of \$10,000.

—The Royal Canadian Insurance Co., of Montreal, has complied with the laws of Connecticut, and appointed C. C. Kimball, of Hartford, agent and attorney.

## Correspondence.

### MORE LIGHT WANTED.

To the Editor of the Monetary Times.

SIR,—In the report of the Gas Company published in your issue of 30th ultimo, it is stated that the net profits of the past year was satisfactory to the stockholders. Now I do not find from the report what the net profits were, and the Balance Sheet fails to give the necessary information! If the Company is in the healthy position claimed for it, it must surely have some *rest* or balance brought from last year. Nothing of this sort is shown, but only a lump sum of \$75,386.78 said to be profits. Does this represent the profits of the year, or a surplus after paying dividends, &c.? Would it not be more satisfactory to publish a statement of receipts and disbursements, instead of the meagre statement given in the report. A little more light on this subject would be thankfully received by

A GAS CONSUMER.

Toronto, Nov. 2, 1874.

## Insurance.

**FIRE RECORD.**—Bobcaygeon, Oct. 30.—A house belonging to Samuel McClelland, was destroyed. Mr. McClelland's loss is \$700; insured for \$300.

Cayuga, Oct. 26.—The flour mill belonging to Thornburn Brothers caught fire. Shortly after the adjacent buildings were in flames, the brewery and dwelling-house of Messrs. Thornburn, also the block of buildings containing the general stores of W. Musson & Son, M. Slaven's store and dwelling, the boot and shoe store of Leach & Symington, the buildings occupied by the Bank of Commerce, the house containing the printing press of the *Haldimand Advocate* and the dwelling-house of Mr. Bowman, all of which were totally consumed. Other buildings were slightly injured. Some goods were saved from the stores, but much damaged. The loss is estimated at \$40,000. Insurance—Thornburn Bros., Beaver & Toronto Mutual, \$6,600; Waterloo, \$2,000; M. Slaven, Gore District, \$1,000; E. C. Campbell, Royal, \$700.

Brantford, Oct. 27.—The brick tannery in this place, owned by Mr. McCulloch, was entirely destroyed by fire last night. The loss is about \$3000; partially insured.

Almonte, Oct. 27.—A serious fire occurred in the Rosamond Woollen Company's Mills here this afternoon, through an escape of gas. The loss will not be heavy, and is fully covered by insurance.

London, Oct. 31.—A fire broke out in a shed on the east side of Hiscox's livery stables, and destroyed them. The loss is between \$3,500 and \$4,000, pretty well covered by insurance; buildings insured for \$1,100, \$400 in the Western, and \$350 each in the Provincial and Royal. The stock was insured for \$3,000 in the Royal. The loss on it, is about \$1,600, including two horses burned to death.

Bowmanville, Oct. 31.—A fire destroyed Salter's Mill on the Kingston Road; partially insured.

Hamilton, Oct. 30.—About two o'clock yesterday the residence of Mr. D. E. O'Keefe on the mountain was destroyed by fire. There is \$600 insurance on the house, and a like amount on the furniture. Mr. O'Keefe's loss over insurance is about \$1,000.

Galt, Nov. 2.—A fire was discovered in the oatmeal mill of Messrs. Hogg & Ford. The loss on the oatmeal mill is large, but there is \$6,000 insurance on it in the Gore and Waterloo Mutual.

Belleville, Oct. 30.—Mr. John Carscallen's carpenter's shop, on Coleman's Island, Belleville, was destroyed. The buildings destroyed were all owned by Mr. Charles L. Coleman. Mr. Carscallen lost all his tools, &c., the value of which he estimates at from \$300 to \$350. The buildings were insured in the Hastings Mutual for \$400.

Toronto, Oct. 18.—A fire broke out in the picture gallery over the retail store of Wm. Arthurs & Co., on King street. Arthurs stock was insured for \$38,000 as follows: Royal Canadian \$12,000; Scottish Imperial \$4,000; Royal \$6,000; Western \$2,000; Imperial \$4,000; London \$6,000; Hartford \$4,000. The loss was assessed at \$1,700. The building was insured in the London and Aetna for \$6,000 in equal amounts; loss \$650.

Toronto, Oct. 27.—A fire broke out in the building, on Queen street West, occupied by David Lorsch, as a Pawn-brokers Shop, and damaged property to the value of \$500; insured for \$600 in the Northern of Aberdeen, and \$400 in the Queen City.

Brantford, Oct. 19.—One of the buildings in Mr. Huntington's brick block, Colborne street, was discovered to be on fire. The losers are Mr. A. Huntington, damages, about \$1,200, covered by insurance; S. Harold, insured; J. A. Livingston, loss on organ and melodeon cases, about \$1,000, no insurance; J. Quinlan, grain damaged by water, insured.

STEAM AS A FIRE EXTINGUISHER.—Mr. A. Hildebrand, at the last meeting of the Manchester (Eng.) Scientific and Mechanical Society, read an interesting paper on "The application of steam as a fire extinguisher," and gave a detailed description of a self-acting apparatus which had been constructed for the purpose of extinguishing fires by steam. The subject is not a new one. In 1860 some French engineers made a series of experiments, but they were unsatisfactory, and further tests were abandoned. If steam could be made available it might save a great amount of property, and could be utilized with a limited amount of outlay. It has a two-fold operation upon fire—as an interceptor of air, and as a cooler. Its cooling power is greater than water, and it does not offer the same facilities for the passage of air as water. Another important faculty of steam is its smothering power. Mr. Hildebrand summed up the advantages of steam as follows: "That the arrangements for its application being made beforehand, it is ready for use without a moment's delay; that when the arrangements are once properly made, they are almost self-acting, one man being able to control the whole without the slightest difficulty; that its use does not give increased facilities to the access of air, as is the case when water is used and when it has to be carried into the apartments where fire is raging, by means of buckets, hose, etc.; that it entails no danger to life or limb of the operator; that it does not, in its successful application, destroy property contiguous to the fire, as does water, which is necessarily thrown with considerable force; that when provision for its application is once made, no further appliances or machinery are required; that its action is certain and un-failing in all cases where it is possible to apply it, since it operates upon all kinds of combustibles with effect; and lastly, that provision for its application is very inexpensive." The use of steam required, of course, a system of piping extending throughout the building, in connection with the boiler, and a simple application of electricity opened valves which conveyed the steam into the room where the fire existed. A model of the apparatus referred to was exhibited and it was claimed that it could be placed in mills, and other manufacturing establishments, at a reasonable cost.

## Commercial.

### MONTREAL MARKET.

From our own Reporter.

MONTREAL, Nov. 3rd, 1874.

The first frost sufficient to blaken tender plants occurred on Sunday morning, and a few flakes of snow fell in the afternoon since then the weather has been cloudy with the appearance of snow. This evening clear and frosty.

Wholesale trade in nearly all branches has been dull, Groceries quiet and price of Teas has a downward tendency. Dry Goods quiet with light demand. Hardware a fair jobbing business doing. Leather steady. Drugs and Chemicals quiet. Flour quiet without any material change in value. Wheat nominal. Provisions quiet. Ashes firm.

The Harbour is now getting pretty well cleared of vessels, and rates of freight have advanced considerably; demand is however light.

The Stock of wheat in store yesterday morning has increased by 143,605 bushels since the 15th ult., while the stock of Flour has decreased 10,730 brls., for particulars the figures will be found under the respective heads.

ASHES.—Pots—The importations of Pot Ash have been light this week, the demand being fair. First sorts have advanced since the date of last report and have been selling steadily at \$6.60 to 6.65, according to tares. Seconds \$5.25 to 5.30. Third \$4.60. Market closing firm. Market is bare of inferiors. Pearls—The value of first-sort is unchanged, very few coming to hand, any sales reported being at \$7.32½ to 7.35 being the closing quotations of last week. Seconds bring about \$6.25. The stocks at present in the Inspection stores are Pots 714 brls., Pearls 645 brls.

BOOTS AND SHOES.—The demand for heavy goods has been light for this season. Only a fair sorting up business is reported. Manufacturers are engaged in Spring Goods. We quote Mens Stoga Boots \$2.25 to 2.50; do Kip \$2.75 to 3.25; do. French Calf \$3.50 to 3.75; Boys Stoga Boots \$1.75 to 2.00; do. Kip \$2.00 to 2.25; Womens split Boots 90c. to \$1.10; do. Buff do \$1.15 to 1.25; ditto Pebbled Grain Bals. \$1.20 to 1.50; Misses Heavy split Boots 75c to 90c; ditto Buff do 90c to \$1.00; Childs heavy Buff Boots 65c to 75c; do. split do. 50c to 60c.

DRY GOODS.—This trade has now settled down to its usual winter condition. Travellers report a moderate business doing in the country but no activity is now looked for till the opening of the spring trade. The only demand existing at present being for woollens and heavy tweeds. The business doing in fancy goods is moderately good. Clothing.—The demand for heavy clothing, owing to the continuance of open weather has been light. Remittances are generally reported to be more satisfactory than for some time past.

DRUGS AND CHEMICALS.—The market has had a much firmer tone during the week, owing in a great measure to the near approach of the close of navigation. Bi Carb is scarce and held for \$5.25 to 5.50; Sal Soda continues in small supply, market firm at \$1.80 to 2.00, according to the size of lot. Soda Ash has advanced in price, 2 to 2½ being now the current prices. Bleaching Powder held for \$2.87½, stocks are very small at present. Caustic Soda is quiet and unchanged. Alum \$2.75; Saltpetre \$8.25 to 8.50.

FURS AND SKINS.—Are coming in too slowly and business has been dull, although some sales are reported within our range of quotations, the only change we make this week being in prime Dark Mink which is rather higher: Beaver, \$1.50 to 1.75; Black Bear \$6 to 10, according to size; Fisher, \$5 to 7 Silver Fox \$25 to 50; Cross Fox \$2 to 5; Red Fox \$1.25 to 1.50; Lynx \$1.50 to 1.75; Dark Labra-

dor Martin \$7 to 8; Pale Martin \$1.25 to 1.75; Prime Dark Mink \$3 to 3.50; Dark Mink, 2nd, \$1.50 to 2.00; Fine Dark Otter \$8 to 10; Fall Muskrat 12 to 15c; Winter do 17 to 20c; Spring do 23 to 27c; Raccoon 25 to 50c; Skunk 20 to 30c.

FISH—have been arriving more freely and an active business has been doing at about the following quotations: Dry Cod—Firm at \$5 to 5.25. Labrador Herrings—Are now in fair supply and are readily moved at \$5.75 to 6.00 for brls. being 25c under last week's prices. Half brls. sell at \$3.25. Salmon—\$15.50 to 16.00 for No. 1; \$14.50 to 15.00 for No. 2; and \$13.50 to 14.00 for No. 3.

FREIGHTS—The season is now nearly over and the harbour is somewhat bare of tonnage. The demand is light. Rates, however, have advanced since last week. Engagements to London, Liverpool and Glasgow for heavy grain to steamships 5s to 5s 6d. Clipper ships 4s 6d to 5s.

FLOUR—Receipts for the past week 33,285 brls. Total receipts from 1st January to date 871,808 brls; being a decrease of 23,816 brls. on the receipts for the corresponding period of 1873. Shipments for the past week 20,918 brls. Total shipments from 1st January to date 730,513 brls; being a decrease of 15,636 brls. on the shipments for the corresponding period of 1873. The stocks in store and in the hands of millers on the morning of the 1st inst., were 27,863 brls; against 38,593 brls. on the 15th ult., and 57,974 brls. on the 1st November, 1873. The market has been moderately active and prices have exhibited very little change since our last. Towards the close, however, there was a much firmer falling and prices advanced from 2 to 5c. A fair amount of round lots of superior Welland Canal and city brands. A round lot of a choice city brand of spring extra changed hands yesterday for delivery in last half of November at \$4.85. The closing quotations are:—Sup. Extra \$5.50 to 5.60; extra super fine \$5.25 to 5.3c; fancy \$5.05 to 0.00; strong bakers flour 4.95 to \$5.45; spring extra \$4.82½ to 4.90; superfine \$4.65 to 0.00; fine, 4.35; middlings \$4.00; U. C. bags \$2.20 to 2.40. Cornmeal \$3.40 to 3.90. Oatmeal market dull and lower at 5.10 to 5.20; some from U. C. being placed at \$5.20.

GRAIN.—Wheat.—Receipts for the past week were 254,069 bush.; total receipts from 1st January to date 7,248,271 bush. being a decrease of 1,128,641 bush on receipts for the corresponding period of 1873. Shipped during the week 148,575 bush.; total shipments from 1st January to date 7,083,041 bush. being a decrease of 153,324 bush. on the shipments for the corresponding period of 1873. The stocks in store and in the hands of millers on the morning of the 1st inst., were 245,188 bush. against 101,583 bush. on the 15th ult., and 465,357 bush. on the 1st November 1873. The market for wheat has been quite inactive and only very small transactions are reported to have taken place during the week, these were of Canada Spring at \$1.05; Red winter \$1.00; Amber \$1.02½ all afloat. At the close of the market there was nothing doing but No. 2 Milwaukee spring could be bought at \$1.00; and a cargo of No. 2 Chicago spring sold at 94½c. Maize market quiet and nominal at 85 to 90c. Peas.—There is a fair active demand, and sales of cargo lots reported at \$1.04 to 1.07½ per 60 lbs., and a cargo afloat changed hands on p. t. Oats market is firmer, and cargo sales reported at 45 to 46c. Barley market quiet at 92 to 95c. Pot Barley \$9.00. Pearl Barley \$18.00.

GROCERIES.—Teas.—The demand for Japans has been light, no speculation or consumptive demand existing. The decline in price in the New York market has almost stopped business here, any sales reported have been small lots at last weeks quotations. Advices from Japan yesterday report prices there as being unchanged.



China teas are difficult to place unless at prices which do not suit importers. *Coffee*.—There has been more enquiry for this article, but prices are not materially changed, stocks still light and held at quotations. Java 28 to 30c; Maracaibo 24½c; Jamaica 20 to 21c. *Sugar*.—Market quiet, the high prices has checked the demand, holders are firm at last weeks quotations. Scotch sugar is also dull, and buyers wont touch it at the present extreme rates. Stocks moderate. *Molasses*.—Not much demand and stocks are light, sales of Barbadoes at 52½ to 55c; Trinidad 47½ to 48c; Centrifugal 42½c; Syrups are unchanged. *Fruit*.—The auction sales which have been taking place have rather intererred with this trade, but prices are now firm, and stocks although replenished are by no means large. Layer raisins sell from \$2.50 to 2.75 as to lot. Valencias 7½ to 8½c; Sultanas 14 to 14½c; Currants 5½ to 6½c; Figs 6 to 7c; Almonds 14 to 16c; Filberts 10½ to 11c; Walnuts unchanged. *Rice*.—The market is now pretty fairly stocked, and prices are lower than last week, sales being freely made at \$4.37, while a round lot was sold at auction under that price. *Spices*.—Market quiet but firm. Black pepper 16½ to 18c; Cloves steady at 50c; Cassia 20 to 21c; Nutmegs 95 to \$1.15. The business done during the week has been quite of a jobbing character.

*HARDWARE*.—There is no lack of business, but prices are not satisfactory. The state of affairs is brought about by undue competition, and a desire to reduce stocks to the lowest possible point at the end of the year. We look for an improvement in the tone of this market as soon as merchants realizes how small is the supply of leading goods. Last week's quotations fairly represent to-day's prices. Remittances are the turn better. We quote this week, *Pig Iron*—Eglington, \$32 to 33; American, \$31 to 32; Hematite, \$41.50 to 42.00. *Bars* per 100 lbs., Scotch and Staffordshire, \$2.75 to 2.80; best ditto, \$3.00 to 3.20, Swedes and Norway, \$5.50 to 6.50; Lowmoor and Bowling, \$7.50 to 8.50. *Canada Plates* per box—Glamorgan and Budd, \$5.50 to 5.60; Arrow, \$5.75 to 6.00; Garth, \$5.50 to 5.75; Hatton \$5.25 to 5.50. *Tin Plates* per box—Charcoal IC, \$10.50 to 10.75; ditto IX, \$12.50 to 13.00; DC, \$9.50 to 10; Coke IC, \$8.50 to 9.00; 14 x 20, 25c extra. *Tinned sheets* Charcoal best No. 26 15c. *Boiler Plates* ordinary brands per 100 lbs. \$3.75 to 4. Best brands \$4.00 to 4.25; *Galvanized sheets* best brands No. 28, 10c. *Hoops and Bands* per 100 lbs., \$3.50 to 3.75; *Sheets* best brands, \$3.75 to 4.00; *Pressed Nails* per 100 lbs, \$5.25 to 5.50; *Cut Nails* 12d to 7 in., 3.75; ditto, 5d to 10d, \$4.00; ditto, 2½d to 4d, \$4.50. 2 D Lath, \$5.25. *Lead*—Pig, \$6.50; do sheets, \$6.50; do Bar, \$6.50 to 0.00, *Steel* cast, 13 to 14c; Spring \$5.00 to 5.50; best ditto, warranted, \$6 to 6.50; Tire ditto, \$5 to 5.25. Sleigh Shoe \$4.50 to 4.75; *Ingot Tin*, 25 to 26c; *Ingot Copper*, \$22.00 to 00. *Horse Shoes* \$5.50 to 5.75. *Proved Coil Chain*, 3 in., \$7.00 to 7.25. *Iron wire* 6 per bdl \$2.80 to 3.00; *Window Glass*, per 50 feet, 4th quality, to 25 added inches \$2.30 to 2.50; to 40 added inches \$2.50; to 50 added inches \$2.70.

*HIDES AND PELTS*.—Business active but no change in prices. We quote No. 1 inspected \$9 to 9.25; No. 2, \$8.00 to 8.25; No. 3, \$7 to 7.25; *Sheep and Lambs Pelts* \$1.00 to 1.25.

*LEATHER*.—Business still continues quiet, manufacturers in the meantime are not cutting much being engaged in stock taking, and little activity is looked for a week or two. There is no change to note in the quotations. Hemlock Spanish sole No. 1 B.A. 26c; do No. 2 23 to 24c; Buffalo sole No. 1 22 to 23c; do No. 2 19 to 21c; Hemlock slaughter 26 to 30c; waxed upper light and medium 38 to 43c; ditto heavy 35 to 38c; grained upper 37 to 42c; splits large 26 to 32c; ditto small 18 to 25c; calfskins, 27

to 36 lbs, 60 to 75c; ditto 18 to 26 lbs 50 to 65c; sheepskin linings 30 to 39c; harness 27½ to 31½c; buffed cow 14 to 17c per ft.; enamelled cow 18 to 19c; patent cow 19½ to 20c; pebbled cow 14 to 17c; rough leather 27 to 28½.

*LIQUORS*.—*Brandy*.—Market has been moderately active with upward tendency, the fine kinds being scarce are held at quotations, \$2 52½ to 3.00 in wood, being now the range. Cases \$8.25 to 9.50. *Gin* is still firm, but the demand is not so large as last week, our outside quotations of last week are readily obtained. *High Wines* active with large sale at \$1.77½ D. P. Rye Whiskey 94½c D. P.

*NAVAL*.—Business this week has been very dull, and prices are without quotable change since our last, the tendency however is downward. *Spirits Turpentine* 52½c; *Rosins*, strained \$3.75; No. 2, \$4.00 to 4.25; No. 1, \$4.50; *Pale Oil* \$5 to \$7; *Pine Pitch* nominal; *Pine Tar* \$4.50; *Coal Tar and Roofing Pitch* \$2 75.

*OILS*.—We have no particular change to report in the state of this market, which has been without animation; *Cod Oil* is firm at 57 to 60c; *Linseed Raw* 65c; ditto boiled 70c. *Seal*, steam refined 65 to 67½c; straw seal 60c; *Olive* more readily from 95c to \$1. In other kinds of oil there has been very little movement, and late quotations are nearly nominal.

*PROVISIONS*.—*Butter*.—Receipts for the week 9,512 Kegs; Shipments 6,664 Kegs. The high prices ruling for Butter has confined business almost entirely to the wants of the local trade, buyers are holding off for a decline in price, we quote store packed Western 25c; Dairy do. 26; Eastern Townships Butter 28c. *Cheese*.—Receipts 17,334 boxes; Shipments 21,610 boxes. Market firm and 13½c and 14c is readily obtained for Fine Factory, an! Finest respectively. *Lard*.—Is steady at 15½c to 16c. *Pork*.—Receipts 1834 brls.; shipments 405 brls., very little doing and prices have a downward tendency, sales of Inspected Mess at \$24.00. Thin mess \$23.00

*SALT*.—Nothing of particular interesting in this branch of trade. Coarse sells from 95c to \$1.00. Fine dull and nominal at 90.

*Wool*.—Market dull, some sales of Canadian are reported within our range of quotations, but it is difficult at the moment to place large lots unless at lower figures. We quote Fleece 30c to 32c; Super Pulled 33c to 34; No. 1 30c.; Black and unassorted 30c.

## TORONTO MARKET.

TORONTO, November 5, 1874.

There has been but little change in the commercial situation generally since our last. Trade in produce, with the exception of barley quiet. Buyers are holding aloof on account of the lateness of the season rendering it difficult to complete shipping lots prior to the close of navigation, and the unsettled condition of outside markets. The fall trade has been below the average of seasons, and a quiet winter is generally expected. Provisions are decidedly inactive. There is scarcely anything doing in shipments and packing has not commenced to any considerable extent. Groceries have been less active than in the preceding week, though a fair trade is being done. Imported goods, with the exception of hardware which is active, are generally rather dull.

*BOOTS AND SHOES*.—There has been rather less movement than for some time previous. The reason seems to be that the fine weather prevalent is checking the usual demand from consumers. A fair sorting up business however, is doing and the factories are kept steadily employed.

*COAL*.—The offering of the month has been unaccompanied by any advance in prices, an active trade is being done at former quotations.

*CATTLE*.—*Beeves*.—Receipts have been large

and the demand less active. Prices in all cases continue weak and those of lower grades have declined 25 to 50c. First-class are still in good demand and would sell readily if offered at \$4.50 but no more. Second-class are easier and going off quietly at \$3.50 to \$3.75. Third-class are abundant but as the buyers are pretty well filled feeders are less quick of sale; none bring over \$3.00 and some have some have sold as low as \$2.50, the latter price being for feeders of poor quality. There have been sales of a car of mixed, averaging 950 lbs, at \$31; a lot of 100 steers, most for feeding, averaging 1,100 lbs, at \$37; a lot of twenty-five steers, averaging 1,000 lbs, at \$30; a lot of five oxen, averaging 1,400 lbs, at \$51; a lot of eight cows, averaging 950 lbs, at \$29; a lot of fifteen steers, averaging 1,050 lbs, at \$31.50; a lot of eleven steers, averaging 1,000 lbs, at \$3 per cental; a lot of twelve mixed, averaging 1,040 lbs, at \$30; a lot of steers, averaging 1,000 lbs, at \$35; a car of stall-fed steers, averaging about 1,000 lbs, at \$4 per cental; a car of mixed, averaging 950 lbs at \$30; a lot of twenty-four steers, averaging 1,100 lbs, at \$34; a car of mixed, averaging 900 lbs, at \$28; a lot of ten steers and oxen, averaging 1,300 lbs, at \$44; a lot of five steers, averaging 1,400 lbs, at \$51; a car of mixed, averaging 1,050 lbs, at \$31; a lot of twelve mixed, averaging 900 lbs, at \$23, and a car of mixed, averaging 800 lbs, at \$22. *Sheep*.—Receipts have fallen off and are insufficient for the wants of buyers. First-class are readily taken at \$5 to 6.00, the latter being paid for packed only, and second-class at \$4 to 4.50. Third-class are not much in demand but would sell in the absence of better at \$3 to 3.50. A lot of 42 head, dressing about 60 lbs, sold at \$5.00, which is the only sale reported. *Lambs*.—Have been decidedly scarce and are much wanted. Prices in all cases are firm. First-class are worth \$3.50 to 4.00, the latter for picked, and second-class would bring \$3.00 to 3.25. Third-class are not enquired for but would probably go off better than usual in consequence of the scarcity at about \$2.50. There was a lot of 180 head sold at \$3.25, but no other transaction has been reported. *Calves*.—Continue generally unchanged. Receipts are very small and it is probable that some more good ones would sell at \$9 to 10.00 for first-class dressing not less than 120 lbs, and \$6 to 7.50 for second-class dressing for 80 to 110. Third-class are not wanted.

*DRY GOODS*.—Business in the sorting-up line is pretty fair; but the fine weather still prevalent checks sales of winter goods to a considerable extent. Otherwise there is nothing of consequence to notice.

*DRUGS*.—Trade has been rather quiet since our last. There has been some excitement in seal oil and olive oil both of which have advanced considerably and are likely to remain firm as stocks in Montreal are nearly all held by one firm. Borax is rather easier as is also potass iodide, but caustic soda shows an advance.

*FLOUR AND MEAL*.—*Flour*.—Stocks in store on the 2nd inst., 4,370 bbls., against 3,321 in the preceding week and 5,945 last year. There has been but little movement during the week, partly because little was offered. If we allow for the influence of the advance of lake and railroad freights, prices may be said to have been firm. Superior extra sold last week at \$5.40 f. o. b. Extra has given way a little, having sold on Saturday at equal to \$4.72½ here, and on Monday at equal to \$4.67½. Spring wheat extra has been scarce and steady; it sold last week at \$4.40 and on Tuesday at equal to \$4.45 here. The market yesterday closed quiet but steady. There was one lot of extra sold at \$4.70, another of spring wheat extra at \$4.40 f. o. b., and a lot of fine for \$3.60 at Weston. *Oatmeal*.—Has remained inactive all week; car lots are probably worth about \$5.25; small lots are unchanged at \$5.50 to 6.00. *Bran*.—Is quiet with car-lots worth \$13.00 on the track.

**FREIGHTS.**—The demand for grain-vessels has continued to be steady, and rates show a further advance. Charters have been made at 2½c gold to Kingston; 2½c Greenbacks to Oswego, and 5c to Chicago, but to the latter points still more is now asked. Rates by propellers have advanced to 30c per barrel on flour to Montreal, and 8c on grain. Grand Trunk winter rates came into force on Monday. Rates on flour from Toronto stand at 50c to Montreal; 80c to Point Levis; 85c to Portland; \$1.10 to Halifax; \$1.02 to St. John, and 90c to Boston. Grain per cental one-half of the above rates. Through rates to England—Flour to Liverpool or Glasgow per Allan line, 4s. 6d. stg. per barrel, and grain 11s. 6d. per qr. Bacon or boxed meats to Liverpool or Glasgow, 4s. 6d. per ton of 2,240 lbs; lard, butter and cheese, 50s.

**GRAIN.**—Stocks in store on the 2nd inst., were as follows: Wheat 56,182 bush; barley 356,664 bush; oats 1,100 bush; and peas 12,829 bush; against 117,079 bush of wheat; 4,184 bush of oats; 104,480 bush of barley and 5,449 bush of peas on the corresponding date last year.

**Wheat.**—Has continued dull and inactive with little offered or wanted, but without any further fall in prices. No. 1 fall sold on Monday at \$1.04 f.o.b. for a round lot. No. 2 fall and No. 1 treadwell at 95c on the track and 97c f.o.c. Spring has been very quiet, but a few cars sold last week at 91c on the track and 92c f.o.c. The market closed dull yesterday; the only transaction reported was the sale of two cars of No. 2 fall at 96c f.o.c.; for spring nothing over 90 to 92c could be got. On the street fall sold at \$1.00 to 1.05; treadwell at 98 to \$1.00 and at spring at 92 to 94c. **Oats.**—Were dull in the latter part of last week but have since recovered and sold fairly well at 40 and 41c for car-lots on the track; yesterday, however, while 41c was paid for a car on the Nipissing track, 39½c was the best that could be had for one on the T. G. & B. track. Street prices 42 to 43c. **Barley.**—An advance in Oswego has stimulated this market; kept it fairly active all week and sent prices up to \$1.10 cents. Receipts of Canadian at Oswego since the opening of the season are stated to be about 317,000 bushels short of those in the corresponding period last year, but stocks on this side are probably as much in excess. The greater part of the business here has been done on p.t. so that full particulars are wanting. However, there were sales of cargoes on Friday at \$1.06 and on Saturday at \$1.07 f.o.b. On Monday lots here were quiet, but a cargo of No. 2 at a point east sold for \$1.07 f.o.b. On Tuesday, increased activity prevailed; several cargoes changed hands at about \$1.09 f.o.b. here and for unmixed No. 7 there were buyers at \$1.10 in plenty; car lots of No. 1 sold at \$1.10 f.o.c. and \$1.09 on the track, and cars of No. 2 at \$1.03 on the track. The market yesterday was steady with sales of cargo lots at \$1.10 f.o.b. Street receipts have amounted to only 23,000 bushels for the week; prices have advanced to \$1.10 to 1.11.

**Peas.**—The market has been very quiet; the demand less active, and prices have declined at least five cents since our last. The only transaction reported is the sale of a lot of No. 2 on Tuesday at 75c f.o.c.; for No. 1 no more than 80c would be paid. Street prices have declined to 73 to 75c. **Rye.**—No movement is reported in car-lots but on the street loads have sold at 70c.

**GROCERIES.**—**Coffee.**—Has continued to be quiet but is held firmly. Small lots of Government Java have sold at 30c and of Ceylon at 29c. **Fis.**—Has been fairly active. Herrings are rather easier with sales of round lots at \$6.62½ to 6.75. Dry Cod is very firm at \$5.25 to 5.50. White-fish and trout are scarce and wanted at an advance, the former is now held at \$4.25, and the latter at \$4.00. **Fruit.**—There has been some excitement in Valencia raisins since our last in consequence of large sales at an advance

in New York. Lots of 500 and 1000 boxes sold last week at 8½c, and since then round lots have brought as high as 8½c, the market closes with holders at 8½ to 8¾c. No new layer have been received, and old have been selling at \$2.50 to \$2.55 in lots. There are scarcely any sultanas or seedless offering. Currants are quiet with some few sales of new at 6 to 6½c, old are held at 5½c. **Liquors.**—Prices are unchanged and all the whiskey available is selling readily. **Rice.**—Is quiet but firm at \$4.40 for lots, and up to \$4.75 for small parcels. **Sugar.**—Has been rather more active at firm prices for yellows. A lot of dark Cuba sold at 8½c. Demerara is now in the market, and going off in small lots at 10c. English and Scotch refined have been in good demand with sales at 9½ to 9¾c. Whites are rather lower with sales of dry crushed, and ground at 11½ to 11¾c. **Syrups.**—Are steady but unchanged in price and in good demand. **Spices.**—Have been rather quiet with no change of consequence in prices. **Tea.**—Has been rather quiet with green weak in price. Young Hyson sold at 27½ and 30c for low thirds, and 47½ for seconds, and fine gunpowder brought 79c. Japans brought 39c for coloured, 55 and 60c for mediums, and 65c for fancy. Blacks are steady with sales of Congous at 33 and 36 for low grades; 42c for medium and 70c for a line of fine new crop.

**HARDWARE.**—Trade continues to be decidedly active in all sorts of goods. Prices are firm in all cases, but no change of consequence is reported. Pig iron is in improved demand, the improvement embracing both English and American. Receipts of galvanized iron are scarcely equal to the wants of the market; all received goes out as quickly as it comes in, so stocks are very small. Bar-iron is selling readily. Canada plates are in good demand. Glass is quiet, but the cause seems to be that holders are looking for an advance and are not anxious to sell at present prices.

**HIDES AND SKINS.**—**Hides.**—Green are very abundant and as cured are not very quick of sale the feeling in prices is weak. Car lots of No. 1 cured have sold at 8½d and No. 2 at 7½d. **Calfskins.**—Remain purely nominal at unchanged quotations. **Sheepskins.**—There are very large numbers offering and as the demand for pulled wool is quiet they are rather slow of sale. No advance occurred at the beginning of the month; the top price is still \$1.10.

**HOPS.**—The market is decidedly inactive. The only sales are those of very small lots at unchanged prices. For large lots buyers and sellers are apart.

**LEATHER.**—Trade is generally fairly good and stocks sufficient for moderate wants. **Spanish sole** Shipments to England have contracted stocks here and rendered prices firmer, some looking for an advance. **Slaughter** Is in fair demand at steady prices. **Harness** Is wanted as are native stocks generally, but the former is the most firm in price of all. **Russets** Are fairly active but unchanged. **Upper** Is quiet and rather weak in price.

**LUMBER.**—There is very little business doing the local demand is falling off and little or nothing is being done in shipments. Vessels are generally being laid up. The yards here are fairly well stocked.

**PROVISIONS.**—**Butter.**—The dullness of last week remains unabated. There is more offering as consignments have begun to arrive, and country holders are beginning to enquire at what prices they can sell. There is no demand however for shipping lots, and if pressed on the market the best would not bring over 24c. Small lots of choice doing for the local market, sell at 25 to 26c. **Cheese.**—A car-lot of choice was bought for this market at equal to 13½c. Small lots are fairly active, and prices have risen to 14 to 14½c. **Eggs.**—All offering are wanted, and find a ready sale at 18 to 19c with

perhaps 20c for choice. **Pork.**—Has been selling freely in small lots at \$21 to 21.50 for new Canadian, and \$1 more for old Western; prices are unsettled. **Bacon.**—Cumberland has declined to 11½ to 12c, and long-clear to 12½c. There are some new rolls in the market which are selling at 13½ to 14c. **Hams.**—Prices of smoked have declined, but the fall has led to an improved demand. Lots of one hundred have been selling at 12½, and small lots have gone off at 13c. **Lard.**—Is still tending downwards, but the demand continues as active as ever, and equal to the absorption of all offered. **Tinnets** are now selling at 14 to 14½c, and tierces at 13½ to 14c. **Hogs.**—Receipts have fallen off both on the street and by rail. Lots of dressed would find buyers at \$6.75 to 7.00 were they to be had.

**WOOL.**—The market has been quiet and prices seem to close rather weak. Large quantities of super have been offered at 31c, without finding a sale. A lot of broken fleece sold at 33c and for 2,000 lbs of choice pulled combing 31½c was paid. A few farmers' lots of fleece have been sold at 35 to 36c according to quality.

**MIDLAND RAILWAY OF CANADA.**—Statement of traffic receipts for the week ending Oct. 21th, 1874:—Passengers, \$1,604 58; Freight, \$5,650 71; Mail and Express, \$240 08; Total \$7,495 37; Week ending, September 30th, 1873, \$6,468 43; total traffic to date, \$254,297 38; year previous, \$275,423 91; decrease, \$21,126 53.

—The importation of leading articles at Montreal for the nine months ending Sept. 30th of this and last year compare as follows:

	1874.	1873.
Brandy .....	\$227,553	\$265,891
Gin .....	96,976	101,330
Rum .....	6,586	8,721
Cigars .....	352,999	294,522
Meats .....	292,381	162,859
Hops .....	14,518	12,529
Rice .....	77,269	67,278
Ale and Porter .....	34,513	30,303
Tobacco .....	6,905	17,648
Wines .....	284,016	316,715
Sugar .....	1,449,239	1,615,654
Mace and nutmegs ..	13,868	5,896
Molasses .....	76,666	52,180
Wearing apparel ....	151,090	40,703
Fruit .....	67,472	104,442
Woollens .....	4,633,378	4,036,620
Cottons .....	3,855,976	3,649,429
Silks and velvets .....	1,014,278	1,000,584
Furs .....	223,421	184,565
Hardware .....	1,400,130	1,192,336
Leather .....	235,151	121,157
Glassware .....	146,559	177,647
Fancy Goods .....	346,838	417,786
Iron .....	1,377,472	1,546,682
Eree Goods .....	8,571,318	9,874,271

—Herald

## Patent Medicine Business FOR SALE.

Owing to the death of Mr. Woodruff, of the firm of Woodruff, Bentley & Co., the surviving partners have decided to sell all the assets, consisting of Stock, Notes, Accounts, and Commission Receipts, including the Good Will of the business, Trade Marks, &c.

The above business must be sold

On or before the 20th Nov., 1874.

Those desiring to engage in a Patent Medicine Business will find it a good investment.

Books, Stock and Accounts open for inspection.

Address:

WOODRUFF, BENTLEY & CO.,  
Brougham, Ont.



THE  
**ACCIDENT**  
INSURANCE COMPANY  
**OF CANADA.**

THE  
**ONLY CANADIAN COMPANY**  
SOLELY DEVOTED TO  
**Insurance Against**  
**Accidents.**

DIRECTORS:

- SIR ALEX. T. GALT, K. C. B., *President.*  
JOHN RANKIN, Esq., *Vice-President.*  
D. L. MACDOUGALL, Esq.  
JOHN MOLSON, Esq.  
EDWARD MACKAY, Esq.  
HONORE COTTE, Esq.  
R. J. REEKIE, Esq.  
THOS. CRAMP, Esq.  
JAS. ROSE, Esq.  
WM. MOORE, Esq., Quebec.  
J. C. HATTON, L.L.B., Legal Adviser.

**SPECIAL FEATURE**

Introduced and transacted only by this Company,

**DEFINITE BONUS**

TO POLICYHOLDERS,

On Policies that have been five years in continuous existence, without causing claim, the SIXTH YEAR'S ASSURANCE will be granted without charge.

HEAD OFFICE:

**40 St. John St., Montreal.**

MANAGER AND SECRETARY:

**EDWARD RAWLINGS.**

GENERAL AGENTS:

- Toronto—Smith & Sherwood.  
Hamilton—Seneca Jones.  
London—J. B. Beddome.  
Guelph—W. J. Paterson.  
Peterboro—Geo. A. Cox.  
Barrie—McWatt & McWatt.  
Ottawa—F. W. Buchanan.  
do. R. H. Haycock.  
Sherbrooke—A. G. Woodward & Co.  
Quebec—J. W. Andrews.  
St. John, N. B.—C. E. L. Jarvis.  
Halifax—Almon & Mackintosh.

ACTIVE AGENTS WANTED IN UNREPRESENTED DISTRICTS.

THE OTTAWA  
**IRON & STEEL MANUFACTURING Co.**

(LIMITED.)

HEAD OFFICE, OTTAWA.

Incorporated under the special Act of the Province of Quebec, No. 46, 3rd Session, 2nd Parliament, 37 Victoria, 1874.

Application will be made at the next Session of the Quebec Legislature to amend the Act in terms of this Prospectus.

CAPITAL, - - - - \$500,000.  
In Twenty Thousand Shares of 25 Dollars Each.

PROVISIONAL DIRECTORS.

- |  |  |
|--|--|
| Hon. JAMES SKEAD, Vice-President of the Dominion Board of Trade. | R. S. CASSELS, Esq., President Union Forwarding Company. |
| J. M. CURRIER, Esq., M. P. for City of Ottawa.                   | H. V. NOEL, Esq., Manager Quebec Bank, Ottawa.           |
| ED. MCGILLIVRAY, Esq., Ex-Chairman of Ottawa Board of Trade.     | EDWARD HAYCOCK, Esq., Ottawa.                            |

BANKERS—THE ONTARIO BANK.

SOLICITORS PRO. TEM.—MESSRS. COCKBURN, WRIGHT, AND CLEMOW.

SECRETARY PRO. TEM.—R. W. CRUISE, ESQ.

This Company has been formed for the purpose of purchasing and working the valuable iron mines situate in the Townships of Templeton and Hull, in the County of Ottawa, and Province of Quebec, called the Haycock Iron Location. The Company holding the power under the Act to "carry on the business of exploring for, mining, smelting, manufacturing, dealing in and disposing of iron and other ores and metals, and the manufacturing, selling, dealing in, and disposing of steel workings, or the products of iron and steel."

The property to be acquired is fully described in the report of the eminent Mining Engineer, Dr. E. J. Chapman, Professor of Mineralogy and Geology in the University College, Toronto, (Vide prospectus), it may be briefly described as follows:

1. SITE AND GENERAL CHARACTER OF THE PROPERTY.—The Haycock Iron Location comprises a compact area of 300 acres of mineral land, and 100 acres of timber land, situated in the Province of Quebec, about eight miles north-east of the City of Ottawa; together with an additional piece of land of 10 acres near the head of navigation on the River Gatineau, as described in the following statement:—

1. The North-half of Lot 1 in the 11th Range of Hull, comprising 100 acres of mineral land.
2. The adjoining lot 28 (North and South halves) of the 6th Range of Templeton, comprising 200 acres of mineral land.
3. The contiguous South-half of Lot 27th in the same Range, comprising 100 acres of timber land.
4. Ten acres in Lot 2 on the 6th Range of Hull, on the left bank of the River Gatineau, which has been secured partly to serve as a storing place and loading ground for shipping the ore, but chiefly as a convenient site for the erection of Furnaces. This area is connected with the mineral or iron area proper by a tramway of 6¼ miles in length. This tramway, of three-feet gauge, has been very solidly constructed, and it is now in complete working order. It runs for a short distance through the Haycock property, and is then continued along the town-line between Hull and Templeton, on to the furnace-site on the Gatineau.

In addition to the 6¼ miles of tramway in complete running order, with full right of way from the orebeds to the furnace-site and shipping-ground on the River Gatineau, the assets of the property include a Steam Saw Mill, of 20-horse power, sawn timber and logs; a Boarding House; Manager's House; Store House; Office; Stables; Powder House; and Blacksmith's Shop. Also a Derrick and other mining plant, tools, &c.; together with about 5,000 tons of raised ore, and 30 tramway cars.

The quantity of the ore, as described by Professor Chapman, is practically inexhaustible; it lies close to the surface and is easily mined, while its quality may be estimated from the fact that steel has been made direct from the ore. The fullest particulars of analyses and experiments proving these statements can be had at the Head Office of the Company, and at the Agent's at Montreal.

The price to be paid for the purchase of the property is \$250,000. One half in cash, and the balance in fully paid-up shares of the Company, in consideration of which the proprietor will make over the freehold of the estate free from all incumbrances whatsoever.

And further, as a proof of his bona fides, and his entire confidence in the prospects of the undertaking, HE WILL GUARANTEE TO THE SHAREHOLDERS A MINIMUM DIVIDEND OF NOT LESS THAN TEN PER CENT. PER ANNUM on the paid-up capital for three years from the date of the allotment of shares, and as security for the due payment thereof, he will deposit in the hands of the Company the whole of his paid-up shares, and give such further security in cash as may be thought necessary for the carrying out of his guarantee.

The capital will be called up as follows:—

On application	\$2 per share.	15th May, 1875	\$2 per share.
On allotment	3	15th June, "	2
15th January, 1875	5	15th July, "	2
15th February, "	2	15th August, "	2
15th March, "	2	15th Sept., "	1
15th April, "	2		

The share lists will close on the 10th December, 1874, and as the shares will be allotted pro rata according to priority, an early application is desirable.

Prospectus and any information relative to the Company, can be had on application to the Head Office, or at the Montreal Agents, Messrs. Drummond, Cassels & Coy.

Insurance.

**THE EQUITABLE**  
LIFE ASSURANCE SOCIETY,  
120 Broadway, New York.

HENRY B. HYDE, - - - President.  
JAS. W. ALEXANDER, - - - Vice-President.  
Head Office for Dominion of Canada:  
198 St. James Street, - - - Montreal.  
R. W. GALE, Gen. Manager for Canada.

Total Assets, Dec. 31st, 1873 ..... \$22,878,418 85  
Total Income, 1873 ..... 9,838,942 01  
Total liabilities, including reserve for re-insurance of existing policies ..... 20,008,435 98  
Total surplus over legal reserve ..... 2,769,982 87

**New Business in 1873, 13,403**  
Policies, assuring ..... 53,452,578 00

New Business in Canada for 1873 the largest of any Company reporting to the Dominion Government (see Government returns), being 993 policies, insuring \$3,038,300, averaging over \$3,000 each policy.

Policies on all approved plans are issued by the Society, including the "Tontine Savings Fund" plan, which is a first class investment as well as Life Assurance, being an ENDOWMENT AT ORDINARY LIFE RATES.

The New Business of the Equitable for the past five years has been by many millions the largest of any Company in the world, old or young.

Equitable Policy-holders and their representatives received from the Society in the year 1873 nearly FIVE MILLIONS DOLLARS, in Death Claims, Matured Endowments and Dividends.

Persons contemplating taking out Insurance would do well to examine the plans of the Equitable before insuring their lives.

Branch Office for Western Ontario,  
No. 58 CHURCH STREET, TORONTO.

GEO. B. HOLLAND,  
General and Special Agent.

**CONFEDERATION**  
Life Association  
OF CANADA.

STOCK & MUTUAL PLANS COMBINED.  
Guarantee Capital, \$500,000.

Deposited with Dominion Government for Security of Policyholders, \$50,000.

HEAD OFFICE—TEMPLE CHAMBERS, TORONTO!

President—Hon. W. P. HOWLAND, C.B., Toronto.  
Vice-Presidents:  
Hon. WM. McMASTER, Pres. Can. Bank of Commerce.  
JOHN K. MACDONALD, Treasurer, County of York.

**THE CONFEDERATION LIFE**

offers, among others, the following advantages to assurers:—

1. It is a Canadian Institution, under HOME management, affording the chief benefits of the stock and mutual plans without the main disadvantages of either.
2. Perfect security furnished by character of directorate, wealthy proprietary, full deposit (\$50,000) with the Government, ample reserve on very conservative basis, and large guarantee capital (\$500,000), only one-tenth of which participates in profits.
3. All its resources are invested in Canada, under our own laws and courts—thus being of national benefit instead of a constant drain of our means from this source into foreign channels. Foreign Life Companies received in 1872 for premiums \$1,637,348 34. (See last Government r. turn.)
4. Its rates are comparatively low—its participating premiums being about ten per cent. less than those ordinarily charged by mutual companies, and its stock rates over 25 per cent. less than the same.

The Confederation has over \$250 of Assets for every \$100 of Liabilities to Policy-holders.

The average ratio of American Companies=\$108.60 for each \$100 of Liabilities. (See last Mass. Report, p. xviii.)

The average ratio of expenditure to income of American Companies=66.68. (See last N. Y. Report, p. xlvii.); that of the Confederation=38.41.

Agents wanted in unrepresented districts. Apply, with references, to

**WILLIAM McCABE,**  
General Manager, Toronto.

Insurance.

Twenty-eighth Annual Statement  
OF THE  
**Connecticut Mutual**  
LIFE INSURANCE CO'Y,  
OF HARTFORD, CONN.

Net assets, January 1, 1873 ..... \$33,679,661 69  
RECEIVED IN 1873.  
For Premiums ..... \$7,631,537 60  
For Interest and Rent ..... 2,230,182 39  
..... \$9,861,719 99  
..... \$43,541,381 68

DISBURSED IN 1873.  
TO POLICY-HOLDERS:  
For claims by death and matured endowments ..... \$2,379,056 17  
Surplus returned to Policy-holders ..... 3,107,009 43  
Lapsed and surrend' policies ..... 784,409 10  
..... \$6,270,474 70

EXPENSES:  
Commission to Agents ..... \$572,912 48  
Salaries of Officers, Clerks, and all others employed on salary ..... 66,469 18  
Medical Examiners' fees ..... 14,518 00  
Printing, Stationery, Advertising, Postage, Exchange, &c ..... 98,425 51  
Taxes, and Profit and Loss ..... \$752,325 17  
..... 251,779 61  
..... 7,274,579 48

Balance Net Assets, December 31, ..... \$36,266,802 20

SCHEDULE OF ASSETS.  
Loans upon Real Estate, first lien ..... \$21,178,605 33  
Loans upon stocks and bonds ..... 303,572 61  
Premium notes on policies in force ..... 7,959,611 62  
Cost of Real Estate owned by the Co'y ... 1,347,227 83  
Cost of United States Registered Bonds... 1,630,836 80  
Cost of State Bonds ..... 613,900 00  
Cost of City Bonds ..... 1,761,695 00  
Cost of Bank Stock ..... 80,205 00  
Cost of Railroad Stock ..... 26,000 00  
Cash in Bank, at interest ..... 1,294,301 34  
Cash in Company's office ..... 11,179 62  
Balance due from agents, secured ..... 59,667 05  
..... \$36,266,802 20

ADD:  
Interest accrued and due ..... \$1,108,731 92  
Market value of stocks and bonds over cost ..... 263,820 97  
Net premia. in course of col'n. .... 9,970 28  
Net deferred quarterly and semi-annual premiums ... 30,898 70  
..... 1,413,421 87

Gross assets, Dec. 31, 1873 ..... \$37,680,224 07  
LIABILITIES:  
Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest ..... \$32,468,734 00  
All other liabilities ..... 1,148,084 78  
..... \$33,616,818 78

Surplus, December 31, 1873.. ..... \$4,061,405 25  
Increase of assets during 1873 ..... \$2,744,082 94  
Ratio of expense of management to receipts in 1873 ..... 7.62 per cent.  
Policies in force Dec. 31, 1873, 63,550, insured \$18,802,730

**JAS. GOODWIN, President.**  
JACOB L. GREENE, Secretary.  
JOHN M. TAYLOR, Assistant Sec.

**PHENIX**  
Fire Insurance Company. of London.  
ESTABLISHED IN 1782.

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

**Reliance**  
Mutual Life Assurance Society,  
Established 1840.

Head Office for the Dominion of Canada:  
229 ST. JAMES STREET, MONTREAL.  
DIRECTORS—Walter Shanly, Esq., M.P.; Duncan MacDonald, Esq.; Robert Simms, Esq., the Hon. J. Hamilton, F. W. Thomas, Esq., Cashier Molson's Bank.  
JAS. GRANT, Resident Secretary.  
Agent—J. ENOCH THOMPSON, Esq., Toronto.

Insurance.

**BRITON**  
MEDICAL AND GENERAL  
Life Association.

Capital and Invested Funds, over ..... \$4,000,000  
Annual Income, over ..... \$1,222,000 00  
Government Deposit, over ..... 100,000 00

Policies payable during lifetime at ordinary life rates,  
(By application of profits)

Chief Offices, 429 Strand, London.  
Head Office for the Dominion:

12 PLACE D'ARMES, MONTREAL.  
JAS. B. M. CHIPMAN,  
Manager  
Toronto Office—No. 2 Toronto Street.  
E. A. MUMFORD,  
Local Agent and Inspector of Agencies.

**Liverpool and London and Globe**  
Insurance Company.

Capital ..... \$10,000,000  
Funds Invested in Canada ..... 650,000  
Government Deposit for benefit of Canadian Policyholders ..... 150,000

CANADA BOARD OF DIRECTORS.

Hon. HENRY STARNES, Chairman.  
THOS. CRAMP, Esq., Deputy Chairman.  
ALEX. HINCKS, Esq.  
SIR A. T. GALT, K.C.M.G.  
THEODORE HART, Esq.

G. F. C. SMITH, Resident Secretary.  
Medical Referee—DUNCAN C. MACALLUM, Esq., M.D.  
Standing Counsel—FRED. GRIFFIN, Esq., Q.C.

MERCANTILE RISKS ACCEPTED AT LOWEST CURRENT RATES.

Dwelling Houses and Farm Property Insured on Special Terms.

LIFE POLICIES are issued at rates as low as are consistent with the security offered. Liberal Surrender values.

Claims payable one month after proof of death.

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

THE MONETARY TIMES AND TRADE REVIEW—INSURANCE CHRONICLE.

DEVOTED TO

Finance, Commerce, Insurance, Railways  
Mining, Public Companies, Investments, and Joint Stock Enterprise.

ISSUED EVERY FRIDAY MORNING.

SUBSCRIPTION PRICE  
CANADIAN SUBSCRIBERS ..... \$2 a year.  
BRITISH " ..... 10s. stig. a year.  
AMERICAN " ..... \$3 U. S. cy.  
Canadian Postage pre-paid on Foreign Subscriptions.

**Book and Job Printing.**

Having extended our premises and fitted up a Job Department, we are in a position to fill all orders intrusted to us with neatness and punctuality.

Office—No. 64 Church Street, Toronto, Ontario  
J. M. TROUT, Business Manager.

Office of the East Toronto Planing Mill, corner of Queen and George Streets.

Toronto, Sept. 3, 1874.

Messrs. STOCK & WEBSTER,

GENTLEMEN,—In answer to your request as to our opinion of your oil as compared with others, we have to say that we have decided to use no other so long as we can get yours; and this was brought about by the fact that other dealers came round and said that they could give us oil as good as yours for much less money, so we took samples from each. The following is the result of four tests of each sample, in one of Foster's Patent Oil Cups on our engine. Cup No. 12 once filled run with sample No. 1, at 25c. per gall., 2 days; sample No. 2, at 45c. per gall., 3 days; sample No. 3, at 55c. per all., 6 1/2 days; STOCK'S EXTRA OIL, at 60c. per gall., out of barrel that we were using, 12 days. The above samples were from the leading oil dealers of Canada. I may also say that we are using your oil on our cylinder instead of tallow, and find it does as well and is much cheaper, and better for the boiler. I think we can truly say that we are saving fifty per cent. in oils since we commenced using Stock's EXTRA. Respectfully yours,

Wm. H. ESSERY,

Engineer for Messrs. Withrow & Hilcock.

### INSOLVENT ACT OF 1869.

In the matter of John C. Middleton, of Toronto, Fruitier, an Insolvent.

The Insolvent has made an assignment of his estate to me, and the Creditors are notified to meet at my office, No. 7 Toronto Exchange, Wellington Street, Toronto, on Thursday, the fifth day of November next, at two o'clock in the afternoon, to receive statements of his affairs and to appoint an Assignee.

Dated at Toronto, this 13th day of October, A. D. 1874.  
WILLIAM F. MUNRO, Interim Assignee.

### INSOLVENT ACT OF 1869.

In the matter of Robert Sutherland, an Insolvent.

I, the undersigned John Kerr, of the City of Toronto, have been appointed Assignee in this matter. Creditors who have not already done so, are requested to file their claims before me within one month, and are hereby notified to meet at the Assignee's office, No. 23 Toronto Street, on Tuesday, the 1st day of December next, at ten o'clock in the forenoon, for the public examination of the Insolvent, and for the ordering of the affairs of the estate generally.

JOHN KERR, Official Assignee.

Toronto, 30th October, 1874.

### INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of Henry Coble of Toronto, Boot and Shoe Manufacturer, an Insolvent.

The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at No. 29 Church Street, Toronto, on Monday the sixteenth day of November next, at eleven o'clock a. m. to receive statements of his affairs and to appoint an assignee. And at twelve o'clock noon of the same day to receive offers for the stock of the Insolvent, and to authorize the sale of the entire estate in one lot or otherwise.

WM. F. MUNRO,

Interim Assignee.

Dated at Toronto this 23th day of October, A.D. 1874.

### INSOLVENT ACT OF 1869.

In the matter of Henry Edwin Parson, and William Parson, trading under the name and style of Parsons Brothers Insolvents.

The Insolvents have made an assignment of their Estate to me, and the Creditors are notified to meet at their place of business Front Street, Toronto, on Tuesday the 24th day of November 1874, at the hour of two o'clock p. m. to receive statements of their affairs, and to appoint an Assignee.

JOHN KERR, Interim Assignee.

Toronto November 5th, 1874.

### INSOLVENT ACT OF 1869.

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

In the matter of Edward Franklin, an Insolvent. The undersigned has filed in the office of this Court a consent by his creditors to his discharge, and on Tuesday the eighth day of December next he will apply to the Judge of the said Court, for a confirmation of the discharge thereby effected.

EDWARD FRANKLIN,

by McMurrich & Howard his attorneys ad litem.  
Dated at Toronto this 5th day of November, 1874.

RIDOUT, AIKENHEAD & CROMBIE,

Importers of

BRITISH, AMERICAN

AND

DOMESTIC HARDWARE,

Fishing and Shooting Tackle, &c.,

TORONTO.

CANADA SCREW COMP'Y,

DUNDAS, ONT.

Manufacturers of Gimlet Pointed Screws.

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

Orders solicited.

GEO. F. BURROWS,

Manager.

BOBBINS AND SPOOLS.

C. G. BECKETT & Co.,

SHERBROOKE, QUE.

Manufacturers of Bobbins and Spools

Of every description.

ROUND WOOD DRUGGIST BOXES,

SUPERIOR TELEGRAPH MATCHES.

All Goods warranted to be of the best quality.

STARCH, STARCH

PURE WHITE, PURE BLUE,

SATIN, SILVER GLOSS.

ESTABLISHED 1858.

Edwardsburg Starch Co.

PREPARED CORN

For Puddings,

BLANC MANGE, INFANTS' FOOD,

&c., &c., &c.

Office—Montreal.

Works—Edwardsburg, Ont.

THE CANADIAN

TITANIC IRON COMPANY

FOR SALE.

The movable and valuable plant of this Company, is to be brought to sale, at

ST. PAUL'S BAY, District of Saguenay, P.Q.,

ON THE

EIGHTEENTH OF NOVEMBER NEXT,

At 11 o'clock a. m.

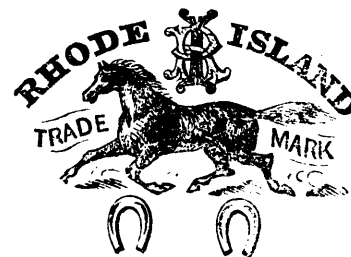
A sale of real estate, held by this Company, will take place at an early day in 1875. For Inventory, and further particulars apply to

E. H. DUVAL,

Liquidator,

Deane's Buildings,

Quebec.



We are manufacturing above celebrated make of

HORSE SHOES,

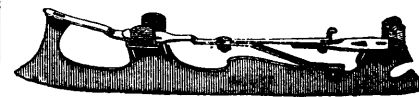
made from selected Wrought scrap Iron, which for general excellence, both as regards quality and uniformity, are unsurpassed.

The Rhode Island horse Shoes are preferred over all others. They are used entirely by the principal Farriers and Horse Railway Companies throughout the United States.

Orders solicited, which will be promptly executed.

We also manufacture every description of Nails, Tacks, Brads, &c. Railway and Pressed Spikes.

PILLOW, HERSEY & CO., Montreal.



FORBES' PATENT ACME CLUB SKATES

The most reliable self-fastening Skate ever invented.

Made by the Starr Manufacturing Comp'y They have now a WORLD WIDE REPUTATION and have superseded all others. Also

STEEL SCABBARD RAIL JOINTS,

Made by FORBES' PATENT BENDING MACHINE, either with or without side plates or bolts. These joints have been adopted on several of the Dominion Railways and are pronounced to be the most perfect rail-joint ever made.

BOLTS, NUTS, NAILS, SPIKES, and OTHER WORK furnished to order at short notice.

Works at DARTMOUTH, N.S.; Office—72 BEDFORD ROW, HALIFAX, N. S.  
20th July, 1874.

LEEDS FOUNDRY.

E. E. ABBOTT,

Manufacturer of

MACHINISTS' TOOLS

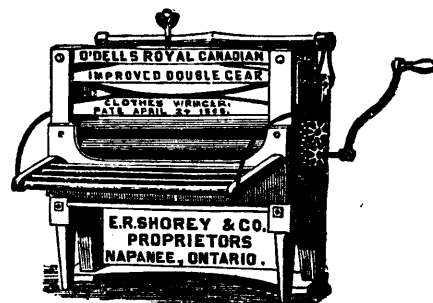
FAN BLOWERS and BOLT CUTTERS,

CIRCULAR SAW MILLS,

WOOD PLANERS,

AND GENERAL MACHINERY.

GANANOQUE, - - ONTARIO.



**THE DECASTRO  
SYRUP COMPANY,  
88 KING STREET,  
MONTREAL,**

Offer to the trade the following brand

Capillaire.	Sugar Loaf.
Pale Amber.	Amber.
Unexcelled Honey.	Honey.
Diamond Drips.	Gilt Edge.
Silver Drips.	Maple.
Extra Golden.	Golden.
Standard.	IXL Syrup in small punch'ns

Hamilton Stamping Works.

**J. M. WILLIAMS & CO.,**  
Manufacturer of  
PLAIN, STAMPED AND JAPANED  
**TINWARE.**

Works—HUGHSON STREET (between Rebecca and Gore Streets.)

Office—74 JAMES STREET NORTH,  
**HAMILTON, ONT**

**ONTARIO GLOVE WORKS.**

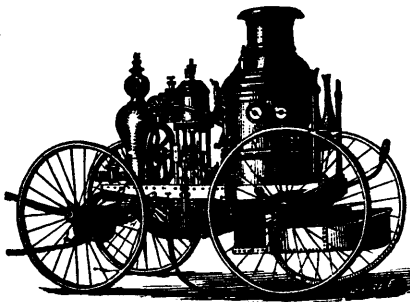
**JAMES HALL & CO.,**  
Manufacturers of

**GLOVES, MITTS,**  
AND

**Buck Over-Shoes,**  
**BROCKVILLE,**  
Ontario.

Wholesale & Retail. Trade Supplied.

**STEAM FIRE ENGINES**

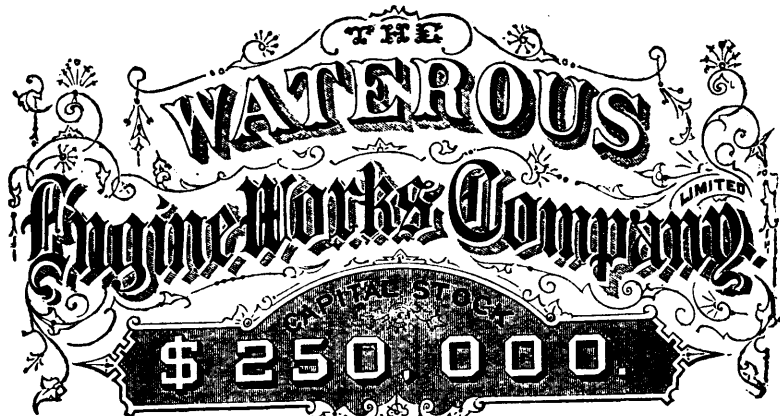


MANUFACTURED BY  
**HYSLOP & RONALD,**  
**CHATHAM, ONT.**

For Power, Efficiency, and Durability

are not excelled on this Continent. Raises steam from cold water in four to six minutes. Throws two streams of water. Capacity 500 gallons per minute. Weight about 5,300 lbs. Eight or ten men can easily run through Town with them. Full particulars furnished on application.

Refer to Towns using our Engines—St. Catharines, Galt, Strathroy, Napance, Owen Sound, Chatham, &c. Insurance Rates reduced about 20 to 25 per cent. with these Engines, thus paying for themselves shortly, besides the great security derived.



**J. Cockshutt,**  
PRESIDENT.  
**C.H. Waterous,**  
MECHANICAL MANAGER.

**John Fischen,**  
VICE PRESIDENT.  
**George H. Wilkes,**  
SECRETARY & TREASURER.

MANUFACTURE

**PORTABLE SAW MILLS**

That will cut 2,000 feet of lumber in a single hour.

**GRIST MILLS** that will grind 100 barrels of flour while using only one cord of wood.

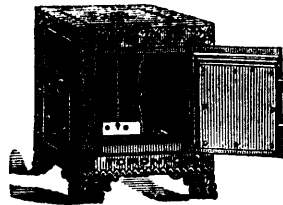
**ECONOMICAL ENGINES** that will consume only two pounds of coal per horse power per hour.

**CIRCULAR SAW IRONS, Latest Improved, Hardy, Accurate and Durable.**  
Rotary Pumps and Water Works.

Handsome Illustrated Pamphlet of over 180 pages sent to intending purchasers. Address—

*The Waterous Engine Works Co., Brantford, Ont*

**TORONTO SAFE WORKS**  
**J. & J. TAYLOR,**  
Manufacturers of

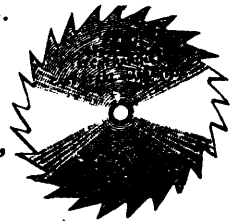


**FIRE AND BURGLAR PROOF SAFES,**  
Nos. 117 to 119 Front Street East,  
TORONTO.

**ST. CATHARINES SAW WORKS.**

**R. H. SMITH,**  
(Successor to J. Flint.)

Manufacturer of all kinds of Saws,  
PATENT PLASTERING TROWELS, STRAW KNIVES, &c.,  
ST. CATHARINES, ONT.



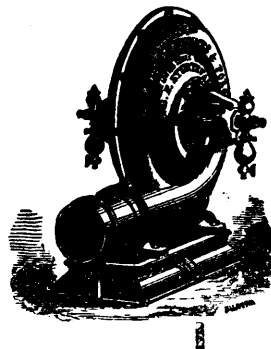
**STURTEVANT**  
*Patent Pressure Blower,*

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

**B. F. STURTEVANT,**  
Patentee and Sole Manufacturer,

72 SUDBURY STREET, BOSTON

Send for Illustrated Catalogue



## LAND &amp; LOAN OFFICE

OF  
**JOHN N. LAKE,**

No. 20 TORONTO STREET, Toronto.

Houses and Lands bought, sold, rented, valued, and exchanged. A speciality made of First-class Property. Investments made in Land, Mortgage, Stocks, or Bonds. All business attended to with promptness, instructions faithfully carried out, and returns made promptly. Over two million dollars worth of City and Farm Property for sale. Send for *the Ontario Real Estate Register*, which contains lists of above lands.

## NOTICE

Is hereby given that application will be made to the Legislature of Ontario, at its next session, for an Act to incorporate the

ALLIANCE INSURANCE COMP'Y,  
FIRE AND MARINE.

Toronto, October, 15th, 1874.

THE PROVINCIAL  
Insurance Company  
OF CANADA

Give Notice that they will apply at the next session of the Parliament of the Dominion of Canada for an Act to consolidate the various acts relating to the Company, with amendments thereto, in accordance with the resolutions of the Shareholders, adopted at their annual meeting on 31st August, 1874.

By order of the Board,

A. HARVEY,  
Manager.

Toronto, 5th October, 1874.

## NOTICE

Is hereby given that application will be made to the Parliament of Canada, at its next session, for an Act to incorporate the

## National Insurance Co'y.

J. C. HATTON,  
Solicitor for Applicants.

Montreal, 28th Oct., 1874.

## PROVINCE OF ONTARIO.

## TENDERS

Addressed to the undersigned will be received till the 10th November next, for the purchase of the undermentioned Municipal Loan Fund 5 per cent. Sterling Debentures, being the undisposed of residue of those maturing Decemb 31st, 1879, and prior thereto, with half-yearly coupons from July 1st 1874, as follows:—

1. United Counties of Northumberland and Durham total amount, £16,800, being
  - 15 of £200 each, payable Dec. 31, 1875.
  - 15 of £200 each, payable Dec. 31, 1876.
  - 17 of £200 each, payable Dec. 31, 1877.
  - 18 of £200 each, payable Dec. 31, 1878.
  - 19 of £200 each, payable Dec. 31, 1879.
2. County of Perth; total amount, £1,400 being
  - 1 of £200, payable Dec. 31, 1875.
  - 1 of £200, payable Dec. 31, 1877.
  - 2 of £200, payable Dec. 31, 1878.
  - 3 of £200, payable Dec. 31, 1879.
3. Township of Hope; total amount £200, being
  - 1 of £100, payable Dec. 31, 1878.
  - 1 of £100, payable Dec. 31, 1879.

Where the price offered is the same, the preference will be given to the tenderer for the largest amount. The purchaser will be chargeable with interest at 5 per cent. from 1st July 1874, till 10th November next, when the price is to be paid and the debentures delivered.

Tenders to be in sealed envelopes, marked "Tenders for Municipal Debentures."

Applications will also be received for purchase of amounts of the undisposed of Municipal Loan Fund Debentures now in England, at the rates placed thereon.

Further information and particulars may be obtained at this office.

ADAM CROOKS,  
Provincial Treasurer.Treasury Department,  
Toronto, October 22, 1874.

## H. R. IVES &amp; CO.,

(Successors to IVES &amp; ALLEN.)

MANUFACTURERS OF

## HARDWARE,

STOVES, IRON RAILING, WIRE GOODS,

Babbitt Metal, Hot Air Registers,

KEROSENE FIXTURES. DOMINION BLACK LEAD,

113 to 125 Queen Street,

MONTREAL.

THE  
STANDARD  
LIFE  
Assurance Company.

(ESTABLISHED 1825.)

Head Office for Canada,

MONTREAL.

W. M. RAMSAY,

Manager, Canada.

## Special Notice.

THE COMPANY'S BUSINESS YEAR

WILL CLOSE ON

FIFTEENTH NOV., 1874

And in order to secure the advantage of this year's entry to the

## PROFIT SCHEME,

Proposals should be lodged with the Agents on or before that date. The next Division of Profits, being the Ninth, will take place in 1875.

Agent for Toronto,

L. W. FULTON,

N. B. & M. Chambers, 26 Wellington St. East,  
1st Floor.

## A GENERAL MEETING

of the Stockholders of the

Rent, Guarantee, Loan, Aid,

AND

## INVESTMENT COMPANY,

will be held at the office of the Company, 50 Church Street, on TUESDAY, the 3rd of NOVEMBER, at four o'clock p.m., for the election of Directors and other business.

By order of the Board.

E. J. PULFORD,  
Secretary pro tem:

22nd October, 1874.

## CANADA

## AGRICULTURAL INS. CO'Y.

Capital, \$1,000,000.

Office—245 St. James Street,

MONTREAL.

PRESIDENT:

COL. A. C. DELOTBINIÈRE-HARWOOD, D.A.G.

VICE-PRESIDENT:

WILLIAM ANGUS, Esq.

MANAGING DIRECTOR AND SECRETARY:

EDWARD H. GOFF, Esq.

INSPECTOR:

JAS. H. SMITH.

Western Branch Office,

King Street, Cobourg, Ont.

WM. T. FISH,

General Agent.

J. FLYNN, Inspector.

This Company is organized for the purpose of insuring Farm Property and Private Residences, thus avoiding heavy losses from sweeping fires and hazardous risks. An arrangement has been completed by which this Company has the benefit of the renewals and business of the Agricultural of Watertown, N. Y., which at once places the Company in possession of a large and profitable business.

JAS. B. BOUSTEAD,

Agent at Toronto.

OFFICE—14 ADELAIDE STREET.

GREAT WESTERN RAILWAY  
OF CANADA.

The Company is prepared to receive TENDERS for the following old MATERIAL:

- 10,000 Tons Iron Rails.
- 200 " Fish Plates.
- 230 " Rail Spikes, Bolts, Nuts
- 20 " Rail Slivers.
- 1,350 Tons Chilled Car Wheels.
- 220 Tons No. 1 Thick Wrought Iron Scrap.

No. 2 Thin Wrought Iron Scrap, 12 Tons; Low Moor Iron Tyres, 10 tons; Low Moor Iron Turnings, 9 tons; Scrap Spring Steel, 12 tons; Car Axles, 12 tons; Steel Turnings, 1 ton; Wrought Iron or Forged Locomotive Driving Wheels, 80 tons; ditto truck and tender wheels, with cast hubs, 4 tons; Steel Crank Axles, 4 tons; Steel Locomotive Tyres, 7 tons; Chilled Cast Iron Tender Wheels, 61 tons; Iron Tender Axles, 5 tons; ditto Engine Crank Axles, 4 tons; ditto Straight Axles, 28 tons; Iron Boiler Tubes, 7 tons; Grate Bars, 7 tons; Waste Paper, 2 tons; Car Candle Pieces, 1 ton; Old Rope, 2 tons; Broken Glass, 1 ton.

Also, for the following **SECOND-HAND MACHINERY**: One 13 inch Swing Lathe 12 feet bed; double-headed Axle-lathe; Drilling Machine; Hydraulic Cylinder Wheel Press, with 3 foundation stones; Screw-wheel Press; Nut-tapping Machine; 2 pairs wagon wheels and axles from a portable engine; hand-power Fire Engine.

## TERMS—CASH ON DELIVERY.

Delivery of Rails will be made at any of the Terminal Stations of the Company:—Suspension Bridge, Fort Erie, (opposite Buffalo), Toronto, Hamilton, Port Stanley, Sarnia or Windsor; all other articles are for delivery f. o. b. cars at Hamilton.

The Company does not bind itself to accept the highest or any tender.

Further particulars may be obtained on application to the undersigned, by whom Sealed Tenders will be received marked "Tender for ——" up to the 9th November next.

JOSEPH PRICE,  
General Manager.General Offices, Hamilton,  
October 14, 1874.

# ATLANTIC MUTUAL Life Insurance Comp'y,

ALBANY, N. Y.

The Atlantic Mutual Life Insurance Company takes pleasure in presenting their very popular feature of

## NON-FORFEITURE

On Ordinary Life Policies.

The fact that so few apparently understand the "Massachusetts Non-Forfeiture System," as it is popularly called, seems to demand some explanation. This system was adopted by the "Atlantic" March, 1869, for Ordinary Life and Joint Life policies, because it is the most equitable system of non-forfeiture for the class of policies to which it refers. These policies the Company is bound to keep in force, after premium payments have ceased till the amount paid is earned by insurance. The clause in the policy thus binding the Company is as follows:—

"THAT IN CASE THIS POLICY IS ALLOWED TO LAPSE AFTER ONE FULL ANNUAL PAYMENT HAS BEEN MADE, THE INSURANCE WILL BE CONTINUED IN FORCE FOR THE PERIOD WHICH THE EQUIVALENT VALUE OF THE POLICY AT THE TIME OF LAPSE WOULD PURCHASE." That is—

The Policy-holder being unable to continue his payments, insurance will be given for about double the time for which premium payments have been made. For example, an ordinary policy on a sin le life, age 35, payments made each year, all cash, will be continued in force from the date of policy, as follows:—

For 1 year's premium	2 years and 3 days.
" 2 "	" 4 "
" 3 "	" 6 "
" 4 "	" 8 "
" 5 "	" 10 "

Should death ensue prior to the termination of the non-forfeiture period, the beneficiaries under the policy will receive the full amount named in the policy, less one premium.

### OFFICERS.

ROBERT H. PRUYN, President.  
JAMES HENDRICK, Vice-President.  
WALTER BROWN, Secretary.

The following communication, from two of the most eminent Actuaries of the country, speaks for itself:

HON. ROBT. H. PRUYN,  
President Atlantic Mutual Life Ins Co.

DEAR SIR,—After a careful examination, we are satisfied that the Atlantic Mutual Life Insurance Company has a securely invested Reserve, more than sufficient for its liabilities—estimated according to the standard of the State of New York. This fact, together with the care, and very remarkable economy of its management, makes the Company worthy of public confidence.

We are very respectfully yours,  
D. P. FACKLER,  
SHEPPARD HOMANS.

### ACTIVE AGENTS WANTED

In every unrepresented locality.

For full particulars address—

WINFORD YORK, M. D.,  
Manager for Ontario,  
26 ADELAIDE STREET EAST,  
TORONTO

## STOCK AND BOND REPORT.

NAME.	Shares.	Capital subscribed	Capital paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES	
						Toronto, Nov. 5.	Montreal Nov. 5.
<b>BANKS.</b>							
British North America	18,000	\$ 4,866,666	\$ 4,866,666	1,170,000	5		
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,800,000	5	135½	135½
City Bank, Montreal	80	1,200,000	1,438,660	67,714	5		107½ 108½
Du Peuple	50	1,600,000	1,600,000	200,000	4		108 108½
Eastern Townships	50	747,700	969,250	185,000	4		119 120
Exchange Bank	100	1,000,000	935,780	55,000	4		104 106
Hamilton	100	1,000,000	554,140	94,96	4		95 98
Jacques Cartier	50	2,000,000	1,756,275	225,000	4		109 109½
Mechanics' Bank	50	500,000	456,010	.....	3		88 92½
Merchants' Bank of Canada	100	9,000,000	7,658,636	1,850,000	5	119½	119½
Metropolitan	100	1,000,000	66,900	70,000	4		101½ 102½
Molson's Bank	50	1,990,000	1,956,510	350,000	4		115½ 116½
Montreal	200	11,156,800	11,948,660	5,000,000	6 & b 2	188½	188½
Maritime	1,000,000	384,180	.....	.....	.....		82 85
Nationale	50	2,000,000	1,964,925	225,000	4		112 114
Dominion Bank	50	973,050	945,863	104,000	4	114½	118
Ontario Bank	40	2,500,000	2,484,267	450,000	4	112½	113
Quebec Bank	100	2,500,000	2,467,790	400,000	4	114½	112 113
Royal Canadian	40	2,000,000	1,969,165	100,000	4	98	98½
St. Lawrence Bank	100	720,000	59,275	.....	4	No sales	No sales
Toronto	100	1,500,000	1,535,640	835,000	6	190½	192
Union Bank	100	1,985,000	1,928,490	353,000	4		104½ 105½
<b>MISCELLANEOUS.</b>							
Canada Landed Credit Company	50	625,000	312,000	.....	4	110	111
Canada Permanent Building Society	50	1,500,000	.....	.....	5½	162	.....
Canadian Navigation Co.	100	576,800	.....	.....	4½		70½ 72½
Canada Rolling Stock Co.	200	800,000	.....	.....	5	100	101½
Farmers' & Mechanics' Bdg Socy	100	250,000	.....	.....	5	104½	105
Freehold Building Society	100	500,000	.....	.....	5	137½	.....
Huron Copper Bay Co.	50	800,000	25,300	700,000	5	126	128
Huron & Erie Savings & Loan Society	40	1,750,000	1,750,000	.....	5		192½ 192½
Montreal Telegraph Co.	40	1,440,000	1,400,000	.....	.....		134 135
Montreal City Gas Co.	50	600,000	400,000	.....	.....		187½ 190
Montreal City Passenger Railway Co.	200	.....	.....	.....	.....		.....
Quebec Gas Company	100	750,000	750,000	.....	.....		139 149
Richelieu Navigation Co.	50	500,000	.....	.....	3½	105½	106½
Dominion Telegraph Company	100	350,000	.....	.....	4	98	100
Provincial Building Society	50	662,500	.....	.....	4	107	108
Imperial Building Society	25	600,000	.....	.....	4½	116	116½
Building and Loan Association	50	400,000	.....	.....	2 p.c. 3 m	131½	134
Toronto Consumers' Gas Co. (old)	50	200,000	.....	.....	5	115	.....
Union Permanent Building Society	50	600,000	.....	.....	5	137	.....
Western Canada Building Society	50	.....	.....	.....	5	.....	.....

SECURITIES.		Toronto.	Montreal.
Canadian Government Debentures, 6 ½ ct. stg.	.....		
Do. do. 5 ½ ct. cur.	.....		
Do. do. 5 ½ ct. stg., 1885	.....	97 98	
Do. do. 7 ½ ct. cur.	.....		
Dominion 6 ½ ct. stock	.....	109	110 111
Dominion Bonds	.....		
Montreal Harbour bonds 6 ½ p.c.	.....		101 102
Do. Corporation 6 ½ ct.	.....		99 100
Do. 7 ½ ct. Stock	.....		112½ 115
Toronto Corporation 6 ½ ct., 20 years	.....	95 95½	
County Debentures	.....	98½	
Township Debentures	.....	90½	

### INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Oct. 17.)					
No. Shares.	Last Dividend.	NAME OF COMPY.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 s	Briton M. & G. Life	£10	2	38
50,000	20	C. Union F. L. & M	50	5	10
5,000	10	Edinburgh Life	100	15	31
20,000	6 b 10 s	Guardian	100	50	56½
12,000	£1 p. sh.	Imperial Fire	100	10	80
00,000	15	Lancashire F. & L	20	2	4½
10,000	11	Life Ass'n of Scot.	40	8½	26
55,862	.....	London Ass. Corp.	25	12½	56
10,000	5	Lon. & Lancash. L	10	1	½
391,752	.....	Liv. Lon. & G.F. & L	20	2	6½ x 2
20,000	20	Northern F. & L.	100	5	19½
40,000	28	North Brit. & Mer	50	6½	29½
.....	£6 p. s.	Phoenix	.....	.....	134½
200,000	10	Queen Fire & Life	10	14	34
100,000	16½ b ½	Royal Insurance	20	3	8
80, 00	10	Scot'h Commercial	10	1	3½
50,000	6	Scottish Imp. F. & L	10	1	24 shil.
20,000	10	Scot. Prov. F. & L	50	3	6½
10,000	25	Standard Life	50	12	73½
1,000	5 bo	Star Life	25	14	13
<b>CANADIAN.</b>					
8,000	4-6 mo	Brit. Amer. F. & M	£50	25	101 105
2,500	5	Canada Life	400	50	.....
10,000	None.	Citizens F. & L	100	25	.....
5,000	.....	Confederation Life	100	10	.....
5,000	6-12 mos.	Sun Mutual Life	100	10	.....
5,000	.....	Isolated Ris. Fire	100	10	120
4,000	12	Montreal Assura'ce	£50	£5	.....
6,500	*	Provincial F. & M	60	7	.....
2,500	10	Quebec Fire	40	130	.....
1,085	10	" Marine	100	40	80 90
2,000	10	Queen City Fire	50	10	.....
15,000	7½ bo 82	Western Assura'ce	40	16	135½ 136

\*7 per cent on fully paid up shares. †From \$11 to \$60.

AMERICAN.					
When org'niz'd	No. of Shares.	NAME OF CO'Y.	Par val. of Sh'rs.	Offer'd	Asked
1863	20,000	Agricultural	\$ 5	.....	.....
1853	1,500	Aetna L. of Hart.	100	.....	.....
1819	30,000	Aetna F. of Hart.	100	189	194
1810	10,000	Hartford, of Har	100	170	180
1863	5,000	Trav'lers' L. & Ac	101	149	152

RAILWAYS.			Sh'rs.	London, Oct. 17.
Atlantic and St. Lawrence	.....	£100	103	105
Do. do. 6 ½ ct. stg. m. bds.	.....	100	104	106
Canada Southern 7 p.c. 1st Mortgage	.....	.....	.....	.....
Do. do. 6 p.c. Pref Shares	.....	.....	.....	.....
Grand Trunk	.....	100	16½	17
New Prov. Certificates issued at 22½	.....	.....	58	6
Do. Eq. G. M. Bds. 1 ch. 6 ½ ct.	.....	100	103	105
Do. Eq. Bonds, and charge	.....	100	103½	104½
Do. First Preference, 5 ½ ct.	.....	100	70	71
Do. Second Pref. Stock, 5 ½ ct.	.....	100	54	55
Do. Third Pref. Stock, 4 ½ ct.	.....	100	31½	32
Great Western	.....	20½	112	114
Do. 5 ½ ct. Bonds, due 1877-78	.....	100	98	100
Do. 5 ½ ct. Deb. Stock	.....	.....	90	92
Do. 6 per cent bonds 1890	.....	.....	100	102
International Bridge 6 p.c. Mort. Bds	.....	.....	101	103
Midland, 6 ½ ct. 1st Pref Bonds	.....	.....	.....	.....
Northern of Can., 6 ½ ct. 1st Pref. Bds	.....	100	97	99
Do. do. Second do.	.....	100	89	91
Toronto, Grey and Bruce, Stock	.....	100	30	50
Do. do. 1st Mor Bds	.....	95	93	95
Toronto and Nipissing, Stock	.....	100	50	.....
Do. do. Bonds	.....	.....	.....	.....
Wellington, Grey & Bruce 7 p.c. 1st Mor	.....	.....	94	96

EXCHANGE.		Toronto.	Montreal.
Bank on London, 60 days	.....	91½ 92	91½ 92
Gold Drafts do.	.....	parto 92pm	parto 92pm
American Silver	.....	.....	.....

**MURDOCH & DONALDSON,**

43 Front St. East.

TORONTO,

STORAGE, WAREHOUSING

AND

COMMISSION AGENTS.

Large and Commodious Premises.

Goods Stored in or out of Bond, or received on Consignment.

BANKRUPT STOCKS sold on Commission.

**JAMES B. TURNER!**

COMMISSION MERCHANT

Insurance and General Agent,

OFFICE—QUEBEC CHAMBERS,

St. Peter Street, - - QUEBEC.

Address P. O. Box 933.

Agent for the Sun Mutual Life Insurance Company of Montreal and Citizens Accident Ins. Co. of Canada.

**WILLIAM HARE,**

General Commission Merchant,

HALIFAX, N. S.

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

Late Consul for the Hanse Towns.

ESTABLISHED 1845.

**L. COFFEE & CO.,**

PRODUCE COMMISSION MERCHANTS,

No. 30 Church Street, Toronto, Ont.

LAWRENCE COFFEE.

THOMAS FLYNN.

**E. MORRISON & Co.,**

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HALIFAX, N. S.

Liberal advances made upon approved consignments.

**BARBER & CO.,**

No. 9 Jordan Street, Toronto,

MANUFACTURERS' AGENTS

AND

COMMISSION MERCHANTS.

Canadian Woollens and Cottons. Cash advances on Consignments.

**THE COOK'S FRIEND**

BAKING POWDER

Is a Staple Article, in demand everywhere. The Trade supplied on liberal terms.

**W. D. McLAREN,**

Manufacturer and Proprietor of the Trade Mark.

Union Mills, 55 and 57 College Street,

MONTREAL.

TORONTO PRICES CURRENT.—NOV. 5, 1874.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. \$ c.	Hardware—continued.	\$ c. \$ c.	Oils—continued.	\$ c. \$ c.
Mens' Calf Boots.....	3 90 @ 4 25	Sheet.....	0 29 0 33	Machinery.....	0 30 0 40
" Kip Boots.....	3 10 3 40	Cut Nails:		Olive, common, ½ gall.	1 00 1 10
" Stogas boots, No. 1	2 20 2 75	3 inch to 6 inch.....	3 90 4 00	" salad.....	1 80 2 30
" " " No. 2	2 00 2 50	2½ inch to 2½ inch.....	4 15 4 25	" salad, in bottles,	
" Knee Boots.....	3 80 3 90	Shingle.....	4 65 4 75	qt., per case.....	3 20 3 30
" Cong. gaiters & Bal	1 60 2 40	Lath.....	5 40 5 65	Seal, pale.....	0 75 0 80
Boys' Kip boots.....	1 85 2 25	Galvanized Iron:		Spirits Turpentine.....	0 55 0 65
" Stoga Boots.....	1 55 2 20	Best, No. 2.....	0 09 0 09½	Whale, refined.....	0 90 0 00
" Gaiters & Bals.....	1 55 1 80	Best No. 24.....	0 09½ 0 09½	Paints, &c.	
Youths' Stogas.....	1 60 1 70	" 28.....	0 09½ 0 10	White Lead, genuine, in	
Womens' Bals & Gat, peg	1 20 1 65	" 28.....	0 10½ 0 11	Oil, ½ 25 lbs.....	2 25 2 50
" " M.S.....	1 60 1 20	House Nails:		Do. No. 1.....	2 00 2 25
" Batts.....	1 00 1 35	Guest's or Griffin's as-		" 2.....	1 80 2 00
Misses' Bals.....	0 95 1 35	sorted sizes.....	0 00 0 00	" 3.....	1 60 1 75
" Batts.....	0 80 1 10	E. T. or W. asd. sizes	0 19 0 20	White Lead, dry.....	0 07½ 0 08
Children's Bals.....	0 70 0 90	Patent Hammered do.	0 00 0 17	Red Lead.....	0 06½ 0 07
" Batts.....	0 65 0 80	Iron (at 6 months):		Venetian Red, English.	0 02½ 0 03
" Turned Cacks.....	2 50 7 50	Pig—Gartsherrrie, No. 1	00 00 00 00	Yellow Ochre, French.	0 02½ 0 03
Drugs.		Eglington No. 1.....	34 00 35 00	Whiting.....	0 85 1 00
Aloes Cape.....	0 14 0 20	" No. 3.....	0 00 0 00	Petroleum.	
Alum.....	0 02½ 0 03½	Other brands, No. 1.....	29 00 32 00	(Refined, ½ gallon.)	
Borax.....	0 17 0 22	" No. 2.....	0 00 0 00	Delivered at London, Ont	
Castor Oil.....	0 16 0 20	Refined..... ½ 100 lb.	3 00 3 25	No. 1, 5 cars.....	0 22½ 0 00
Caustic Soda.....	0 05 0 05½	Swedes.....	4 50 5 00	Delivered in Toronto:	
Cream Tartar.....	0 32 0 33	Hoops—Coopers.....	7 25 7 50	No. 1, 1 car.....	0 25 0 00
Epsom Salts.....	0 02½ 0 03	" Band.....	3 50 3 75	" less than car.....	0 26 0 27
Extract Logwood.....	0 09½ 0 16	Boiler Plates.....	3 50 3 75	Benzine.....	0 00 0 40
Indigo, Madras.....	0 85 1 00	Canada Plates:	4 50 5 50	Produce.	
Madder.....	0 10 0 12	Hatton.....	5 25 5 75	Grain:	
Opium.....	10 00 10 50	Arrow & Glamorgan.....	5 50 5 75	Wheat, Spring, 60 lb.....	0 90 0 92
Oxalic Acid.....	0 21 0 23	Swansea.....	5 75 6 00	" Treadwell.....	0 96 0 97
Potass Iodide.....	3 75 4 25	Lead (at 4 months):		" Fail, 60 lb.....	0 96 1 03
Soda Ash.....	0 03 0 04	Bar ½ 100 lbs.....	0 06½ 0 07	Barley,..... 48 lb.....	1 07 1 11
Soda Bicarb.....	0 05½ 0 06½	Sheet.....	0 06 0 06½	Peas..... 60 lb.....	0 75 0 80
Tartaric Acid.....	0 50 0 60	Shot.....	0 07½ 0 07½	Oats..... 34 lb.....	0 40 0 41
Groceries:		Iron Wire (4 months):		Rye..... 56 lb.....	0 70 0 00
Coffees: Java, ½ lb.....	0 28½ 0 30	No. 6, ½ bundle.....	3 00 3 25	Seeds:	
Maracaibo.....	0 00 0 00	" 9.....	3 30 3 55	Clover, choice, 100 lb.....	0 00 0 00
Rio.....	0 20 0 24	" 12.....	3 60 3 85	Timothy, choice, 100 lb	0 00 0 00
Fish: Herrings, Lab.....	7 00 0 00	" 16, ".....	4 00 4 25	Flax..... 56 lb.....	0 00 0 00
" Canco.....	0 00 0 00	Powder:		Flour (per brl.):	
" round.....	0 00 0 00	Blasting Canada.....	4 00 0 00	Superior extra.....	5 30 5 40
" scaled.....	0 28 0 33	FF.....	5 00 0 00	Extra.....	4 70 4 75
Mackerel, brls.....	9 00 10 00	FFF.....	5 25 0 00	Spring extra.....	4 40 4 45
White Fish.....	4 00 4 25	Blasting, English.....	0 00 0 00	Superfine.....	4 00 4 10
Trout.....	3 75 4 00	FF..... loose.....	5 00 0 00	Oatmeal, per brl.....	5 25 6 00
Salmon, salt water.....	16 00 16 50	FFF.....	5 25 0 00	Provisions	
Dry Cod, ½ 112 lbs.....	5 25 5 50	Pressed Spikes (4 months):		Butter, choice, ½ lb.....	0 24 0 26
Fruit: Raisins, Layer.....	2 50 2 65	Regular sizes, 100.....	5 50 6 00	" ordinary.....	0 21 0 22
" Sultanas.....	0 11½ 0 12	Extra.....	6 50 7 50	Cheese.....	0 13½ 0 14½
" Valentias new.....	0 08 0 09	Tin Plate (4 months):		Pork, mess, new.....	21 00 22 50
" Seedless.....	0 00 0 00	IC Coke.....	9 25 9 50	Bacon, Canada.....	0 00 0 00
Currants, 1874.....	6 25 6 75	IX.....	10 75 11 00	" Cumberland cut.....	0 11½ 0 12
" old.....	5 25 5 75	ICX.....	12 75 13 00	" smoked.....	0 13 0 00
Molasses: Clayed, ½ gall.	0 40 0 42	DC.....	14 75 15 00	Hams, smoked.....	0 12½ 0 13
Syrups, Standard.....	0 57 0 60	Hides & Skins, ½ lb.:	9 75 10 25	" canvassed.....	0 13½ 0 14
" Golden.....	0 60 0 62	Green, No. 1.....	0 00 0 07½	Shoulders, in salt.....	0 00 0 00
Rice.....	4 40 4 75	" No. 2.....	0 00 0 06	Lard.....	0 13½ 0 14½
Spices:		Cured and inspected.....	0 08½ 0 08½	Eggs.....	0 18 0 19
Cassia, whole, ½ lb.....	0 30 3 37	Calfskins, green.....	0 00 0 00	Beef Hams.....	0 12 0 12½
Cloves.....	0 52 0 55	" cured.....	0 11½ 0 12	Tallow.....	0 05 0 05
Nutmegs.....	0 95 1 25	Scepskins.....	0 50 1 10	Salt, etc.	
Ginger, ground.....	0 25 0 35	Leather, @ 4 months:		Liverpool coarse.....	1 40 1 50
" Jamaica, root.....	0 32 0 34	In lots of less than		Goderich.....	1 30 0 00
Pepper, black.....	0 22 0 00	50 sides, 10 ½ cent.		Wines, Liquors, etc	
Sugars—(60 days)		higher.....		Al: English, pts.....	1 95 2 10
Porto Rico, ½ lb.....	0 09 0 00	Spanish Sole, 1st quality		" qts.....	2 80 2 90
Centrifugal.....	0 09½ 0 00	heavy weights, ½ lb		Brandy: Hennessy's ½ gal	3 00 3 25
Demerara.....	0 01 0 00	Spanish Sole, 1st quality	0 26 0 31	Martell's.....	2 80 3 00
Soft Yellow.....	0 09½ 0 10	middle, wgt. lb.....	0 23 0 24	Hennesy's cases.....	9 50 9 75
Crushed X.....	none.	Do. No. 2.....	0 23 0 25	Martell's.....	9 25 9 50
" A.....	0 10½ 0 10½	Slaughter, heavy.....	0 28 0 30	Otard Dupuy & Co.....	9 00 9 25
Ground.....	0 11½ 0 11½	Do. light.....	0 28 0 34	J. Robin & Co.....	9 00 9 25
Dry Crushed.....	0 11½ 0 11½	Harness, best.....	0 25 0 28	Gin: DeKuyers ½ gal.....	1 85 1 90
Extra Ground.....	0 15 0 14	" No. 2.....	0 00 0 00	" green cases.....	4 50 4 75
Teas:		Upper heavy.....	0 35 0 40	" red.....	7 75 8 00
Japan common to good.	0 30 0 45	" light.....	0 40 0 45	Booth's Old Tom.....	6 25 6 50
" fine to choicest.....	0 50 0 65	Kip skins, French.....	0 90 1 12	Rum: Jamaica 16 o. p.....	2 30 2 35
Colored, common to fine	0 45 0 75	English.....	0 65 0 90	Demerara.....	1 85 2 00
Congou & Souchong.....	0 30 0 80	Hemlock Calf (30 to 35		Whisky:	
Colong, good to fine.....	0 45 0 60	lbs.) per doz.....	0 75 0 95	GOODERHAM & WORTS'	
Y. Hyson, com. to good.	0 30 0 38	Do. light.....	0 50 0 63	Terms Cash.—Under 5	
Medium to choice.....	0 45 0 58	French Calif.....	1 25 1 45	brls., nett.; 5 to 10 brls.,	
Extra choice.....	0 70 0 80	Splits, large, ½ lb.....	0 28 0 35	2½ p.c. off; 10 brls. and	
Gunpowd com. to med.	0 35 0 40	" small.....	0 00 0 24	over, 5 p.c. off.	
" med. to fine.....	0 45 0 58	Enamelled Cow, per ft.	0 20 0 21	The following are our	
" fine to finest.....	0 60 0 80	Patent.....	0 20 0 21	pres nt prices of Spirits:	
Hyson.....	0 30 0 80	Pebble Grain.....	0 17 0 19	Alcohol, 65 o.p. ½ Wgall	In Duty
Imperial.....	0 35 0 75	Buff.....	0 17 0 19	Pure Spirits.....	Bond. Paid.
Tobacco—Manufactured:		Russetts, light.....	0 35 0 45	" 50 ".....	0 72 2 02
Dark 58 & 108.....	0 47½ 0 50	" heavy.....	0 35 0 35	" 25 u. p. ".....	0 68 2 03
" Western Leaf,		Oils.		Family Proof Whisky ".....	0 65 1 84
[good to fine	0 52 0 58	Cod Oil.....	0 65 0 70	" " ".....	0 35 0 95
Bright sorts, gd. to fine.	0 60 0 65	Lard, extra.....	0 00 1 00	Old Bourbon ".....	0 43 1 07
" choice.....	0 70 0 80	" No. 1.....	0 78 0 80	" Rye ".....	0 43 1 07
Solace.....	0 47 0 55	" No. 2.....	0 73 0 75	" Toddy ".....	0 38 0 98
Hardware.....		Stocks, mach.....	0 50 0 55	" Malt ".....	0 38 0 98
in (four months):.....		Duncan-Clark & Co's.	0 45 0 00	Domestic Whisky, 32 u. p.	0 44 0 98
Block, ½ lb.....	0 26 0 28	Linseed raw.....	0 70 0 72	Wool.	0 36 0 84
Grain.....	0 28 0 30	" boiled.....	0 75 0 77	Fleece, lb.....	0 37 0 39
Copper: Pig.....	0 22 0 24			Pulled.....	0 31 0 32



PROFITS ABOUT TO BE DIVIDED.

*Assurers now joining get One Year's Share.*

CANADA

LIFE ASSURANCE COMPANY.

This Institution having been ESTABLISHED IN 1847, has long since surmounted all the dangers of the early years of Assurance Companies.

ITS AMPLE CAPITAL AND FUNDS

And its management in the hands of persons of long experience of such business, afford PERFECT SECURITY to Assurers. These features, as well as the Company's MODERATE RATES, render the Institution one whose advantages are not surpassed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

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

A. G. RAMSAY,

*Managing Director.*

R. HILLS, *Assistant Secretary.*

Agent in Toronto—W. PICKERING.

THE  
SCOTTISH COMMERCIAL INS. CO'Y.  
CAPITAL, ONE MILLION STERLING.

HEAD OFFICE, - - - GLASGOW, SCOTLAND.

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CANADA BRANCH OFFICE, NO. 22 KING ST. EAST, TORONTO.

The Company having complied with the laws of the Dominion, and deposited FIFTY THOUSAND DOLLARS with the Government at Ottawa, is now prepared to effect Insurance against Loss or Damage by Fire on Mercantile, Household, and First-class Manufacturing Risks, on the most favorable terms.

LAWRENCE BUCHAN, *Secretary.*

ROBERT McLEAN, *Inspector.*

BLAIKIE & ALEXANDER, Agents.



## ÆTNA Life Insurance Company OF HARTFORD.

This Company did a larger amount of business in Canada in the year 1872 than any other Company reporting to the Dominion Government. See Government Returns.

*Its Policies are all strictly non-forfeitable*

thus doing justice to all, and compelling none to forfeit their payments through inability to continue paying.

*It furnishes Insurance on all just and equitable Plans.*

Its Mutual Rates average lower than any purely Mutual Company.

Its Stock Rates average lower than any purely Stock Company, besides *guaranteeing* the amount of paid-up Policy which will be given on account of surrender of Stock Policies—done by no other Company in Canada. Its *ten year term* plan is peculiar to itself, allowing the insured to withdraw the *whole* of the reserve on account of his policy when he attains the age of seventy, if he desires to do so.

Its ratio of expense to income is far below the average.

It is prompt in payment of claims, careful in the selection of risks, and guards with the utmost jealousy the interests of its Policy-holders generally.

It is believed no Company doing business in the country has higher claims upon the public.

Persons desiring information either in regard to Agencies or Insurance, will please address,

**JOHN GARVIN,**  
MANAGER.  
Toronto.

## MUTUAL INSURANCE FOR COMMERCIAL MEN.

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

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

THE CITY BRANCH will insure, for three years, all property coming under the above class, on receiving the "undertaking" of the insured for four times the usual annual rate, and will collect thereupon a first payment of 12½ per cent., or one-eighth of the amount of the "undertaking," and will make no assessment thereon until required to meet expenses and losses arising within the limits above laid down.

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

HERBERT HANCOCK,  
City Agent.  
Office, 26 Adelaide street,  
Three doors west of the New Post Office.

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

## 1874. TEMPERLEY LINE. 1874.

Montreal, Quebec, and London.



This Line is composed of the following first-class powerful Iron Steamships:

SCOTLAND SEVERN  
THAMES ST. LAWRENCE  
DELTA HELOIS.

And is intended to perform a regular service during the season of 1874, between

LONDON, QUEBEC, AND MONTREAL,  
Leaving London every alternate

**Wednesday and Saturday,**

(calling at Plymouth outwards for passengers) and Quebec every alternate

**Tuesday and Thursday,**

Through Tickets from all points West at reduced rates. Certificates issued to persons desirous of bringing out their friends. Through Bills of Lading issued on the Continent and in London for all parts of Canada, and in the United States to Detroit, Milwaukee, Chicago, and other points in the West.

For Freight or Passage apply to

TEMPERLEYS, CARTER & PARKE,  
21 Billiter Street, London.  
CRANE & BAIRD, Toronto.  
ROSS & CO., Quebec.  
DAVID SHAW, Montreal.

CUSTOMS DEPARTMENT.

Ottawa, Oct. 30, 1874.  
Authorized discount on American Invoices until further notice: 9 per cent.

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

DEPOSIT OF \$100,000.00 AT OTTAWA FOR THE BENEFIT OF CANADIAN POLICY-HOLDERS ONLY.

# THE METROPOLITAN Life Insurance Company of New York.

JOSEPH F. KNAPP, PRESIDENT,

JOHN R. HEGEMAN, Vice-President,  
Wm. P. STEWART, Actuary,

R. A. GRANNISS, Secretary,

MAJOR B. R. CORWIN, Manager for Dominion of Canada.

Lieut. Governor LEMUEL ALLEN WILMOT, D.C.L., Fredericton, New Brunswick, Resident Director.

## THE RESERVE PLANS

Of this Company are the most popular system of Life Insurance ever offered, and are rapidly superceding the old practice.

### THEIR SALIENT POINTS ARE:

1. Every Policy, whether on ordinary Life rates, or other, a Cash Endowment to the Insurer.
2. The maximum of Insurance at the minimum of cost.
3. Definite surrender value specified on the face of the Policy.
4. The term for which the insurance is to run elected by the assured.
5. Grace in payment of premiums of from one to six months, determined by the age of the Policy.
6. All the merits of plain Life Insurance, Endowment, and Investment combined in one contract.

By the sworn returns to the Insurance Departments the net increase or decrease of business of each of the Life Companies of the United States for 1873 is exhibited. It will be seen that the METROPOLITAN occupies the handsome position of FOURTH on the list in actual gain of membership, the three companies exceeding it being an average of sixteen years older!! And of the total gain of the business, as done by all the companies of the country for the year, the METROPOLITAN competing with Forty-seven others, supplied ONE-SIXTH.

The total new business of the Company for 1873, exceeded the aggregate of nineteen other companies, as shown by official returns; and the increase over the corresponding business of the previous year exhibits the METROPOLITAN ahead of all the companies in the country, save one.

This is a flattering exhibit, and demonstrates that in the management and the Reserve Plans of the Company, it maintains its strong hold on public confidence.

## STERLING AGENTS WANTED AT EVERY UNOCCUPIED POINT,

And a previous experience in the business is not necessary. We want fresh, active, honorable business men. Send for the Company's publications, which will be cheerfully transmitted without expense.

F. A. MOORE & SON, Toronto,  
Superintendents for Ontario and Quebec.

THOS. A. TEMPLE & SON, St. John, N.B.,  
Superintendents for the Maritime Provinces.

# ANCHOR MARINE INSURANCE CO'Y.

**CAPITAL, HALF A MILLION DOLLARS.**

*The only Canadian Exclusively Marine Insurance Company*

HEAD OFFICE—ONTARIO HALL, CHURCH STREET, TORONTO.

**PRESIDENT.**

HON. W. P. HOWLAND, C.B.

JOHN STUART (Harvey, Stuart & Co.) Hamilton.  
 JOHN MACNAB (Macnab & Marsh) Toronto.  
 JAMES TURNER (J. Turner & Co.) Hamilton.  
 THOMSON SMITH, Lumber Merchant, Toronto.

H. S. HOWLAND (Vice-President Canadian Bank of Commerce) Toronto.

**VICE-PRESIDENT.**

DAVID GALBRAITH.

WM. ELLIOT (Elliot & Co.) Toronto.  
 WM. BUNTON, Merchant, Wellington Square.  
 B. G. BARRETT, Toronto.  
 HORATIO YATES, M. D., Kingston.

**BANKERS:**

THE ONTARIO BANK AND CANADIAN BANK OF COMMERCE.

*Solicitors*—MOWAT, MACLENNAN & DOWNEY.

*Manager & Secretary*—HUGH SCOTT.

## OCEAN

RISKS COVERED ON CARGOES, FREIGHT, AND RESPONDENTIA INTEREST.

## INLAND

RISKS COVERED ON HULLS, CARGOES AND FREIGHT.

**AGENTS:**

ROBERT SPRATT, . . . . . Montreal.  
 J. J. CHRISTIE, . . . . . Kingston.

M. MACPHERSON, . . . . . Hamilton.  
 SCOTT & WALMSLEY . . . . . Toronto.

# THE ROYAL CANADIAN INSURANCE COMPANY.

**FIRE & MARINE.**

AUTHORISED CAPITAL - - - - \$6,000,000.  
 LIMITED LIABILITY.

*CAPITAL SUBSCRIBED, \$5,000,000.*

HAVING NEARLY TWO THOUSAND STOCKHOLDERS.

AVAILABLE FUNDS TO MEET CLAIMS EXCEED \$300,000.

Insure all classes of Risks against Fire at Moderate Rates, which will be paid immediately on the Loss being established.

**MARINE BRANCH.**

This Company are prepared to issue Policies on INLAND HULLS and INLAND CARGOES on terms as favorable as any first-class Company. OPEN POLICIES issued on SPECIAL TERMS. Losses adjusted equitably and paid promptly at the Head Office.

**DIRECTORS.**

HON. JOHN YOUNG,  
 ANDREW ROBERTSON.  
 J. R. THIBAudeau.  
 L. A. BOYER, M.P.

*President.*

J. F. SINCENNES, . . . . . *Vice-President.*  
 JOHN OSTELL.  
 W. F. KAY.  
 M. C. MULLARKY.

ANDREW WILSON.

*General Manager*—ALFRED PERRY. *Secretary*—ARTHUR GAGNON. *Manager Marine Department*—CHAS. G. FORTIER.  
*Bankers*—BANK OF MONTREAL. LA BANQUE DU PEUPLE.

HEAD OFFICE—160 ST. JAMES STREET, MONTREAL.

**SUN MUTUAL**  
Life Insurance Company,  
OF MONTREAL.

President, THOMAS WORKMAN. Vice-President, T. JAMES CLAXTON.  
Man. Director.—M. H. GAULT.

The success of this Company for the first 30 months is without parallel in Canadian Life Insurance. Its report for 1873 shewed:

Assurances in force	-	-	\$1,514,300 00
Cash Assets	-	-	138,184 38
Security held for Policy-holders	-	-	588,184 38
Expenditure for that year only	-	-	11,426 95

Its ratio of Expenditure to Income was much under that of any other Life Company doing business in Canada. All its POLICIES ARE NON-FORFEITABLE, and these by their conditions carry definite values, in either cash or paid-up assurance.

80 per cent. PROFITS is awarded Mutual Policies; and its Stock rates are lower than those of any other Canadian Company.

Members enjoy the security of a large capital, and the benefits without the hazard and risk of the purely mutual plan.

In its efforts to obtain business it studiously avoids novelty and its equivalent—ambiguity—basing all its transactions on the known equities of the business, thus ensuring justice to all its members.

Reports and Table of Rates may be obtained at any of the Company's agencies, or at Head Office.

R. MACAULAY, Secretary.  
ROBINSON & SWITZER, Agents for Toronto.

**UNITED STATES**  
Life Insurance Company

261, 262, 263, and 264 Broadway, N.Y.  
ESTABLISHED 1850.

Cash Assets, - \$4,000,000 | Cash Income, - \$1,500,000  
Surplus, as regards Policyholders, \$1,000,000.

**ANNUAL CASH DIVIDENDS.**

The following classes of Policies are issued by this Company:

**WHOLE LIFE POLICIES,**  
WITH or WITHOUT participation in Profits, Payable upon the death of the Insured. The Premiums may be paid annually, half-yearly, or quarterly during life, or in one, five, ten, fifteen, or twenty payments.

**ENDOWMENT POLICIES,**  
WITH or WITHOUT participation in Profits, Payable in ten, fifteen, twenty, twenty-five, thirty, thirty-five, or forty years from date of issue, or at death, if occurring prior to the end of term. The Premiums may be paid in instalments during the endowment, or in ten, fifteen or twenty payments.  
ALL POLICIES NON-FORFEITABLE AFTER TWO ANNUAL PAYMENTS.

**OFFICERS:**  
JOHN E. DEWITT, President.  
CHAS. E. PEASE, Secretary.  
WM. D. WHITING, Actuary.

GEO. W. LIDDELL,  
General Agent for the Dominion,  
96 St. Francois Xavier Street, Montreal.  
Medical Examiners—W. E. SCOTT, M.D., Prof. McGill College; Geo. Ross, M.D.  
John L. MORRIS, Esq., Legal Adviser.

Energetic Agents wanted throughout the Dominion, to whom liberal commissions will be allowed. Address GEO. W. LIDDELL, General Agent for the Dominion, Montreal.

**Montreal Assurance Company.**

INCORPORATED 1840.  
CAPITAL (liable to call).....\$720,000  
INVESTED FUNDS (approximately)..... 800,000  
HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER  
Marine Inspector ..... CAPT. DAVID ROSS KERR  
BRANCH OFFICE—26 Wellington Street, Toronto.

Local Secretary and Agent.....R. N. GOOCH.  
Inland Navigation, also Ocean Risks (to and from Ports Great Britain) covered at moderate rates. 34-6m

**INSOLVENT ACT OF 1869.**

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

In the matter of Chas. Levey & Co., Insolvents.  
On Monday the Ninth day of November next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

CHAS LEVEY  
Toronto, this 7th day of Oct. 1874

**Insurance.**

**Imperial**

Fire Insurance Company of London.  
No. 1 OLD BROAD STREET, AND NO. 16 Pall Mall.  
ESTABLISHED 1803.

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

**MUTUAL FIRE INSURANCE COY**  
Of the County of Wellington.

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

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

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

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

CAPITAL.....£2,000,000  
CANADA BRANCH OFFICE—Exchange Buildings, Montreal  
Resident Secretary and General Agent—

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Great St. James Street, Montreal.  
Wm. ROWLAND, Agent, Toronto.

**The Canadian Mutual**  
*Fire Insurance Comp'y.*

HEAD OFFICE, - - HAMILTON, ONT.  
The Purely Mutual System.

Farmers' Stock held insured anywhere on owner's premises.  
The Premium Note System affords a perfect guarantee.  
JOHN BARRY, A. EGGLESTON,  
President, Vice-President.  
F. R. DESPARD, Sec. E. WILDE, Gen. Agt.

**Canada Farmers'**  
Mutual Insurance Company.

HEAD OFFICE,.....HAMILTON, ONTARIO

INSURES ON THE CASH as well as the PREMIUM NOTE SYSTEM, Farm and Household property; also, the usual classes of Risk taken by companies doing a General Insurance business. Has been twenty-two years in operation.

THOMAS STOCK, President.  
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INSURANCE COMPANY.

CAPITAL . . . . . £1,000,000.

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**THE STANDARD**

**Life Assurance**  
COMPANY.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - - MONTREAL.

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

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to  
W. M. RAMSAY,  
L. W. FULTON, 26 Wellington St. East, Agent for Toronto.  
Manager, Canada.

**WESTERN**

**Assurance Company,**

INCORPORATED 1851.

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

FIRE AND MARINE.  
HEAD OFFICE.....TORONTO, ONTARIO

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

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On Cargoes by steamers to British Ports.

**THE LANCASHIRE**  
INSURANCE COMPANY.



Capital

£2,000,000 Stg.

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

Head Office for Ontario:

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

GENERAL AGENTS,—  
S. C. DUNCAN-CLARK & CO.

MANAGER,—  
Wm. CAMPBELL.

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

**The Victoria**

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

BUSINESS STRICTLY MUTUAL.

GEO. H. MILLS, President.  
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HEAD OFFICE.....HAMILTON, ONTARIO

**Insurance.**

**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.

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**Fire Insurance Company,**

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

JAMES H. PECK,

*Secretary.*

Belleville, July 17, 1873.

**ST. LAWRENCE HALL**

MONTREAL.

F. GERIKEN, *Proprietor.*

Further Improvements effected for this Season's travel.

**DOMINION LINE.**

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

MONTREAL	.....3,250 Tons.....	(Building)
DOMINION	.....3,200 Tons.....	Capt. Bouchette.
ONTARIO	.....3,200 Tons.....	Capt. French.
VICKSBURG	.....2,500 Tons.....	Capt. Roberts.
MEMPHIS	.....2,500 Tons.....	Capt. Mellon.
TEXAS	.....2,350 Tons.....	Capt. Laursen.
MISSISSIPPI	.....2,200 Tons.....	Capt. Wrakes.
QUEBEC	.....2,200 Tons.....	Capt. Bennett.
St. LOUIS	.....1,824 Tons.....	Capt. Reid.

These vessels have very superior accommodation for Cabin and Steerage Passengers, and prepaid Tickets are issued at reduced prices to those desirous of bringing out their friends.

Sailing from Liverpool every Wednesday, calling at Belfast Lough to take in Cargo and Passengers.

Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada.

For Freight or Passage apply in Liverpool to

FLINN, MAIN & MONTGOMERY, *key.*

In Montreal to Lancelot's-key.

DAVID TORRANCE & Co., *Exchange Court.*

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**ROYAL INSURANCE CO'Y**  
OF LIVERPOOL & LONDON—FIRE AND LIFE.

Liability of Shareholders unlimited.

CAPITAL .....\$10,000,000  
FUNDS INVESTED..... 12,000,000  
ANNUAL INCOME ..... 5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms

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Insurances effected at reasonable rates on all descrip-

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rules of the Company.

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**THE ONTARIO MUTUAL**

Life Assurance Company

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

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ESTABLISHED UNDER SPECIAL ACT OF DOMINION PARLIAMENT.

VESTING THE PROPERTY AND ASSETS IN

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AND GIVING THEM

The Entire Control of its Affairs

**AS A RESULT.**

The combined advantages are secured of Savings Bank and Life Assurance.

**CASH VALUES OF POLICIES**

ARE MADE

INALIENABLE AND NON-FORFEITABLE.

RISKS ARE SELECTED WITH GREAT CARE, BUT

**IF MEMBERSHIP IS SECURED CLAIM IS HONORED,**

unless wilful and intentional fraud shall have been practised on the other members to obtain the privilege of membership

This Association secured a larger increase in its business in 1873 than did any other Canadian Life Company, and continues to receive the eminent patronage which is its just due as

The Peoples' own National Life Company of the Dominion of Canada.

Premium Income from New Business alone.		Cancelled.	Net Increase Prem. Income in one year.
1872.	1873.	1873.	1873.
\$21,893 62	\$40,952 72	\$13,952 37	\$27,360 35

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