

MERCANTILE AGENCY ANNUAL  
1876. COMPLIMENTS OF  
DUN, WIMAN & CO

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1876

# SAMSON, KENNEDY, & GEMMEL.

We embrace the opportunity of placing before the General Public, but especially the DRY GOODS TRADE OF THE DOMINION, a few important features of our business.

In laying the foundation of a WHOLESALE CONNECTION, and in seeking to extend and consolidate the same, we resolved to initiate and to adhere to that effective system of management which now characterizes our house, and which has produced results without a parallel in the history of the Dry Goods Trade of this country.

1st. Premises were secured CORNER OF SCOTT AND COLBORNE STREETS, which, for position and extent, are admirably adapted to the requirements of a LARGE BUSINESS, containing four Floors, each 50 by 123 feet, situated in the centre of the wholesale area, and at a convenient distance from Yonge Street or Wellington Street.

2nd. We keep a Resident Buyer in Europe (Mr. SAMSON), who has been familiar with the English and Scotch Markets for over twenty-five years, and who finds his way to the bottom of every line of goods he touches.

3rd. A Special Buyer (Mr. MACAW) visits twice a year the English, French and German Markets to purchase HABERDASHERY and GENERAL FANCY GOODS.

4th. A Special Buyer (Mr. ROBERTSON) also visits periodically the Markets of this Continent, where our purchases are daily increasing in volume.

5th. The execution of all Orders coming to the House is sharply, carefully and promptly attended to by Mr. KENNEDY.

6th. The Counting House is under the special control of Mr. GEMMEL.

7th. All Goods are purchased direct from the best sources.

8th. A well-assorted Stock is sustained throughout the year; fresh lines of goods at right prices can always be seen. Goods are coming to hand by almost every Steamer, and Re-orders or England leave for England twice a week by Mail, and occasionally by Cable.

9th. Each Department is placed under an experienced Manager.

10th. Customers are promptly served, and in a respectful manner.

11th. Goods are dispatched the day of purchase.

12th. All Letters marked "Orders" outside are invariably opened and attended to first.

## WHAT HAVE BEEN THE RESULTS ?

Few years have tested the strength and elasticity of a business more than the one now drawing to a close.

The lively and progressive character of our business will be seen from the fact that each month of this year shows an increase of Sales over the corresponding one of 1874.

**SEPTEMBER** shows twenty-five per cent. of an increase over **September, 1874.**  
**OCTOBER** " thirty-three " " " " **October, 1874.**

And the total result shows that our business operations for 1875 are greatly in advance of any previous year.

IT is enough to state that a monetary stringency has pressed severely on the business community, existing almost continuously since last April. In view of this, the healthy and sound condition of the business men throughout the country who are our patrons will be evident when we state that our CASH RECEIPTS have been considerably in advance each and every month of his year of the corresponding months of 1874.

## OVER SIX YEARS HAVE PASSED

Since we entered upon the Wholesale Trade, and we now rank among the Largest Importing Houses of this City, and can roll up an Annual Volume of Sales which no House in the City can exceed.

OUR DAILY SALES BOOKS from the commencement to the present show that we have made over

# 1,215,000 ENTRIES!

(ONE MILLION TWO HUNDRED AND FIFTEEN THOUSAND.)

## OUR STOCK THROUGHOUT THE YEAR

—VARIES IN AMOUNT FROM—

# \$250,000 TO \$500,000!

*PRESENTING A FRESHNESS AND ATTRACTIVENESS SELDOM SEEN.*

At the present moment EVERY DEPARTMENT IS WELL ASSORTED.

LARGE SHIPMENTS OF RE-ORDERS HAVE RECENTLY ARRIVED.

The most complete arrangements have been entered upon to secure such an attractive stock of goods for the coming Spring as will fully meet the wants of our customers.

Our buyers are busy in the English, Scotch, Irish, French, German and American Markets. Samples of many lines of their purchases are already to hand, and advices of large shipments in transitu have been received.

We will be glad to have a visit from our friends, or their orders shall have our prompt attention.

## SAMSON, KENNEDY & GEMMEL,

44 Scott & 19 Colborne Street,

## TORONTO.

**DOBBIE & CARRIE,**  
IMPORTERS OF  
**BRITISH & FOREIGN**  
**STAPLE AND FANCY DRY GOODS,**  
AND DEALERS IN  
**American and Canadian Goods,**  
9 FRONT STREET WEST,  
TORONTO.  
71 CANNON STREET,  
MANCHESTER, ENGLAND.

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The Senior member of our firm (MR. DOBBIE) being resident in Manchester, the advantages arising from his lengthened experience, and as we possess facilities for buying in the very best markets, we are enabled to place in the hands of our customers goods which for value cannot be surpassed.

American and Canadian goods command our careful attention.

We aim at keeping our Stock at all times thoroughly assorted, and invite the Trade to inspect when in this market.

A. R. McMASTER & BROTHER,  
IMPORTERS OF  
BRITISH & FOREIGN  
*DRY GOODS.*

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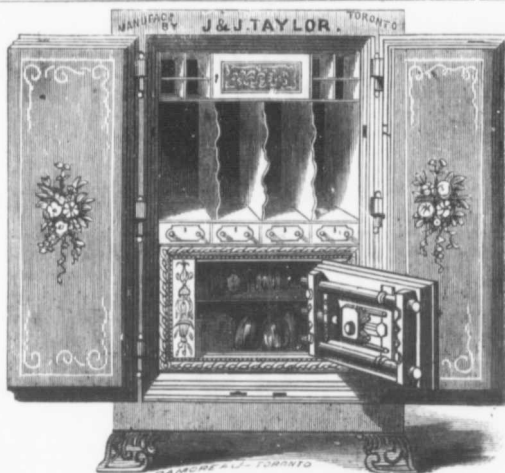
CANADIAN  
FABRICS  
OF THE BEST MAKE,  
KEPT WELL ASSORTED THROUGHOUT THE YEAR.

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4 and 12 Front Street,  
TORONTO, CANADA.  
AND  
34 Clement's Lane, Lombard St.,  
LONDON, E. C., ENGLAND.

TORONTO SAFE WORKS

ESTABLISHED 1855.



Safes, Vaults, Bank Locks, Vault Doors.

Manufacturers of Fire-resisting and Burglar-proof

**J. & J. TAYLOR.**

Out of the 15,000 SAFES AND VAULTS manufactured by us during the past TWENTY YEARS not one has proved a failure. Several of our most valued improvements are secured by Letters Patent, no other maker being at liberty to use them. To avoid mistakes, correspondents are asked to note the correct address—

J. &amp; J. TAYLOR,

117 and 119 Front St. E., TORONTO.

Illustrated Catalogues furnished on application.

*JOHN McARTHUR & SON,*  
**OIL, LEAD, PAINT,**  
**COLOR & VARNISH MERCHANTS.**

**Importers of English and Belgian Window Glass,**

(PLAIN AND ORNAMENTAL SHEET, POLISHED, ROLLED AND ROUGH PLATE, ETC.)

**Painters' & Artists' Materials, Brushes, etc.**

MERCHANTS IN

**OILS, CHEMICALS, DYE-STUFFS, GUMS, ETC.**

310, 312, 314 & 316 St. Paul St., and 253, 255 & 257 Commissioners St.,

**MONTREAL.**

THE CANADIAN  
MERCANTILE ANNUAL

FOR 1876:

A YEARLY PUBLICATION

CONTAINING INFORMATION OF DAILY USE FOR

MERCHANTS, TRADERS, MANUFACTURERS  
&c., &c.

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

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COMPILED AND PUBLISHED BY

**DUN, WIMAN & CO.,**

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

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TORONTO:

HUNTER, ROSE & CO., PRINTERS, 25 WELLINGTON STREET.  
1876.

# R. A. HOSKINS & CO.,

## Auctioneers and Commission Merchants,

LIBERAL ADVANCES MADE ON CONSIGNMENTS.

41 FRONT STREET WEST, TORONTO.

**STORAGE!**  
FREE OR IN BOND.

Warehouse Receipts Granted. Premises large, quite new,  
and quite dry.

R. A. HOSKINS & CO., Auctioneers,  
41 FRONT STREET WEST, TORONTO.

# R. H. KILBY,

## ST. PAUL STREET, MONTREAL,

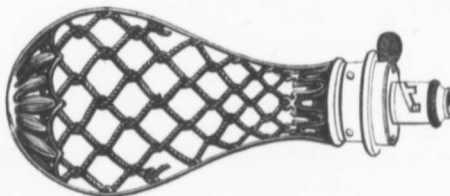
IMPORTER AND WHOLESALE DEALER IN



### ARMS OF EVERY DESCRIPTION,

Ammunition, Breech-Loading Implements, Gun Furniture,

*And all that appertains to the wants of a Sportsman.*

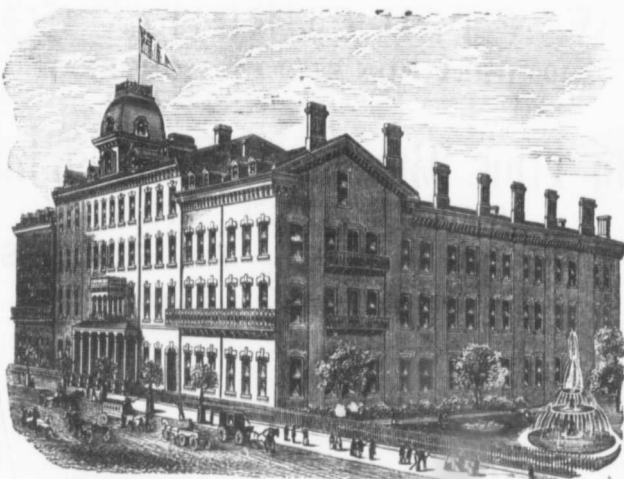


SEND FOR  
ILLUSTRATED CATALOGUE  
AND  
PRICE LIST.

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1876



THE QUEEN'S,



MONTREAL, QUEBEC, ONT.

THE MOST ELEGANT, COSTLY AND PERFECT HOTEL IN THE DOMINION.

This Hotel acknowledges no rival, either in its management, appointments or location. In the latter respect it affords its guests a charming and unobstructive view of Lake Ontario, The Finest Waterscape View in Canada. It has 250 rooms, furnished with all modern improvements.

McGAW & WINNETT, Proprietors.

By its Uniformly Excellent Quality and Neatness of Style,

**THE COOK'S FRIEND**

BAKING POWDER

HAS MADE ITSELF

THE FAVORITE with DEALERS as well as CONSUMERS.

**W. D. McLAREN,**

55 COLLEGE STREET,

MONTREAL,

Proprietor of the Trade Mark.

Liberal Inducements to the Wholesale Trade.

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

100 GREY NUN STREET, MONTREAL,

IMPORTERS OF

## Pig Iron, Bar Iron, Boiler Plates,

GALVANIZED IRON,

CANADA PLATES, TIN PLATES,

Boiler Tubes, Gas Tubes,

Ingot Tin  
Ingot Copper  
Sheet Copper  
Antimony  
Sheet Zinc  
Ingot Zinc  
Pig Lead  
Dry Red Lead  
Dry White Lead

Rivets  
Iron Wire  
Steel Wire  
Glass  
Paints  
Fire Clay  
Flue Covers  
Fire Bricks  
Veined Marble  
&c., &c.

Roman Cement  
Portland Cement  
Canada Cement  
Paving Tiles  
Garden Vases  
Chimney Tops  
Fountains  
Drain Pipes  
Patent Encaustic paving Tiles

MANUFACTURERS OF SOFA, CHAIR AND BED SPRINGS.

A LARGE STOCK ALWAYS ON HAND.

# D. MOORE & CO.,

IRONFOUNDERS,

MANUFACTURERS & IMPORTERS.

Stoves, Tin, Iron, Copper, Zinc & Stamped Ware.

All kinds of TINSMITHS' TOOLS and  
GENERAL TRADE SUPPLIES.

# HAMILTON, ONT

DENNIS MOORE,

WM. ASPLEY ROBINSON

ESTABLISHED 1828.



**DRY GOODS, RETAIL,**  
The finest assortment in the  
Dominion at the most reason-  
able prices.

SEE

**THE RECOLLET HOUSE,**  
Corner Notre Dame & St. Helen St.,  
**MONTREAL.**

BROWN & FLAGGETT.

Orders by mail or telegraph receive prompt attention. Special discount to  
country dealers. Parcels containing an assortment of any line of goods will be  
sent on approval to any part of Canada, thus enabling those at a distance to  
make a personal selection from our large and varied assortment.

N.B.—Marriage and Mourning Outfits supplied in all their details.

P. G. CLOSE.

JNO. SLOAN.

ALEX. JARDINE.

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

IMPORTERS AND

**WHOLESALE GROCERS,**

*Nos. 59, 61 and 63 FRONT STREET,*

**TORONTO.**

Special attention given to **TEAS.**

**MACNAB AND MARSH,**  
 WHOLESALE  
**HARDWARE MERCHANTS,**

5 FRONT STREET EAST, TORONTO.

IMPORTERS OF  
**SHELF AND HEAVY HARDWARE.**

A large Stock of Blasting, Sporting and Fancy Brands on hand.  
 Agents for the celebrated English Chilled Shot—All sizes in Stock

FOUNDRY FACINGS of all kinds, of which a LARGE STOCK is always kept on hand.

Sole Agents for the CELEBRATED BREECH-LOADING GUNS made by W. W. GREENER, Winner in all three classes at the great "Field" Trial of 1875.

Also Agents for the CELEBRATED POWDER made by the ORIENTAL POWDER COMPANY of BOSTON.

JOHN MACNAB.

T. HERBERT MARSH.



WALKER & WISEMAN,  
**WOOD-ENGRAVERS**

97 ST. JAMES STREET,

**MONTREAL.**

WILLIAM THOMSON.

JOHN BURNS.

**THOMSON & BURNS,**  
 IMPORTERS OF  
**HARDWARE, CHINA & EARTHENWARE,**

18 and 20 Front Street West,

**TORONTO.**

## PREFACE—1876.



THE Publishers of the CANADIAN MERCANTILE ANNUAL for 1876 extend a hearty greeting to their numerous Advertising patrons, and the business public among whom it circulates. Encouraged by the popularity and increasing demand for the ANNUAL in all parts of Canada, we have used special exertions to make the volume for 1876 of an attractive character. The printing and binding were placed in the hands of the well-known house of Messrs. Hunter, Rose & Co., Toronto, and has been performed, as the handsome appearance of the volume testifies, in the most acceptable manner.

The business of Canada during the past year has passed through a period of unusually hard times, which has been severely felt in nearly all departments of trade. There has been a large contraction in our commerce; partial stagnation in business, arising from excessive importations and over-trading; and unusual scarcity of money. On one or two occasions unmistakable symptoms of a crisis appeared, and numerous failures and wide-spread losses have taken place. The year has been a trying and exciting one in Canadian business circles, and these circumstances throw special interest around the contents of the ANNUAL for 1876, which bear largely upon the subject.

We would draw particular attention to the articles touching on the Commerce of the Dominion, the Failures during 1875 throughout Canada, the Relative Trade of the Various Provinces, Canada as a Maritime Power, Hard Times and the Dry Goods Trade, and the Comments and Statistics bearing on Fire and Life Insurance Business. A deep interest is naturally felt among traders in regard to the new Insolvent Act, and we present, therefore, a concise and valuable digest of its most important provisions; a short summary will also be found of the Acts just put in operation for the Inspection of Weights and Measures, and certain Staple Articles of Canadian Produce. The Tables bearing on the numerous Postal changes during the year, and the Schedules of the Tariffs of Canada, the United States, and Newfoundland, will be found most useful; and the same may be said, in view of the present hard times, of the article upon the Law Courts existing in the principal Provinces for the Collection of Debts.

Notwithstanding the dulness of business, the MERCANTILE ANNUAL for 1876 presents probably a larger array of advertisements than on the occasion of any previous issue. Its success in this respect entitles it to be called the Advertising Register of the Dominion, and fully bears out the expectation we had when embarking in the enterprise, that first-class houses would promptly appreciate the advantage of having their advertisements constantly before the traders of the country in a bound, permanent and attractive form. Nor is the ANNUAL less acceptable in this respect to the Trade generally, who have only to take it from the head of their desks to find the names, addresses and specialties of the leading houses in the Trade, who can confidently be relied on to fulfil satisfactorily all orders with which they may be entrusted.

The LARGE EDITION published for 1876 will be immediately circulated throughout the length and breadth of Canada, and we have every confidence that the Business Community will both appreciate and acknowledge the increasing value and importance of the publication.

DUN, WIMAN & CO.,  
Toronto, Montreal, Hamilton, Halifax and St. John.

January, 1876.

**HAEUSGEN & GNAEDINGER,**  
 MANUFACTURERS AND IMPORTERS OF  
**FURS, HATS, CAPS,**  
 AND  
**STRAW GOODS.**  
 (WHOLESALE ONLY.)

SPECIALTIES:

**Large Trade in Buffalo Robes.**  
*EXPORTERS OF RAW FURS.*

Corner St Peter and Recollet Streets, Opposite Gaverhill's Block,  
**MONTREAL.**

**DIXON, SMITH & CO.,**  
 MANUFACTURERS OF  
**OAK TANNED LEATHER BELTING**  
 AND  
**FIRE ENGINE HOSE.**

First Prize at the Provincial Exhibition at Ottawa, Sept., 1875.

*From the "Mail," Oct. 2nd, 1875—*

LEATHER BELTING.—We call the attention of manufacturers and others using leather belting to the advertisement of Messrs. Dixon, Smith & Co., of this city. At the Provincial Exhibition held in Ottawa last week, the first prize was awarded to belting of their manufacture, though placed in competition with belting made by Messrs. J. B. Hoyt & Co., of New York, and other makers. This is a distinction of which Messrs. Dixon, Smith & Co. may justly feel proud, and ought to show the folly of people importing their belting from the United States when they can obtain an article equally good at a less price at home.

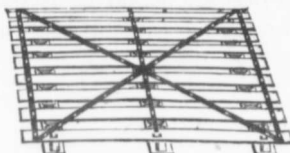
**OFFICE AND FACTORY:**  
**81 COLBORNE STREET,**  
**TORONTO.**

**H. WHITESIDE & Co.,**  
 Wholesale Spring Bed, Mattress and Bedding Manufacturers.

**WHITESIDE'S IMPROVED SPRING BED**

Patented in Canada,

May 1st, 1874.



Pat. in United States,

Oct. 6th, 1874.

Possessing all the superior merits of "Whiteside's Patent Spring Bed" with increased elasticity and strength, and the property of Folding to a convenient compass for shipping.

Whiteside's Patent Spring Bed, the leading Spring Bed in Canada for the past seven years.

Whiteside's Patent Camp Bed with leg attachments, forming a Spring Bed and Bedstead combined.

Mattresses and Bedding of every description.

Agents for Canada for the *Montpelier Manufacturing Company,*  
 CHILDREN'S CARRIAGES.

FACTORY:

66 College Street,

WAREROOMS:

977 St. Catherine Street,

MONTREAL.



**THE WANZER**

SERIES OF

**SEWING MACHINES**

Comprise the following, viz.:

The Little Wanzer, to work by hand or foot.

The Wanzer A, straight race, to work by hand or foot.

The Wanzer F, with reversible feed, specially adapted for families and light manufactures.

The Wanzer D, with four motion drop feed, for tailors and heavy manufactures.

The Wanzer E, with wheel feed, for leather work and general manufacture.

These machines have attained a world-wide reputation, a substantial proof that they meet the requirements of the Public.

**R. M. WANZER & CO.,**

*Manufacturers, Hamilton, Ont.*

## FOREIGN TRADE OF CANADA.

**T**HE Foreign Trade of Canada has grown quite rapidly since Confederation took place, and an examination of the Statistics relating to it is at once most interesting and instructive. The trade of Old Canada (Ontario and Quebec) increased from \$29,703,497 in the year 1850, to \$94,791,860 during the year before Confederation, but mark the rapid advance since that time :—

1867-8	-	-	-	-	-	\$129,553,184
1868-9	-	-	-	-	-	127,876,951
1869-70	-	-	-	-	-	144,811,093
1870-71	-	-	-	-	-	161,121,100
1871-2	-	-	-	-	-	190,348,779
1872-3	-	-	-	-	-	217,304,516
1873-4	-	-	-	-	-	216,756,097
1874-5	-	-	-	-	-	197,505,636

There is a considerable falling off in the figures of 1874-5 as compared with those of 1872-3. This point will be found considered in the article headed "The Commerce of the Dominion during 1873-4 and 1874-5," and no doubt arises from no want of prosperity on the part of Canada, but is simply the natural contraction which invariably succeeds several successive years of commercial expansion. Whilst the large increase in our imports and exports since 1867 is a matter for congratulation, it must be admitted that there has been a very great difference between the value of each. Divided up into exports and imports, the trade of the years mentioned above is as follows :—

	IMPORTS.	EXPORTS.
1867-8	\$71,985,306	\$57,567,888
1868-9	67,402,170	60,474,781
1869-70	74,814,339	73,573,490
1870-1	86,947,482	74,173,618
1871-2	107,704,895	82,639,663
1872-3	127,514,594	89,789,922
1873-4	127,404,199	89,351,928
1874-5	119,618,657	77,886,979
Total since Confederation: }	\$783,391,612	\$605,458,269

The increase in our exports is shown by these statistics to have been considerable—probably as large as can be expected. But the augmentation of our importations from Great Britain and Foreign Countries is something unprecedented in our previous history. We began in 1867 with our imports of \$72,000,000 in round numbers; five years later, or in 1872-3, we find them \$127,500,000! This is nearly double in five years! The excess in the value of our imports as

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Carpet T  
Channel  
ing Nails,

AL

Our

Rolling

Office

2



# THOMAS C. KERR & CO.,

## HAMILTON,

Importers and Wholesale Dealers in

### Staple & Fancy Dry Goods.

Always on hand a Full Stock of

## CANADIAN WOOLLEN MANUFACTURES

AND

## BOOTS AND SHOES.

AGENTS FOR THE SALE OF ELORA CARPETS.

## PILLOW, HERSEY AND CO.,

## MONTREAL,

MANUFACTURERS OF

## RHODE ISLAND HORSE SHOES,

AND EVERY DESCRIPTION OF CUT NAILS, RAILWAY AND SHIP SPIKES,

## IRON, STEEL, ZINC, AND COPPER SHOE NAILS AND SHOE TACKS,

Extra Swedes Iron Tacks, Upholsterers' Tacks, B. B. B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, &c.

ALSO, TINNED NAILS AND TACKS OF ALL KINDS.

Our make of WINTER or SNOW SHOE will be introduced during January of this year.

Rolling Mill, Nail and Tack Factory—94 to 106 Mill St., south side Lachine Canal—Railway Spike and Horse Shoe Works—St. Patrick St.

Office and Warehouse: Nos. 3, 5 & 7 Custom House Square.

compared with our exports will be seen by the annexed exhibit to be unusually large :—

1867-8	the excess was	\$14,417,418
1868-9	“ “	6,927,389
1869-70	“ “	1,240,849
1870-1	“ “	12,773,864
1871-2	“ “	25,065,232
1872-3	“ “	37,724,772
1873-4	“ “	38,052,241
1874-5	“ “	41,731,678

There is no necessity to moralize upon these statistics. To business men, who know anything of Commercial affairs, they tell their own tale. Ordinary deficiencies between imports and exports, make little difference; but these are extraordinarily large differences, and by the light they shed upon the present condition of Canadian trade, it can be plainly seen there has been extensive over-importing and over-trading, causing temporary dulness in business, and unusual scarcity of money. Another good harvest like that of the past season, however, will restore the Commercial equilibrium, when our Foreign Trade will again enter upon another term of expansion.

#### THE RAILWAYS OF CANADA.

**T**HERE are now actually constructed and (with the exception of part of the Intercolonial) in operation in Canada over 4,000 miles of Railway!

Besides these roads, there were in Ontario alone, at the close of last year, about 650 miles in the course of actual construction, whilst in all the Provinces, not to speak of the Pacific and North Shore (Quebec) lines, many other important works are about to be commenced. The data necessary to make up an exact statement of the mileage of completed Railways throughout the Dominion, is difficult to obtain; we have made up the following table, however, and it is at least approximately correct. It shows the roads now in running operation:—

	MILES.
Midland Railway.....	25
Hamilton and Lake Erie Railway.....	34
Canada Southern :—Fort Erie to Amherstburg 229; St. Clair to Courtwright 62; and Fort Erie to Niagara 30.....	311
Toronto Grey and Bruce .....	191
Toronto and Nipissing.....	88
Great Western :—Main Line 229; Toronto Branch 39; Wellington Grey and Bruce 195; Air Line 146; Sarnia Branch 51; Port Stanley Branch 25; Brantford Branch 8; Petrolia Branch 7 .....	634
Whitby and Port Perry.....	20

Carried forward..... 1303

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ROBINSON, LITTLE & CO.,

Dry Goods, Wholesale,

325 Richmond Street,

LONDON, ONT.

---

S. A. RUSSELL & CO.,

IMPORTERS,

COMMISSION, RAILWAY SUPPLY AND MANUFACTURERS' AGENTS.

*WROUGHT IRON BRIDGES AND WATER PIPE,*

A SPECIALTY.

Office—34 Front Street East, Toronto.

S. A. RUSSELL,  
Newmarket.

WM. DOUGLAS,  
Toronto.

---

**J. & J. PETT,**

MANUFACTURERS OF

COLOURED AND FANCY

**SHEEP SKIN MATS,**

White and Coloured Hearth Rugs,

Vellum Drum, Banjo and Tambourine Heads, all sizes.

Black and White Lamb and Sheep Skin Sleigh Robes,

OLD MATS CLEANED AND RE-COLOURED AT REASONABLE RATES.

WELLINGTON STREET (Opposite the Rope Walk),

HAMILTON, ONTARIO.

Brought forward.....	1303
Cobourg, Peterboro' and Marmora.....	22
Brockville and Ottawa.....	57
Grand Trunk :—Portland to Detroit 861 ; Richmond to Riviere du Loup 206 ; Fort Erie to Goderich 148 ; Branches 172 ; Total 1387. Less portions in the United States 229.....	1158
Canada Central :—Renfrew to Ottawa.....	70
Midland :—From Port Hope to Lakefield and Orillia.....	127
Northern :—Toronto to Meaford 115 ; Muskoka Branch 39 ; Severn-bridge to Gravenhurst 12.....	166
Vermont Central :—St. John's to St. Arnaud's.....	25
Stanstead, Shelford and Chambly.....	43
South Eastern :—West Farnham to Richford.....	34
Passinipic River :—Lennoxville to N. Derby.....	32
Quebec and Gosford (Wooden).....	27
St. Lawrence and Industry.....	12
Carillon and Grenville.....	12
Intercolonial :—Riviere du Loup to Monckton 373½ ; Nova Scotia and New Brunswick sections, say 366—total say.....	739½
New Brunswick and Canada.....	138
Windsor and Annapolis.....	92
<b>Total Mileage completed.....</b>	<b>4057½</b>

There are several Railways in course of construction in the different Provinces, but it is difficult to obtain particulars regarding them in the Public Documents. According to a statement laid before the Local House last session, prepared by Mr. T. N. Molesworth, Public Works Engineer, the following Railways were then in course of construction in the Province of Ontario :—

	MILES.
Midland Railway :—Extension from Orillia to Midland Bay.....	34
Toronto, Grey and Bruce :—Weston to Toronto.....	9
Cobourg, Peterboro' and Marmora :—Harwood to Washburton.....	13
Kingstone and Pembroke Line.....	46
Montreal and City of Ottawa Junction.....	66
Grand Junction :—Belleville to Lindsay.....	86½
Credit Valley.....	186
Brantford to Port Burwell.....	50
Victoria Railway :—Lindsay to Kinmount.....	32
Port Dover to Stratford.....	60
London, Huron and Bruce, estimate.....	50
<b>Total Mileage being constructed.....</b>	<b>632½</b>

The fust 3 notes i endorsed i had to pay, and i hope it will be jiss so with the next 3.

If yu want to find out just how mean, and dishonest, yu hav allwuss been, git a nominashun, and run for sum offiss.

Seckond luv, iz like a seckond case ov the measles, the pashunt iz sure to alwuss hav it light.



G. BISHOP & CO.,

Engravers,

Lithographers <sup>AND</sup> Printers,

169 Saint James Street, Montreal.

ATLANTIC PETROLEUM WORKS,

London, Ontario, Canada.

WATERMAN BROS.,

Refiners and Exporters of Petroleum,

AND ITS PRODUCTS.

Illuminating Oil—The Celebrated Atlantic Brand—Wool Oil—Water white, well deodorized Benzine—Waterman's transparent Paraffine Candles—Paraffine Wax—Pressed Paraffine and Olein Oils—Alaska Lubricator.

A Specialty.—Waterman's Head-light Oil, being especially manufactured for Light-houses, Railroads, and out-door lights: it is the best and safest family Oil in use, non-explosive, and free from smoke or smell.

MAURICE O'CONNOR & CO.,

IMPORTERS AND

Wholesale Tea Merchants,

39 FRONT STREET EAST,

TORONTO.

Scotch Granite Monuments

THE LARGEST STOCK IN CANADA.

HURD & ROBERTS'

Provincial Steam Marble Mills,

Junction of Great Western and Hamilton and North Western Railways,

HAMILTON, ONTARIO.

## HARD TIMES AND THE DRY GOODS' TRADE.

**T**HE year which has just closed has given a taste of hard times to the dry goods' trade, more particularly to many of those engaged in the importing line. There have been many failures, some of them for large amounts; and some old and highly respectable houses, which have for decades been familiar names in Toronto, Montreal, Halifax and St. John, have been forced to the wall.

When we come to examine into the causes which have brought about the existing hard times, it is quite easy to account for the fact so far as the dry goods' dealers are concerned. It is solely attributable to reckless over-importation, begotten of undue haste to amass fortunes during a few years of unusual commercial expansion. Importers have, in many cases, acted as if it were impossible to purchase and import too many goods from England and the Continent. The truth of this will be seen at a glance by the following statistics, which show how enormously our imports of dry goods have increased of late years. The exact values of our purchases each year since Confederation were as follows:—

1867-8	- - - - -	\$18,378,051.
1868-9	- - - - -	17,111,697.
1869-70	- - - - -	17,818,492.
1870-1	- - - - -	24,099,434.
1871-2	- - - - -	29,330,393.
1872-3	- - - - -	28,108,452.
1873-4	- - - - -	29,508,210.

Here we see that nearly \$30,000,000 worth of dry goods alone were imported into Canada during the last year—for which we have returns—an increase of over 60 per cent. over the amount in 1867-8! During the same period our population probably did not increase 12 per cent., but yet all these immense purchases of foreign goods had to be pushed upon the market in some way, for they were largely bought upon credit. Nor were the articles of a character which may be classed as necessaries. Millions were invested in silks, satins, and other articles of luxury, which are almost unsaleable in times of commercial depression. The increased quantities of woollens and cottons imported were as follows:—

	COTTONS.	WOOLLENS.
1869-70	\$7,339,992.	\$6,968,552.
1870-1	9,077,198.	9,716,516.
1871-2	10,182,154.	11,735,351.
1872-3	10,076,214.	11,194,927.
1873-4	11,182,045.	11,297,598.

The dry goods' trade of Canada has been, and is, suffering, from the folly of making such enormous importations far beyond the public wants. The result

# CHRISTIE & CO.,

MANUFACTURERS OF

## HATS, CAPS & FURS

STRAW GOODS, GLOVES, MITTS, &C.,

27 & 29 King Street West,

HAMILTON, ONTARIO.

NOW MANUFACTURING LARGELY IN  
EVERY BRANCH.

39 FRONT STREET EAST,

TORONTO, ONT.

TO OUR CUSTOMERS,

We call your attention to the fact that each year brings forth a new brand of Yeast, to cope with the

### TWIN BROTHERS' DRY HOP YEAST

for Public favor, and no sooner does one die than another is started, only to share the fate of its predecessor. The latest that we have to announce is Mrs. Churchill's Hop Yeast, manufactured by Churchill & Co. of this City. It only lived long enough to fill the stores with poor yeast that can never be sold, and to a greater or less extent injure the credit of

### DRY HOP YEAST.

They have sold their yeast at figures far below the cost that a good article can be manufactured for, and it should have been apparent to every mind that something was wrong; that they could not make good yeast for the price. The same can be said of every other yeast that has been started and failed in the Dominion.

For sixteen years the

### TWIN BROTHERS' DRY HOP YEAST

has enjoyed the confidence of the trade, and to-day stands without a rival. We warrant every package to be fresh, and if it should not prove so, we hold ourselves ready at all times to make it good.

Yours truly,

WATERLOO YEAST Co.

T. L. BUCKLEE,

Manager.

FACTORIES :


New York.  
Waterloo, N. Y.

Chicago, Ill.  
Detroit, Mich.

Peoria, Ill.  
Toronto, Ont.

has been to completely over-stock the country with goods, which, being mostly bought on comparatively short time, importers have forced unduly upon the retail traders, and even at this late day there can be no doubt a large quantity of the \$30,000,000, worth of goods imported last year, lie on the shelves of dealers unsold, and at present unsaleable. The farming community, who are the great consuming class for dry goods, are in good circumstances, and quite able to buy; but they are abundantly supplied, and very sensibly refuse to purchase more than they require. Until, therefore, present stocks are reduced, and the burden of indebtedness decreased, there will be more or less hard times among the dry goods' trade, according as they have *sinned* in the direction this article points out.

### INSPECTORS OF STAPLES.

HE Act passed by the Dominion Parliament for the Inspection of staple articles, such as wheat, flour, leather, fish, butter, beef, pork, &c. (37th Vic., chap. 45), is now in full operation. There are many changes in the law (see article headed "Inspectors of Staple articles of Canadian produce") as compared with the Inspection Act of 1873, which it repealed.

The following are the persons who, after examination, were appointed as Inspectors at the principal ports up to the 31st December, 1874:—

Hamilton.....	John Smith .....	Flour, meal, butter.
Ottawa.....	F. McCullough.....	Leather, raw hides.
Toronto .....	Joseph Armstrong .....	do do
do .....	Joseph Harris .....	Wheat and grain.
do .....	William Grey .....	Flour and meal.
Montreal .....	John Young,.....	do do
do .....	Thos. Bickerstaff.....	Wheat, other grain.
do .....	Jas. Doheny.....	Beef and pork.
do .....	Thomas Hawkins .....	Leather, raw hides.
do .....	Dyde & Major .....	Pot and pearl ashes.
do .....	L. E. Morin .....	Pickled fish, fish oil.
Quebec.....	Benj. Rousseau.....	Flour and meal.
do .....	P. Patoine.....	Butter.
do .....	David Nolan.....	Beef and pork.
do .....	John J. Auld .....	Pickled fish, fish oil.
Guysboro', N.S. ....	W. G. Scott .....	do do
Halifax, N.S.....	E. J. Tobin.....	do do
Richmond, N.S.....	E. C. Binet, of Arichat.....	do do
Yarmouth, N.S.....	R. Brown.....	do do
Inverness, C.B. ....	A. B. Skinner, Pt. Hastings....	do do
Victoria, C.B.....	D. McLeod, of St. Ann's .....	do do
St. John's, N.B.....	Stephen Piercy .....	do do
do .....	W. W. Elmslie.....	Leather, raw hides.

Besides these Inspectors, several Deputies have been appointed for Montreal, whose names are as follows:—A. Masson, T. D. Quinn, H. Grenier, I. B. Langlers and Wm. Sutherland, three of the latter were appointed at the close of 1874.



**TORONTO JEWELLERY MANUFACTORY.**

(ESTABLISHED 1842.)

**W. C. MORRISON,**

—DEALER IN—

**Diamonds, Jewellery and Precious Stones,**

—MANUFACTURER OF—

**Masonic, Oddfellow and all Society Regalia.****9 KING STREET WEST, TORONTO.****G. R. RENFREW & CO.,****Hatters and Furriers.****QUEBEC.****WHOLESALE DEALERS IN MOOSE MOCCASINS, SNOW SHOES & BUFFALO ROBES,**

At the lowest possible rates.

**ORDERS BY MAIL PROMPTLY ATTENDED TO.****McGregor & Brother,****WINDSOR, ONTARIO.****BANKERS, SPECIE BROKERS,**

And Dealers in all kinds of Exchange Bonds.

Drafts on New York, Montreal, Toronto, Hamilton, London, and all the Principal Places in Canada.

The Highest Price Paid for Gold, Silver, Canada and American Money.

**MONEY TO LOAN ON FARM PROPERTY.****SMITH, COCHRANE & CO.,**

—MANUFACTURERS OF—

**Boots and Shoes, Wholesale,****Corner St. Peter & St. Sacrament Sts.,**M. H. COCHRANE,  
CHARLES CARRISL,  
ABRAM SPAULDING,**MONTREAL.**

JANUARY, 1876.



**T**HE ice-bound stream, the cutting gale,  
The crunching snow and driving hail,  
Attest old Winter's sway ;  
But still the sleigh-bell's merry noise,  
Proclaims that Winter has its joys  
To sweep dull care away.

MOON'S PHASES.	Day.	TORONTO.	QUEBEC.
☾ First Quarter	4	h. m. 10 06 am	h. m. 10 38 am
☽ Full Moon	11	1 05 am	1 38 am
☾ Last Quarter	18	3 32 am	4 05 am
☾ New Moon	26	8 24 am	8 57 am

Day of Month	Day of Week	REMARKABLE EVENTS.	Day of Year.	TORONTO.				QUEBEC.			
				SUN.		MOON.		SUN.		MOON.	
				Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets
1 Sat...		<i>Circumcision.</i>		<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>
2 Sun...		<i>2nd after Christmas.</i> [B.C. 106	17	34 4 34	10 35	9 31	7 46 4 22	10 39	9 26		
3 Mon.		<i>Birthday of Marcus Tullius Cicero</i>	27	34 4 35	10 54	10 39	7 46 4 23	10 56	10 37		
4 Tues.		<i>Treaty bet. G. Brit. &amp; U. S., 1784</i>	37	34 4 36	11 13	11 49	7 46 4 24	11 12	11 50		
5 Wed.		<i>Edward the Confessor died....1066</i>	47	34 4 37	11 33	a m	7 46 4 25	11 29	a m		
6 Thu...		<i>Epiphany. Old Christmas Day.</i>	57	34 4 38	11 54	1 02	7 45 4 26	11 47	1 05		
7 Fri...		<i>St. Dystaff's Day.</i>	67	34 4 39	pm 20	2 18	7 45 4 27	pm 10	2 25		
8 Sat...		<i>Galileo Galilei, astronomer, d. 1642</i>	77	34 4 40	0 54	3 39	7 45 4 28	0 40	3 49		
9 Sun...		<i>1st after Epiphany.</i>	87	33 4 41	1 37	5 02	7 45 4 29	1 20	5 15		
10 Mon.		<i>Mary Russel Mitford died....1855</i>	97	33 4 42	2 34	6 20	7 44 4 30	2 17	6 35		
11 Tues.		<i>Mexico declared independent. 1825</i>	107	33 4 43	3 47	7 28	7 44 4 31	3 29	7 41		
12 Wed.		<i>Sir C. Bagot, Gov.-General . 1842</i>	117	32 4 44	5 08	8 20	7 44 4 33	4 53	8 32		
13 Thu...		<i>Vancouver I. ceded to H.B.Co. 1849</i>	127	32 4 45	6 31	8 58	7 43 4 34	6 20	9 08		
14 Fri...		<i>Treaty signed bet. Den. &amp; Eng. 1814</i>	137	32 4 46	7 51	9 27	7 43 4 35	7 44	9 34		
15 Sat...		<i>Charles Fox born.....1784</i>	147	31 4 47	9 06	9 51	7 42 4 36	9 02	9 55		
16 Sun...		<i>2nd after Epiphany.</i>	157	31 4 49	10 18	10 11	7 41 4 38	10 17	10 12		
17 Mon.		<i>St. Anthony.</i>	167	30 4 50	11 26	10 30	7 41 4 39	11 28	10 28		
18 Tues.		<i>John Baskerville, printer, d. 1775</i>	177	30 4 51	a m	10 48	7 40 4 40	a m	10 44		
19 Wed.		<i>Cuidad Rodrigo taken by Brit. 1812</i>	187	29 4 52	0 33	11 08	7 39 4 42	0 38	11 00		
20 Thu...		<i>St. Fabian.</i>	197	28 4 23	1 40	11 29	7 39 4 43	1 47	11 20		
21 Fri...		<i>St. Agnes.</i>	207	28 4 55	2 46	11 56	7 38 4 45	2 56	11 43		
22 Sat ...		<i>St. Vincent, Birth of Byron..1788</i>	217	27 4 56	3 51	pm 28	7 37 4 46	4 03	pm 13		
23 Sun...		<i>3rd after Epiphany.</i>	227	26 4 37	4 54	1 08	7 36 4 47	5 09	0 50		
24 Mon.		<i>Birth of Frederick the Great..1712</i>	237	26 4 59	5 50	1 56	7 35 4 49	6 05	1 39		
25 Tues.		<i>Conversion of St. Paul,</i>	247	25 5 00	6 38	2 54	7 34 4 50	6 53	2 37		
26 Wed.		<i>St. Polycarp.</i>	257	24 5 01	7 18	3 58	7 33 4 52	7 32	3 43		
27 Thu...		<i>Chrysoctom.</i>	267	23 5 03	7 51	5 05	7 32 4 53	8 02	4 53		
28 Fri ...		<i>First train over Panama Rail'd 1855</i>	277	22 5 04	8 18	6 14	7 31 4 55	8 26	6 05		
29 Sat ...		<i>George III. died, aged 82 .....1820</i>	287	21 5 05	8 40	7 23	7 30 4 56	8 45	7 17		
30 Sun...		<i>4th after Epiphany.</i>	297	20 5 07	9 00	8 32	7 29 4 58	9 03	8 28		
31 Mon.		<i>Earl of Elgin, Gov.-General . 1847</i>	307	19 5 08	9 19	9 41	7 28 4 59	9 18	9 40		
			317	18 5 09	9 38	10 52	7 27 5 01	9 35	10 54		

**AVERY, BROWN & CO.,**

(ESTABLISHED 1824.)

IMPORTERS AND JOBBERS IN

Dry Colours &amp; Varnishes, Patent Medicines, Drugs and Medicines,

OF EVERY DESCRIPTION.

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PERFUMERY AND DRUGGISTS' SUNDRIES

&amp;C., &amp;C.

Office and Salerooms—7, 9 &amp; 11 George Street. Warehouse—O'Connor's Wharf.

HALIFAX, N. S.

**RANNEY'S INSURANCE ROOMS,**

78 Prince William Street,

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

Marine Risks Covered with the

**INSURANCE COMPANY OF NORTH AMERICA OF PHILADELPHIA.**

Incorporated 1794.

Cash Assets over \$4,500,000.

**DELAWARE MUTUAL SAFETY INSURANCE CO. of Philadelphia.**

Incorporated 1835.

Cash Assets over \$2,000,000.

**INSURANCE CO. of the State of PENNSYLVANIA of PHILADELPHIA**

Incorporated 1794.

Cash Assets over \$600,000.

**SECURITY INSURANCE COMPANY OF NEW HAVEN.**

Incorporated 1844.

Cash Assets over \$600,000.

**HENRY R. RANNEY,**

Agent for New Brunswick.

FEBRUARY, 1876.



AND now the glittering Bay invites  
 Indulgence in the keen delights  
 Of Winter's healthful games ;  
 The rapid skater plies his skill ;  
 The " curling list " begins to fill  
 With well-remembered names.

MOON'S PHASES.	DAY.	TORONTO.	QUEBEC.
☾ First Quarter.	2	h. m. 8 36 pm	h. m. 9 08 pm
☽ Full Moon	9	0 29 pm	1 02 pm
☾ Last Quart'r	16	11 38 pm	.....
	17	.....	0 11 am
☾ New Moon	25	1 30 am	1 36 am

Day of Month	Day of Week.	REMARKABLE EVENTS.	TORONTO.				QUEBEC.			
			SUN.		MOON.		SUN.		MOON.	
			Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets
1	Tues.	First President of U. S. elec. 1789	32	7 17 5	11 9 58	a m	7 25 5	02 9 52	a m	
2	Wed.	Purification of Virgin Mary.	33	7 16 5	12 10 22	0 06	7 24 5	04 10 13	0 11	
3	Thu..	Mother of Napoleon died. .... 1836	34	7 15 5	13 10 51	1 23	7 23 5	05 11 39	1 32	
4	Fri ...	Last king of the Saxon Hep., d. 836	35	7 14 5	15 11 29	2 43	7 21 5	07 11 13	2 54	
5	Sat...	Mohawk castles b. by French. 1693	36	7 12 5	16 pm 18	4 00	7 20 5	08 pm 01	4 15	
6	Sun..	5th after Epiphany.	37	7 11 5	18 1 22	5 10	7 19 5	10 1 04	5 25	
7	Mon.	Mrs. Radcliffe, novelist, died. 1823	38	7 10 5	19 2 37	6 07	7 17 5	12 2 21	6 22	
8	Tues.	Mary Queen of Scots behead'd 1587	39	7 09 5	20 4 00	6 51	7 16 5	13 3 47	7 02	
9	Wed.	Roman Republic proclaimed.. 1849	40	7 07 5	22 5 22	7 24	7 14 5	15 5 13	7 33	
10	Thu..	Lord Darnley murdered..... 1567	41	7 06 5	23 6 40	7 51	7 13 5	16 6 35	7 56	
11	Fri ...	Revolution in St. Domingo... 1807	42	7 05 5	24 7 56	8 12	7 11 5	18 7 53	8 14	
12	Sat...	The Cholera in London..... 1832	43	7 03 5	26 9 06	8 32	7 10 5	19 9 06	8 31	
13	Sun..	Septuagesima.	44	7 02 5	27 10 16	8 51	7 08 5	21 10 19	8 47	
14	Mon.	St. Valentine.	45	7 01 5	28 11 24	9 10	7 07 5	22 11 30	9 03	
15	Tues.	Rome declared a Republic..... 1798	46	6 59 5	30 a m	9 32	7 05 5	24 a m	9 22	
16	Wed.	Kane, Arctic explorer, died... 1857	47	6 58 5	31 0 32	9 56	7 03 5	25 0 41	9 44	
17	Thu..	John Braham, vocalist, died.. 1856	48	6 56 5	32 1 39	10 26	7 02 5	27 1 50	10 11	
18	Fri ...	Trinidad surrendered to Eng. 1797	49	6 55 5	34 2 43	11 03	7 00 5	28 2 57	10 46	
19	Sat...	James Dodsley, bookseller, d. 1797	50	6 53 5	35 3 42	11 48	6 58 5	30 3 57	11 30	
20	Sun..	Sevagesima.	51	6 52 5	36 4 34	pm 42	6 57 5	31 4 49	pm 25	
21	Mon.	Robert Hall, preacher, died... 1831	52	6 50 5	38 5 17	1 44	6 55 5	33 5 31	1 28	
22	Tues.	Sir Charles Lyell, geologist, d. 1875	53	6 49 5	39 5 52	2 21	6 53 5	34 6 04	2 08	
23	Wed.	Louis Philippe abdicated ... 1848	54	6 47 5	40 6 20	4 00	6 52 5	36 6 30	3 50	
24	Thu..	St. Matthias.	55	6 45 5	42 6 44	5 10	6 50 5	37 6 50	5 03	
25	Fri ...	The Poles def. by Russians. . 1831	56	6 44 5	43 7 05	6 20	6 48 5	39 7 09	6 16	
26	Sat ...	Bonaparte escaped from Elba 1815	57	6 42 5	44 7 25	7 30	6 46 5	40 7 25	7 29	
27	Sun..	Quinquagesima.	58	6 41 5	45 7 44	8 42	6 44 5	42 7 41	8 44	
28	Mon.	Doncaster Ch., Eng., d. by fire 1853	59	6 39 5	47 8 04	9 55	6 42 5	43 7 58	10 00	
29	Tues.	Fatal explosion of great gun. 1844	60	6 37 5	48 8 26	11 12	6 41 5	45 8 18	11 20	

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**CARBRAY AND ROUTH**  
GENERAL  
**COMMISSION, LUMBER**  
*AND SHIPPING.*  
QUEBEC AND MONTREAL.

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MANUFACTURERS OF  
**DOORS, SASH, BLINDS, MOULDINGS,**  
Planed Lumber, &c.  
CANAL BASIN,  
OTTAWA, ONTARIO.

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**F. CLEMENTSON & CO.,**  
DIRECT IMPORTERS OF  
**CHINA, GLASS & EARTHENWARE,**  
17 & 19 Dock Street,  
ST. JOHN, N.B.

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**CLEMENTSON BROTHERS,**  
EARTHENWARE MANUFACTURERS.  
HANLEY, STAFFORDSHIRE,  
*ENGLAND.*

MARCH, 1876.



**HOW** the loud groaning of the northern  
blest,  
Betokens Winter breathing out his last,  
And struggling with his fate.  
The pendent icicle, the softening snow,  
The later twilight's ruddy glow,  
On Sol's bright car await.

MOON'S PHASES.	DAY.	TORONTO.	QUEBEC.
☾ First Quarter.	3	h. m. 4 30 am	h. m. 5 03 am
☾ Full Moon ....	10	0 55 am	1 27 am
☾ Last Quart'r...	17	8 07 pm	8 40 pm
☾ New Moon ....	25	2 54 pm	3 27 pm

Day of Month	Day of Week	REMARKABLE EVENTS.	TORONTO.								QUEBEC.							
			SUN.				MOON.				SUN.				MOON.			
			Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets				
1	Wed.	1st day of Lent.	61	6 35	5 49	8 53	a m	6 39	5 46	8 42	a m	6 39	5 46	8 42	a m			
2	Thu.	John Wesley, Meth. divine, d. 1791	62	6 34	5 51	9 27	0 31	6 37	5 48	9 13	0 42	6 37	5 48	9 13	0 42			
3	Fri.	Florida admitted into Union. 1845	63	6 32	5 52	10 12	1 49	6 35	5 49	9 54	2 03	6 35	5 49	9 54	2 03			
4	Sat.	1st notes first issued by B. of E. 1797	64	6 30	5 53	11 00	3 01	6 33	5 51	10 51	3 16	6 33	5 51	10 51	3 16			
5	Sun.	Quadragesima. [1716	65	6 29	5 54	pm 19	4 01	6 31	5 52	pm 02	4 16	6 31	5 52	pm 02	4 16			
6	Mon.	Aurora Borealis first seen in Eng.	66	6 27	5 56	1 37	4 48	6 29	5 53	1 21	5 00	4 48	6 29	5 53	1 21			
7	Tues.	St. Perpetua.	67	6 25	5 57	2 57	5 23	6 27	5 55	2 46	5 33	5 23	6 27	5 55	2 46			
8	Wed.	Francis Egerton died ..... 1803	68	6 23	5 58	4 16	5 51	6 25	5 56	4 08	5 58	5 51	6 25	5 56	4 08			
9	Thu.	Battle of Vera Cruz..... 1847	69	6 22	5 59	5 32	6 14	6 23	5 58	5 27	6 18	6 14	6 23	5 58	5 27			
10	Fri.	Benjamin West, painter, died 1820	70	6 20	6 01	6 44	6 35	6 21	5 59	6 43	6 35	6 35	6 21	5 59	6 43			
11	Sat.	Steamship President last sailed 1841	71	6 18	6 02	7 55	6 55	6 20	6 00	7 57	6 52	6 55	6 20	6 00	7 57			
12	Sun.	2nd in Lent.	72	6 16	6 03	9 05	7 13	6 18	6 02	9 10	7 07	7 13	6 18	6 02	9 10			
13	Mon.	Remark. eruption of Vesuvius 1835	73	6 14	6 04	10 14	7 33	6 16	6 03	10 22	7 25	7 33	6 16	6 03	10 22			
14	Tues.	Cranmer burnt ..... 1556	74	6 13	6 06	11 22	7 57	6 14	6 05	11 33	7 45	7 57	6 14	6 05	11 33			
15	Wed.	Maine entered Confed. of U. S. 1820	75	6 11	6 07	a m	8 24	6 12	6 06	a m	8 10	8 24	6 12	6 06	a m			
16	Thu.	Duchess of Kent died. .... 1861	76	6 09	6 08	0 29	8 58	6 10	6 07	0 42	8 41	8 58	6 10	6 07	0 42			
17	Fri.	St. Patrick's day.	77	6 07	6 09	1 31	9 40	6 08	6 09	1 46	9 22	9 40	6 08	6 09	1 46			
18	Sat.	First S. boat arrived at Austin 1846	78	6 05	6 10	2 25	10 30	6 06	6 10	2 40	10 12	10 30	6 06	6 10	2 40			
19	Sun.	3rd in Lent.	79	6 04	6 12	3 12	11 29	6 04	6 12	3 27	11 13	11 29	6 04	6 12	3 27			
20	Mon.	John Mitchel, Irish patriot, d. 1875	80	6 02	6 13	3 50	pm 34	6 02	6 13	4 03	pm 20	pm 34	6 02	6 13	4 03			
21	Tues.	St. Benedict.	81	6 00	6 14	4 21	1 42	6 00	6 14	4 32	1 31	1 42	6 00	6 14	4 32			
22	Wed.	Walt. Raleigh arr. at Trinidad 1595	82	5 58	6 15	4 47	2 51	5 58	6 16	4 55	2 43	2 51	5 58	6 16	4 55			
23	Thu.	Sir G. Arthur, Lt.-Gov. U. C. 1838	83	5 56	6 16	5 09	4 02	5 56	6 17	5 14	3 56	4 02	5 56	6 17	5 14			
24	Fri.	Spain acknow. indep. of U. S. 1782	84	5 55	6 18	5 29	5 13	5 46	6 18	5 31	5 10	5 13	5 46	6 18	5 31			
25	Sat.	Annunciation of Virgin Mary.	85	5 53	6 19	5 48	6 25	5 52	6 20	5 47	6 25	6 25	5 52	6 20	5 47			
26	Sun.	4th in Lent.	86	5 51	6 20	6 08	7 39	5 50	6 21	6 04	7 43	7 39	5 50	6 21	6 04			
27	Mon.	Treaty of Amiens signed ..... 1802	87	5 49	6 21	6 30	8 57	5 48	6 23	6 22	9 04	8 57	5 48	6 23	6 22			
28	Tues.	War declared against Russia. 1854	88	5 47	6 22	6 56	10 18	5 46	6 24	6 45	10 28	10 18	5 46	6 24	6 45			
29	Wed.	Slave trade abol. in French dm. 1815	89	5 46	6 24	7 28	11 36	5 44	6 25	7 14	11 49	11 36	5 44	6 25	7 14			
30	Thu.	Lord Metcalfe, Gov.-General. 1843	90	5 44	6 25	8 11	a m	5 42	6 27	7 54	a m	5 42	6 27	7 54	a m			
31	Fri.	Slave trade abol. by Brit. Gov. 1807	91	5 42	6 26	9 03	0 53	5 40	6 28	8 45	1 08	0 53	5 40	6 28	8 45			

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# Union Machine Works.

## PERKINS BROTHERS,

—MANUFACTURERS OF—

Steam Engines, Mill and other Machinery,  
DUKE STREET, OTTAWA.

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## CHINIC & BEAUDET

—WHOLESALE AND RETAIL MERCHANTS IN—

# Heavy and Shelf Hardware,

MANUFACTURERS OF CUT NAILS.

44 St. PETER ST., QUEBEC.

---

FIRST PRIZE AT THE EXPOSITIONS OF 1869 & 1870. DEPLOMA AWARDED AT EXHIBITION OF 1870.

## B. LEDOUX,

# CARRIAGE MAKER,

Factory & Office, 125, Show Room, 131 & 133 St. Antoine St.

### MONTREAL.

MR. BRUNO LEDOUX begs to inform the public, his friends and strangers visiting Montreal, that he always keeps on hand a complete assortment of Elegant Family Carriages suitable for Summer and Winter. He has carried all honors at Provincial Exhibitions held in the last ten years.

ALL KINDS OF REPAIRS NEATLY DONE TO ORDER.

---

## J. H. CLINT,

# Lumber & Commission Merchant,

SAWN PINE AND SPRUCE LUMBER OF ALL DESCRIPTIONS

Dressed and in the Rough,

ST. PAUL STREET, QUEBEC.

APRIL, 1876.



**A**PRIL, the month that ever shrouds  
The face of heaven with weeping  
clouds ;  
These tears some tidings bring :  
Are they of grief that Winter dies ?  
Or gladness taking this disguise  
To hail the dawn of Spring ?

MOON'S PHASES.	DAY.	TORONTO.	QUEBEC.
		h. m.	h. m.
☾ First Quarter.	1	10 54 am	11 27 am
☾ Full Moon ....	8	2 21 pm	2 54 pm
☾ Last Quarter..	16	3 20 pm	3 53 pm
☾ New Moon ....	24	1 46 am	2 19 am
☾ First Quarter.	30	5 09 pm	5 42 pm

Day of Month	Day of Week.	REMARKABLE EVENTS.	Day of Year.	TORONTO.				QUEBEC.			
				SUN.		MOON.		SUN.		MOON.	
				Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets
1 Sat...		Battle of Copenhagen.....1801	92	5 40 6 27	10 09	1 57 5 38	6 29	9 52	2 12		
2 Sun...		<i>Passion.</i>	93	5 38 6 28	11 24	2 47 5 36	6 31	11 09	3 00		
3 Mon.		Heber, Bishop of Calcutta, d.1826	94	5 37 6 30	pm 43	3 25 5 34	6 32	pm 31	3 36		
4 Tues.		<i>St. Ambrose.</i>	95	5 35 6 31	2 00	3 54 5 32	6 33	1 52	4 02		
5 Wed.		Canada discovered.....1499	96	5 33 6 32	3 15	4 19 5 30	6 35	3 10	4 23		
6 Thu.		Hudson river discovered .....1609	97	5 31 6 33	4 27	4 39 5 28	6 36	4 25	4 41		
7 Fri...		First settlement in Ohio began 1788	98	5 30 6 34	5 37	4 58 5 26	6 38	5 38	4 57		
8 Sat...		Kaulbach, German painter, d.1874	99	5 28 6 35	6 47	5 17 5 24	6 39	6 31	5 13		
9 Sun...		<i>Palm.</i>	100	5 26 6 37	7 56	5 36 5 23	6 40	8 03	5 29		
10 Mon.		The battle of Toulouse .....1814	101	5 24 6 38	9 05	5 58 5 21	6 42	9 15	5 48		
11 Tues.		Napoleon subscri. T. of abdic.1814	102	5 23 6 39	10 13	6 24 5 19	6 43	10 25	6 11		
12 Wed.		John Galt, novelist, died.....1839	103	5 21 6 40	11 18	6 55 5 17	6 44	11 32	6 40		
13 Thu...		S. R. Wells, phrenologist, d.....1875	104	5 19 6 41	a m	7 34 5 15	6 46	a m	7 17		
14 Fri...		<i>Good Friday.</i>	105	5 18 6 43	0 16	8 21 5 13	6 47	0 32	8 03		
15 Sat...		Remark. eruption Mt. Hecla, 1846	106	5 16 6 44	1 06	9 17 5 11	6 48	1 21	8 59		
16 Sun...		<i>Easter.</i>	107	5 14 6 45	1 47	10 19 5 09	6 50	2 01	10 03		
17 Mon.		H. Hudson sailed last voyage.1610	108	5 13 6 46	2 21	11 25 5 08	6 51	2 32	11 12		
18 Tues.		John Abernethy, surgeon, d. 1831	109	5 11 6 47	2 48	pm 33 5 06	6 52	2 57	pm 23		
19 Wed.		Philip Melancthon, divine, d.1560	110	5 09 6 49	3 11	1 41 5 04	6 54	3 17	1 35		
20 Thu...		First Constit. of N. Y. State.1777	111	5 08 6 50	3 31	2 51 5 02	6 55	3 35	2 47		
21 Fri...		Guadaloupe surren. to British.1794	112	5 06 6 51	3 51	4 02 5 01	6 57	3 51	4 02		
22 Sat...		John Harper, publi., N.Y., d.1875	113	5 05 6 52	4 10	5 17 4 59	6 58	4 08	5 19		
23 Sun...		<i>Low. St. George.</i>	114	5 03 6 53	4 31	6 34 4 57	6 59	4 26	6 39		
24 Mon.		Earl Cathcart, Gov.-General. 1846	115	5 01 6 54	4 56	7 55 4 55	7 01	4 47	8 04		
25 Tues.		<i>St. Mark.</i>	116	5 00 6 56	5 26	9 18 4 54	7 02	5 17	9 30		
26 Wed.		Great Plague at St. Giles, Lon.1665	117	4 58 6 57	6 05	10 38 4 52	7 03	5 49	10 53		
27 Thu...		Toronto captured (b. of York)1813	118	4 57 6 58	6 55	11 48 4 50	7 05	6 38	a m		
28 Fri...		Fire at Oshkosh, Wisconsin...1875	119	4 55 6 59	7 59	a m 4 49	7 07	7 41	0 03		
29 Sat...		Peace of Aix la Chapelle .....1748	120	4 54 7 00	9 13	0 44 4 47	7 07	8 57	0 58		
30 Sun...		<i>2nd after Easter.</i>	121	4 52 7 02	10 32	1 26 4 45	7 09	10 19	1 38		



**J. & J. HEGAN & CO.,**  
**ST. JOHN, N.B.**  
**DRY GOODS MERCHANTS,**  
**MANUFACTURERS' AGENTS,**  
 —AND DIRECT WHOLESALE IMPORTERS OF—  
**COTTONS, LINENS, SILKS & WOOLENS,**  
**FROM THE BEST BRITISH & FOREIGN MARKETS.**

☞ The Largest and best assortment of CARPETINGS in market, and kept constantly renewed.

☞ FLOOR OIL-CLOTHS, READY-MADE CLOTHING.

Parks' Cotton warps and Grey Cottons in any quantity at mill prices.

**J. & J. HEGAN & CO.,**

27 & 29 Prince William, and 8 Water Streets.

ESTABLISHED 1838.

**MONTREAL SAFE AND LOCK WORKS.**

**CHARLES D. EDWARDS,**

—MANUFACTURER OF—

**FIRE PROOF SAFES,**

Also, Burglar Proof Safes, Iron Vault Linings,  
 IRON DOORS, IRON SHUTTERS, IRON WINDOW FRAMES,

And every description of Iron Work for Public Buildings, Jails,  
 Prisons, Registry Offices. etc., etc.

**POWDER PROOF BANK & SAFE LOCKS, COMBINATION LOCKS, &c.**

MANUFACTORY AND SALES ROOM:

49 St. Joseph St., Montreal.

MAY, 1876.

II

ARE THERE ANY MORE

GEMINI.



OW Nature in her gayest robe is drest,  
And hails the gentle breathing of the  
West,  
With all her charms displayed.  
The feathered songster serenades his  
mate ;  
The bachelor resolves to try his fate,  
And woo some pretty maid.

MOON'S PHASES.	Day.	TORONTO.	QUEBEC.
☾ Full Moon ...	8	h. m. 4 35 am	h. m. 5 08 am
☾ Last Quarter ...	16	8 09 am	8 42 am
☾ New Moon ...	23	10 07 am	10 40 am
☾ First Quarter.	30	0 30 am	1 03 am

Day of Month.	Day of Week.	REMARKABLE EVENTS.	TORONTO.				QUEBEC.				
			SUN.		MOON.		SUN.		MOON.		
			Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	
1 Mon.		<i>St. Philip and St. James.</i>	122	4 51	7 03	11 50	1 58	4 44	7 10	11 41	2 07
2 Tues.		Batt. of Amarantu, Portugal. 1809	123	4 50	7 04	pl 05	2 24	4 47	7 11	pm 59	2 29
3 Wed.		Capt. Loss s. for dia N.W. pas. 1818	124	4 49	7 05	2 17	2 45	4 44	7 13	2 14	2 47
4 Thu.		The Pope b. in effigy at Paris. 1791	125	4 47	7 06	3 26	3 04	4 39	7 14	3 26	3 04
5 Fri.		France formed into an empire 1804	126	4 46	7 07	4 35	3 23	4 38	7 15	4 38	3 20
6 Sat.		Fearful rioting in Philadelphia 1344	127	4 44	7 09	5 43	3 41	4 36	7 17	5 49	3 35
7 Sun.		<i>3rd after Easter.</i>	128	4 43	7 10	6 51	4 02	4 35	7 18	7 00	3 53
8 Mon.		Americans evacua. York, U.C. 1813	129	4 42	7 11	7 59	4 26	4 33	7 19	8 11	4 15
9 Tues.		Schiraz, Persia, d. earthquake 1853	130	4 41	7 12	9 06	4 56	4 32	7 20	9 19	4 41
10 Wed.		SS. Schiller wr. off Scilly Isles 1875	131	4 39	7 13	10 07	5 31	4 31	7 22	10 22	5 15
11 Thu.		Ross s. in search of Franklin. 1848	132	4 38	7 14	11 00	6 15	4 29	7 23	11 15	5 58
12 Fri.		Meerut mut. & 1st bloodshed. 1859	133	4 37	7 15	11 44	7 07	4 28	7 24	11 58	6 50
13 Sat.		Jamestown, Virginia, settled. 1607	134	4 36	7 16	a m	8 08	4 27	7 25	a m	7 52
14 Sun.		<i>4th after Easter.</i>	135	4 35	7 17	0 20	9 12	4 26	7 27	0 31	8 58
15 Mon.		Industrial Exhibition at Paris 1855	136	4 34	7 19	0 49	10 18	4 24	7 28	0 59	10 07
16 Tues.		Earthquake in Syria ..... 1796	137	4 33	7 20	1 13	11 25	4 23	7 29	1 20	11 17
17 Wed.		Revolution at Venice ..... 1797	3 34	3 33	7 21	1 34	pm 33	4 22	7 30	1 38	pm 27
18 Thu.		Earthquake at Curcuta, S.A. 1875	139	4 31	7 22	1 53	1 42	4 21	7 32	1 55	1 39
19 Fri.		<i>St. Dunstan.</i>	140	4 30	7 23	2 12	2 52	4 20	7 33	2 11	2 52
20 Sat.		Columbus died..... 1506	141	4 29	7 24	2 31	4 07	4 19	7 34	2 27	4 10
21 Sun.		<i>Rogation Sunday.</i>	142	4 28	7 25	2 55	5 26	4 18	7 35	2 47	5 33
22 Mon.		James I. inst. Order of Baronet 1611	143	4 27	7 26	3 23	6 49	4 17	7 36	3 12	6 59
23 Tues.		Grinnell sail. in s. of Franklin 1850	144	4 26	7 27	3 57	8 13	4 16	7 37	3 43	8 26
24 Wed.		Queen Victoria born..... 1819	145	4 25	7 28	4 43	9 29	4 15	7 38	4 26	9 44
25 Thu.		<i>Ascension Day.</i>	146	4 24	7 29	5 44	10 34	4 14	7 39	5 26	10 48
26 Fri.		<i>St. Augustine.</i>	147	4 23	7 30	6 56	11 23	4 13	7 40	6 39	11 35
27 Sat.		Fr. Cath. Chu. at Holyoke, b. 1875	148	4 22	7 31	8 16	11 59	4 12	7 41	8 02	a m
28 Sun.		<i>1st after Ascension.</i>	149	4 21	7 31	9 37	a m	4 12	7 42	9 26	0 05
29 Mon.		Constantinople taken b Turks 1452	150	4 22	7 32	10 55	0 27	4 11	7 43	10 47	0 31
30 Tues.		Treaty of Paris..... 1814	151	4 22	7 33	po 08	0 50	4 10	7 44	po 05	0 54
31 Wed.		Punish. b wheel abol in France 1791	152	4 21	7 34	1 18	1 10	4 07	7 45	1 18	1 11

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# SPENCER'S VESUVIAN LINIMENT

THE BEST LINIMENT IN THE WORLD.

FOR OUTWARD APPLICATION ONLY.

GOOD FOR MAN AND BEAST.

I warrant this to be the best known remedy for **Rheumatism, Piles, Salt Rheum**, and all eruptions of the skin, **Burns, Wounds, Sprains, Bruises, Swelled Joints, Lameness, &c., &c.** It seldom if ever fails to cure **Spavin, Ringbone, Windgalls, Scratches, Sweeney, Saddle and Harness Galls, Horse Distemper** and most diseases to which domestic animals are subject.

SAMUEL SHORT, Greenwick, K. C., writes under date Oct. 12th, 1875.—“I have been afflicted with **RHEUMATISM** for many years and have used various remedies without relief. It gives me pleasure to say that your **SPENCER'S VESUVIAN LINIMENT** has, in a few weeks, produced a perfect cure. In a severe case of **PILES** it has given more relief than I ever expected to derive from any medicine, and many of my neighbours who have used it join me in recommending it to be the best Liniment ever used.

MARTIN JAMES BREEN, St. John, N. B., says that, after being troubled with a pain in and around the heart, and in the left shoulder for many weeks, he found a perfect remedy in **SPENCER'S VESUVIAN LINIMENT**. One half of a 30 cent bottle effecting a radical cure.

HOWARD D. GRAY, Havelock, K. C. writes that he was troubled by a **BONE FELON** for six months, so severe that he was unable to attend to his business. Pieces of bone were frequently discharged from the finger. He tried several doctors, several patent medicines, but without avail; as a last resort he procured a 30 cent bottle of **SPENCER'S VESUVIAN LINIMENT**, one half of which effected a perfect cure. So Mr. Gray writes under date October 7th, 1875.

GEORGE GROVE, 16 Nelson Street, St. John, N. B., writes:—“After suffering with **RHEUMATISM** for several months, and using many so called remedies, without avail, I procured a bottle of **SPENCER'S VESUVIAN LINIMENT**, the use of which, in forty-eight hours, effected a perfect cure. I calculate that one 30 cent bottle of this Liniment would cure any case of Rheumatism that has ever come under my observation.” So Mr. Grove writes, October 9th, 1875.

GEORGE HUME, Fredericton, N. B., Proprietor of Long's Hotel, says:—“I have used all the various Liniments in the Market, all that are advertised, all that have been generally recommended, but I have found none so good for sprains, bruises, harness galls, cuts and lameness, as **SPENCER'S VESUVIAN LINIMENT**. Mr. Hume has been engaged in Staging for many years, and he knows whereof he speaks.”

W. H. ADAMS, St. John, N. B., has no hesitation in saying that **SPENCER'S VESUVIAN LINIMENT** is all it professes to be. One 30 cent bottle has accomplished in his family what the Doctors could not effect. Pain, time and money saved by its use.

JOHN SPROUL, Sussex, N. B., Proprietor of that popular Hotel, the Olive House, writes, that after being disabled many months by **RHEUMATISM** he finds himself totally cured by the use of one bottle of **SPENCER'S VESUVIAN LINIMENT**.

ANTHONY HARDING, St. John, N. B., certifies that after years of suffering with **RHEUMATISM**, he has been radically cured by a few applications of **SPENCER'S VESUVIAN LINIMENT**.

He also certifies that it is a positive cure for **PILES**, and the best remedy for cuts, bruises, etc., that has ever come under his observation.

DUNCAN McISAAC, Little Judique, C. B., testifies that **SPENCER'S VESUVIAN LINIMENT** is the best remedy for **RHEUMATIC COMPLAINTS** that can be had. He writes for a supply, in order that his neighbours may be benefited, as he has been by its use.

WILLIAM LAMBERT, St. John, N. B., advises me under date Nov. 24th, 1875, that for some four years he has been tormented by **RHEUMATISM** in the region of the heart. He has applied to physicians for relief, has used many patent medicines, but in no instance obtained relief, until he procured a bottle of **SPENCER'S VESUVIAN LINIMENT**, the use of which according to directions resulted in an immediate and perfect cure.

THOMAS GUEST & Co., Yarmouth, N. S., advise me this day (Nov. 30th, 1875), that at their instance, a neighbour whose hands had been raw with **SALT RHEUM** for many years, procured a bottle of **SPENCER'S VESUVIAN LINIMENT**, by which he was totally cured in thirty days. Thus 30 cents, judiciously spent, have effected what hundreds of dollars injudiciously used, were powerless to perform.

**Spencer's Vesuvian Liniment** is put up in bottles at 20 cts.; 30 cts.; and 40 cts. each, also large bottles at \$1.00 and \$2.00 each.

H. L. SPENCER, MEDICAL WAREHOUSE, 20 NELSON ST., ST. JOHN, N. B.

EBEC.

m.

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42 am

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noon.

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18 1 11

JUNE, 1876.



Now is the interesting time,  
 When summer in its youthful prime,  
 Sheds hope on all around;  
 Rich promise that the grateful soil  
 Will well repay the farmer's toil,  
 On every side is found.

MOON'S PHASES.	Day.	TORONTO.	QUEBEC.
☉ Full Moon ....	6	h. m. 7 19 pm	h. m. 7 52 pm
☾ Last Quarter..	13	9 56 pm	10 23 pm
☽ New Moon.....	21	4 59 pm	5 32 pm
☽ First Quarter.	28	9 56 am	10 29 am

Day of Month	Day of Week.	REMARKABLE EVENTS.	TORONTO.				QUEBEC.			
			SUN.		MOON.		SUN.		MOON.	
			Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets
1	Thu..	SS. <i>Vicksburg</i> foun. off C. Race 1875	1534	21 7 35	2 26	1 33 4	09 7 46	2 28	1 28	
2	Fri...	Gordon riots in London.....1780	1544	20 7 36	3 34	1 47 4	09 7 47	3 39	1 39	
3	Sat...	Port au Prince, d. by earthq. 1770	1554	20 7 36	4 42	2 07 4	08 7 48	4 50	1 58	
4	Sun..	<i>Whitsunday. Corpus Christi.</i>	1564	19 7 37	5 50	2 30 4	07 7 49	6 00	2 18	
5	Mon.	<i>St. Boniface.</i>	1574	19 7 38	6 56	2 58 4	07 7 49	7 09	2 44	
6	Tues.	Jer. Bentham, Eng. jurist, d. 1832	1584	18 7 39	7 58	3 31 4	07 7 56	8 13	3 15	
7	Wed.	Great earthquake in Jamaica. 1692	1594	18 7 39	8 54	4 12 4	06 7 51	9 09	3 55	
8	Thu..	Corsica united to England....1794	1604	18 7 40	9 42	5 02 4	06 7 52	9 56	4 45	
9	Fri...	Brit. sett. exp. from Falkland I. 1770	1614	18 7 40	10 20	6 00 4	06 7 52	10 33	5 44	
10	Sat...	Pias VII. excommu. Bonaparte 1809	1624	18 7 42	10 51	7 03 4	05 7 53	11 01	6 48	
11	Sun..	<i>Trinity Sunday.</i>	1634	17 7 42	11 16	8 07 4	05 7 54	11 24	7 56	
12	Mon.	Fire in St. Johns, Newfoundland. 1846	1644	17 7 42	11 38	9 14 4	05 7 54	11 43	9 05	
13	Tues.	Pope Pius IX. born.....1792	1654	17 7 42	11 57	10 21 4	05 7 55	11 59	10 14	
14	Wed.	Americans evacuated Sorel....1776	1664	17 7 43	a m	11 27 4	05 7 55	a m	11 24	
15	Thu..	Mar. Luther excom. b Leo. X. 1520	1674	17 7 43	0 15	pm 30 4	05 7 56	0 15	pm 30	
16	Fri...	Duke of Marlborough died....1722	1684	17 7 44	0 35	1 45 4	05 7 56	0 31	1 47	
17	Sat...	<i>St. Alban.</i>	1694	17 7 44	0 55	3 00 4	05 7 56	0 49	3 05	
18	Sun..	<i>1st after Trinity.</i>	1704	17 7 44	1 19	4 19 4	05 7 56	1 10	4 28	
19	Mon.	Battle of Blenheim.....1800	1714	18 7 45	1 49	5 42 4	05 7 57	1 36	5 54	
20	Tues.	Accession of Queen Victoria. 1837	1724	18 7 45	2 29	7 02 4	06 7 57	2 13	7 16	
21	Wed.	Found. of St. Paul's Cath. Id. 1675	1734	18 7 45	3 21	8 16 4	06 7 57	3 04	8 30	
22	Thu..	Accession of Richard III.....1483	1744	18 7 45	4 30	9 12 4	06 7 58	4 14	9 25	
23	Fri...	1st Chris. martyr in Eng. beh. 303	1754	19 7 45	5 50	9 55 4	06 7 58	5 35	10 36	
24	Sat...	<i>St. John Baptist.</i>	1764	19 7 46	7 14	10 27 4	07 7 58	7 02	10 05	
25	Sun..	<i>2nd after Trinity.</i>	1774	19 7 46	8 37	10 53 4	07 7 58	8 29	10 58	
26	Mon.	How. Staunton, chess play. d. 1874	1784	20 7 46	9 54	11 14 4	07 7 58	9 49	11 15	
27	Tues.	John Murray, publisher, died 1843	1794	20 7 46	11 07	11 35 4	08 7 58	11 05	11 32	
28	Wed.	Military insurrection in Spain 1854	1804	21 7 46	10 17	11 52 4	08 7 58	10 18	11 48	
29	Thu..	<i>St. Peter.</i>	1814	22 7 46	1 26	a m	4 09 7 58	1 30	a m	
30	Fri...	Grenadiers introdu. into Eng. 1678	1824	22 7 46	2 34	0 12 4	09 7 58	2 41	0 05	

THE  
**AMERICAN HOTEL,**



CORNER FRONT AND YONGE STREETS, TORONTO.

This old established and popular Hotel is now open for the reception of guests, having been remodelled and enlarged by an additional story. The House now contains about 100 rooms, making it ONE OF THE LARGEST HOTELS IN THE CITY. It has been newly furnished throughout, and will now be found complete in all its appointments. No effort will be spared to make this establishment first-class in every respect, and the Proprietor hopes, by strict PERSONAL attention to the comfort of his guests, to merit a large share of the public patronage so long enjoyed by this Hotel.

GEORGE BROWN, Prop'r.

THE  
**RUSSELL HOUSE,**  
Ottawa, Canada.

J. A. GOVIN,

PROPRIETOR.

THIS HOTEL IS

The Largest and only First-class House in the City.

IT IS FITTED, FURNISHED AND KEPT AS AN UNEXCEPTIONABLE

First-class Hotel, combining Modern Elegance, Comfort and Economy.

IT HAS AMPLE ACCOMMODATION FOR FIVE HUNDRED GUESTS,

And is delightfully and centrally situated, being in close proximity to the Parliament Buildings, the Post Office, and all the points of interest.

SEC.

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9 am

IX.

Sets

I. M.

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JULY, 1876.



LEO.



OW the fierce radiance of the noontide ray,  
With ardent beam proclaims the God of day,  
Oppressive in his might.  
The panting cattle seek the grateful shade,  
The tender flowers of morning droop and fade,  
To bloom again at night.

MOON'S PHASES.	DAY.	TORONTO.		QUEBEC.	
		h. m.	h. m.	h. m.	h. m.
☉ Full Moon ....	6	10 20 am	10 53 am		
☾ Last Quarter..	14	8 37 am	9 10 am		
☾ New Moon .	20	11 35 pm	.....		
	21	.....	0 08 am		
☽ First Quarter.	27	10 01 pm	10 34 pm		

Day of Month.	Day of Week.	REMARKABLE EVENTS.	Day of Year.	TORONTO.				QUEBEC.			
				SUN.		MOON.		SUN.		MOON.	
				Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets
1 Sat...		Dominion Day.	183	4 22 7 45	3 43	0 35 4 10	7 57	3 52	0 24		
2 Sun...		3rd after Trinity.	184	4 23 7 45	4 48	1 00 4 11	7 57	5 04	0 47		
3 Mon.		Str. Persia laun. at Glasgow..1855	185	4 23 7 45	5 51	1 31 4 11	7 57	6 04	1 16		
4 Tues.		Decl. of American Independ. 1776	186	4 24 7 45	6 50	2 10 4 12	7 57	7 04	1 53		
5 Wed.		Gold sover. of Eng. put in cir.1814	187	4 24 7 44	7 39	2 57 4 13	7 56	7 54	2 40		
6 Thu..		Cromwell's 1st Parliament m.1653	188	4 25 7 44	8 20	3 53 4 13	7 56	8 33	3 36		
7 Fri...		Col. Simcoe, Lieut.-Governor.1792	189	4 26 7 44	8 53	4 55 4 14	7 55	9 04	4 40		
8 Sat...		Destructive fire at Montreal. 1852	190	4 27 7 43	9 20	6 00 4 15	7 55	9 29	5 47		
9 Sun...		4th after Trinity.	191	4 27 7 43	9 42	7 06 4 16	7 54	9 46	6 56		
10 Mon.		Fort of Gibraltar taken b Brit.1704	192	4 28 7 42	10 02	8 12 4 17	7 54	10 06	7 05		
11 Tues.		Black Rock taken by the Brit.1813	193	4 29 7 42	10 20	9 18 4 18	7 53	10 21	9 14		
12 Wed.		Canada invad. by U.S. volun.1812	194	4 30 7 41	10 38	10 23 4 18	7 52	10 36	10 22		
13 Thu..		Cap. Cook sail. on his sec. voy.1772	195	4 30 7 41	10 58	11 30 4 19	7 52	10 53	11 31		
14 Fri...		Jerusalem taken by Crusaders1099	196	4 31 7 40	11 19	pm43 4 20	7 51	11 11	pm47		
15 Sat...		St. Swithin.	197	4 32 7 39	11 46	1 57 4 21	7 50	11 35	2 05		
16 Sun...		5th after Trinity.	198	4 33 7 39	a m	3 17 4 22	7 49	a m	3 27		
17 Mon.		Dr. Watts, born.....1674	199	4 34 7 38	0 20	4 37 4 23	7 48	0 05	4 50		
18 Tues.		Lady Franklin, died.....1875	200	4 35 7 37	1 05	5 51 4 24	7 48	0 48	6 07		
19 Wed.		Quebec capit. to the English..1629	201	4 36 7 36	2 05	6 56 4 25	7 47	1 47	7 10		
20 Thu..		Spanish Armada defeated.....1588	202	4 37 7 35	3 19	7 46 4 27	7 46	3 03	7 58		
21 Fri...		Inquisition re-estab. in Spain.1814	203	4 38 7 34	4 43	8 28 4 28	7 45	4 29	8 38		
22 Sat...		St. Mary Magdalene.	204	4 39 7 34	6 08	8 52 4 29	7 44	5 58	8 58		
23 Sun...		6th after Trinity.	205	4 40 7 33	7 30	9 16 4 30	7 43	7 24	9 18		
24 Mon.		Battle of Niagara.....1759	206	4 41 7 32	8 48	9 36 4 31	7 41	8 45	9 36		
25 Tues.		St. James.	207	4 42 7 31	10 02	9 56 4 32	7 40	10 02	9 52		
26 Wed.		First Post Office in Paris.....1470	208	4 43 7 30	11 13	10 16 4 33	7 39	11 16	10 10		
27 Thu..		St. Joseph of Arimathea.	209	4 44 7 29	pm23	10 37 4 34	7 38	pm28	10 28		
28 Fri...		Second battle of Talavera.....1809	210	4 45 7 27	1 32	11 02 4 36	7 37	1 40	10 50		
29 Sat...		Earthquake at Guatemala.....1773	211	4 46 7 26	2 40	11 32 4 37	7 36	2 51	11 17		
30 Sun...		7th after Trinity.	212	4 47 7 25	3 45	a m 4 38	7 34	3 58	11 52		
31 Mon.		Diamond Koh-i-noor br.toEng.1850	213	4 48 7 24	4 45	0 08 4 39	7 33	4 59	a m		

# ST. LOUIS HOTEL,

## ST. LOUIS STREET, QUEBEC.



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It is eligibly situated near to, and surrounded by the most delightful and fashionable promenades—the Governor's Garden, the Citadel, the Esplanade, the Place d'Armes, and Durham Terrace—which furnish the Splendid Views and Magnificent Scenery for which Quebec is so justly celebrated, and which is unsurpassed in any part of the world.

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th.

3 am

0 am

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8 am

4 pm

DN.

Sets

h. m.

0 24

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7 10

7 58

8 38

8 58

9 18

9 36

9 52

10 10

10 28

10 50

11 17

11 52

a m

AUGUST, 1876.



OW harvest calls the reaper to the field,  
The products of his former toil to yield,  
And fills his barns with food.  
The faithful earth is not a niggard friend,  
But pays with ample interest what we lend,  
And proves its credit good.

MOON'S PHASES.	DAY.	TORONTO.	QUEBEC.
		h. m.	h. m.
☉ Full Moon ...	5	1 20 am	1 53 am
☾ Last Quarter..	12	4 40 pm	5 13 pm
☾ New Moon ...	19	7 07 am	7 40 am
☽ First Quarter.	26	0 59 pm	1 32 pm

Day of Month.	Day of Week.	REMARKABLE EVENTS.	Day of Year.	TORONTO.				QUEBEC.				
				SUN.		MOON.		SUN.		MOON.		
				Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	
1	Tues.	Abol. of slav. in Brit. Empire	1834	214	4 49	7 23	5 38	0 52	4 41	7 32	5 53	0 35
2	Wed.	Col. V. Baker dis. H. M. service	1875	215	4 50	7 22	6 20	1 44	4 42	7 30	6 34	1 28
3	Thur.	1st stone laid of Bank of Eng.	1732	216	4 51	7 20	6 56	2 46	4 43	7 29	7 08	2 30
4	Fri...	Hans Christian Andersen d...	1875	217	4 52	7 19	7 24	3 51	4 44	7 27	7 34	3 37
5	Sat...	St. Oswald.		218	4 54	7 18	7 48	4 57	4 45	7 26	7 55	4 47
6	Sun...	3th after Trinity.		219	4 55	7 16	8 08	6 05	4 47	7 24	8 13	5 57
7	Mon.	Battle of Thermopylae... B.C.	480	220	4 56	7 15	8 26	7 10	4 48	7 23	8 28	7 07
8	Tues.	U.S. troops evacu. Canada...	1812	221	4 57	7 14	8 45	8 17	4 50	7 21	8 43	8 15
9	Wed.	Impris. for debt abol. in Eng.	1844	222	4 58	7 12	9 03	9 23	4 51	7 20	8 59	9 24
10	Thu...	St. Lawrence.		223	4 59	7 11	9 23	10 33	4 52	7 18	9 16	10 36
11	Fri...	Barbadoes des. by a hurricane	1831	224	5 00	7 09	9 47	11 45	4 53	7 17	9 37	11 52
12	Sat...	Battle of Kunersdorf.....	1759	225	5 01	7 08	10 17	pl 01	4 54	7 15	10 04	pl 10
13	Sun...	9th after Trinity.		226	5 02	7 07	10 56	2 19	4 56	7 13	10 39	2 31
14	Mon.	Inaug of Statue to Guttenberg	1837	227	5 04	7 05	11 47	3 34	4 57	7 12	11 30	3 49
15	Tues.	Assumption. [1848		228	5 04	7 04	a m	4 41	4 58	7 11	a m	4 55
16	Wed.	Conflagration at Constantinople		229	5 06	7 02	0 54	5 38	5 00	7 09	0 37	5 52
17	Thu...	Fred. the Great of Prussia d..	1786	230	5 07	7 00	2 13	6 18	5 01	7 07	1 58	6 28
18	Fri...	Yacht Alberta ran d. Mistletoe	1875	231	5 08	6 59	3 36	6 50	5 02	7 05	3 25	6 57
19	Sat...	Raleigh sailed on his last voy.	1617	232	5 09	6 57	5 01	7 16	5 03	7 03	4 52	7 20
20	Sun...	10th after Trinity.		233	5 10	6 56	6 22	7 38	5 05	7 01	6 17	7 39
21	Mon.	Revolution at Santa Fe.....	1810	234	5 11	6 54	7 38	7 58	5 06	7 00	7 37	8 16
22	Tues.	Trea. of peace b. Eng. & China	1842	235	5 13	6 52	8 53	8 18	5 07	6 58	8 54	8 13
23	Wed.	First steamer from Buffalo to		236	5 14	6 51	10 05	8 39	5 09	6 56	10 08	8 31
24	Thu...	St. Bartholomew. [Detroit. 1818		237	5 15	6 49	11 15	9 03	5 10	6 54	11 24	8 52
25	Fri...	Webb swam frm Dover to Calais	75	238	5 16	6 47	pm 26	9 31	5 11	6 52	pm 37	9 17
26	Sat...	Prince Albert born.....	1819	239	5 17	6 46	1 34	10 05	5 13	6 56	1 47	9 39
27	Sun...	11th after Trinity.		240	5 18	6 44	2 37	10 47	5 14	6 48	2 51	10 30
28	Mon.	Battle of Pawassim.....	1794	241	5 19	6 42	3 32	11 37	5 15	6 47	3 47	11 20
29	Tues.	St. John the Baptist behended	30	242	5 21	6 41	4 19	a m	5 16	6 45	4 33	a m
30	Wed.	Cairo surrendered to British...	1801	243	5 22	6 39	4 56	0 35	5 18	6 43	5 09	0 19
31	Thu...	John Bunyan died .....	1688	244	5 23	6 37	5 27	1 39	5 19	6 41	5 38	1 24



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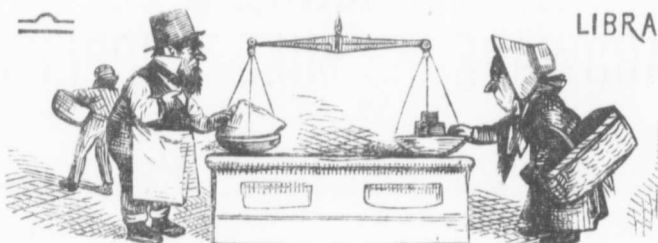
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Saw and Grist Mills, Tanneries, &c.; Heavy and Light Castings of every description.

ALL WORK GUARANTEED FIRST-CLASS.

SEPTEMBER, 1876.



**P**OMONA now prefers her welcome suit,  
 And brings her offerings of luscious  
 fruit,  
 To magnify our debt :  
 The rosy apple bends the yielding twig ;  
 The downy peach, the apricot, and fig,  
 In tempting order set.

MOON'S PHASES.	DAY.	TORONTO.	QUEBEC.
☉ Full Moon ...	3	h. m. 3 56 pm	h. m. 4 28 pm
☾ Last Quart'r }	10	11 03 pm	11 36 pm
	11	.....	.....
☉ New Moon ...	17	4 37 pm	5 10 pm
☽ First Quarter. 25		6 46 am	7 19 am

Day of Month.	Day of Week.	REMARKABLE EVENTS.	TORONTO.				QUEBEC.			
			SUN.		MOON.		SUN.		MOON.	
			Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets
1	Fri...	<i>St. Giles.</i>	245	5 23 6 35	5 53	2 45	5 20 6 39	6 01	2 34	
2	Sat...	Anniversary battle of Sedan..1870	246	5 24 6 34	6 14	3 52	5 21 6 37	6 19	3 44	
3	Sun...	<i>12th after Trinity.</i>	247	5 26 6 32	6 33	4 59	5 22 6 35	6 35	4 44	
4	Mon.	Stoppage of British Bank Lon. 1856	248	5 27 6 31	6 51	6 06	5 23 6 33	6 50	6 04	
5	Tues.	Insurrection at Leghorn.....1848	249	5 28 6 29	7 10	7 14	5 24 6 31	7 06	7 14	
6	Wed.	<i>Mayflower s. fm Eng. for Amer.</i> 1620	250	5 29 6 27	7 29	8 22	5 26 6 29	7 23	8 26	
7	Thu..	Montreal surr. to the English 1760	251	5 30 6 26	7 53	9 34	5 28 6 27	7 43	9 41	
8	Fri..	Allies captured the Malakoff. 1855	252	5 31 6 24	8 21	10 50	5 30 6 25	8 08	10 59	
9	Sat..	United States first so called. 1776	253	5 32 6 22	8 56	pm 07	5 32 6 23	8 40	pm 19	
10	Sun..	<i>13th after Trinity.</i>	254	5 33 6 20	9 40	1 23	5 33 6 21	9 23	1 37	
11	Mon.	America discov. by Columbus 1492	255	5 34 6 18	10 41	2 32	5 34 6 18	10 23	2 47	
12	Tues.	Schr. sunk in the Mersey....1873	256	5 36 6 16	11 52	3 30	5 35 6 16	11 36	3 44	
13	Wed.	Quebec tak. by Brit. u. Wolfe 1759	257	5 37 6 14	a m	4 14	5 36 6 15	a m	4 26	
14	Thu..	Fenimore Cooper, novelist, d. 1851	258	5 38 6 12	1 13	4 50	5 37 6 13	1 00	4 58	
15	Fri..	Slavery abolished in Mexico..1829	259	5 39 6 10	2 34	5 19	5 39 6 11	2 25	5 23	
16	Sat..	C. of Good Hope surr. to Brit. 1795	260	5 41 6 08	3 55	5 41	5 41 6 09	3 49	5 42	
17	Sun..	<i>14th after Trinity.</i>	261	5 42 6 06	5 13	6 01	5 43 6 07	5 10	6 01	
18	Mon.	Battle of Antietam.....1862	262	5 43 6 04	6 28	6 20	5 44 6 05	6 29	6 17	
19	Tues.	Battle of Poitiers.....1356	263	5 45 6 03	7 42	6 41	5 45 6 03	7 46	6 35	
20	Wed.	William Maginn died.....1842	264	5 46 6 01	8 55	7 03	5 46 6 01	9 01	6 54	
21	Thu..	<i>St. Matthew.</i>	265	5 47 5 59	10 07	7 30	5 47 5 59	10 17	7 18	
22	Fri..	Theodore Hook born.....1788	266	5 48 5 57	11 18	8 03	5 48 5 57	11 30	7 48	
23	Sat..	Irish rebellion and massacre..1841	267	5 49 5 55	pm 23	8 40	5 49 5 55	pm 38	8 23	
24	Sun..	<i>15th after Trinity.</i>	268	5 51 5 53	1 23	9 28	5 50 5 51	1 38	9 11	
25	Mon.	Count Frontenac ar. in Canada 1689	269	5 52 5 51	2 13	10 24	5 51 5 51	2 29	10 07	
26	Tues.	<i>St. Cypprian.</i>	270	5 53 5 49	2 55	11 26	5 52 5 49	3 09	11 12	
27	Wed.	Hyder Ali defeat. by British. 1782	271	5 54 5 47	3 28	a m	5 54 5 47	3 39	a m	
28	Thu..	South Sea Bubble explodes....1770	272	5 55 5 46	3 55	0 31	5 55 5 45	4 04	0 18	
29	Fri..	<i>St. Michael and all Angels.</i>	273	5 56 5 44	4 18	1 38	5 56 5 43	4 24	1 28	
30	Sat..	<i>St. Jerome.</i>	274	5 57 5 43	4 38	2 45	5 58 5 41	4 41	2 38	

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MONTREAL.

## OCTOBER, 1876.



**T**HIS is the month when Canada displays  
A beauty unexampled, to the gaze  
Of all who beauty prize.  
The forest now assumes a gorgeous  
dress,  
Composed of every form of loveliness,  
And steeped in richest dyes.

MOON'S PHASES.	Day.	TORONTO.		QUEBEC.	
		h. m.	h. m.	h. m.	h. m.
☾ Full Moon ....	3	5 39 am	6 11 am		
☾ Last Quart'r...	10	5 02 am	5 34 am		
☾ New Moon ....	17	4 39 am	5 12 am		
☽ First Quarter.	25	2 37 am	3 10 am		

Day of Month.	Day of Week.	REMARKABLE EVENTS.	Day of Year.	TORONTO.				QUEBEC.			
				SUN.		MOON.		SUN.		MOON.	
				Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets
1	Sun..	16th after Trinity.	275	5 57	5 41	4 56	3 52	6 00	5 39	4 57	3 48
2	Mon.	British cannonade Ogdensburg 1812	276	5 58	5 39	5 15	5 00	6 01	5 38	5 13	4 59
3	Tues.	1st newspaper issu. at Buffalo 1811	277	6 00	5 38	5 34	6 10	6 02	5 36	5 29	6 11
4	Wed.	Independ. of Belgium declared 1830	278	6 01	5 36	5 57	7 22	6 03	5 34	5 48	7 26
5	Th..	Great hurricane at Havana.... 1768	279	6 02	5 35	6 23	8 38	6 05	5 32	6 11	8 45
6	Fri..	Insurrection in Vienna..... 1848	280	6 03	5 33	6 56	9 56	6 06	5 30	6 41	10 06
7	Sat..	Edgar A. Poe died..... 1849	281	6 05	5 31	7 39	11 13	6 07	5 28	7 22	11 26
8	Sun..	17th after Trinity.	282	6 07	5 29	8 33	pm 25	6 08	5 26	8 15	pm 40
9	Mon.	Battle of Savannah..... 1779	283	6 08	5 27	9 45	1 25	6 10	5 24	9 26	1 40
10	Tues.	Benj. West, Painter, born.... 1738	284	6 10	5 25	10 59	2 13	6 12	5 22	10 45	2 27
11	Wed.	Great Storm on River Ganges 1736	285	6 11	5 23	a m	2 50	6 13	5 20	a m	3 01
12	Th..	Naval vic. of Dutch over Span. 1573	286	6 12	5 21	0 19	3 19	6 15	5 18	0 08	3 26
13	Fri..	Battle of Queenston Heights. 1812	287	6 13	5 19	1 37	3 42	6 16	5 16	1 30	3 47
14	Sat..	D. O'Connell and his son arres. 1843	288	6 14	5 18	2 54	4 04	6 17	5 14	2 50	4 05
15	Sun..	18th after Trinity.	289	6 15	5 16	4 08	4 24	6 18	5 13	4 07	4 22
16	Mon.	Latimer & Ridley b. at Oxford 1555	290	6 16	5 15	5 21	4 43	6 19	5 11	5 23	4 38
17	Tues.	Lord Palmerston died..... 1865	291	6 17	5 14	6 34	5 05	6 21	5 09	6 39	4 57
18	Wed.	St. Luke.	292	6 18	5 13	7 47	5 30	6 23	5 07	7 54	5 19
19	Th..	Doctor Candlish died..... 1873	293	6 20	5 11	8 58	5 59	6 24	5 06	9 09	5 46
20	Fri..	Dean Swift died..... 1745	294	6 21	5 09	10 07	6 36	6 26	5 04	10 21	6 20
21	Sat..	The battle of Trafalgar.... 1805	295	6 23	5 07	11 11	7 21	6 27	5 02	11 26	7 03
22	Sun..	19th after Trinity.	296	6 24	5 05	pm 05	8 13	6 28	5 00	pm 20	7 55
23	Mon.	Wellington's 1st vict. Assaye 1803	297	6 25	5 03	0 49	9 12	6 29	4 58	1 04	8 56
24	Tues.	30 yrs. war concl. with treaty 1648	298	6 26	5 01	1 26	10 16	6 31	4 56	1 39	10 12
25	Wed.	1st dly paper at Rochester NY 1826	299	6 28	5 00	1 56	11 27	6 32	4 55	2 06	11 06
26	Th..	Russia decl. war aga. Gt. Brit. 1807	300	6 30	4 58	2 20	a m	6 33	4 54	2 27	a m
27	Fri..	Columbus discovered Cuba.... 1492	301	6 31	4 56	2 41	0 28	6 35	4 51	2 45	0 20
28	Sat..	St. Simon and St. Jude.	302	6 33	4 55	3 01	1 34	6 36	4 49	3 01	1 29
29	Sun..	20th after Trinity.	303	6 34	4 54	3 18	2 41	6 38	4 47	3 17	2 38
30	Mon.	End of last Crusade..... 1270	304	6 35	4 53	3 37	3 50	6 40	4 46	3 33	3 50
31	Tues.	Found. stone Blackfriar's Br. 1. 1760	305	6 36	4 52	3 59	5 03	6 42	4 45	3 52	5 05

**W. E. PARMENTER,**  
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**Paper Bag Manufacturers, Printers, &c.**  
 45 YONGE STREET, TORONTO.

**I. & F. BURPEE & Co.**  
**Hardware & Iron Merchants,**

DEALERS IN

Paints,	Oils,	Window Glass,	Cut Nails,
Zinc,	Ship Spikes,	Oakum,	Chain,
Sheet Iron,	Tin,	Tarred and	Dry Paper.

ALWAYS ON HAND—

**A Large & Varied Assortment of Shelf Hardware.**

HAY & MANURE FORKS, RAKES, HOES, HORSE  
 NAILS, ETC., ETC.

Agents for "Hubbard, Blake & Co's." West Waterville Scythes.

I. & F. BURPEE & Co.

NOVEMBER, 1876.



SAGITTARIUS

**N**OW a rude trumpet sounds upon the ear,  
 And boldly speaks of winter coming near,  
 With all his bitter storms ;  
 The vanguard of his army is at hand,  
 And nothing can restrain the ardent band  
 That with his banner forms !

MOON'S PHASES.		Day.	TORONTO.	QUEBEC.
			h. m.	h. m.
☉	Full Moon ....	1	6 13 pm	6 46 pm
☾	Last Quart'r...	8	11 59 am	0 32 pm
☾	New Moon ....	15	7 30 pm	8 03 pm
☾	First Quart'r }	23	11 09 pm	11 42 pm
		24	.....	.....

Day of Month Day of Week.	REMARKABLE EVENTS.	Day of Year.	TORONTO.				QUEBEC.				
			SUN.		MOON.		SUN.		MOON.		
			Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets	
1 Wed.	<i>All Saints Day.</i>	306	6 37	4 50	4 22	6 18	6 44	4 44	4 12	6 24	
2 Thu.	Romilly died .....	1818	307	6 38	4 49	4 55	7 36	6 46	4 42	4 41	7 45
3 Fri.	Fall of Acre .....	1840	308	6 39	4 48	5 35	8 56	6 48	4 41	5 19	9 08
4 Sat.	Martial law estab. at Montreal	1838	309	6 40	4 47	6 28	10 12	6 49	4 39	6 11	10 26
5 Sun.	<i>21st after Trinity.</i>		310	6 42	4 46	7 33	11 18	6 50	4 38	7 16	11 33
6 Mon.	Battle of Lutzen .....	1632	311	6 43	4 45	8 48	pm 12	6 51	4 37	8 33	pm 26
7 Tues.	Battle of Belmont .....	1861	312	6 44	4 44	10 06	0 52	6 52	4 35	9 55	1 03
8 Wed.	Mason and Slidell taken .....	1861	313	6 45	4 42	11 26	1 22	6 54	4 34	11 18	1 31
9 Thu.	The Prince of Wales born .....	1841	314	6 47	4 41	a m	1 47	6 56	4 33	a m	1 52
10 Fri.	James Gall, publisher, died .....	1874	315	6 48	4 40	0 43	2 08	6 57	4 31	0 38	2 10
11 Sat.	Battle of Preston .....	1715	316	6 49	4 39	1 56	2 29	6 58	4 30	1 54	2 28
12 Sun.	<i>22nd after Trinity.</i>		317	6 51	4 38	3 08	2 48	6 59	4 29	3 09	2 44
13 Mon.	George Fox died .....	1690	318	6 52	4 37	4 19	3 08	7 01	4 28	4 23	3 02
14 Tues.	Aurora borealis appea. in Eng.	1574	319	6 54	4 36	5 30	3 32	7 02	4 27	5 37	3 22
15 Wed.	Speaking trumpet invented .....	1552	320	6 55	4 35	6 41	3 59	7 04	4 26	6 51	3 46
16 Thu.	Tea destro. in Boston harbour	1773	321	6 56	4 34	7 51	4 33	7 05	4 25	8 03	4 17
17 Fri.	Queen Mary died .....	1558	322	6 57	4 33	8 56	5 14	7 07	4 24	9 11	4 57
18 Sat.	Robin Hood died .....	1247	323	6 58	4 32	9 55	6 04	7 08	4 23	10 10	5 47
19 Sun.	<i>23rd after Trinity.</i>		324	7 00	4 31	10 44	7 01	7 09	4 21	10 59	6 44
20 Mon.	Is. of Tobago taken by English	1672	325	7 01	4 30	11 24	8 04	7 11	4 20	11 37	7 49
21 Tues.	Princess Royal born .....	1840	326	7 02	4 29	11 56	9 08	7 12	4 20	pm 07	8 57
22 Wed.	<i>Cecilia.</i>		327	7 03	4 29	pm 21	10 14	7 14	4 19	0 30	10 04
23 Thu.	Bat. of Castella Nuovo, Italy	1796	328	7 05	4 28	0 43	11 19	7 15	4 19	0 49	11 12
24 Fri.	John Knox died .....	1572	329	7 06	4 28	1 02	a m	7 17	4 18	1 05	a m
25 Sat.	Isaac Watts died .....	1748	330	7 07	4 27	1 21	0 24	7 18	4 17	1 21	0 20
26 Sun.	<i>24th after Trinity.</i>		331	7 08	4 27	1 39	1 30	7 19	4 16	1 36	1 29
27 Mon.	Princess Mary (of Teck) born	1853	332	7 10	4 26	1 59	2 38	7 20	4 16	1 53	2 40
28 Tues.	Washington Irving died .....	1859	333	7 11	4 26	2 22	3 51	7 22	4 15	2 13	3 55
29 Wed.	Stereotyping invented .....	1725	334	7 12	4 25	2 50	5 08	7 23	4 15	2 38	5 15
30 Thu.	<i>St. Andrew.</i>		335	7 13	4 25	3 26	6 28	7 24	4 14	3 11	6 39



# MATHUSHEK PIANOS.

**EXCEL** in volume of tone.

**EXCEL** in firmness and purity of tone.

**EXCEL** in voicelike quality of tone.

**EXCEL** in durability and keeping in Tune.

**EXCEL** for the concert room.

**EXCEL** for teaching and schools.

**EXCEL** for the drawing room.

Send to us for a descriptive catalogue, which also contains scores of Testimonials from Artists, Professional and Business men, all of whom pronounce the MATHUSHEK the finest Piano of the day.

Recent arrangements with the Company enable us to give better value to purchasers, and better margins to agents than ever before offered.

Prices from - - - \$300.

**SEND FOR PRICE LISTS.**

**AGENTS WANTED EVERYWHERE.**

**NORRIS & SOPER,**  
**8 ADELAIDE ST, EAST, TORONTO,**

Sole Agents for the Dominion.

DECEMBER, 1876.



W8

Now pile the hearth, and let the ruddy light  
To thoughts of joy and merriment in-  
vite,  
For Christmas time is near.  
Let every breast with warmer feelings  
fill,  
To meet the coldness of the icy chill  
That marks the dying year.

CAPRICORNUS.

MOON'S PHASES.	Day.	TORONTO.		QUEBEC.	
		h. m.	h. m.	h. m.	h. m.
☾ Full Moon ....	1	5 46 am	6 19 am		
☾ Last Quart'r...	7	9 06 pm	9 38 pm		
☾ New Moon ....	15	0 56 pm	1 29 pm		
☽ First Quart'r...	23	6 24 pm	6 57 pm		
☽ Full Moon.....	30	4 41 pm	5 14 pm		

Day of Month	Day of Week.	REMARKABLE EVENTS.	Day of Year.	TORONTO.				QUEBEC.			
				SUN.		MOON.		SUN.		MOON.	
				Rises	Sets	Rises	Sets	Rises	Sets	Rises	Sets
				<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>	<i>h. m.</i>
1	Fri..	Princess of Wales born.....	1844	336	7 14 4	25 4 12	7 48 7	26 4 14	3 55 8	02	
2	Sat..	Battle of Austerlitz.....	1805	337	7 15 4	24 5 15	9 02 7	27 4 13	4 58 9	17	
3	Sun..	<i>Advent.</i>		338	7 16 4	24 6 32	10 03 7	28 4 13	6 16 10	17	
4	Mon..	The Inquisition abolished.....	1808	339	7 17 4	24 7 52	10 48 7	29 4 13	7 39 11	00	
5	Tues.	Rome made Italian capitol ...	1870	340	7 18 4	24 9 14	11 24 7	30 4 13	9 05 11	33	
6	Wed.	<i>St. Nicholas.</i>		341	7 19 4	24 10 32	11 52 7	31 4 13	10 26 11	57	
7	Thu..	Marshal Ney shot.....	1815	342	7 20 4	24 11 48	pm 13 7	32 4 12	11 45	pm 16	
8	Fri..	<i>Conception of Virgin Mary.</i>		343	7 21 4	24 a m	0 34 7	33 4 12	a m	0 34	
9	Sat..	Father Mathew died.....	1858	344	7 22 4	23 1 01	0 52 7	34 4 12	1 00	0 50	
10	Sun..	<i>2nd in Advent.</i>		345	7 23 4	23 2 09	1 15 7	35 4 12	2 13	1 08	
11	Mon..	Charles XII. of Sweden killed	1718	346	7 24 4	23 3 20	1 36 7	36 4 12	3 26	1 27	
12	Tues.	Montreal surr. to Americans. 1775	1775	347	7 25 4	24 4 20	2 01 7	37 4 12	4 39	1 49	
13	Wed.	New Zealand dis. by Tasman. 1642	1642	348	7 26 4	24 5 40	2 32 7	38 4 12	5 51	2 18	
14	Thu..	George Washington died....	1799	349	7 26 4	24 6 46	3 12 7	39 4 12	7 00	2 54	
15	Fri..	Dr. Johnson, Lexicographer d.	1784	350	7 27 4	25 7 47	3 58 7	40 4 13	8 02	3 40	
16	Sat..	Great fire in New York.....	1835	351	7 28 4	25 8 39	4 52 7	40 4 13	8 54	4 35	
17	Sun..	<i>3rd in Advent.</i>		352	7 29 4	25 9 21	5 53 7	41 4 13	9 35	5 38	
18	Mon..	John Wesley born.....	1708	353	7 29 4	26 9 56	6 57 7	42 4 14	10 08	6 44	
19	Tues.	Fort Niagara capt. by British	1813	354	7 30 4	26 10 24	8 03 7	42 4 14	10 33	7 53	
20	Wed.	Louis Napoleon proclaimed ...	1848	355	7 30 4	27 10 46	9 07 7	43 4 15	10 53	8 59	
21	Thu..	<i>St. Thomas.</i>		356	7 31 4	27 11 06	10 10 7	43 4 15	11 10	10 07	
22	Fri..	Landing of the Pilgrims.....	1620	357	7 31 4	28 11 24	11 15 7	44 4 15	11 25	11 13	
23	Sat..	Sir Isaac Newton born .....	1642	358	7 32 4	28 11 42	a m	7 44 4	16 11	a m	
24	Sun..	<i>4th in Advent.</i>		359	7 32 4	29 11 59	0 20 7	45 4 16	11 55	0 21	
25	Mon..	<i>Christmas Day.</i>		360	7 33 4	30 pm 21	1 29 7	45 4 17	pm 13	1 32	
26	Tues.	<i>St. Stephen.</i>		361	7 33 4	31 0 46	2 41 7	45 4 18	0 35	2 47	
27	Wed.	<i>St. John Evangelist.</i>		362	7 33 4	31 1 15	3 58 7	46 4 19	1 01	4 07	
28	Thu..	<i>Innocent's Day.</i>		363	7 33 4	32 1 58	5 15 7	46 4 19	1 41	5 28	
29	Fri..	Savannah taken by British....	1728	364	7 34 4	32 2 52	6 35 7	46 4 20	2 34	6 50	
30	Sat..	Order of Jesuits founded.....	1535	365	7 34 4	33 4 01	7 44 7	46 4 21	3 44	7 59	
31	Sun..	<i>1st after Christmas.</i>		366	7 34 4	34 5 22	8 39 7	46 4 21	5 08	8 52	



# WEBER & CO.,

MANUFACTURERS OF



GRAND, SQUARE AND UPRIGHT

# PIANO-FORTES,

CORNER PRINCESS AND ONTARIO STS.,

KINGSTON, - - ONTARIO.

## INSPECTION OF WEIGHTS AND MEASURES.



THE Act for the Inspection of Weights and Measures is one deeply affecting the whole of our commercial classes. It was assented to by His Excellency the Governor-General on the 3rd of May, 1873; but, through various causes, more particularly the delay in procuring correct Standards of Measurement from Great Britain, the Act is not expected to be brought fully into operation until January, 1876. The Government has now set apart the different Inspection Districts, which are generally each County (although there are some exceptions, more particularly in the Lower Provinces), and Inspectors have been appointed in nearly, if not all the Districts set apart. The most important point in the new law to the Traders of Canada is the Standards of Weights and Measures adopted. These are as follows:—

## STANDARD OF LENGTH.

The "Imperial Yard" shall be the Standard Measure of Length, wherefrom all other measures of length, whether lineal, superficial or solid, shall be derived, computed and ascertained, and all measures of length shall be taken in parts, multiples, or certain proportions of the Standard Yard. The following further definitions are given in the Act:—

1 foot.....	1/3rd of 1 Stand. Yard.	1 furlong.....	220 Standard Yards.
1 inch.....	1-12th of a Foot.	1 mile.....	1760 Yards.
1 pole or perch.....	5 1/4 Standard Yards.	1 chain.....	22 Yards.
1 link.....	the 100th part of a Chain.		

## MEASURES OF SUPERFICIES.

The rood of Land shall contain 1210 square yards, according to the Standard, and the acre of Land shall contain 100,000 square links, or, 4,840 square yards.

## STANDARD OF WEIGHT.

The *Imperial Pound Avoirdupois* shall be the Standard Measure of Weight, from which all other Weights and Measures, having reference to weight, shall be derived, computed and ascertained. The following details are given:—

1 oz., the sixteenth part of a lb.	1 cwt., 100 lbs. Avoirdupois.
1 drachm, the sixteenth part of an oz.	1 ton, 2000 lbs. do.
1 grain, the 7000th part of a lb.	

## THE CENTAL.

The weight of a 100 Standard Pounds Avoirdupois shall also be described as a "cental."

## TROY WEIGHT.

The *Troy Ounce* shall be equal to 480 Avoirdupois grains, and shall be the Standard Measure of gold, silver, platina, and precious stones.

## STANDARD CAPACITY FOR LIQUIDS.

The *Imperial Gallon*, containing 10 lbs. weight of distilled water, weighed in air at a temperature of 62° Fah., and the barometer standing at 30 inches, shall be

---

# J. C. MERRITT AND CO.,

(Successors to J. McPHERSON & CO.)

IMPORTERS, MANUFACTURERS AND WHOLESALE DEALERS IN

## BOOTS & SHOES,

HAVE REMOVED TO THEIR NEW WAREHOUSE,

On Carling Street (near Richmond), LONDON, ONT.

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## VICTORIA TOBACCO WORKS.

—MANUFACTURERS OF—

*Fine Cut, Chewing and Smoking Tobaccos.*

**C. H. GIRDLESTONE & CO. Proprietors,**

**WINDSOR, ONTARIO.**

---

C. LENOIR.

V. LENOIR.

A. LENOIR.

## C. LENOIR & FRERES,

—MANUFACTURERS OF—

## FINE BOOTS & SHOES,

NO. 406 NOTRE DAME ST. (Corner St. Peter),

**MONTREAL.**

---

## J. A. MATHEWSON,

IMPORTER AND

## WHOLESALE GROCER,

202 MCGILL STREET,

**MONTREAL.**

A large and carefully assorted Stock of choice selected Green, Black and Uncoloured Japan Teas, in usual variety of packages; also a full assortment of the requisites for a General Grocery Business.

the standard of Capacity to be used for liquids, from which all other measures shall be computed.

1 quart..... $\frac{1}{4}$ th of a Standard gallon. | 1 pint..... $\frac{1}{2}$ th of a Standard gallon.

STANDARD FOR DRY MEASURE.

The *Imperial Bushel*, containing 8 Standard Gallons, shall be the Standard of capacity of Dry Measure, from which all other measures shall be computed.

USE OF THE TERM "CENTAL."

From and after the 1st of January, 1874, Wheat, Indian Corn, Rye, Peas, Barley, Oats, Beans, Clover Seed, Buckwheat, Timothy Seed, Flax Seed, Hemp Seed, Blue Grass Seed, Castor Oil Beans, Potatoes, Turnips, Carrots, Parsnips, Beets, Onions, Salt, Dried Apples, Dried Peaches, and Malt, when bought or sold by weight, shall be specified by the Cental and parts of a Cental.

WINE GALLON MAY BE USED TILL 1880.

The change from the old Wine to the Imperial Gallon is not compulsory till 1880. Up to that time the old Wine Gallon may be used by those who desire to do so, upon the condition that all bargains effected by it shall be specially mentioned. The ratio which the Wine Gallon and Winchester bushel shall bear to the Standard Measures shall be as follows:—

12 Wine Gallons = 10 Imperial Gallons. | 1.031 Winchester Bushels = 1 Imperial Bushel.

DUTIES OF THE DEPUTY INSPECTORS.

The Deputy Inspectors have to carefully examine and compare all weights, &c., brought to their offices; they have the right to enter shops, &c., for the purposes of examination; and have also to visit different sections of their districts. The clause of the Act referring to this is as follows:—

Sec. xxiii.—Each Deputy shall upon such day or days, and in such place or places within his district, as may be from time to time appointed by the Inspector of his district, in pursuance of such Departmental regulations as may be made in that behalf, and of which day or days, place or places, public notice shall be given in the manner to be provided by such regulations, attend with his Inspection Standard and other apparatus for the purpose of inspecting all weights, measures, and weighing machines, and shall then and there, inspect and verify, and if found correct, shall stamp and verify all weights and measures, scales and other weighing machines brought to him for inspection.

VERIFICATION TO BE YEARLY.

Within two months after the expiration of one year, from the first verification and stamping, and of such period of one year after each subsequent verification, every weight, measure and weighing machine, shall be again inspected and verified.

**A. H. BALDWIN,**

PROPRIETOR OF THE

**Baldwin Iron Mines,**

HULL, PROVINCE OF QUEBEC,

Dealer and Shipper in **MAGNETIC IRON ORES,**  
OTTAWA, ONTARIO.

**A. H. BALDWIN,**

—MANUFACTURER OF—

Sawed Lumber, Laths and Packing Boxes,

CHAUDIERE SAW MILLS.

OTTAWA, ONTARIO.

**A. H. BALDWIN,**

**CHAUDIERE PLANING MILLS,**

An assortment of Lumber kept constantly on hand.

LUMBER DRESSED, MATCHED OR SPLIT.

*Battens, Furring and Mouldings on hand or made to order—to  
any pattern which the trade uses.*

Shipment made by Barge or Cars from the Mills to all points in  
Canada or the United States.

Chaudiere Island, **OTTAWA, ONT.**

## PENALTIES.

Persons violating the Act are open to a fine of from \$5 to \$50 for each offence, and also the forfeiture of the incorrect weights, scales, &c. The expense of inspection is to be met by fees, to be regulated by the Governor-in-Council, which are to be paid as the inspection takes place.

## THE METRIC SYSTEM.

The xlix. section of the Act provides, that the Metric or Decimal system may be legally used in any contract. This permission was given as far back as 1871, but has not up to this time been acted upon.

## COMMERCE OF THE DOMINION DURING 1873-4 &amp; 1874-5.



HE total Commerce of the Dominion of Canada during the fiscal year ending on the 30th June, 1875, was \$197,505,636, and this was made up as follows:—Imports, \$119,618,657; Exports, \$77,886,979.

The particulars of our Trade during 1874-5, cannot be obtained until Parliament meets, and the Trade and Navigation returns are laid before it. We have been favoured, however, with a table showing how much of the Commerce of the year was transacted by each Province, with the duties collected therein. The table is as follows:—

STATEMENT shewing the total value of *Exports*, the total value of Goods *imported* and *entered for Consumption*, and the amount of duty collected in each Province of the Dominion of Canada during the fiscal year ending 30th June, 1875.

PROVINCE.	FISCAL YEAR ENDING 30TH JUNE, 1875.				cts.
	Exports.	Imports.	Entered for Consumption.	Duties.	
	\$	\$	\$	\$	
Ontario .....	19,896,833	43,598,554	42,765,282	4,811,489	21
Quebec .....	39,745,729	51,961,282	50,624,825	6,776,346	25
Nova Scotia .....	6,979,130	11,531,956	10,672,981	1,493,149	14
New Brunswick .....	6,543,056	10,230,633	9,853,652	1,371,045	78
Manitoba .....	588,958	1,243,309	1,227,905	171,430	86
Columbia .....	2,824,812	2,543,552	2,490,593	413,991	50
P. E. Island .....	1,308,461	1,960,997	1,983,419	317,163	90
N. W. Territories .....				6,765	48
Total .....	77,886,979	123,070,283	119,618,657	15,361,382	12

**ERMEN AND ROBY,**  
**Spool Cotton Manufacturers,**  
 MANCHESTER, ENGLAND.

**ERMEN'S BEST SIX CORD, 200 & 300 yard.**

ERMEN'S PATENT DIAMOND THREAD, bright and soft, specially prepared for Hand and Machine Sewing, and very suitable for Clothiers, Boot and Shoe Manufacturers.

GODFREY ERMEN has obtained several Royal Patents and Medals for these Threads, which are distinguished for Strength, Elasticity, Softness and Smoothness of finish, as well as Brilliancy and Durability of colour.

To be had Wholesale and Retail throughout the Dominion.

 Well assorted Stock at Agency,

**H. L. SMYTH,**

52 ST. HENRY ST., MONTREAL.

**To Boot & Shoe Manufacturers, Clothiers**  
**AND SEWING MACHINE AGENTS, &C.**

*Barbour's Wax Machine Threads, for Sole sewing and heavy uppers, used for Mackay, Pearson and other Machines; warranted free from knots, and no delay caused by breakage.*

*Barbour's Machine Thread on 1 & 2 oz. spools, and 200 yard 3 cord soft, strong and smooth.*

*Barbour's "Standard" Shoe Thread, Saddler's and Closing Thread, Hemp Twine, etc.*

To be had of all Wholesale Dry Goods and Finding Firms.

Agents for Dominion of Canada,

**Wm. Barbour & Sons,**  
*Lisburn, Ireland.*  
 and Paterson, New Jersey.

**H. L. SMYTH,**  
*52 St. Henry Street,*  
**MONTREAL.**  
 and 69 Piccadilly, Manchester.

The last year for which full details of our Commerce have been published is 1873-4, our total transactions during the twelve months being \$216,756,097, or \$19,250,461 in excess of the trade of the fiscal year which closed on the 30th of June last. The following is a statistical view of the Commerce of the Dominion during 1873-4, showing the countries with which we made exchanges, and the value of the imports and exports received from and sent to each of them respectively:—

COUNTRIES.	Imports.	Exports.
Great Britain.....	\$63,076,437	\$35,898,482
United States.....	54,279,749	35,061,117
France.....	2,302,500	267,212
Germany.....	956,917	65,511
Spain.....	458,067	960
Portugal.....	100,544	192,663
Italy.....	46,085	190,211
Holland.....	256,138	14,905
Belgium.....	293,659	168,694
B. N. A. Provinces.....	1,088,468	1,411,278
British West Indies.....	919,517	1,958,933
Spanish do.....	1,340,235	1,246,371
French do.....	30,502	372,009
Other do.....	17,479	66,678
South America.....	473,530	1,212,615
China and Japan.....	1,224,506	38,024
Australia.....	139,674	98,478
South Africa.....	.....	3,316
Other Countries.....	.....	470,375
Goods not produce of Canada.....	396,839	10,614,096
Reprint copyrights.....	3,323	.....
Totals.....	\$127,404,169	\$89,351,928

The foregoing figures (being for 1873-4) show a decline of \$110,425 in Imports and of \$437,994 in our Exports, as compared with the preceding year 1872-3. During the last year (1874-5) as shown at the beginning of this article, there was a much greater decline. As compared with the fiscal year 1873-4, our importations of Foreign Goods fell off \$7,785,512, and our shipments abroad to the extent of \$11,464,949. So far as the Imports are concerned, it's a pity the decline had not been thirty millions of dollars, instead of seven; if it had been the chances are that business would not at present be so stagnant and over-done, and that many failures which have taken place from the scarcity of money would have been avoided. With regard to our Exports the case is different. There was no doubt an unusual expansion for several years, culminating in 1873; but the falling off of \$11,464,949 last year would indicate that the preceding Harvest was not so large as previously estimated, whilst great dullness prevailed



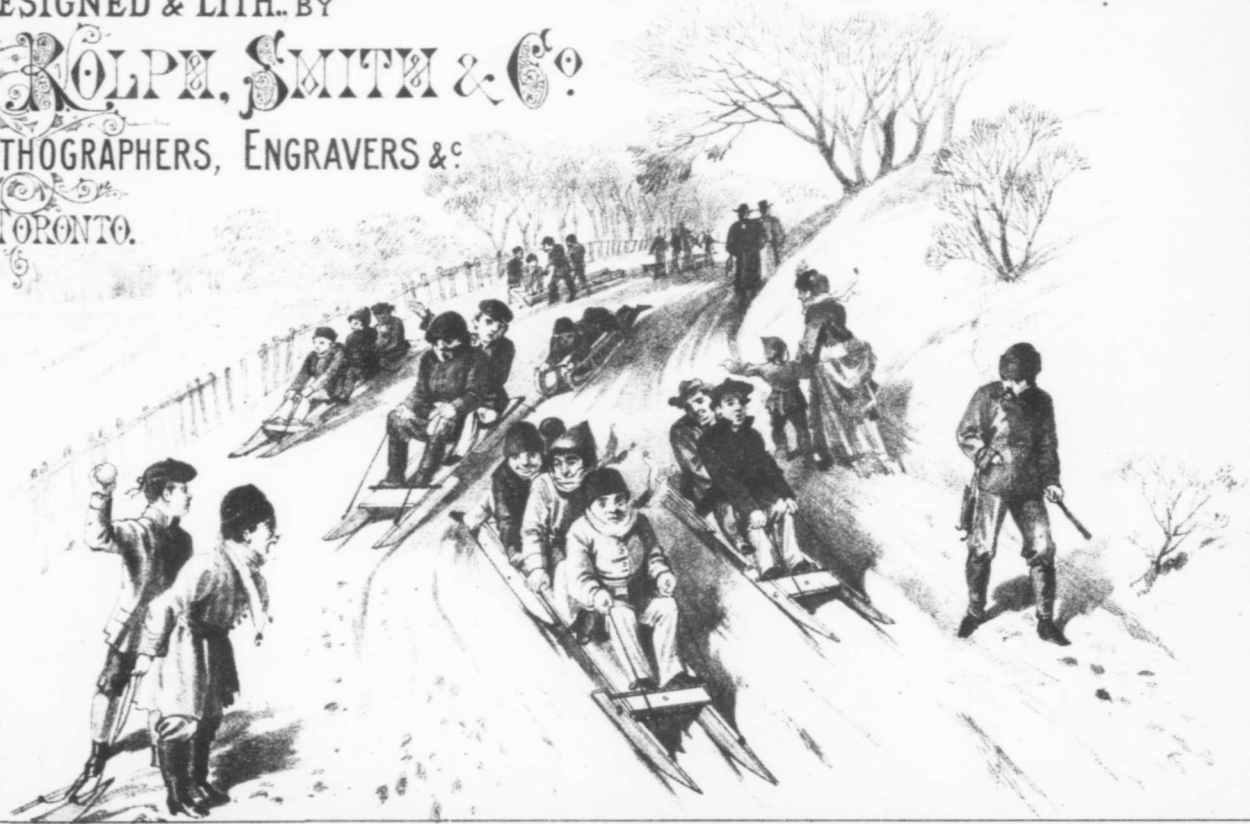
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DESIGNED & LITH. BY

**ROLPH, SMITH & CO.**

LITHOGRAPHERS, ENGRAVERS & C<sup>o</sup>

TORONTO.



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1897 It

DESIGNED & FILLED

# GOULDEN'S VERMIN AND INSECT EXTERMINATOR.

*It Kills Rats, Mice, Cockroaches, Black Beetles, &c. It is the surest Vermin  
Poison made; after being once used Rats seldom come back again.*

*Every one that uses it says there is nothing better.*

Sold Retail by most Druggists and Storekeepers in the Dominion. Wholesale by Messrs.  
Lyman, Clare & Co.; Henry Watson & Co.; Northrop & Lyman; W. & D. Yuile; and by the  
Proprietor, JAMES GOULDEN, 175 St. Lawrence Main St., and 208 St. Paul St., Montreal.

## MEILLEUR & CO.,

(Successors to RODNEY & MEILLEUR.)

Manufacturers and Dealers in

### STOVES, TINWARE, AND GENERAL HOUSE FURNISHINGS.

REMOVED FURTHER WEST TO

652 CRAIG STREET, near BLEURY STREET, MONTREAL.

PARIS, (France.)

### GUSTAVE BOSSANGE, GENERAL COMMISSION MERCHANT,

AND EXPORTER OF

**French Manufactures,**

16, RUE DU QUATRE-SEPTEMBRE,

PARIS.

Branches,—HAVRE AND BORDEAUX.

AGENCY IN THE DOMINION OF CANADA,

**BOSSANGE AND GARDINER,**

30 Hospital Street,

MONTREAL.

It will facilitate business to transmit all orders through Messrs. BOSSANGE & GARDINER.

in our Lumber and other industries. Our Exports in 1873-4 were composed as follows :—

Produce of the Mine - - - - -	\$3,977,216
“ “ Fisheries - - - - -	5,292,368
“ “ Forest - - - - -	26,817,715
Animals and their produce - - - - -	14,679,169
Agricultural products - - - - -	19,590,142
Manufactures - - - - -	2,353,663
Other articles - - - - -	419,800
Ships built at Quebec - - - - -	796,675
Coin and bullion - - - - -	1,995,835
Goods not produce of Canada - - - - -	10,614,090
Estimated short returns - - - - -	2,815,249
Total - - - - -	\$89,351,928

The chances are that there will be another contraction in the total volume of the Commerce of the Dominion during the current year, although it is to be hoped the decrease will be in our Imports wholly, and that our Exports will be as large as during any previous year. It is understood that European buyers are very cautious this season, and that many Wholesale Houses are determined to move off some of their old Stocks before incurring very large fresh obligations. It is to be hoped this course will be generally followed, as it is quite evident that the Dominion has nearly been engulfed in a Commercial Crisis, in consequence of the reckless importations of more Foreign Goods than the country could consume or readily find the money to pay for.

BEAUTIFUL IDEA.—The following beautiful idea, beautifully expressed, is from the pen of Mrs. Barbauld :—

“ Life ! We’ve been long together,  
 Through pleasant and through cloudy weather  
 ’Tis hard to part when friends are dear,  
 Perhaps ’twill cost a sigh or tear,  
 Then steal away, give little warning,  
 Choose thine own time ;  
 Say not ‘ Good-night,’ but in some brighter clime  
 Bid me ‘ Good-morning.’ ”

HORACE GREELEY’S “ copy,” as is well known, was a continuous string of riddles for the unfortunate compositors engaged on the paper of which he was proprietor—riddles they often solved in a way not exactly conducive to the propounder’s serenity. When, in exposing some Congressional malpractices, Mr. Greeley wrote, “ ’Tis true, ’tis pity, and pity ’tis, ’tis true,” the familiar quotation appeared in the un-Shakespearean guise, “ ’Tis two, ’tis fifty, and fifty ’tis, ’tis five ! ” A leader upon William H. Seward came forth headed “ Richard the Third.” When Mr. Greeley alluded to certain electors as “ freemen in buckram,” the printer turned them into “ three men in a back-room.”

At a Public Trial in the Music Hall, London, in competition with the best American and other makers Nitschke's Piano was declared the best.



First Class Pianos can be obtained without paying duty and middle men, direct from

NITSCHKE'S PIANO MANUFACTORY LONDON, ONT.

# JAMES SHIELDS & CO., IMPORTERS OF GROCERIES,

And Manufacturers of Biscuits and Confectionery,  
138 YONGE STREET, - TORONTO, ONT.

Electrotyping  
AND  
PRINTING.

**FELIX CRAMER,**  
DESIGNER &  
ENGRAVER ON WOOD.  
MONTREAL. 626-CRAIG ST.

Coloured Work  
A  
SPECIALITY.

## THE TARIFF OF CANADA ALPHABETICALLY ARRANGED.



LL articles not enumerated below, are chargeable with a duty of 17½ per cent., on the value thereof:—

	£. c. ad. val.		£. c. ad. val.
Acid, Sulphuric.....	¼c. per lb.	Blue-Black .....	Free
Acetic Acid .....	19c. per gall.	Blocks, Stereotype, for Printing purposes.....	Free
Acids of every description, except Acetic and Sulphuric Acid and Vinegar.....	Free	Blooms and Billets, puddled or not puddled .....	5
Alcohol, on every gallon of the strength of proof by Sykes' Hydrometer, and so in proportion for any greater strength and for any less quantity than a gallon .....	\$1 per gall.	Blue Vitriol.....	Free
Ale, in casks, 10 per cent. and.....	5c. per gell.	Bolting Cloth .....	Free
Ale, in bottles (5 quarts or 10 pints to a gallon) 10 per cent., and.....	7c. per gall.	Books—Printed Periodicals, and Pamphlets, not being foreign reprints of British copyright works, nor Blank Account Books, Copy Books, nor Books to be written or drawn upon, nor reprints of Books printed in Canada, nor Printed Sheet Music.....	5
Alum.....	Free	Bookbinders' Tools and Implements, Millboards and Binders' Cloth.....	Free
Annatto, liquid or solid.....	Free	Books, copyright reprints of.....	12½
Anatomical Preparations.....	Free	Boots.....	17½
Anchor.....	Free	Boot-felt .....	Free
Aniline Salts for dyeing purposes.....	Free	Borax.....	Free
Animals of all kinds.....	10	Botany, Specimens of.....	Free
Animals of all kinds, growth and produce of B. N. A. Provinces.....	Free	Bran.....	10
Animals imported for the improvement of stock.....	Free	Bran, growth or produce of B. N. A. Provinces.....	Free
Antimony .....	Free	Brandy (on every gallon of the strength of proof of Sykes' Hydrometer, and so in proportion for any greater strength, and for every less quantity than a gallon).....	\$1 00 per gall.
Antiquities, Cabinets of.....	Free	Brass, in Bars, Rods, Sheets, Scraps, and Stripes.....	Free
Argol.....	Free	Brass or Copper Wire, round or flat.....	Free
Arms, Clothing, Musical Instruments for Bands, and Military Stores for the use of the Army and Navy.....	Free	Brass and Copper, Manufactures of.....	17½
Articles for the Public uses of the Dominion.....	Free	Bread from Great Britain and the B. N. A. Provinces.....	Free
Articles imported by and for the use of the Governor-General.....	Free	Brim Moulds for Gold Beaters.....	Free
Articles for the use of Foreign Consuls-General.....	Free	Brimstone, in roll or flour.....	Free
Ashes, Pot, Pearl, and Soda.....	Free	Bristles.....	Free
Axles, Crank, Locomotive.....	10	British Gum.....	Free
Axles, Railway Car.....	10	Broom Corn.....	Free
Barilla or kelp.....	Free	Bulb.....	Free
Bark, Tanners'.....	Free	Burrstones.....	Free
Bark, used chiefly in dyeing.....	Free	Busts, natural size, not being casts, nor produced by any mere mechanical process.....	Free
Bark of the Corkwood Tree.....	Free	Butter.....	4c. per lb.
Bars, Guide and Slide, for Locomotives.....	10	Butter the produce of B. N. A. Provinces.....	Free
Bars, Puddled iron.....	Free	Cables—Iron Chain, over ¼ inch. Shackled, Swivelled or not, when used for Ships only.....	Free
Beer, in casks, 10 per cent., and 5c. per gall.		Cables—Hemp and Grass, when used for ships only.....	5
Beer, in bottles (5 quarts or 10 pints to a gallon), 10 per cent., and.....	7c. per gall.	Cabinets of Antiquities, Coins, Gems, and Medals.....	Free
Benzole.....	15c. per gall.	Candlewick Cotton.....	Free
Berries, used chiefly in dyeing.....	Free	Cane Juice.....	½c. per lb. and 25
Bibles, Testaments, Prayer-Books and Devotional Books.....	5		
Bichromate of Potash.....	Free		
Biscuits, from Great Britain, and the B. N. A. Provinces.....	Free		
Bitters.....	\$1 50 per gall.		
Bleaching Powders.....	Free		

# THE HUDSON RIVER WIRE WORKS.

## E. C. FYSON,

Successor to W. T. BUSH & CO.,

No. 76 King Street West,  
TORONTO, ONT.,

Wholesale Manufacturer of Wire Rope and Wire Work

*Of every description, at the lowest possible rates.*

Orders by Mail promptly attended to.

# EAGLE FOUNDRY,

KING & QUEEN STREETS, MONTREAL,

## GEORGE BRUSH,

MANUFACTURER OF

# STEAM ENGINES, STEAM BOILERS,

*Mill Machinery, and all kinds of Castings and Machine Work.*

ALSO IMPROVED HAND AND POWER HOISTS.

Sole authorised Manufacturer in the Dominion of Blake's Patent Stone and Ore Crusher.  
Sole Agent for the Province of Quebec of Water's Patent Engine Governor.

ESTABLISHED 1851.



## WM. P. MARSTON,

MANUFACTURER AND IMPORTER

*of every description of*

# FIRE-ARMS, AMMUNITION,


*etc., etc.,*

133 Yonge Street,  
TORONTO.

	# c. ad. val.		# c. ad. val.
Candy Sugar, brown and white		Cordials.....	\$1 50 per gall.
1c. per lb. and 25		Corkwood and Bark.....	Free
Canvas, for Manufacturing of Floor Oil		Corn, Indian.....	Free
Cloths, not less than 18 feet wide, not		Cottons, Manufactures of.....	17½
pressed or calendered.....	Free	Cotton, Candle Wick.....	Free
Caoutchou, unmanufactured.....	Free	Cotton Thread, in hanks, coloured and	
Carriages of Travellers and Carriages		unfinished, Nos. 3, 4 and 6 ply, white,	
employed in carrying merchandise,		not under No. 20 yarn.....	10
Hawkers and Circus Troupes excepted. Free		Cotton warp, not coarser than No. 40.....	10
Cassia, ground.....	25	Cotton Waste.....	Free
Casts, as models for the use of Schools		Cotton netting for India Rubber Shoes	
& Design.....	Free	and Gloves.....	10
Cement, marine or hydraulic, unground. Free		Cotton Wool.....	Free
Cheese.....	3c. per lb.	Cotton, Weaving or Tram, for making	
Cheese, the produce of B. N. A. provinces. Free		Elastic Webbing.....	Free
Chesnut and Cherry Plank.....	Free	Crank Axles, Locomotives.....	10
Chicory, or other Root or Vegetable used		Crank Pins, .....	10
as Coffee, raw or green.....	3c. per lb.	Cranks, Locomotive.....	10
Chicory, kiln-dried, roasted or ground		Cranks, Steam-boat and Mill, forged in	
4c. per lb.		the rough.....	Free
Chinese Blue.....	Free	Cream of Tartar, in Crystals.....	Free
Church Bells.....	Free	Crinoline Thread, for covering Crinoline	
Cigars.....	70c. per lb.	Wire.....	Free
Cinnamon, ground.....	25	Curled Hair.....	Free
Citrons, and Rinds of, in brine, for		Drawings, not in Oil.....	Free
candyng.....	Free	Diamonds and Precious Stones, not set. Free	
Clasps, Brass and Tin, for manufacture		Drain Tiles.....	Free
of Hoop Skirts.....	Free	Dried Fruits.....	17½
Clays.....	Free	Drugs, used chiefly in dyeing.....	Free
Clothing or Wearing Apparel, made by		Duck, for Belting and Hose.....	Free
hand or machine.....	17½	Earths, Clays and Sand.....	Free
Clothing for the use of the Army		Eggs.....	Free
and Navy.....	Free	Electrotype Blocks, for printing purposes. Free	
Clothing, donations of, for Charitable		Emery.....	Free
Institutions.....	Free	Emery Paper and Cloth.....	17½
Coal and Coke.....	Free	Fancy Goods, Manufactures of.....	17½
Coal Oil, distilled, purified, and refined,		Farming Utensils and Implements, when	
15c. per gall.		imported by Agricultural Societies for	
Cocoa Paste, from Great Britain and		encouragement of Agriculture.....	Free
the B. N. A. Provinces.....	Free	Felt, Cotton and Woollen Netting, and	
Cocca Nuts.....	10	Plush, used in the manufacture of	
Cocca, Bean, and Shell.....	Free	gloves and mits.....	10
Coffee, green and roasted, from the		Felt, Cotton and Woollen Netting and	
United States.....	10	Plush, used in the manufacture of	
Coffee, green.....	2	hats and boots.....	10
Coffee, kiln-dried, roasted or ground.....	3	Fibre, vegetable, for manufacturing	
Collar Cloth Paper.....	Free	purposes.....	Free
Coin and Bullion, except U. S. Silver		Firebrick and Clay.....	Free
Coin.....	Free	Firewood.....	Free
Cologne Water, and Perfumed Spirits		Fish, Fish Oil, and Fish Products of all	
not in flasks.....	\$1 50 per gall.	kinds, from B. N. A. Provinces.....	Free
Cologne Water and Perfumed Spirits		Fish, products of, and all other crea-	
when in flasks or bottles not weighing		tures living in water, from B. N. A.	
more than 4oz. for each flask or bottle.	5	Provinces.....	Free
Common Soap.....	1c. per lb.	Fish in Oil.....	17½
Communion Plate.....	Free	Fish of all kinds when imported from	
Compasses.....	5	the United States.....	Free
Composition Spikes and Nails.....	5	Fish Oil from the United States.....	Free
Confectionery.....	1c. per lb. and 25	Fish Bait.....	Free
Connecting Rods, Locomotives.....	10	Fishing Nets and Seines, Hooks, Lines	
Copper, Precipitate of.....	Free	and Twines.....	Free
Copper, in Pig, Bars, Rods, Bolts, Sheets		Flax, Hemp, and Tow undressed.....	Free
and Sheathing.....	Free	Flax Seed.....	Free
Cordage for ships and vessels only.....	5	Flax Waste.....	Free



**W. G. DUNN & CO.,**  
**Canada Coffee and Spice Mills,**  
 HAMILTON, ONTARIO.

 *We guarantee all goods (branded pure) that bear our signature to be of best quality, and free from adulteration.*

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**MACHINERY DEPOT.**

**SCOTT, CAYLEY & CAYLEY,**

MANUFACTURERS' AGENTS AND DEALERS IN

**Iron & Wood Working Machinery,**

Of the Best Canadian, English & American make.

**ENGINES AND BOILERS, NEW AND SECOND-HAND; ALSO ROCK-DRILLS, GOVERNORS, SPECIAL MACHINERY & GENERAL MILL SUPPLIES.**

*Castings and Mill Machinery of every description.*

SPECIAL AGENCIES—J. A. Fay & Co., Cincinnati, O., Wood Working Machinery.  
 American Saw Company, Trenton, N. J.  
 New York Safety Steam Power Company Engines and Boilers.  
 Joseph Hall Manuf'g Company, Oshawa, Ont., General Machinery.  
 Leffel's Double Turbine Water-Wheel, etc., etc.

 **LARGE STOCK ON HAND. SEND FOR CIRCULAR.**

**OFFICE AND WAREHOUSE,—70 SPARKS ST., OTTAWA.**

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**KILGOUR BROTHERS,**

PATENT MACHINE

**Paper Bag and Flour Sack Manufacturers,**

AND PRINTERS,

 **86 YORK STREET,** 

(Opposite Rossin House.)

 **TORONTO.** 

	ψ c. ad. val.		ψ c. ad. val.
Flour, Wheat and Rye.....	Free	Iron, Bar, Rod or Hoop.....	5
Flour of any other Grain, including		Iron, Scrap, Galvanized.....	5
Indian Meal and Oatmeal.....	Free	Iron, Hoop or Tire, for Locomotive	
Fruit, green or dried, growth or produce		Wheels, bent and welded.....	10
of B. N. A. Provinces.....	Free	Iron, Boiler Plate.....	5
Fruits preserved in brandy or other		Iron, Pig.....	Free
spirits.....	\$1 50 per gall.	Iron, Railroad Bars, Frogs, Wrought	
Fruits, green.....	10	Iron or Steel Chains, Fish Plates, and	
Fruits, dried.....	17½	Car Axles.....	10
Furs and Skins, Pelts or Tails, undressed	Free	Iron Wire.....	5
Furs, Manufactures of.....	17½	Iron, Rolled Plate.....	5
Gems, and Cabinets of.....	Free	Iron Bars puddled, Blooms and Billets	
Gin (on every gallon of strength of proof		puddled or not puddled.....	Free
of Sykes' Hydrometer, and so in pro- portion for any greater strength and for every less quantity than a gallon, \$1 50 per gall.		Ivory Nuts.....	Free
Ginger, ground.....	25	Ivory, unmanufactured.....	Free
Glass and Glass Ware, Plate and Sil- vered, Stained, Painted, or Coloured.	17½	Jewellery.....	19½
Glass Paper, Glass Cloth.....	10	Junk.....	Free
Gold, Silver and Plated Ware, Manufac- tures of.....	17½	Kelp.....	Free
Goldbeaters' Brim Moulds and Skins.....	Free	Kerosene Oil, distilled, purified and refined.....	15c per gall.
Grain of all kinds.....	Free	Knees and Riders, Iron, for shipbuilding	
Grain, Wheat.....	Free	purposes.....	Free
Gravels.....	Free	Kryolite.....	Free
Grease and Scraps.....	Free	Lakes, in purple, scarlet and marone.....	Free
Greens, Paris and Permanent.....	Free	Lard.....	1c. per lb.
Gum, Copal.....	Free	Lard, the produce of B.N.A. Provinces.	Free
" British.....	Free	Lead, in Sheet or Pig.....	Free
Gutta Percha, unmanufactured.....	Free	Lead, Red and White, Dry.....	Free
Gypsum, or Plaster of Paris, neither		Leather, Sole and Upper.....	10
ground nor calcined.....	Free	Leather, or Imitation thereof, Manufac- tures of.....	17½
Gypsum, ground or unground from B.N.		Lemons, and rinds of, in brine for candyng.....	Free
A. Provinces.....	Free	Linen Machine Thread.....	10
Hair, Angola, Goat, Thibet, unmanufac- tured.....	Free	Litharge.....	Free
Hair, Horse, Hog, or Mohair, unmanufac- tured.....	Free	Lithographic Stones.....	Free
Hair, Human.....	Free	Locomotive Engine Frames, Axles, Cranks	
" Curled.....	Free	Hoop Iron or Steel for Tires or Wheels, bent and welded, Crank Axles, Piston	
Hardware, Manufactures of.....	17½	Rods, Guide and Slide Bars, Crank	
Harness and Saddlery.....	17½	Pins and Connecting Rods.....	10
Hams.....	1c. per lb.	Locomotive and Passenger Baggage and	
Hat Felts.....	Free	Freight Cars, running upon any line	
Hay.....	Free	of road crossing the frontier, so long	
Hay, growth and produce of B. N. A.		as Canadian Locomotives and Cars are	
Provinces.....	Free	admitted free, under similar circum- stances in the United States.....	Free
Hemp, undressed.....	Free	Lumber, Plank and Sawed, of Walnut,	
Hides and Horns.....	Free	Rosewood, Cherry, Chestnut, Maho- gany, and Pitch Pine.....	Free
Hops.....	5c. per lb.	Lumber and Timber of all kinds, round, hewed, but not otherwise manufac- tured in whole or in part, from B.N.A.	
Hops, the growth and produce of B.N.A.		Provinces.....	Free
Provinces.....	Free	Mace.....	25
Imitation of Leather.....	17½	Machine Twist and Silk Twist.....	10
India Rubber, unmanufactured.....	Free	Machinery for Mills and Factories, which	
Indigo.....	Free	is not manufactured in the Dominion.	10
Indian Meal.....	Free	Malt.....	40c. per bush.
Iron of the descriptions following, viz.:		Manilla Grass.....	Free
Iron, Canada Plate and Tin Plates.....	5	Manufactures of Brass or Copper.....	17½
Iron, Sheet.....	5	" of Cottons.....	17½
Iron, Galvanized Spikes and Bolts.....	5	" of Silks and Velvets.....	17½
Iron, Nail and Spike Rod, round, square or flat.....	5	" of Hardware.....	17½

CITY OF HAMILTON  
**BRASS FOUNDRY,**

CORNER OF MCNAB & VINE STS.

ESTABLISHED 1853.

**HUGH YOUNG,**

—MANUFACTURER OF—

Steam Fitters,' Engineers' and Plumbers'

BRASS WORKS.

**A. WATTS & CO.,**

**WHOLESALE GROCERS,**

IMPORTERS,

—AND PROPRIETORS OF THE—

**Brantford Soap Works,**

BRANTFORD, ONTARIO.

ALFRED WATTS.

ROBERT HENRY.

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	£ c. ad. val.		£ c. ad. val.
Manufactures of Leather, or Imitation thereof.....	17½	Oils, products of Petroleum, Coal, Shale, Lignite, not elsewhere specified.....	10c. per gall.
Manufactures of Glassware.....	17½	Oils, Coconut, Pine and Palm, in their natural state.....	Free
“ of Fancy Goods.....	17½	Oils, Heavy or Carbolic, used in the manufacture of wood block pavement, and of wood for rail-road ties and buildings.....	Free
“ of Furs.....	17½	Oils, Whale, in the casks from on ship-board, and in the condition in which it was first landed.....	Free
“ of Gold, Silver, and Plated Ware.....	17½	Oranges, and Rinds of, in brine, for candying.....	Free
Manufactures of Leather including Boots and Shoes, Harness and Saddlery.....	17½	Ores of all kinds of Metals.....	Free
Manufactures of Woollens.....	17½	Osiars and Willows for basketmakers' use.....	Free
Manures.....	Free	Packages—Bottles, Jars, Demijohns, Brandy Casks, Barrels, or other packages, in which Spirituous Liquors, Wines, and Malt Liquors are contained and carboys containing Sulphuric Acid.....	17½
Marble, in Blocks, unwrought, or sawn on two sides only, or Slabs sawn from such Blocks, having at least two edges unwrought.....	Free	Paintings, in Oil, by artists of well-known merit, or copies of old masters by such artists.....	Free
Mastic, Damar, Sandarac, Shellac.....	Free	Patent Medicines, or any medicine or preparation, of which the recipe is kept secret, or the ingredients whereof are kept secret, recommended by advertisement, bill or label, for the relief or cure of any disease or ailment.....	25
Meats, Fresh, Salted or Smoked.....	1c. per lb.	Medicines—Proprietary Medicines, commonly called Patent Medicines, or any Medicine or Preparation, of which the Recipe is kept secret, recommended by advertisement, bill or label, for the relief or cure of any disease or ailment.....	25
Meats, Fresh, Salted or Smoked, growth or produce of B.N.A. Provinces.....	Free	Medicinal Roots in their natural state.....	Free
Medals and Cabinets of.....	Free	Menageries, Horses, Cattle, Carriages, and Harness of.....	Free
Medicines—Proprietary Medicines, commonly called Patent Medicines, or any Medicine or Preparation, of which the Recipe is kept secret, recommended by advertisement, bill or label, for the relief or cure of any disease or ailment.....	25	Melaco.....	½c. per lb. and 25
Medicinal Roots in their natural state.....	Free	Metallic Oxides, dry, ground or unground, washed or unwashed, not calcined.....	Free
Menageries, Horses, Cattle, Carriages, and Harness of.....	Free	Military and Naval Stores.....	Free
Melaco.....	½c. per lb. and 25	Mineralogy, Specimens of.....	Free
Metallic Oxides, dry, ground or unground, washed or unwashed, not calcined.....	Free	Models.....	Free
Military and Naval Stores.....	Free	Molasses, when used for refining or for the manufacture of Sugar.....	73c. per 100 lb.
Mineralogy, Specimens of.....	Free	Molasses if not so used.....	25
Models.....	Free	Molasses, concentrated, or Syrup of.....	½c. per lb. and 25
Molasses, when used for refining or for the manufacture of Sugar.....	73c. per 100 lb.	Moss for Upholstery purposes.....	Free
Molasses if not so used.....	25	Musical Instruments for Bands, for the use of the Army and Navy.....	Free
Molasses, concentrated, or Syrup of.....	½c. per lb. and 25	Nails, Composition.....	Free
Moss for Upholstery purposes.....	Free	Nails, Sheathing.....	Free
Musical Instruments for Bands, for the use of the Army and Navy.....	Free	Naptha.....	15c. per gall.
Nails, Composition.....	Free	Natural History, Specimens of.....	Free
Nails, Sheathing.....	Free	Naval Stores.....	Free
Naptha.....	15c. per gall.	Netting, Cotton and Woollen, for India rubber shoes.....	Free
Natural History, Specimens of.....	Free	Nitrate of Soda.....	Free
Naval Stores.....	Free	Nitre of Saltpetre.....	Free
Netting, Cotton and Woollen, for India rubber shoes.....	Free	Nuts, dried, of all kinds.....	17½
Nitrate of Soda.....	Free	Nuts, chiefly used in dyeing.....	Free
Nitre of Saltpetre.....	Free	Nutmegs.....	25
Nuts, dried, of all kinds.....	17½	Oakum.....	Free
Nuts, chiefly used in dyeing.....	Free	Ochres, dry, ground or unground, washed or unwashed, not calcined.....	Free
Nutmegs.....	25	Oil Cake.....	Free
Oakum.....	Free	Oils, Coal and Kerosene, distilled, purified and refined.....	15c. per gall.
Ochres, dry, ground or unground, washed or unwashed, not calcined.....	Free	Oils, Naptha, Benzole, and refined Petroleum.....	15c. per gall.
Oil Cake.....	Free	Oils, Crude Petroleum.....	6c. per gall.
Oils, Coal and Kerosene, distilled, purified and refined.....	15c. per gall.		
Oils, Naptha, Benzole, and refined Petroleum.....	15c. per gall.		
Oils, Crude Petroleum.....	6c. per gall.		

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# GALBRAITH, BRIGGS & CO.

—MANUFACTURERS AND IMPORTERS OF—

**Hats, Furs, Straw Goods,**

**BUFFALO & FANCY ROBES,**

33 Front Street West,

**TORONTO.**

Cash paid for Raw Furs.

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**MORGAN DAVIS,**

*Importer OF Teas,*

**BOWMANVILLE, ONTARIO.**

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**PEPLER & SHEPPARD,**

*Hide, Skin, Tallow & Leather Brokers,*

93 Front Street East,

**TORONTO.**

	¢. c. ad. val.		¢. c. ad. val.
Precipitate of Copper.....	Free	Ships' Signal Lamps.....	5
Precious Stones, not set.....	Free	Ships' Steering Apparatus.....	5
Printing Ink.....	Free	Ships' Travelling Trucks.....	5
Printing Presses, except Portable Hand Printing Presses.....	Free	Ships' Varnish, black and bright, when used for ships only.....	5
Products of Petroleum Coal, Shale and Lignite, not otherwise specified.....	10c. per gall.	Ships' Wedges.....	5
Prunella.....	10	Ships' Wire Rigging.....	5
Rags.....	Free	Ships' Yellow Metal, in bars or bolts.....	Free
Railroad Bars.....	Free	Ships' Yellow Metal, for sheathing.....	Free
Ratan for chair makers.....	Free	Shoddy.....	Free
Red Lead, dry.....	Free	Shoes.....	17½
Rennet.....	Free	Shrubs, growth and produce of B. N. A.* Provinces.....	Free
Rossin.....	Free	Shrubs.....	10
Rice.....	1c. per lb.	Silicate of Soda.....	Free
Rod, Nail, and Spike, round, square and flat Iron.....	5	Silk, Tram or Weaving, to make Elastic Webbing.....	Free
Roots, Medicinal, in their natural state.....	Free	Silks, Manufactures of.....	17½
Rosewood.....	Free	Silk Twist for Hats, Boots and Shoes.....	Free
Rum (on every gallon of strength of proof of Syke's Hydrometer, and so in proportion for every greater strength and for every less quantity than a gallon). 80c. per gall.		Skins, undressed.....	Free
Saddlery.....	15	Slate.....	Free
Sailcloth or canvas from No. 1 to No. 6, when imported by shipbuilders or sailmakers for shipbuilding purposes.....	Free	Slides and Spangles, and Slotted Tapes for Hoop Skirts.....	Free
Sal-Ammoniac.....	Free	Snuff.....	20c. per lb. and 12½
Sal-Soda.....	Free	Soap Fancy and Perfumed.....	25
Saltpetre.....	Free	Soap, common.....	1c. per lb.
Sand.....	Free	Soda, Ash.....	Free
Satan and fine Washed White.....	Free	Soda, Caustic.....	Free
Scrap Brass.....	Free	Soda, Nitrate of Soda.....	Free
Sculpture, Specimens of.....	Free	Soda, Silicate of.....	Free
Sea Grass.....	Free	Specimens of Natural History, Mineralogy, and Botany.....	Free
Seeds not classed as Cereals.....	10	Specimens of Sculpture.....	Free
Seeds of all kinds, growth and produce of B. N. A. Provinces.....	Free	Spelter, in blocks, sheets or pigs.....	Free
Settlers' effects of every description in actual use, not being merchandise, brought by persons making oath that they intend becoming permanent settlers within the Dominion.....	Free	Spices, including Ginger, Pepper, Pimento, ground.....	25
Shafts, Steamboat and Mill, forged in the rough.....	Free	Spikes, Composition.....	Free
Ships' Binnacle Lamps.....	5	Spirits, perfumed, in flasks.....	5c. per flask
Ships' Blocks and patent bushes for Blocks.....	5	Spirits and Strong Waters, having been sweetened or mixed with any article, so that the degree of strength thereof cannot be ascertained by Sykes' Hydrometer, for every gallon of the the strength of proof by such hydro- meter, and so in proportion for any greater or less strength than, and for every greater or less quantity than a gallon, viz.: Brandy, Geneva, Alcohol, Rum, Gin (Old Tom Gin), Whiskey, and unenumerated articles of like kind \$1 00 per gall.	
Ships' Bunting.....	5	Spirits and Strong Waters, mixed with any ingredient or ingredients, and although thereby coming under the denomination of Proprietary medicines, Tinctures, Essences, Extracts, or any other denomination, are nevertheless deemed "Spirits and Strong Waters," and subject to duty as such.	
Ships' Compasses.....	5	Spirits and Strong Waters, being sweet- ened or mixed, so that the degree of strength cannot be ascertained, viz.: Rum, Shrub, Cordials, Schiedam Schnaps, Tafia and unenumerated	
Ships' Cables, iron chain, over one half inch, shackled or swivelled or not.....	Free		
Ships' Cables, Hemp and Grass, when used for ships only.....	5		
Ships' Cordage, when used for ships only	5		
Ships' Dead Eyes and Dead Lights.....	5		
Ships' Deck Plugs.....	5		
Ships' Iron Knees and Riders.....	5		
Ships' Iron Masts, or parts of.....	Free		
Ships' Pumps and Pump Gear.....	5		
Ships' Sailcloth or Canvas.....	5		
Ships' Shackles and Sheaves.....	5		

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articles of like kind.....	\$1 50 per gall.
Spirits and Strong Waters, not elsewhere specified.....	\$1 50 per gall.
Spirits, perfumed.....	\$1 50 per gall.
Starch.....	2c. per lb.
Statues of Bronze, Marble or Alabaster, natural size.....	Free
Steel, wrought or cast, in bars or rods.....	Free
Steering Apparatus for Ships.....	5
Steel plates, cut to any form, but not moulded.....	Free
Stone, Lithographic.....	Free
Stereotype Blocks for printing purposes.....	Free
Stone, unwrought.....	Free
Straw.....	10
Straw, the growth and produce of B.N.A. provinces.....	Free
Straw Plaits, Tuscan and Grass Fancy.....	Free
Sugar Candy, brown or white 1c. per lb. & 25 Sugar—all sugar equal to and above No. 9 Dutch standard.....	1c. per lb. and 25
Sugar of Lead.....	Free
Satin, and fine washed white.....	Free
Sulphur, in roll or flour.....	Free
Syrup of Sugar or of Sugar Cane.....	5c. per lb. and 25
Tapioca, white and black.....	Free
Tanners' Bark.....	Free
Tails, addressed.....	Free
Tallow.....	1c. per lb.
Tallow, growth and produce of B.N.A. Provinces.....	Free
Tapes, slotted for the manufacture of hoop skirts.....	Free
Tar.....	Free
Tea, Green and Japan.....	4c. per lb.
Tea, Black.....	3c. per lb.
Tea, Green and Black, from the U. S. 10 Teasles.....	Free
Tinctures.....	\$1 20 per gall.
Tin, granulated or bar.....	Free
Tins, blocks or pigs.....	Free
Tire or hoop for locomotive wheels, bent and welded.....	Free
Tobacco, manufactured.....	20c. per lb. and 12½
Tobacco, unmanufactured.....	Free
Tow, undressed.....	Free
Travellers' Baggage.....	Free
Trenails.....	Free
Trees, Plants and Shrubs, growth and produce of B. N. A. Provinces.....	Free
Trees, Plants and Shrubs.....	10
Tubes and Piping of Copper, Brass or Iron, when drawn.....	Free
Turpentine, other than Spirits of.....	Free
Twist, Silk for mats, Boots and Shoes.....	Free
Type, Metal, in blocks and pigs.....	Free
Type.....	5
Union Collar Cloth Paper.....	Free
Ultramarine.....	Free
Umber, Raw.....	Free
Varnish, bright and black when used for ships and vessels only.....	Free
Vegetable Fibres.....	Free


	₤ c. ad. val.
Vegetables, including Potatoes and other Roots.....	10
Vegetables, including Potatoes and other Roots, growth and produce of B. N. A. Provinces.....	Free
Vegetables, chiefly used in dyeing.....	Free
Velvets, Manufactures of.....	17½
Veneering, of Wood or Ivory.....	Free
Vinegar.....	10c. per gall.
Vitriol, blue.....	Free
Walnut Plank.....	Free
Wearing Apparel made by hand or sewing machine.....	17½
Wearing Apparel of British Subjects domiciled in Canada, dying abroad.....	Free
Weaving or Tram Silk for making elastic webbing.....	Free
Weaving or Tram Cotton.....	Free
Whale Oil in the casks from on shipboard and in the condition in which it was first landed.....	Free
Watches.....	17½
Wheat.....	Free
Whiskey (on every gallon of the strength of proof by Syke's Hydrometer, and so in proportion for any greater strength and for every less quantity than a gal.)	\$1 00 per gall.
White, fine washed and satin.....	Free
White Lead, dry.....	Free
Whiting or Whitenings.....	Free
Wedges for ships.....	5
Willow for basket makers' use.....	Free
Wines of all kinds, including Ginger, Orange, Lemon, Gooseberry, Strawberry, Raspberry, Elder, and Currant Wines, and all other Wines containing less than 20 degrees of Alcohol (5 quart and 10 pint bottles to contain a gall.), and value of the wine not worth more than 40c. per gallon.....	30c. per gall.
All other Wines, except Sparkling, when imported in wood.....	60c. per gall.
All other Wines, except Sparkling, when imported in bottle (5 quarts and 10 pints to a gallon).....	\$1 50 per doz.
All Sparkling Wines (5 quarts and 10 pints to contain a gallon.).....	\$3 00 per doz.
Wire, of Brass or Copper, round or flat.....	Free
Wire Cloth, of Brass or Copper.....	Free
Wire Rigging, for ships.....	Free
Wire, flat or round, uncovered, for crinoline.....	Free
Wood, Cherry, and Chestnut, plank.....	Free
Wood, Cork.....	Free
Wood, Mahogany, plank.....	Free
Woods of all kinds wholly unmanufact'd.....	Free
Woods, used chiefly in dyeing.....	Free
Woolens, Manufactures of.....	15
Woollen Netting for India Rubber Shoes and Gloves.....	10
Wrought iron or steel chairs for railroads.....	Free
Wool unmanufactured.....	Free
Wool Waste.....	Free



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Yellow Metal, in bars or bolts.....	Free
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Zinc or Spelter, in blocks or pigs.....	Free
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Books, Printed Papers, Drawings, Paintings, Prints, Photographs, of a treasonable or seditious or of an immoral or indecent character.

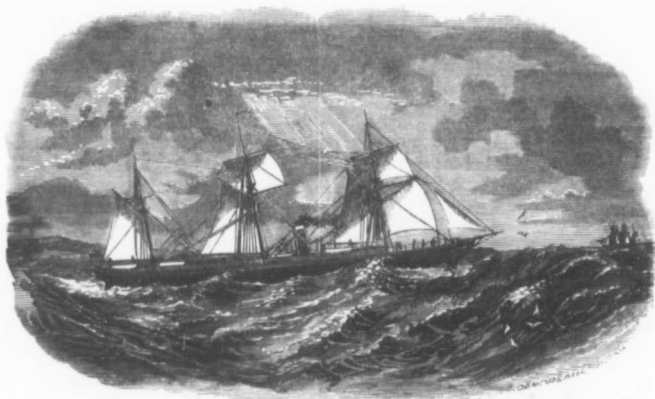
Coins, base or counterfeit.

#### PROHIBITIONS.

The following articles are prohibited to be imported under a penalty of \$200, together with the forfeiture of the parcel or package of goods in which the same may be found, viz.:

#### EXPORT DUTIES.

Shingle Bolts.....	per cord 128 cub. ft.	¢1
Stave Bolts.....	“ “	¢1
Oak Logs.....	per M feet	¢2
Spruce Logs.....	“ “	¢1
Pine Logs.....	“ “	¢1



#### CANADA AS A MARITIME POWER.

**C**CAREFUL calculation places the value of Shipping of the Dominion at over \$40,000,000. This fact alone is sufficient to indicate the great Maritime strength of Canada, and it need scarcely be added that no industry is more important to a Nation than that of Shipping. According to the census of 1871, the total tonnage owned in all the Provinces was 857,203 tons, The Department of Marine and Fisheries afterwards made the total out to be 950,000 tons; but last year a more careful system of registration was enforced, and the result has proved that our Marine is larger than ever previously estimated, the number of vessels owned on the 31st December last being 6,930 with a tonnage of 1,158,363 tons. The character of the vessels was as follows:—

THE CANADIAN MERCANTILE ANNUAL

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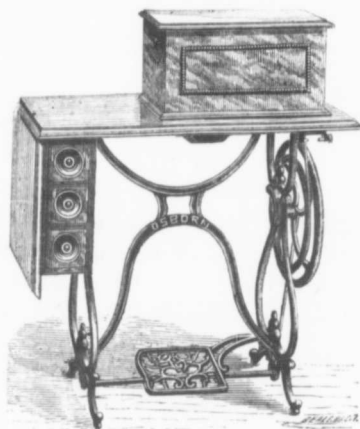
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WILLIAM G. PERLEY,

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		MEASURING, TONS.
236	Ships	267,107
546	Barques	320,843
25	Barquetines	10,769
62	Brigs	15,708
542	Brigantines	114,689
3643	Schooners	230,383
142	Wood-Boat Schooners	8,889
56	Wood-Boats	2,761
916	Barges	102,737
45	Sloops	1,888
1	Yacht	45
80	Scows	6,088
2	Steam Lifts	69
634	Steamers	76,487
6,930	Vessels measuring	1,158,363

In Maritime matters the, Eastern Provinces of Nova Scotia and New Brunswick quite take the foremost place, leaving the larger Provinces far behind. The relative position of each Province in the Dominion in regard to Shipping can be seen at a glance, by the following statement of the quantity owned by each respectively :—

	VESSELS.	TONNAGE.
Nova Scotia	2,787	476,669
New Brunswick	1,144	294,641
Quebec	1,837	218,946
Ontario	815	113,008
Prince Edward Island	312	48,388
Columbia	35	3,611
Total	6,930.	1,158,363.

Much discussion has taken place, at various times, as to the rank of Canada among the Maritime Powers of the world. There can be little doubt that the extent of our shipping entitles us to the fourth, if not the third place on the list—certainly a proud distinction for a Colony to deserve. There is no more reliable authority on such matters than the *Statesman's Year Book*, and in its issue for 1875, it gives a list of the Mercantile Navies of the principal States of the World. The returns are mostly for the year 1873, but the changes since then would not vary much the relative position of each. The number and tonnage of the Shipping of the different Powers, are stated to be as follows :—

STATES.	NO. OF VESSELS.	TONNAGE.
Great Britain	21,581	5,748,097
United States	31,684	4,468,046
Germany	5,896	2,480,625
Prussia	3,259	579,833

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STATES.	NO. OF VESSELS.	TONNAGE.
Hamburg	402	239,526
Bremen	257	231,805
Lubeck	49	8,750
Dominion of Canada	6,782	1,073,718
Norway	7,189	1,067,096
France	14,750	1,064,377
Italy	19,629	1,043,833
Netherlands	1,856	444,273
Greece	6,142	420,210
Austria-Hungary	7,889	391,061
Spain	4,326	359,765
Sweden	1,783	354,612
Russia	2,528	259,541
Finland	826	231,450
Denmark	2,735	181,494
Portugal	813	88,510
Egypt	585	61,213
Chili	250	58,230
Turkey	277	43,360
Belgium	66	29,840
Mexico	361	29,500

The editor of the *Statesman's Year Book*, it will be seen, places Canada fourth on the list; but whether third or fourth, it is highly creditable to a young country like the Dominion, whose population is less than 4,000,000 souls.

During the fiscal year 1874, the total tonnage which entered ports of the Dominion, inwards and outwards, amounted to no less than 11,399,857 tons! The tonnage which arrived was as follows: British vessels 3,438,658, Foreign vessels 2,445,118—being a total of 5,883,776. The tonnage which departed from ports of the Dominion was as follows: British vessels 3,321,818, Foreign vessels 2,194,263—making a total of 5,516,081 tons. This statement includes sea-going vessels employed in the inland Trade, between Ontario and Quebec and the United States.

The number and tonnage of the vessels (including both Steamers and Sailing Ships) built in each Province during the last year for which returns have been given, are as follows:—

	NUMBER.	TONNAGE.
New Brunswick	104	49,468
Nova Scotia	175	84,480
Quebec	73	20,797
Ontario	50	10,797
Prince Edward Island	89	24,939
British Columbia	5	276
Total	496	190,756.

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RIVER SPEED BAKER'S FLOUR.

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## THE LAW COURTS FOR COLLECTION OF DEBTS.

## ONTARIO.



THE Law Courts for the collection of debts in Ontario, are: 1st, the Division Court; 2nd, the County Court; and 3rd, the Superior Courts, namely, the Court of Common Pleas and Court of Queen's Bench.

**DIVISION COURT.**—This is the lowest Court, and generally sits every two months, except in Cities, where its sittings are more frequent. All claims and demands for debts of \$100 and under can be entered; and any balance of similar amount can be sued for, even if the original claim was as high as \$200; but if the account was originally above \$200, the balance must be sued in a higher Court. Personal actions, such as damages against a Railway Company, or for an assault, can be brought if not exceeding \$40. A Plaintiff, if his claim is above \$100, may throw off the excess above that sum, and sue in the Division Court. It has no jurisdiction in any action for a gambling debt, liquors drunk in taverns, or notes of hand given therefor, actions of ejectment, slander, breach of promise, titles to land, or similar cases. A jury of five men can be obtained by proper application. Debts sued in this Court must be brought to suit, in the Court held in the place where the cause of action arose, or the defendant or defendants reside. If merchants and business men complete the contract at their own place of business, they can sue in their local Court; otherwise, they have to sue as above, and often at distant and most inconvenient places.

**THE COUNTY COURT.**—This Court is established in each County in the Province, and its regular sittings are now only twice each year, although the Judges can hold two special sittings in the months of June and of December. Claims can be sued over \$100 and not exceeding \$200. In cases of notes of hand, or in cases of debt, covenant and contract, where the amount is ascertained by the act or signature of the defendant, \$400 may be recovered; an action upon an open account, however the correctness of which has never been admitted, must be brought in one of the Superior Courts, if over \$200. A Plaintiff cannot abandon a portion of his claim, as in the Division Court, but he can enter suit in any County Court he pleases. A writ can issue at any time, and if Defendant does not appear within 10 days after service, judgment may be summarily obtained, and execution issued in 8 days thereafter. If defence be entered, either *bona fide* or to gain time, the case comes on in its regular course, when the Court sits.

**THE SUPERIOR COURTS.**—The Courts of Common Pleas and Queen's Bench, sit in each County semi-annually, and their meetings are generally known as the Assizes: March and April in spring, and September and October in the fall, are generally the periods of meeting. Their jurisdiction is extended, and, unlike the Division or County Courts, actions can be brought in them in cases of disputed

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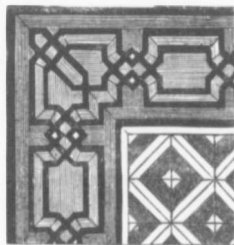
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Of all kinds.

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Has proved by its durability that it is the cheapest covering for Kitchens, Offices, Stores, Banks, Halls, Laundries, Schools, Dining and Sitting Rooms, or Border for Drawing Rooms, and, where care is taken, it can be made to look nice as long as it lasts, which, in Private Houses, would be as long as an ordinary hardwood floor, or at least ten times as long as the best English Oil Cloth.

The great advantage of these Floors is that they are Insect and Dust-Proof, can be laid over any floor without disturbing the arrangement of the room material, such as the door sills, hearth stone or register. Being but 1/4-inch thick, the wood is glued on Heavy Cotton Drill, and is manufactured at the Factory, 801 Craig Street, and can be shipped to any point, as it is portable and rolls up like Oil Cloth.

The Plain Floor laid complete costs \$2.50 per yard. Or with more elaborate style, with Fancy Borders, Initials, Monograms, Inscriptions, Centre Pieces, and Wainscots for Walls from 1/4 to 1 inch thick, at from 40 cents to \$1.00 per square foot, finished. Designs and Estimates furnished and floors laid in all styles. Samples may be seen at the Manufactory, 801 Craig Street, Montreal.

First Prize at the Toronto and Ottawa Exhibitions—1874 and 1875.

titles to land, disputed wills or for libel, slander, criminal conversation, seduction, actions against Justices of the Peace, and, generally speaking, in all cases not confined to the Division and County Courts. Under the Act of 1868, County Court cases may be brought on at the Assizes, and under certain circumstances Superior Court suits can be tried in the County Courts.

#### QUEBEC.

**THE CIRCUIT COURT.**—Claims for \$100 and under, require to be brought in this Court. One Judge presides. Upon application to the Clerk, a writ of summons is issued, and to the writ must be attached for the information of the Defendants, a declaration setting forth the particulars of the demand. Five clear days must elapse between service of the Defendant, and the day of return. If no one appears on the day named for the return of the writ, or on the following day, immediate judgment can be obtained against the Defendant, if the demand be upon a note, a written recognizance, an assumpsit, a formal or implied contract. If the demand is on some other cause of action, judgment can be rendered only by the Court in term. Execution for the debt and costs, unless stayed, issues 15 days after judgment. If goods and chattels are not enough to liquidate the claim, immovable property can be attached in all cases in which the judgment exceeds \$40. Executions are frequently stayed, sometimes by third parties, who may claim the effects, or prove that they have preference claims to the proceeds, or part of the proceeds, of the distress and sale. Debtors can only be arrested upon affidavit, and if the claim is over \$40; the affidavit must set forth that the Defendant is about to suddenly leave the Province, that he is making away with his property, or in other ways is guilty of fraud. The goods of the Defendant can be attached on similar affidavit, before judgment is obtained. Judgment, even in contested actions, is obtained in four or five weeks. There is no appeal from the decision of this Court.

**THE SUPERIOR COURT** is also presided over by one Judge. Its jurisdiction extends to all claims for sums over \$100. In commencing actions, the procedure is similar to that of the Criminal Court, but 10 days have to elapse between service and the return of the writ, and longer if the Defendant lives at a distance. Judgment in contested cases, average about two months. From the decisions of the Superior Court, appeal can be made to the COURT OF REVIEW, but an appeal is allowed from the Court of Review to the Queen's Bench, only when the judgment in review reversed the judgment in the Superior Court; if the judgment of the Superior is confirmed by the Court of Review, no appeal can be taken to the Queen's Bench. An appeal is, however, then allowed to the Privy Council.

**THE COURT OF REVIEW** is presided over by three Judges, and the COURT OF QUEEN'S BENCH by five. If suitors are not satisfied with the decisions of the

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Queen's Bench, the highest Provincial Court, they can appeal to the new Supreme Court of the Dominion, or the Privy Council in England. A great many cases have been carried before the Privy Council during the last ten years.

#### NOVA SCOTIA.

**MAGISTRATES' COURT.**—This Court has jurisdiction within the County wherein the Defendant resides, where the whole dealing or cause of action does not exceed \$80. Appeal lies to the County Courts when they shall be established, but in the meantime to the Supreme Court of the Province.

**COUNTY COURTS.**—The Act for the formation of County Courts passed in 1874, but does not go into effect until proclamation of the Lieutenant-Governor in Council. When in operation the County Courts will have concurrent jurisdiction with the Magistrates' Court, up to \$80 and beyond that amount in all actions where the debt does not exceed \$400. Appeal lies to the Supreme Court of the Province.

**SUPREME COURT.**—This Court has at present (until County Courts are in operation) concurrent jurisdiction with the Magistrates' Court on all sums between \$20 and \$80, and exclusive jurisdiction on all sums above \$80. But when the County Courts shall have gone into operation, the Supreme Court will have concurrent jurisdiction only with the County Courts for the recovery of debts above \$80 and not exceeding \$400, and exclusive jurisdiction in all sums above \$400. Appeal lies to the Supreme Court for the Dominion, and also on all sums above £300 sterling, to the Judicial Committee of Her Majesty's Privy Council.

#### NEW BRUNSWICK.

**COURTS.**—Justices' Courts have jurisdiction to extent of twenty dollars (\$20) County Court to two hundred dollars (\$200), Supreme Court all above jurisdiction of County Courts, and has appellate jurisdiction from Justices' and County Courts. Writs returnable in County Courts in thirty days after service, and twenty after service in Supreme Court. Execution may issue at any time within fifteen years after judgment is obtained. Attachment, Garnishee and Bailable writs issued only on affidavit of Plaintiff or Agent, and on good and sufficient cause shown, and on bonds being given by the Plaintiff to Sheriff, which, on breach, are assignable to Defendant.

**ATTACHMENT.**—The entire estate of Defendant, personal and real, is affected by it; is in the form of mesne or original process, concurrent with writ in suit, and it constitutes a lien until execution.

**ARREST.**—Defendant can be arrested on affidavit of debt by Plaintiff or Agent, and on showing reasons for Plaintiff being apprehensive that he may lose his debt if Defendant is not arrested.

**MARRIED WOMEN.**—Husband can not convey, nor can creditors attach pro-

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**SATISFACTION GUARANTEED AT REASONABLE PRICES.**

Operating done by Mr. Bruce, so well known for many years as Chief Operator and Manager at Notman's.

perty, real or personal, of Wife owned by her before marriage or given her individually after marriage.

EXEMPTION.—Sixty dollars personal property, and "Homestead" to value of \$600 real estate, are exempt from execution.

PRINCE EDWARD ISLAND.

THE COUNTY COURTS.—These Courts have jurisdiction when the debt or damages claimed do not exceed \$150. But when the accounts or dealings between any parties shall have exceeded \$150, no jurisdiction shall be allowed to the County Courts, unless a settlement shall have taken place and a balance not exceeding \$150, has been struck and acknowledged *under the hand* of the party to be charged therewith. The summons from the County Court must be served on the Defendant at least *eight* clear days before the day of trial. There are no written pleadings in these Courts. There is a County Court for each of the three Counties into which the Island is divided.

THE SUPREME COURT has concurrent jurisdiction with the County Courts in sums between \$32 and \$150—and exclusive jurisdiction for all claims exceeding \$150. The practice of the Court is regulated by the *English Common Law Procedure Acts*.

"THE INSOLVENT ACT OF 1875" is also in force in Prince Edward Island.

PRIME MINISTERS OF GREAT BRITAIN.



HE following is a list of the heads of the various Administrations of Great Britain since the accession of the House of Hanover :

<i>First Lords of the Treasury.</i>	<i>Dates of appointment.</i>	<i>First Lords of the Treasury.</i>	<i>Dates of appointment.</i>
Robert Walpole .....	Oct. 10th, 1714	Earl of Liverpool .....	June 8th, 1812
James Stanhope .....	April 10th, 1717	George Canning .....	April 11th, 1827
Earl of Sunderland .....	Mar. 16th, 1718	Viscount Goderich .....	Aug. 10th, 1827
Sir Robert Walpole .....	April 20th, 1720	Duke of Wellington .....	Jan. 11th, 1828
Earl of Wilmington .....	Feb. 11th, 1742	Earl Grey .....	Nov. 12th, 1830
Henry Pelham .....	July 26th, 1743	Viscount Melbourne .....	July 14th, 1834
Duke of Newcastle .....	April 21st, 1754	Sir Robert Peel .....	Dec. 10th, 1834
Earl of Bute .....	May 29th, 1762	Viscount Melbourne .....	April 18th, 1835
George Grenville .....	April 16th, 1763	Sir Robert Peel .....	Sep. 1st, 1841
Marquis of Rockingham .....	July 12th, 1765	Lord John Russell .....	July 3rd, 1846
Duke of Grafton .....	Aug. 2nd, 1766	Earl of Derby .....	Feb. 27th, 1852
Lord North .....	Jan. 28th, 1770	Earl of Aberdeen .....	Dec. 28th, 1852
Marquis of Rockingham .....	Mar. 30th, 1782	Viscount Palmerston .....	Feb. 8th, 1855
Earl of Shelburne .....	July 3rd, 1782	Earl of Derby .....	Feb. 26th, 1858
Duke of Portland .....	April 5th, 1783	Viscount Palmerston .....	June 18th, 1859
William Pitt .....	Dec. 7th, 1783	Earl Russell .....	Oct. 18th, 1865
Henry Haddington .....	Mar. 7th, 1801	Earl of Derby .....	July 6th, 1866
William Pitt .....	May 12th, 1804	Benjamin Disraeli .....	Feb. 25th, 1868
Lord Grenville .....	Jan. 8th, 1806	William Ewart Gladstone .....	Dec. 9th, 1868
Duke of Portland .....	March 3rd, 1807	Benjamin Disraeli .....	February, 1874
Spencer Percival .....	June 23rd, 1810		

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STAMPS, PUNCHES, DIES FOR TINSMITHS- AND ALL OTHERS. ALSO, MAKER OF SMALL TOOLS, DRILLS, LATHES, ETC.

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Established —1860.—

Bells from 45-lbs. to 100-lbs. weight, and Warranted for One Year.

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MARKHAM P. O., ONT.

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## LEGAL HINTS FOR BUSINESS MEN.

**T**HOSE engaged in commercial pursuits should have a knowledge of the Laws relating to Business. Very few, however, have the time to study up the "ponderous tomes," which are the special study and delight of Lawyers. Such persons will find a great deal of Law "boiled down" in the following sentences, which are well worthy of careful perusal and preservation:—

1. Ignorance of the law excuses no one.
2. An agreement without consideration is void.
3. It is not legally necessary to have on a note "for value received," but it is better to have it so stated.
4. A note obtained by fraud, or from a person in a state of intoxication, cannot be collected.
5. If a note be lost or stolen, it does not release the maker; he must pay it if the consideration for which it was given can be proven.
6. Notes bear interest only when so stated.
7. A note made on Sunday is not void. Contracts made on Sunday cannot be enforced.
8. A note made by a minor or lunatic is void, and so are contracts made with them.
9. An endorser of a note is exempt from liability if not served with notice of dishonour within twenty-four hours of its non-payment.
10. Principals are responsible for the acts of their agents.
11. Each individual in a firm is responsible for the whole amount of the debts of the firm.
12. It is a fraud to conceal a fraud.
13. The acts of one partner bind all the rest.
14. Signatures made with a lead pencil are good in law.
15. The law compels no one to do impossibilities.

## TELEGRAPHS OF THE WORLD.

**T**HE number of miles of Telegraph lines now in existence throughout the world is very large, and rapidly increasing. The following is a correct statement of the total mileage in operation in each country up to a recent date:—

	Miles.		Miles.
Great Britain .....	40,398	Uruguay .....	946
Belgium .....	2,747	Turkey .....	16,125
Switzerland .....	3,430	Costa Rica .....	220
France .....	25,580	Argentine Confederation .....	4,170
Italy .....	12,422	Australasia .....	18,448
Austria-Hungary .....	21,668	Egypt .....	3,980
Netherlands .....	2,055	Guatemala .....	152
Germany .....	19,152	Dominion of Canada .....	10,995
Denmark .....	1,225	Russia .....	31,459
Greece .....	1,156	Columbia .....	810
Portugal .....	1,944	Peru .....	608
Spain .....	7,011	Brazil .....	3,375
Sweden and Norway .....	8,426	Bolivia .....	475
United States .....	75,137	Ecuador .....	210
British India .....	15,705	Mexico .....	5,750
Chili .....	2,045		



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**COMMISSION MERCHANT,**

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

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**3 and 4 MARKET SQUARE,**

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

*J. W. BARNES.*

*A. L. KERR.*

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## INSOLVENCY AND THE INSOLVENT ACT OF 1875.

**D**URING the past season, the number of Insolvents throughout Canada might be called legion. This has arisen from two causes:—first, the Hard Times have forced weak houses to the wall; and secondly, a large number of lame ducks determined to become bankrupt under the Law of 1869 and its amendments, rather than run the risk of having to come under the sterner enactments of the new Law passed during the last session of the Dominion Parliament.

The Insolvency Law of 1875 contains many important changes. Nearly all of these are more restrictive than the previous enactments—in other words, bankruptcy is made a less lazy process than it was, and a good many holes have been stopped through which not a few fraudulent debtors managed to creep, under the old Law. In noticing the Act of 1875, which contains 152 clauses, we cannot do more than summarise in a handy form, its principal and more striking features. Full particulars in regard to it, including the Act itself, precedents and comments, can be found in the valuable works of Messrs. Mahon and Edgar. The following claims to be nothing more than a *resumé* of the more important points of the new Law:—

## WHO CAN BECOME INSOLVENTS.

Sec. 1. Prescribes that the Act shall apply to Apothecaries, Auctioneers, Bankers, Brokers, Brickmakers, Builders, Carpenters, Carriers, Cattle or Sheep Salesmen, Coach Proprietors, Dyers, Fullers, Keepers of Inns, Taverns, Hotels, Saloons or Coffee Houses, Lime Burners, Livery Stable Keepers, Market Gardeners, Millers, Miners, Packers, Printers, Quarrymen, Share-brokers, Ship-owners, Shipwrights, Stock-jobbers, Victuallers, Warehousemen, Warfingers, and, generally, all persons and co-partnerships who can be classed as "Traders." Farmers, Grainers, Common Labourers and Workmen for hire, are expressly excluded.

## WHEN A DEBTOR IS INSOLVENT.

A debtor may be deemed Insolvent (Sec. 3) on any of the following grounds:

1. If he has called a meeting of his creditors to compound or show a statement with liabilities more than assets.
2. Or if he absconds, or is about to abscond, or conceals himself.
3. Or if he fraudulently secretes or is about to secrete his property.
4. Or if he removes, assigns or disposes of his property to defraud, defeat, or delay his creditors.
5. Or if he allows his effects to be seized, levied, or taken in execution with the same object.
6. Or if he has been imprisoned for a debt of \$200 or over, for more than thirty days.
7. Or if he wilfully neglects or refuses to be examined in regard to his debts.
8. Or if he makes conveyance of stock-in-trade &c., without satisfying claims of creditors.

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SMITH AND BADENACH,  
**ASSIGNEES & ACCOUNTANTS,**

R. H. SMITH,

Official Assignee for the County of York and City of Toronto.

WM. BADENACH, Accountant.

OFFICES:—No. 24 Adelaide St. East, Toronto, and Main St. Newmarket.

## CANADA PERMANENT LOAN AND SAVINGS' COMPANY,

(INCORPORATED A. D. 1855.)

OFFICE:—MASONIC HALL, TORONTO ST., TORONTO.

Paid-up Capital, - -	\$1,500,000	Secured Annual Income -	\$700,000.
Reserve Fund, - -	460,000	Total Assets, - - -	3,500,000.

Deposits received, and interest allowed at 5 and 6 per cent. per annum, payable or compounded half-yearly  
Money advanced upon Real Estate situate in the Province of Ontario. Mortgages purchased.  
Circulars, with full information, will be sent by mail if requested.

J. HERBERT MASON, Manager.

9. Or if he permits an execution to remain unsatisfied till within four days of the day of sale, or fifteen days after seizure.

#### CARELESS DEBTORS IN DANGER.

Besides these grounds for putting a debtor into Insolvency, another very strong clause is added in Sec. 4, which must certainly wake up careless debtors who are in the habit of letting notes go to protest. It is as follows:—

“If a debtor ceases to meet his liabilities, generally, as they become due, any one or more of his creditors for unsecured claims of not less than \$100 each, and amounting in the aggregate to \$500, may make a demand upon him personally, or at his chief place of business, or at his domicile, upon some grown up person of his family, or in his employ, requiring him to make an assignment of his estate and effects for the benefit of his creditors, &c., &c.”

The debtor can appeal to the Judge against being thrown into Insolvency, under this clause, and he shall decide according to the facts; but if the demand has been without reasonable grounds, the creditor or creditors may have to pay treble costs. If injury was unjustly done the debtor, it is believed an action for damages would also lie.

#### WRITS OF ATTACHMENT, ETC.

Sections 9 to 14 refer to the issuing and return of writs of attachment. Any creditor for \$200 and upwards, by himself, clerk or agent, can apply for a writ of attachment, and if the affidavit discloses such facts or circumstances as satisfies the Judge the trader is Insolvent, then the writ issues to the Official Assignee, who seizes the estate and effects, and the trader is summoned to appear before the Court or a Judge thereof, to answer the premises. Writs are returnable forthwith, and attached to them must be a report from the Official Assignee or his Deputy, under oath, stating in general terms his proceedings under such writs. Power is given to these officers to break into the premises, to seize the Insolvent's effects, if necessary.

#### ASSIGNMENTS AND PROCEEDINGS THEREON.

The clauses of the Act from 14 to 22 refer to assignments and proceedings thereon. When a demand has been made upon a debtor, or a writ of attachment issued against his estate, he may voluntarily make an assignment, but it may be set aside by Court or Judge in certain cases. In case of assignment, the property and powers of the Insolvent are vested in the Official Assignee. The Insolvent has, within ten days, to furnish a correct statement of his affairs. A petition by the Debtor to set aside a writ of attachment may be presented within five days of service of writ, and the Judge shall determine the petition summarily. A deed of assignment, or copy of a writ of attachment has to be forthwith registered in the district Registry Office. The first meeting of Creditors is to be called by the

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All the Rooms have high ceilings, are large and well ventilated, and arranged in suites for Families or Parties.

THE COOLEST SUMMER HOUSE IN CANADA, and heated by Steam in Winter

75 Rooms at \$2.00 per day.	50 Rooms at \$3.00 per day.
75 " " 2.50	25 " " 4.00 with Bath, &c.

Rooms let with or without board. The most complete Hotel in Canada. Board Rates by Week or Month.

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—AND IMPORTERS OF—

TEAS, SUGARS, TOBACCOS,

WINES AND SPIRITS,

DUNDAS STREET,

LONDON, ONTARIO.

Official Assignee, and cannot be held until two weeks' notice is given in the *Official Gazette*; and when a list of Creditors can be obtained, not until each have been notified for ten days.

#### EXAMINATION OF INSOLVENTS.

At the first meeting of Creditors, they may select their Chairman; at after meetings the Assignee shall act. The Insolvent is bound to attend the first meeting, to attest his statement of liabilities and assets under oath, and may also be examined touching his failure, &c., under oath. He can be re-examined at any time before his discharge, and any other person, including his wife, can also be examined, and in case of refusal to appear or answer, either of them may be committed for contempt of Court.—Sections 22 to 26.

#### ASSIGNEES AND INSPECTORS.

The sections respecting these officers, extend from 27 to 48. The Governor-in-Council appoints the Official Assignees. They have to give \$2,000 security, and in case their district contains over 100,000 inhabitants \$6,000. The Creditors can either appoint or remove an Assignee if they so desire. Only Creditors themselves, or persons having written authority, can vote at meetings, and claims cannot be divided for the purpose of voting. Creditors can determine the places of meeting. The Creditors may appoint one or more Inspectors to superintend and direct the proceedings of the Assignee in the management and winding up of the affairs of the estate; these Inspectors may be paid. The majority of the Creditors can direct the Assignee as to the disposal of the estate, but if Creditors with claims for \$500 in the aggregate object, they can summarily contest the point before the Judge; this is a new and important clause. Partnerships are dissolved by the Insolvency of one partner; and the Assignee becomes invested with all the rights of the Insolvent partner. Assignees shall hereafter keep a complete register of all the material facts of every assignment, including dividends paid, if discharge was obtained, &c. Assignees, under this or any former Act, must within 30 days obtain a discharge, and pay over balances to Receiver-General, with a sworn statement that they are all the assets in their hands. There is a penalty of \$10 for each day's neglect.

#### *Fees of Assignees.*

Sec. 43.—The Assignees shall be entitled to a commission on the net proceeds of the estate of the Insolvent of every kind, of 5 per cent on the amount realized not exceeding \$1,000, the further sum of  $2\frac{1}{2}$  per cent. on the amount realized, in excess of \$1,000 and not exceeding \$5,000, and a further sum of  $1\frac{1}{4}$  per cent. on the amount realized in excess of \$5,000—which said commission shall be lieu of all fees and charges, for all services and disbursements in relation to the estate,



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**Printers, Bookbinders, Publishers,**

PAPER RULERS,

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25 Wellington Street West,

**TORONTO.**



exclusive of actual expenses in going to seize and sell, and of disbursements necessarily made in the care and removal of property. In case Official Assignee is superseded, his charges shall be fixed by the Court or Judge, and shall be the first charge on the estate. No Assignee shall engage Counsel without the sanction of the Inspectors or Creditors.

*Assignees to deposit monies, etc.*

An Assignee shall deposit in some chartered Bank all sums over \$100, in a special account; if there be Inspectors, this money cannot be withdrawn without their signatures. If he fails to distribute the interest on deposits, the Assignee shall forfeit and pay to the estate three times the amount. The Assignee has to make an account and get a discharge from the Judge, in every case of Insolvency, and if he fails to do so within 6 months, after declaration of a final dividend, or 3 months if asked by the Inspectors or any creditor, in cases where there are no assets wherewith to declare a dividend, he shall incur a penalty of \$100.

COMPOSITION AND DISCHARGE.

Composition and Discharges are treated from sections 49 to 66. The practice is greatly changed. If three-fourths in number of an Insolvent's creditors consent in writing at any meeting to a Composition or a Discharge, the Assignee shall call another meeting to consider the matter. If the Discharge or Composition is approved of at this subsequent meeting by a majority of the creditors, representing three-fourths of the indebtedness, it has then to go before the Judge for confirmation, and after time being given for contestation, the Judge may do either of the following things:—1. Confirm the Discharge. 2. Annul the Discharge. 3. Suspend the operation of the Discharge for 5 years. 4. Declare the Discharge to be second-class. 5. Both postpone the Discharge for 5 years and declare it second-class.

*When Discharges not to be granted.*

In all cases where the dividend is less than 33 per cent., and sufficient account is not given of the deficiency, the Court or Judge may, in its or his discretion, suspend or refuse altogether the Discharge of the Insolvent. Section 56 places several absolute bars in the way of Discharge. It is as follows:—

Sec. 56.—The Insolvent shall not be entitled to a confirmation of his Discharge, or of a Deed of Composition and Discharge, if it appears to the Court or Judge that he has not obtained the assent of the proportion of his creditors in number and value required by this Act, to grant such Discharge, or enter into such Deed of Composition and Discharge, or that he has been guilty of any fraud or fraudulent preference within the meaning of this Act, or of fraud or evil practices in procuring the consent of the Creditors to the Discharge, or their ex-



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 COMMISSION MERCHANTS  
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LAWRENCE COFFEE.

THOMAS FLYNN.

FIRST PRIZE, PROVINCIAL EXHIBITION, 1875.



**COLIN H. DUNLOP & CO.,**  
**GOVANHAUGH THREAD MILLS,**

(HAND &amp; MACHINE THREAD.)

**GLASGOW, SCOTLAND.**

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**W. M. SOMERVILLE,**  
*Rideau Street - OTTAWA, ONT.*

execution of the Deed of Composition and Discharge, as the case may be, or of fraudulent retention and concealment of some portion of his estate or effects, or of evasion, prevarication, or false swearing upon examination, as to his estate and effects, or that the Insolvent has not kept an account book showing his receipts and disbursements of cash, and such other books of account as are suitable for his trade, or that if, having at any time kept such book or books, he has refused to produce or deliver them to the Assignee, or is wilfully in default to obey any provision of this Act, or any order of the Court or Judge; but, in the Provinces of Ontario and Quebec, the omission to keep such books, before the coming into force of the Insolvent Act of 1864, and in the Provinces of New Brunswick and Nova Scotia such omission previous to the coming into force of the Insolvent Act of 1869, and in the Provinces of British Columbia, Prince Edward Island or Manitoba, such omission previous to the coming into force of this Act, shall not be a sufficient ground for refusing the confirmation of the discharge of an Insolvent.

*Discharges when not obtained from Creditors.*

If creditors do not grant the Insolvent his discharge, application can be made to the Court or Judge at the expiration of twelve months, as under the Law of 1869. The Assignee, the Inspector or any Creditor can oppose its being granted. Whether contested or not, the Insolvent has to prove that he has conformed to the provisions of the Act, and has to submit to any examination made by the Judge. After hearing, the Judge may either grant the discharge or refuse it.

*Certain Debts Excepted from Discharge.*

Debts for which the Insolvent could be imprisoned, damages for assault or wilful injury to person, seduction, libel, slander or malicious arrest, or for the maintenance of a parent, wife or child, balances due by the Insolvent as assignee, tutor, curator, trustee, executor, or administrator under a will, as well as a few other special classes of debts, are exempted from the discharge, except the creditors assent. The creditors can, however, accept of their share of any dividends paid, without releasing the Insolvent altogether.

• SALE OF DEBTS, LEASES, REAL ESTATE, &C.

The Act gives directions how sales are to be made in each of these cases, sections 67 to 78.

DIVIDENDS.

Sections 79 to 126 relate to Dividends and analogous points. They are voluminous, and those interested should consult the Act itself, or their solicitors. After one month from first meeting of creditors, the Assignee has to keep constantly accessible to the creditors, accounts and statements of his doings as Assignee, and of the position of the estate; and he shall prepare dividends of

# M. D. MOREHOUSE, BANKING & EXCHANGE OFFICE,

—AND—

GENERAL TICKET AGENT.

Guelph, - - Ontario.

## JOSIAS BRAY, Banker & Exchange Broker, Notary Public,

AND GENERAL EUROPEAN SHIPPING AGENT.

*OFFICE: 67 YONGE STREET, TORONTO.*

☞ Buys and sells American Funds, Drafts on New York, Gold and Silver, Bank Stocks, Debentures, Mortgages, &c.

☞ Agent for THE WHITE STAR LINE—THE NATIONAL LINE—THE STATE LINE—THE BRISTOL LINE—THE WILSON LINE.

# McLELLAN, HYSLOP & RUSSELL,

—IMPORTERS AND WHOLESALE DEALERS IN—

## Gents' Furnishings, Small Wares,

—AND—

STATIONERY.

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HAMILTON, ONTARIO.

DAVID McLELLAN.

WILLIAM HYSLOP.

JOHN RUSSELL.

the estate of the Insolvent whenever the amount of money in his hands will justify a division thereof, and also whenever required by the Inspectors or the Judge. The creditors may grant the Insolvent any sum of money or property, if they see fit to do so. Clerks and other persons in employ of Insolvent are to be paid over-due wages, but not for longer than three months. Dividends may be held by Assignee for persons who have not filed their claims, but if they fail to file them before last dividend, the reserved amounts shall form part of the last dividends distributed. Disputes about dividends are to be settled by the Judge. Unclaimed dividends are to be paid into the bank, for after three years they are to be paid to the Government of Canada, if unclaimed.

#### *Voting at Meetings, Affidavits, &c.*

Questions are to be decided at meetings of Creditors by the majority in number and value, then the Judge decides between them. Affidavits can be sworn in Insolvency cases before the Assignees in addition to usual officers. Provision is made for a Creditor to surrender the security he may hold on an Insolvent's estate, and rank as an ordinary Creditor for the whole of his claim, or to the extent only of the balance thereof above and beyond the value set upon such security. Witnesses summoned must be tendered their expenses. Upon special cause being shown, under oath, *the Judge can order the Postmaster to deliver Insolvent's letters to the Assignee, who can open them in the presence of witnesses.* Every Assignee is subject to the summary jurisdiction of the Court or Judge, in the same manner and to the same extent as an ordinary officer. Marriage contracts with wives in Quebec have to be registered within three months or they will become null and void as preference claims on his estate.

#### IMPRISONMENT FOR DEBT.

Any Debtor confined in gaol or on the limits, who makes an assignment, can apply to the Judge of his county or district for release. After hearing, the Judge may discharge him if the examination be satisfactory. Subsequent arrests on civil actions can be forthwith set aside by producing the first discharge; it is provided, however, that these proceedings shall not interfere with the imprisonment of the Debtor under the provisions of the Insolvent Act itself, Sec. 127.

#### APPEALS.

Under Section 128, appeals from the decisions of Judges must be commenced within eight days.

#### FRAUDS AND FRAUDULENT PRETENCES.

Sections 130 to 144 very clearly define what are fraudulent practices. All contracts of whatsoever nature, made with intent to defraud creditors, is declared void. Any sale, deposit, pledge or transfer of any property, real or personal, in

# WHOLESALE LUMBER YARD.

CRYSTAL PALACE LUMBER YARD.

Corner Strachan and Wellington Avenues,  
TORONTO, ONT.

THIS Yard is situated adjoining the Northern—Grand Trunk—Great Western, and Toronto, Grey and Bruce Railways, with switches running through it, thereby saving the expense of transferring lumber to purchasers.

The Lumber is GANG SAWED, being manufactured at the BELLE EWART MILLS on Lake Simcoe. Purchasers can rely upon getting at all times stock just alike. No mixing up of Lumber from different Mills. All Lumber guaranteed to dress full thickness.

Those in want of Lumber should call before purchasing elsewhere, and examine the Stock which is always carefully selected by competent men.

*NO DRUMMERS EMPLOYED.*

Address, JAMES R. SILLIMAN,

*P. O. Box 446,*

**TORONTO, ONT.**

contemplation of insolvency, by way of securing any creditor, is null and void ; if an unjust preference is given to some one over other creditors, within thirty days before proceedings are begun under the Act, it is presumed to be fraudulent. Payments made within thirty days of Insolvency shall be void and the amount can be recovered back ; when valuable consideration has been given, however, it must be returned. *Persons purchasing goods on credit when they know they are unable to pay, or who borrow money or secure endorsers, &c., when they cannot meet their engagements, shall be guilty of fraud, and liable to imprisonment for such time as the Court may order, not exceeding two years, unless the debt and costs be sooner paid.*

*Further Penalties.*

Any Insolvent who shall do any of the acts or things following with intent to defraud or defeat the rights of his creditors, shall be guilty of a misdemeanor, and may be sentenced by the Court to any term not exceeding three years :—1. Not fully delivering or discovering his property, books, papers, &c. 2. If he removes his property within thirty days to defraud his creditors. 3. Not denouncing false claims. 4. If he makes a false schedule of his effects. 5. If he withholds his books. 6. If he falsifies his books. 7. If, at examination, he states fictitious losses. 8. If within three months of Insolvency, he pawns, pledges or disposes of, otherwise than in the ordinary way of his trade, any property, goods or effects, the price of which remains unpaid by him during such three months.

*Misstatements by Assignees.*

Misstatements made in any certificate by any Assignee, wilfully to deceive either the Judge, Inspectors, or the Creditors, is a misdemeanor, and makes him liable to imprisonment for any term less than three years at the Court's discretion.

*Creditors Wrongfully Granting Discharge.*

Creditors taking any consideration from the Insolvent to grant discharge, or who knowingly rank on estate for money not due them, &c., are liable for treble the amount of the consideration given or promised to them.

INCORPORATED COMPANIES.

Special provisions are made in Sec. 147 and its sub-sections, for the case of Incorporated Companies becoming insolvent.

GENERAL PROVISIONS.

The remaining clauses of the Act, from 148 to 152, contain a few concluding general provisions. They enact that it shall be known as the "Insolvent Act of 1875," and go into force on the 1st of September.

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# ROBERT JEFFERY AND COMPANY,

IMPORTERS AND MANUFACTURERS OF

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Spices, &c.

NOS. 20 & 22 FRANCIS STREET, TORONTO.

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# LISGAR HOUSE,

ST. THOMAS, ONT.

## Family & Commercial Hotel.

Good Sample Rooms & every accommodation for Commercial Travellers.

D. BEVIER, PROPRIETOR,

(FORMERLY OF HAMILTON, ONT.)

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BY OMNIBUS MEETS ALL TRAINS. 251

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# JOHN AULD,

Proprietor

## CANADIAN CORK CUTTING CO.,

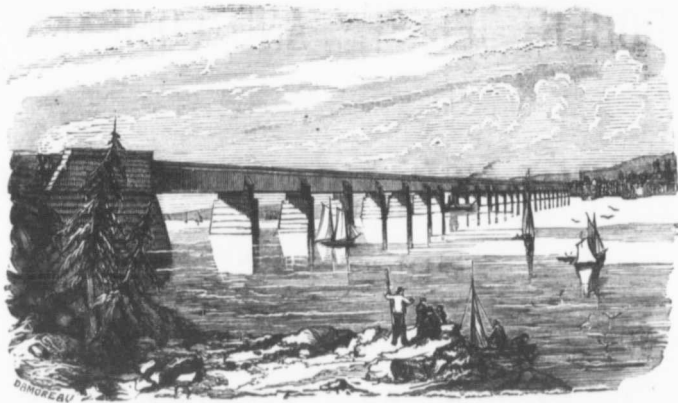
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Office and Factory : 106 College Street,

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EVERY DESCRIPTION OF CORKS ON HAND AND CUT TO ORDER; ALSO  
CORK WOOD AND CORK LIFE PRESERVERS.



VICTORIA BRIDGE, MONTREAL.

## THE RAILWAYS OF THE WORLD.



ACCORDING to the latest tables (mostly for the years 1873 and 1874), the length of the Railways in operation in the different States and Territorial divisions of the world were as follows :

	Miles.		Miles.
Belgium .....	1,892	Chili.....	620
Great Britain .....	16,082	Costa Rica .....	82
Germany .....	12,701	Uruguay.....	195
Switzerland .....	820	Honduras .....	62
France .....	10,872	Argentine Confederation.....	664
Netherlands .....	1,042	Egypt ..	737
Italy .....	4,237	Dominion of Canada.....	3,478
Austria-Hungary.....	8,990	Peru .....	475
Denmark .....	530	Australasia .....	1,364
United States .....	74,171	Paraguay.....	44
Spain.....	3,801	Mexico.....	327
Portugal .....	489	Turkey ..	488
Roumania .....	507	Brazil .....	714
Sweden and Norway ..	2,227	Cape of Good Hope.....	134
Russia .....	10,560	Columbia.....	65
British India.....	5,709		

**GARDENING FOR WOMEN.**—There is nothing better for wives and daughters, physically, than to have the care of a garden—a flower-pot, if nothing more. What is pleasanter than to spend a portion of every day in working among plants, watching their growth, and observing the opening of their flowers from week to week as the season advances? Then how much it adds to the enjoyment to know that your own hands have planted them and have pruned and trained them! This is a pleasure that requires neither great riches nor profound knowledge. The advantages which woman personally derives from stirring the soil and sniffing the morning air are freshness and beauty of cheek and brightness of eye, cheerfulness of temper, vigor of mind, and purity of heart.

If yu want to git a fust klass situashun in sum alms house, giv all yure property to yure children before yu die.





GEO. A. PRINCE & CO.'S

NEW STYLES

# Organs & Melodeons

*The Oldest, Largest & Most Perfect Manufactory in the United States.*

**55,000 Now in Use !!**

*No other Musical Instrument ever obtained the same popularity.*

SEND FOR PRICE LISTS.

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Wholesale Agents,

**8 ADELAIDE ST., EAST, TORONTO.**

Agents Wanted Everywhere.

(74),  
and

Miles.  
620  
82  
195  
62  
664  
737  
3,478  
475  
1,364  
44  
327  
488  
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# BANKS IN THE DOMINION OF CANADA.

## JANUARY 1878.

### ONTARIO.

Place.	Name of Bank.	Manager or Agent.
Almonte	Merchants' Bank of Canada	F. A. W. Lister
Arnprior	Bank of British North America	Robert Steven
Arnprior	Bank of Ottawa	D. M. Finnie
Aurora	Federal Bank of Canada	George Mair
Ayr	Royal Canadian Bank	Robert Wylie
Barrie	Bank of Toronto	D. Campbell
Barrie	Canadian Bank of Commerce	Wm. Smith
Bellefleur	Bank of Montreal	R. Richardson
Bellefleur	Merchants' Bank of Canada	R. Thomson
Bellefleur	Royal Canadian Bank	Jas. Young
Berlin	Merchants' Bank of Canada	Charles Crookall
Bowmanville	Dominion Bank	J. A. Codd
Bowmanville	Ontario Bank.	John Simpson, Pres.
	Capital \$2,500,000	Geo. McGill, Cashier
Bradford	St. Lawrence Bank	T. Dewson
Brampton	Merchants' Bank of Canada	F. Cresswell, jr.
Brampton	Bank of British North America	A. Robertson
Brantford	Canadian Bank of Commerce	J. Pollock
Brantford	Bank of Montreal	S. Read
Brockville	Bank of Montreal	J. N. Travers
Brockville	Molson's Bank	L. W. B. Rivers
Cannington	St. Lawrence Bank	R. N. Moir
Cayuga	Canadian Bank of Commerce	W. Roberts
Chatham	Canadian Bank of Commerce	W. S. Ireland
Chatham	Merchants' Bank of Canada	Robert N. Rogers
Chatham	Royal Canadian Bank	A. Richardson
Clinton	Royal Canadian Bank	M. Lough
Cobourg	Bank of Montreal	C. Brough
Cobourg	Bank of Toronto	J. H. Roper
Cobourg	Dominion Bank	W. D. Burn
Colborne	Saint Lawrence Bank	F. R. Schon
Collingwood	Bank of Toronto	W. R. Wadsworth
Collingwood	Canadian Bank of Commerce	John McMaster
Cornwall	Bank of Montreal	Nell McLean
Dundas	Canadian Bank of Commerce	D. Just
Dunnville	Bank of British North America	F. G. Cross
Elora	Merchants' Bank of Canada	Wm. Kingsley
Exeter	Molson's Bank	E. W. Strathy
Fergus	Bank of Montreal	G. D. Fergusson
Fergus	Merchants' Bank of Canada	Wm. Kingsley
Galt	Canadian Bank of Commerce	Robert Gill
Galt	Merchants' Bank of Canada	J. S. Meredith
Galt	Royal Canadian Bank	John Cavers
Gananoque	Merchants' Bank of Canada	A. Petrie

Place.	Name of Bank.	Manager or Agent.
Georgetown	Bank of Hamilton	E. A. Colquhoun
Goderich	Bank of Montreal	James H. Finlay
Goderich	Canadian Bank of Commerce	A. M. Ross
Guelph	Bank of Montreal	J. Robertson
Guelph	Canadian Bank of Commerce	G. W. Sandilands
Guelph	Federal Bank of Canada	T. Y. Greet
Guelph	Ontario Bank	E. Morris
Hamilton	Bank of Hamilton	Donald Melnes, Pres.
	Capital \$1,000,000	H. C. Hammond, Cash.
Hamilton	Bank of British North America	Thomas Corsan
Hamilton	Bank of Montreal	W. Munro
Hamilton	Canadian Bank of Commerce	C. R. Murray
Hamilton	Merchants' Bank of Canada	William Cooke
Hamilton	Royal Canadian Bank	J. M. Burns
Harriston	St. Lawrence Bank	C. Hunter
Ingersoll	Merchants' Bank of Canada	David Kemp
Ingersoll	Imperial Bank of Canada	C. E. Chadwick
Kentville	Bank of Nova Scotia	L. D. V. Chipman
Kincardine	Merchants' Bank of Canada	T. E. P. Trew
Kingston	Bank of British North America	George Durnford
Kingston	Bank of Montreal	R. M. Moore
Kingston	Merchants' Bank of Canada	D. Fraser
Lindsay	Bank of Montreal	H. Dunsford
Lindsay	Merchants' Bank of Canada	D. Miller
Lindsay	Ontario Bank	S. McMurtry
Listowel	Bank of Hamilton	W. Corbould
London	Bank of British North America	Oswald Weir
London	Bank of Montreal	F. A. Despard
London	Canadian Bank of Commerce	R. W. Smylie
London	Federal Bank of Canada	Charles Murray
London	Merchants' Bank of Canada	W. F. Harper
London	Molson's Bank	Joseph Jeffery
Lucean	Canadian Bank of Commerce	A. H. Ireland, Act'g.
Meaford	Molson's Bank	P. Fuller
Mitchell	Merchants' Bank of Canada	R. D. Freeman
Morrisburgh	Molson's Bank	J. F. Fielde
Mount Forest	Ontario Bank	R. Clouston
Napanee	Bank of British North America	A. Allen, Act'g Agent.
Napanee	Merchants' Bank of Canada	Alex. Smith
Newcastle	St. Lawrence Bank	J. K. Allen
Newmarket	Royal Canadian Bank	Joseph Cawthra
Norwich	Royal Canadian Bank	Jas. Macdonald
Orangeville	Canadian Bank of Commerce	R. T. Haun
Orangeville	Merchants' Bank of Canada	A. M. Kirkland
Orillia	Dominion Bank	H. S. Scadding
Oshawa	Dominion Bank	J. H. McLennan

# CAMPBELL & CASSELS, Bankers and Brokers,

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Buy and Sell Sterling Currency Drafts on New York, Stocks,  
Bonds, Debentures, &c.

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# CHARLES LEVEY & CO.,

Established 1858.

## Engineers, Iron Founders,

AND

## MACHINERY BROKERS.

Engines, Boilers, and all kinds of Machinery constantly on  
hand, and Bought, Sold and Exchanged.

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JAMES BROWNE.

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# JAMES & PHILIP BROWNE, BANKERS AND STOCK BROKERS,

(MEMBERS OF THE TORONTO STOCK EXCHANGE)

DEALERS IN

Sterling Exchange, Bank Stocks, Debentures, Mortgages, etc., etc.,  
U. S. CURRENCY, SILVER AND BONDS.

Prompt Attention given to Collections.

No. 64 Yonge Street, - - Toronto, Ont.

BANKS IN THE DOMINION OF CANADA—Continued.

Place.	Name of Bank.	Manager or Agent.
Oshawa	Ontario Bank	R. Milroy
Oshawa	St. Lawrence Bank	
Ottawa	Bank of British North America	James Robertson
Ottawa	Bank of Montreal	A. Drummond
Ottawa	Bank of Ottawa	J. McLaren, Pres.
	Paid up Capital	P. Robertson, Cash.
Ottawa	Canadian Bank of Commerce	J. H. Plummer
Ottawa	La Banque Nationale	Samuel Benoit
Ottawa	Merchants' Bank of Canada	Thomas Kirby
Ottawa	Ontario Bank	J. H. Woodman
Ottawa	Quebec Bank	H. V. Noel
Ottawa	Union Bank of Lower Canada	J. G. Leisch
Owen Sound	Merchants' Bank of Canada	John Pottenger
Owen Sound	Molson's Bank	Thomas Blakeney
Paisley	Canadian Bank of Commerce	J. F. Patterson
Paris	Bank of British North America	John Carnegie
Park Hill	Exchange Bank of Canada	D. E. Cameron
Pembroke	Merchants' Bank of Canada	Hector Fraser
Pembroke	Quebec Bank	J. Walker
Perth	Bank of Montreal	R. J. Drummond
Perth	Merchants' Bank of Canada	James Gray
Peterborough	Bank of Montreal	F. J. Lewis
Peterborough	Bank of Toronto	J. M. Smith
Peterborough	Canadian Bank of Commerce	W. Manson
Peterborough	Ontario Bank	George E. Shaw
Pictou	Bank of Montreal	A. T. Kerr
Pictou	St. Lawrence Bank	R. H. Munroe
Port Colborne	Imperial Bank of Canada and Niagara District Bank	T. H. Nasmith
	Capital \$1,000,000	
Port Elgin	Bank of Hamilton	H. S. Steven
Port Hope	Bank of Montreal	R. A. Macgregor
Port Hope	Bank of Toronto	A. M. Cosby
Port Hope	Ontario Bank	G. H. G. McVity
Port Perry	Ontario Bank	A. C. Mowbray
Prescott	Merchants' Bank of Canada	J. F. Harper
Fr. Arthur's Landing	Ontario Bank	W. Beith
Renfrew	Bank of British North America	J. Watson
Renfrew	Merchants' Bank of Canada	C. G. Morgan
St. Catharines	Bank of Toronto	Joseph Henderson
St. Catharines	Canadian Bank of Commerce	H. C. Barwick
St. Catharines	City Bank of Montreal	Wm. T. Benson
St. Catharines	Imperial Bank of Canada	C. M. Arnold, M'ger.
St. Catharines	Quebec Bank	D. B. Crombie
St. Mary's	Bank of Montreal	R. Hillyard
St. Mary's	Federal Bank of Canada	C. S. Rumsey
St. Thomas	Merchants' Bank of Canada	A. M. Crombie
St. Thomas	Molson's Bank	Geo. Kendall Morton

Place.	Name of Bank.	Manager or Agent.
Sarnia	Bank of Montreal	W. L. Creighton
Sarnia	Canadian Bank of Commerce	T. W. Nisbet
Senforth	Royal Canadian Bank	M. P. Hayes
Simcoe	Bank of Montreal	F. F. Blackader
Simcoe	Canadian Bank of Commerce	F. W. Holmested
Simcoe	Federal Bank of Canada	Henry Goff
Smith's Falls	Molson's Bank	A. Lloyd Thomas
Stratford	Bank of Montreal	J. Hogg
Stratford	Merchants' Bank of Canada	C. H. Ransom
Strathroy	Canadian Bank of Commerce	J. S. Small
Thorold	Canadian Bank of Commerce	W. J. Robertson
Thorold	Quebec Bank	G. W. Henry
Tilsonburg	Merchants' Bank of Canada	R. W. Creswell
Toronto	Bank of British North America	Samuel Taylor
Toronto	Bank of Montreal	G. W. Yarker
Toronto	Bank of Toronto	W. Gooderham, Pres.
	Capital \$1,500,000	Wm. McMaster, Cashier
Toronto	Canadian Bank of Commerce	W. N. Anderson, Gen- eral Manager
	Capital \$6,000,000	J. S. Lockie, L. M'ger.
Toronto	City Bank of Montreal	W. Hamilton
Toronto	Dominion Bank	J. J. Austin, President
	Capital \$1,000,000	R. H. Bethune, Cashier
Toronto	Dominion Bank, Queen St. Branch	J. Price
Toronto	Federal Bank of Canada	J. S. Nordheimer, Pres.
	Capital \$1,000,000	H. S. Strathy, Cashier
Toronto	Imperial Bank of Canada	H. S. Howland, Pres.
	Capital \$1,000,000	D. R. Wilkie, Cashier
Toronto	La Banque Nationale	Bank of Toronto, Agt.
Toronto	Merchants' Bank of Canada	Arch. Cameron
Toronto	Molson's Bank	L. H. Robertson
Toronto	Ontario Bank	A. Fisher
Toronto	Quebec Bank	Jas. L. Scarth
Toronto	Royal Canadian Bank	Alex. Campbell, Pres.
	Capital \$2,000,000	T. McCracken, Cash.
Toronto	St. Lawrence Bank	T. N. Gibbs, President
	Capital \$1,000,000	J. L. Brodie, Cashier
Trenton	Canadian Bank of Commerce	P. H. Fausquier
Uxbridge	Dominion Bank	W. H. Holland
Walkerton	Merchants' Bank of Canada	Alex. Sproat
Waterloo	Eastern Townships Bank	Wm. G. Parmelee
Waterloo	Merchants' Bank of Canada	D. M. Harman
Welland	Molson's Bank	J. W. McGlashan
Whitby	Dominion Bank	H. B. Taylor
Whitby	Ontario Bank	T. Dow
Windsor	Canadian Bank of Commerce	B. E. Walker, M'ger
Windsor	Merchants' Bank of Canada	H. R. Morton

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**GUELPH.**

*FRUITS, PEELS, FINEST CONFECTIONERY OF ALL KINDS.*

Choice Havanah and Domestic Cigars.

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**Importers and Wholesale Dealers**

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 Crockery and Earthenware,  
 English and Foreign China,  
 American, English and German Glassware,  
 French and German Fancy Goods,  
 Pocket and Table Cutlery,  
 Ohio, Rockingham and Cane Ware,  
 Lamps and Chandelier Goods,  
 Plated and Britannia Metal Ware.

Agents for the **CELEBRATED AMERICAN MARBLEIZED MANTELS.**

P.S.—PROMPT ATTENTION TO LETTER ORDERS.

BANKS IN THE DOMINION OF CANADA—Continued.

Place.	Name of Bank.	Manager or Agent.	Place.	Name of Bank.	Manager or Agent.
Windsor	Molson's Bank	C. D. Grasset	Montreal	Union Bank Lower Canada	F. Nash
Wingham	St. Lawrence Bank	W. J. Hayward	New Glasgow	Bank of Nova Scotia	Jas. W. Carmichael
Woodstock	Canadian Bank of Commerce	W. A. Sampson	Quebec	Bank of British North America	C. F. Smith
Woodstock	Royal Canadian Bank	Thomas McDonald	Quebec	Bank of Montreal	J. Porteous
Yorkville	Federal Bank of Canada	R. J. Montgomery	Quebec	La Banque Nationale	Eugene Chene, President
<b>QUEBEC.</b>					
Beauharnois	Merchants' Bank of Canada	Norbert Ray	Quebec	Quebec Bank	J. G. Ross, President
Bedford	Exchange Bank of Canada	T. L. Rogers	Quebec	Stadacona Bank	Jas. Stevenson, Cashier
Carleton	La Banque Nationale	John Menager	Quebec	Union Bank Lower Canada	W. R. Dean, Cashier
Coaticook	Eastern Townships Bank	B. Austin	Quebec	Capital \$260,550	Chas. A. Levy, Pres.
Coaticook	Metropolitan Bank	A. W. Hart	Quebec	Paid up Capital \$1,865,626	P. McEwen, Cashier
Cowansville	Eastern Townships Bank	W. I. Briggs	Richmond	Eastern Townships Bank	A. J. Cleveland
Fraserville	Stadacona Bank	James Rafferty	Rimouski	Molson's Bank	John McMahon
Gaspe	La Banque Nationale	J. Le Boutillier & Co.	St. Hyacinthe	La Banque St. Hyacinthe	R. St. Jacques
Gaspe Basin	La Banque Nationale	John Le Boutillier	St. Hyacinthe	Merchants' Bank of Canada	F. Bartels
Granby	Merchants' Bank of Canada	J. H. Stewart	St. Johns	Banque du St. Jean	W. L. Marler
Joliette	Exchange Bank of Canada	D. O. Pease	Sherbrooke	City Bank of Montreal	William Addie
Levis	Merchants' Bank of Canada	J. Wells	Sherbrooke	Eastern Townships Bank	B. Pomeroy, President
Montreal	Bank of British North America	C. McNab, Gen. M'gr.	Sherbrooke	Capital \$881,540	W. Farwell, jr., Cashier
Montreal	Bank of Montreal	R. R. Grindley, L1 M'gr.	Sherbrooke	La Banque Nationale	P. Lafrance
Montreal	Bank of Toronto	David Torrance, Pres.	Sorel	Merchants' Bank of Canada	A. A. Tallion
Montreal	Banque D'Hochelega	R. B. Angus, G1 Man.	Stanstead	Molson's Bank	H. C. Brewer
Montreal	Banque Jacques Cartier	W. J. Buchanan, L. M'r.	Three Rivers	Eastern Townships Bank	A. P. Ball
Montreal	Bank of Commerce	D. Coulson	Three Rivers	La Banque Nationale	Union Bank of Low. Can.
Montreal	Banque Ville Marie	Jean Salem Paquet	Three Rivers	Quebec Bank	F. G. Witherspoon
Montreal	Canadian Bank of Commerce	R. Trudeau, Pres.	Three Rivers	Union Bank of Lower Canada	C. A. Boxer
Montreal	City Bank of Montreal	Pierre Aime Fauteux	West Farnham	Banque de St. Jean	Ph. Baugouin
Montreal	Exchange Bank of Canada	W. Simpson	<b>MANITOBA.</b>		
Montreal	Paid up Capital \$1,200,000	Sir F. Hincks, Pres.	Winnipeg	Merchants' Bank of Canada	D. McArthur
Montreal	La Banque du Peuple	W. Hamilton, Manager	Winnipeg	Ontario Bank	George Brown
Montreal	La Banque Nationale	M. H. Gault, Pres.	<b>NOVA SCOTIA.</b>		
Montreal	Merchants' Bank of Canada	Paid up Capital \$662,530	Amherst	Bank of Nova Scotia	J. M. Hay
Montreal	Merchants' Bank	R. A. Campbell, Cashier	Annapolis	Union Bank of Halifax	Thomas S. Whitman
Montreal	Metropolitan Bank	J. Pratt, President	Annapolis	Merchants' Bank of Halifax	T. M. King
Montreal	Paid up Capital \$7,111,940	A. A. Trotter, Cashier	Bridgewater	Merchants' Bank of Halifax	Andrew Gow
Montreal	Merchants' Bank	I. B. Saucer	Halifax	Bank of Montreal	F. Gundry
Montreal	Metropolitan Bank	Sir Hugh Allan, Pres.	Halifax	Bank of British North America	Jeffrey Penfold
Montreal	Paid up Capital	Jackson Rae, G1 M'gr	Halifax	Bank of Nova Scotia	W. C. Menzies, Cashier
Montreal	Molson's Bank	W. W. L. Chipman, L. M.	Halifax	Paid up Capital \$1,000,000	J. S. Maclean, Pres.
Montreal	Ontario Bank	Walter Watson, Associate Gen'l Manager	Halifax	People's Bank	Peter Jack, Cashier
Montreal	Quebec Bank	G. Wainwright, Cashier	Halifax	Capital \$600,000	Geo. H. Starr, President
		Wm. Molson, President	Halifax	Merchants' Bank of Halifax	Geo. Maclean, Cashier
		Paid up Capital \$1,986,510	Halifax	Capital \$900,000	T. E. Kenny, President
		F. W. Thomas, Cashier			
		J. Smart			
		Thos. McDougall			

149 YONGE ST., TORONTO.  
**LEE AND SON.**

Our Warerooms are Large and will be found to contain

**FURNITURE**

Suitable either for the Cottage or the Mansion.

*ALL GOODS MARKED IN PLAIN FIGURES.*  
 CASH ADVANCED ON HOUSEHOLD GOODS WITHOUT REMOVAL FROM  
 YOUR RESIDENCE.

*QUEEN'S WHARF COAL AND WOOD DEPOT.*

**P. BURNS,**

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A Full Assortment of all Descriptions constantly on hand.

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**EDWARDSBURG STARCH CO.,**

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MANUFACTURE

PURE WHITE

PURE BLUE

SATIN AND

SILVER GLOSS

**STARCH,**

ALSO,

THE CELEBRATED

**PREPARED CORN,**

Used for Puddings, Blanc Mange, Infants' Food, Soups, etc.

All our Products are Guaranteed Pure.

REPORT FROM DR. J. BAKER EDWARDS, PH.D., D.C.L., F.C.S., PROFESSOR OF CHEMISTRY AND MICROSCOPY:  
 "I hereby certify that I have examined, chemically and microscopically, samples of 'Pure White Starch,'  
 and of 'Prepared Corn,' manufactured by the Edwardsburg Starch Company, and I find these preparations to be  
 of absolute purity, and superior in quality to any similar productions in the Canadian Market."

(Signed)

J. BAKER EDWARDS, PH.D., D.C.L., F.C.S.

**CAUTION.**—Beware of cheap adulterated Starch, now being sold by some for  
 sake of extra profit.

BANKS IN THE DOMINION OF CANADA—Continued.

Place.	Name of Bank.	Manager or Agent.
Halifax	Union Bank of Halifax Capital \$500,000	W. S. Sterling, Cashier Jas. A. Moren, Pres. Samuel H. Black, Cash.
Halifax	Halifax Banking Co. Capital \$500,000	W. M. Harrington, Pres. L. De V. Chipman John A. Leslie, Cashier
Kentville	Bank of Nova Scotia	Jas. F. Forbes, Pres
Liverpool	Bank of Liverpool	Austin Locke
Lockeport	People's Bank	David Frieze, Agent
Maitland	Merchants' Bank of Halifax	Jas. W. Carmichael
New Glasgow	Bank of Nova Scotia	T. D. Archibald, Agent
North Sydney	Bank of Nova Scotia	A. S. Townshend, Agent
Parrsboro'	Halifax Banking Co.	Howard Primrose
Pictou	Bank of Nova Scotia	William Ives
Pictou	Merchants' Bank of Halifax	John Crerar, President T. Watson, Cashier
Pictou	Pictou Bank	J. F. Reid, Agent
Stellarton	Bank of British North America	J. E. Burchill
Sydney, C. B.	Merchants' Bank of Halifax	Hon. T. D. Archibald
Sydney, C. B.	Bank of Nova Scotia	Chas. Blanchard, Agent
Truro	Halifax Banking Co.	John B. Dickie
Truro	Merchants' Bank of Halifax	Colin Campbell, Jr.
Weymouth	Merchants' Bank of Halifax	A. D. W. Barsz
Wolfville	People's Bank	Walter Lawson, Cashier
Windsor	Commercial Bank of Windsor Capital \$200,000	G. W. Payzant, Pres. James Murray
Yarmouth	Bank of Nova Scotia	A. S. Murray, Cashier
Yarmouth	Exchange Bank Capital \$300,000	L. E. Baker, Pres. J. W. Johns, Cashier
Yarmouth	Bank of Yarmouth Capital \$400,000	

NEW BRUNSWICK.

Chatham	Bank of Montreal	R. J. B. Crombie, Agent
Fredericton	Bank of British North America	R. Napier
Fredericton	People's Bank of New Brunswick	A. F. Randolph, Pres. S. W. Babbitt, Cashier
Moncton	Bank of British North America	W. E. Collier
Moncton	Bank of Montreal	D. F. B. Glass, Agent
Newcastle	Bank of Montreal	F. E. Winslow, Agent
Sackville	Maritime Bank	M. Wood & Sons
St. John	Bank of British North America	Thos. Macellain
St. John	Bank of Montreal	E. C. Jones
St. John	Bank of New Brunswick Capital \$1,000,000	J. D. Lewin, President Wm. Girvan, Cashier

Place.	Name of Bank.	Manager or Agent.
St. John	Bank of Nova Scotia	Thos. Fyche, Agent
St. John	Maritime Bank of the Dominion of Canada Capital \$1,000,000, Paid up \$447,410	Jas. Bomville, President Alfred Ray, Cashier
St. Stephen	Bank of British North America	R. Burns
St. Stephen	St. Stephen's Bank Capital \$200,000	R. Watson, Cashier

PRINCE EDWARD ISLAND.

Charlottetown	Bank of Prince Edward Island	Daniel Brennan, Pres. Wm. Cundall, Cashier
Charlottetown	Merchants' Bank of Halifax	Owen Connolly
Charlottetown	Merchants' Bank of Prince Edward Island	R. Longworth, President Wm. McLean, Cashier
Charlottetown	Union Bank of Prince Edward Is- land	Chas. Palmer, President Geo. McLeod, Cashier
Rustico	Farmers' Bank of Rustico	Jerome Doirum, Pres. M. J. Blanchard, Cashier
Summerside	Merchants' Bank of Halifax	Stephen McNeill, Agent
Summerside	Summerside Bank	Jas. Holman, President R. McStavert, Cashier
Summerside	Union Bank of Prince Edward Island	Neil McKelvie

NLWFOUNDLAND.

St. Johns	Commercial Bank of Newfoundland	Robert Brown
St. Johns	Union Bank of Newfoundland	John W. Smith, Man. Randel Green, Cashier

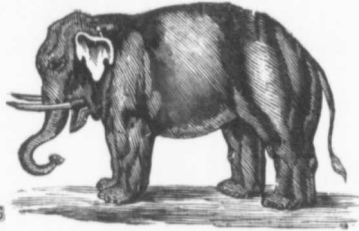
BRITISH COLUMBIA.

Barkerville	Bank of British Columbia	Walter Powell
Barkerville	Bank of British North America	G. M. Morris
Stanley Van Winkle	Bank of British North America	G. M. Morris, Agent
Victoria	Bank of British Columbia	Wm. C. Ward
Victoria	Bank of British North America	John Goodfellow



# CLARK'S ELEPHANT SIX CORD

**Spool**



**Cotton**

IS BETTER ADAPTED

THAN ANY OTHER FOR

**Sewing Machines**

**and Hand Sewing.**

TRADE MARK.

This superior Thread is recommended by the Sewing Machine Agents throughout Canada as the best for Machine and Hand Sewing, and will give your Customers better satisfaction than any other Cotton in the Market.

ORDERS RECEIVED FROM THE IMPORTING HOUSES IN THE TRADE ONLY.

*A Full Assorted Stock always on hand.*

*Price Lists furnished on application.*

**BIRKS & WILSON, SOLE AGENTS,**

1 St. Helen's Street, Montreal.

ESTABLISHED A. D. 1778.

## THE GAZETTE,

CORNER ST. FRANCOIS XAVIER & CRAIG STREETS,

MONTREAL.

THE LEADING COMMERCIAL NEWSPAPER OF CANADA.

TERMS OF SUBSCRIPTION :

Subscription, \$6 a year ; to the United States, \$8 currency ; to Great Britain, £1 10s. stg. Canadian Postage prepaid by Publisher.

## THE BOOK & JOB PRINTING DEPARTMENT

Is one of the most complete in the city. Special facilities for

RAILROAD and STEAMBOAT TICKET and other Printing.

**T. & R. WHITE, PUBLISHERS.**

## PUBLIC ACCOUNTS, DOMINION OF CANADA.

Statement of the Receipts and Expenditures from all sources for the year ending the 30th of June, 1874.

RECEIPTS.	AMOUNT.		TOTAL.		EXPENDITURE.	AMOUNT.		TOTAL.	
	\$	cts.	\$	cts.		\$	cts.	\$	cts.
CONSOLIDATED FUND.									
Customs .....	14,325,192	64			Interest on Public Debt. .....	5,724,436	31		
Excise .....	5,594,903	84			Charges on Management .....	238,003	52		
Post Office, including Ocean Postage and Money Orders .....	1,139,973	15			Sinking Fund .....	513,920	00		
Public Works, including Railways .....	1,509,915	04			Premium, Discount and Exchange .....	26,680	99		
Bill Stamps .....	209,088	69			Civil Government .....	883,685	53		
Interest on Investments .....	610,863	00			Administration of Justice .....	459,037	49		
Great Western Interest Account .....					Police .....	56,387	54		
Ordnance Lands .....	214,384	30			Penitentiaries and Prison Inspectors .....	395,551	76		
Casual .....	59,907	39			Legislation .....	784,045	15		
Premium and Discount .....	4,968	18			Geological Survey and Observatories .....	97,814	38		
Bank Imposts .....	3,946	73			Arts, Agriculture and Statistics .....	19,091	97		
Fines, Forfeitures and Seizures .....	14,296	04			Census .....	39,470	34		
Tonnage Dues (River Police) .....	28,650	39			Emigration and Quarantine .....	318,572	87		
do (Mariners' Fund) .....	41,732	81			Marine Hospital and Mariners' Fund .....	66,462	53		
Passenger Duties (Emigration) .....					Pensions .....	56,453	84		
Steamboat Inspection .....	15,106	12			Superannuation .....	64,442	84		
Fisheries .....	14,012	83			Militia and Defence .....	977,376	27		
Cullers' Fees .....	92,771	93			Public Works .....	1,826,001	03		
Militia .....	42,756	85			Ocean and River Steam Service .....	407,700	43		
Penitentiaries .....	95,066	90			Lighthouses and Coast Service .....	537,057	63		
Lighthouse Duty .....					Fisheries .....	76,247	11		
Sundry Special Receipts .....	39,893	82			Culling Timber .....	82,886	43		
Nova Scotia Railways Stores Account .....					Steamboat Inspection .....	10,291	58		
New Brunswick do do .....					Subsidies to Provinces .....	3,752,737	48		
Superannuation .....	34,620	18			Miscellaneous .....	248,228	51		
Discount on Seigniorial Indemnity to Townships .....					Charges on Revenue Customs .....	658,299	34		
					do Excise .....	206,935	28		
					do Post Office .....	1,387,270	48		
Total carried forward .....					Total carried forward .....				

# CALEB CHASE, MANUFACTURER OF MILL PICKS, GUELPH, ONT.

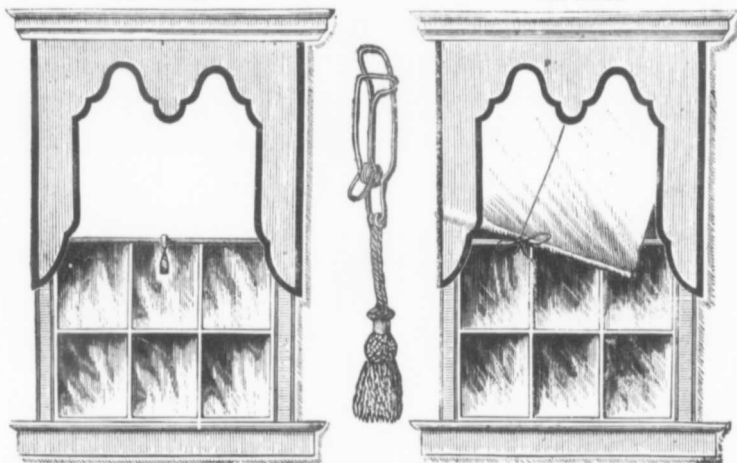
Having had a number of years' experience in the manufacture and tempering of MILL PICKS, and as my time and attention is wholly devoted to this business, and I import the very best REFINED CAST STEEL, manufactured expressly for Mill Picks, I am enabled to furnish a really first-class article in that line.

All Orders will receive Prompt Attention.

## The Excelsior Window Blind Fastener.

NEW STYLE.

OLD STYLE.



Order, Utility, Neatness, Economy, Simplicity, Efficiency, combined.

The Excelsior Window Blind Fastener will save your Blinds; will save your Pins; will save your Tape; will save your Time; will save your Money; will save your Patience; will save your Temper.

The Excelsior Window Blind Fastener will cause your windows to look orderly; will give you a character for tidiness; will give you a reputation for possessing good taste; will give you credit for setting a good example, and an opportunity therefore of doing good. See them; try them; purchase them; recommend them.

**PRICE, 25 CTS. EACH.**

Wholesale of Wells & Co., Box 1554, P.O., Toronto. Retail at every House Furnishing, Hardware, and General Store throughout the Dominion. Agents wanted in every Town and County in the Dominion.

Total carried forward.....

Total carried forward.....

PUBLIC ACCOUNTS, DOMINION OF CANADA. (Continued.)

RECEIPTS.		AMOUNT.	TOTAL.	EXPENDITURE.		AMOUNT.	TOTAL.
		\$ cts.	\$ cts.			\$ cts.	\$ cts.
Total brought forward .....				Total brought forward .....			
North-West Territory, Transportation Service .....	24,485 03			Charges on Revenue Public Works.....	2,389,679 72		
Dominion Lands, Manitoba.....	29,980 80			do do Minor Revenues.....	11,371 03		
Dominion Steamers, British Columbia ..	12,449 20			Dominion Lands, &c.....	283,163 78		
Harbour Dues do .....	295 40			Dominion Forces, Manitoba .....	209,169 42		
Boundary Survey, United States.....	45,831 28			Mounted Police, Manitoba.....	199,599 14		
Total Consolidated Fund.....			24,205,092 54	North-West Territory, Organization.....	12,262 41		
LOANS.				Boundary Survey, United States.....	79,293 60		
Debentures .....	8,760,000 00			do do Ontario.....	2,430 00		
Consolidated Canadian Stock .....				Military Stores .....	144,906 00		
Dominion Stock.....	572,358 49			Customs Refunds, former years.....	69,330 02		23,316,316 75
Exchequer Bills.....				Total Consolidated Fund.....			
Dominion Notes.....	891,446 93			REDEMPTION.			
Savings' Banks .....	3,879,794 36		14,103,599 78	Redemption Public Debt.....	819,093 63		
Total Loans.....				Savings' Banks.....	3,039,165 58		3,858,259 21
PREMIUM AND DISCOUNT.				Total Redemption.....			
Loan Account.....			384,327 14	PREMIUM AND DISCOUNT.			
OPEN ACCOUNTS.				Loan Account.....			96,512 68
Investments .....	703,545 54			OPEN ACCOUNTS.			
Province of Canada .....				Investments .....	1,299,422 22		
do Ontario.....				North-West Territory.....			
do Quebec.....	11,516 82			Public Works.....	5,254,698 22		
do Nova Scotia.....	4,888 28			Province of Canada Debt Account .....	2,386 66		
do do Suspense Acct.....	7,859 39			do Ontario do .....	92,829 60		
do New Brunswick .....				do Quebec do .....	1,001 00		
do do Suspense Acct.....	111 48			do Nova Scotia do .....	7,859 39		
do British Columbia.....				do do Subsidy Account .....			
Total carried forward .....				do New Brunswick Debt Acct.....	111 48		
				do do Suspense Acct.....			
				do British Columbia.....	3,234 49		
				Total carried forward .....			

T. STAVERT FISHER,  
BRITISH AND CANADIAN  
**Manufacturers' Agent,**  
AND COMMISSION MERCHANT,  
17 PHŒNIX BLOCK, FRONT STREET, TORONTO.

Canada Tweeds & other Woollens low to close buyers. Advances made on Consignments.

CHAS. ALEXANDER & SONS.

ESTABLISHED 1842.

WHOLESALE  
**CONFECTIONERS.**

ORANGE, LEMON, AND CITRON PEELS.

Agents Keiller's Marmalade.

MONTREAL.

**C. FITTS & CO.,**

Established 1827.

Cracker & Biscuit Manufacturers,  
142 INSPECTOR ST., MONTREAL.

Total carried forward .....

Total carried forward .....

## PUBLIC ACCOUNTS, DOMINION OF CANADA. (Concluded.)

RECEIPTS.	AMOUNT.		TOTAL.		EXPENDITURE.	AMOUNT.		TOTAL.	
	\$	cts.	\$	cts.		\$	cts.	\$	cts.
Total brought forward .....					Total brought forward .....				
Ontario and Quebec Subsidy Account.....					Province of Manitoba.....	79,777	43		
do do Special Accounts.....	34,001	33			do Prince Edward Island.....	1,083,096	46		
Sale of Public Works .....	7,792	15			Ontario and Quebec Special Account....	18,974	65		
Indian Fund.....	247,970	38			Municipalities Fund, Ontario.....				
do Manitoba.....	107,609	00			Improvement Fund .....				
do British Columbia.....	29,210	91			Indian Fund.....	213,191	03		
do Prince Edward Island.....	625	00			Indians, Manitoba.....	82,616	52		
Municipalities Fund.....					do British Columbia.....	26,076	46		
Copyright Duties .....	448	14			do Prince Edward Island.....	633	58		
Widows' Pensions & Uncommuted Stipends	1,645	14			Widows' Pensions.....	4,404	17		
Unpaid Dividends.....					Copyright Duties.....	499	46		
Railway Stores, Nova Scotia.....					Advances and Repayments.....				
do New Brunswick.....					Dublin Etna Insurance Company.....				
Dublin Etna Insurance Company.....					Stationery Office.....				
Intercolonial Railway Special Deposit.					Unpaid Dividends.....	42,128	46		
Excise Revenue Special Account.....					Bank of Upper Canada Trustee Account				
Bank of Up. Canada Liquidation Acct.	40,106	95			do do Advance do	3,661	72		
Military Property .....	8,898	74			Crown Agents for Colonies .....				
Crown Agents of Colonies .....					Bank of Commerce, Special Account....				
Stationery Office Stock Account.....	1,209	01			Railway Stores, N. B. and N. S.....	31,522	24		
N.-West Territory Expeditionary Force.					Printing Contractor.....	1,923	18		
Imperial Fortification Special Account.					Ottawa Gas Company.....				
Mutual Fire Insurance Company.....					Boundary Survey, Ontario and N.-West				
Boundary Survey, U. States and Canada					Intercolonial Railway Special Deposit				
Cobourg Harbour Special Account.....	12,500	00			Account.....				
Printing Contractor .....	9,923	18			Subsidy Acct., N. Brunswick Advance				
Quebec Harbour Special Account.....	973	75			Imperial Fortification Special Account..				
do Sinking Fund.....	5,428	58			Public Works Suspense Account .....	3,625	39		
Ottawa Gas Works .....	1,508	42			Quebec Harbour Special Account.....	725,113	75		
Total Open Accounts.....			1,237,772	19	Improvements of the St. Lawrence.....	275,000	00		
Total .....			\$31,930,791	65	Total Open Accounts.....			9,253,787	56
					Total.....			\$36,524,876	20

## DOMINION

## WEATHER GUARDS.

## JOHNSTON'S CANADIAN PATENTS.

These invaluable Weather Guards (the basis of which is hard wood and vulcanized rubber) are manufactured in Toronto.

They are just the thing required in our rigorous climate.

When applied to doors and windows they are an effectual protection against the ingress of draughts, dust, rain or snow, the slapping and banging of doors, and rattling of windows.

**They save Fifty per cent. in Fuel for Heating Purposes,**

And their low price places them within the reach of all.

They are in use in the principal Public Buildings, Churches, School-Houses, and in the best Private Residences in the City of Toronto, and in all other cities and towns wherever introduced.

**Window Stops & Guards for sides & tops of doors, in hardwood, 6c. per ft.**

## WHAT THE TORONTO ARCHITECTS SAY :

" We have examined the Weather Guards (Johnston's Patents), and believe the same to be an exceedingly useful article, calculated to exclude draughts, dust, &c., very effectively.

" LANGLEY, LANGLEY & BURKE."

" Having given the Weather Guards for windows and doors a fair trial during last winter, I can recommend them for the purposes for which they are intended.

" WILLIAM IRVINE."

" Having examined Johnston's Weather Guards with great care, we can recommend them to parties who are about to build, not doubting that they will accomplish all purposes for which they are intended.

" SMITH & GEMMELL."

" Having had considerable experience with the Rubber Weather Protection Guards, we unhesitatingly recommend them to the attention of parties who desire weather-tight doors and windows. We have specified for and applied them in some of our best buildings, and always to our entire satisfaction.

" STEWART & STRICKLAND,

" 11 and 12 Masonic Buildings."

**For sale, Wholesale by all respectable Wholesale Hardware Houses in the Dominion, and Retail by the Trade.**

For full information, address

**JOSHUA JOHNSTON,**

*Business Manager,*

**TORONTO.**

## BANKING AND CURRENCY.

**T**HE year 1875 has been a trying one to our Banking Institutions as it has been to the general Business of the Country. With the exception of the Jacques Cartier and Mechanics' Banks of Montreal, and one or two smaller Institutions, however, the Banks have passed through the ordeal safely, having manifested great strength. In periods of more than ordinary pressure, the ability they have shown to meet their liabilities to the public has been surprising as well as most gratifying and assuring.

The following is a statement of the assets and liabilities of the Banks of Ontario and Quebec, at the close of each of the first 11 months of 1875:—

MONTHS.	ASSETS.	LIABILITIES.
January ... ..	\$181,427,136 ... ..	\$111,899,646
February... ..	179,646,236... ..	108,969,660
March... ..	177,743,610 ... ..	105,962,081
April... ..	175,919,503... ..	95,528,961
May ... ..	170,757,907 ... ..	92,527,430
June... ..	169,213,803... ..	92,132,754
July .. ..	167,128,386 ... ..	90,776,407
August ... ..	169,076,688... ..	91,148,345
September ... ..	168,913,719 ... ..	90,695,510
October ... ..	168,891,486... ..	90,111,323
November ... ..	167,036,729 ... ..	88,175,566

It will be seen from these statistics that the Banks of the two larger Provinces had decreased their assets by \$14,000,000 in round numbers, and their liabilities by over \$23,500,000 during those 11 months! This latter fact speaks for itself. We have also prepared the following table of Banking returns for 1875, which brings out the upward or downward movement during the year, in the Capital Circulation, Government and Public Deposits and Discounts.

STATEMENT of the Capital, Circulation, Deposits and Discounts of the Banks during the last eleven months.

	Paid up Capital.	Circulation.	Government Deposits.	Public Deposits.	Discounts.
January .....	\$59,139,035	\$23,893,625	\$14,891,888	\$61,354,265	\$142,326,084
February .....	59,361,285	23,013,181	13,958,633	59,191,107	142,375,795
March .....	59,766,784	21,499,899	14,943,725	56,270,505	139,494,510
April .....	60,185,380	19,760,530	13,849,271	56,528,929	138,907,677
May .....	59,103,662	18,683,592	11,967,409	56,322,380	133,715,965
June .....	58,758,546	18,728,491	13,124,087	55,917,869	122,714,527
July .....	58,897,882	18,725,500	12,497,000	55,368,230	120,864,210
August .....	60,412,050	18,869,023	12,195,000	54,449,690	125,348,568
September .....	60,525,291	20,655,933	11,621,510	52,729,115	126,553,473
October .....	60,647,218	23,308,857	10,633,111	51,203,018	125,273,614
November.....	60,750,219	21,415,770	10,456,958	51,840,988	121,858,269



**JAMES CORISTINE & CO:**

471, 473, 475 &amp; 477 ST. PAUL ST.,

MONTREAL.

**WHOLESALE FUR MERCHANTS****AND MANUFACTURERS,**

Dealers in Straw Goods, Mitts, Gloves, Buffalo &amp; Fancy Robes.

PROPRIETORS OF THE MONTREAL FELT HAT WORKS.

ESTABLISHED 1867.

**L. N. ALLAIRE & Co****MANUFACTURERS' AGENTS,****Commission Merchants,**

WAREHOUSE:—SAULT-AU-MATELOT STREET.

SEWING MACHINE STORE AND OFFICE:

Cor. Peter &amp; James Sts., opposite Quebec Bank,

QUEBEC.

ALWAYS ON HAND, CONSIGNMENTS OF HOPS, PRODUCE, DRUGGISTS' SUNDRIES, &amp;c.

Consignments from Manufacturers, Merchants and Farmers

SOLICITED.

*Best of References from Bankers, Manufacturers & Merchants.*

—ALSO WHOLESALE DEALERS IN—

*Washing Machines, Clothes Dryers, Sewing Machines, Coffee & Spice,**Painters' and Cabinet Makers' Supplies, Paint, Oil, Turpentine, Varnishes, Boots and Shoes,  
Tobacco, Cigars, Soap & Candles, Shelf Hardware, Provisions, &c., &c., &c.*

FRANCOIS ALLAIRE.

L. N. ALLAIRE.

These figures very plainly manifest the Monetary stringency which has been experienced during the year. Taking the circulation first, it was on the 31st October last, nearly \$6,000,000 less than at the same date the previous year, and between January and the 30th November last, the Government Deposits decreased about \$4,500,000, and the Deposits of the Public about \$9,500,000. During the same time, discounts decreased from \$142,326,084 to the sum of \$121,858,269, or within a trifle of \$20,500,000! So large and rapid a contraction has been greatly felt in Business circles, but it speaks well for the general soundness of our financial position, that it has been passed through without more failures than have taken place.

There is always a considerable expansion in the circulation of the Banks in the fall of the year, in consequence of the movement of the Crops. The following statement shows the expansion in the circulation during each year since 1870:—

	JULY 31ST.	OCTOBER 31ST.	INCREASE.
1870 .....	\$14,653,000 .....	\$17,960,300 .....	3 $\frac{1}{4}$ millions
1871 .....	17,757,000 .....	24,209,000 .....	6 $\frac{1}{2}$ "
1872 .....	21,911,500 .....	25,906,800 .....	4 "
1873 .....	22,376,300 .....	28,533,640 .....	6 "
1874 .....	22,961,100 .....	29,100,000 .....	6 "
1875 .....	18,936,000 .....	23,308,857 .....	4 $\frac{1}{2}$ "

We should like to have shown the position and working of the Banks in the other Provinces of the Dominion, more particularly in Nova Scotia and New Brunswick, but they are not required in all cases as yet to make returns to Ottawa, and the statements published being fragmentary and irregular, we are prevented from doing so. The experience of the Banks in these Provinces, however, has no doubt been similar to those of Ontario and Quebec, whose strong and satisfactory position has been clearly made manifest by the foregoing returns.

**UPRIGHTNESS AND ENERGY.**—We love upright, energetic men. They are the salt of the earth. They build our cities and rear our manufactories. They whiten the ocean with their sails, and they blacken the heavens with the smoke of their steam vessels and furnace fires. They draw treasures from the mine. They plough the earth. Look to them and take courage.

**AN EYE TO BUSINESS.**—Nothing is more detestable than for a person to attempt to mix up business and religion. In an evening meeting held at Providence many years ago, a man's exhortation contained the following: "Brethren, I am just as certain there is a Supreme Being as that there is flour in Alexandria, and that I know for certain, as I yesterday received from there a lot of three hundred barrels of fresh supertine, which I will sell as low as any person in town."

**DON'T BE AFRAID TO VENTURE.**—The successful business man is never afraid to venture when his eyes see success in the distance. When Sir Walter Raleigh found some hopes of Queen Elizabeth's favour reflecting on him, he wrote on the glass of a window obvious to the Queen's eye: "Fain would I climb, but fear I to fall." Her Majesty, either espying or being shown it, did under write: "If thy heart fail thee, climb not at all." How great a knight Sir Walter afterwards became is well known to all students of history.

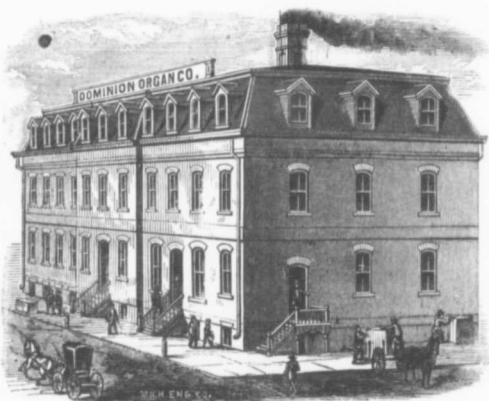
**MACHINERY.**—Mr. Owen calculates that two hundred arms, with machines, now manufacture as much cotton as twenty millions of arms were able to manufacture without machines forty years ago; and that the cotton now manufactured in Great Britain in the course of one year would require, without machines, sixteen millions of workmen with simple wheels.

# DOMINION ORGAN CO.'S

## IMPROVED AND REMODELLED

# CABINET ORGANS.

EVERY INSTRUMENT  
FULLY WARRANTED.



PRE-EMINENT  
FOR PURITY OF TONE.

THIS COMPANY HAS RECENTLY BEEN RE-ORGANIZED BY THE ADDITION of three of the most practical men from the Factory of Clough & Warren Organ Co., Detroit, Mich., each taking an active part in his own particular department, and are now manufacturing an Organ, EQUAL, and in many points SUPERIOR, to any manufactured in the United States or Canada.

Our celebrated "Vox Celeste," "Vox Humana," Wilcox Patent "Octave Coupler," "Cello" or "Clarinet" Stops, "Fugle Horn," "Dulcet," "Aoline," "Cremona," and Grand Organ Stop, and

**ALL THE LATE IMPROVEMENTS,**

CAN BE OBTAINED ONLY IN THESE ORGANS.

## Twenty-Five Different Styles!

FOR THE PARLOUR AND THE CHURCH,

THE BEST MATERIAL AND WORKMANSHIP.

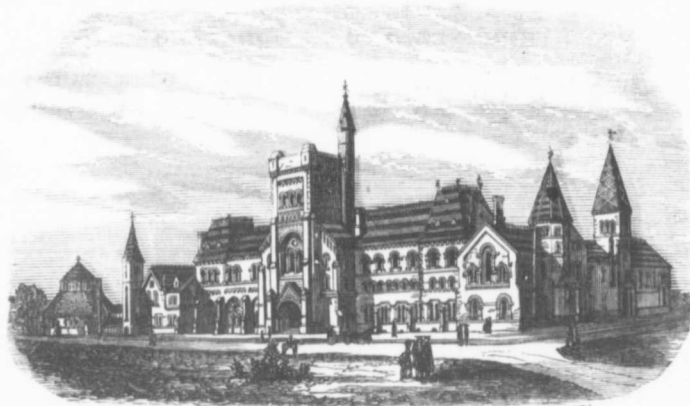
## Quality and Volume of Tone Unequaled.

PRICES \$50 TO \$1,000.

Factory and Warerooms: Cor. Temperance & Wellington Sts, BOWMANVILLE.

AGENTS WANTED IN EVERY COUNTY. SEND FOR PRICE LIST.

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UNIVERSITY COLLEGE, TORONTO.

**PRECIOUSNESS OF TIME.**—Horace Mann thus briefly and beautifully illustrated the preciousness of time: "Lost, yesterday, somewhere between sunrise and sunset, two golden hours, each set with sixty diamond minutes. No reward is offered, for they are gone for ever."

☞ The way to wealth is as plain as the way to market. It depends chiefly on two words, industry and frugality; that is, waste neither time nor money, but make the best use of both.

☞ We are too apt to attribute success in business to good luck instead of great perseverance. This is a great mistake and should be avoided, as it leads many to suppose that dame Fortune will do for them what they are unwilling to do for themselves.

☞ "Honesty is the best policy;" and aside from the consideration of the solemn reckoning hereafter, it is the surest way to worldly thrift and prosperity. But honesty won't do without caution and prudence. Many a young man has been led by the consciousness of his own integrity to place such confidence in mankind as to render him an easy prey to knaves and swindlers.

☞ In every transaction, let the terms and conditions of the bargain be fully understood beforehand, and if important, put in writing; and in cases at all doubtful, insist on a guarantee.

☞ The commercial virtues are so essential to the well-being of society that their cultivation should be an object of sedulous

care to the whole mercantile body, who should exercise a conservative influence by frowning down every infraction of the laws of fair trading.

☞ Have your property at all times fully insured. From a neglect of this caution thousands are annually ruined. Insure in those offices that have the reputation of paying claims honourably and punctually, even if you give a higher premium.

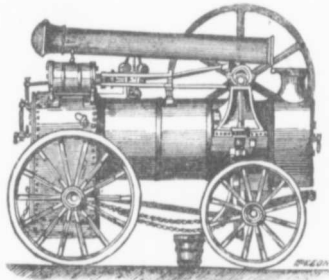
☞ It is always better to raise a person who has fallen than to trample him in the dust—to speak words of hope and consolation than to express feelings of contempt and scorn.

☞ "The darkest day," said Horace Greeley, "in any man's earthly career, is that wherein he first fancies there is some easier way of gaining a dollar than by squarely earning it. \* \* \* He has lost his clue to the way through this mortal labyrinth, and must henceforth wander as chance may dictate."

**A CABALISTIC SIGNBOARD.**—The keeper of a paltry Scotch alehouse having on his sign, after his name, the letters M. D. F. R. S., a physician, who was a member, or fellow, of the Royal Society, asked him how he presumed to affix those letters to his name. "Why, sir," said the publican, "I have as good a right to them as you have." "What do you mean, you impudent scoundrel?" replied the doctor. "I mean, sir," retorted the other, "that I was Drum-Major of the Royal Scots Fusiliers."

**NORTHEY'S  
STEAM ENGINE WORKS,  
Cor. Wellington and King William Sts.,  
HAMILTON, ONT.**

T. NORTHEY  
Manufacturer of  
**PORTABLE**  
AND  
**STATIONARY**  
Steam Engines.



**BOILERS,**  
**Steam Pumps,**  
**BOILER**  
**FEEDERS,**  
&c., &c.

**Queen Insurance Company,**  
**LIVERPOOL AND LONDON.**  
**FIRE AND LIFE.**

**CAPITAL, - TEN MILLION DOLLARS.**

Investments and Cash in Hand .....	\$3,511,350
Annual Income .....	2,100,905
Deposited at Ottawa for the Special Protection of Dominion Policy Holders .....	151,100
Claims Paid in New Brunswick since April, 1865 .....	22,080

Risks of almost all descriptions taken at as low rates as are charged by other first-class Companies.

Detached Dwellings insured from one to three years on very reasonable terms.

Head Office in New Brunswick, No. 2 Princess Street, St. John.

**JOSEPH EWING,**

*Sub-Agent.*

**C. E. L. JARVIS,**

*General Agent.*

## THE UNITED STATES CUSTOMS TARIFF.

(Under existing Laws and Decisions.)

**T**HE schedule of the United States Import Duties is very voluminous—too much so for a publication like the *Annual* to give it in full. We only, therefore, give the schedule in part, but sufficiently full to embrace nearly, if not quite, all those articles which enter into the exchange between Canada and the United States.

Besides the duties specified below, articles produced *east* of the Cape of Good Hope and imported from a place *west* thereof, are subject to the discriminating duty of 10 per cent., in addition to the rates herein named; as are also those articles which would otherwise be free of duty.

Acids range generally from...10 to 20 per ct.	Balmorals, any other material except wool, worsted or cotton, 24c. per lb. and 35 per ct.
Adzes.....90 per ct. of 45 per ct.	Balsam, Canada or fir .....Free
Alc, Porter & Beer, in bottles, 35c. per gall.	Barks (generally) .....Free
Alc, Porter & Beer, otherwise, 20c. per gall.	Barley.....15c. per bus.
Alum.....60c. per 100 lbs.	“ pearl or hulled.....1c. per lb.
Ammonia.....20 per ct.	Barrels, empty.....30 per ct.
Anatomy, preparations of.....Free	Baskets, and all other articles composed of grass, ozier, palm leaf, whalebone, or willow, not otherwise provided for.....35 per ct.
Anchors.....90 per ct. of 2½c. per lb.	Baskets same of straw 90 per ct. of 35 per ct.
Anchors, old, unfit for use, 90 per ct. of 88 per ton.	“ same of wood.....35 per ct.
Aniline dyes and colours 50c. per lb. and 35 per ct.	Beans, for seed.....20 per ct.
Animal Carbon (bone black).....25 per ct.	Beds, feather.....20 per ct.
Animals, alive.....20 per ct.	“ feathers and downs for.....Free
Animals for breeding, from beyond seas, Free	Beef.....1c. per lb.
Animals, teams of immigrants, and brought in for exhibition at shows.....Free	Bees.....Free
Anvils.....90 per ct. of 2½c. per lb.	Beeswax.....20 per ct.
Apples.....10 per ct.	Beets.....10 per ct.
Apple sauce.....35 per ct.	Belladonna root and leaf.....Free
Aprons, silk.....60 per ct.	Bells and bell metal for re-manufacturing.....Free
Arms, fire and side, except swords 90 per ct. of 35 per ct.	Bells and bell metal .90 per ct. of 35 per ct.
Arrow root.....30 per ct.	Berries, as fruit.....10 per ct.
Ashes of wood and beet root.....Free	Berries, flowers, nuts, plants, vegetables and other articles in crude state, used exclusively for dyeing or in composing dyes, not otherwise provided for.....Free
Bacon.....2c. per lb.	Beverages, as granulated effervescing preparations of citrate of soda, lemonade, ginger beer, &c.....20 per ct.
Bags, and cotton bags and bagging 40 per ct.	Binding cotton.....90 per ct. of 35 per ct.
Bait, for fish.....Free	“ leather.....90 per ct. of 35 per ct.
Ballast, stone, unmanufactured.....10 per ct.	“ silk.....60 per ct.
Balmorals, wool or worsted, valued at 40c. or less per lb., 90 per ct. of 20c. per lb. and 35 per ct.	Birds, singing or other.....Free
Balmorals valued above 40c. and not above 60c. per lb., 90 per ct. of 30c. per lb. and 35 per ct.	Biscuits.....20 per ct.
Balmorals valued above 60c. and not above 80c. per lb., 90 per ct. of 40c. per lb. and 35 per ct.	Bits, polished as saddlery.....90 per ct. of 35 per ct.
Balmorals valued above 80c. per lb., 90 per ct. of 50c. per lb. and 35 per ct.	Bits, except for saddlery as manufactures of steel.....90 per ct. of 45 per ct.
Balmorals, if cotton chief value 90 per ct. of 24c. per lb. and 35 per ct.	

## AMERICAN TARIFF—Continued.

Bitumen as pitch.....	20 per ct.	Buttons and button moulds of all kinds except as below.....	30 per ct.
Blacking, all descriptions.....	30 per ct.	Buttons, horn, ivory, bone, or gutta percha.....	90 per ct. of 30 per ct.
Blankets, valued at 40c. or less per lb., 90 per ct. of 20c. per lb. and 35 per ct.		Candles and tapers, stearine and adaman- tine.....	5c per lb.
Blankets, valued above 40c. and not above 60c., 90 per ct. of 30c. per lb. and 35 per ct.		Candles and tapers, stearmaceti, paraffine and wax, pure or mixed.....	8c. per lb.
Blankets, valued above 60c. and not above 80c., 90 per ct. of 40c. per lb. and 35 per ct.		Candles and tapers, all others.....	2½c. per lb.
Blankets, valued above 80c. per lb., 90 per ct. of 50c. per lb. and 35 per ct.		Canes and sticks, for walking.....	35 per ct.
Blocks, last, waggon, oar, gun, heading and all like blocks or sticks, rough, hewn or sawed only.....	20 per ct.	Canvas or duck, for sails.....	30 per ct.
Boats, life and life saving apparatus im- ported by societies to save life.....	Free	“ if cotton.....	90 per ct. of 30 per ct.
Bobbinet, cotton.....	90 per ct. of 35 per ct.	“ floor cloth, or oil cloth founda- tions of flax, jute or hemp.....	40 per ct.
Bocking, printed, coloured or otherwise 90 per ct. of 25 25c. per sq. yd. and 35 per ct.		Caps, leggings, socks, stockings, wove shirts and drawers, and all similar articles made on frames of whatever material composed, not otherwise pro- vided for, except as below.....	35 per ct.
Bolts, brass.....	90 per ct. of 35 per ct.	Caps cotton.....	90 per ct. of 35 per ct.
“ for railroads 90 per ct. of 2½c. per lb.		“ fur.....	35 per ct.
“ other of iron.....	90 per ct. of 35 per ct.	“ hair.....	30 per ct.
Bones and bone dust and bone ash as fertilizers.....	Free	“ leather.....	90 per ct. of 35 per ct.
Bonnets and hoods of chip, grass, palm leaf, &c.....	40 per ct.	“ silk or silk chief value.....	60 per ct.
Bonnets of hair.....	30 per ct.	“ worsted or goats hair, knit or made on frames.....	90 per ct. of 35 per ct.
“ “ silk.....	60 per ct.	Caps, wool, worsted or goats hair not knit 90 per ct. of 50c. per lb. & 40 per ct.	
“ “ straw.....	90 per ct. of 40 per ct.	Caps, wool, knit.....	90 per ct. of 50c. per lb. and 40 per ct.
Books, all, bound or unbound.....	25 per ct.	Carbon, bone black.....	25 per ct.
Boots and shoes, India-rubber, 90 per ct. of 30 per ct.		Carriages and parts of.....	35 per ct.
Boots the same, leather 90 pr. ct. of 35 pr. ct. “ “ feet, leather, being in part wool, 90 per ct. of 50c. per lb. and 40 per ct.		Carriages, if iron, steel, metal, or leather chief value.....	90 per ct. of 35 per ct.
Boots the same, silk.....	35 per ct.	Carpets, Aubusson and Axminster.....	90 per ct. of 50 per ct.
Bottles, glass, not cut 90 per ct. of 35 per ct.		“ Brussels, printed on warp, or otherwise.....	90 per ct. of 50c. per sq. yd.
“ cut.....	90 per ct. of 40 per ct.	Carpets, tapestry, printed on warp, or otherwise.....	90 per ct. of 28c. per sq. yd. and 35 per ct.
“ containing wines and other li- quors.....	90 per ct. of 3c. each	Carpets, Saxony, Wilton, and Tournay velvet, wrought by the Jacquard ma- chine.....	90 per ct. of 70c. per sq. yd. and 35 per ct.
Bottles or jars, glass, filled with sweet- meats or preserves 90 per ct. of 40 per ct.		(Various other classes of Carpets are given, with varying duties.)	
Bottles containing other articles.....	90 per ct. of 30 per ct.	Castings of iron, not otherwise provided for.....	90 per ct. of 30 per ct.
Bread.....	20 per ct.	Charcoal.....	Free
Brick.....	20 per ct.	Charts.....	90 per ct. of 25 per ct.
“ fire.....	20 per ct.	Cheese.....	4c. per lb.
Bristles.....	15c. per lb.	Chestnuts.....	2c. per lb.
Brooms, if bone, horn, ivory, gutta per- cha, leather or metal, chief value.....	90 per ct. of 35 per ct.	Chisels, as manufactures of steel.....	90 per ct. of 45 per ct.
Brooms other than above.....	35 per ct.	Cider.....	20 per ct.
Brushes, if bone, horn, ivory, gutta per- cha, leather or metal, chief value.....	90 per ct. of 40 per ct.	Clocks and parts thereof.....	35 per ct.
Brushes other than above.....	40 per ct.	“ if iron, steel or other metal, chief value.....	90 per ct. of 35 per ct.
Buckwheat.....(42 lbs. to bus.)	10 per ct.	Cloth, floor, of cork, India rubber, &c. 30 per ct.	
Burning fluid.....	50c. per gall.	Cloth, India rubber.....	90 per ct. of 35 per ct.
Butter.....	4c. per lb.		

## AMERICAN TARIFF—Continued,

Cloth, waterproof, not otherwise provided for .....	90 per ct. of 45 per ct.	like description or for similar uses and not exceeding 100 threads to the sq. inch counting the warp and filling, and exceeding 5 oz. to the sq. yd. if unbleached.....	90 per ct. of 6c. per sq. yd.
Clothing, ready-made, and wearing apparel of every description, composed wholly or in part of wool, worsted or hair of alpaca or goat, except knit goods .....	90 per ct. of 50c. per lb. and 40 per ct.	Cottons, if bleached ...	90 per ct. of 6½c. per sq. yd.
Clothing, if knit, cotton, chief value.	90	“ if coloured, stained or printed	90 per ct. of 6½c. per sq. yd. and 10 per ct.
“ all other kinds.....	35 per ct.	On finer qualities the duties are slightly higher.	
Clothing, silk or silk, chief value.....	60 per ct.	Various other classes of cotton goods are given, with varying duties.	
“ bituminous and shale, 80 lbs. to bus. and 28 bus. to ton .....	75c. per ton	Crackers, bread.....	20 per ct.
Coal, anthracite .....	Free	Crayons, all kinds.....	30 per ct.
“ slack or culm, such as will pass through a half-inch screen.....	40c. per ton	Curis, hair.....	30 per ct.
Coal, culm of, other than above.....	25c. per ton	“ human.....	30 per ct.
Coffee, acorn, and dandelion root, and substitutes .....	3c. per lb.	Cutlery, all kinds, except pen, jack, and pocket knives.....	90 per ct. of 35 per ct.
Coffee, extract of .....	20 per ct.	Decanters, glass, not cut.....	90 per ct. of 35 per ct.
Coke .....	25 per ct.	Deer carcasses.....	10 per ct.
Confectionery, sugar candy, not coloured	10c. per lb.	Demijohns, part glass .....	40 per ct.
Confectionery, all other, not otherwise provided for, made wholly or in part of Sugar, and on sugars, after being refined, when tintured, coloured or in any way adulterated, valued at 30c. per lb. or less.....	15c. per lb.	Drawings .....	20 per ct.
Confectionery, all valued above 30c. per lb., or when sold by the box, package or otherwise than by the lb.....	50 per ct.	Dress goods, women's and children's, and real or imitation Italian cloths composed wholly or in part of wool, worsted, hair of the alpaca goat, or other like animal, valued at not above 20c. per sq. yd. ....	90 per ct. of 6c. per sq. yard and 35 per ct.
Cordage or cables, tarred.....	3c. per lb.	Valued at above 20c. per sq. yard.	90 per ct. of 8c. per sq. yd. and 40 per ct.
“ untarred manilla .....	2½c. per lb.	Provided, that on all goods weighing 4 oz. and over per sq. yard the duty shall be.....	90 per ct. of 50c. per lb. and 35 per ct.
“ all other, untarred .....	3½c. per lb.	Druggets, printed, coloured or otherwise	90 per ct. of 25c. per sq. yard and 35 per ct.
Cord, sash, as manufact. of hemp.....	30 per ct.	Dyewoods, extracts and decoctions of,	10 per ct.
Cord and tassels if cotton.....	90 per ct. of 35 per ct.	Dyewoods, all in sticks.....	Free
Cord, if silk.....	60 per ct.	Earthenware, brown and common stoneware, not ornamented .....	25 per ct.
Corn, indian or maize .....	10c. per bus.	Earthenware, stoneware or crockeryware white, glazed, edged, printed, painted, dipped, or cream coloured, composed of earthy or mineral substances, not otherwise provided for .....	40 per ct.
Cottons, except jeans, denims, drillings, bed tickings, ginghams, plaids, cottonades, pantaloon stuff and goods of like description, not exceeding 100 threads to the sq. inch counting the warp and filling, and exceeding in weight 5 ounces per sq. yd. cottons if unbleached ..	90 per ct. of 5c. per sq. yd.	Effects, personal.....	Free
Cottons, if bleached.....	90 per ct. of 5½c. per sq. yd.	Eggs .....	Free
“ if coloured, stained, painted, or printed.....	90 per ct. of 5½c. per sq. yd. and 10 per ct.	Feathers, for beds and bedding .....	Free
On goods as above weighing less than 5 oz., the duties are about one-half the above, and on those having 200 threads and upwards to sq. inch, it is very nearly the same.		Feathers, other kinds.....	50 per ct.
Cottons, viz.:—jeans, denims, cottonades, drilling, ticking, ginghams, plaids, pantaloon stuffs and goods of		Felt, adhesive, for sheathing vessels, no part wool.....	Free
		Felt, roofing .....	20 per ct.
		Felt, hair worked into felt .....	30 per ct.
		Filberts.....	3c. per lb.
		Files, file blanks, rasps, and flouts, all kinds, not over 10 inches in length.....	90 per ct. of 10c. per lb. and 30 per ct.
		Firewood .....	Free



## AMERICAN TARIFF—Continued.

Files, over 10 inches in length.....	90 per ct. of 6c. per lb. and 30 per ct.	painted, not otherwise provided for.....	90 per ct. of 35 per ct.
Fire-arms.....	90 per ct. of 35 per ct.	Glass, manufactures of, cut, engraved, painted, printed, coloured, stained, silvered, or gilded, (not including plate glass, silvered or looking-glass plates), or of which glass shall be a component material, not otherwise provided for.....	90 per ct. of 40 per ct.
Fish, herring, pickled or salted.....	\$1 per bbl.	Glass, all unpolished, cylinder, crown and common window glass, not above 10 x 15 ins. square.....	90 per ct. of 1½c. per lb.
“ mackarel.....	\$2 per bbl.	Glass, window, above 10 x 15, and not above 16 x 24.....	90 per ct. of 2c. per lb.
“ salmon, pickled.....	\$3 per bbl.	Glass, window, above 16 x 24, and not above 24 x 30.....	90 per ct. of 2½c. per lb.
“ “ prepared.....	35 per ct.	Glass, window, all above 24 x 30.....	90 per ct. of 3c. per lb.
“ “ preserved.....	30 per ct.	(Various other classes of glass are given, with varying duties).	
“ all other, pickled in bbls.....	\$1.50 per bbl.	Glue.....	20 per ct.
“ all other, foreign caught otherwise than in bbls., or half bbls., or whether smoked, fresh, dried, salted or pickled, not otherwise provided for.....	¼c. per lb.	Grapes.....	20 per ct.
Fish for bait.....	Free	Grease.....	10 per ct.
“ fresh or for immediate consumption.....	Free	Gunpowder, and all explosive substances used for mining, blasting, artillery or sporting purposes, valued at 20c. or less per lb.....	6c. per lb. and 20 per ct.
“ pickled in foreign salt of American catch.....	Free	Valued above 20c. per lb.....	10c. per lb. and 20 per ct.
Fish, preserved in oil, except sardines and anchovies.....	30 per ct.	Hams.....	2c. per lb.
Fish, glue or isinglass.....	Free	Hay.....	20 per ct.
Flannels, valued at 40c. or less per lb.....	90 per ct. of 20c. per lb. and 35 per ct.	Hemlock bark, seed and leaf.....	Free
Valued above 40c. and not above 60c. per lb.....	90 per ct. of 30c. per lb. and 35 per ct.	Hides, raw or uncurd, whether dry, salted or pickled.....	Free
Valued at 60c. and not above 80c. per lb.....	90 per ct. of 40c. per lb. and 35 per ct.	Hinges, wrought or cast iron.....	90 per ct. of 24c. per lb.
Valued above 80c. per lb.....	90 per ct. of 50c. per lb. and 35 per ct.	Hoes, iron.....	90 per ct. of 35 per ct.
Flannels, plaid.....	90 per ct. of 50c. per lb. and 35 per ct.	“ part steel.....	90 per ct. of 45 per ct.
Flannels, shirting.....	90 per ct. of 50c. per lb. and 35 per ct.	Hollow ware, glazed or tinned, embracing castings of iron only.....	90 per ct. of 3½c. per lb.
Flax, hackled, known as dress line.....	\$40 per ton.	Honey.....	20c. per gall.
“ not hackled or dressed.....	\$20 per ton.	Hoops, wood, split, and not finished.....	20 per ct.
“ seed.....	20c. per bus.	“ wood.....	35 per ct.
“ straw of.....	85 per ton.	Hops.....	5c. per lb.
“ tow of.....	\$10 per ton.	Hose, leather.....	90 per ct. of 35 per ct.
Flour, rye.....	10 per ct.	“ india-rubber.....	90 per ct. of 20 per ct.
“ wheat.....	20 per ct.	Hubs for wheels, rough, hewn, or sawed only.....	20 per ct.
“ root.....	Free	Hubs, otherwise than rough, hewn or sawed.....	35 per ct.
Fluids, burning.....	50c. per gall.	Ice.....	Free
Fossils.....	Free	Iron, hand, hoop and scroll, from ¼ to 6 inches in width, not thinner than ¼ of an inch.....	90 per ct. of 1½c. per lb.
Fowls, land and water.....	Free	Iron under ¼ of an inch in thickness, and not thinner than No. 20 wire gauge.....	90 per ct. of 1½c. per lb.
Freestone.....	\$1.50 per ton.	Iron, bar, rolled or hammered, comprising flats not less than one inch, or more than 6 inches wide, nor less than ¾ of an inch, or more than 2 ins. thick.....	90 per ct. of 1c. per lb.
Fruits, green, ripe or dried, not otherwise provided for.....	10 per ct.		
Fruits, pickled.....	35 per ct.		
“ preserved in their own juice.....	25 per ct.		
Furniture, house or cabinet, unfinished.....	30 per ct.		
“ finished.....	35 per ct.		
“ slate tops for.....	40 per ct.		
“ marble tops for.....	50 per ct.		
Furs, dressed on the Skin.....	20 per ct.		
“ not dressed on the skin.....	Free		
“ hares', not on skin, not dressed.....	10 per ct.		
“ hatters', not on the skin.....	20 per ct.		
Glass, manufactures of, all plain, mould and press glass, not cut, engraved or			

## AMERICAN TARIFF—Continued.

(Various other classes of Iron are given with varying duties.)	Oil, Flaxseed, 7½ lbs. to gall. . . . .	30c. per gall.	
Japanned wares, all kinds, not otherwise provided for. . . . .	Oil, fish (foreign fisheries) . . . . .	20 per ct.	
Jellies, all kinds . . . . .	Oil, coal, crude, . . . . .	15c. per gall	
Jewellery . . . . .	Oil, illuminating and naphtha, benzine, and benzole, refined or produced from the distillation of coal, asphaltum, shale, peat, petroleum or rock oil, or other bituminous substances used for like purposes . . . . .	40c. per gall.	
Jute . . . . .	Oil, petroleum, crude . . . . .	20c. per gall.	
Kerosene oil, residuum of, under 20°	Oil, seal . . . . .	20 per ct.	
Beaumé . . . . .	Oil, whale . . . . .	20 per ct.	
Knees, ship . . . . .	Onions . . . . .	10 per ct.	
Lard . . . . .	Paints and painters colours, dry or ground in oil, and moist water colours used in the manufacture of paper hangings and coloured papers and cards not otherwise provided for . . . . .	25 per ct.	
Laths . . . . .	Paints, ochres and ochrey earth, not otherwise provided for, dry . . . . .	¼c. per lb.	
Leather, bend or belting and Spanish or other sole . . . . .	Paints, same ground in oil . . . . .	1¼c. per lb.	
Leather, uppers of all kinds, and skins dressed and finished of all kinds, except calf skins and skins for morocco	Various colours of paints are given, at varying duties.		
20 per ct.	Pamphlets, bound or unbound . . . . .		
Leather, old scrap . . . . .	90 per ct. of 25 per ct.		
Lime . . . . .	Paper, printing, unsized, used for books and newspapers exclusively . . . . .	20 per ct.	
Linseed Cake . . . . .	Paper, sized or glued, suitable only for printing . . . . .	25 per ct.	
"    Meal . . . . .	Paper, all kinds, not otherwise provided for . . . . .	90 per ct. of 35 per ct.	
Logs and round timber, not otherwise provided for . . . . .	Patent medicines . . . . .	50 per ct.	
Lumber, boards sawed, planks, deals and other lumber of hemlock, white wood, sycamore and bass-wood . . . . .	Peas, as seed . . . . .	20 per ct.	
\$1 per M. ft. board measure.	Peas, as vegetables . . . . .	10 per ct.	
Lumber, all other varieties of sawed	Peas, split . . . . .	20 per ct.	
\$2 per M. ft. board measure	Photographs and Photographic views . . . . .	20 per ct.	
Lye, of wood ashes . . . . .	Plated and gilt ware, all kinds . . . . .		
Malt . . . . .	90 per ct. of 35 per ct.		
Mantles, slates . . . . .	Ploughs, part steel, . . . . .	90 per ct. of 45 per ct.	
Marbles, manufactures of . . . . .	Plums . . . . .	2½c. per lb.	
Marble, white, statuary; brocatella, sienna and verd antique, in block, rough or squared . . . . .	Posts, rough, hewn or sawed only . . . . .	20 per ct.	
\$1 per cubic ft. and 25 per ct.	Posts, otherwise than rough or hewn . . . . .	35 per ct.	
Marble, veined, and of all other descriptions as above . . . . .	Potash . . . . .	20 per ct.	
50c. per cub. ft. & 20 per ct.	Potatoes . . . . .	15c. per bus.	
Matches . . . . .	Poultry, dressed . . . . .	10 per ct.	
Meal, corn . . . . .	Prepared vegetables, meats, fish, poultry and game, sealed or unsealed in cans or otherwise . . . . .	35 per ct.	
oat . . . . .	Pumpkins . . . . .	10 per ct.	
Medicines, patent . . . . .	Rags, except woollens . . . . .	Free	
Milk . . . . .	Rakes, iron . . . . .	90 per ct. of 35 per ct.	
Millstones . . . . .	Rakes, part steel . . . . .	90 per ct. of 45 per ct.	
Mill irons and cranks of wrought iron . . . . .	Rivets, wrought iron . . . . .	90 per ct. of 2½c. per lb.	
90 per ct. of 2c. per lb.	Rossin . . . . .	20 per ct.	
Mollasses . . . . .	Rye, (56 lbs. to bus.) . . . . .	15c. per bus.	
5c. per gall.	Saddlery, coach and harness furniture and hardware of all kinds . . . . .		
Nails, board, wrought iron . . . . .	90 per ct. of 35 per ct.		
90 per ct. of 2½c. per lb.	Saddles . . . . .	90 per ct. of 35 per ct.	
Nails, iron, cut . . . . .	Salt, in bulk . . . . .	8c. per 100 lbs.	
90 per ct. of 1¼c. per lb.	Salt, in bags, sacks, barrels or other packages . . . . .	12c. per 100 lbs.	
Oats . . . . .			
10c. per bus.			
Oil cake, linseed . . . . .			
Free			
Oil-cloth foundations, or floor cloth canvas, made of flax, jute or hemp . . . . .			
40 per ct.			
Oil-cloths for floors, stamped, printed or painted, valued at 50c. or less per sq. yard . . . . .			
90 per ct. of 35 per ct.			
Valued at over 50c. per square yard			
90 per ct. of 45 per ct.			
Oil-cloth, silk . . . . .			
90 per ct. of 60 per ct.			
"    all others . . . . .			
90 per ct. of 45 per ct.			

## AMERICAN TARIFF—Continued.

	Salt, rock.....	8c. per 100 lbs.	Sugar, all not above No. 7 Dutch stand-
	Sassafras, bark and root.....	Free	dard in colour.....
	Sausages.....	35 per ct.	1½c. per lb.
	Sausages, Bologna.....	Free	Sugar, all above No. 7 and not above No.
	Saws, circular.....	90 per ct. of 45 per ct.	10.....
	Saws, cross cut.....	90 per ct. of 10c. per lineal ft.	2c. per lb.
	Saws, hand, all, not over 24 in. in length		Sugar, above No. 10 and not above No.
	90 per ct. of 75c. per doz. & 30 per cent.		13.....
	(Various other classes of saws are		2½c. per lb.
	given, with varying duties.)		Sugar, above No. 13 and not above No.
	Screws, iron, (commonly called wood		16.....
	screws) 2 inches and over in length ...		2½c. per lb.
	90 per ct. of 8c. per lb.		Sugars, above No. 16 and not above No.
	Screws, less than two inches in length		20.....
	90 per ct. of 11c. per lb.		3½c. per lb.
	Screws, bed.....	90 per ct. of 2½c. per lb.	Sugars, above No. 20, and on all refined
	Screws, brass.....	90 per ct. of 35 per ct.	leaf, lump, crushed, powdered and
	Screws, iron, or other metal, except as		granulated.....
	above.....	90 per ct. of 35 per ct.	4c. per lb.
	Seines.....	6½c. per lb.	Tallow.....
	Shawls, woollen.....	90 per ct. of 50c. per lb.	1c. per lb.
	and 35 per ct.		Tar.....
	Shawls, silk.....	60 per ct.	20 per ct.
	Shingle bolts.....	Free	Teas, all kinds, when imported east of
	Shingles.....	35c. per M.	Cape of Good Hope.....
	Shook, sugar-box.....	20 per ct.	Free
	Shovels, iron.....	90 per ct. of 35 per ct.	Timber, hewn and sawed.....
	Shovels, part steel.....	90 per ct. of 45 per ct.	20 per ct.
	Skates, costing 20c. or less per pair.....		Timber, unmanufactured, not otherwise
	90 per ct. of 8c. per pair		provided for.....
	Skates, costing over 20c. per pair.....		Free
	90 per ct. of 35 per ct.		Timber, used in building wharves.....
	Skins, calf, tanned or tanned and dressed		20 per ct.
	25 per ct.		Timber, for ships.....
	Skins, sheep, dressed with wool on.....	20 per ct.	Free
	Soap, all descriptions of toilette and		Timber, square or sided, not otherwise
	shaving soaps.....	10c. per lb. and 25 per ct.	provided for.....
	Soap, all others.....	1c. per lb. and 30 per ct.	1c. per cubic ft.
	Soap, castile.....	35 per ct.	Tobacco, manufactured, of all descrip-
	Spades, iron.....	90 per ct. of 35 per ct.	tions and stemmed tobacco, not other-
	Spars, hewn and sawed.....	35 per ct.	wise provided for.....
	Spokes, wood.....	35 per ct.	50c. per lb.
	Starch, of potatoes or corn.....		and int. rev. of 20c. per lb.
	1c. per lb. and 20 per ct.		Tobacco, in leaf, unmanufactured and
	Starch, of rice or other material.....		not stemmed.....
	3c. per lb. and 20 per ct.		35 per ct.
	Starch, burnt or gum substitute.....	10 per ct.	Tongues.....
	Stave bolts.....	Free	20 per ct.
	Staves, for pipes, hhds., or other casks		Turpentine, spirits of.....
	10 per ct.		30c. per gall.
	Staves, hewn or sawed.....	20 per ct.	Twine, flax or linen.....
	Staves, shaved, or grooved and fitted for		40 per ct.
	setting up into bbls. known as spooks		Twine, any other material.....
	35 per ct.		35 per ct.
	Stones, building or monumental, except		Twine, if cotton or paper, chief value....
	marble.....	\$1 50c. per ton	90 per ct. of 35 per ct.
	Stones, curling.....	Free	Types, new.....
	Stones, grind, finished.....	\$2 per ton	90 per ct. of 25 per ct.
	Stones, grind, rough or unfinished.....	\$1 50 per ton	Types, old metal.....
	Stones, whet.....	Free	Free
	Stoves and stove plates of cast iron....		Varnish, valued at \$1 50 or less per gall.
	90 per ct. of 1½c. per lb.		50c. per gall. and 25 per ct.
			Valued at above \$1 50 per gall. ....
			50c. per gall. and 20 per ct.
			Vinegar.....
			10c. per gall.
			Watches, gold or silver.....
			25 per ct.
			Wheat (60 lbs. to bus.).....
			20c. per bus.
			Wheat, flour of.....
			20 per ct.
			Wigs, human hair.....
			35 per ct.
			Wool, hair of the alpaca, goat and other
			like animals, unmanufactured shall be
			divided for the purpose of fixing the
			duties into three classes.
			<i>Classes 1 and 2.</i> —Clothing and comb-
			ing wool, hair of the alpaca, goat and
			other like animals, the value whereof
			at the last place of export to the U.S.,
			excluding charges in such port, shall
			be 32c. or less per lb. ....
			90 per ct. of 10c. per lb. and 11 per ct.
			Exceeding 32c. per lb.....
			90 per ct. of 12c. per lb. and 10 per ct.

## AMERICAN TARIFF—Continued.

Class 3.—Carpet wools and all other similar wools, the value whereof as above stated, shall be 12c. or less per lb. 90 per ct. of 3c. per lb.

Exceeding 12c. per lb. 90 per ct. of 6c. per lb.

Provided, if the above be imported other than in the ordinary condition, or mixed with dirt, &c., to evade the duty, pays twice the amount it would otherwise be subjected to.

Provided further, when wool is imported of different qualities in same package, it is appraised at the average aggregate value; when invoiced at the same price, whereby the average price will be reduced more than 10 per ct. below the value of the bale of best quality, the whole appraised according to best quality; and no package shall be liable to a less rate in consequence

of being invoiced with wool of lower value.

Provided further, that wool of class 1 imported washed, shall be twice the amount of duty as when imported unwashed; and that wool of all classes imported scoured, shall be three times the amount of duty as when imported unwashed.

Wool, manufactures of, not otherwise provided for.....35 per ct.

Yarn, woollen and worsted, valued at 40c. per lb. or less.....

90 per ct. of 20c. per lb. and 35 per ct.

Valued above 40c. and not above

60c. per lb.....

90 per ct. of 30c. per lb. and 35 per ct.

Valued above 60c. and not above

80c. per lb.....

90 per ct. of 40c. per lb. and 35 per ct.

Valued above 80c. per lb.....

90 per ct. of 50c. per lb. and 35 per ct.

DENSITY OF POPULATION OF THE PRINCIPAL STATES  
OF THE WORLD.

NAMES.	Census Year.	Population.	Area Eng. Sq. Miles.	Population Per Sq. Mile.
Belgium .....	1870	5,087,105	11,412	451
England and Wales .....	1871	22,704,108	58,320	389
Great Britain and Ireland..	1871	31,817,108	119,924	265
Italy .....	1871	26,796,253	112,677	237
Japan .....	Estimate	32,794,897	156,604	209
British India .....	1871	190,277,644	963,929	207
Germany .....	1871	41,009,999	212,091	193
Netherlands.....	1872	3,674,402	20,527	179
Switzerland .....	1870	2,669,174	15,233	175
Ireland .....	1871	5,442,759	31,874	169
Austria-Hungary .....	1869	35,904,435	226,406	158
France .....	1872	36,102,921	201,900	150
Denmark .....	1870	1,784,741	14,553	111
Chinese Empire.....	Estimate	425,213,152	3,924,627	110
Scotland .....	1871	3,358,613	30,685	109
Portugal .....	1868	3,995,152	36,510	
Spain .....	1860	16,301,851	182,048	
Greece .....	1871	1,457,894	19,941	
Sweden and Norway .....	1872	6,001,310	288,771	
Turkey .....	1844	35,350,000	1,812,048	
Chili .....	1869	1,938,861	130,771	
Morocco .....	Estimate	2,750,000	219,000	
United States .....	1870	38,558,371	3,603,844	
Russian Empire.....	1867	82,172,022	8,404,767	
Mexico .....	1871	9,176,082	1,030,442	
Columbia .....	1870	2,900,633	432,400	
Argentine Confederation...	1869	1,176,082	515,700	
Brazil .....	1872	10,196,328	3,275,326	

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**TORONTO.**



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# MATHUSHEK PIANOS!

EXCEL in volume of tone.

EXCEL in firmness and purity of tone.

EXCEL in voice-like quality of tone.

EXCEL in durability and keeping in tune.

EXCEL for the concert room.


EXCEL for teaching schools and seminaries.

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These are broad assertions, but capable of proof. They are unlike any other in the construction; all their peculiarities are points of excellence. Their illustrated and descriptive catalogue, which we send free to any address, explains conclusively, in harmony with acoustics and mechanics, all that is claimed for the Mathushek.

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## PRICES :

 Full Agraffe, 7-Octave, from \$300.

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WHOLESALE AGENTS IN CANADA FOR

# PRINCE ORGANS!!


Agents wanted in every City, Town and County in the Dominion.

## NORRIS & SOPER,

8 Adelaide St. East, Toronto,

SOLE AGENTS.

## RELATIVE TRADE OF THE PROVINCES.

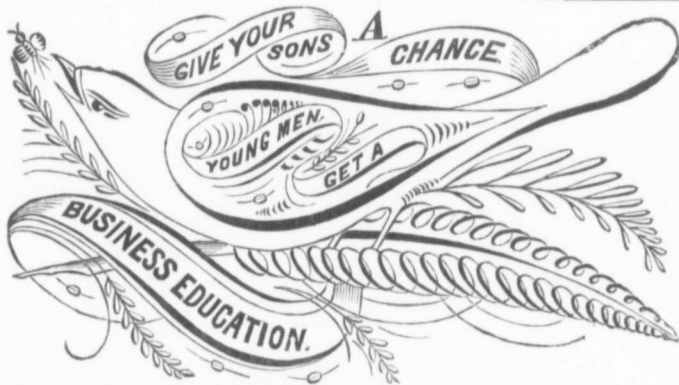
HE trade of the various Provinces composing the Dominion of Canada varied considerably during the fiscal year ending the 30th of June last, from what it was during the preceding year. This arises from the fact that the total value of the transactions was nearly \$20,000,000 smaller in amount.

**COLUMBIA.**—The total trade of Columbia, in 1875, was of the value of \$5,315,405, which was made up of exports \$2,824,812, and of articles imported, \$2,490,593. The increase over the previous year, was \$1,146,445—over 25 per cent; and this, too, when the transactions of the other Provinces contracted. The business of Columbia is steadily on the increase, and it generally exports more than it imports. Its principal imports are sugar, liquors, tobacco, clothing, cottons, boots and shoes, woollens, machinery, iron, cattle and sheep. It exported gold in 1874 to the extent of \$1,072,422; coal, \$278,213; lumber, \$211,734, and undressed furs, \$307,625. Of its total shipments of articles, \$1,511,463 worth went to the United States.

**MANITOBA.**—The imports of this growing and promising Province in 1875, amounted to \$1,227,905, and its exports to \$588,958. Its total transactions, therefore, were of the value of \$1,816,863; the previous year the value thereof was \$2,651,421. The free goods entered for consumption in 1874 were of the amount of \$381,439. The annexed are a few of the articles imported:—Meats, \$62,872; tobacco, \$75,795; sugar, \$80,987; cottons, \$112,149, wearing apparel, \$178,733; iron and hardware, \$82,000 in round numbers; lumber, \$53,978; woollens, \$293,615; cattle, \$64,090; besides considerable quantities of various kinds of manufactures, many of which are made in Ontario and Quebec. Its exports may be said to be exclusively dressed furs at present.

**ONTARIO.**—A considerable portion of the annual trade of Ontario is transacted through the port of Montreal, and therefore swells the returns of the Province of Quebec instead of its own. Its transactions were as follows in 1875:—Imports, \$42,765,282, and exports, \$19,968,833; total commerce of the twelve months, \$62,662,115. This is a falling off to the extent of \$10,971,329. The duties collected were \$4,811,489. The growth of the trade of the Province has been rapid of late years. In 1869 and 1870, it only ranged from forty-five to fifty-one millions of dollars; it will be seen, therefore, that it has increased about fifty per cent in four or five years. The exports of the Province are largely agricultural productions or animals and their produce, and the following list embraces the principal articles, in their classes, exported in 1874:—





## The British American Commercial College

Was established in 1861, and is now the most popular and extensive school in the Dominion for THE EDUCATION OF YOUNG MEN, MIDDLE-AGED MEN AND BOYS in commercial branches. Its graduates are competent accountants, and are sought for by merchants and business men, in want of help, from all parts of the Province.

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Any person sending their name and address will receive by return mail a piece of ORNAMENTAL PENMANSHIP, SPECIMENS OF BUSINESS PENMANSHIP, AND CIRCULAR.

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## A. & S. NAIRN, Importers and Dealers in COAL,

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*Office—30 Adelaide Street East, next to Post Office.*

**SPECIAL FACILITIES FOR FILLING ORDERS BY CAR LOAD, being alongside all the Railways.**

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## LOVELL BROTHERS, Book & Job Printers & Publishers,

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(2 DOORS FROM BAY STREET.)

B.—Orders from the country for all kinds of Book Work and Commercial Printing promptly attended to.

	QUANTITY.	VALUE.
Horses ... ..	2,503 No.	\$291,658
Horned Cattle ... ..	21,166 "	435,134
Swine ... ..	6,520 "	53,134
Sheep ... ..	181,748 "	516,932
Poultry ... ..	...	32,573
Bacon & Hams .. ..	121,193 cwt.	947,593
Butter ... ..	1,601,160 lbs.	370,315
Cheese ... ..	2,849,095 lbs.	338,770
Eggs .. ..	2,975,758 doz.	359,919
Wool ... ..	1,579,555 lbs.	540,910
Barley and Rye... ..	3,460,980 bus.	3,817,878
Flax ... ..	779,204 cwt.	109,215
Flour ... ..	167,763 bbls.	968,122
Malt ... ..	474,970 bus.	145,917
Peas ... ..	563,365 bus.	439,694
Wheat ... ..	1,433,819 bus.	1,725,831
Oats ... ..	27,158 bus.	9,698
Beans .. ..	85,792 bus.	125,215
Meal ... ..	9,085 bus.	39,505
Fruit (green) .. ..	24,899 bbls.	42,661

The comparatively small exports of oats, wheat, peas, butter, cheese, &c., are accounted for by the fact that Great Britain absorbs mostly all of the surplus we have of these productions, and as the shipments are made from Montreal, they do not appear in the foregoing returns. It may be said, in fact, that nearly all the above exports went to the United States, with which the direct trade of the Province is chiefly carried on.

QUEBEC.—Containing as the Province of Quebec does, the commercial metropolis of Canada, Montreal, it does a large importing trade for all the other Provinces as well as supplying its own wants. During late years the importations from Europe have been exceedingly large, and the trade of the Province has advanced with rapid strides. The following is a statement of its imports and exports since 1868:—

	IMPORTS.	EXPORTS.
1869 ... ..	\$29,545,177	\$28,223,268
1870 ... ..	32,176,288	37,807,468
1871 ... ..	40,108,120	39,021,706
1872 .. ..	47,738,687	41,823,470
1873 .. ..	54,281,158	44,408,033
1874 ... ..	51,980,870	46,393,845
1875 ... ..	50,624,825	39,745,729
	\$306,455,125	\$277,423,519

Its total transactions in 1875 were \$90,370,554, being a decline of \$8,004,161 as compared with the previous year, which was chiefly in the value of its exportations. The principal exports in 1874 were lumber, timber, &c.,

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PORTRAITS OF PUBLIC MEN. VIEWS OF OTTAWA.

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Are made on the most approved scientific principles, and will certainly cure all diseases of the sexual organs, nervous disorders, rheumatic affections, neuralgia, weak back, and joints, indigestion, constipation, liver complaint, consumption, and diseases of the kidneys and bladder. All these yield to the mild but powerful application of Electricity.

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**Surgical Instrument Maker, Inventor,**

PATENTEE, AND MANUFACTURER OF ALL KINDS OF

Instruments for Physical Deformities, and Artificial Limbs.

INDIA RUBBER GOODS ON HAND OF EVERY DESCRIPTION.

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\$13,115,106; animals and their products, \$8,189,613; agricultural products, \$11,256,057, and manufactures, \$917,404. The most noticeable items of purely Canadian produce coming under these headings were as follows:—Butter, 10,175,446 lbs.; Cheese, 20,975,627 lbs.; Flour, 364,258 barrels entered at \$2,166,208; wheat, 5,147,368 bushels, entered at \$7,160,216; Peas, 1,153,580 bushels at \$953,803; and bacon and hams, \$635,894. Besides the foregoing, there was shipped from Quebec ports, chiefly Montreal, the following American produce: Cheese, 287,822 lbs.; flour, 11,419 barrels; Indian corn, 2,444,704 bushels; and of wheat, 5,414,342 bushels, valued at \$6,152,785. The value of the ships built at Quebec during the year was \$795,675.

NOVA SCOTIA.—The total trade of this Province was in 1874, of the value of \$18,563,927; last year (1875), it was \$17,652,111. The division was as follows: Exports, \$6,978,130; and imports, \$10,672,981. The duties collected were \$1,493,149. Nova Scotia's great industries are the fisheries, its shipping and its mines. The importations of the Province consist largely of the manufactures of bread-stuffs. A general idea of the foreign goods brought into the Province may be gained from the duties paid upon them, which were classified in 1874, as follows:—

Goods paying specific duty	...	...	...	...	...	...	...	...	...	\$593,138
“ specific and ad valorem	...	...	...	...	...	...	...	...	...	498,383
“ 25 per cent. ad valorem	...	...	...	...	...	...	...	...	...	303,095
“ 15, 15 $\frac{2}{3}$ , 17 $\frac{1}{2}$ and 20 per cent. duty	...	...	...	...	...	...	...	...	...	4,391,647
“ 10 per cent. duty	...	...	...	...	...	...	...	...	...	85,741
“ 5 and 7 $\frac{1}{2}$	...	...	...	...	...	...	...	...	...	692,680
Total dutiable goods										\$6,564,684
Free goods	...	...	...	...	...	...	...	...	...	3,990,354
Corn and Bullion	...	...	...	...	...	...	...	...	...	352,275
Copyrights	...	...	...	...	...	...	...	...	...	67
Total										\$10,907,380

The imports of Nova Scotia are chiefly obtained from Great Britain, but its exports go principally to the United States and West Indies. The fisheries are its most important occupation, the shipments of the products thereof have been \$3,791,152 in 1874, which is nearly one-half of its total exports. The forests of the Province come next in the list, with \$1,356,762, and then minerals, \$1,050,856. The export of manufactures was \$418,808, but of products of the farm, animals, &c., the shipments were small.

NEW BRUNSWICK.—The different character of the different Provinces, is well illustrated by the nature of their chief exports. In Nova Scotia, as we have seen, the fisheries rank foremost; in New Brunswick, lumber and timber are the principal articles of export. In 1874, its forests contributed no less than



PARLIAMENTARY BUILDINGS, OTTAWA.

## THE CITIES OF CANADA.

**T**HE growth of the Cities of Canada, both as regards population and trade, continues to be satisfactory. The returns of their Import and Export trade probably do not give a full exhibit of the Commerce done annually by each, as they have large local transactions which never appear in these statistics; but these returns, nevertheless, are well worthy of consideration as bearing on their relative importance. The Imports and Exports of each of our cities during 1874 were as follows:—

	<i>Imports.</i>	<i>Exports.</i>
St. John, N.B. ....	\$8,415,986	\$3,915,362
Fredericton, N.B. ....	377,968	63,951
Halifax, N.S. ....	8,594,173	3,823,413
Montreal, Q. ....	41,583,297	24,381,848
Quebec, Q. ....	7,422,063	12,746,305
Toronto, O. ....	14,716,824	2,463,304
Hamilton, O. ....	6,219,943	1,177,968
Kingston, O. ....	9,564,421	786,988
Ottawa, O. ....	1,495,160	1,683,148
London, O. ....	2,133,279	552,180

Don't never trust a man at the rate of 50 cents on a dollar,—if yu kant konfide in him at par, let him slide.

When i was 20 i knew twice as mutch as i do now, and the way things are going on, if i should live to be 75, i dont expekt to kno nothing.

Go slo yung man, if yu tap both ends ov your cider barrell at once, and draw out ov the bung hole besides; your cider aint a going to hold out long.

\$4,711,812 of the \$6,503,934 comprising its total exports; its fisheries only yielded \$393,772. The entire transactions of the Province during the last two years were as follows:—

	1874.	1875.
Exports ... ..	\$6,503,934	\$6,543,056
Imports ... ..	10,223,871	9,853,652
Total ... ..	\$16,727,805	\$16,396,708

The trade of New Brunswick compares favourably with that of the adjoining sister Province. It ranges about one and a half million dollars less than that of Nova Scotia, whilst their relative population was, at the last census, 285,594 as compared with 387,800. Its supplies of breadstuffs, like those of Nova Scotia, are largely drawn from Ontario, although since Confederation they no longer appear in the returns. The imports of flour of wheat and rye in 1874 are stated at 41,996 barrels, other kinds of flour and meal 64,420 barrels, and of wheat only four bushels. These figures doubtless represent the quantity of these articles imported from the United States.

PRINCE EDWARD ISLAND.—The imports of the island in 1875 were \$1,938,419, and the exports \$1,308,461; total trade for the year, \$3,291,880; increase \$656,055. Its chief industry is farming, which contributed over one-half (\$429,426) of its total exports in 1874. The fisheries yielded \$135,234, animals and their products \$97,125, and lumber and timber \$51,118. Of the products of Agriculture three articles quite overshadow all the others. They are as follows: oats, \$347,647; cheese, \$62,956; and vegetables, \$63,429; adding these together we find they made within \$42,519 of the value of all the produce, animals, &c., exported. Its imports are largely composed of manufactures of various kinds, the dutiable goods were of the value of \$1,100,179 and the free goods, not including coin and bullion, \$784,317. Duties paid, \$219,456.

USEFUL RULES FOR THE BAROMETER.—1. A “rapid” rise indicates unsettled weather. 2. A “gradual” rise indicates settled weather. 3. A “rise” with dry air and cold in summer, indicates wind from northward; and if rain has fallen, better weather is to be expected. 4. A “rise” with moist air and a low temperature indicates wind and rain from rain. 5. A “rise” with southerly wind indicates fine weather. 6. A steady barometer, with dry air and a reasonable temperature, indicates a continuance of fine weather. 7. A “rapid” fall indicates stormy weather. 8. A “rapid” fall with westerly wind indicates stormy weather from northward. 9. A “fall” with a northerly wind indicates storm, with rain and hail in summer and snow in winter. 10. A “fall” with increased moisture in the air and the heat increasing, indicates wind and rain from southward. 11. A “fall” with dry air and cold increasing in winter indicates snow. 12. A “fall” after very warm and calm weather indicates rain with squally weather.



THE  
Ithaca Calendar Clocks.

F. P. G. TAYLOR,

Dominion Agent for the Company.

16½ KING STREET EAST, TORONTO, ONTARIO.

This Company, to ensure the perfection of the Calendar, have devised a Patent Machine, by which they test every Calendar before offering it for sale, by running it through a period of eight years, the daily changes being made once in five seconds by steam power. The Company are protected by Twenty Patents on their Calendar alone, which are beyond doubt the best and most efficient Calendar Clocks in use; so simple in construction of machinery, that with directions sent with every Clock sold, any one can set them in order. Send for Circular containing the 15 Cuts of Clocks, and Prices. All Clocks warranted correct in Time and Calendar by proper usage, or no pay. Sent by Express throughout the Provinces with safety. Try the ITHACA CALENDAR CLOCK, if you study your own interest, when you want a Clock and Calendar.

THE TRADE LIBERALLY TREATED.

F. P. G. TAYLOR,

16½ King Street East.

TORONTO, January, 1876.

(P. O. Box 1836.)

F. P. G. TAYLOR.

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F. P. G. TAYLOR & CO.,





Wholesale Dealers and Sole Manufacturers of the Celebrated

Trade Marks  THURBER'S ROYAL ANTI-FRICTION METAL No.  Patented.

For 13 Years Used, Pitted and Practically Decided

The BEST BABBITT METAL

Made in the Dominion, or imported, for Journal Bearings, Babbitting and Lining Purposes, in all sorts of Machinery. The Cheapest Metal yet offered are the

 CANADIAN METAL No.  and the  PHILADELPHIA METAL No. 

TRADE MARKS PATENTED.

These Metals are equal in durability to any other Metals offered for sale except Thurber's Royal Antifricition Metal. PARTICULARS:

Thurber Metal No. 1, is for Heavy Bearings and Railway Boxes.....	35c. per lb.
Thurber Metal No. 2, for Rings and Journals running at high velocities.....	30c. per lb.
Thurber Metal No. 3, is for Ordinary and General Purposes.....	25c. per lb.
Canadian Metal is for Cheapness, and better than ordinary Babbitt.....	20c. per lb.
Philadelphia Metal is a very fine Metal at the price.....	15c. per lb.

Large quantities of the Thurber Metals have been used during the past thirteen years. They have been thoroughly tested and pitted against all other Metals, and finally have become almost exclusively used in all the large Lumber Districts, such as Georgian Bay and Saginaw Valley Saw Mills; Northern Railway and Lake Simcoe Mills; Peterborough, Lindsay, Port Hope, Trenton, Bellville, Napanee, Brockville, Ottawa, Montreal, Three Rivers, Quebec, and Montmorenci Mills, etc., as well as in the principal Foundries and Manufactories, Railway Shops, Steamboats, Propellers, etc. For sale everywhere in the Dominion at the above prices.

F. P. G. TAYLOR & CO., Toronto,

The Trade liberally treated.

Orders solicited and promptly filled.

OFFICE—Northern Railway Wharf.

Post Office Box 589.

## DOMINION OFFICIALS.



HE following list comprises some of the principal Officers of the Dominion, connected with the Customs, Post Office, Penitentiaries, Board of Arbitration, and other services :—

## INSPECTORS OF PORTS.

H. Kavanah .....	Inspector .....	Montreal.
I. I. Kerr .....	do .....	Amherst, N.S.
I. C. Cudlip .....	do .....	St. John, N.B.

## POST OFFICE INSPECTORS.

John Dewe .....	Chief Inspector .....	Ottawa.
J. D. Patterson .....	Clerk to Chief Inspector .....	do
Gilbert Griffin .....	Div. Inspector .....	London.
M. Sweetnam .....	do .....	Toronto.
A. W. Barker .....	do .....	Kingston.
T. P. French .....	do .....	Ottawa.
E. F. King .....	do .....	Montreal.
W. G. Sheppard .....	do .....	Quebec.
John McMillan .....	do .....	St. John, N.B.
A. Woodgate .....	do .....	Halifax, N.S.
R. Wallace .....	do .....	Victoria, B.C.

## OFFICIAL ARBITRATORS.

James Cawan .....	.....	Galt.
Charles Taylor .....	.....	Sarnia.
Isidore Hurteau .....	.....	Montreal.
Henry Elliott .....	.....	Halifax.
F. H. Ermis, <i>Secretary</i> .....	.....	Ottawa.

## WARDENS OF PENITENTIARIES.

John Creighton .....	Warden, Kingston.
John Flanigan .....	Deputy Warden, Kingston.
D. Duchesney .....	Warden, St. Vincent de Paul.
J. B. Daoust .....	Deputy Warden, St. Vincent de Paul.
J. Flinn .....	Warden, Halifax, N.S.
C. E. Ketchum .....	Warden, St. John, N.B.

## BOARD OF EXAMINERS OF MASTERS AND MATES.

Capt. P. A. Scott, R.N., Chairman .....	Halifax, N.S.
Lieut. D. M. Browne, R.N., Clerk to Board .....	do
Capt. G. A. Mackenzie, Examiner .....	do
Commander E. D. Ashe, Examiner .....	Quebec.
Capt. A. Marmen, Examiner .....	do
Capt. J. Prichard, Examiner .....	St. John, N.B.



# CHARLES RAYMOND,

Manufacturer of

LOCK-STITCH AND CHAIN-STITCH

## SEWING MACHINES,

To work by Hand or Foot Power.

OFFICE—39 YARMOUTH ST.,

GUELPH, - - - ONTARIO.

Toronto Office, No. 5 Union Block, Adelaide St.

### O. DUNN,

General Agent.

 None Genuine without the Trade Mark.

I GUARANTEE MY EXTRA OIL TO GIVE SATISFACTION.

Five First Prizes at the Provincial Exhibition of 1874,  
awarded for

## MACHINE AND WOOL OILS,


### G. B. STOCK,


90 King Street East, Toronto.

THE

## Rent Guarantee, Loan, Aid & Investment Co.

(INCORPORATED BY DOMINION ACT OF PARLIAMENT.)

 Guarantee collection of Debts, buy, sell and negotiate Real Estate Mortgages, Stocks, Shares, and other marketable securities.

 Audit books of account, and act as adjusters of Fire, Marine and other losses.

W. BADINACH,  
*Manager.*

R. G. BARRETT,  
*President.*

R. G. PULFORD,  
*Secretary.*

## BOARD OF STEAM BOAT INSPECTION.

	Samuel Risely, Chairman, Toronto.
W. J. Mencilly, Toronto.	X. Befort, Sorel.
J. Taylor, Kingston	J. Sampson, Point Levi.
John Burgess, Montreal.	W. M. Smith, Dy. Ch'm. St. John, N.B.

## SUPERVISORS OF CULLERS.

F. X. Belland.....	Supervisor .....	Montreal.
Wm. Quinn.....	do .....	Quebec.

## THE BRITISH MINISTRY.



THE following are the names of Her Majesty's Chief Officers of State, composing the British Ministry at the present time :

## THE CABINET.

<i>First Lord of the Treasury</i> .....	Rt. Hon. Benjamin Disraeli.
<i>Lord High Chancellor</i> .....	Rt. Hon. Lord Cairns.
<i>Lord President of the Council</i> .....	Rt. Hon. Duke of Richmond.
<i>Lord Privy Seal</i> .....	Rt. Hon. Earl of Malmesbury.
<i>Chancellor of Exchequer</i> .....	Rt. Hon. Sir S. H. Northcote, Bt.
<i>Secretary for the Home Department</i> .....	Rt. Hon. Richard Assheton Cross.
<i>Secretary for Foreign Affairs</i> .....	Rt. Hon. Earl of Derby.
<i>Secretary for the Colonies</i> .....	Rt. Hon. Earl of Carnarvon.
<i>Secretary for War</i> .....	Rt. Hon. Gathorne Hardy.
<i>Secretary for India</i> .....	Rt. Hon. Marquis of Salisbury.
<i>First Lord of the Admiralty</i> .....	Rt. Hon. George Ward Hunt.
<i>Postmaster-General</i> .....	Rt. Hon. Lord John J. R. Manners.

## FIXED AND MOVABLE FESTIVALS, &amp;c.

Epiphany .....	Jan. 6th	Ascension Day .....	May 25th
Ash Wednesday.....	March 1st	Corpus Christi .....	June 15th
St. David .....	do	Midsummer Day .....	June 24th
St. Patrick.....	Mar. 17th	Dominion Day.....	July 1st
Palm Sunday.....	April 9th	Michaelmas Day.....	Sept. 29th
Good Friday .....	April 14th	Prince of Wales' birthday...Nov. 9th	
Easter Sunday .....	April 16th	St. Andrew.....	Nov. 30th
St. George .....	April 23rd	St. Thomas.....	Dec. 21st
Queen Victoria's birthday...May 24th		Christmas .....	Dec. 25th

BEGINNING OF THE SEASONS, 1876.—The Sun enters Capricornus and Winter begins (1875) December 22nd; the Sun enters Aries and Spring begins March 20th; the Sun enters Cancer and Summer begins June 21st; the Sun enters Libra and Autumn begins September 22nd; the Sun enters Capricornus again and Winter begins December 21st, 1876. The Sun will be in the different signs as follows.—Winter signs, 89 days, 1 hour; Spring signs, 92 days, 21 hours; Summer signs, 93 days, 14 hours; Autumn signs, 89 days, 18 hours.

**CANADA PAPER COMPANY,**

(LIMITED.)

(Late ANGUS LOGAN &amp; COMPANY.)

**374, 376 & 378 St. Paul St., MONTREAL, Q.**

MILLS AT SHERBROOK, WINDSOR MILLS AND PORTNEUF, P.Q.

**Manufacturers of News and Book Printing Papers, Coloured and Envelope Papers, Manila, Brown, Grey and Straw Wrapping Papers, Match Paper, Roofing Felt Paper.***Importers of every description of Writing and Book Paper, and General Stationery.**Agents for the Celebrated Gray's Ferry Printing Inks; Wharfedale and other Printing Presses; Patent Silicate Lithographic Printing Paper.***CARVILL, BARR & CO.,**  
**7 & 9 St. John St., MONTREAL.**

—IMPORTERS OF—

Bar, Pig and Sheet Iron, Boiler Plates,

Tin Plates, Canada Plates, Gas Tubes,

Ingot Tin, Ingot Copper, Sheet Zinc,

Spelter, Sheet and Pig Lead,

Galvanized Sheets, etc., etc.

**STADACONA****FIRE AND LIFE INSURANCE CO.****INCORPORATED 26TH MAY, 1874.**

AUTHORIZED CAPITAL, - - - \$5,000,000.

Head Office,—20 Peter Street, QUEBEC.

## BOARD OF DIRECTORS:

President—J. B. Renand, Esq., Director Union Bank  
of Lower Canada.  
Vice-President—Hon. J. Sharples, Director Union Bank  
of Lower Canada.  
Hon. E. Chénier, President La Banque Nationale.  
C. Tetu, Esq., Director do do  
James G. Ross, Esq., President Quebec Bank.  
John Ross, Esq., Director Stadacona Bank.

P. B. Casgrain, Esq., M.P.  
Alex. Le Moine, Esq., Sec-Treas., Trinity House,  
Quebec.  
John Lane, Esq.  
Geo. J. Pyke, General Manager.  
Crawford Lindsay, Secretary.  
E. Roby O'Brien, Inspector.

Agencies with local Board of Directors established in the principal Cities of the Dominion.

**Fire and Life Policies Issued at Moderate Rates.**

## BANK HOLIDAYS.

**B**ANK Holidays in Ontario, New Brunswick and Nova Scotia, are as follow :—New Year's Day, Ash Wednesday, Good Friday, Easter Monday, Queen's Birthday and Christmas. In Quebec they are as follow :—New Year's Day, Epiphany, Annunciation, Good Friday, Ascension, Corpus Christi, St. Peter's, and St. Paul's, All Saints, Conception, Christmas and the Queen's Birthday. The Banks are also closed on any day appointed by proclamation as a general Thanksgiving or Fast Day. Bills of Exchange or Promissory Notes, falling due on a legal Holiday or Non-Judicial day, are payable on the day following.

## ECLIPSES DURING 1876.

**D**URING 1876, there will be two eclipses of the Sun and two of the Moon.

I. The first is a partial eclipse of the Moon on March 9th. The first contact with penumbra occurs at Toronto at 10h. 39m. ; at Quebec at 11h. 42m. ; and at Halifax at 11h. 42. At the time of the greatest phase, nearly one-third of the Moon's diameter will be obscured.

II. The second is an annular eclipse of the Sun on March 25th. The first contact occurs at Toronto at 3h. 25. 4m. p.m. Taking the Sun's diameter as equal to 1, the extent of the eclipse will be 0.377, or a little over one-third of the Sun's surface will be obscured.

III. A partial eclipse of the Moon will occur on the 3rd September. This will not be visible in Canada.

IV. A total eclipse of the Sun will take place on the 17th September, but this will also be invisible in Canada.

## DIRECTIONS FOR MAKING A WILL.

**A**WILL cannot be made in language too simple or concise; it must be written with ink, on paper or parchment; and if contained on one sheet, must be signed at the end by the testator in the presence of two or more witnesses; and if written on more than one sheet, the testator and witnesses had better sign each sheet. The witnesses must rigidly comply with every particular required by the attestation clause, at the end of which clause they must sign their names. Obliterations or alterations are dangerous, and when of necessity made, ought to be signed by the testator and witnesses. Marriage after making a Will renders the Will void. It is not indispensable for a witness to know the contents of a Will, which may be so folded, as to prevent any other portion than the signature and attestation clauses being read.

**MANUFACTURING CELERITY.**—Some years ago, a gentleman made a bet of 1,000 guineas that he would have a coat made in a single day, from its first process of shearing the sheep, to its completion by the tailor. The wager was decided at Newbury, on the 25th June, 1811, by Mr. John Coxeter, of Greenham Mills, near that town. At five in the morning Sir John Throckmorton presented two south-down wether sheep to Mr. Coxeter. Accordingly the sheep were shorn, the wool spun, the yarn spooled, warped, loomed and wove; the cloth furled, milled, rowed, dyed, dried, sheared and pressed, and put into the hands of the tailors by 4 o'clock that afternoon. At twenty minutes past six, the coat, entirely finished, was presented by Mr. Coxeter to Sir John Throckmorton; and he appeared with it before an assemblage of 5,000 spectators, who rent the air with their acclamations.

**OVER-WORK.**—"I must write to empty my mind," said Byron, "or go mad." When Sir Walter Scott was warned by his medical advisers, after his first attack of apoplexy, that if he persisted in working his brain his malady must inevitably recur with redoubled severity, he replied: "As for bidding me not work, Molly might as well put the kettle on the fire, and say, '*Now don't boil.*' . . . I foresee distinctly that if I were to be idle I should go mad." Go mad he did, from excessive labour; but not till after many a warning and presentiment of the attack of which he died.

**NATURAL ADVERTISING.**—Several years ago, and soon after the "anti-license law" went into force in the Green Mountain State, a traveller stopped at a village hotel and asked for a glass of brandy. "Don't keep it," said the landlord; "forbidden by law to sell liquor of any kind." "The deuce you are!" retorted the stranger incredulously. "Such is the fact," replied the host; "the house don't keep it." "Then bring your own bottle," said the traveller, with decision; "you needn't pretend to me that you keep that face of yours in repair on water." The landlord laughed heartily, and his "private" bottle, advertised so well in his phiz, was at once forthcoming. No mere decanters or artificial signs were needed in his case.

**UP TO SNUFF.**—In the days when every London shopkeeper had a sign hanging out before his door, a dealer in snuff and tobacco on Fish Street Hill carried on a large trade, especially in tobacco, for his shop was greatly frequented by sailors from the ships in the river. In the course of time, a person by the name of Farr opened a shop nearly opposite, and hung out his sign inscribed: "The best Tobacco by Farr." This—like the shoemaker's inscription, "Adam Strong Shoemaker," so well known—attracted the attention of the sailors, who left the old shop

to buy "the best tobacco by far." The old shopkeeper observing that his opponent obtained much custom by his sign, had a new one put up on his door, inscribed: "Far better Tobacco than the best Tobacco by Farr." This turned the tide of trade—his customers came back—and finally his opponent found himself so "far" in the back ground as to be obliged to give up business.

**THE TALKATIVE BUSINESS MAN.**—How often do we find business men whose everlasting "talk" on every imaginable subject drives customers out of their shops. Besides wasting their time, which should be spent in selling their goods, customers are often in a hurry, and nothing disgusts them more than watery talk in which they are not interested, but too polite to manifest their vexation. These sputterers are well hit off by Fraed in the following lines:—

"His talk is like a stream which runs  
With rapid change from rocks to roses;  
It slips from politics to puns,  
It glides from Mahomet to Moses:  
Beginning with the laws that keep  
The planets in their radiant courses,  
And ending with some precept deep  
For skinning eels or shoeing horses."

**TOO MANY IRONS IN THE FIRE.**—Dr. Adam Clarke used to say: "The old adage about 'too many irons in the fire' conveys an abominable lie. Keep them all going,—poker, tongs, and all!" But all are not Clarks; and experience shows that, generally, those who try to heat half a dozen irons at once, either burn their fingers or find the irons cooling faster than they can use them.

**HOW TO GET ON IN THE WORLD.**—We would say to every man who wishes to get on in the world, in the words of the poet Holmes—

"Be firm; one constant element of luck  
Is genuine, solid, old Teutonic pluck.  
Stick to your aim: the mongrel's hold will slip,  
But only crowbars loose the bull-dog's grip;  
Small though he looks, the jaw that never yields  
Drags down the bellowing monarch of the fields!"

**NO SUCH WORD AS "FAIL."**—In the vocabulary of great men there is no such word as "fail." Impossibilities, so called, they laugh to scorn. "Impossible!" exclaimed Mirabeau on a certain occasion; "talk not to me of that blockhead of a word!" "Impossible!" echoed the elder Pitt, afterwards Lord Chatham, in reply to a colleague in office who told him that a certain thing could not be done; "I trample upon impossibilities!" Before such men mountains dwindle into molehills, and obstacles that seem unconquerable are not only triumphed over, but converted into helps and instruments of success by their overwhelming will.

## FIRE AND LIFE INSURANCE BUSINESS OF CANADA.



HE Fire and Life Insurance business of Canada is augmenting rapidly. A large increase in the premiums paid and amounts at risk takes place every year, and the volume of Business, now annually transacted by Canadian, British and American Companies, has swollen to large proportions. The business classes find Insurance becoming an unceasingly important question, or Real Estate and other insurable property are increasing rapidly, and consequently it becomes all the more necessary that statistics of the standing and business of each Company taking risks in Canada should be readily accessible to all persons requiring insurance.

To meet this want, we annex the following statements: 1st, a list of all the Companies licensed by the Government of Canada, with the amount of their deposit for the security of policy-holders; 2nd, a summary of all the Fire Insurance business done by such Companies taking fire risks during 1874; and 3rd, the total Life Insurance business transacted.

## THE FIRE BUSINESS OF 1874.

The Fire Business of 1874 increased about 20 per cent. over 1873. The amount of premiums received by the various Companies advanced from \$3,065,575 to the sum of \$3,665,730. The business done in this branch by each class of Companies in 1872 and 1874 respectively was as follows: the British Companies increased their annual premiums from \$1,500,225 to the sum of \$2,168,824; the Canadian Companies increased theirs from \$779,900 to \$1,453,781; but the receipts of the American Companies appear to have declined from \$332,243 to the sum of \$243,115. It should be mentioned that the returns of the Canadian Companies only include one Mutual Company, the returns of the numerous other Mutual Companies in the different Provinces not being embraced in these returns.

The following is a comparative statement setting forth the total Fire Business done by all the Companies making returns to the Dominion Government during the last two years:—

	1873.	1874.
Premiums of the year.....	\$3,065,575	\$3,665,730
New Policies.....	156,405	163,146
Amount of new Policies.....	\$281,235,212	\$307,473,483
Amount at risk.....	\$278,754,836	\$316,314,861
No. of losses.....	2,765	2,838
Amount of losses paid.....	\$1,608,270	\$1,880,033
Losses in suspense.....	\$108,601	\$185,489
Losses resisted.....	52,900	27,255

# THE EQUITABLE LIFE ASSURANCE SOCIETY, OF THE UNITED STATES.

Cash Assets, - - - \$28,000,000 | Cash Income, - - - \$10,000,000  
Surplus (beyond what is required for Reserve), \$4,000,000.

**Purely Mutual, All Cash, Annual Dividends.**

\*\*\* DIVIDENDS PAID AT THE END OF THE FIRST AND EVERY SUCCEEDING YEAR. \*\*\*

## POLICIES NON-FORFEITABLE.

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

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

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

### THE TONTINE SAVINGS FUND POLICY.

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

To remove even the slightest ground for such objections, the Equitable Life Assurance Society introduces, for the first time, the Tontine Savings Fund Policy, the principle of which will be applied to new policies upon any plan of Insurance heretofore offered by the Equitable, without increase in rates of premium. EXAMPLES—It is calculated that if a person insured under an ordinary Life policy for \$10,000, at the age of 37 (annual premium \$21 70), should elect the TEN YEAR class, he will, at the end of that time, be able to terminate his policy, and receive therefor a sum in cash greater than all the premiums paid by him; should he prefer to continue his policy he may have an annuity which, with future dividends, will almost cancel subsequent premiums. In lieu of either of these methods he may take a paid-up policy for \$7,000, having been insured meanwhile for \$10,000. The same option, with still more profitable results is open to those electing either of the other classes. If a person should elect the FIFTEEN YEAR class, he may, on the same assumptions, at the expiration of that time, withdraw in cash *Fifty per cent.* more than he paid in; or he may have an annuity which will pay his premiums, and yield, in addition, a constantly increasing income; or he may have a paid-up policy for \$14,000. If he should elect the TWENTY YEAR class he may, on the same assumptions, withdraw in cash more than double the amount paid in; or receive an annuity that will pay premiums and leave him an income of more than double their amount; or receive a paid-up policy for \$22,000. A more elaborate explanation may be procured from the Society's Agents.

## R. W. GALE,

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

Head Office—198 ST. JAMES STREET, MONTREAL, CANADA,  
ADJOINING MOLSON'S BANK.

## HOLLAND & WILSON

GENERAL AGENTS FOR ONTARIO,

No. 58 CHURCH STREET, TORONTO.

The business done in 1874 was, generally speaking, profitable. According to the returns, the premiums received by the British Companies exceeded their losses by \$1,125,321, the Canadian Companies by \$851,311, and those of the United States by \$69,065. The expenses of the Companies had, of course, to be paid out of these surpluses, before the margin for profits was reached.

#### THE LIFE BUSINESS OF 1874.

During 1874 Life Insurance Business advanced rapidly, as the summary statement of each Company doing business in Canada, which is published elsewhere abundantly testifies. This is exceedingly gratifying. It must be confessed that in many parts of Canada, even at the present time, the people have not learned to appreciate the value of Life Insurance as highly as it deserves. It is now, however, making rapid progress among the Commercial classes, and it is to be hoped many years will not elapse until the people generally will see the advantage, and in many instances the necessity of making some provisions by means of Insurance for their families, against death and misfortune.

The following is the summary of the Life business done throughout the Dominion during the last two years :—

	1873.	1874.
Premiums of the year.....	\$2,597,671.....	\$3,667,423
No. of new Policies.....	12,798.....	14,192
Amount of new Policies.....	\$22,625,507.....	\$24,909,631
Amount at risk.....	\$76,986,107.....	\$103,781,664
Claims during year.....	290.....	542
Amount of ".....	\$295,384.....	\$712,282
Claims paid.....	\$522,558.....	\$1,002,576
Claims in suspense.....	100,629.....	131,342
Claims resisted.....	8,000.....	41,000

During 1874 there were fourteen American, thirteen British and five Canadian Life Companies doing business throughout the Dominion. As the returns sent in by one American Company give its entire business *en bloc*, not distinguishing its Canadian Life business, we have had to exclude it from our summing up of the value of business done by each class of Companies; even without its business, however, the Life Companies of the United States take the lead. Of the premiums received during the year, the latter obtained \$1,593,123, the Canadian Company \$582,718, and the British \$563,064. With the exception of two or three, the business of the British Companies was comparatively limited.



# WESTERN ASSURANCE CO.,

INCORPORATED 1851.

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

(With power to increase to \$1,000,000.)

FIRE AND MARINE.

HEAD OFFICE, - - - TORONTO, ONT.

President—HON. JOHN McMURRICH.

Vice-President—CHARLES MAGRATH.

DIRECTORS.

JAMES MICHIE, Esq.  
JOHN FISKIN, Esq.  
A. M. SMITH, Esq.  
NOAH BARNHART, Esq.  
ROBERT BEATY, Esq.  
WM. GOODERHAM, Jr., Esq.

BERNARD HALDAN, *Managing Director.*  
FREDK. G. C. LOVELAQUE, *Secretary.*  
WM. BLIGHT, *Fire Inspector.*  
CAPT J. T. DOUGLAS, *Marine Inspector.*  
JAMES PRINGLE, *General Agent.*

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

## PHENIX FIRE ASSURANCE CO. OF LONDON

ESTABLISHED 1782.

CANADIAN AGENCY ESTABLISHED IN 1804.

GILLESPIE, MOFFATT & CO.,

GENERAL AGENTS FOR CANADA,

MONTREAL.

R. W. TYRE, Inspector of Agencies.

JAMES DAVISON, Manager.

## ROYAL INSURANCE CO. OF LIVERPOOL, FIRE AND LIFE.

Capital,	- - -	\$10,000,000.
Funds Invested,	- - -	16,000,000.
Annual Income,	- - -	5,000,000.

LIABILITY OF SHAREHOLDERS UNLIMITED.

J. KENNEDY, Inspector.

H. L. ROUTH, } Chief Agents.  
W. TATLEY, }

SUMMARY OF FIRE INSURANCE BUSINESS IN CANADA IN 1874.

Name of Company.	Premiums of the Year.		Number of Policies (new.)	Amount of Policies (new.)		Amount at Risk.	Number of Losses in the year.	Amount of Losses paid.		Losses in Suspende	Losses Resisted.			
	\$	Cts.		\$	Cts.			\$	Cts.			\$	Cts.	
Ætna .....	168,147	46	7,458	15,243,769	00	13,550,427	00	135	103,864	49	17,769	00	None	
Agricultural Mutual .....	74,377	86	14,101	12,954,387	00	34,756,276	00	212	45,047	29	5,600	00	1,200	00
British America .....	194,077	60	10,036	20,195,582	00	17,596,653	00	213	92,346	48	10,242	22	None	
Canada Agricultural .....	109,892	68	15,000	.....	.....	15,000,000	00	146	41,317	99	None	.....	None	
Commercial Union .....	84,066	23	2,644	10,230,644	25	6,404,891	28	31	30,467	21	3,884	00	None	
Guardian .....	51,225	39	1,343	4,025,345	00	4,533,912	00	25	34,465	24	25	00	None	
Hartford .....	90,902	85	8,000	10,000,000	00	11,500,000	00	80	39,719	01	20,661	95	.....	
Imperial .....	134,794	59	4,554	12,302,987	97	10,452,343	98	81	68,886	46	17,461	14	None	
Isolated Risk .....	83,250	00	8,316	8,635,784	00	17,274,319	00	107	37,210	00	2,229	50	None	
Lancashire .....	43,097	21	2,309	4,465,858	00	3,920,333	00	73	45,088	79	6,436	25	15,000	00
Liverpool, London and Globe .....	219,948	97	10,496	21,201,439	00	21,214,586	00	241	164,156	89	3,500	00	8,200	00
London .....	60,086	23	1,948	6,863,945	00	5,557,885	00	45	56,724	66	None	.....	None	
North British .....	322,516	66	11,998	31,039,837	00	26,665,943	00	200	157,391	23	10,916	78	3,000	00
Northern .....	76,397	10	4,025	9,266,707	00	7,482,018	00	82	35,269	76	8,242	00	2,000	00
Phenix of Brooklyn, U.S. ....	2,066	95	68	260,545	00	158,175	00	1	.....	.....	.....	.....	.....	
Provincial .....	188,503	06	3,925	16,786,684	00	15,073,539	00	58	81,752	57	3,640	00	None	
Quebec .....	244,331	71	7,017	.....	.....	16,254,639	00	211	117,386	56	8,525	00	8,875	00
Queen .....	79,453	07	3,621	8,013,975	00	.....	.....	61	27,840	66	12,000	00	.....	
Royal Canadian .....	163,329	79	6,362	13,782,765	00	11,250,420	00	164	126,903	91	15,285	16	980	00
Royal .....	392,434	45	13,620	39,844,291	00	25,305,961	00	169	157,672	22	14,898	68	None	
Scottish Imperial .....	405,501	98	14,143	40,326,482	08	36,540,544	10	255	258,970	79	19,967	24	None	
Stadacona .....	60,011	78	3,409	7,052,547	00	5,992,041	00	101	60,035	55	8,762	22	3,000	00
Stadacona .....	21,918	80	584	2,124,620	00	.....	.....	None	.....	.....	.....	.....	.....	
Western .....	254,049	12	10,952	18,565,687	00	14,647,508	00	224	143,652	98	1,897	25	None	

# The Scottish Commercial Insurance Co'y.

HEAD OFFICE

GLASGOW, SCOTLAND.

Capital, Two Millions Sterling.

PROVINCE OF ONTARIO BOARD.

JOHN L. BLAIRIE, Esq., Chairman; President Canada Landed Credit Company.

JOHN S. PLAYFAIR, Esq., of Messrs. Bryce, McMurrich & Co.

WILLIAM ALEXANDER, Esq., Vice-President Federal Bank of Canada.

C. S. ROSS, Esq., Assistant Receiver General.

*This Company is now prepared to effect Insurance against Loss or Damage by Fire on Mercantile, Household and other descriptions of Property.*

**HEAD OFFICE FOR ONTARIO:**

No. 22 KING STREET EAST, TORONTO.

ROBERT McLEAN,

LAWRENCE BUCHAN,

*Inspector.*

*Resident Secretary.*

## C. A. MORSE & CO., BANKERS & BROKERS, CORNER KING AND TORONTO STREETS, TORONTO.

American Currency, N. Y., and Sterling Exchange, Gold, Silver,  
Bonds, Coupons, Stocks Bought and Sold at current  
Rates or on Commission.

MEMBERS OF TORONTO STOCK EXCHANGE.

**COLLECTIONS MADE EVERYWHERE.**

## HURON AND ERIE LOAN AND SAVINGS COMPANY.

**INCORPORATED 1864.**

Capital - - - - \$1,000,000. | Reserve Fund over - 160,000.

*Money advanced on the Security of Real Estate Deposits reserved in Savings Bank and Interest allowed at 5 and 6 per cent. according to agreement.*

Office—RICHMOND STREET, - - LONDON.

L. GIBSON,

*Sec.-Treasurer.*

SUMMARY OF LIFE BUSINESS IN CANADA IN 1874.

Name of Company.	Premiums of the Year.	No. of Policies (new.)	Amount of Policies (new.)	Amount at Risk.	Number of Policies Income Claims.	Amount of Policies Income Claims.		Claims Paid.		Claims in Suspense.		Claims Resisted.	
						Clbs.	Clbs.	Clbs.	Clbs.	Clbs.	Clbs.	Clbs.	Clbs.
Ætna .....	333,687 39	1,600	2,323,647 00	8,941,479 00	34	56,183 00	66,790 00	None	None	None	None	None	
Atlantic Mutual .....	35,540 80	277	358,087 00	1,331,636 00	8	13,700 00	12,500 00	1,000 00	None	None	None	None	
Briton Medical .....	49,899 66	159	215,106 48	1,636,769 33	10	37,524 88	52,106 02	None	None	None	None	None	
Canada Life .....	388,439 57	1,279	1,854,766 00	11,954,658 96	89	130,386 78	122,839 95	3,500 00	3,500 00	None	None	None	
Citizens' .....	39,519 78	221	358,689 00	1,154,769 00	6	8,000 00	4,500 00	3,500 00	None	None	None	None	
Commercial .....	27,375 96	27	58,289 39	813,638 26	6	13,140 00	12,156 00	1,946 67	None	None	None	None	
Confederation .....	89,869 32	1,202	1,673,908 00	2,641,708 00	4	6,000 00	3,000 00	3,000 00	None	None	None	None	
Connecticut .....	209,369 56	369	983,642 00	6,768,000 00	8	19,638 00	14,638 00	None	None	None	None	None	
Edinburgh .....	24,959 17	5	14,113 34	808,359 06	4	5,403 71	4,595 35	5,403 71	None	None	None	None	
Equitable .....	191,652 92	660	1,797,500 06	5,071,650 00	14	41,500 00	27,500 00	14,000 00	None	None	None	None	
Globe Mutual* .....	136,179 35	111	193,479 29	4,116,282 95	28	64,722 41	64,944 11	20,440 00	None	None	None	None	
Life Association of Scotland .....	12,252 45	21	28,500 00	354,500 00	1	1,037 40	1,037 40	None	None	None	None	None	
Liverpool and London and Globe .....	20,485 56	262	418,700 00	935,439 17	1	5,000 00	None	5,000 00	1,000 00	None	None	None	
London and Lancashire .....	63,939 32	362	603,500 00	2,129,500 00	2	6,000 00	None	None	None	None	None	None	
Metropolitan .....	56,136 68	837	946,817 13	1,813,292 13	6	5,000 00	5,000 00	None	None	None	None	None	
Mutual .....	25,429 07	131	288,613 00	1,586,616 00	7	8,000 00	10,000 00	2,000 00	None	None	None	None	
National .....	246,517 26	516	1,223,485 00	7,006,000 00	14	60,776 79	75,350 55	None	None	None	None	None	
New York .....	28,691 68	357	509,500 00	848,187 00	3	5,000 00	3,000 00	2,000 00	None	None	None	None	
North Western .....	205,856 36	940	1,246,955 00	4,957,695 00	34	46,592 00	34,592 00	15,000 00	None	None	None	None	
Phoenix Mutual .....	14,003 53	314	473,500 00	380,000 00	None	None	None	None	None	None	None	None	
Positive Government .....	11,707 99	10	31,200 00	379,750 44	4	3,960 00	1,960 00	2,000 00	None	None	None	None	
Queen .....	19,931 60	77	106,500 00	521,913 00	3	3,500 00	1,000 00	2,500 00	None	None	None	None	
Royal .....	33,670 21	25	73,895 00	1,147,295 41	10	25,706 06	19,206 06	6,500 00	None	None	None	None	
Scottish Amicable .....	24,007 39	71	229,108 06	857,372 57	6	10,341 66	None	10,341 66	None	None	None	None	
Scottish Provident .....	7,425 48	19	28,229 23	280,240 46	1	No return	None	None	None	None	None	None	
Scottish Provincial .....	143,681 00	187	313,194 34	4,839,715 71	8	17,100 96	19,441 61	5,703 61	None	None	None	None	
Standard .....	11,201 05	12	20,926 86	365,047 88	36	77,535 70	64,940 13	12,615 57	None	None	None	None	
Sun .....	55,982 34	321	562,842 00	None	None	6,000 00	3,000 00	None	None	None	None	None	
Toronto Life and Tontine .....	8,978 04	114	132,500 00	288,800 00	5	None	None	None	None	None	None	None	
Travellers .....	90,243 34	835	1,189,635 00	3,028,126 00	31	32,556 86	21,856 86	16,200 00	None	None	None	None	
Union .....	125,967 75	1,056	1,648,750 00	4,385,750 00	8	12,500 00	6,000 00	None	None	None	None	None	
United States .....	3,858 51	53	143,000 00	123,500 00	None	None	None	None	None	None	None	None	

\* The statement rendered by this Company refers to their general business.

Hon. Geor. Hon. Gov. Ins. Navig.

## Western Canada Loan & Savings Co.

Capital, \$800,000. | Reserve Fund, \$185,500.

President, HON. GEO. W. ALLAN; Vice-President, SAMUEL PLATT, M.P.

**MONEY ADVANCED ON THE SECURITY OF REAL ESTATE.**

SAVINGS BANK.—This Company receive Money on Deposit and allow interest at the rate of Six per Cent. per Annum. The whole assets of the Company invested in Mortgages on Real Estate, is held as security for Depositors.

WALTER S. LEE, Sec. & Treas.

## RELIANCE Mutual Life Assurance Society.

ESTABLISHED, A. D. 1840.

HEAD OFFICE FOR BRITISH NORTH AMERICA,

101 ST. JAMES STREET, MONTREAL,

FREDERICK STANCLIFFE, RESIDENT SECRETARY.

## The Standard Life Assurance Company.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, MONTREAL.

Policies in Force, over Eighty-five Millions of Dollars. Accumulated Fund over Twenty Millions of Dollars.  
Income over Three Millions and a Half.

CLAIMS PAID IN CANADA, OVER \$800,000.

Funds Invested in England, the United States and Canada with the most  
Perfect Safety.

For information as to Life Assurance apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY, *Manager*, MONTREAL, CANADA.

## FIRE AND MARINE INSURANCE.

## The British America Assurance Company.

Head Office—Cor. of Church and Court Streets, Toronto.

### BOARD OF DIRECTION:

Hon. G. W. Allan, M.L.C.

George J. Boyd, Esq.

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Pelez Howland, Esq.

Hugh McLennan, Esq.

Peter Paterson, Esq.

Jos. D. Ridout, Esq.

John Gordon, Esq.

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GOVERNOR: PETER PATERSON, Esq. DEPUTY-GOVERNOR: HON. W. CAYLEY, Esq.

*Fire Inspector*—

*Marine Inspector*—Capt. R. Courneen.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of Inland Navigation. Agencies established in the principal cities, towns, and ports of shipment throughout the Province.

F. A. BALL, MANAGER,

## INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA.

The following is the list of Insurance Companies announced by the Finance Department at Ottawa, and over the signature of "J. B. Cherriman, Superintendent," as Licensed to do business in Canada, in December, 1875 :-

NAME OF THE COMPANY.	General Agent, Manager or Secretary.	Amount of Deposit, par value.	For whose security deposited.	Description of Insurance business for which Licensed.
Accident Insurance Company of Canada.....	Edward Rawlings, Manager, Montreal.	\$20,000, viz : \$10,000 Montreal Harbour Bonds ; \$9,733 Montreal Warehousing Bonds ; \$266, 5 per cent. stock.	Canadian policy holders.	Accident.
.Etna Insurance Company of Hartford, Conn.....	Robt. Wood, General Agent, Montreal	\$53,580, viz : \$5,070 stock, and \$48,510 bank stocks.	" " "	Fire and Inland Marine.
.Etna Life Insurance Company of Hartford, Conn.	Wm. H. Orr, Manager, Montreal.	\$140,000 U.S. 5-20 bonds.	Policy holders generally.	Life.
Agricultural Insurance Company, Watertown.....	E. H. Goff, Manager, Montreal.	\$50,000 U.S. bonds.	Canadian policy holders.	Fire.
Agricultural Mutual Assurance Association of Canada, London, Ontario.....	D. C. Macdonald, Secretary, London.	\$25,000 stock.	" " "	Fire.
Anchor Marine Insurance Company.....	Hugh Scott, Agent, Toronto	\$20,000 municipal debentures.	Canadian policy holders.	Inland Marine.
Atlantic Mutual Life Insurance Company, Albany, N. Y.....	Winford York, Man'gr, M. P., Toronto.	\$80,292 stock.	Policy holders generally.	Life.
British America Assurance Company, Toronto.....	T. W. Birchall, Man. Director, Toronto.	\$50,000 municipal debentures.	" " "	Fire and Inland Marine.
British and Foreign Marine Insurance Company.....	Gillespie, Moffatt & Co., Gen. Agents, Montreal	\$48,667 Canada bonds.	Canadian policy holders.	Inland Marine.
Briton Medical and General Life Association, London, England.....	Jas. B. M. Chipman, Man., Montreal.	\$100,343 stock.	" " "	Life.
Canada Agricultural Insurance Company, Montreal.....	E. H. Goff, Man. Director, Montreal.	\$50,000, viz : \$49,200 M. D. ; \$800 cash.	" " "	Fire.
Canada Guarantee Company.....	Ed. Rawlings, Manager, Montreal.	\$50,000, viz : \$8,000 Mont'l harbour bds., \$32,000 M'l corp. bds., \$9,733 M'l wareh'g bds., \$266 Dom. Stock	" " "	Guarantee.
Canada Life Assurance Company, Hamilton.....	A. G. Ramsay, Manager, Hamilton.	\$54,000 municipal debentures.	Canadian policy holders.	Life and Accident.
Citizens' Insurance and Investment Co. of Canada.	Ed. Stark, Chief Agent, Montreal.	\$50,000 cash.	" " "	Fire and Inland Marine.
Citizens' Insurance and Investment Co. of Canada.	" " "	" " "	" " "	" " "
Commercial Union Assurance Company of London, England.....	Fred. Cole, Gen. Agent, Montreal.	\$150,956, viz : \$100,343 stock, and 50,613 Canada 5's.	" " "	Fire and Life.
Confederation Life Association of Canada.....	J. K. Macdonald, Man'g Dir., Toronto	\$78,000 municipal debentures.	" " "	Life.
Connecticut Mutual Life Insurance Company of Hartford, Connecticut.....	Robt. Wood, General Agent, Montreal.	\$140,000 U.S. 5-20 bonds.	Policy holders generally.	Life.
Edinburgh Life Assurance Company.....	David Higgins, Chief Agent, Toronto.	\$150,515 stock.	Canadian policy holders.	Life.
Equitable Life Assurance Society of the United States, N. Y.....	R. W. Gale, Manager, Montreal.	\$100,000 stock.	Policy holders generally.	Life.
Globe Mutual Life Insurance Company of New York.....	B. H. Pring, Agent, Toronto.	\$100,000 U.S. bonds.	Canadian policy holders.	Life.
Guardian Fire and Life Assurance Company, London, England.....	Robt. Simms & Co., and Geo. Denholm, General Agents, Montreal.	\$100,343 stock.	" " "	Fire.

# THE RAILWAY AND NEWSPAPER ADVERTISING CO., LIMITED.

CAPITAL, - - - - \$200,000.

T. E. FOSTER,

HENRY SHACKELL,

*President.*

*Vice-President.*

199 St. James Street, Corner of St. Peter Street,

**MONTREAL.**

Have the exclusive right of Advertising in the Cars and Stations of the principal Railroads in Canada and many of the leading lines in the United States.

ADVERTISEMENTS for Newspapers taken at Publishers' lowest rates.

## W. W. GILBERT & CO.,

—MANUFACTURERS OF—

### Portable & Stationary Engines

STEAM PUMPS,

### Shafting, Pulleys, &c.,

588 CRAIG STREET,

**MONTREAL.**

LICENSED INSURANCE COMPANIES IN CANADA—Continued.

NAME OF THE COMPANY.	General Agent, Manager or Secretary.	Amount of Deposit, par value.	For whose security deposited.	Description of Insurance business for which Licensed.
Hartford Fire Insurance Company, Hartford, Conn. ....	Robt. Wood, Gen'l Agent, Montreal..	\$85,840, viz: \$30,840 Bank stock, and \$55,000 U.S. bonds.....	Canadian policy holders..	Fire.
Imperial Insurance Company of London, Eng....	Rintoul Bros., Gen. Agts., Montreal..	\$100,000, viz: \$1,000 Canada 6 per cents; \$48,667 Consol, 5 p. c. stock, \$50,402 stock.....	" "	Fire.
Isolated Risk and Farmers' Fire Insurance Company of Canada.....	John Maughan, Jr., Sec., Toronto.....	\$100,904 municipal debentures.....	" "	Fire.
Lancashire Insurance Company.....	S. C. Duncan, Clark & Co., Agents, Toronto.....	\$100,000 stock.....	" "	Fire.
Life Association of Scotland.....	Rich. Bull, Chief Agent, Montreal.....	\$150,000 stock.....	" "	Life.
Liverpool and London and Globe Insurance Co.....	G. F. C. Smith, Sec., Montreal.....	\$150,000, viz: \$50,000 stock, \$5,000 Can. 5's; \$81,000 mun. deb., and \$25,000 Montreal Investment Ass.	" "	Fire and Life.
London Assurance Corporation, England.....	Romeo H. Stephens, Gen. Agt., Mont'l	\$150,000, viz: \$50,127 Canada 5's, and \$99,873 stock.....	" "	Fire.
London and Lancashire Life Assurance Company..	Wm. Robertson, Manager, Montreal..	\$100,000 stock.....	" "	Life.
Metropolitan Life Insurance Co. of New York....	Thos. A. Temple, Gen'l Agent, St. John, N.B.....	\$100,000 U.S. bonds.....	" "	Life.
Mutual Life Association of Canada.....	Wm. Powis, Actuary and Man., Hamilt'n	\$54,823, viz: \$35,333 cash, and \$21,490 M.D.....	" "	Life.
National Life Insurance Company of the United States of America.....	Livingston, Moore & Co., General Agents, Hamilton.....	\$100,000 U.S. gold bonds.....	" "	Life.
New York Life Insurance Company.....	Walter Burke, Gen. Agent, Montreal.	\$100,000 U.S. gold bonds.....	Policy holders generally..	Life.
North British and Mercantile Insurance Co.....	Macdougall & Davidson, General Agents, Montreal.....	\$150,000, viz: \$50,000 stock, \$35,000 Montreal Harbour, and \$65,000 Mun Deb.....	Canadian policy holders..	Fire and Life.
Northern Assurance Co. of Aberdeen and London.	Taylor Bros., Gen. Agents, Montreal..	\$100,000, viz: \$25,833 stock, \$12,167 Canada 5's, and \$2,000 Canada 6's.....	" "	Fire.
North Western Mutual Life Insurance Company of Milwaukee.....	M. W. Mills, Chief Agent, Toronto..	\$100,000 U. S. Bonds.....	" "	Life.
Ottawa Agricultural Insurance Company.....	Jas. Blackburn, Chief Agt., Ottawa..	\$50,000 cash.....	" "	Fire.
Phenix Insurance Company of Brooklyn.....	Robt. Hampson, Agent, Montreal..	\$50,000 U.S. bonds.....	Canadian policy holders..	Fire and Inland Marine.
Phenix Fire Assurance Company, London, Eng....	Gillespie, Moffatt & Co., Gen. Agents, Montreal.....	\$100,297, viz: \$50,171 stock, and \$50,126 Canada 5's.....	" "	Fire.
Phenix Mutual Life Insurance Company, Hartford, Conn.....	Simpson & Bethune, Gen. Agts, Mont'l	\$130,000 U.S. 5-20 bonds.....	Policy holders generally..	Life.
†Positive Government Security Life Assurance Co. (limited), England.....	Francis Chas. Ireland, Agt., Montreal.	\$97,446, viz: \$62,913 Canada Debentures 5 per cent., \$6,000 5 per cent., \$4,200 6 per cent. stock, and \$24,313 Quebec Debentures..	Canadian policy holders..	Life.



tures 5 per cent., \$6,000 5 per cent., \$4,200 6 per cent. stock, and \$24,313 Quebec Debentures. Canadian policy holders. Life.

LICENSED INSURANCE COMPANIES IN CANADA.—Continued.

NAME OF THE COMPANY.	General Agent, Manager or Secretary.	Amount of Deposit, per value.	For whose security deposited,	Description of Insurance business for which Licensed.
Provincial Insurance Company of Canada.....	Arthur Harvey, Manager, Toronto.....	\$53,417, viz: \$34,233 Mun'l Debentures, \$9,184 U. S. Bonds transferred from Home's Deposit and Int. thereon and \$10,000 Ins. deb.	Canadian policy holders.....	Fire and Inland Marine.
Quebec Fire Assurance Company.....	W. L. Fisher, Secretary, Quebec.....	\$100,000, viz: \$25,000 stk., \$50,000 Bank stock, and \$25,200 M. D.....	.....	Fire.
Queen Fire and Life Insurance Company, Eng. England.....	A. M. Forbes, Gen'l Agt., Montreal.....	\$151,100, viz: \$100,000 stock, and \$51,100 C. S's.....	Canadian policy holders.....	Life and Life.
Reliance Mutual Life Assurance Society, London, England.....	James Grant, Manager, Montreal.....	\$100,000 stock.....	" ".....	Life.
Royal Canadian Insurance Company.....	Arthur Gagnon, Secretary, Montreal.....	\$50,000 Montreal Harbour Deb.....	" ".....	Life.
Royal Insurance Company.....	L. H. Routh and Wm. Tatley, Chief Agents, Montreal.....	\$150,515, viz: \$96,982 stock, and \$53,533 Canada 5's.....	" ".....	Fire and Life.
Scottish Amicable Life Assurance Society.....	Geo. W. Ford, Gen'l Agt., Montreal.....	\$130,000 stock.....	Policy holders generally.....	Life.
Scottish Commercial Insurance Co. of Glasgow.....	Lawrence Buchan, Sec'y, Toronto.....	\$48,666 stock.....	Canadian policy holders.....	Fire.
Scottish Imperial Insurance Company.....	Taylor Bros., Gen'l Agents, Montreal.....	\$71,067 6 per cent. stock.....	" ".....	Life.
Scottish Provident Institution.....	Jas. Croil, Agent, Montreal.....	\$100,343 stock.....	" ".....	Life.
Scottish Provincial Assurance Company.....	Geo. Wm. Ford, Sec'y, Montreal.....	\$150,790, viz: \$100,343 6 per cent., and \$12,000 5 per cent. stock, and \$38,447 Canada 5 per cent. deb's.....	" ".....	Life.
Stadacona Insurance Company of Quebec.....	C. W. A. Lindsay, Sec'y, Quebec.....	\$104,198 Municipal Debentures.....	" ".....	Fire and Life,
Standard Life Assurance Company, Scotland.....	W. M. Ramsay, Manager, Montreal.....	\$153,000, viz: \$72,000 Mun. Deb's, \$8,000 Montreal Harbour Bonds, and \$73,000 Montreal Warehousing Company.....	" ".....	Life.
Star Life Assurance Society of England.....	A. W. Lauder, Gen'l Treas., Toronto.....	\$100,343 stock.....	" ".....	Life.
Sun Mutual Life Insurance Co. of Montreal.....	M. H. Gault, Man'g Dir., Montreal.....	\$50,000, viz: \$20,000 stock, and 30,000 M. D.....	" ".....	Life.
Toronto Life Assurance and Tontine Company.....	Arthur Harvey, Manager, Toronto.....	\$21,650 Municipal Debentures.....	" ".....	Life and Accident.
Travelers' Insurance Company of Hartford, Conn.....	T. E. Foster, Gen'l Agent, Montreal.....	\$140,000 U. S. 5-20 bonds.....	Policy holders generally.....	Life and Accident.
Union Mutual Life Insurance Co. of Maine.....	John Tilton, Temporary Agt., Ottawa.....	\$100,000 U. S. 6's of 1881.....	" ".....	Life.
United States Life Insurance Company.....	Geo. W. Liddell, Agent, Montreal.....	\$60,000 U. S. bonds.....	Canadian policy holders.....	Life.
Western Assurance Co., Toronto.....	{ Bernard Haldan, Man'g Director. } { Fred. Lovelace, Sec'y, Toronto... }	\$55,200 Municipal Debentures.....	.....	Fire and Inland Marine.

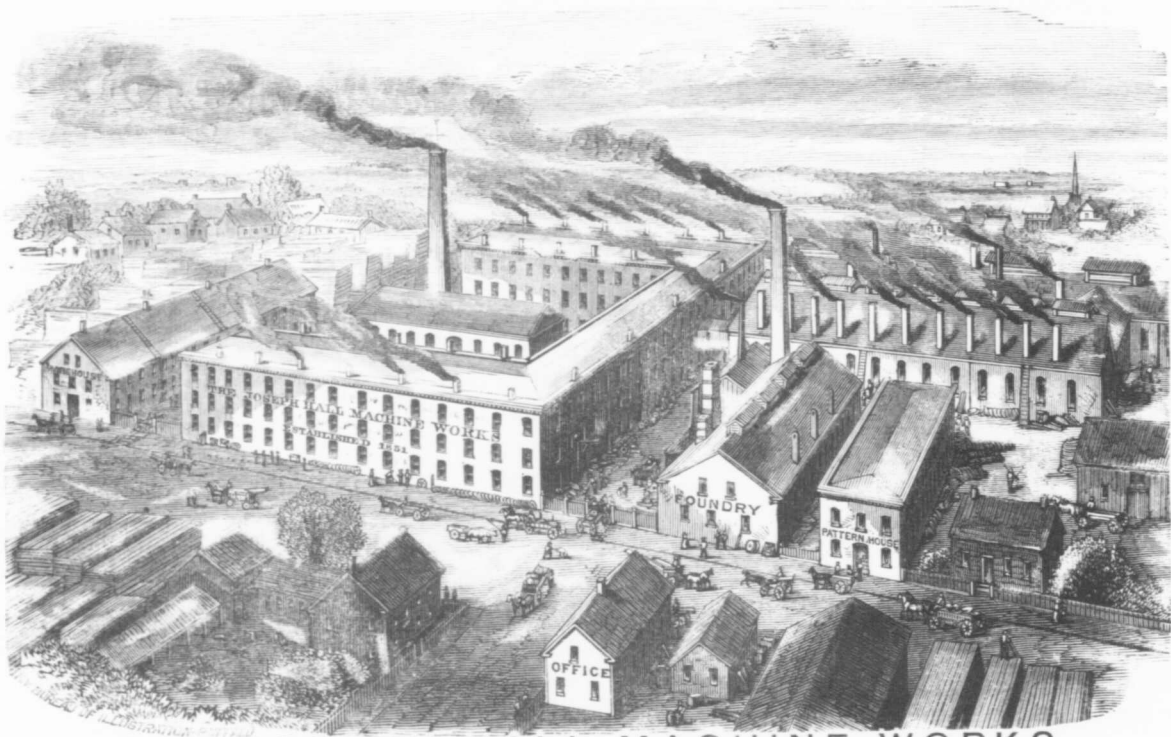
\* Ceased doing business in Canada.

A deposit of \$50,000 U. S. bonds is held for Canadian policy-holders of the Andes Insurance Company of Cincinnati, now in liquidation.

† The "Positive" Ins. Co. notified the Government of their having ceased doing business in Canada, and of their intention to apply for release of their securities on 31st ult.

Insurance Branch, Finance Dept., Ottawa, 8th January, 1876.

J. B. CHERRIMAN, *Supt. of Insurance,*



THE JOSEPH HALL MACHINE WORKS.

# THE CHAMPION REAPER.

(FROM THE WHITBY "CHRONICLE.")

The Champion Reaper is destined, beyond a doubt, to revolutionize the Reaper trade of Canada, as it has done in the United States and is doing in Europe.

Twenty years ago, Messrs. Whitley, Fassler and Kelly began in a small two-story shop, 40 x 50, by building fifty Champions, without any capital but their energy, high character, and mechanical ability—all being practical men. At that time other leading machines were being built by the thousand. The Champion was brought to such a state of perfection, that this house could not meet the demand for the machines; and the Champion Machine Company organized with a capital of \$500,000, for the building of Champion Reapers alone. A few years later, the old-established, wealthy house of Warder, Mitchel and Co. gave up a very large trade in various agricultural machines, including the Buckeye, New Yorker, and Marsh Harvester, and began to manufacture exclusively the Champion Reaper. Meanwhile, the original shop has been enlarged, until it is now 400 ft. long by 50 ft. wide, and four stories in height. Warehouses have also been erected by these companies, with storage for 18,000 machines; and last August stock was purchased by the three concerns, for the manufacture and construction of 30,000 Champions, to meet the demands for the harvest of 1875. Enormous Malleable Iron Works, employing 200 hands, have likewise been erected for the purpose of making malleable castings, *exclusively for the Champion*. A further immense workshop, which will employ 400 hands, is nearly completed, and, in which will be manufactured the guards, chains, and knives for the Champion. When this latter is in full working order, the company will be able to turn out the guards, chains, and cutter bars, with knives, for 50,000 Champions a year; and the other shops are being enlarged to the same capacity. The cause of this truly wonderful progress, is the real merit of the Champion, as in every respect the most perfect Reaper and Mower in the market. The frame is made of wrought iron, the shafts are of steel, and so also is the drawbar. The greatest possible care is used in its construction. It is easily adjusted to all kinds and conditions of grain or grass. It is now made as a Single Reaper, Combined Reaper and Mower, and Single Mower. There is no better evidence of the superiority of the Champion, than that manufacturers of inferior machines are using the name "Champion," to give their machines a position. THE CHAMPION is patented in Canada, and built only by the JOSEPH HALL MANUFACTURING CO. of Oshawa, who are working under the special directions of W. N. Whitley, Esq., the inventor. Mr. Whitley, as well as the Hall Company are determined to supply the Canadian farmer with a Champion Harvester in every respect a perfect duplicate of the American machine, and fully equal to it in mechanical construction and quality of material used.

# JOHN HOLMES,

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

## BOOTS AND SHOES,

CORNER OF CHURCH AND COLBORNE STREETS,

(16 FRONT STREET EAST, after 1st April.)

### TORONTO, ONT.

#### JOHN L. CASSIDY & CO.

IMPORTERS OF

## CHINA, GLASS AND EARTHENWARE,

339 and 341 ST. PAUL STREET (Nun's Building),

MONTREAL,



### EAST MARKET SQUARE, TORONTO.

**W. G. JOHNSON,**

(Late of the Albion Hotel.)

**PROPRIETOR.**

**TERMS—One Dollar per day. Accommodation for 200 Guests. Stabling in Connection.**

This Hotel, at one time known as the International, lately forming a large part of the Albion, has been reopened under the auspices of the present proprietor, and having been refitted and refurbished throughout, it is one of the most desirable Hotels for business men and others visiting the city, being centrally located.

**TELEGRAPH OFFICE IN CONNECTION.**

## FAILURES FOR THE YEAR 1875.

**T**HE year 1875 will remain a memorable one in Canadian history for its Commercial disasters and losses. Not probably since the great crisis of 1857-8 have there been more failures in Canada during a single twelve months, or have so many old and long-established firms gone to the wall. This has occurred, too, just after a period of unusually rapid development and great prosperity throughout the Dominion, and when the farming community and the people generally are admittedly quite prosperous. We are, therefore, forced to the conclusion that the failures of 1875, numerous and serious as they have been, do not indicate the unsoundness of our business fabric, but are simply the result of the weeding out of the over-speculative, the extravagant and the thoughtless, which invariably follows a period of inflation in a nation's commerce.

The number of Insolvents and the amount of their liabilities and assets are matters of the deepest importance to the business community of Canada at the present time, and it is to be regretted that there are as yet no official records from which the facts can be obtained. We have endeavoured to supply this want, and through the chief officers and agents of the Mercantile Agency in the chief cities of Canada, we have had a careful record kept of the Failures during the past year. On the 31st of December, the result in each Province was found to be as follows :—

PROVINCES.	No. of Failures.	Liabilities.		Assets.	
Quebec .....	678	\$13,994,909	42	\$8,280,919	70
Ontario .....	855	8,808,307	27	5,430,462	16
New Brunswick .....	172	3,160,908	42	2,611,521	90
Nova Scotia .....	243	2,759,750	00	1,549,260	00
P. E. Island .....	16	104,648	00	75,934	00
Newfoundland .....	4	15,445	00	4,876	00
	1,968	\$28,843,968	11	\$17,952,973	76

These figures are almost startling in their magnitude, but it should be borne in mind that they were swollen by a large number of "lame ducks," some in and some out of business, who made assignments during 1875 so as to avoid the more stringent provisions of the new Bankrupt Law. After making due allowance, however, for this fact, the figures are still so far above the average amount of our annual failures and losses as to indicate that the inflation, over-trading and speculation which have characterized business for several years past have been much greater than is commonly supposed. The following carefully prepared table of the failures and losses in each Province during the last four years, brings out clearly how disastrous in a commercial sense the year 1875 has been :—

PROVINCES.	1872.		1873.		1874.		1875.	
	No. of Failures	Amount of Liabilities.	No. of Failures	Amount of Liabilities.	No. of Failures	Amount of Liabilities.	No. of Failures	Amount of Liabilities.
Quebec .....	232	\$1,754,229	272	\$2,735,910	310	\$2,840,450	678	\$13,994,909
Ontario .....	431	2,326,336	430	3,031,132	443	3,188,143	855	8,808,307
New Brunswick .....	63	2,373,960	71	1,255,150	91	685,672	172	3,160,908
Nova Scotia .....			192	3,263,000	111	870,000	243	2,759,750
P. E. Island .....			20	297,000	8	77,500	16	104,648
Newfoundland .....			9	1,752,000	3	35,000	4	15,445
Total .....	726	\$6,454,525	994	\$12,334,192	966	\$7,696,765	1968	\$28,843,967

These statistics show that the amount of the liabilities of Insolvents during the past year was more than double the amount of 1873, and nearly four times as large as the liabilities of 1874. The bare statement of the fact proves how severe the Commercial and Financial pressure has been, and indicates also a very considerable loss of capital to the business of the country. Taking a not unreasonable view, we should say that the Insolvent estates would turn out well if \$10,000,000 were realized out of the \$17,952,973 at which their value was estimated. This sum deducted from the liabilities, \$28,843,967, would leave a clear loss of \$18,060,000 of capital during the past twelve months. This may be said to be unexampled in the past history of Canada, and must considerably reduce the accumulation of wealth by the country during the four previous prosperous years.

As showing that the cloud has its silver lining, we may say that the largest number of cases of Insolvency occurred during the third quarter of the year, and that during October, November and December, they were less than during either of the two preceding quarters. The following are the returns for each three months of 1875:—

	NUMBER.	LIABILITIES.
First quarter .....	394	\$4,141,340
Second do .....	432	7,836,460
Third do .....	741	9,894,100
Fourth do .....	401	6,972,067
Total .....	1968	\$28,843,967

The tide seems to have turned shortly after the late harvest was gathered in, and there are good grounds to hope that its abundance has gone far to relieve the pressure and restore confidence. It would be too much, probably, to hope that business will speedily revive to the buoyancy and prosperity of 1873.

Its recovery will no doubt be gradual, but there is a strong confidence now felt in well-informed circles that the worst has been passed, and that before many months come and go, the wheels of business throughout the Dominion will again commence to revolve with their accustomed regularity and ease.

THE  

**MERCANTILE**

**AGENCY.**

ESTABLISHED 1841.

**DUN, WIMAN & CO.**

THIS Institution supplies information in detail as to the antecedents, character, capacity, and capital of every business man in the Dominion of Canada and the United States. Is by far the oldest and most reliable Agency in existence, and has unparalleled facilities for serving subscribers.

We issue four separate editions of our Reference Book, yearly, containing ratings as to the capital and credit of every Canadian Merchant; publish twice a week a list containing all the important changes occurring through the country; semi-monthly, a record of all Bills of Sale, Chattel Mortgages, Writs and Judgments entered in Canada, and furnish our subscribers full particulars of all parties to whom they may be extending credit, thus frequently saving, in single instances, more than the cost of many years' subscription.

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Subscription, terms, &c., can be obtained from any of the following:—

W. W. JOHNSON,	-	Manager, Montreal.
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WILLIAM HEDLEY,	-	“ Halifax.
A. P. ROLPH,	-	“ St. John.

## ABUSES IN BUSINESS WHICH CALL FOR REDRESS.

*The Credit System—Too many Store-keepers—Compromises—Mania for Joint-stock Companies—Stock Gambling, &c.*



ONTRACTION is not, however, the only reform which is needed. Not a few abuses of a grave character have sprung up in the general business of the country, which urgently require to be eradicated.

The Credit system is still in full swing, and inexperienced men, with little cash and often less brains, seem to experience little difficulty in getting goods of almost any description with which to start business. In fact during the past few years, Mercantile Agents have not confined themselves to soliciting the orders of successful Traders, but not unfrequently have forced Goods upon men too weak to resist their importunities, and too poor to meet their obligations. This system, as practised by some Houses, has grown into a huge abuse, prolific of loss and vexation to both buyer and seller.

We venture to say there are in business to-day, throughout Ontario, at least one-third more of the class known as Store-keepers than are required by the legitimate wants of the community. Besides the regular Trader who understands his business, many have rushed into this line who have neither the capital, training nor capacity necessary to success. These very persons, although their defects have been notorious, are daily besieged by drummers to purchase more Goods, the alluring baits of bottom prices and unlimited credits often being held out to silence any scruples which may stand in the way of giving an order. The results can be seen everywhere, embarrassment, insolvency, ruin. Too strong condemnation can hardly be uttered of the system of compromises which is becoming alarmingly common, and very disastrous and demoralizing to the solvent Traders of the country. We will not say that, under no circumstances, however exceptional, creditors are not justified in accepting a percentage as payment in full, but we do maintain that the frequency and ease with which compromises have been obtained of late, and the readiness of many Houses to open fresh accounts with their victimizers, on the one hand places a premium on dishonesty and incapacity, and, on the other, not unfrequently ruins the honest and capable Trader, who is unable to compete with a rival who gets his Goods at half-price. The ultimate effects of this system must be very serious if its growth is not arrested, and there are sufficient grounds for the assertion, that the dangers which menace the business of Canada to day would be less than they are but for the bitter fruits of this growing evil.

The stoppage or at least the better regulation of the Bonus system which is piling up a huge burden of Municipal indebtedness, is another necessity to a return to a better condition of affairs. Not that there can be any substantial objection to Municipalities being public spirited, and aiding in necessary and profitable public improvements. Such a spirit, indeed, is commendable, but it cannot be disguised that of late the liberality of many Municipalities has quite outstripped prudence, and that enormous debts have been incurred to aid doubtful railways, to allure Manufactures from neighbouring towns, or to secure other objects of questionable utility. The result in not a few cases, it is to be feared, will be disappointment and burdensome taxation.

The Municipal indebtedness of Ontario, not to speak of Dominion burdens, has grown to large proportions, and is steadily on the increase. It is high time,



therefore, that property holders took warning, and refused their sanction to all bonuses, except for works of absolute necessity and acknowledged utility.

There has been quite a mania recently for Joint-stock Companies. New Banks, new Fire and Life Insurance Companies, new Building and Loan Societies, new Guarantee, and various other kinds of Companies, jostle each other in all one chief Commercial centre, whilst scores of new enterprises are ready to be floated but cannot find the means. How so many contestants for popular favour can possibly earn profits, let alone actual success, is a question which ought earnestly to be considered by the shareholders who in most cases pay from ten to fifty per cent. upon their subscribed stock, but would find, in case of failure, they were responsible for the whole amount. The multiplicity of these Companies now in operation or projected, is not the least dangerous symptom of the times, and capitalists will consult the country's interest as well as their own, by carefully scrutinizing every new Company which presents itself, and refusing to take stock, except where such an institution is absolutely required, and is to be controlled by experienced and responsible managers.

Further remedial measures might be suggested. There should be less speculation in stocks, more particularly under the pernicious system of buying on a margin, which has been imported from New York like too many other risky practices. Speculation in real estate, symptoms of which have appeared, as already pointed out, should also be carefully avoided, but we need not enlarge further in this direction. We had no idea of furnishing a *panacea*, but merely undertook to offer a few plain, common-sense suggestions, which, it is hoped after the bitter experience of the past few months, many of our business men may not only read but put into practice.—*Jas. Young, M.P., in Canadian Monthly.*

#### REVENUE FROM BILL STAMPS.

**D**URING 1874 the total receipts of the Government from Bill Stamps, was \$209,232. This is an advance of \$7,791 over the previous year. The revenue derived from this source from each Province was as follows:—


Ontario and Quebec .....	\$189,930 40cts.
Nova Scotia .....	9,917 47
New Brunswick .....	8,895 09
Manitoba .....	489 95
Total .....	\$209,232 91cts.

The revenue for Bill Stamps increases but slowly—apparently much slower than the Business transactions of the country. Query: How is this thus?

**HOW LITTLE SAVINGS GROW.**—What clerk is there in good health who may not save from his earnings fifty dollars a year? Yet this paltry sum, compounded at six per cent. interest, amounts to \$650 in ten years; \$1,860 in twenty; \$3,950 in thirty years; and \$7,700 in forty years; thus securing a snug provision for old age by the saving of less than fourteen cents per day! How imperceptibly may this last sum, or one twice

as great, slip through one's fingers in the gratification of habits worse than useless, without a thought of the vast aggregate to which it finally amounts! What clerk or working man, that spends twenty cents a day for a couple of cigars, dreams that by this expenditure, with the accumulated interest, he will in fifty years have smoked away twenty thousand dollars!

## THE PUBLIC DEBT, REVENUE AND EXPENDITURE.

 HE gross amount of the Public Debt of Canada, at the time of Confederation (1st of July, 1867) was \$93,046,051. Deducting from this the available assets, \$17,317,410, we find the net amount of the Debt to have been \$75,728,641. At the end of seven years, being the 30th June, 1874, the gross amount of indebtedness had swollen to \$141,162,551 33c., from which if we deduct the assets, say \$32,838,586 91c., we still have left a Public Debt of \$108,324,624. It is therefore apparent, that since Confederation took place the Public Debt of Canada increased \$32,500,000 in round numbers. Considering the projected expenditure on the Pacific Railway, the Canal system, &c., there is likely to be a still more rapid increase during the next ten years.

The net amount of the Debt, with the amount of interest which it bore, during each year since the Union, was as follows :—

	NET DEBT.	NET INTEREST.
1867... ..	\$75,728,641	\$4,098,523
1868... ..	75,757,134	4,167,311
1869... ..	75,859,319	4,259,373
1870... ..	78,209,742	4,354,162
1871... ..	77,706,517	4,302,812
1872... ..	82,187,072	4,402,316
1873... ..	99,848,461	5,081,473
1874... ..	108,324,964	5,552,528

The ordinary receipts and expenditure of the Dominion seem to have expanded even more than the Public Debt. The outlying Provinces, however valuable they may become in course of time, necessarily require a large expenditure on the part of the Dominion Government, and this fact, with the many works requiring to be made or improved in all the Provinces, has swollen the annual expenditure to a large sum. The first year of Confederation (1868) the ordinary receipts of the Treasury were \$13,687,928 and the expenditure \$13,486,092; last year (1874) they had swollen up to the following handsome proportions: receipts \$24,205,092; expenditure \$23,316,316. The ordinary receipts and expenses has therefore, nearly doubled during seven years! The following is the official statement for each year :—

	RECEIPTS.	PAYMENTS.
1868... ..	\$13,687,928	\$13,486,092
1869... ..	14,379,174	14,038,084
1870... ..	15,512,225	14,345,509
1871... ..	19,335,560	15,623,081
1872... ..	20,714,813	17,589,468
1873... ..	20,813,469	19,174,647
1874... ..	24,205,092	23,316,316

This does not embrace the expenditure on Capital account, for works such as the Intercolonial Railway, but is simply an ordinary annual income and outlay

for each year. According to the Official *Gazette*, in which a monthly statement appears of the receipts and payments, the total revenue for the year 1875, which closed on the 30th of June last, was \$23,648,801 and the expenditure \$20,093,511. These figures would indicate a surplus of about 3½ millions of dollars, last year, but the actual amount will not be ascertained till Parliament meets, for the returns as given in the *Gazette* are subject to revision, and very often the revision makes a very considerable difference in the result.

### INSPECTION OF STAPLE ARTICLES OF CANADIAN PRODUCE.

**T**HIS Act was first passed in the session of the Dominion Parliament held in 1873, but in the following year 1874, the whole Act was re-enacted, and some important amendments made thereto. As Inspectors have been appointed under the Act, in Montreal, Toronto, Hamilton, Ontario; Halifax, St. John, Quebec, Victoria, B.C., Yarmouth and other places, it is highly important that the Trade should be made acquainted with some of its principal provisions.

Sec. I. provides that the Governor in Council may regulate the size of Inspection Districts and appoint Inspectors therein, whose duty it shall be to inspect the following articles, that is to say:—

Flour and Meal.	Wheat and other Grain.
Beef and Pork.	Pot Ashes and Pearl Ashes.
Butter.	Leather and Raw Hides.
Pickled Fish and Fish Oil.	

Such Inspectors shall hold office during pleasure, and shall act respectively within such Local Divisions as the Governor in Council may assign to them, and they and their deputies shall be appointed from among duly qualified persons, certified as such by the Examiners hereinafter mentioned.

Sec. II. provides that the Board of Trade of each of the Cities of Quebec, Montreal, Toronto, Kingston, Hamilton, London, Ottawa, and St. John, and the Chamber of Commerce at Halifax, shall annually appoint in the said Cities, and the Governor may from time to time appoint, in any County of the Dominion or for any Inspection District, five fit and skilful persons, any three of whom shall be a quorum, for each class of articles to be inspected, at such City or County, to examine and test the ability and fitness of applicants for the office of Inspector or Deputy Inspector of such articles. It further provides that no person shall be appointed who does not pass this examination; although the Governor may appoint qualified persons employed under former Acts.

Sec. III. IV. V. provide that Examiners and Inspectors shall be sworn, and that "No Inspector shall deal or trade in, or have any interest, directly or

indirectly, in the production of any article subject to inspection by him, or sell or buy any such article (except for the consumption of himself and his family) under a penalty of \$200 for any offence against this section, and the forfeiture of his office.

Sec. XI. provides that in case of dispute between Inspectors and the owner or owners of any articles inspected, appeal can be made by either to a Magistrate, who can summon three qualified persons to settle the dispute, the costs to follow the decision given.

Sec. XIV. provides that any person who, with a fraudulent intention, alters, effaces or obliterates the Inspectors' brands, gives a false certificate, or in any other way undertakes to deceive the Public in regard to articles inspected, shall be subject to a fine of \$40; and any Inspector or Deputy being guilty of malversation of office, shall be fined \$100, and shall forfeit his office, and shall be disqualified from ever after holding the same.

Sec. XIX. is as follows:—"Nothing in this Act shall oblige any person to cause any article to be inspected unless such inspection is expressly declared to be compulsory, but if inspected it shall be subject to the provisions of this Act; and shall not be branded or marked as inspected, unless the said provisions have been in all respects complied with, with respect to such article and the packages in which it is contained."

Secs. XXI to XXXV make special provisions for the Inspection of Flour and Meal; XXXVI to XXXVIII for the Inspection of the different kinds of Grain; XXXIX to L for Beef, Pork, &c.; from LI to LX for Pot and Pearl Ashes; LXI to LXXII for Fish and Fish Oil; LXXIII to LXXVII for Butter; and from LXXVIII to the close, for Raw Hides and Leather.

Sec. XCVIII.—This Act may be cited as "The General Inspection Act, 1874."

GENIUS IN MONEY-MAKING.—There are men born with a genius for money-making. They have the instinct of accumulation. The talent and the inclination to convert dollars into doubloons by bargains or shrewd investments are in them just as strongly marked and as uncontrollable as were the ability and the inclination of Shakespeare to produce a Hamlet and an Othello, of Raphael to paint his cartoons, of Beethoven to compose his symphonies, or Morse to invent an electric telegraph. As it would have been a gross dereliction of duty, a shameful perversion of gifts, had these latter disregarded the interests of their genius and engaged in the scramble for wealth, so would a Rothschild, an Astor, and a Peabody have sinned had they done violence to their natures, and thrown their energies into channels where

they would have proved dwarfs, and not giants.

JACK OF ALL TRADES.—In ninety-nine cases out of a hundred the old adage proves true of such, that a Jack-at-all-trades is good at none. A circus-rider may ride five or six horses at a time, and not break his neck; but a man who drives five or six trades or speculations abroad, generally tumbles to the ground. Knives that contain a half-dozen blades, two or three corkscrews, a file, a small saw, a toothpick, and a pair of tweezers, are wretchedly adapted to any of these purposes, and are soon thrown away in disgust. "Stick to your business," said Rothschild to a beginner,— "stick to your brewery, and you may be the great brewer of London. Be a brewer and a baker and a merchant and a manufacturer, and you will soon be in the *Gazette*."

## MERCANTILE FAILURES AND THEIR CAUSES.



THE immense number of failures in mercantile life, compared to many other avocations, is really surprising, but so it has been in the past and doubtless will be in the future. It is calculated that, taking a period of 30 years, not over five out of one hundred merchants succeed in making and retaining a competency for life. "Bankruptcy," said a once noted Bank Director, "is like death, and almost as certain; *they fall singly and alone, and are thus forgotten*; but there is no escape from it, and he is fortunate who fails young." This is probably too sombre a view, but the failures among the mercantile class are really appalling in number, and everything calculated to throw light on the causes of such disasters deserves the most attentive consideration. We find a most excellent article on the subject from the pen of Dr. William Matthews, of Chicago, author of "Getting on in the World; or, Hints on the Secret of Success," from which we make a few very brief but most useful and entertaining extracts:—

The sons of our farmers, shoemakers, blacksmiths, and carpenters no sooner become their own masters than they straightway throw down the scythe, the awl, and the hammer, and rush to the city to engage in the noble work of weighing sugar, selling tape, hawking books, soliciting insurance, or posting ledgers. And yet, if any fact has been demonstrated beyond the shadow of a doubt, it is the deceitfulness of the apparent facilities for getting rich in cities. The fact that while in other careers the mass of men are successful, ninety-five at least out of every hundred who embark in commerce either make shipwreck or retire sooner or later in disgust, without having secured a competence, has not only been verified again and again by statistics, but is a stereotyped observation which drops from the lips of business men daily. . . . What, then, are the causes of those failures of business men which are so numerous as to make success seem like the drawing of a prize in a lottery? We answer,—the first and most obvious cause is the *lack of business talents*. It is an easy thing with some men to make money in trade; but there are others to whom it is as difficult as for a man with no mathematical talent to calculate an eclipse, or a person with no eye for colour to paint "The Descent from the Cross." Who can wonder that such weaklings soon go to the wall; that in the sharp competitions of modern trade they are outwitted and overreached by men born for the business, and who have learned its crooks and turns by a long apprenticeship; and that, after stumbling on a few years, committing blunder after blunder through ignorance and lack of sagacity, they are shipwrecked by the first financial hurricane that sweeps over the land? . . .

The next cause of bankruptcies which we shall mention, and a very prolific one, is an *excessive haste to be rich*. Exceptional persons there are, who are content with slow gains,—willing to accumulate riches by adding penny to penny, dollar to dollar; but the mass of business men are too apt to despise such a tedious, laborious ascent of the steep of fortune, and to rush headlong into schemes for the sudden acquisition of wealth. Thus we go, racing on like a high-pressure Mississippi steamer in the pursuit of fortune, pitching rosin into the furnace to get along faster, and piling weights upon the safety valves, until finally the boilers burst, hundreds are killed or crippled, and we are compelled to stop for a while, until we can get over the fright of the explosion. . . . Another fruitful cause of bankruptcies is *speculation*. In every community there are men determined not to work if work can be shirked. It matters not in what men deal,

whether in oroid watches or in watered stock; whether they make "corners" in wheat or in gold; whether they gamble in oats or at roulette; whether they steal a railway or a man's money by "gift-concerts"—the principle is in all cases the same, namely, to obtain something for nothing, to get values without parting with anything in exchange. Everybody knows the history of such men, the vicissitudes they experience—vicissitudes rendering the millionaire of to-day a beggar to-morrow, and which have been thus briefly epitomized:—

"Monday, I dabbled in stock operations,  
 Tuesday, owned millions, by all calculations;  
 Wednesday, my Fifth Avenue palace began;  
 Thursday, I drove out a spanking bay span;  
 Friday, I gave a magnificent ball;  
 And Saturday, 'smashed' with nothing at all."

Another cause of failures is *frequent changes of business*. The shrewdest business men will admit, after 20 years' experience in a certain trade, that, though they thought themselves wise when they embarked in it, they were really very ignorant, and that they have not yet exhausted all the facts relating to it. Yet, obvious as are these truths, hundreds of men are perpetually changing from one business to another, sticking to no one long enough to make it profitable. . . . Another prolific source of bankruptcies is *extravagance of living*—indulgence in luxury beyond their means by the middle classes. An English assignee in bankruptcy stated some years ago, after examining the books and documents of seventy-six bankrupts, that *forty-nine* had been ruined by expending more than they could reasonably hope their profits would be, although their business yielded a fair return. . . . Another fruitful cause of bankruptcies is *the credit system*, which is often pushed beyond all reasonable bounds. A merchant who has heavy notes to lift, on investigating his resources finds, instead of cash in his safe or at his banker's, a thick pile of "promises to pay" by A., B., and C., doing business from a mile to two thousand miles distant, and not one-half of them can be relied on in a crisis, when the gulf of bankruptcy yawns before him. . . . The sin of the credit system does not lie entirely on the shoulders of the jobbers and country-traders. The farmer, the mechanic, the day-labourer, the lawyer, doctor, and clergyman, all who run in debt instead of paying cash for the necessaries and the luxuries of life, are equally responsible for its existence. . . . Another cause of failure is the prevalent indisposition to look resolutely and squarely *at the real state of one's affairs*. Instead of taking an account of stock every year, carefully weighing and measuring all his goods, allowing for their deterioration or depreciation, and also for his bad debts,—working night and day, if need be, to ascertain his real position,—the hopeful man is only anxious to increase his business. The changes in styles, and the fluctuations in the markets; the overstock of goods not durable in quality; the loss of interest, which is certain to accrue before the whole stock is sold; the worthlessness of some of his debtors, and the "shaky" condition of others,—are circumstances which are carefully noted by the shrewd and cautious trader, but which the over-sanguine merchant never looks in the face. The result is, that his profits, like those of the shopkeeper who made \$1,000 one night by simply marking up his goods ten per cent., are always on paper, never in greenbacks or in gold. . . . Again, a not infrequent cause of failures in business is *partnerships hastily and inconsiderately entered into* with men of whom little is known. It is astonishing how thoughtlessly men contract this relation with those by whose incompetency or knavery they may be suddenly ruined. But we have space only to hint at this, and pass to another fruitful cause of failures, namely, the *lack of liberality in business dealings*. Meanness in all its forms is despicable; but especially in business matters, when it takes the form of scrubbism.

There is no class of men who labour under a more perfect delusion than those who practise upon this principle; who never risk a dollar to secure business, unless sure of getting it back again; who never pay a cent for printers' ink, whether in circulars or advertisements; and who think to get the weather-gauge of all mankind by cribbling sixpences from the bills they incur, passing shillings for quarters, and never giving dinners. . . . Again, among the most fruitful causes of failures at this day is *the lack of enterprise*. Following riches, argued "old Ebony" is like following wild-geese, and you must crawl after both on your belly; the moment you pop up your head, off they go whistling before the wind, and you see no more of them. If you haven't the art of *sticking* by nature, it was said, you must acquire it by art; put a couple of pounds of birdline upon your office stool, and sit down upon it; get a chain round your leg, and tie yourself to your counter like a pair of shop scissors; nail yourself up against the wall of your place of business, like a weasel on a barn door or the sign of the spread eagle; in short, only be a *sticker* and you may get fat on a rock. Such was the golden rule of business in the jog-trot days of "Auld Lang Syne," and almost in the present half-century. But now all is changed. The slow, plodding, illiterate, chicken-hearted merchant has had his day. The man who would be rich, and attain to eminence in his calling in this latter half of the nineteenth century, must discard the old-fashioned methods of *getting on* in the world, *and be abreast with the times*. Still another cause of failure in business, and one the importance of which has been, perhaps, underestimated, is *the robbery by clerks of their employers*. Cases of this kind are becoming more and more common in this country, and unless something is done to arrest it, the cancer will soon have eaten into the very vitals of our mercantile society. How many establishments, doing a vast business, and seemingly prosperous, are rotten at the foundation in consequence of incessant, systematic speculation by clerks, it is impossible to estimate; but in almost every city sudden and startling failures ever and anon occur, whose secret cause is known to have been this, and this only. . . . Let employers take no young man into their employment about whose antecedents they are not fully posted; let them pay fair, even liberal, salaries; and especially let them, so far as they can do so without establishing a system of espionage, which is always despicable, acquaint themselves with the conduct and pursuits of their officials *outside of the salesroom or counting-house*.—and they will not only save themselves from the loss of many dollars, perhaps from bankruptcy, but will prevent many a young man, trembling on the brink of temptation, from going headlong to ruin.

Finally, in addition to the causes of bankruptcy which we have mentioned might be added bad personal habits, such as intemperance, lack of punctuality, etc. But farther back—behind boundless credits, overtrading, speculation, luxurious living, and all the other causes which we have named or might name—is to be found the primary cause of mercantile failures, all these secondary ones being but the effect of elements lying deeper in the popular character. Mammon-worship,—devotion to "the almighty dollar,"—the intense, all-devouring ambition to be the Napoleon of the mart, the man who owns a greater amount of real estate, bank and railroad stock, and solid cash or mortgages, than any other man on 'Change; the impatience to attain to wealth by a few brilliant and daring strokes, instead of by tedious processes of labour and economy, by a few gigantic bounds, instead of by a slow and tedious up-hill journey; the subordination of health and happiness, the highest interests of body and soul, to money, *money, MONEY*, which is made the end instead of the means of existence,—*this* is the root from which spring not merely the marvellous activity, but the giant vices, of the American mercantile character.

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### THE FISHERIES.

The total yield of the Fisheries in all the Provinces during 1874, was about \$1,000,000 more than during 1873. The returns of each Province were as follows :

Nova Scotia... ..	\$6,652,301 59
New Brunswick ... ..	2,685,793 91
Quebec ... ..	1,608,660 20
Ontario ... ..	446,267 50
Prince Edward Island .. ..	288,863 00
	\$11,681,886 20

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