

Technical and Bibliographic Notes / Notes techniques et bibliographiques

Canadiana.org has attempted to obtain the best copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

Canadiana.org a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- | | | | |
|-------------------------------------|---|-------------------------------------|---|
| <input type="checkbox"/> | Coloured covers /
Couverture de couleur | <input type="checkbox"/> | Coloured pages / Pages de couleur |
| <input type="checkbox"/> | Covers damaged /
Couverture endommagée | <input type="checkbox"/> | Pages damaged / Pages endommagées |
| <input type="checkbox"/> | Covers restored and/or laminated /
Couverture restaurée et/ou pelliculée | <input type="checkbox"/> | Pages restored and/or laminated /
Pages restaurées et/ou pelliculées |
| <input type="checkbox"/> | Cover title missing /
Le titre de couverture manque | <input checked="" type="checkbox"/> | Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées |
| <input type="checkbox"/> | Coloured maps /
Cartes géographiques en couleur | <input type="checkbox"/> | Pages detached / Pages détachées |
| <input type="checkbox"/> | Coloured ink (i.e. other than blue or black) /
Encre de couleur (i.e. autre que bleue ou noire) | <input checked="" type="checkbox"/> | Showthrough / Transparence |
| <input type="checkbox"/> | Coloured plates and/or illustrations /
Planches et/ou illustrations en couleur | <input checked="" type="checkbox"/> | Quality of print varies /
Qualité inégale de l'impression |
| <input checked="" type="checkbox"/> | Bound with other material /
Relié avec d'autres documents | <input type="checkbox"/> | Includes supplementary materials /
Comprend du matériel supplémentaire |
| <input type="checkbox"/> | Only edition available /
Seule édition disponible | <input type="checkbox"/> | Blank leaves added during restorations may
appear within the text. Whenever possible, these
have been omitted from scanning / Il se peut que
certaines pages blanches ajoutées lors d'une
restauration apparaissent dans le texte, mais,
lorsque cela était possible, ces pages n'ont pas
été numérisées. |
| <input checked="" type="checkbox"/> | Tight binding may cause shadows or distortion
along interior margin / La reliure serrée peut
causer de l'ombre ou de la distorsion le long de la
marge intérieure. | | |
| <input checked="" type="checkbox"/> | Additional comments /
Commentaires supplémentaires: | | Continuous pagination. |

Jas. Hedley, Drawer 39

THE MONETARY TIMES AND TRADE REVIEW. - INSURANCE CHRONICLE -

VOL. IX—NO 9.

TORONTO, ONT., FRIDAY, AUGUST 27, 1875.

{ SUBSCRIPTION
\$2 a Year.

The Leading Wholesale Trade of Toronto

Fall Stock Now Complete.

NEW FALL PRINTS, &c., now forward.
NEW FALL FLANNELS, now forward.
NEW FALL BLANKETS, now forward.
NEW AMERICAN COTTON GOODS, now forward.
NEW FALL CARPETS, now forward.
NEW FALL HOUSE FURNISHINGS, now forward.
NEW FALL DRESS GOODS, &c., now forward.
NEW FALL LUSTRES & WINCEYS, now forward.
NEW FALL HOSIERY & GLOVES, now forward.
NEW FALL GENTS FURNISHINGS, now forward.
NEW FALL MANTLES & SHAWLS, now forward.
NEW FALL SILKS, MUSLINS, &c., now forward.
NEW FANCY WOOL GOODS, now forward.
NEW FALL TWEEDS, &c., now forward.
NEW FALL OVERCOATINGS, &c., now forward.
NEW TAILORS TRIMMINGS, &c., now forward.
NEW FALL DRESS TRIMMINGS, &c. now forward.
NEW FALL HABERDASHERY, now forward.
NEW WOOLS, YARNS, &c., now forward.
NEW FRENCH & GERMAN GOODS, now forward.

JOHN NACDONALD & CO.,

21 & 23 Wellington St., and 50 & 52 Front St.
Toronto, Aug. 28, 1875.

The Leading Wholesale Trade of Hamilton.

THOS. C. KERR and Co.,

HAMILTON.

Have the bulk of their

FALL GOODS

at hand and will advise their customers when ready for inspection. Always on hand a full stock of

ELORA CARPETS,

DUNDAS MANUFACTURES,

HOCHELAGA COTTONS,

Also a more than usually complete assortment of
Canadian Tweeds, Flannels, Blankets, &c.,

AND

AMERICAN MANUFACTURES.

Their Shoe Department is now complete in every respect for the Winter Trade.

August 20th, 1875.

The Leading Wholesale Trade of Toronto.

1875.

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. 1875.

32-ly

SMITH & KEIGHLEY,

No. 9 Front St. East,

TORONTO,

Are now offering a cargo of

BRIGHT MUSCOVADO SUGARS,

(THE CHEAPEST GOODS IN CANADA.)

ALSO

200 Hds, Extra Bright Refined Sugars,
500 Barrels New York Granulated do.,
with Three Invoices of new seasons (crop '75-'76)
BLACK TEAS,

Comprising—

Catties & Hf. Chests New make, fine Congous.
Do. do. superfine do.
Do. do. extra fine do.

Also Two chops Green Teas, viz:—Half Chests 3rds.
Young Hysons; Do. 2nds, Young Hysons;
Do. 1sts, Young Hysons.

Samples Mailed Free on Application.

The Leading Wholesale Trade of Toronto.

1875. EARLY SPRING. 1875.

Gordon Mackay & Co.

WILL SHOW ON

THURSDAY, 4TH MARCH.

CONTENTS

300 PACKAGES

NEW GOODS

Being first arrivals of this Season's importations, when they hope to see their many friends.

Full lines of

CANADIAN & AMERICAN GOODS.

Also a full assortment of the

Celebrated Lybster Mill Productions on hand.

Toronto, 26th February, 1875.

WE ANNOUNCE A

Further Reduction

IN

Cornwall Cottons.

These goods are not surpassed in value.

Send your orders to

SAMSON,

KENNEDY,

and **GEMMEL,**

**44 SCOTT AND 19 COLBORNE STS.,
TORONTO.**

Toronto, July 13, 1875.

The Chartered Banks.

BANK OF MONTREAL.

ESTABLISHED IN 1818.

CAPITAL SUBSCRIBED, \$12,000,000
 CAPITAL PAID-UP, 11,969,100
 RESERVE FUND, 5,500,000
 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. ANOUS, Esq., Gen. Man.
 A. MACFARLANE, Esq., Inspector.

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,
 Kingston, Port Hope, Cornwall,
 Brantford, Peterboro', Lindsay,
 Moncton, N.B., Goderich, Fergus,
 Chatham, N.B.

Agents in Great Britain—London, Bank of Montreal, 27 Lombard Street. London Committee—Robert Gillespie, Esq., Sir John Lubbock, Bart., M.P., Brice Hugh Pearce, Esq., Sir John Rose, Bart., K. C. M. G.
Bankers in Great Britain—London, The Bank of England; The London & Westminster Bank; 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, corner of La Salle and Madison Streets.
Bankers in the United States—New York, The Bank of New York, N.B.A.; the Merchants National Bank. Boston, The Merchants National Bank. Buffalo, The Farmers and Mechanics National Bank. San Francisco, The Bank of British Columbia.
Colonial and Foreign Correspondents—St. John's Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

The Canadian

BANK OF COMMERCE.

Head Office, Toronto.

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

DIRECTORS.

HON. WILLIAM McMASTER, President.
 ROBT. WILKES, Esq., M.P., Vice-President.
 Noah Barnhart, Esq. Adam Hope, Esq.
 F. W. Cumberland, Esq. James Michie, Esq.
 William Elliot, Esq. T. Sutherland Stayner, Esq.
 George Taylor, Esq.
 W. N. ANDERSON, General Manager.
 JNO. C. KEMP, Inspector.

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

BRANCHES.

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

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America. Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS.

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

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. Philipotts,
 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—H. A. Tuzo and D. B. Davidson.

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

Branches and Agencies in Dominion of Canada.

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

QUEBEC.—Montreal, Quebec.

NEW BRUNSWICK.—St. John, St. Stephen, 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 PUBLIC NOTICE

Is hereby given that a

SPECIAL GENERAL MEETING

Of the Shareholders of the Royal Canadian Bank, will be held at their Banking House in the

CITY OF TORONTO,

ON

Tuesday, the 14th day of September next,

AT NOON,

And that the object of such meeting will be to consider and take action upon a proposed SCHEME OF AMALGAMATION of the City Bank of Montreal with the said Royal Canadian Bank, and the said meeting is called by the undersigned.

A. CAMPBELL, President,
 D. GALBRAITH,
 JOHN RANKIN,
 JAMES MCGEE,
 HUGH MACKAY,
 JOHN L. BLAKIE,
 J. McMURRICH,
 Directors.

Toronto, July 20, 1875.

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.
 JAMES APPLEBEE, Esq., Trafalgar.
 WM. CANTLEY, Esq., Oakville.
 GEORGE GOODERHAM, Esq., Toronto.

Cashier—GEORGE HAGUE.

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

Foreign Agents—London—The City Bank. New York—The National Bank of Commerce; Messrs. Bell & Smithers.

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.

The Chartered Banks.

MERCHANT'S BANK OF CANADA.

Capital \$9 000,000

Head Office, Montreal.

BOARD OF DIRECTORS.

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

JACKSON RAE, Gen. Manager

JOHN ROBERTSON, Inspector.

BRANCHES AND AGENCIES.

Montreal, Napanee,
 Toronto, Brampton,
 Hamilton, Elora,
 Kingston, Lindsay,
 Belleville, Almonte,
 London, Kincardine,
 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,
 Levis, Winnipeg, Manitoba.

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

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

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

Banks in 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.

Capital Subscribed, \$3,000,000; Paid-up, \$2,948,685;
 Reserve Fund, \$525,000.

HEAD OFFICE, TORONTO, Ont.

DIRECTORS.

HON. JOHN SIMPSON, PRESIDENT.
 HON. W. P. HOWLAND, VICE-PRESIDENT.
 HON. D. A. MACDONALD,
 C. S. GZOWSKI, Esq.
 D. MACKAY, Esq.
 W. M. MCGILL, Esq., M. D.
 A. M. SMITH, Esq.

D. FISHER, General Manager.

Agents for the Government of Ontario.

Branches—Guelph, Lindsay, Montreal, Oshawa, Peterboro', Ottawa, Port Perry, Port Hope, Pembroke, Bowmanville, Whitby, Mount Forest, Toronto, Prince Arthur's Landing, Winnipeg.

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

METROPOLITAN BANK.

MONTREAL.

CAPITAL SUBSCRIBED, \$1,000,000

Hon. HENRY STARNES, President.

Mr. M. CUVILLIER, Vice-President.

G. H. R. WAINRIGHT, Cashier.

DIRECTORS:

JAS. O'BRIEN, HENRY HOGAN.
 SAM'L WADDELL, HENRY JUDAH.
 M. P. RYAN.]

June 18th, 1874.

The Chartered Banks.

Banque Jacques Cartier.

A Special General Meeting of the Shareholders of **La Banque Jacques Cartier**, will be held in the Bank Premises, Place d'Armes, Montreal, on

TUESDAY, THE 10TH OF AUGUST NEXT, AT ONE O'CLOCK P.M.,

to take into consideration the actual state of the business of the Bank, and to adopt the measures which may be thought necessary.

By order of the Directors. **E. J. BARBEAU**, Administrator pro tem of La Banque Jacques Cartier. Montreal, 14th June, 1875.

MERCHANTS' BANK OF PRINCE EDWARD ISLAND.
CHARLOTTETOWN, P. E. I.

DIRECTORS:
ROBERT LONGWORTH, Esq., President.
Hon. L. C. OWEN, **GEORGE R. BEER, Esq.**
Hon. A. A. MACDONALD, **ALEXANDER BROWN, Esq.**
JOHN F. ROBERTSON, Esq., **ARTEMAS LORD, Esq.**
Wm. McLEAN, Cashier.

AGENTS:
LONDON—THE CITY BANK.
NEW YORK—THE BANK OF NEW YORK.
BOSTON—THE BOSTON NATIONAL BANK.
MONTREAL, ST. JOHN, AND HALIFAX—THE BANK OF MONTREAL.

Collections made in all parts of the Island on the most favorable terms, and returns promptly remitted.

BANK OF HAMILTON.

CAPITAL SUBSCRIBED, - - \$1,000,000
Head Office, - - - Hamilton.

DIRECTORS.
DONALD MCINNIS, Esq., President.
JOHN STUART, Esq., Vice-President.
James Turner, Esq., **Dennis Moore, Esq.**
Edward Gurney, Esq., **John Proctor, Esq.**
George Koach, Esq.
H. C. HAMMOND, Cashier.
Agents in New York—Messrs. JOHN J. CISCO & SON.
Agents in London, England—THE NATIONAL BANK OF SCOTLAND.
Agencies.
Listowel - **W. COBBOULD, Agent.**
PORT ELGIN - **H. S. STEVEN, Agent.**
GEORGETOWN - **E. A. COLQUHOUN, Agent.**

ST. LAWRENCE BANK.

CAPITAL AUTHORIZED, - - \$1,000,000
HON. T. N. GIBBS, - - - PRESIDENT.
W. F. COWAN, - - - VICE-PRESIDENT.

W. F. ALLAN, **R. C. JAMIESON,** **A. T. TODD,** **DR. MORTON,** **J. C. FITCH,** } **DIRECTORS.**
J. L. BRODIE, CASHIER.

AGENCIES.
Bradford, **London,** **Picton,**
Cannington, **Markham,** **S. rathroy,**
Colborne, **Newcastle,** **Wingham.**
Harriston, **Oshawa,**
AGENTS.
Montreal—Bank of Montreal.
New York—Messrs. Bell & Smithers.
London, Eng.—Imperial Bank.

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. **Ass't. 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.

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

BOARD OF DIRECTORS.
J. Molson, Esq., Pres. **T. Workman, Esq.,** Vice-Pres.
E. Hudon, Esq., **Thos. Cramp, Esq.,**
T. J. Claxton, Esq., **R. W. Shepherd, Esq.**
Honourable D. L. Macpherson.

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

BRANCHES.
Brockville—J. W. B. Rivers, Manager. **Exeter—E. W. Strathy, do.** **London—Jos. Jeffery, do.** **Meaford—F. Fuller, do.** **Morrisburg—G. K. Morton, do.** **Owen Sound—T. J. Joy, do.** **Rimouski—M. F. Rogers, do.** **Smith's Falls—A. L. Thomas, do.** **Sorel—Geo. Crebassa, do.** **St. Thomas—Thos. Blakery, do.** **Toronto—L. H. Robertson, do.** **Windsor—C. D. Grasset, do.** **Welland—J. W. McGlashan, Agent.**

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

IN GREAT BRITAIN. Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co.

IN UNITED STATES.

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

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

UNION BANK OF HALIFAX

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

DIRECTORS:
J. A. MOREN, Esq., PRESIDENT.
JOHN GIBSON, Esq., VICE-PRESIDENT.
Hon. ROBT. BOAK, **M. P. BLACK, Esq.,**
W. P. WEST, Esq., **W. J. STAIRS, Esq.**
EDWARD SMITH, Esq.
W. S. STIRLING, Esq., CASHIER.
Agency at Annapolis, Nova Scotia.
Agents in London—London and Westminster Bank.
Agents in New York—Duncan, Sherman & Co.
Agents in Boston—Williams & Hall.
Agents in Montreal—La Banque du Peuple.

BANK OF NOVA SCOTIA.

Incorporated, 1832. Capital, \$1,000,000.

PRESIDENT—JOHN S. MACLEAN.
CASHIER—W. C. MENZIES.

Head Office - - - Halifax.

Agencies in Nova Scotia:
Kentville, **Amherst,** **New Glasgow,**
Yarmouth, **Pictou,** **North Sydney, C.B.**
And in New Brunswick—St. John.
London Agents—Williams, Deacon & Co.

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, Oregon; Victoria, British Columbia.
Agents in Canada and the United States—The Bank of Montreal.
The Bank of Montreal will undertake collections of other Banking business in connection with the Province of British Columbia through the above Bank.
Victoria, B. C., April 3, 1875.

The Chartered Banks.

Eastern Townships Bank

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

BOARD OF DIRECTORS.
R. W. HENEKER, Pres. | **C. BROOKS, Vice-Pres't.**
B. Pomroy, **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 prompt emitted for.

CITY BANK MONTREAL

Public Notice is hereby given that a Special General Meeting of the Shareholders of the City Bank, Montreal, will be held at their

Banking House, in the City of Montreal,

on

THURSDAY, THE SIXTEENTH DAY OF SEPTEMBER NEXT,

at noon, and that the object of such Meeting will be to consider and take action upon a proposed amalgamation of the Royal Canadian Bank and the City Bank, Montreal.
By order of the Board.

R. J. REEKIE Vice-President.
J. B. RENNY, Cashier.
Montreal, 26th July, 1875.

UNION BANK

OF PRINCE EDWARD ISLAND.
Incorporated by Act of Parliament 1863.

CHARLES PALMER, ESQ., President.
GEORGE MACLEOD, Cashier.

HEAD OFFICE at CHARLOTTETOWN
BRANCH at SUMMERSIDE.

AGENTS IN
Montreal.....Bank of Montreal.
New York.....National Park Bank.
Boston.....Merchants' National Bank.
London, Eng.....Union Bank of London.

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 - - - \$1,000,000.

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

President—JAMES DOMVILLE, Esq., M.P
Vice-President—ZEBEDEE RING Esq

DIRECTORS.
Hon. W. MUIRHEAD, Senator.
GEORGE MCKEAN, Esq.
W. H. THORNE, Esq.
C. H. FAIRWEATHER, Esq.
J. W. NICHOLSON, Esq.
ALFRED RAY, Cashier.

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

The Chartered Banks.

THE FEDERAL BANK OF CANADA.

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

HEAD OFFICE, - - - - TORONTO.

BOARD OF DIRECTORS.

S. NORDHEIMER, Esq., - - - - President.
 WM. ALEXANDER, Esq., - - - - Vice-President.
 Edward Gurney, Jun., Esq. Benjamin Lyman, Esq.
 William Galbraith, Esq., John S. Playfair, Esq.
 President Corn Exchange. Geo. W. Torrance, Esq.

H. S. STRATHY, Esq., Cashier.

BRANCHES—London, Simcoe, Guelph and St. Marys.
 AGENTS—London, Eng.—The City Bank, Thread-needle Street.

New York—American Exchange National Bank.
 Canada—Bank of Montreal and its Branches.
 Collection made in all parts of Canada and the United States.

Gold and Currency Drafts on New York bought and sold.
 Interest allowed on Deposits according to agreement.

BANK OF OTTAWA, OTTAWA.

DIRECTORS:

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

PATRICK ROBERTSON, Cashier.

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

IMPERIAL BANK OF CANADA.

Capital Authorized \$1,000,000
 Capital Subscribed..... 620,000

DIRECTORS:

H. S. HOWLAND, Esq., President.
 T. R. MERRITT, Esq., Vice-President, St. Catharines,
 JOHN SMITH, Esq., T. R. WADSWORTH, Esq.,
 HON. JAS. R. BENSON, Wm. RAMSAY, Esq.,
 St. Catharines, R. CARRIE, Esq.,
 P. HUGHES, Esq., JOHN FISKEN, Esq.,
 D. R. WILKIE, Cashier.

The Bank was opened for the transaction of a general banking business on Monday, the 15th March, in the offices in the Masonic Hall, Toronto St., adjoining those of the CANADA PERMANENT LOAN AND SAVINGS CO. Gold and Currency Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

PICTOU BANK, PICTOU, N. S.

SUBSCRIBED CAPITAL \$500,000

DIRECTORS:

JOHN CRERAR, Pres. | R. F. GRANT, Vice-Pres.
 WM. GORDON, Esq. | JOHN R. NOONAN, Esq.
 ROBERT DOULL, Esq. | ISAAC A. GRANT, Esq.
 JAMES KETCHIN, Esq.
 THOS. WATSON, Manager.

AGENTS.—Halifax, Union Bank of Halifax.
 Montreal, Bank of Montreal.
 New York, Bell & Smithers.
 London, Eng., Imperial Bank.

STADACONA BANK, QUEBEC.

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

DIRECTORS.

A. JOSEPH, P. GARNEAU, M. P. P. : President.
 : Vice-Pres.
 A. P. Caron, M. P. John Ross.
 William Drum. G. R. Renfrew.
 T. H. Grant. Joseph Shebyn.
 T. Ledroit.

WM. R. DEAN, Cashier.
 Agents in the Dominion—Bank of Montreal.
 " New York—Bell & Smithers.
 " Chicago—Bank of Montreal.
 " London, England, National Bank of Scotland.

Financial.

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 Prince Edward Island:

Charlottetown Owen Connolly, Agent.
 Summerside Stephen McNeill, "

Agents in Nova Scotia:

Antigonish—T. M. King. Bridgewater—Andrew Gow.
 Pictou—Wm. Ives. Sydney—J. E. Burchell.
 Truro—John B. Dickie. Weymouth—C. Campbell, Jr.
 Maitland (Hants Co.)—David Frieze.

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.)
 C. HENRY, Inspector.

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

LA BANQUE NATIONALE

HEAD OFFICE, QUEBEC.

CAPITAL AUTHORIZED \$2,000,000
 " SUBSCRIBED 2,000,000
 " PAID-UP 1,954,000

DIRECTORS.

HON. EUGENE CHINIC, President.
 HON. ISIDORE THIBAUDEAU, Vice-President.
 Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D.
 Hon. U. J. Tessier. C. Tetu, Esq.

P. Vallee, Esq.
 FRS. VEZINA, Cashier.
 Agency—Sherbrooke, P. Q.
 Montreal Branch—William Moffatt, Manager.
 Ottawa Branch—Sam. Benoit, Manager.
 Agents in New York—National Bank of the Republic.
 England—National Bank of Scotland.
 Other agencies in all parts of the Dominion.

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 Commerce.
 Bankers in London—National Bank of Scotland.

THE ONTARIO SAVINGS INVESTMENT SOCIETY.

Subscribed Capital, - - - - \$1,000,000
 Paid up, - - - - 600,000
 Reserve Fund, - - - - 120,000

Money loaned on Real Estate Securities only. Municipal and School Section Debentures purchased.

SAVINGS BANK BRANCH.

Interest allowed on Deposits, at the rate of 5 or 6 per cent per annum.

WILLIAM F. BULLEN, Manager.

Office—Cor. Richmond & Carling Sts., London, Ontario.

Financial.

CANADA PERMANENT LOAN & SAVINGS COMPANY

INCORPORATED 1855.

PAID UP CAPITAL, - - - - \$1,500,000
 RESERVE FUND, - - - - 457,481
 TOTAL ASSETS, - - - - 3,415,482

OFFICE—Masonic Hall, Toronto Street, Toronto.

SAVINGS BANK BRANCH.

Deposits received on deposit, and interest allowed at 5 and 6 per cent. per annum, payable half-yearly.

Being guaranteed by the capital and assets of the Company amply secured by mortgages on approved real estate, depositors are at all times assured of perfect safety.

J. HERBERT MASON, Manager.

THE FREEHOLD Loan and Savings Co.

TORONTO.

ESTABLISHED IN 1859.

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

President, - - - - HON. WM. McMASTER.
 Secretary-Treas. - - - - CHARLES ROBERTSON
 Inspector, - - - - 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.

WESTERN CANADA LOAN & SAVING COMPANY.

Offices: No. 70 Church St. Toronto.

CAPITAL - - - - \$700,000
 RESERVE FUND - - - - 170,000
 TOTAL ASSETS - - - - 1,553,000

President—Honorable Geo. W. Allan, Senator.

Vice-President—Samuel Platt, Esq., M.P.

Secretary—Walter S. Lee.

Money received on Deposit and interest allowed thereon. Money loaned on the security of improved city or farm property.

Toronto, Jan. 27, 1875.

HURON AND ERIE SAVINGS & LOAN SOCIETY

INCORPORATED 1864.

CHAS. STEAD, Esq., President.
 J. G. MCINTOSH, Esq., Vice-President.

Paid up Capital \$750,000
 Deposits in Savings Bank 500,000
 Reserve Fund 120,000

Money advanced on the security of Real Estate in large on small amounts, and on favorable terms of repayment.

Deposits received in the Savings Bank, and interest allowed at 5 and 6 per cent. per annum, payable half-yearly.

OFFICE—Richmond Street, London, Ontario.
 L. GIBSON, Sec. and Treas.

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.

Company's Office, } J. SYMONS, Secretary,
 23 Toronto 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 and Municipal Debentures purchased.

J. G. MACDONALD
Manager.

44 King Street West, Toronto.

M. K. JESUP, PATON & CO.,
BANKERS.
No. 52 William Street, New York.

Draw Exchange on Union Bank of London.
Accounts of Banks, Bankers and others received upon favourable terms.
Interest Allowed on Balances Subject to Drafts at Sight.

Investment Securities Bought and Sold.
Special attention given to orders for purchase or sale of Sterling Exchange or Gold.

MacDOUGALL BROTHERS,
STOCK BROKERS,

Members of the Stock Exchange,

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

Mr. H. CRUGER, OAKLEY, Member of New York Stock and Gold Exchanges, having joined our firm, we are now prepared to execute orders for the Purchase and Sale of Stocks on the New York Stock Exchange on the same terms as are current in New York.

69 ST. FRANÇOIS XAVIER STREET,
MONTREAL.

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.

Robert Beaty & Co.

BANKERS, BROKERS, & C.
(Members of Stock Exchange.)

53 King Street East, Toronto.

DRAFTS on New York and United States Currency, Gold, Silver, and uncurrent monies bought and sold at best rates. Orders for the purchase or sale of Stocks, Bonds and other securities on Commission promptly attended to. Mortgages negotiated.

INTEREST PAID ON DEPOSITS.

ALEXANDER & STARK,

(Formerly Blaikie & Alexander.)

Stock Brokers and Estate Agents,
Members of the Stock Exchange.

Orders from the country for purchase or sale of Stocks, Debentures & Mortgages, Promptly Attended to.

10 KING STREET EAST, TORONTO

CHRISTIAN, GALT & CO.,
BANKERS, BROKERS,

(AND

GENERAL FINANCIAL AGENTS.

384 Notre Dame Street, Montreal.

Financial
C. H. SMITHERS, W. M. DONALD,
Member N.Y. Stock Exch. Member N.Y. Gold Exch
SMITHERS & DONALD
Bankers and Brokers.

Stocks, Bonds, Gold, Government Securities and Foreign Exchange bought and sold on Commission.

Interest allowed on Deposits.

ROOM 34, DREXEL BUILDINGS,
No. 3 BROAD STREET, NEW YORK.

Refer, by permission, to Agents of the Bank of Montreal

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

KIRK & HOBSON
STOCK & EXCHANGE BROKERS,
(Of the Montreal Stock Exchange),
10 Hospital Street, Montreal.

Stocks, Bonds, Debentures, etc., bought and sold on margin or for cash. Orders promptly attended to.
REFERENCES.—The President, Directors, and Cashier of the Union Bank of Lower Canada

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

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

CORRESPONDENTS:

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

MACDOUGALL & DAVIDSON,
BROKERS,

North British and Mercantile Insurance Buildings,
MONTREAL.

Members of the Stock Exchange,
CORRESPONDENTS.—The Bank of Montreal, London; Messrs. Morton, Rose & Co., London; The Bank of Scotland in Edinburgh, Glasgow and Dundee; Messrs. Cammann & Co., New York.

W. MOWAT & SON,

Bankers and Brokers,
MOWAT'S BLOCK,

Wellington Street, STRATFORD.

Special and prompt attention paid to Collections.

H. M. WATSON. T. M. WATSON.

WATSON BROTHERS

Stock and Sterling Exchange Brokers,
(Member of the Stock Exchange.)

20 Toronto Street, TORONTO.

Stocks bought or sold on margin or for Cash.

Hime, Baines & Co.,
STOCK BROKERS,
20 King St. East, Toronto,

Buy and sell on Commission,

Stocks, Bonds, and Debentures.

Mortgages Negotiated.

Financial.
LAWRENCE BUCHAN,
STOCK BROKER,
(Member of the Stock Exchange)

General Financial Agent,

Orders for Investment or on margin promptly attended to.

22 King Street East, Toronto

E. ALMON.

L. C. MACINTOSH,

(Late Bank of Nova Scotia.)

ALMON & MACKINTOSH,
BANKERS, BROKERS,

AND

General Financial Agents,
HALIFAX, N. S.

All branches of Banking and Exchange Business transacted.
Collections made without charge. Are prepared to give every information regarding business concerns in the Maritime Provinces.

J. D. CRAWFORD & Co.

Of the Montreal Stock Exchange,

Stock and Share Brokers,
CORNER HOSPITAL ST. AND EXCHANGE COURT,
MONTREAL.

J. D. CRAWFORD.

GEO. W. HAMILTON.

E. FORD,
STOCK AND SHARE BROKER
Member of the Stock Exchange,
83 St. Francois Xavier Street, Montreal.

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

JAMES & PHILIP BROWNE,

(Formerly Philip Browne & Co.),

BANKERS AND STOCK BROKERS,

Members of the Toronto Stock Exchange,

YONGE STREET, TORONTO.

HENRY C. SCOTT

STOCK AND SHARE BROKER,
(Member of the Stock Exchange)

Agent Quebec Fire Assurance Co.,
32 Francois Xavier Street, MONTREAL.

Jas. S. Macdonald & Co.,

BANKERS AND BROKERS,
MEMBERS OF THE STOCK EXCHANGE,

Halifax, N. S.

Transact a General Banking Business. Exchange purchased.

Drafts on London, New York, Boston, and Montreal at lowest rates.

Stocks, Shares, Bonds, Debentures, and all negotiable securities bought and sold.

Collections made on all accessible points.

INSOLVENT ACT OF 1869.

In the matter of William R. Roberts, an insolvent. The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at the Assignee's office, No. 43 Toronto street, in the city of Toronto, on Monday, the 30th day of August next, at the hour of two o'clock in the afternoon, to receive statements of their affairs and to appoint an Assignee.

JOHN KERR, Interim Assignee.
Toronto, Aug. 12, A.D. 1875.

The Leading Wholesale Trade of Hamilton.

JOHN I. MACKENZIE & CO.,
HUGHSON ST., HAMILTON.

We are now receiving packages of
FALL AND WINTER
DRY GOODS.

We announce a further reduction in

HOCHELAGA
AND
CORNWALL COTTONS
JOHN I. MACKENZIE & CO.

BROWN, ROUTH & CO.,
IMPORTERS OF TEAS
AND
Wholesale Grocers,
HAMILTON.

ADAM BROWN. H. W. ROUTH

SPRING DRY GOODS.
OUR STOCK IS NOW
COMPLETELY ASSORTED
IN ALL DEPARTMENTS.
Thomson, Birkett and Bell,
HAMILTON.

The Leading Wholesale Trade of Montreal.

JOHN TAYLOR & BRO.,
Offer for sale from Stock
Wrought Iron Tubing,
FOR GAS, STEAM OR WATER.

Made by Morris, Tasker & Co., Philadelphia U. S.
Prices to meet competition.

OFFICE & WAREHOUSE:
16 St. John St., 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,

R. C. JAMIESON & CO.,
MANUFACTURERS OF
VARNISHES & JAPANS
IMPORTERS OF
OILS, COLORS, SPIRITS OF TURPENTINE, &C.,
3 CORN EXCHANGE, 6 ST. JOHNS ST.,
MONTREAL.

N. S. WHITNEY,
Importer of Foreign Leather, Elastic Webs,
Prunella Linings, etc.,
14 ST. HELEN STREET, MONTREAL

The Leading Wholesale Trade of 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,	PATENT ENCAUSTIC PAVING TILES, &c.	ORAIN PIPES,

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

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.

WINNING, HILL & WARE,
Distillers and Manufacturers

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.,
9, 11 & 13 Chenneville St.,
MONTREAL,

HEAVY HARDWARE MERCHANTS

And Importers of Engineers', Boiler-makers', Steam-
fitters', Plumbers' and Gasfitters Supplies.

Dealers in Pig Iron and Metals generally, Boiler
Plates, Sheet Iron, Tubes and Rivets, Iron Pipe and
Fittings, Galvanized Iron, &c. Engineers' Stocks and
Dies, Whitworth's Thread.

Orders taken to import on favorable terms.

CASSILS, STIMSON & CO.,
IMPORTERS OF
Foreign Leathers and Shoe Goods,
Commission Merchants in
DOMESTIC LEATHER.
10 Lemoine Street,
MONTREAL.

THE COOK'S FRIEND
BAKING POWDER

Is a Staple Article, in demand everywhere. The Trade
supplied on liberal terms.

W. D. McLAREN,
Manufacturer and Proprietor of the Trade Mark.
Union Mills, 55 and 57 College Street,
MONTREAL.

The Leading Wholesale Trade of Montreal.

MORLAND, WATSON & CO.,

SOLE AGENTS FOR THE

Chambly Shovel Works

MANUFACTURERS OF

LOWMAN'S CELEBRATED CAST STEEL
SOCKET SHOVELS, SPADES, &c.,

All in one piece without rivets or straps.

Warranted the best in the world.

MORLAND, WATSON & CO.,
385 et 387 ST. PAUL STREET,
MONTREAL.

J. A. MATHEWSON,
Importer and
WHOLESALE GROCER
202 MCGILL STREET,
MONTREAL.

B. HUTCHINS,
GENERAL BROKER,
And Commission Merchant,
30 ST. FRANCOIS XAVIER ST.
MONTREAL.

JOHN MCARTHUR & SON,
MERCHANTS IN
OILS, CHEMICALS
DYE STUFFS, GUMS, &c.
310, 312, 314, 316, St. Paul Street & 253, 255
257 Commissioners Street,
MONTREAL.

J. H. SEMPLE,
Importer and Wholesale Grocer
53 St. Peter St., cor. Foundling,
MONTREAL.

GUSTAVE BOSSANGE,
GENERAL COMMISSION MERCHANT
And Exporter of French Manufactures,
16 RUE DU QUATRE SEPTEMBRE,
PARIS.
House in Montreal,
BOSSANGE & GARDINER,
30 Hospital Street.
Sole Agents for Boccart, Fleury, Paris; P. Flon Pere,
Chaney.

THE CANADIAN RUBBER COMPANY
OF MONTREAL.
Manufacturers of Rubber Shoes,
FELT BOOTS, BELTING, PACKING,
Hose, Car Springs, &c.
Works—Papineau Square, MONTREAL.
Office and Warerooms, 335 St. Paul St.,
Agency—22 Front Street West, Toronto.

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

FANCY LEATHER,

FRENCH CALF AND KIP,

ENGLISH WHOLE KIP,

Prunella Linings, Elastic Webs,

and every description of

SHOE MANUFACTURERS' GOODS

WHOLESALE.

16 Lemoine Street, MONTREAL.

MACDONALD,

MOODIE

& CO.

WHOLESALE

HATTERS

AND

FURRIERS

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

MONTREAL,

The Leading Wholesale Trade of Montreal.

OUR FALL

Importation is now forward.

By Monday next the 23rd Instant,

we will be prepared to show an entirely complete assortment of STAPLE and FANCY DRY GOODS.

Robertsons, Linton & Co's.

CORNER

LEMOINE AND ST. HELEN STREETS,

MONTREAL,

NOTE.—In stock full ranges of Hochelaga Cottons.

" " Cornwall "

" " Lybster Mills "

" " Dundas "

W. R. ROSS & CO.,

GENERAL MERCHANTS,

AND IMPORTERS OF

TEAS AND GENERAL GROCERIES,

Merchants Exchange, No. 11 St. Sacramento St.

MONTREAL.

Robinson, Donahue & Co.

Importers and Wholesale dealers in

Teas, Sugars & Tobaccos,

Cor. ST. MAURICE & ST. HENRY STS.,

MONTREAL.

Samples sent by mail when desired.

CLARK'S ELEPHANT 6-CORD

MILE-END, GLASGOW,

SPOOL COTTON ON BLACKSPOOLS

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.

RED LEAD,

In 500 & 100 lb. Kegs,

WHITE LEAD,

In 500 & 100 lb. Kegs,

Also SCOTT'S WHITE LEAD in oil. For Sale very low to close lots.

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

310, 312, 314, 316, St. Paul Street & 253, 255, 257 Com missioners Street,

MONTREAL.

The Leading Wholesale Trade of 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.

JOHN HATCHETTE & Co.,

Late Moore, Semple & Hatchette, successors to Fitzpatrick & Moore,

Importers & General Wholesale Grocers,

Wine and Spirit Merchants,

56 & 58 College Street,
MONTREAL.

1875. STOCK NOW COMPLETE. 1875.
FALL TRADE.

T. JAMES CLAXTON & Co.

MONTREAL,
Canada,

MANCHESTER,
England,

DRY GOODS, WHOLESALE.

We have pleasure in announcing that OUR STOCK is now complete in all Departments.

AUGUST 20TH, 1875.

T. JAMES CLAXTON & CO

Caverhill Buildings, St. Peter Street, Montreal.

Mercantile Summary.

ENGLAND was the first European nation to begin her buildings at the Philadelphia Exposition. She has broken ground for four buildings. Japan, Morocco, and Sweden are next in order.

A BY-LAW having for its object the exchanging of \$20,000 of town debentures for \$20,000 in first mortgage bonds of the Port Dover and Huron Railway Company has been carried in Woodstock.

THE exclusive right to take photographs at the Philadelphia Centennial Exhibition has been obtained at a cost of ten thousand dollars by the widely-known Canadian photographers, Notman & Fraser.

SIR EDWARD WATKIN, late President of the G. T. R., and now chairman of the Southeastern and the Metropolitan railways in England, is in Canada. He goes to investigate Erie railway affairs for English bondholders.

L. H. LAFLEUR & Co., are a wholesale dry goods house in Montreal, whose downfall is attributed mainly to the Jacques Cartier Bank suspension. They owe some \$20,000 in Britain, but have "indirect" obligations to three or four times that sum.

THE peach market of the New England States is glutted with an immense crop, and thus far the trade has proved more disastrous to the growers than the failure of the product last year. The packing houses are canning extensively for the future. The present unfortunate state of affairs results from the bad quality of fruit sent to market, and the general neglect thinning early in the season.

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.

We are pleased to announce that our stock for this season in

HABERDASHERY & Small Wares,
KNITTED Woolen Goods,
LADIES Furnishings,
GENTS Furnishings.

Is now complete, and we hope our friends will give us a call.

We have to thank those who have placed orders through our travellers.

GRAY, RENNIE & CO

THE Quebec City Council have resolved to make no further payments to the North Shore Railway, owing to the inability of the Company to continue the work on the line. When the construction of the road is proceeded with the city agrees to pay the balance of the subscribed stock, if no interest be charged until the railway is completed.

A GROCERY firm doing business in the central portion of Canada, after a recent fire claimed from the insurance companies 80 per cent. damage by smoke on liquors contained in casks. The claim being considered somewhat novel, it was put to a practical test outside of the cellar, and it was admitted that no damage had been done.

ADVICES from the south shore of Nova Scotia are unfavorable as to fishing interests. From Margaret's Bay comes word that fish continue scarce, and settlers are struggling with the army worm and the potato rot. At other settlements the damp weather has interfered with fish-trading, and the prospect for fall and winter is depressing.

THE Northern Colonization Railway sent a deputation to Quebec last week to solicit the Local Government to complete the work. Ministers promised their "consideration," and have since it is said agreed to carry on the project. There is no question that the suspension of operations along the line occasions embarrassment to numerous store-keepers and others who have furnished supplies, and are obliged to wait for their pay. It is also stated that the Quebec Government will continue the works upon the North Shore R. R. as far as Three Rivers.

THERE is every prospect of a short supply in coffee during the coming season according to latest reports from Rio, Santos, Java, and Ceylon. Circulars from Rio, estimate the crop

The Leading Wholesale Trade in Toronto.

WALKER, EVANS & Co.,
Manufacturers, Importers and Wholesale Dealers in
BOOTS AND SHOES,
No. 15 PHENIX BLOCK,
FRONT STREET WEST,
TORONTO.

P. G. CLOSE & CO.,
WHOLESALE
GROCERS,
TORONTO.

59, 61 and 63 Front St. East,

of last season at 4,200,000 bags, while the prospective supplies of 1875-6 are not beyond 3,000,000, but the quality promises to be much better than that of the old yield.

THE New Brunswick Manufacturers & Mechanic's Exhibition, opens on the 7th September at St John. The Provincial Government have given a grant to the enterprise and the Dominion authorities have made it a depot for the receipt and selection of New Brunswick goods for the International Exposition next year. Steam power is being supplied to drive such machinery as may be brought, and the Car Shed as well as the Skating Rink have been secured for the purpose of the Exhibition. The customary enterprize of St. John has been brought to bear in this matter, and we hope the results will be as favourable as the preparations deserve.

QUEBEC and Montreal merchants say that remittances are backward to a degree seldom known before. There seems to be no money in the country; nearly every trader asks for delay in his payments, and looks forward to September to enable him to get in money. Purchases made in those cities are mainly for present wants, and neither in person nor through travellers are any buying heavily.

THE Hon. David A. Wells says: "The practical results of the excessive American duties on the article of steel may be shown by the fact that in 1872 the Michigan Central R. R. relaid its track near Detroit with steel rails costing \$97 gold per ton, while across the river, a few miles away, the Canada Southern R. R. was laying down the same kind of rails at a cost of \$70 gold per ton.

ST. CATHARINES is known to be one of the largest Canadian towns. It is suggested to make it the largest, by incorporating with it the adjacent villages of Thorold and Merriton, both

The Leading Wholesale Trade of Toronto.

1875. FALL. 1875.

OUR STOCK

Is now complete in all Departments, and we respectfully Invite the

INSPECTION OF THE TRADE

To the same, who will find it to be LARGE, WELL ASSORTED and UNSURPASSED IN VALUE.

THOMAS WALLS & CO.

39 FRONT STREET WEST.

DOBBIE & CARRIE'S

STOCK FOR THE SPRING

WILL BE FOUND

LARGE, WELL ASSORTED,

ATTRACTIVE, AND UNSURPASSED IN VALUE

DOBBIE & CARRIE,

9 FRONT STREET WEST

TORONTO.

manufacturing points. The population of these if united would reach about fifteen thousand.

A "COUNTRY merchant," in a letter too lengthy for publication, complains of the inconvenience and loss suffered by retailers in their not insisting on a more frequent settlement of accounts with farmers, who in many parts still cling to the old system of paying their bills every December. In his opinion, no account should be allowed, under ordinary circumstances, to extend beyond six months, and to effect prompt payment both on the part of the farmer and the retailer, the wholesale trade should get their customers in the country to combine for that purpose. There is no excuse for farmers delaying the adoption of the cash system, as most of them are within convenient distances of railways, where they can at all times receive cash for their products, and besides this, the benefit arising from short accounts is well known to all.

MR. KERR, of the firm of Kerr & Wilson, wholesale grocers, who assigned a short time ago in this city, has been arrested on a charge of misrepresenting the state of his affairs, and secreting his effects with intent to defraud his creditors. His business seems to have been conducted in the most reprehensible manner. In January, 1874, stock was taken, and the firm concluded they had from ten to fifteen thousand dollars invested in the trade. At the beginning of the present year they came to a similar conclusion; after having only partially taken stock. During the spring, and up to the latter part of July, the business was represented as perfectly solvent, and on the strength of such representation goods were obtained as late as the 26th of July. Within a few days afterwards they became bankrupt, and Mr. Kerr has since stated, under examination, that early in the

The Leading Wholesale Trade of Toronto.

WM. B. HAMILTON,
(Late CHILDS & HAMILTON),

MANUFACTURERS & WHOLESALE DEALERS

IN

BOOTS & SHOES,

15 & 17 FRONT STREET EAST,
TORONTO, ONT.

THOMAS LAILEY and CO.,
IMPORTERS

AND

Wholesale Clothiers,

DEALERS IN

AMERICAN RUBBER CLOTHING.

WAREHOUSE:|

6 FRONT STREET WEST,
TORONTO.

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.

KING & BROWN,

MANUFACTURERS OF

BOOTS AND SHOES,

NO. 27 FRONT ST., TORONTO.

Our fine lines are now made as follows:—Men's in two widths, B. & C. sizes and half do.; Boys' in two widths, B & C sizes and half do.; Ladies' in seven widths, AA, A, A½, B B½, C & C½ sizes and half do. Straights and Rights and Lefts; Misses' in two widths, B & C sizes and half do.; Children in two widths, B & C sizes and half do. Rights and Lefts and Straights. Each boot is stamped on bottom and lining with our name, width and size. AA, very narrow; A, narrow; A½, slight medium B, medium B½, Full medium C, wide, C½ very wide.

J. D. KING.

CHAS. BROWN.

H. A. NELSON & SONS,

IMPORTERS OF

Fancy Goods, Toys, &c.,

MANUFACTURERS OF

BROOMS, BRUSHES & WOODEN WARE

of every description.

56 & 58 Front Street West,
TORONTO.

91 to 97 St. Peter Street,
MONTREAL.

effect, or perhaps we should say cause, of those of G. P. Mitchell & Co., Halifax; and a prominent French Canadian house in groceries is freely talked of on the street and in the papers. Money amongst the retailers, and for general circulation, is unquestionably scarce, and it is hard to get for any speculative purpose. Our banks, however, are very reasonable with people who have any back-bone, and do not refuse discounts, unless to discourage renewals, or to prevent kite-flying, two crusades in which we ought to wish them all success.

A PRESS-TELEGRAM, in very poor taste, and to the following effect, comes from Ottawa:—“The Ottawa assignees appointed are Messrs. F. Clemow, W. Fingland and D. S. Eastwood, the former a pronounced Conservative, the second a Reformer, and the third a political hermaphrodite. There is a good deal of disgust here among the supporters of the Government at the nature of the appointments.” Possibly the writer of the above would like to have the American system, so often denounced by prudent observers as fatal to good administration, adopted in Canada, and have all officers and functionaries of law, of order, and of civil service changed at every change of Government, to harmonize with the political colour of the Cabinet

The Leading Wholesale Trade of Toronto.

TO THE TRADE.

HUGHES BROTHERS
SHOW THIS WEEK

- 4 Cases Worsted Coatings.
- 1 Case New Corsets.
- 1 Case Ribbons.
- 1 Bale Striped Prints.
- 1 Case Linens.
- 1 Case Small Wares.

(Per Cargo Express.)

Stock well assorted. Orders carefully filled and promptly shipped. Terms Liberal.

HUGHES BROTHERS,
62 YONGE STREET.

Toronto July, 1875.

FALL 1875.

JOHN ROBERTSON, SON & CO.,

Offer complete stock in

**DRESS GOODS,
WINCEYS,
BLACK LUSTRES,
STAPLES,**

Ready for the inspection of Buyers visiting this market.

JOHN ROBERTSON, SON & CO.,
24 & 26 Wellington Street West.

of the day. We refuse to think that Messrs. Fingland and Clemow will make any the worse Assignees because one chance to be liberal and the other the reverse in politics. We even think it quite possible that a gentleman who professes to be a neutral politically, may be a good officer for the post he is to fill, if he has, as we know Mr. Eastwood to have, sufficient business experience, a good record, and the needed ability.

OIL MATTERS IN PETROLIA.

(From our own Correspondent.)

PETROLIA, Aug. 23rd, 1875.
A few new wells going down in the west near the well lately struck by Van Alstyne, which was said to be doing over 200 barrels per day. At any rate it was good for 100. It was very full of gas, and used to suddenly flow. Last week it took a flowing spirit, and the oil was forced through the tube used to supply the boiler with gas as fuel; this ended in the entire destruction of the derrick and engine house by fire. It is being rapidly rebuilt.

The building of Laney's new refinery, and the resuscitating of two old ones makes, the London Oil Refiners Association matters mixed, and they may decline to go on by way of rent, but in any event they are so strong within themselves that they can and will control the market, and make things blue with other small refiners. The refineries that are being placed against them are mere speculations, not with a view to better the market or assist the crude oil business, but to draw blood if possible from the Association. The price of crude has not changed, being \$1.25 by the crude Association and from 80 to 85c. outside.

Refined 24½c. by car load lots.
Business here very dull.

year he knew their failure was inevitable. The amount of goods, of which no account can be given, is very large, and additional complication is given to the winding up, from the firm having adopted a new method of book-keeping last January.

THE feeling in Montreal this week is one of unusual excitement, not to say apprehension. Much of this is needless, and much of it is the result of a rumor that the Directors of the Jacques Cartier Bank are each and all to be summarily “put through” for their share of the bank's liability to the Government, a heavy sum to be sure, and that disaster will overtake the whole of them. But the unreflecting public do not stop to consider that there is some return to be expected from the bank's assets, and further that the Government is not likely to be summary in pressing people in their position. These considerations modify the situation somewhat. Apart from this, however, there are matters justifying some uneasiness: a house in the iron and machinery line has failed, and has embarrassed others. At least one wooden and one iron manufacturer have got extensions.

THERE is some commotion in the leather trade. First, a weak shoe house named Laurin & Co. got into difficulties and were compromised with, much to the indignation of others in the same trade. Then an old concern, and presumably a good one, Rolland & Son, stopped, and professed poverty to the extent of \$40,000 deficit. Now, two very respectable leather houses have suspended, and one of these will likely affect some tanners and others in Quebec. It is very easy, on the strength of these facts, to start rumours, and to get believers in them, all which affects sales, prevents confidence, and tends to restriction by the banks. The grocery trade is not without its stir in this direction. James Mitchell, a considerable operator in West India goods, has assigned, his troubles being the

BRYCE, McMURRICH

& Co.,

IMPORTERS AND WHOLESALE

DRY GOODS

Merchants,

WAREHOUSE

34 YONGE ST., TORONTO.

**THE MONETARY TIMES,
AND TRADE REVIEW.**

TORONTO, CAN., FRIDAY AUG. 27, 1875

FINANCIAL REVIEW.

Looking at the statement of the condition of the banks before us, which now includes the amended return of the Jacques Cartier Bank, we cannot but think of the way in which the Government and the public have long been deceived by its falsified statements. And this suggests a very grave question, viz.—whether some plan of Government examination is not a necessary complement of our banking system. The banks have the privilege of issuing promissory notes for circulation, and we have always upheld and defended the system under which they do so. But this system makes a large portion of the public the involuntary creditors of the banks. The notes are not legal tender it is true, and no one can be compelled to take them against his will; but they circulate freely and no one could take such a stand as to be constantly refusing them. The Government have insisted on certain safeguards as a condition of the privileges enjoyed by the banks, one of the most important of which is the publication of the returns which regularly appear in the Canada Gazette. These returns are all certified as correct by the President and Cashier of each bank, and the banking Act provides that the wilfully making any false return shall be a misdemeanor. It has been proved, however, that these precautions are insufficient. Most flagrant falsifications of returns have appeared in the case of the bank above-named; and the public, the Government, and its stockholders, have all been alike deceived. And, unplea-

sant as such a query may be, the question cannot but arise in the minds of thoughtful men,—what if there are other errors? A grave question indeed!

A government inspection would be fraught with difficulty here, though it is practised in the States, owing to the great difference in the banking system of the two countries.

There, almost every bank transacts its whole business in one office; hence, an examination of that one office is an examination of the Bank. Here, on the contrary, almost every bank has one or more branches, the whole of which would require looking into before the work of examining any one bank would be complete. The difficulties in the way are considerable, but greater administrative difficulties than this have been overcome; and the matter is one of such vital importance to the country, that we are convinced it should receive consideration at the hands of the Government. The public, at any rate, who receive and scan the bank returns with the care which their importance demands, have a right to require that everything possible shall be done to ensure that the returns are correct.

The condition of the country is in many respects unsatisfactory, and the times are fraught with fear and anxiety. Yet we must not allow such fear to prevail to an unreasonable degree; and it will be well to remember that there are some aspects of our condition that are highly encouraging. We have undoubtedly one of the finest harvests that the country has ever been favored with; and a good harvest never failed to bring about a return of prosperity. A general curtailment and reduction of importation and manufacturing production has commenced, and will undoubtedly be followed up. This is a very good sign. We have in truth been doing too much business for our capital for several years back. The resources of banks and loan institutions have been strained to supply the endless demands of borrowers. More stocks, more buildings, more machinery, more plant, was the order of the day, and largely on borrowed money. Such a state of things inevitably brings about a reaction. It is a well settled rule that people are far more careless in spending borrowed money than they are with their own; and Canada has had a full experience of this during the last few years. The resources of lenders were, however, exhausted at last, and ever since then, say about last March, a complete turn in the tide has taken place. Spite of the threatening aspect of the times we are in truth in a more healthy condition than we were a year ago. We are on our way to a more solid prosperity.

The failures of the last few months have

given rise to an amount of apprehension which is scarcely justified. On examination, it will be found that in the majority of instances, the persons who have failed had been known to be in a critical condition for some time back. Most of them were known to be entirely dependent on borrowing facilities, and to be carrying on business far beyond their means. Some were old houses that have been tottering for years back, and only kept up appearances by desperate struggling. Others were young and ambitious houses that attempted a large wholesale business on a capital barely sufficient for a respectable retail store. Such as these invariably "go the wall," on the first financial pressure, and we have pointed out again and again that we had far too much of this kind of thing amongst us. Men who have saved their three or four thousand dollars have formed a partnership, hired a warehouse, and call themselves Blank & Co., palming themselves off as a great wholesale house, with new and extended facilities, &c. The marvel is that such firms could get the enormous amounts of credit they have been able to obtain in England. Other failures are of men who have failed before, and having succeeded in patching up their affairs, got credit again and struggled along for a few years more, only to repeat the old story. In some few cases there has been fraud and dishonesty. Such always turn up in times like these, but the instances are few, and if creditors would deal with them as they ought, there would be fewer still.

We repeat, then, there have been reasons for nearly every failure, that might have been ascertained beforehand. As a matter of fact, few of the recent failures have occasioned any surprise. Nothing has transpired of such a nature as to give a general shock to credit. People have been thoughtlessly saying that now we do not know who to trust. There is no reason for this kind of talk. If bankers and men of business will only exercise a reasonable amount of judgment, they will discriminate without difficulty between the sound and the unsound. And at a time like this, it is particularly important to let character have its weight. Some men deserve assistance and forbearance. They are economical, industrious, and know their business. They have been perhaps imprudent in buying too much stock, or erecting a building, but they have the elements of success in them. It will be wise of bankers and creditors generally, to assist such as these, and help them through. There are others who deserve no assistance. They have no right to be in busi-

ness, for they are neither careful nor capable. The sooner such are wound up the better. It is a time for steadiness of nerve on the part of owners and dispensers of capital. And we have no doubt that coolness and judgment will not be found wanting.

The following is the last official return for the Banks of Ontario and Quebec:

	June 30, 75.	July 30, 75.
Capital subscribed....	62,647,000	62,784,546
Capital paid up.....	58,748,000	58,897,882
LIABILITIES.		
Circulation.....	18,728,000	18,725,500
Government deposits..	13,122,000	12,497,000
Deposits of the public.	55,917,000	55,368,230
Due other Banks in		
Canada.....	1,071,000	1,186,750
Due banks not in Can-		
ada.....	3,250,000	2,998,927
	\$92,088,000	90,776,407
ASSETS.		
Specie and Government		
notes.....	13,889,000	13,712,705
Notes of other banks..	4,377,000	3,691,700
Due from banks in		
Canada.....	3,651,000	3,436,200
Due from banks not in		
Canada.....	6,331,000	6,245,745
Assets available.	28,248,000	27,135,350
Government debentures	1,179,000	1,162,300
Loans to the Govern-		
ment.....	69,000	82,520
Loans covered by		
stocks and bonds..	6,797,000	6,672,850
Loans to Corporations.	2,684,000	2,721,380
Loans and discounts		
to public.....	122,714,000	120,864,210
Overdue debts.....	2,756,000	3,523,526
Real estate.....	823,000	733,350
Bank premises.....	2,553,000	2,734,100
Other assets.....	1,380,000	1,498,800
	\$169,203,000	167,128,386

In each month the Jacques Cartier return is omitted.

To enable a clear idea of the position of the banks for some time back to be realized the following table is submitted for examination.

	1874.	1875.
DEPOSITS.		
January.....	\$62,091,453	\$76,246,180
February.....	64,227,117	73,150,506
March.....	64,588,950	71,212,306
April.....	67,459,330	70,378,181
May.....	68,374,796	69,042,046
June.....	72,450,113	69,042,046
CIRCULATION.		
January.....	\$25,356,359	\$23,893,625
February.....	25,668,950	23,013,180
March.....	25,048,270	21,499,900
April.....	23,072,864	19,740,530
May.....	22,502,021	18,683,600
June.....	23,391,645	18,728,401
DISCOUNTS.		
January.....	\$116,820,345	\$142,340,000
February.....	123,807,140	142,389,074
March.....	124,745,460	139,432,315
April.....	127,198,254	138,872,560
May.....	127,722,600	133,715,960
June.....	128,664,000	132,274,705

The above figures present a picture of the changes in the financial business of the country amounting to a revolution. The deposits which in the first half of 1874 increased ten millions ran down from January to June this year over seven millions, the total amount being now three and a half millions less than at same date in 1874.

Circulation, usually low in summer, is now five millions less than at same date 1874, being four millions below the average at this season for three years past.

Discounts which for some years have been going up by bounds of seven and ten millions each half year, the increase from January to June 1874 being twelve millions, have fallen this last half year ten millions. The diminished activity of commerce and restriction of monetary power as evidenced by the total sum available to the Banks by deposits and circulation, and the extent of their accommodation granted the public, is represented by a total restriction in these items since January last of \$22,000,000. The significance of these figures is seen the more when compared with the unbroken wave of increase, which starting in 1870-71, reached its maximum height in January last, and has since then rapidly ebbed away. Such immense changes are a key to all that is noticed in the former part of this article. We have spoken again and again of the unreasonable increase of our discounts which was going on, and all that has transpired is but what might have been expected.

OUR LOAN AND SAVINGS' SOCIETIES.

The annual statement of our Loan and Savings', or, as they are popularly known, Building Societies, has appeared earlier this year than usual. The returns are made up according to the form provided by the new Act.

The returns under review are for 1874, and they shew that at the close of the year, the Ontario societies held assets to the value of \$14,082,380, and those of Quebec which reported (only the societies of Ontario are compelled to do so) to the extent of \$2,147,027. We have here a total of \$16,229,407 embarked in these companies in the two larger Provinces alone—a fact which manifests very considerable financial strength and influence. How rapid has been their growth may be understood when we say, that at the time of the union of the provinces their total assets were less than \$4,500,000, and that they have increased during the past five years as follows:—

Assets in 1870.....	\$6,633,292
Assets in 1871.....	8,392,957
Assets in 1872.....	9,225,437
Assets in 1873.....	10,954,482
Assets in 1874.....	16,229,407

In 1873 there were returns from twenty-three different companies, last year (1874) the number which reported was thirty-three. Four new companies were launched in 1872, two in 1873, and one, the *Credit Foncier* of Lower Canada, last year. The increase in their assets, it will be observed by the foregoing statement, has been no less than 144.75 per cent. during the five years mentioned. This fact shows how large an amount of capital has been invested through the channel of these companies—by far the greater portion of it on real estate. Most of them seem to be highly successful, at least we observe that none appear to have paid their shareholders less than eight per cent., whilst ten is a common dividend, and in one case, 9 per cent. and a bonus of 3 per cent. additional, was handed over to the lucky recipients.

The progress and present position of our Loan & Savings' Societies would probably be best understood by a comparative statement, showing their position in 1873 and 1874 respectively. But on account of the returns being made up this year somewhat differently, as already mentioned, we will have to content ourselves with giving the statement of assets and liabilities for 1874 alone. It is as follows:—

LIABILITIES.	
Capital Stock.....	\$8,042,157 70
Accumulating Stock.....	1,067,634 15
Reserve Fund.....	1,336,462 45
Dividends declared and un-	
paid.....	291,949 03
Profit on accumulating stock	176,070 55
Contingent Fund and unap-	
propriated profits.....	160,542 20
Liabilities to Stockholders..	\$11,074,816 08
Deposits.....	4,614,812 82
Debentures payable in Canada	
Do. Do. elsewhere	19,992 78
Interest on Deposits and De-	
bentures.....	147,352 92
Owing to Banks.....	311,753 66
Other liabilities.....	60,679 71
Liabilities to the public.....	5,154,591 89
Total.....	\$16,229,407 97

Of the Liabilities to shareholders, the portion due by Ontario companies is \$9,310,806, and for those of Quebec, \$1,764,009, and of the amounts due the public, the proportion is \$4,771,573 to \$383,018; the number of companies which reported being twenty-five for Ontario and eight for the sister province. During the twelve months, the capital stock increased to the extent of \$1,665,876, and the deposits from \$2,869,381 to the sum of \$4,614,812. This increase in deposits is sufficiently large to be noticeable, when the financial character

of the past year is considered. It would almost appear that a portion of the public regarded them with more favour than some of the regular chartered Banks, or is the secret to be found in higher rates of interest being offered by the former than the latter?

The assets held by the companies were as follows:—

ASSETS.	
Loans on Real Estate.....	\$15,041,858 04
Do. on Dominion, City, Town &c. Security.....	29,635 16
Do. to Shareholders on Stock.....	311,346 76
Do. otherwise secured.....	86,983 16
<hr/>	
Loans in all.....	\$15,469,828 12
Real Estate owned.....	124,260 58
Dominion & Municipal Se- curities.....	115,387 00
School Section Securities...	800 00
Office Furniture.....	13,933 28
Cash on hand.....	38,454 15
Cash in Banks.....	306,299 45
Other property.....	160,450 39
<hr/>	
Property owned in all..	\$759,584 85
Total.....	\$16,229,407 97

There are a few of the items in the Assets which call for a brief notice. In 1873, the total amount loaned on mortgages was \$9,570,449. We suppose this item to be the same as the loans on real estate given above, and it will be seen that last year the value of these had advanced to slightly over \$15,000,000—an increase of 57 per cent. in the short space of twelve months. The value of the securities of the Dominion and of municipalities held by the companies advanced about \$42,000, but the real estate owned by them was given in the present returns at \$124,260, as against \$332,362 in the preceding year. The amount of cash in the Banks had increased from \$193,277 to \$306,299—a rather curious fact considering the loud complaints of the scarcity of money which are to be heard on all sides.

There are, however, a few other facts possessing general interest, which may be readily summarized as follows:

Amount of subscribed stock.....	\$16,607,700
Amount of dividends declared for 1874.....	736,558
Loans during year.....	6,468,371
Loans repaid during year.....	4,082,461
Deposits received.....	6,666,423
Deposits withdrawn.....	5,642,215
Debentures issued during year..	19,992
Value of Real Estate under mort- gage.....	35,357,682
Mortgages in default.....	337,740

So far as we have been able to judge

since the returns came into our hands, the statements for 1874 laid by these companies before the Government, taken as a whole, are highly satisfactory. If anything, they appear to better advantage than those of 1873, and afford evidence generally of good and careful management. This character may not apply to all; in fact, it would be strange if any family so large were entirely without black sheep. But when it can be stated of them as a whole, that of their liabilities, \$11,000,000 (to use round numbers) are due to their own shareholders and only \$5,000,000 to the public, and that the whole of their Assets except \$750,000, is invested in real estate, the value of which is \$35,000,000—more than double the mortgages upon it—we fancy there is room for no uncertainty in regard to the general soundness of their position, or the carefulness with which they have been conducted.

We consider it desirable that such companies should be encouraged. They are generally profitable to the stockholders, the best evidence of which is to be found in the price of some of their stocks: the Canada Permanent for instance, at the time we write, commands 165, and the Freehold and Western Canada being worth about 140. They also benefit the public, many of whom find the means through these companies of improving their farms, starting machinery, or other ways of benefitting themselves and improving the country.

OBTAINING MONEY UNDER FALSE PRETENCES.

The apprehension and committal for trial of the members of a great mercantile firm in London, on a charge of obtaining money under false pretences, is one of the most singular events of these times. The offence in question has long had a place on the Statute Book, but it has generally been confined to small pieces of trickery on the part of gentlemen who live by their wits. No great merchants, we believe, were ever put on trial for such an offence, and the particular form of it with which they are charged is such as to make the case one of the greatest possible interest to any mercantile or banking community.

They were apprehended at the instance of the London and Westminster Bank, who charged them with offering bills for discount, which were carefully drawn to imitate *bona fide* commercial bills, but which, in reality, were entirely destitute of a mercantile foundation. The specific offence consisted in putting certain marks and letters on the bills, of such a nature, as are understood in London to refer to particular

shipments or consignments, thereby conveying the idea that a *bona fide* sale or consignment of merchandise was at the bottom of them.

It is most unfortunate for the interests of justice that the accused parties, being liberated on bail, have violated their bond and fled the country. The trial is, therefore, stopped in its first stage, but the very fact of their flight is sufficient to show that they felt themselves in imminent danger of conviction and punishment. If this be so, as our criminal law exactly corresponds with that of the Mother Country, it is well that all parties interested should understand that it is a criminal offence for any one to palm off accommodation bills upon a broker or bank, which are "got up" to imitate *bona fide* commercial bills. The particular form of the imitation is a matter of no consequence. There are many ways of drawing bills so as to make them appear genuine. The imitation is the essential point, the passing off as a commercial bill of a document which is of a different kind altogether. For example, an exporter in the interior, (if he could make such an arrangement,) might draw upon a merchant at a shipping port and get his bills accepted, it being understood that produce was to be purchased with the proceeds. Such drafts might be offered for discount to a banker, and if the business was done in a straightforward manner, the whole transaction would be explained on which they were founded, and so long as the honourable understanding was observed, and there was produce under the control of the parties to represent the drafts, all would be fair and legitimate. But let it be supposed that the business goes on for some considerable time. There are losses. The produce is sold, and does not realize sufficient to pay the drafts. More transactions are engaged in, and there are still further losses. Gradually one bill and another out of the whole ceases to have any mercantile foundation. Then, let it be supposed, that to keep up appearances, and to enable more discounts to be obtained, marks or memoranda are attached to certain bills. One will have "*Shipment by Schooner A.B.C.*," another "*Oats stored at Blankville,*" another, "*Consignment No. 3,*" and so on, the whole being "false pretences" as recognized by the Statute, the intention being to mislead and deceive the banker with whom business is done. This kind of operation would exactly correspond with the offence for which the Messrs. Collie were tried.

In the importing trade such false pretences are made in a different manner altogether. There, the distinction between paper discounted as a *bona fide* loan to the

merchant, and what is technically known as "customers' paper," is clear and well-defined. Every one knows that it is vastly more easy to obtain money on the latter than the former, for the simple reason that, as it represents goods sold and delivered, there is a far greater certainty of it being paid at maturity. An importing merchant then, in a time of pressure, knowing that he could get customers' paper discounted when he could get money in no other way, may sometimes yield to the temptation to get the names of his customers to bills which do not represent goods sold at all. Even this transaction, undesirable as it is, in a banking point of view, would be free from legal taint if the merchant honestly explained the case to the banker, and put it before him on its merits. If he said—my sales are slow, but payments are coming on. I have no bills for goods sold, but my customer A and my customer B, out of consideration for me, have each accepted a bill, which of course they are able to pay if I do not. Will you lend me the money on their security? This is an honest and straightforward method of negotiation.

But the opposite course is not straightforward. If such bills are drawn for odd amounts, for sums that look like the amount of invoices, if drawn at the time for which business bills are generally drawn, and on men who are known to be in the habit of dealing with the house, and being thus "got up" in business form to look like business bills, are offered for discount to a banker, as *customers' paper*, then there is undoubtedly a false pretence. No observations need to be made when the bills are offered. Nothing need be said about the bills. The very fact of imitation and concealment is sufficient. The transaction is fraudulent, and the penalty of the Statute against obtaining money under false pretences has undoubtedly been incurred.

In the former case, where drafts are drawn on an exporting house, we have no doubt that the same penalty would lie, after the produce had disappeared, even if no mark or memoranda were made on the bills. Let bills be passed off as different from what they actually are, and there is all the false pretence that the law recognises as a misdemeanor. Our law on the subject is the same as the law of England. Whatever is wrong there is wrong here. Forged bills are comparatively rare, but it should be understood that it is not the uttering of forged paper alone that is liable to be punished.

TRADE IN HALIFAX.—Although trade in Halifax is very dull in all departments there is an improved feeling amongst business men. The impression prevails that most of the weak mercantile houses have already come to grief, and the worst is known. Importations will be small, seeing that the number of traders has been so largely reduced by the extraordinary number of assignments made throughout the Province during the past six months. The great majority of those who have assigned are not likely to resume business, and, considering the bitter experience of wholesale merchants, we may safely assume that men without means or practical knowledge of trade will find it much more difficult to get credit hereafter. The curse of trade here, as in the other Provinces of the Dominion, has been, and still is, the disproportionately large number of traders compared with the population. The city has of late been flooded with rumours affecting the standing of several prominent business houses, in some cases with perhaps a slight foundation of truth. Of course this causes much annoyance to those whose credit is thus unwarrantably trifled with, as well as distrust in the mercantile community generally. Importers of dry goods have probably felt more severely the depression in trade than those in other branches, for their importations in the spring were generally up to the average, while sales have been comparatively small, and payments unsatisfactory. As a consequence some good houses will be obliged to ask extension from a few of their largest creditors, which no doubt they will readily obtain. A knowledge of this has evidently led to some of the rumours that have been prevalent, but there is no reason for fear. It is simply a question of policy, whether it is not better to arrange for an extension of six months in Britain, on a basis of five or six per cent. interest, than to discount business paper here at seven or eight per cent. in three months, with the certainty of having to redeem one-half of it at maturity. In considering the probabilities of business in this Province, the immense shipping interests must be kept in view. The value of shipping is estimated at sixteen to twenty millions of dollars, and for a few years previous to 1875, profits averaged probably twenty per cent, while the average for the past nine or twelve months cannot have been over five per cent., an enormous falling off in the income of so small a Province, and sufficient of itself to account for hard times. Fortunately freights are decidedly improving, and ship-owners look forward to good returns a few months hence. It was expected that the fisheries would give a good yield, judging from the earlier catch, but from all appearances they will prove far below an average. In connection with other circumstances this is a serious matter, and mercantile men, while preparing for a severe winter, are hopeful of brightening prospects with the coming season.

NEW JOURNAL.—The first number of a new commercial paper, issued at Montreal, has

reached us. The head-line, the arrangement of the advertisements, and the styles of type used caused us at first sight to mistake it for THE MONETARY TIMES. Our journal seems to have been placed in the printer's hands with the direction to "Make something just exactly like that in every particular." Evidence of this is to be seen on every page; old quotations and dates have been taken over with a degree of fidelity that does the printer good credit. We could easily overlook the infirmity of a total absence of originality were it not for the wanton violation of the commandment: Thou shalt not steal. Had the theft been carried to its full extent, and the articles also of THE MONETARY TIMES transferred to the reading columns, we should have felt bound to express the same high approval of the literary contents that we entertain for the general get-up of the paper. We merely discharge a duty in warning purchasers of THE MONETARY TIMES that there is a base imitation of it on the market; but further than this we have no concern in the matter.

—The grain dealers of New York are making strenuous efforts to secure to themselves a large proportion of the grain trade of this country and the Western States. The Produce Exchange of that city and the railways leading thereto are in agreement to that end, and measures for the inspecting, grading and delivery of grain have been assented to by most parties concerned. With the present facilities for "handling" at that port the result of the new system will only be partial, and until new elevators, with every convenience for the classification of grades with expeditious means of shipment, are erected, the trade of Montreal and other seaboard ports have little to fear from this rivalry manifestly superior as it may seem. The accomplishment of this object however—and there is little doubt it will be accomplished in a year or two—is not without interest to ourselves.

—Mr. James Foley, of Montreal, has applied for a writ of injunction against The Canada Tanning Extract Company, of London, (England), and one of its directors in Montreal, restraining the Company from raising money on certain interests in property in the County of Nicolet, vested in the petitioner. The plaintiff alleges that in April, 1873, he sold the Company an interest, good-will, trade, and premises, in Nicolet County, on certain conditions, and that the directors are borrowing £25,000 upon their property, and issuing debentures for the amount, which, if carried into effect, will seriously depreciate the value of his stock. The petitioner prays that such a lien be not created on the immovable property, and that he may be declared sole owner of £19,000 stg. of the stock. The case was argued before Judge Beaudry, who granted the injunction, ordering that the Company create no lien, privilege, or hypothec, upon the immovable property of the Company, until otherwise ordered by the Superior Court.

—We are pleased to see that in the appointment of the official assignees under the Insolvent Act of 1875, most of the old and reliable persons have been retained. The new Act, of which we gave an extended review in February last, comes into force on the 1st of September. Among its salient features a few may be particularized to refresh the recollection of our readers. The power of making voluntary assignments is withdrawn; an insolvent before he can obtain a discharge must pay 33½ per cent. of his liabilities; and the law directs that the writs of attachment be issued to the assignee instead of the sheriff, as provided by the Act of 1869. A new clause is added to those defining the grounds on which a debtor shall be deemed an insolvent, and it regards the fact of a debtor calling a meeting of his creditors for the purpose of compounding with them, or the exhibiting of a statement showing inability to meet liabilities, as proof of bankruptcy.

The Insolvent Act of 1875; including full notes to each section, tariff of costs, index, and list of cases. By Hugh MacMahon, Esq. Toronto: Willing & Williamson, 1875. Price, \$3.00.

We have received a copy of this publication, and as the subject of which it treats is one that will at all times bear examination, it is our intention to refer to the work fully in a future issue.

FIRE RECORD.—Dundas, August 17.—The stables and contents belonging to Mr. Collins' Hotel, of this place, were completely destroyed by fire. Loss, \$800; no insurance.

Gilford, Aug. 21.—Flansburgh's Commercial Hotel was burned down last night, together with the stables, sheds and all the outbuildings. The fire originated in the stable. Part of the furniture in the house was saved. The buildings were insured for \$1,200, but there was nothing on the contents.

Halifax, Aug. 18.—A dwelling at Willow Park was burned yesterday and a large portion of its contents destroyed. The loss is probably fully covered by insurance. There was \$4000 on the house in the "Guardian" and \$1000 in the "Lancashire" offices; and \$1,500 on the furniture in the latter.

Montreal, Aug. 23.—A dry goods store on St. Joseph street was totally destroyed. Loss \$11,000; insurance \$10,000 divided as follows: Montreal, \$4,000; Lancashire, \$2,500; Commercial Union, \$3,500. The adjoining store occupied by Mr. Desjardin was damaged to the extent of \$2000. He is insured for \$6,000 on the stock \$1000 of which is in the Commercial Union.

Arkona, Aug. 21.—The barns and stables of Mr. Joseph Cornell with about eleven tons of hay, and all this season's crop of fall wheat and barley and several agricultural implements were destroyed by fire. Loss about \$2,000 insurance \$1,110.

Kingston, Aug. 20.—The barn and shed of Mr. Mathew Reid, on the Perth Road, in the Township of Kingston, full of hay and grain, was totally consumed. There was no insurance on the property.

Barrie, Aug. 21.—The cooper shop of J. V. Williams was destroyed by fire. The loss is light and the building was insured for \$500. The carriage factory and blacksmith shop of G. Somers which adjoined the above premises were also consumed: Loss \$600, insured for \$800.

St. Catharines, Aug. 20.—A stable containing two horses was consumed to-day. Loss \$500.

STATEMENT OF BANKS Acting under Charter for the Month ending July 31st, 1875, according to Returns furnished by the Banks to the Auditor of Public Accounts.

NAME OF BANK.	CAPITAL.								LIABILITIES.							Total Liabilities.		
	Capital Authorized.	Capital Subscribed.	Capital Paid Up.	Notes in Circulation.	Dom. Govt. deposits payable on demand.	D. Govt. deposits payable on a fixed day.	Prov. Govt. deposits payable on demand.	P. Govt. deposits payable after notice on a fixed day.	Other Deposits Payable on Demand.	Other deposits payable after notice on a fixed day.	Due to other Banks in Canada.	Due to Agencies or Agents in or out of the Province for general accounts.	Due to Agencies or Agents of other Banks.	Liabilities not included under foregoing heads.				
ONTARIO.																		
Bank of Toronto	2,000,000	1,000,000	1,000,000	755,030	31,335 85	180,000 00	369 86	50,000 00	1,268,779 31	850,562 48	91,271 60	170,559 33	2,004 00	2,004 00	3,431,412 43			
Bank of Hamilton	1,000,000	1,000,000	589,960	266,567	59,000 00	430,888 89		50,000 00	404,344 43	150,284 08	1730 95	33,208 00	9,865,250 70					
Bank of Commerce	6,000,000	6,000,000	1,659,651	575,759	129,113 70	430,888 89		35,910 87	3,666,579 08	3,163,626 90	86,818 90	28,424 42	9,865,250 70					
Niagara District Bank	1,000,000	970,250	970,250	575,759				15,714 38	942,891 64	738,922 95	14,840 85	26,354 90	2,122,013 90					
Imperial Bank of Canada.	1,000,000	909,000	560,230	326,034	5,313 40	50,000 00		25,000 00	424,549 31	240,361 79	8,608 02	70,124 09	1,149,700 61					
Ontario Bank	3,000,000	3,000,000	2,948,685	819,741	611,302 77	206,666 67	9,443 25	430,000 00	1,601,630 55	1,100,989 16	53,562 15	13,439 61	4,424,600 45					
Royal Canadian Bank	2,000,000	2,000,000	1,979,928	1,070,022	60,728 42	196,333 33	20,265 69	400,174 31	805,450 58	779,897 59	25,443 51	129,114 32	3,902,501 77					
St. Lawrence Bank	1,000,000	840,100	627,993	301,274	11,130 10	103,753 22	85,000 00	180,000 00	103,753 22	159,919 99	16,260 30	159,919 99	3,717,377 61					
Federal Bank	1,000,000	806,000	629,404	284,425	24,380 97	25,000 00		180,000 00	309,728 94	179,196 49	18,546 27		1,021,276 87					
Bank of Ottawa	1,000,000	534,286	268,700	116,367	19,927 49				70,158 44	57,219 54			263,682 47					
QUEBEC.																		
Bank of Montreal	12,000,000	11,668,100	11,668,100	3,404,520	1,385,614 01	1,500,000 00	115,521 10	2,290,772 72	5,865,804 91	4,040,517 17	550,936 68	120,192 61	19,271,878 60					
Bank of N. A.	4,866,666	4,866,666	4,866,666	4,000,749	32,416 00	1,500,000 00	7,393 00	799 00	1,157,534 00	5,117,961 00	18,939 00	1,440,909 00	7,880,630 00					
Bank du Peuple	1,000,000	1,000,000	1,000,000	248,792	1,414 59	250,000 00			422,178 94	449,311 38	4,436 98		1,335,270 01					
Bank Nationale	2,000,000	2,000,000	2,000,000	734,511	95,011 44	250,000 00			439,999 14	994,482 25	31,932 86		4,033 12					
Bank Jacques-Cartier	2,000,000	2,000,000	1,836,380	210,560	11,544 70			100,000 00	439,999 14	994,482 25			29,631 46					
Bank de St. Marie	1,000,000	1,000,000	719,193	144,900	11,239 73	51,130 14	797,396 10		35,250 19	1,597,411 47	649 64		25,485 11					
Bank de St. Jean	1,000,000	540,000	213,490	77,018	21,609 29				51,268 83	398,999 43			34,821 59					
Bank de St. Hyacinthe	1,000,000	501,800	187,450	88,240	9,993 48	12,500 00			130,768 09	142,421 90			171,487 45					
La Banque d'Hocheville	1,000,000	522,550	219,554	199,554	25,000 68	25,000 00			19,068 28	10,119 32			383,423 47					
City Bank	1,500,000	1,500,000	1,490,320	323,997	8,315 37	25,000 00			1,429,048 95	398,240 34	26,781 56		476,681 90					
Eastern Townships Bank	1,500,000	1,000,000	1,097,233	427,076	55,304 40	105,000 00	203,333 33	210,000 00	338,995 38	378,595 24	27,399 67		2,068,111 70					
Exchange Bank of Canada	1,000,000	1,000,000	1,000,000	533,607	4,300 00	30,000 00	1,444 88	255,000 00	338,995 38	378,595 24			1,604,473 80					
Molson's Bank	2,000,000	2,000,000	1,993,795	816,413	183,222 77	150,000 00			430,132 16	102,397 00	3,979 67		1,029,500 66					
Mechanics' Bank	9,000,000	8,697,200	8,117,926	2,818,447	189,229 77				1,755,809 46	509,514 54	97,939 68		3,440,686 61					
Mechanics' Bank	1,000,000	500,000	456,510	119,950	1,000 00		35,151 50		4,492,020 15	3,482,975 31	56,275 85		1,801,415 30					
Metropolitan Bank	1,000,000	500,000	697,400	89,129	90,891 01	43,888 00			218,811 43	114,424 59	5,421 61		401,110 00					
Quebec Bank	3,000,000	2,500,000	2,498,880	653,259	130,014 48	173,200 00	17,009 20	50,000 00	334,952 51	586,500 00	19,989 81		1,200,361 62					
Union Bank	1,000,000	1,000,000	1,000,000	652,259	100,000 00		123,039 75	50,000 00	2,035,144 20	974,800 72	24,985 69		4,300,764 43					
Union Bank	1,000,000	1,000,000	894,860	162,254				25,000 00	195,282 02	875,073 43			2,047,402 60					
Total Ontario and Quebec	68,466,666	64,784,546	60,728,262	18,036,109	3,443,936 99	3,613,697 93	1,423,986 46	4,810,837 28	29,923,954 14	26,122,280 73	2,714,161 47	512,333 54	104,133 72	94,156,012 39				
NOVA SCOTIA.																		
Bank of Armouth	400,000	400,000	273,250	110,749	23,426 66				93,571 34	4,989 33	12,195 03			244,871 53				
Bank of Nova Scotia	1,000,000	1,000,000	934,372	493,372	111,071 04	40,000 00	103,597 14		288,771 63	971,107 95	9,151 55			3,300,713 65				
Mechanics' Bk. of Halifax	1,000,000	1,000,000	900,000	487,370	32,388 12				120,468 94	500,407 75	27,545 65			1,511,691 77				
Union Bank	1,000,000	500,000	499,400	184,802	19,791 52				171,600 24	506,125 78	10,712 93			920,156 46				
Bank of Liverpool do.	500,000	500,000	276,070	59,476	42,086 09				15,347 44	100,747 89	715 84			232,671 61				
Bank of Brunswick	500,000	500,000	197,960	62,697					15,347 44	100,747 89				232,671 61				
NEW BRUNSWICK.																		
Bank of New Brunswick	1,000,000	1,000,000	624,185	341,185	196,620 92				580,637 66	1,672,115 35	45,438 40			3,111,586 73				
Mechanics Bk. of D. of Can.	200,000	200,000	148,870	84,126	68,765 94				34,887 47	58,273 00				206,997 08				
St. Stephen's Bank	200,000	200,000	200,000	130,438	15,875 08				66,890 90	58,273 00	6,513 94			220,262 39				

ASSETS.

BANK.	Specie.	Dominion Notes.	Notes and Cheques on other Banks.	Balances due from other Banks in Canada.	Bal. due from Agc'ies of the Bk. or from other Bks. or Agc'ies in foreign countries.	Bal. due from Agc'ies of the Bk. or from other Bks. or Agc'ies in United Kingdom.	Gov't Debentures or Stock.	Loans to the Dominion Gov.	Loans to Provincial Govts.	Advances secured by Stock.	Loans secured by Bonds.	Loans, &c., to Corporations.	Notes and Bills discounted and 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.	Directors' Liabilities included in foregoing.
ONTARIO.																				
Bank of Toronto.	194,106 47	283,787 00	113,572 80	67,576 98	170,116 02	476 40	147,153	40,000	624,143	212,010	145,540	59,958	4,576,571	89,391	63,825	12,500	50,000	18,412	6,597,080	187,172
Bank of Montreal.	72,617 30	35,618 00	20,274 73	39,180 45	39,180 45	38,581	250,000	212,010	59,958	59,958	38,581	59,958	983,965	131,377	88,852	26,109	215,336	12,621	1,574,585	159,439
C. Bk. of Commerce.	965,865 00	666,514 06	364,344 88	229,067 40	292,446 88	116,641 88	250,000	302,000	532,366	3,020,000	38,581	332,366	13,820,147	10,903	85,632	6,109	26,995	13,666	18,004,874	330,822
Dominion Bank.	103,038 22	106,013 00	116,993 80	269,667 40	4,456 88	80,191	250,000	115,178	2,697,148	10,903	80,191	2,697,148	1,227,540	4,761	2,400	21,229	54,203	7,490	3,661,689	90,000
Imperial Bank Can.	44,759 59	20,613 00	183,189 59	126,645 46	61,348 09	32,400	2,000	31,891	35,066	187,000	32,400	35,066	6,697,477	86,193	87,109	172,434	57,489	7,490	1,728,966	17,000
Ontario Bank.	136,579 33	21,714 00	183,189 59	60,666 31	62,866 03	63,410	2,000	95,544	32,400	187,000	32,400	35,066	6,697,477	86,193	87,109	172,434	57,489	7,490	1,728,966	17,000
Royal Canadian Bk.	215,603 07	214,825 25	137,200 59	60,880 57	9,756 58	442 37	70,566	454,576	419,173	329,432	63,410	419,173	7,027,477	73,960	73,960	113,314	63,154	20,536	3,301,868	154,275
St. Lawrence Bk.	56,205 25	63,144 00	33,990 59	64,989 57	9,756 58	442 37	70,566	454,576	419,173	329,432	63,410	419,173	7,027,477	73,960	73,960	113,314	63,154	20,536	3,301,868	154,275
Federal Bank.	52,328 08	72,565 11	33,990 59	64,989 57	9,756 58	442 37	70,566	454,576	419,173	329,432	63,410	419,173	7,027,477	73,960	73,960	113,314	63,154	20,536	3,301,868	154,275
Bank of Ottawa.	14,176 91	24,602 52	13,535 92	15,382 79	12,089 62	472 30	22,137	22,137	32,515	1,315,290	500	32,515	975,527	71,234	12,750	42,064	42,064	4,690	1,074,731	104,513
QUEBEC.																				
Bank of Montreal.	1,898,638 69	1,703,467 00	648,261 15	997,388 81	2,654,016 23	463,137 38	59,588	59,588	4,420,545	20,000	1,420,545	472,778	26,516,728	282,329	143,940	445,000	445,000	24,429	37,745,860	1,414,853
Bank of N. A.	747,272 00	199,531 00	37,459 00	4,359 00	1,559,766 00	33,451 00	20,000	20,000	102,371	212,973	300,386	102,371	9,773,949	212,973	166,451	63,897	200,000	24,429	14,117,246	1,414,853
Bank of P. E.	64,332 30	309,642 00	60,810 36	40,235 59	7,764 62	13,696 19	99,779	99,779	2,485,452	59,725	2,485,452	2,485,452	2,485,452	59,725	606	1,411	35,000	3,305	3,206,962	53,728
Bank Nationale.	108,937 41	264,279 00	101,418 61	27,178 91	31,347 89	1,897 93	516,300	516,300	3,475,818	74,823	3,475,818	3,475,818	3,475,818	74,823	39,793	14,832	43,501	10,903	5,109,062	138,026
Bank Jacques Cartier.			1,241 03	262,208 25	40,043 00	33,168 17	1,900	1,900	2,756,403	505,400	410,201	2,756,403	2,756,403	505,400	210,765	14,832	112,623	10,903	5,109,062	138,026
B. de St. Marie.	3,661 33	53,103 98	39,874 09	12,251 63	3,011 26	366,501	10,000	10,000	1,173,348	72,108	33,000	1,173,348	1,173,348	72,108	18,044	1,800	38,288	1,324	1,453,664	89,399
B. de St. Jean.	4,329 36	6,309 00	23,811 40	49,517 37	307 76	2,978 88	5,000	5,000	816,457	3,051	3,051	816,457	816,457	3,051	1,800	1,800	14,801	394,462	1,453,664	89,399
B. de St. Hyacinthe.	4,452 67	6,309 00	23,811 40	49,517 37	307 76	2,978 88	5,000	5,000	816,457	3,051	3,051	816,457	816,457	3,051	1,800	1,800	14,801	394,462	1,453,664	89,399
B. de Hochelaga.	5,176 66	41,062 00	36,094 06	103,592 82	2,955 99	640 82	5,000	5,000	3,560,142	30,158	224,564	3,560,142	3,560,142	30,158	126,431	33,909	44,463	1,099,101	1,453,664	89,399
City Bank.	43,739 51	256,695 00	119,599 45	34,097 50	44,376 61	640 82	5,000	5,000	2,319,562	42,797	224,564	2,319,562	2,319,562	42,797	27,602	300	11,248	6,109,101	1,453,664	89,399
Eastern T. P. Bank.	70,134 94	79,375 00	47,554 95	101,897 82	56,995 18	7,135 27	173,044	173,044	1,509,968	89,155	63,270	1,509,968	1,509,968	89,155	27,602	300	11,248	6,109,101	1,453,664	89,399
Ex. Bk. of Canada.	19,294 99	87,370 60	35,345 28	44,171 03	33,996 72	7,135 27	173,044	173,044	1,509,968	89,155	63,270	1,509,968	1,509,968	89,155	27,602	300	11,248	6,109,101	1,453,664	89,399
Molson's Bank.	206,478 07	312,454 00	196,088 02	59,482 17	96,008 67	36,148 25	281,999	281,999	473,920	94,140	473,920	473,920	473,920	94,140	72,500	300	11,248	6,109,101	1,453,664	89,399
Mechanics Bank.	97,156 35	88,150 75	60,885 39	37,440 13	63,000 60	36,148 25	281,999	281,999	473,920	94,140	473,920	473,920	473,920	94,140	72,500	300	11,248	6,109,101	1,453,664	89,399
Bank of New York.	10,653 45	53,062 00	17,947 04	1,704 81	19,330 86	12,172 37	148,433	148,433	763,184	38,555	763,184	763,184	763,184	38,555	168,945	61,502	4,844	7,444,071	806,321	
Metropolitan Bank.	26,282 29	239,650 00	74,201 50	168,730 11	19,330 86	12,172 37	148,433	148,433	763,184	38,555	763,184	763,184	763,184	38,555	168,945	61,502	4,844	7,444,071	806,321	
Quebec Bank.	181,169 25	434,440 00	95,942 73	144,545 27	144,545 27	144,545 27	148,433	148,433	104,384	5,481,533	104,384	104,384	5,481,533	194,471	168,945	61,502	4,844	7,444,071	806,321	
Union B. of L. C.	188,693 61	183,247 00	164,410 69	56,693 21	21,988 83	20,740 26	202,106	202,106	137,358	8,686	30,000	137,358	137,358	47,931	47,931	8,813	3,822	5,335,356	717,965	
Stadecomp Bank.	16,791 00	52,858 00	23,862 00	7,431 00	4,514 00	19,740 00	44,090	44,090	30,000	44,090	30,000	30,000	30,000	45,807	5,757	1,800	3,822	1,312,852	219,749	
Total Ont. & Que.	6,486,120 17	7,426,583 16	3,692,919 83	3,098,503 17	5,156,619 81	801,421 75	1,162,262	1,162,262	4,142,693	64,810	2,912,264	2,721,383	23,620,615	2,556,459	1,683,181	748,196	2,846,712	2,575,970	17,253,433	1,414,853
NOVA SCOTIA.																				
Bank of Yarmouth.	20,995 38	19,735 00	1,633 00	25,095 74	36,405 24	36,405 24	736	736	86,378	6,651	86,378	86,378	86,378	6,651	5,662	33,741	9,443	499,557	584,639	16,521
Bk. of Nova Scotia.	265,482 70	85,455 82	73,310 72	87,655 82	19,310 80	19,310 80	205,000	205,000	244,303	195,396	244,303	244,303	244,303	19,497	11,000	33,741	27,000	1,099,101	3,600,104	266,600
Merchants Bk. Hal.	93,349 85	86,486 00	76,217 03	20,227 60	13,531 86	13,531 86	195,000	195,000	244,303	195,396	244,303	244,303	244,303	19,497	11,000	33,741	27,000	2,617,134	433,346	
People's B. of Hal.	5,196 36	230,500 00	27,937 73	17,892 26	62,910 39	3,888 59	24,333	24,333	81,980	261,595	81,980	81,980	81,980	261,595	32,975	1,600	26,210	18,980	1,522,450	189,791
Union Bk. of Hal.	1,394 56	1,313 00	1,394 56	1,394 56	1,394 56	1,394 56	24,333	24,333	81,980	261,595	81,980	81,980	81,980	261,595	32,975	1,600	26,210	18,980	1,522,450	189,791
Bank of Liverpool.	6,482 02	1,313 00	1,394 56	1,394 56	1,394 56	1,394 56	24,333	24,333	81,980	261,595	81,980	81,980	81,980	261,595	32,975	1,600	26,210	18,980	1,522,450	189,791
N. B. RUNSWICK																				
N. of N. Brunswick.	146,753 35	196,550 00	19,247 00	66,680 70	266 24	246,572 32	62,886	62,886	94,645	3,697,080	34,974	94,645	3,697,080	23,488	239,101	11,082	63,200	33,208	4,824,455	410,000
Maritime Bk. Co.	2,779 20	50,977 00	23,313 59	97,520 00	19,497 01	609 13	59,000	59,000	34,974	4,850	34,974	34,974	34,974	4,850	20,561	1,600	61,200	33,208	816,518	170,169
St. Stephen's Bk.	10,490 50	1,394 00	7,384 74	22,016 83	29,403 08	29,403 08	59,000	59,000	34,974	4,850	34,974	34,974	34,974	4,850	20,561	1,600	61,200	33,208	493,048	41,300

* The Act requires this Bank to include in this item the amount due by its Branches to its Head Office, in other words, its Capital. To place it therefore in the same position as other Banks, the amount should be deducted from its Liabilities.

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, Aug. 24, 1875.
 The anticipations of a revival of trade which have been confidently indulged in for sometime past do not appear as if they were soon to be realized, for at the present moment business is quite as dull as it has been at anytime during the past year, and in the general wholesale trade with the exception of Dry Goods the business done has been of the merest jobbing character and people do not like to make predictions for the future. Several failures during the week seem to have put back the restoration of confidence for an indefinite period but it is hoped when merchants return from the country, and sea side, some little activity will be infused into business. It will be noticed that quotations do not show much change.

always looked for at this time. Heavy Goods are not much asked for. A steady business if not a large one is looked for for sometime to come. Remittances are not at all satisfactory. Clothing in good demand and a fair business doing payments for which are improving.

FURS AND SKINS.—We repeat the quotations of last week without any change to note in the state of the market:—Beaver \$2.50; Black Bear \$6.00 to 12, according to size; Fisher, \$5.00 to 7.50; Silver Fox \$25.00 to 60.00; Cross Fox \$2.00 to 5.00; Red Fox \$1.25 to 1.50; Lynx \$1.50 to 1.75; Dark Labrador Martin \$7 to 8; Pale Martin \$1.50 to 2.50; Prime Dark Mink \$2.50; Dark Mink, 2nd \$1.50 to 2.00; Fine Dark Otter \$8. to 10.; Fall Muskrat 12 to 15c; Winter do 20 to 23c; Spring do 30c; Raccoon 25 to 60c; Skunk 20 to 50c.

FISH.—Some new *Dry Cod* is now in the market and sales are reported from \$5.00 to 5.25; *Green Cod* is still in light supply and price is nominal at \$4.75; *New Salmon*.—Some of this fish is now in market and sells at \$15 to 17 per barrel and \$22 to 24 per tierce according to inspection No. Old stock \$13½ to 15½ according to number; Mackerel is scarce at \$9.50 for No. 1 in brls. *Herrings* there are none as yet in market.

FREIGHTS.—Tonnage is in good supply and rates of freight are well maintained. Latest quotations are for heavy Grain to Glasgow and Liverpool per steam and clipper ships 5/ to 6/3 forward rates 6/ to 6/6. Steam to London nominal at 6/6 Flour 3/3, for order 6/9 to 7/ is paid. Vessels to the River Plate have been taken up at \$19 to 19.50 but it is doubtful if over our inside quotations could now be obtained.

FLOUR.—Receipts for the past week 31,063 brls.; total receipts from 1st January to date 579,526 brls. being a decrease of 43,342 brls. on the receipts for the corresponding period of 1874. Shipments during the week 30,954 brls.; total shipments from 1st January to date 419,070 brls. being a decrease of 42,476 brls. on the shipments for the corresponding period of 1874. The flour market since the date of our last report has ruled irregular, but a moderate quantity of flour has changed hands during the week. Today there was a better feeling with an improved demand, prices, however, at the close were much the same as yesterday. We quote *Superior Extra* \$6.00 to 6.15; *Extra Superfine* \$5.85 to 5.90; *Fancy* \$5.60 to 0.00; *Spring Extra* \$5.30 to 5.40; *Superfine* \$5.10 to 5.15; *Strong Bakers Flour* \$5.75 to 6.00; *Fine* \$5.00 nominal; *Middlings* \$4.50 nominal; *Pollards* \$3.80 to 4.00 nominal; *U.C. Bag flour* \$2.65 to 2.70; *Oatmeal* in small demand and lower at \$5.65 to 5.75; *Cornmeal* \$3.70 to 3.75.

GRAIN.—*Wheat.*—Receipts for the past week 454,483 bush.; total receipts from 1st January to date 4,913,282 bush. being a decrease of 274,028 bush. on the receipts for the corresponding period of 1874. Shipments during the week 360,833 bush.; total shipments from 1st January to date 3,875,564 bush. being a decrease of 1,500,774 bush. on the shipments for the same period of 1874. The lower prices which have prevailed for wheat in the English markets have caused this market to rule very dull. Shippers are not disposed to operate at late quotations, and holders are by no means pressing sales in hopes that some improvement will take place in England and maintain prices here. We have heard of no cargo sales. Only some car loads of U. C. Spring were placed at \$1.30 to 1.32. Western was offered to-day no price named, but no buyers in the market. *Maxie* is nominal at 79c. *Peas.*—Some small sales of car lots are reported at \$1.05 per 66 lbs., market quiet. *Oats* dull and neglected and nominal at 48 to 50c. *Barley* is nominal at 85c; *Hot Barley* \$7.50; *Pearl Barley* \$14.

GROCERIES.—*Tea.*—This market has been weaker, and to effect sales, holders have had to make some slight concessions. The enquiry, however, is improving for Japans of the better grades, and quotations run from 37½ to 55c., according to quality. The lower grades are in the meantime neglected. Greens are not asked for; there has been some enquiry for blacks at about 30c. *Coffee.*—This market, in sympathy with the producing markets, is firm, but stocks are light, and importers here do not consider the high prices ruling in foreign markets as safe to bring in a stock. We now quote Java 31 to 33c.; Singapore and Ceylon native are both worth about 26 to 28c.; Maracaibo 27 to 28½; other kinds, almost none in market. *Sugar.*—Raw sugar has changed hands to a moderate extent from 7 to 7½c. Refined sugar, Glasgow brands, sold at 7½ to 8½c.; local refined, grocers' A., 8½c.; confectioners' A. 8½c.; ground to extra ground, 8½ to 9½c. *Molasses.*—Very little movement this week. Stocks are about as full as they are likely to be this season. Quotations are unchanged since last week, but holders are very firm. *Syrups.*—In fair demand. Amber 66 to 69c.; standard 45c., and golden 46 to 50c. *Rice.*—In small supply; we quote \$4 to 4.12½; moderate sales, chiefly at our inside quotation. *Fruit.*—This market has been very dull, and prices do not exhibit much change since our last report. Layer raisins are sold at \$1.95 to 2; Valencia are firmer and higher, sales from 8 to 8½c.; sultanas 15c.; currants steady at 5½ to 6c.; Almonds, Tarragona, 13½ to 14c.; figs 12c.; walnuts 5 to 8c. *Spices.*—Cloves 37½ to 40c.; black pepper is firmer and 13½ to 14c. are the only prices at which we hear of sales taking place; nutmegs 84c. to \$1; mace \$1.30 to 1.40; ginger firm at 24 to 28c.; pimento 8½c.

HIDES AND PELTS.—Market dull, with very little demands, and no change to note in quotations, which remain as before. No. 1 Inspected Hides \$6; No. 2 ditto \$5; No. 3 ditto \$4 per 100 lbs. *Sheep and Lamb Skins* 40 to 50c.; *Calfskins* 10c. per lb.

HARDWARE AND METALS.—There is a general impression amongst our merchants and manufacturers that we have reached the "the beginning of the end" of the dull times which have prevailed for some months back, and now that travellers are about starting in quest of Fall orders, a more active state of trade may be expected in the near future. Importations so far this season fall short of last year, and it is certain to continue so until the close of the present year at all events. Prices are in consequence moderately firm and likely to remain so. We quote *Pig Iron* per ton of 2240 lbs. Eglinton \$21.00 to 21.50; Carnbroe \$22 to 22.50; Summerlie and Calder \$23.00 to 23.50; Langloan & Gartsherrie \$23. to 23.50; Coltness \$24. 00.; American \$26 to 28; Hematite \$30. to 31. *Bar*, per 100 lbs., Scotch and Staffordshire, \$2.50 to 2.60; best do., \$2.65 to 2.75. Swedes and Norway \$5.00 to 5.50; Lowmoor and Bowling, \$6.50 to 7. *Canada Plates* per box, Glamorgan and Budd, \$5.00 to 5.25; Arrow \$5.50 to 5.75; Hatton \$4.75 to \$5.00. *Tin Plates* per box—Charcoal IC, \$8.75 to 9.00; ditto, IX, \$10.75 to 11.00; ditto DC, \$7.75 to 8.00; Coke IC, \$7.00 to 7.50; 14 x 20, 25c extra. *Tinned sheets* Charcoal best No. 26, 14c. *Galvanized sheets* best brands No. 28, 9 to 10c. *Hoops and Bands* per 100 lbs., \$3.12½ to 3.25; *Sheets* best brands, \$3.50 to 3.75; *Boiler Plates* ordinary brands \$3.25 to 3.50; Best brands \$3.50 to 3.75; *Russian Sheet Iron* per lb. 16 to 17c; *Cut Nails* 2 D Lath, \$4.75; ditto, 2½d to 4d shingle \$3.95; ditto, 5d to 10d, \$3.45; ditto 12d & larger \$3.15; 100 keg lots 5 per cent. discount. Cut nails patent Chisel pointed 25c extra. *Pressed Spikes* \$4.25 to 5.00; *Shot Canadian* \$7 to 7.25. *Lead.*—per 100 lbs Pig, 6.00 to \$6.50; do sheets 6.00 to \$6.50; do Bar, 6.00 to \$6.50; *Steel cast*, per lb. 12½ to 13c½; Spring per 100 lbs.

\$5.00 to 5.25; Sleigh Shoe \$4.00 to 4.25; Tire ditto, \$4.50 to 5.00. *Ingot Tin* 23 to 24c; *Ingot Copper*, 22½ to 23c. *Horse Shoes* per 100 lbs. \$5.00 to 5.25; *Proved Coil Chain*, ½ in., \$6.00; *Anchors* 7 to 8c; *Anvils* 10 to 12c. *Iron wire* per bdl \$2.60 to \$2.70; *Window Glass*, up to 25 united inches \$2 20; up to 40 inches \$2.40; up to 50 inches \$2.80. up to 60 inches \$3.05; up to 70 inches \$3.30.

LEATHER.—Business shows but very little improvement, the demand being mostly confined to one or two staple articles. Stocks in the meantime are ample, though continued shipments to Europe tend to prevent accumulation in Spanish Sole and Splits. Prices are nominally same as last week. We quote:—Hemlock Spanish sole No. 1 B. A. 24 to 25c; do No. 2 22 to 23c; Buffalo sole No. 1 21½ to 22; do No. 2 19 to 20c Hemlock slaughter 27 to 29c; waxed upper light and medium 32 to 38c; ditto heavy 30 to 34c; grained upper 32 to 37c; splits large 20 to 29c; do small 18 to 24c; calfskins 27 to 36 lbs, 55 to 70c; do 18 to 26 lbs 50 to 65c; sheepskin linings 28 to 40c; harness 25 to 31c; buffed cow 13 to 16½c per ft.; enamelled cow 18 to 19c; patent cow 18 to 19½c; pebbled cow 12½ to 16c; rough leather 23 to 26. *Leather Belting*, warranted genuine English Oak Tanned, 20 per cent. off list, ditto Canadian Tanned, 30 per cent. off list.

NAVAL STORES.—The market does not as yet show many signs of improvement, but as stocks are light, higher prices may be looked for when the demand arises. We quote *Spirits of Turpentine* 40 to 42½c, the former for large lots. *Rosins*—Meet with a moderate sale at \$3.25 to 3.50 for strained; \$3.75 for No. 2; \$4.00 to 6.50 for No. 1 up to good pale. *Pine Tar*—Scarce at \$4.00. *Pine Pitch*—\$3.50. *Coal Tar and Roofing Pitch*—Nominal at \$2.75 to 3.00.

OILS.—Business continues to be of quite a retail character. Almost no demand or enquiry for round parcels. Quotations for the most part are nominally unchanged. Linseed is quoted higher. We quote *Cod Oil* 57½ to 60c.; *Seal Oil*, pale, 52½ to 55c., scarce; ditto, straw, 47 to 50c.; ditto, steam refined, 55 to 55c.; *Menhaden Oil* 37 to 40c.; *Linseed*, raw, 57½ to 60c.; ditto, boiled, 62½ to 65c.; *Olive*, 90 to 95c.; *Palm Oil*, 8½ to 9c.; *Petroleum*—Nothing doing of any consequence; carloads 28c.; single barrels and small lots 30 to 31c.

PROVISIONS.—*Butter*—Receipts for the past week 4,315 kegs; shipments 2,806 kegs; market has been firm with advancing tendency, and in consequence there has not been much business done. We quote store packed western 18c.; Dairy western 18 to 19c.; Townships butter 21 to 22c. At the close of the market western butter was quoted at 18 to 20c. *Cheese*—Receipts for the week 19,596 boxes. Shipments 35,208 boxes. Market dull with downward tendency. The stocks in England are large and buyers here do not care about buying at present. We quote 9½ to 9½c., according to quality. *Pork*—Receipts 281 barrels; shipments 227 barrels. Market quiet, but firm. Inspected new mess \$23.50; thin mess \$21.50. *Lard* firm at 15c. *Tallow* nominal. *Beef*—None in the market.

SALT.—There has been some enquiry for Cagliari salt, but there is none in the market. In Liverpool salt we only hear of small sales at our quotations, which are unchanged. We quote coarse, 75 to 80c; fine, 75 to 90c; factory filled, \$1.45 to 1.50.

WOOL.—There has been a few sales of wool made this week within our range of quotations, but manufacturers are still only buying from hand to mouth, and our quotations may still be taken as nominal. Super lambs wool 28 to 30c; unassorted 28c; fleece wool 28 to 30c.

TORONTO MARKET.

Toronto, Aug. 26, 1875.

The business of the past week compares favourably in prices with that of the former, while the amount of stuff moved has been somewhat less. In breadstuffs, the securing of the harvest in better condition than was expected has tended to unsettle quotations, and revive the former dullness, but no extensive decline will result. Groceries were moved cautiously, as the trade here want only reliable customers, and this class of men are not inclined to buy. Provisions are much the same. In manufactured goods there is slight improvement, but hopes are rising as the autumn draws near. Considering all things, the week has been very dull.

BOOTS AND SHOES.—Business continues dull, and orders for the fall trade arrive slowly, but buyers have not yet appeared on this market. Values are steady; sorting up in summer lines is finished, and the factories are still running on short time.

CATTLE.—Beeves.—The number offering still continues increasing with some improvement in quality. The prices of the preceding week are fairly sustained. The grade offering as first-class can hardly be regarded as such, but they bring \$4.50. Second-class have a fair movement at \$3.75 to 4.00, and third-class find buyers at \$3 to 3.25. **Sheep.**—The demand remains active, and prices have firmed up without assuming any actual advance. First class sell actively at \$5 to 5.75. Second-class are wanted at \$4 to 4.50. The movement in third-class is slow at \$3 to 3.50. **Lams.**—Receipts have not been sufficient for the wants of the market, and all offered found ready purchasers. Prices however are unaltered. First-class bring in lots \$3.50 to 3.75, and picked \$4. Second-class find ready sale at \$2.75 to 3, while third-class are not much enquired after at \$2 to 2.50. **Calves.**—The movement is limited at the late range of quotations. For first-class dressing 120 lbs. \$8 is given. Second-class dressing 75 to 110 lbs. move slowly at \$4.50 to 6. Third are worth about \$3, and are not in demand.

DRUGS.—Prices are slightly easier and the business transacted shows a falling off from that last noted. Opium has declined and so also has potass iodide and quinine. Oils are steady. The only change to note in paints is an advance in white lead.

FLOUR AND MEAL.—Flour.—Stocks in store on the 23rd inst. were 3125 brls. against 1919 on the corresponding date of last year. The market has been dull and somewhat irregular all week. The demand shows considerable falling off. Superior extra continued nominal at \$5.65 to 5.75. The only sale of extra reported was Monday, when 500 barrels changed hands at equal to \$5.75; the quality was choice, and though that figure is still asked, ordinary brands can be obtained at \$5.65 f.o.b. Last Thursday, 300 barrels of spring extra brought \$5.30 f.o.b.; and on Tuesday 100 barrels of a favourite brand sold at \$5.40. All week, however, the grade has been declining and yesterday \$5.25 was asked, with \$5.15 to 5.20 f.o.b. bid. Monday, fancy changed hands at \$5.40, and middlings at \$4 f.o.b. Other grades have been nominal. **Oatmeal.**—There have been no sales of car lots; holders ask from \$5.35 to 5.40. Small lots bring \$5.50 to 5.75, last week's figures. **Bran.**—The market is firm; car lots are selling at \$12 on the track. **Cornmeal.**—Is purely nominal at late quotations.

FREIGHTS.—There is little doing yet in grain charters; the only charter reported was a vessel with wheat to Kingston yesterday at 1 1/2c. Nothing is doing in lumber. The rates of the Jacques line are unchanged at 10c. on flour to Kingston, Brockville and Prescott, and 15c. to Montreal; and 5c. on grain in bulk to Montreal, and 3c. in bags to Kingston. Grand Trunk rates on flour are unaltered at 20c. to Montreal,

60c. to St. John, 65c. to Halifax and 60c. to Boston.

GRAIN.—Stocks in store on the 23rd inst.:—Wheat, 47,977 bushels; oats, 26,308 bushels; barley, 3,371 bushels; peas, 766 bushels; rye, nil bushels, against 28,650 bushels of wheat; 4,060 bushels oats; 30 bushels of barley; 2,260 bushels peas; nil bushels of rye and nil bushels of corn on the corresponding date of last year. **Wheat.**—The market, as in the case of flour, has undergone another decline and closes irregular. On Friday there were sales of red winter at \$1.22 to 1.23; Monday No. 1 spring sold at \$1.20, and No. 2 at \$1.18; Tuesday one lot of 4,000 bush. of No. 1 spring was reported at \$1.14, but the sale was exceptional. Yesterday there was little demand and prices were weak; No. 2 fall was quoted at \$1.23 to 1.25, treadwell at a range of \$1.18 to 1.25, No. 1 spring at \$1.18 to 1.20, and No. 2 spring at \$1.16 to 1.18. The above transactions were the only ones reported all week. **Oats.**—The market has continued fairly steady and active. Monday car lots sold at 44c; Tuesday one lot at 44c f.o.c., and yesterday a number of cars at 43c, 44c, and 45c on the track. **Barley.**—Receipts are small as yet, and no sales are reported in wholesale. On the street 83 1/2c was paid Thursday and Friday, 83c on Monday, and 84 to 85c since. Cargo lots are held at 85c f.o.b. **Peas.**—None are yet offered, but buyers would give 80c. **Rye.**—Is purely nominal. **Corn.**—Appears to be firm; one car sold the latter part of last week at 75c on the track.

GROCERIES.—Coffee.—The quantity on hand is light; Java is held firmly at 30 to 31c. one lot sold at 30c; Porto Rico is out of the market; sales of Rio have been made at 23 to 23 1/2c.; Jamaica is nominal. **Fish.**—There is no movement and values remain unchanged. **Fruit.**—Trade is still limited; Layers continue nominal at \$2.35 to 2.45; the new crop is expected in earlier this year than last; sales of Valencia are also light; some sales are reported at 7 1/2 to 8c.; Seedless bring 9 1/2 to 9 3/4c. and are easier. In Sultanas 400 boxes changed hands on private terms; they are quoted at 14 1/2 to 15 1/2c. according to the lot; New lots of Currants are firm with a steady demand at 5 1/2 to 6c.; Prunes are unchanged at 7 1/2 to 8c.; Nuts are moving in small quantities at 14 1/2 to 15c for almonds, and 9 1/2 to 10c. for filberts. **Liquors** are in the same quiet state as when last noticed, prices are unaltered; **Rice.**—The firm feeling is maintained; trade lots cannot be obtained under \$4.12 1/2 and small lots under \$4.50. **Sugar.**—The business of the week was extremely light, no trade lots appear to have changed hands. In small lots, Montreal refined sold at 8 1/2 to 9c.; dry crushed at 9 1/2 to 9 3/4c.; granulated at 9 to 9 1/2c.; Cuba at 7 1/2 to 7 3/4c.; Porto Rico at 7 1/2 to 7 3/4c.; Barbadoes 7 1/2 to 7 3/4c. and Scotch at 8c. So far as quotations are concerned the market remains where it was at our last reference. **Tea.**—Trade, though yet extremely limited, is experiencing an improved feeling. Fine Teas are slow of sale among retailers, and are consequently little enquired after in the trade, and in low grades sales are confined to very small lots. In low grade Young Hyson four small lines changed hands at 35 to 40c and 125 half-chests at 29 1/2c; Japans and Blacks are decidedly firm in all grades; other kinds call for no special attention. **Tobacco.**—Trade is restricted to very small lots at former figures. **Syrups.**—Sales of one line of Extra Golden at 55c, and one line of Silver Drip at 65c, with a firmness in the market, were reported.

HARDWARE.—Trade was easier, especially in shelf goods. Nails are moving steadily. There is a very good demand for Tin and Canada plates and for No. 28 galvanized Iron. Stocks of Glass are considered sufficient for the market, and for most sizes there is a good request.

HIDES AND SKINS.—Hides.—The market presents no change to note. Cured are offering at

6 1/2c, without finding buyers; one car of choice No. 2 sold at 5 1/2c. **Calfskins.**—Are purely nominal. **Pelts and Lambskins.**—Are quiet, and are taken at 40 to 60c.

PETROLEUM.—There is no change in late prices, and trade is slightly better than at our last.

PROVISIONS.—Butter.—The little coming forward is mostly taken on Montreal account. Some lots of selected changed hands at 18c, and lots of good are taken at 16 to 18c. Rolls bring 25 to 27c, and tubs of choice quality 18 to 21c from farmers. English mail advices state the market unchanged. **Cheese.**—The only movement to note is in small lots, which bring 11 1/2 to 12c. **Eggs.**—The market is well supplied with lots of fresh-packed, but the sale is slow at 13 to 14c. **Pork.**—Prices show considerable firmness, but sales are light. Small lots are quoted at \$22.00 to 22.50, and cars at \$21.00. Canadian is offering at \$21 to 22. **Bacon.**—Prices are firm and stocks running low. Lots are worth 10 1/2c; smoked sells at 12 1/2c, and small lots of Cumberland at 11c; Canada is quoted at 10 1/2c, there is no other sort in the market. **Hams.**—The demand is fair at recent figures; short-cut bring 13 1/2, and one lot of 100 long-cut smoked changed hands at 13 1/2. One lot of 100 canvassed brought 14 1/2c. **Lard.**—Is scarce; tinnets are selling at 19 1/2c; there is no tierce lard here. **Hogs.**—None in the market, probable worth \$8.50. **Dried Apples.**—Are nominally unchanged at 8 to 8 1/2c for good.

SALT.—Is quiet at last week's quotations; Liverpool is offering at \$1.10, and Goderich at \$1.00.

INSOLVENT ACT OF 1869.

In the matter of Hugh Wallace heretofore carrying on business under the name, style, and firm of Hugh Wallace & Co., and at present carrying on business under the name, style, and firm of William Davidson and Son, an Insolvent.

I, the undersigned John Kerr, of the City of Toronto, have been appointed Assignee in this matter. Creditors who have not already done so are requested to file their claims before me within one month, and are hereby notified to meet at the Assignee's Office No. 23 Toronto Street, in the City of Toronto, on Wednesday the twenty-second day of September next, at ten o'clock in the forenoon, for the public examination of the insolvent and for the ordering the affairs of the estate generally.

JOHN KERR, Assignee.

Toronto, 21st August, A. D. 1875.

INSOLVENT ACT OF 1869.

In the matter of George Hastings, an Insolvent. The Insolvent has made an assignment of his estate to me, and the creditors are notified to meet at the assignee's office, No. 23 Toronto Street, on Monday the Thirteenth day of September, 1875, at 10 o'clock in the afternoon, to receive statements his affairs and to appoint an assignee.

JOHN KERR, Interim Assignee.

Toronto, Aug. 26, 1875.



LACHINE CANAL ENLARGEMENT. NOTICE TO CONTRACTORS.

The letting of the works for the enlargement of the Lachine Canal, advertised to take place on the SIXTEENTH day of September next, is unavoidably postponed to the following dates:

Tenders will be received until WEDNESDAY, the 20th day of September next.

The plans and specifications will be ready for examination (at the places previously mentioned) on Thursday, the Sixteenth day of September next.

By Order, F. BRAUN, Secretary.

Department of Public Works, Ottawa, 18th Aug., 1875.

THE
ACCIDENT
INSURANCE COMPANY
OF CANADA.

The only CANADIAN COMPANY solely devoted to Insurance against Accidents, and giving definite Bonus to the Policyholders.

This Company is not mixed up with Life, Fire, or any other class of Insurance. It is for

ACCIDENT INSURANCE

alone, and can therefore transact the business upon the most favourable terms, and a SECURE basis.

It is also the only Company including in its list of Stockholders many prominent Merchants and Capitalists in TORONTO and HAMILTON.

PRESIDENT:

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

MANAGER AND SECRETARY:

EDWARD RAWLINGS.

40 ST. JOHN-ST., MONTREAL.

To Official Assignees.

UNDER NEW ACT 1875.

The MINISTER OF JUSTICE has approved of the Special Bond of

THE CANADA

GUARANTEE COMPY

as security for Official Assignees, in lieu of private sureties. Bonds may be obtained without delay, on application to the

COMPANY'S HEAD OFFICE,

103 St. Francois Xavier Street,

MONTREAL,

or any of its Agencies.

EDWARD RAWLINGS,

MANAGER.

CHIEF AGENCIES:

Toronto—Messrs. Alexander & Stark.

Ottawa—W. F. Buchanan.

Hamilton—Seneca Jones.

London—F. B. Beddome.

VICTORIA TOBACCO WORKS,
WINDSOR, ONT.

ESTABLISHED 1855.

C. H. GIRDLESTONE & CO.,

MANUFACTURERS OF

Fine Cut Chewing and Smoking Tobaccos.

Sales confined strictly to Wholesale Houses. Bottom prices for large purchases.

CHEWING BRANCH as follows:—Essex, Victoria, Imperial, Golden Thread Tin foil.

SMOKING—Eldorado, Shag, Diadem, Royal, Wig-Wag, Captain Jack.

VICTORIA AND WIG WAG

Our specialties. Orders solicited and promptly filled.

C. H. GIRDLESTONE & CO.,

Box 455, Windsor, Ont.

Western Assurance Company.

Notice is hereby given that the Annual General Meeting of Shareholders of this Company will be held at the Company's Office,

On Tuesday, the 31st day of Aug. next,

At 12 o'clock noon, to receive the annual report, for the Election of Directors to serve during the ensuing year, and for such other business as may come before the meeting. By order of the Board.

B. HALDAN, Managing Director.

Western Assurance Company's Office, Toronto, 28th July, 1875.

Government House, Ottawa.

Wednesday, 11th day of Aug., 1875.

PRESENT:

HIS EXCELLENCY THE ADMINISTRATOR OF THE GOVERNMENT IN COUNCIL.

On the recommendation of the Honorable the Minister of Customs, and under the provisions of the 8th and 54th sections of the Act passed in the Session of the Parliament of Canada, held in the 31st year of Her Majesty's Reign, chaptered 6, and intitled "An Act respecting the Customs," His Excellency, by and with the advice of the Queen's Privy Council for Canada, has been pleased to order, and it is hereby ordered, that the Town of Ingersoll, in the County of Oxford, in the Province of Ontario, be, and the same is hereby constituted an Outport of Customs and Warehousing Port under the survey of the Collector of Customs at the Port of Woodstock, to take effect from the 1st of September next.

W. A. HIMSWORTH,

Clerk Privy Council.

INSOLVENT ACT OF 1869.

In the matter of Thomas Lalor the elder, Bartholomew Lalor and Thomas Lalor the younger, trading under the name, style and firm of Thomas Lalor and Sons, as well individually as co-partners, Insolvents.

The creditors of the above named Insolvents are hereby notified that they have deposited with me a deed of discharge, purporting to be executed by a majority in number of their creditors, for sums of \$100 and upwards, and representing at least three-fourths of his liabilities, subject to be computed in ascertaining such proportion, and should no opposition be offered thereto by a creditor within three judicial days after the last publication of this notice, by filing with me a declaration in writing, that he objects to such discharge, I shall act upon the said deed of discharge according to its terms and the said act.

JOHN KERR, Assignee.

Dated at Toronto, the 25th day of August, A.D. 1875.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of Richard Gifford, of the City of Toronto, baker and confectioner, an Insolvent.

I, the undersigned William Fergu on Munro, 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 Nos. 7 and 8 Toronto Exchange, Wellington Street, Toronto, on Wednesday the twenty-ninth day of September next, at eleven o'clock in the forenoon, for the purpose of examining the insolvent, and for the ordering of the affairs of the estate generally.

WILLIAM F. MUNRO,

Official Assignee.

Dated at Toronto this 21st day of August, A. D. 1875.

PROVINCIAL
INSURANCE COMPANY OF CANADA.

Notice is hereby given that the Annual General Meeting of the Shareholders will be held at the office of the Company, Toronto Street, Toronto,

On Thursday, the 2nd of September next,

at 12 o'clock noon, to receive the Report of the Directors and the Annual Statement of the affairs of the Company, to elect the Board of Directors for the ensuing year, and for other business.

The Meeting will afterwards be made Special, for the consideration of the acceptance of the act of last session, "To amend and consolidate the act relating to the Provincial Insurance Company of Canada.

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

By order of the Board.

Toronto, July 28, 1875.

INSOLVENT ACT OF 1869.

County Court of the County of York.

Adams and Burns, Plaintiffs vs. John McFall, Defendant.

Upon reading the writ of attachment issued herein, and no petition having been presented by defendant and on hearing plaintiffs by their attorney, I do order that at a meeting of creditors of above Insolvent, be held at the office of the Clerk of this Honourable Court, on Tuesday, the fourteenth day of September, 1875, at twelve o'clock noon, for the purpose of appointing an assignee to said estate.

JOHN BOYD, J. Judge.

Toronto, 23rd day of August, 1875.

INSOLVENT ACT OF 1869.

In the matter of Alexander Bernstim, an Insolvent. The Insolvent has made an assignment of his estate to me, and the Creditors are notified to meet at No. 23 Toronto street, City of Toronto, on Monday, 13th day of Sept., at the hour of 11 in the forenoon, to receive statements of his affairs and to appoint an assignee.

JOHN KERR, Interim Assignee.

Dated at Toronto, this 25th day of Aug., A.D. 1875.

Insolvent Act of 1869 and amendments thereto.

In the matter of George Ellis, an Insolvent, A first dividend sheet has been prepared, open to objection until the 11th day of September next, after which dividends will be paid.

JAMES B. BOUSTEAD, Assignee.

Toronto, 25th of August 1875.

Insolvent Act of 1869 and amendments thereto.

In the matter of Douglas C. Richardson, an Insolvent. A first dividend sheet has been prepared, open to objection until the 11th day of September next, after which dividends will be paid.

JAMES B. BOUSTEAD, Assignee.

Toronto, 25th August 1875.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of William Henry Rodden and William Albert Rodden, of the City of Toronto, Merchants, trading under the name, style, and firm of W. H. Rodden & Son as well as individually, Insolvents.

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.

JAMES B. BOUSTEAD, Assignee.

Dated at my Office, No. 14 Adelaide Street East, Toronto, this 23rd day of August, 1875.

INSOLVENT ACT OF 1869.

Canada: Province of Ontario, County of York, in the County Court of the County of York.

In the matter of Joseph Petch, an Insolvent. The undersigned has filed in the office of this Court, a deed of composition and discharge executed by his creditors, and on Monday, the 6th day of September, he will apply to the Judge of the said Court for a confirmation of the discharge thereby effected.

J. E. McDUGALL,

Attorney ad litem for said Insolvent.
Toronto, July 29th, 1875.

Insurance.

BRITISH AMERICA ASSURANCE COMPANY.

Notice is hereby given, that the following calls, being the remainder of the

SUBSCRIBED STOCK,

have been made, and are payable as follows, viz:—

- Ten per cent. on 1st April, 1875.
- Ten per cent. on 1st July, 1875.
- Ten per cent. on 1st Oct., 1875.
- Ten per cent. on 31st Dec., 1875.

Shareholders will be permitted to anticipate any or all the above calls, and to draw dividend from date of payment.

By order.

F. A. BALL,
Manager.

CANADIAN MUTUAL FIRE Insurance Company.

Head Office, - - - Hamilton, Ont.
AVAILABLE ASSETS, \$200,000.

Lowest rates on all classes of property.
Three year policies issued on the popular mutual system.

JOHN BARRY, President. A. EGGLESTON, Vice-President

F. R. DESPARD,
Secretary

H. P. ANDREW, Agent Toronto District,
26 Adelaide Street East, up stairs.

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, 1874.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of George John Gent, Toronto, an Insolvent.
The Insolvent has made an assignment of his Estate to me, and the Creditors are notified to meet at my Office, No. 14 Adelaide Street East in the City of Toronto, on Monday the Sixth day of September next at two o'clock in the afternoon, to receive statements of his affairs and to appoint an Assignee.

JAMES B. BOUSTEAD,
Interim Assignee.

Dated at Toronto this 19th day of August, A.D. 1875.

Insurance.

Twenty-ninth Annual Statement OF THE Connecticut Mutual LIFE INSURANCE CO'Y, OF HARTFORD, CONN.

Net assets, January 1, 1874.....	\$36,266,802 20
RECEIVED IN 1874.	
For Premiums.....	\$7,512,154 27
For Interest and Rent.....	2,336,850 83
	\$10,049,013 10
	\$46,315,815 30

DISBURSED IN 1874.

To POLICY-HOLDERS:	
For claims by death and matured endowments.....	\$2,600,203 71
Surplus returned to Policyholders.....	3,037,872 83
Lapsed and surrend' policies.....	790,072 65
	\$6,428,149 19

EXPENSES:	
Commission to Agents.....	\$615,100 04
Salaries of Officers, Clerks, and all others employed on salary.....	68,088 89
Medical Examiners' fees.....	20,925 50
Printing, Stationery, Advertising, Postage, Exchange &c.....	105,930 29
	\$810,044 72
Taxes.....	239,353 54
	7,477,547 43

Balance Net Assets, December 31, \$38,838,267 85

SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien.....	\$24,579,080 58
Loans upon stocks and bonds.....	282,383 78
Premium notes on policies in force.....	7,189,793 86
Cost of Real Estate owned by the Co'y.....	1,403,683 33
Cost of United States Registered Bonds.....	1,630,836 80
Cost of State Bonds.....	613,000 00
Cost of City Bonds.....	1,746,695 00
Cost of Bank Stock.....	80,205 00
Cost of Railroad Stock.....	26,000 00
Cash in Bank, at interest.....	1,207,044 07
Cash in Company's office.....	6,888 38
Balance due from agents, secured.....	71,757 05
	\$38,838,267 85

ADDED:	
Interest accrued and due.....	\$1,262,852 02
Market value of stocks and bonds over cost.....	307,376 20
Net prems. in course of col'n.....	1,103 88
Net deferred quarterly and semi-annual premiums.....	34,096 04
	1,605,428 14

Gross assets, Dec. 31, 1874 \$40,443,695 99

LIABILITIES:	
Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest.....	\$35,832,186 00
All other liabilities.....	779,926 51
	\$36,612,112 51

Surplus, December 31, 1874.....	\$1,831,583 48
Increase of assets during 1874.....	\$2,763,471 92
Ratio of expense of management to receipts in 1874.....	8.06 per cent.
Policies in force Dec. 31, 1874, 65,316, insur'g \$185,366,633	

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:
City Bank Chambers,
101 ST. JAMES STREET, MONTREAL.
DIRECTORS:
The Hon. John Hamilton. Duncan MacDonald, Esq.
Robert Simms, Esq.
JAS. GRANT, Resident Secretary.

Insurance.

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—No. 56 Wellington Street East.

E. A. MUMFORD,
Local Agent and Inspector of Agencies.

Liverpool and London and Globe Insurance Company.

Capital.....	\$10,000,000
Funds Invested in Canada.....	650,000
Government Deposit for benefit of Canadian Policyholders.....	150,000

CANADA BOARD OF DIRECTORS.

Hon. HENRY STARNES, Chairman.
THOS. CRAMP, Esq., Deputy Chairman.
ALEX. HINCKS, Esq.
SIR A. T. GALT, K.C.M.G.
THEODORE HART, Esq.

G. F. C. SMITH, Resident Secretary.

Medical Referee—DUNCAN C. MACALLUM, Esq., M.D.

Standing Counsel—FRED. GRIFFIN, Esq., Q.C.

MERCANTILE RISKS ACCEPTED AT LOWEST CURRENT RATES.

Dwelling Houses and Farm Property Insured on Special Terms.

LIFE POLICIES are issued at rates as low as are consistent with the security offered. Liberal Surrender values.

Claims payable one month after proof of death.

G. F. C. SMITH,

Chief Agent for the Dominion, Montreal.

THE MONETARY TIMES AND TRADE REVIEW—INSURANCE CHRONICLE.

DEVOTED TO

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

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION PRICE

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

Canadian Postage pre-paid on Foreign Subscriptions.

Book and Job Printing.

Having extended our premises and fitted up a Job Department, we are in a position to fill all orders intrusted to us with neatness and punctuality.

Office—No. 64 Church Street, Toronto, Ontario

J. M. TROUT, business Manager.



Lachine Canal Enlargement.

NOTICE TO CONTRACTORS.

Sealed Tenders addressed to the Secretary of Public Works, and endorsed "Tender for the Lachine Canal," will be received at this office until the arrival of the Eastern and Western mails on **THURSDAY, THE SIXTEENTH DAY OF SEPTEMBER** next for the enlargement of this canal, consisting of the widening and deepening of the channel from near the new basin, east of Wellington Street bridge, upwards to the river St. Lawrence at Lachine, embracing the construction of new locks at St. Gabriel and Cote St. Paul, also the taking down and rebuilding the upper portions of the present locks at these places; building regulating weirs, culverts, bridge piers; the construction of a new entrance lock at Lachine, and the formation of a channel and basin on the south of river side of the existing entrance.

The works will be let in sections of the respective lengths indicated on a map of the line which, together with plans and specifications of the various works, can be seen at this office, and at the Lachine Canal Office, Montreal, on and after Friday, the third day of September next, at either of which places printed forms of Tender can be obtained.

Contractors are requested to bear in mind that Tenders will not be considered unless made strictly in accordance with the printed forms, and—in the case of firms—except there are attached the actual signatures, the nature of the occupation and place of residence of each member of the same; and further, an accepted bank cheque, or other available security, for the sum of from one to three thousand dollars, according to the extent of work on the section, must accompany each Tender, which shall be forfeited if the party tendering declines or fails to enter into contract for the works, when called upon to do so, at the rates stated in the offer submitted.

The amount required in each case will be stated on the form of Tender.

The cheque or money thus sent in, will be returned to the respective parties whose Tenders are not accepted.

For the due fulfilment of the contract, satisfactory security will be required on real estate, or by deposit of money, public or municipal securities, or bank stocks, to the amount of five per cent on the bulk sum of the contract, of which the sum sent in with the Tender will be considered a part.

Ninety per cent only of the progress estimates will be paid until the completion of the works.

To each Tender must be attached the actual signatures of two responsible and solvent persons, residents of the Dominion, willing to become sureties for the carrying out of these conditions, as well as the due performance of works embraced in the contract.

This Department does not, however, bind itself to accept the lowest or any Tender.

By order,

F. BRAUN,

Secretary.

Department of Public Works,
Ottawa, 9th August, 1875.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

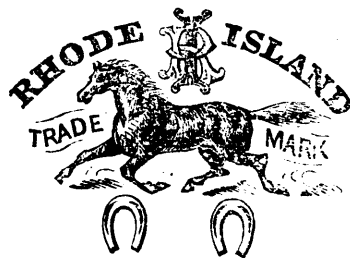
In the matter of Thomas Kerr and David A Wilson as well individually as co-partners, trading together in the City of Toronto under the name and firm of Kerr and Wilson, Insolvents.

The insolvents have made an assignment of their estate to me, and the creditors are notified to meet at my office Nos. 7 and 8 Toronto Exchange, Toronto, on Tuesday the 31st day of August inst., at four o'clock in the afternoon, to receive Statements of their affairs and to appoint an assignee.

Immediately after the above meeting, a meeting of the Creditors will be held in the same place, to receive and approve tenders or proposals for the purchase of the Insolvent's stock, or for the purchase of the entire estate and effects of the Insolvent, real and personal, in one lot, either for a gross sum, or upon a dollar rate upon the liabilities of the Insolvent, and for the ordering of the affairs of the estate generally.

Toronto, 11th August, 1875.

WM. F. MUNRO, Interim Assignee.



We are manufacturing above celebrated make of

HORSE SHOES,

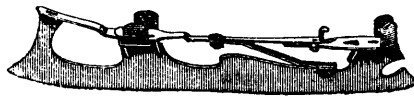
made from selected **Wrought scrap Iron**, which for general excellence, both as regards quality and uniformity, are unsurpassed.

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.



PARTICULAR ATTENTION

is directed to the Great Convenience of the Self-fastening

ACME CLUB SKATE,

(FORBES' PATENT.)

It has a world-wide reputation for quality and finish as well. Unequaled by any recent Patent. Skaters prefer the Acme to all other Styles. Adopted extensively both in Europe and America. For Sale throughout the Dominion by all respectable dealers.

MANUFACTURED BY

STARR MANUFACTURING COMPANY,

Address—72 BEDFORD ROW, HALIFAX, N.S.

Patent Rights Fully Secured.

Aug. 12, 1875.

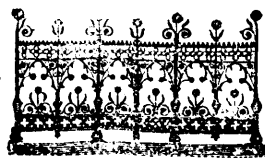
H. R. IVES & CO.,

Manufacturers of Builders' and House Furnishing
HARDWARE,

STOVES,

IRON BED-

STEADS,



WIRE

WORK,

&C.

Particular attention paid to Wrought Iron Railing for Church purposes, Gates, Altar Railings, Crestings for Roofs, &c. Designs furnished on application. Work set up in any part of the Dominion. Sole manufacturers of Composite Iron Railings. Send for cuts and prices.

Castings to order.

113 to 125 Queen Street, Montreal.

Brown Brothers,

ACCOUNT-BOOK MANUFACTURERS

Stationers, Book-Binders, etc.,

66 and 68 King Street East, Toronto, Ontario

ACCOUNT-BOOKS FOR BANKS, INSURANCE Companies, Merchants, etc., made to order of the best materials and for style, durability and cheapness unsurpassed.

A large stock of Account-Books and General Stationery constantly on hand.

3-ly

Ridout, Aikenhead & Crombie,

Importers of, and dealers in, Foreign and Domestic

HARDWARE,

'Gunsmiths' Supplies & Fishing Tackle, etc.

TORONTO.

CANADA SCREW COMPY, DUNDAS, ONT.

Manufacturers of Gimlet Pointed Screws.

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

Orders solicited.

GEO. F. BURROWS,

Manager.

STARCH, STARCH

PURE WHITE, PURE BLUE,

SATIN, SILVER GLOSS.

ESTABLISHED 1858.

Edwardsburg Starch Co.

PREPARED CORN

For Puddings,

BLANC MANCE, INFANTS' FOOD,

&c., &c., &c.

Office—Montreal.

Works—Edwardsburg, Ont.

CUSTOMS DEPARTMENT.

Ottawa, July 31, 1875.

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

JAMES JOHNSTON,

Commissioner of Customs.

NORTH BRITISH & MERCANTILE

Insurance Company.

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

FIRE DEPARTMENT.

The Company insures almost every description of property at the lowest rate of premium corresponding to the nature of risk.

LIFE DEPARTMENT.

BONUS YEAR, 1875.

The next division of profits for the five years since 1870, will be made on the closing of the books on the 31st December, 1875. All policies on the Participating Scale, opened before that date will share in the Division.

At last Division, the Bonus declared was at the rate of £1 5s. per cent. per annum on all sums assured, and the previously vested Bonuses. On Policies of old standing this was in many cases equal to £1 19s. per cent. per annum on the original sum assured.

Ninety per cent. of the whole Profits is divided among the assured on the participating scale, which is as large a share of Profits as is allowed by any office.

Profits are ascertained every five years. Agents in all the cities and principal towns in the Dominion.

MACDOUGALL & DAVIDSON,

General Agents,

72 St. Francois Xavier St., Montreal.

R. N. GOOCH, Agent,

26 Wellington St., Toronto.

STOCK AND BOND REPORT.

THE CITIZENS' INSURANCE COMP'Y.

FIRE, LIFE, GUARANTEE & ACCIDENT.

Capital Two Million Dollars—\$103,000 Deposited with the Dominion Government.

HEAD OFFICE, - - MONTREAL.

DIRECTORS.

- Sir Hugh Allan, President.
- John Pratt, Vice-President.
- Adolphe Roy, Henry Lyman.
- Andrew Allan, N. B. Corse.
- J. L. Cassidy.

EDWARD STARK,

Manager Life, Guarantee and Accident Department.

JOHN HUTCHISON,

Manager of Fire Department.

ARCH'D McGOON, Secretary-Treasurer.

Fire risks taken at equitable rates based upon their respective merits. All claims promptly and liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto.
A. T. McCORD, Jr., & CO., Agents, Toronto.

CHRISTIE & MACKAY,

General Managers Ontario Branch.

GEORGE B. HARRIS & Co.,

Land Office, London, Ontario.

MERCHANTS, BANKERS,

and others, having real estate for sale in the Counties of Middlesex, Elgin, Essex, Kent, Lambton, Huron, Oxford, and Norfolk, and in the city of London, can have the same brought at once under the notice of intending purchasers, and the

SALES NEGOTIATED THROUGH OUR AGENCY.

(All inquiries for land in these Western Counties are usually made in this city.)

BETHUNE, HOYLES & BALL,

BARRISTERS, ATTORNEYS, SOLICITORS, & C.,

OFFICE—II & I: TEMPLE CHAMBERS,

Toronto St., Toronto.

JAMES BETHUNE. N. W. HOYLES. C. W. BALL.

MUTUAL FIRE INSURANCE CO'Y

Of the County of Wellington.

Business done exclusively on the Premium Note System.

F. W. STONE, CHAS. DAVIDSON,
President. Secretary.
Head Office, - - Guelph, Ont.

ROBERT STEWART, JR.,

PRODUCE AND COMMISSION MERCHANT,

Grey Nun's Buildings, 27 St. Peter's St., Montreal

Liberal Advances made on Consignments.

REFERENCES.—Hon. Henry Starnes, Pres. Metropolitan Bank, Montreal; Messrs. S. Greenshields, Son & Co., Montreal.

NAME.	Shares.	Capital subscribed	Capital paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES	
						Toronto, Aug. 26.	Montreal, Aug. 26.
BANKS.							
British North America	£50	4,866,666	4,866,666	1,170,000	5		
Canadian Bank of Commerce	\$50	6,000,000	6,000,000	1,900,000	5	127 1/2	127 1/2
City Bank, Montreal	80	1,500,000	1,490,320	130,000	4		102 103
Du Peuple	50	1,600,000	1,600,000	200,000	4		b. c.
Eastern Townships	50	1,500,000	1,097,233	275,000	4 1/2		105 110
Exchange Bank	100	1,000,000	1,000,000	55,000	4		98 100
Hamilton	100	1,000,000	589,960	9,496	4	94 94 1/2	91 95
Jacques Cartier	50	2,000,000	1,838,380	75,000	4		20 25
Mechanics' Bank	50	500,000	456,570		3		60 80
Merchants' Bank of Canada	100	8,697,200	8,117,920	1,850,000	4	101 1/2	101 1/2
Metropolitan	100	1,000,000	697,400	80,000	4		94 97
Molson's Bank	50	2,000,000	1,943,705	400,000	4		111 112 1/2
Montreal	200	12,000,000	11,968,100	5,500,000	7	188 1/2	188 1/2
Maritime	100	1,000,000	488,870		4		109
Nationale	50	2,000,000	2,000,000	400,000	4		117
Dominion Bank	50	970,250	970,250	225,000	4	117 120	106 107
Ontario Bank	40	3,000,000	2,948,635	525,000	4	106 107	106 1/2
Quebec Bank	100	2,500,000	2,498,880	475,000	4		94 95
Royal Canadian	40	2,000,000	1,979,928	42,000	4	93 94 1/2	
St. Lawrence Bank	100	840,100	627,993			60 70	
Toronto	100	2,000,000	2,000,000	1,000,000	6	187 187 1/2	186 1/2
Union Bank	100	2,000,000	1,989,986	350,000	4		94 94 1/2
Ville Marie	50	1,000,000	719,793				95 100
Federal Bank	50	800,000	629,204	6,000	3 1/2	93 1/2	95
MISCELLANEOUS.							
Canada Landed Credit Company	50	750,000	361,185		1 1/2	115 116	
Canada Loan and Savings Company	50	1,500,000		457,481	6	164 1/2	165
Canadian Navigation Co.	100	576,800			4 1/2		
Farmers' & Mechanics' Bdg Socy.	50	250,000			4	103 1/2	105
Freehold Loan and Savings Company	100	500,000			5	139	
Huron Copper Bay Co.	50	800,000		25,300	5		125
Huron & Erie Savings & Loan Society	50	800,000		700,000	5		174 158
Montreal Telegraph Co.	40	1,750,000		1,750,000	5		128 129 1/2
Montreal City Gas Co.	40	1,440,000		1,400,000	4		183 187 1/2
Montreal City Passenger Railway Co.	50	600,000		400,000	6		90
Richelieu Navigation Co.	100	750,000		750,000	5		99 101
Dominion Telegraph Company	50	500,000			3 1/2	100 1/2	103
Provincial Building Society	100	350,000			4	95	
Imperial Building Society	50	662,500			4	101 10 1/2	
Building and Loan Association	25	750,000		600,000	55,034	110 111	
Toronto Consumers' Gas Co. (old)	50	600,000			2 1/2 p.c. 3 m	131	
Union Permanent Building Society	50	250,000			5	110 1/2	115 1/2
Western Canada Loan & Savings Co.	50	800,000		735,000	185,500	140	
SECURITIES.							
						Toronto.	Montreal.
Canadian Government Debentures, 6 p.c. stg.							
Do. do. 5 p.c. ct. cur.							
Do. do. 5 p.c. stg., 1885							
Do. do. 7 p.c. ct. cur.							
Dominion 6 p.c. stg.						107 1/2	102
Dominion Bonds							101 103
Montreal Harbour bonds 6 1/2 p.c.							101 102 1/2
Do. Corporation 6 p.c. ct.							101 102
Do. 7 p.c. ct. stock							116 1/2
Toronto Corporation 6 p.c. ct., 20 years						94	95 1/2
County Debentures						97 1/2	
Township Debentures						96	

INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Aug. 7.)

No. Shares.	Last Dividend.	NAME OF COMP'Y.	Share par val.	Amount paid.	Last Sale.
20,000	8 b 15 s	Briton M. & G. Life	£10	2	1
50,000	20	C. Union F. L. & M	5	5	20
5,000	10	Edinburgh Life	100	15	35
20,000	5 b £2 10	Guardian	100	50	60
12,000	4 p. sh.	Imperial Fire	100	25	83
100,000	20	Lancashire F. & L	20	2	6 1/2 x. d.
10,000	11	Life Ass'n of Scot.	40	8 3/4	24 1/2
35,862		London Ass. Corp.	25	12 1/2	58 1/2
10,000		Lon. & Lancash. L	10	1 1/2	1
391,752	15	Liv. Lon. & G. F. & L	20	2	7 13-16
30,000	20	Northern F. & L	100	5	29
40,000	28	North Brit. & Mer	50	6 1/2	35 1/2
6,722	17 1/2 p. s.	Phoenix	10	1 1/2	162
200,000	15	Queen Fire & Life	10	1 1/2	2 1-16
100,000	16 1/2 p. 1/3	Royal Insurance	20	3	11 1/2
100,000	10	Scott's Commercial	10	1	2 5-16
50,000	10	Scottish Imp. F. & L	10	1	29-9
20,000	10	Scot. Prov. F. & L	50	3	6 11-16
10,000	25	Standard Life	50	12	75
1,000	5 1/20	Star Life	25	1 1/2	12 1/2
CANADIAN.					
3,000	5 1/2 1/10	Brit. Amer. F. & M	\$50	\$25	109 1/2
2,500	5	Canada Life	100	50	
10,000	None.	Citizens F. & L	100	25	
5,000		Confederation Life	100	10	
5,000	6-12 mos.	Sun Mutual Life	100	10	
5,000		Isolated Ris. Fire	100	10	120
4,000	12	Montreal Assurance	£50	£5	
6,500	*	Provincial F. & M	60	75	
2,500	10	Quebec Fire	100	130	
1,085	10	" Marine	100	40	80 90
2,000	10	Queen City Fire	50	10	
15,000	7 1/2 1/10	Western Assurance	100	16	141 142

*7 per cent on fully paid up shares.

When org'niz'd	No. of Shares.	NAME OF CO'Y.	Par val. of Sh'rs.	Offer'd	Aske'd
1863	20,000	Agricultural	\$ 5		
1853	1,500	Aetna L of Hart.	100		
1819	30,000	Aetna F. of Hart.	100	203 1/2	205
1810	10,000	Hartford, of Har	100	195	200
1863	5,000	Trav'lers' L. & Ac	101	178	180

RAILWAYS.			Sh'rs.	London, Aug. 7.
Atlantic and St. Lawrence	£100		103	105
Do. do. 6 p.c. stg. m. bds.	100		101	103
Canada Southern 7 p.c. 1st Mortgage				
Do. do. 6 p.c. Pref Shares				
Grand Trunk	100		11 1/2	11 1/2
New Prov. Certificates issued at 2 1/2 p.c.				dis
Do. Eq. G. M. Bds. 1 ch. 6 p.c.	100		101	103
Do. Eq. Bonds, 2nd charge			98	100
Do. First Preference, 5 p.c.	100		55	57
Do. Second Pref. Stock, 5 p.c.	100		39	41
Do. Third Pref. Stock, 4 p.c.	100		19 1/2	20
Great Western	204		7 1/2	7 1/2
Do. 5 1/2 p.c. Bonds, due 1877-78				
Do. 5 p.c. Deb. Stock			75	77
Do. 6 per cent bonds 1890			87	89
International Bridge 6 p.c. Mort. Bds			99	101
Midland, 6 p.c. 1st Pref. Bonds	100		100	
Northern of Can., 6 p.c. First Pref. Bds	100		100	102
Do. do. Second do.	100		102	94
Toronto, Grey and Bruce, Stock	100			
Do. 1st Mor Bds	95		91	93
For into and Nipissing, Stock	100			
Wellington, Grey & Bruce 7 p.c. 1st Mor			72	75

EXCHANGE.		Toronto.	Montreal.
Bank on London, 60 days			
Gold Drafts do.			
American Silver			

†From \$11 to \$600.

MURDOCH & DONALDSON,
43 Front St. East.

TORONTO,
STORAGE, WAREHOUSING

AND
COMMISSION AGENTS.

Large and Commodious Premises.

Goods Stored in or out of Bond, or received on Consignment.

BANKRUPT STOCKS sold on Commission.

CAUTION.

To Canadian Buyers
OF
WROUGHT IRON TUBES.

LLOYD and LLOYD beg to caution the Buyers of Wrought Iron Gas and other Tubes, that owing to the unprincipled conduct of certain parties, Iron Tubes are exported to and sold in Canada under the name of Lloyd and Lloyd which have not been made by them.

The only safe channels through which Lloyd and Lloyd's Tubes are to be produced for the Canadian Market are the following, viz:

Messrs. S. WADDELL & CO., 27 St. John Street, Montreal, their Agents.

Messrs. LLOYD & LLOYD, 63 Paradise Street, Liverpool.

Messrs. LLOYD & LLOYD, Albion Tube Works, Birmingham.

We strongly advise Buyers, when sending Specifications through other parties, to send copies of their Specifications direct to Lloyd and Lloyd, Albion Tube Works, Birmingham, and to insist on having a written Voucher from any one who offers our Tubes for sale, that the Tubes so offered have been supplied by us.

LLOYD & LLOYD.

ESTABLISHED 1845.

L. COFFEE & CO.,
PRODUCE COMMISSION MERCHANTS,

No. 30 Church Street, Toronto, Ont.

LAWRENCE COFFEE. THOMAS FLYNN

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.—

MONTEAL.....3,250 Tons.....(Building).
DOMINION.....3,200 Tons.....Capt. Roberts.
ONTARIO.....3,200 Tons.....Capt. Bouchette.
MEMPHIS.....2,500 Tons.....Capt. Mellon.
TEXAS.....2,350 Tons.....Capt. Laurensen.
MISSISSIPPI.....2,200 Tons.....Capt. Lindall.
QUEBEC.....2,200 Tons.....Capt. Thearle.
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.
Sailing from Quebec every Thursday throughout the season.

Through Tickets can be had from all the principal Agents and Grand Trunk Railway Ticket Offices in Canada.

For Freight or Passage apply in Liverpool to
FLINN, MAIN & MONTGOMERY,
1a Montreal to 24 James Street.
DAVID TORRANCE & Co., Exchange Court.
Or JOHN N. LAKE, 20 Toronto Street, Toronto.

TORONTO PRICES CURRENT.—AUGUST 26, 1875.

Table with multiple columns: Name of Article, Wholesale Rates, and Name of Article, Wholesale Rates. Includes categories like Boots and Shoes, Hardware, Oils, Flour, and various commodities.

**THE DECASTRO
SYRUP COMPANY,**
88 KING STREET,

MONTREAL.

Offer to the trade the following brand

Capillaire.	Sugar Loaf.
Pale Amber.	Amber.
Unexcelled Honey.	Honey
Diamond Drips.	Gilt Edge
Silver Drips.	Maple.
Extra Golden.	Golden.
Standard.	1XL Syrup in small punch'ns

**JAMES WATSON,
OFFICIAL ASSIGNEE.**

MANAGERS:

MITCHELL BROS., ACCOUNTANTS, &C.,
ADELAIDE STREET,
Opposite Victoria Street, TORONTO.

**CURRIE & THOMSON,
GENERAL GRAIN DEALERS**

And Manufacturers of

*Out Meal, Corn Meal, Pot Barley, and
Split Peas.*

Mitchell, Ont.

**The Equitable Life Assurance
SOCIETY**

OF U.S., 120 BROADWAY, N. Y.

H. B. HYDE President.
F. W. ALEXANDER .. . Vice-President.
R. W. GALE, Montreal.. Gen. Man. Dom Can.

In order that an intelligent view may be taken of the unprecedented career and success of the Equitable Society, the public are reminded of several material and significant facts: The Equitable Society was organized in 1859, and after a brilliant career of fifteen years, takes its stand among the foremost companies in the world. The promoters of the Equitable Society adopted, as the principles of its business, the following unassailable features:

All Premiums Payable in Cash.

No Notes Taken, or Credits Given.

All Losses by Death Paid in Cash.

No Deductions from Losses on Account of Notes Taken, or Credits Given.

All Profits Divided Among Assured.

No Gains from Policy-holders Allowed to Stock-holders.

Equitable Rights of Policy-holders to be regarded, Rather than Technical Points.

The Greatest Liberality in Dealing, Consistent with Security.

Promptness in Payment of Losses.

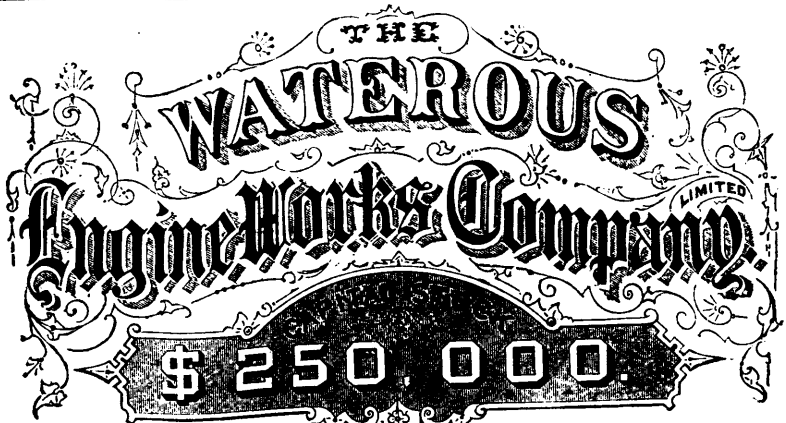
Strict Economy in Management of Business.

Founded upon such principles the business of the Equitable Society has been cautiously, but energetically conducted, as the following results indicate—results which have never been equalled or approached during any similar period of time, by any life insurance company in the world.

Assets of the Society, Dec. 31, 1874.....\$25,981,757 44
Amount of Risks Outstanding Dec. 31, '74 181,000,000 00
Cash Annual Income, Dec. 31, 1874..... 9,650,787 00
The gross amt't new Assurances in 1874... 84,189,815 00
Total Surplus over Legal Reserve.....\$3,662,587 98
The attention of intending assurers are called to the Tontine Savings Fund plan, now so popular and pronounced by distinguished actuaries and leading business men to possess advantages never before offered to the public.

West. Ont. Branch: 58 Church Street, Toronto.

GEO. B. HOLLAND, Gen. Agent West. Ont. Branch.
S. G. CHAMBERLAIN, Inspector.

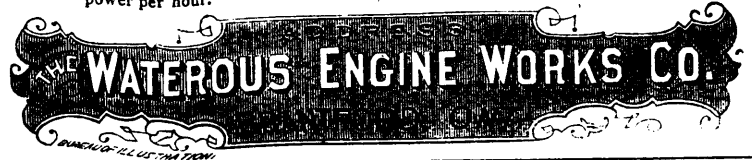


J. Cockshutt,
PRESIDENT.
C.H. Waterous,
MECHANICAL MANAGER.

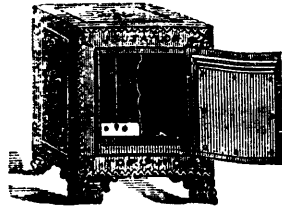
John Fisken,
VICE PRESIDENT.
George H. Wilkes,
SECRETARY & TREASURER.

SPECIALTIES

PORTABLE SAW MILLS. That will cut 2,000 feet of Lumber in a single hour.
GRIST MILLS. That will grind a 100 barrels of Flour, while using only one cord of wood.
ECONOMICAL ENGINES. That will consume only two pounds of coal per horse power per hour.
GEARED SAW MILLS 30 H. P., Upwards
CIRCULAR SAW IRONS, Handy, Accurate and Durable.
ROTARY PUMPS AND WATER WORKS.



TORONTO SAFE WORKS.
Established 1855.



J. & J. TAYLOR, (Registered,)

We have had **TWENTY YEARS** experience in the manufacture of **FIRE and BURGLAR PROOF SAFES**, and upwards of 15,000 of our Safes and Vaults are now in use throughout the Dominion. Correspondents will please be careful to address

J. & J. TAYLOR, Front St. East, Toronto.

THOS. SAUNDERS.

ROBT. BAIN.

ST. CATHARINES SAW WORKS.

R. H. SMITH,

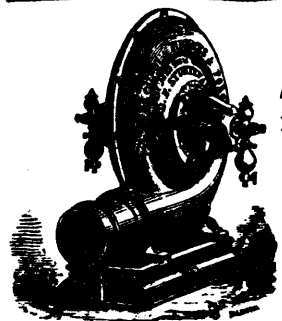
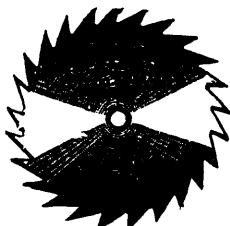
(Successor to J. Flint.)

Manufacturer of all kinds of Saws,

PATENT PLASTERING TROWELS, STRAW KNIVES, &c.,

ST. CATHARINES, ONT.

Sole Manufacturers of the **J. FLINT** Patent Improved Champion, also, the Lightning Cross Cut Saws. Hand Saws in every variety, from the cheapest to the very best.



**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 SUBBURY STREET, BOSTON.

Send for Illustrated Catalogue

Agent—**RICE LEWIS & SON, Toronto.**

ANCHOR MARINE INSURANCE COMPANY.

The only Canadian Exclusively Marine Insurance Co.

HEAD OFFICES, ONTARIO HALL, CHURCH STREET, TORONTO.

PRESIDENT:

Hon. W. P. HOWLAND, C.B.

VICE-PRESIDENT:

DAVID GALBRAITH.

BANKERS:

THE ONTARIO BANK AND CANADIAN BANK OF COMMERCE.

OCEAN—Risks Covered on Cargoes, Freight and Respondentia Interest.

INLAND—Risks Covered on Hulls, Cargoes and Freight.

MOWAT, MACLENNAN & DOWNEY, Solicitors.

Captain JOHN BENGOUGH, Inspector.

SCOTT & WALMSLEY, GENERAL AGENTS.

DEPOSIT OF \$100,000.00 AT OTTAWA FOR THE BENEFIT OF CANADIAN POLICY-HOLDERS ONLY.

THE METROPOLITAN Life Insurance Company of New York.

JOSEPH F. KNAPP, PRESIDENT,

JOHN R. HEGEMAN, *Vice-President.*,
WM. P. STEWART, *Actuary.*

R. A. GRANNISS, *Secretary.*

MAJOR B. R. CORWIN, *Manager for Dominion of Canada.*

Lieut.-Governor LEMUEL ALLEN WILMOT, D.C.L., *Fredericton, New Brunswick, Resident Director.*

JOHN S. MACLEAN, Esq., *Bank of Nova Scotia, Halifax, N.S.*

THE RESERVE PLANS

Of this Company are the most popular system of Life Insurance ever offered, and are rapidly superceding the old practice.

THEIR SALIENT POINTS ARE:

Every Policy, whether on ordinary Life rates, or other, a Cash Endowment to the Insurer.

2. The maximum of Insurance at the minimum of cost.
3. Definite surrender value specified on the face of the Policy.
4. The term for which the insurance is to run elected by the assured.
5. Grace in payment of premiums of from one to six months, determined by the age of the Policy.
6. All the merits of plain Life Insurance, Endowment, and Investment combined in one contract.

By the sworn returns to the Insurance Departments the net increase or decrease of business of each of the Life Companies of the United States for 1873 is exhibited. It will be seen that the METROPOLITAN occupies the handsome position of FOURTH on the list in actual gain of membership, the three companies exceeding it being an average of sixteen years older!! And of the total gain of the business, as done by all the companies of the country for the year, the METROPOLITAN competing with Forty-seven others, supplied ONE-SIXTH.

The total new business of the Company for 1873, exceeded the aggregate of nineteen other companies, as shown by official returns; and the increase over the corresponding business of the previous year exhibits the METROPOLITAN ahead of all the companies in the country, save one.

This is a flattering exhibit, and demonstrates that in the management and the Reserve Plans of the Company, it maintains its strong hold on public confidence.

STERLING AGENTS WANTED AT EVERY UNOCCUPIED POINT,

And a previous experience in the business is not necessary. We want fresh, active, honorable business men. Send for the Company's publications, which will be cheerfully transmitted without expense.

F. A. MOORE & SON, Toronto,

Superintendents for Ontario and Quebec.

THOS. A. TEMPLE & SON, St. John, N.B.,

Superintendents for the Maritime Provinces.

CANADA LIFE ASSURANCE COMPANY.

ESTABLISHED 1847.

Assets, Including Capital Stock, Two and a half Million Dollars.

CASH INCOME ABOUT \$11,000 PER WEEK.

SUMS ASSURED OVER \$13,422,000.

OVER \$1,150,000 HAVE BEEN PAID TO THE REPRESENTATIVES OF DECEASED POLICY-HOLDERS since the formation of the Company.

The following are among the advantages offered :

LOW RATES OF PREMIUM.

- Canadian Management and Canadian Investment.
- Undoubted Security.
- Policies absolutely secured to Widows and Children.
- Policies Non-forfeitable.
- Policies indisputable after five years in force.
- Policies issued on the Profit System receive three-fourths of the Profits of the Company.
- Policies purchased or exchanged or Loans granted thereon.
- Premiums may be paid yearly, half-yearly, or quarterly, and 30 days of grace allowed for payment of all premiums.
- Tables of rates for the various systems of Assurance may be obtained at any of the Company's offices or agencies.

R. HILLS, Assistant Secretary.

HAMILTON, MAY 28, 1875.

A. G. RAMSAY, Managing Director & Sec'y.

MUTUAL INSURANCE FOR COMMERCIAL MEN.

The Board of Directors of the Beaver and Toronto Mutual Fire Insurance Company have opened a Water-Works Branch for the exclusive purpose of insuring property situated within range of the hydrants connected with the Water Works of Toronto, Hamilton and other cities having similar facilities for extinguishing fire.

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 WATER WORKS 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 12½ per cent., or one-eighth of the amount of the "undertaking," and will assess therein at the rate of ten per cent per annum only, at the periods of six, eighteen, and thirty months respectively from the date of each policy, and for no larger sum unless required to pay extra losses occurring within the said Branch.

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

HERBERT HANCOCK,
City Agent.

Office, 43 Colborne Street,
(Over the Bodega).

Canada: Pro- } In the County Court of the County
vince of Ontario. } of York.

The undersigned has filed in the office of this Court a deed of composition and discharge, executed by his creditors, and on Thursday, the 16th day of September next, he will apply to the Judge of the said Court for a confirmation of the discharge thereby effected.

Dated at Toronto, the 13th day of August, A.D., 1875.

JOHN ESSON,
By his Attorneys, ad litem, Snelling & Wardrop.

Office of the East Toronto Planing Mill, corner
of Queen and George Streets.

Toronto, Sept. 3, 1874.

Messrs. STOCK & WEBSTER,

GENTLEMEN.—In answer to your request as to our opinion of your oil as compared with others, we have to say that we have decided to use no other so long as we can get yours; and this was brought about by the fact that other dealers came round and said that they could give us oil as good as yours for much less money, so we took samples from each. The following is the result of four tests of each sample, in one of Foster's Patent Oil Cups on our engine. Cup No. 12 once filled run with sample No. 1, at 25c. per gall., 2 days; sample No. 2, at 45c. per gall., 3 days; sample No. 3, at 55c. per gall., 6½ days; STOCK'S EXTRA OIL, at 60c. per gall., out of barrel that we were using, 12 days. The above samples were from the leading oil dealers of Canada. I may also say that we are using your oil on our cylinder instead of tallow, and find it does as well and is much cheaper, and better for the boiler. I think we can truly say that we are saving fifty per cent. in oils since we commenced using Stock's EXTRA. Respectfully yours,

WM. H. ESSERY,
Engineer for Messrs. Withrow & Hillock.

INSOLVENT ACT OF 1869 AND AMENDMENTS THERETO.

In the matter of John Ingram Ferguson, trading in the City of Toronto, under the name and firm of Ferguson, McCrone and Co., an Insolvent.

The Insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office No. 7 and 8 Toronto Exchange, Toronto, on Monday the thirtieth day of August inst., 1875, at 4 o'clock in the afternoon, to receive statements of his affairs and to appoint an assignee.

Immediately after the above meeting, a meeting of the Creditors will be held in the same place, to receive and approve tenders or proposals for the purchase of the entire estate and effects of the Insolvent, real and personal, in one lot, either for a gross sum or upon a dollar rate upon the liabilities of the Insolvent, and for the ordering of the affairs of the estate generally.

Toronto, August 11, 1875.
WILLIAM F. MUNRO, Interim Assignee.

THE LONDON Life Insurance Company OF LONDON, ONT.

Issues Life endowment and Accident Policies, all of the most desirable forms.

Joseph Jeffery, Esq., President.

WM. MARDON,

Manager & Secretary.

INSOLVENT ACT OF 1869.

In the matter of William Griffith, an Insolvent. I, the undersigned John Kerr, of the City of Toronto, Official Assignee, have been appointed Assignee in this matter. Creditors (who have not already done so) are requested to file their claims before me within one month and are hereby notified to meet at the office of the Assignee, No. 23 Toronto Street, in the City of Toronto, on Wednesday, the Fifteenth day of September next, at the hour of eleven o'clock in the forenoon, for the public examination of the Insolvent, and for the ordering of the affairs of the estate generally.

JOHN KERR, Assignee.
Toronto, August 14, 1875.

INSOLVENT ACT OF 1869.

In the matter of William Bradford, an Insolvent. I, the undersigned John Kerr, of the City of Toronto, have been appointed Assignee in this matter. Creditors (who have not already done so) are requested to file their claims before me within one month, and are hereby notified to meet at the office of the Assignee, No. 23 Toronto Street, in the City of Toronto, on Saturday, the 18th day of September next, at the hour of ten o'clock in the forenoon for the public examination of the Insolvent, and for the ordering of the estate generally.

JOHN KERR, Assignee.
Toronto, August 17th, 1875.

STADACONA FIRE & LIFE INSURANCE COMPANY.

Incorporated 26th May, 1874.

AUTHORISED CAPITAL - - \$5,000,000

Head Office—20 Peter Street, Quebec.

BOARD OF DIRECTORS :

President—J. B. Renand, Esq., Director Union Bank of Lower Canada.

Vice-President—Hon. J. Sharples, Director Union Bank of Lower Canada.

Hon. E. Chinic, President La Banque Nationale.

C. Tetu, Esq., Director do do.

James G. Ross, Esq., President Quebec Bank.

John Ross, Esq., Director Stadacona Bank.

P. B. Casgrain, Esq., M.P.

Alex. Le Moine, Esq., Sec.-Treas. Trinity House, Quebec

John Lane, Esq.

LOCAL BOARD OF DIRECTORS FOR TORONTO.

Hon. A. Campbell, President Royal Canadian Bank.

D. Galbraith, Vice-President Anchor Marine Ins. Co.

E. O'Keefe, Esq., Vice-President Toronto Savings Bank.

Manager, G. J. PYKE.

Inspector for Dominion, E. ROBY O'BRIEN.

Secretary, CRAWFORD LINDSAY.

Agent for Toronto District,

JOS. B. REED,

84 King Street East,

Toronto.

Insurances effected at reasonable rates on all descriptions of property.

Claims promptly settled on proof of loss. Agencies with local boards of directors established in the principal cities throughout the Dominion.

SUN MUTUAL Life Insurance Company, OF MONTREAL.

President,

Vice-President,

THOMAS WORKMAN.

T. JAMES CLAXTON.

Man. Director.—M. H. GAULT.

The success of this Company for the first 30 months is without parallel in Canadian Life Insurance. Its report for 1873 shewed:

Assurances in force - - -	\$1,514,300 00
Cash Assets - - - - -	138,184 38
Security held for Policy-holders	588,184 38
Expenditure for that year only -	11,426 95

Its ratio of Expenditure to Income was much under that of any other Life Company doing business in Canada.

All its POLICIES ARE NON-FORFEITABLE, and these by their conditions carry definite values, in either cash or paid-up assurance.

80 per cent. PROFITS is awarded Mutual Policies; and its Stock rates are lower than those of any other Canadian Company.

Members enjoy the security of a large capital, and the benefits without the hazard and risk of the purely mutual plan.

In its efforts to obtain business it studiously avoids novelty and its equivalent—ambiguity—basing all its transactions on the known equities of the business, thus ensuring justice to all its members.

Reports and Table of Rates may be obtained at any of the Company's agencies, or at Head Office.

R. MACAULAY, Secretary.

ROBINSON & SWITZER, Agents for Toronto.

SCOTTISH IMPERIAL INSURANCE COMPANY.

CAPITAL £1,000,000.

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

TAYLOR BROS., Gen'l Agents.

ISAAC G. GILMOUR, Agent, Toronto.

McKENZIE & OSBORNE, Agents, Hamilton.

Insurance.

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 Insurance Co'y.

OF LIVERPOOL AND LONDON.

CAPITAL, - \$10,000,000

FIRE.

All ordinary risks insured on the most favorable terms and losses paid immediately on being established.

LIFE.

The Security of a British Company offered.

A. MACKENZIE FORBES,

H. J. MUDGE,

Montreal,

Chief Agents for Canada.

WM. ROWLAND,

AGENT, TORONTO.

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

VICTORIA MUTUAL FIRE INSURANCE COMPANY OF CANADA

Hamilton Branch!

Within range of Hydrants in Hamilton.

Water-Works Branch:

Within range of Hydrants in any locality having efficient water-works.

General Branch:

Farm and other non-hazardous property only.

One branch not liable for debts or obligations of the others.

GEO. H. MILLS, President.

W. D. BOOKER, Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO

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. Sacrament Street, Montreal.

ANDREW RINTOUL,

Inspector.

Toronto Office—75 Colborne Street.

A. W. SMITH, Agent.

Insurance.

THE STANDARD LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

Head Office, Edinburgh, Scotland.

Profits of the Last Five Years to be Divided Next November.

Fixed surrender values given for policies. Loans advanced on their security, and every opportunity given to keep them in force.

Accumulated Fund, over Twenty-three Millions. Annual Revenue, \$3,600,000, or nearly \$10,000 a day. Claims paid to CANADIAN POLICY-HOLDERS over \$750,000. A list may be obtained on application.

W. M. RAMSAY, Manager, Montreal.

TORONTO, Office—26 Wellington St. East,

L. W. FULTON, Agent and Inspector of Agencies.

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, Merchandize, 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.

Head Office for Canada:

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

GENERAL AGENTS FOR CANADA,—

S. C. DUNCAN-CLARK & CO.

Resident Chief Agent,

S. C. DUNCAN CLARK, Toronto.

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

The Ontario

Mutual Fire Insurance Company.

HEAD OFFICE.....LONDON, ONT.

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

Applications for Insurance made through any of the Agents.

S. McBRIDE, President.

JAMES JOHNSON Secretary-Treasurer.

Insurance.

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.

INSPECTOR: JAS. H. SMITH.

Western Branch Office,

King Street, Cobourg, Ont.

WM. T. FISH, General Agent.

FLYNN, Inspector.

This Company is organized for the purpose of insuring Farm Property and Private Residences, 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 of the Agricultural of Watertown, N. Y., which at once places the Company in possession of a large and profitable business.

JAS. B. BOUSTEAD,

Agent at Toronto.

OFFICE—14 ADELAIDE STREET.

CONFEDERATION Life Association.

HEAD OFFICE—TEMPLE CHAMBERS, TORONTO.

PRESIDENT—HON. W. P. HOWLAND, C.B.
VICE-PRESIDENTS—HON. WM. McMASTER, WM. ELLIOT, Esq.

A HOME COMPANY.

Offering insurance on both STOCK and MUTUAL PLANS. Participating policies are entitled to not less than 90 per cent. of profits.

All policies are non forfeitable after two annual premiums have been paid. Its "Government Savings Bank" policies deserve special attention.

R. S. BAIRD, Agent for the City of Toronto.

J. K. MACDONALD, Managing Director.

INSOLVENT ACT OF 1869.

In the County Court of the County of York.

In the matter of William Rogerson, an insolvent.

On Tuesday the 31st day of August next the undersigned will apply to the Judge of the said Court for a discharge under the said Act.

WILLIAM ROGERSON,

By Crowther, Tilt & McArthur, his Attorneys ad litem.

Toronto, July 28, 1875.

INSOLVENT ACT OF 1869, AND AMENDMENTS THERETO.

In the matter of William John Morris, Toronto, Insolvent.

The insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, No. 14 Adelaide Street East, in the City of Toronto, on Tuesday, the Thirty-first day of August inst. 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 12th day of Aug. A.D. 1875.

Agents' Directory.

O. J. MCKIBBIN, Life Insurance and Real Estate Agent. Bankrupt Estate and other debts collected. Money to loan and invested. Lindsay, Ont.

DAVID JACKSON, Real Estate, Insurance, and General Agent, Durham, Ont.

J. C. NORSWORTHY, General Fire Insurance Agency; District Agent Canada Agricultural; Commercial Union; and Imperial of London, England; Travelers' Life & Accident, Ingersoll, Ont.

GEORGE F. JEWELL, General Fire, Life, Marine, and Accident Insurance Agent, Dundas Street, next door to the Federal Bank, London, Ont.

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

ROBERT RUTHERFORD, Fire, Life, Marine, Accident, Insurance, and Real Estate Agent. Money to Loan and invest. Collections made. Stratford.

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., Meaford.

JAMES DEAN, General Insurance Agency for Land, Life, Fire, Marine and Live Stock, 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. Hastings 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.

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, 23 Toronto Street, 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, Fire and Marine Insurance Agent, Broker, Notary Public, &c., St. John, New Brunswick, Canada.

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. GIRLESTONE, 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 Metropo'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.

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

T. ATKINSON, Auctioneer, Land, Commission and Insurance Agent, representing the British America, Isolate Risk, Lancashire, Royal Western of Canada, Royal Canadian, and Stadacona, Newmarket, Ont.

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

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

Fire and Marine Insurance.

THE BRITISH AMERICA

ASSURANCE COMPANY.

Incorporated 1833.

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.,	Jno. Gordon, Esq.,
Ed. Hooper, Esq.	

Governor:

PETER PATERSON, Esq.

Deputy Governor:

HON. WM. CAYLEY.

Fire Inspector: Marine Inspector:
CAPT. R. COURNBEN.

KAY & BANKS, General Agents.

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.

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., Toronto.
H. S. Howland, Esq., Vice-President Bank of Commerce, Toronto.	Angus Morrison, Esq., Barrister M.P., Toronto.
	W. Kay, Esq., Goderich.

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

Insurances effected at reasonable rates on all 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, Ont

DOBBIE & CARRIE.

WE BEG TO ADVISE OUR CUSTOMERS AND THE TRADE GENERALLY, THAT WE HAVE OPENED OUT A
CONSIDERABLE PORTION OF OUR

FALL AND WINTER IMPORTS,

And are Daily adding New Goods as they arrive.

Our senior partner, MR. DOBBIE, who resides in Manchester, Eng., has made the European purchases, while to

CANADIAN AND AMERICAN BUYING

We have paid great attention, and as our facilities for securing our goods from the best sources of supply are SECOND TO NONE, we claim to be able to show goods which for value CANNOT BE SURPASSED.

Our purchases for this season have been made on a scale commensurate with the requirements of our growing trade and we shall have a

LARGE, COMPLETE, VARIED AND ATTRACTIVE STOCK

WHICH WILL BE FULLY ASSORTED BY

FOURTH OF SEPTEMBER.

WE HAVE ALL THE LINES KEPT BY A GENERAL HOUSE INCLUDING

COTTON GOODS of all kinds, WOOLLENS, WINCEYS,

DRESS GOODS,

Gents Furnishings, Haberdashery, Hosiery, Gloves. Ribbons,

Velvets, Laces, (real and imitation), Sewn Goods, &c., &c.

FULL LINES IN CANADIAN GOODS, INCLUDING

CORNWALL GREY COTTONS,

Also many lines of American Goods.

WE ARE CONTINUALLY RECEIVING NEW GOODS,

AND SPARE NO PAINS NOR EXPENSE TO HAVE OUR

STOCK AT ALL TIMES THOROUGHLY ASSORTED.

ORDERS BY MAIL PROMPTLY AND CAREFULLY EXECUTED.

Our travellers are now on the road, and we shall be happy to receive any orders through them, while to customers who prefer buying from stock, we shall esteem it a pleasure to show our goods.

DOBBIE & CARRIE,

71 Cannon street, Manchester, England.

9 Front street West, Toronto.

TORONTO, AUGUST 20th, 1875.