

THE MONETARY AND COMMERCIAL TIMES.

INSURANCE CHRONICLE.

VOL. IV—NO. 11.

TORONTO, ONT., FRIDAY, OCTOBER 28, 1870.

SUBSCRIPTION,
\$2 a Year.

THE LEADING WHOLESALE TRADE OF
TORONTO.

JOHN MACDONALD & Co.,

ARE RECEIVING,
BY EACH STEAMER,
LARGE
RE-ORDERS
FOR
EVERY DEPARTMENT.

JOHN MACDONALD & Co.

Toronto, Oct. 4, 1870.

32-1y

FALL, 1870.

J. GILLESPIE & CO.,

MANUFACTURERS

AND IMPORTERS

HATS, OF

CAPS, and

FURS;

GLOVES,

MITTS,

AND GAUNTLETS,

BUFFALO ROBES.

34 YONGE STREET,

33-1y

TORONTO.

THE LEADING WHOLESALE TRADE OF
TORONTO.

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

32 YONGE STREET, TORONTO,

OPENED OUT

A FULL ASSORTMENT

OF

FALL AND WINTER GOODS,

ON TUESDAY, 14TH INSTANT,

After which date they will be glad to see their
Customers and Friends.

BEAVER MILLS COTTON YARN.

BEAVER MILLS COTTON BAGS

TO ORDER.

OFFICES:

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

Toronto, September, 1870.

32-1y

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, 1870.

32-1y

THE LEADING WHOLESALE TRADE OF
TORONTO.

GORDON, MACKAY & Co.

IMPORTERS & MANUFACTURERS,

Have now received their usual supply of

FALL GOODS

SELECTED IN THE

VARIOUS MARKETS OF THE WORLD,

AND WHICH THEY

OFFER ON LIBERAL TERMS.

Also, constantly receiving the Products of the new

CELEBRATED LYBSTER COTTON MILLS.

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

THEY ARE MADE FROM PURE AND

Long Stapled American Cotton,

PERFECTLY FREE FROM ALL

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

They are also noted for

THEIR GREAT BLEACHING QUALITIES

GORDON, MACKAY & Co.

Toronto, March 24, 1870.

32-1y

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.

32-1y

THE LEADING WHOLESALE TRADE OF TORONTO.

Jno. Charlesworth & Co.,

Received, ex "Atlas" and "Peruvian,"

PRINTS,

STRIPED SHIRTINGS,

HEATHER DENIMS,

BROWN HOLLANDS,

PAPER COLLARS,

FANCY FLANNELS,

UMBRELLAS,

FLOWERS & FEATHERS.

JNO. CHARLESWORTH & CO.,

44 Yonge Street,

and 3-Wellington Street, Toronto.

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,

608. 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.

ELLIOT & COMPANY,

No. 3 FRONT STREET, TORONTO,

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

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

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

AGENTS FOR-CONVERSE'S EXTRA CALCINED PLASTER.

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

GOODERHAM & WORTS,

DISTILLERS, MALSTERS & 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.

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 Sacramento 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 MANUFACTURES.

at Reduced List of 7th October.

James Turner & Co.,

SCOTCH REFINED SUGARS,
YELLOWS IN TIERCES, Nos. 2½ and 3,
and CRUSHED A IN TIERCES.

For sale by

JAMES TURNER & CO.
HAMILTON, ONT.

THE LEADING WHOLESALE TRADE OF MONTREAL.

S. H. May & Co.,

Importers and Dealers in

PAINTS, OIL, VARNISH, &c
CHANCES SMITHWICK, 20 AND 21 OZ.

STAR, DIAMOND STAR, AND DOUBLE THICK GLASS.
17July70 274 St. Paul st., Montreal.

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-

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, } Also { Dominion Saw Works
Canada Lead & 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.
1July,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 ULYSSE 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.

BUFFALO ROBES,
COLLECTION OF 1870.

FRESH SKINS.

THE FIRST DIRECT IMPORTATION

FROM

HUDSON BAY TERRITORY.

Our Collection is THE BEST we have had for many years.

GREENE & SONS.

517, 519, 521, 523 and 525 St. Paul Street,
MONTREAL.

FERRIER & Co.,

IRON AND HARDWARE MERCHANTS,

ST. FRANCIS XAVIER STREET,

MONTREAL.

AGENTS FOR:

Windsor Powder Mills.

La Tortu Rope-Walk.

Burrill's Axe Factory.

Sherbrooke's Safety Fuse. 31Dec70

Chapman, Fraser & Tylee,

Successors to Maitland, Tylee & Co.,

WHOLESALE WINE, GENERAL AND COMMISSION MERCHANTS.

Feb71

10 Hospital Street.

W. R. Ross & Co.,

GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

454 & 466 St. Paul Street,

MONTREAL.

Angus Logan & Co.,

PAPER MANUFACTURERS,

AND

WHOLESALE STATIONERS,

378 St. Paul Street.

Mercantile Summary.

THE Don Brewery, belonging to the Davis' estate, has been seized by the government for the infraction of the revenue laws.

THE broadstuffs' market is gradually moving upwards; this is regarded by leading dealers as the legitimate effect of the destruction and waste consequent upon the war. Private advices, re-

**THE LEADING WHOLESALE TRADE OF
TORONTO.**

Canada Confectionary and Biscuit
Works.

William Hessin,
WHOLESALE CONFECTIONER
AND
BISCUIT MANUFACTURER.

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

R. H. GRAY & CO.,

THE LEADING HOUSE IN TORONTO FOR
PAPER GOODS, all kinds.
GENTS' FURNISHINGS.
TAILORS' TRIMMINGS.
KNITTED WOOL GOODS.
CORSETS AND UNDER-SKIRTS.
HABERDASHERY, and
GENERAL SMALL WARES,
Also the leading Manufactory in Ontario for all kinds of
HOOP-SKIRTS.

Warehouse—43 YONGE STREET.

garded as reliable, from the Western States, represent the crop there as being deficient; it is asserted that the yield will be one-third less than last year. These considerations have given a decidedly firmer tone to the market; but every dealer must judge for himself as to their influence on the future of prices.

R. M. ILLINGWORTH, who recently occupied upstairs rooms on King street, and styled his business the "Dominion Tea Company," absconded on Tuesday last, victimizing several of our wholesale grocers. He is said to have come here from Chicago, and was attended by two or three hard-looking fellows, who peddled his teas. If appearances were any recommendation for credit, this man had very small claims on that score, and it don't speak much for the sagacity of those grocers who allowed their goods to go into his hands.

A FEW figures will suffice to show the expansion in the dry goods trade in 1870 as compared with 1869. Should the ratio of increase maintained for the first three quarters of this year be continued till the close, the excess over 1869 will exceed a quarter of a million of dollars. The imports of the articles named at Montreal and Toronto for the nine months ending September 30th, 1869, and 1870, were:—

	1869.	1870.
Woolens	\$3,325,421	\$4,535,162
Cottons	3,568,034	4,256,684
Silks, &c.	651,966	921,696
	\$7,545,421	\$9,713,542
Increase		2,168,121
Or nearly 30 per cent. on the figures of 1869.		

FALL TRADE SALE.

THOMAS GRIFFITH & CO.,
38 and 39 FRONT STREET,
TORONTO.

Would intimate to their Friends and the Trade generally,
that they will have their

ANNUAL FALL TRADE SALE!

ON OR ABOUT

8TH NOVEMBER, 1870.

On which occasion they will offer a Cargo of

NEW FRUITS,

COMPRISING

Treble, Double, and Single Crown Layer Raisins,
Figs,
Prunes,
Malaga Grapes,
Sultanas,
Seedless Muscatels,
Layers,
M. R's and other descriptions in boxes, half boxes,
and quarter boxes.
New Currants,
Nuts of all kinds, &c. &c.

Now on passage from Malaga, Denis, and Patras, per
"Dalmatian," "Teedale," "Lady Agnes,"
"Argyra," and other vessels.

CROSSE & BLACKWELL'S GOODS, English and
Mediterranean Groceries, Wines, Liquors, &c., forming in
all the best assortment ever offered in this market.
Further particulars will follow.

THOMAS GRIFFITH & CO.,

Wholesale Grocers, Wine and Spirit Merchants,
37 AND 39 FRONT STREET, TORONTO, ONTARIO.

R. A. HOSKINS & CO.,

Auctioneers.

DURING the past week or two there has been an unusual exodus of traders across the American border. George Godsave, a tanner, doing business in Mitchell, Ont., who had always been prompt in his payments, and was regarded by several houses as a desirable customer, is the first of rather a formidable list of fugitives. Mr. Illingworth, alias the Dominion Tea Company comes next. Mr. H. C. Wright, proprietor of a paper bag manufactory in Toronto, who left some time ago "on a collecting tour," has failed to turn up, creating the supposition that he has sought the common refuge of absconders. His creditors held a meeting some time last week and took steps to realize the estate, but as there is a chattel mortgage on the effects it is not expected that they will yield much. His liabilities are said to be in the neighborhood of \$7,000. Mr. S. Wood, watchmaker of Walkertown, mails his latest correspondence from an American town. Thos. Hobson, of the large produce firm of Thos. Hobson & Co., of Montreal, is the most important case of the kind, however. Altogether, we think the list a suggestive one; it is time wholesale merchants were enquiring, What is the cause of all this? And what the remedy?

Just after going to press last week the announcement came to hand that the firm of Thos Hobson & Co., of Montreal, had failed. It appears that the senior partner perpetrated a piece of trickery, which, if properly represented to us, should be described as rascality. We adopt the account of the affair given by the Montreal

Notice.

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

CRAMP, TORRANCES & Co.

For sale, in store and to arrive:—

TEAS,
COFFEES,
SUGARS,

and NEW CROP (1870) FRUITS.
TEAS—Hyson, Young Hyson, Gunpowder, Imperial, Natural Leaf Japan, Oolong, Souchong, and Congou.
COFFEES—Old Government Java, Maracaibo, Laguayra and Rio.
SUGARS—Tierces and barrels Scotch Refined. Barrels Bright Porto Rico.

Also, now landing, 25 cases German Cigars,
CRAMP, TORRANCES & CO.,
11-ly 10 Wellington St. East.

Robert McPhail,

IMPORTER OF

ENGLISH, FRENCH AND GERMAN
FANCY GOODS,
STATIONER, SCHOOL BOOK PUBLISHER
and Blank Book Manufacturer.
8 FRONT STREET, 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; R. W. Fraser & Co., Halifax; Geo. Hughes & Co., Boston. 3-6m

Gazette, which is believed to represent the matter correctly. "There was considerable excitement yesterday amongst bankers, brokers, and business men generally, owing to a report that Mr. Thos. Hobson, of the firm of Thos. Hobson & Co., produce dealers, had absconded with about \$30,000, one half of which was obtained from the bank of Montreal and the balance from the Merchants' bank. The rumours were various, and in some cases contradictory, but the majority seemed to agree upon the following account: Mr. Hobson, on Friday, deposited bills of lading, or warehouse receipts, on which he received a cheque for \$15,000. This cheque was initiated by one of the bank officials and given to Mr. Hobson, who, instead of having it certified, left without speaking to the clerk whose business it was to attend to such matters. On the following day he presented a cheque signed by the name of the firm, and on this received the \$15,000. Then he proceeded to the Merchants' bank, and presented the initialed cheque, and on some pretext which seemed plausible, obtained \$15,000 from them, and shortly afterward left for the United States. The chief points of difference between the above and other statements which were circulated are very slight, all uniting in the belief that the money was obtained. One statement was to the effect that he obtained the entire amount from the bank of Montreal, and that the sum was \$20,000, instead of \$30,000, but it seems hardly credible that he could have sufficient boldness to present both cheques at the same time. However, it is a question not to be settled by argument, and we will therefore await further developments."

—The new villa belonging to Joseph McKay, on Sherbrooke street, Montreal, was sold to J. Redpath, Esq., for \$17,000.

BRYCE, McMURRICH & CO.

A LARGE PORTION
OF OUR
FALL STOCK
IS
NOW TO HAND, AND OPENED.

ALL DEPARTMENTS FULLY ASSORTED.

Office—34 Yonge Street, Toronto.
AND
WEST REGENT STREET, GLASGOW, SCOTLAND.
BRYCE, McMURRICH & CO.
Toronto, September 6, 1870. 32-1y

THE
Monetary and Commercial Times.

WITH WHICH HAS BEEN INCORPORATED
THE MONTREAL TRADE REVIEW.

TORONTO, CAN., FRIDAY, OCT. 28, 1870.

THE CENSUS OF CANADA.

Ever-fleeting Time has again brought around the period for taking the census of Canada. During the debate upon the subject in the House of Commons last session, although no precise time was fixed upon, it was agreed to be taken in 1871.

The Minister of Agriculture and Statistics, the Hon. Mr. Dunkin, is rapidly completing his arrangements for the enumeration. Several appointments have already been made of Census Commissioners; the staff of officials at Ottawa, whose particular duty it will be to attend to the census, is being increased, and it is to be hoped the whole machinery required in each district will be arranged before the new year, so that it may start and act with precision when the appointed time comes round.

The importance of obtaining a correct census cannot be over-rated. The last one, taken in 1861, was admittedly deficient, and although the task is a difficult one, in consequence of so many different persons requiring to be employed, still we hope to see that of 1871 as nearly correct as such an enumeration can be made. Mr. Dunkin is credited with entertaining something like a passion for "details," however numerous and minute. If so, the census will afford him an ample opportunity for its gratification.

According to the Act passed last session, the four Provinces are to be divided into

census districts, to each of which the Governor in Council will appoint a Census Commissioner. These districts will generally have the same bounds as the present electoral divisions. Then these districts will be divided into census sub-districts, generally corresponding to the municipalities, and one or more enumerators appointed for each. The Minister of Agriculture and Statistics will prepare and supply all the necessary forms—through the district commissioners—to each enumerator, who shall at the appointed time make domiciliary visits, and the most careful personal enquiry. The enumerators will have to swear to their returns, and it is provided that any neglect or false return, will be a misdemeanor.

Schedules are to be left at every house by the enumerators, and any person refusing or neglecting to fill them up, or who shall wilfully make any false statement or answer to any matter specified therein, will be liable to a fine of not less than \$10 nor more than \$40. This is but a bare outline of the *modus operandi* by which the coming census is to be taken, and if carefully worked out, it appears to us well calculated to attain a satisfactory result.

Besides the number and classification of our population, the coming census is expected to furnish a pretty correct estimate of the aggregate value of the real and personal property of the Dominion, and of the produce, state and resources of our agricultural, fishing, lumbering, mechanical, manufacturing and other industries.

Since the last census was taken a good deal of discussion has taken place with regard to the number of inhabitants. During the previous decade, the increase was at the following rate: Ontario 4.34 per cent.; Quebec 2.50; Nova Scotia 1.82; and New Brunswick 2.67 per cent.; accepting these figures as indicating the rate of increase since 1861, the following would be the correct numbers, at the two dates respectively:—

Province.	Census 1861.	Census 1871.
Ontario	1,396,091	2,136,308
Quebec.....	1,111,596	1,422,546
Nova Scotia	330,857	396,449
New Brunswick.	252,047	327,800
Total.....	3,091,591	4,283,103

Some writers maintain that the approaching enumeration will prove that our progress in population has been fully as rapid as the above figures indicate. Others have as warmly contended that it will not. It is not worth while, however, wasting time now, in discussing the point, for a few months will set the matter at rest. The above estimate in our opinion, will be found slightly above the mark.

According to the British North American Act, a re-adjustment of the representation of

the various Provinces must follow the taking of the census. (See section LI.) Should the figures given above to Ontario and Quebec be realized, the former province will be entitled to 97 representatives, 15 more than its present number.

The success of any efforts to procure correct census returns, must necessarily depend largely on the willingness of the people to give the required information. We hope it is not necessary to say, in this enlightened age, that no possible reason can exist why any respectable citizen should refuse to answer a single question which will be on the schedule. Indeed, it is earnestly to be hoped that the Census Commissioners and their subordinates will have the candid co-operation of all classes of the community, and that each and all will endeavour to make the returns as correct an exhibit of the population and wealth of the Dominion as possible.

GOLD MINING AS A COMMERCIAL ENTERPRISE.

The various modes employed for extracting the gold from the substances with which it is mixed up in the ore, will form the next subject of our consideration; in order to a clear understanding of which it is advisable to give a brief account of the state in which the precious metal occurs in nature.

Gold occurs in the rocks in two states—(1) native or metallic, and (2) mineralized with other matters. The most important of these forms is the native gold, as it furnishes nearly all the gold of commerce; that which is found in combination with mercury, tellurium, &c., being rather valuable as specimens for the cabinets of the curious than as articles of commercial importance. Our remarks will, therefore, apply exclusively to native gold as it is found in the rocks.

In this state the metal generally occurs in the veins of quartz which traverse the strata in various directions, either alone, or more frequently associated with common and magnetic iron pyrites (sulphide of iron), mispickel (arsenical pyrites), copper pyrites (sulphide of iron and copper), or galena (sulphide of lead). Where copper or lead prevails, it forms an alloy with either or both, and even after separation contains a larger or smaller proportion of silver, from which it is very difficult to free it entirely.

When gold exists in such veins, it is generally in particles of sufficient size to be visible to the naked eye; but that which is in connection with and included in the pyrites is often so finely divided as to be invisible even after the decomposition of the sulphides; and rock which exhibits no indication of the presence of gold will often yield a rich return when submitted to proper a process of reduc-

tion, while that which presents specks and grains, or, in miners' phrase, "colors" of gold, will sometimes prove too poor to pay working expenses.

As the gold forms a very small proportion, either as to weight or bulk, of the mass of matter through which it is diffused, the obvious mode of obtaining it in a commercial form is concentration—that is, getting rid of the baser matter, and bringing the particles of gold together, so that they may be melted and run into a solid form. There are two stages of concentration; first, that which selects the paying ore from the dead matter, and, second, that which separates the gold from its immediate matrix. The first is done at the mine, and saves the expense of hauling and crushing that which gives no return; the second consists in reducing the ore to such a state of division as to release the particles of gold from the gangue in which they are mechanically held. This is effected by grinding or crushing, and apparatus employed in different countries are the arrastra, the Chilean mill, rollers, and the stamp-mill. Experience has proved the last-named to be the most effective and beneficial, and as it is generally used in our mines, we shall conclude this article with a concise description of its action.

The ore being first broken to the size of road-metal, is fed to the stamp-box, through which a slender stream of water is made to flow, and submitted to the action of the stamps, which reduce it to a powder sufficiently fine to pass through a screen or wire-cloth, or perforated metal, which extends along the aperture in front of the mortar. From this it is received on to a wooden shoot, lined with sheet copper, to the surface of which a film of mercury is made to adhere by chemical means, and which instantly seizes upon the small particles of gold that come in contact with it, and converts them into an amalgam.

Thence the pulp passes into a large iron pan, provided with a grinding apparatus, by the action of which it is reduced to a greater degree of fineness; from this it is conducted through a series of wooden spouts, furnished with trap boxes containing a portion of mercury, and lined (the spouts) with strips of coarse woollen fabric, or of the skins of animals with the hair on, which intercept the heavier matter, and allow the lighter particles to pass off along with the water. These "blankets" are taken out at intervals, and washed in a vat of water, in which they deposit the substances they have collected. From the shoots the slimes should be made to pass over a shaking-table having three or four "rifles," lined with amalgamated copper, which will retain any particles of mer-

cury or amalgam that might escape from the blankets and traps.

When a sufficient quantity has been operated upon, the concentrated "sands" are transferred to the amalgamating pan, with a charge of from sixty to one hundred pounds of mercury, and ground up together for several hours, after which the slimes are washed off, the mercury from the pan and that from the traps strained through chamois leather, and the resulting amalgam, together with that scraped from the copper-lined trough and shaking-table, put into a retort with a long beak, and placed in a furnace, the mercury distilled over and received in a vessel of water, the crude gold from the retort put into a crucible with a little borax and nitre, melted, cast into a bar, and the process is finished. The sulphurets, if they still contain a sufficient modicum of gold, are preserved for future treatment, either by being roasted in a proper furnace, or submitted to the slower, but equally effective process of atmospheric decomposition, after which the gold they contain is extracted by amalgamation with mercury, as above described.

STORMS AND STORM SIGNALS.

At some time during every autumn, these inland lakes are swept with one or more terrible storms of such violence as to dash the shipping about like pieces of drift-wood. Vessels are hurled helplessly upon the coast, and often shattered to destruction; their sails and rigging are torn away, and loss of life is a common incident of these annual disasters. In 1869, 231 vessels, valued at \$2,621,500, were lost on the great lakes, and more serious than all, no less than 500 lives were sacrificed. This is a startling record, and it is time that some measures were adopted to lessen, if possible, this wholesale destruction of property, and arrest this grim carnival of death.

There can be no doubt that a thoroughly organized and correctly worked system of storm-signals would tend powerfully to the accomplishment of that desirable end. The effect would be that masters and owners of vessels would be apprized of the approach of storms, and would therefore remain in a port of safety, when otherwise, in the absence of such information they would enter upon their voyage, and perhaps encounter a violent storm when only a few hours out of port. The nature of the arrangement by which this information is obtained and transmitted is well indicated in a resolution adopted by the United States Congress in February last, and which is now law. It is in these terms:

"Be it resolved, &c., That the secretary of war be and he is hereby authorized and

required to provide for taking meteorological observations at the military stations in the interior of the continent, and at other points in the states and territories of the United States, and for giving notice on the northern lakes and on the sea-coast, by magnetic telegraph and marine signals, of the approach and force of storms."

This action of Congress has been supplemented by an arrangement with the Western Union Telegraph Company, for transmitting the signals with promptness and regularity. Observations will be made at each of the points named below and transmitted to Washington by telegraph, and interchanged with all the different stations. The observations will be taken three times a day, at about 8 a. m., 6 p. m., and one at midnight. The instruments used will be the barometer, the thermometer, the hygrometer, the anemometer and the rain gauge, and the information given will be the state of the barometer, the thermometer, the temperature, the direction and force of winds, the amount of rain, as well as all the local premonitory symptoms of storms and changes of weather.

The following points have been selected as posts of observation for the present, though it is expected the lists will be greatly enlarged: Plaister Cove, N. S.; St. John, N. B.; Portland, Me.; Boston, Mass.; New Haven, Conn.; New York city, N. Y.; Philadelphia, Pa.; Baltimore, Md.; Washington, D. C.; Wilmington, N. C.; Charlestown, S. C.; Augusta, Ga.; Savannah, Ga.; Lake City, Fla.; Key West, Fla.; Montgomery, Ala.; Mobile, Ala.; New Orleans, La.; Jackson, Miss.; Memphis, Tenn.; Nashville, Tenn.; Albany, N. Y.; Syracuse, N. Y.; Rochester, N. Y.; Oswego, N. Y.; Buffalo, N. Y.; Cleveland, Ohio; Toledo, Ohio; Detroit, Mich.; Chicago, Ill.; Indianapolis, Ind.; St. Louis, Mo.; Milwaukee, Wis.; St. Paul, Minn.; Duluth, Minn.; Omaha, Nebraska; Cheyenne, Dakota; Corinne, Utah; Santa Fe, New Mexico; Fort Benton, New Mexico; San Francisco, California.

It is intended to give the widest publicity to the reports obtained in order to make them useful to the greatest number. Copies of all reports will be furnished to the several daily papers for publication, and will be bulletined in the board of trade rooms, merchants' exchanges and other conspicuous places, immediately on their receipt. The beneficial operation of this system can be soon seen and can be readily calculated. It is not expected, however, that everything will work smoothly and perfectly at first, but there is good reason to hope for tangible results, which we hope will be seen in the record of marine casualties in 1871.

There is no novelty about the system of synchronous weather reports. They were adopted first in England, in February, 1861,

so that in that country full information is furnished as to the state of the wind and weather at all points on the coast. France, Germany, Russia, Austria, Italy, Denmark, and other European countries, have since put the system into operation with good results.

No doubt the Dominion Government will co-operate in any way desirable to further this object, not alone in the interests of the Dominion shipping, but also from motives of humanity.

THE IMMIGRATION CONFERENCE.

The question of immigration is one of vital importance to the people of Canada at the present moment. We are glad, therefore, to notice that a conference recently took place in Ottawa on the subject between representatives of the Dominion and Provincial Governments and the different immigration agents employed at home and abroad. It is to be hoped this conference has not ended simply in *talk*, but that we shall see some practical results next spring in the adoption of a more spirited immigration policy.

The two great wants of the Dominion are men and money. Its resources are practically inexhaustible, but they need capital and labor to develop them; and the more of both we can attract into Canada, the more rapid progress we will make in wealth and prosperity. It is high time that our rulers became thoroughly alive to this fact, and had determined to encourage immigration with all the energy and zeal at their command.

Never was there such a golden opportunity to turn a large portion of the flow of immigration into Canada as at present. This country never occupied so high a position in the eyes of Europe as since confederation. This is conspicuously the case so far as the inhabitants of the British Isles are concerned, and it accounts for the moderate increase in the number of new settlers we have obtained during the last year and this. "There is a tide in the affairs of men," and the same may be true of nations. If our public men do not utilize the present favorable opinion of the Dominion abroad to increase its population, their conduct will be little short of criminal.

Canada was never in a position to absorb so many immigrants as at present. The demand for labor is universal. For months past, sufficient laborers, both skilled and unskilled, have not been obtainable in Ontario. The result has been a rapid increase of wages in several branches of trade. We suppose we will receive altogether about 25,000 immigrants this season. At least 100,000 could have been absorbed with the greatest ease; and the demand for labor

must continue. The numerous new railroads and other public works in course of construction must afford abundance of work for some years to come for all who want it, and the chances are that next spring and summer will find the demand for labor greater, and the supply less in proportion, than during the past five months.

The country was never so attractive to immigrants as at present. This is true both absolutely and relatively. The opportunities for new-comers to do well were never previously so good, and when compared with other countries, none can be found in which living is so cheap or taxation so moderate. These are matters of vital importance to those classes who emigrate to improve their position; and, if the facts were properly placed before them, they must turn a large portion of the "human tides" which annually leave Europe, towards our shores.

We hope the recent conference will mark a new era in the history of Canadian immigration. The country is becoming thoroughly aroused to the vital importance of the question, and heartily sick of the old do-nothing policy of the past. Either wilfully or ignorantly, the Department of Agriculture at Ottawa has for years been a drag rather than an encouragement to immigration. This state of things must now end. Canada wants more men and money; she offers attractions to both second to no other country in the world; and the Government, be it Dominion or local, which fails to carry out an energetic immigration policy, will certainly have to answer therefor at the bar of public opinion.

ONTARIO MUTUAL LIFE INSURANCE CO.

Since the deposition of the promoter and floater of this scheme—Moses Springer, M.P.P.,—the tables of rates have been completely remodelled. The annual premium on an all-life policy for \$1,000, age 20, has been advanced from \$14.90 to \$21.21—a direct advance of \$6.31. In this the soundness of our objections, urged when the project was first brought before the public, to the low rates first adopted, is fully conceded. With the advance in the rates we suppose the unjust plan for raising additional premium by an assessment on the policies as in a mutual fire insurance company, has been abandoned. We anticipate that some difficulty will be experienced in getting the additional rate now required from those who have insured at the low rates first charged, unless they are more pliable than policyholders usually are. But perhaps it is only future applicants who will be charged the advanced rates.

Here is a paragraph from a fly-sheet issued by the Company, which we regard as something original in its way:—"In the Ontario Mutual the policyholders are in fact the stockholders (!) each contributing a small portion of its capital (!)

until it has attained proper proportions, these annually receiving a return of all the surplus annually, and in proportion individually as he or she may have contributed thereto, such surplus divisions will be deducted from the annual premiums whereby the cost of assurance in the Ontario Mutual will be lower than in any other company on the continent, and the investment as safe as the safest." Just so, and about as lucid as mud. We suspect the author of this production has devoted more attention to the cultivation of turnips than to the science of life insurance.

The ninth clause of the Company's charter provides that the premiums shall be invested (after paying expenses of management and claims) as a reserve fund in certain securities, "provided that such reserve fund shall not exceed in the whole \$150,000." Anything more unscientific, absurd, or contrary to the principles and practice of life insurance than this provision could scarcely be imagined. It is a reflection on the intelligence of the Ontario Legislature, that certain clauses of this charter ever received its sanction.

NOVA SCOTIA GOLD FIELDS.

As an instance of successful gold mining, and the occasional richness of quartz lodes in Nova Scotia, may be cited the recent results from mines now being developed at Montague.

The Albion mine, owned by the Messrs. Lawson Brothers, was sold to them last winter as a forlorn hope, but the new proprietors, being practical mining engineers and capable of conducting the works themselves, began in a quiet, systematic manner to open up the property anew, and obtained the following results:—

	Tons.	cwt.	oz.	dwt.	gr.
April.....	22	5	86	0	0
July.....	120	0	715	0	0
August.....	50	0	358	16	0
September.....	33	10	538	0	0
Do.....	17	0	27	0	0
	242	15	1724	16	0

The lode is from three to six inches in width, and the total number of days' labor expended in obtaining this quantity of quartz, and gold was 3,813; each day's work thus giving \$9.05 per man. One lot it will be perceived gave as much as 17½ oz per ton, a yield only exceeded—where several tons have been crushed at a time—by Mount Uniacke district, where a lot of 13 tons crushed in 1868, gave an average of 18 oz. Another circumstance which may be useful to stockholders and managers to note, is, that the slate forming the wall of this lode, and which had been thrown away as worthless, by the former proprietors, has yielded the Messrs. Lawson as much as 3 oz. per ton.

Another mine in the same district, known as the Montague, has produced within the past six months 795 ounces, from less than 200 tons, and with the employment of 2,814 days labor, which gives \$5.01 to the hand.

THE LATE STORM.—Now that reliable particulars respecting the great storm of the 18th have been received, the losses are not nearly so heavy

as was at first supposed. They consist chiefly of losses to spars and rigging. This is attributable partly to the dullness in the grain trade, in consequence of which most of the vessels were in port. The underwriters get off with the payment only of small amounts. The most serious case is that of the *Pride of America*, stranded near Kingston, and insured in the Montreal and Western companies for \$5,000 each. She will soon be got off, however, so that the loss even in this case will not amount to much.

CANADA LIFE INSURANCE COMPANY.—From a memorandum supplied us by the Manager of this Company, Mr. A. G. Ramsay, it appears that an extraordinary increase of business has been secured during the past ten months. The number and amount of new policies issued up to the 24th October of this and last year compare thus:

	1869	1870
New Assurances	\$461,990	\$855,711
Number of policies	270	529

showing that the new business of the Company is this year nearly double of last year. This fact furnishes convincing evidence of the great energy which characterizes the management, and proves that there is still a wide field of usefulness which only needs to be cultivated with the same degree of energy as displayed in the past in order to realize abundant success.

MAN AND WIFE. By WILKIE COLLINS. Toronto: Hunter, Rose & Co.

The publication of this work in Toronto deserves notice, both on account of its excellent typography, and as an evidence of the progress of this important branch of industry. The story itself is written in Wilkie Collins' best style, and is fashioned after the style of Dickens, in tracing certain abuses, which it shows up and seeks to reform. The particular abuses which Mr. Collins takes up in "Man and Wife" are the absurd Scotch marriage law, and the injustice done in England by not allowing married women to hold property in their own right. The characters are worked round these two facts so artfully and skilfully that the tale is not only exciting, but it shows up the absurdity of the laws on marriage and property referred to with a masterly hand. We congratulate Hunter, Rose & Co. on the creditable manner in which "Man and Wife" has been placed before the public, and we hope to see this branch of Canadian industry rapidly increase and flourish.

Insurance.

INSURANCE MATTERS IN NEW YORK.

(From our own Correspondent.)

NEW YORK, October 25th 1870.

There is nothing of a specially sensational character to note in the insurance circles hereabouts. Life business moves in a more even tenor, the business results of 1869 showing that under the pressure of public opinion and the warnings, if not threats, of the Departments, a certain class of companies, have been compelled to moderate their energies somewhat. But of this topic more *sequiter*.

The fire business continues to present many cloudy and disheartening phases. Competition of

the most reckless character prevails in every section of the Union, and the reduction of rates will average 25 to 35 per cent. The losses of the year will be very heavy, and the result must inevitably be the crippling of many of the smaller offices. There was much curiosity to see the official report of the life business for 1869, but there will be great anxiety to hear from the Departments, on the fire business of 1870.

In the fierce scramble for business, the stronger offices play the winning game. All else being equal, dealers prefer a strong to a weak office. There is a fair amount of fire business being done, the difficulty being as to rates. The country is crowded with small agencies, very generally under the management of persons having little practical knowledge of underwriting. They must have business, or will have it at any rate they can get it, and in the scuffle the smaller companies not only get the poorest rates, but are also obliged to take the poorest class of risks. What the financial result must be, on the business of the year, is clearly enough indicated by the experience of the preceding year when rates were better, and the fires far less disastrous. A large majority of the companies then paid on an average in losses and expenses, from 80 to 150 per cent. of their premium receipts, retaining in most cases, no provision for reinsurance. On a total premium receipt, by 100 companies, of \$42,575,942, the balance after losses was but \$19,433,670; leaving after deducting expenses, but \$6,936,908 to re-insure \$4,500,000,000 of risks. To get \$19,433,670, balance of the business after losses, the companies paid \$12,496,908 in expenses! It has been demonstrated over and over, by the statistical tables of the departments, that the percentage of loss, will always average about 60 per cent. The balance remaining after payment of losses is all the companies have to consider, and 100 companies to get a balance of \$19,433,670, expended \$12,496,762, or 64 per cent.!

For this condition of the business, the insuring public are largely to blame. They constantly solicit lower rates, and often hawk their business to the lowest bidder; but they only bring grief to their own counters. The better class of companies, amid the tornado of fires, are declining to write upon several classes of special hazards, and are issuing instructions accordingly. We have seen a list of some thirty specials, against which a number of the oldest and strongest offices have combined. The result of the acceptance by manufacturers and merchants, of unwarranted terms and engagements, is likely to end in inability to effect insurance at all! If the disastrous losses of the present year shall retire a number of the smaller offices, and compel a material reduction in the number of small reckless agencies throughout the country, it will leave a brighter sky, a healthier atmosphere for the future, and put the strong offices in a position to exact adequate rates from the insuring classes.

The day for small, feeble, fire offices has passed. A company that enters the field, during the present era of sharp strife, must come armed with a strong lance, and helmet, and be prepared to fight with visor up. We see the immediate effect of this, in the experience of the Andes of Cincinnati, organized by J. B. Bennett, formerly Superintendent of western department of the *Ætna*. This company went into business, about three months since, with \$1,000,000 cash capital, yet it has now 500 first-class agencies, daily premiums amounting to from \$1,000 to \$1,500, while its stock has advanced steadily from the commencement. Legislation could and should do something towards preventing the demoralization of the fire business by the influx of numerous small companies wherever there is a point of seeming prosperity, by making the minimum deposit for a charter in this state, \$500,000, instead of the present \$200,000. We should have fewer and better companies.

It was thought that the stock plan in life insurance was wholly unpopular, so large a majority of

the strong prosperous offices being operated on the mutual plan. Nor have the stock offices found equal favor with the people, the mutual plan being regarded as the most equitable. But see what a large capital and ability can do, even against a supposed adverse public sentiment. In two years the National Life Insurance Company of the United States, organized under the auspices of Jay Cook, the justly renowned banker, with \$1,000,000 cash capital, has achieved one of the most remarkable triumphs of the day, notwithstanding the special fight which has been made against it by all the mutual companies. It is already able to show an accumulation of \$667,000 in solid cash assets. The company already has, without recourse to its capital of \$1,000,000, available assets sufficient for a re-insurance fund, if calculated upon the same basis as that upon which the premiums are made. The income for 1869 was \$643,870; number of policies issued 4,741; in force at end of year, 6,128, insuring \$16,228,228. This is certainly a splendid result in two years for a stock company, and shows that after all, the main condition with the intelligent class is to feel that they are well insured. Strength before cheapness.

Several weak offices are already feeling the pressure. We note several windings up in Cincinnati and other places. The U. S. F. & M. Ins. Co., of Baltimore, has been compelled to withdraw from this State, and must soon give up the ghost; the Lumberman's, of Chicago, has reduced its capital; so has the Putnam, of Hartford, but with true Yankee pluck it has put \$200,000 of new stock to its reduced capital of \$300,000, and is now stronger than before its late severe losses from fires and defalcations; and the State Fire of Cleveland, has "skedaddled" from this State rather than let Superintendent Miller "feel of it."

Since the evils that combine to demoralize fire underwriting are beyond the jurisdiction of the department, until the companies become impaired, the evil can only be cured by additional legislation, or such a pressure of misfortunes as shall concentrate the business in the hands of companies that are able and desirous of pursuing a conservative policy. The business is now worked at rates ruinously low, and what is a great misfortune to the whole community, the moral hazard, is largely increased by incendiarism and other causes. The assured is able to fix the rates and the amount of insurance, because the agent, rather than lose the business, succumbs. But he succumbs, because his company allows him to do so. He is its creature, and can and should be controlled in all his acts relating to the business. The insuring public also become demoralized through these influences. They demand low rates, and exact full loss. Moreover, they frequently procure over-insurance from agents who care more for business than they do for common prudence and safety. The companies too often employ agents on the sole recommendation that they can procure business, and the people soon discover that they are prepared to take risks at low rates, or any rate. They cheapen the business in the estimation of their customers, who gradually come to think that fire insurance has no first cost, but is merely a matter of dicker and competition. The business is a disreputable one as at present conducted, and the sooner a "crisis" with an explosion is reached the better.

The reports of the New York and Massachusetts Departments on the life insurance business for the year, 1869, show a continuous wonderful growth, although the increase last year over the previous years, is not so great as the increase of 1867, & '68. There appears to have been a halt on the part of several companies, and a successful effort was made during the year to reduce, though very moderately, the ratio of expenses. The dangerous feature of the business—a tendency to undue expansion—continues notwithstanding all that has been written in denunciation of it, by the departments, the insurance, and the daily press. Six new,

New York Companies went into operation in 1869, and one (since amalgamated) during the present year. There are six lapsed and twelve inchoate charters on file in the N. Y. Department, where it is to be hoped they will remain. Sixty nine companies underwent official scrutiny in the State; 41 New York Companies and 28 companies of other States. The aggregates show how vast the business has become, and how necessary is state supervision to prevent abuses. Cash capital of all the companies, \$9,876,364; gross assets, \$229,097,425; gross liabilities, excluding capital, \$180,932,858; surplus as regards policy holders, \$48,164,557; net policy reserve as computed by the companies, \$176,677,771; same as computed by the departments, \$171,925,700. It will be seen that there is a difference of nearly \$5,000,000 in the calculations for the re-insurance fund, between the department and the company figures. This would be an average of some \$72,420 for each company, and with the younger companies where these differences are mainly found, would be important. It is a curious study to look over Superintendent Miller's table, which includes the columns of gross assets and gross liabilities, and to see the great difference in the surplus of companies having about the same amount of assets. Thus the Knickerbocker Life, with \$6,680,965 gross assets has but \$920,264 surplus, while the Manhattan, only three years older, with gross assets of \$6,294,529 has a surplus of \$1,829,317 as regards policy holders. And this queer difference prevails throughout. The number of policies in force in this department at the close of 1869, was 656,572 insuring \$1,836,617,818; premiums received \$85,777,613; losses \$15,718,828; gross assets \$227,767,025; average amount of each policy, \$2,297; average premiums on each policy \$130.64.

In this state the figures enable us to compare the wonderful growth of a single decade—1860—1870. On the 1st January, 1860, there were 14 companies doing business in the state, with 50,000 outstanding policies insuring \$140,000,000 and having assets to the amount of \$20,000,000. Behold how these aggregates have swollen in one decade of years: January 1, 1870, 60 companies doing business in the state and holding 650,000 policies, insuring \$1,836,000,000, and having assets amounting to \$229,000,000. The increase in the year 1869 alone in the assets of the life companies doing business in this state was over \$50,000,000, or two and a half times the total assets of 1860!

A few aggregates from the Massachusetts report for 1870, will give us a more immediate view of the financial "situation." Assets of 69 companies, \$223,000,000; liabilities, \$192,000,000, of which \$182,000,000 appear in the net premium reserve or re-insurance fund for the security of policy holders. Of the income for 1869 the cash premiums were \$67,220,000; notes, \$18,000,000; total receipts nearly \$100,000,000.

The gross expenses were \$53,000,000, leaving an excess of receipts amounting to \$45,000,000. The principal items of expenditure were for losses and reversionary dividends, \$15,000,000; for lapsed, surrendered and purchased policies, \$4,337,000, including \$1,830,000 in premium notes returned to the assured in cash or in reduction of renewal premiums, \$10,283,000; in cancellation or reduction of premium notes and securities, \$5,622,000; other expenses, including \$593,758 to stockholders for interest and profits, \$13,033,758.

According to the best accessible data 82 American companies issued 250,189 policies in 1869, insuring \$684,364,145, or about £136,872,829 as against £31,500,000 for all the British companies, which would be about four and a half times as much business as was done by our British cousins in 1869. One American office did 20 per cent. more business in 1869 than 24 companies enumerated by the *Review* of London. Their insurance amounted to \$50,000,000. The *Spectator* of this

city selects 37 American companies, whose combined business in 1869 was \$576,790,000, or £115,358,000, being an average of £3,117,784 for each, or nine times the average new business of the English companies.

While the valuation of the departments to which we have referred are justly esteemed of the highest authority, the multiplication of departments in the several States is likely to lead to confusion, for want of a uniform standard of valuation. This increase of departments is also likely to impose vexatious burdens upon the companies. It is, therefore, to be hoped, that in the progress of the system, we shall yet see a National Life Insurance Bureau. The business has now reached such a magnitude, as to make National supervision desirable. The benefits and convenience to be derived from a single exhibit, that shall be complete, exhaustive, uniform to all the companies, that desire to do business in other States, than those to which they belonged, is too self-evident to need argument.

Among the novelties of Superintendent Miller's report, is a squint in favor of the stock plan of life insurance, and an open endorsement of the Registry System. This plan was introduced in 1866, by the Life Insurance Company of North America, but thus far, only four young companies have followed its example. Registration, is simply the making of a special deposit of securities, to any amount, not less at one time than \$25,000, with the insurance department, to be held as security for the legal reserve or re-insurance liability on each policy registered. The State, however assumes no liability for the face of policy, it only undertakes to make a faithful application of the deposit.

INSURANCE MATTERS IN MONTREAL.

(From our own Correspondent.)

MONTREAL, Oct. 25, 1870.

Since last report our fire record here has been very trifling in the number of events insignificant in consequence.

Oct. 18.—An alarm from signal box 83, a foul chimney in Papineau Road; no damage.

Oct. 19.—An alarm from a tavern, No. 186 Bonaventure Street, near the Railway depot; cause, foul stove-pipes; damage trifling, chiefly falling on lodgers.

Same day.—A load of hay while entering the purchaser's yard, was discovered to be on fire, and was destroyed; cause without doubt the vendor's indulgence in the pleasures of his pipe—rather a dear smoke! Some of our diurnal chroniclers report this as the burning of a *hay stack* in rear of 92 St. Antoine street, by boys.

October 21.—An alarm from Wood's Cotton Factory, St. Gabriel lock. Roof of dyeing house slightly damaged.

Oct. 22.—An alarm at 8.30 this evening from box 7, a fire was discovered at 342 St. Paul street, near McGill street, occupied by Keevill, paper bag makers; cause a foul chimney, the burning soot setting fire to the chimney board; extinguished with a few pails of water; damage to stock trifling no insurance.

There have been a great number of casualties on the river and lakes, consequent on the gale of the 18th, but as doubtless you have been duly informed thereof from other sources of intelligence, further notice of them here is deemed unnecessary.

The Royal Insurance Company, having disposed of its splendid building between Common and Commissioners streets to the Dominion Government for a custom house, has removed its offices (presumed temporarily) to a very plain, unpretentious building at the corner of St. Paul and St. Francois Xavier streets. The change, in point of sumptuousness of office appointments, is very startling; but it is questionable if it is not considerably for the better, as being more in the very heart of a busy commercial emporium.

FIRE RECORD.—St. Catharines, Oct. 16.—Barn of Mr. Clark, butcher, and two horses were consumed; loss stated at \$500, said to be insured.

Hillsburg, Ont., Oct. 11.—Kirk's hotel, stable, sheds &c., were burned down. A good deal of the furniture was got out. Mr. Kirk had his furniture insured for \$900 in the British America, and Mr. John Green, the proprietor of the hotel, had the property insured in the Toronto Mutual for \$600, which will not nearly cover the loss.

Frenchman's Bay, Ont., Oct. 24.—The warehouse occupied by William Whiteside, of this place, containing upwards of 40,000 bushels of grain, was discovered to be on fire this evening. The fire was extinguished before much damage was done. It was the work of an incendiary.

Niagara, Ont., Oct. 24.—The livery stable and residence of W. J. Donnelly, and the residence of his sister, Mrs. Stedman, were destroyed by fire, together with all the contents. Five horses, all the carriages and harness, and all the household furniture were consumed, amount of loss not unknown; no insurance.

Merritton, Oct.—The new oil refinery of Mr. Pendenhoff was burnt down.

MARINE RECORD.—St. Catharines, Oct. 24.—As the propeller Louis Shickluna was entering the lock at Port Colborne, this morning, fire was discovered issuing from the fire-hole. Water was immediately turned on the flames, but without any effect, and in ten minutes she had to be abandoned. She had on board 16,000 bushels of wheat. The total loss is about \$40,000. The vessel was insured as follows:—British America Assurance Co., \$5,000; Western, \$6,000; Montreal, \$5,000; Provincial, \$4,800. Total, \$20,800. The cargo is said to be insured in an American company, but which one, or for what amount, is not known. The purser lost his books and papers.

Rimouski, Oct. 22.—Brig "Thetis," was wrecked on south-east Reef, east end of the Bic Island, on Tuesday night, ship gone to pieces. Capt. Rodrick, a boy named Palmer, and a seaman, were drowned. Remainder of the crew saved on Wednesday by a Pilot schooner. Captain's body found.

Port Burwell, Oct. 25.—The steamer Missouri, laden with groceries and a general cargo for Detroit, and drawing eleven feet of water, struck a bar outside of the harbour on which there is ten and a half feet, and was driven ashore east of the harbour, at 9 a.m., by the force of the gale which prevailed. She was immediately scuttled, and is not much damaged. The cargo will be nearly a total loss.

The tug Witness, owned by Mr. John Brown, of Thorold, was wrecked at Goderich; all hands saved.

—The Connecticut Mutual Life Insurance Co., are putting up a fine building, to be 74 feet front, 105 feet deep, 100 feet high, Renaissance style, the whole to cost \$1,000,000; the granite alone to cost \$300,000. The statuary upon this building will cost \$100,000.

Railways.

GREAT WESTERN RAILWAY.

The report of the Directors states that the receipts on capital account during the half-year ending the 31st of July, 1870, amounted to £5,149. The outlay on capital account amounted to £20,514. The aggregate expenditure to the 31st of July last amounted to £5,507,955, leaving a balance to the credit of capital account of £81,448. The gross receipts on revenue account for the half year amounted to £408,900, and the working expenses including renewals, £251,824, leaving a balance of £157,076. From this was deducted £42,858 for interest on bonds, £25,282 discount and charges on conversion of American funds, &c., £102 loss on working the Erie and Niagara Railway, £2,000 set aside for renewal of ferry steamers, £2,159 for use of Esplanade station at Toronto,

and £1,500 special vote to the directors, leaving £82,874. To this was added £561 profit on working the Galt and Guelph Railway, and £2,054, balance from the preceding half-year, making £85,489. The half-year's dividend on the 5 per cent Preference Stock amounted to £11,453, leaving a balance of £74,036. From this balance the directors recommended a dividend on the ordinary shares at the rate of 4 per cent. per annum free of income tax, payable in London on the 26th of October inst., leaving a balance of £3,303 for the next half-year. The renewal fund for the ferry steamers on the 31st of July was £18,272. The discount and charges on the conversion of American currency for the half-year amounted to £25,282 as compared with £53,782 in the corresponding half of last year. The average rate of conversions had been 114½, the average price of gold in the same period being 116½. The traffic receipts, compared with the corresponding half of last year, showed a gross increase of £23,963. There was an increase in local traffic of £36,398, a decrease in the through traffic of £12,430, leaving the £23,963. In the last Session of Parliament of the Dominion of Canada a clause was introduced into an amended Act which was then pending, whereby so much of the Act of 1851 as required the company to construct the railway and branches with a gauge of 5 feet 6 inches was repealed, and authority given to reduce the gauge to that of 4 feet 8½ in., as more convenient and economical. It was expected that very great economy would result from working and maintaining a single track instead of the mixed gauge. The alliance between this company, the Michigan Central, and the Detroit and Milwaukee Railroad Companies, for the division of the joint through traffic in certain fixed proportions, had worked most satisfactorily, and had been productive of many collateral advantages. A company had been organized under the auspices of the Great Western, by the title of the Canada Air Line Company; the capital stock had been subscribed for, a Board of Directors nominated, surveys had been made, and plans and specifications prepared. A first section of 38 miles in length had been contracted for by public tender on favourable terms. The shareholders would be asked to ratify an agreement for the amalgamation of the Air Line Company with the Great Western of Canada, whereby the shares and securities of both companies would become assimilated. The gross receipts on the Detroit and Milwaukee Railroad for the half-year ending the 30th of June, 1870, amounted to £138,777, and the working expenses to £96,554, leaving £42,223 net revenue. This was sufficient to meet the interest on the ordinary bonds of the company, but would not permit of the payment of dividend on the preference shares held by the Great Western Company. The new lines recently opened in the State of Michigan had considerably interfered with the local traffic of the Detroit and Milwaukee Railroad. The greatly improved system of organization and management, with a narrow gauge track in good order, improved freight rates, and the diminished price of gold encouraged the directors to anticipate with confidence a prosperous future for the undertaking.

CENTRE-RAIL RAILWAYS.—Since the opening of the Mont Cenis Railway, in June, 1868, other mountain lines on the centre-rail system have been under consideration in different parts of the world. One of these lines, now being constructed, is in Brazil. It commences at the terminus of the Canta Gallo Railway, crosses the Sierra at an elevation of 3,000 feet above the Canta Gallo line, and terminates at the town of Nova Friburgo, a distance of twenty miles. In some of its principal features this railway resembles the summit line of the Mont Cenis. A somewhat similar line of railway is under consideration by the Indian government, from the port of Karwar to Hooble, in the southern Mahratta country, both by way of the

Arbyle and the Kya Ghats. The distance is ninety miles. In Switzerland application has been made to the Government of the Canton Vaud for a passenger line on this principle, from the town of Lausanne to the Lake of Geneva.—*J. B. Fell, C. E.*

GREAT WESTERN RAILWAY.—Traffic for week ending Oct. 7, 1870.

Passengers.....	\$49,206 88
Freight and Live Stock.....	46,229 30
Mails and Sundries.....	2,686 98
Total Receipts for week...	\$98,123 16
Corresponding week, 1869...	77,128 18
Increase.....	\$20,994 98

RAILWAY TRAFFIC RETURNS FOR THE MONTH OF SEPT., 1870.

RAILWAYS.	Passengers.	Mails and Sundries.	Freight.	Total 1870.	Total 1869.	Miles 1870.	Miles 1869.
Great Western.....	\$147,636	89,676	\$186,164	\$343,475	\$342,625	351½	351½
Grand Trunk.....	24,815	24,000	351,018	617,833	636,896	1,377	1,377
London and Port Stanley.....	2,272	105	2,006	4,383	6,359	24½	24½
Welland.....	1,200	731	6,528	8,459	12,104	25	25
Northern.....	9,946	700	35,685	46,336	41,437	97	97
Midland of Canada.....	4,077	269	26,394	30,740	28,228	56	56
Cobourg, Peterboro' and Marmora.....	6,720	460	13,768	20,948	22,277	86	86
Brookville and Ottawa.....	1,732	100	323	2,155	2,155	86	86
Canada Central.....	7,965	747	5,277	13,989	9,580	54	54
St. Lawrence and Ottawa.....	.....	.....	.....	.....	.....	.....	.....
Carleton and Grenville.....	.....	.....	.....	.....	.....	.....	.....
Stanstead, Shelburne and Chambly.....	.....	.....	.....	.....	.....	.....	.....
St. Lawrence and Industry.....	470	.....	.....	998	.....	.....	.....
New Brunswick and Canada.....	.....	.....	.....	.....	.....	116	116
European and North American.....	9,325	812	10,078	20,215	17,195	108	108
Eastern Extension.....	.....	.....	.....	.....	.....	.....	.....
Western Extension.....	.....	.....	.....	.....	.....	.....	.....
Nova Scotia.....	13,657	953	15,658	30,168	28,990	145	145
Windsor and Annapolis.....	.....	.....	.....	.....	.....	.....	.....
Total.....	447,405	38,578	653,423	1,139,406	1,145,642	2,468	2,440

* No returns.
† For three weeks.

Financial.

STOCKS AND MONEY.

Reported by Blaikie & Alexander, Brokers.

TORONTO, Oct. 26th, 1870.

A good enquiry for the favorite stocks and bonds has been maintained during the week, at figures that fully sustain the quotations of last report, with a fair number of transactions. Sterling Exchange shows an advance of ¼ per cent. and to day is quoted 109½ to 109¾ for 60 day Bank Bills.

Banks.—Commerce is to day procurable to a limited extent at 121½. There is not much movement in Bank of Toronto just now, sales have been made at 148½. The demand for Royal has somewhat fallen off, buyers to day offering 68½ to 69 with sellers at 69½. Ontario continues to be enquired for at 108½ at which rate there are few sellers. Buyers of British would give 107. Montreal has fallen off slightly during the week to

218½ now for buyers, and 219½ to 220 for sellers. Merchants' continues very active with large sales, is now held at 117. City has been dealt in at 89 which is still offered though 90 is asked. Molson's has changed hands to some extent at 102½ to 103, sellers now asking 104.

Bonds.—Not much doing in Governments, "Fives," are procurable at 96½. Dominion Stock continues to be enquired for at 110 with no sellers. Toronto City Bonds have been sold at 93 which would yet be taken for a limited amount. Counties are offered at 102½ to 103; and Townships at 94 to 95½, according to class.

Sundries.—Freehold Building Society is in demand at 127½, at which rate sales have been made, holders are firm at 128 to 128½. Canada is procurable at 136 with little demand. Western is offered at 125½ but there are no buyers at present. Union remains firm at 113½ to 114. There are buyers of Canada Landed Credit at par but few sellers under 1 per cent. prem. Huron and Erie Savings Society is not on the market. Sellers of Western Assurance Company are asking 89½ to 90. For British America Assurance there is some demand at 70, but no sellers. Toronto City Gas is asked for at 115 without result. Montreal Telegraph has changed hands at 205½ which would be given but holders look for higher rates.

TORONTO STOCK MARKET.

Reported by Pellatt & Osler, Brokers.

TORONTO, Oct. 18, 1870.

Nearly all classes of securities have been in large demand during the past week, and numerous transactions have taken place at outside quotations. The market closes firm with rather limited amounts offering.

Banks.—Montreal sold during the week as high as 224½, subsequently declined to 219, and to-day closed with buyers at 218½ and sellers 220½. British is in good demand at 107, with none on market. Ontario sold at 107, 107½, 108 and 108½, closing in demand at 108, with little offering. Toronto has sold at 148, 148½ and 148½, closing in good demand at latter rate. Royal Canadian sold during the week at 69½ and 69¾, closing rather weaker at 69 and 69½. Sales of Commerce at 121 and 121½, closing with sellers at latter rate, and buyers at 120½; and of Merchants at 116, 116½ and 116¾, closing to-day with buyers at 116½, and sellers at 116¾. There are buyers of Quebec at 110, little on market. Buyers would give 102½ for Molson's, sellers demand 104. City is procurable at 89½. Du Peuple nominal at 102½ and 103½. Buyers of Jacques Cartier at 113½. Union would sell at 108½; no shares on market.

Debentures.—Considerable sales of Sterling Canada Fives at 96½; of Dominion Bonds at 108½ and 109; Dominion Stock is asked for at 110. Sales of Toronto at 93 for Bonds due in 1889, and short date bonds at 96 and 98. County sold at 103, closing in fair demand at that rate. Township Bonds have sold to some extent at 95½.

Sundries.—City gas is in good demand and outside quotations would be paid. Sales of British America Assurance reported at 70, which rate would still be paid. Buyers of Canada Life at 106, with none on market. Canada Building Society sold during the week at 135½ and 136, small amounts procurable at latter rate. Sales of Western at 125½ and 126, at which rate there are buyers and sellers. Freehold sold at 127½, none now on market. No sales of Union to report. Montreal Telegraph sold at 205, at which rates there are buyers, but no sellers under 210. Buyers of Canada Landed Credit at par, very little on market. Toronto, Grey & Bruce Railway—this stock has changed hands to some extent at 75 and 80—closing firm at quotations, 80 to 85. Toronto and Nipissing Railway—sales at 75, at which rates there is a good demand, but no sellers under 80 to 82½.

HAMILTON MONEY MARKET.

Reported by Stinson's Bank.

HAMILTON, October 26, 1870.

The Money Market during the past week has shown no new features; the supply continues abundant, with a moderate demand. Stocks inactive; there were sales of Bank of Commerce at 121; Royal Canadian enquired for, with sales at 70. Hamilton debentures offering at 67. New York and Sterling Exchange in good demand.

HAMILTON, Oct. 20, 1870.

There has been a better demand for money during the week and stocks are more active. There have been sales in this market of Bank of Commerce at 121; Bank of Montreal at 210; Royal Canadian at 70. Hamilton debentures may be quoted at 66½. No Canada Life nor Hamilton Gas stock offering. There have been enquiries for Royal Canadian Bank stock. New York and Sterling Exchange active.

MOLSON'S BANK.—The annual meeting was held in Montreal on the 10th. The directors regret the disappointment to the shareholders which the small dividend occasioned. After making a liberal provision for bad debts, and without trenching upon the reserve of \$60,000, and a contingent fund of \$9,000, they have declared a half-yearly dividend of three per cent. An agency has been opened in London, Ont., under the management of Mr. Joseph Jeffrey, from which the directors expect good results. The sum of \$2,000 was voted to the President for the past year. The thanks of the shareholders were tendered to Mr. John Ogilvie, who retires from the directorate. The following are the new directors:—Messrs. W. Molson, J. H. R. Molson, T. Workman, J. Molson, E. Hudson.

General Statement of the Affairs of the Molsons' Bank, on the 30th September, 1870.

LIABILITIES.	
Capital paid up.....	\$1,000,000 00
Notes in circulation.....	494,392 00
Deposits.....	\$304,582 22
Deposits bearing interest.....	389,141 19
Balances due to other Banks.....	693,673 41
Thirtieth dividend.....	120,654 56
Dividends unclaimed.....	30,000 00
Rest.....	482 00
Contingent fund.....	60,000 00
Interest, Exchange, &c., reserved.....	9,000 00
	9,539 41
	\$2,417,741 83
ASSETS.	
Coin, Bullion and Provincial Notes.....	206,873 18
Bills and checks of other banks.....	46,611 48
Balances due by other banks.....	240,579 46
Government securities.....	100,253 32
Bank premises and other Real Estate.....	81,978 23
Notes and Bills discounted.....	1,680,395 63
Other debts due the bank not included under the foregoing heads.....	61,050 08
	\$2,417,741 38
The average amount of paper under discount during the year has been.....	1,414,046 21
The average Government Securities.....	100,253 32
The average deposits.....	614,104 07
“ “ circulation.....	253,288 00
“ “ specie and Provincial notes on hand.....	293,669 38
The profits for the year amounted to.....	71,604 53
The amount remaining at credit of profit and loss from last year.....	866 38
	\$72,470 91

Appropriated as follows:

To payment of 29th Dividend.....	20,000 00
“ “ 30th “.....	30,000 00
“ Contingent Fund.....	9,000 00
“ bad and doubtful debts.....	13,470 91
	\$72,470 91

At the meeting of the new Board of Directors held next day, William Molson, Esq., was re-elected President, and John H. R. Molson, Esq., Vice-President.

(Signed) F. WOLFERSTAN THOMAS, Cashier.

BANK OF ENGLAND.—The return for the week ending Oct. 5th, gives the following results when compared with the previous week:

Rest.....	£3,051,553..Increase. £664,645
Public Deposits.....	6,580,482..Increase. 236,552
Other Deposits.....	18,168,298..Decrease. 119,483

On the other side of the account:
Gov't Securities..£12,383,352..Increase. £499,958
Other “ 17,254,654...Decrease. 2,201
Notes unempl'd... 12,270,065..Increase. 1,007,330

The amount of notes in circulation is £24,275,200, being a decrease of £981,760; and the stock of bullion in both departments is £22,388,185, showing an increase of £11,343 when compared with the preceding return.

Commercial.

TORONTO MARKET.

During the past week, there has been rather a lull in business, with no special activity to note in any branch of wholesale trade. There has been a little better feeling in breadstuffs, and an improved demand for shipping grades of wheat and flour, with more freight offering and a hardening of rates. The weather has been generally fine, with but little rain, though the nights have been cool and frosty.

BOOTS AND SHOES.—Trade is now only moderately active, but there is no present likelihood of any accumulation of stock, and prices are firm and without alteration.

DRUGS.—Business has been rather quiet during the past week, with few alterations to note in prices. *Opium*—however, has still further declined, and is now quoted at \$8.50 to \$9.00. *Indigo* is also easier, and is held at \$1.00 to \$1.10 for Madras.

DRY GOODS.—There has been comparatively little doing in the way of taking orders during the past week, and the Fall trade may now be said to be at end, although there will be a good many goods sold yet before the end of next month. To importers, as far as their sales are concerned, the season has been in every way satisfactory, and stocks are now in moderate compass, little if any above what they ought to be at this period of the year. Trade in the country, however, is reported less active than was anticipated, and country merchants may be found to have taken rather more than they will be able comfortably to dispose of Money, too, is not circulating as rapidly as usual, many farmers preferring to store produce rather than accept prices which to them appear too low. This determination to hold for higher figures is stated to be tolerably general, especially in the barley growing sections, and as a consequence storekeepers are unable to make their collections and remittances as promptly as would be desirable, and as they would do under more favorable circumstances.

GROCERIES.—Business has been rather slack during the past week, with no large transactions to report, the trade having been principally confined to the filling of small orders for sorting up stocks. *Coffee*—is in light request, with no change to note in prices. *Fish*—There is some demand for white fish and Trout at about quotations, and Dry Cod is taken readily at \$5½ to \$5¼. *Fruit*—not much doing. A few new crops Raisins have been received, and held at about \$2.65 to \$2.75

for Layers, but there is not much enquiry. Currents have an ordinary enquiry, and are firm at quotations, stock being limited. *Molasses*—is somewhat neglected. Refined Syrups have been advanced, and are now quoted at 51c. to 53c. for Standard, and 55c. to 56c. for Golden. *Rice*—is quiet and without change. *Spices*—very little doing and no change in quotations. *Sugars*—a confirmation of the telegraphic reports received of damage by a destructive hurricane to the growing crops through a large section of the sugar growing districts of Cuba, as well as to sugar in store by flooding, has caused a decided advance in both Raws and Refined, and all grades are now held at from ½c. to 1c. over previous quotations. There is a good deal of speculative feeling also and lots previously offered have been withdrawn from market, holders anticipating a further advance. This will depend somewhat on the colour of fuller reports from Cuba of the injury done to the crops. The damage is now stated to be not less than equivalent to 200,000 boxes, but this estimate may be either under or over the actual fact. *Teas*—Transactions have been trifling, the demand having been principally for the finer grades which are scarce and dear. *Tobacco*—is quiet and without change.

HARDWARE.—Business has been quiet, with no large orders coming in. Prices are without change.

HIDES AND SKINS.—Receipts of domestic have greatly increased, and, as was to have been expected, the prices paid last week have not been maintained, and quotations are now based on actual values. No. 1 inspected are now taken at 8c.; No. 2 at 7c.; while No. 1, cured and inspected are selling at 9c. *Calfskins*—very few coming in. *Sheepskins*—are in very fair supply, and are now taken at 75c.

HORS.—Are in demand for choice bright samples for malting purposes, and for such 16c. would be paid, holders asking from 18c. to 20c., with no sales reported higher than 16c. Good fair samples may be quoted at from 12c. to 15c. according to quality.

LEATHER.—The market has been tolerably active, and for *Spanish Sole* and native *Calf* and *Kip* the demand has been good at full prices. *Upper* and *Harness* are still in large supply, and only slowly declining in stocks.

LUMBER.—Shipping has been pursued with more than ordinary activity during the past week, but cannot continue so long as Canadian stocks are getting low. Shingles are in good demand. Prices:—Clear, \$22 to \$24; Com., \$9 to \$9.50; Culls, \$7 to \$7.50; Shingles No. 1, \$2.75 to \$2.90; Shingles No. 2, \$2 to \$2.25.

PAINTS and OILS.—Not much doing. Prices are generally without change.

PETROLEUM.—Business continues active, and prices are firm and unchanged. Refined is coming forward more freely, and orders are not accumulating.

PRODUCE.—The tone of the breadstuffs market has been somewhat better during the past week, and there has been more enquiry from shippers, although, so far, sales have not been large. In the English markets a very decided advance has taken place, equal to 1s. 3d. on Superfine Flour and 3d. on Wheat. *Flour*—The market has been firm through the week, with an improving enquiry, and prices gradually tending upwards. The views of holders, however, are still above that of buyers, and operations have thereby been brought to a temporary stand-still. The sales as reported are confined to a few hundred barrels of Superfine on private terms, and 100 barrels Fancy at Norval at \$5.25. *Wheat*—For Spring there is a good enquiry, and good samples should command \$1.15. White Wheat is less wanted, and sales were made at \$1.20 at the close, where \$1.22 had been previously bid and refused. *Barley*—The market has been dull and declining throughout, car and cargo lots being very difficult of sale. The only transactions reported worthy of notice are sales of 6,000 bus. Northern at 67c., and 3,900

bus. do. at 68c. At the close there were no buyers of car lots, and on the street, operators were paying from 55c. to 60c. for ordinary to fair samples, only strictly choice fetching higher prices when wanted by local malsters. *Oats* have been steady, and selling to a limited extent at 38c. for car lots during the week, holders now asking 39c. to 40c. *Pease* are in some demand, with sales of 10 or 12 car-loads in the course of the week at 70c. f.o.c. Holders are asking as high as 74c. for choice samples. *Hay* has again become dearer, and now sells at \$11 to \$16.50. *Straw* commands \$8 to \$10.

PROVISIONS.—The market has been moderately active, though with no large transactions reported. *Butter*—is slightly easier, and in fair demand at 18c. to 19c. for good to selected Dairy, while store packed is neglected and difficult of sale, except for shipping lots of uniform quality. *Cheese*—not much arriving, with sales at 11½c. to 13c., according to quantity and quality. *Eggs*—none coming in; held at 14c. to 16c. for packed. *Pork* is now quoted at \$26 for old mess: new nominal at quotations, there being little or none in market. *Bacon* and *Hams* unchanged. *Lard* 13c. to 14c., with only a small business. *Dressed Hogs* are arriving more freely, are taken at \$8 to \$8.50.

SALT.—There is some demand for Liverpool coarse, which sells ex store at from 80c. 85c., according to quantity. No change in Goderich.

WOOL.—No change in this market, which is quiet, with not much coming in. Shipping lots of selected are held at 32c.

MONEY.—Sterling Exchange, 60 days' sight, or 75 days' date, 109½ to 109¾; Gold drafts on New York, ¼ prem.; Currency drafts on New York or Greenbacks, 89 to 89½; American silver, large 5½ to 6½; small 7 to 10 discount. Gold in New York has been weak and declining, falling to 111½ and closing at 112.

FREIGHTS.—Are offering more freely, and rates have stiffened, although nominally unchanged. Grain 2½c. to 3c. greenbacks to Oswego, and 2c. gold to Kingston by sailing vessel; from Kingston to Montreal, by barge 4½c. Steamer rates unchanged, fruit being chief freight offering. We quote for flour, 15c. to Kingston; 17½c. to Brockville and Prescott, 25c. to Montreal and 20c. gold to Oswego and Ogdensburg Apples are taken at 30c. per brl. to Montreal. Some butter is being carried at 17½c. for 100 lbs. to Montreal. Railway rates are without change. Per G. W. Railway:—Flour, from Detroit to Toronto 35c. per brl; grain, 18c. per 100 lbs. From Sarnia, 30c. per brl; grain 15c. per 100 lbs. From the Suspension Bridge, 25c.; grain, 13c. By Grand Trunk to Liverpool and Glasgow no rates are named. Very little freight offering. A few car loads of butter have been taken for Liverpool as well as for Montreal. The following are the current rates of the Grand Trunk Railway: to Halifax 75c. for flour and 38c. for grain; to St. John 75c. flour, 38c. grain. The rates to railway stations are—Flour to Kingston, 25c.; grain 13c.; flour to Prescott, 30c.; grain, 15c.; flour to Montreal, 30c.; grain 18c.; flour to St. John, Quebec, 45c.; grain, 23c.; flour to Point Levi, 55c.; grain, 28c.; flour to Portland 75c.; grain, 38c.; flour to New York 75c., grain 38c.; flour to Boston 80c., grain 40c. gold.

MONTREAL MARKETS.

MONTREAL, October 28, 1870.

The fall weather has now fairly set in, and although we have not had any severe frost, we have had sufficient to kill all tender plants. Yesterday morning was cold, with some indications of snow; to-day has been again mild—too much so for the season.

Business in general has been pretty brisk, and wholesale dealers seem well satisfied with the prospects for winter trade.

The failure of the firm of Thos. Hobson & Co. has caused some uneasiness in the produce trade,

owing to the circumstances connected with it. The trade itself is healthy, with a considerable amount of business doing. Ashes are steady; provisions dull; freights are quiet but rather higher.

Stocks are firm and rather higher; Bank of Montreal is now quoted 218 to 220; Merchants' 116½ to 117; sterling exchange is dull and weak at 8½ to 9 for bankers' 60 day bills.

ASHES.—Pots—Prices have been on the whole steady at \$6 30 to \$6 35, closing with a fair demand at \$6 35 to \$6 40; seconds are taken up at \$5 25 to \$5 35; thirds \$4 60. *Pearls*—There has been an active business done at \$6 95 to \$7 05, market closing firm at \$6 95 to \$7; stocks now in store are: Pots, 532 bbls.; pearls, 251 bbls., being a decrease of 350 bbls. pots, and 85 bbls. pearls on the stock in store on the same date of 1869.

BOOTS AND SHOES.—Prices of the principal articles are unchanged; the market is quiet but no appearance of any reduction in rates. Travellers are now out and are sending in orders pretty freely. The following are the city prices: mens' No. 1 Stogas \$2 40 to \$2 50; No. 2 do \$2 20 to \$2 30; mens' kid clump \$3 00; do D. S. \$2 75; mens' calf clump \$3 50; calf congress \$2.50 to \$3.00; Boys Boots, \$1.80 to \$2.00; Women's Calf Boots, D. S., \$1.30; Buff ditto \$1.25; Buff Congress, D. S., \$1.30; Balmorals \$1.35 to \$1.50; Pebbled ditto, F. L., \$1.40 to \$1.70.

COALS.—There has hardly been such an active trade during the past week. Large quantities of Welsh anthracite have been offered by ship, but there were few buyers, and most of it has been stored in the yards. The prices are:—Scotch Steam \$5.25 to \$5.50; Welsh Anthracite \$7.50; American Anthracite \$8.00 to \$8.25; Pictou Steam \$4.75 to \$5.25; English Grate \$6.50 to \$7.00.

CATTLE.—There has been a fair degree of activity in most kinds of live stock. Cattle has been in active demand, and prices have been stiff, with considerable sales at our outside quotation. Hogs are active, but unchanged in price; good enquiry for Sheep and Lambs. Nearly all stock was cleared out of the yards; the following is the prices at to-days markets:—Cattle, 1st quality, 7½c. to 8c. per lb.; ditto 2nd and 3rd quality 7c. to 6c. Milk Cows, \$30 to \$50, according to quality; Sheep 3c. to 5c.; Lambs, 2c. to 3c.; live Hogs 6½c. to 7½c.

DRUGS AND CHEMICALS.—There has been a fair business done, but very little change in prices. Cream Tartar, 21c. to 22c.; Copperas, 90c. to \$1; Epsoms, \$2 to \$2.20; Salt Petre is easier, but not much doing, at \$10 to \$10.50; Caustic is firm, and held for 3½c.; Bleaching powder in small supply, and is firm at 2c. to 2½c. per lb.; Bicarb. is a trifle easier, at \$3.15 to \$3.25; Sal Soda, \$1.40 to \$1.45; Soda Ash, 2c. per lb.

FISH.—The amount of fish offered for sale this year has been under the average for the season; a good deal has been offered at auction realizing fair prices. Dry Cod was sold at \$4.75, with some inferior lots at \$4.50; Green Cod brought \$4.00 to \$4.25; Salmon is steady and firm at \$14.00 to \$15.50, mostly all that was offered being taken up for the United States market. Mackerel was sold in limited quantities at auction from \$7 to \$8; Labrador Herrings are stiff and sold at \$6.12½ to \$6.50; Canso brought \$5½ for choice samples.

FREIGHTS.—Have been quiet. Rates by steamer to Liverpool—wheat 5s.; flour 2s. 6d.; to Glasgow wheat 5s.; flour 2s. d.; 3s., by sailing vessel to London; wheat 4s. 6d.; steamers rates for Ashes, Provisions, Butter and Cheese are unchanged.

FLOUR.—Receipts for the past week, 29,513 brls., total receipts from 1st January to date, 816,565 brls. against 741,487 brls. on the corresponding period of 1869, being an increase of 75,078 brls. Shipments for the past week, 11,054 brls., total shipments from 1st January to date, 628,252 brls. against 667,422 brls. in the corresponding period of 1869, being a decrease of 39,170 brls. There have been some large transactions during the week, principally of Welland

Canal flour at \$5.30 and \$5.35 free. Market to-day closes firm with a good demand: Super Extra, \$6.40 to \$6.50; Extra, \$6.00; Fancy, \$5.80 to \$5.90; Medium Strong Supers from Canada wheat, \$5.75 to \$6.00; Strong Bakers flour, \$6 to \$6.30; Supers from Western wheat, (Welland Canal) free \$5.50 to \$5.60; Canada supers No. 2, \$5 to \$5.10; Western States No. 2 in bond, \$4.75 to \$4.80; Fine \$4.60 to \$4.70; Middlings \$3.80 to \$4.15; Pollards \$3 to \$3.25; Upper Canada Bag flour \$2.65 to \$2.70. Oatmeal \$4.50 to \$5.

GRAIN.—*Wheat.*—Receipts for the past week 172,623 bushels; total receipts from 1st January to date, 5,201,817 bushels, against 5,902,325 bushels in corresponding period of 1869, being a decrease of 700,608 bushels. Shipments for the week 111,408 bushels, total shipments from 1st January to date 4,386,354 bushels, against 4,271,734 bushels in corresponding period of 1869, being an increase of 213,610 bushels. A number of cargoes have changed hands during the week, principally new No. 1 Milwaukie, and Chicago spring at \$1.16 to \$1.20. Market closes stiff, holders asking \$1.22 and \$1.22½, but without finding purchasers. *Oats*—have been quiet all week, only small lots changing hands at 40 to 42½c. *Barley*—There has been a better demand all the week and all offering is readily taken up at 70 to 72½c.; a choice lot was sold at outside figure, and some few cargoes within range of quotations. *Peas.*—Some large parcels were sold as high as 85 and 87c. but of a very superior quality; the price for small lots and car loads is 82 to 83c. *Seeds.*—There is very little doing, and prices of both Timothy and Flax are unchanged.

GROCERIES.—*Teas.*—During the week only small lots were sold for local wants. At the auction sale to-day the following parcels were disposed of: Teas—15 half chests extra choice Moyune Twankay, 32c.; 14 do. extra choice Moyune Imperial, 59c.; 14 do. do., 65c.; 15 do. do., 60c.; 10 do. choicest do., 52c.; 51 do. extra choice Moyune Hysons, 51c.; 21 do. do., Moyune Gunpowder, 82c.; 30 do. do. Moyune Young Hyson, 60c.; 26 do. do., 74c.; 20 do. extra fine Padrae Souchong, 41½c.; 20 boxes finest Kaisow Congou, 41c.; 50 do. finest uncolored Japan, 48½c.; 75 do., 48c.; 10 do. choicest uncolored Japan, 58c.; 50 half chests finest uncolored Japan, 46c.; Salt, 50 bags coarse, in store, 54c. (balance of the lot was withdrawn); Bi-carb., 33 brls. at \$3.15; castile soap, 10 boxes at 8½c.; 60 boxes do. at 7½c.; 36 boxes fancy soap, at 80c.; olive oil, half flagon cases, 7½c.; 22 do. 7c.; preminto, 3 bags 5c.; layer raisins, 20 boxes, at \$2.20; 20 boxes, at \$2.15; 25 do., at \$2.05; 150 qr. boxes, at 2s. 4d.; 400 do., at 2s. 9d.; 500 boxes Valentias, at 9c.; 150 do. at 8½c.; English twines, 50 lbs. at 24c.; 100 lbs., at 20c.; 126 lbs., at 27c.; 100 lbs., at 25c.; 1 hhd. Hennessy's brandy, 10s. 9d. per gal.; 10 cases do., 8½c.; 10 cases do., 8½c.; 2 hhds. DeKuyper's Geneva, 7s.; 2 do. Dutch brand, 6s. 1d.; 25 cases do. red, 7s.; 65 do. green, \$3½; 50 do. \$3.65; 10 d6. \$3.70; 10 cases Booth's Old Tom gin, \$5½; lots of Ramsay's Islay whiskey, in cases, \$1.75; 8 hhds. sherry, Domecq's A mark, 7s.; 1 hhd. N T mark, 9s.; 1 do. A mark, 13s. 9d.; 2 do., 13s.; 2 hhds. Graham's port wine, 5s. 3d.; 2 do. No. 1 grade, 6s. 9d.; 2 do. No. 3 grade, 8s. 6d.; 5 hhds. do. 8s. 9d.; 2 hhds. No. 4 grade, 10s. 9d.; 4 qr. casks do. 11s.; 1 do. 12s. 6d.; 1 hhd. 12s.

Fruit.—Offerings have been small, and sales have been moderate; prices are unchanged. The lots offered at auction had not arrived, and being offered to arrive, there was no competition, and most of the lots were withdrawn. *Sugars.*—Holders are strong in their views, and no change can be quoted in this market. The Refinery prices are unchanged. *Spices* are firm; Pepper, 13½c. to 13¾c.; Cassia, 31c. to 33c.; Nutmegs, 58c. to 65c., according to quality. *Molasses.*—Market has been inactive. Centrifugal, 22c. to 22½c.; Clayed, 23½c. to 26c.; Muscovados, 25c. to 27½c. No particular change in other grades.

HIDES AND SKINS.—For *Hides* the market was

quiet but steady at 8½c. to 9½c. *Pelts* were in fair demand at 50c. to 55c. *Tallow* was dull and quiet at 6c. per lb.

LEATHER.—Very little change in this market. Stocks are light, and hardly equal to the demand. Prices are firm; No. 1 *Sole B. A.*, 24c. to 26c.; No. 2 ditto, 22c. to 23c.; *Buffalo Sole*, No. 1, 21c.; No. 2 ditto, 18c.; *Oak Sole*, 39c. to 41c.; *Light Waxed Upper*, 43c. to 45c.; Heavy ditto, 40c. to 43c. Other kinds are unchanged in prices.

NAVAL STORES.—Are unchanged in price for all articles. *Spirits of Turpentine* are higher, but quotations cannot be changed.

In other articles, no change to notice.

OIL MATTERS AT PETROLIA.

(From our Own Correspondent)

PETROLIA, Oct. 24, 1870.

Some very good strikes have been made this last week. Mr. Lancy's well is fully up to 200 barrels per day; Mr. Stokes about 100 barrels per day; Mr. Cooly and Woodwards, 100 barrels per day; Mr. Lamb's No. 3, good show, but not tested; Mr. Fych's well is about the same as last report all the others previously reported, are holding out about the same; several sales in interests in wells have been made, in fact, it is quite a business, and a lottery at that.

The production for the last week was, I should say, 7,000 barrels. Shipments about the same, 25 cars per day, it would be more but cars cannot be got. The export trade still flourishing. The King territory made an attempt to start up, and I fancy, after 24 hours pumping, may produce some oil. The Standard Refinery, was on Monday morning last, the scene of another fire, it appears that the fireman was letting off some water from the bottom of one of the stills, and could not shut the tap, the consequence was, the oil caught and exploded in that still, and seriously injured the one along side of it, besides burning the condenser, and the loss cannot be less than \$5,000.

Crude.....\$1 50 to \$1 55 per barrel.
Refined..... 0 20 0 22 per gallon.

THE WESTERN HOG CROP.—The following shows the number of Hogs in Missouri, Illinois, Iowa and Ohio:

	1870.	1869.	Increase in 1870.
Missouri.....	2,195,531	1,991,364	204,157
Illinois.....	2,220,651	2,078,138	142,513
Iowa.....	789,190	680,703	108,487
Ohio.....	1,720,113	1,455,943	264,170
Totals.....	6,925,585	6,206,148	719,327

CUSTOMS REVENUE.—Comparative statement for quarters ending Sept. 30, 1869 and 1870:—

1869.....	\$1,100,565 03
1870.....	1,673,964 61
Increase.....	\$573,402 58

A new steamer was launched at Montreal on the 17th, named the *Corsican*. She was built for the Canadian Inland Navigation Company. Her dimensions are 180 feet over all; 27 feet beam; and 11½ depth of hold. Hers is a horizontal engine in iron frame, with 44 in. cylinder and 10 foot stroke. She will be immediately placed on the route between Montreal, Toronto and Hamilton.

A young man named Frank Bland, in the employ of Mr. Carson, of St. Paul street, Montreal, robbed his employer of \$1,242 50 a few days ago and ran away to the States in company with another young man who was a fellow boarder.

A St. Catharines paper says that it is proposed to organize a company in that town to buy out the bondholders of the Welland railway. It is thought a good title to the property can be obtained for \$250,000 or \$300,000.

STATEMENT OF BANKS

ACTING UNDER CHARTER, FOR THE MONTH ENDING 30TH SEPTEMBER, 1870, ACCORDING TO RETURNS FURNISHED BY THE BANKS TO THE AUDITOR OF PUBLIC ACCOUNTS.

NAME OF BANK	CAPITAL.		LIABILITIES.										ASSETS.									
	Capital authorized by Act.	Capital paid up.	Promissory Notes in circulation not bearing interest.	Balances due to other Banks.	Cash Deposits Interest.	Cash Deposits bearing interest.	TOTAL LIABILITIES.	Coin, Ballion, and Provincial Notes.	Landed or other Property of the Bank.	Government Securities.	Promissory Notes, or Bills of other Banks.	Balances due from other Banks.	Notes and Bills Discounted.	Other Debts due to the Bank, not included under foregoing heads.	ASSETS.							
ONTARIO AND QUEBEC.																						
Montreal.....	6,000,000	6,000,000	201,241	704,602 96	7,290,776 63	12,963,956 93	21,180,577 52	3,052,720 20	350,000 00	635,605 70	8,714,354 97	15,714,368 54	15,714,368 54	142,397 11	30,717,128 76							
Quebec.....	3,000,000	1,498,400	1,559,299	37,175 63	765,153 57	1,507,825 90	3,929,454 10	843,969 58	89,586 17	136,348 27	367,150 44	3,863,279 03	136,348 27	5,574,790 87								
City.....	1,200,000	1,200,000	723,212	74,192 58	430,833 70	1,019,843 14	2,254,981 48	165,641 57	44,539 60	92,059 99	149,584 44	2,361,315 41	101,624 15	3,691,100 15								
British North America.....	4,866,666	4,866,666	1,761,656	66,665 00	1,926,809 00	3,292,673 00	6,567,663 00	956,552 00	243,333 00	177,212 00	15,334 00	6,678,257 00	49,260 00	8,880,728 00								
Bank of the People.....	1,000,000	1,000,000	248,108	84,541 81	474,386 77	396,709 94	1,107,606 52	167,400 00	55,217 51	160,364 44	27,643 00	20,529 53	34,166 40	2,850,665 56								
Niagara District.....	400,000	400,000	393,501	46,964 50	124,404 96	213,509 10	688,464 26	107,176 96	12,879 72	46,720 00	154,194 97	675,489 33	37,384 28	1,048,644 92								
Molson's.....	1,000,000	1,000,000	467,684	179,839 67	255,255 43	401,725 10	1,319,536 56	216,648 69	81,978 29	46,369 31	578,701 69	1,627,219 05	71,764 24	2,423,334 54								
Toronto.....	2,000,000	2,000,000	307,390	47,911 30	606,058 10	1,724,068 26	3,579,347 76	399,012 40	43,168 25	147,155 82	174,065 56	3,916,672 65	59,441 98	4,871,545 39								
Eastern Townships.....	2,000,000	2,000,000	1,698,973	96,484 68	1,399,899 64	978,048 71	3,981,416 03	699,710 41	247,138 48	346,802 69	471,766 00	4,492,971 67	71,054 57	6,244,219 49								
Banque Nationale.....	1,000,000	1,000,000	464,133	8,968 67	1,406,889 02	131,165 63	741,155 73	156,584 63	17,000 00	43,500 00	596,582 20	692,540 18	13,000 00	1,329,581 24								
Banque Jacques Cartier.....	1,000,000	1,000,000	614,931	52,161 14	326,679 19	690,283 99	1,694,955 92	190,623 02	25,665 99	48,232 90	29,770 16	2,018,564 27	56,794 52	2,727,960 71								
Merchants.....	2,000,000	2,000,000	283,000	8,242 96	245,457 19	866,135 22	1,433,693 37	138,443 22	101,236 67	30,610 84	29,770 16	2,018,564 27	56,794 52	2,727,960 71								
Royal Canadian.....	2,000,000	1,121,850	829,582	763,142 54	1,497,325 67	3,294,857 67	8,384,685 41	2,302,873 19	366,783 12	633,600 22	404,600 75	9,098,464 25	1,192,820 13	14,870,259 97								
Union Bk. Low. Canada.....	2,000,000	1,221,775	685,982	1,814 62	284,113 63	399,135 62	1,480,699 87	376,978 82	6,401 68	116,800 00	93,231 50	1,812,453 10	19,277 38	2,487,028 84								
Merchants.....	1,000,000	1,221,287	885,982	26,074 29	340,367 10	602,342 58	1,653,865 88	131,939 64	53,483 19	73,824 24	13,302 42	2,830,214 16	60,487 24	3,283,574 06								
Bank of Commerce.....	4,000,000	2,255,864	2,227,140	340,546 08	1,045,545 00	2,304,559 42	5,817,811 40	1,316,548 15	91,080 24	278,091 25	241,133 06	6,080,331 35	56,547 34	8,569,931 11								
Total, Ontario and Quebec	39,406,666	31,840,423	16,306,993	2,535,801 72	10,669,490 54	30,603,429 27	66,116,694 33	15,613,992 88	1,658,396 18	5,000,677 22	2,354,847 61	11,847,400 88	66,779,521 87	2,695,773 41	102,410,456 05							
NOVA SCOTIA.																						
Bank of Yarmouth.....	1,000,000	300,000	139,619	12,623 00	131,062 95	142,563 00	431,768 04	41,748 00	.....	25,000 00	26,321 00	564,417 29	132,083 46	797,645 99							
People's Bank.....							
Bank of Nova Scotia.....							
NEW BRUNSWICK.																						
Bank of New Brunswick.....	900,000	900,000	736,351	116,060 30	663,924 96	1,034,303 05	2,251,459 31	409,454 08	11,818 87	.....	12,102 06	2,656,621 13	347,592 32	3,618,311 33							
St. Stephen's Bank.....	200,000	200,000	140,612	10,288 60	85,306 09	34,323 67	247,880 36	20,788 30	4,194 00	.....	47,787 12	592,159 07	82,104 40	469,233 23							
People's Bank.....							
Totals							

NOTE.—Banks are left opposite to the names of those Banks from which statements have not been received.

North British and Mercantile Insurance Company.

SPECIAL NOTICE.

BONUS.

WE beg respectfully to intimate that the next quinquennial investigation will take place in DECEMBER, and that ALL LIFE POLICIES, opened in Canada, before the 30th NOVEMBER next, will be entitled to participate in the Bonus then to be declared.

For information, Tables of Rates, &c., apply to

Messrs. HIME & BAINES,
Agents for Toronto.

MACDOUGALL & DAVIDSON,
General Agents,
MONTREAL.

2m-11



Government House, Ottawa.

16TH DAY OF OCTOBER, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of Customs, and under the authority given by the 54th Section of the Act 31st Vic. Cap. 6, intituled: "An Act respecting 'the Customs.'" His Excellency has been pleased to Order, and it is hereby Ordered, that the Port of Owen Sound, in the County of Grey, and Province of Ontario, shall be and is hereby erected into and constituted a Warehousing Port, within the meaning of that Act.

WM. H. LEE,
Clerk Privy Council,
Canada.

The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE..... LONDON, ONT.
A purely Mutual—Purely Farmers' Company.
Capital, 1st January, 1870..... \$228,773 95
Cash and Cash Items..... \$76,874 66
With 32,522 Members.

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

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

Insolvent Act of 1869.

CANADA: } IN THE COUNTY COURT OF
Province of Ontario. } County of Ontario.
County of Ontario. } THE COUNTY OF ONTARIO.

In the matter of JOHN KESTEVEN, an Insolvent.

ON the TWENTY-FIFTH day of NOVEMBER next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

Dated at Toronto, this twentieth day of October, A. D. 1870.
OSLER & MOSS,
Attorneys ad litem for the said John Kesteven.

Insolvent Act of 1864-65, and Insolvent Act of 1869.

PROVINCE OF ONTARIO: } IN THE COUNTY COURT OF
County of York. } THE COUNTY OF YORK.

In the matter of JAMES ALEXANDER McLELLAN, an Insolvent.

ON WEDNESDAY, the 30th day of NOVEMBER next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act or Acts.

JAMES ALEXANDER McLELLAN.
Toronto, 27th Oct., 1870. 11



Intercolonial Railway.

COMMISSIONERS' OFFICE,

OTTAWA, 10th Oct., 1870.

THE Commissioners for the construction of the Intercolonial Railway, hereby give public notice that they are prepared to receive Tenders for the construction of an Engine House, Locomotive Repair Shop, and other buildings, at Moncton, New Brunswick.

Plans and Specifications may be seen on and after 1st NOVEMBER next, at the Railway Office, St. John, and at the office of the Chief Engineer, at Ottawa; and Tenders on a printed form; which will be supplied, marked on envelope "Tender for Buildings," and addressed to the Commissioners, will be received at their Office in Ottawa, up to six o'clock, p.m., on 21st November, 1870.

A. WALSH,
ED. B. CHANDLER,
C. J. BRYDGES,
A. W. McLELAN,
Commissioners.



Government House, Ottawa.

Thursday, 22nd day of September, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of Customs and under and in virtue of the 54th Section of the Act 31st Victoria, Cap. 6, intituled "An Act respecting the Customs," His Excellency has been pleased to order, and it is hereby ordered, that the Out Port of Port Ryuse, attached to the Port of Dover, in the Province of Ontario, be and the same is hereby constituted and appointed to be a Warehousing Port, within the meaning of that Act.

WM. H. LEE,
Clerk Privy Council, Canada.



Government House, Ottawa.

26th day of September, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of Customs and under and in virtue of the authority given by the 8th Section of the Act 31 Vic. Cap. 6, intituled "An Act respecting the Customs," His Excellency has been pleased to make the following regulations:

Point Le Preau, in the County of Charlotte, Province of New Brunswick, shall be and the same is hereby constituted and erected into an Out Port of Customs to be attached to the Port of St. John, and known as the Sub-Port of "Le Preau," comprising "Point Le Preau on the East, and the head forming the West side of Seely's Cove as the Western boundary."

WM. H. LEE,
Clerk Privy Council, Canada.

Consumers Gas Company.

THE annual General Meeting of the Stockholders of the Consumers Gas Company of Toronto, to receive the report of the Directors, and for the election of Directors for the ensuing year, will be held at the Company's office in Toronto street, on

MONDAY, THE 31st OF OCTOBER,
at twelve o'clock, noon.

H. THOMPSON,
Manager.

Consumers' Gas Company,
Toronto, Oct. 8, 1870.

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	11.10	3.45	10.37	
		a.m.	p.m.	p.m.	p.m.
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.

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. 24-17.

Toronto and Nipissing Railway.

NOTICE is hereby given to the Shareholders of the Toronto and Nipissing Railway Company, that a special General Meeting of the said Shareholders will be held at the offices of the said Company in the City of Toronto, on MONDAY the

TWENTY-FIRST DAY OF NOVEMBER, A. D. 1870.

at the hour of twelve o'clock noon, for the purpose of giving to the Directors of the said Company the sanction of the said shareholders to the issue by the said Directors of the bonds of the Company, under, in pursuance of, and for the purposes declared in the 22nd section of the Act of the Legislature of Ontario, incorporating the said Company.

By order,
JAMES GRAHAM,
Secretary.

Dated at Toronto,
This 4th day of October, 1870.



Government House, Ottawa.

23th day of September, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of Customs and under and in virtue of the authority given by the 8th Section of the Act 31 Vic. Cap. 6, intituled "An Act respecting the Customs," His Excellency has been pleased to make the following Regulation: Grand Harbor, in the Island of Grand Manan, in the Province of New Brunswick, shall be and the same is hereby erected into an Out Port of Customs, and attached to the Port of Campo Bello (Welchpool).

WM. H. LEE,
Clerk Privy Council, Canada.

Insolvent Act of 1869.

In the matter of ROBERT FOWLES, an Insolvent.

I, the undersigned, John Kerr, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to fill their claims before me within one month, and are hereby notified to meet at my office, Court Street, Toronto, on TUESDAY, the 15th day of NOVEMBER, 1870, at 10 a.m., for the public examination of the Insolvent, and for ordering the affairs of the Estate generally. The Insolvent is hereby notified to attend.

JOHN KERR, Assignee.

Court Street, Toronto,
15th Oct., 1870.

Insolvent Act of 1869.

In the matter of JOHN SHAW, trading under the firm of JOHN SHAW & CO., an Insolvent.

A FINAL Dividend Sheet has been prepared, open to objection until the TWENTY-NINTH day of OCTOBER, 1870, after which dividends will be paid.

JOHN KERR, Assignee.
Toronto, 14th October, 1870.

Financial.

Philip Browne & Co.,
BANKERS AND STOCK BROKERS.

DEALERS IN

STERLING EXCHANGE, U. S. Currency, Silver and Bonds, Bank Stocks, Debentures, Mortgages, &c., &c. Drafts on New York issued, in Gold and Currency. Prompt attention given to collections. Advances made on Securities.

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE, S. PHILIP BROWNE, Notary Public.

THRESHING MACHINES.

The subscriber offers for sale the right to manufacture

LAPPIN'S
IMPROVED
THRESHING
MACHINE.

The advantages of this machine are as follows:—

The HORSE-POWER can be placed at any angle towards the machine.

The GEARING is so arranged that the strain comes equally on all the wheels.

The MOTION is uniform and steady.

There is a great SAVING OF POWER.

The machine will THRESH MORE, in a given time, than any other now in use.

For further particulars apply to

J. W. G. WHITNEY,

Corner Church and Court sts., Toronto.

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.

Campbell & Cassels,

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

TORONTO,

BANKERS AND BROKERS,

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Robert Beaty & Co.,

EXCHANGE OFFICE,

BANKERS, BROKERS, &c.,

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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,

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, & S.A.'s Metropolitan Perm't Bldg. Soc'y, No. 5 King-st. West, Toronto.

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

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.

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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. B. 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. E. 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

Notice

IS hereby given that application will be made to the Legislature of Ontario, at its next Session, for an Act to incorporate "The Queen City Fire Insurance Company." Toronto, 26th September, 1870. 7-6t

Insurance.

THE CONNECTICUTMutual 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 EOLPH, 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 AgentI. C. GILMOR,
Agent at Toronto.

20-ly

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-ly

W. M. WESTMACOTT, Agent at Toronto.

Agricultural

Insurance Company of Watertown.

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

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

A. W. SMITH,

Agent for Toronto and Vicinity.

HENRY CLINE, General Agent, Kingston.

-ly OFFICE—WELLINGTON STREET, TORONTO.

British Advertisements.

Dunville & Co.'s

OLD IRISH WHISKEY,

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

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

Messrs. DUNVILLE & CO.,
Belfast Ireland.

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.

Seymour's Straw Bottle
Envelopes



shipped in eight gross canvas pack-
ages, 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.

Books for Sale.

AGENTS MONETARY LIFE AND VALUATION
TABLES, by D. P. FACKLER, Actuary. An invaluable
book for Life Agents Price \$1.20.
GRISWOLD'S HANDBOOK OF ADJUSTMENT OF FIRE
LOSSES. Price \$2.

The above Works are for sale at the Office of THE CANA-
DIAN MONETARY TIMES, No. 60, Church Street, Toronto.

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

THE Subscribers have on hand an unlimited supply of
Dry boards of all kinds, 1 1/2" and 1 3/4" 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.

McDOUGALL & BRO.

Office, south-west corner of King and Yonge Streets,
over Dow's Dry Goods store.

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

TORONTO PRICES CURRENT.—OCT. 27, 1870.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	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 12 0 13	Do. 1st qual middle do..	0 24 0 26
" " " No. 1....	2 40 2 50	Extra Ground.....	0 13 0 13	Do. No. 2, light weights	0 22 0 23
" " " No. 2....	2 20 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 29 0 33
" " " 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 37 0 39
" " " D. S. No. 1	2 40 0 00	Oolong, good to fine..	0 50 0 65	light.....	0 39 0 41
Boys' Thick Boots, 1 ex.	1 90 0 00	Y. Hyson, com to gd..	0 35 0 56	Kip Skins, Patna	0 35 0 40
" " " No. 1....	1 70 1 80	Medium to choice	0 65 0 80	French	0 70 0 80
Youths' " " No. 1 ex.	1 55 1 60	Extra choice	0 85 0 96	English	0 65 0 80
" " " No. 1	1 45 0 00	Gunpow'r. c. to mea..	0 55 0 79	Hemlock Calf (30 to	
Child's f'y top B'ts 6 to 9	1 20 0 00	" med. to fine..	0 70 0 85	35 lbs.) per doz....	0 60 0 50
Woman's Kid Bal. MS	2 25 2 50	" fine to fins't..	0 85 0 95	Do. light	0 45 0 60
" " Cong. MS	1 80 2 20	Hyson	0 45 0 60	French Calf.....	1 20 1 57
" Peb. & Buff Bal. MS	1 30, 1 75	Imperial	0 42 0 80	Grain & Satn Clt @ doz.	0 00 0 35
" Felt Bal & Gait. MS	1 75 2 00	Tobacco, Manufact'd:		Splits, large @ lb.	0 30 0 36
" Calf Bal. (peg) DS	1 60 0 00	Dark, 5s & 10s, Cn Lf, @ lb	0 30 0 32	" small	0 00 0 25
" Peb., buff " DS	1 20 1 45	" " West. do, com	0 31 0 33	Enamelled Cow @ foot..	0 20 0 31
" Calf Batts, DS	1 35 0 00	" " Western Leaf,		Patent	0 20 0 21
" Buff Batts, DS	1 15 1 25	[good to fine..	0 38 0 50	Pebble Grain	0 15 0 17
" Split Batts, DS	0 95 1 10	Bright sorts, good to fine	0 50 0 65	Buff	0 15 0 17
Misses' Polish Peb. Bal.		choice.....	0 35 0 80	Oils.	
DS MS. 11 to 2.	1 30 0 00	Hardware		Cod	0 62 0 65
" Peb., Buff Bal DS pg	0 95 1 10	Fin (net cash prices)		Lard, extra	1 45 0 00
" Buff Batts DS No 1	0 95 0 00	Block, @ lb	0 33 0 35	" No. 1	1 12 0 00
" Split Batts DS	0 82 0 00	Grain, @ lb	0 35 0 40	" No. 2	0 60 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	" Mott's economic	0 30 0 00
" Peb. & Buff Bal. D.		Sheet	0 29 0 31	Linseed, raw	0 75 0 80
S. peg 6 to 10..	0 75 0 85	Cut Nails:		boiled.....	0 80 0 85
" Buff Batts DS, 1 ex	0 70 0 00	Assorted 1/2 Shingles,		Machinery	0 00 0 00
" Split Batts DS	0 60 0 00	@ 100 lb.	0 00 3 25	Olive, common, @ gal.	1 25 1 30
Drugs.		Shingle alone do	3 30 3 40	" salad, in bota.	1 80 2 30
Aloes Cape	0 15 0 20	Lathe and 5 dy	3 30 3 40	qt. @ case.....	3 60 3 75
Alum	0 02 0 03	Galvanized Iron:		Seal, pale	0 75 0 80
Borax	0 19 0 20	Assorted sizes.....	0 08 0 09	Spirits Turpentine	0 60 0 56
Camphor, refined..	0 45 0 55	Best No. 24.....	0 07 0 00	Whale, ref'd.....	0 85 1 00
Castor Oil.....	0 14 0 17	" 28.....	0 08 0 08 1/2	Paints, &c.	
Caustic Soda.....	0 03 0 05	" 26.....	0 09 0 09 1/2	White Lead, genuine	
Cream Tartar	0 25 0 30	Horse Nails:		in Oil, @ 25 lbs.....	0 00 2
Epsom Salts	0 03 0 04	Guest's or Griffin's		Do. No. 1	0 00 2 30
Extract Logwood	0 10 0 13	assorted sizes.....	0 00 0 00	" 2	0 00 1 90
Gum Arabic, sorts	0 33 0 35	For W. ass'd sizes	0 18 0 19	" 3	0 00 1 70
Indigo, Madras	1 03 1 10	Patent Hammer'd do..	0 17 0 18	Common	1 30 0 00
Licorice, com.....	0 14 0 25	Iron (at 4 months):		White Lead, dry.....	0 05 0 99
Madder	0 14 0 18	Pig—Gartsherrie No. 1.	00 00 00 00	Red Lead	0 06 0 08
Opium.....	8 50 9 00	Calder No. 1	00 00 24 00	Venetian Red, Eng'h.	0 02 0 03 1/2
Oxalic Acid.....	0 24 0 32	" No 3	00 00 28 00	Yellow Ochre, Fren'h.	0 02 0 03 1/2
Potash, Bi-tart.....	0 25 0 28	Other brands. No 1.	22 00 24 00	Whiting	0 80 1 25 1/2
" Bichromate.....	0 15 0 20	" No 2.....	0 00 0 00	Petroleum.	
Potass Iodide	3 80 4 50	Bar—Scotch, @ 100 lb.	2 40 2 60	(Refined @ gal.)	
Soda Ash	0 03 0 04	Refined	3 00 3 25	Water white, 5 bris..	0 27 0 00
Soda Bicarb	3 37 4 00	Swedes	5 00 5 50	" single bri.....	0 29 0 00
Tartaric Acid.....	0 39 0 45	Hoops—Coopers.....	3 10 3 35	Straw, 5 bris.....	0 00 0 25
Groceries.		Band	3 10 3 35	" single bri.....	0 00 0 24
Coffees:		Boiler Plates.....	3 10 3 35	Amber, by car load..	0 00 0 00
Java, @ lb.....	0 20 0 22	Canada Plates.....	3 90 4 10	Benzine	0 35 0 38
Laguayra	0 17 0 18	Coatbridge	4 00 4 10	Produce.	
Rio.....	0 15 0 17	Pontypool	3 90 4 10	Grain:	
Fish:		Swansea	3 90 4 10	Wheat, Spring, 60 lb.	1 12 1 15
Herrings, Lab. split..	5 00 5 50	Lead (at 4 months):		" Fall 60	1 15 1 22
" Canso	4 00 4 75	Bar, @ 100 lbs.....	0 06 0 07	Barley, new .. 48 ..	0 58 0 70
" round.....	3 00 3 75	Sheet	0 06 0 08	Peas	0 70 0 78
" scaled.....	0 43 0 45	Shot	0 07 0 07 1/2	Oats.....	0 38 0 40
Mackerel, small kits..	0 75 0 90	Iron Wire (net cash):		Rye	0 00 0 00
Loch. Her. wh'e'nks..	2 50 2 75	No. 6, @ bundle	2 70 2 80	Seeds:	
" half	1 25 1 50	" 9	3 10 3 20	Clover, choice 60	0 00 7 25
White Fish & Trout..	3 50 3 75	" 12	3 40 3 50	Timothy, cho'e 4	0 00 0 00
Salmon, saltwater	14 50 15 00	" 16	4 30 4 40	Flax	2 00 2 25
Dry Cod, @ 112 lbs..	5 37 5 50	Powder:		Flour (per bri.):	
Fruit:		Blasting, Canada	3 75 0 00	Superior extra.....	0 60 0 60
Raisins, Layers	2 65 2 75	FF	4 75 5 00	Extra superfine.....	5 50 5 75
" M. R.	2 50 2 55	FFF	5 25 5 50	Fancysuperfine.....	5 30 5 40
" Valentias	0 8 0 8 1/2	Blasting, English	4 00 5 00	Superfine No 1.....	5 20 5 30
Currants, new.....	0 6 0 07	FF	5 00 6 00	" No. 2.....	
" old.....	0 05 0 5 1/2	FFF	6 00 6 50	Oatmeal, (per bri.)	4 30 4 50
Figs	0 11 0 15	Pressed Spikes (4 mos):		Provisions	
Molasses:		Regular sizes 100	4 00 4 25	Butter, dairy tub @ lb.	0 18 0 19
Clayed, @ gal.....	0 30 0 35	Extra	4 50 5 00	" store packed..	0 14 0 16
Syrups, Standard	0 51 0 53	Tin Plates, (net cash):		Cheese	0 11 0 13 1/2
" Golden	0 53 0 56	IC Coke	7 25 0 00	Pork, mess, new	27 50 28 50
Rice: —Arracan	4 00 4 50	IC Charcoal	8 50 0 00	" prime mess.....	23 00 23 50
Rangoon	3 90 4 00	IX	10 00 10 20	" prime	20 00 22 00
Spices:		IXX	12 50 0 00	Bacon, Canada.....	0 12 0 13 1/2
Cassia, whole, @ lb.	0 33 0 40	DC	7 25 0 00	" Cumber'd cut..	0 13 0 13 1/2
Cloves	0 10 0 12	DX	9 25 0 00	" smoked	0 13 0 14
Nutmegs	0 65 0 70	Hides & Skins, @ lb		Hams, covered.....	0 15 0 17
Ginger, ground	0 18 0 23	Green, No. 1	0 00 0 08	" smoked.....	0 15 0 16
" Jamaica, root..	0 17 0 20	Green, No. 2.....	0 00 0 07	Shoulders, in salt..	0 11 0 12
Pepper, black.....	0 15 0 00	Cured	0 00 0 00	Lard, in kegs	0 13 0 14
Pimento	0 09 0 09 1/2	Calfskins, green.....	0 00 0 12	Eggs, packed	0 14 0 16
Sugars—(60 days):		Calfskins, cured.....	0 00 0 12	Beef Hams	0 00 0 00
Port Rico, @ lb.....	0 9 0 9 1/2	Sheepskins.....	0 75 0 00	Tallow	0 07 9 7
Cuba	0 8 0 9 1/2	Hops.		Hogs dressed, heavy..	0 60 0 60
Barbadoes (bright)..	0 9 0 9 1/2	Medium to good.....	0 12 0 18	" medium.....	8 00 8 50
Canada Sugar Refine'y,		Leather, @ (4 mos.)		" light.....	0 60 0 60
yellow No. 2, 60ds..	0 9 0 9 1/2	In lots of less than		Salt, &c.	
Yellow, No. 2.....	0 9 0 10	50 sides, 10 @ cnt		Liverpool coarse	0 80 0 85
" No. 3.....	0 10 0 10 1/2	higher.....		Goderich	1 55 1 60
Crushed X	0 11 0 11 1/2	Spanish Sole, 1st qual'y		Plaster	1 05 1 10
" A.....	0 12 0 12 1/2	heavy, weights @ lb.	0 23 0 25	Water Lime	1 60 0 0
Ground.....	0 12 0 12 1/2				

Soap & Candles.		Brandy:	
	\$ c. \$ c.		\$ c. \$ c.
D. Crawford & Co.'s	0 07 1/2 0 08	Hennessy's, per gal.	2 30 2 50
Imperial	0 07 1/2 0 08	Martell's	2 30 2 50
Golden Bar	0 07 0 07	J. Robin & Co.'s	2 25 2 35
Silver Bar	0 07 0 07	Otard, Dupuy & Co.	2 25 2 35
Crown	0 05 0 05	Brandy, cases	8 50 9 00
No. 1	0 03 1/2 0 03	Brandy, com. per c.	400 4 50
Candles	0 00 0 10		
Wines, Liquors, &c.		Whiskey.	
	\$ c. \$ c.		\$ c. \$ c.
English, per doz. qrts.	2 30 2 40	GOODERHAM & WORTS'	
Guinness DubPortr.	2 25 2 35	Wholesale Prices:	
Pure Jamaica Rum	1 80 2 25	Terms Cash—Under 5	
De Kuyper's H. Gin	1 55 1 65	brls., net: 5 to 10 brls.	
Booth's Old Tom	1 90 2 00	2 1/2 p.c. off; 10 brls. and	
		over, 5 p.c. off.	
		In Bond.	Duty
		Old Rye	0 35 0 85
		" Toddy	0 35 0 85
		" Malt	0 35 0 85
		Alcohol, 65 o.p.	0 65 1 75
		Pure Spirits 65 o.p.	0 67 1 77
		" 50 o.p.	0 61 1 61
		" 25 o.p.	0 32 0 82
		Dom. Whiskey, 32 u.p.	0 26 0 72
		" 36 u.p.	0 25 0 68
		" 40 u.p.	0 24 0 64
Wines:		Wool.	
	\$ c. \$ c.		\$ c. \$ c.
Port, common	0 75 1 25	Fleece, lb.	0 29 0 31
" fine old	2 00 4 90	Pulled "	0 26 0 28
Sherry, common	0 75 1 50		
" medium	1 70 1 80		
" old pale or golden	2 50 4 00		

INSURANCE COMPANIES
ENGLISH.—Quotations on the London Market.

No.	Last Dividend.	Name of Company.	Share parval & amount paid.	Last Sale.
20,000	5 b 15s.	Briton Medical and General Life	10 2	25
50,000	10	Commer'l 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	34 1/2
430,000		European Life and Guarantee	2 1/2 26s 6	—
20,000	5 £2 1/2	Guardian, £10 originally paid	100 50	51 1/2
12,000	£1 p.sh.	Imperial Fire	100 10	73 1/2
7,500	10	Imperial Life	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	25 1/2
35,862	36	London Assurance Corporation	25 12 1/2	49 1/2
10,000	5	London and Lancashire Life	10 1	—
391,752 1/2	40	Liverp'l & London & Globe F. & L.	20 2	7 1/2
20,000	14	Northern Fire and Life	100 5	15 1/2
40,990	16	North British and Mercantile	50 6 1/2	27
40,000	50	Ocean Marine	25 5	18 1/2
	£9 p.s.	Phoenix		150
290,000	10	Queen Fire and Life	10 1	1 1/2
100,000	11 1/2	Royal Insurance	29 3	5 1/2
20,000	10	Scottish Provincial Fire and Life	50 2 1/2	5 1/2
110,000	25	Standard Life	50 12	73
4,000	5 b 15s 9d	Star Life	25 1 1/2	—

CANADIAN.

8,000	4-6mo.	British America Fire and Marine	\$50 \$25	70 70 1/2
2,500	5	Canada Life	400 50	106 106 1/2
4,000	12	Montreal Assurance	\$50 \$5	150
10,000	None.	Provincial Fire and Marine	60 \$11	—
	\$3 p.sh.	Quebec Fire	40 32 1/2	£20 £21
	10	" Marine	100 40	85 90
10,000	5 6 mo's.	Western Assurance	40 10	89 91

AMERICAN.

When organized	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	204	206
1810	10,000	10	Hartford, of Hartford	100	260	270
1859	10,000		Home, of New Haven, Ct	100		
1863	5,000		Travelers' Life & Accident	101	115	117 1/2

RAILWAYS

	Sha's	Pa'd	Montr Oct. 25	London Oct. 8
Atlantic and St. Lawrence	£100	All.		76 79
Do. do. 6 p.c. sig. mort. bonds	100	"		90 92
Buffalo and Lake Huron Pref	100	"		4 5
Do. do. 5 1/2 p.c. bonds, 1872-3-4	100	"		79 81
Montreal and Champlain	200		16 21	
Do. do. Pref.			100 101	
Grand Trunk	100	"	12 1/2 13	12 1/2 13
Do. Eq. G. M. Bds. 1 ch. 6 p.c.	100	"		94 96
Do. First Preference, 5 p.c.	100	"		60 61
Do. Second Pref. Bonds, 5 p.c.	100	"		40 41
Do. Third Pref. Stock, 4 p.c.	100	"		31 33
Do. Fourth Pref. Stock, 3 p.c.	100	"		17 17 1/2
Great Western	20 1/2	"	15 16	15 15 1/2
Do. 6 p.c. Bds, due 1873-76	100	All.		100 102
Do. 5 1/2 p.c. Bds, due 1877-78	100	"		96 98
Do. 5 p.c. Pref. issue at 80		"		1 to 2 pm.
Northern of Canada, 6 p.c. 1st Pref. Bds.	100	"		90 95
Do. do. 2nd "	100	"		85 90

EXCHANGE.

	Montr'l.	Quebec.	Toronto.
Bank on London, 60 days			
Sight or 75 days date	8 1/2 9	8 1/2 9	9 9 1/2
Private do.	8 8 1/2	8 8 1/2	8 1/2 9
Bank on New York	10 1/2 11	11 11 1/2	10 1/2 11
Private do.	11 11 1/2	11 11 1/2	11 11 1/2
Gold Drafts do.	1 dis	1 dis to par.	
American Silver	6 6 1/2	9 1/2	5 10

STOCK AND BOND REPORT.

NAME.	Shares.	Paid up.	Divid'd last 6 Months	Dividend Day.	CLOSING PRICES.		
					Toronto, Oct. 25.	Montre'l Oct. 25.	Quebec Oct. 24.
BANKS.							
British North America	£50	All.	3 1/2 p.c.	July and Jan.	106 1/2 107	107 108	106 107
Canadian Bank of Com's	\$50	All.	4		121 121 1/2	120 121 1/2	121 122
City Bank Montreal	100	"	3	1 June, 1 Dec.	83 90	88 1/2 89	89 89 1/2
Du Peuple	50	"	3 1/2	1 Mar., 1 Sept.	102 1/2 103	103 103 1/2	103 103 1/2
Eastern Townships	50	"	4	1 July, 1 Jan.	106 106 1/2	106 107	105 106 1/2
Jacques Cartier	50	All.	4	1 June, 1 Dec.	113 114	113 114	113 114
Mechanics' Bank	50	80	4	1 Nov., 1 May.	80 85	80 85	82 85
Merchants' Bank of Canada	100	All.	4	1 Jan., 1 July.	116 116 1/2	116 117	116 116 1/2
Molson's Bank	50	"	2	1 Apr., 1 Oct.	102 1/2 103 1/2	103 103 1/2	103 103 1/2
Montreal	200	"	6	1 June, 1 Dec.	219 220	218 220	218 220
Nationale	50	"	3 1/2	1 Nov., 1 May.	bksclsd	108 109	108 108 1/2
Niagara District	100	75	3	1 Jan., 1 July.			
Ontario Bank	40	All.	4	1 June, 1 Dec.	108 108 1/2	107 110 1/2	107 110 1/2
Quebec Bank	100	"	3 1/2	1 June, 1 Dec.	109 110 1/2	110 111 1/2	110 110 1/2
Royal Canadian	50	60	None.	1 Jan., 1 July.	69 69 1/2	69 70	69 69 1/2
Toronto	100	"	4	1 Jan., 1 July.	149 150	148 150	147 150
Union Bank	100	"	4	1 Jan., 1 July.	108 108 1/2	108 108 1/2	108 108 1/2
MISCELLANEOUS.							
Canada Landed Credit Co.	50	\$25	3 1/2		100 100 1/2		
Canada Per. Bldg Society	50	All.	5		135 136		
Do. In'd Steam Nav. Co.	100	All.	5 1/2 m			104 106	104 105
Do. Glass Company	100	"	None.				
Freehold Building Society	100	All.	5		126 127 1/2		
Hamilton Gas Company			4 1/2				
Huron Copper Bay Co.			25			22 1/2 32 1/2	
Huron & Erie Sv'gs & Loan Soc	50	All.	4 1/2				
Montreal Mining Consols.	20	15 1/2				4 00 4 25	
Do. Telegraph Co.	40	All.	5		205 210		205 207
Do. Elevating Co.	100	"	5			112 115	
Do. City Gas Co.	40	"	4	15 Mar. 15 Sep		160 170	165 170
Do. City Pass. R., Co.	50	"	4			135 145	135 140
Quebec Gas Company	200	All.	4	1 Mar., 1 Sep.			122 123
Quebec Street R. R.	50	25	4				90 95
Richelieu Navigation Co.	100	All.	15-12m	1 Jan., 1 July.		170 175	170 176
St. Lawrence Glass Company	100	"	None.				
St. Lawrence Tow Boat Co.	100	"	2 p.c. 3m	3 Feb.			40 45
Tor'to Consumers' Gas Co.	50	"	2 p.c. 3m	1 My Au Mar Fe	115 116		115 115 1/2
Union Per. Building Society	50	"	5		112 1/2 113		
West'n Canada Bldg Soc'y	50	All.	5		125 1/2 126		

SECURITIES.

	Toronto.	Montreal.	Quebec.
Canadian Gov't Deb. 6 p.c. stg.	105 105 1/2	103 106	104 105
Do. do. 5 p.c. eur. 1883	95 1/2 96	95 1/2 96 1/2	95 95 1/2
Do. do. 5 do. stg., 1885	95 96	99 1/2 96 1/2	95 1/2 96
Do. do. 7 do. eur.			
Dominion 6 p.c. 1878 cy	100 1/2 110	109 1/2 110	109 109 1/2
Dominion Bonds			
Hamilton Corporation			
Montreal Harbor, 8 p.c. d. 1869			
Do. do. 7 do. 1870			
Do. do. 6 1/2 do. 1875	103 104	104 105	
Do. Corporation, 6 p.c. 1891	100 101	100 101	
Do. 7 p.c. stock	115 117	114 116	114 116
Do. Water Works, 6 p.c. stg. 1885	99 1/2 100	99 1/2 100	
Ottawa City 6 p.c. d. 1880		95 97	
Quebec Harbour, 6 p.c. d. 1883			45 50
Do. do. 7 do. do.			55 60
Do. do. 8 do. 1886			60 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.		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, October 26.	\$ c. \$ c.	WEDNESDAY, October 19.	\$ c. \$ c.	October 26.	\$ c. \$ c.	October 23.	\$ c. \$ c.	October 26.	\$ c. \$ c.
Wheat, Fall	1 15 @	1 22	1 15 @	1 25	0 93 @	0 95	1 20 @	1 35	1 60 @	1 70
Spring	1 12	1 15	1 12	1 15	0 85 @	0 90	1 10	1 12	1 48	1 50
Barley	0 58	6 70	0 66	0 75	0 60	0 71	1 35	1 40	0 76	0 77
Oats	0 38	0 40	0 38	0 39	0 32	0 35	0 51	0 53	0 48	0 50
Peas	0 70	0 74	0 70	0 70	0 65	0 69	0 90	0 92	0 80	0 81
Flour, No 1 Super. brl	5 20	5 30	5 10	5 20	4 25	4 30	5 00	5 10	6 75	7 00
Fancy	5 30	5 40	5 30	5 40	4 35	4 40	0 00	0 00	0 00	0 00
Extra	5 50	5 75	5 50	5 75	4 65	4 70	5 90	6 00	0 00	0 00
Oatmeal	4 30	4 40	4 30	4 40	6 25	6 50	6 00	6 25	0 00	0 00
Pork, Mess	27 50	28 50	27 50	28 50	28 00	28 50	24 00	25 00	19 00	20 00
Butter	0 14	0 16	0 16	0 20	0 19	0 22	0 19	0 22	0 11	0 17
Hides, green..100 lbs	7 00	8 00	8 00	10 00						

Insurance.

PROVINCIAL
Insurance Company of Canada.
FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE.....TORONTO, ONT.

PRESIDENT.—The Hon. J. H. Cameron, D.C.L., Q.C., M.P.
Vice President.—Lewis Moffatt, Esq., of Moffatt, Murray & Beatty. Other Directors.—C. J. Campbell, Esq., of Campbell & Cassells, 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



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.

Phoenix

Fire Assurance Company

LOMBARD ST. AND CHURCH CROSS,
LONDON, ENG.

Insurances effected in all parts of the World.

Claims paid

WITH PROMPTITUDE and LIBERALITY.

MOFFATT, MURRAY & BEATTIE,

Agents for Toronto,
36 Yonge Street.

Insurance.

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 \$1,000,000 in Canadian Securities. Branch office for the Dominion,

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

HOLLAND & DEMING, General Agents for Ontario.

Good Agents and Solicitors wanted in unrepresented localities.

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 ALLAN, 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.

EDWARD RAWLINGS, Manager. 44

Insurance.

BEAVER AND TORONTO
Mutual Fire Insurance Company.

OFFICE, BANK OF TORONTO BUILDINGS, WELLINGTON ST.

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

C. E. CHADWICK, 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., &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, }

PHENIX MUTUAL
Life Insurance Company, of Hartford, Conn.

ASSETS OVER.....\$5,000,000.

ISSUES POLICIES OF ALL KINDS,

either on the "HALF-NOTE" or "ALL CASH" plans,

AND DIVIDES ALL THE

PROFITS ANNUALLY AMONGST THE INSURED.

ANGUS R. BETHUNE,
GEN. AGENT, MONTREAL.

GOOD ACTIVE MEN WANTED

to act as Agents in unrepresented localities.

LET APPLY AS ABOVE.

4-ly

LIFE ASSOCIATION OF SCOTLAND.

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

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

CANADA—MONTREAL—PLACE D'ARMES.

DIRECTORS:

DAVID TORRANCE, Esq., (D. Torrance & Co.)
GEORGE MOFFATT, (Gillespie, Moffatt & Co.)
ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.
Sir G. E. CARTIER, M.P., Minister of Militia.
PETER REDPATH, Esq., (J. Redpath & Son.)
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)

Solicitors—Messrs. TORRANCE & MORRIS.

Medical Officer—R. PALMER HOWARD, Esq., M.D.

Secretary—P. WARDLAW.

Inspector of Agencies—JAMES B. M. CHIPMAN.

TORONTO OFFICE—No. 32 WELLINGTON STREET EAST.

R. N. GOOCH

THE LIVERPOOL AND LONDON AND GLOBE
INSURANCE COMPANY.

Capital, Surplus and Reserved Funds.....\$17,005,026.

Life Reserve Fund.....\$3,865,100.

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, Kingsto

F. A. BALL, Esq., Inspector of Agencies, Fire Branch.

T. W. MEDLEY, Esq., Inspector of Agencies, Life Branch.

WILLIAM HOPE, Agent Life Department, 18 King Street East.

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

1y

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.

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.,
Peleg Howland, Esq., E. H. Rutherford, Esq.,
Thomas C. Street, Esq.

Governor: GEORGE PERCIVAL RIDOUT, Esq.

Deputy Governor: PETER PATERSON, Esq.

Fire Inspector: E. ROBY O'BRIEN. Marine Inspector: CAPT. R. 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, Manager.

23-ly

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 hips, Cargoes, and Freights, with above well-known Company, payable in Gold or Canadian Funds.

HENRY McKAY, No. 1 Merchants' Exchange. Montreal 1st Feb., 1876

27-ly

Insurance.

Reliance

Mutual Life Assurance Society

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

Head Office for the Dominion of Canada: 229 ST. JAMES STREET, MONTREAL. DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; Major T. E. Campbell, C.B.; St. Hilaire: the Hon. Jno. Hamilton, Hawkesbury; F. Wolferstan Thomas, Esq., Cashier Molson's Bank.

RESIDENT SECRETARY—James Grant. Net Assets, as at 31st Dec. 1869.....\$1,279,670 00 Net Liabilities, do. do.....1,291,715 00

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

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

CANADA

Life Assurance Company.

ESTABLISHED 1847.

THE following are examples of the Profits added to Policies. Bonus Additions made to the following Policies existing 30th April, 1870.

No. Policy	Issued during year ending 30th April.	Original sum assured.	Bonus added.	Present sum assured.
35	1848	\$2,000 00	\$938 10	\$2,938 10
481	1850	4,000 00	1,692 88	5,692 88
907	1852	400 00	114 65	514 65
1423	1854	1,000 00	248 29	1,248 29
1938	1856	1,400 00	565 34	2,965 34
2515	1858	1,500 00	318 84	1,818 84
2924	1860	4,000 00	799 15	4,797 15
3795	1862	5,000 00	819 32	5,819 32
4616	1864	1,000 00	139 50	1,139 50
5200	1866	6,000 00	750 00	6,750 00
5811	1867	1,000 00	100 00	1,100 00
6063	1868	2,000 00	150 00	2,150 00
6842	1869	4,000 00	200 00	4,200 00
8102	1870	5,000 00	125 00	5,125 00

A comparison of these and of the Company's Rates for Assurance, with those of other offices, is invited.

AGENCIES THROUGHOUT THE DOMINION. Where every information can be obtained, or at the Head Office, in Hamilton, Ontario.

HEAD OFFICE, IN HAMILTON, ONT. A. G. RAMSAY, Manager. Agent in Toronto, E. BRADBURNE, Esq., May 25. 1y Toronto Street.

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. 15-ly Galt, 25th Nov., 1868.

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 Ontario

Mutual Fire Insurance Company. HEAD OFFICE.....LONDON, ONT.

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

Applications for Insurance made through any of the Agents.

S. McBRIDE, President. JAMES JOHNSON, Secretary-Treasurer.

Insurance.

WESTERN Assurance Company,

INCORPORATED 1851.

CAPITAL,\$400,000.

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO.

Hon. 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.
R. HALDAN, Secretary.
J. MAUGHAN, Jr., Assistant Secretary.
WM. BLIGHT, Fire Inspector.
CAPT. J. T. DOUGLAS, Marine Inspector.
JAMES PRINGLE, General Agent.

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

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

On Cargo Risks with the Maritime Provinces by sail steam.

On Cargoes by steamers to and from British Ports.

The Waterloo County

Mutual Fire Insurance Company.

HEAD OFFICE: WATERLOO, ONTARIO.

ESTABLISHED 1863.

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

VILLAGE, FARM, AND MANUFACTURES.

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

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

London Assurance Corporation.

CAPITAL.....£890,550 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 15-1y

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. DAVID ROSS KERR.

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

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

Imperial

Fire Insurance Company of London.

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

ESTABLISHED 1803.

Canada General Agency,

RINTOUL BROS.,

24 St. Sacrament Street.

JAMES E. SMITH, Agent.

Toronto, Corner Church and Colborne Streets

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