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

VOL. X—NO. 12.

TORONTO, ONT., FRIDAY, SEPTEMBER 15, 1876.

SUBSCRIPTION  
\$2 a Year.

**J. GILLESPIE & COMP'Y,**

OFFERS TO THE TRADE OVER

**2,000 Cases**

FINE MINK AND SOUTH SEA SEAL

AMERICAN AND ENGLISH

CALF, KID AND BUCKSKIN

**Furs.**

**Hats.**

**Gloves & Mitts.**

**HUDSON'S BAY ROBES.**

**J. GILLESPIE & CO.,**

OFFER TO THE TRADE THE LARGEST COLLECTION OF FRESH DARK

*Hudson's Bay Buffalo Robes*

*Ever offered in Ontario, also a large collection of prime well-furred North-Western Skins.*

**64 to 68 Yonge Street,  
TORONTO.**

**J. GILLESPIE & CO.**

# OGILVY & CO.,

MONTREAL and TORONTO,

Are now showing for Winter Trade an  
immense Stock of **BLANKETS.**

OPENED THIS WEEK IN THE DRESS GOODS DEPARTMENT,  
**BLACK AND COLOURED VELVETEENS.**

A great variety in *MANTLE CLOTHS* suitable for Fall and Winter.  
The best makes in **CANADIAN** and **AMERICAN** Cottons.  
Stock throughout the House always well assorted.

**OGILVY & CO.,**

Cor. St. Paul & St. Peter Sts, | Cor. Wellington & Jordan Sts.,  
MONTREAL. | TORONTO.

*TO WESTERN MERCHANTS.*

## Hughes Brothers,

Are showing this week, contents of **1687 PACKAGES**

# NEW FALL GOODS,

All well bought, and now offered at the closest quotations, and on liberal terms.

Novelties in

**AMERICAN AND BRITISH STAPLE GOODS.**

Extra Value in

**BLANKETS, FLANNELS, LINENS AND CARPETS.**

Choice Assortment of

**DRESS GOODS, BLACK & COLORED SILKS, LADIES & MISSES  
JACKETS, HOSIERY, GLOVES, &c.**

And one of the Largest and Choicest Stocks of **WOOLLENS** and **MERCHANT TAILORS' GOODS** in the  
Province. Full assortment of Haberdashery, Small Wares, Notions and Tailors' Trimmings.

**Liberal Discount to Cash Purchasers.**

**HUGHES BROTHERS.**

# HATS, CAPS, AND FURS.

## Wey, Baker & Allan

Have pleasure in announcing to their numerous customers, and the trade generally, that their stock being fully complete, they invite inspection of merchants visiting the city. In the

### FELT HAT DEPARTMENT

Will be found a large and well selected stock of

MENS', BOYS', & CHILDRENS',

In British, American, and Canadian manufacture. New and popular shapes.

### LADIES' AND MISSES' FUR GOODS

Of superior make and finish. The finer grades ELEGANTLY TRIMMED, and very attractive.

### MENS' AND BOYS CAPS, IN FUR IMITATIONS.

NEW MATERIALS MADE IN DESIRABLE SHAPES ADAPTED FOR THE SEASON.

### CALF, KID & BUCKSKIN GLOVES & MITTS,

With new PATENT SPRING TOP. Excellent invention, made specially for our trade.

BEST COLLECTION OF

### BUFFALO ROBES,

FOR MANY YEARS. GOOD VALUE.

FANCY ROBES.

## WEY, BAKER & ALLAN

37 Yonge Street, Toronto.

## Financial.

Hime, Baines & Co.,  
**STOCK BROKERS,**  
20 King St. East, Toronto,  
Buy and sell on Commission,  
Stocks, Bonds, and Debentures.  
Mortgages Negotiated.

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

**LAWRENCE BUCHAN,**  
**STOCK BROKER,**  
(Member of the Stock Exchange)  
General Financial Agent,  
Orders for Investment or on margin promptly attended to.  
**22 King Street East, - - Toronto**

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.

**JAMES ROBERTSON,**  
**GENERAL METAL MERCHANT**  
AND MANUFACTURER,  
Canada Lead and Saw Works.  
Works—Queen, William and Dalhousie Streets.  
Office and Warehouse—20 Wellington Street,  
MONTREAL.

**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.

## 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, Gard. n Vases,  
Pig Lead, Flue Covers, Chimney Tops  
Dry Red Lead, FIRE BRICKS, Fountains,  
Dry White do, DRAIN PIPES,  
PATENT ENCAUSTIC PAVING TILES, &c.

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

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

VOL. X—NO. 12.

TORONTO, ONT., FRIDAY, SEPTEMBER 15, 1876.

{ SUBSCRIPTION  
\$2 a Year.

The Leading Wholesale Trade of Toronto.

**JOHN MACDONALD & CO.,**

ANNOUNCE THEIR

STOCK	<i>Fully forward.</i>
ASSORTMENT	<i>Very complete.</i>
STYLES	{ <i>Superb, many con- fined to the house.</i>
VALUE	<i>Excellent.</i>
PREMISES	<i>Enlarged.</i>
STAFF	<i>Increased.</i>
NEW HYDRAULIC SAFETY HOIST	{ <i>Working admirably.</i>
TRAVELLERS	<i>None.</i>

**JOHN MACDONALD & CO.,**

21 and 23 Wellington street, } Toronto.  
30 and 32 Front street,

38 Fountain street, Manchester, England.

Toronto, Sep. 8, 1876.

The Leading Wholesale Trade of Hamilton.

**DRY GOODS.**

FALL 1876.

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

Have now received the bulk of their

**FALL IMPORTATIONS**

and are daily opening fresh arrivals.

By the 1st Prox. they expect their Stock in  
each Department to be complete.

**THEIR SHOE WAREHOUSE**

is now stocked with goods suited for the Autumn Trade.

**THOS. C. KERR & CO.**

Hamilton, Aug. 19, 1876.

The Leading Wholesale Trade of Toronto.

1876.

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

**Dry Goods Importers,**

AND DEALERS IN

**CANADIAN**

AND

**American Manufactures,**

Nos. 4 AND 12 FRONT STREET WEST,

**TORONTO.**

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

Toronto, Jan. 1876.

32-ly

**SMITH & KEIGHLEY,**

*No. 9 Front Street East,*

**TORONTO,**

Are now receiving direct from Liverpool, Ex. Steam-  
ship "Quebec," at Montreal, arrived,

**100 Casks Choice Yellow Refined  
Coffee Sugar.**

Ex. steamship "Ethiopia," at New York, arrived,

**200 Casks Extra Choice Bright  
Yellow Refined Sugars.**

**FOR SALE**

in lots to suit CASH or PROMPT PAYING cus-  
tomers only.

Toronto, Aug. 3, 1876.

The Leading Wholesale Trade of Toronto.

1876. Autumn. 1876.

**GORDON, MACKAY & CO.'s**

Respectfully announce that they are now receiving and  
opening out their fall importations of

**Staple and Fancy Dry Goods,**

AND ON

**TUESDAY, 5th day of September,**

they will be prepared to show complete assortments in  
the several departments, 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 September, 1876.

IN ADDITION TO  
**1,936 PACKAGES**

already announced, we

*Received on Saturday, Sept. 9,*

**68 PACKAGES**

We are now advised of

**39 PACKAGES IN TRANSITU.**

**Samson,  
Kennedy,  
& Gemmel**

**41 SCOTT AND 19 COLBORNE STS.**

**TORONTO.**

Toronto Sept. 12, 1876.

The Chartered Banks.

**BANK OF MONTREAL.**

ESTABLISHED IN 1818.

CAPITAL SUBSCRIBED, \$12,000,000  
 CAPITAL PAID-UP, - - 11,979,600  
 RESERVE FUND, - - - 5,500,000  
 Head Office, - - - Montreal.

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R. B. ANGUS, Gen. Man. | W. J. BUCHANAN, Man.  
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Montreal,	Brockville,	Stratford
Quebec,	Belleville,	Sarnia,
Toronto	Cobourg,	Newcastle, N.B.
Hamilton,	Guelph,	Pictou,
St. John, N.B.,	Halifax, N.S.,	Perth,
Ottawa,	St. Marys,	Simcoe,
London,	Port Hope,	Cornwall,
Kingston,	Peterboro,	Lindsay,
Brantford,	Goderich,	Fergus.
Moncton, N.B.	Chatham, N. B.	

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

The Canadian

**BANK OF COMMERCE.**

Head Office, - - - Toronto.  
 Paid-up Capital - - - \$6,000,000  
 Rest - - - - - 1,900,000

DIRECTORS.

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Cayuga,	Collingwood,	Dundas,
Galt,	Goderich,	Guelph,
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Montreal,	Orangeville,	Ottawa,
Peterboro',	St. Catharines,	Sarnia,
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Toronto,	Thorold,	Woodstock.
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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.

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.

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Alexander Gillespie	Frederic Lubbock,
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 Secretary—R. W. BRADFORD.

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QUEBEC.—Montreal, Quebec.

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

NOVA SCOTIA.—Halifax.

BRITISH COLUMBIA.—Victoria, Stanley.

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**CONSOLIDATED BANK OF CANADA.**

CAPITAL, - - - \$4,000,000.

Head Office, - - - Montreal, Que.

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 W. W. Ogilvie, of Messrs. A. W. Ogilvie & Co., Montreal.  
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 H. J. Tiffin, Esq., Montreal.

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 THOS. McCRAKEN,.....Asst. Gen. Manager.  
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United States—Bell & Smithers, New York. National Park Bank, New York. Bank of the Republic, New York. Kidder, Peabody & Co., Boston. Farmers' and Mechanics' Bank, Buffalo. First National Bank, Osgo.

Letters of Credit granted on England, Ireland, and Scotland, and Japan and West Indies.

The Chartered Banks.

**MERCHANT'S BANK OF CANADA.**

Capital - - - \$9,000,000

Head Office, - - - Montreal.

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 Damase Masson, Esq. Andrew Allan, Esq.  
 Adolphe Roy, Esq. Wm. F. Kay, Esq.  
 Hector Mackenzie, Esq.

JACKSON RAE, Gen. Manager  
 JOHN ROBERTSON, Inspector.

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Toronto.	Brampton.
Hamilton.	Elora.
Kingston.	Lindsay.
Belleville.	Almonte.
London.	Kingcardine.
Chatham.	Orangeville.
Galt.	Pembroke.
Ottawa.	Mitchell.
Windsor.	Waterloo, Ont.
Ingersoll.	Tilsonton.
St. Thomas.	St. John's, Que.
Stratford.	St. Hyacinthe.
Wrentham.	Sorel.
Owes Sound.	Renfrew.
Walkerton.	Fergus.
Prescott.	Beauharnois.
Perth.	Gananoque.
Levis.	Winnipeg, Manitoba.

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

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

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

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

THE

**BANK OF TORONTO, CANADA.**

Paid up Capital.....\$2,000,000  
 Reserve Fund..... 1,000,000

DIRECTORS.

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 J. G. WORTS, Esq., Toronto, Vice-President.  
 WM. CAWTHRA, Esq., Toronto,  
 A. T. FULTON, Esq., Toronto,  
 GEO. GOODERHAM, Esq., Toronto,  
 JAMES APPELBE, Esq., Trafalgar.  
 HENRY CAWTHRA, Esq., Toronto.

HEAD OFFICE, TORONTO.

GEORGE HAGUE .....Cashier.  
 HUGH LEACH.....Assist. Cashier  
 J. T. M. BURNSIDE.....Inspector.

BRANCHES:

MONTREAL	DUNCAN COULSON, MANG'R.
PETERBORO'	J. MURRAY SMITH, "
COBOURG	J. H. ROPER, "
PORT HOPE	A. MORGAN COSBY, "
BARRIE	J. HENDERSON, "
ST. CATHARINES	W. R. WADSWORTH, "
COLLINGWOOD	

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

The Bank receives money on deposit, and allows interest according to agreement.

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

The Chartered Banks.

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

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

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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 purchased.  
Drafts on New York, Gold and Currency, purchased.

**BANK OF HAMILTON.**  
CAPITAL SUBSCRIBED, - - \$1,000,000  
Head Office, - - - Hamilton.

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

**STANDARD BANK OF CANADA.**

CAPITAL SUBSCRIBED, \$626,550  
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, Harriston, Picton,  
Colborne, Markham, Wingham,  
Newcastle,  
Montreal—Bank of Montreal.  
New York—Messrs. Bell & Smithers.  
London, Eng.—Imperial Bank.

**Union Bank of Lower Can.**

CAPITAL, \$2,000,000.  
Head Office, Quebec.

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

The Chartered Banks.

**MOLSON'S BANK.**

The Shareholders of the Molsons Bank are hereby notified that a

**Dividend of Four per cent.**

upon the Capital stock was this day declared for the current half year, and that the same will be payable at the Office of the Bank, in this city,

**ON AND AFTER**

**THE SECOND DAY OF OCTOBER NEXT.**

The Transfer Books will be closed from the

16th to the 30th proximo inclusive.

By order of the Board.

F. WOLFERSTAN THOMAS,  
Cashier.

Montreal, Aug. 23, 1876.

**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. Anderson, Esq., (Messrs. Anderson, Anderson, & Co.)  
Eden Colville, Esq., (Deputy Governor Hudson's Bay Co.)  
H. D. Harrison, Esq., (Messrs. Falkner, Bell & Co., San Francisco). Sir John Rose, Bart., K.C.M.G., (Messrs. Morton, Rose & Co., London).  
London Office—5 East India Avenue, Leadenhall Street, London.

Branches at San Francisco, California; Portland, Oregon; Victoria, British Columbia.  
Agents in Canada and the United States—The Bank of Montreal.  
The Bank of Montreal will undertake collections or 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 \$3,000,000.

Head Office, Quebec.

**BOARD OF DIRECTORS.**  
JAS. G. ROSS, Esq., President.  
WILLIAM WITHALL, Esq., Vice-President.  
Sir N. F. Belleau, Knight.  
Henry Fry, Esq., R. H. Smith, Esq.  
T. H. Dunn, Esq., 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, Que.  
Thorold, (Ont.)  
C. HENRY, Inspector.  
Agents in New York—Messrs. Maitland, Phelps & Co.  
Agents in London—The Union Bank of London.  
Agents in Paris—Gustave Bossange.

**UNION BANK**

**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**

**DIVIDEND NO. 82.**

The Stockholders of La Banque du Peuple are hereby notified that a semi-annual dividend of Three per cent., for the current six months, has been declared on the Capital Stock, and will be payable at the office of the Bank, on and after Monday, the Fourth September next. The Transfer Books will be closed from the Fifteenth to the Thirty-first of August, both days inclusive.

By order of the Board of Directors.  
A. A. TROTTIER, Cashier.  
Montreal, July 31st, 1876.

**MARITIME BANK,**  
OF THE DOMINION OF CANADA.

St. JOHN, N. B.  
Capital - - - \$1,000,000.  
Head Office, - - - St. John, N. B.

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

**DIRECTORS.**  
Hon. W. MUIRHEAD, Senator.  
GEORGE MCKEAN, Esq.  
W. H. THORNE, Esq.  
C. H. FAIRWEATHER, Esq.  
J. W. NICHOLSON, Esq.  
ALFRED RAY, Cashier.  
**AGENTS.—Quebec, Ontario and Nova Scotia—Bank of Montreal, its Branches and Agencies. New York—Bell & Smithers. Chicago—Bank of Montreal Boston—Merchants National Bank.**



The Chartered Banks.

THE FEDERAL BANK OF CANADA.

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

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS.

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

H. S. STRATHY, Esq., Cashier.

BRANCHES—London, Simcoe, Guelph, St. Marys, Aurora and Yorkville.

AGENTS.—London, Eng.—The City Bank, Threadneedle Street.

New York—American Exchange National Bank.
Canada—Bank of Montreal and its Branches.

Collections made in all parts of Canada and the U. S. Gold and Currency Drafts on New York bought and sold.

Interest allowed on Deposits according to agreement.

BANK OF OTTAWA, OTTAWA.

DIRECTORS:

JAMES MACLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.

C. T. Bate, Esq., Alexander Fraser, Esq.
Robt. Blackburn, Esq., M.P. Allan Gilmour, Esq.
Hon. George Bryson, George Hay, Esq.

Hon. L. R. Church, M.P.P.
PATRICK ROBERTSON, Cashier.

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

IMPERIAL BANK OF CANADA.

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

DIRECTORS:

H. S. HOWLAND, Esq., President,
T. R. MERRITT, Esq., Vice-President, St. Catharines,
JOHN SMITH, Esq., T. R. WADSWORTH, Esq.,
Hon. J. B. 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. P. 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, P. GARNEAU, M. P. P. President.
A. P. Caron, M. P. John Ross, Vice-Pres.
William Drum, G. R. Renfrew.
T. H. Grant, Joseph Shehyn.
T. Ledroit.

WM. R. DEAN, Cashier.

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

The Chartered 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. Ritchie, 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.
Masland (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.
do.....The Bank of British North America.
New York.....The National Citizens Bank.
Boston.....The Eliot National 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 AUTHORIZED ..... \$2,000,000
" SUBSCRIBED ..... 2,000,000
" PAID-UP ..... 1,954,000

DIRECTORS.

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

P. Vallee, Esq.

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

People's Bank of Halifax.

Capital authorized ..... \$700,000
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 Bank 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 Coaticooke, P. of Q.—A. Wellington Hart, Manager.
Agents—The Bank of Montreal and its branches.

Financial.

ONTARIO BANK.

Capital Subscribed, \$3,000,000; Paid-up, \$2,951,506; Reserve Fund, \$525,000.

HEAD OFFICE, - - - TORONTO, Ont.

DIRECTORS.

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

D. FISHER, General Manager.

Agents for the Government of Ontario.

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

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

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. TOWNSHEND, 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 LIVERPOOL, LIVERPOOL, N. S.

CAPITAL SUBSCRIBED, - - - \$500,000

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

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

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

Capital (authorized to date) ..... \$1,000,000
Subscribed Capital ..... 805,100
Paid-up Capital ..... 555,651
Reserve Fund ..... 36,650
Total Assets ..... 847,778
Money advanced on the security of Real Estate on the most favorable terms.

SAVINGS BANK.

Money received on deposit and interest allowed at 5 and 6 per cent per annum.

OFFICE—McINNIS BLOCK,

KING STREET, HAMILTON.
H. D. CAMERON, Treasurer.

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

ESTABLISHED IN 1859.  
CAPITAL, \$500,000, IN SHARES OF \$100 EACH  
RESERVE FUND, \$140,000.

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

Office Cor. Church & Court Sts., Toronto.  
N.B.—Cash advanced on Freehold Property, on long credit, and easy terms of payment. Deposits received on Interest.

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

CAPITAL - - - - - \$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, - - - - - 124,300

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.  
23 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.,  
1 Francis 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 on small amounts, and on favorable terms of repayment.

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

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

**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.—Money on farm and city property, on the most favorable terms, received.  
Money 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.

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

**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 business concerns in the Maritime Provinces.

**Financial.**  
**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.

**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.

**J. D. CRAWFORD & Co.**  
Of the Montreal Stock Exchange,  
**Stock and Share Brokers,**

CORNER HOSPITAL ST. AND EXCHANGE COURT,  
MONTREAL.  
J. D. CRAWFORD. GEO. W. HAMILTON.

**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

**Campbell & Cassels,**  
C. J. CAMPBELL, } 56 & 58 King Street East, [W. G. CASSELS  
TORONTO,  
**BANKERS AND BROKERS,**

Sterling Exchange, American Currency, Bonds and Stock Gold, Silver and Canadian Stocks and Securities Bought and Sold.  
ORDERS EXECUTED PROMPTLY ON BEST TERMS.

**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

D. ARNOTT & COMPANY  
 ARE SHOWING A  
 LARGE AND WELL ASSORTED  
**STOCK OF DRY GOODS,**  
 SPLENDID VALUE.

*LARGE LINES OF WOOLENS,*  
 Worsted Coatings, Worsted Trouserings,  
 German Coatings.

Scotch and West of England Goods in great variety.  
**PILES OF DRESS GOODS.**  
 WINCEYS BY THE MILE.

55 Bales American  
 Scarlet Flannels,

BOUGHT BY OUR SENIOR AT THE LARGE WOOLEN SALES AT NEW YORK, IN JULY LAST,  
**MUCH UNDER MANUFACTURER'S COST.**

*Bales of Job Blankets. Bales of American Horse Blankets*

Departments well assorted. Inspection Invited.

**D. ARNOTT & CO.,**

44 YONGE AND 3 WELLINGTON STREET WEST.

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.  
Unlon Mills, 55 and 57 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**  
  
**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.

**BIRKS & WILSON,**  
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 DEPART-  
MENTS.

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.**

THE first cargo of barley shipped from Canada  
this season arrived in Oswego on the eighth of  
September. It was from the Bay of Quinte.

THE petroleum trade appears to be getting  
more active in London. One day last week a  
train load was shipped to Montreal and another  
to New York. These shipments have been  
followed by others equally large.

SOME twelve thousand cubic feet of stone, of  
fine description and considerable value, have  
been taken into Port Stanley within the past  
few weeks. It was all recovered from the  
vessels Saxon and Wild Rover; sunk in Lake  
Erie over six years ago.

A COMPANY is being formed in Scotland to  
work the labour market both at home and abroad  
Its object is to supply the fullest information re-  
garding the outlets for labour and emigration,  
and serve as a means of communication between  
masters and workmen.

It is stated that a contract has been given  
out for 100 freight cars to be furnished for the  
Quebec, Montreal and Ottawa Railway. We  
also learn that there are some second-class  
cars and passenger coaches being built for the  
same company at the Ontario Car Works, Lon-  
don, who are employing near a hundred hands.

A writ in insolvency has issued against the  
Montreal firm of Akin & Armstrong, who were  
commission merchants, and agents for the  
North-American Packing Co., which, having  
been unsuccessful, recently became defunct,  
and passing into other hands was reconstructed  
under another name.

The Leading Wholesale Trade of Toronto.

**EARTHENWARE,  
CHINA,  
GLASSWARE.**

The Largest Stook in Western Canada,  
by Package or otherwise,  
at close prices.

**THOMPSON & BURNS,**  
10 & 12 Front St.,  
TORONTO.

**GRAY, RENNIE & CO.,**  
25 Front Street West, Toronto.  
FALL 1876.

We are showing this season the  
**Best Stock we ever imported,  
For Choiceness,  
For Variety, and  
For Value.**

**GRAY, RENNIE & CO**

THE Ottawa City Council have passed a by-law authorising them to raise \$130,000 by sale of debentures, to liquidate the floating debt of that city.

LALONDE & PRIEUR, Montreal, a young firm of dry goods dealers, had a writ of attachment put in the other day. They commenced business little over a year ago buying Gauthier's stock at 15 shillings in the £ amounting to about \$6,000. Having no means of consequence competition and dull times defeated them.

JUDGMENT for \$6000 was obtained in 1875 by one Lambkin against the South Eastern Railway Co., for injuries sustained by an accident upon it. To satisfy this judgement the road-bed from West Farnham to the American Boundary has been seized, and seven columns of the Quebec *Official Gazette* are taken up with particulars of the properties levied upon. The railroad is to be sold in January next.

THE Ottawa Board of Trade has passed resolutions in favour of establishing direct trade with Australia, and urging upon the Government the desirability of giving liberal assistance.

THE Committee of Manufacturers appointed in this city to promote our trade with Australia, report that the ship "Napier," of 1,177 tons, a first-class, copper-bottomed Canadian vessel, will be put on the berth in Montreal in a few days. Freight rates: 40 to 45 shillings per ton of 2,240 lbs. dead weight, and 50s. per ton of 40 cubic feet measurement. The committee recommend shipments by this vessel, as being cheaper both in freight and insurance rates than could be had by a smaller vessel direct from Toronto.

THE first payment upon the composition of Messrs. Kellert and Friedman, Montreal, who arranged with their creditors last fall, fell due in the 4th of August, and they were unable to meet it. A writ of attachment was issued against them at the instance of the Union

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, CORDAGE,  
BROOMS, MATCHES, TWINES,

**31 FRONT STREET EAST.**

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

Bank. It is surmised that creditors will lose the first instalment, and will have to look to the security (H. and A. Saunders) for the other two, which mature in February and August of next year respectively.

MESSRS. Lea & Perrins, well known makers of a table sauce in London, lately sued for the protection of their brands. The case came up before the Master of the Rolls, who decided that the plaintiffs, having adopted a new label in November 1874, were now unable to protect their old label, and that their neglect to prosecute infringements which have long been before the public, waived their claim to the sole proprietorship of the brand. A good many imitations of this sauce are said to be on the market.

It is pretty definitely ascertained that young Cartman, who stole nearly \$3,500 from his employer, Mr. Ritchie, of the Montreal Stock Board' is safe across the lines, and probably in New York with his father who is credited with having planned the job. The robbery and escape each furnish us with a subject for thought. The first could not have been so successfully perpetrated if cheques intended "for deposit" were so marked, while the detectives claim that the latter could not have occurred if we had any contingent fund upon which they might draw in cases of necessity. The frontier was watched until the money supplied the detectives was exhausted, and the crossing effected after their return to the city.

In the County Court, held at Ottawa last week, a discharge was asked for in the matter of Mr. Jos. Metcalfe, who failed in the dry goods business at Ottawa a year since. The discharge was objected to by Messrs. Robt. Dunn & Co., of Montreal, who were creditors, upon the ground that the insolvent had not obtained the consent of a sufficient proportion in number and value of the creditors, and on the ground that

The Leading Wholesale Trade of Toronto.

1876. JULY. 1876.

WE OPEN TO-DAY,

181 PACKAGES

**NEW FALL GOODS**

To which we invite the inspection of the trade, the same having been carefully selected by our Mr. Walls, who has just returned from the European markets.

TERMS LIBERAL.

**THOMAS WALLS & CO**

*Macnab, Marsh & Coen,*

WHOLESALE

**HARDWARE MERCHANTS,**

**5 Front Street East,**

**TORONTO.**

preference had been given to some of them. The insolvent and Mr. Mutchmor (of Garland, Mutchmor & Co.) were examined, but nothing was elicited to show that there had been fraudulent preference given to that firm. The judgment was adverse to the plaintiff, and a discharge was granted.

THE figures relating to the estate of Joseph Atkinson & Co., of London, have found their way into the press telegrams in a variety of shapes; the figures of one newspaper have been contradicted and corrected by another. We understand, however, that the statement of affairs made to the meeting of creditors on Tuesday last showed liabilities of \$166,000, of which say \$50,000 were secured. The assets, including the \$50,000 held as security, are \$115,000, which leaves \$65,000 to pay the unsecured debts, amounting to \$116,000. The offer made by the firm is to pay thirty cents on the dollar spread over two years. Mr. Atkinson gives as reasons for the condition of his affairs that he paid excessive rates for money, lost by bad debts, and that the volume of his trade for a year or more had been too small for the running expenses.

It is stated that the trial of Honore Cotte, formerly Cashier of La Banque Jaques Cartier, will take place at the Queen's Bench term in Montreal beginning on the 25th inst.

THE creditors of Leandre Robert, hotel-keeper, of Chambly, Que., accept his offer of ten cents in the dollar for his estate. Not so the creditors of J. O. Charlebois, grocer, of Ottawa, who declined to settle with him meantime, and appointed inspectors to examine his assets. The composition which was given Mr. Severe Labelle, boot and shoe dealer in Montreal, last year, has not been paid, and he is rendered insolvent a second time by the action of his endorser. J. W. Ryan's bankrupt stock of dry goods and millinery in Ottawa has been sold a

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.

**PETER R. LAMB & CO.,**  
MANUFACTURERS,  
TORONTO, ONT.

Blacking, Glue,  
Snow Blacking, Ivory Black,  
Leather Preserver, Animal Charcoal,  
Harness Oil, Super Phosphate,  
Neat's Foot Oil, Bone Dust.

forty-five cents on the dollar to Kearns & Ryan of that city. James Kehoe, of Montreal, who has been absent for a week without apology or reason, had his stock of dry goods, valued at say six thousand dollars, put into the hands of assignees.

ABOUT six months ago a Mr. J. A. Langdon came over from "the other side" and started a foundry and machine shop in the busy little village of Dunnville, Ont. New machinery was put up, a quantity of agricultural implements were displayed before the door, six men were kept constantly employed and everybody remarked favourably upon Mr. Langdon's enterprise and spirit. So satisfactory was the growth of his business that Langdon before he had been many months in Dunnville considered himself justified in taking unto himself a wife, and this, together with the flourishing appearance of the foundry induced the storekeepers of the village to give him credit very freely. But now there are many long faces in this town for Langdon has disappeared and left wife, creditors, and unpaid workmen equally in the dark as to his whereabouts. It appears that recently finding himself short of the "sinews of war" he conceived the happy device of drawing up a number of promissory notes for various amounts ranging from \$60 to \$100 and attaching thereto the names of wealthy farmers in the district. Having failed to get these notes discounted at the bank agency, where he presented them as genuine business paper, he submitted to a forty per cent "Shave" from a usuriously inclined fellow citizen, who probably now thinks that note-discounting is not quite such a ready road to wealth as it sometimes appears to the uninitiated. A few days ago one of the farmers whose name had been forged was questioned by the holder of the note as to the transaction, and of course denied all knowledge of the matter. Langdon hearing of this at once took flight, and now it appears that his

The Leading Wholesale Trade of Toronto.

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

**Childs & Johnston,**  
*Manufacturers and Importers of*

**BOOTS & SHOES,**  
51 Yonge Street,  
TORONTO.

**CRAMP, TORRANCES & CO.,**

**TEA IMPORTERS,**  
AND  
**GENERAL MERCHANTS,**  
**No. 65 Front Street East,**  
**TORONTO.**

debts in the village amount to something over \$1,200 and the assets are nil. It seems odd that a perfect stranger, whose capital consisted solely of a specious manner and an unlimited supply of "cheek," should have succeeded in so short a time in securing a wife (together with her little fortune) and some \$1,200 of his fellow villagers' money. Truly we are a gullible people.

ONE Leitchenmann commenced business as a broker, on St. Francis Xavier Street, Montreal, something over a week ago. He came from Chicago, and was accompanied by his father-in-law who had recently failed there; Leitchenmann being previously a clerk in his father-in-law's employment. On the 6th instant, a creditor of the bankrupt appeared with an attachment which he proceeded to levy on the gold and notes in the office and on their bank deposit, (in all about \$10,000), under the impression that he had found money belonging to the father-in-law's estate. Leitchenmann protested vigorously against the proceedings, claiming that the action taken was entirely illegal; he obtained the services of a lawyer, and before long had the money again in his possession; he is now carrying on business as before. The matter created quite a sensation on the street, and however little the proprietor may have been known before, the business has now certainly been pretty thoroughly advertised.

The Leading Wholesale Trade of Toronto.

**G. B. SMITH & HENDERSON,**  
WHOLESALE DRY GOODS,  
**7 Wellington St. East,**  
TORONTO,  
Have received this week  
**33 PACKAGES BRITISH GOODS,**  
RE-ORDERED BY CABLE,  
and also 27 PACKAGES AMERICAN GOODS sold out  
LAST WEEK AND RE-ORDERED BY WIRE.

They do not advertise fabulous numbers of packages arriving daily, but they endeavor to supply the demands of their rapidly increasing business by frequent visits to the fountain heads of production and the free use of telegraph wires and cable.  
The stock they show is owned by themselves, as it is bought for cash, thereby saving the enormous interest account which burdens the business of so many Canadian wholesale houses and increases the cost of goods to themselves and their customers.

**R. A. HOSKINS & CO.,**  
**AUCTIONEERS**

AND  
**GENERAL COMMISSION MERCHANTS,**  
**41 Front Street West,**  
TORONTO

*Liberal advances made upon consignments.*

**EVANS & RIDDELL,**  
**PUBLIC ACCOUNTANTS,**  
WESTERN CHAMBERS,  
**22 St. John Street, Montreal.**  
EDWARD EVANS,  
Official Assignee.  
Correspondence invited

**HENDERSON,**  
**BOSTWICK & Co.,**  
IMPORTERS OF  
**MILLINERY AND FANCY GOODS,**  
*Manufacturers of Straw Goods.*  
**58 FRONT ST., WEST,**  
TORONTO

**SUGARS! SUGARS!**  
—  
**200 Hhds. Bright Scotch,**  
**100 Hhds. Bright Grainy,**  
**50 Hhds. Raw Demarara and Barbadoes.**

**JAS. SHIELDS & CO.**

**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 SEPT. 15, 1876**

**SPECIAL GENERAL MEETINGS OF**  
**BANKS.**

We insert to-day, with pleasure, the letter of Sir Francis Hincks, which gives the grounds on which he and his fellow-requisitionists acted in calling a special general meeting of the shareholders of the Maritime Bank. And as our own position is referred to therein, and it is sought to detract from the importance which we have said belongs to such a course of action, we will endeavour to bring the merits of the question before our readers.

In commenting on the action of Sir Francis and his friends we observed that the power to call a special meeting was only granted by the Legislature to be used on extraordinary occasions, a statement which is not denied, and cannot be denied without imputing great want of consideration to the Parliament that passed the Banking Act. The clause conferring this power is No. 29, and reads as follows :

29. Any number not less than twenty-five of the shareholders of the bank, who together may be proprietors of at least one-tenth of the paid-up capital stock of the bank, by themselves or by their proxies, or the directors of the bank or any four of them, shall have power at any time to call a special general meeting of the shareholders of the bank, to be held at their usual place of meeting, upon giving six weeks previous public notice, specifying in such notice the object or objects of such meeting; and if the object of any such special general meeting be to consider of the proposed removal of the president or vice-president, or of a director or directors of the said bank, for maladministration or

other specified and apparently just cause, then if a majority of the votes of the shareholders of such meeting be given for such removal, a director or directors to replace him or them shall be elected or appointed in the manner provided in the by-laws of the bank, or if there be no by-laws providing therefor, then by the shareholders at such meeting; and if it be the president or vice-president who shall be removed, his office shall be filled up by the directors (in the manner provided in case of a vacancy occurring in the office of president or vice-president), who shall choose or elect a director to serve as such president.

This clause speaks for itself. The power it confers is very great indeed. It is a power to produce disturbance in the public mind and agitation amongst stockholders. It is a power to create want of confidence on the part of depositors, and a consequent withholding or withdrawing of funds. It is a power to do that which may, in a time of difficulty, precipitate a run and bring about a stoppage of payment. No one who is acquainted with the working of financial affairs can doubt that all these results might follow, and that some of them would be sure to follow the appearance of an advertisement calling for a special general meeting. When the Banking Act was introduced and carried through Parliament by Sir Francis Hincks as Finance Minister, he had the responsibility of the working of the Act upon him, and took care that powers like these should only be exercised under great limitations. First, such a meeting could only be called on the requisition of at least twenty-five stockholders, thus placing it out of the power of a few dissatisfied persons to do the bank mischief. Then these twenty-five persons must be the proprietors of at least one-tenth of the paid-up stock of the bank, thus securing that they shall have a large and substantial interest in the concern. The weighty interests supposed to be involved in such action are at once indicated by the fact that the removal of a President or Vice President is named as one of the things that may be sought. In fact this is the only object specifically named. Nothing can more clearly express the gravity of the supposed occasion. Extraordinary circumstances are indicated in every line of the clause. It is intended as a powerful check on the maladministration of directors. Stockholders may sometimes be in the right, and yet be entirely outvoted at an ordinary meeting, and they may have done everything possible in the way of private remonstrance and have found it unavailing. But if twenty-five of them, owning ten per cent. of the stock, can agree to act together, the Legislature places this powerful weapon in their hands and allows them publicly to advertise the calling of this special meeting. Of course they do so

under heavy responsibility. Their action will be sure to lessen the value of their property, a consideration which is sufficient to restrain imprudence. But this may be the least of two evils. The course of the directors may appear to the parties so manifestly bad and injurious that they are willing to risk all consequences in order to bring it to a stop.

It appears to us that this is a fair and reasonable putting of the case of the origin and supposed operation of this clause, and, on reviewing the whole circumstances, we cannot but think that sufficient consideration was not given in the case that has originated the discussion. Before such a serious step was taken, explanations should have been sought in private. If the same deputation that went down to attend the meeting had gone down for the purpose of conferring with the directors, it is impossible to suppose that the errand would have been fruitless. The directors of the Maritime Bank are men of standing and respectability. They certainly could not have turned a deaf ear to remonstrances presented by such men as Sir Francis Hincks and Senator Ryan, and had the matter been thus dealt with we are confident that a reasonable and amicable course of action would have been decided on. The country affected by the operation of the bank would then have been saved an unseemly amount of excitement. And, what is more important, in view of the large interests involved in the action of bank directors, the first attempt to put into operation a most important safeguard against maladministration would not have entirely broken down.

In writing as we do, we must by no means be supposed to endorse the action of the directors of the Maritime Bank. We think it was unwarranted and unreasonable. That there was cause for complaint and remonstrance is beyond doubt. The bank was evidently not well governed. But it was a case for private action in the first instance. Then, after hearing full explanations, if the stockholders from the Western Provinces were still convinced that the policy of the Board was inimical to the best interests of the bank, and that it was hopeless to look for a change, a special meeting might have been called. And had it been called under these circumstances, public opinion would have been wholly with the requisition.

**LIABILITY OF MARRIED WOMEN.**

Under the old English common law the rights of a married woman with regard to property were few and unimportant. But

her position at that time had one great practical advantage, namely that it was clearly defined and well understood. To the wife who was liberal minded enough to consider that she should have some control over her own property, even as against her lord and master, this might not have been much satisfaction. But to third parties having dealings with either husband or wife this settled state of the law afforded a security which unfortunately for them has since been swept away by the tide of legal reform.

Our modern legislators actuated no doubt by a sense of the wrongs that were being inflicted on this class of the community by laws that scarcely recognized their existence so far as any rights of property were concerned, and partly perhaps by a feeling of gallantry have made important, and in some cases sweeping changes in this branch of our legal system. In England and in the different States of the American Republic as well as in the different Provinces of our Dominion, these reforms have, within the last few years, been projected and passed into laws introducing changes more or less radical into the old rules of the common law. And as is too often the case when amending statutes are passed, these new rules produced such an uncertainty in the law as in many cases to more than counterbalance the good effects of the changes made. Even in this Province we fear there are grounds for contending that such is the case. That some have been benefitted by these changes will not be denied, but whether the public generally have thus far profited by them is certainly open to question, though when judicial decisions have better settled what the law is there may not be so much room for complaint. Certain it is that since the passing of the Ontario statutes of 35 Vic. cap 16 and 36 Vic. cap 18 there has been a great deal of litigation with reference to the property and contracts of married women, wherein the conclusions arrived at by different judges from time to time have unfortunately not always been consistent. And the subject is likely for sometime to come to be a fruitful source of litigation for Courts and of profit to our lawyers. But it is not our intention to enter into any discussion of the legal questions involved. We merely wish to warn business men against some of the dangers and risks they incur in dealing with married women.

An impression appears to be prevalent that if a married woman has property it is liable, as a matter of course, for her debts and contracts. This is not the case. It is necessary that they should contract with reference to her property, i.e.; that the parties

must have had in their contemplation at the time of contracting that such property should be subject to this liability. This might no doubt have been evident by the circumstances under which the contract was entered into, as well as by express declarations. It may seem reasonable that it should be held that the parties contemplated such a liability in every case where a contract was actually entered into, and where the woman was possessed of property in her own right, at least if this latter circumstance were known to the other contracting party.

Still there can be no doubt that the mere existence of an assumed obligation on one hand, and of property on the other, is not sufficient to render the latter liable for the satisfaction of the former. And in the present state of the authorities it would not be prudent to rely on a knowledge by the other party of the existence of separate property of the wife.

The only safe course would seem to be to invariably insist on her expressly contracting to pay out of her separate property. It will be observed that we are dealing now with the power of a wife to bind herself by her contracts and not of her, authority to bind her husband, which depends on different principles.

Persons dealing with the land of women under coverture are also running some risk. Necessarily so from the fact that it is generally in the ostensible possession of the husband, the extent of whose authority to deal with it may be difficult to ascertain. Tenants taking leases of such property, and contractors erecting buildings thereon, are peculiarly liable to be defrauded. This is strikingly illustrated by a case recently decided in our Court of Queen's Bench. The case to which we refer is *Wagner v. Jefferson*. There the defendant, a married woman, was the owner of certain lands for her separate use. Her husband employed the plaintiff, a contractor, to build on this land, and the plaintiff rendered his accounts to the husband, not knowing that the defendant was the owner of the land. Not being paid, and ascertaining the true state of affairs, suit was brought against the wife, but the court held that she was not liable, although she had obtained the receipt of the work done, as no contract had been made with her nor credit given to her. Here we find the party who had done this work without remedy against the party who had received the benefit of it, and the party who had ordered the work probably worthless on account of not being, as he appeared to be, the owner of the land. This may be the necessary result of established legal principles, but a decision that can work so

glaring a practical injustice would seem to call for a further amendment of the law. At any rate it behooves all business men to be peculiarly careful in their dealings with *man and wife* while the law remains in such a state of uncertainty, as is always the case when it is in the course of a violent transition.

#### THE PROVINCIAL INSURANCE COMPANY.

The twenty-seventh annual meeting of this company was held in its offices in this city on the 4th inst., and this week we have been enabled to secure a copy of the annual report submitted to the shareholders, which may be found in another column. It is in the same unintelligible form adopted in previous years, as prescribed in their charter. Such information as it contains is all we have of the company's position, and is, therefore, all that we can supply our readers. The management has always been backward about entering into any arrangement for the purpose of maintaining even the low rates now prevalent, and is freely charged with still undercutting. Considering the disastrous year to all insurance interests, the loss of nineteen thousand dollars, if that was really all, need not of itself create very much uneasiness. But the fact that the company has at best but a very slender capital, and is now employing nearly two hundred agents who are endeavouring to scatter it: policies throughout the Dominion, while they know little or nothing of the company's real position, is a matter of great injustice to the public. In the statement of assets there are several items that cannot fail to attract attention, viz.: Bills Receivable and Sundries, \$20,312; Agents' Balances and Sundries, \$55,484. It will be noticed that these amounts are equal to one third of the premiums for the year. A statement of assets is only valuable when contrasted with the liabilities, but the latter side of the balance-sheet appears to be entirely ignored by the management. The report does not furnish any statement of the amount of unsettled claims, nor of the amount necessary to reinsure the outstanding risks, which we have reason to believe now amount to fifteen million dollars. A policy of suppressing facts will not satisfy anybody, and its adoption is, in our way of thinking, a serious if not a fatal mistake. In view of the present position of insurance interests and the apparent condition of the company, it would appear that not only should constant care and prudence be exercised on the part of the directors, but the attention of the manager might with great propriety be concentrated upon its interests.



## GRAIN INSPECTION.

The business of moving the grain crop has just begun. At the outset of the season's operations the inspection of grain is engaging the attention of those in the trade. The standards for barley have already been adopted, and we are glad to see that the inspectors of Hamilton have united with the inspectors here in securing a uniform grade. There is always a danger, year after year, in making the standards too low either in weight or colour. The Inspection Act is clear upon this point and sufficiently full for all purposes. Sometimes the regulations there laid down are not exactly followed, and committees of Corn Exchanges select samples which are not approved of by all the members of the association. In such an important and regular business as the grain trade, carried on for the most part by men of experience, the wonder is that this should be the case when the results of low standards are so well known.

The Corn Association of this city has, in adopting the standards for barley, kept close to the Act so far as the second and third grades are concerned. But number one, though fully up to the mark in weight, is too dull in appearance. There is not sufficient distinction between it and the second quality. The consequence of making so low a standard for the best quality will be the creating of "selected." There was no necessity for this—making a fourth grade in reality—when barley is of such good colour as it is this season. Another result may be the danger of Americans, when cargoes of this kind arrive in their ports, assigning them to the second grade under their classification. Such a case as this would give rise to trouble between sellers and buyers, and by proper care in choosing the grade misunderstandings might be altogether avoided. We hope the Association will reconsider the matter and fix a higher standard. Should they neglect to do so, buyers in the States will most probably be prejudiced against the Canadian product. When Canada is justly regarded as the finest barley producing country in the world, the result of such prejudice might be seriously felt in prices.

The standards for wheat will be selected in the course of a week. We hope that due care will be shown in the classification. Otherwise dealers and those in the business will betray their own interests. An effort should be made to secure a uniformity of standard over the whole country. Upon this matter the trade has always evinced the greatest carelessness. This is the more surprising as grain is the greatest

staple of the country, and anything tending to improve the movement of it should be adopted with the briefest delay.

**CUTHBERT VS. THE COMMERCIAL TRAVELLERS' ASSOCIATION.**—This is an action brought by a party who at one time occupied the position of Vice President of the Commercial Travellers' Association. In consequence of some troubles and disputes a resolution was passed removing him from that position. About the same time the plaintiff published a paper called the *Commercial Traveller*, the general tone and pretensions of which were of such a nature that the members and friends of the association considered that it was meant to pass with the public as the production of the association. The first and only issue of this paper contained many aspersions on the character and doings of some of the officers of the association with whom the plaintiff had had disputes. This caused fresh trouble, and the association, passed another resolution, which was entered in their books, censuring the plaintiff for his conduct generally, whereupon Mr. Cuthbert commenced this action, claiming damages in respect of this resolution as being a libel, damages for his removal, a return of his membership fee, and praying for a mandamus by the Court to compel the association to restore him to his former position. This novel action having so many objects was tried at the last Fall Assizes for the County of York before Mr. Justice Patterson, who nonsuited the plaintiff. A rule was taken out the next term, calling on the defendants to show cause why this nonsuit should not be set aside. This rule came on in the regular term for argument before the Court of Queen's Bench during the term just ended, and was duly argued. Some of the more important points for decision are—1st, whether there ever was a publication of the resolution complained of as a libel so as to bring it within the law of libel, it being contended on behalf of the defendant that as they were an association they were as one person, and entering it in their book did not constitute a publication to any one else. Should the Court hold this to be correct, that will be an end of that branch of the case which claims damages for the alleged libel. 2nd, it is contended that the resolution in question, even if held by the Court to have been published, is a privileged communication, in which case the defendants would not be liable in damages unless express malice were proved. 3rd, whether, even if the resolution be held to be privileged, its terms are so strong as to show malice of themselves. Judgment was reserved, and will probably be given in a few weeks.

—The result of the conference between Mr. Hickson of the Grand Trunk Railway, and a deputation of citizens from Waterloo, Ont., is that Mr. Hickson expresses his willingness to build and run a line northward from Galt to Waterloo for a bonus not to exceed \$15,000, the exact amount to depend on the cost of grading.

—The regular monthly meeting of the Harbour Commissioners of Montreal was held on the afternoon of the 7th instant, Hon. John Young in the chair. There were also present: Messrs. Thomas Cramp, Andrew Allan, Peter Donovan, C. H. Gould, Adolphe Roy, and Mr. H. H. Whitney, Secretary. The chairman informed the meeting that Mayor Hingston had been chosen successor to the late Commissioner Bernard, and that Mr. Andrew Allan had been re-elected in the shipping interest. After referring to the visit of the Minister of Public Works to the works in progress in the harbour, and also to the scene of the deepening of the channel towards Quebec, he stated that correct time was now indicated by a time-ball on the cupola of the new building of the Board, which will be ready for occupation in a few days. The Harbour Master's statistics show an increase in the tonnage of sea-going vessels arriving up to 1st September, but a decrease in their number over 1875. As compared with 1874, however, the amount of tonnage and the number are both less. The figures are:—1874, vessels, 505; tonnage, 304,952. 1875, vessels, 415; tonnage, 253,366. 1876, vessels, 396; tonnage, 258,671. The rate of towage by the chain tug has been reduced from three cents per ton to two, a desirable change, and one that will be more likely to keep her employed. Applications were received from railway companies for the privilege of extending their rails upon the wharves. Mr. Cramp also spoke of the importance of the petroleum trade, predicting that shipments from Montreal might be increased from the 30,000 or 40,000 brls. they export this year to 400,000. The Hon. John Young was unanimously re-elected chairman at a previous meeting of the directors.

—An important decision respecting the disposition of escheats has just been given. In an action brought before the Superior Court at Kamouraska, some time ago, the Quebec Government urged their claim to the escheats within the Province. The Minister of Justice claimed them in the name of the Crown, and contended that they should revert to the Dominion Exchequer. Judgment was given confirming the right of the Federal Government. On application to the Court of Appeals this decision was reversed in favour of the Province. Matters of this kind which have often raised difficulties in the Courts are thus set at rest.

—We have received a circular issued by Messrs D. Sutherland & Son, of Newmarket, notifying their customers that on the first of October next they "will abandon the long credit, large profit, and slow pay system," and will pursue the cash system in their general store business, a step which their experience has taught them is in the right direction. We are glad to see this move taken, and shall welcome any further departures in the same line. The experience of a number who have already made the attempt gives marked satisfaction to seller and to buyer.

—At a special meeting of the Council of this city, on Monday evening last, the rate of assessment for the current year was fixed at fifteen mills on the dollar. The deficiency in the funds required will be raised by debentures, spread over three or five years, if the Council have power to raise money in this way without special authority. It was thought better to make the debentures payable in a short time than add them to the permanent debt of the city.

—The first practical step towards the winter navigation of the St. Lawrence was taken in the launching of the steamer "Northern Light" at Levis on the 6th inst. The vessel is destined for carrying the mails in the winter season between Pictou, N. S., and Georgetown, P. E. I. The hull is protected with green heart, a very hard kind of wood, and is plated with iron. The registration of the vessel is 393 tons. We hope that the enterprize now practically commenced will be successfully carried out.

—The ebb and flow of mechanics during these times of depression begins to arrest attention. The latest return of the British Board of Trade shows that, last year, 81,000 left Great Britain for the United States, and that 80,000 returned home again. Within the past three years 340,757 persons arrived in the States from the United Kingdom, while 250,000 went back. Those who returned numbered more than 73 per cent. of all that came out. This backward movement is attributed to the small demand for skilled labour on this side of the Atlantic at the present time. Of those destined for the colonies, less than 20 per cent. appear to have gone back to Britain. These facts go to prove that the check given to industrial enterprise has been far greater in the States than in this country.

—The "Neptune" Fog Whistle is the name given to a newly invented machine, the simplicity of which and its consequent greater cheapness than any hitherto made, promise to bring it into use on the lakes and seaboard. We understand its principle to be the forcing of air through a trumpet or horn by means of machinery resembling clock-work. The smaller size, intended for sailing vessels, will run for a whole day when wound up, and will whistle ten or twelve seconds each minute, so loudly as to be heard, it is claimed, five miles. The larger one for lighthouses or for rocks, requires to be wound once in ten days only, and can be heard a much greater distance. The advantage that the new machine, which is invented and patented by a Quebec gentleman, appears to possess is that it needs no outlay for steam or water-power, and that it does not readily get out of order.

—We learn from the official *Gazette* that Mr. J. Rosaire Thibaudeau has been appointed to the vacancy in the Montreal Harbor Commission, occasioned by the death of Mr. Jno. Pratt. We do not say that a man of longer experience might not have been chosen for the position, but

we recognize in Mr. Thibaudeau, who is now the Montreal head of the dry goods' house of Thibaudeau Brothers & Co., a gentleman of marked intelligence and growing influence; one who will bring to his duties great activity, as well as liberal and business-like ideas. The place of the late Dr. Bernard upon the Board has been filled by the selection of the Mayor of the City, Dr. Hingston.

—Under the heading of "Monopoly vs. Fair Competition," the directors of one of the Montreal Grain Elevating Associations issue an advertisement, alleging that their opponents had threatened their customers with loss of discount if they should employ the elevators of the newer company. In view of this the advertisers offer to allow a "separate and additional discount of twenty per cent. from the accounts of any of their employers who may be condemned to pay this trades-union penalty." We scarcely think that so unworthy a threat as the one first mentioned would be carried out by a respectable company; it would probably remain only a threat, for no good could come of such a policy. It would have the effect of creating sympathy at once for the new concern, and of defeating its own object.

—The annual meeting of the Queen City Fire Insurance Company was held yesterday, at which the usual annual dividend of ten per cent. was declared, the company carrying \$40,000 to their reserve. The company has purchased a site on Church street between the Toronto Bank and the Western Insurance building, and will proceed at once with the erection of commodious offices thereon.

### Meetings.

#### PROVINCIAL INSURANCE COMPANY OF CANADA.

The twenty-seventh Annual General Meeting of this Company was held in Toronto, on Monday the 4th inst. The Chair was taken by the Hon. J. Hillyard Cameron, President, who, after reading the advertisement calling the meeting, submitted the following

#### REPORT:

The Twenty-seventh Annual Report of the directors of the Provincial Insurance Company of Canada would not have been unfavourable, had it not been for the excessive Fire losses which happened in June, the last month of the company's fiscal year. In this one disastrous month, the Fire companies doing business in Canada are estimated to have lost \$1,000,000, or as much as they usually lose in four, and the loss of the Provincial Company was in the same proportion. Fires like those which devastated Quebec, Kingston, St. John's, not to mention the burning of smaller places like Cayuga, Brussels, Barrie, &c., destroy all calculations, based upon the principles of average, for the year in which they occur, when a Company's operations, like ours, are confined to Canada. In consequence of the shrinkage in values, which has during the past year affected all kinds of property, less insurance has been required by the public, and great care in granting insurances has been exercised by the company. The Fire Income has been reduced on these accounts

from \$260,821 95 to 204,324 94. The Marine Income has been reduced from \$26,287 12 to 24,487 62. The losses which in the previous year were \$101,313 42 in the Fire business, and \$5,962 89 in the marine, have been respectively \$192,393 88, and \$15,951 56, and the general balance sheet shows an adverse result of \$18,879 02 after allowing for the interest on investments, and sundry other items of receipt, and for the payment of two half-yearly dividends. In view of the severe losses of June, the usual July dividend of this year was "passed." The shareholders will be pleased to know that the company's obligations have been honourably met, and that the confidence the public has always had in the fairness of the company's dealings has been preserved. The following figures are submitted, in accordance with the company's charter. Detailed statements showing every particular of the company's Assets and Liabilities, Income and Expenditure, are, as usual, laid on the table for the information of shareholders.

Capital subscribed.....	\$186,009 00
Amount paid thereon .....	115,629 67
Amount insured during the year:—	
Fire.....	\$13,656,097 00
Marine .....	1,978,504 00
Premiums received during the year:—	
Fire .....	\$204,324 94
Marine.....	24,487 62
Amount paid for losses notified during the year:—	
Fire .....	\$174,840 40
Marine.....	15,951 56
Amount for losses of previous year:—	
Fire .....	\$17,973 95
Marine.....	668 96
Funds and Property:—	
Cash in hand, in Banks and in course of transmission.....	\$24,914 70
Securities in hands of Receiver- General .....	55,633 33
Other Debentures.....	4,000 00
Office Premises and Furniture ..	32,993 48
Other Real Estate.....	2,000 00
Mortgages .....	14,026 32
Stocks .....	19,109 80
Bills Receivable—Marine Pre- mium Notes and Sundries ....	20,312 44
Agents' and Companies' Balances	43,874 13
Sundries .....	11,610 28
	\$228,474 48

The company has had the misfortune to lose during the past year, by death, one of its oldest directors, Judge Duggan. Mr. C. Robinson having resigned, the two vacancies have been filled by the election of Messrs. W. H. Duns-paugh and John Smith. All the directors now retire, but are eligible for re-election.

Respectfully submitted.

J. HILLYARD CAMERON,  
President.

We the undersigned Auditors for the Provincial Insurance Company of Canada, beg to report, that we have made the usual examination of the books, statements and vouchers of the company, for the year ending 30th June, 1876, and that we find them correct in every particular.

We have also made a careful comparison of the securities held by the company, with the list produced, and find them in accordance with the same.

(Signed),  
W. B. PHIPPS, }  
JOHN MAUGHAN, } Auditors.

A number of complimentary Resolutions were unanimously adopted, and at a subsequent meeting of the directors, the Hon. J. Hillyard Cameron, M.P., Q.C., &c., &c. was re-elected President; and A. T. Fulton, Esq., Vice-President of the company, for the current year.

## Insurance.

**FIRE RECORD.**—Carleton Place, Sept. 4.—McGregor & McLeans store was seriously damaged by fire, the goods are fully covered by insurance, in the Niagara for \$2,000, and the Ottawa Agricultural for \$2,000.

Streetsville, Sept. 4.—The Globe Hotel was burned; nearly a total loss. The building and furniture was insured in the Western.

Hamilton, Sept. 11.—The barn of C. Baker, in the township of Ameliasburg was burned together with contents. Insurance \$700 which only partially covers loss.

St. John's, Que., Sept. 11.—A fire consumed Farrar's stoneware pottery.

London, Sept. 7.—A fire destroyed the house of Wm. Brown. Insured in Agricultural Mutual.

Burlington Beach, Sept. 8.—The pier of the canal was damaged by fire.

Hamilton, Sept. 5.—A fire destroyed the workshop of Mr. Roth, with contents. Loss, \$250.

Dundas, Sept. 9.—A fire consumed Mr. McKenzie's cooage and Mr. McKay's shoddy mill. Loss, \$3,000. Buildings partially insured; no insurance on stock.

Bobcaygeon, Sept. 11.—The premises of George Brick, including dwelling, stables and sheds, were consumed by fire. Loss \$2,000. Insured in the Beaver Mutual.

Montreal, Sept. 11.—A fire destroyed a portion of the grocery of Messrs Poirier & Co. Insured for \$2,000 which covers loss.

Quebec, Sept. 11.—The house of Francois Roberge was destroyed by fire.

Arnprior, Sept. 11.—A fire consumed the furniture shop of Mr. Hubbard and the residence of J. G. Lattimer. Mr. Hubbard is insured in Stadacona for \$400 and Mr. Lattimer in Canada Agricultural for \$5,000.

London, Sept. 5.—The dwelling of Ald. Cowan was damaged by fire to the extent of \$200.

Kingston, Sept. 7.—The dry good's store of Mr. Eiley was damaged by fire. Loss on building \$400; insured in Royal Canadian; loss on stock \$7,000. Fully insured in Aetna for \$4,000 and North British and Mercantile for \$11,000.

Lindsay, Sept. 7.—The dwelling of George Bushy was destroyed by fire. Loss \$250. No insurance.

Kingston, Sept. 4.—The store of Messrs. Macdonald & Hatfield. Wolfe Island was consumed by fire. Building uninsured; loss on stock \$2,000.

Belleville, Sept. 4.—The grocery store of R. Varney was burned. Insured for \$250 in Stadacona on building, and \$1,200 in Royal on contents.

Berlin, Sept. 7.—The glue factory of Messrs. Fisher and Sons was burned. Loss \$9,000; insured for \$4,000 in Waterloo Mutual and \$2,000 in Wellington Mutual.

Hawkesville, Sept. 11.—A fire destroyed the premises of J. C. Peterson, general merchant, with stock and household effects, the shoe shop of N. S. Ball, the saddler and harness shop of John Ottman, and the hotel of E. W. Woodman. Peterson's insurance on stock \$3,000; Ball, no insurance, stock mostly saved; Ottman \$1,000 on house and stock; Woodman \$600 on building.

Strathroy, Sept. 8.—A fire destroyed the furniture salerooms, dwelling, and factory of J. and J. W. Baskerville, the grocery and residence of T. McMillan, and the residence of Charles Grist. Loss, \$6,000. Messrs. Baskervilles' insurance is \$1,000 on building, \$1,200 on stock; Mr. Grist is insured for \$800 on building and rance. on furniture; McMillan has no insurance.

London, Aug. 30.—The Golden Quoit Hotel, owned by Michael Glass, was consumed by fire. Insured for \$1,200 in the Royal.

Warwick, Aug. —Mr. R. Routly's barn with contents was burned by lightning. Loss \$2000. Insured in the Ottawa Agricultural for \$900.

Durham, Sep. 5.—The Registry office, Trinity Church, Argyle Hotel, and A. McFarlane's Waggon shop, with a number of private houses were burned. Loss stated at \$25,000. We have not learned the amount of insurance.

Quebec, Sept. 4.—The ferry steamer "North" valued at \$20,000, and owned by the Quebec and Levis Ferry Company, was burned. Insured in the Quebec for \$5,000; Royal Canadian \$4,000; Stadacona \$4,000. Almost a total loss.

Seaforth, Sept. 4.—A fire broke out in a house of Mrs. Griffith and destroyed about thirty-five buildings. Among the principal losers are R. Carmichael, whose entire block was destroyed. Loss, \$27,000; uninsured. Thos. Coventry, shoes; Geo. Dent, general store; R. Campbell, tailor; Hoffman Bros., dry goods; Thos. Lee, grocer; J. H. McDougall, shoes; Jas. Murphy, grocer; John Passmore, grocer; Wm. Robertson & Co., hardware; Thos. Sharp, livery; and Luke Beatty, dry goods. The insurances, so far as we can ascertain, are Gore District Mutual, \$8,000; Niagara District Mutual, \$1,000; Stadacona, \$4,000; Western, \$4,000; Lancashire, \$3,500; Manufacturers and Merchants, \$1,000; Waterloo Mutual, \$800.

## Correspondence.

## HAZZARD vs. CANADA AGRICULTURAL INSURANCE COMPANY.

To the Editor of the Monetary Times.

SIR: In reading your report of this case contained in your issue of the 8th instant, it occurs to me that the general public may be led to the belief that the defence offered by the Company to the plaintiff's action was merely technical. Such was not the fact: as it is never either the interest or policy of the company to take advantage of technicalities to defeat a claim having any foundation in justice. Where fraud is apparent the case is different.

In this case gross fraud was attempted and perjury committed by the claimant, and hence the defence. In making the defence, advantage was taken of several pleas, including the plea to which you have alluded. The real defence to the action was that the plaintiff had made a fraudulent claim on the Company; that he had sworn to a claim for loss of goods which were proved at the trial never to have been destroyed, also for goods which were not his property, which were not destroyed, and which were subsequently returned to their owner.

It was also proved at the trial that the same goods were insured in another company, and had been paid for by that other company.

The clearest evidence on these points was given by Mr. Squier of the Toronto and Beaver Mutual Insurance Company and Mr. Flynn, this Company's Inspector, and the admission of the plaintiff that he had wilfully committed perjury, proved. One or two cases will suffice to illustrate the nature of the claim, and there were several of a similar nature. One item of the claim was for a set of harness which plaintiff swore had been burnt; on being asked he produced the makers account. On enquiry it was found the harness had not been destroyed but was then in use by the plaintiff and it was identified and sworn to at the trial by the man by whom it was made and from whom it was purchased. Another instance was of a wagon belonging to a neighbour, included in the claim as destroyed, but which subsequent to the fire was returned to the owner.

Such are the facts of the case and with such

facts known to the Directors they would have been wanting in their duty to the shareholders and the public had they acquiesced in the fraud, and not resisted payment. The jury seemed to lean towards the plaintiff, and apparently ignored the evidence adduced in the cause.

I am, Sir,

Your obedient servant,  
EDWARD H. GOFF,  
Managing Director.

Montreal, 13th Sept., 1876.

## OIL MATTERS IN PETROLIA.

(From our own Correspondent.)

PETROLIA, Sept. 11, 1876.

No new strikes to report, but several wells are going down and others ready for the drill. In consequence of the rise in the U. S. market the London Oil association have now increased the price of refined oil to 25c in car load lots and 28c for smaller quantities. Matters so far run smoothly between the Crude Oil Association and the London Oil Association, and unless black-mailing is resorted to the Association will doubtless hold on to the expiration of the present lease. Crude oil is firm at \$1.00 and a considerable quantity of the surplus has been disposed of at that figure. Shipments for last week were: Crude, 4,980 bbls.; Distillate, 1,580 bbls.; Refined, nil.

## THE MARITIME BANK.

To the Editor of the Montreal Gazette:

SIR,—However reluctant I am to write in a controversial spirit, on the subject of the recent meeting of the shareholders of the Maritime Bank, justice, not only to myself, but to those with whom I have acted, demands some explanation of our proceedings, which have been very much misunderstood by the press and people of St. John, N. B. The shareholders of that bank in Ontario and Quebec have acted with singular unanimity, although they have not had the benefit of much support from the press. Mr. Justice Ritchie, who was the most energetic opponent with whom we had to contend, did not fail to quote a passage from the *Monetary Times*, and the *Gazette's* article, written just before the meeting, was seized with avidity by the local papers. It has been said that the power to call the meeting "was only conferred by the Legislature to be used on extraordinary occasions." The Banking Act having been framed and carried through Parliament under my own supervision, I may without presumption be deemed as competent as any editor of a newspaper to give an opinion as to the intention of the Legislature, and I do not hesitate to assert that the late meeting was called in strict accordance both with the letter and the spirit of the Act. I deny that the signers of the requisition expressed general want of confidence in the directors, although they believed that in making the late call of 50 per cent., a grave error of judgment was committed. When that call was made some weeks ago, about 3,000 shares, or nearly one third of the whole stock of the bank was pledged to various banking institutions for loans, and the shares were at a discount of at least 25 per cent., representing a loss of \$250,000 on a paid up capital of about \$490,000. Under such circumstances, at a time of severe commercial depression, when the business of banking is less profitable than it has been for many years, the directors recommended, and the shareholders at the annual meeting adopted their recommendation, that an additional 50 per cent., should be called up. This proceeding, I do not hesitate to assert, was deemed a grave error of judgment, not only by the

shareholders in Ontario and Quebec, but by the best authorities on the subject in those provinces. I should like to be put in possession of the arguments by which those who condemned the requisitionists vindicate the propriety of the call made by the directors. I frankly admit that those who neglected to attend the annual meeting are not free from blame, but I maintain that such a call could not have been anticipated after the discussion on the subject at the previous annual meeting; and I further maintain that the case was precisely one that was properly dealt with under the 29th clause of the Bank Act. That clause authorizes a certain number of shareholders to call a general meeting at any time, "specifying the object or objects of such meeting," and it defines the mode of proceeding "if the removal of the president or of any director for maladministration or other specified and apparently just cause" should be proposed. The requisitionists made no charge against the president or directors, but simply claimed the right, given to them by law, to take the sense of all the shareholders, on a grave question of policy, on which they were at issue with the Board of directors. It is true that other objects besides the postponement of the calls were specified in the requisition. The reason is obvious. No question could be entertained by the meeting unless specified in the requisition. Hence the necessity of announcing every possible subject for consideration. Had it been deemed expedient to consider the propriety of amalgamation, or liquidation, then a special committee to co-operate with the Board either from Montreal or Halifax, or both, would have been of material benefit in futher the arrangement. The great object of the requisitionists was to obtain a postponement of the calls, but it was considered expedient to be prepared with alternatives. Great complaint has been made that the Board of directors was not applied to in the first instance. I must, in reply to this charge, observe that the general impression in Ontario and Quebec was that shareholders would not be permitted to vote until they had paid their calls. Six weeks' notice of the meeting had to be given, and as the second call was due on the 31st August, it was considered necessary to call the meeting on the 30th of that month. The President was duly notified of the intention to call the meeting, under the 29th clause of the Bank Act, and was assured that if the second call was postponed, pending correspondence on the subject, the meeting would not be called. He deemed it unnecessary or inexpedient to consult his directors, who were on the spot, and the notice was given accordingly. With reference to the proceedings at the meeting, I have merely to observe that I and the gentlemen from this city, from Quebec and Nova Scotia, who acted with us, are entirely satisfied with the result. The report in the *St. John Telegraph* seems to be a fair one, and I shall ask attention to it. Having been entrusted with the resolution proposing a request to the directors to postpone all calls that had not matured, I advocated it on the grounds that in my opinion it did not imply want of confidence in the directors, nor did I use an offensive expression. Senator Ryan asked for information on certain points, and I admit that it was not withheld. Mr. Fairweather, one of the directors, used the following language:

"The present movement with respect to calls was started without any application being made to the Board of Directors. Had an application been made to the Board requesting a postponement of calls he, as one of the members, would have given it his best consideration. A reversal of the action of the Board was now asked, and confidence in the directors. He thought perhaps a middle course that would resolve the difficulty might be adopted. A resolution might be

framed suggesting in different terms the advisability of not making any more calls at present—or perhaps it might be thought a matter that could scarcely be dealt with by resolution. If so, it might be safely left to the directors, who he was certain had no disposition to go contrary to the wishes of the stockholders." On hearing the foregoing remarks from Mr. Fairweather, after a hasty conference with my friends, I expressed my entire satisfaction with them, and my willingness to withdraw my resolution, and to concur in one framed to meet the views of the directors, or to leave the matter in their hands. Mr. Justice Ritchie then proposed his resolutions, and in the course of his remarks referred to the proposition made to a former annual meeting to call up the remainder of the stock. He said that he then "ventured humbly to remonstrate against the call being made." He said to the directors—"Go and do your business discreetly, bring dividends up to 7 per cent., then your stock will be selling at par; then make calls, and those who do not wish to pay you can sell out their stock without loss if they so desired. This was the advice he gave at that meeting, and as it happened, no call for more capital was then made. At the last meeting he was not present, being at Ottawa attending to his judicial duties. He did not hesitate to say that if he had been here on that occasion he would have repeated the same views expressed the previous year." Mr. Palmer who was likewise a warm advocate of the directors, disapproved of the calls. In my reply I stated that "if it was possible to use arguments to justify the calling of the meeting, Mr. Justice Ritchie had furnished them." I added that his arguments of the previous year had ten-fold force at present. I expressed my desire that my resolution regarding the calls should, if possible, be unanimous, but that I was ready to meet a square vote of censure on the requisitionists. I wish it to be clearly understood that neither I nor any of those with whom I acted have changed our opinions on the subject of the calls. We believe that, under the circumstances, we adopted the wisest course in withdrawing our resolution, and in placing confidence in the assurance given by Mr. Fairweather. If, as the *St. John Telegraph* states, "a better understanding has been evolved by the conflict," the meeting has done more good than harm. For my own part, however, much as I may have regretted, on merely personal grounds, having been compelled to engage in such a controversy, I am persuaded that the proceedings of the requisitionists were fully justified by the circumstances of the case, and in strict accordance with the letter and spirit of the Bank Act. I venture to request that such papers as have noticed the proceedings of the requisitionists will give insertion to this letter.

Yours, &c.,  
F. HINCKS.

Montreal, September 6th.

ASSIGNMENTS OF THE PAST WEEK:—Toronto—C. C. Beckett, grocer. Richmond—Messrs J. & W. McElroy, general storekeepers. Pembroke—John Bell, lumber dealer. Wales—W. W. Haines, hotel keeper. Tweed—Thomas McCann, general storekeeper. Montreal—Robert Reay, Stationer; M. J. Sarault, dry goods merchant; Franklin L. Chase, boot and shoe dealer; N. Racette, contractor; Robert Wiseman, butcher; Messrs Laframboise & Wellard, glue manufacturers; Francis Groleau, general storekeeper. Riceburgh—G. H. Kittidge, general store keeper. Quebec—Wm. Dusseault, dry goods merchant; C. E. Greffard, dry goods merchant; Joseph Poirier, boot and shoe dealer; George Lemieux, general store keeper. St. Jean Des challion—Joseph Garipy, general store keeper. Windsor N. S.—James

G. McIntosh, saddler. Oromocto—Messrs D. A. Holland & Co., general store keepers. Barrie—Messrs Purvis Bros., stove dealers. Brighton—M. W. S. Dingman, general store keeper. Colborne—John E. Dailey, grocer. Sherbrooke—J. B. M. St. Laurent, general store keeper. Peterboro—Louis Lipsett, grocer. Pt. Robinson—John Saunders, baker.

—A special meeting of the shareholders of the Windsor Hotel Co. of Montreal was held on the 7th inst. to discuss some plan for raising money to complete the building. The statement submitted shows subscribed stock \$408,400 of which 50 per cent has been called but only \$144,090 paid in up to 4th September, being \$60,000 short of the amount due. Suits have been entered against a number of the delinquents. The amount of contracts given out up to date is \$485,210.62 on which has been paid \$146,350. The property cost \$112,212 on which \$18,702 has been paid in cash balance being payable in 5 years from 1st of April, 1875, at 7 per cent. interest. The directors had to borrow money, sometimes upon their own security, to proceed so far as they have done, and the building, now three stories up, certainly presents an imposing and handsome appearance. After some discussion the meeting was adjourned until the next day, when the directors were authorized to raise \$300,000 on the security of the property, and also to allow seven per cent. interest to all stockholders who should pay the instalments of their stock in advance.

STOCKS IN MONTREAL.

3:30 o'clock, Sept. 13th, 1876.

Stocks.	Lowest Point in Week.	Highest Point in Week.	Total Transacted in Week.	Buyers.	Sellers.
Montreal	189	189½	624	189½	189½
Ontario				102	102½
Consolidated		102	32	101½	102½
Peoples	94	95	159	93½	95
Molsons	110½	110½	256	111	112½
Toronto		187½		187	190
Jacques Cartier		33	591	32½	33
Merchants		92		91½	92
Commerce	124½	125		124½	125½
Metropolitan				50	54
Maritime				73½	
Exchange		99	50	98	100
Hamilton					
Union				85	89½
Montreal Telegraph		159	72	159½	1 98
Dominion Telegraph				92	93
Gas x d		163	59	163	163½
City Pass		224	182	224	230
Sterling Exchange	108½	109½		108½	1081
Gold	109½	109½		110	111
M. Telegraph (xd)					

Commercial.

MONTREAL MARKET.

From our own Reporter.

Montreal, Sept. 12, 1876.

If trade is not improving there is certainly no increase of the depression, and although orders coming in are not for heavy lots, there has been a fair demand in almost all branches for lots to supply immediate wants. The general feeling is that the trade being done this fall is on a very safe basis, and if the volume of trade is considerably reduced compared with former years it will in the end prove more satisfactory. The flour and grain trade have been quiet, and for the former almost entirely confined to the supply of local wants. The provision trade has

been active, and a considerable advance is noted both in butter and cheese. Ashes have been active at an advance on the previous week's quotations, but as a general rule quotations show very little change. Wool has been moving more freely, but only in small parcels.

The weather during the week has been fine and favourable for country work, although by some it is considered rather too cold for the season. The exhibition which opens here to-day has brought quite a number of visitors to the city, and will no doubt give a temporary spur to business.

**ASHES.**—*Pots*—The ashes market this week has had a steady upward tendency, and notwithstanding large receipts prices are well maintained under the existing good demands in the early part of the week. Firsts brought from \$4.40 to 4.55 according to tares, market closing steady at \$4.70 to 4.75; Seconds \$3.50; Thirds \$2.50; *Pearls* have not been in any extra demand but prices are slightly better; Firsts sold from \$4.90 to 5.00, and at the close of the market nothing under \$5.00 was reported. The stocks at present in store are—*Pots* 4407 brls; *Pearls* 1095 brls.

**BOOTS AND SHOES.**—The wholesale trade seem well satisfied with the amount of business doing this year, having their hands filled with orders, and good prospects for the rest of the season. Remittances on the whole are satisfactory, prices are without quotable change. We quote Men's kip boots \$2.50 to 3.00; do. French calf \$3 to 3.75; do. Buff Congress \$1.75 to 2.25; do. split Brogans 90c to \$1.25; do. kip; do. \$1.30 to 1.50; Boy's split Brogans 90c to \$1.00; do. Buff and Pebbled Congress \$1 to 1.45; Womens Buff and pebbled Balmorals \$1.15 to 1.80; do. prunella Bals. 75c to \$1.70 do. do. Congress 75c to 1.75; Misses Buff and Pebbled Balmorals 90c to \$1.15; do. prunella Bals. and Congress 70c to \$1.25; childrens do. do.; 60c to \$1.00.

**CATTLE.**—There were thirteen car loads of cattle in the market yesterday, all of which found purchasers at a shade over the prices realised yesterday week, say from \$2.75 for Bulls to 5.50 for extra oxen per 100 lbs. live weight. *Hogs* were in fair supply and met with a steady demand at from \$6.00 to 6.50 per 100 lbs. live weight, at which most in the market were sold.

**DRUGS AND CHEMICALS.**—Business in this branch of trade is still very quiet, but owing to the lightness of stocks of many articles prices are a little harder for small lots, but lots to arrive are offering at less than our quotations which are for spot lots. We quote *Bi Carb* \$3.30 to 3.60; *Bleaching Powder* 2c; *Sal Soda* is steady at \$1.20 to 1.30 *Caustic Soda* 3½ to 3¾, *Soda Ash* \$1.90 to 2.00; *Alum* 2 to 2½c; *Epsom Salts* \$1.87½ to 2.00; *Blue Vitrol* 6½ to 7c; *Coppepas* 1 to 1½c; *Saltpetre* \$7.50 to 8.00; *Sulphur* \$3.50; *Brimstone* \$2.50 to 2.75; *Cream Tartar Crystals* 25 to 26c, do. ground 56 to 28c.

**DRY GOODS.**—The number of buyers who have been in the city lately have lent something like the old activity to this trade, although buyers as a rule show a good deal of caution in the extent of their orders, prices generally rule firm for staple goods. Fancy goods are pretty largely dealt in. Clothing is hardly so active as for sometime past still a fair business has been done, and we do not hear so many complaints about remittances. During the last week or two the retail trade of the city have been doing a good business.

**FISH.**—Stocks of all kinds of fish are light at present and the market during the week has been quiet in consequence, but there would be a good demand for new arrivals. We quote *Dry Cod* \$5.00 to 5.25; no *Green Cod* in market *Canto Herring* steady at \$5.00; *Salmon* unchanged at \$14 \$13 & \$12 for Nos 1 2 & 3 respectively.

**RAW FURS.**—Business in this branch of trade is quite at a standstill, no skins are coming in; the general feeling of the trade is that low prices will prevail, but at present in the absence of transactions any quotations would necessarily be nominal, and till business begins to move we refrain from giving any.

**FREIGHTS.**—The market has been dull, with very little tonnage offering, and the previous week's rates have been barely maintained. Engagements to London, Liverpool and Glasgow by steamers and clippers for heavy grain at 4/9 to 5/. Flour rates are unchanged.

**FLOUR.**—Receipts during the past week 23,678 brls. Total receipts from 1st January to date 567,858 brls., being a decrease of 69,070 brls. on the receipts for the corresponding period of 1875. Shipments during the week 20,280 brls.; total shipments from 1st January to date 427,440 brls., being a decrease of 55,993 brls. on the shipments for the corresponding period of 1875. Business on 'change this week has been chiefly confined to the supply of local wants, although a few round lots, principally of Welland Canal flour, found buyers. The tone of the market has been firmer. To-day there was more activity and a firmer feeling in the market, although there was hardly any quotable advance in prices. We quote *Superior Extra* \$5.40 to 5.45 nominal; *Extra Superfine* \$5.25 to 5.30; *Fancy* \$5.10 to 5.20; *Spring Extra* \$4.70 to 4.75; *Superfine* \$4.30 to 4.40; *Strong Baker's flour* \$4.90 to 5.10; *Fine* \$3.80 to 3.90; *Middlings* \$3.25 to 3.50; *Pollards* \$2.75 to 3.00; *City Bags* \$2.40 to 2.45; *Upper Canada Bags* \$2.30 to 2.32½; *Oatmeal* dull at \$4.10 to 4.25; *Cornmeal* 3.00 per brl.

**GRAIN.**—*Wheat*—Receipts during the past week were 168,957 bushels; total receipts from 1st January to date 4,931,813 bushels, being a decrease of 817,804 bushels on the receipts for the corresponding period of 1875. Shipments for the week 119,059 bushels; total shipments from 1st January to date 3,667,199 bushels, being a decrease of 1,147,710 bushels on the shipments for the corresponding period of 1875. The market has ruled dull and irregular, but prices have ruled rather higher than during the previous week. We quote *Canada Spring wheat* \$1.10 to \$1.12 and *Fall wheat* \$1.13 to \$1.15 Sales within our range. *Maize* 51 to 53c. with large transactions within our range. *Peas* are nominal at 91 to 92c. per 66 lbs. *Oats* have been in good demand for local wants at 35 to 37c., but we hear of no shipping demand.

**GROCERIES.**—*Teas*—*Yapans*—The latest advices from Messrs. Chas. Horel & Coy. Japan, were dated:—

“Yokohama, August 9th, 1876.

“Since our last, the 24th ulto, we have to report a very quiet and, generally speaking, almost inactive Tea market, settlements being very unequally divided.

“The continued and increased activity in the Silk market having caused a further rise in exchange, which materially affects the laying down cost of Teas, and the dull state of the New York market, has almost stopped business in this staple. in spite of the comparatively low quotations ruling and the willingness of Teamen to do business.

“Stocks are full, and Teamen showing goods freely, but operations in first new goods do not appear to have been very satisfactory, and even with a usual exchange we should no doubt have to quote a dull market.

“Owing to the extreme heat some difficulty has been experienced in the preparation of goods.

“With an almost inactive market we quote: Common, \$10 to 12; Good Common, \$13 to 14; Medium, \$17 to 18; Good Medium, \$20 to 22; Fine, \$25 to 28; Finest, \$31 to 33; Choice, \$36 to 38; Choicest, \$40 to 42; and Extra, \$44 to 46 per picul. First Crop Teas,

excepting in the higher grades, are now scarce; lower grades generally are easier, but cheap purchases have been made in the higher grades as well, owing to general stoppages of affairs.

“Usual New York telegram quotes: Good Medium, New, 32 cents; lines have generally been out of order, and only a few messages have got through, via Liberia, and by Amoor River Steamer.

“For New York: sailed, Steamer “Glamis Castle,” 22nd July, 463,766 lbs. Loading, Steamers “Quang Se” and “Prenal,” via Suez, freight, £3/—per 40 feet; Sailing Ship “Etta Loring,” freight, £2/—

“The “Cremona” will be laid on for same destination at £1 17/6 per ton of 40 feet, to leave about a month hence.

“Export this season up to date:

San Francisco, per sail . . . . .	76,581 lbs.
“ “ “ steamer ..	1,172,107 “
	1,248,688 lbs.
Eastern States, per sail, . . . . .	679,337 lbs.
“ “ “ steamer ..	3,685,770 “
	4,365,107 “
	1,248,688 “
	5,613,695 “

“And this Steamer takes in all some 10,500 packages from this port, of which about 7,000 packages for San Francisco.

“The excited state of the money market has driven Exchange on London up to 4/4½ to 4/4¾ for Documentary Bills.”

As will be noticed from the foregoing report the rate of exchange has advanced considerably, which will have the effect of checking exports from Japan, and consequently prices both in New York and here have a hardening tendency. The demand in this market has been good and large transactions have taken place of Choice from 50 to 60c, and Medium to Common at 40 to 25c. The market for this description of tea closes firm. Common Greens have met with a steady sale at 22½ to 35c; nothing worth speaking of doing in Black Teas. *Coffee*—This branch of the trade shows no symptoms of improvement; sales entirely confined to job lots to dealers. Java, 29 to 30c; Laguayra, 22c; Maracaibo, 22 to 24c; Singapore, 25 to 28c. *Sugar*—Large importations have tended to ease this market somewhat, but holders are not pressing sales, and business has been mainly confined to job lots, which bring full prices. We still quote *Granulated* at 10½ to 10¾c; *Scotch Yellow*, 8½ to 9½c. In *Raw Sugars* there is little doing; prices range from 7½ to 9½c. *Molasses*—This market has had a downward tendency and sales have been made a little under our late quotations. Barbadoes has been sold at 44 to 46c; Trinidad, 37½ to 40c; Sugarhouse, 30 to 35c. *Rice*—Firm at \$3.90 to 4.00. The market is now moderately well supplied.

*Spices*—We have nothing beyond the usual jobbing demand to report; prices for all kinds keep pretty steady. Black Pepper, 10½ to 10¾c; Cassia, 16 to 17c; Cloves, 37½ to 40c; Nutmegs, 65 to 90c. Other kinds are without change. *Fruit*—Large Raisins are quiet at \$2.00 to 2.25. Buyers are anxiously awaiting the arrival of new crop fruit, and round lots of old layers could be bought under our inside quotation. Valencias are scarce and firm at 7 to 7½c. Sultanas are scarcely procurable at 12½c in quantity and 1c more for small parcels. Currants, 6½ to 7c. No change in other kinds of fruit, which are only selling in a small way at late quotations.

**HIDES AND PELTS.**—Market continues to be moderately active at late quotations. Not much change is looked for for some time to come. We quote No. 1 hides \$6.00; No. 5 ditto, \$5.00; No. 3 ditto, \$4.00; lambskins, 60c.

**HARDWARE.**—We have no change to make

this week in our price list, business has not shown much indication of permanent improvement, but as a large number of country buyers are in town attending the exhibition wholesale houses have had a little more to do during the past week, and as the price of many kinds of American goods is now such as to prevent them competing with the Canadian prices, merchants look with confidence to the busy future. We quote:—*Pig Iron*—Eglinton- and Clyde \$18.00 to 19.00; Carnbroe \$19.00 to 20.00; American \$20. to 21.; Summerlie and Calder \$19.50 to 20.50; Langloan & Gartsherrie \$20.00 to 21.00; Coltness \$22.50 to 23.00 Hematite \$30.00 to 31.00. *Bar*, per 100 lbs., Scotch and Staffordshire, \$2.05 to 2.15; best do., \$2.25 to 2.35, Swedes and Norway \$2.75 to 5.50; Lowmoor and Bowling, \$6.50 to 7.00. *Canada Plates* per box, Glamorgan and Budd, \$3.75 to 4.00; Garth and Penn \$4.00 to 4.20; Arrow \$4.00 to 4.25; Hatton \$3.60 to 3.75. *Tin Plates* per box—Charcoal IC, \$7.00 to 7.50; ditto, IX, \$9.00 to 9.50; ditto DC, \$6.00 to 6.50; Coke IC, \$6.00 to 6.50; 14 x 20, 125c extra. *Tinned sheets* Charcoal best No. 26, 13c. *Galvanized sheets* best brands No. 28, 9 to 10 1/2c. *Hoops and Bands* \$2.60 to 2.70. *Boiler Plates* ordinary brands \$3.00 to 3.25; Best brands \$3.25 to 3.50; *Russian Sheet Iron* 13 to 14c; *Cut Nails*, manufacturers list 3rd February, 2 D Lath, \$4.60; ditto, 2 1/2 to 4d shingle \$3.80; do., 5d to 10d, \$3.30; do. 12d & larger \$3.; 100 keg order 5 per cent. discount. *Cut nails* patent Chisel pointed 25c extra. *Pressed Spikes* \$4.25 to 5.00; *Shot Canadian* \$7 to 7.25. *Lead*—Pig, per 100 lbs 6.50 to \$7.00; do sheets 6.50 to \$7.00; do Bar, 6.50 to \$7.00; *Steel cast*, 12 to 14c; *Spring* \$4.00 to 4.50; *Sleigh Shoe* \$3.50 to 3.75; *Tire ditto*, \$3.75 to 4.00. *Ingot Tin* 22 to 23c; *Ingot Copper*, 21 to 22c. *Horse Shoes* \$4.40 to 4.60; *Proved Coil Chain*, 8 in., \$5.50 to 6.00; *Anchors* 7 to 8c; *Anvils* 10 to 12c. *Iron wire* \$2.30 to 2.40; *Glass* to 25 united inches \$2.00.

**LEATHER.**—The demand has been moderately active for some descriptions of stock while others have been neglected. *Best Spanish Sole* is scarce and sells readily on arrival: *Good Pebble* and *Splits* are also inlight supply at firm prices; There is more doing in *Slaughter* but prices have not improved. The receipts of *Upper* continue large, and as the demand is only moderate prices still show a weakening tendency *Harness* receives a little more call but only for prime stock, our quotations for this week are without change. Hemlock Spanish sole No. 1 B. A. 21 to 22c; do. No. 2 18 to 19c; No. 1 Ordinary 20 to 21c; No. 2 ditto 17 to 18c; Zanibar Spanish sole No. 1 19 to 20c; do. No. 2 16 to 17c; Buffalo sole No. 1, 18 to 19c; do. No. 2, 16 to 17c; Hemlock slaughter 22 to 24c waxed upper light and medium 29 to 33c; do. heavy 27 to 32c; grained upper 32 to 34c; splits large 20 to 28c; do. small 16 to 20c; calfskins 30 to 36 lbs, 55 to 70c; do 20 to 29 lbs 50 to 60c; sheepskin linings 20 to 25c; harness 22 to 26c; buffed cow 13 to 16c per ft.; enamelled cow 17 to 18c; patent cow 18 to 19c; pebbled cow 12c to 15c; rough leather 22 to 22c.

**LIQUORS.**—*Brandies*.—Market firm transactions however are small for the favorite brands such as Hennessys and Martells in wood \$2.75 to \$2.45 is paid. Cases bring from \$9.25 to 8.25 *Gin* in light demand DeKuyppers in wood \$1.60 to 1.62 1/2 Red cases \$7.50 Green cases \$3.85; *Spirits* and *Rye Whiskey* are in moderate demand at late rates.

**OILS.**—The market for fish oils is quiet but firm *Cod Oil* is selling at 60 to 62 1/2c; *Seal Pale* 60c; ditto straw 55 to 57 1/2; ditto steam refined 62 1/2c; *Menhaden Oil* 45c; *Linseed Oil* is firmer, we quote Raw 54 to 55c; do. boiled 58 to 60c; *Olive* 95 to \$1.00; *Petroleum*—There

has been an increased demand for this article, and in consequence of the action of the Oil Association in Ontario, prices here have advanced. Car loads 27 1/2c; small lots and single barrels 28 to 30c.

**PROVISIONS.**—*Butter*—Receipts during the past week 9417 kegs; shipments 8978 kegs; market keeps firm and prices continue to advance, closing to-day at 17 to 23 1/2c; *Cheese*.—Receipts 12,103 boxes; shipments 24,306 boxes; the market has ruled active and has advanced, in sympathy with the English market; sales to-day from 10 to 11c; at which a considerable business is being done. *Pork*—Receipts 385 brls.; shipments 311 brls. in the early part of the week the market for this article was rather unsettled, but latterly it has been more steady, and a fair business doing at our quotations. New Mess \$20.00 to 20.50; Thin Mess \$19.50; *Lard*—The market in the early part of the week was weak, but latterly full prices were obtainable, viz., 12 1/2 to 13c; *Tallow* rendered 7 1/2 to 8c.

**SALT.**—There is a good demand for coarse at our late quotation of 56 to 57 1/2c; Factory filled is dull of sale at \$1.05 to 1.10.

**WOOL.**—There has been rather more movement in wool during the week for small lots, but it seems to be almost impossible to sell more than a 1000 lb. lot at a time, prices remain much as last week; super 27 1/2c; unassorted 26 to 27c.

TORONTO MARKET.

Toronto, Sept. 14, 1876.

Prices of produce are firm, although the trade is quiet. Holders, in the hope of further advances are not inclined to sell. The demand is active; outside markets maintain past prices. In groceries trade has not developed any new features. Dealers are fairly busy and make the best of the situation without giving way to despondency. Credit is dispensed very carefully. Provisions are firmer but movements are limited. Leather has improved, and dealers speak more cheerfully of the fall business. Hardware retains its former activity, but lumber, and boots and shoes are very dull.

The value of the Toronto imports for August was as follows, compared with the same month last year:

	1875.	1876.
Dutiable Goods..	\$1,277,917	\$1,621,169
Free Goods.....	131,823	154,340
	\$1,409,740	\$1,775,509

Increase \$365,769.

**BOOTS AND SHOES.**—Retailers have bought sparingly, and most of their orders are already in. The bad state of the harvest has rendered them cautious. In view of a greater part of this fall's purchases being already made the prospect of development is not very bright. Prices remain about old figures. The sorting up trade is quiet, and factories are working on short time.

**CATTLE—Beeves.**—Supplies of second and third rate qualities have offered in abundance and the market is flooded. The demand for shipment being light, the excessive numbers offering begin to fill the yards. Prices have consequently weakened. In first-class there is still a deficiency in supplies, \$4.50 to 4.75 being paid for all that can be obtained. Second-class are easier at \$3.50 to 4.00, and third-class range from \$3.00 to 3.25. *Sheep*—The supply is not sufficient for the wants of buyers, but any shortage in this respect is fully made up in the large number of lambs on the market. Sheep advanced about 25c. First-class bring \$5.00 to 5.50; second-class, \$4.00 to 4.50; and third-class are not in demand. *Lambs* are offered in lots far too numerous for the demand, and prices have declined about 25c on all grades. All

really first-class found ready buyers at \$3.50, and picked have changed hands at \$3.75. Second-class sell rather slowly at \$2.75 to 3.00, and third-class have brought as low as \$2.00. *Calves*—Picked bring \$14.00, but few offered. First-class range from \$9.00 to 11.00, and second-class from \$5.00 to 6.00.

**DRY GOODS.**—The value of the undermentioned dry goods entered at the Toronto Customs' House, for August, was as follows, in comparison with the same month last year:—

	1875.	1876.
Woollens .....	\$332,487	\$343,921
Cottons .....	274,552	337,624
Silks and Velvets....	65,776	65,541
Fancy Goods.....	113,744	104,639

**FLOUR AND MEAL.**—*Flour*—Stocks in store on the 11th instant, 1,157 brls., against 2,230 brls. last week and 1,225 barrels on the corresponding week last year. The demand has been fairly active all week, but there is a limited supply offering. Prices still manifest an advancing tendency. Sales of superior extra have been made at \$5.37 on the spot, but yesterday bids of \$5.40 to 5.45 were refused. Extra is 10c higher; sales are reported at \$5.10, but at the close \$5.15 was readily refused. Fancy has changed hands at \$4.90, and yesterday that figure would have readily been paid. The market for spring extras closes firm with sales at \$4.62 1/2 and 4.65 f.o.b. *Oatmeal* continues quiet at \$3.95 to 4.10 for car lots. Small quantities are unchanged at \$4.35 to 4.50.

**FREIGHTS.**—No rates to Lake Erie ports. Rates to Oswego remain unchanged at 1 1/4c. American currency, and to Kingston at 1 1/4c gold. Lumber to Oswego 90c per thousand. *Grand Trunk Railway* rates are as follows; Flour to Montreal 17 1/2c, to Point Levis 35c, to St. John via the Intercolonial 45c, to Halifax 50c per barrel; to St. John via Portland 45c, and to Halifax by the same route 45c. *Rates by Steamer*—Rates per the Jacques line to Montreal are 17 1/2c on flour, and 4 1/2c on grain; and 12 1/2c on flour, and 4c on grain, to Kingston, Prescott or Brockville. The Royal Mail line carries flour to Montreal at 20c. *Through rates to Britain*—Flour to Liverpool via Allan Line is nil per bbl.; or in bags 52s. 6d. per ton; grain, nil, exclusive of bagging; butter and cheese 57s. 6d. per ton; boxed meats, tallow, pork, and beef in barrels, 57s. 6d.; lard, 57s 6d.; oil-cake, 57s. 6d. per ton. To Glasgow via Montreal, flour is nil per bbl.; wheat, nil per cental, and boxed meats and pork, 60s. od.; cheese and butter, 67s. 6d. per ton; tallow 60s. od.; lard 60s. od. per ton; flour and oatmeal 55s. od. per ton

**GRAIN.**—Stocks in store on the 11th inst. fall wheat 95,153 bush., spring wheat 149,476 bush., oats 6,600 bush., barley 15,621 bush., peas 600 bush., corn 400 bush., against fall wheat 25,749 bush., spring wheat 7,248 bush., oats 16,646 bush., barley 22,582 bush., peas 521 bush., and corn 495 bush., on the same date last year. *Wheat*.—The market continues to advance steadily. No 1 fall is nominal at \$1.16. No 2 fall is held at \$1.13 to 1.15. No 1 spring was offered at \$1.10 with \$1.08 bid, and this is the highest figure buyers are apparently willing to give for it. On Monday 5,000 bush. of No 2 spring sold at \$1.05 f.o.b.; yesterday the same figure was realized for a small lot. *Oats*.—Car lots sell daily at 33 to 34c on the track. *Barley*.—Prices have risen and No 1 is quoted at 70 to 75c but there have not been any transactions of note. *Peas*.—No 2 inspected sold at 70c on the track, No 1 is nominal at 73 to 74c.

**GROCERIES.**—*Coffee*.—Trade is of a very quiet, regular character, nearly all sales being of small parcels to satisfy the country demand. Jobbers appear to be doing very little, and an occasional lot is the extent of movements among them. Java is quoted 28 1/2 to 31c.; Rio 21 to 24c.; Mocha 33 to 35c.; and Singapore 26 to 28c. *Fish*—

The season is not yet sufficiently cool to place more than small quantities on the market. Sales of Labrador herrings have been made at \$6.50, and new trout at \$3.40. Dry cod is quiet and worth \$5.30 to 5.50. *Fruit*—New fruit has arrived since our last and has experienced a good demand. Raisins are well enquired after, and the new crop of layers changed hands at \$2.25 to 2.50, according to the lot. Old layers are steady at \$2.00 to 2.20. Sultanas bring 13 to 14c. Some sales of valencias are reported at 7 to 7½c for old, but the new crop is active at 9½ to 10c. New currants are now in the market, and have sold in average quantities at 7 to 7½c. Old stock range from 6½ to 7c. Nuts sell in a quiet way at past figures. *Spices*—The market for some kinds is rather easier; whole cassia brings 18 to 26c; cloves are worth 45 to 50c; and other sorts are much the same but quiet at 13 to 14c for black pepper; 90 to 1.10 for nutmegs, 27 to 33c for ground ginger, and 22 to 26½c for Jamaica root. *Rice*—The stock in the hands of merchants is not very heavy, but it appears to be sufficient for all present wants, and with small supplements will meet all demands that are likely to arise for some time. The lightness of stocks in the American ports will probably keep prices firm. In this market average lots of choice cannot be had under \$4.10, and commoner samples range from \$4.15 to 4.20. Small quantities to retailers are quoted at unchanged figures—\$4.25 to 4.40. *Sugar*—The market has somewhat weakened in price, and is weekly losing in activity. The rush is thought to be over for this season, and present movements are of a quiet regular kind. Granulated is worth 10½ to 10¾c. Dry crushed brings 10½ to 11c. English and Scotch refined are easier at a range of 8½ to 9½c according to colour and quantity. Cuba is quiet at 7½ to 8½c, and the same quotations represent the value of Porto Rico. *Tea*—The real gain in prices has been small, and it is even doubted if any advance has taken place. There is a decidedly better feeling however, and the demand has consequently improved. Holders are firmer. Movements are increasing, but embrace very few lines. Enquiries from the country are rather better, as small dealers have let their stocks run down to a very low state, and are actually compelled to purchase. *Tobacco*—The feeling is firmer for good lines, but sales are steady without being large, and prices firm without any advance. *Syrup*—The season when a good trade is looked for is almost on, but there is no appearance of any brisk trade as yet, and prices show no change from former quotations. *Liquors*—Wines are steady and sell fairly well; brandies keep firm; rye, malt, and spirit move in quantities of ten to twenty brls. at 90 to 95c.

The appended statement shows the value of the undermentioned goods imported into Toronto during August as compared with the same month last year:

	1875.	1876.
Tea—Green & Japan .. lbs	138,433	238,493
	\$ 42,623	77,211
Tea—Black .. lbs	45,421	62,095
	\$ 15,934	21,601
Coffee—Green .. lbs	11,658	29,566
	\$ 2,705	5,077
Cigars .. lbs	780	2,046
	\$ 905	6,064
Sugar .. lbs	1,422,655	1,888,224
	\$ 101,703	5,700
Dried Fruit .. lbs	7,768	5,700

**HARDWARE**—There is no change worthy of note in quotations. All kinds of goods are selling well, and the satisfactory state of trade we have noticed for the past three weeks is unabated. Some movements are reported in Canada plates. Hoops are quoted easier at \$2.50 to 2.60. **HIDES AND SKINS**—Hides—Supplies are of very good quality, but are not apparently on the increase. The numbers offering are just about

equalled by the demand, for all are sold as soon as cured. Dealers are paying 5½c for No. 1 steers' and cows', and 4½c for No. 2 of the same kinds. One lot of 150 cured, of good quality and even weight, sold at 6½c; one car load brought the same figure, and other than choice changed hands at 6½c. *Sheepskins*—The market is fairly supplied, and the best are taken at 70c. *Calfskins*—The supply is small and the demand quiet. Prices are unchanged at 8 and 11c. Cured sell at 12 to 12½c.

**LEATHER**—Trade is brighter this week, and quite a quantity of goods is changing hands. Stocks are tolerably full and prices fairly maintained. Spanish Sole, in heavy weights, seems somewhat in demand. Light weights are in good supply. Prime harness leather is required and good lots would sell well. Splits have not improved much, but have been selling fairly for some time. Other lines are unchanged. Foreign goods are same as last report. Tanning materials are in good demand, and prices are fully sustained. Cod oil firm.

**PROVISIONS**—*Butter*—Transactions are not apparently on the increase, the demand is firm, and holders are not anxious to sell. There is a slight advance and still an upward tendency in prices. Selected dairy has changed hands at 19 to 20c. In shipment there is little doing and good qualities for export are in demand at 16½ to 18c. These, however, are figures which sellers are not very much inclined to accept. Inferior is quiet, but worth about 15c. *Cheese* continues firm at 9 to 9½c. for lots; inferior is worth 8c. *Eggs*—The demand is active and supplies are small. Prices have advanced to 13 and 14c for lots. *Pork*—There is a slight improvement in the market and small lots change hands at \$20 to 21. *Hams*—The scarcity in stocks keeps prices firm at a slight advance. Canned sell at 14 to 14½c., and smoked at 12½c. *Bacon*—Cumberland is steady at 9½ to 10c for ton lots. Long clear moves quietly at 11 to 11½c., smoked is worth 9c., and green shoulders bring 8 to 8½c. in quantities of one ton and under. *Lard*—Movements are small, the demand quiet, and prices unchanged at 13½c. for tinnets and 12½ to 12¾c for tierces. *Hogs* offer very slowly and find ready buyers at \$7.50 to 8. *Hops*—New are offered at 30 to 35c. without finding buyers. Old crop are unchanged at 12 to 13c. *Dried Apples* are unchanged at 7c for small quantities.

**SALT**—The demand is very quiet and prices unchanged. Liverpool coarse brings 75 to 80c per bag, and Canadian is worth \$105 per brl.

**WOOL**—A considerable advance has taken place in the market. Reports from the other side state that the Pacific mills have purchased nearly all the Canadian lustrous wools and cornered the market. Smaller mills whose wants have not been supplied are now anxious to purchase, and prices have risen. There does not appear to be very much held in our country towns, but stray lots of 1,000 to 5,000 lbs. come in every day or two and bring, when of choice quality, 28 to 29c. The latter figure would be readily paid for the best, and there is a possibility prices may yet go higher.

THE:  
**ACCIDENT INSURANCE COMPANY OF CANADA.**

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

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

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

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

PRESIDENT:

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

MANAGER AND SECRETARY:

**EDWARD RAWLINGS.**

193 ST. FRANCOIS XAVIER ST., MONTREAL.  
EVANS & RIDDELL, Auditors.

Alexander & Stark, General Agents  
CO. YORK, TORONTO.

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

**SURETYSHIP.**

THE CANADA

**GUARANTEE COM'Y**

Grant Bonds of Suretyship for Government, Bank, Railway, Municipal and all Officers, and Employes, 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.

COMPANY'S HEAD OFFICE,

103 St. Francois Xavier Street,  
MONTREAL,

GENERAL AGENTS:

Toronto—Alexander & Stark.  
Hamilton—Seneca Jones.

**NEW RAISINS.**

**CROP 1876.**

Now landing ex "Fajo" from Denia and "Duero" from Malaga and "Sardinian" from Liverpool.

Valencia Raisins—off stalk.

London Layers.

Ordinary Layers.

PERKINS, INCE & COMP'Y.

# 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.

## Dissolution of Partnership.

The partnership hitherto carried on by the undersigned as the General Agents for Ontario of the Equitable Life Assurance Society is this day dissolved by mutual consent.

Signed } GEO. B. HOLLAND.  
HENRY WILSON.

Witness—W. G. Langdon.

The undersigned hereby gives notice to the Local Agents and the Policy-holders of the Equitable Life Assurance Society in Ontario, that the business will be carried on by him as heretofore.

(Signed) GEO. B. HOLLAND,  
General Agent for Ontario E. L. A. S.  
Toronto, Sept. 9th, 1876.

**Brown Brothers,**  
**ACCOUNT-BOOK MANUFACTURERS**  
Stationers, Book-Binders, etc.,  
65 and 68 King Street East, Toronto Ontario

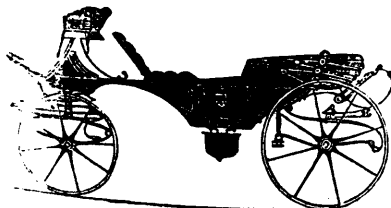
**ACCOUNT-BOOKS FOR BANKS, INSURANCE Companies, Merchants, etc., made to order of the best materials and of style, durability and cheapness unsurpassed.**

A large stock of Account-Books and General Stationery constantly on hand. 3-ly

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**STOCK BROKERS,**  
Members of the Stock Exchange,  
NO. 1 HOSPITAL STREET, MONTREAL.  
Transact a strictly Commission Business.  
P. S. BARNSTON. A. S. BARNSTON.

**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.**



**JOHN WEBSTER,**  
**CARRIAGE BUILDER,**  
17, 19, 21 and 23 Alice Street, 3 doors west of Yonge St.  
TORONTO

### STOCK AND BOND REPORT.

NAME.	Shares.	Capital subscribed	Capital paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES	
						Toronto, Sep. 15.	Montreal Sep. 15.
British North America .....	(strg.)	\$	\$		¢		
Canadian Bank of Commerce .....	£50	4,866,666	4,866,666	1,170,000	4		
Consolidated .....	\$50	6,000,000	1,900,000	4	124½ 125	124½ 125	
Du Peuple .....	50	1,600,000	3,477,224	232,000	4	101 101½	91½ 102½
Eastern Townships .....	50	1,500,000	1,600,000	200,000	3		101 95
Exchange Bank .....	100	1,123,996	275,000	4			105 106½
Hamilton .....	100	1,000,000	1,000,000	55,000	3		98 100
Imperial .....	100	590,310	94,96	4		98 98½	
Jacques Cartier .....	50	2,000,000	804,883 54	25,000	4	105½ 106½	105½
Mechanics' Bank .....	50	500,000	1,865,920	75,000			32½ 33½
Merchants' Bank of Canada .....	100	8,697,200	456,570	1,000,000			
Metropolitan .....	100	1,000,000	8,126,096	80,000	4	92	91½ 92½
Molson's Bank .....	50	2,000,000	675,226	500,000	4		50 54
Montreal .....	200	12,000,000	1,993,996	5,500,000	7	188½ 189½	111 112
Maritime .....	100	1,000,000	11,979,400	5,500,000	3		188½ 189
Nationale .....	50	2,000,000	488,870	400,000	3½		73
Dominion Bank .....	50	970,250	2,000,000	400,000	3½		
Ontario Bank .....	49	3,000,000	570,250	270,000	4	127 128	127
Quebec Bank .....	100	2,500,000	2,951,596	525,000	4	102½ 103	102 102½
Standard .....	100	840,100	2,500,000	475,000	3½		106
Toronto .....	100	2,000,000	501,250	1,000,000	6	50 81	187 190
Union Bank .....	100	2,000,000	2,000,000	200,000	3½	187 188½	85 88
Ville Marie .....	100	1,000,000	1,990,856	200,000	3		85
Federal Bank .....	50	800,000	723,225	6,000	3		100½
London & Can. Loan & Agency Co .....	50	2,000,000	654,390	20,000	5	101½ 102	
Canada Landed Credit Company .....	50	1,000,000	200,000	40,000	4½	144½ 149	
Canada Loan and Savings Company .....	50	1,750,000	488,093	40,000	6	128 129	
Ontario Savings & Invest. Society .....	50	1,750,000	1,750,000	580,465	5	177½	
Farmers' Loan and Savings Company .....	50	1,000,000	621,000	124,000	5	128	
Freehold Loan and Savings Company .....	100	400,000	381,780	130,000	4	112½	
Provident Loan Co .....	100	500,000	500,000	130,000	5	147	
Huron & Erie Savings & Loan Society .....	50	1,000,000	373	35,000	5		
Montreal Telegraph Co .....	40	1,750,000	803,500	170,000	5	129½	
Montreal City Gas Co .....	40	1,440,000	1,750,000	1,400,000	5		158½ 161
Montreal City Passenger Railway Co .....	50	600,000	1,440,000	400,000	4		163 163½
Richelieu Navigation Co .....	100	750,000	400,000	750,000	6		224 230
Dominion Telegraph Company .....	50	300,000	750,000	300,000	5		92½ 93½
Provincial Building Society .....	100	350,000	300,000	300,000	3½	92 93	91½ 93
Imperial Building Society .....	50	662,500	366,200	25,000	4	87	
Building and Loan Association .....	25	750,000	628,800	65,800	4½	108½	
Toronto Consumers' Gas Co. (old) .....	50	600,000	350,000	42,000	2½ p.c. 3 m	118½	
Union Permanent Building Society .....	50	400,000	350,000	42,000	5	125 127	
Western Canada Loan & Savings Co .....	50	900,000	735,000	241,500	5	146	

SECURITIES.	Toronto.	Montreal.
Canadian Government Debentures, 6 ½ ct. stg. ....		
Do. do. 5 ½ ct. cur. ....		
Do. do. 5 ½ ct. stg., 1885 .....		
Do. do. 7 ½ ct. cur. ....		
Dominion 6 ½ ct. stock .....		
Dominion Bonds .....	102	
Montreal Harbour bonds 6 ½ p. c. ....		
Do. Corporation 6 ½ ct. ....		
Do. 7 ½ ct. Stock .....		
Toronto Corporation 6 ½ ct., 20 years .....		
County Debentures .....	98½	
Township Debentures .....	99½	

### INSURANCE COMPANIES.

ENGLISH.—(Quotations on the London Market, Aug 30.)					
No. Shares.	Last Dividend.	NAME OF COMPY.	Share par val.	Amount paid.	Last Sale. £
20,000	5	Briton M. & G. Life	£10	2	5-10
50,000	20	C. Union F. L. & M	50	5	14
5,000	10	Edinburgh Life ..	100	15	40
20,000	5 yearly	Guardian .....	100	50	67
12,000	14 p.sh.	Imperial Fire .....	100	25	93
100,000	20	Lancashire F. & L	20	2	7 1-8
10,000	11	Life Ass'n of Scot.	40	8½	26
35,862	12	London Ass. Corp.	25	12½	58
10,000	5	Lon. & Lancash. L	10	1½	1
391,752	15	Liv. Lon. & G. F. & L	20	2	10½
20,000	20	Northern F. & L ..	100	36½	36½
40,000	28	North Brit. & Mer	50	5	43½
6,722	14½ p.s.	Phoenix .....	10	1	210
200,000	15	Queen Fire & Life	10	14	2½
100,000	40	Royal Insurance ..	20	3	14½
100,000	12½	Scot'h. Commercial	10	1	2½
50,000	7½	Scottish Imp. F. & L	10	1	1½
20,000	10	Scot. Prov. F. & L	50	3	9
10,000	9-10-6	Standard Life .....	50	12	72½
1,000	5	Star Life .....	4	1½	12½
CANADIAN.					
0 000	5-6 mo	Brit. Amer. F. & M	350	250	123
2,500	5	Canada Life .....	400	50	
10,000	None.	Citizens F. & L ..	100	25	
5,000		Confederation Life	100	10	
5,000	6-12 mos.	Sun Mutual Life ..	100	10	
5,000		Isolated Risk Fire	100	10	
1,000	12	Montreal Assura'ce	£50	£5	
6,500	8	Provincial F. & M	60	75	
2,500	10	Quebec Fire .....	400	130	
1,085	15	" Marine .....	100	40	
2,000	10	Queen City Fire ..	50	10	
20,000	7½	Western Assura'ce	40	20	141½ 143

### AMERICAN.

When organized	No. Shares.	NAME OF Co'y.	Par val. of Shrs.	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	200	210
1810	10,000	Hartford, of Har	100	208½	210
1863	5,000	Travelers' L. & AC	101	177	180

### RAILWAYS.

	Sh'rs.	London, Aug. 31.
Atlantic and St. Lawrence .....	£100	99 101
Do. do. 6 ½ ct. stg. m. bds.	100	101 101
Canada Southern 7 p.c. 1st Mortgage ..		48 52
Do. do. 6 p.c. Pref Shares .....		
Grand Trunk .....	100	7½ 8
New Prov. F. M. Bds. issued at 22½		dis
Do. Eq. Bds. 1 ch. 6 ½ p. c	100	98 100
Do. Eq. Bonds, 2nd charge ..	100	92 94
Do. First Preference, 3 ½ p. c ..	100	37 31
Do. Second Pref. Stock, 3 ½ p. c	100	23½ 24
Do. Third Pref. Stock, 4 ½ p. c.	100	13½ 14
Great Western .....	204	61 64
Do. 5 ½ p. c. Bonds, due 1877-78		86 89
Do. 5 ½ p. c. Deb. Stock .....		59 61
Do. 6 per cent bonds 1890 .....		84 87
International Bridge 6 p.c. Mort. Bds		100 102
Midland, 6 ½ ct. 1st Pref. Bonds .....	100	45 50
Northern of Can., 6 ½ ct. First Pref. Bds.	100	96 99
Do. do. Second do .....	100	89 91
Toronto, Grey and Bruce, Stock .....		
Do. do. 1st Mor Bds .....		95
Toronto and Nipissing, Stock .....		100
Wellington, Grey & Bruce 7 p.c. 1st Mor		68 70

### EXCHANGE.

	Toronto.	Montreal
Bank on London, 60 days .....		61 94
Gold Drafts do on sight .....		½ prem.
American Silver .....	10 15 dis.	



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 Lefell, Samson, or other Turbines in use. The makers will guarantee this or no sale.

Send for circulars to  
**BARBER & HARRIS, MEAFORD, ONT**

**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 1858.

**Edwardsburg Starch Co.**

PREPARED CORN For Puddings,

**BLANC MANQE, INFANTS' FOOD, &c., &c., &c.**

Office—Montreal.

Works—Edwardsburg, Ont.

**CUSTOMS DEPARTMENT.**

Ottawa, July 14, 1876.

Authorized discount on American Invoices until further notice: 10 per cent.

**JAMES JOHNSTON, Commissioner of Customs.**

ESTABLISHED 1848.

**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

ESTABLISHED A.D. 1841.

**ENGLISH MALT VINEGAR.**

**A. W. R. & N. POTT, SOUTHWARK, LONDON. }**

SOLE AGENT:

**JAMES LOBB, TORONTO.**

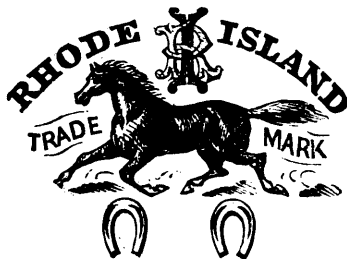
**TORONTO PRICES CURRENT.—SEPT. 14, 1876.**

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes:</b>	<b>\$ c. \$ c.</b>	<b>Hardware—continued.</b>	<b>\$ c. \$ c.</b>	<b>Oils—continued.</b>	<b>\$ c. \$</b>
Mens' Calf Boots.....	3 00 @ 4 25	Copper: Pig.....	0 21 0 22	Olive, common, $\frac{1}{2}$ gall.	1 00 1 10
" Kip Boots.....	2 20 3 20	Sheet.....	0 28 0 30	" salad.....	1 90 2 30
" Stoga boots, No. 1	2 75 2 85	<b>Cut Nails:</b>		" salad, in bottles,	
" " No. 2	2 00 2 50	12 dy. to 7 in. p.k. 100 lbs.	3 00 0 00	qt., per case....	3 20 3 30
" Knee Boots.....	3 80 3 90	5 dy. to 10 dy.....	3 30 0 00	Seal, pale.....	0 72 0 75
" Cong. gaiters & Bal	1 15 2 30	2 1/2 dy. to 4 dy.....	3 80 0 00	Spirits Turpentine....	0 50 0 52
Boys' Kip boots.....	1 85 2 35	2 dy.....	4 60 5 00	Whale, refined.....	0 75 0 00
" Stoga Boots.....	1 55 2 00	<b>Galvanized Iron:</b>		Paints, &c.	
" Gaiters & Bals.....	1 55 1 80	Best, No. 22.....	0 08 0 09 1/2	White Lead, genuine, in	
Youths' Stogas.....	1 45 1 65	Best, No. 24.....	0 08 0 09 1/2	Oil, $\frac{1}{2}$ 25 lbs.....	2 45 2 50
Womens' Bals & Gat, peg	1 20 1 65	" 26.....	0 08 0 09	Do. No. 1.....	2 00 2 25
" M.S.	1 60 2 10	" 28.....	0 09 0 10	" 2.....	1 80 2 00
" Batts.....	0 95 1 30	<b>Horse Nails:</b>		" 3.....	1 60 1 75
Misses' Bals.....	0 95 1 35	Guest's or Griffin's as-		White Lead, dry.....	0 07 0 08
" Batts.....	0 80 1 00	sorted sizes.....	0 00 0 00	Red Lead.....	0 06 0 07 1/2
Childs' Bals.....	0 70 0 90	E. T. or W. assd. sizes	0 19 0 20	Venetian Red, English.	0 02 0 03
" Batts.....	0 60 0 75	Patent Hammered do.	0 17 0 17 1/2	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—Gartsherric, No. 1	00 00 00 00	<b>Petroleum.</b>	
Aloes Cape.....	0 16 0 20	Eglinton No. 1.....	21 00 22 00	(Refined, $\frac{1}{2}$ gallon.)	
A. um.....	0 02 0 03 1/2	" No. 3.....	0 00 0 00	Delivered at London, Ont	
Borax.....	0 15 0 17	W. W. & Co.....	22 00 23 50	No. 1, 5 cars.....	0 28 0 00
Castor Oil.....	0 14 0 13	" No. 2.....	0 00 00 00	Delivered in Toronto:	
Caustic Soda.....	0 03 0 04	Bar—Amer., $\frac{1}{2}$ 100 lb.	2 65 2 75	No. 1, 10 bris.....	0 31 0 00
Cream Tartar.....	0 32 0 33	Refined.....	2 90 0 00	" 5 bris.....	0 31 0 00
Epsom Salts.....	0 02 0 03	Hoops—Coopers.....	3 00 3 25	" single bris.....	0 32 0 00
Extract Logwood.....	0 12 0 00	" Band.....	3 30 3 50	Benzine.....	0 00 0 42
Indigo, Madras.....	0 80 0 90	Boiler Plates.....	3 25 4 50	Flour (per brl.): f.o.c	
Madder.....	0 10 0 12	Canada Plates M.L.S.	4 00 4 25	Superior extra.....	5 35 5 50
Opium.....	6 50 6 75	Garth.....	4 00 4 12	Extra.....	5 15 5 25
Oxalic Acid.....	0 16 0 20	Arrow & Glamorgan..	4 20 4 50	Fancy.....	4 90 5 00
Potass Iodide.....	2 70 2 90	Lead (at 4 months):		Spring wheat, extra...	4 65 4 75
Quinine.....	2 15 2 20	Bar $\frac{1}{2}$ 100 lbs.....	0 06 0 07	No. 1 Superfine.....	4 05 4 15
Soda Ash.....	0 03 0 04	Sheet.....	0 06 0 07 1/2	Oatmeal.....	4 00 4 10
Soda Bicarb, per keg..	4 03 4 25	Shot.....	0 07 0 07 1/2	Commeal, small lots..	3 00 3 25
Tartaric Acid.....	0 50 0 60	<b>Iron Wire (4 months):</b>		<b>Grain: f.o.b.</b>	
<b>Groceries.</b>		No. 6, $\frac{1}{2}$ bundle.....	2 30 2 40	Fall Wheat, No. 1....	1 16 1 17
Coffees: Java, $\frac{1}{2}$ lb.....	0 29 0 31	" 9.....	2 50 2 70	" No. 2.....	1 13 1 15
Singapore.....	0 26 0 28	" 12.....	2 90 3 00	" No. 3.....	1 05 1 07
Ceylon.....	0 00 0 00	" 16.....	3 00 3 50	Spring Wheat, No. 1..	1 08 1 10
Rio.....	0 21 0 24	<b>Powder:</b>		" No. 2.....	1 05 1 06
Mocha.....	0 35 0 00	Blasting Canada.....	3 50 0 00	Oats.....	0 33 0 34
<b>Fish: Herrings, Lab.</b>	None.	FFF.....	4 00 0 00	Barley, No. 1.....	0 70 0 75
" Canso.....	0 00 0 00	Blasting, English.....	5 00 0 00	" No. 2.....	0 60 0 65
" round.....	0 00 0 00	FFF.....	5 00 0 00	Peas.....	0 72 0 75
" scaled.....	0 35 0 36	<b>Pressed Spikes (4 months):</b>		<b>Provisions</b>	
Mackerel, brls.....	9 00 10 00	Regular sizes, 100.....	5 00 6 00	Butter, choice, $\frac{1}{2}$ lb..	0 19 0 21
White Fish.....	3 75 4 00	Extra.....	6 00 7 00	" ordinary.....	0 17 0 18
Trout.....	3 00 3 25	IC Coke.....	6 75 7 00	Cheese.....	0 09 0 10
Salmon, salt water....	15 50 16 00	IC Charcoal.....	7 50 7 75	Pork, mess, new.....	20 00 2 75
Dry Cod, $\frac{1}{2}$ 112 lbs....	5 25 5 50	IX.....	9 50 9 75	Bacon, long clear....	0 11 0 10
<b>Fruit: Raisins, Layer, '76</b>	2 25 2 50	IXX.....	11 50 11 75	" Cumberland cut...	0 94 0 10
" Ditto, old.....	2 00 2 25	DC.....	6 75 7 00	" smoked.....	0 12 0 12 1/2
" Sultanias.....	0 13 0 14	<b>Hides &amp; Skins, <math>\frac{1}{2}</math> lb.:</b>		Hams, smoked.....	0 13 0 00
" Valentias.....	0 07 0 07 1/2	Green, No. 1.....	0 05 0 00	" canvassed.....	0 13 0 14 1/2
Currants, 1876.....	0 07 0 07 1/2	" No. 2.....	0 04 0 00	Lard.....	0 12 0 13
" old.....	0 06 0 07	Cured and inspected..	0 06 0 04	Eggs.....	0 11 0 12 1/2
<b>Molasses: Clayed, <math>\frac{1}{2}</math> gall.</b>	0 32 0 35	Calfskins, green.....	0 08 0 11	Hops.....	0 08 0 12 1/2
Syrups, Standard.....	0 48 0 50	" cured.....	0 00 0 12	Tallow rendered.....	0 07 0 00
" Golden.....	0 52 0 55	<b>Pelts</b> .....	0 70 0 00	<b>Salt, etc.</b>	
" Ext. Golden.....	0 56 0 60	<b>Leather, @ 4 months:</b>		Liverpool coarse.....	0 75 0 80
" Amber.....	0 68 0 75	Spanish Sole, 1st quality		Canadian.....	1 05 1 05
<b>Rice</b> .....	4 00 4 25	all wgt's., lb.....	0 23 0 28	<b>Wines, Liquors, &amp;c</b>	
<b>Spices:</b>		Do. No. 2.....	0 20 0 24	Ale: English, pts.....	1 65 2 10
Cassia, whole, $\frac{1}{2}$ lb.....	0 18 0 26	Slaughter, heavy.....	0 24 0 28	Brandy: Hennessy's $\frac{1}{2}$ gall	2 70 2 90
Cloves.....	0 45 0 50	Do. light.....	0 22 0 25	Martell's.....	2 80 3 20
Nutmegs.....	0 90 1 20	Harness, best.....	0 21 0 25	" Hennessy's cases..	9 50 9 75
Ginger, ground.....	0 25 0 35	Upper heavy.....	0 28 0 33	Martell's.....	8 50 9 00
" Jamaica, root.....	0 21 0 27	" light.....	0 33 0 33	Otar Dupuy & Co.....	9 00 9 25
Pepper, black.....	0 13 0 14	Kip skins, French.....	0 90 1 10	J. Robin & Co.....	8 00 8 50
<b>Sugars—Porto Rico, <math>\frac{1}{2}</math> lb</b>	0 07 0 08 1/2	English.....	0 70 0 90	<b>Gin: DeKuyers' gal..</b>	1 85 1 90
Centrifugal, in boxes..	0 00 0 00	Hemlock Calf (30 to 35		" B. & D.....	1 75 1 85
Cuba.....	0 07 0 08 1/2	lbs.), per doz.....	0 70 0 90	" green cases.....	4 50 4 75
Eng. & Scotch refined yel.	0 08 0 09 1/2	Do. light.....	0 48 0 58	" red.....	7 75 8 00
Dry Crushed.....	0 10 0 11	French Calf.....	1 20 1 40	Booth's Old Tom....	6 25 6 50
Ground.....	0 10 0 10 1/2	Splits, large, $\frac{1}{2}$ lb....	0 25 0 30	Rum: Jamaica 16 o.p..	2 30 2 40
<b>Teas:</b>		" small.....	0 18 0 20	Demerara.....	1 85 2 00
Japan common to good.	0 25 0 45	Enamelled Cow, per ft.	0 19 0 21	<b>Whisky:</b>	
" fine to choicest....	0 60 0 65	Patent.....	0 20 21	GOODERHAM & WORTS'	
Colored, common to fine	0 40 0 65	Pebble Grain.....	0 15 1 7	Terms Cash.—Under 5	
Congou & Souchong....	0 25 0 75	Buff.....	0 14 0 16	brls., nett.; 5 to 10 bris,	
Oolong, good to fine....	0 45 0 60	Russetts, light.....	0 25 0 35	2 1/2 p.c. off; 10 bris. and	
Y. Hyson, com. to good.	0 29 0 38	Gambier.....	0 00 0 07 1/2	over, 5 p.c. off.	
Medium to choice.....	0 40 0 55	Sumac.....	0 00 0 06	The following are our	
Extra choice.....	0 60 0 75	Degras.....	0 00 0 08	present prices of Spirits:	
Gunpowd com. to med..	0 35 0 40	<b>Oils.</b>		Alcohol, 65 o.p. $\frac{1}{2}$ 1. gall	In Duty Bond. Paid
" med. to fine.....	0 45 0 58	Cod Oil.....	0 65 0 70	Pure Spirits.....	0 62 2 19
" fine to finest.....	0 60 0 80	Straits Oil.....	0 50 0 55	" 50 u.p. ....	0 63 2 20
Hyson.....	0 30 0 80	Lard, extra.....	0 80 1 00	" No. 1.....	0 57 2 00
Imperial.....	0 35 0 75	" No. 2.....	0 87 0 90	Family Proof Whisky "	0 31 1 02
<b>Tobacco—Manufactured:</b>		" No. 3.....	0 73 0 75	Old Bourbon.....	0 36 1 12
Dark 5 & 10.....	0 43 0 46	" No. 4.....	0 50 0 55	" Rye.....	0 36 1 12
" Western Leaf.....	0 41 0 45	Stocks, mach.....	0 50 0 55	" Toddy.....	0 33 1 04
Bright sorts, gd. to fine.	0 60 0 65	Duncan Clark & Co's.	0 45 0 50	" Malt.....	0 33 1 04
" choice.....	0 70 0 80	Linseed raw.....	0 55 0 57	Domestic Whisky, 32 u.p	0 33 1 04
Solace.....	0 35 0 55	" boiled.....	0 59 0 61	<b>Wool.</b>	
Hardware.....		<b>Machinery</b> .....	0 30 0 40	Fleece, lb.....	0 28 0 30
<b>Tin (four months):</b>				Pulled.....	0 00 0 00
Block, $\frac{1}{2}$ lb.....	0 22 0 28				
Grain.....	0 24 0 26				

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

Offe 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.**



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**ACME CLUB SKATE,**

(FORBES' PATENT.)

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

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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.

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GARDEN TOOLS, WATER FILTERERS,

All of best quality at

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& Crombie,  
TORONTO.**

**EDWARD JAMES & SONS,  
PLYMOUTH, ENGLAND,**

Sole Manufacturers of the Celebrated

**DOME BLACK LEAD,  
French, Royal Laundry,**

AND

**Ultramarine Ball Blues.**

Every description of **WASHING POWDERS.**

**PRIZE MEDAL RICE STARCH.**

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**Leffel Double Turbine Water Wheels.**



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WORKMANSHIP.**

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**PAXTON, TATE & CO.,**  
MACHINE WORKS,  
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MANUFACTURERS OF

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WINDSOR, ONT.**

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

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

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That will cut 2,000 feet of Lumber in a single hour.

**GRIST MILLS,**  
That will grind a barrels of Flour, while using only cord of wood.

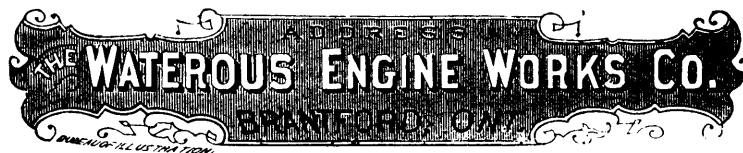
**ECONOMICAL ENGINES,**  
That will consume only two pounds of coal per horse power per hour.

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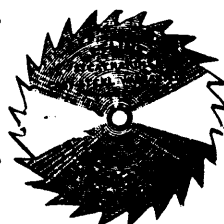
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# STADACONA FIRE & LIFE INSURANCE COMPANY.

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 .....	200,095
Government Deposit: (Fire) .....	50,000
Do. do. (Life) .....	50,000
Total Revenue, Fire Premiums, & Interest ...	223,775
Total Losses .....	63,528
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,  
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Toronto.

Insurances effected at reasonable rates on all descriptions of property.

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

# SUN MUTUAL Life Insurance Company, OF MONTREAL.

President, Vice-President,  
THOMAS WORKMAN. T. JAMES CLAXTON.  
Man. Director.—M. H. GAULT.

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

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

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

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

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

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

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

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

R. MACAULAY, Secretary.

# 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

Insurance.

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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.

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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.

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RICHARD P. STREET, Secretary

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## 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.

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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 .....	3,544,752 "

## 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.

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General Agents,

WILLIAM EWING, INSPECTOR,

72 St. Francois Xavier St., Montreal

R. N. GOOCH, Agent,  
26 Wellington Street, Toronto.

Insurance.

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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.

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ESTABLISHED 1803.

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ANDREW RINTOUL,

Inspector.

TORONTO OFFICE—75 Colborne Street.

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The Oldest Mutual in the Dominion.

Established 1836.

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Premium Notes, \$200,000.

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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.

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President.

CHAS. DAVIDSON,  
Secretary.

Head Office, . . . . . Guelph, Ont.

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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.

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

J. HUGHES, Inspector.

# The Ontario

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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.

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JOHN SMITH, Secretary-Treasurer.

Insurance.

**THE CITIZENS' INSURANCE COMP'Y.**

FIRE LIFE, GUARANTEE & ACCIDENT

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

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Adolphe Roy. Henry Lyman.  
Andrew Allan. N. B. Corse.

J. L. Cassidy.

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

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AGENCY ESTABLISHED IN CANADA IN 1804. Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

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Established 1840.

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City Bank Chambers,

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DIRECTORS:

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Robert Simms, Esq.

FREDERICK STANCLIFFE, Resident Secretary.

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14 HOSPITAL ST.,

MONTREAL.

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

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

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

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

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

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**JAMES DEAN,** General Insurance Agency for Land, Life, Fire Marine and Live Stock, London, Ontario.

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

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

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

**OWEN MURPHY,** Insurance Agent and Commission Merchant, Telegraph Building, (basement) No. 25 St. Peter street, Quebec.

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

**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 forms

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W. TATLEY,

Chief Agents

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F. H. HEWARD, Agent.

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Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

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W. Kay, Esq., Goderich.

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Asst.-Sec'y. Fire Inspector.—G. H. McHenry, Esq.

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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 "undertaking" to pay assessments up to a limited amount, thus removing a very general objection on the part of mercantile men heretofore felt by them.

THE WATER WORKS BRANCH will insure, for three years, all property coming under the above class, on receiving the "undertaking" of the insured for four times the usual annual rate, and will collect thereupon a first payment of 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 Bodega.

Insurance.

**THE GORE DISTRICT Mutual Fire Insurance Company**

INCORPORATED JUNE 18, 1886,

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:*

- |                      |             |
|----------------------|-------------|
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| J. W. Walden, M.D.,  | Waterloo.   |
| John Shuh,           | Waterloo.   |
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Agencies will be opened at the principal towns in Ont.

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

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**J. T. MIDDLETON, Esq.—VICE-PRESIDENT.**

**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.

**PRINGLE & SCOTT, Agents,**  
Office, Colborne St. cor. Leader Lane.

**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  
**F. R. DESPARD,** Secretary

**H. P. & A. ANDREW,** Agents for Toronto,  
26 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.**

Net assets, January 1, 1875.....	\$38,838,267 85
RECEIVED IN 1875.	
For Premiums.....	\$7,165,468 55
For Interest and Rent.....	2,652,931 51
	\$ 9,818,400 36
	\$48,656,668 21

DISBURSED IN 1875.

TO POLICY-HOLDERS:	
For claims by death and matured endowments.....	\$2,722,352 27
Surplus returned to Policy-holders.....	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.....	
Medical Examiners' fees.....	19,700 00
Printing, Stationery, Advertising, Post'ge, Exch'ge &c.....	113,505 88
	\$741,382 08

Taxes.....	246,306 83
	7,194,602 68

Balance Net Assets, December 31, 1875.....	\$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.....	1,630,836 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 prem's. in course of coll'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, insured.....	\$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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Chief Offices: 4-9 Strand, London. Manager  
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.

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

G. F. C. SMITH, Resident Secretary.

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MERCANTILE RISKS ACCEPTED AT LOWEST CURRENT RATES.

*Dwelling Houses and Farm Property Insured on Special Terms.*

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

Claims payable one month after proof of death.

**G. F. C. SMITH,**

Chief Agent for the Dominion, Montreal

THE MONETARY TIMES AND TRADE REVIEW—INSURANCE CHRONICLE

DEVOTED TO

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

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION PRICE

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

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**Book and Job Printing.**

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

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AGENT FOR

**WATROUS, LEWIS & CO.,**  
*Hats, Caps & Furs.*  
Manufacturers and Jobbers,  
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Manufacturers of  
**Carpets and Oil Cloths,**  
27 and 29 White Street, N.Y.

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**DONALDSON & LAIDLAW,**  
**Accountants and Estate Agents**  
22 ADELAIDE ST. EAST, TORONTO  
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Attending meetings of creditors, liquidating and winding up estates a specialty. Fire losses adjusted, and collections made in city and country with despatch.

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**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.

**CONFEDERATION LIFE ASSOCIATION.**

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**TEMPLE CHAMBERS, TORONTO.**

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HON. W. P. HOWLAND, C.B.  
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HON. WM. McMASTER. WM. ELLIOT, ESQ.

**A HOME COMPANY,**  
Offering insurance on both Stock and Mutual Plans.

Participating policies are entitled to NOT LESS than 90 per cent. of profits.

All policies are NON-FORFEITABLE after two annual premiums have been paid.

Its GOVERNMENT SAVINGS BANK policies deserve special attention.

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**WESTERN ASSURANCE COMPANY.**

INCORPORATED 1851.  
CAPITAL, ..... \$800,000.  
With power to increase to \$1,000,000.

FIRE AND MARINE.  
HEAD OFFICE: TORONTO, ONT.

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**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.

# UNION MUTUAL Life Insurance Co., of Maine

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

**ASSETS, - TEN MILLION DOLLARS.**

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WHIT. H. HOLLISTER, 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
Total Income from all sources .....	\$22,039,113 82

### IT HAS PAID,

Death Losses, Endowments, and Annuities .....	\$4,104,147 09
Dividends to Policy-holders, and for lapsed and Surrendered Policies, .....	5,631,391 60
Total Payments to Policy-holders .....	\$9,735,538 75
Expenses, Commissions and Taxes .....	3,705,128 73
Interest on Capital, before retirement .....	76,279 49
Re-Insurance .....	19,374 00
Total Disbursements .....	\$13,536,320 27

### IT HAS ACCUMULATED,

Net Cash Assets amounting to .....	\$8,502,793 53
	\$22,037,113 82

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.

88.69 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 \$18,238,332.30.

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 panic 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.

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Manager for Ontario and Quebec.

THOMAS A. TEMPLE, Esq.,

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

Incorporated A.D. 1874

# CANADA FIRE AND MARINE INSURANCE COMPANY.

HEAD OFFICE--HAMILTON, ONT.

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

Deposited with Dominion Government, \$50,000.

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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.

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Brantford ..... Thomas Botham.  
Barrie ..... C. H. Clark.  
Brockville ..... White & Weatherhead.  
Belleville ..... Somerville & Foster.  
Oshawa ..... W. H. Morrish.  
Collingwood ..... W. A. Hamilton.  
County of Bruce ..... E. Cunningham, Guelph.  
Dundas ..... R. & F. Suter.  
Godolph ..... A. Mc. D. Allan.  
Guelph ..... Higgenbotham & McLagan.

Ingersoll ..... C. E. Chadwick and C. H. Sorley.  
Kingston ..... R. W. Van deWater.  
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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 Byrse ..... John W. Ryerson.  
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 & Walmsley.  
" ..... James Rollo.  
Windsor ..... Fraser & Johnston.  
Woodstock ..... Charles L. Beard.



ALEX. W. OGILVIE, M. P. P.,  
**President.**  
 WILLIAM ANGUS,  
**First Vice-President.**  
 HENRY LYE, Secretary.  
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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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DEPUTY GOVERNOR	HON. WM. CAYLEY.
Inspector	JOHN F. McCUAIG,
General Agents	<b>KAY &amp; BANKS,</b>

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.**

Wm. Angus, President. A. Desjardins, M.P., Vice-Pres.  
 Edwd. H. Goff, Managing Dir. Jas. H. Smith, Inspector.

WESTERN BRANCH OFFICE :  
 KING STREET, COBOURG, ONT.  
 W. T. FISH, Gen'l Agt. JOS. FLYN, Inspector.

**ADVANTAGES OFFERED.**

It is confined by its Charter to insure nothing more hazardous than Farm Property and Residences.  
 It insures Live Stock against death by lightning, either in the Building or on the premises of the Assured.  
 It refuses Mills, Shops, Tanneries, Stores, Hotels, and other hazardous property and makes a specialty of Farm Property and Dwellings. It is not subject to heavy losses, and affords a certain Guarantee to those it insures.  
 It is a purely Canadian Institution, its business is confined to the Dominion, and is under the management of men who have devoted many years to this peculiar branch of Insurance, and understand thoroughly the requirements of the Farmers as a class.  
 Farmers and others with consult their own interests by insuring in this Company. For further information, please call on our Agents, or Address the Managing Director.

**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.

**BRANCH OFFICES.**

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'Armer, 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.



# IMPORTANT NOTICE

## TO DRY-GOODS MERCHANTS :

As it is our intention to give up the General Dry Goods Trade, and devote our attention in future exclusively to  
Woollens,

Merchant Tailors' Trimmings,

Silks, and Shawls,

**WE COMMENCE TO-DAY**

TO OFFER

# GREAT BARGAINS !

In the many Lines we keep in Stock,

And would respectfully invite Merchants visiting this market to call and see us before making their purchases elsewhere,  
and we feel satisfied we can show them

*Inducements, seldom, if ever, met with before.*

## TO MERCHANT TAILORS :

We have just opened out 67 Cases, consisting of

Worsted Coatings,  
Worsted Trouserings,  
Elysium Chinchillas,

Beavers,  
Fancy Overcoatings,  
Black and Blue Broadcloths,

Black and Blue Doeskins,  
Fancy Tweeds, and  
Merchant Tailors' Trimmings,

And we can say with perfect safety that we are now in a position to show the

*Choicest Stock of Woollens ever imported into Canada,*

AND WHICH FOR VALUE CANNOT BE EXCELLED.

# THOMAS WALLS & Co.