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TORONTO, ONT., FRIDAY, SEPTEMBER 2, 1870.

SUBSCRIPTION,
\$2 a Year.

THE LEADING WHOLESALE TRADE OF
TORONTO.

JOHN MACDONALD & Co.,

THE SPECIAL ATTENTION
OF

MERCHANT TAILORS AND MANUFACTURERS
OF READY-MADE CLOTHING

Is called to our large and complete stock of

WOOLENS AND

TAILORS' TRIMMINGS.

MAKES, An extensive variety of
STYLES, and
QUALITIES.

Employ no Travellers.

JOHN MACDONALD & Co.

Toronto, Aug. 25, 1870.

32-ly

FALL, 1870.

J. GILLESPIE & CO.,

MANUFACTURERS

AND IMPORTERS

OF

HATS,

CAPS, and

FURS;

GLOVES,

MITTS,

AND GAUNTLETS,

BUFFALO ROBES.

34 YONGE STREET,

32-ly

TORONTO.

THE LEADING WHOLESALE TRADE OF
TORONTO.

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

TORONTO,

HAVE RECEIVED AND OPENED OUT,

A most complete assortment of

BRITISH & FOREIGN IMPORTATIONS,

WITH DESIRABLE LINES OF

Canadian and American Manufactures,

SUITABLE FOR THE

SPRING AND SUMMER TRADE,

TO WHICH

They call the attention of their Customers and Friends,

AT

32 YONGE STREET.

OFFICES:

102 Cross St., Albert Square, Manchester, and } England.
Alexander Building, Janes Street, Liverpool, }

Toronto, March, 1870.

32-ly

REFORD & DILLON,

TEA MERCHANTS,

GENERAL GROCERS.

FRESH GOODS REGULARLY RECEIVED.

STOCK AND ASSORTMENT

LARGE AND ATTRACTIVE.

WE SOLICIT A

SPECIAL AND EARLY EXAMINATION
OF OUR

TEAS, JUST ARRIVED.

Ex Ship "J. S. STONE,"

AT

NEW YORK, FROM SHANGHAI

REFORD & DILLON.

Toronto, 23rd March, 1870.

32-ly

THE LEADING WHOLESALE TRADE OF
TORONTO.

GORDON, MACKAY & Co.

IMPORTERS & MANUFACTURERS.

Are now receiving their usual supply of

SPRING GOODS

SELECTED IN THE

VARIOUS MARKETS OF THE WORLD,

AND WHICH THEY

OFFER ON LIBERAL TERMS.

Also, constantly receiving the Products of the now
CELEBRATED LYBSTER COTTON MILLS.

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

THEY ARE MADE FROM PURE AND

Long Stapled American Cotton,

PERFECTLY FREE FROM ALL

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

They are also noted for

THEIR GREAT BLEACHING QUALITIES

GORDON, MACKAY & Co.

Toronto, March 24, 1870.

32-ly

MOFFATT, MURRAY & BEATTIE,

ARE RECEIVING AND OPENING-OUT

THEIR FALL SHIPMENTS

OF

STAPLE AND FANCY DRY GOODS.

The Stock has been selected with great care in the

BRITISH AND FOREIGN MARKETS.

And will be found worthy of the attention of Trade.

FULL LINES OF

AMERICAN & CANADIAN MANUFACTURES.

Close Prices to Cash and Short Credit Buyers

DUNDAS COTTON,

FULL LINES

DUNDAS YARN,

AT

DUNDAS BAGS,

MILL PRICES.

Nos. 36 & 38 Yonge Street Toronto.

MOFFATT, MURRAY & BEATTIE.

Toronto, August, 1870.

32-ly

THE LEADING WHOLESALE TRADE OF
TORONTO.**Jno. Charlesworth & Co.,**WHOLESALE IMPORTERS OF
STAPLE AND FANCY DRY GOODS,
MILLINERY, &c.Have in stock the contents of
TWO HUNDRED PACKAGES OF FALL GOODS,
Ex Lake Erie, Lake Superior, Atlas and Minerva.
New Goods received by weekly steamers from Britain.
JNO. CHARLESWORTH & Co.,
44 Yonge Street,
and 3 Wellington Street, Toronto.

1-ly

Winans, Butler & Co.
COMMISSION MERCHANTS,DEALERS IN
FOREIGN AND DOMESTIC WOOLS,
GRAIN AND FLOUR.Cash advances made on consignments. Agents for Stocks
celebrated Lubricating Machine Oils.77 Front Street, Toronto and
Division Street, Cobourg**Brown Brothers,**ACCOUNT-BOOK MANUFACTURERS,
Stationers, Book-Binders, Etc.,

66 and 68 King Street East, Toronto, Ont.

ACCOUNT Books for Banks, Insurance Companies
Merchants, etc., made to order of the best materials
and for style, durability and cheapness unsurpassed.
A large stock of Account-Books and General Stationery
constantly on hand. 3-ly**Cleverdon & Coombe,**

Have received several large shipments of

CHINA, GLASSWARE, AND EARTHENWARE,

To which they invite the attention of buyers.
ENGLISH GLASS AND CHINA WAREHOUSE,

No. 8 Adelaide Street East,

TORONTO.

43-ly

Ridout, Aikenhead & Crombie,

(Late Ridout Brothers & Co.)

Corner of King and Yonge Streets, Toronto,

Importers of and Dealers in

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

FISHING AND SHOOTING TACKLE,

And every description of

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

COR. OF KING & TORONTO STREETS, TORONTO.

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

THOROUGH BUSINESS EDUCATION,

or instruction in any of the following branches:

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

41-ly

ODELL & TROUT.

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

IMPORTERS

AND

WHOLESALE CLOTHIERS.

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,
TORONTO.**PARTNERSHIP NOTICE.**

The undersigned having entered into partnership as

WHOLESALE DRUGGISTS,

Will carry on business under the style of

ELLIOT & CO.,

No. 3 FRONT STREET, TORONTO,

In the premises lately occupied by Dunspaugh & Watson.

WILLIAM ELLIOT.
ROBERT W. ELLIOT.Referring to the above, the subscribers, in returning
thanks for the favours extended to them during so many
years, cordially recommend their successors to a continued
support. The accounts connected with the firm are in the
hands of our successors for settlement.WILLIAM A. DUNSPAUGH.
JAMES WATSON.

Toronto, April 8th, 1870. 36-3m

GOODERHAM & WORTS,

DISTILLERS, MALSTERS & MILLERS.

MANUFACTURERS OF

PURE SPIRITS,

ALCOHOL,

OLD RYE,

TODDY AND

MALT WHISKIES.

MALT FOR BREWERS,

AND

"TEA ROSE" FLOUR.

John Morison,

IMPORTER OF

Teas, Groceries, Wines and Liquors,

38 & 40 WELLINGTON STREET,

TORONTO.

Toronto, May 13, '70. m

LEADING MANUFACTURERS.

WILSON, BOWMAN & Co.,

SEWING MACHINE

MANUFACTURERS,

HAMILTON, ONT.,

THIS FIRM MANUFACTURES THE CELEBRATED

LOCKMAN PATENT

FAMILY

SHUTTLE SEWING MACHINE,

WHICH HAS ALL

THE LATEST IMPROVEMENTS

AND IS SOLD AT

VERY LOW RATES.

AGENTS WANTED. Address

WILSON, BOWMAN & Co.,

HAMILTON, ONT.

CHARLES D. EDWARDS,

MANUFACTURER OF

FIRE-PROOF SAFES,

SALESROOM—19 VICTORIA SQUARE,

MONTREAL.

LOCAL AGENTS.

A. K. BOOMER.....Toronto.
A. McKEAND.....Hamilton.
A. G. SMYTH.....London.
GEO. HAY.....Ottawa.
CHINIE & BEAUDET.....Quebec.
D. STARR & SONS.....Halifax, N.S.**RICE BROTHERS,**

PAPER COLLAR MANUFACTURERS,

MONTREAL.

MESSRS. RICE BROS. have constantly on hand all
styles of Gent's Paper Collars, Cuffs, Fronts, &c.
Also, Ladies' Collars and Cuffs, which are manufactured
in the neatest possible manner, from the best material,
imported from London and Germany. New styles just
being completed. 36-ly**Mulholland & Baker,**

IMPORTERS OF

HARDWARE, IRON, STEEL, TIN PLATES, CANADA
PLATES, GLASS, &c., &c.

419 and 421 St. Paul Street,

Yard Entrance—St. Francois Xavier Street.

Robert Mitchell,

COMMISSION MERCHANT AND BROKER,

24 Sacrament Street, Montreal.

Drafts authorised and advances made on shipments of
Flour, Grain, Pork, Butter, and General Produce, to my
address here.Advances made on shipments to Europe.
The sale and purchase of Stocks and Exchange will
receive prompt attention.

THE LEADING WHOLESALE TRADE OF HAMILTON.

BUCHANANS, BINNY & McKENZIE,

Have now received and opened the greater portion of their
FALL IMPORTATIONS
 OF
STAPLE AND FANCY DRY GOODS,
 FROM THE
EUROPEAN MARKETS.

And with further shipments immediately arriving, we shall have full assortments opened out by
THURSDAY, 1st SEPTEMBER.

Our stock will be found fresh and new in every line, and to indicate great care and judgment in the selection. In
STAPLE COTTON GOODS,
 having purchased after the fall in price caused by the European War, we are able to offer the best value in the market.

Full lines open of
CANADIAN TWEEDS, KNITTED GOODS, AND BLANKETS.

Also, at reduced Mill Prices,
DUNDAS COTTONS,
 Do. Do. **YARNS,**
 Do. Do. **BAGS,**

BUCHANANS, BINNY & McKENZIE.
 Hamilton, 23rd August, 1870. 34-1y

Thomson, Birkett & Bell,
 (Successors to Young, Law & Co.)
WHOLESALE DRY GOODS,
 HAMILTON.

DUNDAS COTTON YARNS,
 2 BAGS AND DOMESTICS.

THE LEADING WHOLESALE TRADE OF MONTREAL.

S. H. May & Co.,
 Importers and Dealers in
PAINTS, OIL, VARNISH, &c
 CHANNES SMITHWICK, 20 AND 21 OZ.
STAR, DIAMOND STAR, AND DOUBLE THICK GLASS.
 17 July 70 274 St. Paul st., Montreal.

Angus Logan & Co.,
PAPER MANUFACTURERS,
 AND
WHOLESALE STATIONERS.
 378 St. Paul Street.

W. & F. P. Currie & Co.,
 100 GREY NUN STREET, MONTREAL,
 Importers of
IRON, TIN, STEEL, BOILER PLATES,
 GALVANIZED IRON, CANADA PLATES,
BOILER TUBES, GAS TUBES, IRON WIRE.
 Gas Tube Fittings, Boiler Rivets, Gauge Glasses, Paints and Putty, Cements, Window Glass, Fire Bricks, Fire Clay Drain Pipes, Patent Encaustic Tiles, &c., &c.,

MANUFACTURER OF
"CROWN" SOFA, CHAIR AND BED SPRINGS.
 A large stock always on hand. 34-1y

THE LEADING WHOLESALE TRADE OF MONTREAL.

David Torrance & Co.,

EAST AND WEST INDIA MERCHANTS,
EXCHANGE COURT,
 MONTREAL.

Montreal, May 9, 1870. 10Ja71

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

Crathern & Caverhill,
 61 St. PETER STREET,
IMPORTERS OF HARDWARE, IRON,
Steel, Tin Plates, &c.,
WINDOW GLASS, PAINTS AND OILS.
 Agents:—Victoria Rope Walk.
 1 July 70 Vieille Montagne Zinc Company.

Established 1818.
SAVAGE, LYMAN & Co.

FINE Watches, and Rich Jewellery, Silver and Electro-Plated Ware, French Clocks and Bronzes.
CATHEDRAL BLOCK, 271 NOTRE DAME STREET, MONTREAL.
 N. B.—Sole Agents in Canada for the celebrated **ULYSE NARDIN WATCH.** 52-1y

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

Joseph Gould,
 (SUCCESSOR TO GOULD & HILL)
 IMPORTER OF THE
CELEBRATED CHICKERING, STEINWAY, AND OTHER PIANOFORTES,
 AND THE WELL-KNOWN
MASON & HAMLIN CABINET ORGANS.
 115 GREAT ST. JAMES STREET, MONTREAL, 24Aug70

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

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

THE LEADING WHOLESALE TRADE OF MONTREAL.

GREENE & SONS.

HATS, CAPS AND FURS.

WE HAVE NOW READY THE LARGEST AND
 best assorted stock that we have ever shown to the trade of the Dominion.
 Buyers visiting our market will consult their interest by inspecting our

WELL SELECTED
 AND
FASHIONABLE GOODS.

Our manufactured goods have been prepared with great care. We sell on **LIBERAL TERMS:**—
BUFFALO ROBES,
BUCK GLOVES AND MITTS,
WOLF ROBES, &c.
GREENE & SONS.
 517, 519, 521, 523 and 525 St. Paul Street,
MONTREAL.

FERRIER & Co.,
IRON AND HARDWARE MERCHANTS,
 ST. FRANCIS XAVIER STREET,
MONTREAL.
 AGENTS FOR:
 Windsor Powder Mills,
 La Tortu Rope-Walk,
 Burrill's Axe Factory,
 Sherbrooke's Safety Fuse. 31Dec70

Chapman, Fraser & Tylec,
 Successors to Matiland, Tylec & Co.,
WHOLESALE WINE, GENERAL AND COMMISSION MERCHANTS.
 Feb 71 10 Hospital Street.

W. R. Ross & Co.,
GENERAL MERCHANTS,
 AND IMPORTERS OF
TEAS AND GENERAL GROCERIES,
 364 & 466 St. Paul Street,
MONTREAL.

Mercantile Summary.

SAMUEL ADAMS, a woolen manufacturer at Hespeler, took French leave of his creditors on Wednesday week. Two of his victims, on finding that Adams had really left them in the lurch, helped themselves to certain pairs of drawers and socks without leave; an act which was resented by the remaining creditors, and the result was the committal of the monopolists to take their trial before Judge Miller at Berlin.

ANTHONY & BRAGGINS.—This brace of worthies, who recently decamped from Toronto with their stock, have been nicely trapped. After being in

interviewed at Detroit, where they exhibited their true colors, they were followed to the Suspension Bridge by an indefatigable creditor, and after a little manoeuvring, were both enticed over to the Canadian side and secured. They had each taken separate routes with portions of the stock, which proved a more troublesome encumbrance than they anticipated. This game of "grab and run" is getting so common, that it is hoped such a punishment will be meted out in this case as will deter other similar adventurers from repeating the escapades of this unscrupulous couple.

THE Montreal Telegraph Company purchase, last week, the land and buildings adjoining their office on St. Sacrament street, Montreal, extending round the corner, to Farier's property on Francois Xavier street, at \$5.75 per foot. They contemplate erecting on part of this a handsome building, to be occupied as an office, finding their present one entirely too small. It is to be hoped they will have some respect to the future, and set an example of widening the streets, which in that quarter of Montreal are even now found so inconveniently narrow for the growing traffic.

"GOING, GOING, GONE." The proprietor of an establishment, whose calling and condition for some time past is aptly illustrated by these words, recently attempted a little sharp practice, which, fortunately for the parties interested, was discovered and nipped in the bud. Finding the condition of affairs rather desperate, and with the aid of a needy and not over scrupulous limb of the law, a lot of goods consigned to him were surreptitiously removed and placed in the hands of a respectable firm, with instructions for speedy realization; but upon the appearance of an accredited agent of the owner, the spoil was relinquished; otherwise, the case would probably have been ventilated in the Police Court. Next to the wonder that merchants confide the custody of their wares to such loose persons, it is surprising that the perpetrators of such glaring attempts at fraud are allowed to go unpunished.

WE hear no more word of the "Silver Nuisance," by which we in the cities were so sorely temper-tried last year. There is still, however, a "copper nuisance," which the smaller dealers, and the poorer classes in the cities feel the most. The new Canadian cents, or those of the coinage of 1860, scarce though they are, have for several years been the only coins to represent a cent. All other copper coins of Canada, England, or of the United States, although these were coined when gold currency prevailed, and were intrinsically worth as nearly a Canada cent as possible, were put down by usage, to the value of 30 to the quarter-dollar. So that the anomaly was presented of getting 15 of the cumbersome copper cents for a York shilling, and an American tourist would frequently stare with wonder, when a newsboy gave them five weighty "heads of liberty" and a copy of the evening paper for a five cent bit. We now learn, however, that Government have instructed postmasters and customs officers to receive the copper "tokens" of the Montreal, Peoples, Upper Canada and Quebec Banks at the rate of two cents for the penny, and one cent for the half

penny pieces, and it is to be hoped we shall adopt the decimal system fully and exclusively, and no longer be troubled with heaps of puzzling "coppers" of uncertain values.

Financial.

STOCKS AND MONEY.

Reported by Blaikie & Alexander, Brokers.

TORONTO, Aug. 31, 1870.

The Stock Market has showed continued dullness during the past week. Except a few inconsiderable transactions in the most active stocks, and several sales of county and city bonds, nothing worthy of note has transpired.

Banks.—Commerce is in fair demand with very little offering. Toronto has been sold in small lots at 152½, and offering now at 155 without inducing purchasers. Nothing doing in Royal. Ontario would now bring 105½. Montreal can likely be had for 193.

Bonds.—Governments, quotations nominal. Large sales of Toronto City Bonds at 92½. County Bonds can be had to a limited extent at 103. Considerable amounts of Townships have changed hands at 94½.

Sundries.—Small amounts of Freehold offering at 127. Canada Permanent and Western Canada still remain weak, the former offering at 135 and the latter at 126. Transactions have taken place to some extent in Canada Landed Credit at par. Nothing to report in City Gas and Insurance companies.

TORONTO STOCK MARKET.

Reported by Pellatt & Osler, Brokers.

TORONTO, Aug. 30th, 1870.

The Stock Market has ruled somewhat more active during the past few days, but the transactions have been of an unimportant character. The extreme high prices demanded by holders, almost prevents business being done.

Banks.—Sales of Montreal have taken place at 192½, holders now asking 195. British is scarce, and enquired for at 105½. Our quotations for last week, for Ontario have been fully sustained, sales having taken place at 104, 104½ and 104½. A sale of Toronto reported at 152½, very inactive and dull. Several small amounts of Royal Canadian exchanged hands at 65, very little in demand. Large amounts of Commerce offered at 122½, no buyers over 121. Merchants' has steadily advanced since last week, sales have been made as high as 115, closing firm, with purchasers at these rates. Quebec, nominal at 107½, nothing doing. Molson's are held at 104, no buyers over 102. City are enquired for at 87½, holders asking 89. No sales of Du Peuple ex-dividend to report, asked for at par. Nationale is quoted at 107, nothing doing. Jacques Cartier is asked for at 113, but there are no sellers. Sellers of Mechanics' at 91, buyers offering 90. Union steady at 106 to 107, no stock offering.

Debentures.—Nothing doing in either Canada "Fives" or "Sixes." Dominion stock is in fair demand at 108. Large sales of Toronto during the week at 92½. Some first class Counties on market at 103, no demand at present.

Sundries.—No sales of City Gas to report, would command 114½. Market entirely cleared of British America Assurance at 67. Sellers asking 90½ for Western Assurance, buyers offering 90. No Canada Life on this market, quotations nominal. Canada Building Society is procurable at 136, very little doing. Western Canada Building Society are held at 125, no demand. Freehold Building Society is nominally quoted at 127, nothing doing. Huron and Erie Savings and Loan Society purely nominal, no stock offering on this

market. Union building Society, no sales ex-dividend, dividend of 5 per cent. payable 1st proximo. Montreal Telegraph sold at 183, sellers generally asking about 186 to 187. Market entirely cleared of Canada Landed Credit at par. Mortgages still continue in good demand to pay 8 per cent., but no really good mortgages offering.

MONTREAL STOCK MARKET.

Reported by Robert Moat, Broker.

MONTREAL, Aug. 30, 1870.

In the stock market there has been but little change of moment during the past week. Money continues very abundant, but there is no change in rates. There is a steady demand for nearly all descriptions of stocks and bonds by the public for investment, but the very limited amounts offering prevent sales.

Banks.—Quotations are generally higher than at the close of last week. Montreal sold at 192½ and is now held for 194. Merchants' was placed at 114½ and 115, but buyers would now give 115½ to 116. Ontario sold at 104½ and 104½, the latter price would still be given. City brought 87½, and Toronto 152, Royal was dealt in to some extent at 65½ and 66, holders generally asking 67½. There are buyers of Jacques Cartier at 103, People's at 100 ex-dividend, Quebec at 107½, Nationale at 106½, British at 105½ and Mechanics' at 90, Union is unchanged at 106½ to 107.

Sundries.—The principal transactions were in Montreal Mining shares at \$4.20 and \$4, closing heavy at \$3.75. Montreal Telegraph is procurable at 186 to 187, with buyers at 184 to 185. City Passenger is in good demand at 128 to 130, and Richelieu at 150 to 155. Canadian Navigation is heavy, but unchanged in price.

Bonds.—There are very few of any kind offering. Dominion Stock is wanted at 108 and Montreal Bonds at 99½.

HAMILTON MONEY MARKET.

Reported by Stinson's Bank.

HAMILTON, August 31, 1870.

Continued ease in the money market, with an increase demand for investment, is noted during the week.

Bank stocks are inactive but firm; small lots of Bank of Commerce changed hands at 123; 121 is offered for large lots; no sellers under 122½.

The weakness of gold in New York has lessened the demand for exchange; speculation favors a rise.

An auction sale, yesterday, of real estate, consisting of business stands, private residences and city lots, attracted a large audience; competition lively; bidding spirited, and prices good— invariably higher than the assessed value.

NEW YORK MONEY MARKET, Aug. 25.—Business continues extremely dull, and except for the necessities of the hour, there is nothing doing. Money on call is very easy at five per cent., at which rate borrowers are readily supplied, with exceptional transactions at four per cent. Discounts are freely obtained at seven to eight and half per cent. on first class names.

SALE OF REAL ESTATE IN HAMILTON.—A sale of valuable properties took place at Mr. T. N. Best's Auction Rooms. The store on the Market Square, occupied as a saloon by James R. Reid, was purchased by Geo. Ellis, for \$2,100; the store adjoining it, occupied as a grocery by Mr. Smith, was sold for \$3,550; the Shakespeare hotel brought \$3,500; a dwelling house on the east side of Hughson street sold for \$2,075; and a brick store on King, east of Mary street, brought \$1,025.

1870.	1870.
NEW FALL CARPETS	

BRUSSELS CARPETS.

TAPESTRY do.

2-PLY KIDDERMINSTERS.

3-PLY do.

4-4 SUPER UNIONS.

6-4 PRINTED FELTS.

HEMP CARPETS.	DUTCH CARPETS.
MATTINGS.	HEARTH RUGS.

ALL OF THE NEWEST DESIGNS AND COLORINGS. THE VARIETY UNUSUALLY LARGE.

34 Yonge Street, Toronto.

OFFICE—WEST REGENT STREET, GLASGOW, SCOTLAND.

BRYCE, McMURRICH & CO.

Toronto, July 28, 1870.

32-1y

THE
Monetary and Commercial Times.

WITH WHICH HAS BEEN INCORPORATED

THE MONTREAL TRADE REVIEW.

TORONTO, CAN., FRIDAY, SEPT. 2, 1870.

RAILWAY DEVELOPMENT.

No better evidence could be adduced of the general prosperity of Canada, than the number and importance of the new lines of railway, which are either projected, or in course of construction. The past record of this country, in regard to this most valuable means of transportation, has been exceedingly creditable to its public enterprise and spirit. Few countries so young, can boast of better railway facilities. According to the last official returns, we possessed about 20 different lines, small and great, whose united tracks extend over about 2,750 miles, and whose annual receipts were close upon \$12,000,000. But we may now be said to have fully entered upon a second era of railway development, and when all the lines are finished which are now commenced, not to speak of others, certain to be constructed, Canada will be intersected in every direction with railways.

The construction of the Grand Trunk and Great Western railways, and the several branches which lead to these chief arteries of communication, was our first railroad era. It was a period of unusual prosperity. During the years in which these roads were under construction, there must have been close upon \$100,000,000 expended—the greater portion of which was English capital. This expenditure gave a new impulse to our commerce. Trade, in all its branches, felt the stimulus, and when the roads were open-

ed for traffic, the effect was instant and marked. Montreal started into new life with the completion of the Grand Trunk. Business flowed to the city from the west, like a stream, which has increased annually in volume to the present time. Toronto also felt the beneficial effects both of the Great Western and Grand Trunk, and indeed, the whole of the late Province of Canada may be said to have then entered upon a new state of commercial existence.

Our second era of railway building—which we are now in the midst of—promises to be quite as extensive, indeed more extensive than the first. Quite a number of new roads are now in course of construction, the cost of which will be large. First among these, we have the Intercolonial, to connect Quebec and Halifax. The length of this line will be about 560 miles, and the cost certainly not less than \$20,000,000. It is not improbable that it will be \$5,000,000 more. Then we have the Canada Central, by which it is intended to connect Montreal and the Ottawa district. Part of this line is now being built. If the project is fully carried out it will add a little over 200 miles to our railway system, which, at \$25,000 per mile, would amount to \$5,000,000. Then we have a short road from the Grand Trunk into the Madoc mineral region, and also one from Whitby to Port Perry, a thriving village on lake Scugog. Coming westwards, the two narrow-gauge roads projected in Toronto, challenge attention. Both the Toronto, Grey and Bruce, and the Toronto and Nipissing, are partially constructed, and the success of both enterprises—so creditable to the spirit and liberality of the people of this city—is now certain. When finished, both of these railways will be about 100 miles in length, and, if the estimated cost of \$15,000 per mile prove to be sufficient, the expenditure upon them will be \$3,000,000. Next, we have the Wellington, Grey and Bruce railway. This road is now running to Elora, and will be open to Fergus in a few days. The length from Guelph to Southampton is 98 miles, and the cost may be set down at \$20,000 per mile, which would give a total of \$1,960,000. To this list may be added, one, at least, of the proposed Southern roads. The Great Western loop line from Glencoe to Canfield (102 miles), has been sanctioned by the English Board; and the Thompson line, from Fort Erie to Windsor, with a branch to the St. Clair river (in all 275 miles), has already received several large bonuses from the counties interested therein, and is quite popular throughout the Western part of the peninsula. That one or both of these roads will be made, and that immediately, now admits of no doubt, and we may therefore add at least 200

miles more to our estimated new railroads; and at the very least \$5,000,000 to the total expenditure.

The Seaboard Provinces are making good progress in railway development, but we cannot speak definitely of the various enterprises now being promoted or under construction.

Taking, then, all these different railroads, now partly under contract, and some of them partly made, the total length of them, when they are completed, will be over 1,300 miles, and the cost not far, if at all, below \$40,000,000. The effect of this large expenditure must be beneficially felt by the whole country. It will increase our business activity; it will help to open up and develop the great natural resources of the country; and it will make money plentier. It will also affect the value of real estate, and serve to increase the commercial activity and prosperity which at present exist.

Besides the different lines of new railways specified above, the construction of which, either wholly or in part, is now assured, there are a great many other projects which merit public attention. Chief among these are the North Shore railway—the long-talked of line to connect Quebec and Montreal by the north shore of the St. Lawrence; the proposed Muskoka line, to connect that important district with the Northern railway; the Hamilton and Port Dover road; the branch from the Great Western at Harrisburg to Brantford, and several others. Before many years we believe most of these projects will be carried out, and everything points, at the present time, to the speedy construction of the Canadian Pacific railway, which will span the continent and unite the Atlantic and Pacific oceans. From all this it will be seen that railway development is going on very rapidly in Canada at the present time. Its effects are already becoming felt. Business is more active, increasing enterprise is manifest, and property shows signs that it feels the prosperous wave. We do not fear that this will lead to the wild and dangerous speculation which followed so closely after our first railroad era, but believe the lesson which the people of Canada learned at that time, will enable them to reap all the advantages and shun the reverses—in other words, enable them to pluck the roses and leave the thorns.

WESTERN ASSURANCE COMPANY.

This company seems to have met its share of the prevalent ill-luck, which forms an unpleasant chapter in the experience of all the companies in 1869. The per centage of losses to premiums, deducting re-assurances, was 76½ per cent. for the past year as against

only 53½ in the previous year. This adverse experience has caused no inconvenience to the Company's business; it has not checked its rapid progress, the premium receipts being 22 per cent. larger than last year; nor has it prevented the addition of the sum of \$50,000 to the fund described as "reserve," bringing that fund up to \$150,000. The net assets stand at \$276,265—the position of which are shown in the statement—an amount ample for any contingency which it is possible to foresee.

It must prove satisfactory to the shareholders to observe the low ratio of expenses. The average expenses of 180 fire and fire-marine companies, doing business in New York State in 1869, was 26.20 per cent., while the Western paid out in the same way only 16½ per cent.

We are glad to learn from a remark in the Director's report, that so much success as has fallen to the lot of the Western, has not induced the abandonment of a cautious and conservative policy, the practice of which has had much to do with achieving the creditable position in which the Company now stands. One year ago the shares appeared on the market, selling at 50; they are now worth upwards of 90. There is therefore good reason for the congratulations which were extended by the friends of the Company to the Directors, on the occasion of the festival that has become a pleasant adjunct of each annual gathering. We commend the report, to be found elsewhere, to the notice of business men.

TORONTO, GREY AND BRUCE RAILWAY.

The following letter has been addressed to the shareholders of this railway by the President, Mr. John Gordon:—

In view of recent articles in the city press, various street rumors, and many enquiries by shareholders, I deem it my duty to state that their property is still intact. Nothing has been done regarding the sale of bonds of the Company, but what they, the shareholders, can undo at the meeting called for the 12th prox., which meeting, as well as the annual general meeting on the 14th of September, I most earnestly call upon all concerned to attend, in the meantime suspending their judgment, withholding their proxies or recalling the same if inconsiderately given up. I will only add that my confidence in the ultimate success of the undertaking is as strong as ever. Everything connected with the works is going on all right. I trust that no timidity on the part of any shareholder will cause him to sacrifice his stock."

The above is the only official statement yet given to the public, respecting what is understood to be a serious difficulty among the Board of Directors of this Company. Rumor says that the Board is split up into

two hostile factions, and that any immediate adjustment of the dispute is practically impossible. The chief cause of difference is stated to be the transaction mentioned by us last week, which is the negotiation of a loan of \$250,000 on the security of \$400,000 of the Company's bonds. These bonds are returnable at the end of two years to the borrowers, on condition of their paying interest at the rate of 12 per cent. per annum, from the date of the transaction; otherwise, the bonds become the property of the lender at 62½ cents in the dollar. It is alleged on the one side that this arrangement is less favorable than one previously made with Messrs. Gooderham & Worts, and which the Board had sanctioned, by a resolution now in the Company's minutes, and which only awaited the preparation of the necessary legal documents to carry it into effect; that the matter was sprung upon the Board in the absence of the President, and two of the Directors in England, without consulting them, and that it is attempted to withhold the names of some of the parties to the transaction from the members of the Board who are opposed to it. On the other side it is contended that the arrangement above described is much the most favorable that was ever offered to the Company, and that the pre-determination of the absent Directors to carry out the proposed loan of money from Messrs. Gooderham & Worts, though, as is alleged, on less favorable terms than the one above noticed, justifies the action taken in their absence. There are other minor matters about which there is a divergence of opinion, and which serve to widen the breach between the two sections of the Board.

A special meeting of the shareholders, to confirm the arrangement entered into by the Directors, will be held early in this month, when it is expected the whole matter will be fully explained. Until then it will scarcely be possible to give a full and clear statement of the case.

We deeply regret that such a dispute should have arisen, especially at this stage, to mar the prospects of an enterprise so useful and so promising. The citizens of Toronto have supported the promoters from the first, with surprising liberality. Those upon whom the blame shall justly fall, of having stirred up the present broil, should be held to a strict account, and made to feel the full weight of the grave responsibility they have assumed.

BOUND VOLUMES of THE MONETARY and COMMERCIAL TIMES, for the past year, ending August 15th, may be had at the Office, or will be sent by mail or express. Price: THREE DOLLARS. There is also a very limited number of the previous volume remaining, which can also be supplied.

FINANCIAL AND COMMERCIAL REVIEW.

The produce market remains in the same dull and depressed condition as last week—an attempt made some few days ago to galvanise it into more activity having utterly failed. It would almost seem as though the "rueful spectacle of death and ghastly dreariness" presented by the "fair lands of France" through which the Prussian hosts have penetrated, had cast its shadow over this continent, and drawn men's attention from the quiet walks of trade. The fact, however, we consider to be this, that buyers and sellers are steadily watching the signs of the times in their own more honorable sphere, and preparing for a contest which will neither injure nor disgrace humanity.

Considerable interest has been excited by the action of the Bank of France, suspending specie payments while holding gold to the extent of 65 per cent. of its circulation. A very extensive drain had doubtless set in, and but for this step, this vast bulk of specie would, in a few days, have been buried in thousands of little garden pits through the Empire, that being the favorite national savings bank in France. Had this been suffered, the financial disturbance of the war would have been both serious and widespread, both in extent and time. Heavy foreign loans would have been in negotiation at excessive rates, and all the commercial relations of France with other countries for years would have been affected by her difficulty in meeting a constant deficiency in means for adjusting the balance of exchange against her. Should this specie remain, as is doubtful, intact, it will help materially to restore the national credit after the war, and so invigorate the recuperative energies of the people. Should this treasure be scattered by the war, or by an indemnity to the victor, then gold will be at a great premium in France, and those in the habit of selling goods to her will have a restricted trade and a poorer customer. The lesson is on the surface, which it would be well for this Dominion to learn well and act on—"you cannot eat your cake and have it." If this country spends its income, its harvest treasures, in excessive imports of a non-necessary, non-productive character, in that degree will it retard the growth of the material wealth, and self-sustaining power of the people, and in time of disaster, as invasion, or famine from bad harvests, the mischief will be intensely aggravated by poverty.

We noticed last week an encouraging feature in the lumber trade, the exports to South America. We find that during the week ending on the 26th August, no less than 3,000,000 (three million) feet, of the value of about \$36,000, were shipped to

law which so seriously affects their pockets. A few are to be found who have the good sense to look beyond the present, recognize the greater interests involved, and admit the wisdom that dictates the policy. People complain too—and with justice, if the facts are as represented—that the Imperial cruisers in the gulf of St. Lawrence are by no means so strict, or energetic, as those of the Dominion, and that through their laxity, and that of the government of Prince Edward's Island, the Americans are permitted to land on the Island and purchase their supplies, thus allowing the merchants of that province to benefit by the law which drives the fishermen away from Nova Scotia, thereby serving, in a great measure, to defeat the objects of that law. I may confidently expect, however, that this evil—if it really exists—will speedily be removed.

A WOODEN RAILWAY.—A railway which cost only \$6,000 per mile, including right of way, grading, track and rolling stock complete, is certainly a novelty. That is the cost of the Quebec and Gosford wooden railway, if the statement of the President, is to be accepted. This road is 25 miles long, gauge 4ft. 8½ in., being the width of most of the American and English railways, speed 20 to 30 miles an hour, length of rail 14 ft., depth 7 in., thickness 4 in. Each rail rests on seven sleepers, to which it is fastened by wedges so that it can be easily taken up at any time. The locomotive now used on the Q. & G. R. R., weighs 21 tons, loaded, without the tender. This road will be completed in October and ready for traffic. It is very satisfactory to know that there is an immediate prospect that wooden railways will be practically tested in Canada; should they prove to be so well adapted as it is believed they are, to accommodate new districts where the traffic is limited, they will come into large demand to act as feeders to the iron roads.

BANK CHANGES.—Mr. Davidson, formerly of the Gore Bank, and lately Manager of the Bank of Commerce, in Galt, has resigned; Mr. G. H. Patterson, Manager of the Royal Canadian at the same place, succeeds Mr. Davidson in the Bank of Commerce, and Mr. John Cavers, teller of the last mentioned Bank, takes Mr. Patterson's place.

In reviewing the report of the Gore District Insurance Company, last week, reference was made to the generally unfavorable experience of the past year in the insurance of farm property, as compared with previous years. In this respect the experience of the Gore is quite exceptional, it having suffered no loss in this branch.

We were assured on what we regarded as good authority, last week, that the Victoria Mutual of Hamilton, was a pretty heavy loser by the fire in the Ottawa country, but are now glad to hear from the Secretary, Mr. Booker, that such is not the case. The losses of the Victoria were very slight.

—The contract for building a new hotel in St. John, at a cost of \$24,200, has been let.

Communications.

GAS WELLS.

Editor of the Monetary Times.

The boring of wells for gas, to be used as fuel for engine purposes, as well as lighting, is at present receiving a great deal of attention in the United States. An account is given in the last *Scientific American* of twelve different wells at Erie, Penn., that are now pouring out their inexhaustible streams of gaseous fuel, one of them driving a large flouring mill, supplying the heat to the boilers—formerly obtained at the expense of ten tons of coal daily—and furnishing, besides, all the light needed; while another well yields enough to propel the pumping engines of the city water works.

Why do not some of your manufacturers enquire into this matter, and raise sufficient capital to sink a test well in your city? The cost, at most, would not exceed \$1,000; when should it succeed, the saving would be, I have no doubt, fifty times that amount. In the first place, you could drive all your engine-power; secondly, you could heat all your dwelling-houses; and, thirdly, you could light the same. One well would be sufficient to heat and light a whole block of buildings. By this means the dirt and annoyance of bringing fuel into the houses would be done away with; for, by the use of gas-wells, you are only required to turn a tap, touch a match to the gas, and heat and light appear in an inexhaustible supply. No expense after the first outlay.

My opinion is, that Providence, having deprived us of coal, has given us this as a substitute. My reasons for giving an opinion are: In Petrolia they find gas in sufficient quantities to run their engines. Now, admitting that Petrolia is in a higher formation than Toronto, and in the coal-oil bearing strata, we find gas here which, on the other hand, is in a lower formation. Allowing that gas is found in the ground both above and below the formation that Toronto is situated on, a very natural conclusion to come to is that you will find it there. The cost of experimenting, by sinking a test well, where the benefits to be derived are so great, should not cause a delay of one day. When they bored a well here for coal oil, gas made its appearance at 200 feet. At 250 feet, by touching a match to it, a stream of fire issued, and in a few moments reached to the top of the derrick; and the longer it burnt the faster the supply came, and the larger the fire. This gas came through water, for the well was constantly full of water to the top. Taking into consideration a head of 250 feet of water, there must have been an immense supply of gas to force it up through it at the speed it came. Had the water been exhausted, and the well tested, I have no doubt but there would have been sufficient gas to have run all the machinery in Peterboro', as well as light every house in it.

Hoping that some of your enterprising citizens will test this matter before the winter closes in,
I remain yours,
IMPROVEMENT.
Peterboro', Aug. 26, 1870.

Meetings.

WESTERN ASSURANCE COMPANY.

The annual general meeting of the shareholders was held yesterday forenoon at the office of the Company, corner of Church and Colborne streets, a large attendance being present. Hon. McMurrich, president, was called to the chair. In the absence of Mr. Bernard Haldan, the secretary, in England, Mr. Maughan, assistant secretary, read the nineteenth annual report, which evinces a very satisfactory and prosperous state of affairs.

Nineteenth Annual Report.

The Directors have much pleasure in presenting at the Annual Meeting of Shareholders their

Report on the business for the past year ending 30th June last. There is submitted herewith the usual statements of Assets and Liabilities with Balance Sheet, and Auditor's Report on the several accounts in detail. The following in abstract presents the business for the year, all more fully set forth in the General Statements before the Meeting:

RECEIPTS.	
Fire and Marine Premiums.....	\$334,959 11
Interest Account.....	11,236 91
	<hr/>
	\$346,196 02
DISBURSEMENTS.	
Losses in Fire and Marine	\$242,704 91
Re-Assurance in Fire and Marine.....	18,223 84
General expenses, Agts' Commission, and all other charges on the business	54,634 95
	<hr/>
	\$315,563 70
Leaving the profit balance for the year.....	30,632 32
The Assets of the Co. amount to.....	\$593,066 12
Deducting from this Capital stock not called in	\$300,000 00
Calls in course of Liquidation.....	1,254 46
Losses under adjustment waiting proof, unclaimed dividends and open accounts, chiefly re-assurances	15,545 74
	<hr/>
	\$316,800 00
Leaves the Net Assets on hand	276,265 92
Represented by Capital Stock paid up	\$98,745 54
Reserve Funds.....	150,000 00
Profit and Loss for Balance, at Credit.....	27,520 38
	<hr/>
	\$276,265 92

All bad and doubtful debts have been written off as usual before closing the accounts at 30th June. The figures as above set forth show that the Company's business in both Fire and Marine is materially on the increase year after year, and at no time, it may be truly said, has more care been taken than during the past year in a judicious and cautious selection of risks.

The past year was marked with a succession of serious fires, causing great loss to the Insurance Companies, while in Marine, the disasters of last fall fell heavily on Underwriters—far beyond the average. Considering the more than ordinary disasters in both Fire and Marine, for the year, it is no small matter for congratulation that the Company, by careful management, has been able to close the year's account with so satisfactory a profit balance.

The returns to Government for the year ending Dec., 1869, as required from the several Insurance Companies doing business in Canada, furnish statistics for general information. In Fire Insurance, twenty-one Companies, Foreign and Local, were engaged in this branch of underwriting. The Western in the tabulated summary ranks the third highest in respect of premium receipts. As regards losses, while the average per centage of all the Companies is 60 6-10, on the gross premiums, that of the Western is 55 4-10.

In Marine Insurance the inland business alone is returned to Government, and in this branch the Western compares most favorably so far as the statistics under this head are reported. It may be considered somewhat invidious in drawing these comparisons, but your directors refer to the Government statistics from no discourteous feeling to competitive companies, but simply to

lay before their co-shareholders a tangible appreciation of their own company's business on a comparative basis.

There have been paid during the year at the usual periods two half-yearly dividends of five per cent. each, on the paid up capital stock. A higher rate of dividend might readily have been declared, and perhaps in some respects anticipated, yet the directors feel that the truest interests of the Company lie in husbanding a strong reserve. To this Fund there has been added in closing the year's accounts the sum of \$50,000 (equal to fifty per cent. on the paid up capital stock), leaving to the credit of profit and loss \$27,520.38, which last account with the incoming revenue is amply sufficient for all practical purposes under the present working of the Company's business.

Following the course approved of at last annual meeting, the Directors report has been printed and mailed to the Shareholder's some days previously, in order that the affairs and position of the Company may be the better understood and considered as they come up for discussion at the meeting to-day.

Respectfully submitted,

J. McMURRICH, *President.*

J. MAUGHAN, JR. *Ass't-Sec'y.*

WESTERN ASS. CO.'S OFFICE,
Toronto, 30th August, 1870.

General Statement of the affairs of the Western Assurance Company of Canada, for the year ending 30th June, 1870.

ASSETS.	
Capital Stock, not called in.....	\$300,000 00
Calls on Stock, due and unpaid.....	1,254 46
Cash in Bank.....	38,256 45
Dominion Stock, under	
Ins. Act.....	\$50,000 00
Provincial and Municipal	
Debentures.....	76,513 08
	126,513 08
Loans on Mortgages.....	34,231 17
Building Account and office furniture	21,428 74
Bills Receivable.....	62,526 51
Interest unpaid and accrued.....	2,727 98
Agents' Balances.....	14,150 78
Cash Balance.....	55 16
Sundry Balances for re-Assurance, &c.	1,921 79
	\$593,066 12

LIABILITIES.	
Capital Stock, 10,000 Shares of \$40 each.....	\$400,000 00
Losses under adjustment.....	\$15,074 00
Unpaid Dividends.....	471 74
	15,545 74
Reserve Fund.....	\$150,000 00
Profit and Loss Account.....	27,520 38
	177,520 38
	\$593,066 12

PROFIT AND LOSS.	
DR.	
General Expenses at Head Office and Agencies.....	\$54,634 95
Fire Losses.....	104,554 28
Marine Losses.....	138,150 63
Re-Assurance Account.....	18,223 84
Balance.....	30,632 32
	\$346,196 02
CR.	
Fire Premium.....	\$164,152 89
Marine ".....	170,805 22
	\$334,959 11
Interest Account (Balance at Credit).....	11,236 91
	\$346,196 02

Audited and approved.

A. ERSKINE WILLIAMSON }
JOHN MAUGHAN, } *Auditors.*

Auditors Report, 1870.

To the President and Directors of the Western Assurance Company:

GENTLEMEN,—We beg respectfully to report that we have carefully examined the books and affairs of the Company for the year ending 30th June, 1870, and find the same strictly correct. The balance sheet of the Assets and Liabilities, and the profit and loss statement of the Company, have been duly audited with reference to the several books and subordinate statements of particular accounts made out in detail, and verified by corresponding vouchers; also the various mortgages and securities held by the Company, amounting to over \$161,000, have been examined and verified. We have the honor to remain, your most obedient servants,

A. ERSKINE WILLIAMSON, }
JOHN MAUGHAN, } *Auditors.*

On motion of the Chairman, seconded by Mr. J. T. Smith, the report was received and adopted.

Moved by Mr. Charles Robertson, seconded by Mr. John H. Seels, that the thanks of the shareholders be given to the Board of Directors, for their attention to the interests of the company during the past year.—Carried.

Moved by Mr. W. J. McDonell, seconded by Hon. J. H. Cameron, that the sum of \$1,000 be presented to the President, Hon. J. McMurrich, and \$500 to the Vice-President, Mr. Charles Magrath, for their services and attention to business during this year.—Carried.

On motion of Mr. Angus Morrison, seconded by Mr. John H. Seels, Messrs. Robertson, McDonell and Spreull, were appointed scrutineers for the election of Directors.

The meeting then adjourned, and on reassembling the scrutineers reported the following gentlemen duly elected Directors for the ensuing year:—Hon. J. McMurrich, Charles Magrath, John Fiske, James Michie, A. M. Smith, Robert Beatty, Wm. Gooderham, Jr., J. G. Harper and N. Barnhart. The report was received and adopted.

The meeting then adjourned. At a meeting of Directors held subsequently, Hon. J. McMurrich was re-elected President, and Mr. Charles Magrath, Vice-President.

CANADA CENTRAL RAILWAY.

The annual general meeting of the shareholders of the Canada Central Railway was held in Montreal recently. The Hon. J. J. C. Abbott presided, and after a few preliminary remarks, the report of the Directors for the past year was read. It was very lengthy, and went over the history of the railway from its initiation up to the present date. The report speaks hopefully of the prospects of the completion of the road; and although there were a variety of interests at work in opposing the recent application to Parliament for a bill granting a further extension of time for the completion of the road, yet they were successful in attaining their object, and securing the assistance desired. The prospects of the road are very good indeed, and there was evidence that the enterprise was growing in favor, and the great advantages of the enterprise to this country, when completed, were being better understood by the trading public of the Dominion. The origin of this railway enterprise may be here briefly stated. In 1854 a grant of land was made for a railway from Quebec to Lake Huron; but not being acted upon, the lands were divided in favor of a Central Canada Railroad from Montreal to Pembroke, but the company remained in abeyance until about eighteen months ago, when the present shareholders took hold of the enterprise, determined to push it to completion.

With a view to securing a fifty mile road at very moderate cost, the company made a contract last fall for the building of the line from Carleton

Place to Ottawa, and which will be opened on the 15th of September next. The above line, however, is but a part of that which they intend building; which will give a direct railway from Ottawa to Montreal, and also secure a continuous line to Pembroke, with a view of connecting with the North Shore Railway, giving an outlet at Quebec. It will also be carried forward from Pembroke to Sault Ste. Marie, thus connecting the ocean with Lake Superior.

The consummation of the above line would be the means of opening up the entire country to travel and give an impetus to agriculture prospects; and being entirely within the Dominion, might afterwards be joined to the Union Pacific line. The completion of the Carleton Place branch was an earnest of their intentions to complete the line.

The memorandum of the deed of amalgamation agreed upon by the representatives of the Canada C. R. and the Northern Colonization Company was produced and read, and on the motion of Mr. Ashworth was approved of by the meeting, and a committee composed of the Hon. John Hamilton, Hon. J. J. C. Abbott and Mr. R. Scott, M.P.P., was nominated to confer with the Northern Colonization Company as to the terms of the proposed deed of amalgamation, with directions to report to the meeting of shareholders at Ottawa, on the 15th September next.

The following gentlemen were elected Directors for the ensuing year, viz:—Hon. John Hamilton, L. Beaubien, Hon. J. J. C. Abbott, R. W. Scott, J. G. Richardson, A. J. Ashworth, D. Stark, Geo. Lowe, J. W. B. Rivers and Wm. Rodden. The meeting adjourned.

Insurance.

INSURANCE MATTERS IN MONTREAL.

(From our own Correspondent.)

MONTREAL, August 30, 1870.

AUG. 22: 8, P. M.—A fire occurred in a large stone building, situate at Chateauguay, 24 miles from this city, on the south-west. The building in question was occupied as an axe manufactory by Cauchon Bros., but has not been in operation for some time past. The cause of the fire is unknown. The total loss on building and contents is said to be \$1,500. Contents uninsured. Building belonging to the ladies of the Grey Nunnery, insured with Western for \$6,000.

AUG. 25: 1:30, A. M.—A fire broke out here at this hour in a stable belonging to J. Pearson, butcher, between St. Lawrence Main and St. Dominique streets, above Sherbrooke street, communicating to his slaughter-house adjacent. Both buildings were entirely destroyed, together with several sheep in the stable, and some carcasses in the slaughter-house. The rear of a new, unfinished house belonging to Alexis La Marche, fronting on St. Lawrence street, and the rear of two or three cottages on St. Dominique street were much damaged. Pearson well covered by insurance in the Montreal Mutual. Loss total. La Marche insured in North British and Mercantile for \$400. Loss about \$200. Cause of fire unknown.

Representatives of the offices associated under the style of the "Canada Insurance Union"—Maine—have been in session here all the week. Proceedings not transpired.

2 p. m.—At about this hour during a heavy thunderstorm, the farm buildings of the Hon. J. E. Prudhomme, M.L.C., situate about two and a half miles from the city at Cote St. Luc, were struck by lightning, and with their contents totally consumed. No insurance.

2:15 p. m.—An alarm was sounded from box No. 7 during the continuance of the storm, aforesaid, occasioned by the supposition that St. Anne's market had been struck by lightning, as smoke was seen to issue from the roof; it turned out, however, to be nothing more than a small furnace,

used by workmen on the roof, and forgotten by them in their haste to find shelter when the storm commenced. No damage.

Aug. 26.—A telegram was received from Perth by chief Bertram, asking for the loan of 300 feet of hose, which was promptly dispatched in charge of guardian McRobie.

Aug. 29: 6:45, A. M.—A fire occurred in a temporary shed containing prepared lumber, on the plateau overlooking St. Urbain and Ontario streets, for the Roman Catholic schools being erected there, extinguished speedily. Property of contractor, insured with Citizens for \$300, damage about \$150. The new building insured with Royal damaged to about the same extent.

Representatives of the offices associated under the style of the Canada Insurance Union—Marine—have been in session all the week. Proceedings not transpired.

Mr. Smith, the General Manager of the Commercial Union Assurance Company of London was in town last week on official business.

A project has been mooted here for the formation of a salvage association by the several fire insurance companies, for the protection of stocks in trade, furniture, etc. from injury, by water during fires by covering them with tarpaulins, or India rubber sheets. The idea meets with some favour, and will doubtless, in time, assume a tangible shape: the experiment would not be a very costly one; it is calculated that about \$2,000 would provide the necessary equipment, and probably a similar sum would cover the working expenses.

FIRE RECORD.—Ailsa Craig, Aug. 22.—The large grist mill, lately purchased by Wickham & Willing, was totally destroyed. It is not known how the fire originated, but as the flames broke out in the upper story it is supposed that some of the gearing over-heated, by friction, and thus caused the fire. The building was insured to the amount of \$5,000. Their loss will be about \$2,000. John Priestly lost considerable lumber and shingles which were lying close to the mill. His loss is estimated at \$300. Wm. McIntosh's large grain store was damaged to the extent of \$100.

Aylmer, Aug. 5.—A fire broke out in the barns belonging to Wm. Grimes, completely destroying them, together with sheds, stables, farming implements, &c., also 40 tons of hay, and a quantity of grain.

Forrester's Falls, Aug.—The following properties were burned at the late fires: Mr. Forrester, 1 saw mill, 1 house, 1 barn, and a stable; 2 blacksmith's shops, one belonging to Mr. Campbell, the other to Mr. Jamieson; John Reynolds, 1 hotel; Mr. Campbell, 1 house; Mr. Herron, 1 house, 1 barn, and a stable; Mr. Howie, 1 dwelling and two one-houses; Mr. Patterson, 1 barn; Mr. Mbor, 1 house; Mr. Ritchie, 1 barn; and Mr. Faught, 1 shoe shop and a barn.

Montreal, Aug. 30.—Mr. Cauchon's axe-factory at Chateauguay Basin was burnt down last night, with a stock worth \$15,000, partly insured.

Toronto, August 28.—The coal shed attached to the Rolling Mills, with a considerable quantity of coal was destroyed; the loss on the building is stated at \$2,000; insured.

Princeton, August 24.—During the heavy rain storm which prevailed this afternoon, the barn of Saml. Fair, on the 5th concession of Blenheim, was struck by lightning. The barn and sheds, all full of grain, were destroyed.

Lowville, Aug.—House of James Adley, with contents, loss stated at \$1,500; no insurance.

St. John, Aug. 25.—Murchies saw mill at Eel River, on St. Andrew railway, was burned on Monday. The fire continues raging in the woods all along the border, and vast quantities of valuable timber are destroyed.

Salmon River, Cape Breton, Aug.—The saw mills of Messrs. Claves & Co., were recently burned down, entailing a heavy loss on the owner. Origin of the fire, which occurred at midnight, is

supposed to have been in the machinery, and was caused by friction. Loss to the extent of \$600 covered in the "Liverpool and London and Globe."

St. John, N. B.—Two buildings in the upper part of Woodstock, N. B., owned respectively by John C. Winslow and John McGrath were destroyed by fire. On the night of the 8th, the dwelling house, store, and public hall, and barns, belonging to Mr. S. N. Raymond, at Aberdeen, Carleton County, were burnt down. The whole establishment was new and there was but a small amount of insurance so that the loss will be great.

Peterboro', Aug. 23.—[An account of this fire last week was dated at Lindsay by a mistake of the Telegraph operator.] The wooden building occupied by Messrs. McWilliams & Larmour, as a shoe shop, Mr. Stephens, printer, and Dr. McCullough, was discovered on fire. The fire company was soon on the ground and rendered good service in preventing the extension of the fire to other buildings, and also in saving the new brick building contiguous in course of erection, from suffering much damage. Almost all in Dr. McCullough's office was destroyed; no insurance, loss about \$850. Mr. Stephens, printer, lost a large quantity of his material; he had an insurance of \$400 on his stuff; he will lose about \$300. Messrs. McWilliams & Larmour saved some things in the front part of the store, but all in the back part was destroyed; there was an insurance of \$600, in the Queen; their entire loss they reckon at \$850; Mr. Larmour lost all his household stuff. The building, owned by Mr. Bradburn, was entirely destroyed, but was insured to the amount of \$500 in Commercial Union; his loss is about \$1,100.

MARINE INSURANCE IN NEW YORK.—The marine insurance companies of New York have agreed upon advanced rates to be charged upon goods, not contraband of war, sent to sea. The war premiums, which are in addition to the regular marine risks, range from one to ten per cent. depending upon the character of the goods and the nationality of the vessel. Sailing ships carrying property belonging to belligerents under a neutral flag are charged five per cent to Continental ports. Property belonging to neutrals, carried in vessels under a belligerent flag, is charged eight per cent. Property owned by belligerents, carried under a belligerent flag, is charged ten per cent. These rates are the same by rail or steam. The war risks on vessels sailing to or from the West Indies or the east coast of South America are one per cent; to or from the west coast of South America, India and China seas the rates are two and four per cent., respectively.

INCENDIARISM IN BAVARIA.—Incendiary fires in the kingdom of Bavaria, particularly in the provinces of Franconia and the Rhenish Palatinate, having lately increased in a serious manner, the paternal government has ordered the police to watch property with a view to find out if it has been over insured, then to notify the agent of the insurance company to have it re-appraised for a reduction of insurance. In practice, however, the police go to work and re-appraise, without consulting the company, and if no over-valuation is found they charge the expense (from \$3 to \$5) to the company, whilst if an over-insurance is found, the insurer is made to pay these costs.

—Property not insured to the value of \$157,232, was destroyed by the late great fire in St. Roch's, Quebec. Only \$4,000 were collected to relieve the sufferers, and a distribution of that sum took place on Saturday.

—Twenty hogsheads of sugar were seized at St. John recently. They were consigned to a Halifax-firm to be sold on commission, and instead of being invoiced at the value at the last port of shipment (Boston), as required by a regulation of the Customs' Department, the invoice marked the value at the original port of shipment in the West Indies.

Law Report.

INSOLVENCY.—The Assignee in insolvency is entitled to recover moneys paid by the insolvent, to the defendants after a writ of attachment (though unknown to defendants,) had issued against the insolvent.—*Roe vs. Bank British N. A.* 20 U. C. C. P.

MARINE INSURANCE.—In a marine insurance policy issued by defendants to plaintiff, among other excepted perils or losses, were those arising from rottenness, inherent defects, and other unseaworthiness. At the trial it appeared from the plaintiff's own evidence, that the vessel in question, after sailing all day on a summer sea, with a light breeze, in the evening suddenly came up into the wind or broached to, refused to answer her helm, and at once began settling down, when the crew abandoned her, and after they had rowed about thirty-five yards, she sank. The master could give no reason for this, nor was any evidence offered in explanation of it, while the evidence for the defence went to show that she was old and rotten in parts; that she in fact leaked before starting across the lake, in the canal and at the port of lading; and that men would not go in her without being paid extra wages; and the plaintiff himself stated that she was old, and he had given instructions not to canal her by night, or leave port in a gale. A diver who examined her, also found one stave port wholly out, and another partially so. The whole case having been left to the jury on the evidence, and a verdict found for plaintiff, *Held*, that the judge should have told the jury, expressly, to find for defendants, and a new trial was therefore ordered.—*Myles vs. Montreal Insurance Co.* 20 U. C. C. P. 283.

PROMISSORY NOTES—STAMPS.—The non-cancellation of some of the stamps to a promissory note, though the rest have been cancelled, invalidates the note.—*Lowce vs. Hall.* 20 U. C. C. P. 244.

LIABILITY FOR CRIMINAL ACTS OF CLERK.—The owner of a shop is criminally liable for any unlawful act done therein, in his absence, by a clerk or assistant, as for instance in the case of liquor sold without license, by a female attendant; otherwise it appeared that the act of sale was an isolated one, wholly unauthorized by owner, and not of the ordinary course of his business.—*Reg vs. King.* 20 C. P. 246.

BILL OF EXCHANGE.—In an action by endorsers, against defendant, on the following bill: \$800. Montreal, Feb. 10, 1869,

Two months after date, pay to the order of myself at the Jacques Cartier Bank, in Montreal, eight hundred dollars, value received, and charge the same to the account of

E. C. GILBERT,

JAS. GLASS,

Secretary, Richardson Gold Mining Co'y,
Belleville, Ont.

Across which was written,

Accepted,

The Richardson Mining Company, per JAS. GLASS, Sec. *Held*, that such acceptance did not render the defendant personally liable.

INSURANCE COMPANY—ARBITRATION.—A verbal agreement entered into by "the duly authorized agents" of an incorporated insurance company, to refer to arbitration the question of the legal liability of the Company to bear any portion of the expenses of raising and repairing a vessel, insured by them, and subsequently lost, was not binding upon the company, as not being a contract relating to the purposes for which the company was incorporated.—*Calvin vs. Provincial Insurance Company.* 20 U. C. C. P., 267.

MARINE POLICY.—A marine policy was in this form: The Etna Insurance Co., of &c., on account of Alfred Coons, loss if any, payable to Lachlin McCallum, in gold, do make insurance, &c. *Held*, that the contract of this policy was

entered into with Coons, and that making the loss payable to McCallum, did not make him the party insured, and therefore, that in an action upon it by McCallum, he was properly non-suited.—*McCallum vs. Etta Ins. Co.*—20 U. C. C. P. 289.

PRINCIPAL DEBTOR AND SURETY.—The giving time by a creditor to his principal debtor, did after judgment reserved against the surety, does not discharge the surety.—*Duff vs. Barrett.* 17 Chy. Rep., 187.

Where a creditor, by mistake, executed an absolute release to his debtor, but the agreement was, that the creditors right against a surety should be reserved, it was held that the surety was not discharged, and that the creditor was entitled to a decree in Equity to that effect.—*Bank of Montreal vs. McFaut.*—17 Chy., Rep. 234.

INSOLVENCY.—An insolvent compounded with his creditors, and had his goods restored to him; he thereupon resumed his business with the knowledge of his assignee and creditors, and contracted new debts. It was subsequently discovered that he had been guilty of a fraud, which assisted his discharge, whereupon he absconded, and an attachment was sued out against him, by his subsequent creditors. Held, that they were entitled to be paid out of the assets, in priority to the former creditors.—*Blackburn vs. Smith.*, 17 Chy. 208.

PATENT OF INVENTION.—The plaintiff introduced into a drum stove, in addition to a spiral flue, which had been previously in use, a centre pipe, closed at the sides and open at both bottom and top, as a means of producing a greater amount of heat, and obtained a patent for "the spiral flue in connection with the pipe in the centre." Held, that the plaintiff's improvement did not involve any new principle or new combination, and that the patent was void.—*Worth vs. Williams.* 17 Chy., Rep. 179.

LIABILITIES OF SHIPOWNERS.—A case of interest has been decided in the Admiralty Court in England. The consignees of a quantity of oil-cake shipped in bags per the ship *Freedom*, of New York, from that port to London, attached the ship in London for damage to the oil-cake on the voyage. The bill of lading was in the usual way, without any reserving clause, save that of "weight unknown," and the damage arose from mould on the oil-cake. From scientific evidence adduced on the trial, this would seem to have arisen from the presence among the cargo of a quantity of bones, which in a certain heated state threw off a vapor likely to affect the oil-cake in the way indicated. The owners of the ship, in their defence, contended that they were not accountable for damages of this kind, as the article was evidently liable to inherent decay, and, from its own nature, apt to become mouldy. They further endeavored to show that the weather on the passage was such that the hatches could not be kept off, so as to afford proper ventilation to the cargo; but Sir R. J. Phillimore, in giving judgment, said that the evidence on this head was unsatisfactory. He gave it as his opinion that the only exception in the bill of lading being "perils of the seas," it was incumbent on the defendants to show that the damage done arose from this cause. In determining what the "perils of the seas" included, he said neither defective stowage, bad ventilation, close proximity of a heating cargo, such as would throw off heat to affect the whole of it, would fall within that category. He therefore, pronounced for the plaintiffs, with costs, which would amount to between £700 and £800 sterling. This decision makes the ship, when signing what is known as a clean bill of lading, liable for the condition of the goods when delivered, even if perishable in themselves, unless the damage has arisen from the "perils of the seas." It is therefore necessary that the masters of vessels should be careful to see that before signing bills of lading for such cargo there is inserted in them some such clause as "not accountable for mould, dampness, or loss arising therefrom, or for any inherent decay." Whether this decision has

given encouragement to those in the trade, who set up such claims against vessels, we do not know, but since it was pronounced, a claim of a similar kind has been made in London likewise, upon a vessel belonging to Baltimore, which arrived there from Baltimore with a cargo, part of which was oil-cake. The amount claimed for damage was £310, and the owners of the vessel, rather than go to law in the face of such a decision, effected a compromise, getting off with £125. Such a difference between the amounts demanded and accepted shows plainly the iniquitous nature of the claims set up, and what the decision, if not set aside, is likely to inflict on the owners of vessels carrying perishable goods, unless they protect themselves by a bill of lading modified as above indicated.

Commercial.

MONTREAL MARKET.

MONTREAL, Aug. 30.

Business during this week has been rather better than last. The Fall trade has fairly begun, and the wholesale houses anticipate a brisk healthy business. In Dry Goods the Fall trade has commenced fully a week earlier than usual.

The number of vessels at present in Port is small, freights are a trifle better than those noted in last report. Heavy smoke has hung over the city and river nearly all week, and has delayed the steamers on the St. Lawrence.

ASHES.—*Pots*—Market in the early part of the week was steady at \$5.50. A few round lots for shipment were taken at a considerable advance on that figure, towards the close market was dull and little doing at \$5.75, holders not being willing to accept of the decline; *Seconds* are quoted \$5.00, nominal; *Thirds* nominal. *Pearls*—small sales early in the week at \$7.40 to \$7.50, and \$7.75 was offered and refused for a shipping lot, market closes nominal \$7.50; *Seconds* none in market. The stock in store at present is *Pots* 1,043 brls.; *Pearls* 209 brls.; being a decrease of 306 brls. *Pots*, and 859 brls. *Pearls* on the stock in store on the same date of 1869.

BOOTS AND SHOES.—There is no change to note in the leading lines of this trade; an advance has taken place in men's Leather knee Boots in consequence of the scarcity of that kind of stock, orders are coming in freely and manufacturers are kept busy in filling orders.

COAL.—The advance in the price of Gold was expected to influence the American market, and an advance was looked for here. The demand for Coal has been very limited, but as families are now returning to town, an increased demand is looked for. There have been no arrivals of Scotch steam lately, prices of all kinds are unchanged.

DRY GOODS.—The Fall trade has opened with a brisk demand for all kinds of goods, fully a week earlier than usual. There are a large number of buyers in town, and orders are also coming in free from the country. The importations are very large, but business this season so far, has been satisfactory, and is expected to be much beyond last years demands.

DRUGS AND CHEMICALS.—There has been a brisk demand this week for most of the leading articles. Sal soda has moved to a large extent at \$1.40 to \$1.50, principally at outside figures. Caustic soda was sold to some extent at 3½c. 3¼c. ex ship, and 3¼c. to 4c. ex store. Bleaching powder is enquired for at 2c. Soda ash is unchanged in price, 1½c. to 2c. being the current rate. Saltpetre is still firm, and is held at \$11 to \$12. Alum is quiet at \$2.15 to \$2.25. Epsom salts are easier, price ranging from \$2 to \$2.25. Bi carb. is scarcely so active this week, and sales are reported from \$3.20 to \$3.25. No change to note in other articles.

FISH.—Salmon is rather easier, and has been freely sold at \$14.25 to \$14.50. Dry cod is in fair demand, and for good large fish \$4.50 would

readily be paid. Bay of Island herrings have been sold to some extent at \$2.75 to \$3. Labrador herrings are nominal at \$4.50 to \$5.

FLOUR.—Receipts by canal and railway for the past week 23,813 brls., being a decrease of 3,033 brls. on the past week. Total receipts from January to date 606,410 brls., against 544,162 brls. in corresponding period of 1869, being an increase of 62,248 brls. Shipments by river St. Lawrence for the week, 13,979 brls.; total shipments from 1st January to date 413,065 brls., against 454,005 brls. in corresponding period of 1869, being a decrease of 40,940 brls. There has been rather more business done in the market, but it has not yet recovered from the very high prices which ruled immediately after the breaking out of the European war. There has not been a great deal offered holders being unwilling to accept of the prices offered by the buyers. The market closes to-day very dull, and sick at the following rates which we must again quote as nominal. Superior extra, \$6.40 to \$6.60; extra, \$6 to \$6.25; fancy, \$5.70 to \$9; super from Canada wheat, \$5.25 to \$5.30, sales to-day at outside figures; strong bakers flour, \$5.80 to 6½; Welland canal flour nominal at \$5.32 to \$6.35, free; city brands of super nominal \$5.30 to \$5.40, free; Canada super No. 2, \$4.75 to \$4.85; fine, \$4.50 to \$4.60; middlings, \$4 to \$4.10; pollards, \$3.50; U. C. bags, \$2.65 to \$2.70; city bags \$2.90 to \$2.95, delivered. *Oatmeal* is unchanged in price, \$4.75 to \$5 being the general quotation, but higher figures have been got for really choice samples.

FREIGHTS.—There is a pretty good demand for tonnage at present, and rates are rather better than last week. Wheat to Liverpool and Glasgow by steamer 5s. 6d. to 6s., flour 3s. Lining vessels—wheat 5s. to 5s. 6d., flour 2s. 6d. Rates for ashes, provisions, and butter are unchanged. Cheese is 6d. dearer being now quoted at 62s. 6d.

GRAIN.—*Wheat*—Receipts for the past week 200,294 bushels, being a decrease of 104,011 bushels on the receipts of previous week. Total receipts from 1st January to date 3,951,264 bushels, against 3,482,700 bushels in corresponding period of 1869, being an increase of 468,563 bushels. Shipments for the past week 149,557 bushels; Total shipments from 1st January to date 3,300,899 bushels, against 2,428,898 bushels in corresponding period of 1869, being an increase of 875,001 bushels. The shipping demand has been very light and transactions reported unimportant. Quotations are still nominal, and the market closes very quiet. No. 2. Milwaukee has been sold at \$1.06 and holders this afternoon are asking \$1.06½. *Peas*—Market quiet and lower. Small sales at 87 to 90c. No shipping sales reported. *Barley*—About 70c would be paid for good bright samples. *Oats*—Are rather lower, and sales have been chiefly for local wants at 38 to 39c. One sale of about 5,000 bushels reported early in the week at rather an outside price.

GROCERIES.—*Teas*—A steady business has been done this week in Japans at 45 to 55c. Twankays are in demand and have sold to some extent at 35½ to 40c. Imperials are asked for at 50 to 57c, and Hyson Twankays at 42½ to 45c. *Sugar*—Market is quiet at about last weeks rates; some small parcels of fine to good grocery were sold at 8½ to 8¾c, some Havana was sold at 9c. Scotch refined has been sold to some extent at 8½ to 8¾c. Refinery prices here are—yellow 9¼c, 9¼c and 9½c; crushed, at 11¼c; dry crushed 12¼c; ground 12c; golden syrup 48c; standard 44c. *Molasses*—The stock in store is very large, which has tended to lower the market but holders are unwilling to accede to a reduction. Centrifugal is quoted at 21½ to 22½c; clayed 26c; Trinidad 36c; Barbadoes 42½ to 45c; Cienfuegos 36 to 37½c. *Pepper*—Is still scarce and firm at 13½ to 14c. *Cloves*—8½ to 9c. *Nutmegs* are scarce and in demand at 50 to 65c; a small sale of choice reported at the outside figure. *Jamaica Ginger* 17 to 20c; Cassia 32½ to 32¾c. *Fruit*—The market at present is not well supplied. New

layer rasins are procurable at \$2.50 to \$2.60, and old \$2.20 to \$2.30. Valencias 8 to 8½c; currants are steady at 5 to 7c; almonds 17 to 18c; other kinds are unchanged. *Coffee*—There has not been much doing, the quotations are Rio 15½ to 16c; Jamaica 16 to 18c; Laguayra 16½ to 18c. *Candles*—Belmont sperm 23 to 23½c; Montreal Moulds 10½ to 11c.

HARDWARE.—There is no change to note in the prices this week, with the exception of Lead, which has advanced ¼ per lb., and is now quoted at \$6.50 to \$7 for pig, and \$7 to \$7.50 for sheet; Tin has advanced in Corpwall, which we suppose will cause an upward tendency in that article in this market. Nails and Glass are firm at last week's quotations.

LIQUORS.—There is not much change to note to-day. *Brandy*—Hennessy's is held in wood for \$2.30 to \$2.35; in cases the same brand is offered at 8½ to 8¾; Martell's per gallon is \$2.25 to \$2.30; Jules Robin's, \$2 to \$2.10, other brands about the same prices. *Gin*—De Kuyper's is steady, with few sales reported; Houtman's, \$1.35 to 1.37½. Rum is firmer, Jamaica, \$2 to \$2.10; Demerara, \$1.77½ to \$1.80; Upper Canada High Wides are quiet at 60c. in bond.

LEATHER.—Harness has been rather easier, and is now quoted 33c. to 34c. Business has been rather quiet, and receipts and shipments are about equal. French Calf is unchanged; Slaughter Sole is in fair demand at 25c. to 27c. for No. 1, and 22c. to 24c. for No. 2.

NAVAL STORES.—Spirits of Turpentine are held firmly at 50c.; Rosins are not so active, but are enquired for at \$2.60 for strained; \$2.75 to \$3 for No. 2; \$3.50 for No. 1; Extra, \$7. Pine Tar is rather scarce at \$3.50; Pine Pitch, \$3.25; Coal Tar and Pitch, \$3.

OILS.—There have been large sales of Cod at 57½c, and small parcels at 59c. Seal has advanced, pale being sold at 68c; Steam refined 70c, and Brown Seal 54c. There is very little Whale in the market at present, and any quotation would be nominal. Olive is in demand at \$1.17½ to \$1.22½, very little doing in other kinds at unchanged rates.

PROVISIONS.—*Butter*—Receipts 3,566 kegs; shipments 95 kegs, shipping lots have been readily taken at 20c. to 21½c. with a brisk trade doing, some choice samples for city trade were taken considerably above that figure, holders asking 22c. to 24c. *Cheese*—Receipts 2,212 boxes; shipments 1,851 boxes, market has been rather quiet, and sales reported have been at 11½c to 12c. *Pork*—Receipts were 336 bbls., shipments, 172 bbls.; there has been a good deal of enquiry for pork this week, but transactions have been limited and no change can be noted in late rates. *Lard*—is steady at 13c. to 14c.

RICE.—The market has been active this week, fair to good samples brought from \$3.85 to \$3.90; choice Bags bringing \$4.00 to \$4.10.

SALT.—There has been a good business done in coarse this week at 55c, some small lots have changed hands at 57c; Fine has been sold to some extent at 85c, and Factory filled at \$1.45.

TORONTO MARKET.

Business during the past week has been moderately active for the season of the year in most wholesale branches, giving rise to anticipations of a large and profitable trade later on, of which the prospects certainly appear to be very good. The weather has been moderate as to temperature, and although in the western part of the Province much rain has recently fallen, generally speaking there has been no continuance of wet weather so as to interfere materially with harvesting operations, now pretty well advanced.

BOOTS AND SHOES.—Trade is quite active, and prices, though unchanged, are very firm, owing to the steadily increasing values of all kinds of leather. Stocks of common goods are reported to be large, and, if anything, in excess of the re-

quirements of the country, but good goods find ready demand for all that can be turned out, and stocks are likely to be bare throughout the season. Of these, prices are especially firm, and, if leather is maintained at its present point, it is expected that quotations will be somewhat advanced.

DRY GOODS.—There has been some demand from clothing houses during the past week, and a good many goods have been sold in cloths and trimmings, but business in assorted goods has been light. Stocks are still incomplete, although there are daily arrivals, and importing houses are busy opening out and pricing. The assortment will be large and complete, and, in some lines, more goods have been ordered than will probably be required by the trade. Woollens, in particular, will be abundant, and it is expected that a good many will be left unsold to be carried over till next season. Prices either of cottons or woollens are not likely to vary much from former rates, but in woollens somewhat better values will be given for the same money. In about ten days or a fortnight from now, the fall trade will have fairly commenced.

DRUGS.—There has been only a moderate business during the week, and prices are for the most part without alteration. *Opium* is again a little easier and can now be bought for \$9.50.

GROCERIES.—Trade during the week has shown some slight improvement, leading to the hope that the dullness which has been the characteristic of the market for the past month is about at an end, and that business is now reviving, and, while no heavy transactions are reported, sales from day to day are gradually increasing. Country buyers do not seem to be purchasing heavily at present; but only to supply immediate wants, intending to lay in their stocks a month or six weeks later. *Coffee* meets the ordinary light demand, with no change in prices. *Fish*—There is a little demand for herrings, and holders are inclined to press sales. We quote Labrador's \$5 to \$5.50; with some transactions at inside quotations. There have been some small arrivals of Dry Cod, and the market is a little better supplied than previously, and prices a trifle easier. We now quote \$5.75 to \$6. *Fruit*—Nothing to note in Raisins, which are quiet and unchanged. New Currants are scarce and higher, with an improved demand. Advices just received from European markets have strengthened this market materially, and for round lots and advanced of fully ½c. to ¾c. is demanded over previous quotations. *Rice*—has continued to improve in value. Good samples are scarce and bring full prices, and even for inferior samples an advance on late rates is asked and obtained. We quote American \$4.25 to \$4.50, and Rangoon \$4 to \$4.20. *Spices*—generally are neglected. Nutmegs scarce for good samples and firm at quotations. Black pepper also very firm. *Sugars*—Stocks in first hands are reduced, and sales have in consequence been somewhat restricted, business has been chiefly in lots of comparatively retail amount. Prices have not altered, but are firm, a recent advance in the English markets tending to strengthen holders' views. Even at present prices at places of growth, there is a very small margin of profit in selling here at current quotations. Refined is in steady demand at unchanged rates. *Teas*—are quiet. There is some demand for Young Hysons of the finer grades, but choice samples are scarce and almost impossible to get, and both in the London and New York markets can only be obtained at a considerable advance on former rates. *Tobacco*—is in ordinary demand, with small sales making at quotations.

HARDWARE.—Business for this season of the year has been fairly active both in heavy and general goods, but there is nothing special to note. *Tin Plates*—have sold freely and stocks are just now somewhat reduced, but arrivals to a considerable amount are looked for at an early day, and there will be no scarcity. *Glass*—is firm. We quote for Window, \$2 for 7 x 9 to 10 x 14, and \$2.20 for 12 x 16 to 16 x 24 inclusive.

HIDES AND SKINS.—Receipts of domestic *Hides* still continue light and quite inferior to the demand, but Western have arrived more freely. Prices are 1c. to 1½c. higher.

LEATHER.—The market has been active for all kinds of desirable stock, the supply falling short of the demand. Prices are firm and advancing. We quoted *Spanish Sole* from 22c. to 25c. according to weight and quality. *Harness*—is scarce and wanted at 30c. to 34c. *Upper*—is also higher, and may be quoted at 38c. to 42c. for heavy to light. *Henlock Calf*—is quoted at 45c. to 75c, and *French Calf*—\$1.10 to \$1.20.

LUMBER.—If we except a slight excess in the quantity of this week's shipments over last, no material change is noticeable from last week's report, rather over two million feet have left Toronto for American market. Oswego, Buffalo, Genesee and Charlotte. The whole season's exportation has been large and prices good. In quantity we augur something considerably in excess of that of any of the three years preceding. During the year 1869, ending September 30th, the total quantity shipped from Toronto, east and west was 89,074,551 feet representing an aggregate value of \$876,009.61, which figures show what an important branch of trade, we have existing in the lumber interest alone. Prices:—Clear, \$22.00 to \$24.00; Com. \$9.00 to \$9.50; Culls, \$7.00 to \$7.50; Shingles, No. 1, \$2.60; No. 2, \$2.25.

PETROLEUM.—Business has decidedly improved and orders for a number of car loads have been taken at about quotations. The local trade in single barrels has also greatly increased, and is quite active. No change in prices.

PAINTS AND OILS.—Have been rather quiet during the past week, and prices are altogether unaltered.

PRODUCE.—The week just closed has been one, if possible, of even greater inactivity than any of those which preceded it, and the few transactions reported have been, with one or two exceptions, of very trifling amounts. *Flour*—The sales consist of a few hundred barrels of superfine and extra at \$5 for the former and \$5.40 for the latter, and of 300 barrels extra, partly unsound on p. t. Operators are unwilling to give the prices demanded by holders, who, on their part, are not inclined to yield the 10 or 15c per barrel which makes the difference between buyers and sellers. *Wheat*—The principal sale of the week was of 5,000 bus. spring, deliverable at Prescott, at \$1.17, f. o. b. Farmers' deliveries of new wheat very trifling, spring and midge proof selling from waggons at \$1 to \$1.01. *Oats* have been dull and difficult of sale, declining to 33c. for cars, at which sum small parcels changed hands. *Barley*—Old has sold at irregular prices, according to quality, from 68 to 75c. A few loads of new have been taken from farmers' at 76 to 80c. *Peas*—Have been very dull, offering at the close at 74c., with no buyers at that figure; quotations in the absence of transactions must be considered nominal. *Rye*—Old nominal at 60c.; new has been taken by the wagon load at 70c. for a local distillery. *Hay*—\$10 to \$13.50. *Straw*—\$9 to \$10.

PROVISIONS.—Trade has been only moderately active. *Butter* has been in demand, with a scarcity of good samples. Shippers are willing to give 19½ to 20c for round lots of selected dairy, and some parcels have changed hands at these figures; 18½ to 19½c may be considered the figures for average lots. *Cheese* continues in demand at previous quotations. *Eggs* are dull and neglected for packed, while fresh are a ready sale at full prices for local consumption. *Pork, Bacon, Hams, &c.*, are in fair demand and unchanged in price. *Lard* is in small stock and selling freely to supply local wants at 14 to 15c. *Dressed Hogs*—Very few coming in, and prices are unchanged.

SALT.—Goderich is in very small supply, quite inadequate to meet the demand, the wells, from deficient appliances for evaporating the brine, producing but a fraction of the quantity they

gauge of 4 feet 10 inches, to Cleveland; then on the compromise gauge, 4 feet 9½ inches, to Chicago; then to Council Bluffs, on the Missouri river, by the Chicago, Rock Island, and Pacific gauge of 4 feet 8½ inches. The car, having been detained five days at Council Bluffs in consequence of a freshet in the Missouri, then crossed over to Omaha, whence it proceeded over the Union Pacific to Sacramento, and over the West Pacific to San Francisco, making the trip in 14½ days' running time. On its return the car left San Francisco on June 21st, and arrived at New York on July 8th, or in eighteen days, including delays. The patent is described as a stout steel feather, inserted in a lateral groove of the axle, which corresponding notches are cut. The wheels have broad flanges and run from the broad to the compromise gauge, of 4 feet 9½ inches, with adjustment. In breaking gauge the car runs upon a connecting side track to adjust the wheels, which are then held in place by the notches of the axle.—*American Railroad Journal.*

THE EQUITABLE

Life Assurance Society.

OF THE UNITED STATES.

CASH ASSETS \$13,000,000
ANNUAL CASH INCOME \$7,000,000
NEW BUSINESS IN 1869 \$51,021,141

THE leading company in the world for new business, by \$13,000,000. Purely Mutual, all profits annually divided among the Policyholders, on Contribution Plan. This Company has special advantageous features that no other Company in Canada offers. See "Tontine Dividend" circulars, being a 10 per cent. investment, in addition to a Life Insurance. Instalment and all kinds of Endowment Policies. The "Equitable" has fully complied with Dominion Law, by making deposit of \$100,000 in Canadian Securities. Branch office for the Dominion,

53 CHURCH STREET, TORONTO,
R. W. GALE, Manager.

Good Agents and Solicitors wanted in unrepresented localities.

LANCASHIRE

INSURANCE COMPANY.



CAPITAL,

£2,000,000 - - - STERLING.

FIRE RISKS

taken at reasonable rates of premium, and

ALL LOSSES SETTLED PROMPTLY.

By the undersigned, without reference elsewhere.

S. C. DUNCAN-CLARK & CO.,

General Agents for Ontario,

25-ly N. W. cor. King and Church streets, Toronto.

Joseph S. Belcher,

(Late Geo. H. Starr & Co.)

COMMISSION & WEST INDIA MERCHANT,
HALIFAX, N. S.

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

CONSIGNMENTS SOLICITED.

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

Insolvent Act of 1869.

In the matter of JOHN GARTSHORE, an Insolvent.

THE creditors of the Insolvent are notified to meet at the office of the undersigned, on Court Street, on SATURDAY, the 17th day of SEPTEMBER, 1870, at TWO o'clock p.m., for the public examination of the Insolvent, and for the ordering of the affairs of the estate generally.

JOHN KERR, Official Assignee.



Intercolonial Railway.

THE Commissioners appointed for the construction of the Intercolonial Railway give PUBLIC NOTICE that they are prepared to receive TENDERS for the three remaining Sections of the Line, all in the Province of New Brunswick.

Section No. 21 will begin at the Easterly end of Section No. 20, one and three quarter miles East of the River Miramichi and will extend to Station No. 1040, three thousand feet Westerly from the River Kouchibouguac, a distance of about 25 miles.

Section No. 22 will extend from the Easterly end of Section No. 21 to Station No. 1180 at the crossing of the River Ectouche, a distance of about 25 miles.

Section No. 23 will extend from the Easterly end of Section No. 22 to the European and North American Railway, at Moncton Station, a distance of about 22½ miles.

The Commissioners also give PUBLIC NOTICE that they are prepared to receive TENDERS for re-letting Section No. 10, the Contract for which has been annulled.

Section No. 10 is in the Province of New Brunswick and extends from the centre of the Chaplin Island Road, near the Court House at Newcastle, towards Bathurst, a distance of 20 miles in length.

TENDERS for Section No. 10 will be made upon the basis of the quantities specified in the original Bill of Works for this Section; and in drawing the New Contract, there will be deducted from the amount of the accepted Tender, a percentage sum equivalent to the percentage of the whole work which the Chief Engineer shall report to have been executed by the first Contractors.

These Contracts to be completely finished by the first day of July, 1872.

Plans and Profiles with Specifications and Terms of Contract will be exhibited at the Offices of the Commissioners in Ottawa, Toronto, Quebec, Rimouski, Dalhousie, Newcastle, Halifax and St. John, on and after the 15th SEPTEMBER NEXT, and SEALED TENDERS addressed to the COMMISSIONERS of the INTERCOLONIAL RAILWAY, and marked "TENDERS" will be received at their OFFICE in OTTAWA, up to SIX o'clock, P.M., on WEDNESDAY the 5th day of OCTOBER next.

Sureties for the completion of the Contract will be required to sign the Tender. The names in full, occupation and address of each surety should also be given.

A. WALSH,
ED. B. CHANDLER,
C. J. BRYDGES,
A. W. M'LELAN,
Commissioners.

Intercolonial Railway,
Commissioners' Office,
Ottawa, August 15th, 1870.

THE MONETARY AND COMMERCIAL TIMES—INSURANCE CHRONICLE.

DEVOTED TO

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

ISSUED EVERY FRIDAY MORNING.

SUBSCRIPTION PRICE:

CANADIAN SUBSCRIBERS.....\$2 a year.
BRITISH ".....10s. 5tg. a year.
AMERICAN ".....\$3 U. S. cy.

Canadian postage prepaid on foreign subscriptions.

Office—No. 60 Church Street, Toronto, Ontario.

J. M. TROUT,
Business Manager.

Grand Trunk Railway.

TRAINS arrive and depart as follows at and from Toronto:

		EAST.			
		a.m.	a.m.	p.m.	p.m.
Depart	.....	5.37	6.37	5.37	7.07
Arrive	.....	9.37	10.37	10.37	9.07
		WEST.			
		a.m.	a.m.	p.m.	p.m.
Depart	.....	7.30	11.40	3.45	10.37
Arrive	.....	5.30	12.50	5.20	9.05

Northern Railway.

		a.m.	p.m.
Depart	.....	7.00	4.00
Arrive	.....	10.35	9.10

Trains leave Brock Street Station 15 minutes later.

TO BUILDING SOCIETIES.

A GENTLEMAN in London, late Chairman, and at present Director, of one of the most successful Building Societies in London, or the United Kingdom, who is thoroughly acquainted with the

PRACTICAL AND DETAILED WORKING

OF

EVERYTHING CONNECTED WITH THEM. Is desirous of emigrating to Canada, with a view of establishing a similar Society there under remunerative engagement for himself and family, and is prepared to accept offers, and to furnish testimonials of ability of the highest character.

Apply in the first instance to "C. B.," care of THOMAS WHITEHEAD, 37 Eastcheap, London, England.

Mercantile.

Toronto Auction Mart.

Established 1834.

F. W. COATE & CO.,

Manufacturers' Agents,

AUCTIONEERS AND COMMISSION MERCHANTS,

KING STREET, TORONTO.

The Mercantile Agency.

FOR THE

PROMOTION AND PROTECTION OF TRADE.

Established in 1841.

DUN, WIMAN & Co.

Montreal, Toronto and Halifax.

REFERENCE Book, containing names and ratings of Business Men in the Dominion, published semi-annually. 24-1-

L. Coffee & Co.

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

Sessions, Turner & Cooper.

MANUFACTURERS, Importers and Wholesale Dealer in Boots and Shoes, Leather Findings, etc. Warehouse, Front St., and next door to that of James Campbell.

Parson Bros.,

PETROLEUM Refiners, and Wholesale dealers in Lamps Chimneys, etc. Waterrooms 51 Front St. Refinery cor. River and Don Sts., Toronto.

Childs & Hamilton.

MANUFACTURERS and Wholesale Dealers in Boots and Shoes, No. 7 Wellington Street East, Toronto, Ontario. 28

John Fiske & Co.

ROCK OIL and Commission Merchants, Wellington Street East, Toronto, Ont.

Toronto and Nipissing Railway Co.

NOTICE is hereby given, that the

ANNUAL MEETING OF STOCKHOLDERS

Of this Company, at which the Election of Directors for the ensuing year and for general business takes place, will be held at the offices of the Company, corner of Front and Bay Streets, in Toronto, on

TUESDAY, the THIRTEENTH day of SEPTEMBER, 1870,

AT TWELVE O'CLOCK NOON.

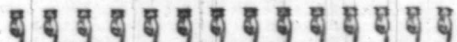
By order,

JAMES GRAHAM,

Secretary.

Dated at Toronto, 3rd August, 1870.

52-td



TO THE WORKING CLASS.—We are now prepared to furnish all classes with constant employment at home, the whole of the time or for the spare moments. Business new, light and profitable. Persons of either sex easily earn from \$2c. to \$5 per evening, and a proportional sum by devoting their whole time to the business. Boys and girls earn nearly as much as men. That all who see this notice may send their address, and test the business, we make this unparalled offer: To such as are not well satisfied, we will send \$1 to pay for the trouble of writing. Full particulars, a valuable sample which will do to commence work on, and a copy of *The People's Literary Companion*—one of the largest and best family newspapers published—all sent free by mail. Reader, if you want permanent, profitable work, address **E. C. ALLEN & CO., AUGUSTA, MAINE.**

Hotels.

Ottawa Hotel.

ST. JAMES AND NOTRE DAME STREETS,
MONTREAL.

BURNETT & DOYLE, Proprietors.

D. C. BURNETT, late proprietor of Woodruff House, Watertown, N.Y., and St. James Hotel, Montreal.

THE Proprietors take pleasure in informing their friends and Travellers either for pleasure or on business, that they have recently opened this New and Elegant Hotel, where they will find every convenience and accommodation. Guests will find this the most pleasant and desirable stopping place in the city.

Albion Hotel.

MCGILL STREET, MONTREAL.

AMPLE ACCOMMODATION FOR 500 GUESTS.

FARE, \$1.50 PER DAY

Dominion Hall, Cornwall, Ont.

J. B. MCKENZIE, Proprietor.—This new, large, and J. first-class Hotel is second to none in the Province. Excellent Sample Rooms for Commercial Travellers. 25

St. James' Hotel, Montreal.

THE undersigned beg to notify the public that they have purchased the above well-known first-class Hotel, and which is now carried on as a

Branch Establishment of the St. Lawrence Hall,

under the management of Mr. Samuel Montgomery (nephew of Mr. Hogan) and Mr. Frederick Geriken, both well known to the travelling community both in the United States and Canada, as being connected with the St. Lawrence Hall.

The ST. JAMES' is favorably situated, facing Victoria Square, in the very centre of the city, and contiguous to the Post Office and Banks. Its convenience for business men is everything that can be desired, as it is in the immediate vicinity of the leading Wholesale Houses. The rooms being well appointed and ventilated, are cheerful for families, while the *menage* will be unexceptionable, and no pains will be spared in ministering to the comfort of guests. The proprietors, having leased the adjoining premises, are prepared to offer every inducement to the Spring and Fall Trade; and as their tariff is unexceptionably reasonable, they hope to obtain a large share of public patronage.

H. HOGAN & CO.

Provincial Insurance Company of Canada.

NOTICE is hereby given, that the Annual General Meeting of the Shareholders will be held at the office of the Company, Toronto Street, Toronto, on SATURDAY the NINTH day of SEPTEMBER next at 12 o'clock noon, to receive the Report of the Directors, and the annual statement of the affairs of the Company, to elect the Board of Directors for the ensuing year, and for other business.

By the Charter of the Company all the Directors retire, but are eligible for re-election.

By order of the Board,

ARTHUR HARVEY,

Toronto, 3rd August, 1870

Manager.

Provincial Insurance Company OF CANADA.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE, TORONTO, ONT.

PRESIDENT.—The Hon. J. H. Cameron, D. C. L., Q. C., M. P. Vice President.—Lewis Moffatt, Esq., of Moffatt, Murray & Beatty. Other Directors.—C. J. Campbell, Esq., of Campbell & Cassels, Toronto; Hon. M. Cameron, Ottawa; W. J. Macdonell, Esq., President Toronto Savings Bank, Toronto; A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto; H. S. Howland, Esq., Vice President Bank of Commerce, Toronto; George Duggan, Esq., Judge of the County Court, County York, Toronto; A. T. Fulton, Esq., of Geo. Michie & Co. and Fulton, Michie & Co. Toronto; Angus Morrison, Esq., Barrister, M. P., Toronto; James S. Crocker, Esq., Toronto. Manager.—Arthur Harvey, Esq. Fire Inspector.—Wm. Henderson, Esq. General Agent, Marine Department.—Capt. C. G. Fortier. Bankers.—The Canadian Bank of Commerce.

Insurances effected at reasonable rates on all descriptions of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable rules of the Company. No claim that has arisen under the present management has been unadjusted for as long as a week, and all adjusted claims are paid.

ARTHUR HARVEY, Manager.

Provincial Insurance Co's. Buildings, }
Toronto, June 28, 1870. } 46

BEAVER AND TORONTO Mutual Fire Insurance Company.

OFFICE, BANK OF TORONTO BUILDINGS, WELLINGTON ST.

Number of Policies issued to July, 1870, 36,000
Premium Note capital, over \$220,000

C. E. CHADWICK, Toronto, President.
D. THURSTON, Toronto, Vice-President.
S. THOMPSON, Managing Director.

CLASS OF PROPERTY INSURED.

MERCANTILE BRANCH.

All property of a class not specially hazardous, will be insured by this Company, including Stores and their contents, Dwelling Houses (not included in the Household Branch) and their contents, and City, Town, and Village Property generally. Also Country, Stores, Taverns, Flour Mills, &c., &c. The rates of Insurance will be on the lowest scale of Mutual Insurance Companies.

Parties insured in either Branch are exempt by law from all liability for losses sustained in the other Branches. Cost of Insurance in this branch averages about two thirds of the usual proprietary rates, as no profits are required. This company has authority under the Statute 27 and 28 Victoria, cap 99, to issue Policies of Insurance on

LIVE STOCK.

Applications, will be received through any Agent of the Company, for Insurance against death from any cause, of Horses, Bulls, Oxen, Steers, and Cows.

HOUSEHOLD BRANCH.

Non-hazardous Household Property will be insured for three years or less, on which a Premium Note averaging from 1 1/2 to 4 per cent. will be taken, of which a small sum must be paid in Cash at the time of insuring, and endorsed on the Note.

FARMERS' BRANCH.

Country Dwelling Houses, isolated, with the Household Furniture, &c., contained therein. Also, Barns and Out-houses, and Farm Produce; Hay and Grain in Stacks; Horses and other Cattle, Waggon, Sleighs and Harness; and Farm Implements and Machines generally; Churches and School Houses, not situated in cities, towns or villages, and isolated from all other buildings.

Agents of this Company are not allowed to charge any fee for Application or Survey.

W. T. O'REILLY, } Joint Secretaries.
H. HANCOCK, }

1-17

Real Estate.

Wadsworth & Unwin,

(Successors to Dennis & Gossage)

PROVINCIAL LAND SURVEYORS, Valuers, Civil Engineers, and Land Agents. Office—42 Adelaide St. East, opposite the Court House, Toronto.

N.B.—Surveys of every description performed in all parts of Ontario. Mining Lands and Timber Limits, in un-surveyed territory, surveyed in accordance with the rules and regulations of the Crown Lands Department.

V. B. WADSWORTH, CHARLES UNWIN
27-17t P. L. Surveyor. P. L. Surveyor.

The Canadian Land and Emigration Company

OFFERS for Sale, on conditions of Settlement, GOOD FARM LANDS, the COUNTY OF PETERBORO', Ontario, in the well-settled TOWNSHIP OF DYSART, where there are Grist and Saw Mills, Stores, &c., &c., AT ONE DOLLAR AND A HALF AN ACRE. In the adjoining Townships of Guilford, Dudley, Harburn, Harcourt and Bruton, connected with Dysart, and the Village of Haliburton, by the Peterson Road, AT ONE DOLLAR AN ACRE.

For particulars, apply to CHAS. JAS. BLOMFIELD, Manager, C. L. & E. Company, Peterboro. Or to ALEX. NIVEN, P.L.S., Agent C. L. & E. Company, Haliburton, Ontario.

Arthur Jones

Land Surveyor and Timber Agent.

IMPROVED and unimproved lands or sale, in the Counties of Kent, Essex, Lambton, Middlesex, and Elgin. Chatham, County Kent, Ontario.

Morton & Smith,

ACCOUNTANTS, REAL ESTATE AGENTS, AND VALUATORS,

48 AND 50 CHURCH STREET, TORONTO.

F. MORTON, 47-1y J. LAMOND SMITH.

Financial.

Western Canada Permanent Building and Savings Society.

NO. 70 CHURCH STREET.

MONEY TO LOAN AT REDUCED RATES. NO COMMISSION OR FEES CHARGED.

Persons borrowing to purchase Real Estate, or to erect Houses, will find our system of repayment advantageous, and interest as low as any similar Institution.

WALTER S. LEE, Secretary and Treasurer.

Herrick & Crombie, BANKERS, COMMISSION MERCHANTS, AND GENERAL AGENTS

For the Purchase and Sale of Manufactures, Produce Bank and other Stocks, &c.,

OTTAWA AND PEMBROKE.

Consignments solicited. Parliamentary business attended G. H. HERRICK, 35 EDWARD B. CROMBIE.

O'Connor & Waller

EXCHANGE BROKERS, Commission Merchants, and Insurance Agents, Bell's Block, No. 2 Rideau Street, Ottawa.—Personal attention given to the Commission Business, and the utmost promptness by sales and returns strictly observed. All needless expenses carefully avoided. Consignments of Pork, Flour, Beans, Bacon, Cheese, Liquors, and General Produce, solicited. Liberal advances made in the usual form. Good references if required. R. E. O'CONNOR, 33-1y W. H. WALLER

Financial.

To Contractors and Others.

SEPARATE TENDERS FOR THE DIFFERENT WORKS

Will be received at the offices of

MESSRS. M'DOUGALL & SKAE,

Architects, No. 17 Toronto Street,

UP TO

27th AUGUST, INSTANT, AT NOON.

For the construction of a Stone Building to be used as the Offices of the

TRUST AND LOAN COMPANY OF UPPER CANADA, on the south-east corner of Toronto and Adelaide streets; the site of the present Wesleyan Methodist church.

Plans and specifications may be seen and full particulars obtained at the Architect's offices on and after Monday, 15th instant.

The lowest or any Tender will not necessarily be accepted.

J. W. G. WHITNEY,

Agent of the Trust and Loan Co., Toronto.

Dominion Bank.

THE Provisional Directors of the Dominion Bank, at the urgent request of many of their friends, have decided to proceed at once with the organization of the Institution.

Stock Books can be seen, as well as further subscriptions of stock made, at the offices of

Messrs. PELLATT & OSLER, or

Messrs. CAMPBELL & CASSELS, King Street, Toronto

And Messrs. ROSS, LAUDER & MULLOCK, Masonic Hall, Toronto,

And at the office of

WILLIAM SACHE, ESQ., Montreal.

WILLIAM MULLOCK, Secretary to the Provisional Board. Toronto, July 15, 1870. 49

Campbell & Cassels,

J. CAMPBELL, 92 King Street, East, [W. G. CASSELS, TORONTO,

BANKERS AND BROKERS,

STERLING EXCHANGE, AMERICAN CURRENCY, BONDS AND STOCKS, GOLD, SILVER, AND CANADIAN STOCKS AND SECURITIES,

BOUGHT AND SOLD.

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

Robert Beaty & Co.,

EXCHANGE OFFICE,

BANKERS, BROKERS, &c.,

53 KING STREET EAST, OPPOSITE TORONTO ST., TORONTO

DRAFTS ON NEW YORK, Gold, Silver, Uncurrent money, Mortgages, Stocks, Lands, Houses, &c., bought and sold at best rates. Orders by Telegraph or letter promptly attended to. Interest paid on Deposits. 18-3m

Toronto Savings Bank,

72 CHURCH STREET.

DEPOSITS received, from Twenty Cents upwards; invested in Government and other first class securities. Interest allowed at 5 and 6 per cent.

BANKS OF DEPOSIT:

Ontario Bank and Canadian Bank of Commerce.

W. J. MACDONELL,

301y

MANAGER.

Agents' Directory.

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

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

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

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

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

ARCHIBALD McKEAND, Agent, Hartford Fire Ins. Co., Home Ins. Co., of New Haven, Travelers' Ins. Co., No. 11, James Street, Hamilton.

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

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

WILLSON & SMITH, reduce Commission Merchants; Agents for the Western Marine Ins. Co. of Toronto. Office—43 and 45 South-west King and John Sts., Hamilton, Ont. J. W. WILLSON. C. R. SMITH.

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

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

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

J. T. & W. PENNOCK, Fire and Life Insurance Agents, Parliamentary and Departmental Agents, Mining Agents, and Exchange Brokers, Ottawa.

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

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

W. H. MILLAR, Agent Northern Fire Assurance Co. of London, and the Reliance Life Assurance Co. Office, cor. Church and Colborne Streets, Toronto, Ont.

F. S. CLARKE, Exchange Broker, Agent for Northern Ass. Co. Provincial (Fire and Marine,) Canada Life; Steamship and Western R. R. Ticket Office, London, Ont.

WADDELL & GUNN, Imperial Fire Ins. Co., London Assurance Corporation, Etna Fire Ins. Co., Hartford, British Am. Ass. Co., and Scottish Prov'l Ass. Co. (Life), Talbot Street, London, Ont.

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

M. E. ROBLIN, Agent Western, Provincial, Beaver, Citizens', and Star Ins. Companies; also Valuator for the Trust and Loan Co. of Upper Canada. Belleville, Ont.

JOHN AGNEW, Agent for Royal, Imperial, North British, Home, and Provincial Fire Ins. Cos.; Scottish Provincial Ins. Co.; also for the Colonial Securities Co. Whitby, Ont.

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

R. & H. O'HARA, Agents for Western Ass. Co., Hartford Ins. Co., Travelers' Life and Accident Ins. Co., and Canada Life Ins. Co. Bowmanville, Ont.

THOMAS CHRISTIE, Agent Liverpool and London and Globe, N. B. and Mercantile, British America, Provincial, and Gore Mutual Ins. Cos.; Official Assignee; House and Land Agent; debts collected. Bowmanville, O.

A. C. BUCK, Agent for Home Fire Insurance, Canada Life, and Canada Permanent Building and Savings Society, Caledonia, Ont. 1-y

Insurance.

THE CONNECTICUT

Mutual Life Insurance Company,

OF HARTFORD, CONNECTICUT.

Assets.....	\$27,566,479 26
Surplus (computing Re-Insurance by N. Y. Legal Standard).....	9,671,875 26
Income for 1869.....	8,978,751 23
Total Death Claims paid to date.....	9,566,987 00
Total Surplus Premiums returned to the Assured, to date.....	6,785,680 00

DIVIDEND PAYABLE IN 1870, \$2,300,000!

TOTAL AMOUNT INSURED, OVER \$177,000,000!!!

This Company is PURELY MUTUAL, there being no Stockholders to absorb any portion of its funds, its surplus belonging wholly to its members, and being equitably apportioned among them in annual dividends or returns of surplus premiums.

In comparison with other American Life Companies, the CONNECTICUT MUTUAL has conducted its business at a lower average rate of expenses; its claims by death have averaged less, in proportion, than those of any other Company having a sufficient extent of business to test the law of mortality; and

Its Assets have been uniformly invested at a net rate of interest exceeding that realized by any similar institution. The necessary result of this economy in management, careful selection of lives, and highly productive investments, has been that the CONNECTICUT MUTUAL has afforded insurance to its members at a LESS AVERAGE COST, than any other Company.

Ratio of Expenses of Management to Total Receipts 1869, 8.89 per cent.

Its investments are securely and profitably made, and contain no Commuted Commissions, Fancy Stocks, Personal Securities, nor any imaginary or Unrealized Assets.

Beyond doubt, the CONNECTICUT MUTUAL is the Strongest Life Insurance Company in the world; its ratio of Assets to Liabilities, as measured by the New York Legal Standard, is \$155.50 per \$100; and it grants all desirable forms of Insurance upon Strictly Equitable Terms, and the CHEAPEST ATTAINABLE RATES OF COST.

Z. PRESTON, Vice-President, W. S. OLMSTED, Secretary, EDWIN W. BRYANT, Actuary.

MEDICAL REFEREES;

H. H. WRIGHT, M.D.; J. WIDMER ROLPH, M.D.

HALDAN & O'LOANE,

Assistant Managers.

OFFICE—No. 53 KING STREET EAST, TORONTO.

Scottish Imperial Insurance Company.

CAPITAL £1,000,000 STERLING.

HEAD OFFICE—GEORGE STREET, GLASGOW.

CANADIAN HEAD OFFICE—MONTREAL, No. 96 ST. FRANCIS XAVIER STREET.

H. J. JOHNSTON,

Secretary and General Agent

I. C. GILMOR,

Agent at Toronto.

COMMERCIAL UNION Assurance Company (Fire and Life).

CHIEF OFFICES:

19 AND 20 CORNHILL, LONDON, ENGLAND, and 385 AND 387 ST. PAUL STREET, MONTREAL, CANADA.

CAPITAL.....£2,500,000 Stg.

MORLAND, WATSON & Co., General Agents for Canada FRED. COLE, Secretary.

39-1y W. M. WESTMACOTT, Agent at Toronto.

The Ontario Mutual Fire Insurance Company.

HEAD OFFICE.....LONDON, ONT.

THIS Company is established for the Insurance of Dwelling-houses and non-hazardous property in Cities, Towns, Villages, and Country.

Applications for Insurance made through any of the Agents.

S. McBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer.

British Advertisements.



Seymour's Straw Bottle Envelopes

shipped in eight gross canvas packages, at 6s 6d per gross, or forwarded for packing empty bottles or Wines and Ales for shipment. They save freight, breakage, &c., and resell on arriving. Established 12 years. Sole manufacturer.

THOS. WHITEHEAD,
37 Eastcheap, London, E. C.

JOHN HEATH,

(Late Thos. Lowe & Co.,)

Buckingham Buildings, George Street, Parade,
and 33 Newhall Hill,
BIRMINGHAM, ENGLAND,

STEEL PEN MANUFACTURER,

AND
STATIONERS' IRONMONGER.

Sole Manufacturer of Thos. Lowe's celebrated Steel Pens.
Agent for Hart's Patent Paper Fasteners.

Almost every article in demand under the head of Stationers' Sundries kept in stock, and any special make of Goods obtained to order.

Particular attention is requested to J. Heath's first-class Extra-Strong Pens, now so largely used.

A liberal discount to wholesale stationers.

Illustrated catalogues supplied to the trade only, on receipt of business card.



**JOSEPH GILLOTT'S
STEEL PENS.**

Sold by all Dealers throughout the World.

Dunville & Co.'s



OLD IRISH WHISKEY,

BELFAST,

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

And now regularly to the House of Lords, the quality of which is equal to the Finest French Brandy, may be had casks and cases, from the principal Spirit Merchants in Canada. The trade only supplied.
Quotations on application to

Messrs. DUNVILLE & CO.,
Belfast Ireland.

Dry Lumber of all kinds, to Builders and Dealers, by the car load, at Wholesale Prices.

THE Subscribers have on hand an unlimited supply of Dry boards of all kinds, 1 1/2" and 1 1/4" Flooring, 1 1/2" and 2" Pickings, Clear Strips, Sheeting and Cut-offs, all thoroughly dry, and loaded on cars to suit purchasers, at the lowest wholesale prices.

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TORONTO PRICES CURRENT.—SEPT. 1, 1870.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rate.	Name of Article.	Wholesale Rates.
Boots and Shoes.	\$ c. \$ c.	Groceries—Contin'd	\$ c. \$ c.	Leather—Contin'd	\$ c. \$ c.
Mens' Th'k Boots, 1 ex.	2 65 0 00	Dry Crushed	0 00 0 12	Do. 1st qual middle d.	0 24 0 16
" " " No. 1	2 40 2 50	Extra Ground	0 18 0 13	Do. No. 2, light weights	0 22 0 23
" " " No. 2	2 30 2 40	Teas:		Slaughter heavy	0 22 0 25
" Split Boots	2 00 0 00	Japan com'n to good	0 42 0 50	Do. light	0 26 0 26
" Kip Boots, cl., 1 ex.	3 15 0 00	" Fine to choicest	0 60 0 65	Harness, best	0 30 0 34
" " " D. S., 1 ex.	2 90 0 00	Colored, com. to fine	0 50 0 70	" " No. 2	0 00 0 00
" " " clump No 1	2 50 0 00	Congou & Souch'ng	0 40 0 75	Upper heavy	0 38 0 40
" " " D. S. No. 1	2 40 0 00	Oolong, good to fine	0 50 0 65	light	0 40 0 42
Boys' Thick Boots, 1 ex.	1 90 0 00	Y. Hyson, com to fine	0 25 0 55	Kip Skins, Patna	0 35 0 40
" " " No. 1	1 70 1 80	Medium to choice	0 65 0 80	French	0 70 0 90
Youths' " " No. 1 ex.	1 55 1 60	Extra choice	0 85 0 95	English	0 65 0 80
" " " No. 1	1 45 0 00	Gunpow'd'rc. to med.	0 55 0 70	Hemlock Calf (30 to 35 lbs.) per doz.	0 60 0 75
Child's Fly top B'ts 6 to 9	1 20 0 00	" med. to fine	0 70 0 85	Do. light	0 45 0 60
Woman's Kid Bal. MS	2 25 2 50	" fine to fine'st.	0 85 0 95	French Calf	1 10 1 20
" " Cong. MS.	1 80 2 20	Hyson	0 45 0 60	Grain & Satn Cl't per doz.	0 00 0 55
" " Peb. & Buff Bal. MS	1 30 1 75	Imperial	0 42 0 80	Splits, large & b.	0 30 0 36
" " Felt Bal. & Gait. MS	1 75 2 00	Tobacco, Manufact'd:		" small	0 00 0 25
" " Calif. Bal. (peg) DS	1 00 0 00	Dark, 5s & 10s, Cn Lf, & b.	0 30 0 32	Enamelled Cow Foot	0 20 0 51
" " " " DS	1 20 1 45	" " West. do. com	0 31 0 33	Patent	0 20 0 31
" " Calif. Batts, DS	1 35 0 00	" " Western Leaf,	0 28 0 50	Pebble Grain	0 15 0 17
" " Buff Batts, DS	1 15 1 25	{good to fine	0 50 0 65	Buff	0 15 0 17
" " Split Batts, DS	0 95 1 10	Bright sorts, good to fine	0 50 0 65		
Misses' Polish Peb. Bal.		" choice	0 45 0 75	Oils.	
DS MS. 11 to 2.	1 30 0 00	Hardware.		Cod	0 00 0 70
" " Peb. Buff Bal. DS pg	0 95 1 10	Tin (net cash prices)		Lard, extra	1 45 0 00
" " Buff Batts DS No 1	0 95 0 00	Block, & b.	0 33 0 35	" No. 1	1 12 0 00
" " Split Batts DS	0 82 0 00	Grain	0 35 0 00	" No. 2	1 00 0 00
Child's Polish Peb. Bal.		Copper:		Lubricating, patent	0 00 0 00
DS MS. 6 to 10,	1 05 0 00	Pig	0 20 0 22	" Moti's economic	0 30 0 00
" " Peb. & Buff Bal. D.		Sheet	0 29 0 31	Linseed, raw	0 77 0 85
" " S. peg 6 to 10.	0 75 0 85	Cut Nail:		" boiled	0 82 0 90
" " Buff Batts DS, 1 ex	0 70 0 00	Assorted & Shingles,		Machinery	0 00 0 00
" " Split Batts DS	0 00 0 00	& 100 lb.	0 00 0 25	Olive, common, & gal.	1 30 1 35
Drugs.		Shingle alone do	3 20 3 40	" salad	1 80 2 30
Aloes Cape	0 15 0 20	Lathe and 5 dy.	3 30 3 40	" salad, in bots.	
Alum	0 02 0 03	Galvanized Iron:		qt. & case	3 60 3 75
Borax	0 19 0 20	Assorted sizes	0 08 0 09	Seal, pale	0 77 0 82
Camphor, refined	0 45 0 55	Best No. 24	0 07 0 00	Spirits Turpentine	0 50 0 55
Castor Oil	0 14 0 17	" 25	0 08 0 08	Whale, ref'd	0 85 1 00
Caustic Soda	0 03 0 65	" 28	0 00 0 00	Paints, &c.	
Cream Tartar	0 25 0 30	Horse Nails:		White Lead, genuine	0 00 2
Epsom Salts	0 03 0 04	Guest's or Griffin's		in Oil, & 25 lbs.	0 00 2
Extract Logwood	0 10 0 13	assorted sizes	0 00 0 00	Do. No. 1	0 00 2 10
Gum Arabic, sorts	0 34 0 87	For W. ass'd sizes	0 18 0 19	" 2	0 00 1 90
Indigo, Madras	1 15 1 15	Patent Hammer'd do.	0 17 0 18	" 3	0 00 1 70
Licorice, com.	0 14 0 25	Iron (at 4 months):		Common	1 30 0 00
Madder	0 14 0 18	Pig—Gartisherric No. 1	0 00 0 00	White Lead, dry	0 05 0 09
Opium	0 50 10 00	Calder No. 1	0 00 0 00	Red Lead	0 00 0 08
Oxalic Acid	0 24 0 32	No. 3	0 00 0 00	Venetian Red, Eng'h.	0 02 0 08
Potash, Bi-tart.	0 25 0 28	Other brands, No. 1.	22 00 24 00	Yellow Ochre, French	0 02 0 08
" Bichromate	0 15 0 20	No. 2.	0 00 0 00	Whiting	0 80 1 25
Potash Iodide	3 80 4 50	Bar—Scotch, & 100 lb.	2 40 2 60	Petroleum.	
Soda Ash	0 03 0 04	Refined	3 40 3 25	(Refined & gal.)	
Soda Bicarb.	3 37 4 00	Swedes	5 00 5 50	Water white, 5 bris.	0 27 0 00
Tartaric Acid	0 39 0 45	Hoops—Coopers.		" single brl.	0 29 0 00
Groceries.		Band	3 18 3 35	Straw, 5 bris.	0 00 0 23
Coffee:		Boiler Plates	3 10 3 35	" single brl.	0 00 0 24
Java, & lb.	0 20 0 22	Canada Plates	3 10 4 10	Amber, by car load	0 00 0 00
Laguayra	0 17 0 18	Coalbridge	4 00 4 10	Benzine	0 35 0 38
Rio	0 15 0 17	Pontypool	3 18 4 10	Produce.	
Fish.		Swansea	3 10 4 10	Grain:	
Herrings, Lab. split	5 00 5 50	Lead (at 4 months):		Wheat, Spring, 60 lb.	1 05 1 10
" " Canso	4 00 4 75	Bar, & 100 lb.	0 00 0 07	" Fall 60 "	1 10 1 20
" " round	3 00 3 75	Sheet	0 00 0 08	Barley	0 70 0 75
" " scaled	0 45 0 50	Shot	0 07 0 07	Peas	0 70 0 75
Mackerel, small kits.	0 75 0 90	Iron Wire (net cash):		Oats	0 38 0 39
Loch. Her. wh'firks	2 50 2 75	No. 6, & bundle	2 70 2 80	Rye	0 00 0 60
" " half	1 25 1 50	" 9, "	3 10 3 20	Seeds:	
White Fish & Trout	3 50 3 75	" 12, "	3 40 3 50	Clover, choice 60 "	0 00 0 25
Salmon, saltwater	14 50 15 00	" 16, "	4 10 4 40	Timothy, cho'e 4 "	0 00 0 00
Dry Cod, & 112 lb.	5 75 6 00	Powder:		Flax	2 00 2 25
Fruit:		Blasting, Canada	3 70 0 00	Flour (per brl.):	
Raisins, Layers	2 65 2 75	FF	4 75 5 00	Superior extra	0 00 0 00
" " M R	2 50 2 55	FFF	5 25 5 50	Extra superfine	5 90 6 00
" " Valentias, new	0 80 0 85	Blasting, English	4 40 5 00	Fancy superfine	5 40 5 50
Currants, new	0 60 0 67	FF	5 00 6 00	Superfine No. 1	5 05 5 25
" " old	0 05 0 50	FFF	6 00 6 50	No. 2	
Figs	0 11 0 15	Pressed Spikes (4 mos):		Oatmeal, (per brl.)	4 50 4 60
Molasses:		Regular sizes 100	4 00 4 25	Provisions	
Clayed, & gal.	0 30 0 35	Extra	4 50 5 00	Butter, dairy tub & lb.	0 18 0 19
Syrups, Standard	0 48 0 50	Tin Plates (net cash):		" store packed	0 17 0 18
" Golden	0 52 0 53	IC Coke	7 25 0 00	Cheese	0 12 0 13
Rice—Arracan	4 25 4 50	IC Charcoal	8 50 0 00	Pork, mess, new	27 50 28 50
" Rangoon	3 80 4 10	IX	10 00 10 20	" prime mess	25 00 25 50
Spices:		IXX	12 50 0 00	" prime	20 00 22 00
Cassia, whole, & b.	0 33 0 40	DC	7 25 0 00	Bacon, Canada	0 12 0 12
Cloves	0 10 0 12	DX	9 25 0 00	" Cuimber'd cut	0 12 0 13
Nutmegs	0 65 0 70	Hides & Skins, & b.		" smoked	0 13 0 14
Ginger, ground	0 18 0 23	Green, No. 1	0 00 0 00	Hams, covered	0 15 0 17
" Jamaica, root	0 17 0 20	Green, No. 2	0 00 0 00	" smoked	0 15 0 16
Pepper, black	0 15 0 00	Cured	0 00 0 10	Shoulders, in salt	0 11 0 12
Pinquito	0 09 0 09	Calfskins, green	0 00 0 12	Lard, in kegs	0 14 0 15
Sugars—(60 days):		Calfskins, cured	0 00 0 00	Eggs, fresh	0 11 0 12
Port Rico, & lb.	0 9 0 9	Lambskins	0 50 0 00	Beef Hams	0 00 0 00
Cuba	0 8 0 2	Pelts	0 50 0 00	Tallow	0 07 0 7
Barbadoes (bright)	0 9 0 9	Hoops.		Hogs dressed, heavy	8 00 9 00
Canada Sugar Refine'y,		Medium to good	0 10 0 20	" medium	7 50 8 50
yellow No. 2, 60ds.	0 9 0 9	Leather, @ (4 mos.)		" light	0 00 0 00
Yellow, No. 2	0 9 0 9	In lots of less than		Salt, &c.	
" No. 3	0 9 0 10	50 sides, 10 & cent		Liverpool course	0 75 0 85
Crushed X	0 11 0 11	higher		Gojerich	1 55 1 60
" A	0 00 0 12	Spanish Sole, 1st qual'y		Plaster	1 05 1 10
Ground	0 00 0 12	heavy, weights & b.	0 0 0 25	Water Lime	1 50 0 60

Soap & Candles.	
D. Crawford & Co.'s	\$ c. \$ c.
Imperial	0 07 1/2 0 08
Golden Bar	0 07 0 07 1/2
Silver Bar	0 07 0 07 1/2
Crown	0 05 0 05 1/2
No. 1	0 03 1/2 0 03 1/2
Candles	0 00 0 10 1/2

Wines, Liquors, &c.

Ale:	
English, per doz. qrts.	2 30 2 40
Guinness Dub Portr.	2 25 2 35

Spirits:	
Pure Jamaica Rum	1 30 2 25
De Kuyper's H. Gin	1 55 1 65
Booth's Old Tom	1 90 2 00

Gin:	
Green, cases	4 09 4 25
Booth's Old Tom, c.	5 57 6 60

Wines:	
Port, common	0 75 1 25
fine old	2 00 4 00
Sherry, common	0 75 1 50
medium	1 70 1 80
old pale or golden	2 50 4 00

Brandy:	
Hennessy's, per gal.	\$ 2 30 \$ 2 50
Martell's	2 30 2 50
J. Robin & Co.'s	2 25 2 35
Otard, Dupuy & Co.	2 25 2 35
Brandy, cases	8 50 9 00
Brandy, com. per c.	4 90 4 50

Whiskey:	
GOODERHAM & WORTS'	
Wholesale Prices:	
Terms Cash.—Under 5	
brls., net; 5 to 10 brls.	
2 1/2 p.c. off; 10 brls. and	
over, 5 p.c. off.	
In Bond	Duty Paid
Old Rye	0 35 0 85
" Toddy	0 35 0 85
" Malt	0 35 0 85
Alcohol, 65 o.p.	0 66 1 76
Pure Spirits 65 o.p.	0 67 1 77
" 59 o.p.	0 61 1 61
" 25 o.p.	0 32 0 82
Dom. Whiskey, 32 u.p.	0 24 0 72
" 36 u.p.	0 25 0 68
" 40 u.p.	0 24 0 64

Wool.	
Fleece, lb.	0 28 0 30
Pulled "	0 26 0 28

INSURANCE COMPANIES
ENGLISH.—Quotations on the London Market.

No. Shares.	Last Dividend.	Name of Company.	Share parval	Amount paid.	Last Sale.
20,000	8 b 15s.	British Medical and General Life	10	2	25
50,000	19	Commer' Union, Fire, Life and Mar.	50	5	7 1/2
24,000	8	City of Glasgow	25	2 1/2	4 1/2
50,000	9 1/2	Edinburgh Life	100	15	36
400,000		European Life and Guarantee	2 1/2	20s 6	
20,000	5 1/2	Guar'dian, £10 originally paid	100	50	56 1/2
12,000	£1 p.sh.	Imperial Life	100	10	76
7,500	10	Imperial Fire	100	10	16 1/2
100,000	10	Lancashire Fire and Life	20	2	3 1/2
10,000	11	Life Association of Scotland	40	7 1/2	26 1/2
35,862	36	London Assurance Corporation	25	12 1/2	49
10,000	6	London and Lancashire Life	10	1	8 1/2
391,752	40	Liverp'l & London & Globe F. & L.	20	2	8 1/2
20,000	14	Northern Fire and Life	100	5	15 1/2
40,000	16	North British and Mercantile	50	6 1/2	20 1/2
40,000	50	Ocean Marine	25	5	19
	£9 p.s.	Phoenix			154 1/2
200,000	10	Queen Fire and Life	10	1	22 1/2
100,000	11 1/2	Royal Insurance	20	3	7
20,000	10	Scottish Provincial Fire and Life	50	2 1/2	5 1/2
10,000	25	Standard Life	50	12	72 1/2
4,000	5 bo	Star Life	25	1 1/2	

CANADIAN.

8,000	4-6mo.	British America Fire and Marine	\$50	\$25	67 67 1/2
2,500	5	Canada Life	400	50	110
4,000	12	Montreal Assurance	£50	£5	135
10,000	None.	Provincial Fire and Marine	60	\$11	
	\$3 p. sh.	Quebec Fire	40	32 1/2	£20 £21
	10	" Marine	100	40	85 99
10,000	5 6 mo's.	Western Assurance	40	10	90 91

AMERICAN.

When org'niz'd	No. of Shares.	Last Dividend.	Name of Company.	Parval of Sh'rs	Offered	Asked.
1853	1,500		Etna Life, of Hartford	\$100		250
1819	30,000	6	Etna Fire, of Hartford	100	216 1/2	219
1810	10,000	10	Hartford, of Hartford	100	255	
1859	10,000		Home, of New Haven, Ct	100		
1863	5,000		Travelers' Life & Accident	101	119	125

RAILWAYS

	Sha'	Parl	Montr Aug 30	London Aug. 6.
Atlantic and St. Lawrence	£100	All.		75 80
Do.	100	"		88 92
Buffalo and Lake Huron Pref.	100	"		3 1/2 4s
Do.	100	"		
Montreal and Champlain	200	"	16 21	
Do.	100	"	100 101	
Grand Trunk	100	"	12 13	11 1/2 12 1/2
Do.	100	"		88 92
Do.	106	"		53 56
Do.	100	"		33 37
Do.	100	"		30 33
Do.	100	"		12 1/2 13 1/2
Great Western	20 1/2	"	13 14	13 1/2 13 1/2
Do.	100	All.		97 99
Do.	100	"		95 97
Do.	100	"		par 2 p.m
Northern of Canada, 6 p.c. 1st Pref. Bds.	100	"		83 92
Do.	100	"		85 88

EXCHANGE.

	Mont'Fl.	Quebec.	Toronto
Bank on London, 60 days			
Sight or 75 days date	92 98	94 10	94 10
Private do.	84 94	8 9 1/2	9 9 1/2
Bank on New York	13 1/4	13 1/4	13 1/2 1/4
Private do.	14 1/4	14 1/4	13 1/2 1/4
Gold Drafts do.	1/2 dis	par 1/2 prem.	
American Silver	6 6 1/2	6 6 1/2	5 10

STOCK AND BOND REPORT.

NAME.	Shares.	Paid up.	Divid'd last 6 Months	Dividend Day.	CLOSING PRICES.		
					Toronto Aug. 30.	Montre Aug. 30	Quebec Aug. 20.
BANKS.							
British North America	£50	All.	3 1/2 p.c.	July and Jan.	105 105 1/2	105 106	104 104 1/2
Canadian Bank of Com'e	\$50	All.	4		122 122 1/2	120 122 1/2	121 122
City Bank Montreal	100	"	3	1 June, 1 Dec.	87 1/2 89	86 89	87 89
Du Peuple	50	"	3 1/2	1 Mar., 1 Sept.	100 ex d	100xd	100 xd
Eastern Townships	50	"	4	1 July, 1 Jan.	103 104	103 105	103 104
Jacques Cartier	50	All.	4	1 June, 1 Dec.	113 000	113 114	113 114
Mechanics' Bank	50	"	4	1 Nov., 1 May.	90 91	90 92	90 92
Merchants' Bank of Canada	100	All.	4	1 Jan., 1 July.	114 1/2 115	114 1/2 115	114 1/2 115
Molson's Bank	50	"	2	1 Apr., 1 Oct.	102 104	102 104 1/2	102 104
Montreal	200	"	6	1 June, 1 Dec.	192 195	192 195	193 195
Nationale	50	"	3 1/2	1 Nov., 1 May.	107 000	107 108	104 105
Niagara District	100	75	3	1 Jan., 1 July.			
Ontario Bank	40	All.	4	1 June, 1 Dec.	104 104 1/2	104 105	102 104
Quebec Bank	100	"	3 1/2	1 June, 1 Dec.	107 107 1/2	107 108 1/2	106 107 1/2
Royal Canadian	50	60	None.	1 Jan., 1 July.	65 67	65 67	65 67
Toronto	100	"	4	1 Jan., 1 July.	152 160	152 155	152 154
Union Bank	100	"	4	1 Jan., 1 July.	106 107	106 107	103 103 1/2
MISCELLANEOUS.							
Canada Landed Credit Co.	50	\$25	3 1/2		90 100		
Canada Per. B'ldg Society	50	All.	5		135 136	134 135 1/2	
Do. In'd Steam Nav. Co.	100	All.	5 12m			103 105	102 104
Do. Glass Company	100	"	None.				
Freehold Building Society	100	All.	5		126 127		
Hamilton Gas Company			4 1/2		99 100		
Huron Copper Bay Co.			25			25 32 1/2	
Huron & Erie Sv'gs & Loan Soc	50	All.	4 1/2				
Montreal Mining Consols.	20	15 1				4 00 4 25	
Do. Telegraph Co.	40	All.	5		185 187	183 187 1/2	185 188
Do. Elevating Co.	100	"	5			112 115	
Do. City Gas Co.	40	"	4	15 Mar. 15 Sep		160 180	165 170
Do. City Pass. R., Co.	50	"	4			128 130	129 129
Quebec Gas Company	200	All.	4	1 Mar., 1 Sep.			bks clsd
Quebec Street R. R.	50	25	4				90 95
Richelieu Navigation Co.	100	All.	15-12m	1 Jan., 1 July.		145 155	145 155
St. Lawrence Glass Company	100	"	None.				
St. Lawrence Tow Boat Co.	100	"	2 p.c. 3m	3 Feb.			40 50
Tor'to Consumers' Gas Co.	50	"	2 p.c. 3m	1 My Au Mar Fe	114 115		114 115
Union Per. Building Society	50	"	5		112 113		
West'n Canada Bldg Soc'y	50	All.	5		125 126		

SECURITIES.

	Toronto.	Montreal.	Quebec.
Canadian Gov't Deb. 6 p.c. stg.	105 105 1/2	103 105	104 105
Do. do. 5 p.c. cur., 1883	95 95 1/2	95 97	95 96
Do. do. 5 do. stg., 1885	95 95	95 97	95 96
Do. do. 7 do. cur.			
Dominion 6 p.c. 1878 ey	107 108	107 108	107 108
Dominion Bonds			
Hamilton Corporation			
Montreal Harbor, 8 p.c. d. 1869			
Do. do. 7 do. 1870			
Do. do. 6 1/2 do. 1875	103 104	103 104 1/2	
Do. Corporation, 6 p.c. 1891	98 99	99 99 1/2	
Do. 7 p.c. stock	114 115	114 114 1/2	114 115
Do. Water Works, 6 p.c. stg. 1885	98 99	99 99 1/2	
Ottawa City 6 p.c. d. 1880		95 97	
Quebec Harbour, 6 p.c. d. 1883			40 50
Do. do. 7 do. do.			55 60
Do. do. 8 do. 1886			65 70
Do. City, 7 p.c. stock			100 100 1/2
Do. do. 7 do. 8 do.			100 100 1/2
Do. do. 7 do. 5 do.			100 100 1/2
Do. Water Works 6 p.c. stg., 5 years			95 96
Do. do. 6 do. 1 1/2 do.			
Toronto Corporation, 6 p.c. stg.		90 92	
Kingston City 6 p.c. 1872		92 1/2 95	
County Debentures			

PRODUCE—Comparative Prices in Toronto Market.

	1870.		1870.		1869.		1868.		1867.	
	WEDNESDAY, August 24.	WEDNESDAY, August 25.	WEDNESDAY, August 25.	WEDNESDAY, August 25.	August 25.	August 31.	August 31.	August 31.	August 31.	
Wheat, Fall	1 10 @ 1 20	1 05 @ 1 20	1 12 @ 1 14	1 42 @ 1 45	1 50 @ 1 55					
Spring	1 05 @ 1 10	1 00 @ 1 05	1 12 @ 1 14	1 35 @ 1 40	1 35 @ 1 40					
Barley	0 70 @ 0 75	0 68 @ 0 70	0 53 @ 0 54	0 44 @ 0 46	0 50 @ 0 52					
Oats	0 38 @ 0 39	0 39 @ 0 40	0 53 @ 0 54	0 44 @ 0 46	0 50 @ 0 52					
Peas	0 70 @ 0 75	0 70 @ 0 75	0 85 @ 0 90	0 94 @ 0 95	0 65 @ 0 68					
Flour, No. 1 Super. brl	5 05 @ 5 25	5 25 @ 5 40	4 95 @ 5 00	5 90 @ 6 00	7 00 @ 7 15					
Fancy	5 40 @ 5 50	5 50 @ 5 60	4 95 @ 5 00	6 00 @ 6 00	0 00 @ 0 00					
Extra	5 90 @ 6 00	5 90 @ 6 00	5 60 @ 5 10	7 00 @ 7 20	0 00 @ 0 00					
Oatmeal	4 50 @ 4 60	4 50 @ 4 60	4 60 @ 5 00	6 60 @ 6 60	0 00 @ 0 00					
Pork, Mess										

Insurance.

The Canada Insurance Union.

OCEAN MARINE,
Comprising the following Insurance Companies. Incorporated by the Dominion of Canada:
THE BRITISH AMERICA ASSURANCE CO.
THE MONTREAL ASSURANCE COMPANY,
THE WESTERN ASSURANCE COMPANY,
AND
A UNION OF UNDERWRITERS
WILL RECEIVE APPLICATIONS FOR
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96 St. FRANÇOIS XAVIER STREET,
MONTREAL.

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Life Insurance Company, of Hartford, Conn.

ASSETS OVER.....\$5,000,000.
ISSUES POLICIES OF ALL KINDS,
either on the "HALF-NOTE" or "ALL CASH" plans,
AND DIVIDES ALL THE
PROFITS ANNUALLY AMONGST THE INSURED.
ANGUS R. BETHUNE,
GEN. AGENT, MONTREAL.
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GOOD ACTIVE MEN WANTED
to act as Agents in unrepresented localities.
8-ly

Phenix

Fire Assurance Company
LOMBARD ST. AND CHABING CROSS,
LONDON, ENG.
Assurances effected in all parts of the World.
Claims paid
WITH PROMPTITUDE and LIBERALITY.
MOFFATT, MURRAY & BEATTIE,
Agents for Toronto,
36 Yonge Street.

Insurance.

LONDON and LANCASHIRE

Life Assurance Company.

CAPITAL.....£1,000,000 Stg.
Deposited at Ottawa for the security of Canadian
Policyholders.....\$67,000
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Mr. Alderman Hale (ex-Lord Mayor of London.)
J. H. Mackenzie, Esq., 79 Old Broad Street.
Mr. Alderman Dakin (President G. W. Railway of Canada).
Lightly Simpson, Esq., Gower Street, Bedford Square.
Thomas Stenhouse, Esq., Merchant.
CANADA BOARD—MONTREAL.
Wm. Workman, Esq. (President City Bank).
Alex. M. Delisle, Esq. (Collector of Customs).
Louis Beaudry (Managing Director of Montreal City Gas Company).
MANAGER & ACTUARY:—**Wm. Palin Clirchugh, Esq., F.I.A.**
THIS Company transacts every description of Life Insurance on favorable terms.
Policies issued on the Limited Payment and Endowment Plans; and one-half the Premium loaned at 5 per cent. per annum.
A special reduced Table of Premiums, applicable to Clergymen, has been adopted, copies of which can be had on application.
THOMAS SIMPSON,
THOMAS DREWRY, General Agent, Montreal.
Agent, Toronto. 12-ly.

Etna

Life Insurance Company,

OF
HARTFORD, CONNECTICUT.
THE ETNA is not surpassed in economical management in financial ability, in complete success, in absolute security, by any company in the world.
Its valuable features
LOW CASH RATES
ANNUAL DIVIDENDS, JUST NOT-FORFEITURE SYSTEM,
Commend themselves to those desiring Insurance in any form.
JOHN GARVIN,
General Agent,
No. 2 Toronto Street, Toronto.

The Citizens' Insurance Company

(OF CANADA.)
AUTHORIZED CAPITAL.....\$2,000,000
SUBSCRIBED CAPITAL.....\$1,000,000
DIRECTORS.
HUGH ALLEN, President.
GEORGE STEPHEN, C. J. BRYDGES.
ADOLPHE ROY, HENRY LYMAN.
EDWIN ATWATER, N. B. CORSE.
Life and Guarantee Department:
OFFICE.....71 GREAT ST. JAMES STREET.
THIS Company—formed by the Association of nearly 100 of the wealthiest citizens of Montreal—is now prepared to grant policies of LIFE ASSURANCE and Bonds of FIDELITY GUARANTEE.
Applications can be made to the Office in Montreal, or through any of the Company's Agents.
44 EDWARD RAWLINGS, Manager. 30-1f

Insurance.

THE SCOTTISH AMICABLE

Mutual Life Assurance Society.

A. D. 1825.
Head Office—29 St. VINCENT PLACE, GLASGOW.
President—THE DUKE OF ROXBURGH.
Vice-Presidents—THE DUKE OF BUCKLEIGH, LORD COLONSAY, and Mr. SHERIFF BELL.
ORDINARY DIRECTORS.
William Crawford, Esq., Merchant.
Rev. Norman McLeod, D.D.
Mark Sprot, Esq., of Grankirk.
Geo. Readman, Esq., Banker.
Thomas Hill, Esq., of Merrylee.
Jas. Arthur, Esq., of Barshaw.
M. E. Robinow, Esq., Merchant.
Alexander Paul, Esq., Manufacturer.
Manager—**JOHN STOTT, Esq.**
Secretary—**CHAS. PRENTICE, Esq.**
FINANCIAL POSITION, 1870.
Annual Income of the Society.....£212,062 stg.
Accumulated and Invested Funds.....£1,334,073 "
Assurances in force.....£5,456,431 "
"MINIMUM" ANNUAL PREMIUMS FOR AN ASSURANCE OF \$1,000.

Age.	\$ c.	Age.	\$ c.	Age.	\$ c.
20.....	14 25	35.....	21 08	50.....	35 28
25.....	16 00	40.....	24 73	55.....	43 18
30.....	18 29	45.....	29 33	60.....	53 50

A special Pamphlet explaining this system, with full tables of rates, and other necessary information, may be had on application to

JAMES NELSON, GENERAL AGENT,
No. 65 St. JAMES STREET, MONTREAL,
Or any of the Local Agents of the Society.
Agents wanted throughout the Dominion, in places where the Society is not already represented. 43

Hastings

Mutual Insurance Company.
HEAD OFFICE.....BELLEVILLE, ONTARIO
THIS Company grants Insurances into two branches, viz A Farm Branch, and Non-hazardous Town and Village Branch—and members of one branch not liable for losses in the other branch, and the working expenses apportioned according to the amount of business done in each branch.
MACKENZIE BOWELL, M.P., President.
DR. GEO. H. BOULTER, M.P.P., Vice-President.
JAMES H. PECK, Secretary-Treasurer.
MERCHANTS' BANK, Bankers.
First-class influential Agents wanted, East and West, to whom exclusive country will be assigned, and good Commissions allowed. Good testimonials and security will be required. Applications will be received, accompanied with good testimonials, by
JAMES H. PECK, Secretary,
Belleville, Ont. 30-1f

LIFE ASSOCIATION OF SCOTLAND.

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

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

CANADA—MONTREAL—PLACE D'ARMES.

DIRECTORS:

DAVID TORRANCE, Esq., (D. Torrance & Co.)
GEORGE MOFFATT, Esq., (Gillespie, Moffatt & Co.)
ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.
Sir G. E. CARTIER, M.P., Minister of Militia.
PETER REDPATH, Esq., (J. Redpath & Son.)
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)
Solicitors—Messrs. TORRANCE & MORRIS.
Medical Officer—**R. PALMER HOWARD, Esq., M.D.**
Secretary—**P. WARDLAW.**
Inspector of Agencies—**JAMES B. M. CHIPMAN.**
TORONTO OFFICE—No. 32 WELLINGTON STREET EAST.
R. N. GOOCH, Agent.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Capital, Surplus and Reserved Funds.....\$17,005,026.
Life Reserve Fund.....\$9,865,100.
Daily Cash Receipts.....\$20,000

Directors in Canada:

T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).
HENRY STARNES, Esq., Deputy Chairman (Manager Ontario Bank).
E. H. KING, Esq., (General Manager Bank of Montreal).
HENRY CHAPMAN, Esq., Merchant.
THOS. CRAMP, Esq., Merchant.

FIRE INSURANCE Risks taken at moderate rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various convenient modes (applicable alike to business men and heads of families) of securing this desirable protection.

JAMES FRASER, Esq., Agent Fire Department, 5 King street West, Toronto.
THOMAS BRIGGS, Esq., Agent, Kingston.
F. A. BALL, Esq., Inspector of Agencies, Fire Branch.
T. W. MEDLEY, Esq., Inspector of Agencies, Life Branch.
WILLIAM HOPE, Esq., Agent Life Department, 18 King Street East.
G. F. C. SMITH,
Chief Agent for the Dominion,
Montreal.

Insurance.

**BRITON MEDICAL
And General Life Association,**

with which is united the
BRITANNIA LIFE ASSURANCE COMPANY.
Capital and Invested Funds.....£750,000 Sterling.
ANNUAL INCOME, £220,000 STG. :
Yearly increasing at the rate of £25,000 Sterling.

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

No extra charge made to members of Volunteer Corps or services within the British Provinces.
28 TORONTO AGENCY, 5 KING ST. WEST.
Oct 17--9-lyr. JAMES FRASER, Agent.

Fire and Marine Assurance.

**THE BRITISH AMERICA
ASSURANCE COMPANY**

HEAD OFFICE:
CORNER OF CHURCH AND COURT STREETS,
TORONTO.

BOARD OF DIRECTION:

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

Governor:
GEORGE PERCIVAL RIDOUT, Esq.
Deputy Governor:
PETER PATERSON, Esq.

Fire Inspector: Marine Inspector:
E. ROBY O'BRIEN. 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.
THOS. WM. BIRCHALL,
23-ly Manager.

Canada Farmers'

Mutual Insurance Company.

HEAD OFFICE, HAMILTON, ONTARIO.

INSURE only Farm Property, Country Churches, School Houses, and isolated Private Houses. Has been eventeen years in operation
THOMAS STOCK,
President.

RICHARD P. STREET,
Secretary and Treasurer. 26

Home District

Mutual Fire Insurance Company.

Office—North-West Cor. Yonge & Adelaide Streets,
TORONTO.—(UP STAIRS.)

INSURES Dwelling Houses, Stores, Warehouses, Merchandise, Furniture, &c.

PRESIDENT—The Hon. J. McMURRICH.

VICE-PRESIDENT—JOHN BURNS, Esq.

JOHN RAINS, Secretary.

AGENTS:—DAVID WRIGHT, Esq., Hamilton; FRANCIS STEVENS, Esq., Barrie; MESSRS. GIBBS & BRO., Oshawa.

The Orient

Mutual Insurance Company, New York.

THIS Company have made arrangements to issue, when desired, Policies and Certificates payable in LONDON and LIVERPOOL, at the Counting Rooms of Messrs. DRAKE, KLEINWORT & COHEN.

EUGENE DUTILH, President.

ALFRED OGDEN, Vice-President.

CHARLES IRVING, Secretary.

The undersigned continues to receive applications for open and Special Policies, and to effect Insurances on Ships, Cargoes, and Freights, with above well-known Company, payable in Gold or Canadian Funds.
HENRY McKAY, No. 1 Merchants' Exchange.
Montreal 1st Feb., 1870. 27-ly

Insurance.

**CANADA
Life Assurance Company.**

ESTABLISHED 1847.

THE RECENT FAILURES

OF TWO OF THE LARGEST
ENGLISH ASSURANCE OFFICES,
naturally causing much anxiety in the minds of Assurers in all Companies, the Directors of the

CANADA LIFE

have published a Report, and net valuation, of all its policy and annuity obligations, by an Actuary totally unconnected with it, the Hon. ELIZUR WRIGHT, of Boston, late Insurance Commissioner for the State of Massachusetts.

It is believed that such a voluntary submission of the Company's position to an eminent and entirely independent Actuary of the Hon. ELIZUR WRIGHT's well known high character, and professional skill, will add to that public satisfaction and confidence which the Canada Life Company enjoys.

Copies of Mr. WRIGHT's Report may be had at the Head Office, or at any of the Agencies throughout the Dominion.

Persons who may be assured in the Companies whose condition is unsatisfactory, desiring to join the Canada Life, will be dealt with upon such terms as are reasonable and fair.

HEAD OFFICE, IN HAMILTON, ONT.
A. G. RAMSAY, Manager.

Agent in Toronto, E. BRADBURNE, Esq.,
May 25. 1y Toronto Street.

Reliance

Mutual Life Assurance Society

OF LONDON, ENGLAND. Established 1840.
GOVERNMENT DEPOSIT.....\$100,000

Head Office for the Dominion of Canada:
229 ST. JAMES STREET, MONTREAL.
DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; Major T. E. Campbell, C.B., St. Hilaire: the Hon. John Hamilton, Hawkesbury.

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

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

JAS. GRANT, Resident Secretary.
AGENTS:—Toronto, W. H. Miller, Esq., Merchant.
Hamilton, John B. Young, Esq.

The Gore District

Mutual Fire Insurance Company

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

THOS. M. SIMONS,
Secretary & Treasurer

ROBT. McLEAN, Inspector of Agencies.
Galt, 25th Nov., 1868. 15-ly

Queen

Fire and Life Insurance Company,

OF LIVERPOOL AND LONDON,
Accepts all ordinary Fire Risks on the most favorable terms.

LIFE RISKS

Will be taken on terms that will compare favorably with other Companies.

CAPITAL, - - - - £2,000,000 Stg.

CANADA BRANCH OFFICE—Exchange Buildings, Montreal.
Resident Secretary and General Agent,
A. MACKENZIE FORBES,

13 St. Sacrament St., Merchants' Exchange, Montreal.
WM. ROWLAND, Agent, Toronto. 1-ly

The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE.....LONDON, ONT.
A purely Mutual—Purely Farmers' Company.

Capital, 1st January, 1870.....\$228,773 95
Cash and Cash Items.....\$76,874 06
With 32,822 Members.

THIS, the only "Fire Mutual" that has invested with the Dominion Government, in compliance with the Insurance Law of Canada, continues to do the largest Farmers' business in Ontario, having last year issued 11,141 Policies, and a large increase has taken place in the business for the first five months of 1870. Its rates are as low as any well established company in the Dominion, and lower than those of a great many. For insurances, apply to any of the Agents, or address the Secretary, London, Ont.

N. B.—The "Agricultural" is now establishing Agencies in portions of the Province of Quebec.

Insurance.

**WESTERN
Assurance Company.**

INCORPORATED 1851.
CAPITAL,\$400,000.
FIRE AND MARINE.
HEAD OFFICE.....TORONTO, ONTARIO.

Hon. JNO. McMURRICH, President.
CHARLES MAGRATH, Vice-President.

DIRECTORS.

JAMES MICHIE, Esq. NOAH BARNHART, Esq.
JOHN FISKEN, Esq. ROBERT BEATY, Esq.
A. M. SMITH, Esq. WM. GOODERHAM, Jr., Esq.
JAMES G. HARPER, Esq.
B. HALDAN, Secretary.
J. MAUGHAN, Jr., Assistant Secretary.
WM. BLIGHT, Fire Inspector.
CAPT. J. T. DOUGLAS, Marine Inspector.
JAMES PRINGLE, General Agent.

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

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

On Cargo Risks with the Maritime Provinces by sail or steam.

On Cargoes by steamers to and from British Ports.

The Waterloo County

Mutual Fire Insurance Company.

HEAD OFFICE: WATERLOO, ONTARIO.
ESTABLISHED 1863.

THE business of the Company is divided into three separate and distinct branches, the

VILLAGE, FARM, AND MANUFACTURES.

Each Branch paying its own losses and its just proportion of the managing expenses of the Company.

C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.
J. HUGHES, Inspector. 15-ly

London Assurance Corporation.

CAPITAL.....£896,550 Stg.
PAID UP.....448,275 "
FUNDS IN HAND.....£2,463,533 17s 4d. "

HEAD AGENT, ROMEO H. STEPHENS.

S. E. HOLCOMB, Agent,
No. 2 Exchange, Toronto.

The Victoria

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property, at Low Rates.

BUSINESS STRICTLY MUTUAL.

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

HEAD OFFICE HAMILTON, ONTARIO
Aug 15-lyr

Montreal

Assurance Company.

INCORPORATED 1840.

CAPITAL.....\$800,000
INVESTED FUNDS (approximately).. 400,000
HEAD OFFICE.....MONTREAL.

BRANCH OFFICE—32 Wellington Street, Toronto.
Consulting Inspector.....CAPT. A. TAYLOR.
Marine Inspector.....CAPT. F. JACKMAN.

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

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

Imperial

Fire Insurance Company of London.

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

ESTABLISHED 1803.

Canada General Agency,
RINTOUL BROS.,
24 St. Sacrament Street.

JAMES E. SMITH, Agent.
Toronto, Corner Church and Colborne Streets