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THE MONETARY TIMES AND TRADE REVIEW. - INSURANCE CHRONICLE -

VOL. VII—NO 38.

TORONTO, ONT., FRIDAY, MARCH 20, 1874.

SUBSCRIPTION
\$2 a Year.

The Leading Wholesale Trade of Toronto

JOHN MACDONALD and CO.

—

NEW GOODS.

390 Packages,
120 Bales Balls,
80 Bales Wadding,
20 Bales Carpet Warp.

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

3 YORK STREET, MANCHESTER, ENGLAND.
Toronto, March 4, 1874.

The Leading Wholesale Trade of Hamilton.

SPRING TRADE.

—

THOS. C. KERR and Co.,

Importers of Dry Goods

HAMILTON.

Are now receiving supplies of

Summer Prints, Muslins

AND
DRESS GOODS.

—

*A Supply of Dundas Sheetings, Yarns
and Bags constantly on hand.*

THOS. C. KERR & Co.

Hamilton, Feb. 27, 1874

The Leading Wholesale Trade of Toronto.

1874.

—

A. R. McMASTER
and BROTHER,

Dry Goods Importers,

AND DEALERS IN
CANADIAN
AND
American Manufactures,

Nos. 4 AND 12 FRONT STREET WEST,
TORONTO.

OFFICES—34 Clement's Lane, Lombard St., London, E.C.
Toronto, Jan. 1874. 32-ly

SMITH & KEIGHLEY,
IMPORTERS OF TEAS,
AND
WHOLESALE GROCERS
12 & 14 Wellington Street East,
TORONTO.

Are now receiving for the Spring Trade large supplies of
New Season Teas, comprising—

- Young Hysons.
- Hysons.
- Hyson Skins.
- Gunpowders.
- Imperials.
- Twankays.
- Congous.
- Souchongs.
- Pekoes.
- Japans.

Also just arrived, ex ship "Victoria,"
100 hhd. Extra Choice British Refined Sugars
All of which they are offering at low prices to line
buyers.

A. M. SMITH. **W. W. KEIGHLEY.**
Toronto, 1st February, 1874.

The Leading Wholesale Trade of Toronto.

SPRING 1874.

—

GORDON MACKAY and CO.

Are daily receiving their early

Spring Imports,

And hope to be fully assorted in the various depart-
ments by

Thursday, 5th March,

When the contents of

750 PACKAGES HOME & FOREIGN GOODS

Will be offered to the trade.

Toronto, March 4, 1874.

SAMSON,
KENNEDY,
and **GEMMEL**

ARE SHOWING

A FULL ASSORTMENT

IN

Every Department.

SAMSON, KENNEDY & GEMMEL
44 Scott and 19 Colborne St.
TORONTO

Toronto, March 19, 1874

The Chartered Banks.

BANK OF MONTREAL.

ESTABLISHED IN 1818.

CAPITAL SUBSCRIBED, \$12,000,000
 CAPITAL PAID-UP, 11,885,335
 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, Esq., Gen. Man.

Branches and Agencies in Canada.

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

G. W. YARKER, Inspector of Branches and Agencies.
 Agents in Great Britain.—London, Bank of Montreal, 27 Lombard Street, Frederick Gundry, Secretary.
 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, Wm. Richardson, Manager.
 Bankers in the United States.—New York, The Bank of New York. 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 Nfd., The Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

The Canadian

BANK OF COMMERCE.

Head Office, Toronto.

Authorized Capital - \$6,000,000
 Subscribed Capital, - 6,000,000
 Paid-up Capital, - 5,981,837

DIRECTORS.

HON. WILLIAM McMASTER, President.
 H. S. HOWLAND, Esq., Vice-President.
 F. W. Cumberland, Esq., M.P. T. Sutherland Stayner, Esq.
 William Elliot, Esq. George Taylor, Esq.
 James Michie, Esq. Robt. Wilkes, Esq., M.P.
 W. N. ANDERSON, Cashier.

New York.....J. G. Harper and J. H. Goadby, Agents.
 London, Eng.....The Bank of Scotland.

BRANCHES.

Barrie,	Brantford,	Chatham,
Collingwood,	Dundas,	Galt,
Goderich,	Guelph,	Hamilton,
London,	Montreal,	Orangeville,
Peterboro',	St. Catharines,	Sarnia,
Simcoe,	Strathroy,	Trenton,
Woodstock.	Thorold.	

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.

The Chartered Banks.

BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

PAID-UP CAPITAL, £1,000,000 STG.

London Office—124 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 McNAB.
 Secretary—R. W. BRADFORD.

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

NEW YORK.—Agents—John Paton, Thomas Fysher, D. B. Davidson, 52 Wall Street.

SAN FRANCISCO.—Agents—Archibald McKinlay, A. S. Finnie, 322 California Street.

Branches and Agencies in Dominion of Canada.

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

QUEBEC.—Montreal, Quebec.

NEW BRUNSWICK.—St. John, St. Stephen, St. Andrew's, Fredricton, 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. Marcuard, Andre & Co

ROYAL CANADIAN BANK

CAPITAL, \$2,000,000.

Head Office, Toronto, Canada.

President—JOHN CRAWFORD, Esq., O.C., M.P.
 Vice-President—WILLIAM THOMSON, Esq.
 Cashier—THOMAS McCRAKEN, Esq.

Agents for the Government of the Province of Ontario. Letters of credit issued on England, Scotland, Ireland, France, Germany, China, Japan, and West Indies.

FOREIGN CORRESPONDENTS.—England and Scotland—National Bank of Scotland. Ireland—Ulster Banking Company. New York—National Park Bank; R. Bell & C. F. Smithers, 59 Wall Street. Buffalo, N.Y.—Farmers' and Mechanics' National Bank. Oswego, N.Y.—First National Bank. Chicago, Ill.—H. Richardson, Bank of Montreal.

BANK OF TORONTO, CANADA.

DIRECTORS.

WM. GOODERHAM, Esq., Toronto, President.
 AMES G. WORTS, Esq., Toronto, Vice-President.
 WM. CAWTHRA, Esq., Toronto.
 A. T. FULTON, Esq., Toronto.
 WM. FRASER, Esq., Port Hope.
 WM. CANTLEY, Esq., Oakville.
 GEORGE GOODERHAM, Esq., Toronto.
 Cashier—GEORGE HAGUE.

Branches—Montreal, Peterboro', Cobourg, Port Hope, Barrie.

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 allows interest according to agreement. Interest allowed on current cash accounts. Letters of credit issued available in Great Britain, the West Indies, China and Japan.

TORONTO SAVINGS BANK,
 72 CHURCH STREET.

DEPOSITS RECEIVED, FROM TWENTY Cents upwards; invested in Government and other first class securities. Interest allowed at 5 and 6 per cent Loans on Stock and Bond collaterals.

HON. FRANK SMITH, Senator, President.
 Bank of Deposit—Canadian Bank of Commerce.
 JAMES MASON, Manager

The Chartered Banks.

MERCHANT'S BANK OF CANADA.

Capital - \$9,000,000

SIR HUGH ALLAN . . . President
 JACKSON RAE . . . Gen. Manager.

BRANCHES AND AGENCIES.

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

FOREIGN AGENTS.

London:
 The London Joint Stock Bank.
 New York:
 The National Bank of the Republic.

THE DOMINION BANK.

CAPITAL, \$1,000,000.

Head Office—Toronto.

Agencies—Orillia, Oshawa, Uxbridge, Whitby, Queen Street.

Interest allowed on Deposits.
 Drafts issued on New York, Gold and Current Funds.
 Drafts issued negotiable in Great Britain and Ireland.
 Drafts on Great Britain purchased.
 Drafts on New York, Gold and Currency, purchased.

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 Ferry, 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.
 D. FISHER, Esq., Cashier.

METROPOLITAN BANK, MONTREAL.

CAPITAL SUBSCRIBED, - \$1,000,000

HENRY STARNES, President and Man. Director.
 A. F. HINCKS, Cashier.
 Agents in London, Eng.—Bank of Montreal.
 Agents in New York—Bell & Smithers.

The Chartered Banks.

Banque Jacques Cartier.

Incorporated by Act of Parliament

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

President: ROMUALD TRUDEAU. Vice-President: C. S. RODIER, Jun.

Cashier—H. COTTE.

DIRECTORS.—Nazaire Villeneuve, V. Hudon, J. B. Beaudry, Andre Lapierre, P. M. Galarneau, John L. Cassidy, L. J. Bellevue.

FOREIGN AGENTS.—London—Glyn, Mills, Currie & Co. New York—National Bank of the Republic. Paris, France—de Rothschild Freres.

NIAGARA DISTRICT BANK

Head Office, St. Catharines, Ont.

DIRECTORS.

HON. JAS. R. BENSON, Senator, President.
THOMAS R. MERRITT, M.P., Vice-President.
S. S. JUNKIN, Esq., St. Catharines.
HY. CARLISLE, Esq., St. Catharines.
ROBT. LAWRIE, Esq., St. Catharines.
JOHN BROWN, Esq., Thorold.

C. M. ARNOLD, Cashier.

Agencies—Ingersoll, Port Colborne.
Foreign Agents—London, Eng., Bosanquet, Salt & Co. New York, The Manhattan Bank. Chicago, The Bank of Montreal. Oswego, Second National Bank.

BANK OF HAMILTON.

CAPITAL SUBSCRIBED, - - \$1,000,000

Head Office, - - - Hamilton.

H. C. HAMMOND, Cashier.

DIRECTORS.

DONALD McINNES, Esq., President.
JOHN STUART, Esq., Vice-President.
James Turner, Esq., Edward Gurney, Esq.
Jacob Hespeler, Esq., Dennis Moore, Esq.
John Proctor, Esq.

Agents in New York—Messrs. JOHN J. CISCO & SON.
Agents in London, England—THE NATIONAL BANK OF SCOTLAND.

Agencies.

Listowel - W. CORBOULD, Agent.
PORT ELGIN - E. A. COLQUHOUN, Agent.

ST. LAWRENCE BANK.

(Incorporated by Act of Parliament A.D. 1872.)

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

HEAD OFFICE—TORONTO.

DIRECTORS.

J. C. FITCH, Esq., President.
JOHN COWAN, Esq., Vice-President.
CAPT. THOS. DICK.
A. THORNTON TODD, Esq.
W. F. ALLEN, Esq.
R. C. JAMIESON, Esq., Montreal.
K. F. LOCKHART, Cashier.

Bradford—A. H. Ireland, Agent.
Colborne—Robert A. Moir, Agent.
London—J. C. P. Phillips, Agent.
Newcastle—J. K. Allen, Agent.
Strathroy—J. B. Cummings, Agent.
Agents in New York—R. Bell & C. F. Smithers.
Agent in Montreal—The Bank of Montreal.

Union Bank of Lower Can.

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

Head Office, - - - Quebec.

DIRECTORS.

CHARLES E. LEVEY, Esq., President.
Hon. THOS. MCGREEVY, Vice-President.
Hon. Geo. Irvine, John Sharples, Esq.,
D. C. Thomson, Esq., J. B. Renaud, Esq.,
Andrew Thomson, Esq.
Cashier—P. MacEwen. Asst. Cashier—J. G. Leitch.
BRANCHES.—Savings Bank (Upper Town,) Montreal,
Ottawa, Three Rivers.
Foreign Agents.—London—The London and County
Bank. New York—National Park Bank.

The Chartered Banks.

MOLSON'S BANK.

The Shareholders of the Molson's Bank are hereby notified that a

Dividend of Four per Cent.

upon the Capital Stock was this day declared for the current Half-Year, and that the same will be payable at the Office of the Bank in this City, on and after the

FIRST DAY OF APRIL NEXT.

The Transfer Books will be closed from the 16th to the 31st prox., inclusive.

By order of the Board.

F. WOLFERSTAN THOMAS,
Cashier.

Montreal, 27th February, 1874.

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
Thorold, (Ont.)

Agents in New York—Messrs. Maitland, Phelps & Co.
Agents in London—The Union Bank of London.
Agents in Paris—Gustave Bossange & Co.

LA BANQUE NATIONALE
BANKING INSTITUTION.

Authorized Capital, - \$2,000,000.
Paid-up, do. - 1,609,755.

HEAD OFFICE AT QUEBEC.

EUGENE CHINIC, Esq., President.
HON. ISIDORE THIBAudeau, Vice-President.
Hon. U. I. Tessier, Abraham Joseph, Esq., C. Tetu,
Esq., Ol. Robitaille, Esq., M.D., and Prudent Valee, Esq.,
FRANCOIS VEZINA, Esq., Cashier.

Branches, in Montreal and Ottawa. J. S. Paquet,
Manager, Montreal. Sam. Benoit, Esq., Manager, Ot-
tawa.

Agencies.—The Bank of Toronto for Province of
Ontario. The Bank of New Brunswick for the Maritime
Provinces. The Quebec Bank for Three Rivers. Messrs.
John Le Boutilier & Co. for Gaspe; and John Meagher,
Esq., for Carleton and County of Bonaventure. The National
Bank of Scotland, London, England. Messrs.
Ballin & Co., Bankers, Paris, France. The National
Bank of the Republic, New York.

Bank of British Columbia

(Incorporated by Royal Charter, 1862.)

CAPITAL, \$2,500,000 (WITH POWER TO INCREASE)

DIRECTORS.

T. W. L. Mackean, Esq., (Director of London and South
African Bank) Chairman, London. Robert Gillespie, Esq.,
(London Director Bank of Montreal) Deputy Chairman.
Jas. Anderson, Esq., (Messrs. Anderson, Anderson & Co.)
Eden Colville, Esq., (Deputy Governor Hudson's Bay Co.)
H. D. Harrison, Esq., (Messrs. Falkner, Bell & Co., San
Francisco). Sir John Rose, Bart., K.C.M.G., (Messrs.
Morton, Rose & Co., London).
London Office—5 East India Avenue, Leadenhall Street,
London.

Branches at San Francisco, California; Portland, Ore-
gon; Victoria, British Columbia.
Agents in Canada and the United States—The Bank
of Montreal.

The Bank of Montreal will undertake collections or
other banking business in connection with the Province
of British Columbia through the above Bank.
Victoria, B. C., April 3, 1873.

The Chartered Banks.

Eastern Townships Bank

CAPITAL \$1,000,000
RESERVE FUND 225,000

BOARD OF DIRECTORS.

B. POMROY, President. | C. BROOKS, Vice-Pres't.
R. W. Heneker. A. A. Adams. Hon. J. H. Pope.
G. K. Foster. E. O. Brigham. G. G. Stevens.

Head Office—Sherbrooke, Que.
WM. FARWELL, jr. Cashier.

BRANCHES.

Waterloo. Cowansville. Stanstead.
Coaticook. Richmond.

Agents in Montreal—Bank of Montreal.
London, England—
Boston—National Exchange Bank.
Collections made at all accessible points, and promptly
remitted for.

CITY BANK MONTREAL

HEAD OFFICE—MONTREAL.

AGENCIES.

Toronto, Sherbrooke.

DIRECTORS.

SIR FRANCIS HINCKS President.
R. J. REEKIE, Esq. Vice-President.
John Grant, Esq. Robert Moat, Esq.
W. W. Ogilvie, Esq. A. M. Delisle, Esq.
Henry S. Tiffin, Esq. J. B. RENNY, Cashier.

Agents in New York—The National Bank of the Re-
public. In Boston—Messrs. Kidder, Peabody & Co.
Bankers in London—Alliance Bank (Limited), The Na-
tional Bank.

UNION BANK,
PRINCE EDWARD ISLAND.

Incorporated by Act of Parliament 1868.

CHARLES PALMER, Esq., President.
WILLIAM HEARD, Cashier.

HEAD OFFICE at CHARLOTTETOWN,
BRANCH at SUMMERSIDE.

AGENTS IN

Montreal..... Bank of Montreal.
New York..... National Park Bank.
Boston..... National Bank of Commerce.

LA BANQUE DU PEUPLE.

CAPITAL \$2,000,000.

Head Office, - - - Montreal.

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

FOREIGN AGENTS.

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

MARITIME BANK,

OF THE DOMINION OF CANADA.
St. JOHN, N. B.

Capital Subscribed, - \$1,000,000.

Head Office, - - - St. John, N. B.

President—Hon. A. J. SMITH, M. P.
Vice-President—JAMES DOMVILLE, Esq., M.P.

DIRECTORS.

Hon. JOHN ROBERTSON.
GEORGE MCKEAN, Esq.
J. V. TROOP, Esq.
Hon. W. MUIRHEAD.
W. H. THORNE, Esq.

Manager—J. W. H. ROWLEY, Esq.

AGENTS.—Quebec, Ontario and Nova Scotia—Bank
Montreal, its Branches and Agencies. New York—Bell
& Smithers, Chicago—Bank of Montreal. Boston—
Merchants National Bank. London, England.

The Chartered Banks.

**MERCHANTS' BANK
OF HALIFAX.**

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

DIRECTORS.

THOMAS E. KENNY, Esq., *President.*
 Hon. JEREMIAH NORTHUP, Senator, *Vice-Pres.*
 James Butler, Esq. Thomas Abbott, Esq.
 John Taylor, Esq. Michael Dwyer, Esq.
 George Maclean, *Cashier.* Joseph Wier, Esq.

Agents in Ontario and Quebec—Merchant's Bank of Can.
Agent in Charlottetown, P. E. I.—OWEN CONNOLLY.

Agents in Nova Scotia:

<i>Antigonish</i>	T. M. King,	Agent
<i>Bridgewater</i>	Andrew Gow,	"
<i>Pictou</i>	Wm. Ives	"
<i>Sydney</i>	E. Burchell	"
<i>Truro</i>	John B. Dickie	"
<i>Weymouth</i>	Colin Campbell, Jr.	"
<i>Metland (Hants Co.)</i>	David Frieze,	"

Permanent Building Societies.

**CANADA PERMANENT
Building and Savings Society.**

Stock Capital	\$1,500,000
Assets	3,000,000
Annual Income.....	500,000

Office—Masonic Hall, Toronto.

ADVANCES

Made on approved Real Estate, situate in the Province of Ontario.

SAVINGS BANK BRANCH.

Deposits received daily in sums of \$10 and upwards subject to withdrawal, and bearing interest at FIVE and SIX per cent. per annum.

The whole Capital and Assets of the Society, invested on first-class Real Estate, being pledged for the security of money thus received, depositors are at all times assured of perfect safety.

For Circulars, &c., apply to

J. HERBERT MASON, Sec. & Treas

**THE FREEHOLD
Loan and Savings Co.****TORONTO.**

ESTABLISHED IN 1859.

CAPITAL, \$500,000, IN SHARES OF \$100 EACH
RESERVE FUND, \$120,000.

<i>President,</i> - - -	HON. WM. McMASTER.
<i>Secretary-Treas.</i> - - -	CHARLES ROBERTSON
<i>Inspector,</i> - - -	ROBERT ARMSTRONG.

Office Cor. Church & Court Sts., Toronto.

N.B.—Cash advanced on Freehold Property, on long credit, and easy terms of payment. Deposits received on interest.

Financial.

**THE CANADA
LANDED CREDIT COMP'Y**

Are prepared to make Loans on approved

Real Estate Security.

It offers amongst others the following advantages:—

1. The mortgage is at a long date, but may be discharged at any time, on usual notice.
2. Repaid gradually by a Sinking Fund.
3. Interest paid half-yearly or yearly, and not in advance.
4. Interest only charged from date of Cheque.
5. No Commissions allowed or charged.
6. No expenses of renewals.
7. Loan completed with greatest despatch.

The Company also purchases mortgages at liberal rates. Forms of application may be had of the local valuers or by writing direct to the Company's office.

J. SYMONS, Secretary.

Company's Office,
22 King Street, Toronto.

Financial.

**LONDON AND CANADIAN
Loan & Agency Co.**

(LIMITED).

PRESIDENT—HON. W. P. HOWLAND, C.B.

VICE-PRESIDENTS:

C. S. GZOWSKI, Esq., C.E.

DONALD A. SMITH, Esq., M. P.

Money lent on security of Improved Farms, and productive City and Town Property.
 Mortgages purchased.
 Deposits received.

J. G. MACDONALD,

Manager.

Exchange buildings, Toronto.

STINSON'S BANK,

HAMILTON, ONT.

Established 1847

Allows four and five per cent interest on deposits. Deals in New York and Sterling Exchange, United States Stocks and Bonds. Drafts issued on New York Chicago and London. Investments and sales of all descriptions of Securities effected.

Bankers in New York—Agents of the Canadian Bank of Commerce.

Bankers in London—National Bank of Scotland.

MacDOUGALL BROTHERS,**STOCK BROKERS,**

Members of the Stock Exchange,

Buy and sell STOCKS and BONDS in Canada, the United States, and London.

69 ST. FRANCOIS XAVIER STREET,

MONTREAL.

Bond Brothers,**STOCK BROKERS.**

7 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.

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DRAFTS ON NEW YORK, GOLD, SILVER, UN current money, Mortgages, Stocks, Lands, Houses &c., bought and sold at best rates. Orders by Telegraph or letter promptly attended to.

Interest paid on Deposits.

18-3m

Dunn, Davies & Co.,

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Brokers in Bills, Shares, Exchange, &c.

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117 ST. FRANCOIS XAVIER STREET, MONTREAL.

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Financial.

**E. FORD,
STOCK AND SHARE BROKER**

Member of the Stock Exchange,

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

Campbell & Cassels,C. J. CAMPBELL,] 56 & 58 King Street East, [W. G. CASSELS
TORONTO,

BANKERS AND BROKERS,

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

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

J. D. Crawford,**STOCK BROKER,**

Member of the Stock Exchange,

17 ST. SACRAMENT STREET,

MONTREAL.

Oswald Brothers,**STOCK BROKERS,**

Members of the Stock Exchange.)

55 ST. FRANCOIS XAVIER STREET, MONTREAL.

stocks and Bonds bought or sold on margin or for cash.

ALISTER M. CLARKE.

JAS. F. FEILDE,

Late Ontario Bank.

CLARKE & FEILDE,

2 Wellington Chambers, Jordan Street, Toronto,

STOCK BROKERS.

ALL ORDERS PROMPTLY EXECUTED.

Blaikie & Alexander,

10 KING STREET EAST, TORONTO.

WM. ALEXANDER, JOHN STARK, LAWRENCE BUCHAN,

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BANKERS, STOCK BROKERS & FINANCIAL AGENTS

Stocks, Bonds, Debentures, &c., bought and sold. Money loaned on Mortgage. Mortgages negotiated. Investments made.

CORRESPONDENTS.—The National Bank of Scotland; London. The Bank of Scotland, Glasgow. The Bank of British North America, New York.

HENRY C. SCOTT**STOCK AND SHARE BROKER,**

(Member of the Stock Exchange)

Agent Quebec Fire Assurance Co.,

32 Francois Xavier Street,

MONTREAL.

A. T. McCORD, JR., & Co.,**Stock Brokers & Insurance Agents**

Members of the Stock Exchange.

No 7 TORONTO STREET,

Opposite the Post Office.

BANK STOCKS CARRIED ON MARGINS.

R. & J. MOAT,**Members of Montreal Stock Exchange.**

Stocks bought or Sold on a Margin or for Cash;

11 Hospital Street,

MONTREAL.

Financial.

FYSHE & COMINGS, Stock, Gold & Exchange BROKERS,

31 WALL STREET, NEW YORK.

Stocks, Gold & Exchange Bought and Sold. Loans negotiated, strictly on Commission. All orders will receive prompt attention.

THOS. FYSHE, W. L. COMINGS, Late one of the Agents of the Bank of B. N. America. Member of the N. Y. Stock and Gold Exchange.

By authority of the Dominion & Prov. Govts.



GUARANTEE COMPY,

FOR THE ISSUE OF BONDS OF SURETYSHIP

OFFICERS OF THE CROWN

AND Employees in all Positions of Trust.

President:

SIR ALEXANDER T. GALT, K.C.M.G.

Vice-President:

JOHN RANKIN, Esq.

Manager and Secretary:

EDWARD RAWLINGS.

BLAIKIE & ALEXANDER,

AGENTS, TORONTO

SENECA JONES, Agent at Hamilton.

JUST ARRIVED

AND FOR SALE,

NEW FRUIT

AND

FRESH GROceries.

Valencia Raisins, Malaga Raisins, Green Peas and Mushrooms, Pipes an Or-caska Sherry, Gr-casks Port, Burgundy Port, Hhds. St. Julien, Hhds. Bordeaux Vinegar, Sugar, Scotch and Porto Rico, Tarragona and Provence S. S. Almonds, Barbadoes Molasses, Muscovado, Amber, Honey, Gin—Hhds. Or-casks, Red and Green—DeKuyper, Hhds. Martel's Brandy, Cases Martel's Brandy, Gerin's Brandy, Cases Scotch Whiskey, Dubin Porter, qts and pints, Champagne, various brands, Celebrated St. Peray Sparkling Wine, French Mustard, Vermouth, Arracan Rice, Olive and Steam Refined Pale Seal Oils, Stower's Pickles, Chablis and Ermitage Wines.

V. HUDON,

LE ROYER STREET

October 26.

STOCK AND BOND REPORT.

Table with columns: NAME, Shares, Capital subscribed, Capital paid-up, Dividend last 6 Months, CLOSING PRICES (Toronto, Mar. 18, Montreal, Mar. 18). Includes Banks, Miscellaneous, and various companies like Canadian Government Debentures, Dominion Bonds, etc.

Table titled 'SECURITIES' showing Toronto and Montreal prices for various debentures and stocks, including Canadian Government Debentures and Dominion Bonds.

INSURANCE COMPANIES. ENGLISH.—(Quotations on the London Market, Jan'y '74.)

Table listing insurance companies with columns: No. Shares, Last Dividend, NAME OF COMPY, Share par val, Amount paid, Last Sale. Includes British North America, Canadian Bank of Commerce, etc.

Table titled 'AMERICAN' with columns: When org'nd, No. of Shares, NAME OF CO'Y, Par val. of Sh'rs, Offered, Asked. Lists Agricultural and Aetna F. of Hart.

Table titled 'RAILWAYS' with columns: NAME OF CO'Y, Sh'rs, London, Feb. 13. Lists Atlantic and St. Lawrence, Canada Southern, etc.

Table titled 'EXCHANGE' with columns: Toronto, Montreal. Lists Bank on London, Gold Drafts, American Silver.

*7 per cent on fully paid up shares.

†From \$11 to \$10.

The Leading Wholesale Trade of Hamilton.

SPRING, 1874. SPRING, 1874.

JOHN I. MACKENZIE & Co.,

DRY GOODS

IMPORTERS,

Are now receiving

WEEKLY SHIPMENTS

OF

Spring & Summer Goods.

Hamilton, Feb. 10, 1874.

BROWN, ROUTH & CO.,

IMPORTERS OF TEAS,

AND

Wholesale Grocers,

HAMILTON.

ADAM BROWN.

H. W. ROUTH.

ROBERT SERVICE & CO.,

Importers of

WOOLLENS

AND

TAILORS' TRIMMINGS,

James St., opposite Royal Hotel,

HAMILTON, ONTARIO.

SPRING STOCK NOW COMPLETE,

And Buyers are invited to call.

ROBERT SERVICE.

GEORGE SMITH.

DAVID McLELLAN & CO.,

MANUFACTURERS AND IMPORTERS OF

GENTS' FURNISHINGS, PAPER GOODS,
TAILORS' TRIMMINGS, LADIES' BELTS,
REAL AND IMITATION HAIR GOODS

53 King Street West,

HAMILTON, ONTARIO.

SPRING DRY GOODS.

STOCK IS NOW

FULLY ASSORTED.

Thomson, Birkett and Bell,
HAMILTON.

W. M. LOTTRIDGE & Co.,

IMPORTERS

AND

WHOLESALE GROCERS,

62 MACNAB STREET,

HAMILTON, Ont.

ONTARIO STEAM BISCUIT

AND

Confectionery Works,

Nos. 67, 69 and 71 KING STREET EAST.

Biscuits & Candies Wholesale.

Manufacturer—I. C. CHILMAN,
HAMILTON, Ont.

Leading Wholesale Trade of Montreal.

R. C. JAMIESON & Co.,

Manufacturers of

VARNISHES AND JAPANS,

Importers of

Oils, Colors, Spts. of Turpentine, &c.

3 CORN EXCHANGE, 6 ST. JOHN ST.,
Montreal.

BLACK & LOCKE,

LEATHER MERCHANTS,

MONTREAL.

A. RAMSAY & SON,

Manufacturers & Importers of White
Lead and Colors Ground in Oil.A full stock of GLASS, in Star, Diamond and Plate.
OILS—In Raw, Boiled and Pale Poiled, of Blundell's and
other makes." Lubricating, Lard, Refined & Brown Seal, Cod, &c.
IN MISCELLANEOUS—Glue, Sand Paper, Brushes
of all kinds, and a full stock of all the miscella-
neous requirements of the Trade in our line.Warehouse—37, 39 and 41 Recollet Street
Factory—16 to 22 cor. College and Inspector Streets,OAK TANNED LEATHER BELTING
AND FIRE ENGINE HOSE

Manufactured by

JOHN L. HARDMAN & Co.,

Office and Factory, 107 and 109 Queen Street,
MONTREAL.

Price Lists on application.

N. S. WHITNEY,

Importer of Foreign Leather, Elastic Webs,
Prunella Linings, etc.,

14 ST. HELEN STREET, MONTREAL

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

100 GREY NUN STREET,

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

BOILER TUBES, GAS TUBES,

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

MANUFACTURERS OF

Sofa, Chair and Bed Springs.
A large stock always on hand.

34-

JAMES ROBERTSON,
GENERAL METAL MERCHANT
AND MANUFACTURER,

Canada Lead and Saw Works.

Works—Queen, William and Dalhousie Streets.

Office and Warehouse—20 Wellington Street,

MONTREAL.

BEVINGTON & MORRIS,

Wholesale Leather and Fur Merchants,
LONDON, ENGLAND.Represented in Canada by Sculthorp & Pennington.
WAREHOUSE, 380 ST. PAUL STREET, MONTREAL.
Stocks of Furs, Skins and Leather always on hand.

The Leading Wholesale Trade of Montreal.

WINNING, HILL & WARE,
Distillers and Manufacturers

OF

Cordials, Tom Gins,
Ginger Wines, Choice Fruit Syrups
Bitters, Brandies,
Bourbon and Rye Whiskies.

Warehouse & Offices, 389, 391 St. Paul St.

DISTILLERY & BONDED STORES,

287 and 289 Commissioner's Street,

MONTREAL.

THOS. ROBERTSON & CO.,

METAL MERCHANTS,

9, 11 & 13 Chenneville St., Montreal.

Boiler Plate and Tubes,

Iron Pipes and Fittings,

Sheet, Copper, and Brass,

Thomson's Tube Expander

Engineers' Stocks & Dies to Whitworth's Thread

J. A. MATHEWSON,

Importer and

WHOLESALE GROCER

202 MCGILL STREET,

MONTREAL.

CASSILS, STIMSON & CO.,

IMPORTERS OF

FOREIGN LEATHERS,

Elastic Webs, Prunella, Shoe Goods,
in general, and

Leather Commission Merchants.

Cash Advances made on Consignments.

10 Lemoine Street,

MONTREAL.

ARCH. M. CASSILS. CHAS. STIMSON. JAS. HEDLEY.

I. C. C. COMPANY.

HALL, KAY & Co.,

GENERAL METAL MERCHANTS,

McGill & Grey Nun Streets,
MONTREAL,

Begin to inform those interested in Cheese Manufacturing that they are the SOLE AND EXCLUSIVE AGENTS IN THE DOMINION FOR THE IRON CLAD CAN COMPANY OF New York. A Stock of Can Trimmings always on hand, and all orders must be addressed to them. Price Lists on application.
For Sale—Tin Plates, Canada Plates, Galvanized, Block, and Tinned Sheet Iron, Ingot and Sheet Copper, Iron, Copper, and Brass Wire, Tinsmiths' Tools and Machines, &c., &c.

JOHN McARTHUR & SON,
MERCHANTS INOILS, CHEMICALS,
DYE STUFFS, GUMS, &c.

18 and 20 DEBRESOLES STREET,

and 17 and 19 LEROYFR STREET,

NUN'S NEW BUILDINGS,

MONTREAL.

The Leading Wholesale Trade of Montreal.

J. G. Mackenzie & Company,
Importers

AND
Wholesale Dealers in
BRITISH & FOREIGN DRY GOODS,
381 & 383 St. PAUL STREET, MONTREAL.

JONES & BURLAND,
13 Hospital Street,
RAILWAY SUPPLY AGENTS
And Commission Merchants.

Agents for LOWMOOR and STAFFORDSHIRE IRONS.
KRUPPS' Celebrated Cast Spring Steel Tyres, Axles, &c.
Solid Drawer Brass Tubes, Wheels, Injectors, and General Supplies.
A Stock of **KRUPPS' CAST SPRING STEEL**, RAILWAY SIZES, on hand.
W. J. M. JONES. J. B. BURLAND.

SHAW BROS. & CASSILS,
TANNERS,
And
DEALERS IN HIDES & LEATHER
13 Recollet Street, Montreal.

ALEX. SEATH,
IMPORTER OF
British and Foreign Leather,
Prunella Linings and Elastio Webs,
and every description of
SHOE MANUFACTURERS' GOODS,
WHOLESALE.
16 Lemoine Street, MONTREAL.

SPRING TRADE, 1874.

MACDONALD, MOODIE & CO.
Manufacturers & Importers

OF
HATS, CAPS, FURS,
AND
STRAW GOODS,

Nuns' Buildings, 35 & 37 St. Peter St.,
MONTREAL,

Have on hand a large and well assorted stock of Men's and Boys' Felt Hats, Men's and Boys' Straw Hats, Sunshades, &c., which for variety, value, and extent will be found second to none in the Trade.

Attention of close buyers solicited. Prices low. Terms liberal.

C. MACDONALD, JAS. MOODIE,
Late of the firm of Greene & Sons, Montreal. Late of the firm of Moodie & Seath, Montreal.

N. B.—Highest Market Price paid for Raw Furs.

The Leading Wholesale Trade of Montreal.

ROBERTSONS, LINTON & Co.,
DRY GOODS IMPORTERS,

AND MANUFACTURERS OF
CANADIAN WOOLLENS, &c.,

CORNER
LEMOINE AND ST. HELEN STREETS,
MONTREAL,
AND BRITON BUILDINGS, 13 YORK ST.
MANCHESTER.

W. R. ROSS & CO.,
GENERAL MERCHANTS,
AND IMPORTERS OF
TEAS AND GENERAL GROCERIES,
Merchants Exchange, No. 11 St. Sacrament St.
MONTREAL.

Robinson, Donahue & Co.
Importers and Wholesale dealers in
Teas, Sugars & Tobaccos,
No. 152 MCGILL STREET,
MONTREAL.
Samples sent by mail when desired.

CLARK'S ELEPHANT 6-CORD
MILE-END, GLASGOW,
Spool Cotton on Black Spools
is made specially for use on
SEWING MACHINES.

This Superior Thread is strong, free from knots, and recommended by the Sewing Machine Agents throughout the world as the BEST for Hand and Machine Sewing. Orders received from Importing Houses in the Trade only.

A Full Assorted Stock always on hand. Price Lists furnished on application.

FRED. BIRKS,
Sole Agent Dominion of Can.,
1 St. Helen Street, Montreal.

PIG IRON,
Summerlee and Glengarnock.
FIRE CLAY,
BEST QUALITY, GROUND,
For Sale by
COPLAND & McLAREN,
Montreal.

JOHN McARTHUR & SON,
OIL, LEAD, PAINT, COLOR,
And Varnish Merchants.

Importers of
ENGLISH & BELGIAN WINDOW GLASS,
(Plain and Ornamental Sheet, Polished, Rolled and Rough Plate, &c.)
PAINTERS' & ARTISTS' MATERIALS, BRUSHES, &c.
18 and 20 DUBROLES STREET, and
17 and 19 LEROYER STREET,
Nun's New Buildings,
MONTREAL.

The Leading Wholesale Trade of Montreal.

1874.
HATS, STRAW GOODS, &c.
GREENE & SONS,
Montreal.

Our Spring Styles are now ready, and our Stock is well selected, consisting of the following lines:—

Men's Felt Hats. Boys' Felt Hats.
" Straw Hats. " Straw Hats
" Silk Dress Hats. " Cloth Hats
" Cloth Hats. " Linen Hats
Ladies Straw Goods. Cloth Caps.

We are extensive manufacturers of all the above Goods, and supply the wholesale trade. Our Customers have from us the great advantages that long experience and large capital give. We solicit a share of your trade.

FACTORIES:
FELT HATS - - - HAMILTON, Ont.
" " " - - - Queen St., MONTREAL.
STRAW GOODS - - - 525 St. Paul St.
SILK HATS - - - 523 "
CLOTH CAPS - - - 525 "

G. & S.
517, 519 and 521 St. Paul St.,
MONTREAL.

LEITCH, MACLEAN & Co.,
GENERAL MERCHANTS
AND IMPORTERS OF
PIG IRON, CHEMICALS,
Teas, Scotch Refined Sugars, &c., &c.,
432 to 436 St. Paul Street,
MONTREAL.

1874 SPRING. 1874

T. JAMES CLAXTON & Co
DRY GOODS.
Caverhill's Buildings, 37 Spring Gardens,
St. Peter Street, Montreal. Manchester, ENGLAND.

Our stock will be complete in every department
BY THE FIRST WEEK IN MARCH.
Your inspection invited before purchasing. Orders to our representatives, or direct to the House, will have special attention. T. JAMES CLAXTON & CO.
Montreal, February 23rd, 1874

Mercantile Summary.

A PUBLIC meeting was held in Quebec recently to consider the practicability of building a cotton mill in that city; and a large Committee of citizens was appointed to obtain information on the subject.

THE Banks find unexpectedly large sums going out for the purchase of produce, most of the buyers requiring double the amount of cash usually wanted at this season of the year. There is, however, abundance of money; in Montreal especially it is a drug, but the banks generally prefer keeping it idle than lending at 5 per cent, though some of the smaller banks are doing this kind of business. Gold drafts in Montreal are worth 1-10 to 1-8 prem. Sterling bills are quoted in that city at New York rates, owing to a little rivalry between two banks, which compels all the rest to do business without a margin of profit.

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,
IMPORTERS OF
Shelf & Heavy Hardware,
Crockery, China, Glassware,
AND DEALERS IN
Canadian and American Manufactures
OF
HARDWARE AND AGRICULTURAL
IMPLEMENTS,
10 & 12 Front Street West, Toronto.

GRAY, RENNIE & CO.
25 Front Street West, Toronto.

1874 SPRING SEASON. 1874

We are opening up and showing
1000 DOZ. SHIRTS
1000 DOZ. BOWS and SCARFS,
2500 DOZ. HOSIERY
700 DOZ. BRACES. 750 DOZ. CORSETS.
And a complete Small Ware Stock.

GRAY, RENNIE & Co.,

THE American Grocer comes to hand greatly enlarged and improved in appearance. This is a successful and useful journal.

IMPORTS of dry goods at Montreal for February according to the Herald's figures were :

	1873	1874
Woollens.....	856,478	1,008,093
Cottons.....	1,084,248	1,264,550
Silks and Velvets.....	239,095	304,322

Total \$2,179,821 \$2,576,965
Importations in February were about one-half less than in February 1873. The total value of imports at Montreal for ten months ending with February were \$5,162,937 against \$4,660,587 in 1873.

IT APPEARS from the United States census for 1870, published some time ago, that the last decade has witnessed a most remarkable development of manufacturing industry in that country. While the gain in population has been 23 per cent., the increase of manufacturing capital has been over 100 per cent., and the value of goods produced is 125 per cent. greater. There can be no doubt that the profits of the iron trade in that country have been immense during the past three or four years especially; the dividends in various classes of manufactures have been better than the best railroads. The subjoined facts from the census report are of much interest:

	1870.	1860
Number of establishments.....	252,148	140,438
Hands employed.....	2,053,996	1,511,246
Capital.....	\$2,118,208,769	\$1,009,855,715
Wages.....	775,584,343	378,878,966
Value of raw materials.....	2,488,427,242	1,081,606,092
Value of products.....	4,282,325,442	1,885,981,676

THE following is a list of assignments in Quebec from the 26th February to the 10th March:—L. Beaubien, Nicolet; John W. Whyte, Montreal; A. Lanthier, Stanbridge St; H. Laporte, Montreal; F. Pariseau, Montreal; F. X. Valade, Montreal; E. Beauchemin, Kingsey Falls; D. Marceau, St. Michel; L. H.

The Leading Wholesale Trade in Toronto.

MACNAB & MARSH,
IMPORTERS OF
**SHELF AND HEAVY
HARDWARE,**
British, French, German, American and Canadian manufacture.
Agents for the unrivalled Chester Emery; also, Foundry Facings.
5 FRONT STREET, TORONTO.
JOHN MACNAB. T. HERBERT MARSH

P. G. CLOSE & CO.,
WHOLESALE
GROCERS,
TORONTO.
59, 61 and 63 Front St. East,

Carmel, Montreal; G. G. V. Ardouin, Hull; J. Bolduc, Quebec; J. A. McCarville & Co., Montreal; J. W. Benson & Co., Montreal; N. Thibeault, Hull; Geo. E. Desbarats, Montreal; T. Masse, Quebec. In Ontario the assignments between the same dates were:—J. K. Kennedy & Co., Chatham; Albert Hutton, Windsor; Jas. B. Lazier, Pt. Perry; Geo. Sanderson, Lindsay; Amos Potruff, Windsor; James Thompson, Barrie; J. Bishoprick, St. Catharines; Sine & Greene, Sterling; David Thomas, Lindsay; Chas. Farrell, Indiana; J. G. Stead, Brampton; Thos. Ryan, Parkhill; J. B. Eshelman, Berlin; Jas. Wilson, Toronto; W. A. West, Toronto; Jas. Greenfield, Kingston; C. A. Backas, Toronto; Wm. Walsh, Perth; J. B. Jones, St. Catharines; W. H. Trumm, Bismark; Noble & Simmons, Goderich; Jardine Bros., Ottawa; C. Badenoch, Alma; W. Irwin, Eastwood; Jarvis & Fee, Ottawa.

THE PLAN adopted in Great Britain for disposing of a difficulty between an importer and the revenue officers is very simple and business-like. In case of disputed valuation the Government takes the risk of buying the goods from the importer at a slight advance on the invoice price if the importer regards the Customs valuation as too high. By the moiety system every importer is treated as an object of suspicion, at least in the United States, as recent developments show, and spies and informers are placed on his track. By the British plan, on the contrary, he is treated as an honest man until proven to be a rogue. Under this plan every importer would be careful that there should be no appearance of under valuation in his invoice, otherwise his goods would pass into the hands of the Government at a merely nominal profit or without any profit at all, which might be very inconvenient in a variety of

The Leading Wholesale Trade of Toronto.

1874. MARCH. 1874.
THOMAS WALLS & Co.
SPRING STOCK NOW COMPLETE
IN EVERY DEPARTMENT,
STAPLES, WOOLLENS, HABERDASHERY
To our old patrons we would say that we never before have had so handsome and complete a stock for their inspection. To those with whom we have had no previous dealings, we extend a hearty invitation to call and examine what we have to offer them.
TERMS LIBERAL.
THOMAS WALLS & CO.
38 YONGE STREET.

DOBBIE & CARRIE
9 FRONT STREET WEST.
SPRING STOCK COMPLETE
Large Variety,
First rate Value,
Close Prices,
Inspection invited.
DOBBIE & CARRIE.

ways, especially if the goods had already been sold before being entered for payment of duty; then, too, the Government officials, while they would have all the inducements to be honest that suffice for the employees of business firms would not have their appetite for plunder so whetted as to make them willing to wrong an importer in order to put money in their own pockets; and would be careful that they did not seize goods on which the Government might suffer a loss. Anything almost would be better than the reign of spies and informers, as in the United States. And this is but the legitimate and natural effect of a vicious system which ought to be abolished as a piece of barbarity unsuited to this enlightened age.

OIL MATTERS IN PETROLIA.

(From a our own Correspondent.)

PETROLIA, March 18, 1874.

No particular change to note. Every kind of business is as flat as it can be. No new wells to report. The late large oil well struck in Pennsylvania has had the effect of again lowering the market in New York. The production is very limited, and if matters do not soon mend most of the wells now running will be shut down. Refiners are doing nothing, and until an export trade is again established, there will be very little oil refined. Development is neglected. No new wells besides those reported going down. Crude 70 cents.

ST. LAWRENCE TOW-BOAT COMPANY.—At the annual meeting of the St. Lawrence Tow-Boat Company, held in Quebec, the following gentlemen were re-elected Directors for the ensuing year, viz:—Hon. Thos. McGreevy, A. Joseph, John Roche, D. C. Thomson and Julien Chabot. At a subsequent meeting of the Board the Hon. Thos. McGreevy was re-elected President, and A. Joseph, Vice-President. A dividend of ten per cent has been declared by the Directors, payable on the 3rd March.

The Leading Wholesale Trade of Toronto.

CHILDS & HAMILTON,

(Succeeded by W. B. HAMILTON)

MANUFACTURERS & WHOLESALE DEALERS

IN

BOOTS & SHOES,

TORONTO, ONT.

1873. 1873.

DAVID ARNOTT & Co.,

ARE NOW

FULLY ASSORTED

In Every Department.

FALL & WINTER GOODS.

44 Yonge and 3 Wellington St. West.

The Leading Wholesale Trade of Guelph.

MASSIE, PATERSON & Co.

IMPORTERS

AND

WHOLESALE GROCERS

ALMA BLOCK,

QUELPH.

YOUNG MEN

Desirous of obtaining a Thorough and Practical Business Education,

SHOULD ATTEND THE

British American

GOMMERGIAL COLLEGE,

TORONTO.

This Institution has the confidence of Business Men throughout the Province. It has in use the best text books of the age, and the business forms of the largest wholesale and retail houses, banks, and manufacturing establishments in the Dominion. **Bookkeeping** in all its branches, the best system of **Penmanship** extant, **Commercial Arithmetic, Commercial Law, Business Correspondence, Banking, Steamboating, &c., &c.** taught by the Principal and staff of experienced teachers.

The applications we are constantly receiving for clerks and bookkeepers, from all parts of the Province, is the best evidence of the thoroughness of our work. College circular sent free.

ODELL & TROUT.

ST. LAWRENCE CANALS.—The circular subjoined, dated March 12th, from the Chief Engineer of Public Works, has been sent to various mercantile men, requesting a reply by the 21st instant. Let us hope it means business:—

"The question of the enlargement of the St. Lawrence Canals being now under consideration, it has been deemed advisable to invite Boards of Trade, Shipowners, Forwarders, and persons directly interested, to give information and state their views on the following points:—

The Leading Wholesale Trade of Toronto.

SESSIONS, COOPER & SMITH,

MANUFACTURERS, IMPORTERS AND WHOLESALE DEALERS IN

Boots and Shoes,

36, 38 & 40 FRONT STREET WEST,
Toronto, Ontario.

JAS. COOPER. J. C. SMITH.

DISSOLUTION.

W. & R. GRIFFITH,

WHOLESALE GROCERS, &c.,

Corner of Church and Front Streets,
Established 1861.

In future the above business will be continued by the undersigned, who begs to assure the customers and friends of the Old Firm that every effort will be made to merit a continuance of the confidence extended to the House for the last Twelve Years.

ROBERT J. GRIFFITH.

Toronto, Aug. 1st, 1873.

PHILLIPS, THORNE & Co.,

23 Front Street West, Toronto

IMPORTERS OF

China, Glass, and Earthenware,

SILVER-PLATED WARE, CUTLERY,
Kerosene Lamps, Chandeliers,
&c., &c.,
GILDERS AND ENAMELLERS.

FRANK J. PHILLIPS. CHAS. E. THORNE.

WALKER, EVANS & Co.,

Manufacturers, Importers and Wholesale Dealers in

BOOTS AND SHOES,

No. 15 PHENIX BLOCK,
FRONT STREET WEST,
TORONTO.

1st. What is the cost of transporting grain per bushel direct from ports on the upper lakes to Montreal by sailing vessels of from 300 to 500 tons burden, and by propellers of a like carrying capacity; also the cost per bushel in each case, and difference in time if the grain is transhipped at Kingston and delivered at Montreal by barges? 2nd. What would be the probable cost of transportation of grain per bushel direct from ports on the upper lakes to Montreal direct by sailing vessels of 1,000 tons burden, and by propellers of a like capacity; also the cost per bushel in each case, and difference in time likely to be occupied, if the grain be transhipped at Kingston and delivered at Montreal by barges? 3rd. The Welland Canal being now in progress of enlargement to a bottom width of 100 feet, and a depth of 13 feet, at least sectional area 1,638 feet, locks 270 feet long between the

The Leading Wholesale Trade of Toronto.

Stock Complete

IN

ALL DEPARTMENTS.

CHOICE, VARIED & CHEAP.

SEVERAL LINES

EXTRA VALUE.

Back orders filled as rapidly as possible.

MOFFATT BROS. & CO.,

No. 36 Yonge Street.

HUGHES BROTHERS

Have opened up

527 PACKAGES

NEW SPRING GOODS

The following are advised and will be opened up this week:—

18 ex Prussian.
19 ex Corinthian.
34 ex Phœnician.
53 ex Hibernian.

124 Packages.

HUGHES BROTHERS.

THOMAS LAILEY and CO.,

IMPORTERS

AND

Wholesale Clothiers,

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:

6 FRONT STREET WEST,
TORONTO.

gates, and 45 feet wide, with a depth of 12 feet water on the sills, would the interests of commerce, in your opinion, warrant an expenditure of *Ten Millions of Dollars*, or more, in making the canals between Prescott and Montreal of like dimensions?"

Woodbridge, O., March 16.—The agricultural works of the Messrs. Abell were broken into by burglars, the safe blown open and the whole premises set on fire; loss stated at \$150,000 without insurance.

Port Robinson, March 12.—The barns and sheds on Dr. J. C. McFarland's place were burned with contents. Loss estimated at \$1,500.

Aurora, March 12.—A fire broke out in the lumber yard attached to Harrison & Van Nostrand's mills, five miles east of here. At one time it was thought they would be burned, but they were saved. Loss about \$4,000.

1874. MARCH. 1874.

Bryce McMurrich & Co.

WHOLESALE

DRY GOODS MERCHANTS.

LARGE

Additional Shipments

Received, and

STOCK IN ALL DEPARTMENTS

VERY COMPLETE.

Agents for sale of DUNDAS COTTON MILLS MANUFACTURES.

WAREHOUSE—34 Yonge Street, TORONTO.

THE MONETARY TIMES,
AND TRADE REVIEW.

TORONTO, CAN. FRIDAY, MAR. 20, 1874

THE CENSUS OF CANADA.

SECOND VOLUME.

The second volume of the Census of Canada has appeared very tardily—so tardily that people generally had begun to lose interest in the subject. It is one, however, of importance, and there are some facts contained in the volume before us which merit consideration. To better enable us to understand what follows, it will be well to bear in mind that the total population in 1871 was 3,485,761, as stated in the first volume.

There were in all the four chief Provinces (which are alone embraced in the census) 1,085,376 married persons. Of this number, it is stated 543,037 were males, and 542,339 females, a discrepancy somewhat singular and not a little suggestive. The largest number of married men embraced in one decade were between the ages of 31 and 41, and of females between 21 and 31; the latter, however, were but slightly more numerous than in the following decade. No less than 79,895 persons are set down as widows, whilst only 37,487 appear as widowers. Judging by these figures, does there not seem to have been a far greater mortality (!) among the latter than the former? The schoolmaster has still an ample field throughout the Dominion, for no less than 299,576 persons over twenty years of age couldn't read, and 412,142 couldn't write. To this last Quebec contributed pretty well

on to two-thirds, having 191,862 who were unable to read, and 244,731 unable to write! Ontario contributes the least compared with its population. The total number of deaf and dumb was 3,789; of the blind, 2,576; and of unsound mind, 9,423.

The occupations of the people are very fully given in this volume; but we fear that, as in some other particulars, the statistics are only approximately correct. Agriculture is shown to be, as everybody well knows, the chief occupation of the Dominion; but the numbers of persons engaged in the ordinary trades, as well as in manufacturing, are very considerable. We cannot make room for the whole table on occupations, but we select therefrom the principal branches of industry, which are as follows:—

Advocates	2,212	Manufacturers ..	6,202
Blacksmiths ...	15,694	Mariners	16,530
Butchers	3,598	Mechanics	4,508
Cabmen & Car-		Merchants	13,446
ters	6,951	Millers	7,134
Cabinet-makers.	3,208	Miners	2,678
Carpenters	32,581	Nuns	2,907
Clergymen	4,436	Painters	4,116
Clerks	19,090	Doctors	2,792
Coopers	4,449	Plasterers	1,281
Dressmakers ...	8,374	Printers	2,701
Dealers & Tra-		Railway em-	
ders	4,073	ployes	2,739
Engineers	2,945	Saddlers	3,102
Farmers	476,922	Sawyers	1,740
Fishermen	18,362	Seamstresses ..	7,377
Foundrymen ...	3,457	Servants, male ..	11,422
Gentlemen with		Do. female	39,499
means	8,986	Ship-builders ..	4,250
Government em-		Shop-keepers ...	3,083
ployees	2,458	Shoemakers	16,123
Grocers	2,807	Stone-masons ..	5,848
Innkeepers	6,272	Tailors	7,728
Hunters	2,548	Tanners	2,795
Laborers	124,922	Teachers	13,400
Lumbermen ...	9,930	Weavers	3,735

Besides the foregoing list, there are a great many minor occupations given, but a very good idea of the whole can be obtained by throwing them into classes. Men divided in this way, the apportionment is as follows:—

Agricultural pursuits	479,512
Commercial do.	75,201
Domestic do.	60,104
Industrial do.	212,808
Professional do.	39,144
Not classified do.	143,079

Total 1,009,848

Table No. VII. treats on the births and ages of the people, and is quite interesting. It speaks volumes for the healthfulness of our Canadian climate that so many aged people should be returned. No less than 175,851 persons were 61 years of age and over—a percentage of over 19 of the whole population. It is quite evident from this fact that if our winters are cold, they are at least healthful and invigorating. The climate of this Province will compare

favourably for longevity with any other part of the globe. Nearly 150 persons were enumerated over 100 years old! We are a little sceptical as to any large number of persons reaching so great an age as a century, but as the proportion given in the census of the United States is considerably greater, our returns may not be far astray. We make the following classification as to ages:—

Under 11 years of age	1,096,669
From 11 to 21 years	811,792
“ 21 to 31 “	570,449
“ 31 to 41 “	374,453
“ 41 to 51 “	271,230
“ 51 to 61 “	181,613
“ 61 to 71 “	112,783
“ 71 to 81 “	51,422
“ 81 to 91 “	12,120
“ 91 to 101 “	1,389
Over 101 years of age	141
Not given	1,700
Total	3,485,761

There were over 40,000 more males than females throughout the Dominion; and on turning to the births during 1871, we find that the relative proportion of the two sexes shows no signs of materially changing. The number of births in the United States in 1870 was 1,210,920, and as their total population was shown to be 38,658,371, the increase was nearly one in 31. It will be observed by the following statistics that the number of births in this country, in proportion to population, is somewhat larger, but it is not so much greater as many may probably expect to find it:—

	Births.	Ratio.
Ontario	50,451	1 in 31
Quebec	46,286	1 in 26
New Brunswick	9,179	1 in 31
Nova Scotia	11,645	1 in 33
Total	117,561	1 in 30

We have not taken into account the fractions, but the foregoing, without them, would make the average increase in Canada about one in 30, as against one in 31 across the lines. This difference is trifling, and may arise, in fact, from the returns not being entirely accurate. Of the 117,561 children born in the Dominion in 1871, the males are returned as 60,575, and the females 56,858—a difference against the latter of no less than 3,717.

The tables referring to deaths show the different sexes, the months when death occurred, the conjugal condition, age, place of birth, religion, and the nature of the disease. We cannot enter into all these details. The number of deaths in each Province, and the ratio of deaths to the population of each, was as follows:—

	Deaths.	Ratio.
Ontario	18,063	1 in 89
Quebec	20,873	1 in 57
New Brunswick	3,560	1 in 80
Nova Scotia	4,818	1 in 80
Total	47,314	1 in 76

There are good grounds for believing that the death-rate must be greater than appears from these figures, for it is hardly probable that only one in 89 died throughout Ontario during 1871. But, waiving this point, it is sad to reflect that no less than 12,375 died in infancy, and 6,229 before they reached their third year! This is not very far from one-half of the whole deaths, and is certainly a startling fact, which casts a dark shadow on modern society. This awful mortality among children mainly takes place in the cities, and specially in the city of Montreal, where nearly 30 per cent. of all the infants born would appear to die before their first year. The returns for 1871 give for that city 4,505 births, and 1,338 deaths of children under twelve months of age! For Toronto the births are stated at 1,020, and the deaths of infants at 170, being about 10 per cent.

The months of March, July and August appear to be the most fatal of the year in Canada, the former having the pre-eminence in fatality. Some will be surprised to learn that November is set down as the least fatal month in the year, April and May ranking next. Among diseases, consumption is shown to be by far the most deadly of any. In Ontario 12 per cent. died in 1871 of that malady, 9 per cent. in Quebec, 16 in New Brunswick, and 18 in Nova Scotia—the Maritime Provinces suffering most severely. Other lung diseases range about 5 per cent., and heart disease, scarlatina, diarrhoea, typhoid, bowel and brain diseases, and inflammation about 3 per cent. In the latter classes of disease, Ontario has a larger mortality than the other Provinces, and particularly Nova Scotia and New Brunswick, where the number and fatality of those complaints are not large. In the United States, no less than 27 per cent. of the deaths arise from consumption and other lung diseases, the former carrying off no less than 14 per cent. Consumption is, therefore, by far the most fatal disease which afflicts humanity on this continent.

In the third volume the public are promised important details about our manufacturing establishments, which will, we hope, embrace the capital invested and employed, as well as the numbers of persons engaged therein. The public would also like to know when it is probable the volume will make its appearance. It is

now several years since the census was taken, and yet the second volume has but recently come to hand. The work is admittedly laborious, but surely it might be pushed forward with a little more energy without overtaxing the official constitution.

SOME SUGGESTIONS ON BUSINESS FOR THE DOMINION PARLIAMENT.

By the law as it now stands, either a Bank or a private individual can acquire a property in goods on which advances have been made, by taking a receipt therefor according to a certain method prescribed by the Act. Advances on warehouse receipts have undoubtedly been of great service in certain departments of business, but it is a question whether amendments are not required to prevent the Act being abused.

A correspondent called attention a few weeks ago to the mischievous practice of dealers in imported goods getting advances on those goods before the goods are paid for. By this practice a double liability is created on the same goods: first, that of the seller abroad; and second, that of the person making the advance in Canada. It is evident that a firm may go on bolstering up their credit by this process long after it is insolvent; and we had a striking instance of it not long ago in Montreal, where a concern of sounding name and vast pretensions kept themselves afloat for years, incurring enormous liabilities, being thoroughly unsound and rotten all the while, and inflicting immense losses on their creditors. On a smaller scale we have an instance before us in this city. Legislation, of course, cannot cure all the evils of commerce, and especially it cannot cure the evil of foolish crediting; but in this case it is legislation itself which gives occasion to the mischief by securing the person who makes an advance against all other creditors.

The warehousing act, in its original state, was never intended to do anything of the kind. It was a measure intended to operate on classes of merchandise which are not bought on credit. Advances on grain, wool, flour, pork, or timber, rest on a totally different foundation from advances on dry goods, hardware or groceries. The former are bought for cash or produced by cash outlays; the latter are bought on credit. An advance on grain in store is, therefore, the only equitable claim upon it. No former seller is cut out by giving a valid lien to the person making an advance. But in the case of imported goods there is a former seller, who has not been paid for

them, and whose claim is certainly, in all reason and equity, entitled to the first consideration. We assume the existence of an unpaid seller, for we may depend upon it the importer who could pay cash for dry goods would be the very last person to seek an advance on them. It is the person who is short of money that buys on credit, and pledges for cash. And he may do this systematically, that is, he may buy and import for the very purpose of getting cash advances, thereby supplying himself with capital at his creditors' expense.

It is, then, a question whether the law should create a preferential claim in such cases. Certainly such preference is not just. It is not desirable. And it operates to the detriment of sound trading, for goods so advanced upon must be sold, and are generally forced on the market by the lender of the money. We may say that there is really no *right* to pledge goods unless they are paid for. Goods unpaid for are held on credit, that is, on trust; and what is the trust? Why, that the debtor will pay for them when he has turned them into money. There is really no other meaning in our credit or trust system. If, then, a person advancing on imported goods could acquire no preferential claim as against an unpaid vendor, that would undoubtedly be just.

We suggest, then, whether the Warehousing Act could not be so amended. This would leave untouched the mass of legitimate transactions in exportable articles which are dealt in for cash, and only cut off the opportunity for weak and dishonest traders to defraud their legitimate creditors.

Bankers can do something in this matter. The funds for advances are often obtained from them; in fact, this is generally so. The person getting the advance gives a note to the party making it. This note is then discounted by a Bank. The slightest reflection will convince a banker that such notes are illegitimate, and ought not to be discounted. The very fact of a house giving such a note should condemn its name as a bad one, and bankers do not want bad names if they can avoid them. The experience of the Montreal house referred to should surely be a sufficient caution. Bankers in Montreal must have known that the firm was pledging goods by wholesale; yet they went on taking their name as if it was all it pretended to be. The Toronto firm, which has collapsed by the flight of its principal member, has been bolstered up by this process for a long time back, and enabled to get far deeper into debt than it otherwise could. We trust, therefore, that bankers will set their

faces against this business. They, of all others, are interested in putting down unsound practices; and they have it in their power to do it by ruling out paper based on these advances.

We have another suggestion to make in view of the revision of our Insolvent Law. What harm would be done were an insolvent's wife prohibited from making a claim under his estate? We put the question in this shape for the consideration of our friends. We know well that such a clause, had it been in operation for some time back, would have prevented a good deal of harm. Rarely is there a case of insolvency without some claim of this kind being put forward. These claims in some rare cases may have a just foundation, but experience has shown that suspicion attaches to them as a rule. Such claims have often been the means of defrauding creditors, and offer the readiest means of doing so. Even where a wife has had the command of money, and has lent it in a *bona fide* manner to her husband, we doubt much whether she ought to stand in the way of ordinary creditors getting paid. When a man owes his wife he practically owes himself. And what is a dividend to his wife but a dividend retained for his own benefit? If the dividend be large it may save him the necessity of labor for a considerable time. It may, in fact, put him in a better position than many of his creditors enjoy, whom he has failed to pay their just due. A dividend of this kind is very much like a forced contribution from the insolvent's creditors to enable him either to live in idleness or to start with new capital at their expense.

If it be urged that injustice would be done in some cases by the operation of such a clause, we must reply that under such a clause a wife would not lend her own money to her husband. But such *bona fide* cases are very rare. For one such there are twenty of an opposite description. And in any case it is very questionable whether it is desirable for a wife to be her husband's creditor, for her money, if she has command of it, has almost invariably been bequeathed to her for the benefit of children, and ought to be invested.

PORT OF MONTREAL—COMPLAINTS OF SHIP-MASTERS.

It appears by a number of extracts before us from letters written by shipowners and masters to the Port-warden of Montreal that much dissatisfaction exists among these classes with the regulations of that port respecting sea-going vessels. This is unfortunate. Anything which tends to

embarrass the commerce carried on with this our first commercial city is a matter of not merely local concern. Montreal is a competitor for the immense trade of the Western United States, both inwards and outwards, with New York and Boston; to secure a still larger share of this trade is of the first importance to Montreal and to the shipping interests of the whole Dominion. It is easy to see that any needless restrictions upon the management of vessels and their cargoes would tend directly to make captains and owners prefer the American cities named, other things being equal.

It is chiefly with reference to the regulations as to the loading of vessels that complaints are made. These regulations were made much more stringent by Act of the last Parliament, the immediate occasion for the passage of which was the occurrence of several serious accidents to Montreal laden vessels from over-loading or from improper stowage. To prevent these accidents it is endeavored, 1st, to limit the quantity of cargo taken on; and 2nd, to define the manner of stowage on board. On the first point the difference between a cargo of wheat taken from Montreal and one from a Mediterranean port is stated by some vessel-owners at 1500 quarters; that is, a vessel which is accustomed to carry 7500 quarters from a Black Sea port would not be allowed to take on board more than 6000 quarters at Montreal. This is regarded as a very serious matter by owners and masters, and is generally protested against. One firm writes: "This difference is very serious, and must tell heavily against your port. We will send nothing else there this year, and are not singular, we assure you, in this decision." This is a fair sample of a good many letters. The reason assigned for the restriction requiring this difference in cargo is that steam vessels after taking on their load at Montreal coal at Pictou or Sydney for the Atlantic voyage, requiring an additional weight of 250 to 270 tons, while from a Black Sea port 50 to 70 tons of coal will suffice for the run to Constantinople. In this way a difference of 200 tons is accounted for, and the further fact is cited in justification of the Montreal regulations that a vessel trading with the Mediterranean is always within easy reach of some port, either as a harbor of refuge, or as a coaling station. On the second point, viz., the manner of stowage, it is provided by Lloyd's rules, to which the Port-warden of Montreal has to look for guidance in all matters not otherwise expressly provided for, that "no vessel over 400 tons register can be loaded entirely with grain in bulk, and all vessels over that tonnage may take two-thirds in

bulk and one-third in bags." But loading in bags is expensive and tedious; so much so that until the passage of the late Act captains sometimes paid the fine of \$110 for disregarding the Port-warden's instruction as to loading, and took on their cargo in bulk and in whatever quantity they pleased. In addition to the requirement as to bags it is the rule that "all loose or bulk grain must be taken in bins prepared for that purpose, to be lined with thoroughly seasoned boards and grain-tight." This is a good deal complained of, on the ground of cost. It appears that last season the cost of bags and labor in bagging and the lining on 38 steamers' cargoes leaving Montreal was about six pence sterling per quarter.

It is clearly a defect in the law that there is no such officer as a port-warden at the coaling ports of Sydney and Pictou. No matter what restrictions may be imposed at Montreal for the purpose of preventing loss of life and property by shipwreck from overloading, they may be nullified by taking on a quantity of coal which has practically no limit except the will of the master. With the present high price of coal in Great Britain there is a great temptation to incur the danger arising from this source.

The whole question is one requiring careful consideration. There is great danger that too restrictive regulations will, on the one hand, inflict needless injury upon our rapidly growing commerce by driving it to competing ports. Judging by the numerous complaints it would not be unreasonable to draw the inference either that the law is too stringent or that it is enforced with too much rigor or too little judgment. Even though abuses exist which it is desirable to check, the practice of other ports must have much to do with the adoption or rejection of measures for remedying those abuses. In other words, what it might be desirable to do at Montreal from precautionary motives in order to give greater assurance of safety to ocean-going vessels, it might not be altogether expedient to do if it did not happen to be also done at New York and Boston. On the other hand, the necessity of placing the questions to which we have referred under legal restrictions in order to save shipmasters and sailors from the danger consequent upon their own folly or the greed of the shipowner, is no longer a debatable proposition. We should prefer to see the law err on the side of laxity rather than stringency, leaving commerce as far as possible untrammelled, and trusting in a great measure to the experience and judgment of the masters and owners.

Viewed from every standpoint the questions at issue between the Port-warden of Montreal and the shipowners are of much importance, and a wise solution is most desirable in the interests of our foreign trade. It would be satisfactory to have the regulations of the port of Montreal, the powers and duties of the Port-warden, and all the facts compared, say by an intelligent commissioner appointed for the purpose, with the practice at the leading American ports, and the differences, if any, pointed out. One thing is quite evident, viz., that there is much dissatisfaction; and making every allowance for the disposition of masters and owners to chafe under the increased stringency of the law since last amended, we incline to the belief, that either it must be in some particulars unnecessarily harsh or too strict a construction is placed upon its provisions by the officer upon whom is devolved the duty of seeing that it is observed.

A BANKERS' ASSOCIATION.

We printed two weeks ago a letter on the subject of a guild or society amongst bankers for mutual assurance. We suggest to bankers whether they might not associate with advantage for other objects as well. Brokers meet every day on 'Change, so do millers and merchants. And in larger cities almost every interest is in the habit of meeting for consultation. No class of persons, we venture to say, are more interested in having a good understanding with one another than bankers. They are far more largely bound up in one another's welfare than merchants are. For example, the failure of one merchant does not materially affect the credit of the rest of the trade; but if a bank falls into difficulty, or suspends payment, there is instant discredit thrown upon others. This city has been violently agitated at various times during the last ten years by the failure of a bank, bringing discredit and "ruin" upon others; and in one instance, had it not been for the interference of the Government, the consequences might have been most serious to the whole community. The banks, then, having so close a relation to each other, being so largely interested in one another, might wisely, we think, institute some plan for mutual co-operation in matters of general interest. Not that we desire to see a combination amongst the banks to the injury of the mercantile community. Some merchants may imagine, when they hear of banks combining, that they will take up a position antagonistic to the mercantile interest. There is no likelihood of this being the case. Banks are too closely identified

with commerce to admit of it. The interest of the banks and the interest of legitimate traders are identical. It is the interest of both that business should be conducted on honest principles. And it is equally their interest that illegitimate practices be discouraged. When men of little or no capital but great ambition get into business, and by various arts of financing keep themselves afloat for a time, and end by offering a compromise with a threat behind it, this is not for any merchant's interest. A bankers' association would not entirely cure this evil, but it would render it far more difficult to carry out. Such men live by playing off one bank against another. They get loans, or so-called discounts, at two or three institutions, professing all the time to be dealing with only one. And when they manage to league with themselves one or two more of the same impecunious quality, and manufacture paper as necessity may require, palming it off now at one bank and then at another, it is difficult for bankers to find them out. But it is the interest of trade that they should be found out; and a bankers' association would be a great step towards it. There are other matters which concern the banks themselves as directly interested in one another which might well come under review; and we may depend upon it that if the banks can exercise such an influence over one another as to promote a sound, healthy, legitimate style of business, all parties in the community would be benefitted. We should be glad to hear from bankers on this subject.

CONNECTICUT MUTUAL LIFE INSURANCE CO.—A life insurance company with 63,550 policies in force covering risks to the amount of \$181,802,730 can have very little to wish for in the way of expansion or progress. The net assets of the Connecticut at the end of December were \$36,266,802, invested principally in real estate as the schedule elsewhere shows. Year by year the expenses of this Company decrease as its transactions multiply; they were only 7.62 per cent in 1873 of the total receipts. Reckoning the reserve at four per cent. there remained a surplus of \$4,063,405 above all liabilities at the end of the year. The Connecticut has a large and increasing constituency of Canadian policy holders.

ROYAL CANADIAN BANK.—Some changes have been made in the directorate of this Bank. On his acceptance of the Lieut.-Governorship, Hon. Mr. Crawford tendered his resignation of the office of President; the post was then offered to Mr. Wm. Thomson, the Vice-President, who felt it his duty to decline the promotion, in con-

sequence of his many other engagements. Hon. A. Campbell was then chosen President, and the Board is now constituted as follows: Hon. A. Campbell, President; Wm. Thomson, Esq., Vice-President, the other Directors being His Excellency the Lieut.-Governor, Hon. Jno. McMurrich, James McGee, Esq., Wm. Barber, M. P. P., Jno. H. Dumble, and David Galbraith. The new Directors, Hon. Mr. Campbell and Mr. Galbraith, are in room of Messrs. Wm. McGivern and Mr. Crombie, resigned. Hon. Jno. Hamilton, a wealthy citizen of Montreal, has been appointed Local Director for that city. We think these arrangements will be satisfactory to the shareholders.

BANK RETURNS.—A Banker, writing from Halifax, makes the following timely reference to a subject which has been more than once brought before the notice of our readers, viz., the remissness of certain banks in the Lower Provinces about sending up their monthly returns to Ottawa for publication in the *Canada Gazette*. We can see no possible excuse for this neglect of a plain requirement of law, nor do we know any reason why it is not enforced. He says:—"The increasing importance and interest attaching to the published returns required by the Government render it very desirable that these should be complete, and not as in the past, distinguished by the absence of certain institutions in this Province, and which, from the frequency, must be more than accidental. Were some penalty to attach, a more prompt compliance would doubtless be brought about. It would be a great improvement were there no fixed period for these returns as at present—the Government calling each month for a statement as on some previous day. This would ensure at all times proper reserves being maintained, and prevent a more favorable statement appearing at the date indicated than during the period preceding." In reference to the last suggestion, we no not think its adoption necessary. Were the returns made weekly, as in New York, there would be little chance to indulge the practice now prevailing to some extent of running down reserves at the first of the month, but taking care that everything is made straight by the end. But until we can get monthly returns it is little use to ask them oftener.

REVERSIONARY ANNUITIES.—Mr. William Powis, Actuary and Manager of the Mutual Life Association of Canada, writes us respecting the suggestion of Mr. Robert Armour in our issue of Feb. 20th; but we cannot find room for more than this brief reference to the subject. By an oversight we omitted to state at the time for the information of Mr. Armour, and others interested, that various offices which we could name would issue such a policy as he requires. We have before us a set of tables of the Equitable Life of New York, specially prepared for such cases. Mr. Powis mentions a special

feature in the arrangements of his company expressed in these words:—"The Association will issue special policies on any of the systems of assurance, providing for the principal sum assured remaining with the Association during the wife's life, or during the wife's life and the lives of the children also, as may be preferred; the interest to be paid constantly at the full rate realized by the Association, and the principal in the one case divided at the death of the widow amongst the children, or such of them as may be named, or otherwise paid to the next of kin or other beneficiary."

—A bill has been introduced into the New York Legislature, to create a Board of Railroad Commissioners three in number, to be appointed by the Government, to hold office two, three and four years, with salaries of \$10,000 each, to be paid by the Treasury in the first instance, and to be collected from the railroads in some way. They are to examine the condition of the railroads, and to report thereon—to institute proceedings against them for the violation of law—to notify the several companies of repairs, equipment or changes of fare which from time to time may be required—to attend to whatever complaints the public may have to make, to investigate the cause of accidents, etc. The companies are required to furnish to this supervisory body all information concerning contracts, leases, etc, which may be called for, and the latter must report annually to the Legislature. Massachusetts has a somewhat similar law now in force. These commissions are copied from a British precedent, the particulars of which we published some weeks ago.

—A bill is now before the Ontario Legislature to incorporate the Mercantile Fire Insurance Company. The incorporators are residents of Waterloo and vicinity, where the head office will be. The proposed capital stock is \$200,000 with power to increase to \$500,000. Directors may be elected and business commenced when \$200,000 is subscribed and \$20,000 paid up. It is proposed to do a general fire insurance business.

—The County of Halton has voted a bonus of \$65,000 in aid of the Hamilton and North-western Railway. We hear that liberal Government aid is promised and the work of grading will be pushed forward vigorously by Mr. Hendrie, the contractor, during the coming summer.

—The Halifax *Chronicle* states that the Nova Scotia Mutual Fire Insurance Company which has not been long in business, has accumulated a "rest" of \$20,000, and hence is in a very prosperous condition. Will the *Chronicle* define what is meant by the term "rest" as here applied? Does it mean a sum in excess of all liabilities, actual or constructive, or is it merely a margin of receipts which has not yet been paid away.

—A bill has been introduced into the New York Legislature, to enable Canadian Companies desiring to do business there, to deposit Canadian securities with the insurance department.

—In the Ontario Legislature Mr Currie introduced a Bill which provides:—1st. That in municipal elections and votes on by-laws creating debts real property shall be the basis of the franchise, and parties shall have dual or plural votes according to the value of their property.

Correspondence.

FINANCE AND BUSINESS IN NEW YORK.

(From our own Correspondent.)

NEW YORK, March 16, 1874.

The past week has been marked by more activity than its predecessor, though as yet there does not appear to be much indication of any general revival of business.

In the death of ex-President Filmore and Senator Sumner, the country has lost two public men who, during their several careers, have filled a large space in the public eye, and one of whom at least had no inconsiderable claims to rank as a great statesman.

As illustrative of the instantaneousness with which all important events, near or remote, are turned to account in Wall street, it may be noted that no sooner was it known that Senator Sumner was dying than Stocks and Gold became active and buoyant—the inflationists calculating that one more obstacle to the carrying out of their views would be removed by the Senator's death. It seems a somewhat curious commentary on the present state of things in this country that the death of one of our most eminent and useful men should have the immediate effect of raising the value of securities—a circumstance which might make the demise of the honored Senator appear to many to be rather a boon to the community.

The most important event of the week in railroad matters has been the election of a new Board of Directors for the Union Pacific. It had been known for some time past that there was a contest going on for the possession of this road between Jay Gould and the inside party, and conjectures were rife as to the result of it. The election came off on Wednesday last, when it was found that Gould and his friends owned the majority of the stock, and they had therefore no difficulty in forcing themselves into the direction. It remains to be seen what will be the ultimate effect of this change. In the meantime, a sort of compromise seems to have been arrived at between Gould and the former Directors of the road, several of whom still remain on the Board. Mr. L. P. Morton, of the firm of Morton, Bliss & Co., New York, and Morton, Rose & Co., London, was one of those re-elected, but he declined to serve—probably not relishing the honor of being an associate of the too notorious Mr. Gould. There are some rumors to the effect that Gould's action in obtaining control of the Union Pacific is only part of a grand scheme which he entertains to combine it with the Central Pacific, the Chicago and Northwestern, and the Panama Railroads and the Pacific Mail Steamship Company, in all of which concerns he will endeavour to secure, if he or his friends do not already hold a majority interest. This would give him complete control of the entire through traffic between California and the Eastern States, as well as the China and Japan trade. Whether or not there is any truth in these rumors, his aston-

ishing success in elbowing himself into the management of the Union Pacific Company cannot be viewed without regret by every honest man in the country, and the road will be very fortunate if his connection with it does not end in its hopeless bankruptcy, as has been the case with the New Jersey Southern.

Gould's latest operations in the stock market are quite of a piece with his former achievements. For the past ten days various rumours have been circulating concerning the accounts of the Erie railroad. It was stated that these accounts for the past year had been incorrectly and falsely made up, and that if the true state of things were known, the net earnings of the road would be nil—in fact, that it had not paid running and other necessary expenses. These statements were made with considerable detail, which gave them some appearance of probability, and they soon found their way by cable to London. The Directors could find no clue to these rumours until, on Wednesday last, Mr. S. W. Dunan, the auditor of the road, sent in his resignation to the Acting President, accompanied by an explanatory statement, some of the details of which bear a remarkable resemblance to the rumours previously circulated. It was then inferred that these rumours, in some way or another, must have emanated from Mr. Dunan in furtherance of the ends of Mr. Gould, who was known to be heavily short of the stock, and the Directors seem to entertain the strongest suspicions that the ex-Auditor and Gould were in collusion in the matter. The conspiracy, however, was only very partially successful. What little effect it had on Erie stock has already disappeared, and the new second mortgage bonds recently placed on the London market are selling at 2 premium. The Directors immediately published an emphatic denial of Dunan's so-called facts, and appointed a committee to examine and report forthwith as to the total amount of the floating debt of the Company with orders to publish the same; "and also to examine and report upon all the accounts of the Company from the date of its re-organization under Gen. Dix to the present time and to fully investigate the statements of said Dunan or of any other person who may present themselves to the said Committee as to said accounts."

There has been no change in the money market during the week. Call Loans continue at 3 to 5 per cent and prime commercial paper at 5 to 7. There has been a slight decrease in all the items of the Bank return, the figures are as follows:—

	14th March	7th March	March 15, '73
Loans.....	\$285,717,100	\$286,787,200	\$278,028,600
Specie.....	27,914,300	28,074,100	16,946,700
Legal tenders....	61,652,600	61,655,100	38,715,500
Deposits.....	243,238,500	244,199,300	196,095,400
Circulation.....	26,720,900	26,907,800	27,610,400

Proportion of reserve to liabilities.....	33.18 p.c.	33.09 p.c.	24.88 p.c.
Rate of interest on call loans...	3 @ 5 p.c.	2 @ 5 p.c.	7 @ 1-16 p.d.

The market for United States bonds and railroad stocks has slightly improved during the week and prices generally are higher. The closing prices of the principal stocks compare as follows with those of last Monday:—

	March 16.	March 9.
New York Central.....	101 1/2 X D	104 1/2
Erie.....	44	45 1/2
Lake Shore.....	79 1/2	78
Wabash.....	47 1/2	46 1/2
North Western.....	54 1/2	52 1/2
do preferred.....	72 1/2	71 1/2
Rock Island.....	106 1/2	105
Milwaukee & St. Paul.....	43 1/2	42
do preferred.....	65 X D	68 1/2
Ohio & Mississippi.....	31	30 1/2
Union Pacific.....	34 1/2	33 1/2
C. C. & Ind. Central.....	31 1/2	29 1/2
Hannibal & St. Joseph.....	30 1/2	30 1/2
Del. Lack. and Western.....	110	109 1/2
Western Union Telegraph.....	78	73 1/2
Pacific Mail S. S. Co.....	43 1/2	42 1/2
Atlantic & Pacific pf'd....	17 1/2	17 1/2

Gold has also closed higher, influenced by renewed talk about the probability of Congress authorizing the permanent issue of the \$44,000,000 reserve; and by the large imports of the week. The closing price was 112 and the carrying rates 3 to 4 per cent.

Foreign Exchange remained dull and steady during the whole week without a single change in the rates until Saturday, when the sterling rates were raised 1/4 per cent for both long and short, making the nominal quotations 4.85 and 4.88 1/4—the real selling rates being fully half a cent less, and second hand prime bills obtainable at still lower figures. The market closes strong; and unless some more bond bills are thrown on the market another advance may be looked for, more especially for sight exchange in view of a probably not far distant rise in the Bank of England rate of interest.

The following shows the imports and exports at the port of New York for the week and from the beginning of the year as compared with the corresponding periods for the last two years:—

Imports.			
Week ending 13th	1874	1873	1872
March.....	\$ 9,900,096	\$ 5,974,593	\$ 5,238,441
Total, since 1st Jan.	80,595,748	88,446,214	81,851,967
Exports.			
Week ending 10th			
March.....	\$ 5,338,161	\$ 5,398,314	\$ 4,383,985
Total, since 1st Jan.	52,750,501	49,698,289	41,971,329
Sight rate of stg. exchange.....	4.88	4.83 1/4	4.89 1/4
Price of gold.....	12	15 1/4	10 1/4
Rate of interest on call loans.....	3 @ 5 p.c.	77 @ 1-16 p.day	78 @ 1-32 p.d. F.

MERCHANTS' BANK OF PRINCE EDWARD ISLAND.—The following is a statement of the Merchants' Bank of Prince Edward Island as at 5th March, 1874:—

To Bank notes in circulation.....	\$150,493.00
" Capital paid up.....	96,883.05
" Deposits.....	96,713.34
" Deposits bearing interest.....	161,847.66
" Dividends unpaid.....	171.21
" Net profits on hand.....	15,586.16
	\$521,694.42
By Specie—Gold.....	\$28,209.70
" Silver.....	3,951.37
	\$ 32,161.07
" Dominion (legal tender) Notes.....	3,251.00
" Notes of other Banks incorporated in this Island.....	10,816.86
" Foreign bank notes..	2,024.00
" Balances due from other banks.....	211,081.18
" Bills discounted....	247,458.23
" Exchange.....	5,594.99
" Cash accounts.....	3,443.57
" Bank premises, preliminary expenses, &c	5,883.52
	\$521,694.42

Profit and Loss Account.

1874.		
Mar. 5.	To current expenses for the year, including salaries, Directors' remuneration, rent, &c.....	\$ 5,035.70
	" Dividend, No. 2.....	3,727.05
	" " No. 3.....	3,887.56
	" Losses written off.....	5,530.37
	" Interest, Commission, &c	2,808.09
	" Balance.....	15,586.16
		\$36,574.93

1873.	By balance on hand.....	\$10,326.79
1874.	" Discount.....	\$13,725.02
Mar. 5.	" Premiums.....	8,831.38
	" Interest, Com'n &c.....	3,691.74
		26,248.14
		\$36,574.93

—The following was incorrectly inserted two weeks in the Report of the Security Building Society of St. Catharines under the heading of Deposits, and we therefore repeat it in a corrected shape:

The amount received during the year on Deposit bearing 6 per cent interest was	\$43,503.94
Of which sum there was withdrawn.....	33,898.47

Leaving a balance of.....	\$ 9,605.47
Which with the balance on hand at the commencement of the year.....	11,373.79

Makes the total now on deposit..... \$20,979.26

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, March 17, 1874.

A very decided change for the better has taken place in the weather since last Saturday, and although the temperature keeps pretty low the sun is very warm during the day, and is making good inroads into the snow. The late heavy snows have enabled the lumbermen to get out a large quantity of timber, which it was at one time feared could not be moved this winter.

The severe weather seems to have affected trade, which has been very dull this week. Dry goods alone having shown anything like activity. In groceries a moderate business has been done, but in extent much under the previous week. Hardware trade is improving. Breadstuffs are rather more in demand especially for future delivery. Provisions quiet but prices are very high and beyond the limits of shippers. Ashes active and advancing.

ASHES.—Pots.—The receipts during the week have been light, with a good demand, first pots have in consequence had a steady upward tendency all the week. In the early part prices ranged from \$5.82 1/2 to 5.87 1/4, market closing active at \$5.97 1/2 to 6. Inferior sorts are nominal, nothing doing. **Pearls.**—No receipts of pearls for sometime past, and as there has been no sales during the week quotations would be nominal. All the pearls are said to be held by one hand for a large advance. The stocks at present in store are pots 3,168 brls; pearls 538 brls.

BOOTS AND SHOES.—Orders are coming in very fairly, and manufacturing houses are fully occupied in filling orders sent in from the country. As compared with last year business up till now is satisfactory. Quotations remain much the same as last week:—Men's kip boots, \$2.75 to 3.00; do calf do \$3 to 3.75; do do congress, \$2.50 to 3.50; do buff do \$1.75 to 2.25; do split brogans \$1.10 to 1.25; do kip do \$1.40 to 1.60; do prunella congress \$1.50 to 2.00; womens heavy boots, 90c to \$1.25; do pebbled grain balmorals, \$1.20 to 1.50; do prunella do 70c to \$2.00; misses heavy boots 75c to \$1.00; do pebbled buff balmorals \$1 to 1.20; child's do 60c to \$1.00; Infants shoes \$3.50 to 10 per doz.

CATTLE.—There is a good supply of cattle on the stand at present, with a fair demand, all offered being readily bought up at our quotations, 1st quality \$7 to 7.50; 2nd ditto \$5.50 to 6; 3rd ditto \$5 to 5.50. *Sheep and lambs* are scarce and wanted, sales at \$5 to 8 for the former, and \$3 to 4 for the latter. *Live hogs* \$5.75 to 6; dressed hogs \$7.50 to 7.75.

DRY GOODS.—All our wholesale houses have been doing a pretty active business, fully up to the mark for corresponding period of 1873. The orders coming in are principally from travellers, very few buyers being at present in the city, and those that are are buying somewhat sparingly. Stocks are well assorted. Linens are rather stiffer, but prices of other goods are without material change. Clothing is active and business done reported to be satisfactory.

DRUGS AND CHEMICALS.—This market has been very quiet, very little of a wholesale character transpiring. Any sales reported have been within the following range of quotations: *Bi Carb*—Is if anything a shade dearer with sales from \$5.75 to \$5.87 1/2. *Saltetre*—Unchanged. *Sal Soda*—\$2.37 1/2 to \$2.50. *Caustic Soda*—Unchanged. *Cream Tartar Crystals*—30 to 32c. *Refined Borax*—20 to 25c. *Bleaching Powder*—2 1/2 to 3c. *Alum*—2 1/2 to 2 3/4c. *Epsom Salts*—\$1.80 to \$2.

RAW FURS.—So far as yet heard from London the sale of martin averaged about 25 per cent lower; otter and lynx 20 per cent lower; mink 15 per cent lower; fisher 10 to 20 per cent higher. In this market there has been very little movement of any consequence. Quotations are about as follows:—Beaver, \$1.50 to 1.75 per lb; black bear large \$8.00 to 10.00; ditto small \$6 to 8; fisher \$6 to 8.00; silver fox \$25 to 50; cross fox \$5.00; red fox \$1.50; lynx \$2; marten, dark Labrador, \$7 to 8; pale marten \$1.50; prime dark mink \$2.50 to 3.00; mink dark 2nds \$1.50 to 2; otter \$9 to 10; fall muskrat 12c; winter muskrat 15 to 17; spring muskrat 22c; racoon 25 to 50c; skunk 20c to 30.

FISH.—There is an active demand for all kinds of fish but the market is very bare, and first holders are almost cleared out. *Dry Cod*—\$5.25. *Green Cod*—None in the market. *Salmon*—Sells from 10 to \$13, according to quality. *Mackerel*—None in the market. *Labrador Herrings*—Are in one hand and held for 6.25 to \$6.75.

FLOUR.—Receipts for the past week, 7,600 barrels; total receipts from 1st January to date, 93,200 barrels, being an increase of 4,372 brls on the receipts for the corresponding period of 1873. The stocks in store and in the hands of millers on the morning of the 16th inst., were 107,843 brls against 95,847 brls on the 1st inst., and 57,813 brls on the 15th of March 1873. Without being active there has been a good deal more business doing in the Corn Exchange this week, and a fair demand is springing up both for flour on the spot and for future delivery. Several large transactions in spring extra for May delivery have been reported during the week at \$5.75. Prices generally are quoted rather over our last week's quotations. Market to-day closing quiet at the following rates:—Superior extra \$6.22 1/2 to 6.35; Extra superfine \$6.00 to 6.10; Strong Bakers flour \$5.75 to 6.00; Spring extra \$5.60 to 5.70; Superfine \$5.25 to 5.40; fine \$4.75 to 4.90; Middlings \$4.30 to 4.40; Pollards \$3.90; Rye Flour \$4.40; Oatmeal, choice brands \$5.25 to 5.30; Cornmeal \$3.30.

GRAIN.—*Wheat*—Receipts for the past week 350 bush. Total receipts from 1st January to date, 85,217 bush., being a decrease of 2,663 bushels on the corresponding period of 1873. The stocks in store and in the hands of millers on the morning of the 16th inst. were 602,490 bush., against 631,468 bush. on the 1st inst., and 133,866 bush. on 15th of March, 1873.

Market is still inactive, but there is now some enquiry for May delivery, but without resulting in transactions on which to base quotations, which at present are quite nominal. *Maise*—Stocks in store, 196,228 bush.; market quiet but steady at 70 to 75c. *Peas*—Stocks in store, 22,470 bushels; market steady at 77½ to 78c, without much doing. *Oats* are scarce, and the late advance is fully maintained; 40 to 42c is paid for lots on the track of the railway. *Barley*—The last sale reported was a choice sample at \$1.25, the range of price being from \$1.15 to 1.25. *Pot Barley*—\$10.00. *Pearl Barley*—\$18.00. *Clover Seed*—9 to 10c. *Market steady. Timothy Seed* is easier at \$3.10 to 3.25.

GROCERIES.—*Teas*.—This market maintains its firmness but the business in Japans has been small for the want of stocks, and has been generally of a jobbing nature in low grades uncoloured Japans, any invoices arriving would be readily taken up at full prices, very little doing in Black Teas. Yokohama advices up to the 7th inst., report a quiet market with unchanged prices; *Coffee*.—The market is if anything easier with rather more offering, stocks however are still low. The latest sales we have heard of were Jamaica at 27c to 28c; Ceylon and Singapore 28c; Java 30c. *Sugar*.—Market quiet and quotations are without much change, we quote grocery grades 7½c to 7¾; refining qualities 6¾c to 6¾; Scotch refined 7½c 8½; in local refined we have no change to note. A cargo of 600 hhd's of sugar changed hands on p. t. *Molasses*.—Market firm with a good demand and considerable sales have taken place within range of quotations. Muscovado 27½c to 32½; Barbadoes 37½c to 40; Sugar House 22½c to 24; Golden Syrup 44c; Amber 68c. *Rice*.—Market very firm \$5.25 to 5.30; the article is scarce and high prices are likely to rule for sometime. *Spices*.—Black Pepper in sympathy with the producing countries and also with the New York market is rather easier and it is now offered for 18½c to 19; White Pepper unchanged; Nutmegs scarce and firm at 90c to \$1.10; Cassia dull at 20c to 21; Cloves steady at 47½c to 50; other articles in this department are unchanged. *Fruit*.—Layer Raisins the market has been cleared up at from \$2.50 to 2.60; principally at our inside quotations. Valencias 7½c to 8½; Seedless Raisins not procurable under 8c; Currants 5c to 6; according to the size of lot. Filberts 11c to 11½; Turkey Figs 11½c to 12; Walnuts 7½c to 8.

HIDES AND SKINS.—There is not much doing just now, but there is a fair demand for market Hides which command the following prices; No 1 inspected \$8.00 to 8.25; No 2 ditto \$7.00 to 7.25; No 3 ditto \$6.00 to 6.25; *Sheep and Lambs Pelts* \$1.30 to 1.75; *Calfskins* 15c per lb.

HARDWARE.—Since our last report this branch of business has not presented any new feature. The improvement noticed in our last is maintained, and the dull season seems to be now fairly ended. Travellers continue to send in orders of considerable magnitude for shipment on the reduction of the Grand Trunk Railway freights on the opening of navigation. Remittances however are coming in but slowly. No change in quotations:—*Pig Iron*—Gartsherrie \$37.00 to 38.00; Summerlee, \$36.00 to 37.00; Laugloan, \$36.00 to \$38.00; Eglington \$34.00 to 35.00; Glengarnock \$34 to 35; Carnbroe \$34 to 35; Monkland and Clyde \$33 to 35. Hematite \$42 to 44. *Bar Iron* per 100 lbs. Scotch \$3.15 to 3.25; Staffordshire \$3.15 to 3.25; ditto refined \$3.40 to 3.50; Swedes \$5.50 to 6.00 *Hoops and Bands* \$3.75 to 3.90; Sheets \$4.50 to 5.50; Boiler plate \$4.50 to 5.50; Russian sheets \$16 to 17; Galvanized sheets \$9.00 to 11. *Canada Plates* per box; Hatton \$6.25 to 6.50; Arrow and Garth \$6.50 to 6.75; F. and W. crown \$7.00 to 7.25. Budd Lion \$6.50 to 6.75; Glamorgan \$6.50 to 6.75 *Tin Plates* per box; Charcoal IC \$10.50 to 11; ditto IX \$12.50 to 13.00; ditto DC \$9.50 to 10.00;

ditto DX \$11.50 to 12.00; Coke IC \$9.50 to 10.00. *Tin*—Block per 100 lbs \$30 to 31; Antimony \$16 to 17. *Zinc sheet* \$7.50 to 8.00; ditto spelter \$6.50 to 7. *Lead* per 100 lbs. Bar \$6.50 to 7; ditto sheet \$7 to 7.50; ditto pig \$6.25 to 6.75; shot \$7.00 to 7.50. *Nails cut* \$4.25 to 5.75; ditto pressed \$7 to 10; ditto horse 5 to 10 0/0 discet off list; Spikes pressed \$6 to 7. *Steel*.—Cast \$13 to 15; ditto spring \$5.75 to 6; ditto sleigh shoe \$5.50 to 5.75; anvils \$10 to 11 per 100 lbs; vices \$12 to 14; anchors \$7.50 to 9; manilla rope \$13 to 13.50 first quality. Blasting powder \$3.50 to 4; sporting powder \$4.25 to 5. Boiler tubes, 2 in 22c; 2½ in 24c; 2½ in 26c; 3 in 31c; 3½ in 24c; 4 in 53c; 5 in \$1.00. Iron wire per bale up to No. 6 \$3.20 to 3.30.

LEATHER.—Business for the week has shown moderate activity. Spanish sole of medium weights and good quality is in short supply for the moment, but there is a fair supply of ordinary. Slaughter sole is less active with increased stock. Harness remains about the same, demand still very limited, and prices favoring buyers. Upper wax, sales trifling and prices unchanged, the same may be said of splits. Hemlock Spanish sole No. 1 B. A. 25 to 26c; ditto No. 2 23 to 24c; Buffalo sole No. 1 22 to 23c; ditto No. 2 18 to 20c; Hemlock slaughter 28 to 31c; waxed upper light and medium 34 to 42c; ditto heavy 33 to 38c; grained upper 35 to 42c; splits large 26 to 32c; ditto small 18 to 25c; calfskins 27 to 36 lbs 60 to 75c; ditto 18 to 26 lbs 50 to 65c; sheepskin linings 30 to 42c; harness 26 to 30; buffed cow 14 to 17c per ft.; enamelled cow 18 to 19c; patent cow 19 to 20c; pebbled cow 14 to 17c; rough leather 27 to 29.

LIQUORS.—*Brandy*.—Large transactions in this liquor have taken place at prices which were not allowed to transpire. We quote the favourite brands in wood at \$2.50 to 2.60; other brands \$2 to 2.50; case brandy \$7 to 9, according to quality. *Gin*.—Market quiet. De Kuypers in wood \$1.50 to 1.52½; Houtman's \$1.40 to 1.42½; red cases \$6.85 to 7.50; green cases \$3.75 to 4.25. *High Wines*.—Upper Canada brands \$1.55; with an active demand. *Jamaica Rum*.—Very little doing; \$2 to 2.10 for 16 o.p.

NAVAL STORES.—A fair demand exists at our quotations. *Spirits Turpentine*—57½ to 60c. *Strained Rosin*—\$4.50; ditto No. 2, \$5; ditto No 1, \$5.50; ditto pale \$6 to 7. *Coal Tar*—\$3 to 3.25. *Pine Tar*—\$5. *Pine Pitch*—\$5. *Coal Pitch*—\$4.50.

OILS.—*Cod Oil*.—Some very large lots have been changing hands at 56c to 60c. *Seal Oil*.—Market quiet; pale 60c to 62; steam refined 63c to 67; straw seal 50c to 55. *Linseed*.—Boiled 74c to 76. *Raw*—70c to 74. *Olive*—95c to \$1.05. *Bleached Whale*—70c to 75. *Crude Whale*—50c to 55. *Lard Oil*.—No 1, 67½c to 70c. *Palm Oil*—8½c to 9 per lb. *Petroleum*.—For car loads there is almost no demand just now, but small lots are in request at 20c to 21.

PROVISIONS.—*Butter*.—Receipts during the week, 516 kegs; shipments, 373 kegs; market firm and advancing and prices are beyond shipping limits, our outside quotations are readily obtained for desirable parcels for local consumption. We quote store packed western at 26c to 27; dairy ditto 29c to 30; Brockville and Eastern townships 30c to 35. *Cheese*.—Receipts, 538 boxes; shipments, 300 boxes; market quiet; prices advancing. *Fine Factory* 12½ to 13; finest factory, 13c to 14. *Pork*.—Receipts, 397 brls; shipments, 27 brls; market quiet but firm with a continued good demand for the lumbermen. Inspected mess, \$18.50 to \$18.75; (uninspected being obtainable at \$17.75.) Thin mess, \$17.25; extra prime, \$12.50. *Lard*.—Firm, at 11c to 11½. *Tallow*.—In the rough, 3½c to 4½; ditto rendered, 6½c to 7½ in barrels. *Beef*.—Quiet at \$15 for prime mess.

SALT.—Demand very light; no sales worth mentioning. *Fine* \$1.30 to 1.35; *coarse* \$1.10

to 1.15. *Factory filled nominal*, at \$2.10 to 2.25.

WOOL.—Nothing of any consequence moving in Lower Canada wool. A good deal of foreign has changed hands at prices which were not allowed to transpire.

TORONTO MARKET.

TORONTO, March 18, 1874.

The wholesale trade of this city has been only fair during the past week. In dry goods there was some improvement, but the demand for groceries was light, and in other leading branches of business there was only a limited enquiry for goods. Flour and wheat have been inactive, especially at the close, but only a slight downward tendency can be noticed, due to a recent decline in the Liverpool and American markets. Provisions have been in fair consumptive request with no special change to note in prices.

BOOTS AND SHODS.—There is nothing new to notice in connection with this trade, there being a steady but not pressing demand.

CATTLE.—*Beeves*.—There was a fair supply in during the week, but there was a steady enquiry especially for the better class of cattle, and full prices were realized. Extra are quoted at \$5.25 to 5.50; first-class at \$5.00; second-class at \$4.50 to 4.75, and third-class at \$3.50 to 4.00. Sales include the following lots:—One car of steers, averaging 1400 lbs, and one car averaging 1300 lbs, at \$5.00; one car, averaging 1200 lbs, at \$4.8; one car of cows, averaging 1200 lbs, at \$4.50; one car of oxen, averaging 1500 lbs, at \$3.75. *Sheep*.—A very scanty supply has been in, too few in fact to establish prices. One drove sold at \$8 a-piece. *Lambs*.—Receipts have been limited to a drove or two, for which buyers were readily found at \$6.00. *Calves*.—Of these there are also very few coming in, and prices are nominal at from \$4 to 12.

DRUGS.—There has been a fair business done during the past week, but trade cannot be considered as particularly active. The principal change to note is an advance of 50c in Opium.

DRY GOODS.—There has been a moderately active trade done during the past week, quite a number of buyers having been in the city. As a rule they are buying cautiously, and it is anticipated that the early trade will be lighter than usual. It is reported that in the country stocks in many instances are large, and that a good many goods have had to be wintered over.

FLOUR AND MEAL.—*Flour*.—In store on the 16th inst., 33,489 brls. against 34,579 brls. the previous week, and 25,781 brls. at the corresponding date of last year. The market has been rather dull during the week, and closes with extreme inactivity, and rates almost purely nominal. The only recent sales were of spring wheat extra at \$5.15 in store, but there are now no buyers of this grade at over \$5.10. Extra is nominal at \$5.60 to 5.65, and superfine at \$5. *Oatmeal*.—Is slightly dearer, but no late sales are reported. It may be quoted at \$4.70 to 5 as to quality. *Bran*.—Is scarce and wanted, held at \$15 on the track, last reported sales having been at \$14.50.

GRAIN.—*Wheat*.—In store on the 16th inst., 724,255 bush. against 711,003 bush. the previous week, and 508,575 bush. at the corresponding date of last year. The firmness noted last week in the Liverpool market was not sustained, and wheat has declined 2d to 3d per cental, there being a corresponding falling off in the leading American markets. Here, there has been a pretty steady enquiry from buyers at \$1.27 in store for No. 2 white and No. 1 Treadwell, and a lot of 10,000 bush. changed hands at or about this figure. For No. 1 spring, in cargo lots, there have been buyers at \$1.19 to 1.20 in store, but no late business has been done, and at the

close \$1.19 was probably the top price obtainable. **Barley**.—The stock now here is very limited, there being little more than 10,000 bush. in store, and notwithstanding a decline in the United States prices here have been pretty firmly maintained. There has been a fair local demand some few lots changing hands at \$1.40 to 1.41 in store. **Peas**.—In store on the 16th inst., 98,777 bush. against 100,128 bush. the previous week, and 45,781 bush. at the corresponding date of last year. There has been a good enquiry, especially for May delivery, but one lot of 10,000 bush. sold for 75c f.o.b. cash. Car lots have changed hands at 70c on the track for No. 1. **Oats**.—A continued scarcity has further hardened the market, and there are now none to be had under 44 to 45c on the track, at which late sales have been made. **Rye**.—Is steady at 70c, with very little offering.

GROCERIES.—**Coffee**.—Very little enquiry, but stocks have been replenished to only a limited extent and prices are maintained at 33 to 34c for Java, and 28 to 31c for Rio. **Fish**.—Scaled herrings are rather easier, quoted at 28 to 31c, a round lot selling recently at the inside figure. Dry cod are in small stock and firm, but are not selling very rapidly. Herrings are not to be had at any price. **Fruit**.—Valentia raisins are firm at 8 to 8½c. Sultanas are quoted at 12½c. Currants are held at 6 to 6½c for crop of 1873, at 5 to 5½c for 1872, and 4½ to 5c for 1871. **Rice**.—Is in fair demand only, but choice samples would command \$5.25, at which 100 bags were recently sold. **Spices**.—Inactive and unchanged. **Sugar**.—There has not been much doing during the week. Stocks of raw sugars are small, held at 7½ to 8½c for Cubas and at 9½ to 9½c for Demeraras. Yellow refined sugars are going off rather slowly but steady at prices ranging from 8 to 9½. New York whites are quiet at 10 to 10½c. **Tea**.—The market has become much less active than during the latter part of February. Young Hysons are comparatively neglected, but there is still a fair enquiry for Japans, which are in reduced stock and held at full prices. Blacks are meeting only a moderate demand. **Tobacco**.—Is in light request, with only small sales to note at within the range of quotations.

HARDWARE.—There is now a rather better enquiry for goods, but trade is still very quiet, and prices remain as quoted.

HIDES AND PELTS.—**Hides**.—Are in fair supply with a steady demand, and quotations are unchanged. **Calfskins**.—The receipts are fair but all coming in are readily disposed of at previous prices. **Sheepskins**.—The supply continues ample for the demand, and the range of prices except for extra quality, is from \$1.50 to 1.75.

LEATHER.—**Spanish Sole**.—Has only a moderate enquiry, but there is no accumulation of stock, and prices are firm. **Slaughter Sole**.—In steady demand at unchanged quotations. **Upper**.—Continues in light request. **Harness**.—Some sales have been made at fair rates, but there is no special enquiry. **Russets**.—Are scarce, with an upward tendency. Some lots of choice light stock have been sold at extreme rates, but but prices may still be quoted as ranging from 40c to 45c.

PETROLEUM.—Trade is now very dull, and there is no further change to note in quotations.

PROVISIONS.—**Butter**.—Some small lots have been coming forward, but high prices are still being paid; the demand being as yet in excess of the supply. Some sales have been made at 36 to 38c for fine; as high as 40c being paid in exceptional instances. Inferior to medium would bring 30 to 35c. **Cheese**.—Has become very much reduced in stock, and sales, mostly of a retail character, are being made at 14 to 14½c. **Dried Apples**.—Are quoted at 9½ to 9½c, as to quantity and quality. **Eggs**.—Fresh are worth 18 to 20c, at which they are going off slowly, and limes 15 to 16c with only a moderate demand. **Lard**.—Has sold at 11 to 11½c for

tinnets, and 10c for tierces. **Bacon**.—There has been a fair business done in Cumberland cut at 8½ to 9c. **Hams**.—Are firm, with sales of 400 smoked at 12½c; 100 at 12c; and are now quoted at 12 to 12½c. **Pork**.—Mess is quiet, with a small business at \$17.50. **Dressed Hogs**.—The market is easier, with last sales at \$6.60 to \$6.75.

WOOL.—There has been a better demand for pulled wools and prices are firmer. Combing has sold at 30 to 31c, and supers at about the same prices; some extra quality being reported to have changed hands at up to 35c.

DISSOLUTION OF PARTNERSHIP

Notice is hereby given that the partnership heretofore existing in Toronto between the undersigned as Cabinet Makers and Upholsterers, under the name, style, and firm of Carroll & Son, has been this day dissolved by mutual consent, Mr. Carroll retiring from the firm. All accounts due by or to the firm to be settled by Geo. Cole, who continues the business of the old firm.

NATHANIEL CARROLL.
GEORGE COLE.

Witness—CHARLES PUNCHARD.
March 2nd, 1874.

In the County Court of the County of York.
INSOLVENT ACT OF 1869.

James A. Dobbie and Robt. Carrie, Plaintiffs vs. John Cox and John Wray Cox, Defendants.

Upon reading the Writ of Attachment issued in this cause, the Affidavit of Service thereof, and the return of the Sheriff of the County of York under oath thereon endorsed, and other affidavits and papers filed, and upon the application of the Plaintiffs, I do order that a meeting of the Creditors of the said defendants be held before the Clerk of this Honourable Court, at his office, in the Court House, in the City of Toronto, on Wednesday, the eighth day of April, A.D. 1874, at ten o'clock in the forenoon, for the purpose of appointing an Assignee to the Estate and Effects of the above-named defendants, and that due notice thereof be given as required by the said Act.

(Signed) G. DUGGAN, Judge.
Dated at Chambers, Toronto, this 18th day of March, A.D. 1874.

Messrs. BRATTY, CHADWICK & LASH,
Attorneys for Plaintiffs.

NOTICE.

CUSTOMS DEPARTMENT.

Ottawa, 5th March, 1874.

Notice is hereby given that His Excellency the Governor General, by an Order in Council, bearing date the 2nd instant, and under the authority vested in him by the 2nd Section of the Customs Act 31st Victoria, Cap. 6, to approve of the following interpretations in relation to the admission of "Seine Twines" and "Boot Felt," viz.: "Fish hooks, net and seines, lines and twines" shall, from that date, be taken to mean fish hooks, fishing nets and seines, and fishing lines and twines, and no other, and that it will be competent for the Collector at any Port of Entry at which such goods are imported to call upon the importer to make oath to the fact that such nets, seines, lines and twines are so imported for fishing purposes only before passing a free entry of such goods. "Felt for Hats and Boots".

The exemption under this head in the Tariff—Schedule C, is considered to extend, and shall hereafter extend, to an article called "Patent Felt," imported for the manufacture of boots and shoes.

By command,
R. S. M. BOUCHETTE,
Commissioner of Customs.

Government House, Ottawa.

Friday, 6th day of March, 1874.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL
IN COUNCIL.

Whereas doubts have arisen as to whether any or what duty is payable on the article known as "Boot Felt" or "Patent Felt," and it is expedient that such doubts be removed.

His Excellency, on the recommendation of the Treasury Board, and under the provisions of the 4th Section of the Act 31st Victoria, Chapter 6, has been pleased to order and declare, and it is hereby ordered and declared that the articles known as "Boot Felt" or "Patent Felt" may be imported into Canada free of Custom duty, under the article mentioned in the Free List (Schedule C) of the Custom Tariff now in force as "Felt for Hats and Boots."

W. A. HIMSWORTH,
C. P. C.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

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

In the matter of Colin McDougall and James Craig McDougall, as well individually as co-partners, trading in the City of Toronto under the name and firm of McDougall & Brother, Lumber Merchants, Insolvents.

The undersigned have filed in the office of this Court a deed of Composition and Discharge, executed by their Creditors, and on Friday, the twenty-fourth day of April next, they will apply to the Judge of the said Court for a confirmation of the discharge thereby effected.

Dated at Toronto, this 20th day of March, A.D. 1874.

COLIN McDOUGALL.

JAMES CRAIG McDOUGALL.

By JOSEPH E. McDOUGALL, their Attorney ad litem.

INSOLVENT ACT OF 1869.

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

In the matter of Gerald Rahally, an insolvent. On the thirteenth day of April next, the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

GERALD RAHALLY,

Per G. & H. B. MURPHY his Attorneys ad litem.
Toronto, February 27th, 1874.

In the County Court of the County of York.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

William D. Hogg, Plaintiff, vs. Jeremiah D. Merrick, Dominick Merrick, and James H. Merrick, Defendants.

Upon the application of the plaintiff, and having read the writ of attachments herein, and the endorsement thereon, and the return of the Sheriff of the County of York, and the order for substantial service on James H. Merrick, and the affidavits of service thereof, and of the service of the writ of attachment and the affidavit filed, it is ordered that a meeting of the creditors of the above named defendants shall be held at the office of the Clerk of the County Court of the County of York, at the Court House, in the City of Toronto, on Monday, the thirtieth day of March, A. D. 1874, at ten o'clock, forenoon, for the purpose of appointing an assignee.

Dated 9th March, A. D. 1874.

G. DUGGAN, Judge.

ADAM H. MEYERS, Jr.
Plaintiff's Solicitor.

JAMES B. BOUSTEAD,
Guardian.

**ESTATE OF J. C. FAUCETT,
UXBRIDGE.**

T. R. WOOD, Esq.,

Agent *Aetna Insurance Co.,*

TORONTO.

DEAR SIR:

We have the pleasure to acknowledge receipt of ONE THOUSAND DOLLARS, payment in full of Policy 8,318, on property of J. C. Faucett, destroyed by fire at the village of Uxbridge.

JOHN GILLESPIE (of J. Gillespie & Co.),
J. HENDERSON (of Henderson & Bostwick),
Inspectors.

**ESTATE OF J. C. FAUCETT,
UXBRIDGE.**

ARTHUR HARVEY, Esq.,

Manager *Provincial Ins. Co.,*

TORONTO.

DEAR SIR:

We have the pleasure to acknowledge the receipt of FOURTEEN HUNDRED DOLLARS, payment in full of Policy No. 32,301, on property of Mr. J. C. Faucett, destroyed by fire at the Village of Uxbridge.

JOHN GILLESPIE (of J. Gillespie & Co.),
J. HENDERSON (of Henderson & Bostwick),
Inspectors.

CANADA AGRICULTURAL INS. CO'Y.

Capital, \$1,000,000.
Office—245 St. James Street,
MONTREAL.

PRESIDENT:
COL. A. C. DELOTBINIERE-HARWOOD, D.A.G.
VICE-PRESIDENT:
WILLIAM ANGUS, Esq.
MANAGING DIRECTOR AND SECRETARY:
EDWARD H. GOFF, Esq.
DIRECTORS.

Col. A. C. D'L. Harwood, D. A. G., Montreal.
Rev. P. Leblanc (Bishop's Palace), Montreal.
A. Desjardins, Esq., M.P., Montreal (Proprietor *Le Nouveau Monde*).
Wm. Angus, Esq., Montreal (Pres. Canada Paper Co.).
J. B. Pouliot, Esq., N.P., Riviere du Loup.
L. Mollere, Esq., M.P.P., St. Johns (Pres. St. Johns Bk.).
G. Baby, Esq., M.P., Joliet.
Edward H. Goff, Esq., Montreal.
Arthur Dansereau, Esq., Montreal (Editor *La Minerve*).
Col. A. A. Stevenson, Montreal.
Thos. Logan, Esq., Sherbrooke.
T. H. Mahony, Esq., Quebec.
L. B. A. Charlebois, Esq., Laprairie.
Chs. Frs. Painchaud, Esq., M.D., Varennes.
L. H. Blais, Esq., Montmagny.

This Company is organized for the express purpose of insuring Farm Property and Private Residences, and it is the determination of its Directors to confine its operations strictly to this class of business, thus avoiding heavy losses from sweeping fires and hazardous risks.

An arrangement has been completed by which this Company has the benefit of the renewals and business here of the Agricultural of Watertown, N.Y., which at once places the Company in possession of a large and profitable business.

The Stockholders, at the general meeting, held at the Company's office yesterday, having decided to increase the Capital Stock to \$1,000,000, the Stock Books will be open at the office of the Company for the next sixty days (unless sooner closed by the Executive Committee) for the subscription of the increase of Capital Stock. Capitalists and others desiring a safe and remunerative investment are respectfully invited to call at the Company's Office and enquire into the advantages offered.
March 13th, 1874.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of W. H. Minhnick, an Insolvent. Dividend Sheet has been prepared, open to objection until the 30th day of March inst., after which dividends will be paid.

W. T. MASON, Assignee.
Dated at Toronto, this 14th day of March, A.D. 1874.

INSOLVENT ACT OF 1869.

In the matter of Charles A. Backus, an Insolvent. I, the undersigned, John Kerr of Toronto, have been appointed Assignee in this matter.

Creditors are requested to file their claims before me within one month.

JOHN KERR, Official Assignee.
Toronto, 14th March, 1874.

Government House, Ottawa.

Friday, 6th day of March, 1874.

PRESIDENT:
HIS EXCELLENCY THE GOVERNOR GENERAL
IN COUNCIL.

Whereas, doubts have arisen as to the description of articles contemplated by the terms, "Fish hooks, nets, and seine lines and twines," used in Schedule C to the Act 31 Victoria, Chapter 44, and it is expedient that the meaning of the same should be defined and declared.

His Excellency, on the recommendation of the Hon. the Minister of Customs, and under the provisions of the 4th Section of the Act 31st Victoria, Chapter 6, has been pleased to order and declare, and it is hereby ordered and declared, that the following words in Schedule C to the Act first above mentioned, viz.: Fish hooks, nets and seine lines and twines, shall, from and after the passing of this Order, be taken to mean Fish hooks, fishing nets and seines, and fishing lines and twines, and no other—and that the Collector of Customs at any Port at which such goods shall be imported, and he is hereby authorized before passing to a free entry of such articles to require the importer thereof to make oath to the fact that such nets, seines, lines, and twines are so imported for fishing purposes only.

W. A. HIMSWORTH,
C. P. C.

STATEMENT OF BANKS Acting under Charter for the Month ending Feb. 28th, 1874, according to Returns furnished by the Banks to the Auditor of Public Accounts.

NAME OF BANK.	CAPITAL.							LIABILITIES.									
	Capital Authorized	Capital Subscribed.	Capital Paid Up.	Notes in Circulation	D. Govt. deposits payable after notice or on a fixed day.	Prov. Govt. deposits payable on demand.	P. Govt. deposits payable after notice or on a fixed day.	Other Deposits Payable on Demand.	Other deposits payable after notice or on a fixed day.	Due to other Banks in Canada.	Due to Agencies of Bk. or Agents in or Agent's in United Kingdom	Deduct Agencies of Bk. or Agents in or Agent's in United Kingdom	Liabilities not included in foregoing heads.	Total Liabilities.			
ONTARIO.																	
Bank of Toronto	\$2,000,000	\$1,500,000	1,500,000	1,283,085	250,000 00	90,800 55	193,380 92	1,263,064 58	108,252 03	90,016 83	.....	390 00	\$3,040,133 20			
Bank of Hamilton	1,000,000	1,000,000	1,000,000	376,195	.....	.....	.....	206,017 73	123,980 81	1,036 98	.....	.....	834,572 86
Can. Bank of Commerce	6,000,000	6,000,000	6,000,000	2,676,724	.....	90,800 55	500,000 00	3,569,333 30	2,267,888 30	29,718 72	1,373 82	.....	9,194,506 82		
Dominion Bank	1,000,000	973,050	935,066	860,206	.....	.....	253,174 38	568,439 30	517,500 48	2,464 27	.....	.....	2,024,004 03
Niagara District Bank	400,000	360,000	360,000	309,598	.....	.....	350,000 00	89,678 38	300,725 48	68,116 46	.....	1,941 39	869,744 95	
Ontario Bank	2,500,000	2,500,000	2,480,734	1,608,734	163,000 00	47,557 87	400,174 31	967,001 00	1,462,143 74	48,580 46	17,445 03	.....	4,887,449 30			
Royal Canadian Bank	2,000,000	2,000,000	1,956,809	1,384,562	50,000 00	78,771 81	400,174 31	1,257,284 20	568,504 85	24,201 00	8,883 42	.....	3,920,769 89			
St. Lawrence Bank	1,000,000	750,000	331,535	304,194	.....	.....	.....	188,305 00	187,096 00	30,311 00	.....	.....	759,996 00
QUEBEC.																	
Bank of Montreal	12,000,000	12,000,000	11,919,035	3,885,170	1,500,000 00	216,268 46	750,000 00	4,914,480 30	417,821 44	1,400,612 57	184 57	.....	19,084,392 35			
Bank of N. A.	4,866,666	4,866,666	4,866,666	1,852,505	.....	10,254 00	.....	1,208,305 00	4,852,554 00	60,832 60	130,437 00	.....	13,509,915 33	
Bank of Commerce	1,600,000	1,600,000	1,600,000	337,543	50,000 00	.....	.....	307,715 95	671,304 44	30,638 04	.....	.....	2,992,086 15
Bank Nationale	2,000,000	2,000,000	1,900,100	730,240	140,000 00	.....	.....	1,010,233 58	961,559 01	37,143 14	337 01	.....	2,994,265 73	
Bank Jacques-Cartier	1,000,000	1,000,000	1,000,000	423,344	.....	146,902 47	100,000 00	423,344 56	1,201,319 85	40,111 68	.....	.....	2,614,932 90	
Bank Ville-Marie	1,000,000	600,000	600,000	238,810	.....	.....	.....	49,120 00	126,395 84	4,200 95	.....	.....	440,477 00
Bank de St. Jean	1,000,000	1,000,000	1,000,000	47,240	50,000 00	.....	.....	37,120 46	580,812 79	15 77	.....	.....	84,968 00
City Bank	1,200,000	1,200,000	1,200,000	200,370	40,000 00	.....	.....	117,068 55	200,056 23	10,939 37	1,088 05	.....	2,220,213 59	
Eastern Townships Bank	1,000,000	1,000,000	1,000,000	692,311	.....	12,656 65	150,000 00	281,920 66	360,300 00	6,368 24	.....	.....	1,411,444 58	
Exchange Bank of Canada	1,000,000	1,000,000	1,000,000	947,738	.....	.....	.....	1,360,320 46	1,805,379 53	6,898 44	.....	.....	3,991,619 20
Molson's Bank	1,000,000	1,000,000	1,011,183	1,176,258	150,000 00	.....	.....	1,895,379 53	569,380 00	38,691 33	.....	.....	3,586,430 10
Mechanics' Bank	2,000,000	2,000,000	2,000,000	4,199,796	.....	12,691 50	.....	5,174,982 56	2,619,333 81	133,736 71	.....	.....	555,863 39
Metropolitan Bank	1,000,000	1,000,000	1,000,000	423,933	.....	.....	.....	829,183 50	263,800 00	22 74	.....	.....	1,594,413 44
Quebec Bank	3,000,000	3,000,000	2,889,310	1,013,453	173,200 00	53,220 62	150,000 00	824,994 00	7,424 55	20,287 50	.....	.....	4,697,344 29		
Union Bank	2,000,000	2,000,000	1,875,510	1,029,541	.....	62,104 74	.....	608,812 54	813,283 18	.....	.....	.....	3,578,136 72
Total Ontario and Quebec.	62,066,666	58,678,216	53,834,656	25,668,950	2,566,200 10	731,388 03	3,176,729 61	29,621,792 11	24,520,408 48	2,179,274 20	826,578 57	155,538 73	99,721,120 44				
NOVA SCOTIA.																	
Bank of Yarmouth	1,000,000	750,000	750,000	616,300	80,000 00	142,626 74	.....	267,172 75	886,993 79	31,277 66	.....	.....	2,564,864 88	
Bank of Nova Scotia	4,000,000	4,000,000	4,000,000	1,075,531	.....	.....	.....	14,166 10	19,344 61	7,007 50	.....	.....	208,053 30
Exchange Bk. of Yarmouth	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Merchants' Bk. of Halifax	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
People's Bank	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union Bank do.	500,000	500,000	500,000	237,930	.....	.....	.....	.....	.....	.....	.....	.....	.....
PR. EDWARD ISLAND.																	
Bk. of Prince Ed. Island	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NEW BRUNSWICK.																	
Bank of New Brunswick	1,000,000	1,000,000	1,000,000	711,475	50,000	.....	.....	700,000 90	1,575,503 32	93,118 56	.....	.....	3,311,694 75
Maritime Bk. of N. Br.	2,000,000	2,000,000	2,000,000	411,188	.....	.....	.....	24,977 74	34,505 00	1,335 47	.....	.....	164,458 85
People's Bank	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Stephen's Bank	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
BRITISH COLUMBIA.																	
Bk. of British Columbia	200,000	200,000	200,000	119,911	.....	.....	.....	62,626 02	.....	.....	.....	.....	214,469 15

TWENTY-FOURTH ANNUAL STATEMENT OF THE United States Life Insurance Co.

In the City of New York, January 1, 1874.

Amount of net assets, Jan. 1, 1873. \$3,940,999 84

Receipts.

From premiums.....	\$1,148,624 92	
From interest.....	262,104 62	1,410,729 44
		\$5,351,729 28

Disbursements.

Taxes.....	\$10,961 12	
Reinsurance.....	24,879 93	
Interest on guarantee capital.....	18,350 39	
Dividends to policy holders.....	\$299,329 16	
Claims by death.....	245,959 07	
End'w't claims.....	2,110 00	
Surrendered policies.....	159,900 70	
Surrendered additions to policies.....	73,154 92	780,458 85

Expenses.

Commissions..	\$133,484 81	
Advertising, printing, &c.	45,945 01	
Medical fees.....	11,238 67	
Salaries.....	38,608 23	
Rent and all other exp'ses	38,606 28	\$287,843 00
		1,102,488 29

Deduct for adjustment of assets to actual values..... 29,427 31

Assets.

Cash in Bank and Trust Co.....	\$179,125 54	
Cash in Company's office. Bonds and Mortgages.....	331 83	
New York City and County securities.....	2,764,340 62	
Brooklyn securities.....	483,430 00	
Loans on policies actually in force.....	201,160 00	
U. S. Bonds.....	79,056 98	
Temporary loans on U. S. Bonds, &c.....	229,856 88	
Agents' balances secured. Deferred semi-annual and quarterly premiums, \$119,069 56, less 10 per cent. margin for cost of collection.....	101,450 00	
	15,617 68	
Premiums in course of collection, \$38,869 62, less 10 per cent. margin for cost of collection.....	107,162 43	
Interest accrued.....	34,982 66	
	43,216 26	\$4,219,813 68

Liabilities.

Reinsurance reserve, 4 per cent. actuaries.....	\$3,245,767 00	
Dividend additions, 4 per cent. actuaries.....	208,541 00	
Claims in course of settlement.....	112,750 00	
Premiums due in 1874, and future years, paid in advance.....	13,542 22	
Reserve on policies lapsed and liable for surrender and restoration.....	13,770 00	3,589,370 22

Surplus as regards policy holders, 4 per cent. basis \$630,443 46
Calculating by the New York State standard of valuation, and that recommended by the Insurance Convention, the surplus would be increased about \$285,000, making a total surplus of..... \$915,443 46

JOHN E. DE WITT, President.
CHARLES E. PEASE, Secretary.
WM. D. WHITING, Actuary.

JOHN RHYNAS, General Agent for Canada, 96 St. Francois Xavier Street, MONTREAL.

ASSETS.

BANK.	Specie.	Dominion Notes.	Notes and Cheques on other Banks.	Balances due from other Banks in Canada.	Bal. due from Agents of the U.S. or other countries.	Bal. due from Agents of the U.S. or other countries in the Kingdom.	Gov't Debentures or Stock.	Loans to the Dominion Gov't.	Loans to Municipalities.	Advances secured by Stock.	Loans secured by Bonds.	Loans &c. to Corporations.	Notes and Bills discounted Current.	Notes, &c. overdue and not specially secured.	Overdue debts secured.	Real Estate (other than the Bk. Premises.)	Bank Premises.	Other Assets not included above.	Total Assets.
ONTARIO.	177,986 82	399,591 00	107,129 29	65,913 29	81,384 99	118,122 60	147,155			45,410	109,259	444,369	4,581,273	26,438	106,023 39	50,261	40,800	10,371	6,501,818 44
Bank of Toronto.	58,688 90	37,516 00	39,232 16	45,222 83	36,234 34	16,872 28	250,000			118,400	109,610	134,866	1,293,324	100,305	84,884 30	10,951	174,322	10,213	17,069,350 36
C. Bk of Commerce.	158,691 30	1,109,408 49	503,194 48	172,059 38	397,293 68	27,532 61	250,000			65,400	22,695	543,177	2,070,120	3,513	74,307 73	8,000	23,528	16,851	3,331,490 42
Bank of Montreal.	158,691 30	1,109,408 49	503,194 48	172,059 38	397,293 68	27,532 61	250,000			65,400	22,695	543,177	2,070,120	3,513	74,307 73	8,000	23,528	16,851	3,331,490 42
Bank of the People.	49,913 81	231,000 00	15,444 79	3,000 00	15,444 79	3,000 00				23,900	55,000		683,066	2,000	1,500 00		93,120	5,900	4,624,770 04
Bank National.	49,913 81	231,000 00	15,444 79	3,000 00	15,444 79	3,000 00				23,900	55,000		683,066	2,000	1,500 00		93,120	5,900	4,624,770 04
Bank Jacques Cartier.	49,913 81	231,000 00	15,444 79	3,000 00	15,444 79	3,000 00				23,900	55,000		683,066	2,000	1,500 00		93,120	5,900	4,624,770 04
B. de St. Jean.	4,833 35	37,361 00	5,483 14	17,838 58	37,784 85	74,092 23				18,175	27,000		175,774	2,265	99,819 60	30,112	123,750	11,901	3,553,530 17
Bank of Montreal.	1,685,814 46	1,213,520 00	992,683 26	319,188 19	5,040,111 36	1,249,876 59				467,800	860,816	949,261	23,766,225	178,251	112,151 87	7,832	400,000	152,811	37,538,502 34
Bank of N. A.	800,129 00	801,929 00	191,343 00	15,944 00	813,939 00	74,150 58				599,750	35,356	36,500	3,972,224	11,043	75,903 00	90,834	200,000	152,811	12,104,574 30
Bank of the People.	96,723 96	163,017 00	99,985 01	16,198 90	4,792 40	43 28				108,657	86,016		2,696,477	6,856	1,312 40	2,275	35,000	3,395	5,341,257 75
Bank National.	96,723 96	163,017 00	99,985 01	16,198 90	4,792 40	43 28				108,657	86,016		2,696,477	6,856	1,312 40	2,275	35,000	3,395	5,341,257 75
Bank Jacques Cartier.	49,913 81	231,000 00	15,444 79	3,000 00	15,444 79	3,000 00				23,900	55,000		683,066	2,000	1,500 00		93,120	5,900	4,624,770 04
B. de St. Jean.	4,833 35	37,361 00	5,483 14	17,838 58	37,784 85	74,092 23				18,175	27,000		175,774	2,265	99,819 60	30,112	123,750	11,901	3,553,530 17
Bank of Montreal.	1,685,814 46	1,213,520 00	992,683 26	319,188 19	5,040,111 36	1,249,876 59				467,800	860,816	949,261	23,766,225	178,251	112,151 87	7,832	400,000	152,811	37,538,502 34
Bank of N. A.	800,129 00	801,929 00	191,343 00	15,944 00	813,939 00	74,150 58				599,750	35,356	36,500	3,972,224	11,043	75,903 00	90,834	200,000	152,811	12,104,574 30
Bank of the People.	96,723 96	163,017 00	99,985 01	16,198 90	4,792 40	43 28				108,657	86,016		2,696,477	6,856	1,312 40	2,275	35,000	3,395	5,341,257 75
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Bank Jacques Cartier.	49,913 81	231,000 00	15,444 79	3,000 00	15,444 79	3,000 00				23,900	55,000		683,066	2,000	1,500 00		93,120	5,900	4,624,770 04
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Bank of Montreal.	1,685,814 46	1,213,520 00	992,683 26	319,188 19	5,040,111 36	1,249,876 59				467,800	860,816	949,261	23,766,225	178,251	112,151 87	7,832	400,000	152,811	37,538,502 34
Bank of N. A.	800,129 00	801,929 00	191,343 00	15,944 00	813,939 00	74,150 58				599,750	35,356	36,500	3,972,224	11,043	75,903 00	90,834	200,000	152,811	12,104,574 30
Bank of the People.	96,723 96	163,017 00	99,985 01	16,198 90	4,792 40	43 28				108,657	86,016		2,696,477	6,856	1,312 40	2,275	35,000	3,395	5,341,257 75
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Bank Jacques Cartier.	49,913 81	231,000 00	15,444 79	3,000 00	15,444 79	3,000 00				23,900	55,000		683,066	2,000	1,500 00		93,120	5,900	4,624,770 04
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Bank of Montreal.	1,685,814 46	1,213,520 00	992,683 26	319,188 19	5,040,111 36	1,249,876 59				467,800	860,816	949,261	23,766,225	178,251	112,151 87	7,832	400,000	152,811	37,538,502 34
Bank of N. A.	800,129 00	801,929 00	191,343 00	15,944 00	813,939 00	74,150 58				599,750	35,356	36,500	3,972,224	11,043	75,903 00	90,834	200,000	152,811	12,104,574 30
Bank of the People.	96,723 96	163,017 00	99,985 01	16,198 90	4,792 40	43 28				108,657	86,016		2,696,477	6,856	1,312 40	2,275	35,000	3,395	5,341,257 75
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Bank Jacques Cartier.	49,913 81	231,000 00	15,444 79	3,000 00	15,444 79	3,000 00				23,900	55,000		683,066	2,000	1,500 00		93,120	5,900	4,624,770 04
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Bank of Montreal.	1,685,814 46	1,213,520 00	992,683 26	319,188 19	5,040,111 36	1,249,876 59				467,800	860,816	949,261	23,766,225	178,251	112,151 87	7,832	400,000	152,811	37,538,502 34
Bank of N. A.	800,129 00	801,929 00	191,343 00	15,944 00	813,939 00	74,150 58				599,750	35,356	36,500	3,972,224	11,043	75,903 00	90,834	200,000	152,811	12,104,574 30
Bank of the People.	96,723 96	163,017 00	99,985 01	16,198 90	4,792 40	43 28				108,657	86,016		2,696,477	6,856	1,312 40	2,275	35,000	3,395	5,341,257 75
Bank National.	96,723 96	163,017 00	99,985 01	16,198 90	4,792 40	43 28				108,657	86,016		2,696,477	6,856	1,312 40	2,275	35,000	3,395	5,341,257 75
Bank Jacques Cartier.	49,913 81	231,000 00	15,444 79	3,000 00	15,444 79	3,000 00				23,900	55,000		683,066	2,000	1,500 00		93,120	5,900	4,624,770 04
B. de St. Jean.	4,833 35	37,361 00	5,483 14	17,838 58	37,784 85	74,092 23				18,175	27,000		175,774	2,265	99,819 60	30,112	123,750	11,901	3,553,530 17
Bank of Montreal.	1,685,814 46	1,213,520 00	992,683 26	319,188 19	5,040,111 36	1,249,876 59													

FOR SALE.

The Premises known as

THE NOVA SCOTIA BREWERY.

situated on Lower Water Street, Halifax, N.S., established in 1820. The Brew House was entirely rebuilt of stone and brick about two years ago, and completely furnished with new plant and machinery, capable of producing 720 barrels of malt liquor per week.

There are also on the premises two Malt-houses and Kilns, with Granaries capable of storing upwards of twenty thousand bushels of barley. Capacious frost-proof cellars under the whole of the buildings for summer stock; also Stables, Cooperage, and other out-houses.

The whole of the buildings are of stone and brick, and are in first class order and most conveniently situated. The business has always been, and is now, highly prosperous and profitable.

The above is a part of the estate of the late Hon. Alexander Keith. For further particulars communicate with

D. G. KEITH,
Nova Scotia Brewery,
Halifax, N.S.

Halifax, Feb. 6th, 1874.

**AUCTION SALE
OF ALDWELL'S
MALTHOUSES & BREWERY**

SITUATE IN THE

City of Toronto, Ontario,

At the Auction Rooms of F. W. COATE, King St. East, Toronto, on Wednesday, the 15th day of April, 1874, at TWELVE o'clock, noon, pursuant to a decree of the Court of Chancery. Substantially built of White Brick, in working order. Also, plant and good-will of the business. Capacity of the Malthouses, 200,000 bushels per season; capacity of Brewery, 120 barrels per day. Upset price, \$45,000.

TERMS—Ten per cent. cash; fifteen per cent. in two months; fifteen per cent. in one year, and the balance in ten equal yearly instalments, with interest at six per cent. Also, the comfortable BRICK RESIDENCE adjoining, and other property. Further particulars on application to BLAKE & KINGSFORD, Solicitors, Toronto, or Mr. JOHN BAIN, Solicitor, Toronto, and see Toronto Daily "Globe."

Dated 7th March, 1874.

BLAKE & KINGSFORD, T. W. TAYLOR,
Vendors' Solicitors, Toronto, Ont.

INSOLVENT ACT OF 1869.

Canada, } In the County Court of the
Province of Ontario, } County of York.
In the matter of Charles Davies, of the City of Toronto, in the said County, Jeweller, an Insolvent.
The undersigned has filed in the office of this Court a consent by his Creditors to his discharge, and on Friday, the 27th day of March next, he will apply to the Judge of the said Court for a confirmation of the discharge there-by effected.

CHARLES DAVIES,

By RICHARD SNELLING, his Attorney ad litem.
Dated at Toronto, this 13th day of Feb., A.D. 1874.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of Mitchell A. Harper, an Insolvent.
The Insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 16 Adelaide Street East, in the City of Toronto, on Tuesday, the 31st day of March 1874, at two o'clock in the afternoon, to receive statements of his affairs, and to appoint an assignee.

JAS. B. BOUSTEAD, Interim Assignee.

Dated at Toronto, this 11th day of March, A.D. 1874.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of Richard Humphrey, an Insolvent.
I, the undersigned James Bellingham Boustead, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to file their claims before me within one month, and are hereby notified to meet at my office, No. 16 Adelaide Street East, Toronto, on Monday, the 6th day of April, 1874, at two o'clock in the afternoon, for the purpose of examining the Insolvent, and for the ordering of the affairs of the estate generally.
JAMES B. BOUSTEAD, Assignee.
Dated at Toronto, this 5th day of March, 1874.

British Advertisements.



**JOSEPH GILLOTT'S
STEEL PENS.**

Sold by all Dealers throughout the World.

S. H. MAY & CO.,

Importers and dealers in

Paints, Oils, Varnishes, Glass, &c.,

No. 474 ST. PAUL STREET,

PUBLIC NOTICE.

Notice is hereby given that a Special General Meeting of the Shareholders of the

British America Assurance Co.

will be held at the Office of the Company, in the City of Toronto,

On TUESDAY, the 24th DAY, OF MARCH INST.,

at Two o'clock in the afternoon, to take into consideration and pass a By-Law to increase the Capital Stock of the said Company, in pursuance of the powers granted for that purpose in the amended Act of Incorporation.

By order of the Board.

F. A. BALL, Manager.

British America Assurance Co.'s Office,
12th March, 1874.

WILLIAM HARE,

General Commission Merchant,

HALIFAX, N. S.

Agent for the Phoenix Fire Insurance and the Pelican Life Ins. Companies of London.

Late Consul for the Hanse Towns.

RIDOUT, AIKENHEAD & CROMBIE,

Importers of

BRITISH, AMERICAN,

AND

DOMESTIC HARDWARE,

Fishing and Shooting Tackle, &c.,

TORONTO.

GRAND TRUNK RAILWAY.

Trains going West will leave at			
a.m.	a.m.	p.m.	a.m.
7.30	11.45	3.45	12.05
ARRIVE AT			
a.m.	a.m.	p.m.	p.m.
5.15	10.30	1.05	6.30
Trains going East will leave (Toronto time) at			
a.m.	p.m.	p.m.	p.m.
6.37	12.07	5.37	7.07
ARRIVE AT			
9.37 a.m.	10.37 a.m.	11.07 p.m.	7.00 p.m.
C. J. BRYDGES, Man. Director.			
Nov. 17, 1873.			

CHARLES D. EDWARDS,

49 St. Joseph St., Montreal,

Manufacturer of

Fire Proof Safes,

AND ALL KINDS OF

FIRE AND BURGL PROOF SECURITIES.

E. H. MOORE,

32 King St. East, Toronto,

General Agent for Ontario.

**THE DECASTRO
SYRUP COMPANY,**

88 KING STREET,

MONTREAL,

Offer to the trade the following brands:

Capillaire.	Sugar Loaf.
Pale Amber.	Amber.
Unexcelled Honey.	Honey.
Diamond Drips.	Gilt Edge.
Silver Drips.	Maple.
Extra Golden.	Golden.
Standard.	IXL Syrup in small punch'ns

STARCH, STARCH

*PURE WHITE, PURE BLUE,
SATIN, SILVER GLOSS.*

ESTABLISHED 1836.

Edwardsburg Starch Co.

PREPARED CORN

For Puddings,

BLANC MANGE, INFANTS' FOOD,
&c., &c., &c.

Office—Montreal.

Works—Edwardsburg, Ont.

Canada Bolt Company,

TORONTO.

MANUFACTURERS OF ALL KINDS OF

BOLTS AND NUTS,

FOR

**Fish Plates, Bridges, Cars, Ma-
chinery, Carriages, &c.**

PRICE LISTS ON APPLICATION.

W. J. MORRIS,

General Manager.

SIR H. ALLAN, President.

Toronto, 1874.

Galt Edge Tool Works.

IN STOCK AND MADE TO ORDER.

AXES:

Double and Single Steel Chopping, Scoring, Broad Hunters', Boys' and Bench.

ALL KINDS OF

Drawing Knives, Chisels, Hammers, Hatchets, Picks, and Coopers' Tools.

MACHINE KNIVES:

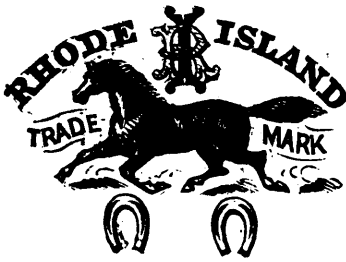
Stave Cutting, Stave Jointer, Shingle, Wood Planing, Wood Moulding, Wood Tennoning, Straw Cutting, Turnip Root, Paper, Flax Scutching, Cheese Box and Butchers' Cleavers, &c.

CARRIAGE SPRINGS:

Elliptic, Concord, and Side Sulky, Bright and Common Seat, made from the best English Steel, oil tempered and warranted.

JAMES WARNOCK & Co.,

GALT, Ont.



We are manufacturing above celebrated make of

HORSE SHOES,

made from selected **Wrought scrap iron**, which for general excellence, both as regards quality and uniformity, are unsurpassed.

The **Rhode Island horse shoes** are preferred over all others. They are used entirely by the principal Farriers and Horse Railway Companies throughout the United States.

Orders solicited, which will be promptly executed.

We also manufacture every description of Nails, Tacks, Brads, &c. Railway and Pressed Spikes.

PILLOW, HERSEY & CO., Montreal.

COTTON YARN.

WHITE, BLUE, RED AND ORANGE

Carpet Warps, Beam Warp for Woolen Mills

Warranted the very best quality. None genuine without our label.

ALEX. SPENCE, McGill Street, Montreal, Agent for Quebec and Ontario.

WM. PARKS & SON.,
New Brunswick Cotton Mills,
St. John, N. B.

Hamilton Stamping Works.

J. M. WILLIAMS & CO.,

Manufacturer of

PLAIN, STAMPED AND JAPANNED

TINWARE.

Works—HUGHSON STREET (between Rebecca and Gore Streets.)

Office—74 JAMES STREET NORTH,

HAMILTON, ONT

FOUNDRY BUSINESS FOR SALE.

The undersigned begs to invite TENDERS for the purchase, as a running concern, of the business now carried on by him in the

PHENIX FOUNDRY,

IN THIS CITY.

The machinery and patterns are all perfectly new, and of the latest and most improved description. There is also a considerable quantity of stock and material.

Tenders addressed to Messrs. HARRISON, OSLER & MOSS, Toronto, may be sent not later than Tuesday, the 24th day of March inst.. The lowest or any Tender not necessarily accepted.

WILLIAM MOSS.

CANADA TOOL WORKS,
DUNDAS, ONT.

McKECHNIE & BERTRAM,

Manufacturers of

MACHINISTS' TOOLS,

AND

Wood Working Machinery,

WAREROOM, FRONT STREET, TORONTO,

(Opposite Union Station.)

STARR, GILL & Co.,
BROCKVILLE,
WHOLESALE CONFECTIONERS

And Biscuit Manufacturers.

Sole Manufacturers in the Dominion of the different varieties of Corn Cake.

ONTARIO GLOVE WORKS.

JAMES HALL & CO.,

Manufacturers of

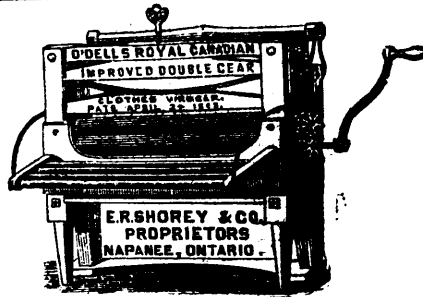
GLOVES, MITTS,

AND

Buck Over-Shoes,

BROCKVILLE,

Ontario.



LEEDS FOUNDRY.

E. E. ABBOTT,

Manufacturer of

MACHINISTS' TOOLS,

FAN BLOWERS and BOLT CUTTERS,

CIRCULAR SAW MILLS,

WOOD PLANERS,

AND GENERAL MACHINERY.

GANANOQUE, - - ONTARIO.

CANADA SCREW COMPY,

DUNDAS, ONT,

Manufacturers of Glimlet Pointed Screws.

Price as low as they can be imported. Quality unsurpassed.

Orders solicited.

GEO. F. BURROWS,

Manager.

21-3m

BOBBINS AND SPOOLS.

C. G. BECKETT & Co.,

SHERBROOKE, QUE.,

Manufacturers of Bobbins and Spools

Of every description.

ROUND WOOD DRUGGIST BOXES,

SUPERIOR TELEGRAPH MATCHES.

All Goods warranted to be of the best quality.

TORONTO SAFE WORKS

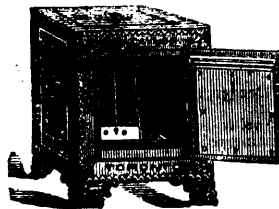
J. & J. TAYLOR,

Manufacturers of

FIRE AND BURGLAR PROOF SAFES,

Nos. 117 to 119 Front Street East,

TORONTO.



ST. CATHARINES SAW WORKS.

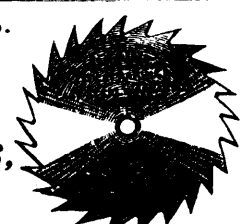
R. H. SMITH,

(Successor to J. Flint.)

Manufacturer of all kinds of Saws,

▲ PATENT PLASTERING TROWELS, STRAW KNIVES, &c.,

ST. CATHARINES, ONT.



STURTEVANT

Patent Pressure Blower,

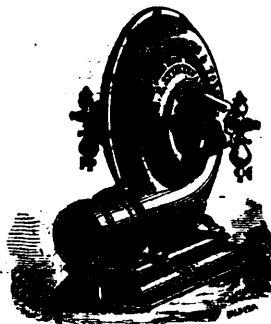
For Cupola Furnaces, Forges, Steamships, Iron Mills, Ventilation, Etc., and Exhaust Fans of all kinds for carrying off Shavings, Dust, Smoke, Gas, and other noxious fumes.

B. F. STURTEVANT,

Patentee and Sole Manufacturer,

72 SUDBURY STREET, BOSTON

Send for Illustrated Catalogue



Insurance.

CANADA

Life Assurance Company.

This Institution having been

ESTABLISHED IN 1847.

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

Its ample Capital and Funds,

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

Perfect Security

assurers. These features, as well as the Company's

MODERATE RATES,

under the Institution one whose advantages are not surpassed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

Detailed Reports and Table Rates may be obtained at any of the Company's Offices or Agencies.

A. G. RAMSAY,
Manager and Secretary.R. HILLS,
Assistant Secretary.

Agent in Toronto.—E. BRADBURNE,

BRITON

MEDICAL AND GENERAL

Life Association.

Capital and Invested Funds, over..... \$4,000,000
Annual Income, over..... \$1,222,000 00
Government Deposit, over 100,000 00*Policies payable during lifetime at ordinary life rates,*

(By application of profits)

Chief Offices, 429 Strand, London.

Head Office for the Dominion:

12 PLACE D'ARMES, MONTREAL.

JAS. B. M. CHIPMAN,

Manager.

Toronto Office—Edinburgh Buildings, Wellington St.

E. A. MUMFORD,

Local Agent and Inspector of Agencies.

Liverpool and London and Globe
Insurance Company.

AVAILABLE ASSETS . . . \$27,000,000

DIRECTORS IN CANADA.

T. B. ANDERSON, Esq., Chairman,
HENRY STARNES, Esq., Deputy Chairman, (President
Metropolitan Bank).E. H. KING, Esq., (President Bank of Montreal.)
WM. CHAPMAN, (Commissioner Trust & Loan Com-
pany.)

THOS. CRAMP, Esq., Merchant:

LOSSES PAID IN COURSE OF THIRTY-FIVE
Years exceed FORTY MILLIONS OF DOLLARS.Security, prompt payment and liberality in adjustment
of its losses are the prominent features of this wealthy
Company.FIRE AND LIFE POLICIES issued with very liberal con-
ditionsJAMES FRASER, Agent Fire Department, 5 King
Street West, Toronto.

THOMAS BRIGGS, Agent, Kingston.

GEORGE J. PYKE, Inspector of Agencies, Life Branch.

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

G. F. C. SMITH,

Chief Agent for the Dominion, Montreal.

17

Insurance.

Twenty-eighth Annual Statement

OF THE

Connecticut Mutual
LIFE INSURANCE CO'Y,
OF HARTFORD, CONN.

Net assets, January 1, 1873.....	\$33,679,661 69
RECEIVED IN 1873.....	
For Premiums.....	\$7,631,537 60
For Interest and Rent.....	2,230,182 39
	\$9,861,719 99
	\$43,541,381 68

DISBURSED IN 1873.

To POLICY-HOLDERS:	
For claims by death and ma- tured endowments.....	\$2,379,056 17
Surplus returned to Policy- holders.....	3,107,009 43
Lapsed and surrend' policies.....	784,409 10
	\$6,270,474 70

EXPENSES:	
Commission to Agents.....	\$572,912 48
Salaries of Officers, Clerks, and all others employed on salary.....	66,469 18
Medical Examiners' fees.....	14,518 00
Printing, Stationery, Adver- tising, Postage, Exch'ge, &c.....	98,425 51
	\$752,325 17
Taxes, and Profit and Loss.....	251,779 61
	\$7,274,579 48

Balance Net Assets, December 31,	\$36,266,802 20
SCHEDULE OF ASSETS.	
Loans upon Real Estate, first lien.....	\$21,178,605 33
Loans upon stocks and bonds.....	303,572 01
Premium notes on policies in force.....	7,959,611 62
Cost of Real Estate owned by the Co'y.....	1,347,227 83
Cost of United States Registered Bonds.....	1,630,836 80
Cost of State Bonds.....	613,900 00
Cost of City Bonds.....	1,761,695 00
Cost of Bank Stock.....	80,205 00
Cost of Railroad Stock.....	26,000 00
Cash in Bank, at interest.....	1,294,301 34
Cash in Company's office.....	11,179 62
Balance due from agents, secured.....	59,667 05
	\$36,266,802 20

ADD:	
Interest accrued and due.....	\$1,108,731 92
Market value of stocks and bonds over cost.....	263,820 97
Net prems. in course of col'n. Net deferred quarterly and semi-annual premiums.....	9,970 28
	30,898 70
	1,413,421 87
Gross assets, Dec. 31, 1873.....	\$37,680,224 07

LIABILITIES:	
Amount required to re-in- sure all outstanding poli- cies, net assuming 4 per cent. interest.....	\$32,468,734 00
All other liabilities.....	1,148,084 78
	\$33,616,818 78

Surplus, December 31, 1873.....	\$4,063,405 25
Increase of assets during 1873.....	\$2,744,082 94
Ratio of expense of management to re- ceipts in 1873.....	7.62 per cent.
Policies in force Dec. 31, 1873, 63,550, insur'g.....	\$18,802,730

JAS. GOODWIN, President.

JACOB L. GREENE, Secretary.

JOHN M. TAYLOR, Assistant Sec.

PHENIX

Fire Insurance Company of London.

ESTABLISHED IN 1782.

AGENCY ESTABLISHED IN CANADA IN 1804.
Unlimited liability of all the Stockholders, and
large Reserve Funds. Moderate rates of premium.GILLESPIE, MOFFATT & Co.,
General Agents for Canada,
310, St. Paul Street, Montreal.
JAMES DAVISON, Manager.

Reliance

Mutual Life Assurance Society,
Established 1840.

Head Office for the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Mac-
Donald, Esq.; Robert Simms, Esq., the Hon. J. Hamilton.
F. W. Thomas, Esq., Cashier, Molson's Bank.JAS. GRANT, Resident Secretary.
Agent—J. ENOCH THOMPSON, Esq., Toronto.

Insurance.

DEPOSIT OF \$100,000.00

AT OTTAWA FOR THE BENEFIT OF
CANADIAN POLICY-HOLDERS ONLY.THE
METROPOLITAN
LIFE

Insurance Comp'y of New York.

Joseph F. Knapp, President,

JOHN R. HOBMAN, Vice-Pres. | R. A. GRANNIS, Secretary.
WM. P. STEWART, Actuary. | Maj. B. R. CORWIN, Man-
ager for the Dom. Canada.Lt.-Gov. Lemuel Allen Wilmot, D.C.L.,
Fredericton, New Brunswick,
RESIDENT DIRECTOR.

THE RESERVE PLANS

Of this Co. are the most popular system of Life Insur-
ance ever offered, and are rapidly superceding the old
practice.

8,642 POLICIES!!

Issued in 1872, attest public appreciation of their value.

The Reserve plans furnish the largest PROTECTION
against Death at the least cost, and at the same time A
CASH ENDOWMENT, during the life-time of the Insur-
ed and at periods elected by himself.*The best investment that can be made—Provision
for Life and Protection against Death in the
same Policy.*Apply to the annexed Superintendents for blank pro-
posals, and inspect the list ofPROMINENT CANADIAN POLICY-
HOLDERS,

who have availed themselves of these popular plans.

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At Every Unoccupied Point.

The most profitable plans an Agent can offer.

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Having extended our premises and fitted up a Job
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Office—No. 64 Church Street, Toronto, Ontario.

J. M. TROUT,

Business Manager.

CANADA

Marble & Granite Works.

Head Office--130 Bleury St., Montreal

ROBERT FORSYTH, Proprietor.

BRANCHES:

TORONTO, Ont., 80 King Street West.
 HALIFAX, N.S., corner of Argyle & Sackville Streets.
 ST. JOHN, N. B., Smith's Buildings, Prince William St.

There is always on hand at the above offices a very large assortment of

Marble and Slate Mantle-pieces—Marble, Scotch and Canadian Granite Monuments and Headstones.

All orders executed in best style and at moderate prices. Designs sent to all parts of the country.

TORONTO FUEL ASSOCIATION.

A few Shares in the Stock of this Company may be obtained at the General Office, 77 Front Street East.
 Persons having Cordwood or Hardwood Lands to dispose of will please address (stating price and particulars).

W. B. McMURRICH,
 Secretary-Treasurer.

Brown Brothers,
ACCOUNT-BOOK MANUFACTURERS
 Stationers, Book-Binders, etc.,
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L. Coffee & Co.,

PRODUCE & COMMISSION MERCHANTS.

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Advances made on consignments of Produce

DOMINION LINE.

This Line is composed of the following first-class, full powered Clyde-built Steamships, and is intended to perform a regular service between Liverpool, Quebec and Montreal in summer, and Liverpool and Portland in winter:

MONTREAL	3,250 Tons	(Building)
DOMINION	3,200 Tons	Capt. Bouchette.
ONTARIO	3,200 Tons	Capt. French.
VICKSBURG	2,500 Tons	Capt. Roberts.
MEMPHIS	2,500 Tons	Capt. Mellon.
TEXAS	2,500 Tons	Capt. Laurensen.
MISSISSIPPI	2,200 Tons	Capt. Wrakes.
QUEBEC	2,200 Tons	Capt. Bennett.
ST. LOUIS	1,824 Tons	Capt. Reid.

These vessels have very superior accommodation for Cabin and Steerage Passengers, and prepaid Tickets are issued at reduced prices to those desirous of bringing out their friends.

Sailing from Liverpool every Wednesday, calling at Belfast Lough to take in Cargo and Passengers.
 Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada.
 For Freight or Passage apply in Liverpool to

FLINN, MAIN & MONTGOMERY,
 Lancelot's-key.

In Montreal to
 DAVID TORRANCE & Co.,
 Exchange Court.
 Or JOHN N. LAKE, 20 Toronto Street, Toronto.

THE MERCANTILE AGENCY,
 FOR THE

PROMOTION AND PROTECTION OF TRADE.

Established in 1841.

DUN, WIMAN & CO.:

Montreal, Toronto, Hamilton, Halifax, and St. John, N.B.

REFERENCE BOOK, containing Names and ratings of Business Men in the Dominion, published quarterly.

TORONTO PRICES CURRENT.—FEB. 25, 1874.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. \$ c.	Groceries—continued.	\$ c. \$ c.	Leather—continued.	\$ c. \$ c.
Mens' French Calf Boots.	3 62 @ 4 00	Dry Crushed	0 10 1/2 @ 0 10 1/2	Spanish Sole, 1st quality	0 25 1/2 @ 0 27
" Grain K. Bts, tap	0 00 3 85	Extra Ground	0 12 0 00	middle, wghts. lb.	0 23 0 25
" Riding Boots, tap	0 00 4 00	Japan common to good	0 35 0 45	Do. No. 2	0 26 0 29
" Stogas, bts, ex. & tap	0 00 3 00	" fine to choicest	0 50 0 65	Slaughter, heavy	0 24 0 27
" No. 1,	0 00 2 75	Colored, common to fine	0 45 0 75	Do. light	0 25 0 28
" No. 2,	2 20 2 50	Congou & Souchong	0 30 0 80	Harness, best	0 00 0 00
" No. 3,	0 00 1 90	Oolong, good to fine	0 45 0 60	" No. 2	0 00 0 00
" Kip Boots, 3-pap	2 45 3 25	Y. Hyson, com. to good	0 36 0 55	Upper heavy	0 37 0 40
" " D sole	3 35 3 10	Medium to choicest	0 60 0 75	" light	0 40 0 43
" Felt Cong. M8 to G	0 00 0 00	Extra choice	0 80 0 87	Kip skins, Patna	0 35 0 40
" D. S. Buff Fox Bal	1 75 2 40	Gunpowd com. to med.	0 50 0 60	English	0 65 0 90
" Cong.	1 60 2 15	" med. to fine.	0 60 0 75	Hemlock Calf (30 to 35	0 60 0 65
" Buff plain	1 50 1 70	" fine to finest.	0 80 0 90	lbs.), per doz.	0 50 0 60
" Kip Cob. & bunkums	1 20 1 60	Hyson	0 38 0 50	Do. light	1 25 1 40
" Split	0 00 2 10	Imperial	0 42 0 80	French Calf	0 30 0 35
Boys' No. 1 ex Stoga Boots	1 55 1 70	Tobacco—Manufactured:		Splits, large, 1/2 lb.	0 00 0 24
" No. 2	0 00 2 80	Dark 5s & 10s	0 35 0 38	" small	0 20 0 21
" Riding boots, tap	0 00 2 50	" Western Leaf,		Enamelled Cow, per ft.	0 20 0 21
" G. K. boots, tap	0 00 2 35	[good to fine	0 38 0 50	Patent	0 16 0 18
" Tap Sole Kip boots	1 10 1 60	Bright sorts, gd. to fine.	0 42 0 50	Pebble Grain	0 16 0 18
" Bunkums & Balmor.	1 10 1 60	" choice	0 55 0 80	Buff	0 36 0 42
" Buff & Calf Cong.	1 35 1 90	Solace	0 35 0 46	Russetts, light	0 25 0 33
Youths' No. 1 ex Stogas	0 00 1 70			" heavy	0 25 0 33
" Bunkums & Bals.	1 00 1 30	Hardware.		Oils.	
" Split & Buff Batts	0 00 1 50	Tin (net cash prices):		Cod Oil	0 65 0 70
" Split & Buff Bal	1 15 1 60	Block, 1/2 lb.	0 32 0 34	Lard, extra	0 85 0 88
" Buff Cong.	0 00 1 60	Grain	0 35 0 37	" No. 1	0 78 0 80
" M S Pei Bals	1 20 2 00	Copper:		" No. 2	0 70 0 72 1/2
" Cong.	0 00 0 00	Pig	0 24 0 26	Lubricating, patent	0 00 0 00
Misses' Split & Buff Batts	0 80 1 05	Sheet	0 29 0 33	Duncan-Clark & Co's.	0 45 0 00
" Peb. & Buff Bals	0 95 1 30	Cut Nails:		Linseed raw	0 75 0 80
" M S	0 00 1 50	3 inch to 6 inch	4 40 4 50	" boiled	0 80 0 83
Childs' Split & Buff Batts	1 63 0 75	2 1/2 inch to 2 1/2 inch	4 65 4 75	Machinery	0 30 0 40
" Peb. Buff Bals	0 90 1 05	Shingle	5 15 5 25	Olive, common, 1/2 gall.	1 00 1 10
Turned Cacks	0 95 1 15	Lathe	6 15 6 25	" salad	1 80 2 30
		Galvanized Iron:		" salad, in bottles,	
		Best, No. 22	0 09 1/2 @ 0 09 1/2	qt., per case	3 30 3 50
		Best No. 24	0 09 0 09 1/2	Seal, pale	0 70 0 72
		" 26	0 10 0 10 1/2	Spirits Turpentine	0 60 0 65
		" 28	0 10 1/2 @ 10 1/2	Whale, refined	0 90 0 00
		Horse Nails:		Paints, &c.	
		Guest's or Griffin's as-		White Lead, genuine, in	
		sorted sizes	0 00 0 00	Oil, 1/2 25 lbs.	2 25 2 50
		E. T. or W. asd. sizes	0 19 0 20	Do. No. 1	2 80 2 25
		Patent Hammered do.	0 00 0 17	" 2	1 80 2 00
		Iron (at 6 months):		" 3	1 60 1 75
		Pig—Gartsherrie, No. 1	0 00 0 00	White Lead, dry	0 07 1 08
		Eglinton No. 1	0 00 0 00	Red Lead	0 00 1 07
		" No. 3	0 00 0 00	Venetian Red, English	0 02 0 03
		Other brands, No. 1	0 00 0 00	Yellow Ochre, French	0 02 0 03
		" No. 2	0 00 0 00	Whiting	0 90 1 10
		Bar—Scotch, 1/2 100 lb.	3 35 3 75	Petroleum.	
		Refined	0 00 0 00	(Refined, 1/2 gallon.)	
		Swedes—Coopers	7 25 7 50	Delivered at London, Ont	
		Hoops—Coopers	3 75 4 25	No. 1, 5 cars	0 00 0 16
		" Band	4 00 4 50	Delivered in Toronto:	
		Boiler Plates	4 50 4 75	No. 1, 1 car	0 00 0 16 1/2
		Canada Plates:		" less than car	0 18 0 19
		Hatton	7 00 7 25	Benzine	0 00 0 40
		Arrow & Glamorgan	7 25 7 50	Produce.	
		Swansea	7 25 7 50	Grain:	
		Lead (at 4 months):		Wheat, Spring, 60 lb.	1 17 1 20
		Bar 1/2 100 lbs.	0 07 0 07 1/2	" Fall, 60 lb.	1 24 1 32
		Sheet	0 06 1/2 @ 0 07	Barley, 48 lb.	1 35 1 45
		Shot	0 07 0 07 1/2	Peas, 60 lb.	0 69 0 71
		Iron Wire (4 months):		Oats, 34 lb.	0 44 0 45
		No. 6, 1/2 bundle	3 25 3 35	Rye, 56 lb.	0 00 0 70
		" 9,	3 55 3 65	Seeds:	
		" 12,	3 85 3 95	Clover, choice, 60 lb.	5 15 5 50
		" 16,	4 25 4 35	Timothy, choice, 48 lb.	3 40 4 00
		Powder:		Flax, 56 lb.	0 00 0 00
		Blasting Canada	4 00 0 00	Flour (per brl.):	
		FF	5 00 0 00	Superior extra	5 90 6 00
		FFF	5 25 0 00	Extra	5 60 5 65
		Blasting, English	0 00 0 00	Spring extra	5 10 5 15
		FF	5 00 5 50	Superfine	4 95 5 00
		FFF	5 50 6 00	Oatmeal, per br.	4 70 4 90
		Pressed Spikes (4 months):		Provisions	
		Regular sizes, 100	0 00 6 75	Butter, choice, 1/2 lb.	0 36 0 40
		Extra	7 00 9 00	" ordinary	0 30 0 35
		Tin Plate (4 months):		Cheese	0 14 0 14 1/2
		IC Coke	10 00 10 25	Pork, mess, new	17 25 17 50
		IX Charcoal	11 00 11 25	Bacon, Canada	0 00 0 00
		IX	13 00 13 25	" Cumberland cut	0 08 1/2 @ 0 09
		IXX	15 00 15 25	" smoked	0 09 1/2 @ 0 10
		DC	10 00 10 25	Hams, smoked	0 12 0 12 1/2
		Hides & Skins, 1/2 lb.:		" canvassed	0 00 0 00
		Green, No. 1	0 00 0 07 1/2	Shoulders, in salt	0 00 0 00
		" No. 2	0 00 0 06 1/2	Lard	0 10 0 11 1/2
		Cured and inspected	0 08 1/2 @ 0 08 1/2	Eggs	0 15 0 20
		Calfskins, green	0 00 c 11	Beef Hams	0 00 0 00
		" cured	0 20 0 30	Tallow	0 00 0 00
		Sheepskins	1 50 1 90	Salt, etc.	
		Leather, @ 4 months:		Liverpool coarse	1 65 1 75
		In lots of less than		Goderich	1 35 1 50
		50 sides, 10 1/2 cent.		Plaster	0
		higher		Water Lime	0
		Spanish Sole, 1st quality			
		heavy weights, 1/2 lb.	0 28 0 30		
		Drugs.			
		Aloes Cape	0 14 0 20		
		Alum	0 02 1/2 @ 0 03 1/2		
		Borax	0 20 0 26		
		Castor Oil	0 15 0 16		
		Caustic Soda	0 05 1/2 @ 0 06		
		Cream Tartar	0 32 0 33		
		Epsom Salts	0 02 1/2 @ 0 03		
		Extract Logwood	0 10 0 13		
		Indigo, Madras	0 90 1 05		
		Madder	0 13 0 14		
		Opium	8 25 8 50		
		Oxalic Acid	0 23 0 25		
		Potass Iodide	6 00 6 50		
		Soda Ash	0 04 0 04 1/2		
		Soda Bicarb.	0 04 1/2 @ 0 07		
		Tartaric Acid	0 50 0 50		
		Groceries.			
		Coffees:			
		Java, 1/2 lb.	0 33 0 35		
		Maracaibo	0 00 0 00		
		Rio	0 28 0 32		
		Fish:			
		Herrings, Lab. split	0 00 0 00		
		" Canso	0 00 0 00		
		" round	2 75 3 50		
		" scaled	0 30 0 32 1/2		
		Mackerel, brls.	0 00 0 00		
		White Fish	0 00 0 00		
		Trout	0 00 0 00		
		Salmon, salt water	16 00 16 50		
		Dry Cod, 1/2 100 lbs.	5 00 5 25		
		Fruit:			
		Raisins, Layer	2 75 3 00		
		" Sultanas	0 10 1/2 @ 0 11		
		" Valentias new	0 08 0 08 1/2		
		" do., old	0 04 1/2 @ 0 04 1/2		
		Currants, new	6 00 6 50		
		" old	4 50 5 00		
		Molasses:			
		Clayed, 1/2 Gall.	0 28 0 30		
		Syrups, Standard	0 45 0 46		
		" Golden	0 48 0 50		
		Rice			
		Spices:			
		Cassia, whole, 1/2 lb.	0 22 0 23		
		Cloves	0 45 0 50		
		Nutmegs	0 90 1 00		
		Ginger, ground	0 18 0 30		
		" Jamaica, root	0 17 0 25		
		Pepper, black	0 22 1/2 @ 0 25		
		Sugars—(60 days)			
		Porto Rico, 1/2 lb.	0 08 1/2 @ 0 08 1/2		
		Centrifugal	0 08 0 08 1/2		
		Demerara	0 09 1/2 @		

ÆTNA Life Insurance Company OF HARTFORD.

This Company did a larger amount of business in Canada in the year 1872 than any other Company reporting to the Dominion Government. See Government Returns.

Its Policies are all strictly non-forfeitable

thus doing justice to all, and compelling none to forfeit their payments through inability to continue paying. *It furnishes Insurance on all just and equitable Plans.*

Its Mutual Rates average lower than any purely Mutual Company.

Its Stock Rates average lower than any purely Stock Company, besides *guaranteeing* the amount of paid-up Policy which will be given on account of surrender of Stock Policies—done by no other Company in Canada. Its *ten year term* plan is peculiar to itself, allowing the insured to withdraw the *whole* of the reserve on account of his policy when he attains the age of seventy, if he desires to do so.

Its ratio of expense to income is far below the average.

It is prompt in payment of claims, careful in the selection of risks, and guards with the utmost jealousy the interests of its Policy-holders generally.

It is believed no Company doing business in the country has higher claims upon the public.

Persons desiring information either in regard to Agencies or Insurance, will please address,

**JOHN GARVIN,
MANAGER.
Toronto.**

Montreal Assurance Company.

INCORPORATED 1840.

CAPITAL (liable to call).....\$720,000
INVESTED FUNDS (approximately)..... 800,000

HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER
Marine InspectorCAPT. DAVID ROSS KERR

BRANCH OFFICE—26 Wellington Street, Toronto.

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

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

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NO. 9 YORK CHAMBERS,
Toronto Street, TORONTO, Ont.

N. B.—Special attention given to Insurance Law.

**E. MORRISON & Co.,
COMMISSION MERCHANTS**

HALIFAX, N. S.

Liberal advances made upon approved consignments.

CUSTOMS DEPARTMENT.

Ottawa, Jan. 10 1874.

Authorized discount on American Invoices until further notice: 11 per cent.

R. S. M. BOUCHETTE,
Commissioner of Customs.

Fourteenth Annual Statement OF THE EQUITABLE

Life Assurance Society,

No. 120 Broadway, New York.

FOR THE YEAR ENDING DEC. 31, 1873.

Net Cash Assets, Jan. 1, 1873 \$18,405,953 16

RECEIPTS.

Premiums \$8,541,694 91
Interest and Rents 1,258,485 64
Gain on investments and balance of profit and loss account..... 38,761 46 9,838,942 01
\$28,242,895 17

DISBURSEMENTS.

Claims by Death and Matured Endowments \$2,106,958 72
Dividends, Surrender Values, and Annuities 2,969,570 22
Dividend on Capital 8,050 00
Reinsurance and Commuted Commissions 181,917 13
Commissions 534,112 16
Expenses and Taxes..... 799,440 78 6,600,058 01

Net Cash Assets, Dec. 31, 1873 \$21,644,837 16

ASSETS.

Bonds and Mortgages \$14,837,962 50
Real Estate 2,902,916 96
Stocks created by the laws of the United States and the State of New York ... 1,805,599 51
Stocks of other States 39,681 02
Cash on hand, in Bank, or in other Depositories on interest..... 1,679,658 82
Loans secured by Collat'ls 379,908 35
\$21,644,837 16

Interest and Rents due and accrued..... 188,720 77
Premiums due and in transit (less cost of collection) 164,836 00
Deferred semi-annual and quarterly Premiums for the year (less cost of collection) 679,666 00
Due from Agents..... 131,060 25
Furniture, Fixtures, &c ... 69,298 67 1,233,581 69

Total Assets, Dec. 31, 1873. \$22,878,418 85
New Business in 1873—13,403 Policies assuring 53,452,578 00

We hereby certify that we have examined the above account, and have found the same correct.

W. P. HALSTEAD,
THEODORE WESTON, } Auditors.

Total Liabilities, including reserve for reinsurance of existing policies \$20,008,435 98
Capital Stock..... 100,000 00
Total Surplus over Legal Reserve 2,769,982 87
The valuation of the policies outstanding has been made on the legal standard of the State of New York.

G. W. PHILLIPS,
J. G. VAN CISE, } Actuaries.

Head Office for the Dominion of Canada:

198 St. James Street, Montreal.
R. W. GALE, Manager.

Head Office for Ontario:

58 CHURCH STREET, TORONTO.

GEO. B. HOLLAND,

General and Special Agent.

JANUARY 1st, 1874. Sixth Annual Statement OF THE NATIONAL LIFE INS. COMPY, OF THE UNITED STATES OF AMERICA.

Cash Capital, \$1,000,000.

RECEIPTS.

Premiums, including Receipts on Re-Insured Policies \$1,215,878 91
Interest 247,625 33
Total Receipts for 1873 \$1,463,504 24

DISBURSEMENTS.

Death Claims \$262,785 11
Matured Endowments 7,449 06
Cash and Allowances for Surrendered Policies 196,034 64
Prem's on Policies Re-Insured... 24,642 96
Dividends on Stock (6 per cent.).. 60,000 00
Taxes, License Fees, &c 21,735 04
Commissions 98,712 16
All other Expenditures..... 134,601 14

Total Disbursements for 1873... \$805,960 11
Net increase in Assets during the year, \$657,544 13

ASSETS.

Cash in Bank and in Trust Companies \$151,133 99
United States Bonds (Market Value) 288,418 75
State and City Bonds (Market Value) 80,900 00
Loans secured by 1st Mortgages 1,627,849 05
Loans fully secured by Bonds and Stocks 826,342 80
Loans secured by Policies to this and of other Companies 74,435 00
Accrued Interest 33,172 33
Premiums in course of Collection 46,788 62
Deferred semi-annual and Quarterly Prem's. 113,708 72
Due from other Companies for re-insurance 19,123 13
All other Assets 33,668 62

Total Assets, January 1st, 1874 \$3,293,531 61

LIABILITIES.

Reserve on all Policies under which the Company is liable... \$1,929,399 00
Death claims reported but not due, and all other liabilities... 109,728 77
Total Liabilities, Jan. 1, 1874. \$2,039,127 77

SURPLUS (being Security additional to reserve)..... \$1,254,403 84

THE WORK OF THE YEAR.

1. It has secured a larger receipt than in any previous year.
2. It has increased its net Cash Assets, \$657,544. This is a greater increase than the Company ever achieved before in any one year, and it is believed to be greater, in proportion to the income, than that secured by any other Company.
3. It has paid to the widows and orphans of deceased members \$262,785. Although this is a large sum, it is but little more than the receipts from interest.
4. It has largely increased its surplus—thus giving greater security to the policy-holders. It must be remembered that the surplus, \$254,400—in addition to the capital of \$1,000,000—is entirely for the security of the policy-holders. The surplus of a mutual company represents principally the dividend, which is to be paid during the current year. The surplus of the National is over and above the dividend, which was really paid in advance by the rates being lower.
5. It diminished its ratio of expense to receipts.
6. It increased the net amount at risk 2½ times as much as it did in 1872. The large increase (\$6,534,000) of insurance in force is exceedingly gratifying, as it shows the increased confidence of the policy-holders and the public in the Company. It is believed that this is a larger proportionate growth than that made by any other company in the country.

E. A. ROLLINS, President.
E. W. PEET, Vice-President and Actuary.
J. M. BUTLER, Secretary.
F. G. SMITH, M.D., Medical Director.

OFFICERS CANADA BRANCH.

President Canada Board—Hon. A. Mackenzie, M.P., Prime Minister of Canada, Ottawa.
Counsel—Hon. Adam Crooks, Q.C., LL.D., M. P. P., Treasurer of Ontario, Toronto.
Chief Medical Adviser—J. M. Drake, Esq., M.D., Medical Faculty, Univ. McGill Coll., Montreal.
General Manager for Canada—T. C. Livingston.
Secretary—J. J. Mason.

General Agents for Canada:

LIVINGSTON, MOORE & CO.,
Hamilton, Ontario.
Hamilton, February 23th, 1874

THE ROYAL CANADIAN INSURANCE COMPANY.

AUTHORISED CAPITAL - - - - \$5,000,000.
LIMITED LIABILITY.

The present rates for Fire Insurance throughout the Dominion (the result of combination among the various Insurance Companies) are, it is believed, not only excessive, but unnecessary; and however severe the losses to those Companies may have been in the late calamitous fires in Chicago, Boston, and other cities in the United States, the losses in the business of Insurance throughout the Dominion does not warrant the great increase which has lately taken place in the rates.

Such being the case, the Hon. John Young, M.P., Messrs. Thos. Caverhill, L. A. Boyer, M.P., Benjamin Lyman, J. F. Sincennes, Andrew Robertson, James Crathern, Wm. Workman, J. R. Thibaudeau, John Duncan, F. K. Greene, John A. Perkins, Joseph Barsalou, E. G. Penny, J. Hodgson, R. J. Reekie, John Grant, Henry Bulmer, Wm. McNaughton, James Benny, Henry Lyman, J. Donnelly, S. H. May, James Coristine, John Popham, Wm. O'Brien, Andrew Wilson, Alex. Buntin, and Thos. Tiffin have secured an Act of Incorporation for the above Company during the last session of Parliament to carry on the business of Fire and Marine Insurance. The authorized capital of the Company is \$5,000,000, in fifty thousand shares of \$100 each. Five per cent. is payable on subscription of the stock, and five per cent. within six months thereafter. The remainder of the Stock is payable in such instalments as the majority of the Directors shall determine; not, however, to exceed five per cent per call, and at periods of not less than three months' interval.

The Directors have decided to call in two instalments on all the Stock subscribed, up to the 31st Dec., 1873. The payment of instalments to be in future made in the following manner, viz.:—upon all Stock subscribed after the 1st January, to the 31st March, 1874, five per cent. (5) to be paid at the time of subscription, and five per cent. (5) on 1st of April next. Upon all subscriptions after the first (1st) of April next, ten per cent. (10) to be paid in taking the Stock.

The Company have not only complied with the terms of the Act, which requires them to make a yearly deposit of \$16,666.66, or \$50,000 in three yearly payments, but have completed the full amount of their deposit, viz.: \$50,000 for the security of policy-holders.

DIRECTORS.

HON. JOHN YOUNG,	President.
J. F. SINCENNES,	Vice-President.
ANDREW ROBERTSON.	JOHN OSTELL.
J. R. THIBAudeau.	W. F. KAY.
L. A. BOYER, M.P.	M. C. MULLARKY.

ANDREW WILSON.

Secretary-Treasurer—ARTHUR GAGNON.

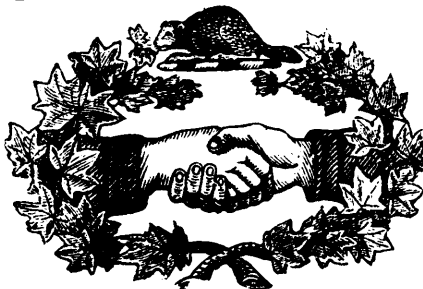
Manager—ALFRED PERRY.

HEAD OFFICE—160 ST. JAMES STREET, MONTREAL.

HAND-IN-HAND MUTUAL FIRE INS. Co.

DIRECTORS.

W. H. HOWLAND, - - - President.
A. T. WOOD (President Board of Trade), Hamilton.
L. COFFEE (Produce Merchant), Toronto.
WM. HARGRAFT Merchant, Cobourg.
J. STUART (Messrs. Harvey, Stuart & Co.), Hamilton.
A. T. FULTON (Messrs. G. Michie & Co.), Toronto.
HORATIO YATES, M.D., Kingston.
C. R. MURRAY, (Manager Bank of Commerce), Hamilton



DIRECTORS.

W. THOMSON, - - - Vice-President.
R. WILKES, M.P., Toronto.
C. P. SMITH (President Board of Trade), London.
R. G. BARRETT, Toronto.
H. S. HOWLAND (Vice-President Bank of Commerce), Toronto
G. W. GIRDLESTONE, (Coal Merchant, Shipping and Insurance Agency, &c.) Windsor.

Bankers—THE ROYAL CANADIAN BANK.

Solicitors—Messrs. MOWAT, MACLENNAN & DOWNEY.

Secretary—HUGH SCOTT

HEAD OFFICE, ONTARIO HALL, CHURCH STREET, TORONTO.

The following extracts from the By-law adopted by the Directors will show the advantages derived by insurers in this Company:—

DIVISION OF SURPLUS.

1. On or immediately after the first day of January in each year, the Board of Directors shall ascertain, as nearly as may be the net surplus funds, if any, arising from Premiums, Investments, and other sources, during the year ending on the 31st day of December then last, after making provision for all expenses, losses, and liabilities of the same year, including claims for losses not yet adjusted; and the amount of the said surplus ascertained as aforesaid, shall be binding on all persons interested therein.
2. The Board of Directors shall then appropriate to every person who shall have been insured with the Company during the said year such a proportion of the said surplus funds, ascertained as aforesaid, as the total amount of cash premium received by the Company from him during the year, exclusive of sums returned upon cancelled or rejected risks, bears to the aggregate amount of the premiums so received from all such persons.
3. The said scrip funds shall be applicable without limit, if necessary, for all losses of the Company by fire or otherwise, and for expenses over and above the cash receipts of any year, the same being applied in the inverse order of their dates, the fund of a later year being applied first, and so on to the earliest in date; and the scrip represented by the funds so applied shall be proportionately reduced or wholly cancelled accordingly, and the scrip funds of the Company shall be resorted to, and if necessary exhausted, before any assessment shall be made upon the undertaking of the insurers.
4. Whenever the scrip funds in the hands of the Company shall amount in the aggregate to \$250,000, the Board of Directors shall thereupon apply a part thereof, not less than one-half of the excess over \$250,000 from year to year, towards the redemption of existing scrip, commencing with the earliest in date, and shall continue so to do until the scrip funds shall amount to \$500,000, when a part thereof equal to the entire annual excess over \$500,000, shall be applied to the redemption of scrip in the order aforesaid.

The Companies that have somewhat approximated the plan laid down by this Company are the "Hand-in-Hand" of England, established in 1696, the "Manufacturers" of Boston, and the "Continental" of New York. The first Company referred to has returned to its Policy-holders 66 per cent. of the premiums paid. The average rate returned by the "Manufacturers" for the twenty-two years during which it has been doing business is 67½ per cent., and no assessment; and the "Continental" paid its large loss by the Chicago fire, amounting to over one and a quarter million dollars, out of the scrip issued to its participating policy-holders, and had redeemed several years' issue previously.

The Directors feel justified, by the foregoing actual experience, in founding this company on the basis they have adopted, which, on close examination, they believe will be found peculiarly adapted to Canada, and will supply the want to a certain extent now felt by insurers.

W. H. HOWLAND, President.

SUN MUTUAL
Life Insurance Company,
OF MONTREAL.

BOARD OF DIRECTORS.

THOMAS WORKMAN, President.
T. JAMES CLAXTON, Vice-President.
A. F. Gault, John Rankin.
James Hutton, Henry Mulholland.
C. J. Couriol, Charles Alexander.
A. W. Ogilvie.

R. P. HOWARD, M.D., Consulting Physician.
Hon. J. J. C. ABBOTT, Q.C., M.P., Legal Adviser.
THOMAS GILROY, Inspector of Agencies.

THOMAS CRAIG, Secretary.

Issues all approved forms of LIFE and ENDOWMENT POLICIES on either the

MUTUAL OR NON PROFIT PLANS,

and aims to be a Conservative Company, exercising prudence in its management, and dealing justly with all its patrons.

M. H. GAULT,
Man. Director.

HASTINGS MUTUAL

Fire Insurance Company,

Having raised a Guarantee Capital, now cover all classes of risks. Applications for agencies are solicited from qualified persons in all places not represented in Ontario.

JAMES H. PECK,

Secretary.

Belleville, July 17, 1873.

The Gore District

Mutual Fire Insurance Company

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

SIXTEEN TO TWENTY CENTS IN THE DOLLAR

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

ISOLATED DWELLINGS,

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

THOS. M. SIMONS,
Secretary.

A. T. McCORD, Jr., Agent,
No. 7 Toronto Street, Toronto.
February 1st, 1872.

The Ontario

Mutual Fire Insurance Company.

HEAD OFFICE.....LONDON, ONT.

THIS COMPANY IS ESTABLISHED FOR THE Insurance of Dwelling-houses and non-hazardous property in Cities, Towns, Villages, and Country.

Applications for Insurance made through any of the Agents.

S. McBRIDE, President.

JAMES JOHNSON Secretary-Treasurer.

INSOLVENT ACT OF 1869.

In the matter of Morris Meyers, an Insolvent.

Notice is hereby given, that the above named Insolvent has deposited in my office a deed of composition and discharge, purporting to be duly executed by the necessary proportion of his creditors as to number and amount, and if no opposition be made to such composition and discharge by any creditor within three days after the last publication of this notice, I shall proceed to act upon such deed according to its terms.

DAVID ARNOTT, Assignee.

Toronto, February 26th, 1874.

Insurance.

Imperial

Fire Insurance Company of London.
No. 1 OLD BROAD STREET, AND NO. 16 Pall Mall.
ESTABLISHED 1803.
Canada General Agency,—
RINTOUL BROS.,
24 St. Sacramento Street, Montreal.
TORONTO OFFICE—75 Colborne Street.
A. W. SMITH, Agent.

MUTUAL FIRE INSURANCE COY
Of the County of Wellington.

Business done exclusively on the Premium Note System.
F. W. STONE, CHAS. DAVIDSON,
President. Secretary.

Head Office, - - Guelph, Ont.

The Waterloo County
Mutual Fire Insurance Company.

HEAD OFFICE.....WATERLOO, ONT.
ESTABLISHED 1863.
THE BUSINESS OF THE COMPANY IS DIVIDED into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES. Each Branch paying its own losses and its just proportion of the Managing expenses of the Company.
C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.
J. HUGHES, Inspector.

Queen

FIRE & LIFE INSURANCE COMPY
OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms
LIFE RISKS will be taken on terms that will compare favorably with other Companies.

CAPITAL£2,000,000
CANADA BRANCH OFFICE—Exchange Buildings, Montreal
Resident Secretary and General Agent—
A. MACKENZIE FORBES,
Great St. James Street, Montreal.
Wm. ROWLAND, Agent, Toronto.

The Canadian Mutual
Fire Insurance Comp'y.

HEAD OFFICE, - - HAMILTON, ONT.

The Purely Mutual System.

Farmers' Stock held insured anywhere on owner's premises.
The Premium Note System affords a perfect guarantee.
JOHN BARRY, R. CHRISTIE, M.P.P.,
President. Vice-President.
F. R. DESPARD, Sec. E. WILDE, Gen. Agt.

Canada Farmers'
Mutual Insurance Company.

HEAD OFFICE.....HAMILTON, ONTARIO

INSURES ON THE CASH as well as the PREMIUM NOTE SYSTEM, Farm and Household property; also, the usual classes of Risk taken by companies doing a General Insurance business. Has been twenty-two years in operation.

THOMAS STOCK, President.
RICHARD P. STREET, Secretary

SCOTTISH IMPERIAL
INSURANCE COMPANY.

CAPITAL £1,000,000.

Head office for the Dominion, 9 St. Sacramento Street, Montreal.

H. J. JOHNSTON, Gen'l Agent.
ISAAC C. GILMOUR, Agent, Toronto.
MCKENZIE & MACKAY } Agents, Hamilton.
TAYLOR & MINTY }

Insurance.

THE STANDARD

Life Assurance
COMPANY.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - - MONTREAL.

Policies in force, over Eighty Millions of Dollars.
Accumulated Fund, over Twenty Millions of Dollars.
Income, over Three Millions and a half.
Claims paid in Canada, over \$500,000.
Funds invested in England, United States, and Canada, with the most perfect safety.
Deposited at Ottawa, for benefit of Canadian policy holders, \$150,000.

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY,
Manager, Canada.

WESTERN

Assurance Company,

INCORPORATED 1851.

CAPITAL.....\$600,000.

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO.

Hon. JOHN McMURRICH, President.
CHARLES MAGRATH, Vice-President.
DIRECTORS.

JAMES MICHIE, Esq. | NOAH BARNHART, Esq.
JOHN FISKEN, Esq. | ROBERT BEATY, Esq.
A. M. SMITH, Esq. | Wm. GOODERHAM, Jr., Esq.
B. HALDAN, Managing Director.
FREDK G. C. LOVELACE, Secretary.
WM. BLIGHT, Fire Inspector.
CAPT. J. T. DOUGLAS, Marine Inspector.
JAMES PRINGLE, General Agent.

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

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

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

On Cargoes by steamers to British Ports.

THE LANCASHIRE
INSURANCE COMPANY.



Capital

£2,000,000 Stg.

The only British Insurance Company having a Head Office in Ontario.

Head Office for Ontario:

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

GENERAL AGENTS,—
S. C. DUNCAN-CLARK & CO.

MANAGER,—
Wm. CAMPBELL.

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

The Victoria

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

BUSINESS STRICTLY MUTUAL.

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

HEAD OFFICE.....HAMILTON, ONTARIO

Insurance.

THE GLOBE

Mutual Life Insurance Company

OF NEW YORK,

Having deposited with the Finance Minister of Canada

ONE HUNDRED THOUSAND DOLLARS,

For the protection of Canadian Policy-holders only, is now prepared to

Transact Business in the Dominion.

C. S. LEWIS, } Montreal,
JOHN CONVERSE, }
Managers for Canada.

EDWARD B. CROMBIE, Ottawa,
General Agent for Ontario.

MUTUAL INSURANCE FOR

COMMERCIAL MEN.

The Board of Directors of the Beaver and Toronto Mutual Fire Insurance Company have opened a Branch for the exclusive purpose of insuring property situated within a range of the hydrants connected with the Water Works of Toronto and Hamilton.

By the passage of the Mutual Insurance Companies Act of last session of the Ontario Legislature, all the vexatious clauses of the old Mutual Insurance law have been entirely removed. No lien or real estate, no liability for any payment over and above the amount of the premium note can hereafter exist. No premium note, even, is necessary, but a simple "undertaking" to pay assessments up to a limited amount, thus removing a very general objection on the part of mercantile men heretofore felt by them.

THE CITY BRANCH will insure, for three years, all property coming under the above class, on receiving the "undertaking" of the insured for four times the usual annual rate, and will collect thereupon a first payment of 12 1/2 per cent., or one-eighth of the amount of the "undertaking," and will make no assessment thereon until required to meet expenses and losses arising within the limits above laid down.

Application may be made either at the Head Office, over Toronto Bank, or to the undersigned.

HERBERT HANCOCK,
City Agent.

Office, 26 Adelaide street,
Three doors west of the New Post Office.

The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE.....London, Ont.

A purely mutual Company, avoiding all hazardous risks

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

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

Intending insurers will note:—
1st. That its rates are as low as those of any responsible Company in the Dominion, and lower than those of a great many.

2nd. That parties insuring have the choice of either the Premium note or cash systems, and that on either system the Premium stated in the Policy constitutes the whole liability of the member.

3rd. The large amount of cash on hand enables it to meet all its engagements promptly.

4th. Being purely mutual, all profits accumulate for the benefit of the members, and are paid away to go into the pockets of stockholders, as the case in proprietary companies.

Having in the last ten years distributed over \$400,000 in settlement of losses, and ever having been up to the mark in paying honest claims, and meeting all its engagements, the Directors look forward for a continuance of the preference already shewn in favor of this Company over all foreign offices and new local ventures.

D. C. MACDONALD, Secretary.

COADY General Agent and Inspector.

Agents' Directory.

JAMES TROUT, Agent for Royal Canadian, Fire and Marine; Isolated Risk and Confederation Life Ins. Cos.; Canada Per. Build. & S. Soc.; London and Canadian Loan & Agency Co.

JAMES DEAN, General Agent for the Beaver and Toronto Fire and Live Stock Mutual Insurance Company, London Ontario.

J. E. THOMPSON, Real Estate Agent & Stock Broker. Agent for the Guardian Ass. Co., Agricultural Mut. Ass. Co., Waterloo Mut. Fire Ins. Co., 24 Adelaide St. East, Toronto.

JAMES H. PECK, Agent for Lancashire, Aetna, and Andes Fire Insurance Companies, also Sec and Treas. Haastings Mutual Fire Insurance Co., Belleville, Ont.

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

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

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

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

THOS. MILLER, Official Assignee, Accountant, Insurance—Fire and Life—and Real Estate Agent. Debts Collected. Money to Loan and Invested. Stratford, Ont.

KERR & ANDERSON, Official Assignees and Accountants. Money to loan on Real Estate, Mortgages bought. Office, cor. Church & Court sts. Toronto.

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

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

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

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

S. E. GREGORY, Agent for Imperial Fire Insurance Co., Montreal Assurance Co., and General Commercial Agent, Hamilton.

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

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

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

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

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

JAMES FRASER, Agent, Liverpool and London and Globe, and Sec'y Metrop'n Perm't Bldg. Soc'y, No. 5 King street West, Toronto.

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

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

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

R. & H. O'HARA, Agents for Western, Queen, Andes and Hartford Fire Ins. Co., Travelers' Accident, and Canada Life Ins. Co. Bowmanville, On

Insurance.

ROYAL INSURANCE CO'Y OF LIVERPOOL & LONDON—FIRE AND LIFE.

Liability of Shareholders unlimited.

CAPITAL.....\$10,000,000
FUNDS INVESTED.....12,000,000
ANNUAL INCOME.....5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium.

Life Assurances granted in all the most approved forms
H. L. ROUTH,
W. TATLEY,
Chief Agents

JOHN HUTCHISON, Inspector P. O.
H. J. MUDGS, Inspector P. Q.

TORONTO OFFICE - Royal Insurance Bldgs., Yonge St.
F. H. HEWARD, Agent.

Fire and Marine Insurance.

THE BRITISH AMERICA ASSURANCE COMPANY.

HEAD OFFICE:

Corner of Church and Court Streets,
TORONTO.

BOARD OF DIRECTION:

Hon G. W. Allan, M.L.C.,	Hugh McLennan, Esq.
George J. Boyd, Esq.,	Peter Paterson, Esq.,
Hon. W. Cayley,	Jos. D. Ridout, Esq.,
Peleg Howland, Esq.,	E. H. Rutherford, Esq.,
Jno. Gordon, Esq.	

Governor: PETER PATERSON, ESQ.

Deputy Governor: E. H. RUTHERFORD, ESQ.

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

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation.

Agencies established in the principal cities, towns, and ports of shipment throughout the Province;

F. A. BALL,
Manager.

23-1y.

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE....TORONTO STREET....TORONTO, ONT
PRESIDENT:

The Hon. J. H. Cameron, D. C. L., Q. C., M. P.

VICE-PRESIDENT:

Lewis Moffatt, Esq., of Moffatt, Bros.

OTHER DIRECTORS:

C. J. Campbell, Esq., of Campbell & Cassells, Toronto.	A. Cameron, Esq., Cashier, Merchants' B'k, Toronto.
W. J. MacDonell, Esq., President, Toronto Savings Bank, Toronto.	Geo. Duggan, Esq., Judge of the County Court, County York, Toronto.
A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto.	A. T. Fulton, Esq., of Geo. Michie & Co., and Fulton Michie & Co., Toronto.
H. S. Howland, Esq., Vice-President Bank of Commerce, Toronto.	Angus Morrison, Esq., Barrister M. P., Toronto.
Manager.—Arthur Harvey, Esq.	W. Kay, Esq., Goderich.

Geo. A. Hine, Esq., Asst.-Sec'y, Fire Inspector.—Wm. Henderson, Esq., General Agent, Marine Department.—Capt. C. G. Forde, Bankers.—The Canadian Bank of Commerce.

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

ARTHUR HARVEY, Manager.

THE ONTARIO MUTUAL

Life Assurance Company

ISSUE Policies on all the most approved methods. This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assurance are self-sustaining, yet lower than others on the participating plan. There being no Stock-holders, all advantages go to the benefit of Policy-holders.

Dividends declared yearly after Policies are three years old.

WM. HENDRY, Manager,
Waterloo, On

J. GILLESPIE & COMP'Y,

INVITE INSPECTION OF THEIR

SPRING STYLES

—IN—

FELT, SILK AND STRAW HATS

—OF—

CANADIAN, ENGLISH & AMERICAN MANUFACTURE.

We offer the Trade all the advantages of being Manufacturers, and buying foreign goods for CASH from the various makers.

OUR STOCK IS NOW COMPLETE.

J. GILLESPIE & CO.,
64 Yonge Street, Toronto.