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

VOL. V—NO. 40.

TORONTO, ONT., FRIDAY, APRIL 12, 1872.

{ SUBSCRIPTION  
\$2 a Year.

The Leading Wholesale Trade of Toronto

JOHN MACDONALD and CO.

FOR

HABERDASHERY,

IN

ALL ITS BRANCHES.

JNO. MACDONALD & CO.

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

3 YORK STREET, MANCHESTER, ENGLAND.

W. and R. GRIFFITH,

*Importers of Teas,*

WINES AND GENERAL GROCERIES,

ONTARIO CHAMBERS,

CORNER OF CHURCH AND FRONT STS.

TORONTO.

The Leading Wholesale Trade of Toronto.

1872. Spring. 1872.

ON MONDAY NEXT, THE 25TH INSTANT,

A. R. McMASTER

and BROTHER,

Will have opened out a complete assortment of their

Importations,

When they will be glad to see their customers and friends at

No. 4 FRONT STREET WEST,

TORONTO.

Toronto, February, 1872. 32-ly

SMITH and KEIGHLEY,

12 & 14 Wellington St., Toronto,

IMPORTERS OF TEAS,

Have now in stock large supplies of fresh New Season Teas, comprising—

TWANKAYS,  
YOUNG HYSONS  
IMPERIALS,  
GUNPOWDERS,  
JAPANS  
CONGOUS,  
SCENTED ORANGE  
[PEKOES.

With a large and well assorted stock of General Groceries, to which they beg to all the especial attention of cash and prompt paying customers.

A. M. SMITH.  
Toronto 1872

W. W. KEIGHLEY.

The Leading Wholesale Trade of Toronto.

SPRING, 1872.

GORDON MACKAY and CO.

Importers & Manufacturers,

Are now receiving, and by

TUESDAY 5TH OF MARCH

Will have their stock complete in all departments, and ready for inspection.

They invite the attention of their customers and the trade generally.

SPECIAL LINES IN

DRESS GOODS, PRINTS, &c.

G., McK. & Co. have also full lines from their celebrated Lybster Mills.

GORDON, MACKAY & Co.

Toronto, 1872. 32-ly

SAMSON,

KENNEDY,

and GEMMEL,

Invite special attention to their stock of

Prints, Ribbons,

AND

FANCY DRESS GOODS.

N. B.—NEW GOODS ARRIVING DAILY.

SAMSON, KENNEDY & GEMMEL;  
Corner of Scott and Colborne Sts.  
TORONTO.

October 1, 1872

The Leading Wholesale Trade of Toronto.

## BOOTS SHOES AND RUBBERS

WHOLESALE.

CHILDS & COMPANY.

INVITE THE ATTENTION OF DEALERS TO  
their large stock of Goods, suitable for the

**SPRING TRADE!**

Cash and prompt time buyers are particularly requested  
to examine our samples before completing their spring  
purchases.

CHILDS & COMPANY,

51 YONGE STREET, TORONTO.

**FICS! FIGS!! FIGS!!!**

A LARGE CONSIGNMENT IMPORTED DIRECT  
from Malaga is now to hand. With regard to this  
article, we are prepared to

Offer the Trade Special Inducements.

We would also call attention to our stock of

## GENERAL GROCERIES

TEAS, WINES, LIQUORS, &c.,

Which will be found replete in every branch, and at  
such prices as must insure satisfaction.

THOMAS GRIFFITH & CO.,

37 & 39 Front Street,  
TORONTO

### 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, Torrance and 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, Lagu-  
ayra and Rio.

SUGARS.—Tierces and barrels Scotch Refined.  
Barrels Bright Porto Rico.

Also, now landing, 25 cases German cigars.

CRAMP, TORRANCES & CO.,

10 Wellington Street East.,

L. Coffee & Co.,

PRODUCE & COMMISSION MERCHANT,

No. 2 Manning's Block, Front St., Toronto.

Advances made on consignments of Produce

CHARLES D. EDWARDS,

49 St. Joseph St., Montreal,

Manufacturer of

FIRE PROOF SAFES,

AND ALL KINDS OF

FIRE AND BURGLAR PROOF SECURITIES.

E. H. MOORE,

54 Front St. East, Toronto,

General Agent for Ontario.

The Leading Wholesale Trade of Toronto.

THOMAS LAILEY and CO.,

IMPORTERS

AND

WHOLESALE CLOTHIERS

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,  
TORONTO.

J. B. Boustead,

PROVISION & COMMISSION MERCHANT,

2 & 4 Colborne Street, Toronto.

Advances made on consignments.

Leading Trade of the Maratime Provinces.

Joseph S. Belcher,

Late Geo. H. Starr & Co.)

Commission and 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

J. F. Lawton,

Manufacturer of every description of

PATENT GROUND

WARRANTED CAST STEEL SAWS.

ST JOHN, N.B.

For Price List and Terms send address.

Hall & Fairweather,

COMMISSION MERCHANTS

AND

DEALERS IN FLOUR.

ST. JOHN, NEW BRUNSWICK.

Leading Wholesale Trade of Ottawa.

MAGEE & RUSSELL,

Importers and Wholesale dealers in

STAPLE AND FANCY DRY GOODS.

CANADIAN MANUFACTURES,

GRAIN BAGS AND BLANKETS.

ELGIN STREET,

Ottawa.

Spring Stock now complete. Inspection Invited from  
the trade of Central Canada and the Ottawa District.

OTTAWA, March 14th, 1872.

The Leading Wholesale Trade of Hamilton.

JOHN I. MACKENZIE & CO.,

HAMILTON, ONT.,

Will have their

EARLY SPRING IMPORTATIONS

OF

STAPLE AND FANCY DRY GOODS

Together with full lines

OF CANADIAN MANUFACTURES,

Complete and open for inspection on

THURSDAY, THE 21st MARCH,

to which they invite the attention of their  
customers and of the trade generally.

Hamilton, March 18, 1872.

Thompson, Birkett and Bell,

HAMILTON.

NEW SPRING GOODS

Received and opened out daily.

W. J. PITON.

R. M. HUNTER.

Piton & Hunter,

GENERAL COMMISSION  
AND MANUFACTURER'S AGENTS,

WINNEPEG, PROVINCE OF MANITOBA.

Consignments Solicited.

Brown Brothers,

ACCOUNT-BOOK MANUFACTURERS,

Stationers, Book-Binders, etc.,

66 and 68 King Street East, Toronto, Ontario.

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

COLLECTION OF DEBTS

Cupples & Hunter,

Managers of the

Canada Mercantile Protective Association,

Established in 1854, for the Collection of Debts through-  
out the Dominion, &c. Commission charged only on the  
amount collected.

20 TORONTO STREET, TORONTO.

THE BRITISH AMERICAN

COMMERCIAL COLLEGE

—AND—

TELEGRAPHIC INSTITUTE,

TORONTO,

Is the only first-class Mercantile School in Ontario.

Its DISCIPLINE enforces ACCURACY, PROMPTNESS  
PUNCTUALITY, and INTEGRITY in all matters relating to  
business.

Its COURSE OF INSTRUCTION embraces the  
shortest and most practical method of keeping accounts.

Its BUSINESS FORMS are specially adapted to  
the wants of the Merchant, Manufacturer and Artisan.

Its SCHOLARSHIPS are good for life, and avail-  
able throughout the International Chain of Forty Colleges.  
Students may enter at any time. Address,

ODELL & TROUT.

The Leading Wholesale Trade of Montreal.

**J. G. Mackenzie & Company,**

*Importers*

AND

*Wholesale Dealers in*

**BRITISH & FOREIGN DRY GOODS,**

381 & 383 ST. PAUL STREET, MONTREAL.

**FERRIER & CO.,**

**IRON & HARDWARE MERCHANTS,**

*St. Francois Xavier Street,*

MONTREAL.

Agents for:

Windsor Powder Mills.  
La Tortu Rope-Walk.  
Burrill's Axe Factory.  
Sherbrooke's Safety Fuse.

31 Dec 72

**Kingan and Kinloch,**

IMPORTERS OF

**TEAS, GENERAL GROCERIES,**

**WINES, &c.,**

*Corner of St. Peter and St. Sacrament Streets*

MONTREAL.

**THE MERCANTILE AGENCY,**

FOR THE

**PROMOTION AND PROTECTION OF TRADE.**

*Established in 1845.*

**DUN, WIMAN & CO.:**

*Montreal, Toronto, and Halifax.*

REFERENCE BOOK, containing Names and ratings of Business Men in the Dominion, published semi-annually.

24-17

EXTRA SHOE NAILS, TACKS, &c.

**S. K. FOSTER'S**

**NAIL, SHOE NAIL AND TACK WORKS,**

ST. JOHN, N.B.

For Price List and Samples please address our Agent Montreal.

**JOHN A. ADAMS,**  
*30 St. Francois-Xavier Street*

**John C. McLaren,**

Manufacturer of

*English Leather Belting and Fire Engine Hose, &c.,*

Opposite VICTORIA SQ., 12 Bonaventure St., Montreal.

**W. and F. P. Currie and Co.,**

105 GREY NUN STREET,

*Importers of Pig Iron, Bar Iron, Boiler Plates, Galvanized Iron, Canada Plates, Tin Plates,*

**BOILER TUBES, GAS TUBES,**

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

MANUFACTURERS OF

*Sofa, Chair and Bed Springs.*

A large stock always on hand.

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The Leading Wholesale Trade of Montreal.

**David Torrance & Co.,**

**EAST and WEST INDIA MERCHANTS,**

**EXCHANGE COURT,**

Montreal, 1871. [MONTREAL. 10 July 71

**JOHN McARTHUR and SON,**

*Importers and Wholesale Dealers in*

Window Glass (Star and Diamond Star Brands),

Sheet and Plate Glass of every description,

Linseed Oil, Paints, Colors, Varnishes;

Japans, Artists' and Painters' Materials,

Naval Stores, Chemical Dye Stuffs, etc.,

*Cod, Seal, Whale, Lard, Sperm, Olive,*

*Machinery and Wool Oils.*

18 LEMOINE STREET.

**R. Dunn, Fish and Co.,**

**WHOLESALE DRY GOODS,**

479, St. Paul Street, Montreal.

Sole Importers of the celebrated

**GLADSTONE BRAND DOUBLE WARP  
RAVEN BLACK LUSTRE.**

*Trade Mark Registered.*

**N. S. WHITNEY,**

Importer of Foreign Leather, Elastic Webs,

Prunella Linings, etc.,

14 ST. HELEN STREET, MONTREAL

**B. HUTCHINS,**

**TEA MERCHANT,**

188 & 190 McGill Street,

MONTREAL.

ORDERS BY LETTER PROMPTLY ATTENDED TO.

**W. R. ROSS & CO.,**

**GENERAL MERCHANTS,**

AND IMPORTERS OF

**TEAS AND GENERAL GROCERIES,**

464 and 465, St. Paul Street,

MONTREAL.

**CANADA MARBLE WORKS.**

R. FORSYTH, PROPRIETOR.

OFFICE—130 Bleury Street. MILL—552 William Street  
MONTREAL.

Marble, Slate Mantles, Grates, etc.

**RECENT IMPORTATIONS.**

SUGARS, casks, brls.  
TEAS, choice selected, new season.  
NUTMEGS, cases.  
ALMONDS, shelled and in shell.  
FIGS, 1, 6 lb. boxes  
SULTANA RAISINS, small boxes, &c.  
ALSO, ON HAND,  
*Coffees, Syrups, Molasses, Fruits, Spices, Chemicals, Soaps, and a General Assortment of Groceries.*

**J. A. MATHEWSON,**

Montreal, 28th Feb., 1872.

McGill Street

The Leading Wholesale Trade of Montreal.

**FELT HATS, STRAW GOODS, &c., &c.**

**GREENE and SONS,**

MONTREAL,

MANUFACTURERS OF

**FELT HATS, STRAW GOODS,**

**SILK HATS, CLOTH CAPS, &c.**

**WE ARE NOW FULLY STOCKED WITH THE**  
leading lines of new styles for the

**SPRING TRADE.**

To which we would invite the attention of all buyers.

Forty years experience our firm have had in the wholesale trade of Canada

We always seek to please our customers and hone, by further careful attention to their interests, to maintain the standing we now hold among them and the business community.

FACTORIES:

FUR GOODS—525 ST. PAUL STREET.

FELT HATS—114 QUEEN STREET.

STRAW GOODS—524 ST. PAUL STREET.

SILK HATS—521½ ST. PAUL ST.

WAREHOUSE—517, 519, 521 St. Paul St., Montreal

**GREENE & SONS.**

**SPRING 1872.**

**T. JAMES CLAXTON & Co.,**

Caverhill Buildings,  
St. Peter Street,  
Montreal.

37 Spring Gardens,  
Manchester,  
England.

Our Stock is very large, and having been bought early is cheap.

*And NOW Complete in Every Department.*

**Mercantile Summary.**

THE HAMILTON journals say that J. M. Williams, M.P., of that city, is erecting a large building in which to carry on the manufacture of pressed and other tinware upon an extensive scale.

LUMBERMEN in the Ottawa district find labor very scarce and high; the wages demanded for the spring operations are in some cases as high as \$28 to \$30 per month.

A COMPANY has been formed in Quebec with a capital of \$25,000 to carry on the manufacture of agricultural implements,—appliances much needed in that province.

THE EXPORT of sugar shocks from St. John, according to a statement by Messrs. Scammell Bros., shows a falling off this year; from the 1st September to the 2nd April, 849,049 were shipped to Cuba, against 948,458 and 969,867 in the corresponding periods of 1870-71, and 1869-70 respectively. The reason for the decline is explained to be an advance in freights to 28c and 29c, with a scarcity of vessels, owing to the high rates offered in Cuba.

The Leading Wholesale Trade of Toronto.

**THOMSON and BURNS,**

IMPORTERS OF

**SHELF AND HEAVY HARDWARE**

Crockery, China, Glassware,

AND DEALERS IN

*Canadian and American Manufactures*

OF

**HARDWARE AND AGRICULTURAL  
IMPLEMENTS,**

10 &amp; 12 Front Street West, Toronto.

**GRAY, RENNIE & CO.,**

43 YONGE ST., TORONTO.

**MENS UNDER-CLOTHING.**

Mens Stout Merino Shirts.

Mens Gauze Merino Shirts.

Mens "Nove Spun" Shirts.

Mens Silk Shirts.

Mens White Cashmere Shirts.

Mens Scarlet Cashmere Shirts.

Mens Drawers to match.

**GRAY, RENNIE & CO.**

THE question of railway gauges was discussed at the annual meeting of the Quebec Board of Trade. Mr. S. C. Peters said that the Grand Trunk Company lost \$1,000,000 yearly by using the broad gauge. It was finally resolved to petition the Dominion Government to change the gauge of the Intercolonial from 5 ft. 6 in. to the narrow gauge, 4 ft. 8½ inches.

AT THE ANNUAL meeting of the Quebec Board of Trade officers were elected for the current year as follows:—President: A. Joseph; Vice President: R. R. Dobell; Treasurer: H. W. Welch; Secretary: T. H. Grant. Council: H. S. Scott, A. Fraser, B. Bennett, P. Garneau, A. Thomson Jas. Woodley, T. Ledroit, T. H. Dunn, Hy. Fry, M. G. Mountain. Board of Arbitration: Messrs. H. Fry, H. W. Welch, P. Garneau, Weston Hunt, B. Bennett, J. H. Clint, W. Wurtele, J. G. Ross, A. Thomson.

At a dinner given in Montreal on the 3rd, in honor of Hon. Peter Mitchell, Minister of Marine and Fisheries, that gentleman made a very pleasant speech in which he described the Dominion as "a great country comprising one-half of this Continent and the best half of it too." This language has the right ring about it. Hon. Mr. Mitchell is a merchant with thoroughly practical ideas and careful business habits—qualities which are well displayed in the efficient management of his Department.

OFFICERS HAVE been elected for 1872 by the Halifax Chamber of Commerce as follows:—President, George P. Mitchell; Vice-Presidents, John P. Mott and W. J. Stairs; Treasurer, Peter Jack; Committee on Arbitration, J. S. Maclean, Hon. Robert Boak, C. H. M. Black, W. H. Hart, and Joseph Wier.

THE MONTREAL Industrial Association will

The Leading Wholesale Trade in Toronto.

**JOHN MACNAB & CO.,**

IMPORTERS OF

**SHELF HEAVY HARDWARE,**

British, French, German, American and Canadian manufacture.

Agents for the unrivalled Chester Emery; also, Foundry Facings.

5 Front Street, Toronto.

JOHN MACNAB.

T. HERBERT MARSH

**P. G. CLOSE & Co.,***Wholesale Grocers*

AND

**WINE MERCHANT**

Corner of Church and Front Streets,

TORONTO

1yr

seek an act of incorporation; its object is stated to be "to foster all manufacturing industries of the country." In the Council of the Association are included many of the most successful business men of Montreal.

WE HEAR reports from various sections of Ontario to the effect that owing to the unusually protracted winter, and the consequent scarcity of fodder, cattle and other live stock are dying off in large numbers. This applies more particularly to the newer districts in the north-western portion of the Province.

THE IMPORTATIONS of dutiable goods at Toronto for the month of March were \$1,312,768 this year against \$1,271,389 in March of last year.

BRITISH exports for the month of February show an increase of more than fifteen millions of dollars as compared with February, 1871. In the shipments of cotton yarn there has been an increase of 44 per cent in value and 35 per cent in quantity, and in those of cotton manufactures 22 per cent in value and 11 per cent in quantity. In the shipments of other articles the increase in value has been:—Beer, 16 per cent.; coals, 43 per cent.; earthenware, 43 per cent.; haberdashery, 13 per cent.; hardware, 46 per cent.; iron and steel, 63 per cent.; linen manufactures' 32 per cent.; machinery, 115 per cent.; silk manufactures, 43 per cent.; woollen yarn, 87 per cent.; and woollen manufactures, 55 per cent.

WOODEN RAILWAYS.—We were at one time hopeful that wooden railways would be found well adapted to meet the wants of certain sections of this country where the traffic is light and the means to build a more substantial line wanting; but the action taken in Quebec with

The Leading Wholesale Trade of Toronto.

SPRING. 1872. SPRING.

**THOS. WALLS & Co.**

HAVE REMOVED TO

**NO. 38 YONGE STREET**

Where they will show a full assortment in every department, on Monday, March 18th.

*Terms Liberal to Short Date Buyers.***BOOTS AND SHOES  
WHOLESALE:****CHILDS & HAMILTON,  
MANUFACTURERS.**

THIS Business was established in 1847, and is continued at the OLD STAND, No. 7, Wellington St. East, Toronto.

Our Productive Power has so much increased, that we are now producing all classes of Boots and Shoes, and of all the kinds required by our largely increasing Trade. We have only to say that all dealers in Boots and Shoes requiring goods to suit the wants of this Province, will do well to send their orders to, or call on

**CHILDS & HAMILTON.***Factory and Warehouse—No. 7 Wellington St., Toronto.*

reference to the Gosford road tends to raise serious doubts on the subject. After long and tedious delays and much disappointment in trying to place this line on a satisfactory footing, it is now proposed to convert it into an iron railway and extend it to Lake St. John, a distance of 120 miles. The other wooden road in the Province of Quebec is also to be so changed, at least such is the statement that has reached us. If these lines are feasible at all the extraordinary advance in iron should be a great inducement to their construction.

ARRANGEMENTS have been made with a leading American firm, which has established a high reputation for its malleable iron manufactures, to erect a factory in Oshawa at once. They begin with a capital of \$100,000, and intend to build malleable iron works on a scale unattempted in the Dominion. The town gives a liberal cash bonus and site, and wealthy citizens take a considerable amount of stock. An establishment of this kind is much needed, the demand for malleable iron having become very large; we think the only establishment in Ontario where it is manufactured is in Hamilton and that is said to be overwhelmed with work. Manufacturers of agricultural implements and others have been in the habit of ordering their supplies from makers in the United States.

A MORE enterprising than scrupulous grocer of Yorkville, named C. C. Beckett, recently attempted to remove his goods in the still hours of midnight, but was circumvented by the too watchful vigilance of a creditor, he being caught in the act. This followed a futile appeal to his creditors for a compromise, at the rate of 20c in the dollar. He is now in insolvency.

The Leading Wholesale Trade of Toronto.

NO. 5 WELLINGTON ST., WEST.

DOBBIE & CARRIE

ARE SHOWING

A LARGE AND VARIED STOCK OF  
NEW SPRING GOODS.

N.B.—Letters by order promptly attended to.

DOBBIE & CARRIE.

M. STAUNTON,

Manufacturer of

Room Papers

AND

WINDOW BLINDS,

Has now on hand a large stock of the above,  
also, 4 TONS GREEN PULP PAPER, 36 and  
42 inches wide, in large rolls.

No. 23 IRON BLOCK, FRONT STREET,  
TORONTO.

ty

ONE OF THE most vexatious phases of insolvency is where a trader allows his estate to gradually dwindle by neglect, or fritters it away through incapacity or mismanagement, and completes the mischief by the act of grabbing as much as possible of what remains, and betaking himself beyond the borders of the country. The extreme leniency with which most insolvents are treated, and the liberal settlements that are commonly made, seem to take away all excuse for this last crowning act of rascality. Three or four cases have happened recently, which, though not involving any very large amounts, are specially annoying from the display of these dishonorable traits. A baker in Woodstock, named Wm. Pearson, after hopelessly involving a relative, and leaving a number of creditors to divide among themselves an estate that will pay literally nothing, left the country. A Mr. Amos Martin, of Goderich, is also believed to be now residing in Buffalo, much to the disgust of his creditors, since he is out of their reach. Another case is that of Mr. Ross, of the firm of Linklater & Ross, stove-dealers, of Walkerton, who, not satisfied with leaving himself, carried off, it is believed, some valuable assets belonging to the firm.

INSOLVENTS IN ONTARIO from the 16th of February to the 1st of April.—Robert Scott, Belleville, T. R. Barker, Cobourg, W. J. Dunaphy, London, Malcolm McInnes, Park Hill, J. Davison, Newmarket, W. J. Miller, Newmarket, Lewis Slaght, Simcoe, Clarke Bros., Brantford, A. T. Trickey, Lyn, Robt. Boyd, Toronto, S. G. Losie, Whitby, Jno. Vanbuskirk, Otterville, A. F. Mann, St. Catharines,

The Leading Wholesale Trade of Toronto.

SESSIONS, TURNER & COOPER,

MANUFACTURERS, IMPORTERS AND WHOLESALE  
DEALERS IN

Boots and Shoes,

FRONT STREET WEST,

Toronto, Ontario.

JNO. TURNER,  
1yr.

JAS. COOPER.

Mrs. C. E. Hendershott, Thorold, Wm. Adamson & Co., Toronto, John Cloy, Thorold, N. Newcombe, Kincardine, W. H. Cornwall, Thamesville, Jno. Gaudy, Stratford, Wm. Maloney, Lindsay, T. Marrenette, Sandwich, J. Norris, Ottawa, J. Moore, Vroomanton, Wm. Hay, Balaklava, J. Hewer, Guelph, A. Davidson, Kingston, R. H. Edwards, Woodstock, V. Hansault, Tavistock, J. Paller, Barrie, E. Card, Napanee, A. Butchart, Owen Sound, J. Wood, Chatham, E. C. Stephens, Cannington, J. H. Pettit, Hamilton, J. Sproul, Cannington, J. Heney, Toronto, J. Ross Robertson, Toronto, Zapfe & Carter, Seaforth, P. Farrell, Indiana, J. Paterson, Toronto, R. Elliott, Belleville, J. McArthur, Toronto, T. R. Sheffield, Brockville, J. Currie, St. Marys, Wm. Reid, Ravenna, Wm. De Groff, Napanee, P. McCarm, London, J. A. Eakins, Sparta, R. Wilkinson, Toronto, E. Stoney, Walkerton, Code & Wilson, Kirkton, Wm. Dickie, Toronto.

A MEETING of Commercial travellers was held at the Queen's hotel, Toronto, on the evening of the 6th inst. for the formation of an association. A constitution and bye-laws were adopted and officers elected as follows:—President, Mr. Waring Kennedy (Sampson, Kennedy and Gemmell); 1st Vice-President, Mr. J. A. Dobbie; 2nd Vice-President, Mr. R. J. Wylie; Treasurer, Mr. Jas. Paterson (Thomas May & Co.); Secretary, Mr. D. B. Pearson. The following gentlemen were then elected the Board of Directors by ballot:—Montreal—Messrs. Leishman, Denoon, Cooper, Allan, Shearer, and A. Jack. Hamilton—Messrs. Macfarlane, K. McKenzie, Gowanlock and Sandford. Kingston—Messrs. Hooper and Urquhart. London—Messrs. G. Laing and H. Long. Toronto—Messrs. McCall, Donaldson, McGillivray, Winter, Morrison and Lash. The objects of the Association are stated to be:—“To secure better hotel accommodation in the various places visited by commercial travellers on their business. To establish a commercial room in each place solely for the use of members of the Association. To promote the interests of members financially, intellectually and morally, and to extend aid to the members or their families or their heirs in the event of accident, sickness or death.”

IMPORTS of dry goods at Montreal for March show a healthy falling off as compared with last year, of more than a quarter of a million dollars. The figures are:—

	1871.	1872.
Woollens . . . . .	\$517,358	\$412,861
Cottons . . . . .	603,300	470,167
Silks and Velvets . . . . .	162,630	118,229

\$1,283,297 ' \$1,001,260

The total importations at the same port were \$2,405,302 in March this year, and \$2,668,028 last year. From the 1st January to the end of March the imports amounted to \$7,549,941 this year, and \$5,061,352 last year.

—The statement comes to us from Montreal that the Scottish Fire Insurance Company will withdraw from Canada, handing over the Canadian business to the Scottish Imperial. This is one of the Companies to which we referred some time ago as being about to withdraw,

The Great Western Railway Company have leased the London & Port Stanley Railway.

—The Royal Canadian Bank will remove into their handsome new premises, on Front Street Toronto, to-morrow the 13th inst.

—Mr. Simpson, the London agent of the Bank of Commerce, has been appointed, says the London *Advertiser*, to the management of their Montreal agency. The London office has been removed to new premises, on the corner of Dundas and Richmond Streets.

—The Lindsay *Warder* says that \$150,000 stock in the Lindsay, Fenelon Falls and Ottawa Railway, has been subscribed and ten per cent thereon paid into the Bank.

—The total amount of sawn lumber shipped through the Port Hope Harbor during the season of 1871 was 66,250,000 feet; and of square timber 1,595,497 cubic feet.—*Port Hope Times*.

—Newfoundland is in the enjoyment of an annual surplus revenue which the Receiver General estimates this year at about \$150,000. The deposits in the savings bank amount to \$783,000 and the public debt is \$1,157,000. The people pay annual taxes at the rate of \$5.50 per head.

—The town of St. Mary's holds out a standing offer of \$10,000 to any firm who shall establish a manufactory in that town of sufficient capacity to employ \$50,000 capital and one hundred hands.

OIL MATTERS IN PETROLIA.

(From our own Correspondent.)

PETROLIA, April 8, 1872.

There is now no doubt about the working of the Oil Association as all the Refiners and Crude men have joined for one year. The well lately struck by Mr. McGarvy on the Webster Territory and reported as a 15 barrel well, has been playing strange freaks, some day last week it suddenly began to flow oil over the conductor and is now producing about 250 barrels per day of splendid oil. There are some other wells reported, but not tested. The production is now fully 14,000 brls. per week, and the shipments rather on the increase. The large stock is to be rebuilt but cut down to a 1,000 brl. size it was formerly 2,000 brls. Lands are sought after, but mostly for speculative purposes. Developing lots are firm. Warren Lancy's purchase of a well for \$12,000 cash, on the Monroe territory, is the last reported.

Crude . . . . .	\$1.25 per barrel.
Refined . . . . .	33cts. per gallon.

1872. SPRING TRADE. 1872.

We invite BUYERS VISITING THIS MARKET to inspect our

## Spring Stock!

WHICH IS

VERY LARGE AND FULLY ASSORTED

In Every Department,

Prices of many lines much under present value.

BRYCE, McMURRICH & CO.

34 Yonge Street, Toronto.

## THE MONETARY TIMES, AND TRADE REVIEW.

TORONTO, CAN. FRIDAY, APRIL 12, 1872.

### A FEW FACTS AND FIGURES.

Under other headings will be found returns of the importations of dutiable goods at Montreal and Toronto for the month of March. It will be noticed on referring to the figures relating to dry goods that there is a decrease of \$282,000 in the importations under this head, during the month, at Montreal, and a merely trifling increase at Toronto. This is a little remarkable in view of the fact that the previous two months showed an increase on the corresponding months of 1871 of \$1,221,907, but is attributed partly to the fact that the bulk of importations was forwarded earlier this spring than last, and partly to an unlooked for dullness in the trade, which seems to have prevailed in a more marked manner at Montreal than at Toronto. Taking, however, the first quarters—from 1st January to 31st March—of this and last year, for the purposes of comparison, the great increase in 1872 is still large. Imports of woollens, cottons, silks, and velvets at Montreal and Toronto for the quarter ending 31st March, were:—

	1871.	1872.
At Montreal . . .	\$2,925,831	\$3,438,958
At Toronto . . .	1,364,731	1,803,600
	\$4,290,562	\$5,242,558

We think these figures somewhat more satisfactory than those we were compelled to criticize a month ago. On looking carefully over a list of bankrupts in Ontario since the commencement of the year, we

are glad to have discovered what seems to us a healthful indication. The list foots up to one hundred and fourteen for the three months ending 31st March this year, against one hundred and thirty-three last year. The amounts involved we have not taken the pains to ascertain, but have no reason to think that there is any marked contrast in this respect. It is, however, to be mentioned with regret in this connection that several compromises of prominent business houses have to be numbered among the events of the past six weeks. One or two of these are attributed to the "Iron Block" fire; the others cannot be included in the results of that disaster. It seems quite undeniable that there is a class of houses none too strong in means, which are receiving rather longer lines of credit, both here and in England, more especially in England, than is consistent with perfect safety, or conducive to the best interests of the trade.

### DEFAULTING BANKS.

We are not about to refer to banks who make default in the payment of their notes or deposits, for, fortunately we are not at present troubled with that class in Canada, but to those that refuse or neglect to send up returns to the Auditor-General for the purposes of his monthly compilation. We are sometimes asked why it is that the chartered banks of Nova Scotia make no returns at all, and why some of the New Brunswick institutions treat the matter in the same cavalier spirit. To these questions we cannot give a satisfactory answer. It is not forgotten that Nova Scotia vigorously protested against the way in which she was hustled into the Confederation; and her extreme sensitiveness on that point has always been regarded as some excuse for the tardiness of the Banks of that Province in complying with certain requirements to which those of the other provinces freely submitted. If that plea was ever valid it certainly is not so now; Nova Scotia has received her demands, the awkward squabble about the "Provincial Building" has been satisfactorily settled and the *entente cordiale* fully restored. There is therefore no longer any plausible reason for banks neglecting to comply with the provisions of the banking law requiring a monthly return; and if such compliance was insisted upon by the Ottawa authorities we doubt not that the defect would be remedied.

We do not regard this as a merely trifling affair, or so much space would not be devoted to it. It is unnecessary to show how important is the information contained

in the bank statements to all bankers and business men, not merely to those resident in the Dominion but to all having business relations with it. Unless all the banks are included in these statements much of their value is lost since there is an element of uncertainty in any calculations based upon their figures. But the information is more especially useful in showing the position of individual banks at frequent intervals, enabling one to judge as to the kind and extent of their business, the strength or weakness of their position. Institutions having such large powers as our chartered banks have no right to withhold such an insight into their affairs as the blank forms provided by the new act are intended to afford. The precedent set by the defaulting banks is a bad one. New institutions are springing up, any of whom may also choose to disregard the banking act; a new bank will soon be organized for Manitoba; British Columbia has a local institution some years in operation; why may not these leave us in the dark as to their condition and management? The banks hold the reins of business and are largely responsible for the manner in which the country's trade is carried on; therefore, to cut the business public off from a knowledge of their operations, even partially, is an injustice not less detrimental than inexcusable.

### USURY LAWS IN NOVA SCOTIA.

It appears from the reported proceedings of a meeting of the Halifax Chamber of Commerce, that the members of that association are anxious to rid their Province of a serious incubus, by abolishing the usury laws, or at least harmonizing them with the more liberal statutes of Ontario and Quebec. At that meeting Mr. Peter Jack, Cashier of the People's Bank, explained the evil effect of the law as it exists in Nova Scotia. He thought that usury laws generally proved an injury to business. "Men unable to offer the very best security could not get money at the legal rate, and when they succeeded in getting accommodation the capitalists not only demanded a high rate for the risk of not being paid, but also a premium for the risk of violating the law. These facts, which were well known, proved that the usury law did not keep down the rate of interest. The law of demand and supply would regulate the price of money, as of other articles. This was shewn by the action of the Banks in Halifax, some of which only charged six per cent, though they were allowed to charge seven. It was a mistake, he argued, to imagine that the

"abolition of the usury law was only calculated to benefit capitalists. On the contrary, the borrowers would be most benefitted by the change, because it would enable many persons to get money at a fair rate who now are unable to get it at all."

Other gentlemen stated their objections. Mr. Nash said large amounts of money were being sent from Halifax to the United States and Canada for investment because higher rates of interest could be obtained there. Abolish the usury law and this money would be invested in Halifax. He had a personal knowledge of the fact that the usury law did not keep down the actual rate of interest, as he had paid thirty per cent. Mr. Coleman said he was aware of money being sent from Halifax for investment in Montreal. It was finally resolved to petition the Dominion Government to assimilate the law of Nova Scotia to that of Ontario and Quebec.

This resolve is creditable to the intelligence of the Chamber of Commerce. Usury laws are but like pie-crust, made to be broken; or if not made to be broken, no possible ingenuity can save them from that fate. The infliction of the severest penalties has proved as powerless to secure their observance as mere paper threats. Some pretence of regarding the law of New York was kept up in that State until the war; then the old restrictions were broken through, and the statute is now evaded openly and with impunity. The brokers of New York city do it every day in this way; they charge the legal rate of interest as bankers, but add to it a commission as brokers; this is equivalent to a high rate of interest, which there are always needy borrowers willing to pay. That the law is but a dead letter has become so plainly apparent that an effort will be made to secure its repeal by the Albany Legislature, and with good prospects of success.

#### EQUITABLE LIFE ASSURANCE SOCIETY.

A series of charges, the nature of which may be gathered from their refutation in the statement of facts published elsewhere, were made some time ago with great circumstantiality against the management of the Equitable Life Assurance Society of the United States, and published in a Sunday journal of New York. The chain of allegations was so well forged, and so boldly made, that the Directors of the Society thought it well to make the attack an occasion for a thorough investigation into all the details of its organization and management. A committee of reliable gentlemen,

well qualified, undertook this duty; and their report is so exhaustive and explicit as to remove any possible doubts that may have existed as to the honorable and successful management of the Company's concerns. The attack seems to have been made in bad faith, and with ulterior objects—a degradation to which a certain class of American journals unfortunately sometimes submit. The Equitable's policy has always been to give the fullest publicity to its affairs; public scrutiny has been courted and not shunned, and to this fact the enviable progress shown by the Society's figures is doubtless in some measure due. It is in pursuance of the same wise policy that the directors, instead of hushing up the charges levelled against them have squarely met all that was alleged, not by dogmatic denial, but by disinterested testimony. Such action can only result in good. We believe the Equitable's Canadian business has not been in any way injured by the attacks referred to, since they have never attained much publicity here, and were not credited by any well informed person.

NAVIGATION OF THE ST. LAWRENCE.—The Dominion Government are evidently alive to the importance of removing the difficulties experienced in the navigation of the St. Lawrence as rapidly as possible. This work is of the greatest importance to our commerce. Next to the completion of our great railway projects stands the development of the St. Lawrence line of navigation throughout the entire distance from the ocean to Lake Superior. This is certain to be the great highway of western commerce, whatever temporary obstacles may delay the realization of that idea. In the lower St. Lawrence a good deal has been done in the way of erecting light houses, &c., by the Government within the past year to facilitate navigation, and reduce its dangers to the minimum. A steam fog-whistle and an iron light-ship have been placed on Red Island Reef; a light-house on Cape Ray, Newfoundland; a light-house at the South Cape of Amherst Island; a light-vessel off Sandy Beach, Gaspe; a light-house on Bagot's Bluff, S. W. Point of Anticosti; a steam fog-whistle 300 feet east from the light-house on South Point of Anticosti; a light-house on the N. W. point of Cape Chatte; a light-house on Cape Magdalen; a light-ship on the N. W. edge of St. Roch's shoal, Upper Traverse; a light-house on Cape Norman, Straits of Belleisle; a light-house at Point Rich, Newfoundland; a light-house on Egg Island, North Shore; a steam fog-whistle at the entrance to Digby Gut, Nova Scotia; a

steam fog-whistle on Cranberry Island, near Cape Canso; a light-house on Ingonish Island, Cape Breton; a light-house on Seaman's Point, Pugwash, Nova Scotia; two beacon lights on Alston's Point, Bathurst Harbour; a light-house at Main de Dieu, on the Westerly end of Scattari Island, Cape Breton; and it is intended to put a steam fog-trumpet on St. Paul's Island in the Gulf of St. Lawrence. Other improvements are in progress and in prospect of the same character, all of which are doubtless needed to accommodate the requirements of our fast increasing commerce.

—*The Mail* has been regularly received since its first issue, on the 29th ult. This new Toronto daily presents a fine appearance; its outfit is designed in good taste; it is printed on clean white paper, and its contents are in harmony with its pretensions. If it be necessary to have rival political parties, they must have their representatives in the press, and it is specially satisfactory to see as the chief organ of one of these parties so respectable and well conducted a sheet as *The Mail*.

—More than one business man has expressed to us his belief that an investigation should be had into the origin of the "Iron Block" fire. It is a pity that the cause of so sweeping a calamity should be involved in mystery if any light can be thrown upon it.

#### BUSINESS NOTES FROM NEW YORK.

(From a Correspondent)

NEW YORK, 2nd April, 1872.

##### INSURANCE.

The New York underwriters are much concerned about the demoralization in rates which exists in this city, and the more than probability of a short supply of water during the coming summer. Propositions have been made to supply sufficient water for fire purposes by mains from the North and East Rivers, but no definite action has yet been taken by the corporation authorities.

Two-thirds of the insurance companies operating here have closed business during the past year, with expenditures largely in excess of their income, and though for a month or so after the Chicago Fire, rates revived to something like a normal figure, they are now as low as ever, with even more reckless competition.

The investigation into the irregularities charged against Superintendent Miller continues at Albany. It appears that he has received and pocketed handsome fees for making examinations of the affairs of different Fire and Life Cos., but these seem to have been given voluntarily, and nearly all the officers examined have, on the mutual admiration principle, expressed their satisfaction with him, so that as far as results go, the investigation has proved a failure. Little douceurs of \$1,000 and upwards have the effect of stimulating exertion, and perhaps induce friendly reports, although the investigator already receives \$7,000 per annum State money to perform the work designated.

Two influential English companies, viz., the Lancashire Insurance Co. of Manchester, and



the Northern Insurance Co. of London and Aberdeen, are coming into the field as competitors with their American confreres. Both these companies sustained losses by the Chicago fire, through re-insurances for the Home Insurance Co., and purposes recouping themselves by "bucking the tiger" in his native lair.

FINANCIAL.

Gold has been sluggish and heavy, closing at 109½ to 110. The Treasury will sell \$4,000,000 this month and buy \$4,000,000 bonds, but this policy has had no effect on the market. Both "Bulls" and "Bears" have deserted the ring for the more exciting game now playing at the Stock Exchange, where transactions have been enormous, at high prices, with every prospect of still further advance.

The most notable transaction has been the sale by the veteran Bear, Daniel Drew, to Duncan, Sherman & Co., of 50,000 shares Erie at 55, deliverable anytime during this year. Each party put up half a million dollars in a Trust Co., and are liable for additional calls as the market varies. Mr. Drew was called upon for a quarter of a million more yesterday.

Secretary Boutwell's debt statement shows a reduction of nearly \$15,500,000 for the month of March, and very nearly \$300,000,000 since March 1st, 1869.—The total debt is now \$2,340,963,438.86.

Exchange on England has been weak, owing to the quantity made against Erie purchases, and a freer export of cotton, closing dull at 9½ to 9¾ for best bankers' 60 day bills.

Money has been very scarce and active, as much as ¾ per cent per diem, besides lawful interest, having been paid for carrying stocks. This is due partly to the retrenchment policy pursued by the banks, and the increased wants of borrowers owing to the higher prices of stocks, and also to the attempt, said to be engineered by Mr. Drew, to lock up money and cause a fall in stocks, of which he is credited with being largely short.

The unseasonable weather and lateness of the season prevents the spring goods moving off the merchants shelves as quickly as customary, but when they do, there will be greater ease in money, higher prices for stocks, and increased speculation.

Insurance.

**FIRE RECORD.**—Princeton, Ont., April 4.—A fire originated in the hardware shop and dwelling of Mr. J. G. Giles, American Express agent. It spread to Miss Smith's fancy store, the dwelling of F. G. Buttolph, lumber agent, and the hardware store, grocery and dwelling of Mr. Francis Galbraith. All the buildings were destroyed with most of the furniture and stock. The value of Mr. Giles' house and furniture, \$3,600; insurance, \$1,500; of his stock, \$3,500; insurance, \$1,000. Value of Mr. Galbraith's house, \$2,000; insurance, \$1,000; store, \$7,000; insurance, \$3,000. Value of Miss Smith's stock, \$400; insurance, \$350. Mr. Buttolph had no insurance, but his loss is not heavy. The origin of the fire is unknown.

Orangeville, March 18.—The Dominion hotel was found to be on fire, and was much damaged. Loss covered by insurance.

Montreal, March 29.—The insurances on Garth's stock was as follows:—On buildings,—Royal, \$3,000; Liverpool, London & Globe, \$3,000. On machinery and tools,—Royal, \$2,750; Liverpool, London & Globe, \$2,750. Iron patterns,—Royal, \$750; Liverpool, London & Globe, \$750. Stock in trade,—Royal, \$1,500; Liverpool, London & Globe, \$1,500. Stock.—Commercial Union, \$5,000. Total, \$21,000.

Valentine's Corners, March 12.—Geo. Spearin's barn and stable, and contents, destroyed.

The fire was the work of an incendiary. Loss, \$1,200; insured for \$300.

Port Elgin, Ont., March.—The office of the *Free Press* was burned, a portion of the contents saved; insured in the Beaver & Toronto Insurance Company.

Halifax, March 30.—On the 23rd inst. the house of Thos. Shiplev, of Fenwick, Cumberland Co., was destroyed. Loss about \$1,000; no insurance; caused by ashes.

Woodstock, March 29.—A fire broke out in a building occupied by C. G. Thompson, grocer, and D. H. Platt, dentist, totally destroying the stock of the former, valued at \$2,500, and partially that of the latter. The adjacent shops occupied by D. C. Richmond and Joseph Rippon, were badly damaged.

Tamworth, Ont., March 30.—The residence of D. E. Rose, druggist, took fire; loss \$125; covered by insurance. V. W. Vandewalder, loss \$200 in removing goods; no insurance. Dr. Knight, loses in removing furniture, medicine, &c., &c., not known. The fire was extinguished with difficulty.

Port Hope, April 6.—A fire broke out in G. A. Wood & Co's. Fanning Mills manufactory and burnt it to the ground. Damage about \$10,000. No insurance.

Brighton, April 8.—Yesterday morning, between one and two o'clock, the dwelling houses occupied by Mr. Chrysler and Mr. Storms, in the west end of the village, were totally destroyed by fire. Mr. Storms saved the most of his furniture; Mr. Chrysler saved nothing. Cause of fire supposed to be a defective stovepipe. No insurance.

Coaticook, March 26.—A fire commenced in a building occupied as a knitting factory and machine shop; building insured in the Sherbrooke Mutual for \$3,000; Tough & Wallace owners of the woolen goods insured in Provincial for \$2,500; Striker & Baldwin, machinists insured in Andes for \$4,000; Sleeper & Thompson, clothes pin manufacturers in Andes for \$2,000. Losses total except a salvage of \$2,500 on water wheel.

Craighurst, April 2.—A fire took place four miles from here, in the village of Aspe. D. McLaughlin, hotel-keeper, and John O'Neill, merchant, were entirely burned out, losing everything; no insurance.

Trenton, Ont., March.—A fire destroyed the brick dwelling house of S. Cooley; loss \$2,000.

Linwood, Ont., March 30.—A fire broke out in the grist and flouring mills of Jno. Gregory, destroying the whole, with contents; loss \$8,000. In addition to this a store occupied by Mr. Robert Strange, a dwelling house occupied by Mr. A. Orr, and a dwelling and grocery occupied Mr. John Vogtle were destroyed.

Township of Yarmouth, Ont., March 20.—The dwelling house of John and Charles Leam, near the village of Mapleton, was burned; caused by a defect in the chimney. Loss, \$1,200; insured for \$400. The residence of Donald McLean, near the same place, was destroyed fire on the 22nd, Mr. McLean's loss will be about \$1,500, insured for \$900.

Aylmer, April 5.—A shingle factory belonging to David Marshall and contents were consumed. Loss \$2,000; no insurance. Origin of the fire unknown.

Windsor, April 9.—A fire broke out in Rice's furniture store. The building was an old wooden one, and the fire spread rapidly, consuming seven stores in all. Rice's stock was partially insured; the building was fully insured. Mr. Hagerty, jeweller's stock, was insured \$400; the building \$1,600. Mr. Grost's photographer's stock; insurance not known. Mr. Maren-tette, gunsmith, fully insured. James Fraser, jeweller; building and stock partially insured. M. Ouellette, saddler; fully insured. Kelsey and Thornton, fruit stores, only partially insured on the stock. Barrett, of the American

hotel, loses considerable by the burning of his kitchen, on which there was no insurance.

Markham, April 9.—A fire was discovered in the hay-loft of Mr. Calvert, butcher. The building was totally destroyed; but most of the things were saved. It is supposed to be the work of an incendiary.

Ingersoll, April 9.—A fire broke out in the large cooperage establishment of James King, adjoining his grist mill, which was totally consumed, together with a large quantity of staves. Loss over \$5,000; no insurance. The strong westerly wind which prevailed drove the flames across the street, and Mr. Trick's hotel, valued at \$2,000, was also destroyed; no insurance.

**PHOENIX MUTUAL LIFE OF HARTFORD.**—The activity of the old Phoenix through the year 1871 became proverbial, and the close of that year and the annual statement just issued tell us what the company was about. More than 10,000 policies were issued, and an income for the year was secured exceeding \$3,000,000. The progress of the Company is best illustrated by the following table of figures, which we clip from its annual circular.

	Policies issued.	Income.	Dividends paid Policy-holders.	Losses by Death.	Assets.
1862 and '63	1,717	\$125,672	\$1,244	\$58,600	\$437,933
1864 and '65	6,590	789,733	2,388	117,200	903,285
1866 and '67	9,019	2,027,651	50,222	196,050	2,183,344
1868 and '69	16,852	4,363,812	461,716	582,544	5,081,975
1870 and '71	19,105	5,993,392	1,624,117	1,153,056	7,510,614

These are more eloquent and conclusive than any paragraphs we could write, and we commend them to the study of all lovers of honest, hard work and substantial progress.—*Insurance Monitor.*

**ÆTNA LIFE INSURANCE COMPANY OF HARTFORD.**—At a meeting of the directors of this company, on the 7th March, Morgan G. Bulkeley, Esq., was elected a director to fill the vacancy occasioned by the death of his father. And at the same meeting T. O. Enders, Esq., was elected President, and J. L. English, Secretary, of the Company.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF NEW YORK.

The Hon. Julius L. Clarke, Insurance Commissioner of the Commonwealth of Massachusetts, having associated with himself the following eminent business and professional men who are in no manner connected with, or interested in, the management of the Equitable Life Assurance Society of New York, to investigate its affairs, viz.: Henry F. Spaulding, of Spaulding, Hunt & Co., 80 Worth Street, New York; Gustav Schwab, of Oelrichs & Co., 2 Bowling Green, New York; George B. Upton, Boston, Massachusetts; Wm. H. Fogg, of Wm. H. Fogg & Co., 32 Burling Slip, New York; Feliciano Latasa, of Latasa & Co., 178 Pearl Street, New York; Eugene Kelly, of Eugene Kelly & Co., 21 Nassau Street, New York; David Dows, of David Dows & Co., 20 South Street, New York; Morris K. Jesup, of M. K. Jesup & Co., 59 Liberty Street, New York; Junius B. Wheeler, Professor of Civil and Military Engineering and Science of War, United States Military Academy, West Point; Theodore W. Dwight, LL.D., Professor of Municipal Law, Columbia College, New York. This Committee have made the following

REPORT:

New York, March 30th, 1872.

In the month of January, 1871, the Equitable Life Assurance Society of the United States

were informed by the Superintendent of the Insurance Department of New York, that La Roy S. Gove, who had insured his life in said Society, about one year previous, for the sum of \$2,500, has presented certain grave charges against the directors and management of said Society.

Whereupon the President of the Society addressed the following letter to the Superintendent:—

“ January 6th, 1871.

“ HON. GEO. W. MILLER, *Superintendent of the Insurance Department of the State of New York.*

“ DEAR SIR,—The Counsel of this Society has handed to me a copy of charges with specifications sworn to by a policy-holder. As some of these charges and specifications have not the slightest foundation in truth, and in other cases are grossly exaggerated, and the truth perverted, and as I fully believe each charge admits of the fullest and most complete explanation, I have felt it my duty to address to you this communication.

“ Conscious that the affairs of this Society have been conducted by the officers with a high integrity of purpose, and with a view to the best interests of the policy-holders, and have nothing to conceal as to the condition of the Society, or the manner in which its affairs are conducted. I would respectfully request that in the exercise of that authority conferred upon you by law, and appointment to your position as Superintendent of the Insurance Department, you would institute such investigation into the condition, affairs, and transactions of the Society as you in your discretion may consider that the presentation of these charges demands.

“ Feeling aggrieved that charges so unfounded should be preferred, jealous of the honor of the Society and its officers and directors, I would respectfully solicit, that with as little delay as possible, you would give your attention to the subject.

“ I am, very respectfully,

“ Your obedient servant,

“(Signed), WILLIAM C. ALEXANDER,  
“ President.”

The Superintendent subsequently replied that he would commence an examination of the Company at as early a period as his official duties will permit.

Before an examination had been made by the said Superintendent, a person, professing to be the representative of a newspaper in this city, called upon the officers of the Society and informed them that this newspaper had in its possession, for publication, a copy of charges against the Society, made by La Roy St. Gove, and that he, the professed representative of the newspaper, was prepared to enter into a negotiation for their suppression. The officers refused to pay for such suppression, and the charges were thereupon published in the newspaper which the person claimed to represent.

The Directors of the Society again requested the Superintendent of New York to make the examination without delay. But in consequence of the legislative examination of the Insurance Department of this State, the Superintendent was unable to give it immediate attention. The Directors also requested the Commissioner of the State of Massachusetts to make an additional or concurrent examination, which he consented to do, and has associated with himself the undersigned, to assist him in the investigation.

Upon assembling at the office of the Society, the undersigned at once entered upon the investigation of Mr. Gove's charges made to the New York Insurance Department, and since widely spread before the public in printed form. The Massachusetts Commissioner, at the meeting called to make the investigation, stated

that he caused Mr. Gove to be notified in writing of the investigation, and had invited him to furnish testimony in support of his charges and presented the affidavit of personal services of the notice upon him.

Mr. Gove did not appear or offer any testimony to sustain his allegations.

The minutes of the Society and of the several Committees, the account books, cash books and cheque books of the Society were then laid before the undersigned and carefully examined. The officers of the Society, and such other persons as the undersigned desired, were examined under oath, and each specific charge was carefully and exhaustively inquired into, and the undersigned certify that, excepting a clerical error in publishing among the list of paid policies a contested claim, which error was rectified as soon as discovered, the charges and specifications are untrue and malicious. The amount of the policy referred to was returned to the Insurance Department as a liability in accordance with the rules of the Department with regard to contested policies, which fact corroborates other testimony, showing that the error was merely clerical.

The undersigned, following in their investigation the order in which the charges and specifications are presented, find:—

1. That the Society possessed the legal power to erect their building, which contains the offices of the Society; at the corner of Broadway and Cedar streets, and the undersigned refer to the opinion of Prof. Theodore W. Dwight, respecting the same.

2. They further find that the erection of the building was a wise and judicious measure, and, is a safe investment, yielding an increasing annual income of more than five and a half (5½) per cent, leaving the Society free from rent for its own offices, and if the value of the offices occupied by the Society is taken into account, we are of opinion that it has no money invested to better advantage.

3. They further find, that in reference to the compensation of the officers, both the method of payment and the amount paid as charged, are untrue. From the evidence submitted to them, the aggregate sum paid for salaries by the Society during the first eleven years of its existence, as compared with its income during the same period, produces a ratio at least as favorable as that of any life company—(for the same years from 1860 to 1870 inclusive)—organized during the year in which the Equitable was organized, or since that time, or even prior to that time, with the exception of two, the preliminary expenses of those two companies not being taken into account in the estimate, because they were organized more than fifteen years previous to 1860.

4. They further find that no loan was made on the 20th of September, 1870, or at any other time, upon the New York Central and Hudson River Railroad stock. But they find, on the contrary, that no loan has been made by the Society except upon securities authorized by and in accordance with the law.

5. The charge that the building Committee or any of the Directors are or were interested, directly or indirectly, in the quarry from which the stone for the building was taken, or pecuniarily interested in any other contract of the Society, was most carefully and minutely examined, and the undersigned declare the charge to be both false and malicious. On the contrary, the undersigned find that the erection of the building in all its details was carefully watched over by the Directors and particularly by the Building Committee with as much attention as a prudent man gives to his own business.

6. That the mode of loaning the money of the corporation was particularly examined and meets the approval of the undersigned, who

find the charges of favoritism wholly unfounded, and other things being equal, principals are given the preference over brokers.

7. The Secretary of the Society, who formerly was in business as a fire insurance agent and general broker, relinquished the charge of the fire insurance business of this Society when he became connected with it three years ago. The Secretary has not attended to the fire insurance business of the Company, and no director or officer is or has been interested in such business, nor has the Secretary loaned money on policies as charged.

8. It is proved to our satisfaction that the Directors of the Society have not loaned the money of the Society to themselves upon securities not allowed by law, and that no loans have been made through the favoritism of its Officers and Directors on inadequate security, or contrary to law.

9. In the opinion of the undersigned, the Directors, so far from having managed the affairs of the Society wastefully or extravagantly, have managed them prudently and successfully, and have made no false returns to the Insurance Departments.

10. The rates of commission paid to agents as charged, are untruly stated. No salaries are paid to agents in addition to commissions.

11. They find from the testimony given by the Officers and Directors, that the establishment of an agency in Great Britain has not proved a failure; that the agent sent there is not inexperienced in the insurance business; that he receives no salary, but that his commissions are guaranteed for three years to an extent of \$10,000 per annum; and that the result of his labors, in introducing the Society's business there, has been satisfactory to the Board of Directors.

12. The charges that money has been wastefully spent upon the building is sufficiently answered by our opinion of the investment.

13. They further find that the Society does not falsely advertise itself as a mutual company. The necessity of a capital stock arises from the fact that before the organization of the Society, laws were enacted in New York requiring all companies organized after such enactment to have a capital stock, and to make a deposit of one hundred thousand dollars with the Insurance Department as a guarantee to policy-holders. The annual dividends upon this stock are limited to seven per cent. This amount is nearly earned by the capital; all of the profits are divided amongst the policy-holders; the stock bears no such market price as is charged, and as no unlawful gains can be made thereon, the ownership of the stock can only be desirable for the protection of the Company. The provision as to a stock management is not concealed from policy-holders, but on the contrary, the Directors are of opinion that it forms one of the greatest safeguards of the Company.

14. In conclusion, the undersigned desire to say, that they are unable to find an honest motive for the presentation of charges so totally unfounded. This investigation has shown only an honest and efficient management of the Society. The Massachusetts Commissioner, with Professors Theodore W. Dwight, of Columbia College Law School, and Junius B. Wheeler, of the West Point Military Academy, will at once proceed to examine the details of the management of the Society from its foundation, and Messrs. Upton, Spaulding, Latasa, Kelly, Schwab, and Fogg, will examine its assets and investments, which the undersigned will report upon as soon as the investigations are concluded. From the wide publicity given to these charges, it is thought best to make this report upon them at once. The undersigned desire to express their unqualified approval of the action of the Society in resisting the attempt to extort money from it under color of these

charges. And finally, the undersigned take great pleasure in bearing their unanimous testimony to the faithful and successful management by the Trustees and Officers of the Society of the great trust reposed in them.

JULIUS L. CLARKE,  
Insurance Commissioner of the  
Commonwealth of Massachusetts.

HENRY F. SPAULDING,  
GUSTAV SCHWAB,  
GEORGE B. UPTON,  
WILLIAM H. FOGG,  
FELICIANO LATASA,  
EUGENE KELLY,  
DAVID DOWS,  
MORRIS K. JESUP,  
JUNIUS B. WHEELER,  
THEODORE W. DWIGHT.

## Commercial.

### MONTREAL MARKET.

From our own Reporter.

MONTREAL, April 9, 1872.

We have had a week of fine warm Spring, under the influence of which the snow is fast disappearing and the ice on the river is showing signs of decay.

**ASHES.**—*Pots*—We have had an active market all week and sales of firsts are readily effected at \$7.60 to 7.65, indeed all offered have been taken up at these rates; seconds \$6.70; thirds, \$6, market closes very strong at these rates. *Pearls*—Receipts are by no means liberal, but all offered are taken up at \$8.75; seconds are scarce at \$8. The stocks now in store are Pots 401 brls, Pearls 87 brls, being a decrease of 205 brls. Pots and 10 brls. Pearls on the stock in store at the same period of 1871.

**BOOTS AND SHOES**—There has been a moderate business doing, but there are very few buyers at present in town. Large orders are awaiting shipment at the opening of navigation. We quote Men No. 1 stozas, \$2.50 to 2.62½; do. No. 2, \$2.25 to 2.30; Kid clump, \$3; ditto D S, \$2.75; calf clump, \$3.75; calf congress, \$2.50 to 3; boys boots, \$2 to 2.25; women's calf boots D S, \$1.30; buff do, \$1.25; split do, D S \$1.10; buff congress, \$1.35; Balmorals, D S \$1.40 to 1.60.

**CATTLE.**—Market has been well supplied and nearly all offered met a ready sale at about the following rates. Extra and fancy stock, \$9 to 10; first quality, \$8 to 8.50; second quality, \$7 to 7.50; third quality, \$6 to 6.50; milch cows, \$25 to 50. *Sheep*—Price keeps steady at \$6 to 8 according to quality. *Lambs*—\$2.50 to 5. *Live Hogs*—There has not been much doing as yet, prices are pretty steady at \$4.50 to 5.25.

**COAL AND FIREWOOD.**—The warm weather we have had has lessened the demand, but prices remain firm—for American coal, \$16—and until the opening of navigation no reduction in price is looked for. *Firewood* is also in less request, but prices are kept very high Maple, \$14 to 15; birch, \$13.50 to 14.50; beech, \$13 to 14; tamarack, \$10.

**DRESSED HOGS.**—The supplies are small but fully sufficient to meet the demand from butchers and retailers. Prices, however, are well maintained, at \$5.25 to 5.75 per 100 lbs.

**DRY GOODS.**—Business, owing to late storm, and state of the roads, has hardly been so brisk this week; a good many buyers are now coming into town, and a brisk business is again looked for. Prices of all kinds of goods are reported firm, and the trade very satisfactory. Stocks are beginning to show the inroads which have been made on them. Canadian woollens have been rather quiet, the principal part of the cloth trade being now over.

**DRUGS AND CHEMICALS.**—Di-carbonate of

soda has again advanced in the English market, and it is now held here for \$5¼ to 5½; borax is held at 25c to 27½c; saltpetre is nominal, \$9½ to 11; alum has been selling at \$2, the current quotation being \$2 to 2.15; bleaching powder is very scarce and firm at 3½c to 4½c; sal soda is selling on the spot at \$2½ to 2½, and for forward delivery at \$2½; no cream of tartar crystals at present offering; ground cream of tartar, 30c to 35c; caustic soda is firm at 5c to 5½c; copperas, \$1 to 1.10; sulphur, \$3.50 to 4; and other articles are firm and held at late quotations.

**FISH.**—Market quiet and almost neglected. Dry Cod is nominal at \$3¼ to \$4¼; green cod is neglected and hardly saleable at any price; salmon is scarce, and would find a ready market at \$16 to 17 per barrel; for herrings there is no demand; splits are offered at \$2½ to 3½.

**FURS.**—There is nothing doing in this trade, and any quotations we could give would be only nominal. The Hudson Bay Co's. sales in London were satisfactory, and brought high prices, and it is expected that prices will rule high here on the opening of navigation.

**FLOUR.**—Receipts during the past week were 6,900 brls.; total receipts from 1st January to date, 116,089 brls., being an increase of 22,747 brls., on the receipts for the corresponding period of 1871. There has been a large demand for flour during the week for local wants, indeed above what the receipts were able to supply. No enquiry as yet for flour for future delivery, prices are firm, and full prices can be readily obtained, but the difficulty in obtaining cars for shipment has rather checked business. We quote the market to-day firm. Extra, \$6.20 to 6.25; fancy \$6.05 to 6.10; ordinary supers from Canada wheat, \$5.90 to 5.95; stong baker's flour, \$6 to 6.15; Canada supers No. 2, \$5.40 to 5.50; fine \$4.80 to 5; middlings, \$4 to 4.10; pollards, \$3.25 to \$3.50; Upper Canada bag flour, \$2.75 to 2.80; oatmeal, \$4.85 to 5.

**GRAIN.**—*Wheat*—Receipts during the week, 1,080 bush.; total receipts from 1st January to date, 56,905 bush., being an increase of 54,455 bush. on the receipts for the corresponding period of 1871. The lateness of the season causes the inactivity which has so long characterized this market to continue, and as yet we have heard of nothing being done for shipment ex store. Prices are nominal. *Maise*—Some few parcels have been changing hands at from 65c. to 70c per bushel. *Oats*—A good local demand exists for small lots at 33c. to 35. *Barley*... Price of this article is nominally 50c. to 55, but there have been no wholesale transactions for some time on which to base quotations. *Peas*—This market is also nominal, the last sales reported were about 82c. to 85. *Seeds*—Timothy seed sells at \$2.25 to 2.50; flax seed, \$1.50 to 1.60 per bushel; clover seed is in fair demand at 10c. per lb.

**GROCERIES.**—*Teas*—A steady business has been doing in this department and prices for all desirable grades are firm. Young Hysons bring from 40 to 87c; Gunpowders and Imperials, 45 to 88c; Twankays, 32 to 38. The demand for Japans has considerably improved and prices have an upward tendency. *Sugars*—Market for raw sugar is steady, but the offerings at present are by no means large. A considerable sale of Scotch refined was made at 20c; We quote low refining to good grade of raw at 8½ to 9½c, but some choice samples in the market for ½ to ¾c more. Local refined is firm; dry crushed, 12½c; ground, 12½c; extra ground, 13½c; crushed A., 12½c; yellow refined, 9½ to 10½c. *Molasses*—There is no alteration to note in the prices given last week, and the amount of business done has been exceedingly limited. Standard Syrup 44c; Golden do., 48c; Amber do., 80c. *Spices*—Pepper is very firm at 15½ to 16½c; Nutmegs are again quoted higher being now 95c to \$1.10; Cloves, 11½ to 12½c; Jamaica Ginger, 16 to 19c;

Pimento, 6½ to 8c; Cassia, 25 to 27½c. *Coffee*. The market is poorly supplied at present with low grades, and in choice coffees a fair business has been done at full rates; Laguayia, 19 to 21c; Maracaibo, 19 to 21c; Jamaica, 18 to 20c; Java, 24 to 26c. *Fruits*—Layer raisins are dull of sale, prices have ranged from \$1.65 to \$1.80, according to the size of lot, some old layers have been offered at \$1.50; for Valencias there has only been a light demand at 6½c; currants, some small sales are reported at 5½ to 6c being about ½c under last weeks quotation. *Rice* very low in stock, but the demand is light, prices firm at \$4.25 to 4.50. *Starch*—A moderately active business is being done in Canadian at 7½ to 9c; American, 6 to 9c; and English at 11 to 14c.

**HARDWARE.**—There has been considerable excitement in this market during the past week, and an advance will be noticed in the price of many articles in this department. English advances seem to indicate that prices will still go higher. A good deal has been done in pigs on American account, but Canadian buyers seem to be holding off for the moment. Almost all goods are held for extreme prices. Nails continue very firm. The following are our revised quotations:—Pig Iron,—Calder or Summerlee, \$36 to 38; other brands \$32 to 36; Hematite, \$35 to 40; Bars—Scotch or Staffordshire, \$70 to 75; best refined, \$75 to 80; Swedes, \$100 to 120; Hoop and band, best, \$3.75 to 6; Sheets, \$4 to 5; Plates, \$4 to 4.50; Lowmoor or Bowling, \$7 to 8; nails, cut, \$4.50 to 5.25; Pressed, \$5 to 8. Spikes, pressed, \$5. Canada Plates, Hatton, 5.50 to 6; Swansea, \$6.50 to 7. Tin plates, IC. \$10.75 to 11; IX, \$12.75 to 13; coke, IC, \$9.50 to 10. Sheet Lead, \$7 to 7.50; pig lead, \$6 to 7; sheet zinc, \$7.50 to 8. Cast steel, 13 to 16c.; spring steel, 4½ to 6c.; sleigh shov, 4½ to 5c. Potash kettles, \$2.50 to 3; camp ovens, \$3.50 to 3.60; window glass in good demand; stocks light, and prices have advanced a little; the prices run from \$2.20 to \$2.70 for fourth quality, according to size.

**HIDES.**—Market rather quiet; receipts are not large. Green inspected hides, No. 1, 11c; ditto, No. 2, 9½c; ditto, No. 3 and bulls' hides, 7½c. Calfskins are selling at 13c, 14c, 15c, and 16c, according to quality.

**LEATHER.**—Business in this department during the week has been slow, buyers and sellers holding very different views, and as the price of hides has forced up sole leather, manufacturers are not willing to meet the advance when they cannot get higher prices for the manufactured goods. Stocks are getting larger as the receipts have been more liberal, without a corresponding demand. We quote sole leather, No. 1 B. A., 27c to 28c; ditto, No. 2, 25c to 26c; buffalo sole, No. 1, 23c; ditto, No. 2, 21c; oak sole, 50c to 55c; light waxed upper, 44c to 46c; heavy ditto, 42c to 44c; grain upper, 43c to 45c; large splits, 30c to 35c; small ditto, 27c to 30c; russets, 30c to 40c; harness, 31c to 33c; rough leather, 28c to 30c; pebble grain, 16c to 17c; cow kild, 14c to 16c; pink linings, \$4.50 to 5.50; red roans, \$6 to 8; patent cow, 10½c to 20c; enamel cow, 19c.

**LIQUORS.**—*Brandy*—Demand is light and prices are steady, from \$1.90 to 2.25 in wood, and \$6.75 to 9 in cases. *Gin*—Du Kuypers has sold at \$1.32½ to 1.33 in wood; ditto, green cases, \$3.45 to 3.50; red cases, \$6.50 to 6.62½. *Rum*, \$1.90 to 2.10 for 16 o.p. *Highwines*—Upper Canada brands, \$1.47½ to 1.50; rye whiskey, 85c to 95c.

**NAVAL STORES.**—There is a fair demand for spirits of turpentine at \$1 to 1.05. Rosins are held at our quotations, they are getting scarce, and as the prospect of a supply soon is unlikely, owing to the late opening of navigation. Strained \$4.75 to \$5 for No. 1; No. 2, \$5.25 to 5.50;

No. 1 \$6 to 7; pale, \$7 to 8.50; coal tar and pitch nominal.

**OILS.**—There has been an active market during the week, and prices are advancing. Sales of olive oil at \$1 to 1.10; linseed is firm at 76½ to 77½c. for raw, boiled linseed bringing 80 to 82½c.; cod oil is now nearly all in one hand, and for which 53 to 55c. is asked, a round lot was sold early in the week at 51c.; seal oil is somewhat firmer, ordinary pale, 60 to 62½c.; steam refined, 65 to 70c.; upwards of 800 brls. have changed hands within our range of quotations. The unfavorable reports from the seal fishing fleet, owing to the severe weather and ice along the coasts having seriously interfered with the fishing has caused a considerable advance in this oil. **Petroleum**—Very little activity in this trade. Car loads of No. 1 white have been placed at 27½c and 28 to 30c is now demanded, probably owing to the reorganisation of the old combination in Ontario.

**PROVISIONS.**—**Butter**—Receipts during the week 435 kegs; shipments, 448 kegs. The business this week has been almost entirely confined to choice grades for local consumption at from 20 to 21c; lower grades are dull and neglected. **Cheese**—Receipts 390 boxes; shipments 102 boxes. Prices keep very firm which has rather checked the demand for consumption, nothing doing in shipping lots. We quote 13 to 14c as the current market value. **Pork**—Receipts 10 brls; shipments 8 brls. Market dull; new mess pork, \$15.25 to 15.75; thin mess, \$14 to 15; prime pork nominally, \$11. **Beef**—Prime mess in lots, \$14.50; Cincinnati sugar cured hams, 17c; city cured hams, 12½c. **Lard** in fair local demand at 9½ to 10c. **Tallow** remains dull at \$8 to 8.75 per brl for rendered and 5c per lb for unrendered.

**SALT**—Market generally very dull, fine 65 to 70c; coarse, 75c. **Factory Filled** quiet at \$1.50. **WOOL.**—The supply for this market keeps very limited. Prices are very firm but not what is looked for in the west. The following are the buying prices at present, fleece wool, 45 to 50c; pulled wool super, 40 to 45c; do. No. 1, 30 to 35c; do. black, 30 to 35c; do. unassorted, \$5 to 40c.

TORONTO MARKET.

TORONTO, April 11, 1872.

Trade is fairly active for the season; the expected opening of lake navigation next week somewhat stimulated the breadstuff's market.

**CATTLE.**—The supply during the week was limited, but sufficient for the demand, which was chiefly for local consumption. Sales were for the most part of trifling account, but full prices were obtained. 1st class cattle brought 5c, and 2nd class 4 to 4½c live weight; 3rd class seldom offered, and not in demand; prices nominal at 3½ to 3¾c, live weight. **Sheep** still very scarce and not in great demand as prices are too high; 1st class being worth \$10 to 12; 2nd class, \$7 to 8. **Spring Lambs** in fair supply at \$3.50 to 4.50. **Calves** \$3 to 8, with a moderate supply and demand.

**DRY GOODS.**—The spring trade is progressing steadily, but scarcely equals the anticipations that were formed of it. The feeling in woollens continues firm but the opinion is now shared in by a good many that prices are about at their highest point, so far, at least, as the raw material is concerned. While this is the case we do not think there is any reason to anticipate a decline in values for a good many months to come. Stocks are low in all the principal markets so that it is considered impossible for the supply to overtake the demand even under the stimulus of 60c per pound until the clip of two seasons at least have been placed on the market. Cotton goods are reported firm and unchanged. Complaints come from many sections

of the country on account of the bad condition of the roads. The weather for the past few days has been so fine as to give good hope of a speedy change for the better, as it will bring many classes of goods into large demand, which have moved very little yet. Importations at Toronto for March show a slight increase on last year; the figures are:—

	1871.	1872.
Woolens .....	\$242,751	\$295,025
Cottons .....	431,624	407,229
Silks and Velvets .....	134,370	118,817
Fancy Goods .....	108,329	119,914

But the totals for the first quarter—1st January to 31st March—indicate an important expansion as follows:—

	1871.	1872.
Woolens .....	\$437,619	\$703,840
Cottons .....	736,066	903,051
Silks and Velvets .....	171,046	196,709
Fancy Goods .....	147,731	211,757

\$1,512,462 \$2,015,357

**FLOUR AND MEAL.**—**Flour**—There has been a good deal of business done during the week both in the local market, and in filling orders for shipment to the Lower Provinces. Prices have been almost uniformly steady irrespective of the fluctuations in the value of wheat in foreign markets. No. 1 superfine sold freely at equal to \$5.35 f.o.c. here; fancy at \$5.55 to 5.60, and extra at \$5.70. These prices are still asked and obtained. **Oatmeal** continues in light demand by the car load; buyers could probably be found at \$4.60; small lots sell as before at \$4.90 to 5.25. **Cornmeal** unchanged at \$3.10 to \$3.25 for small lots. **Bran** continues very scarce and dear; buyers at \$19 per ton by the carload.

**GRAIN.**—**Wheat**—The general tone of the market has been firm in sympathy with Liverpool which was reported steady up to last Tuesday, when a slight reduction was quoted in Red winter and white, which, however, did not sensibly affect prices here. A good demand for all kinds has existed during the week, and frequent sales have been made though not generally reported. Holders of white wheat in view of an anticipated short supply next season, are very firm in their views and generally indifferent about selling. Buyers could be found at \$1.35 f.o.b. for No. 1, and at \$1.30 to \$1.32 for No. 2. No. 1 Spring was sold at \$1.22 in store, and at \$1.24 f.o.b., which prices would still be paid; No. 1 Treadwell sold at \$1.27 f.o.c.; 7 cars at \$1.28 **Barley**—Sales of No. 1 in carloads delivered were made at 69 and 70c, and on the track at 67c. **Peas.**—The market has been quiet, buyers and sellers generally apart. A round lot of 5,000 bushels sold at 67c at Guelph. Car loads on the track would probably find buyers here at 69 to 72c. **Oats** have been quiet and steady with buyers at 40c for car loads on the track, or 42c, 1.o.b., N.R.C. cars. Street price 42 to 43c. **Rye.**—Very little offering, unchanged at 72c. **Corn.**—No. 2 western sold in car loads at 55c on the track.

**GROCERIES.**—Trade is still quiet. Almost the only movement is in tea and sugar; of the former some fresh supplies have been received, but not sufficient to affect prices, which may still be quoted with an advancing tendency. **Sugars** are light in stock, and held at firm prices. Small lots of British refined have been sold on the spot, and to arrive at firm rates. **Coffee** remains firm, with small stocks on hand. **Fruit** inactive, Layers have declined 10c. Very little demand except for immediate wants. **Fish** entirely nominal; no business doing. **Tobacco** quiet but firm; holders confident in view of the upward tendency of leaf.

Imports of leading groceries at Toronto for the month of March:—

	1871.	1872.
Tea—Green and Japan..lbs..	74,239	55,744
do.	\$25,279	19,712
Tea—Black..lbs.....	8,349	13,973
do.	\$2,655	5,489
Sugar.....lbs.....	\$85,020	247,578
do.	4,850	16,195
Dried fruits and Nuts .....	\$405	716

**HIDES AND SKINS.**—The market continues firm, at late prices. The supply is very moderate, and not equal to the demand. No. 1 green hides are worth 9c; No. 2, 7½c to 8½c; No. 1 cured and inspected are worth 9½c to 9¾c. There is a good demand for foreign hides, of which considerable quantities are being imported. **Sheepskins** are scarce and in good demand, at \$3 to 3.50, and for extra \$4 is sometimes paid. **Calfskins** selling as before, at 12c to 12½c for green.

**PROVISIONS.**—There is no material change to note since last week. The local trade is still fairly active. Common butter is not so much wanted, but buyers could be found at 10c to 10½c; choice would readily fetch 17c to 19c, but it is difficult to obtain. **Fresh eggs** have been uncommonly scarce, 30c being asked and obtained for small lots, but within the last day or two they were bought at 25c. **Lard** is held in lots at 9c, with buyers at 8½c to 8¾c. **Mess Pork** remains inactive; buyers not at all keen at \$14; one car was reported to have been sold at that figure. There is a good demand for dried apples, which sell in small lots at 9c. Choice hops are wanted at 55c; ordinary and poor qualities neglected and nominal. **Salt** unchanged. **Petaloes** are offering more freely in lots, at 75c to 80c per bag. **Onions** in wholesale lots are worth \$1.25 or 1.50 in small lots.

**SEEDS.**—The market has been generally quiet during the week. Round lots of clover sold at \$5; small lots by dealers at \$5.25 to \$5.50; timothy in small lots is worth \$3 to 3.25.

**WOOL.**—The market presents the same features as at the date of our last report. Holders are somewhat more timid as to the future, and would probably sell at more reasonable prices than they have recently been asking. We continue to quote pulled combed, and fleece at 55c, but have no report of any late transactions at that figure.

TORONTO STOCK MARKET.

Reported by Blaikie & Alexander, Brokers.

April 11, 1872.

We have to report a very active market during the past week. The transactions in all the favorite stocks having been large, and at well sustained figures with a continued demand.

**Banks.**—There was little done in Toronto, the views of buyers not being over 206, while sellers are asking 208 to 210. The sales of Ontario ranged from 111½ up to 113½, and back again to 112, closing with buyers at 112½, and 114 asked. Very large amounts of Commerce were taken at rates between 134½ and 136, closing in good demand at the latter figure, and offered at a half better. A good deal of Royal was placed at 109½, selling down to 108, but recovering again with last sales at 108½, and none offered under 109. Under a strong demand, Dominion sold rapidly from 111 up to 114, and is now wanted at that, and held at 114½. Merchants showed a slight falling off, the sales being from 135 to 133½, but later recovering, and was placed at 134 and 134½. Montreal sold from 230½ down to 226½, advancing again with large transactions up to 228, and closes with sellers at that.

**Bonds.**—There is nothing doing in Governments. Some amounts of City were placed at 98½ to 98½, and round lots of Townships at 96, 96½ and 95½. County may be had at 101½, and

Grey & Bruce Railway at 97. Nipissing changed hands at 97½, and are wanted at that.

**Sundries.**—Sale of Canada Building were made at 157½. Freehold at 138, and Western at 137½. Union would be taken at 114, and Provincial at 105½. Buyers of Building & Loan have advanced to 108½, with small sales. Landed Credit was taken at 111. British America Assurance Co. is inactive at 95 to 96. 137½ would be given for Western Assurance Co, with sales at 138 and 140. Small sales of City Gas were made at 126.

**AID TO RAILWAYS.**—The Ontario Government has passed three orders in Council granting further aid to the following railways, viz: To the Toronto, Grey and Bruce Railway, a sum of \$2,250 per mile, between Harriston and Wingham, on condition that the Wellington, Grey and Bruce Company be allowed to run over the same; the Wellington, Grey and Bruce Railway a sum of \$2,250 per mile, between Wingham and Kincardine, on condition that it shall allow both the Toronto Company and the London and Huron Railway to use the same; to the Midland Railway a sum of \$2,650 per mile, between Orillia and Mundy's (Georgian) Bay, upon condition that it shall allow the Northern Railway to use the same, and the further condition that it shall grant the Grand Junction Railway powers over that portion of the Midland "lying between the point of junction at Omamec or Lindsay, or any intermediate point and Munday's Bay;" and lastly of a sum of \$4,000 per mile to the Muskoka Railway, from Washago and Gravenhurst, (the portion between Orillia and Washago having already received \$4,000 per mile) upon condition that the Midland be allowed to run over the said extension between the junction of the two lines at Atherley and Lake St. John. These grants must very nearly, if not altogether, swallow up the balance of \$400,000 voted last session.

**ONTARIO AND QUEBEC RAILWAY.**—This proposed line is to run from the City of Toronto through or near Peterborough, Madoc and Carleton Place, to the City of Ottawa, and across the Ottawa River into the Province of Quebec, to effect a junction with railways in that Province, and to unite, amalgamate, and make running arrangements with railway lines in the Province of Ontario, situated upon the line authorized to be constructed. The Provisional directors are H. J. Hubertus, H. Abbot, Hon. Jas. Skead, Hon. M. Cameron, Hon. B. Flint, J. M. Currier, M.P., A. Wright, M.P., P. M. Grover, M.P., G. Kempt, M.P., J. N. Lapum, M.P., and G. D. O'Flynn. The Company may be permanently organized so soon as \$50,000 of stock is subscribed and ten per cent thereon paid in. The estimated distances between the following places is as follows:—Toronto to Peterborough, 90 miles; Peterborough to Carleton Place, 126 miles; Carleton Place to Ottawa, 28 miles; Total from Toronto to Ottawa, 244 miles. The line proper extends only from Peterborough to Carleton Place 126 miles.

—The "Magill case" is up again in Hamilton, before a special jury; the Western Assurance Company are the defendants this time.

—A marine insurance company has been organized in Weymouth, Digby Co., Nova Scotia, with Mr. Colin Campbell, Jr., as President.

—Charters will be asked from the Dominion Parliament, besides, those already noticed, for a bank which shall have its head office or branch in the city of St. John; the Alliance Insurance Association of Canada and the Alliance Banking Company of Canada.

—Mr. A. W. Smith has been appointed agent

of the London and Lancashire Life Insurance Company for Toronto.

—Mr. C. C. Foster has the agency of the London Assurance Corporation for Toronto, in the place of Mr. S. F. Holcomb resigned.

—The revenue of British Columbia, from 21st July to 31st December, 1871, was \$190,459; the expenditure, \$97,646.

—The Supreme Court of the United States has decided that insurance is not commerce; it is therefore a matter to be dealt with by the individual States and not by the General Government.

—At a meeting of the Montreal Board of Trade held last week the following officers were elected for the current year:—President, Hugh McLennan; Vice President, Wm. Darling; Treasurer, John Kerry, Council: Thomas Macduff, J. R. Thibaudeau, L. Tourville, M. P. Ryan, John Grant, G. A. Drummond, F. W. Henshaw, L. E. Morin. Board of Arbitration: Andrew Allan, John McLennan, Peter Redpath, David Torrance, John M. Young, Victor Hudon, Jas. McDougall, Thomas Rimmer, Henry Thomas, A. W. Ogilvie, H. Mulholland, George Moffatt.

### 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 in the offices of the said Company, in the City of Toronto, on SATURDAY, the TWENTY-FIFTH DAY OF MAY, A.D. 1872, at 12 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 the Province of Ontario incorporating the said Company.

By order.

JAMES GRAHAM

Secretary & Treasurer.

Dated at Toronto, the 3rd of April, 1872.

### Insolvent Act of 1869.

In the matter of Russell Wilkinson an Insolvent.

I, the undersigned, John Shaw, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month.

JOHN SHAW,

Official Assignee

Toronto, 3rd April, 1872.

### Montreal

Assurance Company

INCORPORATED 1840.

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

HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER.

BRANCH OFFICE—22 Wellington Street, Toronto.

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. 34-64

### Reliance

Mutual Life Assurance Society,

Established 1840.

Head Office for the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

DIRECTORS—Walter, Shanly, Esq., M.P.; Duncan MacDonald, Esq.; Major T. E. Campbell, C.B., the Hon. J. Hamilton, F. W. Thomas, Esq., Cashier Molson's Bank.  
Net Assets, as at 31st Dec., 1870.....\$1,400,145 06  
Net Liabilities, do. do. .... 1,208,625 00

Surplus ..... \$101,520 00

JAS. GRANT, Resident Secretary.  
Agent:—WM. JEFFERY, Esq., Bro'er.



All payments of money due to the Government of Ontario for Crown Lands, timber dues, law stamps, licenses or any other account, will hereafter be made at the offices of agencies of any of the following banks:—

ROYAL CANADIAN BANK,

CANADIAN BANK OF COMMERCE,

ONTARIO BANK,

And when a payment is to be made at a point where there is no such agency, then at the agency of any of the chartered banks, authorized by any of the above-named banks to receive such deposits on their account.

A. MACKENZIE,

Treasurer.

Toronto, March 27th, 1872.



### NOTICE.

CUSTOMS DEPARTMENT,

Ottawa, 19th March, 1872.

Notice is hereby given, that His Excellency, the Governor General, by an Order in Council, bearing date the 15th instant, and under the authority vested in him, has been pleased to order and direct, and it is thereby ordered and directed that "Machinery or Mills, for the purpose of crushing, preparing and working out ores of gold and silver, taken from Mines in Canada," when the like Machinery or Mills are not made in Canada, be placed on the free list, in the same category as Machinery for Manufactures.

By Command,

R. S. M. BOUCHETTE,

Commissioner of Customs.

### TRUST AND LOAN COMPANY OF CANADA.

On and after the

16TH OF APRIL INST;

The Head Office of the above Company will be removed from

KINGSTON,

To their new building, corner of Adelaide and Toronto Streets, TORONTO, where all communications either to Commissioner or the Solicitors of the Company are to be made.

### DOMINION BANK.

Notice is hereby given that a

DIVIDEND AT THE RATE OF EIGHT PER CENT. PER ANNUM

Upon the capital stock of this institution has been this day declared for the current half-year, and that the same will be payable at the banking house in this city on and after WEDNESDAY, 1st day of May next. The transfer books will be closed from the 16th to the 30th day of April next, both days inclusive.

### THE ANNUAL GENERAL MEETING

Of the Stockholders for the election of Directors and amendments of the bye-laws, will be held at the Bank on Wednesday, the 1st day of May next. The chair to be taken at noon.

By order of the Board,

R. H. BETHUNE,

Cashier.

**Insolvent Act of 1869,**

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

In the matter of William Alexander, an Insolvent.

On Wednesday, the First day of May next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

Toronto, 27th March, A.D., 1872.

WILLIAM ALEXANDER,

By W. H. Steele, his Attorney ad litem.

**Merchants' Bank  
OF HALIFAX.  
Nova Scotia.**

GEO. MACLEAN, *Cashier.*

AGENCIES IN NOVA SCOTIA.

ANTIGONISH—T. M. KING, Agent.

BRIDGEWATER—ANDREW GOW, Agent.

PICTOU—WILLIAM IVES, Agent.

TRURO—JOHN B. DICKIE, Agent.

WEYMOUTH—COLIN CAMPBELL, Jr., Agt.

SYDNEY—J. E. BURCHELL, Agent.

**INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.**

In the Matter of Frederick Vosper, an Insolvent.

The Creditors of the Insolvent are notified that a Meeting will be held at my office, No. 20 Toronto St., in the City of Toronto, on Monday, the 22nd day of April, at three o'clock in the afternoon, for the Public Examination of the Insolvent, and the ordering of the affairs of the Estate generally.

W. T. MASON,

Assignee.

Dated at Toronto, this sixth day of April, A.D. 1872.

**INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.**

In the Matter of Frederick Vosper, an Insolvent.

A Dividend Sheet has been prepared, open to objection until the 22nd day of April, after which dividends will be paid

W. T. MASON,

Assignee.

Dated at Toronto, this 6th day of April, A.D. 1872.

**INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.**

In the matter of George Smith, of the City of Toronto, brickmaker, at Insolvent.

The Insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, Nos 7 and 8: Merchants Exchange, Wellington Street, in the City of Toronto, on Monday the Twenty-ninth day of April instant, at three o'clock in the afternoon, to receive statements of his affairs and to appoint an assignee.

Dated at Toronto this 8th day of April, A. D. 1872,

W. F. MUNRO.

Interim Assignee.

**INSOLVENT ACT OF 1869**

Canada, }  
Province of Ontario Co. }  
of York, to wit: }

In the matter of John Ross Robertson, an Insolvent.

The above named Insolvent has deposited with the undersigned a Deed of Composition and Discharge, duly executed. If opposition to such Composition and Discharge be not made within three judicial days after the last publication of this notice, the undersigned will act upon the said deed.

JOHN SHAW, Assignee.

Dated 6th day of April, 1872.

**ANNUAL STATEMENT**

OF THE

*Equitable Life Assurance*

SOCIETY,

OF THE UNITED STATES,

NO. 120 BROADWAY, NEW YORK.

JANUARY 1 1872.

Net Cash Assets, January 1, 1871..... \$12,054,281 70

**RECEIPTS.**

Premiums..... \$6,790,760 58  
Interest and Rents actually received..... 821,476 51 7,612,237 09

**DISBURSEMENTS:**

Claims by death..... \$1,540,161 60  
Cash Dividends, including additions, paid to policy-holders..... 1,100,663 88  
Annuities, Matured Endowments and Surrendered Policies..... 809,514 89  
Total paid policy-holders \$3,450,340 37  
Dividend on Capital..... 7,830 00  
Commuted Commissions..... 84,344 46  
Commissions..... 504,055 77  
Office and Law Expenses..... 426,659 34  
Printing, Advertising, Re-insurance, and Taxes..... 166,574 22 4,648,804

Net Assets (exclusive of Future Premiums)..... \$15,017,714 13

**INVESTED AS FOLLOWS:**

Bonds and Mortgages..... \$9,529,812 50  
Real Estate unencumbered, including purchases under foreclosure..... 2,276,235 23  
United States Stocks..... 712,762 60  
New York State, City and Town Bonds..... 609,081 00  
Bonds of other States..... 50,292 17  
Cash in Bank and other Depositories on interest..... 1,426,059 13  
Loans on Call secured by Collaterals..... 413,473 00  
Actual Cash Investments..... \$15,017,715 63  
Interest and Rents due and accrued..... 110,347 51  
Premiums in hands of Agents and in course of collection, supplies and other property..... 276,194 29  
Deferred Semi-Annual and Quarterly Premiums for the year..... 708,230 00  
Saves, Furniture, etc., at half cost..... 62,337 12

TOTAL ASSETS, January 1, 1872..... \$16,174,824 55  
New York, March 11, 1872. We hereby certify that we have examined the foregoing account and have found the same correct. W. P. HALSTED, THEODORE WESTON, Auditors.

**THE ASSETS ARE THUS APPROPRIATED:**

Total Liabilities, including reserve for reinsurance of existing Policies..... \$4,376,481 00  
Capital Stock..... 100,000 00  
Divisible Surplus..... 1,698,343 55

New York, March 11, 1872. The valuation of the policies outstanding has been made on the New York State standard according to the American Table of Mortality, at four and a half per cent. interest. G. W. PHILLIPS  
J.G. VAN CISE, Actuaries.

NEW BUSINESS SUM ASSURED, 1872

**\$41,804,027 00**

President: WILLIAM C. ALEXANDER. Vice-Presidents: HENRY B. HYDE,  
JAMES W. ALEXANDER.

R. W. GALE, MANAGER, CANADA BRANCH,

195 St. James Street, adjoining Molson's Bank, Montreal.

HEAD OFFICE FOR ONTARIO, 58 CHURCH STREET, TORONTO.

CAPT. R. C. N. MACCUAIG, J. GORDON MORTIMER,  
Inspector of Agencies, Ontario East. Inspector of Agencies, Ontario West.

EDWARD A. SCADDING, Special Agent.

CEO. B. HOLLAND,  
General Agent for Ontario

**Insolvent Act of 1869, and amendments thereto.**

Canada : } In the County Court of the County  
Province of Ontario, } o. York.  
County of Yo k. }

In the matter of Frederick James Wood an Insolvent.  
On Friday the Tenth day of May next the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

Dated at Toronto, this 3rd day of April, A. D., 1872.

**FREDERICK J. WOOD,**

By Horace Thorne,  
His Attorney ad litem.

6t

**The Gore District**

**Mutual Fire Insurance Company**

**HAVE BEEN DOING BUSINESS ON THE Mutual System for THIRTY-THREE YEARS.** It undertakes the insurance of all descriptions of property, excepting certain which are extra hazardous, against loss or damage by fire or lightning. The cost of insuring with it ranges from

**SIXTEEN TO TWENTY CENTS IN THE DOLLAR**

Less than in an ordinary proprietary company. It offers the option of insuring either on the PREMIUM NOTE, or CASH PREMIUM system; and although by adopting the latter a very considerable saving can be effected. The premium note system is undoubtedly the cheaper of the two. Its special tariff of rates for the insurance of

**ISOLATED DWELLINGS,**

And their contents recommends itself on the score of economy. It offers security which is ample; and by never allowing its limit of insurance on a single risk to exceed an amount which is proportionate to its assets, it is enabled to meet its engagements as they mature and settle them with promptitude and liberality.

**THOS. M. SIMONS,**  
Secretary.

**ROBT. McLEAN, Inspector of Agencies.**

Ga. February 1st, 1872.



**INTERCOLONIAL RAILWAY.**

The Commissioners appointed for the construction of the Intercolonial Railway, give Public Notice, that they are prepared to receive tenders for the erection of Station Buildings, Fuel Sheds, and Engine Houses at Campbellton and New Castle.

Plans specifications and forms of tender may be seen on after the 8th March, at the Office of the Chief Engineer, Ottawa, Rimouski, Dalhousie, New Castle and Halifax. And tenders may be for the whole, or any less number of these buildings, and will be received, marked "Tenders for Buildings" at the Commissioners' Office Ottawa, up to 12 o'clock noon, on the 4th April next.

**A. WALSH,**  
**Ed. B. CHANDLER,**  
**C. I. BRYDGES,**  
**A. W. McLELAN,** } *Commissioners*

COMMISSIONERS' OFFICE,  
Ottawa, Feb. 24th 1872.

**GOOD FARM LANDS**

Can be purchased by actual settlers on advantageous terms from

*The Canadian Land and Emigration Company.*

Apply to **C. J. BLOMFIELD,** Manager,  
Peterborough,

**E. FORD,**

**STOCK AND SHARE BROKER**

Member of the Stock Exchange.)

83 St. Francois Xavier Street, Montreal.

Stocks, Shares, Bonds, Debentures, and all classes of negotiable securities, bought and sold on commission.

**Insurance.**

Fire and Marine Insurance.

**THE BRITISH AMERICA**

ASSURANCE COMPANY.

HEAD OFFICE:

Corner of Church and Court Streets,  
TORONTO.

BOARD OF DIRECTION:

Hon G. W. Allan, M.L.C.,	Rev. Dean Grasset,
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,

23-1y.

Manager.

**PROVINCIAL**

**Insurance Company of Canada.**

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE... TORONTO STREET... 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.	A. Cameron, Esq., Cashier, Merchants' B'k, Toronto.
W. J. MacDonell, Esq., President, Toronto Savings Bank, Toronto.	Geo. Duggan, Esq., Judge of the County Court, County York, Toronto.
A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto.	A. T. Fulton, Esq., of Geo. Michie & Co., and Fulton, Michie & Co., Toronto.
H. S. Howland, Esq., Vice-President Bank of Commerce, Toronto.	Angus Morrison, Esq., Barrister M.P., Toronto.
	W. K. Egan, Goderich.

Manager.—Arthur Harvey, Esq. Geo. C. Hime, Esq. Asst. Sec'y. Fire Inspector.—Wm. Henderson, Esq. General Agent, Marine Department.—Capt. C. G. Fortier. *Assurers.*—The Canadian Bank of Commerce.

Insurances effected at reasonable rates on all description of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable rules of the Company.

ARTHUR HARVEY, Manager.

**COMMERCIAL UNION**

Assurance Company (Fire and Life).

CHIEF OFFICES:

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

CAPITAL.....\$2,500,000 Stg

MORLAND WATSON & Co., Gen'l Agents for Canada  
FRED. COLE, Secretary.

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

**ROYAL**

Insurance Company.

Of Liverpool and London—Fire and Life.

Subscribed Capital..... \$10,000,000  
Annual Income over..... 4,000,000  
Funds in hand over..... 9,500,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium

Life Assurances granted in all the most approved forms. Gentlemen of position and influence desirous of acting as Agents in unrepresented districts, should apply to the undersigned.

H. L. ROUTH,  
E. F. BEDDALL,

Chief Agents for the Dominion.

Toronto Office—Royal Insurance Buildings, Yonge St.  
F. H. HEWARD, Agent.

**Ætna**

Life Insurance Company of Hartford, Conn.

THE ÆTNA IS NOT SURPASSED IN ECON-  
omical management in financial ability, in com-  
plete success, in absolute security, by any company in  
the world.

Its valuable features—

LOW CASH RATES,

ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM,  
Commend themselves to those desiring Insurance in any  
form.

General Agent, No. 2 Toronto St., Toronto.

**W. BELL and Co.,**

ORGAN

AND

*Melodeon Manufacturers*

GUELPH, ONT.

RECEIVED AT KINGSTON,

**A SILVER MEDAL AND ALL THE FIRST PRIZES,**

At Western Fair, London. Diploma and First Prizes for Best Melodeon and Cabinet Organ of any kind.

At Great Central Fair, Hamilton. Diploma and all the First Prizes.

At Central Exhibition, Guelph. A Diploma for General Excellence, and three First Prizes out of four for Music.

**INSOLVENT ACT OF 1869.**

In the matter of James Buell Sorley and John Charles Howe as well individually as members of the firm of Sorley & Howe, Insolvents.

A meeting will be held in Toronto, at the late office of the Insolvents, 25 Front Street East, on Monday the 15th April, 1872, at 2 o'clock p.m., for the public examination of the Insolvents and for the ordering of the affairs of their individual estates generally.

Dated at Toronto, this 1st day of April, A D, 1872.

**WILLIAM DAVIDSON,**  
Assignee.

**INSOLVENT ACT OF 1869.**

In the matter of Magnus Shewan, an Insolvent.

The Insolvent has made an assignment of his Estate to me, and the creditors are notified to meet at his place of business in Toronto, on Monday the Twenty-second day of April, 1872, at three o'clock, p.m., to receive statements of his affairs, and to appoint an Assignee.

**JOHN KERR,**  
Interim Assignee.

Toronto, 3rd April, 1872.

**NOTICE**

Is hereby given that application will be made to the Parliament of Canada at its next session for an Act incorporating a company to be called—The Ontario Shipping and Forwarding Company.  
Toronto, Feb. 1st, 1872.

**RICHARD GRAHAME,**  
Solicitor for Applicants.

**NOTICE**

Is hereby given that an application will be made to the Dominion Parliament at its next session for an Act to incorporate a Company with its head office at the City of Toronto, to be called the Dominion Marine Insurance Company.  
Toronto, Feb. 6th, 1872.

**NOTICE**

Is hereby given that application will be made to the Parliament of the Dominion of Canada at the next session thereof for an Act to incorporate "The Imperial Bank," with the head office at Toronto.

**AGRICULTURAL**

Insurance Company of Watertown, N. Y.

CANADA OFFICES—KINGSTON, ONT., AND 235 ST. JAMES STREET, MONTREAL.

Cash Assets - - - - - \$635,000.  
Deposit at Ottawa - - - - - 100,000.

JOHN C. COOKER, Pres., ISAAC MUNSON, Sec.,  
E. H. GOFF, General Agent.

This Company commenced business in Canada in June, 1870, and up to the present time has issued upwards of 10,000 Policies—a result in first year's business unparalleled in the history of Canadian Insurance.

**ADVANTAGES OFFERED**

1st. Absolute security to Policy-holders in the shape of a large paid-up Cash Capital, with over half a million dollars surplus, and having a deposit of one hundred thousand dollars with the Government for the security of Canada Policy-holders especially.

2nd. This Company confines its business to farm property and detached residences, thus securing our patrons from the liability of paying losses on Stores, Hotels, Shops, and all other hazardous property.

3rd. A large and profitable business, with ample assets, enables the Company to adjust all honest losses, and pay without any delay.

4th. This Company insures against loss and damage by lightning, even where no fire occurs. No other Company in Canada gives this security to its Policy-holders.

A. W. SMITH,

Agent for Toronto and vicinity.

Office—Wellington Street.

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

HEAD OFFICE.....WATERLOO, ONT.  
ESTABLISHED 1863.

THE BUSINESS OF THE COMPANY IS DIVIDED into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES, Each Branch paying its own losses and its just proportion of the Managing expenses of the Company.  
C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.  
J. HUGHES, Inspector.

**THE MUTUAL**

**Life Association of Canada**

Incorporated by Special Act of the Parliament of the Dominion, 1871.

**TORONTO OFFICE :**

British America Assurance Company's Buildings  
Corner of Church and Court Sts.

**HAMILTON OFFICE :**

No. 20 James Street South.

**BOARD OF DIRECTORS :**

James Turner, Esq., (of James Turner & Co.) President; A. T. Wood, Esq., (of Wood & Leggatt) Vice-President of the Hamilton Board of Trade, Vice-President; Hon. Wm McDougall, C. S., Toronto; Donald McInnes, Esq., (of D. McInnes & Co., & McInnes Bros & Co.); A. Harvey, Esq., (of Harvey, Stuart & Co.); J. M. Williams, Esq., M. P. P.; John Harvey, Esq.; Anthony Copp, Esq., (of Copp Bros.); D. B. Chisholm, Esq., (Ma or of Hamilton); C. R. Murray, Esq., (Manager, Canadian Bank of Commerce, Hamilton.); James Watson, Esq.; H. T. Ridley, Esq., M. D.

WM. POWIS, Actuary and Manager. ROBERTSON MACAULAY, Secretary

**Queen**

**FIRE & LIFE INSURANCE COMPY**

OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms

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

CAPITAL .....£2,000,000

CANADA BRANCH OFFICE—Exchange Buildings, Montreal

Resident Secretary and General Agent—

A. MACKENZIE FORBES,

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

**Hotels.**

**St. James' Hotel, Montreal.**

THE UNDERSIGNED BEG TO NOTIFY THE public that they have purchased the above well known first-class Hotel, and which is now carried on as a Branch Establishment of the St. Lawrence Hall,

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

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

H. HOGAN & CO.

McDonald & Badgerow,

Barristers, Attorneys, and Solicitors,

WHITMORE BUILDINGS,

Toronto Street, Toronto.

D. MITCHELL McDONALD. GEO. W. BADGEROW.

**Insurance.**

**THE ISOLATED RISK**

**FIRE INSURANCE CO. OF CANADA.**

HEAD OFFICE:

King Street, Corner of Church, Toronto.

CAPITAL - - - - - \$500,000

DEPOSITED WITH GOVERNMENT - 50,000

President,

ALEXANDER MCKENZIE, Esq., M. P.

Manager,

JOHN MAUGHAN, JUN.

(Late Assistant-Secretary Western Assurance Co.)

Bankers—Canadian Bank of Commerce.

**Advantages Offered:**

1st. Absolute security to Policy Holders, in the shape of a very large Cash Capital.  
2nd. The important feature introduced by this Company of insuring non-hazardous property only, being the means of giving its Policy Holders very low rates on detached dwellings, &c.  
3rd. The Stockholders, Directors and Agents, being all resident in Canada, losses will be adjusted without delay, and paid in cash at once.

**THE LANCASHIRE INSURANCE COMPANY.**



Capital

£2,000,000 Stg.

Head Office for Ontario:

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

GENERAL AGENTS,—

S. C. DUNCAN-CLARK & CO.,

MANAGER,—

WM. CAMPBELL.

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

**Financial.**

**Robert Beaty & Co., EXCHANGE OFFICE,**

BANKERS, BROKERS & C.,

53 King Street East, opposite Toronto St., Toronto.

DRAFTS ON NEW YORK, GOLD, SILVER, UN current 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

**Campbell & Cassels,**

J. CAMPBELL,] 69 King Street East, [W. G. CASSELS  
TORONTO,

**BANKERS AND BROKERS,**

sterling Exchange, American Currency, Bonds and Stock Gold, Silver and Canadian Stocks and Securities Bought and Sold.

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

**Herrick & Crombie,**

BANKERS, COMMISSION MERCHANTS, AND GENERAL AGENTS.

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

OTTAWA AND PEMBROKE.

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

**Hamilton & Jeffery,**

BANKERS, STOCK BROKERS, &c.,

62 King Street East, Toronto.

REFERENCES: H. S. Strath, Esq., Cashier, Canadian Bank of Commerce; G. Hague, Esq., Cashier, Bank of Toronto; R. H. Bethune, Esq., Cashier, Dominion Bank; Messrs. Gooderham & Worts, Toronto; Messrs. A. R. McMaster & Bro., Toronto; Messrs. Keford & Dillon Montreal.

**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 collection. Advances made on Securities.

No. 67 YONGE STREET, TORONTO.

JAMES BROWNE. & PHILIP BROWNE, Notary Publ

**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

**Wadsworth & Unwin,**

Office, 42 Adelaide Street East, Toronto.

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

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

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

**Mercantile.**

Parson Bros.,

PETROLEUM REFINERS, AND WHOLFSALE Dealers in Lamps, Chimneys, etc. Warehouses, 57 Front St.; Refinery, cor. River and Don Sts., Toronto.

John Beard,

WAGDSTOCK, ONT., MANUFACTURER OF First-Class Tinned Flour Label Branding! Grain and Land Agent.



Insurance.

**LONDON AND LANCASHIRE**

Life Assurance Company.

Chief Office—Leadenhall St., Cornhill, London.  
Canada Branch, Head Office, 235 St. James' St. Montreal.

Deposited at Ottawa, for the EXCLUSIVE BENEFIT OF  
CANADIAN POLICY-HOLDERS, THE SUM OF

**\$100,000.**

BOARD OF DIRECTION.—Wm. Workman, Esq., President, City Bank; Alex. M. Delisle, Esq., Collector of Customs. Charles L. Leblanc, Esq. The next valuation is appointed by the deed to take place at the end of 1872, and all policies on the books of the Company, at that date, entitled to participate, will share in the division of profits. Copies of the Report with statement of the investment can be had on application to any office or agency of the Company.

WILLIAM ROBERTSON, Manager for Canada.  
CAPT. R. THOMAS, Agent for Toronto.

**BEAVER AND TORONTO**

Mutual Fire Insurance Company.

Office, Bank of Toronto Buildings, Wellington Street.

Number of Policies issued to Oct., 1871 - - - 44,000  
Premium Note Capital, over - - - - - \$200,000

C. E. CHADWICK, Ingersoll, 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 Farmers' Branch) and their contents, and City, Town, and Village Property generally. Also Country Stores, Taverns, Flour Mills, &c., &c. The rates of Insurance will be on the lowest scale of Mutual Insurance Companies.  
Parties insured in either Branch are exempt by law from all liability for losses sustained in the other branch.  
Cost of Insurance in this branch averages about two-thirds of the usual proprietary rates, as no profits are required.

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

6m

**The Agricultural**

Mutual Assurance Association of Canada.

HEAD OFFICE.....London, Ont.

A purely mutual Company, avoiding all hazardous risks

Capital 1st of January, 1871.....\$231,242 25  
Cash and Cash items.....77,289 50  
In hands of Dominion Government.....25,000 00

THIS old, well established, and reliable Company, continues to do the largest Farmers' business of any Company in Canada. For the month of June, 1871, it issued the unprecedentedly large number of 1852 Policies! A greater number than the total yearly issue of many Companies.

Intending insurers will note:—  
1st. That its rates are as low as those of any responsible Company in the Dominion, and lower than those of a great many.  
2nd. That parties insuring have the choice of either the Premium note or cash systems, and that on either system the Premium stated in the Policy constitutes the whole liability of the member.  
3rd. The large amount of cash on hand enables it to meet all its engagements promptly.  
4th. Being purely mutual, all profits accumulate for the benefit of the members, and are not paid away to go into the pockets of stockholders, as is the case in proprietary companies.  
Having in the last ten years distributed over \$400,000 in settlement of losses, and ever having been up to the mark in paying honest claims, and meeting all its engagements, the Directors look forward for a continuance of the preference already shown in favor of this Company over all foreign offices and new local ventures.

D. C. MACDONALD, Secretary.

JOADY General Agent and Inspector.

Agents' Directory.

D. W. COWARD & CO., Com. & Produce Merchants, Agent for the Liv. and Lon. and Globe Fire and Life, Com. Union Fire and Life, Andes Fire and Marine Ins. Co's, Ottawa.

W.M. MOWAT, Sect. Co. Perth Mutual F.I. Co., Ins. and Real Estate Agt, money invested on first class securities, mortgages in first-class securities for sale. Stratford O.

DIXIE WATSON, Official Assignee, Fire, Life and Accident Ins. Agent. First-class Companies represented. Money loaned, and collections made—Goderich, Ont.

GEORGE GROVES, Official Assignee, Real Estate and Insurance Exchange—Agent, Imperial Fire Insurance Co., Commercial Union, Fire and Life, Isolated Risk, Fire Ins. Co.—St. Catharines, Ont.

JOHN H. MILLER, Agent for North British and Mercantile, British America, Western, Aetna, Fire and Life, Travellers Life and Accident, &c.—Broker, Land-agent, &c.—Galt, Ont.

JAMES TROUT, Fire, Life, Insurance, Land and General Agent; Appraiser for the Canada Permanent Building and Saving Soc. of Toronto, Meafar, Ont.

KERR & ANDERSON, Official Assignees, Brokers and Accountants. Agents for Guardian Fire Ins Co. of England. Office, cor. Church & Court sts. Toronto.

J. T. & W. PENNOCK, Fire and Life Insurance Agents and Adjusters, representing first-class Companies through the whole of the Ottawa Valley, Ottawa.

ROBERT D. VIBERT, Fire and Marine Insurance Agent; General Commission and Land Agent, Auctioneer and Broker &c. Perce, Gaspe, P. Q.

JOHN TISSIMAN, Agent, Hartford Fire and Canada Life Insurance Companies, General Land Agent, &c., &c., Chatham, Ont.

D. S. R. DICKSON, Notary Public, Commissioner, &c., Money, Land and General Insurance Agent. Offices, River street, Paris, and Roy's Buildings, Brantford

GEO. A. COX, General Agent, Canada Life, Eastern Ontario Branch. Also agent for North British & Mercantile, Imperial, Commercial Union, Western and Hartford Fire Insurance Co's.

C. E. L. JARVIS, Insurance and Commission Agent General Agent, Queen Insurance Co. of Liverpool and London. St. John, N.B. 22

ROBERT MARSHALL, Notary Public, Agent for the Montreal, British America & Quebec Marine Insurance Co's and for the Imperial, Aetna, and Hartford Fire Insurance Companies. St. John, N.B. 22

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 Aetna 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.

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

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

G. W. 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 & Mercantile (Fire) and Montreal Ins. Comp'y (Marine), No. 32 Wellington st. east, Toronto.

JAMES FRASER, Agent, Liverpool and London and Globe and Briton Medical and General Life Association, and Sec'y Metropoli'n Perm't Bldg. Soc'y, No. 5 King street 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.

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

Insurance.

**PHENIX MUTUAL**

*Life Insurance Company,*

HARTFORD, CONN.

JUNE 15TH, 1871.

ASSETS, securely invested.....\$6,554,476 54  
SURPLUS, free of all liabilities.....1,761,147 19  
Ratio of Assets to Liabilities larger than that of any other Company of equal age, being

140.68 of Assets to every 100 of Liabilities.

DIVIDENDS paid to Policy-holders.....\$1,255,593 65  
INCOME for the year.....2,937,939 83

As indicating the uninterrupted and rapid increase of the business of the Company, the following statement is given, comparing the business of 1868 and 1871 respectively.

No. of Policies Issued.	Income.	Assets.
1868.....7,167	\$1,445,211.50	\$2,092,840.11
1871.....9,107	2,937,939.83	6,554,476.54

And in the same period of time the yearly Dividends paid to policy-holders have been increased from

**\$85,382.00 to \$585,364.00.**

Thus it appears that while there has been so large an increase in Dividends within the past three years, the Company has still been able to nearly three-fold its Assets, as well as to maintain a large and regularly accumulating Surplus over all Liabilities. And it is to be further considered, that within the same time there has been paid in losses by death the sum of

**\$1,253,566 00.**

These facts afford sufficient evidence that the Company is, in all particulars, ever watchful of the present interests of policy-holders, in order that in the end it may not only be just, but liberal toward them.

That the business of the Company is managed with strictest economy, is indicated by the fact that notwithstanding the large increase in business the expenses have been in inverse proportion, as will be seen by the following table:—

	1870.	1869.	1868.	1867.
Ratio of Expense to Prem. Receipts	17.39	19.27	19.67	22.53
Ratio of Expense to Gross Receipts	15.41	17.20	18.07	20.53

As evidence of the special care taken by the Company in the selection of risks, it is sufficient to state that its ratio of losses paid to amount at risk, is smaller than that of any other Company of equal age, namely, 0.91.

Since the commencement of business, the Company issued more than,

**47,000 POLICIES,**

and has paid in losses

*Nearly Two Million Dollars*

To the families of those who have deceased while members of the Company.

J. F. BURNS, Sec. E. FESSENDEN, Pres

SIMPSON & BETHUNE,

General Agent for Canada—Montreal.

Good, active men wanted to act as agents in Canada on reasonable terms. Address the General Agent, Montreal.


CHARLES COOPER, JR.,

AGENT TORONTO.

Office, 22 Toronto Street

British Advertisements.

Dunville & Co.'s

V.  R.

OLD IRISH WHISKY,

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 in casks and cases from the principal Spirit Merchants in Canada. The Trade only supplied.

Quotations on application to

Messrs. DUNVILLE & Co.,  
Royal Irish Distillers,  
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.



Seymer's Straw Bottle  
Envelopes,

Shipped in eight gross canvas packages, at 6s. 6d. per gross, or forwarded for packing empty Bottles or Wines and Ales for shipment. They save freight, breakage, &c., and re-sell on arriving. Established 15 years. Sole Manufacturer,

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

DRY LUMBER OF ALL KINDS.

To Builders and Dealers, by the Car Load, at Wholesale Prices.

THE Subscribers have on hand an unlimited supply of Dry boards of all kinds, 14" and 11" Flooring, 14" and Pickings, Clear Strips, Sheeting and cut-offs, all thorough-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.

NOTICE

Is hereby given that "The London and Canadian Loan and Agency Company Limited," will make application at the Parliament of Canada at its next session for an Act to amend their Act of Incorporation.  
Toronto, Feb. 6th, 1872.

RICHARD GRAHAME,  
Solicitor for Applicants

TORONTO PRICES CURRENT.—APRIL 10, 1872.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes:</b>	\$ c. s. c.	<b>Groceries—continued.</b>	\$ c. s. c.	<b>Leather—continued.</b>	\$ c. s. c.
Mens' French Calf Boots.	3 62 4 00	Dry Crushed .....	0 13 1/2 13 1/2	Spanish Sole, 1st quality	
" TapSleKipBts No. 1, Ex	0 00 3 25	Extra Ground .....	0 14 1/2 14 1/2	middle, wghts. lb.....	0 27 0 27 1/2
" Dbl. " No. 1, Ex	2 40 3 00	<b>Teas:</b>		Do. No. 2, .....	0 23 0 25
" T. p&D.S. KipBts, No 1	2 40 2 85	Japan common to good.	0 42 0 50	Slaughter, heavy.....	0 26 0 29
" ThickBts, No. 1, Ex	0 00 2 75	" fine to choicest ..	0 60 0 70	Do. light .....	0 24 0 27
" " No. 1.	0 00 2 40	Colored, common to fine	0 50 0 70	Harness, best .....	0 28 0 34
" " No. 2.	0 00 2 20	Congou & Souchong ...	0 35 0 80	" No. 2. ....	0 25 0 30
" " No. 3.	0 00 2 00	Y. Hyson, com. to good.	0 50 0 65	Upper heavy .....	0 36 0 38
" D.S. Buff Fox Bal...	0 00 2 40	Medium to choicest ..	0 36 0 55	" light .....	0 40 0 44
" " Congs Gaiters...	1 65 2 37 1/2	Extra choice .....	0 65 0 75	Kip skins, Patna .....	0 35 0 40
" Calf Fox Cong. ....	2 45 2 55	Gunpwr. com. to med.	0 80 0 87	French .....	0 70 0 80
" Goat & Seal Con...	2 65 3 00	" med. to fine. ....	0 55 0 70	English .....	0 65 0 90
" Pruncila Congs.....	1 40 2 25	" fine to finest. ....	0 70 0 80	Hemlock Calf (30 to 35	
" Spl t & Kip Cobourgs	1 20 1 50	Hyson .....	0 85 0 90	lbs.), per doz. ....	0 60 0 75
" " Bunkums	1 40 1 75	Imperial .....	0 38 0 50	Do. light .....	0 65 0 70
Boys' Dbl.SI Thick Boots	1 80 1 95	<b>Tobacco—Manufactured:</b>	0 43 0 50	French Calf .....	1 20 1 40
" " Kip .....	0 00 2 05	Dark:55 & 10s		Splits, large, 1/2 lb. ....	0 30 0 55
" " Bals & Congs.	1 70 1 80	" " Western Leaf,	0 33 0 36	" small .....	0 00 0 24
" Split & Kip Bunkums	1 20 1 50	[good to fine	0 38 0 50	Enamelled Cow, per ft.	0 20 0 21
" Split & Kip Cobourgs	1 50 1 60	Bright sorts, gd. to fine.	0 42 0 50	Patent .....	0 20 0 21
Youths' D.S. Thick Boots	0 95 1 10	" choice .....	0 53 0 80	Pebble Grain .....	0 15 0 18
" D.S. Kip .....	0 00 1 70	<b>Hardware.</b>		Buff .....	0 15 0 18
" " Bals & Congs..	0 00 1 35	<b>Tin (net cash prices):</b>		<b>Oils.</b>	
" Split & Kip Bunkums	1 00 1 20	Black, 1/2 lb .....	0 00 0 45	Cod Oil .....	0 58 0 60
" " Cobourgs	0 00 0 90	Grain, 1/2 lb .....	0 00 0 45	Lard, extra .....	1 00 1 05
Womens' DblsoleCf.Bals.	1 50 1 75	Block, 1/2 lb .....	0 00 0 45	" No. 1. ....	0 95 1 00
" " Buff & Peb. do.	1 15 1 80	Copper:		" No. 2. ....	0 85 0 90
" " Cong	1 15 1 50	Pig .....	0 20 0 27	Lubricating, patent. ....	0 00 0 00
" Goat & Kid Bals	2 25 2 50	Sheet .....	0 29 0 33	" Moti's economic	0 40 0 00
" G ad&Kid Cong	2 20 2 25	<b>Cut Nails:</b>		Linsee raw .....	0 77 0 80
" Buff Batts .....	1 15 1 40	Assorted 1/4 Shingles,		" boiled .....	0 82 1 00
" Split .....	0 95 1 00	1/2 100 lbs. ....	4 75 0 00	Machinery .....	0 30 0 40
" Prun. Bal& Cong.com	0 85 1 25	Shingle alone do. ....	0 00 5 00	Olive, common, 1/2 gall.	1 15 1 45
" " fine	0 95 1 40	Lathe .....	0 00 5 50	" salad .....	1 50 2 30
Misses' Peb & Buff Bals.	0 95 1 05	<b>Galvanized Iron:</b>		qt., per case. ....	3 65 7 50
" Buff Batts.....	0 95 1 40	Assorted sizes .....	0 00 0 00	Seal, pale .....	0 70 0 75
" Prun. Bal& Cong	0 92 1 05	Best No. 24 .....	0 00 0 08	Spirits Turpentine	1 00 1 05
Children's Peb. Buff Bals...	8 80 1 25	" 26 .....	0 00 0 09	Whale, refined .....	1 00 0 00
" Buff Bals.....	0 75 1 15	" 28 .....	0 00 0 00	Paints, &c.	
" Prun. Bal& Cong	0 55 0 75	<b>Horse Nails:</b>		White Lead, genuine, in	
" Turned Cacks .....	0 70 1 03	Guest's or Griffin's as-	0 00 0 00	Oil, 1/2 25 lbs. ....	0 00 2 25
" " English	4 75 6 25	sorted sizes .....	0 19 0 20	Do. No. 1 .....	0 00 2 05
<b>Drugs.</b>	2 25 5 00	E. T. or W. asd. sizes	0 16 0 17	" 2 .....	0 00 1 85
Aloe Cape .....	0 12 0 16	Patent Hammered do.	0 00 0 00	" 3 .....	0 00 1 75
Alum .....	0 02 0 03 1/2	<b>Iron (at 4 months):</b>		Common .....	1 30 0 00
Borax .....	0 25 0 30	Pig—Gartsherrrie, No. 1	0 00 0 00	White Lead, dry .....	0 00 0 09
Castor Oil .....	0 15 0 16	Caider, No. 1, none ..	0 00 0 00	Red Lead .....	0 07 0 08
Caustic Soda .....	0 05 0 05 1/2	" No. 3 .....	0 00 0 00	Venetian Red, English	0 02 0 03
Cream Tartar .....	0 30 0 31	Other brands, No. 1 ..	0 00 0 00	Yellow Ochre, French.	0 02 1 03
Cpzon Salts .....	0 02 0 03	" No. 2 .....	0 00 0 00	Whiting .....	0 85 1 25
Extract Logwood .....	0 10 0 13	Bar—Scotch, 1/2 100 lb.	3 50 3 75	<b>Petroleum.</b>	
Indigo, Madras .....	0 95 1 05	Refined .....	0 00 4 00	(Refined, 1/2 gallon.)	
Madder .....	0 16 0 18	Swedes .....	0 00 5 50	Water white, .....	0 00 0 20
Opium .....	6 50 6 75	Hoops—Coopers .....	0 00 4 50	Straw, 5 brls. ....	0 00 0 23
Oxalic Acid .....	0 00 0 35	" Band .....	4 50 0 00	" single brl. ....	0 00 0 30
Potass Iodide .....	11 75 12 00	Boiler Plates .....	0 00 4 50	Standard White .....	0 00 0 33
Soda Ash .....	0 03 0 04	Canada Plates .....	0 00 0 00	Benzine .....	0 00 0 40
Soda Bicarb. ....	5 25 5 50	Coatbridge .....	0 00 0 00	<b>Produce.</b>	
Tartaric Acid .....	0 50 0 50	Glanmorgan .....	0 00 0 00	<b>Grain:</b>	
		Swansea .....	0 00 0 00	Wheat, Spring, 60 lb.	1 18 1 22
<b>Groceries.</b>		<b>Lead (at 4 months):</b>		" Fall, 60 lb. ....	1 27 1 35
<b>Coffees:</b>		Bar 1/2 100 lbs. ....	0 06 1 07	Barley, .....	0 61 0 67
Java, 1/2 lb. ....	0 21 0 26	Sheet .....	0 06 1 08	Peas, .....	0 70 0 72
Laguayra .....	0 00 0 00	Iron 1/2 lb (net cash):	0 07 0 07 1/2	Oats .....	0 40 0 00
Rio .....	0 00 0 00	No. 6, 1/2 bundle ..	3 10 0 00	Rye .....	0 72 0 00
<b>Fish:</b>		" 9, " .....	3 40 0 00	<b>Seeds:</b>	
Herrings, Lab. split .....	5 25 5 5	" 10, " .....	3 80 0 00	Clover, choice, 60 lb.	5 00 5 25
" Canso .....	5 00 5 25	" 12, " .....	4 40 0 00	Timothy, choice, 60 lb.	2 75 3 00
" round .....	3 50 4 00	<b>Powder:</b>		Flax .....	1 90 2 00
" sealed .....	0 32 0 37	Blasting Canada .....	4 00 0 00	<b>Flour (per brl.):</b>	
Mackerel, brls. ....	6 00 6 50	FF .....	5 00 0 00	Superior extra .....	6 00 6 10
White Fish and Trout ..	3 50 4 00	FFF .....	5 25 0 00	Extra .....	5 65 5 70
Salmon, salt water .....	16 00 16 50	Blasting, English ..	0 00 0 00	Fancy .....	5 55 5 60
Dry Cod, 1/2 112 lbs. ....	4 75 5 00	FF " loose .....	5 00 5 50	Superfine No. 1 .....	5 30 5 35
<b>Fruit:</b>		FFF .....	5 50 6 00	" 2 .....	0 00 0 00
Raisins, Layer, old .....	1 65 1 90	<b>Pressed Spikes(4 months):</b>		<b>Oatmeal, per br.</b>	4 55 4 66
" M. R. ....	1 65 1 90	Regular sizes, 100 ..	0 00 5 00	<b>Provisions</b>	
" Valentias .....	7 00 7 25	Extra .....	0 00 6 00	Butter, dairy tub, 1/2 lb	0 17 0 19
Currants, new .....	6 75 7 00	<b>Tin Plate (net cash):</b>		store pack .....	0 09 0 12
" old .....	5 00 5 50	IC Coke .....	0 00 9 50	Cheese .....	0 11 0 13 1/2
<b>Melasses:</b>		IC Charcoal .....	0 00 10 50	Pork, mess, new .....	14 00 15 5
Clayed, 1/2 gall. ....	0 30 0 35	IX .....	0 00 12 50	" prime mess .....	0 00 0 00
Syrups, Standard .....	0 45 0 50	INX .....	0 00 14 50	" prime .....	0 00 0 00
" Golden .....	0 50 0 52	DC .....	0 00 9 50	Bacon, Canada .....	0 06 0 06 1/2
<b>Rice:</b> —Aracca .....	4 60 4 70	<b>Hides &amp; Skins, 1/2 lb:</b>		" Cumberland cut.	0 06 0 06 1/2
Rangoen .....	4 50 4 60	Green, No. 1 .....	0 00 0 09	" smoked .....	0 08
<b>Spices:</b>		" No. 2 .....	0 07 0 08 1/2	Hams, salt .....	0 09 0 09 1/2
Cassia, whole, 1/2 lb .....	0 35 0 40	Cured .....	0 00 0 09 1/2	" smoked .....	0 10 0 11
Cloves .....	0 10 0 12	Calfskins, green .....	0 00 0 12	Shoulders, in salt .....	0 0 0 09
Nutmegs .....	0 9 1 00	" cured .....	0 00 0 14	Lard, in kegs .....	0 8 0 9
Ginger, ground .....	0 18 0 23	Sheepskins .....	2 50 3 50	Eggs, fresh .....	0 25 0 00
" Jamaica, root .....	0 17 0 20	<b>Hops.</b>		Beef Hams .....	0 7 0 00
Pepper, black .....	0 17 0 18	Medium to best .....	0 40 0 60	Tallow .....	0 00 0 00
<b>Sugars—(60 days)</b>		Leather, @ 4 months:		Hoggs, dressed, heavy	0 00 0 60
Porto Rico, 1/2 lb .....	0 09 0 10 1/2	In lots of less than		" medium	0 00 0 60
Cuba .....	0 09 0 10	50 sides, 10 1/2 cent.		" light	0 00 0 60
Barbadoes (bright) .....	0 09 0 10	higher .....		<b>Salt, etc.</b>	
Canada Sugar Refinery.	0 09 0 10 1/2	Spanish Sole, 1st quality		Liverpool coarse .....	123
Soft Yellow .....	0 09 0 10 1/2	heavy, weights, 1/2 lb	25 0 0 27	Goderich .....	
Crushed X .....	0 12 0 13			Plaster .....	1 20
" A .....	0 12 0 13			Water Lime .....	1 03
Ground .....	0 13 0 13 1/2				

Soap and Candles.	\$	c.	¢	Brandy:	\$	c.	¢
Golden Bar	0	06	07	J. Robin & Co.'s	2	30	2 40
Silver Bar	0	06	07	Otard Dupuy & Co.	2	30	2 40
Brown No. 1	0	05	05	Brandy, cases	3	75	9 00
Wines, Liqueurs, etc.	0	03	03	Brandy, com. per c.	4	35	4 50
Whisky:							
GOODERHAM & WORTS'							
Wholesale Prices:							
Terms Cash—Under 5							
brs., nett.; 5 to 10 brs.							
2½ p.c. off; 10 brs. and							
over, 5 p.c. off.							
Family Proof Whisky	0	35	0 88				
Old Bourbon	0	35	0 80				
Old Rye	0	30	0 80				
Toddy	0	30	0 80				
Malt	0	30	0 80				
Alcohol, 65 o.p.	0	55	1 05				
Pure Spirits, 65 o.p.	0	50	1 00				
" 50 o.p.	0	26	0 77				
" 25 u.p.	0	21	0 67				
Dom. Whisky, 32 u.p.	0	20	0 63				
" 36 u.p.	0	19	0 59				
" 40 u.p.	0	19	0 59				
Wool.							
Fleece, lb.	0	55	0 56				
Pulled.	0	58	0 55				

STOCK AND BOND REPORT.

NAME.	Shares.	Capital subscribed	Dividend last 6 Months.	CLOSING PRICE S.	
				Toronto, April 10	Montreal, April 10.
<b>BANKS.</b>					
British North America	[strig. £50]	4,866,666	3 b ½ p.c.	117 118	117
Canadian Bank of Commerce	£50	4,800,000	4	135 137	136 136 ½
City Bank, Montreal	80	1,200,000	3	75 76	75 ¾
Du Peuple	50	1,600,000	3	110 111	110 111
Eastern Townships	50	500,000	4		120
Jacques Cartier	50	1,500,000	4	115 117	115 116
Mechanics' Bank	50	5,000,000	4	88 90	90 91
Merchants' Bank of Canada	100	6,000,000	4	134 134 ½	133 ½ 134 ½
Metropolitan		1,000,000			
Molson's Bank	50	1,500,000	4	113 114	113 116
Montreal	200	6,000,000	6 & b 2	227 227 ½	227 227 ½
Nationale	50	1,000,000	4		
Dominion Bank	50	1,000,000	4	113 114	112 114
Ontario Bank	40	2,500,000	4	112 11 ½	112 112 ½
Quebec Bank	100	1,000,000	4	113 115	114 115
Royal Canadian	40	2,000,000	4	108 110	108 108 ½
Toronto	100	1,500,000	4	205 206 ½	206 07
Union Bank	100	1,920,000	4	115 114	112 ½ 114
<b>MISCELLANEOUS.</b>					
Canada Landed Credit Company	50	500,000	4	110 111	
Canada Permanent Building Society	50	1,500,000	5 ½	157 159	
Canadian Navigation Co.	100				94 100
Canada Rolling Stock Co.	100		None.		134 ½ 135
Freehold Building Society	100	500,000	5	137 140	
Huron Copper Bay Co.			25		40 50
Huron & Erie Savings & Loan Society	50	520,000	4 ½	135 139	
Montreal Telegraph Co.	40	500,000	5	185 190	187 190
Montreal City Gas Co.	40		4		200 205
Montreal City Passenger Railway Co.	50		4		275 ½
Quebec Gas Company	200		4		
Quebec Street R.R.	50		4		
Richelieu Navigation Co.	100				172 176
Dominion Telegraph Company	100		None.	104 106	104 108
Provincial Building Society	100	350,000	4 ½	106 108	
Imperial Building Society	50	200,000	4	106 107	
Building and Loan Association	25	200,000	4	107 109	
Toronto Consumers' Gas Co.	50	400,000	5 p.c. 3 m	108 110	
Union Permanent Building Society	50	225,000	5	108 110	
Western Canada Building Society	50	400,000	5	137 138	

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Feb. 1, 1872.)

No. Shares.	Last Dividend.	NAME OF COMPANY.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 s	Briton Medical and General Life	10	2	2 ½
50,000	20	Commercial Union Fire, Life & Marine	50	2 ½	12 ½
24,000	8	City of Glasgow	25	4 ½	4 ½
5,000	9 ½	Edinburgh Life	100	15	13 ½
20,000	6 b 10 s	Guardian, £10 originally paid	100	50	56 ½
12,000	£1 p.sh.	Imperial Fire	100	10	70 ½
100,000	15	Lancashire Fire and Life	20	2 ½	4
10,000	11	Life Association of Scotland	40	7 ½	26
35,000		London Assurance Corporation	25	12 ½	5 ½
10,000	5	Liverpool and Lancashire Life	20	1	2
397,754	40	Liverpool & London & Globe F. & L.	20	2	16
20,000	25	Northern Fire and Life	100	5	28
40,000	25	North British and Mercantile	50	6 ½	148
	£0 p. s.	Phoenix			2
200,000	10	Queen Fire and Life	10	1	7 ½
100,000	11 ½ b ½	Royal Insurance	20	3	5 ½
20,000	10	Scottish Provincial Fire and Life	50	2 ½	73
20,000	7 ½	Scottish Fire	20	2	
10,000	25	Scottish Imperial	50	12	73
4,000	£4 15s. 9d.	Standard Life	50	12	13
		Star Life	25	1 ½	
<b>CANADIAN.</b>					
8,000	4-6 mo	British America Fire and Marine	£50	£25	95 96
2,500	5	Canada Life	400	50	115 120
10,000	7	Citizens Fire and Life	100	25	
5,000		Confederation Life	100	10	
5,000		Sun Mutual Life	100	10	
4,000	12	Montreal Assurance	£50	£5	200
10,000	None.	Provincial Fire and Marine	60	11	
	£3 p. sh.	Quebec Fire	40	32 ½	
	10	" Marine	100	40	
10,000	7 ½-6 mo	Western Assurance	40	10	135 145

AMERICAN

When org'niz'd	No. of Shares.	Last Dividend.	NAME OF COMPANY.	Par val. of Sh's.	Offered.	Asked
1863	20,000	15	Agricultural	\$ 5		
1853	1,500		Atna Life, of Hartford	100	250	300
1819	30,000	6	Atna Fire, of Hartford	100		
1810	10,000	10	Hartford, of Hartford	100		
1863	5,000		Travlers' Life & Acciden.	101		
1870	10,000	10	Andes of Cincinnati	100		

RAILWAYS.

	Sh's.	Paid.	Toronto	London, Feb 24.
Atlantic and St. Lawrence	£100	All.	91 93	91 93
Do. do. 6 ½ c. stg. m. bds.	100	"	99 101	99 101
Grand Trunk	100	"	1 4 19 ½	1 4 19 ½
Do. Eq. G. M. Bds. 1 ch. 6 ½ c.	100	"	68 100	68 100
Do. First Preference, 5 ½ c.	100	"	68 70	68 70
Do. Second Pref. Bonds, 5 ½ c.	100	"	60 61	60 61
Do. Third Pref. Stock, 4 ½ c.	100	"	39 41	39 41
Do. Fourth Pref. Stock, 4 ½ c.	100	"	25 26 ½	25 26 ½
Great West.	20 ½	"	21 21 ½	21 21 ½
Do. 6 ½ c. Bonds, due 1873-76	100	"	100 102	100 102
Do. 5 ½ c. Bonds, due 1877-78	100	"	100 102	100 102
Do. 4 ½ c. Pref. issue at 80	100	"	118 122	118 122
Midland, 6 ½ c. 1st. Pref.	100	"	80 82	80 82
Northern of Canada, 5 ½ c. First Pref. Bds.	100	"	91 93	91 93
Do. do. Second do.	100	"	87 89	87 89
Toronto, Grey and Bruce, Stock	100	50 p.c.	50 60	50 60
Do. do. Bonds	100	75 p.c.	95 97 ½	95 97 ½
Do. do. Bonds	100	75 p.c.	100 105	100 105

SECURITIES.

		Toronto.	Montreal.
Canadian Government Debentures, 6 ½ ct. stg.		101 ½ 105 ½	104 106
Do. do. 5 ½ ct. cur.		98 100	97 99
Do. do. 5 ½ ct. stg., 1885		93 99	97 98
Do. do. 7 ½ ct. cur.			
Dominion 6 ½ ct. stock		10 ½ 109	106 109
Dominion Bonds			105 109
Montreal Harbour			101 104 ½
Do. Corporation 6 ½ ct. 1891			98 99 ½
Do. 7 ½ ct. Stock			115 117
Quebec Water Works 6 ½ ct.			
Toronto Corporation 6 ½ ct., 20 years		98 98 ½	
Kingston City, 6 ½ ct., 1872			
County Debentures		100 102	
Township Debentures		96 98	

EXCHANGE.

	Toronto.	Montreal.
Bank on London, 60 days	98 9 ½	94 9 ½
Private do.	98 9 ½	94 9 ½
Bank on New York	94 9 ½	94 9 ½
Private do.	94 9 ½	94 9 ½
Gold Drafts do.		par. to ½ prem
American Silver		

PRODUCE.

Comparative Prices in Toronto Market.

	1872.	1872.	1871.	1870.	1869.
	WEDNESDAY, Mar. 21.	WEDNESDAY, April 3.	April 10.	April 10.	April 10.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Wheat, Fall ... 60 lbs.	1 27 @ 1 35	1 28 @ 1 22	1 40 @ 1 50	0 90 @ 0 92	1 00 @ 1 05
" Spring "	1 18 1 22	1 26 1 33	1 35 1 40	0 53 0 56	0 92 0 97
Barley ... 45 lbs.	0 61 0 67	0 59 0 64	0 72 0 75	0 53 0 58	1 15 1 25
Oats ... 34 lbs.	0 40 0 40	0 40 0 41	0 51 0 52	0 34 0 35	0 58 0 64
Peas ... 60 lbs.	0 70 0 72	0 65 0 70	0 87 0 90	0 60 0 60	0 75 0 80
Flour, No. 1, Super. brl.	5 30 5 35	5 25 5 30	5 80 5 85	3 70 3 75	4 05 4 10
" Fancy ... brl.	5 35 5 50	5 50 5 55	6 00 6 00	3 90 4 00	4 05 4 10
" Extra ... brl.	5 45 5 70	5 65 5 70	6 20 6 50	4 15 4 20	4 40 4 50
Oatmeal ... brl.	4 55 4 60	4 65 4 70	5 70 5 75	3 70 3 75	3 40 3 50
Pork, Mess ... brl.	14 00 0 00	14 00 14 50	20 00 21 00	15 00 16 00	25 00 26 00
Butter ... lb.	6 10 0 19	0 10 0 19	0 11 0 19	0 14 0 17	0 15 0 26
Hides, green ... 100 lbs.	8 00 8 50	0 09 0 10	7 00 8 00	6 00 7 00	6 00 8 00

**Insurance.**

**CANADA**

**Life Assurance Company.**

This Institution having been

**ESTABLISHED IN 1847.**

Has long since surmounted all the dangers of the early years of Assurance Companies.

*Its ample Capital and Funds,*

And its management in the hands of persons of long experience of such business, afford

*Perfect Security*

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**MODERATE RATES,**

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**JOHN AGAR,** Special Agent.

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**MEDICAL AND GENERAL**

**Life Association.**

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**BRITANNIA LIFE ASSURANCE COMPANY,**  
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Oct. 17—9-1yr.

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**AVAILABLE ASSETS** - - - \$27,000,000

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