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THE  
**JOURNAL OF COMMERCE**  
 FINANCE AND  
**INSURANCE REVIEW**

Vol. 1.—No. 16.

MONTREAL, FRIDAY, DEC. 3, 1875.

{ SUBSCRIPTION  
 \$2 per annum.

Leading Wholesale Houses of Montreal

**GAULT BROS., & CO.,**

Cor. St. Helen & Recollet Sts.

MONTREAL.

IMPORTERS OF STAPLE AND FANCY  
 DRY GOODS.

—AND—

Manufacturers & Dealers

—IN—

**Canadian Tweeds,**

*FLANNELS,*

GREY COTTONS, BAGS, YARN,

&c., &c., &c.

**JAMES CORISTINE & CO.**

471, 473, 475, 477,

ST. PAUL STREET.

Importers and Exporters of

**F U R S ,**

**MANUFACTURERS**

OF

**FUR GOODS,**

And Jobbers in

BUFFALO ROBES,

MOCCASINS,

MITTS AND GLOVES.

FUR WOOL.

STRAW HATS; CAPS. &c.

PROPRIETORS OF THE

Montreal Felt Hat Works.

—:—

Special Inducements offered to the trade in our  
 manufacture of Fur Goods and Wool Hats.

Leading Wholesale Houses of Montreal

**ROBERTSONS,**

LINTON

& Co'y.

WHOLESALE

**DRY GOODS.**

CORNER OF

*Lemoine and St. Helen Sts.*

FALL 1875.

—00—

**McINTYRE,**

**FRENCH & CO.**

IMPORTERS OF

**DRY GOODS,**

**478 ST. PAUL ST.,**

**MONTREAL.**

Leading Wholesale Houses of Montreal

**J. G. MACKENZIE & CO.,**

IMPORTERS

AND

*WHOLESALE DEALERS*

IN

*BRITISH AND FOREIGN*

**DRY GOODS,**

**381 & 383**

**ST. PAUL STREET,**

Rear of the French Cathedral,

**MONTREAL.**

**CRATHERN & CAVERHILL,**

IMPORTERS OF

**METALS & HARDWARE,**

OFFER FOR SALE

Pig Iron, Summerlee and Eglinton

Ramsay Fire Bricks.

Bar, Hoop and Sheet Iron.

Galvanized Sheets, "Gospel Oak" and

"Lysaght."

Steel Cast Spring and Sleigh Shoe.

Cut Nails and Spikes.

Tin and Canada Plates.

Ingot Tin and Copper.

Linseed Oil, Raw and Boiled.

Walker Parker's dry and mixed Leads.

Window Glass, "Joust's" Star brand.

Wood's Refined Borax.

Anvils and Vices.

• Anchors and Chains.

With a complete assortment of British, German, American and Canadian Shelf Hardware.

Office and Wareroom, - - St. Peter St  
 Heavy Goods Store, - - - Colborne St.

**MONTREAL.**

## The Chartered Banks.

**BANK OF MONTREAL.**

ESTABLISHED IN 1818.

CAPITAL SUBSCRIBED, \$12,000,000  
 CAPITAL PAID-UP, 11,957,000  
 RESERVE FUND, 5,000,000

Head Office, Montreal.

## BOARD OF DIRECTORS.

DAVID TORRANCE, Esq., President  
 GEORGE STEPHEN, Esq., Vice-President  
 Hon Thos. Ryan, Hon. Donald A. Smith.  
 Peter Redpath, Esq. Sir A. T. Galt, K.C.M.G.  
 G. W. Campbell, Esq., M.D., Edward Mackay, Esq.  
 T. W. Ritchie, Esq., Q.C.

R. B. ANGUS, Gen. Man.

## Branches and Agencies in Canada.

Montreal,	Brockville,	Stratford
Quebec,	Belleville,	Sarnia,
Toronto,	Cobourg,	Newcastle, N.B.,
Hamilton,	Guelph,	Pictou,
St. John, N.B.,	Halifax, N.S.,	Yerth,
Ottawa,	Port Hope,	Simcoe,
Kingston,	Peterboro',	Cornwall,
Brantford,	Goderich,	Lindsay,
Moncton, N.B.	Chatham, N.B.	Fergus,

Agents in Great Britain.—London, Bank of Montreal, 27 Lombard Street. London Committee—Robert Gillespie, Esq., Sir John Lubbock, Bart., M.P., Bruce Hugh Pearse, Esq., Sir John Rose, Bart., K.C.M.G.

Bankers in Great Britain.—London, The Bank of England; The Union Bank of London; Messrs. Roberts, Lubbock & Co. Liverpool, the Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, Richard Bell and C. F. Smithers, 59 Wall Street. Chicago, Bank of Montreal, cor La Salle and Madison Streets.

Bankers in United States.—New York, the Bank of New York, N.Y.A.; the Merchants' National Bank, Boston, The Merchants' National Bank, Buffalo, The Farmers and Mechanics' National Bank, San Francisco, The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation

**EXCHANGE BANK**

OF CANADA.

CAPITAL, . . . \$1,000,000.

HEAD OFFICE, . . . MONTREAL.

## DIRECTORS.

M. H. GAULT, . . . President.  
 THOMAS CAVERHILL, . . . Vice-President.

A. W. Ogilvie, . . . Alexander Buntin,  
 Thomas Tiffin, . . . W. Rodden.  
 E. K. Greene,

R. A. CAMPBELL, Cashier.

## Agencies.

Joliette, P.Q. . . . D. O. Pease, Agent.  
 Bedford, P.Q. . . . T. L. Rogers, "  
 Park Hill, Ont. . . . D. E. Cameron, "

New York Correspondents.—The Importers' and Traders' National Bank.  
 London, England.—The Alliance Bank, (Limited.)

Collections solicited.  
 Sterling Exchange, Currency, and Gold Drafts bought and sold.

## The Chartered Banks.

**BANK OF BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

London Office—12A Bishopgate St. within.

## COURT OF DIRECTORS.

Henry R. Farrar, J. J. Kingsford,  
 Alexander Gillespie, Frederick Lubbock,  
 Richard H. Glyn, A. H. Philpotts,  
 Samuel Hoare, J. Murray Robertson,  
 W. Burnley Hume, John James Cater.

General Manager—CHARLES McONAN.  
 Secretary—R. W. BRADFORD.

BANKERS.—The Bank of England; Messrs. Glyn, Mills, Currie & Co.

New York.—Agents—H. A. Tuzo and D. B. Davidson.

SAN FRANCISCO.—Agents—Archibald McKinlay and H. W. Gleny.

Branches and Agencies in Dominion of Canada.

ONTARIO.—London, Brantford, Paris, Dunnville, Hamilton, Toronto, Napanea, Kingston, Ottawa, Arnprior, Renfrew.

QUEBEC.—Montreal, Quebec.

New BRUNSWICK.—St. John, St. Stephen, Fredericton, Moncton.

NOVA SCOTIA.—Halifax.

BRITISH COLUMBIA.—Victoria, Barkerville.

Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand. India, China, and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies, Colonial Bank. Paris—Messrs. Marchand, Andre & Co.

**CITY BANK.**

HEAD OFFICE,—MONTREAL.

Branches.

TORONTO. ST. CATHARINES.  
 SHERBROOKE.

Sub-Agencies.

MONTREAL — CHABOILLEZ SQUARE.  
 TORONTO — YONGE STREET.

## DIRECTORS.

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 R. J. REEKIE, Esq., . . . Vice-President.

John Grant, Esq.  
 Robert Mont, Esq.  
 A. M. Delisle, Esq.  
 W. W. Ogilvie, Esq.  
 Henry J. Tiffin, Esq.

J. B. RENNY, Cashier.

Agents in New York—The National Bank of the Republic. In Boston—Messrs. Kidder, Peabody & Co.

Bankers in London—The Alliance Bank (Limited), The National Bank.

## The Chartered Banks.

**MERCHANTS' BANK OF CANADA.**

Capital - - - \$9,000,000.

HEAD OFFICE, - - - MONTREAL

## Board of Directors.

SIR HUGH ALLAN, . . . President  
 HON. JOHN HAMILTON, . . . Vice-President.  
 Danase Masson, Esq. Andrew Allan, Esq.  
 Adolphe Roy, Esq. Wm. F. Kay, Esq.  
 Hector Mackenzie, Esq.

JACKSON RAE, . . . General Manager.  
 JOHN ROBERTSON, Inspector.

## BRANCHES AND AGENCIES.

Montreal.	Napanee.
Toronto.	Brampton.
Hamilton.	Elora.
Kingston.	Lindsay.
Belleville.	Almonte.
London.	Kingcardina.
Chatham.	Orangeville.
Galt.	Pembroke.
Ottawa.	Michell.
Windsor.	Waterloo, Ont.
Ingersoll.	Tilsburg.
St. Thomas.	St. John's, Que.
Stratford.	St. Hyacinthe.
Berlin.	Sorel.
Owen Sound.	Renfrew.
Walkerton.	Fergus.
Prescott.	Beauharnois.
Perth.	Gananoque.
Levis.	Windsor, Manitoba.

Agents in Great Britain.—London, Merchants' Bank of Canada, 32 Lombard Street. London Committee—Right Hon. Lord Lisgar, G.C.B., Hugh Edmondson Montgomerie, Esq., Sir William J. W. Baynes, Bart., Thomas Millburn, Esq. HUGH MUIR, Manager.

Bankers in Great Britain.—The London Joint Stock Bank, The Bank of Scotland.

Agents in New York.—Walter Watson and W. J. de B. Ingram, 62 Wall Street.

Bankers in New York.—The National Bank of the Republic.

**LA BANQUE DU PEUPLE.**

Capital \$2,000,000.

HEAD OFFICE, . . . MONTREAL.

J. PRATT, Esq., President.  
 A. A. TROTTER, Esq., Cashier.

## FOREIGN AGENTS.

London—Glyn, Mills, Currie & Co.  
 New York—National Bank of the Republic.  
 Quebec Agency—La Banque Nationale.

**METROPOLITAN BANK.**

MONTREAL.

CAPITAL SUBSCRIBED, . . . \$1,000,000.

H. A. BUDDEN, President.  
 HENRY JUDAH, Vice-President.  
 G. H. R. WAINWRIGHT, Cashier.

## DIRECTORS.

James O'Brien, Henry Hogan,  
 Samuel Waddell, Henry Judah,  
 M. P. Ryan.

Branch—Contleek, P.Q.

Agents in London, England—Bank of Montreal, 27 Lombard Street.  
 Agents in New York—Bell & Smithers, 59 Wall Street.

The Chartered Banks.

**MOLSONS BANK.**

CAPITAL, - - - \$2,000,000.

BOARD OF DIRECTORS.

J. Molson, Esq., Pres. T. Workman, Esq., Vice-Pres  
E. Hudson, Esq., Thos. Cramp, Esq.  
T. J. Claxton, Esq., R. W. Shepherd, Esq.  
Hon D. L. Macpherson.

HEAD OFFICE MONTREAL, CANADA.  
F. WOLFERSTAN THOMAS, Cashier.

BRANCHES.

*Brockville*—J. W. B. Rivers, manager. *Exeter*—  
E. W. Strathly, do. *London*—Jos. Jobery, do. *Montreal*—  
P. Fuller, do. *Morrisburg*—G. K. Morton, do.  
*Owen Sound*—T. J. Joy, do. *Kimouski*—Geo. Crebassa,  
do. *Smith's Falls*—A. L. Thomas, do. *Sorel*—  
A. D. Darnford, do. *St. Thomas*—Thos. Blakenry,  
do. *Toronto*—L. H. Robertson do. *Windsor*—C. D. Grasset,  
do. *Welland*—J. W. MacGlachan, Agent.

AGENTS.

*Quebec and Ontario*—Bank of Montreal Branches  
and Agencies. *New Brunswick and P. E. Island*—  
Bank of New Brunswick, St John, N.B. *Nova Scotia*  
—Bank of Montreal, Halifax, N.S. *Newfoundland*  
—Commercial Bank, St John's.

IN GREAT BRITAIN.

*London*—Bank of Montreal. Messrs. Glyn, Mills,  
Currie & Co. Messrs. Morton, Rose & Co.

IN UNITED STATES.

*New York*—Messrs. Morton, Bliss, & Co., Messrs.  
Bell & Smithers, Mechanics' National Bank. *Boston*  
—Merchants National Bank. *Portland*—Casco National  
Bank. *Chicago*—First National Bank. *Cleveland*—  
Commercial National Bank. *Detroit*—Second  
National Bank. *Buffalo*—Farmers & Mechanics'  
National Bank. *Milwaukee*—Wisconsin Marine  
and Fire Insurance Co. Bank. *Toledo*—Second  
National Bank.

Collections made in all parts of the Dominion and  
returns promptly remitted at lowest rates of exchange.

**BANK OF OTTAWA,  
OTTAWA.**

DIRECTORS:

JAMES MACLAREN, Esq., President.  
CHARLES MAGEE, Esq., Vice-President.  
C. T. Eate, Esq. Alexander Frazer, Esq.  
Robt. Blackburn, Esq., M.P. Allan Gilmour, Esq.  
Hon. George Bryson. George Hay, Esq.  
Hon. L. R. Church, M.P.P.

PATRICK ROBERTSON.

Cashier.

Agency—Amprior. Agents in Canada—Canadian  
Bank of Commerce. New York—J. G. Harper & J. H. Goadby. London, Eng.—  
Alliance Bank (Limited).

**Union Bank of Lower Canada.**

DIVIDEND No. 20.

NOTICE is hereby given that a DIVIDEND  
for the current half-year of

Three and One-Half Per Cent. (3½)

has this day been declared upon the Paid-up  
Capital Stock of the Bank, and that the same  
will be payable at its Head Office and Branches  
on and after

Monday, the Third day of January, 1876.

The Shares Transfer Book will be closed from  
the sixteenth to the thirty-first of December  
next, both eoy's inclusive.

By order of the Board of Directors.

P. MACBOWEN, Cashier.

Quebec, 29th November, 1875.

The Chartered Banks.

**ONTARIO BANK.**

Head Office, - Bowmanville, Ont.

DIRECTORS.

HON. JOHN SIMPSON, PRESIDENT.  
HON. T. N. GIBBS, M.P., VICE-PRESIDENT.  
HON. W. P. HOWLAND, C.B., Lieut.-Gov.  
HON. D. A. MACDONALD, M.P.  
C. S. GZOWSKI, Esq.  
J. P. LOVEKIN, Esq.  
WM. McMURTRY, Esq.

Agents for the Government of Ontario.

Branches.—Guelph, Lindsay, Montreal, Oshawa,  
Peterboro', Ottawa, Port Perry, Port Hope, Pembroke,  
Toronto, Whitby, Mount Forest.

Foreign Agents.—London, Eng.—Bank of Montreal.  
New York—R. Bell and C. F. Smithers.  
Boston—Tremont National Bank.

**THE QUEBEC BANK.**

Incorporated by Royal Charter, A.D. 1818.

CAPITAL \$3,000,000.

Head Office, - - - Quebec.

BOARD OF DIRECTORS.

JAS. G. ROSS, Esq., - - - President.  
WILLIAM WITHALL, Esq., Vice-President.  
Sir N. F. Belleau, Knight.  
Henry Fry, Esq. R. H. Smith, Esq.  
T. H. Dunn, Esq. A. F. A. Knight, Esq.  
JAMES STEVENSON, Esq., Cashier.

Branches and Agencies in Canada:

Ottawa, Ont. Toronto, Ont. Pembroke, Ont.  
Montreal, Que. St. Catharines, Ont. Three Rivers, Que.  
Therold, Ont.  
C. BERRY, Inspector.

Agents in New York—Messrs. Maitland, Phelps,  
& Co.

Agents in London—The Union Bank of London.

Agent in Paris—Gustave Bossauge.

**BANK OF TORONTO,**

CANADA.

Directors,

WM. GOODERHAM, Esq., Toronto, President.  
JAMES G. WORTS, Esq., Toronto, Vice-President.  
WM. CAWTHRA, Esq., Toronto.  
A. T. FULTON, Esq., Toronto.  
WM. CANTLEY, Esq., Oakville.  
GEORGE GOODERHAM, Esq., Toronto.  
Cashier—

Branches—Montreal, Peterboro', Cobourg, Port  
Hope, Barrie, St. Catharines, Collingwood.

Foreign Agents.—London—The City Bank. New  
York—The National Bank of Commerce; Messrs. Bell  
& Smithers. Chicago—Messrs. Geo. C. Smith & Bro.

The Bank receives money on deposit, and allow  
interest according to agreement.  
Interest allowed on current cash accounts.  
Letters of credit issued available in Great Britain,  
the West Indies, China, and Japan.

The Chartered Banks.

**EASTERN TOWNSHIPS BANK.**

CAPITAL - - - \$1,000,000.  
RESERVE FUND - - - 240,000.

Board of Directors.

R. W. HENEKER, President.  
C. BROOKS, Vice-President.

B. Pomroy, E. O. Brigham,  
G. K. Foster, Hon. J. L. Pope,  
A. A. Adams, G. G. Stevens.

Head Office—Sherbrooke, Que.

WM. FARWELL, Junr., Cashier.

BRANCHES.

Waterloo, Richmond,  
Cootescook, Stanstead,  
Cowansville,

Agents in Montreal—Bank of Montreal.  
London, England—"  
Boston—National Exchange Bank.

Collections made at all accessible points, and  
promptly remitted for.

THE CANADIAN

**Bank of Commerce.**

Head Office, - - - Toronto.

Paid-up Capital - - - \$6,000,000  
Rest - - - - - 1,800,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.

ROBT. WILKES, Esq., M.P., Vice-President.

Noah Barnhart, Esq. Adam Hope, Esq.  
F. W. Cumberland, Esq. James Michie, Esq.  
William Elliot, Esq. T. Sutcliff and Stayner, Esq.  
George Taylor, Esq.

W. N. ANDERSON, General Manager.

JNO. C. KEMP, Inspector.

New York—J. G. Harper, J. H. Goadby, and B. E.  
Walker, Agents.

BRANCHES.

Barrie,	Brantford,	Chatham,
Cayuga,	Collingwood,	Dundas,
Galt,	Godfrich,	Guelph,
Hamilton,	London,	Leam,
Montreal,	Orangeville,	Ottawa,
Peterboro',	St. Catharines	Samia,
Simcoe,	Stratroy,	Trenton,
Toronto,	Therold,	Woodstock.
Windsor.		

Commercial credits issued for use in Europe, the  
East and West Indies, China, Japan, and South  
America.

Sterling and American Exchange bought and sold.  
Collections made on the most favorable terms.  
Interest allowed on deposits.

BANKERS.

New York—The National Bank of the Republic.  
London, England—The Bank of Scotland.

**City & District Savings Bank.**

Head Office, 176 St. James Street,

Open Daily from 10 to 3. Capital, \$2,000,000

President, HENRY JUDAH.  
Vice-President, SIR FRANCIS HICKS.  
Manager, EDMOND J. BARBEAU.

BRANCH OFFICES:

Cor. St. Catherine and Jacques Cartier  
Streets, A. GARTHEP.  
No. 1, St. Joseph Street, H. BARBEAU.

Point St. Charles, Corner Wellington  
and St. Etienne streets, WM. DALY.

The Branches will be open daily from 10 to 2 and  
from 6 to 8 p.m.

INTEREST ALLOWED FOR DEPOSITS

Collections made. American Greenbacks bought.  
Exchange on New York and London at current rates.

# ROYAL CANADIAN INSURANCE COMPANY

OF  
MONTREAL, CANADA.

STATEMENT OF ITS AFFAIRS NOVEMBER 1, 1875.

CAPITAL SUBSCRIBED, . . . . . \$6,000,000 | CAPITAL PAID UP IN GOLD, . . . . . \$565,000

ASSETS.

U.S. Bonds and other Securities and Cash in hands of U.S. Trustees.....	\$	464,207	53
Montreal Harbor Bonds on deposit with the Dominion Government.....		57,500	00
Montreal Warehousing Company's Bonds.....		28,434	14
Bank Stocks.....		318,246	25
Mortgages on Real Estate.....		63,649	55
City of Quebec Consolidated Fund.....		2,300	00
Bills Receivable for Marine Premiums.....		52,152	96
Agents' Balances in due course of Transmission, and uncollected Premiums, including October business, reported and not due.....		214,634	09
Sundry Accounts due the Company for Salvages, Re-Insurances, etc., etc.....		23,248	49
Cash on hand and on Deposit.....		146,209	60

GROSS ACTUAL ASSETS, balance of Subscribed capital not included..... **\$1,370,583 61**

LIABILITIES.

All outstanding claims, including all unadjusted losses in Canada and the United States.....	\$171,690	32
<b>Net Assets</b> .....	<b>\$1,198,893 29</b>	
Amount of reserved funds required for reinsurance of all outstanding risks in Canada and United States, Nov. 1, 1875, Fire and Marine.....	\$514,935	00

Board of Directors.

J. F. SINCENNES, Vice-President "La Banque du Peuple."	W. F. KAY, Director "Merchants' Bank of Canada."
JOHN OSTELL, Director "The New City Gas Company."	ANDREW ROBERTSON, Vice-President "Montreal Board of Trade,"
ANDREW WILSON, Director "The New City Gas" and "City Passenger Railway" Companies.	and Vice-President "Dominion Board of Trade."
M. C. MULLARKY, President "Le Credit Foncier du Bas Canada," Vice-President "Quebec Rubber Co." and President "St. Pierre Land Co."	DUNCAN MCINTYRE, of Messrs. McIntyre, French & Co., Wholesale Dry Goods Merchants.
J. ROSAIRE THIBAudeau, Director "La Banque Nationale."	HUGH MACKAY, Esq., of Messrs. Joseph Mackay & Brother, Wholesale Dry Goods Merchants.

General Manager.....	ALFRED PERRY.	Secretary and Treasurer.....	ARTHUR GAGNON.
Sub-Manager.....	D. L. KIRBY.	Marine Manager.....	C. G. FORTIER.

U. S. ASSETS AND LIABILITIES.

The following assets are deposited in the U.S. for the special protection of its U.S. risks—viz:

STATEMENT OF SEPT. 30th, 1875.

U.S. Bonds 5's and 6's registered, deposited as follows:—		
With Superintendent State of New York.....	\$229,823	37
Superintendent State of Ohio.....	113,046	25
U.S. Trustees in New York.....	60,656	25
<b>Total U.S. Bonds deposited as above.....</b>		<b>403,525 87</b>
N.Y. Central and Hudson River R.R. First Mortgage Bonds registered.....	30,912	06
N.Y. and Harlem R.R. First Mortgage Bonds registered.....	19,711	38
The above deposited with Trustees.....		50,623 44
Balance of Trustees' current account with R. Bell and C. F. Smithers, N.Y.....		10,058 22
Premiums in due course of transmission on 30th September, 1875.....		117,448 39
<b>TOTAL ASSETS IN THE U.S.</b> .....		<b>\$81,655 92</b>

LIABILITIES.

Claims unadjusted and not due, same date.....	33,378	31
<b>Net Assets in United States</b> .....		<b>\$548,277 61</b>
Amount of Premiums on unexpired risks in U.S. Sept. 30th, 1875, \$554,420 83; reinsurance at 50 per cent of do., \$277,210 41.		

Trustees of Funds and Securities in the United States.

RICHARD BELL. | EUGENE KELLY. | JOHN D. WOOD.

All premiums received in the United States over losses and expenses are invested by the Trustees located in New York, and held by them for the protection of the Policy Holders in the United States.

NEW YORK DIRECTORS.

RICHARD BELL, Banker, Chairman. DANIEL TORRANCE, President Ohio and Miss. R.R. | DAVID DOWS, Merchant. | EUGENE KELLY, Banker. JOHN D. WOOD, Merchant.

COUNSEL.

SHIPMAN, BARLOW, LAROCQUE, AND MACFARLAND.

New York Managers:— JOS. B. ST. JOHN, Wm. J. HUGHES.  
Office:—No. 54 WILLIAM STREET, CORNER OF PINE STREET, NEW YORK.

Boston Directors.

GEORGE RIPLEY. EZRA FARNSWORTH. D. N. SKILLINGS. | CHARLES WHITNEY. Wm. CLAPLIN. JOHN CUMMINGS. HARVEY D. PARKER.

C. F. SISE, Manager.....24 Congress Street, BOSTON.

ROYAL CANADIAN INSURANCE COMPANY, Montreal, November 1, 1875.

ALFRED PERRY, General Manager.

ARTHUR GAGNON, Secretary and Treasurer.

**Dividends.**

**BANK OF MONTREAL.**

NOTICE is hereby given that a DIVIDEND OF **SEVEN PER CENT**, upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House, in this City, on and after

**Wednesday, the 1st day of December next.**

The Transfer Books will be closed from the 16th to the 30th November next, both days inclusive.

By order of the Board.

R. B. ANGUS,  
General Manager.

Montreal, 26th Oct., 1875.

**CITY BANK, MONTREAL.**

NOTICE is hereby given that a DIVIDEND OF **FOUR PER CENT**, upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank or its Agencies on and after

**Wednesday, the 1st day of December next.**

The Transfer Books will be closed from 16th to 30th November next, both days inclusive.

By order of the Board.

J. B. RENNY,  
Cashier.

Montreal, October 26th, 1875.

**Leading Wholesale Trade of Montreal.**

**Robinson, Donahue & Co.,**

IMPORTERS OF

**TEAS**

AND

**General Groceries,**

AND

*General Commission Merchants,*

COR. ST. MAURICE & ST. HENRY  
STREETS,

**MONTREAL.**

**ROBERTSON & LIGHTBOUND**

IMPORTERS

AND

**WHOLESALE GROCERS,**

CORNER

*McGILL & COLLEGE Sts.*

**MONTREAL.**

**Dividends.**

**Merchants' Bank of Canada.**

**NOTICE.**

NOTICE is hereby given that a DIVIDEND OF **FOUR PER CENT**.

upon the Capital Stock of this Institution for the current half-year has been this day declared, and that the same will be due and payable at the Bank and its Branches and Agencies, on and after

**Monday, the Third day of January next.**

The Transfer Book will be closed from the 15th to the 31st December next, both days inclusive.

By order of the Board,

JACKSON RAE,  
General Manager.

Montreal, 27th Nov., 1875.

**THE**

**Canadian Bank of Commerce.**

**DIVIDEND No. 17.**

NOTICE is hereby given that a DIVIDEND OF **FOUR PER CENT**.

upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches, on and after

**Monday, the Third day of January next.**

The Transfer Books will be closed from the 17th to the 31st of December, both days inclusive.

W. R. ANDERSON,

General Manager.

Toronto, Nov. 24, 1875.

**Brokers.**

**OSWALD BROS.,**

**STOCK BROKERS,**

*Members of Montreal Stock Exchange,*

55 ST. FRANCOIS XAVIER STREET,

**MONTREAL.**

**JOHN FAIR,**

ACCOUNTANT

Commissioner for taking Affidavits to be used  
in the Province of Ontario,  
**MONTREAL.**

181 St. James Street.

Bond Brothers,

**STOCK BROKERS.**

ST. SACRAMENT STREET, MONTREAL.—(MEMBERS OF  
THE STOCK EXCHANGE.)

Orders received for the purchase and sale, for investment or on margin, of Stocks, Bonds and Debentures, in Canada and the United States.

CORRESPONDENTS:

Messrs. SHEPHERD & GIBBESON, London, Eng.  
Messrs. DRAKE BROS., New York.

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

100 GREY NUN ST., Montreal,

IMPORTERS OF

Pig Iron, Galvanised Iron,  
Bar Iron, Canada Plates,  
Boiler Plates, Tin Plates,

BOILER TUBES, GAS TUBES.

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

MANUFACTURERS OF

**SOFA, CHAIR AND BED SPRINGS.**

A LARGE STOCK ALWAYS ON HAND.

**CANADA PAPER CO.,  
(LIMITED.)**

LATE

ANGUS, LOGAN & CO.,

MANUFACTURERS OF

News, Book and Coloured Printing  
Papers.

ENVELOPE PAPERS AND ENVELOPES,  
Manilla, Brown, Grey and Straw Wrapping Papers,  
Roofing Felt and Match Paper, Strawboard and  
Paper Bags, Cards and Card Board.

Blank Books.

IMPORTERS OF EVERY DESCRIPTION  
OF FINE  
WRITING AND JOBBER PAPERS, ENAMEL-  
LED PAPERS, ENVELOPES,  
Mills at Windsor, Sherbrooke and Portneuf.  
374, 376, 378 ST. PAUL STREET,  
MONTREAL.

**MACDOUGALL & DAVIDSON,  
BROKERS,**

North British & Mercantile Insurance Building  
**MONTREAL,**

*Members of the Stock Exchange.*

CORRESPONDENTS.—The Bank of Montreal, London.  
Messrs. Morton, Rose & Co., London; The  
Bank of Scotland in Edinburgh, Glasgow and Dun-  
dee; Messrs. Cammann & Co., New-York.

**P. D. BROWNE & CO.,**

Bankers and Brokers,

124 ST. JAMES STREET,

*"Opposite the New Post Office,"*

**MONTREAL.**

Greenbacks, Drafts and Exchange; United States  
Bonds, Gold, Silver, and all uncurrent Money, bought  
and sold. Collections made on all parts of the U. S.  
and the Dominion. Iowa farm Mortgages, bearing  
10 per cent. per annum, for sale.

Leading Wholesale Trade of Montreal

**T. & F. ROSS & CO.,**  
 WHOLESALE GROCERS,  
**PRODUCE**  
 AND  
 COMMISSION MERCHANTS,  
 33 St. Sacrament Street,  
 MONTREAL.

**JOHN ROSS & CO.,**  
 QUEBEC.

**BEATTIE & BROSTER**  
 IMPORTERS  
 OF  
**TEAS,**  
 GENERAL GROCERIES,  
 WINES and SPIRITS,  
 152 MCGILL STREET,  
 MONTREAL.

**JODOIN & CO.,**  
 IRON  
 FOUNDERS;  
 STOVES,  
 MACHINERIES, &c.  
 SALE ROOMS:  
 313 St. Paul Street,  
 MONTREAL.  
 FOUNDRY AT  
 LONGUEUIL, Que.

Leading Wholesale Trade of Montreal.

**JOHN HATCHETTE & CO.,**  
 Late Moore, Semple & Hatchette, successors to  
 Fitzpatrick & Moore,  
 IMPORTERS AND GENERAL  
 Wholesale Grocers,  
 WINE & SPIRIT MERCHANTS,  
 College Buildings, College Street,  
 MONTREAL.

**DOMINION**  
**Type-Founding Comp'y,**  
 (LIMITED),  
 CHENNEVILLE Street, MONTREAL.

Manufacturers of the Standard Faces for News-  
 paper, Book, and Job work:

Dealers in **PRESSES** and all kinds  
 OF  
**PRINTERS' MATERIAL.**

The latest improvements are introduced, and the  
 Company invite comparison with any imported type  
 for Accuracy, Durability and Style.

The newest Designs in Job Letter  
 AT LOWER PRICES

*Than Type of Foreign Manufacture.*

Agents for the "**RELIANCE**" Wharfedale  
 Machine and the best English and American Job  
 Presses. Estimates for Newspaper and Job Offices  
 on application.

*Liberal Discount for Cash.*

The "**Dominion Printer**," published quarterly by  
 the Company, mailed gratis on application.

**GRIFFIN & CO.,**  
 DEALERS IN  
**RAILWAY SUPPLIES,**  
**PLUMBERS' TOOLS,**  
 Manufacturers' Agents and Contractors,  
 NORTH BRITISH CHAMBERS,  
 11 HOSPITAL STREET, MONTREAL.

**PROWSE BROTHERS,**  
 IMPORTERS and MANUFACTURERS  
 OF  
 HOUSE FURNISHING HARDWARE,  
 STOVES, TIN, GALVANIZED IRON,  
 AND COPPER WARE,  
 224 St. James Street, Montreal.

**FISH, SHEPHERD & CO.,**  
 449 ST PAUL STREET,  
 IMPORTERS OF

**DRESS GOODS, SHAWLS, &c.**  
 —Agents for the Celebrated—

"**Dragon and Bear Brands**"  
 OF  
**BLACK LUSTRES.**  
 All numbers constantly in stock.

Leading Wholesale Trade of Montreal.

**SINCLAIR, JACK & CO.**  
 WHOLESALE GROCERS,  
 IMPORTERS OF  
*East & West India Produce,*  
 AND GENERAL  
 COMMISSION MERCHANTS,  
 Cor. St Peter and Lemoine Sts.  
 MONTREAL.

**H. A. NELSON & SONS,**  
 IMPORTERS OF  
*Fancy Goods, Toys, &c.,*  
 MANUFACTURERS OF  
 BROOMS, BRUSHES, WOODEN  
 AND  
 WILLOW WARE,  
 91 TO 97 ST. PETER STREET,  
 MONTREAL.  
 56 TO 58 FRONT STREET,  
 TORONTO.

**GEORGE WINKS & CO.**  
 Importers & Wholesale Dealers  
 —IN—  
**BRITISH AND FOREIGN**  
**DRY GOODS**  
*Albert Buildings.*  
 VICTORIA SQUARE,  
 Corner of McGill & Bonaventure Sts.

**AMES, HOLDEN & CO.,**  
 Manufacturers of, and Wholesale Dealers in  
**Boots and Shoes,**  
 596, 598, 600, 602 & 604 Craig St., Montreal.

A large and well assorted stock constantly  
 on hand, specially adapted to the wants of the  
 country trade.

**W. W. GILBERT & CO.,**  
 MANUFACTURERS OF  
**Steam Pumps**

OF ALL DESCRIPTIONS,  
 588 Craig Street,  
 MONTREAL.

Leading Wholesale Trade of Montreal.

# MACDONALD, MOODIE & CO.,

MANUFACTURERS OF

## HATS, CAPS, FURS,

GLOVES, MITTS, AND MOCCASINS,

## BUFFALO ROBES,

The Best Value in the Country.

ORDERS BY LETTER OR TELEGRAM PROMPTLY ATTENDED TO.

MACDONALD, MOODIE & CO.,

35 & 37 St. Peter Street, MONTREAL.

ROBERT DUNN & CO.,

WHOLESALE

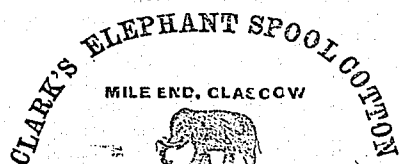
## DRY GOODS.

479 ST. PAUL STREET,  
MONTREAL.

The attention of the trade is invited to about 250 Packages Sundry JOB Goods purchased during the recent depression in business, and which will be sold **LOW** in lots to clear.

FRED. BIRKS,

1 ST. HELEN STREET, MONTREAL,  
AGENT FOR



All numbers. **TRADE MARK** Six Cord.

This Sewing Cotton is superior to any other make in the market, as it is recommended by all the principal Sewing Machine Agents throughout the Dominion as the **BEST** for Hand and Machine Sewing. As there are other makes and qualities of Clark's Cotton, be sure and ask for

CLARK'S ELEPHANT SPOOL COTTON,  
Agent for A. WARD & CO., Leek,

Manufacturers of Machine Silk,  
Hardash, Twists, &c

A full assorted stock of above always on hand. Orders received from Importing Houses in the trade only. Price Lists furnished on application.

STEPHEN, DAVIDSON & CO.,

IMPORTERS OF

STAPLE and FANCY DRY GOODS,  
SMALL WARES, &c.

Nos. 496 and 498 ST. PAUL STREET,  
MONTREAL.

S. H. MAY & CO.,

IMPORTERS AND DEALERS IN

Paints, Oils, Varnishes, Glass, &c.

No. 474 ST. PAUL STREET,  
MONTREAL.

T. H. SCHNEIDER & CO.,

IMPORTERS AND WHOLESALE

## GROCCERS,

476 St. Paul & 397 Commissioners Streets,  
MONTREAL.

A Graphic Description  
OF THE

DOMINION OF CANADA AND ITS  
PROVINCES,

ALSO, NEWFOUNDLAND, the NORTH-WEST TERRITORIES, ANTICOSTI and LABRADOR, with an APPENDIX containing information of especial interest to the Emigrant, and a TABLE OF ROUTES. A most useful Book to send to friends in the Old Country.

PRICE 50 CENTS.

Sent Free on Receipt of Price.

LOVELL PRINTING & PUBLISHING CO.  
MONTREAL.

Leading Wholesale Trade of Montreal.

W. R. ROSS & CO.

GENERAL AND

## Commission Merchants,

MERCHANTS' EXCHANGE,

11 ST. SACRAMENT STREET,  
MONTREAL.

ROSS & CO. - - - QUEBEC

IMPORTERS DIRECT OF

Teas, Coffees, Spices, Fruits, Sugars,  
Grocery Staples.

PROVISIONS AND PRODUCE,  
FISH AND OILS,

Coal, Iron, Tin, Salt, &c.

Merchandise Summary.

M. P. Ryan, whose suspension we noticed in our last issue, has been served with notice to assign, at suit of the Royal Canadian Bank, who are creditors for \$2,697.

Halifax has 204 licensed saloons—one for every 150 souls of the population, including men, women, and children.

John Street, manufacturing jeweller, of Montreal and Gananoque, has been obliged to suspend owing to loss by burglary. His entire stock at Gananoque, amounting to about \$9,000, has been successfully carried off by accomplished cracksmen from over the border.

The following figures may be taken as corroboratory of the general stagnation prevalent in Nova Scotia.

In Halifax the Customs receipts were—  
October, 1874.....\$127,557.77  
" 1875.....\$2,170.81

Showing a decrease of.....\$45,386.96

The extensive publishing house of Leo & Shepard, Boston, have effected a compromise of 25 cents on the dollar, in eight instalments at intervals of three months each. The above arrangement was unanimously accepted by creditors.

In reference to the article published in our last issue, entitled *Valuable Hints*, we have to say that the Niagara District Mutual Fire Insurance Company does not come under the category of Companies referred to as being drawn in the whirlpool of reckless competition, as their applications and instructions to agents are most stringent as to the kind of risks taken. We have seen their applications, and are glad to do justice to the number of queries and their very complete special survey. We also congratulate the Company upon the idea of having a duplicate application, the condition of the policy and by laws of the Company being printed thereon.



Leading Wholesale Trade of Montreal,

1875 **CANADA FUR & HAT COMPANY,** 1875*Established 1832.***Furs, Felt Hats, Gloves, Buffalo Robes, &c.,**

Every Department complete. New Styles in

**MEN'S, WOMEN'S AND CHILDREN'S FUR CAPS,**

MUFFS, COLLARS, BOAS, COATS, JACKETS, &amp;c.

**SCOTCH & CLOTH CAPS,**

Embracing all the New Styles.

**GLOVES OF EVERY DESCRIPTION.**

Men's and Boys' Felt Hats, Latest Fashions.

**BUFFALO ROBES,**

A LARGE COLLECTION.

**GREENE & SONS,**

517, 519, 521 &amp; 523 ST. PAUL STREET, MONTREAL.

Prices Low.—Terms Liberal.

The hard times so much complained of in the Lower Provinces do not seem to effect ship building interests as much as one would expect. In Kent Co., N.B., the following vessels are being built: One at Buctouche by Mr. James McNairn, under contract for Mr. G. McLeod, of 870 tons, carpenter's measurement. The vessel is constructed chiefly of juniper and pitch pine, to class ten years, is well advanced, having decks laid and caulked, and will be ready to launch early in the spring. Another, a spruce vessel, is now being framed by the well known and established builders, Messrs. J. & T. Jardine, Richibucto, of about 800 tons, and will be ready in June next. In addition to the above Mr. Robt. Brown, of Welford, is preparing to build a vessel of about 1,000 tons to class ten years. There will also be three or four schooners built at Richibucto this winter for the coasting trade.

At a meeting of the creditors of the insolvent lumber firm of Rosamond, Culbertson & Co., Douglas, held last week at Arnprior Mr. James Bell was appointed official assignee. The firm offered to pay their liabilities in full, provided they got an extension of time, but the creditors doubted their ability to do so, and the majority favored a compromise at 75 cents in the dollar.

At a meeting of creditors of the Jewett Estate, held in St. John, Nov. 25th, Ezekiel McLeod, Esq., was appointed assignee, and Geo. A. Schofield, representing the Bank of New Brunswick, Thomas Maclellan, Manager of the Bank of British North America, and J. Morris,

Robinson, Manager of the Bank of Nova Scotia were appointed inspectors.

The paper upon which the Bank of England notes are printed has been made since 1791, at Laverstock, Hants. It is noted for its peculiar whiteness, thinness and transparency, its crisp and rough feel; its water mark—made in the paper, and on the same side as the printing; its three uncut edges, and its strength. It is made of new linen and cotton. A bank note will support thirty-six pounds before it is sized, and it is thought will afterward support a man for years, if it is for a right amount.

The list of assignments in Ontario for the past week is somewhat larger than usual, and comprise: B. Conger, Napanee, contractor; Thomas Sexsmith, Selby, general store; Wm. Abbott, grocer, &c., Ottawa; A. J. Syer, general store, Wyoming; A. J. Parker, crockery, Ottawa; James Hope, shoes, Kingston; C. A. Sney & Bros., forwarders, Kingston; Robert Burchill, general store, Georgetown; Michael McNulty, grocer, Sarnia; S. C. Scagel, general store, Owen Sound; E. Kroft, saddlery, Hamilton; Wm. Birks, tailor, Prescott; Robert Dick, lumber, Paisley; Benj. Holder, cabinetmaker, Kingston; Tobias Alley, trader, Belleville; Thomas Mosey, general store, Wheatley.

Writs of attachment have been issued vs. F. Sauriol, painter, Ottawa; L. K. Clesley, billiards, Ottawa; D. W. Mills, St. Catherines.

In Quebec the following are the assignments: O. Coté, furrier, Quebec; J. B. Richard, hardware, Quebec; Joseph Smith, organs, West Farham; Cleland Bros., grocers, Tanneries; E. Muir, druggist, Montreal.

Leading Wholesale Trade of Montreal

*O GILVY & Co.*

IMPORTERS OF

**DRY GOODS**

CORNER OF

*St. Peter and St. Paul Streets,*

MONTREAL.

Writs of attachment have issued vs. Jas. A. Senechal, manufacturer, Montreal; Griffin & Co., manufacturing agents, Montreal; V. Cooke & Co., general store, &c., Richmond and Drummondville; Doyle & Shield, traders, Sherbrooke; Couture & Frère, dry goods, Sherbrooke; Berthiaume & Fils, dry goods, Montreal; Michel Gannon, general store, Hemmingford.

The gentle tree and seed pedlar is fast making his disappearance from our land, and the difficulty of getting up a quiet game of "draw poker" in the rooms of some of our leading hotels is becoming greater in proportion to the exodus, although doubtless the seed planted in this latter way will be quite as productive of evil fruit as any of the former. We hear from other fields and pastures new, that these peripatetic laborers have made new departures. Having failed to establish a reputation for honesty in this country, they are now trying to plant the seed of hypocrisy in their fresh fields, but, as we learn, with no greater permanent success. Some of them are out in California. The people at Oakland in that State have found out the guileful scoundrels who appear in the character of the truly good, more particularly as prominent members of benevolent and christian societies. The last one has created a bigger sensation than any of his predecessors. He has been operating extensively among his christian brethren, with much profit to himself. But he has been found out, and has shaken the dust of Oakland from his feet, and is abroad in the land again in search of pastures new.

Leading Wholesale Trade of Montreal.

**MORLAND, WATSON & CO.**

SOLE AGENTS FOR THE

*Chambly Shovel Works,*

MANUFACTURERS OF

Lowman's Celebrated Cast Steel Socket  
Shovels, Spades, &c.,

All in one piece without rivets or straps.

*Warranted the best in the world.***MORLAND, WATSON & CO.,****385 & 387 ST. PAUL ST.,  
MONTREAL.****NEW LIST.**MEN'S CANADIAN RIBBED UNDERSHIRTS  
AND DRAWERS, Large sizes and Heavy  
Makes, \$5.95 per dozen.

MEN'S RUBBER OVERCOATS, \$18 per doz.

HOCHELAGA B 32 inch COTTON, 6½c.

HOCHELAGA B 36 inch COTTON, 7½c.

CORNWALL W yard wide COTTON, 8½c.

CORNWALL W A yard wide COTTON, 8½c.

MEN'S SILK BOWS, new styles, \$1.00 per dozen.

MEN'S CARDIGAN JACKETS, very good quality  
and large sizes, \$15.00 per dozen or \$1.50 each.MEN'S CARDIGAN JACKETS, extra heavy goods,  
\$21.00 per dozen or \$2.50 each.**SILKS.**Navy Blue, Royal Blue, Plum, Fume, Claret,  
Cardinal and Seal Brown SILKS and GROS  
GRAINS.LADIES' REAL ASTRACHAN JACKETS, lined  
and quilted through, \$20.00 to \$25.00 each.**S. CARSLY,**

393 &amp; 395 Notre Dame Street, Montreal.

The creditors of Messrs. Scammell Bros., St. John, N.B., had a meeting last week. The liabilities are about \$550,000. Mr. Thos. McLellan, of the British Bank; Mr. Geo. A. Schofield, of the Bank of New Brunswick; and Mr. Morris Robinson, of the Bank of Nova Scotia, were appointed inspectors. Mr. McLeod was chosen assignee. Mr. Scammell expressed a hope to be able to make an offer to the creditors that would result in a compromise; but he could not say what could be done just at present.

Halifax Customs' receipts for November amount to \$69,900, against \$99,503 in the same month last year. Inland revenue \$23,965.98, an increase of \$5,950 compared with November, 1874. Deposits in savings bank, \$53,483; withdrawals, \$50,365.

The leading French dry goods firm of Thi-

Leading Wholesale Trade of Montreal.

**JOHN TAYLOR & BRO.,**

Offer for Sale as Agents of the makers,

STEEL BOILER PLATES.

CHARCOAL IRON PLATES.

Morris, Tasker &amp; Co's TUBES.

The above materials are warranted, and supplied cut to specification, without extra charge, thus saving labour and waste.

Office and Warehouse,

16 St. John Street, Montreal.

**GEORGE BRUSH,**

24 to 34 King and Queen Streets, Montreal,

**EAGLE FOUNDRY,**

MAKER OF

Marine, Stationary and Portable Steam Engines, Donkey Engines and Pumps, Boilers and Boiler Works, Mill and Mining Machinery, Shafting, Gear, ing and Pulleys, Improved Hand and Power Hoists.

Sole maker in the Dominion of

Blake's Patent Stone and Ore Breaker,

with Patented Improvements.

AGENT FOR PROVINCE OF QUEBEC OF

WATERS' PERFECT ENGINE GOVERNOR.

**A. & A. MAHLER,**

MANUFACTURERS OF

**Staple & Fancy Dry Goods,****WOOLENS, &c.,**

LONDON, PARIS AND BRADFORD.

Sole Agent for the Dominion,

**N. A. WHITE,****217 ST. JAMES STREET,**

MONTREAL.

LUSTRES, ITALIANS, AND COBOURS,

SPECIALTIES.

baudeau, Genereux & Co. has been dissolved by the retirement of Mr. E. A. Genereux. The business is continued by the remaining partners at Montreal and Quebec as Thibaudeau Bros. & Co., and at Manchester under the old style.

On the petition of Patrick Lynch, in his capacity of Assignee to the Estate of the Moore's Run Coal Co., of Syracuse, Judge Torrance has ordered a meeting of creditors of the Moaic Iron Co. to be called for the 22nd of December, to determine whether the business shall be continued or not.

Germany, with a population of 42,000,000 last year graduated six hundred and sixty physicians, rejecting one hundred and eight applicants. In the same time the United States with a population of 40,000,000, graduated three thousand physicians. Sic.

Leading Wholesale Trade of Montreal.

**FAIRBANKS'****STANDARD****SCALES,**HIGHEST PRIZES AT PARIS, VIENNA  
AND MONTREAL.*The most accurate.**The most durable.**The most convenient.**In every respect worthy of the most implicit confidence.***FAIRBANKS & CO.,**

403 ST. PAUL STREET,

MONTREAL.

**JOHN McARTHUR & SON,**

Importers of and Dealers in

White Lead and Colors,

DRY AND GROUND IN OIL.

**VARNISHES, OILS,**

WINDOW GLASS,

STAR, DIAMOND STAR

AND

**Double Diamond Star Brands.**

English 16, 21 and 26 oz. Sheet.

ROLLED, ROUGH AND POLISHED

PLATE GLASS.

COLORED, PLAIN AND

STAINED ENAMELLED

SHEET GLASS.

PAINTERS AND ARTISTS MATERIALS.

CHEMICALS, DYE STUFFS,

NAVAL STORES, &amp;c., &amp;c., &amp;c.

OFFICES AND WAREHOUSES:

319, 312, 314 and 316 St. Paul Street,

AND

253, 255 and 257 Commissioners Street,

MONTREAL.

The increasing municipal debt of Massachusetts is a matter of remark. It is now reckoned at \$111,413,094 40, or over \$115 for every soul in the state, and for each legal voter \$545.—

1875 Fall Trade. 1875

J. & R. O'NEILL,

IMPORTERS AND WHOLESALE

Dry Goods Merchants,

MONTREAL,

Boys to advise their travellers are now out with samples of their Fall Importations of General Dry Goods, all of which are now open

Full lines of Dress Goods,  
Full lines of Winceys,  
Full lines of Staple Goods,  
Full lines of Small Wares and Haberdashery.

An Inspection Invited Terms Liberal.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, DECEMBER 3, 1875.

THE MANUFACTURERS' MEETING.

The manufacturers have, we are glad to see, come to the decision as to the amount of duty required to be levied to give them the protection necessary to carry on their business profitably. Resolution 2, says: "That the 17½ per cent. customs list be increased to 20 per cent. on all such classes as are imported from Great Britain and Ireland." 2½ per cent. extra is, therefore, the amount required, plus carriage, insurance, &c., to enable our manufacturers to compete with those of the United Kingdom. We are glad it is not more, and we hope, should this amount be found necessary to be levied by our Finance Minister, that in another year or two it will not be necessary to add another 2½ per cent., and so on indefinitely. If 20 per cent. is the rate which will satisfy manufacturers, and at the same time produce the largest amount of revenue to the country, by all means let it be tried; at the same time let it be understood that the tariff will not be interfered with for several years to come, not only in the interest of manufacturers but importers. The Resolution further says: "That when such classes are imported from other countries (foreign countries), no less rate of duty shall be levied than is imposed by the said foreign countries respectively against like classes of articles imported into such foreign countries, of the manufactures or productions of this Dominion." Some doubt seems to have been expressed if this part of the Resolution can be carried out. There is no doubt, if

it can be done consistent with our relations to the Mother Country, that it would be, in the present state of feelings very popular, and would do a good deal to help certain manufactures on this side of the line.

We would have been glad if the questions of our productions had been touched upon. We fear that the country, if it has been overimporting, has also been overproducing, and while in the former case, a year or so of lessened importations will soon bring things to rights, it is not so easily done in manufacturing, as once the machinery is put up it has to be run, and although a manufacturer may fail, the machinery still remains to be worked by some other person who thinks, perchance he may be more fortunate than his predecessor. We have no hesitation in saying, from what we know, that some classes of manufactures are completely overdone, and that if the duties were increased indefinitely no advantage would accrue either to the manufacturer or the country; in fact, the only thing which would ensue by increased duty would be the belief on the part of some outside the particular trade, that there was money in it, and they would probably go in to swell the production of the articles, thus reducing the profit if not causing a loss to all engaged in that particular branch of trade.

There seems to be no doubt that in nearly all branches of trade, whether importing or manufacturing, there has been on the part of the former over importation, and in that of the latter over production for some time back; and the present dullness is only the result which must always come after a time of expansion,—just as surely as the tide flows so it will ebb.

PROMISER AND ENDORSER.

The communication of "A Subscriber" which appeared in our last week's issue, commenting on our article of the 12th inst., entitled, "Some Rights of Creditors under the new Insolvent Law," seems more favorable to the Act of 1869 than to that of 1875, so far as the right of ranking and voting on the estates of insolvents when they are only secondarily on negotiable papers. But the reduction in amount of a promissory note by a composition from the estate of a promiser leaves the endorser only liable for the balance. If he became insolvent before payment is made of the balance due on the note, the balance only, by the Act of 1875, could be ranked for on the estate of the endorser, and this seems quite fair. The discounting of bills on the credit of the promiser and endorser is, if moderate care is taken, a safe

business; but it is not so safe if bills are discounted, not on the credit of the parties who drew and endorsed the bill, but on the collateral security handed with it to the bank. There is no doubt that in discounting bills since the Insolvent Act of 1875 came into force, the banker will have to be a little more attentive as to who the promiser may be, and who the endorser is, on bills, if he can only rank on the estate of the endorser for the balance after deducting what he has obtained from the estate of the promiser. It was convenient under the Act of 1869 to fail without much investigation, that there was a good chance of getting ten shillings in the pound out of each estate, if promiser and endorser became insolvent, as the bill could be ranked for the full amount on both estates. The late troubles with some banks here show that the losses which have been so disastrous to the shareholders are caused by too little attention as to who the promisers are upon the bills, and too great confidence in the endorser. If there were more attention paid as to who the promisers, as well as endorsers, are upon bills, there would be fewer Supply Accounts in Canada, and the risk to banks would be much lessened. Money loaned on single names, where the collaterals, and not the character and circumstances of the borrower, are the security depended upon, is also a frequent cause of loss.

THE BUTTER TRADE.

In 1867, a writer in *The Canada Farmer* boldly averred that much of the Canadian butter exported to Great Britain was used only for smearing sheep, and was considered utterly unfit for the table or cooking purposes, the greater part of what had been shipped for that country having only netted the shipper from 7c. to 12c. per lb. We are happy to say that this state of things has to a very large extent passed away, but still we regret that our butter is yet inferior to much that is exported from the United States. This will be seen from the fact that while their butter for export is worth at New York for shipment from 26c. to 33c., ours is, this year, worth only 17c. to 22c. We also notice in the last few years a considerable falling off in the exports of butter from Canada to Great Britain compared with 1871. The following table shows the export for the past 8 years from Montreal:

	KEGS.	KEGS.	
1868.....	72,824	1872.....	116,888
1869.....	89,394	1873.....	149,133
1870.....	100,603	1874.....	102,572
1871.....	204,357		

1875 to Nov. 30th, 151,318.

This table shows that, whereas from 1868 to 1871 the exports had increased 180 per cent., during the next three years, ending 1874, they decreased nearly 100 per cent. We are glad, however, that this year shows so far a gratifying increase in shipments of nearly 50 per cent., though in connection with this there has been a considerable falling off in the prices paid. The subjoined table shows the prices of fair to choice dairy butter during the three fall months for the past six years:

September.	October.	November.
1870...19½c to 22c	20c to 22½c	19c to 24c
1871...16½c to 19c	16c to 20½c	16c to 20c
1872...15c to 20c	14½c to 21c	12c to 19c
1873...17c to 22c	19c to 22½c	21c to 25c
1874...24c to 26½c	24c to 30c	24c to 27c
1875...19c to 22½c	17c to 22c	17c to 22c

From this it appears that last year the lowest price paid was 24c. for fair butter, and this year it has come down as low as 17c., and the best butter, which during October last year brought from 28c. to 30c., this year in the same month brought only 22c. Great Britain during this year has so far imported no less than 137,833,604 lbs. of butter, and of this quantity not more than some 6 or 7 per cent. has been shipped from Canada. In our article on cheese last week we referred to the adaptability of the land here for dairy farming, and we say in connection with butter that Canada is capable of supplying to a large extent the demand of Great Britain for that article as well as cheese. We fear, however, that our farmers are not yet alive to the necessity of improving the quality of the butter they export, and that a great deal of butter which otherwise were good, if not choice, is spoiled for want of a little more care in the packing. Our neighbours across the line are, in this respect, far ahead of us, as great care is taken that the butter should be at once packed and that properly. States butter, even in the present depressed state of trade, is quoted for shipment at from 24c. to 34c., and even 36c. is paid for extra good makes.

One reason which we believe operates largely against the improvement in quality and supply is that dairy farmers do not consider butter as being anything like as profitable as cheese, and produce that article in preference to it. As far as producing cheese is concerned, we should be sorry to make any objection, but we believe there is room for butter making in addition, and producing it so as to pay a very handsome profit. Butter to pay as well as cheese, wrote a farmer in 1870, should sell at 150 per cent. more than cheese, that is, if cheese sells for 10c., butter should sell for 25c., and so on; but

excellent butter can be obtained from whey, and is obtained to a large extent in England where in the country markets it brings nearly as much as fresh milk butter, and the whey afterwards is quite rich enough for feeding hogs; in fact on English farms they are mostly fed on skimmed whey, and we think no one will find fault with the English country fed bacon. We commend to the proprietors of our cheese factories these remarks on whey butter, as all the butter thus produced will be clear profit, and one pound of butter can be produced from 136 lbs. of whey, leaving the remainder perfectly sweet and good.

Then, as to the packing, that should be done under the superintendence of a thoroughly reliable person, one who understands the qualities of butter and will see that each kind is packed by itself, so that it shall no more be said, as in 1870, at Manchester, England, of some that they were "not unlike one of the circus horses we use to call piebald, containing all and every color under the sun,—except three kegs, which were like driven snow with a sprinkling of blood thrown amongst it." Again "I have seen five of your casks to-day, and of all the horrid things in the world they could not be worse. The outsides are fearfully rough, in fact it is nothing but lump butter thrown in; there is no attempt at packing it or blending the colors. I would not engage to sell such for ten per cent. commission. Do not on any account ship more to me." The butter referred to above was from one of the best butter districts in West Ontario and packed by a highly respectable storekeeper.

Let our packers see to it that none but good butter is received for shipment, and that what is received is packed in good hardwood kegs, properly made, and that everything in the place where they are packed is scrupulously clean, and very soon Canada will have as good a reputation for butter as it has for cheese, and we trust will soon furnish a very large portion of what is consumed in the United Kingdom. We should be glad to see a few more Butter Factories started. They will pay as well or better than cheese, as 30c to 35c can be obtained for a first-class article, and cheese will seldom fetch more than 11c to 12c, leaving an extra margin for profit, besides the fact that butter well made and properly packed will not deteriorate as fast as cheese.

#### THE PROPOSED BANK TAXATION.

A Bill which is now before the Provincial Legislature in Quebec, by which the Corporation of this city seeks to obtain

extraordinary powers in the way of taxation, has aroused a strong feeling of opposition in the minds of those who are most interested in our commercial prosperity. Among other objectionable provisions, the right to levy a tax on the amount of the paid up capital of Banking Institutions doing business in the city, and on the amount of premiums received by Insurance Companies on their business done here, is sought. A more injudicious policy could scarcely be imagined than the granting, or the exercise of such a power would be, and we must express the hope that the efforts which are now being made to defeat the proposed changes in the city charter, will be successful. Meetings have been held of representatives of the different Insurance Companies at which the strongest feelings of opposition to the proposed measures were manifested; and on Monday last, in obedience to a circular issued by the Bank of Montreal, a meeting of the Presidents and Managers of the different Banks in the city was held at that institution. Sir Francis Hincks presided, and it was unanimously resolved that a deputation should be appointed to take charge of their petition against the passing of the Bill. No reflecting person, interested in the prosperity of the city, would advocate the imposition of a tax on Banking capital, but, on the contrary, would seek to remove every obstacle in the way of its free introduction. It may be open to doubt also whether any power other than the Dominion Government could levy any tax on the Banking capital of the city or of the country.

ERRATA.—On the 13th line of "Subscriber's" letter in our last issue, the words, "Is not only right, but were it otherwise," should have been omitted to make it read as intended.

PETROLEUM ON STEAMSHIPS.—The Alexandre steamship City of Vera Cruz, which had been detained on account of having illuminating oil in her cargo, has been permitted to clear, it appearing that there is practically no other way of shipping petroleum over that route.

The chief clerk of the Fourth or Navigation division of the Custom-house was suspended for permitting the Pacific Mail steamer Acapulco to sail with petroleum in her cargo. His fault was an oversight in examining a long manifest.

Inspector Low states that he has written to the Board of Inspectors at Cleveland asking for an investigation in regard to the character of the inflammable material which was shipped on the City of Waco. It was consigned to a gas company in Galveston, which could have no use for petroleum, but would have for gasoline or naphtha. If the material was gasoline, the tin cans containing it would explode under contact with fire, and this would account for the explosions which are said to have been heard during the burning of the City of Waco.

## THE CENTENNIAL.

A correspondent at Philadelphia writes as follows to the *Halifax Chronicle*—Philadelphia is a city one could easily get attached to. There is not such a clatter as in New York, yet one has all the advantages of a large city. It is a smoky town, I admit, being the greatest manufacturing centre in the Union. The streets are black with coal dust in a great many quarters, being the greatest coal depot in the world. There is more water running or standing in more gutters in more streets than one likes to see—or smell. Chestnut street is too narrow for the fashions to be seen to advantage. These are its drawbacks, yet its great area, its rivers, its bridges, its parks, give it a wider diversity of character than the solid blocks of its metropolitan rival. There is nothing in New York like the scene on a Sunday afternoon crossing Girard Avenue Bridge, or the new "double deck" Callowhill street Bridge, over the Schuylkill, at the Fairmount Water Works. West Philadelphia has some delightful walks. Elegant streets of detached villas—marble, brownstone, serpentine—are stretching out into the country. Chestnut, Walnut, Locust, Spruce, Pine—a beautifully chosen street nomenclature—with the cross streets west of 36th—are all fine streets, shaded with trees and adorned with handsome, some magnificent, residences, surrounded with gardens. A walk to the top of the hill on a bright, breezy morning repays one.

The city of Brotherly Love has had a queer spectacle in its streets during the last week. Uncle Sam is transporting some trifles to show his "war power" to the Centennial Grounds. These are big guns of various calibre. Some of the largest are now on the ground. There are several Parrot Rifle cannon, weighing 4 or 5 tons. Two smooth bore muzzle loaders weigh each 2½ tons. But the "baby" is the 20 inch bore Rodman cannon. It weighs fifty-seven and a half (57½) tons, and fires a ball of ten hundred and eighty (1080) pounds, with a charge of 200 pounds of powder. It is the largest piece of ordnance in the United States, and is said to be the largest in the world except the new 81 ton gun for the "Inflexible," British ironclad. This Pittsburg "infant" draws a large crowd of admirers.

Work progresses pace on the Exhibition buildings. Machinery Hall is now completed, with the exception of a few trifling details, and ready for the reception of the large Corliss engine. The Board of Finance still wants nearly a million of dollars to complete the work of preparation. There is difficulty in raising it, as there always is about raising money. (I have found it so when I wanted to raise a million!) But the necessary amount will be obtained somehow. There is no danger of a failure. The State and city will guarantee that. You are not to infer from my statement of the sum voted by Congress that the United States has contributed directly to the general fund of the Centennial Commission. Charles Sumner killed that proposition. Its appropriation is expended solely on the United States Exhibition building. I observe also that a typographical error added a unit to the space given to the Canadian Commission in the Main Building,

making it as published in your letter, "724,070 feet," instead of 24,070 feet. This error, however, was probably corrected by those who noticed the figures.

## ENGLISH COMMERCE.

The English Board of Trade returns for the month and ten months ending with October have been issued. The exports of October for the past three years were £22,341,239 in 1873, £21,918,528 in 1874, and £18,474,744 in 1875; and for the ten months, £216,016,759, £202,859,437, and £187,840,338 respectively. The imports of the month were £21,647,715 in 1873, £27,912,351 in 1874, and £20,196,220 in 1875; and for the ten months, £307,322,279, £311,232,178 and £310,710,915 respectively.

## SOURCES OF COTTON SUPPLY.

The following shows the sources of the English cotton supply during the ten months ending the 31st of October:

From	1873.	1874.	1875.
United States... cwt.	6,348,116	6,363,632	5,903,310
Brazil..... "	555,819	428,798	570,729
Turkey..... "	50,713	9,526	8,149
Egypt..... "	1,217,131	1,021,525	877,758
British India...	2,983,860	3,256,832	3,071,091
Other countries. "	237,674	195,214	220,547

Total..... " 11,493,363 11,470,530 10,651,693

## EXPORTS OF TEXTILES—TEN MONTHS.

Pounds.	Quantities		Values	
	1874.	1875.	1874.	1875.
Linen Yarn..	22,970,345	22,152,789	1,407,691	1,532,702
Jute Yarn...	12,314,348	12,854,766	200,419	189,569
Wool.....	5,322,701	5,472,300	751,967	750,614
Woolen yarn	29,640,529	26,243,860	4,658,674	4,228,639
Yards.				
Jute man'd.	93,820,347	82,746,850	1,428,210	1,147,679
Linen man'd				
piece gds.	165,107,877	173,131,290	5,370,658	5,489,418
Wo'l Man'd.	34,728,552	35,849,900	5,759,726	5,920,845
Wors. stuffs.	221,728,262	216,820,860	136,735	9,647,281
Blankets...	5,357,194	5,700,300	640,749	652,412
Flannels...	6,614,224	6,092,300	356,093	336,166
Carpets.....	8,163,338	6,683,600	1,317,203	1,030,829

The following table shows the aggregate destination of cotton manufactures for the last ten months as compared with former years:

## COTTON MANUFACTURES—PIECE GOODS OF ALL KINDS.

	Yards.		
	1873.	1874.	1875.
United States...	76,166,135	65,549,980	74,280,160
For'n W. Indies.	63,804,632	53,911,220	72,240,100
Mexico.....	31,774,100	32,169,300	31,066,200
United States of Columbia (New			
Granada)....	46,734,775	42,555,500	28,681,400
Brazil.....	136,678,466	144,344,153	160,875,100
Uruguay.....	15,408,450	10,632,900	9,723,000
Argentine Rep.	44,146,480	37,014,300	28,627,400
Chili.....	55,171,180	47,557,420	35,740,300
Peru.....	29,637,280	20,192,000	24,424,500
China & Hong-kong.....	275,113,820	308,631,500	340,203,300
Japan.....	18,427,147	15,619,400	34,531,600
Java.....	16,473,950	31,856,300	49,392,000
Wholly of Cotton—unbleached			
or bleached	1,990,698,321	2,174,916,700	2,113,622,500
Printed, dyed, or colored...	980,546,657	851,434,025	837,304,000
Of mixed materials, cotton predominating	13,879,959	13,853,448	10,625,000
Total.....	2,944,123,937	3,039,744,173	2,960,951,500

## BUSINESS IN BIRMINGHAM.

The course of business in the manufacturing trades of Birmingham, although not presenting any considerable animation, is fairly well supported. Specifications for the home market are numerous if somewhat small, and a steady demand continues to be experienced on account of New Zealand, Australia, and the Cape. The requirements of India and the Spanish West Indies have improved, and are now of full average extent. With the United States and Canada there is hardly anything doing: but advices from the Dominion, just to hand, indicate the probability of a buoyant spring trade. The Continental demand is quieter, especially as regards Germany, Austria and the East of Europe. As a rule, the manufacturers in Birmingham are steadily employed. The cabinet brassfoundry trade continues to benefit by the recent revival of the building trade, and all the leading houses are in full production. In many cases, indeed, the available skilled labour is inadequate to the requirements, and orders are, in consequence, considerably in arrear. The wrought-iron trade has, in great measure, recovered from its recent long depression; but, owing to the severity of competition, business is hardly remunerative. In the tinplate-ware trade manufacturers generally are very busy on orders for japanned trays, waiters, coal vases, teapots, &c., for the home trade, and bright open ware for shipment. Hollow wares, both tinned and enamelled, are in well-sustained inquiry. Rather more is doing than recently described at the metal rolling mills; and brass tubing, both for gasfitting and bedstead purposes, is in active request. In the lock and safe trades there is a fair degree of buoyancy, and the demand for fancy goods has increased. The edge tool and steel toy manufacturers are well occupied on orders for special classes of implements for export, and the home demand for trowel and other builders requisites is buoyant. The galvanised iron roofing manufacturers experience a continued steady demand, and prices are, on the whole, well supported. The railway plant and rolling stock establishments in and around Birmingham are in fairly-sustained operation.

It is stated that a week's work in Birmingham comprises, among its various results, the fabrication of 14,000,000 pens, 6,000 bedsteads, 7,000 guns, 300,000,000 cut nails, 100,000,000 buttons, 1,000 saddles, 5,000,000 copper or bronze coins, 20,000 pairs of spectacles, six tons of papier-mâché wares, over 30,000 worth of jewellery, 4,000 miles of iron and steel wire, ten tons of pins, five tons of hairpins and hooks and eyes, 130,000 gross of wood screws, 500 tons of nuts and screw bolts and spikes, fifty tons of wrought-iron hinges, 350 miles length of wax for vestas, forty tons of refined metal, forty tons of German silver, 1,000 dozen of fenders, 3,500 bellows, 800 tons of brass and copper wares—these, with a multitude of other articles, being exported to almost all parts of the globe.

Referring to the suspension of the Mutual Benefit Savings Bank of New York, the *Herald* of that city says: The loss to depositors probably will not be great, but the shock to public

confidence occasioned by the failure of this and other banks will be almost irreparable. One of the worst failures so far is that of the Manufacturers and Builders' Bank. The showing in this case is worse, if possible, than in the case of the Central Park Bank. In the latter case it was utterly impossible for the bank to make money; but nobody had vouched for the security of the institution, while as recently as the 12th October the State Superintendent of Banking certified that the Manufacturers and Builders' Bank possessed assets to the amount of one hundred and eighty thousand dollars above its liabilities. It now turns out that the bank will be deficient at least eighty thousand dollars. Naturally enough the public will desire to know how Mr. Ellis, the superintendent, recites his certificate with the actual condition of the institution. The question is one which must be answered.

A method of procuring fresh water from sea water through the direct action of the sun's rays is among the foreign inventions. The apparatus consists of a box of wood 1 inch thick, about 14 feet long, 2 feet wide, and of an average depth of 6 inches. The upper part of the box is closed with ordinary glass, which has an inclination of  $1\frac{1}{2}$  inches. At the lower edge of the glass there is a semi-circular channel, destined to receive the fresh water, which is condensed on the interior surface of the glass. The operation is exceedingly simple. The salt water is let into the box for about an inch in depth, and is then exposed to the rays of the sun. A very active evaporation begins, and it is found that a square metre of glass will condense daily the amount of two gallons of pure water.

#### STYLES.

"Show me the dresses a woman has worn, and I will write you her character," wrote a man. "Show me a man's neck-ties and I will do the same for him," writes a woman. There is no part of a man's dress so especially characteristic as his cravat. His boots and hat, coat, vest and pantaloons, take their character largely from their makers, and there is but one way of putting them on. But the cravat, the lippy, helpless, inoffensive and innocent cravat, drives scores of men to despair. There are hundreds to-day who could settle an international difficulty, shine in diplomacy, glitter in victory, but who could not tie a cravat well if a kingdom were at stake. Save his monogram of fac-simile signature in the corner of his *nouchoir*, the cravat ends and the shirt front are the only parts of a gentleman's toilette that will admit of embellishment, and upon these he must concentrate the extreme fineness and delicacy of his taste. They are to his dress what laces are to a lady's toilette—an index of taste, culture and refinement.

A new and stylish collar for gentlemen is the "Anchor," which is high enough to reach above the over-coat collar, thereby affording a quiet repose for the ears or resting place for the hat.

The public mind is disturbed—the female part of it—over the "styles of fall." The economical style is the best. There is where the pull-back should come in.

Those editors who are decrying the "pull-back" skirt, and seeking to bring ridicule on the fair sex, would do well to look at home, and mend their own foolishness. They should stop coloring their whiskers, and padding their shoulders, and wearing box-toed shoes, and eating cloves for the tooth (*ache?*). Let them "pull-back" on some of their shortcomings first before they read the ladies such fearful lectures on what is evidently a good fashion when not carried to extremes.

The Boston *Post* asserts it ought to know that the most fashionable night-caps in that city are those made of hot Scotch, but says there's nothing like Irish linen (*linshan?*) with lemon.

#### OCCUPIERS OF LAND IN IRELAND.

The agricultural statistics of Ireland recently completed for 1873 show that in that year there were in that country 590,172 separate holdings, being 5,041 less than in the preceding year. The decrease was in the small holdings. The number of holdings not exceeding 1 acre fell to 51,077, a decrease of 3,777. The holdings above 1 acre can be compared with the numbers in 1841. Since that date the total number has decreased 22 per cent. The number of farms above 1 and not exceeding 5 acres has fallen to 72,088 (in 1873) a decrease of 76.8 per cent.; the number of farms above 5 and not exceeding 15 acres has diminished to 168,044, a decrease of 33.5 per cent.; the number above 15 and not exceeding 30 acres has risen to 138,163,—an increase of 74.1 per cent.; and the number above 30 acres has increased to 159,900, an increase of 228.8 per cent. Of the total number of holdings in 1873 88 per cent. did not exceed 1 acre; 12.2 per cent. were above one and not exceeding 5 acres; 28.5 per cent., 5 to 15 acres; 23.4 per cent. 15 to 30 acres; 12.4 per cent., 30 to 50 acres; 9.4 per cent., 50 to 100 acres; 3.7 per cent. 100 to 200 acres; 1.4 per cent., 200 to 500 acres; 1.2 per cent., above 500 acres.

More than 60 acres in every 100 of the land comprising farms above 500 acres are bog or waste. As the farms diminish in size the proportion under bog and waste decreases until it amounts to only 7.1 per cent. on the smallest holdings. The average extent of the holdings not exceeding 1 acre is 1 rood and perches, 23, and of farms above 500 acres, 1,371 acres and 32 perches. As in many instances landholders occupy more than one farm, it has been considered desirable to ascertain the number of such, and it has been found that in 1873 the 690,172 holdings were in the hands of 539,545 occupiers, or 2,293 fewer than in the preceding year. There were in 1873, 50,758 occupiers, whose total extent of land did not exceed 1 acre; 65,051 holding above 1, but not exceeding 5 acres; 150,778 holding above 5 but not exceeding 15 acres; 124,471 holding above 15 but not exceeding 30 acres; 65,991 holding above 30 but not exceeding 50 acres; 50,565 holding above 50 but not exceeding 100 acres; 20,764 holding above 200 but not exceeding 500 acres, and 2,368 holding above 500 acres. The whole 590,272 holdings extended over 20,327,196 acres, of which 5,270,745 were under crops; 10,413,991 were grazing land, 13,455 fallow, 323,656 woods and plantations, and 4,353,348

bog and waste. The estimated population of Ireland in the middle of the year 1873 was 5,327,262.

Among the papers of the late David Lee Childs has been found an unfinished letter referring to matters of education. The following passage is suggestive: "In the latter part of our senior year, and for some months after graduating, I taught school in Cambridge. I formed a class of boys and girls from six to eight years old, and taught them arithmetic orally and with the blackboard. They took to it as ducks do to the water; and as far as they went they were just as much at home in the vocabulary of numbers as Sir Isaac Newton. They learned no rules and committed nothing to memory; but having been exercised on manifold examples, occasionally assisted by the use of their slates, as they went on they came into the possession of rules, and they unconsciously stated them by telling how they had done their sums and giving the reasons therefor. In the beginning these children knew about as little of the arithmetical vocabulary in English as they did of French or German; and if they had been taught French or German in the same manner, that is by blackboard, slate, and word of mouth, instead of committing phrases and rules to memory, can there be a doubt that they would soon have understood and used those languages as easily and accurately as they did English? \* \* \* The greatest mistake in our schools is the neglect of moral teaching, the failure to inculcate principles of honesty and honor. And the next greatest mistake, according to my opinion, is the compelling children to learn abstruse and barren rules of grammar. It is a racking of the brain and often of the heart, producing weariness and aversion to that branch of study, to which is not unfrequently added a general dislike of going to school. For more than fifty years I have been firmly convinced that the study of grammar ought to be deferred to a much later period of mental growth. Facility in writing and arithmetic should be previously acquired, and a good style of reading, which is generally a signal deficiency in our schools. The correct language of teachers, impressed by occasional admonition, is a perpetual lesson in grammar, well calculated to teach pupils to avoid improprieties and vulgar errors in language. After this training, systematic grammar, the science of the vernacular tongue, will come in naturally and effectually, and its numerous rules, analogies, and inflections will be perceived and appreciated, as they seldom are now."

**FIRE ESCAPES.**—An ingenious foreign invention of this kind consists of a strong flexible rope on which runs a pulley-block furnished with a break, to which a lever handle is attached. To the block are affixed strong loops or loop sacks, for placing around the body.

This apparatus is intended to be used in two ways. Thus, when the operator wishes to lower other persons from a window, the block is hung to a hook firmly fixed in the wall, about eighteen inches from the window, and the person being fastened in one of the loop sacks,



or having the rope hooked round the body, may then be lowered in the usual way. Another person can then be attached to the end of the rope, now uppermost. The operator, after placing those under his charge in safety, next hangs the end of the chain upon the wall hook, reversing the block, to which he attaches himself by the ring of the lever.

Getting off the window, the weight of the operator applies the break to the block; and he remains suspended. By pulling the handle of the break, however, he can descend quickly or slowly, according to the pull given to the handle. In the absence of the hook fixed in the wall, the person using this escape may draw down the top sash of the window a little, push the bottom sash up level with it, and then pass the rope round both sashes, fastening it as close to the side of the window as possible with the hook with which the end is armed, thus insuring success, and avoiding all liability to accident.

Halifax Trade Returns for October are as follows:—

	Imports.		Duty.
	Home	Foreign	
Oct., 1875, Dutiable.....	\$ 337,785	\$351,255	\$ 82,170 81
Free.....	199,436	199,436	
Total.....	\$ 537,221	530,691	
Do. Oct., 1874.....	773,599	813,850	127,557 77
<i>Exports.</i>			
	1874.	1875	
Produce of the Mine.....	\$ 52	\$ 187	
" Fisheries.....	206,738	189,847	
" Forest.....	13,166	23,229	
" Animals.....	5,298	5,703	
" Agriculture.....	7,089	12,008	
Manufactures.....	12,837	23,722	
Canadian.....	245,180	254,696	
Not Canadian.....	59,014	24,761	
Total.....	\$304,194	\$279,457	

**NIGHT SIGNALS AT SEA.**—A foreign inventor has proposed to signal the movements of the helm to an approaching vessel, so as to prevent collision at sea by night—the distinguishing feature of this system consisting in the reflection of the light from the ordinary part and starboard signal-lanterns to a height of about four feet above the ordinary level of those lanterns. At that height, the reflection appears to the eye as an ordinary burning light, but only exposed to view when the ship is rising her helm, and then two lights of the same color are visible instead of but one as in the former case—this double appearance indicating the direction in which the helm moves; that is, two red lights are to be taken for "helm to port," and two green lights for "helm to starboard."

The signal, in this arrangement, works entirely on the automatic principle, the reflected light being shown or eclipsed by the working of the helm, thus rendering mistakes in the signalling an impossibility. A rectangular shaft is carried up opposite each of the side lights of the vessel to the height of about four

feet; the light falls upon the surface of a mirror through an aperture at the bottom of the shaft, and, being thrown upwards it falls upon a second mirror, so arranged as to reflect the light straight-forward through the colored glass, red or green, according to the direction of the helm—the effect being, of course, positive and immediate. A movable slide causes the eclipsing of the light, when such operation is necessary.

The following are the footings of the official report of grain in store in Chicago on the 20th inst., and at corresponding dates:

	Nov. 13, 1875.	Nov. 6, 1875.	Nov. 14, 1874.
Wheat, bush.....	1,061,312	1,045,607	972,337
Corn, bush.....	702,561	802,932	433,114
Oats, bush.....	323,144	500,409	276,278
Rye, bush.....	149,918	148,918	43,909
Barley, bush.....	325,361	335,914	250,321

Total of all kinds in store, 2,555,296 bush. These figures show a decrease during last week of 100,371 corn, 175,265 bush. oats, 8,040 bush. rye, 10,553 bush. barley, and an increase of 15,705 bush. wheat. Total decrease, 278,524, bush.

The following statement, furnished by Mr. Wm. Thurston, secretary of the Board of Trade shows the amount of grain in store at Buffalo.

	Nov. 15, 1875.	Nov. 8, 1875.	Nov. 16, 1874.
Wheat, bush.....	641,578	380,895	345,466
Corn, bush.....	139,059	122,435	160,279
Oats, bush.....	9,500	101,310	18,994
Barley, bush.....	136,056	133,434	115,807
Rye, bush.....	5,119	712	.....
Peas, bush.....	.....	.....	1,424

Total, bush..... 932,208 738,786 641,970

The following comparative table, says the Albany Argus, shows the quantity of some of the principal articles of produce left at tide-water from the commencement of navigation to and including the 14th of November in the years indicated:

	Canal opened May 15, 1873.	May 5, 1874.	May 18, 1875.
Flour, bbls.....	142,800	138,200	103,100
Wheat, bush.....	21,224,100	21,984,600	18,422,000
Corn, bush.....	17,736,900	17,306,300	8,968,000
Barley, bush.....	1,887,200	2,072,400	2,605,800
Rye, bush.....	927,300	287,300	206,500
Oats, bush.....	3,158,900	3,031,000	2,444,700
Malt, bush.....	630,700	407,100	606,300
Feed, lbs.....	8,578,700	2,584,000	592,000

#### WOOD-PULP FOR PAPER-MAKING.

The *Revue de Chimie* describes the process now generally preferred by the French manufacturers of paper pulp from wood. Soft deal or pine is sawn up into pieces six to twelve inches long and half an inch thick, and these should be all of the same size, but the smaller they are, the more rapid, of course, is the operation. The pieces of wood are placed in a cylindrical boiler, which turns upon its horizontal axis during the maceration.

In a rother boiler, close at hand, is prepared a solution of caustic soda, of about the strength of twenty degrees Baume, and this solution is

introduced through a tube into the first boiler, which is presently closed hermetically, and the soda forced into the pores of the wood by means of a pump. A pressure of some fifty pounds or the square inch is sufficient when the wood is not more than half an inch thick, and the injection is completed in about half an hour; on this being accomplished, the superabundant solution is at once pumped back into the second boiler, for the next operation. When this excess of solution has been pumped off from the wood, steam is let in between the double sides of the first boiler, and the wood thus heated to about 310 to 370 degrees, Fah.

The wood is now washed in the ordinary way, until the water runs off perfectly limpid; and the half stuff may then be converted into pulp either before or after the operation of bleaching, according to the quality or color of the paper which is to be made from it.

#### A TIMELY SUGGESTION.

A correspondent in last Saturday's New York Tribune suggested that a reading-room and library should be established in every village: one room, at least, well warmed and lighted, where the poor man as well as the rich could go in the evening to read, gossip, or smoked as he pleased. Drinking and card-playing, of course, should be carefully excluded, and the admission should be absolutely free. There are many modifications and enlargements of this plan, which we urge upon the attention of thoughtful men, as especially suitable for this Winter. In the cities, both seaboard and inland, there will be thousands of young men either looking for work or whose employment leaves them idle in the evenings, with no means to provide themselves with comforts of any sort for these spare hours. The young clerk's or mechanic's work (if he is so lucky as to have work) is over at dark, and the landlady at his cheap boarding house does not supply fire or light for the evening. He has no acquaintances, and there is no door open to him but that of the tavern. Outside of this class there are also in every village a large number of men both young and old, who are gradually driven to ruin simply for the lack of the innocent recreation which probably they would have preferred, in their unemployed evenings. So-called genteel society in your country town is the most rigorous of aristocracies; the man outside of it, whatever his worth, is left to such companionship as the grocery or grog shop supplies. In both city and village the establishment of a free reading-room is the most certain method of helping not one neighbor but many, which any good man or woman can try now, at the beginning of the Winter.

The first danger to guard against is that of attempting too much. A library is a costly affair, and involves the support of a librarian, keeping of books, etc. But the rent of a plain room, the purchase of a few chairs, a stove, and two tons of coal, is easily accomplished. The daily newspapers can be secured in time for the evening at a cheap rate, or perhaps as a gift from the exchanges of an editor's office; volumes of old magazines are stored away unread and dusty on the shelves of many a Christian family

who would be glad to find good use for them. There is the beginning. Afterward may come subscriptions to magazines and papers, or the library if practicable. But do not let us refuse our crusts because we cannot give a whole loaf at first.

In England an admirable enlargement of this plan has been made by the establishment of a coffee counter, where the coffee is sold at cost, and the admission of the wives of workmen. Such rooms have been opened under church auspices for the use of operatives in mills, with signal and prompt success, a much larger number of the men preferring their pipe and cup of coffee in decent company to run outside than was hoped for by the experimenters. We only suggest the subject. It is time now such efforts, if any are to be made, were begun before the Winter opens.

AUSTRIA.

**FREE TRADE v. PROTECTION.**—The next session in the Reichsrath will certainly not be so peaceful as that of the delegations. The Protectionists have opened fire again along their whole line. The Austrian Consul General von Scherzer, has been absent from Austria for many years, and is therefore ignorant of the feeling among his countrymen, otherwise in the meeting in London he would have pleaded for free trade with more circumspection. The Protectionists' movement is a consequence of the general distress which renders men deaf to reason. The Austrian people are ill and irritated by the fearful material losses they have suffered, and it is an old rule not to contradict nervous patients. A few days ago an election meeting took place in the Vienna suburb of Neubau. The Democratic party, which is there predominant, and indeed only exists in the faubourgs of Vienna, is at heart inclined to absolutism and strictly Austrian, as it owes its very existence to the reaction against the German national tendencies of the Progress party. And yet one of the electors, a man who has given unmistakable proofs of his patriotism, called out in his speech in favour of protection, "If our country does not feed us, the devil take patriotism!"—a sentiment which was greeted with the warmest applause by all present, who, nevertheless, may be considered as loyal Austrians. Till now only one of all the deputies who have spoken to their electors has ventured to declare himself on the side of free trade.

**THE JEWETT FAILURE.**—The schedule prepared by the official assignee shows that the indebtedness of the firm of E. D. Jewett & Co., Lumber merchants, St. John, N.B., is much larger than was supposed, amounting to \$1,768,092. The amounts due the St. John banks are:

Bank of New Brunswick.....	\$322,877
Bank of British North America.....	135,500
Bank of Nova Scotia, (St. John Br.)....	78,500
Maritime Bank.....	30,200
People's Bank.....	2,500

This is not quite as large as was supposed. The other largest liabilities are, Second National Bank, Bangor, \$93,693; Scammell Brothers, \$85,468; National Bank of Commerce, \$83,639; Bunker Hill National Bank \$39,701 Freeman's National Bank, \$40,088. Their paper

lies unredeemed in 47 different Banks. Five of these are Savings Banks. The Merchants' Bank of Halifax, escaped well. Its claim is only \$10,000.

PRICES OF GAS IN AMERICA.

The following are the current rates for gas paid by consumers per one thousand feet:

Hamilton.....	\$3.00
Kingston.....	3.50
London, Canada.....	3.00
Montreal.....	2.60
Quebec.....	2.80
Toronto.....	2.50
Albany.....	2.50
Baltimore.....	2.75
Boston.....	2.50
Chicago.....	3.37½
Cleveland.....	2.50
Concord.....	3.20
Harlem.....	3.00
Lowell.....	2.75
Manchester.....	2.70
New York.....	2.75
New Orleans.....	3.00
Oswego.....	3.50
Rochester.....	3.50
St. Louis.....	3.25
Syracuse.....	3.25
Troy.....	3.25
Washington.....	3.56

FIRE RECORD.

The Fire Record of last week was omitted through want of space.

Newmarket, Ont., Nov. 15.—The dwelling and shop of Mr. Patton was destroyed by fire, also the dwelling occupied by Mr. Kennedy, insurance agent, the dwelling and tin shop occupied by R. McLaughlin, and the saddle shop occupied by A. Thompson. All the property belonged to Mr. McLaughlin. Insured for \$4,000.

Chenpside, Ont., Nov. 16.—The dwelling of William Brown destroyed by fire with portion of contents. Loss \$1,000, insured for \$600 in the Walpole Farmers' Mutual.

Coaticooke, Que., Nov. 17.—A. F. Adams' saw mills totally destroyed by fire. Loss \$12,000. Insured for \$7,000.

Crainville, Ont., Nov. 17.—A fire broke out in D. Cunningham's house, four children were burned to death. Origin of fire unknown.

Flesherton, Ont., Nov. 17.—W. Egerton's barn with contents was destroyed by fire. Loss \$400, no insurance. Cause, children playing with matches.

Vaudreuil, Que., Nov. 17.—A building occupied by Octave Turcotte was destroyed by fire; also Mr. Pambrun's sheds and stables. Mr. Turcotte lost over \$3,000 and C. Pambrun's \$500; no insurance.

Montreal, Nov. 17.—The premises of Octave Poirier damaged by fire to the amount of \$100.

Halifax, N.S., Nov. 17.—Three barns were burned at Annapolis, involving a loss of \$1,300.

Montreal, Nov. 18.—The excise bonded warehouse on St. Paul street occupied by J. B. Deroche damaged by fire to the amount of \$1,600, fully covered by insurance in the Royal Canadian.

Belleville, Ont., Nov. 18.—The Bay Side Hotel, owned by Mr. Simpson of Barrie, was destroyed by fire; insured for \$9,000.

St. George, Ont., Nov. 18.—The barn of P. D. Lawson was destroyed by fire, with contents. Cause unknown. Loss about \$1,000, partly covered by insurance.

Montreal, Nov. 18.—The stock of James Callen, tailor, damaged by fire to the amount of \$1,500. Loss covered by insurance in the Western.

Harrisburg, Ont., Nov. 18.—The barn of Purvis Lawrasne was destroyed by fire together with its contents. Origin of fire unknown. Loss \$2,500.

Hamilton, Nov. 18.—McGauvran's house and store, with the telegraph establishment, at Brown's Wharf was destroyed by fire. Cause unknown.

Lindsay, Ont., Nov. 19.—The residence of Jas. Bryson, with all his farming implements in an adjoining shed, was destroyed by fire. Loss unknown, insured for \$500.

Neustadt, Ont., Nov. 19.—The school house in section No. 5, Carrick, was destroyed by fire. Cause unknown.

St. George, Ont., Nov. 19.—The barns of Cornelius Clump were destroyed by fire together with contents. Supposed to have originated from some one lighting a pipe. Loss about \$11,000, partly covered by insurance.

St. John, N.B., Nov. 19.—Two buildings, owned by C. M. Bostwick and Mr. Ranney, both damaged by fire. Bostwick's house was occupied by T. Dearness, marble worker, and Mr. Jones, clothier, and was insured, but for what amount, could not be learned. Ranney's house was insured for \$1,200 in the Guardian and his stock for \$1,600 also in the Guardian and \$2,000 in the North British and Mercantile. Dearness' stock was insured for \$1,250 in the Lancashire and \$1,000 in the Liverpool and London and Globe. Insurance on Mr. Jones stock \$2,000 in the Royal.

Peterboro, Nov. 19.—The dwelling of Mrs. Whelpley destroyed by fire; cause unknown; pretty well covered by insurance.

Metaghlan, N.S., Nov. 19.—A barn belonging to Francois Saulnier was destroyed by fire with all its contents, comprising two milch cows, a yoke of oxen, a horse and other farming implements. Loss \$1,500. Supposed to be the work of an incendiary.

Halifax, N.S., Nov. 20.—The Steam Tannery at Moncton was destroyed by fire. Loss \$23,000; insurance \$15,000.

Montreal, Nov. 20.—The grocery store of A. Daoust damaged by fire to the amount of \$300. Stock insured for \$1,200 in the Commercial Union. Supposed to be the work of an incendiary.

Cobourg, Ont., Nov. 20th.—A vacant building on King street destroyed by fire, supposed to be the work of an incendiary.

Toronto, Nov. 20.—A dredge, the property of Manning & Ginty, was destroyed by fire. Loss \$2,500. Supposed to be the work of an incendiary.

Barrie, Ont., Nov. 21.—A building used as a barn and storehouse was destroyed by fire together with several buggies and cutters belonging to Messrs. Savigney & Côté, also three horses belonging to Mr. Sutherland. Loss \$1,000; no insurance.

Belleville, Ont., Nov. 22.—The barns of Wm. Frost were destroyed by fire, together with three horses and two cattle, also a quantity of grain. Loss heavy; insurance \$1,000.

Gold Springs, Ont., Nov. 22nd.—The residence of Danl. McKinley totally destroyed by fire; two of his children burned to death. Supposed to have been caused by taking a light into an adjoining shed containing shavings.

Port Robinson, Ont., Nov. 23.—The Saunders block totally destroyed by fire, including Elliotts' shoe shop, Jordan's new store, and Saunders general store, bakery and confectionery establishment. Saunders' goods, groceries, and over two tons of flour were destroyed; insurance on the whole \$1,600.

Beverly, Ont., Nov. 23.—The barn of P. Wood, which was consumed last week, is supposed to have been fired by an incendiary. Loss about \$2,000, partly covered by insurance.

Gananque, Ont., Nov. 23.—E. Cook's woolen factory was destroyed by fire with most of contents. Fire caused by the upsetting of a coal oil lamp. Loss about \$40,000, insured for \$9,000, partly in the Johstown Mutual of



Brockville. The machine shop and foundry of E. E. Abbott also damaged by fire to the amount of \$600; covered by insurance.

Brookfield, N. S., Nov. 24.—A barn belonging to Wm. F. Hamilton was destroyed by fire, with twenty tons of hay and other property.

Quebec, Nov. 24.—Trudelle's liquor factory damaged by fire to the amount of \$300. Fully covered by insurance in the North British, and Liverpool and London and Globe.

Brookville, Ont., Nov. 24th.—The dwelling of T. Hayes damaged by fire to the amount of \$500. Insured.

Camilla, Ont., Nov. 25.—A store and hotel owned by Hugh Currie, destroyed by fire. Loss \$12,000; insurance, about \$4,000.

Quebec, Nov. 1.—Two fires occurred here; one at J. & W. Reid's paper warehouse, and the other at the residence of Mr. Phillips. A few hundred dollars in either case will cover the damage, for which there is ample insurance.

Fitzroy, Ont., Nov. 18.—The dwelling house of James Murphy destroyed by fire; cause unknown. No insurance.

Plantagenet, Ont., Nov. 19.—McGavran's store, dwelling house and carriage shed were destroyed by fire. Cause unknown.

Port Hope, Ont., Nov. 19.—The dwelling of James Lewis was destroyed by fire; loss covered by insurance. The building was owned by A. Adams, and was not insured; loss \$1,200.

Aylmer, Ont., Nov. 20.—A house owned by a carter named Alfred Quinn was destroyed by fire, together with 150 bushels of potatoes and 50 bushels of oats; a portion of the furniture saved. Loss about \$650; no insurance.

St. Andrews, Ont., Nov. 20.—The Tompkins house near the barracks was destroyed by fire. Supposed to have been the work of an incendiary.

Lugersoll, Ont., Nov. 24.—Leslie Chadwick's house damaged by fire to the amount of \$1,200; covered by insurance. Cause, defective chimney.

Cobourg, Ont., Nov. 25.—Mr. Pomroy's working shop damaged by fire, also Mr. Clark's stables. Origin of fire unknown.

Cobourg, Ont., Nov. 25.—A building owned by W. Pomeroy and occupied by W. Carr destroyed by fire, together with its contents. Insured for \$300 in the Commercial Union.

St. George, Ont., Nov. 25.—The barn of P. Lawrans destroyed by fire, together with its contents; cause unknown.

Wickham, N. B., Nov. 25.—A building known as the Continental Hotel entirely destroyed by fire. Insured for \$600.

The barn and stables belonging to Darnold, & Jackson, contractors, on the Welland Canal, was destroyed by fire, with contents and ten horses. Loss \$3,000; insurance \$4,000; supposed to be the work of an incendiary.

Quebec, Nov. 26.—Lemesurier's tobacco factory took fire; a portion of the heating room destroyed.

Paris, Ont., Nov. 27.—The Soho Foundry, owned by A. Whitelaw, was destroyed by fire together with the machinery and tools. Insurance \$3,000—\$1,500 in the Gore Mutual and \$1,500 in the Waterloo Mutual.

The old Presbytere of Acton Vale was burned last week, and the parish registrar destroyed.

Belleville, Ont., Nov. 29.—The engine shed at the Grand Trunk Station was totally destroyed by fire, together with nine engines, valued at \$95,000. Mr. Davis, the mechanical superintendent's loss is about \$1,500, whilst that of Mr. Blackwell is about \$450; entire loss about \$155,000. The Grand Trunk Railway Co. are fully insured, but to what extent is not known.

Quebec, Nov. 30.—A tailoring establishment in John street destroyed by fire. Insured in the Royal Canadian for \$1,000; the building is owned by Mr. Lemoine, and is insured in the Stadacona for \$4,000.

Allistown, Ont., Nov. 30.—A flour mill worked by Mr. Archer was totally destroyed by

fire, together with 2000 bushels of wheat, and all his books; no insurance. The mill was owned by D. Nichols, and was not insured.

St John, N. B., Nov. 30.—The new school-house at Salisbury, which cost \$14,000, was totally destroyed by fire. Insured for 2,000 in the Isolated Risk Company.

The Travellers insures against general accidents—not accidents of travel only, but the thousand and one casualties to which men are exposed in their lawful pursuits. It issues policies for the year or month, which are written without delay by any authorized agent. It insures men of all occupations and professions, between the ages of eighteen and sixty-five, at premiums which are graduated by the occupation and exposure. The rates are low, varying from \$5 to \$10 a year for each \$1,000 insured, (for occupations not classed as hazardous) covering both fatal and non-fatal disabling injuries.

The Travellers invites attention to the very large number of losses actually paid, (21,500) to the large amount disbursed in cash benefits to its policy holders, (over \$2,000,000,) averaging seven hundred dollars a day for every working day since the company began business, and especially to the small cost in proportion to the possible benefits.

The head office for the Dominion is in Montreal under the management of Messrs. Foster, Wells & Shackell.

### Commercial.

#### MONTREAL GENERAL MARKETS.

MONTREAL, Dec. 2nd, 1875.

The general business of the city during the past week has shown little or no improvement and in no branch of trade is there any great stir, money, however, is still easy and moderately plentiful. Remittances have come in tolerably well especially from the West. There is a fair demand for money, call loans are procurable at 7 and time loans from 8 to 9. Sterling Exchange is quiet and steady at  $8\frac{1}{2}$  to 9, for cash, and  $9\frac{1}{2}$  for paper; Gold drafts firm at par to  $\frac{1}{2}$  prem. During the week the Directors of the Exchange Bank have met and declared a dividend at the rate of 3 per cent for the current half year, being a reduction of 1 per cent from their usual one. This we understand is not owing to any weakness in the bank but simply in consequence of the stagnation of trade. The Union Bank of Lower Canada has declared a dividend of  $3\frac{1}{2}$  per cent for the half year.

ASHES.—Receipts moderate. There are few buyers, but the demand is active; the sales of the week have been 150 brls. First Pots at \$4.70 to 4.80, early in the week, and \$1.75 to 4.50, the past three days, and one small bill of very choice tures at \$4.85; seconds, \$3.75 to 3.80, and thirds, \$2.85 to 2.95. Pearls, receipts of the week, 20 brls. first sort. Sales about 60 brls. at \$5.00 to 5.15, with none remaining in first hands; seconds are purely nominal. The receipts to date have been 14,648 brls. Pots, 2433 brls. Pearls. The deliveries, 13,195 brls. Pots; 2292 brls. Pearls, and the stock in store this evening is 1,844 brls. Pots and 1,034 brls. Pearls.

BOOTS AND SHOES.—Trade continues very quiet, and as yet little manufacturing is being done. The production of fall and winter goods has ceased, and manufacturers generally are disposed to prepare small stocks for the spring business. Prices are without change as follows:—Men's kip boots, \$2.75 to \$3.00; do French calf, \$3.00 to \$3.75; ditto buff congress, \$2.00 to 2.50; do. split brogans,

\$1.10 to 1.25; ditto kip brogans, \$1.30 to \$1.50; boys' stoga boots, \$1.25 to \$1.90; ditto buff and pebbled congress, \$1.40 to \$1.50; women's buff and pebbled balmorals, \$1.30 to \$1.75; ditto prunella balmorals, 75c. to \$1.75; ditto congress, 75c. to \$1.75; misses buff and pebbled balmorals, \$1.00 to \$1.25; ditto prunella balmorals and congress, 70c. to \$1.25; children's ditto ditto, 50c. to 75c.; turned cacks, 25c. to 50c.

CATTLE.—There were only 9 car loads on St. Gabriel Market on Monday, as against 17 last week, and 10 the week before. These were for the most part fine animals, and this, together with the small supply, caused prices to advance. Four head of distillery fed cattle were sold at \$5.25 per 100 lbs. live weight, and several first class farm fed cattle fetched \$5.00 do do. Five more brought about \$4.65 do do, two more \$4.50 do, 12 more \$3.75 do, and some others about \$3.50. Besides these twenty-three oxen were sold at 4 cents per lb. and a pair of oxen were sold for \$140. About 150 sheep and 3 carloads of hogs were on the market, the sheep being offered at \$1.25 each. At the Viger Market on Tuesday but little business was done. The supply was very small and of rather inferior quality. About 100 sheep and lambs were on the market, few of them finding purchasers, though some few good sheep brought \$1.50 to \$5.00 each and lambs \$2.75 to \$3.50 each.

The market to-day was moderately well supplied with fair to good cattle, and we may quote prices: First class, \$5 to \$5.25, per 100 live weight; do good, \$1.25 to \$4.50; do. medium, \$3.50 to \$4.00; inferior \$3.00 do. Sheep—Good quality, \$5.00 to \$6.00 each. Lambs—Good, \$2.00 to \$3.00; extra do, \$4 each. Sheep and lambs from \$3.50 to \$5.00 each. Milch cows, in fair demand, worth \$40 and \$60 each for good; middling \$20 to \$30. Working oxen by the yoke, \$90 to \$120.

Hogs are in but small demand. Several small lots, however, were sold at \$6.25 to \$6.30 per 100 lbs. live weight, and are worth about \$7.75 to \$8.25 den l weight.

DRUGS AND CHEMICALS.—No business doing, and prices merely nominal at last week's figures. We quote: Soda Ash at \$1.90 to 2.25; Sal Soda, \$1.50 to 1.75, according to quantity; Soda Bicarb, \$4 to 4.25; Caustic Soda,  $3\frac{1}{2}$  to  $3\frac{1}{2}$  c.; Alum, 2 to 24. Extract Log-wood continues scarce and firm at 12c. to 12c. for bulk, and for packages in proportion. Bleaching Powder  $2\frac{1}{2}$  to 2c.

DRY GOODS.—The business done in this line since date of our last issue has been of a most limited nature. The extreme cold of the last few days has had a further depressing effect in our city trade. We hear that money, owing, we suppose, to good sleighing throughout the country, is coming in fully up to the mark, and expectations are likely to be realized that as the season advances it will come in still more freely, and that the demand for goods will improve.

FISH.—The demand continues light, and prices of green fish firm and advancing, all the stock being held by one firm. There are about 5,000 barrels of Labrador Herring in stock here altogether. We quote:—Labrador Herrings \$1.50 to 4.75; Dry Cod continues very scarce and is much wanted; cwt. \$5.50; brl. No. 1, \$5.75; No. 2, \$5; Draft Codfish in Hlds., No. 1, \$7.25; No. 2, \$6.75. Green Cod \$5.50 to \$6.00; Mackerel steady and in fair demand, No. 1, \$8.00; No. 2, \$7.50; Canned goods nominal. Salmon in good supply and steady, No. 1, \$15; No. 2, \$14; No. 3, \$13. White fish quiet \$4.50 for round lots; Trout \$4.25 for quantities.

FLOUR.—The extreme rates of freight demanded by the Grand Trunk Railway from this point, as compared with the rates current in Ontario, prohibit the shipment of flour from Montreal to the Lower Province, and sales being restricted to the city trade, and the surrounding district, the business during the past week has been very light. Spring Extra is easier and could be had at \$4.70; Fancy is

offering at \$1.80 and Extra at \$1.90; Superior, \$5.20.

**FURS & SKINS.**—No particular change to note from last week's report. Mink and fine Otters find ready sale at good prices. We would advise holders to hurry forward all skins so as to get them in early, to take advantage of prices which generally rule higher on the approach of the holidays. We quote: Beaver, \$2.00 to 2.25; Prime Black Bear, \$6 to \$12.00, according to size; Fisher, \$5.00 to \$7.50; Silver Fox, \$25 to \$30; Cross Fox, \$2.00 to \$5.00; Red Fox, \$1.25 to \$1.50; Lynx, \$1.50 to \$1.75; dark Labrador Martin, \$7 to \$8; pale Martin, \$1.50 to \$2.00; prime fresh dark Mink, \$3.00 to \$4.00; fine dark Otter, \$8 to \$10; Fall Muskrat, 12c. to 14c.; Winter do, 18 to 20c.; Spring do, 25c.; Raccoon, 25c. to 60c.; Skunk, 20c. to 50c.

**GRAIN.**—In the absence of business, we continue former quotations.—Golden Drop Wheat \$1.10; Milwaukee \$1.12; Threadwell \$1.08 to 1.10; Canada Spring 1.10; Chicago \$1.10; Red Winter \$1.02 to 1.05.

**GROCERIES.**—The great difficulty of the season is on us again, this is, the injury done to heavy and distant business, particularly by the advance in C. T. R. Freight Tariff. The wiser policy would be to make the advance as slight as possible to cover increased cost of transport of goods in winter in the matter of fuel and snow removing. As the snow, however, has to be removed for passenger transit, this really adds little or nothing to positive out-lay by the R. R. Company, and fuel is not a very heavy addition. The R. R. staff must be maintained also, so that really little is to be added for increased winter transport of goods. The effect of the system hitherto adopted has been to cut off almost entirely the heavy trade from this city for the winter and to turn the tide of business from the West towards the United States cities giving the C. T. R. Co. as well as Montreal merchants the "go by." As may well be supposed business is therefore far from lively, though the prospects of the country are improving in many quarters. Teas have improved in New York, Oolong to the extent of 4c. Here the market is quiet and fairly supplied. Sugars steady with small demand. Coffee firm. Fruits—Malaga Raisins firm, \$2.25 to 2.35, quoted at \$2 gold in bond at New York, Valencian moving moderately well at about former prices. Currants held higher at 6½c. to 7c. with limited stocks. Rice unchanged. The market well supplied and demand limited.

**HARDWARE.**—Cables report a slight give in the home market for iron, which opinion leans to as likely to be regained. We quote prices unchanged as follows: Pig Iron, Eglington & Clyde, per ton of 2240 lbs., Canbroe, \$21.50 to 22.00; Summerlee & Calder, \$23 to 23.50; Langloan & Gartscherie, \$23 to 23.50; American, \$25 to 28; Hematite, \$30 to 31. Bar, per 100 lbs.—Scotch and Staffordshire, \$2.30 to 2.50; best do., \$2.55 to 2.75; Swedes & Norway, \$5 to 5.50; Lowmoor and Bowling, \$6.50 to 7. Canada Plates, per Box—Swansen, \$4.60 to 4.70, or Pem., \$4.60 to 4.70; Arcow, \$4.75 to 5.00; Hutton, \$4.25 to \$4.50. Tin Plates, per box.—Charcoal 10c., \$8.25 to 8.50; ditto IX, \$10.25 to 10.50; ditto DC., \$7.25 to 7.50; Coke 10c., \$7.25 to 7.50; 14 x 20, 25c. extra. Tinned Sheets—Charcoal best No. 25, 14c. Galvanized Sheets—best brands No. 28, 9c. to 9½c. Hoops and Bands per 100 lbs., \$3 to 3.25. Sheets, best brands, \$3.50 to 3.75. Boiler Plates, ordinary brands, \$3.25 to 3.50; Russian Sheet Iron per lb. 16c. to 17c.; Cut Nails 2d Lath, \$4.75; ditto, 2d to 4d; shingle \$3.95; ditto, 5d to 10d, \$3.45, ditto 12d and larger \$3.15; 100 keg lots, 5 per cent. discount. Cut nails, patent Chisel-pointed 25c. extra. Pressed Spikes, \$1.25 to 5; Shot Canadian \$7 to 7.25. Lead—per 100 lbs. Pig, \$6 50; do sheets, \$6 50; do Bar, \$6 50. Steel, cast—per lb. 13c to 14c. Spring per 100 lbs., \$5.00 to 5.00; Sleigh Shoe, \$3.75 to 4.00; Tire ditto, \$4.25 to 4.50. Ingot Tin, 24c. to 25c.; Ingot Copper, 23c. to 24c. Horse Shoes per 100 lbs., \$5 to 5.25. Proved Coil Chain ½ in., \$6.00 to 6.50; Anchors, 7c. to 8c.; Avuls

10 to 12c. Iron Wire, per bdl, \$2.50 to 2.60; Window Glass, 25 up to united inches, \$2.20 to 2.30; up to 40 inches, \$2.40 to \$2.50; up to 50 inches, \$2.80 to \$2.90.

Hops, per 100 lbs. Green, Inspected No. 1, \$7.00; Do. No. 2, \$6.00; Do. No. 3, \$4.00; Cured and inspected, 3c. more.

**LEATHER.**—Quietness still reigns in the market. Sole leather is slow of sale, but prices are meantime maintained, and there is a disposition on the part of holders of Slaughter towards an advance. Bull is selling in moderate parcels at quotations. In Pebble only, the better grades are asked for. Leather Board in plentiful supply; only the best is in demand at present. We quote:—Spanish Sole, 1st quality heavy wgt., per lb, 24c. to 25c.; Spanish Sole, 1st quality, mid. wts., 1b. 24c. to 25c.; Do. No. 2, 21c to 22c.; Buffalo Sole No. 1, 20c. to 21c.; Buffalo Sole No. 2, 18c. to 19c.; Slaughter, heavy, 24c. to 26c.; Slaughter light, 25c. to 28c. Harness, best, 25c. to 27c.; Harness No. 2, 22c. to 23c.; Upper heavy, 30c. to 32c.; Upper light, 32c. to 35c.; Kip Skins, French, 30c. to \$1.05; English, 65c. to 75c.; Hemlock Calf 30 to 40 lbs., 60c. to 75c.; Hemlock light, 50c. to 60c.; French Calf, \$1.15 to 1.30; Splits, large, per lb. 24c. to 28c.; Splits small, 18c. to 22c.; Canadian Leather Board. 12c to 14c per lb.; Enamelled Cow, per ft. 17c. to 18½c.; Patent, 17c. to 19½c.; Polished Grain, 15c. to 16c.; Pebble Grain, 13c. to 15c.; Buff, 12c. to 14c.; Russets, light, 25c. to 35c.; Russets, heavy, 20c. to 30c.; Calfskins, green, 10c.; Calfskins, cured, 10c. to 12c.; Sheepskins, 20c. to 25c.

**LIQUORS.**—The subpoenaed regarding the Oporto vintage is from Messrs. Fourcheard's circular:—Unfortunately we have to report upon another indifferent vintage. Portugal has suffered for 3 years from want of rain, hence the vines have produced less and less. Whereas in other years the quantity of grapes showing in July and August would have matured into 70,000 or 80,000 pipes; we now register the produce of the Douro in 1875 as only 55,000. The vintage generally was gathered far too early from the fear the farmers had of losing still more grapes by the then reigning intense heat; however, a few showery days interrupted the work, and the last wines made we consider much better than the first. In favored spots some good wines may have been made after the remaining grapes had been refreshed by the showers alluded to, but by far the greatest portion of 1875 wines must be considered deficient in maturity and body. We therefore venture to say that 1875 port wines cannot rank in future as a vintage of merit. The phylloxera appears more seriously to effect Douro vineyards this year, but by cultivation, replacing weak old vines killed by this disease and by a good wet season (rain has already set in) we hope that the evil will soon be reduced to its former unimportance.

The Demand is light, and there is no change to note in prices. We quote Brandy here: Hennessy's & Martell's N.V. \$2.60 to 2.75; and up to \$16 a gal. for old vintages according to age, increasing from lowest quotations at the rate of 15c. to 20c. a year. Otard, Dupuy & Co., 2.20 to 2.30; Pinet, Castillon & Co., 2.20 to \$2.30; Vine Growers' Co., 2.20 to 2.30; Duinary, Bellemey & Co., 2.20 to 2.30; Jules Robin's, 2.20 to 2.30; J. Denis, H. Mounie & Co., 2.20 to 2.30, in cases; per doz., 6.00 to 16.00; Hennessy Brandy, cases \$9.123 to 9.25; Jamaica Rum, 16 o. p., per gallon \$2.25 to 2.40; Hollands Gin, 1.57½ to \$1.65; Green Gin, 3.80 to 4.00. Red Gin, 7.75 to 7.80; Alcohol, 50 o. p., 57c per Im. gal.; 65 o. p., 62½c. per Im. gal.; Rye Whiskey, 34c. per Im. gal. in bond; Eng. Ale, per doz., 2.50 to 2.70; Bng. Porter, 2.50 to 2.70; Dublin Porter, quarters, 2.50 to 2.70; pints, 1.50 to 1.70; Montreal East India quarts, 1.15 to 1.24; Montreal East India, pints, 70c. to 75c.

**LUMBER.**—There are no new features to note since our last review. We quote prices at Quebec: Pine deals, 1st quality, \$90 per Quebec standard; 2nd do, \$56 do; 3rd do, \$28.

Spruce deals, 1st quality, \$32 do; 2nd do, \$24 do; 3rd do, \$16 do, with little demand. Prices at Montreal: Shipping culls, \$8 per m. feet; Spruce Sittings, \$8 do. Pine—Common boards and scumling, \$10 to \$16 per m; Clear lumber, \$30 to \$45; First quality lumber, \$30 to \$35; Third-class, three inch deals, \$30 to \$35 per m, surface measure; Cull deals, \$18 to \$24 do.; do. dressed, \$35 to \$40 do.; 2 by 1 inch furrings, \$4 per 100 pieces; Laths, \$1.30 to 1.50 per m; Spruce lumber, \$10 to \$12 per m feet; Spruce deals, \$24 per m feet, surface measure; Hemlock lumber, \$9 to \$11 per m feet; long pine lumber, for building purposes, \$18 to \$34, according to length and size; long hemlock lumber is \$3 less per m feet than pine. Dressed lumber—1 inch boards, \$18 to \$20 per m feet; do. 1½ inch roofing, \$20 do.; do. 1½ inch flooring, \$20 to \$24 do.; do. 1½ inch flooring, \$2 to \$30 do. do. 2 inch flooring, \$28 to \$34 do.

**OILS.**—No transactions to note, and prices nominal. S. R. seal is held firmly at 62½c. to 65c., according to quantity. No. 1 Cod oil cannot now be bought in 10s under 60c., and to fill country orders 64c. to 65c. is asked.

**Naval Stores.**—Very quiet and without change in price.

**PROVISIONS.**—Butter—There is no improvement to note this week. The market remains dull, and the only business transpiring is of a retail character, and to city cutters at 19c to 20c for choice table grades. All grades below fine are impossible to quote or move at present. Shippers continue to hang off, and claim their advices from home are bad, and they are waiting to hear better news before appearing in the market. Stocks moderate for season of the year, but more than sufficient for the call. Three large lots of Townships' have exchanged hands during the week at 20c.

**CHEESE.**—There is no demand whatever of a whole-ale character, and holders are obliged to nurse their stocks and wait for a demand. Shippers are the largest holders, and they prefer to hold here in preference to shipping to the home markets, which are very dull and over-stocked. There is no doubt the make of cheese this season has been over done, and the losses will be heavy to all engaged in the business. Quotations are nominal, and will be until there is a demand.

**PORK.**—Is in small demand, and prices are lower for New Mess Inspected, which we quote at \$22.50 to \$23.00; and Thin Mess \$21.00 to 21.50. Beef remains in moderate request at old prices, \$15.50 to \$16.00.

**EGGS** are very scarce and much wanted. Prices are a shade higher and market firm. Fresh Eggs, 22c. to 23c.; Lime or Pickled Eggs, 20c. to 21c., with an upward tendency.

**TALLOW.**—The demand is extremely small, the season being over; prices show no change however, 7c to 8c. Hops sell freely at 10c. but holders are firm in their views and decline to sell under 11c. to 12c.

**DRESSED HOGS** are in good demand and prices are unaltered. Market closes steady at \$7.50 to \$8.00.

**POULTRY.**—The supply is now far short of the consumption, and receipts of fine stock meet with a ready sale on arrival. Turkeys, 8c. to 9c. per lb.; Geese 6c. to 7c. do; Chickens, 6c. to 8c. do; Ducks, 9c. to 10c. Partridges are scarce and much wanted at 45c. a brace.

**LARD** is coming in freely, stocks are increasing, and prices on the decline. Tierces, 12½ to 13½c.; Pails, 14½c.; Tub Lard, 13½ to 14c.

**SEEDS.**—Very little doing in this line, and no change expected till the Spring demand opens. Prices remain nominal for Timothy at \$2.50 per bush; and for Red Clover, 10c. per lb. White Beans, market dull; price about \$1.20 per bushel.

**WOOL.**—The same dull, languid feeling still exists. No demand from manufacturers. Holders of wool expect some demand after the New Year. We report same price asked: Fleece 30c. to 35c.; Pulled Wool, Super, 30c. to 35c.; Pulled Medium, 28c. to 32c.; Pulled No. 1, 26c. to 28c.; Black, 26c. to 32c.

## IMPORTS.

Comparative statement of Imports at the Port of Montreal from 1st Jan. to 2nd December in each year.

	1874.	1875.
Ashes.....	15,858	17,094
Bacon.....	5,309	29
Barley.....	67,394	113,072
Butter.....	90,683	136,823
Cheese.....	371,925	539,561
Flour.....	1,030,960	979,329
Indian Corn.....	2,554,815	1,721,430
Lard.....	27,935	350
Oats.....	193,474	166,216
Peas.....	936,051	943,123
Pork.....	22,452	21,738
Wheat.....	7,783,000	7,933,563

## REMARKS.

*Ashes*.—Increase compared with last year, 1,236 brls. Receipts for the week, 112 brls. Pot, 20 brls. Pearl. *Bacon*.—Decrease in receipts, 5,280 boxes. Receipts for the week—*Barley*.—Increase in receipts, 45,768 bush. Receipts for the week, 4,600 bush. *Butter*.—Increase in receipts, 46,140 tubs. Receipts for the week, 1,120 brls. *Cheese*.—Increase in receipts, 167,636 boxes. Receipts for the week, 741 boxes. *Flour*.—Decrease in receipts, 50,731 brls. Receipts for the week, 113,072 brls. *Indian Corn*.—Decrease in receipts, 833,385 bush. Receipts for the week. *Lard*.—Decrease in receipts, 27,585 brls. Receipts for the week—*Oats*.—Decrease in receipts, 27,258 bush. Receipts for the week, 3,100 bush. *Peas*.—Increase in receipts, 7,072 bush. Receipts for the week, 1,548 bush. *Pork*.—Decrease in receipts, 714 brls. Receipts for the week, 70 brls. *Wheat*.—Increase in receipts, 155,554 bush. Receipts for the week 43,216 bush.

## EXPORTS.

Comparative statement of Exports at the Port of Montreal to Great Britain 1 Jan. to 2 Dec.

	1874.	1875.
Ashes.....	15,307	14,927
Bacon.....	28,222	14,646
Barley.....	1,511	1,304
Butter.....	95,888	151,318
Cheese.....	339,822	529,345
Corn.....	2,608,731	1,686,285
Flour.....	539,382	425,333
Lard.....	48,396	19,444
Oats.....	168,467	198,069
Peas.....	1,861,225	1,640,440
Pork.....	10,385	6,822
Wheat.....	7,531,592	7,238,825

## REMARKS.

*Ashes*.—Decrease compared with last year 380 brls. Exports for the week, — brls. Pot, — Pearl. *Bacon*.—Decrease, 13,576 bxs. Exports for the week, — boxes. *Barley*.—Decrease, 207 bush. Exports, 3 bush. *Butter*.—Increase in exports, 55,430 tubs. Exports for the week, — tubs. *Cheese*.—Increase in exports, 148,523 boxes. Exports for the week, 12 boxes. *Corn*.—Decrease in exports, 928,446 bus. Exports for the week, —. *Flour*.—Decrease in exports, 114,049 brls. Exports for the week, 4,537 brls. *Lard*.—Decrease, 28,952 brls. Exports, brls. *Oats*.—Increase in exports, 29,602 bush. Exports for the week, —. *Pork*.—Decrease in exports, 3,562 brls. Exports for the week, — brls. *Peas*.—Decrease in exports, 160,785 bush. Exports for the week, 33,180 bush. *Wheat*.—Decrease in exports, 292,769 bushels. Exports for the week, — bush.

## SHIPPING INTELLIGENCE.

## LOSS OF STEAMSHIP ROMA.

Copies of telegrams received on Saturday, by the St. Lawrence Steam Navigation Co.:

"L'ISLET, Nov. 27, 8.52 a.m., 1875,

To J. Chabot, Esq.,

The S.S. *Roma* drove about half a-mile during last night. She is ashore now on the big rock of Goose Island. The vessel is in a very bad

situation. It is a very hard place. *Progress* is in sight outward.

(Signed,) A. BABIN."

"St. THOMAS, Nov. 27, 9.15 a.m., 1875.

To J. Chabot, Esq.,

*Progress* passed Crane Island at 8 a.m. Weather fine. Can see *Roma* aground on Goose Island; standing head out. Have heard *Progress* whistle. Will report when she goes up. River the same.

(Signed,) OPERATOR."

"L'ISLET, Nov. 27, 12.12 p.m., 1875.

To J. Chabot, Esq.,

Boarded *Roma* at 10.15 a.m. She is on Goose Island and Rock, partly across the stream; bow down; port side stove in. Ice in the hole, and piled all over the deck 10 to 15 feet high. Vessel cannot be saved, as she will fill with the flood. At 9.30 a.m. picked up two canoes with captain and crew, who left the vessel last night, and who would have perished if they had remained on board. No lives are lost. 12.38 p.m.—High N. E. wind has set in.

(Signed,) F. W. BELLEW."

The S.S. *Progress* arrived from L'Islet at 6 p.m. on Saturday, with Capt. D. Anderson and crew of the S.S. *Roma*. Reports that the S.S. *Roma* is likely to break in two in a very short time, being evidently resting on her centre. As already reported, she is covered with ice to a depth of from ten to fifteen feet, and weighing thousands of tons.

GULF PORTS STEAMERS.—The S.S. *Alhambra* arrived at Pictou on Saturday morning, and left yesterday morning for Sydney and Halifax.

The S.S. *Bermuda* arrived at Portland at 11 o'clock Saturday morning,—all well.

REPORT OF THE S.S. *Roma*, Capt. Anderson:—Left Pictou on 21st Nov., encountered very heavy storms, and passed Father Point on the evening of the 24th inst.; proceeded on, meeting ice in the Travers. Got to Goose Island on Thursday afternoon, had no trouble until then,—night coming on, put ship in place of safety; anchor down, when the ice coming against her parted her cable; ran her into Hospital Bay for safety. On Friday morning ship still in same position and safe, (moorings all safe in shore,) remained so until three o'clock in the afternoon; heavy ice again coming down, parted all moorings, and carried ship out in the Channel, leaving her on her beam ends. Towards night the ice piling over her, left her and went on Goose Island for the safety of crew. Saturday morning ship on Goose Island Rock, the ice having carried her down that distance; proceeded to her in canoes and found the ice piled at least fifteen feet on her deck; seeing nothing further could be done, left the island, where we had been all night, and started for L'Islet. When crossing the river the *Progress* picked us up, and we then returned to the Rock where the ship was; before leaving her left men in canoes in charge. In closing his report Capt. Anderson desires to thank the people on Goose Island for their kindness and hospitality to himself and crew when in distress.

The S.S. *Quebec* arrived at Liverpool on the 26th, current.

Per S.S. *Peruvian*.

(From the London *Shipping and Mercantile Gazette*, from the 8th to the 11th Nov.)

Arrived from *Montreal*.—Atlantic.—Dublin, Nov. 6. *Tellus*, —, Dublin, Nov. 6. Pilot, Stub, Gravesend, Nov. 8. Loch Lomond, Cameron, Clyde, Nov. 9. Arrived from *Three Rivers*.—Eliza Mary, Fullerton, London, Nov. 8. *Annabouche*, —, Gravesend, Nov. 9. Arrived from the *Saguenay*.—Richard, Amundsen, Gravesend, Nov. 6. Arrived from *Gaspé*.—Scud, Love, Civita Vecchia, Nov. 1.

Per S.S. *Abyssinia*.

(From the London *Shipping and Mercantile Gazette*, of the 12th and 13th Nov.)

Arrived from *Montreal*.—Marmion (S), Brothie, London, Nov. 11. Lewis (S), Lamb,

Williams, Queenstown, Nov. 12. Brimiga, Porter, Queenstown, Nov. 12.

Crookhaven, Nov. 23, 10.45 a.m.—The brig *Derwent*, Gibson, from Quebec, put in last evening, strong wind from east and reported having been struck by heavy sea on the 27th ult., and lost boats, galley, and part of bulwarks.

RECORD OF WRECKS.—The number of wrecks reported during the past week ending Nov. 13, is 52, making for the present year 1,435.—*Shipping and Mercantile Gazette*.

London, Nov. 28.—Arrived out—Steamship. The Allan's ship, *Glenbervie*, arrived at Glasgow, and the S.S. *Gammia* at London, on the 26th current.

Plymouth, Nov. 29.—Arrived out—Steamship *Suevia*, from New York.

Sunderland, Nov. 12.—The *Elizabeth*, Petersen, arrived here this morning from Quebec; has lost part bulwarks, quarterboat, and part deckload.

Lizard, Nov. 12.—Passed east—Standard (S), of West Hartpoll, from Montreal for Plymouth, short of coal.

Ship *Reciprocity*, of Quebec, Jones, which arrived at Callao Oct. 24, from Liverpool, with coal, when under full canvas, between the Falkland Islands and the Straits of Magellan on July 19, a squall struck her, carrying away the maintopmast at the head of lowermast, mizzen-topgallantmast and foretopgallantmast with yards and sails attached. They had to cut running rigging and many sails to clear away the wreck, and had to run some hundred miles to the northward while temporary repairs were made and jury masts set. When off Cape Horn had very heavy weather, with baffling and head winds. After rounding the Cape one of the crew was lost by falling from a yard. Later on scurvy appeared and struck down the majority of the crew. One of them died from this disease, but the remainder, although quite sick, will probably recover. The *Reciprocity* was on her first voyage, and was at sea 191 days.—*N.Y. Herald*.

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U. S. Bonds and other Securities and Cash in hands of U. S. Trustees.....	\$ 461,207 53
Montreal Harbour Bonds ["in hands of Receiver General"].....	57,500 00
Montreal Warehousing Company's Bonds.....	28,431 14
Bank Stocks.....	318,216 25
Mortgages on Real Estate.....	63,649 55
City of Quebec Consolidated Fund.....	2,300 00
Bills Receivable for Marine Premiums.....	52,152 96
Agents' Balances in due course of Transmission, and uncollected Premiums.....	214,34 09
Sundry Accounts due the Company for Salvages, re-Insurance, &c.....	23,248 49
Cash on hand and on Deposit.....	146,209 60

GROSS ACTUAL ASSETS, balance of subscribed Capital not included..... \$1,370,533 61

## LIABILITIES:

All Outstanding Claims for Losses, Bills Payable, and Sundry Accounts due by the Company.....	\$ 171,690 32
Net Assets.....	\$1,198,893 29
Amount of reserved funds required for reinsurance of all outstanding risks in Canada and United States, Nov. 1, 1875, Fire and Marine	\$514,035 00
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STOCK AND BOND REPORT,  
Reported by OSWALD BROS., Members of Montreal Stock Exchange.

NAME.	Shares.	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices last Dec. 2nd.
<b>BANKS.</b>						
British North America	450	\$ 4,866,666	4,866,666	1,170,000	per ct. 5	1 1/2 121 1/2
Canadian Bank of Commerce	850	5,000,000	5,000,000	1,000,000	4	102
City Bank, Montreal	100	1,500,000	1,490,220	130,000	4	95 95
Dominion Bank	50	970,250	970,250	525,000	4	104 105 1/2
Du Peuple	50	1,000,000	1,000,000	200,000	3	92 93 1/2
Eastern Townships	50	1,272,350	1,123,730	275,000	4	101 102 1/2
Exchange Bank	100	1,000,000	1,000,000	55,000	4	180 181 1/2
Federal Bank	100	800,000	656,331	6,000	4	92 91 1/2
Hamilton	100	1,000,000	590,160	9,396	4	1 1/2 1 1/2
Jacques Cartier	50	2,000,000	1,850,375	75,000	0	95 97 1/2
Mechanics' Bank	50	500,000	456,519	.....	3	56 55
Merchants' Bank of Canada	100	8,937,200	8,125,725	1,850,000	4	102 102 1/2
Metropolitan	100	1,000,000	637,400	80,000	0	180 181
Molson Bank	50	2,000,000	1,993,990	500,000	4	.....
Montreal	200	12,000,000	11,968,100	5,500,000	7	.....
Maritime	100	1,000,000	488,870	.....	3	.....
Nationale	50	2,000,000	2,000,000	400,000	4	.....
Ontario Bank	40	3,000,000	2,950,272	.....	4	102 101
Quebec Bank	100	2,500,000	2,439,920	475,000	4	105
Royal Canadian	40	2,000,000	1,979,228	42,000	4	91 92 1/2
St. Lawrence Bank	100	840,100	628,633	.....	6	150 152
Toronto	100	2,000,000	1,900,000	1,000,000	4	87 1/2 90
Union Bank	100	2,500,000	1,959,686	350,000	4	86
Ville Marie	100	1,000,000	722,225	.....	.....	.....
<b>MISCELLANEOUS.</b>						
Canada Landed Credit Co	50	750,000	361,185	.....	1/2	119
Canada Loan and Savings Co	50	1,500,000	.....	457,381	6	99 100 1/2
Dominion Telegraph Co	50	500,000	.....	.....	5 1/2	105 1/2
Farmers' & Mechanics Bldg Soc.	.....	250,000	.....	.....	4	137
Freshford Loan & Savings Co	100	500,000	.....	.....	5	150 150 1/2
Huron & Erie Sav. & Loan Soc.	50	800,000	700,000	125,000	5	130 131
Montreal Telegraph Co	40	1,925,000	1,925,000	.....	3	162 162 1/2
Montreal City Gas Co	40	1,800,000	1,560,000	.....	3	.....
Montreal City Passenger Ry Co	50	600,000	400,000	.....	3	.....
Rochelle & Ontario Nav. Co	100	1,500,000	1,500,000	.....	3	.....
Provincial Building Society	100	350,000	.....	.....	4	.....
Imperial Building Society	50	662,500	.....	.....	4	.....
Toronto Consumers' Gas Co.	.....	600,000	.....	.....	2 1/2 p.c. 3 m	130 132
(old)	50	600,000	.....	.....	5	113 114
Union Permanent Building Soc.	50	250,000	.....	.....	.....	.....
Western Canada Loan & Savings Company	50	800,000	735,000	185,500	5	142

NAME.	Shares.	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices last Dec. 2nd.
<b>SECURITIES.</b>						
Canadian Government Debentures, 6 per ct. sig.	.....	.....	.....	.....	.....	Montreal.
Do. 5 per ct. int.	.....	.....	.....	.....	.....	.....
Do. 5 per ct. sig., 1855.	.....	.....	.....	.....	.....	.....
Dominion 6 per ct. stock	.....	.....	.....	.....	.....	101
Douglas Bonds	.....	.....	.....	.....	.....	.....
Montreal Harbor Bonds 6 1/2 p. c.	.....	.....	.....	.....	.....	101 1/2
Do. Corporation 6 per ct. Bonds	.....	.....	.....	.....	.....	99 1/2 100
Do. 7 per ct. Stock	.....	.....	.....	.....	.....	115 117
Toronto Corporation 6 per ct., 20 years	.....	.....	.....	.....	.....	96
County Debentures	.....	.....	.....	.....	.....	97 1/2
Township Debentures	.....	.....	.....	.....	.....	96

INSURANCE COMPANIES.						
BRITISH.—(Quotations on the London Market, Nov. 3d.)						
No. Shares.	Last Dividend.	NAME OF COMP'Y.	Shares par val.	Amount paid.	Last Sale.	.....
20,000	5 b 15 s	Briton M. & G. Life	100	2	1	.....
50,000	20	G. Union F. & M	50	5	6 to 7 1/2	.....
5,000	10	Edinburgh Life	100	15	35	.....
20,000	5 b 42 10	Guardian	100	50	61 1/2	.....
12,000	4 1/2 p. s.	Imperial Life	100	25	55	.....
100,000	20	Lancashire F. & L	20	2	7	.....
10,000	11	Life Ass'n of Scot.	40	8 1/2	24 1/2	.....
35,862	.....	London Ass. Corp.	25	12 1/2	59	.....
10,000	.....	Lon. & Lancash. L.	10	1 1/2	.....	.....
391,752	15	Liv. Lon. & G. F. & L.	20	2	5 1/2-16	.....
20,000	20	Northern F. & L	50	5	31	.....
40,000	25	North Brit. & Mer	50	6 1/2	37	.....
5,722	17 1/2 p. s.	Phoenix	.....	.....	178	.....
200,000	15	Queen Fire & Life	10	1 1/2	2 3-8	.....
100,000	16 1/2 b. 43	Royal Insurance	20	3	11 1/2	.....
100,000	10	Scott. Commercial	10	1	2 3-8	.....
50,000	6	Scottish Imp. F. & L	10	1	17-16	.....
20,000	10	Scot. Prov. F. & L	50	3	6 11-16	.....
10,000	25	Standard Life	50	12	75	.....
4,000	6 bo	Star Life	25	1 1/2	12 1/2	.....
.....	4 1/2 s. 9d.	.....	.....	.....	.....	.....
<b>CANADIAN.</b>						
8,000	5-6mo	Brit. Amer. F. & M	50	25	100-100	.....
2,500	5	Canada Life	100	50	.....	.....
10,000	None.	Citizens F. & L.	100	25	.....	.....
5,000	.....	Confederation Life	100	10	.....	.....
5,000	6-12mos.	Sun Mutual Life	100	10	.....	.....
5,000	.....	Isolated Risk Fire	100	10	120	.....
6,500	.....	Provincial F. & M	60	75	75	.....
2,500	10	Quebec Fire	100	130	.....	.....
1,085	10	" Marine	50	40	80 100	.....
2,000	10	Queen City Fire	50	10	.....	.....
15,000	7 1/2 bo 82	Western Assur'ce	40	16	140 141	.....
.....	.....	Royal Can. Ins.	100	10	93 1/2 95	.....

AMERICAN.						
When org'd.	No. of Shares.	NAME OF CO'Y.	Pr val.	Of Sh's.	Of'rd	A'kd
1863	20,000	Agricultural	\$ 5	.....	.....	.....
1853	1,500	Anna L. of Hart.	100	400	.....	.....
1819	30,000	Anna F. of Hart.	100	205	208	.....
1870	10,000	Harford, of Har	100	201	210	.....
1863	5,000	Lawyers' L. & A. Co	100	178	180	.....
<b>RAILWAYS.</b>						
Atlantic and St. Lawrence			£100	98	100	.....
Do. do. 6 per c. sig. m. bds			.....	97	99	.....
Canada Southern 7 p.c. 1st Mort.			.....	.....	.....	.....
Do. 6 p.c. Pref Sh's			.....	.....	.....	.....
Grand Trunk			100	111 1/2	111 1/2	.....
New Prov. Certif's issued at 22 1/2			.....	dis	.....	.....
Do. Eq. G.M. Bds. 1 ch. 6 per c			100	97	99	.....
Do. Eq. Bonds, 2nd charge			.....	95	97	.....
Do. First Preference, 5 per c			100	54	56	.....
Do. Second Pref Stock, 5 per c			100	38	40	.....
Do. Third Pref Stock, 4 per c			100	19 1/2	20	.....
Great Western			.....	20 1/2	7 1/2	.....
Do. 5 per c. Bds. due 1880			.....	54	55	.....
Do. 5 per c. Deb. Stock			.....	71	77	.....
Do. 6 per cent bonds 1890			.....	84	87	.....
International Bridge, G. p. c. Mor Bds			.....	99	101	.....
Midland, 6 per c. 1st Pref Bds			.....	100	.....	.....
North'n of Can., 6 per c. 1st Pref Bds			.....	100	95 97	.....
Do. do. 2nd do.			.....	100	92 91	.....
Toronto, Grey and Bruce, Stock			.....	.....	.....	.....
Do. 1st Mor Bds			.....	95	91 93	.....
Toronto and Nipissing, Stock			.....	100	.....	.....
Do. Bonds			.....	.....	.....	.....
Wet'n, Grey & Bruce 7 p.c. 1st Mor			.....	71	71	.....
<b>EXCHANGE.</b>						
Bank on London, 60 days			.....	108 1/2	1	.....
Gold Drafts do			.....	dis.	dis.	.....
Gold at 3 p.m.			.....	115 1/2	par.	.....

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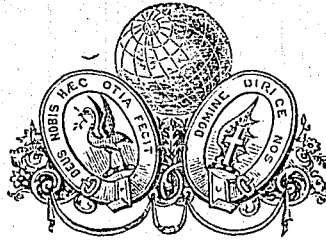
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