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INTERCOLONIAL JOURNAL OF COMMERCE. AND

Vol. V.

MONTREAL, FRIDAY, MAY 21, 1869.

No. 21

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MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

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ROBERTSON, STEPHEN & CO., MONTREAL,

Are now receiving their

FALL IMPORTATIONS,

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When they will be prepared to exhibit a large an varied selection of

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Choice Newfoundland Green CODFISH.

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Boxes LOBSTERS, and ARROWROOT, in tins. Ilhds United Vineyard BRANDY, Vintage 1863. Very fine.

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Agent for French and German Manufacturers of Window Glass, Glass Ware, Fancy Goods, &c., Birmingham Hardware, Shellield Electro-Plate Goods, Tools, Cutlery, Files, Steel, &c. 83-1y

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Awarded, over eighty-two competitors, at the Paris Exhibition, 1887, the HIGHEST PREMIUM, the

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This Company—formed by the association of nearly 100 of the wealthlest citizens of Montreal—is now propared to grant Policies of LIFE ASSUBANCE and Bonds of FIDELITY GUAKANTEE.

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THE TRADE REVIEW

Intercolonial Journal of Commerce.

MONTREAL, FRIDAY, MAY 21, 1869.

Purchasing Department of the TRADE REVIEW.

See Advertisement.

THE PRINTERS STRIKE.

WE send out this week sgain a somewhat incomplete paper, but we hope hereafter to furnish our readers with our regular reports in full as well as general selections of news. The printers are now, such of them as have not left the city, back again at work, and by next week, the various printing offices will be fully organized,

The suspension of the Royal Canadian Bank is announced. It does not cause much surprise, the aifuirs of the Bank having for some time been in an unsatisfactory condition.

RECIPROCITY.

HE hint that the Finance Minaster threw out in his budget speech these in dealers. his budget speech that in dealing with the United States, a more Canadian policy must be followed in matters of trade than at present, will meet with general approbation. We object utterly to the doctrine that we must concede everything and trust to the influence of our forbearance to obtain similar concessions. The Washington government and the people of the United States are open only to other influences. Let us inaugurate a policy which will require an equivalent from the United States for everything which we yield, and we will soon see a new Reciprocity Trenty. Our present policy is one which helps to foster the insane delusion that we can be starved into Annexation: and the sooner it is ended the sooner will our commercial relations with the United States be placed on a satisfactory footing.

We do not believe that Canada has suffered to any great extent by the abrogation of the late Treaty; and although the exports to the United States of some of our products may have fallen on, they are still very heavy, and the decrease will be found to be nearly compensated by new trade sprung up in other directions. We are not quite sure that ultimately Canada would not lare quite as well without as with free trade in raw products with our neighbors, and we are opposed to making a single sacrifice to obtain it; but we would not object to entering into any arrangement which would facilitate trade, and secure a rapid interchange of products. We hope any new treaty which may be negotiated will include in the free list a much greater variety of articles than was embraced in the least, and that the markets of each country will be thrown open to the manufactures of the other.

The United States has undoubtedly not the start of us, but nevertheless our present inferiority might find a compensation in the larger markets our completed products would find sale in, and our cheap labour would help to lesson the disadvantages under which we would labour in a free interchange.

BANK RETURNS.

THE Bank Statement for the month ending April 30th, 1869, appears in the last number of the Om-

The following is a comparison of the total Assets and Liabilities of the Banks of Ontario and Quebec for the months of March, and April, 18w:-

LIABILITIES.

Circulation	\$ 8,162,444 1,146,051 13,648,824 21,213,943
Total Liabilities\$45 205,589	\$44,141,262

Albers.		
Coin, Bullion, and Prov. Notes.	\$9,331,514	\$7,882,806
Landed or other property of	1.590.533	1,590,529
Government Securities	8,035,207	8.035,136
Notes of other Banks	1,722,942	1,526,202
Balances due from other Banks.	7,332,922	8,598,076
Discounts	61,976,830	51,835,535
Other Debts	8,439,079	8,256,860

Total Assets......\$78,429,027 \$77,725,131

From the foregoing figures we find that bank circulation has again heavily declined, and that it now stands at a point nearly as low as it has reached for many years. In two months of 1865, however, before any Provincial Notes were issued, the circulation of the banks fell even lower than they stand at present; and the combined issues of bank and Government notes are to an extent above the average of the last six years. The leading banks all participate in the present reduction of circulation.

Deposits in April were little changed from the preceding month, there being a small increase in those not bearing, and a rather greater falling on in those bearing interest.

Turning to the Assets, we perceive that in the item of "Coin, Bullion and Provincial Notes" there is a decline of nearly \$1,500,000. This is partly accounted for by the redemption of \$1,000,000 of notes by the various banks, and partly by a large increase in the balance held by the Bank of Montreal abroad, probably in New York.

INDEPENDENCE.

WHY should Canadians not desirofreedom instead of dependency even made in the control of the con of dependency even under English rule, is a question more easily raised than satisfactorily answored. Loyalty to our Queen and to her Government does and should exist in generous measure, so long as we owe allegiance to them; but after all, though we have practically the right of self-government, we have no voice whatever in the government of the country of which we are but a distant and dangerous portion of her nominal possessions. There is a practical; and there is a sentimental way of looking at things. Sentimentally, probably a m-jority of Englishmen would strongly object to any dismember-ment of that great empire "on which the sun pover sets": but there are also a very large number of Englishment who, taking a practical view of things, and reasoning that colonies are only a source of increased expense to the mother-country, would be quite willing to risk loss of prestige for the sake of the immediate material gain. We do not apprehend that should Canada demand from England its independence that its acquiescence would |belfor one moment withheld, provided there was anything like unautimity on the part of Canadians; and we think that in discussing the question, we have only to consider how we should ourselves be affected by complete severance from Great Britain.

The most common objection against any movement in favour of independence would we imagine be the craven one that we are still children and unable to take care of ourselves from any big builties that may see fit to insult or to injure us. This is a most coward-ly argument, and one which should be allowed to have little weight. We have it is true a population of only four millions, and scattered over a widely ex-tended tract of country; but it only needs proper measures of preparation and defence, the expenditure of a certain amount annually for militia and fortification purposes, to enable us to hold at bay any enemy that might presume to attack us. We shall never be called upon to fight on foreign soil-we shall only have to defend our own from invasion: and if Canadians should love their independence as they oughtif patriotism with them should ever be more than a nam/ - f they determine ever to befree, then their conquest will be impossible, and there will be little to in duce even our big bully ing neighbours to attempt it. The people of the United States made great exertions and great sacrifices to preserve the threatened unity of their country; but it is very unlikely that a similar state of feeling could be aroused among them by a desire for a war lo king to the us just conquest and forcitle annexation of a country in which so many of their soldiers would be sure to and bloody graves, and from the successful prosecution of which they could hope for so little gain direct or remote. We do not for a momer t take the ground that we are the equals in military power of the United States, or that in a conflict, we should not in all probability sustain defeat; but we do maintain that with unanimity on our part and a heroic determination that we would never be subdued, we might at lea t preserve our independence and our country, and even with overwhelming cdd make it a dangerous matter to attempt the conquest of the Dominion of Canada.

The question of defence embrac s also the question of paying for the necessary measures of defence. And here we confess to a feeling of uncertainty as to how far our country men are willing to go, and as to the extent they will agree to tax themselves to maintain their independence should they be called upon to do so. But whatever they might be willing to do there can be no question whatever of the justice of our having to pay for our own protection We yield no revenue to England, we add no strength, but are rather a weakness to it Why then should we look for a continuanco of the great expenditure on the part of England in furnishing us with costly troops to watch over us, while we, untaxed for their support, may turn all our attention to the pursuit of wealth? We would have no right to blame England if she refused to give us a single soldier and called upon us to assume the responsibilities of our position. We have all the rights of manhood, elf-government, selftaxation, perfect freedom to do everything that a colony can do, and should we not also begin at least to acknowledge the necessity of taking upon our selves the duties consequent upon these rights, and requisite for their ultimate preservation.

Another objection raised against our making a demand for independence is that it will of a surety lead to annexation. To this we must refuse to give our a sent. We see, even in our present partially unsatisfactory condition, the steady growth of a Canadian sentiment to which nothing will give so great impetus as the feeling of Nationality which must follow the a sumption of independence. And when the new Canadian flag shall wave over well nigh the half of a mighty continent, there need be no fear that there will be any want of a corresponding spirit of patriotism, or of a feeling of unity which unfortunately deep not now exist as much as it should.

We have replied to a few of the most common points raised agains; a separation from Britain; we now proceed to state what to us appears the most forcible reason why we should, and that with as lit le de lay as possible, make known to the Imperial Government our desire that the connection should be put an end to, and our request that henceforth we be permitted to be our own rulers in name as well as in fact It is one of the accompaniments of these days of rapid transmission of intelligence and of swi't spread of ideas, that changes of public policy no longer seem to crawl through slow-passing years, but have birth and come to maturity with little interval between their first conception and their final completion Already some of England's prominent wri ers and thinkers, men of political influence too, have made known their opposition to continued expenditure for the defence of distant colonies, from whom is received in return no material benefit, but only tariffs hostile to English manufactures. It may be but a short season before the whole people of England come to take a similar view A single deficient harvest might compel a measure to reduce the army by all the troops now retained in self-governing colonies. Therefore we think it would in all respects be better for us to take the initiative, declare our readiness to assume the responsibilities of freedom, and not wait to be kicked out and told to provide for ourselves. It is only a question of sooner or later; and the sooner we begin to provide for the new state of things which is

inevitable, the better prepared we shall be when the time comes.

We think there need be no particular haste in carrying out the details of an act of separation. We might easily wait till the expiration of the natural term of office of our present Governor-General, and during that time we could well employ ourselves in determining upon our future form of government, whether it should be monarchy, hereditary or elective, or whether it should be by a chief officer chosen from time to time. We should also have to determine a policy with regard to armament, and to select between the various systems of defence now practiced; and finally we should have to make provision to raise a revenue adequate to the increased expenses of our new position.

THE GOVERNMENT BANKING STHEME.

W E publish this week Mr. Rose's resolutions on the Government Banking measure.

They propose in brief, after the expiration of the existing bank charters, to deprive the banks of their present power to issue notes, and to compel them instead to obtain notes from Government, secured by the pledge of Government dbbentures dollar for dollor, to be deposited with Government. No bank is to have the power to issue notes to a greater amount than its paid-up capital, and the notes are to be a legal tender everywhere so long as the bank redeems them in specie at the office where they may be made payable, and which office must be either in the respective capitals or chief commercial cities of the several Provinces. To provide for the security of their notes, the banks are obliged to hold specie, Dominion notes, or notes secured by Government Debentures to the amount of 2) per cent. of their circulation; and in case of failure of any bank its notes are to be a first charge on all its assets, for the redemption of which alone they can be used. The Receiver-General is also authorized to sell the securities he holds on deposit from the defaulting bank, the proceeds to be applied so far as necessary to redeem the outstanding notes: and if they are insufficient for this purpose then the Receiver-General is further permitted to hand over additional funds to the officer placed in charge of the bank for the purpose of winding it up. Notes are also to bear interest from the date of suspension, interest to cease if they are not presented for payment within a certain specified time Any advances by Government are to be the second charge on the assets of the bank, and deposits on call, not bearing interest, are to rank as the next preferential claim. All other creditors share alike. In addition to their note reserves, the banks are to hold an additional amount equal to at least one-seventh of all their deposits on call. To compensate in some degree for being deprived of their powers to issue notes, the banks are to be relieved from the tax on circulation and from the obligation to hold Government securities other than as against their notes. Provision is made for monthly returns to Government, much fuller in detail than the present useless returns, and for inspection by a Government officer. Five years, commencing in 1871, are allowed for the gradual with drawal of the existing note circulation. For the full details of Mr. Rose's measure, we refer our readers to the Resolution, them elves,

The declared determination of Government to carry out their Banking Scheme will arouse no ordinary resistance on the part of two powerful classes—those interested directly or indirectly in chartered banks, and those dependent on bank accommodation for the carrying on of their business. Besides, there will be opposition from those who are politically against the Government, and opposition from those who believe that theoretically as well as practically the Government measure is a step in the wrong direction.

The principle clamour will arise from those who have a direct or indirect interest in chartered banks and the profits therefrom accruing. Let us for a mo ment see how they are going to be injured by the proposed change. In the first place, it is claimed that the profits on circulation will be taken away, especially on the extra amounts issued at certain seasons of the year, which experience shews will only return for redemption after a well understood interval of time shall have elapsed. In reply we have to say that the banks do not lose the profit on their issues. On the contrary as the Debentures deposited with Government will in all probability bear interest at six percent, they will be secured that return for the first investment of their capital, in addition to the fluctuating

returns from the loans of the notes and of such part of their deposits as they have in excess of the required reserves. Again, those very reserves may be drawing interest, as they may be either in specie or Diminion notes, or in secured notes of the bank itself. Again the tax on circulation is remitted, and the amount now invested in Government securities set free to be used in obtaining notes. The other functions of banks, exclusive of the right to issue notes, are in no way interfered with; so that it seems very clear to us that bankers are not the persons from whom should proceed any outcry against the new seaherme.

At first sight, the fear that the available capital of the country will be reduced by the substitution in the way proposed of Government for bank notes, to a ruinous extent, seems to be a well founded apprehension; and under a possible combination of circumstances, such ruinous reductioin would take place. But, not necessarily. Only in the event that the banks were compelled to purchase their Debentures in a fereign market, would the country be a dollar the worse off as regards available capital. Otherwise, one of two events will take place. Either a new issue of Government Debentures will be taken by the banks, or they will buy up securities now he'd as investment by Canadian Capitalists, in both cases providing the necessary substitute for the form of credit at present enjoyed by the banks In the former case, the credit would be new and given to Government directly, instead of to the banks, and for which credit Government wou'd pay the banks, and in the latter case an amount of capital would be set free exactly equal to the amount of securities purchased by the banks and which would again be used, in all probability for the starting of new banks, it the business of the country seemed to offer a field for profitable investment that wav.

That it is of the utmost importance that note-holders should be protected to the very utmost cannot be disputed: that they are so to be protected under the system proposed seems certain. The result will be that the same confidence will be placed in any Cananian note as is now placed in the issues of the Bank of England; a run for their redemption will be almost an impossibility, and one of the great dangers always visible to banks whose notes may at any moment be returned upon them will be for ever removed.

The weak point in Mr. Rose's measure, the part in which it is most open to attack, is its deficiency in one most important respect. In the Resolutions is not one word going to indicate in what manner Government proposes to dispose of the funds it will obtain by the purchase of its securities. The practical success of the system proposed to be inaugurated will depend greatly on this. It is not of course intended to leave money idle for which interest is to be paid; and the great question will be the manner in which it is to be employed. To use it for the payment of outstanding debts would be a very fair way to reduce the country to beggary, putting a stop to its trade, in so far as that trade is carried on by means of the present note issues. The money must be invested in the country, and invested in such a manner as to yield a sufficient return, not necessarily directly, but within a brief period after the money shall have been paid out. The subsidizing of railways tl r ough fertile, but at present inaccessible districts, would be an admirable investment. Funds well spent to secure immigration would not be looked upon as wasted; and in fact any public expenditure which would increase the productiveness and enlarge the trade of the Dominion would be not only laudable, but sure to be successful. Unproductive expenditure, as for instance for fortifications, should be provided for by foreign loan, the interest and sinking fund of which would be spread over a number of years, and would not be heavily felt at any one time.

We will close by referring to an article on "the new Banking Scheme," which appeared in last Saturday's Globe, and which contains so many errors that we feel constrained to warn our readers against placing any confidence in the sweeping statements it puts forth in place of logical argument. The writer in the Globe assumes as a basis for invective that the entire amount of the existing combined bank and Government issues will be withdrawn from the available trading capital of the country. Even aside from any argument that might be used to overturn this as-umption, he altogether ignores the government Securities to the amount of over three millions of dollars, now held by the banks, and which will at once become available towards supplying so far the place of the

credit taken away by the restriction of note issues. He also lays great stress on the reserve of twenty per cent which the bank must keep to redeem its notes, orgettin apparently that under the present system the banks is equally bound to provide for the pretection and redemption of its circulation. As an actual fact, the present reserves of all the banks of Oniario and Quebec (excluding Government Securities and including the difference between the item of Balances due to and from other Banks) are more than six and a balf million of deliars in excess of what would be required by Mr. Research Resolutions. We do not care to review the Otobe article at length. Its obvious unrollability renders criticism unnecessary.

MR ROSE'S BANK SCHEME.

RESOLUTIONS :-

That it is expedient that no new Bank be chartered, or the Charter of any existing Bank renewed, except on the following conditions, subject nevertheless to the modifications hereinafter mentioned with respect to existing Banks:

- 1 The capital of the Bank shall not be less than nor more than
- 2 The notes of the Bank intended for circulation, shall be secured by the deposit with the Receiver General, of gold, or Dominion notes, for which the Government, on being satisfied that the notes are bone it required by the Bank for circulation, shall grant securities bearing interest at per cent. per aunumfor ten years, from 1st June, 1971, which securities shall remain in deposit with the Receiver General The interest on such securities shall belong to the Bank, subject to the provisions hereinafter mentioned; and circulating notes to the amount of the sum so deposited, shall be delivered to the Bank.
- 3 Such notes shall be notes of the Bank, payable by it in specie, or in Dominion notes, (until the power to issue Dominion notes shall cease as hereinafter provided,) on demand, at the office of the Bank, at a place or places named on the face thereof, and such place or one of such places, shall be the Capital City of the Province in which the Head office of the Bank is situate, or the city of Montreat,—or in the case of a Bank having its Head office in New Brunswick, the city of St. John.
- 4 The notes shall, when so delivered, bear the counter signature of the Receiver General, or of some officer appointed by him; and shall, before issue by the Bark, be signed by the proper officer thereof.—They shall be of uniterm paper and appearance, except as to the name of the Bank, the places of payment, and the number and signatures.
- 5 So long as such notes to be received from the Receiver General as aforesaid, are paid on demand, in specie or Dominion notes, at the offices where they are made payable, they shall be a legal tender at every other place,—except that notes made payable in Nova Scotia only shall not be a legal tender out of that Province.
- 6 The notes of any Bank shall be a first charge upon all its property and assets of every description whatever; and if at any time any Bank, without lawful excuse, fails to pay such notes on demand, the Receiver General, being satisfied of the fact, may give public notice thereof in the Canada Gazette, and after such notice, and until it is withdrawn, such notes shall cease to be a legal tender, and it shall not be lawful for the Bank to pay any depositor or other creditor whatever except only the helders of its notes, or to pay out any of its notes or to transact any other business of banking, except only to collect and keep mo ncy belonging to it and apply it to the redomption of its notes; and if such notice is not withdrawn (as it may be if the Receiver General is within ninely days satisfied that the Bank has paid and will continue to pay its notes in specie on demand) then an officer shall be appointed to wind up the affairs of the Bank, and shall have for that purpose all the powers of the Directors and other functionaries and officers of the Bank, and its chart r shall remain in force for the purposes of such winding up only.
- 7. From the date of such notice, every note of the Bank shall bear interest at the rate of 6 per cent, per annum, until the notice is withdrawn, or the note is paid by the Bank or the time to be appointed for the presentation of such notes has expired,—without any formal presentation or protest,
- 8 If the notice be not withdrawn, the Receiver General shall appoint a place or places and time when and where the secured notes of the Bank will be naid.

- with interest, by the officer appointed to wind up the affiles of the Bank, who shall pay the same out of any funds of the Bank in his hands, and the Receiver General may dispose of the securities deposited with him by the Bank, with all interest accrued thereon, and deliver the proceeds to such officer as funds of the Bank: and if it should appear that the Bank funds will not suffice to pay all such notes and interest within ninety days after date of the notice, then the Recolver General may, with the approval of the Governor in Council, and out of any unappropriated funds in his hands or which he may raise for the purpose, ndvance to such officer any sum required to enable him to pay such notes and interest; and any sum so advanced, with interest at 6 per cent. per annum until paid, shall be the next charge on the funds and assets of the Bank, after the payment of its notes.
- 9. If there be any outstanding notes of the Bank not paid within the time limited for their presentation for payment with interest, they shall cease to bear interest from that time, but the officer aforesaid shall set aside and retain sufficient funds of the Bank to pay the same with interest up to the time so limited.
- 10 Deposits payable on call and not bearing interest shall be the next charge on the funds and assets of the Bank, after its notes and the interest thereon and any amount advanced by the Receiver General as aforesaid
- 11 The amount of notes delivered by the Receiver General to any Bank shall never exceed
- of its paid up Capital, and not more than one-lifth of the amount delivered at any time shall be for sums under five dollars, and not less than one hundred thousand dollars for the first deposit, nor less than fifty thousand dollars for any subsequent deposit, except upon special application on the ground that the capital or circulation of the Bank requires a diminution of the said sums,) shall be demanded, and deposit made therefor, at any one time, for any fractional part of a thousand dollars.
- 12 Any amount of its notes not less than twent; five thousand dellars, and containing no fraction of a thousand dellars may at any time after days notice, be returned to the Receiver General, and a corresponding amount of the securities deposited or each, at the option of the Receiver General, may be delivered to the Bunk, so long as it redeems its notes in specie on demand, but the Receiver General may with the approval of the Governor in Council, make such a return at an earlier day.
- 13. Notes returned to the Receiver Gen ral may be re-delivered to the Bunk, as aforesaid, on the proper deposit of cash or securities; but the Receiver General may substitute new notes for any such returned notes which he thinks too much worn for circulation and the Receiver General, with the approval of the Governor in Council, may make arrangements as to the mode of cancelling returned notes or re-issuing
- 14 The Bank shall always hold in specie or Dominion notes, an amount equal to at least trenty per cent. of its secured notes then in circulation,—and an additional amount equal to at least treesenth of all deposits on call, either in specie, Dominion notes, or notes secured by deposit with the Receiver General as aforeyaid.
- Ib. The total amount of the liabilities of the Bank shall never exceed three times the aggregate amount of its paid up capital, and the amount held by it in specie or Dominion notes; and the Directors knowing any excess, and not immediately protesting against it, shall-be liable for the same
- 16 The shareholders of the Bank, except only where the now existing charter of such Bank may provide otherwise, shall be liable for its debts to twice the amount of their stock, and no more,—that is each of them may, in case of the insolvency of the Bank, be called upon to pay, not only any unpaid instalment on his shares, but also a further amount equal to the nominal amount of his shares, or such less sum as may be sufficient to enable the Receiver to pay off all the liabilities of the Bank.

 11. This liability of a shareholder shall continue for
- 17. This liability of a sharcholder hall continue for ninety days after the registration of any transfer of his shares, and shall then cease us to the shares transferred, unless the Bank be then insolvent in which case it shall continue and no transfer made after the insolvency of the Bank, shall avoid the liability of the transferrer, saving always in any case the right of the transferrer against the transferrer.
- 18 The nonpayment of the notes of a Bluk, on demand, in specie, and the appointment of a Receiver shall be held to constitute the Bank insolvent, within

the meaning of the two next preceding parrgraphs, and shall render the stockholders liable, as there in mentioned, and the Receiver may, from time to time make calls upon the sharcholders, for such sums as may be necessary to enable him to pay the notes of the Bank and interest thereon, and to reimburse to the Receiver General any sum advanced by him towards paying the same, and interest thereon, and salexy uses by him incurred about such payment, and all other sums for which the Bank may be liable to the Government, either on account of deposits or otherwise.

- 19 If all the notes of the Bank be paid, or the payment provided for, within ninet days of or the notice given by the Receiver-General, and if it be shown to his satisfaction that the Bank is then colvent and ready to meet all its liabilities as they accrue, this notice may be withdrawn, and the Ban's may egain go on with its ordinary business, and the powers of the Directors shall be restored, and may again obtain notes from the Recoiver-General on the proper deposits, otherwise the Bank shall be deemed in olvent, and the Receiver appointed as aforesaid shall continue to have the powers of the Directors, and of an official assignee in Bankrurtey, and shall wind up the affiles of the Bank subject to the provisions hereinbefore made, and to those of any Bankrupt Act in force, unless there be any Special Act in force regulating such winding up; and the charter of the Bank shall remain in force for the purposes of such winding up only.
- 20. Any suspension by a Bank, without lawful excuse, of payment of any of its liabilities, other than its notes, in specie or notes secured by deposits with the Receiver General as aforesaid, as they accrue, shall, it it continues for days, consecutively or at intervals within any twelve months, and although it may continue to pay its notes in spacie, be held to constitute the Bank insolvent, and shall authorize the appointment of a Receiver, with the powers above mentioned, the winding up of the Bank and the determination of its charter, as in the case of non-payment of its notes.
- 21. The cost of notes issued to the Bank, and all other expenses incurred by the Receiver-General with respect to the Bank, shall be repaid by it, but such cost shall not exceed that at which all the Banks may satisfy the Governor in Council that they could procure such notes.
- 22. No dividend exceeding the rate of per cent, per anum sha'l be paid by any Bank, unless it has then a Reserve Fund equal to per cent of 4ts paid up cap tal.
- 23. Certified lists of the Shareholders, with their additions and residences, and the number of shares they respectively hold, shall be laid before Parliament every year, within fitten days after the opening of the Session
- 24. The shareholders, in the absence of other special provision in the charter of the Bank, shall have power to regulate by By-law the following matters incident, to the management and administration of the affairs of the Bank:
- let. The number and qualification of directors, which shall not be less than five; their period and rotation of office as well of the Piesilent, and Vice-President, and thoir remuneration.
- 2nd. The amount of discounts or loans which may be made to directors, either solicitly or severally, or to any one film or person, or to any shareholder or to corporations.
- 3rd. The number of places and the places at which agencies or branches of the Bank may be established.
- 25. The Monthly Returns to be made by the Bank, shall, in addition to the particulars required by the existing charters, show among other things:—

LIABILITIES.

- 1. The Capital subscribed, as well as that paid up, and that authorized by the charter.
- 2. Cash deposits, distinguishing those payable on call from those payable only after notice, and further distinguishing those bearing interest.
 3. Balances due to other Banks in Canada,—and
- those due to other Banks not in Canada.
- 4. Circulation, secured and unsecured, respectively.

assets and loans

- 1 Specie, Dominion Notes, and secured Bank Notes, distinguishing the amount of each.
 - 2. Other Government Securities.
 - 3. Notes and Bill or other advances overdue, dis-

tinguishing the amount secured on real estate, and those unsecured

- 4. Notes and Bills or other advances ovordue, distingushing the amount secured on real estate, and those unsecured.
- 5. Balances due by other Banks in Canada,-and those due by other Banks out of Canada.
- 6 Real estate owned by the Bank other than Bank premises, and other than that specified under No. (4.)
 - 7 Bank premises.

24. The making of any wilfully false or deceptive statement in any account, statement, return, report or other document, respecting the affairs of the Bank, shall, unless it amounts to a higher offence, more severely punishable, be a misdemeanor punisha----) and Amprisonblo by fine (not exceedingment, in the discretion of the Court., -and every President, Director, Auditor, Cashier or other officer of the Bank, preparing, signing, approving, or concuring in such statement, return, report, or document, or using the same with intent to deceive or mislead or so as to deceive or mislead any party, shall be held to have wilfully made such falso statement, and shall further be responsible for all damages sustained by such party in consequence thereof.

27. If any President, Director, Cashier, or other officer of the bank, in view of the approaching in solvency thereof, wilfully gives, or concurs in giving, any creditor of the bank any fraudulent, undue, or unfair preference over other creditors, by giving security to such creditor, or by changing the nature of his claim, or otherwise howsoever, he shall be guilty of a misdemeanor, punishable as last mentioned, and shall be responsible for all damages sustained by any party by such preference,

23. The Receiver-General may require a return of the affairs of the bank in the same form and with the same particularsas the monthly return, to be made by the bank up we and on any named day, and showing the state of the bank's affairs on that day; and may at any time appoint and authorize an Inspector to visit the bank and verify any return or statement from the balance sheet of the bank, and the bank shall give the Inspector every facility for verifying the same, and all regulate assistance in so doing.

of the authorized capital of 19. At least the bank shall be paid up before it commences business, and it shall satisfy the Receiver-General, in such way as he may think fit, that such proportion of the cipital is really and bona-fide paid up in money; and the remainder of the capital shall be paid up (to the satisfaction of the Receiver-General) within

30. The bank shall not make loans, or grant discounts on the security of its own stock, but shall have a privileged lien on the shares of any of its debtors, or parties to whom advances have been made or who are responsible for such advances, and may

decline to transfer the shares of any such debtor or

party, until the debt or advance is paid.

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31. No dividend shall ever be made so as to impair the paid-up capital stock, and if any part of the paidup capital be lost, the directors shall, if all the stock be not paid up, make calls upon the shareholders sufficient to make good such loss and keep the paid up capital unimpared; and such loss and calls shall be mentioned in the return then next made by the bank.

32. The bank shall always receive its own notes at par, at any of its offices, and whether they be made payable or not; but shall be bound to redeem them in specie at any place other than where they are made payable.

23. The bank shall always be subject to any general provisions respecting banks, which Parliament may think necessary for the protection of the public.

- 31. The bank shall not be bound to hold any amount of Government securities, beyond those deposited with the Receiver General for ensuring the payment of its notes.
- 35 The directors of any now existing bank, being thereunto authorized at a general meeting of the shareholders, called for that purpose, may, at any time before the 1st day of July, 1870, notity the Receiver-General of their intention to apply for an extension of its charter, with such amendments as will make it conformable to these resolutions, and may so soon thereafter, as may be practicable, make the deposit herein before mentioned, and obtain secured notes.
- 36. The charter of any now existing bank may be continued by proclamation Issued under the authori

ty of the Governor in Council, until the end of the session of Parliament next after the first day of January, 1881, provided the directors of such bank, authorigod as mentioned in the next preceding resolution, shall have notified the Receiver-General as therein roquired; but the charter so continued shall, by virtue of such proclamation, be so amended as to make it conformable to these resolutions.

37. Such bank shall have the right to re-issue for one year, after the present term of its charter, an amount not exceeding eighty per cent of its highest circulation as returned during the year 1863; during the second year an amount not exceeding sixty per con of such circulation, during the third year an amount not exceeding forty por cont of such circulation, during the forth year an amount not exceeding twenty per cent of such circulation; and at the end of the fifth year, succeeding the expiration of its charter, its right to issue or reissue its own (unsecured) notes shall cease, and any greater circulation than that mentioned in the resolution shall be based upon deposits made with the Receiver-General as hereinbefore mentioned; provided that the capital of every dollars. such bank, if not less than shall be increased and paid up to that amount within the aforesaid period of years.

88 No now existing bank charter shall be extended except on the conditions avove made, nor shall any such charter be extended beyond the end of the Session next after the 1st day of January, 1881.

39. The privileges granted by the Act respecting Banks, 31 Vic., cap. II, the duration of which is limited to the end of the Session next after the 1st day of January, 1870, shall not thereafter extend to any bank which shall not have had its charter amended in accordance with the foregoing resolutions, nor if the charter of such bank extends beyond the end of the Session next after the 1st January, 1881, unless it be limited to that date; but such bank shall have such rights and privileges only as are given by its charter, subject to any amendments thereto as the Legislature or authority granting it may have reserved the right to make.

40. Ranks whose charters are in accordance with the preceding resolutions shall be relieved from pa. ing the present tax on their circulation.

41. The Governor in Council may make regulations for carrying out the provisions contained in these resolutions, in all matters not be hereinfore provided for, any such regulations being published in the Canada Gazette, shall bave the force of law.

42. No further amount o. Dominion Notes, shall be issued beyond the amount special in the Acts in that behalf; but those now issued may be re-issued subject to the provisions that the amount issued or re-issued shall be diminished by the amount of secured notes issued to the Banks; Provided by the arrangement for the substitution of Dominion Notes for notes of the Bank of Montreal instead of its own notes, may be continued, at the option of the Bank or the Government, until the expiration of the period to which the charter of the Bank is now limited; but subject to such modifications thereafter as shall place the said Bank on the same footing as other banks in regard to its right to re-issue either its own notes or those of the Dominion.

43. No private person or party, except a chartered Bank, shall issue or re-issue any bill, bond, note, check or other instrument, intending to circulate as money, or to be used as a substitute for money, for any amount whatever.

44. All Banks shall be subject to such provisions of any general winding-up Act to be passed by Parliament as may be declared to apply to Banks

COMMERCIAL DEPRESSION IN CANADA.

NUME of the Canadian papers are lamenting over the hard times, and general depression in trade Upon the old principle that "follow-leeling makes us woundrouskind," we do sincerely sympatize with our neighbors over the linez; and we can well afford to so, for we have just passed through a season of business depression ourselves, such as we hope never to witness again. And it any stronger proof were required to prove to us and our neighbors of the new Dominion, the unity, and community of interests that must ever govern us both-independent of the difference in constitutions, or forms of political faithwe see it in the unmistable fact, that the same causes,—acting on each of us—boget precisely the same result.

We are both agricultural states, both depend largely for our sustemance on the products of the earth, and after making all due allowance for the influence of short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short crops, or low prices for larm produce, is sure to short cases not make a 250.00 can sure cases, and 230.00 can sure case, and 230.00 can

be followed up by a crisis in the commercial business of the country. But we notice that our Canadian contemporaries are giving credit to other causes for the present distress, namely that of excessive important the present distress. be followed up by a crisis in the commercial business of the country. But we notice that our Canadian contemporaries are giving credit to other causes for the present distress, namely that of excessive importation. It is true that a supply at any time, exceeding a demand—or the ability to purchase—is sure to be followed by depression; but with all due deterences to our neighbors who must know best where the sheet pinches them, we believe the general depression now folt all over the continent, proceeds from more primary causes than inflated importations only, namely—the low prices and consequent stagnation in the produce markets. We on this side of the Atlantic are not the only sufferers. From nearly all parts of Europe, the reports have been so uniformly discouraging, as to lead to the interence, that the entire world of commerce—thorough the infraction of some great natural law—had shot off at a tangent, and left me proper orbit. Forhaps the force of the English revulsion of Iso's through the oredit system, has not verbeen expended. Italy, Spain and Turkey, have all attempted to raise leans in the London market and failed. The great caution manifested by financiers, is displayed in the high rates of certain undoubt-disceuri-ies, and the low value of others. Nothing but the late decided action of Congress on the subject of repudiation, now keeps our own credit ten or eleven points higher than it was a year ago. These commercial relations are all governed by fixed laws, taws as unchangeable as those principles by which, we solve a mathematical problem. The cotton taste, the coal intereste, and the iron market, have all here in a languid state; though the iron trade has lately brisked up, by reason of the demand for railways ron, owing to the rapid progress of railways all over the world. In this country, the same causes have precisely the same results as in Europe. Manufacturing interests have been unprofitable, all branches of trade the owner, and the importance of trade. It will be such as the proper of the ca

HALIFAX MARKET REPORT.

HALIPAX, MAY IL.

USINE'S has been more active the past week, although the weather has been cold and unseasonable

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BBBADSTUPFS—Flour, still continues, dull and depressed, holders forcing sales at \$540, 3 and 4 months for Canada No. 1, at which price several lots changed hands. We quote No. 1 Canada \$540 a 560; Strong Bakers, \$550 a 560; Extra State \$540 Ryc, dull, at \$475 a 480 Oatmeal, \$075, Corn Meal, dull at \$375 and 1889:—

Bblo Flour.

•	Cod	ű·h.		
	Tres	Drums	Boxes	H6Boxes
1869		2680	7823	6725
1868		8842	10581	643
	Scale	Fish		• • •
	Tres	Drums	Boxes	Hf Boxes
1869		1240	263	216
1868		2972	493	310
Suli	mon. Me	ckerel	Herring.	Alewires
	Bhla	Bbls	Bbls	Rbis
1869	.1905			1959
1868	1953	23848 23	(323	30.141
Oils -Cod rathe	er casier	not mu	ch in mar	kel nemi

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be quoted at 3410 and 350 in bond. Vacuum Pan Sugar, 710 a 3c. in bond. No change in other sweets. Imports from January 1st to May 11th, 1863 and
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Molasers.
ns. Tres.
1 575
36 630
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TRADE OF THE WESK.

DUSINESS in all branches has been of a limited nature.

The Dry Goods trade has been inactive, and very

Tobin & CANNING.

few orders are being taken.

In Hardware there has been a steady moderate business, but we do not hear of any transactions in heavy goods worthy of being noted. Prices for the most part remain unaltered Scotch Bar is rather firmer and held at a elight advance on previous quotations in consequence of increase in outward freight from Glasgow. Tin Plates are a little easier, and in lots can be bought at a slight reduction on last weeks figures. In the Grocery Trade there has been little doing at

private sale, the principal interest having been centred in the Trade Sales, of which several have taken place and to reports of which we refer for business

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The following are the particulars of the Auction Sale of Groceries held for account of Messrs. D. Mac. on & Co., on May 13th:

105 bxs. Maccaron!, 10]c.

7 bags Tarragona Almonds, 16]c

3 "Filberts, 6]c.

2 "Hemp Seed, 4]c.

3 "Canary Seed, 6]c.

25 "5[c.

11 cases Liquorice, 16]o.

6 "16c.

2 "Sardines, ‡ tins, 17{c

4 "12c.

2 "Sardines, ‡ tins, 17{c

4 "12c.

2 "Castilo Soap. 9{c.

20 "Castilo Soap. 9{c.

20 cases Fry's Chocolate, 23c

44 "Grops 25c.

15 half chests Japan Tea, 46c.

25 "43c.

26 "43c.

27 "43c.

28 catties "43c.

29 catties "43c.

56 "45c.

56 "56c.

57 "56c.

58 "56c.

56 "56c.

56 "56c.

56 "56c.

56 "56c.

56 "56c.

56 "56c.
                     20 cattles
15 half chesis
5 "25 "
                                                                                                                                                                                                                            570.
550.
               25 " " 55c.

5 bales Cotton Wick, 16c
10 boxes loose Muscatel Balsins, $1.95.
25 " " $1.99.
10 " " $1.85.
30 " " " $1.85.
35 " " " " old, $1.25
20 " " " old, $1.25.
25 half boxes New Layer " 75c
10 boxes M. R. " $1.55.
50 " " " $1.50.
10 " Valentia " $1.50.
10 " Valentia " $1.50.
10 " " $1.50.
20 half boxes Valentia " $1.50.
10 " " $1.50.
                 10 " " 41c.
20 half boxes Valentia " 5jo.
22 hoxes Rook Candy, 150
22 " 140.
4 barrels Currants, 4c.
35 cases De Possels Ulivo Oil, quarts, $2 95
8 " " pints, $3 55.
25 " " pints, $4.70.
26 " " pints, $4.50.
27 " pints, $4.50.
28 " " pints, $4.50.
29 " " pints, $4.50.
20 " pints, $3.50.
20 " pints, $3.50.
20 " pints, $3.50.
21 " " pints, $4.50.
22 " pints, $4.30.
                     100 boxes Vermicelli, 11c.
20 boxes Meccaroni, 103c.
5 cases Martel's Brandy, $8 00.
5 cases Chaloupin Brandy, $8 37;
5 cases Chaloupin Brandy, $8 37;
40 cases Otard, Dupny & Co. Brandy, $6.75
5 cases Chas. Coran Brandy, $6 00.
8 cases Vermouth Bitters, $3 62;
17 quarter casks Burgundy Port, 68c.
10 "67c.
4 "70o
1 thd. De Kuypers Gin, $1.44.
1 " "$1.43;
2 " "$1.43.
10 red cases De Kuyper's Gin, $760.
                         2 " " 143."
10 red cares De Kuyper's Gin. 57 50.
10 green " " 53 70.
15 red " Deatar " 50 70.
20 green " " 53 45.
10 red " Palnitra " $6 60
```

3 hhds. 8 err,, 7.c.

```
1 case Black Lead, ‡ lbs. 740.

1 " 202.70

2 " 202. loose, 6c.

65 demijohns Yinegar, $1.30.

8 bales Bungs, 33c.

2 " Vial Corks, 11c.

1 " Beer " 10c.

1 " Soda " 10c.

2 " " " 12c.
            ## A Control of the C
                10 " " 65c.
10 " " 60c.
4 cases Sago, 65.
3 " Nutmegs, 44c.
1 case " 45c.
100 lbs. " 45c.
100 lbs. " 45c.
100 cases Castor Oil, in tins, 15jc.
12 " " in boutlee, coc.
5 " " 57 c.
15 " 4 pints, 81 25.
10 boxes Sperm Candles, 6's, 23jc.
10 " 4 pints, 81 25.
10 boxes Sperm Candles, 6's, 23jc.
10 " " 16c.
50 " " 16c.
50 " " D. 8. F., 16jc.
20 " " D. 8. F., 16jc.
20 " " D. 8. F., 18c.
25 lbs. " 25c.
2 cases Wix's " 1bs., $4 12j.
2 " " 1 oz.
10 " 4 jbs., $2.45.
10 " Taylor's " 1bs., $2.45.
10 " Taylor's " 1bs. 22jc.
4 boxes tin foil 4 oz. packets, 20c.
2) " 1 oz. 2)c.

The following were sold for account of
2) " " 1 oz. . . 2)c.

The following were sold for account of Messrs. A.

Urquhart & Co.: May 19th-
160 cases Bath Brick, 220.
3 cases Sparrow's Crystal, $1 c5 a $1.70.
10 kegs Bi-carbonate Soda, $3 39.
120 " " $3.25.
6 barrels Sal Soda, $1.55.
10 " St 50.
2 kegs Cudbear, 15c.
3 barrels Alum, $2.20.
3 " Rlesstone, 6c.
105 doz. Cox's Gelatine, small $1 00.
85 " medium, $1 60.
20 cases Lewis' Lobsters, $1 60.
10 " Mackerel, $1 65.
30 boxes Maccaroni, 11;c.
255 " " 110
190 " Vermicolli, 11c.
10 " Capers, $1.35.
10 " Olives, $1 20.
23 bags Canary Seed, 4;c.
13 " Hemp " 4;c.
25 cases Bardines, † tims, 12c.
6 " " † tims, 50 in case, 15c.
10 " Salad Oil, Bacigslupi, quarts, $3.00.
10 " " Salad Oil, Bacigslupi, quarts, $3.00.
10 " " " $3 70.
150 " " " $3 60.
20 " " " $3 70.
150 " " " $3 60.
20 " " " $4 60.
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      4 pints, $4 621.
                                        150 " " ½ p.
20 " " ½ p.
20 hoxes Castile Soap, 10c.
25 " 9½c.
10 bales Taragona Almonds, 16½c.
20 " " 17;c
                                20 " " 175 boxes Jordan Almonds, 27, 10 12 " Shelled " 22; 10 5 bags Grouoble Walnuts, 8; 10 5 60 " " 7; 10 50 60 " " 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5; 10 5;
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          710.
610.
best, 100.
                                                                                                                                            Filberts, 61c.
                                        35 "Hours Side.

6 " 6 0.

23 " Hardshell Almonds, 50

2 bales FF. Corks, 800.

3 " " 870.

10 drums Sultans Raidns, 540.

8 barrels Currauts, 810.
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```
5 cases Turkey Figs, 12c.

2 " Turkey Figs, 12c.

1 " Candied Lomon Peel, 22a

1 " Citron Peel, 25a

5 " Cartoon's Liquorice, 16c,

25 Jeasks No. 1 Burgundy Port, 4:

5 " 4,

5 (cases " 34,

5 (cases " 34,

5 " " 34,

29 octaves " 34,

6 (cases Shorry, 3, 4d)
                                                                                                                                                                                                                                                                                                                                                                                                                      4°.
4°. 1d
4°, 4d.
8°. 10d.
8°. 9d.
8° 10d
        1 Biag Canary Secus, a. ...

8 "" "130.

6 " "12 c

1 bag White Pepper, 10 c.

5 " Java Coffee, 20 c.

5 cases Barry Chicory, 10c.

3 casks Ground "7c

55 boxes Beimont Sperm Candles 6 21 c.

10 cases Cooney's Button Blue, 64 c.

1 blus, "Ball Blue 14c.

1 blus, "Mustard Jars, 17c.

1 case Wix's "bs. $4 37 c.

3 "" 1 bs. $4 37 c.

3 barrels Dutch Madder 14 c.

2 cases Nutmogs, 2s. 1d.

5 barrels Jamaioa Gingor unbleached, 10 c.

10 "" No. 2, 12 jc.

5 cases Cassia, 33 jo.
                                                          cases Cassia, 33jo.
barrrels Crosse & Blackwell's Pickels, $2 55.
                          20 "asset of the sugar Candy, 15c.
20 "Brown "133,
3 cases Preserved Ginger, $6.75c.
5 "Gastor Cit in tins, 15c.
15 cases Bergers Satin Staron ; ibs, 11ic.
10 "11ic.
                       10 "" "11c.

5 boxes Broma. 27c.

20 cases Blood's Porter, quarts. $2 loc.

10 barrels "pints. $1.40.

3 punsuuns Jamaica Rum, 1 75c.

40 cases Booth's Uld Tom, $5 bbc.

25 "Hennessy Brandy. $8 25

10 "Martel" "18 lb, $3 12}.

10 "Martel" "8 10.

2 quarter casks Hontman Gin, $1.40.

12 cases Sherry, $3 50

2 quarter casks Pomartin Sherry, $1.65.

11 "No. 1. Burgundy, $3.10.

Sale of Tess. for account of Messrs. D.
  80 "No. 1. Burgundy, $3.10.

Sale of Teas, for account of Messrs. D. Torrance & Co., Thursday, May, 20th:
Choicest New Seasons Hyson Twankay, matted, 30 \( \frac{1}{2} \) chests 41c; 53 do. 42c; 53 do. 43c.

Natural Leaf Japan choicest, matted—18 \( \frac{1}{2} \) chests, 5\( \frac{1}{2} \) ci. 00 do. 45\( \f
do. 43c; 25 do do: 43]c.

Natural Leaf Japau, extra fit ', matted—50 ½ chests
44c.

Gunpowder Moyuno, matted—10 ½ chests 25c; 27 do. finest, 49½c; 27 do 47c; 32 do. choice, 73c; 10 do. dole½ chests, choicest, 91c; 30 do. extra choice, 73c.

Young Hyson Bloyune, matted—73 ½ chests choicest, 79c; 20 do choice, 48c; 20 do. extra finest, 48c; 20 do. do. 42c; 49 do. extra superfine 63c; 63 do. extra curious, 48c; 60 do extra finest, 45jc; 50 do. 45c; 80 do. extra curious, 48c; 60 do extra finest, 45jc; 50 do. foc; 80 do. extra curious, 48c; 60 do do. 87c; 10 ½ chests choicest, 73c; 40 do. do. 72c; 91 do. do. 71c; 55 do. extra finest, 42c; 25 do do. 60c; 94 do do. N. S., 41c.

Hyson, Twankay, matted—31 ½ chests extra finest 43jc; 87 do. 41c; 25 do ex-fine finest choice, 61c; 32 extra finest 61c; 40 do. choicest 71c; 30 do. do. 55c.

Hyson, Moyuno matted—22 ½ chests choice, 61c; 32 extra finest 61c; 40 do. choicest 71c; 30 do. do. 55c.

Imporial, Hyson, Twankay, matted—10 ½ chests choice 4½c; 30 do. do. 44c.

Congou, finest Kaisow, matted—4 ½ chests 48jc

In the Grain and Provision trade, there has not
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In the Grain and Provision trade, there has not

been very much doing and the general tendency has been to lower prices for nearly everything offered.

-Floure.-Western Supers are nominal for the time
being holders not caring to coll at present obtainable

prices. Some sales of No. 2 have been made within the past lew days at \$4 to \$4.10. Fine has sold at \$3 85. Good Bag salable at \$2 15 to 2.17. OATMEAL—

is nominal except for retail parcels, offering at \$5.90 without inducing sales. WHEAT—Sales of U. O. pring at \$1.04 affect, and of a few cars in store, at \$1.03. White Winter has been sold for delivery in store at \$1.00, but now only taken at \$1.05. BARLEY. Nothing doing. Prace have been selling at 87 o per 63 lbs. for delivery in store. Lower prices however, are anticipated, especially if there should be any advance in freights to England. Pork-is dull. Anything doing purely of a retail character, and prices to some extent nominal. Asuas-have been steady. Heavy tares have sold at \$5 60, but now held at \$5.52 to 35 to for both Pots and Pearls.

In Leather, there has been little doing,' and prices are in the main unaltered.

In Boots and Shoes, orders have been coming in freely, but they are for the most part limited in bulk Buyers exhibit a good deal of caution in ordering and manufacturers are also careful as to extending credit. Prices are tending upward.

GREAT WESTERN BAILWAY.

frame for the week et d ng April 23, 1869

Passengers	\$27,904.60
Freight Mails and sundries	2,060.63
Total receipts for week Corresponding week, 1863	
_	
Increase	.\$ 5,181 93

NORTHERN RAILWAY.

Frame receipts for week ending May	1st, 1869
Passengers Freight and live stock	\$ 2,923.31 . 12,187 / 2 . 1,688.60
TotalCorresponding week, 1868	.\$16 709 43 . 14,674 79
Increase	.\$ 2 123.64

STATEMENT OF BANKS

Acting under Charler, for the Month ending April 20th, 1883, according to the returns faralshed by them to the Auditor of Public Accounts.

	CAPI	TAL		LIABILITIES.			
NAME OF BANK.	Capitalauthorized by Acc.	Capital paid up.	Proxies 13 Notes in circulation not bearing interest.	Balances due to other Banks.	Cash deposits not bearing interest.	Cach deposits cearing interest.	TWTAL LIABILITIES.
ONTARIO AND QUEORC.	\$	s	\$	å ets.	\$ cts.	\$ rte.	
Bank of Montreal Quebec Bank Cary Bank Gere Bank Gere Bank Bank of Bank Bank of Bank Bank of Bank Dalved Torke Donard Bank Donard Bank Donard Bank Bank E At-m Townedge Hanh Banya National Banya National Banya National Cardinal Banya Sagues Cardina Merchante Hank Royal Canadian Bank Union Bank of Le Mechanics Bank Bank of Commerce Nova Scotia.	6,00,001 3,01,000 1,200,20 1,000,001 4,861,661 4,840,000 2,000,000 2,000,000 4,000,000 1,000,000 2,000,000 1,000,000 1,000,000 1,000,000 1,000,000	6.000 000 1,473-50 1,	1,053,153	167,459 14.047 45,220 45,220 4,221 11,279 11,279 11,279 12,279 12,279 13	6.19.812 507.146 507.146 507.106 507.007 101.524 507.524 507.525 507.007 507.107 50	8.02,173 96,711 7.7, 48 250,917 157,245 114,918 131,149 1,121,98 177,27 20,05 66,373 176,40 28,566 127,117 1,670,146	14, 691, 120 2, 110, 370 1, 653, 274 243, 664, 743 647, 334 647, 334 647, 334 647, 334 647, 344 647, 3
Bank of Varmouth M. rchaste Bank People's Bank Union Bank Bank of Nova Votia	2,000,0 0 1,060,000	129,400 400,000	155,350	2,443	12.35.5 159.351	6,935	177,074 841,594
Kew Brunswick.						ľ	
Bank of New Brunswick oinmercial Bank St. Step ens Bank Poople's Bank	699,000 230,000	600,000 \$60,000	513,154 86,1×1	102,572	636,977 77,895	76,662	2,113,656 250,783
Total Liabilities	39,466,666	33 842,377 .	8,997,099	1,296,311	14,131,404	22,496,624	47,324,400

				ASSE	T 8.			
NAME OF BANK	Coln, Bullion, and Provincial Notes.	Landed or other projecty of the Eank.	Gevernment Neuritues.	Premissory Notes or Bills of other Hanks.	Balance due from other Banks.	Notes and Bills discounted.	Other de bis due to the Bank not included under the foregoing heads.	TOTAL ASSETS.
CNIARIO AND QUEBEC.	\$ cts.	S cts	S ct+	\$ cta	S cts	8 ct	\$ cts	* S eta
Ban's of Montreal Qu the Bank site Bank Gore Bank Gore Bank Gore Bank Bank of B. N. America. Banque du People Nive van Distrect Bank Molson's Bank Molson's Bank Molson's Bank Mostern Townshipe Bank Keatern Townshipe Bank Keatern Townshipe Bank Keatern Townshipe Bank Keatern Townshipe Bank Keal Canadian Bank Cuton Bank of L Canada M c'hantes Bank Hank of Commerce.	5,53,179 243 104 245,72 116,52 276,724 276,724 44,02 44,02 54,33 56,422 56,33 58,422 56,33 10,432 40,40 58,422 58,433	350 072 # 1470 17 930 24 333 54, 97 12,879 86 137 43,819 154,613 14,000 23,516 901,253	92 (ft) 144 153 1.4 529 75 114 75 114 75 1,549 165,354 46,720 107 2.3 127,579 205,562 107 833 111 450 101 226 531 635 129 911 120,506	33 ,53, .5, .33 .7, 72; 24 221 107, 270 8 116 64,915 31,620 124,119 22,117 23,139 23,139 23,139 24,533 110,230 56,633 56,739 56,633 57,739 104,061	7 163,633 (To 9 a. To 16,633 24 451 25,243 51,762 46,793 120,134 161,653 13,642 13,444 39,116 39,176 31,476 43,088	12.337 0.26 2.633,631 23.35,559 329,474 5.65,773 2.637,781 609,991 1,411,933 2.645,178 4,427,945 503,529 1,435,560 1,437,945 51,717,717,717,717,717,717,717,717,717,7	214,151 27,410 114,922 4-7,521 119,511 31,645 35,962 20 214 11,472 129,112 5,0 0 51,460 1 49,3-2 82,457 23,006	21,123,045 3,763,563 3,105,429
Nova Scotia. Bank of Yarmouth Merchanis Bank Pepple's Bank Uniton Bank Bank of Nova Scotia	11,167 . 219,333	7,9°1 24,0 <i>1</i> 0	83,340	80 4,835 .	2,453 11,488	233,002 . 718,628	74,590 . 55,119	326,194
New Brunswick.					****			
Bank of New Brunswick Commercial Bank St. Stephen's Bank People's Bank	205,545	13,895		12,154 27,537	323,309 39,371	2,781,517 . 308,166 .	102,487 86,905 .	485,396
Total Assets	8,429.485	1,640,719	3,118,135	1,570,797	8,997,188	55,377,080	3,575,652	32,692,639

AUDIT OFFICE, Ottawa, May 14, 1869.

JOHN LANGTON, Auditor.

STOCK MARKET.

Rank of Montreal, 100 w div 1448 Rank of Montreal Cambal C	l
Rark of Montreas. Rayk of M. N. A. (ily Bank, Baryane da P. uppe, Baryane da P. uppe	
Asker Townships Jank. Or T. R. of Canada. O. T. R	
Bangas dd P. opto	
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Gore Rank	4
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Eastern Townships Jank,	
Merchants Sank,	
Toy at Canadian Rank	4
Toy at Canadian Rank	
Royal Canadian Bauk	A
Baok of Commence 103	4
RAILWAYAN 14 a 15 15 15 15 15 15 15	×
G. T. R. of Canada. 14 a 15 15 15 A 28 15 16	4
A. C. S. Lawrence J. W. of Canala L. & S. Lawrence Do. preferential Montreal Co-les Anala Mining Company Montreal Co-les Lamala Mining Company Montreal Co-les Lamala Mining Company Montreal Telegraph Co. Londreal Chi. C. Londreal Chi.	A
H. W. of Canada 11 a 14 14 15 16 15 15 15 15 15 15	
C. & S. Lawrence 10 a 11 10 Do. prefore attal 80 a 80 a 10 Mintreal Canala Mintry Company 11 Introduction 13 20 20 18 135 20 11 Introduction 14 20 20 20 18 135 20 18 Interference 15 20 20 20 18 135 133 134 135 133 135 135 135 135 135 135 135 135	
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23 2 1 8 3 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
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Annual annual Company Intron Copper Ray Lake Huron S. & C. Loutered Ellegraph Co., Loutered Telegraph Co., Loutered T	. 4 2
3	
Control Cont	
idebation Navigation Co. Canadian Infland Sua in Coy. Canadian Infland Sua in Coy. Control Representation Coy. Canadian Infland Sua in Coy. Control Representation Coy. Canadia Olase Company.	• • •
idebation Navigation Co. Canadian Infland Sua in Coy. Canadian Infland Sua in Coy. Control Representation Coy. Canadian Infland Sua in Coy. Control Representation Coy. Canadia Olase Company.	• •
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10 10 10 10 10 10 10 10	*
BATEN Col min's reambling Coy. 50 50 50 50 50 50 50 5	4
BATEN Col min's reambling Coy. 50 50 50 50 50 50 50 5	H
Iffatter Column's bramship Column's C	, ^
Consider Office Company 10 10 10 10 10 10 10 1	*
Control of per cent. stock 10 10 10 10 10 10 10 1	
Horamment Debestures, Spic. stg. 91 a 92 (22 123 22 123 22 123 23 124 24 24 24 24 24 24 24 24 24 24 24 24 2	7
dovernment Debestures, 5 p.c. stg 91 a 92 c 72 c 92 a 102 in 3 in 2 p.c. stg 91 a 92 c 72 c 72 a 102 in 3 in 2 p.c. stg 102 a 102 in 3 in 2 p.c. stg 102 a 102 in 3 in 2 p.c. stg 102 a 102 in 3 in 2 p.c. stg 102 a 102 in 3 in 2 p.c. stg 102 a 102 in 3 in 2 p.c. stg 102 a 102 in 3 in	-
6 p.c., 1678, cy. 102 a 162 163 2 p.c., cy. 102 a 163 102 a 163 103 103 104	
6 p.c., 1/49, (y.) 102 a 1(2 1(3 1) 102 103 102 103	•
Montreal City Bonds, 6 per cents. 101 a 102 big 102 a 103 big 103 a 103 big 104 a 110 103	
Montreal City Bonds, 6 per cents. 101 a 102 big 102 a 103 big 103 a 103 big 104 a 110 103	
Control City Bonds, 6 p-ronts . 18 a 963 18 Corporation 7 per cont. clock . 1044 a 110 103	
Corporation / Per cent. stock 1634 a 110 103	4
orporation / per cent. stock	:
Unitreal Harborn Ronda 61/m a 11 m a 130 line	7
Montreal Harbour Bonds, 618 p. c. 11 2 a 103 1102	•
Spring City of bear conta	ā
reronto tity Bonds, 6 per cent, 1860 63 a 94 10	
Kingston City Bond, Spercent, 1-72 921, a 15 9214	
Mawa City Bonds, 6 per cents, 1-65 25 a 17 65	
hamplain R. R., 6 per cents 70 x 81 70	Ä
EXCHANG".	
Bank on London, 60 days 1798 a 1/05/1003	
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200 100 100 100 100 100 100 100 100 100	-
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Wer 1 4% a 5 F 3	•
Hold in New York	۸

CANADIAN SECURITIES IN ENGLAND.

LONDON, May 10, 1869

Consols for money, 93; for account, 93', Ex chequer Bills, par to 5 prem

GOVERNMENT SECURITIES.

pritte	u Columbia o p. 0., 31st Dec , 1872. 🕳 1	to	-
Canad	a 6 per cent. Jan. and July, 1877 1041	to	105:
Do	6 per cent. Feb. and Aug102	to	314
Do	6 per cent. March and Sept102	to	1(4
Do	5 per cent. Jan. and July 92}	to	93:
D٥	5 per cent inscribed stock 92	to	94
Do 4	p.c. Mar. & Sept. Domision Stock 94;		
	brunswick 6 percent Jan. and July 1021		
	Scotia 6 per cent., 1875		
	0 6 per cent., 1586 162		

o por ocumpacco	•107 to 104
RAILWATS.	
Atlantic and St. Lawrence	58 to 60
Buffalo and Lake Huron	23 to 1
Do praference	5 tu 6
Bullalo, Brant, and Goderich, 6 p. c	66 to 13
Grand Trunk of Canada	15 to 15)
Do equipt, mort, bde., charge 6 p. c	87 to 5
Do 1st proference bonds	51 to 73
Do 2nd preference bouds	37 to 4
Do 3rd preference stock	23 to 39
Do 4th preference stock	17 to 15
Great Western of Canada	14 14 14
Do 6 without option, 1873	100 to 1 a
Do 5) do 1877 73	141 1
North. R. R. of Canada 6 p. c. 1st prt. bas.	82 to 64
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British North America 50 to 2

MINUELLANDOUB.	
Attantic Telegraph 25 to Do do 8 per cents	24
Do do 8 percents and to	
British American Land 16 to	15
'anada Company 61 w	. 14
Colonial Securities Company 10	
Canadian Loan and Investment 2 to	108
Hindson's Pay 131 to	124
Trust and Loan Company, U.C. par to	tim.
Trust and Loan Company, U.C. par to Telegraph Const'n & Maintenance (Lim) 16; to	17:
Aancouver Coal Company 2 to	3pm

THE FURDPEAN AND NORTH AMERICAN RAILWAY traffic receipts for the month of April of the present year, as compared with those of April of 1888, are as follows:—

20,10 01	April, 1869.	April, 1838.
Passengers		\$4,213 85
Freight	6.7 3 10	6,773,33
Mails and Sundiles	613.61	4-4.71
•		
Totals	\$12,379.46	810,431.83

TORONTO.

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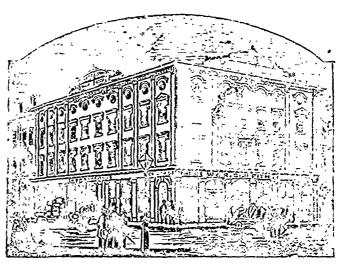
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Passage Tickets will be sold at the office on the Wharf. State Rooms can be e-cured by taking tickets at this Office only. This Company will not be accountable for

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J. R. BAKER. 1 March 19, 1863

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WZEKLY PRICES CURRENT .- MONTREAL, APRIL 21, 1869.

WZZKLY PRICES CURRENTMONTREAL, APRIL 21, 1869.					MARKET PRICES OF COUNTRY PRODUCE.
NAME OF ARTICLE. CURRENT BATES.	NAME OF ARTICLE.	CUBRENT RATES.	NAME OF AUTIOUS.	CURRENT BATES,	Montreal, April 21.
- Country	TOHACCOS. Canada Loaf	OUBRIENT EATES. 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Glass. Glass. German	######################################	MONTREAL, April 2 1.
Young Hyeon	Atum. Acid, Salpharia. Tartario. Sine Vitriol. Camphor Camphor Carb, Anmon. Cochineal Ludbent Cream Tartar Chloride Lime. Gum Arnbic. ortsoom Liquorico. Calabria. Eafaned. Vuizalis. Opium. Sil. Almonds. Coves. Luganit Pepperaint Ilotohiss. Oire, per gal. Salad Cator. Rhubarb IRos. Wann. Salad Cator. Rhubarb IRos. Wann. Salad Cator. Carbonate C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ontucally britanical Medium Colly britanical Medium Colly britanical Medium Carco. Thin Mess. Prime M	THE SECRETARY OF THE SE	91 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1

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OF THE

TRADE REVIEW.

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Policies issued in 1867	15,251
Amount insured in 1867	
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Daily income in 1863, nearly	20 000

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GOVERNMENT HOUSE, OTTAWA.

Friday, 9th April, 1869.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL

N the recommendation of the Honorable the Min-ister of Customs, and under the O'N the recommendation of the Honorable the Minister of Customs, and under the authority given by the Act 31 Vic. Cap. 12, Sec. 53, initiated: "An Act respecting the Public Works of Canada." His Excellency has been pleased to order, and it is hereby ordered, that from and after this day the rate of toil payable on Ice passing through the Welland Canal, shall be, and the same is hereby reduced from twenty cents to five cents per ton,—such reduction to cease and determ no after the expiration of the current year, when, unless otherwise ordered, the existing toil of twenty cents per ton shall revive and continue in force thereafter.

WM. H. LEE,

WM. H. LEE, Clerk Privy Council.

GOVERNMENT HOUSE, OTTAWA,

Friday, 9th day of April, 1869.

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

W HEREAS under the Tariff of Canal tells adopted and established by order in Canal

HEREAS under the Tariff of Canal tolls adopted And established by order in Council of the 15th day of April A. D., 1863, Peat is subject to to the high rates of tell imposed thereby on unenumerated good and merchas dize, which are placed in the 6th class of that Tariff!

And whereus, it is expedient that Peat, which is now an article of traffic in Canada, should be placed, as regards Canal Tolls, on the same footing as Coal, and rated on the 3rd class of that Tariff.—

His Excollency in Council, on the recommendation of the Honograble the Minister of Castoms, as dunder the authority given by the 58th section of the Act 31 Vic., Cap. 12, initialed: "An Act respecting the Public Works of Canada," has been pleased to order, and it is hereby ordered, that from and after this date. Poat shall be, and it is bereby placed in the 3rd class of the Tariff referred to, and subject to the payment of the rates of Canal to 1 prescribed for articles enumerated in that class.

W. H. LEE,

W. H. LEE, 0. P. C.

16-3

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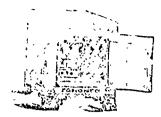
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GOVERNMENT HOUSE, OTTAWA.

Thursday, 25th day of March, 1869.

HIS EXCELLENCY THE GOVERNOR-GENERAL IN COUNCIL.

W HEREAS by the 27th action of the Act 31st Vie V Cap 6, intituded: "An Act respecting the Castoms," it is provided that "in all cases where duties are charged according to the weight, tare, "guage or measure, such allowances shall be made for tare and draft upon the packages, as may be appointed by regulation made by the Governor in "Council"

And whereas it is desirable to establish an uniform practice at all the Ports of Entry in the Dominion, in reference to the allowance for tare on sugar—

On the recommendation of the Honourable the Minister of Customs, His Excellency has been pleased to order, and it is horeby ordered, that the following regulations be, and the same are hereby adopted.

From and after this date there shall be allowed for From and after this date there shall be aboved for tare on sugar imported in hogsheads, twelvo per cent, and in tierces, fourteen percentum of the gross weight of each, and on barrels, an allowance of twenty-six pounds each. Un bags in which sugar is imported, an averago tare shall be allowed, to be ascertained by weighing one bag of every ten.

If in any case, objection is taken to the above scale of allowances for tare, then the actual tare according to the original invoice may be allowed subject, however, to such examination, either by actual weighing or appraisement, as may be thought necessary by the collector of the lord, to prove that the actual weight of the packages is not less than that stand in such invoice.

WM. R. LEE. Clerk Privy Council

10

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