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THE MONETARY TIMES AND TRADE REVIEW. -INSURANCE CHRONICLE-

VOL. X—NO. 21.

TORONTO, ONT., FRIDAY, NOVEMBER 17, 1876.

{ SUBSCRIPTION
\$2 a Year.

The Leading Wholesale Trade of Toronto.

**RE-ORDERS BY EXPRESS THIS
WEEK.**

**Black Ribbon Velvets.
Ingrain Faille Ribbons.
Black Silk Elastics,
Oriental Sash Ribbons,
Mantle Gros Grains,
Madder Handkerchiefs,
Black Beavers,
Myrtle Velvets,
Small Wares, Notions.**

&c., &c.

JOHN MACDONALD & CO.,

21 and 23 Wellington street, } Toronto.
30 and 32 Front street,
38 Fountain street, Manchester, England.
Toronto, Nov. 15, 1876.

The Leading Wholesale Trade of Hamilton.

**THOS. C. KERR and Co.,
HAMILTON,**

are now showing

EXCELLENT VALUE AND MOST COMPLETE
ASSORTMENTS IN THEIR

**STAPLE, TWEED,
DRESS GOODS,
AND
SMALL WARES DEPARTM'TS**

Stock throughout kept

Well Assorted by constant Fresh Arrivals.

NEW PATTERNS IN THE
CELEBRATED ELORA CARPETS.

In the Boot and Shoe Departm't
will be found a
SPLENDID VARIETY AT VERY LOW PRICES

The Leading Wholesale Trade of Toronto.

1876.

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

Dry Goods Importers,

AND DEALERS IN

CANADIAN

AND

American Manufactures,

NO. 4 AND 12 FRONT STREET WEST,

TORONTO.

OFFICES—34 Clement's Lane, Lombard St., London, E. C.

Toronto, Jan. 1876.

32-ly

SMITH & KEIGHLEY,

IMPORTERS

**Teas, Sugars, Coffees and
General Groceries.**

No. 9 Front Street East,

TORONTO,

offer for sale on reasonable terms:

2,500 packages Young Hyson, Gunpow-
der, Japan, Congou & Java Teas.

500 hogsheads, casks and barrels,

**SCOTCH & ENGLISH REFINED
YELLOW SUGARS.**

100 bags Fine Old Gov Java Coffee.

200 bags White Rangoon Rice.

200 bags Whole White & Blk Pepper,

20 hds. Barbadoes Syrup—

Also on consignment—

2000 packages White Fish and Trout.

FALL CATCH, IN PRIME ORDER.

Toronto, Oct. 23, 1876.

The Leading Wholesale Trade of Toronto.

1876. Autumn. 1876.

GORDON, MACKAY & CO.

Respectfully announce that their

FALL IMPORTATIONS OF

Staple and Fancy Dry Goods,

are now complete in every department, and they invite an
inspection of the stock by their customers and the trade
in general.

N. B.—A full stock of **CANADIAN MANUFAC-
TURES**, including the production of the celebrated
LYBSTER MILLS.

Toronto, 1st November, 1876.

**Samson,
Kennedy,
& Gemmel**

ANNOUNCE A

Great Reduction in Price!!!

OF

COAT'S and CLARK'S

SPOOL THREAD,

ranging from

12 to 18 per cent.

Orders promptly exempted at the lowest list price.

44 SCOTT AND 19 COLBORNE STS.

TORONTO.

Toronto Nov 15, 1876.

The Chartered Banks.

BANK OF MONTREAL.

NOTICE

IS HEREBY GIVEN THAT A

DIVIDEND OF 7 PER CENT.

upon the paid up capital stock of this institution has been declared for the current half year, and that the same will be payable at its

Banking House in this city

ON AND AFTER

Friday 1st Dec. next.

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

By order of the Board.

R. B. ANGUS,
General Manager.

Montreal, Oct. 27, 1876.

The Chartered Banks.

BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

PAID-UP CAPITAL, £1,000,000 STG.

London Office—3 Clements Lane, Lombard St. E. C.

COURT OF DIRECTORS.

John James Cater. H. J. B. Kendall.
Henry R. Farrar. J. J. Kingsford,
Alexander Gillespie. Frederic Lubbock,
Richard H. Glyn, A. H. Phillips,
W. Burnley Hume, J. Murray Robertson

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

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

NEW YORK.—Agents H. A. Tuso 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, Arnprior, Renfrew

QUEBEC.—Montreal, Quebec.

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

NOVA SCOTIA.—Halifax.

BRITISH COLUMBIA.—Victoria, Nanaimo.

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. Lyons—Credit Lyonnais.

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.
Perth.	Sorel.
Owen Sound.	Renfrew.
Walkerton.	Fergus.
Prescott.	Beauharnois.
Levin.	Gananoque.
	Winnipeg, Manitoba.

Agents in Great Britain.—London, Merchants Bank Canada, 32 Lombard Street. *London Committee.*—Right Hon. L. rd 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. Ingram 62 Wall street.
Bank in New York.—The National Bank of the Republic.

The Canadian BANK OF COMMERCE.

Head Office, . . . Toronto.

Paid-up Capital . . . \$6,000,000
Reserve 1,900,000

DIRECTORS.

HON. WILLIAM McMASTER, *President.*
ADAM HOPE, Esq., *Vice-President.*
Noah Barnhart, Esq. James Michie, Esq.
W. Cumberland, Esq. T. Sutherland Stayer, Esq.
William Elliot, Esq. George Taylor, Esq.
Jno. J. Arnton, Esq.
W. N. ANDERSON, General Manager.
J. H. PLUMMER, Inspector.

New York.—J. G. Harper and J. H. Goadby, Agents.
Chicago.—J. G. Orchard, Agent.

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.	Paisley.	

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 Commerce.
London England Bank of Scotland.

CONSOLIDATED BANK OF CANADA.

Notice

IS HEREBY GIVEN THAT A

DIVIDEND

Of Three and one-half per cent.

upon the paid up capital stock of this institution has this day been declared for the current half year, and the same will be payable

ON AND AFTER

Friday the 1st day of December next.

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

By order of the Board.

J. B. RENNY,
General Manager.

Montreal, Oct. 26, 1876.

THE

BANK OF TORONTO, CANADA.

DIVIDEND NO. 41.

NOTICE is hereby given that a

Dividend of 6 per cent.

for the current half year, being at the rate of

12 PER CENT. PER ANNUM,

upon the paid up capital of the bank, has this day been declared, and that the same will be payable at the

BANK AND ITS BRANCHES

On and After

FRIDAY, FIRST DAY OF DEC. NEXT.

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

By order of the Board,

G. HAGUE,
Cashier.

Toronto, Oct. 25, 1876.

The Chartered Banks.

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

DIRECTORS:
ROBERT LONGWORTH, Esq., President.
Hon. L. C. OWEN, GEORGE R. BARR, 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.

THE DOMINION BANK.

CAPITAL, \$1,000,000.

Head Office—Toronto.

Agencies—Bowmanville, Cobourg, 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 pur chased.
Drafts on New York, Gold and Currency, purchased.

BANK OF HAMILTON.

DIVIDEND NO. 8.

NOTICE is hereby given that a dividend of FOUR PER CENT. for the current half year, being at the rate of

Eight per cent. per Annum,

upon the paid up capital stock of this institution, has this day been declared, and that the same will be payable at the Bank and its Agencies on and after FRIDAY, the FIRST day of DECEMBER next.

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

By order of the Board,
H. C. HAMMOND,
Cashier.

STANDARD BANK OF CANADA.

CAPITAL SUBSCRIBED, \$625,500
CAPITAL PAID-UP, 501,250

HEAD OFFICE, TORONTO.

DIRECTORS;

HON. T. N. GIBBS, M.P., President.
W. F. COWAN, Vice-President.
A. T. TODD, W. F. ALLAN,
W. H. GIBBS, M.P., DR MORTON,
R. C. JAMIESON,
J. L. BRODIE, CASHIER.

AGENCIES.

Bradford, Oshawa,
Cannington, Markham, Picton
Colborne, Newcastle, Wingham.

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. JOHN SHARPLES, Vice-President.
Hon. Geo. Irvine, Hon. Thos. McGreevy,
D. C. Thomson, Esq., J. B. Renaud, Esq.,
Andrew Thomson, Esq.

Cashier—P. MacEwen. Inspector—G. H. Ralfour
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.

Rochville—J. W. B. Rivers, Manager. Exeter—E. W. Strathy, do. London—Jos. Jeffery, do. Meaford—P. Fuller, do. Morrisburg—P. Clouston, do. Owen Sound—Thomas Hakeney—do. Smith's Falls—A. L. Thomas, do. Sorel—H. C. Brewer, do. St. Thomas—G. K. Morton, do. Toronto—L. H. Robertson, do. Windsor—C. D. Grasset, do. Welland—J. W. McGlashan, Agent. Rimouski—John McMahon, do.

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.

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

IN UNITED STATES.

New York—Messrs. Morton, Bli & 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—National Bank of Commerce.
Agents in Boston—Merchant's National Bank.
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. Ande son, Esq., (Messrs. Anderson, Anderson, & Co.) den 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, 1876.

The Chartered Banks

Eastern Townships Bank

AUTHORIZED CAPITAL \$1,500,000
CAPITAL PAID IN 1,345,900
RESERVE FUND 275,000

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.
Hon. T. Lee Terrill.

Head Office—Sherbrooke, Que.

WM. FARWELL, jr Cashier

BRANCHES.

Waterloo. Cowansville. Stanstead.
Coaticook. Richmond.

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

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

CAPITAL \$8,000,000.

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. William White, Esq.
JAMES STEVENSON, Esq., Cashier.

Branches and Agencies in Canada:

Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. St. Catharines, Ont. Three Rivers, Qu
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.

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.

Established in 1835.

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 Charter'd Banks

THE FEDERAL BANK OF CANADA.

DIVIDEND NO. 4.

NOTICE is hereby given that a **Dividend of Three-and-a-half per cent.** upon the paid up capital stock of this Bank has been declared for the current half year, and that the same will be payable at its Banking House in Toronto, on and after **FRIDAY, FIRST OF DECEMBER NEXT.**

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.
By order of the Board.
H. S. STRATHY,
Cashier.

The Federal Bank of Canada,
Toronto, Oct. 24, 1876.

BANK OF OTTAWA, OTTAWA.

DIRECTORS:

JAMES MACLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.
O. 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. Goodby. London, Eng.—Alliance Bank (Limited).

IMPERIAL BANK OF CANADA.

Capital Authorized \$1,000,000
Capital Subscribed 910,800

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.

HEAD OFFICE—Cor. Wellington St. and Exchange Alley, (The old Exchange Building.)

Agency—St. Catharines, Ingersoll, and Port Colborne. 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.
DONALD FRASER, Esq. JOHN R. NOONAN, Esq.
ROBERT DOULL, Esq. ISAAC A. GRANT, Esq.
JAMES KITCHIN, 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, President.
P. GARNEAU, M.P.P., Vice-Pres.
A. P. Caron, M.P., John Ross.
William Drum, G. R. Renfrew.
T. H. Grant, Joseph Shehyn.
T. Ledroit.

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

The Charter'd Banks.

MERCHANTS' BANK OF HALIFAX.

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

DIRECTORS.

THOMAS E. KENNY, Esq., President.
HON. JEREMIAH NORTHUP, Senator, Vice-Pres.
Allison Smith, Esq., Michael Dwyer, Esq.
James Butler, Esq., Thomas A. Kitchie, Esq.
John Taylor, Esq., George Maclean, Cashier.

Agents in Ontario and Quebec—Merchant's Bank of Canada.

Agents 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.
Fred. Mitchell.

Maitland (Hants Co.)—David Frieze,

BANK OF YARMOUTH, YARMOUTH, N.S.

L. E. BAKER President.

DIRECTORS:

C. E. BROWN, Vice-President.
John Lovitt, Hugh Cann, J. W. Moody.
T. W. JOHNS CASHIER.

Correspondents at

Halifax The Merchants Bank of Halifax.
St. John The Bank of Montreal.
New York The Bank of British North America.
Boston The National Citizens Bank.
London, G. B. The Union Bank of London.

Gold and Currency Drafts and Sterling Bills of Exchange bought and sold.
Deposits received and interest allowed.
Prompt attention given to collections.

LA BANQUE NATIONALE

HEAD OFFICE, QUEBEC.

CAPITAL AUTHORISED \$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.

People's Bank of Halifax.

Capital authorized \$200,000
Capital paid up 600,000

DIRECTORS:

GORGE H. STARR, Esq., President.
R. W. FRASER, Esq., Vice-President.
C. H. M. BLACK, Esq., W. J. COLEMAN, Esq.
Hon. JAMES COCHRAN, PATRICK POWER, Esq., M.P.
N. L. WEST, Esq.

PETER JACK, Esq., Cashier.
Branches: Lockport and Wolfville, N. S.

AGENTS IN LONDON.....The Union Bank of London.
" NEW YORK.....The B. nk of New York
" BOSTON.....Williams & Hall.
" ONT. & QUE...The Ontario Bank.

METROPOLITAN BANK. MONTREAL.

CAPITAL SUBSCRIBED, - - - - - \$1,000,000
H. A. BUDDEN, - - - - - President.
HENRY JUDAH, - - - - - Vice-President.

DIRECTORS:

JAS. O'BRIEN, D. J. REES.
HENRY HOGAN.
G. H. R. WAINRIGHT, Cashier.
Branch at Costicooke, P. of Q.—A. Wellington Hart, Manager.
Agents—The Bank of Montreal and its branches.

Financial.

ONTARIO BANK.

DIVIDEND NO. 39.

Notice is hereby given that a **Dividend of Four per ct.**

upon the capital stock of this institution has this day been declared for the current half-year, and that the same will be payable at the Bank and its branches

ON AND AFTER

Friday the 1st day of December next

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

By order of the Board.
D. FISHER,
General Manager.

Ontario Bank,
Toronto, Oct. 20, 1876.

HALIFAX BANKING CO'Y. HALIFAX, N.S.

Established 1825.
CAPITAL PAID UP \$500,000.

DIRECTORS.

WM. M. HARRINGTON President.
ROBIE UNIACKE Vice-President.
BRENTON H. COLLINS, THOMAS BAYNE, | L. J. MORTON
SAMUEL H. BLACK Cashier.

AGENCIES.

Truro, N.S. C. H. BLANCHARD, Agent
Parrsboro, N.S. A. S. TOWNSEND, Agent.

AGENTS.

London, G. B. Union Bank of London.
Montreal Molson's Bank.
New York Bank of New York.
Boston Suffolk National Bank.

Bank of Prince Edward Island.

INCORPORATED 1836.

DIRECTORS:

Hon. Joseph Hensley, President.
Hon. John Longworth, Hon. W. W. Lord.
Hon. Daniel Davies, Hon. T. Heath Haviland.
Richard Heartz, Esq., James Peake, Esq.
J. R. Brecken, Cashier.

AGENTS.

London, England.....Union Bank of London.
New York Messrs. M. K. Jessup, Paton & Co
Boston National Exchange Bank.
Montreal Bank of Montreal.
St. John Bank of New Brunswick.
Halifax Bank of Nova Scotia.

BANK OF LIVERPOOL, LIVERPOOL, N. S.

CAPITAL SUBSCRIBED, - - - - - \$500,000

DR. FORBES, M.P., President.
THOMAS REES, Esq., Vice-President.
JOHN A. LESLIE, Manager.
ROBIE S. STERNS, Cashier.

AGENTS—Bank of Nova Scotia and its Correspondents

CANADA PERMANENT LOAN & SAVINGS COMPANY

PAID-UP CAPITAL, - - - - - \$1,750,000
TOTAL ASSETS, - - - - - 4,000,000

A large amount of additional Capital has been received for investment on REAL ESTATE in the Province of Ontario, on favourable terms.

MORTGAGES PURCHASED.

Applications may be made to the Company's Appraisers, or at the Head Office, Masonic Hall, Toronto, where all further information may be obtained.

J. HERBERT MASON,
Manager.

Financial.
THE FREEHOLD
Loan and Savings Co.
TORONTO.

DIVIDEND NO. 34.

Notice is hereby given that a Dividend of five per cent. has been declared on the capital stock of the Company for the current half year, payable on and after

Friday, the 1st day of Dec. next.

The Transfer Books will be closed from the 16th to the 30th November, both days inclusive.
By order of the Board.

CHAS. ROBERTSON,
Secretary.

Toronto, Oct. 30, 1876.

WESTERN CANADA
LOAN & SAVING COMPANY.
Offices: No. 70 Church St. Toronto.

CAPITAL	\$900,000
RESERVE FUND	241,500
TOTAL ASSETS	2,175,000

President—Honorable Geo. W. Allan, Senator.

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

Walter S. Lee, Manager.

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

Toronto, Jan. 27, 1875.

THE ONTARIO
SAVINGS & INVESTMENT SOCIETY

Subscribed Capital,	\$1,000,000
Paid up,	621,000
Reserve Fund,	124,500

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.

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.
 4. No Commissions allowed or charged.
 5. No expenses of renewals.
 6. 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, } D. McGEE, Secretary.
53 Toronto Street, Toronto.

BUILDING & LOAN ASSOCIATION

OFFICES:—84 KING ST. EAST, TORONTO.

Subscribed Capital.....	\$750,000
Paid-up Capital.....	650,000
Reserve Fund.....	65,800

PRESIDENT..... LARRATT W. SMITH, D.C.L.
VICE-PRESIDENT..... JOS. H. MEAD, Esq.
SEC.-TREASURER..... ISAAC C. GILMOR, Esq.

Money loaned on the security of productive city or country property. Interest at 6 per cent. allowed on deposits. Mortgages and Municipal Debentures purchased.

HENRY C. SCOTT

STOCK AND SHARE BROKER

(Member of the Stock Exchange)

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

Financial
LONDON AND CANADIAN
Loan & Agency Co.
(LIMITED).

PRESIDENT—HON. W. P. HOWLAND, C.B.

VICE-PRESIDENTS:
C. S. GZOWSKI, Esq., C.E.
A. T. FULTON, Esq.

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.

HURON AND ERIE
LOAN & SAVINGS COM'PY
LONDON, ONTARIO.

INCORPORATED 1864.

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

Subscribed Capital.....	\$1,000,000
Paid up Capital.....	803,500
Reserve Fund.....	170,000
Total Assets.....	1,530,363

Money advanced on the security of Real Estate in large or 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.

Dominion Savings & Investment Soc,
LONDON, ONT.

INCORPORATED.....	1872.
Capital.....	\$1,000,000
Subscribed.....	800,000
Paid-up.....	400,000
Reserve Fund.....	70,000
Savings Bank Deposits.....	300,000

Loans made on farm and city property, on the most favorable terms.

Money received on deposit subject to call at 5 per cent, on notice at 6 per cent.

Draws Sterling exchange on London in sums to suit.
D. MACFIE, President. F. B. LEYS, Manager.

SMITHERS & DONALD
BANKERS & BROKERS,
No. 3 Broad Street,
NEW YORK.

STOCKS, BONDS, GOLD, &c., BOUGHT AND SOLD FOR CASH OR ON MARGIN.

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. FRANCOIS XAVIER STREET,
MONTREAL.

B. ALMON.

L. C. MACKINTOSH,
(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 regard to business concerns in the Maritime Provinces.

Financial.
THE HAMILTON
PROVIDENT AND LOAN SOCIETY.

President—ADAM HOPE.
Vice-President—W. E. SANFORD.

Capital (authorized to date).....	\$1,000,000
Subscribed Capital.....	930,000
Paid-up Capital.....	606,075
Reserve Fund.....	36,650
Total Assets.....	881,633

Money advanced on the security of Real Estate on the most favorable terms.

SAVINGS BANK.

Money received on deposit and interest allowed at 6 and 6 per cent per annum.

OFFICE—MCINNES BLOCK,
KING STREET, HAMILTON.
H. D. CAMERON, Treasurer.

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 Merchants Bank of Canada.
Bankers in London—National Bank of Scotland.

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.

HOPE & TEMPLE,
STOCK BROKERS,

MEMBERS OF STOCK EXCHANGE,

18 KING STREET EAST, TORONTO.

Stocks bought and sold for Cash or on Margin.

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

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

TAYLOR'S BANK,
LONDON, ONT.

Established.....1863.
HENRY TAYLOR. JOHN W. SIFTON,
Director Dom. Sav. & Invest. Soc'y.

Discounts, Commercial Paper, Draws, Exchange on London, and all principal cities in the Dominion and the United States. All kinds of American securities and U.S. currency exchanged. No interest allowed on deposits

Financial.

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.

JAMES & PHILIP BROWNE,
(Formerly Philip Browne & Co.),
BANKERS AND STOCK BROKERS,
Members of the Toronto Stock Exchange,
YONGE STREET, TORONTO.

BUCHAN BROS.,
LAWRENCE BUCHAN. EWING BUCHAN.
STOCK BROKERS,
Members of the Stock Exchange,
Buy and sell Stocks, Municipal and other Debentures, Government Bonds and all good-class securities,
22 KING STREET EAST, TORONTO,
Insurance and General Agents.
General Agency for Ontario of the Scottish Commercial (Fire) Insurance Co. of Glasgow. Insurances effected at current rates.
LAWRENCE BUCHAN.

W. ALEXANDER. JOHN STARK.
ALEXANDER & STARK,
Stock Brokers and Estate Agents,
10 KING STREET EAST,
TORONTO,
(Members of the Stock Exchange.)
Buy and sell Stocks, Debentures, &c. Mortgages and Loans negotiated.

Orders promptly executed.

The Leading Wholesale Trade of Hamilton

JOHN I. MACKENZIE & CO.,
HUGHSON ST., HAMILTON.
Our purchases of
BRITISH, AMERICAN AND CANADIAN
DRY GOODS
FOR THE FALL TRADE
Are now arriving, and our

Travellers are out with Samples.
August, 1876.

ADAM HOPE & CO.,
IRON MERCHANTS,
HAMILTON, ONTARIO,
Importers of all kinds of
ENGLISH AND AMERICAN METALS
AND GENERAL HARDWARE.

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

ADAM BROWN. H. W. ROUTH
1876 FALL DRY GOODS 1876
IMPORTATIONS
Received by each week's Steamer.
Thomson Birkett and Bell,
HAMILTON.

The Leading Wholesale Trade of 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.

FINLAYSON, BOUSFIELD & CO.,
JOHNSTONE.
MANUFACTURERS OF

Linen Machine Threads,
Gilling Twines,
Shoe Threads.
A full assortment in stock. Orders received from the Wholesale Importers only.
GEORGE W. MOSS,
Agent,
136 McGill Street, Montreal.

C. A. RICKARD'S
BELL BUSK MILLS via LEEDS.
Machine Silks,
Hardash, &c.
A full assortment in stock.
Orders received from the Wholesale Importers only.
GEO. W. MOSS,
AGENT,
136 McGill St., Montreal.

CLARK & COMPY,
ANCHOR THREAD WORKS,
PAISLEY,
would call attention to their
Best SIX-CORD Extra Quality,



specially manufactured for Hand and Machine Sewing.
Orders received from the Wholesale Importers only.

GEO. W. MOSS,
Agent,
136 MCGILL ST., MONTREAL.

Insolvent Act of 1869 and 1875.

In the matter of Charles Pawney, an insolvent.
A second and final dividend sheet has been prepared open to objection until the 4th day of December next, after which dividend will be paid.

JOHN KERR,
Assignee.

Toronto, 15th November, 1876.

The Leading Wholesale Trade of Montreal.

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

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

PARIS (France.)
GUSTAVE BOSSANGE,
GENERAL COMMISSION MERCHANT
AGENCY IN MONTREAL:
BOSSANGE & GARDINER,
30 Hospital Street

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

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, DRAIN PIPES,
PATENT ENOASTIC PAVING TILES, &c.

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

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.

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.

CAST-IRON PIPE,
6, 4, and 3 inch,
IN STOCK AND FOR SALE.
Copland & McLaren,
MONTREAL,
Agents for
GLOVER'S CELEBRATED METERS,
Also in stock.

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, 65 and 67 College Street,
MONTREAL.



KERR & CO'S SEWING COTTON
IS THE BEST.—Sample Dozens and price list can
be had from any Wholesale Dry Goods firm or from the
Agent
JAMES L. FOULDS,
30 & 32 Lemoine St.,
MONTREAL


The Leading Wholesale Trade of Montreal.

Robertsons, Linton & Co.,

CORNER
LEMOINE AND ST. HELEN STREETS,
MONTREAL
will have their assortment of
BRITISH, FOREIGN & AMERICAN GOODS
Complete by 15th August.
American Goods on New York jobbing terms of 60
days or 2 per cent in ten days.

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.

STEEL.
CAST, MACHINERY, SPRING, &c.
A. C. LESLIE & CO., Montreal.
N. S. WHITNEY,
Importer of Foreign Leather, Elastic Webs,
Prunella Linings, etc.,
14 ST. HELEN STREET, MONTREAL

CLARK'S ELEPHANT
SIX  **CORD**
TRADE MARK
SPOOL COTTON,
HAS THE HIGHEST TESTIMONIALS IN
THE MARKET.

The following Sewing Machine Companies recommend
their customers and the public to use this **COTTON**
THREAD ONLY with their Machines.
WHEELER & WILSON MAN'G CO'Y.
SINGER MAN'G CO'Y.
HOWE MACHINE CO'Y.
RAYMOND SEWING MACHINE CO'Y.
C. W. WILLIAMS SEWING MACHINE CO.

A full assortment to be had at all first-class DRY
GOODS STORES, and SEWING MACHINE DE-
POTS.
WALTER WILSON & CO.,
Sole Agents, 1 St. Helen St., 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.

CRATHERN & CAVERHILL

IMPORTERS OF
HARDWARE, IRON, STEEL, TIN, CANADA PLATES
WINDOW GLASS, PAINTS and OILS,
CAVERHILL'S BUILDINGS, 135 ST. PETER ST.,
MONTREAL.
Agents Victoria Rope Walk; Vieille Montagne Zinc Co

1876. FALL TRADE. 1876.
T. JAMES CLAXTON & Co.
MONTREAL, MANCHESTER,
Canada, England,
IMPORTERS OF
DRY - GOODS,
Stock Complete and attractive in all Departments.
Additions every week by s.s. from Europe
A Visit Solicited when in the Market.
Orders directed to the House will have promptly at-
tention.
Our new Warehouses, | **T. JAMES CLAXTON & CO.,**
ST. JOSEPH ST. | MONTREAL.

Mercantile Summary.

SOREL Que, was illuminated with gas on
Tuesday evening of last week.

COUNTERFEIT fifty cent pieces have made
their appearance in Ottawa, where there is sup-
posed to be a gang of counterfeiters.

PERTH shipped nearly a thousand packages of
butter within the past eight days; 200 were sent
by one merchant, and four car loads by another.

AN illicit tobacco factory at St. Alexis Que.
was seized upon by the Internal Revenue author-
ities last week, machinery, presses, and a thou-
sand plugs of tobacco were seized.

THE arrivals of ships and steamers from
ocean and lower ports at Quebec up to 20th ult.
numbered 1199 with a tonnage of 886,670
against 1112 last year aggregating 723899 tons.

A LIST appears in the Guelph Mercury of over
160 buildings erected or in course of erection
this year at a cost of \$275,000. A town which
shows this substantial progress may well aspire
soon to be a city.

ST. JOHN appears to join Halifax in memori-
alizing the Dominion Government to make the
latter city the winter port of Canada. At a
recent meeting of the St. John Board of Trade
the proposal was favorably discussed.

THE Grangers have something to learn as
merchants. A Grange in the neighborhood of
Port Hope, says the Guide, bought a quantity of
nutmegs so much in excess of their wants that
they have ten barrels of that fragrant commodity
which they are anxious to be rid of.

H. H. GOUDGE, M. P., of Windsor, N. S., who
has been for years struggling with his liabilities
is gazetted an insolvent, which he has in effect
been for a long time.—Thomas Chisholm and
J. L. Dewolf, both shop keepers of the same
town, have assigned. Assets of all these
bankrupts are expected to yield but small divi-
dends.—Several Truro insolvents are applying
for their discharges.

The Leading Wholesale Trade of Toronto.

Wholesale Only.

**FOR BUILDERS' HARDWARE,
GENERAL HARDWARE,
TABLE AND POCKET CUTLERY,**

Electro-plated Goods,
Small Wares and Stationery,
Earthenware, China, Glassware,
SEE SAMPLES AT

**THOMSON AND BURNS.
18 & 20 Front St. West, Toronto.**

**GRAY, RENNIE & CO.,
5 Front Street West, Toronto.**

Canadian and English

HOSIERY,

AND

SHIRTS and DRAWERS,

At Closing out prices.

**GRAY, RENNIE & CO.
Toronto, Nov. 15, 1876.**

THE old established and well known dry goods firm of J. P. Clark & Co., Montreal, have sold out their business to Messrs. Brown Taylor & Co.

ST. JOHN trade returns for October show a total value of goods entered for the month of \$527,420, of which \$121,092 were free. The duty collected was \$80,928. Exports for the same period foot up \$238,666.

THE "Real Estate Exchange Company" is the title of an association which intends to apply for incorporation at the ensuing session of the Quebec House. It is designed to operate in that Province, and will buy and sell land, as well as make advances on real estate security.

P. F. WALSH & Co., doing a small boot and shoe business on the Main Street, Montreal, have made an assignment. It is indeed a surprise to many how shoe dealers on this throughfare manage to make ends meet, as there are almost stores enough upon it to supply the whole city trade.

THE estate of Messrs. Shearer Mackedie & Co., wholesale clothiers, Montreal, has been purchased by Messrs. D. Morrice & Co., at 50c in the dollar, payments extending over fifteen months. A dissolution is about taking place Mr. Shearer retiring, and Mr. Mackedie to continue.

AMONG business changes in the City we observe the formation of the firm of Buchan Bros., stock brokers &c., composed of Messrs. Lawrence and Ewing Buchan. Also the dissolution of the firm of P. Paterson & Son, whose hardware business is succeeded to by Mr. Peter Paterson who continues the old style.

A WRIT of attachment has been issued against Dr. L. J. A. McMillan, a druggist on St. Lawrence Main Street, Montreal. The Dr. who hails from Rigaud, has not taken long to find

The Leading Wholesale Trade in Toronto.

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.

McMURRAY & FULLER,

Wholesale dealers in

WOODENWARE,

TUBS, WASHBOARDS, BRUSHES
PAILS, CLOTHES PINS, OORADGE,
BROOMS, MATCHES, TWINES,

31 FRONT STREET EAST.

Exclusive Agents for the C. C. & Manufacturing Co's Woodenware, Brooms, &c.

out that a City trade is not all his fancy painted it. He only started last January, buying out the stock and the good will of J. D. L. Ambrose. His liabilities are stated to be in the vicinity of \$5,000.

THE firm of E. J. Briggs & Son, doing business in Stanbridge, Eastern Township, has been served with a writ of attachment. The Senior partner has had a business career of upwards of eighteen or twenty years, long enough one would think, with ordinary luck to have enabled him to settle down and make the remainder of his days comfortable. But some people are so ambitious, as not to be content and "let well alone." They push on till, as in the case in question, through overstocking and overtrading they find themselves at the end in difficulty. The estate it is thought will barely pay 25c in the dollar.

DURING Thursday there was considerable excitement in the Stockbroking circles of Montreal. Montreal Telegraph stock broke heavily and fell nearly 10 per cent. It is said that several firms, including Bond Brothers and Strathy & Strathy, have suspended payment.

THE premises occupied in past years by the St. Lawrence Glass Works in Montreal are being converted into a pottery, and there appears to be abundant opening for the enterprise. The Montreal Gazette states that it is proposed that material obtained in the country, such as bone or animal charcoal, phosphate of lime, spar quartz, and other materials, shall be made use of in the manufacture of the fine ware, such as porcelain or china. The abundance of these articles, used only as manure at present, furnishes a motive for utilizing them, as the demand for fine goods is manifested. There is not at present, in the whole of America, a manufactory of porcelain.

The Leading Wholesale Trade of Toronto.

Thomas Walls & Sons,

Are now showing a very Large assortment of

OVERCOATINGS, SUITINGS.**SCOTCH, ENGLISH AND CANADIAN
TWEEDS,**

To which they invite the attention of the Trade.

THOMAS WALLS & SONS**Macnab, Marsh & Coen,**

WHOLESALE

HARDWARE MERCHANTS,**5 Front Street East,****TORONTO.**

A BANKRUPT in the Scottish town of Perth was sentenced the other day to penal servitude for fourteen years, because he had concealed a part of his property from his creditors. To people whose ideas on these subjects are lax, there may appear to be something almost Draconic about such a sentence as this. But the statute which permits such a penalty was enacted at a time when fraud was regarded as only wicked—not clever or admirable. Besides, it may be that the concealment implied and included perjury, which would explain the severe punishment.

THE firm of C. O. Pease & Co., Coteau Landing, well known in the Province of Quebec as heavy dealers in grain &c., have made an assignment. This is a succession of the old firm Orton Pease & Son who it will be remembered failed in March, 1875, and compromised at 25c. The new firm assumed their liabilities, but find themselves unable to carry out the arrangement, the burden of which will now fall on the endorser. It is not anticipated that creditors will realize very largely from the Estate.

AT Bracebridge Ont, a lively settlement in what were until quite lately termed the wilds of Muskoka, a "Mutual Protective Association" has been formed. Its objects are:—1. Offering of rewards for the apprehension of criminals, and gathering evidence against them. 2. Payment of indigent witnesses expenses. 3. General assistance to the due execution of justice, and the support of the law and its officers. It is not perhaps so remarkable that the need of such an organization is felt in a new settlement, where lawless people are less rare, and where, too, the machinery of justice is in less perfect operation. But we had occasion a few weeks since to notice the need in Montreal itself, of some such club, or at least of a fund such as 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.

Established A.D. 1840.

TIME FOR EVERYTHING!!
AND NOW IS THE TIME TO ORDER
LAMB'S
Waterproof Leather Preserver and
Waterproof Snow Blacking.
For sale by all Wholesale Grocers, Druggists, and all in
the Shoe Trade.

PETER R. LAMB & CO.,
MANUFACTURERS, Toronto, Ont.

above objects indicate. For the want of it the
tracing of an absconding robber had to be given
up.

—The following extract from the *Seaforth*
Expositor shows a dodge being attempted in the
County of Huron, and we insert it lest any other
counties should be similarly visited :

FARMERS BEWARE.—A number of agents are
now travelling through the county, from one
house to another, offering for sale cloths and
other articles of dry goods at fabulously low
prices, which they represent as being "drapery
goods damaged by water, hooks, &c., in transit
from Liverpool to Montreal during the past sea-
son, on the steamships of the Allan Line." These
parties also claim to be agents of Messrs.
Robinson, Bingham & Co., Commission brokers,
132 Castle Street, Liverpool. We are informed
upon the most reliable authority that there is no
such firm as that above named doing business in
Liverpool, and furthermore that there have not
been any goods damaged by water, &c., while
in transit from Liverpool by the Allan Line this
season.

—Some of our Montreal and Toronto houses
are largely interested in a recent case tried be-
fore a special jury in Halifax. The assignee of
R. T. Muir & Co., stationers and booksellers,
brought a suit to recover sums of money from
the legatees of R. T. Muir, deceased, amounting
in all to \$14,000, which amount was bequeathed
by Mr. Muir several years ago, but only taken
out under bill of sale shortly before bankruptcy.
The jury found first that when the bill of sale
was given last spring the business was embar-
rassed; second, that the defendants did not
know the firm was in trouble; third, that the
bill of sale was not given to defraud nor obstruct
creditors; fourth, they absolved the defendants
from any such knowledge; fifth, that the original
debts and stock left by R. T. Muir had been
nearly all disposed of; sixth, that the surviving
partner did not fraudulently impede nor obstruct
creditors; and seventh, that such was not done
with the knowledge of defendants. As the find-
ing of the jury has yet to be argued before the
judges, considerable interest is attached to the
result of the case.

The Leading Wholesale Trade of Toronto.

SESSIONS, COOPER & SMITH,
MANUFACTURERS, IMPORTERS AND HOLESALE
DEALERS IN
Boots and Shoes,
36, 38 & 40 FRONT STREET WEST,
Toronto, Ontario.
JAS. COOPER. J. C. SMITH.

Childs & Johnston,
Manufacturers and Importers of
BOOTS & SHOES,
81 Yonge Street,
TORONTO.

NEW FRUIT
Received ex steamers "Thames" and "Castalia."
4,000 x's Sultanas,
2,000 x's Valencias,
100 cases Finest Eleme
Figs,
Barrels Barcelona Nuts
Bags S. S. Almonds,
boxes Valencia do.
JAS. SHIELDS & CO

CARD.

STADACONA
Fire & Life Insurance Co.

\$35,000 CASH—We, the undersigned, hereby
acknowledge the prompt payment of our claims for loss
sustained by the fire of the 3rd of September last, and
would express our approval of the settlements made with
us by the "STADACONA."

HONORE MERCIER,	C. A. BOIVIN,
VICTOR COTE,	E. REEVES,
MAURICE BUCKLEY,	P. LAPIERRE,
L. PAGE,	H. DUSSAULT,
E. St. JACQUES,	L. H. BEAUDRY,
G. DAIGNAULT,	J. BOURBONNIERE,
A. CHOQUET,	L. BEAUDRY,
A. MENARD,	O. CHALIFOUX,
A. BOURRET.	

St. Hyacinthe, 2nd Nov., 1876.

—The report of the condition of the Halifax
Fire Department has just been handed in to the
City authorities. The condition of the steam
engines and other apparatus as well as the
efficiency of the Engine Companies' Union
Protection and Hook and Ladder companies is
represented as being very satisfactory, and aided
by the great pressure and unlimited quantity of
the water supply, the report concludes that
Halifax is as well protected from the ravages of
fire as any City on the Continent.

The Leading Wholesale Trade of Toronto.

G. B. SMITH
& HENDERSON,
WHOLESALE DRY GOODS,
7 Wellington St. East,
TORONTO,
HAVE JUST RECEIVED

LOW AND
MEDIUM PRICED
WINCEYS,
Re-ordered by Cable for the THIRD
time.

R. A. HOSKINS & CO.
AUCTIONEERS
AND
GENERAL COMMISSION MERCHANTS
41 Front Street West,
TORONTO
Liberal advances made upon consignments.

HENDERSON,
BOSTWICK & Co.,
IMPORTERS OF
MILLINERY AND FANCY GOODS
Manufacturers of Straw Goods.
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CRAMP, TORRANCES & CO.,
TEA IMPORTERS,
AND
GENERAL MERCHANTS,
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EVANS & RIDDELL,
PUBLIC ACCOUNTANTS,
WESTERN CHAMBERS,
22 St. John Street, Montreal.
EDWARD EVANS,
Official Assignee.
Correspondence invited

McInnes Bros. & Co.
HAMILTON,
 OPEN ALL THE NUMBERS IN THE
CORNWALL
COTTON
BAGS

at Greatly Reduced Prices. Send for Circular. Our Stock in all Departments is very complete, was never better in value, or more attractive in assortment than it is this Season, and buyers will find us to excel in all

BRITISH
CANADIAN
AMERICAN
FRENCH
& GERMAN
DRY GOODS.

THE MONETARY TIMES,
 AND TRADE REVIEW.

TORONTO, CAN., FRIDAY NOV. 17, 1876

RESULTS OF THE CENTENNIAL.

The great show which has attracted so large a portion of the civilized world to Philadelphia during the past summer is now closed, and exhibitors are busy packing up their cases preparatory to a return home. The present is a time for review, for gathering up results, for reckoning what we as a country have gained or lost by exhibiting at this world's fair. It was scarcely possible to do this during the bustle and excitement of the Exhibition, and before we could bring together at one view the whole result in the way of prizes awarded to Canadian exhibitors. There have, of course, been comments from time to time by the daily press, and most ample accounts by correspondents, more or less intelligent, of the wonders gathered together in the many departments in this vast gathering of the products of human ingenuity and skill. And as announcements were made from time to time of prizes awarded to Canadian exhibitors, and of the creditable show made by Canada in comparison with other countries, it became evident, not only to ourselves, but to the Mother Country and to the United States, that the people of this region were by no means lacking in those same qualities which had made both of these so great. To the vast majority of visitors at Philadelphia the name Canada was as little suggestive of excellence in manufacture or advancement in civilization as the name

Greenland. This Exhibition has, at any rate, undeceived them.

But to return to ourselves. What general result can we Canadians, as a people, gather from this Exhibition? This is the practical question. After all the glamour and the excitement, and bewildering glare of innumerable novelties and wonders spread before our eyes for months together, let us quietly sit down and reflect what is to be the practical outcome of it all. It was generally conceded that in practical value this Exhibition was very far superior to all that had gone before it. And Canadians will scarcely be the people they have proved themselves to be, if they have not picked up and stored for reference and use, a good number of hints and lessons of immense practical value as they saw, side by side with their own productions, those of the most advanced nations in the world. We think then that Canada may learn from this Exhibition a good deal both of her strength and her weakness. We can see in what we excel, in a fair general competition with all the world. We can see also how, in very many things that we have attempted we are yet in the mere infancy of development.

Of the two classes of prizes gained by our exhibitors, a considerable number were carried off by the mere competition of Canadians with one another. These, it is evident, are not of great value. And it may create misconception hereafter if such as these are put forth as Centennial prizes. They are practically of no more account than such as are gained in our provincial exhibitions. But those which are gained in a fair competition with the world, are of very great value indeed. Let us look for a moment at the class of productions in which Canada, on this free and wide scale of competition, has shown her excellence. The prizes taken by Canada in international competition may be classified as follows:

1. For farm productions, viz., grain, horses, cattle, cheese,—very numerous prizes.
2. For manufactures of farm products, viz., flour, oatmeal, biscuits, canned meats, canned fruits. Included in these may be classed ales and wines.
3. For manufactures of farm machinery; reapers, thrashers, mowers, &c.
4. For productions of the forest, mine, and sea; timber and lumber, sundry minerals and marbles, canned and preserved fish, &c.
5. For manufactures of woollens, silks, clothing, furs, embroidered goods, Indian rubber goods, &c.

6. For manufactures of tools, such as axes, saws, forks, and other edge tools.

7. For manufactures of fire engines, steam engines, force pumps, steam gauges, water wheels, &c., including sundry machines for working in wood, and sewing machines.

8. For sundry other manufactures, such as furniture, upholstery, soaps and chemicals, leather, carriages and sleighs, railway plant, &c.

9. For photographs, educational appliances, school books, painting on glass, &c.

This, it must be confessed, is not a bad list for a country so young as the greater part of the Dominion is,—and the variety as well as the quality of our exhibits has taken most people by surprise. Canada is imagined even yet to be but just emerging from the backwoods, and to be capable of producing nothing but grain, timber and fish. The idea of such things as silks and sewing machines, edge tools, steam engines and fine furniture being made here, of such quality as to carry off prizes in an international competition, had never occurred to them. The Exhibition, in giving the people of the United States and of England (who have formed the bulk of those attending it) a fair idea of what kind of a country this is, will have been of immense service to us. We include also, of course, the Australian colonies.

But it will have been of no less service if it teaches us our defects, and sets before us a standard of higher excellence than we have hitherto attained. Complaints have been frequently made of the quantities of goods of American manufacture that have been sent to our market for sale, many of which are of a similar kind to those we make ourselves. Is not that last method of keeping them out, to make better goods in Canada? But it is no secret that in many articles made by both countries there is a superiority in the American manufacture, not so much in substantial quality as in the style and finish. We have possibly yet to learn a good deal about what may be called the "get up" of articles, an essential point in preparing them for market. In this matter our American friends are generally far ahead of us.

Returning to the subject of the exhibition, an observer could not but be struck with the extraordinary development of American manufactures in articles of taste and luxury. In almost every kind of ornamental work the goods produced on this side of the Atlantic were fit to be ranged side by side with those of Europe. Of articles in silver-plated ware, in jewellery, bronzes, ornamental castings, brass work,

chandeliers, and the more costly kinds of furniture, there was a marvellous display from American makers. There seems no reason why we in Canada should not attempt to enter upon such fields as these. We have already made attempts in the way of ornamental iron-work, but we need a far more artistic feeling and style before we can begin to hold our own in international competition. England, with her many schools of art, and the States with numbers of high-class workmen of European training, have at present a great advantage over us. But a taste for art is beginning to be developed in Canada; and if our Ontario Society of Artists, and the kindred association in Montreal, would branch out into a wider field than they have attempted hitherto, they could render the material interests of the country essential service.

In looking over our list of international prizes we could not but be struck with some marked deficiencies. In such articles as boots and shoes, only one small prize was granted, and that to a person in the retail trade. None of our large manufacturers showed goods of sufficient excellence to obtain a medal. Our leather goods were also defective; so were our cotton goods, our books and bookbinding, our manufactures of tools. Our show of furniture was poor, so were our carriages. In the agricultural department our show of fruit was not to be compared for a moment with that from Michigan. The Australian colonies sent a splendid series of photographs of their cities, towns, and farming lands, the last giving a perfect idea of the capabilities of the country, and its attractions for emigrants. The price at which the lands could be bought was ticketed on the picture. The views of their cities were very far superior to anything that has ever been attempted in Montreal or Toronto, though we rather pride ourselves on photographic excellence. But in this matter we may take a leaf out of their book. Our English emigration department ought certainly to have such a series of photographs of Canadian farms prepared, so as to give our friends in England some idea of what this country looks like. Such pictures as we have had hitherto have been little better than caricatures.

BUSINESS MATTERS AND THE LUMBER TRADE IN THE U. S.

A careful review of the position of business in the United States reveals many features of great interest to us in Canada. In forming an estimate of the business position we have almost put out of account

any change likely to arise from the election of one person or another to the Presidency. Whatever may have been said by excited partisans during the heat of a contest, it is impossible that a Democratic President could enter upon a reactionary policy with such an enormous mass of the wealthiest portion of the business community in favour of continuing the policy of the last few years. The reduction of the public debt must and will go on; the day of resumption must be hastened as much as possible, and every portion of the fiscal policy of the States will, no doubt, be made to harmonise with these two great measures. The party desirous of perpetuating an irredeemable currency is not influential enough to give any chance of measures being adopted to give effect to their views. And it is not likely to be more influential in the future than it is now.

The opponents of Mr. Tilden made much of a prospective recognition of the claims of the entire South to be repaid the expenses and losses of the war. These amount to some two thousand million dollars. If there were the faintest chance of this being done a shadow would be thrown across the monetary position of a very grave character. The prospects of an increase to the debt of the United States of such a nature as this would be alarming indeed, but the reasons against the probability of it are so cogent and weighty that it scarcely forms an element of serious consideration. Mr. Tilden's financial record is a favourable one. He it was who prosecuted the Tweed ring and brought them to justice. As Governor of the State of New York, he has the great credit of having thoroughly exposed the frauds that had long been perpetrated in connection with the Erie Canal, and of prosecuting and punishing their authors. He has the confidence of some of the most solid of the business community of New York city, and with all these influences around him, and at least one of the houses of legislature still Republican, he could not possibly inaugurate any policy which would damage the permanent interests of the country. If, on the other hand, the election should be decided in favour of the republican candidate, there could be no doubt whatever of the future policy of the Government. It would point steadily to resumption, and to a continuation of the decrease of the public debt. In any event, therefore, this policy may be regarded as substantially secure.

The United States are passing at this moment through that precise process of contraction which Great Britain underwent after the close of the great revolutionary war. Our neighbours thought at one time

it could be avoided, with all its disagreeable consequences of reduced values and numerous failures. But events have proved that the laws of finance are unchangeable and inexorable. Values have been steadily bearing down for some years back, and now many maintain that in most of the prime necessities of life a gold basis of prices has actually been touched. Real estate has fallen, on an average, to one-half the price it stood at a few years ago. There are exceptions to this of course, but as a rule it will hold good. The splendid residences of the principal cities could be replaced to-day for one-half the amount they cost not five years ago. In most of the interior cities and towns dwellings rent and sell at prices very much the same as are current in Toronto or Montreal. In some of them, indeed, they are much lower. Imported goods and manufactured articles have all shared in the fall. A family can now be housed, fed and clothed almost as cheaply in the States as in Canada. But this has not come about without heavy sacrifices. Wages, of course, have been heavily reduced. Those who had borrowed on real estate with a large margin find the margin gone, and the property eaten up by the loan. Very many find that they have lent on property far more than it will realise. Business has yielded scarcely any profit for several years back, owing to steady depreciation in values. And now there is scarcely a single branch of enterprise or employment that is profitable. Manufactures, railway transportation, and trade in every branch are all alike carried on in hope of a change coming for the better. But the position at the moment is that of unprofitableness.

This, of course, cannot last. Business will have to adjust itself to the real condition of things, and will do so after a time. An inflated currency and an inflated condition of trade make men extravagant and careless. These habits will have to be unlearned. Men will have to carry on business by new methods, watching every detail of expense, and economising by every possible means in order to make profit. It takes time for people to adjust themselves to new circumstances and new standards of value. But it will be done, and trade will then become profitable again. The wheels, when once they move, will continue moving with an accelerated motion.

When this takes place there will be a chance of getting better prices for Canadian lumber. At present the low freights from Michigan almost entirely cut off the possibility of selling our lumber at a profit. But these freights are unnatural and unreasonable. They cannot be permanent.

When they rise, lumber will rise as well; and that rise will just represent the profit which will then accrue to Canadian lumber interests.

THE PRAIRIE PROVINCE.

It would appear from the Manitoba papers and other sources of information, that the trade of that Province has been very much revived by the abundant crops of this year. Two years loss of crops through the grasshoppers had very much discouraged the Canadian immigrants already there, and almost wholly prevented further emigration thither. The harvest of this year has evidently changed all this; a crop which has been variously estimated at twenty-three to twenty-eight bushels of wheat to the acre, and from sixty to eighty bushels of oats has been gathered. This had the very natural effect of delighting the Ontario immigrant with the Province of his adoption and of stimulating the somewhat languishing local trade, while it also materially enhanced the value of all kinds of property. For oats and barley there is a local demand which the crop, large as it is, can scarcely supply, oats being shipped to the west for the supply of the Mounted Police, of surveying and engineering parties, and of the Government works. Of wheat there will be a surplus crop, it is thought, of about twenty per cent.; and the want of means of export is beginning to be very much felt. Transportation lines which charge the importer sixty dollars a ton from Toronto or Montreal to Winnipeg, are not likely to make rates for return freights which will admit of the profitable exportation of grain. The Kittson's line of steamers on the Red River, which seems to get the lion's share of this exorbitant rate, is virtually a monopoly; and points to the necessity of completing the railroad line through from Thunder Bay, to develop a province which apparently justifies the encomiums so often spoken of it as the most desirable place of settlement for those who seek new and extended fields of agricultural labor.

The issue is announced of half-breed scrip for the parish of St. Boniface, which makes the fourth of the twenty-four parishes in the Province for which scrip has been furnished. A little misunderstanding prevails as to the nature of these grants of land. The Manitoba Act, under the provisions of which that Province came into the Confederation, secured a grant of 1,400,000 acres of land to the half-breeds of that Province, but, owing to the careless wording of the particular clause relating to it, it

was afterwards found that this 1,400,000 acres must be given to the children only, and that the heads of families could not participate in it. To comply with the spirit of the Act the Government of the day, by Order in Council, authorized the issue to each half-breed head of family, of warrants or scrip for 160 acres of Dominion Lands. This is what is being now issued and is in a form which will allow of its being placed upon any lands which are the property of the Government. It does not, as many have supposed, give any right to the original reservation made, but entitles the holder to use it in lieu of \$160 in the purchase of any Dominion lands in that Province or the north-west. This scrip would have been much more valuable before so large a portion of the Province was taken up in reservations for the Mennonites, Icelanders, French Canadians and other immigrants. As it is, the choicest of the surveyed portions of the Province have been selected, and only the refuse portions remain.

The allotment of the 1,400,000 acres to the children of half breed heads of families is, we understand, about to take place, but as the recipients are minors it will be some time before the land comes into the market for speculative or other purposes.

THE HON. J. HILLYARD CAMERON.

The distinguished gentleman who has been so suddenly cut off this week has long occupied an important position, not only in the legal profession but in the political and financial world. He has been for many years the standing counsel of several of our banks, and his immense experience of commercial and financial cases caused his services invariably to be in requisition whenever any important affair was pending. Not only as a lawyer, but as an adviser and confidential arbitrator he was in frequent requisition. The soundness of his judgment, his vast and varied experience of men and things, and his remarkable faculty for mastering the principles involved in great questions, caused him to be looked up to with the confidence which men always feel in the presence of a master mind. In the House of Commons he had long taken an active part in bills having a bearing on finance and in at least one most important matter his influence had a vital bearing on the course of legislation. We refer to the renewal of the charters of the banks in 1871. On that occasion Mr. Cameron, though always a strong party man, showed himself superior to party claims, in the general interest of the community. The proposals made by the late

Conservative government were conceived by a majority of the bankers of the Dominion to be prejudicial to their interests, and Mr. Cameron, warmly espousing their cause, threw the whole weight of his influence into the scale, and combatted the policy of the Government of which he was one of the most strenuous supporters. The contest was continued through several sessions, and did not cease until the views espoused by Mr. Cameron were allowed to prevail. On the accession of Sir Francis Hincks to the office of Finance Minister, this policy was embodied in legislation and Mr. Cameron lent most valuable assistance while the bill on which the whole banking system of the country now rests was passing through the House of Commons and the Senate. For this service the banking and business community, of Ontario especially, but not the less of other parts of the Dominion, owe his memory a debt of gratitude.

It is much to be regretted that the life of the deceased for many years back has been clouded by serious financial difficulty. It is not uncommonly the case that one who displays the greatest sagacity when called upon to advise in the interests of others, is seriously at fault when acting with regard to his own. This was true in the case of Mr. Cameron. Though earning a very large professional income, and once apparently possessed of a considerable fortune, the whole was neutralized by mistakes made from time to time in investments. It is said, however, that ample provision by life insurance, has been made, not only for the discharge of every liability, but for the comfort of those who survive. The great regret will be that by an untimely and unexpected death this provision has so soon become operative.

THE SUEZ CANAL.—ITS IMPORTANCE AND PROSPECTS.

The action of the British Government in buying up shares in the Suez Canal excited great interest not only throughout Europe but in all parts of the globe. Until Mr. Disraeli decided upon this unexpected coup very few persons had any adequate idea of the importance of the work—of the great part it plays in the commerce of that part of the world—or of its financial position and prospects. The prevailing feeling in Great Britain no doubt arose from the adverse criticism bestowed upon the canal when M. de Lesseps first proposed it, more particularly the opposition given to it by Lord Palmerston. That it would be a failure from engineering difficulties, or at least financially, became the settled

opinion in Great Britain; and the surprise was therefore natural on the part of the people when they learned that their Government had purchased a very large, if not a controlling, interest in the company's shares.

There can now be no doubt that Palmerston's estimate of M. de Lesseps' great project was entirely astray. The canal has been in operation since 1869—the dreaded engineering difficulties have not proved insurmountable—and even financially its prospects are becoming bright. It is proving of immense service to the shipping of the world, so much so that we feel the subject to be of sufficient importance to bring its traffic and financial results under the notice of our readers.

The following is the general return laid before the Suez Canal Company at its last annual meeting, showing the traffic and receipts from all sources from the 1st Dec., 1869, up to the 31st December, 1875:

NO. OF VESSELS.	FLAG.	TAXABLE TONNAGE.	RECEIPTS IN FRANCS.
4,847	British	6,276,070	876,728,970 88
478	French	908,656	10,747,989 52
345	Austrian	335,906	4,463,853 24
168	Dutch	277,466	3,631,428 13
292	Italian	254,315	3,104,353 71
62	Spanish	115,148	1,508,187 00
140	Ottoman	99,819	1,483,704 02
118	German	117,891	1,397,526 84
118	Egyptian	79,012	1,037,755 11
46	Russian	61,926	769,676 82
30	Norwegian	39,357	501,398 64
26	Danish	23,690	314,770 98
22	Swedish	18,745	246,761 64
24	Portuguese	17,869	215,742 09
10	American	13,642	149,629 00
27	(Belgian, Japanese, Greek, —all others.)	20,421	222,434 00
4,975		8,658,442	106,506,374 91
	Imposts on barges, passengers, &c....		1,750,987 32
	Total in francs.....		108,257,362 23

These statistics prove how immeasurably greater is the value of the Suez Canal to Great Britain than to any other nation. More than two-thirds of all the vessels which passed through its waters carried the British flag, and even France, which claims and deserves the merit of originating the work, passed less than one vessel for every nine of the former. The number of regular passengers carried since the opening was 71,748, to which number there ought probably to be added 51,285 of Mussulman pilgrims, making in all 123,033 civilians. The number of troops transported through it has been much larger, and was as follows: British, 93,000; Ottoman, 80,000; French, 35,000; Dutch, 17,000; Spanish, 6,000, and Portuguese, 2,800. Both in a military and commercial point of view, therefore, the Suez Canal has proved itself of immense utility to the nations of the world, and it is not surprising to find that the finances of the company are at present in a prosperous condition.

The traffic and receipts of the canal show a steady growth. The first half-year's receipts were 2,149,330 fr., the third double this amount, and there has been a steady increase, till the last half of 1875 shows an income of thirteen and a half million francs.

The rapid progress manifested by these returns is surprising indeed. Very few canal companies can point to such a statement. The company appears to have been judiciously and economically managed, and its prosperity, present and future, is extremely probable. For purposes of comparison we append particulars of the total receipts, expenditure and net earnings of the last three years:

	1873	1874	1875
Receipts	£991,000	£1,056,000	£1,233,000
Expenditure	225,000	248,000	248,000
Net earnings	£766,000	£808,000	£985,000
Proportion of net to gross income....	77 p. c.	75 p. c.	80 p. c.

Out of the £985,000 net income in 1875, the company had to pay preferential charges, such as interest, sinking fund, commissions, &c., to the extent of £462,500. Deducting this sum there was left the handsome balance of £522,500 to divide among the original holders of the £8,000,000 of share capital. They received a dividend of 5 per cent., or say £400,000, which left a balance for future distribution; the returns of the shareholders for 1875 will probably not fall short of 6½ per cent. That is certainly a very fair-paying investment for European capital, and looking to the facts—as clearly shown from the foregoing statements—that whilst the income of the company is steadily advancing, the proportion of working expenses is declining, the shareholders appear to have very favourable prospects before them in the future.

Aside from the great political interests at stake in connection with India, Mr. Disraeli does not appear to have made a bad bargain in purchasing the Suez Canal shares. It is to be hoped the future of the company may realize present expectations. That is a point, however, upon which much speculation has taken place in Europe, and the conclusion in many quarters is the reverse of favourable. The position of the British Government, with three special directors on the Suez Canal board of management, is admittedly anomalous; and as the interests they represent are in many cases the very opposite of their fellow-directors, it is feared, and not without some reason, that the harmony, and even the success of the company may not equal in the future what they have been in the past.

PETROLEUM.

The active condition of this interest is one deserving of further notice, in view of the fact that the export trade in petroleum is growing fast, and that its volume is already such as to have an influence upon the American market. It is anticipated, as we note elsewhere, that the quantity refined in Canada this year will approach four hundred thousand barrels, a result which will surpass the year 1873. The oil district is just now jubilant over the shipment of the week ending November 2, the largest ever made from Petrolia in one week, which reached twenty-one thousand five hundred barrels of refined, crude and distillate, the value of which is placed at \$100,000. With regard to the probable continuance of this activity, we learn that there is but little fear at present entertained of a reduction in the price of crude, as the brisk demand is materially lessening the quantity of tanked oil held. The greater part of the demand is being supplied from old tanked oil, while the production is not greatly increased. Indeed, it is stated that two-thirds of the oil now being pumped will be required to supply even the demand for the home market: so that new producing territory must be soon found, else the price of oil will increase. Efforts are being actively made, however, to develop more wells and to remove the disposition which exists between the pumping and the refining capabilities of the district. It has been suggested that the shipments of crude abroad are not all for peaceful or illuminating purposes, but that it is possibly converted into explosive or inflammable materials, to be used in case of war. We know that some who ought to be well informed incline to this opinion, and trace no small portion of the foreign demand to its use for such purposes.

MERCANTILE AGENCY RATINGS.—It is announced by Messrs. Dun, Wiman & Co., in a circular addressed to their subscribers, that in January 1877 a general reduction will be made in the estimates of capital contained in their Reference Book. The causes leading to this step, as given in the circular, are: first, the universal shrinkage in all resources and the losses in business of the past few years. This is an undeniable condition. Loan companies are not slow to see the depreciation in real estate and to insist upon diminishing their loans thereon. Banks are fully cognizant of the reduction in the assets of many of their customers, and this has a restraining effect upon advances made them. All business men, except perhaps a few speculators, or some self-deceived enthusiasts, will perceive the situation. It is therefore proper that it should be recognized by establishments whose business it is to classify corporations or firms in respect of their wealth or position for credit. Indeed it might have been done sooner and with good effect. Another reason given for the proposed change in rating business men, is that it will "lessen the range of the estimates which were unduly

wide." The fault here acknowledged is one which has often been noted, and it is one which can never be entirely cured. No arbitrary method of signal rating so extremely condensed as those in general use nowadays, can rightly describe a trader's financial status. Even the more comprehensive key adopted by some of our banks for the private information of their boards or their agents, is faulty and inadequate to such a purpose. Too much weight is often given to the bald printed rating in a commercial agency book, and injustice is thereby done—to the merchant it may be, or to his customer. It is like reading the address and the signature of a telegram and omitting to read the body of the message, for a subscriber to one of these agencies to be guided by a symbol in the shape of a letter or a figure, when the fuller report (to which this symbol is but a poor finger-post) is equally at his service.

SMILES vs BELFORD.—We are informed that the defendants are appealing from the decision of V. C. Proudfoot in this case. It is well that this course has been decided upon, for it deserves to be settled by the highest authority what the law is on so important a point as that involved in this suit.

—A suit was brought against a Halifax shipping firm by the chief Inspector of pickled fish, for an alleged altering of brands on 609 barrels of herrings. The penalty is \$40 per barrel, which would amount, in this case, to \$24,360; but, as it came out on the trial, that the obliteration was done in ignorance of a new law and not for fraudulent purposes, and, moreover, was done with the permission of the Inspector who brought the action, and who would receive a large share of the penalty, the jury gave a verdict for the defendant.

—Great activity prevails in all the shipping ports of Prince Edward Island. Potatoes are unusually good and plentiful, and show the largest yield for 30 years. Vessels are in demand for carrying produce to market. Heavy purchases of oats, for export to Britain, have been made, and the Islanders think if they had the Bay Verte Canal and a Reciprocity Treaty with the United States, they would speedily become rich.

—About a year ago the Cromwell line of steamers started a branch to run between New York and Newfoundland, calling at Halifax both ways. At first the venture was not promising but the trade has increased so greatly that an additional steamer, making three in all, is required to be employed to keep down accumulations of freight.

—During the nine months ending on 30th September this year the excess of deal shipments as compared with the same period of 1875, was

seven million feet of deals. The excess of square timber was 7000 tons. Low prices in Europe operated against the profits on this increase. Alexander Gibson, the "lumber king" of New Brunswick, ships about half the total.

—The Town Council of Port Hope have received a proposal from Mr. Hugel of the Midland Railway, to the effect that the Town shall grant to the road \$100,000 in Harbour debentures, to bear six per cent. interest, with a sinking fund of two per cent. The tolls on lumber and timber coming from Orillia to be set aside to pay the above interest; and if these tolls should prove insufficient, the bondholders' trustees to give a guarantee that the excess will be met. Under present circumstances it appears to us very unlikely that the amount sought will be contributed. More light upon the affairs of the road is needed, and is likely to be insisted upon before so large a sum is granted.

—Proposals were issued in London, Eng., a few days since for a new Dominion loan of two and a half millions of pounds sterling. The loan was issued at 91, and so rapidly was it taken up that the subscription list was closed in a few hours after it was opened. We learn that this loan is necessitated by the heavy demands on the treasury for current public works, and also by the renewal of old indebtedness which annually matures.

Correspondence.

OIL MATTERS IN PETROLIA.

(From our own Correspondent.)

PETROLIA, NOV. 14, 1876.

There are at present some three hundred (300) wells pumping here, whose total production does not exceed 1,200 barrels per day; and perhaps it would be safe to say 1,000 barrels. The largest owners are the Canadian Oil Works, who own a great number of wells. These properties were partly sold a few days ago. There are some very good wells amongst them.

Next in order comes Mr. Englehart, a very large operator, who is constantly adding to the number of wells. He struck a very fine well some two months ago, the flow of which, however, has gradually subsided into a "fair" yield. There are likewise Mr. J. D. Noble, Mr. Kennedy, Messrs. Kerr Brothers, Messrs. McGarvey, and Collier, Fairbanks, James Lawson and Lancy, besides others who are considerable well owners.

At this moment some forty new wells are going down in all directions, and good wells have been struck all through Enniskillen. There is refining capacity in this country to treat four times the amount of oil produced. The largest refineries are:—In London the Victoria, capacity about eight hundred barrels per day; the Atlantic, capacity three to four hundred barrels per day; the Fitzgerald, Spencer, Minhinnick, and several others, all of large capacity. In Petrolia, the Home Works, with capacity as large as the Victoria, they only treat oil, having no stills. The Standard, the Canada Oil Works, the Englehart, all large capacity, besides a number of smaller ones. In

Wyoming, the Aurora, the Ward Refinery, besides a new one just completed, owned by Mr. McGarvey; all these are large refineries. There are others in Ingersoll, Woodstock, Dundas, Hamilton, Port Credit, and Toronto, but with the exception of that at Hamilton, they are small.

In the year 1873 Canada refined and sold 365,000 barrels; in 1874, 168,800; in 1875, 120,289; and it is expected that the present year will surpass the production of 1873.

Several sales of valuable lands and wells, together with machinery, have taken place this week.

1. The Canada Oil Works Corporation property has changed hands. Ten farms were sold at from \$35 down to 7.00 per acre; the most valuable oil wells and the Parsons' refinery were reserved for private sale. This was formerly the property of the "Harry Prince" Company, formed by English capitalists.

2. The noted Hillsdale property, lying a little north of Petrolia, and in the Corporation, with the wells and machinery, and some 12,000 brls. of tanked oil, and 20 acres of land. The No. 1 well on this territory was one of the finest wells ever struck here, but of late it has dwindled down to some 8 or 10 barrels a day; this was purchased by John L. Englehart, a large producer; price \$20,000.

The present prices of oil at the principal markets are as follows: Petrolia, Ont., crude \$1.75 per brl.; refined 26c per gallon. London, Ont., refined 30c per gallon. Titusville, W. States, crude \$3.15. New York, crude 11½c per gallon; refined 26c per gallon. Liverpool, England, refined 1/6½. London, England, refined 1/7. Antwerp, Belgium, 50 francs.

Shipment of oil from here since January, 1876, to Oct. 19, is as follows: Crude, 171,266 brls.; distillate, 23,628 do.; refined, 7,463 do.

The first of the year was very slack; in fact for the week ending July 6, there was only 1,541 brls. of oil shipped from here, whilst on the week ending Aug. 3 there was 4,368 brls shipped, and from that time it has increased.

The great increase in the shipments is caused by the opening out of the export trade. The London Association are shipping or exporting nearly 1,000 brls. of refined oil a day, and most of it is going by the St. Lawrence.

STOCKS IN MONTREAL.

4 o'clock, Nov. 15, 1876.

Stocks.	Lowest Point in Week.	Highest Point in Week.	Total Transact'ns in Week.	Buyers.	Sellers.
Montreal	191½	191½	486	B	C
Ontario	105½	107	470	B	C
Consolidated	102½	103	151	B	C
Peoples	93	93	26	93	94½
Molsons	110½	110½	59	110½	111
Toronto	187	40		B	C
Jacques Cartier	33½	35	139½	34½	35½
Merchants	93½	93	201	93	93
Commerce	123½	123	417	123½	123½
Metropolitan	51	54	193	51	53
Maritime				74	
Exchange	100½	100½	121	100	100½
Hamilton				99	
Union				87	
Montreal Telegraph	150½	150½	608	156	157
Dominion Telegraph				97	98
Gas		162½	100	162½	163½
City Pass					
R. C. Insurance				94	94
Sterling Exchange	108½	109		108	108
Gold	109	109		109	109
Bk. of Montreal (sd)	184	184	185	184	184
Merchants (sd)	90	90	160	90	90

—The Victoria Railway was yesterday opened on the 9th inst. from Lindsay to Kinmount, a distance of thirty-three miles.

Insurance.

FIRE RECORD.—London, Nov. 10th.—A fire broke out in the stable of Mr. John Legg, in London East, which it consumed and spread to the Street Car Cos. stables which were also destroyed, next the flames caught a large brick building used as car sheds and above as Town Hall, which was damaged. Loss about \$3000 to \$4000.

London, 6th.—The barn of Malcolm Leitch in Mosa township took fire and burned down, together with straw stack, sheds and threshing machine. Insured for \$800.

Sorel, 11th.—A fire broke out in M. Jobin's brick store owned by Mrs. Conlin, but was confined to lower flat. Stock of \$6000 is almost a total loss. Insured for \$3,000 in the Stadacona.

Copetown, 11th.—The barn and sheds of P. Wood were burned, also grain and threshing machine. Loss partially covered by insurance.

Haldimand, Nov. 1st.—The barn and sheds of W. Noble were struck by lightning and destroyed. Insured.

Culross, 3rd.—Mr. F. X. Keiffer, who resides in ninth concession, lost his barn by fire. It contained all this year's and part of last year's crop. Loss \$900; insurance \$600, in Canada Agric. Mutual.

Smithville, 1st.—James Lane's barn was struck by lightning and burned to the ground; contents consumed. The dwelling of Cortland Smith was also struck: the roof was injured and an end of the building torn out by the shock.

Omeme, 8th.—Lightning struck the barn of Mr. W. C. Matchett, 7th concession; it was burned, together with the stables.

Ottawa, 9th.—A dwelling on the corner of Metcalfe and Slater streets, owned by Mr. Cluff, rented by Hon. L. S. Huntington, took fire and was much injured. Loss about \$3,000. Mr. Huntington's furniture, plate, etc., was damaged and not insured.

7th.—A blacksmith's shop near Black's Bridge, owned by the Board of Works, was damaged by fire.

Belleville, 6th.—The barn and stables of Mr. Tweedy, in Huntington township, were destroyed last night. Loss \$1,000; no insurance.

Otonabec, 1st.—Lightning set fire to the barns, sheds and outbuildings of William Plunkett. These, with the season's grain crop, were destroyed. Loss about 1,800; insured for \$1,300.

Listowell, 10th.—William Wilson's tailor shop took fire, probably from the stove. Loss \$300, covered by insurance.

Newcastle, N. B., 9th.—The customs building here was gutted by fire; contents of vault and safe uninjured.

Montreal, Nov. 7th.—Lecappellai's news shop burned, and household furniture damaged. Loss \$800. Insured for \$300 on stock and one hundred on furniture in Northern. A fire broke out in Frankel's tassel factory, 299 Notre Dame Street; the floor slightly burned, and stock injured by water to extent of \$500.

Halifax, 7th.—A barn, near Quinpool road, owned by Mr. Barss, was burned down.

Napanee, 7th.—Frame house, on Water Street, owned by Mrs. Edgar, occupied by Geo. Lazier, was destroyed by fire, furniture partly saved; Loss on house \$500, on furniture, say \$600; both insured.

Orangeville, 8th.—A small frame building, unoccupied, owned by Mrs. Ketchum, was burned down. A frame house near the Central School, was burned the same night. It, also, was unoccupied.

Waterloo, 6th.—A fire broke out in the barn in rear of David Kuntz' brewery, destroying it with grain contents, as well as an adjoining building, owned by Mr. Ross. Loss \$1,600. No insurance.

Portsmouth, Ont., 13th.—Three frame dwellings owned by John Waters were entirely destroyed to-night. Insured in Agricultural for \$600, in Provincial for \$400.

Antigonish, N. S., 12th.—Alexander Munro's building, used as a warehouse by W. J. White, and as a barn by the owner, was burned by an incendiary. Munro is uninsured, White is insured for \$600 on merchandise on which he lost \$1,600.

Innerkip, 10th.—Ronald's grist and saw-mills took fire, this morning, in the office, and are consumed. Said to be insured.

Sherbrooke, Que. 11th.—The main building of the Sherbrooke Meat Co., was totally destroyed by fire on the evening of the 10th inst., together with a large stock of canned meats ready for shipment. The supposed cause is the upsetting of a coal oil lamp. The loss is variously estimated at between \$130 and 150,000, insured for \$90,000 on building, machinery, and stock, in the following companies: London Assurance, \$5,000; Commercial Union, \$5,000; Queen, \$5,000; Scottish Imperial, \$5,000; Hartford, \$5,000; Springfield, Mass., \$2,500; Quebec, \$2,500; Aetna, \$5,000; Imperial, \$5,000; North British and Mercantile, \$5,000; Royal \$5,000; Northern, \$5,000; Lancashire, \$5,000; London, Liverpool and Globe \$5,000; Home, New York, \$2,500; Phoenix, Hartford, \$2,500; Western, \$2,500; Phoenix, London, \$5,000; Stadacona, \$5,000; Provincial, \$5,000; Citizens', \$2,500. It is a matter of question whether they will rebuild in Sherbrooke, but nothing has yet been decided on.

EFFECT OF BANRUPTCY ON INSURANCE POLICY.—In Perry v. Lorillard Fire Insurance Company it was decided that the stipulation of a fire insurance policy that it shall be void if the property insured shall be sold or transferred, or any change takes place in title or possession, whether by legal process or judicial decree, or volunteer transfer or conveyance, renders the policy void in case of the bankruptcy of the assured, and the appointment of an assignee. 14 Nat. B. Reg., 339. This is a circumstance for creditors especially to remember.—*Grocer.*

—The fifth anniversary of the great Chicago fire was observed in that City on the 10th ult, and the *Tribune* there states what has been done in the way of municipal improvements:—"The good effects of the ordinance forbidding the erection of wooden buildings have been manifested in the substitution of a better class of structures for those destroyed. Street improvements have been extensively carried out, a system of parks and drives perfected, and the built up portions of the city extended in all directions. Two million dollars have been expended on the improvement and extension of the sewerage system. The water supply has been enlarged by the completion of an additional tunnel from the lake seven feet in diameter, which has been carried to the southwestern part of the city, where new and costly distributing works have been erected. The city has been encircled by water mains of 36 inch diameter, and twenty immense cisterns constructed capable of affording an abundant supply to the fire department. General precautions in architectural construction have also been taken against the spread of fires. Within five years Chicago has erected a greater number of buildings than the city contained before the fire, at a cost twice as great, and has attracted large amounts of capital seeking investment, and, as a community, may be said to have completely retrieved the terrible losses sustained in 1871, and profited largely by her experience."

—Tenders are called for the construction of the deep water terminus of the Intercolonial Railway at St. John. The plan can be seen at the engineers office St. John on and after 11th. prox.

AN ABORIGINAL IDEA OF BANKRUPTCY.

The Montreal *Herald* professes to get the following story from an Australian paper which vouches for it. We have never been in Australia, and are not up in the language of the natives, but we seem to recognize the circumstances as quite familiar in all but the name given to the five pound hero.

A certain chief, a man of intelligence, and punctual in monetary matters with his pakeha neighbours, was lately a sufferer to the extent of some £30 or £40 by a man going through the court. In relating the affair to some natives whom he was visiting, he told them that he had lost his money by a man becoming "packarrpu." This word rather staggered the aboriginals, who immediately demanded an explanation. It was given as follows: "A pakeha who wants to become a 'pacarapu' goes into business and gets lots of goods and does not pay for them. He then gets all the money he can get together, say £2,000, and puts it away where no one can get it, all except £5. With this he goes to the judge of the Supreme Court, and tells him that he wants to become 'packarapu.' The judge says he is very sorry, but of course it cannot be helped, and he then calls all the lawyers together, likewise all the men to whom the 'packarapu' owes money, and he says 'This man is packarapu, but he wishes to give all he has got, and so he has asked me to divide this (the £5) among you all.' The judge thereupon gives £4 to lawyers, and £1 to the other men and the 'packarapu' goes home happy."

AN EXCITING RAILWAY RIDE.—A correspondent of Herapath's Journal gives as below an experience in an English fast train, locked in the car as is the cruel custom over there, and in danger of being burned, but unable to communicate with the train officials:—"The up express, 12.9 from Bristol (the 'Flying Dutchman'), being, as usual, late, a special express was on thence, and I, with many other unfortunates, was cramed into one of those horrible second class dens for which the Great Western is so justly famous. After travelling some two or three miles, on looking out of the window I was astonished to find a perfect shower of sparks coming from underneath. We had been put in a very old carriage with a brake to it, the sail brake was screwed up, and so holding the six wheels of our carriage perfectly firm and immovable. Seeing the danger, I immediately seized the card, which is supposed to reach the driver, and pulled until I cut the flesh from my hand, but the bell would not ring, and the so called communication was simply a delusion. In the meantime we were rushing on at a terrific rate, and expecting every moment to be our last, fortunately, as we passed through Keynsham station I succeeded in attracting the attention of the man in the signal box, and he, I suppose, telegraphed on to Saltford, where the train was brought to a standstill, brake taken off, after we had travelled some six miles at great speed with the wheels locked. Please note the manner in which we were despatched from Bristol. First we are placed in a carriage not fit for a dog to travel by; next, we have one guard for a fast express, instead of two; next the communication is worse than useless, and, to crown all, the wheels of our carriage are locked."

IRON ORE.—The following figures show the total shipments of iron ore from Marquette district, Lake Superior, this season, up to and including Wednesday, Oct. 11. From Marquette 404,502; Escanaba 305,650; L'Anse 73,359; Total 783,511. Showing an increase of 101,700 tons. The shipments for a corresponding period last year totalled 681,718 tons.

TRADE OF MIRAMICHI.—The trade of Miramichi for the month of October this, year, as compared with the corresponding period last year, is as follows:—

PORT OF NEWCASTLE.

Imports.

	Oct. 1875.	Oct. 1876.
Goods imported, value..	\$5,535.00	\$8,210.00
Good ent'd for cons'm'tion,	7,057.00	9,269.00
Duty,	1,969.87	1,593.36

Exports

The value of exports from Newcastle for Oct., 1875, was \$31,549, and for Oct., 1876, \$55,234.

PORT OF CHATHAM.

Imports.

	Oct., 1875.	Oct., 1876.
Goods imported, value..	\$10,001.00	\$25,417.00
Goods entered for consumption,	13,435.00	25,054.00
Duty	3,298.38	4,363.19

Exports.

The value of exports of Chatham for Oct., 1875, was \$19,800, and for Oct., 1876, \$96,180. A Chatham paper states that there is a large number of vessels still in the river, the usual fall French fleet are arriving daily, and herring, potatoes and other vegetables are plentiful on the wharves.

MIDLAND RAILWAY OF CANADA.—Statement of traffic receipts for week from 1st to 7th November, 1876, in comparison with same period last year:—Passengers, \$1,627 77; Freight, \$5,471 08; Mails and Express, \$240 08; Total, \$7,338 93. Same week last year, \$6,606 99; Increase, \$731 94; Total traffic to date, \$240,049 71; do. year previous, \$255,918 34; Decrease \$15,868 63.

—The corporation of Three Rivers invited the managers of insurance companies doing business in the city to attend the first test of the new water works with a view to the reduction of insurance rates; the following accepted the invitation and were present at the test:—Alfred Perry, Esq., General Manager of the Royal Canadian; John Hutchison, Esq., Manager of the Citizens; W. Tatley, Esq., Joint Manager of Royal of England, and Thomas Craig, Esq., Manager of the Scottish Commercial. They visited the works and were pleased with their efficiency. At the test on Nov. 9th. the water was thrown to a height of over 125 feet under pressure of about 120 lbs. to the square inch. The insurance representatives expressed themselves as completely satisfied with the result of their inspection.

—Bank of New Brunswick stock at a late auction sale in St. John brought from 174½ to 176. In the Halifax stock exchange British Bank shares have sold readily at 139. Halifax Banking Company shares are rapidly recovering from the extreme low rates which followed the reduction of dividend from eight to six per cent. The market rate for Bank of Nova Scotia is 139, Union Bank 135, Merchants Bank 134½, Peoples Bank, 129. Large investments are made in Bank of Montreal and Canadian Bank of Commerce, which are growing in favour among Maritime investors.

—It is a common thing to hear of a sound sleeper that "he would sleep till the fire singed his whiskers through the partition;" and we have heard of men being so interested in a book as to allow the bed on which they lay to be half burned before they noticed the fire. But here is an occurrence in the township of Dourou near Peterboro at which the fun must have been "fast and furious" indeed that a fire should completely destroy the domicile and frighten the merry-makers who were engaged in tripping the "light fantastic" at the moment the roof fell in and terminated their enjoyment. We

are pleased to state that nobody was hurt, although the house was levelled to the ground and very little of the contents of the building was saved.

CALIFORNIA WHEAT.—Twenty-one wheat vessels cleared from San Francisco between the 1st and 13th of October, exclusive of steamers with wheat for Australia. The following shows the shipments of wheat for the season:

Destination.	Centals.
Great Britain.....	3,448,515
Belgium.....	348,907
France.....	151,122
China, Australia, Mexico, etc.....	31,221
Total.....	3,979,665

—The fifth anniversary of the great Chicago fire was observed in that city on the 10th ult., and the *Tribune* thus states what has been done in the way of municipal improvements:—"The good effects of the ordinance forbidding the erection of wooden buildings have been manifested in the substitution of a better class of structures for those destroyed. Street improvements have been extensively carried out, a system of parks and drives perfected, and the built up portions of the city extended in all directions. Two million dollars have been expended on the improvement and extension of the sewerage system. The water supply has been enlarged by the completion of an additional tunnel from the lake seven feet in diameter, which has been carried to the southwestern part of the city, where new and costly distributing works have been erected. The city has been encircled by water mains of 36 inch diameter, and twenty immense cisterns constructed capable of affording an abundant supply to the fire department. General precautions in architectural construction have also been taken against the spread of fires. Within five years Chicago has erected a greater number of buildings than the city contained before the fire, at a cost twice as great, and has attracted large amounts of capital seeking investment, and, as a community, may be said to have completely retrieved the terrible losses sustained in 1871, and profited largely by her experience."

—At the St. Louis meeting, Mr. D. D. Dana, of Boston, Mass., president of the Manufacturers' Association, in the course of a speech said:—"To illustrate the importance of the hardware industry, I would ask you, gentlemen, whether you are aware that last year this country produced 2,500,000 tons of pig iron, which was made into 2,000,000 tons of bars; that we made 1,000,000 tons of rails; 5,000,000 kegs of nails, and that in the year just beginning we shall produce 12,000,000 tons of iron and steel, worth \$500,000,000? This is a bare retrospect of our business, and it should be some satisfaction, even if we don't get as much profit individually as we desire, to be connected with such a vast interest."

—Some weeks ago the safe of Mr. Lazarus, a Montreal pawnbroker was robbed during the night of a large amount of valuables. The detectives received hints which led to the arrest on November 4th of a working jeweller named Isidore Marechal as the burglar. When arrested he attempted to shoot the detective, but was secured and made a remarkable confession. He had often visited the pawnshop, ostensibly to make purchases, but really to examine the premises; and one day finding the safe keys on the counter took a "squeeze" of them with wax which he carried with him, from which he made false keys, and early one morning effected the robbery. The metal plunder was valued at \$6,500: he had melted in a crucible 400 to 500 silver and gold watch cases besides chains, lockets and rings, while it is supposed he took

precious stones as well. The bars of melted gold and silver were found in a graveyard while the works of the watches were found sunk in the St. Lawrence. More startling still is the fact that the scoundrel escaped, through what seems to be the negligence of the authorities. On the night of the 7th while supposed to be snug in the police cells, he dug with a knife through the flooring which was old, into the cellar piled full of cord wood, removed about a cord of this and got at the cellar door, which being insecurely fastened he escaped into the yard, and was gone. He had cunningly arranged stove wood under the blankets in his cell, to imitate a man's form: so that when the policeman looked in from time to time, he saw what he supposed was Marechal safe in bed. The scoundrel turns out to be a noted burglar with various aliases. He was recaptured on the 10th, and it is hoped the police will now be able to hold him.

—An ingenious trick, by which a Boston horse car company has been swindled out of hundreds of dollars has just been discovered. The company preserve all their old punched car tickets and sell them to the junk dealers as waste paper. Recently a heavy falling off in the conductors' cash receipts and a corresponding increase in the tickets returned was noticed. Although the sudden change in the receipts caused considerable surprise, the cause was not discovered until an employee was ordered to sell three or four barrels of punched tickets, when it was ascertained that one barrel, containing thousands of these tickets, was missing, and the contents had been freely circulated among the car conductors, who had turned them in for fares, and pocketed the money; the registering punches having been cunningly rung over the cash tape strips without perforating them. One conductor realized \$600 before the trick was discovered.

—In the Salvage case of the disabled barque *Templar*, towed into Halifax by the Steamer *Auguste Andre*, the amount of remuneration was referred to three merchants as arbitrators. The steamer claimed \$10,000, the Captain of the *Templar* offered half the amount, and the arbitrators "split the difference" by awarding \$7,516.

—The idea of holding an inquest in every case of fire is thus stated by the English actuary, Mr. Cornelius Walford: "In England we are considering whether it would be worth while to have an inquest held in regard to every fire. We have come to no special determination yet, but the subject will be further investigated. Many of us are in favour of holding an inquest in every case, and so avoiding obstructions which might be regarded as invidious. According to our laws, if a loss of life occurs, whether large or small, we have the right to hold an inquest. Our argument is, that although an inquest will throw a cost on the country, by paying the fees of the coroner, etc., yet if we succeed in stopping a fire in any one district, the loss, as regards accumulated property, will be far more than covered by the means employed, and there will soon be a tendency to prevent fires."

—The enterprise and intrepidity of young America is proverbial. But that a comparatively young and small company like the Michigan Mutual Life should enter the great wealthy State of Ohio, and not only compete for place with the old colossal institutions of the East, but completely distance all competitors, rolling up a business in a single year of 1,072 new policies, representing \$2,037,700 of insurance, evidences a want of modesty, and want of a becoming deference for superior age and size, beyond all precedent.—*Western Insurance Review.*

CHANCERY COURT.

JELLYMAN VS. NIAGARA DISTRICT INSURANCE COMPANY.

Hamilton, Nov. 1.

This was a suit by R. Jellyman, of Montreal, who held a mortgage on the paper mills of J. M. McDonald & Co., of Flamborough, which were destroyed about a year ago, to recover amount of insurance from defendants under an interim receipt covering the building and the fixed and movable machinery. The defences set up were: 1st, That thirty days having expired after issuing of the receipt without any application to defendants for a policy, the risk must be taken to have been rejected by the Company. 2nd, That other insurances existed of which the Company had not been duly notified. 3rd, That the proofs of loss were insufficient. The second ground was the one mainly relied on, and it involved the question of whether, under the terms "fixed" and "moveable" machinery, the engines and boiler were included, the particular words "engines" and "boiler" having been struck out of the printed application.

The Vice-Chancellor held that the Company were bound by the construction put upon the words "fixed and moveable machinery" by their agent at the time of taking the risk, which was the same as that now urged by the plaintiff. A further insurance in another Company to the amount of \$500 had been effected after the acceptance of the risk, without notice to the defendants; but the Vice-Chancellor held that as this objection was not sufficiently raised in the defendants' answer they were not entitled to the benefit of it, and he declined to aid the Company in a defence on technical grounds by permitting a supplemental answer to be filed. A decree was therefore made ordering the Company to pay the amount of the policy, \$2,500, with interest and costs.

—The *Boston Commercial Bulletin* says that within the last eight years it has recorded the results of nearly 75 heavy losses, which have occurred from the presence of loose matches about workmen's clothes.

—Exports of potatoes and farm produce from P. E. Island are going on to a considerable extent. Returns from markets in the United States have been fair, but the maritime provinces sales have not turned out well. Business is represented to be in a tolerably good condition, and the farmers will pass a comfortable winter.

The Postmaster-General of England has deputed Mr. W. H. Preece, a well known engineer, and Mr. Fischer, of the London office in Telegraph street, to proceed on a mission to the United States to examine and report upon the American telegraphic system.

Commercial.

MONTREAL MARKET.

From our own Reporter.

Montreal, Nov. 15th 1876

Business this week has been quiet in most articles, with some exceptions such as sugar, which has again advanced and holders in expectation of a further rise in price are not pressing sales. The demand just now is active, buyers laying in stocks for shipment before the close of navigation. Coffee is firm, but in most other articles in the grocery line prices tend downward.

In Leather and Hardware a moderate business is being done at our quotations. Furs are

coming to hand in larger quantities, but in the present state of the market buyers are not disposed to pay extreme prices. Breadstuffs have been quiet, very little grain has changed hands, and the flour market has been quite inactive all week until yesterday when in consequence of warlike rumors from Europe it rather stiffened. Ashes have had a fair sale at easier rates. Provisions are quiet but firm.

The weather during the week has been more like spring than the middle of November; the grass in this neighbourhood is as green as in the month of May. Farmers have got well through with their work and have been able to keep their cattle out in the fields fully three weeks longer than they do in ordinary years. To-day looks as if clearing up for frost.

Refrigerator cars are to be placed on the Intercolonial Railway for the carriage of fresh fish for the Montreal market. Fish shipments over this road continue to increase week by week. Maritime papers propose that cars to bring coal westward can be utilized to carry grain to the seaboard by means of canvas linings, as tried elsewhere successfully. Grain could thus be shipped direct into vessel holds at St. John and Halifax by means of shoots.

ASHES.—Pots.—The tendency of the market this week has been downward, but notwithstanding this, there has been a fair amount of business done. In the early part of the week firsts sold at \$4.30 to 4.40 closing weak at \$4.25 to 4.30. Seconds brought \$3.35 Thirds being nominal. Pearls were dealt in to a very limited extent chiefly at \$6.00 to 6.15 for firsts. Inferiors are nominal. Stocks at present in store are Pots 3121 brls.; Pearls 690 brls.

BOOTS AND SHOES.—The near approach of the close of navigation has given a little spirit to this branch of trade in order that shipments may be completed before the fall, but little activity is now expected till the opening of the spring trade. Our quotations are unchanged, but the firmness in the leather market is also felt in this.

CATTLE.—An active demand was experienced for cattle yesterday, to meet which there was an ample supply but prices were rather weaker than on the previous Monday \$3.25 to 4.75 being the range per 100 lbs live weight according to quality. Hogs were in abundance and sold from \$5.76 to 6.00 per 100 lbs. Sheep and Lambs were also plentiful the former selling at \$4.25 to 5.00 each. Dressed Hogs are beginning to be reported among arrivals but are yet we have heard of no transactions.

DRY GOODS.—This branch of the Wholesale trade has been quiet during the week, and the sorting up orders coming in have been fewer than for some weeks past. But as soon as frost comes to make the country roads passable, no doubt we will have more business to report. Remittances, on the whole, are improving, and are expected to continue doing so as farmers as now realizing their crop.

DRUGS AND CHEMICALS.—The firmness noted last week continues, but there has hardly been so much demand experienced this week, sales being chiefly to jobbers, full prices, however, have to be paid for most articles on our list. We quote: *Bi Carb* \$3.75 to 4.00; *Sal Soda* \$1.50 to 1.60, ex store, ex ship \$1.37½; *Caustic Soda* \$3.50; *Soda Ash* 2½ to 2¾c; *Copperas* 1½c; *Alum* 2½ to 2¾c; *Epsom Salts* 2c; *Saltpetre* \$8.00 to 8.50; *Sulphur* and *Brimstone* unchanged the former sells at \$3.50 to 3.75, and the latter at \$2.75; *Bleaching Powder* 2½ to 2¾c, scarce; *Blue Vitrol* firm at 6½ to 7c; *Cream Tartar* ground 30c; *Cream Tartar Crystals* 26c; *Borax* 14½ to 16c; *Madder* 10 to 12c.

FURS AND SKINS.—Larger lots of skins are, now coming in, and also a greater variety of

kinds. The market generally has ruled weak, and mink, as was expected last week, has declined, but we have no change to make in prices paid for other skins. We quote *Beaver* \$1.75 to 2. *Bear* large \$8.00 to 10.00; ditto small \$4.00 to 7.00; *Fisher* \$6.00 to 8.00; *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; *Martin dark* Lab \$7.00 to 8.00; ditto pale \$1.25 to 1.50; *Mink* dark prime \$1.75 to 2.50; ditto dark 2nd \$1.00; *Otter* find dark \$6.00 to 8.00; *Fall Muskrat* 15c. *Raccoon* 25 to 60c; *Skunk* 20 to 40c.

FISH.—The demand for fish this week has been light and price of Labrador herring is a shade easier. *Dry Cod*.—American \$5.00; ditto *Gaspe* \$5.75; *Green Cod* No. 1 \$5.50; ditto No. 2 \$5.08; *Labrador herrings* \$6.25; *Salmon* steady at \$11, \$10 & \$9, for Nos. 1, 2 & 3, respectively.

FREIGHTS.—The season is now about over, and the latest reported engagements for heavy grain to Liverpool and Glasgow by steamer and iron Clipper were at 5/3 to 5/9. Flour 5/6. Tonnage is now getting scarce, the harbor being pretty well cleared of sea-going vessels.

FLOUR.—Receipts during the past week 27,118 brls.; total receipts from 1st January to date 823,874 brls., being a decrease of 95,167 brls. on the receipts for the corresponding period of 1875; shipments during the week 22,828 brls.; total shipments from 1st Jan. to date 669,340 brls. being a decrease of 84,809 brls. on the shipments for the same period of 1875. Business done on change this week has been very light and prices generally have been in favor of buyers. Yesterday the news from England again reporting the probability of war, caused a much firmer feeling, and to-day this firmness continued but with small business doing at our quotations. *Superior Extra* \$5.65 to 5.75; *Extra* \$5.45 to 5.50; *Fancy* \$5.30 to 5.35; *Spring Extra* \$5.15 to 5.20; *Superfine* \$4.75 to 4.85; *Strong Baker's flour* \$5.35 to 5.55; *Fine* \$4.30 to 4.40; *Middlings* \$3.45 to 3.75; *l'ollards* 2.90 to 3.10; *Cornmeal* \$3.00; *Oatmeal* \$5.00; to 5.10.

GRAIN.—Wheat—Receipts during the past week were 152,712 bush.; total receipts from 1st January to date, were 6,304,961 bush., being a decrease of 1,069,285 bushels; shipments during the week 107,695 bush.; total shipments from 1st January to date 4,854,09 bush., being a decrease of 1,827,562 bush. on the shipments for the corresponding period of 1875. We have heard of no cargo sales this week, and only a few car loads of Canada Spring have been changing hands, the nominal quotation being \$1.13 to 1.18. *Maise* is nominal at 53 to 54c; *Peas* have been moved to some extent, a cargo sold at 92c., the closing quotation being 91 to 92c per 66 lbs.; *Oats* 39 to 40c.; sales within our range; *Barley* 65 to 70c.

GROCERIES.—Teas.—The Tea market this week has been dull, and sales of a retail character; prices have not shown much fluctuation; Japans have been the only kind sought after, and prices obtained were from 25 to 60c, according to the grade of new crop Teas; stocks are large at present, especially of the common grades; Greens and Blacks are dull and neglected. *Coffee*.—There is very little demand in this market for Coffee, holders generally are firm and obtain full rates, but we cannot make any change on our quotations of last week, which we repeat; *Java* 29 to 32c; *Singapore* 24 to 26c; *Maracaibo* 20 to 23c., the latter being low priced is most in demand. *Sugar*.—This market has been strong and active all week, and some large transactions has taken place at an advance on the prices obtained during the previous week both on speculation and for consumption. *Scotch refined* is held at 10c; *American granulated* 10½ to 11c; *raw sugars* have also been in fair demand at 7½ to 8½c; with the present demand and

prospect of short supplies it is more than likely that a further advance all round will take place in sugar. *Molasses*.—The demand has been small, but as stocks are light holders are not anxious to press sales, quotations however are a shade under those of last week. Barbadoes 43 to 44c; Muscovado 35c; *Syrups* are unchanged. *Spices*.—The market is now moderately well stocked by late arrivals and prices are hardly so firm. Black Pepper 10½ to 11; Cassia 15 to 18c; Cloves 45c; Nutmegs and Mace are unchanged; Ginger 19 to 22½c; other kinds are unchanged. *Rice* is easier but not quotably lower; \$3.80 to 4.00 but as stocks are now large, round lots could be bought under our quotations. *Fruit*.—Stocks of most kinds of fruit are now pretty full and rather easier, prices rate Layer raisins \$1.60 to 1.75; Valencias 7½ to 8c; Sultanas 10 to 11c; Seedless 6½ to 8c; Currants 6 to 6½; Malaga Figs in mats 4½ to 5½c; ditto in boxes 11 to 12½c; Almonds are unchanged; Walnuts 6 to 11c; Filberts 8 to 9c.

HIDES AND PELTS.—There is no change in the state of this market. Business continues moderately active at late rates. No 1 Hides \$6.00; No 2 ditto \$5.00; No 3 ditto \$4.00; Sheepskins 75c.

HARDWARE.—Since last week business continues fairly active, price we may say is unchanged. Pig iron is moving in small lots at quotations, and there is a steady demand for tin plates and Canadas. Bars are moving freely and the quantity will compare favourably with previous years. We quote: *Pig Iron*.—Eglinton and Clyde \$19.25 to 19.75; Summerlee \$20.25 to 20.75; Langloan & Gartsherrie \$22.50 to 23.00; Calder \$22.00 to 22.25; Hematite \$26.00 to 27.00. *Bar*, per 100 lbs., Scotch and Staffordshire, \$2.00 to 2.05; best do., \$2.25 to 2.30, Swedes and Norway \$4.75 to 5.00; Lowmoor and Bowling, \$6.00 to 6.50. *Canada Plates* per box, Glamorgan and Budd, \$3.60 to 3.75; Garth and Penn \$3.75 to 3.85; Arrow \$4.00 to 4.10; Hatton \$3.40 to 3.50. *Tin Plates* per box, good brands—Charcoal IC, \$7.00 to 7.25; ditto, IX, \$9.00 to 9.25; ditto DC, \$6.00 to 6.25; Coke IC, \$6.00 to 6.25; 14 x 20, 25c ex. *Tinned sheets* Charcoal best No. 26, 12½ to 13½c. *Galvanised sheets* best brands No 28, 8½ to 9½c per lb. *Hoops and Bands* \$2.60 to 2.65. *Sheets* best brands, \$2.90 to 3.00; *Boiler Plates* ordinary brands \$2.75 to 3.00; do best brands \$3.25 to 3.50; *Russian Sheet Iron* 12 to 13c; *Cut Nails*, 2 d Lath, \$4.50; ditto, 2½ d to 4d shingle \$3.70; do., 5d to 10d, \$3.20; do. 12d & larger 2.90; 100 keg order 5 per cent. discount. *Cut nails* patent Chisel pointed 25c extra. *Pressed Spikes* \$4.00 to 5.0. *Shot Canadian* \$7 to 7.25. *Lead*—Pig, per 100 lbs 5.50 to \$6.00; do sheets 6.00 to \$6.25; do Bar, 6.00 to \$6.25; *Steel cast*, 12 to 14c; Spring \$4.00 to 4.25; Sleigh Shoe \$3.25 to 3.50; Tire ditto, \$3.75 to 4.00. *Ingot Tin* 19 to 20c; *Ingot Copper*, 19 to 20c. *Horse Shoes* \$4.50 to 4.75; *Proved Coil Chains*, ½ in., \$5.50 to 5.75; *Anchors* 7 to 8c; *Anvils* 10 to 11c. *Iron wire* \$2.00 to 2.20.

LEATHER.—There has been an active inquiry during the past week for best descriptions of Spanish sole, medium and heavy, weights of which are scarce. Prices are stiff at the recent advance in sympathy with both English and American markets. Other descriptions of stock have been dealt in to a moderate extent at prices within our range of quotation. We quote Hemlock Spanish sole No. 1 B. A. 23 to 24c; do. No. 2, 20 to 21c; No. 1 Ornic 22 to 23c; No. 2 ditto 19½ to 20c; Zanzibar Spanish sole No. 1 20 to 21c; do. No. 2 17 to 18c; Buffalo sole No. 1, 20 to 20c; do. No. 2, 16 to 17c; Hemlock slaughter 22 to 24c waxed upper light and medium 33 to 36c; do. heavy 30 to 33c; grained upper 32½ to 35c; splits large 22 to 29c; do. small 12½ to 20c;

calfskins 30 to 36 lbs, 55 to 70c; do 20 to 29 lbs 50 to 65c; sheepskin linings 20 to 35c; harness 22 to 27c; buffed cow 13 to 16c per ft.; enamelled cow 17 to 19c; patent cow 16 to 18c; pebbled cow 12c to 16c; rough leather 22 to 24c.

LIQUORS.—As the close of navigation approaches there has been rather more demand for liquors generally; Stocks of most kinds are heavy except Gin, which is only in moderate supply; prices, as a rule, are firm, and an advance is confidently looked for as the season advances, in the meantime we repeat those of last week. *Brandy*—Hennessys and Martells in wood \$2.40 to 2.75; cases \$8.50 to 9.15. *Gin*.—DeKuyppers in wood \$1.70 to 1.75; Green cases \$3.90 to 4.25; Red cases \$7.50 to 8.00. *Spirits* 57c per Imperial gallon in bond. *Rye Whiskey* 34c per gallon in bond.

OILS.—Fish oils are firm but the demand has been light; we quote *Cod* 62½ to 65c; *Seal* pale 62½c; ditto straw 56 to 57½c; ditto steam refined 65c; *Crude Whale* none; *Linseed* raw 59c; ditto boiled 64c; *Olive* 65c to \$1.00; *Petroleum*—Not much inquiry for large lots, for small parcels the price here is 35c; *Palm* oil 8½ to 9c.

PROVISIONS.—*Butter*.—Receipts during the week 10,735 kegs; shipments 6,167 kegs. There has been an improved demand this week for lots for shipments and choice townships butter finds ready sale at our outside quotation, the range being 18 to 27c; *Cheese*.—The market is firmer but there has not been much doing, in August, September and October make the price is 10 to 12½c, a round lot of August and September changed hands at our outside quotations. *Pork*.—Very little has been done in this article during the week, prices are steady \$19.50 to \$20.00 for mess; and \$18.50 to 19.00 for thin mess; *Lard* 12 to 12½c for tubs and pails. *Tallow* rendered 8½ to 9c.

SALT.—This market has shown a little more firmness this week, *Coarse* moving in small lots at 60c; *Factory* filled \$1.00 to 1.10, nothing doing in fine.

WOOL.—There was even less doing this week than last, only a few small parcels having been sold at about our quotations. Super 27 to 28c; unassorted 26 to 27c.

TORONTO MARKET.

Toronto, Nov. 16, 1876.

The week has not been unusually active. Provisions are easy and quiet, although a firmer feeling is reported in Chicago. Good cattle are not plentiful and there is demand for them. In hides, leather and wool, respectively, there has been a moderate trade done at former prices.

Sugars are up again, and an active business has been done. The stock of raw sugar held on 10th instant, at the four points, New York, Philadelphia, Boston and Baltimore, was 44,586 tons under last year, or 58 per cent. smaller stocks. In most other lines of Groceries price, are as usual. The Dry Goods trade report a quiet week. The suspense over the Presidential election, which is not yet removed by any definite announcement who is the people's choice, renders markets in the States somewhat unsettled. European advices are to the effect that Wheat and corn are firm in London, and unchanged in Liverpool. Refined petroleum in the latter market 19½ to 19½ per gallon. Lard 51/00. Tallow 43/00.

BOOTS AND SHOES.—The sorting up trade continues active, orders are coming in pretty numerous, none of them large, and most of a staple character. There is a good demand for kips and stogas, and for women's pegged work a moderate inquiry. Travellers report matters in the country more satisfactory than last year: lessened stocks, a healthier feeling, and improved prices. Payments are growing better. We make no change in quotations.

CATTLE, &c.—*Beeves*.—The receipts for a week past have been very small and inadequate to the demand, especially for the better class. Inferior are plentiful but neglected. First class are quoted at \$3.50, but as high as \$3.75 to 4.00 has been paid for extra. Second class say 2.50 to 3.00. Third class scarcely any sought for, no transactions. *Sheep*.—But few offering, and the demand is light. First class bring \$5.00, second class \$3.00 to 4.00. For *Lambs* there is an active inquiry, for which enough offer and are taken at \$3.00 to 3.50 for No. 1, and 2.00 to 2.75 for No. 2. *Calves* are not much asked for. No. 1 will fetch \$8.00 to 10.00, while second-class can be had for \$3.00 to 5.00. Third class are not wanted. *Hogs* are sold out of farmers waggons at 6 to 6½c.

GRAIN.—Prices have made an advance in consequence of further warlike news. *Wheat* is firm and in good demand; \$1.17 to 1.18 is paid for No. 1 fall; for spring we quote No. 1 \$1.10 to 1.11. *Barley* is quiet and easier; 82c for No. 1 and 72c for No. 2 is the current figure. *Oats* are scarce, and what little is offered is readily taken. The receipts are light and there is no stock on hand; 44c is paid for a good sample.

FLOUR AND MEAL.—This week has been a quiet one. Neither in purchases nor in shipments has there been much doing. *Flour*.—Stocks in store on 13th instant 1,520 bbls. The market for the week has been steady, with good demand for all offering of whatever grade. No large sales are reported. We quote super extra \$5.60 to 5.75; fancy \$5.10 to 5.15; spring extra \$4.85 to 4.90; superfine \$4.25 to 4.30.

GROCERIES.—760 bbls. of pickled fish were delivered in one day at the Halifax freight depot of the Intercolonial for shipment to stations in Ontario, and as far west as Chicago. The interest in groceries continues to centre upon *Sugars* which are again higher and much excited a further rise of 7/ being cabled from Glasgow on 11th. The total advance advised from Scotland this far amounts to 15/ and a further rise would not surprise any one. Stocks appears to be short everywhere. We quote Porto Rico 9½ to 10½c Cuba 9½ to 10½c; English and Scotch refined 10 to 11½c; Dry crushed 12 to 12½c; Ground 11½ to 12c. *Coffees Teas & Tobaccos* are quiet and practically unchanged. The cigar manufacturers of Havana, have adopted a resolution to petition the Government to raise the export duty on tobacco leaf to \$14 gold per quintal, and declared manufactured cigars free of duty. The object of this measure is to promote in the interests of manufacturers and check the interests of raw tobacco. In *Fish* there is not much activity, Dry cod is a little higher and stocks are not large, we quote \$5.75 to 6.00. *Fruit*.—But little alteration in price, Layers would be shaded from our figures for lots. Sultanas we advance from 11½ to 12½. *Spices* continue to move freely. Molasses does not yet show any advance in price, but is held firm, *Liquors* are not especially active, but continue steady at the advance of some days ago. Stocks of brandy are not large.

HARDWARE.—The general condition is one of activity, and several lines show an advance in prices. *Sheet Copper* and *Tin*, recent cable advices are to the effect that both these have advanced, the price here unchanged but firm. *Pig Iron*.—Stocks here are bare, and prices are well maintained. *Lead*.—In both bar and sheet a rise is noted abroad of about 7½ per cent., to which our market is responding, by a firmer tone. Powder is in sufficient stock at former prices. In *Chemicals* the demand is somewhat more active; the foreign market has risen noticeably. Caustic Sodas, which are largely used in petroleum manufacture, are 10 to 12 per cent higher. *Cut Nails*.—American Shingle are quoted at \$4.00, and American 2nd at \$5.00. *Glass* shows lively movement, orders for winter

are numerous. *Powder* is in good supply; blasting we quote \$3.50 to 3.75; F.F. 4.25; C. 4.75; F.F.F. \$5.00 to 5.25.

PETROLEUM.—A very active trade is doing, round lots are changing hands at our quoted figures. For further advices in this branch see our Petrolia correspondence.

HIDES AND SKINS.—*Green.*—Nos. 1 & 2 are as usual, worth 6 to 8c respectively. *Cured* are in full supply, and the demand continues. *Sheep-skins* have now advanced to \$1.00 at which figure all skins are taken readily. By Christmas their maximum will probably have been reached. In *Calfskins* there is little or nothing doing. *Green*, we quote, 8 to 11c.

LEATHER.—There are no heavy transactions reported this week, but a moderate trade is doing. *Spanish and Slaughter sole*, a shade firmer. French calf is reported higher abroad, strengthening figures here. Materials are not changed in price. We give below Liverpool and Leeds advices of the 20th and 18th ult. as to the condition of the Hide and Leather markets:

Liverpool, Oct. 20th 1876.

HIDES.—The critical aspect of affairs in the East has caused considerable excitement in the market during the last few days, and with the limited stock held here there has been an anxiety to secure supplies, resulting in a strong upward movement in prices of hides of all descriptions. The transactions in salted River Plate hides, which comprise the bulk of the stock here, show an advance of fully 3d. 4 lb., and although in the absence of supplies no sales of salted North American hides are reported, there is no doubt that a similar advance would be obtained over the last quotations for heavy city ox hides.

POWELL & SING.

LEEDS, Oct. 18.

LEATHER.—There has been a large attendance at our fair to-day and a very lively market, nearly all kinds of leather participating in the demand. We report the fair as follows: Foreign butts and bends of stout substance were most inquired for, and prices must be quoted 1d. per lb. higher. Light goods were also in active demand at a similar advance, and some large sales were made. English butts and bends were not so much affected, but a moderate business was done. In some instances, at 3/4 to 3/2d. free to advance.

Hemlock.—American sides and butts have been in strong demand, and the heavy stocks lying in importers' hands at our last fair have almost entirely been cleared. Fresh supplies realize an advance of 1 to 1 1/4d. per lb. Waxed fishes continue to sell freely on arrival.

JOS. CONYERS & SONS.

PROVISIONS.—A very quiet trade doing at present. More movement is anticipated when the cold weather comes on, which cannot be long delayed. *Butter* shows a somewhat better feeling, owing to the reports from British markets being of a more favourable character. The cooler temperature probably also has an effect. We quote 18 1/2 to 19 1/4c as a range, altho 20c has been paid for the best choice. *Cheese* has taken a firmer tone. The price has risen in Britain to 60/ for choice September and October makes. In some localities, Napanee for example, all that is procurable has been bought up. *Mess Pork* is easier, car lots can now be had at \$18.00 and we reduce our quotations to \$18.00 to 19.50. *Bacon*—Long clear, none in the market; Cumberland easy at 9 to 9 1/2c; smoked 10 1/2 to 11 1/2c; pork in all shapes shows an easier feeling. *Hams*—New can be bought at 13 to 13 1/2c, and old at say 14c; Lard is not in active demand. *Eggs*—Fresh sell readily at 21c for City use, and not enough are coming in for the request. Linseed we quote 16 to 18c. *Hops* are dull and but few selling, buyers and sellers being far apart, 27 to 30 asked and but 23 to 25 bid. Tallow has become firmer, and 8c is readily

paid for good. *Dried Apples* are offering in abundance, but the price favors buyers, who do not willingly give over 6, or at the outside 6 1/2c. **WOOL.**—A good deal of *fleece* which was last year held over by farmers, is now coming forward and being sold, 30 to 31c are the prices paid, the outside figure can be had for a good article. *Pulled.*—There is very little doing, and no change in prices.

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The fortieth semi-annual volume of our Reports is now being prepared, and will be issued January 8, 1877.

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CHARLES F. CLARK, President.

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W. H. Campbell, Agent for City of Toronto.

SURETYSHIP.

THE CANADA
GUARANTEE COMPANY

Grant Bonds of Suretyship for Government, Bank, Railway, Municipal and all Officers, and Employees, holding positions of trust.

This Company has been specially approved by the Dominion and Local Governments and is the only one which has received the Government license for the Dominion.

It is not mixed up with any other business. The full Deposit of \$50,000 has been made with Government. This is the only company that has made any deposit for guarantee business.

The capital and funds are solely for the security of those who hold its bonds.

SIR A. T. GALT, JOHN RANKIN,
President. Vice-President.

EDWARD RAWLINGS,
MANAGER.

EVANS & RIDDELL, Auditors.

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103 St. Francois Xavier Street,
MONTREAL,

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Hamilton—Seneca Jones.

HUGH SLEIGH & CO.,
 Silk Mills, Leek, England.
MACHINE SILKS of all descriptions,
TAILORS' TWIST,
HARDASH, & CO., & C.
 A full assortment in Stock. Orders received from
 Wholesale Importers only.
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 17 PHENIX BLOCK, TORONTO.

CHADWICK'S
 "SUPER" improved SIX-CORD extra quality
Spool Cotton,
EAGLEY MILLS, BOLTON,
 Specially adapted for all Machines.
 Orders received from Wholesale Importers only.
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Leathers, Shoe-findings, &c
 Sole Agent for Ontario of J. H. Mooney's
 Celebrated Colored & Fancy Leathers.
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 No. 52 Colborne Street,
TORONTO, ONT.
 P.O. Box 342.

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BANKERS AND BROKERS,
 Sterling Exchange, Amer. Curr., Bonds and Stock
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Stock and Share Brokers,
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 J. D. CRAWFORD. GEO. W. HAMILTON.

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Accountants and Estate Agents
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 up estates a specialty. Fire losses adjusted, and col-
 lections made in city and country with despatch.
Correspondence Solicited.
 J. DONALDSON, Late of Murdoch & Donaldson.
 J. C. LAIDLAW, Late with Bank of Commerce.

STOCK AND BOND REPORT.

NAME.	Shares.	Capital subscribed	Capital paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES	
						Toronto, Nov. 16.	Montreal, Nov. 16.
	(strg.)	\$	\$		¢ ct.		
British North America	£50	4,866,666	4,866,666	1,170,000	4		
Canadian Bank of Commerce	\$50	6,000,000	6,000,000	1,900,000	4	125 1/2	125 1/2
Consolidated			3,477,224	232,000	4	102	102 1/2
Du Peuple	50	1,600,000	1,600,000	200,000	3		
Eastern Townships	50	1,500,000	1,123,996	275,000	4		
Exchange Bank	100	1,000,000	1,000,000	55,000	3		
Hamilton	100	1,000,000	590,310	9,496	4	101	101 1/2
Imperial	100	910,000	804,883	54	4	109	
Jacques Cartier	50	2,000,000	1,865,920	75,000			
Mechanics' Bank	50	500,000	456,570				
Merchants' Bank of Canada	100	8,697,200	8,126,096	1,000,000	4	93 1/2	93 1/2
Metropolitan	100	1,000,000	675,226	80,000			
Molson's Bank	50	2,000,000	1,993,990	500,000	4	109	111
Montreal	200	12,000,000	11,979,400	5,500,000	7	000	192
Maritime	100	1,000,000	488,870				
Nationale	50	2,000,000	2,000,000	400,000	3 1/2		
Dominion Bank	50	970,250	970,250	270,000	4		126
Ontario Bank	40	3,000,000	2,951,596	525,000	4	106 1/2	107 1/2
Quebec Bank	100	2,500,000	2,500,000	475,000	3 1/2		
Standard	100	840,100	501,250			00	81
Toronto	100	2,000,000	2,000,000	1,000,000	6	187	189
Union Bank	100	2,000,000	1,990,856	200,000	3 1/2		
Ville Marie		1,000,000	723,225				
Federal Bank		1,000,000	915,000	40,000	3 1/2	104	105
London & Can. Loan & Agency Co	50	3,000,000	300,000	57,000	5	147 1/2	148 1/2
Canada Landed Credit Company	50	1,000,000	488,093	40,000	4 1/2	130	131 1/2
Canada Loan and Savings Company	50	1,750,000	1,750,000	580,465	6	180	180 1/2
Ontario Savings & Invest. Society		1,000,000	621,000	124,000	5	127	
Farmers' Loan and Savings Company	50	400,000	381,780		4	108 1/2	
Freehold Loan and Savings Company	100	500,000	500,000	130,000	5	145 1/2	146
Provident Loan Co.			512,473	35,000	5		
Huron & Erie Savings & Loan Society	50	1,000,000	803,500	170,000	5	135	
Montreal Telegraph Co.	40	1,750,000	1,750,000		5		
Montreal City Gas Co.	40	1,440,000	1,400,000		4		
Montreal City Passenger Railway Co.	50	600,000	400,000		6		
Richelieu Navigation Co.	100	750,000	750,000		5		
Dominion Telegraph Company	50	500,000			3 1/2	98	98 1/2
Provincial Building Society	100	350,000			4	86	86 1/2
Imperial Building Society	50	662,500	366,200	25,000	4	112 1/2	112 1/2
Building and Loan Association	25	750,000	628,000	65,800	4 1/2	120 1/2	122 1/2
Toronto Consumers' Gas Co. (old)	50	600,000			2 1/2 p.c. 3 m	141	142
Union Permanent Building Society	50	400,000	350,000	42,000	5	128	130
Western Canada Loan & Savings Co.	50	900,000	735,000	241,500	5	145	

SECURITIES.		Toronto.	Montreal.
Canadian Government Debentures, 6 1/2 ct. strg.			
Do. do. 5 1/2 ct. cur.			
Do. do. 5 1/2 ct. strg., 1885			
Do. do. 7 1/2 ct. cur.			
Dominion 6 1/2 ct. stock		101	
Dominion Bonds			
Montreal Harbour bonds 6 1/2 p.c.			
Do. Corporation 6 1/2 ct.			100 1/2 101 1/2
Do. 7 1/2 ct. Stock			117 118 1/2
Toronto Corporation 6 1/2 ct., 20 years		98	
County Debentures		101 102	
Township Debentures		97	

INSURANCE COMPANIES.
 ENGLISH.—(Quotations on the London Market, Oct. 25.)

No. Shares.	Last Dividend.	NAME OF COM'Y.	Share par val.	Amount paid.	Last Sale.
20,000	5	Briton M. & G. Life	£10	2	8/6
50,000	20	C. Union F. L. & M	50	5	15 1/2
5,000	10	Edinburgh Life	100	15	38 1/2
20,000	5 yearly	Guardian	100	50	68
12,000	£4 p.sh.	Imperial Fire	100	25	93
100,000	20	Lancashire F. & L	20	2	7 1/2
10,000	11	Life Ass'n of Scot.	40	8 1/2	26
35,862	12	London Ass. Corp.	25	12 1/2	61 1/2
10,000	5	Lon. & Lancash. L	10	1 1/2	1 1/2
391,752	15	Liv. Lon. & G.F. & L	20	2	12 1/2
20,000	20	Northern F. & L.	100	37	37
40,000	28	North Brit. & Mer	50	6 1/2	42 1/2
6,722	£4 1/2 p.s.	Phoenix	50	6 1/2	22 1/2
200,000	15	Queen Fire & Life	10	1 1/2	3 1/2
100,000	40	Royal Insurance	20	3	16 1/2
100,000	12 1/2	Scot'h. Commercial	10	1	3
50,000	7 1/2	Scottish Imp F & L	10	1	26
20,000	10	Stand. Prov. F. & L	50	3	10 1/2
10,000	29 1/2	Star Life	50	12	73
4,000	5	Star Life	25	1 1/2	12 1/2

AMERICAN.					
When org'niz'd	No. of Shares.	NAME OF Co'y.	Par val. of Sh'rs.	Offered	Asked
1863	20,000	Agricultural	\$ 5		
1853	1,500	Ætna L. of Hart.	100	400	500
1819	30,000	Ætna F. of Hart.	100	209	210
1810	10,000	Hartford, of Har	100	208 1/2	210
1863	5,000	Travelers' L. & Ac	101	177	180

RAILWAYS.			
	Sh'rs.	London, Sep. 30.	
Atlantic and St. Lawrence	£100	99	101
Do. do. 6 1/2 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	8	8 1/2
New Prov. Certificates issued at 22 1/2		2 1/2	3 1/2 prem
Do. Eq. F. M. Bds. 1 ch. 6 1/2 p.c	100	98	100
Do. Eq. Bonds, and charge		93	95
Do. First Preference, 5 1/2 p.c.	100	40	42
Do. Second Pref. Stock, 5 1/2 p.c	100	26 1/2	27 1/2
Do. Third Pref. Stock, 4 1/2 p.c.	100	14 1/2	15 1/2
Great Western	20 1/2	6 1/2	6 1/2
Do. 5 1/2 p.c. Bonds, due 1877-78	100	90	95
Do. 5 1/2 p.c. Deb. Stock		75	77
Do. 6 per cent bonds 1890		91	94
International Bridge 6 p.c. Mort. Bds		100	102
Midland, 6 1/2 p.c. 1st Pref. Bonds	100	45	50
Northern of Can., 6 1/2 p.c. First Pref. Bds.	100	96	98
Do. do. Second do.	100	89	91
Toronto, Grey and Bruce, Stock	100		
Do. 1st Mor Bds	95		
Toronto and Nipissing, Stock	100		
Do. Bonds			
Wellington, Grey & Bruce 7 p.c. 1st Mor		70	74

EXCHANGE.		
	Toronto.	Montreal
Bank on London, 60 days		6 1/2 9 1/2
Gold Drafts do on sight		13 13 dis.
American Silver		

From \$1 to \$600.

Over 200 Wheels in actual use.

BARBER'S Improved Canadian Turbine.

It is an established fact that this Wheel gives at least 25 PER CENT. MORE POWER for the water used than the Leffel, Samson, or other Turbines in use. The makers will guarantee this or no sale.

Send for circulars to
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AND

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FOR TRAVELLERS,

Available in all Parts of the World.

CANADA SCREW COMP'Y,

DUNDAS, ONT,

Manufacturers of Gimlet Pointed Screws.

Prices 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 1853.

Edwardsburg Starch Co.

PREPARED CORN

For Puddings,

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

Office—Montreal.

Works—Edwardsburg, Ont.

CUSTOMS DEPARTMENT.

Ottawa, Nov. 10, 1876.

Authorized discount on American Invoices until further notice: 8 per cent.

JAMES JOHNSTON,
Commissioner of Customs.

ESTABLISHED 1843.

T. NORTHEY,

Builder of Marine, Portable and Stationary
STEAM ENGINES AND BOILERS.

All kinds of Machinery and Mill Gearing
made to order.

HAMILTON.

ESTABLISHED 1845.

L. COFFEE & CO.,

PRODUCE COMMISSION MERCHANTS,

No. 30 Church Street, Toronto, Ont.

LAWRENCE COFFEE.

THOMAS FLYNN.

TORONTO PRICES CURRENT.—NOV. 16, 1876.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:	\$ c. \$ c.	Hardware—continued.	\$ c. \$ c.	Oils—continued.	\$ c. \$
Mens' Calf Boots.....	3 00 @ 4 25	Copper: Pig.....	0 21 0 22	Olive, common, gal.	1 05 1 10
" Kip Boots.....	2 20 3 00	Sheet.....	0 28 0 30	" salad, " "	1 90 2 30
" Stogas boots, No. 1	2 40 2 85	Cut Nails:		" salad, in bottles	
" " No. 2	2 00 2 50	12 dy. to 7 in. p. kg. 100 lbs.	2 80 0 00	qt., per case.....	3 20 3 30
" Knee Boots.....	3 80 4 45	5 dy. to 10 dy.....	3 10 0 00	Seal, pale.....	0 74 0 75
" Cong. gaiters & Bal	1 30 1 60	2 1/2 dy. to 4 dy.....	3 60 4 00	Spirits Turpentine.....	0 50 0 51
Boys' Kip boots.....	1 60 2 25	2 dy.....	4 40 5 00	Wheat, refined.....	0 75 0 00
" Stoga Boots.....	1 40 2 00	Galvanized Iron:		Paints, &c.	
" Gaiters & Bals.....	1 55 1 80	Best, No. 22.....	0 08 0 09	White Lead, genuine, in	
Youths' Stogas.....	1 20 1 60	Best No. 24.....	0 08 0 09	Oil, 25 lbs.....	2 35 2 40
Womens' Bals & Gat, peg	1 20 1 65	" 26.....	0 08 0 08	Do. No. 1.....	2 10 2 15
" M.S.	1 50 2 00	" 28.....	0 08 0 09	" 2.....	1 85 1 90
" Batts.....	0 95 1 30	Horse Nails:		" 3.....	1 75 1 75
Misess' Bals.....	0 95 1 35	Guest's or Griffin's as-		White Lead, dry.....	0 07 0 08
" Batts.....	0 75 1 00	sorted sizes.....	0 00 0 00	Red Lead.....	0 06 0 07
Childs' Bals.....	0 70 0 90	E. T. or W. asd. sizes	0 19 0 20	Venetian Red, English.	0 02 0 03
" Batts.....	0 55 0 75	Patent Hammered do..	0 16 0 16	Yellow Ochre, French..	0 02 0 03
" Turned Cackp. doz	4 50 4 80	Iron (at 6 months):		Whiting.....	0 85 0 95
Drugs.		Pig—Gartaherrie, No. 1	00 00 00 00	Petroleum.	
Aloes Cape.....	0 16 0 20	Summerize.....	22 02 23 00	(Refined, gal.)	
A. um.....	0 02 0 03	Eginton No. 1.....	21 00 21 50	Delivered at London, Ont	
Borax.....	0 13 0 15	" No. 3.....	0 00 0 00	No. 1, 5 cars.....	0 36 0 00
Castor Oil.....	0 10 0 12	W. W. & Co.....	00 00 00 00	Delivered in Toronto:	
Caustic Soda.....	0 03 0 04	American.....	0 00 22 50	No. 1, 10 brls.....	0 39 0 00
Cream Tartar.....	0 29 0 32	Bar # 100 lb.....	2 00 2 10	" 5 brls.....	0 40 0 00
Epsom Salts.....	0 02 0 03	Refined—Amer.....	2 25 2 35	" single brl.....	0 41 0 00
Extract Logwood.....	0 11 0 12	Hoops—Coopers.....	2 60 2 75	Benzine.....	0 00 0 42
Indigo, Madras.....	0 75 85	" Band.....	2 60 2 75	Produce.	
Madder.....	0 10 0 12	Boiler Plates.....	3 00 4 00	Flour (per brl.): f.o.c	
Opium.....	7 50 7 75	Canada Plates M.L.S.	4 00 4 25	Superior extra.....	5 60 5 75
Oxalic Acid.....	0 16 0 20	Garth.....	4 00 4 12	Extra.....	5 25 5 30
Potass Iodide.....	2 70 2 90	Arrow.....	4 00 4 25	Fancy.....	5 15 5 10
Quinine.....	2 90 3 00	Lead (at 4 months):		Spring wheat, extra ..	4 90 4 85
Soda Ash.....	0 03 0 04	Bar # 100 lbs.....	0 06 0 06	Superfine.....	4 30 4 25
Soda Bicarb, per keg..	4 00 4 25	Sheet.....	0 06 0 06	Oatmeal.....	4 75 5 00
Tartaric Acid.....	0 45 0 48	Shot.....	0 07 0 07	Cornmeal, small lots..	3 00 3 25
Groceries.		Iron Wire (4 months):		Grain: f.o.b.	
Coffees: Java, # lb.....	0 28 0 31	No. 6, # bundle.....	2 30 2 40	Fall Wheat, No. 1.....	1 17 1 18
" Singapore.....	0 26 0 28	" 9.....	2 50 2 70	" No. 2.....	1 14 1 15
" Ceylon.....	0 00 0 00	" 12.....	2 90 3 00	" No. 3.....	1 08 1 10
" Rio.....	0 21 0 22	" 16.....	3 00 3 50	Spring Wheat, No. 1..	1 10 1 11
" Mocha.....	0 35 0 00	Powder:		" No. 2.....	1 08 1 09
" Canso.....	0 00 0 00	Blasting Canada.....	3 50 0 00	Oats.....	0 44 0 00
" round.....	0 00 0 00	FF.....	4 25 4 75	Barley, No. 1.....	0 00 0 82
" scaled.....	0 30 0 35	FFF.....	5 00 5 25	No. 2.....	0 00 0 75
Mackerel, brls.....	9 00 10 00	Blasting, English.....	3 50 3 75	Peas.....	0 00 0 75
White Fish.....	3 50 3 75	FFF.....	5 00 0 00	Provisions	
Trout.....	3 25 3 50	FFF.....	5 25 0 00	Butter, choice, # lb.....	0 18 0 19
Salmon, salt water.....	15 50 16 00	Pressed Spikes (4 months):		" ordinary.....	0 16 0 17
Dry Cod, # 112 lbs.....	6 00 6 75	Regular sizes, 100.....	4 50 6 00	Cheese.....	0 10 0 15
Fruit: Raisins, Layer, 76	6 00 6 25	Extra.....	6 00 7 00	Pork, mess.....	18 00 19 50
" Ditto, old.....	1 50 1 75	Tin Plates (4 months):		Bacon, long clear.....	0 10 0 11
" Sultanas.....	0 11 0 12	IC Coke.....	6 30 6 50	" Cumberland cut.....	0 94 0 20
" Valentias, old.....	0 06 0 06	IC Charcoal.....	0 00 7 25	" smoked.....	0 10 0 14
" New do.....	0 08 0 08	IX.....	0 00 9 25	Hams, smoked.....	0 13 0 14
Currants, 1876.....	0 06 0 07	IXX.....	0 00 12 25	" canvassed.....	0 00 0 00
" old.....	0 03 0 03	DC.....	0 00 7 00	Lard.....	0 11 0 13
Molasses: Clayed, # gal.	0 34 0 35	Hides & Skins, # lb:		Eggs.....	0 16 0 20
Syrups, Standard.....	0 48 0 50	Green, No. 1.....	0 06 0 00	Hops.....	0 25 0 30
" Golden.....	0 52 0 55	" No. 2.....	0 05 0 00	Tallow rendered.....	0 07 0 08
" Ext. Golden.....	0 56 0 60	Cured and inspected ..	0 06 0 06	Salt, etc.	
" Amber.....	0 65 0 70	Calfskins, green.....	0 08 C 11	Liverpool coarse.....	0 75 0 85
Rice	4 12 4 25	" cured.....	0 00 0 12	Canadian.....	1 05 0 00
Spices:		Sheepskins.....	1 00 0 00	Wines, Liquors, &c	
Cassia, whole, # lb.....	6 18 0 25	Leather, @ 4 months:		Ale: English, pts.....	1 65 2 00
Cloves.....	0 42 0 50	Spanish Sole, ratquality		qts.....	2 70 2 90
Nutmegs.....	0 90 1 20	all wghts., lb.....	0 23 0 28	Brandy: Hennessy's # gal	
Ginger, ground.....	0 25 0 35	Do. No. 2.....	0 19 0 23	Martell's.....	3 00 3 25
" Jamaica, root.....	0 21 0 27	Slaughter, heavy.....	0 24 0 28	".....	2 80 3 00
Pepper, black.....	0 12 0 14	Do. light.....	0 22 0 25	Hennessy's cases.....	10 00 10 50
Sugars—Porto Rico, # lb	0 09 0 10	Harness.....	0 22 0 27	Martell's.....	8 50 9 50
Centrifugal, in boxes..	0 00 0 00	Upper heavy.....	0 30 0 34	Otard Dupuy & Co.....	0 00 8 50
Cuba.....	0 06 0 10	" light.....	0 33 0 36	J. Robin & Co.....	8 00 8 50
Eng. & Scotch refined yel.	0 10 0 11	Kip skins, French.....	0 90 1 10	Gin: De Kuypers # gal.	
Dry Crushed.....	0 12 0 12	English.....	0 70 0 90	" B. & D.....	1 85 1 90
Ground.....	0 11 0 12	Hemlock Calf (30 to 35		" green cases.....	4 50 4 75
Teas:		lbs.), per doz.....	0 70 0 90	" red.....	7 75 8 00
Japan common to good.	0 25 0 45	Do. light.....	0 50 0 60	Booth's Old Tom.....	0 00 6 50
" fine to choicest.....	0 60 0 65	French Calf.....	1 12 1 25	Rum: Jamaica 16 o.p.....	2 25 2 40
Colored, common to fine	0 40 0 65	Splits, large, # lb.....	0 25 0 30	Demerara.....	1 85 2 00
Congou & Souchong.....	0 25 0 75	" small.....	0 18 0 20	Whisky:	
Oolong, good to fine.....	0 45 0 60	Enamelled Cow, per ft..	0 19 0 21	GOODERHAM & WORTS	
Y. Hyson, com. to good.	0 29 0 38	Patent.....	0 20 0 21	Terms Cash.—Under 5	
Medium to choicest.....	0 40 0 55	Pebble Grain.....	0 15 0 17	brls., nett.; 5 to 10 brls.	
Extra choice.....	0 60 0 75	Buff.....	0 14 0 16	2 1/2 p.c. off; 10 brls. and	
Gunpowd com. to med..	0 35 0 40	Russets, light.....	0 25 0 35	over, 5 p.c. off.	
" med. to fine.....	0 45 0 58	Gambier.....	0 00 0 07	The following are our	
" fine to finest.....	0 60 0 80	Sumac.....	0 7 0 00	present prices of Spirits:	
Hyson.....	0 30 0 80	Degras.....	0 00 0 08	Alcohol, 65 o.p. # 1. gall	In Duty
Imperial.....	0 35 0 75	Oils.		Pure Spirits.....	Bond. Paid
Tobacco—Manufactured:		Cod Oil.....	0 60 0 70	" 50 ".....	0 56 2 15
Dark 5s & 10s.....	0 43 0 46	Straits Oil.....	0 00 0 55	" 25 u.p.....	0 57 2 14
" Western Leaf,		Lard, extra.....	1 00 1 05	" ".....	0 51 1 94
[good to fine.....	0 41 0 45	" No. 1.....	0 92 0 97	Family Proof Whisky " "	0 32 1 08
Brightsorts, gd. to fine.	0 60 0 65	" No. 2.....	0 85 0 90	Old Bourbon " " "	0 32 1 08
choice.....	0 70 0 80	Stocks, mach.....	0 50 0 55	" Rye " " "	0 30 1 02
Solace.....	0 33 0 55	Duncan-Clark & Co's.	0 45 0 60	" Toddy " " "	0 30 1 02
Hardware.....		Linsed raw.....	0 29 0 30	" Malt " " "	0 30 1 02
Tin (four months):		" boiled.....	0 34 0 65	Domestic Whisky, 32 u.p	0 24 0 80
Block, # lb.....	0 24 0 23	Machinery	0 30 0 40	Old Rye, 5 years old.....	0 92 1 68
Grain.....	0 24 0 26			Wool.	
				Fleece, lb.....	6 30 6 31
				Fuller.....	0 24 0 28

SUN MUTUAL

Life Insurance Company.

HOME OFFICE :

164 St. James Street, Montreal.

President : THOS. WORKMAN, Esq., M.P.
 Vice-President : T. J. CLAXTON, Esq.
 M. H. GAULT, Esq., Managing Director.

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Policies Non-forfeitable. Return of premiums guarant. ed. Dividends apportioned equitably. Endowment Assurance thereby rendered profitable.

Issues Life and Endowment Policies, combined with weekly allowance in case of injury—a deservedly popular form of assurance.

Surplus, as per last year's Report, \$45,915.47.

All Pure Insurance. No Tontine, periodical examinations, or chance of policies being diminished on becoming claims. Contracts plain and straightforward.

Manager for Hamilton, N. HAMMOND.

Manager for Toronto, R. H. HOSKIN.
 No. 8 Imperial Buildings.

R. MACAULAY, Secretary.

Wanted one or two First-class Travellers; also Local Agents for unoccupied territory.

CONFEDERATION LIFE ASSOCIATION.

Head Office—Temple Chambers, Toronto.

PRESIDENT.

HON. W. P. HOWLAND, C.B.

VICE-PRESIDENTS.

HON. WM. McMASTER. WM. ELLIOT, ESQ.

The Quinquennial Division of Profits takes place at the close of 1876, so that persons insuring now will rank for a full year's profits at the end of the year.

The CONFEDERATION, besides being being a Home Company, offers the following advantages:—

- 1st. The Life rates, with profits, at all the average ages are lower than those charged by other Companies.
- 2nd. 90 per cent of the profits are distributed to holders of participating Policies.
- 3rd. Surrender values are given either in cash on paid-up insurance after two annual premiums have been made.
- 4 h. It is the only Company which offers the Canadian public the high security of the Institute of Actuaries, Mortality and 4 1/2 per cent. interest, with ANNUAL valuations. Policy-holders cannot value this too highly.
- 5th. The Special Term Rates meet the necessity of the "hard times." They afford a FIXED amount of insurance at less than two-thirds the usual All Life rates, and provide for changing to the Ordinary Life or Endowment within 5 years without further medical examination.

SPECIAL TERM RATES PER \$1,000.

Age.	25.	30.	35.	40.	45.
5 years	\$9 96	\$11 61	\$13 50	\$15 51	\$19 55
7 years	10 28	11 91	13 80	16 14	20 49
10 years	10 62	12 44	14 37	17 26	21 98

Full rates and particulars will be given at the Head Office or Agencies.

J. K. MACDONALD, Managing Director.

CANADA LIFE ASSURANCE CO.

The "MINIMUM" system of Assurances has just been adopted by this Company, where,

By a partial application of the profits, rates of premium are charged LOWER THAN HAVE EVER BEFORE BEEN OFFERED FOR LIFE ASSURANCE.

The following are the rates for Assurance of each \$1,000, with profits upon the system referred to:

AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.
21	\$12 80	30	\$17 50	39	\$23 80	48	\$32 70
22	13 10	31	18 10	40	24 70	49	34 10
23	13 50	32	18 60	41	25 60	50	35 70
24	14 00	33	19 20	42	26 50	51	37 60
25	14 70	34	19 80	43	27 40	52	39 60
26	15 20	35	20 40	44	28 50	53	41 70
27	15 80	36	21 10	45	29 60	54	44 00
28	16 49	37	22 00	46	30 60	55	46 40
29	16 90	38	22 90	47	31 60		

The above table, and a full explanation of the "Minimum" system, are published and may be had upon application.

A. G. RAMSAY, Managing Director.

R. HILLS, Secretary.

AGENT IN TORONTO—J. D. HENDERSON.

Canada Life Buildings, 46 King Street West.

WESTERN ASSURANCE COMPANY.

INCORPORATED 1851.

CAPITAL, \$800,000.

With power to increase to \$1,000,000.

FIRE AND MARINE.

HEAD OFFICE: TORONTO, ONT.

President.

HON. JOHN McMURRICH.

Vice-President.

CHARLES MAGRATH.

Directors.

JAMES MICHIE, Esq.

NOAH BARNHART, Esq.

JOHN FISKIN, Esq.

ROBERT BEATY, Esq.

A. M. SMITH, Esq.

WM. GOODERHAM, JR., Esq.

BERNARD HALDAN, Managing Director.

FRED'K C. C. LOVELACE, Secretary.

WM. BLIGHT, Fire Inspector.

JAMES PRINGLE, General Agent.

Marine Inspector.

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

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

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

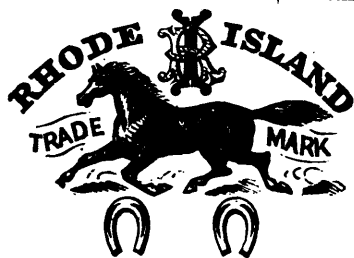
On Cargoes by steamers to British Ports.

**THE 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.	IXL Syrup in small punch'ns



We are manufacturing above celebrated make of

HORSE SHOES,

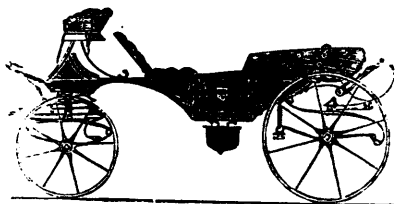
made from selected Wrought scrap Iron, which for general excellence, both as regards quality and uniformity, are unsurpassed.

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.



JOHN WEBSTER,

CARRIAGE BUILDER,

17, 19, 21 and 23 Alice Street, 3 doors west of Yonge St.

TORONTO

H. R. IVES & CO.,

Manufacturers of Builders' and House Furnishing HARDWARE,

STOVES, WIRE

IRON BED- WORK,

STEADS, &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.

LAWN MOWERS,
GARDEN TOOLS, WATER FILTERERS,
All of best quality at

**Ridout, Aikenhead
& Crombie,**
TORONTO.

**Ontario
Baking
Powder,**

White, Odorless, and does not discolor.

10c, 20c and 40c Packages.

Best Manufactured. Try it and be convinced.
For Sale at principal Grocery stores.



The STAR MANUFACTURING COMPANY'S
ACME CLUB SKATE (FORBES' PATENT) Superior
to every other Style.

Address—72 BEDFORD ROW, HALIFAX, N.S.
Aug. 12, 1876.

Leffel Double Turbine Water Wheels.

**BUILT OF BEST MATERIALS AND
WORKMANSHIP.**

Thousands in use giving entire satisfaction.

FOR DESCRIPTIVE CIRCULARS ADDRESS
PAXTON, TATE & CO.,
MACHINE WORKS,
PORT PERRY, ONT.



**JOSEPH GILLOTT'S
STEEL PENS.**
Sold by all Dealers throughout the world.

McCAUSLAND, UPHAM & CO.,

MANUFACTURERS OF

PATENT AND ENAMELLED LEATHER,

Splints and Calfskins,

KING STREET, FREDERICTON, N. B.

All orders served with punctuality and despatch.

W. C. PERLEY,

Barrister and Attorney-at-Law,
SOLICITOR, NOTARY PUBLIC, &c.,

ST. JOHN. N.B.

Satisfactory references in any part of Canada or the United States can be given, if required.

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, Cap'n Jack.

VICTORIA AND WIG WAG

Our specialties. Orders solicited and promptly filled.

C. H. GIRDLESTONE & CO.,

Box 455, Windsor, Ont.

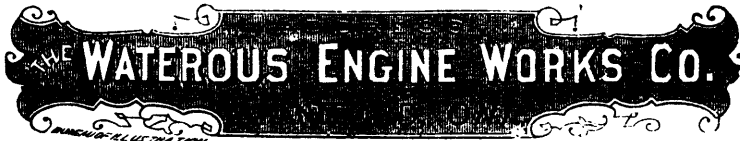
GEARED SAW MILLS 30 H. P., Upwards

CIRCULAR SAW IRONS,

Handy, Accurate and Durable.

ROTARY PUMPS AND WATER WORKS

FOR 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.



CENTENNIAL MEDALS.

ST. CATHARINES SAW WORKS

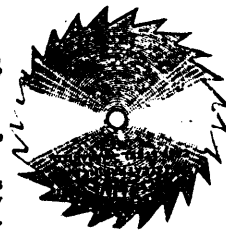
AWARDED THE

ONLY GOLD MEDAL FOR SAWS AT PHILADELPHIA,
Also an **INTERNATIONAL MEDAL,**

Fully establishing the well-known reputation of our goods. We manufacture all kinds of Saws at prices equally as low as the same quality of goods can be produced by any other manufacturer. Patronize home production, and keep your money in the country.

R. H. SMITH & CO., Successors to J. Flint,

St. Catharines, Ontario.





ALEX. W. OGILVIE, M. P. P.,
President.
WILLIAM ANGUS,
First Vice-President.
HENRY LYE, Secretary.
CHARLES D. HANSON, Chief Inspector.
Agents in Toronto:
FRED'K A. BALL and THOS. R. WOOD.

Deposit with Dominion Government \$50,000.
 Experienced Agents throughout the Dominion.

Fire Risks Written at Adequate Rates.

**FIRE AND MARINE
 INSURANCE.**

**THE BRITISH AMERICA
 Assurance Company.**

INCORPORATED 1833.

Head Office, cor. of Court and Church Streets, Toronto.

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<i>Inspector</i>	JOHN F. McCVAIG,
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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.

**CANADA
 Agricultural Insurance Co.**

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

**Head Office: 180 St. James St.,
 MONTREAL.**

President, - - - WM. ANGUS.
Vice-President, - A. DESJARDINS, M.P.
Managing Dir. & Sec'y, EDWARD H. GOFF.
Chief Inspector, - - JAMES H. SMITH.

**WESTERN BRANCH OFFICE :
 KING STREET, COBOURG, ONT.**

W. T. FISH, Gen'l Agt. - JOS. FLYN, Inspector.

This Company makes a specialty of Insuring Farm Property, Private Residences, and non-hazardous property against Loss by Fire and Lightning.

Agent at Toronto: WM. CAMPBELL.

OFFICE—1 Court Street.

**THE OTTAWA
 AGRICULTURAL INSURANCE
 COMPANY.**

INCORPORATED 1874, - CAPITAL, \$1,000,000.

THE HON. JAMES SKEAD, President.
H. BLACKBURN, ESQ., M.P., Vice-President.

Deposited with Government for the Security of Policy-Holders.

\$50,000.

Insures against Loss or Damage by Fire or Lightning.

The Company covers loss by lightning if horses or cattle are killed on the owner's grounds. Farmers will find it to their interest to insure in the OTTAWA.

**HEAD OFFICE - - - VICTORIA CHAMBERS,
 WELLINGTON ST., OTTAWA.**

DR. M. E. VALOIS, Inspector for Province of Quebec.
IAS. BLACKBURN, Secretary.

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41 Adelaide St., East, Toronto, R. H. Matson, Esq., Agent. Lake & Clark, Managers, Toronto District.
 Kent Street, Lindsay, H. A. Wallis, Esq., Agent.
 Court House Avenue, Brockville, A. S. Hall, Esq., Agent.
 15 Place d'Arms, Montreal, G. H. Patterson, Esq., Agent.
 144 St. Peter Street, Quebec, Messrs. Kiley & Ladriere, Agents.
 102 Prince William Street, St. John, New Brunswick, D. W. Coward, Esq., Chief Agent for Nova Scotia, New Brunswick and Prince Edward Island.

Sterling Agents wanted for territory not yet taken up, apply for particulars at the Head Office, Ottawa, or any of the Branches.

UNION MUTUAL Life Insurance Co., of Maine

CHARTERED AT AUGUSTA, 1848. ORGANIZED AT BOSTON, 1849.

ASSETS, - TEN MILLION DOLLARS.

OFFICERS:

JOHN E. DWITT, President. DANIEL SHARP, Vice-President.
Treasurer. D. L. GALLUP, Secretary and Actuary.
JOHN C. SHARP, M.D., Medical Examiner.

Since its organization in 1849, the Company

HAS RECEIVED,

In Premiums	\$18,431,211 13
In Interest	3,607,902 69
<i>Total Income from all sources</i>	<u>\$22,039,113 82</u>

IT HAS PAID,

Death Losses, Endowments, and Annuities	\$4,104,147 09
Dividends to Policy-holders, an for lapses and Surrendered Policies,	5,631,491 60
<i>Total Payments to Policy-holders</i>	<u>\$9,735,638 75</u>
Expenses, Commissions and Taxes	3,705,128 03
Interest on Capital, before retirement	76,279 40
Re-Insurance	19,374 09
<i>Total Disbursements</i>	<u>\$13,536,320 27</u>

IT HAS ACCUMULATED,

Net Cash Assets amounting to	\$8,502,793 53
	<u>\$22,039,113 82</u>

The above concise summary of business results verifies in a most emphatic manner the statement that the Company's affairs have, from the first, been managed with ability, economy, and discretion.

88.59 per cent. of the Company's entire Income since its organization has been retained as Premium Reserve, and Surplus, to meet future liabilities.

44.17 per cent. has been returned for Death Losses, Dividends, &c., to living policy-holders, and for Surrender Values.

Its total returns to members, together with present investments belonging solely to Policy-holders, amounted Jan. 1, 1876, to \$18,338,332.30.

J. H. McNAIRN, General Agent, Toronto.
C. B. CUSHING, General Agent, Montreal.
J. C. BENN, General Agent, St. John, N.B.

An Important Fact to every man.

A good many are complaining of hard times, dull business, shrinkage of goods, depreciation of Real Estate and other investments. If these be true in your case, we suggest the expenditure of a comparatively small sum in an article that does not and can not depreciate.

A Reserve Endowment always means the full number of dollars expressed on its face. No panics or hard times can depreciate it, and when all other values are shrinking, this stands sure and steadfast.

We suggest, if you are a business man, that the premium on a 10 or \$20,000 Reserve Endowment is the best possible use you can make of that amount of money. If you are an experienced agent, contemplating a change of contract or territory, take time to look into the merits of this popular plan.

If you are out of business and a clear-headed, intelligent man, try your hand at an agency, and begin a successful work. The grandeur and dignity of the business may be realized when we say that *seventy millions of dollars* were paid by the life companies to beneficiaries last year alone.

Here is a business offered you involving no expense, hazard, or loss, and the productiveness of which only is limited by your own ability.

A few of the more salient points of the Reserve Endowment are:

1. 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. A definite cash surrender value specified in the policy.
4. The TERM for which the insurance is to be run elected by the insured.
5. Grace in payment of premiums of from one to six months: a great accommodation to the insurer these hard times.
6. The merits of plain life insurance, endowment, and investment combined in one contract.

Send to the Company for its canvassing material, or for any information.

METROPOLITAN LIFE INSURANCE CO'Y,

Home Office—319 Broadway, New York.

Joseph E. Knapp, President. John R. Hegeman, Vice-President.
Robert A. Granniss, Secretary. William P. Stewart, Actuary.
Hon. A. L. Palmer, Counsel.

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FREDERICK A. MOORE, Esq.,

60 Church Street, Toronto,
Manager for Ontario and Quebec.

THOMAS A. TEMPLE, Esq.,

104 Prince William Street, St. John, N. B.
Manager Maritime Provinces.

Incorporated A.D. 1874

Charter Perpetual.

CANADA FIRE AND MARINE INSURANCE COMPANY.

HEAD OFFICE--HAMILTON, ONT.

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

Deposited with Dominion Government, \$50,000.

DIRECTORS:

PRESIDENT.

JOHN WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.
MANAGER AND SECRETARY—CHARLES D. CORY.

H. P. COBURN, Esq., (of Messrs. L. D. Sawyer & Co.) Manfr, Hamilton.
LYMAN MOORE, Esq., Manufacturer, and Pres't H. S. Ry. Co., "
GEO. RUTHERFORD, Esq., (of Messrs. Rutherford & Co.) Manfr, "
F. P. BICKLEY, Esq., (of Messrs. Sanford, Vail & Bickley,) Merch't, "
H. H. HURD, Esq., (of Messrs. Hurd & Roberts, Manufacturer, "
J. A. BRUCE, Esq., (of Messrs. J. A. Bruce & Co.) Merchant, "
E. VERNON, Esq., M.D.
JAMES REID, Esq., Manufacturer,
CHAS. CAMERON, Esq., (of Messrs. C. Cameron & Co.) Merch't, "
J. M. BUCHAN, Esq., M.A., Inspector of High Schools, "
WILLIAM HARRIS, Esq., Merchant, "



VICE-PRESIDENTS.

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D. THOMPSON, Esq., M.P., County of Haldimand.

A. MACALLUM, Esq., M.A., Public School Inspector, Hamilton.
GEORGE LEE, Esq., Merchant, Hamilton.
C. E. CHADWICK, Esq., Manager Imperial Bank, Ingersoll.
WM. ELLIOTT, Esq., (of Messrs. Elliott & Co.) Merchant, Toronto.
DONALD SMITH, Esq., Merchant, Hamilton.
THOMAS H. PARKER, Esq., Woodstock.
GEO. A. COX, Esq., Peterboro'.
McLEOD STEWART, Esq., Barrister, &c., Ottawa.
ALEX. B. PETRIE, Esq., Druggist, Guelph.
WM. WORKMAN, Esq., Ex-Mayor, Montreal.
DANIEL J. REES, Esq., Director "Metropolitan Bank," Montreal.

BRANCH OFFICES:

Montreal.—No. 329 Notre Dame Street.
SIMPSON & BETHUNE, General Agents.
Manitoba Agency.—Winnipeg.
ROBT STRANG.

Halifax, Nova Scotia.—No. 22 Prince Street.
CAPT. C. J. P. CLARKSON, General Agent.
St. John, New Brunswick.—No. 51 Princess Street.
IRA CORNWALL, Jr., General Agent.

The following AGENCIES are authorized to issue Policies, make Endorsements, consent to Assignments, &c.

Aylmer.....J. A. Hays.
Brantford.....Thomas Botham.
Barrie.....C. H. Clark.
Brockville.....White & Weatherhead.
Belleville.....Somerville & Foster.
Chatham.....W. H. Morrish.
Collingwood.....W. A. Hamilton.
County of Bruce.....E. Cunningham, Guelph.
Dundas.....R. & F. Suter.
Goderich.....A. Mc. D. Allan.
Guelph.....Higenbotham & McLagan.

Ingersoll.....C. E. Chadwick and C. H. Sorley.
Kingston.....E. W. Van deWater.
London.....F. J. Hammond.
Listowel.....Geo. Sutherland.
Morrisburg.....D. A. Breakenridge.
Ottawa.....R. C. W. MacCuaig.
Owen Sound.....John G. Francis.
Paris.....Chas. Whitlaw.
Peterboro.....Geo. A. Cox.
Port Hope.....A. M. Cosby.
Port Ryerse.....John W. Byerson.
Quebec City.....Alex. Fraser.

Sarnia.....W. McCall.
Simcoe.....Thomas R. Nelles,
St. Thomas.....Geo. T. Claris.
Stratford.....W. J. Hyde.
St. Mary's.....W. L. Hutton & Son.
Strathroy.....John Irwin.
St. Catharines.....L. C. Camp.
Toronto.....Scott & Walmstley.
Windsor.....Fraser & Johnston.
Woodstock.....Charles L. Beard.

STADACONA FIRE & LIFE INSURANCE COMPANY.

Incorporated 26th May, 1874.

Head Office—20 Peter Street, Quebec.

FINANCIAL RESULT OF 14 MONTHS BUSINESS TO 31ST DEC., 1875.

Authorized Capital	\$5,000,000
Subscribed do.	2,300,000
Paid up Capital	200,795
Government Deposit (Fire)	50,000
Do. do. (Life)	50,000
Total Revenue, Fire Premiums, & Interest ...	223,775
Total Losses	63,328
Invested Funds	194,713
Cash in hand and Deposit	49,193
Other Assets	49,888
Total Assets	\$293,794

This Company has now established itself, and has 11 Branches and 207 Agencies in the Dominion.
General Manager, G. J. PYKE.
Inspector for Dominion, E. ROBY O'BRIEN.
Secretary, CRAWFORD LINDSAY.

Agent for Toronto District
JOS. B. REED,
Imperial Buildings, 30 Adelaide St. 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.

THE ONTARIO MUTUAL Life Assurance Company

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

WM HENDRY, *Manager,*
Waterloo, On

A. & S. NAIRN, Coal Merchants, TORONTO.

Docks—Foot of Church Street.
Office—30 Adelaide street, next Post Office.
Coal for Household, Foundry, and Blacksmith's use, shipped f.o.b. cars, and city delivery.

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

TORONTO FUEL ASSOCIATION

G. & J. KEITH, Proprietors.

Offices—124 King St. East and No. 1 Union Block, Toronto Street.

Coal of all kinds always on hand. City orders promptly delivered. Orders from country dealers will receive prompt attention. Quotations given on application.
Yard—Esplanade St. near Nipissing station.

Insurance.

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*

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, 1875.

NORTH BRITISH & MERCANTILE

Fire & Life Insurance Co.

ESTABLISHED 1869.

Subscribed Capital, £2,000,000 Stg	
Paid-up Capital	£250,000 Stg.
Revenue for 1874	1,283,772 "
Accumulated Funds	3,544,754 "

Insurances against Fire

ACCEPTED AT THE ORDINARY RATES OF PREMIUM.

In the Life Department

Mod rate Rates of Premium, and special schemes adapted to meet the various contingencies connected with this department.

The next DISTRIBUTION OF PROFITS will take place at 31st December, 1880. All policies on the Participating Scale, effected on or before 31st December, 1876, will, in terms of the Rules of the Company, rank in that Division for Five Years' Bonus.

MACDOUGALL & DAVIDSON,
General Agents,

WILLIAM EWING, INSPECTOR,

72 St. Francois Xavier St., Montreal

R. N. GOOCH, Agent,

26 Wellington Street, Toronto.

Insurance.

THE STANDARD LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

Head Office, Edinburgh, Scotland.

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.*

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.

THE NIAGARA DISTRICT MUTUAL FIRE INSURANCE COMPANY

The Oldest Mutual in the Dominion.

Established 1836.

Head Office, Masonic Temple,
ST. CATHARINES, ONT.

Premium Notes, \$200,000.

THEO. MACK, M.D., *President.*

J. DOUGLAS, Mayor of St. Catharines, *Vice-President.*

THOS. H. GRAYDON, *Inspector.*

HENRY M. GILES, *Secretary-Treasurer.*

MUTUAL

FIRE INSURANCE COMPANY

Of the County of Wellington.

Business done exclusively on the Premium Note System.

F. W. STONE,

CHAS. DAVIDSON,

President.

Secretary.

Head Office, . . .

Guelph, Ont.

The Waterloo County Mutual Fire Insurance Company.

HEAD OFFICE.....WATERLOO, ONT.

ESTABLISHED 1863.

THE BUSINESS OF THE COMPANY IS DIVIDED into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES,

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

C. M. TAYLOR, *Sec.*

J. W. WALDEN, M.D., *Pres.*

J. HUGHES, *Inspector.*

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.

ANDREW McCORMICK, *President*

JOHN SMITH, *Secretary-Treasurer.*

Insurance.

THE CITIZENS' INSURANCE COMPY.

FIRE LIFE, GUARANTEE & ACCIDENT

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

HEAD OFFICE, - MONTREAL.

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Henry Lyman. J. L. Cassidy.
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Manager Life, Guarantee and Accident Department.

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

TORONTO BRANCH—No. 52 Adelaide St. East, Toronto

A. T. McCORD JR. & CO.,

General Agents.

THE LONDON Life Insurance Company OF LONDON, ONT.

Licensed by the Ontario Legislature, deposits with the Government \$25,000.

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

Joseph Jeffery, Esq., President.

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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.

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Mutual Life Assurance Society,
Established 1840.

Head Office for the Dominion of Canada:

City Bank Chambers,

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KERR & ANDERSON, Official Assignees and Accountants. Money to loan on Real Estate, Mortgages bought. Office, 23 Toronto Street, Toronto

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

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R. & H. O'HARA, Agents for Western, Hartford, Quebec, Hand-in-Hand, and Isolated Risk Fire Ins. Cos., Travelers and Can. Life Ins. Cos. Bowmanville, 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 form

H. L. ROUTH,
W. TATLEY,
Chief Agents

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

PROVINCIAL

Insurance Company of Canada. FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE.... TORONTO STREET.... TORONTO ONT

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VICE-PRESIDENT:

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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.

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 "under-taking" 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 10 per cent., and will assess thereon at the rate of 20 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 Bodage.

Insurance.
THE GORE DISTRICT
Mutual Fire Insurance Company

INCORPORATED JUNE 18, 1836,
Undertakes the Insurance of all descriptions of
Property against loss or damage by Fire.

Its operations are, and invariably have been, restricted to the Province of Ontario.
By never permitting its lines of insurance in any locality to exceed a safe limit—by a determination not to compete for risks at constantly diminishing rates," and by a steady adherence to a sound tariff, it has been enabled

TO MEET ITS ENGAGEMENTS

as they have matured; while the cost of insuring with it has ranged from sixteen to twenty cents in the dollar less than what it would have cost in a proprietary company. And similar results may hereafter with confidence be anticipated: for the Company continues to receive that careful attention and cautious management which have characterized its transactions for so many years.

THOS. M. SIMONS,
Secretary-Treasurer.

Galt, Aug. 29, 1876.

The Mercantile
FIRE INSURANCE COMP'Y.

Incorporated by Act of Ontario Legislature.
CAPITAL.....\$200,000.
HEAD OFFICE.....WATERLOO, ONTARIO.

Board of Directors:

- | | |
|----------------------|-------------|
| J. E. Bowman, M.P. | St. Jacobs. |
| J. B. Snider, | Conistoga. |
| J. W. Walden, M.D., | Waterloo. |
| John Shub, | Waterloo. |
| J. B. Hughes, | Waterloo. |
| Cyrus Bowers, | Berlin. |
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Insurances granted on all descriptions of property against loss or damage by fire, at current rates.
Agencies will be opened at the principal towns in Ont.

The Manufacturers & Merchants
Mutual Fire Insurance Co. of Canada.

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ALPHEUS BEAMER, Man. Dir. & Adjuster.
H. T. CRAWFORD, Sec.-Treas.
Head Office—Hamilton.

A Directorate composed of prominent manufacturers and merchants and a complete copy of the application and Diagram returned with the policy.

CANADIAN MUTUAL
FIRE

Insurance Company.

Head Office, - - - Hamilton, Ont.

AVAILABLE ASSETS, 31ST DEC., 1875,
\$262,763.

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

JOHN BARRY, President. B. E. CHARLTON, Vice-President

E. HILTON, Secretary

H. P. & A. ANDREW, Agents for Toronto,
25 Adelaide Street East, up stairs.

Insurance.

JANUARY 1, 1876.

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

JAS. GOODWIN, President.
JACOB L. GREENE, Secretary.
JOHN M. TAYLOR, Assistant Sec.

Thirtieth Annual Statement.

Not assets, January 1, 1875.....	\$38,838,267 85
RECEIVED IN 1875.	
For Premiums.....	\$7,165,468 55
For Interest and Rent.....	2,652,931 81
	\$ 9,818,400 36
	\$48,656,668 21

DISBURSED IN 1875.

TO POLICY-HOLDERS:	
For claims by death and matured endowments.....	\$2,722,354 27
Surplus returned to Policyholders.....	2,543,556 08
Lapsed and surrend' policies.....	941,095 42
	\$6,206,913 77

EXPENSES:	
Commission to Agents.....	\$528,740 55
Salaries of Officers, Clerks, and all others employed on salary.....	19,700 00
Medical Examiners' fees.....	19,700 00
Printing, Stationery, Advertising, Postage, Exch'ge &c.....	113,505 88
	\$741,382 08
Taxes.....	246,306 83
	7,194,602 68

Balance Net Assets, December 31,	\$41,462,065 53
----------------------------------	-----------------

SCHEDULE OF ASSETS.	
Loans upon Real Estate, first lien.....	\$26,936,282 40
Loans upon stocks and bonds.....	241,353 28
Premium notes on policies in force.....	6,730,567 50
Cost of Real Estate owned by the Co'y... ..	1,853,590 13
Cost of United States Registered Bonds... ..	1,690,836 80
Cost of State Bonds.....	619,900 00
Cost of City Bonds.....	1,746,695 00
Cost of other bonds.....	435,000 00
Cost of Bank Stock.....	80,205 00
Cost of Railroad Stock.....	26,000 00
Cash in Bank, at interest.....	1,070,893 79
Cash in Company's office.....	6,684 78
Balance due from agents, secured.....	79,180 45
Bills receivable.....	4,876 40
	\$41,462,065 53

ADD:	
Interest accrued and due.....	\$1,617,060 07
Rents accrued.....	2,510 91
Market value of stocks and bonds over cost.....	372,698 20
Net prems. in course of col'n.....	6,050 28
Net deferred quarterly and semi-annual premiums	34,265 93
	2,032,585 39
Gross assets, Dec. 31, 1875.....	\$43,494,650 92

LIABILITIES:	
Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest.....	\$38,494,045 00
Extra reserve.....	197,612 00
All other liabilities.....	798,142 00
	\$39,489,799 00

Surplus, December 31, 1875..	\$4,004,851 92
Increase of assets during 1875.....	\$3,050,954 93
Ratio of expense of management to receipts in 1875.....	7.55 per cent.
Policies in force Dec. 31, 1875, 66,209, insur'g.....	\$185,076,842

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.
J. C. MUSSON, No. 7 Imperial Buildings Toronto.

Insurance.

BRITON
Life Association,
(LIMITED).

Capital Half a Million Sterling.
PAID UP \$50,000 Stg.

Deposited with Dominion Government for the Special Security of Canadian Assurers
\$50,000 TO BE INCREASED TO \$100,000.

CANADA BRANCH, . . MONTREAL.

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Manager
Chief Offices:
419 Strand, London.
Toronto Office—17 Wellington St. W., Second Flat,
Federal Bank Buildings.
GEORGE J. MACQUIRE,
Local Agent & 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.
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THOS. CRAMP, Esq., Deputy Chairman.
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Dwelling Houses and Farm Property Insured on Special Terms.

LIVE 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

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

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